

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28/01/2026				
Payment date	26/01/2026			Following payment dates:	25/02/2026
Period No	51				
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	51
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	42 150 385.43 EUR
Scheduled Loan Principal Repayments (+MC)	1 662 855.94 EUR
Prepayments	1 202 257.25 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	2 865 113.19 EUR
New Defaulted Auto Loans amt in Period	74 557.69 EUR
Closing balance prior to replenishment	39 210 714.55 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	39 210 714.55 EUR
Principal Recoveries on loans in default	342 391.83 EUR
Total revenue collections	
Total Revenue Received in Period	143 214.51 EUR
# Loans	
At beginning of period	4 609 Loans
Replenished contracts	- Loans
Paid in Full	240 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	11 Loans
At end of period (pre replenishment)	4 358 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28/01/2026		
Payment date	26/01/2026		
Period No	51		
Monthly Period	01/12/2025	to	26/01/2026 = 27 days
Interest Period	from 30/12/2025	to	26/01/2026 = 27 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	487 568.81	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	1 377.09	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	722 890.98	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	63 289.08	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	100 000.00	EUR
h. Any other amount received by the Purchaser (hedge reduction amt)	798 900.00	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	751 674.28	EUR

Total Amount for Purchaser Available Revenue Receipts **2 925 700.24** EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	863 344.31	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	798 900.00	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	74 557.69	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	3 253.70	EUR
g. Liquidity Reserve Excess Amount	645 079.59	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **2 385 135.29** EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
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	2 865 113.19	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	40 036 946.52	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	42 902 059.71	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	42 150 385.43	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	74 557.69	EUR
Total Amount for Issuer Available Redemption Receipts	42 224 943.12	EUR

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4. Reserve Accounts



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Note Balance

Beginning of Period	42 150 385.43	EUR
End of Period	-	EUR

Liquidity Balance

Beginning of Period	1.5 %	644 100.00	EUR
Cash Outflow		644 100.00	EUR
Cash Inflow		-	EUR
End of Period	0.0 %	-	EUR
Required Reserve Amount	0.0 %	-	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	100 000.00	EUR
Cash Inflow	-	EUR
End of Period	-	EUR
Required Reserve Amount	100 000.00	EUR

Set-off from Deposits

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

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				
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Asset Balance

Opening balance prior to replenishment	42 150 385.43	EUR
Closing balance prior to replenishment	39 210 714.55	EUR
Closing Balance post replenishment	39 210 714.55	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	36 573 340.49	93.27 %	4 072
1-29 days past due	1 816 988.44	4.63 %	206
Delinquent Receivables:			
30-59 days past due	270 653.43	0.69 %	28
60-89 days past due	227 291.24	0.58 %	21
90-119 days past due	145 748.59	0.37 %	15
120-149 days past due	149 813.72	0.38 %	11
150-179 days past due	26 878.64	0.07 %	5
Total Performing and Delinquent	39 210 715	100.00 %	4 358
Current Period Defaults	74 557.69		11
Cumulative Defaults	12 724 452.54		925
Current Period Principal Recoveries	342 391.83		
Cumulative Principal Recoveries	9 940 811.59		

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

YES

Revolving period has terminated

[A] Cumulative Net Loss Ratio, Payment Date	0.62 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.68 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.73 %

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

9.33 %

[A] Aggregate Outstanding Asset Principal Amount	39 210 714.55
[B] Aggregate principal balance of Defaulted Contracts	12 724 452.54
[C] Recoveries received on such Defaulted Contracts	9 940 811.59
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 982 478.99

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

NO

[A] Delinquency Ratio, Payment Date	2.09 %
[B] Delinquency Ratio, preceding Payment Date	1.78 %
[C] Delinquency Ratio, second preceding Payment Date	1.53 %

or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

Pro Rata Trigger Event, where [A] / [B] ≥ 16%

16.60 %

YES

[A] [1] + [2] + [3]	6 996 552.08
Class B Principal Amount [1]	3 223 542.32
Class C Principal Amount [2]	952 410.23
Class D Principal Amount [3]	2 820 599.53
[B] Aggregated Outstanding Note Principal Amount	42 150 385.43

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5b. Concentration limits



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

Weighted average interest rate (min 2.35%)	2.26 %
Weighted average months to maturity (max 56)	14.34*
Used Vehicles (max 74%)	65.25 %
Balloon Loans (max 63.5%)	84.86 %
Corporate Borrowers (max 10%)	4.01 %
IRB (min 95%)	95.44 %**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

	Balance	# Loans	Portion
	94 305.29	2	0.24 %
	77 050.23	1	0.20 %
	73 656.95	1	0.19 %
	69 943.71	1	0.18 %
	69 134.36	2	0.18 %
	68 985.30	2	0.18 %
	64 807.32	1	0.17 %
	63 617.04	1	0.16 %
	61 426.71	1	0.16 %
	61 164.52	1	0.16 %
Total (max 0.5%)			1.80 %

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6. Note Principal



Reporting Date	28/01/2026		
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	Class A	Class B	Class C	Class D	
Note Principal					
Beginning of Period	35 153 833.35	3 223 542.32	952 410.23	2 820 599.53	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	35 153 833.35	3 223 542.32	952 410.23	2 820 599.53	EUR
End of Period	-	-	-	-	EUR
Principal Deficiency Sub-Ledger					
Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	74 557.69	EUR
Credit PDL	-	-	-	74 557.69	EUR
End of Period	-	-	-	-	EUR
Net Note Principal					
Beginning of Period	35 153 833.35	3 223 542.32	952 410.23	2 820 599.53	EUR
End of Period	-	-	-	-	EUR

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7. Outstanding Notes

Reporting Date	28/01/2026				
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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
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	91.51 %	3.91 %	1.16 %	3.42 %
Legal Final Maturity Date		25/10/2031	25/10/2031	25/10/2031	25/10/2031
Rating (Fitch/S&P)		AAA (sf) / AAA (sf)	AA+ (sf) / AA (sf)	A+ (sf) / A (sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000.00	411 800 000.00	17 600 000.00	5 200 000.00	15 400 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 500	4 118	176	52	154
Current Note Information					
Outstanding Opening Balance	42 150 385.43	35 153 833.35	3 223 542.32	952 410.23	2 820 599.53
Available Distribution Amount	42 224 943.12				
Amortisation	39 329 785.90				
Redemption per Class	42 150 385.43	35 153 833.35	3 223 542.32	952 410.23	2 820 599.53
Redemption per Note		8 536.63	18 315.58	18 315.58	18 315.58
Outstanding Closing Balance	-	-	-	-	-
Net Outstanding Closing Balance	-	-	-	-	-
Current Tranching	-	-	-	-	-
Current Pool Factor	-	-	-	-	-

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(30/360)
Interest Days		27	27	27	30
Principal Outstanding per Note Beginning of Period		8 536.63	18 315.58	18 315.58	18 315.58
>Principal Repayment per note		8 536.63	18 315.58	18 315.58	18 315.58
Principal Outstanding per Note End of Period		-	-	-	-
>Interest accrued for the period		16.54	38.93	43.05	81.66
Interest Payment	89 793.58	68 128.13	6 851.64	2 238.64	12 575.17
Interest Payment per Note		16.54	38.93	43.05	81.66

3. Credit Enhancements					
Initial total CE (Subordination)		8.49 %	4.58 %	3.42 %	0.00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8.97 %	5.05 %	3.42 %	0.00 %
Current CE (Subordination incl. Excess Spread)		0.00 %	0.00 %	0.00 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		0.00 %	0.00 %	0.00 %	0.00 %
Current CE (Subordination)		0.00 %	0.00 %	0.00 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		0.00 %	0.00 %	0.00 %	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 51
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	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 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 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.a Original Portfolio Principal Balance

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Period No	51	
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Interest Period	from 30/12/2025	to 26/01/2026 = 27 days



Average amount - all: 17 157

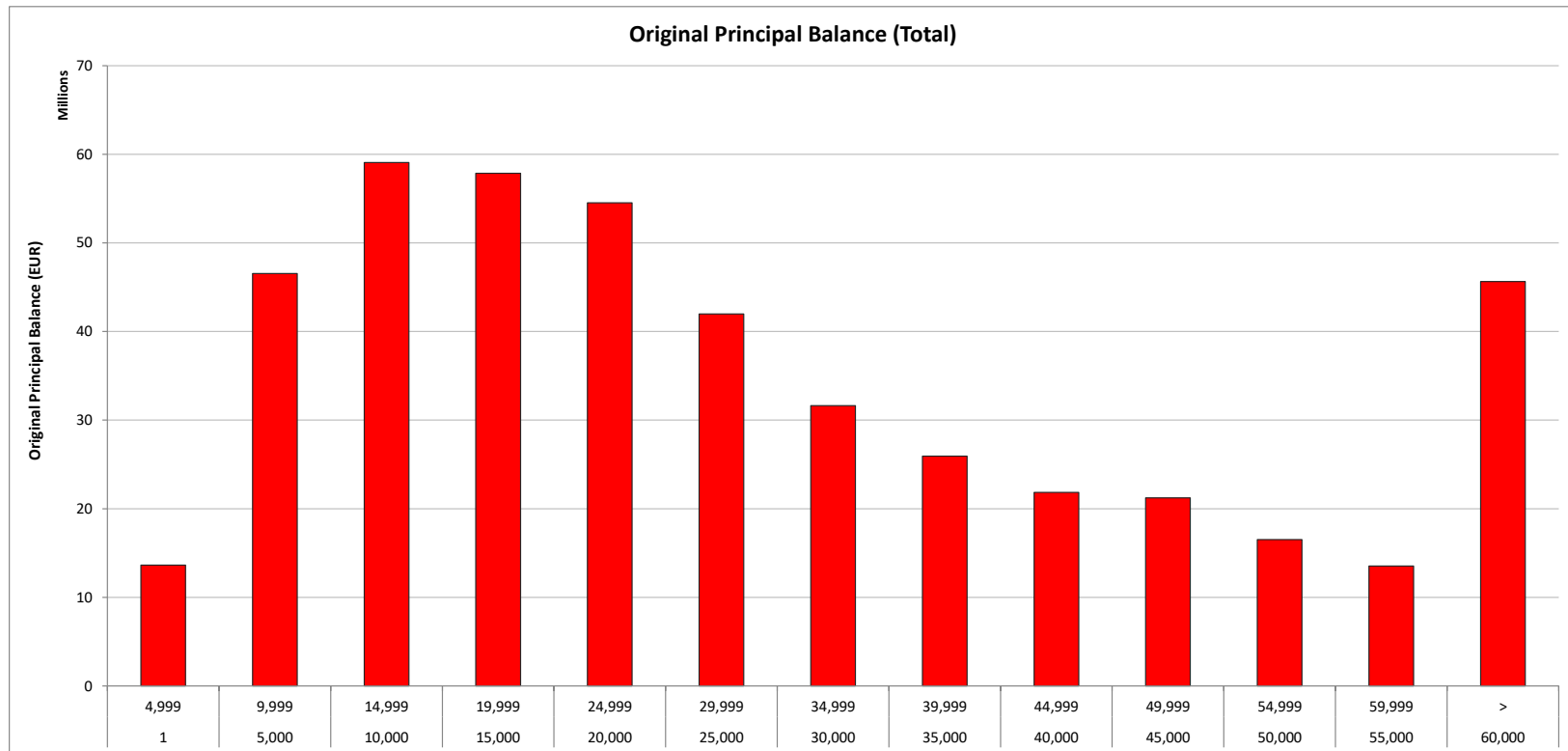
TOTAL							
Min	Max	No	Original balance (EUR)	%	WA months to maturity	WA seasoning	
1	4 999	4 092	13 647 172	3.03 %	27.3	15.1	
5 000	9 999	6 282	46 554 194	10.35 %	41.7	12.7	
10 000	14 999	4 778	59 074 311	13.13 %	49.8	10.8	
15 000	19 999	3 326	57 863 134	12.86 %	54.1	8.8	
20 000	24 999	2 432	54 528 957	12.12 %	56.1	8.0	
25 000	29 999	1 538	41 972 429	9.33 %	56.9	7.2	
30 000	34 999	978	31 638 372	7.03 %	57.0	7.4	
35 000	39 999	693	25 931 165	5.76 %	56.2	7.9	
40 000	44 999	515	21 853 098	4.86 %	55.8	8.4	
45 000	49 999	448	21 232 601	4.72 %	55.3	9.4	
50 000	54 999	315	16 507 155	3.67 %	54.9	9.5	
55 000	59 999	236	13 529 131	3.01 %	56.7	8.1	
60 000	>	594	45 650 760	10.15 %	55.3	8.9	
Total		26 227	449 982 479	100 %	52.6	9.3	

