SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27.06.2025				
Payment date		25.06.2025	Following payment dates:	25.07.2025		
Period No		23		26.07.2025		
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025 to	25.06.2025	=	29	days
Cut-Off date		31.05.2025				

Santander Consumer Bank

Index

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

1. Portfolio Information

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**249 758 427.33**	**EUR**
Scheduled Loan Principal Repayments (+MC)	4 175 284.60	EUR
Prepayments	4 931 260.78	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**9 106 545.38**	**EUR**
New Defaulted Auto Loans amt in Period	730 655.11	EUR
Closing balance prior to replenishment	**239 921 226.84**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**239 921 226.84**	**EUR**
Principal Recoveries on loans in default	212 380.00	EUR

Total revenue collections

Total Revenue Received in Period	**949 695.45**	**EUR**

Loans

At beginning of period	14 437	Loans
Replenished contracts	-	Loans
Paid in Full	373	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	35	Loans
At end of period	**14 029**	**Loans**

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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 162 075.45	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	1 520.76	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	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	**1 163 596.21**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 122 276.44	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	420 643.38	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	15 544.15	EUR
g. Liquidity Reserve Excess Amount	62 490.62	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1 620 954.59**	**EUR**

Santander Consumer Finance Oy
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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	23				
Monthly Period	01.05.2025				
Interest Period from	27.05.2025	to	25.06.2025	=	29 days

3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	9 106 545.38	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	**9 106 545.38**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 106 545.38	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	540 866.91	EUR
Total Amount for Issuer Available Redemtion Receipts	**9 647 412.29**	**EUR**

Santander Consumer Finance Oy
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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

4. Reserve Accounts

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

Note Balance

Beginning of Period		249 965 530.29	EUR
End of Period		240 318 118.01	EUR

Liquidity Balance

Beginning of Period	0.6 %	1 385 640.73	EUR
Cash Outflow		61 047.55	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	1 324 593.18	EUR
Required Reserve Amount	0.5 % *	1 324 593.18	EUR

Expenses Advance

Beginning of Period	280 279.89	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	280 279.89	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

5a. Performance Data

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days

Asset Balance

Opening balance prior to replenishment	249 758 427.33	EUR
Closing balance prior to replenishment	239 921 226.84	EUR
Closing Balance post replenishment	239 921 226.84	EUR

Portfolio Performance:	EUR	%	# loans
Performing Receivables:			
Current	223 399 977.00	93.11 %	13 041
1-29 days past due	10 660 907.49	4.44 %	663
Delinquent Receivables:			
30-59 days past due	2 250 227.96	0.94 %	118
60-89 days past due	1 157 456.22	0.48 %	76
90-119 days past due	896 137.34	0.37 %	49
120-149 days past due	812 082.77	0.34 %	46
150-179 days past due	744 438.06	0.31 %	36
Total Performing and Delinquent	**239 921 226.84**	**100.00 %**	**14 029**

Current Period Defaults	730 655.11	35
Cumulative Defaults	12 366 848.43	661
Current Period Principal Recoveries	212 380.00	
Cumulative Principal Recoveries	3 980 946.84	

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

Sequential Payment Trigger Event, where [A], [B], [C] > 1.70%		**NO**
[A] Cumulative Net Loss Ratio, Payment Date	1.86 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.75 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.67 %	
or [A] + [B] - [C] / [D] < 10%	**55.18 %**	
[A] Aggregate Outstanding Asset Principal Amount	239 921 226.84	
[B] Aggregate principal balance of Defaulted Contracts	12 366 848.43	
[C] Recoveries received on such Defaulted Contracts	3 980 946.84	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 980 445.50	
or AVERAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date	2.44 %	
[B] Delinquency Ratio, preceding Payment Date	2.19 %	
[C] Delinquency Ratio, second preceding Payment Date	2.30 %	
or Servicer Termination Event	**NO**	
or Hedge Counterparty Downgrade Event	**NO**	

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [I] occurs*

[A] An Issuer Event of Default	**NO**
[B] A Servicer Termination Event	**NO**
[C] A change of control with respect to the Seller	**NO**
[D] the Seller becomes subject to Insolvency Proceedings	**NO**
[E] the Deliquency Ratio Rolling Average exceeds 3 per cent	**NO**
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	**NO**
[G] on any preceding Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts in excess of 0.1 per cent. Of the Aggregate Outstanding Note Principal Amount	**NO**
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	**NO**
[I] an Event of Default or an Additional Termination Event under the Hedge Agreement (each as defined therein) or a Hedge Counterparty Downgrade Event occurs and none of the remedies provided for in the Hedge Agreement are put in place within the timeframe required thereunder.	**NO**

**The final Revolving Period was in December 2023*

Pro Rata Trigger Event, where [A] / [B] ≥ 16%

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	14.32 %	**NO**
[A] [1] + [2] + [3] + [4] + [5]	35 800 000.00	
Class B Principal Amount [1]	6 600 000.00	
Class C Principal Amount [2]	8 500 000.00	
Class D Principal Amount [3]	4 700 000.00	
Class E Principal Amount [4]	4 500 000.00	
Class F Principal Amount [5]	11 500 000.00	
[B] Aggregated Outstanding Note Principal Amount	249 965 530.29	

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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

5b. Concentration limits

Reporting Date		27.06.2025					
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Monthly Period		01.05.2025					
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Concentration limits (Limits not valid after replenishment period ends):

Weighted average interest rate (min 3%)	3.47 %
Weighted average months to maturity (max 60)*	37.48*
Used Vehicles (max 75%)	59.49 %
Balloon Loans (max 70%)	78.98 %
Balloon Installments (max 26%)	38.79 %
Corporate Borrowers (max 11%)	7.08 %
IRB (min 95%)**	96%**

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

Top-10 Exposures:	**Balance**	**# Loans**	**Portion**
	199 332.88	2	0.08 %
	165 972.74	1	0.07 %
	135 286.32	1	0.06 %
	131 890.17	3	0.05 %
	120 254.34	1	0.05 %
	118 462.14	1	0.05 %
	114 414.86	1	0.05 %
	113 344.99	1	0.05 %
	110 775.97	2	0.05 %
	108 849.67	1	0.05 %
	Total (max 0,6%)		**0.55 %** *

** Post Replenishment*

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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Reporting Date		27.06.2025			
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Interest Period	from	27.05.2025	to	25.06.2025 =	29 days

6. Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Note Principal							
Beginning of Period	214 165 530.29	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
Sequential Amortization	9 647 412.29	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End of Period	204 518 118.01	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
Principal Deficiency Sub-Ledger							
Beginning of Period	-	-	-	-	-	207 102.96	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	730 655.11	EUR
Credit PDL	-	-	-	-	-	540 866.91	EUR
End of Period	-	-	-	-	-	396 891.16	EUR
Net Note Principal							
Beginning of Period	214 165 530.29	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 292 897.04	EUR
End of Period	204 518 118.01	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 103 108.84	EUR

Santander Consumer Finance Oy
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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date		27.06.2025			
Payment date		25.06.2025			
Period No		23			
Monthly Period		01.05.2025			
Interest Period	from	27.05.2025	to	25.06.2025 =	29 days

1. Note Balance

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2614283005	XS2614284078	XS2614285042	XS2614287337	XS2614289382	XS2614290984
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	92.04 %	1.47 %	1.89 %	1.04 %	1.00 %	2.56 %
Legal Final Maturity Date		30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AAA(sf)	AA(sf)/AA(sf)	AA-(sf)/A(sf)	A(sf)/BB(sf)	NR/NR
Initial Notes Aggregate Principal Outstanding Balance	450 000 000.00	414 200 000.00	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 500	4 142	66	85	47	45	115
Current Note Information							
Outstanding Opening Balance	249 965 530.29	214 165 530.29	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Available Distribution Amount	9 647 412.29						
Amortisation	9 647 412.29						
Redemption per Class	9 647 412.29	9 647 412.29	-	-	-	-	-
Redemption per Note		2 329.17	-	-	-	-	-
Outstanding Closing Balance		204 518 118.01	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Net Outstanding Closing Balance	240 318 118.01	204 518 118.01	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Current Tranching	100 %	85.10 %	2.75 %	3.54 %	1.96 %	1.87 %	4.79 %
Current Pool Factor		0.49	1.00	1.00	1.00	1.00	1.00

2. Payments to Investors per Note

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		29	29	29	29	29	29
Principal Outstanding per Note Beginning of Period		51 705.83	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		2 329.17	-	-	-	-	-
Principal Outstanding per Note End of Period		49 376.66	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		116.17	409.95	510.64	691.89	853.00	1 094.67
Interest Payment	748 416.58	481 164.51	27 056.52	43 404.54	32 518.91	38 385.13	125 886.99
Interest Payment per Note		116.17	409.95	510.64	691.89	853.00	1 094.67

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination)	7.96 %	6.49 %	4.60 %	3.56 %	2.56 %	0.00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	8.52 %	7.05 %	4.60 %	3.56 %	2.56 %	0.00 %
Current CE (Subordination incl. Excess Spread)	14.90 %	12.15 %	8.61 %	6.66 %	4.79 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	15.45 %	12.70 %	8.61 %	6.66 %	4.79 %	0.00 %
Current CE (Subordination)	14.90 %	12.15 %	8.61 %	6.66 %	4.79 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	15.45 %	12.70 %	8.61 %	6.66 %	4.79 %	0.00 %

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Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27.06.2025			
Payment date	25.06.2025			
Period No	23			
Monthly Period	01.05.2025			
Interest Period :	27.05.2025	to	25.06.2025	= 29 days

