

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29/07/2026	Following payment dates: 25/08/2026 27/07/2026	
Payment date	27/07/2026		
Period No	36		
Monthly Period	01/06/2026		
Interest Period	from 25/06/2026 to 27/07/2026	=	32 days
Cut-Off date	30/06/2026		

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1. Portfolio Information



	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	140 768 385.25 EUR
Scheduled Loan Principal Repayments (+MC)	3 062 817.69 EUR
Prepayments	3 298 644.60 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	6 361 462.29 EUR
New Defaulted Auto Loans amt in Period	447 017.71 EUR
Closing balance prior to replenishment	133 959 905.25 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	133 959 905.25 EUR
Principal Recoveries on loans in default	1 334 489.34 EUR
Total revenue collections	
Total Revenue Received in Period	558 753.68 EUR
# Loans	
At beginning of period	9 364 Loans
Replenished contracts	- Loans
Paid in Full	306 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	30 Loans
At end of period	9 028 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29/07/2026
Payment date	27/07/2026
Period No	36
Monthly Period	01/06/2026
Interest Period	from 25/06/2026 to 27/07/2026 = 32 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 893 243.02	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	308.39	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	47 300.37	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 immediately succeeding Payment Date in accordance with P Redem PoP item	-	EUR

Total Amount for Purchaser Available Revenue Receipts	1 940 851.78	EUR
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Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	973 960.24	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	280 535.75	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	9 588.44	EUR
g. Liquidity Reserve Excess Amount	37 711.18	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts	1 301 795.61	EUR
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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from 25/06/2026	to	27/07/2026	=	32 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	6 361 462.29	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	6 361 462.29	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6 361 462.29	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	447 017.71	EUR
Total Amount for Issuer Available Redemtion Receipts	6 808 480.00	EUR

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4. Reserve Accounts



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
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Note Balance

Beginning of Period	140 768 385.26	EUR
End of Period	133 959 905.26	EUR

Liquidity Balance

Beginning of Period	0.5 %	706 478.93	EUR
Cash Outflow		37 068.62	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	669 410.31	EUR
Required Reserve Amount	0.5 % *	669 410.31	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 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

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

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5a. Performance Data



Asset Balance

Opening balance prior to replenishment	140 768 385.25	EUR
Closing balance prior to replenishment	133 959 905.25	EUR
Closing Balance post replenishment	133 959 905.25	EUR

Portfolio Performance:

Performing Receivables:

	EUR	%	# loans
Current	125 964 573.24	94.03 %	8 485
1-29 days past due	4 950 084.86	3.70 %	356

Delinquent Receivables:

30-59 days past due	1 172 634.38	0.88 %	71
60-89 days past due	812 829.53	0.61 %	49
90-119 days past due	371 540.88	0.28 %	24
120-149 days past due	374 642.42	0.28 %	22
150-179 days past due	313 599.94	0.23 %	21

Total Performing and Delinquent **133 959 905.25** **100.00 %** **9 028**

Current Period Defaults	447 017.71	30
Cumulative Defaults	18 692 316.73	1027
Current Period Principal Recoveries	1 334 489.34	
Cumulative Principal Recoveries	11 012 136.41	

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

YES

[A] Cumulative Net Loss Ratio, Payment Date	1.71 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.90 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.90 %

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

31.48 %

[A] Aggregate Outstanding Asset Principal Amount	133 959 905.25
[B] Aggregate principal balance of Defaulted Contracts	18 692 316.73
[C] Recoveries received on such Defaulted Contracts	11 012 136.41
[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	2.27 %
[B] Delinquency Ratio, preceding Payment Date	2.45 %
[C] Delinquency Ratio, second preceding Payment Date	1.98 %

or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

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5b. Concentration limits



Concentration limits (Limits not valid after replenishment period ends):

Weighted average interest rate (min 3%)	3.35 %
Weighted average months to maturity (max 60)*	26.32*
Used Vehicles (max 75%)	56.06 %
Balloon Loans (max 70%)	84.35 %
Balloon Installments (max 26%)	49.20 %
Corporate Borrowers (max 11%)	5.49 %
IRB (min 95%)**	96%**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

Balance	# Loans	Portion
190 727.91	1	0.14 %
144 114.90	1	0.10 %
122 901.02	2	0.09 %
104 501.11	1	0.07 %
101 929.60	1	0.07 %
97 586.43	2	0.07 %
95 603.65	1	0.07 %
95 414.39	1	0.07 %
92 480.45	1	0.07 %
92 230.32	1	0.07 %
Total (max 0,6%)		0.81 % *

* Post Replenishment

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6. Note Principal



Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning of Period	104 968 385.26	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
Sequential Amortization	6 808 480.00	-	-	-	-	-	EUR
End of Period	98 159 905.26	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	-	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	447 017.71	EUR
Credit PDL	-	-	-	-	-	447 017.71	EUR
End of Period	-	-	-	-	-	-	EUR

Net Note Principal

Beginning of Period	104 968 385.26	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
End of Period	98 159 905.26	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR

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7. Outstanding Notes



Reporting Date	29/07/2026		
Payment date	27/07/2026		
Period No	36		
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	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)	AAA (sf) / AAA (sf)	AA+ (sf) / AA+ (sf)	AA- (sf) / AA- (sf)	A (sf) / BBB (sf)	Not Rated
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	140 768 385.26	104 968 385.26	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Available Distribution Amount	6 808 480.00						
Amortisation	6 808 480.00						
Redemption per Class	6 808 480.00	6 808 480.00	-	-	-	-	-
Redemption per Note		1 643.77	-	-	-	-	-
Outstanding Closing Balance		98 159 905.26	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Net Outstanding Closing Balance	133 959 905.26	98 159 905.26	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Current Tranching	100 %	73.28 %	4.93 %	6.35 %	3.51 %	3.36 %	8.58 %
Current Pool Factor		0.24	1.00	1.00	1.00	1.00	1.00
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		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Day Count Convention*							
Interest Days		32	32	32	32	32	32
Principal Outstanding per Note Beginning of Period		25 342.44	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		1 643.77	-	-	-	-	-
Principal Outstanding per Note End of Period		23 698.67	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		66.27	465.96	577.07	777.07	954.84	1 221.51
Interest Payment	574 271.64	274 503.99	30 753.07	49 050.67	36 522.13	42 968.00	140 473.78
Interest Payment per Note		66.27	465.96	577.07	777.07	954.84	1 221.51
3. Credit Enhancements							
Initial total CE (Subordination)		7.96 %	6.49 %	4.60 %	3.56 %	2.56 %	0.00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8.52 %	7.05 %	4.60 %	3.56 %	2.56 %	0.00 %
Current CE (Subordination incl. Excess Spread)		33.13 %	28.21 %	21.86 %	18.35 %	14.99 %	6.41 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		33.63 %	28.71 %	21.86 %	18.35 %	14.99 %	6.41 %
Current CE (Subordination)		26.72 %	21.80 %	15.45 %	11.94 %	8.58 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		27.22 %	22.30 %	15.45 %	11.94 %	8.58 %	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 36
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 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.	

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9.a Original Portfolio Principal Balance

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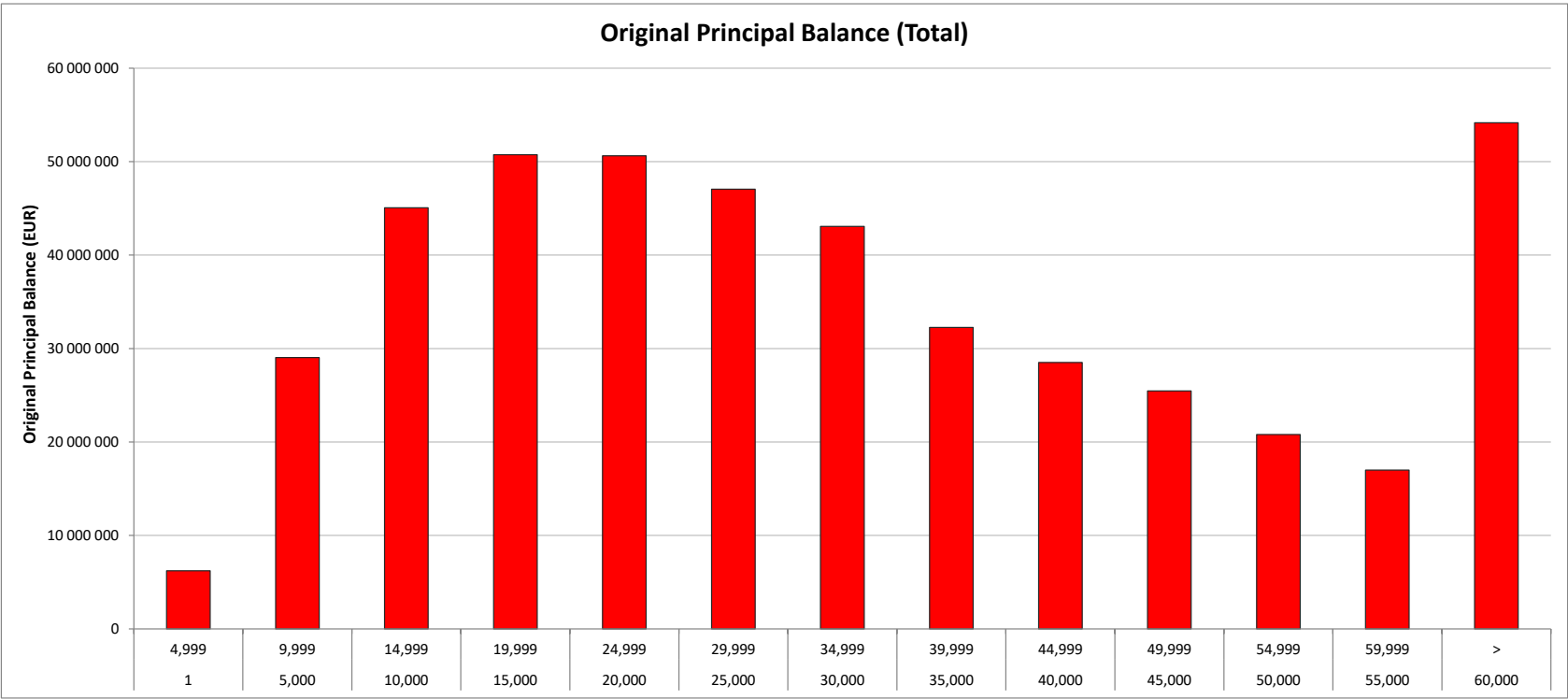
Average amount - all: 21 495

