

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27/03/2026	
Payment date	25/03/2026	Following payment dates: 28/04/2026
Period No	32	25/03/2026
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days	
Cut-Off date	28/02/2026	

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1. Portfolio Information



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	32	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance prior to replenishment	169 309 792.11	EUR
Scheduled Loan Principal Repayments (+MC)	3 166 884.51	EUR
Prepayments	3 271 710.25	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	6 438 594.76	EUR
New Defaulted Auto Loans amt in Period	211 658.41	EUR
Closing balance prior to replenishment	162 659 538.94	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	162 659 538.94	EUR
Principal Recoveries on loans in default	407 766.15	EUR
Total revenue collections		
Total Revenue Received in Period	626 487.07	EUR
# Loans		
At beginning of period	10 744	Loans
Replenished contracts	-	Loans
Paid in Full	308	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	19	Loans
<hr/>		
At end of period	10 417	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from 25/02/2026	to	25/03/2026	=	28 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 034 253.22	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	282.87	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	52 586.86	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 **1 087 122.95** **EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	682 541.50	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	258 103.37	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	8 305.72	EUR
g. Liquidity Reserve Excess Amount	44 280.77	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **993 231.36** **EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from 25/02/2026	to	25/03/2026	=	28 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	6 438 594.76	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	6 438 594.76	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6 438 594.76	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	211 658.41	EUR
Total Amount for Issuer Available Redemption Receipts	6 650 253.17	EUR

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4. Reserve Accounts



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	32	
Monthly Period	01/02/2026	
Interest Period	from	25/02/2026
	to	25/03/2026
	=	28 days

Note Balance

Beginning of Period	169 309 792.12	EUR
End of Period	162 659 538.95	EUR

Liquidity Balance

Beginning of Period	0.5 %	884 271.20	EUR
Cash Outflow		43 612.45	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	840 658.75	EUR
Required Reserve Amount	0.5 % *	840 658.75	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	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

Asset Balance

Opening balance prior to replenishment	169 309 792.11	EUR
Closing balance prior to replenishment	162 659 538.94	EUR
Closing Balance post replenishment	162 659 538.94	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	152 641 314.20	93.84 %	9 763
1-29 days past due	6 772 930.70	4.16 %	448
Delinquent Receivables:			
30-59 days past due	704 865.76	0.43 %	54
60-89 days past due	874 255.31	0.54 %	53
90-119 days past due	580 500.77	0.36 %	41
120-149 days past due	790 777.02	0.49 %	41
150-179 days past due	294 895.18	0.18 %	17
Total Performing and Delinquent	162 659 538.94	100.00 %	10 417
Current Period Defaults	211 658.41		19
Cumulative Defaults	16 790 248.54		908
Current Period Principal Recoveries	407 766.15		
Cumulative Principal Recoveries	8 421 767.75		

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

[A] Cumulative Net Loss Ratio, Payment Date	1.86 %	YES
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.90 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.92 %	

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

[A] Aggregate Outstanding Asset Principal Amount	162 659 538.94	38.01 %
[B] Aggregate principal balance of Defaulted Contracts	16 790 248.54	
[C] Recoveries received on such Defaulted Contracts	8 421 767.75	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 980 445.50	

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

[A] Delinquency Ratio, Payment Date	2.00 %	NO
[B] Delinquency Ratio, preceding Payment Date	2.19 %	
[C] Delinquency Ratio, second preceding Payment Date	2.06 %	

or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

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5b. Concentration limits



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

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

Weighted average interest rate (min 3%)	3.38 %
Weighted average months to maturity (max 60)*	29.69*
Used Vehicles (max 75%)	56.84 %
Balloon Loans (max 70%)	82.60 %
Balloon Installments (max 26%)	45.55 %
Corporate Borrowers (max 11%)	6.17 %
IRB (min 95%)**	96%**

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

Top-10 Exposures:

	Balance	# Loans	Portion
	192 919.49	1	0.12 %
	150 915.86	1	0.09 %
	127 166.56	2	0.08 %
	109 401.00	1	0.07 %
	107 063.30	1	0.07 %
	101 128.19	2	0.06 %
	100 192.47	1	0.06 %
	99 463.41	1	0.06 %
	97 096.69	1	0.06 %
	96 693.59	1	0.06 %
	Total (max 0,6%)		0.73 % *

* Post Replenishment

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6. Note Principal



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	32	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days

	Class A	Class B	Class C	Class D	Class E	Class F	
Note Principal							
Beginning 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
Sequential Amortization	6 650 253.17	-	-	-	-	-	EUR
End of Period	126 859 538.95	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
Principal Deficiency Sub-Ledger							
Beginning of Period	-	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	211 658.41	EUR
Credit PDL	-	-	-	-	-	211 658.41	EUR
End of Period	-	-	-	-	-	-	EUR
Net Note Principal							
Beginning 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
End of Period	126 859 538.95	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	27/03/2026		
Payment date	25/03/2026		
Period No	32		
Monthly Period	01/02/2026		
Interest Period	from	25/02/2026	to 25/03/2026 = 28 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2614283005	XS2614284078	XS2614285042	XS2614287337	XS2614289382	XS2614290984
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	92.04 %	1.47 %	1.89 %	1.04 %	1.00 %	2.56 %
Legal Final Maturity Date		30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032
Rating (Fitch/S&P)		AAA (sf) / AAA (sf)	AAA (sf) / AAA (sf)	AA+ (sf) / AA+ (sf)	AA- (sf) / AA- (sf)	A (sf) / BBB (sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000.00	414 200 000.00	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 500	4 142	66	85	47	45	115
Current Note Information							
Outstanding Opening Balance	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
Available Distribution Amount	6 650 253.17						
Amortisation	6 650 253.17						
Redemption per Class	6 650 253.17	6 650 253.17	-	-	-	-	-
Redemption per Note		1 605.57	-	-	-	-	-
Outstanding Closing Balance		126 859 538.95	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Net Outstanding Closing Balance	162 659 538.95	126 859 538.95	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Current Tranching	100 %	77.99 %	4.06 %	5.23 %	2.89 %	2.77 %	7.07 %
Current Pool Factor		0.31	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		28	28	28	28	28	28
Principal Outstanding per Note Beginning of Period		32 233.17	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		1 605.57	-	-	-	-	-
Principal Outstanding per Note End of Period		30 627.60	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		66.69	385.78	483.00	658.00	813.56	1 046.89
Interest Payment	530 661.48	276 216.93	25 461.33	41 055.00	30 926.00	36 610.00	120 392.22
Interest Payment per Note		66.69	385.78	483.00	658.00	813.56	1 046.89

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)		23.26 %	19.21 %	13.98 %	11.09 %	8.32 %	1.25 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		23.78 %	19.72 %	13.98 %	11.09 %	8.32 %	1.25 %
Current CE (Subordination)		22.01 %	17.95 %	12.73 %	9.84 %	7.07 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		22.53 %	18.47 %	12.73 %	9.84 %	7.07 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/03/2026
Payment date 25/03/2026
Period No 32
Monthly Period 01/02/2026
Interest Period 25/02/2026 to 25/03/2026 = 28 days

Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
			Short Term				Long Term					
			Fitch		S&P		Fitch		S&P			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut IX DAC		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F1	N/A	A-1	BBB-	A	BBB-	A	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Hedge Counterparty	Banco Santander, S.A.	Fitch First 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	27/03/2026		
Payment date	25/03/2026		
Period No	32		
Monthly Period	01/02/2026		
Interest Period	from 25/02/2026	to 25/03/2026	= 28 days



Average amount - all: 21 495

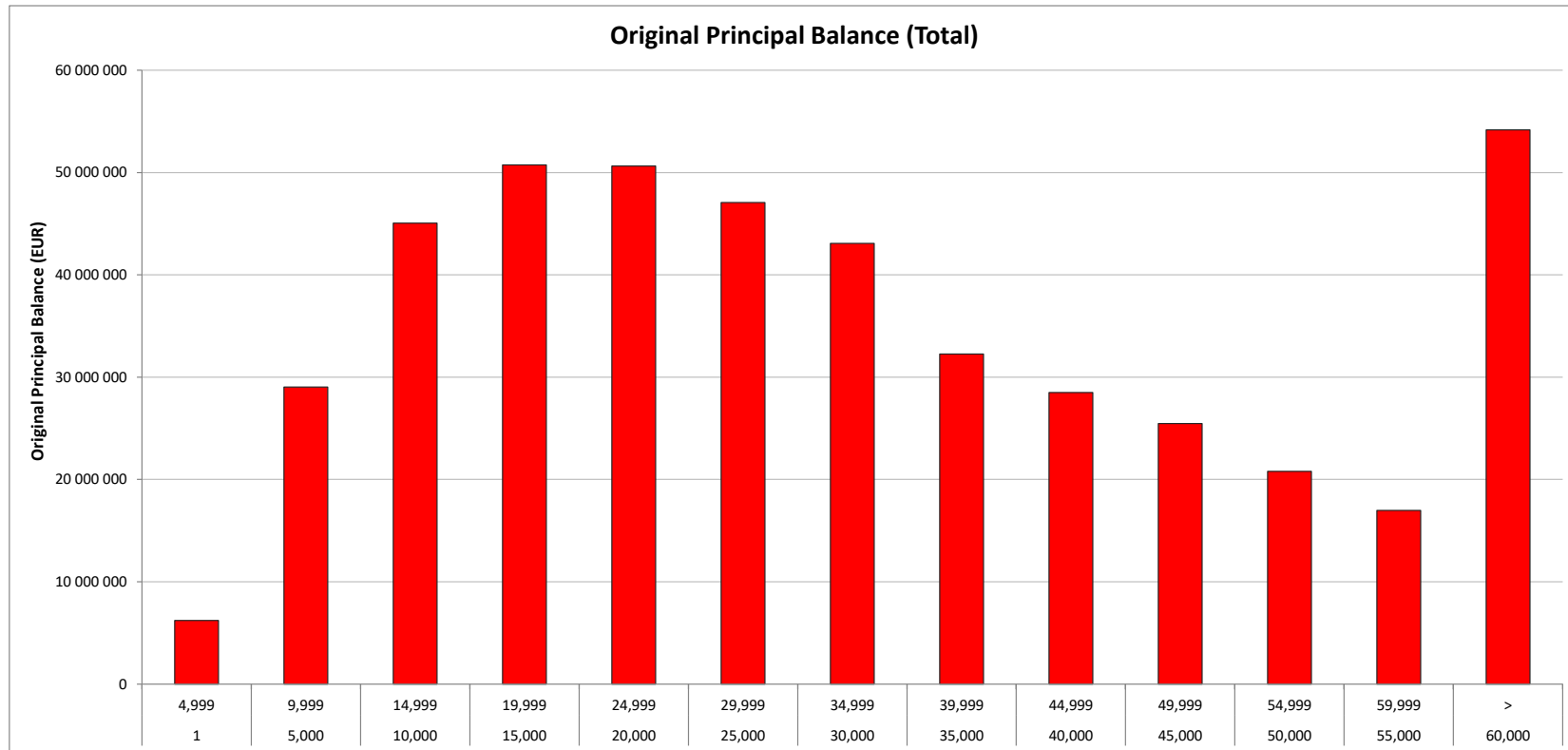
		TOTAL					
Min	Max	No	Original balance (EUR)	%	WA months to maturity	WA seasoning	
1	4 999	1 758	6 218 072	1.38 %	26.9	8.0	
5 000	9 999	3 872	29 030 383	6.45 %	43.6	7.8	
10 000	14 999	3 613	45 056 303	10.01 %	51.5	7.8	
15 000	19 999	2 920	50 735 170	11.27 %	53.5	7.9	
20 000	24 999	2 258	50 635 002	11.25 %	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	27/03/2026					
Payment date	25/03/2026					
Period No	32					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 days



