

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



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Reporting Date	28/02/2026	
Payment date	25/02/2026	Following payment dates: 30/03/2026
Period No	31	25/02/2026
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days	
Cut-Off date	31/01/2026	

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**1. Portfolio Information**



Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	31	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>176 578 533.90 EUR</b>
Scheduled Loan Principal Repayments (+MC)	3 280 793.93 EUR
Prepayments	3 636 341.35 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>6 917 135.28 EUR</b>
New Defaulted Auto Loans amt in Period	351 606.51 EUR
<b>Closing balance prior to replenishment</b>	<b>169 309 792.11 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>- EUR</b>
Re-investment Principal Ledger Closing Balance	- EUR
<b>Closing Balance post replenishment</b>	<b>169 309 792.11 EUR</b>
Principal Recoveries on loans in default	437 059.42 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>675 053.81 EUR</b>
<b># Loans</b>	
At beginning of period	11 076 Loans
Replenished contracts	- Loans
Paid in Full	312 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	20 Loans
<hr/>	
At end of period	<b>10 744 Loans</b>

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**2. Amount Due for Distribution - Revenue Receipts**



Reporting Date	28/02/2026		
Payment date	25/02/2026		
Period No	31		
Monthly Period	01/01/2026	to	25/02/2026 = 30 days
Interest Period	from 26/01/2026	to	25/02/2026 = 30 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 112 113.23	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	714.13	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	54 570.27	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item 1	-	EUR

**Total Amount for Purchaser Available Revenue Receipts** **1 167 397.63 EUR**

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	894 982.63	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	289 441.65	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	9 002.68	EUR
g. Liquidity Reserve Excess Amount	45 567.94	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** **1 238 994.90 EUR**

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**3. Amount Due for Distribution - Redemption Receipts**

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from 26/01/2026	to	25/02/2026	=	30 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	6 917 135.28	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>6 917 135.28</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6 917 135.28	EUR
b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	351 606.51	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>7 268 741.79</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	31	
Monthly Period	01/01/2026	
Interest Period	from	26/01/2026
	to	25/02/2026
	=	30 days

**Note Balance**

Beginning of Period	176 578 533.91	EUR
End of Period	169 309 792.12	EUR

**Liquidity Balance**

Beginning of Period	0.5 %	929 066.98	EUR
Cash Outflow		44 795.78	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	884 271.20	EUR
Required Reserve Amount	0.5 % *	884 271.20	EUR

**Expenses Advance**

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

**Servicer Advance Reserve Fund**

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

**Set-off from Deposits**

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

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

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

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**5a. Performance Data**



Reporting Date	28/02/2026					
Payment date	25/02/2026					
Period No	31					
Monthly Period	from	01/01/2026	to	25/02/2026	=	30 days
Interest Period		26/01/2026				

**Asset Balance**

Opening balance prior to replenishment	176 578 533.90	EUR
Closing balance prior to replenishment	169 309 792.11	EUR
Closing Balance post replenishment	169 309 792.11	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	159 222 862.70	94.04 %	10 102
1-29 days past due	6 370 859.96	3.76 %	411
<b>Delinquent Receivables:</b>			
30-59 days past due	1 223 732.96	0.72 %	82
60-89 days past due	993 898.62	0.59 %	60
90-119 days past due	790 682.23	0.47 %	48
120-149 days past due	473 151.75	0.28 %	26
150-179 days past due	234 603.89	0.14 %	15
<b>Total Performing and Delinquent</b>	<b>169 309 792.11</b>	<b>100.00 %</b>	<b>10 744</b>
Current Period Defaults	351 606.51		20
Cumulative Defaults	16 578 590.13		889
Current Period Principal Recoveries	437 059.42		
Cumulative Principal Recoveries	8 014 001.60		

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

[A] Cumulative Net Loss Ratio, Payment Date	1.90 %	<b>YES</b>
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.92 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.92 %	

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

	<b>39.53 %</b>	
[A] Aggregate Outstanding Asset Principal Amount	169 309 792.11	
[B] Aggregate principal balance of Defaulted Contracts	16 578 590.13	
[C] Recoveries received on such Defaulted Contracts	8 014 001.60	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 980 445.50	

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

	<b>NO</b>	
[A] Delinquency Ratio, Payment Date	2.19 %	
[B] Delinquency Ratio, preceding Payment Date	2.06 %	
[C] Delinquency Ratio, second preceding Payment Date	1.99 %	

**or Servicer Termination Event**

**or Hedge Counterparty Downgrade Event**

**NO**  
**NO**

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**5b. Concentration limits**



Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	31	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days

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

Weighted average interest rate (min 3%)	3.39 %
Weighted average months to maturity (max 60)*	30.55*
Used Vehicles (max 75%)	57.05 %
Balloon Loans (max 70%)	82.19 %
Balloon Installments (max 26%)	44.77 %
Corporate Borrowers (max 11%)	6.22 %
IRB (min 95%)**	96%**

\* Bucket-based as found in IR

\*\* As of last replenishment

**Top-10 Exposures:**

	Balance	# Loans	Portion
	193 643.97	1	0.11 %
	152 605.55	1	0.09 %
	127 739.56	2	0.08 %
	110 618.60	1	0.07 %
	108 340.20	1	0.06 %
	102 002.92	2	0.06 %
	101 379.80	1	0.06 %
	100 422.36	1	0.06 %
	97 096.69	1	0.06 %
	96 700.26	1	0.06 %
	<b>Total (max 0,6%)</b>		<b>0.70 % *</b>

\* Post Replenishment

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**6. Note Principal**



Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	31
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

	Class A	Class B	Class C	Class D	Class E	Class F	
<b>Note Principal</b>							
Beginning of Period	140 778 533.91	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
Sequential Amortization	7 268 741.79	-	-	-	-	-	EUR
End of Period	133 509 792.12	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
<b>Principal Deficiency Sub-Ledger</b>							
Beginning of Period	-	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	351 606.51	EUR
Credit PDL	-	-	-	-	-	351 606.51	EUR
End of Period	-	-	-	-	-	-	EUR
<b>Net Note Principal</b>							
Beginning of Period	140 778 533.91	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
End of Period	133 509 792.12	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR

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7. Outstanding Notes



Reporting Date	28/02/2026		
Payment date	25/02/2026		
Period No	31		
Monthly Period	01/01/2026	to	25/02/2026 = 30 days
Interest Period	from	26/01/2026	

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>General Note Information</b>							
ISIN Code		XS2614283005	XS2614284078	XS2614285042	XS2614287337	XS2614289382	XS2614290984
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	92.04 %	1.47 %	1.89 %	1.04 %	1.00 %	2.56 %
Legal Final Maturity Date		30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032
Rating (Fitch/S&P)		AAA (sf) / AAA (sf)	AAA (sf) / AAA (sf)	AA+ (sf) / AA+ (sf)	AA- (sf) / AA- (sf)	A (sf) / BBB (sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000.00	414 200 000.00	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 500	4 142	66	85	47	45	115
<b>Current Note Information</b>							
Outstanding Opening Balance	176 578 533.91	140 778 533.91	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Available Distribution Amount	7 268 741.79						
Amortisation	7 268 741.79						
Redemption per Class	7 268 741.79	7 268 741.79	-	-	-	-	-
Redemption per Note		1 754.89	-	-	-	-	-
Outstanding Closing Balance		133 509 792.12	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Net Outstanding Closing Balance	169 309 792.12	133 509 792.12	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Current Tranching	100 %	78.86 %	3.90 %	5.02 %	2.78 %	2.66 %	6.79 %
Current Pool Factor		0.32	1.00	1.00	1.00	1.00	1.00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		30	30	30	30	30	30
Principal Outstanding per Note Beginning of Period		33 988.06	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		1 754.89	-	-	-	-	-
Principal Outstanding per Note End of Period		32 233.17	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		75.54	413.92	518.08	705.58	872.25	1 122.25
Interest Payment	585 708.29	312 880.29	27 318.50	44 037.08	33 162.42	39 251.25	129 058.75
Interest Payment per Note		75.54	413.92	518.08	705.58	872.25	1 122.25

3. Credit Enhancements							
Initial total CE (Subordination)		7.96 %	6.49 %	4.60 %	3.56 %	2.56 %	0.00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8.52 %	7.05 %	4.60 %	3.56 %	2.56 %	0.00 %
Current CE (Subordination incl. Excess Spread)		21.14 %	17.25 %	12.23 %	9.45 %	6.79 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		21.67 %	17.77 %	12.23 %	9.45 %	6.79 %	0.00 %
Current CE (Subordination)		21.14 %	17.25 %	12.23 %	9.45 %	6.79 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		21.67 %	17.77 %	12.23 %	9.45 %	6.79 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28/02/2026  
Payment date 25/02/2026  
Period No 31  
Monthly Period 01/01/2026  
Interest Period 26/01/2026 to 25/02/2026 = 30 days

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

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**9.a Original Portfolio Principal Balance**

Reporting Date	28/02/2026		
Payment date	25/02/2026		
Period No	31		
Monthly Period	01/01/2026		
Interest Period	from	26/01/2026	to 25/02/2026 = 30 days



Average amount - all: 21 495

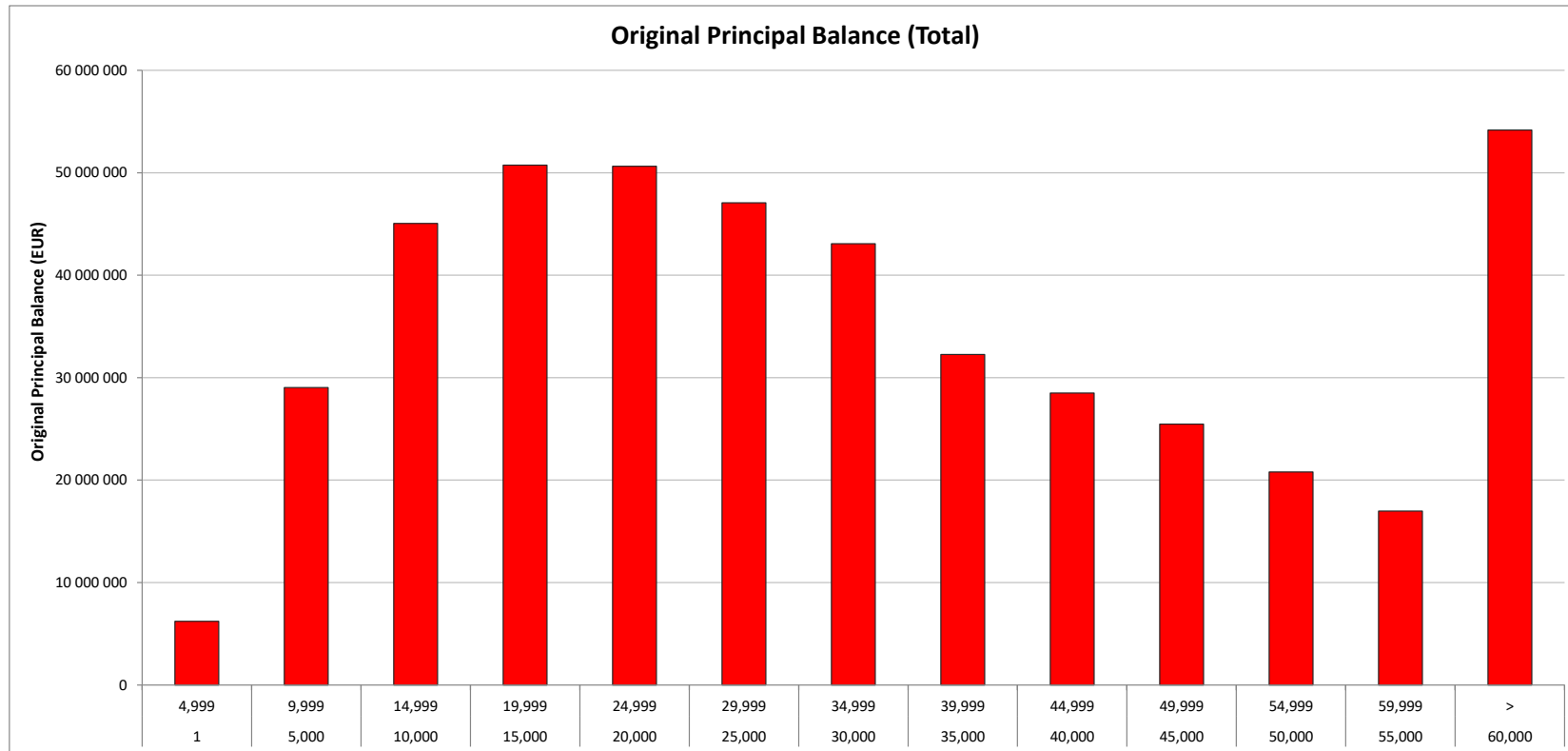
		TOTAL					
Min	Max	No	Original balance (EUR)	%	WA months to maturity	WA seasoning	
1	4 999	1 758	6 218 072	1.38 %	26.9	8.0	
5 000	9 999	3 872	29 030 383	6.45 %	43.6	7.8	
10 000	14 999	3 613	45 056 303	10.01 %	51.5	7.8	
15 000	19 999	2 920	50 735 170	11.27 %	53.5	7.9	
20 000	24 999	2 258	50 635 002	11.25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