Original balance	TOTAL						
	Min	Max	No	Original balance (EUR)	%	WA months to maturity	WA seasoning
	1	4 999	1 758	6 218 072	1.38 %	26.9	8.0
	5 000	9 999	3 872	29 030 383	6.45 %	43.6	7.8
	10 000	14 999	3 613	45 056 303	10.01 %	51.5	7.8
	15 000	19 999	2 920	50 735 170	11.27 %	53.5	7.9
	20 000	24 999	2 258	50 635 002	11.25 %	55.4	7.7
	25 000	29 999	1 719	47 061 909	10.46 %	56.2	7.7
	30 000	34 999	1 331	43 074 694	9.57 %	57.0	7.7
	35 000	39 999	864	32 258 069	7.17 %	57.7	7.7
	40 000	44 999	671	28 506 298	6.34 %	57.4	7.4
	45 000	49 999	537	25 458 689	5.66 %	58.5	6.9
	50 000	54 999	397	20 798 362	4.62 %	59.0	6.8
	55 000	59 999	296	16 985 189	3.77 %	60.0	7.2
	60 000	>	698	54 162 307	12.04 %	57.3	7.4
	Total		20 934	449 980 446	100 %	54.9	7.6

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance

Reporting Date	29/07/2026				
Payment date	27/07/2026				
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Interest Period	from	25/06/2026	to	27/07/2026	= 32 days



Outstanding balance

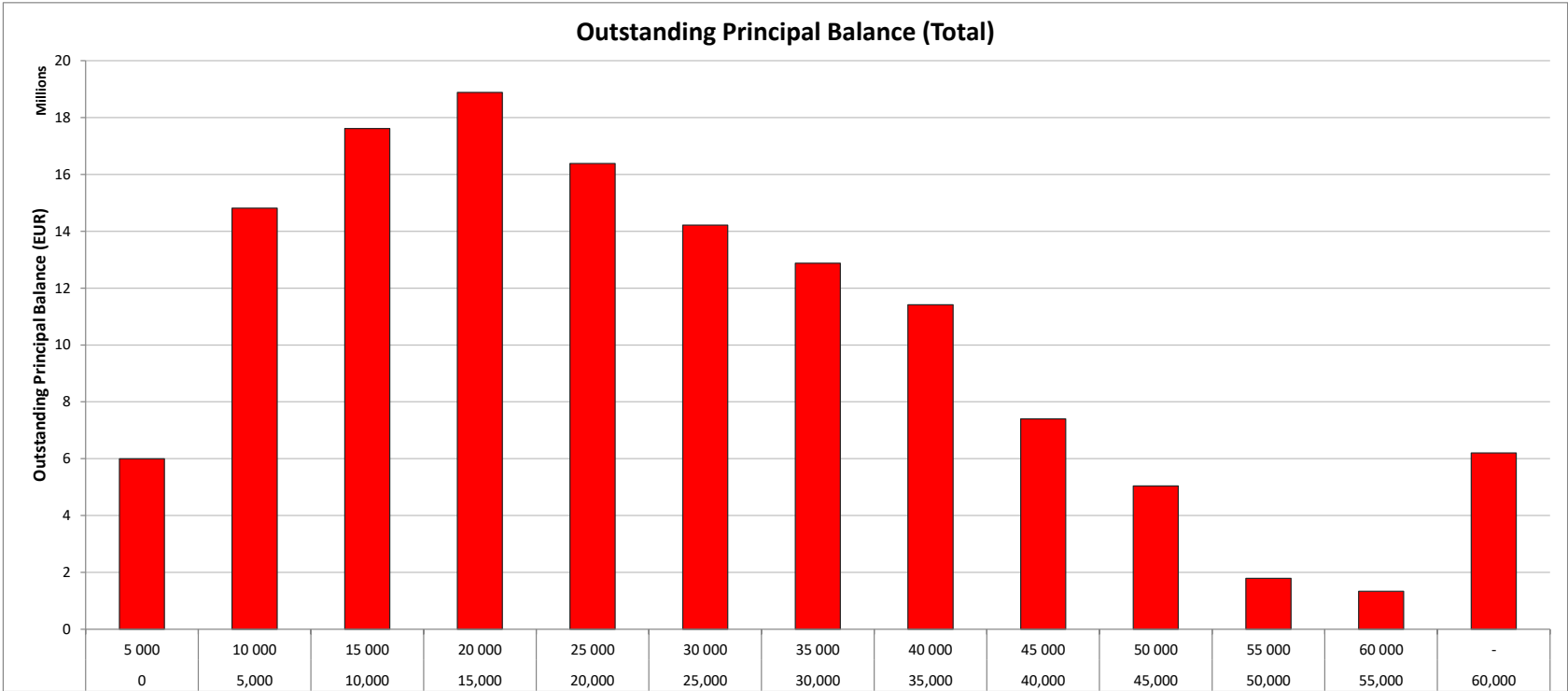
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 125	5 995 703	4%	18	44
5 000	10 000	2 019	14 813 040	11%	25	43
10 000	15 000	1 420	17 610 407	13%	25	43
15 000	20 000	1 090	18 881 695	14%	26	43
20 000	25 000	733	16 384 066	12%	26	43
25 000	30 000	519	14 215 638	11%	27	43
30 000	35 000	397	12 878 370	10%	28	42
35 000	40 000	306	11 413 478	9%	29	42
40 000	45 000	175	7 398 760	6%	28	43
45 000	50 000	107	5 043 516	4%	30	43
50 000	55 000	34	1 788 270	1%	26	43
55 000	60 000	23	1 333 611	1%	30	42
60 000	-	80	6 203 353	5%	28	42
Total		9 028	133 959 905	100 %	26.3	42.8

Average Outstanding Balance per Loan: 14 838

SCF RAHOITUSPALVELUT XII DAC
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10.b Outstanding Principal Balance Graph

Reporting Date	29/07/2026						
Payment date	27/07/2026						
Period No	36						
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



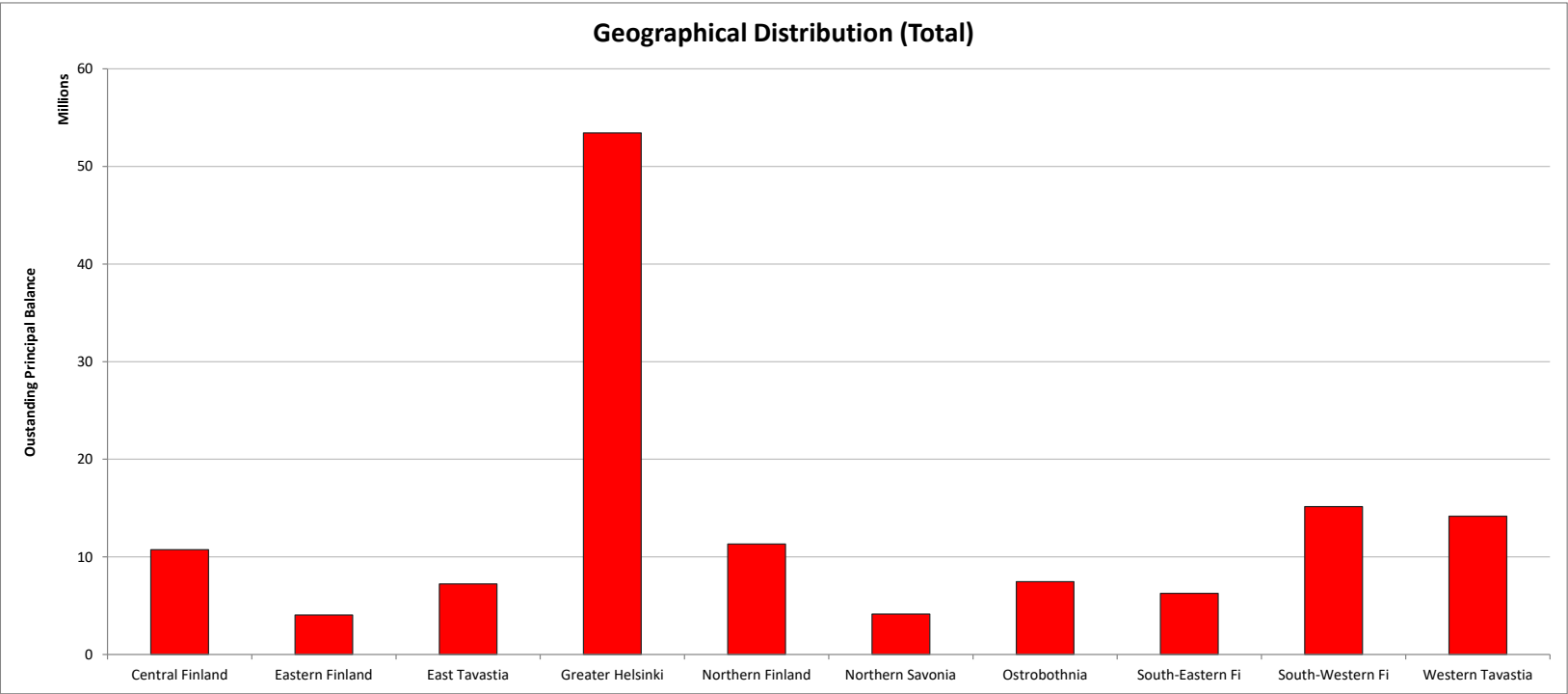
Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	768	10 746 564	8.02 %	25.8	43.1
	Eastern Finland	315	4 043 895	3.02 %	26.4	43.4
	East Tavastia	544	7 235 595	5.40 %	26.8	42.4
	Greater Helsinki	3 159	53 433 204	39.89 %	26.7	42.7
	Northern Finland	747	11 324 443	8.45 %	26.0	42.7
	Northern Savonia	307	4 145 265	3.09 %	25.8	42.8
	Ostrobothnia	590	7 454 898	5.57 %	26.1	43.3
	South-Eastern Fi	487	6 264 930	4.68 %	27.1	42.4
	South-Western Fi	1 111	15 145 899	11.31 %	25.9	43.1
	Western Tavastia	1 000	14 165 213	10.57 %	25.7	43.0
	Total	9 028	133 959 905	100%	26.3	42.8

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11.b Geographical Distribution Graph

Reporting Date	29/07/2026					
Payment date	27/07/2026					
Period No	36					
Monthly Period	01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



