

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



<b>Index</b>	<b>Page</b>
1 Cover Sheet Monthly Investor Report	1
2 Portfolio Information	2
3 Amount Due for Distribution - Revenue	3
4 Amount Due for Distribution - Redemptions	4
5 a Reserve Accounts	5
5 b Performance Data	6
6 Concentration Limits	7
7 Note Principal	8
8 Outstanding Notes	9
9 a Counterparty Ratings, Trigger Levels and Consequences	10
9 b Original Principal Balance	11
10 a Original PB (Graph)	12
10 b Outstanding principal Balance	13
11 a Outstanding PB (Graph)	14
11 b Geographical Distribution	15
12 a Geographical (Graph)	16
12 b Interest Rate	17
13 a Interest Rate (Graph)	18
13 b Remaining Terms	19
14 a Remaining Terms (Graph)	20
14 b Seasoning	21
15 a Seasoning (Graph)	22
15 b Balloon loans as % of other loans	23
16 a Balloon loans as % of other loans (Graph)	24
16 b Loans per borrower	25
17 a Loans per borrower (Graph)	26
17 b Amortisation Profile	27
18 a Amortisation Profile (Graph)	28
18 b Payment Holidays	29
18 c Payment Holidays (Graph)	30
18 d Remaining Payment Holidays	31
19 a Remaining Payment Holidays (Graph)	32
19 b Downpayment	33
20 a Downpayment (Graph)	34
20 b Vehicle Condition	35
21 a Vehicle Condition (Graph)	36
21 b Borrower Type	37
22 a Borrower Type (Graph)	38
22 b Vehicle Type	39
23 a Vehicle Type (Graph)	40
23 b Restructured Loans	41
24 a Restructured Loans (Graph)	42
24 b Dynamic Interest Rate	43
25 a Dynamic Interest Rate (Graph)	44
25 b Dynamic Pre-Payment	45
26 Dynamic Pre-Payment (Graph)	46
27 Dynamic Delinquency	47
28 Defaults, Recoveries and Losses by Quarter of Default	48
29 Priority of Payments (1)	49
30 Priority of Payments (2)	50
31 Transaction Costs	51
32 Swap Overview	52
33 Contact Details	53

Reporting Date	27.11.2025	
Payment date	25.11.2025	Following payment dates: 30.12.2025
Period No	28	26.01.2025
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days	
Cut-Off date	31.10.2025	

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**1. Portfolio Information**



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	28	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>200 531 532.97 EUR</b>
Scheduled Loan Principal Repayments (+MC)	3 803 980.88 EUR
Prepayments	4 631 669.11 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>8 435 649.99 EUR</b>
New Defaulted Auto Loans amt in Period	675 426.07 EUR
<b>Closing balance prior to replenishment</b>	<b>191 420 456.91 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>- EUR</b>
Re-investment Principal Ledger Closing Balance	- EUR
<b>Closing Balance post replenishment</b>	<b>191 420 456.91 EUR</b>
Principal Recoveries on loans in default	603 290.34 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>794 476.28 EUR</b>
<b># Loans</b>	
At beginning of period	12 138 Loans
Replenished contracts	- Loans
Paid in Full	403 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	35 Loans
<hr/>	
At end of period	<b>11 700 Loans</b>

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**2. Amount Due for Distribution - Revenue Receipts**



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from 28.10.2025	to	25.11.2025	=	28 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 397 766.62	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	1 181.81	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	31 152.89	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
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>1 430 101.32</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 199 622.53	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	289 634.38	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	12 099.71	EUR
g. Liquidity Reserve Excess Amount	59 873.10	EUR
h. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>1 561 229.72</b>	<b>EUR</b>

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**3. Amount Due for Distribution - Redemption Receipts**

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from 28.10.2025	to	25.11.2025	=	28 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	8 435 649.99	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>8 435 649.99</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 435 649.99	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	675 426.07	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>9 111 076.06</b>	<b>EUR</b>

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**4. Reserve Accounts**



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	28
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

**Note Balance**

Beginning of Period	200 531 532.98	EUR
End of Period	191 420 456.92	EUR

**Liquidity Balance**

Beginning of Period	0.5 %	1 086 960.69	EUR
Cash Outflow		58 971.49	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	1 027 989.20	EUR
Required Reserve Amount	0.5 % *	1 027 989.20	EUR

**Expenses Advance**

Beginning of Period	40 675.51	EUR
Interest paid	143.79	EUR
Principal Paid	40 675.51	EUR
End of Period	-	EUR

**Servicer Advance Reserve Fund**

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

**Set-off from Deposits**

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

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

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

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**5a. Performance Data**



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

**Asset Balance**

Opening balance prior to replenishment	200 531 532.97	EUR
Closing balance prior to replenishment	191 420 456.91	EUR
Closing Balance post replenishment	191 420 456.91	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	180 449 545.58	94.27 %	10 994
1-29 days past due	7 840 730.51	4.10 %	514
<b>Delinquent Receivables:</b>			
30-59 days past due	973 513.04	0.51 %	69
60-89 days past due	589 406.84	0.31 %	38
90-119 days past due	751 980.22	0.39 %	43
120-149 days past due	404 381.47	0.21 %	25
150-179 days past due	410 899.25	0.21 %	17
<b>Total Performing and Delinquent</b>	<b>191 420 456.91</b>	<b>100.00 %</b>	<b>11 700</b>
Current Period Defaults	675 426.07		35
Cumulative Defaults	15 213 771.03		817
Current Period Principal Recoveries	603 290.34		
Cumulative Principal Recoveries	6 749 827.55		