Original balance

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9.b Original Principal Balance Graph

Reporting Date	28/02/2026					
Payment date	25/02/2026					
Period No	31					
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Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



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**10.a Outstanding Principal Balance**

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



Outstanding balance

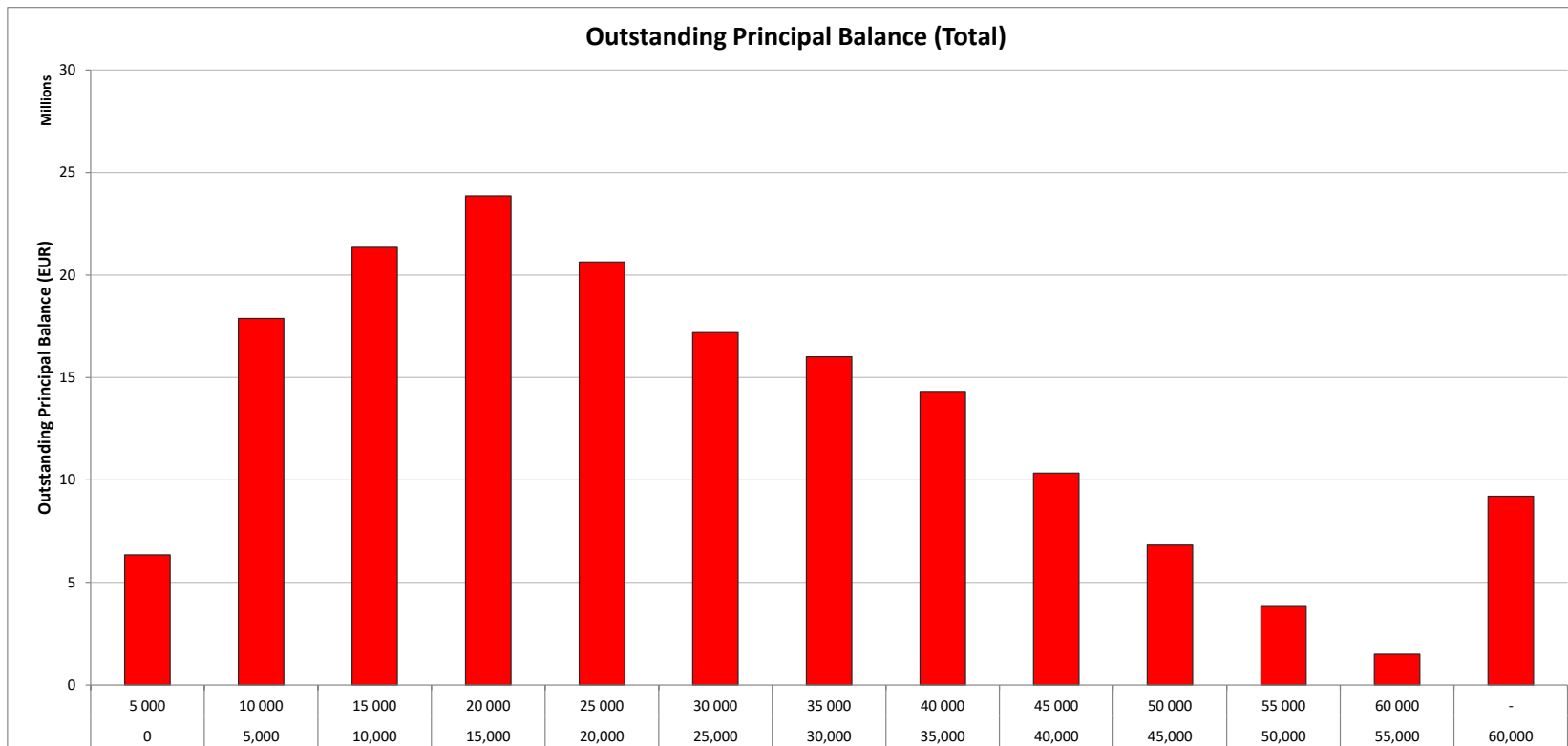
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 189	6 340 420	3.74 %	20.2	39.0
5 000	10 000	2 425	17 880 576	10.56 %	28.2	38.6
10 000	15 000	1 722	21 350 146	12.61 %	29.1	38.6
15 000	20 000	1 373	23 862 235	14.09 %	29.8	38.3
20 000	25 000	924	20 634 122	12.19 %	30.5	38.3
25 000	30 000	628	17 187 373	10.15 %	31.9	37.6
30 000	35 000	494	16 012 814	9.46 %	32.3	37.3
35 000	40 000	382	14 321 306	8.46 %	32.8	37.1
40 000	45 000	244	10 331 394	6.10 %	33.5	36.8
45 000	50 000	144	6 822 719	4.03 %	32.5	38.7
50 000	55 000	74	3 863 388	2.28 %	34.5	36.8
55 000	60 000	26	1 493 739	0.88 %	30.3	38.3
60 000	-	119	9 209 561	5.44 %	32.2	37.6
<b>Total</b>		<b>10 744</b>	<b>169 309 792</b>	<b>100 %</b>	<b>30.5</b>	<b>38.0</b>

Average Outstanding Balance per Loan: 15 759

SCF RAHOITUSPALVELUT XII DAC  
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	28/02/2026					
Payment date	25/02/2026					
Period No	31					
Monthly Period	from	01/01/2026	to	25/02/2026	=	30 days
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



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Monthly Investor Report

11.a Geographical Distribution



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

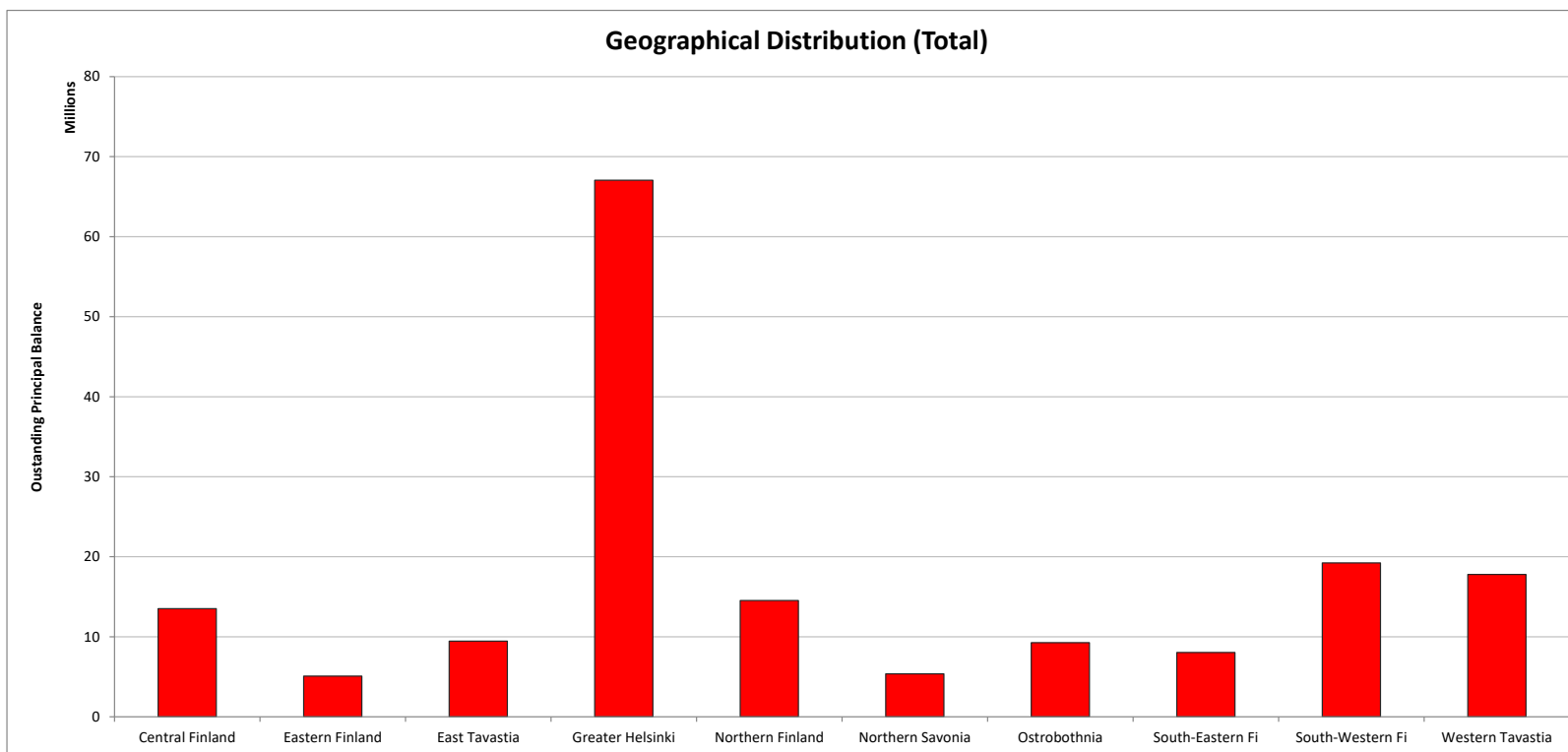
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	910	13 522 545	7.99 %	30.2	38.2
Eastern Finland	371	5 094 339	3.01 %	30.8	38.4
East Tavastia	658	9 443 389	5.58 %	30.9	37.8
Greater Helsinki	3 747	67 052 966	39.60 %	30.9	37.8
Northern Finland	892	14 520 009	8.58 %	30.4	37.8
Northern Savonia	374	5 366 884	3.17 %	29.9	37.9
Ostrobothnia	684	9 265 919	5.47 %	30.7	38.3
South-Eastern Fi	584	8 027 801	4.74 %	30.8	37.6
South-Western Fi	1 335	19 230 228	11.36 %	30.0	38.2
Western Tavastia	1 189	17 785 713	10.50 %	29.8	38.2
Total	10 744	169 309 792	100 %	30.5	38.0

