

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	30.10.2025	Following payment dates:	25.11.2025
Payment date	28.10.2025		30.12.2025
Period No	27		
Monthly Period	01.09.2025		
Interest Period	from 25.09.2025 to 28.10.2025	=	33 days
Cut-Off date	30.09.2025		

Index	Page	
1	Portfolio Information	1
2	Amount Due for Distribution - Revenue	2
3	Amount Due for Distribution - Redemptions	3
4	Reserve Accounts	4
5 a	Performance Data	5
5 b	Concentration Limits	6
6	Note Principal	7
7	Outstanding Notes	8
8	Counterparty Ratings, Trigger Levels and Consequences	9
9 a	Original Principal Balance	10
9 b	Original PB (Graph)	11
10 a	Outstanding principal Balance	12
10 b	Outstanding PB (Graph)	13
11 a	Geographical Distribution	14
11 b	Geographical (Graph)	15
12 a	Interest Rate	16
12 b	Interest Rate (Graph)	17
13 a	Remaining Terms	18
13 b	Remaining Terms (Graph)	19
14 a	Seasoning	20
14 b	Seasoning (Graph)	21
15 a	Balloon loans as % of other loans	22
15 b	Balloon loans as % of other loans (Graph)	23
16 a	Loans per borrower	24
16 b	Loans per borrower (Graph)	25
17 a	Amortisation Profile	26
17 b	Amortisation Profile (Graph)	27
18 a	Payment Holidays	28
18 b	Payment Holidays (Graph)	29
18 c	Remaining Payment Holidays	30
18 d	Remaining Payment Holidays (Graph)	31
19 a	Downpayment	32
19 b	Downpayment (Graph)	33
20 a	Vehicle Condition	34
20 b	Vehicle Condition (Graph)	35
21 a	Borrower Type	36
21 b	Borrower Type (Graph)	37
22 a	Vehicle Type	38
22 b	Vehicle Type (Graph)	39
23 a	Restructured Loans	40
23 b	Restructured Loans (Graph)	41
24 a	Dynamic Interest Rate	42
24 b	Dynamic Interest Rate (Graph)	43
25 a	Dynamic Pre-Payment	44
25 b	Dynamic Pre-Payment (Graph)	45
26	Dynamic Delinquency	46
27	Defaults, Recoveries and Losses by Quarter of Default	47
28	Priority of Payments (1)	48
29	Priority of Payments (2)	49
30	Transaction Costs	50
31	Swap Overview	51
32	Contact Details	52

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	27	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance prior to replenishment	210 360 115.62	EUR
Scheduled Loan Principal Repayments (+MC)	4 114 430.30	EUR
Prepayments	5 462 643.83	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	9 577 074.13	EUR
New Defaulted Auto Loans amt in Period	251 508.52	EUR
Closing balance prior to replenishment	200 531 532.97	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	200 531 532.97	EUR
Principal Recoveries on loans in default	242 916.99	EUR
Total revenue collections		
Total Revenue Received in Period	839 626.93	EUR
# Loans		
At beginning of period	12 627	Loans
Replenished contracts	-	Loans
Paid in Full	469	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	20	Loans
<hr/>		
At end of period	12 138	Loans

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from 25.09.2025	to	28.10.2025	=	33 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 082 543.92	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	331.86	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 immediately succeeding Payment Date in accordance with P Redem PoP item 1	-	EUR

Total Amount for Purchaser Available Revenue Receipts **1 082 875.78** **EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	928 903.58	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	360 592.30	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	11 929.29	EUR
g. Liquidity Reserve Excess Amount	55 975.72	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **1 357 400.89** **EUR**

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from 25.09.2025	to	28.10.2025	=	33 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	9 577 074.13	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	9 577 074.13	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 577 074.13	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	251 508.52	EUR
Total Amount for Issuer Available Redemption Receipts	9 828 582.65	EUR

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	27	
Monthly Period	01.09.2025	
Interest Period	from	25.09.2025
	to	28.10.2025
	=	33 days

Note Balance

Beginning of Period	210 360 115.63	EUR
End of Period	200 531 532.98	EUR

Liquidity Balance

Beginning of Period	0.5 %	1 142 018.39	EUR
Cash Outflow		55 057.70	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	1 086 960.69	EUR
Required Reserve Amount	0.5 % *	1 086 960.69	EUR

Expenses Advance

Beginning of Period	108 129.33	EUR
Interest paid	450.49	EUR
Principal Paid	67 453.81	EUR
End of Period	40 675.51	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

5a. Performance Data



Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	27	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days

Asset Balance

Opening balance prior to replenishment	210 360 115.62	EUR
Closing balance prior to replenishment	200 531 532.97	EUR
Closing Balance post replenishment	200 531 532.97	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	188 896 471.80	94.20 %	11 423
1-29 days past due	7 564 707.60	3.77 %	492
Delinquent Receivables:			
30-59 days past due	1 123 297.35	0.56 %	67
60-89 days past due	1 174 143.56	0.59 %	70
90-119 days past due	634 649.21	0.32 %	40
120-149 days past due	558 767.56	0.28 %	24
150-179 days past due	579 495.89	0.29 %	22
Total Performing and Delinquent	200 531 532.97	100.00 %	12 138
Current Period Defaults	251 508.52		20
Cumulative Defaults	14 538 344.96		782
Current Period Principal Recoveries	242 916.99		
Cumulative Principal Recoveries	6 146 537.21		

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

[A] Cumulative Net Loss Ratio, Payment Date	1.86 %	YES
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.86 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.81 %	

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

[A] Aggregate Outstanding Asset Principal Amount	200 531 532.97	46.43 %
[B] Aggregate principal balance of Defaulted Contracts	14 538 344.96	
[C] Recoveries received on such Defaulted Contracts	6 146 537.21	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 980 445.50	

or AVERAGE [[A], [B], [C]] > 5%

[A] Delinquency Ratio, Payment Date	2.03 %	NO
[B] Delinquency Ratio, preceding Payment Date	2.08 %	
[C] Delinquency Ratio, second preceding Payment Date	2.10 %	

or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

5b. Concentration limits



Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	27	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days

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

Weighted average interest rate (min 3%)	3.42 %
Weighted average months to maturity (max 60)*	34.06*
Used Vehicles (max 75%)	58.25 %
Balloon Loans (max 70%)	80.56 %
Balloon Installments (max 26%)	41.60 %
Corporate Borrowers (max 11%)	6.63 %
IRB (min 95%)**	96%**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

	Balance	# Loans	Portion
	196 512.03	1	0.10 %
	159 322.41	1	0.08 %
	131 554.16	2	0.07 %
	115 459.73	1	0.06 %
	113 421.82	1	0.06 %
	111 149.22	1	0.06 %
	106 100.56	1	0.05 %
	104 601.72	2	0.05 %
	104 512.05	1	0.05 %
	104 234.39	1	0.05 %
	Total (max 0,6%)		0.62 % *

* Post Replenishment

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	27	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days

	Class A	Class B	Class C	Class D	Class E	Class F	
Note Principal							
Beginning 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
Sequential Amortization	9 828 582.65	-	-	-	-	-	EUR
End of Period	164 731 532.98	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	-	-	-	-	-	251 508.52	EUR
Credit PDL	-	-	-	-	-	251 508.52	EUR
End of Period	-	-	-	-	-	-	EUR
Net Note Principal							
Beginning 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
End of Period	164 731 532.98	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	30.10.2025		
Payment date	28.10.2025		
Period No	27		
Monthly Period	from	01.09.2025	to
Interest Period	from	25.09.2025	to 28.10.2025 = 33 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	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
Available Distribution Amount	9 828 582.65						
Amortisation	9 828 582.65						
Redemption per Class	9 828 582.65	9 828 582.65	-	-	-	-	-
Redemption per Note		2 372.91	-	-	-	-	-
Outstanding Closing Balance		164 731 532.98	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Net Outstanding Closing Balance	200 531 532.98	164 731 532.98	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Current Tranching	100 %	82.15 %	3.29 %	4.24 %	2.34 %	2.24 %	5.73 %
Current Pool Factor		0.40	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		33	33	33	33	33	33
Principal Outstanding per Note Beginning of Period		42 143.92	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		2 372.91	-	-	-	-	-
Principal Outstanding per Note End of Period		39 771.01	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		99.28	446.42	561.00	767.25	950.58	1 225.58
Interest Payment	708 162.12	411 234.54	29 463.50	47 685.00	36 060.75	42 776.25	140 942.08
Interest Payment per Note		99.28	446.42	561.00	767.25	950.58	1 225.58

3. Credit Enhancements	All Notes	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. Liquidity Reserve)		8.52 %	7.05 %	4.60 %	3.56 %	2.56 %	0.00 %
Current CE (Subordination incl. Excess Spread)		17.85 %	14.56 %	10.32 %	7.98 %	5.73 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		18.39 %	15.10 %	10.32 %	7.98 %	5.73 %	0.00 %
Current CE (Subordination)		17.85 %	14.56 %	10.32 %	7.98 %	5.73 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		18.39 %	15.10 %	10.32 %	7.98 %	5.73 %	0.00 %

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 30.10.2025
Payment date 28.10.2025
Period No 27
Monthly Period 01.09.2025
Interest Period : 25.09.2025 to 28.10.2025 = 33 days

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

**SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

Reporting Date	30.10.2025		
Payment date	28.10.2025		
Period No	27		
Monthly Period	01.09.2025		
Interest Period	from	25.09.2025	to 28.10.2025 = 33 days



