

SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
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:	25/04/2026
Period No	3				25/05/2026
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	3	
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	445,503,306.70 EUR
Scheduled Loan Principal Repayments	5,781,427.57 EUR
Prepayments	6,462,248.81 EUR
Deemed Collections / Repurchases	- EUR
Total Principal Payments Received in Period	12,243,676.38 EUR
New Defaulted Auto Loans amt in Period	2,926.05 EUR
Closing balance	433,256,704.27 EUR
Principal Recoveries on loans in default	- EUR
Total revenue collections	
Total Revenue Received in Period	1,866,975.31 EUR
# Loans	
At beginning of period	21,560 Loans
0	- Loans
Paid in Full	403 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	1 Loans
At end of period	21,156 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

Issuer Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1,866,975.31	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Issuer	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Issuer	-	EUR
d. Liquidity Reserve (in event of a Senior Expenses Deficit)	-	EUR
e. Amounts received under the Swap Agreement	678,840.15	EUR
f. Principal Addition Amounts under item [(a)] of the Pre-Enforcement Redemption Priority of Payments	-	EUR
g. Interest earned by the Issuer	20,858.66	EUR
h. Pro rata ARR Amounts and Sequential ARR Amounts from the Pre-Enforcement Redemption Priority of Payments (HC)	-	EUR
i. The Seller Loan Revenue Purchase Price (only on the Regulatory Call Early Redemption Date)	-	EUR
j. Final Repurchase Price c) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
k. Any amounts advanced to the Issuer by the Subordinated Loan Provider	-	EUR
l. The Liquidity Reserve Excess Amount standing to the credit of the Liquidity Reserve Account	109,477.54	EUR
m. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	2,676,151.66	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from 25/02/2026	to	25/03/2026	=	28 days

Issuer Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12,243,676.38	EUR
b. Default Interest on unpaid sums due from the Seller to the Issuer by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. The Seller Loan Redemption Purchase Price (only on the Regulatory Call Early Redemption Date)	-	EUR
e. Gap Amount	-	EUR
f. The debit balance of all Principal Deficiency Sub-Ledgers to be reduced on such Payment Date	2,926.05	EUR
g. Any other net income amount received by the Issuer	-	EUR
Total Amount for Issuer Available Redemption Receipts	12,246,602.43	EUR

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4. Reserve Accounts



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

Note Balance

Beginning of Period	445,303,306.70	EUR
End of Period	432,956,704.27	EUR

Liquidity Balance

Beginning of Period	0.9 %	3,921,362.40	EUR
Cash Outflow		104,432.64	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	3,816,929.76	EUR
Required Reserve Amount	0.9 % *	3,816,929.76	EUR

Expenses Advance

Beginning of Period	257,556.06	EUR
Interest paid	518.83	EUR
Principal Paid	257,556.06	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 SC Nordics S.ä. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025 held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

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

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

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5a. Performance Data



Asset Balance

Opening balance	445,503,306.70	EUR
Closing balance	433,256,704.27	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	411,805,809.36	95.05%	20,024
1-29 days past due	14,208,810.89	3.28%	752
Delinquent Receivables:			
30-59 days past due	1,905,554.03	0.44%	101
60-89 days past due	3,728,927.09	0.86%	197
90-119 days past due	1,445,416.09	0.33%	74
120-149 days past due	162,186.81	0.04%	8
150-179 days past due	-	0.00%	0
Total Performing and Delinquent	433,256,704	100.00%	21,156
Current Period Defaults	2,926.05		1
Cumulative Defaults	5,079.90		2
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

Sequential Payment Trigger Event

NO

[A] from the first Payment Date in January 2026 until the Payment Date in December 2026: 2.50%;	0.00%
[B] from the Payment Date in January 2027 until the Payment Date in December 2027: 3.00%; and	0.00%
[C] from the Payment Date in January 2028 onwards: 3.50%.	0.00%

or $([A] + [B] - [C]) / [D] < 10\%$

91.22%

[A] Aggregate Outstanding Asset Principal Amount	433,256,704.27
[B] Aggregate principal balance of Defaulted Contracts	5,079.90
[C] Recoveries received on such Defaulted Contracts	-
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	474,952,308.90

or [Principal Deficiency Ledger debit balance] \geq EUR 5,937,500
 Principal Deficiency Ledger debit balance

NO
 0.00

or Servicer Termination Event
 or Hedge Counterparty Downgrade Event

NO
 NO

Pro Rata Trigger Event, where $(1 - [A] / [B]) \geq 16\%$

9.81% NO

[A] Aggregate Outstanding Note Principal Amount of the Class A Notes	401,803,306.70
[B] Aggregate Outstanding Asset Principal Amount	445,503,306.70

Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
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Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

6. Note Principal



Note Principal

	Class A	Class B	Class C	Class D	Class E	
Beginning of Period	401,803,306.70	22,300,000.00	11,900,000.00	7,100,000.00	2,200,000.00	EUR
Sequential Amortization	12,246,602.43	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	100,000.00	EUR
End of Period	389,556,704.27	22,300,000.00	11,900,000.00	7,100,000.00	2,100,000.00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	2,926.05	EUR
Credit PDL	-	-	-	-	2,926.05	EUR
End of Period	-	-	-	-	-	EUR

Net Note Principal

Beginning of Period	401,803,306.70	22,300,000.00	11,900,000.00	7,100,000.00	2,200,000.00	EUR
End of Period	389,556,704.27	22,300,000.00	11,900,000.00	7,100,000.00	2,100,000.00	EUR

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7. Outstanding Notes

Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	3	
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
General Note Information						
ISIN Code		XS3213329603	XS3213329868	XS3213330015	XS3213330106	XS3213330288
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100%	90.80%	4.69%	2.51%	1.49%	0.51%
Legal Final Maturity Date		27/12/2035	27/12/2035	27/12/2035	27/12/2035	27/12/2035
Rating (Fitch/S&P)		AAA (sf) / AAAsf	AA (sf) / AA-sf	A (high) (sf) / Asf	A (low) (sf) / BBB+sf	BBB (high) (sf) / BBBsf
Initial Notes Aggregate Principal Outstanding Balance	475,000,000.00	431,300,000.00	22,300,000.00	11,900,000.00	7,100,000.00	2,400,000.00
Initial Nominal per Note		100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Initial Number of Notes per Class	4,750	4,313	223	119	71	24
Current Note Information						
Outstanding Opening Balance	445,303,306.70	401,803,306.70	22,300,000.00	11,900,000.00	7,100,000.00	2,200,000.00
Available Distribution Amount	12,246,602.43					
Amortisation	12,246,602.43					
Redemption per Class	12,346,602.43	12,246,602.43	-	-	-	100,000.00
Redemption per Note		2,839.46	-	-	-	4,166.67
Outstanding Closing Balance		389,556,704.27	22,300,000.00	11,900,000.00	7,100,000.00	2,100,000.00
Net Outstanding Closing Balance	432,956,704.27	389,556,704.27	22,300,000.00	11,900,000.00	7,100,000.00	2,100,000.00
Current Tranching	100%	89.98%	5.15%	2.75%	1.64%	0.49%
Current Pool Factor		0.90	1.00	1.00	1.00	0.88
2. Payments to Investors per Note						
Interest rate Basis: 1-M EURIBOR / Spread						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		28	28	28	28	28
Principal Outstanding per Note Beginning of Period		93,160.98	100,000.00	100,000.00	100,000.00	91,666.67
>Principal Repayment per note		2,839.46	-	-	-	4,166.67
Principal Outstanding per Note End of Period		90,321.52	100,000.00	100,000.00	100,000.00	87,500.00
>Interest accrued for the period		183.32	253.56	284.67	327.44	325.11
Interest Payment	912,129.06	790,659.62	56,542.89	33,875.33	23,248.56	7,802.67
Interest Payment per Note		183.32	253.56	284.67	327.44	325.11
3. Credit Enhancements						
Initial total CE (Subordination)		9.20%	4.51%	2.00%	0.51%	0.00%
Initial total CE (Subordination, incl. Liquidity Reserve)		10.06%	5.36%	2.00%	0.51%	0.00%
Current CE (Subordination incl. Excess Spread)		10.02%	4.87%	2.12%	0.49%	0.00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		10.91%	5.76%	2.12%	0.49%	0.00%
Current CE (Subordination)		10.02%	4.87%	2.12%	0.49%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		10.91%	5.76%	2.12%	0.49%	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	3
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	DBRS	Fitch	DBRS	Fitch	DBRS	Fitch	DBRS			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer Seller Servicer	SC Nordics S.ä. r.l. Santander Consumer Finance Oy Santander Consumer Finance Oy		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		N/A N/A N/A	
Servicer's Owner	Santander Consumer Finance S.A.	N/A	F1	N/A	F1	BBB-	A	BBBL	A	No	Under the terms of the Servicing Agreement, Santander Consumer Finance, S.A. will act as the back-up servicer facilitator (the "Back-Up Servicer Facilitator"). Pursuant to the Servicing Agreement, if: (a) the appointment of the Servicer is terminated pursuant to Clause 10.1 of the Servicing Agreement; or (b) for so long as the Servicer is Santander Consumer Finance Oy: (i) Santander Consumer Finance, S.A. ceases to have: (a) a rating of at least "BBB (low)" by DBRS or, where such entity is not rated by DBRS, ceases to have a DBRS Equivalent Rating of at least "BBB (low)" for its long-term, unsecured, unsubordinated debt obligations; or (b) a long-term issuer default rating of at least "BBB-" by Fitch; or (ii)	
Transaction Account Bank	BNP Paribas S.A.	F1	F1+	R-1M	R-1M	A	AA-	A	AA	No	The Transaction Account Bank is required to be an institution: (i) in respect of Fitch Ratings, (A) where the institution has a Fitch Deposit Rating, a short-term Fitch Deposit Rating of at least "F1" or a long-term Fitch Deposit Rating of at least "A"; or (B) where the institution does not have a Fitch Deposit Rating, a short-term issuer default rating of at least "F1" or a long-term issuer default rating of at least "A"; and (ii) in respect of DBRS, a minimum institution rating (whether private or public) of "A" provided by DBRS, being the higher of (1) a rating one notch below the institution's long-term critical obligations rating (whether private or public); (2) the institution's issuer rating or long-term senior unsecured debt rating (whether private or public); or (3) the institution's long-term deposit rating (whether private or public), or if an entity is not rated by DBRS, then the DBRS Equivalent Rating assigned by Fitch, S&P or Moody's; and/or, in each case, such lower rating as may be acceptable to the Rating Agencies from time to time.	
Hedge Counterparty	DZ Bank AG	Fitch First Trigger Required Rating	F1	F1+	N/A	N/A	A(dcr)	AA(dcr)	A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.
	DZ Bank AG	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-(dcr)	AA(dcr)	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Hedge Counterparty	DZ Bank AG	DBRS First Trigger Rating	N/A	N/A	N/A	R-1M	N/A	N/A	A	AAL	No	If the Swap Counterparty (or its guarantor) ceases to have the DBRS First Trigger Rating but either the Swap Counterparty (or its guarantor) has the DBRS Second Trigger Rating, it (i) will within 30 Business Days of the occurrence post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; (iii) obtain an eligible guarantee of its liabilities and obligations from a third party pursuant to the Swap Agreement; or (iv) take such other action in order to maintain the rating of the Notes, or to restore the rating of the Notes to the level it would have been at immediately prior to such occurrence.
	DZ Bank AG	DBRS Second Trigger Rating	N/A	N/A	N/A	R-1M	N/A	N/A	BBB	AAL	No	If neither the Swap Counterparty (or its guarantor) has the DBRS Second Trigger Rating, it (i) will within 30 Business Days of the occurrence post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; (ii) use commercially reasonable efforts to transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; (iii) use commercially reasonable efforts to obtain an eligible guarantee of its liabilities and obligations from a third party pursuant to the Swap Agreement; or (iv) use commercially reasonable efforts to take such other action in order to maintain the rating of the Notes, or to restore the rating of the Notes to the level it would have been at immediately prior to such occurrence.
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch	F1	F1+	N/A	N/A	A	AA	A	AA	No	The Issuer (or the Servicer acting on its behalf) will (with the prior written consent of the Note Trustee) procure that (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings.	
RSF Reserve Funding Advance	Santander Consumer Finance S.A.	N/A	N/A	N/A	N/A	BBB	A	BBB	A	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as RSF Reserve Advance Provider and to make available to the Issuer an initial loan in an amount up equal to the Required Replacement Servicer Fee Reserve Amount to cover amounts required to pay a fee by any Replacement Servicer (the "within sixty (60) days from the date on which an RSF Reserve Funding Trigger Event occurs", the "RSF Reserve Initial Funding Date").	

