

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28/01/2026	
Payment date	26/01/2026	Following payment dates: 26/02/2026
Period No	30	30/03/2026
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025 to 26/01/2026	= 27 days
Cut-Off date	31/12/2025	

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1. Portfolio Information



Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	30	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	183 974 881.28 EUR
Scheduled Loan Principal Repayments (+MC)	3 610 189.58 EUR
Prepayments	3 284 190.11 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	6 894 379.69 EUR
New Defaulted Auto Loans amt in Period	501 967.69 EUR
Closing balance prior to replenishment	176 578 533.90 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	176 578 533.90 EUR
Principal Recoveries on loans in default	482 836.49 EUR
Total revenue collections	
Total Revenue Received in Period	731 904.39 EUR
# Loans	
At beginning of period	11 374 Loans
Replenished contracts	- Loans
Paid in Full	270 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	28 Loans
<hr/>	
At end of period	11 076 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28/01/2026		
Payment date	26/01/2026		
Period No	30		
Monthly Period	01/12/2025		
Interest Period	from 30/12/2025	to 26/01/2026	= 27 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 214 740.88	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	1 520.36	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	54 562.61	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 **1 270 823.85 EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 049 861.53	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	260 054.87	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	9 494.05	EUR
g. Liquidity Reserve Excess Amount	45 067.69	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **1 364 478.14 EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from 30/12/2025	to	26/01/2026	=	27 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	6 894 379.69	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	6 894 379.69	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6 894 379.69	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	571 583.47	EUR
Total Amount for Issuer Available Redemption Receipts	7 465 963.16	EUR

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4. Reserve Accounts



Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	30	
Monthly Period	01/12/2025	
Interest Period	from	30/12/2025
	to	26/01/2026
	=	27 days

Note Balance

Beginning of Period	184 044 497.07	EUR
End of Period	176 578 533.91	EUR

Liquidity Balance

Beginning of Period	0.5 %	973 322.74	EUR
Cash Outflow		44 255.76	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	929 066.98	EUR
Required Reserve Amount	0.5 % *	929 066.98	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	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

Asset Balance

Opening balance prior to replenishment	183 974 881.28	EUR
Closing balance prior to replenishment	176 578 533.90	EUR
Closing Balance post replenishment	176 578 533.90	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	165 586 570.57	93.78 %	10 350
1-29 days past due	7 346 425.12	4.16 %	498
Delinquent Receivables:			
30-59 days past due	1 378 846.86	0.78 %	90
60-89 days past due	1 122 696.45	0.64 %	67
90-119 days past due	419 296.70	0.24 %	25
120-149 days past due	386 099.32	0.22 %	26
150-179 days past due	338 598.88	0.19 %	20
Total Performing and Delinquent	176 578 533.90	100.00 %	11 076
Current Period Defaults	501 967.69		28
Cumulative Defaults	16 226 983.62		869
Current Period Principal Recoveries	482 836.49		
Cumulative Principal Recoveries	7 576 942.18		

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	1.92 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.88 %	

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

[A] Aggregate Outstanding Asset Principal Amount	176 578 533.90	41.16 %
[B] Aggregate principal balance of Defaulted Contracts	16 226 983.62	
[C] Recoveries received on such Defaulted Contracts	7 576 942.18	
[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	2.06 %	NO
[B] Delinquency Ratio, preceding Payment Date	1.99 %	
[C] Delinquency Ratio, second preceding Payment Date	1.64 %	

or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

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5b. Concentration limits



Reporting Date	28/01/2026	
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Concentration limits (Limits not valid after replenishment period ends):

Weighted average interest rate (min 3%)	3.40 %
Weighted average months to maturity (max 60)*	31.44*
Used Vehicles (max 75%)	57.26 %
Balloon Loans (max 70%)	81.71 %
Balloon Installments (max 26%)	43.88 %
Corporate Borrowers (max 11%)	6.29 %
IRB (min 95%)**	96%**

* Bucket-based as found in IR
 ** As of last replenishment

Top-10 Exposures:

	Balance	# Loans	Portion
	194 365.45	1	0.11 %
	154 291.04	1	0.09 %
	128 698.09	2	0.07 %
	111 833.27	1	0.06 %
	109 614.49	1	0.06 %
	102 564.27	1	0.06 %
	102 002.92	2	0.06 %
	101 378.93	1	0.06 %
	98 016.02	1	0.06 %
	97 706.20	1	0.06 %
	Total (max 0,6%)		0.68 % *

* Post Replenishment

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6. Note Principal



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	30
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

	Class A	Class B	Class C	Class D	Class E	Class F	
Note Principal							
Beginning 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
Sequential Amortization	7 465 963.16	-	-	-	-	-	EUR
End of Period	140 778 533.91	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	-	-	-	-	-	69 615.78	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	501 967.69	EUR
Credit PDL	-	-	-	-	-	571 583.47	EUR
End of Period	-	-	-	-	-	-	EUR
Net Note Principal							
Beginning 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
End of Period	140 778 533.91	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR

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7. Outstanding Notes



Reporting Date	28/01/2026		
Payment date	26/01/2026		
Period No	30		
Monthly Period	01/12/2025		
Interest Period	from	30/12/2025	to 26/01/2026 = 27 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)	AAA (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	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
Available Distribution Amount	7 465 963.16						
Amortisation	7 465 963.16						
Redemption per Class	7 465 963.16	7 465 963.16	-	-	-	-	-
Redemption per Note		1 802.50	-	-	-	-	-
Outstanding Closing Balance		140 778 533.91	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Net Outstanding Closing Balance	176 578 533.91	140 778 533.91	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Current Tranching	100 %	79.73 %	3.74 %	4.81 %	2.66 %	2.55 %	6.51 %
Current Pool Factor		0.34	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		27	27	27	27	27	27
Principal Outstanding per Note Beginning of Period		35 790.56	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		1 802.50	-	-	-	-	-
Principal Outstanding per Note End of Period		33 988.06	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		69.36	366.30	460.05	628.80	778.80	1 003.80
Interest Payment	530 614.49	287 297.84	24 175.80	39 104.25	29 553.60	35 046.00	115 437.00
Interest Payment per Note		69.36	366.30	460.05	628.80	778.80	1 003.80

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)		20.27 %	16.54 %	11.72 %	9.06 %	6.51 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		20.80 %	17.06 %	11.72 %	9.06 %	6.51 %	0.00 %
Current CE (Subordination)		20.27 %	16.54 %	11.72 %	9.06 %	6.51 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		20.80 %	17.06 %	11.72 %	9.06 %	6.51 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



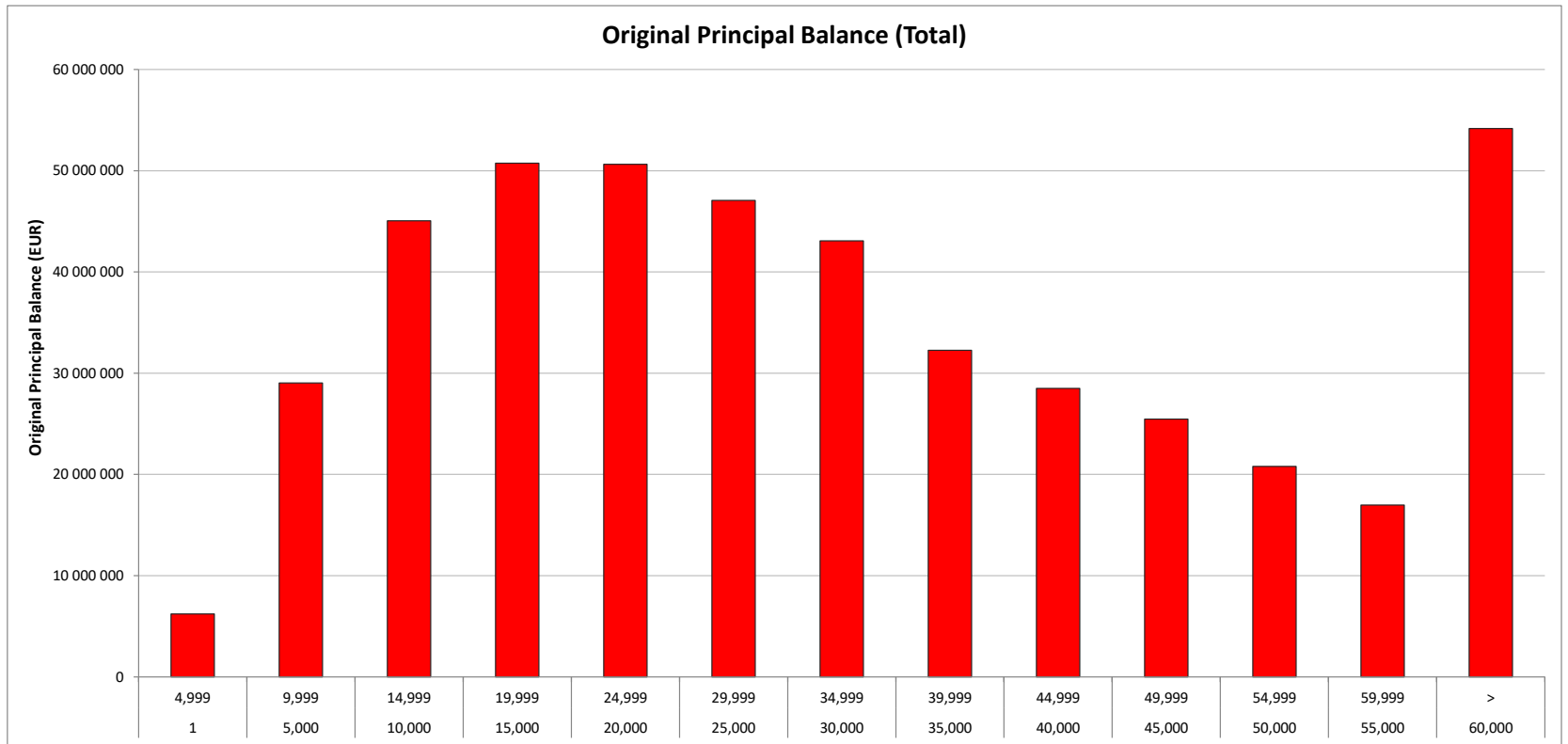
Reporting Date 28/01/2026
Payment date 26/01/2026
Period No 30
Monthly Period 01/12/2025
Interest Period 30/12/2025 to 26/01/2026 = 27 days

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	No rating	No rating	No rating	No rating	No rating	N/A		
Seller	Santander Consumer Finance Oy	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Servicer	Santander Consumer Finance Oy	No rating	No rating	No rating	No rating	No rating	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.		