Geographic distribution

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Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**12.a Interest Rate**



Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	31	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days

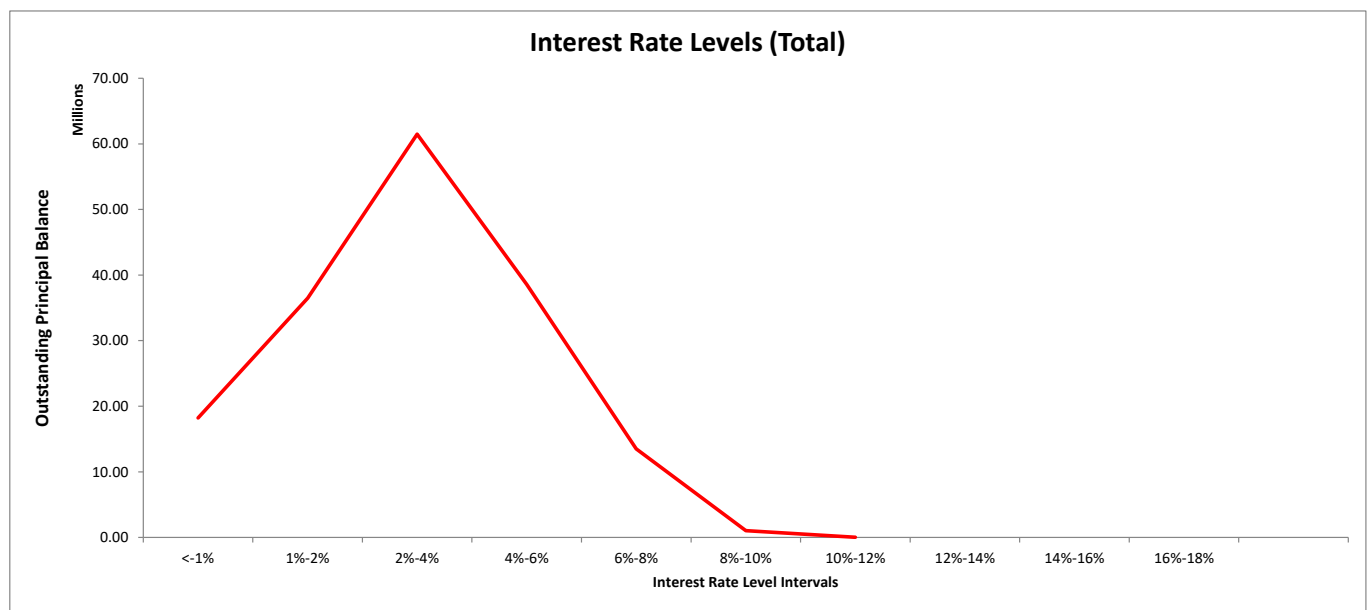
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 019	18 231 030	10.77 %	26.7	39.5
1 %	2 %	1 585	36 474 711	21.54 %	29.6	39.2
2 %	4 %	3 545	61 480 684	36.31 %	29.9	38.9
4 %	6 %	2 769	38 556 775	22.77 %	33.2	35.6
6 %	8 %	1 698	13 506 946	7.98 %	33.3	35.4
8 %	10 %	124	1 034 991	0.61 %	37.5	32.1
10 %	12 %	4	24 655	0.01 %	33.2	33.9
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 % -						
Total		10 744	169 309 792	100 %	30.5	38.0

Interest distribution

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

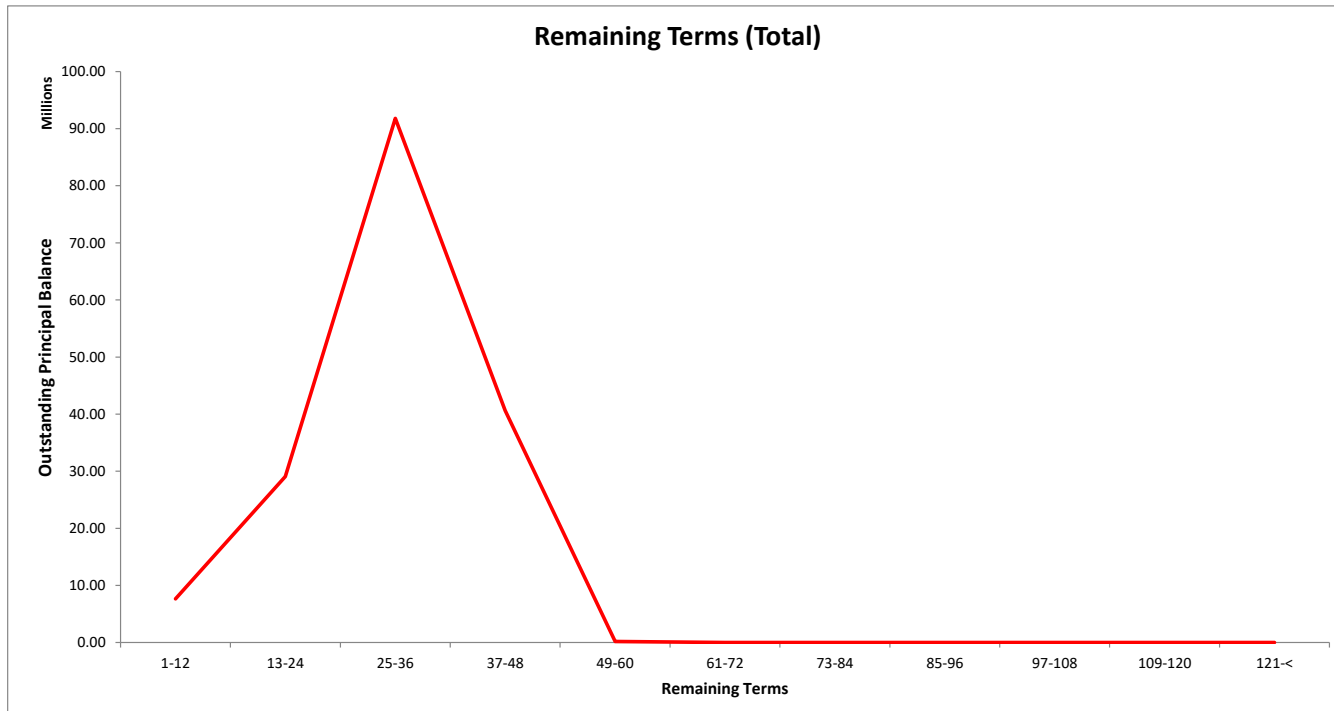




SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

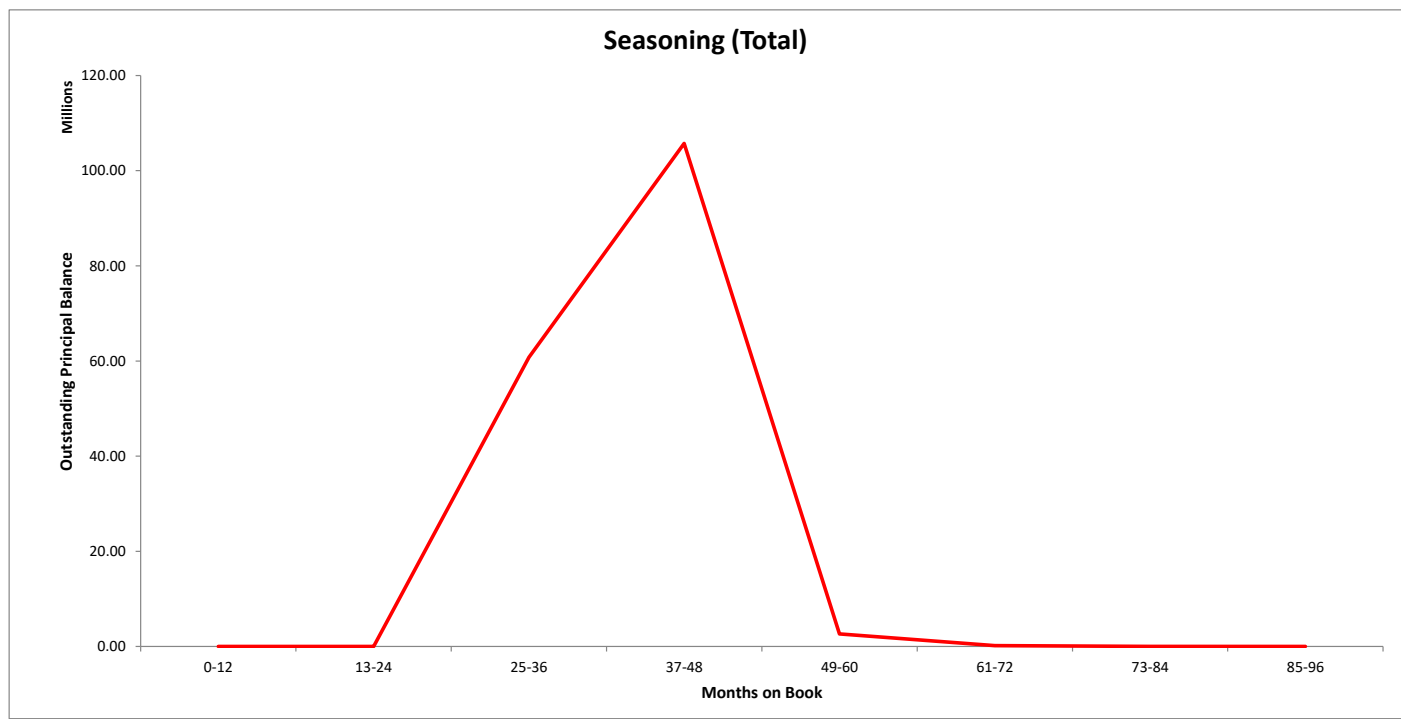




SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



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**Monthly Investor Report**

**15.a Balloon loans**



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

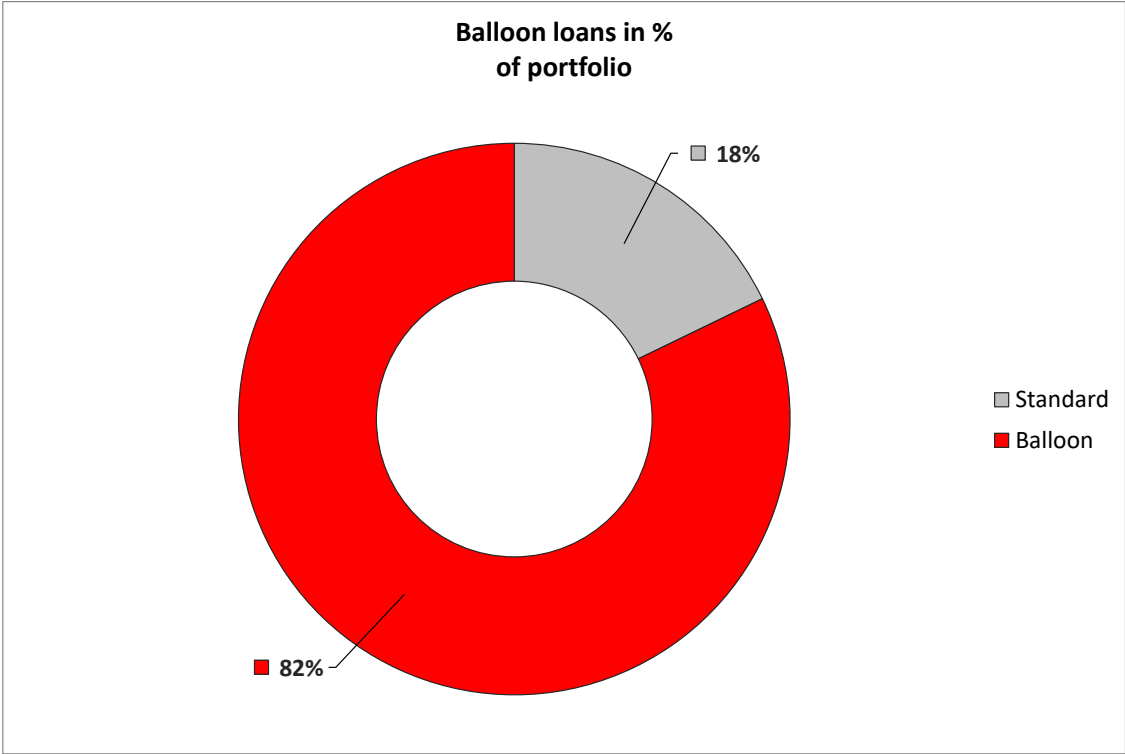
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	4 523	30 161 637	17.8 %	2 114	0.0 %	28.4	37.5
Balloon	6 221	139 148 155	82.2 %	75 790 536	54.5 %	31.0	38.1
Total	10 744	169 309 792	100 %	75 792 650	45 %	30.5	38.0