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9.a Original Portfolio Principal Balance



Reporting Date	27/03/2026		
Payment date	25/03/2026		
Period No	3		
Monthly Period	01/02/2026		
Interest Period	from	25/02/2026	to 25/03/2026 = 28 days

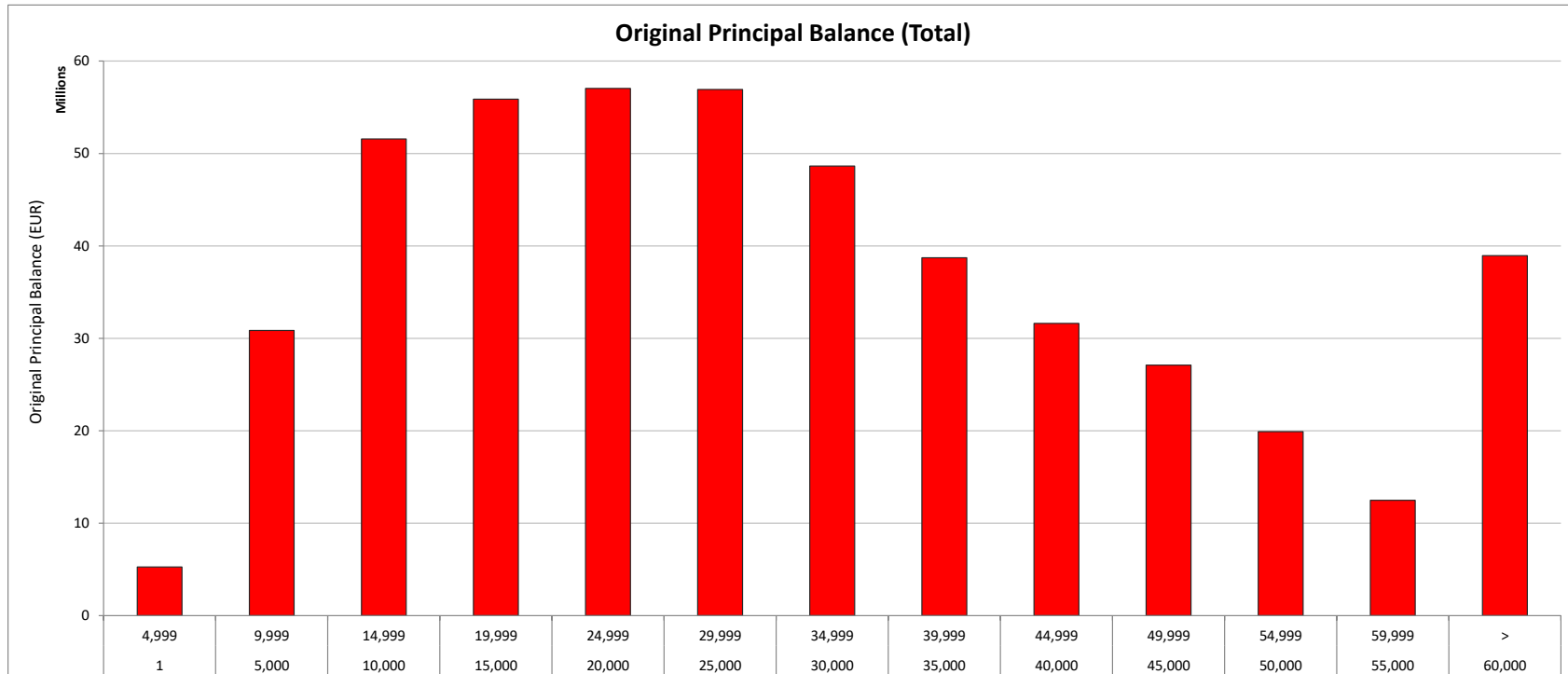
TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
	1	4,999	1,489	5,263,748	1.11%	26.3	10.6
	5,000	9,999	4,039	30,860,815	6.50%	44.5	9.7
	10,000	14,999	4,125	51,573,546	10.86%	52.3	9.5
	15,000	19,999	3,220	55,882,681	11.77%	55.0	9.6
	20,000	24,999	2,544	57,032,353	12.01%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

Original balance

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9.b Original Principal Balance Graph

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026	to	25/03/2026	=	28 days
Interest Period	from	25/02/2026	to	25/03/2026	=



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10.a Outstanding Principal Balance

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

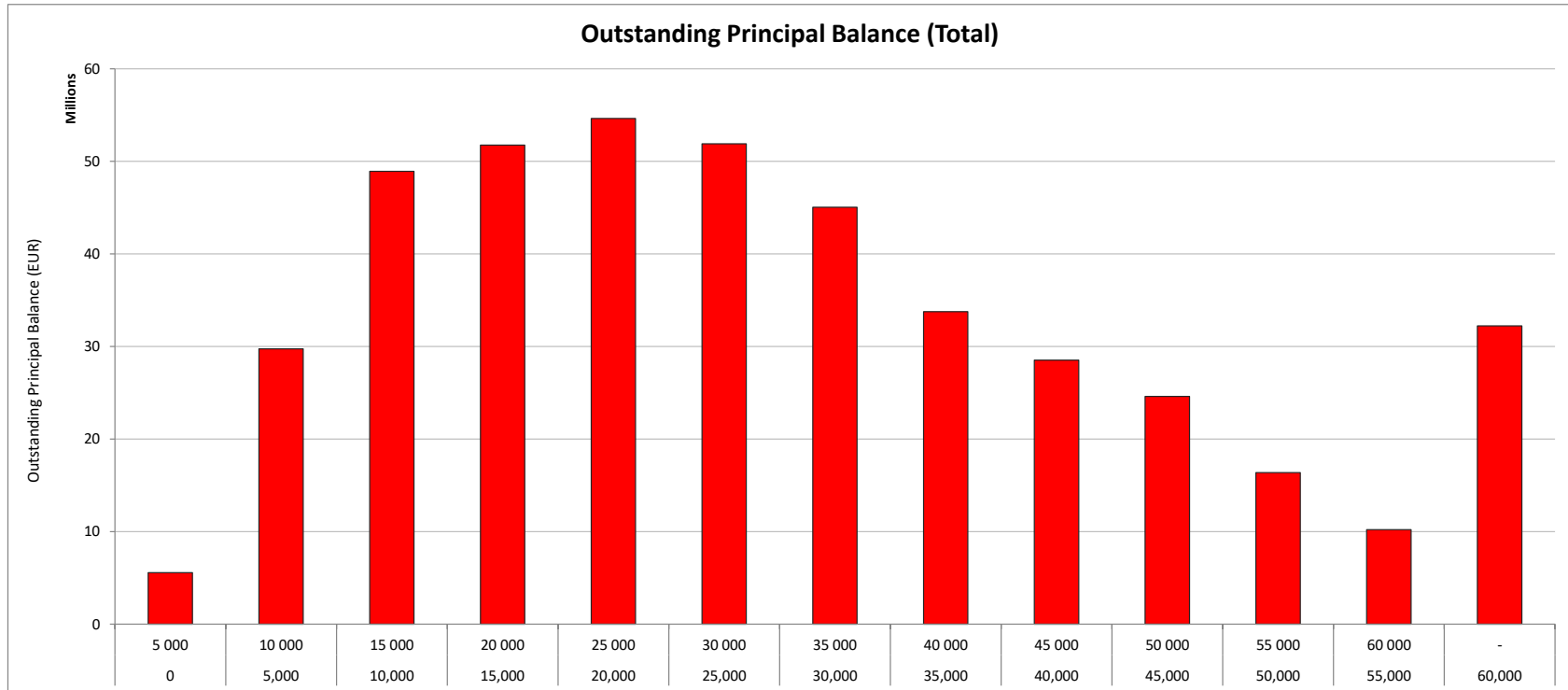


Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	1,665	5,561,443	1.28%	28.0	13.7
5,000	10 000	3,912	29,737,318	6.86%	46.2	12.3
10,000	15 000	3,920	48,923,185	11.29%	53.4	11.9
15,000	20 000	2,982	51,760,696	11.95%	55.7	12.1
20,000	25 000	2,434	54,637,713	12.61%	56.6	11.8
25,000	30 000	1,894	51,890,319	11.98%	56.7	11.8
30,000	35 000	1,391	45,054,542	10.40%	56.4	12.0
35,000	40 000	904	33,757,408	7.79%	55.7	12.1
40,000	45 000	674	28,532,612	6.59%	55.8	12.0
45,000	50 000	519	24,603,336	5.68%	56.1	11.9
50,000	55 000	313	16,371,951	3.78%	55.9	11.7
55,000	60 000	178	10,205,854	2.36%	57.7	11.7
60,000	-	370	32,220,326	7.44%	58.1	11.1
Total		21,156	433,256,704	100%	55.0	11.9

Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	3					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 days

10.b Outstanding Principal Balance Graph



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

11.a Geographical Distribution

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	from	01/02/2026	to	25/03/2026	=
Interest Period		25/02/2026			28 days