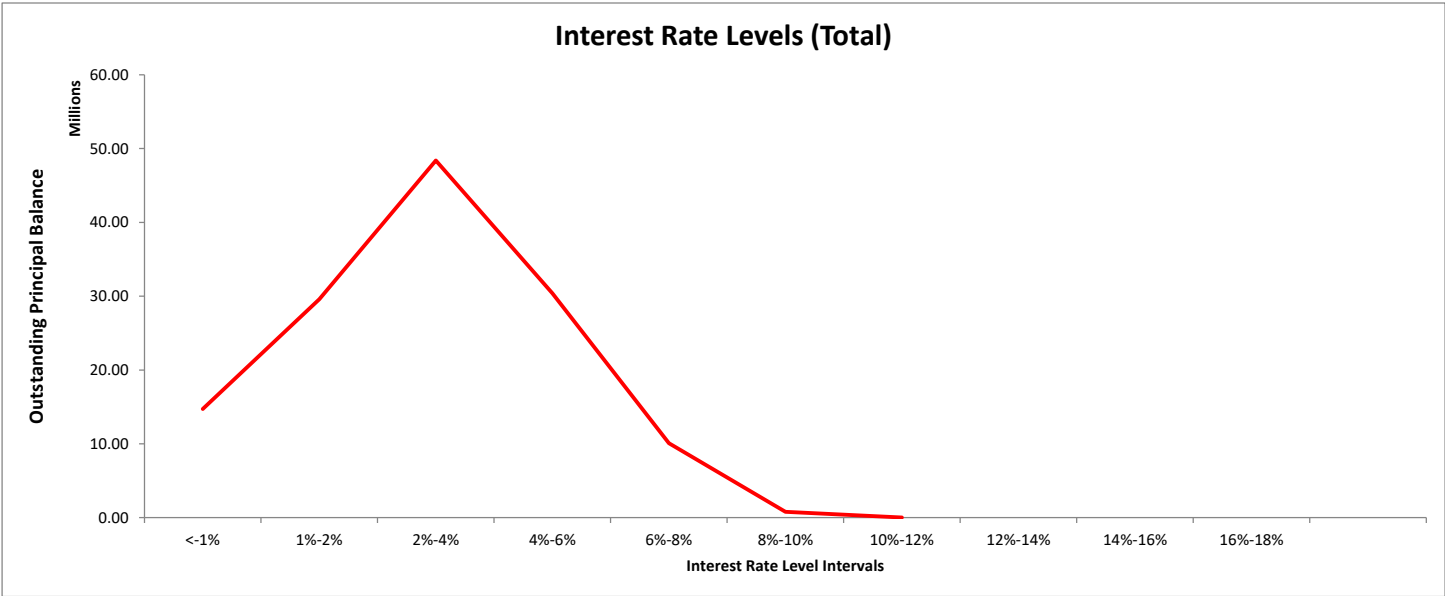
Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	864	14 701 981	10.97 %	22.4	44.3
	1 %	2 %	1 359	29 581 645	22.08 %	25.5	44.0
	2 %	4 %	2 988	48 387 348	36.12 %	25.6	43.8
	4 %	6 %	2 327	30 407 024	22.70 %	29.0	40.6
	6 %	8 %	1 385	10 085 520	7.53 %	29.1	40.3
	8 %	10 %	103	786 424	0.59 %	33.0	37.2
	10 %	12 %	2	9 963	0.01 %	20.3	39.7
	12 %	14 %					
	14 %	16 %					
	16 %	18 %					
	18 %	-					
	Total		9 028	133 959 905	100 %	26.3	42.8

SCF RAHOITUSPALVELUT XII DAC
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12.b Interest Rate

Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.a Remaining Terms



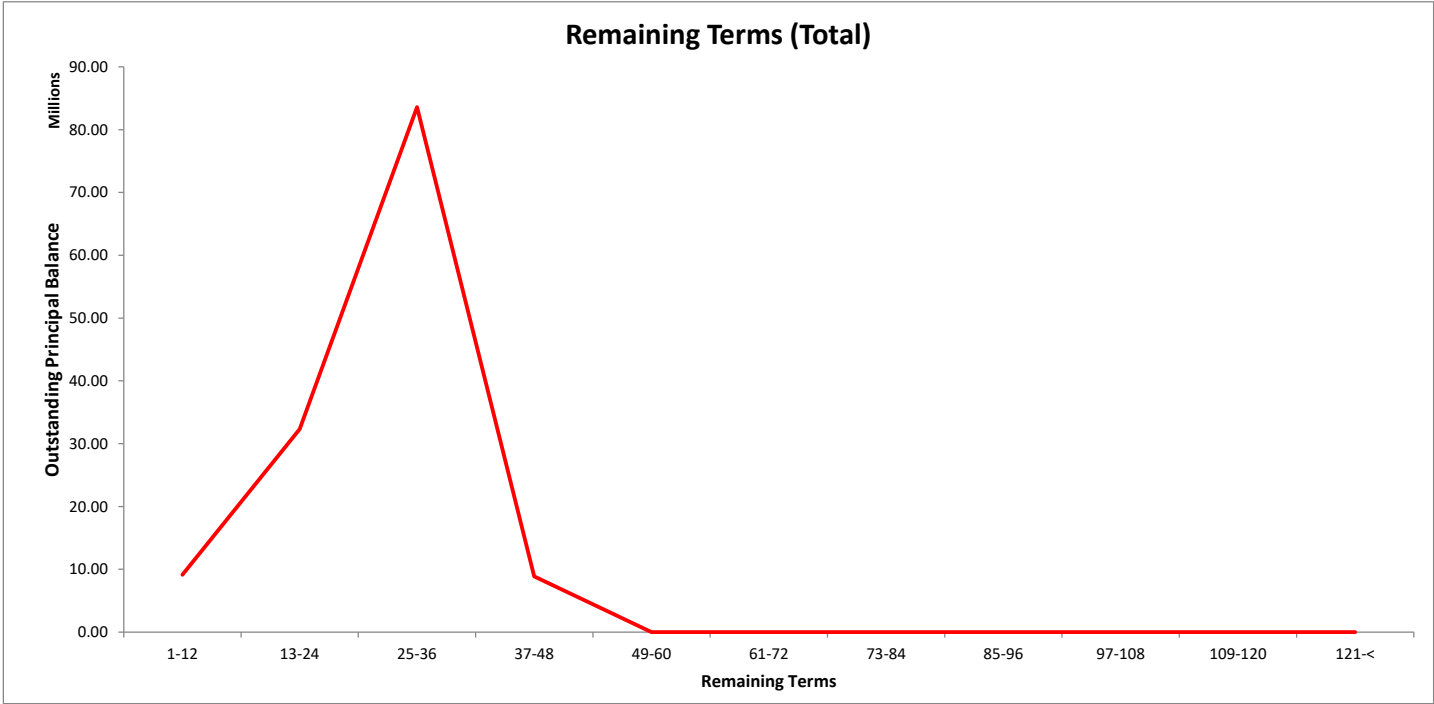
Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from 25/06/2026	to 27/07/2026	=	32 days	

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	10	56 701	0.04 %	0.0	37.7
1		12	1 243	9 140 411	6.82 %	7.9	46.3
13		24	2 709	32 304 725	24.12 %	19.2	44.5
25		36	4 630	83 577 406	62.39 %	29.8	42.6
37		48	436	8 880 662	6.63 %	38.5	35.7
49		60					
61		72					
73		84					
85		96					
97		108					
109		120					
121	-						
Total		9 028	133 959 905	100 %	26.3	42.8	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29/07/2026					
Payment date	27/07/2026					
Period No	36					
Monthly Period	01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.a Seasoning



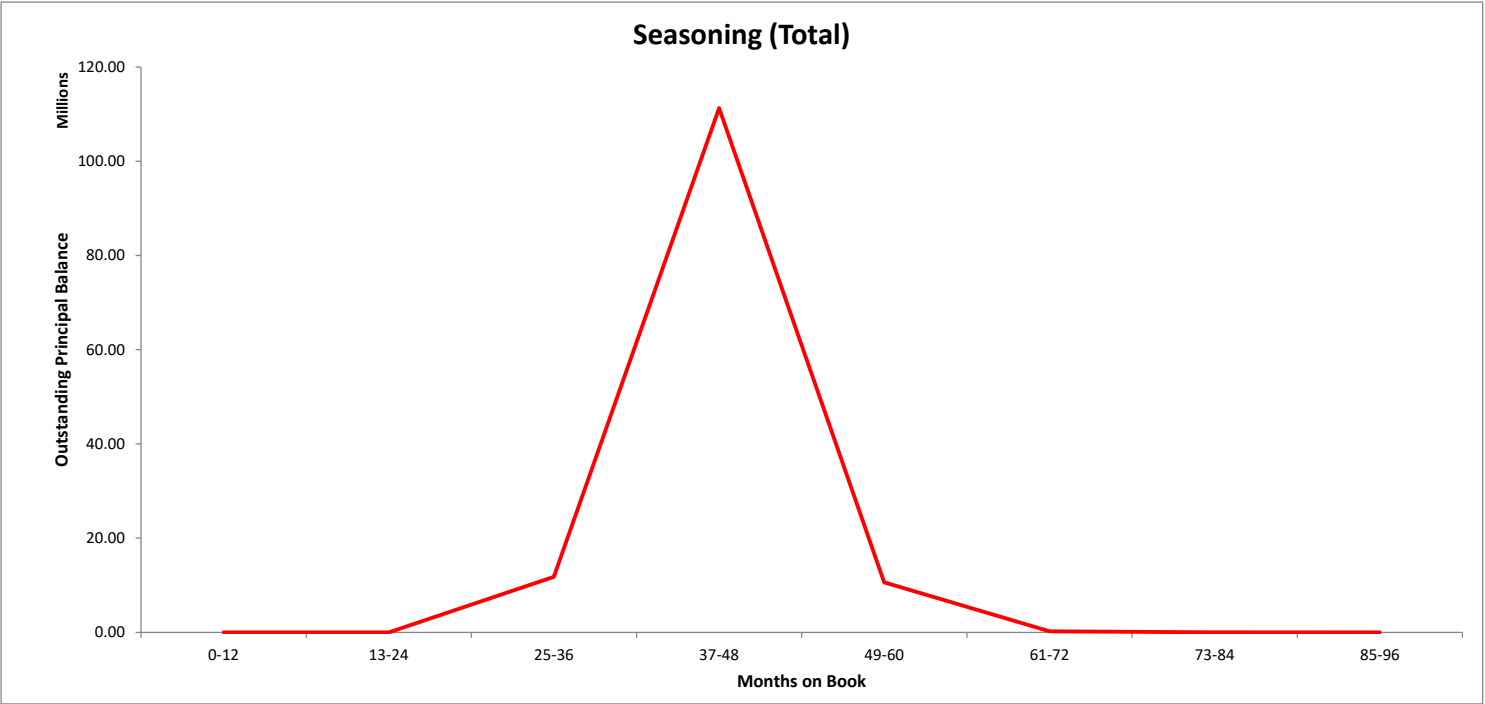
Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12				
13		24				
25		36	759	11 819 379	8.82%	34.1
37		48	7 456	111 293 790	83.08%	26.3
49		60	793	10 614 962	7.92%	18.5
61		72	19	229 194	0.17%	8.0
73		84	1	2 581	0.00%	4.0
85		96				
Total			9 028	133 959 905	100 %	26.3

