SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29/07/2026					
Payment date		27/07/2026		Following payment dates:	25/08/2026		
Period No		48			25/09/2026		
Monthly Period		01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32	days
Cut-Off date		30/06/2026					

Santander Consumer Bank

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1. Portfolio Information

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

	Current Period Aggregated Outstanding Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	**72,949,982.04**	**EUR**
Scheduled Loan Principal Repayments (+MC)	2,300,024.61	EUR
Prepayments	1,964,108.68	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**4,264,133.29**	**EUR**
New Defaulted Auto Loans amt in Period	79,720.14	EUR
Closing balance prior to replenishment	**68,606,128.61**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**68,606,128.61**	**EUR**
Principal Recoveries on loans in default	666,379.09	EUR

Total revenue collections

Total Revenue Received in Period	**239,657.75**	**EUR**

Loans

At beginning of period	6,618	Loans
Replenished contracts	-	Loans
Paid in Full	317	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	14	Loans
At end of period (pre replenishment)	**6,287**	**Loans**

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Payment date	27/07/2026				
Period No	48				
Monthly Period	01/06/2026				
Interest Period from	25/06/2026	to	27/07/2026	=	32 days

2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts	Current Period	
a. Collections: Interest, fees, recoveries etc.	909,469.60	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	473.90	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	150,850.07	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	**1,060,793.57**	**EUR**

Issuer Available Revenue Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	458,821.00	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	145,381.21	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	4,193.41	EUR
g. Liquidity Reserve Excess Amount	1,275.45	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**609,671.07**	**EUR**

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Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	48				
Monthly Period	01/06/2026				
Interest Period from	25/06/2026	to	27/07/2026	=	32 days

3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	4,264,133.29	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	**4,264,133.29**	**EUR**

Issuer Available Redemption Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	4,264,133.29	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	79,720.14	EUR
Total Amount for Issuer Available Redemtion Receipts	**4,343,853.43**	**EUR**

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4. Reserve Accounts

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Note Balance

Beginning of Period		72,949,982.04	EUR
End of Period		68,606,128.61	EUR

Liquidity Balance

Beginning of Period	1.0 %	757,050.00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	1.0 % *	757,050.00	EUR
Required Reserve Amount	1.0 % *	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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Santander Consumer Bank

Asset Balance

Opening balance prior to replenishment	72,949,982.04	EUR
Closing balance prior to replenishment	68,606,128.61	EUR
Closing Balance post replenishment	68,606,128.61	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	64,813,771.61	94.47 %	5,913
1-29 days past due	2,575,388.31	3.75 %	245
Delinquent Receivables:			
30-59 days past due	462,652.72	0.67 %	49
60-89 days past due	265,861.16	0.39 %	33
90-119 days past due	168,277.36	0.25 %	18
120-149 days past due	164,627.10	0.24 %	19
150-179 days past due	155,550.35	0.23 %	10
Total Performing and Delinquent	**68,606,129**	**100.00 %**	**6,287**

Current Period Defaults	79,720.14	14
Cumulative Defaults	18,640,059.85	1207
Current Period Principal Recoveries	666,379.09	
Cumulative Principal Recoveries	13,721,690.59	

Revolving period has terminated

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

[A] Cumulative Net Loss Ratio, Payment Date	0.89 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.00 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.04 %

or [A] + [B] - [C] / [D] < 10% — **13.37 %**

[A] Aggregate Outstanding Asset Principal Amount	68,606,128.61
[B] Aggregate principal balance of Defaulted Contracts	18,640,059.85
[C] Recoveries received on such Defaulted Contracts	13,721,690.59
[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	1.77 %
[B] Delinquency Ratio, preceding Payment Date	1.92 %
[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]	12,050,082.46
Class B Principal Amount [1]	1,803,257.10
Class C Principal Amount [2]	676,221.41
Class D Principal Amount [3]	9,570,603.95
[B] Aggregated Outstanding Note Principal Amount	72,949,982.04

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5b. Concentration limits

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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%)	17.16*
Used Vehicles (max 74%)	65.55 %
Balloon Loans (max 63,5%)	85.49 %
Corporate Borrowers (max 10%)	4.51 %
IRB (min 95%)	95,54 %**

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

Top-10 Exposures:

Balance	# Loans	Portion
161,286.11	1	0.24 %
136,040.82	1	0.20 %
119,560.84	1	0.17 %
83,200.29	2	0.12 %
81,697.56	1	0.12 %
80,063.94	1	0.12 %
78,377.29	1	0.11 %
77,809.05	1	0.11 %
77,193.45	1	0.11 %
74,588.72	1	0.11 %
Total		**1.41 %**

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6. Note Principal

Reporting Date		29/07/2026			
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Period No		48			
Monthly Period		01/06/2026			
Interest Period	from	25/06/2026	to	27/07/2026 =	32 days

	Class A	Class B	Class C	Class D	
Note Principal					
Beginning of Period	60,899,899.59	1,803,257.10	676,221.41	9,570,603.95	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	3,626,323.55	107,376.10	40,266.04	569,887.75	EUR
End of Period	57,273,576.04	1,695,881.00	635,955.37	9,000,716.20	EUR
Principal Deficiency Sub-Ledger					
Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	79,720.14	EUR
Credit PDL	-	-	-	79,720.14	EUR
End of Period	-	-	-	-	EUR
Net Note Principal					
Beginning of Period	60,899,899.59	1,803,257.10	676,221.41	9,570,603.95	EUR
End of Period	57,273,576.04	1,695,881.00	635,955.37	9,000,716.20	EUR

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7. Outstanding Notes

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Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

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	72,949,982.04	60,899,899.59	1,803,257.10	676,221.41	9,570,603.95
Available Distribution Amount	4,343,853.43				
Amortisation	3,773,965.68				
Redemption per Class	4,343,853.43	3,626,323.55	107,376.10	40,266.04	569,887.75
Redemption per Note		730.08	1,342.20	1,342.20	1,347.25
Outstanding Closing Balance		57,273,576.04	1,695,881.00	635,955.37	9,000,716.20
Net Outstanding Closing Balance	68,606,128.61	57,273,576.04	1,695,881.00	635,955.37	9,000,716.20
Current Tranching	100 %	83.48 %	2.47 %	0.93 %	13.12 %
Current Pool Factor		0.12	0.21	0.21	0.21

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		32	32	32	32
Principal Outstanding per Note Beginning of Period		12,260.90	22,540.71	22,540.71	22,625.54
>Principal Repayment per note		730.08	1,342.20	1,342.20	1,347.25
Principal Outstanding per Note End of Period		11,530.82	21,198.51	21,198.51	21,278.29
>Interest accrued for the period		30.97	82.99	120.06	205.98
Interest Payment	251,218.36	153,846.68	6,639.19	3,601.71	87,130.78
Interest Payment per Note		30.97	82.99	120.06	205.98

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)	24.70 %	22.23 %	21.30 %	8.18 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	25.80 %	23.33 %	21.30 %	8.18 %
Current CE (Subordination)	16.52 %	14.05 %	13.12 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	17.62 %	15.15 %	13.12 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29/07/2026
Payment date	27/07/2026
Period No	48
Monthly Period	01/06/2026
Interest Period	25/06/2026 to 27/07/2026 = 32 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 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.

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9.a Original Portfolio Principal Balance

Reporting Date		29/07/2026				
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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

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9.b Original Principal Balance Graph

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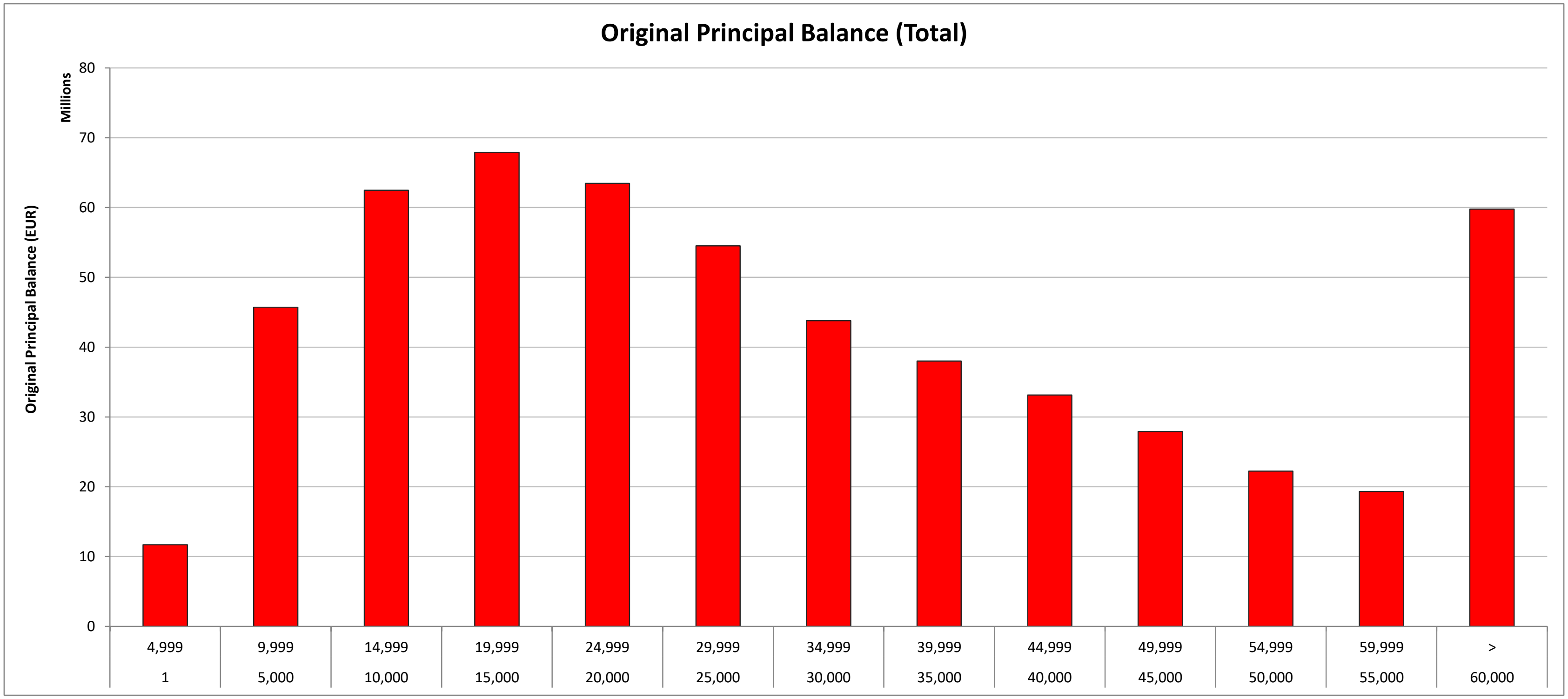
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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10.a Outstanding Principal Balance