Average amount - all: 21 495

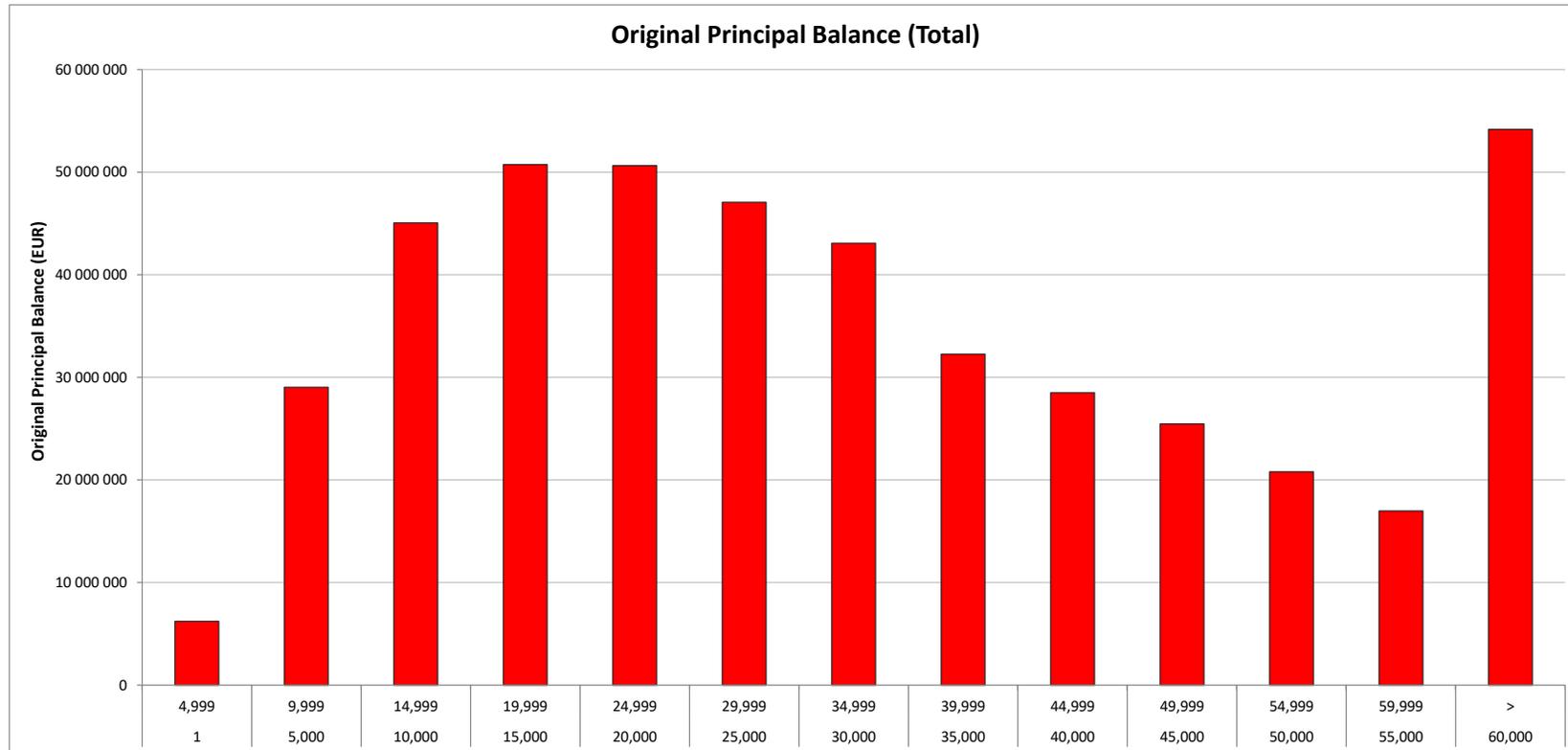
		TOTAL					
Min	Max	No	Original balance (EUR)	%	WA months to maturity	WA seasoning	
1	4 999	1 758	6 218 072	1.38 %	26.9	8.0	
5 000	9 999	3 872	29 030 383	6.45 %	43.6	7.8	
10 000	14 999	3 613	45 056 303	10.01 %	51.5	7.8	
15 000	19 999	2 920	50 735 170	11.27 %	53.5	7.9	
20 000	24 999	2 258	50 635 002	11.25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

Original balance

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	30.10.2025					
Payment date	28.10.2025					
Period No	27					
Monthly Period	01.09.2025					
Interest Period	from	25.09.2025	to	28.10.2025	=	33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



Outstanding balance

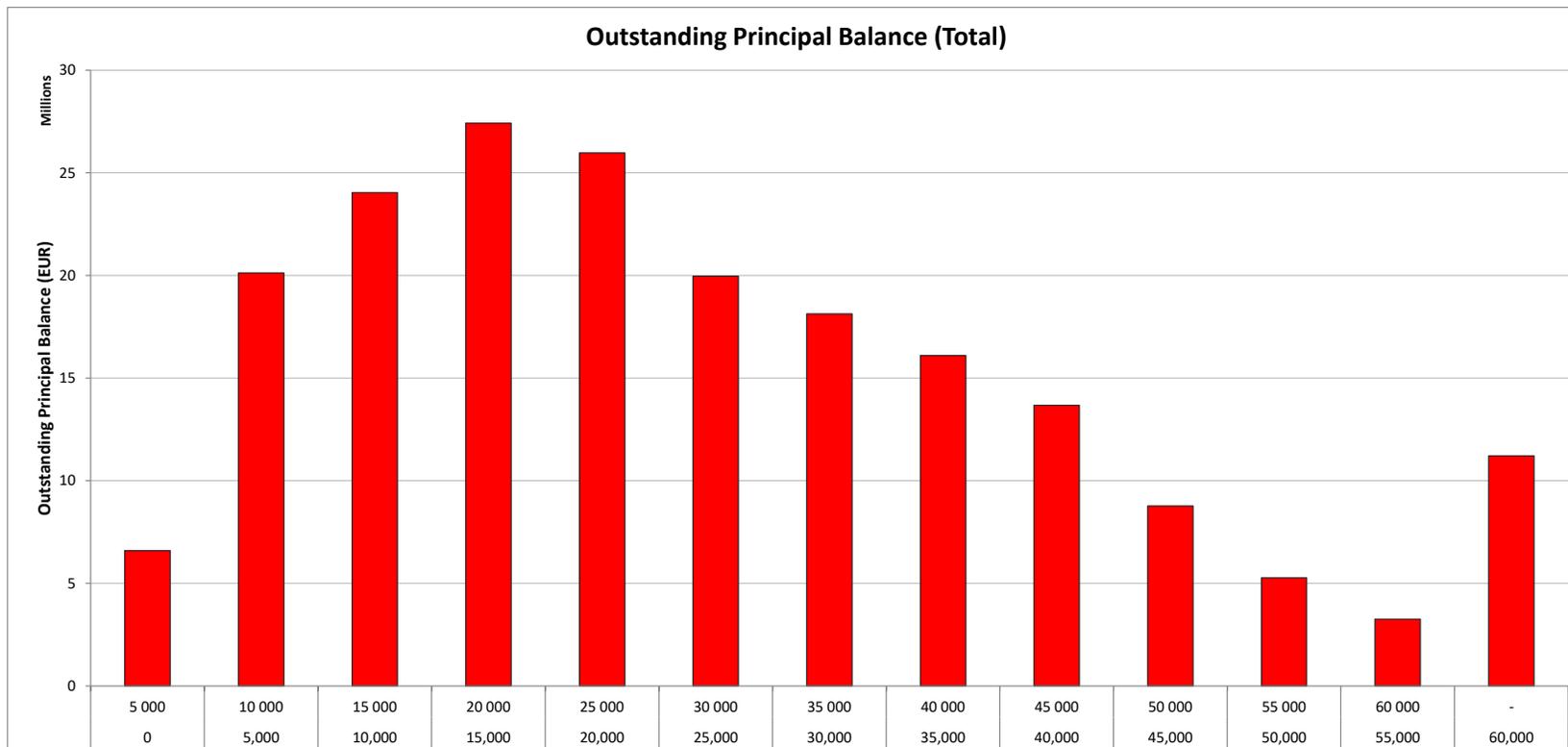
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 213	6 597 938	3.29 %	22.1	35.3
5 000	10 000	2 715	20 125 905	10.04 %	30.8	34.7
10 000	15 000	1 942	24 038 134	11.99 %	32.8	34.4
15 000	20 000	1 579	27 421 139	13.67 %	32.9	34.6
20 000	25 000	1 162	25 965 092	12.95 %	34.0	34.2
25 000	30 000	730	19 963 190	9.96 %	35.1	33.9
30 000	35 000	559	18 133 146	9.04 %	36.1	33.5
35 000	40 000	430	16 101 420	8.03 %	36.3	33.2
40 000	45 000	323	13 674 052	6.82 %	37.3	32.9
45 000	50 000	185	8 765 016	4.37 %	36.8	33.9
50 000	55 000	101	5 272 071	2.63 %	37.3	33.6
55 000	60 000	57	3 258 330	1.62 %	36.3	33.7
60 000	-	142	11 216 100	5.59 %	35.8	33.7
Total		12 138	200 531 533	100 %	34.1	34.0

Average Outstanding Balance per Loan: 16 521

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	30.10.2025					
Payment date	28.10.2025					
Period No	27					
Monthly Period	01.09.2025					
Interest Period	from	25.09.2025	to	28.10.2025	=	33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

