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

Cover Sheet Monthly Investor Report

Reporting Date		29/04/2026				
Payment date		27/04/2026	Following payment dates:	25/05/2026		
Period No		4		25/06/2026		
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days
Cut-Off date		31/03/2026				

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

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Reporting Date		29/04/2026			
Payment date		27/04/2026			
Period No		4			
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026 =	33 days

1. Portfolio Information

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance	**433,256,704.27**	**EUR**
Scheduled Loan Principal Repayments	6,398,356.32	EUR
Prepayments	7,751,458.88	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**14,149,815.20**	**EUR**
New Defaulted Auto Loans amt in Period	28,007.00	EUR
Closing balance	**419,078,882.07**	**EUR**

Principal Recoveries on loans in default	130.00	EUR

Total revenue collections

Total Revenue Received in Period	**2,047,328.79**	**EUR**

Loans

At beginning of period	21,156	Loans
Paid in Full	455	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	8	Loans
At end of period	**20,693**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Issuer Available Revenue Receipts	Current Period	
a. Collections: Interest, fees, recoveries etc.	2,047,458.79	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	769,941.34	EUR
f. Principal Addition Amounts under item [(a)] of the Pre-Enforcement Redemption Priority of Payments	-	EUR
g. Interest earned by the Issuer	24,216.03	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	116,405.81	EUR
m. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**2,958,021.97**	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29/04/2026					
Payment date	27/04/2026					
Period No	4					
Monthly Period	01/03/2026					
Interest Period from	25/03/2026	to	27/04/2026	=	33	days

Issuer Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	14,149,815.20	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	28,007.00	EUR
g. Any other net income amount received by the Issuer	-	EUR
Total Amount for Issuer Available Redemption Receipts	**14,177,822.20**	EUR

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Helsinki 00570
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4. Reserve Accounts

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Note Balance

Beginning of Period		432,956,704.27	EUR
End of Period		418,678,882.07	EUR

Liquidity Balance

Beginning of Period	0.9 %	3,816,929.76	EUR
Cash Outflow		110,219.42	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	3,706,710.34	EUR
Required Reserve Amount	0.9 % *	3,706,710.34	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 SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025 held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

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

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

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Helsinki 00570
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5a. Performance Data

Reporting Date		29/04/2026				
Payment date		27/04/2026				
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Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Asset Balance

Opening balance	433,256,704.27	EUR
Closing balance	419,078,882.07	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	400,038,659.31	95.46%	19,700
1-29 days past due	13,769,323.84	3.29%	719
Delinquent Receivables:			
30-59 days past due	1,003,159.50	0.24%	53
60-89 days past due	1,277,004.55	0.30%	78
90-119 days past due	1,903,642.46	0.45%	92
120-149 days past due	837,723.01	0.20%	46
150-179 days past due	249,369.40	0.06%	5
Total Performing and Delinquent	**419,078,882**	**100.00%**	**20,693**
Current Period Defaults	28,007.00		8
Cumulative Defaults	33,086.90		10
Current Period Principal Recoveries	130.00		
Cumulative Principal Recoveries	130.00		

Sequential Payment Trigger Event — NO

[A] from the first Payment Date in January 2026 until the Payment Date in December 2026: 2.50%;	0.01%
[B] from the Payment Date in January 2027 until the Payment Date in December 2027: 3.00%; and	0.01%
[C] from the Payment Date in January 2028 onwards: 3.50%.	0.01%
or ([A] + [B] - [C]) / [D] < 10%	**88.24%**
[A] Aggregate Outstanding Asset Principal Amount	419,078,882.07
[B] Aggregate principal balance of Defaulted Contracts	33,086.90
[C] Recoveries received on such Defaulted Contracts	130.00
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	474,952,308.90
or [Principal Deficiency Ledger debit balance] ≥ EUR 5,937,500	**NO**
Principal Deficiency Ledger debit balance	0.00
or Servicer Termination Event	**NO**
or Hedge Counterparty Downgrade Event	**NO**

Pro Rata Trigger Event, where (1 - [A] / [B]) ≥ 16%	**10.09%**	**NO**
[A] Aggregate Outstanding Note Principal Amount of the Class A Notes	389,556,704.27	
[B] Aggregate Outstanding Asset Principal Amount	433,256,704.27	

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6. Note Principal

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	389,556,704.27	22,300,000.00	11,900,000.00	7,100,000.00	2,100,000.00	EUR
Sequential Amortization	14,177,822.20	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	100,000.00	EUR
End of Period	375,378,882.07	22,300,000.00	11,900,000.00	7,100,000.00	2,000,000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	28,007.00	EUR
Credit PDL	-	-	-	-	28,007.00	EUR
End of Period	-	-	-	-	-	EUR
Net Note Principal						
Beginning of Period	389,556,704.27	22,300,000.00	11,900,000.00	7,100,000.00	2,100,000.00	EUR
End of Period	375,378,882.07	22,300,000.00	11,900,000.00	7,100,000.00	2,000,000.00	EUR

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7. Outstanding Notes

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Payment date		27/04/2026			
Period No		4			
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026 =	33 days

1. Note Balance

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS3213329603	XS3213329868	XS3213330015	XS3213330106	XS3213330288
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100%	90.80%	4.69%	2.51%	1.49%	0.51%
Legal Final Maturity Date		27/12/2035	27/12/2035	27/12/2035	27/12/2035	27/12/2035
Rating (Fitch/S&P)		AAA (sf) / AAAsf	AA (sf) / AA-sf	A (high) (sf) / Asf	A (low) (sf) / BBB+sf	BBB (high) (sf) / BBBsf
Initial Notes Aggregate Principal Outstanding Balance	475,000,000.00	431,300,000.00	22,300,000.00	11,900,000.00	7,100,000.00	2,400,000.00
Initial Nominal per Note		100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Initial Number of Notes per Class	4,750	4,313	223	119	71	24
Current Note Information						
Outstanding Opening Balance	432,956,704.27	389,556,704.27	22,300,000.00	11,900,000.00	7,100,000.00	2,100,000.00
Available Distribution Amount	14,177,822.20					
Amortisation	14,177,822.20					
Redemption per Class	14,277,822.20	14,177,822.20	-	-	-	100,000.00
Redemption per Note		3,287.23	-	-	-	4,166.67
Outstanding Closing Balance		375,378,882.07	22,300,000.00	11,900,000.00	7,100,000.00	2,000,000.00
Net Outstanding Closing Balance	418,678,882.07	375,378,882.07	22,300,000.00	11,900,000.00	7,100,000.00	2,000,000.00
Current Tranching	100%	89.66%	5.33%	2.84%	1.70%	0.48%
Current Pool Factor		0.87	1.00	1.00	1.00	0.83

2. Payments to Investors per Note

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E
Interest rate Basis: 1-M EURIBOR / Spread						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		33	33	33	33	33
Principal Outstanding per Note Beginning of Period		90,321.52	100,000.00	100,000.00	100,000.00	87,500.00
>Principal Repayment per note		3,287.23	-	-	-	4,166.67
Principal Outstanding per Note End of Period		87,034.29	100,000.00	100,000.00	100,000.00	83,333.33
>Interest accrued for the period		207.81	297.00	333.67	384.08	364.15
Interest Payment	1,038,251.80	896,305.05	66,231.00	39,706.33	27,269.92	8,739.50
Interest Payment per Note		207.81	297.00	333.67	384.08	364.15

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E
Initial total CE (Subordination)	9.20%	4.51%	2.00%	0.51%	0.00%
Initial total CE (Subordination, incl. Liquitidy Reserve)	10.06%	5.36%	2.00%	0.51%	0.00%
Current CE (Subordination incl. Excess Spread)	11.39%	6.06%	3.22%	1.52%	1.04%
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	12.27%	6.95%	3.22%	1.52%	1.04%
Current CE (Subordination)	10.34%	5.02%	2.17%	0.48%	0.00%
Current CE (Subordination, incl. Liquitidy Reserve)	11.23%	5.90%	2.17%	0.48%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences

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Period No	4			
Monthly Period	01/03/2026			
Interest Period	25/03/2026	to	27/04/2026	= 33 days

Rating Triggers

Transaction Role	Counterparty		Short Term Fitch Criteria	Short Term Fitch Current	Short Term DBRS Criteria	Short Term DBRS Current	Long Term Fitch Criteria	Long Term Fitch Current	Long Term DBRS Criteria	Long Term DBRS Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SC Nordics S.à. r.l.			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F1	N/A	F1	BBB-	A	BBBL	A	No	Under the terms of the Servicing Agreement, Santander Consumer Finance, S.A. will act as the back-up servicer facilitator (the "Back-Up Servicer Facilitator"). Pursuant to the Servicing Agreement, if: (a) the appointment of the Servicer is terminated pursuant to Clause 10.1 of the Servicing Agreement; or (b) for so long as the Servicer is Santander Consumer Finance Oy: (i) Santander Consumer Finance, S.A. ceases to have: (a) a rating of at least "BBB (low)" by DBRS or, where such entity is not rated by DBRS, ceases to have a DBRS Equivalent Rating of at least "BBB (low)" for its long-term, unsecured, unsubordinated debt obligations; or (b) a long-term issuer default rating of at least "BBB-" by Fitch; or (ii) Santander Consumer Finance, S.A. ceases to Control the Servicer,
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	R-1M	R-1M	A	AA-	A	AA	No	The Transaction Account Bank is required to be an institution: (i) in respect of Fitch Ratings, (A) where the institution has a Fitch Deposit Rating, a short-term Fitch Deposit Rating of at least "F1" or a long-term Fitch Deposit Rating of at least "A"; or (B) where the institution does not have a Fitch Deposit Rating, a short- term issuer default rating of at least "F1" or a long-term issuer default rating of at least "A"; and (ii) in respect of DBRS, a minimum institution rating (whether private or public) of "A" provided by DBRS, being the higher of (1) a rating one notch below the institution's long-term critical obligations rating (whether private or public); (2) the institution's issuer rating or long-term senior unsecured debt rating (whether private or public); or (3) the institution's long-term deposit rating (whether private or public), or if an entity is not rated by DBRS, then the DBRS Equivalent Rating assigned by Fitch, S&P or Moody's; and/or, in each case, such lower rating as may be acceptable to the Rating Agencies from time to time.
Hedge Counterparty	DZ Bank AG	Fitch First Trigger Required Rating	F1	F1+	N/A	N/A	A(dcr)	AA(dcr)	A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.
	DZ Bank AG	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-(dcr)	AA(dcr)	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Hedge Counterparty	DZ Bank AG	DBRS First Trigger Rating	N/A	N/A	N/A	R-1M	N/A	N/A	A	AAL	No	If the Swap Counterparty (or its guarantor) ceases to have the DBRS First Trigger Rating but either the Swap Counterparty (or its guarantor) has the DBRS Second Trigger Rating, it (i) will within 30 Business Days of the occurrence post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; (iii) obtain an eligible guarantee of its liabilities and obligations from a third party pursuant to the Swap Agreement; or (iv) take such other action in order to maintain the rating of the Notes, or to restore the rating of the Notes to the level it would have been at immediately prior to such occurrence.
	DZ Bank AG	DBRS Second Trigger Rating	N/A	N/A	N/A	R-1M	N/A	N/A	BBB	AAL	No	If neither the Swap Counterparty (or its guarantor) has the DBRS Second Trigger Rating, it (i) will within 30 Business Days of the occurrence post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; (ii) use commercially reasonable efforts to transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; (iii) use commercially reasonable efforts to obtain an eligible guarantee of its liabilities and obligations from a third party pursuant to the Swap Agreement; or (iv) use commercially reasonable efforts to take such other action in order to maintain the rating of the Notes, or to restore the rating of the Notes to the level it would have been at immediately prior to such occurrence.
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	N/A	N/A	A	AA	A	AA	No	The Issuer (or the Servicer acting on its behalf) will (with the prior written consent of the Note Trustee) procure that (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings.
RSF Reserve Funding Advance	Santander Consumer Finance S.A.		N/A	N/A	N/A	N/A	BBB	A	BBB	A	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as RSF Reserve Advance Provider and to make available to the Issuer an initial loan in an amount up equal to the Required Replacement Servicer Fee Reserve Amount to cover amounts required to pay a fee to any Replacement Servicer (the "within sixty (60) days from the date on which an RSF Reserve Funding Trigger Event occurs", the "RSF Reserve Initial Funding Date").

