SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
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		1				25/03/2026
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days
Cut-Off date		31/12/2025				

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Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

1. Portfolio Information

Santander Consumer Bank

	Current Period Aggregated Outstanding Principal Amount	
Outstanding receivables		
Opening balance	**474,952,308.90**	**EUR**
Scheduled Loan Principal Repayments	9,064,213.42	EUR
Prepayments	8,781,161.86	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**17,845,375.28**	**EUR**
New Defaulted Auto Loans amt in Period	-	EUR
Closing balance	**457,106,933.62**	**EUR**
Principal Recoveries on loans in default	-	EUR

Total revenue collections

Total Revenue Received in Period	**3,017,790.77**	**EUR**

Loans

At beginning of period	22,413	Loans
0	-	Loans
Paid in Full	477	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	-	Loans
At end of period	**21,936**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

Issuer Available Revenue Receipts	Current Period	
a. Collections: Interest, fees, recoveries etc.	3,017,790.77	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Issuer	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Issuer	-	EUR
d. Liquidity Reserve (in event of a Senior Expenses Deficit)	-	EUR
e. Amounts received under the Swap Agreement	1,423,197.38	EUR
f. Principal Addition Amounts under item [(a)] of the Pre-Enforcement Redemption Priority of Payments	-	EUR
g. Interest earned by the Issuer	18,782.14	EUR
h. Pro rata ARR Amounts and Sequential ARR Amounts from the Pre-Enforcement Redemption Priority of Payments (HC)	-	EUR
i. The Seller Loan Revenue Purchase Price (only on the Regulatory Call Early Redemption Date)	-	EUR
j. Final Repurchase Price c) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
k. Any amounts advanced to the Issuer by the Subordinated Loan Provider	-	EUR
l. The Liquidity Reserve Excess Amount standing to the credit of the Liquidity Reserve Account	5,651.29	EUR
m. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**4,465,421.58**	EUR

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Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

Issuer Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	17,845,375.28	EUR
b. Default Interest on unpaid sums due from the Seller to the Issuer 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. The Seller Loan Redemption Purchase Price (only on the Regulatory Call Early Redemption Date)	-	EUR
e. Gap Amount	47,691.10	EUR
f. The debit balance of all Principal Deficiency Sub-Ledgers to be reduced on such Payment Date	-	EUR
g. Any other net income amount received by the Issuer	-	EUR
Total Amount for Issuer Available Redemption Receipts	**17,893,066.38**	EUR

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Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

4. Reserve Accounts

Santander Consumer Bank

Note Balance

Beginning of Period		475,000,000.00	EUR
End of Period		457,006,933.62	EUR

Liquidity Balance

Beginning of Period	0.9 %	4,082,400.00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	4,082,400.00	EUR
Required Reserve Amount	0.9 % *	4,082,400.00	EUR

Expenses Advance

Beginning of Period	2,100,000.00	EUR
Interest paid	8,158.50	EUR
Principal Paid	933,418.11	EUR
End of Period	1,166,581.89	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 SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025 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

SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
Monthly Investor Report

5a. Performance Data

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

Asset Balance

Opening balance	474,952,308.90	EUR
Closing balance	457,106,933.62	EUR

Portfolio Performance:	**EUR**	**%**	**# loans**
Performing Receivables:			
Current	436,269,641.87	95.44 %	20,822
1-29 days past due	16,906,282.60	3.70 %	905
Delinquent Receivables:			
30-59 days past due	3,494,009.26	0.76 %	192
60-89 days past due	436,999.89	0.10 %	17
90-119 days past due	-	0.00 %	0
120-149 days past due	-	0.00 %	0
150-179 days past due	-	0.00 %	0
Total Performing and Delinquent	**457,106,934**	**100.00 %**	**21,936**
Current Period Defaults	-		0
Cumulative Defaults	-		0
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

Sequential Payment Trigger Event	**NO**
[A] from the first Payment Date in January 2026 until the Payment Date in December 2026: 2.50%;	0.00 %
[B] from the Payment Date in January 2027 until the Payment Date in December 2027: 3.00%; and	0.00 %
[C] from the Payment Date in January 2028 onwards: 3.50%.	0.00 %
or ([A] + [B] - [C]) / [D] < 10%	**96.24 %**
[A] Aggregate Outstanding Asset Principal Amount	457,106,933.62
[B] Aggregate principal balance of Defaulted Contracts	-
[C] Recoveries received on such Defaulted Contracts	-
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	474,952,308.90
or [Principal Deficiency Ledger debit balance] ≥ EUR 5,937,500	**NO**
Principal Deficiency Ledger debit balance	0.00
or Servicer Termination Event	**NO**
or Hedge Counterparty Downgrade Event	**NO**

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	**9.20%**	**NO**
[A] [1] + [2] + [3] + [4]	43,700,000.00	
Class B Principal Amount [1]	22,300,000.00	
Class C Principal Amount [2]	11,900,000.00	
Class D Principal Amount [3]	7,100,000.00	
Class E Principal Amount [4]	2,400,000.00	
[B] Aggregated Outstanding Note Principal Amount	475,000,000.00	

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Reporting Date		28/01/2026			
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Monthly Period		01/12/2025			
Interest Period	from	03/12/2025	to	26/01/2026 =	54 days

6. Note Principal

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	431,300,000.00	22,300,000.00	11,900,000.00	7,100,000.00	2,400,000.00	EUR
Sequential Amortization	17,893,066.38	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	100,000.00	EUR
End of Period	413,406,933.62	22,300,000.00	11,900,000.00	7,100,000.00	2,300,000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	EUR
Credit PDL	-	-	-	-	-	EUR
End of Period	-	-	-	-	-	EUR
Net Note Principal						
Beginning of Period	431,300,000.00	22,300,000.00	11,900,000.00	7,100,000.00	2,400,000.00	EUR
End of Period	413,406,933.62	22,300,000.00	11,900,000.00	7,100,000.00	2,300,000.00	EUR

SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
Monthly Investor Report

7. Outstanding Notes

Reporting Date		28/01/2026			
Payment date		26/01/2026			
Period No		1			
Monthly Period		01/12/2025			
Interest Period	from	03/12/2025	to	26/01/2026 =	54 days

Santander Consumer Bank

1. Note Balance

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS3213329603	XS3213329868	XS3213330015	XS3213330106	XS3213330288
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	90.80 %	4.69 %	2.51 %	1.49 %	0.51 %
Legal Final Maturity Date		27/12/2035	27/12/2035	27/12/2035	27/12/2035	27/12/2035
Rating (Fitch/S&P)		AAA (sf) / AAAsf	AA (sf) / AA-sf	A (high) (sf) / Asf	A (low) (sf) / BBB+sf	BBB (high) (sf) / BBBsf
Initial Notes Aggregate Principal Outstanding Balance	475,000,000.00	431,300,000.00	22,300,000.00	11,900,000.00	7,100,000.00	2,400,000.00
Initial Nominal per Note		100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Initial Number of Notes per Class	4,750	4,313	223	119	71	24
Current Note Information						
Outstanding Opening Balance	475,000,000.00	431,300,000.00	22,300,000.00	11,900,000.00	7,100,000.00	2,400,000.00
Available Distribution Amount	17,893,066.38					
Amortisation	17,893,066.38					
Redemption per Class	17,993,066.38	17,893,066.38	-	-	-	100,000.00
Redemption per Note		4,148.64	-	-	-	4,166.67
Outstanding Closing Balance		413,406,933.62	22,300,000.00	11,900,000.00	7,100,000.00	2,300,000.00
Net Outstanding Closing Balance	457,006,933.62	413,406,933.62	22,300,000.00	11,900,000.00	7,100,000.00	2,300,000.00
Current Tranching	100 %	90.46 %	4.88 %	2.60 %	1.55 %	0.50 %
Current Pool Factor		0.96	1.00	1.00	1.00	0.96

2. Payments to Investors per Note

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E
Interest rate Basis: 1-M EURIBOR / Spread						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		54	54	54	54	54
Principal Outstanding per Note Beginning of Period		100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		4,148.64	-	-	-	4,166.67
Principal Outstanding per Note End of Period		95,851.36	100,000.00	100,000.00	100,000.00	95,833.33
>Interest accrued for the period		385.12	494.62	554.62	637.12	689.62
Interest Payment	1,899,111.38	1,661,024.72	110,300.37	65,999.84	45,235.56	16,550.89
Interest Payment per Note		385.12	494.62	554.62	637.12	689.62

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E
Initial total CE (Subordination)	9.20 %	4.51 %	2.00 %	0.51 %	0.00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	10.06 %	5.36 %	2.00 %	0.51 %	0.00 %
Current CE (Subordination incl. Excess Spread)	9.54 %	4.66 %	2.06 %	0.50 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	10.43 %	5.55 %	2.06 %	0.50 %	0.00 %
Current CE (Subordination)	9.54 %	4.66 %	2.06 %	0.50 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	10.43 %	5.55 %	2.06 %	0.50 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	28/01/2026					
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Period No	1					
Monthly Period	01/12/2025					
Interest Period	03/12/2025	to	26/01/2026	=	54	days

Santander Consumer Bank

			Rating Triggers									
			Short Term				Long Term					
			Fitch		DBRS		Fitch		DBRS			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SC Nordics S.à. r.l.			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	F1	BBB-	A	BBBL	A	No	Under the terms of the Servicing Agreement, Santander Consumer Finance, S.A. will act as the back-up servicer facilitator (the "Back-Up Servicer Facilitator"). Pursuant to the Servicing Agreement, if: (a) the appointment of the Servicer is terminated pursuant to Clause 10.1 of the Servicing Agreement; or (b) for so long as the Servicer is Santander Consumer Finance Oy: (i) Santander Consumer Finance, S.A. ceases to have: (a) a rating of at least "BBB (low)" by DBRS or, where such entity is not rated by DBRS, ceases to have a DBRS Equivalent Rating of at least "BBB (low)" for its long-term, unsecured, unsubordinated debt obligations; or (b) a long-term issuer default rating of at least "BBB-" by Fitch; or (ii)
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	R-1M	R-1M	A	AA-	A	AA	No	The Transaction Account Bank is required to be an institution: (i) in respect of Fitch Ratings, (A) where the institution has a Fitch Deposit Rating, a short-term Fitch Deposit Rating of at least "F1" or a long-term Fitch Deposit Rating of at least "A"; or (B) where the institution does not have a Fitch Deposit Rating, a short- term issuer default rating of at least "F1" or a long-term issuer default rating of at least "A"; and (ii) in respect of DBRS, a minimum institution rating (whether private or public) of "A" provided by DBRS, being the higher of (1) a rating one notch below the institution's long-term critical obligations rating (whether private or public); (2) the institution's issuer rating or long-term senior unsecured debt rating (whether private or public); or (3) the institution's long-term deposit rating (whether private or public), or if an entity is not rated by DBRS, then the DBRS Equivalent Rating assigned by Fitch, S&P or Moody's; and/or, in each case, such lower rating as may be acceptable to the Rating Agencies from time to time.
Hedge Counterparty	DZ Bank AG	Fitch First Trigger Required Rating	F1	F1+	N/A	N/A	A(dcr)	AA(dcr)	A	N/A	No	If the Swap 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 Swap 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 Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap 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 Swap Agreement.
	DZ Bank AG	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-(dcr)	AA(dcr)	N/A	N/A	No	If the Swap 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 thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Hedge Counterparty	DZ Bank AG	DBRS First Trigger Rating	N/A	N/A	N/A	R-1M	N/A	N/A	A	AAL	No	If the Swap Counterparty (or its guarantor) ceases to have the DBRS First Trigger Rating but either the Swap Counterparty (or its guarantor) has the DBRS Second Trigger Rating, it (i) will within 30 Business Days of the occurrence post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; (iii) obtain an eligible guarantee of its liabilities and obligations from a third party pursuant to the Swap Agreement; or (iv) take such other action in order to maintain the rating of the Notes, or to restore the rating of the Notes to the level it would have been at immediately prior to such occurrence.
	DZ Bank AG	DBRS Second Trigger Rating	N/A	N/A	N/A	R-1M	N/A	N/A	BBB	AAL	No	If neither the Swap Counterparty (or its guarantor) has the DBRS Second Trigger Rating, it (i) will within 30 Business Days of the occurrence post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; (ii) use commercially reasonable efforts to transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; (iii) use commercially reasonable efforts to obtain an eligible guarantee of its liabilities and obligations from a third party pursuant to the Swap Agreement; or (iv) use commercially reasonable efforts to take such other action in order to maintain the rating of the Notes, or to restore the rating of the Notes to the level it would have been at immediately prior to such occurrence.
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	N/A	N/A	A	AA	A	AA	No	The Issuer (or the Servicer acting on its behalf) will (with the prior written consent of the Note Trustee) procure that (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings.
RSF Reserve Funding Advance	Santander Consumer Finance S.A.		N/A	N/A	N/A	N/A	BBB	A	BBB	A	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as RSF Reserve Advance Provider and to make available to the Issuer an initial loan in an amount up equal to the Required Replacement Servicer Fee Reserve Amount to cover amounts required to pay a fee to any Replacement Servicer (the "within sixty (60) days from the date on which an RSF Reserve Funding Trigger Event occurs", the "RSF Reserve Initial Funding Date").