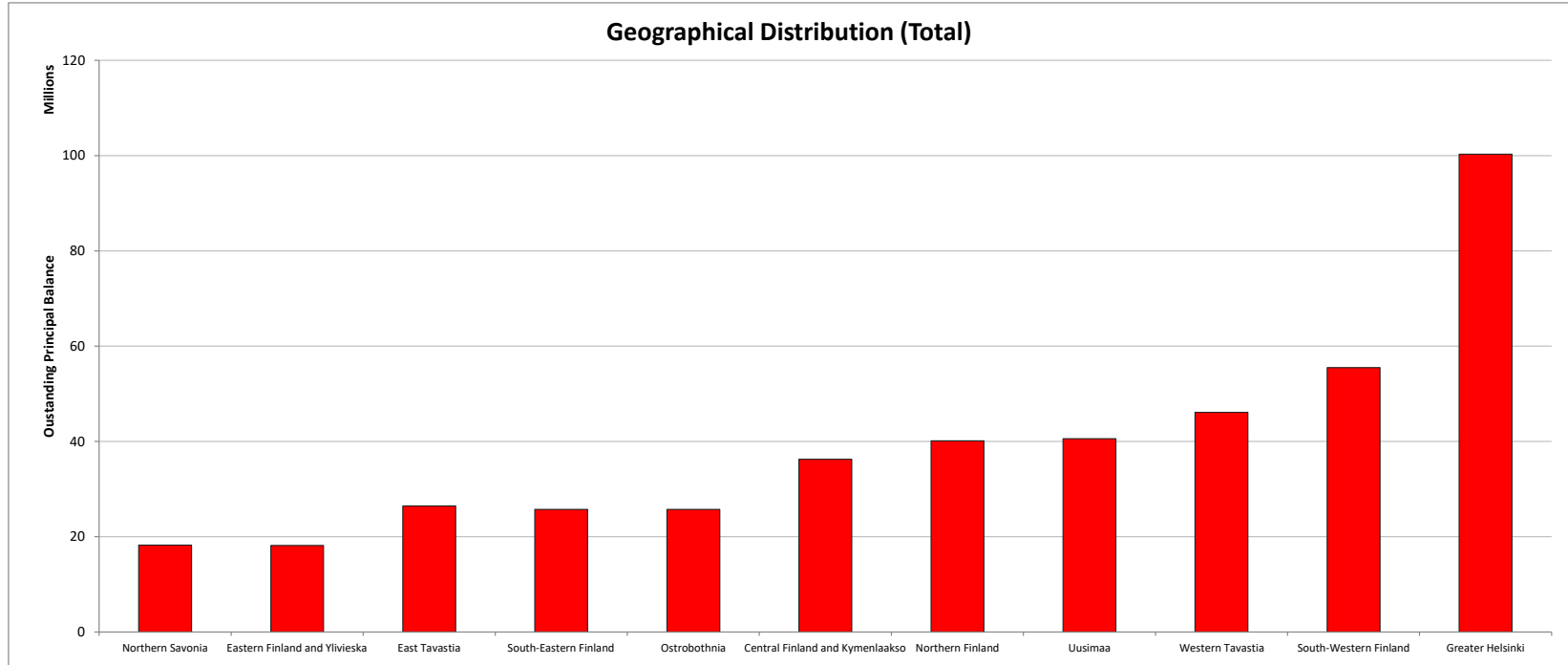


TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Northern Savonia	945	18,227,245	4.21%	55.3	11.4
Eastern Finland and Ylivieska	953	18,181,330	4.20%	54.4	11.7
East Tavastia	1,347	26,466,037	6.11%	55.9	11.5
South-Eastern Finland	1,401	25,740,088	5.94%	54.2	11.9
Ostrobothnia	1,423	25,735,756	5.94%	54.6	11.9
Central Finland and Kymenlaakso	1,837	36,273,845	8.37%	54.4	11.9
Northern Finland	1,837	40,123,157	9.26%	54.7	12.2
Uusimaa	1,952	40,586,079	9.37%	54.9	12.2
Western Tavastia	2,292	46,110,746	10.64%	55.6	11.9
South-Western Finland	2,756	55,516,026	12.81%	55.5	11.8
Greater Helsinki	4,413	100,296,397	23.15%	55.0	11.9
Total	21,156	433,256,704	100%	55.0	11.9

Geographic distribution

11.b Geographical Distribution Graph

Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	3					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 days



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

12.a Interest Rate



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	3	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days

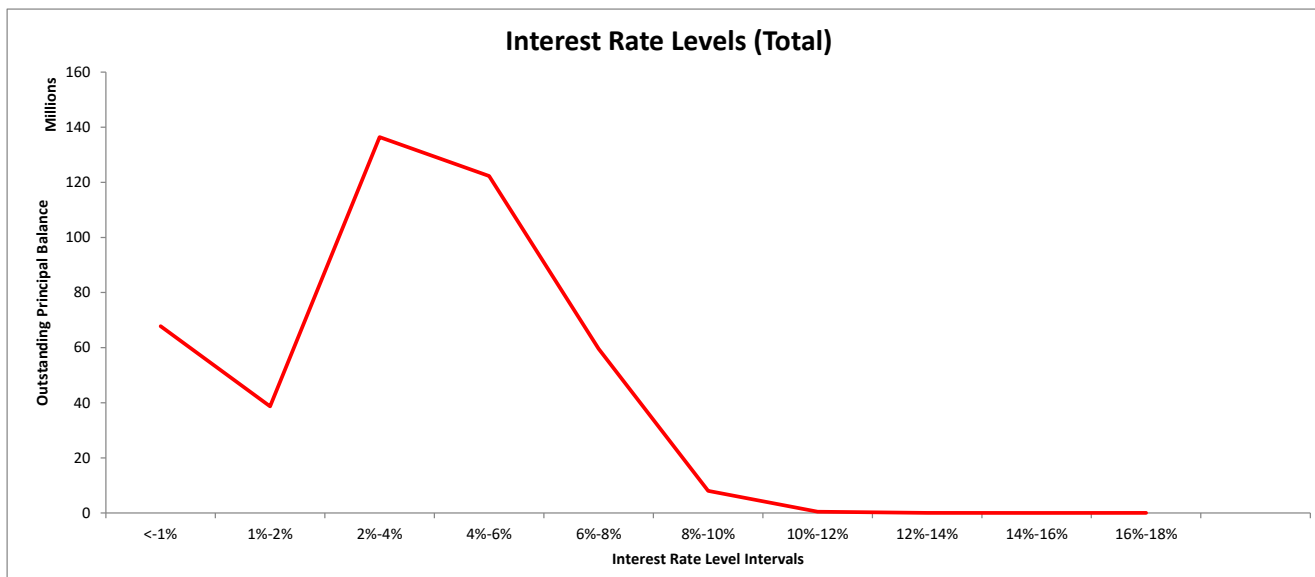
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	2,247	67,780,130	15.64%	53.7	12.2
1%	2%	1,453	38,690,086	8.93%	51.0	13.6
2%	4%	5,623	136,411,228	31.49%	57.7	10.2
4%	6%	6,539	122,322,026	28.23%	54.3	12.7
6%	8%	4,402	59,571,138	13.75%	54.6	12.6
8%	10%	835	7,994,533	1.85%	53.2	12.3
10%	12%	53	457,284	0.11%	48.9	13.2
12%	14%	2	12,379	0.00%	41.2	6.4
14%	16%	1	6,787	0.00%	54.0	6.0
16%	18%	1	11,112	0.00%	66.0	6.0
18%	-					
Total		21,156	433,256,704	100%	55.0	11.9

Interest distribution

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

12.b Interest Rate

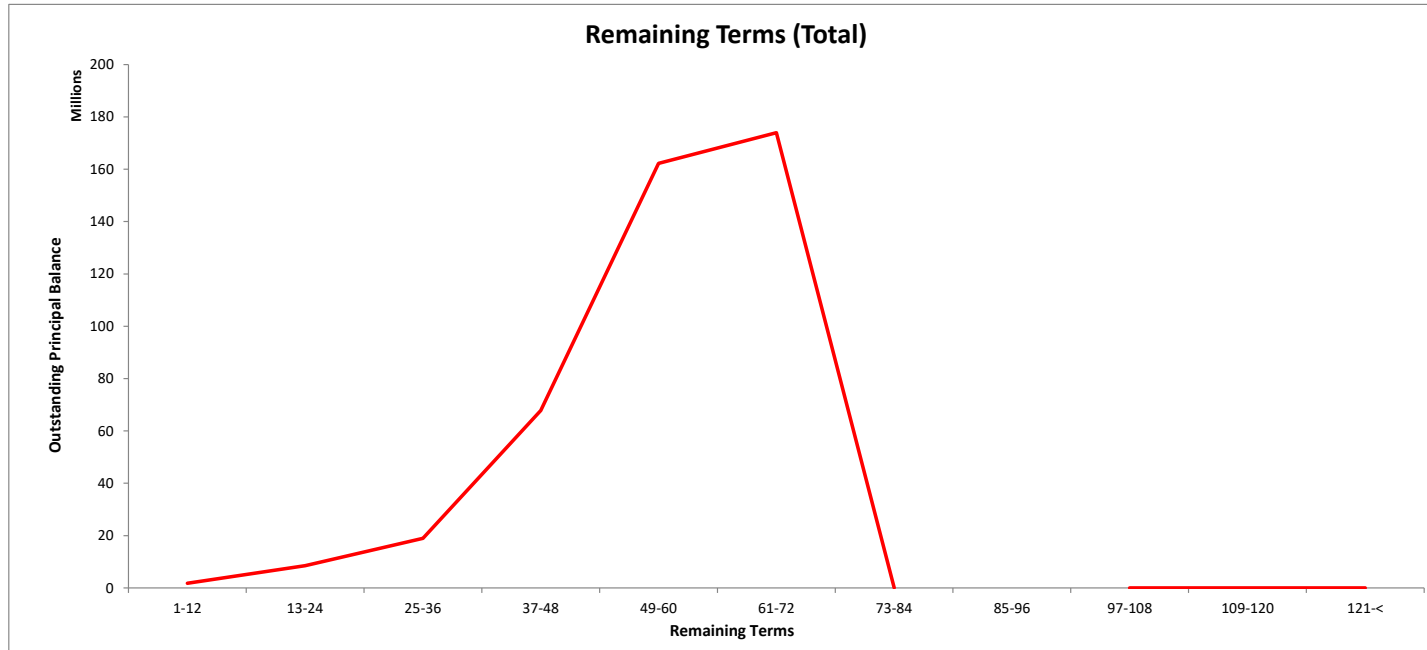
Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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

13.b Remaining Terms

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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

