**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## Cover Sheet Monthly Investor Report

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | Following payment dates: | 25/06/2026 | |
| Period No | | 46 | | | 25/07/2026 | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |
| Cut-Off date | | 30/04/2026 | | | | |

### Index

| | | Page |
|---|---|---|
| 1 | Cover Sheet Monthly Investor Report | 1 |
| 2 | Portfolio Information | 2 |
| 3 | Amount Due for Distribution - Revenue | 3 |
| 4 | Amount Due for Distribution - Redemptions | 4 |
| 5 a | Reserve Accounts | 5 |
| 5 b | Performance Data | 6 |
| 6 | Concentration Limits | 7 |
| 7 | Note Principal | 8 |
| 8 | Outstanding Notes | 9 |
| 9 a | Counterparty Ratings, Trigger Levels and Consequences | 10 |
| 9 b | Original Principal Balance | 11 |
| 10 a | Original PB (Graph) | 12 |
| 10 b | Outstanding principal Balance | 13 |
| 11 a | Outstanding PB (Graph) | 14 |
| 11 b | Geographical Distribution | 15 |
| 12 a | Geographical (Graph) | 16 |
| 12 b | Interest Rate | 17 |
| 13 a | Interest Rate (Graph) | 18 |
| 13 b | Remaining Terms | 19 |
| 14 a | Remaining Terms (Graph) | 20 |
| 14 b | Seasoning | 21 |
| 15 a | Seasoning (Graph) | 22 |
| 15 b | Balloon loans as % of other loans | 23 |
| 16 a | Balloon loans as % of other loans (Graph) | 24 |
| 16 b | Loans per borrower | 25 |
| 17 a | Loans per borrower (Graph) | 26 |
| 17 b | Amortisation Profile | 27 |
| 18 a | Amortisation Profile (Graph) | 28 |
| 18 b | Payment Holidays | 29 |
| 18 c | Payment Holidays (Graph) | 30 |
| 18 d | Remaining Payment Holidays | 31 |
| 19 a | Remaining Payment Holidays (Graph) | 32 |
| 19 b | Downpayment | 33 |
| 20 a | Downpayment (Graph) | 34 |
| 20 b | Vehicle Condition | 35 |
| 21 a | Vehicle Condition (Graph) | 36 |
| 21 b | Borrower Type | 37 |
| 22 a | Borrower Type (Graph) | 38 |
| 22 b | Vehicle Type | 39 |
| 23 a | Vehicle Type (Graph) | 40 |
| 23 b | Restructured Loans | 41 |
| 24 a | Restructured Loans (Graph) | 42 |
| 24 b | Dynamic Interest Rate | 43 |
| 25 a | Dynamic Interest Rate (Graph) | 44 |
| 25 b | Dynamic Pre-Payment | 45 |
| 26 | Dynamic Pre-Payment (Graph) | 46 |
| 27 | Dynamic Delinquency | 47 |
| 28 | Defaults, Recoveries and Losses by Quarter of Default | 48 |
| 29 | Priority of Payments (1) | 49 |
| 30 | Priority of Payments (2) | 50 |
| 31 | Transaction Costs | 51 |
| 32 | Swap Overview | 52 |
| 33 | Contact Details | 53 |

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**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 1. Portfolio Information

| | | | | | |
|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | |
| Payment date | | 26/05/2026 | | | |
| Period No | | 46 | | | |
| Monthly Period | | 01/04/2026 | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 = | 29 days |

| Outstanding receivables | Current Period<br>Aggregated Outstanding Principal Amount | |
|---|---|---|
| **Opening balance prior to replenishment** | **82 543 600.72** | **EUR** |
| Scheduled Loan Principal Repayments (+MC) | 2 312 434.91 | EUR |
| Prepayments | 2 633 161.29 | EUR |
| Deemed Collections - Other | - | EUR |
| **Total Principal Payments Received in Period** | **4 945 596.20** | **EUR** |
| New Defaulted Auto Loans amt in Period | 141 643.84 | EUR |
| **Closing balance prior to replenishment** | **77 456 360.68** | **EUR** |
| **Further Purchase Price due (Replenisment price of new assets)** | **-** | **EUR** |
| Re-investment Principal Ledger Closing Balance | - | **EUR** |
| **Closing Balance post replenishment** | **77 456 360.68** | **EUR** |
| Principal Recoveries on loans in default | 234 723.00 | EUR |

### Total revenue collections

| | | |
|---|---|---|
| **Total Revenue Received in Period** | **265 759.56** | **EUR** |

### # Loans

| | | |
|---|---|---|
| At beginning of period | 7 334 | Loans |
| Replenished contracts | - | Loans |
| Paid in Full | 370 | Loans |
| Repurchased (Deemed Collections) | - | Loans |
| New loans into default | 12 | Loans |
| At end of period (pre replenishment) | **6 952** | **Loans** |

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**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 2. Amount Due for Distribution - Revenue Receipts

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

### Purchaser Available Revenue Receipts

| | Current Period | |
|---|---|---|
| a. Collections: Interest, fees, recoveries etc. | 504 097.65 | EUR |
| b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser | - | EUR |
| c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser | - | EUR |
| d. Interest earned by the Purchaser | 1 187.61 | EUR |
| e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments | 136 844.27 | EUR |
| f. Any other net income amount received by the Purchaser (Clean-up) | - | EUR |
| g. Amounts advanced to the Purchaser by the Subordinated Loan Provider | - | EUR |
| h. Any other amount received by the Purchaser | - | EUR |
| i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item ( | - | EUR |
| **Total Amount for Purchaser Available Revenue Receipts** | **642 129.53** | **EUR** |

### Issuer Available Revenue Receipts

| | | |
|---|---|---|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 453 563.51 | EUR |
| b. Liquidity Reserve (in event of shortfall) | - | EUR |
| c. Amounts received under the Swap Agreement (if positive) | 130 859.12 | EUR |
| d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC) | - | EUR |
| e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date) | - | EUR |
| f. Interest earned by the Issuer | 4 777.59 | EUR |
| g. Liquidity Reserve Excess Amount | 1 207.56 | EUR |
| h. Any other net amount received by the Issuer | - | EUR |
| **Total Amount for Issuer Available Revenue Receipts** | **590 407.78** | **EUR** |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 3. Amount Due for Distribution - Redemption Receipts

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |

### Purchaser Available Redemption Receipts

| | Current Period | |
|---|---|---|
| a. Collections: Principal payments, Deemed Collection | 4 945 596.20 | EUR |
| b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities | - | EUR |
| c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date | - | EUR |
| d. Gap Amount | - | EUR |
| e. Amount standing to the credit of the Reinvestment Principal Ledger | - | EUR |
| f. Any other net income amount received by the Purchaser | - | EUR |
| **Total Amount for Purchaser Available Redemption Receipts** | **4 945 596.20** | **EUR** |

### Issuer Available Redemption Receipts

| | | |
|---|---|---|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 4 945 596.20 | EUR |
| b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date) | - | EUR |
| c. Credit the balance of the Principal Deficiency Sub Ledgers | 141 643.84 | EUR |
| **Total Amount for Issuer Available Redemtion Receipts** | **5 087 240.04** | **EUR** |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 4. Reserve Accounts

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |

### Note Balance

| | | | |
|---|---|---|---|
| Beginning of Period | | 82 543 600.72 | EUR |
| End of Period | | 77 456 360.68 | EUR |

### Liquidity Balance

| | | | |
|---|---|---|---|
| Beginning of Period | 0.9 % | 757 050.00 | EUR |
| Cash Outflow | | - | EUR |
| Cash Inflow | | - | EUR |
| End of Period | 0.9 % * | 757 050.00 | EUR |
| Required Reserve Amount | 0.9 % * | 757 050.00 | EUR |

### Expenses Advance

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

### Servicer Advance Reserve Fund

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

### Set-off from Deposits

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

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

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

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## 5a. Performance Data

| | | | | | | | |
|---|---|---|---|---|---|---|---|
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| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |

### Asset Balance

| | | |
|---|---|---|
| Opening balance prior to replenishment | 82 543 600.72 | EUR |
| Closing balance prior to replenishment | 77 456 360.68 | EUR |
| Closing Balance post replenishment | 77 456 360.68 | EUR |

### Portfolio Performance:

| | EUR | % | # loans |
|---|---|---|---|
| **Performing Receivables:** | | | |
| Current | 72 898 246.06 | 94.12 % | 6 539 |
| 1-29 days past due | 3 370 796.99 | 4.35 % | 280 |
| **Delinquent Receivables:** | | | |
| 30-59 days past due | 445 605.34 | 0.58 % | 54 |
| 60-89 days past due | 346 785.13 | 0.45 % | 34 |
| 90-119 days past due | 187 767.21 | 0.24 % | 18 |
| 120-149 days past due | 148 183.30 | 0.19 % | 17 |
| 150-179 days past due | 58 976.65 | 0.08 % | 10 |
| **Total Performing and Delinquent** | **77 456 361** | **100.00 %** | **6 952** |

| | | |
|---|---|---|
| Current Period Defaults | 141 643.84 | 12 |
| Cumulative Defaults | 18 495 568.20 | 1181 |
| Current Period Principal Recoveries | 234 723.00 | |
| Cumulative Principal Recoveries | 12 795 277.46 | |

**Revolving period has terminated**

### Sequential Payment Trigger Event, where [A], [B], [C] > 1.70% — **NO**

| | |
|---|---|
| *[A] Cumulative Net Loss Ratio, Payment Date* | 1.04 % |
| *[B] Cumulative Net Loss Ratio, preceding Payment Date* | 1.05 % |
| *[C] Cumulative Net Loss Ratio, second preceding Payment Date* | 1.08 % |

### or [A] + [B] - [C] / [D] < 10% — **15.12 %**

| | |
|---|---|
| [A] Aggregate Outstanding Asset Principal Amount | 77 456 360.68 |
| [B] Aggregate principal balance of Defaulted Contracts | 18 495 568.20 |
| [C] Recoveries received on such Defaulted Contracts | 12 795 277.46 |
| [D] Outstanding Asset Principal Amounts on the Note Issuance Date | 549 978 065.79 |

**or AVERAGE [ [A], [B], [C] ] > 5%** — **NO**

| | |
|---|---|
| *[A] Delinquency Ratio, Payment Date* | 1.53 % |
| *[B] Delinquency Ratio, preceding Payment Date* | 1.77 % |
| *[C] Delinquency Ratio, second preceding Payment Date* | 1.53 % |

**or Servicer Termination Event** — **NO**
**or Hedge Counterparty Downgrade Event** — **NO**

### Pro Rata Trigger Event, where [A] / [B] ≥ 16% — **16.52 %** — **YES**

| | |
|---|---|
| *[A] [1] + [2] +[3]* | 13 634 783.27 |
| *Class B Principal Amount [1]* | 2 040 402.61 |
| *Class C Principal Amount [2]* | 765 150.98 |
| *Class D Principal Amount [3]* | 10 829 229.68 |
| *[B] Aggregated Outstanding Note Principal Amount* | 82 543 600.72 |

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## 5b. Concentration limits

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
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### Concentration limits (Limits not valid after replenishment period ends):

| | |
|---|---|
| Weighted average interest rate (min 2.35%) | 2.27 % |
| Weighted average months to maturity (max 56%) | 18.67* |
| Used Vehicles (max 74%) | 65.41 % |
| Balloon Loans (max 63,5%) | 84.20 % |
| Corporate Borrowers (max 10%) | 4.73 % |
| IRB (min 95%) | 95,54 %** |

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

### Top-10 Exposures:

| Balance | # Loans | Portion |
|---|---|---|
| 166 255.87 | 1 | 0.21 % |
| 138 608.32 | 1 | 0.18 % |
| 121 990.03 | 1 | 0.16 % |
| 84 225.83 | 2 | 0.11 % |
| 83 227.27 | 1 | 0.11 % |
| 82 260.77 | 1 | 0.11 % |
| 79 644.17 | 1 | 0.10 % |
| 79 127.56 | 1 | 0.10 % |
| 78 516.67 | 1 | 0.10 % |
| 76 692.14 | 1 | 0.10 % |
| **Total** | | **1.28 %** |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 6. Note Principal

| | | | | | |
|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | |
| Payment date | | 26/05/2026 | | | |
| Period No | | 46 | | | |
| Monthly Period | | 01/04/2026 | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 = | 29 days |

| | Class A | Class B | Class C | Class D | |
|---|---|---|---|---|---|
| **Note Principal** | | | | | |
| Beginning of Period | 68 908 817.45 | 2 040 402.61 | 765 150.98 | 10 829 229.68 | EUR |
| Sequential Amortization | - | - | - | - | EUR |
| Pro Rata Amortization | 4 246 915.47 | 125 751.94 | 47 156.98 | 667 415.65 | EUR |
| End of Period | 64 661 901.98 | 1 914 650.67 | 717 994.00 | 10 161 814.03 | EUR |
| **Principal Deficiency Sub-Ledger** | | | | | |
| Beginning of Period | - | - | - | - | EUR |
| Principal Addition Amounts | - | - | - | - | EUR |
| Debit PDL | - | - | - | 141 643.84 | EUR |
| Credit PDL | - | - | - | 141 643.84 | EUR |
| End of Period | - | - | - | - | EUR |
| **Net Note Principal** | | | | | |
| Beginning of Period | 68 908 817.45 | 2 040 402.61 | 765 150.98 | 10 829 229.68 | EUR |
| End of Period | 64 661 901.98 | 1 914 650.67 | 717 994.00 | 10 161 814.03 | EUR |

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| | | | | | | |
|---|---|---|---|---|---|---|
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| Period No | | 46 | | | | |
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## 7. Outstanding Notes

Santander Consumer Bank

### 1. Note Balance

| 1. Note Balance | All Notes | Class A | Class B | Class C | Class D |
|---|---|---|---|---|---|
| **General Note Information** | | | | | |
| ISIN Code | | XS2484094524 | XS2485856764 | XS2485856848 | XS2485856921 |
| Currency | | EUR | EUR | EUR | EUR |
| Initial Tranching | 100 % | 90.31 % | 1.45 % | 0.55 % | 7.69 % |
| Legal Final Maturity Date | | 25/10/2029 | 25/10/2029 | 25/10/2029 | 25/10/2029 |
| Rating (Fitch/S&P) | | AAA (sf) / AAA (sf) | AA+ (sf) / AAA (sf) | A+ (sf) / AA (sf) | Not Rated |
| Initial Notes Aggregate Principal Outstanding Balance | 550 000 000.00 | 496 700 000.00 | 8 000 000.00 | 3 000 000.00 | 42 300 000.00 |
| Initial Nominal per Note | | 100 000.00 | 100 000.00 | 100 000.00 | 100 000.00 |
| Initial Number of Notes per Class | 5 500 | 4 967 | 80 | 30 | 423 |
| **Current Note Information** | | | | | |
| Outstanding Opening Balance | 82 543 600.72 | 68 908 817.45 | 2 040 402.61 | 765 150.98 | 10 829 229.68 |
| Available Distribution Amount | 5 087 240.04 | | | | |
| Amortisation | 4 419 824.39 | | | | |
| Redemption per Class | 5 087 240.04 | 4 246 915.47 | 125 751.94 | 47 156.98 | 667 415.65 |
| Redemption per Note | | 855.03 | 1 571.90 | 1 571.90 | 1 577.81 |
| Outstanding Closing Balance | | 64 661 901.98 | 1 914 650.67 | 717 994.00 | 10 161 814.03 |
| Net Outstanding Closing Balance | 77 456 360.68 | 64 661 901.98 | 1 914 650.67 | 717 994.00 | 10 161 814.03 |
| Current Tranching | 100 % | 83.48 % | 2.47 % | 0.93 % | 13.12 % |
| Current Pool Factor | | 0.13 | 0.24 | 0.24 | 0.24 |

### 2. Payments to Investors per Note

| 2. Payments to Investors per Note | All Notes | Class A | Class B | Class C | Class D |
|---|---|---|---|---|---|
| Interest rate Basis: 1-M EURIBOR / Spread | | | | | |
| Day Count Convention* | | (Act/360) | (Act/360) | (Act/360) | (Act/360) |
| Interest Days | | 29 | 29 | 29 | 29 |
| Principal Outstanding per Note Beginning of Period | | 13 873.33 | 25 505.03 | 25 505.03 | 25 601.02 |
| >Principal Repayment per note | | 855.03 | 1 571.90 | 1 571.90 | 1 577.81 |
| Principal Outstanding per Note End of Period | | 13 018.30 | 23 933.13 | 23 933.13 | 24 023.20 |
| >Interest accrued for the period | | 28.70 | 79.47 | 117.48 | 205.57 |
| Interest Payment | 239 387.76 | 142 549.37 | 6 357.67 | 3 524.41 | 86 956.31 |
| Interest Payment per Note | | 28.70 | 79.47 | 117.48 | 205.57 |

