SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Reporting Date		27/08/2026				
Payment date		25/08/2026	Following payment dates:	25/09/2026		
Period No		37		26/10/2026		
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days
Cut-Off date		31/07/2026				

Cover Sheet Monthly Investor Report

Santander Consumer Bank

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1. Portfolio Information

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**133,959,905.25**	**EUR**
Scheduled Loan Principal Repayments (+MC)	2,904,253.03	EUR
Prepayments	3,282,193.87	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**6,186,446.90**	**EUR**
New Defaulted Auto Loans amt in Period	400,533.79	EUR
Closing balance prior to replenishment	**127,372,924.56**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**127,372,924.56**	**EUR**
Principal Recoveries on loans in default	415,189.33	EUR

Total revenue collections

Total Revenue Received in Period	**524,611.94**	**EUR**

Loans

At beginning of period	9,028	Loans
Replenished contracts	-	Loans
Paid in Full	337	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	30	Loans
At end of period	**8,661**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	939,801.27	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	921.10	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	51,753.86	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 c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**992,476.23**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	826,429.01	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	239,025.40	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	12,829.97	EUR
g. Liquidity Reserve Excess Amount	38,922.49	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1,117,206.87**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27/08/2026				
Payment date	25/08/2026				
Period No	37				
Monthly Period	01/07/2026				
Interest Period from	27/07/2026	to	25/08/2026	=	29 days

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	6,186,446.90	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	**6,186,446.90**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6,186,446.90	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	400,533.79	EUR
Total Amount for Issuer Available Redemtion Receipts	**6,586,980.69**	**EUR**

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4. Reserve Accounts

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Note Balance

Beginning of Period		133,959,905.26	EUR
End of Period		127,372,924.57	EUR

Liquidity Balance

Beginning of Period	0.5 %	669,410.31	EUR
Cash Outflow		38,210.31	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	631,200.00	EUR
Required Reserve Amount	0.5 % *	631,200.00	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 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

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5a. Performance Data

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Asset Balance

Opening balance prior to replenishment	133,959,905.25	EUR
Closing balance prior to replenishment	127,372,924.56	EUR
Closing Balance post replenishment	127,372,924.56	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	119,852,102.38	94.10 %	8,146
1-29 days past due	5,061,112.90	3.97 %	368
Delinquent Receivables:			
30-59 days past due	732,619.58	0.58 %	49
60-89 days past due	598,410.24	0.47 %	33
90-119 days past due	514,213.20	0.40 %	31
120-149 days past due	329,594.53	0.26 %	17
150-179 days past due	284,871.73	0.22 %	17
Total Performing and Delinquent	**127,372,924.56**	**100.00 %**	**8,661**
Current Period Defaults	400,533.79		30
Cumulative Defaults	19,092,850.52		1057
Current Period Principal Recoveries	415,189.33		
Cumulative Principal Recoveries	11,427,325.74		

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

Sequential Payment Trigger Event, where [A], [B], [C] > 1.70%		**YES**
[A] Cumulative Net Loss Ratio, Payment Date	1.70 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.71 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.90 %	
or [A] + [B] - [C] / [D] < 10%	**30.01 %**	
[A] Aggregate Outstanding Asset Principal Amount	127,372,924.56	
[B] Aggregate principal balance of Defaulted Contracts	19,092,850.52	
[C] Recoveries received on such Defaulted Contracts	11,427,325.74	
[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	1.93 %	
[B] Delinquency Ratio, preceding Payment Date	2.27 %	
[C] Delinquency Ratio, second preceding Payment Date	2.45 %	
or Servicer Termination Event	**NO**	
or Hedge Counterparty Downgrade Event	**NO**	

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5b. Concentration limits

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		37					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

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

Weighted average interest rate (min 3%)	3.35 %
Weighted average months to maturity (max 60)*	25.46*
Used Vehicles (max 75%)	55.92 %
Balloon Loans (max 70%)	84.83 %
Balloon Installments (max 26%)	50.22 %
Corporate Borrowers (max 11%)	5.45 %
IRB (min 95%)**	96%**

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

Top-10 Exposures:

Balance	# Loans	Portion
189,991.30	1	0.13 %
142,404.06	1	0.10 %
121,919.29	2	0.09 %
103,268.72	1	0.07 %
100,639.62	1	0.07 %
96,690.17	2	0.07 %
94,632.69	1	0.07 %
94,212.64	1	0.07 %
91,553.27	1	0.07 %
91,324.00	1	0.06 %
Total (max 0,6%)		**0.80 %** *

** Post Replenishment*

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6. Note Principal

Reporting Date		27/08/2026	
Payment date		25/08/2026	
Period No		37	
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Interest Period	from	27/07/2026	to 25/08/2026 = 29 days

	Class A	Class B	Class C	Class D	Class E	Class F	
Note Principal							
Beginning 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
Sequential Amortization	6,586,980.69	-	-	-	-	-	EUR
End of Period	91,572,924.57	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	-	-	-	-	-	400,533.79	EUR
Credit PDL	-	-	-	-	-	400,533.79	EUR
End of Period	-	-	-	-	-	-	EUR
Net Note Principal							
Beginning 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
End of Period	91,572,924.57	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		27/08/2026			
Payment date		25/08/2026			
Period No		37			
Monthly Period		01/07/2026			
Interest Period	from	27/07/2026	to	25/08/2026 =	29 days

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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	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
Available Distribution Amount	6,586,980.69						
Amortisation	6,586,980.69						
Redemption per Class	6,586,980.69	6,586,980.69	-	-	-	-	-
Redemption per Note		1,590.29	-	-	-	-	-
Outstanding Closing Balance		91,572,924.57	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Net Outstanding Closing Balance	127,372,924.57	91,572,924.57	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Current Tranching	100 %	71.89 %	5.18 %	6.67 %	3.69 %	3.53 %	9.03 %
Current Pool Factor		0.22	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							
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		29	29	29	29	29	29
Principal Outstanding per Note Beginning of Period		23,698.67	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		1,590.29	-	-	-	-	-
Principal Outstanding per Note End of Period		22,108.38	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		55.65	420.10	520.79	702.04	863.15	1,104.82
Interest Payment	501,384.32	230,498.54	27,726.42	44,267.29	32,995.96	38,841.88	127,054.24
Interest Payment per Note		55.65	420.10	520.79	702.04	863.15	1,104.82

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination)	7.96 %	6.49 %	4.60 %	3.56 %	2.56 %	0.00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	8.52 %	7.05 %	4.60 %	3.56 %	2.56 %	0.00 %
Current CE (Subordination incl. Excess Spread)	29.14 %	23.96 %	17.29 %	13.60 %	10.07 %	1.04 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	29.64 %	24.46 %	17.29 %	13.60 %	10.07 %	1.04 %
Current CE (Subordination)	28.11 %	22.92 %	16.25 %	12.56 %	9.03 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	28.60 %	23.42 %	16.25 %	12.56 %	9.03 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

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Payment date	25/08/2026				
Period No	37				
Monthly Period	01/07/2026				
Interest Period	27/07/2026	to	25/08/2026	=	29 days

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

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9.a Original Portfolio Principal Balance

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Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Average amount - all:	21,495

Original balance

TOTAL						
Min	Max	No	Original balance (EUR)	%	WA mounths to maturity	WA seasoning
1	4,999	1,758	6,218,072	1.38 %	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

Reporting Date		27/08/2026					
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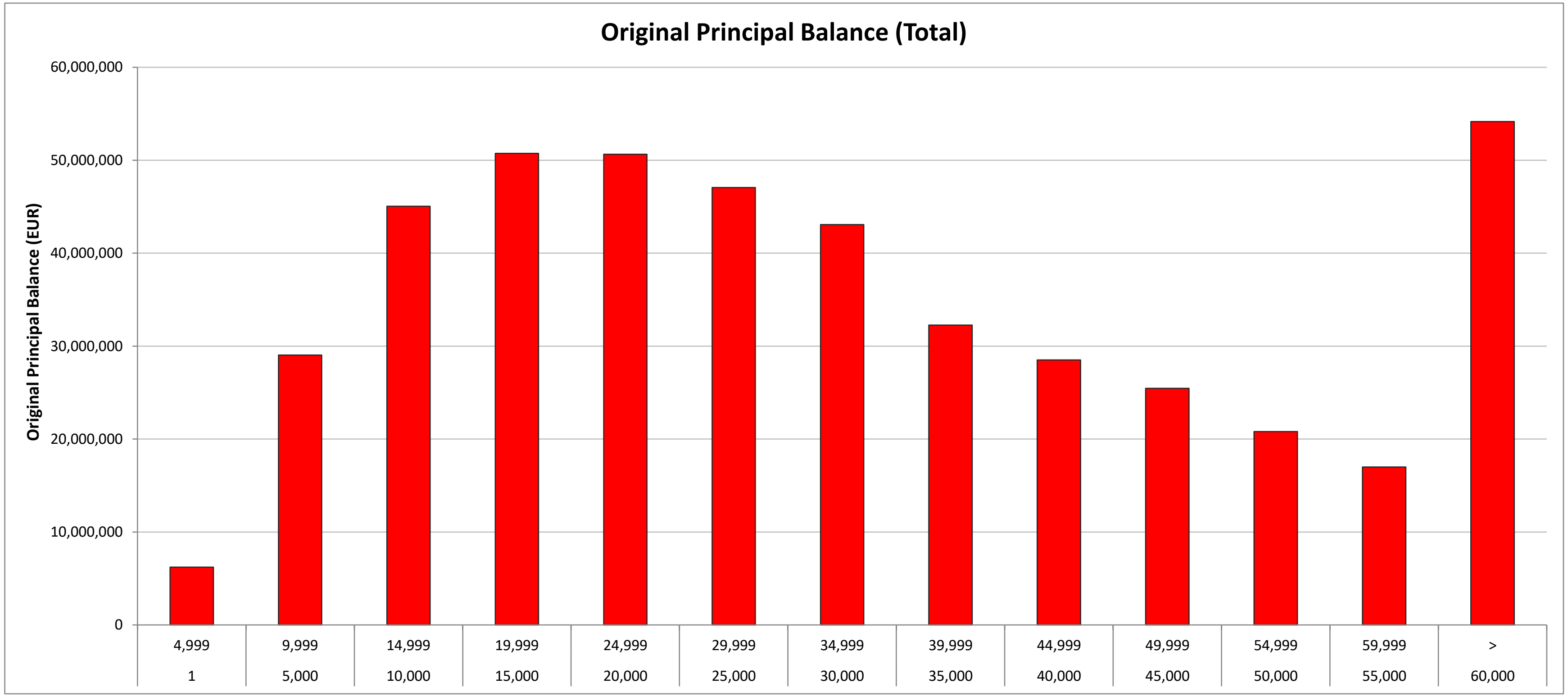
Period No		37					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days



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10.a Outstanding Principal Balance