Original balance

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance

Reporting Date	28/01/2026				
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Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



Average amount - all: 8 997

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	1 942	4 436 300	11.31 %	11.3	55.1
5 000	10 000	1 006	7 330 191	18.69 %	13.8	55.2
10 000	15 000	625	7 563 206	19.29 %	13.7	55.1
15 000	20 000	302	5 232 215	13.34 %	14.4	55.4
20 000	25 000	167	3 713 678	9.47 %	14.9	55.1
25 000	30 000	125	3 431 203	8.75 %	15.3	55.5
30 000	35 000	83	2 679 705	6.83 %	16.6	55.5
35 000	40 000	46	1 714 685	4.37 %	17.8	54.3
40 000	45 000	28	1 199 008	3.06 %	16.8	54.0
45 000	50 000	12	569 951	1.45 %	15.6	56.0
50 000	55 000	8	429 758	1.10 %	16.7	54.7
55 000	60 000	5	283 854	0.72 %	20.8	53.4
60 000	-	9	626 961	1.60 %	11.9	56.4
Total		4 358	39 210 715	100 %	14.3	55.2

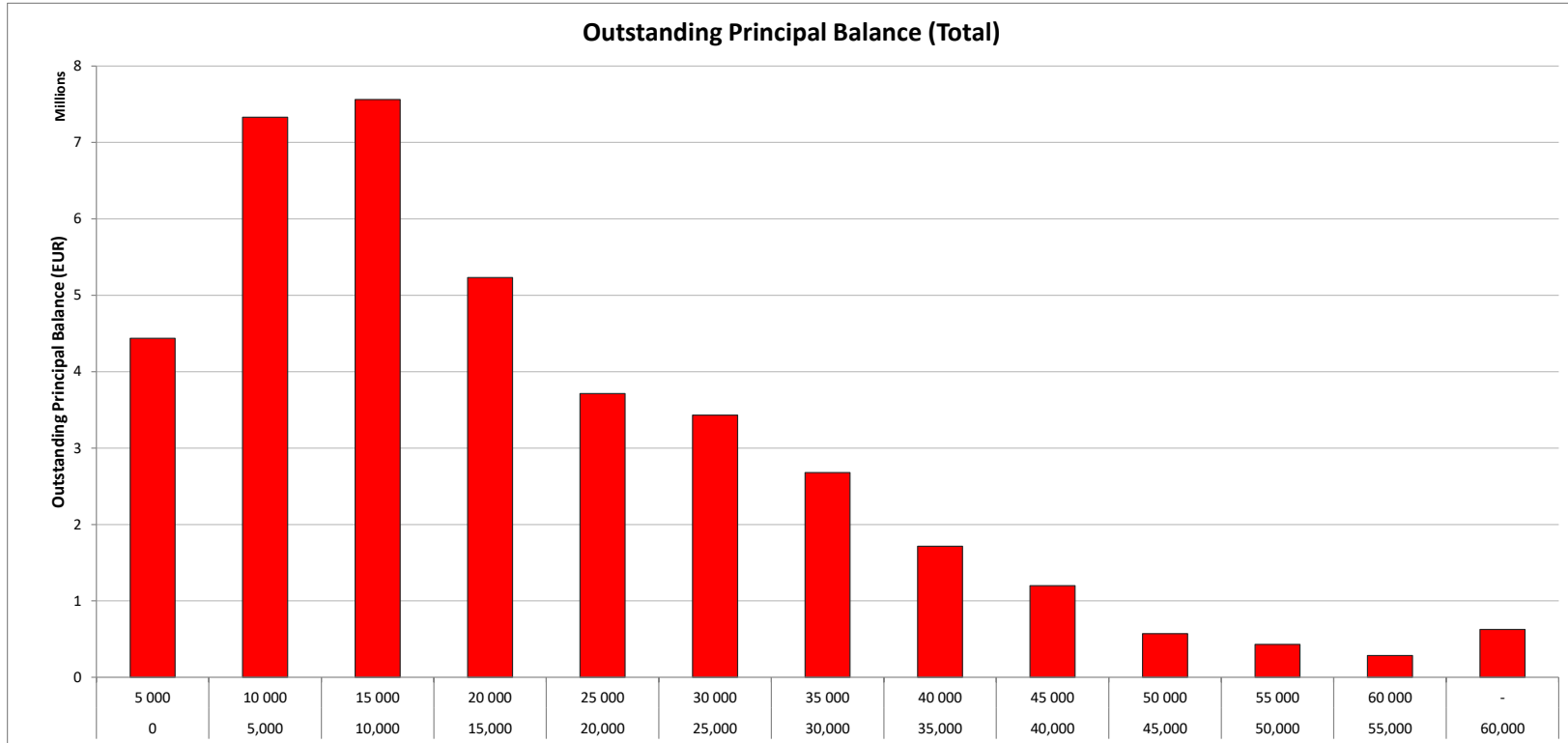
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10.b Outstanding Principal Balance Graph

Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	51	
Monthly Period	01/12/2025	
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Outstanding Principal Balance (Total)



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11.a Geographical Distribution



Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	51	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days

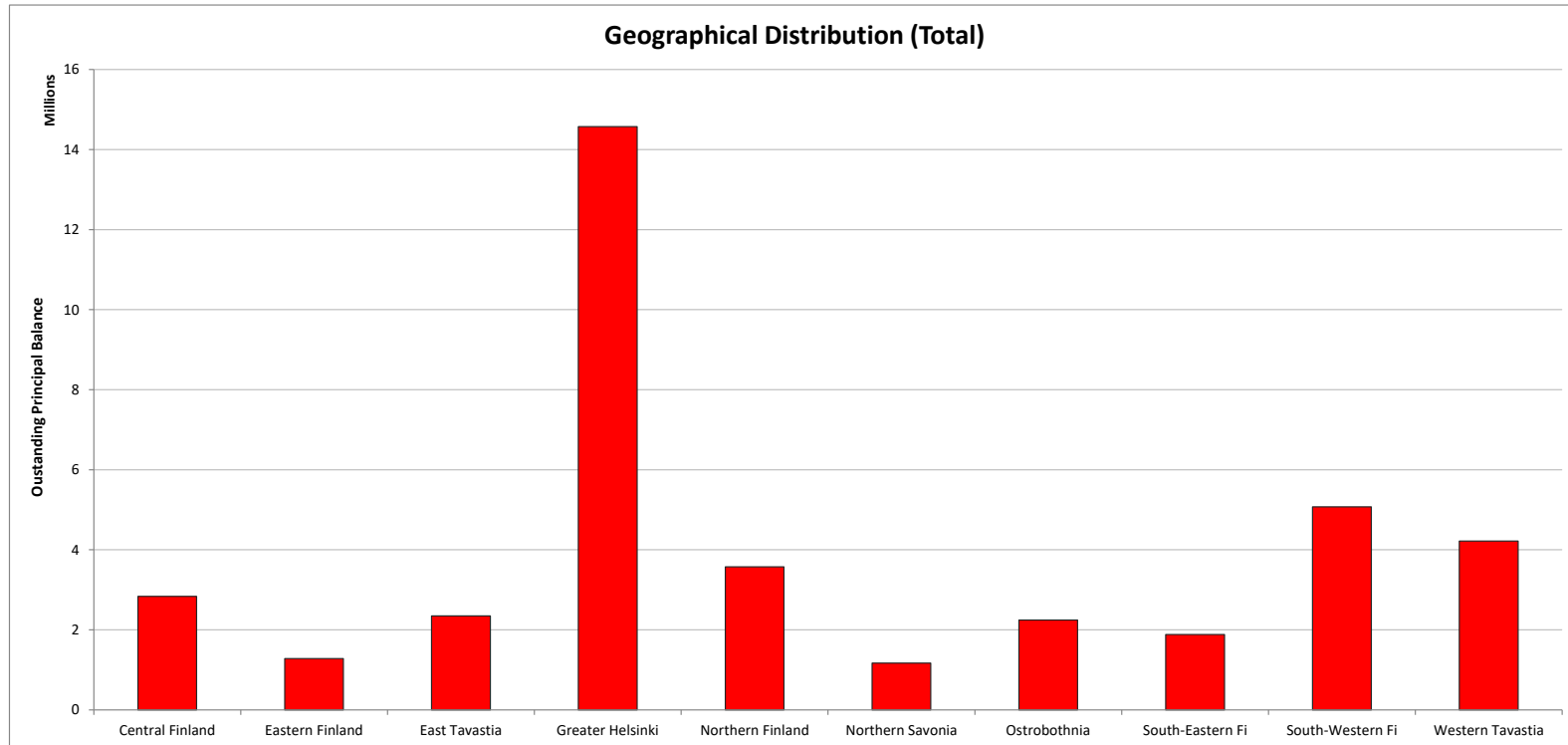
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	371	2 838 783	7.24 %	14.5	54.8	
Eastern Finland	161	1 282 109	3.27 %	15.6	54.4	
East Tavastia	271	2 350 549	5.99 %	16.0	54.8	
Greater Helsinki	1 410	14 571 759	37.16 %	14.1	55.4	
Northern Finland	393	3 576 286	9.12 %	14.2	55.4	
Northern Savonia	149	1 170 729	2.99 %	14.0	54.7	
Ostrobothnia	295	2 244 504	5.72 %	13.1	55.7	
South-Eastern Fi	247	1 883 641	4.80 %	14.6	54.5	
South-Western Fi	566	5 074 360	12.94 %	14.7	55.2	
Western Tavastia	495	4 217 995	10.76 %	14.0	54.9	
Total	4 358	39 210 715	100 %	14.3	55.2	

Geographic distribution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	51					
Monthly Period	01/12/2025					
Interest Period	from	30/12/2025	to	26/01/2026	=	27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
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 %	976	8 963 046	22.86 %	12.5	54.6
1 %	2 %	1 089	14 612 814	37.27 %	14.7	55.7
2 %	4 %	1 475	11 782 395	30.05 %	15.0	55.1
4 %	6 %	607	2 993 311	7.63 %	15.3	54.8
6 %	8 %	209	856 794	2.19 %	14.4	55.8
8 %	10 %	2	2 354	0.01 %	16.0	54.3
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		4 358	39 210 715	100 %	14.3	55.2

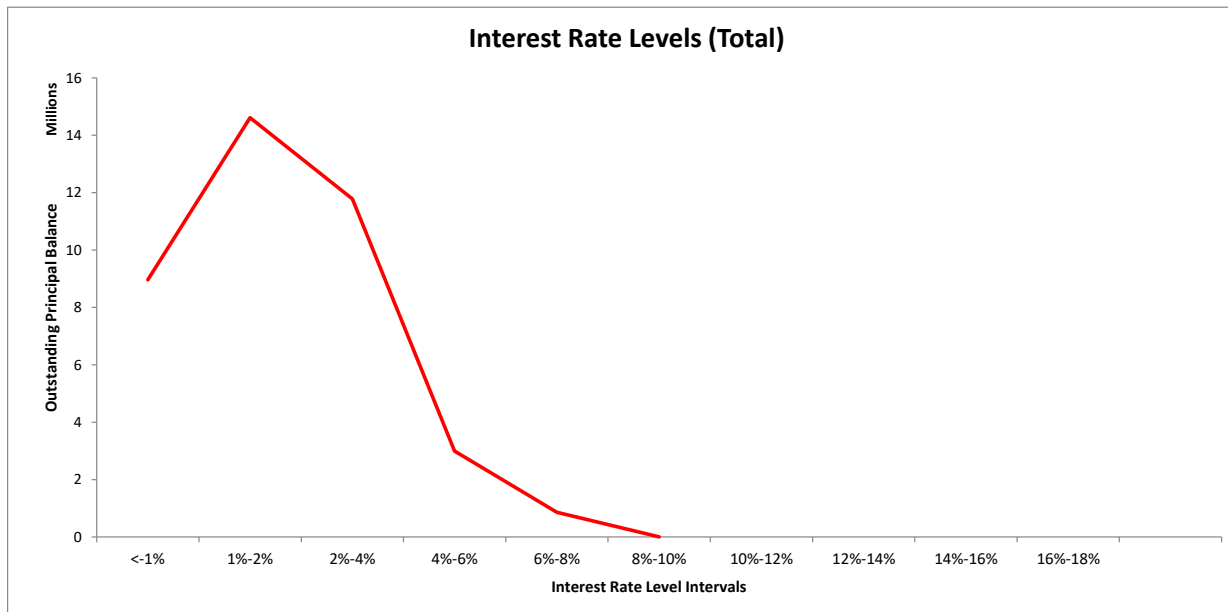
Interest distribution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