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

Santander Consumer Bank

Average amount - all:	10,912

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2,463	5,883,574	8.58 %	12.6	53.8
5,000	10 000	1,345	9,748,328	14.21 %	16.1	53.4
10,000	15 000	886	10,833,068	15.79 %	15.7	53.3
15,000	20 000	545	9,397,426	13.70 %	16.6	52.7
20,000	25 000	339	7,548,528	11.00 %	17.6	52.9
25,000	30 000	241	6,618,281	9.65 %	18.5	52.7
30,000	35 000	195	6,301,086	9.18 %	19.2	53.1
35,000	40 000	133	4,957,337	7.23 %	20.5	51.9
40,000	45 000	59	2,485,439	3.62 %	19.5	52.5
45,000	50 000	30	1,420,210	2.07 %	18.8	53.9
50,000	55 000	13	690,720	1.01 %	20.3	51.2
55,000	60 000	10	565,499	0.82 %	17.9	52.7
60,000	-	28	2,156,633	3.14 %	19.6	52.4
Total		6,287	68,606,129	100 %	17.2	53.0

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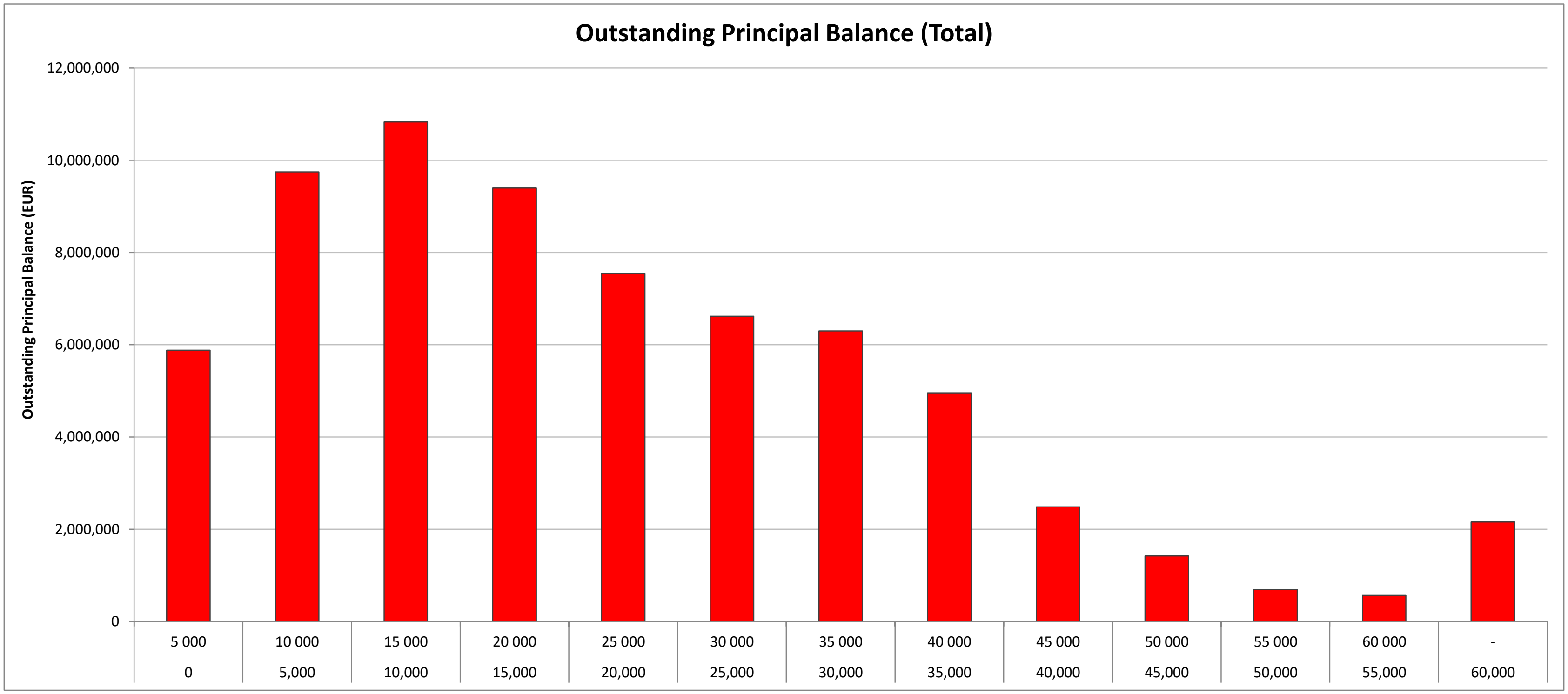
10.b Outstanding Principal Balance Graph

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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11.a Geographical Distribution

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

Geographic distribution

TOTAL					
District	**No**	**Outstanding balance**	**% of Outstanding balance**	**WA months to maturity**	**WA seasoning**
Central Finland	494	4,567,346	6.66 %	17.1	52.7
Eastern Finland	211	1,998,340	2.91 %	16.9	52.9
East Tavastia	381	3,897,467	5.68 %	16.4	53.2
Greater Helsinki	2,070	26,268,851	38.29 %	17.7	53.0
Northern Finland	524	5,859,737	8.54 %	17.4	52.7
Northern Savonia	248	2,372,350	3.46 %	16.5	53.5
Ostrobothnia	439	4,532,386	6.61 %	16.8	52.8
South-Eastern Fi	350	3,001,868	4.38 %	15.9	53.2
South-Western Fi	829	8,633,881	12.58 %	17.3	52.8
Western Tavastia	741	7,473,902	10.89 %	16.4	53.3
Total	6,287	68,606,129	100 %	17.2	53.0

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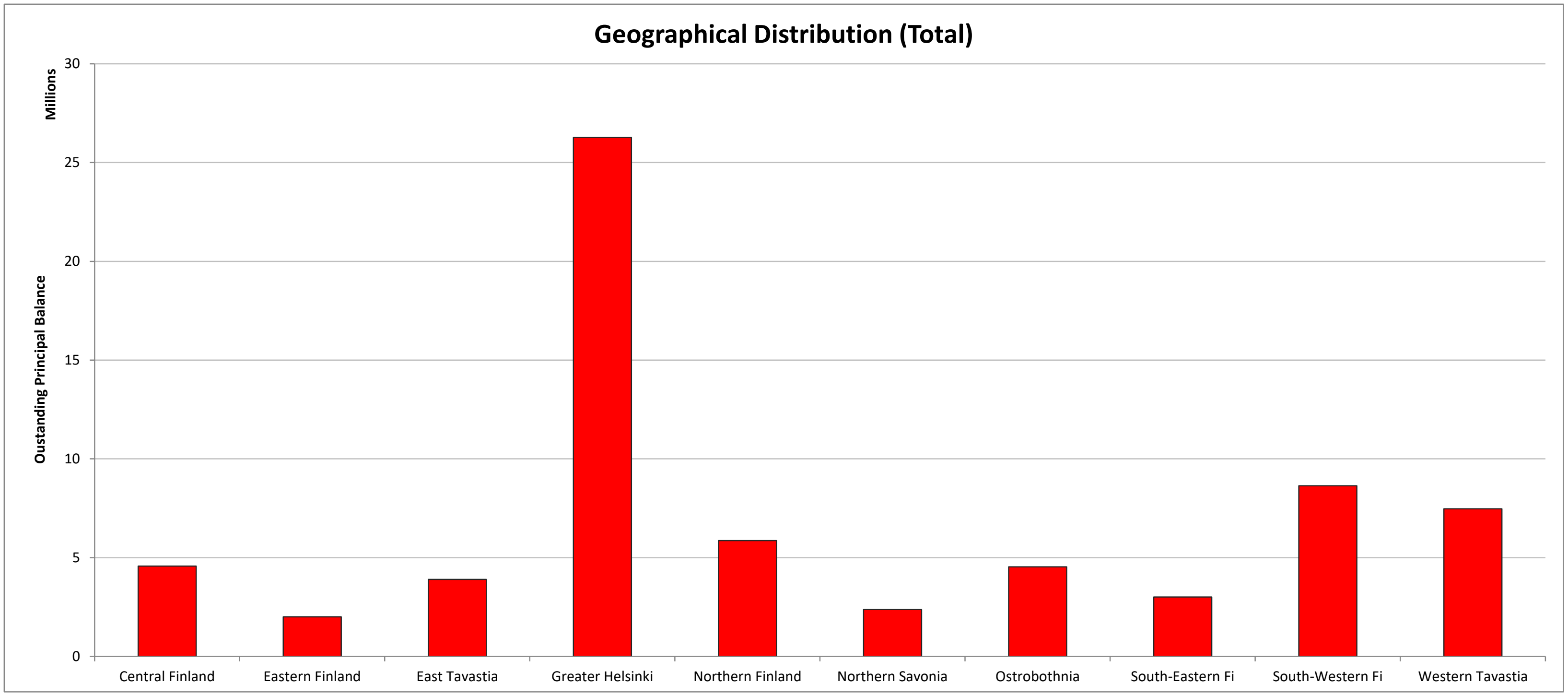
11.b Geographical Distribution Graph