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2,092	5,893,647	5%	18	45
5,000	10 000	1,937	14,264,432	11%	24	44
10,000	15 000	1,347	16,768,309	13%	24	44
15,000	20 000	1,027	17,786,936	14%	25	44
20,000	25 000	703	15,699,199	12%	26	44
25,000	30 000	493	13,489,348	11%	26	44
30,000	35 000	390	12,675,146	10%	27	43
35,000	40 000	280	10,447,267	8%	28	43
40,000	45 000	170	7,191,842	6%	27	44
45,000	50 000	91	4,283,948	3%	28	44
50,000	55 000	32	1,673,852	1%	27	44
55,000	60 000	26	1,505,539	1%	28	44
60,000	-	73	5,693,459	4%	27	43
Total		8,661	127,372,925	100 %	25.5	43.8

Average Outstanding Balance per Loan: 14,706

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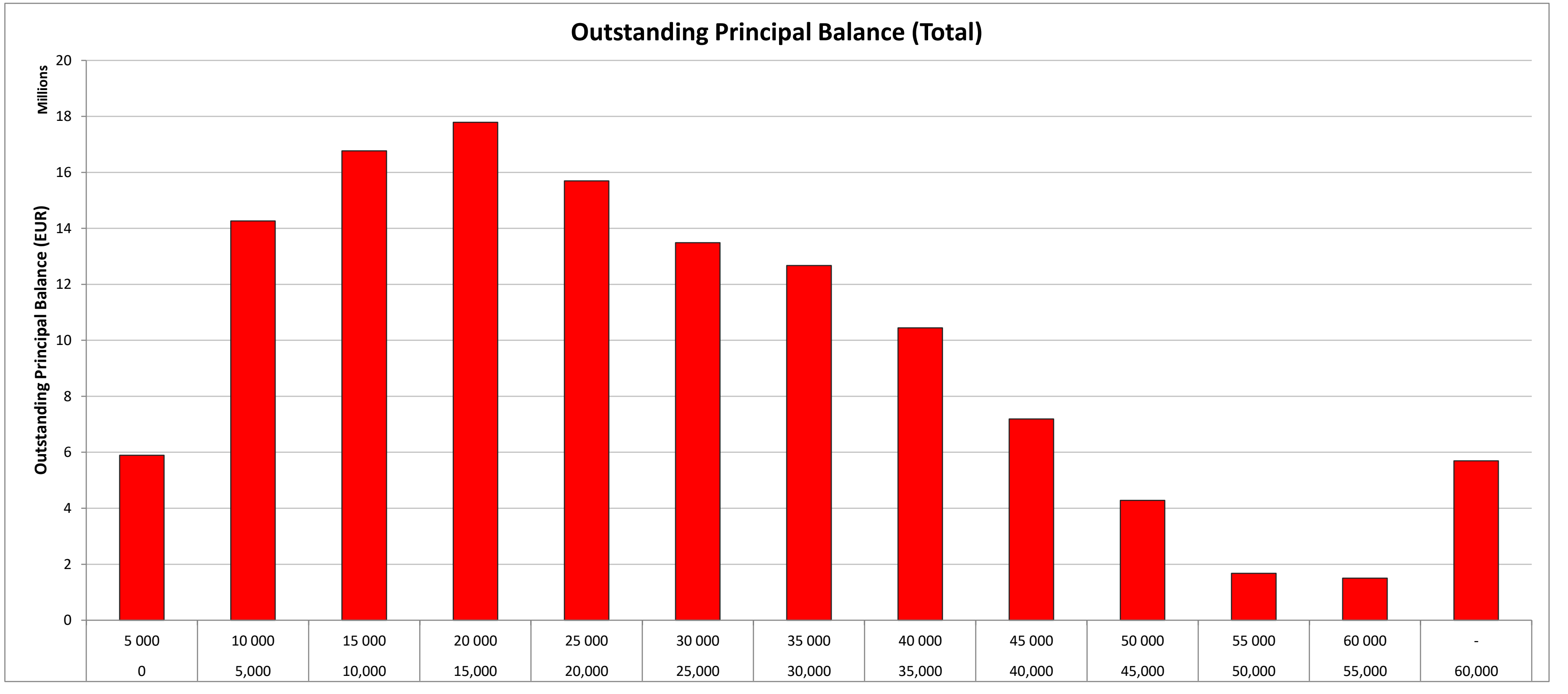
10.b Outstanding Principal Balance Graph

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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11.a Geographical Distribution

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Geographic distribution

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	737	10,207,917	8.01 %	25.0	44.1
Eastern Finland	297	3,736,333	2.93 %	25.4	44.3
East Tavastia	522	6,956,773	5.46 %	26.2	43.4
Greater Helsinki	3,034	50,840,344	39.91 %	25.8	43.6
Northern Finland	715	10,792,093	8.47 %	25.3	43.7
Northern Savonia	293	3,949,414	3.10 %	24.9	43.7
Ostrobothnia	557	6,995,398	5.49 %	25.3	44.3
South-Eastern Fi	466	5,955,920	4.68 %	25.9	43.5
South-Western Fi	1,080	14,553,281	11.43 %	25.0	44.1
Western Tavastia	960	13,385,453	10.51 %	24.8	44.0
Total	8,661	127,372,925	100%	25.5	43.8

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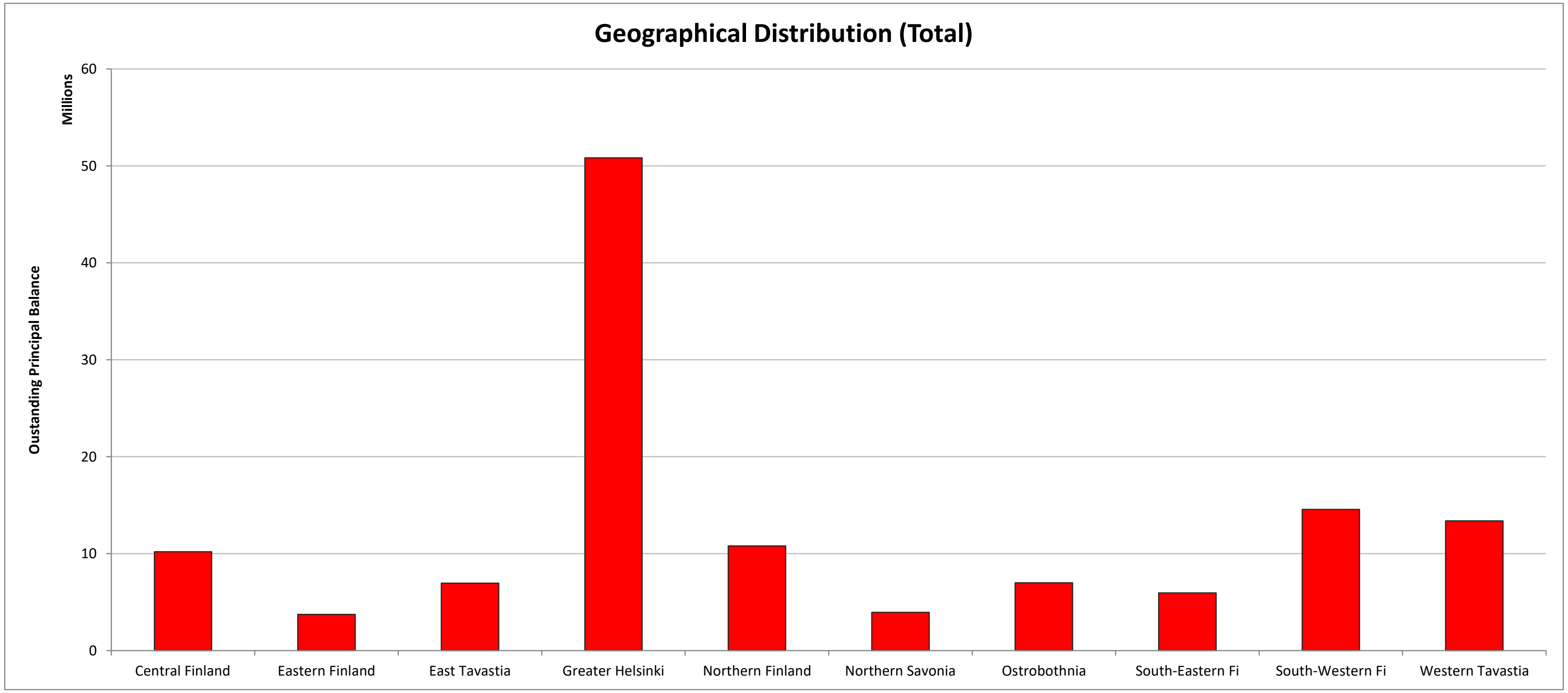
11.b Geographical Distribution Graph

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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12.a Interest Rate

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	840	14,042,153	11.02 %	21.5	45.3
1 %	2 %	1,306	28,148,102	22.10 %	24.6	44.9
2 %	4 %	2,852	45,875,029	36.02 %	24.8	44.7
4 %	6 %	2,246	29,049,555	22.81 %	28.1	41.5
6 %	8 %	1,317	9,515,086	7.47 %	28.3	41.3
8 %	10 %	98	733,492	0.58 %	31.9	38.3
10 %	12 %	2	9,509	0.01 %	19.3	40.7
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		8,661	127,372,925	100 %	25.5	43.8

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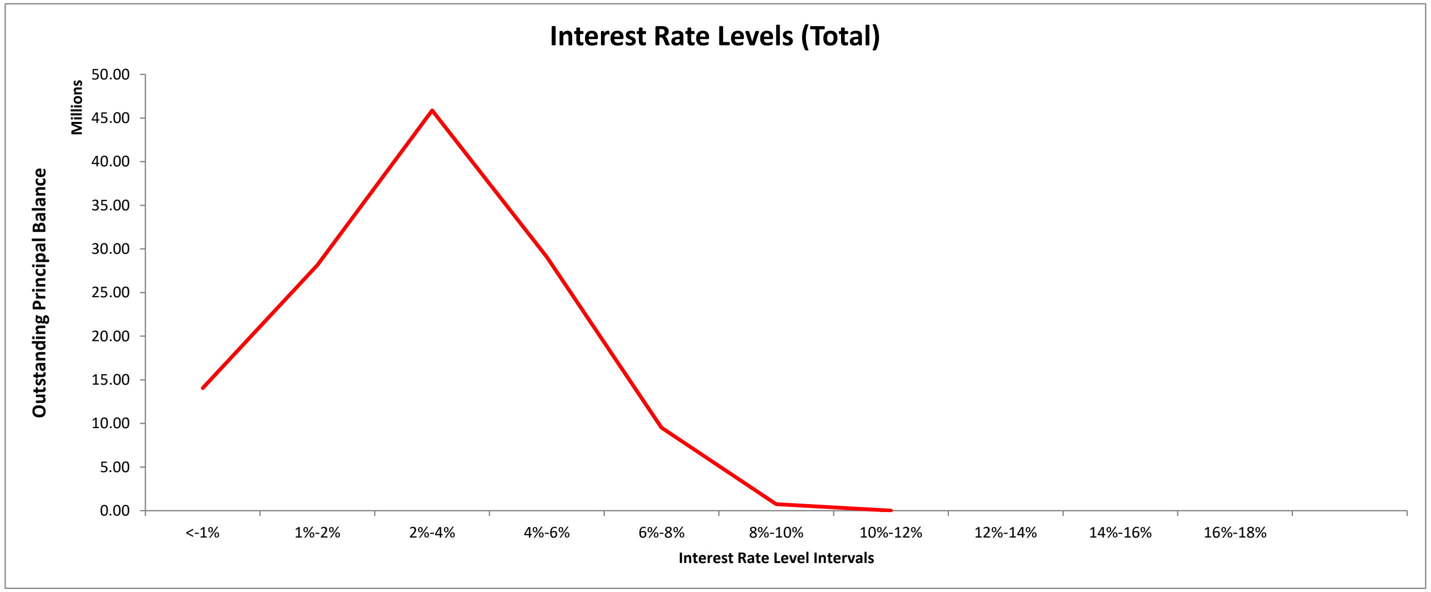
12.b Interest Rate