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Monthly Period		01/12/2025		
Interest Period	from	03/12/2025	to	26/01/2026 = 54 days

9.a Original Portfolio Principal Balance

Santander Consumer Bank

Original balance

TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
1	4,999	1,489	5,263,748	1.11 %	26.3	10.6
5,000	9,999	4,039	30,860,815	6.50 %	44.5	9.7
10,000	14,999	4,125	51,573,546	10.86 %	52.3	9.5
15,000	19,999	3,220	55,882,681	11.77 %	55.0	9.6
20,000	24,999	2,544	57,032,353	12.01 %	56.2	9.5
25,000	29,999	2,082	56,925,738	11.99 %	56.5	9.5
30,000	34,999	1,505	48,639,463	10.24 %	56.4	9.6
35,000	39,999	1,039	38,715,311	8.15 %	56.1	10.1
40,000	44,999	747	31,618,084	6.66 %	56.0	9.4
45,000	49,999	571	27,108,336	5.71 %	56.0	9.8
50,000	54,999	380	19,903,748	4.19 %	56.0	9.7
55,000	59,999	218	12,482,633	2.63 %	55.9	9.4
60,000	>	454	38,945,853	8.20 %	57.7	8.8
Total		22,413	474,952,309	100 %	54.7	9.6

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SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
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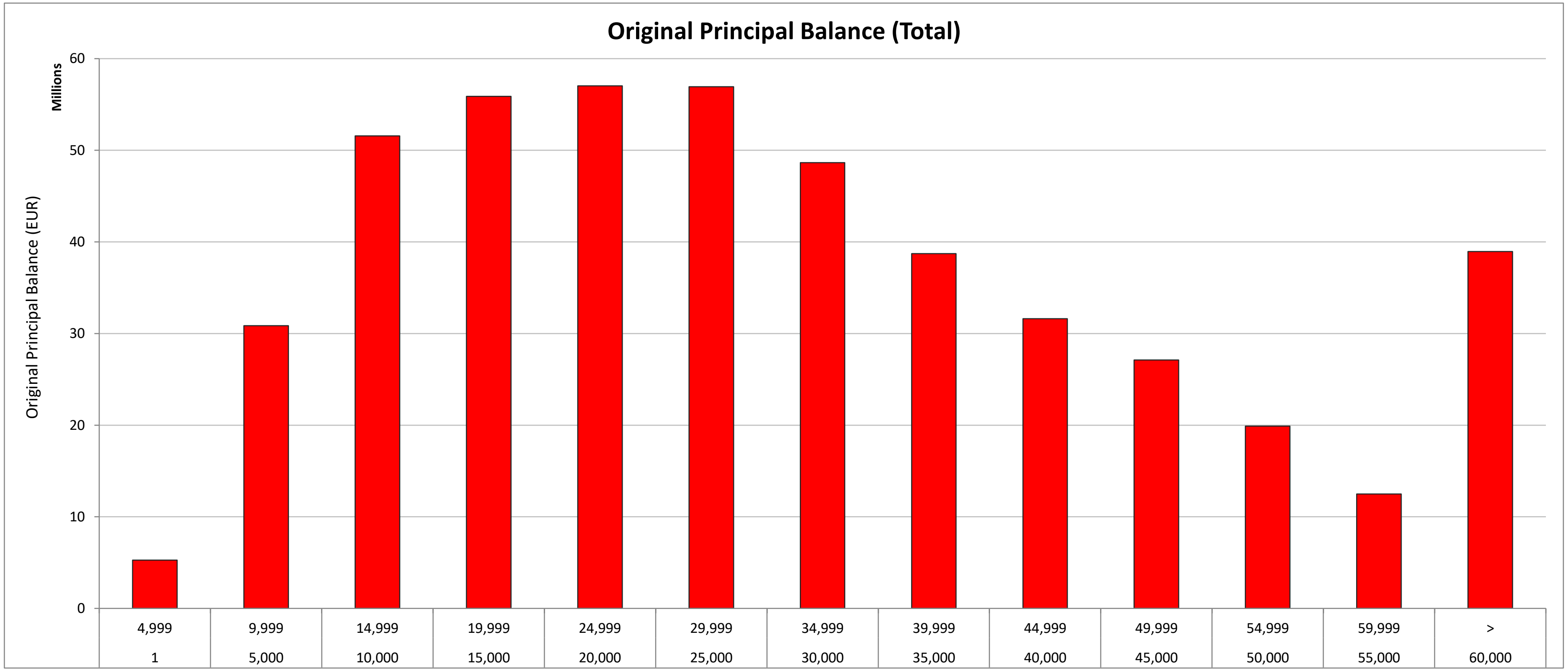
9.b Original Principal Balance Graph

Reporting Date		28/01/2026					
Payment date		26/01/2026					
Period No		1					
Monthly Period		01/12/2025					
Interest Period	from	03/12/2025	to	26/01/2026	=	54	days

Santander Consumer Bank



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10.a Outstanding Principal Balance

Reporting Date		28/01/2026						
Payment date		26/01/2026						
Period No		1						
Monthly Period		01/12/2025						
Interest Period	from	03/12/2025	to	26/01/2026	=	54	days	

Santander Consumer Bank

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	1,587	5,459,823	1.19 %	28.9	11.8
5,000	10 000	4,020	30,700,568	6.72 %	47.5	10.3
10,000	15 000	4,025	50,320,362	11.01 %	55.0	9.9
15,000	20 000	3,140	54,462,655	11.91 %	57.4	10.0
20,000	25 000	2,522	56,636,327	12.39 %	58.3	9.9
25,000	30 000	1,981	54,250,729	11.87 %	58.6	9.8
30,000	35 000	1,454	47,030,394	10.29 %	58.3	10.0
35,000	40 000	992	36,987,410	8.09 %	57.8	10.1
40,000	45 000	699	29,584,607	6.47 %	57.8	9.8
45,000	50 000	554	26,263,298	5.75 %	57.7	10.0
50,000	55 000	352	18,436,404	4.03 %	57.6	10.2
55,000	60 000	196	11,236,132	2.46 %	59.0	9.6
60,000	-	414	35,738,223	7.82 %	60.1	9.1
Total		21,936	457,106,934	100 %	56.8	9.9

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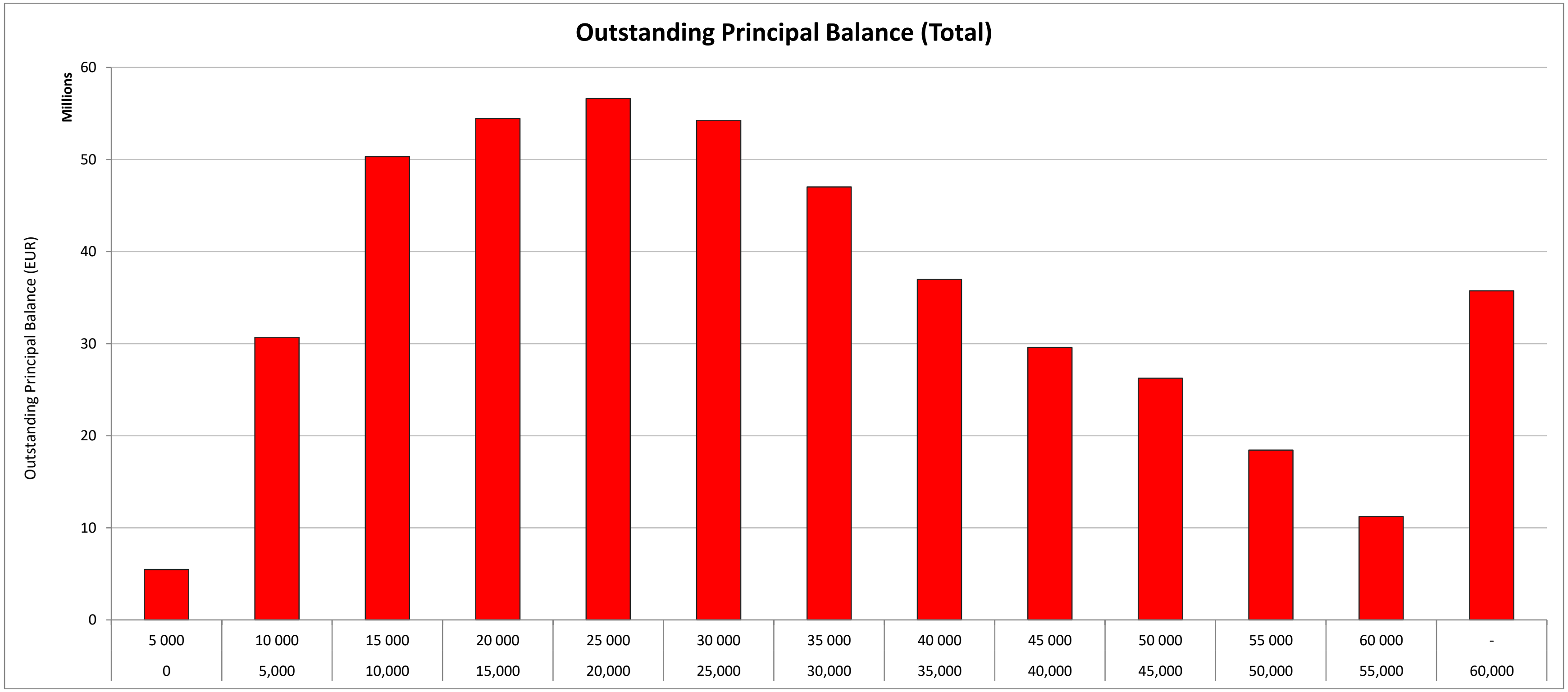
10.b Outstanding Principal Balance Graph

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days



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11.a Geographical Distribution