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

Average amount - all:	21 495

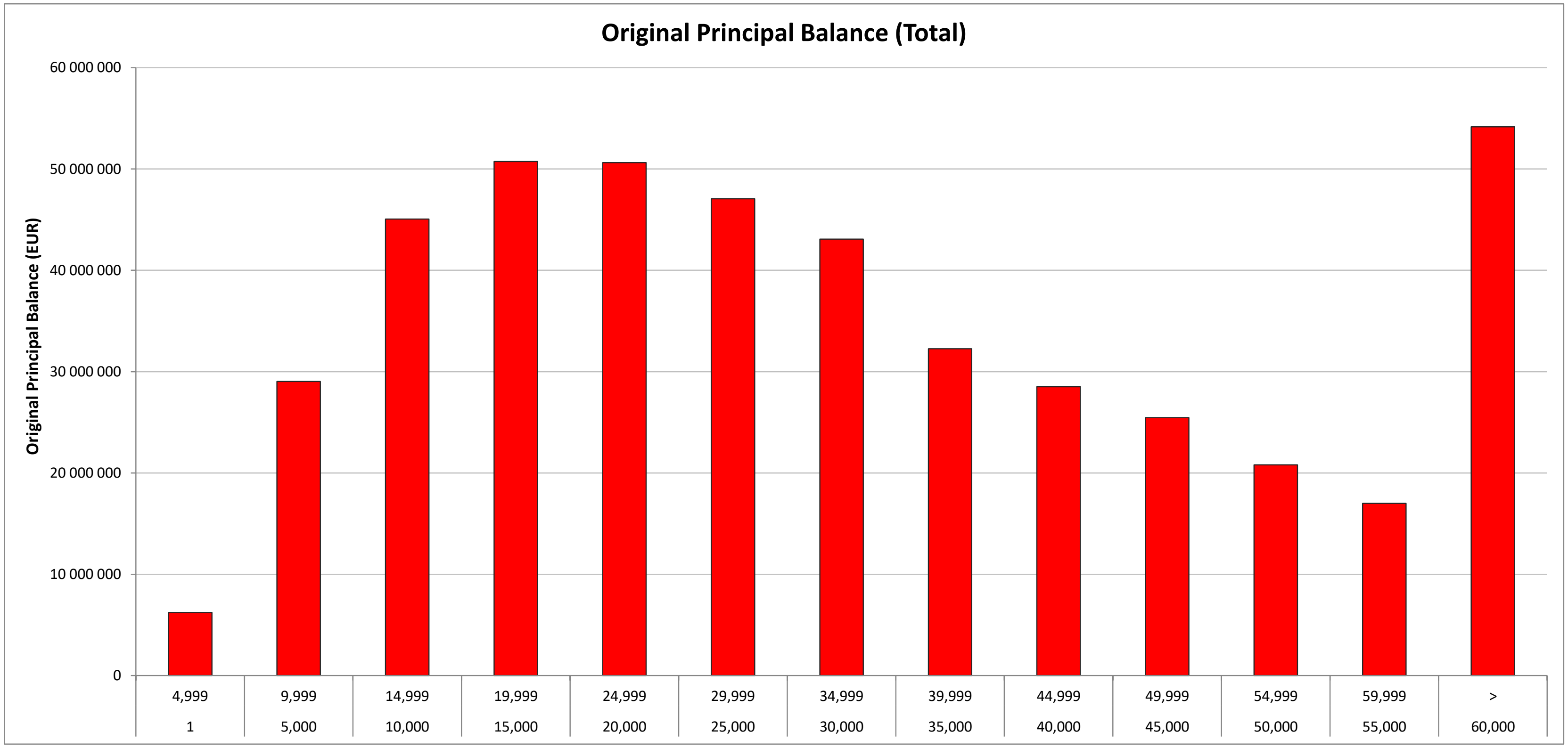
Original balance

TOTAL						
Min	Max	No	Original balance (EUR)	%	WA mounths to maturity	WA seasoning
1	4 999	1 758	6 218 072	1.4 %	26.9	8.0
5 000	9 999	3 872	29 030 383	6.5 %	43.6	7.8
10 000	14 999	3 613	45 056 303	10.0 %	51.5	7.8
15 000	19 999	2 920	50 735 170	11.3 %	53.5	7.9
20 000	24 999	2 258	50 635 002	11.3 %	55.4	7.7
25 000	29 999	1 719	47 061 909	10.5 %	56.2	7.7
30 000	34 999	1 331	43 074 694	9.6 %	57.0	7.7
35 000	39 999	864	32 258 069	7.2 %	57.7	7.7
40 000	44 999	671	28 506 298	6.3 %	57.4	7.4
45 000	49 999	537	25 458 689	5.7 %	58.5	6.9
50 000	54 999	397	20 798 362	4.6 %	59.0	6.8
55 000	59 999	296	16 985 189	3.8 %	60.0	7.2
60 000	>	698	54 162 307	12.0 %	57.3	7.4
Total		20 934	449 980 446	100 %	54.9	7.6

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days



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Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days

Santander Consumer Bank

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 384	6 932 933	2.89 %	23.2	31.1
5 000	10 000	3 055	22 693 670	9.46 %	33.2	31.0
10 000	15 000	2 300	28 446 140	11.86 %	36.2	30.6
15 000	20 000	1 813	31 599 356	13.17 %	36.4	30.7
20 000	25 000	1 384	30 987 845	12.92 %	37.5	30.3
25 000	30 000	896	24 468 178	10.20 %	38.1	30.1
30 000	35 000	647	20 980 260	8.74 %	39.6	29.6
35 000	40 000	488	18 223 385	7.60 %	40.1	29.2
40 000	45 000	399	16 879 805	7.04 %	40.7	29.3
45 000	50 000	252	11 880 350	4.95 %	40.7	29.0
50 000	55 000	145	7 575 822	3.16 %	41.1	30.0
55 000	60 000	79	4 518 429	1.88 %	40.1	29.9
60 000	-	187	14 735 052	6.14 %	39.2	29.9
Total		14 029	239 921 227	100 %	37.5	30.1

Average Outstanding Balance per Loan: 17 102

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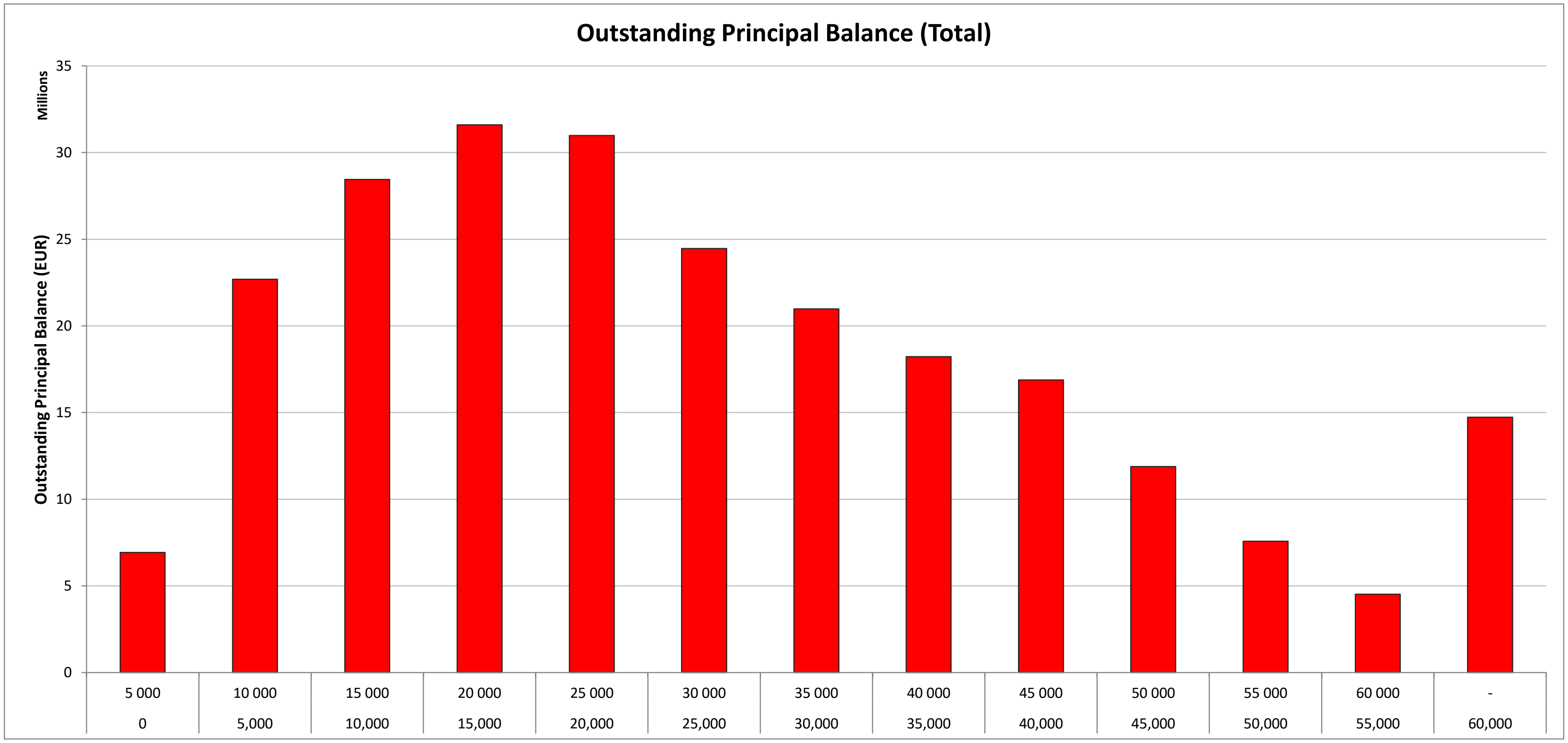
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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Monthly Investor Report

11.a Geographical Distribution

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

Santander Consumer Bank

	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Geographic distribution	Central Finland	1 191	19 406 104	8.09 %	37.2	30.2
	Eastern Finland	478	7 164 923	2.99 %	37.7	30.6
	East Tavastia	860	13 639 224	5.68 %	37.4	30.1
	Greater Helsinki	4 857	94 588 330	39.42 %	37.9	30.0
	Northern Finland	1 128	19 805 692	8.26 %	37.5	29.9
	Northern Savonia	504	7 894 619	3.29 %	36.5	30.3
	Ostrobothnia	869	12 714 460	5.30 %	37.9	30.3
	South-Eastern Fi	770	11 268 363	4.70 %	37.2	29.8
	South-Western Fi	1 797	27 814 265	11.59 %	36.8	30.3
	Western Tavastia	1 575	25 625 247	10.68 %	36.8	30.3
	Total	14 029	239 921 227	100 %	37.5	30.1