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9.b Original Principal Balance Graph

Reporting Date	28/01/2026					
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Period No	30					
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Interest Period	from	30/12/2025	to	26/01/2026	=	27 days



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10.a Outstanding Principal Balance

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



Outstanding balance

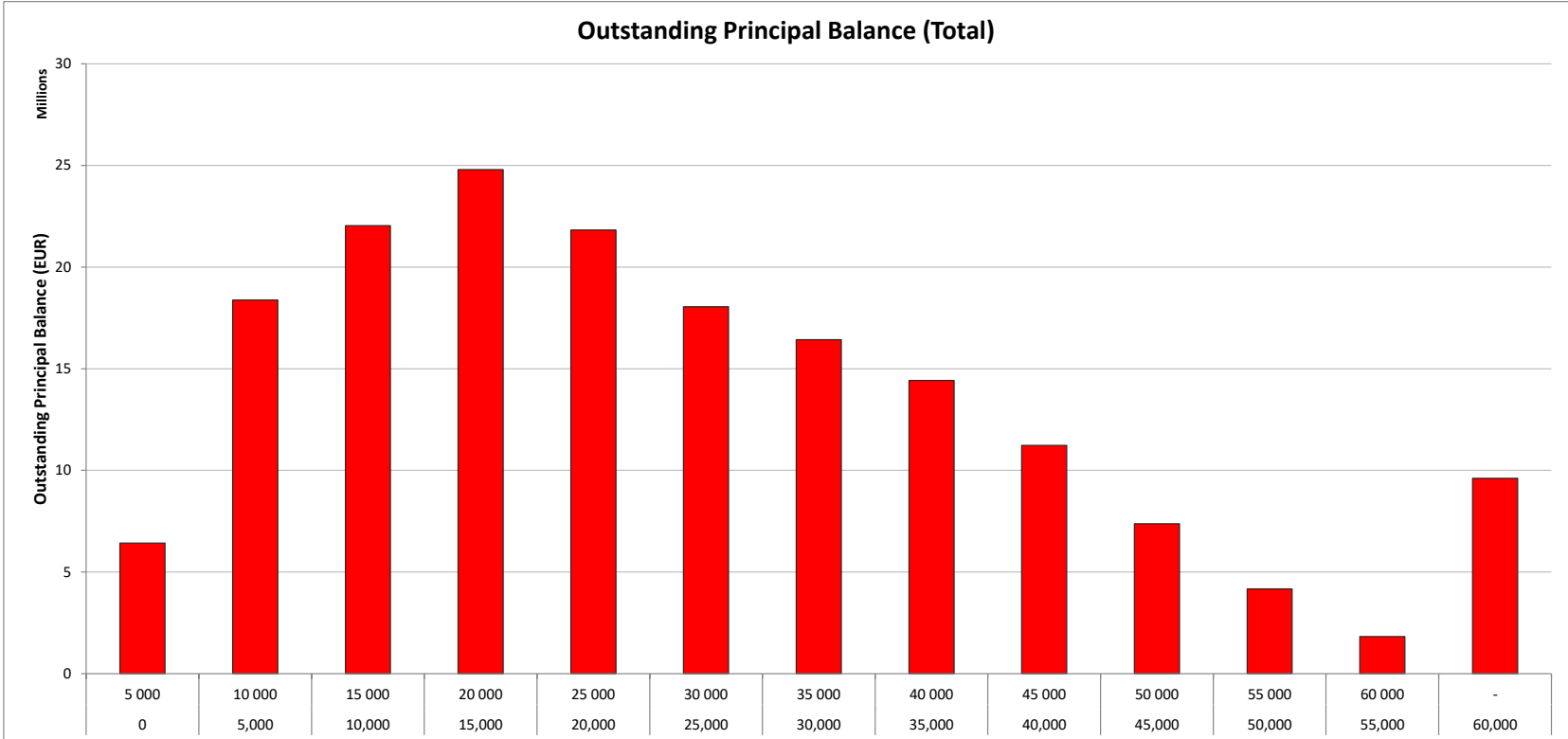
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 191	6 422 002	3.64 %	20.7	38.1
5 000	10 000	2 492	18 384 071	10.41 %	28.8	37.6
10 000	15 000	1 780	22 038 330	12.48 %	29.9	37.6
15 000	20 000	1 427	24 795 775	14.04 %	30.9	37.2
20 000	25 000	978	21 825 389	12.36 %	31.3	37.3
25 000	30 000	659	18 049 064	10.22 %	32.7	36.7
30 000	35 000	506	16 426 072	9.30 %	33.2	36.4
35 000	40 000	385	14 427 290	8.17 %	33.9	36.1
40 000	45 000	266	11 232 520	6.36 %	34.3	35.9
45 000	50 000	156	7 372 632	4.18 %	33.5	37.3
50 000	55 000	80	4 168 720	2.36 %	35.7	36.0
55 000	60 000	32	1 827 660	1.04 %	32.0	36.8
60 000	-	124	9 609 009	5.44 %	33.0	36.7
Total		11 076	176 578 534	100 %	31.4	37.0

Average Outstanding Balance per Loan: 15 942

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10.b Outstanding Principal Balance Graph

Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	30					
Monthly Period	from	01/12/2025	to	26/01/2026	=	27 days
Interest Period						



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11.a Geographical Distribution



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

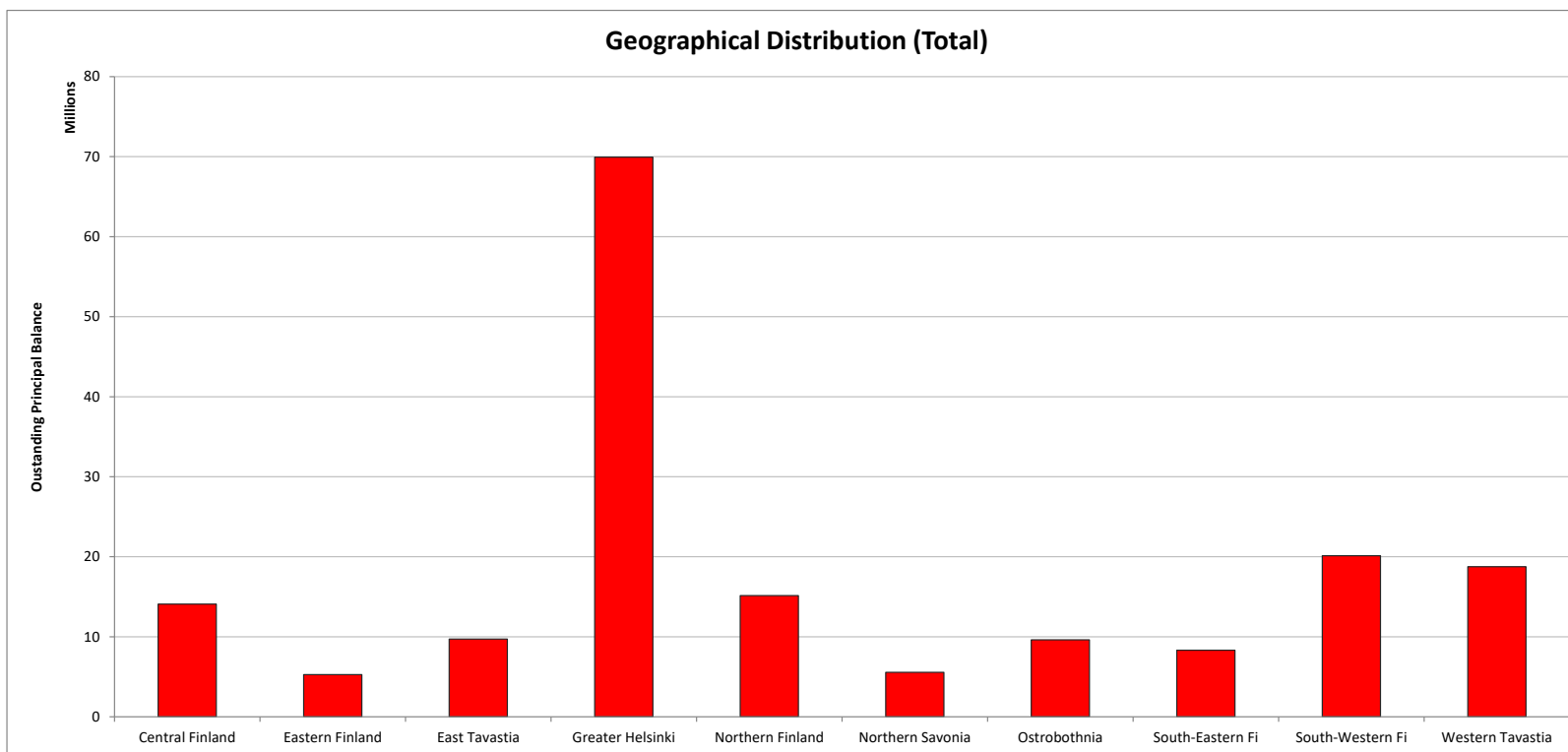
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	933	14 088 811	7.98 %	31.2	37.2	
Eastern Finland	379	5 262 300	2.98 %	31.7	37.4	
East Tavastia	674	9 722 277	5.51 %	31.7	36.9	
Greater Helsinki	3 871	69 948 149	39.61 %	31.8	36.9	
Northern Finland	915	15 138 564	8.57 %	31.3	36.8	
Northern Savonia	385	5 560 477	3.15 %	30.8	36.8	
Ostrobothnia	700	9 626 988	5.45 %	31.6	37.4	
South-Eastern Fi	601	8 322 048	4.71 %	31.8	36.4	
South-Western Fi	1 382	20 138 933	11.41 %	30.9	37.2	
Western Tavastia	1 236	18 769 986	10.63 %	30.7	37.2	
Total	11 076	176 578 534	100 %	31.4	37.0	

