SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Reporting Date		29.09.2025					
Payment date		25.09.2025		Following payment dates:		25.10.2025	
Period No		26				25.11.2025	
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days
Cut-Off date		31.08.2025					

Cover Sheet Monthly Investor Report

Santander Consumer Bank

Index

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

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1. Portfolio Information

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Santander Consumer Bank

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**219 536 398.98**	**EUR**
Scheduled Loan Principal Repayments (+MC)	3 669 884.34	EUR
Prepayments	4 851 339.25	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**8 521 223.59**	**EUR**
New Defaulted Auto Loans amt in Period	655 059.77	EUR
Closing balance prior to replenishment	**210 360 115.62**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**210 360 115.62**	**EUR**
Principal Recoveries on loans in default	423 169.69	EUR

Total revenue collections

Total Revenue Received in Period	**833 134.33**	**EUR**

Loans

At beginning of period	13 075	Loans
Replenished contracts	-	Loans
Paid in Full	413	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	35	Loans
At end of period	**12 627**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		29.09.2025			
Payment date		25.09.2025			
Period No		26			
Monthly Period		01.08.2025			
Interest Period	from	26.08.2025	to	25.09.2025	= 30 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 256 304.02	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	1 223.89	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1 257 527.91**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 215 149.22	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	345 586.88	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	12 221.33	EUR
g. Liquidity Reserve Excess Amount	62 335.73	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1 635 293.16**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	8 521 223.59	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	**8 521 223.59**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 521 223.59	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	655 059.77	EUR
Total Amount for Issuer Available Redemtion Receipts	**9 176 283.36**	**EUR**

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4. Reserve Accounts

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Note Balance

Beginning of Period		219 536 398.99	EUR
End of Period		210 360 115.63	EUR

Liquidity Balance

Beginning of Period	0.5 %	1 203 360.05	EUR
Cash Outflow		61 341.66	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	1 142 018.39	EUR
Required Reserve Amount	0.5 % *	1 142 018.39	EUR

Expenses Advance

Beginning of Period	135 558.78	EUR
Interest paid	513.43	EUR
Principal Paid	27 429.46	EUR
End of Period	108 129.33	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		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Santander Consumer Bank

Asset Balance

Opening balance prior to replenishment	219 536 398.98	EUR
Closing balance prior to replenishment	210 360 115.62	EUR
Closing Balance post replenishment	210 360 115.62	EUR

Portfolio Performance:	EUR	%	# loans
Performing Receivables:			
Current	198 903 382.57	94.55 %	11 913
1-29 days past due	7 091 565.16	3.37 %	466
Delinquent Receivables:			
30-59 days past due	1 863 798.00	0.89 %	114
60-89 days past due	916 688.99	0.44 %	56
90-119 days past due	701 810.22	0.33 %	34
120-149 days past due	665 927.99	0.32 %	27
150-179 days past due	216 942.69	0.10 %	17
Total Performing and Delinquent	**210 360 115.62**	**100.00 %**	**12 627**
Current Period Defaults	655 059.77		35
Cumulative Defaults	14 286 836.44		762
Current Period Principal Recoveries	423 169.69		
Cumulative Principal Recoveries	5 903 620.22		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.70%		YES
[A] Cumulative Net Loss Ratio, Payment Date	1.86 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.81 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.79 %	
or [A] + [B] - [C] / [D] < 10%	**48.61 %**	
[A] Aggregate Outstanding Asset Principal Amount	210 360 115.62	
[B] Aggregate principal balance of Defaulted Contracts	14 286 836.44	
[C] Recoveries received on such Defaulted Contracts	5 903 620.22	
[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	2.08 %	
[B] Delinquency Ratio, preceding Payment Date	2.10 %	
[C] Delinquency Ratio, second preceding Payment Date	2.17 %	
or Servicer Termination Event	**NO**	
or Hedge Counterparty Downgrade Event	**NO**	

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5b. Concentration limits

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

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

Weighted average interest rate (min 3%)	3.43 %
Weighted average months to maturity (max 60)*	34.92*
Used Vehicles (max 75%)	58.52 %
Balloon Loans (max 70%)	80.23 %
Balloon Installments (max 26%)	40.87 %
Corporate Borrowers (max 11%)	6.84 %
IRB (min 95%)**	96%**

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

Top-10 Exposures:	Balance	# Loans	Portion
	197 221.64	1	0.09 %
	160 991.20	1	0.08 %
	132 499.72	2	0.06 %
	129 763.30	1	0.06 %
	116 662.73	1	0.06 %
	114 685.76	1	0.05 %
	111 971.24	1	0.05 %
	107 273.65	1	0.05 %
	106 735.46	1	0.05 %
	105 459.59	2	0.05 %
	Total (max 0,6%)		**0.61 %** *

** Post Replenishment*

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6. Note Principal

Reporting Date		29.09.2025		
Payment date		25.09.2025		
Period No		26		
Monthly Period		01.08.2025		
Interest Period	from	26.08.2025	to	25.09.2025 = 30 days

	Class A	Class B	Class C	Class D	Class E	Class F	
Note Principal							
Beginning of Period	183 736 398.99	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
Sequential Amortization	9 176 283.36	-	-	-	-	-	EUR
End of Period	174 560 115.63	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	-	-	-	-	-	655 059.77	EUR
Credit PDL	-	-	-	-	-	655 059.77	EUR
End of Period	-	-	-	-	-	-	EUR
Net Note Principal							
Beginning of Period	183 736 398.99	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
End of Period	174 560 115.63	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		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 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)	AA+(sf) / AAA(sf)	AA(sf)/AA(sf)	AA-(sf)/A(sf)	A(sf)/BB(sf)	NR/NR
Initial Notes Aggregate Principal Outstanding Balance	450 000 000.00	414 200 000.00	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 500	4 142	66	85	47	45	115
Current Note Information							
Outstanding Opening Balance	219 536 398.99	183 736 398.99	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Available Distribution Amount	9 176 283.36						
Amortisation	9 176 283.36						
Redemption per Class	9 176 283.36	9 176 283.36	-	-	-	-	-
Redemption per Note		2 215.42	-	-	-	-	-
Outstanding Closing Balance		174 560 115.63	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Net Outstanding Closing Balance	210 360 115.63	174 560 115.63	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Current Tranching	100 %	82.98 %	3.14 %	4.04 %	2.23 %	2.14 %	5.47 %
Current Pool Factor		0.42	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		30	30	30	30	30	30
Principal Outstanding per Note Beginning of Period		44 359.34	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		2 215.42	-	-	-	-	-
Principal Outstanding per Note End of Period		42 143.92	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		95.71	407.42	511.58	699.08	865.75	1 115.75
Interest Payment	666 912.28	396 411.28	26 889.50	43 484.58	32 856.92	38 958.75	128 311.25
Interest Payment per Note		95.71	407.42	511.58	699.08	865.75	1 115.75

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)	17.02 %	13.88 %	9.84 %	7.61 %	5.47 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	17.56 %	14.42 %	9.84 %	7.61 %	5.47 %	0.00 %
Current CE (Subordination)	17.02 %	13.88 %	9.84 %	7.61 %	5.47 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	17.56 %	14.42 %	9.84 %	7.61 %	5.47 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29.09.2025
Payment date	25.09.2025
Period No	26
Monthly Period	01.08.2025
Interest Period :	26.08.2025 to 25.09.2025 = 30 days

Santander Consumer Bank

			Rating Triggers									
			Short Term				Long Term					
			Fitch		S&P		Fitch		S&P			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF Rahoituspalvelut 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

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Average amount - all:	21 495

Original balance

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

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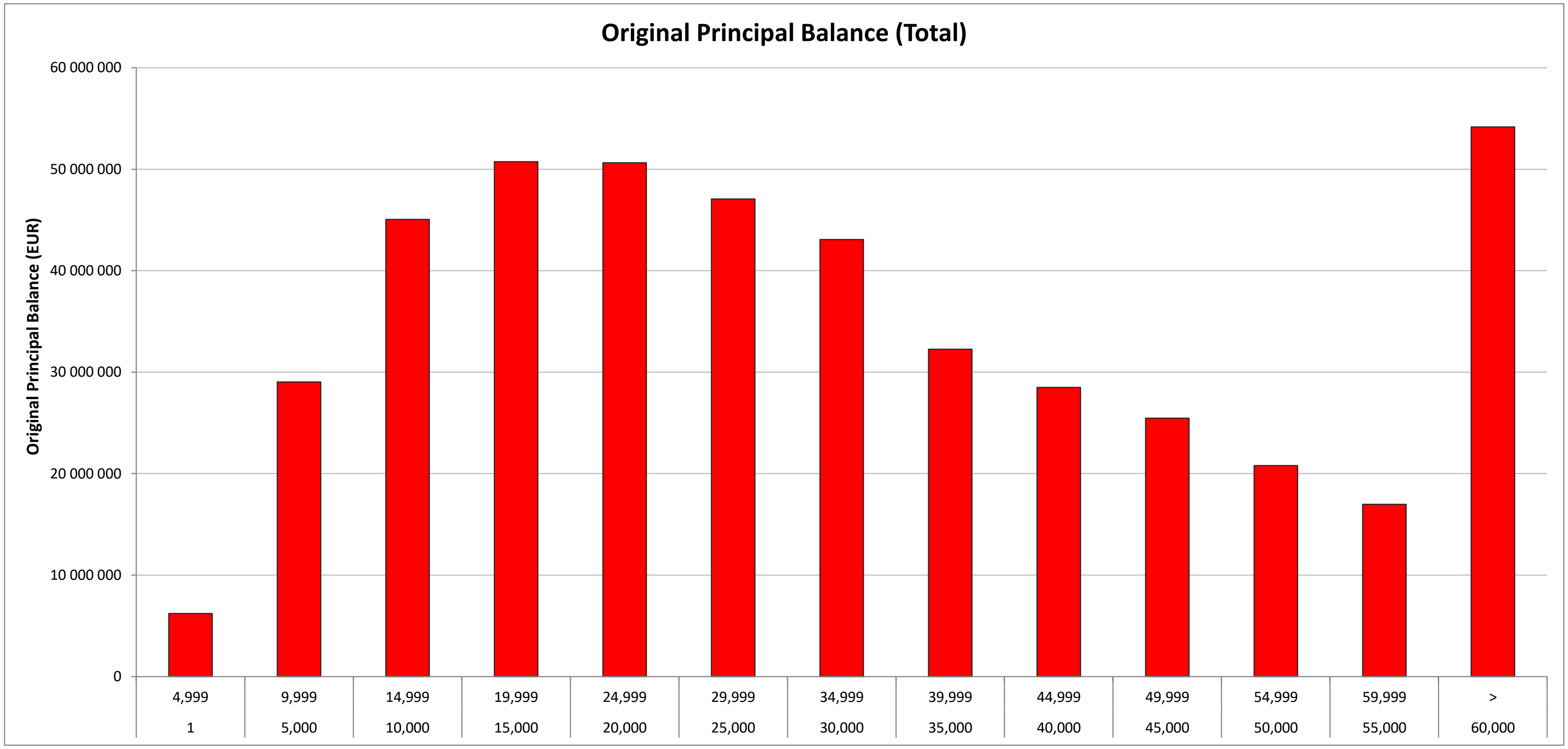
9.b Original Principal Balance Graph