14.a Seasoning



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

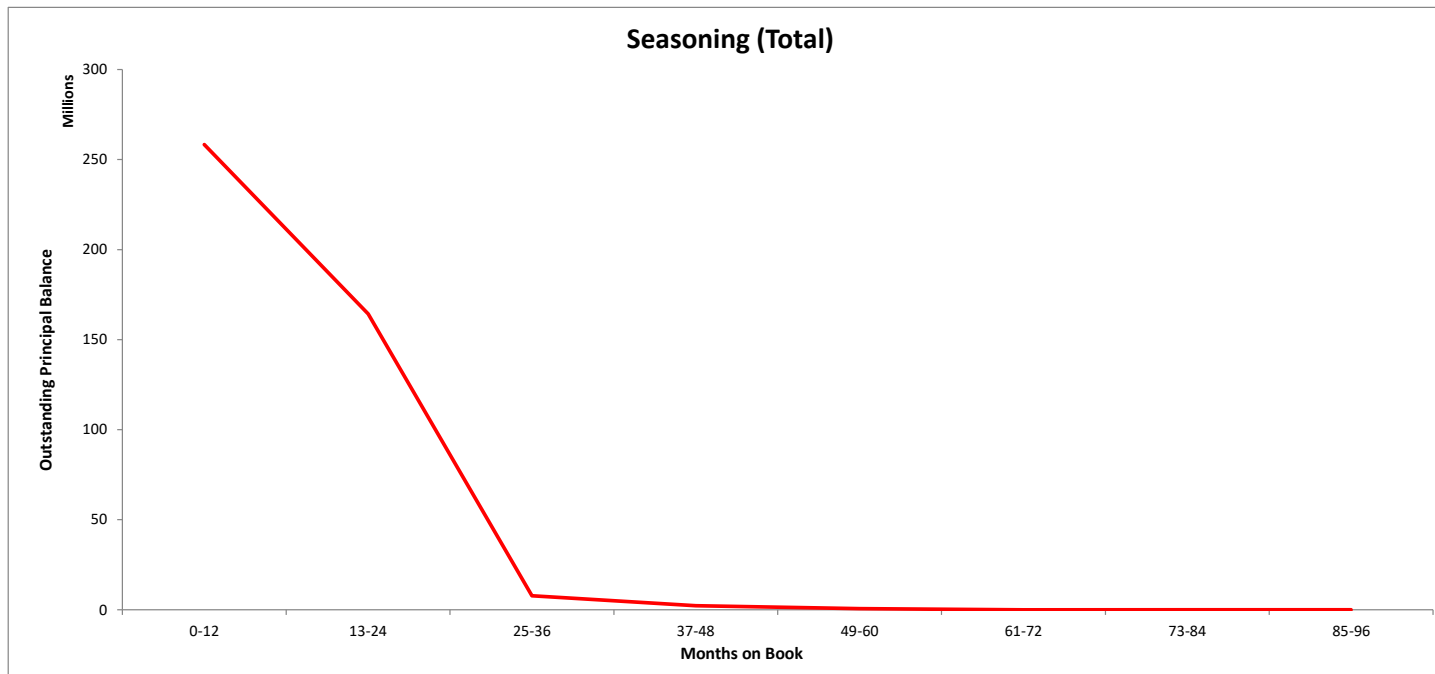
		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book		1	12	12,293	258,324,619	59.62%	59.3	7.9
		13	24	8,291	164,265,918	37.91%	49.8	16.8
		25	36	371	7,798,838	1.80%	35.5	30.0
		37	48	143	2,284,655	0.53%	23.6	42.0
		49	60	57	576,691	0.13%	10.2	53.3
		61	72	1	5,984	0.00%	4.0	70.0
		73	84					
		85	96					
Total				21,156	433,256,704	100%	55.0	11.9

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

14.b Seasoning



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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

15.a Balloon loans



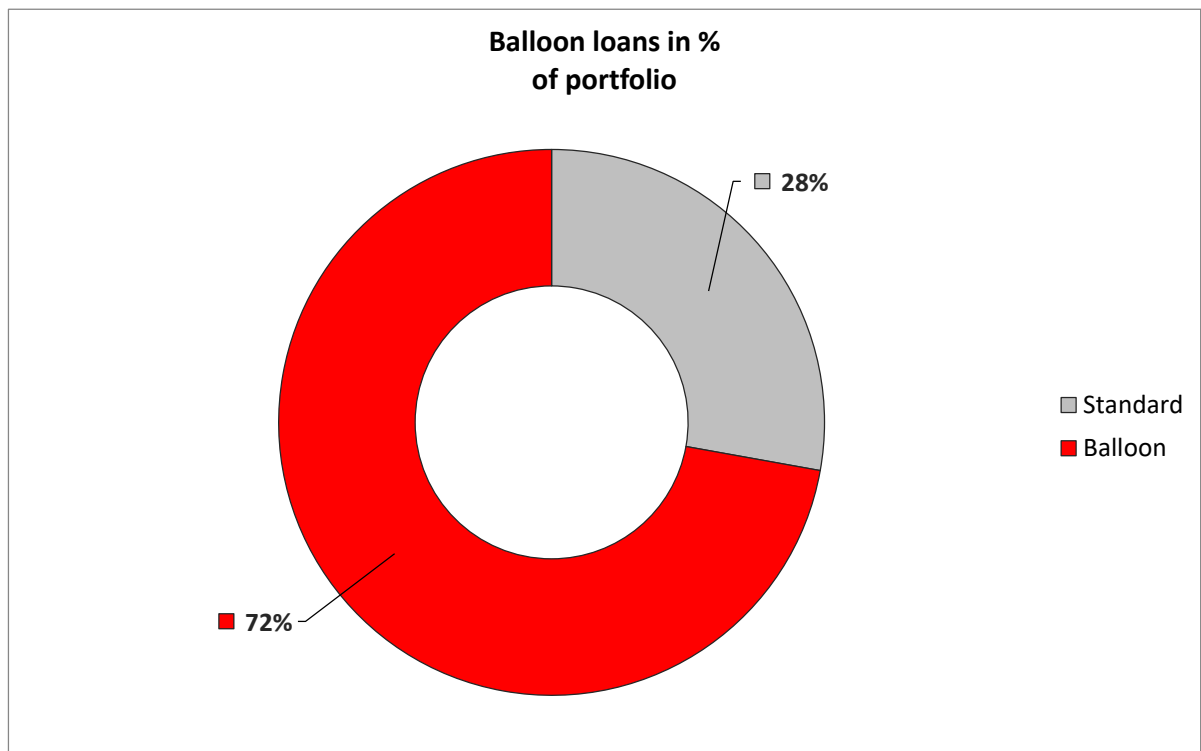
Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	3					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 days

Balloon loans in %
of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9,846	120,553,660	27.8 %	9,115	0.0 %	50.4	11.2
Balloon	11,310	312,703,045	72.2 %	120,339,561	27.8 %	56.8	12.2
Total	21,156	433,256,704	100%	120,348,676	28%	55.0	11.9

15.b Balloon loans

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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

16.a Number of loans per borrower



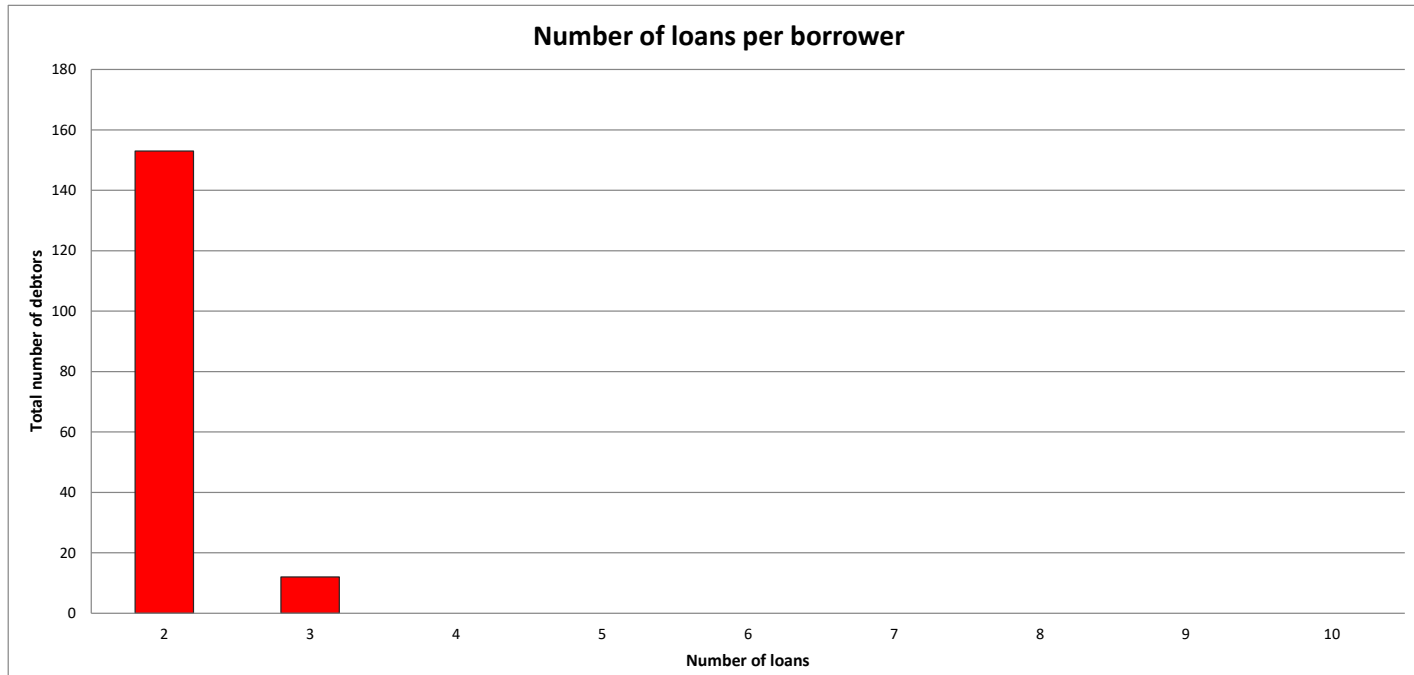
Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

TOTAL				
Number of loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1		20,814	423,809,638	97.82%
2		153	8,413,034	1.94%
3		12	1,034,033	0.24%
4				
5				
6				
7				
8				
9				
10				
	Total:	20,979	433,256,704	100%

16.b Number of loans per borrower



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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