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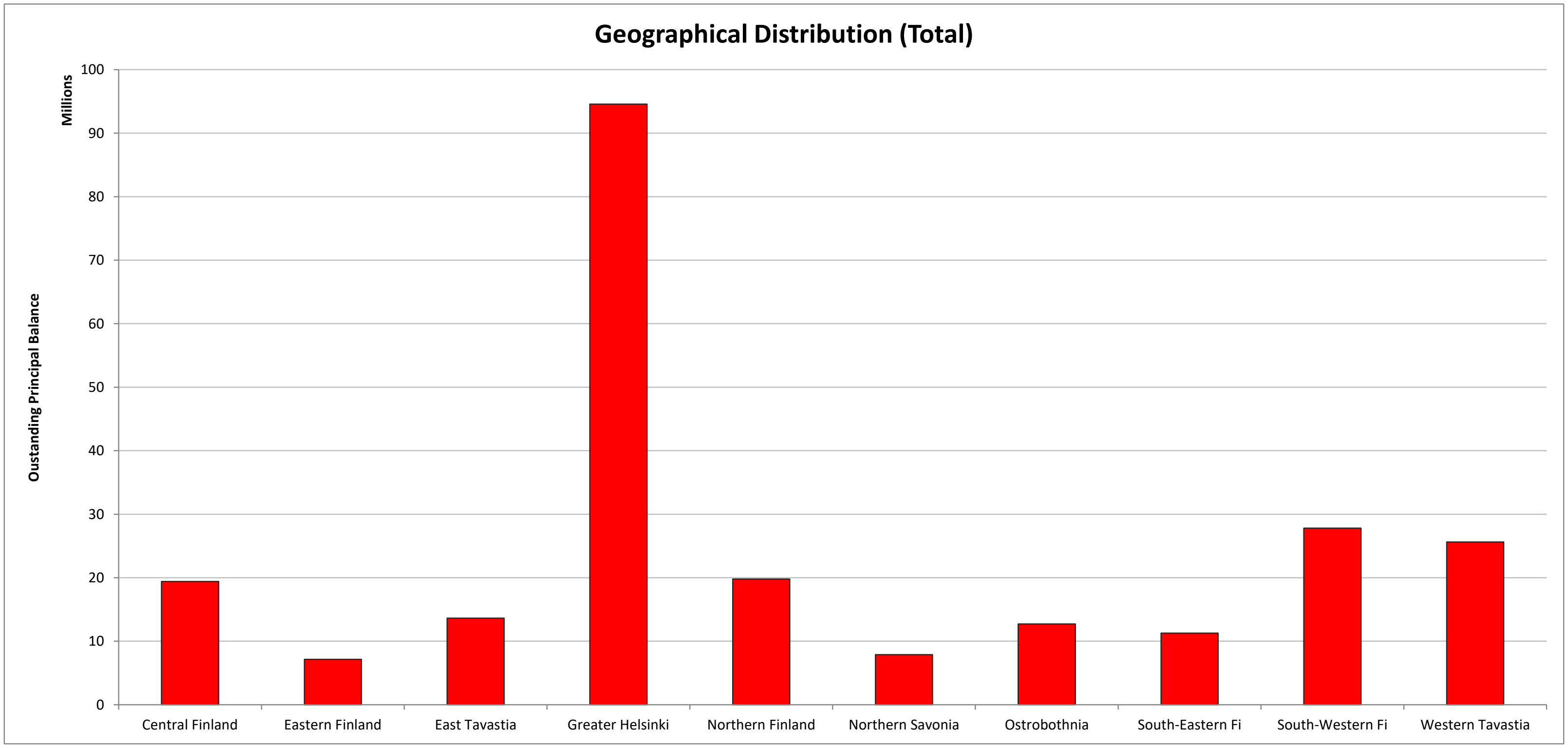
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days



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Monthly Investor Report

12.a Interest Rate

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 204	24 042 561	10.02 %	33.6	31.9
1 %	2 %	1 972	49 001 423	20.42 %	36.5	31.5
2 %	4 %	4 719	89 089 630	37.13 %	36.6	31.1
4 %	6 %	3 639	55 480 155	23.12 %	40.2	27.8
6 %	8 %	2 320	20 642 095	8.60 %	40.1	27.5
8 %	10 %	169	1 625 547	0.68 %	44.3	24.4
10 %	12 %	5	37 542	0.02 %	38.8	26.6
12 %	14 %	1	2 274	0.00 %	24.0	24.0
14 %	16 %					
16 %	18 %					
18 %	-					
Total		14 029	239 921 227	100 %	37.5	30.1

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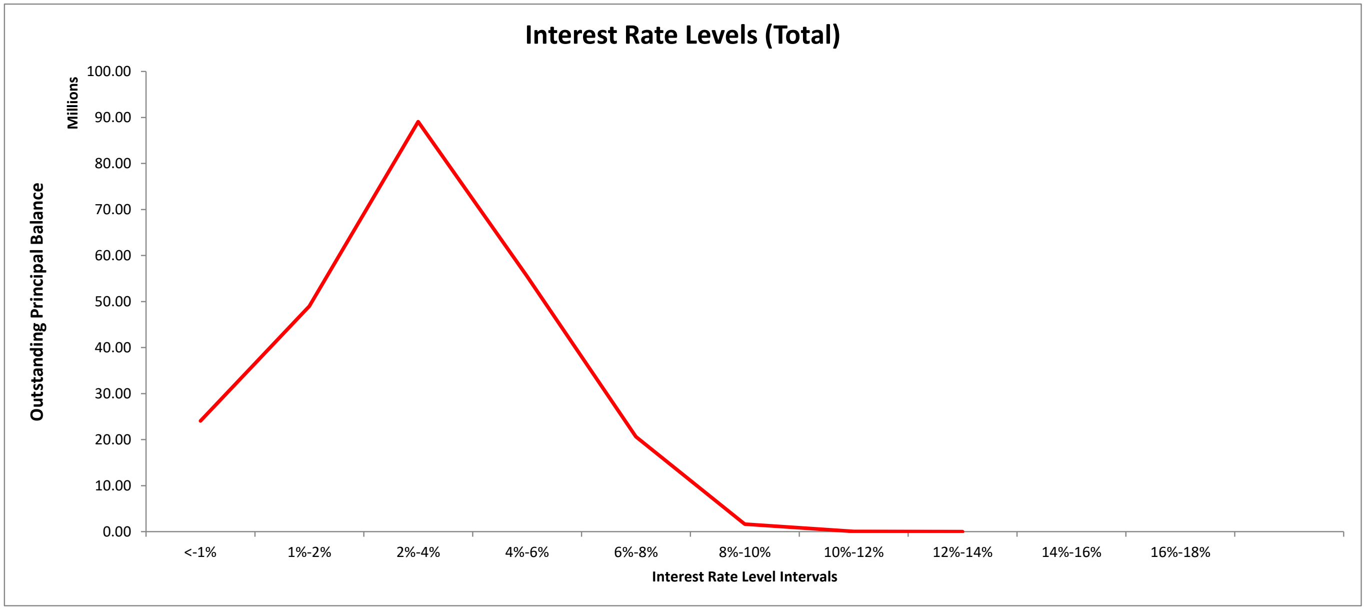
Monthly Investor Report

12.b Interest Rate

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

13.a Remaining Terms

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0	0	14	47 864	0.02 %	0.0	35.5
	1	12	1 084	5 547 293	2.31 %	7.3	35.5
	13	24	1 838	19 288 933	8.04 %	19.4	33.0
	25	36	3 717	55 596 874	23.17 %	30.9	31.5
	37	48	6 642	142 336 791	59.33 %	42.1	29.9
	49	60	734	17 103 471	7.13 %	50.6	22.5
	61	72					
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		14 029	239 921 227	100 %	37.5	30.1

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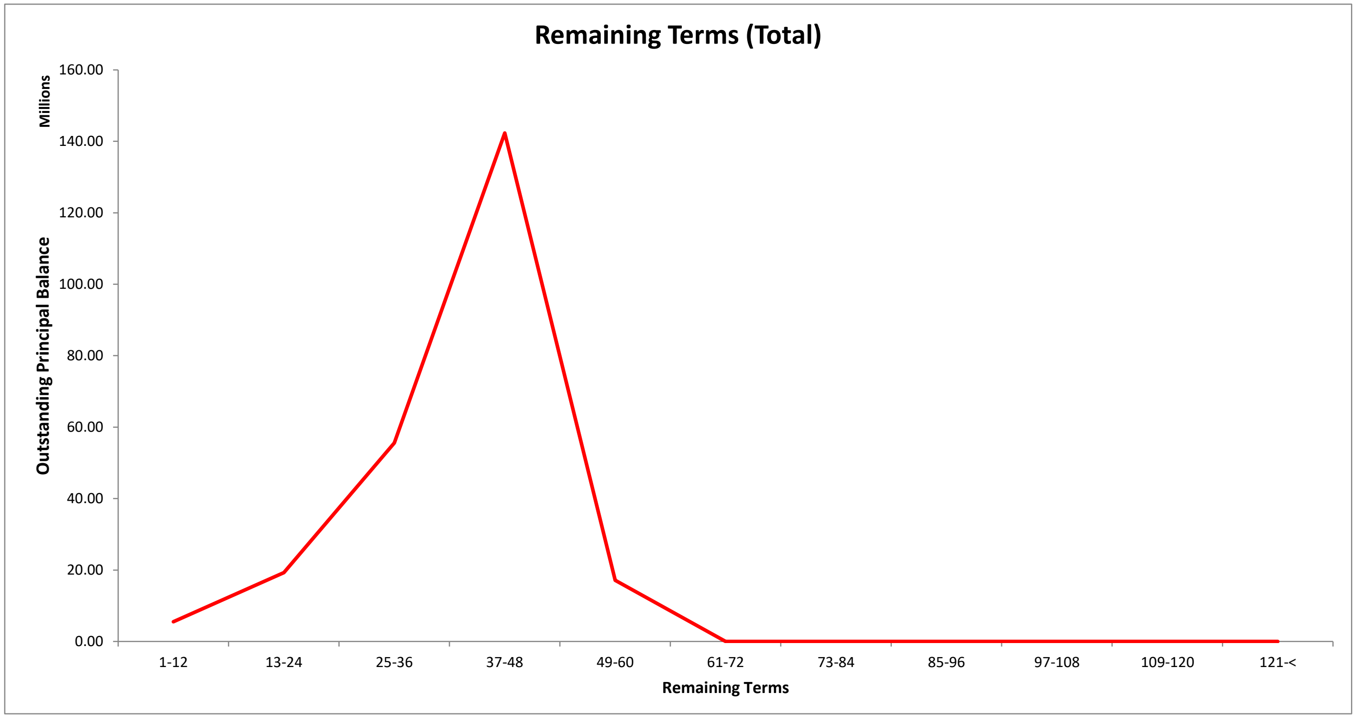
Monthly Investor Report

13.b Remaining Terms

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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Monthly Investor Report

14.a Seasoning

Reporting Date		27.06.2025		
Payment date		25.06.2025		
Period No		23		
Monthly Period		01.05.2025		
Interest Period	from	27.05.2025	to	25.06.2025 = 29 days