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

[A] Cumulative Net Loss Ratio, Payment Date	1.88 %	<b>YES</b>
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.86 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.86 %	

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

[A] Aggregate Outstanding Asset Principal Amount	191 420 456.91	<b>44.42 %</b>
[B] Aggregate principal balance of Defaulted Contracts	15 213 771.03	
[C] Recoveries received on such Defaulted Contracts	6 749 827.55	
[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	1.64 %	<b>NO</b>
[B] Delinquency Ratio, preceding Payment Date	2.03 %	
[C] Delinquency Ratio, second preceding Payment Date	2.08 %	

**or Servicer Termination Event**

**NO**

**or Hedge Counterparty Downgrade Event**

**NO**

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**5b. Concentration limits**



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	28	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 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)*	33.2*
Used Vehicles (max 75%)	57.84 %
Balloon Loans (max 70%)	80.89 %
Balloon Installments (max 26%)	42.32 %
Corporate Borrowers (max 11%)	6.47 %
IRB (min 95%)**	96%**

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

**Top-10 Exposures:**

	Balance	# Loans	Portion
	195 799.47	1	0.10 %
	157 649.46	1	0.08 %
	130 605.38	2	0.07 %
	114 253.83	1	0.06 %
	112 155.30	1	0.06 %
	104 924.64	1	0.05 %
	103 739.66	2	0.05 %
	103 284.94	1	0.05 %
	99 850.78	1	0.05 %
	99 747.83	1	0.05 %
	<b>Total (max 0,6%)</b>		<b>0.64 % *</b>

\* Post Replenishment

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**6. Note Principal**



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	28	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

	Class A	Class B	Class C	Class D	Class E	Class F	
<b>Note Principal</b>							
Beginning 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
Sequential Amortization	9 111 076.06	-	-	-	-	-	EUR
End of Period	155 620 456.92	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
<b>Principal Deficiency Sub-Ledger</b>							
Beginning of Period	-	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	675 426.07	EUR
Credit PDL	-	-	-	-	-	675 426.07	EUR
End of Period	-	-	-	-	-	-	EUR
<b>Net Note Principal</b>							
Beginning 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
End of Period	155 620 456.92	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	27.11.2025		
Payment date	25.11.2025		
Period No	28		
Monthly Period	01.10.2025		
Interest Period	from	28.10.2025	to 25.11.2025 = 28 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>General Note Information</b>							
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) / AA- (sf)	A (sf) / BBB (sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000.00	414 200 000.00	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 500	4 142	66	85	47	45	115
<b>Current Note Information</b>							
Outstanding Opening 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
Available Distribution Amount	9 111 076.06						
Amortisation	9 111 076.06						
Redemption per Class	9 111 076.06	9 111 076.06	-	-	-	-	-
Redemption per Note		2 199.68	-	-	-	-	-
Outstanding Closing Balance		155 620 456.92	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Net Outstanding Closing Balance	191 420 456.92	155 620 456.92	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Current Tranching	100 %	81.30 %	3.45 %	4.44 %	2.46 %	2.35 %	6.01 %
Current Pool Factor		0.38	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		28	28	28	28	28	28
Principal Outstanding per Note Beginning of Period		39 771.01	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		2 199.68	-	-	-	-	-
Principal Outstanding per Note End of Period		37 571.33	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		79.10	377.77	474.99	649.99	805.54	1 038.88
Interest Payment	579 190.99	327 614.41	24 932.60	40 374.06	30 549.48	36 249.50	119 470.94
Interest Payment per Note		79.10	377.77	474.99	649.99	805.54	1 038.88

3. Credit Enhancements							
Initial total CE (Subordination)		7.96 %	6.49 %	4.60 %	3.56 %	2.56 %	0.00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8.52 %	7.05 %	4.60 %	3.56 %	2.56 %	0.00 %
Current CE (Subordination incl. Excess Spread)		18.70 %	15.25 %	10.81 %	8.36 %	6.01 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19.24 %	15.79 %	10.81 %	8.36 %	6.01 %	0.00 %
Current CE (Subordination)		18.70 %	15.25 %	10.81 %	8.36 %	6.01 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		19.24 %	15.79 %	10.81 %	8.36 %	6.01 %	0.00 %

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.11.2025  
Payment date 25.11.2025  
Period No 28  
Monthly Period 01.10.2025  
Interest Period 28.10.2025 to 25.11.2025 = 28 days