17.a Amortisation Profile



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
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	433,256,704	426,337,639	6,919,065	1,472,390	1.37%	98.40%
2	426,337,639	420,580,732	5,756,907	1,451,659	1.37%	98.65%
3	420,580,732	414,848,844	5,731,888	1,430,136	1.37%	98.64%
4	414,848,844	409,060,985	5,787,859	1,409,962	1.37%	98.60%
5	409,060,985	403,288,977	5,772,009	1,389,575	1.37%	98.59%
6	403,288,977	397,465,144	5,823,832	1,369,268	1.37%	98.56%
7	397,465,144	391,699,033	5,766,111	1,348,773	1.36%	98.55%
8	391,699,033	385,890,518	5,808,515	1,328,414	1.36%	98.52%
9	385,890,518	380,094,624	5,795,895	1,307,996	1.36%	98.50%
10	380,094,624	374,290,080	5,804,543	1,287,541	1.36%	98.47%
11	374,290,080	368,467,568	5,822,512	1,267,115	1.36%	98.44%
12	368,467,568	362,667,098	5,800,471	1,246,603	1.36%	98.43%
13	362,667,098	356,846,199	5,820,899	1,226,121	1.36%	98.39%
14	356,846,199	350,936,749	5,909,449	1,205,575	1.36%	98.34%
15	350,936,749	344,974,474	5,962,275	1,184,736	1.36%	98.30%
16	344,974,474	339,083,951	5,890,523	1,163,805	1.36%	98.29%
17	339,083,951	333,241,866	5,842,086	1,143,020	1.36%	98.28%
18	333,241,866	327,325,395	5,916,471	1,122,386	1.35%	98.22%
19	327,325,395	321,425,140	5,900,254	1,101,618	1.35%	98.20%
20	321,425,140	315,643,301	5,781,839	1,081,005	1.35%	98.20%
21	315,643,301	309,848,680	5,794,622	1,060,476	1.35%	98.16%
22	309,848,680	304,068,563	5,780,117	1,040,026	1.35%	98.13%
23	304,068,563	298,259,094	5,809,469	1,019,705	1.35%	98.09%
24	298,259,094	292,508,592	5,750,502	999,293	1.35%	98.07%
25	292,508,592	286,762,694	5,745,898	979,023	1.35%	98.04%
26	286,762,694	280,937,266	5,825,428	958,796	1.34%	97.97%
27	280,937,266	275,034,173	5,903,093	938,259	1.34%	97.90%
28	275,034,173	269,064,496	5,969,676	917,516	1.34%	97.83%
29	269,064,496	263,354,160	5,710,336	896,711	1.34%	97.88%
30	263,354,160	257,383,417	5,970,744	876,578	1.34%	97.73%
31	257,383,417	251,615,433	5,767,983	855,575	1.34%	97.76%
32	251,615,433	246,000,157	5,615,276	835,388	1.33%	97.77%
33	246,000,157	240,413,105	5,587,052	815,694	1.33%	97.73%
34	240,413,105	234,765,558	5,647,547	796,169	1.33%	97.65%
35	234,765,558	229,302,108	5,463,451	776,700	1.33%	97.67%
36	229,302,108	223,763,327	5,538,781	757,620	1.33%	97.58%
37	223,763,327	218,041,078	5,722,249	738,153	1.33%	97.44%
38	218,041,078	211,703,079	6,337,999	718,458	1.32%	97.09%
39	211,703,079	205,102,215	6,600,864	697,747	1.32%	96.88%
40	205,102,215	197,928,663	7,173,552	676,449	1.33%	96.50%
41	197,928,663	191,336,526	6,592,136	654,637	1.33%	96.67%
42	191,336,526	184,040,342	7,296,184	633,726	1.33%	96.19%
43	184,040,342	176,863,282	7,177,060	611,631	1.34%	96.10%
44	176,863,282	170,615,958	6,247,324	590,372	1.34%	96.47%
45	170,615,958	164,113,934	6,502,024	570,080	1.34%	96.19%
46	164,113,934	157,851,410	6,262,524	549,658	1.35%	96.18%
47	157,851,410	151,958,378	5,893,032	530,065	1.35%	96.27%
48	151,958,378	146,238,098	5,720,280	511,099	1.35%	96.24%
49	146,238,098	140,789,578	5,447,521	491,561	1.35%	96.27%
50	140,789,578	133,825,126	6,965,452	472,862	1.35%	95.05%
51	133,825,126	126,584,156	7,240,970	448,699	1.35%	94.59%
52	126,584,156	118,185,733	8,398,422	423,627	1.35%	93.37%
53	118,185,733	110,305,134	7,880,599	396,174	1.35%	93.33%
54	110,305,134	101,933,944	8,371,190	368,663	1.34%	92.41%
55	101,933,944	93,348,087	8,585,857	340,031	1.34%	91.58%
56	93,348,087	85,400,055	7,948,032	311,268	1.34%	91.49%
57	85,400,055	79,059,562	6,340,494	283,052	1.33%	92.58%
58	79,059,562	72,815,365	6,244,197	260,393	1.32%	92.10%
59	72,815,365	65,953,375	6,861,990	239,457	1.32%	90.58%
60	65,953,375	59,000,229	6,953,146	216,168	1.32%	89.46%
61	59,000,229	51,852,797	7,147,432	193,070	1.32%	87.89%
62	51,852,797	45,281,947	6,570,850	169,675	1.32%	87.33%
63	45,281,947	37,231,362	8,050,585	148,365	1.32%	82.22%
64	37,231,362	29,810,241	7,421,121	122,068	1.32%	80.07%
65	29,810,241	21,839,400	7,970,841	98,581	1.33%	73.26%
66	21,839,400	12,503,846	9,335,554	73,958	1.36%	57.25%
67	12,503,846	3,565,410	8,938,436	43,503	1.40%	28.51%
68	3,565,410	99,387	3,466,023	12,355	1.39%	2.79%
69	99,387	30,175	69,212	281	1.14%	30.36%
70	30,175	19,839	10,336	88	1.17%	65.75%
71	19,839	1,059	18,780	55	1.11%	5.34%
72	1,059	646	413	1	0.33%	60.96%
73	646	232	414	1	0.33%	35.92%
74	232	0	232	0	0.33%	0.00%

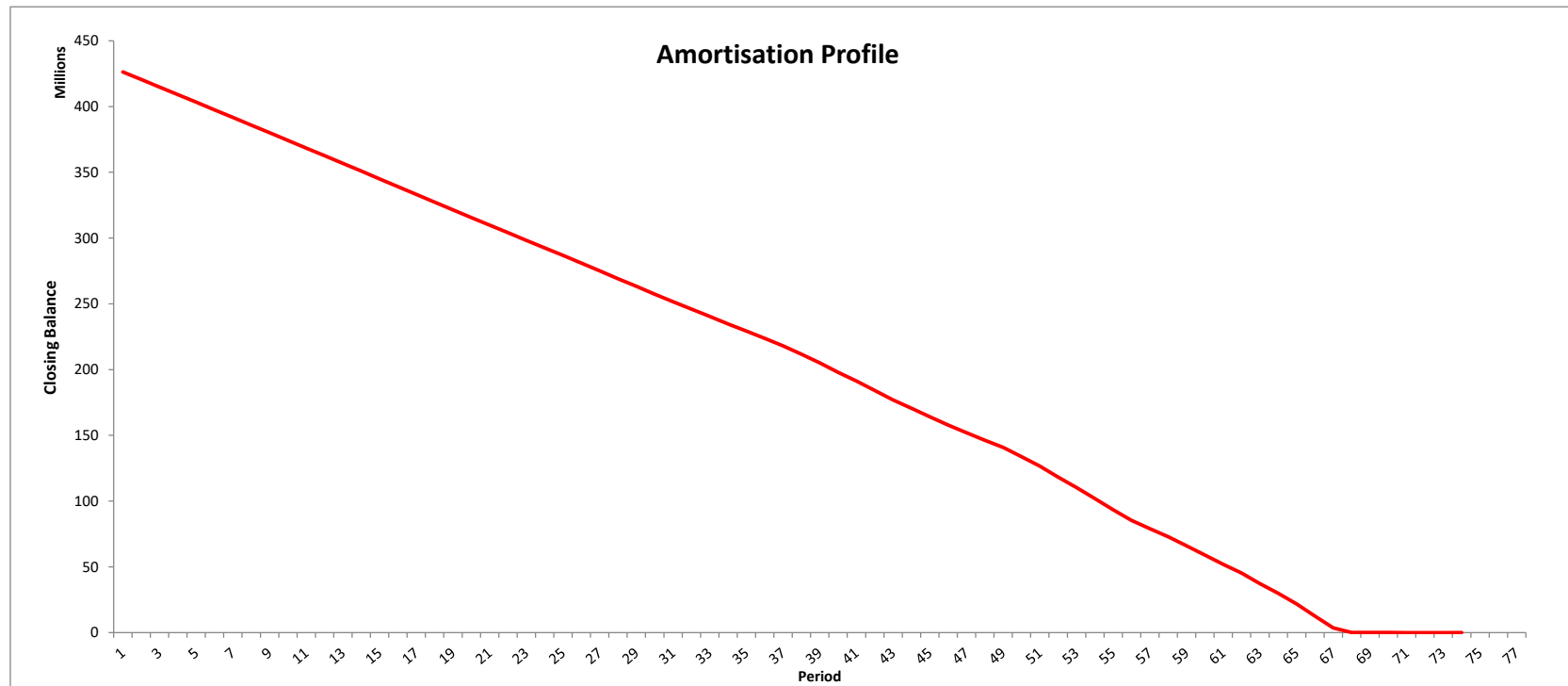
Amortization profile

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

17.b Amortisation Profile



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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

18.a Payment Holidays



Reporting Date	27/03/2026		
Payment date	25/03/2026		
Period No	3		
Monthly Period	01/02/2026		
Interest Period	from	25/02/2026	to 25/03/2026 = 28 days