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	1 548	28 547 010	11.90 %	44.9	22.3
25	36	11 580	197 709 300	82.41 %	37.2	30.5
37	48	783	12 444 962	5.19 %	27.9	39.3
49	60	109	1 177 032	0.49 %	11.2	52.4
61	72	9	42 923	0.02 %	8.1	66.7
73	84					
85	96					
Total		14 029	239 921 227	100 %	37.5	30.1

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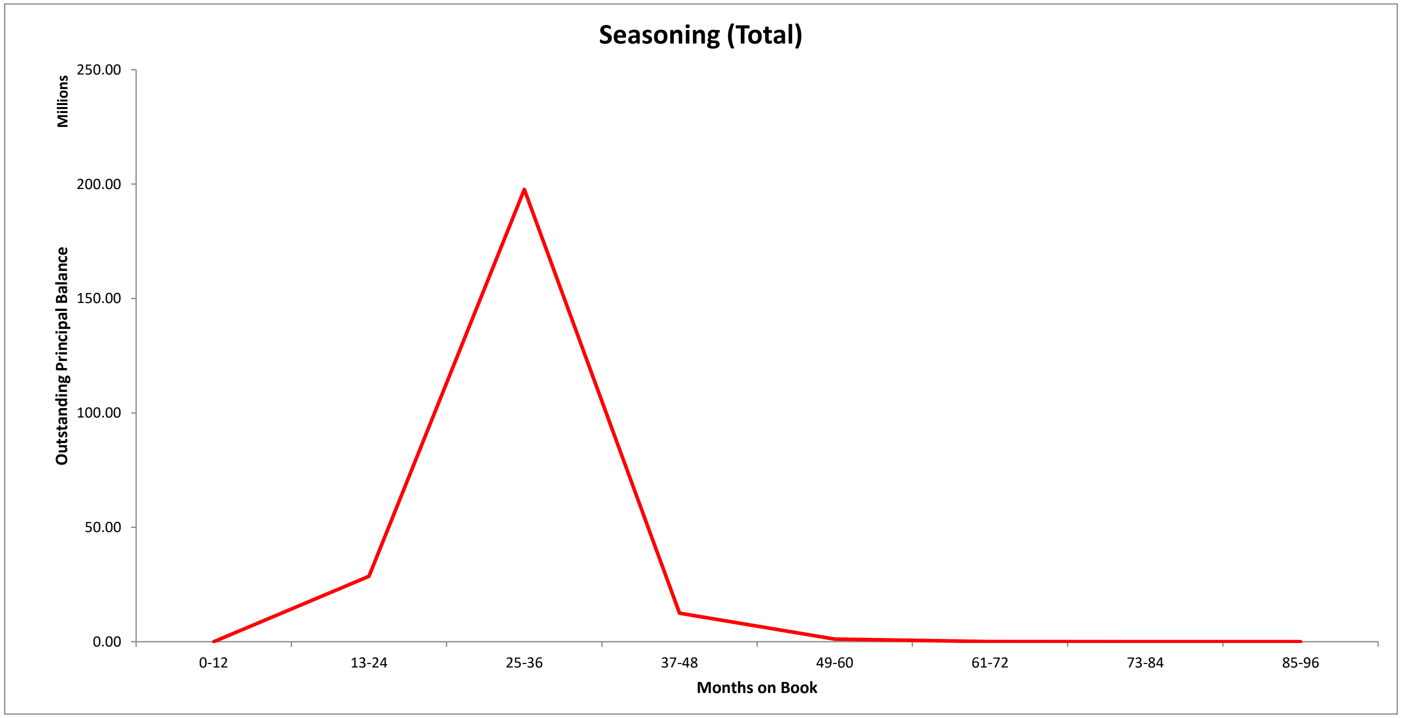
Monthly Investor Report

14.b Seasoning

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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Monthly Investor Report

15.a Balloon loans

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	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	6 279	50 442 589	21.0 %	3 592	0.0 %	34.5	29.8
Balloon	7 750	189 478 638	79.0 %	93 068 366	49.1 %	38.3	30.2
Total	14 029	239 921 227	100 %	93 071 958	39 %	37.5	30.1

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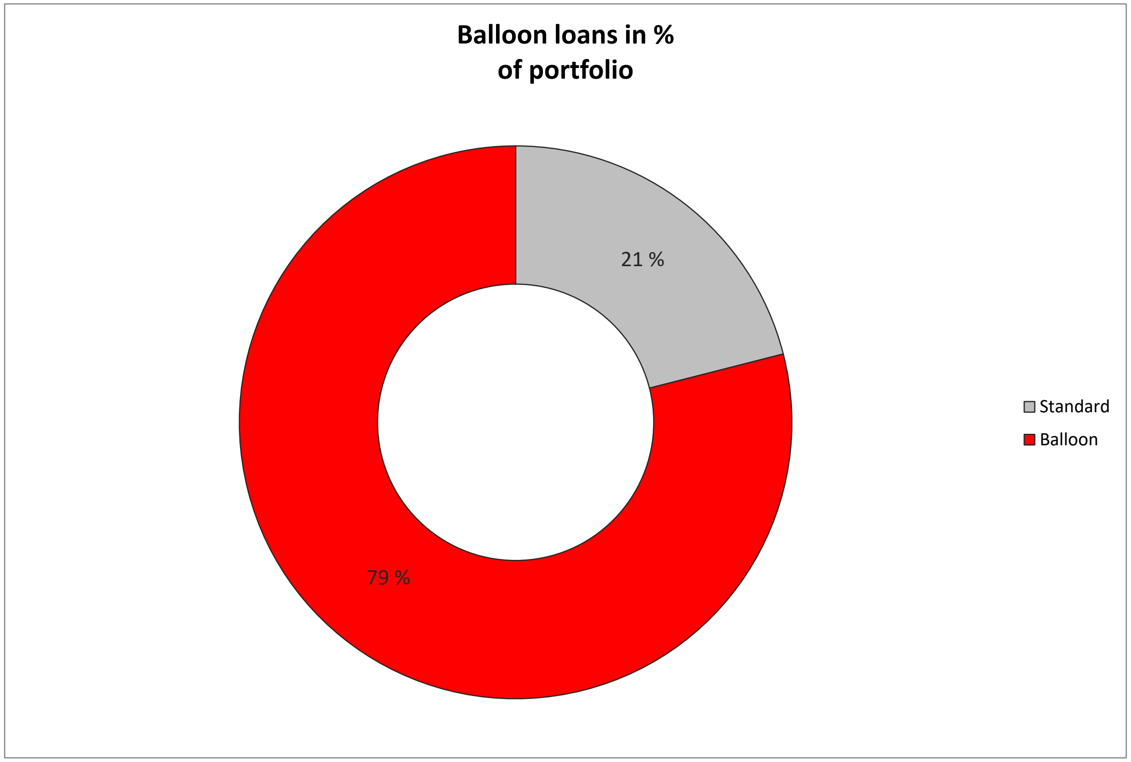
Monthly Investor Report

15.b Balloon loans

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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Monthly Investor Report

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

16.a # loans per borrower

Santander Consumer Bank

loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	13 895	237 510 549	99.00 %
2	61	2 345 263	0.98 %
3	1	13 667	0.01 %
4	1	20 462	0.01 %
5	1	31 287	0.01 %
6			
7			
8			
9			
10			
Total:	13 959	239 921 227	100 %

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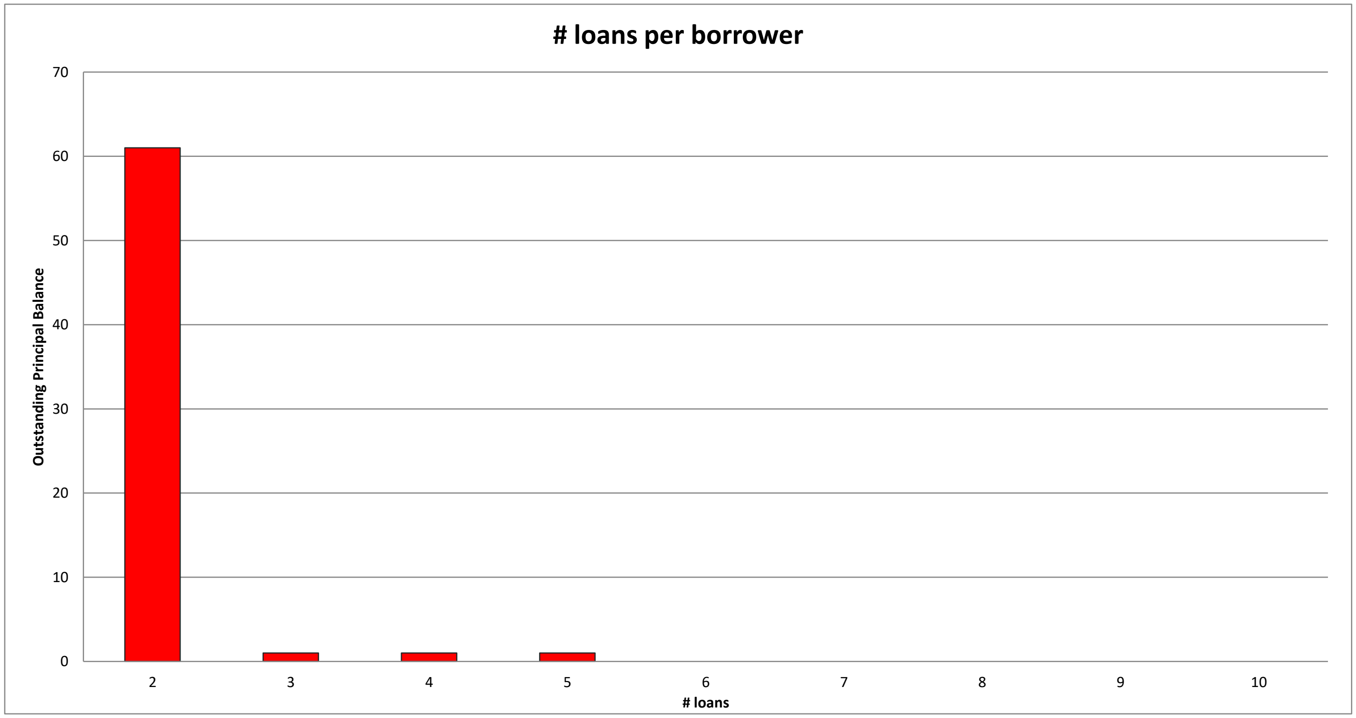
Monthly Investor Report

16.b # loans per borrower

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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Monthly Investor Report