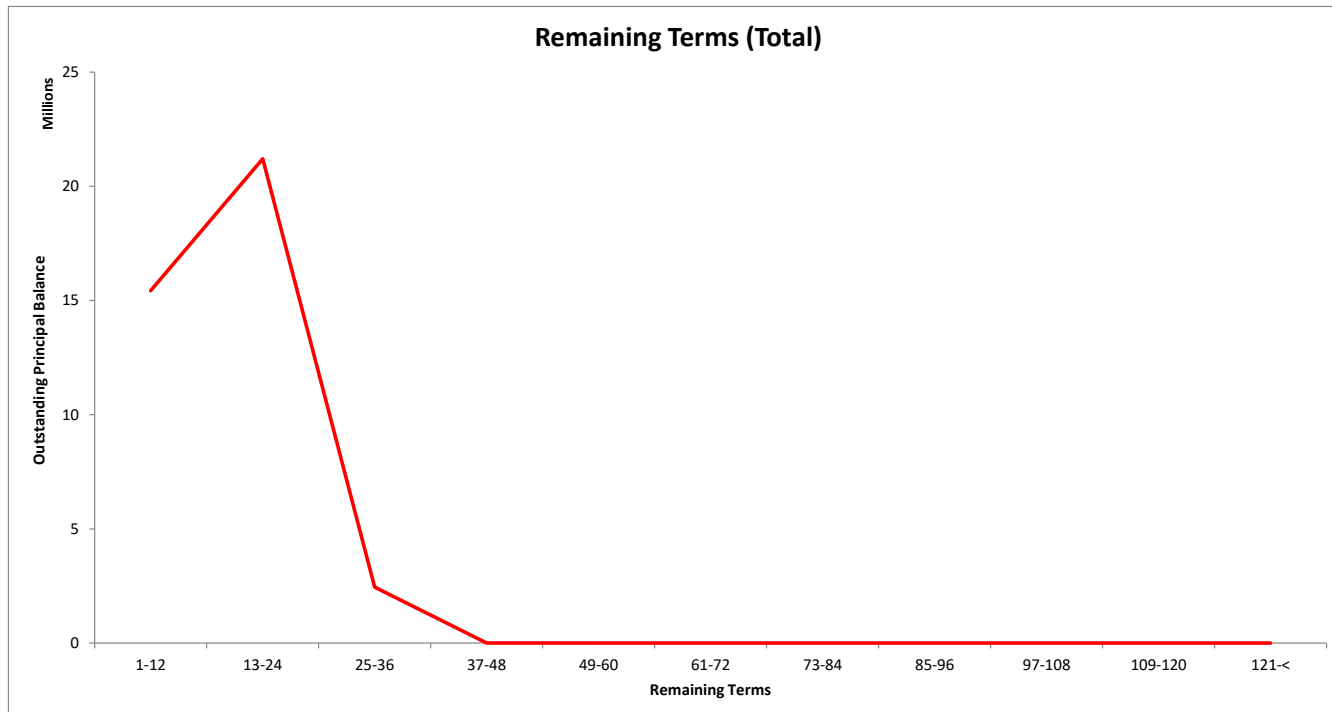
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	15	127 664	0.33 %	0.0	60.5
1		12	2 380	15 432 507	39.36 %	7.0	57.3
13		24	1 809	21 205 114	54.08 %	18.4	54.2
25		36	153	2 445 416	6.24 %	26.5	49.7
37		48	1	13	0.00 %	42.0	55.0
49		60					
61		72					
73		84					
85		96					
97		108					
109		120					
121	-						
Total		4 358		39 210 715	100 %	14.3	55.2

Months to maturity

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

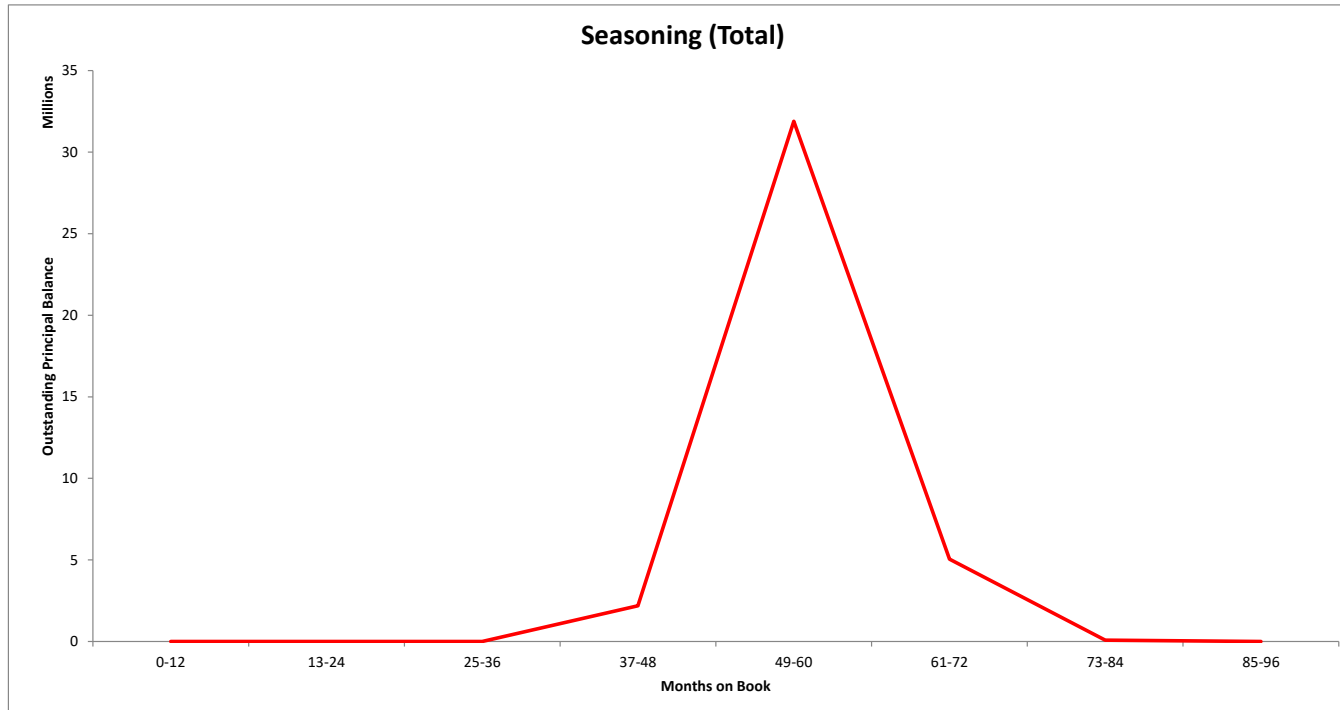
Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	51					
Monthly Period	01/12/2025					
Interest Period	from	30/12/2025	to	26/01/2026	=	27 days

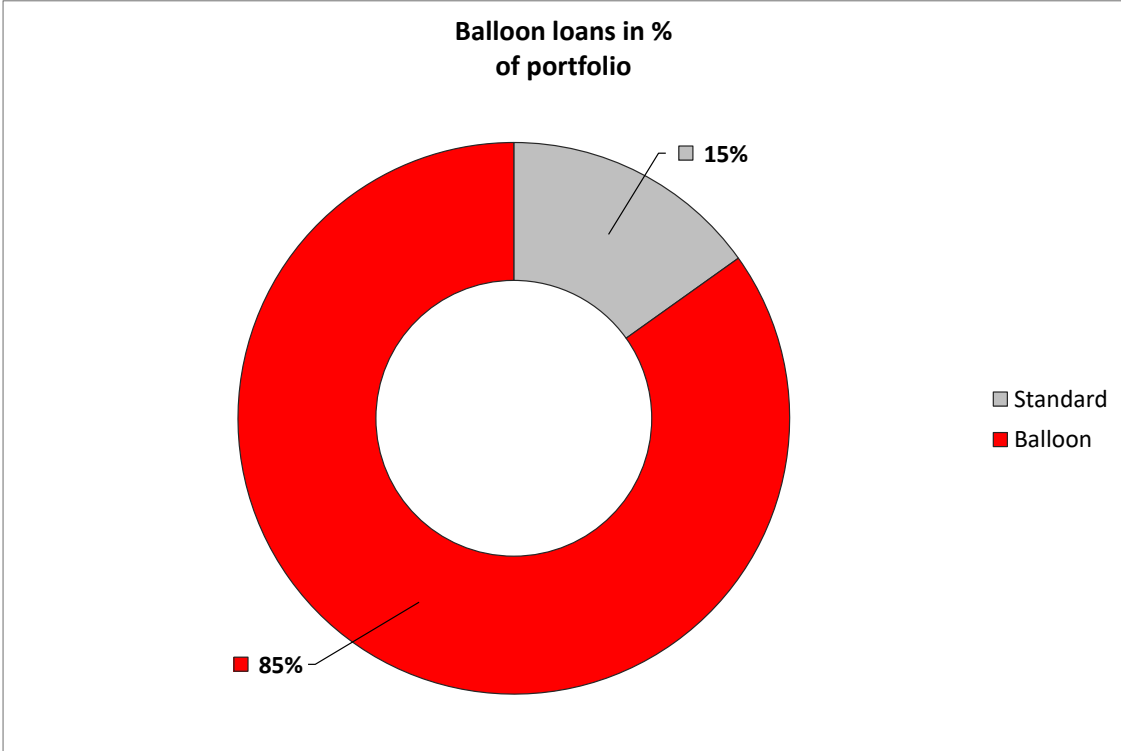
Balloon loans in %
of portfolio

TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	2 038	5 937 274	15.1 %	835	0.0 %	14.8	54.0
Balloon	2 320	33 273 441	84.9 %	23 374 668	70.3 %	14.3	55.4
Total	4 358	39 210 715	100 %	23 375 503	60 %	14.3	55.2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.a # loans per borrower



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance (EUR)	%
1	4 354	39 139 208	99.82 %
2	2	71 507	0.18 %
3			
4			
5			
6			
7			
8			
9			
10			
Total:	4 356	39 210 715	100 %

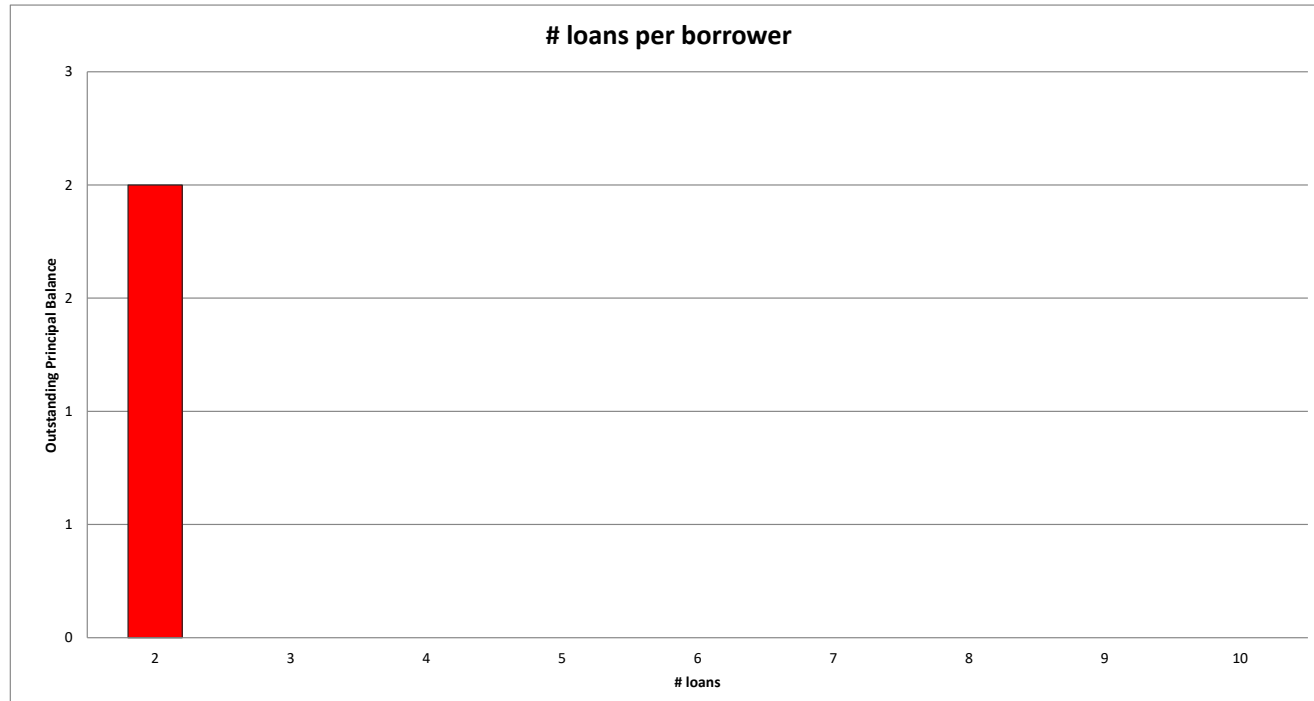
loans per borrower

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	51	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days