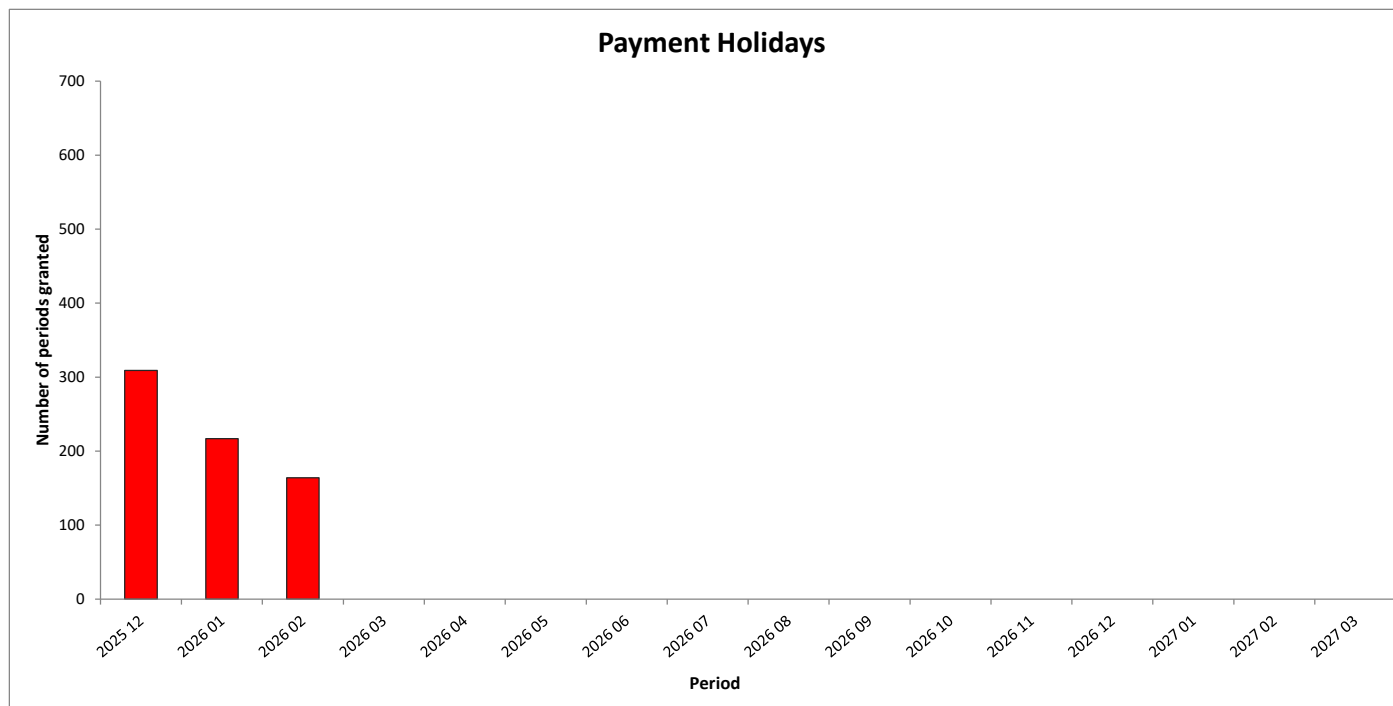
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2025 12	309	320	80,456	6,869,802
2026 01	217	235	56,198	4,458,414
2026 02	164	178	47,686	3,713,016
2026 03				
2026 04				
2026 05				
2026 06				
2026 07				
2026 08				
2026 09				
2026 10				
2026 11				
2026 12				
2027 01				
2027 02				
2027 03				
2027 04				
2027 05				
Total:	690	733	184,340	15,041,232

Payment Holiday

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

18.b Payment Holidays

Reporting Date	27/03/2026		
Payment date	25/03/2026		
Period No	3		
Monthly Period	01/02/2026		
Interest Period	from	25/02/2026	to 25/03/2026 = 28 days



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

18.c Remaining Payment Holidays

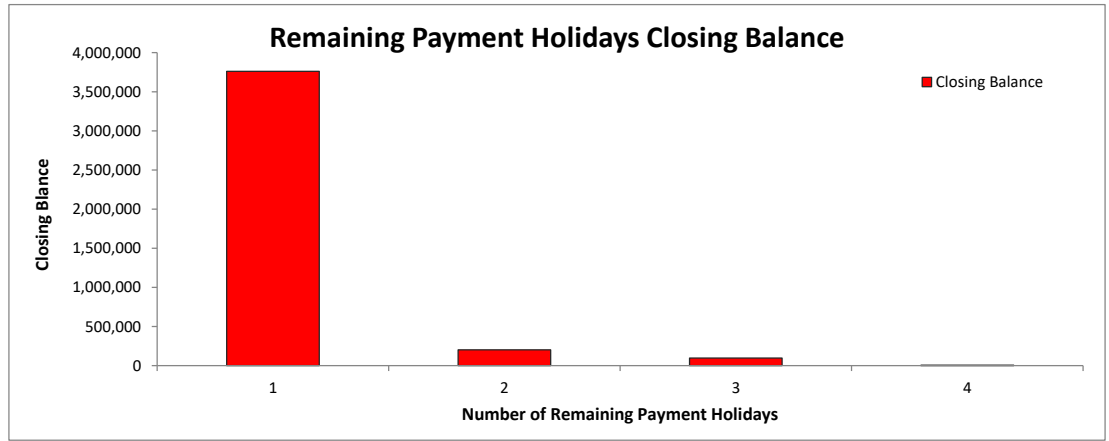
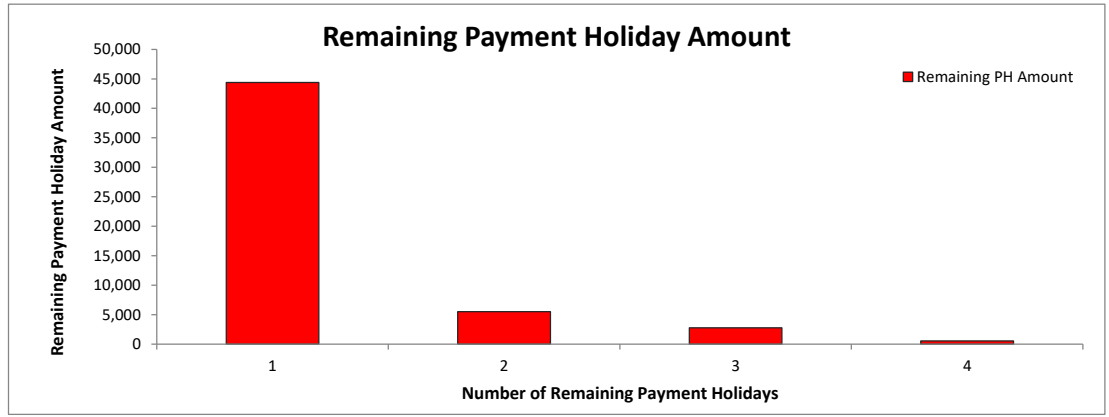


Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

TOTAL				
Remaining PH's	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	169	44,398	3,761,810
	2	11	5,510	202,665
	3	3	2,757	97,727
	4	1	543	6,039
	Total	184	53,209	4,068,241

18.d Remaining Payment Holidays

Reporting Date	27/03/2026		
Payment date	25/03/2026		
Period No	3		
Monthly Period	01/02/2026		
Interest Period	from 25/02/2026	to 25/03/2026	= 28 days



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

19.a Downpayment



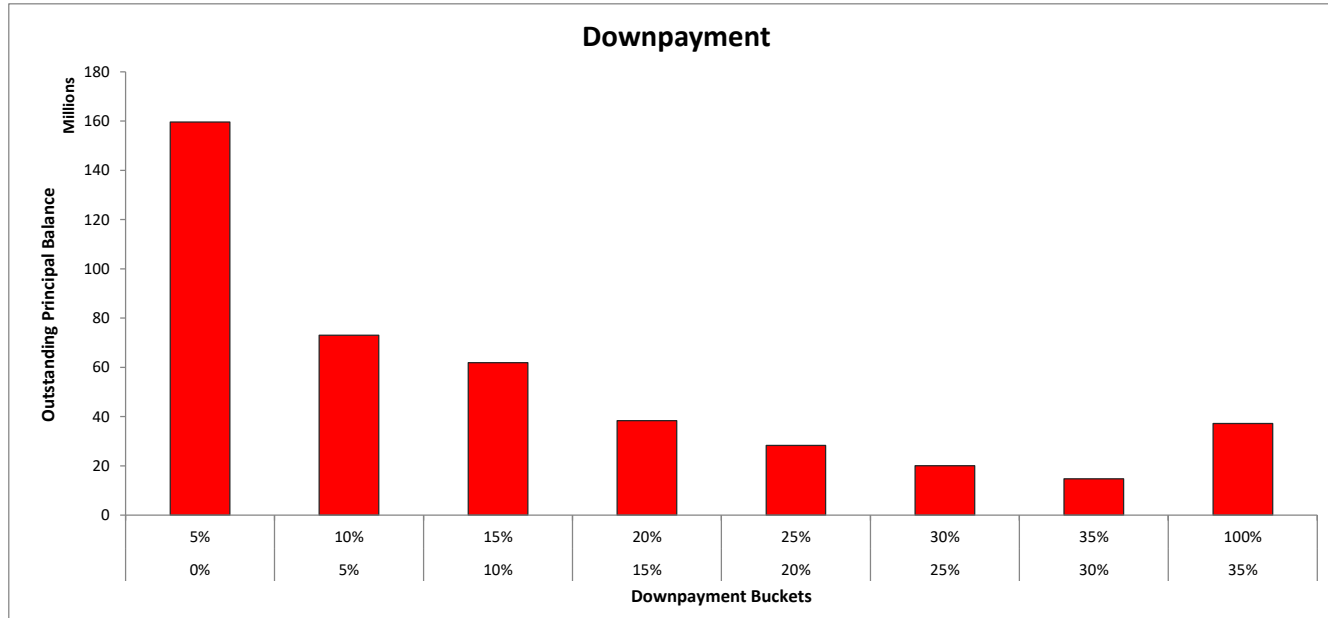
Reporting Date	27/03/2026		
Payment date	25/03/2026		
Period No	3		
Monthly Period	01/02/2026		
Interest Period	from 25/02/2026	to 25/03/2026	= 28 days

TOTAL							
Downpayment_percent	Min (>=)	Max (<=)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	7,455	159,649,051	36.85%	58.0	11.3
	5%	10%	3,001	73,006,478	16.85%	56.5	12.3
	10%	15%	2,699	61,879,423	14.28%	54.4	12.6
	15%	20%	1,822	38,383,199	8.86%	53.1	12.5
	20%	25%	1,400	28,328,567	6.54%	52.2	12.7
	25%	30%	1,018	20,059,632	4.63%	51.9	12.1
	30%	35%	849	14,711,522	3.40%	51.5	11.9
	35%	100%	2,912	37,238,832	8.60%	47.2	11.2
Total			21,156	433,256,704	100%	55.0	11.9

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

19.b Downpayment

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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