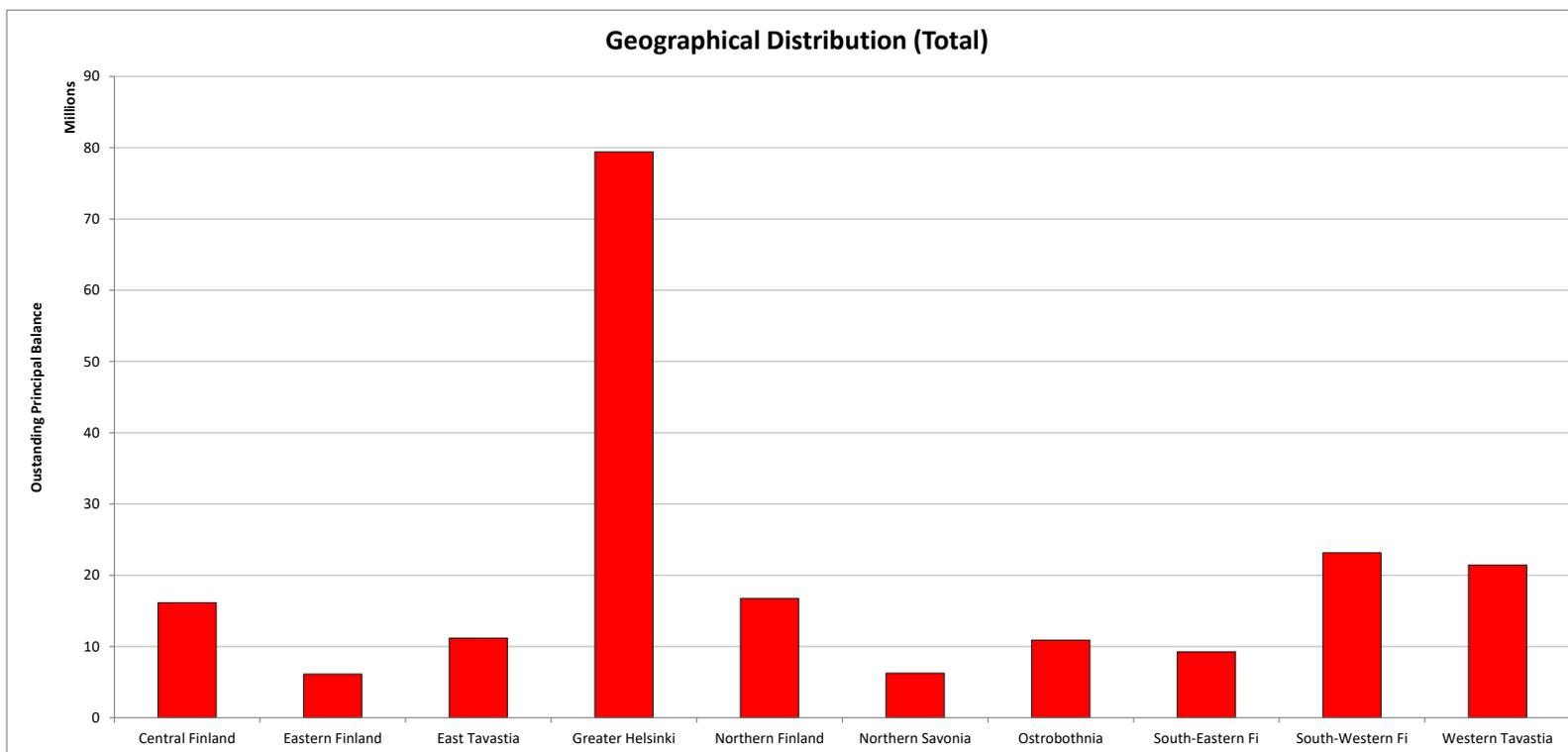
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 030	16 127 939	8.04 %	33.9	34.1
Eastern Finland	419	6 104 289	3.04 %	34.2	34.6
East Tavastia	738	11 162 357	5.57 %	34.0	34.0
Greater Helsinki	4 215	79 420 187	39.60 %	34.4	33.9
Northern Finland	987	16 753 483	8.35 %	34.0	33.9
Northern Savonia	421	6 258 414	3.12 %	33.5	34.1
Ostrobothnia	762	10 869 091	5.42 %	34.5	34.3
South-Eastern Fi	663	9 264 269	4.62 %	34.1	33.6
South-Western Fi	1 542	23 156 789	11.55 %	33.4	34.3
Western Tavastia	1 361	21 414 715	10.68 %	33.3	34.2
Total	12 138	200 531 533	100 %	34.1	34.0

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	30.10.2025					
Payment date	28.10.2025					
Period No	27					
Monthly Period	01.09.2025					
Interest Period	from	25.09.2025	to	28.10.2025	=	33 days

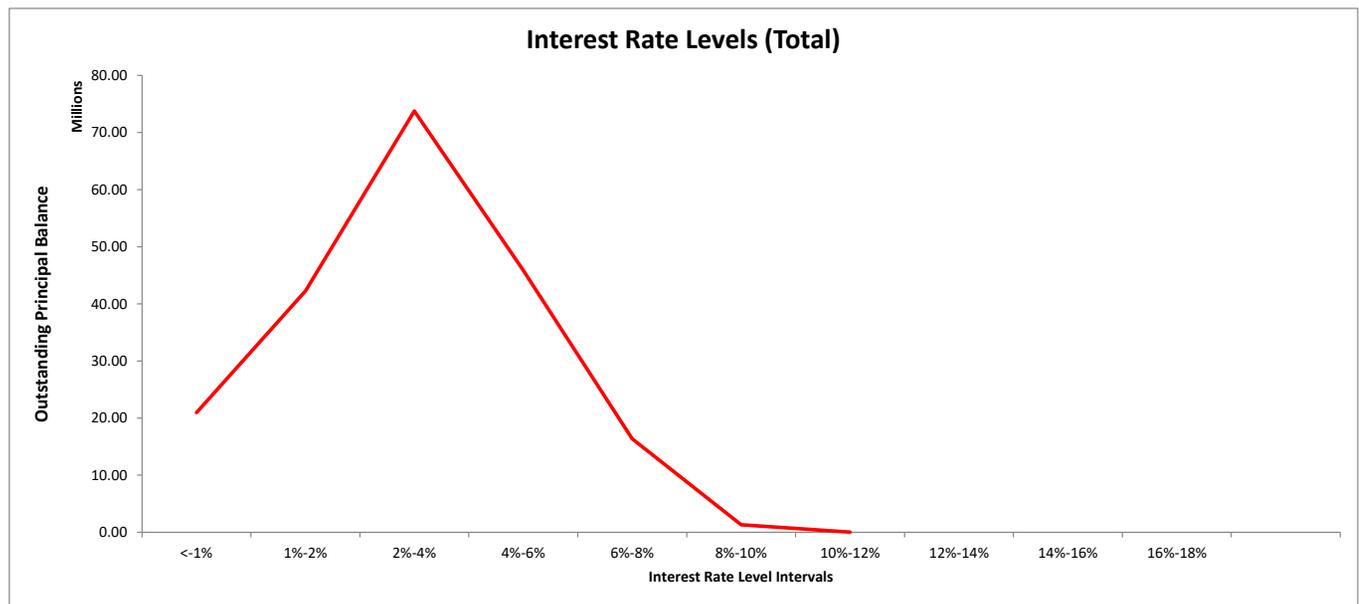
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	1 108	20 961 143	10.45 %	30.2	35.6	
1 %	2 %	1 755	42 250 172	21.07 %	33.1	35.4	
2 %	4 %	4 034	73 761 584	36.78 %	33.3	35.0	
4 %	6 %	3 147	45 830 397	22.85 %	36.7	31.7	
6 %	8 %	1 945	16 374 924	8.17 %	36.8	31.4	
8 %	10 %	145	1 325 619	0.66 %	41.1	28.4	
10 %	12 %	4	27 694	0.01 %	35.7	29.9	
12 %	14 %						
14 %	16 %						
16 %	18 %						
18 % -							
Total		12 138	200 531 533	100 %	34.1	34.0	

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.a Remaining Terms

Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	27	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days



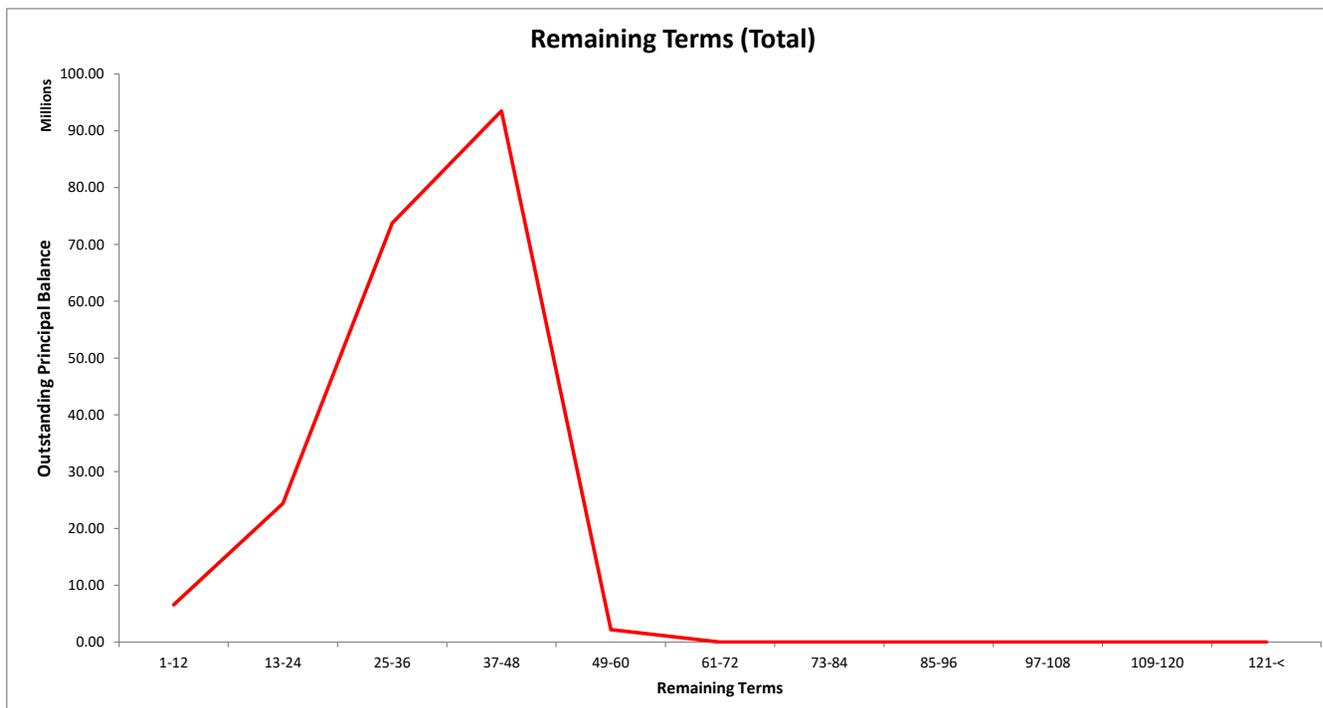
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	17	107 889	0.05 %	0.0	45.8
1		12	1 137	6 574 876	3.28 %	8.6	39.0
13		24	2 233	24 384 822	12.16 %	20.1	36.5
25		36	4 381	73 772 951	36.79 %	32.1	35.7
37		48	4 274	93 488 174	46.62 %	40.7	32.0
49		60	96	2 202 821	1.10 %	49.8	24.4
61			72				
73			84				
85			96				
97			108				
109			120				
121	-						
Total		12 138		200 531 533	100 %	34.1	34.0