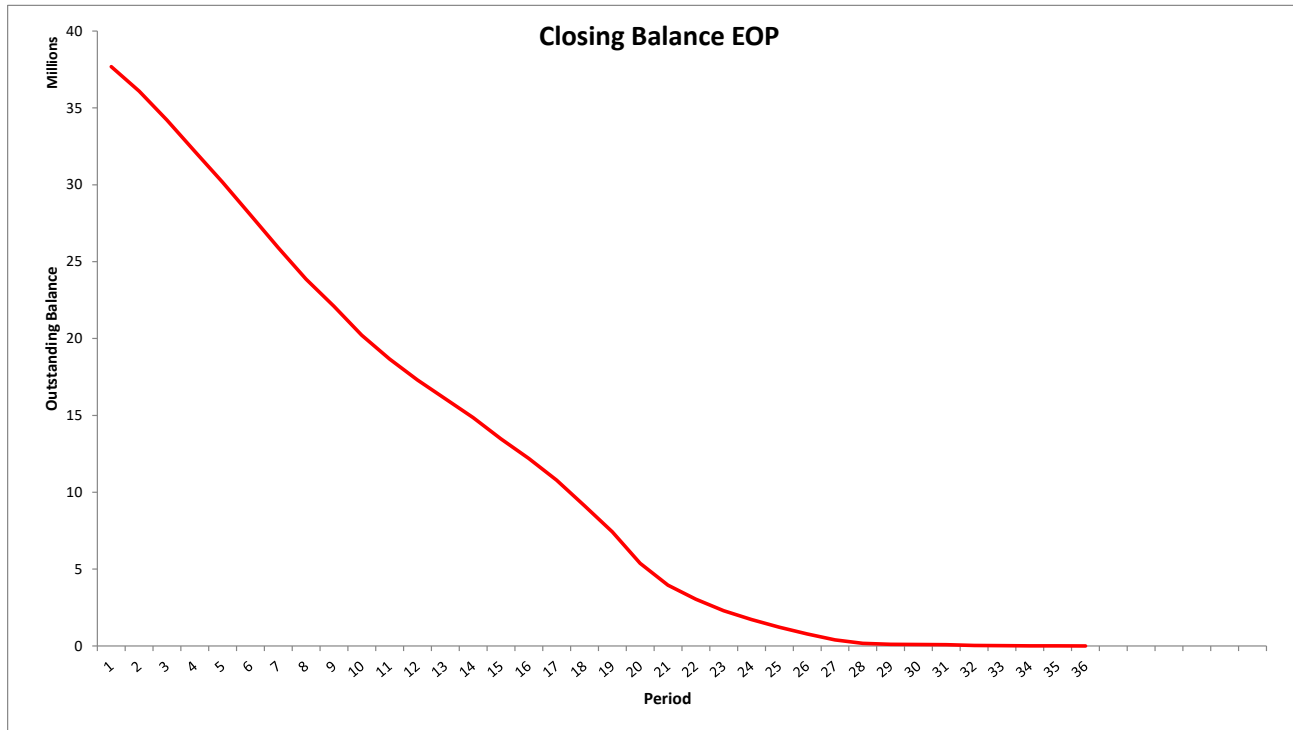
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	39 210 715	37 685 738	1 524 976	73 842	2.28 %	96.11 %
2	37 685 738	36 088 131	1 597 608	70 924	2.28 %	92.04 %
3	36 088 131	34 220 231	1 867 899	67 824	2.28 %	87.27 %
4	34 220 231	32 185 892	2 034 339	64 226	2.28 %	82.08 %
5	32 185 892	30 164 854	2 021 038	60 304	2.27 %	76.93 %
6	30 164 854	28 046 323	2 118 531	56 958	2.29 %	71.53 %
7	28 046 323	25 912 985	2 133 338	53 583	2.32 %	66.09 %
8	25 912 985	23 865 192	2 047 792	49 844	2.33 %	60.86 %
9	23 865 192	22 104 197	1 760 995	46 113	2.34 %	56.37 %
10	22 104 197	20 216 581	1 887 616	43 060	2.36 %	51.56 %
11	20 216 581	18 664 497	1 552 084	39 391	2.36 %	47.60 %
12	18 664 497	17 308 341	1 356 156	36 448	2.37 %	44.14 %
13	17 308 341	16 078 164	1 230 177	33 858	2.37 %	41.00 %
14	16 078 164	14 861 508	1 216 656	31 572	2.38 %	37.90 %
15	14 861 508	13 469 924	1 391 585	28 898	2.36 %	34.35 %
16	13 469 924	12 192 888	1 277 035	25 960	2.34 %	31.10 %
17	12 192 888	10 789 621	1 403 267	23 383	2.33 %	27.52 %
18	10 789 621	9 123 309	1 666 312	20 242	2.27 %	23.27 %
19	9 123 309	7 424 494	1 698 815	16 955	2.25 %	18.93 %
20	7 424 494	5 381 632	2 042 863	13 545	2.21 %	13.72 %
21	5 381 632	3 949 258	1 432 374	9 984	2.25 %	10.07 %
22	3 949 258	3 048 306	900 952	7 319	2.25 %	7.77 %
23	3 048 306	2 296 645	751 661	5 718	2.27 %	5.86 %
24	2 296 645	1 724 891	571 754	4 329	2.29 %	4.40 %
25	1 724 891	1 215 577	509 314	3 154	2.22 %	3.10 %
26	1 215 577	783 422	432 155	2 160	2.15 %	2.00 %
27	783 422	396 100	387 322	1 380	2.13 %	1.01 %
28	396 100	176 223	219 877	701	2.15 %	0.45 %
29	176 223	105 811	70 412	335	2.30 %	0.27 %
30	105 811	97 489	8 322	197	2.25 %	0.25 %
31	97 489	81 509	15 979	180	2.24 %	0.21 %
32	81 509	35 931	45 579	121	1.80 %	0.09 %
33	35 931	26 124	9 806	59	1.98 %	0.07 %
34	26 124	12 898	13 226	50	2.32 %	0.03 %
35	12 898	8 478	4 420	29	2.70 %	0.02 %
36	8 478	0	8 478	21	3.03 %	0.00 %
37	0	0	0	0	0.00 %	0.00 %

Amortization profile

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days



Period	No	TOTAL		
		Number of periods granted	Sum of Payments	Closing Balance
2021 10	96	121	33 855	2 126 526
2021 11	160	234	59 030	2 844 045
2021 12	336	423	116 000	6 480 237
2022 01	293	385	103 151	5 204 751
2022 02	303	414	109 272	5 554 114
2022 03	247	326	92 378	4 610 331
2022 04	249	323	90 752	4 654 331
2022 05	213	264	74 659	3 846 135
2022 06	238	297	78 865	3 980 874
2022 07	292	370	102 746	5 420 005
2022 08	209	262	68 849	3 670 822
2022 09	142	178	51 222	2 554 828
2022 10	130	181	52 056	2 416 689
2022 11	156	232	61 879	2 516 673
2022 12	295	370	100 808	4 893 083
2023 01	353	495	190 344	5 857 294
2023 02	255	369	108 884	4 242 039
2023 03	193	254	77 583	3 136 200
2023 04	201	282	76 865	3 125 172
2023 05	158	214	59 027	2 497 487
2023 06	193	255	72 302	3 008 204
2023 07	185	236	61 448	2 741 484
2023 08	143	174	52 272	2 273 555
2023 09	97	125	38 039	1 518 557
2023 10	76	106	29 802	1 083 571
2023 11	110	154	46 164	1 805 026
2023 12	190	236	62 030	2 660 781
2024 01	254	325	99 142	4 213 403
2024 02	247	271	76 748	3 435 784
2024 03	217	226	69 973	3 426 045
2024 04	181	191	56 229	2 768 138
2024 05	143	151	44 722	2 011 002
2024 06	148	152	46 747	2 231 157
2024 07	154	159	52 168	2 526 711
2024 08	112	113	34 773	1 785 065
2024 09	57	57	15 281	637 920
2024 10	66	72	22 974	839 464
2024 11	75	79	25 638	798 909
2024 12	130	136	41 666	1 776 707
2025 01	173	189	58 350	2 384 019
2025 02	167	181	64 711	2 357 398
2025 03	119	125	48 678	1 410 268
2025 04	93	101	34 065	1 203 610
2025 05	99	105	32 959	1 064 680
2025 06	85	88	26 814	1 017 939
2025 07	95	101	31 623	1 167 779
2025 08	65	67	24 764	1 008 529
2025 09	33	34	10 962	454 099
2025 10	33	34	10 657	384 453
2025 11	41	44	12 219	448 799
2025 12	84	86	24 762	943 917
Total:	8 384	10 367	3 036 905	135 018 610

Payment Holiday

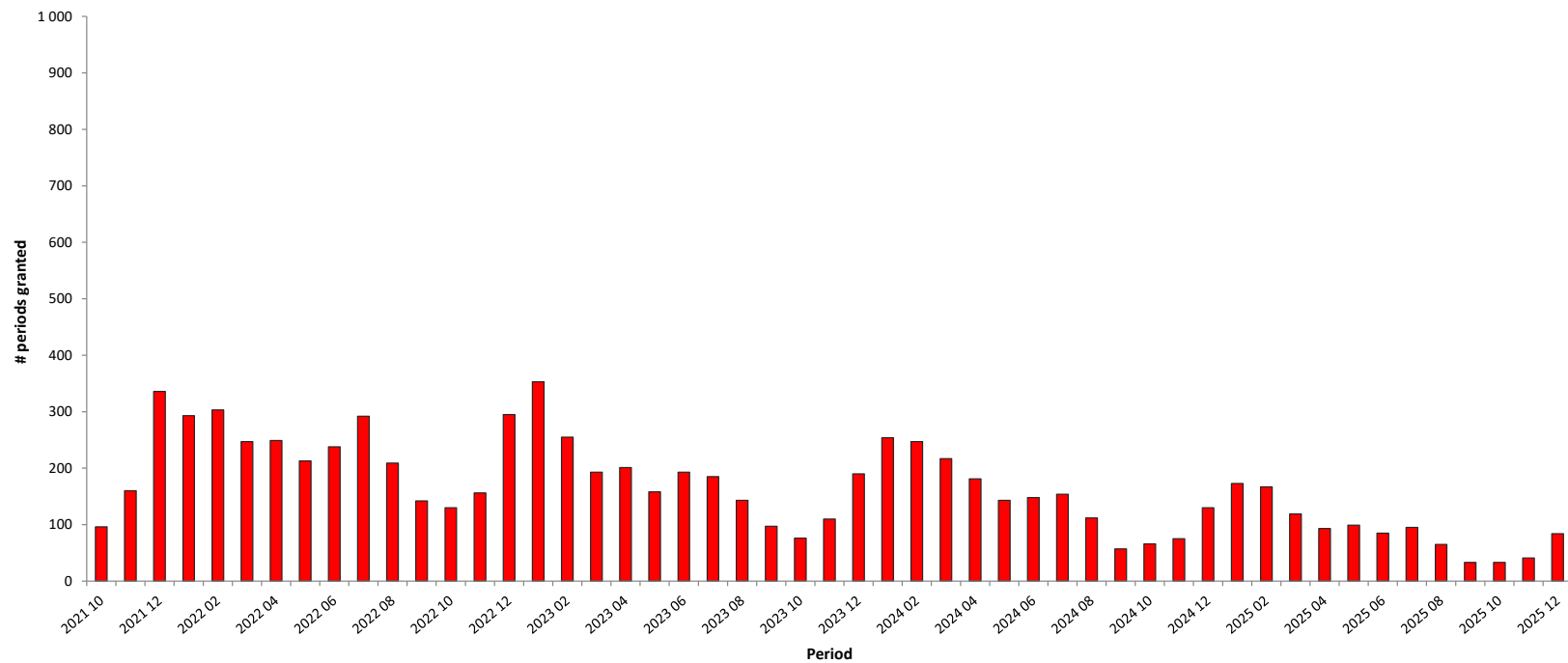
SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