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9.a Original Portfolio Principal Balance

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Period No		4			
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026 =	33 days

Original balance

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

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9.b Original Principal Balance Graph

Reporting Date		29/04/2026						
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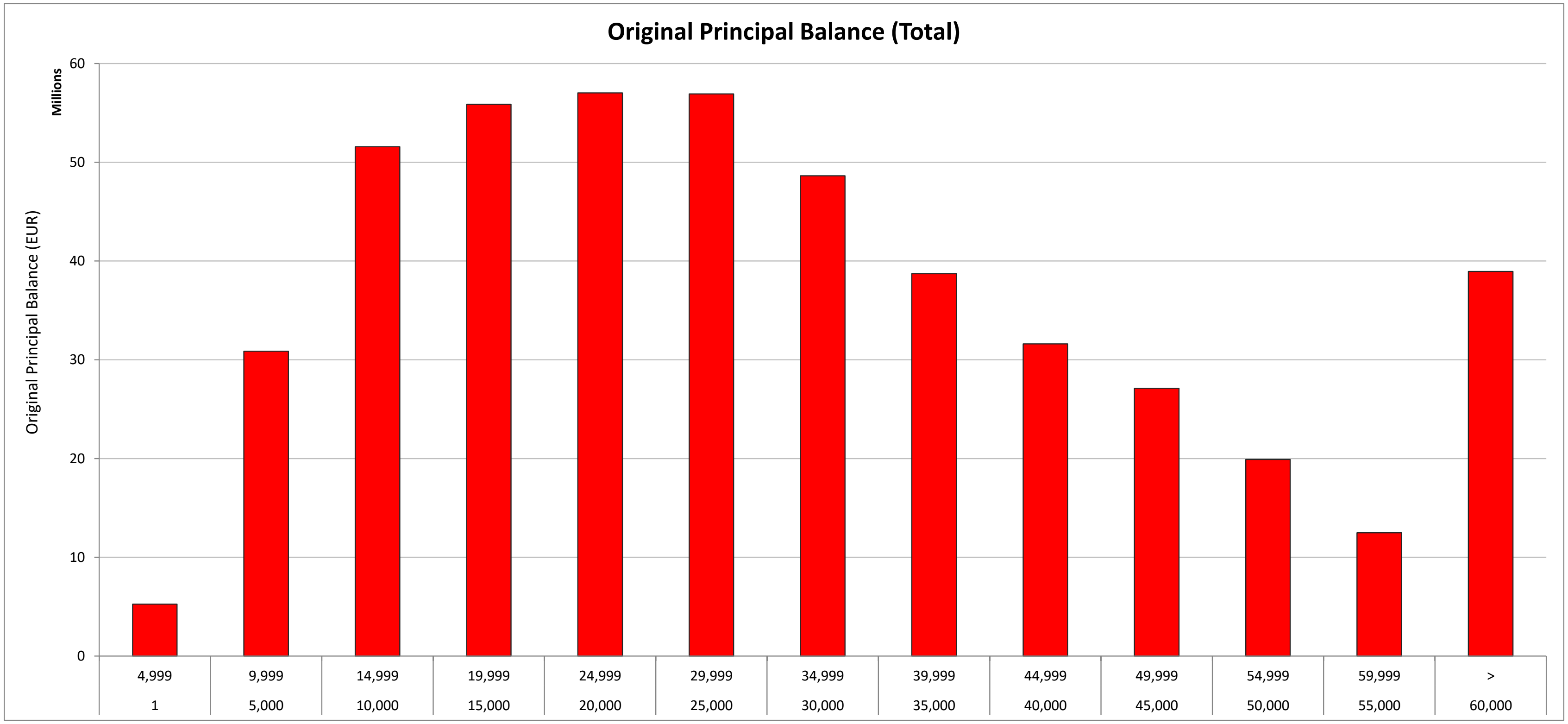
Period No		4						
Monthly Period		01/03/2026						
Interest Period	from	25/03/2026	to	27/04/2026	=		33	days



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10.a Outstanding Principal Balance

Reporting Date		29/04/2026				
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Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	1,709	5,632,952	1.34%	27.9	14.4
5,000	10 000	3,855	29,249,477	6.98%	45.5	13.2
10,000	15 000	3,855	48,084,363	11.47%	52.7	12.9
15,000	20 000	2,898	50,360,224	12.02%	54.8	13.0
20,000	25 000	2,366	53,097,062	12.67%	55.7	12.8
25,000	30 000	1,823	49,883,717	11.90%	55.8	12.8
30,000	35 000	1,352	43,694,742	10.43%	55.5	12.9
35,000	40 000	887	33,104,721	7.90%	54.4	13.2
40,000	45 000	633	26,776,623	6.39%	55.1	12.8
45,000	50 000	514	24,313,847	5.80%	54.9	12.8
50,000	55 000	288	15,056,715	3.59%	55.2	13.0
55,000	60 000	165	9,452,803	2.26%	57.2	12.0
60,000	-	348	30,371,634	7.25%	57.2	12.1
Total		20,693	419,078,882	100%	54.1	12.9

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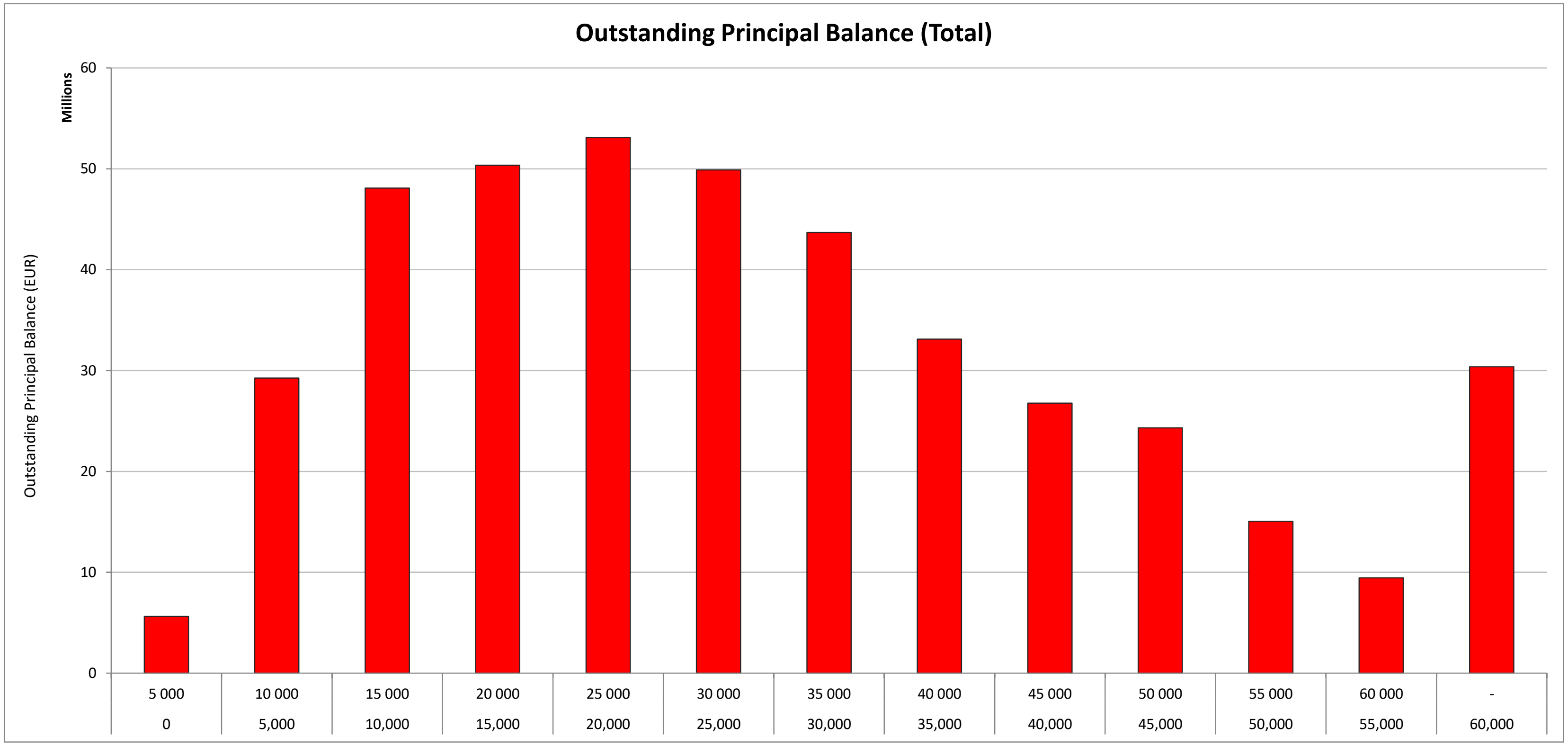
10.b Outstanding Principal Balance Graph

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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Risto Rytin tie 33
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11.a Geographical Distribution

Reporting Date		29/04/2026			
Payment date		27/04/2026			
Period No		4			
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026	= 33 days

Santander Consumer Bank

Geographic distribution

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Northern Savonia	926	17,598,305	4.20%	54.4	12.4
Eastern Finland and Ylivieska	938	17,586,475	4.20%	53.4	12.7
East Tavastia	1,323	25,701,349	6.13%	55.0	12.5
South-Eastern Finland	1,365	24,833,984	5.93%	53.4	12.8
Ostrobothnia	1,386	24,801,482	5.92%	53.7	12.9
Central Finland and Kymenlaakso	1,798	35,239,371	8.41%	53.5	12.8
Northern Finland	1,789	38,736,348	9.24%	53.8	13.2
Uusimaa	1,917	39,359,183	9.39%	53.9	13.2
Western Tavastia	2,246	44,341,877	10.58%	54.6	13.0
South-Western Finland	2,694	53,776,927	12.83%	54.6	12.8
Greater Helsinki	4,311	97,103,581	23.17%	54.1	12.8
Total	20,693	419,078,882	100%	54.1	12.9