17.a Amortisation Profile

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

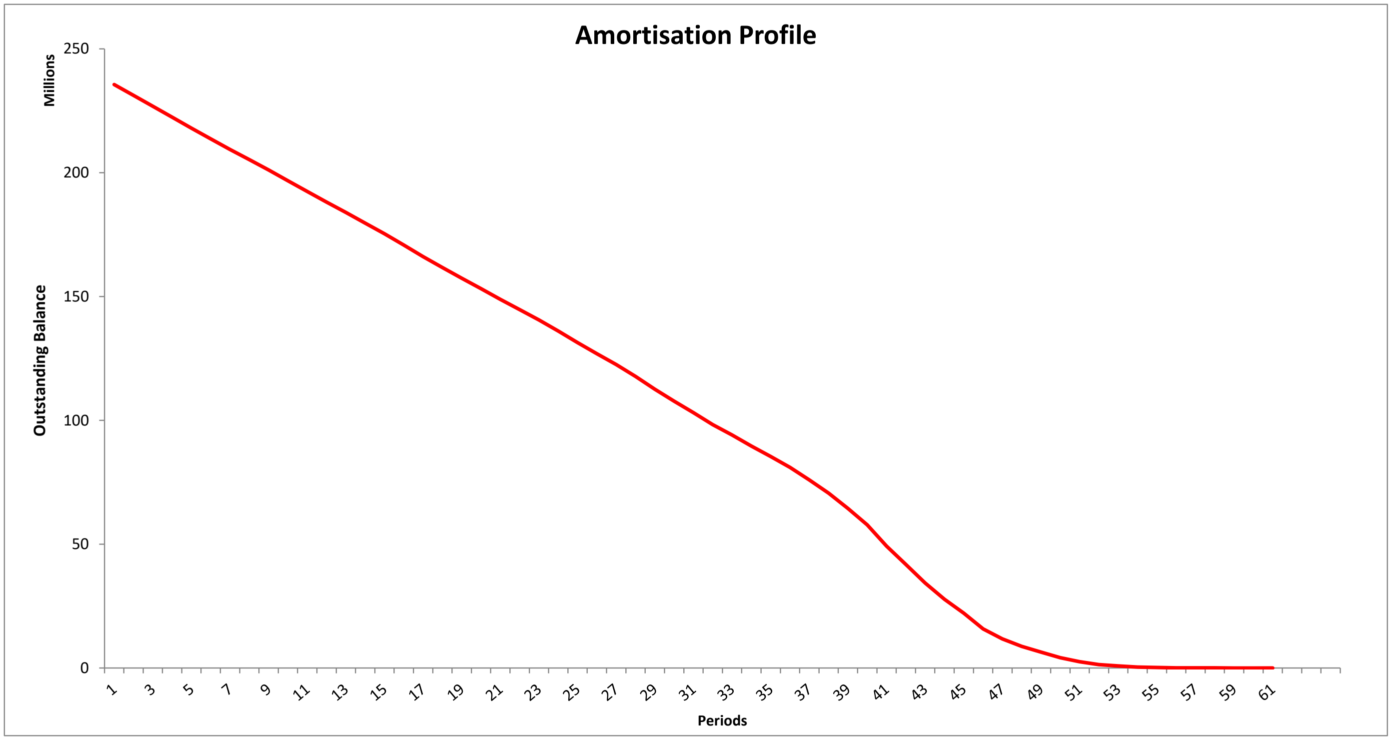
Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	239 921 227	235 588 021	4 333 205	694 090	3.53 %	98.19 %
2	235 588 021	231 243 291	4 344 731	681 859	3.53 %	96.38 %
3	231 243 291	226 849 794	4 393 496	668 314	3.52 %	94.55 %
4	226 849 794	222 411 754	4 438 041	655 212	3.52 %	92.70 %
5	222 411 754	217 999 675	4 412 079	642 276	3.52 %	90.86 %
6	217 999 675	213 657 310	4 342 365	629 416	3.52 %	89.05 %
7	213 657 310	209 386 300	4 271 010	616 528	3.52 %	87.27 %
8	209 386 300	205 242 076	4 144 225	603 831	3.52 %	85.55 %
9	205 242 076	201 091 198	4 150 878	591 434	3.51 %	83.82 %
10	201 091 198	196 749 226	4 341 972	578 990	3.51 %	82.01 %
11	196 749 226	192 407 290	4 341 936	566 164	3.51 %	80.20 %
12	192 407 290	188 115 704	4 291 586	553 448	3.51 %	78.41 %
13	188 115 704	183 920 732	4 194 971	540 693	3.50 %	76.66 %
14	183 920 732	179 643 225	4 277 507	528 341	3.50 %	74.88 %
15	179 643 225	175 381 421	4 261 804	515 759	3.50 %	73.10 %
16	175 381 421	170 755 785	4 625 636	503 271	3.50 %	71.17 %
17	170 755 785	166 109 706	4 646 079	490 048	3.50 %	69.24 %
18	166 109 706	161 700 807	4 408 899	477 008	3.50 %	67.40 %
19	161 700 807	157 365 195	4 335 612	464 168	3.50 %	65.59 %
20	157 365 195	153 140 568	4 224 627	451 607	3.50 %	63.83 %

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortisation Profile

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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Monthly Investor Report

18.a Payment Holidays

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days

Santander Consumer Bank

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2023 07	566	769	220 852	14 244 780
2023 08	185	231	67 871	4 229 424
2023 09	172	214	64 084	4 242 227
2023 10	127	167	47 480	3 061 909
2023 11	189	273	71 527	4 096 702
2023 12	361	448	113 646	7 737 592
2024 01	360	443	167 289	8 782 205
2024 02	310	335	97 341	7 276 004
2024 03	338	357	106 127	7 960 035
2024 04	283	292	117 110	6 213 300
2024 05	232	238	70 891	5 645 177
2024 06	250	264	77 500	5 876 194
2024 07	289	306	88 165	6 708 658
2024 08	195	199	59 012	4 190 652
2024 09	156	167	50 474	3 432 671
2024 10	115	126	36 780	2 545 501
2024 11	138	148	42 449	2 748 661
2024 12	222	228	64 126	4 711 392
2025 01	333	352	107 566	7 803 207
2025 02	284	309	97 265	6 516 806
2025 03	219	236	73 445	4 691 276
2025 04	177	188	58 642	3 843 230
2025 05	194	202	62 924	4 088 982
2025 06				
2025 07				
2025 08				
2025 09				
2025 10				
2025 11				
2025 12				
Total:	5 695	6 492	1 962 565	130 646 581

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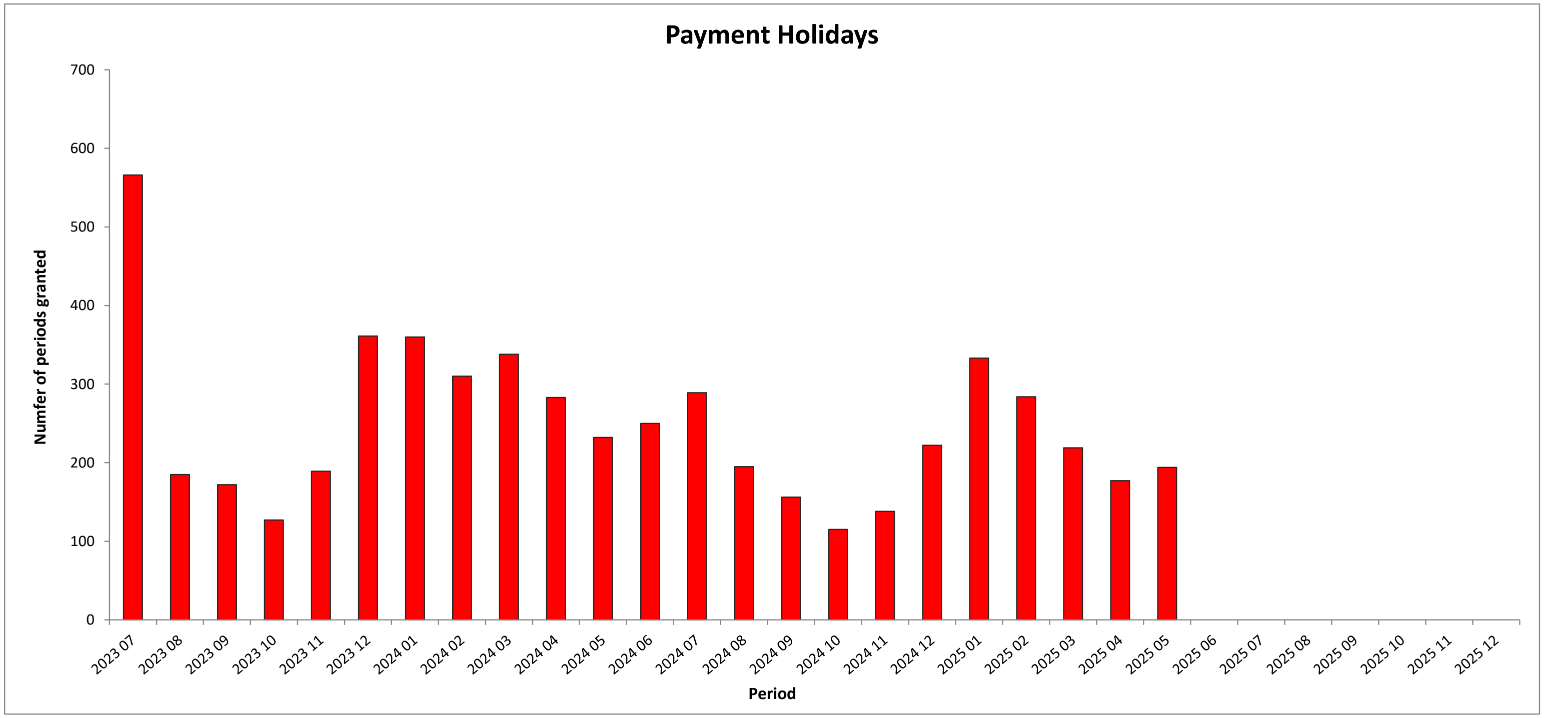
SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

Santander Consumer Bank

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	197	60 180	4 205 184
2	8	7 332	213 845
3	0	0	0
Total	205	67 512	4 419 029