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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12.a Interest Rate

Reporting Date		29/07/2026					
Payment date		27/07/2026					
Period No		48					
Monthly Period		01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32	days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1,371	15,408,625	22.46 %	14.3	53.4
1 %	2 %	1,513	24,406,922	35.58 %	17.5	53.4
2 %	4 %	2,136	22,225,620	32.40 %	18.5	52.4
4 %	6 %	887	4,992,025	7.28 %	18.0	52.5
6 %	8 %	378	1,568,792	2.29 %	18.5	51.7
8 %	10 %	2	4,145	0.01 %	20.3	50.8
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		6,287	68,606,129	100 %	17.2	53.0

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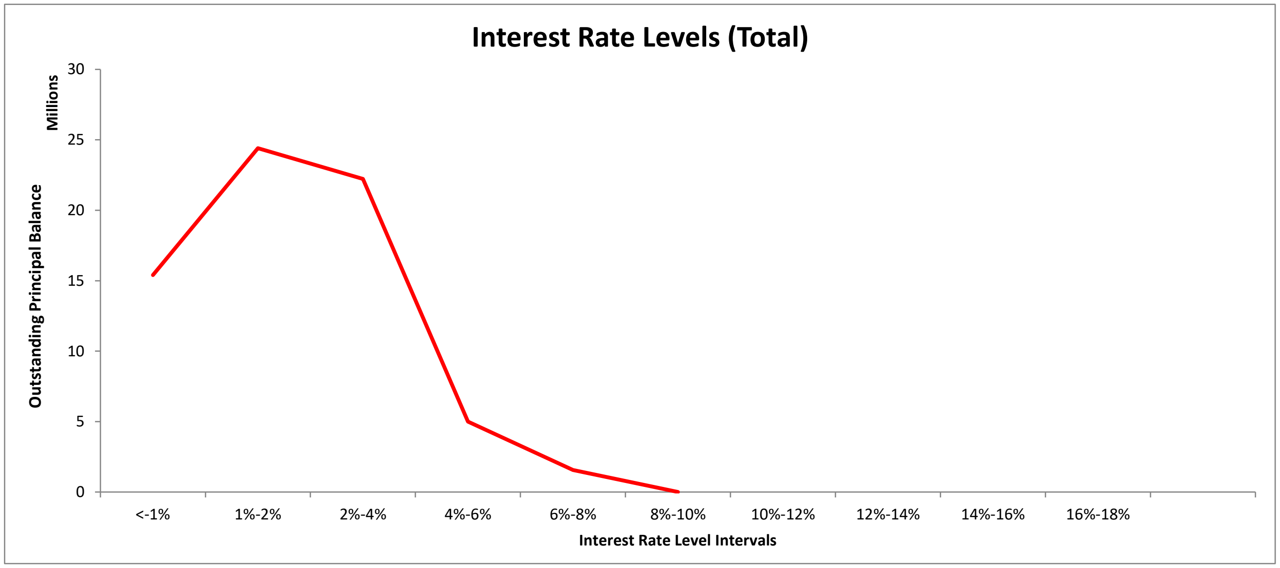
12.b Interest Rate

Reporting Date		29/07/2026					
Payment date		27/07/2026					
Period No		48					
Monthly Period		01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32	days



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13.a Remaining Terms

Reporting Date		29/07/2026		
Payment date		27/07/2026		
Period No		48		
Monthly Period		01/06/2026		
Interest Period	from	25/06/2026	to	27/07/2026 = 32 days

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	23	91,080	0.13 %	0.0	60.1
1	12	2,580	17,216,101	25.09 %	7.2	55.5
13	24	3,157	42,245,372	61.58 %	19.1	53.0
25	36	526	9,050,638	13.19 %	27.1	48.1
37	48	1	2,938	0.00 %	40.0	51.0
49	60					
61	72					
73	84					
85	96					
97	108					
109	120					
121	-					
Total		6,287	68,606,129	100 %	17.2	53.0

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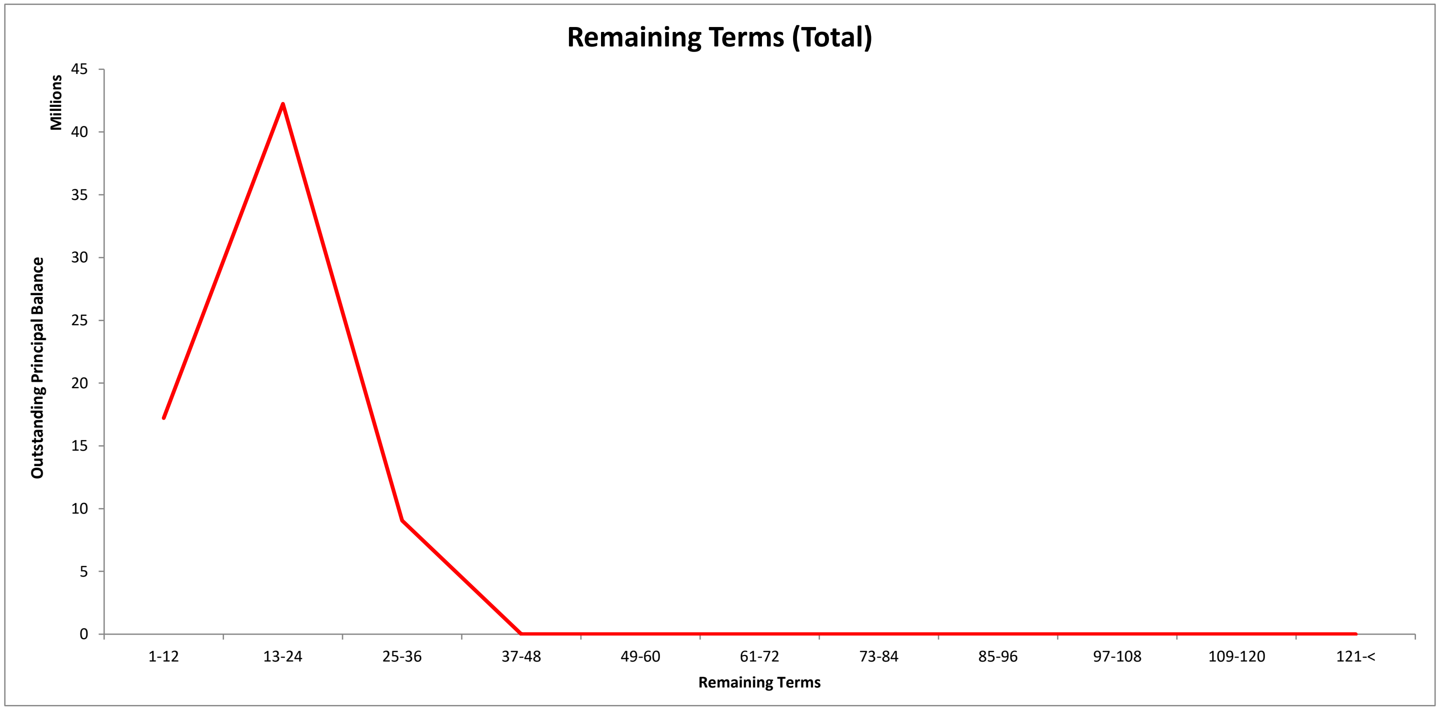
13.b Remaining Terms

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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14.a Seasoning

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

TOTAL						
Min	**Max**	**No**	**Outstanding balance**	**% of Outstanding Balance**	**WA months to maturity**	**WA seasoning**
1	12					
13	24					
25	36					
37	48	872	10,170,466	14.82 %	23.0	46.7
49	60	5,039	55,083,374	80.29 %	16.6	53.4
61	72	368	3,257,894	4.75 %	8.5	64.5
73	84	8	94,395	0.14 %	1.3	73.7
85	96					
Total		6,287	68,606,129	100 %	17.2	53.0