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days



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10.a Outstanding Principal Balance

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 287	6 747 076	3.21 %	22.4	34.3
5 000	10 000	2 754	20 400 851	9.70 %	31.5	33.8
10 000	15 000	2 061	25 465 447	12.11 %	33.7	33.4
15 000	20 000	1 644	28 573 404	13.58 %	33.8	33.6
20 000	25 000	1 216	27 173 614	12.92 %	34.8	33.3
25 000	30 000	774	21 180 231	10.07 %	35.8	32.9
30 000	35 000	569	18 444 379	8.77 %	37.0	32.5
35 000	40 000	451	16 855 946	8.01 %	37.1	32.3
40 000	45 000	344	14 547 578	6.92 %	38.3	31.8
45 000	50 000	196	9 252 905	4.40 %	37.8	32.8
50 000	55 000	115	5 984 616	2.84 %	38.2	33.1
55 000	60 000	63	3 606 325	1.71 %	37.2	32.2
60 000	-	153	12 127 745	5.77 %	36.7	32.8
Total		12 627	210 360 116	100 %	34.9	33.1

Average Outstanding Balance per Loan: 16 660

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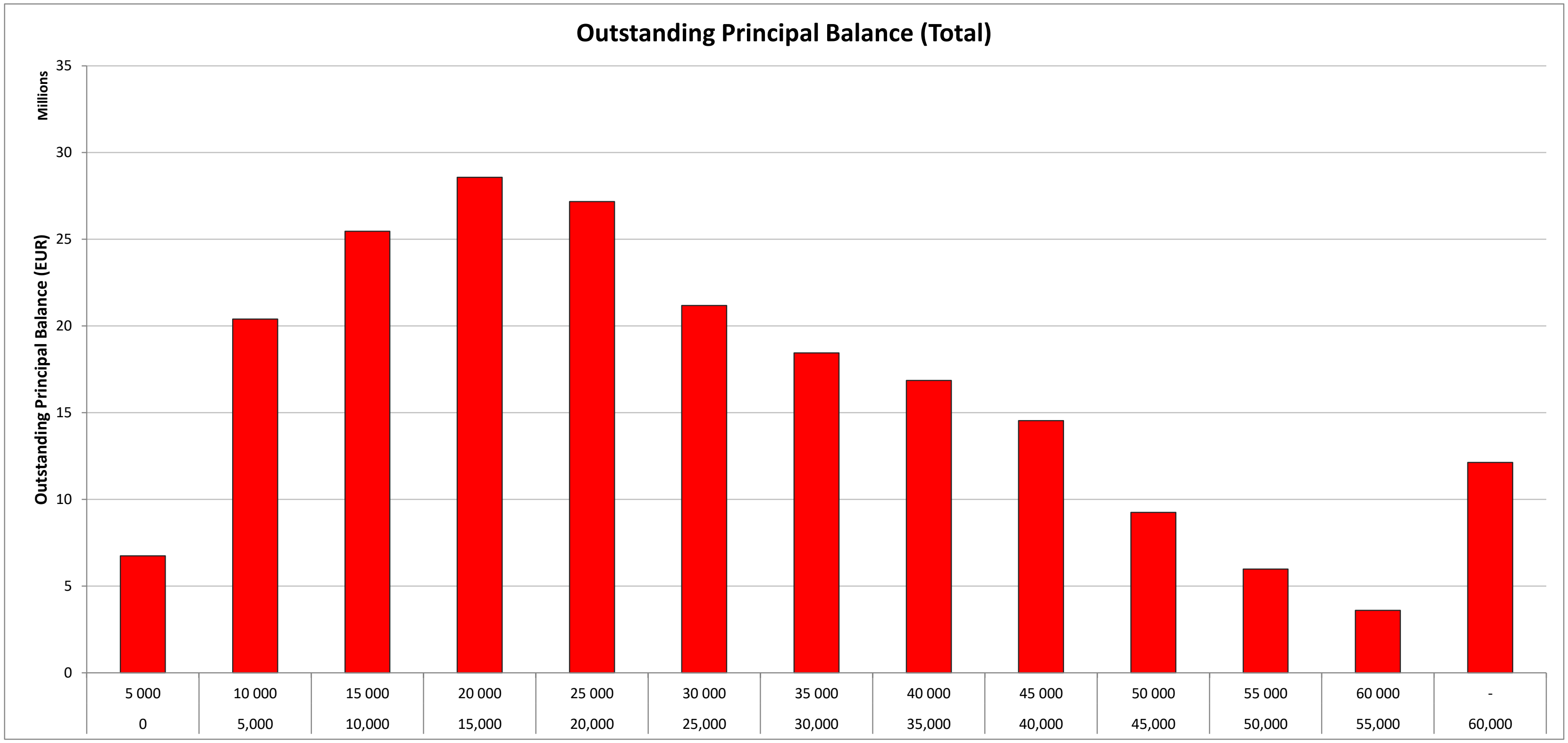
10.b Outstanding Principal Balance Graph

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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11.a Geographical Distribution

Reporting Date		29.09.2025						
Payment date		25.09.2025						
Period No		26						
Monthly Period		01.08.2025						
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days	

Santander Consumer Bank

TOTAL						
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Geographic distribution	Central Finland	1 066	16 968 803	8.07 %	34.7	33.1
	Eastern Finland	439	6 423 742	3.05 %	35.0	33.7
	East Tavastia	767	11 659 215	5.54 %	35.0	32.9
	Greater Helsinki	4 394	83 451 074	39.67 %	35.3	33.0
	Northern Finland	1 023	17 478 529	8.31 %	34.9	32.9
	Northern Savonia	442	6 694 233	3.18 %	34.2	33.2
	Ostrobothnia	785	11 233 217	5.34 %	35.3	33.3
	South-Eastern Fi	690	9 764 031	4.64 %	34.8	32.7
	South-Western Fi	1 613	24 186 589	11.50 %	34.3	33.2
	Western Tavastia	1 408	22 500 682	10.70 %	34.2	33.2
	Total	12 627	210 360 116	100 %	34.9	33.1