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10.a Outstanding Principal Balance

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



Outstanding balance

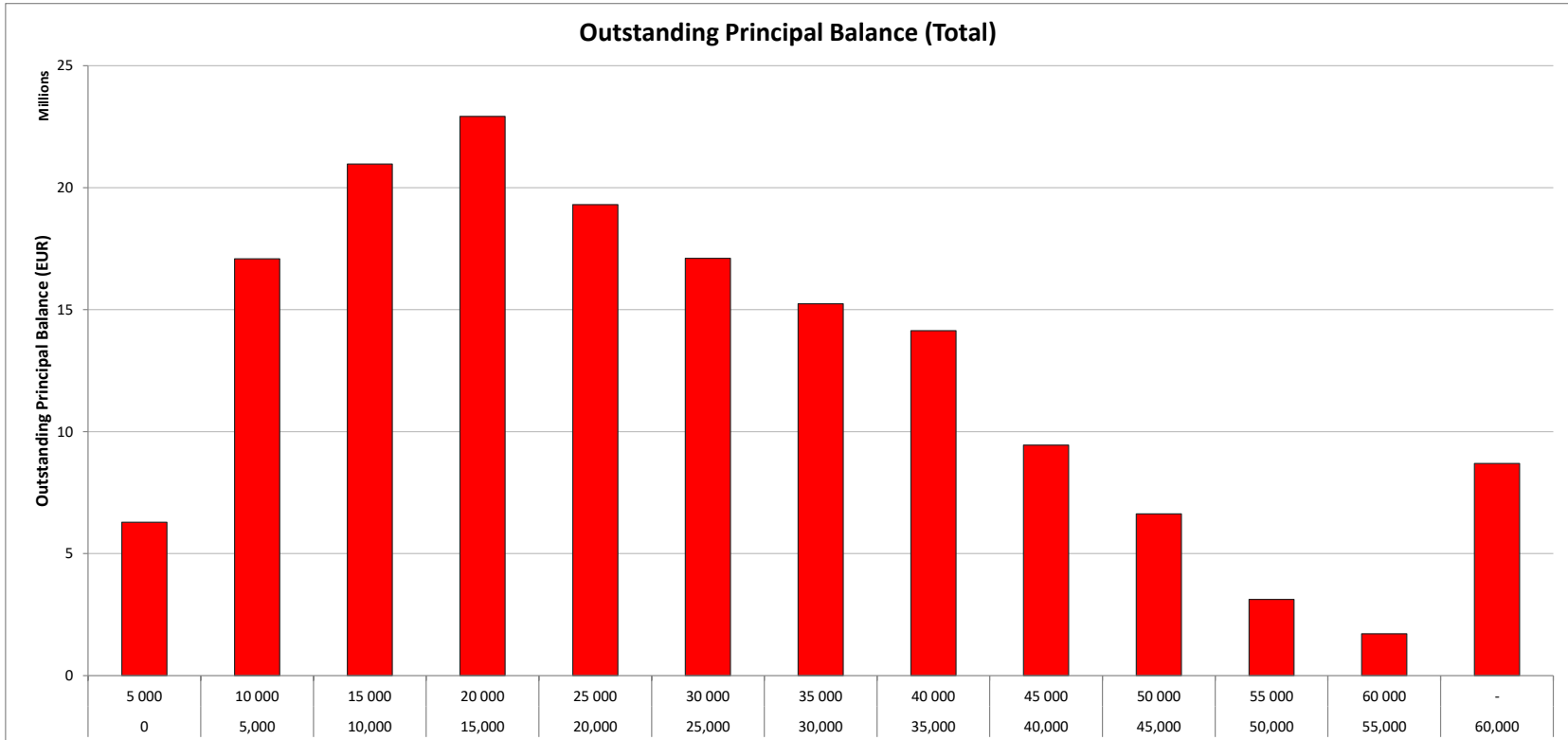
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 179	6 285 295	3.86 %	19.9	40.0
5 000	10 000	2 326	17 087 094	10.50 %	27.4	39.6
10 000	15 000	1 692	20 969 043	12.89 %	28.1	39.6
15 000	20 000	1 317	22 920 994	14.09 %	29.0	39.2
20 000	25 000	865	19 304 372	11.87 %	29.6	39.3
25 000	30 000	625	17 106 748	10.52 %	31.0	38.6
30 000	35 000	470	15 242 093	9.37 %	31.2	38.2
35 000	40 000	377	14 135 241	8.69 %	32.4	38.0
40 000	45 000	223	9 450 165	5.81 %	32.4	38.0
45 000	50 000	140	6 629 830	4.08 %	31.9	39.4
50 000	55 000	60	3 122 733	1.92 %	33.1	38.1
55 000	60 000	30	1 713 382	1.05 %	29.1	39.3
60 000	-	113	8 692 549	5.34 %	31.5	38.5
Total		10 417	162 659 539	100 %	29.7	39.0

Average Outstanding Balance per Loan: 15 615

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 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	32					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 days



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11.a Geographical Distribution



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

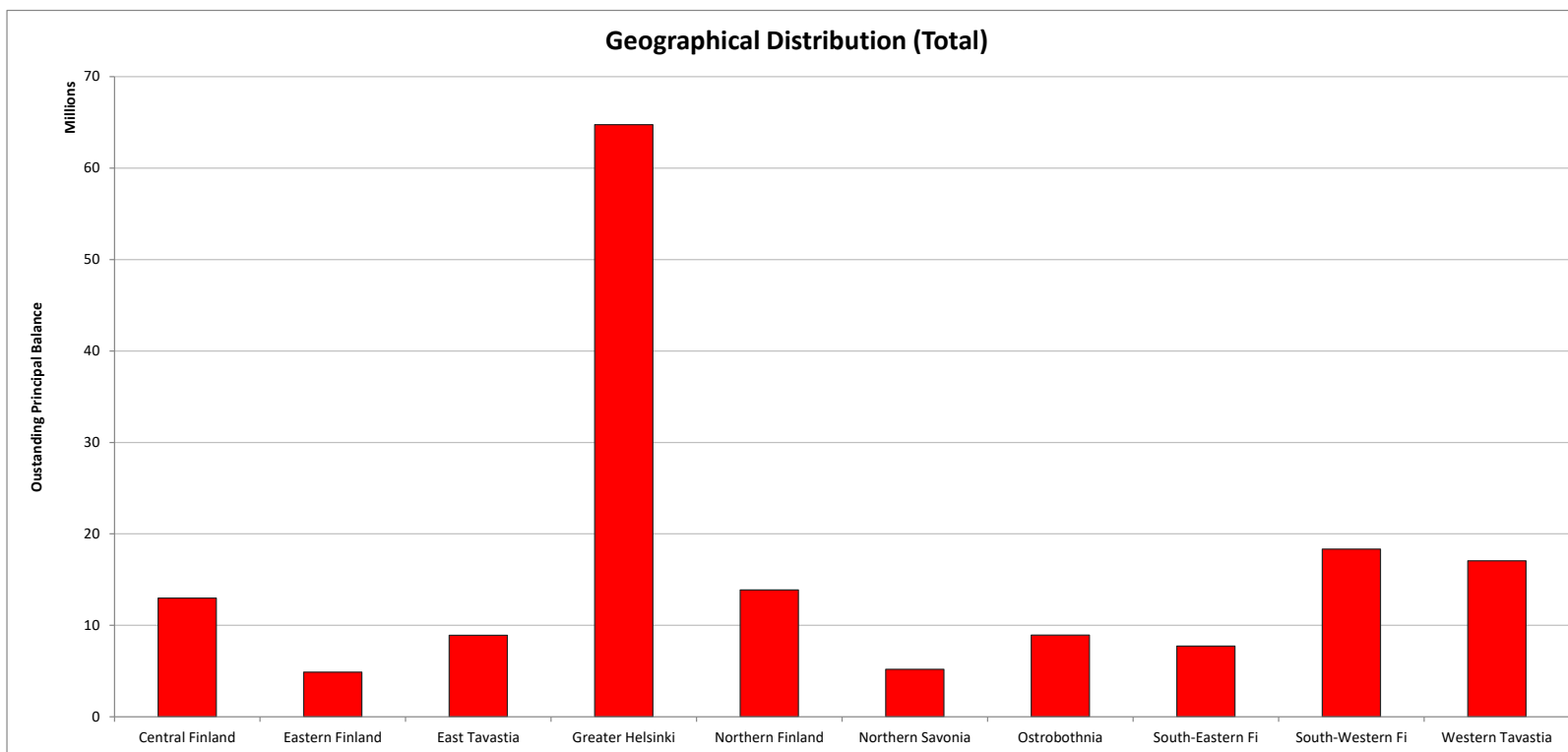
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	881	12 978 796	7.98 %	29.5	39.1
Eastern Finland	363	4 889 981	3.01 %	29.9	39.4
East Tavastia	634	8 911 499	5.48 %	29.9	38.8
Greater Helsinki	3 653	64 758 560	39.81 %	30.0	38.8
Northern Finland	858	13 879 358	8.53 %	29.5	38.8
Northern Savonia	367	5 199 987	3.20 %	29.0	38.8
Ostrobothnia	664	8 932 401	5.49 %	29.8	39.3
South-Eastern Fi	564	7 724 267	4.75 %	30.0	38.5
South-Western Fi	1 284	18 339 451	11.27 %	29.3	39.1
Western Tavastia	1 149	17 045 238	10.48 %	29.0	39.2
Total	10 417	162 659 539	100 %	29.7	39.0