Months to maturity

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

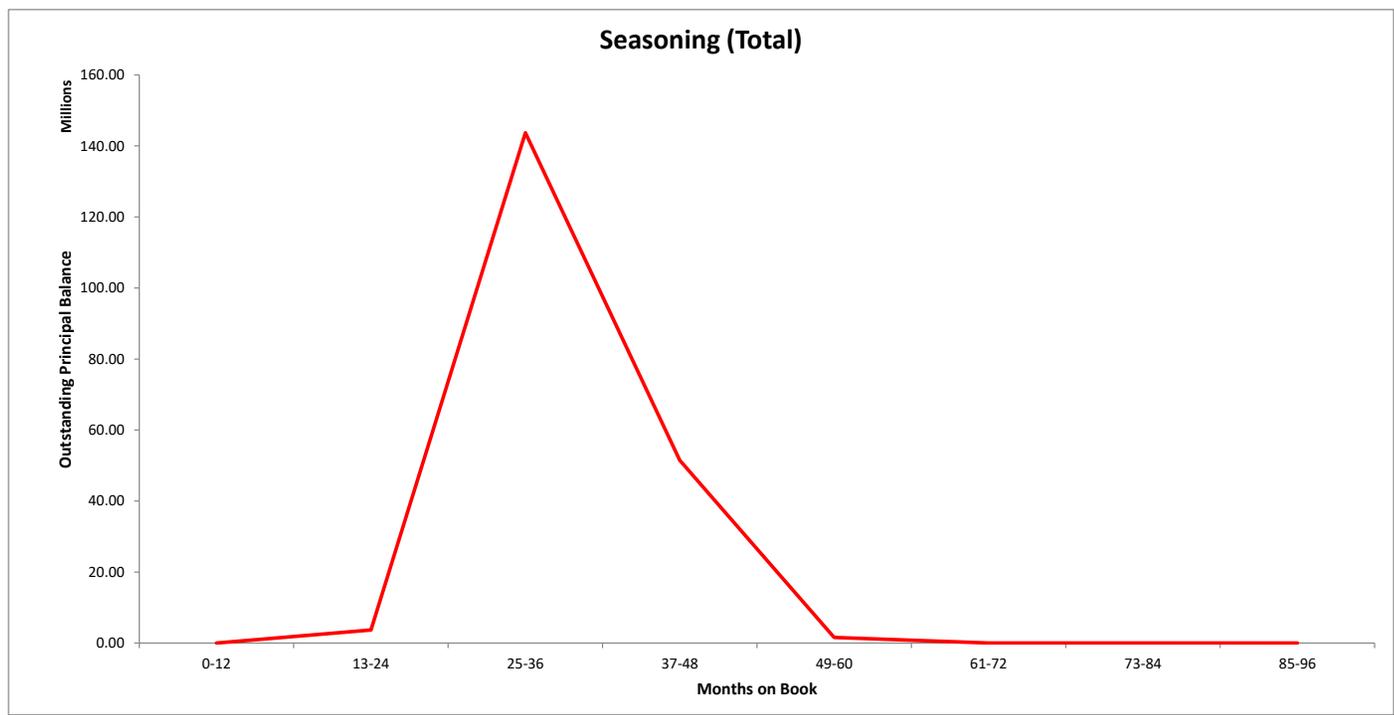
Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

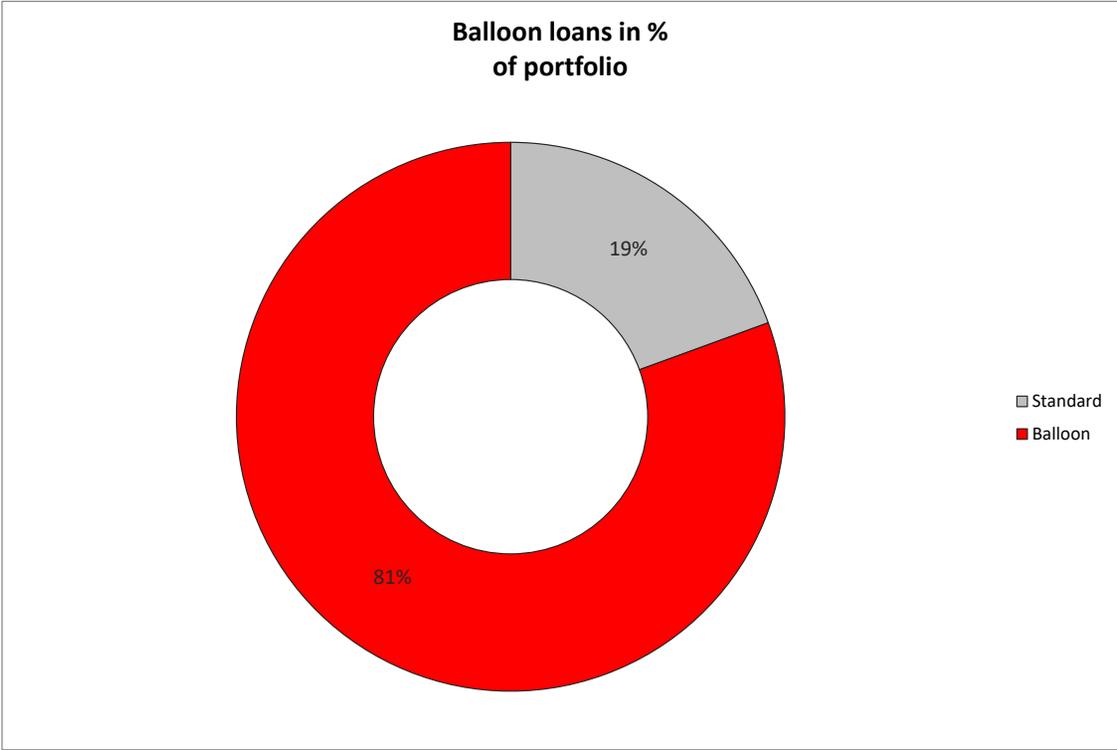
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	5 251	38 979 939	19.4 %	2 810	0.0 %	31.5	33.6
Balloon	6 887	161 551 594	80.6 %	83 414 943	51.6 %	34.7	34.1
Total	12 138	200 531 533	100 %	83 417 753	42 %	34.1	34.0

Balloon loans in %
of portfolio

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.a # loans per borrower



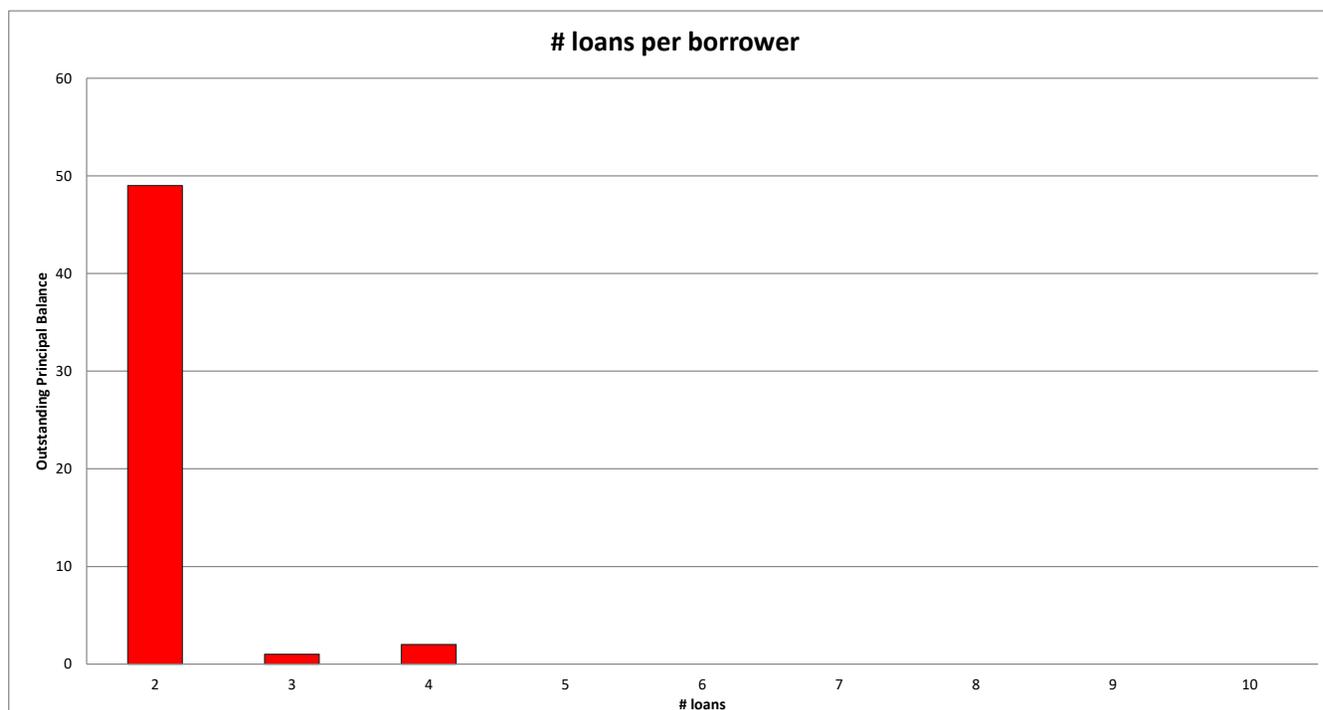
Reporting Date			30.10.2025		
Payment date			28.10.2025		
Period No			27		
Monthly Period			01.09.2025		
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	12 029		198 802 125	99.14 %
2		49	1 689 949	0.84 %
3		1	11 813	0.01 %
4		2	27 646	0.01 %
5				
6				
7				
8				
9				
10				
Total:		12 081	200 531 533	100 %

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortisation Profile



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from 25.09.2025	to 28.10.2025	=	33 days	

