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		27/02/2026				
Payment date		25/02/2026	Following payment dates:	25/03/2026		
Period No		2		25/04/2026		
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days
Cut-Off date		31/01/2026				

Index

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

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

1. Portfolio Information

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance	**457 106 933.62**	**EUR**
Scheduled Loan Principal Repayments	5 851 036.94	EUR
Prepayments	5 750 436.13	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**11 601 473.07**	**EUR**
New Defaulted Auto Loans amt in Period	2 153.85	EUR
Closing balance	**445 503 306.70**	**EUR**
Principal Recoveries on loans in default	-	EUR

Total revenue collections

Total Revenue Received in Period	**1 883 568.44**	**EUR**

Loans

At beginning of period	21 936	Loans
0	-	Loans
Paid in Full	375	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	1	Loans
At end of period	**21 560**	**Loans**

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

2. Amount Due for Distribution - Revenue Receipts

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Issuer Available Revenue Receipts	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 883 568.44	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	749 110.53	EUR
f. Principal Addition Amounts under item [(a)] of the Pre-Enforcement Redemption Priority of Payments	-	EUR
g. Interest earned by the Issuer	32 976.51	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	167 714.52	EUR
m. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**2 833 370.00**	EUR

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

3. Amount Due for Distribution - Redemption Receipts

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Issuer Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	11 601 473.07	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	-	EUR
f. The debit balance of all Principal Deficiency Sub-Ledgers to be reduced on such Payment Date	2 153.85	EUR
g. Any other net income amount received by the Issuer	-	EUR
Total Amount for Issuer Available Redemption Receipts	**11 603 626.92**	EUR

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

4. Reserve Accounts

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days

Note Balance

Beginning of Period		457 006 933.62	EUR
End of Period		445 303 306.70	EUR

Liquidity Balance

Beginning of Period	0.9 %	4 082 400.00	EUR
Cash Outflow		161 037.60	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	3 921 362.40	EUR
Required Reserve Amount	0.9 % *	3 921 362.40	EUR

Expenses Advance

Beginning of Period	1 166 581.89	EUR
Interest paid	2 517.87	EUR
Principal Paid	909 025.83	EUR
End of Period	257 556.06	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		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Asset Balance

Opening balance	457 106 933.62	EUR
Closing balance	445 503 306.70	EUR

Portfolio Performance:	EUR	%	# loans
Performing Receivables:			
Current	415 337 796.34	93.23 %	20 007
1-29 days past due	24 532 061.16	5.51 %	1 244
Delinquent Receivables:			
30-59 days past due	3 352 710.93	0.75 %	179
60-89 days past due	1 858 100.96	0.42 %	115
90-119 days past due	422 637.31	0.09 %	15
120-149 days past due	-	0.00 %	0
150-179 days past due	-	0.00 %	0
Total Performing and Delinquent	**445 503 307**	**100.00 %**	**21 560**
Current Period Defaults	2 153.85		1
Cumulative Defaults	2 153.85		1
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%	**93.80 %**
[A] Aggregate Outstanding Asset Principal Amount	445 503 306.70
[B] Aggregate principal balance of Defaulted Contracts	2 153.85
[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 (1 - [A] / [B]) ≥ 16%	9.56%	NO
[A] Aggregate Outstanding Note Principal Amount of the Class A Notes	413 406 933.62	
[B] Aggregate Outstanding Asset Principal Amount	457 106 933.62	

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

Reporting Date		27/02/2026			
Payment date		25/02/2026			
Period No		2			
Monthly Period		01/01/2026			
Interest Period	from	26/01/2026	to	25/02/2026 =	30 days

6. Note Principal

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	413 406 933.62	22 300 000.00	11 900 000.00	7 100 000.00	2 300 000.00	EUR
Sequential Amortization	11 603 626.92	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	100 000.00	EUR
End of Period	401 803 306.70	22 300 000.00	11 900 000.00	7 100 000.00	2 200 000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	2 153.85	EUR
Credit PDL	-	-	-	-	2 153.85	EUR
End of Period	-	-	-	-	-	EUR
Net Note Principal						
Beginning of Period	413 406 933.62	22 300 000.00	11 900 000.00	7 100 000.00	2 300 000.00	EUR
End of Period	401 803 306.70	22 300 000.00	11 900 000.00	7 100 000.00	2 200 000.00	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		27/02/2026			
Payment date		25/02/2026			
Period No		2			
Monthly Period		01/01/2026			
Interest Period	from	26/01/2026	to	25/02/2026 =	30 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	457 006 933.62	413 406 933.62	22 300 000.00	11 900 000.00	7 100 000.00	2 300 000.00
Available Distribution Amount	11 603 626.92					
Amortisation	11 603 626.92					
Redemption per Class	11 703 626.92	11 603 626.92	-	-	-	100 000.00
Redemption per Note		2 690.38	-	-	-	4 166.67
Outstanding Closing Balance		401 803 306.70	22 300 000.00	11 900 000.00	7 100 000.00	2 200 000.00
Net Outstanding Closing Balance	445 303 306.70	401 803 306.70	22 300 000.00	11 900 000.00	7 100 000.00	2 200 000.00
Current Tranching	100 %	90.23 %	5.01 %	2.67 %	1.59 %	0.49 %
Current Pool Factor		0.93	1.00	1.00	1.00	0.92

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		30	30	30	30	30
Principal Outstanding per Note Beginning of Period		95 851.36	100 000.00	100 000.00	100 000.00	95 833.33
>Principal Repayment per note		2 690.38	-	-	-	4 166.67
Principal Outstanding per Note End of Period		93 160.98	100 000.00	100 000.00	100 000.00	91 666.67
>Interest accrued for the period		202.65	272.25	305.58	351.42	364.73
Interest Payment	1 004 791.33	874 011.16	60 711.75	36 364.42	24 950.58	8 753.42
Interest Payment per Note		202.65	272.25	305.58	351.42	364.73

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)	9.77 %	4.76 %	2.09 %	0.49 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	10.65 %	5.64 %	2.09 %	0.49 %	0.00 %
Current CE (Subordination)	9.77 %	4.76 %	2.09 %	0.49 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	10.65 %	5.64 %	2.09 %	0.49 %	0.00 %

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27/02/2026			
Payment date	25/02/2026			
Period No	2			
Monthly Period	01/01/2026			
Interest Period	26/01/2026	to	25/02/2026	= 30 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) Santander Consumer Finance, S.A. ceases to Control the Servicer,
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").

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

9.a Original Portfolio Principal Balance

Reporting Date		27/02/2026			
Payment date		25/02/2026			
Period No		2			
Monthly Period		01/01/2026			
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

Santander Consumer Bank

Original balance

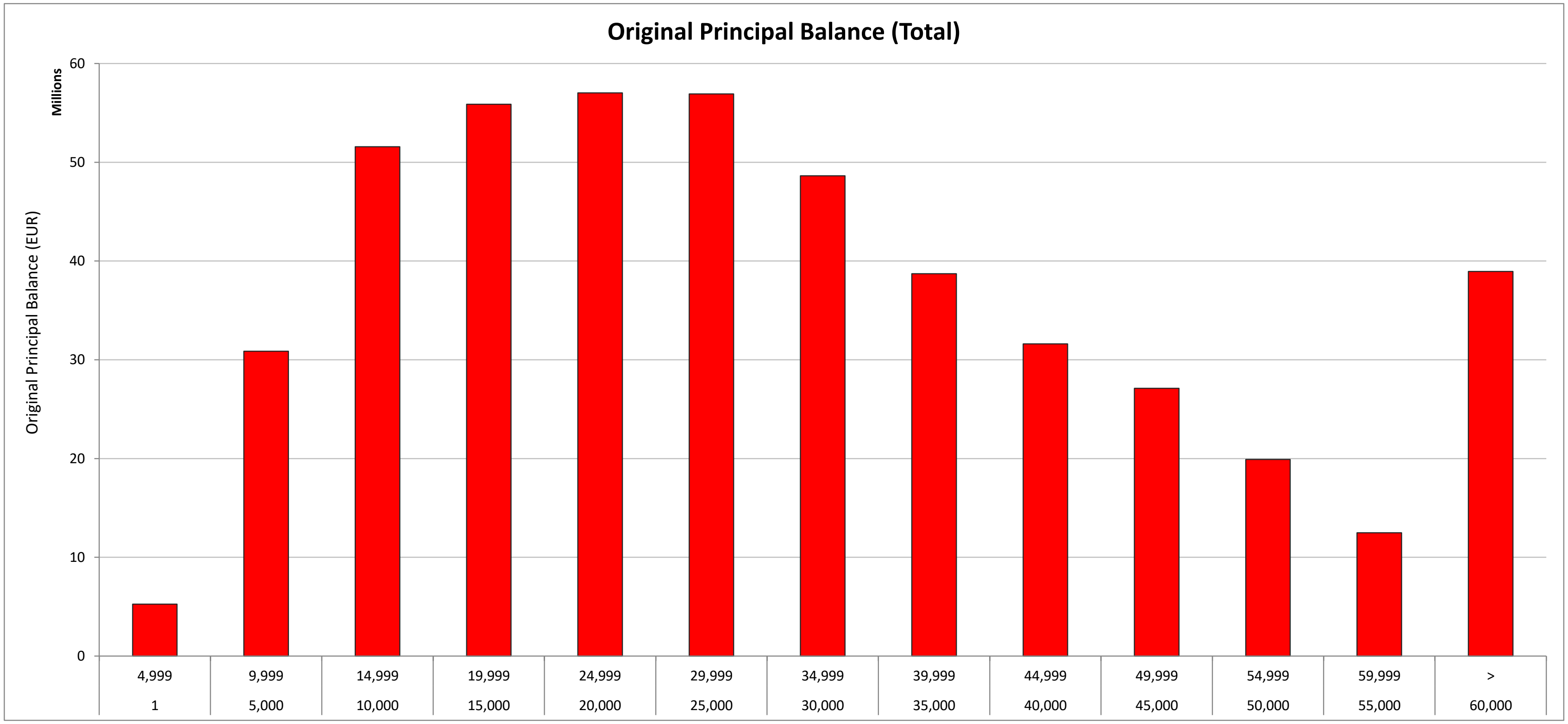
TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
1	4 999	1 489	5 263 748	1.11 %	26.3	10.6
5 000	9 999	4 039	30 860 815	6.50 %	44.5	9.7
10 000	14 999	4 125	51 573 546	10.86 %	52.3	9.5
15 000	19 999	3 220	55 882 681	11.77 %	55.0	9.6
20 000	24 999	2 544	57 032 353	12.01 %	56.2	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