20.a Vehicle Condition

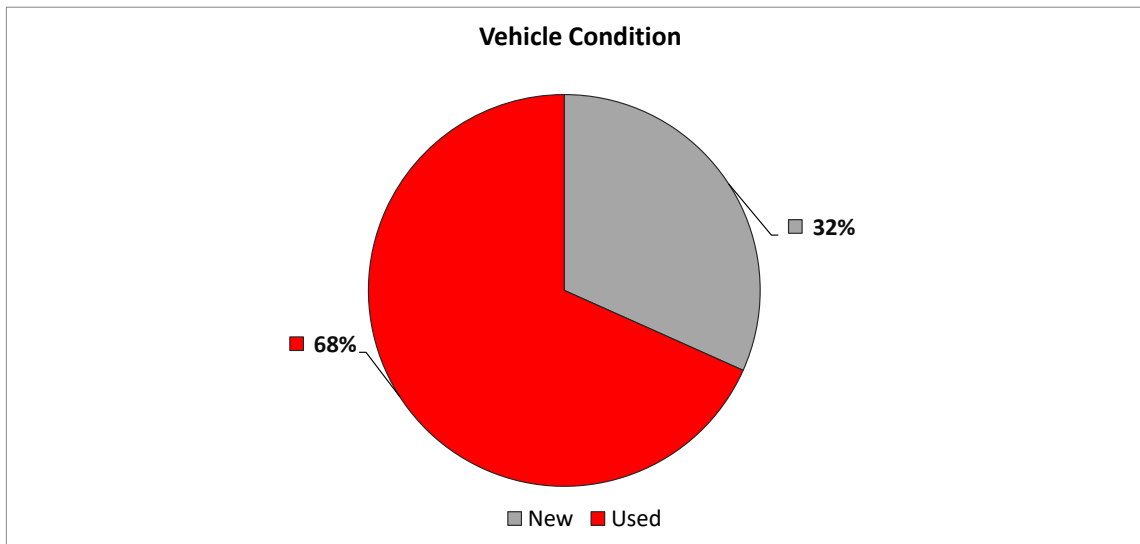


Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4,208	137,305,529	31.69%	52.4	13.1
Used	16,948	295,951,175	68.31%	56.2	11.3
Total	21,156	433,256,704	100%	55.0	11.9

Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

20.b Vehicle Condition



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

21.a Borrower Type



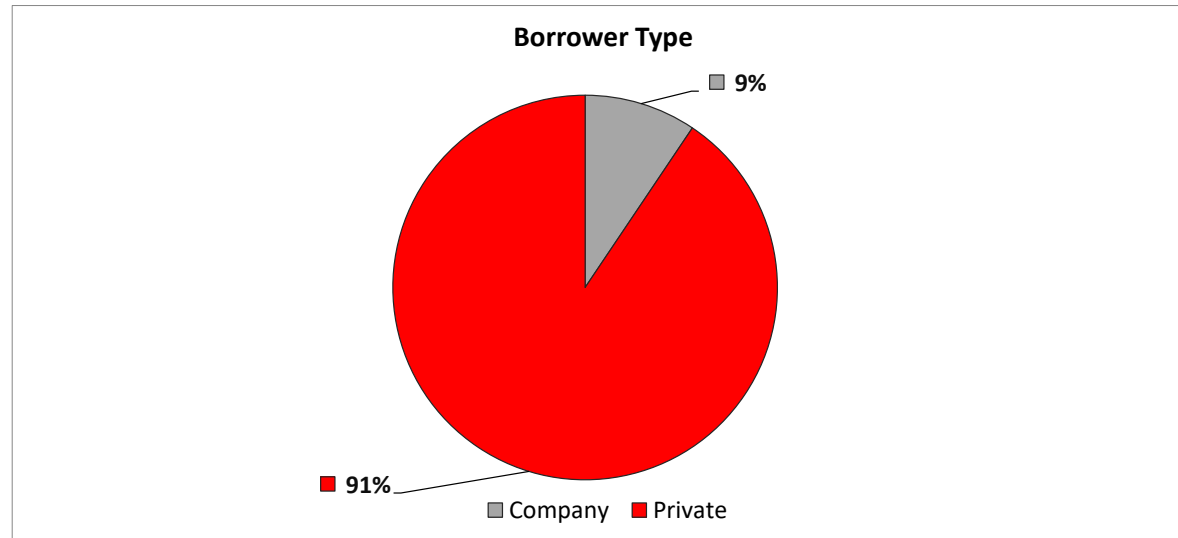
Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1,649	40,813,587	9.42%	45.0	16.0
	Private	19,507	392,443,117	90.58%	56.0	11.5
	Total	21,156	433,256,704	100%	55.0	11.9

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

21.b Borrower Type

Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days



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

22.a Vehicle type



Reporting Date	27/03/2026		
Payment date	25/03/2026		
Period No	3		
Monthly Period	01/02/2026		
Interest Period	from	25/02/2026	to 25/03/2026 = 28 days

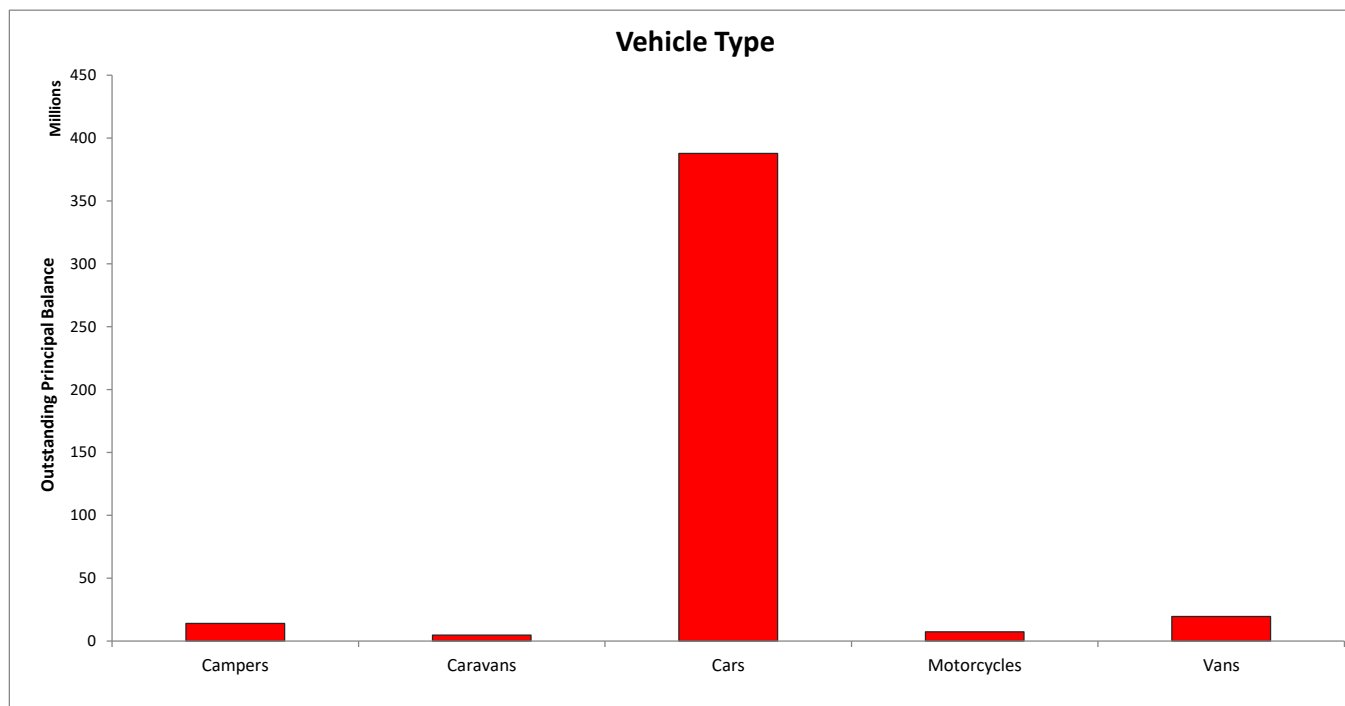
		TOTAL				
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	345	13,933,818	3.22%	59.1	10.7	
Caravans	217	4,649,204	1.07%	56.2	11.7	
Cars	18,704	387,841,855	89.52%	55.2	11.8	
Motorcycles	668	7,297,148	1.68%	49.8	12.0	
Vans	1,222	19,534,679	4.51%	49.8	14.1	
Total	21,156	433,256,704	100%	55.0	11.9	

Vehicle type

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

22.b Vehicle type

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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

23.a Restructured Loans

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



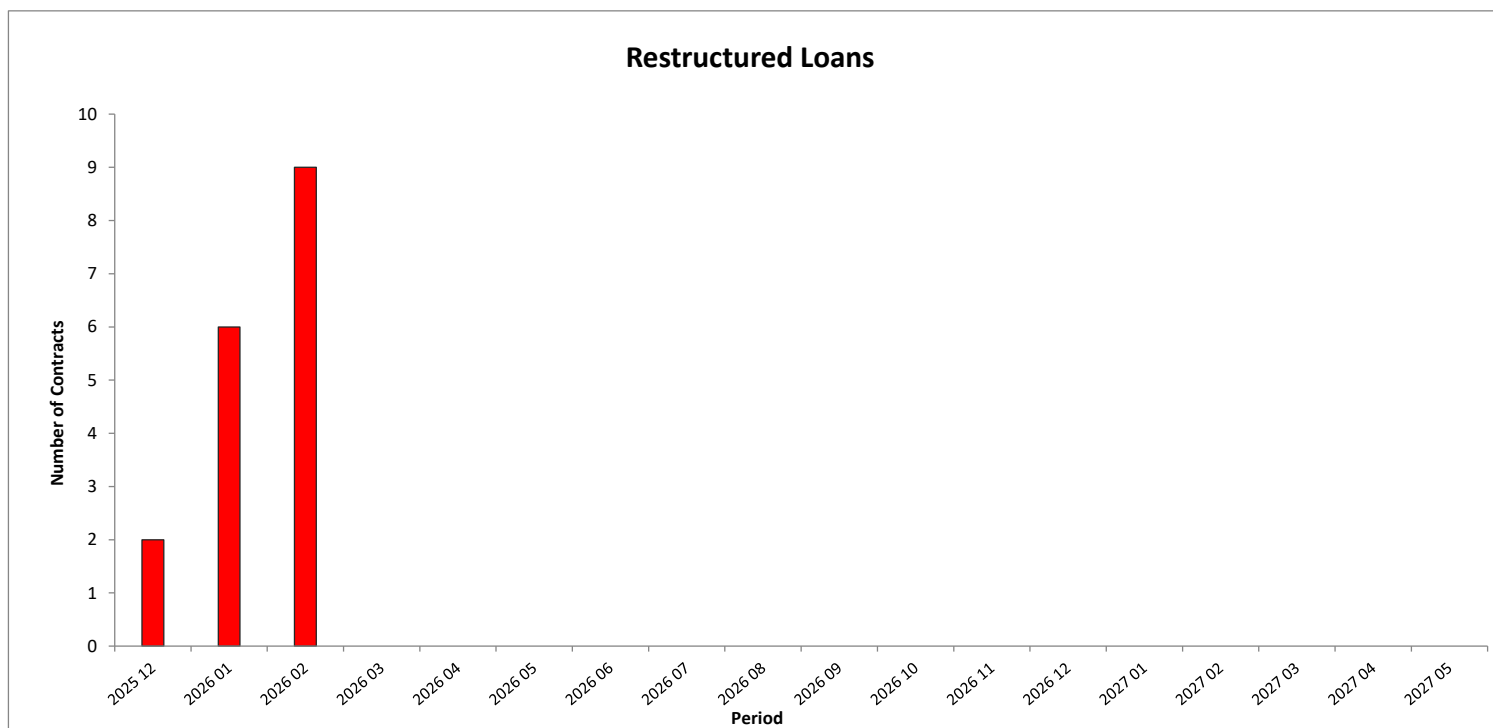
TOTAL		
Period	No	Outstanding balance
2025 12	2	41,054
2026 01	6	119,385
2026 02	9	194,816
2026 03		
2026 04		
2026 05		
2026 06		
2026 07		
2026 08		
2026 09		
2026 10		
2026 11		
2026 12		
2027 01		
2027 02		
2027 03		
2027 04		
2027 05		
Total	17	355,255