Reporting Date		28/01/2026			
Payment date		26/01/2026			
Period No		1			
Monthly Period		01/12/2025			
Interest Period	from	03/12/2025	to	26/01/2026	= 54 days

Geographic distribution

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Northern Savonia	970	19,052,561	4.17 %	57.0	9.5
Eastern Finland and Ylivieska	978	19,113,405	4.18 %	56.3	9.7
East Tavastia	1,402	27,938,947	6.11 %	57.7	9.6
South-Eastern Finland	1,445	27,083,713	5.93 %	56.0	9.9
Ostrobothnia	1,476	27,260,824	5.96 %	56.5	9.9
Central Finland and Kymenlaakso	1,897	38,257,167	8.37 %	56.3	9.9
Northern Finland	1,910	42,176,882	9.23 %	56.4	10.3
Uusimaa	2,028	43,086,891	9.43 %	56.7	10.2
Western Tavastia	2,384	48,590,775	10.63 %	57.3	10.0
South-Western Finland	2,863	58,646,118	12.83 %	57.3	9.8
Greater Helsinki	4,583	105,899,651	23.17 %	56.8	9.9
Total	21,936	457,106,934	100 %	56.8	9.9

SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
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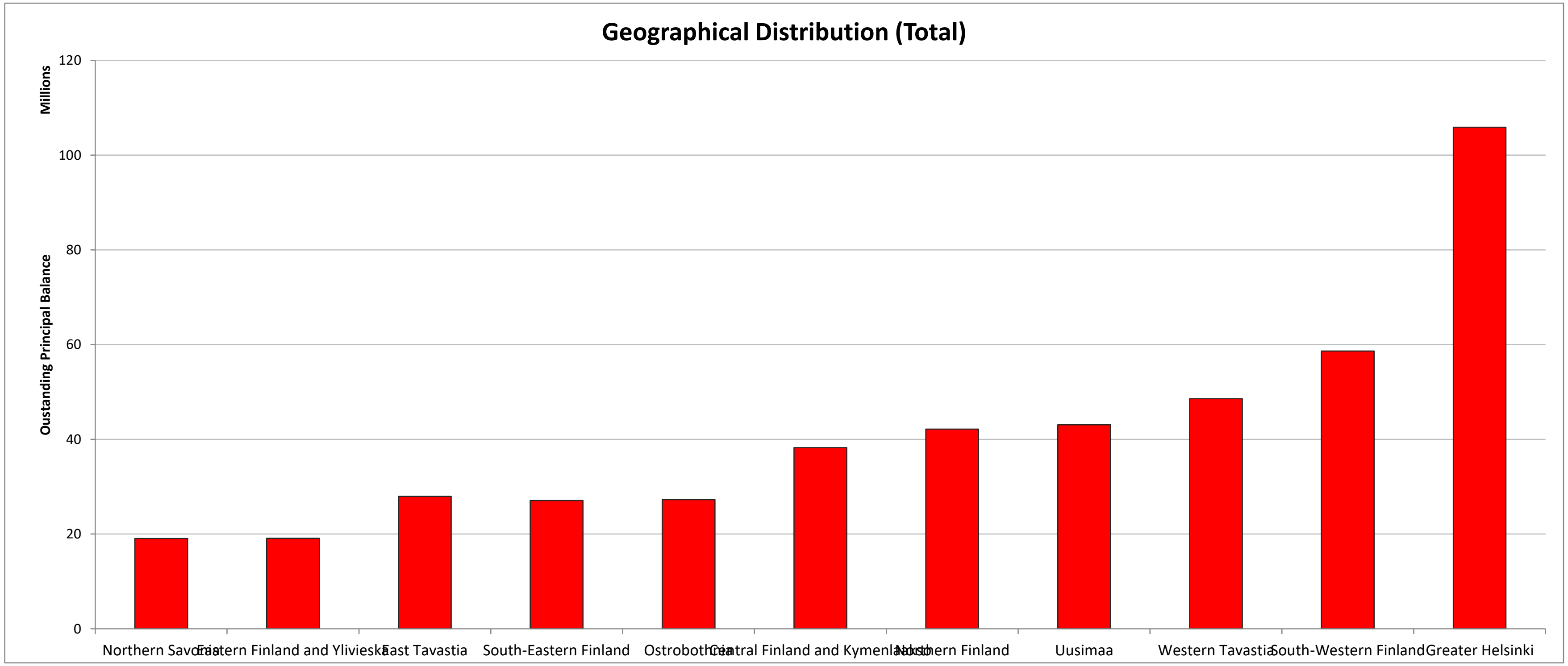
11.b Geographical Distribution Graph

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days



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Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

12.a Interest Rate

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	2,268	69,700,445	15.25 %	55.5	10.3
1 %	2 %	1,485	40,265,491	8.81 %	52.8	11.7
2 %	4 %	5,817	144,164,030	31.54 %	59.5	8.2
4 %	6 %	6,813	129,895,289	28.42 %	56.1	10.7
6 %	8 %	4,614	63,973,051	14.00 %	56.5	10.6
8 %	10 %	881	8,593,456	1.88 %	55.0	10.3
10 %	12 %	54	483,806	0.11 %	50.7	11.3
12 %	14 %	2	13,109	0.00 %	42.4	4.5
14 %	16 %	1	6,961	0.00 %	56.0	4.0
16 %	18 %	1	11,298	0.00 %	68.0	4.0
18 %	-					
Total		21,936	457,106,934	100 %	56.8	9.9

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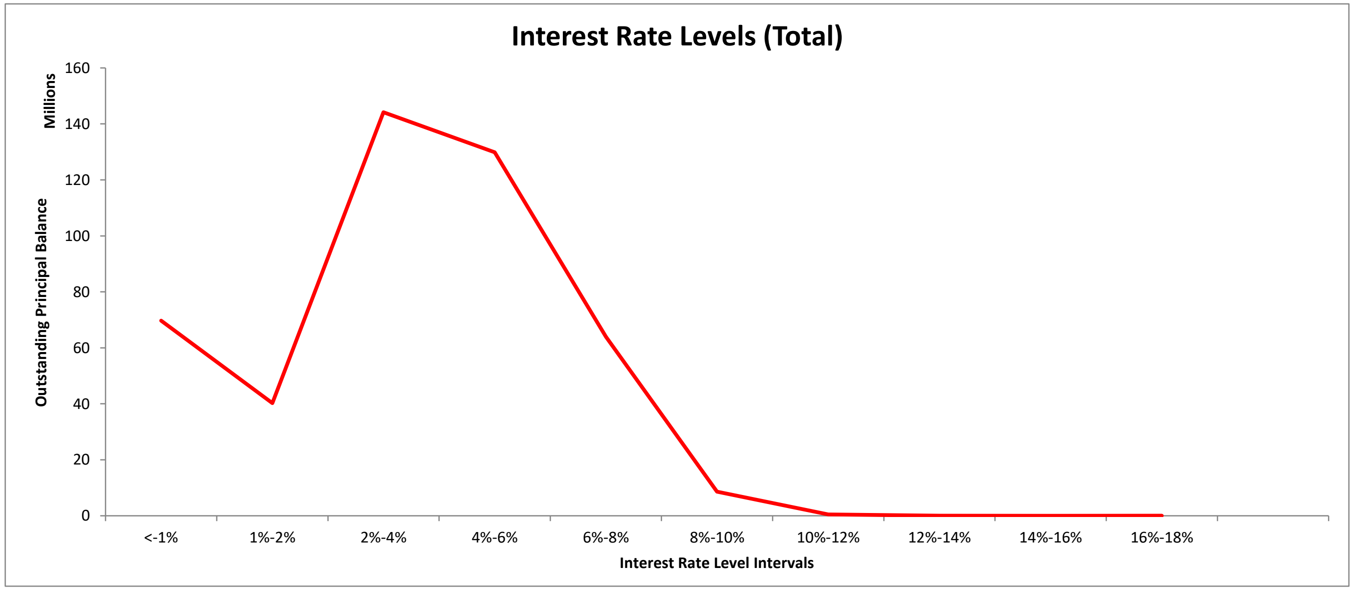
12.b Interest Rate

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days



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13.a Remaining Terms

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	2	6,084	0.00 %	0.0	13.0
1	12	391	1,772,695	0.39 %	8.3	26.6
13	24	1,042	8,236,740	1.80 %	19.5	17.8
25	36	1,689	19,357,060	4.23 %	31.0	14.8
37	48	3,387	63,047,918	13.79 %	43.7	14.3
49	60	6,853	151,007,383	33.04 %	55.4	12.0
61	72	8,572	213,679,055	46.75 %	65.8	6.3
73	84					
85	96					
97	108					
109	120					
121	-					
Total		21,936	457,106,934	100 %	56.8	9.9

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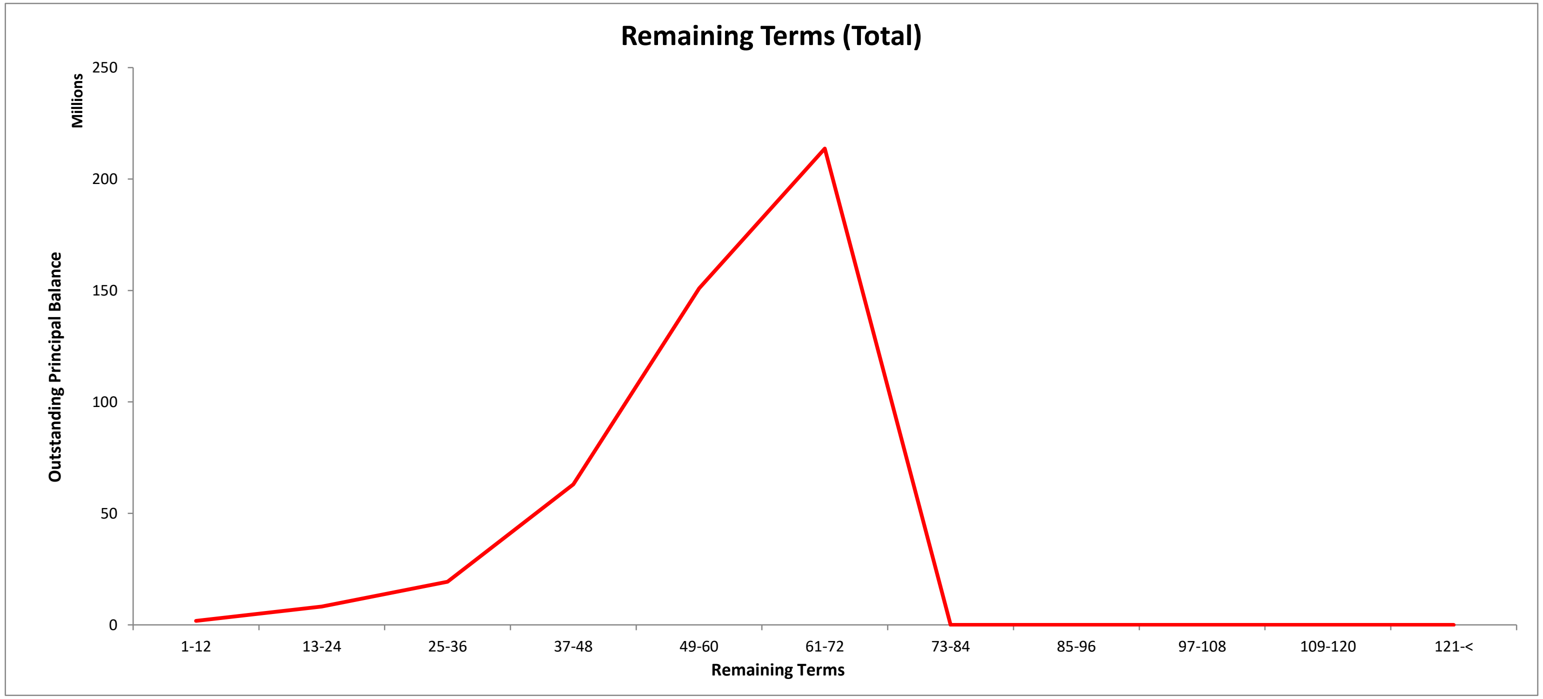
13.b Remaining Terms