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

9.b Original Principal Balance Graph

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

10.a Outstanding Principal Balance

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Outstanding balance

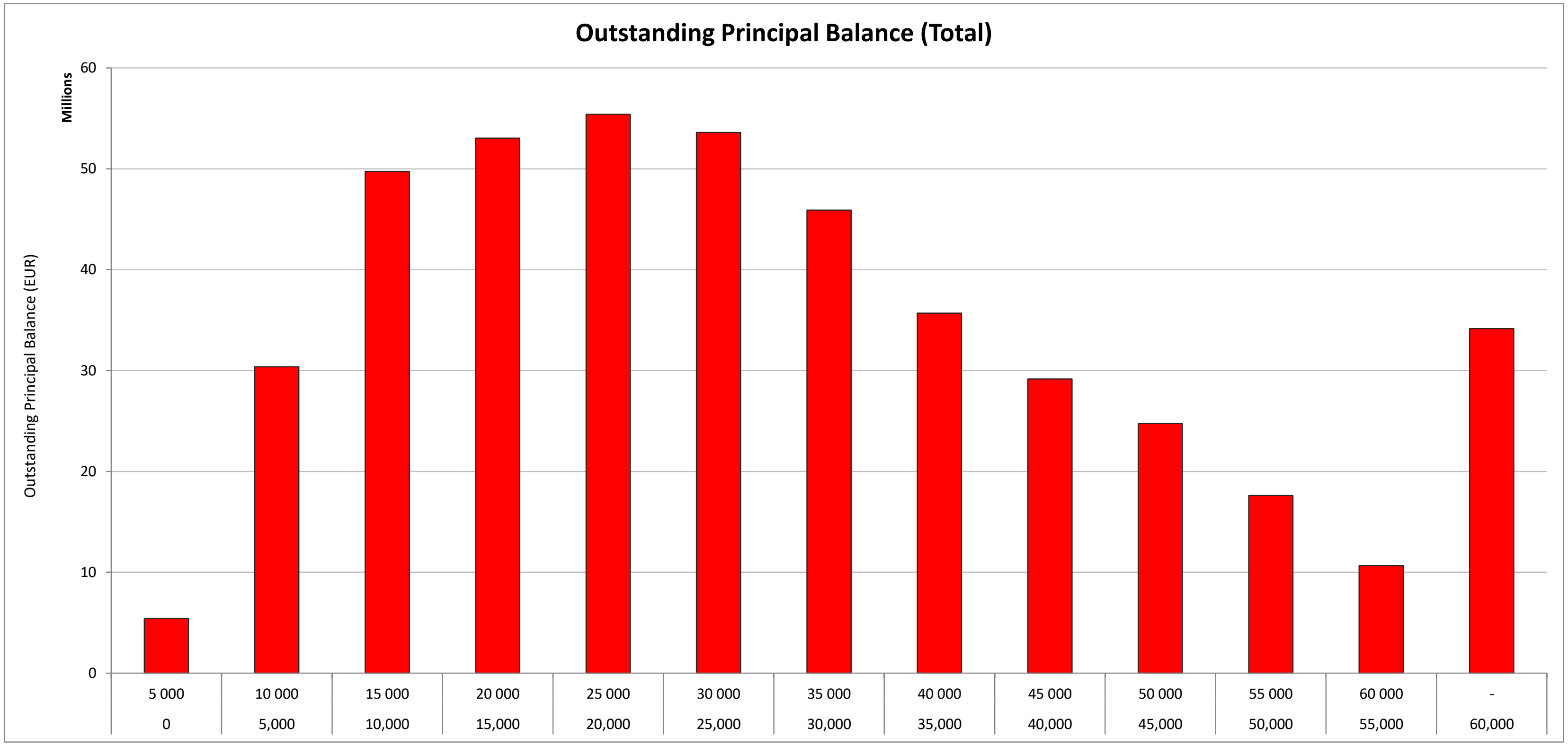
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	1 609	5 418 560	1.22 %	28.4	12.9
5 000	10 000	3 989	30 373 219	6.82 %	46.8	11.2
10 000	15 000	3 980	49 736 332	11.16 %	54.2	11.0
15 000	20 000	3 057	53 043 813	11.91 %	56.6	11.1
20 000	25 000	2 468	55 405 105	12.44 %	57.5	10.8
25 000	30 000	1 957	53 606 668	12.03 %	57.6	10.9
30 000	35 000	1 417	45 904 743	10.30 %	57.5	11.0
35 000	40 000	956	35 694 413	8.01 %	56.8	11.1
40 000	45 000	688	29 161 563	6.55 %	56.6	11.0
45 000	50 000	522	24 745 078	5.55 %	56.9	10.9
50 000	55 000	337	17 614 598	3.95 %	56.7	11.0
55 000	60 000	186	10 648 620	2.39 %	58.3	10.6
60 000	-	394	34 150 596	7.67 %	59.1	10.1
Total		21 560	445 503 307	100 %	55.9	10.9

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

10.b Outstanding Principal Balance Graph

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

11.a Geographical Distribution

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days

Santander Consumer Bank

Geographic distribution

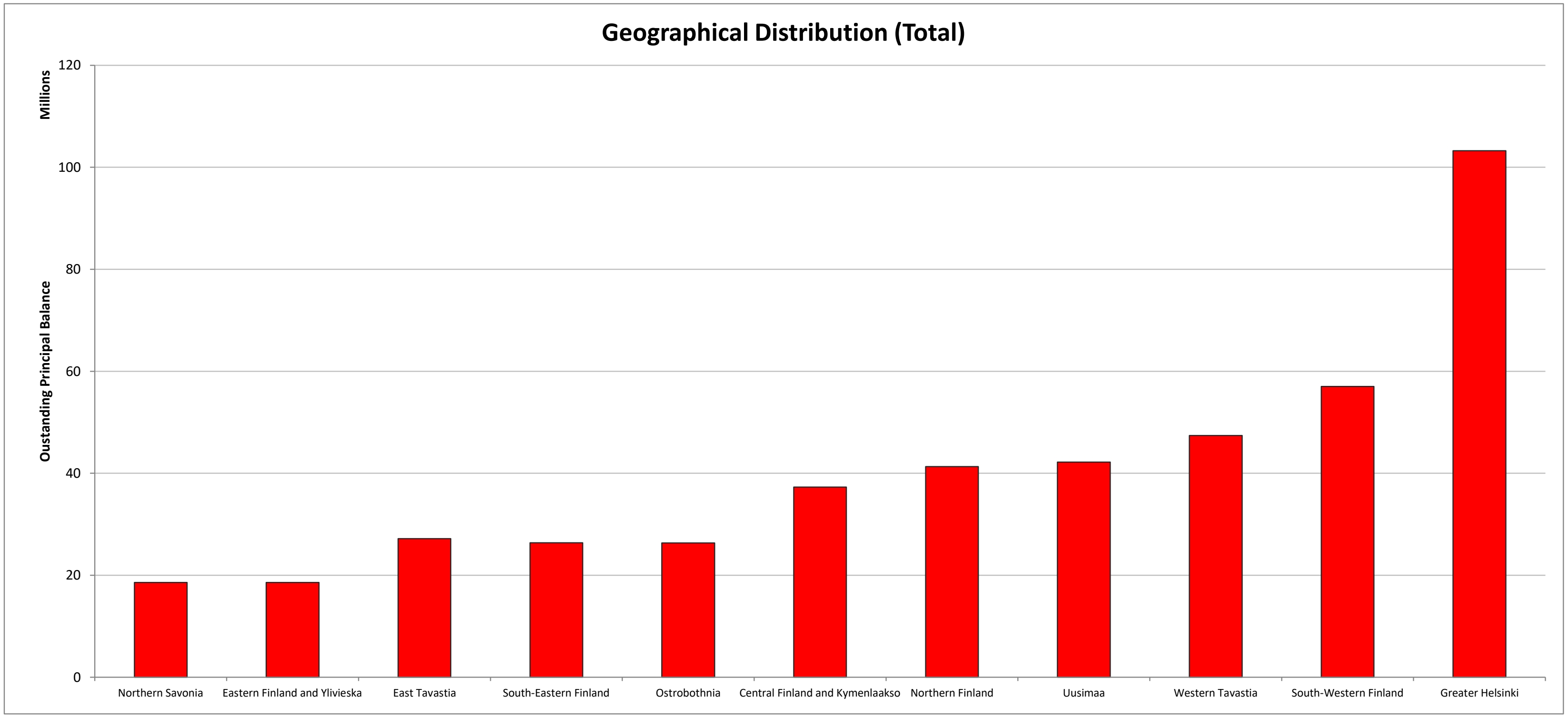
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Northern Savonia	955	18 587 326	4.17 %	56.2	10.5
Eastern Finland and Ylivieska	962	18 572 853	4.17 %	55.3	10.7
East Tavastia	1 370	27 167 136	6.10 %	56.8	10.6
South-Eastern Finland	1 421	26 370 504	5.92 %	55.0	10.9
Ostrobothnia	1 445	26 351 436	5.91 %	55.6	10.9
Central Finland and Kymenlaakso	1 866	37 289 412	8.37 %	55.4	10.9
Northern Finland	1 881	41 314 159	9.27 %	55.5	11.3
Uusimaa	2 005	42 178 448	9.47 %	55.7	11.2
Western Tavastia	2 341	47 399 944	10.64 %	56.5	11.0
South-Western Finland	2 804	57 018 241	12.80 %	56.4	10.9
Greater Helsinki	4 510	103 253 849	23.18 %	55.9	10.9
Total	21 560	445 503 307	100 %	55.9	10.9