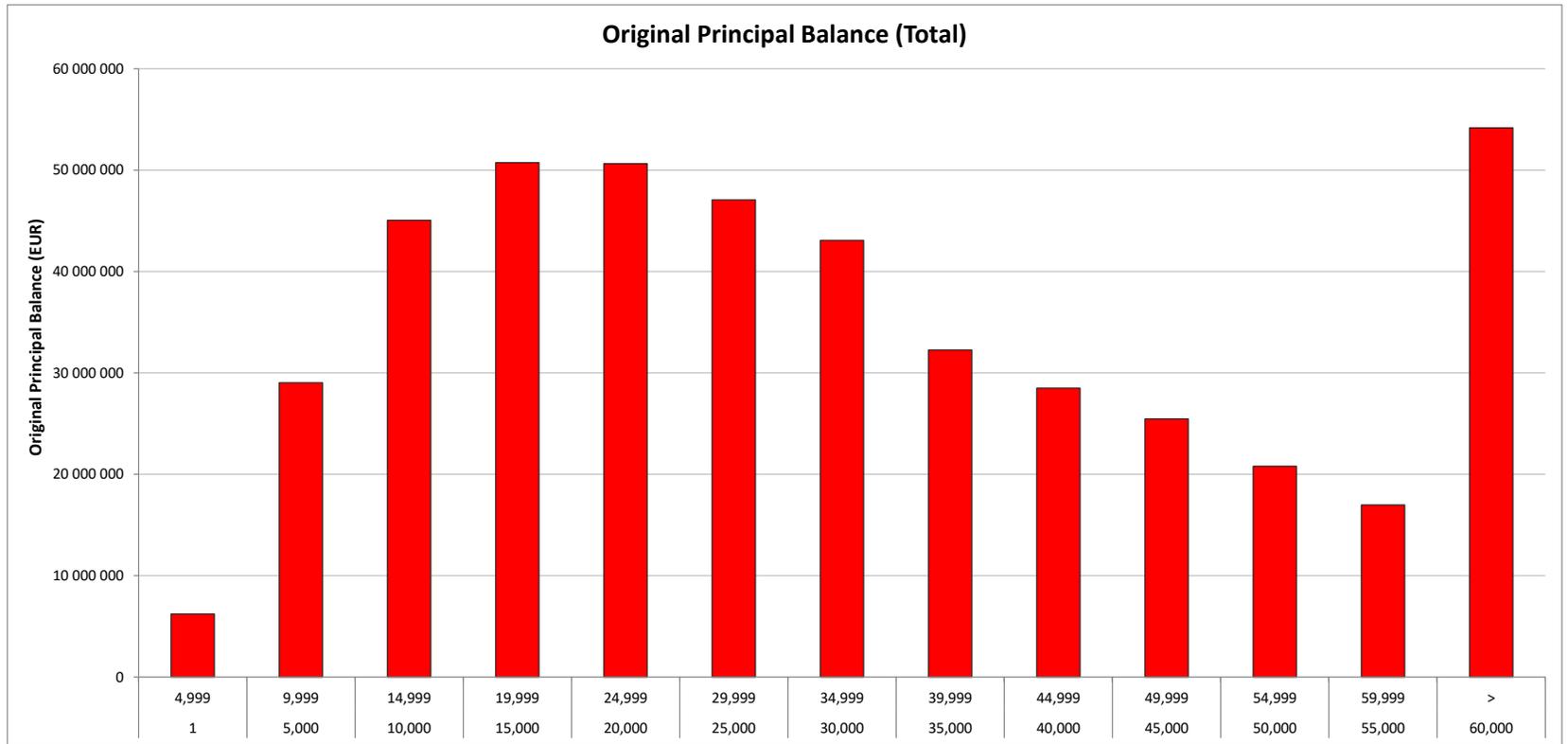
Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		S&P		Fitch		S&P			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut 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.b Original Principal Balance Graph**

Reporting Date	27.11.2025					
Payment date	25.11.2025					
Period No	28					
Monthly Period	01.10.2025					
Interest Period	from	28.10.2025	to	25.11.2025	=	28 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**10.a Outstanding Principal Balance**

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



Outstanding balance

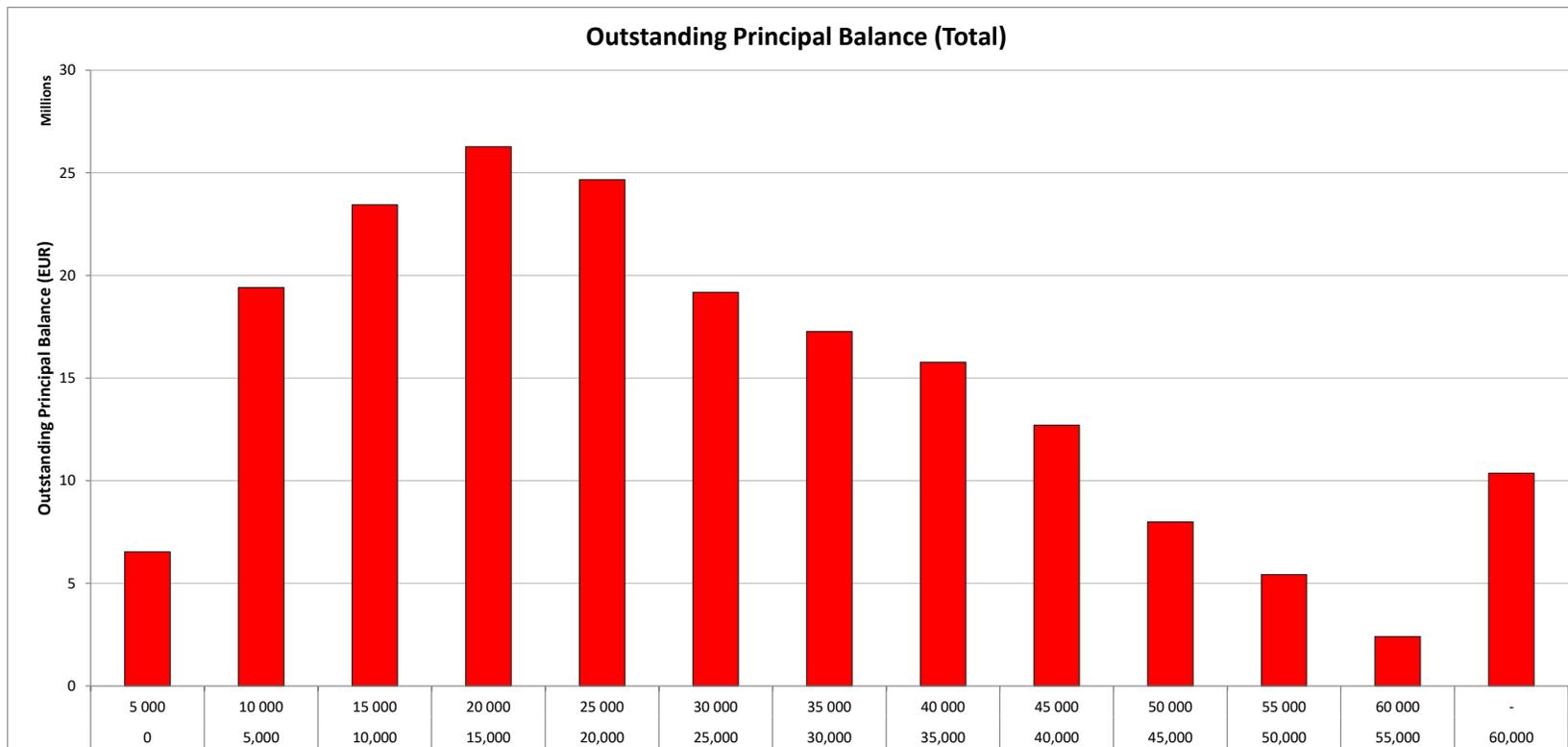
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 174	6 533 577	3.41 %	21.9	36.2
5 000	10 000	2 620	19 410 387	10.14 %	30.1	35.7
10 000	15 000	1 891	23 443 817	12.25 %	31.8	35.5
15 000	20 000	1 511	26 271 431	13.72 %	32.2	35.5
20 000	25 000	1 104	24 659 957	12.88 %	33.2	35.2
25 000	30 000	700	19 172 395	10.02 %	34.4	34.9
30 000	35 000	532	17 266 522	9.02 %	35.3	34.3
35 000	40 000	421	15 764 996	8.24 %	35.3	34.3
40 000	45 000	300	12 703 321	6.64 %	36.7	33.7
45 000	50 000	169	7 992 669	4.18 %	35.5	35.0
50 000	55 000	104	5 424 764	2.83 %	36.5	34.7
55 000	60 000	42	2 411 112	1.26 %	34.9	34.8
60 000	-	132	10 365 510	5.42 %	34.8	34.8
<b>Total</b>		11 700	191 420 457	100 %	33.2	35.0