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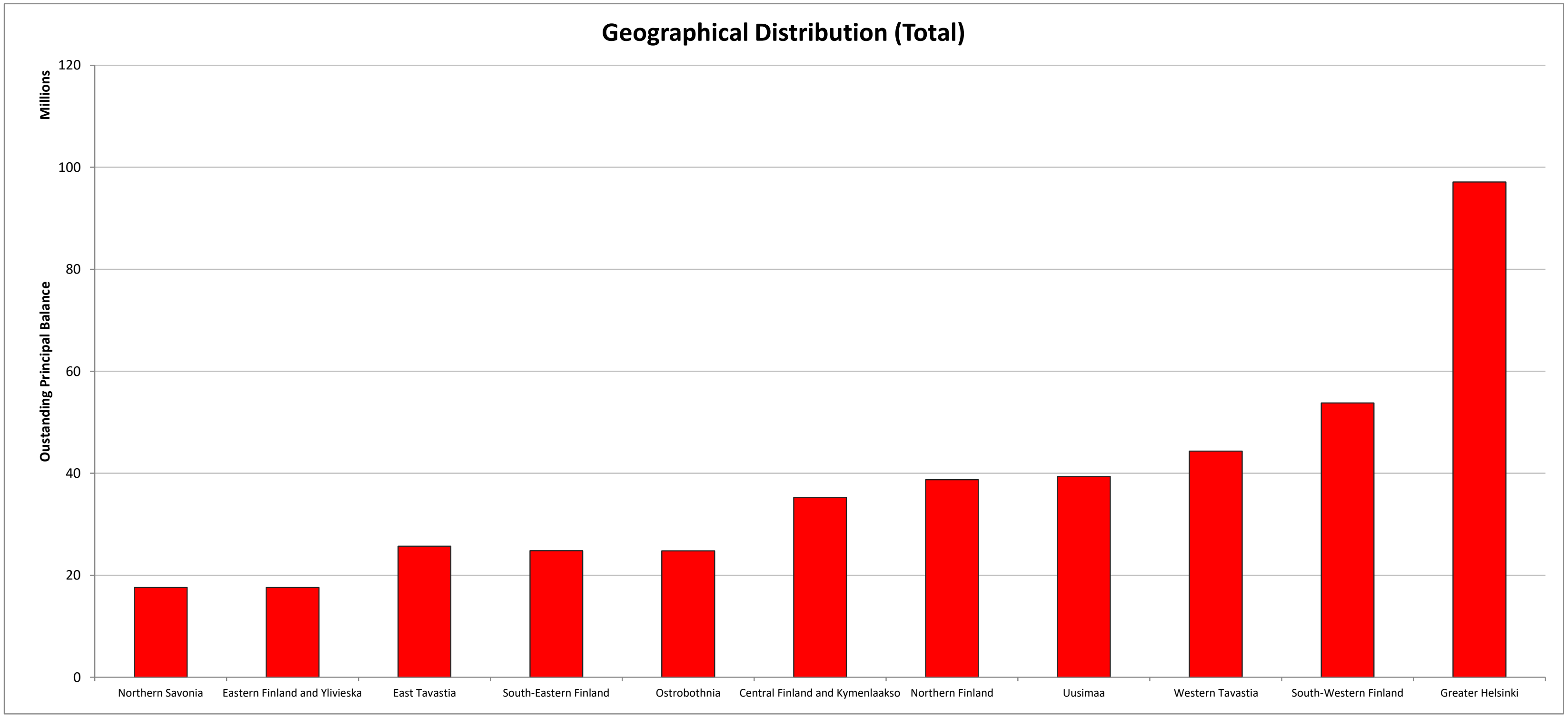
11.b Geographical Distribution Graph

Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		4					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days



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12.a Interest Rate

Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		4					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days

Santander Consumer Bank

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	2,225	66,363,865	15.84%	52.8	13.2
1%	2%	1,432	37,798,954	9.02%	50.1	14.6
2%	4%	5,513	132,041,829	31.51%	56.8	11.2
4%	6%	6,380	117,804,242	28.11%	53.4	13.7
6%	8%	4,279	57,026,527	13.61%	53.8	13.6
8%	10%	811	7,604,147	1.81%	52.3	13.2
10%	12%	49	409,594	0.10%	47.6	14.2
12%	14%	2	12,008	0.00%	40.7	7.3
14%	16%	1	6,698	0.00%	53.0	7.0
16%	18%	1	11,017	0.00%	65.0	7.0
18%	-					
Total		20,693	419,078,882	100%	54.1	12.9

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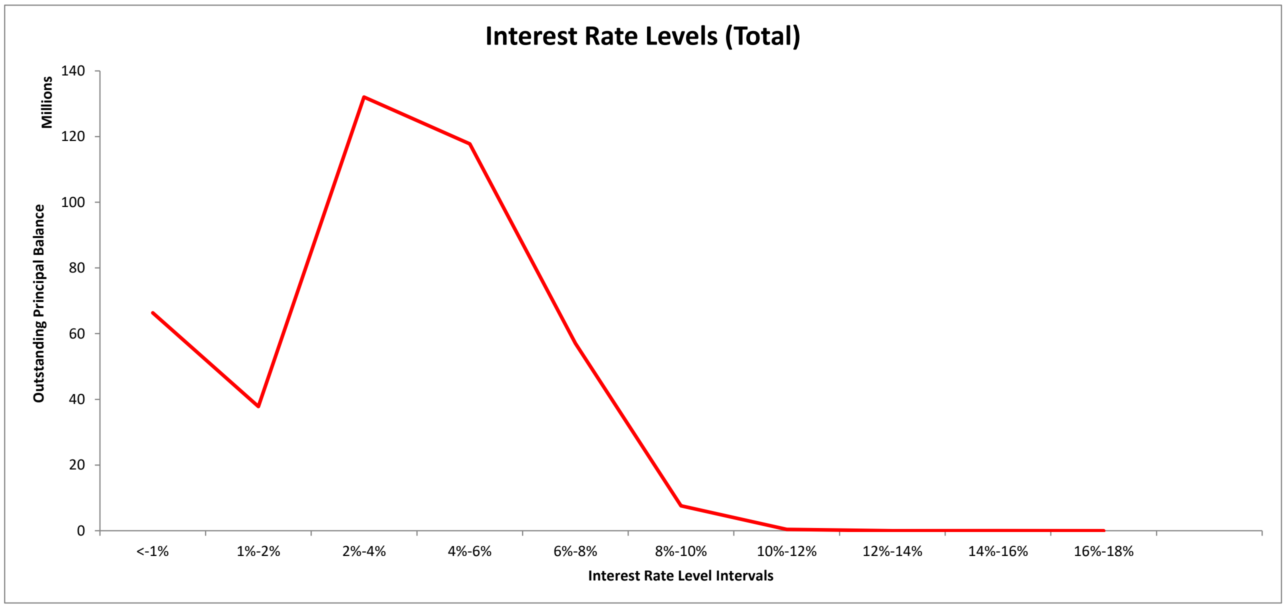
12.b Interest Rate

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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13.a Remaining Terms

Reporting Date		29/04/2026			
Payment date		27/04/2026			
Period No		4			
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026	= 33 days

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	10	19,722	0.00%	0.0	12.3
1	12	473	1,836,616	0.44%	8.3	25.4
13	24	1,090	8,493,745	2.03%	19.1	19.7
25	36	1,649	19,079,126	4.55%	30.5	17.9
37	48	3,649	68,713,819	16.40%	42.6	16.6
49	60	7,545	167,520,428	39.97%	54.7	14.6
61	72	6,276	153,386,647	36.60%	64.0	8.2
73	84	1	28,780	0.01%	73.0	6.0
85	96					
97	108					
109	120					
121	-					
Total		20,693	419,078,882	100%	54.1	12.9

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13.b Remaining Terms

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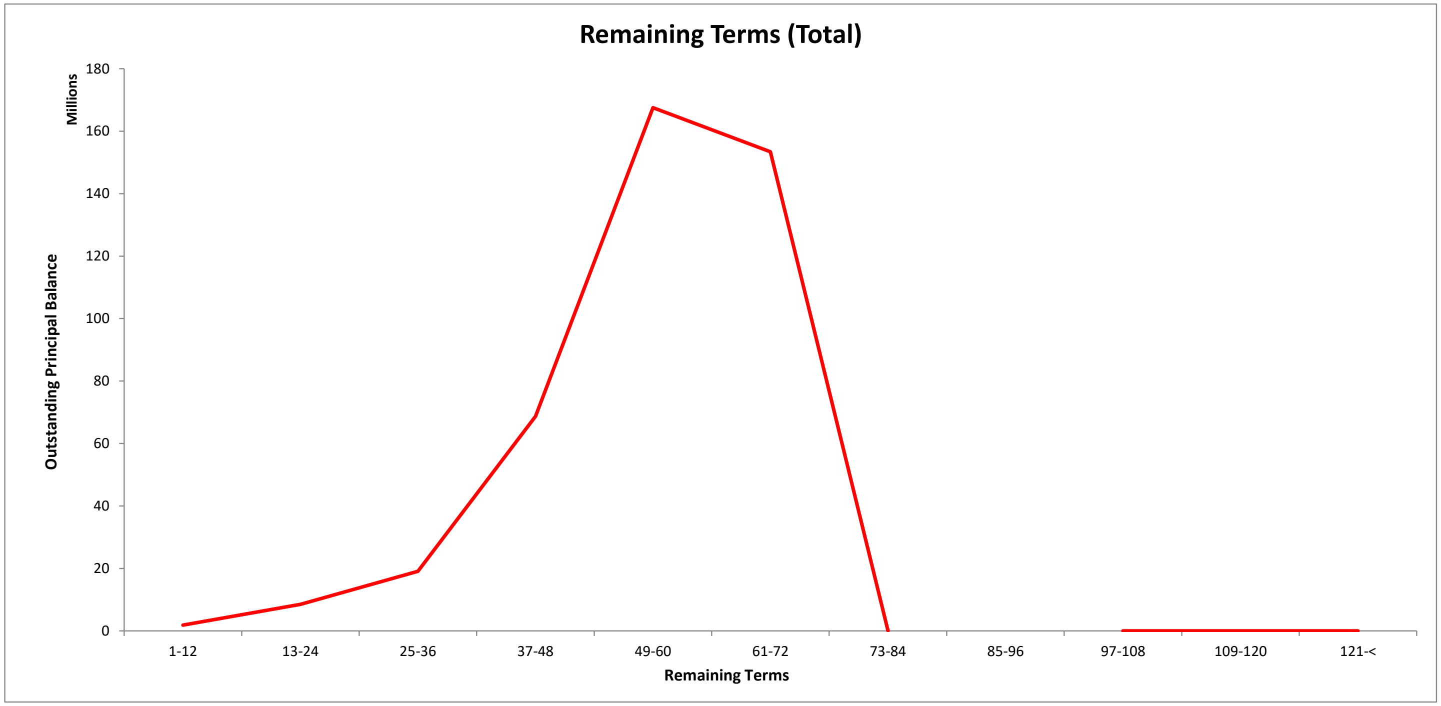
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