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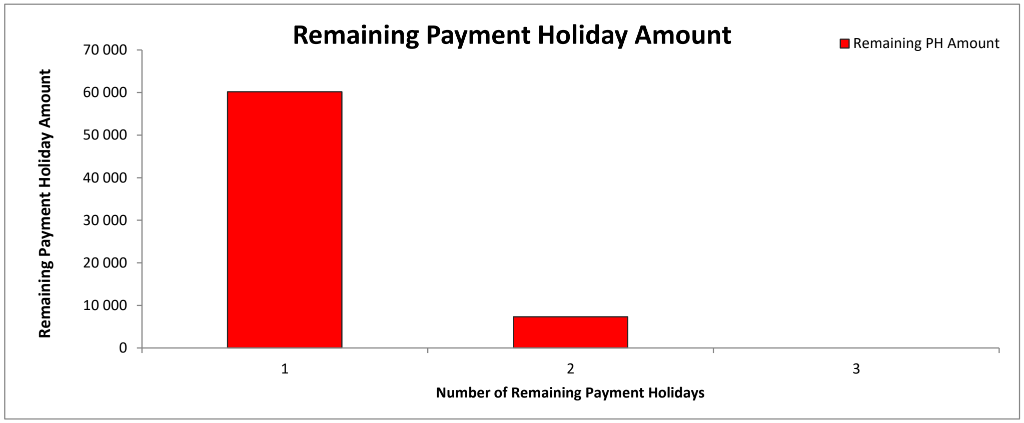
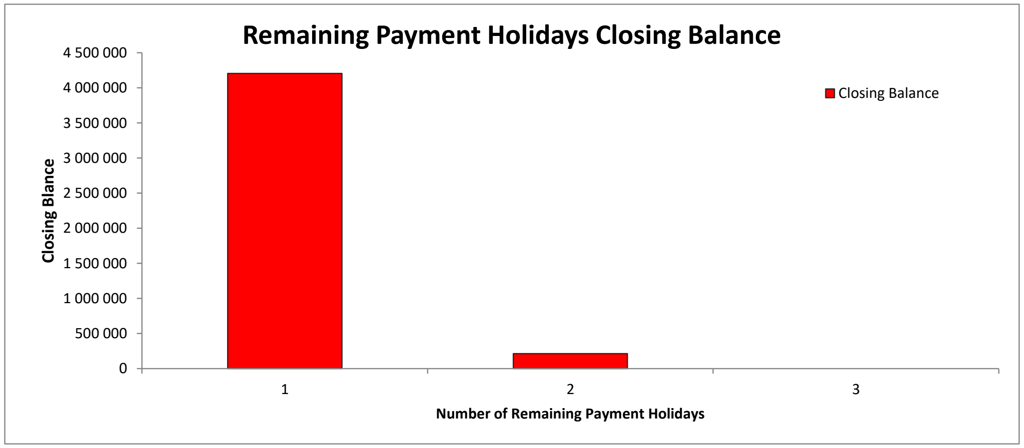
SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days





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Monthly Investor Report

19.a Downpayment

Reporting Date		27.06.2025			
Payment date		25.06.2025			
Period No		23			
Monthly Period		01.05.2025			
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

Santander Consumer Bank

Downpayment %

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	4 944	84 960 262	35.41 %	38.9	30.2
5 %	10 %	1 951	42 000 520	17.51 %	38.6	30.2
10 %	15 %	1 795	35 615 847	14.84 %	37.7	30.1
15 %	20 %	1 264	23 729 765	9.89 %	36.3	30.2
20 %	25 %	965	16 754 137	6.98 %	36.2	30.3
25 %	30 %	755	11 656 753	4.86 %	35.7	29.9
30 %	35 %	563	7 731 527	3.22 %	34.6	30.0
35 %	100 %	1 792	17 472 416	7.28 %	32.6	29.9
Total		14 029	239 921 227	100 %	37.5	30.1

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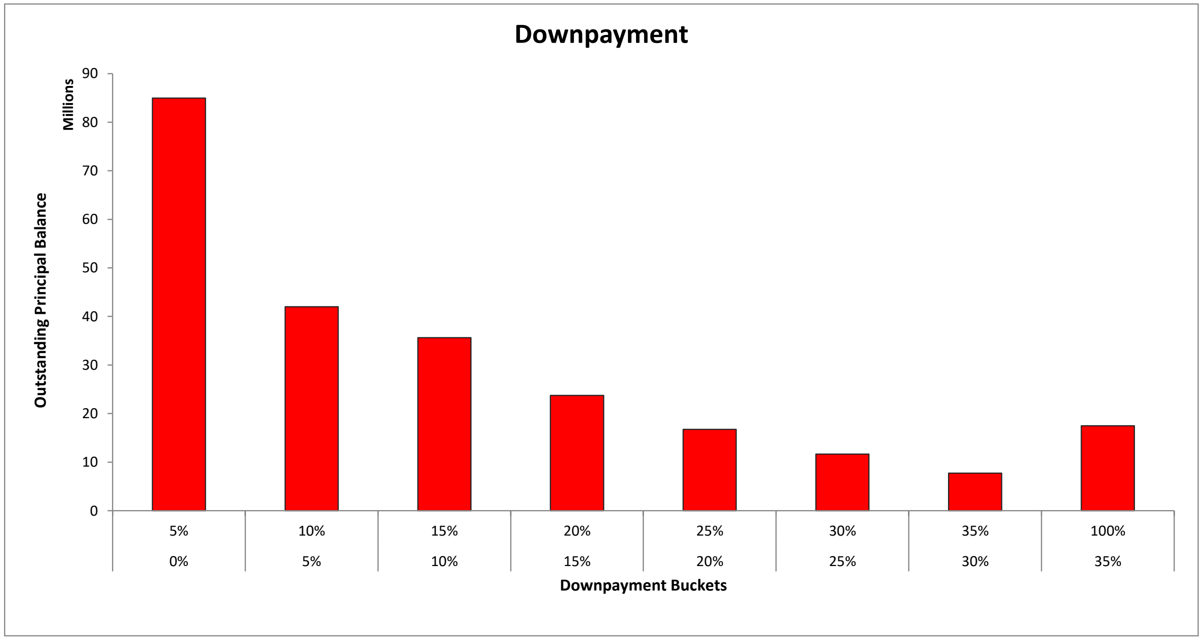
Monthly Investor Report

19.b Downpayment

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days



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Monthly Investor Report

20.a Vehicle Condtion

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 845	97 186 537	40.51 %	36.7	29.6
Used	10 184	142 734 690	59.49 %	38.0	30.5
Total	14 029	239 921 227	100 %	37.5	30.1

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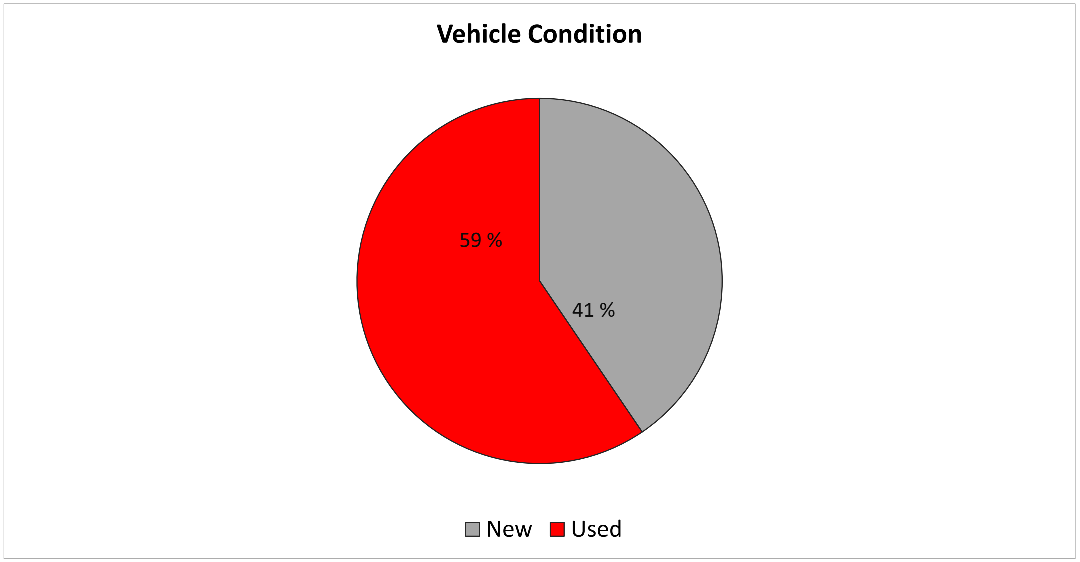
Monthly Investor Report

20.b Vehicle Condition

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	922	16 979 812	7.08 %	30.4	31.9
Private	13 107	222 941 414	92.92 %	38.0	30.0
Total	14 029	239 921 227	100 %	37.5	30.1

Santander Consumer Finance Oy
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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

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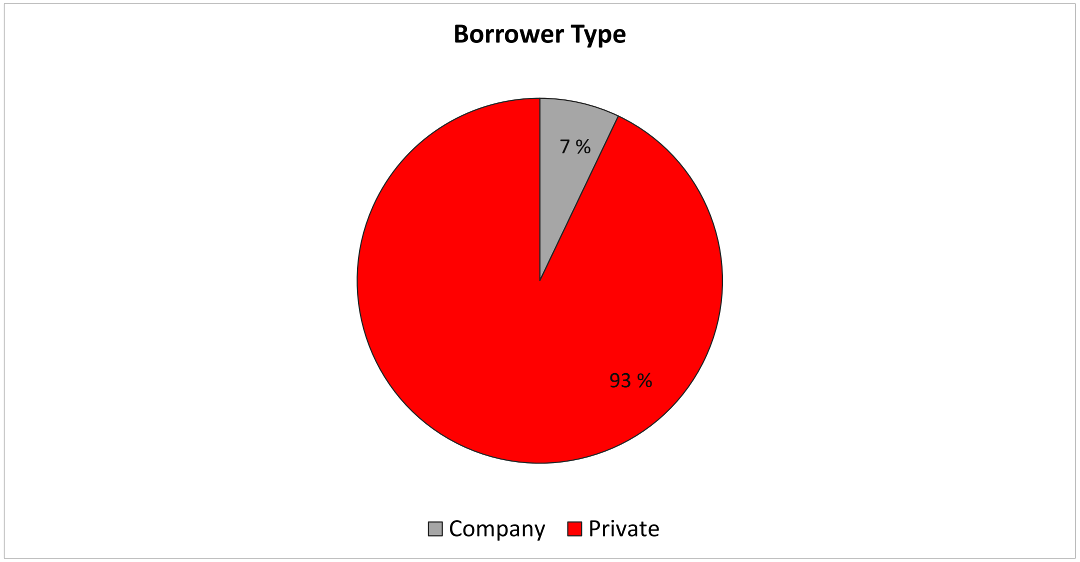