Average Outstanding Balance per Loan: 16 361

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**10.b Outstanding Principal Balance Graph**

Reporting Date	27.11.2025					
Payment date	25.11.2025					
Period No	28					
Monthly Period	01.10.2025					
Interest Period	from	28.10.2025	to	25.11.2025	=	28 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**11.a Geographical Distribution**



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

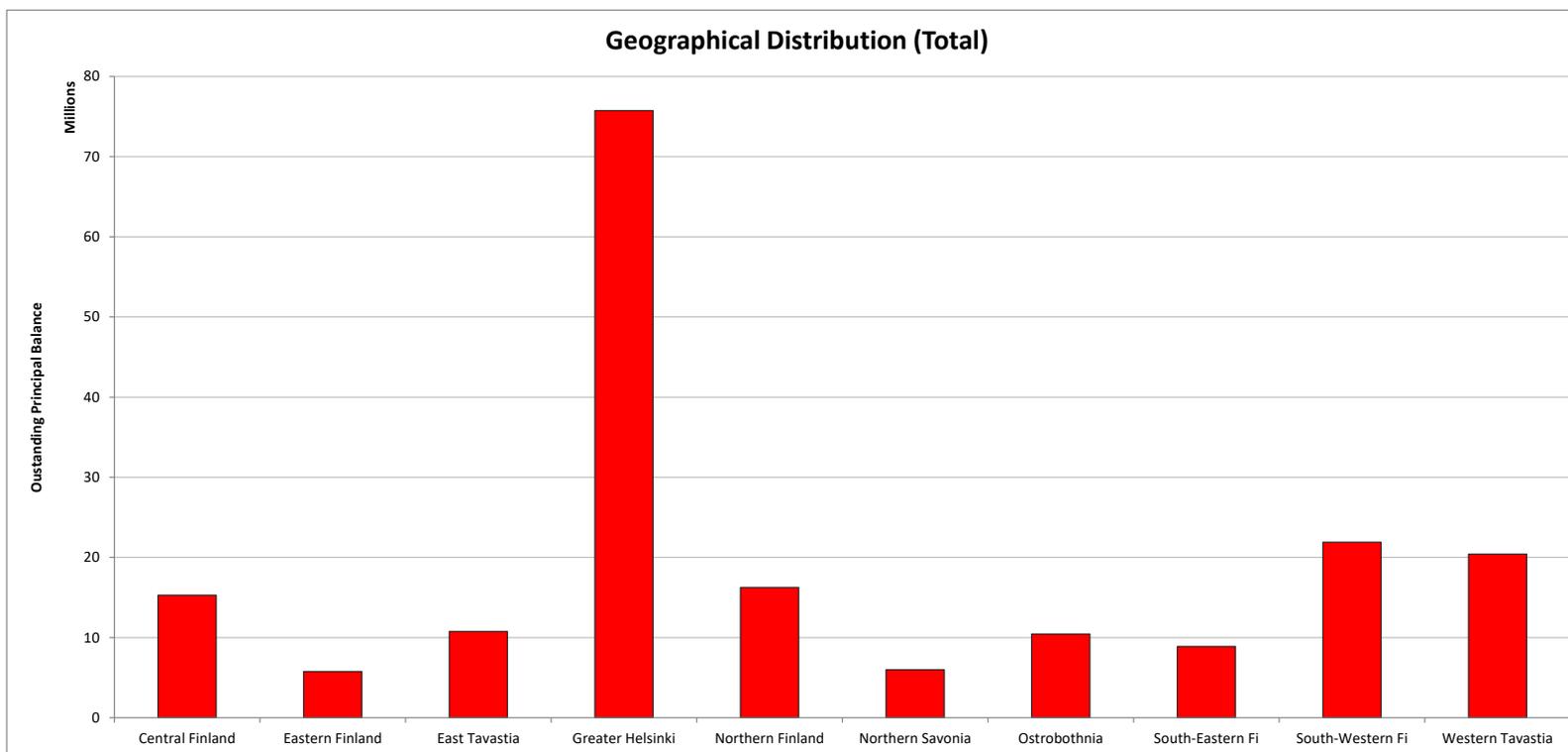
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	982	15 292 931	7.99 %	33.1	35.2	
Eastern Finland	406	5 771 922	3.02 %	33.3	35.6	
East Tavastia	720	10 756 204	5.62 %	33.2	34.9	
Greater Helsinki	4 077	75 756 077	39.58 %	33.6	34.9	
Northern Finland	963	16 243 211	8.49 %	33.1	34.8	
Northern Savonia	405	5 983 524	3.13 %	32.6	35.0	
Ostrobothnia	736	10 433 970	5.45 %	33.5	35.3	
South-Eastern Fi	634	8 878 940	4.64 %	33.3	34.6	
South-Western Fi	1 472	21 888 141	11.43 %	32.6	35.2	
Western Tavastia	1 305	20 415 537	10.67 %	32.5	35.2	
Total	11 700	191 420 457	100 %	33.2	35.0	