Geographic distribution

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Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	32	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days

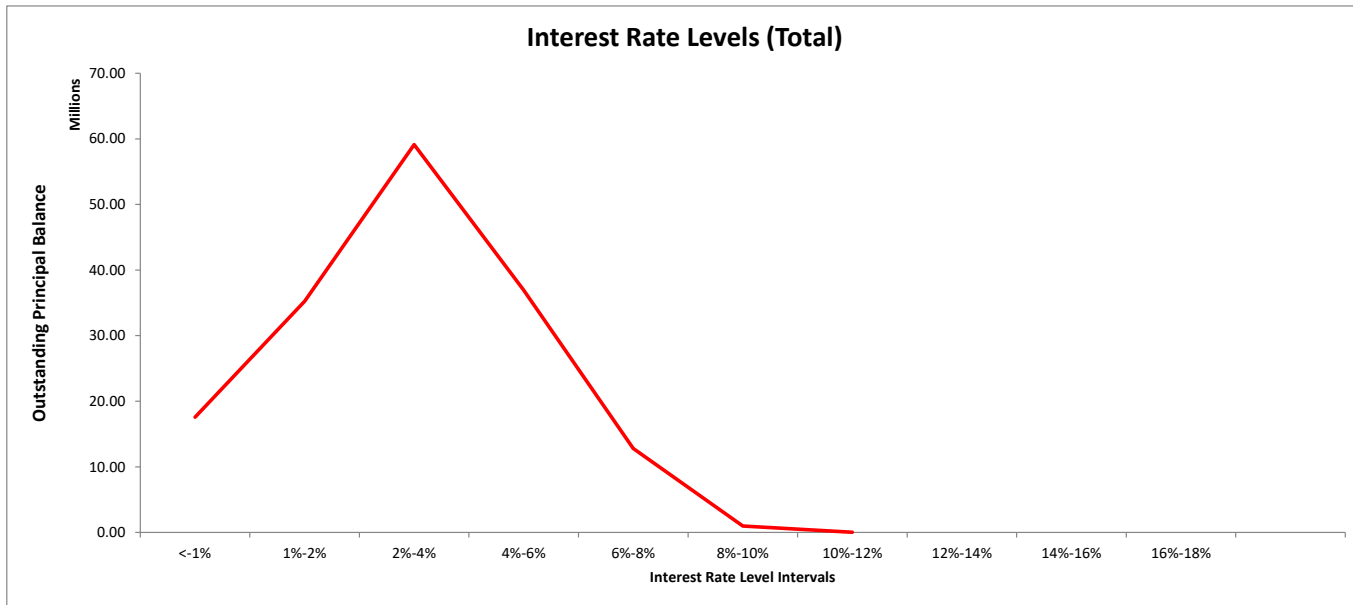
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	993	17 563 821	10.80 %	25.8	40.4	
1 %	2 %	1 549	35 261 591	21.68 %	28.7	40.2	
2 %	4 %	3 446	59 126 210	36.35 %	29.0	39.9	
4 %	6 %	2 674	36 908 435	22.69 %	32.4	36.6	
6 %	8 %	1 631	12 788 486	7.86 %	32.4	36.4	
8 %	10 %	120	987 177	0.61 %	36.8	33.1	
10 %	12 %	4	23 819	0.01 %	32.5	34.9	
12 %	14 %						
14 %	16 %						
16 %	18 %						
18 % -							
Total		10 417	162 659 539	100 %	29.7	39.0	

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

13.a Remaining Terms

Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	32					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 days



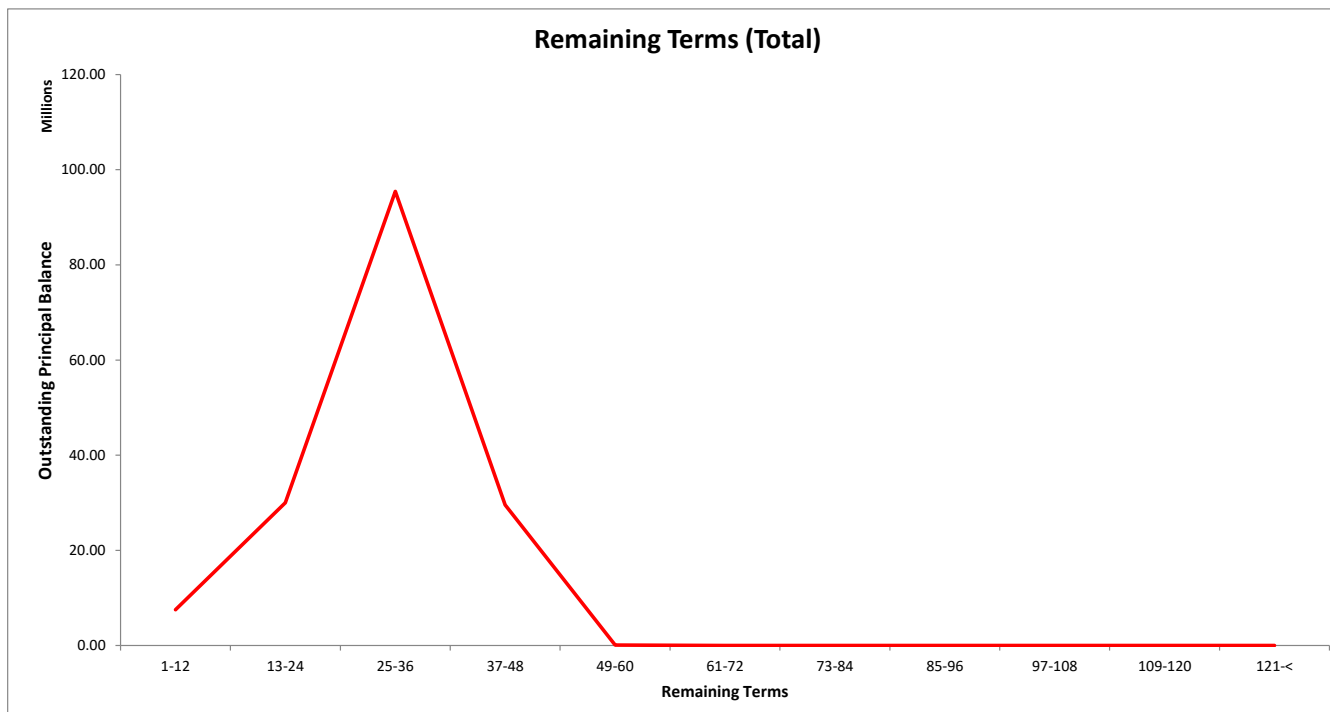
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	15	25 323	0.02 %	0.0	47.2
1		12	1 145	7 530 201	4.63 %	7.7	42.5
13		24	2 680	30 006 469	18.45 %	19.4	40.7
25		36	5 215	95 441 097	58.68 %	31.6	39.7
37		48	1 360	29 556 002	18.17 %	39.6	33.9
49		60	2	100 447	0.06 %	49.0	31.5
61		72					
73		84					
85		96					
97		108					
109		120					
121	-						
Total		10 417		162 659 539	100 %	29.7	39.0

Months to maturity

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Monthly Investor Report

13.b Remaining Terms

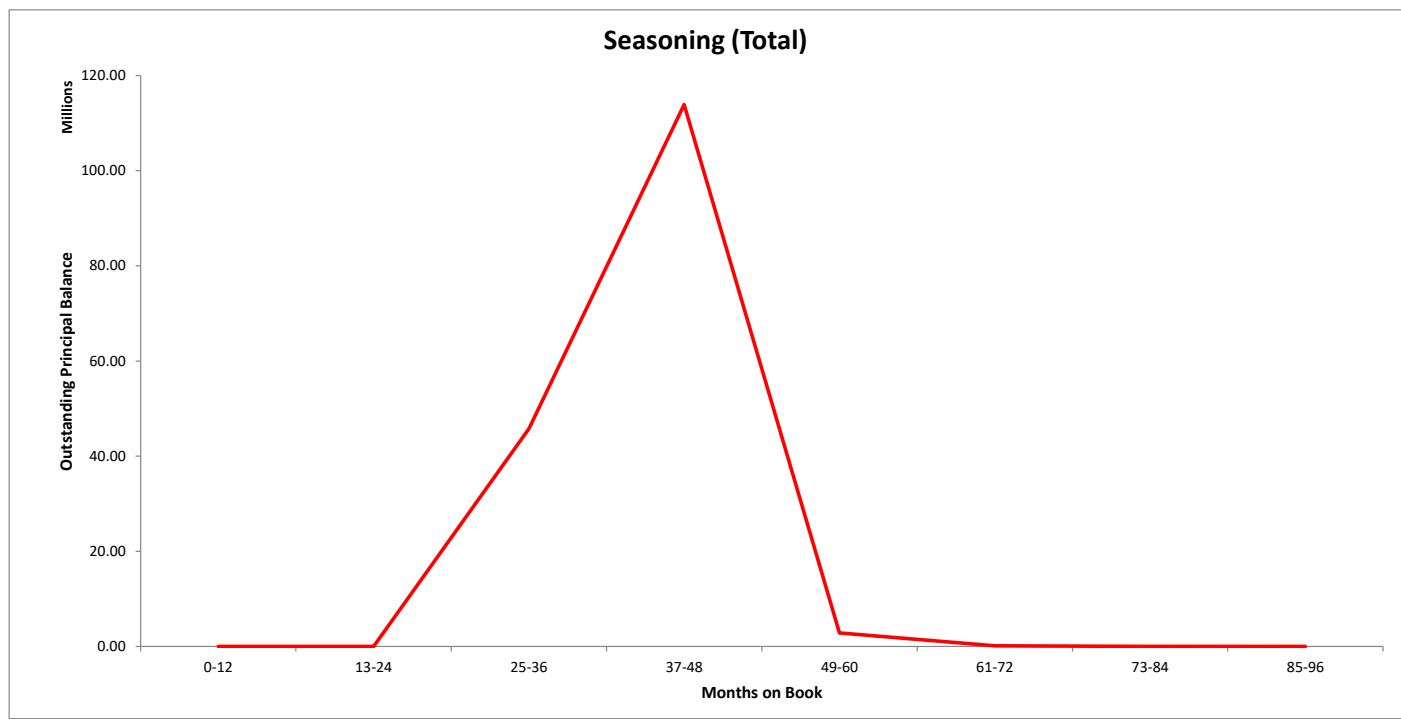
Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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Monthly Investor Report