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

11.b Geographical Distribution Graph



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

12.a Interest Rate

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Santander Consumer Bank

Interest distribution

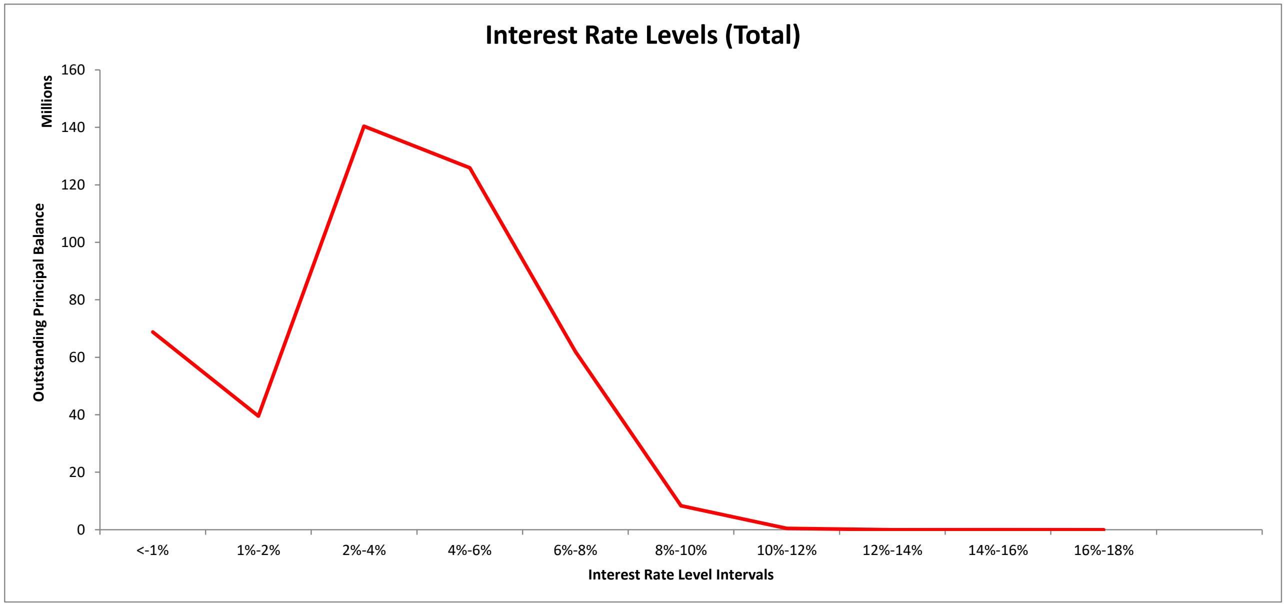
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	2 260	68 794 449	15.44 %	54.6	11.3
1 %	2 %	1 472	39 557 233	8.88 %	52.0	12.7
2 %	4 %	5 724	140 414 659	31.52 %	58.6	9.2
4 %	6 %	6 667	125 898 097	28.26 %	55.1	11.7
6 %	8 %	4 516	61 989 162	13.91 %	55.6	11.6
8 %	10 %	863	8 343 322	1.87 %	54.1	11.3
10 %	12 %	54	475 559	0.11 %	49.9	12.3
12 %	14 %	2	12 746	0.00 %	41.8	5.4
14 %	16 %	1	6 875	0.00 %	55.0	5.0
16 %	18 %	1	11 206	0.00 %	67.0	5.0
18 %	-					
Total		21 560	445 503 307	100 %	55.9	10.9

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days

12.b Interest Rate



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

13.a Remaining Terms

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Santander Consumer Bank

Months to maturity

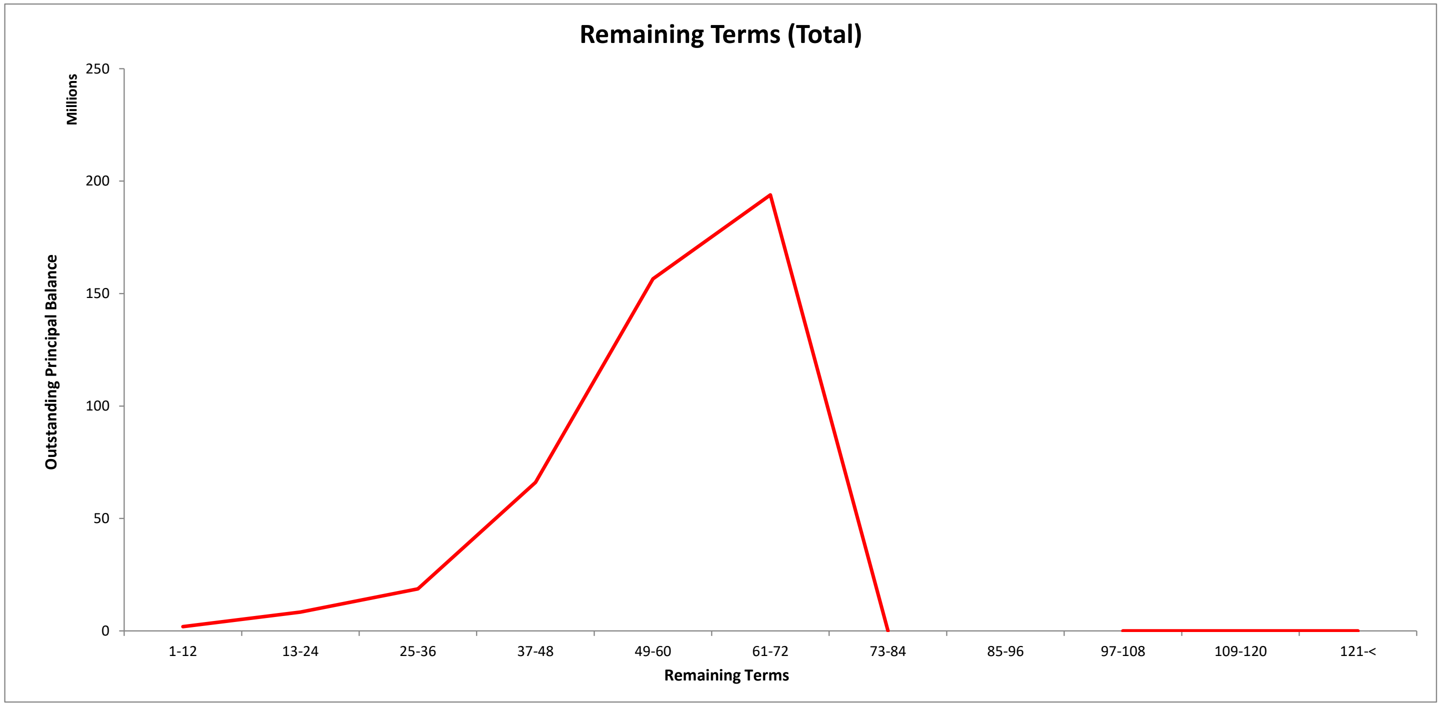
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	6	13 175	0.00 %	0.0	12.7
1	12	436	1 874 165	0.42 %	8.2	26.9
13	24	1 052	8 379 026	1.88 %	19.4	18.3
25	36	1 646	18 728 754	4.20 %	30.7	16.0
37	48	3 512	66 043 882	14.82 %	43.3	15.1
49	60	7 090	156 583 409	35.15 %	55.2	12.9
61	72	7 818	193 880 895	43.52 %	65.2	6.9
73	84					
85	96					
97	108					
109	120					
121	-					
Total		21 560	445 503 307	100 %	55.9	10.9

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

13.b Remaining Terms

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

14.a Seasoning

Months on book

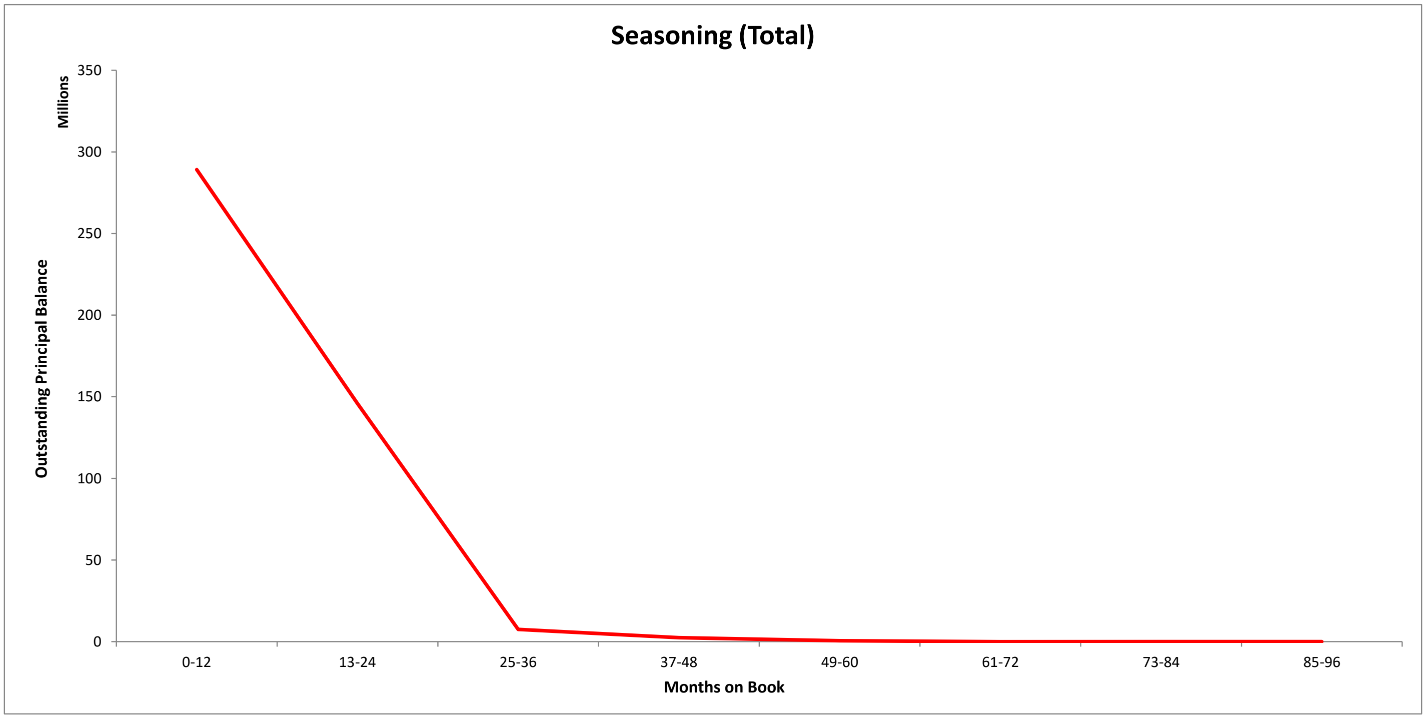
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	13 677	289 153 648	64.90%	59.7	7.3
13	24	7 328	145 909 701	32.75%	50.0	16.5
25	36	352	7 478 280	1.68 %	35.6	29.5
37	48	143	2 387 801	0.54 %	24.1	41.5
49	60	59	567 563	0.13 %	9.8	53.1
61	72	1	6 314	0.00 %	5.0	69.0
73	84					
85	96					
Total		21 560	445 503 307	100 %	55.9	10.9