14.a Seasoning

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	11,057	230,690,284	55.05%	58.7	8.5
13	24	9,060	177,515,984	42.36%	49.4	17.3
25	36	387	8,073,312	1.93%	35.6	30.2
37	48	135	2,286,645	0.55%	23.9	42.3
49	60	53	507,003	0.12%	10.6	53.4
61	72	1	5,654	0.00%	3.0	71.0
73	84					
85	96					
Total		20,693	419,078,882	100%	54.1	12.9

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14.b Seasoning

Reporting Date		29/04/2026				
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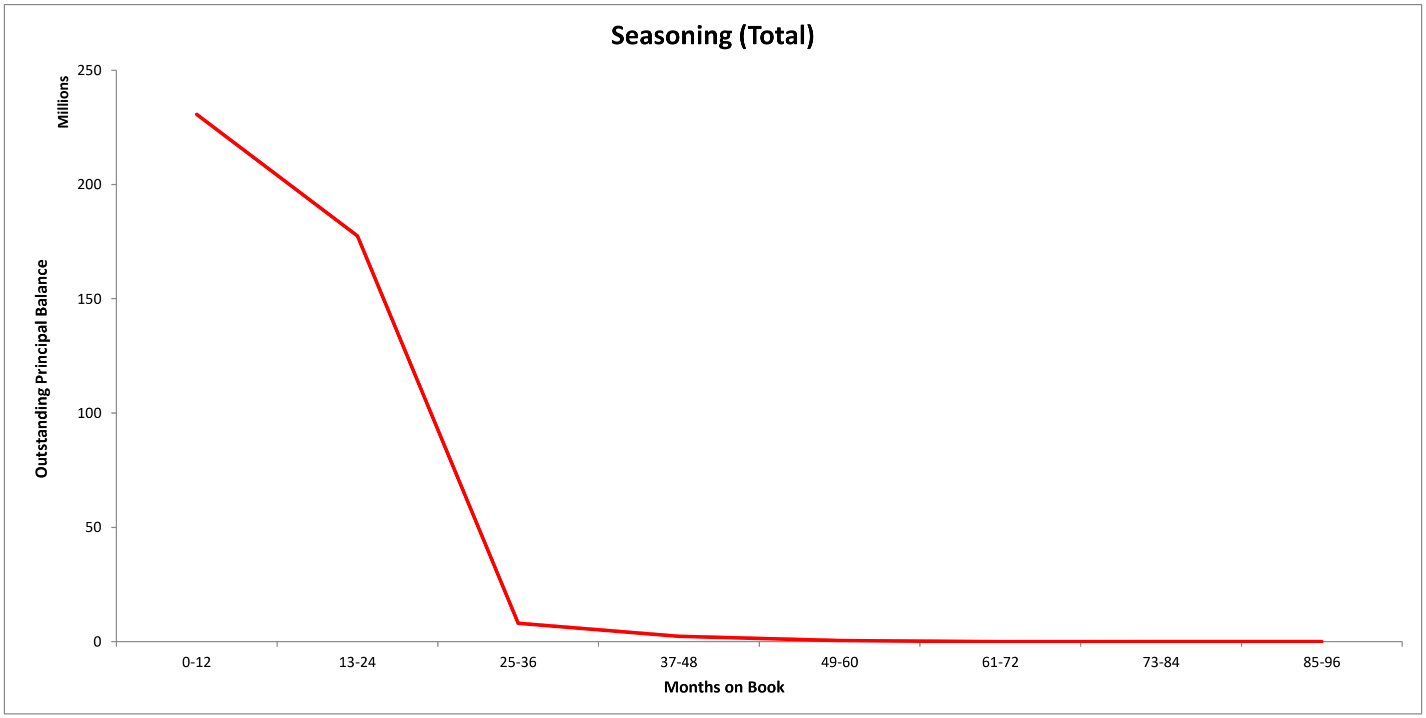
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

15.a Balloon loans

Balloon loans in % of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9,607	115,387,218	27.5 %	8,882	0.0 %	49.6	12.2
Balloon	11,086	303,691,664	72.5 %	118,178,057	28.2 %	55.8	13.1
Total	20,693	419,078,882	100%	118,186,939	28%	54.1	12.9

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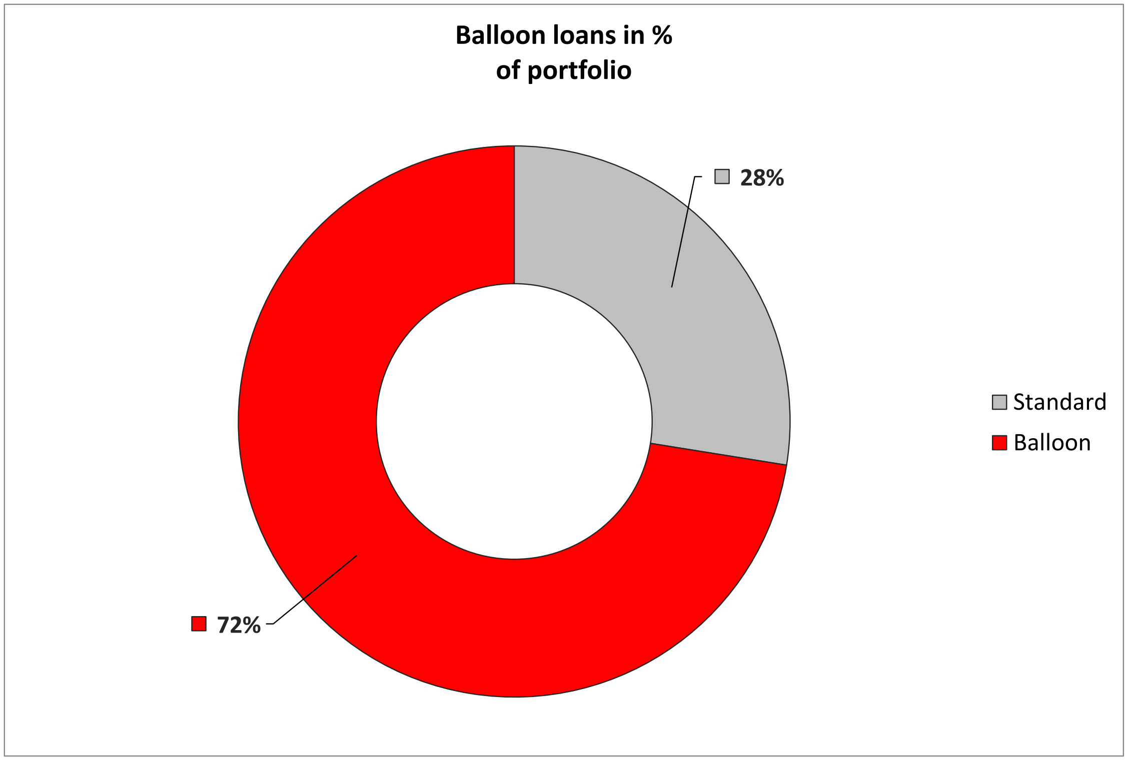
15.b Balloon loans



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Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

16.a Number of loans per borrower

Number of loans per borrower

TOTAL			
Total number of loans	**Total number of debtors**	**Outstanding balance**	**%**
1	20,367	410,281,217	97.90%
2	145	7,783,833	1.86%
3	12	1,013,832	0.24%
4			
5			
6			
7			
8			
9			
10			
Total:	20,524	419,078,882	100%

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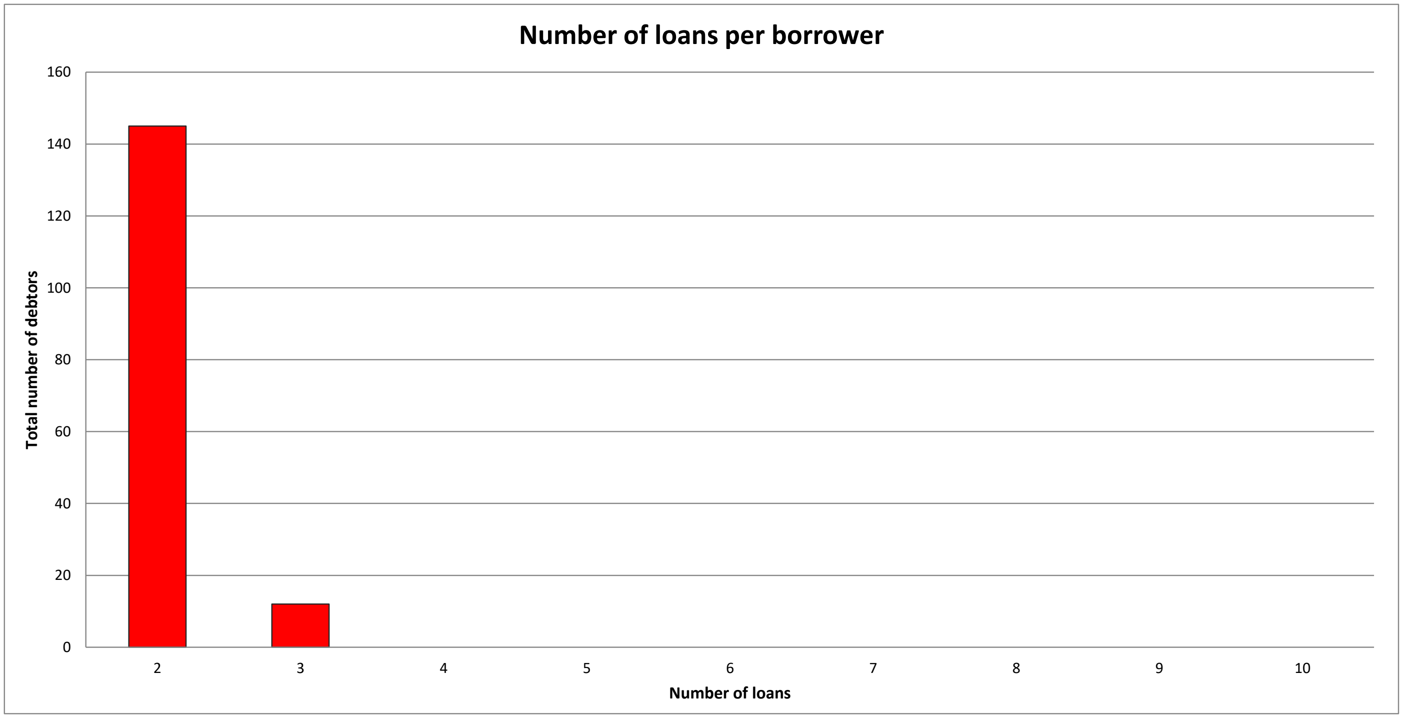
16.b Number of loans per borrower