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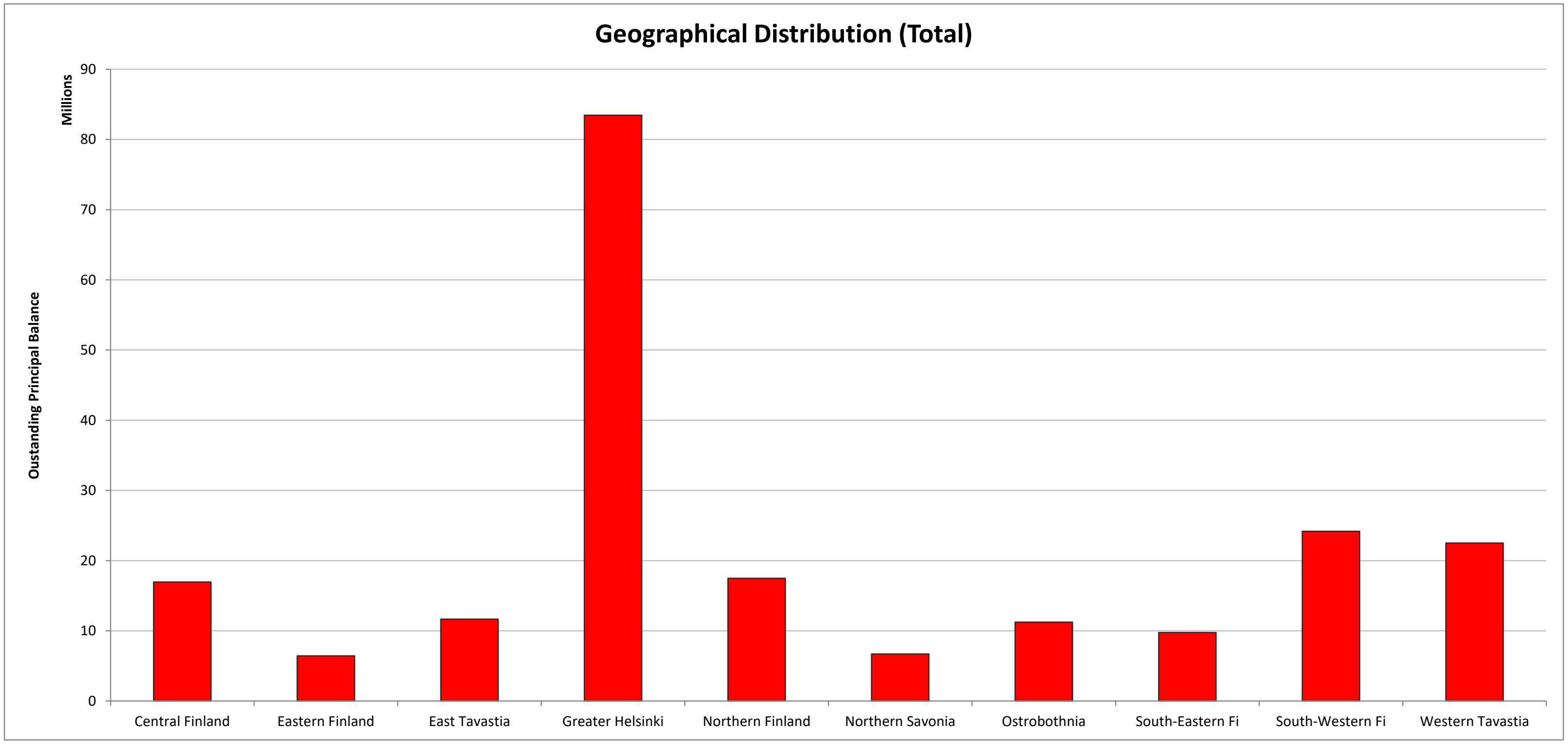
11.b Geographical Distribution Graph

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days



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12.a Interest Rate

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Santander Consumer Bank

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 135	21 807 102	10.37 %	31.0	34.7
1 %	2 %	1 816	43 941 352	20.89 %	34.0	34.4
2 %	4 %	4 217	77 802 007	36.99 %	34.1	34.0
4 %	6 %	3 270	48 006 972	22.82 %	37.6	30.7
6 %	8 %	2 035	17 375 399	8.26 %	37.7	30.4
8 %	10 %	150	1 398 789	0.66 %	41.9	27.4
10 %	12 %	4	28 495	0.01 %	36.6	29.0
Total		12 627	210 360 116	100 %	34.9	33.1

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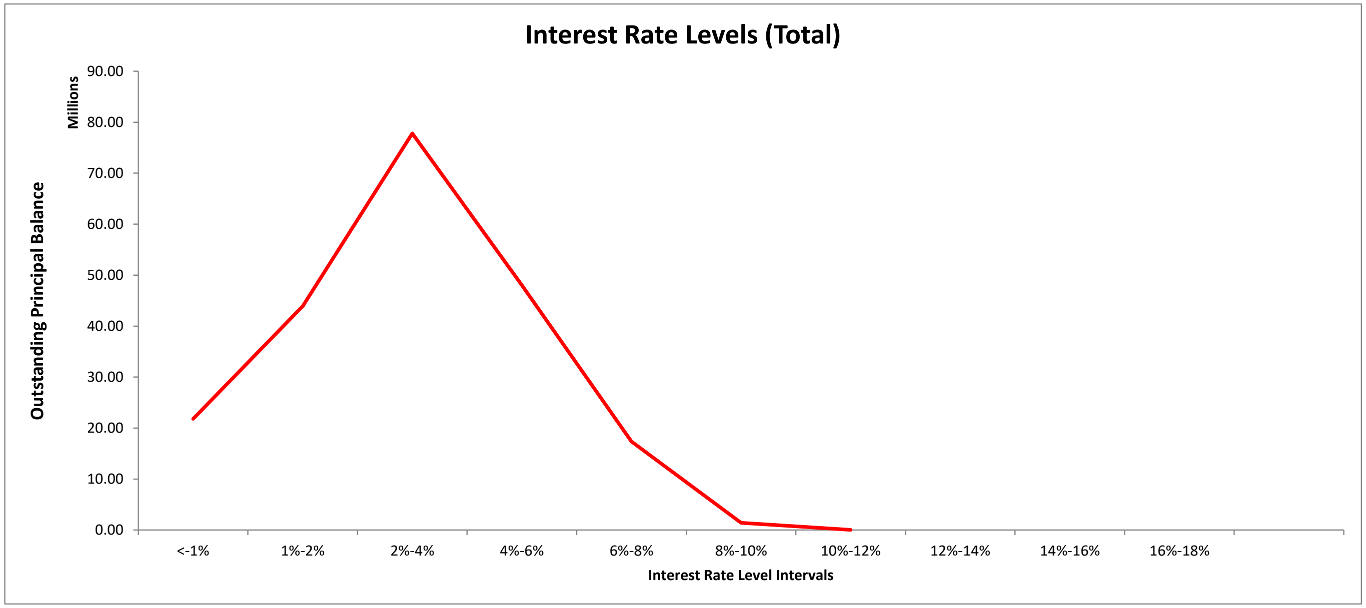
12.b Interest Rate

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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13.a Remaining Terms

Reporting Date		29.09.2025		
Payment date		25.09.2025		
Period No		26		
Monthly Period		01.08.2025		
Interest Period	from	26.08.2025	to	25.09.2025 = 30 days

Santander Consumer Bank

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	15	89 689	0.04 %	0.0	46.4
1	12	1 105	5 907 219	2.81 %	8.3	38.1
13	24	2 103	22 418 427	10.66 %	19.7	35.8
25	36	4 037	66 403 900	31.57 %	31.5	34.7
37	48	5 182	111 553 962	53.03 %	40.9	31.6
49	60	185	3 986 919	1.90 %	50.0	23.7
61	72					
73	84					
85	96					
97	108					
109	120					
121	-					
Total		12 627	210 360 116	100 %	34.9	33.1

Months to maturity

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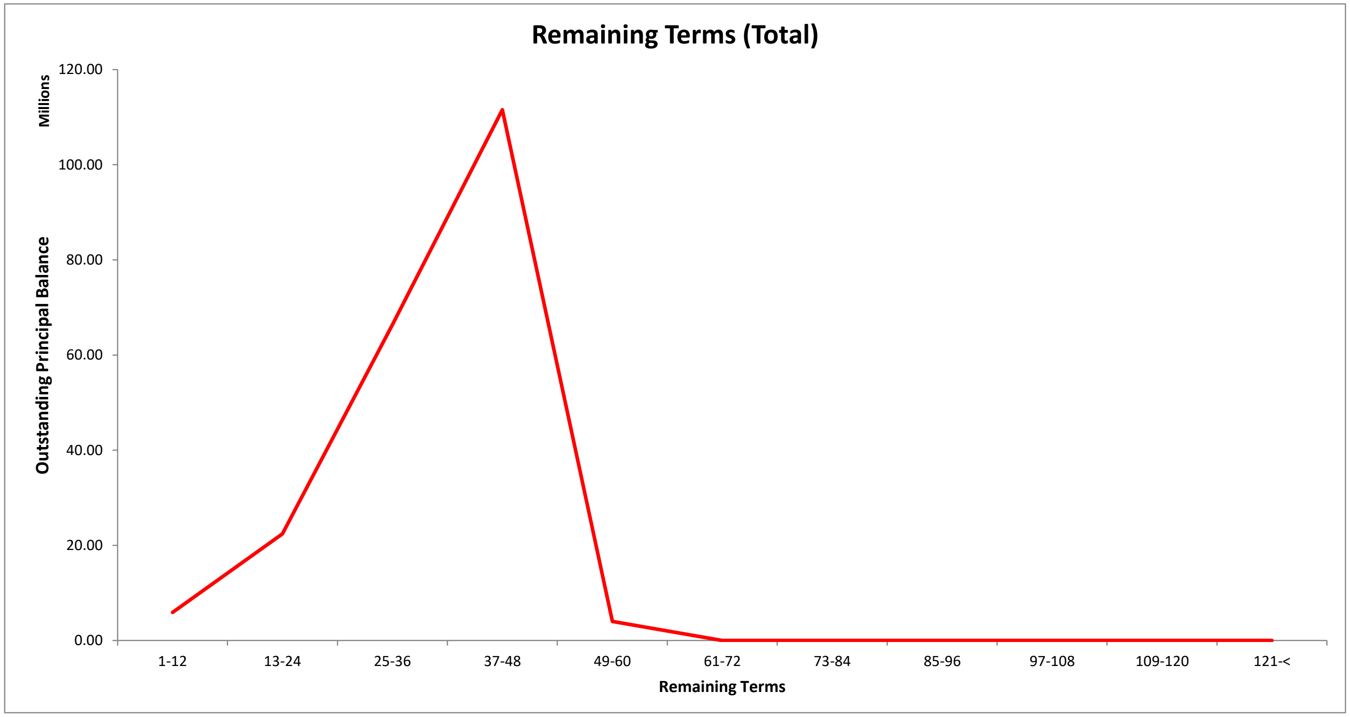
13.b Remaining Terms

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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14.a Seasoning