14.b Seasoning

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	32					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 days

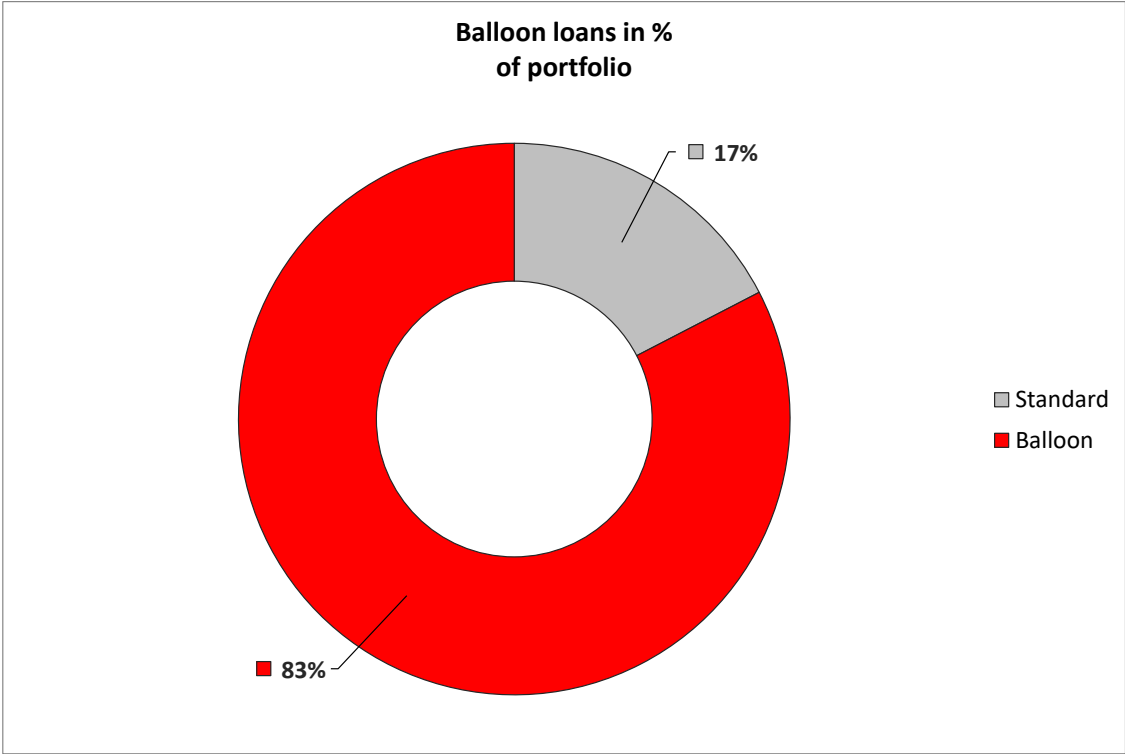
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	4 352	28 305 450	17.4 %	2 021	0.0 %	27.7	38.4
Balloon	6 065	134 354 089	82.6 %	74 082 060	55.1 %	30.1	39.1
Total	10 417	162 659 539	100 %	74 084 081	46 %	29.7	39.0

Balloon loans in %
of portfolio

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15.b Balloon loans

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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Monthly Investor Report

16.a # loans per borrower



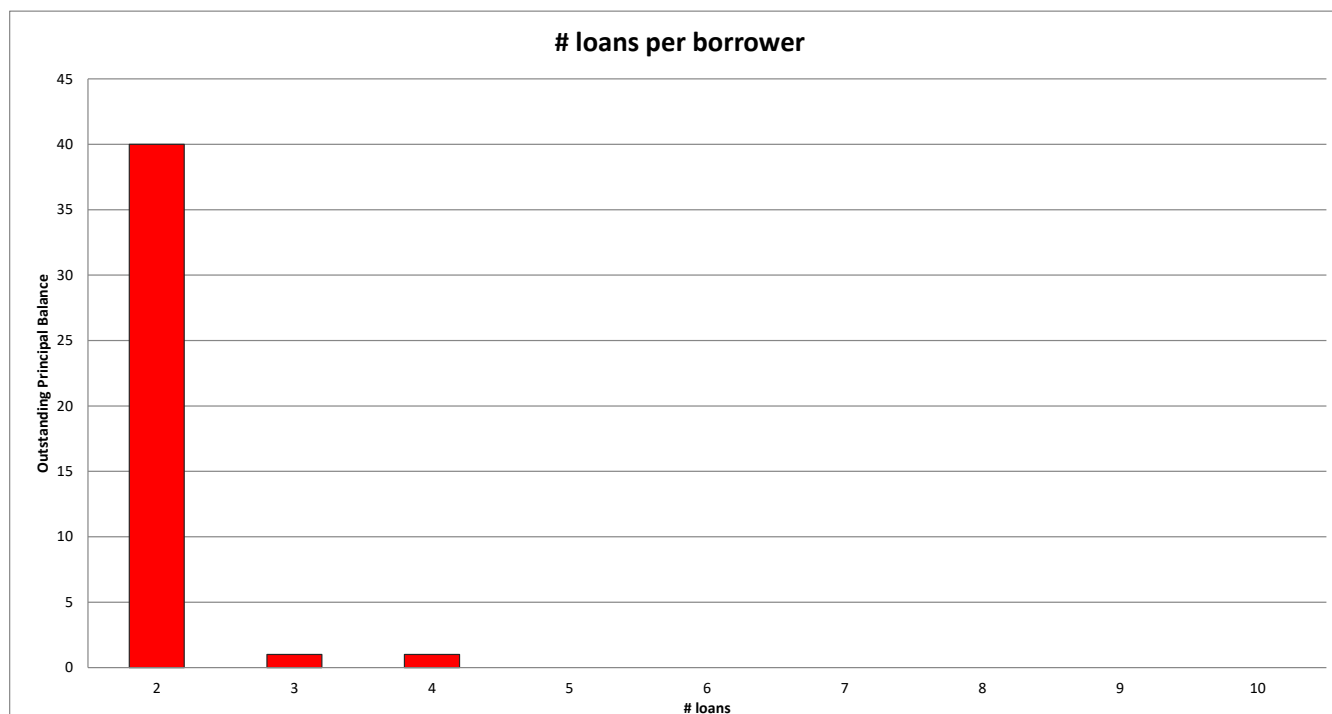
Reporting Date			27/03/2026		
Payment date			25/03/2026		
Period No			32		
Monthly Period			01/02/2026		
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	10 330		161 303 590	99.17 %
2	40		1 344 422	0.83 %
3	1		9 481	0.01 %
4	1		2 046	0.00 %
5				
6				
7				
8				
9				
10				
Total:	10 372		162 659 539	100 %