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**12.a Interest Rate**



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

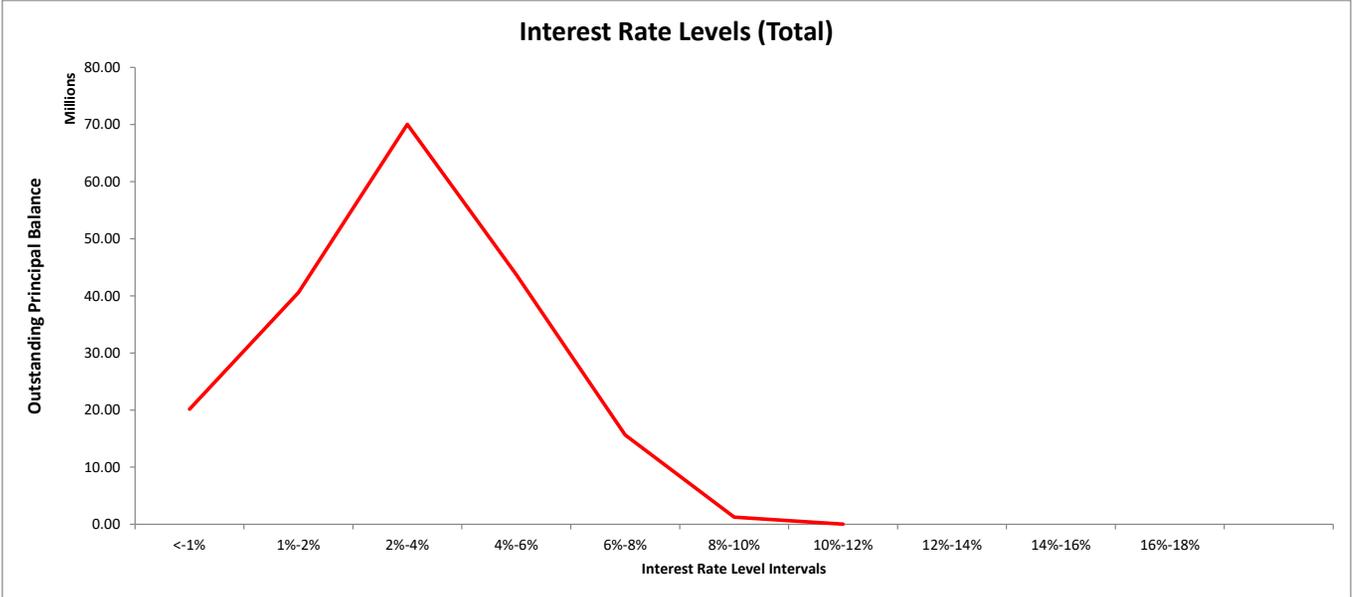
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	1 077	20 165 810	10.53 %	29.4	36.6	
1 %	2 %	1 703	40 598 451	21.21 %	32.3	36.3	
2 %	4 %	3 878	70 031 221	36.59 %	32.5	35.9	
4 %	6 %	3 030	43 705 438	22.83 %	35.8	32.7	
6 %	8 %	1 867	15 639 701	8.17 %	35.8	32.4	
8 %	10 %	141	1 252 950	0.65 %	40.1	29.4	
10 %	12 %	4	26 885	0.01 %	34.9	30.9	
12 %	14 %						
14 %	16 %						
16 %	18 %						
18 % -							
Total		11 700	191 420 457	100 %	33.2	35.0	