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	414	7 294 108	3.47 %	44.4	23.2
25	36	9 615	163 740 602	77.84 %	36.0	32.0
37	48	2 450	37 765 763	17.95 %	29.5	38.9
49	60	139	1 500 007	0.71 %	10.7	52.8
61	72	8	50 537	0.02 %	10.2	65.1
73	84	1	9 100	0.00 %	8.0	74.0
85	96					
Total		12 627	210 360 116	100 %	34.9	33.1

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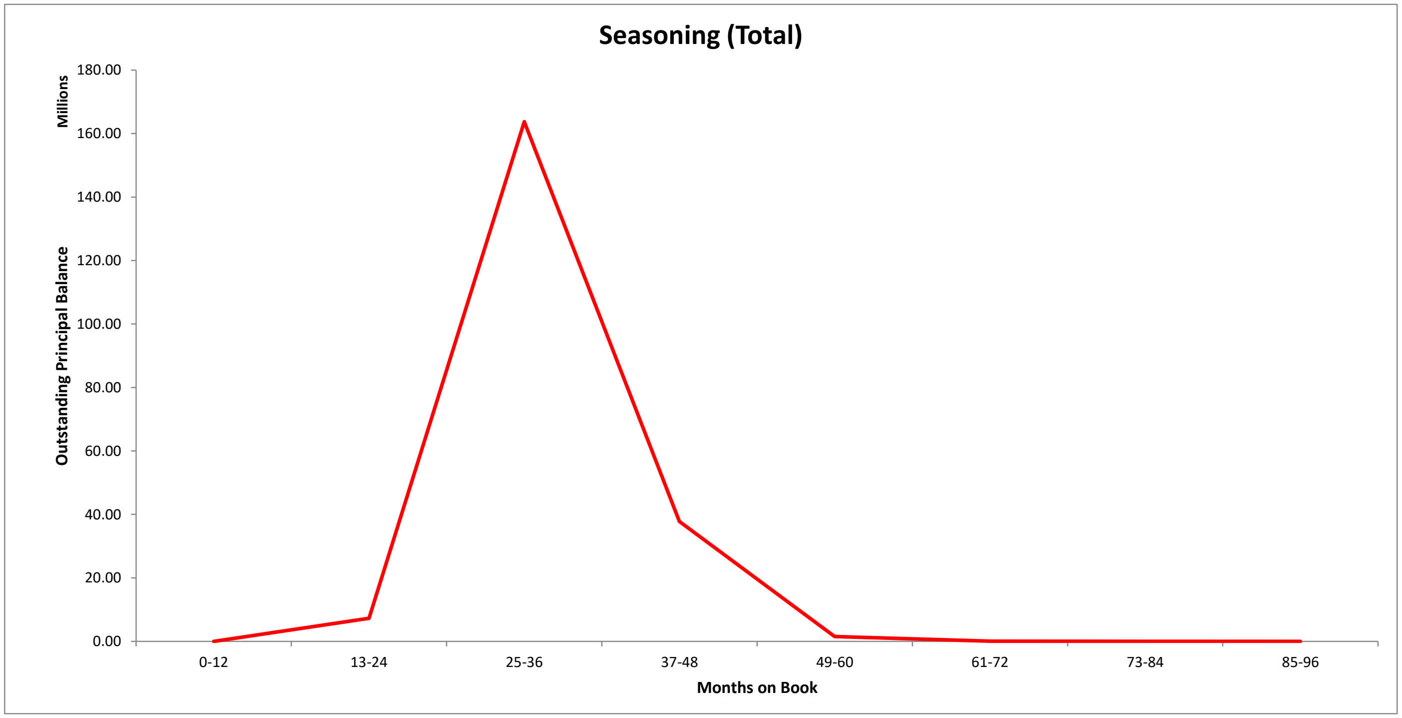
14.b Seasoning

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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15.a Balloon loans

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

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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	5 515	41 592 214	19.8 %	3 018	0.0 %	32.2	32.7
Balloon	7 112	168 767 902	80.2 %	85 973 935	50.9 %	35.6	33.2
Total	12 627	210 360 116	100 %	85 976 953	41 %	34.9	33.1

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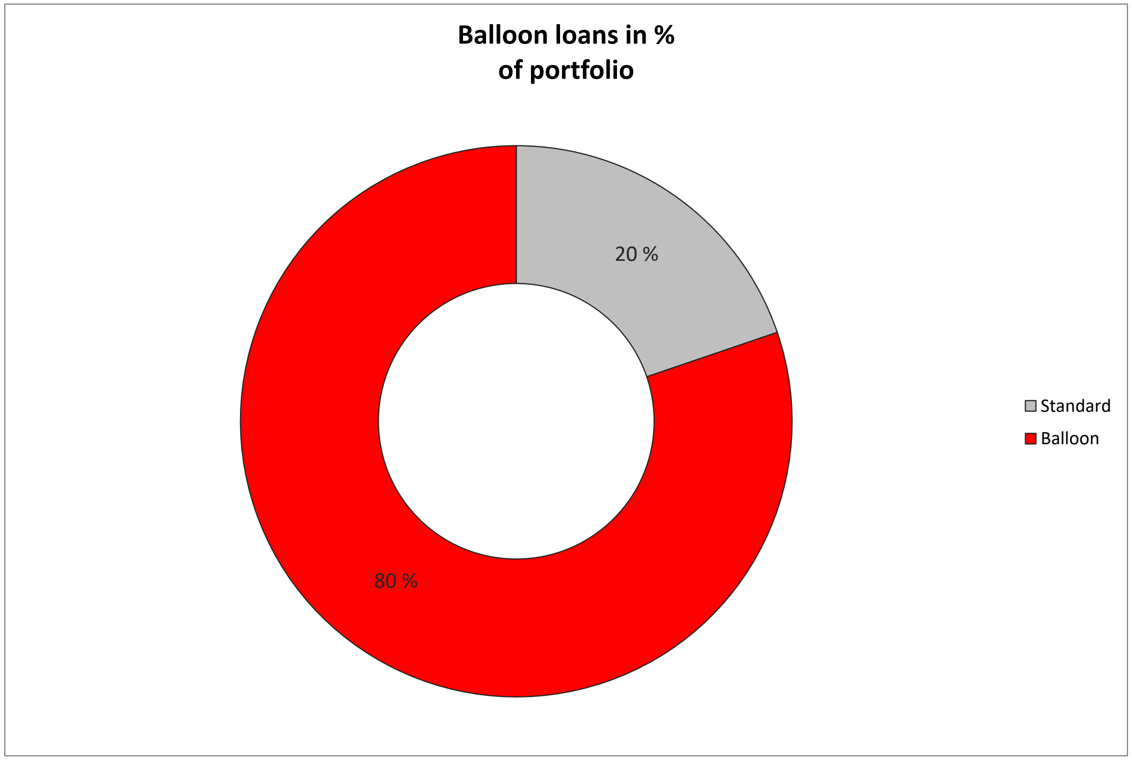
15.b Balloon loans

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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16.a # loans per borrower

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	12 513	208 454 235	99.09 %
2	51	1 855 482	0.88 %
3	1	12 277	0.01 %
4	1	14 323	0.01 %
5	1	23 798	0.01 %
6			
7			
8			
9			
10			
Total:	12 567	210 360 116	100 %

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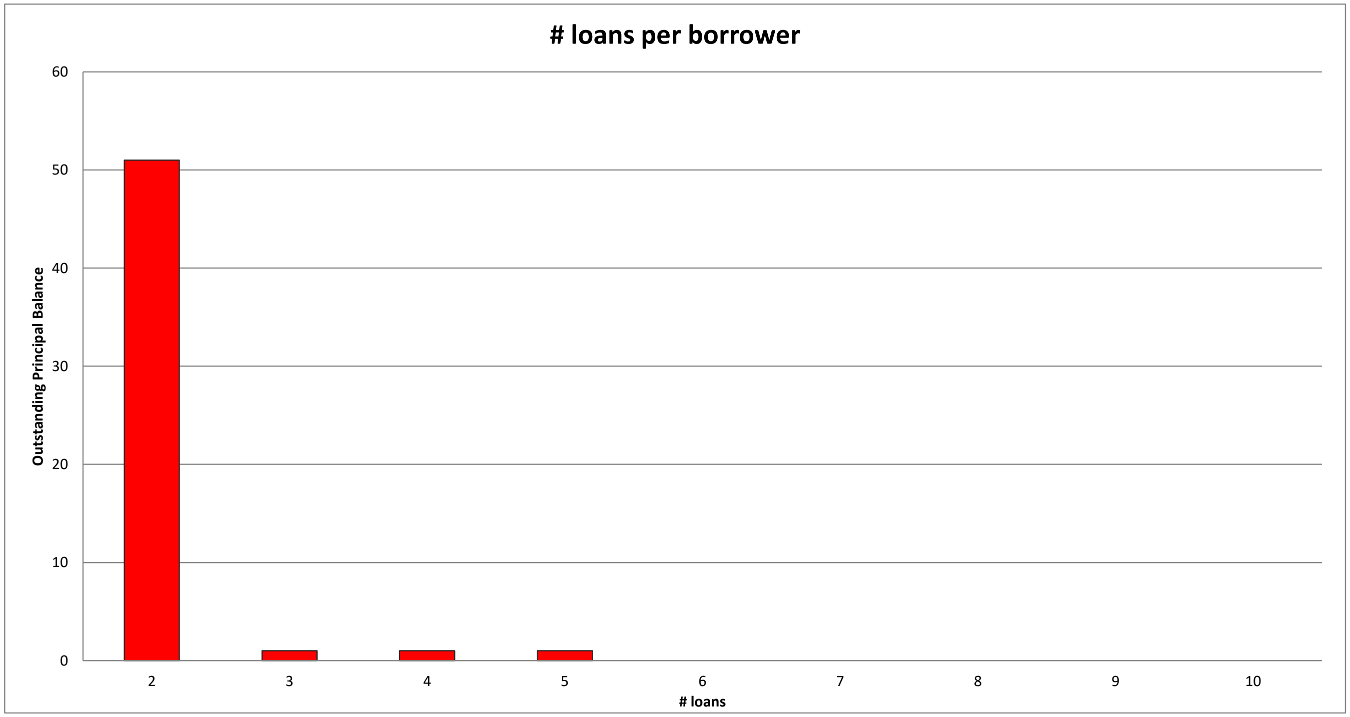
16.b # loans per borrower