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortisation Profile



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

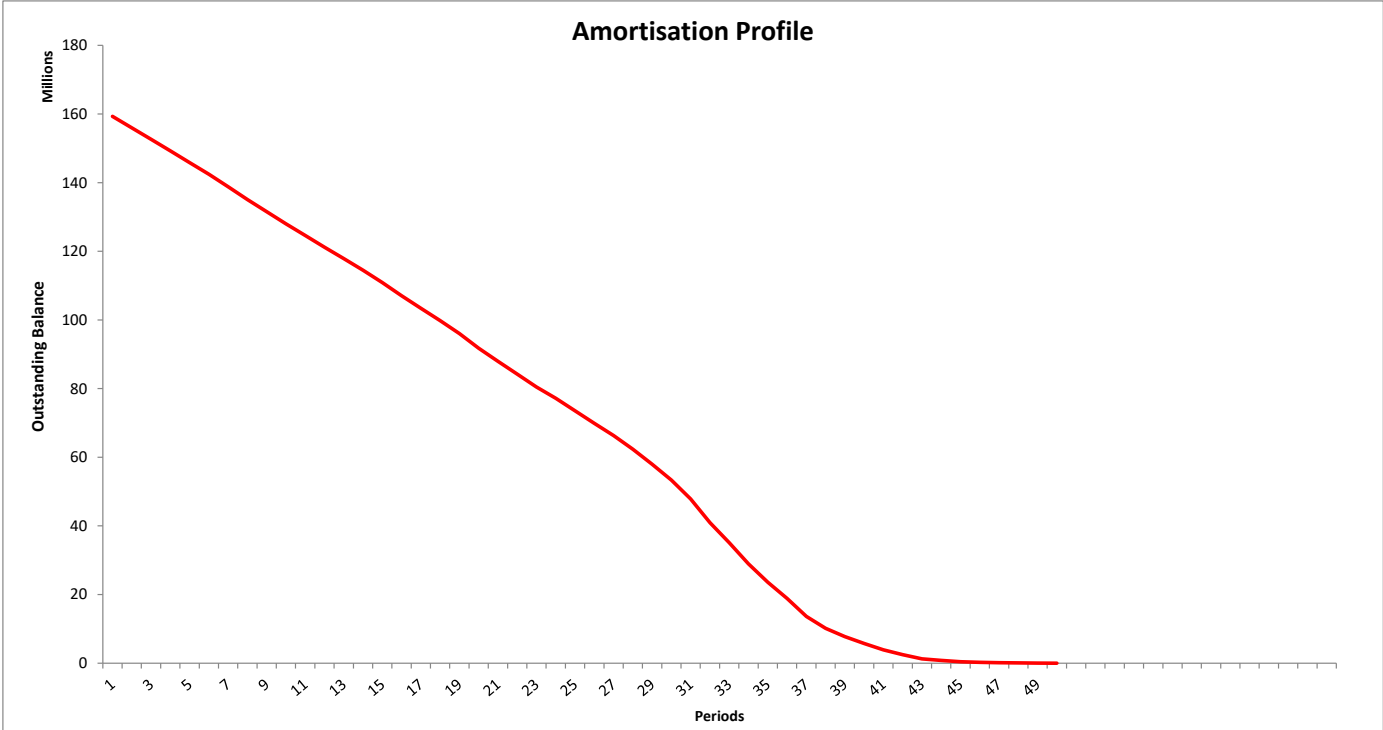
TOTAL							
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage	
1	162 659 539	159 311 496	3 348 043	458 963	3.44 %	97.94 %	
2	159 311 496	155 981 349	3 330 147	449 383	3.44 %	95.89 %	
3	155 981 349	152 597 409	3 383 939	439 354	3.43 %	93.81 %	
4	152 597 409	149 258 592	3 338 817	429 305	3.43 %	91.76 %	
5	149 258 592	145 846 457	3 412 135	419 649	3.43 %	89.66 %	
6	145 846 457	142 466 364	3 380 093	409 756	3.42 %	87.59 %	
7	142 466 364	138 795 478	3 670 886	400 011	3.42 %	85.33 %	
8	138 795 478	135 072 945	3 722 533	389 604	3.42 %	83.04 %	
9	135 072 945	131 519 820	3 553 125	379 396	3.42 %	80.86 %	
10	131 519 820	127 994 014	3 525 806	369 319	3.42 %	78.69 %	
11	127 994 014	124 578 431	3 415 582	359 390	3.42 %	76.59 %	
12	124 578 431	121 175 862	3 402 570	349 777	3.42 %	74.50 %	
13	121 175 862	117 860 593	3 315 268	340 001	3.42 %	72.46 %	
14	117 860 593	114 466 320	3 394 273	330 383	3.42 %	70.37 %	
15	114 466 320	110 902 298	3 564 022	320 574	3.41 %	68.18 %	
16	110 902 298	107 033 930	3 868 368	311 075	3.42 %	65.80 %	
17	107 033 930	103 386 129	3 647 801	300 616	3.42 %	63.56 %	
18	103 386 129	99 831 131	3 554 998	290 403	3.42 %	61.37 %	
19	99 831 131	96 019 421	3 811 710	280 715	3.43 %	59.03 %	
20	96 019 421	91 770 198	4 249 223	270 548	3.43 %	56.42 %	
21	91 770 198	87 974 314	3 795 883	259 626	3.45 %	54.08 %	
22	87 974 314	84 213 437	3 760 877	249 341	3.45 %	51.77 %	
23	84 213 437	80 484 966	3 728 472	239 367	3.46 %	49.48 %	
24	80 484 966	77 142 384	3 342 582	230 137	3.49 %	47.43 %	
25	77 142 384	73 554 484	3 587 900	220 979	3.49 %	45.22 %	
26	73 554 484	69 896 648	3 657 836	210 892	3.50 %	42.97 %	
27	69 896 648	66 308 468	3 588 180	200 488	3.50 %	40.77 %	
28	66 308 468	62 321 941	3 986 527	191 173	3.52 %	38.31 %	
29	62 321 941	57 991 529	4 330 411	180 504	3.53 %	35.65 %	
30	57 991 529	53 363 348	4 628 181	168 837	3.55 %	32.81 %	
31	53 363 348	47 868 923	5 494 425	156 384	3.57 %	29.43 %	
32	47 868 923	40 905 389	6 963 534	142 193	3.62 %	25.15 %	
33	40 905 389	35 129 241	5 776 148	124 803	3.72 %	21.60 %	
34	35 129 241	28 923 089	6 206 152	108 536	3.77 %	17.78 %	
35	28 923 089	23 565 480	5 357 610	91 059	3.84 %	14.49 %	
36	23 565 480	18 872 528	4 692 951	77 369	4.01 %	11.60 %	
37	18 872 528	13 637 755	5 234 774	63 716	4.13 %	8.38 %	
38	13 637 755	10 151 185	3 486 570	47 862	4.29 %	6.24 %	
39	10 151 185	7 730 430	2 420 755	36 625	4.42 %	4.75 %	
40	7 730 430	5 741 488	1 988 942	29 112	4.61 %	3.53 %	
41	5 741 488	3 883 700	1 857 788	22 056	4.71 %	2.39 %	
42	3 883 700	2 484 055	1 399 645	15 419	4.87 %	1.53 %	
43	2 484 055	1 274 546	1 209 509	10 429	5.16 %	0.78 %	
44	1 274 546	806 628	467 918	5 627	5.43 %	0.50 %	
45	806 628	403 501	403 126	3 583	5.46 %	0.26 %	
46	403 501	280 454	123 047	1 659	5.05 %	0.18 %	
47	280 454	146 804	133 650	1 142	5.00 %	0.10 %	
48	146 804	81 319	65 486	588	4.91 %	0.05 %	
49	81 319	50 136	31 182	253	3.80 %	0.03 %	
50	50 136	0	50 136	186	4.53 %	0.00 %	

Amortization profile

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortisation Profile

Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	32	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days



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18.a Payment Holidays



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

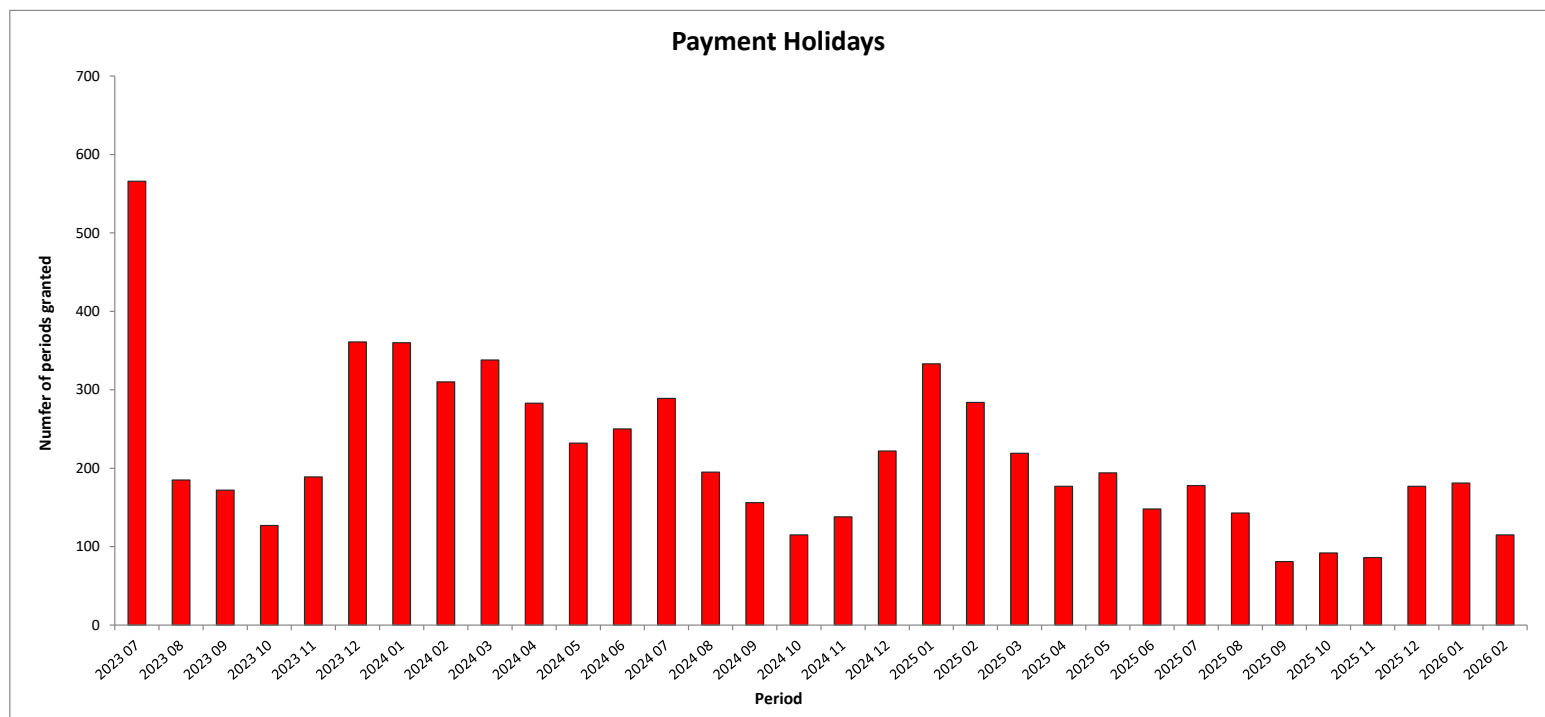
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	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	177	184	51 705	3 070 119	
2026 01	181	193	59 438	3 592 725	
2026 02	115	147	56 961	2 509 850	
Total:	6 896	7 778	2 376 989	154 696 469	

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



**SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report**

18.c Remaining Payment Holidays



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	32	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days