### 3. Credit Enhancements

| 3. Credit Enhancements | Class A | Class B | Class C | Class D |
|---|---|---|---|---|
| Initial total CE (Subordination) | 9.69 % | 8.24 % | 7.69 % | 0.00 % |
| Initial total CE (Subordination, incl. Liquitidy Reserve) | 10.24 % | 8.79 % | 7.69 % | 0.00 % |
| Current CE (Subordination incl. Excess Spread) | 18.94 % | 16.46 % | 15.54 % | 2.42 % |
| Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread) | 19.91 % | 17.44 % | 15.54 % | 2.42 % |
| Current CE (Subordination) | 16.52 % | 14.05 % | 13.12 % | 0.00 % |
| Current CE (Subordination, incl. Liquitidy Reserve) | 17.50 % | 15.02 % | 13.12 % | 0.00 % |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 8. Counterparty Ratings, Trigger Levels and Consequences

| | |
|---|---|
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| Period No | 46 |
| Monthly Period | 01/04/2026 |
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Santander Consumer Bank

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

## 9.a Original Portfolio Principal Balance

Santander Consumer Bank

| Average amount - all: | 19 172 |
|---|---|

Original balance

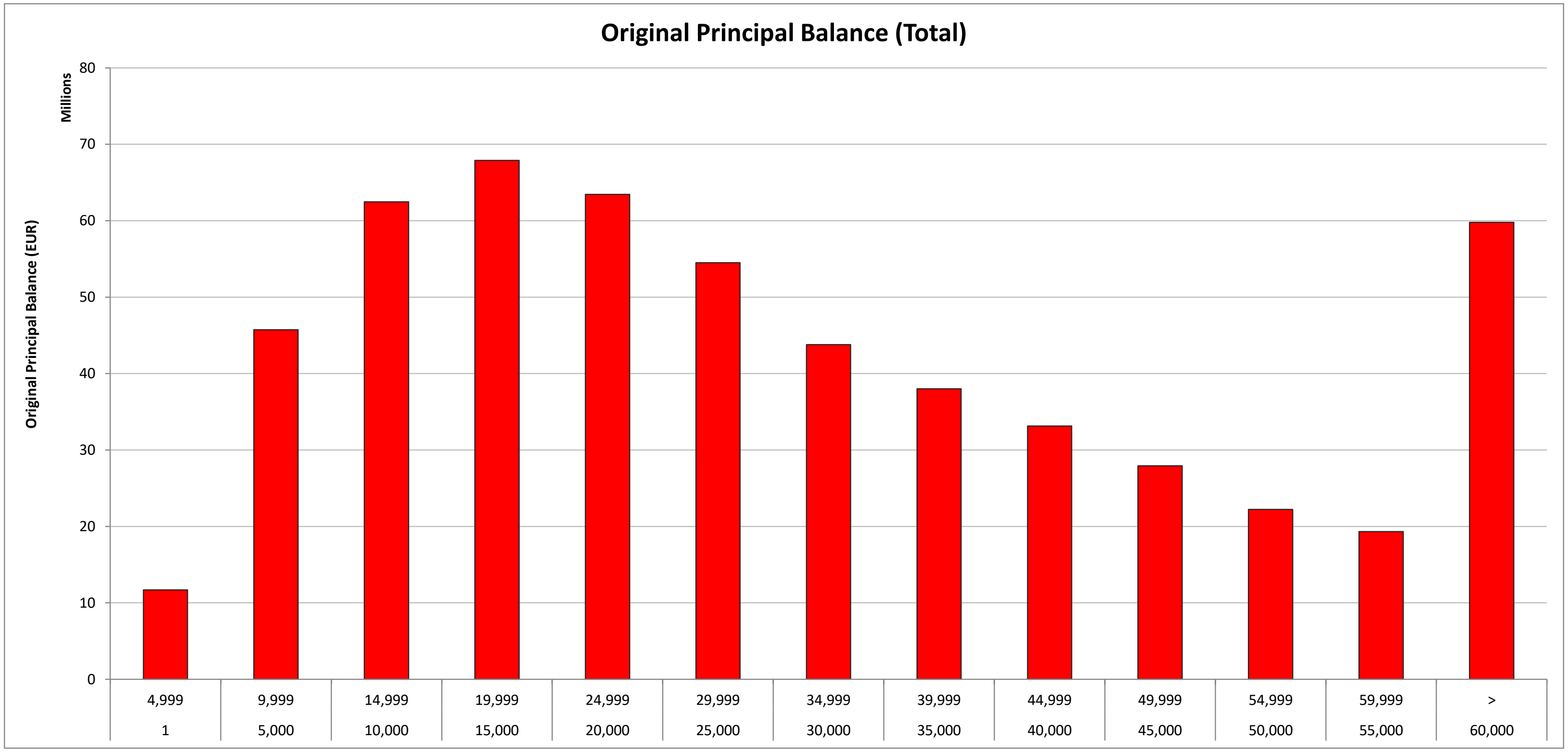
| TOTAL | | | | | | |
|---|---|---|---|---|---|---|
| Min | Max | No | Original balance | % | WA mounths to maturity | WA seasoning |
| 1 | 4 999 | 3 498 | 11 701 973 | 2.13 % | 24.2 | 12.8 |
| 5 000 | 9 999 | 6 169 | 45 729 696 | 8.31 % | 39.5 | 10.6 |
| 10 000 | 14 999 | 5 020 | 62 468 729 | 11.36 % | 48.1 | 9.7 |
| 15 000 | 19 999 | 3 903 | 67 902 834 | 12.35 % | 51.1 | 9.0 |
| 20 000 | 24 999 | 2 835 | 63 461 929 | 11.54 % | 53.1 | 8.2 |
| 25 000 | 29 999 | 1 993 | 54 517 255 | 9.91 % | 53.5 | 7.8 |
| 30 000 | 34 999 | 1 352 | 43 787 546 | 7.96 % | 54.0 | 7.8 |
| 35 000 | 39 999 | 1 016 | 38 009 000 | 6.91 % | 53.2 | 8.1 |
| 40 000 | 44 999 | 780 | 33 132 977 | 6.02 % | 54.3 | 8.3 |
| 45 000 | 49 999 | 590 | 27 926 279 | 5.08 % | 54.4 | 7.6 |
| 50 000 | 54 999 | 424 | 22 234 970 | 4.04 % | 55.3 | 7.6 |
| 55 000 | 59 999 | 337 | 19 325 046 | 3.51 % | 58.0 | 7.1 |
| 60 000 | > | 769 | 59 779 831 | 10.87 % | 56.6 | 7.2 |
| | | | | | | |
| Total | | 28 686 | 549 978 066 | 100 % | 51.4 | 8.5 |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 9.b Original Principal Balance Graph

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

Santander Consumer Bank



**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 10.a Outstanding Principal Balance

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | | |
| Payment date | | 26/05/2026 | | | | | | |
| Period No | | 46 | | | | | | |
| Monthly Period | | 01/04/2026 | | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days | |

Santander Consumer Bank

| Average amount - all: | 11 142 |
|---|---|

Outstanding balance

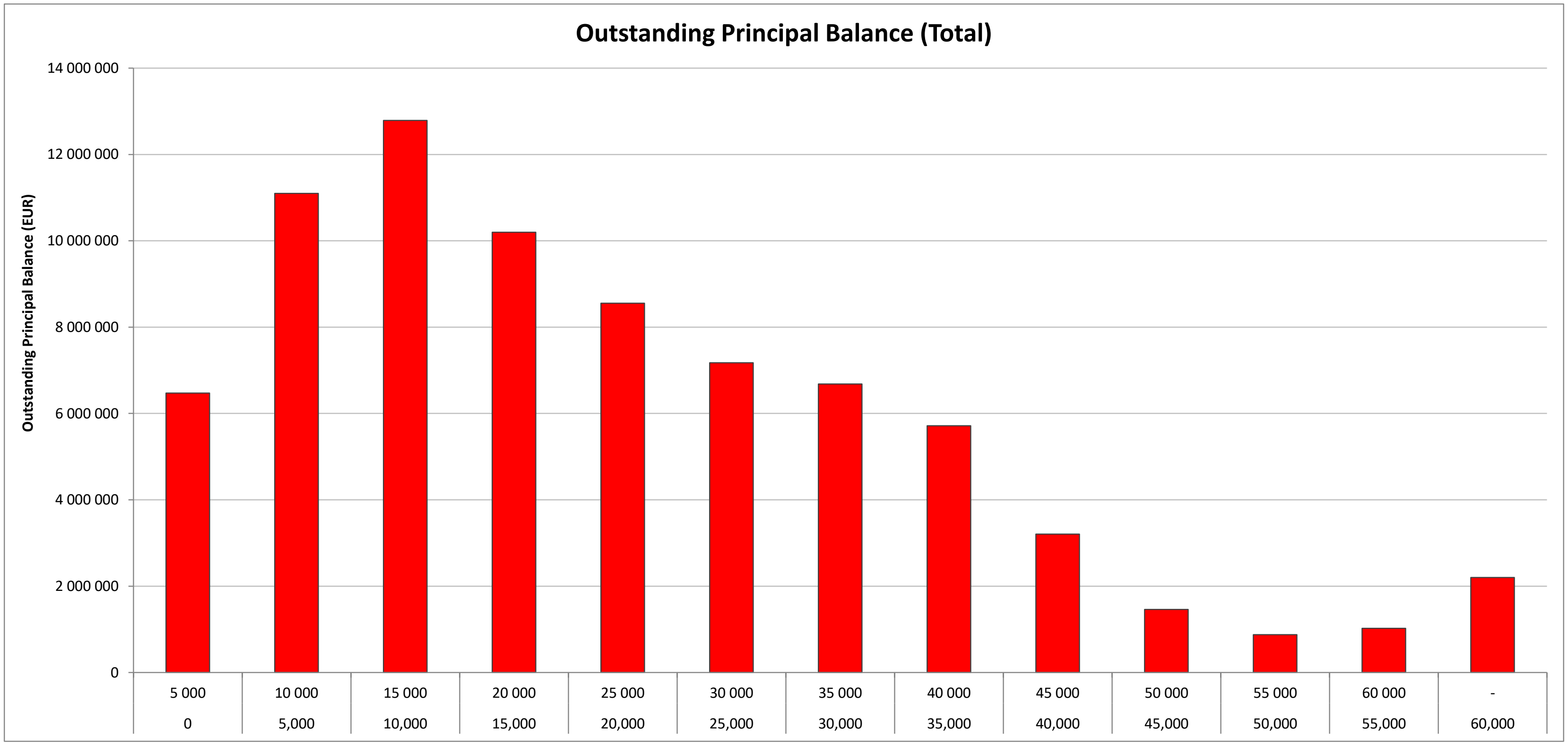
| TOTAL | | | | | | |
|---|---|---|---|---|---|---|
| Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| 0 | 5 000 | 2 618 | 6 471 246 | 8.35 % | 13.6 | 52.0 |
| 5 000 | 10 000 | 1 535 | 11 098 340 | 14.33 % | 17.4 | 51.5 |
| 10 000 | 15 000 | 1 037 | 12 787 390 | 16.51 % | 17.3 | 51.4 |
| 15 000 | 20 000 | 587 | 10 199 721 | 13.17 % | 18.1 | 50.8 |
| 20 000 | 25 000 | 384 | 8 555 788 | 11.05 % | 19.0 | 50.8 |
| 25 000 | 30 000 | 261 | 7 174 162 | 9.26 % | 20.1 | 51.0 |
| 30 000 | 35 000 | 207 | 6 683 804 | 8.63 % | 20.9 | 51.0 |
| 35 000 | 40 000 | 153 | 5 716 895 | 7.38 % | 22.2 | 50.2 |
| 40 000 | 45 000 | 76 | 3 207 174 | 4.14 % | 22.0 | 50.5 |
| 45 000 | 50 000 | 31 | 1 458 633 | 1.88 % | 20.7 | 52.1 |
| 50 000 | 55 000 | 17 | 875 737 | 1.13 % | 20.6 | 49.6 |
| 55 000 | 60 000 | 18 | 1 025 150 | 1.32 % | 20.6 | 50.3 |
| 60 000 | - | 28 | 2 202 319 | 2.84 % | 21.5 | 50.4 |
| | | | | | | |
| Total | | 6 952 | 77 456 361 | 100 % | 18.7 | 51.1 |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 10.b Outstanding Principal Balance Graph

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

Santander Consumer Bank





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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 11.a Geographical Distribution

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

Santander Consumer Bank

Geographic distribution

| TOTAL | | | | | |
|---|---|---|---|---|---|
| District | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |
| Central Finland | 545 | 5 099 807 | 6.58 % | 18.5 | 50.9 |
| Eastern Finland | 239 | 2 288 510 | 2.95 % | 18.7 | 50.9 |
| East Tavastia | 427 | 4 574 883 | 5.91 % | 17.4 | 51.4 |
| Greater Helsinki | 2 294 | 29 805 595 | 38.48 % | 19.2 | 51.1 |
| Northern Finland | 592 | 6 700 631 | 8.65 % | 19.0 | 50.7 |
| Northern Savonia | 273 | 2 651 844 | 3.42 % | 17.7 | 51.6 |
| Ostrobothnia | 475 | 4 940 574 | 6.38 % | 18.6 | 50.8 |
| South-Eastern Fi | 377 | 3 309 712 | 4.27 % | 17.5 | 51.3 |
| South-Western Fi | 914 | 9 553 547 | 12.33 % | 18.8 | 51.0 |
| Western Tavastia | 816 | 8 531 258 | 11.01 % | 17.8 | 51.5 |
| | | | | | |
| Total | 6 952 | 77 456 361 | 100 % | 18.7 | 51.1 |

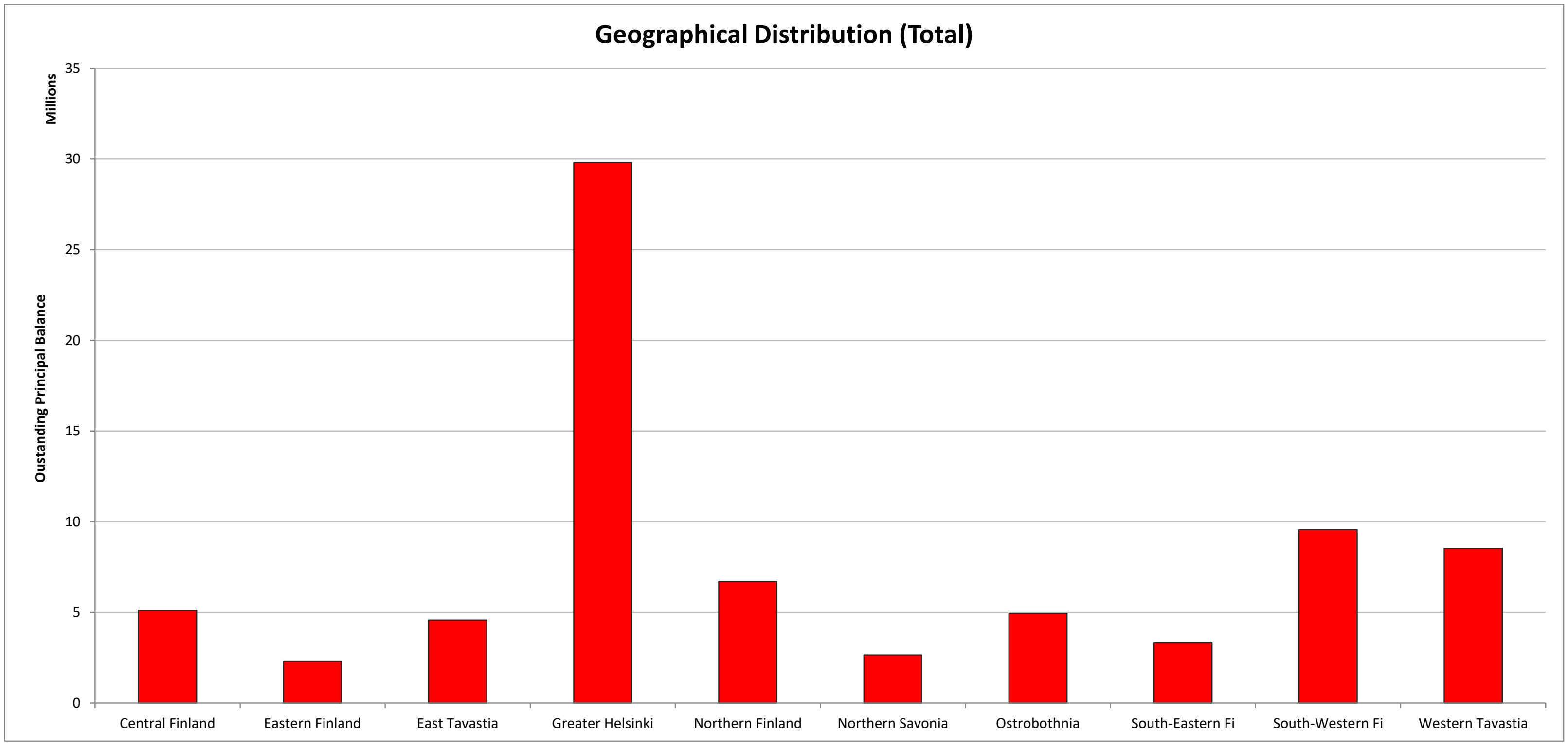
Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 11.b Geographical Distribution Graph