Months on book

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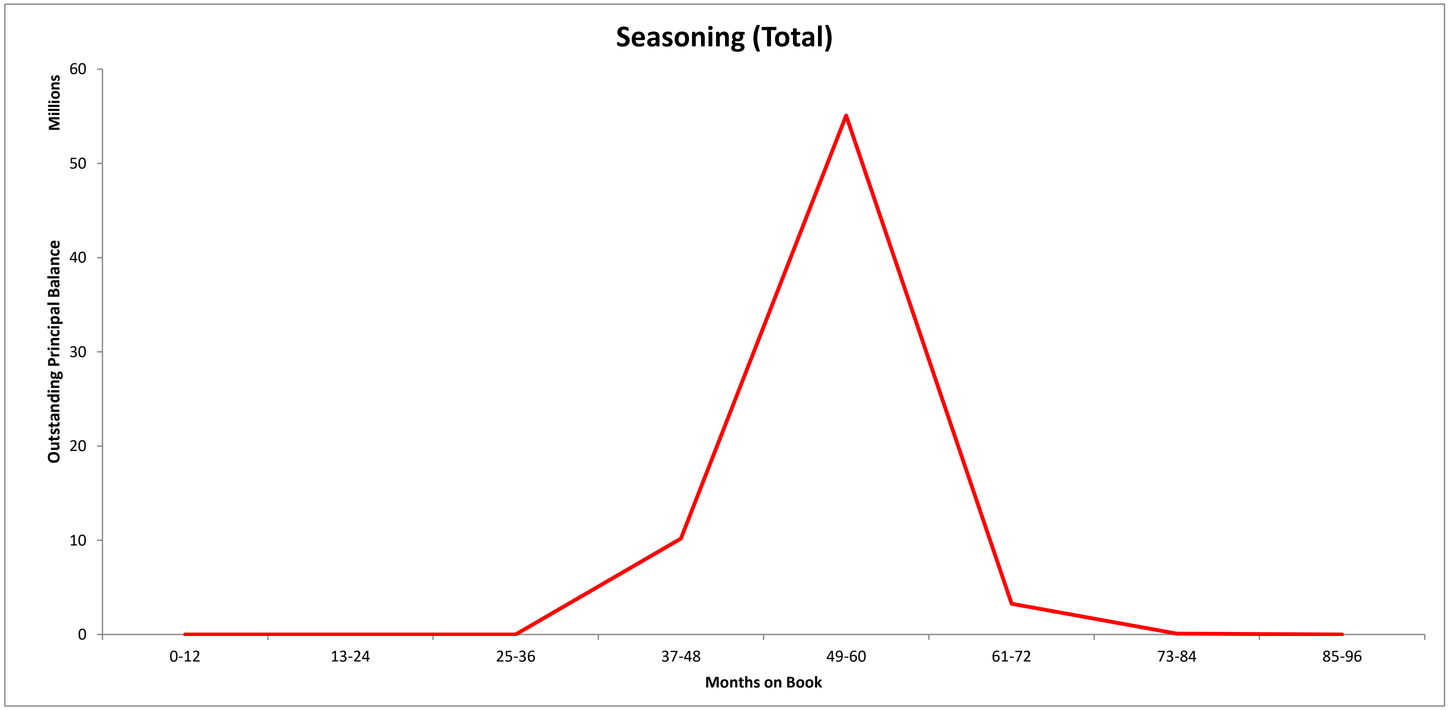
14.b Seasoning

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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15.a Balloon loans

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 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	2,825	9,952,517	14.51 %	1,505	0.0 %	17.0	52.0
Balloon	3,462	58,653,611	85.49 %	39,699,738	67.7 %	17.2	53.1
Total	6,287	68,606,129	100 %	39,701,242	58 %	17.2	53.0

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15.b Balloon loans

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

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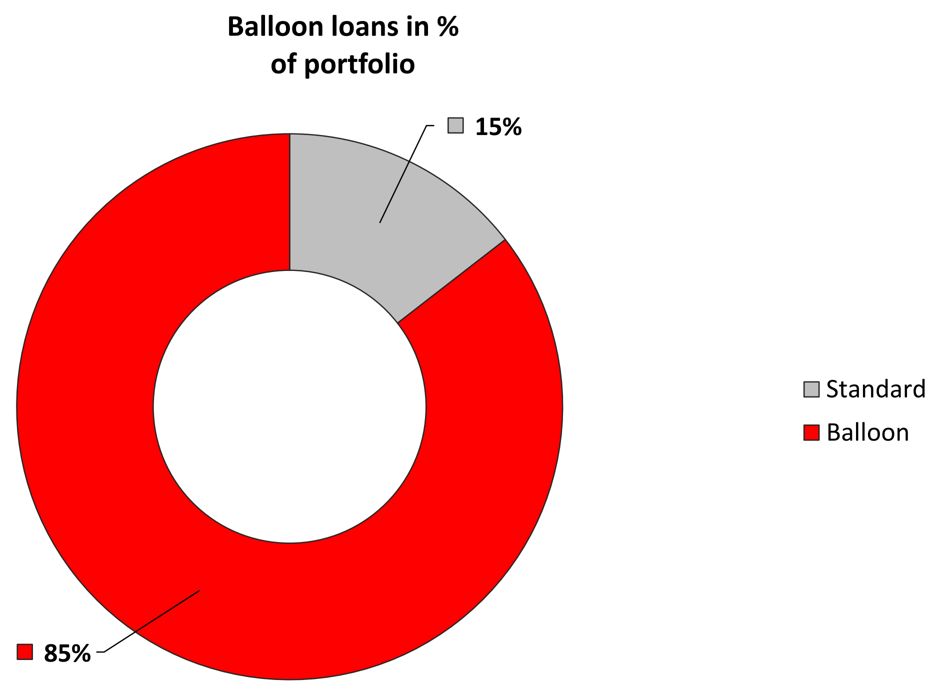

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16.a # loans per borrower

	Reporting Date		29/07/2026		
	Payment date		27/07/2026		
	Period No		48		
	Monthly Period		01/06/2026		
	Interest Period	from	25/06/2026	to	27/07/2026 = 32 days

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	6,273	68,491,948	99.83 %
	2	7	114,181	0.17 %
	3			
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	6,280	68,606,129	100 %

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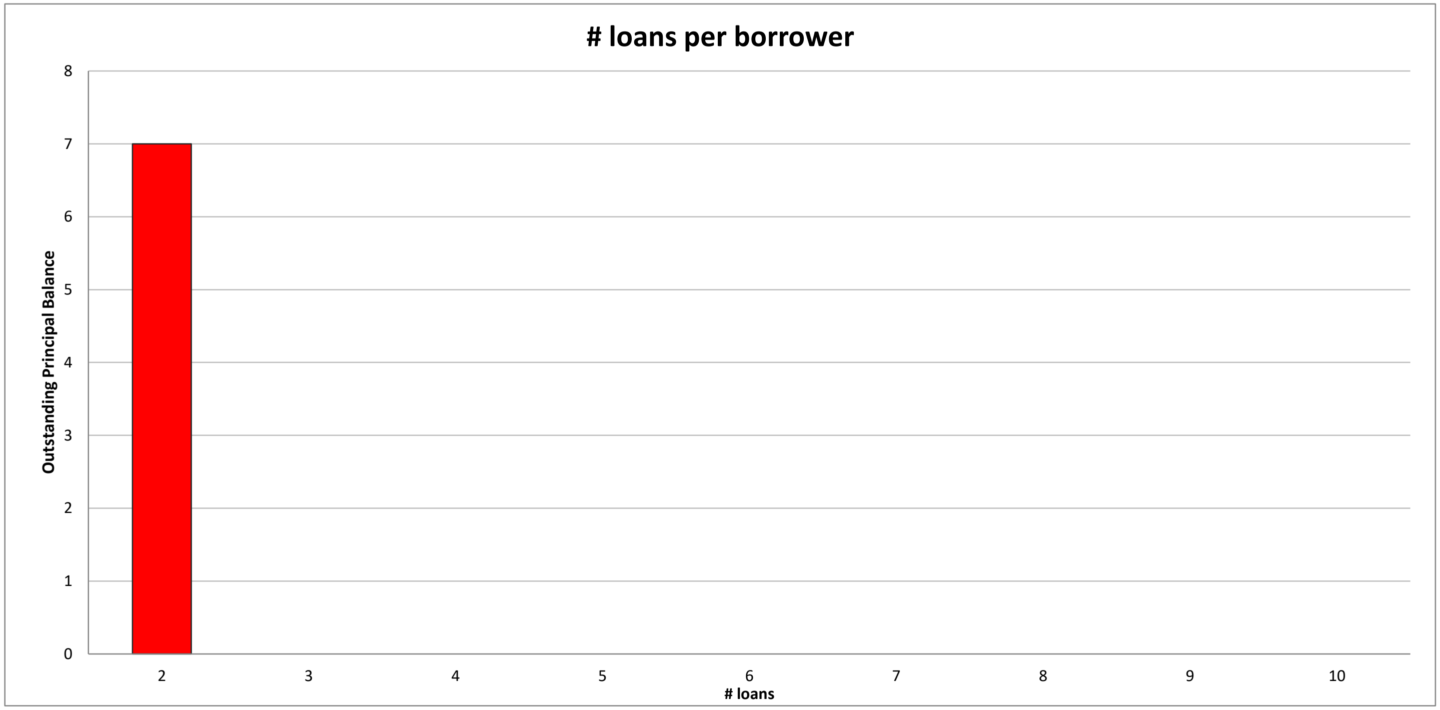
16.b # loans per borrower

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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17.a Amortization Profile