Balloon loans in %  
of portfolio

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

15.b Balloon loans

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**16.a # loans per borrower**



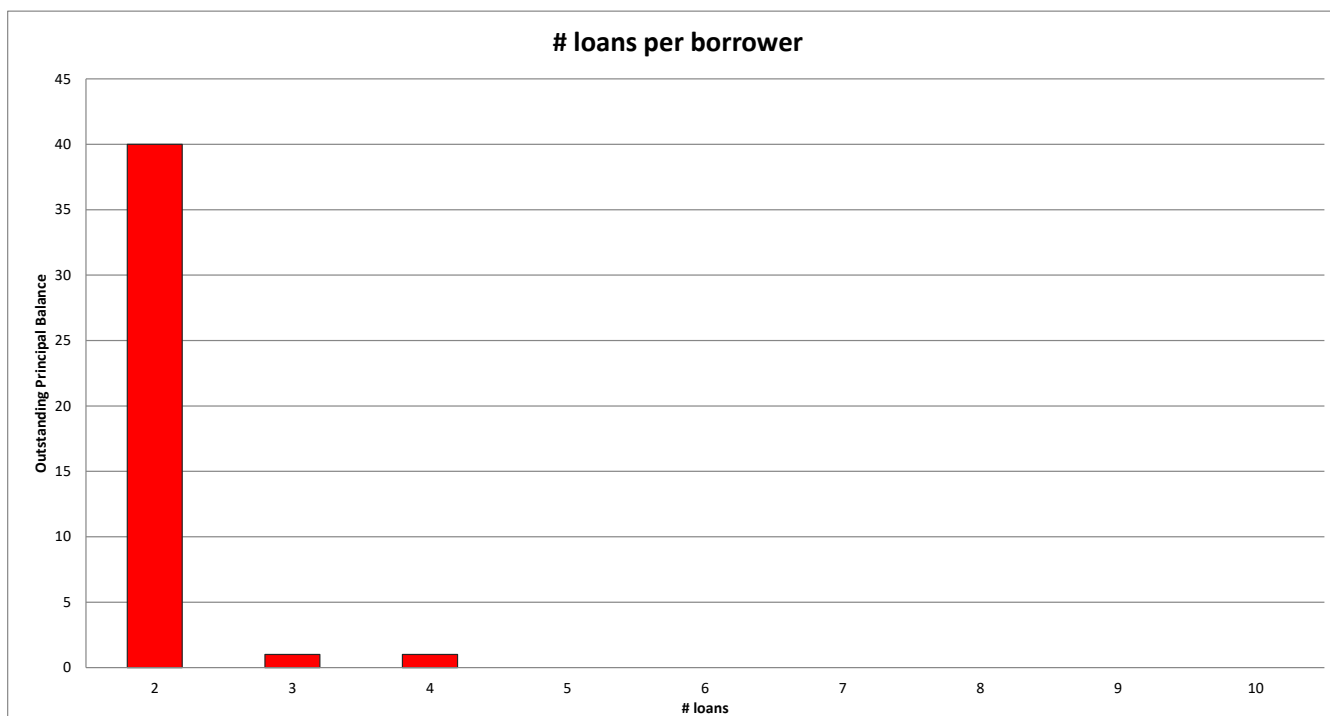
Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	31	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	10 657	167 919 799	99.18 %	
2	40	1 375 952	0.81 %	
3	1	9 949	0.01 %	
4	1	4 092	0.00 %	
5				
6				
7				
8				
9				
10				
<b>Total:</b>		10 699	169 309 792	100 %

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

17.a Amortisation Profile



Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	31	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days

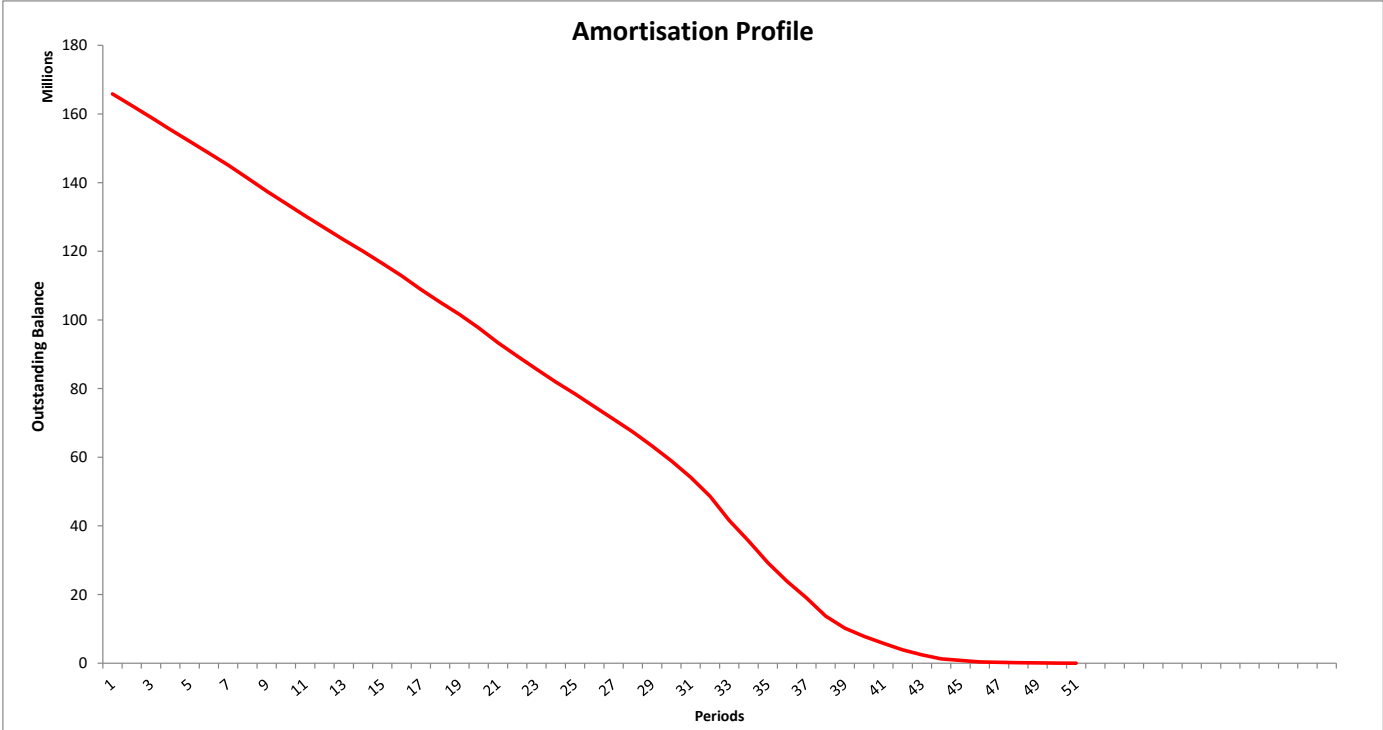
Period	TOTAL					
	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	169 309 792	165 853 243	3 456 549	478 767	3.45 %	97.96 %
2	165 853 243	162 472 887	3 380 357	468 852	3.45 %	95.96 %
3	162 472 887	158 997 304	3 475 582	458 633	3.44 %	93.91 %
4	158 997 304	155 497 717	3 499 587	448 473	3.44 %	91.84 %
5	155 497 717	152 072 685	3 425 033	438 184	3.43 %	89.82 %
6	152 072 685	148 586 354	3 486 331	428 268	3.43 %	87.76 %
7	148 586 354	145 105 969	3 480 385	418 142	3.43 %	85.70 %
8	145 105 969	141 346 336	3 759 633	408 093	3.43 %	83.48 %
9	141 346 336	137 537 082	3 809 254	397 425	3.43 %	81.23 %
10	137 537 082	133 920 972	3 616 110	386 971	3.43 %	79.10 %
11	133 920 972	130 329 842	3 591 130	376 685	3.43 %	76.98 %
12	130 329 842	126 852 253	3 477 589	366 534	3.43 %	74.92 %
13	126 852 253	123 374 759	3 477 494	356 713	3.43 %	72.87 %
14	123 374 759	120 001 326	3 373 432	346 696	3.42 %	70.88 %
15	120 001 326	116 476 111	3 525 216	336 889	3.42 %	68.79 %
16	116 476 111	112 833 237	3 642 873	326 750	3.42 %	66.64 %
17	112 833 237	108 909 780	3 923 458	317 049	3.42 %	64.33 %
18	108 909 780	105 202 767	3 707 013	306 403	3.43 %	62.14 %
19	105 202 767	101 588 639	3 614 129	295 980	3.43 %	60.00 %
20	101 588 639	97 702 798	3 885 841	286 085	3.43 %	57.71 %
21	97 702 798	93 402 300	4 300 498	275 708	3.44 %	55.17 %
22	93 402 300	89 493 844	3 908 455	264 626	3.45 %	52.86 %
23	89 493 844	85 686 031	3 807 813	254 038	3.46 %	50.61 %
24	85 686 031	81 903 099	3 782 932	243 895	3.47 %	48.37 %
25	81 903 099	78 438 553	3 464 546	234 517	3.49 %	46.33 %
26	78 438 553	74 783 953	3 654 600	225 108	3.50 %	44.17 %
27	74 783 953	71 076 879	3 707 074	214 830	3.50 %	41.98 %
28	71 076 879	67 393 296	3 683 582	204 242	3.50 %	39.80 %
29	67 393 296	63 277 165	4 116 131	194 709	3.52 %	37.37 %
30	63 277 165	58 918 352	4 358 813	183 667	3.54 %	34.80 %
31	58 918 352	54 191 941	4 726 411	171 792	3.56 %	32.01 %
32	54 191 941	48 612 950	5 578 991	159 000	3.58 %	28.71 %
33	48 612 950	41 577 724	7 035 225	144 565	3.63 %	24.56 %
34	41 577 724	35 670 307	5 907 417	126 941	3.73 %	21.07 %
35	35 670 307	29 309 303	6 361 003	110 298	3.77 %	17.31 %
36	29 309 303	23 844 263	5 465 041	92 410	3.85 %	14.08 %
37	23 844 263	19 021 415	4 822 848	78 422	4.02 %	11.23 %
38	19 021 415	13 756 289	5 265 126	64 278	4.13 %	8.12 %
39	13 756 289	10 211 671	3 544 618	48 302	4.30 %	6.03 %
40	10 211 671	7 788 535	2 423 136	36 937	4.43 %	4.60 %
41	7 788 535	5 767 146	2 021 389	29 393	4.62 %	3.41 %
42	5 767 146	3 884 435	1 882 711	22 181	4.71 %	2.29 %
43	3 884 435	2 428 737	1 455 698	15 401	4.86 %	1.43 %
44	2 428 737	1 266 363	1 162 374	10 199	5.16 %	0.75 %
45	1 266 363	793 166	473 197	5 516	5.35 %	0.47 %
46	793 166	392 087	401 080	3 530	5.47 %	0.24 %
47	392 087	265 728	126 359	1 595	4.99 %	0.17 %
48	265 728	146 397	119 331	1 062	4.90 %	0.09 %
49	146 397	80 904	65 493	587	4.92 %	0.05 %
50	80 904	49 643	31 261	253	3.81 %	0.03 %
51	49 643	0	49 643	184	4.55 %	0.00 %