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Monthly Investor Report

14.b Seasoning

Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days



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Monthly Investor Report

15.a Balloon loans



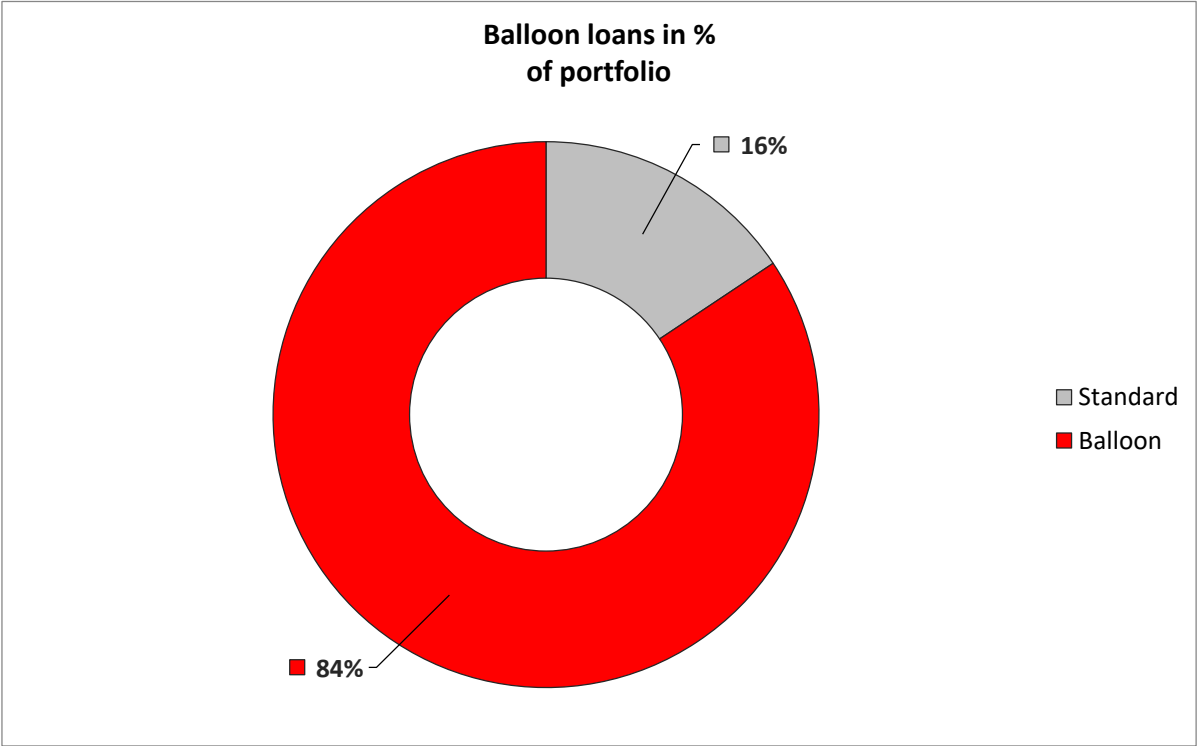
Reporting Date	29/07/2026					
Payment date	27/07/2026					
Period No	36					
Monthly Period	01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

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	3 654	20 960 785	15.65 %	1 724	0.0 %	24.8	42.3
	Balloon	5 374	112 999 120	84.35 %	65 912 808	58.3 %	26.6	42.9
	Total	9 028	133 959 905	100 %	65 914 532	49 %	26.3	42.8

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	29/07/2026					
Payment date	27/07/2026					
Period No	36					
Monthly Period	01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.a # loans per borrower



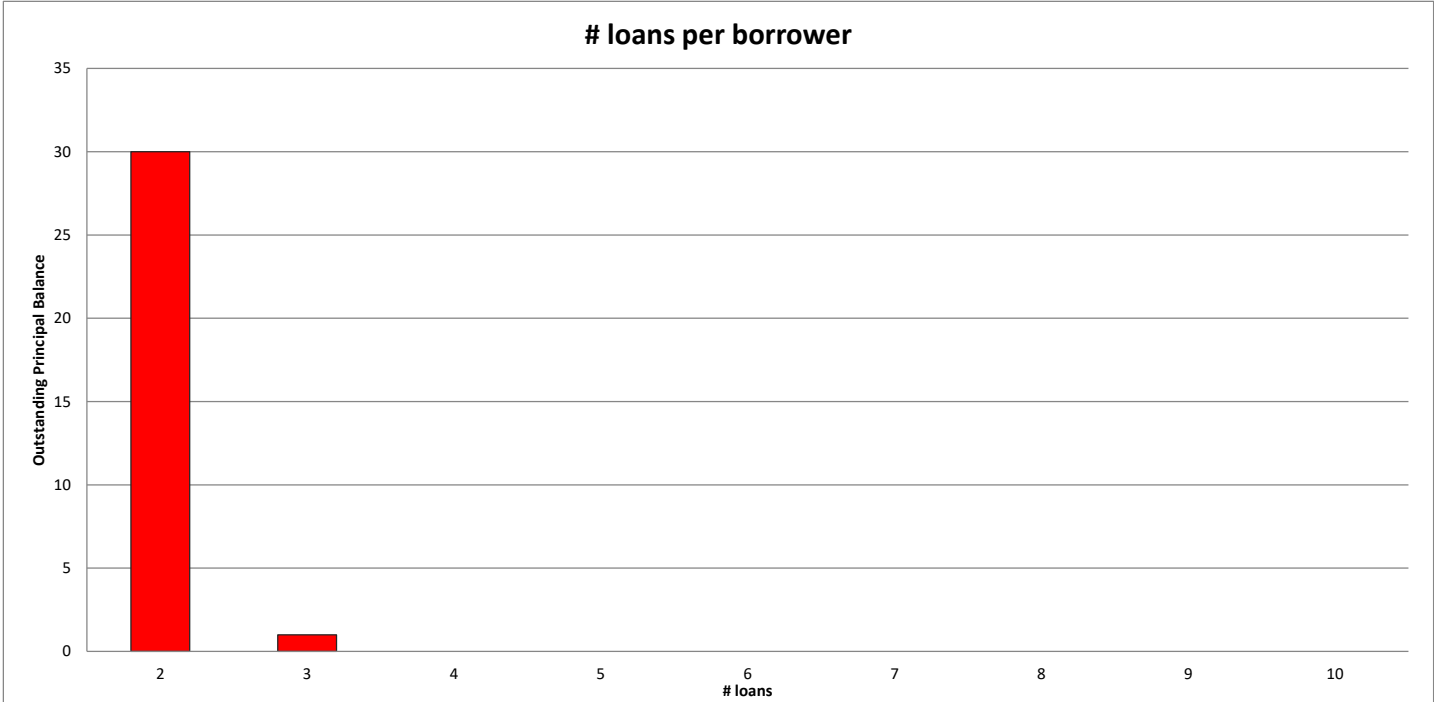
Reporting Date	29/07/2026								
Payment date	27/07/2026								
Period No	36								
Monthly Period	01/06/2026								
Interest Period	from 25/06/2026	to 27/07/2026	=	32 days					

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	8 965	133 032 807	99.31 %
	2	30	919 493	0.69 %
	3	1	7 606	0.01 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	8 996	133 959 905	100 %

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	29/07/2026					
Payment date	27/07/2026					
Period No	36					
Monthly Period	01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortisation Profile