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

Amortization profile

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	68,606,129	66,378,191	2,227,938	129,034	2.28 %	96.75 %
2	66,378,191	64,262,318	2,115,873	124,852	2.28 %	93.67 %
3	64,262,318	61,500,153	2,762,164	120,537	2.27 %	89.64 %
4	61,500,153	58,557,992	2,942,162	115,446	2.28 %	85.35 %
5	58,557,992	55,946,291	2,611,701	110,363	2.29 %	81.55 %
6	55,946,291	53,442,342	2,503,949	105,570	2.29 %	77.90 %
7	53,442,342	50,835,669	2,606,673	100,947	2.29 %	74.10 %
8	50,835,669	48,258,730	2,576,939	96,357	2.30 %	70.34 %
9	48,258,730	45,371,751	2,886,978	92,063	2.31 %	66.13 %
10	45,371,751	42,503,858	2,867,894	87,163	2.33 %	61.95 %
11	42,503,858	40,187,113	2,316,745	82,342	2.35 %	58.58 %
12	40,187,113	38,219,303	1,967,810	78,115	2.36 %	55.71 %
13	38,219,303	36,068,762	2,150,541	74,201	2.35 %	52.57 %
14	36,068,762	34,072,669	1,996,093	69,938	2.35 %	49.66 %
15	34,072,669	31,624,029	2,448,640	65,816	2.34 %	46.10 %
16	31,624,029	28,625,433	2,998,597	61,077	2.34 %	41.72 %
17	28,625,433	26,126,003	2,499,430	55,901	2.37 %	38.08 %
18	26,126,003	23,508,494	2,617,509	50,747	2.36 %	34.27 %
19	23,508,494	20,802,998	2,705,496	45,383	2.34 %	30.32 %
20	20,802,998	18,134,144	2,668,854	40,583	2.37 %	26.43 %
21	18,134,144	15,509,956	2,624,187	34,990	2.34 %	22.61 %
22	15,509,956	10,691,012	4,818,944	30,020	2.35 %	15.58 %
23	10,691,012	8,553,693	2,137,319	21,628	2.45 %	12.47 %
24	8,553,693	6,444,371	2,109,323	17,564	2.49 %	9.39 %
25	6,444,371	4,773,940	1,670,431	13,553	2.55 %	6.96 %
26	4,773,940	3,630,043	1,143,897	10,129	2.58 %	5.29 %
27	3,630,043	2,293,838	1,336,205	7,801	2.61 %	3.34 %
28	2,293,838	1,494,144	799,694	4,703	2.49 %	2.18 %
29	1,494,144	1,035,526	458,618	3,093	2.51 %	1.51 %
30	1,035,526	662,698	372,828	2,014	2.36 %	0.97 %
31	662,698	434,634	228,065	1,249	2.28 %	0.63 %
32	434,634	185,756	248,877	706	1.97 %	0.27 %
33	185,756	67,124	118,633	352	2.30 %	0.10 %
34	67,124	1,509	65,614	148	2.68 %	0.00 %
35	1,509	1,151	358	7	5.89 %	0.00 %
36	1,151	313	838	5	5.76 %	0.00 %
37	313	237	76	1	2.92 %	0.00 %
38	237	160	76	1	2.94 %	0.00 %
39	160	84	77	0	2.96 %	0.00 %
40	84	7	77	0	2.93 %	0.00 %
41	7	0	7	0	3.02 %	0.00 %

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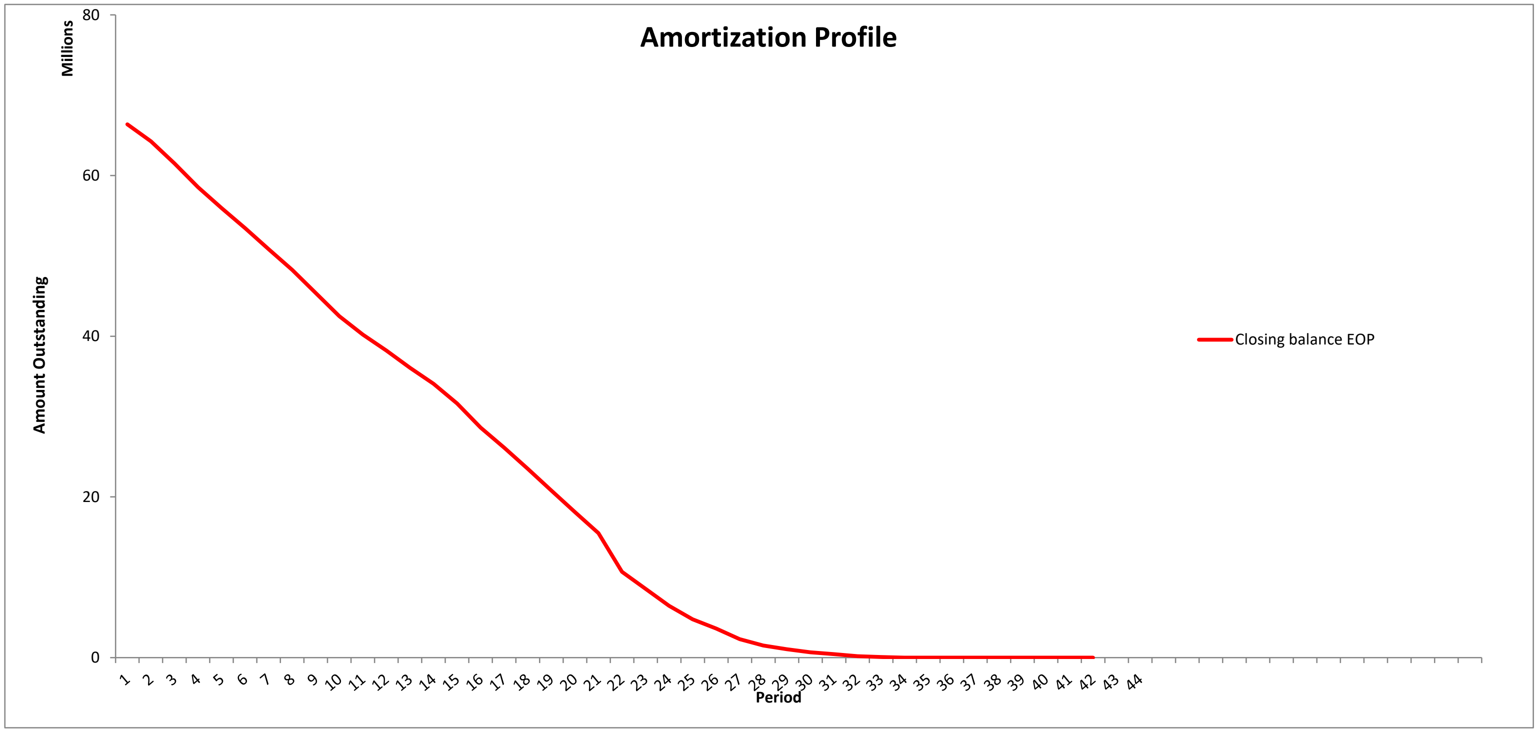
17.b Amortization Profile

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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18.a Payment Holidays

Reporting Date		29/07/2026					
Payment date		27/07/2026					
Period No		48					
Monthly Period		01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32	days

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	79	80	23,761	1,105,908
2026 06	62	66	23,308	949,755
Total:	9,385	11,259	3,436,164	176,372,617

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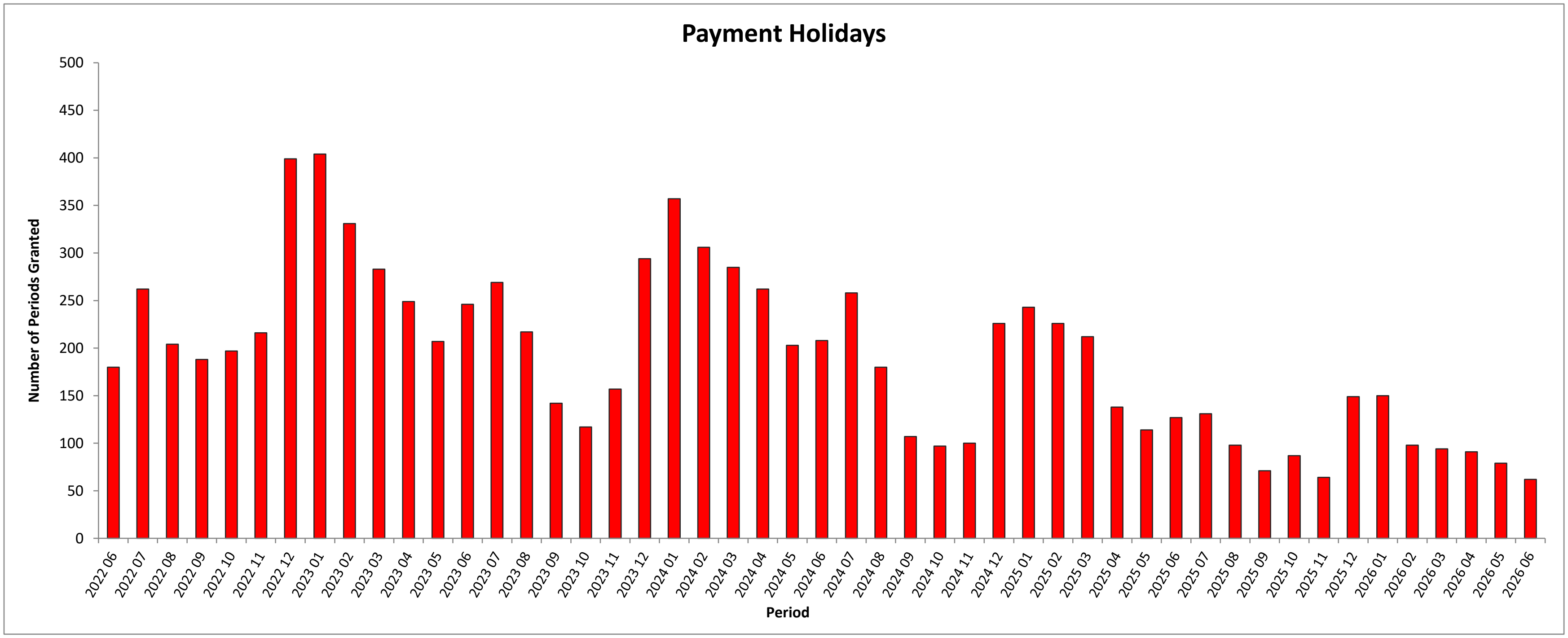
18.b Payment Holidays

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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18.c Remaining Payment Holidays

Reporting Date		29/07/2026					
Payment date		27/07/2026					
Period No		48					
Monthly Period		01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32	days

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	60	20,385	893,408
2	2	2,436	71,126
3	1	891	18,677
Total	63	23,712	983,212