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days



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14.a Seasoning

Reporting Date		28/01/2026					
Payment date		26/01/2026					
Period No		1					
Monthly Period		01/12/2025					
Interest Period	from	03/12/2025	to	26/01/2026	=	54	days

Santander Consumer Bank

Months on book

TOTAL						
Min	Max	No	tstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	14,785	315,255,581	68.97%	60.3	6.6
13	24	6,616	131,549,335	28.78%	50.5	16.0
25	36	340	7,422,032	1.62 %	35.8	29.0
37	48	139	2,355,242	0.52 %	24.4	41.1
49	60	55	518,101	0.11 %	9.8	52.8
61	72	1	6,643	0.00 %	6.0	68.0
73	84					
85	96					
Total		21,936	457,106,934	100 %	56.8	9.9

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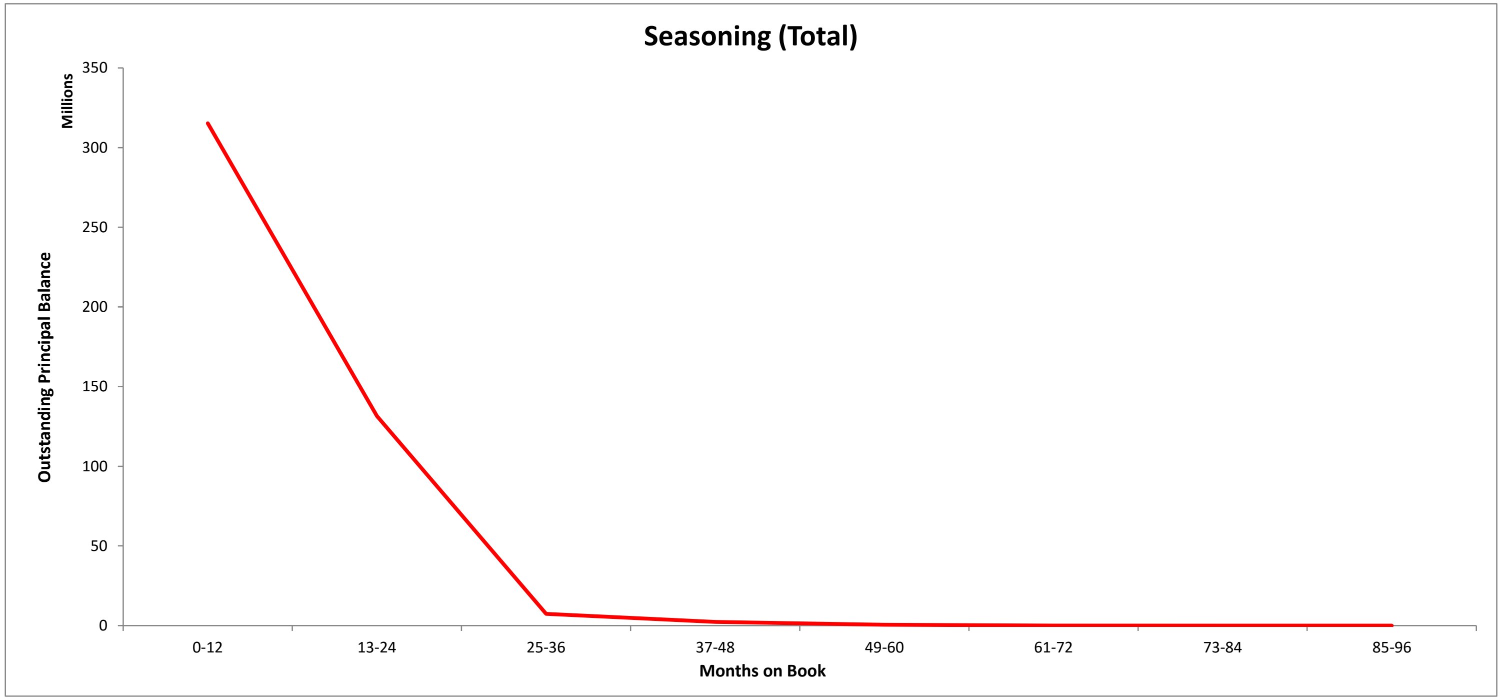
Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

14.b Seasoning



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Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

15.a Balloon loans

Balloon loans in % of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	10,277	129,752,924	28.4 %	9,621	0.0 %	52.1	9.3
Balloon	11,659	327,354,010	71.6 %	123,501,186	27.0 %	58.7	10.2
Total	21,936	457,106,934	100 %	123,510,807	27 %	56.8	9.9

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Reporting Date		28/01/2026					
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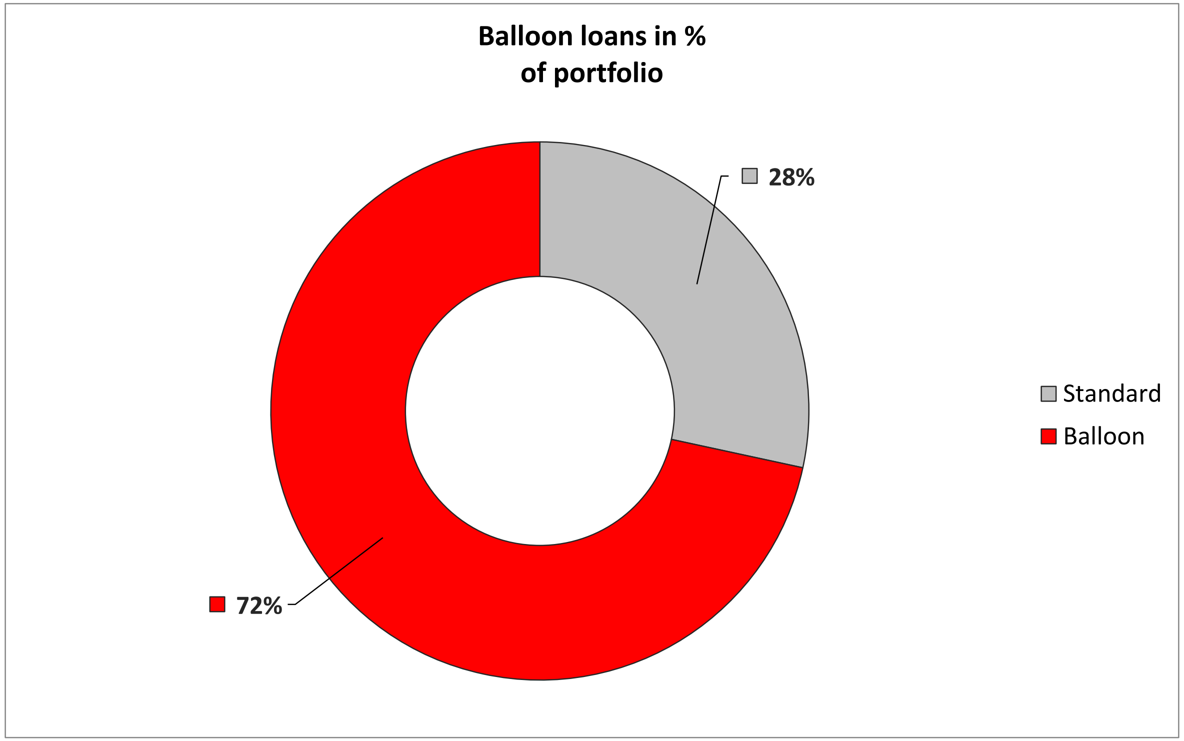
Period No		1					
Monthly Period		01/12/2025					
Interest Period	from	03/12/2025	to	26/01/2026	=	54	days

15.b Balloon loans



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Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

16.a Number of loans per borrower

Number of loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	21,560	446,476,441	97.67 %
	2	170	9,565,552	2.09 %
	3	12	1,064,941	0.23 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	21,742	457,106,934	100%

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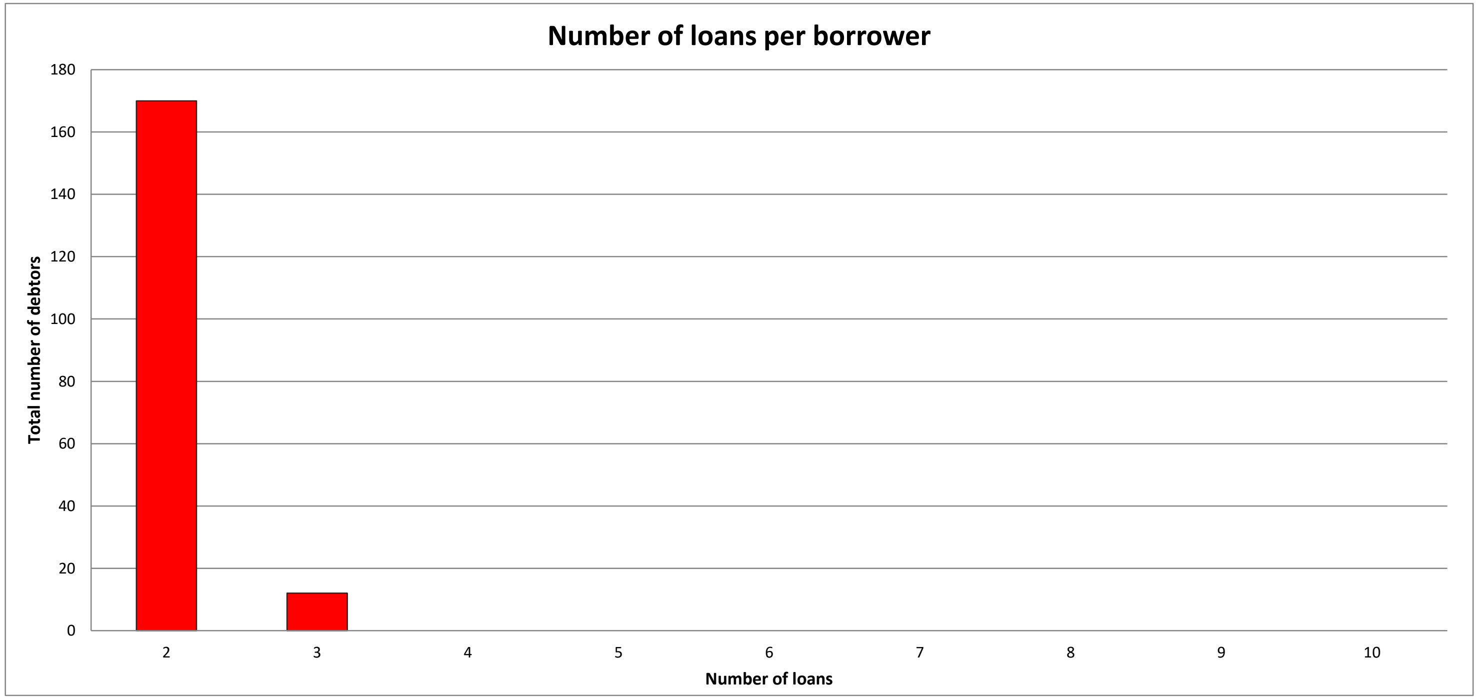
16.b Number of loans per borrower