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

14.b Seasoning

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

15.a Balloon loans

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Balloon loans in % of portfolio

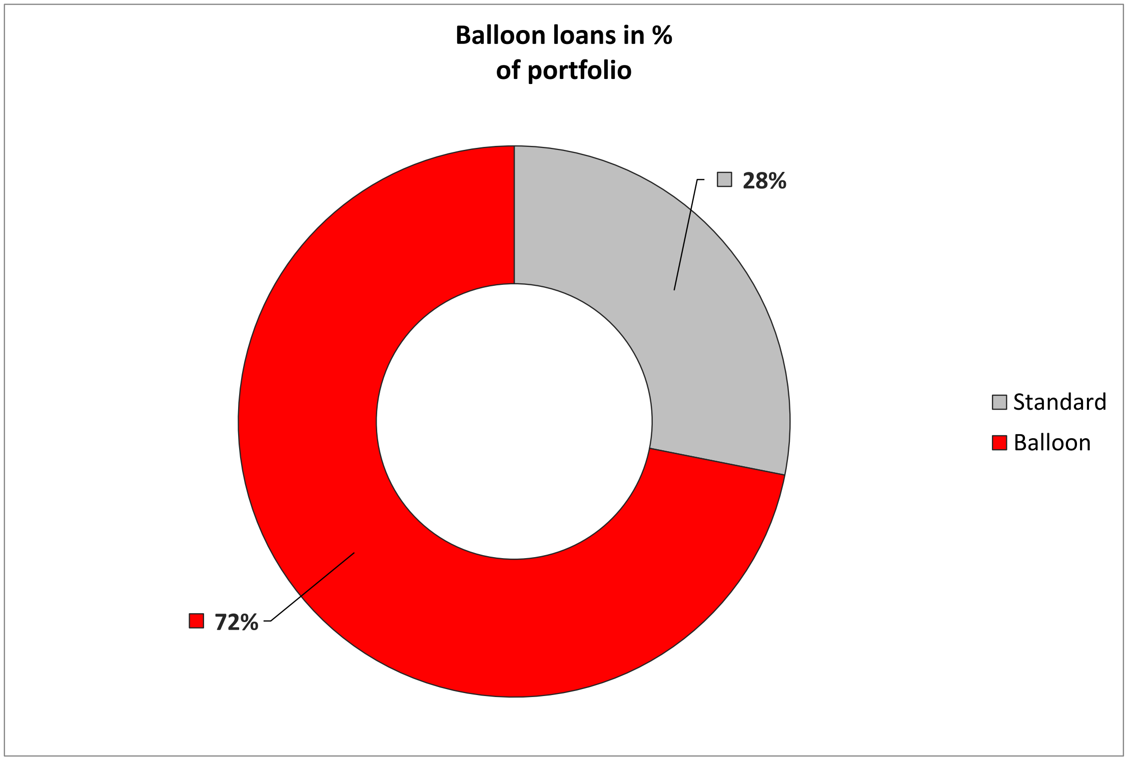
TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	10 064	125 258 682	28.1 %	9 280	0.0 %	51.3	10.2
Balloon	11 496	320 244 625	71.9 %	121 973 309	27.4 %	57.7	11.2
Total	21 560	445 503 307	100 %	121 982 589	27 %	55.9	10.9

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

15.b Balloon loans

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

16.a Number of loans per borrower

Santander Consumer Bank

Number of loans per borrower

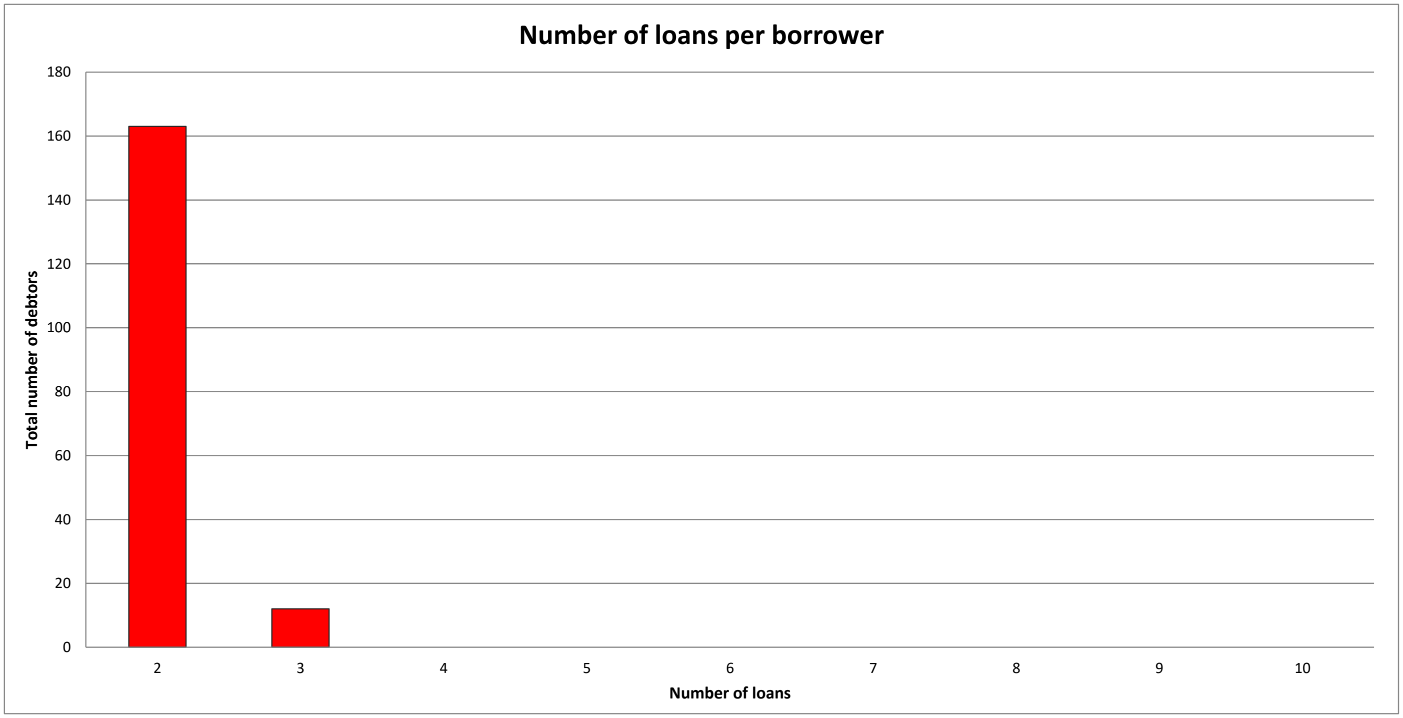
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	21 198	435 407 125	97.73 %
2	163	9 048 867	2.03 %
3	12	1 047 314	0.24 %
4			
5			
6			
7			
8			
9			
10			
Total:	21 373	445 503 307	100%