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

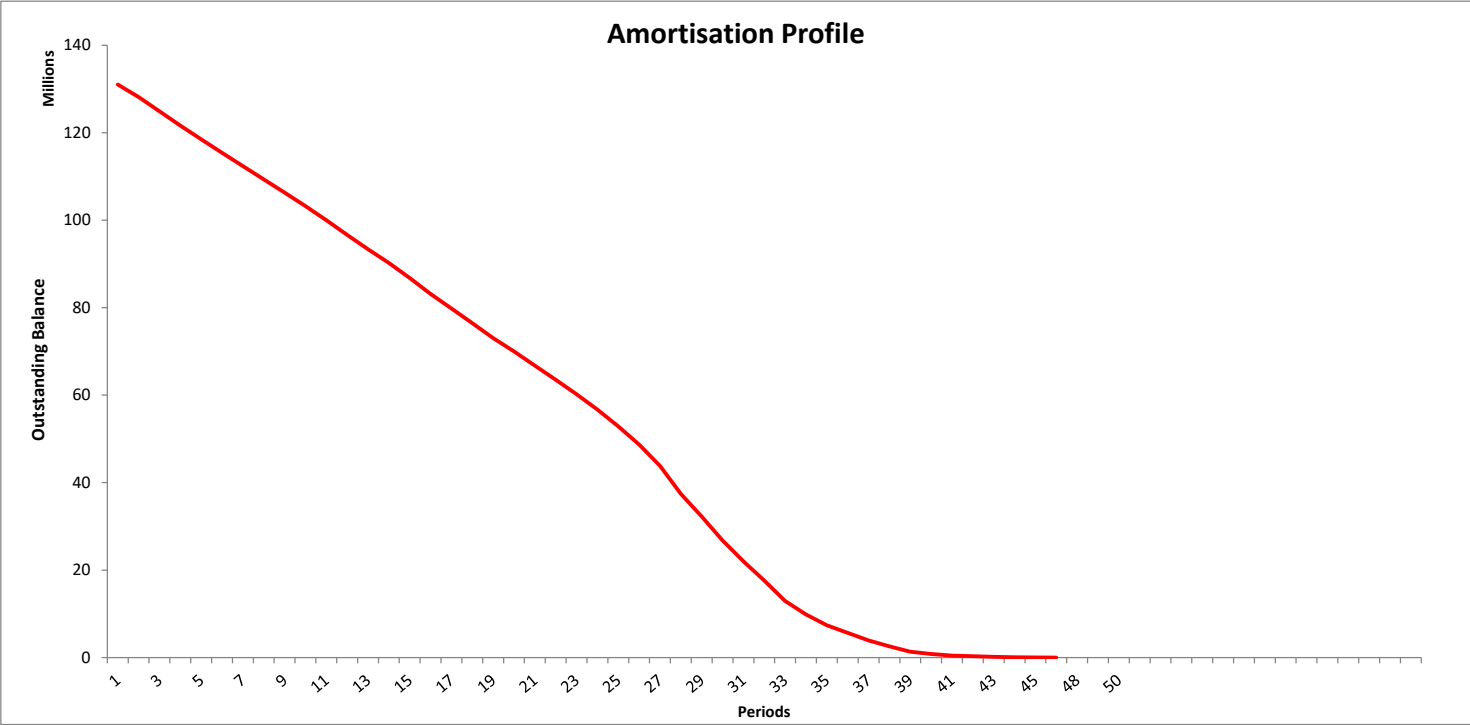
Period	TOTAL					
	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	133 959 905	131 017 427	2 942 478	374 293	3.40 %	97.80 %
2	131 017 427	128 143 148	2 874 279	366 091	3.41 %	95.66 %
3	128 143 148	124 920 267	3 222 881	357 414	3.40 %	93.25 %
4	124 920 267	121 631 127	3 289 140	348 200	3.40 %	90.80 %
5	121 631 127	118 484 300	3 146 827	339 209	3.40 %	88.45 %
6	118 484 300	115 407 756	3 076 544	330 295	3.40 %	86.15 %
7	115 407 756	112 377 507	3 030 249	321 627	3.40 %	83.89 %
8	112 377 507	109 316 207	3 061 300	313 152	3.40 %	81.60 %
9	109 316 207	106 321 646	2 994 561	304 396	3.39 %	79.37 %
10	106 321 646	103 254 081	3 067 565	295 768	3.39 %	77.08 %
11	103 254 081	100 004 394	3 249 687	286 952	3.39 %	74.65 %
12	100 004 394	96 620 868	3 383 526	278 338	3.39 %	72.13 %
13	96 620 868	93 346 368	3 274 500	269 219	3.40 %	69.68 %
14	93 346 368	90 213 717	3 132 651	260 092	3.40 %	67.34 %
15	90 213 717	86 790 969	3 422 748	251 537	3.40 %	64.79 %
16	86 790 969	83 144 469	3 646 500	242 460	3.40 %	62.07 %
17	83 144 469	79 826 102	3 318 368	233 119	3.42 %	59.59 %
18	79 826 102	76 468 891	3 357 210	224 201	3.42 %	57.08 %
19	76 468 891	73 012 266	3 456 625	215 395	3.43 %	54.50 %
20	73 012 266	70 003 102	3 009 163	206 934	3.45 %	52.26 %
21	70 003 102	66 758 492	3 244 610	198 775	3.46 %	49.83 %
22	66 758 492	63 512 972	3 245 520	189 607	3.46 %	47.41 %
23	63 512 972	60 207 903	3 305 069	180 471	3.46 %	44.94 %
24	60 207 903	56 699 462	3 508 441	171 956	3.48 %	42.33 %
25	56 699 462	52 840 326	3 859 136	162 604	3.50 %	39.44 %
26	52 840 326	48 699 454	4 140 872	152 433	3.52 %	36.35 %
27	48 699 454	43 854 748	4 844 706	141 576	3.54 %	32.74 %
28	43 854 748	37 434 816	6 419 932	129 061	3.59 %	27.94 %
29	37 434 816	32 249 016	5 185 799	113 101	3.69 %	24.07 %
30	32 249 016	26 751 968	5 497 048	98 663	3.73 %	19.97 %
31	26 751 968	22 017 480	4 734 489	83 192	3.80 %	16.44 %
32	22 017 480	17 595 389	4 422 091	71 193	3.95 %	13.13 %
33	17 595 389	12 965 669	4 629 719	58 693	4.08 %	9.68 %
34	12 965 669	9 849 740	3 115 929	44 888	4.23 %	7.35 %
35	9 849 740	7 405 738	2 444 002	34 989	4.35 %	5.53 %
36	7 405 738	5 661 865	1 743 872	27 447	4.54 %	4.23 %
37	5 661 865	3 924 596	1 737 269	21 399	4.63 %	2.93 %
38	3 924 596	2 542 552	1 382 045	15 306	4.78 %	1.90 %
39	2 542 552	1 363 083	1 179 469	10 456	5.05 %	1.02 %
40	1 363 083	837 197	525 885	5 828	5.25 %	0.62 %
41	837 197	438 580	398 617	3 624	5.32 %	0.33 %
42	438 580	297 047	141 533	1 798	5.03 %	0.22 %
43	297 047	179 967	117 080	1 211	5.00 %	0.13 %
44	179 967	89 960	90 007	679	4.62 %	0.07 %
45	89 960	49 768	40 192	294	3.99 %	0.04 %
46	49 768	0	49 768	185	4.54 %	0.00 %

Amortization profile

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortisation Profile

Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
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	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

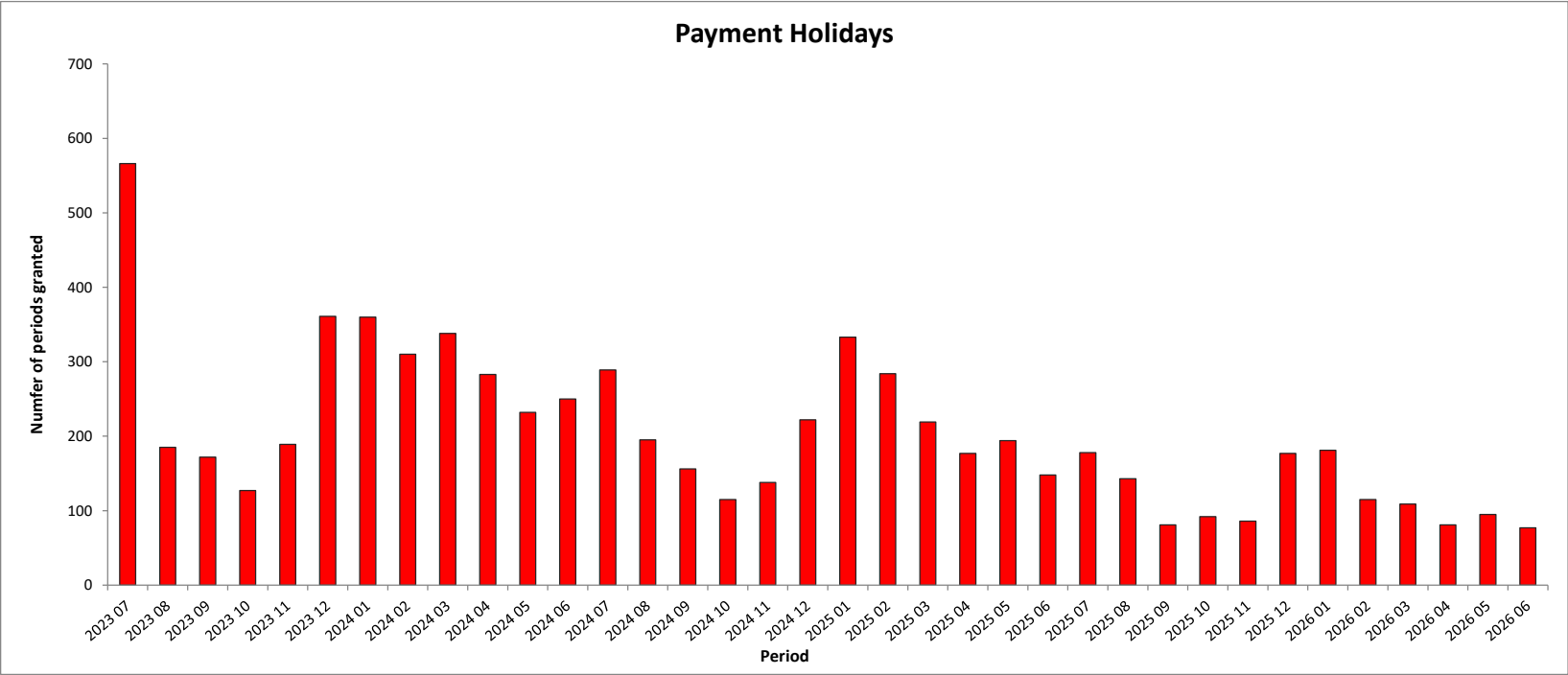
Period	No	TOTAL			
		Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	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	148	155	45 225	2 829 575	
2025 07	178	184	58 837	3 672 991	
2025 08	143	148	51 316	2 930 561	
2025 09	81	84	27 461	1 663 374	
2025 10	92	97	34 259	2 076 952	
2025 11	86	94	29 223	1 703 741	
2025 12	177	184	51 705	3 070 119	
2026 01	181	193	59 438	3 592 725	
2026 02	115	147	56 961	2 509 850	
2026 03	109	123	43 593	2 171 930	
2026 04	81	86	27 354	1 502 623	
2026 05	95	102	28 642	1 459 770	
2026 06	77	84	29 910	1 529 048	
Total:	7 258	8 173	2 506 488	161 359 839	

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



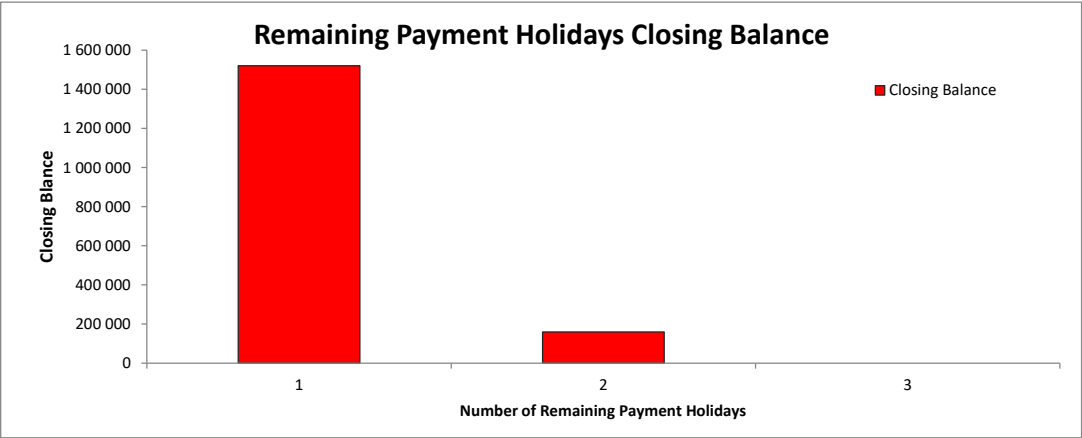
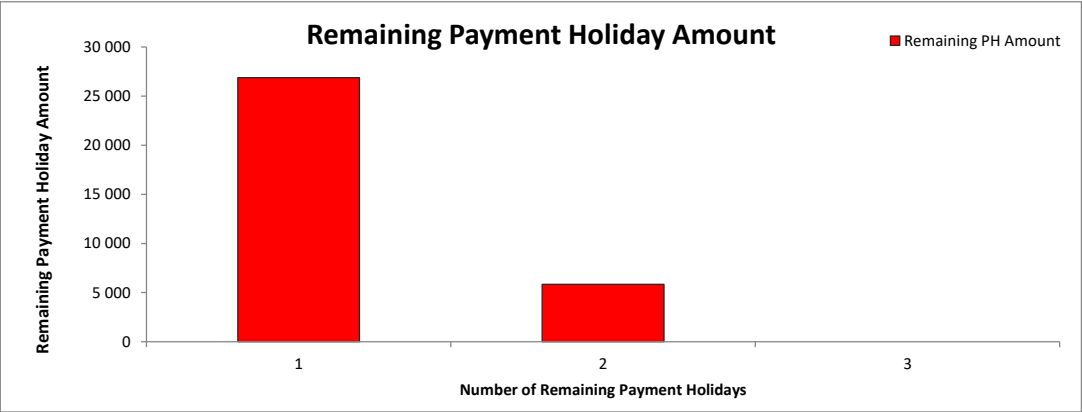
Reporting Date	29/07/2026
Payment date	27/07/2026
Period No	36
Monthly Period	01/06/2026
Interest Period	from 25/06/2026 to 27/07/2026 = 32 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	76	26 886	1 520 510
	2	8	5 839	159 513
	3	0	0	0
	Total	84	32 725	1 680 023