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days



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Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

17.a Amortisation Profile

Santander Consumer Bank

Amortization profile

TOTAL						
Period	**Opening Balance**	**Closing Balance**	**Amortisation**	**Interest**	**Yield**	**Percentage**
1	457,106,934	450,616,410	6,490,524	1,566,090	4.19 %	98.58 %
2	450,616,410	444,716,529	5,899,881	1,545,769	4.19 %	97.29 %
3	444,716,529	438,748,931	5,967,598	1,522,784	4.19 %	95.98 %
4	438,748,931	432,796,800	5,952,130	1,501,830	4.18 %	94.68 %
5	432,796,800	426,862,616	5,934,184	1,480,841	4.18 %	93.38 %
6	426,862,616	420,880,883	5,981,734	1,459,839	4.18 %	92.07 %
7	420,880,883	414,926,725	5,954,157	1,438,679	4.18 %	90.77 %
8	414,926,725	408,919,317	6,007,408	1,417,614	4.18 %	89.46 %
9	408,919,317	402,963,220	5,956,097	1,396,360	4.17 %	88.16 %
10	402,963,220	396,970,222	5,992,998	1,375,236	4.17 %	86.84 %
11	396,970,222	390,970,396	5,999,825	1,354,057	4.17 %	85.53 %
12	390,970,396	384,983,482	5,986,914	1,332,826	4.17 %	84.22 %
13	384,983,482	378,985,491	5,997,991	1,311,651	4.17 %	82.91 %
14	378,985,491	373,004,391	5,981,100	1,290,402	4.16 %	81.60 %
15	373,004,391	366,996,974	6,007,417	1,269,164	4.16 %	80.29 %
16	366,996,974	360,902,704	6,094,270	1,247,851	4.16 %	78.95 %
17	360,902,704	354,759,348	6,143,356	1,226,229	4.15 %	77.61 %
18	354,759,348	348,695,694	6,063,654	1,204,553	4.15 %	76.28 %
19	348,695,694	342,675,949	6,019,744	1,183,037	4.15 %	74.97 %
20	342,675,949	336,583,500	6,092,450	1,161,653	4.14 %	73.63 %
21	336,583,500	330,508,031	6,075,468	1,140,141	4.14 %	72.30 %
22	330,508,031	324,547,992	5,960,039	1,118,787	4.14 %	71.00 %
23	324,547,992	318,581,815	5,966,177	1,097,501	4.13 %	69.70 %
24	318,581,815	312,620,785	5,961,030	1,076,323	4.13 %	68.39 %
25	312,620,785	306,648,755	5,972,030	1,055,272	4.13 %	67.08 %
26	306,648,755	300,720,740	5,928,015	1,034,164	4.12 %	65.79 %
27	300,720,740	294,798,894	5,921,846	1,013,140	4.12 %	64.49 %
28	294,798,894	288,808,736	5,990,158	992,193	4.11 %	63.18 %
29	288,808,736	282,711,075	6,097,661	970,967	4.11 %	61.85 %
30	282,711,075	276,584,662	6,126,413	949,425	4.10 %	60.51 %
31	276,584,662	270,690,060	5,894,603	927,921	4.10 %	59.22 %
32	270,690,060	264,514,285	6,175,775	907,030	4.09 %	57.87 %
33	264,514,285	258,565,038	5,949,247	885,223	4.09 %	56.57 %
34	258,565,038	252,754,152	5,810,885	864,337	4.08 %	55.29 %
35	252,754,152	247,012,598	5,741,555	843,836	4.08 %	54.04 %
36	247,012,598	241,206,745	5,805,852	823,663	4.08 %	52.77 %
37	241,206,745	235,581,104	5,625,641	803,527	4.07 %	51.54 %
38	235,581,104	229,868,200	5,712,904	783,753	4.07 %	50.29 %
39	229,868,200	223,999,332	5,868,868	763,635	4.06 %	49.00 %
40	223,999,332	217,454,892	6,544,440	743,257	4.06 %	47.57 %
41	217,454,892	210,634,484	6,820,408	721,622	4.06 %	46.08 %
42	210,634,484	203,302,508	7,331,976	699,544	4.06 %	44.48 %
43	203,302,508	196,539,575	6,762,934	677,057	4.07 %	43.00 %
44	196,539,575	189,061,616	7,477,959	655,487	4.08 %	41.36 %
45	189,061,616	181,716,841	7,344,775	632,708	4.09 %	39.75 %
46	181,716,841	175,309,327	6,407,514	610,713	4.11 %	38.35 %
47	175,309,327	168,629,335	6,679,991	589,714	4.11 %	36.89 %
48	168,629,335	162,221,760	6,407,575	568,482	4.12 %	35.49 %
49	162,221,760	156,129,227	6,092,534	548,242	4.13 %	34.16 %
50	156,129,227	150,292,195	5,837,031	528,557	4.14 %	32.88 %
51	150,292,195	144,660,764	5,631,431	508,466	4.14 %	31.65 %
52	144,660,764	137,515,909	7,144,855	489,069	4.13 %	30.08 %
53	137,515,909	129,979,619	7,536,290	464,071	4.12 %	28.44 %
54	129,979,619	121,411,940	8,567,679	437,670	4.12 %	26.56 %
55	121,411,940	113,210,365	8,201,575	409,365	4.12 %	24.77 %
56	113,210,365	104,670,383	8,539,982	380,573	4.11 %	22.90 %
57	104,670,383	95,682,529	8,987,854	351,243	4.10 %	20.93 %
58	95,682,529	87,609,447	8,073,082	320,830	4.10 %	19.17 %
59	87,609,447	81,071,541	6,537,907	291,956	4.07 %	17.74 %
60	81,071,541	74,567,764	6,503,777	268,587	4.05 %	16.31 %
61	74,567,764	67,535,155	7,032,609	246,554	4.04 %	14.77 %
62	67,535,155	60,268,155	7,267,000	222,624	4.03 %	13.24 %
63	60,268,155	52,954,763	7,313,393	198,354	4.02 %	11.63 %
64	52,954,763	46,246,294	6,708,469	174,158	4.02 %	10.16 %
65	46,246,294	38,046,879	8,199,416	152,334	4.02 %	8.36 %
66	38,046,879	30,332,273	7,714,606	125,484	4.03 %	6.66 %
67	30,332,273	22,159,880	8,172,393	100,944	4.07 %	4.87 %
68	22,159,880	12,726,168	9,433,711	75,624	4.17 %	2.80 %
69	12,726,168	3,602,788	9,123,380	44,545	4.28 %	0.79 %
70	3,602,788	68,082	3,534,706	12,563	4.26 %	0.01 %
71	68,082	0	68,082	191	3.41 %	0.00 %

SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
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17.b Amortisation Profile

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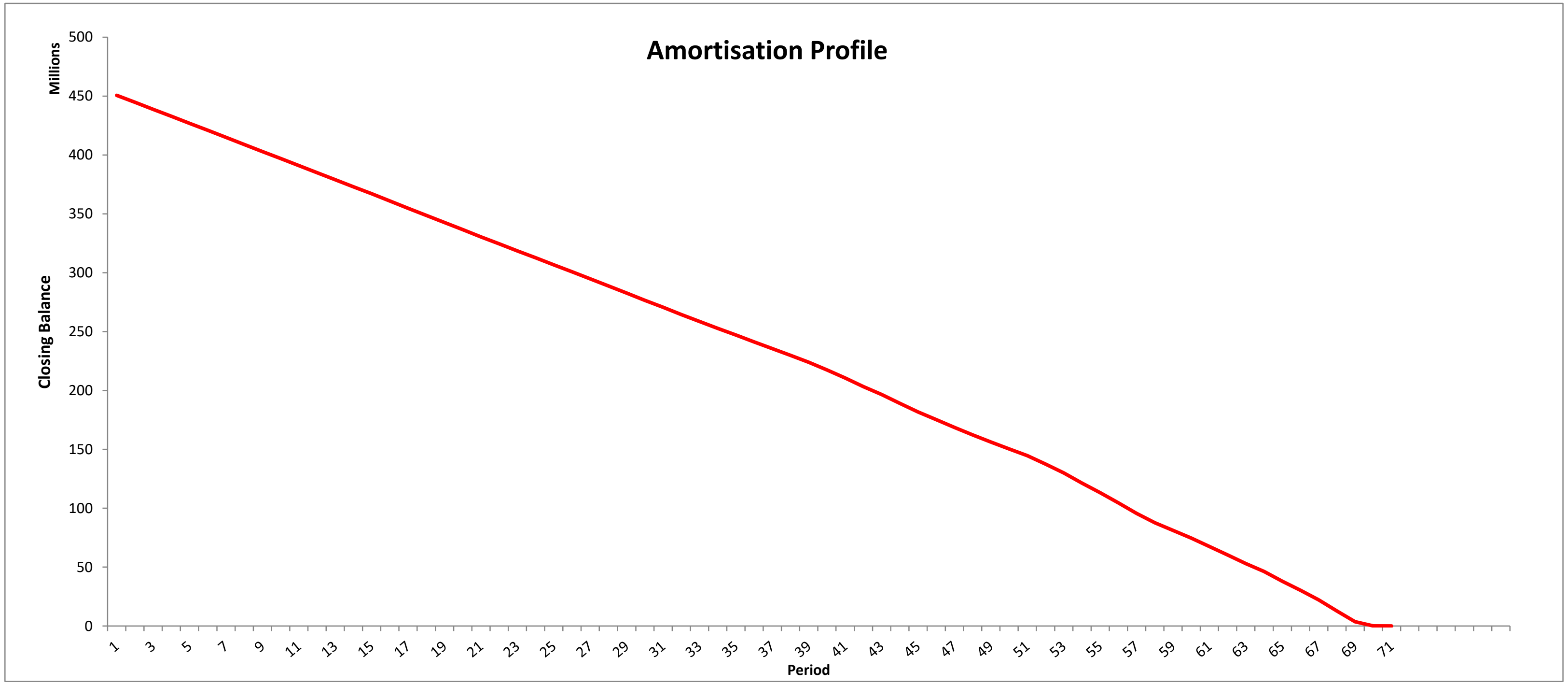
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days