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	30	
Monthly Period	01/12/2025	
Interest Period	from	30/12/2025
	to	26/01/2026
	=	27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	30					
Monthly Period	01/12/2025					
Interest Period	from	30/12/2025	to	26/01/2026	=	27 days

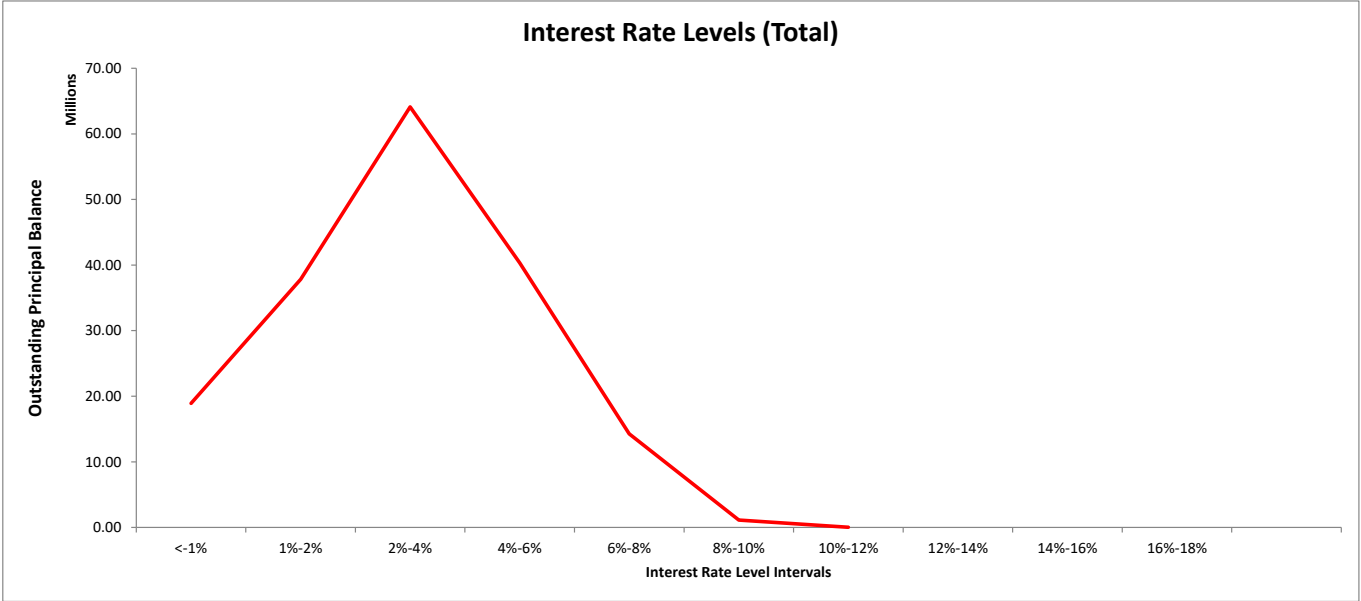
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 041	18 917 744	10.71 %	27.6	38.5
1 %	2 %	1 632	37 818 843	21.42 %	30.5	38.2
2 %	4 %	3 645	64 110 993	36.31 %	30.8	37.9
4 %	6 %	2 869	40 318 763	22.83 %	34.1	34.7
6 %	8 %	1 753	14 252 888	8.07 %	34.1	34.4
8 %	10 %	132	1 133 952	0.64 %	38.3	31.3
10 %	12 %	4	25 350	0.01 %	33.8	32.9
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 % -						
Total		11 076	176 578 534	100 %	31.4	37.0

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

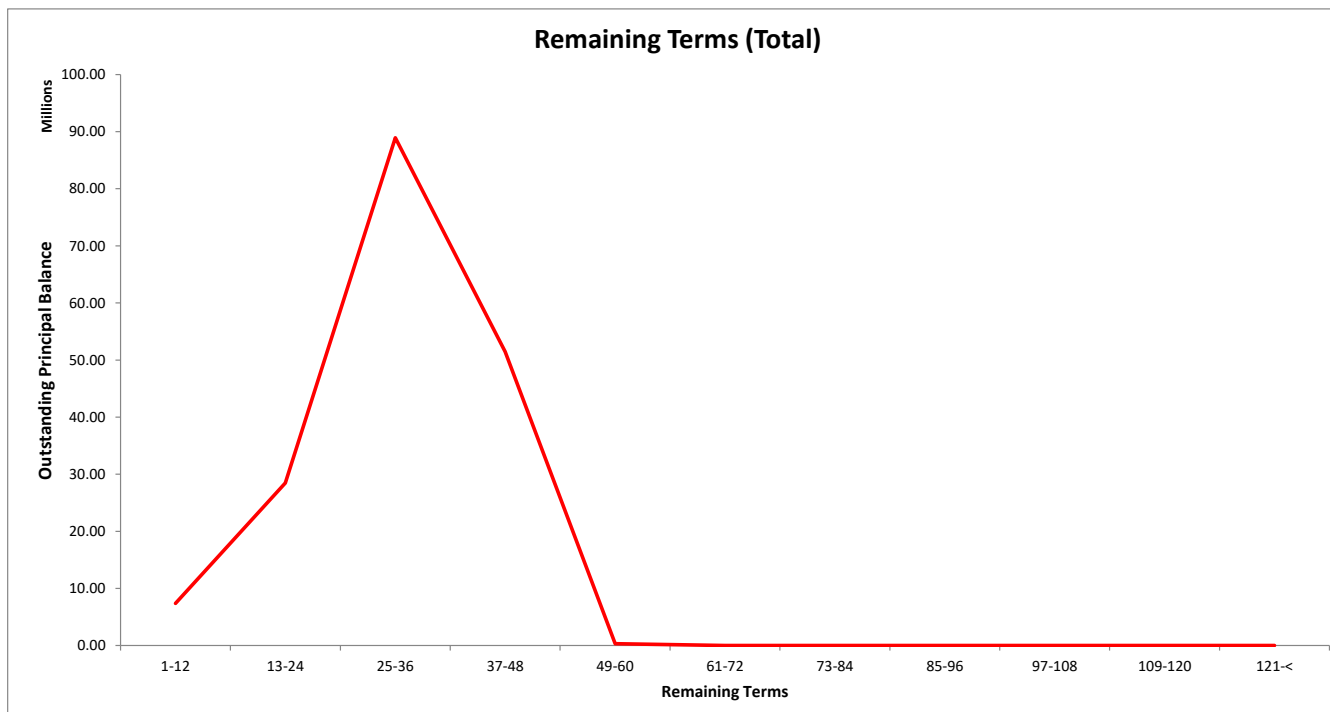
Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

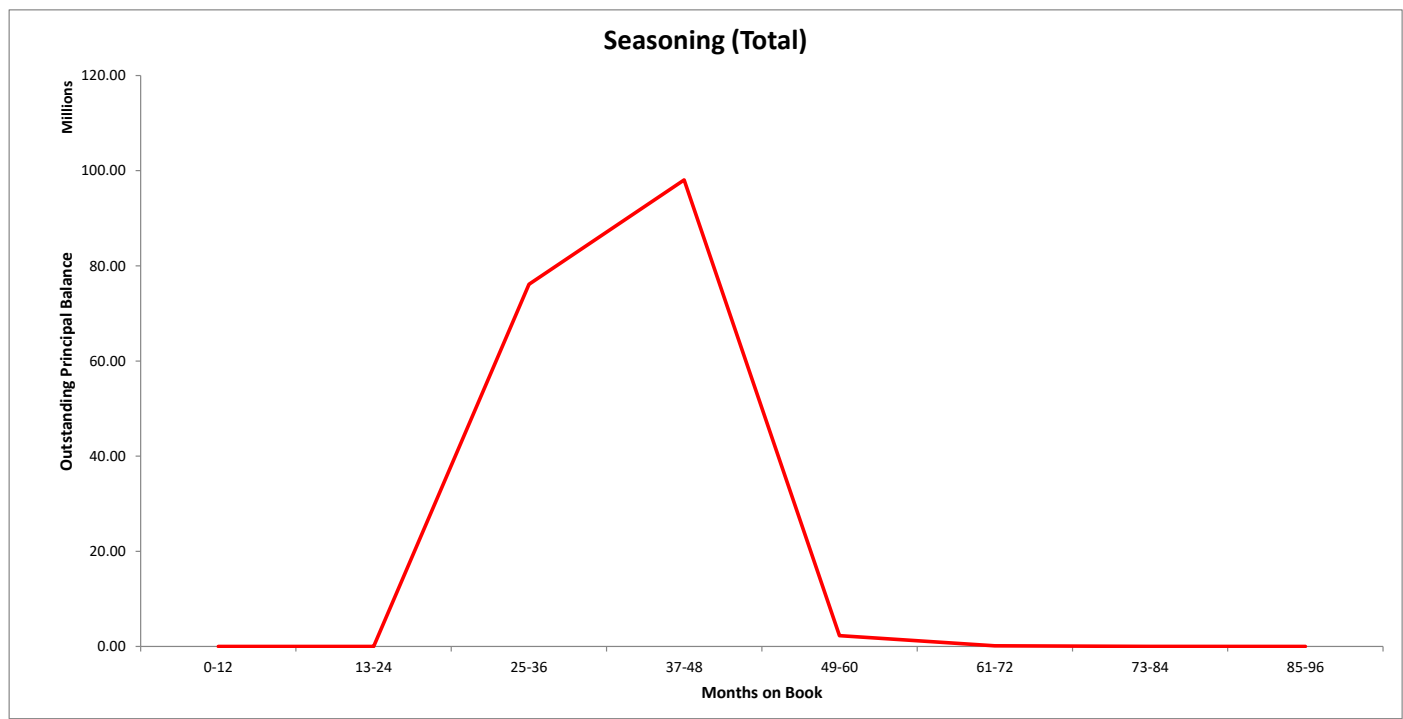
Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	30					
Monthly Period	01/12/2025					
Interest Period	from	30/12/2025	to	26/01/2026	=	27 days