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |

Santander Consumer Bank





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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 12.a Interest Rate

| | | | | | |
|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | |
| Payment date | | 26/05/2026 | | | |
| Period No | | 46 | | | |
| Monthly Period | | 01/04/2026 | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = 29 days |

Interest distribution

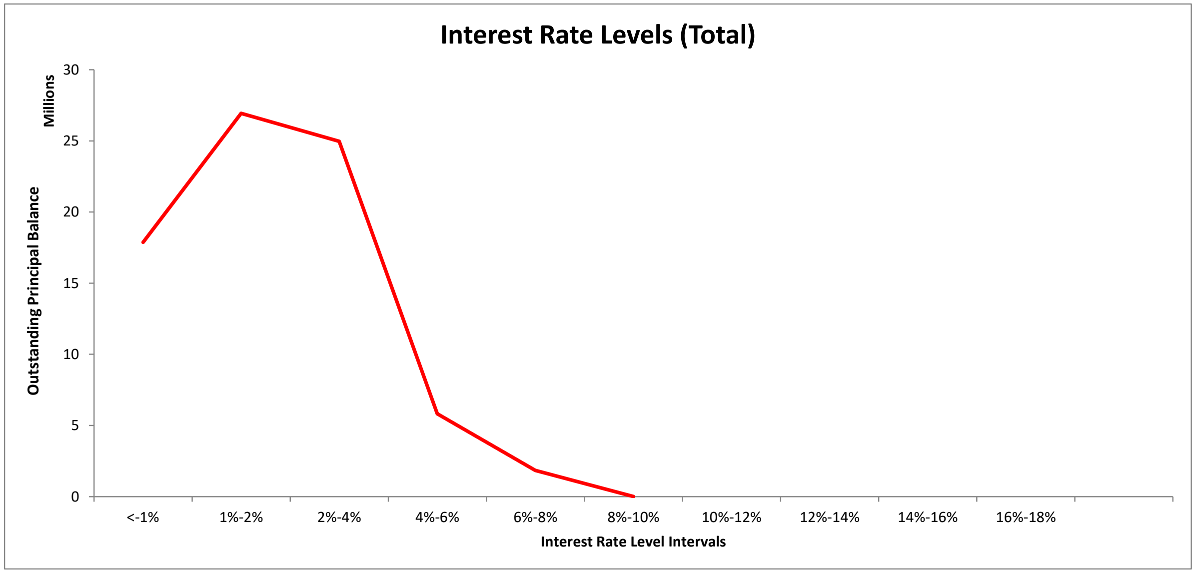
| TOTAL | | | | | | |
|---|---|---|---|---|---|---|
| Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| 0 % | 1 % | 1 536 | 17 872 902 | 23.07 % | 15.8 | 51.6 |
| 1 % | 2 % | 1 642 | 26 935 026 | 34.77 % | 19.1 | 51.5 |
| 2 % | 4 % | 2 355 | 24 972 445 | 32.24 % | 20.0 | 50.5 |
| 4 % | 6 % | 995 | 5 822 115 | 7.52 % | 19.4 | 50.7 |
| 6 % | 8 % | 420 | 1 845 568 | 2.38 % | 20.0 | 49.9 |
| 8 % | 10 % | 4 | 8 306 | 0.01 % | 20.4 | 50.8 |
| 10 % | 12 % | | | | | |
| 12 % | 14 % | | | | | |
| 14 % | 16 % | | | | | |
| 16 % | 18 % | | | | | |
| 18 % | - | | | | | |
| | | | | | | |
| Total | | 6 952 | 77 456 361 | 100 % | 18.7 | 51.1 |

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

**12.b Interest Rate**

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |




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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 13.a Remaining Terms

| | | | |
|---|---|---|---|
| Reporting Date | | 28/05/2026 | |
| Payment date | | 26/05/2026 | |
| Period No | | 46 | |
| Monthly Period | | 01/04/2026 | |
| Interest Period | from | 27/04/2026 | to 26/05/2026 = 29 days |

Santander Consumer Bank

| TOTAL | | | | | | |
|---|---|---|---|---|---|---|
| Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| 0 | 0 | 29 | 181 316 | 0.23 % | 0.0 | 59.8 |
| 1 | 12 | 2 672 | 17 858 657 | 23.06 % | 7.9 | 53.8 |
| 13 | 24 | 3 284 | 42 790 353 | 55.24 % | 19.8 | 51.5 |
| 25 | 36 | 965 | 16 612 765 | 21.45 % | 27.5 | 46.9 |
| 37 | 48 | 2 | 13 269 | 0.02 % | 38.2 | 45.2 |
| 49 | 60 | | | | | |
| 61 | 72 | | | | | |
| 73 | 84 | | | | | |
| 85 | 96 | | | | | |
| 97 | 108 | | | | | |
| 109 | 120 | | | | | |
| 121 | - | | | | | |
| | | | | | | |
| Total | | 6 952 | 77 456 361 | 100 % | 18.7 | 51.1 |

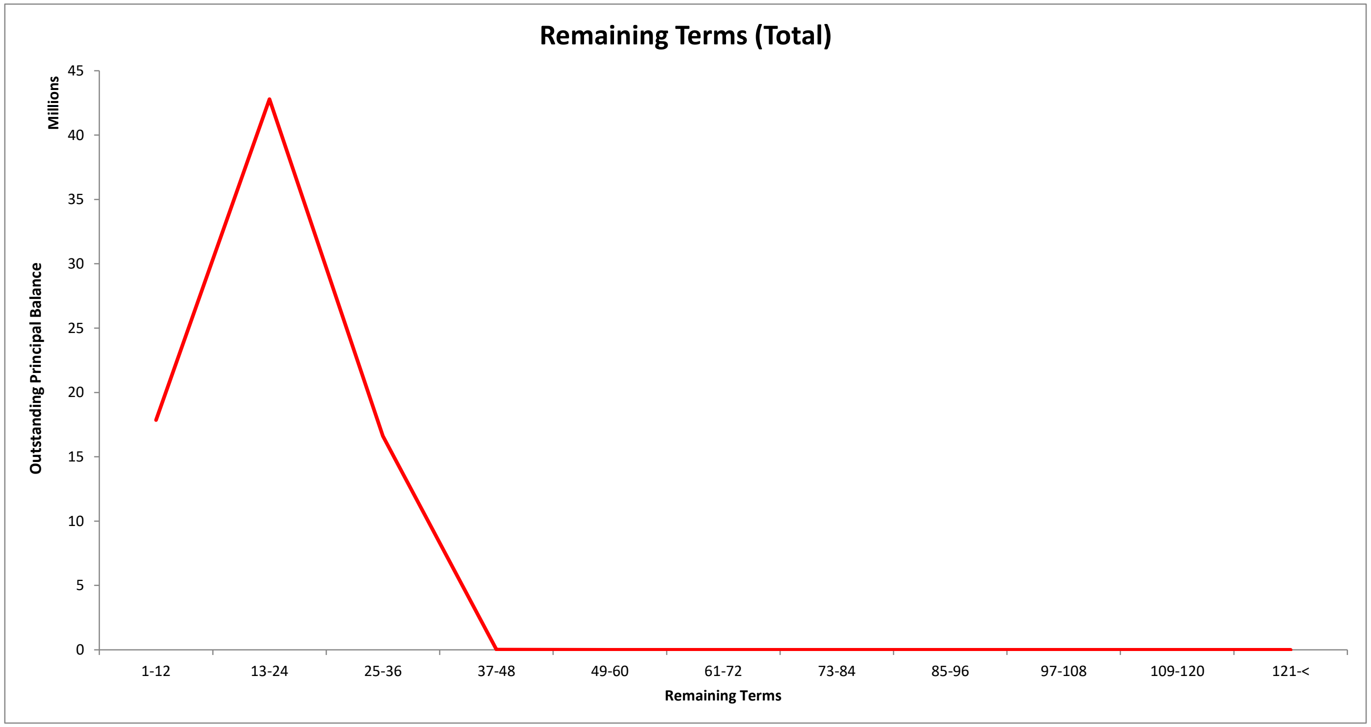
Months to maturity

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 13.b Remaining Terms

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |




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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 14.a Seasoning

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

Santander Consumer Bank

Months on book

| TOTAL | | | | | | |
|---|---|---|---|---|---|---|
| Min | Max | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| 1 | 12 | | | | | |
| 13 | 24 | | | | | |
| 25 | 36 | | | | | |
| 37 | 48 | 1 737 | 20 784 164 | 26.83 % | 23.3 | 46.0 |
| 49 | 60 | 4 898 | 53 874 812 | 69.56 % | 17.4 | 52.3 |
| 61 | 72 | 312 | 2 788 967 | 3.60 % | 8.5 | 64.4 |
| 73 | 84 | 5 | 8 417 | 0.01 % | 2.7 | 74.5 |
| 85 | 96 | | | | | |
| | | | | | | |
| Total | | 6 952 | 77 456 361 | 100 % | 18.7 | 51.1 |

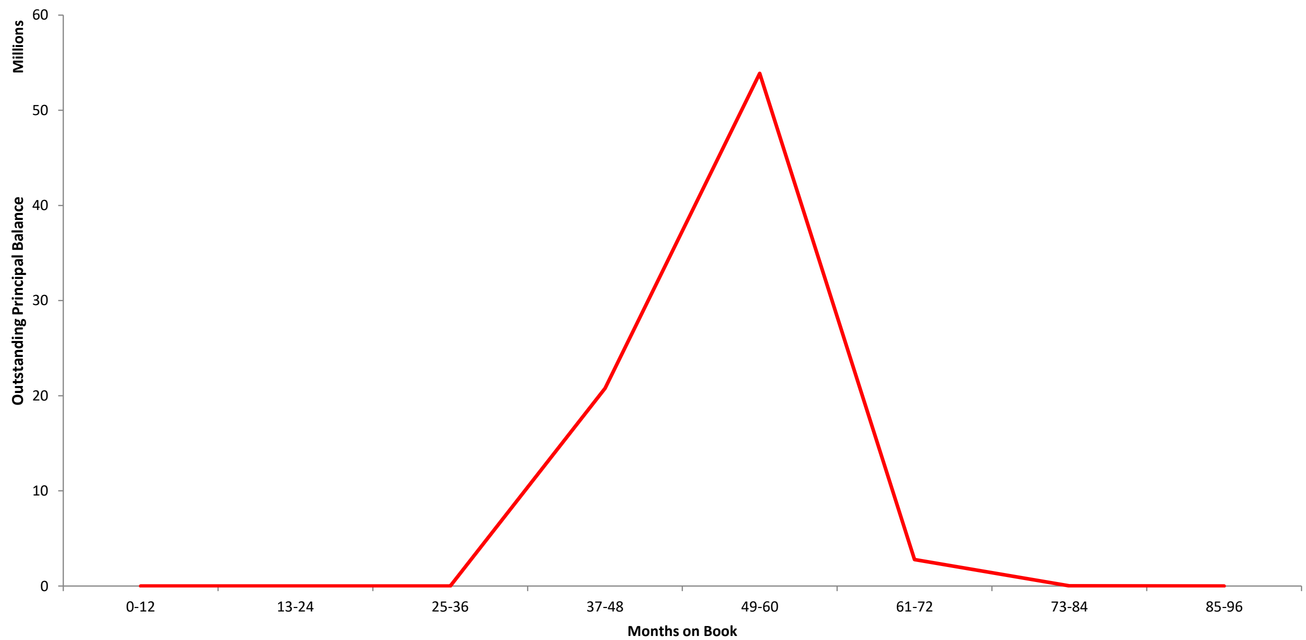
Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 14.b Seasoning

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |

Seasoning (Total)





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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 15.a Balloon loans

| | | | | |
|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | |
| Payment date | | 26/05/2026 | | |
| Period No | | 46 | | |
| Monthly Period | | 01/04/2026 | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 = 29 days |

Balloon loans in % of portfolio

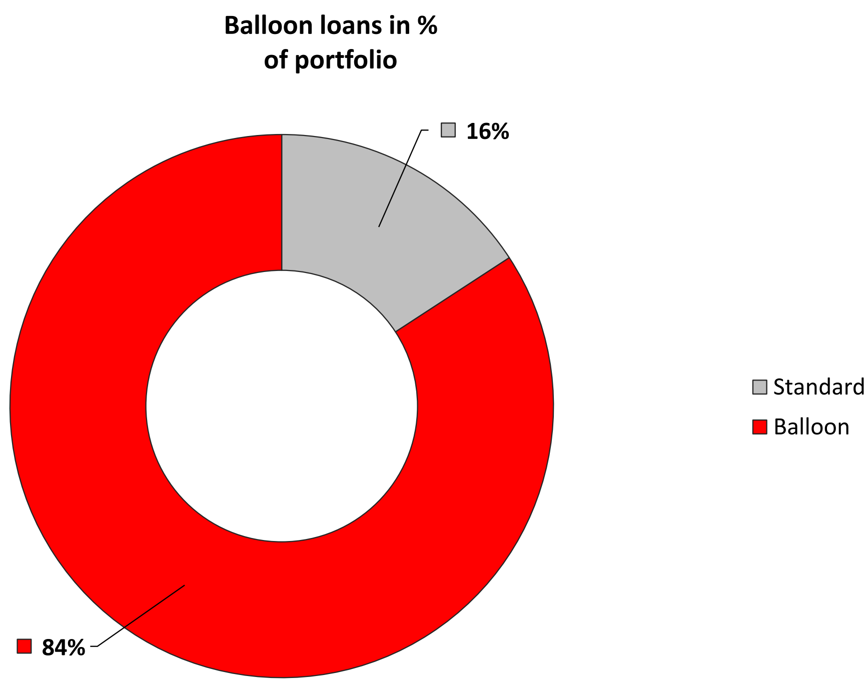
| TOTAL | | | | | | | |
|---|---|---|---|---|---|---|---|
| Min | No | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
| Standard | 3 191 | 12 238 470 | 15.80 % | 1 671 | 0.0 % | 18.2 | 50.3 |
| Balloon | 3 761 | 65 217 890 | 84.20 % | 42 772 051 | 65.6 % | 18.8 | 51.2 |
| | | | | | | | |
| Total | 6 952 | 77 456 361 | 100 % | 42 773 722 | 55 % | 18.7 | 51.1 |

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 15.b Balloon loans

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |





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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 16.a # loans per borrower