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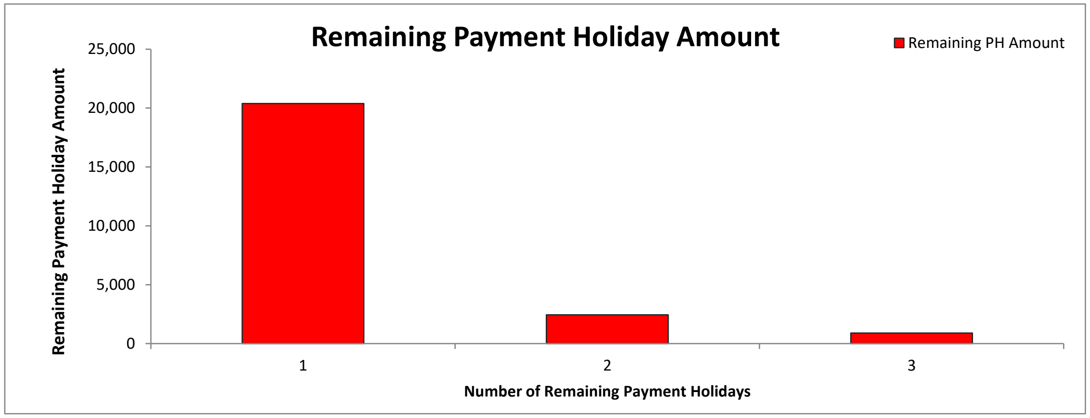
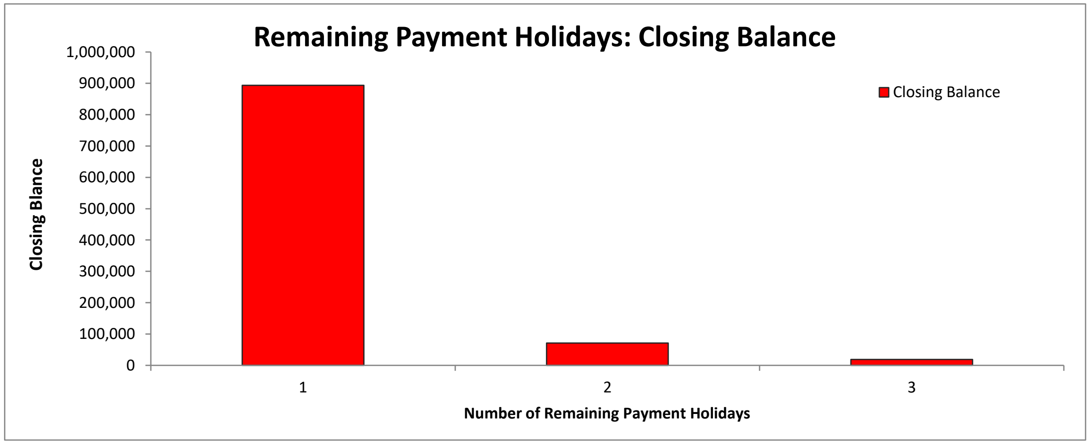
18.d Remaining Payment Holidays

Reporting Date		29/07/2026					
Payment date		27/07/2026					
Period No		48					
Monthly Period		01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32	days





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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.a Downpayment

Reporting Date		29/07/2026		
Payment date		27/07/2026		
Period No		48		
Monthly Period		01/06/2026		
Interest Period	from	25/06/2026	to	27/07/2026 = 32 days

Downpayment %

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	2,244	25,643,398	37.38 %	18.8	53.0
5 %	10 %	967	12,605,298	18.37 %	17.3	53.2
10 %	15 %	848	10,544,653	15.37 %	16.7	52.9
15 %	20 %	611	6,639,076	9.68 %	16.3	52.8
20 %	25 %	414	4,402,339	6.42 %	14.9	52.9
25 %	30 %	330	2,920,906	4.26 %	15.2	52.9
30 %	35 %	261	2,052,855	2.99 %	14.7	52.6
35 %	100 %	612	3,797,603	5.54 %	13.8	52.6
Total		6,287	68,606,129	100 %	17.2	53.0

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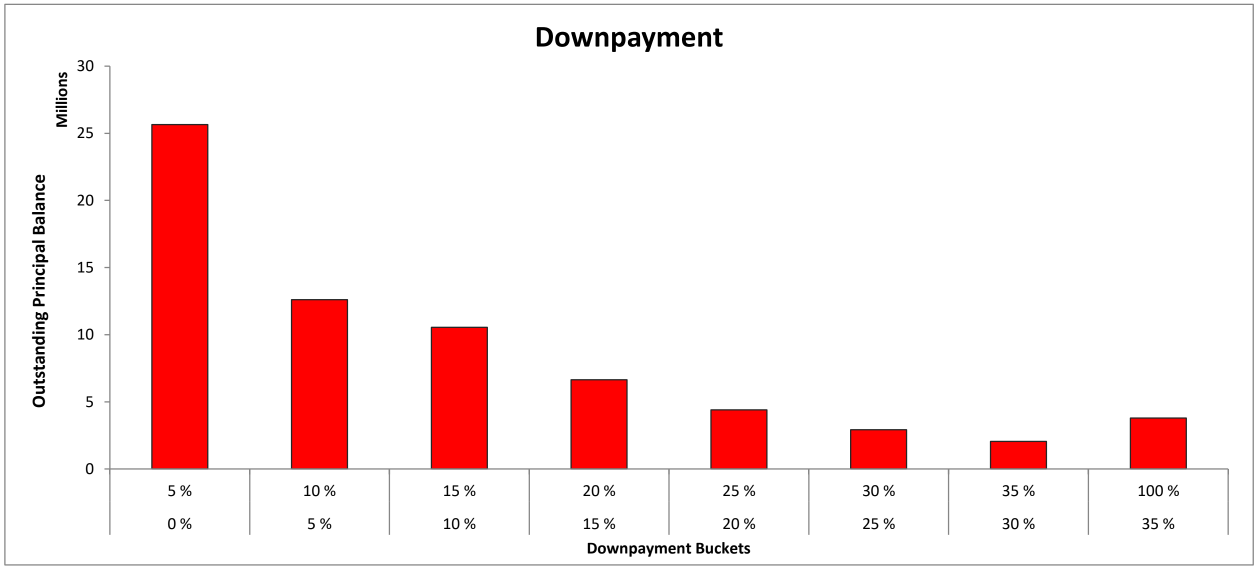
19.b Downpayment

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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20.a Vehicle Condtion

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

Santander Consumer Bank

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	1,558	23,631,959	34.45 %	15.2	53.1
Used	4,729	44,974,170	65.55 %	18.2	52.9
Total	6,287	68,606,129	100 %	17.2	53.0

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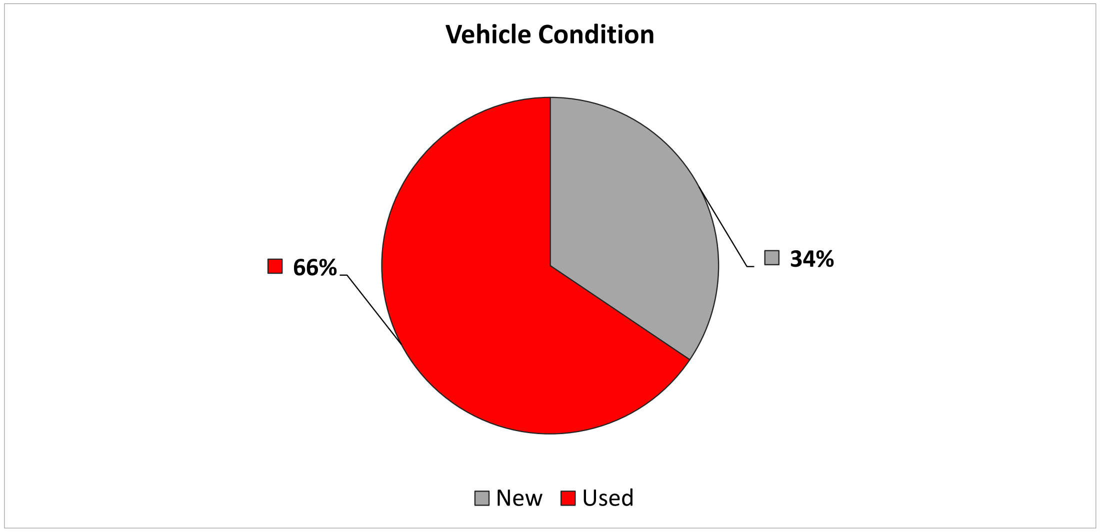
20.b Vehicle Condition

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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21.a Borrower Type

Reporting Date		29/07/2026		
Payment date		27/07/2026		
Period No		48		
Monthly Period		01/06/2026		
Interest Period	from	25/06/2026	to	27/07/2026 = 32 days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	282	3,096,066	4.51 %	13.4	52.8
Private	6,005	65,510,063	95.49 %	17.3	53.0
Total	6,287	68,606,129	100 %	17.2	53.0