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

16.b Number of loans per borrower

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days

17.a Amortisation Profile

Amortization profile

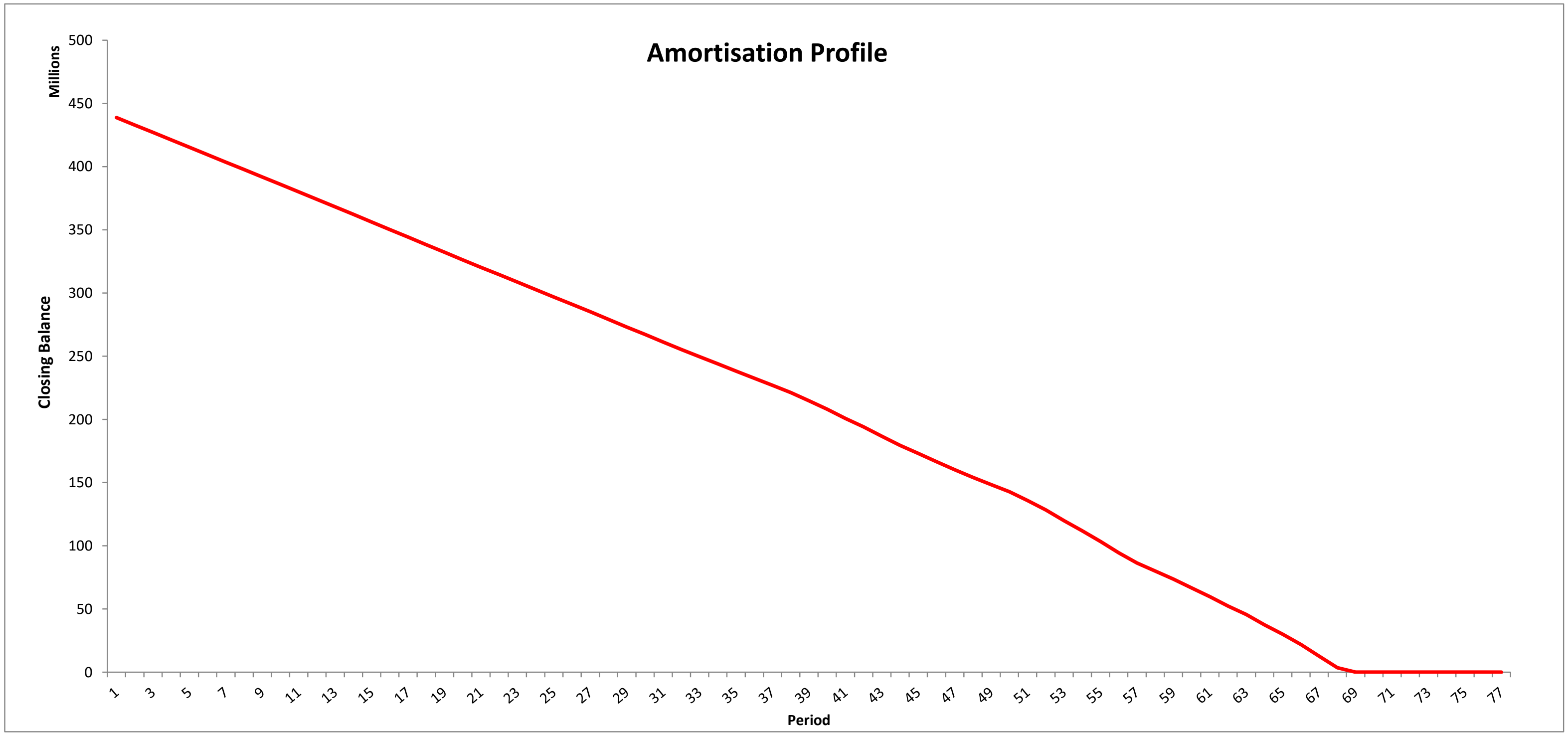
TOTAL						
Period	**Opening Balance**	**Closing Balance**	**Amortisation**	**Interest**	**Yield**	**Percentage**
1	445 503 307	438 789 043	6 714 263	1 520 240	1.37 %	98.49 %
2	438 789 043	432 913 834	5 875 210	1 500 382	1.37 %	98.66 %
3	432 913 834	427 047 672	5 866 162	1 477 697	1.37 %	98.64 %
4	427 047 672	421 198 967	5 848 706	1 457 070	1.37 %	98.63 %
5	421 198 967	415 303 397	5 895 570	1 436 424	1.37 %	98.60 %
6	415 303 397	409 434 564	5 868 833	1 415 622	1.37 %	98.59 %
7	409 434 564	403 514 270	5 920 294	1 394 913	1.37 %	98.55 %
8	403 514 270	397 653 217	5 861 053	1 374 019	1.37 %	98.55 %
9	397 653 217	391 745 377	5 907 841	1 353 268	1.37 %	98.51 %
10	391 745 377	385 847 021	5 898 356	1 332 447	1.37 %	98.49 %
11	385 847 021	379 947 170	5 899 851	1 311 599	1.37 %	98.47 %
12	379 947 170	374 028 127	5 919 042	1 290 779	1.37 %	98.44 %
13	374 028 127	368 131 845	5 896 282	1 269 866	1.36 %	98.42 %
14	368 131 845	362 209 354	5 922 491	1 248 985	1.36 %	98.39 %
15	362 209 354	356 207 014	6 002 340	1 228 026	1.36 %	98.34 %
16	356 207 014	350 152 595	6 054 419	1 206 794	1.36 %	98.30 %
17	350 152 595	344 169 669	5 982 926	1 185 474	1.36 %	98.29 %
18	344 169 669	338 234 829	5 934 841	1 164 297	1.36 %	98.28 %
19	338 234 829	332 225 748	6 009 080	1 143 268	1.36 %	98.22 %
20	332 225 748	326 233 411	5 992 337	1 122 107	1.36 %	98.20 %
21	326 233 411	320 360 593	5 872 818	1 101 101	1.36 %	98.20 %
22	320 360 593	314 476 989	5 883 605	1 080 183	1.36 %	98.16 %
23	314 476 989	308 607 494	5 869 495	1 059 354	1.35 %	98.13 %
24	308 607 494	302 711 835	5 895 659	1 038 652	1.35 %	98.09 %
25	302 711 835	296 873 164	5 838 671	1 017 870	1.35 %	98.07 %
26	296 873 164	291 032 406	5 840 759	997 236	1.35 %	98.03 %
27	291 032 406	285 119 171	5 913 235	976 631	1.35 %	97.97 %
28	285 119 171	279 103 563	6 015 607	955 722	1.35 %	97.89 %
29	279 103 563	273 056 895	6 046 668	934 526	1.35 %	97.83 %
30	273 056 895	267 253 666	5 803 230	913 357	1.34 %	97.87 %
31	267 253 666	261 155 481	6 098 185	892 837	1.34 %	97.72 %
32	261 155 481	255 281 935	5 873 546	871 358	1.34 %	97.75 %
33	255 281 935	249 567 462	5 714 473	850 789	1.34 %	97.76 %
34	249 567 462	243 898 934	5 668 528	830 638	1.34 %	97.73 %
35	243 898 934	238 166 413	5 732 521	810 770	1.34 %	97.65 %
36	238 166 413	232 619 116	5 547 297	790 940	1.34 %	97.67 %
37	232 619 116	226 996 001	5 623 115	771 505	1.33 %	97.58 %
38	226 996 001	221 187 268	5 808 733	751 680	1.33 %	97.44 %
39	221 187 268	214 730 000	6 457 268	731 615	1.33 %	97.08 %
40	214 730 000	208 016 146	6 713 853	710 370	1.33 %	96.87 %
41	208 016 146	200 749 548	7 266 599	688 704	1.33 %	96.51 %
42	200 749 548	194 049 936	6 699 612	666 423	1.33 %	96.66 %
43	194 049 936	186 660 664	7 389 272	645 136	1.34 %	96.19 %
44	186 660 664	179 414 193	7 246 471	622 712	1.34 %	96.12 %
45	179 414 193	173 076 266	6 337 927	601 102	1.35 %	96.47 %
46	173 076 266	166 456 644	6 619 621	580 414	1.35 %	96.18 %
47	166 456 644	160 116 363	6 340 281	559 464	1.35 %	96.19 %
48	160 116 363	154 113 291	6 003 072	539 534	1.35 %	96.25 %
49	154 113 291	148 319 718	5 793 573	520 185	1.36 %	96.24 %
50	148 319 718	142 770 301	5 549 417	500 295	1.36 %	96.26 %
51	142 770 301	135 702 811	7 067 490	481 202	1.36 %	95.05 %
52	135 702 811	128 340 752	7 362 059	456 589	1.35 %	94.57 %
53	128 340 752	119 821 009	8 519 743	430 894	1.35 %	93.36 %
54	119 821 009	111 855 269	7 965 740	402 907	1.35 %	93.35 %
55	111 855 269	103 365 034	8 490 235	375 011	1.35 %	92.41 %
56	103 365 034	94 465 705	8 899 329	345 828	1.35 %	91.39 %
57	94 465 705	86 438 825	8 026 880	315 805	1.34 %	91.50 %
58	86 438 825	80 007 141	6 431 684	287 257	1.34 %	92.56 %
59	80 007 141	73 616 327	6 390 814	264 432	1.33 %	92.01 %
60	73 616 327	66 735 727	6 880 600	242 848	1.33 %	90.65 %
61	66 735 727	59 647 970	7 087 757	219 474	1.32 %	89.38 %
62	59 647 970	52 341 011	7 306 959	195 855	1.32 %	87.75 %
63	52 341 011	45 698 459	6 642 552	171 855	1.32 %	87.31 %
64	45 698 459	37 523 939	8 174 521	150 240	1.32 %	82.11 %
65	37 523 939	29 976 641	7 547 298	123 470	1.32 %	79.89 %
66	29 976 641	21 916 804	8 059 838	99 463	1.33 %	73.11 %
67	21 916 804	12 591 907	9 324 897	74 648	1.37 %	57.45 %
68	12 591 907	3 581 730	9 010 177	44 035	1.41 %	28.44 %
69	3 581 730	83 047	3 498 683	12 437	1.40 %	2.32 %
70	83 047	14 484	68 563	236	1.14 %	17.44 %
71	14 484	0	14 484	44	1.22 %	33.13 %

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days

17.b Amortisation Profile



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

18.a Payment Holidays

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Santander Consumer Bank

Payment Holiday

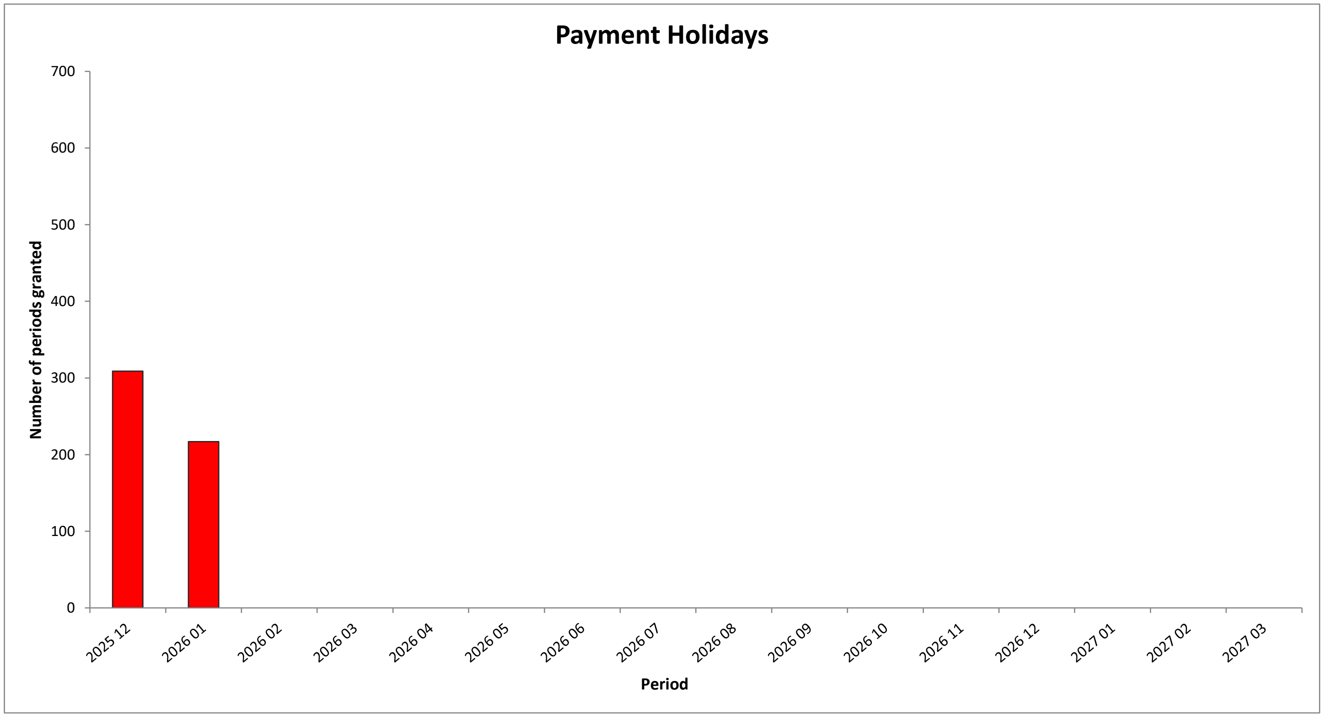
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2025 12	309	320	80 456	6 869 802
2026 01	217	235	56 198	4 458 414
2026 02				
2026 03				
2026 04				
2026 05				
2026 06				
2026 07				
2026 08				
2026 09				
2026 10				
2026 11				
2026 12				
2027 01				
2027 02				
2027 03				
2027 04				
2027 05				
Total:	526	555	136 654	11 328 216