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

Santander Consumer Bank

# loans per borrower

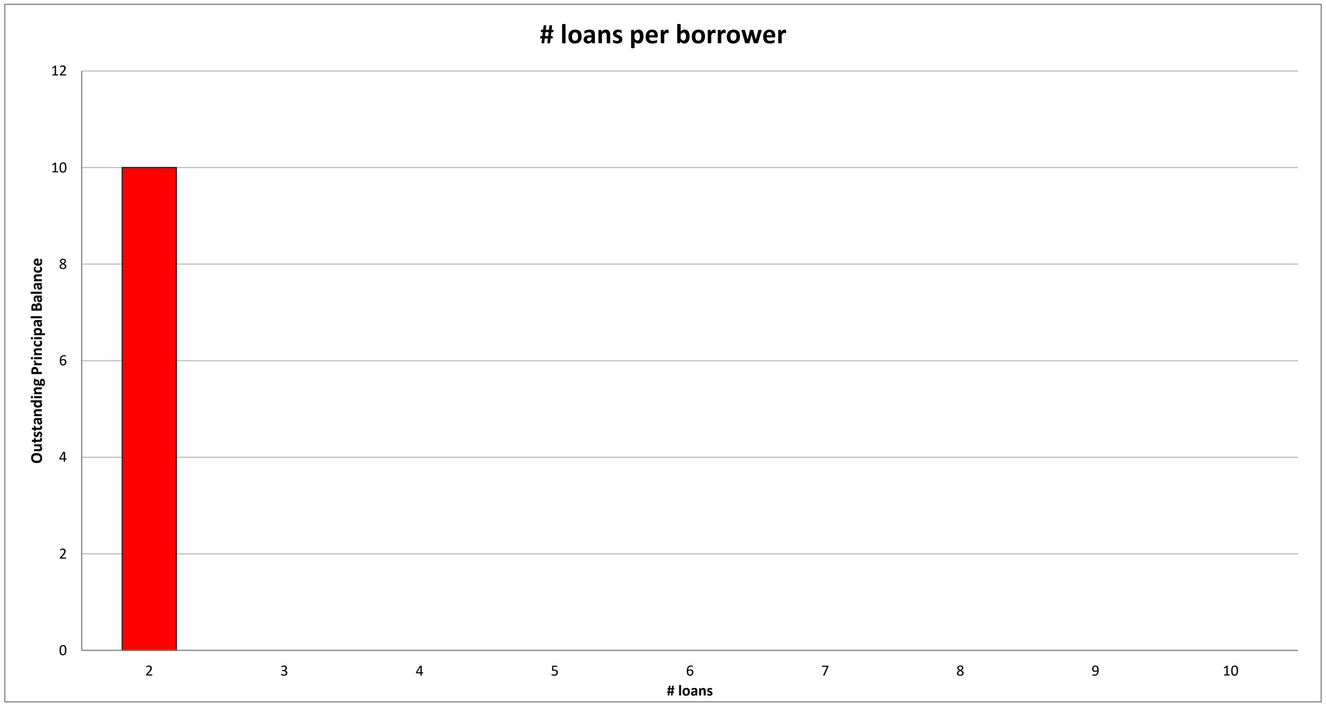
| TOTAL | | | |
|---|---|---|---|
| Total number of loans | Total number of debtors | Outstanding balance | % |
| 1 | 6 932 | 77 282 379 | 99.78 % |
| 2 | 10 | 173 981 | 0.22 % |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |
| 7 | | | |
| 8 | | | |
| 9 | | | |
| 10 | | | |
| Total: | 6 942 | 77 456 361 | 100 % |

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 16.b # loans per borrower

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |





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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 17.a Amortization Profile

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

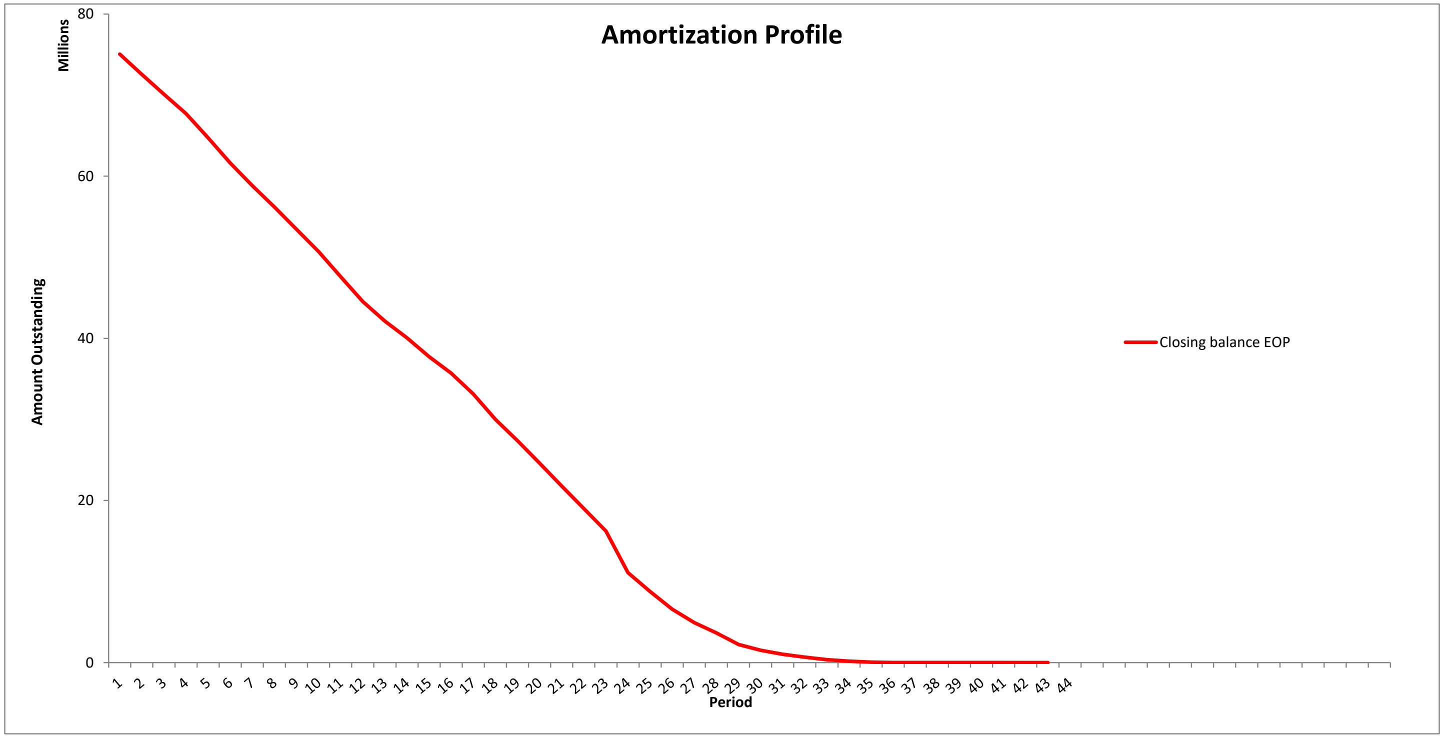
Amortization profile

| TOTAL | | | | | | |
|---|---|---|---|---|---|---|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| 1 | 77 456 361 | 75 064 100 | 2 392 260 | 146 313 | 2.29 % | 96.91 % |
| 2 | 75 064 100 | 72 556 860 | 2 507 240 | 141 564 | 2.29 % | 93.67 % |
| 3 | 72 556 860 | 70 125 677 | 2 431 183 | 136 609 | 2.28 % | 90.54 % |
| 4 | 70 125 677 | 67 716 723 | 2 408 953 | 131 854 | 2.28 % | 87.43 % |
| 5 | 67 716 723 | 64 748 187 | 2 968 537 | 127 026 | 2.27 % | 83.59 % |
| 6 | 64 748 187 | 61 637 911 | 3 110 275 | 121 614 | 2.28 % | 79.58 % |
| 7 | 61 637 911 | 58 848 212 | 2 789 699 | 116 215 | 2.29 % | 75.98 % |
| 8 | 58 848 212 | 56 190 584 | 2 657 629 | 111 130 | 2.29 % | 72.54 % |
| 9 | 56 190 584 | 53 438 464 | 2 752 120 | 106 218 | 2.29 % | 68.99 % |
| 10 | 53 438 464 | 50 701 383 | 2 737 081 | 101 413 | 2.30 % | 65.46 % |
| 11 | 50 701 383 | 47 587 113 | 3 114 270 | 96 858 | 2.32 % | 61.44 % |
| 12 | 47 587 113 | 44 524 322 | 3 062 792 | 91 493 | 2.33 % | 57.48 % |
| 13 | 44 524 322 | 42 123 347 | 2 400 975 | 86 392 | 2.35 % | 54.38 % |
| 14 | 42 123 347 | 40 052 517 | 2 070 829 | 81 985 | 2.36 % | 51.71 % |
| 15 | 40 052 517 | 37 746 603 | 2 305 914 | 77 871 | 2.36 % | 48.73 % |
| 16 | 37 746 603 | 35 708 156 | 2 038 447 | 73 325 | 2.36 % | 46.10 % |
| 17 | 35 708 156 | 33 146 404 | 2 561 752 | 69 047 | 2.35 % | 42.79 % |
| 18 | 33 146 404 | 29 984 784 | 3 161 620 | 64 112 | 2.35 % | 38.71 % |
| 19 | 29 984 784 | 27 360 961 | 2 623 823 | 58 550 | 2.37 % | 35.32 % |
| 20 | 27 360 961 | 24 602 601 | 2 758 360 | 53 081 | 2.35 % | 31.76 % |
| 21 | 24 602 601 | 21 764 861 | 2 837 741 | 47 486 | 2.34 % | 28.10 % |
| 22 | 21 764 861 | 19 012 258 | 2 752 603 | 42 411 | 2.36 % | 24.55 % |
| 23 | 19 012 258 | 16 222 028 | 2 790 229 | 36 698 | 2.34 % | 20.94 % |
| 24 | 16 222 028 | 11 089 789 | 5 132 239 | 31 366 | 2.35 % | 14.32 % |
| 25 | 11 089 789 | 8 782 328 | 2 307 462 | 22 462 | 2.46 % | 11.34 % |
| 26 | 8 782 328 | 6 598 346 | 2 183 981 | 18 138 | 2.51 % | 8.52 % |
| 27 | 6 598 346 | 4 931 895 | 1 666 452 | 13 887 | 2.55 % | 6.37 % |
| 28 | 4 931 895 | 3 666 420 | 1 265 474 | 10 445 | 2.57 % | 4.73 % |
| 29 | 3 666 420 | 2 238 293 | 1 428 127 | 7 908 | 2.62 % | 2.89 % |
| 30 | 2 238 293 | 1 514 913 | 723 381 | 4 670 | 2.53 % | 1.96 % |
| 31 | 1 514 913 | 1 017 908 | 497 004 | 3 155 | 2.53 % | 1.31 % |
| 32 | 1 017 908 | 666 797 | 351 111 | 1 988 | 2.37 % | 0.86 % |
| 33 | 666 797 | 373 163 | 293 634 | 1 268 | 2.31 % | 0.48 % |
| 34 | 373 163 | 170 149 | 203 014 | 620 | 2.01 % | 0.22 % |
| 35 | 170 149 | 55 951 | 114 198 | 308 | 2.20 % | 0.07 % |
| 36 | 55 951 | 1 512 | 54 438 | 111 | 2.42 % | 0.00 % |
| 37 | 1 512 | 1 154 | 358 | 7 | 5.89 % | 0.00 % |
| 38 | 1 154 | 313 | 841 | 5 | 5.76 % | 0.00 % |
| 39 | 313 | 237 | 76 | 1 | 2.92 % | 0.00 % |
| 40 | 237 | 161 | 76 | 1 | 2.94 % | 0.00 % |
| 41 | 161 | 84 | 77 | 0 | 2.96 % | 0.00 % |
| 42 | 84 | 7 | 77 | 0 | 2.93 % | 0.00 % |
| 43 | 7 | 0 | 7 | 0 | 3.02 % | 0.00 % |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 17.b Amortization Profile

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |





Santander Consumer Finance Oy
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**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

## 18.a Payment Holidays

Payment Holiday

| TOTAL | | | | |
|---|---|---|---|---|
| Period | No | Number of periods granted | Sum of Payments | Closing Balance |
| 2022 06 | 180 | 238 | 70 655 | 3 810 197 |
| 2022 07 | 262 | 344 | 97 063 | 5 484 065 |
| 2022 08 | 204 | 243 | 64 370 | 4 135 584 |
| 2022 09 | 188 | 234 | 72 075 | 3 858 300 |
| 2022 10 | 197 | 262 | 75 205 | 4 442 934 |
| 2022 11 | 216 | 311 | 92 057 | 5 085 392 |
| 2022 12 | 399 | 532 | 143 303 | 7 786 026 |
| 2023 01 | 404 | 559 | 168 932 | 8 786 031 |
| 2023 02 | 331 | 457 | 139 416 | 6 932 375 |
| 2023 03 | 283 | 375 | 102 514 | 5 430 576 |
| 2023 04 | 249 | 331 | 96 799 | 5 402 004 |
| 2023 05 | 207 | 276 | 76 528 | 4 000 714 |
| 2023 06 | 246 | 330 | 100 909 | 5 160 037 |
| 2023 07 | 269 | 356 | 105 639 | 5 199 512 |
| 2023 08 | 217 | 268 | 87 921 | 4 445 303 |
| 2023 09 | 142 | 172 | 53 001 | 2 939 444 |
| 2023 10 | 117 | 155 | 49 495 | 2 426 915 |
| 2023 11 | 157 | 229 | 62 061 | 2 616 389 |
| 2023 12 | 294 | 385 | 108 174 | 4 869 137 |
| 2024 01 | 357 | 450 | 144 757 | 6 946 815 |
| 2024 02 | 306 | 340 | 111 297 | 6 298 987 |
| 2024 03 | 285 | 294 | 93 443 | 5 926 089 |
| 2024 04 | 262 | 280 | 80 301 | 4 795 818 |
| 2024 05 | 203 | 217 | 63 868 | 3 386 295 |
| 2024 06 | 208 | 220 | 68 750 | 3 703 634 |
| 2024 07 | 258 | 275 | 94 153 | 4 873 591 |
| 2024 08 | 180 | 187 | 54 451 | 3 302 942 |
| 2024 09 | 107 | 110 | 36 420 | 1 840 856 |
| 2024 10 | 97 | 100 | 26 925 | 1 379 917 |
| 2024 11 | 100 | 109 | 31 845 | 1 617 300 |
| 2024 12 | 226 | 240 | 76 434 | 3 387 327 |
| 2025 01 | 243 | 264 | 83 420 | 4 406 202 |
| 2025 02 | 226 | 239 | 76 210 | 4 320 226 |
| 2025 03 | 212 | 230 | 74 295 | 3 787 232 |
| 2025 04 | 138 | 148 | 51 772 | 2 443 650 |
| 2025 05 | 114 | 120 | 38 848 | 1 645 089 |
| 2025 06 | 127 | 138 | 46 404 | 2 170 450 |
| 2025 07 | 131 | 138 | 43 728 | 2 111 427 |
| 2025 08 | 98 | 107 | 35 137 | 1 456 731 |
| 2025 09 | 71 | 74 | 24 822 | 1 031 714 |
| 2025 10 | 87 | 92 | 34 592 | 1 189 619 |
| 2025 11 | 64 | 72 | 20 071 | 739 110 |
| 2025 12 | 149 | 155 | 47 518 | 1 998 101 |
| 2026 01 | 150 | 163 | 54 427 | 2 447 030 |
| 2026 02 | 98 | 105 | 47 933 | 1 718 810 |
| 2026 03 | 94 | 96 | 30 727 | 1 272 846 |
| 2026 04 | 91 | 93 | 30 431 | 1 308 214 |
| 2026 05 | | | | |
| 2026 06 | | | | |
| Total: | 9 244 | 11 113 | 3 389 096 | 174 316 954 |

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
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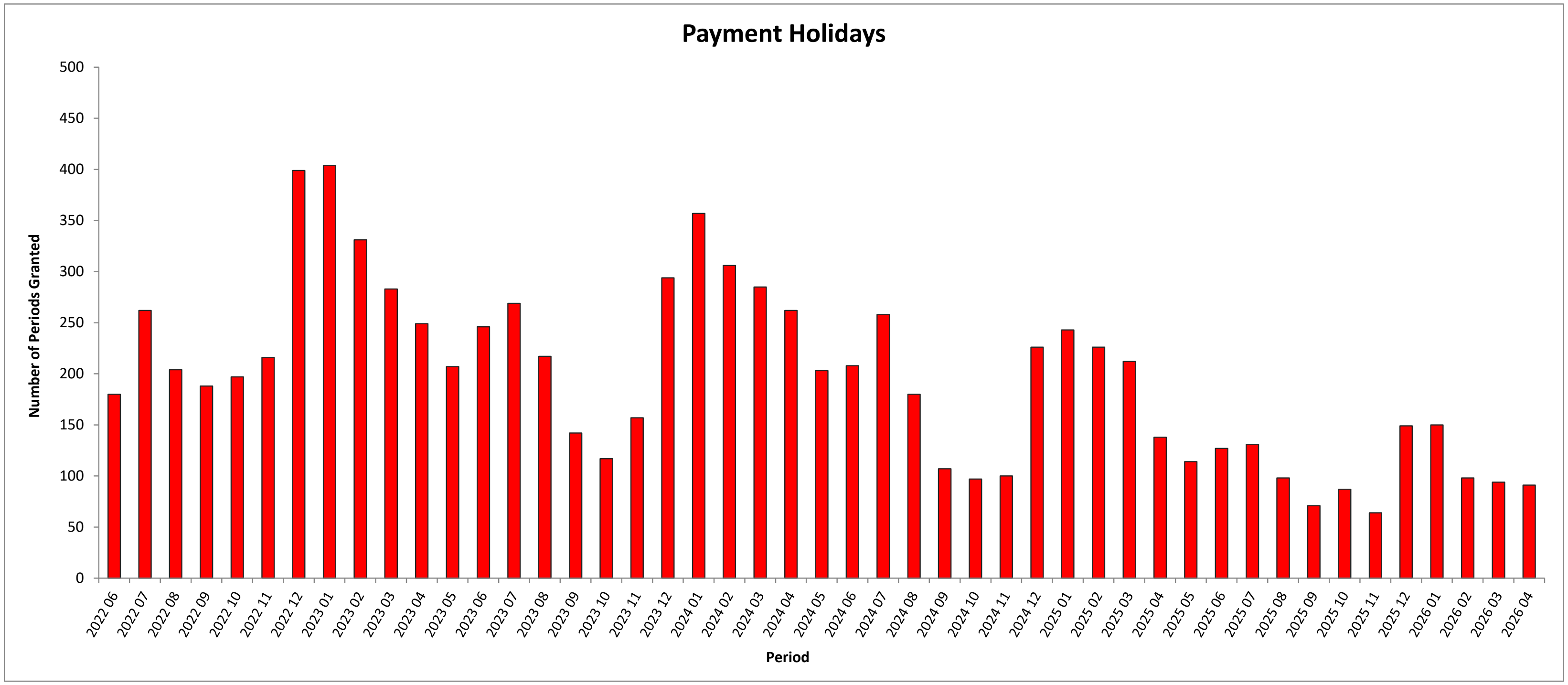
**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