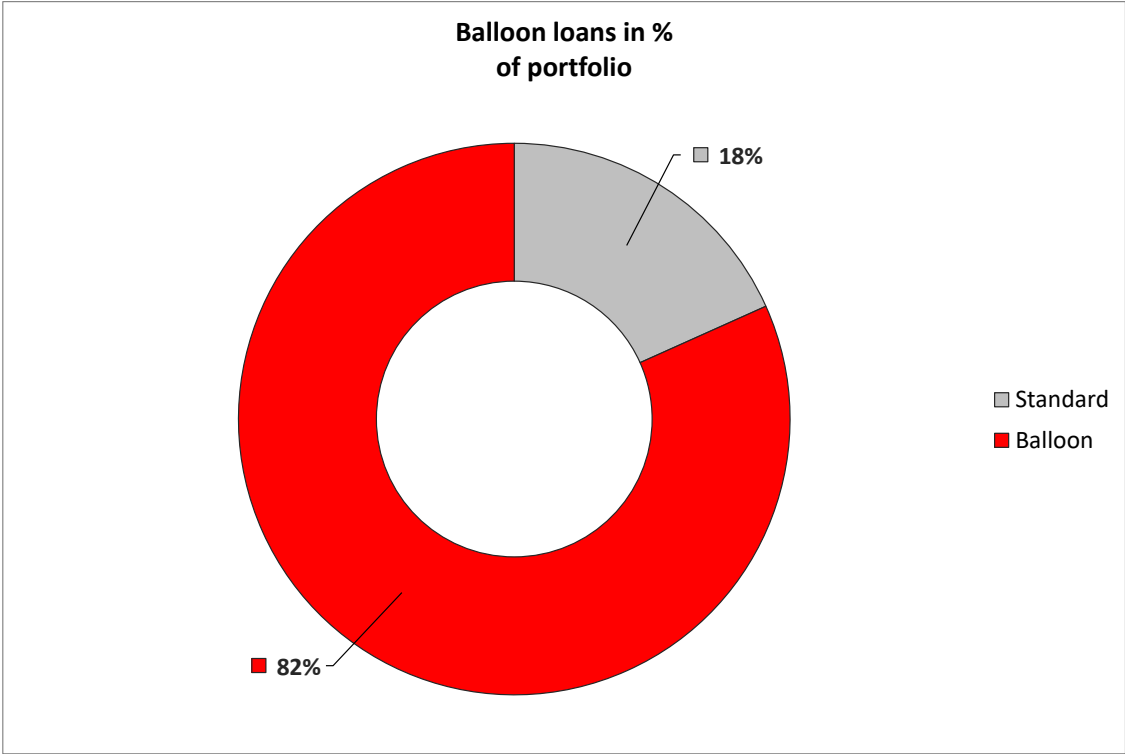
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	4 696	32 302 966	18.3 %	2 465	0.0 %	29.2	36.5
Balloon	6 380	144 275 568	81.7 %	77 484 797	53.7 %	31.9	37.1
Total	11 076	176 578 534	100 %	77 487 262	44 %	31.4	37.0

Balloon loans in %
of portfolio

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.a # loans per borrower



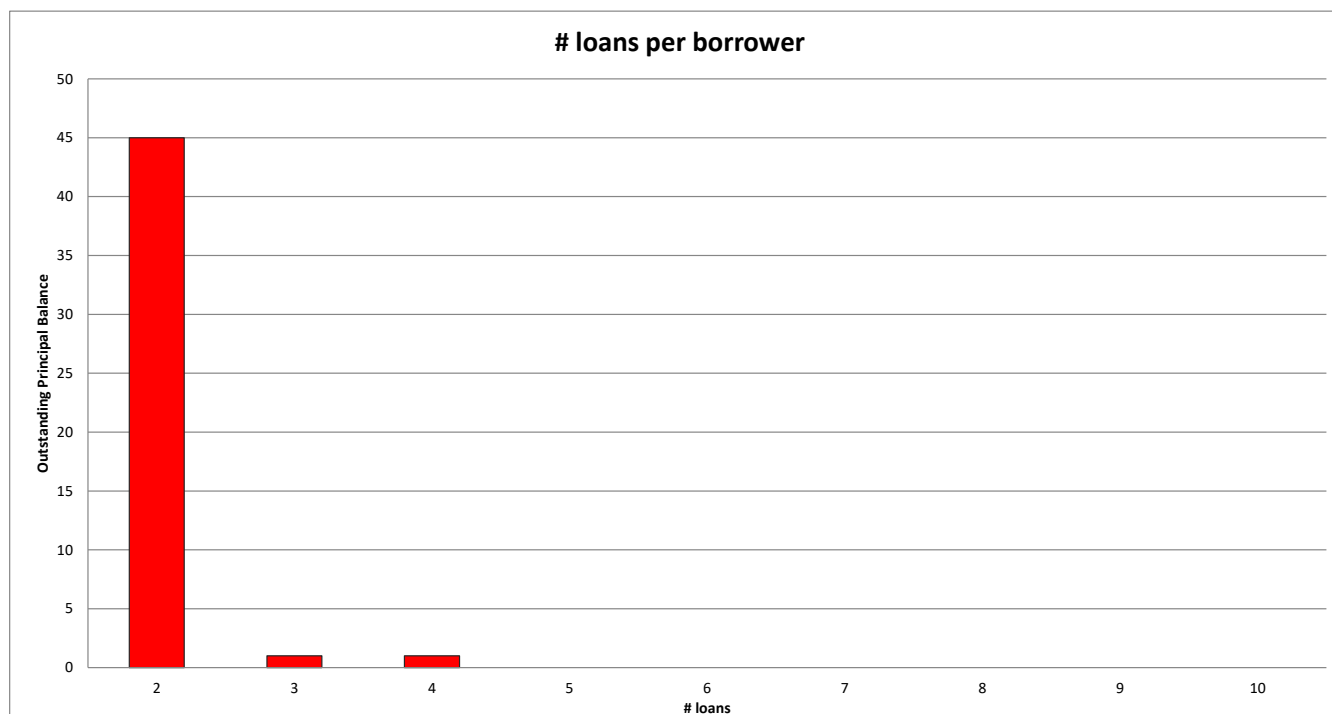
Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	30	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	10 979	10 979	175 029 142	99.12 %
2	45	45	1 532 838	0.87 %
3	1	1	10 416	0.01 %
4	1	1	6 138	0.00 %
5				
6				
7				
8				
9				
10				
Total:		11 026	176 578 534	100 %

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortisation Profile



Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	30	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days