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



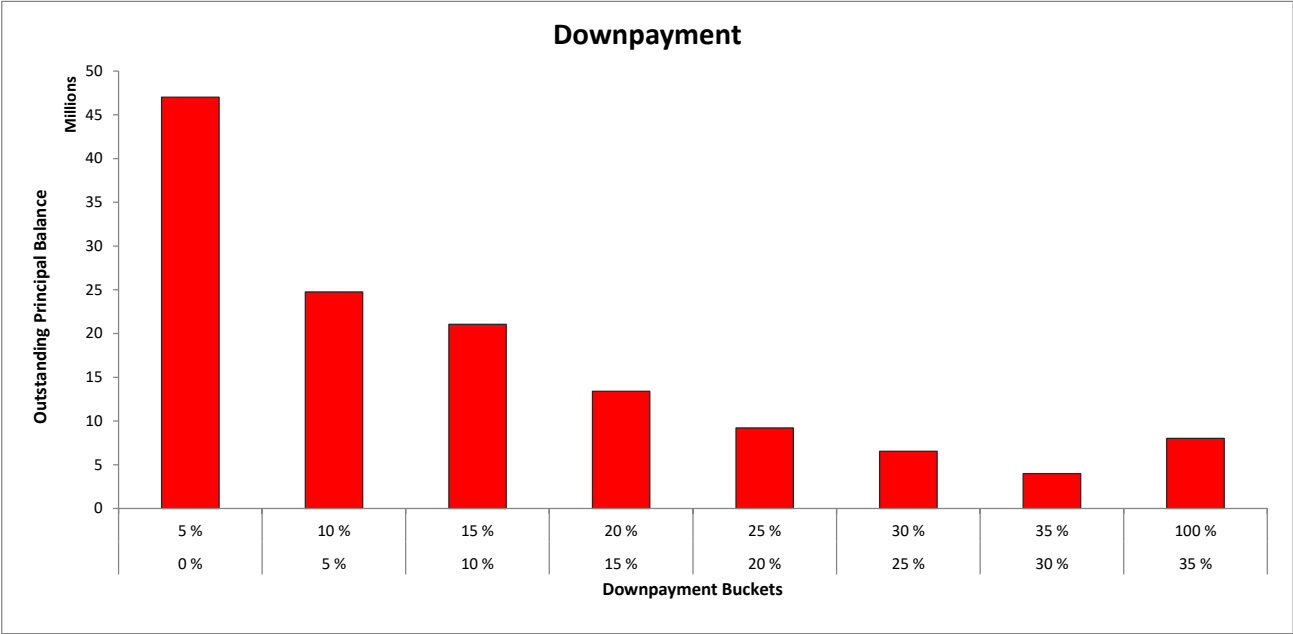
Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	3 173	47 012 715	35.09 %	27.7	42.9
5 %	10 %	1 329	24 746 188	18.47 %	27.0	42.8
10 %	15 %	1 210	21 050 293	15.71 %	26.4	42.7
15 %	20 %	853	13 402 818	10.01 %	25.2	42.8
20 %	25 %	614	9 204 828	6.87 %	25.0	43.0
25 %	30 %	506	6 547 212	4.89 %	24.3	42.5
30 %	35 %	356	3 989 753	2.98 %	23.8	43.0
35 %	100 %	987	8 006 097	5.98 %	22.4	42.8
Total		9 028	133 959 905	100 %	26.3	42.8

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Monthly Investor Report

19.b Downpayment

Reporting Date	29/07/2026					
Payment date	27/07/2026					
Period No	36					
Monthly Period	01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days



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Monthly Investor Report

20.a Vehicle Condition



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

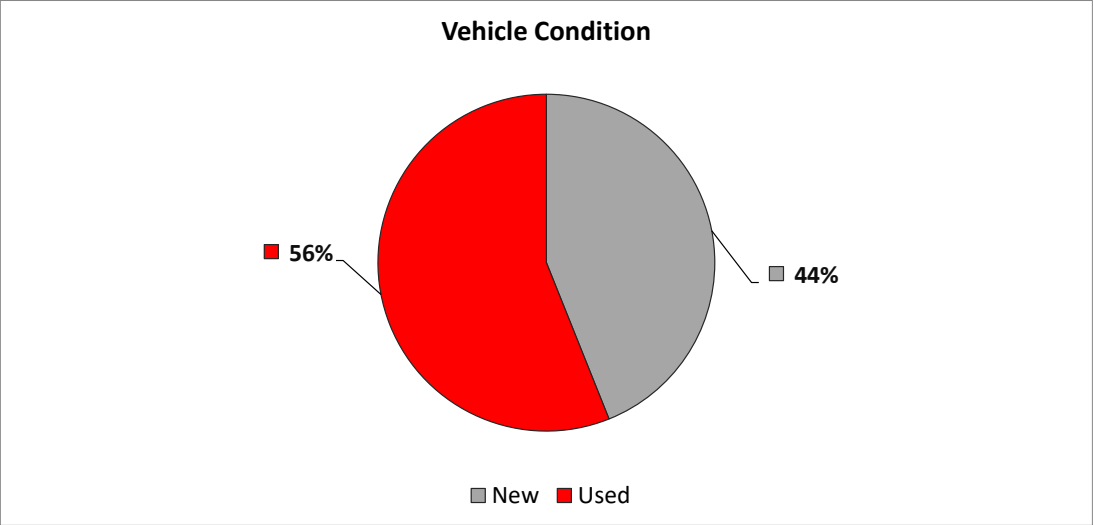
Vehicle condition	TOTAL				
	Vehicle condition	No	Outstanding balance	%	WA months to maturity
	New	2 701	58 855 608	43.94 %	25.7
	Used	6 327	75 104 297	56.06 %	26.8
	Total	9 028	133 959 905	100 %	26.3

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20.b Vehicle Condition



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days



SCF RAHOITUSPALVELUT XII DAC
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21.a Borrower Type



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

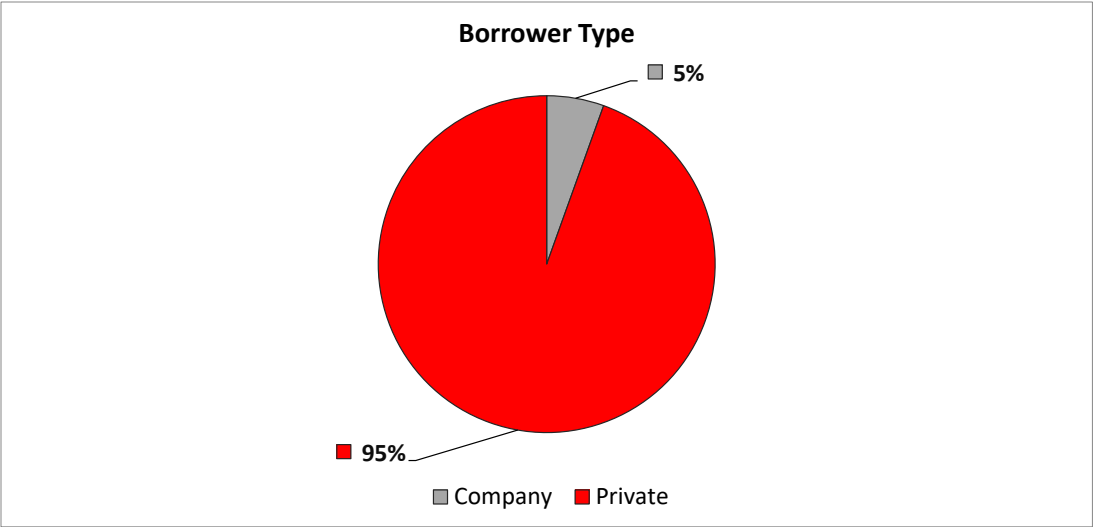
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	503	7 356 967	5.49 %	21.4	43.5
	Private	8 525	126 602 938	94.51 %	26.6	42.8
	Total	9 028	133 959 905	100 %	26.3	42.8

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Monthly Investor Report

21.b Borrower Type



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days



SCF RAHOITUSPALVELUT XII DAC
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22.a Vehicle type