Amortization profile

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**17.b Amortisation Profile**

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



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18.a Payment Holidays



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

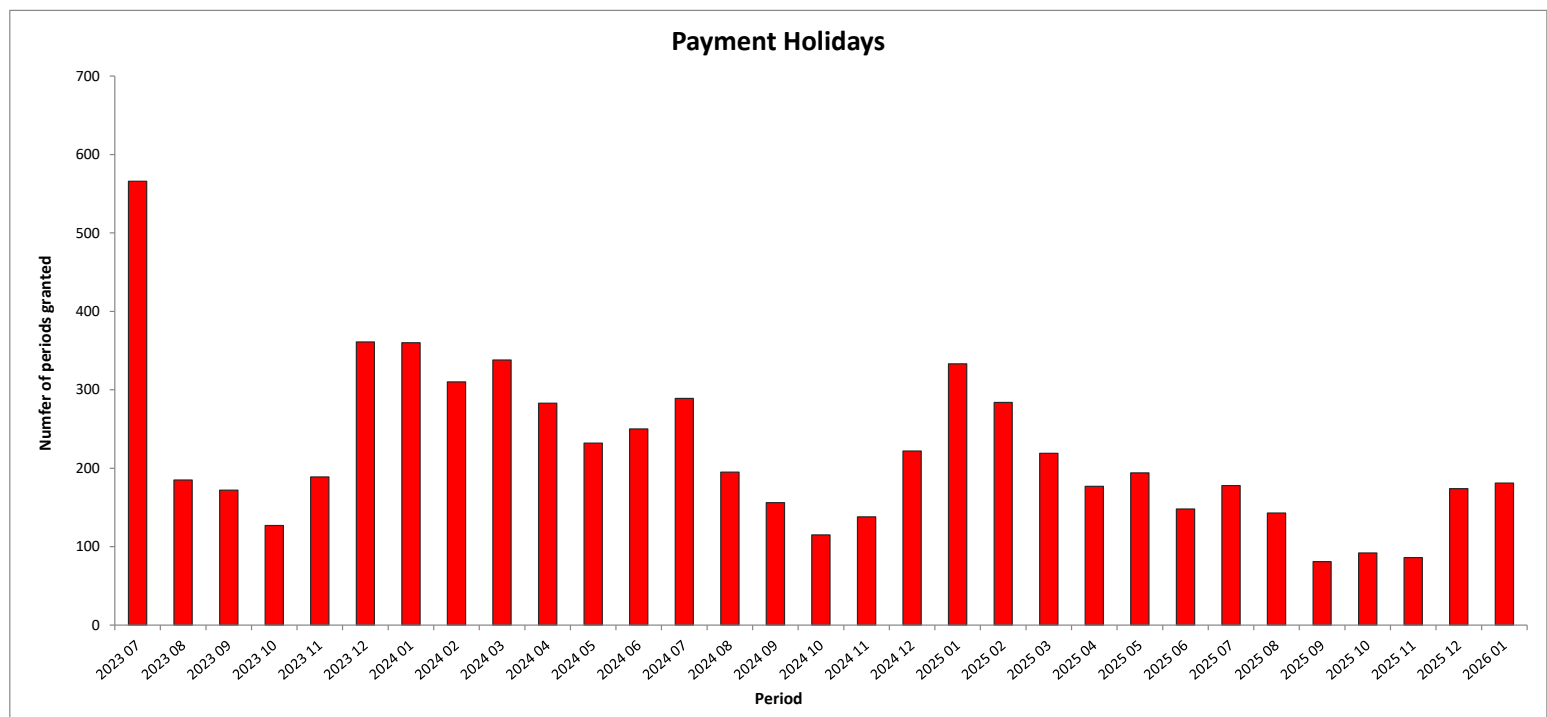
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	167 289	8 782 205	
2024 02	310	335	97 341	7 276 004	
2024 03	338	357	106 127	7 960 035	
2024 04	283	292	117 110	6 213 300	
2024 05	232	238	70 891	5 645 177	
2024 06	250	264	77 500	5 876 194	
2024 07	289	306	88 165	6 708 658	
2024 08	195	199	59 012	4 190 652	
2024 09	156	167	50 474	3 432 671	
2024 10	115	126	36 780	2 545 501	
2024 11	138	148	42 449	2 748 661	
2024 12	222	228	64 126	4 711 392	
2025 01	333	352	107 566	7 803 207	
2025 02	284	309	97 265	6 516 806	
2025 03	219	236	73 445	4 691 276	
2025 04	177	188	58 642	3 843 230	
2025 05	194	202	62 924	4 088 982	
2025 06	148	155	45 225	2 829 575	
2025 07	178	184	58 837	3 672 991	
2025 08	143	148	51 316	2 930 561	
2025 09	81	84	27 461	1 663 374	
2025 10	92	97	34 259	2 076 952	
2025 11	86	94	29 223	1 703 741	
2025 12	174	179	48 770	2 958 958	
2026 01	181	193	59 438	3 592 725	
Total:	6 778	7 626	2 317 093	152 075 458	

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



**SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report**

**18.c Remaining Payment Holidays**



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

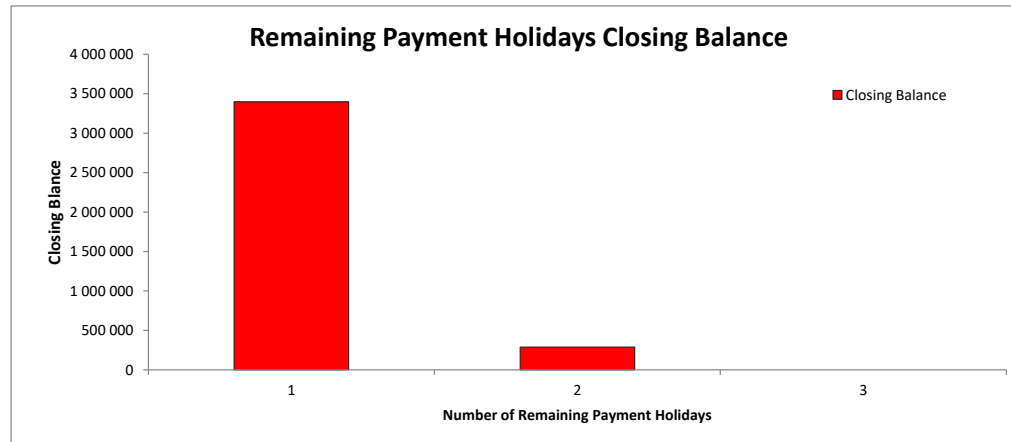
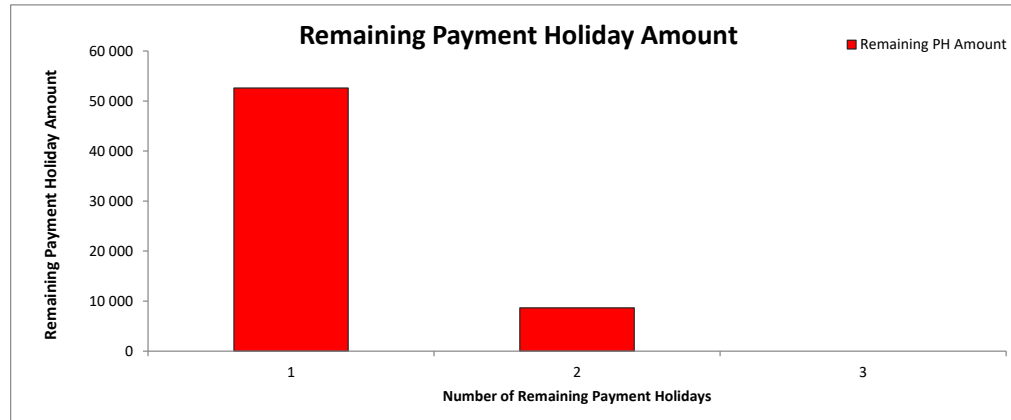
TOTAL				
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt	
1	175	52 582	3 398 437	
2	13	8 648	288 572	
3	0	0	0	
Total	188	61 230	3 687 009	

Remaining PH's

SCF RAHOITUSPALVELUT XII DAC  
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18.d Remaining Payment Holidays

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

19.a Downpayment



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

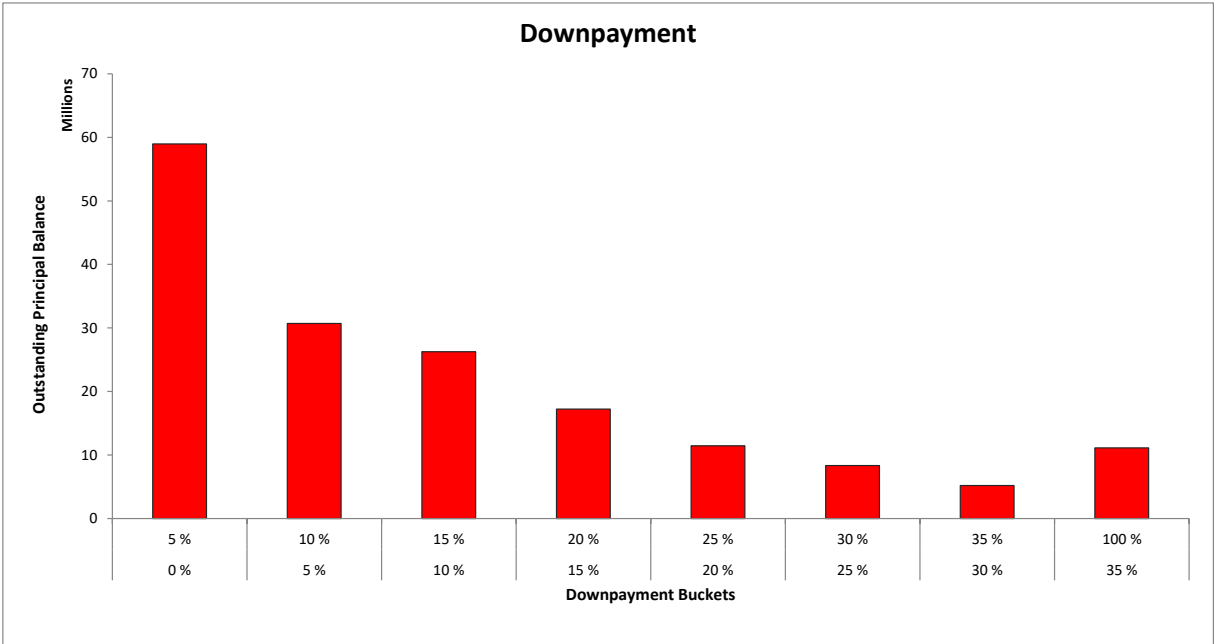
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	3 762	58 978 434	34.83 %	31.9	38.0
5 %	10 %	1 547	30 701 961	18.13 %	31.4	38.1
10 %	15 %	1 429	26 250 506	15.50 %	30.7	37.9
15 %	20 %	1 024	17 239 588	10.18 %	29.5	38.0
20 %	25 %	721	11 468 001	6.77 %	29.4	38.0
25 %	30 %	599	8 349 768	4.93 %	28.5	37.6
30 %	35 %	424	5 204 097	3.07 %	27.6	38.0
35 %	100 %	1 238	11 117 437	6.57 %	26.3	37.9
Total		10 744	169 309 792	100 %	30.5	38.0