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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13.a Remaining Terms

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	8	50,739	0.04 %	0.0	57.2
1	12	1,299	9,534,229	7.49 %	7.9	47.2
13	24	2,786	34,276,278	26.91 %	19.3	45.6
25	36	4,298	77,901,946	61.16 %	29.4	43.2
37	48	270	5,609,733	4.40 %	38.3	36.0
49	60					
61	72					
73	84					
85	96					
97	108					
109	120					
121	-					
Total		8,661	127,372,925	100 %	25.5	43.8

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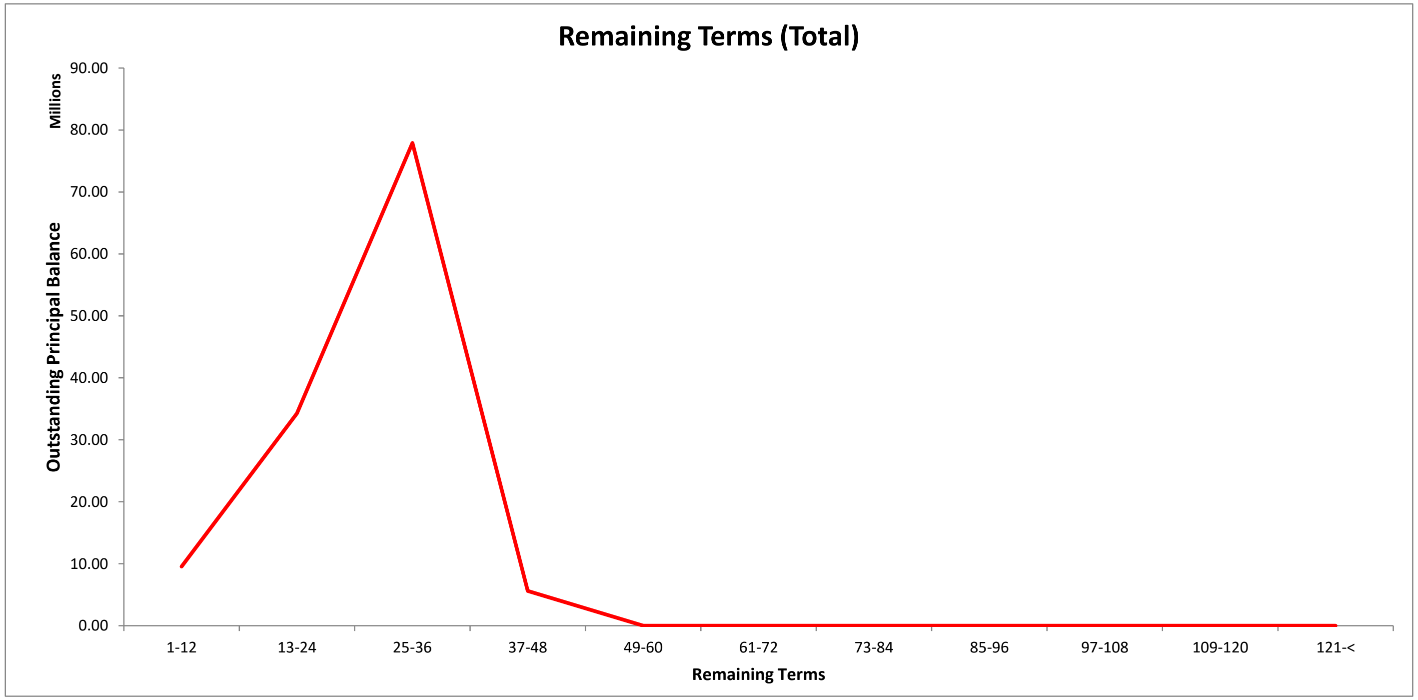
13.b Remaining Terms

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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14.a Seasoning

Reporting Date		27/08/2026			
Payment date		25/08/2026			
Period No		37			
Monthly Period		01/07/2026			
Interest Period	from	27/07/2026	to	25/08/2026	= 29 days

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24					
25	36	491	7,091,390	5.57%	33.7	34.9
37	48	7,035	104,992,055	82.43%	25.9	43.4
49	60	1,113	15,046,539	11.81%	18.8	50.7
61	72	21	240,359	0.19%	7.3	65.7
73	84	1	2,581	0.00%	5.0	78.0
85	96					
Total		8,661	127,372,925	100 %	25.5	43.8

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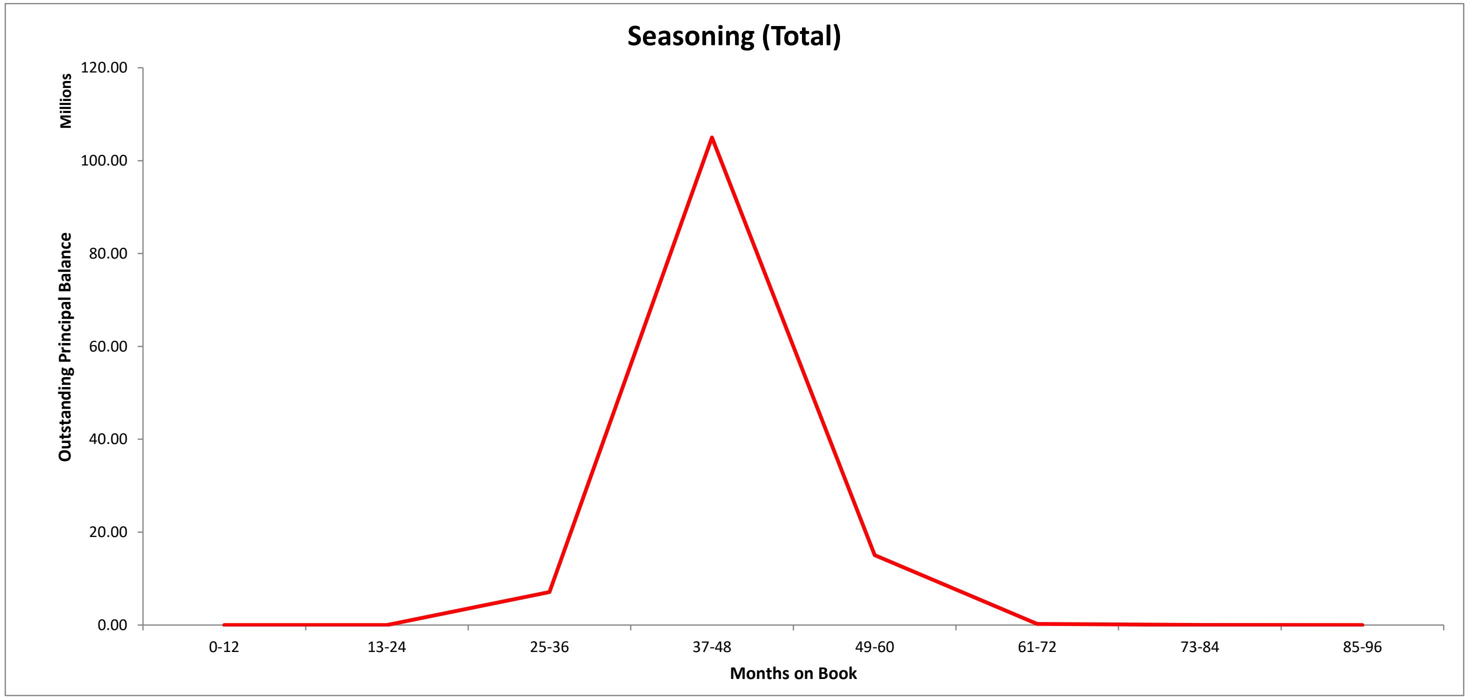
14.b Seasoning

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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15.a Balloon loans

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		37					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Santander Consumer Bank

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	3,465	19,320,401	15.17 %	1,582	0.0 %	24.0	43.2
Balloon	5,196	108,052,524	84.83 %	63,965,049	59.2 %	25.7	43.9
Total	8,661	127,372,925	100 %	63,966,631	50 %	25.5	43.8

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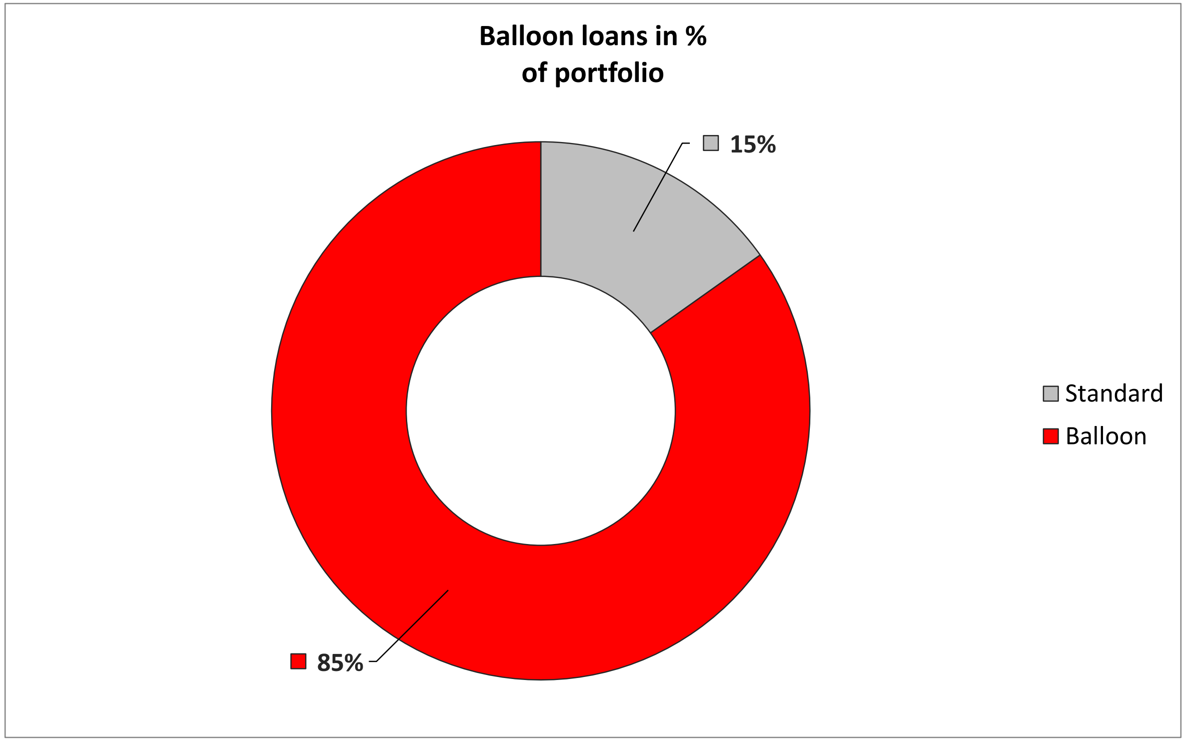
15.b Balloon loans