**18.b Payment Holidays**

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |





Santander Consumer Finance Oy
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**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 18.c Remaining Payment Holidays

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

Remaining PH's

| TOTAL | | | |
|---|---|---|---|
| Remaining Payment Holiday Months | Contracts | Remaining Payment Holiday Amt | Closing Balance Amt |
| 1 | 91 | 29 436 | 1 322 026 |
| 2 | 2 | 1 559 | 21 186 |
| 3 | 0 | 0 | 0 |
| Total | 93 | 30 995 | 1 343 212 |

Santander Consumer Finance Oy
Risto Rytin tie 33
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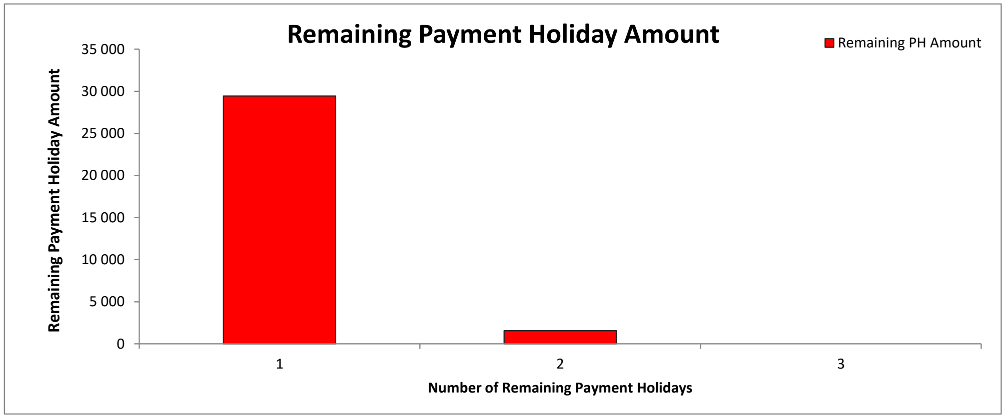
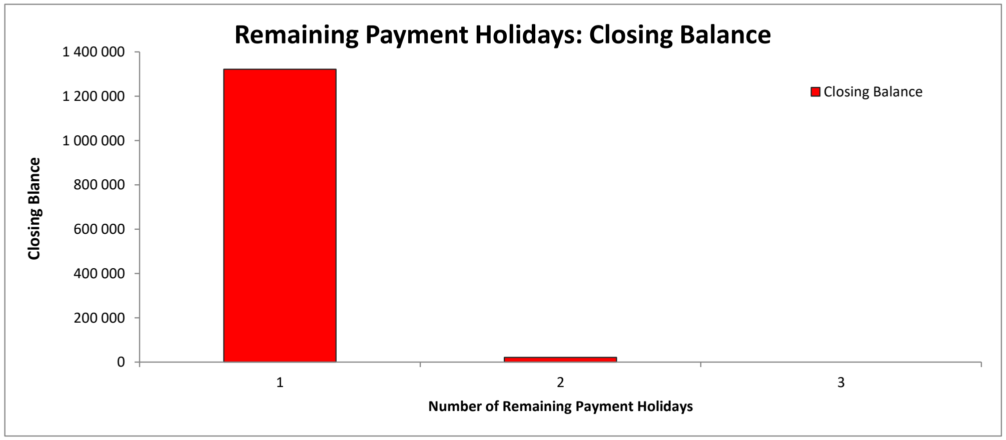
**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 18.d Remaining Payment Holidays

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |




Santander Consumer Finance Oy
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**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 19.a Downpayment

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

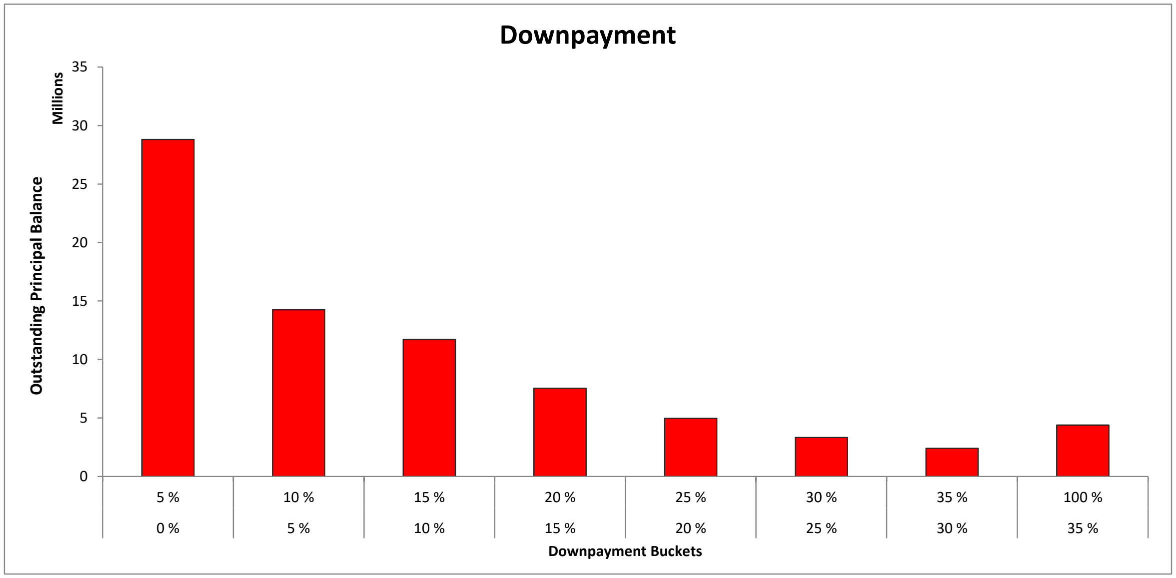
Downpayment %

| TOTAL | | | | | | |
|---|---|---|---|---|---|---|
| Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| 0 % | 5 % | 2 466 | 28 813 309 | 37.20 % | 20.3 | 51.2 |
| 5 % | 10 % | 1 067 | 14 256 657 | 18.41 % | 18.9 | 51.3 |
| 10 % | 15 % | 936 | 11 719 531 | 15.13 % | 18.2 | 50.9 |
| 15 % | 20 % | 674 | 7 551 309 | 9.75 % | 18.0 | 51.0 |
| 20 % | 25 % | 462 | 4 972 530 | 6.42 % | 16.7 | 50.9 |
| 25 % | 30 % | 362 | 3 335 747 | 4.31 % | 16.8 | 50.9 |
| 30 % | 35 % | 288 | 2 419 068 | 3.12 % | 16.2 | 50.8 |
| 35 % | 100 % | 697 | 4 388 210 | 5.67 % | 15.3 | 50.7 |
| | | | | | | |
| Total | | 6 952 | 77 456 361 | 100 % | 18.7 | 51.1 |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 19.b Downpayment

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |





Santander Consumer Finance Oy
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**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 20.a Vehicle Condtion

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

Vehicle condition

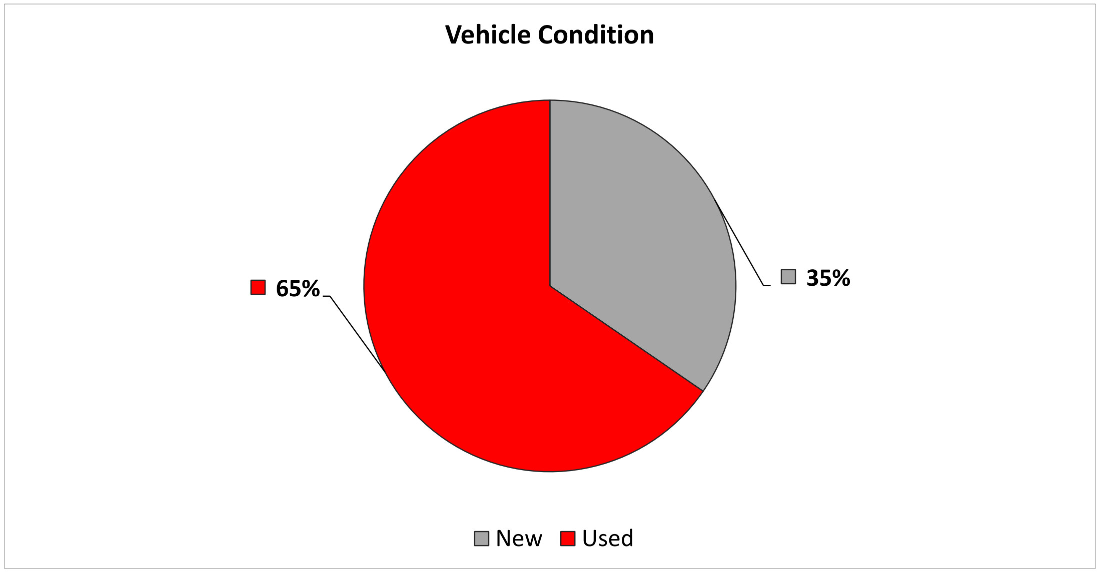
| TOTAL | | | | | |
|---|---|---|---|---|---|
| Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| New | 1 732 | 26 793 016 | 34.59 % | 16.6 | 51.3 |
| Used | 5 220 | 50 663 344 | 65.41 % | 19.8 | 51.0 |
| | | | | | |
| Total | 6 952 | 77 456 361 | 100 % | 18.7 | 51.1 |

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 20.b Vehicle Condition

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |





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Risto Rytin tie 33
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Y-tunnus 2076455-0, Finland

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 21.a Borrower Type

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | | |
| Payment date | | 26/05/2026 | | | | | | |
| Period No | | 46 | | | | | | |
| Monthly Period | | 01/04/2026 | | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days | |

Borrower Type

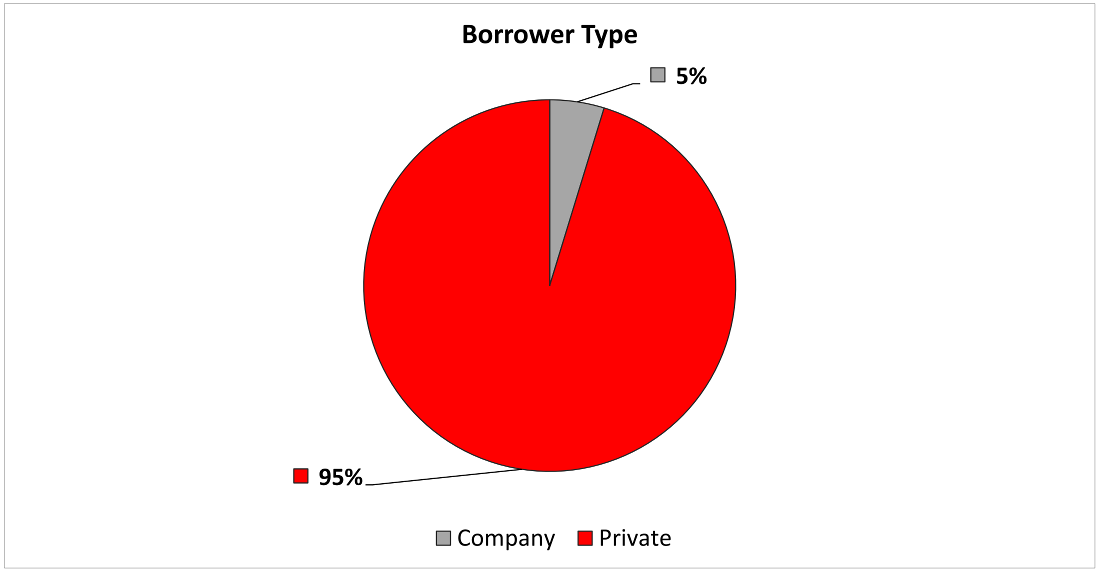
| TOTAL | | | | | |
|---|---|---|---|---|---|
| Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| Company | 333 | 3 664 852 | 4.73 % | 14.3 | 51.3 |
| Private | 6 619 | 73 791 509 | 95.27 % | 18.9 | 51.1 |
| | | | | | |
| Total | 6 952 | 77 456 361 | 100 % | 18.7 | 51.1 |

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

**21.b Borrower Type**

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |




Santander Consumer Finance Oy
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Helsinki 00570
Y-tunnus 2076455-0, Finland

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 22.a Vehicle type

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |

Santander Consumer Bank

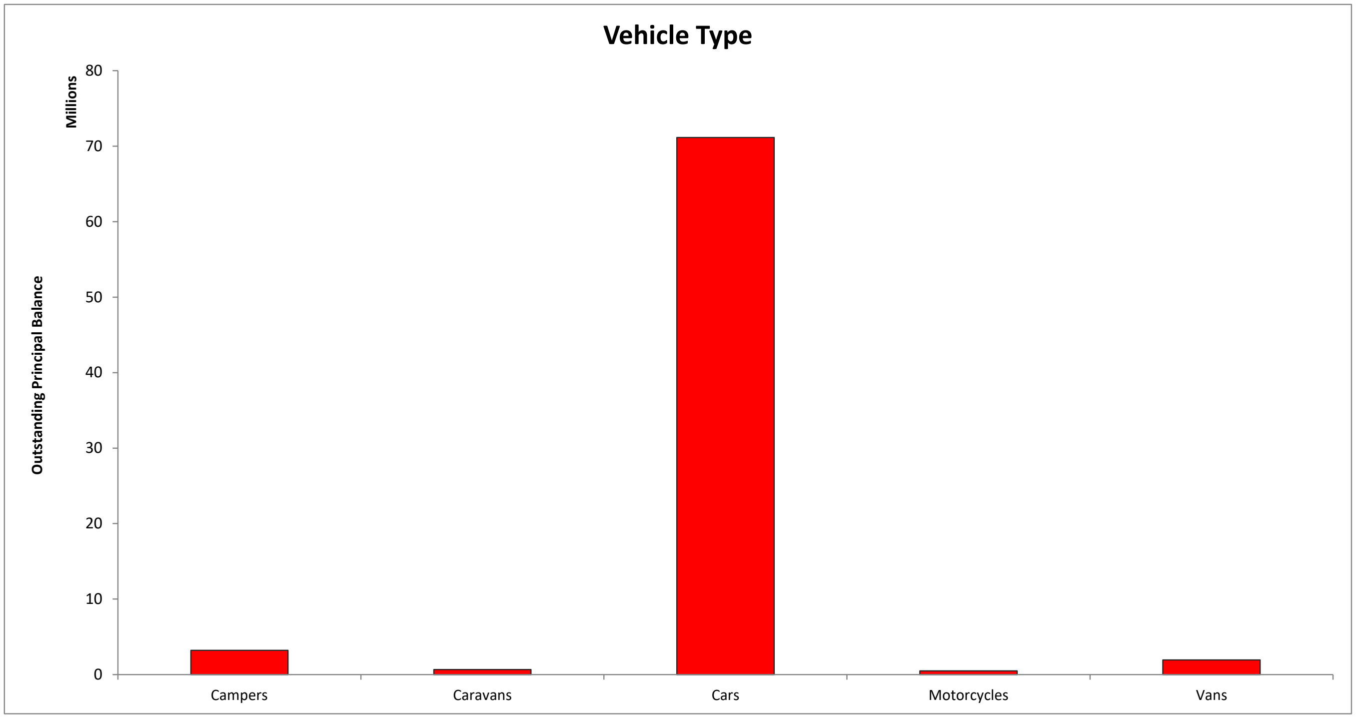
| Vehicle type | TOTAL | | | | | |
|---|---|---|---|---|---|---|
| | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| | Campers | 144 | 3 215 937 | 4.15 % | 18.5 | 51.6 |
| | Caravans | 65 | 662 408 | 0.86 % | 18.0 | 51.9 |
| | Cars | 6 334 | 71 149 229 | 91.86 % | 18.8 | 51.1 |
| | Motorcycles | 108 | 487 302 | 0.63 % | 15.1 | 49.0 |
| | Vans | 301 | 1 941 486 | 2.51 % | 14.9 | 51.1 |
| | | | | | | |
| | Total | 6 952 | 77 456 361 | 100 % | 18.7 | 51.1 |