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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		27/02/2026			
Payment date		25/02/2026			
Period No		2			
Monthly Period		01/01/2026			
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

18.c Remaining Payment Holidays

Reporting Date		27/02/2026	
Payment date		25/02/2026	
Period No		2	
Monthly Period		01/01/2026	
Interest Period	from	26/01/2026	to 25/02/2026 = 30 days

Remaining PH's

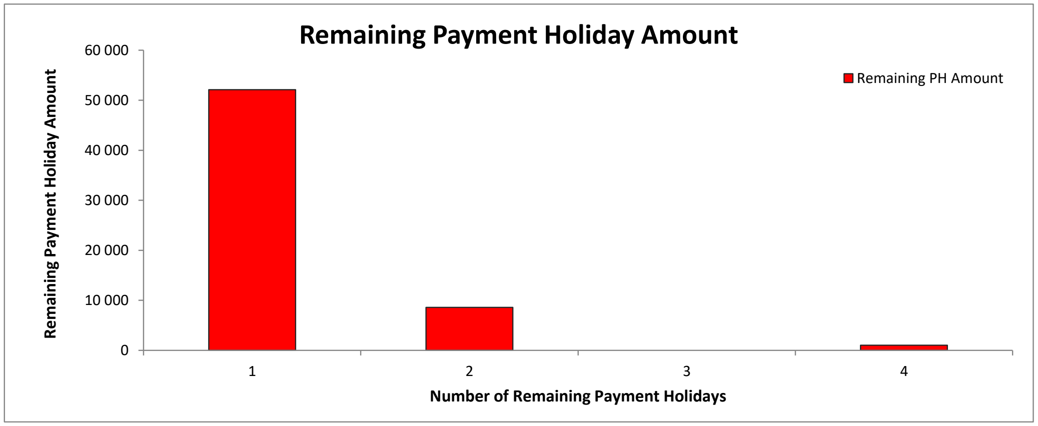
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	212	52 114	4 453 132
2	20	8 592	346 448
3			
4	1	1 033	28 335
Total	233	61 739	4 827 915

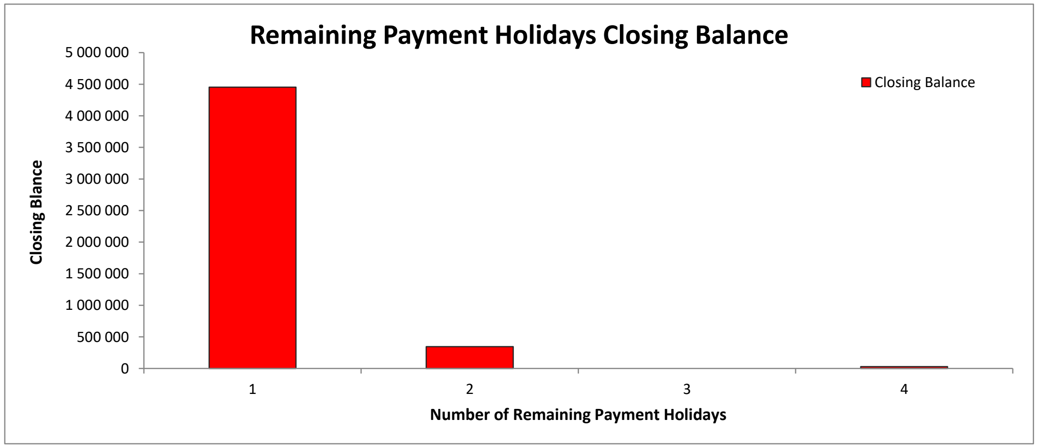
Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

18.d Remaining Payment Holidays

Reporting Date		27/02/2026			
Payment date		25/02/2026			
Period No		2			
Monthly Period		01/01/2026			
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days





Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

19.a Downpayment

Reporting Date		27/02/2026			
Payment date		25/02/2026			
Period No		2			
Monthly Period		01/01/2026			
Interest Period	from	26/01/2026	to	25/02/2026 =	30 days

TOTAL						
Min (>=)	**Max (<)**	**No**	**Outstanding balance**	**%**	**WA months to maturity**	**WA seasoning**
0 %	5 %	7 599	164 005 013	36.81 %	58.9	10.3
5 %	10 %	3 062	74 936 327	16.82 %	57.5	11.4
10 %	15 %	2 741	63 639 777	14.28 %	55.4	11.6
15 %	20 %	1 848	39 388 992	8.84 %	54.0	11.5
20 %	25 %	1 428	29 144 224	6.54 %	53.1	11.7
25 %	30 %	1 036	20 635 461	4.63 %	52.8	11.2
30 %	35 %	865	15 135 140	3.40 %	52.3	10.9
35 %	100 %	2 981	38 618 374	8.67 %	48.0	10.2
Total		21 560	445 503 307	100 %	55.9	10.9

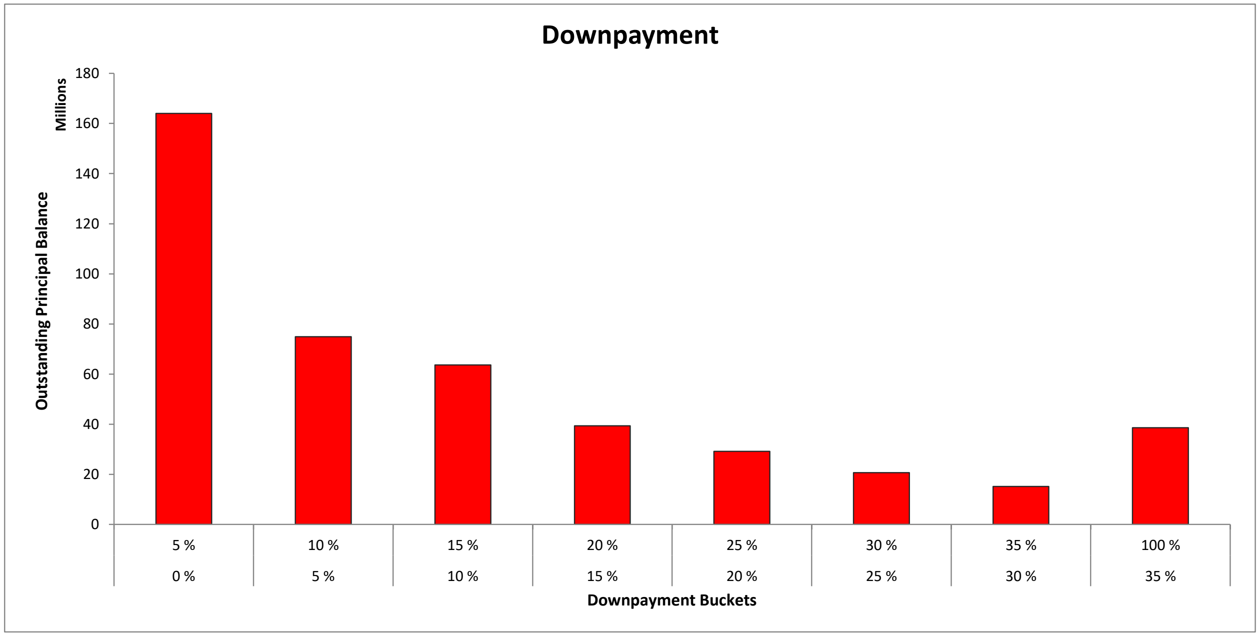
Downpayment percent

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

19.b Downpayment



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days

20.a Vehicle Condtion

Santander Consumer Bank

Vehicle condition

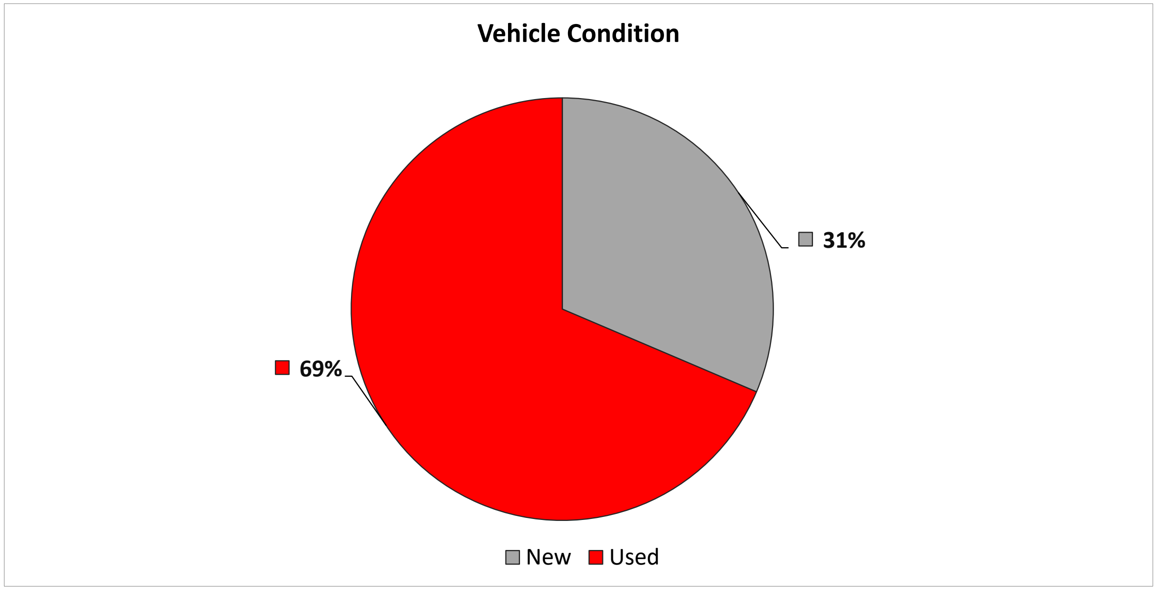
TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 242	139 906 207	31.40 %	53.3	12.2
Used	17 318	305 597 100	68.60 %	57.1	10.4
Total	21 560	445 503 307	100 %	55.9	10.9