Downpayment %

**SCF RAHOITUSPALVELUT XII DAC**  
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**19.b Downpayment**

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

20.a Vehicle Condition

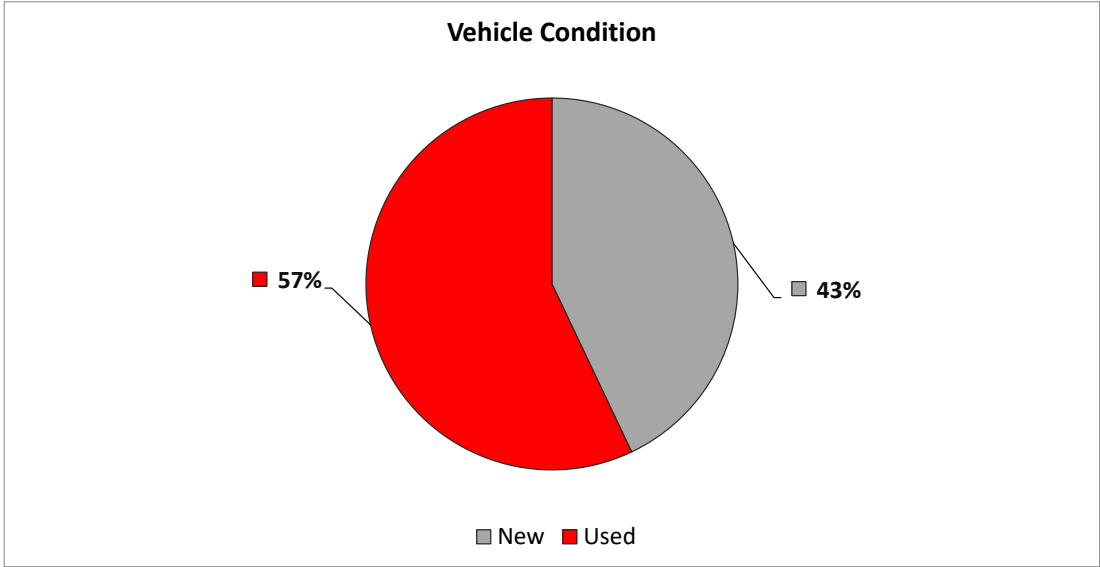


Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	31	
Monthly Period	01/01/2026	
Interest Period	from	26/01/2026
	to	25/02/2026
	=	30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 151	72 717 161	42.95 %	29.9	37.4	
Used	7 593	96 592 631	57.05 %	31.1	38.4	
Total	10 744	169 309 792	100 %	30.5	38.0	

20.b Vehicle Condition

Reporting Date	28/02/2026		
Payment date	25/02/2026		
Period No	31		
Monthly Period	01/01/2026		
Interest Period	from	26/01/2026	to 25/02/2026 = 30 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

21.a Borrower Type



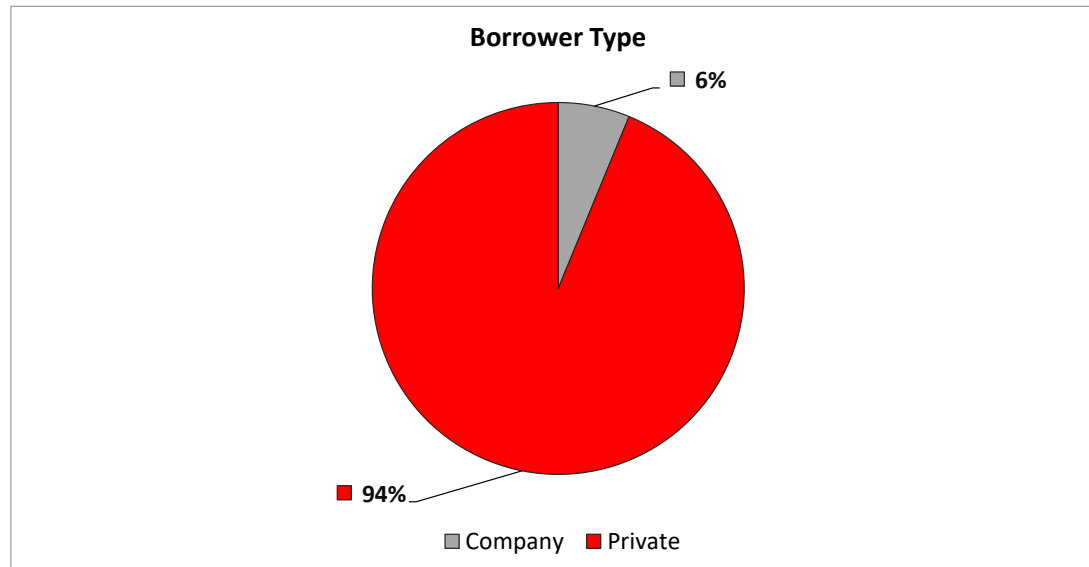
Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	31
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	661	10 538 247	6.22 %	24.3	39.2
	Private	10 083	158 771 545	93.78 %	31.0	37.9
	Total	10 744	169 309 792	100 %	30.5	38.0

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Monthly Investor Report

21.b Borrower Type

Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	31
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**22.a Vehicle type**



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

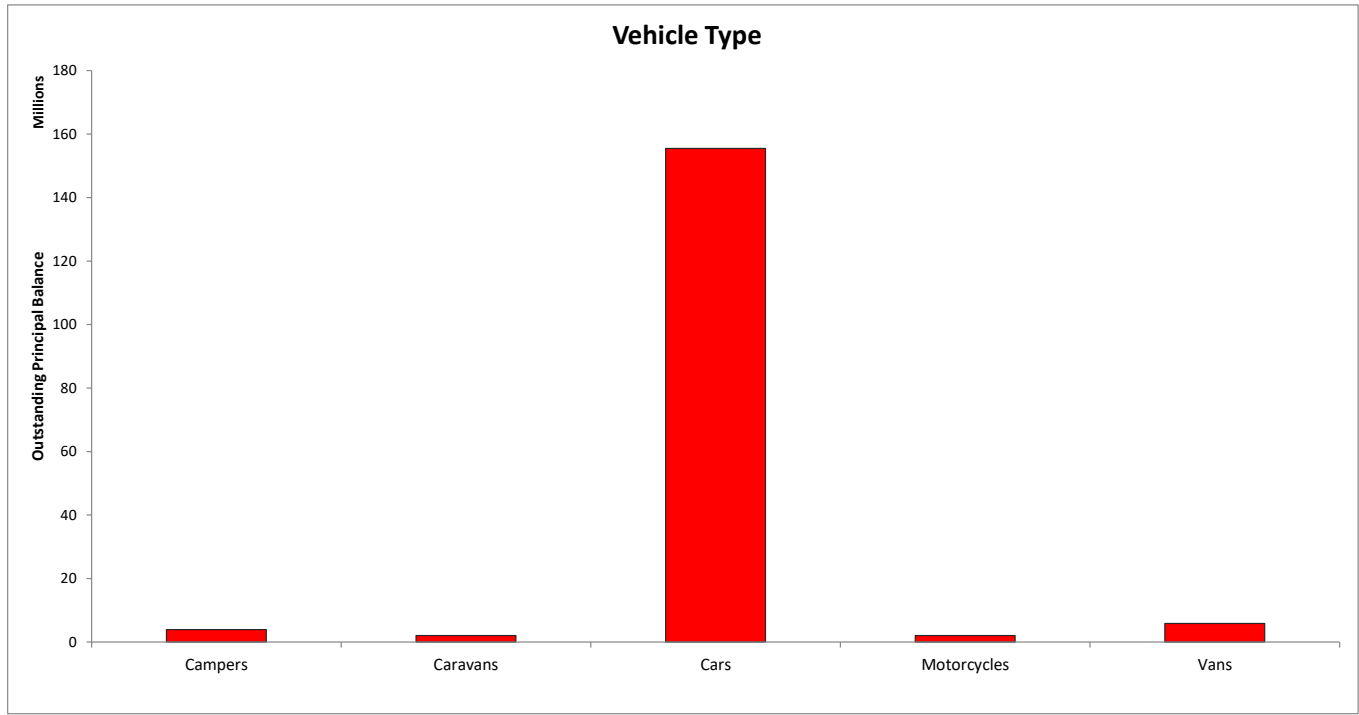
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	142	3 943 210	2.33 %	28.4	40.1	
Caravans	127	2 044 878	1.21 %	28.6	39.7	
Cars	9 672	155 443 540	91.81 %	30.8	37.9	
Motorcycles	279	2 045 510	1.21 %	26.2	37.7	
Vans	524	5 832 654	3.44 %	26.8	38.9	
<b>Total</b>	<b>10 744</b>	<b>169 309 792</b>	<b>100 %</b>	<b>30.5</b>	<b>38.0</b>	