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

17.a Amortisation Profile

Amortization profile

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	419,078,882	412,835,130	6,243,752	1,419,772	1.36%	98.51%
2	412,835,130	407,201,096	5,634,035	1,399,946	1.36%	98.64%
3	407,201,096	401,559,297	5,641,799	1,378,953	1.36%	98.61%
4	401,559,297	395,898,949	5,660,348	1,358,998	1.36%	98.59%
5	395,898,949	390,186,259	5,712,690	1,339,157	1.36%	98.56%
6	390,186,259	384,530,822	5,655,437	1,319,124	1.36%	98.55%
7	384,530,822	378,833,318	5,697,505	1,299,227	1.36%	98.52%
8	378,833,318	373,149,705	5,683,612	1,279,273	1.36%	98.50%
9	373,149,705	367,456,433	5,693,273	1,259,287	1.36%	98.47%
10	367,456,433	361,747,183	5,709,250	1,239,328	1.36%	98.45%
11	361,747,183	356,060,408	5,686,775	1,219,290	1.36%	98.43%
12	356,060,408	350,352,429	5,707,979	1,199,283	1.35%	98.40%
13	350,352,429	344,553,316	5,799,113	1,179,209	1.35%	98.34%
14	344,553,316	338,700,585	5,852,730	1,158,833	1.35%	98.30%
15	338,700,585	332,928,962	5,771,624	1,138,366	1.35%	98.30%
16	332,928,962	327,195,027	5,733,934	1,118,084	1.35%	98.28%
17	327,195,027	321,395,494	5,799,533	1,097,909	1.35%	98.23%
18	321,395,494	315,612,589	5,782,905	1,077,633	1.35%	98.20%
19	315,612,589	309,937,099	5,675,490	1,057,492	1.35%	98.20%
20	309,937,099	304,234,226	5,702,873	1,037,410	1.35%	98.16%
21	304,234,226	298,558,045	5,676,181	1,017,376	1.34%	98.13%
22	298,558,045	292,867,920	5,690,125	997,491	1.34%	98.09%
23	292,867,920	287,222,612	5,645,308	977,545	1.34%	98.07%
24	287,222,612	281,584,254	5,638,357	957,728	1.34%	98.04%
25	281,584,254	275,877,841	5,706,413	937,957	1.34%	97.97%
26	275,877,841	270,102,553	5,775,287	917,909	1.34%	97.91%
27	270,102,553	264,242,239	5,860,314	897,700	1.34%	97.83%
28	264,242,239	258,634,402	5,607,838	877,348	1.33%	97.88%
29	258,634,402	252,765,762	5,868,639	857,648	1.33%	97.73%
30	252,765,762	247,098,301	5,667,462	837,076	1.33%	97.76%
31	247,098,301	241,598,147	5,500,154	817,311	1.33%	97.77%
32	241,598,147	236,119,564	5,478,583	798,087	1.33%	97.73%
33	236,119,564	230,572,469	5,547,095	778,988	1.33%	97.65%
34	230,572,469	225,227,389	5,345,080	759,949	1.32%	97.68%
35	225,227,389	219,788,402	5,438,986	741,298	1.32%	97.59%
36	219,788,402	214,164,790	5,623,612	722,255	1.32%	97.44%
37	214,164,790	207,928,457	6,236,333	702,981	1.32%	97.09%
38	207,928,457	201,467,103	6,461,354	682,706	1.32%	96.89%
39	201,467,103	194,430,896	7,036,207	662,023	1.32%	96.51%
40	194,430,896	187,927,578	6,503,318	640,661	1.32%	96.66%
41	187,927,578	180,730,752	7,196,825	620,138	1.33%	96.17%
42	180,730,752	173,700,438	7,030,314	598,482	1.33%	96.11%
43	173,700,438	167,562,937	6,137,501	577,719	1.34%	96.47%
44	167,562,937	161,144,587	6,418,350	557,888	1.34%	96.17%
45	161,144,587	155,029,031	6,115,556	537,821	1.34%	96.20%
46	155,029,031	149,193,539	5,835,492	518,688	1.35%	96.24%
47	149,193,539	143,549,255	5,644,284	500,066	1.35%	96.22%
48	143,549,255	138,213,623	5,335,631	480,843	1.35%	96.28%
49	138,213,623	131,424,906	6,788,717	462,599	1.35%	95.09%
50	131,424,906	124,376,667	7,048,239	439,138	1.34%	94.64%
51	124,376,667	116,116,307	8,260,361	414,791	1.34%	93.36%
52	116,116,307	108,475,789	7,640,518	387,987	1.34%	93.42%
53	108,475,789	100,341,772	8,134,017	361,550	1.34%	92.50%
54	100,341,772	91,845,398	8,496,373	333,785	1.34%	91.53%
55	91,845,398	84,027,566	7,817,832	305,484	1.34%	91.49%
56	84,027,566	77,725,880	6,301,686	277,901	1.33%	92.50%
57	77,725,880	71,609,517	6,116,363	255,398	1.32%	92.13%
58	71,609,517	64,856,222	6,753,294	234,951	1.32%	90.57%
59	64,856,222	58,021,254	6,834,968	212,096	1.31%	89.46%
60	58,021,254	51,090,708	6,930,546	189,325	1.31%	88.06%
61	51,090,708	44,591,453	6,499,255	166,764	1.31%	87.28%
62	44,591,453	36,678,597	7,912,855	145,626	1.31%	82.25%
63	36,678,597	29,347,391	7,331,207	119,941	1.31%	80.01%
64	29,347,391	21,439,949	7,907,442	96,674	1.32%	73.06%
65	21,439,949	12,272,527	9,167,422	72,357	1.36%	57.24%
66	12,272,527	3,648,624	8,623,903	42,410	1.39%	29.73%
67	3,648,624	147,497	3,501,127	12,628	1.39%	4.04%
68	147,497	30,175	117,322	433	1.18%	20.46%
69	30,175	19,839	10,336	88	1.17%	65.75%
70	19,839	1,059	18,780	55	1.11%	5.34%
71	1,059	646	413	1	0.33%	60.96%
72	646	232	414	1	0.33%	35.92%
73	232	0	232	0	0.33%	0.00%

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17.b Amortisation Profile

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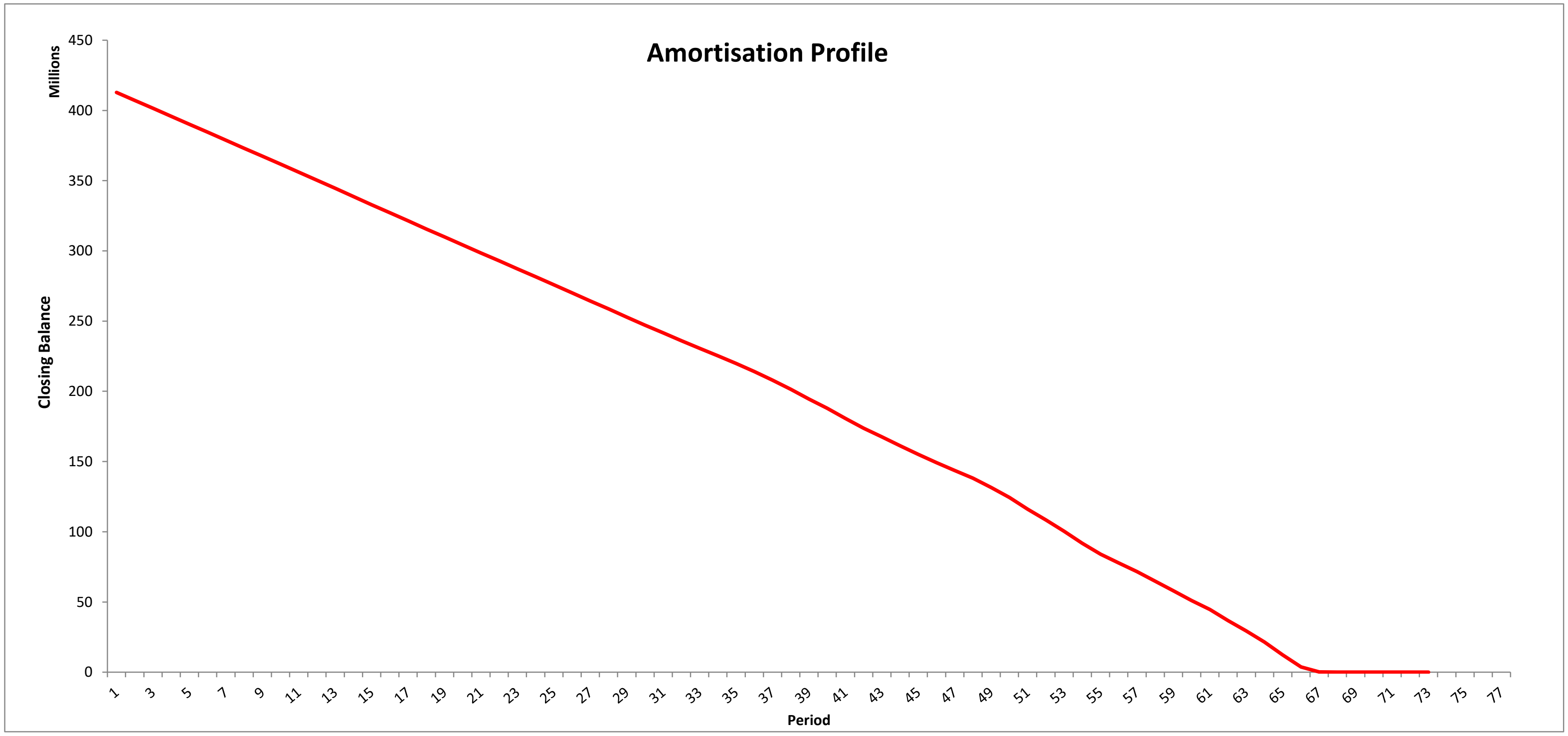
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days



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18.a Payment Holidays

Reporting Date	29/04/2026
Payment date	27/04/2026
Period No	4
Monthly Period	01/03/2026
Interest Period	from 25/03/2026 to 27/04/2026 = 33 days

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2025 12	309	320	80,456	6,869,802
2026 01	217	235	56,198	4,458,414
2026 02	164	178	47,686	3,713,016
2026 03	181	198	55,310	3,706,208
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:	871	931	239,650	18,747,439