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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days

	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Vehicle type	Campers	189	5 676 664	2.37 %	36.2	32.1
	Caravans	158	2 779 314	1.16 %	35.6	31.9
	Cars	12 568	219 546 653	91.51 %	37.8	30.0
	Motorcycles	412	3 344 697	1.39 %	33.3	30.0
	Vans	702	8 573 899	3.57 %	32.8	31.6
	Total	14 029	239 921 227	100 %	37.5	30.1

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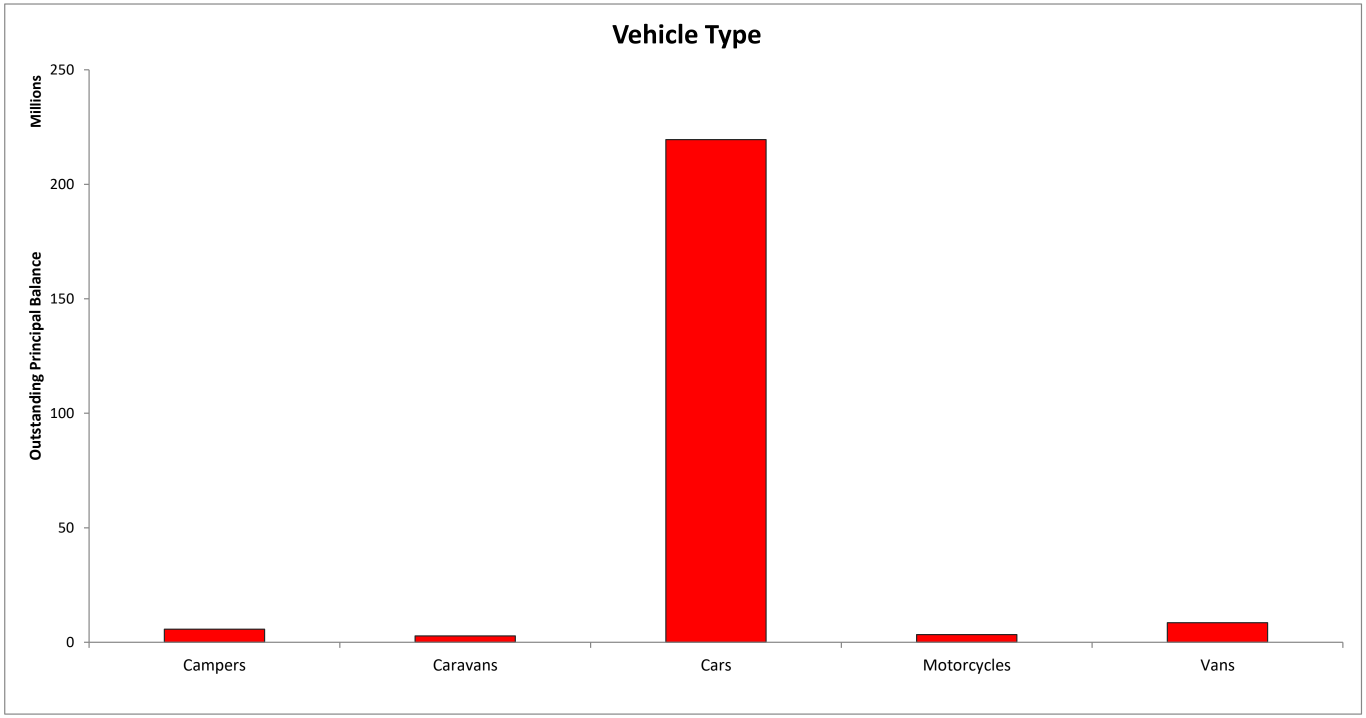
SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date		27.06.2025			
Payment date		25.06.2025			
Period No		23			
Monthly Period		01.05.2025			
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

Santander Consumer Bank

Restructured

TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03	1	16 293
2024 04	0	0
2024 05	4	91 436
2024 06	1	22 962
2024 07	0	0
2024 08	2	13 340
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024 12	1	70 639
2025 01	1	21 600
2025 02	1	32 049
2025 03	3	104 097
2025 04	1	1 119
2025 05	1	10 099
Total	23	563 060

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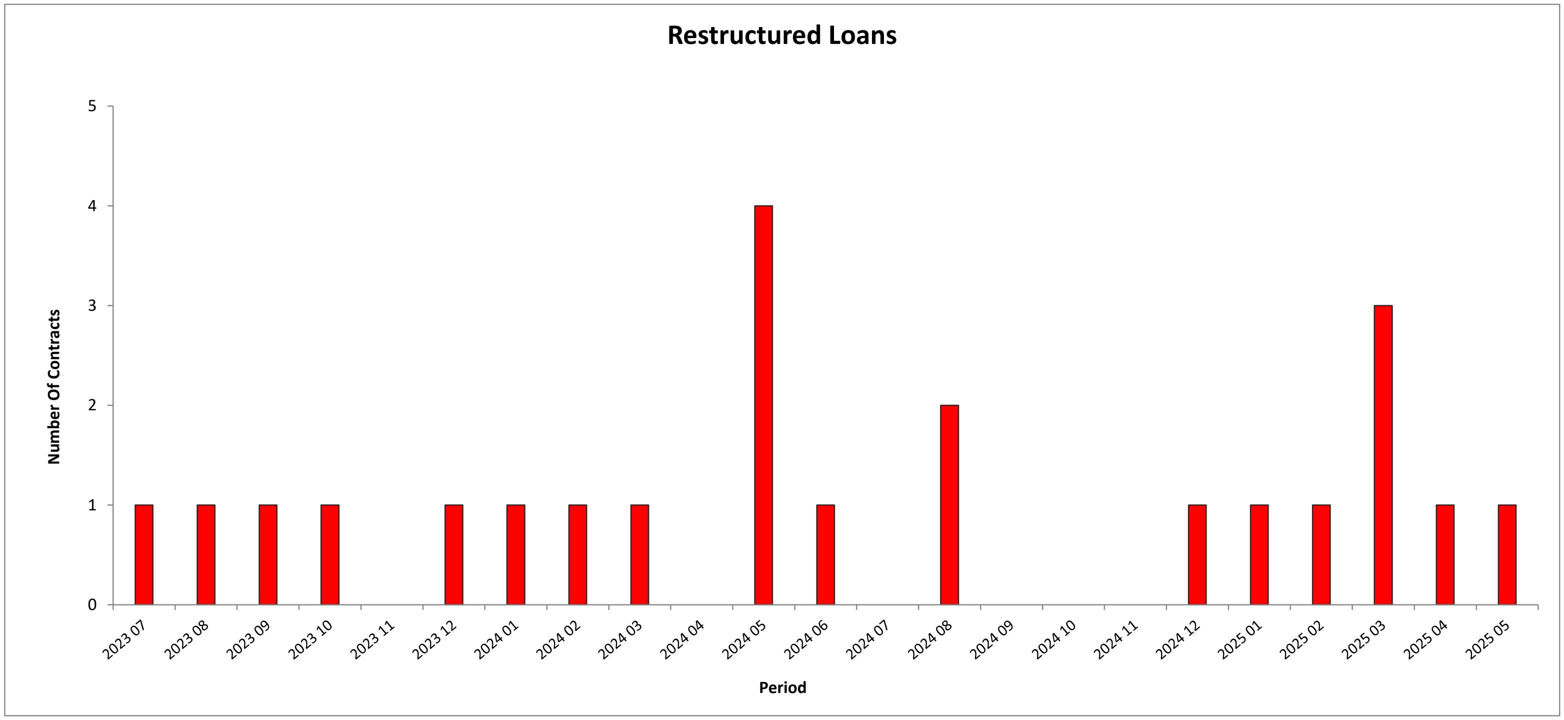
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days

Santander Consumer Bank



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Monthly Investor Report

24.a Dynamic Interest rate

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

Interest rate evolution

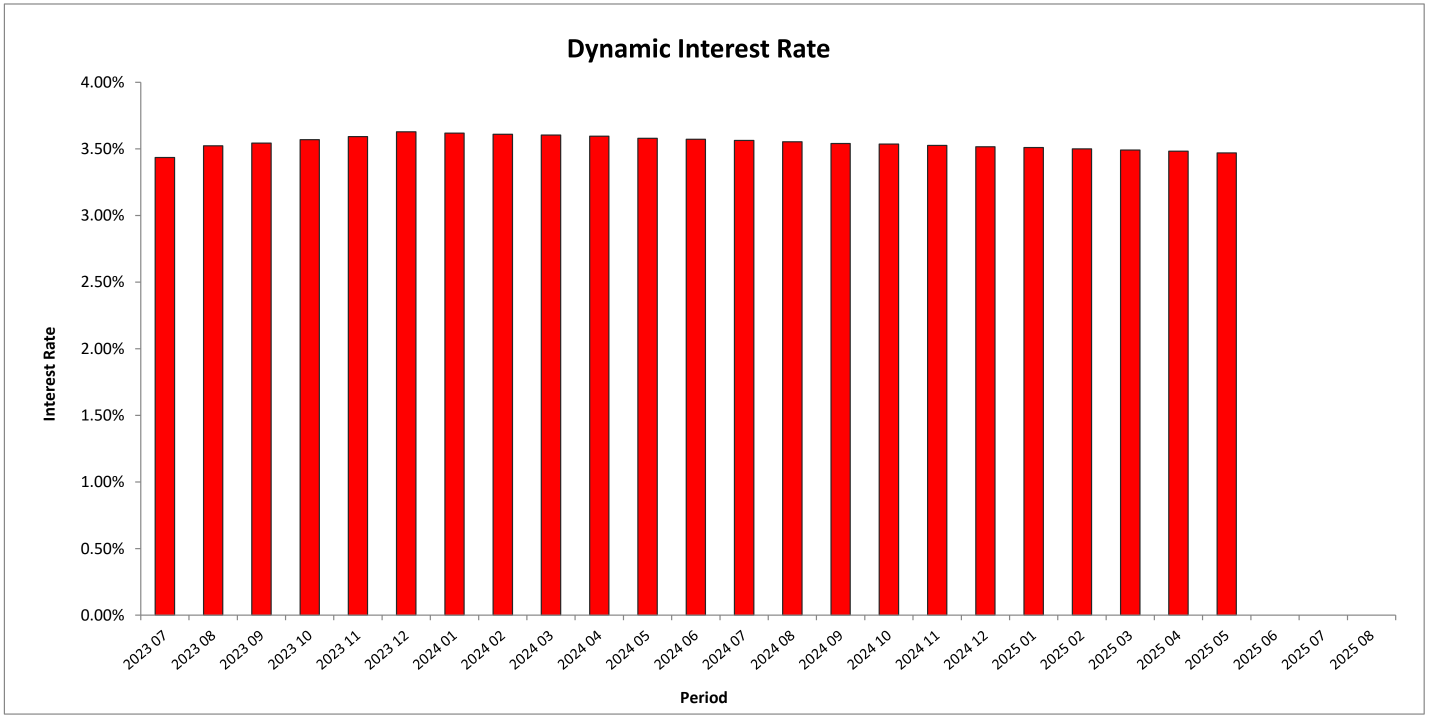
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3.43 %
2023 08	435 781 306	3.52 %
2023 09	436 622 959	3.54 %
2023 10	435 596 851	3.57 %
2023 11	436 884 114	3.59 %
2023 12	437 627 032	3.63 %
2024 01	423 959 854	3.62 %
2024 02	411 756 505	3.61 %
2024 03	399 017 001	3.60 %
2024 04	385 781 261	3.60 %
2024 05	371 651 162	3.58 %
2024 06	360 688 051	3.57 %
2024 07	347 561 241	3.56 %
2024 08	335 817 756	3.55 %
2024 09	324 445 327	3.54 %
2024 10	312 032 609	3.54 %
2024 11	301 503 099	3.53 %
2024 12	291 091 908	3.52 %
2025 01	280 787 505	3.51 %
2025 02	270 653 657	3.50 %
2025 03	260 005 448	3.49 %
2025 04	249 758 427	3.48 %
2025 05	239 921 227	3.47 %
2025 06		
2025 07		
2025 08		