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 22.b Vehicle type

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |





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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 23.a Restructured Loans

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |

Restructured

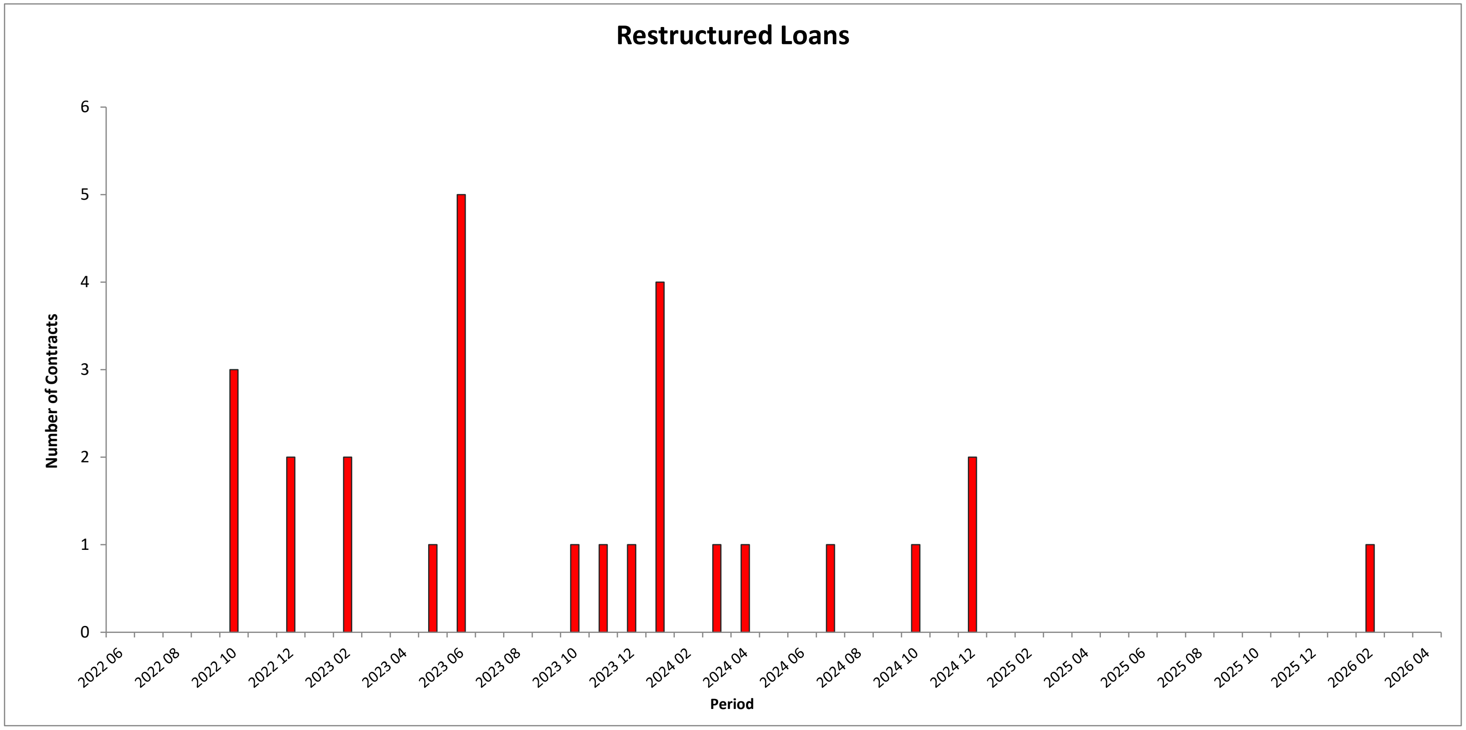
| TOTAL | | |
|---|---|---|
| Period | No | Outstanding balance |
| 2022 06 | 0 | 0 |
| 2022 07 | 0 | 0 |
| 2022 08 | 0 | 0 |
| 2022 09 | 0 | 0 |
| 2022 10 | 3 | 59 383 |
| 2022 11 | 0 | 0 |
| 2022 12 | 2 | 13 151 |
| 2023 01 | 0 | 0 |
| 2023 02 | 2 | 10 588 |
| 2023 03 | 0 | 0 |
| 2023 04 | 0 | 0 |
| 2023 05 | 1 | 2 578 |
| 2023 06 | 5 | 107 691 |
| 2023 07 | 0 | 0 |
| 2023 08 | 0 | 0 |
| 2023 09 | 0 | 0 |
| 2023 10 | 1 | 7 370 |
| 2023 11 | 1 | 4 751 |
| 2023 12 | 1 | 13 622 |
| 2024 01 | 4 | 47 395 |
| 2024 02 | 0 | 0 |
| 2024 03 | 1 | 5 279 |
| 2024 04 | 1 | 3 119 |
| 2024 05 | 0 | 0 |
| 2024 06 | 0 | 0 |
| 2024 07 | 1 | 8 404 |
| 2024 08 | 0 | 0 |
| 2024 09 | 0 | 0 |
| 2024 10 | 1 | 34 362 |
| 2024 11 | 0 | 0 |
| 2024 12 | 2 | 6 133 |
| 2025 01 | 0 | 0 |
| 2025 02 | 0 | 0 |
| 2025 03 | 0 | 0 |
| 2025 04 | 0 | 0 |
| 2025 05 | 0 | 0 |
| 2025 06 | 0 | 0 |
| 2025 07 | 0 | 0 |
| 2025 08 | 0 | 0 |
| 2025 09 | 0 | 0 |
| 2025 10 | 0 | 0 |
| 2025 11 | 0 | 0 |
| 2025 12 | 0 | 0 |
| 2026 01 | 0 | 0 |
| 2026 02 | 1 | 3 095 |
| 2026 03 | 0 | 0 |
| 2026 04 | 0 | 0 |
| 2026 05 | | |
| 2026 06 | | |
| Total | 27 | 326 920 |

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 23.b Restructured Loans

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |





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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 24.a Dynamic Interest rate

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

Interest rate evolution

| TOTAL | | |
|---|---|---|
| Period | Closing balance | WA Interest rate |
| 2022 07 | 494 515 066 | 2.48 % |
| 2022 08 | 528 329 251 | 2.50 % |
| 2022 09 | 528 793 604 | 2.51 % |
| 2022 10 | 530 023 809 | 2.53 % |
| 2022 11 | 529 979 124 | 2.54 % |
| 2022 12 | 512 797 452 | 2.53 % |
| 2023 01 | 494 365 066 | 2.53 % |
| 2023 02 | 477 233 114 | 2.51 % |
| 2023 03 | 459 161 206 | 2.50 % |
| 2023 04 | 443 545 051 | 2.49 % |
| 2023 05 | 425 936 186 | 2.49 % |
| 2023 06 | 410 273 551 | 2.47 % |
| 2023 07 | 395 424 158 | 2.46 % |
| 2023 08 | 378 280 841 | 2.45 % |
| 2023 09 | 363 480 161 | 2.44 % |
| 2023 10 | 348 097 392 | 2.43 % |
| 2023 11 | 334 819 039 | 2.42 % |
| 2023 12 | 323 086 013 | 2.41 % |
| 2024 01 | 309 535 649 | 2.41 % |
| 2024 02 | 296 822 555 | 2.40 % |
| 2024 03 | 284 666 608 | 2.39 % |
| 2024 04 | 271 880 046 | 2.38 % |
| 2024 05 | 259 488 281 | 2.38 % |
| 2024 06 | 248 917 384 | 2.37 % |
| 2024 07 | 237 898 766 | 2.36 % |
| 2024 08 | 227 712 762 | 2.35 % |
| 2024 09 | 218 054 987 | 2.34 % |
| 2024 10 | 206 495 876 | 2.34 % |
| 2024 11 | 198 101 373 | 2.33 % |
| 2024 12 | 189 372 580 | 2.33 % |
| 2025 01 | 180 235 925 | 2.33 % |
| 2025 02 | 171 856 443 | 2.32 % |
| 2025 03 | 163 013 899 | 2.32 % |
| 2025 04 | 154 487 024 | 2.32 % |
| 2025 05 | 147 223 857 | 2.31 % |
| 2025 06 | 139 946 636 | 2.31 % |
| 2025 07 | 132 517 042 | 2.30 % |
| 2025 08 | 125 463 579 | 2.29 % |
| 2025 09 | 117 954 740 | 2.28 % |
| 2025 10 | 111 239 983 | 2.28 % |
| 2025 11 | 105 727 354 | 2.28 % |
| 2025 12 | 99 421 035 | 2.28 % |
| 2026 01 | 93 635 296 | 2.27 % |
| 2026 02 | 88 490 431 | 2.27 % |
| 2026 03 | 82 543 601 | 2.27 % |
| 2026 04 | 77 456 361 | 2.27 % |
| 2026 05 | | |
| 2026 06 | | |

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 24.b Dynamic Interest Rate

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

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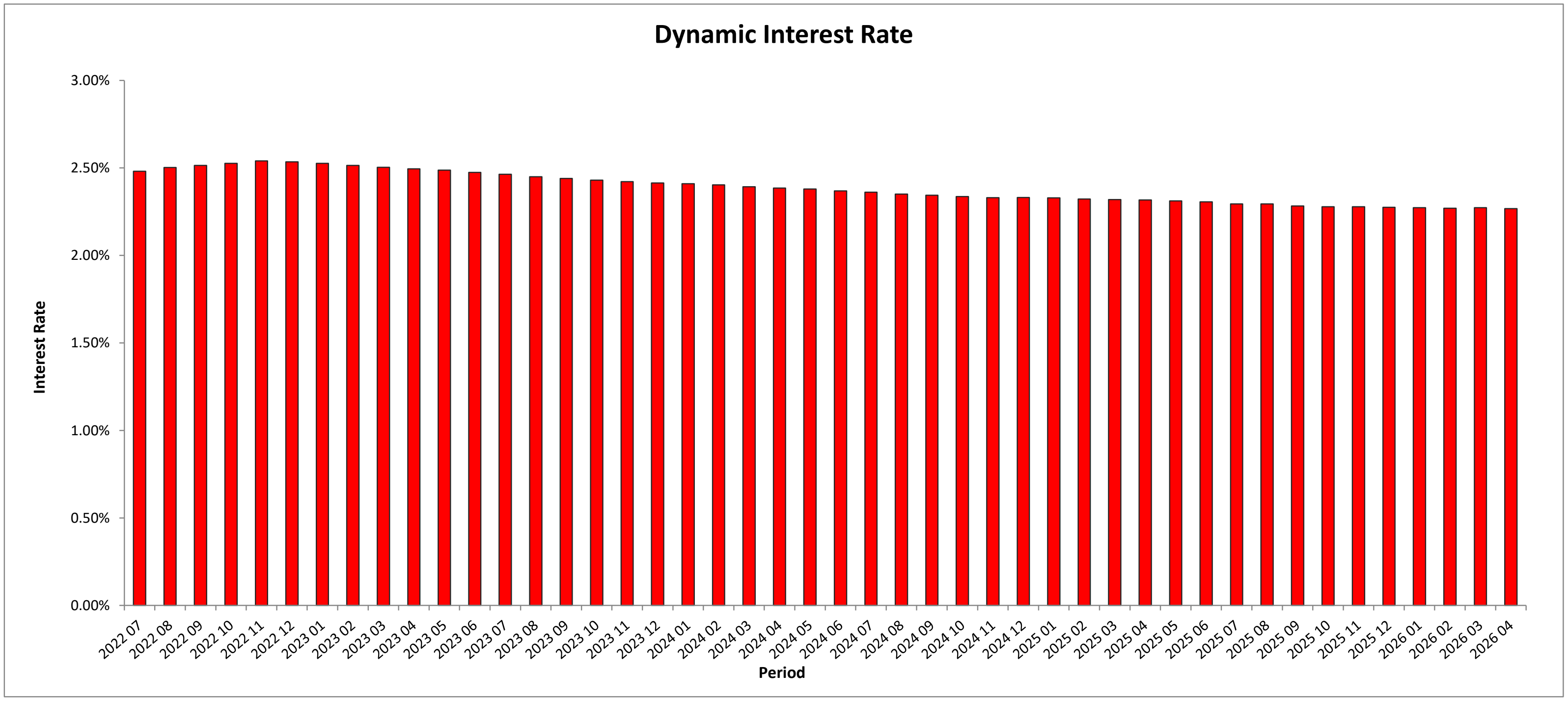


Santander Consumer Finance Oy
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Y-tunnus 2076455-0, Finland

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 25.a Dynamic Pre-Payments

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

Dynamic Prepayment

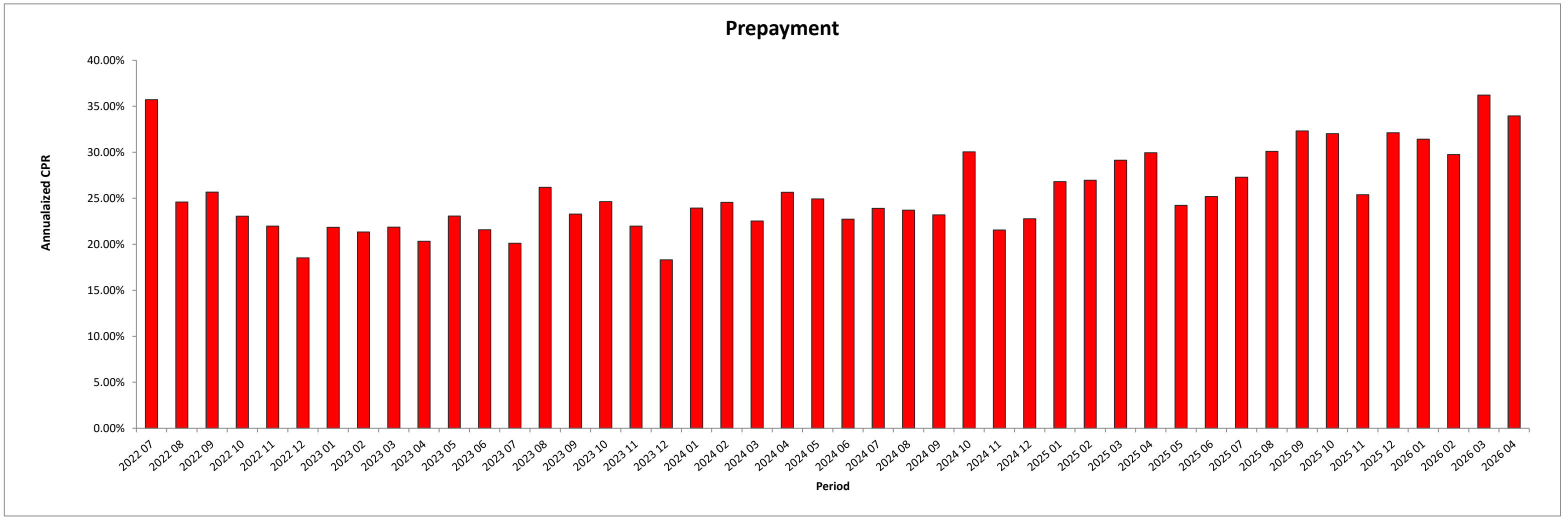
| TOTAL | | | |
|---|---|---|---|
| Period | Sum of Pre-Payments | Closing Balance | CPR Annual |
| 2022 07 | 35 112 924 | 494 515 066 | 35.72 % |
| 2022 08 | 12 281 723 | 528 329 251 | 24.59 % |
| 2022 09 | 12 915 528 | 528 793 604 | 25.68 % |
| 2022 10 | 11 453 486 | 530 023 809 | 23.06 % |
| 2022 11 | 10 843 978 | 529 979 124 | 21.97 % |
| 2022 12 | 8 683 622 | 512 797 452 | 18.53 % |
| 2023 01 | 10 054 324 | 494 365 066 | 21.85 % |
| 2023 02 | 9 450 007 | 477 233 114 | 21.34 % |
| 2023 03 | 9 340 193 | 459 161 206 | 21.86 % |
| 2023 04 | 8 318 871 | 443 545 051 | 20.32 % |
| 2023 05 | 9 213 008 | 425 936 186 | 23.08 % |
| 2023 06 | 8 230 721 | 410 273 551 | 21.59 % |
| 2023 07 | 7 329 726 | 395 424 158 | 20.11 % |
| 2023 08 | 9 454 540 | 378 280 841 | 26.19 % |
| 2023 09 | 7 941 365 | 363 480 161 | 23.29 % |
| 2023 10 | 8 112 110 | 348 097 392 | 24.64 % |
| 2023 11 | 6 853 659 | 334 819 039 | 21.98 % |
| 2023 12 | 5 399 197 | 323 086 013 | 18.31 % |
| 2024 01 | 6 978 923 | 309 535 649 | 23.94 % |
| 2024 02 | 6 888 640 | 296 822 555 | 24.56 % |
| 2024 03 | 5 994 853 | 284 666 608 | 22.54 % |
| 2024 04 | 6 636 881 | 271 880 046 | 25.66 % |
| 2024 05 | 6 129 508 | 259 488 281 | 24.94 % |
| 2024 06 | 5 289 701 | 248 917 384 | 22.72 % |
| 2024 07 | 5 353 634 | 237 898 766 | 23.90 % |
| 2024 08 | 5 076 385 | 227 712 762 | 23.70 % |
| 2024 09 | 4 743 799 | 218 054 987 | 23.20 % |
| 2024 10 | 6 060 816 | 206 495 876 | 30.06 % |
| 2024 11 | 3 965 566 | 198 101 373 | 21.55 % |
| 2024 12 | 4 035 794 | 189 372 580 | 22.78 % |
| 2025 01 | 4 629 227 | 180 235 925 | 26.82 % |
| 2025 02 | 4 441 508 | 171 856 443 | 26.96 % |
| 2025 03 | 4 611 870 | 163 013 899 | 29.13 % |
| 2025 04 | 4 515 142 | 154 487 024 | 29.95 % |
| 2025 05 | 3 366 570 | 147 223 857 | 24.24 % |
| 2025 06 | 3 346 096 | 139 946 636 | 25.20 % |
| 2025 07 | 3 472 727 | 132 517 042 | 27.29 % |
| 2025 08 | 3 690 181 | 125 463 579 | 30.11 % |
| 2025 09 | 3 776 489 | 117 954 740 | 32.33 % |
| 2025 10 | 3 522 884 | 111 239 983 | 32.04 % |
| 2025 11 | 2 549 606 | 105 727 354 | 25.39 % |
| 2025 12 | 3 160 075 | 99 421 035 | 32.13 % |
| 2026 01 | 2 897 431 | 93 635 296 | 31.42 % |
| 2026 02 | 2 566 108 | 88 490 431 | 29.75 % |
| 2026 03 | 3 035 567 | 82 543 601 | 36.21 % |
| 2026 04 | 2 633 161 | 77 456 361 | 33.97 % |
| 2026 05 | | | |
| 2026 06 | | | |