Vehicle type

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



**SCF RAHOITUSPALVELUT XII DAC**  
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**23.a Restructured Loans**



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

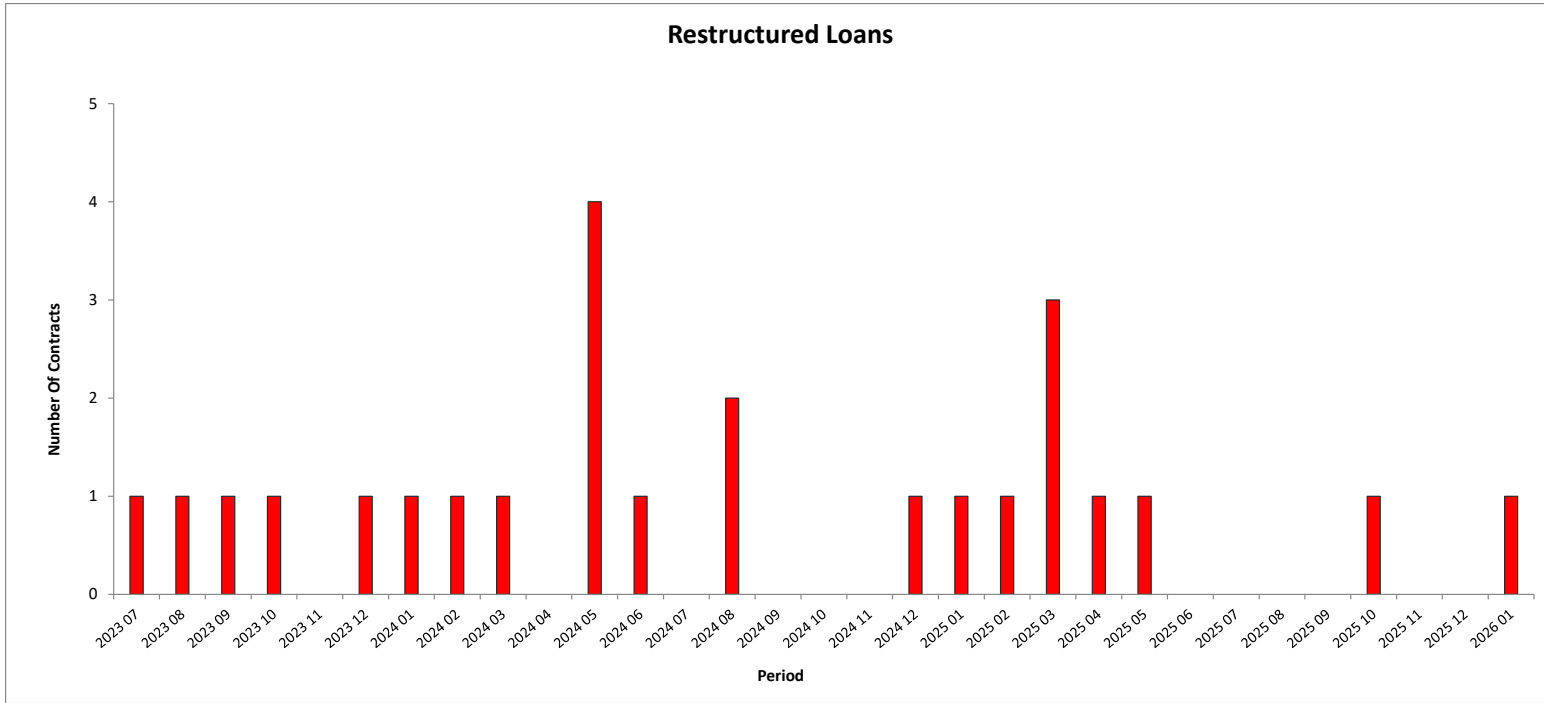
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03	1	16 293
2024 04	0	0
2024 05	4	91 436
2024 06	1	22 962
2024 07	0	0
2024 08	2	13 340
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024 12	1	70 639
2025 01	1	21 600
2025 02	1	32 049
2025 03	3	104 097
2025 04	1	1 119
2025 05	1	10 099
2025 06	0	0
2025 07	0	0
2025 08	0	0
2025 09	0	0
2025 10	1	14 885
2025 11	0	0
2025 12	0	0
2026 01	1	42 218
Total	25	620 164

Restructured

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**23.b Restructured Loans**

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



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**Monthly Investor Report**

**24.a Dynamic Interest rate**



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from 26/01/2026	to 25/02/2026	=	30 days	

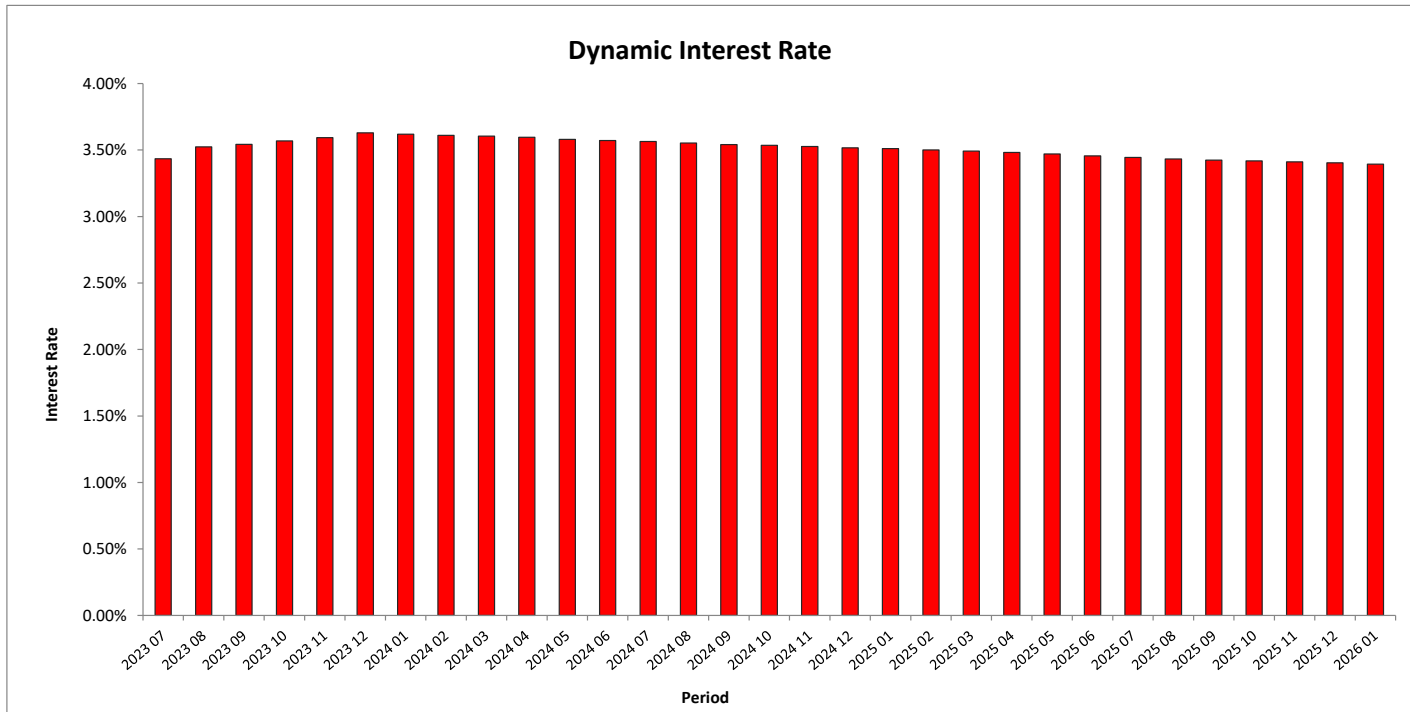
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3.43 %
2023 08	435 781 306	3.52 %
2023 09	436 622 959	3.54 %
2023 10	435 596 851	3.57 %
2023 11	436 884 114	3.59 %
2023 12	437 627 032	3.63 %
2024 01	423 959 854	3.62 %
2024 02	411 756 505	3.61 %
2024 03	399 017 001	3.60 %
2024 04	385 781 261	3.60 %
2024 05	371 651 162	3.58 %
2024 06	360 688 051	3.57 %
2024 07	347 561 241	3.56 %
2024 08	335 817 756	3.55 %
2024 09	324 445 327	3.54 %
2024 10	312 032 609	3.54 %
2024 11	301 503 099	3.53 %
2024 12	291 091 908	3.52 %
2025 01	280 787 505	3.51 %
2025 02	270 653 657	3.50 %
2025 03	260 005 448	3.49 %
2025 04	249 758 427	3.48 %
2025 05	239 921 227	3.47 %
2025 06	229 760 009	3.46 %
2025 07	219 536 399	3.44 %
2025 08	210 360 116	3.43 %
2025 09	200 531 533	3.42 %
2025 10	191 420 457	3.42 %
2025 11	183 974 881	3.41 %
2025 12	176 578 534	3.40 %
2026 01	169 309 792	3.39 %

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**25.a Dynamic Pre-Payments**



Reporting Date	28/02/2026					
Payment date	25/02/2026					
Period No	31					
Monthly Period	01/01/2026	to	25/02/2026	=	30 days	
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

Period	TOTAL			CPR Annual
	Sum of Pre-Payments	Closing Balance		
2023 07	25 587 102	404 834 411		20.06 %
2023 08	7 538 135	435 781 306		18.89 %
2023 09	7 402 480	436 622 959		18.55 %
2023 10	7 722 936	435 596 851		19.32 %
2023 11	6 802 303	436 884 114		17.16 %
2023 12	6 157 474	437 627 032		15.64 %
2024 01	6 761 784	423 959 854		17.55 %
2024 02	6 144 884	411 756 505		16.51 %
2024 03	6 626 093	399 017 001		18.20 %
2024 04	6 598 739	385 781 261		18.70 %
2024 05	7 224 137	371 651 162		20.99 %
2024 06	5 073 506	360 688 051		15.63 %
2024 07	6 728 617	347 561 241		20.91 %
2024 08	5 867 058	335 817 756		19.06 %
2024 09	5 787 074	324 445 327		19.42 %
2024 10	6 588 020	312 032 609		22.59 %
2024 11	5 542 321	301 503 099		19.96 %
2024 12	4 869 592	291 091 908		18.33 %
2025 01	4 992 923	280 787 505		19.37 %
2025 02	5 158 330	270 653 657		20.62 %
2025 03	5 333 190	260 005 448		22.02 %
2025 04	5 247 046	249 758 427		22.49 %
2025 05	4 931 261	239 921 227		22.06 %
2025 06	5 178 861	229 760 009		23.93 %
2025 07	5 360 633	219 536 399		25.67 %
2025 08	4 851 339	210 360 116		24.42 %
2025 09	5 462 644	200 531 533		28.21 %
2025 10	4 631 669	191 420 457		25.47 %
2025 11	3 596 665	183 974 881		21.09 %
2025 12	3 284 190	176 578 534		20.17 %
2026 01	3 636 341	169 309 792		22.94 %

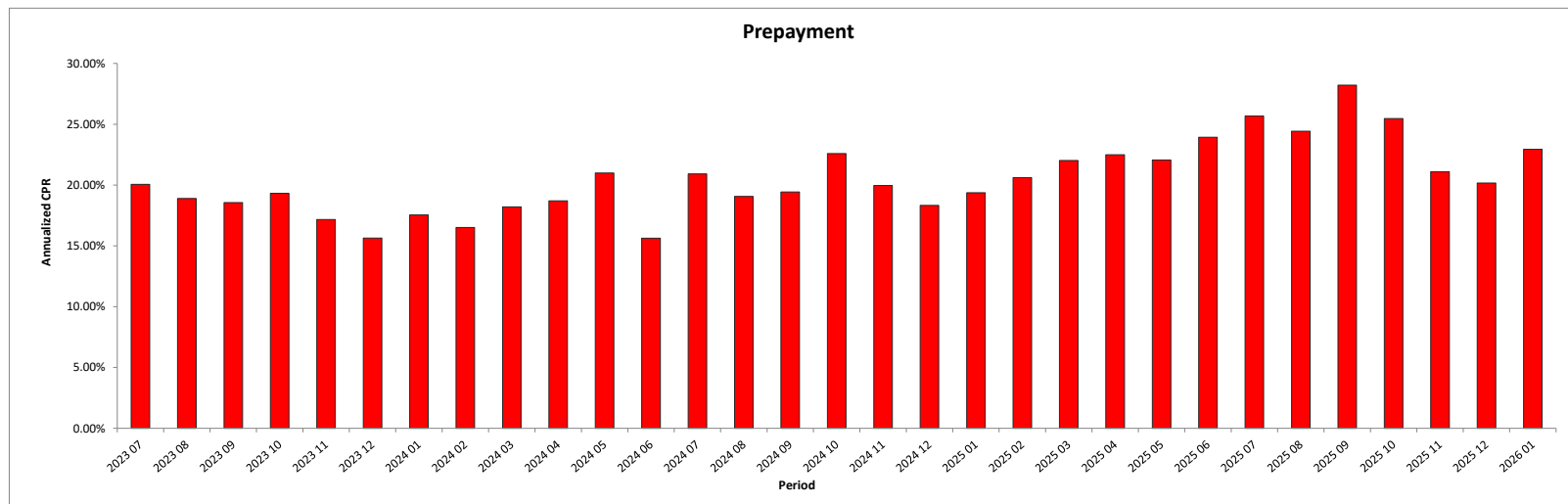
Dynamic Prepayment

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	28/02/2026		
Payment date	25/02/2026		
Period No	31		
Monthly Period	from	01/01/2026	to
Interest Period	from	26/01/2026	to
		25/02/2026	=
			30 days