Payment Holidays



**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

18.c Remaining Payment Holidays



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

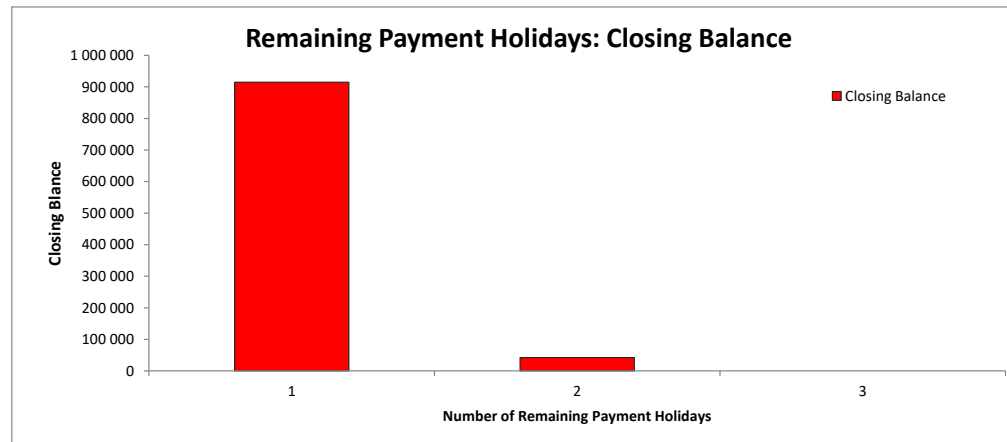
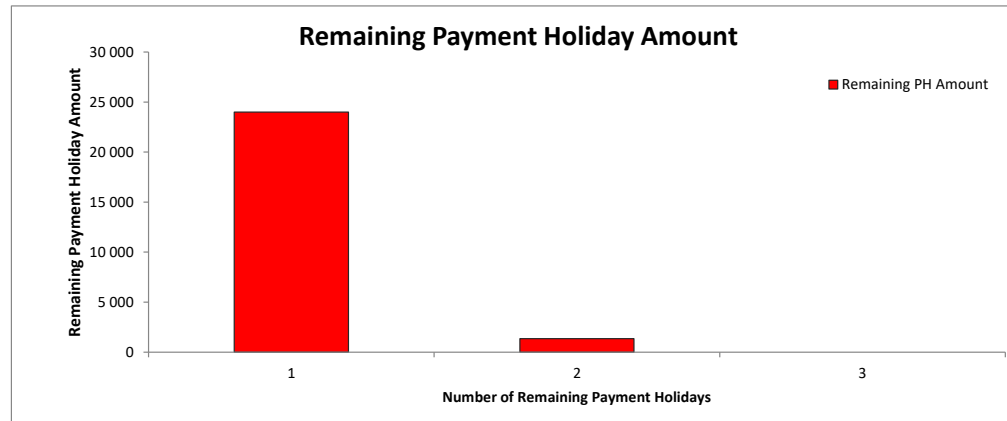
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	85	24 001	914 640
2	2	1 346	41 986
3	0	0	0
Total	87	25 348	956 626

Remaining PH's

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Monthly Investor Report

18.d Remaining Payment Holidays

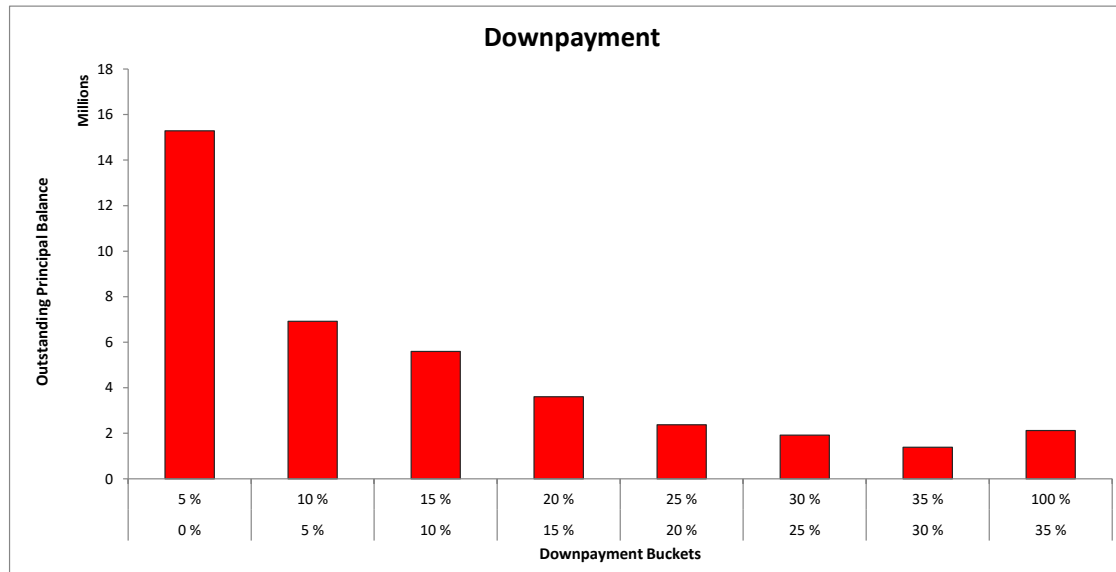
Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	51					
Monthly Period	01/12/2025					
Interest Period	from	30/12/2025	to	26/01/2026	=	27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

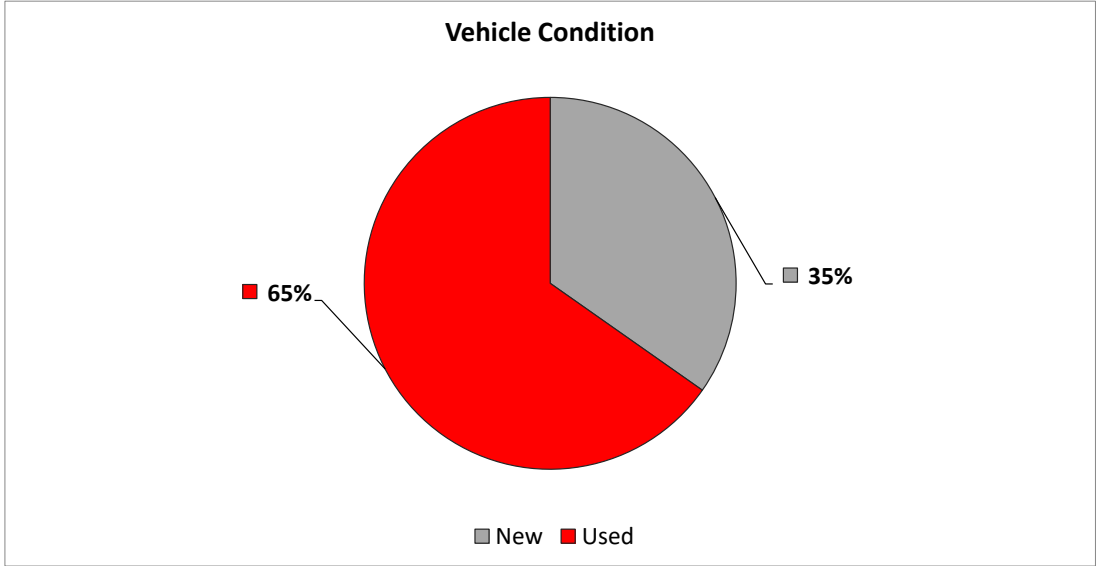
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	1 020	13 624 382	34.75 %	12.6	55.0	
Used	3 338	25 586 332	65.25 %	15.2	55.3	
Total	4 358	39 210 715	100 %	14.3	55.2	

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Monthly Investor Report

20.b Vehicle Condition



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



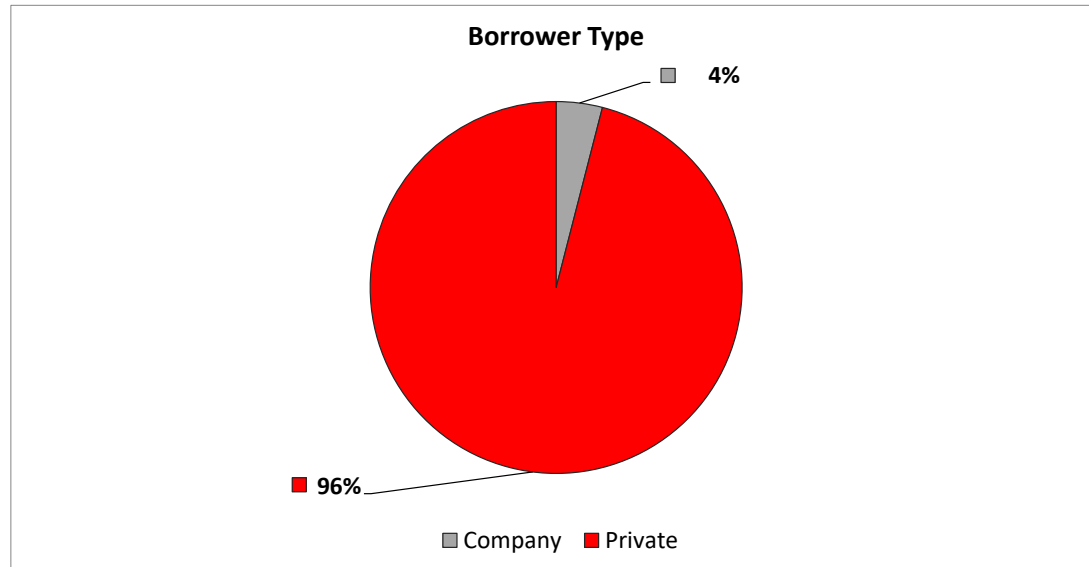
Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	182	1 572 136	4.01 %	7.4	54.5
	Private	4 176	37 638 578	95.99 %	14.6	55.2
	Total	4 358	39 210 715	100 %	14.3	55.2