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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16.a # loans per borrower

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	8,604	126,576,263	99.37 %
2	27	789,526	0.62 %
3	1	7,135	0.01 %
4			
5			
6			
7			
8			
9			
10			
Total:	8,632	127,372,925	100 %

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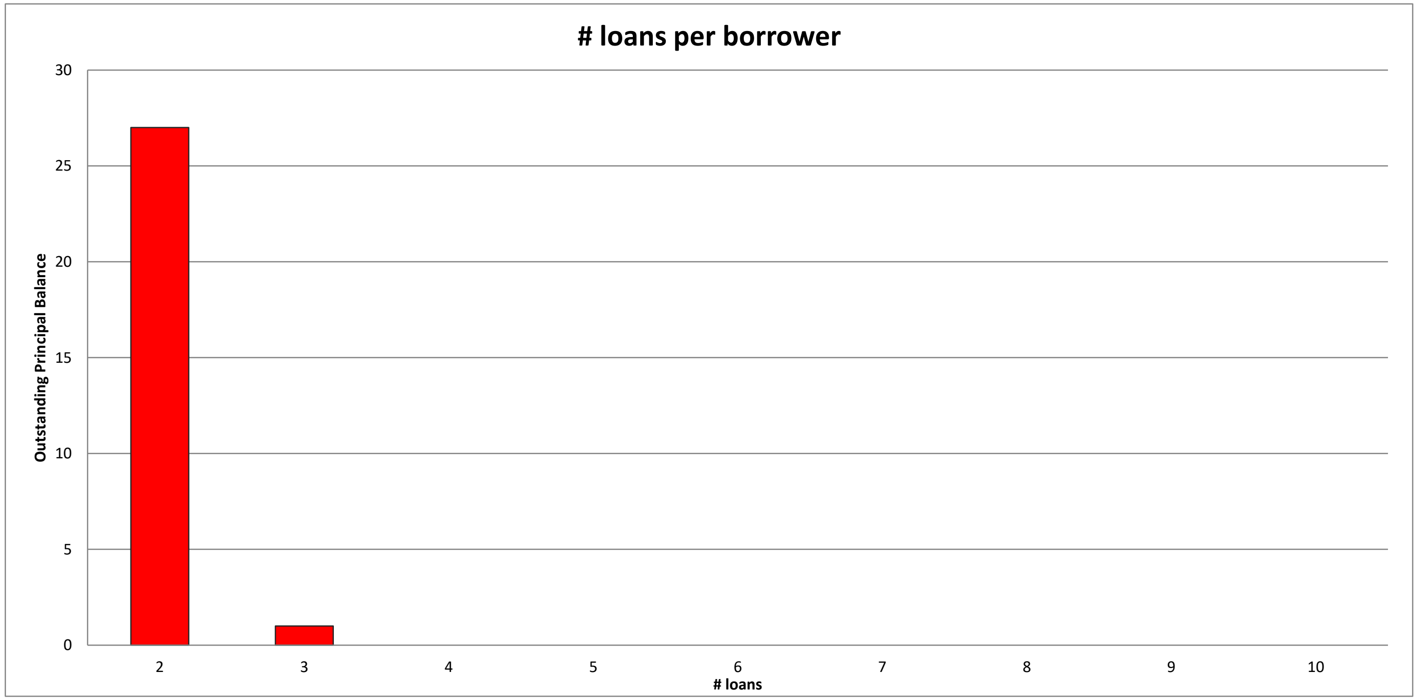
16.b # loans per borrower

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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17.a Amortisation Profile

Reporting Date	27/08/2026					
Payment date	25/08/2026					
Period No	37					
Monthly Period	01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Amortization profile

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	127,372,925	124,582,150	2,790,775	355,697	3.40 %	97.81 %
2	124,582,150	121,559,784	3,022,365	347,553	3.40 %	95.44 %
3	121,559,784	118,473,520	3,086,265	338,665	3.39 %	93.01 %
4	118,473,520	115,419,488	3,054,031	330,094	3.40 %	90.62 %
5	115,419,488	112,423,171	2,996,317	321,446	3.39 %	88.26 %
6	112,423,171	109,465,743	2,957,428	312,997	3.39 %	85.94 %
7	109,465,743	106,475,615	2,990,128	304,747	3.39 %	83.59 %
8	106,475,615	103,554,987	2,920,627	296,212	3.39 %	81.30 %
9	103,554,987	100,561,645	2,993,342	287,814	3.39 %	78.95 %
10	100,561,645	97,398,414	3,163,231	279,232	3.38 %	76.47 %
11	97,398,414	94,091,243	3,307,171	270,852	3.39 %	73.87 %
12	94,091,243	90,938,722	3,152,521	261,951	3.39 %	71.40 %
13	90,938,722	87,856,920	3,081,802	253,115	3.39 %	68.98 %
14	87,856,920	84,573,298	3,283,622	244,768	3.39 %	66.40 %
15	84,573,298	81,004,149	3,569,149	236,113	3.40 %	63.60 %
16	81,004,149	77,756,998	3,247,151	226,982	3.41 %	61.05 %
17	77,756,998	74,481,114	3,275,884	218,287	3.42 %	58.47 %
18	74,481,114	71,103,064	3,378,050	209,671	3.43 %	55.82 %
19	71,103,064	68,195,087	2,907,976	201,418	3.45 %	53.54 %
20	68,195,087	65,001,359	3,193,729	193,539	3.46 %	51.03 %
21	65,001,359	61,829,863	3,171,495	184,533	3.46 %	48.54 %
22	61,829,863	58,643,565	3,186,298	175,592	3.46 %	46.04 %
23	58,643,565	55,198,791	3,444,774	167,392	3.48 %	43.34 %
24	55,198,791	51,466,612	3,732,179	158,197	3.49 %	40.41 %
25	51,466,612	47,442,594	4,024,018	148,360	3.51 %	37.25 %
26	47,442,594	42,741,117	4,701,477	137,842	3.54 %	33.56 %
27	42,741,117	36,503,166	6,237,950	125,684	3.59 %	28.66 %
28	36,503,166	31,472,145	5,031,021	110,229	3.68 %	24.71 %
29	31,472,145	26,083,039	5,389,107	96,249	3.73 %	20.48 %
30	26,083,039	21,543,143	4,539,896	81,096	3.80 %	16.91 %
31	21,543,143	17,258,949	4,284,193	69,631	3.95 %	13.55 %
32	17,258,949	12,706,643	4,552,306	57,400	4.06 %	9.98 %
33	12,706,643	9,653,548	3,053,095	43,863	4.22 %	7.58 %
34	9,653,548	7,205,884	2,447,664	34,233	4.34 %	5.66 %
35	7,205,884	5,528,060	1,677,824	26,693	4.54 %	4.34 %
36	5,528,060	3,856,809	1,671,251	20,875	4.63 %	3.03 %
37	3,856,809	2,516,244	1,340,565	15,022	4.78 %	1.98 %
38	2,516,244	1,339,246	1,176,998	10,340	5.04 %	1.05 %
39	1,339,246	831,140	508,106	5,721	5.25 %	0.65 %
40	831,140	439,351	391,789	3,594	5.31 %	0.34 %
41	439,351	309,862	129,489	1,801	5.03 %	0.24 %
42	309,862	180,354	129,509	1,283	5.08 %	0.14 %
43	180,354	90,357	89,997	679	4.61 %	0.07 %
44	90,357	49,765	40,592	294	3.98 %	0.04 %
45	49,765	0	49,765	185	4.54 %	0.00 %

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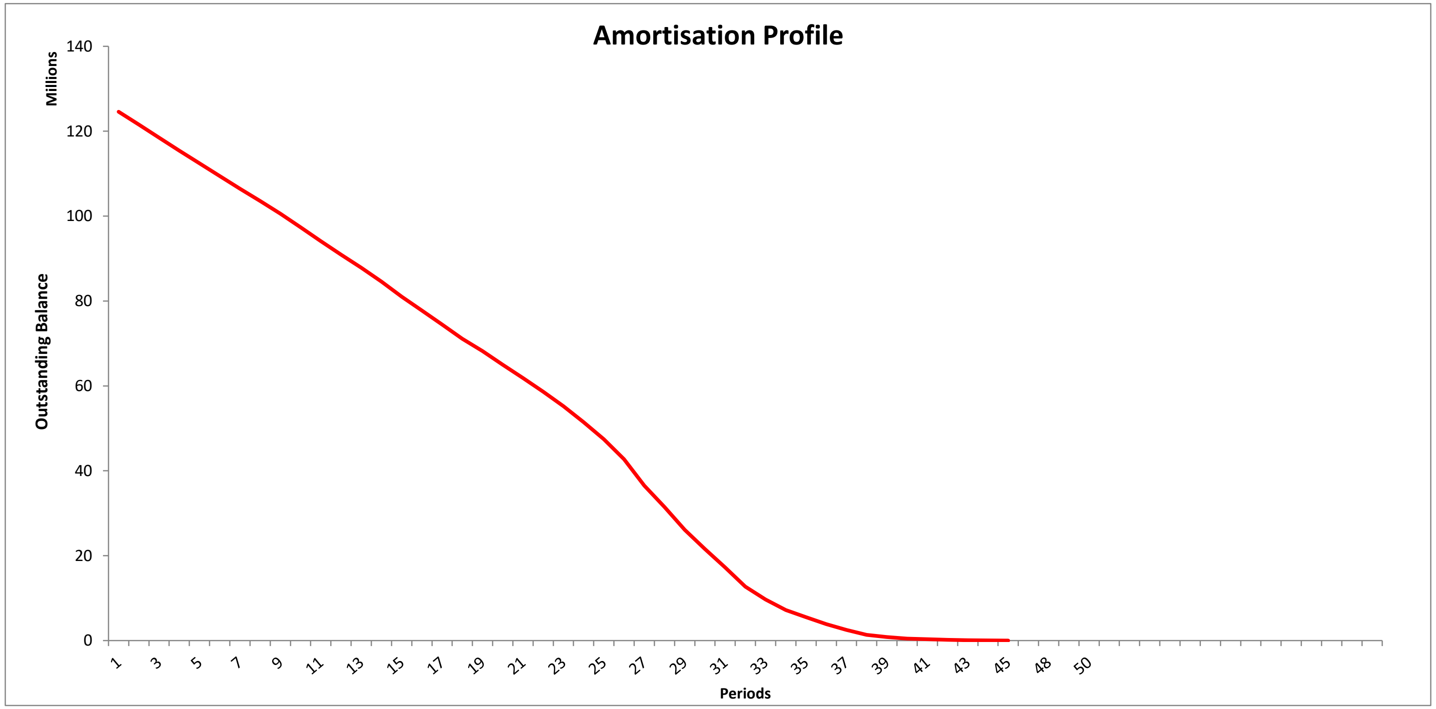
17.b Amortisation Profile