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**Monthly Investor Report**

**26. Delinquency**



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	31				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2023	7	404 834 411	18 410	384 371 369	869	17 412 766	87	1 607 611	46	918 778	18	324 691	10	199 197	-	-	-	-
	8	435 781 306	19 949	415 533 471	811	16 617 179	85	1 735 646	41	801 554	37	714 989	8	191 183	8	187 284	4	13 032
	9	436 622 959	20 022	414 840 279	868	17 366 660	122	2 426 656	46	1 061 247	19	364 204	23	398 979	6	164 934	9	166 271
	10	435 596 851	20 030	411 883 049	972	18 733 534	108	2 202 813	65	1 496 644	29	744 873	11	233 161	20	302 778	12	217 696
	11	436 884 114	20 259	412 912 559	931	18 707 176	125	2 301 977	58	1 167 958	48	1 074 437	22	517 614	9	202 393	18	231 242
	12	437 627 032	20 368	411 991 581	957	18 473 443	178	3 557 428	81	1 541 721	46	887 497	39	785 604	17	389 759	15	251 278
2024	1	423 959 854	19 931	398 864 551	938	18 014 816	146	2 851 603	92	2 031 383	53	1 069 697	28	656 504	26	471 301	26	543 783
	2	411 756 505	19 539	388 263 175	874	16 536 598	121	2 122 180	79	1 694 806	72	1 614 620	45	948 088	27	577 037	29	414 475
	3	399 017 001	18 794	370 859 256	1 070	19 778 863	187	3 415 896	74	1 336 478	59	1 341 794	64	1 472 573	38	812 142	29	557 022
	4	385 781 261	18 418	359 629 729	955	17 789 417	174	3 539 211	98	1 878 461	44	801 887	44	1 030 072	47	1 112 484	36	712 591
	5	371 651 162	17 967	347 658 409	899	16 464 419	166	2 935 598	96	1 838 565	68	1 361 803	34	659 747	32	732 621	50	1 169 864
	6	360 688 051	17 606	338 154 410	853	15 281 248	144	2 684 487	85	1 466 970	69	1 401 624	53	1 094 682	30	604 630	37	751 838
	7	347 561 241	17 096	324 599 173	833	16 030 722	168	2 801 568	80	1 406 542	48	932 835	52	997 822	35	792 578	37	687 563
	8	335 817 756	16 721	314 871 327	775	14 749 215	125	2 271 772	92	1 655 975	42	854 058	36	717 896	38	697 513	48	850 745
	9	324 445 327	16 219	303 201 076	808	15 080 293	134	2 581 237	67	1 188 150	68	1 310 422	30	596 048	26	488 100	37	605 634
	10	312 032 609	15 783	292 031 943	763	13 922 876	126	2 494 077	74	1 214 262	56	1 029 277	44	921 543	22	418 631	30	516 748
	11	301 503 099	15 341	281 573 793	780	13 671 215	140	2 318 075	78	1 525 711	45	868 196	42	817 858	35	728 251	21	390 126
	12	291 091 908	14 926	269 865 177	852	14 803 413	140	2 481 602	79	1 359 815	58	1 160 079	39	788 917	30	632 905	37	773 246
2025	1	280 787 505	14 701	262 929 464	667	11 359 630	136	2 341 061	88	1 508 149	62	1 110 078	40	768 812	33	770 311	37	645 431
	2	270 653 657	14 298	253 360 919	705	11 820 900	107	1 715 222	70	1 241 340	56	973 334	44	771 682	37	770 260	33	682 150
	3	260 005 448	13 821	241 716 192	731	12 320 881	145	2 570 508	59	929 080	55	933 575	43	859 843	37	675 369	39	775 115
	4	249 758 427	13 462	233 720 537	660	10 559 682	126	1 970 690	73	1 243 607	43	722 425	40	796 572	33	744 916	40	655 098
	5	239 921 227	13 041	223 399 977	663	10 660 907	118	2 250 228	76	1 157 456	49	896 137	46	812 083	36	744 438	35	730 655
	6	229 760 009	12 011	203 833 274	1 288	20 930 245	95	1 689 598	55	1 172 960	48	772 697	38	705 817	34	655 418	36	689 025
	7	219 536 399	12 269	206 097 564	551	8 835 860	104	1 630 769	55	1 005 268	33	828 452	31	510 973	32	627 512	30	575 903
	8	210 360 116	11 913	198 903 383	466	7 091 565	114	1 863 798	56	916 689	34	701 810	27	665 928	17	216 943	35	655 060
	9	200 531 533	11 423	188 896 472	492	7 564 708	67	1 123 297	70	1 174 144	40	634 649	24	558 768	22	579 496	20	251 509
	10	191 420 457	10 994	180 449 546	514	7 840 731	69	973 513	38	589 407	43	751 980	25	404 381	17	410 899	35	675 426
	11	183 974 881	10 687	173 390 170	462	6 920 380	102	1 690 616	41	579 890	28	417 015	34	620 715	20	356 096	24	511 245
	12	176 578 534	10 350	165 586 571	498	7 346 425	90	1 378 847	67	1 122 696	25	419 297	26	386 099	20	338 599	28	501 968
2026	1	169 309 792	10 102	159 222 863	411	6 370 860	82	1 223 733	60	993 899	48	790 682	26	473 152	15	234 604	20	351 607

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	28/02/2026					
Payment date	25/02/2026					
Period No	31					
Monthly Period	01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



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

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204 548	15	12 597	105 485	99 063	10 773	116 258	88 290	27 341	143 599	60 949	17 900	161 499	43 049	1 719	163 218	41 330
2023 4	700 217	44	18 685	377 339	322 878	16 469	393 808	306 409	70 649	464 457	235 760	17 727	482 184	218 033	14 242	496 426	203 791
2024 1	1 515 280	83	129 702	706 502	808 779	95 030	801 532	713 748	147 162	948 694	566 587	62 909	1 011 603	503 678	55 740	1 067 342	447 938
2024 2	2 634 293	123	346 889	951 338	1 682 955	152 847	1 104 185	1 530 108	302 041	1 406 226	1 228 067	140 183	1 546 409	1 087 883	202 085	1 748 494	885 799
2024 3	2 143 942	122	334 611	509 308	1 634 634	166 970	676 277	1 467 665	313 638	989 915	1 154 027	122 357	1 112 272	1 031 670	144 238	1 256 510	887 432
2024 4	1 680 120	88	114 197	114 197	1 565 923	221 136	335 334	1 344 786	292 184	627 518	1 052 602	197 363	824 880	855 240	51 439	876 320	803 800
2025 1	2 095 342	108				137 196	137 196	1 958 146	305 471	442 667	1 652 676	247 299	689 966	1 405 377	170 323	860 289	1 235 053
2025 2	2 074 777	111							74 441	74 441	2 000 336	267 915	342 356	1 732 422	391 082	733 438	1 341 339
2025 3	1 482 472	85										108 803	108 803	1 373 669	236 614	345 417	1 137 055
2025 4	1 688 639	87													163 506	163 506	1 525 132

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2026 Q1			2026 Q2			2026 Q3			2026 Q4			2027 Q1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204 548	15	834	164 052	40 496												
2023 4	700 217	44	2 662	499 088	201 129												
2024 1	1 515 280	83	11 738	1 079 080	436 201												
2024 2	2 634 293	123	40 702	1 789 196	845 097												
2024 3	2 143 942	122	33 453	1 289 964	853 978												
2024 4	1 680 120	88	27 080	903 399	776 721												
2025 1	2 095 342	108	56 230	916 520	1 178 823												
2025 2	2 074 777	111	83 980	817 418	1 257 360												
2025 3	1 482 472	85	24 902	370 319	1 112 153												
2025 4	1 688 639	87	153 014	316 520	1 372 119												
2026 1	351 607	20	8 798	8 798	342 808												

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**28. Priority of Payments - Revenue**



Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	31
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 167 397.63	EUR
Senior Expenses	-	50 106.90	EUR
Senior Servicing Fee	-	29 158.91	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	220 723.17	EUR
Tranche A Loan Interest to Issuer	-	82 121.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	16 500.00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	30 104.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	25 458.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	31 875.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	110 208.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	351 606.51	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	219 536.14	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Deferred Purchase Price to Seller	-	-	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	1 238 994.90	EUR
Senior Expenses	-	26 386.95	EUR
Issuer swap interest to swap counterparty	-	220 723.17	EUR
Interest Class A Notes	-	312 880.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	27 319.00	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	-	44 037.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	33 162.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	39 251.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	129 059.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	351 606.51	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	54 570.27	EUR

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**29. Priority of Payments - Redemption**



Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	31
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	6 917 135.28	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	6 917 135.28	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	7 268 741.79	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	7 268 741.79	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Revenue (u)**

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		54 570.27	EUR
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**Purchaser Priority of Payments - Revenue (aa)**

Payment of residual fund as Deferred Purchase Price to Seller		-	EUR
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**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**30. Transaction Costs**

Reporting Date	28/02/2026					
Payment date	25/02/2026					
Period No	31					
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	Class F
Senior Expenses	EUR	50 106.90						
Interest accrued for the Period	EUR	585 708.00	312 880.00	27 319.00	44 037.00	33 162.00	39 251.00	129 059.00
Cumulative Interest accrued	EUR	43 687 947.00	33 362 276.00	1 121 550.00	1 745 759.00	1 265 220.00	1 466 632.00	4 726 510.00
Interest Payments	EUR	585 708.00	312 880.00	27 319.00	44 037.00	33 162.00	39 251.00	129 059.00
Cumulative Interest Payments	EUR	43 687 947.00	33 362 276.00	1 121 550.00	1 745 759.00	1 265 220.00	1 466 632.00	4 726 510.00
Interest accrued on Subordinated Loan for the Period	EUR	-						
Cumulative Interest accrued on Subordinated Loan	EUR	37 407.00						
Unpaid Cumulative Interest accrued on Subordinated loan t-	EUR	-						
Interest Payments on Subordinated Loan	EUR	-						
Cumulative Interest Payments on Subordinated Loan	EUR	37 407.00						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

SCF RAHOITUSPALVELUT XII DAC  
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31. Swap Overview



Kimi 12|Front Swap

Party A  
Party B

BANCO SANTANDER, S.A  
SCF Rahoituspalvelut XII DAC

Swap Notional 176 578 534

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 0.08  
Party A Interest Amount EUR 289 441.65

Party B Fixed Rate 1.5000 %  
Party B Fixed Rate Day Count Fraction 0.08  
Party B Interest Amount EUR 220 723.17

Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	31
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

**SCF RAHOITUSPALVELUT XII DAC**  
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**32. Contact Details**



**Santander Consumer Bank AS**

**Team ABS**

Capital.Markets@santanderconsumer.no

Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	31
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days