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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17.a Amortisation Profile

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Amortization profile (first 20 periods)

TOTAL						
Period	**Opening Balance**	**Closing Balance**	**Amortisation**	**Interest**	**Yield**	**Percentage**
1	210 360 116	206 330 254	4 029 861	601 900	3.49 %	98.08 %
2	206 330 254	202 344 338	3 985 916	590 382	3.49 %	96.19 %
3	202 344 338	198 380 159	3 964 179	578 784	3.49 %	94.31 %
4	198 380 159	194 451 178	3 928 981	566 662	3.48 %	92.44 %
5	194 451 178	190 630 333	3 820 844	555 107	3.48 %	90.62 %
6	190 630 333	186 814 733	3 815 600	543 802	3.48 %	88.81 %
7	186 814 733	182 793 992	4 020 742	532 437	3.47 %	86.90 %
8	182 793 992	178 844 734	3 949 258	520 672	3.47 %	85.02 %
9	178 844 734	174 872 158	3 972 576	509 132	3.47 %	83.13 %
10	174 872 158	171 013 984	3 858 174	497 440	3.47 %	81.30 %
11	171 013 984	167 035 499	3 978 485	486 162	3.47 %	79.40 %
12	167 035 499	163 091 444	3 944 055	474 580	3.46 %	77.53 %
13	163 091 444	158 852 632	4 238 812	463 138	3.46 %	75.51 %
14	158 852 632	154 491 989	4 360 643	451 041	3.46 %	73.44 %
15	154 491 989	150 407 928	4 084 061	438 980	3.46 %	71.50 %
16	150 407 928	146 338 151	4 069 777	427 253	3.46 %	69.57 %
17	146 338 151	142 407 553	3 930 597	415 601	3.46 %	67.70 %
18	142 407 553	138 403 926	4 003 627	404 392	3.46 %	65.79 %
19	138 403 926	134 595 521	3 808 405	392 782	3.46 %	63.98 %
20	134 595 521	130 671 015	3 924 506	381 587	3.46 %	62.12 %

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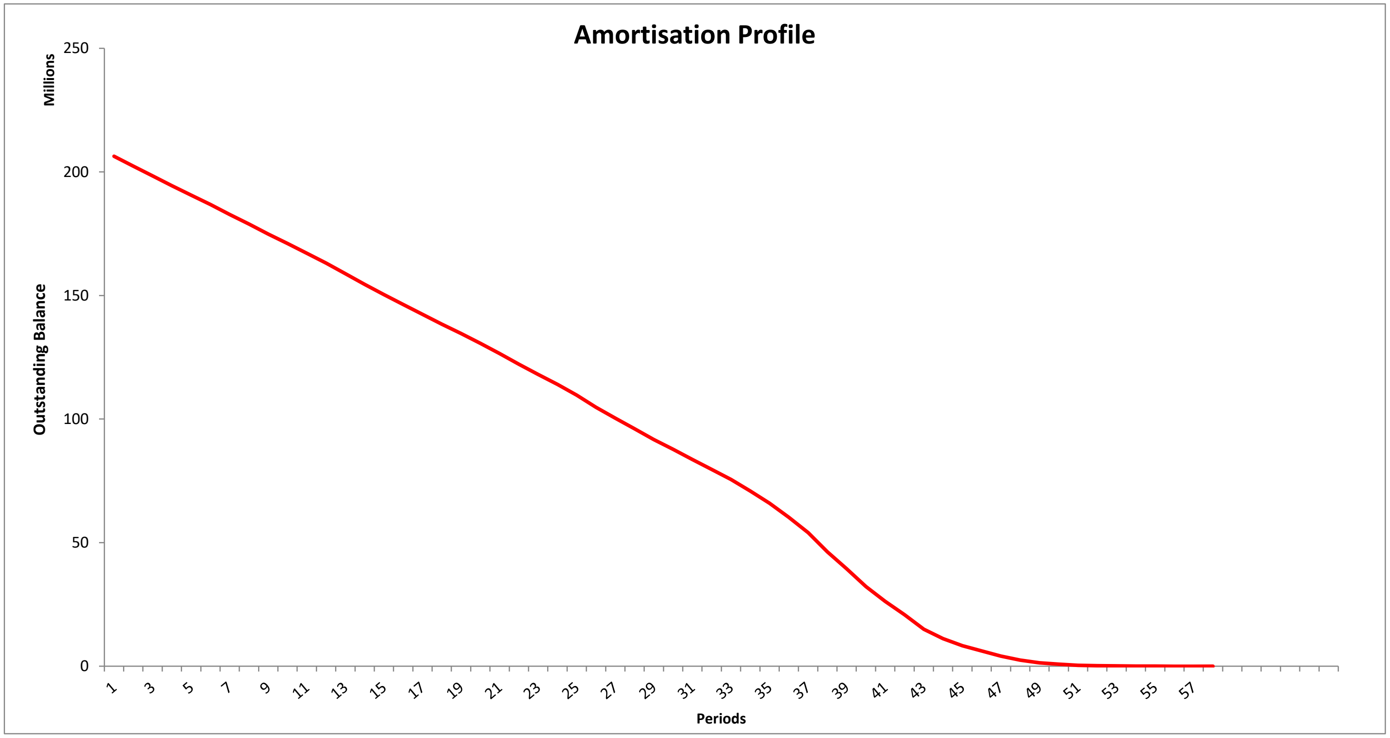
17.b Amortisation Profile

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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18.a Payment Holidays

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

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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				
2025 10				
2025 11				
2025 12				
Total:	6 164	6 979	2 117 942	140 079 709

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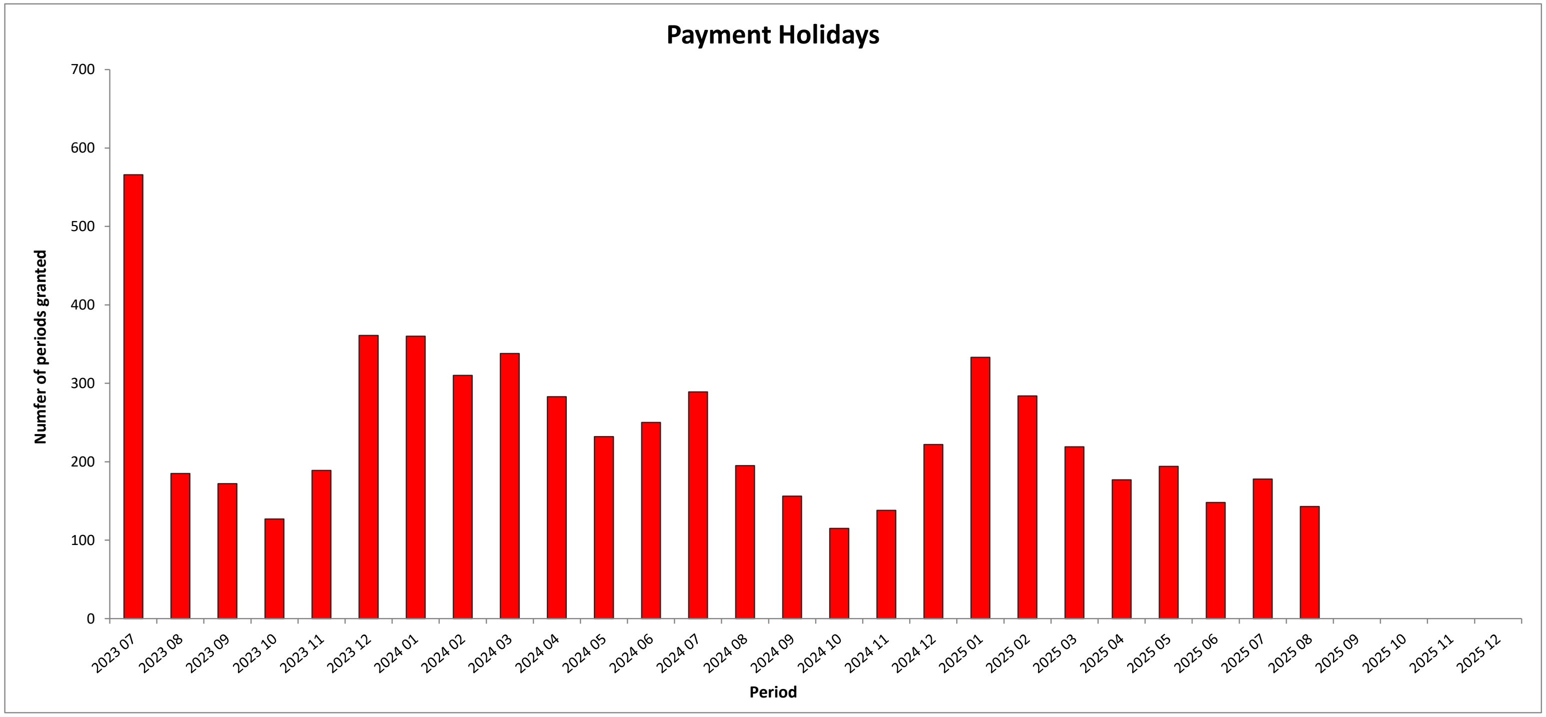
18.b Payment Holidays