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Monthly Investor Report

21.b Borrower Type

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

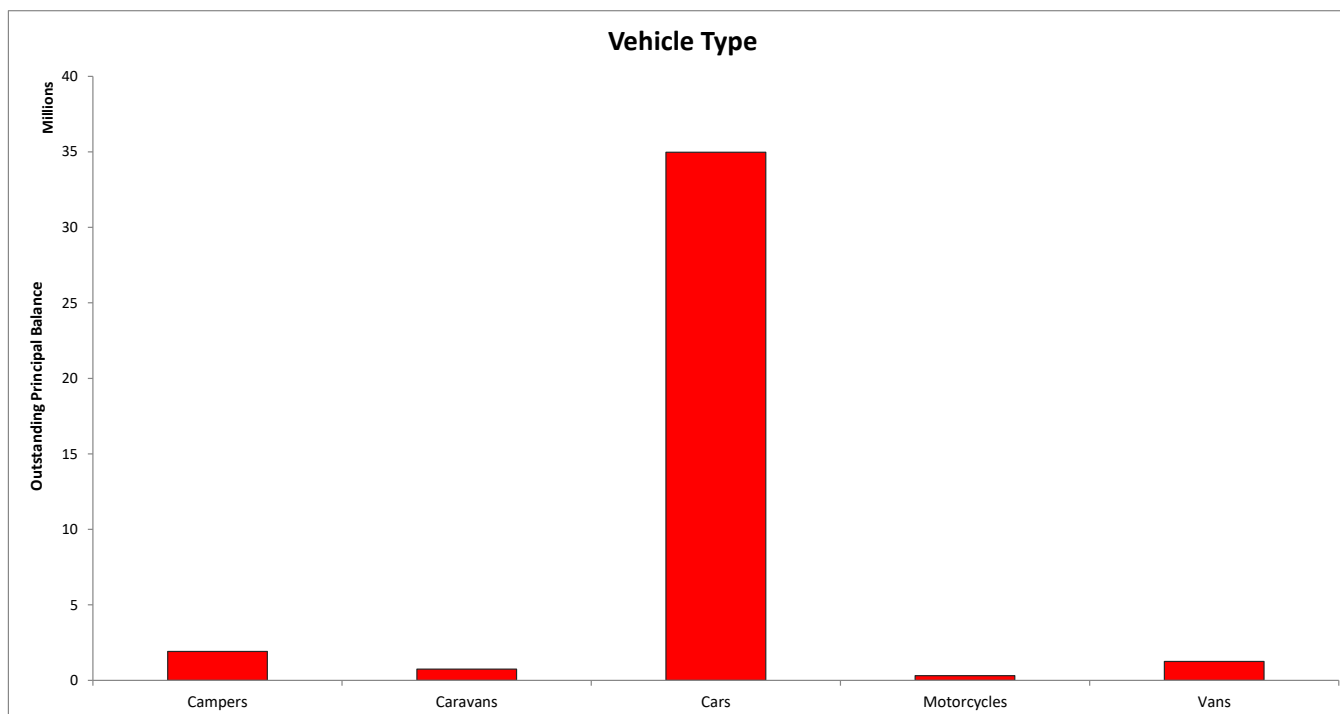
TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	100	1 917 096	4.89 %	14.8	54.7
Caravans	66	745 813	1.90 %	15.6	54.4
Cars	3 921	34 972 167	89.19 %	14.4	55.2
Motorcycles	78	317 058	0.81 %	9.5	54.3
Vans	193	1 258 580	3.21 %	11.9	54.6
Total	4 358	39 210 715	100 %	14.3	55.2

Vehicle type

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



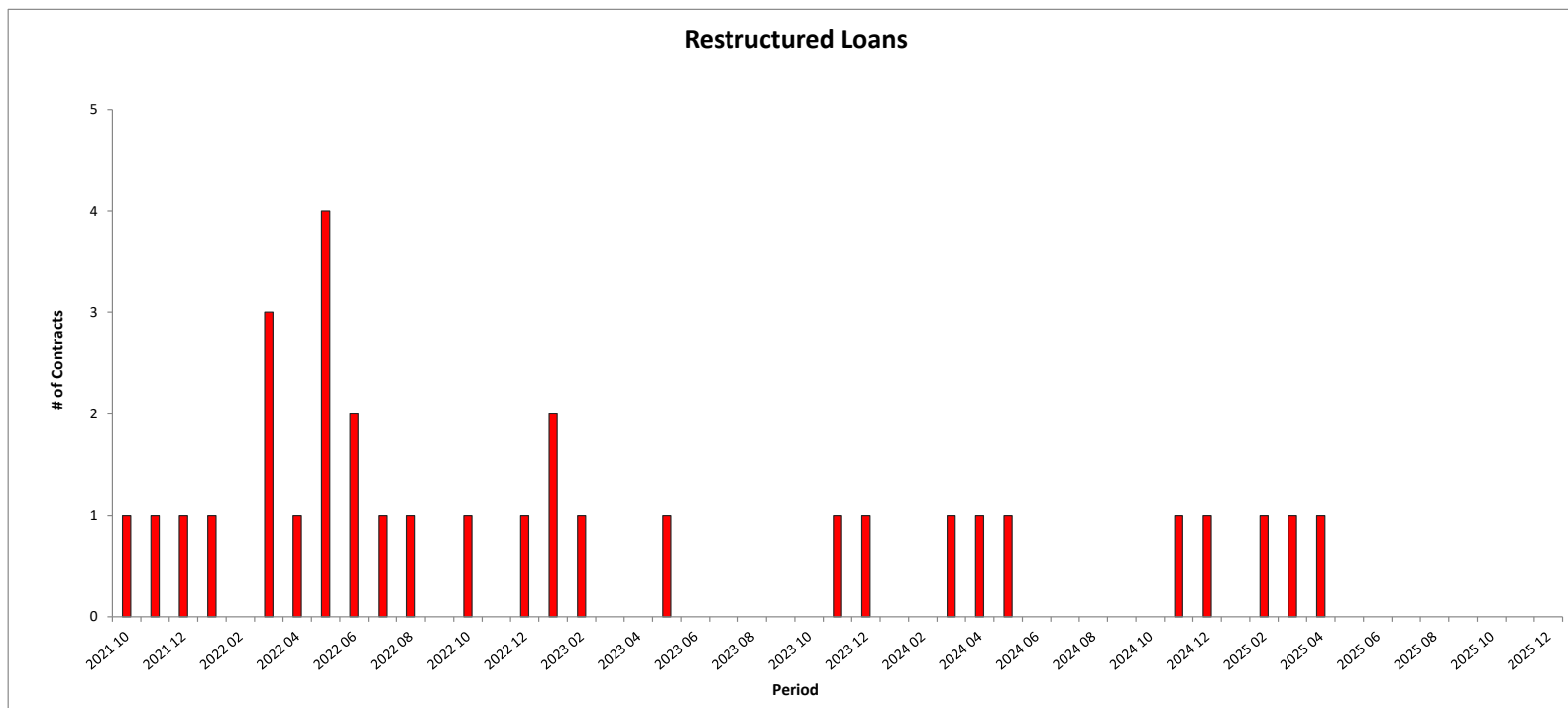
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12	1	20 052
2023 01	2	72 501
2023 02	1	3 968
2023 03	0	0
2023 04	0	0
2023 05	1	12 889
2023 06	0	0
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	0	0
2023 11	1	5 903
2023 12	1	7 231
2024 01	0	0
2024 02	0	0
2024 03	1	11 138
2024 04	1	2 222
2024 05	1	29 196
2024 06	0	0
2024 07	0	0
2024 08	0	0
2024 09	0	0
2024 10	0	0
2024 11	1	1 433
2024 12	1	4 419
2025 01	0	0
2025 02	1	2 981
2025 03	1	0
2025 04	1	20 626
2025 05	0	0
2025 06	0	0
2025 07	0	0
2025 08	0	0
2025 09	0	0
2025 10	0	0
2025 11	0	0
2025 12	0	0
Total	32	596 360

Restructured

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	51				
Monthly Period	01/12/2025	to	26/01/2026	=	27 days
Interest Period	from	30/12/2025	to	26/01/2026	=

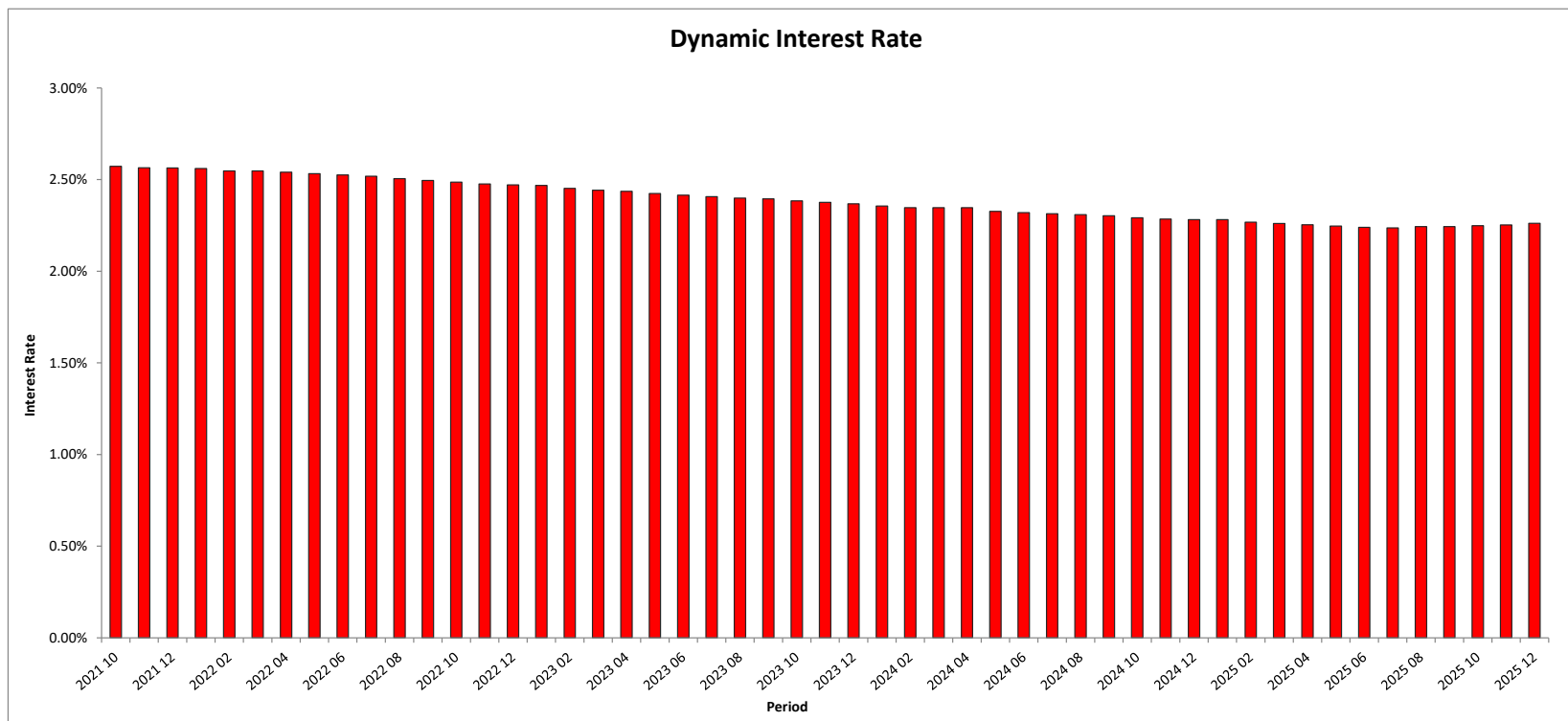
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2.57 %
2021 11	431 339 743	2.56 %
2021 12	432 351 017	2.56 %
2022 01	430 947 677	2.56 %
2022 02	431 953 670	2.55 %
2022 03	428 412 919	2.55 %
2022 04	431 797 160	2.54 %
2022 05	411 978 840	2.53 %
2022 06	394 318 859	2.53 %
2022 07	378 494 435	2.52 %
2022 08	360 766 424	2.51 %
2022 09	345 087 419	2.50 %
2022 10	329 900 599	2.49 %
2022 11	314 932 393	2.48 %
2022 12	302 605 009	2.47 %
2023 01	289 400 710	2.47 %
2023 02	277 376 415	2.45 %
2023 03	264 643 604	2.44 %
2023 04	253 638 898	2.44 %
2023 05	241 722 331	2.42 %
2023 06	230 134 029	2.42 %
2023 07	219 314 586	2.41 %
2023 08	208 295 290	2.40 %
2023 09	198 552 843	2.40 %
2023 10	188 986 758	2.38 %
2023 11	180 279 144	2.38 %
2023 12	172 575 409	2.37 %
2024 01	164 525 416	2.36 %
2024 02	157 131 845	2.35 %
2024 03	149 531 999	2.35 %
2024 04	141 455 798	2.35 %
2024 05	134 173 418	2.33 %
2024 06	127 601 334	2.32 %
2024 07	120 599 110	2.31 %
2024 08	113 751 736	2.31 %
2024 09	107 176 081	2.30 %
2024 10	101 001 393	2.29 %
2024 11	95 964 428	2.28 %
2024 12	90 551 538	2.28 %
2025 01	85 572 854	2.28 %
2025 02	81 011 704	2.27 %
2025 03	75 793 345	2.26 %
2025 04	71 248 551	2.25 %
2025 05	66 739 840	2.25 %
2025 06	62 632 692	2.24 %
2025 07	57 908 457	2.24 %
2025 08	53 480 579	2.24 %
2025 09	49 049 524	2.24 %
2025 10	45 267 180	2.25 %
2025 11	42 150 385	2.25 %
2025 12	39 210 715	2.26 %