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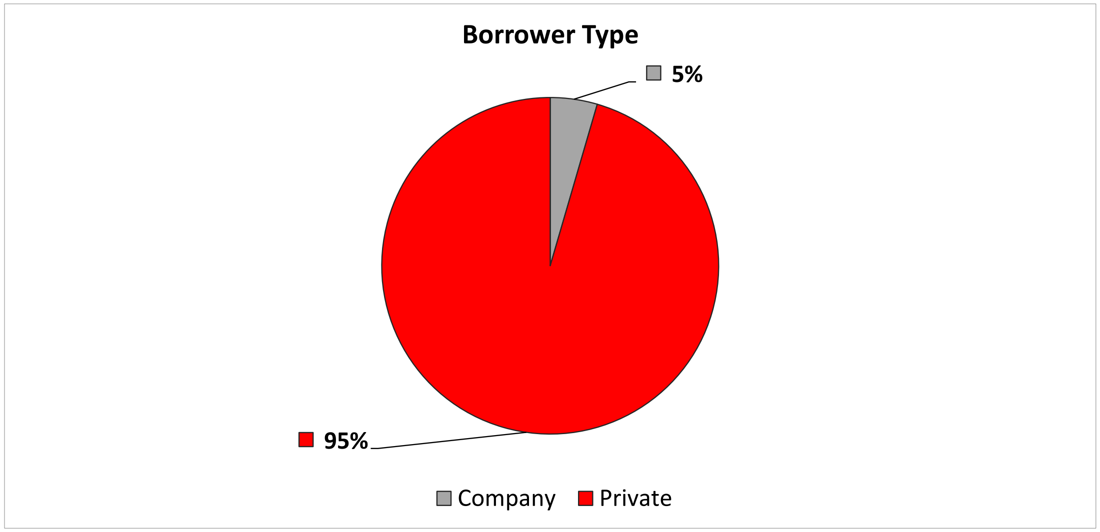
21.b Borrower Type

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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22.a Vehicle type

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

Santander Consumer Bank

TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	135	2,902,664	4.23 %	16.8	53.5
Caravans	59	588,382	0.86 %	16.5	54.3
Cars	5,747	63,111,346	91.99 %	17.3	53.0
Motorcycles	91	393,971	0.57 %	14.2	50.5
Vans	255	1,609,765	2.35 %	13.5	52.8
Total	6,287	68,606,129	100 %	17.2	53.0

Vehicle type

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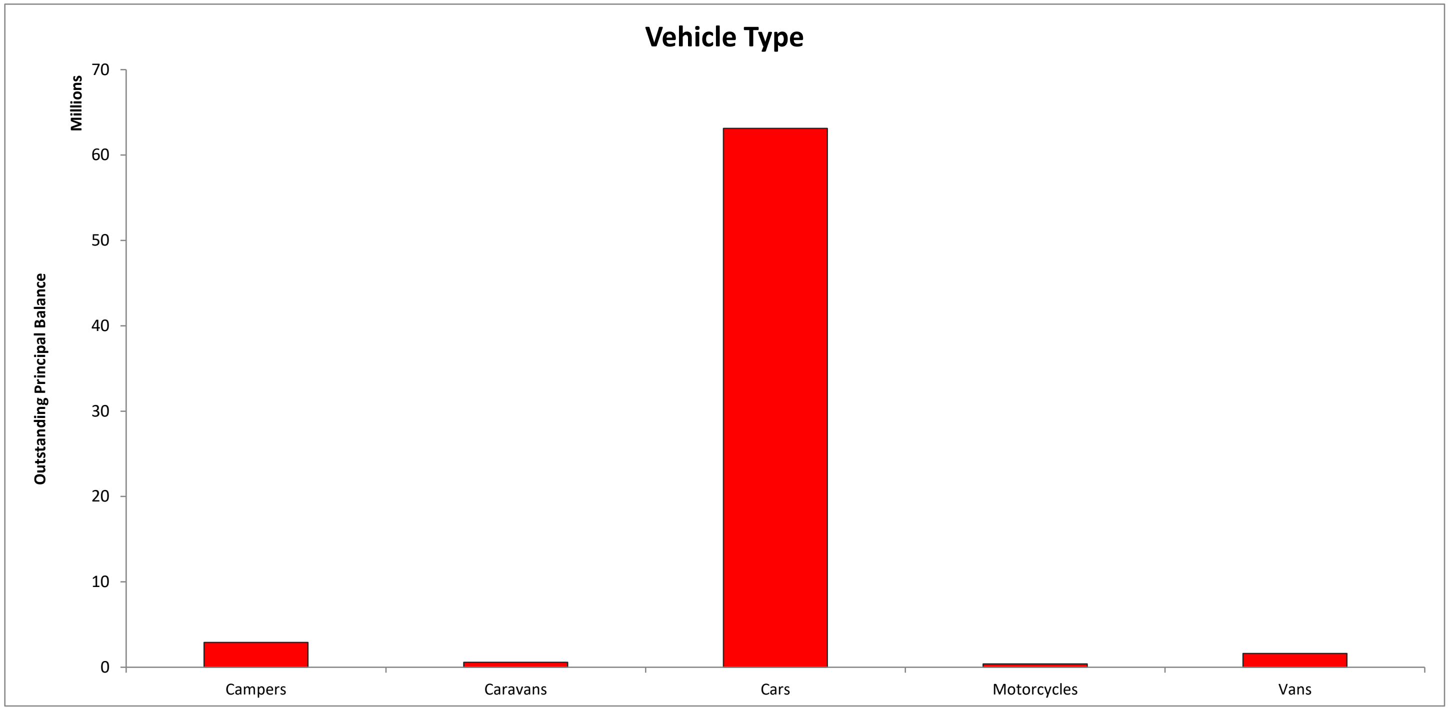
22.b Vehicle type

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

Santander Consumer Bank



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23.a Restructured Loans

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 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	0	0
2026 06	0	0
Total	27	326,920

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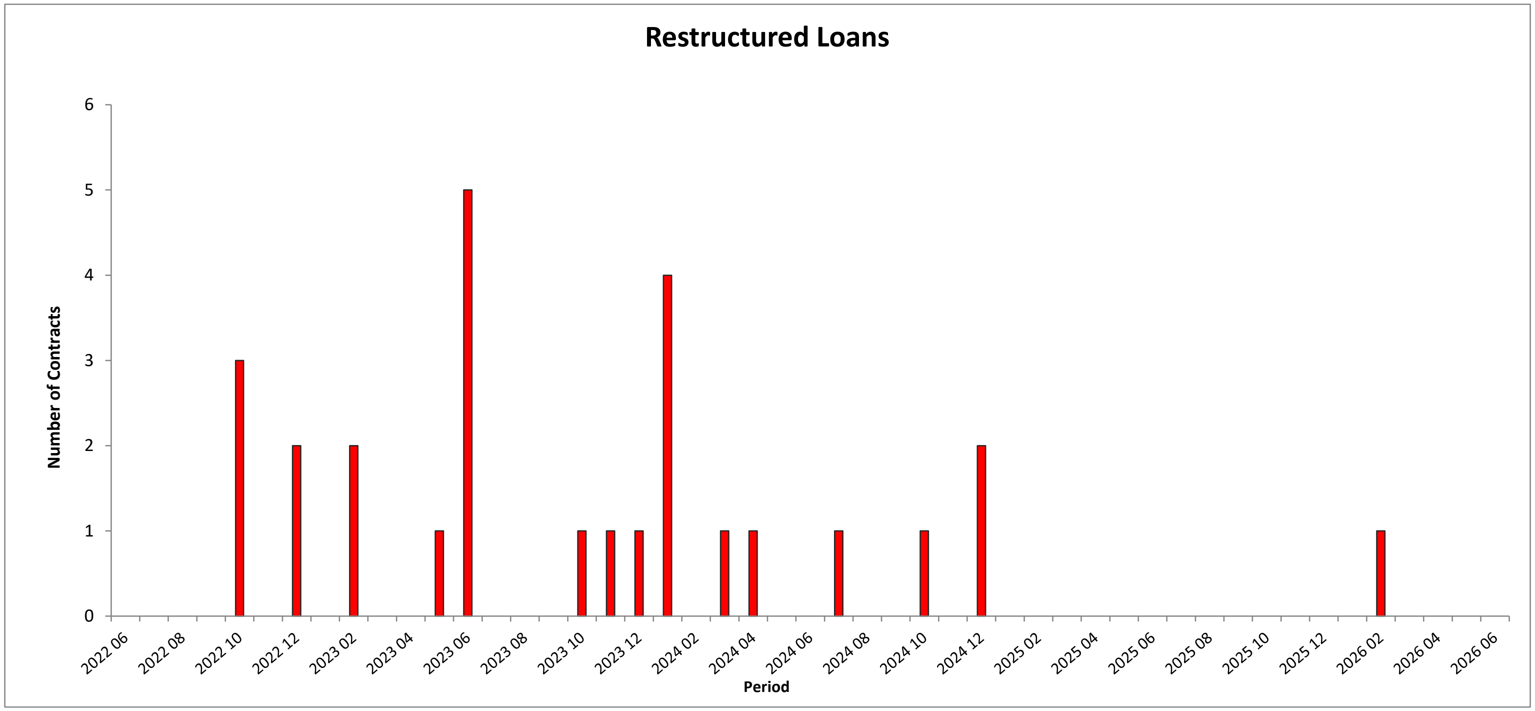
23.b Restructured Loans

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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24.a Dynamic Interest rate

Reporting Date		29/07/2026					
Payment date		27/07/2026					
Period No		48					
Monthly Period		01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32	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	72,949,982	2.27 %
2026 06	68,606,129	2.27 %