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days



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Monthly Investor Report

25.a Dynamic Pre-Payments

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

Dynamic Prepayment

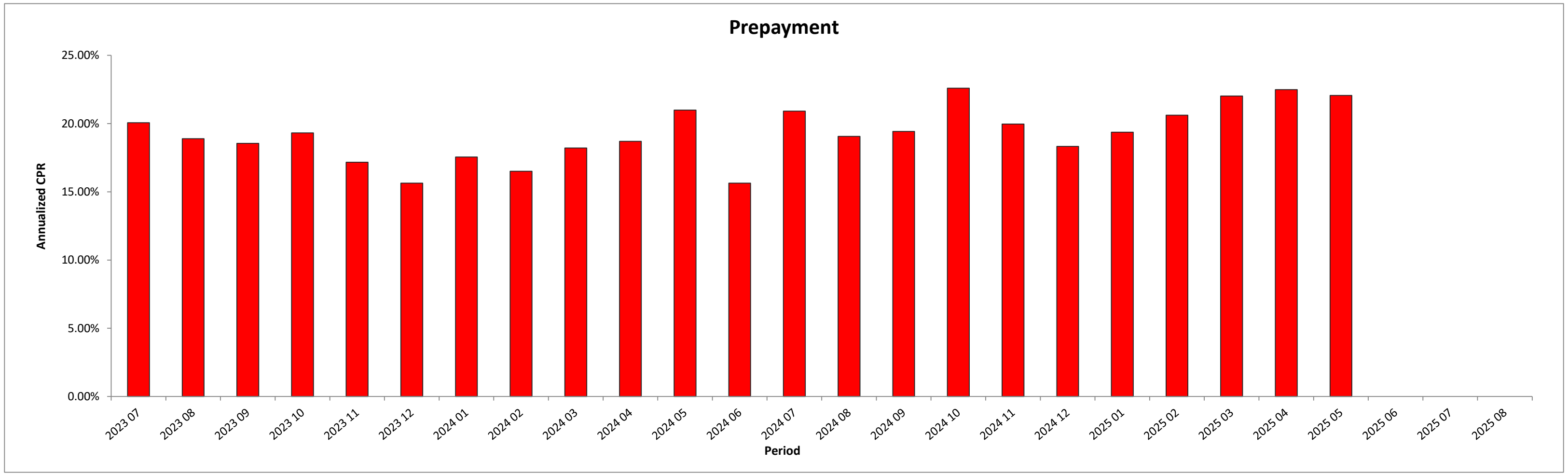
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2023 07	25 587 102	404 834 411	20.06 %
2023 08	7 538 135	435 781 306	18.89 %
2023 09	7 402 480	436 622 959	18.55 %
2023 10	7 722 936	435 596 851	19.32 %
2023 11	6 802 303	436 884 114	17.16 %
2023 12	6 157 474	437 627 032	15.64 %
2024 01	6 761 784	423 959 854	17.55 %
2024 02	6 144 884	411 756 505	16.51 %
2024 03	6 626 093	399 017 001	18.20 %
2024 04	6 598 739	385 781 261	18.70 %
2024 05	7 224 137	371 651 162	20.99 %
2024 06	5 073 506	360 688 051	15.63 %
2024 07	6 728 617	347 561 241	20.91 %
2024 08	5 867 058	335 817 756	19.06 %
2024 09	5 787 074	324 445 327	19.42 %
2024 10	6 588 020	312 032 609	22.59 %
2024 11	5 542 321	301 503 099	19.96 %
2024 12	4 869 592	291 091 908	18.33 %
2025 01	4 992 923	280 787 505	19.37 %
2025 02	5 158 330	270 653 657	20.62 %
2025 03	5 333 190	260 005 448	22.02 %
2025 04	5 247 046	249 758 427	22.49 %
2025 05	4 931 261	239 921 227	22.06 %
2025 06			
2025 07			
2025 08			

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days



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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

26. Delinquency

Reporting Date		27.06.2025	
Payment date		25.06.2025	
Period No		23	
Monthly Period		01.05.2025	
Interest Period	from	27.05.2025	to 25.06.2025 = 29 days

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

Reporting Date		27.06.2025			
Payment date		25.06.2025			
Period No		23			
Monthly Period		01.05.2025			
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

27. Defaults, Recoveries and Losses by Quarter of Default

Santander Consumer Bank

		Recovery Quarter	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 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
2023 3	204 548	15	19 188	19 188	185 359	34 566	53 755	150 793	6 164	59 918	144 629	28 050	87 969	116 579	4 919	92 888	111 660
2023 4	700 217	44				83 190	83 190	617 027	79 778	162 968	537 249	138 854	301 823	398 394	56 831	358 654	341 563
2024 1	1 515 280	83							147 245	147 245	1 368 035	265 085	412 330	1 102 950	164 470	576 800	938 480
2024 2	2 634 293	123										343 097	343 097	2 291 196	261 352	604 448	2 029 845
2024 3	2 143 942	122													174 697	174 697	1 969 245

		Recovery Quarter	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 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
2023 3	204 548	15	12 597	105 485	99 063	10 773	116 258	88 290	17 423	133 681	70 867						
2023 4	700 217	44	18 685	377 339	322 878	16 469	393 808	306 409	11 774	405 582	294 635						
2024 1	1 515 280	83	129 702	706 502	808 779	95 030	801 532	713 748	33 120	834 652	680 628						
2024 2	2 634 293	123	346 889	951 338	1 682 955	152 847	1 104 185	1 530 108	82 787	1 186 972	1 447 321						
2024 3	2 143 942	122	334 611	509 308	1 634 634	166 970	676 277	1 467 665	114 548	790 825	1 353 116						
2024 4	1 680 120	88	114 197	114 197	1 565 923	221 136	335 334	1 344 786	92 911	428 245	1 251 875						
2025 1	2 095 342	69				137 196	137 196	1 958 146	166 282	303 478	1 791 864						
2025 2	1 385 753	40							23 380	23 380	1 362 372						
2025 3																	
2025 4																	

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Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

28. Priority of Payments - Revenue

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 163 596.21	EUR
Senior Expenses	-	29 628.00	EUR
Senior Servicing Fee	-	41 319.77	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	302 041.68	EUR
Tranche A Loan Interest to Issuer	-	120 766.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	15 950.00	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	-	29 101.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	24 610.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	30 813.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	106 535.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	462 831.76	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	-	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts		-	EUR
Deferred Purchase Price to Seller		-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 620 954.59	EUR
Senior Expenses	-	29 628.00	EUR
Issuer swap interest to swap counterparty	-	302 041.68	EUR
Interest Class A Notes	-	481 165.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	27 057.00	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	-	43 405.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	32 519.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	38 385.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	125 887.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	540 866.91	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		-	EUR

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

Santander Consumer Bank

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	9 106 545.38	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	-	9 106 545.38	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	9 647 412.29	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	-	9 647 412.29	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	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iv) Principal Payments on Class D Notes	-	-	EUR
(v) Principal Payments on Class E Notes	-	-	EUR
(vi) Principal Payments on Class F Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	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
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (u)

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

Purchaser Priority of Payments - Revenue (aa)

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date		27.06.2025			
Payment date		25.06.2025			
Period No		23			
Monthly Period		01.05.2025			
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	29 628.00						
Interest accrued for the Period	EUR	748 418.00	481 165.00	27 057.00	43 405.00	32 519.00	38 385.00	125 887.00
Cumulative Interest accrued	EUR	38 451 842.00	30 337 606.00	901 519.00	1 390 079.00	996 581.00	1 148 174.00	3 677 883.00
Interest Payments	EUR	748 418.00	481 165.00	27 057.00	43 405.00	32 519.00	38 385.00	125 887.00
Cumulative Interest Payments	EUR	38 451 842.00	30 337 606.00	901 519.00	1 390 079.00	996 581.00	1 148 174.00	3 677 883.00
Interest accrued on Subordinated Loan for the Period	EUR	-						
Cumulative Interest accrued on Subordinated Loan	EUR	37 407.00						
Unpaid Cumulative Interest accrued on Subordinated loan t-	EUR	-						
Interest Payments on Subordinated Loan	EUR	-						
Cumulative Interest Payments on Subordinated Loan	EUR	37 407.00						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

30. Swap Overview

Reporting Date		27.06.2025				
Payment date		25.06.2025				
Period No		23				
Monthly Period		01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

Kimi 12|Front Swap

Party A	**BANCO SANTANDER, S.A**
Party B	**SCF Rahoituspalvelut XII DAC**
Swap Notional	**249 965 530**
Interest Period Start	27.05.2025
Interest Period End	25.06.2025
Interest Days	29
Settlement Date	25.06.2025
Party A Floating Interest Rate	2.0890 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	**EUR 420 643.38**
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	**EUR 302 041.68**

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Reporting Date		27.06.2025					
Payment date		25.06.2025					
Period No		23					
Monthly Period		01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29	days

31. Contact Details

Santander Consumer Bank AS

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