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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18.c Remaining Payment Holidays

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	145	49 039	3 000 476
2	3	3 517	78 605
3	1	1 338	0
Total	149	53 894	3 079 081

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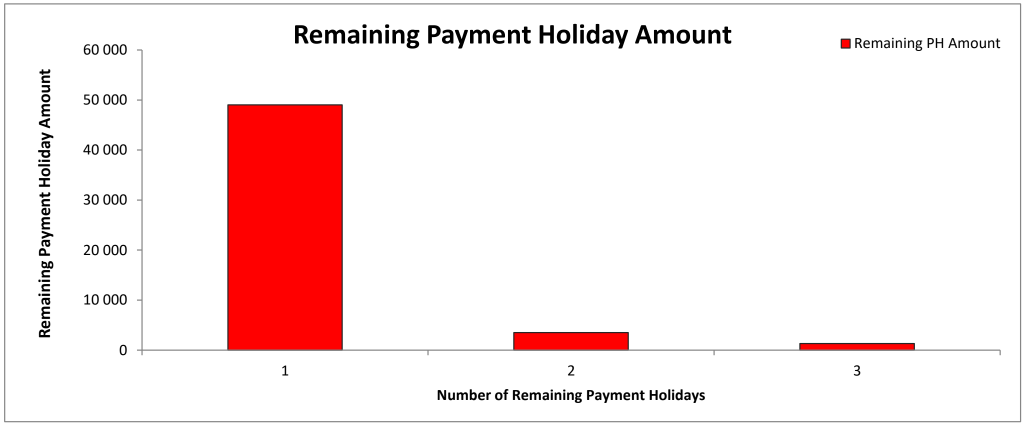
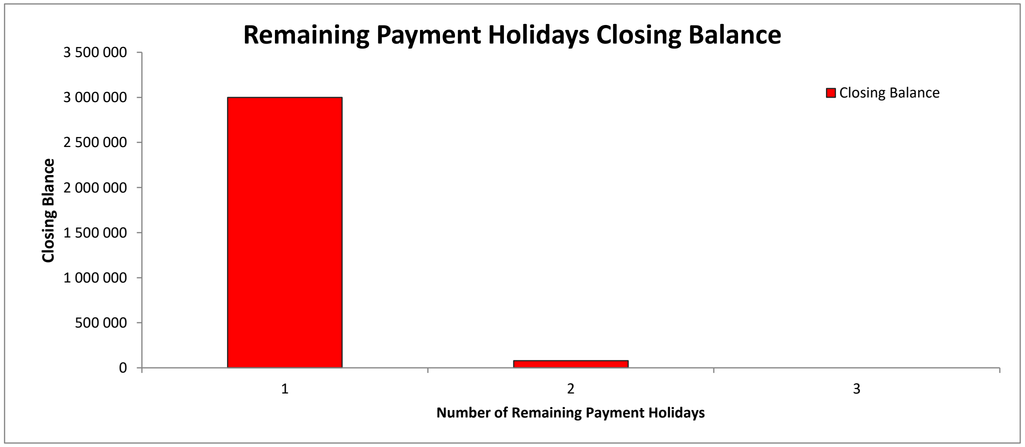
18.d Remaining Payment Holidays

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days





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19.a Downpayment

Reporting Date		29.09.2025		
Payment date		25.09.2025		
Period No		26		
Monthly Period		01.08.2025		
Interest Period	from	26.08.2025	to	25.09.2025 = 30 days

Downpayment %

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	4 439	74 157 230	35.25 %	36.3	33.1
5 %	10 %	1 778	37 270 396	17.72 %	35.9	33.2
10 %	15 %	1 636	31 614 690	15.03 %	35.2	33.0
15 %	20 %	1 164	21 098 516	10.03 %	33.8	33.1
20 %	25 %	865	14 547 490	6.92 %	33.7	33.2
25 %	30 %	690	10 314 601	4.90 %	33.0	32.8
30 %	35 %	499	6 718 212	3.19 %	32.1	33.0
35 %	100 %	1 556	14 638 981	6.96 %	30.4	32.8
Total		12 627	210 360 116	100 %	34.9	33.1

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19.b Downpayment

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

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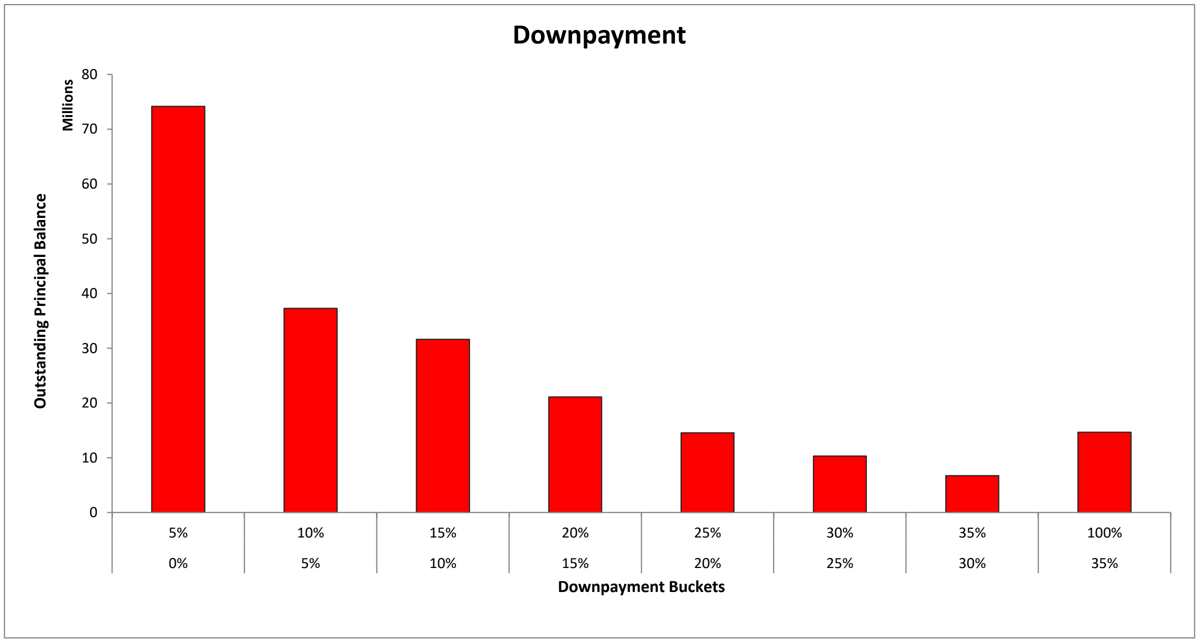

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20.a Vehicle Condtion

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 577	87 262 211	41.48 %	34.2	32.5
Used	9 050	123 097 905	58.52 %	35.4	33.4
Total	12 627	210 360 116	100 %	34.9	33.1

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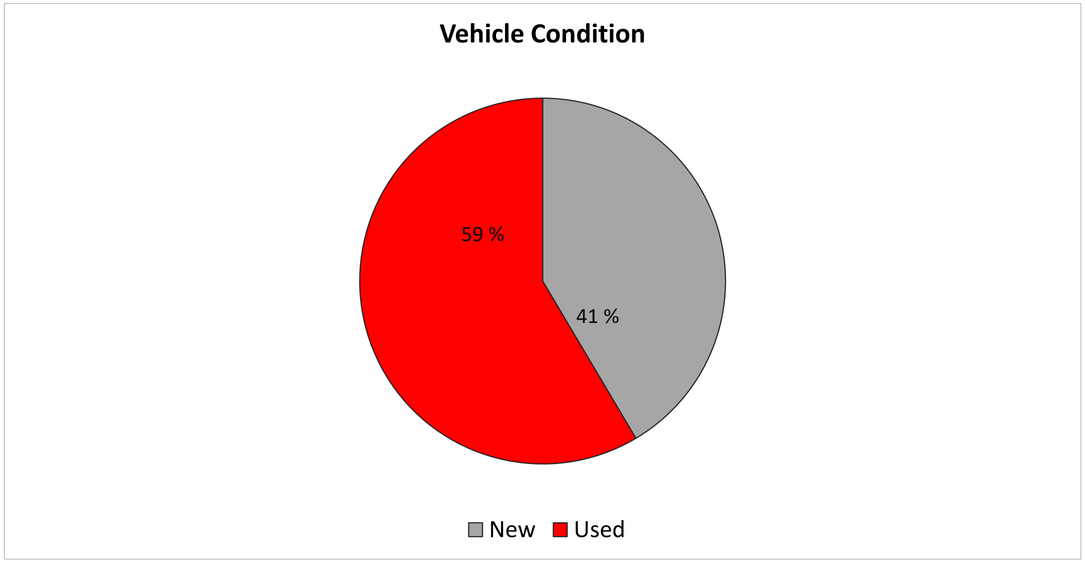
20.b Vehicle Condition

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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21.a Borrower Type

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	825	14 381 794	6.84 %	28.0	34.8
Private	11 802	195 978 321	93.16 %	35.4	32.9
Total	12 627	210 360 116	100 %	34.9	33.1