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18.a Payment Holidays

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

Santander Consumer Bank

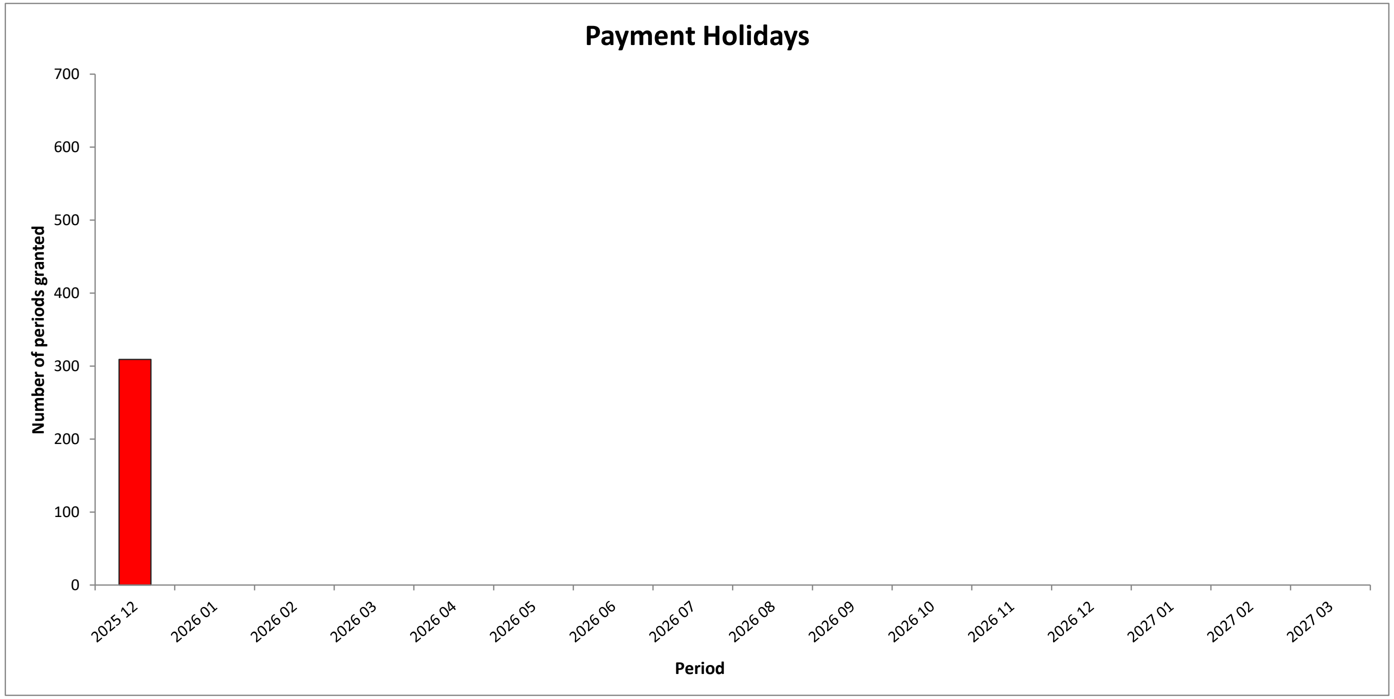
Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2025 12	309	320	80,456	6,869,802
2026 01				
2026 02				
2026 03				
2026 04				
2026 05				
2026 06				
2026 07				
2026 08				
2026 09				
2026 10				
2026 11				
2026 12				
2027 01				
2027 02				
2027 03				
2027 04				
2027 05				
Total:	309	320	80,456	6,869,802

SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
Monthly Investor Report

18.b Payment Holidays

Reporting Date		28/01/2026			
Payment date		26/01/2026			
Period No		1			
Monthly Period		01/12/2025			
Interest Period	from	03/12/2025	to	26/01/2026	= 54 days



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Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date		28/01/2026		
Payment date		26/01/2026		
Period No		1		
Monthly Period		01/12/2025		
Interest Period	from	03/12/2025	to 26/01/2026	= 54 days

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	311	77,162	6,920,330
2	9	6,377	251,116
3	1	501	12,719
Total	321	84,039	7,184,166

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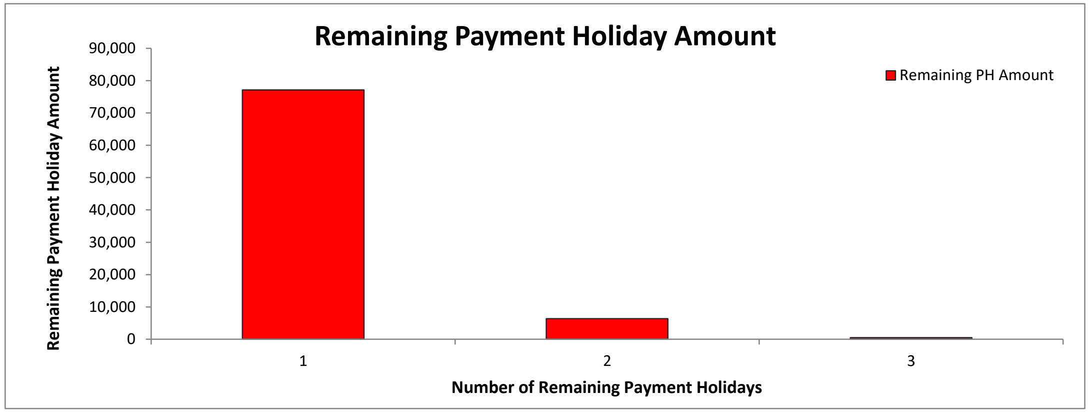
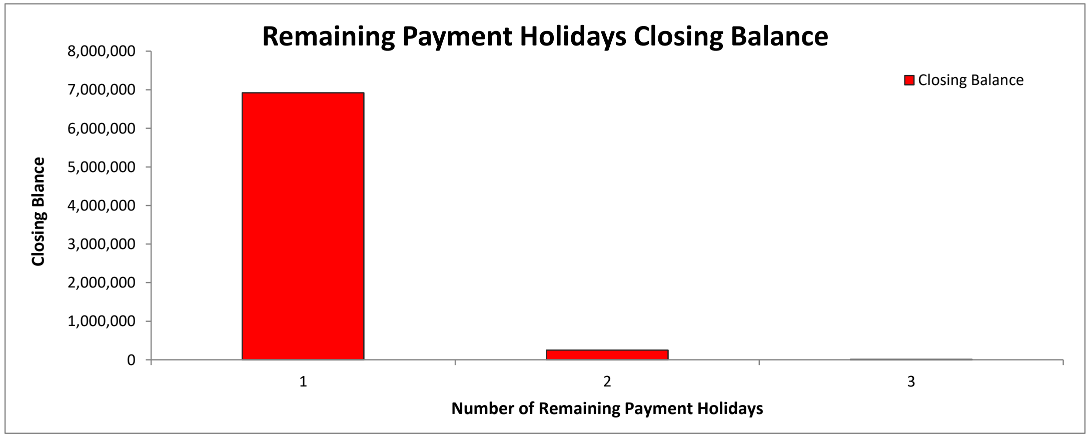
Monthly Investor Report

Reporting Date		28/01/2026			
Payment date		26/01/2026			
Period No		1			
Monthly Period		01/12/2025			
Interest Period	from	03/12/2025	to	26/01/2026	= 54 days

18.d Remaining Payment Holidays





SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
Monthly Investor Report

Reporting Date		28/01/2026		
Payment date		26/01/2026		
Period No		1		
Monthly Period		01/12/2025		
Interest Period	from	03/12/2025	to	26/01/2026 = 54 days

19.a Downpayment

Santander Consumer Bank

Downpayment percent

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	7,723	168,030,186	36.76 %	59.9	9.3
5 %	10 %	3,109	76,740,985	16.79 %	58.4	10.4
10 %	15 %	2,778	65,036,962	14.23 %	56.3	10.6
15 %	20 %	1,882	40,557,526	8.87 %	54.9	10.5
20 %	25 %	1,451	29,996,749	6.56 %	54.0	10.7
25 %	30 %	1,060	21,209,106	4.64 %	53.7	10.2
30 %	35 %	881	15,594,155	3.41 %	53.2	10.0
35 %	100 %	3,052	39,941,264	8.74 %	48.8	9.2
Total		21,936	457,106,934	100 %	56.8	9.9

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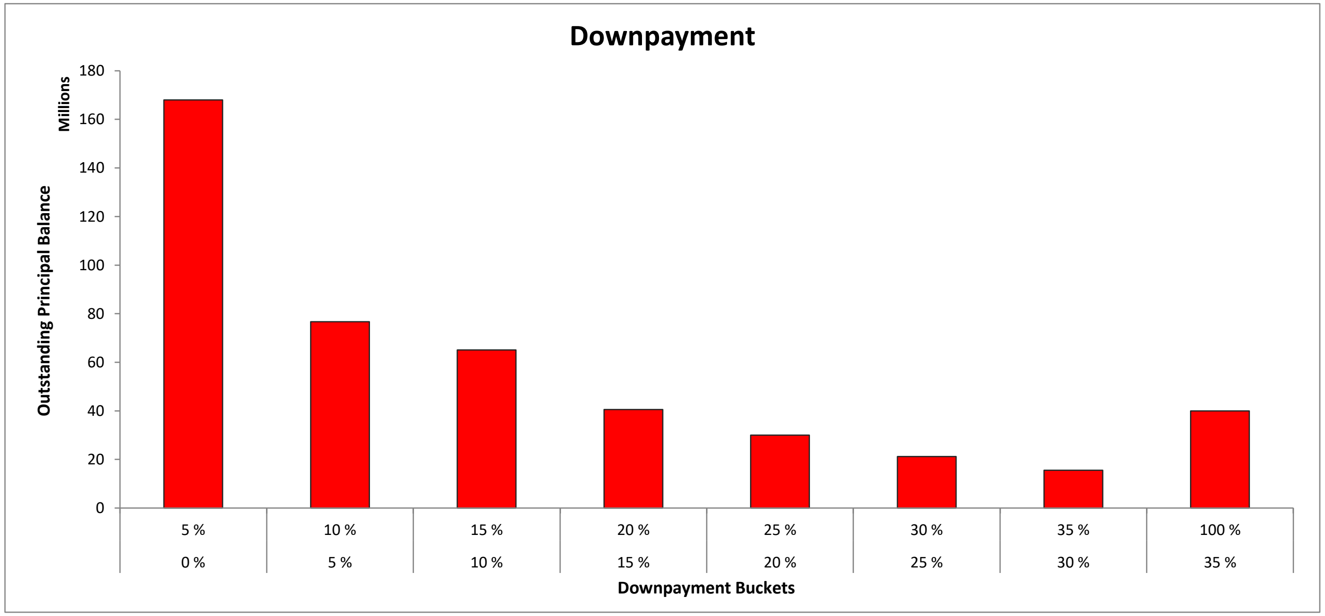
Monthly Investor Report

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

19.b Downpayment



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Monthly Investor Report

20.a Vehicle Condtion

Reporting Date		28/01/2026			
Payment date		26/01/2026			
Period No		1			
Monthly Period		01/12/2025			
Interest Period	from	03/12/2025	to	26/01/2026	= 54 days

Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
TOTAL					
New	4,262	142,037,038	31.07 %	54.3	11.2
Used	17,674	315,069,895	68.93 %	58.0	9.4
Total	21,936	457,106,934	100 %	56.8	9.9

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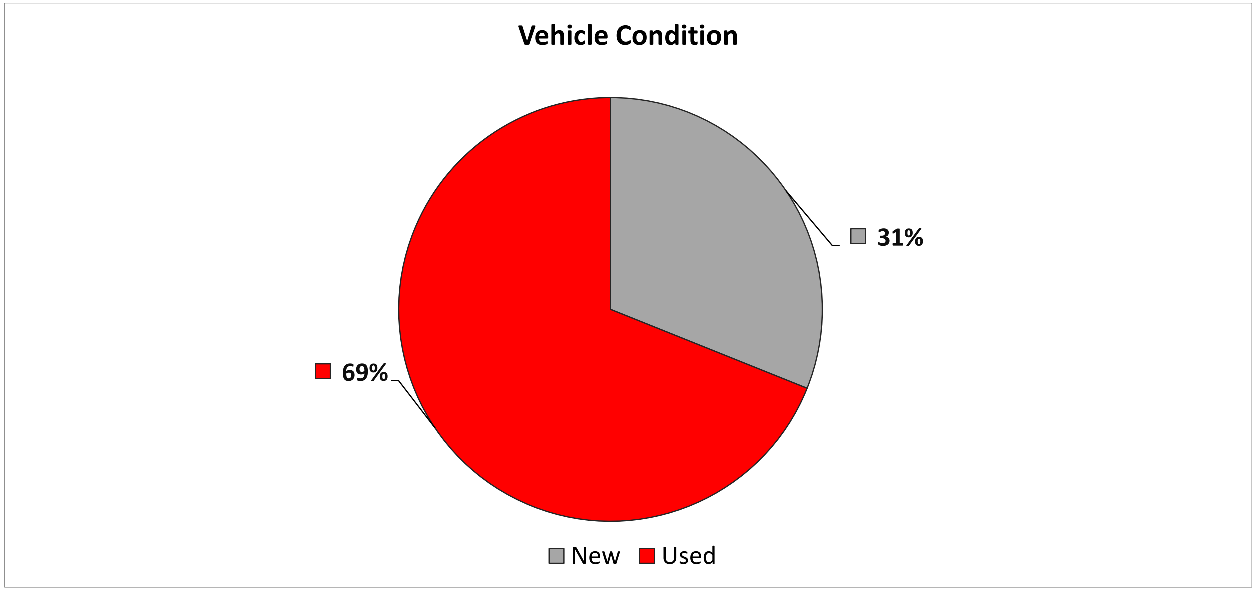
20.b Vehicle Condition