Restructured

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

23.b Restructured Loans

Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days



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

24.a Dynamic Interest rate



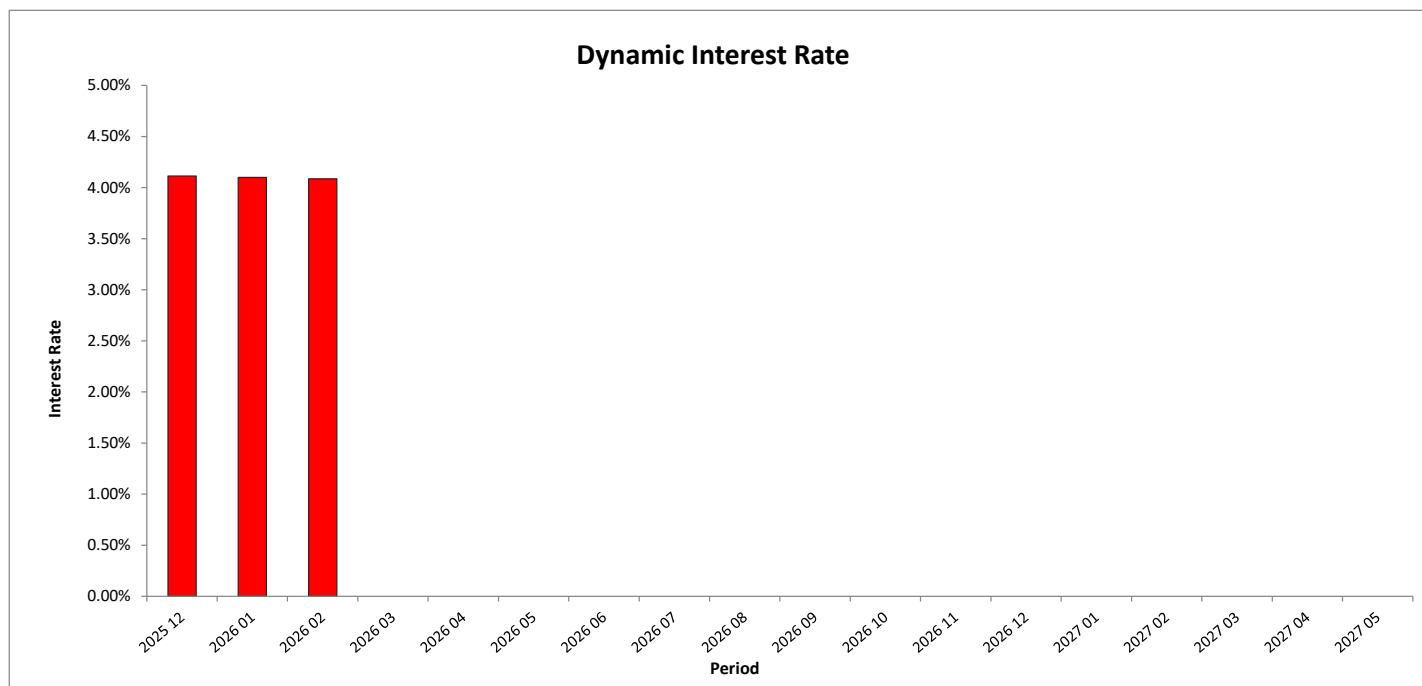
Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

TOTAL		
Period	Closing balance	WA Interest rate
2025 12	457,106,934	4.11%
2026 01	445,503,307	4.10%
2026 02	433,256,704	4.08%
2026 03		
2026 04		
2026 05		
2026 06		
2026 07		
2026 08		
2026 09		
2026 10		
2026 11		
2026 12		
2027 01		
2027 02		
2027 03		
2027 04		
2027 05		

Interest rate evolution

24.b Dynamic Interest Rate

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	3				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



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

25.a Dynamic Pre-Payments



Reporting Date	27/03/2026		
Payment date	25/03/2026		
Period No	3		
Monthly Period	from	01/02/2026	to
Interest Period		25/02/2026	25/03/2026 = 28 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2025 12	8,781,162	457,106,934	14.37%
2026 01	5,750,436	445,503,307	14.44%
2026 02	6,462,249	433,256,704	16.50%
2026 03			
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			
2026 09			
2026 10			
2026 11			
2026 12			
2027 01			
2027 02			
2027 03			
2027 04			
2027 05			

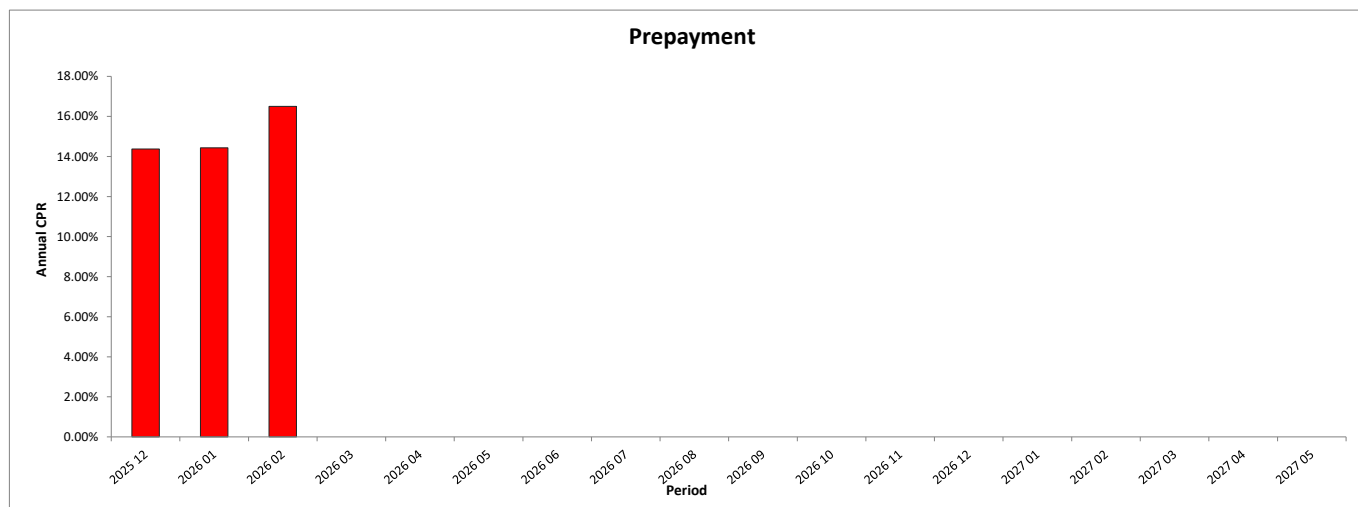
Dynamic Prepayment

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

25.b Dynamic Pre-Payments



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days



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

26. Delinquency



Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	3					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance
2025	12	457,106,934	21,299	436,269,642	905	16,906,283	192	3,494,009	17	437,000	0	0	0	0	0	0	0	0
	1	445,503,307	20,860	415,337,796	1,244	24,532,061	179	3,352,711	115	1,858,101	15	422,637	0	0	0	0	1	2,154
	2	433,256,704	21,281	411,805,809	752	14,208,811	197	3,728,927	101	1,905,554	74	1,445,416	8	162,187	0	0	1	2,926
	3																	
	4																	
	5																	
2026	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2027	1																	
	2																	
	3																	
	4																	
	5																	

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

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	3					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 days

Default Quarter	Default Amount	Recovery Quarter	2026 Q1			2026 Q2			2026 Q3			2026 Q4			2027 Q1			
			No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2026 1	5,080	2	0	0	5,080													
2026 2																		
2026 3																		
2026 4																		
2027 1																		

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

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

28. Priority of Payments - Revenue



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2,676,151.66	EUR
Senior Expenses	-	16,167.00	EUR
Issuer swap interest to swap counterparty	-	709,526.50	EUR
Interest Class A Notes	-	790,660.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	56,543.00	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	-	33,875.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	23,249.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	7,803.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	2,926.05	EUR
Class E Target Principal Redemption	-	100,000.00	EUR
Interest and principal to Expense Advance Provider	-	258,074.89	EUR
Interest and principal on Issuer Subordinated Loan	-	299,171.24	EUR
Servicer Fee	-	378,155.99	EUR
Swap Subordinated Amounts	-	-	EUR
Replacement Servicer fee	-	-	EUR
Interest payable to the RSF Reserve Advance Provider	-	-	EUR
Any remaining amount to the Seller as Deferred Purchase Price	-	-	EUR

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

29. Priority of Payments - Redemption



Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12,246,602.43	EUR
Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
Class A Notes Principal	-	12,246,602.43	EUR
Regulatory Call Early Redemption	-	-	EUR
Class B Notes Principal	-	-	EUR
Class C Notes Principal	-	-	EUR
Class D Notes Principal	-	-	EUR
Class E Notes Principal	-	-	EUR
Sequential ARR Amounts	-	-	EUR

Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

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

30. Transaction Costs



Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	3					
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
Senior Expenses	EUR	16,167.00					
Interest accrued for the Period	EUR	912,130.00	790,660.00	56,543.00	33,875.00	23,249.00	7,803.00
Cumulative Interest accrued	EUR	3,816,033.00	3,325,696.00	227,555.00	136,239.00	93,436.00	33,107.00
Interest Payments	EUR	912,130.00	790,660.00	56,543.00	33,875.00	23,249.00	7,803.00
Cumulative Interest Payments	EUR	3,816,033.00	3,325,696.00	227,555.00	136,239.00	93,436.00	33,107.00
Interest accrued on Subordinated Loan for the Period	EUR	8,425.00					
Cumulative Interest accrued on Subordinated Loan	EUR	33,701.00					
Unpaid Cumulative Interest accrued on Subordinated loan	EUR	-					
Interest Payments on Subordinated Loan	EUR	33,701.00					

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

31. Swap Overview



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

Kimi 14 - Front Swap

Party A	DZ Bank AG
Party B	SC NORDICS S.Ä R.L.
Swap Notional	445.303.307
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	0.0778
Party A Interest Amount	EUR 678.840.15
Party B Fixed Rate	2.0486 %
Party B Fixed Rate Day Count Fraction	0.0778
Party B Interest Amount	EUR 709.526.50

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

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	3
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days