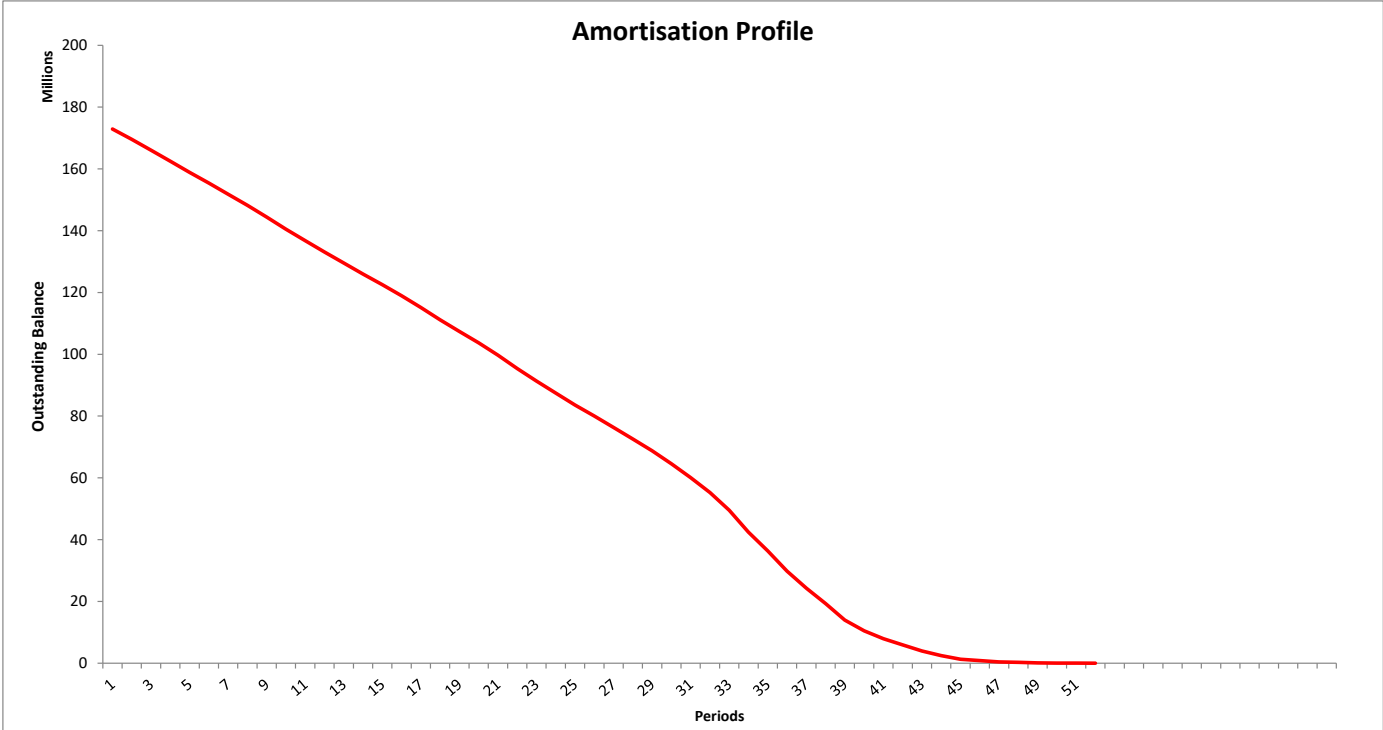
Period	TOTAL					
	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	176 578 534	172 917 713	3 660 821	500 504	3.45 %	97.93 %
2	172 917 713	169 586 069	3 331 645	490 487	3.46 %	96.04 %
3	169 586 069	166 054 293	3 531 775	480 124	3.45 %	94.04 %
4	166 054 293	162 484 389	3 569 905	469 828	3.45 %	92.02 %
5	162 484 389	158 905 082	3 579 306	459 462	3.45 %	89.99 %
6	158 905 082	155 400 794	3 504 289	448 915	3.44 %	88.01 %
7	155 400 794	151 795 785	3 605 008	438 744	3.44 %	85.97 %
8	151 795 785	148 228 987	3 566 798	428 249	3.44 %	83.95 %
9	148 228 987	144 393 016	3 835 971	417 935	3.44 %	81.77 %
10	144 393 016	140 477 783	3 915 233	407 024	3.44 %	79.56 %
11	140 477 783	136 781 691	3 696 092	396 290	3.44 %	77.46 %
12	136 781 691	133 120 934	3 660 756	385 734	3.44 %	75.39 %
13	133 120 934	129 552 875	3 568 060	375 349	3.44 %	73.37 %
14	129 552 875	125 962 861	3 590 013	365 259	3.44 %	71.34 %
15	125 962 861	122 529 861	3 433 000	354 847	3.43 %	69.39 %
16	122 529 861	118 907 341	3 622 520	344 846	3.43 %	67.34 %
17	118 907 341	115 149 660	3 757 681	334 413	3.43 %	65.21 %
18	115 149 660	111 146 283	4 003 377	324 406	3.43 %	62.94 %
19	111 146 283	107 365 894	3 780 389	313 541	3.44 %	60.80 %
20	107 365 894	103 681 607	3 684 287	302 953	3.44 %	58.72 %
21	103 681 607	99 734 004	3 947 604	292 826	3.44 %	56.48 %
22	99 734 004	95 350 460	4 383 544	282 242	3.45 %	54.00 %
23	95 350 460	91 363 761	3 986 698	270 889	3.46 %	51.74 %
24	91 363 761	87 432 838	3 930 923	260 031	3.47 %	49.51 %
25	87 432 838	83 572 492	3 860 346	249 590	3.48 %	47.33 %
26	83 572 492	80 037 058	3 535 435	239 985	3.50 %	45.33 %
27	80 037 058	76 281 536	3 755 522	230 317	3.51 %	43.20 %
28	76 281 536	72 558 019	3 723 516	219 798	3.51 %	41.09 %
29	72 558 019	68 801 948	3 756 071	209 093	3.51 %	38.96 %
30	68 801 948	64 574 637	4 227 311	199 321	3.53 %	36.57 %
31	64 574 637	60 078 982	4 495 655	187 920	3.55 %	34.02 %
32	60 078 982	55 234 574	4 844 408	175 732	3.57 %	31.28 %
33	55 234 574	49 526 224	5 708 350	162 643	3.59 %	28.05 %
34	49 526 224	42 402 704	7 123 519	147 918	3.64 %	24.01 %
35	42 402 704	36 326 316	6 076 389	129 980	3.74 %	20.57 %
36	36 326 316	29 791 960	6 534 356	112 892	3.79 %	16.87 %
37	29 791 960	24 293 154	5 498 806	94 485	3.87 %	13.76 %
38	24 293 154	19 328 772	4 964 382	80 336	4.04 %	10.95 %
39	19 328 772	13 985 846	5 342 926	65 624	4.15 %	7.92 %
40	13 985 846	10 484 740	3 501 106	49 394	4.32 %	5.94 %
41	10 484 740	7 930 404	2 554 336	38 054	4.44 %	4.49 %
42	7 930 404	5 921 798	2 008 607	30 092	4.65 %	3.35 %
43	5 921 798	3 928 853	1 992 945	22 803	4.72 %	2.22 %
44	3 928 853	2 468 199	1 460 654	15 667	4.89 %	1.40 %
45	2 468 199	1 278 429	1 189 770	10 466	5.21 %	0.72 %
46	1 278 429	811 981	466 448	5 692	5.48 %	0.46 %
47	811 981	396 666	415 315	3 638	5.51 %	0.24 %
48	396 666	251 849	144 817	1 631	5.05 %	0.15 %
49	251 849	124 424	127 425	1 003	4.89 %	0.07 %
50	124 424	59 543	64 881	567	5.61 %	0.04 %
51	59 543	29 706	29 837	234	4.81 %	0.02 %
52	29 706	0	29 706	136	5.64 %	0.00 %
53	0	0	0	0	0.00 %	0.00 %

Amortization profile

**SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report**

17.b Amortisation Profile

Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	30	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

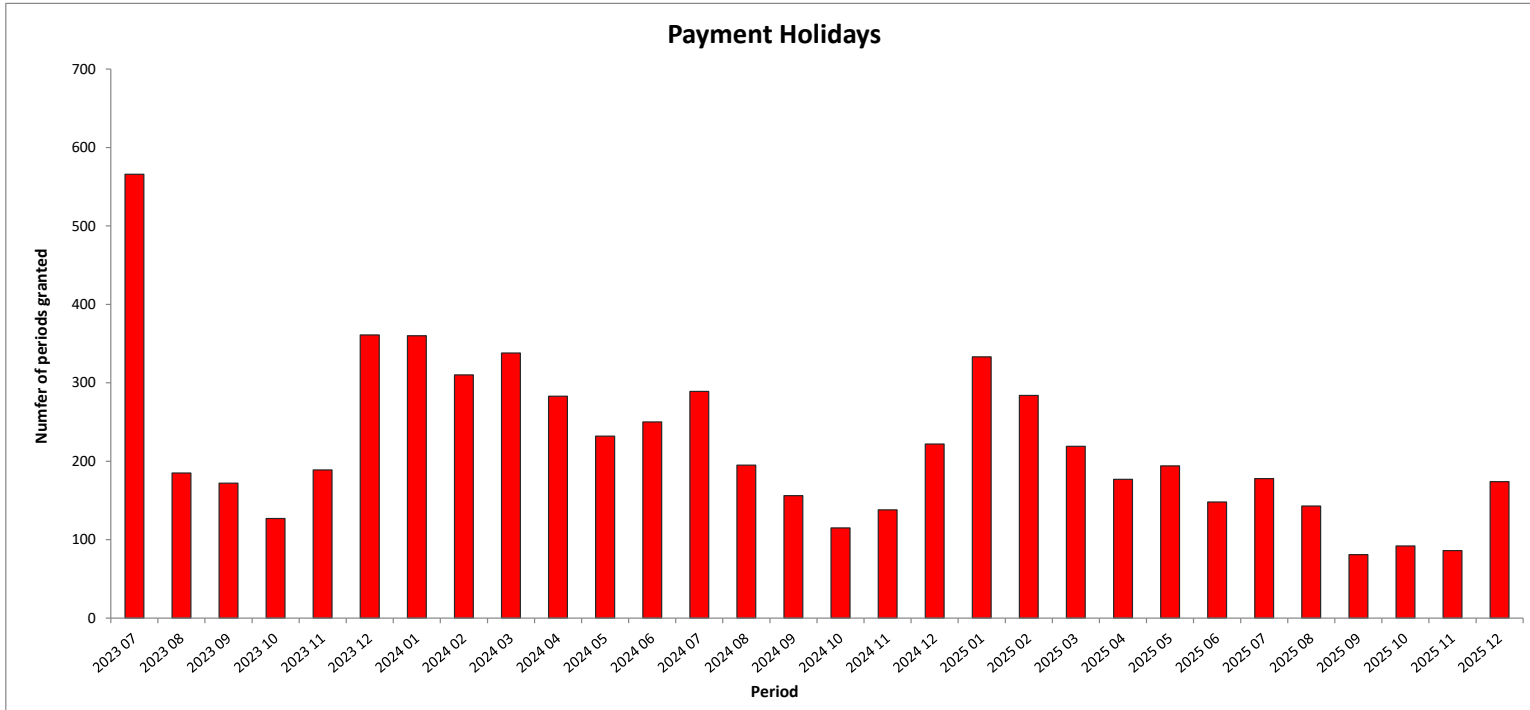
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	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	174	179	48 770	2 958 958	
Total:	6 597	7 433	2 257 655	148 482 733	