Interest distribution

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**12.b Interest Rate**

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

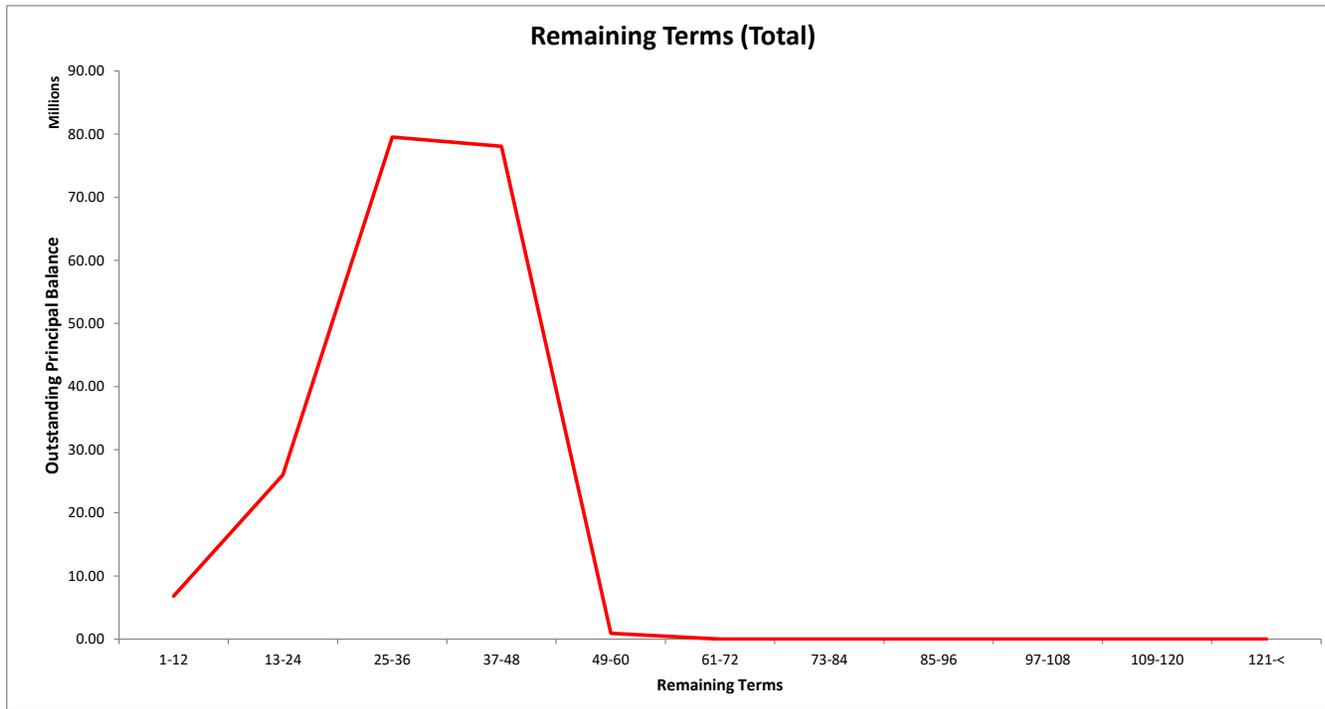




SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

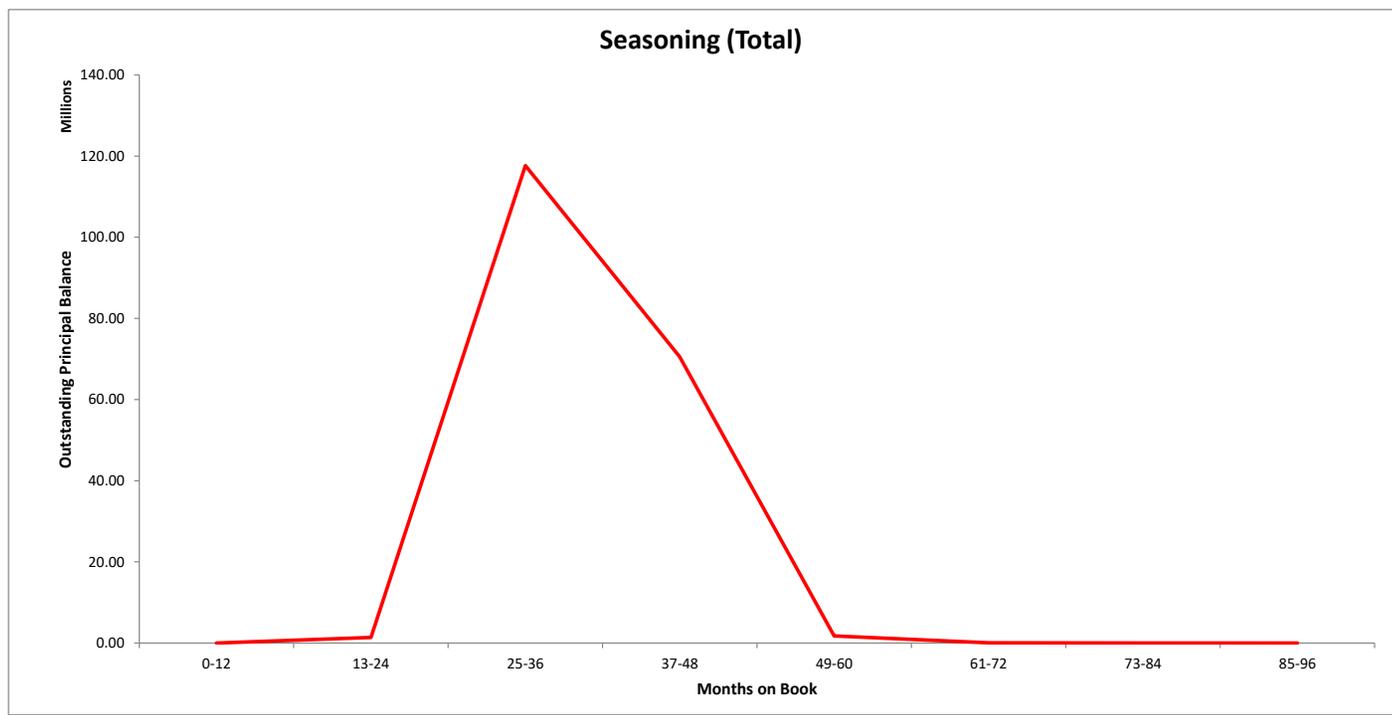




SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**15.a Balloon loans**



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

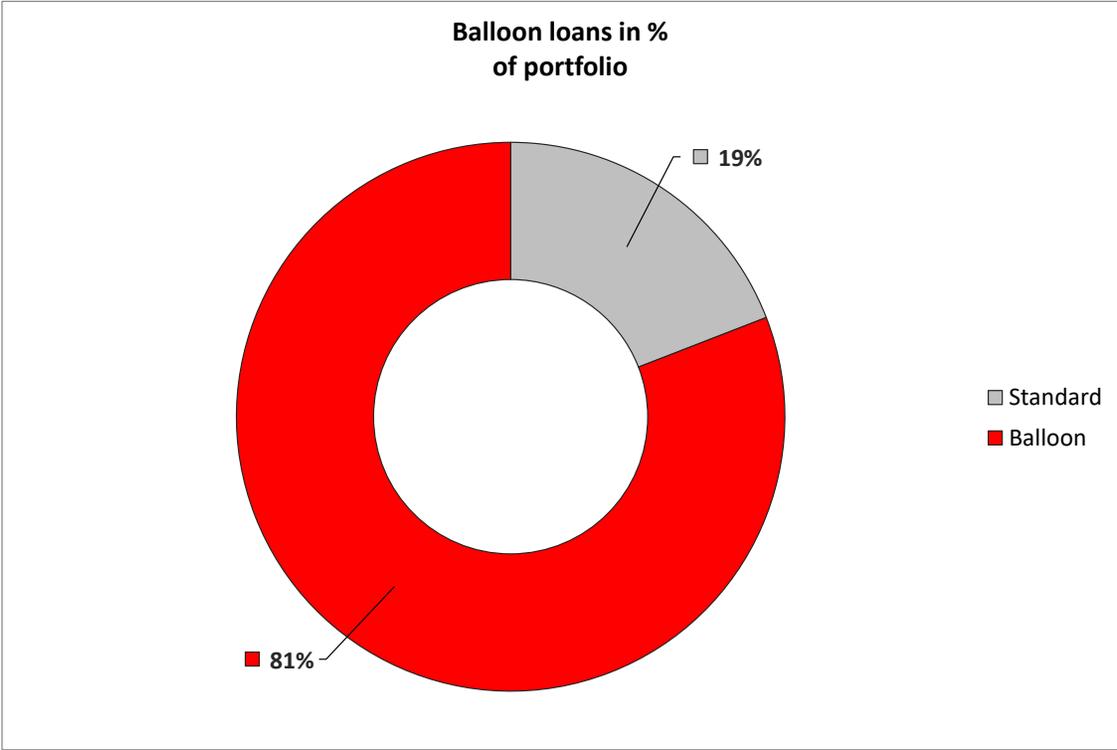
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	5 013	36 585 180	19.1 %	2 699	0.0 %	30.8	34.6