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days

20.b Vehicle Condition



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

21.a Borrower Type

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Santander Consumer Bank

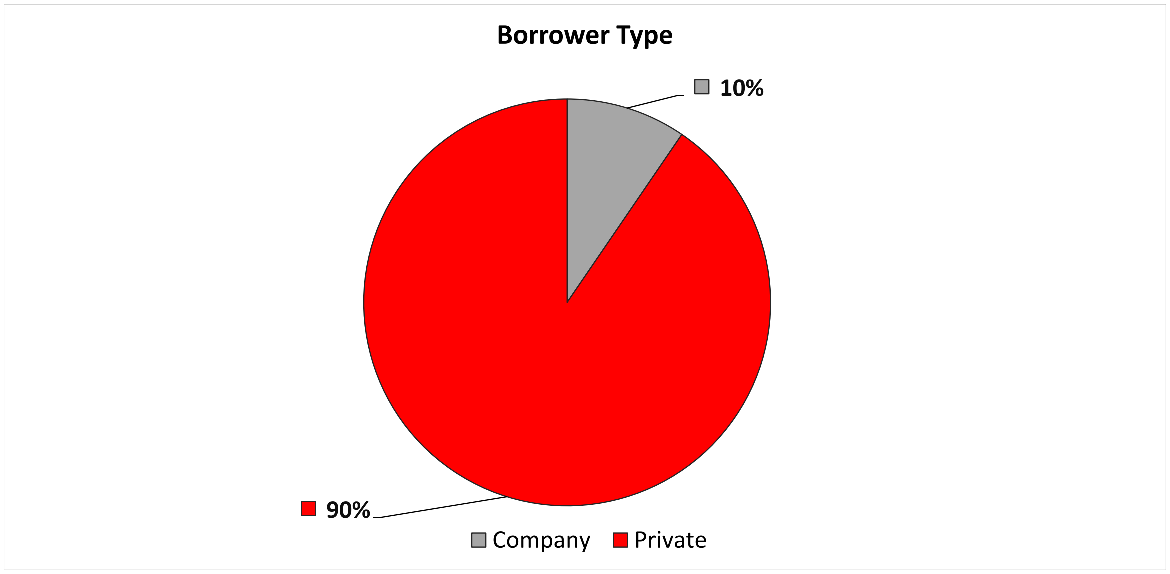
Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 682	42 492 305	9.54 %	45.8	15.1
Private	19 878	403 011 001	90.46 %	57.0	10.5
Total	21 560	445 503 307	100 %	55.9	10.9

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

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

21.b Borrower Type



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30	days

22.a Vehicle type

Vehicle type

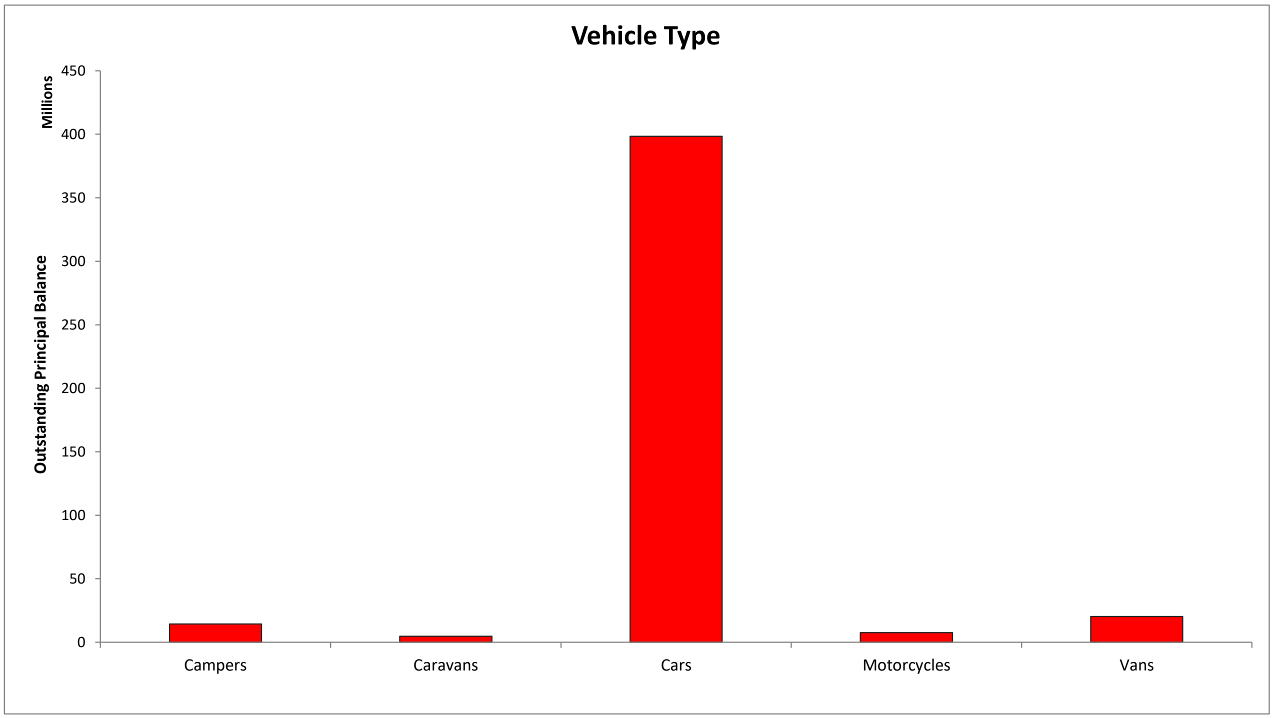
TOTAL					
Vehicle type	**No**	**Outstanding balance**	**% of Outstanding Balance**	**WA months to maturity**	**WA seasoning**
Campers	352	14 411 858	3.23 %	59.8	9.9
Caravans	219	4 743 431	1.06 %	57.2	10.7
Cars	19 045	398 423 752	89.43 %	56.1	10.8
Motorcycles	688	7 618 759	1.71 %	50.6	11.1
Vans	1 256	20 305 507	4.56 %	50.6	13.2
Total	21 560	445 503 307	100 %	55.9	10.9

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

22.b Vehicle type

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

23.a Restructured Loans

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days

Restructured

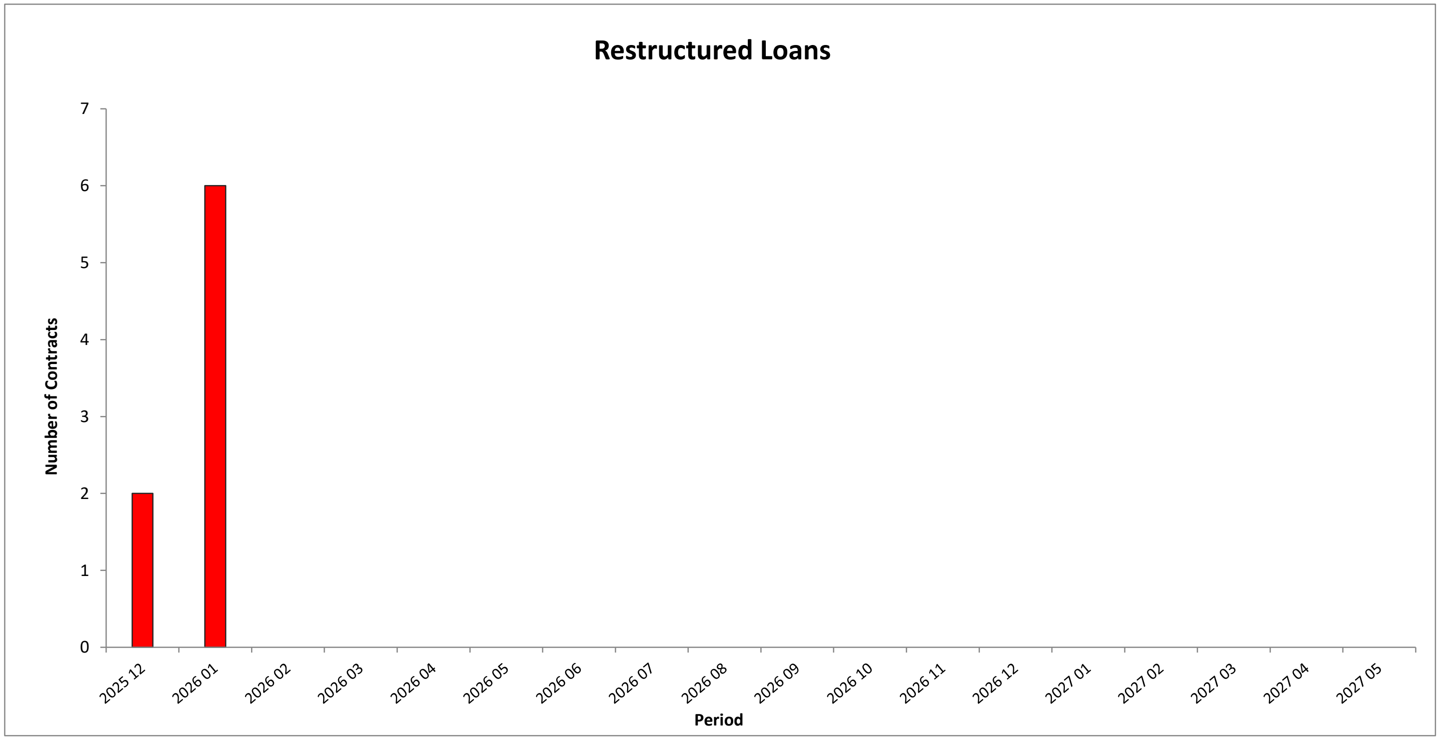
TOTAL		
Period	No	Outstanding balance
2025 12	2	41 054
2026 01	6	119 385
2026 02		
2026 03		
2026 04		
2026 05		
2026 06		
2026 07		
2026 08		
2026 09		
2026 10		
2026 11		
2026 12		
2027 01		
2027 02		
2027 03		
2027 04		
2027 05		
Total	8	160 440