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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

**25.b Dynamic Pre-Payments**

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |





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

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

**26. Delinquency**

| | | | | | |
|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | |
| Payment date | | 26/05/2026 | | | |
| Period No | | 46 | | | |
| Monthly Period | | 01/04/2026 | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = 29 days |

Santander Consumer Bank

| year | mth | Total outstanding | accounts current | balance current | accounts 1-30 | balance 1-30 | accounts 30-60 | balance 30-60 | accounts 60-90 | balance 60-90 | accounts 90-120 | balance 90-120 | accounts 120-150 | balance 120-150 | accounts 150-180 | balance 150-180 | New defaults Count | New defaults Balance |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 6 | 514 131 095 | 26 211 | 492 865 520 | 1 056 | 18 728 022 | 109 | 1 945 231 | 29 | 592 321 | - | - | - | - | - | - | - | - |
| | 7 | 494 515 066 | 25 155 | 466 154 219 | 1 361 | 24 382 676 | 128 | 2 290 388 | 65 | 1 236 382 | 18 | 451 401 | - | - | - | - | - | - |
| | 8 | 528 329 251 | 27 025 | 500 131 440 | 1 338 | 23 702 415 | 124 | 1 992 128 | 73 | 1 299 273 | 42 | 859 226 | 15 | 344 768 | - | - | 1 | 2 228 |
| 2022 | 9 | 528 793 604 | 27 448 | 504 165 630 | 1 152 | 19 768 358 | 144 | 2 508 142 | 53 | 680 462 | 42 | 728 249 | 30 | 645 356 | 13 | 297 407 | - | - |
| | 10 | 530 023 809 | 27 508 | 501 455 893 | 1 326 | 23 174 466 | 148 | 2 292 720 | 86 | 1 502 695 | 36 | 490 732 | 32 | 577 906 | 25 | 529 396 | 11 | 253 768 |
| | 11 | 529 979 124 | 27 834 | 503 765 729 | 1 217 | 20 307 763 | 162 | 2 718 254 | 76 | 1 367 389 | 60 | 996 095 | 26 | 366 413 | 26 | 457 482 | 19 | 468 516 |
| | 12 | 512 797 452 | 27 107 | 485 204 310 | 1 300 | 20 733 794 | 173 | 3 095 767 | 93 | 1 648 076 | 54 | 967 594 | 52 | 887 994 | 17 | 259 916 | 35 | 548 997 |
| | 1 | 494 365 066 | 26 469 | 468 575 355 | 1 179 | 19 242 502 | 161 | 2 433 407 | 102 | 1 613 307 | 59 | 997 470 | 41 | 768 965 | 43 | 734 062 | 19 | 280 291 |
| | 2 | 477 233 114 | 25 828 | 452 702 213 | 1 132 | 17 969 807 | 163 | 2 862 958 | 77 | 1 240 105 | 67 | 1 046 875 | 42 | 696 430 | 37 | 714 724 | 37 | 505 926 |
| | 3 | 459 161 206 | 25 197 | 436 120 101 | 1 029 | 16 580 223 | 148 | 2 501 083 | 87 | 1 702 501 | 64 | 1 106 872 | 44 | 701 993 | 31 | 448 432 | 41 | 688 575 |
| | 4 | 443 545 051 | 24 527 | 420 218 964 | 1 003 | 16 099 439 | 166 | 2 909 983 | 85 | 1 349 879 | 69 | 1 452 673 | 49 | 873 719 | 37 | 640 395 | 36 | 420 463 |
| | 5 | 425 918 278 | 23 683 | 400 987 984 | 1 116 | 17 754 511 | 147 | 2 461 425 | 101 | 1 849 262 | 58 | 1 009 236 | 52 | 1 172 683 | 38 | 683 178 | 42 | 708 017 |
| 2023 | 6 | 410 255 802 | 23 117 | 387 995 123 | 1 006 | 15 604 442 | 156 | 2 370 782 | 70 | 1 215 958 | 69 | 1 306 979 | 45 | 798 253 | 42 | 964 265 | 44 | 584 203 |
| | 7 | 395 424 158 | 22 451 | 372 274 949 | 1 068 | 16 959 925 | 153 | 2 328 781 | 81 | 1 308 976 | 49 | 934 254 | 47 | 967 618 | 34 | 649 654 | 37 | 745 390 |
| | 8 | 378 280 841 | 21 889 | 358 859 540 | 915 | 14 219 374 | 103 | 1 571 904 | 82 | 1 449 257 | 54 | 882 367 | 34 | 681 218 | 29 | 617 182 | 45 | 777 545 |
| | 9 | 363 480 161 | 21 149 | 343 031 727 | 938 | 14 942 342 | 138 | 2 131 458 | 56 | 978 603 | 53 | 1 040 173 | 42 | 701 760 | 31 | 654 098 | 36 | 651 558 |
| | 10 | 348 114 506 | 20 347 | 327 636 995 | 1 018 | 14 924 906 | 134 | 2 331 830 | 80 | 1 209 938 | 39 | 670 361 | 44 | 850 075 | 26 | 490 400 | 37 | 636 946 |
| | 11 | 334 819 039 | 19 853 | 314 873 616 | 935 | 14 493 677 | 134 | 1 913 747 | 77 | 1 297 528 | 58 | 1 040 819 | 28 | 513 278 | 37 | 686 374 | 27 | 398 761 |
| | 12 | 323 086 013 | 19 289 | 303 169 644 | 955 | 13 375 191 | 179 | 3 013 004 | 83 | 1 335 334 | 59 | 1 041 371 | 41 | 734 988 | 20 | 416 481 | 40 | 630 274 |
| | 1 | 309 535 649 | 18 813 | 291 274 408 | 854 | 12 651 539 | 113 | 1 632 362 | 99 | 1 748 361 | 54 | 897 941 | 41 | 854 706 | 29 | 476 331 | 27 | 431 872 |
| | 2 | 296 822 555 | 18 259 | 279 987 640 | 781 | 11 128 187 | 132 | 1 978 873 | 55 | 855 405 | 70 | 1 398 210 | 40 | 766 334 | 34 | 707 904 | 28 | 367 551 |
| | 3 | 284 666 608 | 17 424 | 264 907 592 | 1 020 | 14 389 997 | 123 | 1 746 171 | 83 | 1 179 189 | 42 | 717 017 | 52 | 1 146 390 | 29 | 580 252 | 46 | 902 229 |
| | 4 | 271 880 046 | 16 952 | 254 298 937 | 867 | 12 303 054 | 148 | 1 991 304 | 68 | 995 515 | 56 | 761 704 | 29 | 486 390 | 39 | 1 043 142 | 35 | 570 552 |
| | 5 | 259 488 281 | 16 424 | 242 984 894 | 807 | 11 538 740 | 146 | 2 169 881 | 76 | 1 142 942 | 44 | 660 468 | 43 | 555 707 | 23 | 435 648 | 36 | 807 155 |
| 2024 | 6 | 248 917 384 | 16 021 | 234 196 754 | 741 | 10 530 920 | 88 | 1 393 986 | 83 | 1 274 066 | 42 | 601 938 | 29 | 500 888 | 33 | 418 834 | 29 | 446 640 |
| | 7 | 237 898 766 | 15 377 | 223 059 866 | 781 | 10 677 095 | 132 | 1 742 488 | 44 | 725 922 | 53 | 914 474 | 28 | 444 830 | 19 | 334 090 | 32 | 401 829 |
| | 8 | 227 712 762 | 14 885 | 214 135 814 | 696 | 9 432 407 | 116 | 1 592 830 | 65 | 799 103 | 31 | 574 564 | 39 | 794 197 | 20 | 383 847 | 23 | 345 712 |
| | 9 | 218 054 987 | 14 289 | 202 914 802 | 779 | 11 246 393 | 100 | 1 431 063 | 61 | 767 805 | 43 | 542 842 | 21 | 387 577 | 33 | 764 505 | 26 | 407 610 |
| | 10 | 206 495 876 | 13 795 | 194 175 845 | 681 | 8 990 902 | 99 | 1 362 316 | 55 | 795 310 | 42 | 524 303 | 26 | 325 651 | 16 | 321 550 | 39 | 744 724 |
| | 11 | 198 101 373 | 13 346 | 185 292 287 | 655 | 9 288 720 | 117 | 1 426 913 | 62 | 895 283 | 34 | 531 967 | 33 | 418 938 | 20 | 247 265 | 18 | 320 897 |
| | 12 | 189 372 580 | 12 868 | 176 752 627 | 700 | 9 110 043 | 88 | 1 283 971 | 77 | 891 810 | 42 | 579 706 | 22 | 375 515 | 28 | 378 908 | 18 | 220 834 |
| | 1 | 180 235 925 | 12 477 | 169 374 924 | 604 | 7 475 768 | 89 | 1 331 644 | 42 | 660 859 | 51 | 652 226 | 30 | 460 261 | 15 | 280 243 | 32 | 405 194 |
| | 2 | 171 856 443 | 12 046 | 161 648 708 | 570 | 6 929 948 | 83 | 1 144 993 | 52 | 743 345 | 33 | 619 189 | 33 | 383 164 | 24 | 387 096 | 16 | 250 042 |
| | 3 | 163 013 899 | 11 453 | 151 600 401 | 668 | 8 536 188 | 77 | 847 907 | 51 | 682 985 | 30 | 541 479 | 21 | 388 715 | 31 | 416 225 | 24 | 359 585 |
| | 4 | 154 487 024 | 10 994 | 143 447 916 | 609 | 7 733 848 | 107 | 1 518 648 | 47 | 519 797 | 38 | 567 221 | 21 | 362 835 | 17 | 336 759 | 27 | 329 106 |
| | 5 | 147 223 857 | 10 609 | 136 811 593 | 566 | 7 176 355 | 98 | 1 005 879 | 69 | 1 011 767 | 29 | 365 132 | 33 | 557 022 | 15 | 296 109 | 22 | 356 112 |
| 2025 | 6 | 139 946 636 | 9 790 | 123 449 140 | 999 | 13 682 049 | 79 | 950 697 | 46 | 484 913 | 45 | 659 609 | 19 | 276 804 | 25 | 443 424 | 22 | 315 907 |
| | 7 | 132 517 042 | 9 978 | 125 064 009 | 423 | 5 295 432 | 49 | 602 578 | 40 | 508 192 | 29 | 333 313 | 33 | 501 299 | 14 | 212 219 | 28 | 455 947 |
| | 8 | 125 463 579 | 9 524 | 117 982 862 | 413 | 5 231 224 | 79 | 938 571 | 34 | 362 793 | 29 | 415 820 | 20 | 194 792 | 22 | 337 517 | 20 | 275 238 |
| | 9 | 117 954 740 | 9 077 | 111 199 397 | 388 | 4 849 708 | 62 | 730 720 | 46 | 524 465 | 23 | 233 486 | 21 | 318 799 | 10 | 98 164 | 25 | 318 979 |
| | 10 | 111 239 983 | 8 685 | 104 966 960 | 358 | 4 758 790 | 51 | 501 320 | 30 | 340 145 | 26 | 316 413 | 13 | 116 620 | 16 | 239 734 | 14 | 111 755 |
| | 11 | 105 727 354 | 8 353 | 99 890 680 | 355 | 4 175 857 | 56 | 687 159 | 31 | 311 391 | 22 | 265 542 | 23 | 294 228 | 11 | 102 498 | 17 | 240 305 |
| | 12 | 99 421 035 | 7 959 | 93 374 265 | 373 | 4 476 478 | 56 | 581 320 | 30 | 334 966 | 19 | 212 031 | 16 | 172 344 | 14 | 269 630 | 15 | 140 406 |
| | 1 | 93 635 296 | 7 611 | 88 241 511 | 323 | 3 852 185 | 58 | 678 517 | 32 | 291 727 | 17 | 228 745 | 20 | 202 658 | 10 | 139 953 | 16 | 265 870 |
| | 2 | 88 490 431 | 7 250 | 83 108 553 | 355 | 4 030 614 | 47 | 453 907 | 31 | 330 072 | 21 | 198 599 | 15 | 198 919 | 15 | 169 769 | 13 | 150 765 |
| | 3 | 82 543 601 | 6 863 | 77 143 991 | 341 | 3 934 974 | 53 | 683 882 | 28 | 266 982 | 23 | 249 574 | 14 | 105 323 | 12 | 158 874 | 14 | 109 654 |
| | 4 | 77 456 361 | 6 539 | 72 898 246 | 280 | 3 370 797 | 54 | 445 605 | 34 | 346 785 | 18 | 187 767 | 17 | 148 183 | 10 | 58 977 | 12 | 141 644 |
| | 5 | | | | | | | | | | | | | | | | | |
| 2026 | 6 | | | | | | | | | | | | | | | | | |
| | 7 | | | | | | | | | | | | | | | | | |
| | 8 | | | | | | | | | | | | | | | | | |
| | 9 | | | | | | | | | | | | | | | | | |
| | 10 | | | | | | | | | | | | | | | | | |
| | 11 | | | | | | | | | | | | | | | | | |
| | 12 | | | | | | | | | | | | | | | | | |

Santander Consumer Finance Oy
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Y-tunnus 2076455-0, Finland