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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18.a Payment Holidays

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2023 07	566	769	220,852	14,244,780
2023 08	185	231	67,871	4,229,424
2023 09	172	214	64,084	4,242,227
2023 10	127	167	47,480	3,061,909
2023 11	189	273	71,527	4,096,702
2023 12	361	448	113,646	7,737,592
2024 01	360	443	167,289	8,782,205
2024 02	310	335	97,341	7,276,004
2024 03	338	357	106,127	7,960,035
2024 04	283	292	117,110	6,213,300
2024 05	232	238	70,891	5,645,177
2024 06	250	264	77,500	5,876,194
2024 07	289	306	88,165	6,708,658
2024 08	195	199	59,012	4,190,652
2024 09	156	167	50,474	3,432,671
2024 10	115	126	36,780	2,545,501
2024 11	138	148	42,449	2,748,661
2024 12	222	228	64,126	4,711,392
2025 01	333	352	107,566	7,803,207
2025 02	284	309	97,265	6,516,806
2025 03	219	236	73,445	4,691,276
2025 04	177	188	58,642	3,843,230
2025 05	194	202	62,924	4,088,982
2025 06	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
2026 07	119	124	44,064	2,370,610
2026 08				
2026 09				
2026 10				
2026 11				
2026 12				
Total:	7,377	8,297	2,550,552	163,730,450

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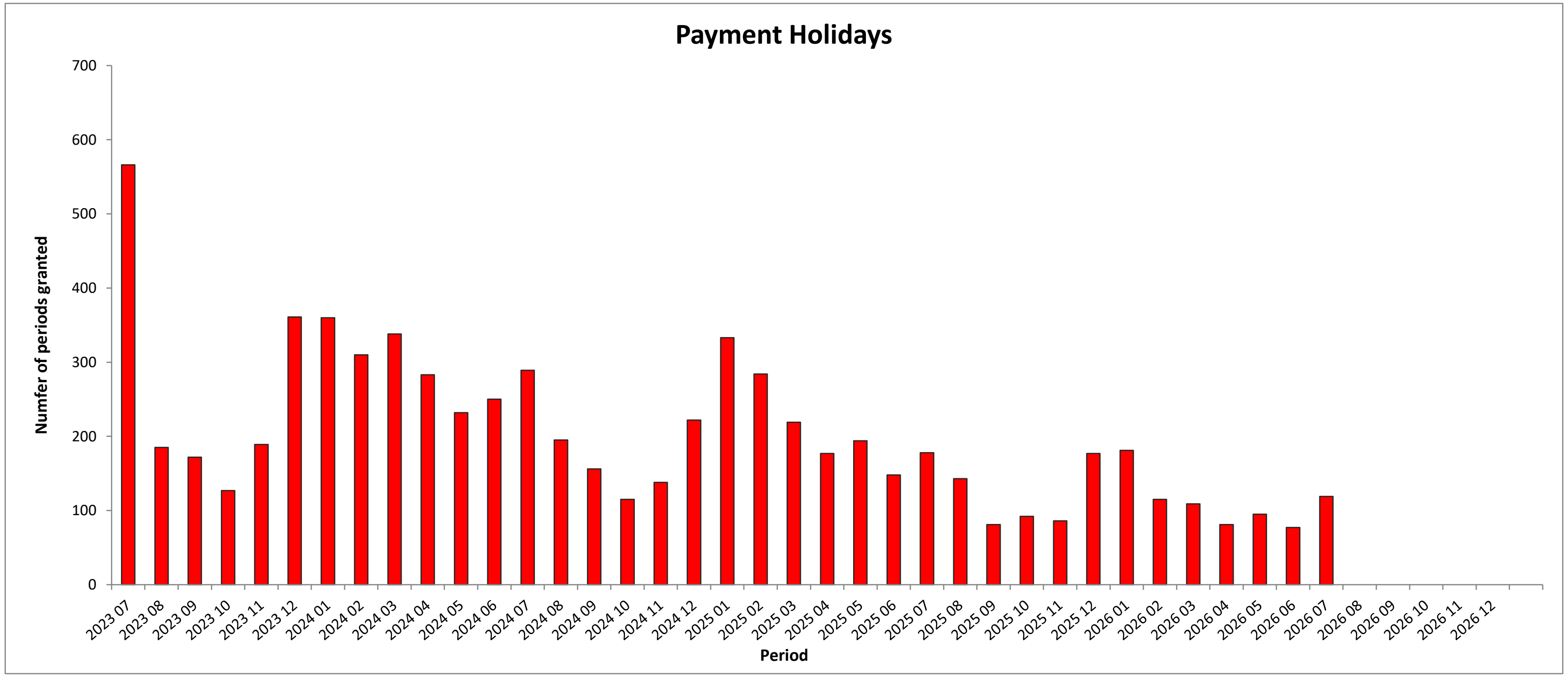
18.b Payment Holidays

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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18.c Remaining Payment Holidays

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	122	43,543	2,423,926
2	5	3,441	106,197
3	0	0	0
Total	127	46,984	2,530,123

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18.d Remaining Payment Holidays

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
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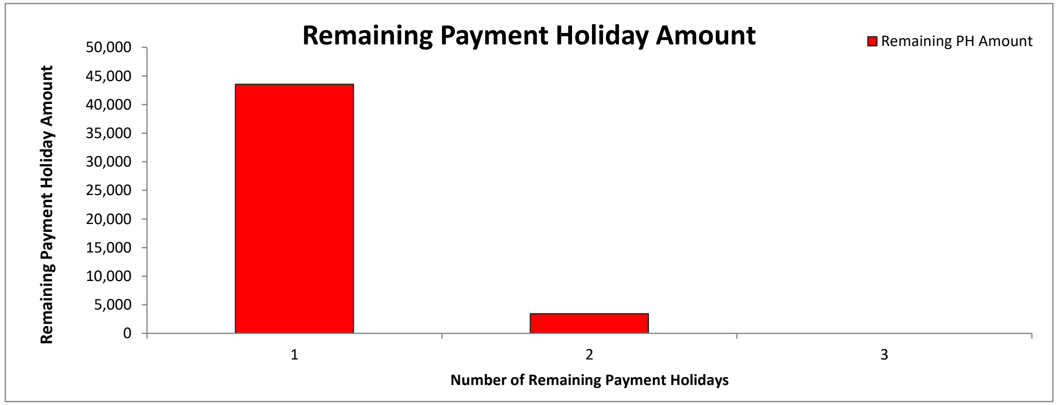

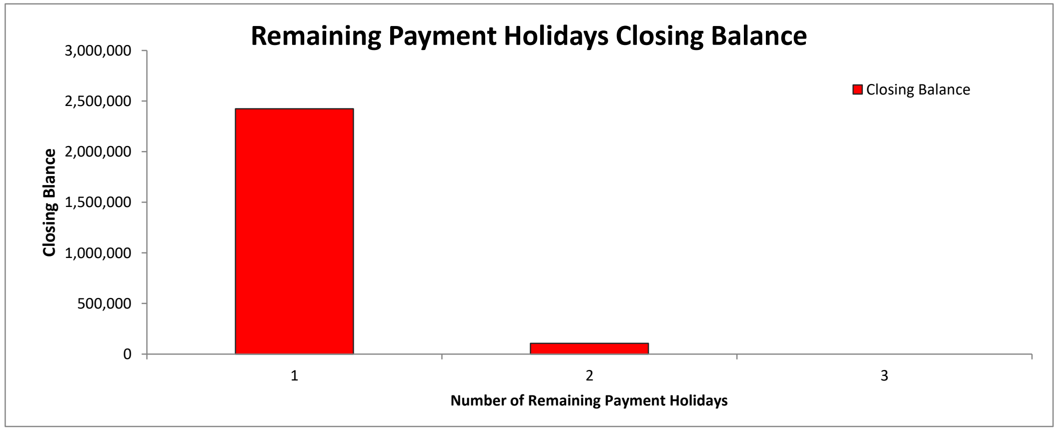

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19.a Downpayment

Reporting Date		27/08/2026		
Payment date		25/08/2026		
Period No		37		
Monthly Period		01/07/2026		
Interest Period	from	27/07/2026	to	25/08/2026 = 29 days

Downpayment %

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	3,040	44,690,501	35.09 %	26.8	43.9
5 %	10 %	1,277	23,506,973	18.46 %	26.2	43.8
10 %	15 %	1,174	20,192,703	15.85 %	25.6	43.6
15 %	20 %	825	12,775,448	10.03 %	24.3	43.7
20 %	25 %	587	8,707,118	6.84 %	24.0	44.0
25 %	30 %	481	6,170,384	4.84 %	23.5	43.4
30 %	35 %	340	3,803,733	2.99 %	23.0	43.9
35 %	100 %	937	7,526,064	5.91 %	21.5	43.8
Total		8,661	127,372,925	100 %	25.5	43.8