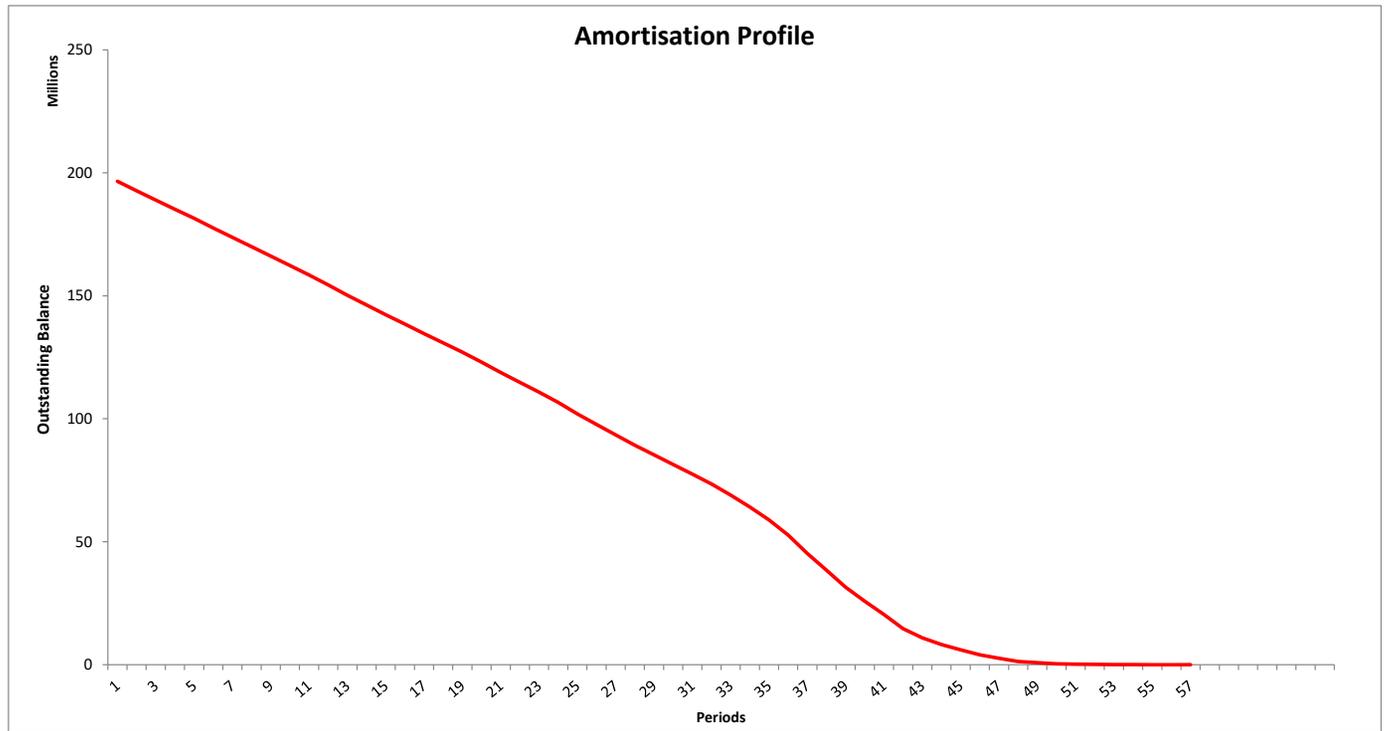
Period	TOTAL					
	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	200 531 533	196 561 558	3 969 974	571 950	3.48 %	98.02 %
2	196 561 558	192 707 253	3 854 305	561 348	3.48 %	96.10 %
3	192 707 253	188 924 584	3 782 669	549 272	3.47 %	94.21 %
4	188 924 584	185 207 903	3 716 681	537 998	3.47 %	92.36 %
5	185 207 903	181 504 025	3 703 878	527 029	3.47 %	90.51 %
6	181 504 025	177 593 482	3 910 542	516 021	3.47 %	88.56 %
7	177 593 482	173 771 321	3 822 161	504 566	3.46 %	86.66 %
8	173 771 321	169 912 689	3 858 632	493 437	3.46 %	84.73 %
9	169 912 689	166 165 440	3 747 250	482 105	3.46 %	82.86 %
10	166 165 440	162 317 350	3 848 089	471 181	3.46 %	80.94 %
11	162 317 350	158 479 154	3 838 197	459 960	3.45 %	79.03 %
12	158 479 154	154 373 377	4 105 777	448 853	3.45 %	76.98 %
13	154 373 377	150 183 618	4 189 759	437 153	3.45 %	74.89 %
14	150 183 618	146 219 924	3 963 694	425 614	3.45 %	72.92 %
15	146 219 924	142 263 424	3 956 500	414 249	3.45 %	70.94 %
16	142 263 424	138 450 216	3 813 208	402 962	3.45 %	69.04 %
17	138 450 216	134 562 443	3 887 773	392 113	3.45 %	67.10 %
18	134 562 443	130 858 158	3 704 285	380 838	3.45 %	65.26 %
19	130 858 158	127 033 206	3 824 952	369 999	3.45 %	63.35 %
20	127 033 206	123 037 993	3 995 214	358 928	3.44 %	61.36 %
21	123 037 993	118 809 054	4 228 939	348 213	3.45 %	59.25 %
22	118 809 054	114 772 347	4 036 706	336 666	3.45 %	57.23 %
23	114 772 347	110 836 434	3 935 913	325 364	3.46 %	55.27 %
24	110 836 434	106 614 853	4 221 581	314 544	3.46 %	53.17 %
25	106 614 853	101 936 739	4 678 114	303 262	3.47 %	50.83 %
26	101 936 739	97 664 991	4 271 748	291 002	3.48 %	48.70 %
27	97 664 991	93 423 441	4 241 550	279 264	3.49 %	46.59 %
28	93 423 441	89 196 015	4 227 427	268 070	3.50 %	44.48 %
29	89 196 015	85 350 982	3 845 033	257 521	3.52 %	42.56 %
30	85 350 982	81 403 816	3 947 165	247 028	3.53 %	40.59 %
31	81 403 816	77 470 684	3 933 132	235 970	3.53 %	38.63 %
32	77 470 684	73 481 326	3 989 358	224 742	3.54 %	36.64 %
33	73 481 326	68 976 212	4 505 114	214 331	3.56 %	34.40 %
34	68 976 212	64 133 934	4 842 278	202 185	3.57 %	31.98 %
35	64 133 934	58 825 404	5 308 530	189 095	3.60 %	29.33 %
36	58 825 404	52 720 107	6 105 298	174 686	3.62 %	26.29 %
37	52 720 107	45 156 844	7 563 263	159 062	3.68 %	22.52 %
38	45 156 844	38 440 250	6 716 593	139 713	3.78 %	19.17 %
39	38 440 250	31 489 438	6 950 812	120 769	3.84 %	15.70 %
40	31 489 438	25 730 139	5 759 299	101 126	3.92 %	12.83 %
41	25 730 139	20 391 184	5 338 954	85 924	4.08 %	10.17 %
42	20 391 184	14 644 629	5 746 555	70 064	4.20 %	7.30 %
43	14 644 629	10 915 549	3 729 080	52 441	4.38 %	5.44 %
44	10 915 549	8 201 060	2 714 488	40 264	4.52 %	4.09 %
45	8 201 060	6 028 163	2 172 897	31 584	4.72 %	3.01 %
46	6 028 163	3 980 747	2 047 416	23 651	4.81 %	1.99 %
47	3 980 747	2 606 910	1 373 837	16 141	4.98 %	1.30 %
48	2 606 910	1 323 112	1 283 798	11 177	5.27 %	0.66 %
49	1 323 112	793 353	529 760	5 917	5.50 %	0.40 %
50	793 353	373 680	419 673	3 575	5.54 %	0.20 %
51	373 680	206 706	166 973	1 586	5.21 %	0.11 %
52	206 706	104 633	102 073	783	4.64 %	0.06 %
53	104 633	54 508	50 124	440	5.17 %	0.03 %
54	54 508	12 733	41 775	188	4.22 %	0.01 %
55	12 733	216	12 517	53	5.08 %	0.00 %
56	216	45	171	1	7.21 %	0.00 %
57	45	0	45	0	7.25 %	0.00 %
58	0	0	0	0	0.00 %	0.00 %

Amortization profile

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortisation Profile

Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	27	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