Balloon	6 687	154 835 277	80.9 %	81 003 008	52.3 %	33.8	35.1
Total	11 700	191 420 457	100 %	81 005 707	42 %	33.2	35.0

Balloon loans in %  
of portfolio

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**16.a # loans per borrower**



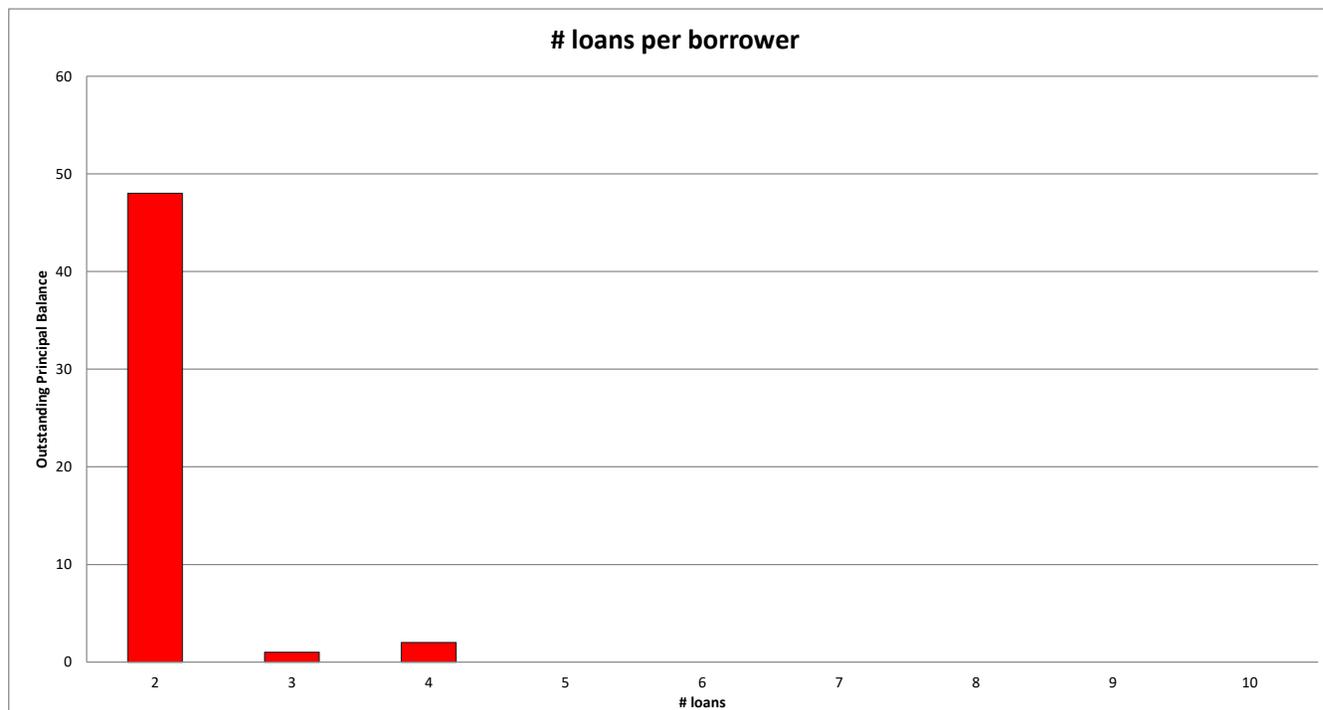
Reporting Date			27.11.2025		
Payment date			25.11.2025		
Period No			28		
Monthly Period			01.10.2025		
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	11 593		189 761 411	99.13 %
2		48	1 624 127	0.85 %
3		1	11 348	0.01 %
4		2	23 572	0.01 %
5				
6				
7				
8				
9				
10				
<b>Total:</b>		11 644	191 420 457	100 %