Santander Consumer Finance Oy
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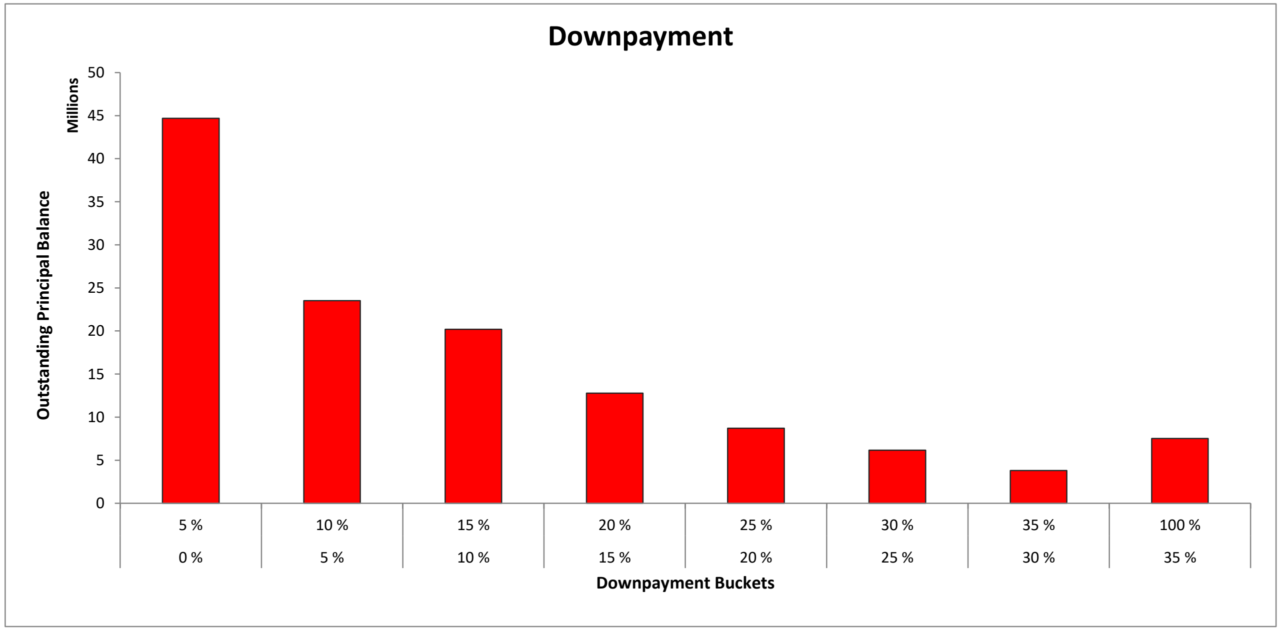
SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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Monthly Investor Report

20.a Vehicle Condtion

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		37					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	2,615	56,150,855	44.08 %	24.9	43.2
Used	6,046	71,222,069	55.92 %	25.9	44.3
Total	8,661	127,372,925	100 %	25.5	43.8

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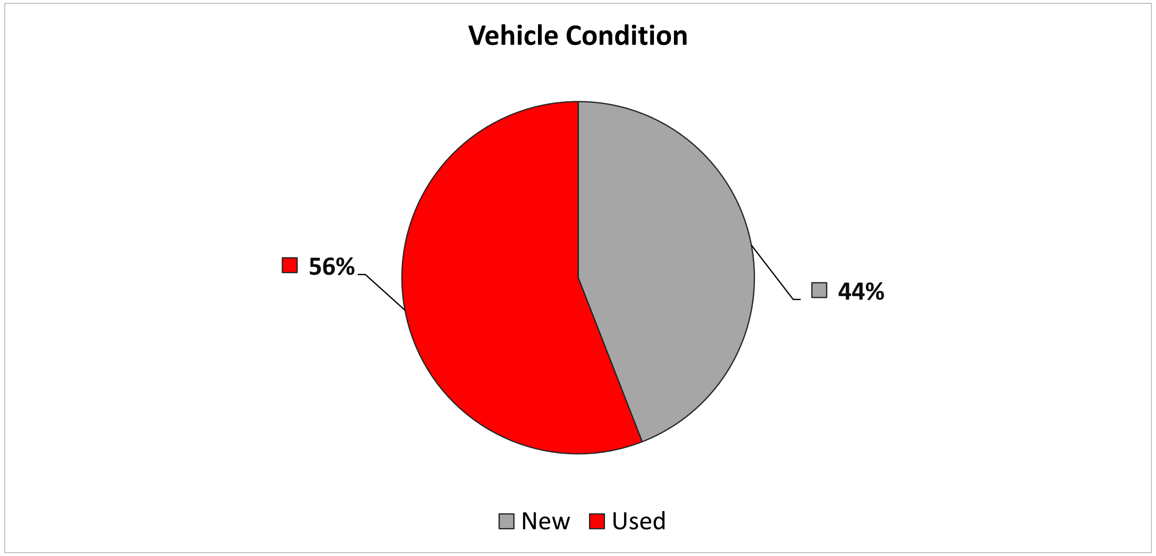
20.b Vehicle Condition

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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21.a Borrower Type

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	477	6,940,251	5.45 %	20.6	44.5
Private	8,184	120,432,674	94.55 %	25.7	43.8
Total	8,661	127,372,925	100 %	25.5	43.8

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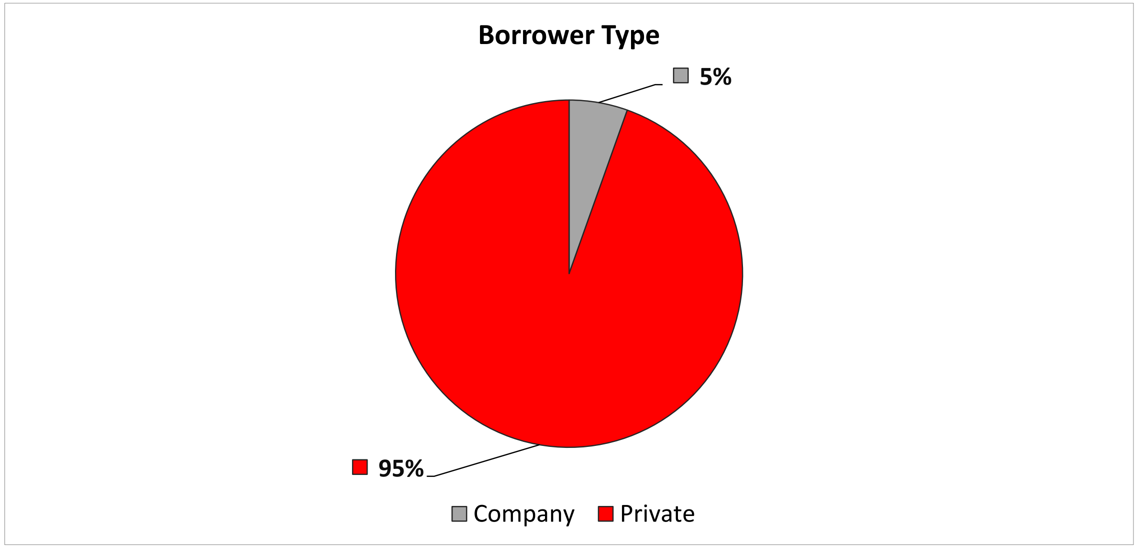
Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

21.b Borrower Type



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22.a Vehicle type

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Santander Consumer Bank

	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Vehicle type	Campers	105	2,792,224	2.19 %	23.5	45.7
	Caravans	103	1,460,246	1.15 %	22.7	46.0
	Cars	7,841	117,603,915	92.33 %	25.7	43.7
	Motorcycles	209	1,391,756	1.09 %	21.8	43.7
	Vans	403	4,124,784	3.24 %	22.3	44.2
	Total	8,661	127,372,925	100 %	25.5	43.8

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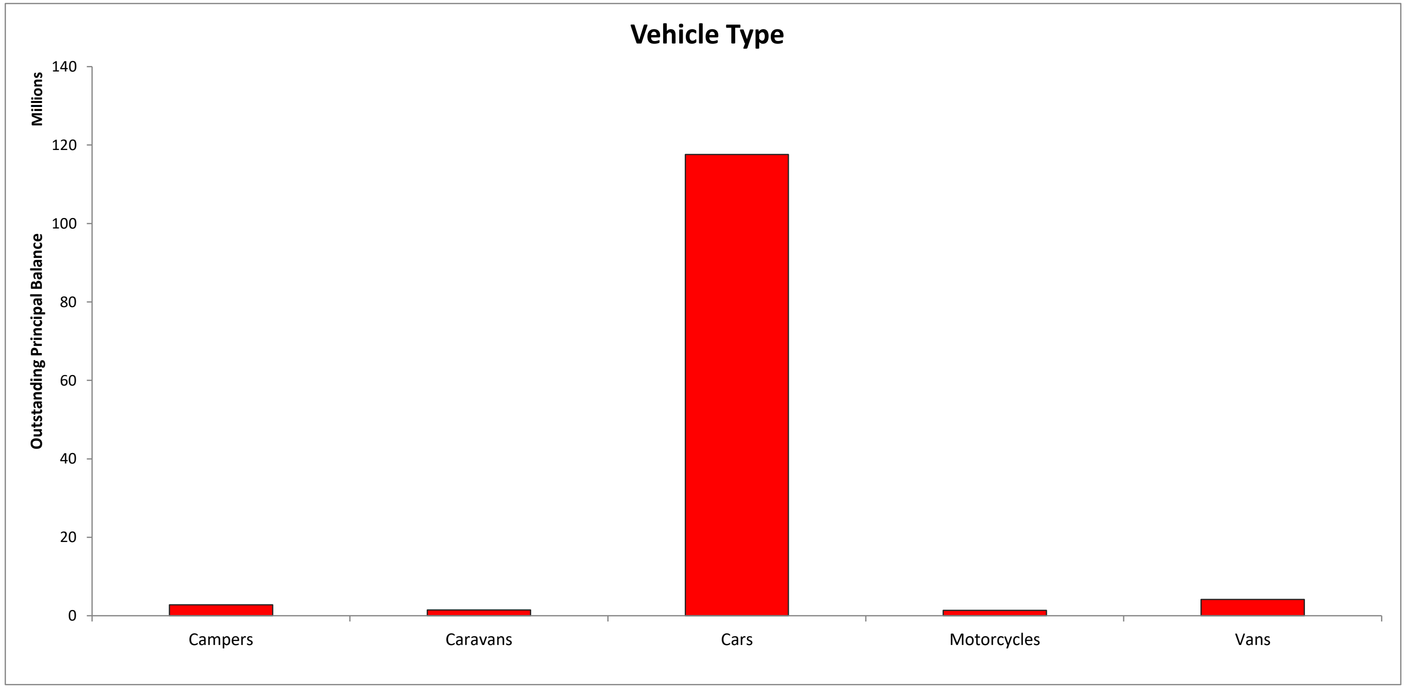
Monthly Investor Report

22.b Vehicle type

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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Monthly Investor Report

23.a Restructured Loans

Reporting Date		27/08/2026			
Payment date		25/08/2026			
Period No		37			
Monthly Period		01/07/2026			
Interest Period	from	27/07/2026	to	25/08/2026	= 29 days

Restructured

TOTAL		
Period	No	Outstanding balance
2023 07	1	47,194
2023 08	1	18,277
2023 09	1	11,114
2023 10	1	35,016
2023 11	0	0
2023 12	1	17,536
2024 01	1	13,762
2024 02	1	36,527
2024 03	1	16,293
2024 04	0	0
2024 05	4	91,436
2024 06	1	22,962
2024 07	0	0
2024 08	2	13,340
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024 12	1	70,639
2025 01	1	21,600
2025 02	1	32,049
2025 03	3	104,097
2025 04	1	1,119
2025 05	1	10,099
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
2026 07	0	0
2026 08		
2026 09		
2026 10		
2026 11		
2026 12		
Total	26	649,812