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18.b Payment Holidays

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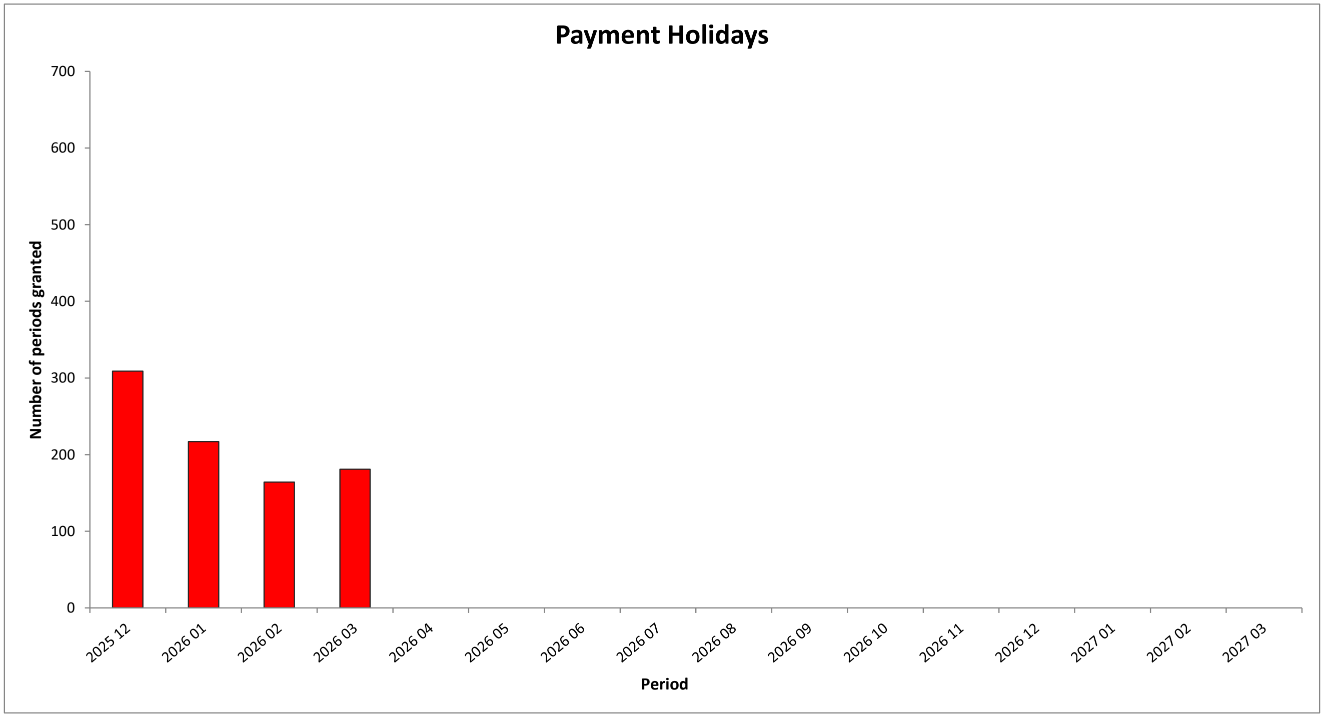
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026	= 33 days



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18.c Remaining Payment Holidays

Reporting Date		29/04/2026	
Payment date		27/04/2026	
Period No		4	
Monthly Period		01/03/2026	
Interest Period	from	25/03/2026	to 27/04/2026 = 33 days

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	176	49,120	3,466,316
2	21	11,058	566,504
3	1	407	5,919
4			
Total	198	60,585	4,038,739

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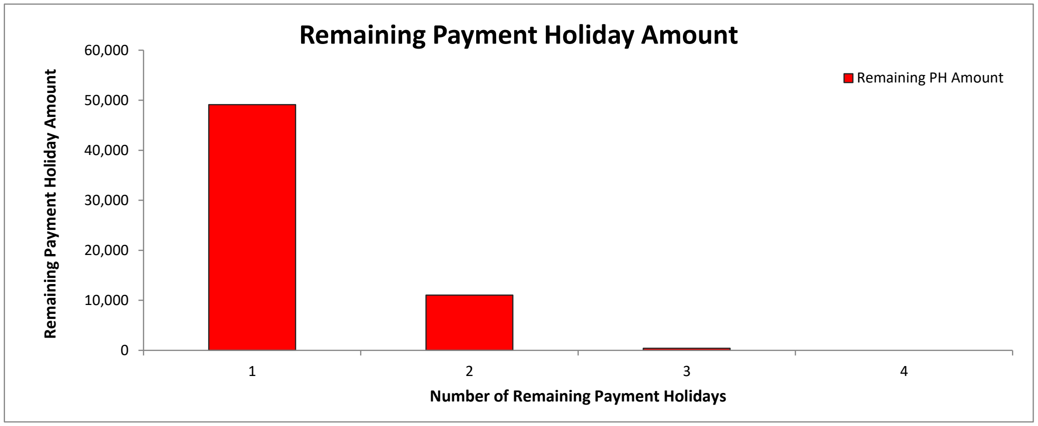
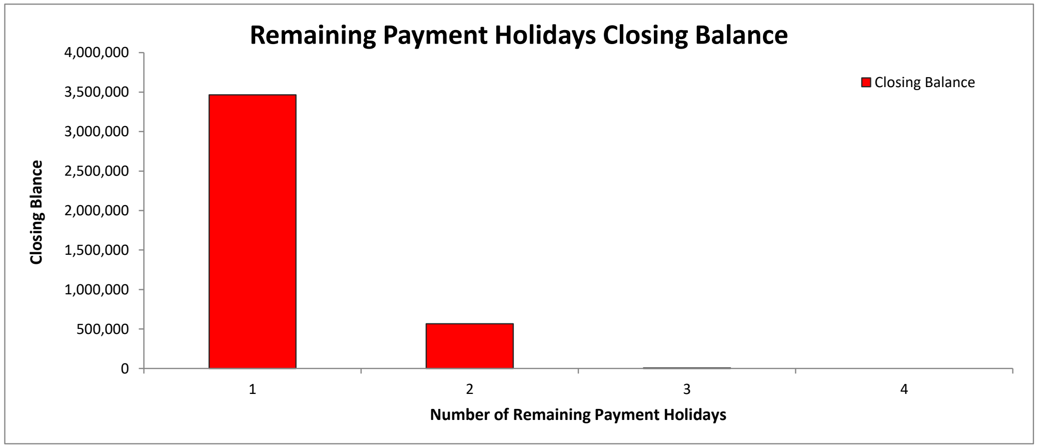
18.d Remaining Payment Holidays

Reporting Date		29/04/2026			
Payment date		27/04/2026			
Period No		4			
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026	= 33 days





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Reporting Date		29/04/2026		
Payment date		27/04/2026		
Period No		4		
Monthly Period		01/03/2026		
Interest Period	from	25/03/2026	to	27/04/2026 = 33 days

19.a Downpayment

Downpayment percent

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0%	5%	7,298	154,549,101	36.88%	57.1	12.2
5%	10%	2,938	70,615,955	16.85%	55.6	13.3
10%	15%	2,649	59,993,035	14.32%	53.5	13.6
15%	20%	1,784	37,220,580	8.88%	52.3	13.4
20%	25%	1,370	27,363,224	6.53%	51.3	13.6
25%	30%	982	19,281,017	4.60%	51.0	13.1
30%	35%	836	14,272,921	3.41%	50.6	12.9
35%	100%	2,836	35,783,048	8.54%	46.4	12.2
Total		20,693	419,078,882	100%	54.1	12.9

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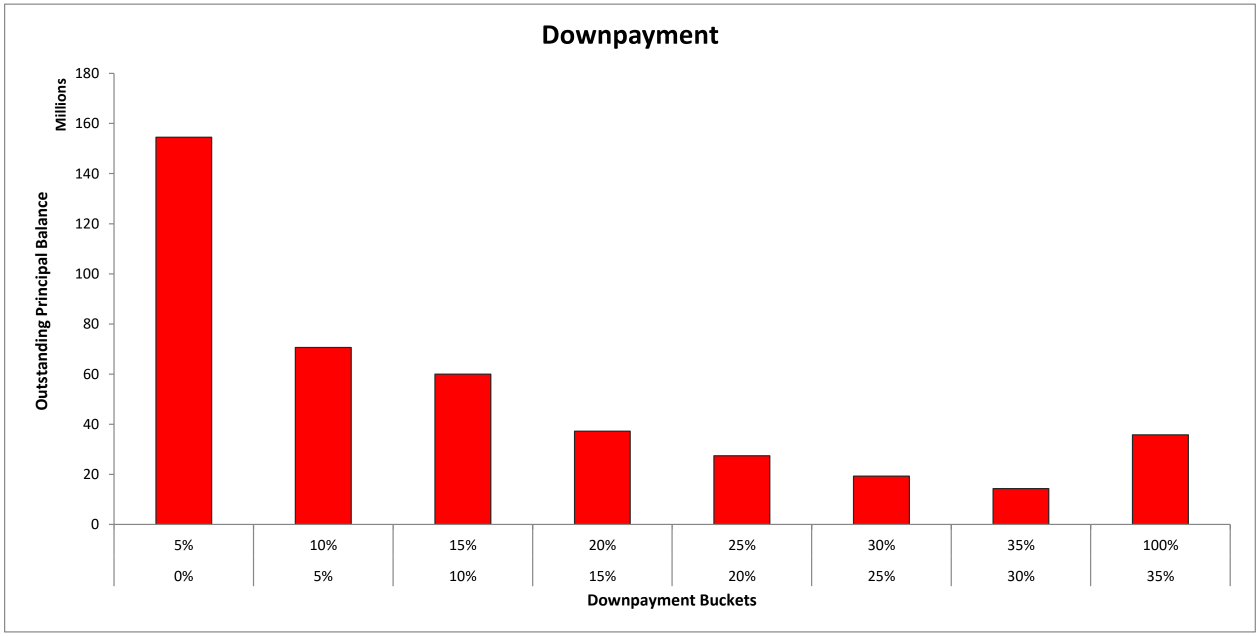
Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

19.b Downpayment



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20.a Vehicle Condtion

Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		4					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days

Vehicle condition

TOTAL					
Vehicle condition	**No**	**Outstanding balance**	**%**	**WA months to maturity**	**WA seasoning**
New	4,151	134,167,346	32.01%	51.5	14.1
Used	16,542	284,911,536	67.99%	55.3	12.3
Total	20,693	419,078,882	100%	54.1	12.9