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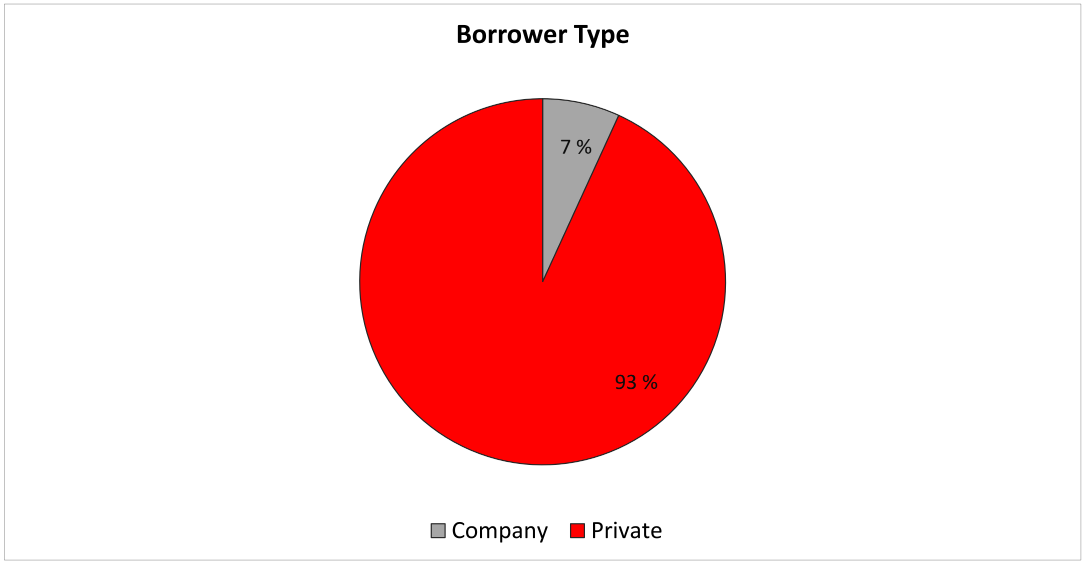
21.b Borrower Type

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days



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Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date		29.09.2025		
Payment date		25.09.2025		
Period No		26		
Monthly Period		01.08.2025		
Interest Period	from	26.08.2025	to	25.09.2025 = 30 days

Vehicle type

TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	169	4 930 054	2.34 %	33.3	35.3
Caravans	140	2 436 491	1.16 %	32.8	34.8
Cars	11 365	193 019 447	91.76 %	35.2	32.9
Motorcycles	323	2 546 937	1.21 %	30.7	32.8
Vans	630	7 427 187	3.53 %	30.5	34.4
Total	12 627	210 360 116	100 %	34.9	33.1

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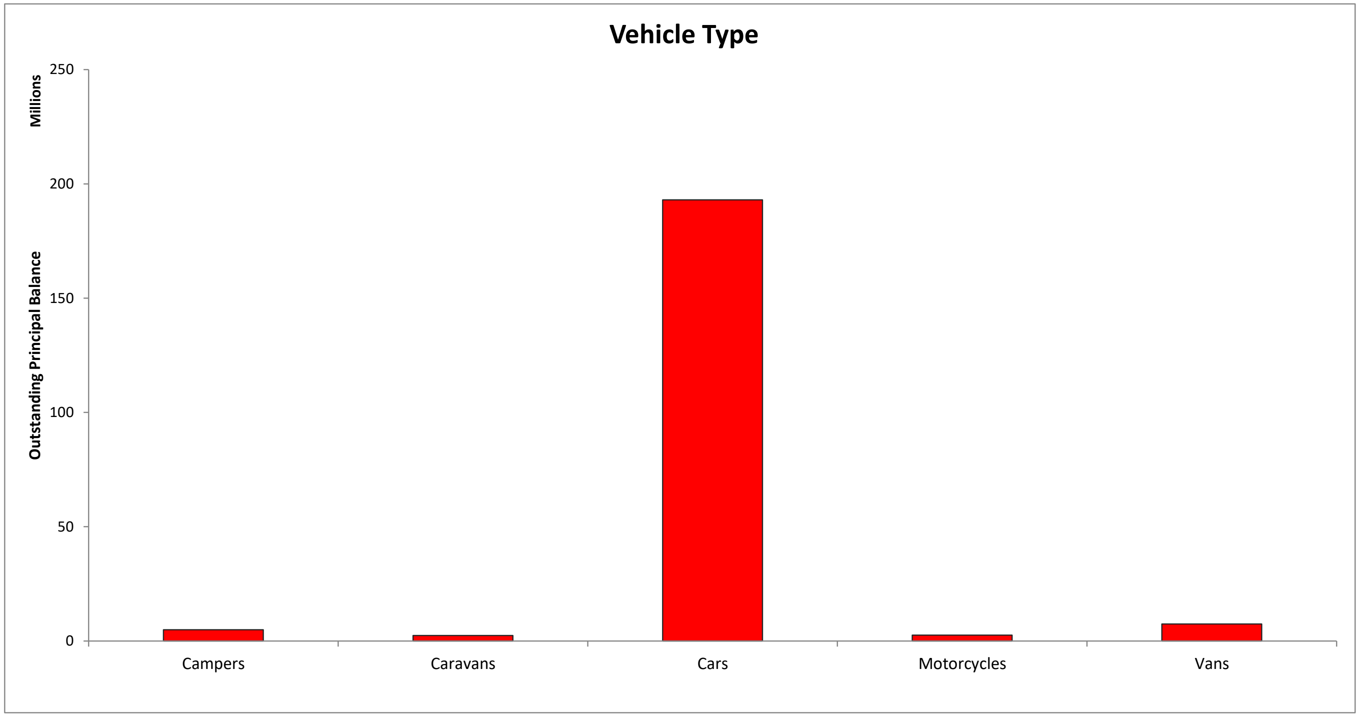
22.b Vehicle type

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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SCF RAHOITUSPALVELUT XII DAC
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23.a Restructured Loans

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Santander Consumer Bank

	TOTAL		
	Period	No	Outstanding balance
Restructured	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
	Total	23	563 060

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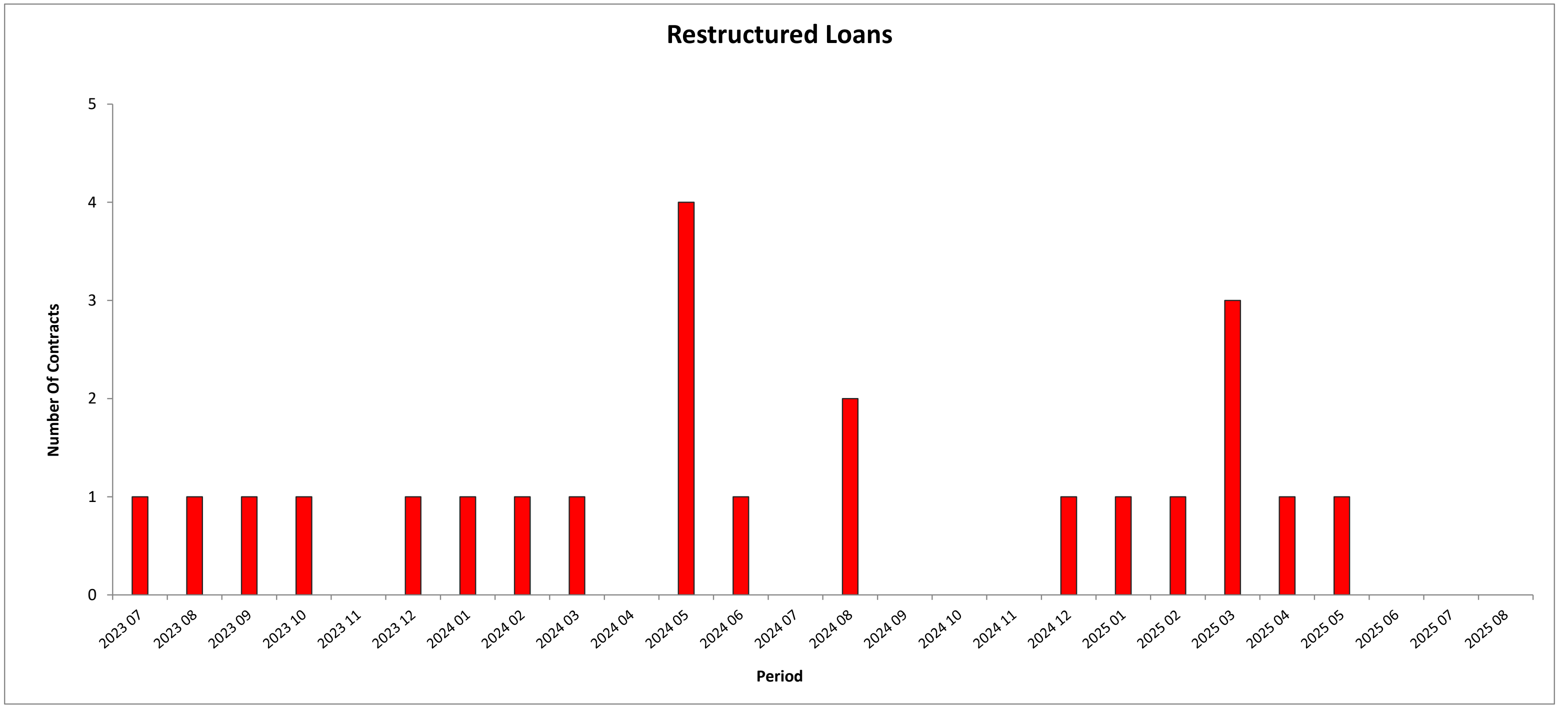
23.b Restructured Loans