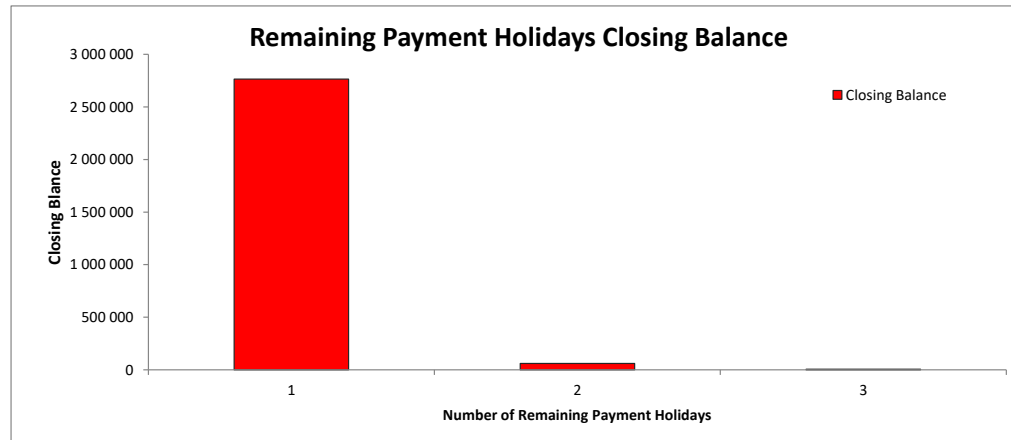
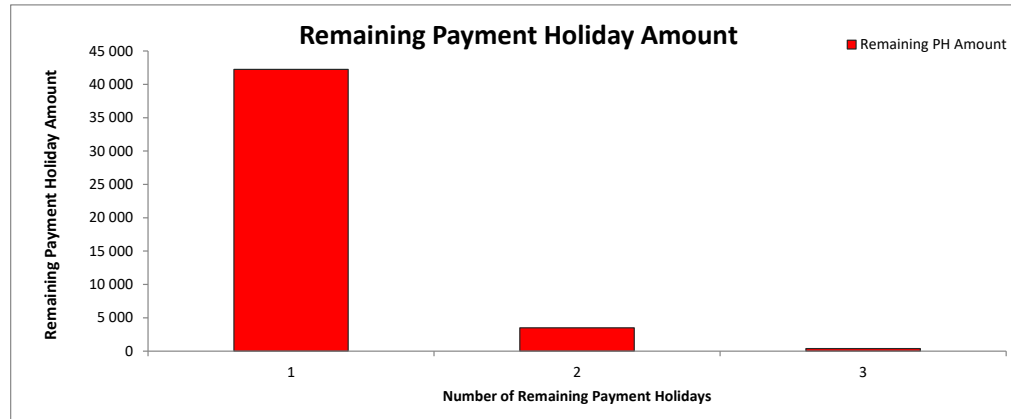
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	124	42 230	2 763 687
2	3	3 501	59 694
3	1	380	6 393
Total	128	46 111	2 829 774

Remaining PH's

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

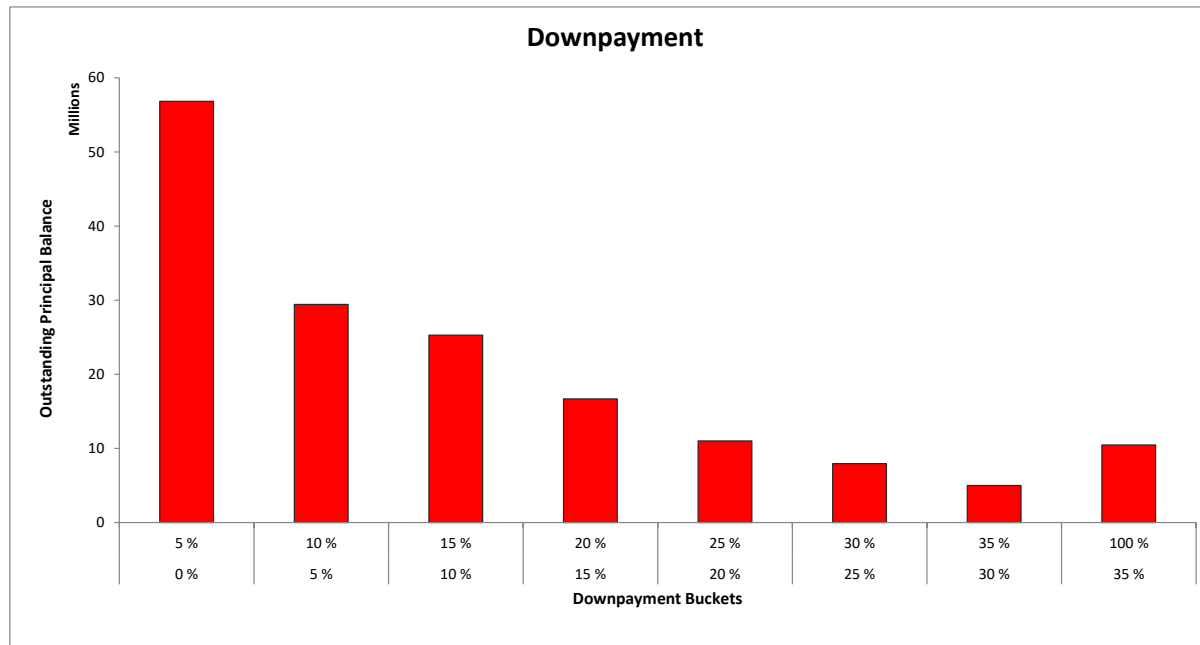
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	3 653	56 838 054	34.94 %	31.0	39.0
5 %	10 %	1 501	29 421 163	18.09 %	30.5	39.0
10 %	15 %	1 388	25 295 742	15.55 %	29.8	38.9
15 %	20 %	997	16 673 676	10.25 %	28.6	38.9
20 %	25 %	699	11 015 949	6.77 %	28.5	39.0
25 %	30 %	580	7 961 830	4.89 %	27.7	38.7
30 %	35 %	413	4 991 505	3.07 %	26.8	39.0
35 %	100 %	1 186	10 461 619	6.43 %	25.6	38.9
Total		10 417	162 659 539	100 %	29.7	39.0

Downpayment %

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	32	
Monthly Period	01/02/2026	
Interest Period	from	25/02/2026
	to	25/03/2026
	=	28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition

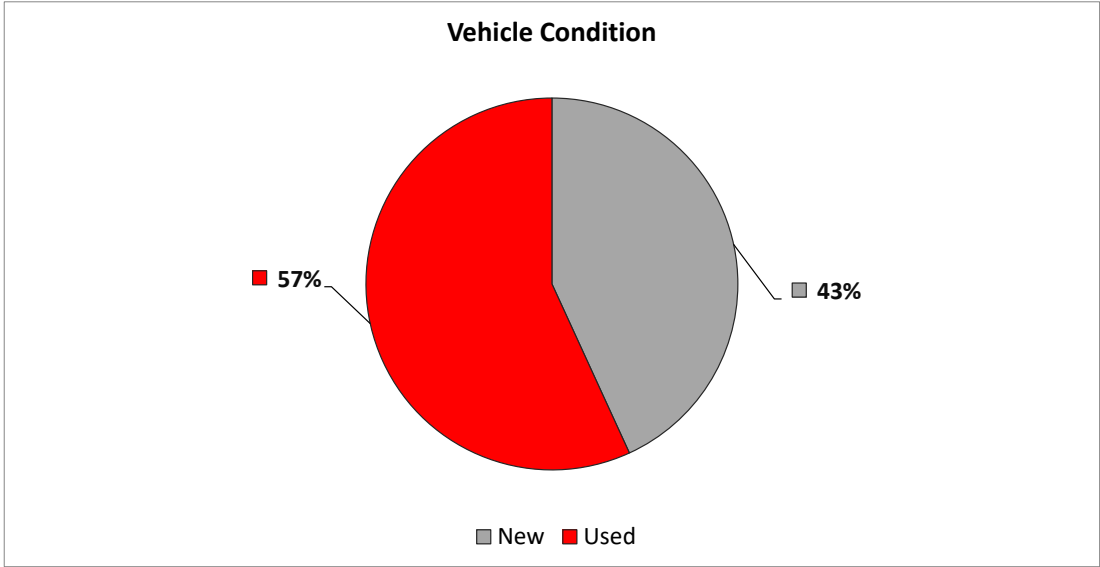


Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	32
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 072	70 202 237	43.16 %	29.0	38.4	
Used	7 345	92 457 302	56.84 %	30.2	39.4	
Total	10 417	162 659 539	100 %	29.7	39.0	

20.b Vehicle Condition

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

21.a Borrower Type



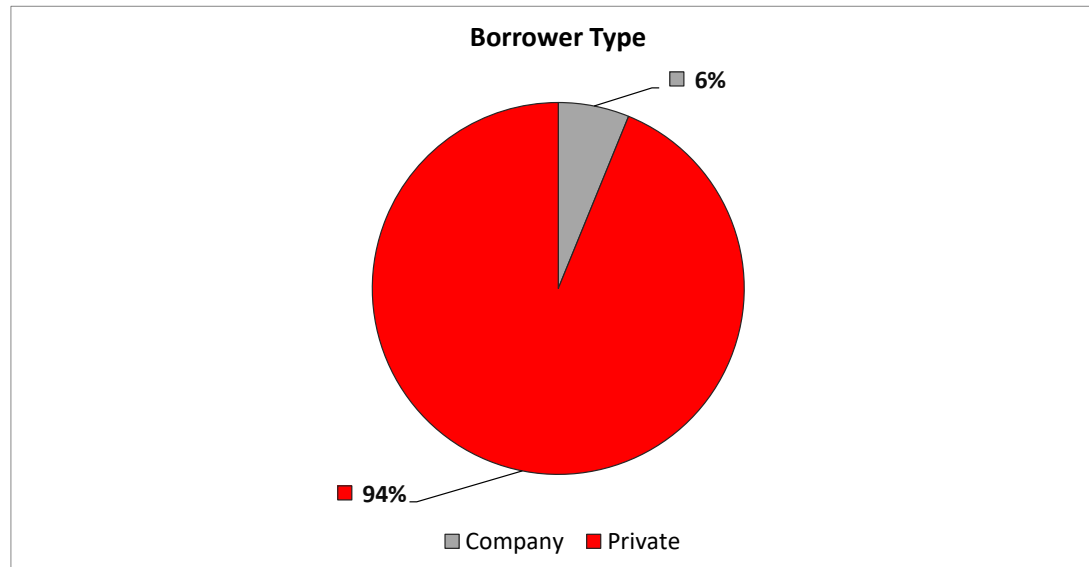
Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	634	10 043 779	6.17 %	23.6	40.1
	Private	9 783	152 615 760	93.83 %	30.1	38.9
	Total	10 417	162 659 539	100 %	29.7	39.0