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

Santander Consumer Bank



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Monthly Investor Report

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

21.a Borrower Type

Borrower Type

TOTAL					
Borrower type	**No**	**Outstanding balance**	**%**	**WA months to maturity**	**WA seasoning**
Company	1,708	43,697,652	9.56 %	43.1	18.2
Private	20,228	413,409,281	90.44 %	57.9	9.5
Total	21,936	457,106,934	100 %	56.5	10.3

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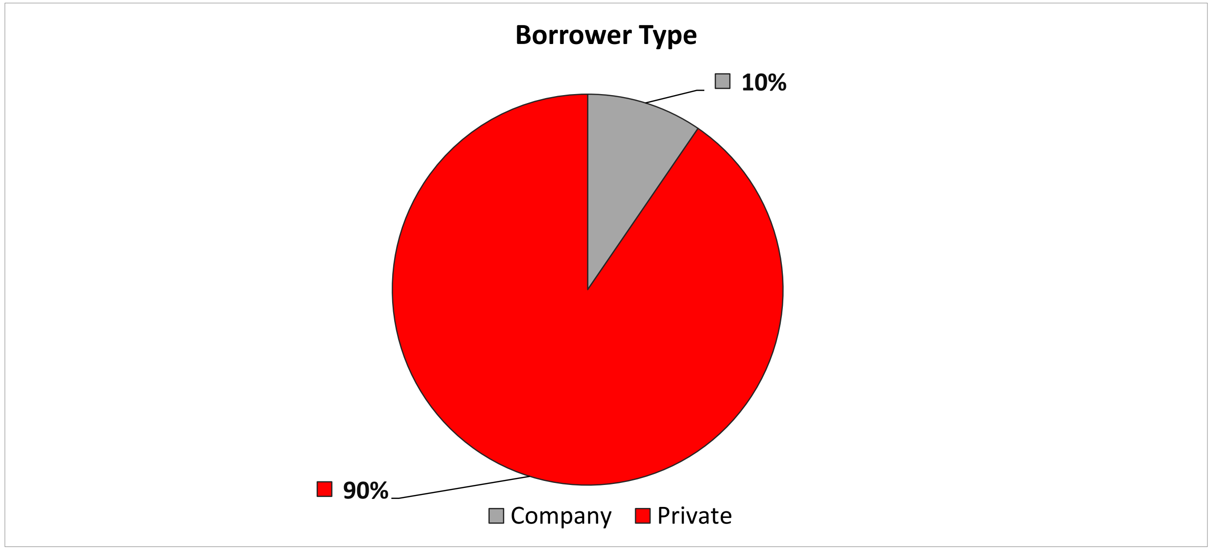
Monthly Investor Report

21.b Borrower Type

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days



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Reporting Date		28/01/2026		
Payment date		26/01/2026		
Period No		1		
Monthly Period		01/12/2025		
Interest Period	from	03/12/2025	to	26/01/2026 = 54 days

22.a Vehicle type

Santander Consumer Bank

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	360	14,793,529	3.24 %	60.8	8.9
Caravans	223	4,847,727	1.06 %	58.2	9.6
Cars	19,376	408,740,509	89.42 %	57.0	9.9
Motorcycles	702	7,866,059	1.72 %	51.4	10.1
Vans	1,275	20,859,110	4.56 %	51.4	12.3
Total	21,936	457,106,934	100 %	56.8	9.9

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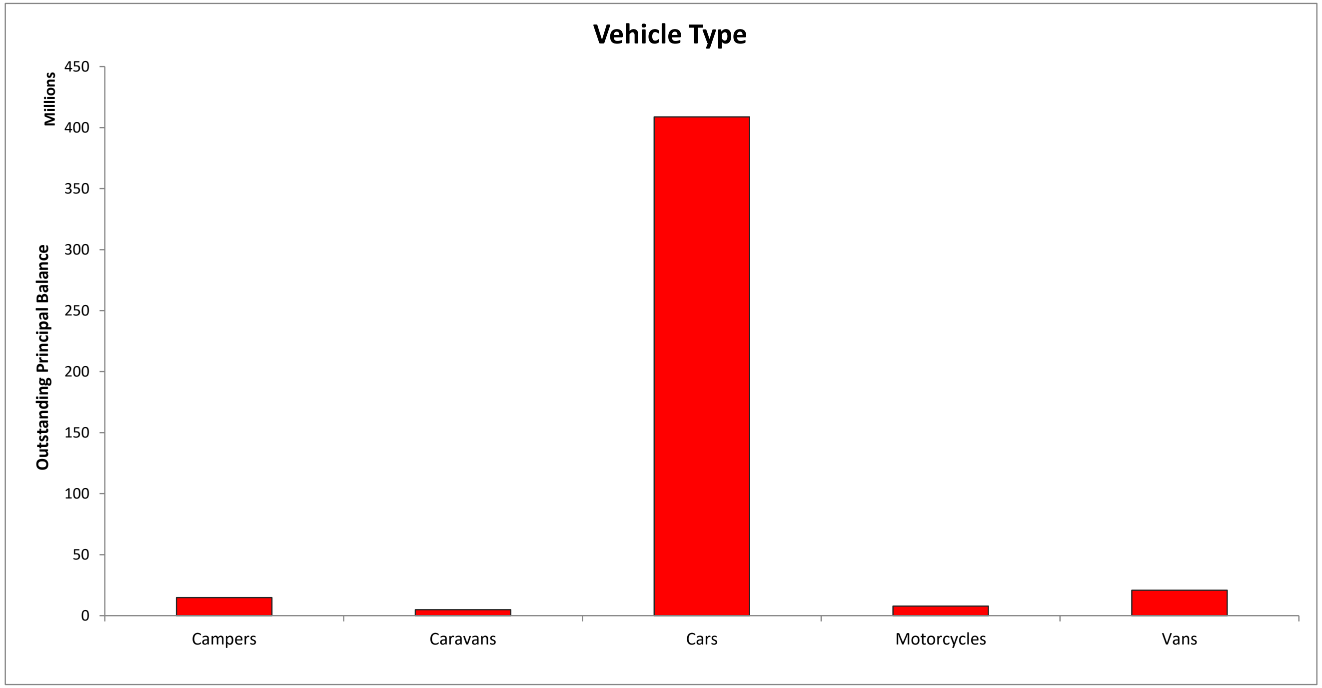
Monthly Investor Report

22.b Vehicle type

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days



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Monthly Investor Report

23.a Restructured Loans

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

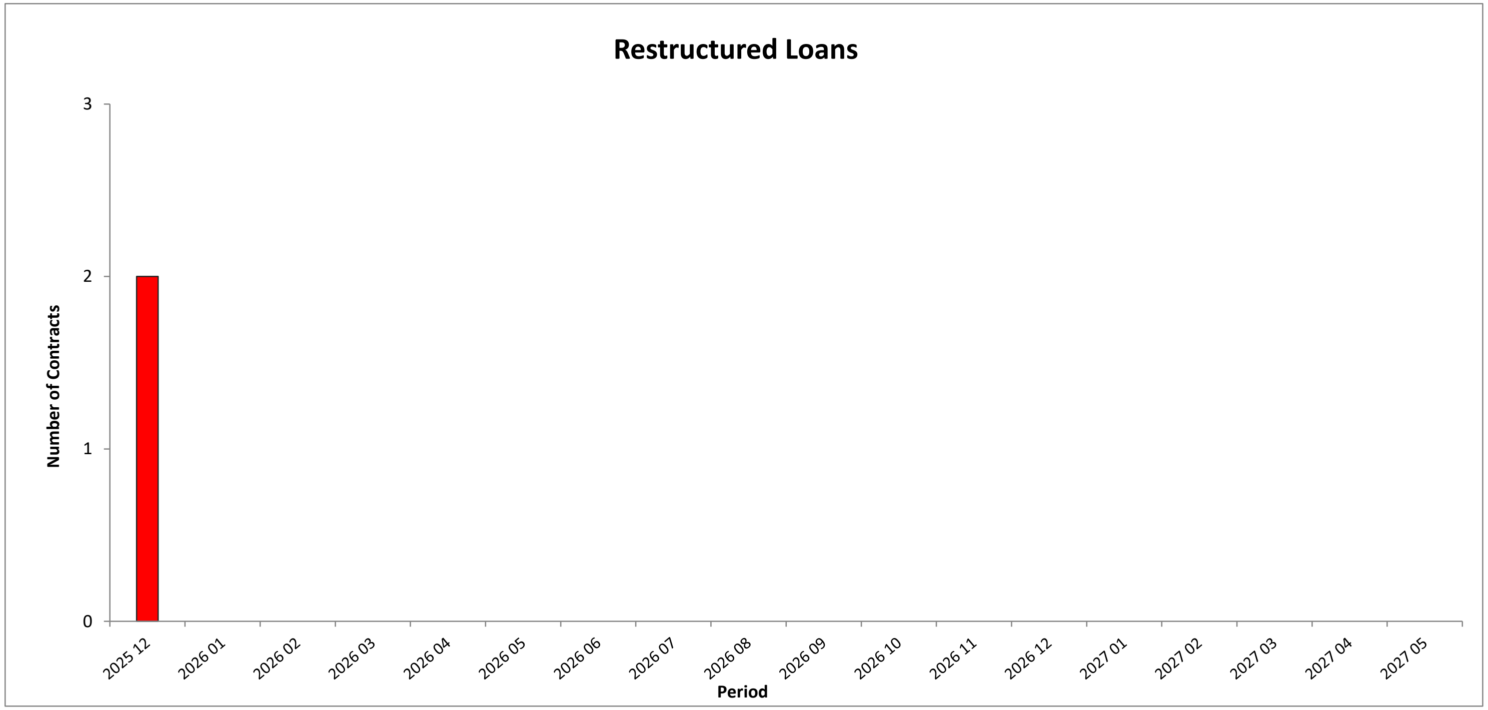
Restructured

TOTAL		
Period	No	Outstanding balance
2025 12	2	41,054
2026 01		
2026 02		
2026 03		
2026 04		
2026 05		
2026 06		
2026 07		
2026 08		
2026 09		
2026 10		
2026 11		
2026 12		
2027 01		
2027 02		
2027 03		
2027 04		
2027 05		
Total	2	41,054

SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
Monthly Investor Report

23.b Restructured Loans

Reporting Date		28/01/2026					
Payment date		26/01/2026					
Period No		1					
Monthly Period		01/12/2025					
Interest Period	from	03/12/2025	to	26/01/2026	=	54	days