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

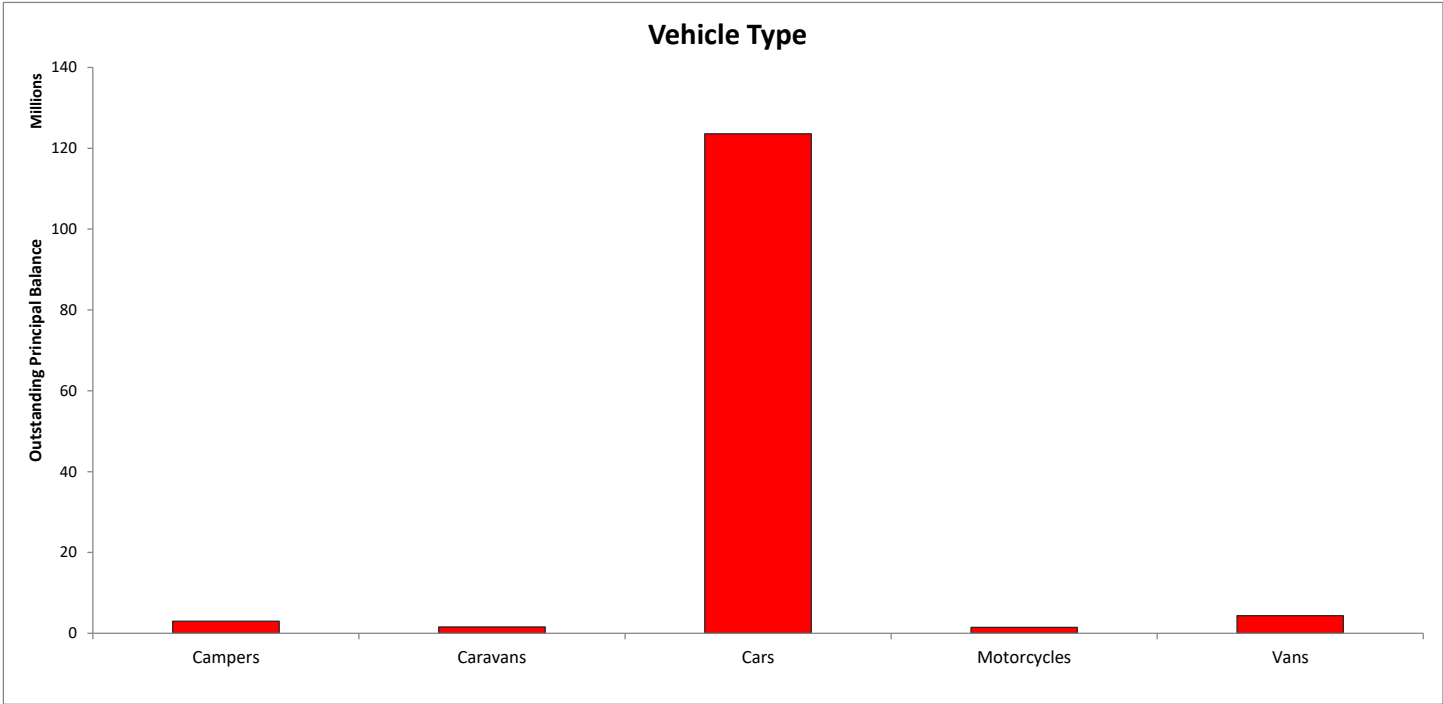
Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	112	2 970 339	2.22 %	24.3	44.9
	Caravans	108	1 550 085	1.16 %	23.8	44.7
	Cars	8 169	123 602 965	92.27 %	26.6	42.8
	Motorcycles	218	1 468 725	1.10 %	22.6	42.8
	Vans	421	4 367 791	3.26 %	23.3	43.2
Total	9 028	133 959 905	100 %	26.3	42.8	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days



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23.a Restructured Loans



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

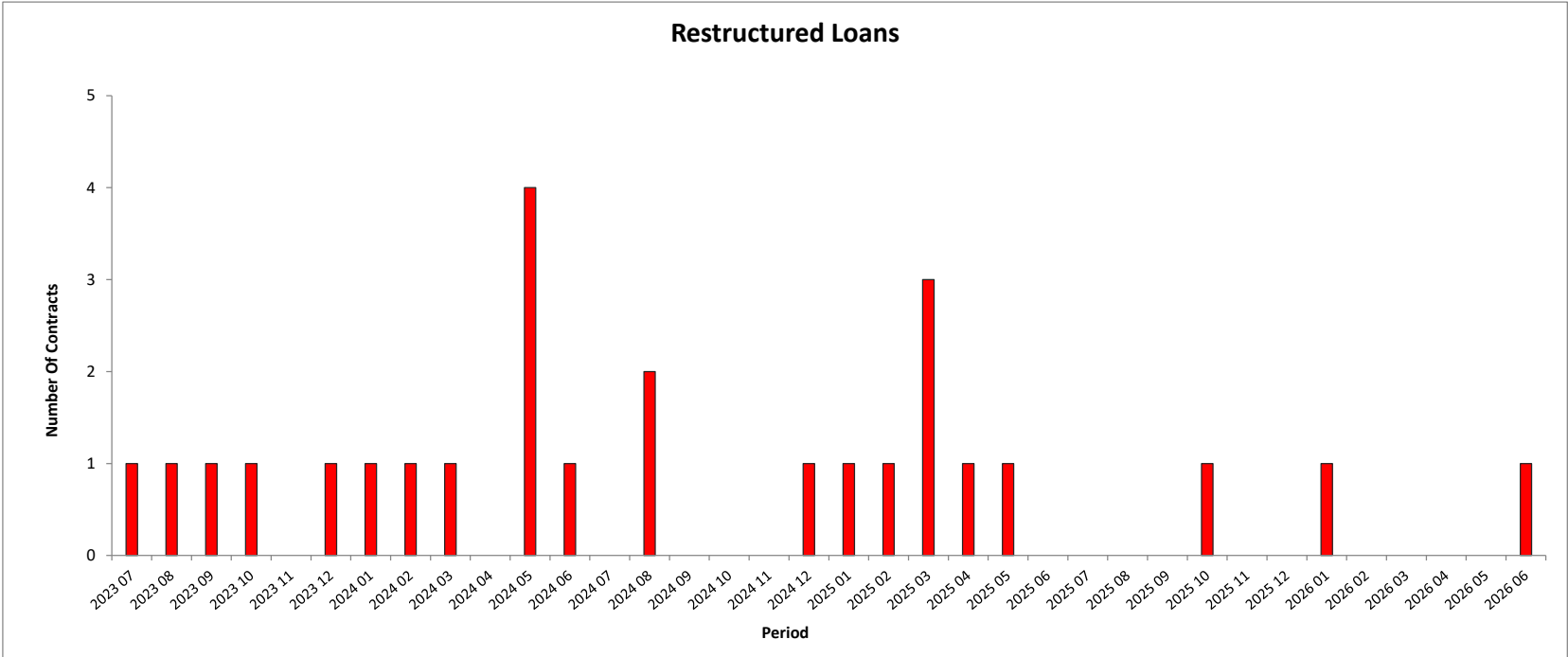
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03	1	16 293
2024 04	0	0
2024 05	4	91 436
2024 06	1	22 962
2024 07	0	0
2024 08	2	13 340
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024 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
2025 06	0	0
2025 07	0	0
2025 08	0	0
2025 09	0	0
2025 10	1	14 885
2025 11	0	0
2025 12	0	0
2026 01	1	42 218
2026 02	0	0
2026 03	0	0
2026 04	0	0
2026 05	0	0
2026 06	1	29 648
Total	26	649 812

Restructured

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23.b Restructured Loans

Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
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	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

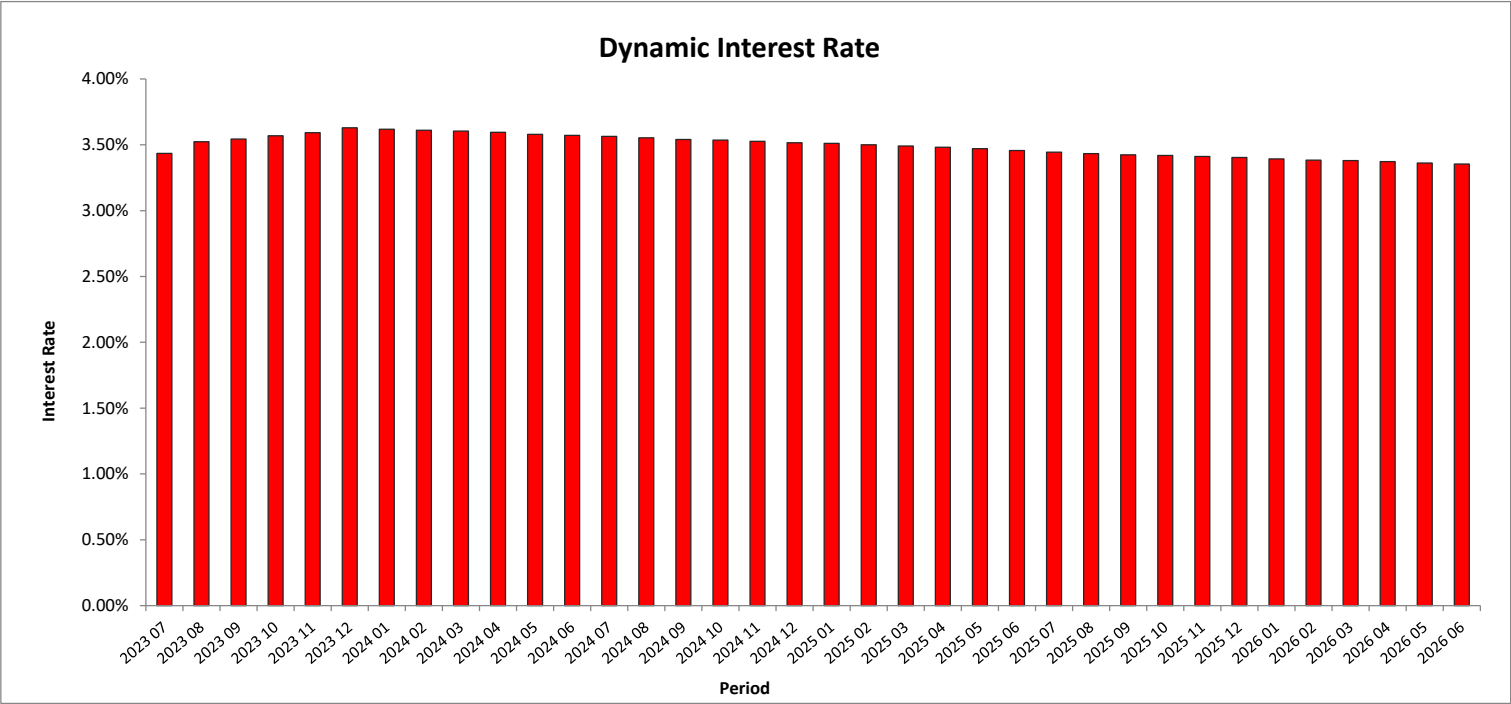
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2023 07	404 834 411	3.43 %
	2023 08	435 781 306	3.52 %
	2023 09	436 622 959	3.54 %
	2023 10	435 596 851	3.57 %
	2023 11	436 884 114	3.59 %
	2023 12	437 627 032	3.63 %
	2024 01	423 959 854	3.62 %
	2024 02	411 756 505	3.61 %
	2024 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	229 760 009	3.46 %
	2025 07	219 536 399	3.44 %
	2025 08	210 360 116	3.43 %
	2025 09	200 531 533	3.42 %
	2025 10	191 420 457	3.42 %
	2025 11	183 974 881	3.41 %
	2025 12	176 578 534	3.40 %
	2026 01	169 309 792	3.39 %
	2026 02	162 659 539	3.38 %
	2026 03	154 504 726	3.38 %
	2026 04	146 879 659	3.37 %
	2026 05	140 768 385	3.36 %
	2026 06	133 959 905	3.35 %

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
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 36

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

	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	5 178 861	229 760 009 23.93 %
	2025 07	5 360 633	219 536 399 25.67 %
	2025 08	4 851 339	210 360 116 24.42 %
	2025 09	5 462 644	200 531 533 28.21 %
	2025 10	4 631 669	191 420 457 25.47 %
	2025 11	3 596 665	183 974 881 21.09 %
	2025 12	3 284 190	176 578 534 20.17 %
	2026 01	3 636 341	169 309 792 22.94 %
	2026 02	3 271 710	162 659 539 21.64 %
	2026 03	4 391 825	154 504 726 29.25 %
	2026 04	3 857 314	146 879 659 27.34 %
	2026 05	2 831 292	140 768 385 21.64 %
	2026 06	3 298 645	133 959 905 25.86 %