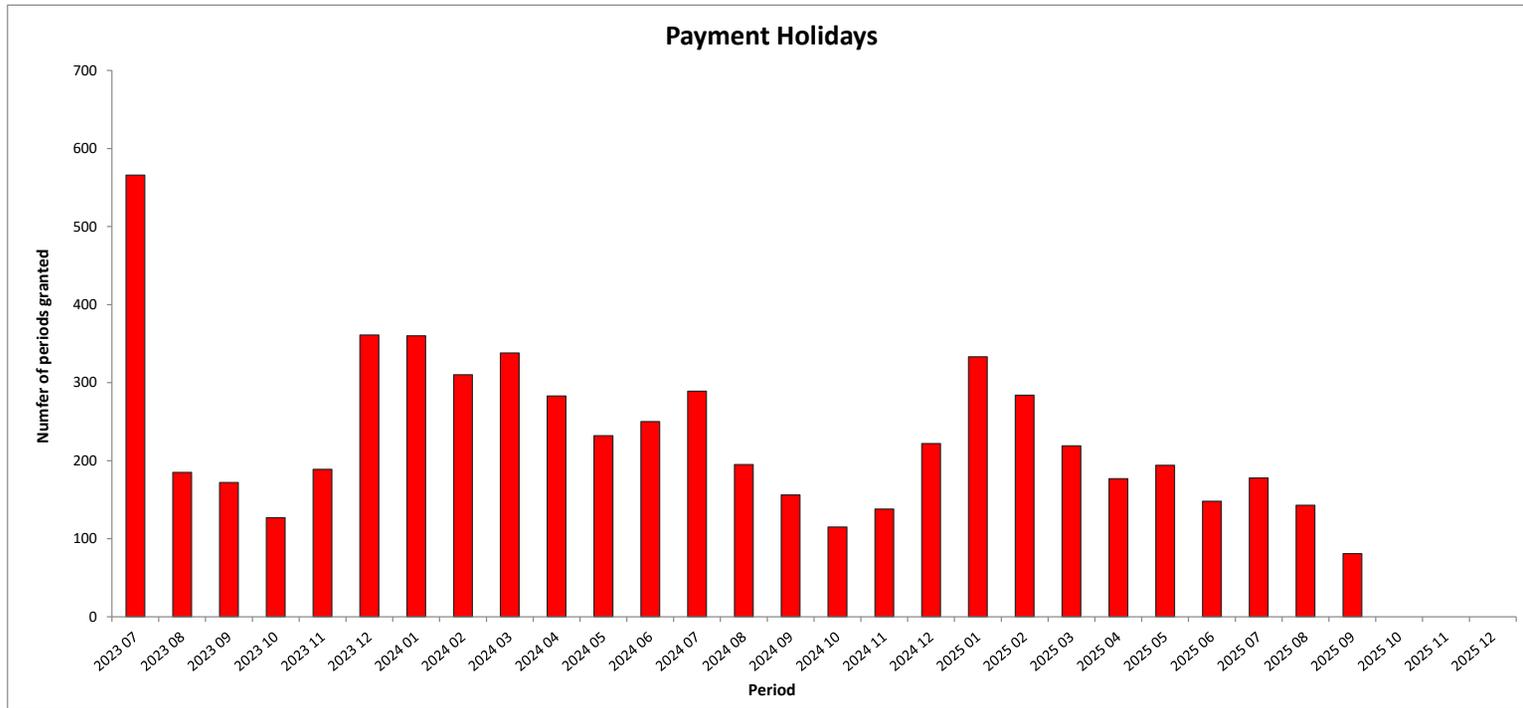
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	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					
2025 11					
2025 12					
Total:	6 245	7 063	2 145 403	141 743 083	

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from 25.09.2025	to	28.10.2025	=	33 days

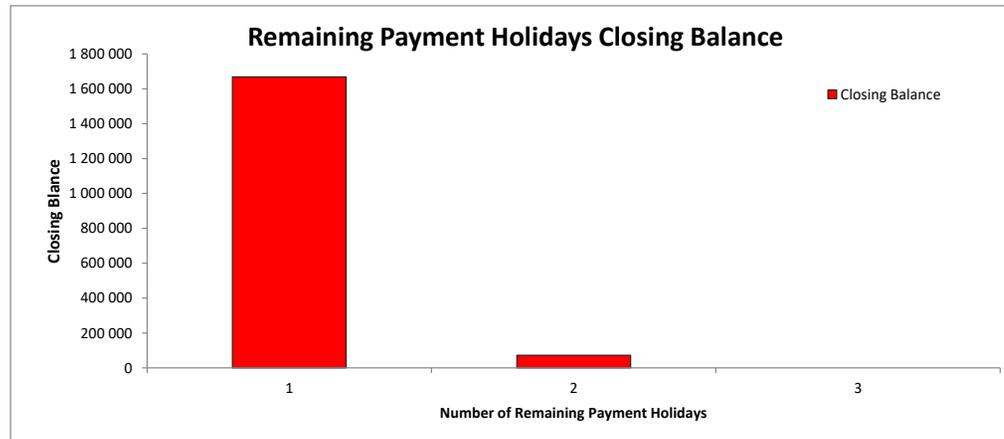
TOTAL				
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt	
1	81	27 233	1 669 033	
2	4	2 879	72 946	
3	0	0	0	
Total	85	30 112	1 741 979	

Remaining PH's

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

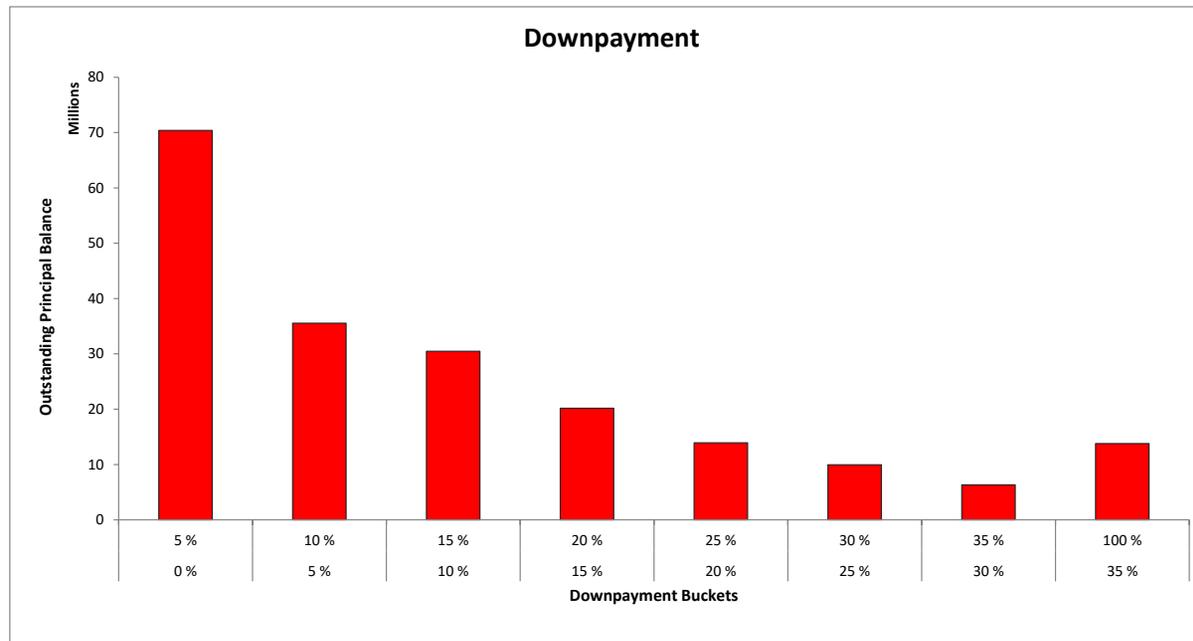
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	4 268	70 398 592	35.11 %	35.4	34.1
5 %	10 %	1 706	35 531 004	17.72 %	35.0	34.1
10 %	15 %	1 587	30 463 106	15.19 %	34.3	34.0
15 %	20 %	1 128	20 173 426	10.06 %	32.9	34.0
20 %	25 %	834	13 903 947	6.93 %	32.9	34.1
25 %	30 %	674	9 942 722	4.96 %	32.1	33.7
30 %	35 %	479	6 329 527	3.16 %	31.4	34.0
35 %	100 %	1 462	13 789 208	6.88 %	29.5	33.8
Total		12 138	200 531 533	100 %	34.1	34.0

Downpayment %

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	27	
Monthly Period	01.09.2025	
Interest Period	from	25.09.2025 to 28.10.2025 = 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



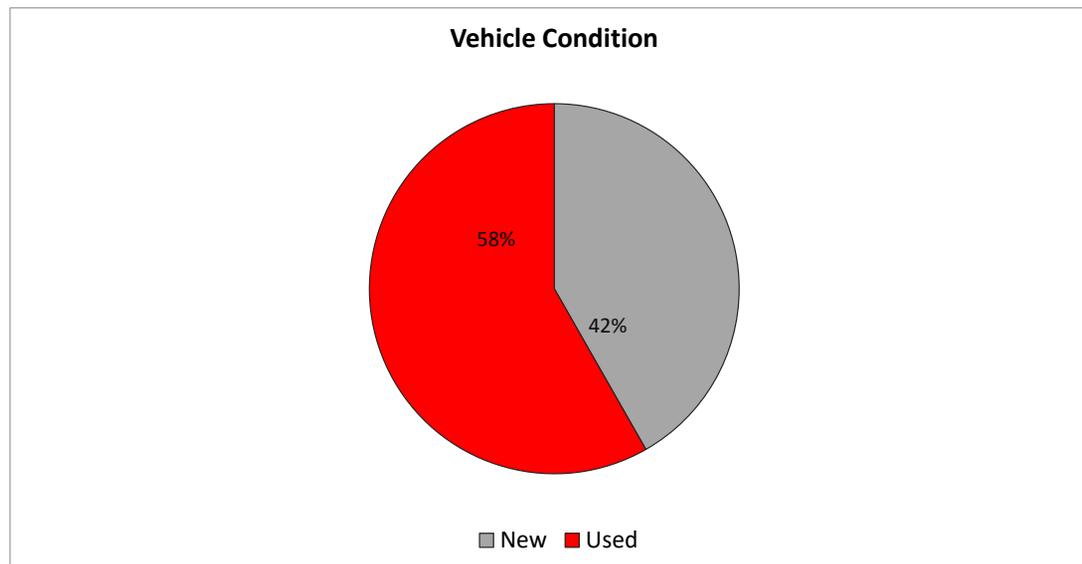
Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	27	
Monthly Period	01.09.2025	
Interest Period	from	25.09.2025
	to	28.10.2025
	=	33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 465	83 719 670	41.75 %	33.3	33.5	
Used	8 673	116 811 863	58.25 %	34.6	34.4	
Total	12 138	200 531 533	100 %	34.1	34.0	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date			30.10.2025		
Payment date			28.10.2025		
Period No			27		
Monthly Period			01.09.2025		
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