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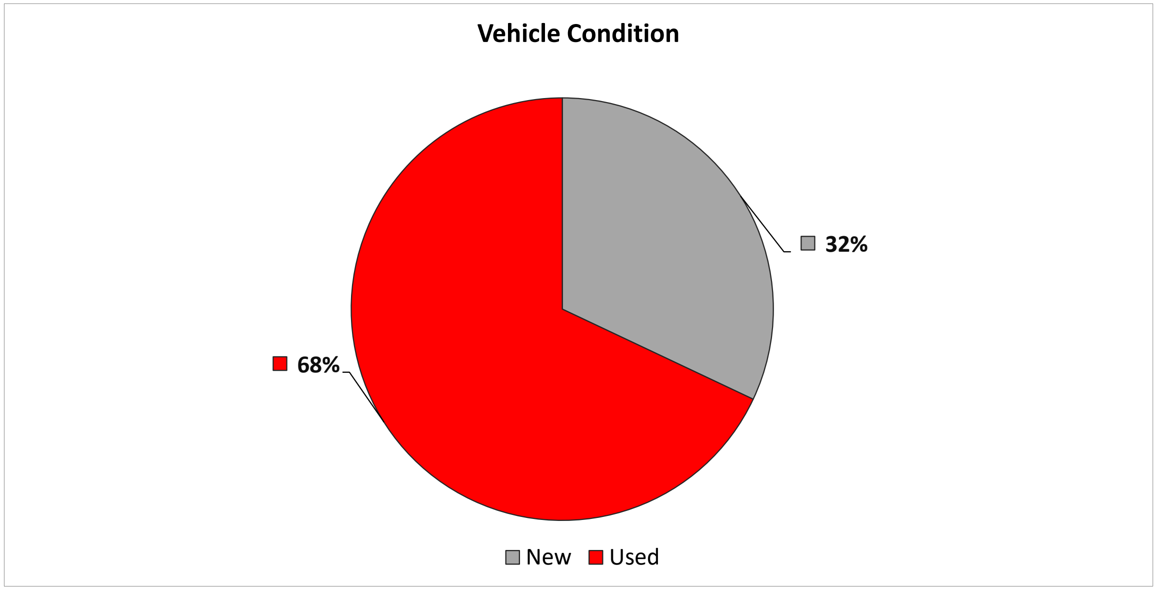
20.b Vehicle Condition

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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21.a Borrower Type

Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		4					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days

Santander Consumer Bank

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1,598	39,227,341	9.36%	44.4	16.8
Private	19,095	379,851,541	90.64%	55.1	12.5
Total	20,693	419,078,882	100%	54.1	12.9

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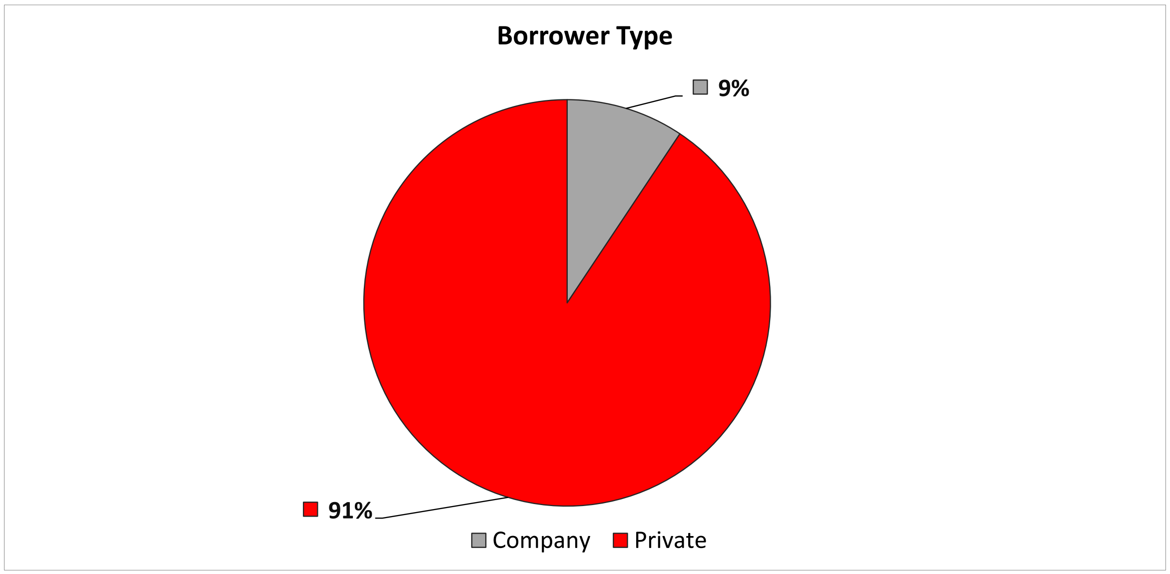
Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

21.b Borrower Type



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Reporting Date		29/04/2026			
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Interest Period	from	25/03/2026	to	27/04/2026	= 33 days

22.a Vehicle type

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TOTAL					
Vehicle type	**No**	**Outstanding balance**	**% of Outstanding Balance**	**WA months to maturity**	**WA seasoning**
Campers	338	13,478,768	3.22%	58.1	11.8
Caravans	211	4,445,468	1.06%	55.5	12.6
Cars	18,320	375,611,976	89.63%	54.3	12.8
Motorcycles	635	6,880,997	1.64%	49.1	13.0
Vans	1,189	18,661,673	4.45%	49.2	14.9
Total	20,693	419,078,882	100%	54.1	12.9

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Reporting Date		29/04/2026				
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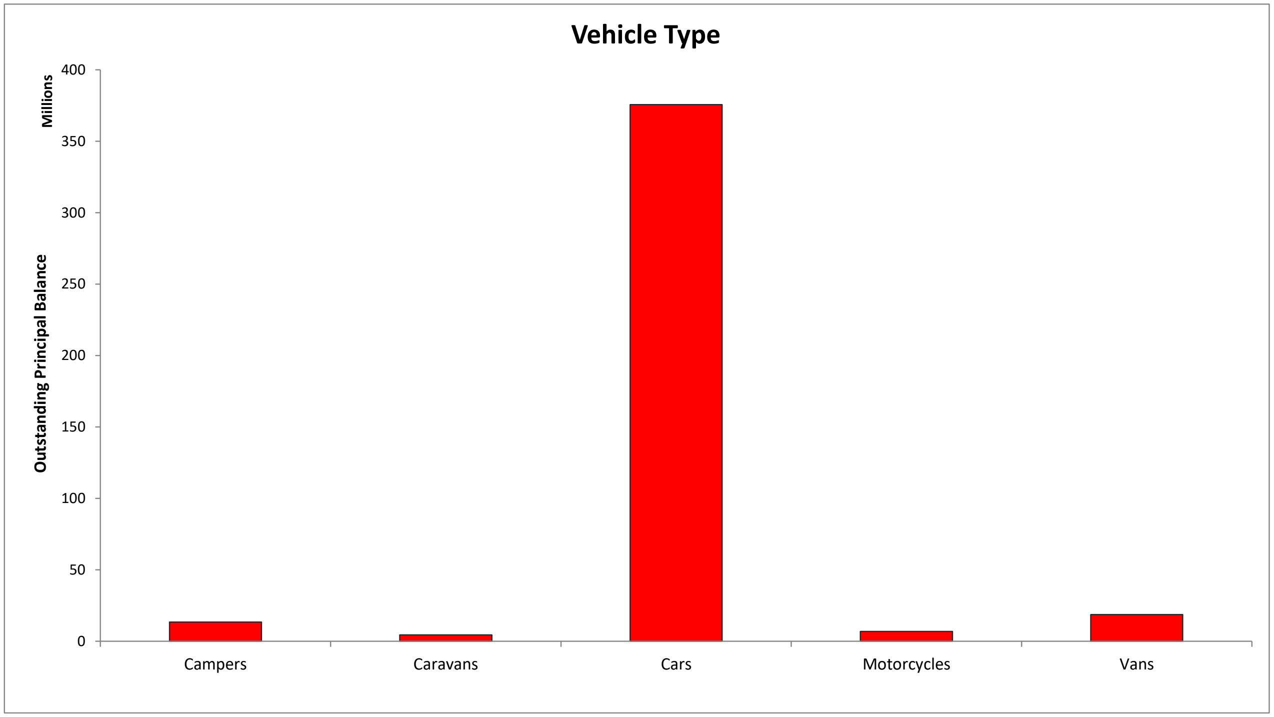
22.b Vehicle type



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Reporting Date		29/04/2026				
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Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

23.a Restructured Loans

	TOTAL		
	Period	No	Outstanding balance
Restructured	2025 12	2	41,054
	2026 01	6	119,385
	2026 02	9	194,816
	2026 03	11	227,544
	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	28	582,799

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Reporting Date		29/04/2026				
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Monthly Period		01/03/2026				
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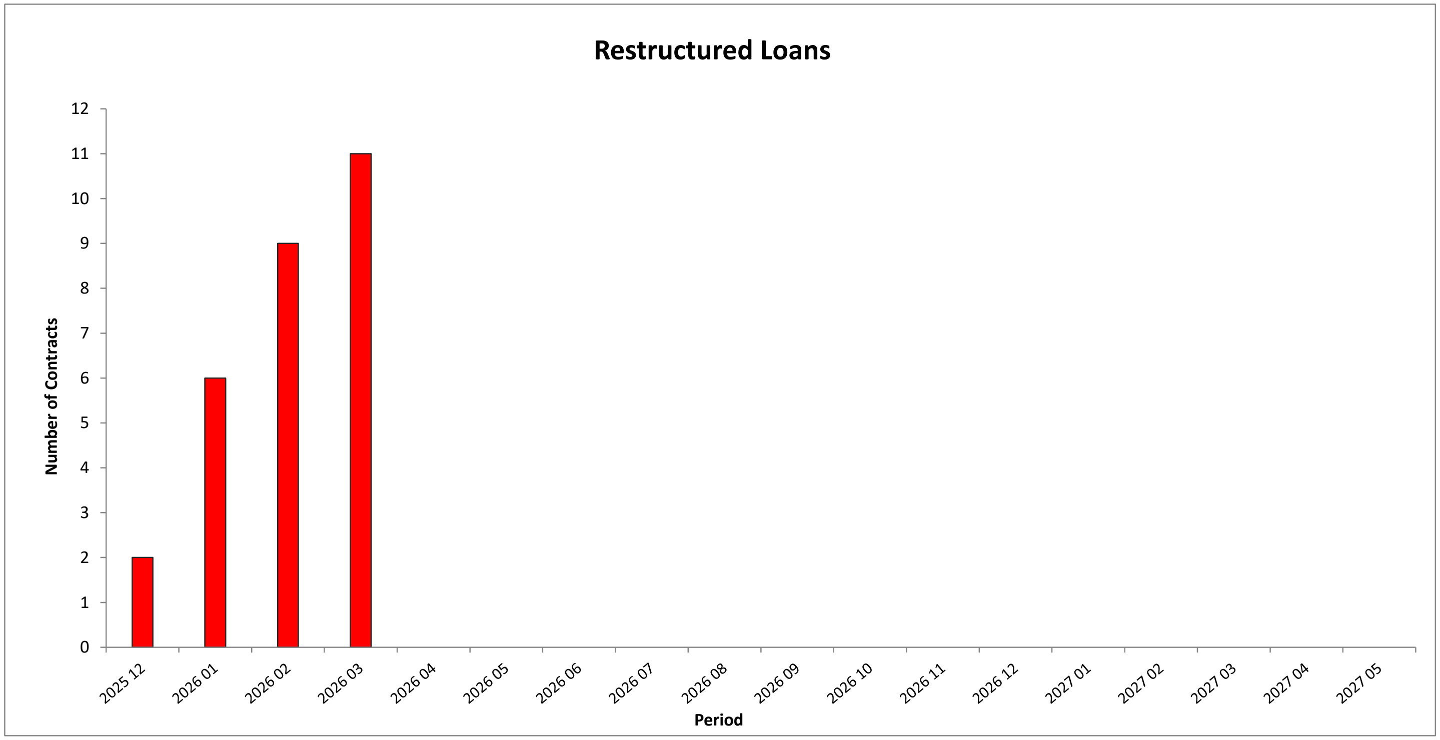
23.b Restructured Loans