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	28/01/2026		
Payment date	26/01/2026		
Period No	51		
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
2021 10	17 184 051	422 120 336	22.07 %
2021 11	10 688 704	431 339 743	26.00 %
2021 12	9 914 712	432 351 017	24.30 %
2022 01	11 745 932	430 947 677	28.22 %
2022 02	10 719 648	431 953 670	26.03 %
2022 03	12 902 104	428 412 919	30.72 %
2022 04	10 364 405	431 797 160	25.29 %
2022 05	11 900 231	411 978 840	29.65 %
2022 06	10 536 210	394 318 859	27.75 %
2022 07	8 690 142	378 494 435	24.33 %
2022 08	10 370 470	360 766 424	29.53 %
2022 09	9 146 185	345 087 419	27.55 %
2022 10	8 548 989	329 900 599	27.03 %
2022 11	8 202 784	314 932 393	27.14 %
2022 12	6 131 514	302 605 009	21.78 %
2023 01	7 038 468	289 400 710	25.58 %
2023 02	6 438 114	277 376 415	24.56 %
2023 03	6 671 466	264 643 604	26.39 %
2023 04	5 555 092	253 638 898	23.34 %
2023 05	5 954 682	241 722 331	25.87 %
2023 06	6 166 420	230 134 029	27.81 %
2023 07	5 752 582	219 314 586	27.31 %
2023 08	5 683 264	208 295 290	28.25 %
2023 09	5 093 095	198 552 843	26.79 %
2023 10	4 956 767	188 986 758	27.31 %
2023 11	4 282 815	180 279 144	25.06 %
2023 12	3 370 657	172 575 409	21.08 %
2024 01	3 629 883	164 525 416	23.49 %
2024 02	3 430 768	157 131 845	23.27 %
2024 03	3 759 020	149 531 999	26.33 %
2024 04	3 879 190	141 455 798	28.37 %
2024 05	3 464 970	134 173 418	26.95 %
2024 06	3 240 248	127 601 334	26.56 %
2024 07	3 347 690	120 599 110	28.67 %
2024 08	3 676 095	113 751 736	32.58 %
2024 09	3 427 441	107 176 081	32.30 %
2024 10	2 966 278	101 001 393	30.07 %
2024 11	2 215 744	95 964 428	24.45 %
2024 12	2 547 718	90 551 538	29.00 %
2025 01	2 251 058	85 572 854	27.38 %
2025 02	2 114 883	81 011 704	27.20 %
2025 03	2 636 211	75 793 345	34.61 %
2025 04	2 157 951	71 248 551	30.86 %
2025 05	2 131 937	66 739 840	32.27 %
2025 06	1 756 995	62 632 692	28.93 %
2025 07	2 482 498	57 908 457	40.89 %
2025 08	2 254 957	53 480 579	40.37 %
2025 09	2 352 973	49 049 524	44.56 %
2025 10	1 837 811	45 267 180	39.19 %
2025 11	1 614 897	42 150 385	37.42 %
2025 12	1 202 257	39 210 715	31.18 %

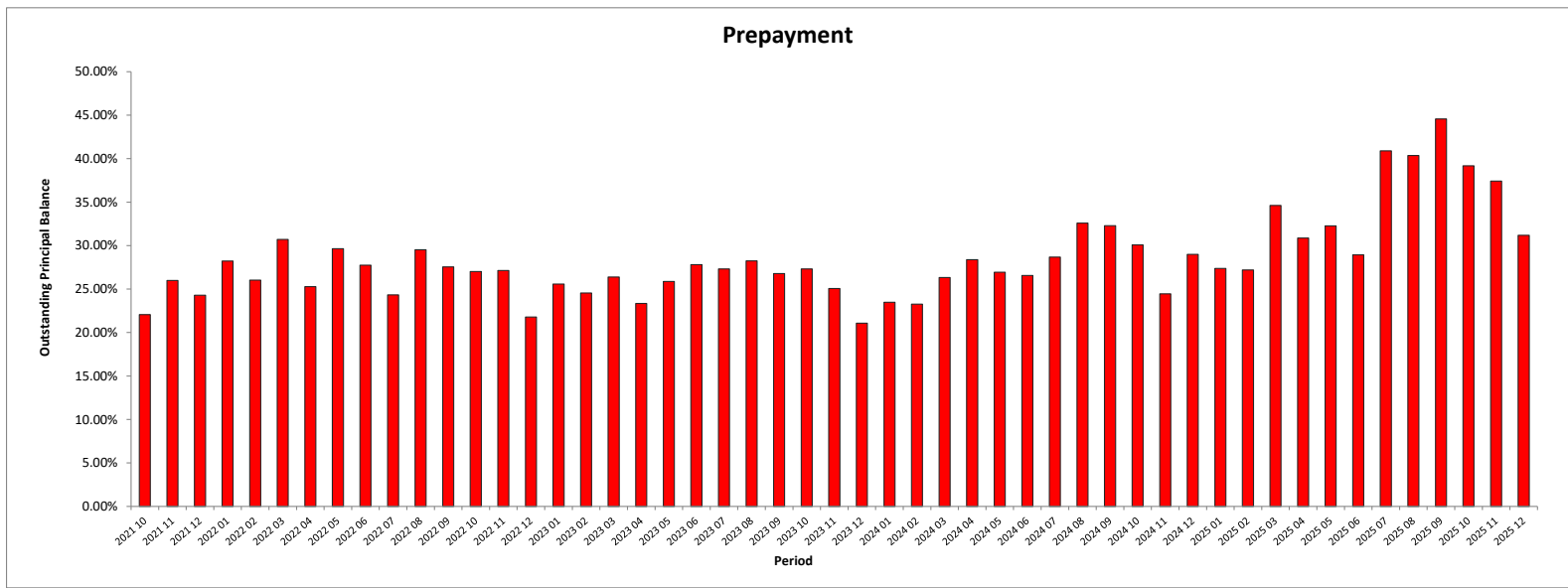
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	28/01/2026		
Payment date	26/01/2026		
Period No	51		
Monthly Period	from	01/12/2025	to 26/01/2026 = 27 days
Interest Period		30/12/2025	



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

26. Delinquency

Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	51	
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
2021	10	422 120 336	24 011	403 026 979	1 057	17 599 584	74	1 277 703	12	216 069	-	-	-	-	-	-	-	-
	11	431 339 743	24 270	403 513 430	1 599	25 760 159	95	1 786 034	13	209 317	4	70 803	-	-	-	-	-	-
	12	432 851 017	24 818	408 757 534	1 327	20 269 889	154	2 690 052	28	502 529	3	71 977	4	59 036	-	-	-	-
2022	1	430 847 677	25 171	409 620 845	1 125	16 949 415	149	2 193 122	54	927 367	35	739 635	22	447 357	9	69 937	-	-
	2	431 953 670	25 455	410 320 588	1 168	17 409 629	124	1 839 898	58	796 166	40	687 611	23	548 969	17	350 808	10	45 449
	3	428 412 919	25 672	408 585 833	1 048	15 418 236	127	1 961 503	59	938 207	34	430 112	32	601 459	17	477 569	18	341 793
	4	431 797 160	25 981	410 488 448	1 131	17 081 694	121	1 727 279	67	1 027 378	43	697 230	22	314 469	26	460 662	14	306 774
	5	411 978 840	25 045	390 109 565	1 194	17 514 059	132	2 010 106	59	776 608	42	742 631	33	564 255	15	261 616	17	324 331
	6	394 318 859	24 301	373 203 944	1 094	16 272 911	151	2 204 837	63	1 133 757	37	515 972	30	536 579	25	450 858	14	233 980
	7	378 494 435	23 630	358 856 102	1 003	14 707 450	131	1 829 089	87	1 308 589	50	971 446	26	337 692	25	484 066	20	339 581
	8	360 766 424	22 747	341 373 656	1 032	15 372 641	112	1 334 204	66	915 116	57	891 392	38	731 908	12	147 507	29	458 013
	9	345 087 419	22 060	326 893 558	897	13 416 587	141	2 029 998	62	677 877	44	720 386	44	701 929	33	647 084	11	132 953
	10	329 900 599	21 183	310 380 127	1 051	15 033 862	127	1 883 464	75	1 073 324	38	433 967	29	489 230	39	606 624	33	632 817
	11	314 932 393	20 570	297 691 598	923	13 305 269	129	1 762 116	66	933 431	45	598 551	28	274 283	22	367 147	37	565 096
	12	302 605 009	19 954	285 337 849	962	12 837 521	123	1 882 916	84	1 222 873	42	591 766	32	503 820	21	228 265	30	382 878
2023	1	289 400 710	19 303	271 963 594	928	12 749 416	129	1 826 111	80	1 267 182	52	817 278	23	396 489	26	380 639	22	222 410
	2	277 376 415	18 757	261 565 726	813	10 803 218	135	1 918 586	79	1 215 075	46	851 495	45	728 083	18	294 233	27	298 694
	3	264 643 604	18 144	250 259 752	761	9 650 607	114	1 594 740	64	827 257	61	1 005 454	30	713 699	34	592 095	26	257 583
	4	253 638 898	17 527	238 575 609	764	10 254 384	132	1 678 565	69	1 026 574	49	657 452	48	910 914	22	536 402	30	529 961
	5	241 703 808	16 841	227 177 986	794	9 979 643	102	1 537 846	82	1 099 428	41	629 419	35	561 077	34	718 410	27	457 850
	6	230 115 943	16 284	217 064 615	730	9 089 279	99	1 219 360	55	930 603	55	826 632	24	461 390	31	524 065	33	641 349
	7	219 314 586	15 625	205 201 551	799	10 425 782	87	1 223 358	58	783 509	39	609 795	38	664 681	20	405 911	26	425 951
	8	208 295 290	15 102	196 686 026	672	8 525 603	95	1 240 059	50	650 596	38	562 474	26	326 576	21	303 957	27	484 638
	9	198 552 843	14 637	187 797 822	603	7 729 673	88	1 118 631	53	701 290	34	472 910	30	525 557	15	206 959	22	197 380
	10	189 003 081	13 995	176 922 689	688	9 073 627	61	1 013 072	61	720 118	41	510 943	23	346 008	23	416 625	16	169 664
	11	180 279 144	13 517	168 800 809	664	8 217 024	107	1 459 679	47	551 370	44	505 287	31	417 314	20	327 660	23	398 472
	12	172 575 409	13 053	161 536 360	673	7 723 458	119	1 140 000	68	1 050 037	34	386 078	31	438 904	20	300 572	35	432 983
2024	1	164 525 416	12 640	153 841 895	620	7 599 056	87	1 088 681	63	629 216	40	725 197	27	341 550	17	299 820	25	284 295
	2	157 131 845	12 273	147 865 166	529	6 306 051	80	1 093 026	51	534 598	40	452 142	31	655 381	18	225 480	22	299 929
	3	149 531 999	11 633	138 695 015	703	8 221 727	79	820 363	39	514 049	36	398 344	28	349 902	22	532 598	22	216 468
	4	141 455 798	11 230	132 508 121	589	6 612 546	81	942 308	51	483 306	26	359 261	24	306 284	19	243 973	23	489 583
	5	134 173 418	10 760	125 817 516	532	5 964 393	94	926 634	54	630 793	33	337 226	20	281 704	16	215 152	20	241 475
	6	127 601 334	10 405	120 670 883	456	4 848 133	69	844 866	44	441 682	36	395 770	23	245 183	12	154 817	17	139 257
	7	120 599 110	9 862	113 412 122	482	5 322 904	71	706 197	38	488 074	29	204 539	22	286 452	18	178 821	16	164 975
	8	113 751 736	9 380	106 633 193	476	5 083 890	72	1 021 346	33	336 134	25	345 653	18	130 849	13	200 671	19	191 455
	9	107 176 081	8 894	100 225 024	488	5 223 218	65	629 026	30	486 176	23	262 937	16	245 326	14	104 375	17	198 398
	10	101 001 375	8 525	94 474 982	454	4 902 341	65	683 337	31	344 149	16	192 582	14	184 652	12	219 332	17	115 018
	11	95 964 428	8 207	90 125 869	408	4 103 503	82	906 794	38	301 997	15	202 229	11	147 451	12	176 585	14	264 637
	12	90 551 538	7 849	84 169 326	426	4 625 904	70	771 954	50	539 750	26	201 974	12	129 483	8	113 146	12	135 334
2025	1	85 572 854	7 585	80 252 842	355	3 698 758	34	311 494	32	355 547	9	80 305	10	150 583	10	150 583	13	120 842
	2	81 011 704	7 307	76 354 843	318	3 190 159	53	595 347	28	312 052	21	217 334	21	265 347	6	76 622	10	111 913
	3	75 793 345	6 901	70 262 946	380	3 956 075	49	473 339	31	421 757	27	298 460	12	175 612	14	205 155	9	87 878
	4	71 248 551	6 613	66 378 452	336	3 376 589	52	453 848	33	353 220	20	322 697	19	213 182	8	150 562	19	190 227
	5	66 739 840	6 293	62 335 994	310	2 937 813	47	513 572	29	186 085	29	348 349	15	242 889	12	175 138	15	194 845
	6	62 632 692	5 662	55 503 090	609	5 825 659	45	315 381	24	352 119	18	141 826	20	256 711	14	237 906	12	154 197
	7	57 908 457	5 617	54 430 284	239	2 443 627	43	328 939	28	171 699	18	205 647	15	88 811	17	239 450	12	210 184
	8	53 480 579	5 244	50 345 018	236	2 274 777	33	366 724	22	177 625	17	124 383	13	132 747	9	59 305	19	238 342
	9	49 049 524	4 910	46 221 533	204	2 033 143	37	406 129	16	91 130	13	82 572	13	93 775	10	121 242	9	80 630
	10	45 267 180	4 588	42 867 751	198	1 707 660	31	262 660	22	250 780	11	59 948	10	73 542	6	44 839	17	190 593
	11	42 150 385	4 338	39 833 505	188	1 565 342	32	288 218	19	192 097	14	164 265	9	41 877	9	65 082	8	48 821
	12	39 210 715	4 072	36 573 340	206	1 816 988	28	270 653	21	227 291	15	145 749	11	149 814	5	26 879	11	74 558