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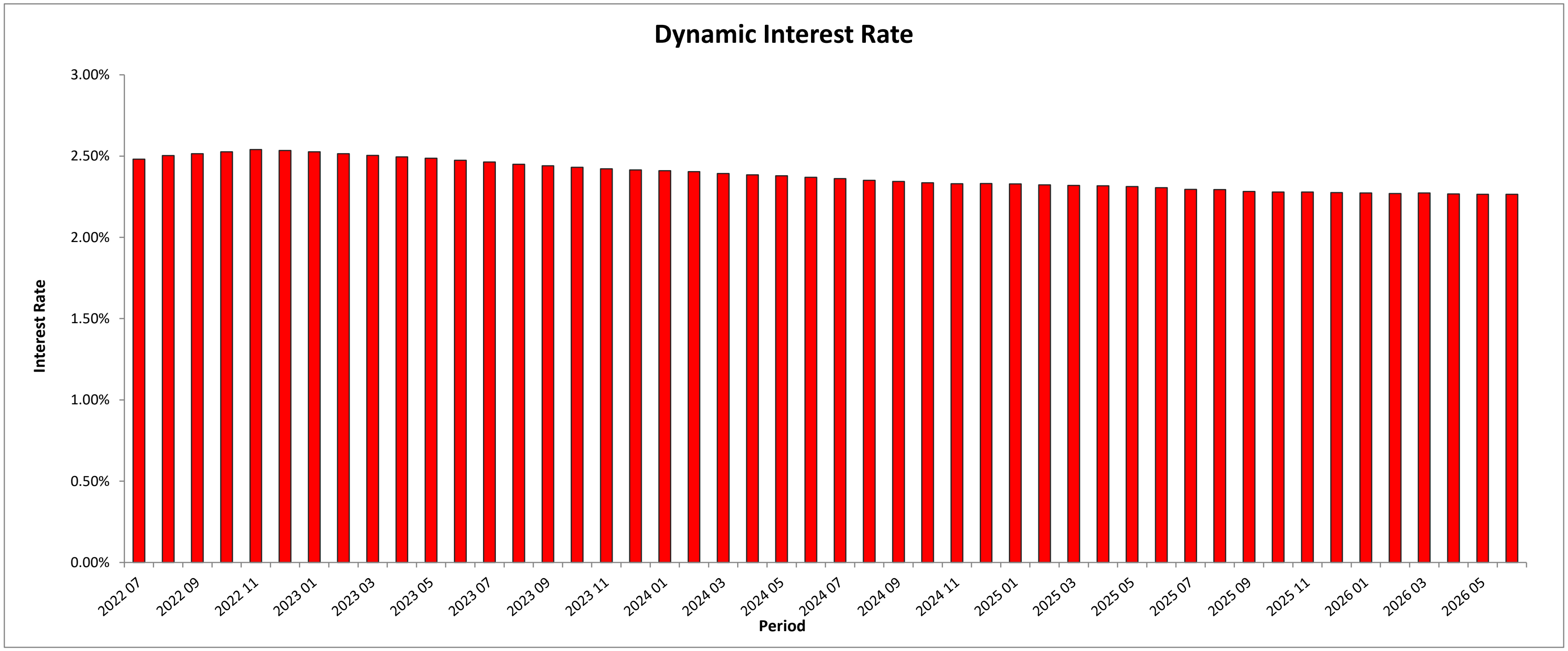
24.b Dynamic Interest Rate

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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25.a Dynamic Pre-Payments

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

Santander Consumer Bank

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	2,174,901	72,949,982	30.46 %
2026 06	1,964,109	68,606,129	29.43 %

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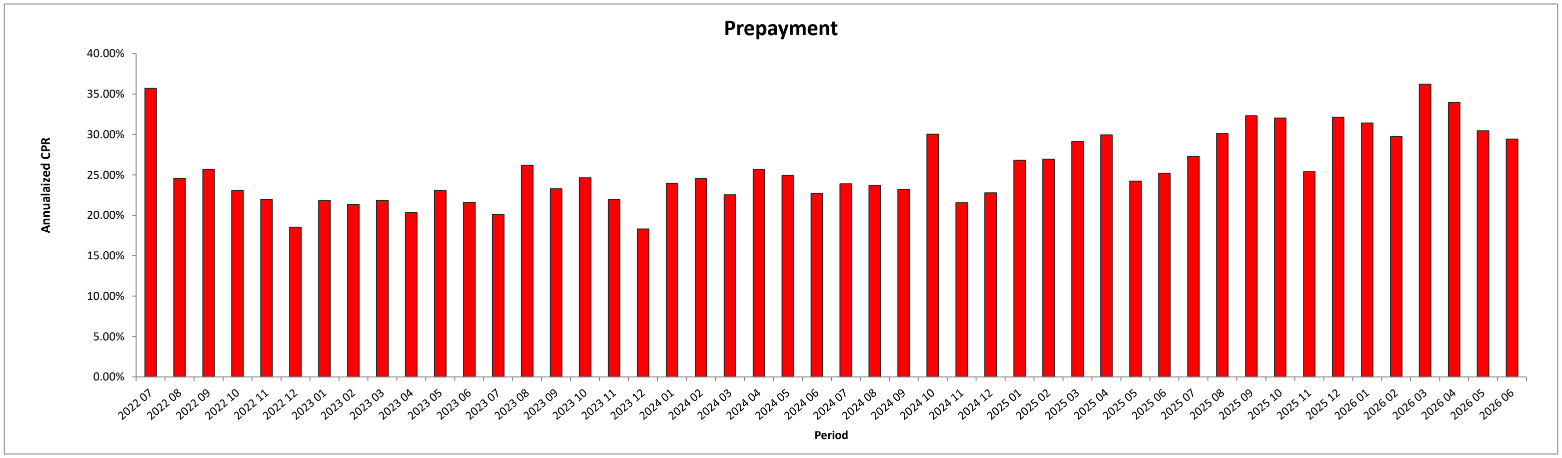
25.b Dynamic Pre-Payments

Reporting Date		29/07/2026					
Payment date		27/07/2026					
Period No		48					
Monthly Period		01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32	days



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26. Delinquency

Reporting Date		29/07/2026			
Payment date		27/07/2026			
Period No		48			
Monthly Period		01/06/2026			
Interest Period	from	25/06/2026	to	27/07/2026	= 32 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
2022	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
	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
2023	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
	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
2024	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
	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
2025	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
	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
2026	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	72,949,982	6,186	68,459,143	288	3,093,603	64	616,509	26	211,876	29	276,250	14	172,941	11	119,660	12	64,772
	6	68,606,129	5,913	64,813,772	245	2,575,388	49	462,653	33	265,861	18	168,277	19	164,627	10	155,550		79,720
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Santander Consumer Finance Oy
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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		29/07/2026	
Payment date		27/07/2026	
Period No		48	
Monthly Period		01/06/2026	
Interest Period	from	25/06/2026	to 27/07/2026 = 32 days

Santander Consumer Bank

		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	31,308	926,295	344,986												
2023 1	1,474,792	96	21,560	1,324,262	150,530												
2023 2	1,712,684	122	33,085	1,462,815	249,869												
2023 3	2,174,494	118	60,202	1,927,888	246,606												
2023 4	1,665,980	104	61,608	1,444,910	221,070												
2024 1	1,701,651	101	67,141	1,402,269	299,382												
2024 2	1,824,346	100	41,281	1,434,544	389,802												
2024 3	1,155,151	81	146,724	934,131	221,019												
2024 4	1,286,455	75	160,023	982,851	303,604												
2025 1	1,014,822	72	100,456	653,029	361,792												
2025 2	1,001,125	71	123,034	611,977	389,148												
2025 3	1,050,164	73	169,331	527,468	522,695												
2025 4	492,465	46	70,057	197,512	294,953												
2026 1	526,289	43	56,561	96,829	429,460												
2026 2	286,135	38	43,606	43,606	242,529												
2026 3	0	0															
2026 4	0	0															

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28. Priority of Payments - Revenue

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1,060,793.57	EUR
Senior Expenses	-	123,704.60	EUR
Servicing Fee	-	28,585.89	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	62,769.41	EUR
Tranche A Loan Interest to Issuer	-	153,847.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	6,639.00	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	-	3,602.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	87,131.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	79,720.14	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	-	113.00	EUR
Deferred Purchase Price to Seller		514,681.53	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	609,671.07	EUR
Senior Expenses	-	65,112.45	EUR
Issuer swap interest to swap counterparty	-	62,769.41	EUR
Interest Class A Notes	-	153,847.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	6,639.00	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	-	3,602.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	87,131.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	79,720.14	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		150,850.07	EUR

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29. Priority of Payments - Redemption

Reporting Date		29/07/2026					
Payment date		27/07/2026					
Period No		48					
Monthly Period		01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32	days

Santander Consumer Bank

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	4,264,133.29	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	4,264,133.29	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	4,343,853.43	EUR
<u>Prior to the Revolving Period End Date</u>			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	3,626,323.55	EUR
(ii) Principal Payments on Class B Notes	-	107,376.10	EUR
(iii) Principal Payments on Class C Notes	-	40,266.04	EUR
(iiii) Principal Payments on Class D Notes	-	569,887.75	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
<u>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</u>			
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	150,850.07	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	514,681.53	EUR

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30. Transaction Costs

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	123,704.60				
Interest accrued for the Period	EUR	251,219.00	153,847.00	6,639.00	3,602.00	87,131.00
Cumulative Interest accrued	EUR	46,567,405.00	31,182,320.00	1,091,136.00	579,708.00	13,714,241.00
Interest Payments	EUR	251,219.00	153,847.00	6,639.00	3,602.00	87,131.00
Cumulative Interest Payments	EUR	46,567,405.00	31,182,320.00	1,091,136.00	579,708.00	13,714,241.00
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	-				

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31. Swap Overview

Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 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 72,949,982.04**
Interest Period Start	25/06/2026
Interest Period End	27/07/2026
Interest Days	32
Settlement Date	27/07/2026
Party A Floating Interest Rate	2.242 %
Party A Floating Rate Day Count Fraction	0.09
Party A Interest Amount	**EUR 145,381.21**
Party B Fixed Rate	0.9680 %
Party B Fixed Rate Day Count Fraction	0.09
Party B Interest Amount	**EUR 62,769.41**

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Reporting Date		29/07/2026				
Payment date		27/07/2026				
Period No		48				
Monthly Period		01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

32. Contact Details

Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no

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