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

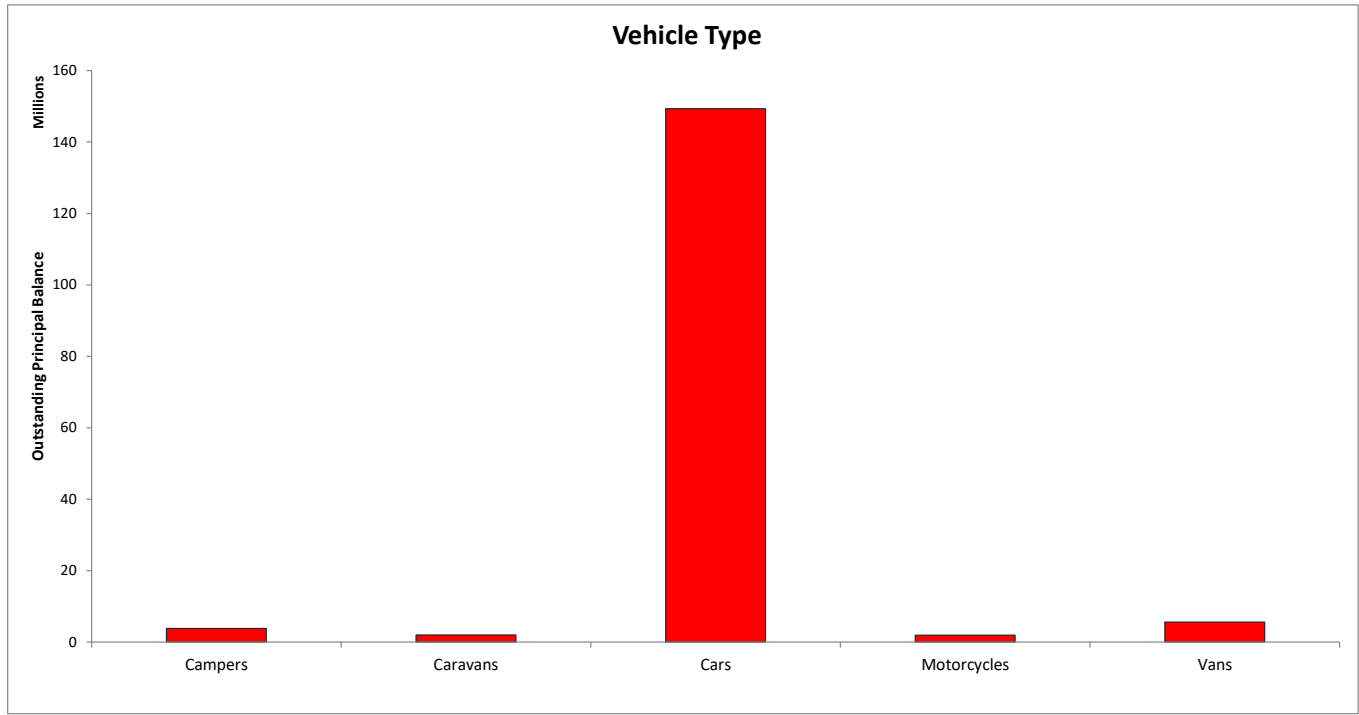
TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	136	3 806 541	2.34 %	27.9	40.9
Caravans	125	2 000 208	1.23 %	27.9	40.6
Cars	9 379	149 342 262	91.81 %	30.0	38.9
Motorcycles	271	1 940 198	1.19 %	25.5	38.7
Vans	506	5 570 331	3.42 %	26.0	39.8
Total	10 417	162 659 539	100 %	29.7	39.0

Vehicle type

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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23.a Restructured Loans



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

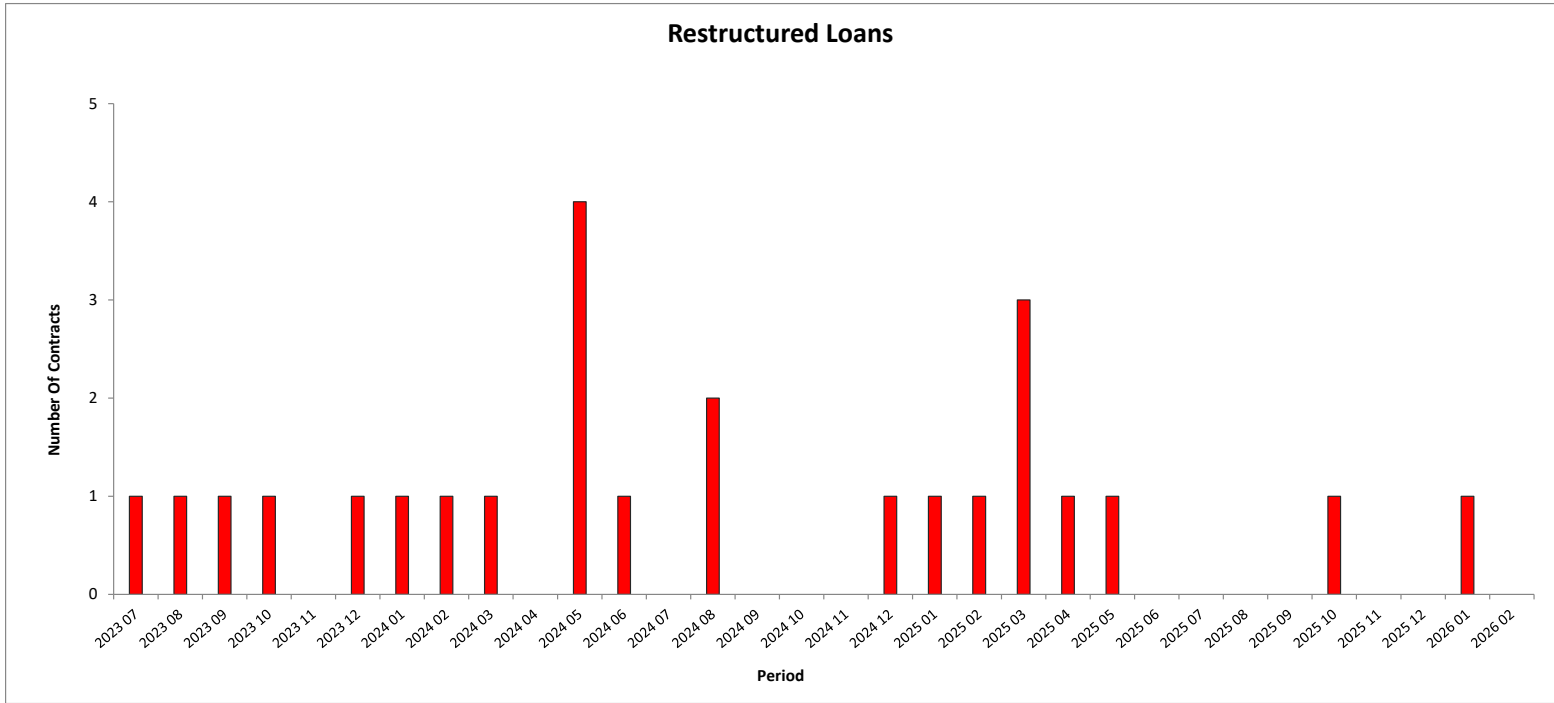
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03	1	16 293
2024 04	0	0
2024 05	4	91 436
2024 06	1	22 962
2024 07	0	0
2024 08	2	13 340
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024 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
2026 02	0	0
Total	25	620 164

Restructured

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23.b Restructured Loans

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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24.a Dynamic Interest rate



Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	32					
Monthly Period	from	01/02/2026	to	25/03/2026	=	28 days
Interest Period		25/02/2026				

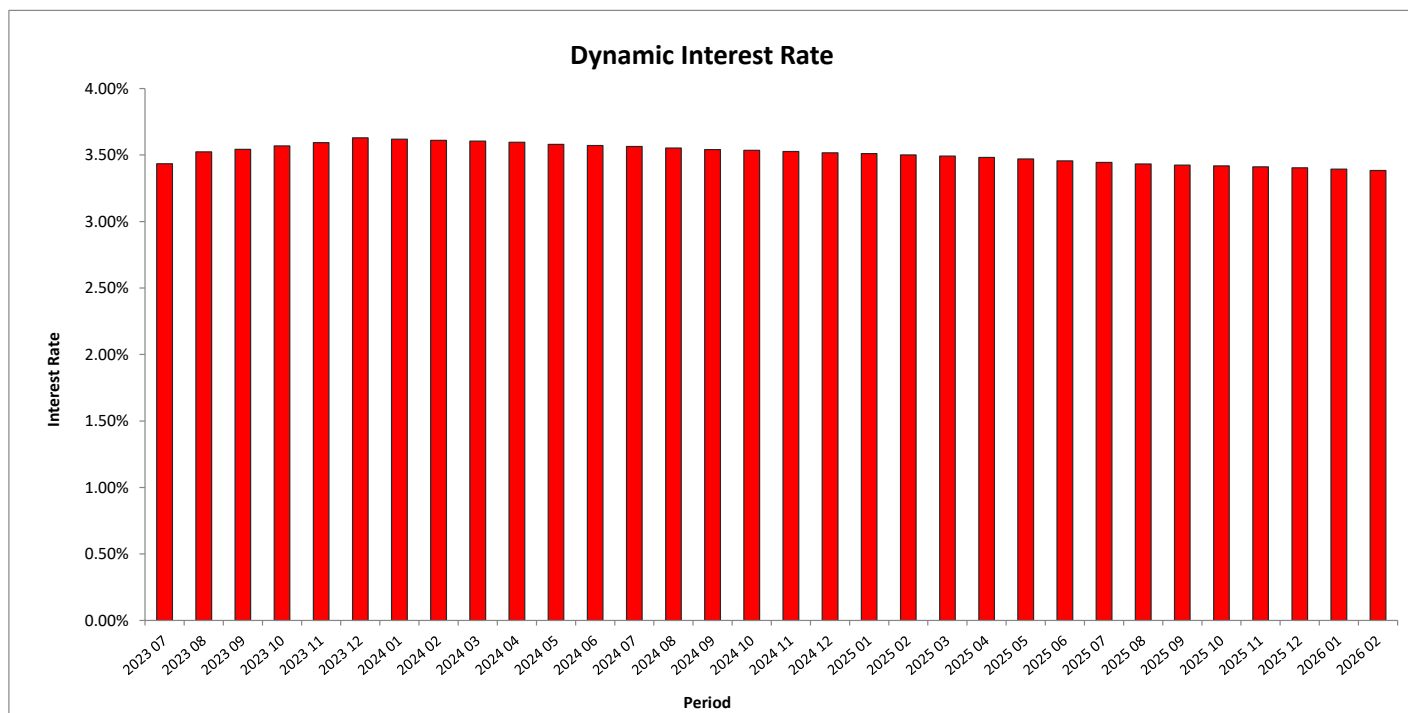
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3.43 %
2023 08	435 781 306	3.52 %
2023 09	436 622 959	3.54 %
2023 10	435 596 851	3.57 %
2023 11	436 884 114	3.59 %
2023 12	437 627 032	3.63 %
2024 01	423 959 854	3.62 %
2024 02	411 756 505	3.61 %
2024 03	399 017 001	3.60 %
2024 04	385 781 261	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 %
2026 02	162 659 539	3.38 %