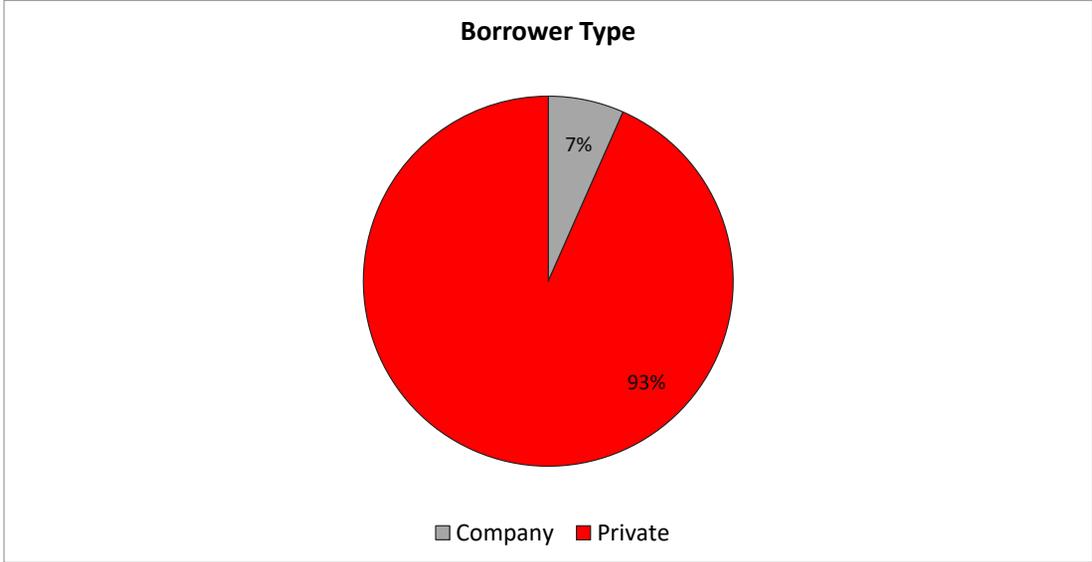
Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	27
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	788	13 295 818	6.63 %	27.3	35.6
	Private	11 350	187 235 715	93.37 %	34.5	33.9
	Total	12 138	200 531 533	100 %	34.1	34.0

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



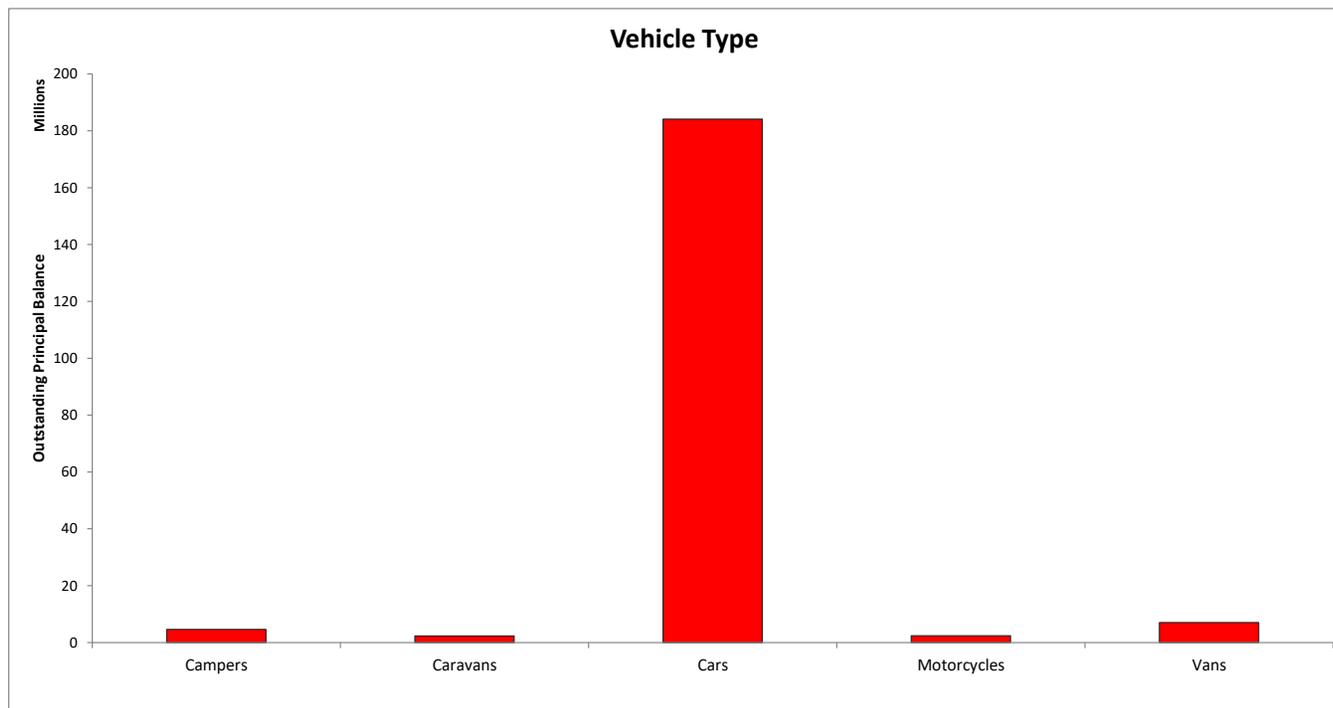
TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	163	4 644 982	2.32 %	32.3	36.2
Caravans	135	2 322 113	1.16 %	32.0	35.8
Cars	10 929	184 127 814	91.82 %	34.3	33.9
Motorcycles	306	2 423 961	1.21 %	29.8	33.7
Vans	605	7 012 664	3.50 %	29.9	35.2
Total	12 138	200 531 533	100 %	34.1	34.0

Vehicle type

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	30.10.2025		
Payment date	28.10.2025		
Period No	27		
Monthly Period	01.09.2025		
Interest Period	from 25.09.2025	to 28.10.2025	= 33 days

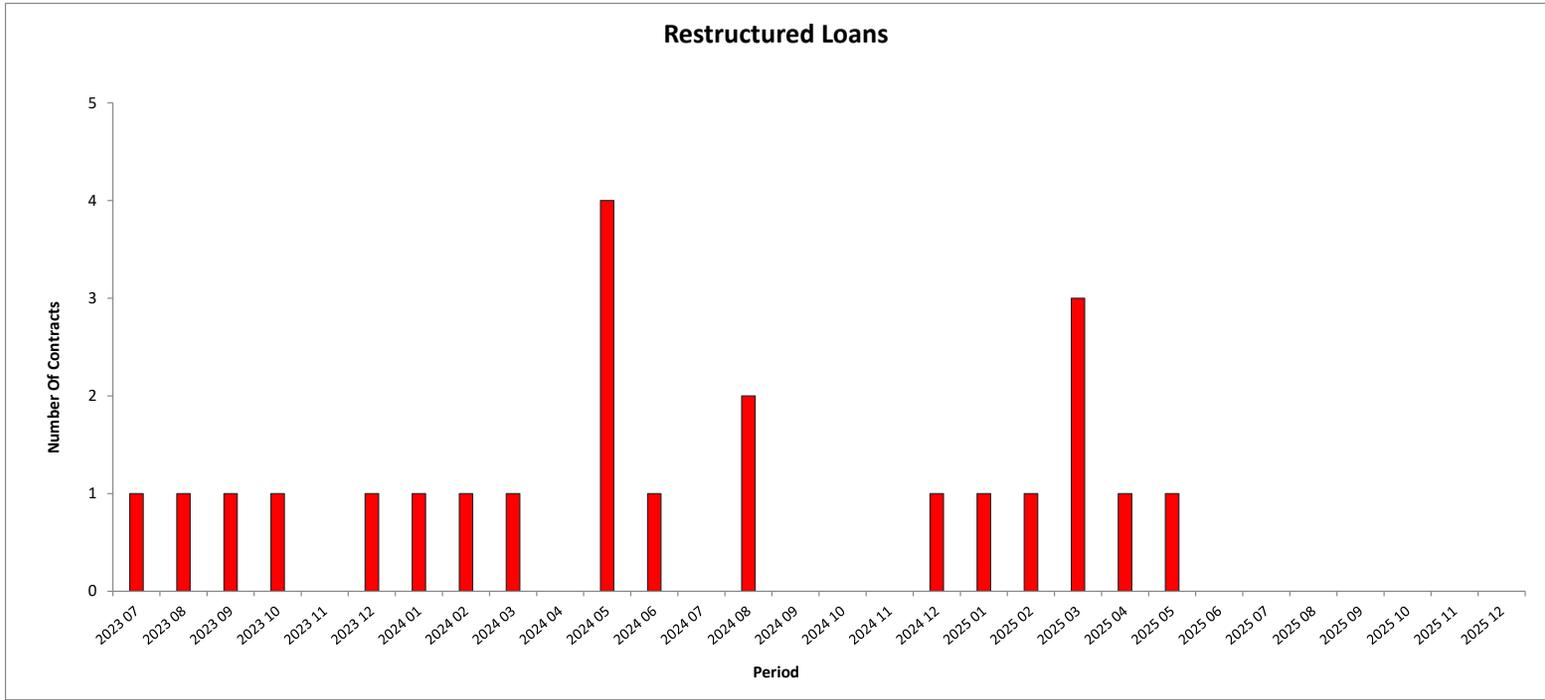
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03	1	16 293
2024 04	0	0
2024 05	4	91 436
2024 06	1	22 962
2024 07	0	0
2024 08	2	13 340
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024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

Restructured

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	from	01.09.2025	to	28.10.2025	= 33 days
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