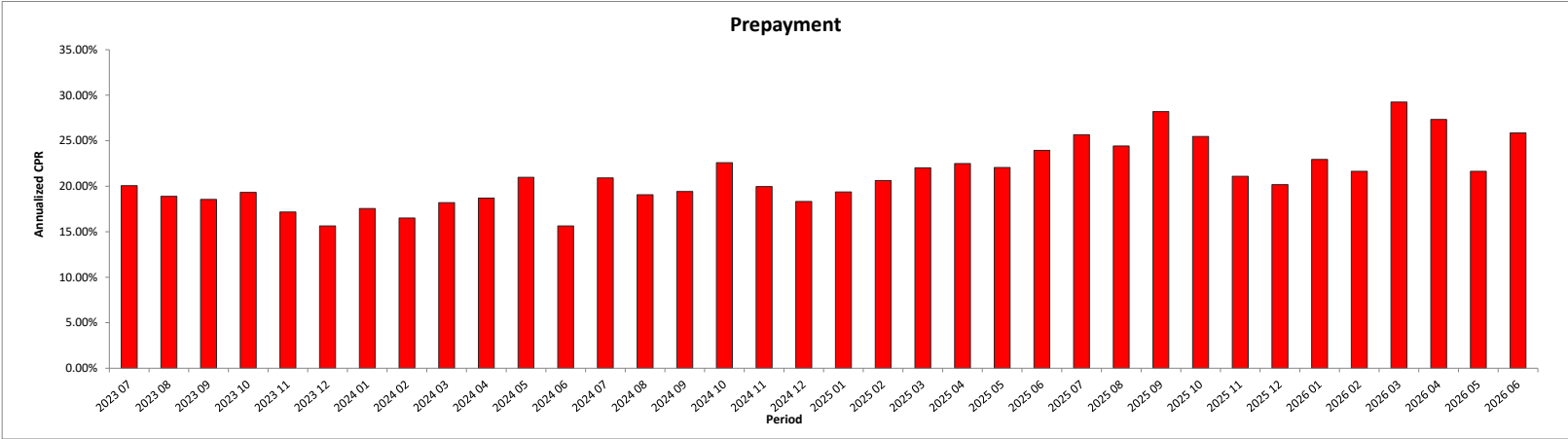
Dynamic Prepayment

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
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	36					
Monthly Period	01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days

year	month	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	371 651 182	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
	6	229 760 009	12 011	203 833 274	1 288	20 930 245	95	1 689 598	55	1 172 960	48	772 697	38	705 817	34	655 418	36	689 025
	7	219 536 399	12 269	206 097 564	551	8 835 860	104	1 630 769	55	1 005 268	33	828 452	31	510 973	32	627 512	30	575 903
	8	210 360 116	11 913	198 903 383	466	7 091 565	114	1 863 798	56	916 689	34	701 810	27	665 928	17	216 943	35	655 060
	9	200 531 533	11 423	188 896 472	492	7 564 708	67	1 123 297	70	1 174 144	40	634 649	24	558 768	22	579 496	20	251 509
	10	191 420 457	10 994	180 449 546	514	7 840 731	69	973 513	38	589 407	43	751 980	25	404 381	17	410 899	35	675 426
	11	183 974 881	10 687	173 390 170	462	6 920 380	102	1 690 616	41	579 890	28	417 015	34	620 715	20	356 096	24	511 245
	12	176 578 534	10 350	165 586 571	498	7 346 425	90	1 378 847	67	1 122 696	25	419 297	26	386 099	20	338 599	28	501 968
2026	1	169 309 792	10 102	159 222 863	411	6 370 860	82	1 223 733	60	993 899	48	790 682	26	473 152	15	234 604	20	351 607
	2	162 659 539	9 763	152 641 314	448	6 772 931	54	704 866	53	874 255	41	580 501	41	790 777	17	294 895	19	211 658
	3	154 504 726	9 373	144 306 569	447	6 817 999	67	926 635	40	516 178	41	700 877	30	484 228	34	752 240	25	310 774
	4	146 879 659	9 051	137 980 857	417	5 990 756	64	902 629	46	663 848	31	427 083	32	504 744	24	409 742	38	758 066
	5	140 768 385	8 742	131 605 926	398	5 713 817	95	1 519 353	38	560 485	35	508 811	27	391 789	29	468 203	26	386 210
	6	133 959 905	8 485	125 964 573	356	4 950 085	71	1 172 634	49	812 830	24	371 541	22	374 642	21	313 600	30	447 018
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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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	36				
Monthly Period	01/06/2026	to	27/07/2026	=	32 days
Interest Period	from	25/06/2026	to	27/07/2026	=

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
			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

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
			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	27 341	143 599	60 949	17 900	161 499	43 049	1 719	163 218	41 330
2023 4	700 217	44	18 685	377 339	322 878	16 469	393 808	306 409	70 649	464 457	235 760	17 727	482 184	218 033	14 242	496 426	203 791
2024 1	1 515 280	83	129 702	706 502	808 779	95 030	801 532	713 748	147 162	948 694	566 587	62 909	1 011 603	503 678	55 740	1 067 342	447 938
2024 2	2 634 293	123	346 889	951 338	1 682 955	152 847	1 104 185	1 530 108	302 041	1 406 226	1 228 067	140 183	1 546 409	1 087 883	202 085	1 748 494	885 799
2024 3	2 143 942	122	334 611	509 308	1 634 634	166 970	676 277	1 467 665	313 638	989 915	1 154 027	122 357	1 112 272	1 031 670	144 238	1 256 510	887 432
2024 4	1 680 120	88	114 197	114 197	1 565 923	221 136	335 334	1 344 786	292 184	627 518	1 052 602	197 363	824 880	855 240	51 439	876 320	803 800
2025 1	2 095 342	108				137 196	137 196	1 958 146	305 471	442 667	1 652 676	247 299	689 966	1 405 377	170 323	860 289	1 235 053
2025 2	2 074 777	111							74 441	74 441	2 000 336	267 915	342 356	1 732 422	391 082	733 438	1 341 339
2025 3	1 482 472	85										108 803	108 803	1 373 669	236 614	345 417	1 137 055
2025 4	1 688 639	87													163 506	163 506	1 525 132

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2026 Q1			2026 Q2			2026 Q3			2026 Q4			2027 Q1		
			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	3 337	166 555	37 992	3 104	169 660	34 888									
2023 4	700 217	44	60 390	556 816	143 401	22 235	579 051	121 166									
2024 1	1 515 280	83	25 126	1 092 468	422 813	60 462	1 152 930	362 350									
2024 2	2 634 293	123	64 525	1 813 019	821 274	194 187	2 007 205	627 087									
2024 3	2 143 942	122	67 426	1 323 936	820 005	196 476	1 520 413	623 529									
2024 4	1 680 120	88	60 462	936 782	743 338	149 504	1 086 286	593 834									
2025 1	2 095 342	108	154 399	1 014 688	1 080 654	297 583	1 312 271	783 072									
2025 2	2 074 777	111	191 379	924 817	1 149 960	318 988	1 243 805	830 973									
2025 3	1 482 472	85	174 083	519 500	962 972	248 306	767 805	714 666									
2025 4	1 688 639	87	321 856	485 363	1 203 276	497 672	983 035	705 604									
2026 1	874 039	64	65 491	65 491	808 548	167 913	233 404	640 636									
2026 2	1 591 294	94				143 425	143 425	1 447 869									
2026 3																	
2026 4																	
2027 1																	

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28. Priority of Payments - Revenue



Reporting Date	29/07/2026
Payment date	27/07/2026
Period No	36
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	+	1 940 851.78	EUR
Senior Expenses	-	105 654.19	EUR
Senior Servicing Fee	-	22 326.65	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	187 691.18	EUR
Tranche A Loan Interest to Issuer	-	65 314.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	17 600.00	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	-	32 111.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	27 156.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	34 000.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	117 556.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	447 017.71	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	100 762.35	EUR
Interest due to Purchaser Subordinated Loan Provider	-	1 149.00	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Deferred Purchase Price to Seller		782 513.70	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 301 795.61	EUR
Senior Expenses	-	45 514.35	EUR
Issuer swap interest to swap counterparty	-	187 691.18	EUR
Interest Class A Notes	-	274 504.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	30 753.00	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	-	49 051.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	36 522.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	42 968.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	140 474.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	447 017.71	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		47 300.37	EUR

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29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	6 361 462.29	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 occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	6 361 462.29	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	6 808 480.00	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence 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 (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	6 808 480.00	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	47 300.37	EUR
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Purchaser Priority of Payments - Revenue (aa)

Payment of residual fund as Deferred Purchase Price to Seller	782 513.70	EUR
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Reporting Date	29/07/2026
Payment date	27/07/2026
Period No	36
Monthly Period	01/06/2026
Interest Period	from 25/06/2026 to 27/07/2026 = 32 days

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30. Transaction Costs



Reporting Date	29/07/2026					
Payment date	27/07/2026					
Period No	36					
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	Class E	Class F
Senior Expenses	EUR	105 654.19						
Interest accrued for the Period	EUR	574 272.00	274 504.00	30 753.00	49 051.00	36 522.00	42 968.00	140 474.00
Cumulative Interest accrued	EUR	46 436 128.00	34 720 846.00	1 261 306.00	1 970 609.00	1 434 199.00	1 666 421.00	5 382 747.00
Interest Payments	EUR	574 272.00	274 504.00	30 753.00	49 051.00	36 522.00	42 968.00	140 474.00
Cumulative Interest Payments	EUR	46 436 128.00	34 720 846.00	1 261 306.00	1 970 609.00	1 434 199.00	1 666 421.00	5 382 747.00
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	-						

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31. Swap Overview



Reporting Date	29/07/2026				
Payment date	27/07/2026				
Period No	36				
Monthly Period	01/06/2026				
Interest Period	from	25/06/2026	to	27/07/2026	= 32 days

Kimi 12|Front Swap

Party A	BANCO SANTANDER, S.A				
Party B	SCF Rahoituspalvelut XII DAC				
Swap Notional	140 768 385				
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 280 535.75				
Party B Fixed Rate	1.5000 %				
Party B Fixed Rate Day Count Fraction	0.09				
Party B Interest Amount	EUR 187 691.18				

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32. Contact Details



Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no

Reporting Date	29/07/2026					
Payment date	27/07/2026					
Period No	36					
Monthly Period	01/06/2026					
Interest Period	from	25/06/2026	to	27/07/2026	=	32 days