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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	51	
Monthly Period	from 01/12/2025	to 26/01/2026 = 27 days
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q4			2022 Q1			2022 Q2			2022 Q3			2022 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022 1	387 242	28				11 058	11 058	376 184	33 151	44 209	343 033	35 042	307 991	53 532	132 783	254 459	
2022 2	865 085	45							21 731	21 731	843 354	148 702	170 433	694 652	83 246	611 406	
2022 3	930 547	59										50 285	50 285	880 262	216 912	663 350	
2022 4	1 580 790	100												101 585	267 197	1 479 205	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q1			2023 Q2			2023 Q3			2023 Q4			2024 Q1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 1	387 242	28	36 512	169 295	217 947	28 136	197 431	189 811	101 160	298 592	88 650	21 925	320 516	66 726	7 611	328 128	59 114
2022 2	865 085	45	169 686	423 364	441 721	113 559	536 923	328 161	124 855	661 778	203 307	12 877	674 655	190 430	23 859	698 514	166 571
2022 3	930 547	59	198 068	465 265	465 282	137 445	602 711	327 836	60 803	663 514	267 033	15 612	682 126	248 421	39 091	721 218	209 329
2022 4	1 580 790	100	273 502	375 087	1 205 703	307 304	682 391	898 399	128 682	812 073	768 717	171 237	983 310	597 480	62 946	1 046 256	534 534
2023 1	778 687	75	73 389	73 389	705 298	147 149	220 538	558 149	78 435	298 973	479 714	63 786	362 758	415 929	27 999	390 757	387 930
2023 2	1 629 160	90				169 307	169 307	1 459 853	191 387	360 694	1 268 466	307 100	667 794	961 366	147 199	814 994	814 167
2023 3	1 107 969	75							168 376	168 376	939 593	245 907	693 685	78 486	492 769	615 200	
2023 4	1 001 119	73										67 355	67 355	933 764	207 712	275 067	726 052
2024 1	800 692	69												66 979	66 979	733 713	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q2			2024 Q3			2024 Q4			2025 Q1			2025 Q2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 1	387 242	28	5 995	334 123	63 119	22 162	356 285	30 957	3 782	360 067	27 175	2 360	362 427	24 815	8 354	370 781	16 461
2022 2	865 085	45	49 731	748 244	116 840	2 651	750 895	114 189	68 408	819 303	45 781	2 637	821 840	43 145	25 423	847 363	17 722
2022 3	930 547	59	27 497	748 715	181 833	23 247	771 962	158 585	46 434	818 396	112 152	6 861	825 257	105 290	16 580	841 837	85 710
2022 4	1 580 790	100	81 806	1 128 161	452 628	38 824	1 166 986	413 804	59 799	1 226 784	354 006	43 314	1 270 098	310 692	35 111	1 305 209	275 581
2023 1	778 687	75	99 026	489 783	288 905	26 902	516 685	262 003	18 378	535 062	243 625	34 746	569 809	208 878	38 516	608 324	170 363
2023 2	1 629 160	90	221 660	1 036 654	592 506	59 625	1 096 279	532 881	33 462	1 129 741	499 419	77 134	1 206 875	422 285	47 498	1 254 373	374 787
2023 3	1 107 969	75	124 684	617 453	490 516	85 715	703 167	404 801	38 442	741 609	366 359	19 926	761 535	346 434	51 986	813 521	294 448
2023 4	1 001 119	73	379 637	654 704	346 415	29 209	683 913	317 206	33 679	717 592	283 527	73 349	790 940	210 178	78 711	869 651	131 467
2024 1	800 692	69	133 542	200 521	600 171	118 529	319 049	481 643	82 942	401 991	398 701	91 999	493 990	306 702	140 539	634 529	166 163
2024 2	870 315	60	87 147	87 147	783 168	138 234	225 381	644 934	90 433	315 815	554 900	95 720	411 535	458 780	127 230	538 765	331 550
2024 3	554 828	52				32 900	32 900	521 929	162 355	195 255	359 573	55 748	251 003	303 826	88 637	339 640	215 189
2024 4	514 989	43							50 820	50 820	464 168	48 574	99 395	415 594	98 986	198 380	316 608
2025 1	320 438	32										34 060	34 060	286 379	41 248	75 308	245 130
2025 2	539 269	46												28 116	28 116	511 153	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2025 Q3			2025 Q4			2026 Q1			2026 Q2			2026 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 1	387 242	28	1 912	372 693	14 549	1 346	374 039	13 204									
2022 2	865 085	45	2 941	850 304	14 781	3 156	853 460	11 625									
2022 3	930 547	59	4 567	846 404	84 143	2 862	849 266	81 281									
2022 4	1 580 790	100	42 554	1 347 763	233 027	46 715	1 394 477	186 312									
2023 1	778 687	75	27 282	635 606	143 081	18 958	654 564	124 123									
2023 2	1 629 160	90	22 397	1 276 770	352 390	117 114	1 393 885	235 276									
2023 3	1 107 969	75	44 757	858 278	249 691	86 623	944 901	163 068									
2023 4	1 001 119	75	66 049	935 700	65 419	42 539	978 239	22 880									
2024 1	800 692	69	23 339	657 867	142 825	34 492	692 359	108 333									
2024 2	870 315	60	40 520	579 284	291 031	172 155	751 440	118 875									
2024 3	554 828	52	68 702	408 341	146 487	20 734	429 076	125 753									
2024 4	514 989	43	43 284	241 664	273 324	49 932	291 596	223 392									
2025 1	320 438	32	25 688	100 996	219 442	39 934	140 930	179 509									
2025 2	539 269	46	59 501	87 617	451 652	77 410	165 027	374 242									
2025 3	529 156	40	23 153	23 153	506 003	122 019	145 172	383 984									
2025 4	313 972	36				75 782	75 782	238 191									

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28. Priority of Payments - Revenue



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Purchaser Priority of Payments - Revenue

	EUR
Purchaser Available Revenue Receipts	+ 2 925 700.24
Senior Expenses	-
Servicing Fee	-
	16 882.39
Tranche A Loan Interest to Issuer	-
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-
Tranche B Loan Interest to Issuer	-
Credit the Issuer the amount for the Reserve Account	-
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-
Tranche C Loan Interest to Issuer	-
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-
Tranche D Loan Interest to Issuer	-
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-
	68 128.00
	6 852.00
	2 239.00
	12 575.00
	74 557.69
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-
	645 054.00
Interest and principal due to Purchaser Subordinated Loan Provider	-
Deferred Purchase Price to Seller	-
	100 148.00
	1 930 100.98

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 385 135.29
Senior Expenses	-	53 938.62
Hedge Reduction Payment to Purchaser	-	798 900.00
Interest Class A Notes	-	68 128.00
Credit the Class A Principal Deficiency Sub-Ledger	-	-
Interest Class B Notes	-	6 852.00
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-
Credit the Class B Principal Deficiency Sub-Ledger	-	-
Interest Class C Notes	-	2 239.00
Credit the Class C Principal Deficiency Sub-Ledger	-	-
Interest Class D Notes	-	12 575.00
Credit the Class D Principal Deficiency Sub-Ledger	-	74 557.69
Interest and principal due to Issuer Subordinated Loan Provider	-	645 054.00
Interest and principal due to Expenses Advance Provider	-	-
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		722 890.98

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29. Priority of Payments - Redemption



Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	51	
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	+	EUR 42 902 059.71
Payable to Issuer for the Senior Expenses Deficit	-	-
<u>Prior to the Revolving Period End Date</u>		
Further Purchase Price Payable to Seller	-	-
Balance to be Credited to the Reinvestment Principal Ledger	-	-
<u>On and after the occurrence of the Revolving Period End Date</u>		
Principal Payments on Loan to Issuer	-	42 150 385.43
Payment to Purchaser as Purchaser Available Revenue Receipts	-	751 674.28

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	42 224 943.12
<u>Prior to the Revolving Period End Date</u>		
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-
<u>On and after the occurrence of the Revolving Period End Date</u>		
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-
<u>Prior to a Pro Rata trigger Event</u>		
Principal Payments on Class A Notes	-	-
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>		
<i>To pay pari passu and on a pro rata basis</i>		
(i) Principal Payments on Class A Notes	-	35 153 833.35
(ii) Principal Payments on Class B Notes	-	3 223 542.32
(iii) Principal Payments on Class C Notes	-	952 410.23
(iii) Principal Payments on Class D Notes	-	2 820 599.53
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-
Payment to Issuer as Issuer Available Revenue Receipts	-	74 557.69

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	722 890.98
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	1 930 100.98
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30. Transaction Costs

Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	51					
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
Senior Expenses	EUR	69 163.18				
Interest accrued for the Period	EUR	89 794.00	68 128.00	6 852.00	2 239.00	12 575.00
Cumulative Interest accrued	EUR	21 681 409.00	17 104 777.00	1 542 648.00	504 372.00	2 529 612.00
Interest Payments	EUR	89 794.00	68 128.00	6 852.00	2 239.00	12 575.00
Cumulative Interest Payments	EUR	21 681 409.00	17 104 777.00	1 542 648.00	504 372.00	2 529 612.00
Interest accrued on Subordinated Loan for the Period	EUR	954.00				
Cumulative Interest accrued on Subordinated Loan	EUR	85 483.00				
Interest Payments on Subordinated Loan	EUR	954.00				
Cumulative Interest Payments on Subordinated Loan	EUR	85 483.00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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31. Cap Overview



Class A, B and C Cap details

Kimi 10|Front Cap

Party A	BANCO SANTANDER, S.A
Party B	SCF RAHOITUSPALVELUT X DAC
Cap Notional	41 988 244
Interest Period Start	30/12/2025
Interest Period End	26/01/2026
Interest Days	27
Settlement Date	26/01/2026
Euribor 1 M	1.884 %
Cap limit	0.000 %
Floating Interest Rate above cap limit	1.884 %
Cap Floating Rate Day Count Fraction	0.08
Cap Interest Amount	EUR 0.00
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u>EUR 0.00</u>

EURIBOR 1M cap structure terminated on 12 January 2026; termination premium of EUR 798,900 payable on 23 January 2026.

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	51
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	51	
Monthly Period	01/12/2025	
Interest Period	from	30/12/2025
	to	26/01/2026
	=	27 days