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from 30/12/2025	to	26/01/2026	=	27 days

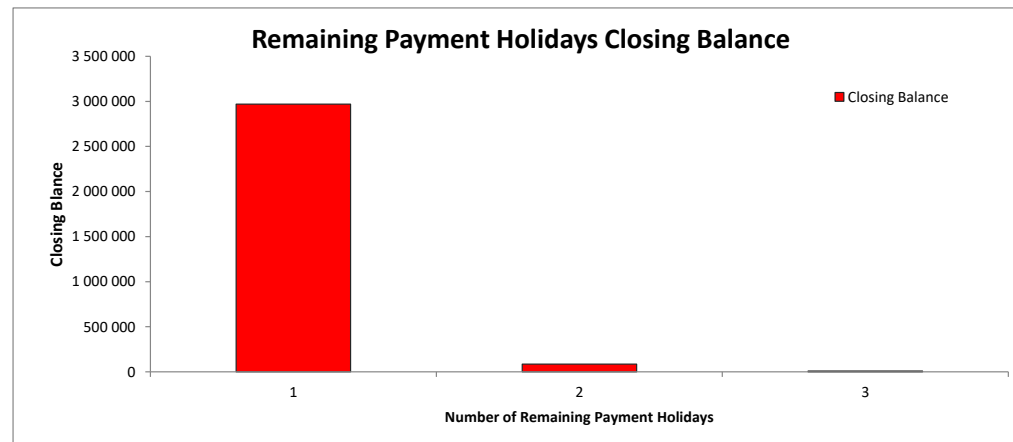
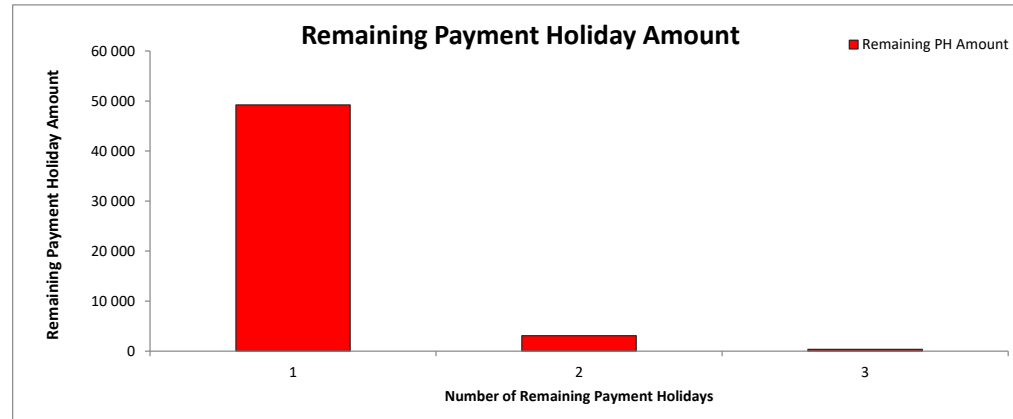
TOTAL				
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt	
1	173	49 209	2 970 164	
2	6	3 107	86 103	
3	1	358	8 572	
Total	180	52 674	3 064 839	

Remaining PH's

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

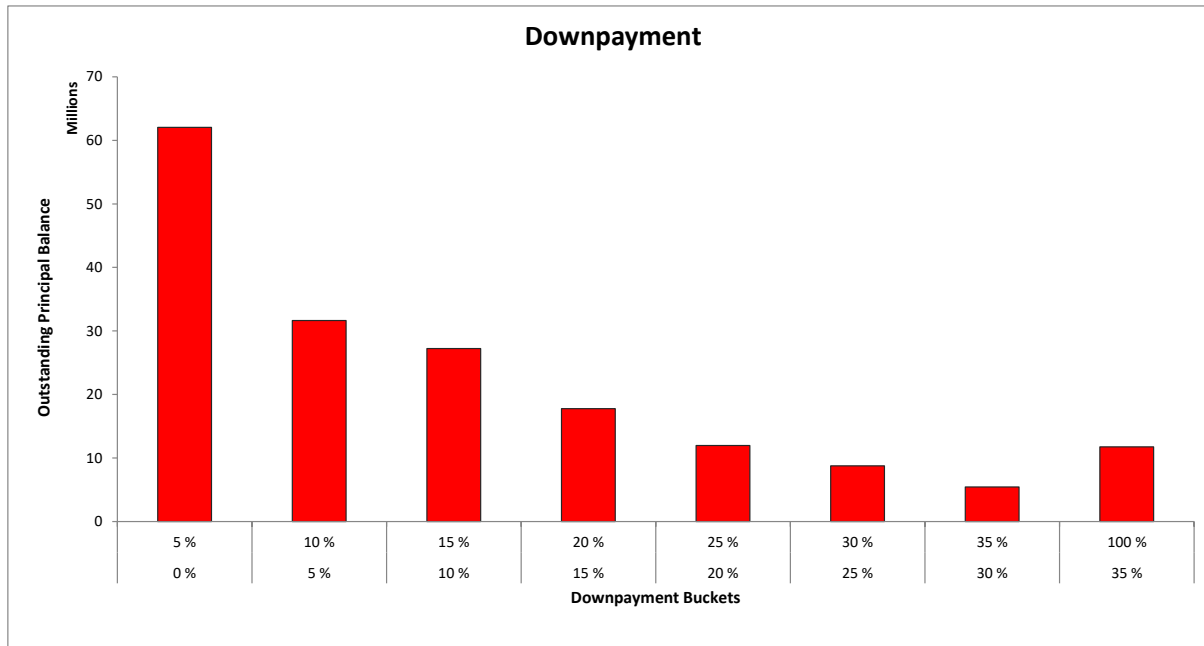
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	3 892	62 034 603	35.13 %	32.8	37.0
5 %	10 %	1 582	31 657 320	17.93 %	32.3	37.1
10 %	15 %	1 466	27 234 108	15.42 %	31.6	36.9
15 %	20 %	1 045	17 757 494	10.06 %	30.4	37.0
20 %	25 %	747	11 958 537	6.77 %	30.2	37.0
25 %	30 %	620	8 758 145	4.96 %	29.4	36.7
30 %	35 %	436	5 434 685	3.08 %	28.4	37.0
35 %	100 %	1 288	11 743 641	6.65 %	27.1	36.9
Total		11 076	176 578 534	100 %	31.4	37.0

Downpayment %

SCF RAHOITUSPALVELUT XII DAC
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19.b Downpayment

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



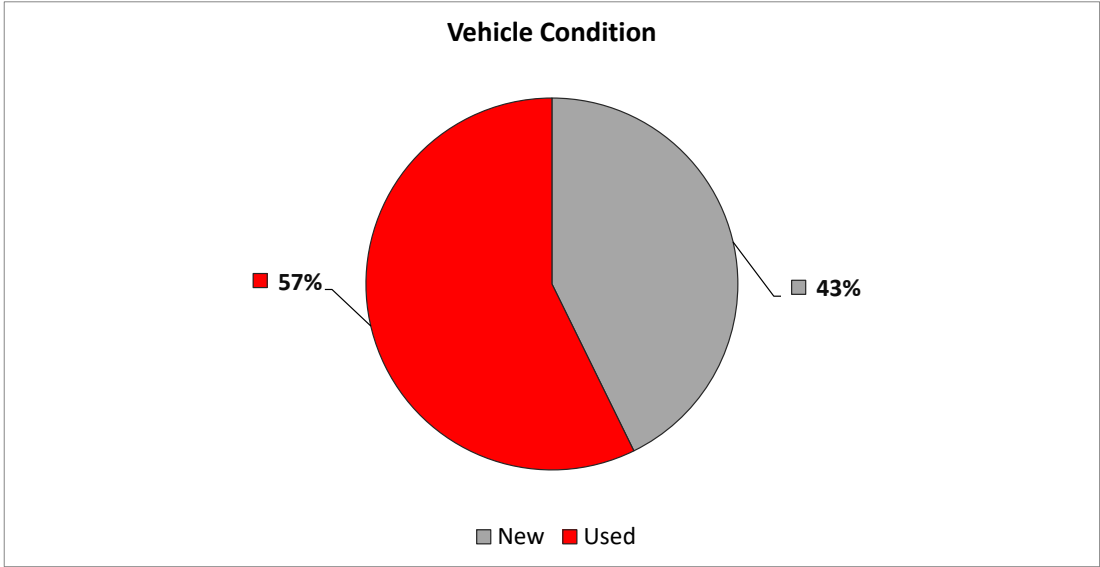
Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	30
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 231	75 465 742	42.74 %	30.8	36.4	
Used	7 845	101 112 791	57.26 %	31.9	37.4	
Total	11 076	176 578 534	100 %	31.4	37.0	

SCF RAHOITUSPALVELUT XII DAC
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20.b Vehicle Condition