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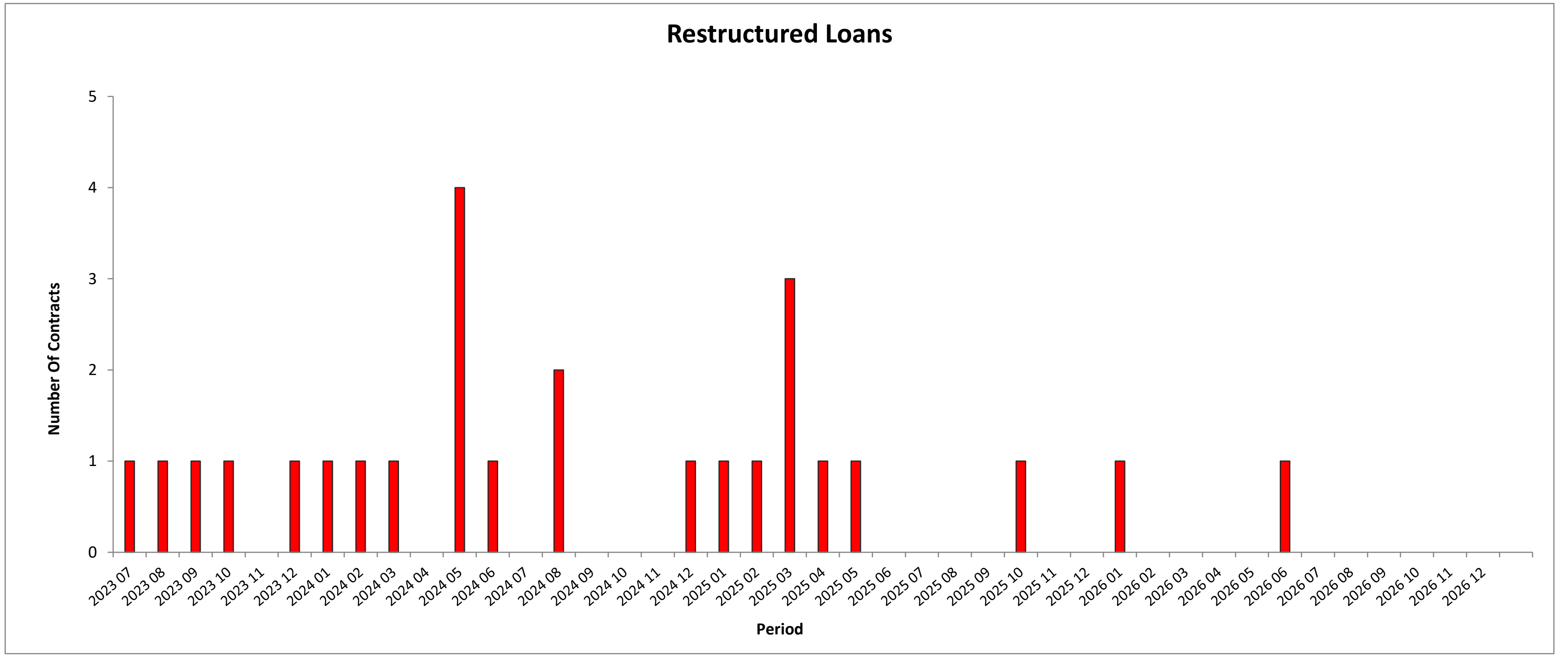
Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		37					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

23.b Restructured Loans



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24.a Dynamic Interest rate

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404,834,411	3.43 %
2023 08	435,781,306	3.52 %
2023 09	436,622,959	3.54 %
2023 10	435,596,851	3.57 %
2023 11	436,884,114	3.59 %
2023 12	437,627,032	3.63 %
2024 01	423,959,854	3.62 %
2024 02	411,756,505	3.61 %
2024 03	399,017,001	3.60 %
2024 04	385,781,261	3.60 %
2024 05	371,651,162	3.58 %
2024 06	360,688,051	3.57 %
2024 07	347,561,241	3.56 %
2024 08	335,817,756	3.55 %
2024 09	324,445,327	3.54 %
2024 10	312,032,609	3.54 %
2024 11	301,503,099	3.53 %
2024 12	291,091,908	3.52 %
2025 01	280,787,505	3.51 %
2025 02	270,653,657	3.50 %
2025 03	260,005,448	3.49 %
2025 04	249,758,427	3.48 %
2025 05	239,921,227	3.47 %
2025 06	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 %
2026 07	127,372,925	3.35 %
2026 08		
2026 09		
2026 10		
2026 11		
2026 12		

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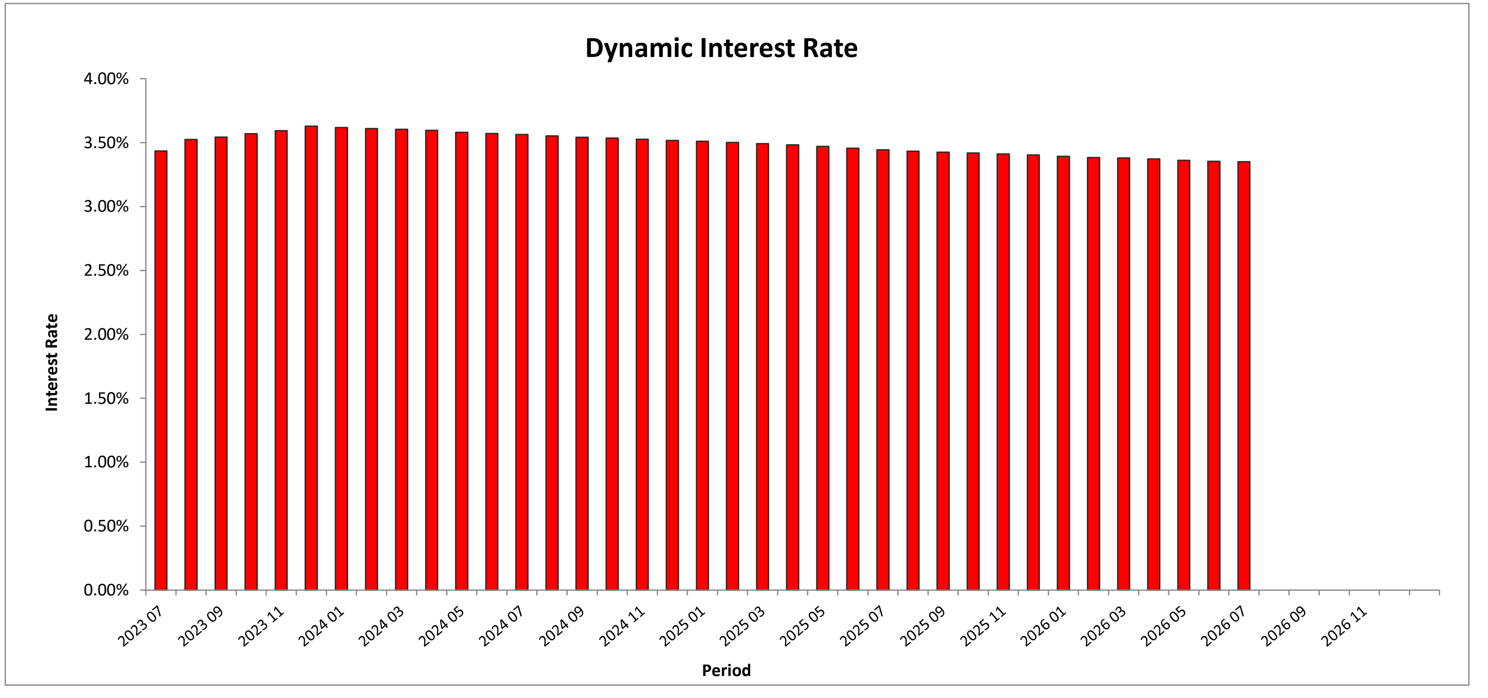
24.b Dynamic Interest Rate

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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25.a Dynamic Pre-Payments

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2023 07	25,587,102	404,834,411	20.06 %
2023 08	7,538,135	435,781,306	18.89 %
2023 09	7,402,480	436,622,959	18.55 %
2023 10	7,722,936	435,596,851	19.32 %
2023 11	6,802,303	436,884,114	17.16 %
2023 12	6,157,474	437,627,032	15.64 %
2024 01	6,761,784	423,959,854	17.55 %
2024 02	6,144,884	411,756,505	16.51 %
2024 03	6,626,093	399,017,001	18.20 %
2024 04	6,598,739	385,781,261	18.70 %
2024 05	7,224,137	371,651,162	20.99 %
2024 06	5,073,506	360,688,051	15.63 %
2024 07	6,728,617	347,561,241	20.91 %
2024 08	5,867,058	335,817,756	19.06 %
2024 09	5,787,074	324,445,327	19.42 %
2024 10	6,588,020	312,032,609	22.59 %
2024 11	5,542,321	301,503,099	19.96 %
2024 12	4,869,592	291,091,908	18.33 %
2025 01	4,992,923	280,787,505	19.37 %
2025 02	5,158,330	270,653,657	20.62 %
2025 03	5,333,190	260,005,448	22.02 %
2025 04	5,247,046	249,758,427	22.49 %
2025 05	4,931,261	239,921,227	22.06 %
2025 06	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 %
2026 07	3,282,194	127,372,925	26.90 %
2026 08			
2026 09			
2026 10			
2026 11			
2026 12			

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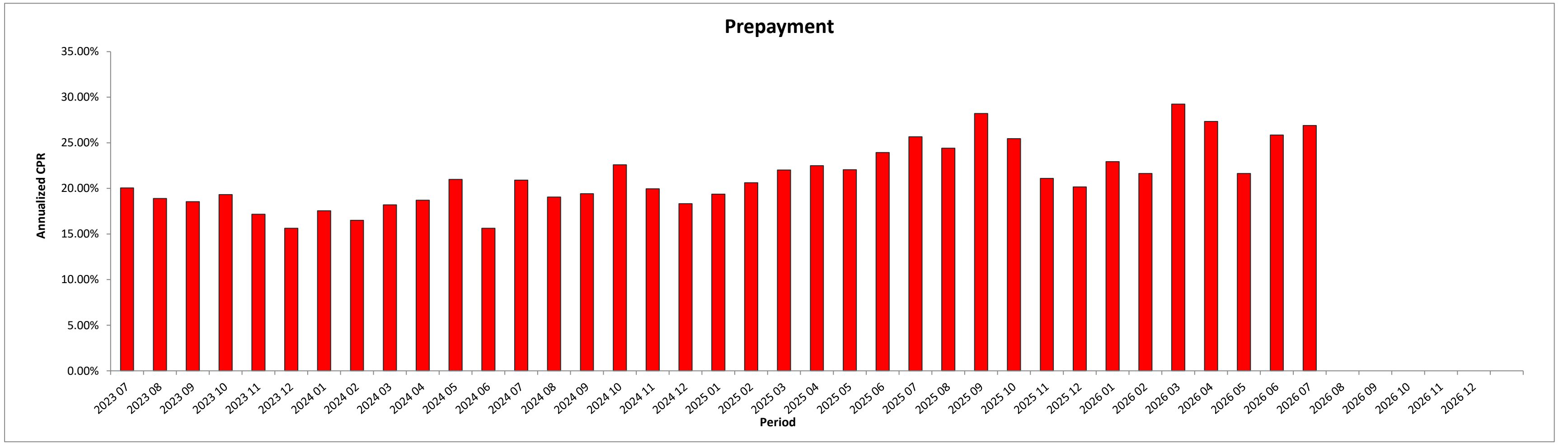
25.b Dynamic Pre-Payments