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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SCF RAHOITUSPALVELUT XII DAC
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24.a Dynamic Interest rate

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 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 %

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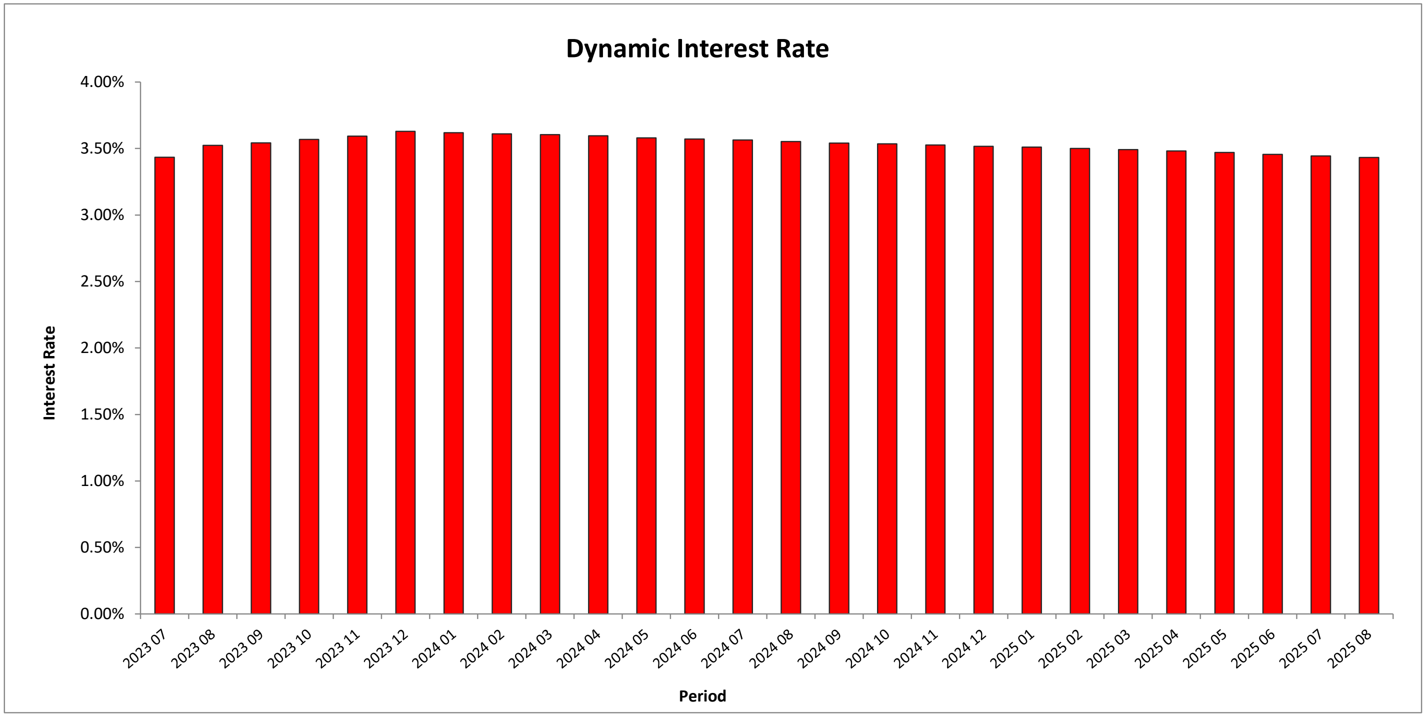
24.b Dynamic Interest Rate

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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25.a Dynamic Pre-Payments

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 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 %

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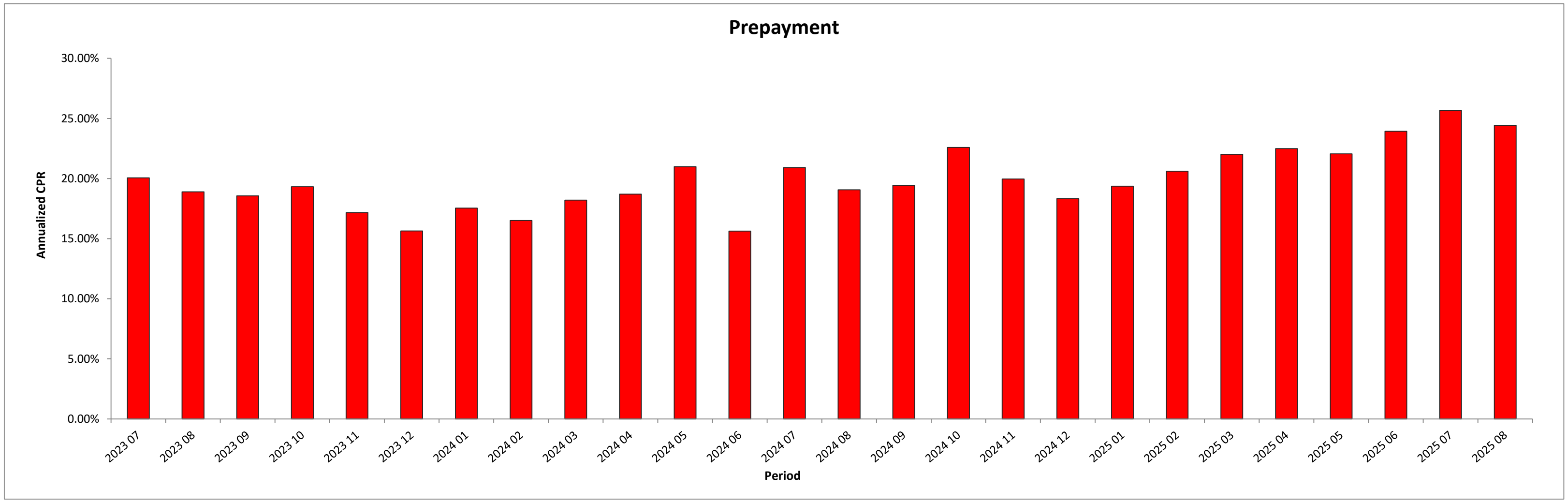
25.b Dynamic Pre-Payments

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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26. Delinquency

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

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

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		29.09.2025			
Payment date		25.09.2025			
Period No		26			
Monthly Period		01.08.2025			
Interest Period	from	26.08.2025	to	25.09.2025	= 30 days

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		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	17 075	160 674	43 874			
2023 4	700 217	44	18 685	377 339	322 878	16 469	393 808	306 409	70 649	464 457	235 760	13 859	478 316	221 901			
2024 1	1 515 280	83	129 702	706 502	808 779	95 030	801 532	713 748	147 162	948 694	566 587	48 545	997 239	518 042			
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	122 321	1 528 548	1 105 745			
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	106 535	1 096 450	1 047 492			
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	131 444	758 962	921 158			
2025 1	2 095 342	69				137 196	137 196	1 958 146	305 471	442 667	1 652 676	171 046	613 713	1 481 630			
2025 2	2 074 777	40							74 441	74 441	2 000 336	229 915	304 356	1 770 422			
2025 3	1 234 973	30										82 866	82 866	1 152 107			
2025 4																	

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28. Priority of Payments - Revenue

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 257 527.91	EUR
Senior Expenses	-	17 107.00	EUR
Senior Servicing Fee	-	36 228.69	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	274 420.50	EUR
Tranche A Loan Interest to Issuer	-	107 180.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	16 500.00	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	-	30 104.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	25 458.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	31 875.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	110 208.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	608 446.72	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	-	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts		-	EUR
Deferred Purchase Price to Seller		-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 635 293.16	EUR
Senior Expenses	-	10 957.00	EUR
Issuer swap interest to swap counterparty	-	274 420.50	EUR
Interest Class A Notes	-	396 411.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	26 890.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	43 485.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	32 857.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	38 959.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	128 311.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	655 059.77	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	27 942.89	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

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29. Priority of Payments - Redemption

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

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Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	8 521 223.59	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	-	8 521 223.59	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	9 176 283.36	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	-	9 176 283.36	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (u)

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

Purchaser Priority of Payments - Revenue (aa)

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

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30. Transaction Costs

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	17 107.00						
Interest accrued for the Period	EUR	666 913.00	396 411.00	26 890.00	43 485.00	32 857.00	38 959.00	128 311.00
Cumulative Interest accrued	EUR	40 570 089.00	31 625 941.00	984 049.00	1 523 521.00	1 097 392.00	1 267 695.00	4 071 491.00
Interest Payments	EUR	666 913.00	396 411.00	26 890.00	43 485.00	32 857.00	38 959.00	128 311.00
Cumulative Interest Payments	EUR	40 570 089.00	31 625 941.00	984 049.00	1 523 521.00	1 097 392.00	1 267 695.00	4 071 491.00
Interest accrued on Subordinated Loan for the Period	EUR	-						
Cumulative Interest accrued on Subordinated Loan	EUR	37 407.00						
Unpaid Cumulative Interest accrued on Subordinated loan t-	EUR	-						
Interest Payments on Subordinated Loan	EUR	-						
Cumulative Interest Payments on Subordinated Loan	EUR	37 407.00						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

30. Swap Overview

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		26				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Kimi 12|Front Swap

Party A	**BANCO SANTANDER, S.A**
Party B	**SCF Rahoituspalvelut XII DAC**
Swap Notional	**219 536 399**
Interest Period Start	26.08.2025
Interest Period End	25.09.2025
Interest Days	30
Settlement Date	25.09.2025
Party A Floating Interest Rate	1.8890 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	**EUR 345 586.88**
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	**EUR 274 420.50**

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

31. Contact Details

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		26					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Santander Consumer Bank AS

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