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Monthly Investor Report

24.a Dynamic Interest rate

Reporting Date		28/01/2026			
Payment date		26/01/2026			
Period No		1			
Monthly Period		01/12/2025			
Interest Period	from	03/12/2025	to 26/01/2026	=	54 days

Santander Consumer Bank

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2025 12	457,106,934	4.11 %
2026 01		
2026 02		
2026 03		
2026 04		
2026 05		
2026 06		
2026 07		
2026 08		
2026 09		
2026 10		
2026 11		
2026 12		
2027 01		
2027 02		
2027 03		
2027 04		
2027 05		

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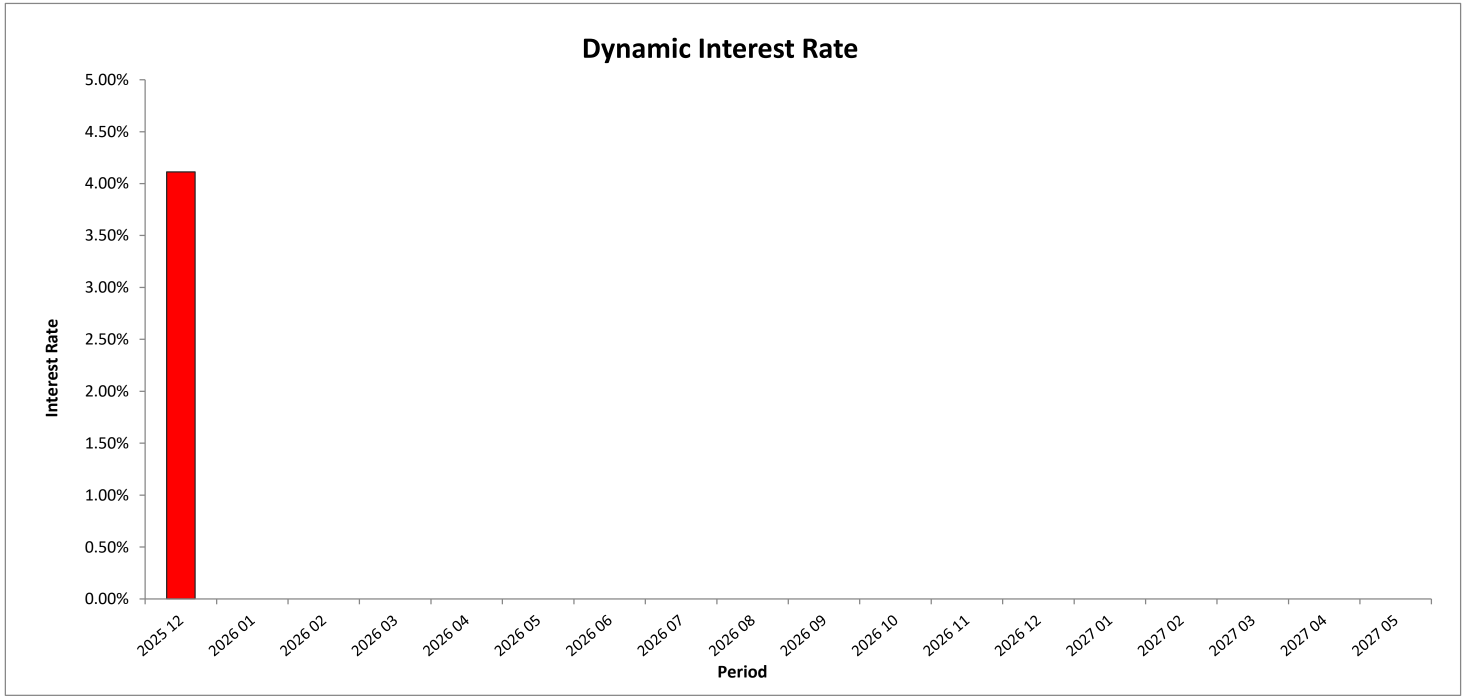
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days



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Monthly Investor Report

25.a Dynamic Pre-Payments

Reporting Date		28/01/2026			
Payment date		26/01/2026			
Period No		1			
Monthly Period		01/12/2025			
Interest Period	from	03/12/2025	to	26/01/2026	= 54 days

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Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2025 12	8,781,162	457,106,934	14.37 %
2026 01			
2026 02			
2026 03			
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			
2026 09			
2026 10			
2026 11			
2026 12			
2027 01			
2027 02			
2027 03			
2027 04			
2027 05			

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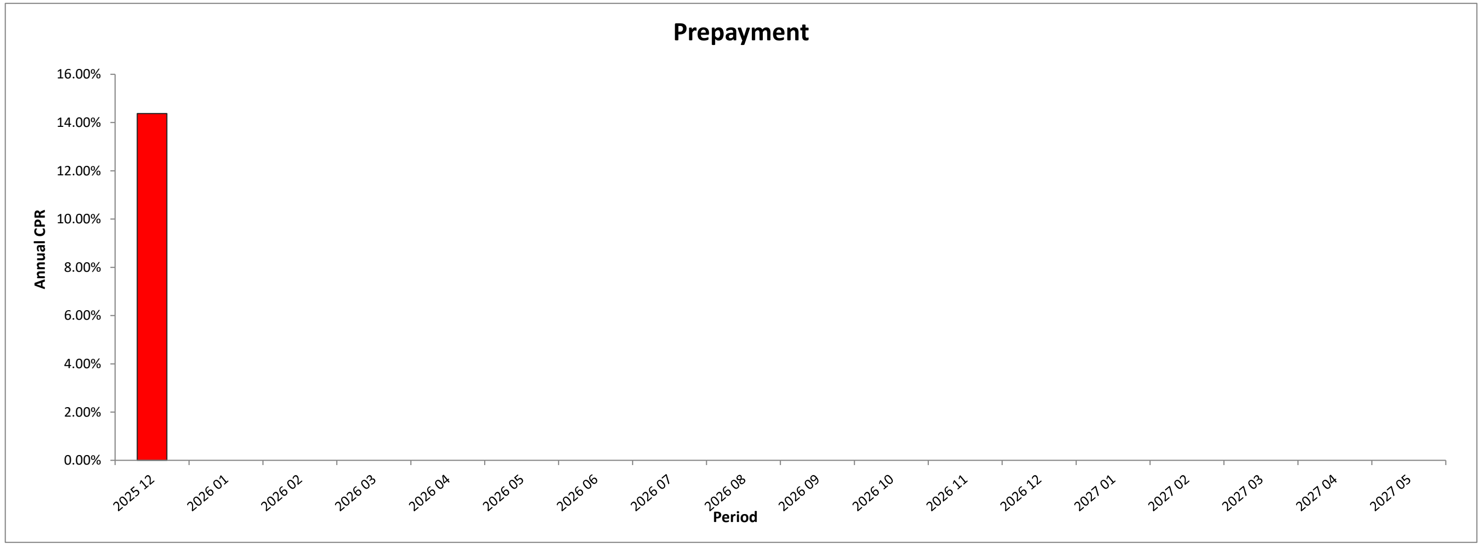
Monthly Investor Report

25.b Dynamic Pre-Payments

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days



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Monthly Investor Report

26. Delinquency

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance
2025	12	457,106,934	21,299	436,269,642	905	16,906,283	192	3,494,009	17	437,000	0	0	0	0	0	0	0	0
2026	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2027	1																	
	2																	
	3																	
	4																	
	5																	

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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		1		
Monthly Period		01/12/2025		
Interest Period	from	03/12/2025	to	26/01/2026 = 54 days

		Recovery Quarter	2026 Q1			2026 Q2			2026 Q3			2026 Q4			2027 Q1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2026 1			0	0	0												
2026 2																	
2026 3																	
2026 4																	
2027 1																	

		Recovery Quarter	2026 Q1			2026 Q2			2026 Q3			2026 Q4			2027 Q1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2026 1																	
2026 2																	
2026 3																	
2026 4																	
2027 1																	

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Monthly Investor Report

28. Priority of Payments - Revenue

Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	4,465,421.58	EUR
Senior Expenses	-	65,105.47	EUR
Issuer swap interest to swap counterparty	-	1,459,627.50	EUR
Interest Class A Notes	-	1,661,025.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	110,300.00	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	-	66,000.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	45,236.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	16,551.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Class E Target Principal Redemption	-	100,000.00	EUR
Interest and principal to Expense Advance Provider	-	941,576.61	EUR
Interest and principal on Issuer Subordinated Loan	-	-	EUR
Servicer Fee	-	-	EUR
Swap Subordinated Amounts	-	-	EUR
Replacement Servicer fee	-	-	EUR
Interest payable to the RSF Reserve Advance Provider	-	-	EUR
Any remaing amount to the Seller as Defferred Purchase Price		-	EUR

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29. Priority of Payments - Redemption

Reporting Date		28/01/2026					
Payment date		26/01/2026					
Period No		1					
Monthly Period		01/12/2025					
Interest Period	from	03/12/2025	to	26/01/2026	=	54	days

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	17,893,066.38	EUR
	-		
Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
Class A Notes Principal	-	17,893,066.38	EUR
Regulatory Call Early Redemption	-	-	EUR
Class B Notes Principal	-	-	EUR
Class C Notes Principal	-	-	EUR
Class D Notes Principal	-	-	EUR
Class E Notes Principal	-	-	EUR
Sequential ARR Amounts		-	EUR

SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
Monthly Investor Report

30. Transaction Costs

Reporting Date		28/01/2026					
Payment date		26/01/2026					
Period No		1					
Monthly Period		01/12/2025					
Interest Period	from	03/12/2025	to	26/01/2026	=	54	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	65,105.47					
Interest accrued for the Period	EUR	1,899,112.00	1,661,025.00	110,300.00	66,000.00	45,236.00	16,551.00
Cumulative Interest accrued	EUR	1,899,112.00	1,661,025.00	110,300.00	66,000.00	45,236.00	16,551.00
Interest Payments	EUR	1,899,112.00	1,661,025.00	110,300.00	66,000.00	45,236.00	16,551.00
Cumulative Interest Payments	EUR	1,899,112.00	1,661,025.00	110,300.00	66,000.00	45,236.00	16,551.00
Interest accrued on Subordinated Loan for the Period	EUR	16,249.00					
Cumulative Interest accrued on Subordinated Loan	EUR	16,249.00					
Unpaid Cumulative Interest accrued on Subordinated loan	EUR	16,249.00					
Interest Payments on Subordinated Loan	EUR	-					

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31. Swap Overview

Reporting Date		28/01/2026					
Payment date		26/01/2026					
Period No		1					
Monthly Period		01/12/2025					
Interest Period	from	03/12/2025	to	26/01/2026	=	54	days

Kimi 14 - Front Swap

Party A	**DZ Bank AG**
Party B	**SC NORDICS S.À R.L.**
Swap Notional	**475,000,000**
Interest Period Start	03/12/2025
Interest Period End	26/01/2026
Interest Days	54
Settlement Date	26/01/2026
Party A Floating Interest Rate	1.997 %
Party A Floating Rate Day Count Fraction	0.1500
Party A Interest Amount	**EUR 1,423,197.38**
Party B Fixed Rate	2.0486 %
Party B Fixed Rate Day Count Fraction	0.1500
Party B Interest Amount	**EUR 1,459,627.50**

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Reporting Date		28/01/2026				
Payment date		26/01/2026				
Period No		1				
Monthly Period		01/12/2025				
Interest Period	from	03/12/2025	to	26/01/2026	=	54 days

32. Contact Details

Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no