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Monthly Period		01/03/2026	
Interest Period	from	25/03/2026	to 27/04/2026 = 33 days

24.a Dynamic Interest rate

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2025 12	457,106,934	4.11%
2026 01	445,503,307	4.10%
2026 02	433,256,704	4.08%
2026 03	419,078,882	4.07%
2026 04		
2026 05		
2026 06		
2026 07		
2026 08		
2026 09		
2026 10		
2026 11		
2026 12		
2027 01		
2027 02		
2027 03		
2027 04		
2027 05		

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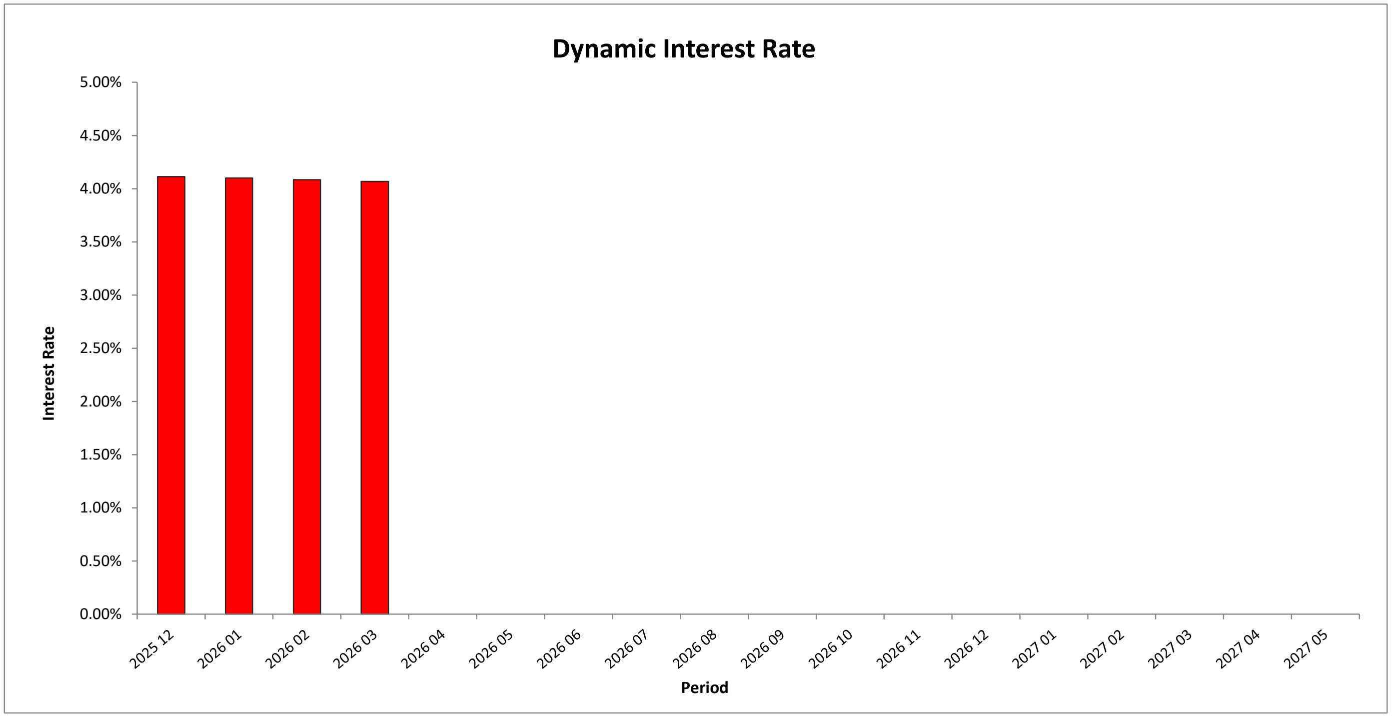
24.b Dynamic Interest Rate

Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		4					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days



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Reporting Date		29/04/2026			
Payment date		27/04/2026			
Period No		4			
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026	= 33 days

25.a Dynamic Pre-Payments

Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2025 12	8,781,162	457,106,934	14.37%
2026 01	5,750,436	445,503,307	14.44%
2026 02	6,462,249	433,256,704	16.50%
2026 03	7,751,459	419,078,882	20.07%
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			
2026 09			
2026 10			
2026 11			
2026 12			
2027 01			
2027 02			
2027 03			
2027 04			
2027 05			

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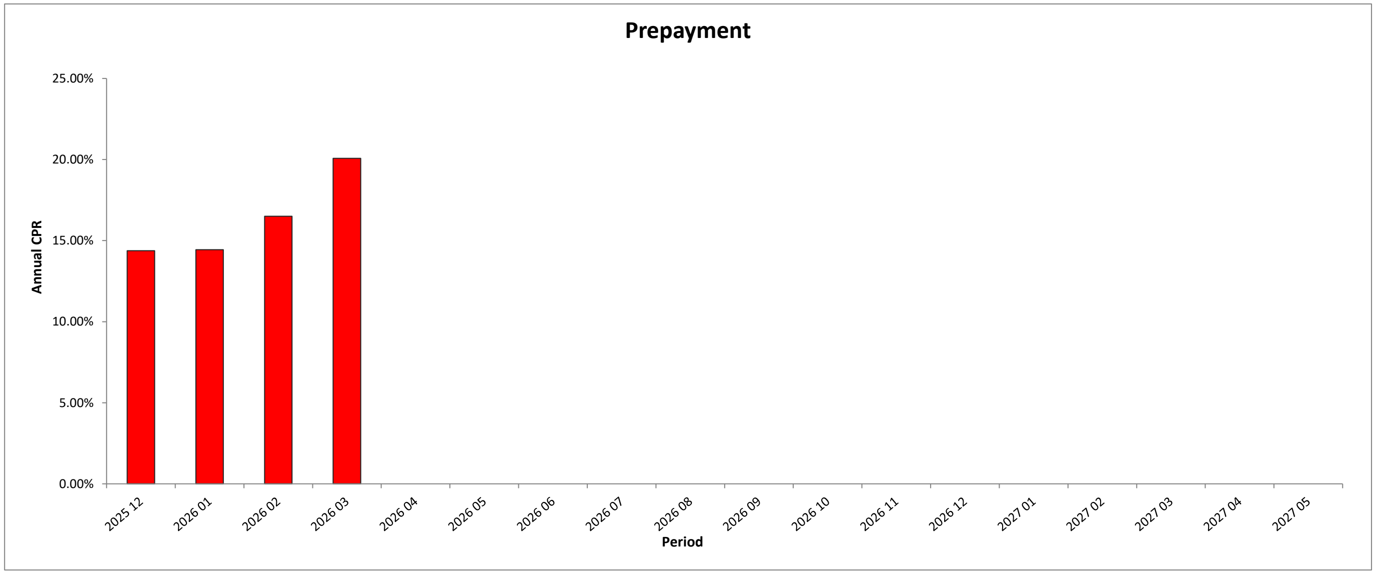
25.b Dynamic Pre-Payments

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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Reporting Date		29/04/2026				
Payment date		27/04/2026				
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Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

26. Delinquency

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year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance
2025	12	457,106,934	21,299	436,269,642	905	16,906,283	192	3,494,009	17	437,000	0	0	0	0	0	0	0	0
2026	1	445,503,307	20,860	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	419,078,882	21,420	400,038,659	719	13,769,324	78	1,277,005	92	1,903,642	53	1,003,160	46	837,723	5	249,369	8	28,007
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2027	1																	
	2																	
	3																	
	4																	
	5																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	29/04/2026	
Payment date	27/04/2026	
Period No	4	
Monthly Period	01/03/2026	
Interest Period	from 25/03/2026	to 27/04/2026 = 33 days

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		Recovery Quarter	2026 Q1			2026 Q2			2026 Q3			2026 Q4			2027 Q1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2026 1	33,087	10	130	130	32,957												
2026 2																	
2026 3																	
2026 4																	
2027 1																	

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

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28. Priority of Payments - Revenue

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2,958,021.97	EUR
Senior Expenses	-	2,767.05	EUR
Issuer swap interest to swap counterparty	-	813,042.18	EUR
Interest Class A Notes	-	896,305.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	66,231.00	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	-	39,706.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	27,270.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	8,740.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	28,007.00	EUR
Class E Target Principal Redemption	-	100,000.00	EUR
Interest and principal to Expense Advance Provider	-	-	EUR
Interest and principal on Issuer Subordinated Loan	-	119,518.42	EUR
Servicer Fee	-	448,275.22	EUR
Swap Subordinated Amounts	-	-	EUR
Replacement Servicer fee	-	-	EUR
Interest payable to the RSF Reserve Advance Provider	-	-	EUR
Any remaing amount to the Seller as Defferred Purchase Price		408,160.10	EUR

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29. Priority of Payments - Redemption

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		4				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	14,177,822.20	EUR
	-		
Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
Class A Notes Principal	-	14,177,822.20	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

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30. Transaction Costs

Reporting Date		29/04/2026			
Payment date		27/04/2026			
Period No		4			
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026	= 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	2,767.05					
Interest accrued for the Period	EUR	1,038,252.00	896,305.00	66,231.00	39,706.00	27,270.00	8,740.00
Cumulative Interest accrued	EUR	4,854,285.00	4,222,001.00	293,786.00	175,945.00	120,706.00	41,847.00
Interest Payments	EUR	1,038,252.00	896,305.00	66,231.00	39,706.00	27,270.00	8,740.00
Cumulative Interest Payments	EUR	4,854,285.00	4,222,001.00	293,786.00	175,945.00	120,706.00	41,847.00
Interest accrued on Subordinated Loan for the Period	EUR	9,299.00					
Cumulative Interest accrued on Subordinated Loan	EUR	43,000.00					
Unpaid Cumulative Interest accrued on Subordinated loan	EUR	-					
Interest Payments on Subordinated Loan	EUR	9,299.00					

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31. Swap Overview

Reporting Date		29/04/2026				
Payment date		27/04/2026				
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Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Kimi 14 - Front Swap

Party A	**DZ Bank AG**
Party B	**SC NORDICS S.À R.L.**
Swap Notional	**432,956,704**
Interest Period Start	25/03/2026
Interest Period End	27/04/2026
Interest Days	33
Settlement Date	27/04/2026
Party A Floating Interest Rate	1.940 %
Party A Floating Rate Day Count Fraction	0.0917
Party A Interest Amount	**EUR 769,941.34**
Party B Fixed Rate	2.0486 %
Party B Fixed Rate Day Count Fraction	0.0917
Party B Interest Amount	**EUR 813,042.18**

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Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

32. Contact Details

Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no