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 27. Defaults, Recoveries and Losses by Quarter of Default

| | | | | | |
|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | |
| Payment date | | 26/05/2026 | | | |
| Period No | | 46 | | | |
| Monthly Period | | 01/04/2026 | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = 29 days |

| | | Recovery Quarter | 2022 Q3 | | | 2022 Q4 | | | 2023 Q1 | | | 2023 Q2 | | | 2023 Q3 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| 2022 3 | 2 228 | 1 | 101 | 101 | 2 127 | 303 | 404 | 1 824 | 303 | 707 | 1 521 | 1 005 | 1 712 | 516 | 0 | 1 712 | 516 |
| 2022 4 | 1 271 281 | 64 | | | | 35 986 | 35 986 | 1 235 295 | 125 368 | 161 354 | 1 109 927 | 221 717 | 383 071 | 888 209 | 48 289 | 431 361 | 839 920 |
| 2023 1 | 1 474 792 | 96 | | | | | | | 124 923 | 124 923 | 1 349 869 | 329 161 | 454 084 | 1 020 708 | 132 086 | 586 170 | 888 622 |
| 2023 2 | 1 712 684 | 124 | | | | | | | | | | 201 743 | 201 743 | 1 510 940 | 202 182 | 403 926 | 1 308 758 |
| 2023 3 | 2 174 494 | 118 | | | | | | | | | | | | | 293 221 | 293 221 | 1 881 272 |

| | | Recovery Quarter | 2023 Q4 | | | 2024 Q1 | | | 2024 Q2 | | | 2024 Q3 | | | 2024 Q4 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| 2022 3 | 2 228 | 1 | 0 | 1 712 | 516 | 0 | 1 712 | 516 | 0 | 1 712 | 516 | 0 | 1 712 | 516 | 0 | 1 712 | 516 |
| 2022 4 | 1 271 281 | 64 | 63 173 | 494 533 | 776 747 | 31 851 | 526 384 | 744 897 | 121 401 | 647 785 | 623 496 | 21 807 | 669 591 | 601 690 | 88 573 | 758 164 | 513 116 |
| 2023 1 | 1 474 792 | 96 | 80 742 | 666 912 | 807 880 | 62 618 | 729 530 | 745 262 | 238 232 | 967 762 | 507 030 | 41 246 | 1 009 009 | 465 783 | 27 542 | 1 036 551 | 438 242 |
| 2023 2 | 1 712 684 | 124 | 221 991 | 625 917 | 1 086 766 | 79 050 | 704 968 | 1 007 716 | 326 580 | 1 031 548 | 681 136 | 36 128 | 1 067 676 | 645 008 | 91 028 | 1 158 703 | 553 980 |
| 2023 3 | 2 174 494 | 118 | 493 247 | 786 468 | 1 388 026 | 191 515 | 977 983 | 1 196 511 | 262 004 | 1 239 987 | 934 507 | 71 353 | 1 311 340 | 863 154 | 160 256 | 1 471 596 | 702 898 |
| 2023 4 | 1 665 980 | 104 | 223 738 | 223 738 | 1 442 243 | 263 303 | 487 040 | 1 178 940 | 329 415 | 816 455 | 849 525 | 158 495 | 974 951 | 691 030 | 55 394 | 1 030 345 | 635 636 |
| 2024 1 | 1 701 651 | 101 | | | | 87 472 | 87 472 | 1 614 179 | 400 955 | 488 427 | 1 213 224 | 154 967 | 643 394 | 1 058 257 | 248 837 | 892 231 | 809 420 |
| 2024 2 | 1 824 346 | 100 | | | | | | | 227 842 | 227 842 | 1 596 504 | 378 269 | 606 112 | 1 218 234 | 209 910 | 816 022 | 1 008 324 |
| 2024 3 | 1 155 151 | 81 | | | | | | | | | | 81 182 | 81 182 | 1 073 968 | 174 745 | 255 927 | 899 223 |
| 2024 4 | 1 286 455 | 75 | | | | | | | | | | | | | 135 333 | 135 333 | 1 151 122 |

| | | Recovery Quarter | 2025 Q1 | | | 2025 Q2 | | | 2025 Q3 | | | 2025 Q4 | | | 2026 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 |
| 2022 3 | 2 228 | 1 | 0 | 1 712 | 516 | 0 | 1 712 | 516 | 0 | 1 712 | 516 | 0 | 1 712 | 516 | 0 | 1 712 | 516 |
| 2022 4 | 1 271 281 | 64 | 24 976 | 783 141 | 488 140 | 46 239 | 829 379 | 441 901 | 13 178 | 842 557 | 428 724 | 14 891 | 857 447 | 413 833 | 37 540 | 894 987 | 376 294 |
| 2023 1 | 1 474 792 | 96 | 100 926 | 1 137 476 | 337 316 | 64 710 | 1 202 186 | 272 606 | 53 990 | 1 256 176 | 218 616 | 19 215 | 1 275 391 | 199 401 | 27 312 | 1 302 703 | 172 089 |
| 2023 2 | 1 712 684 | 122 | 30 496 | 1 189 200 | 523 484 | 64 883 | 1 254 082 | 458 601 | 56 546 | 1 310 628 | 402 055 | 50 156 | 1 360 784 | 351 900 | 68 946 | 1 429 730 | 282 954 |
| 2023 3 | 2 174 494 | 118 | 107 632 | 1 579 228 | 595 266 | 106 555 | 1 685 782 | 488 711 | 65 761 | 1 751 544 | 422 950 | 50 688 | 1 802 231 | 372 262 | 65 455 | 1 867 686 | 306 808 |
| 2023 4 | 1 665 980 | 104 | 59 780 | 1 090 124 | 575 856 | 106 189 | 1 196 313 | 469 667 | 82 220 | 1 278 533 | 387 447 | 51 364 | 1 329 897 | 336 083 | 53 405 | 1 383 302 | 282 678 |
| 2024 1 | 1 701 651 | 101 | 40 892 | 933 124 | 768 527 | 196 732 | 1 129 856 | 571 795 | 95 895 | 1 225 751 | 475 900 | 74 469 | 1 300 220 | 401 431 | 34 907 | 1 335 127 | 366 524 |
| 2024 2 | 1 824 346 | 100 | 87 165 | 903 186 | 921 160 | 190 590 | 1 093 776 | 730 570 | 180 740 | 1 274 516 | 549 830 | 60 228 | 1 334 743 | 489 602 | 58 519 | 1 393 263 | 431 083 |
| 2024 3 | 1 155 151 | 81 | 98 904 | 354 832 | 800 319 | 239 150 | 593 981 | 561 169 | 86 570 | 680 552 | 474 599 | 74 440 | 754 991 | 400 159 | 32 416 | 787 408 | 367 743 |
| 2024 4 | 1 286 455 | 75 | 117 189 | 252 522 | 1 033 933 | 317 980 | 570 502 | 715 953 | 84 913 | 655 415 | 631 040 | 100 283 | 755 697 | 530 757 | 67 131 | 822 828 | 463 627 |
| 2025 1 | 1 014 822 | 72 | 96 219 | 96 219 | 918 602 | 138 975 | 235 194 | 779 627 | 123 214 | 358 409 | 656 413 | 158 779 | 517 188 | 497 634 | 35 385 | 552 573 | 462 248 |
| 2025 2 | 1 001 125 | 71 | | | | 57 392 | 57 392 | 943 733 | 236 437 | 293 828 | 707 296 | 126 905 | 420 733 | 580 392 | 68 210 | 488 943 | 512 182 |
| 2025 3 | 1 050 164 | 73 | | | | | | | 113 249 | 113 249 | 936 915 | 190 096 | 303 345 | 746 819 | 54 792 | 358 137 | 692 026 |
| 2025 4 | 492 465 | 46 | | | | | | | | | | 47 566 | 47 566 | 444 899 | 79 889 | 127 455 | 365 010 |
| 2026 1 | 526 289 | 43 | | | | | | | | | | | | | 40 268 | 40 268 | 486 021 |

| | | Recovery Quarter | 2026 Q2 | | | 2024 Q3 | | | 2026 Q4 | | | 2027 Q1 | | | 2027 Q2 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| 2022 3 | 2 228 | 1 | 0 | 1 712 | 516 | | | | | | | | | | | | |
| 2022 4 | 1 271 281 | 64 | 4 507 | 899 494 | 371 787 | | | | | | | | | | | | |
| 2023 1 | 1 474 792 | 96 | 3 139 | 1 305 842 | 168 950 | | | | | | | | | | | | |
| 2023 2 | 1 712 684 | 122 | 8 578 | 1 438 308 | 274 376 | | | | | | | | | | | | |
| 2023 3 | 2 174 494 | 118 | 45 024 | 1 912 710 | 261 784 | | | | | | | | | | | | |
| 2023 4 | 1 665 980 | 104 | 24 069 | 1 407 371 | 258 609 | | | | | | | | | | | | |
| 2024 1 | 1 701 651 | 101 | 8 816 | 1 343 943 | 357 708 | | | | | | | | | | | | |
| 2024 2 | 1 824 346 | 100 | 9 490 | 1 402 752 | 421 593 | | | | | | | | | | | | |
| 2024 3 | 1 155 151 | 81 | 13 298 | 800 705 | 354 445 | | | | | | | | | | | | |
| 2024 4 | 1 286 455 | 75 | 9 448 | 832 276 | 454 179 | | | | | | | | | | | | |
| 2025 1 | 1 014 822 | 72 | 7 278 | 559 851 | 454 970 | | | | | | | | | | | | |
| 2025 2 | 1 001 125 | 71 | 33 016 | 521 960 | 479 165 | | | | | | | | | | | | |
| 2025 3 | 1 050 164 | 73 | 46 232 | 404 369 | 645 794 | | | | | | | | | | | | |
| 2025 4 | 492 465 | 46 | 21 414 | 148 869 | 343 596 | | | | | | | | | | | | |
| 2026 1 | 526 289 | 43 | 25 914 | 66 182 | 460 107 | | | | | | | | | | | | |
| 2026 2 | 141 644 | 12 | 963 | 963 | 140 681 | | | | | | | | | | | | |
| 2026 3 | 0 | 0 | | | | | | | | | | | | | | | |
| 2026 4 | 0 | 0 | | | | | | | | | | | | | | | |

Santander Consumer Finance Oy
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**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 28. Priority of Payments - Revenue

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

### Purchaser Priority of Payments - Revenue

| | | | |
|---|---|---|---|
| Purchaser Available Revenue Receipts | + | 642 129.53 | EUR |
| Senior Expenses | - | 8 510.28 | EUR |
| Servicing Fee | - | 32 273.48 | EUR |
| Credit the Issuer for the Issuer Swap Interest Amount | - | 64 365.67 | EUR |
| Tranche A Loan Interest to Issuer | - | 142 549.00 | EUR |
| Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche B Loan Interest to Issuer | - | 6 358.00 | EUR |
| Credit the Issuer the amount for the Reserve Account | - | - | EUR |
| Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche C Loan Interest to Issuer | - | 3 524.00 | EUR |
| Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche D Loan Interest to Issuer | - | 86 956.00 | EUR |
| Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount | - | 141 643.84 | EUR |
| Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider | - | - | EUR |
| Hedge Subordinated Amounts | - | - | EUR |
| Interest due to Purchaser Subordinated Loan Provider | - | 102.00 | EUR |
| Deferred Purchase Price to Seller | | 155 847.26 | EUR |

### Issuer Priority of Payments - Revenue

| | | | |
|---|---|---|---|
| Issuer Available Revenue Receipts | + | 590 407.78 | EUR |
| Senior Expenses | - | 8 167.00 | EUR |
| Issuer swap interest to swap counterparty | - | 64 365.67 | EUR |
| Interest Class A Notes | - | 142 549.00 | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class B Notes | - | 6 358.00 | 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 | - | 3 524.00 | EUR |
| Credit the Class C Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class D Notes | - | 86 956.00 | EUR |
| Credit the Class D Principal Deficiency Sub-Ledger | - | 141 643.84 | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider | - | - | EUR |
| Interest and principal due to Expenses Advance Provider | - | - | EUR |
| Hedge Subordinated Amounts | - | - | EUR |
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | | 136 844.27 | EUR |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 29. Priority of Payments - Redemption

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

### Purchaser Priority of Payments - Redemption

| | | | |
|---|---|---|---|
| Purchaser Available Redemption Receipts | + | 4 945 596.20 | EUR |
| Payable to Issuer for the Senior Expenses Deficit | - | - | EUR |
| Prior to the Revolving Period End Date | | | |
| Further Purchase Price Payable to Seller | | - | EUR |
| Balance to be Credited to the Reinvestment Principal Ledger | | - | EUR |
| On and after the occurence of the Revolving Period End Date | | | |
| Principal Payments on Loan to Issuer | - | 4 945 596.20 | EUR |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | - | EUR |

### Issuer Priority of Payments - Redemption

| | | | |
|---|---|---|---|
| Issuer Available Redemption Receipts | + | 5 087 240.04 | EUR |
| Prior to the Revolving Period End Date | | | |
| Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit | - | - | EUR |
| On and after the occurence of the Revolving Period End Date | | | |
| Current period Principal Addition Amounts for Senior Expenses Deficit | | - | EUR |
| Prior to a Pro Rata trigger Event | | | |
| Principal Payments on Class A Notes | - | - | EUR |
| On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount | | - | EUR |
| On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event | | | |
| *To pay pari passu and on a pro rata basis* | | | |
| (i) Principal Payments on Class A Notes | - | 4 246 915.47 | EUR |
| (ii) Principal Payments on Class B Notes | - | 125 751.94 | EUR |
| (iii) Principal Payments on Class C Notes | - | 47 156.98 | EUR |
| (iiii) Principal Payments on Class D Notes | - | 667 415.65 | EUR |
| On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount | | | |
| Payment to Issuer as Issuer Available Revenue Receipts | - | 0.00 | EUR |
| On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event | | | |
| To pay any Class A Notes Principal due and payable | | - | EUR |
| On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount | | - | EUR |
| Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable | | - | EUR |
| Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable | | - | EUR |
| Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable | | - | EUR |
| Payment to Issuer as Issuer Available Revenue Receipts | | 0.00 | EUR |

### Issuer Priority of Payments - Revenue (o)

| | | |
|---|---|---|
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | 136 844.27 | EUR |

### Purchaser Priority of Payments - Revenue (p)

| | | |
|---|---|---|
| Payment of residual fund as Deferred Purchase Price to Seller | 155 847.26 | EUR |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

## 30. Transaction Costs

| | | | | | | |
|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | |
| Payment date | | 26/05/2026 | | | | |
| Period No | | 46 | | | | |
| Monthly Period | | 01/04/2026 | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 days |

| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D |
|---|---|---|---|---|---|---|
| Senior Expenses | EUR | 8 510.28 | | | | |
| Interest accrued for the Period | EUR | 239 387.00 | 142 549.00 | 6 358.00 | 3 524.00 | 86 956.00 |
| Cumulative Interest accrued | EUR | 46 084 774.00 | 30 890 905.00 | 1 078 349.00 | 572 694.00 | 13 542 826.00 |
| Interest Payments | EUR | 239 387.00 | 142 549.00 | 6 358.00 | 3 524.00 | 86 956.00 |
| Cumulative Interest Payments | EUR | 46 084 774.00 | 30 890 905.00 | 1 078 349.00 | 572 694.00 | 13 542 826.00 |
| Interest accrued on Subordinated Loan for the Period | EUR | - | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 14 897.00 | | | | |
| Unpaid Cumulative Interest accrued on Subordinated loan t-1 | EUR | - | | | | |
| Interest Payments on Subordinated Loan | EUR | - | | | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 14 897.00 | | | | |
| Unpaid Interest for the Period | EUR | - | | | | |
| Unpaid Cumulative Interest | EUR | - | | | | |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

**31. Swap Overview**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |

### Class A, B, C and D details

## Kimi 11 | Front Swap

| | |
|---|---|
| **Party A** | **BANCO SANTANDER, S.A** |
| **Party B** | **SCF Rahoituspalvelut XI DAC** |
| Swap Notional | **EUR 82 543 600.72** |
| Interest Period Start | 27/04/2026 |
| Interest Period End | 26/05/2026 |
| Interest Days | 29 |
| Settlement Date | 26/05/2026 |
| Party A Floating Interest Rate | 1.968 % |
| Party A Floating Rate Day Count Fraction | 0.08 |
| Party A Interest Amount | **EUR 130 859.12** |
| Party B Fixed Rate | 0.9680 % |
| Party B Fixed Rate Day Count Fraction | 0.08 |
| Party B Interest Amount | **EUR 64 365.67** |

**SCF RAHOITUSPALVELUT XI DAC**
**Monthly Investor Report**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Reporting Date | | 28/05/2026 | | | | | |
| Payment date | | 26/05/2026 | | | | | |
| Period No | | 46 | | | | | |
| Monthly Period | | 01/04/2026 | | | | | |
| Interest Period | from | 27/04/2026 | to | 26/05/2026 | = | 29 | days |

## 32. Contact Details

### Santander Consumer Bank AS

**Team ABS** Capital.Markets@santanderconsumer.no