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



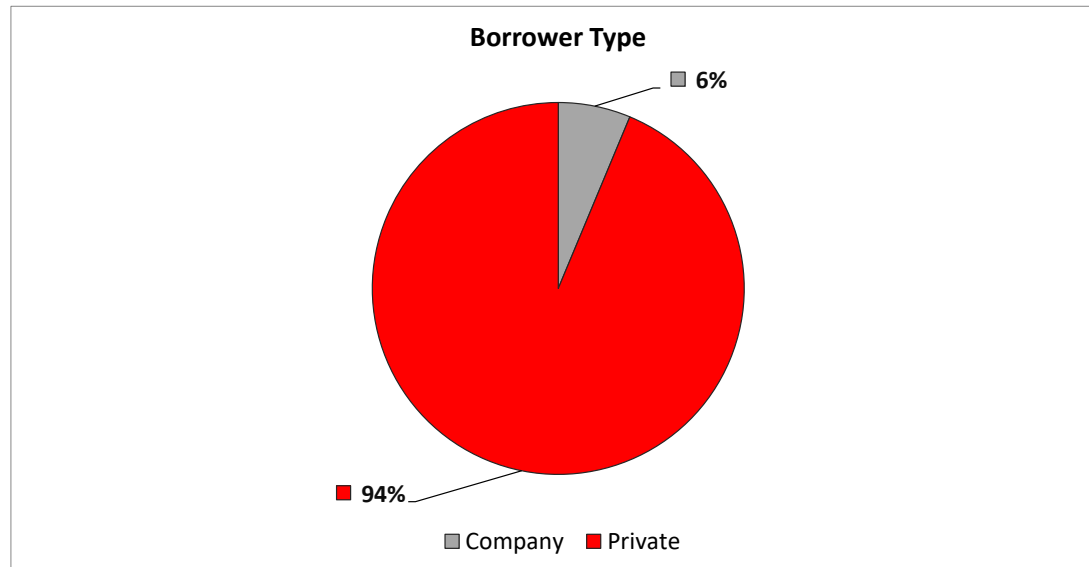
Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	30
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	688	11 113 112	6.29 %	25.1	38.4
	Private	10 388	165 465 422	93.71 %	31.9	36.9
	Total	11 076	176 578 534	100 %	31.4	37.0

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	30
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



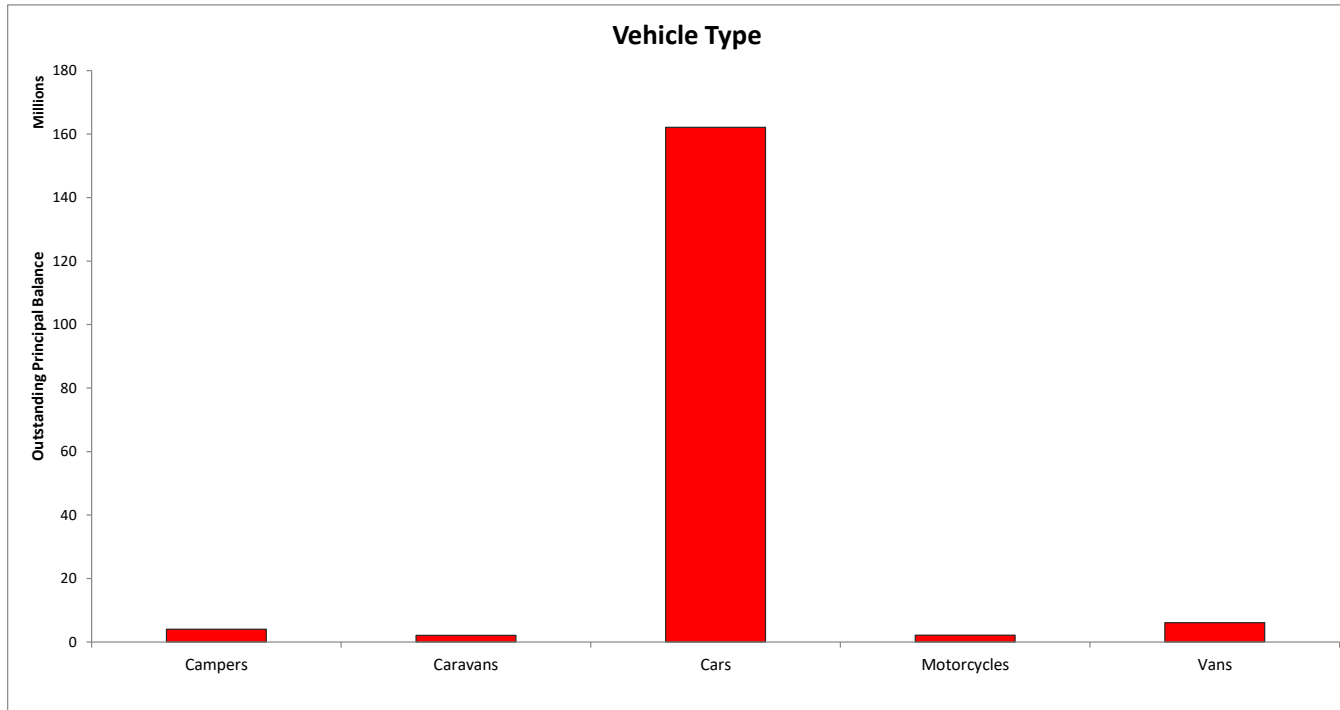
TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	144	4 064 584	2.30 %	29.4	39.1
Caravans	129	2 118 513	1.20 %	29.6	38.8
Cars	9 975	162 142 277	91.82 %	31.7	36.9
Motorcycles	287	2 136 659	1.21 %	26.9	36.7
Vans	541	6 116 501	3.46 %	27.5	38.0
Total	11 076	176 578 534	100 %	31.4	37.0

Vehicle type

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	28/01/2026		
Payment date	26/01/2026		
Period No	30		
Monthly Period	01/12/2025		
Interest Period	from	30/12/2025	to 26/01/2026 = 27 days

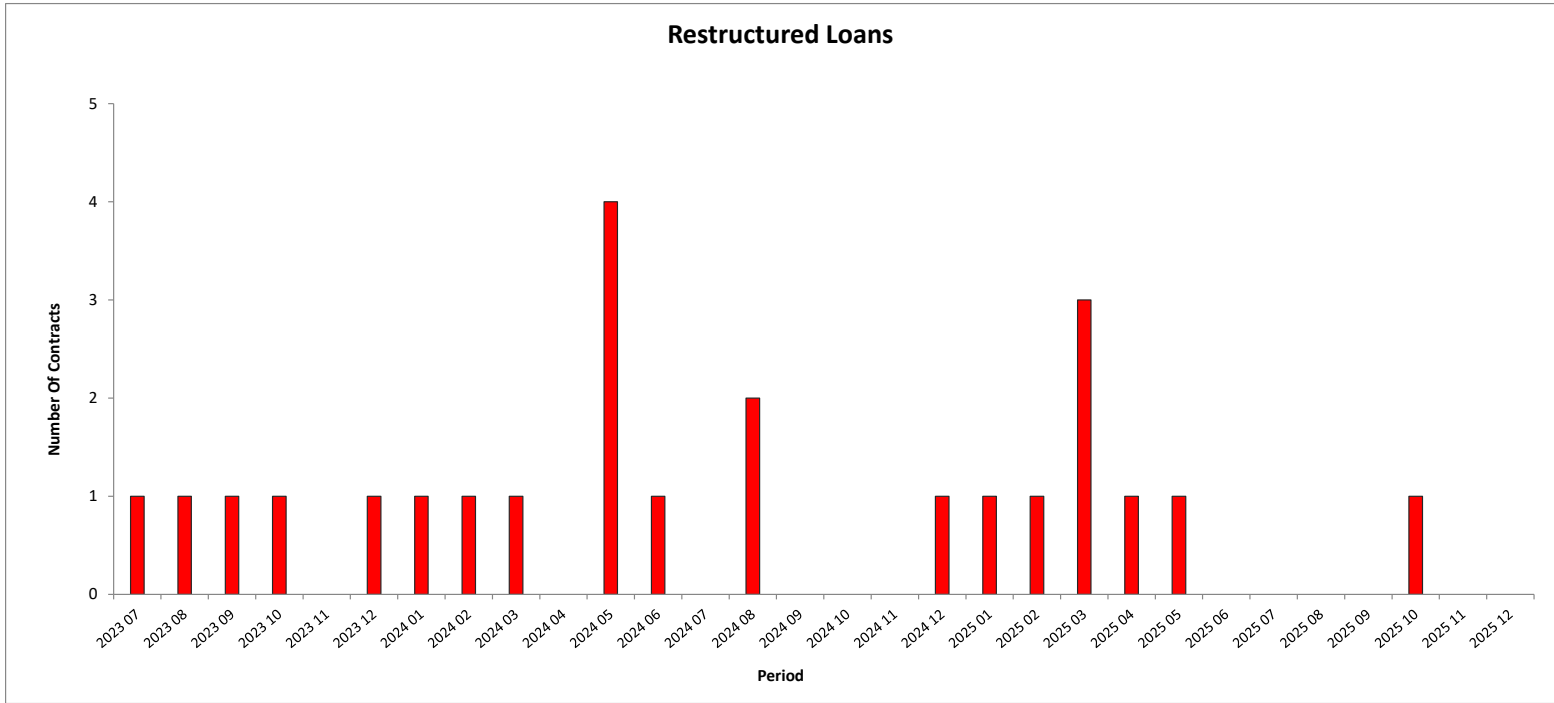
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03	1	16 293
2024 04	0	0
2024 05	4	91 436
2024 06	1	22 962
2024 07	0	0
2024 08	2	13 340
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024 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	0	0
Total	24	577 945

Restructured

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	30					
Monthly Period	from	01/12/2025	to	26/01/2026	=	27 days
Interest Period	from	30/12/2025	to	26/01/2026	=	27 days