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		37				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Santander Consumer Bank



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26. Delinquency

Reporting Date		27/08/2026		
Payment date		25/08/2026		
Period No		37		
Monthly Period		01/07/2026		
Interest Period	from	27/07/2026	to	25/08/2026 = 29 days

Santander Consumer Bank

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2023	7	404,834,411	18,410	384,371,369	869	17,412,766	87	1,607,611	46	918,778	18	324,691	10	199,197	-	-	-	-
	8	435,781,306	19,949	415,533,471	811	16,617,179	85	1,735,646	41	801,554	37	714,989	8	191,183	8	187,284	4	13,032
	9	436,622,959	20,022	414,840,279	868	17,366,660	122	2,426,656	46	1,061,247	19	364,204	23	398,979	6	164,934	9	166,271
	10	435,596,851	20,030	411,883,049	972	18,733,534	108	2,202,813	65	1,496,644	29	744,873	11	233,161	20	302,778	12	217,696
	11	436,884,114	20,259	412,912,559	931	18,707,176	125	2,301,977	58	1,167,958	48	1,074,437	22	517,614	9	202,393	18	231,242
	12	437,627,032	20,368	411,991,581	957	18,473,443	178	3,557,428	81	1,541,721	46	887,497	39	785,604	17	389,759	15	251,278
2024	1	423,959,854	19,931	398,864,551	938	18,014,816	146	2,851,603	92	2,031,383	53	1,069,697	28	656,504	26	471,301	26	543,783
	2	411,756,505	19,539	388,263,175	874	16,536,598	121	2,122,180	79	1,694,806	72	1,614,620	45	948,088	27	577,037	29	414,475
	3	399,017,001	18,794	370,859,256	1,070	19,778,863	187	3,415,896	74	1,336,478	59	1,341,794	64	1,472,573	38	812,142	29	557,022
	4	385,781,261	18,418	359,629,729	955	17,789,417	174	3,539,211	98	1,878,461	44	801,887	44	1,030,072	47	1,112,484	36	712,591
	5	371,651,162	17,967	347,658,409	899	16,464,419	166	2,935,598	96	1,838,565	68	1,361,803	34	659,747	32	732,621	50	1,169,864
	6	360,688,051	17,606	338,154,410	853	15,281,248	144	2,684,487	85	1,466,970	69	1,401,624	53	1,094,682	30	604,630	37	751,838
	7	347,561,241	17,096	324,599,173	833	16,030,722	168	2,801,568	80	1,406,542	48	932,835	52	997,822	35	792,578	37	687,563
	8	335,817,756	16,721	314,871,327	775	14,749,215	125	2,271,772	92	1,655,975	42	854,058	36	717,896	38	697,513	48	850,745
	9	324,445,327	16,219	303,201,076	808	15,080,293	134	2,581,237	67	1,188,150	68	1,310,422	30	596,048	26	488,100	37	605,634
	10	312,032,609	15,783	292,031,943	763	13,922,876	126	2,494,077	74	1,214,262	56	1,029,277	44	921,543	22	418,631	30	516,748
	11	301,503,099	15,341	281,573,793	780	13,671,215	140	2,318,075	78	1,525,711	45	868,196	42	817,858	35	728,251	21	390,126
	12	291,091,908	14,926	269,865,177	852	14,803,413	140	2,481,602	79	1,359,815	58	1,160,079	39	788,917	30	632,905	37	773,246
2025	1	280,787,505	14,701	262,929,464	667	11,359,630	136	2,341,061	88	1,508,149	62	1,110,078	40	768,812	33	770,311	37	645,431
	2	270,653,657	14,298	253,360,919	705	11,820,900	107	1,715,222	70	1,241,340	56	973,334	44	771,682	37	770,260	33	682,150
	3	260,005,448	13,821	241,716,192	731	12,320,881	145	2,570,508	59	929,080	55	933,575	43	859,843	37	675,369	39	775,115
	4	249,758,427	13,462	233,720,537	660	10,559,682	126	1,970,690	73	1,243,607	43	722,425	40	796,572	33	744,916	40	655,098
	5	239,921,227	13,041	223,399,977	663	10,660,907	118	2,250,228	76	1,157,456	49	896,137	46	812,083	36	744,438	35	730,655
	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	127,372,925	8,146	119,852,102	368	5,061,113	49	732,620	33	598,410	31	514,213	17	329,595	17	284,872	30	400,534
	8																	
	9																	
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Santander Consumer Finance Oy
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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Reporting Date		27/08/2026		
Payment date		25/08/2026		
Period No		37		
Monthly Period		01/07/2026		
Interest Period	from	27/07/2026	to	25/08/2026 = 29 days

27. Defaults, Recoveries and Losses by Quarter of Default

		Recovery Quarter	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204,548	15	19,188	19,188	185,359	34,566	53,755	150,793	6,164	59,918	144,629	28,050	87,969	116,579	4,919	92,888	111,660
2023 4	700,217	44				83,190	83,190	617,027	79,778	162,968	537,249	138,854	301,823	398,394	56,831	358,654	341,563
2024 1	1,515,280	83							147,245	147,245	1,368,035	265,085	412,330	1,102,950	164,470	576,800	938,480
2024 2	2,634,293	123										343,097	343,097	2,291,196	261,352	604,448	2,029,845
2024 3	2,143,942	122													174,697	174,697	1,969,245

		Recovery Quarter	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204,548	15	12,597	105,485	99,063	10,773	116,258	88,290	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

		Recovery Quarter	2026 Q1			2026 Q2			2026 Q3			2026 Q4			2027 Q1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204,548	15	3,337	166,555	37,992	3,104	169,660	34,888	32,006	201,666	2,882						
2023 4	700,217	44	60,390	556,816	143,401	22,235	579,051	121,166	4,717	583,768	116,449						
2024 1	1,515,280	83	25,126	1,092,468	422,813	60,462	1,152,930	362,350	4,518	1,157,448	357,833						
2024 2	2,634,293	123	64,525	1,813,019	821,274	194,187	2,007,205	627,087	23,802	2,031,007	603,286						
2024 3	2,143,942	122	67,426	1,323,936	820,005	196,476	1,520,413	623,529	7,180	1,527,593	616,349						
2024 4	1,680,120	88	60,462	936,782	743,338	149,504	1,086,286	593,834	7,570	1,093,856	586,264						
2025 1	2,095,342	108	154,399	1,014,688	1,080,654	297,583	1,312,271	783,072	30,685	1,342,956	752,387						
2025 2	2,074,777	111	191,379	924,817	1,149,960	318,988	1,243,805	830,973	43,948	1,287,752	787,025						
2025 3	1,482,472	85	174,083	519,500	962,972	248,306	767,805	714,666	17,950	785,755	696,716						
2025 4	1,688,639	87	321,856	485,363	1,203,276	497,672	983,035	705,604	11,784	994,819	693,820						
2026 1	874,039	64	65,491	65,491	808,548	167,913	233,404	640,636	45,249	278,653	595,386						
2026 2	1,591,294	94				143,425	143,425	1,447,869	129,951	273,376	1,317,918						
2026 3	400,534	30							63,904	63,904	336,630						
2026 4																	
2027 1																	

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28. Priority of Payments - Revenue

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		37					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	992,476.23	EUR
Senior Expenses	-	3,253.19	EUR
Senior Servicing Fee	-	21,936.45	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	161,868.22	EUR
Tranche A Loan Interest to Issuer	-	55,351.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	15,950.00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	29,101.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	24,610.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	30,813.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	106,535.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	400,533.79	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	32,904.67	EUR
Interest due to Purchaser Subordinated Loan Provider	-	366.00	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts		-	EUR
Deferred Purchase Price to Seller		109,253.91	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1,117,206.87	EUR
Senior Expenses	-	1,667.00	EUR
Issuer swap interest to swap counterparty	-	161,868.22	EUR
Interest Class A Notes	-	230,499.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	27,726.00	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	-	44,267.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	32,996.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	38,842.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	127,054.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	400,533.79	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		51,753.86	EUR

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29. Priority of Payments - Redemption

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		37					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	6,186,446.90	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
On and after the occurence of the Revolving Period End Date			
Principal Payments on Loan to Issuer	-	6,186,446.90	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	6,586,980.69	EUR
Prior to the Revolving Period End Date			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
On and after the occurence of the Revolving Period End Date			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
Prior to a Pro Rata trigger Event			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event			
To pay any Class A Notes Principal due and payable	-	6,586,980.69	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	51,753.86	EUR

Purchaser Priority of Payments - Revenue (aa)

Payment of residual fund as Deferred Purchase Price to Seller	109,253.91	EUR

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30. Transaction Costs

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		37					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	3,253.19						
Interest accrued for the Period	EUR	501,384.00	230,499.00	27,726.00	44,267.00	32,996.00	38,842.00	127,054.00
Cumulative Interest accrued	EUR	46,937,512.00	34,951,345.00	1,289,032.00	2,014,876.00	1,467,195.00	1,705,263.00	5,509,801.00
Interest Payments	EUR	501,384.00	230,499.00	27,726.00	44,267.00	32,996.00	38,842.00	127,054.00
Cumulative Interest Payments	EUR	46,937,512.00	34,951,345.00	1,289,032.00	2,014,876.00	1,467,195.00	1,705,263.00	5,509,801.00
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-1	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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Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

31. Swap Overview

Kimi 12|Front Swap

Party A	**BANCO SANTANDER, S.A**
Party B	**SCF Rahoituspalvelut XII DAC**
Swap Notional	**133,959,905**
Interest Period Start	27/07/2026
Interest Period End	25/08/2026
Interest Days	29
Settlement Date	25/08/2026
Party A Floating Interest Rate	2.215 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	**EUR 239,025.40**
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	**EUR 161,868.22**

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32. Contact Details

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		37					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Santander Consumer Bank AS

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