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days

24.a Dynamic Interest rate

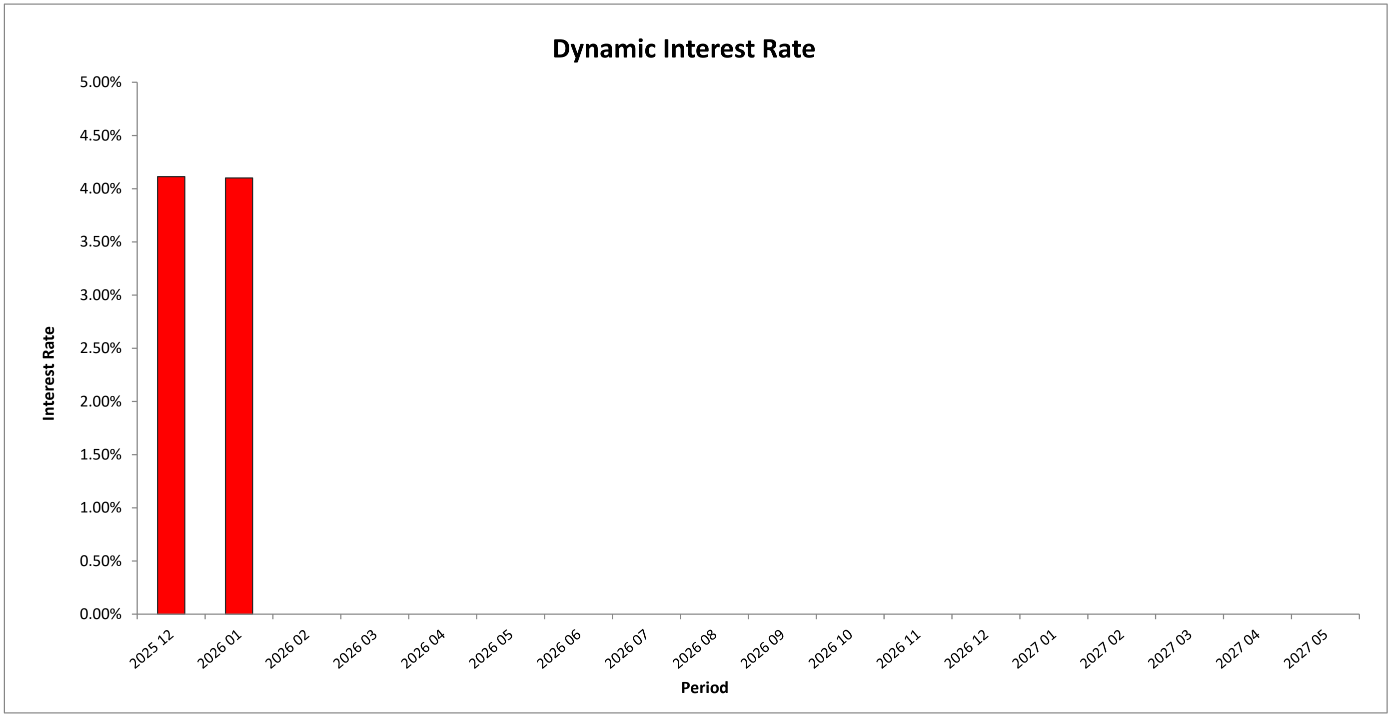
Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2025 12	457 106 934	4.11 %
2026 01	445 503 307	4.10 %
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		

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

24.b Dynamic Interest Rate

Reporting Date		27/02/2026					
Payment date		25/02/2026					
Period No		2					
Monthly Period		01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30	days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

25.a Dynamic Pre-Payments

Santander Consumer Bank

Dynamic Prepayment

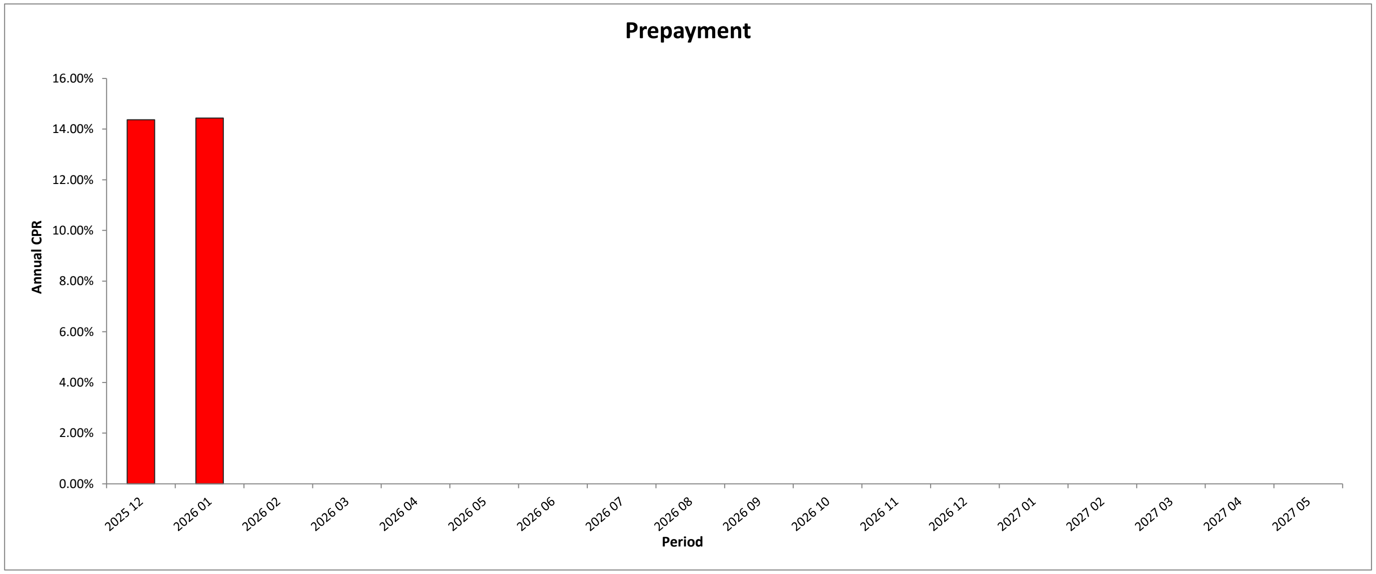
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2025 12	8 781 162	457 106 934	14.37 %
2026 01	5 750 436	445 503 307	14.44 %
2026 02			
2026 03			
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			
2026 09			
2026 10			
2026 11			
2026 12			
2027 01			
2027 02			
2027 03			
2027 04			
2027 05			

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

25.b Dynamic Pre-Payments

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

26. Delinquency

Santander Consumer Bank

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	445 503 307	20 486	407 612 798	1 618	32 257 060	179	3 352 711	115	1 858 101	15	422 637	0	0	0	0	1	2 154
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2027	1																	
	2																	
	3																	
	4																	
	5																	

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27/02/2026
Payment date	25/02/2026
Period No	2
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 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	2 154	1	0	0	2 154												
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																	

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

28. Priority of Payments - Revenue

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 833 370.00	EUR
Senior Expenses	-	34 694.44	EUR
Issuer swap interest to swap counterparty	-	780 187.00	EUR
Interest Class A Notes	-	874 011.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	60 712.00	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	-	36 364.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	24 951.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	8 753.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	2 153.85	EUR
Class E Target Principal Redemption	-	100 000.00	EUR
Interest and principal to Expense Advance Provider	-	911 543.71	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

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

29. Priority of Payments - Redemption

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11 603 626.92	EUR
	-		
Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
Class A Notes Principal	-	11 603 626.92	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		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	34 694.44					
Interest accrued for the Period	EUR	1 004 791.00	874 011.00	60 712.00	36 364.00	24 951.00	8 753.00
Cumulative Interest accrued	EUR	2 903 903.00	2 535 036.00	171 012.00	102 364.00	70 187.00	25 304.00
Interest Payments	EUR	1 004 791.00	874 011.00	60 712.00	36 364.00	24 951.00	8 753.00
Cumulative Interest Payments	EUR	2 903 903.00	2 535 036.00	171 012.00	102 364.00	70 187.00	25 304.00
Interest accrued on Subordinated Loan for the Period	EUR	9 027.00					
Cumulative Interest accrued on Subordinated Loan	EUR	25 276.00					
Unpaid Cumulative Interest accrued on Subordinated loan	EUR	25 276.00					
Interest Payments on Subordinated Loan	EUR	-					

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

31. Swap Overview

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Kimi 14 - Front Swap

Party A	**DZ Bank AG**
Party B	**SC NORDICS S.À R.L.**
Swap Notional	**457 006 934**
Interest Period Start	26/01/2026
Interest Period End	25/02/2026
Interest Days	30
Settlement Date	25/02/2026
Party A Floating Interest Rate	1.967 %
Party A Floating Rate Day Count Fraction	0.0833
Party A Interest Amount	**EUR 749 110.53**
Party B Fixed Rate	2.0486 %
Party B Fixed Rate Day Count Fraction	0.0833
Party B Interest Amount	**EUR 780 187.00**

Reporting Date		27/02/2026				
Payment date		25/02/2026				
Period No		2				
Monthly Period		01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

32. Contact Details

Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no