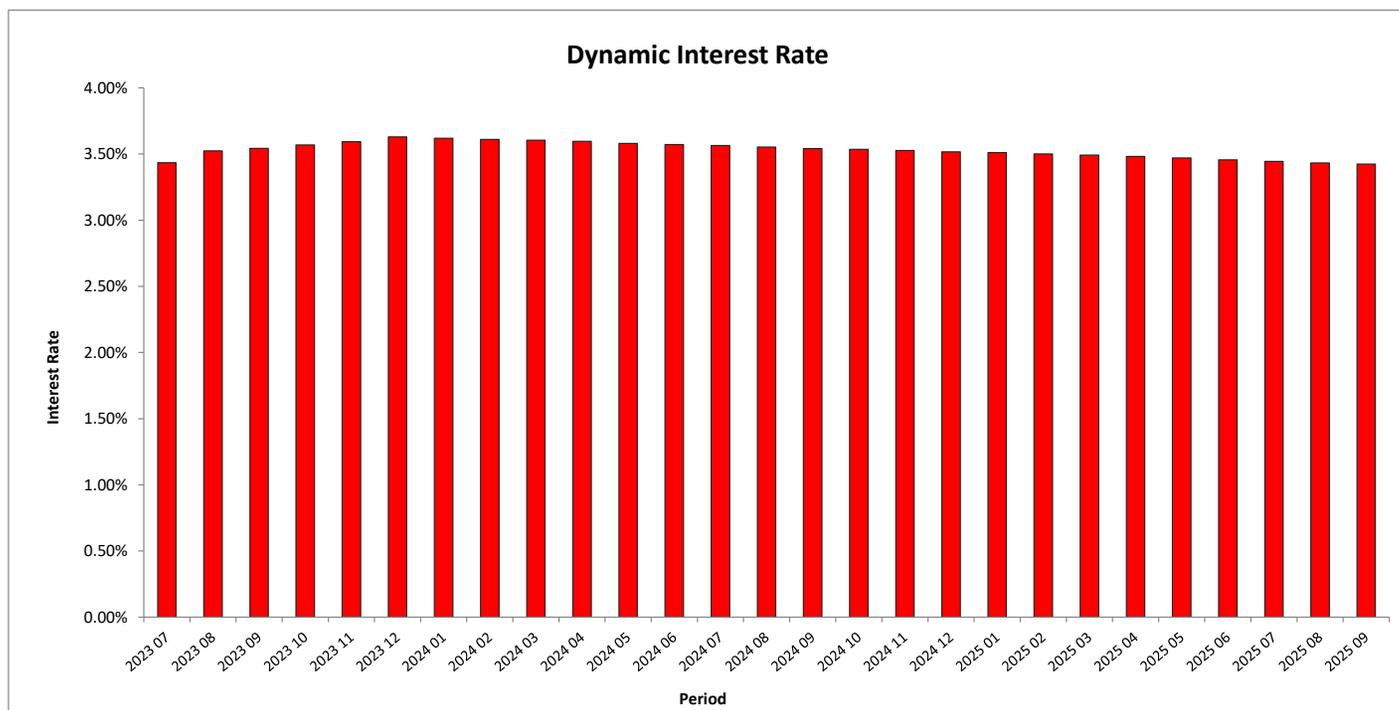
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3.43 %
2023 08	435 781 306	3.52 %
2023 09	436 622 959	3.54 %
2023 10	435 596 851	3.57 %
2023 11	436 884 114	3.59 %
2023 12	437 627 032	3.63 %
2024 01	423 959 854	3.62 %
2024 02	411 756 505	3.61 %
2024 03	399 017 001	3.60 %
2024 04	385 781 261	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		
2025 11		
2025 12		

Interest rate evolution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 30.10.2025
 Payment date 28.10.2025
 Period No 27

Monthly Period 01.09.2025
 Interest Period from 25.09.2025 to 28.10.2025 = 33 days

Period	TOTAL		
	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			
2025 11			
2025 12			

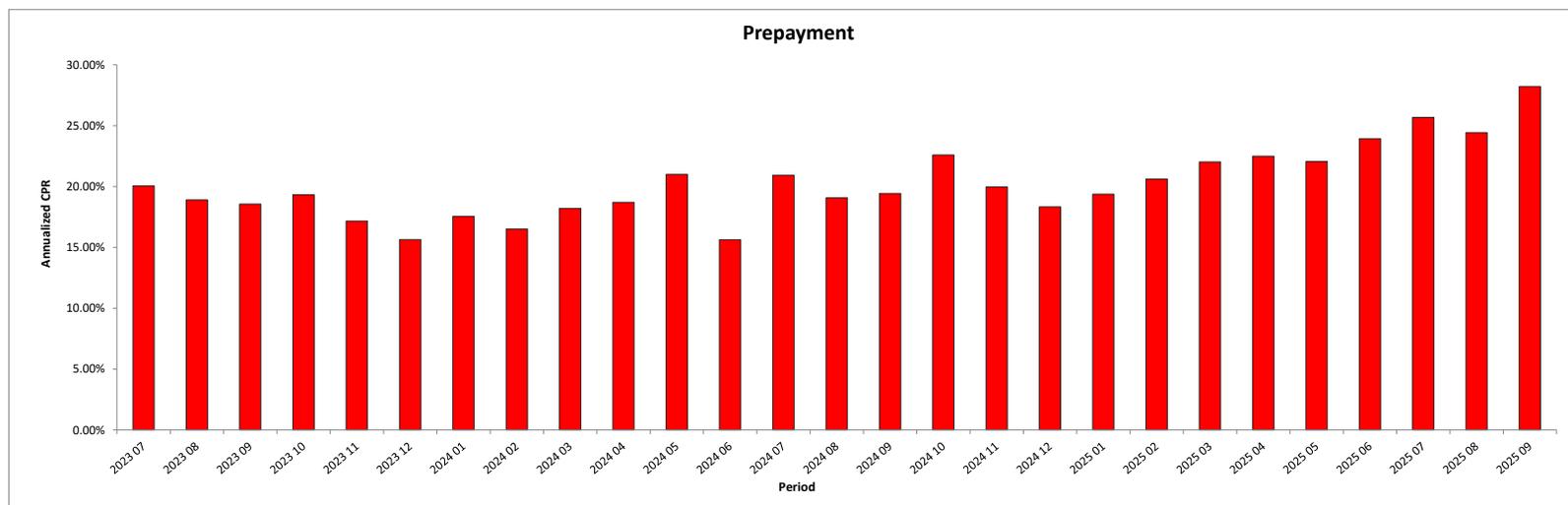
Dynamic Prepayment

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	30.10.2025		
Payment date	28.10.2025		
Period No	27		
Monthly Period	from	01.09.2025	to
Interest Period	from	25.09.2025	to
		28.10.2025	=
			33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	27				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2023	7	404 834 411	18 410	384 371 369	869	17 412 766	87	1 607 611	46	918 778	18	324 691	10	199 197	-	-	-	-	
	8	435 781 306	19 949	415 533 471	811	16 617 179	85	1 735 646	41	801 554	37	714 989	8	191 183	8	187 284	4	13 032	
	9	436 622 959	20 022	414 840 279	868	17 366 660	122	2 426 656	46	1 061 247	19	364 204	23	398 979	6	164 934	9	166 271	
	10	435 596 851	20 030	411 883 049	972	18 733 534	108	2 202 813	65	1 496 644	29	744 873	11	233 161	20	302 778	12	217 696	
	11	436 884 114	20 259	412 912 559	931	18 707 176	125	2 301 977	58	1 167 958	48	1 074 437	22	517 614	9	202 393	18	231 242	
	12	437 627 032	20 368	411 991 581	957	18 473 443	178	3 557 428	81	1 541 721	46	887 497	39	785 604	17	389 759	15	251 278	
2024	1	423 959 854	19 931	398 864 551	938	18 014 816	146	2 851 603	92	2 031 383	53	1 069 697	28	656 504	26	471 301	26	543 783	
	2	411 756 505	19 539	388 263 175	874	16 536 598	121	2 122 180	79	1 694 806	72	1 614 620	45	948 088	27	577 037	29	414 475	
	3	399 017 001	18 794	370 859 256	1 070	19 778 863	187	3 415 896	74	1 336 478	59	1 341 794	64	1 472 573	38	812 142	29	557 022	
	4	385 781 261	18 418	359 629 729	955	17 789 417	174	3 539 211	98	1 878 461	44	801 887	44	1 030 072	47	1 112 484	36	712 591	
	5	371 651 162	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																		
	11																		
	12																		

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	30.10.2025					
Payment date	28.10.2025					
Period No	27					
Monthly Period	01.09.2025					
Interest Period	from	25.09.2025	to	28.10.2025	=	33 days

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

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss									
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			
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			
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			
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			
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			
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			
2025 1	2 095 342	69				137 196	137 196	1 958 146	305 471	442 667	1 652 676	247 299	689 966	1 405 377			
2025 2	2 074 777	40							74 441	74 441	2 000 336	267 915	342 356	1 732 422			
2025 3	1 482 472	30										108 803	108 803	1 373 669			
2025 4																	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	27
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 082 875.78	EUR
Senior Expenses	-	98 961.85	EUR
Senior Servicing Fee	-	33 421.92	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	289 245.16	EUR
Tranche A Loan Interest to Issuer	-	112 009.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	18 150.00	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	-	33 115.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	28 004.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	35 063.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	121 229.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	251 508.52	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	62 168.33	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	+	1 357 400.89	EUR
Senior Expenses	-	40 579.90	EUR
Issuer swap interest to swap counterparty	-	289 245.16	EUR
Interest Class A Notes	-	411 235.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	29 464.00	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	-	47 685.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	36 061.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	42 776.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	140 942.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	251 508.52	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	67 904.31	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	27
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	9 577 074.13	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	9 577 074.13	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	9 828 582.65	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	9 828 582.65	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (u)

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

Purchaser Priority of Payments - Revenue (aa)

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date	30.10.2025					
Payment date	28.10.2025					
Period No	27					
Monthly Period	01.09.2025					
Interest Period	from	25.09.2025	to	28.10.2025	=	33 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	98 961.85						
Interest accrued for the Period	EUR	708 163.00	411 235.00	29 464.00	47 685.00	36 061.00	42 776.00	140 942.00
Cumulative Interest accrued	EUR	41 278 252.00	32 037 176.00	1 013 513.00	1 571 206.00	1 133 453.00	1 310 471.00	4 212 433.00
Interest Payments	EUR	708 163.00	411 235.00	29 464.00	47 685.00	36 061.00	42 776.00	140 942.00
Cumulative Interest Payments	EUR	41 278 252.00	32 037 176.00	1 013 513.00	1 571 206.00	1 133 453.00	1 310 471.00	4 212 433.00
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

31. Swap Overview



Kimi 12|Front Swap

Party A
Party B

BANCO SANTANDER, S.A
SCF Rahoituspalvelut XII DAC

Swap Notional	210 360 116
Interest Period Start	25.09.2025
Interest Period End	28.10.2025
Interest Days	33
Settlement Date	28.10.2025
Party A Floating Interest Rate	1.870 %
Party A Floating Rate Day Count Fraction	0.09
Party A Interest Amount	EUR 360 592.30
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.09
Party B Interest Amount	EUR 289 245.16

Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	27
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date		30.10.2025				
Payment date		28.10.2025				
Period No		27				
Monthly Period		01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	=	33 days