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 27/03/2026
Payment date 25/03/2026
Period No 32

Monthly Period 01/02/2026 to 25/03/2026 = 28 days
Interest Period from 25/02/2026 to 25/03/2026 = 28 days

Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
2023 07	25 587 102	404 834 411	20.06 %
2023 08	7 538 135	435 781 306	18.89 %
2023 09	7 402 480	436 622 959	18.55 %
2023 10	7 722 936	435 596 851	19.32 %
2023 11	6 802 303	436 884 114	17.16 %
2023 12	6 157 474	437 627 032	15.64 %
2024 01	6 761 784	423 959 854	17.55 %
2024 02	6 144 884	411 756 505	16.51 %
2024 03	6 626 093	399 017 001	18.20 %
2024 04	6 598 739	385 781 261	18.70 %
2024 05	7 224 137	371 651 162	20.99 %
2024 06	5 073 506	360 688 051	15.63 %
2024 07	6 728 617	347 561 241	20.91 %
2024 08	5 867 058	335 817 756	19.06 %
2024 09	5 787 074	324 445 327	19.42 %
2024 10	6 588 020	312 032 609	22.59 %
2024 11	5 542 321	301 503 099	19.96 %
2024 12	4 869 592	291 091 908	18.33 %
2025 01	4 992 923	280 787 505	19.37 %
2025 02	5 158 330	270 653 657	20.62 %
2025 03	5 333 190	260 005 448	22.02 %
2025 04	5 247 046	249 758 427	22.49 %
2025 05	4 931 261	239 921 227	22.06 %
2025 06	5 178 861	229 760 009	23.93 %
2025 07	5 360 633	219 536 399	25.67 %
2025 08	4 851 339	210 360 116	24.42 %
2025 09	5 462 644	200 531 533	28.21 %
2025 10	4 631 669	191 420 457	25.47 %
2025 11	3 596 665	183 974 881	21.09 %
2025 12	3 284 190	176 578 534	20.17 %
2026 01	3 636 341	169 309 792	22.94 %
2026 02	3 271 710	162 659 539	21.64 %

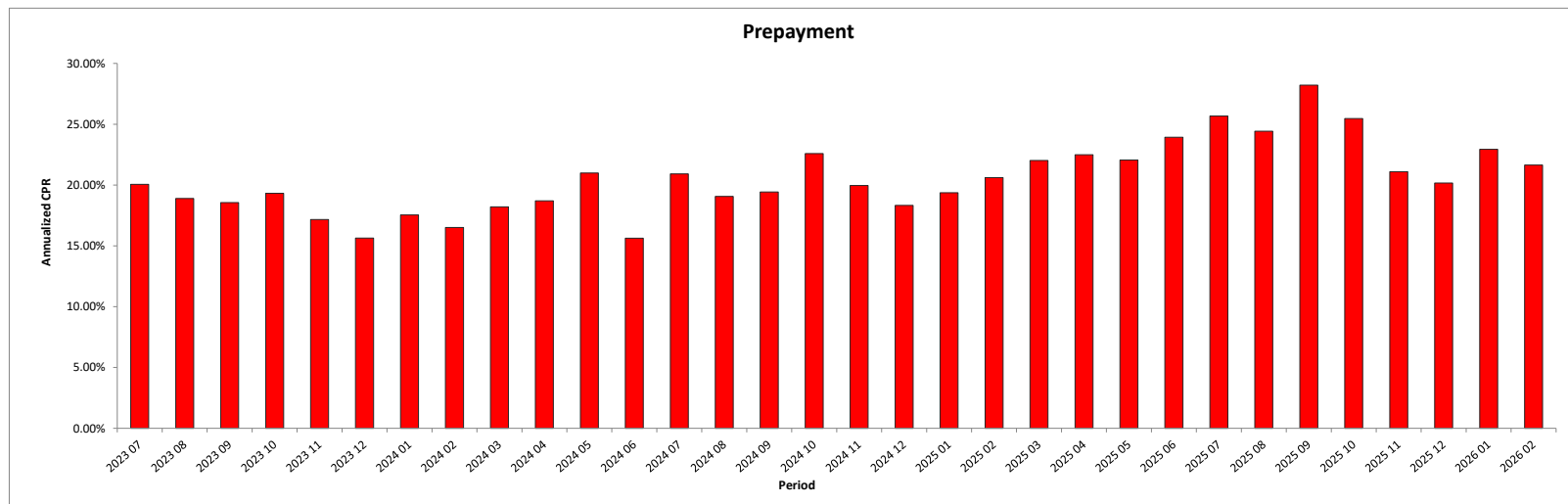
Dynamic Prepayment

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27/03/2026		
Payment date	25/03/2026		
Period No	32		
Monthly Period	from	01/02/2026	to
Interest Period	from	25/02/2026	to
		25/03/2026	=
			28 days



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Monthly Investor Report

26. Delinquency



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	32				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 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
	2	162 659 539	9 763	152 641 314	448	6 772 931	54	704 866	53	874 255	41	580 501	41	790 777	17	294 895	19	211 658

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	32	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026 to 25/03/2026 =	28 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	1 668	164 886	39 662												
2023 4	700 217	44	58 531	554 957	145 260												
2024 1	1 515 280	83	18 449	1 085 792	429 489												
2024 2	2 634 293	123	51 607	1 800 101	834 192												
2024 3	2 143 942	122	46 722	1 303 232	840 709												
2024 4	1 680 120	88	43 986	920 306	759 814												
2025 1	2 095 342	108	140 583	1 000 873	1 094 470												
2025 2	2 074 777	111	140 526	873 964	1 200 813												
2025 3	1 482 472	85	50 333	395 750	1 086 722												
2025 4	1 688 639	87	261 547	425 053	1 263 585												
2026 1	563 265	39	37 131	37 131	526 134												

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28. Priority of Payments - Revenue



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	32
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 087 122.95	EUR
Senior Expenses	-	927.00	EUR
Senior Servicing Fee	-	25 302.59	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	197 528.09	EUR
Tranche A Loan Interest to Issuer	-	72 689.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	15 400.00	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	-	28 097.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	23 761.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	29 750.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	102 861.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	211 658.41	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	207 915.90	EUR
Interest due to Purchaser Subordinated Loan Provider	-	9 219.00	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Deferred Purchase Price to Seller		162 013.96	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	993 231.36	EUR
Senior Expenses	-	797.00	EUR
Issuer swap interest to swap counterparty	-	197 528.09	EUR
Interest Class A Notes	-	276 217.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	25 461.00	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	-	41 055.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	30 926.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	36 610.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	120 392.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	211 658.41	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		52 586.86	EUR

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29. Priority of Payments - Redemption



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	32
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	6 438 594.76	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	-	6 438 594.76	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	6 650 253.17	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	-	6 650 253.17	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	52 586.86	EUR
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Purchaser Priority of Payments - Revenue (aa)

Payment of residual fund as Deferred Purchase Price to Seller	162 013.96	EUR
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30. Transaction Costs

Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	32					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	927.00						
Interest accrued for the Period	EUR	530 661.00	276 217.00	25 461.00	41 055.00	30 926.00	36 610.00	120 392.00
Cumulative Interest accrued	EUR	44 218 608.00	33 638 493.00	1 147 011.00	1 786 814.00	1 296 146.00	1 503 242.00	4 846 902.00
Interest Payments	EUR	530 661.00	276 217.00	25 461.00	41 055.00	30 926.00	36 610.00	120 392.00
Cumulative Interest Payments	EUR	44 218 608.00	33 638 493.00	1 147 011.00	1 786 814.00	1 296 146.00	1 503 242.00	4 846 902.00
Interest accrued on Subordinated Loan for the Period	EUR	-						
Cumulative Interest accrued on Subordinated Loan	EUR	37 407.00						
Unpaid Cumulative Interest accrued on Subordinated loan t-	EUR	-						
Interest Payments on Subordinated Loan	EUR	-						
Cumulative Interest Payments on Subordinated Loan	EUR	37 407.00						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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31. Swap Overview



Kimi 12|Front Swap

Party A
Party B

BANCO SANTANDER, S.A
SCF Rahoituspalvelut XII DAC

Swap Notional	169 309 792
Interest Period Start	25/02/2026
Interest Period End	25/03/2026
Interest Days	28
Settlement Date	25/03/2026
Party A Floating Interest Rate	1.960 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	EUR 258 103.37
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	EUR 197 528.09

Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	32
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

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32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	32
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days