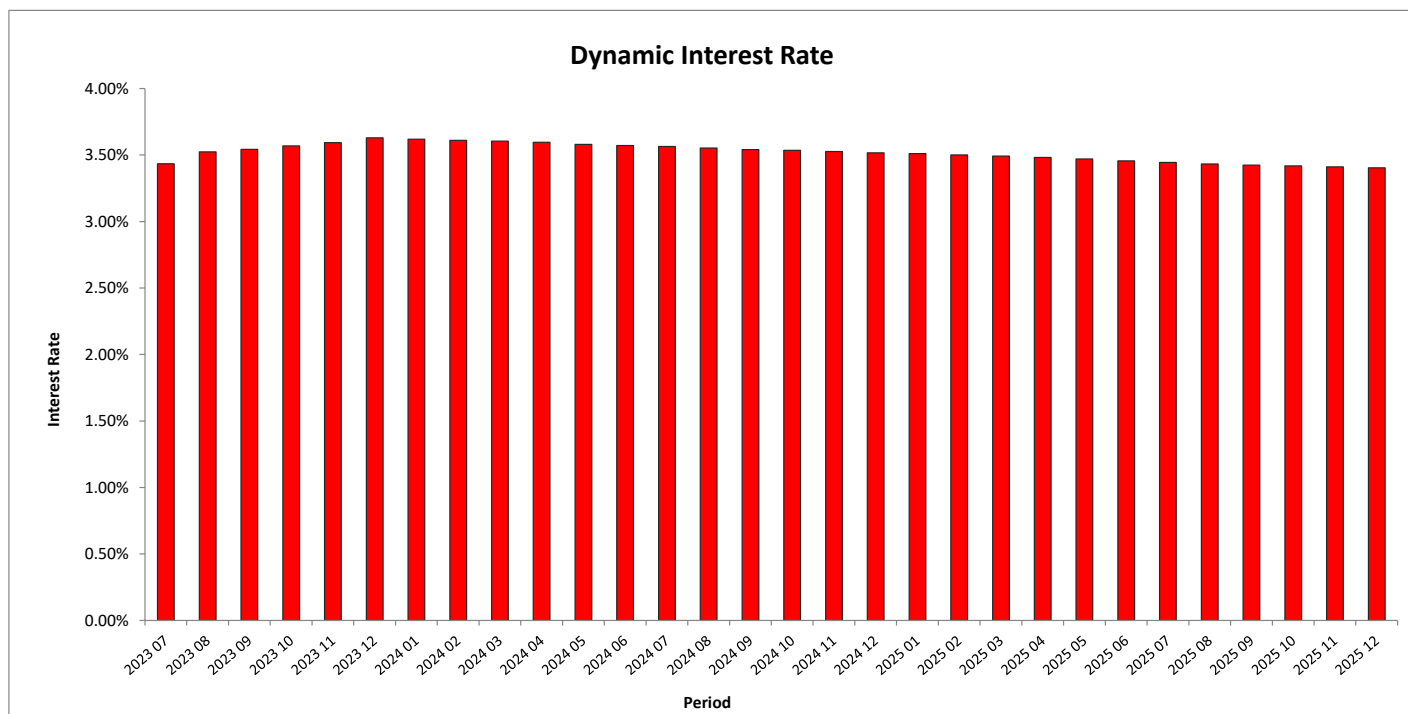
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3.43 %
2023 08	435 781 306	3.52 %
2023 09	436 622 959	3.54 %
2023 10	435 596 851	3.57 %
2023 11	436 884 114	3.59 %
2023 12	437 627 032	3.63 %
2024 01	423 959 854	3.62 %
2024 02	411 756 505	3.61 %
2024 03	399 017 001	3.60 %
2024 04	385 781 261	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	176 578 534	3.40 %

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



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25.a Dynamic Pre-Payments



Reporting Date 28/01/2026
 Payment date 26/01/2026
 Period No 30

Monthly Period 01/12/2025
 Interest Period from 30/12/2025 to 26/01/2026 = 27 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	3 284 190	176 578 534	20.17 %

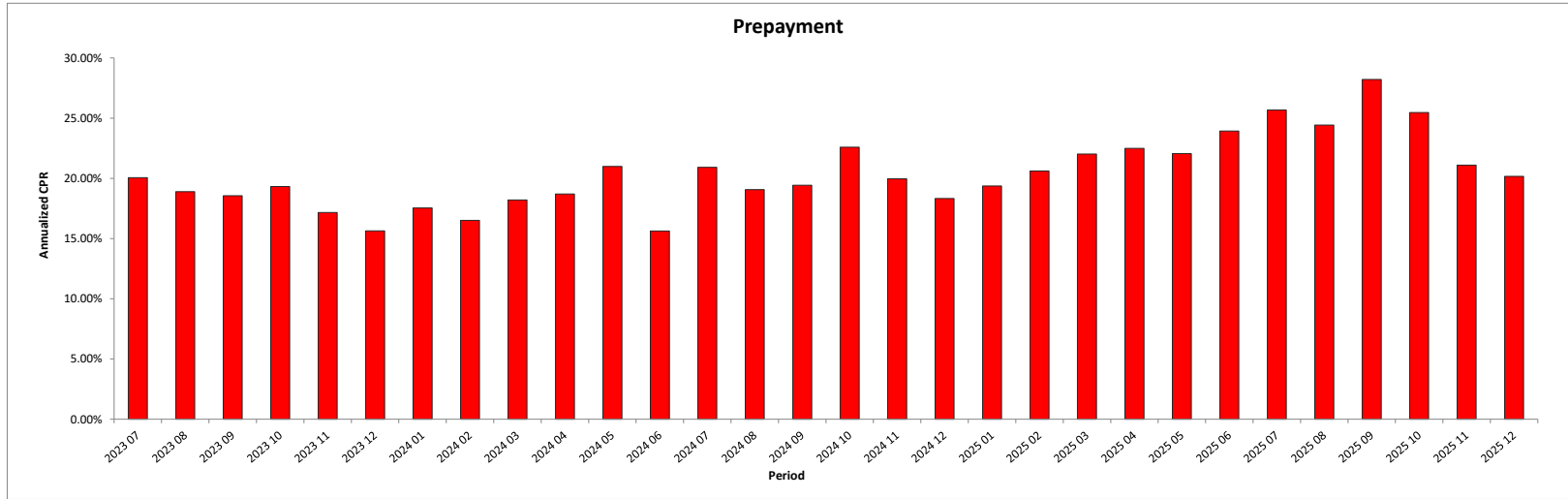
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	28/01/2026		
Payment date	26/01/2026		
Period No	30		
Monthly Period	from	01/12/2025	to
Interest Period	from	30/12/2025	to
		26/01/2026	=
			27 days



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26. Delinquency



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	30				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 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	176 578 534	10 350	165 586 571	498	7 346 425	90	1 378 847	67	1 122 696	25	419 297	26	386 099	20	338 599	28	501 968

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	30					
Monthly Period	01/12/2025					
Interest Period	from	30/12/2025	to	26/01/2026	=	27 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	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	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	1 719	163 218	41 330
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	14 242	496 426	203 791
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	55 740	1 067 342	447 938
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	202 085	1 748 494	885 799
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	144 238	1 256 510	887 432
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	51 439	876 320	803 800
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	170 323	860 289	1 235 053
2025 2	2 074 777	111							74 441	74 441	2 000 336	267 915	342 356	1 732 422	391 082	733 438	1 341 339
2025 3	1 482 472	85										108 803	108 803	1 373 669	236 614	345 417	1 137 055
2025 4	1 721 274	87													163 506	163 506	1 557 768

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28. Priority of Payments - Revenue



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	30
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 270 823.85	EUR
Senior Expenses	-	667.00	EUR
Senior Servicing Fee	-	30 410.75	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	207 050.06	EUR
Tranche A Loan Interest to Issuer	-	77 828.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	14 850.00	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	-	27 094.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	22 913.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	28 688.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	99 188.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	571 583.47	EUR
Credit the Issuer for interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	190 551.57	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	+	1 364 478.14	EUR
Senior Expenses	-	667.00	EUR
Issuer swap interest to swap counterparty	-	207 050.06	EUR
Interest Class A Notes	-	287 298.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	24 176.00	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	-	39 104.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	29 554.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	35 046.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	115 437.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	571 583.47	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		54 562.61	EUR

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29. Priority of Payments - Redemption



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	30
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	6 894 379.69	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	-	6 894 379.69	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	7 465 963.16	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	-	7 465 963.16	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	-	0.00	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		54 562.61	EUR
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Purchaser Priority of Payments - Revenue (aa)

Payment of residual fund as Deferred Purchase Price to Seller		-	EUR
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30. Transaction Costs



Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	30					
Monthly Period	01/12/2025					
Interest Period	from	30/12/2025	to	26/01/2026	=	27 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	530 615.00	287 298.00	24 176.00	39 104.00	29 554.00	35 046.00	115 437.00
Cumulative Interest accrued	EUR	43 102 239.00	33 049 396.00	1 094 231.00	1 701 722.00	1 232 058.00	1 427 381.00	4 597 451.00
Interest Payments	EUR	530 615.00	287 298.00	24 176.00	39 104.00	29 554.00	35 046.00	115 437.00
Cumulative Interest Payments	EUR	43 102 239.00	33 049 396.00	1 094 231.00	1 701 722.00	1 232 058.00	1 427 381.00	4 597 451.00
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	-						

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31. Swap Overview



Kimi 12|Front Swap

Party A
Party B

BANCO SANTANDER, S.A
SCF Rahoituspalvelut XII DAC

Swap Notional	184 044 497
Interest Period Start	30/12/2025
Interest Period End	26/01/2026
Interest Days	27
Settlement Date	26/01/2026
Party A Floating Interest Rate	1.884 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	EUR 260 054.87
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	EUR 207 050.06

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	30
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

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32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	30
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days