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

17.a Amortisation Profile



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from 28.10.2025	to 25.11.2025	=	28 days	

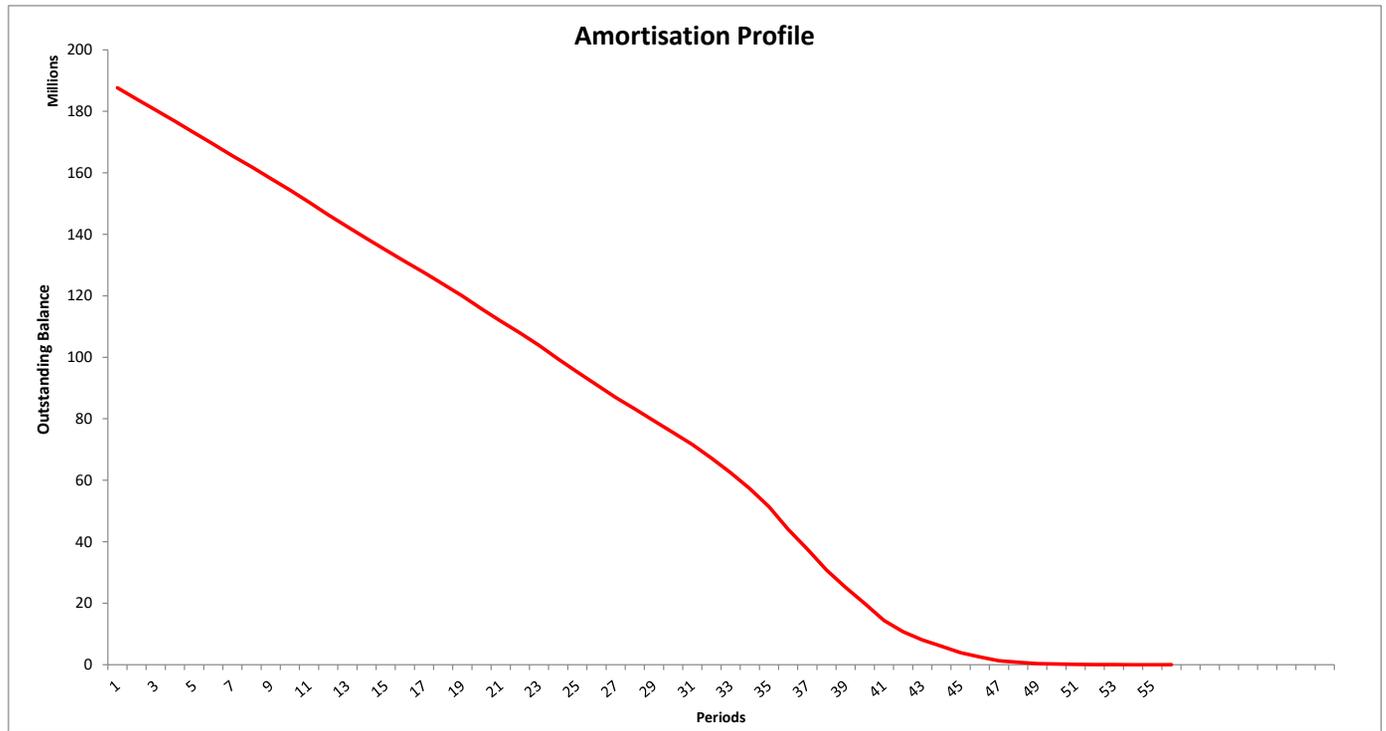
Period	TOTAL					
	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	191 420 457	187 657 933	3 762 524	545 686	3.48 %	98.03 %
2	187 657 933	183 988 007	3 669 926	534 649	3.47 %	96.12 %
3	183 988 007	180 407 208	3 580 800	523 462	3.47 %	94.25 %
4	180 407 208	176 811 043	3 596 165	512 623	3.46 %	92.37 %
5	176 811 043	173 032 735	3 778 307	501 939	3.46 %	90.39 %
6	173 032 735	169 310 398	3 722 338	490 840	3.46 %	88.45 %
7	169 310 398	165 562 922	3 747 476	479 997	3.46 %	86.49 %
8	165 562 922	161 908 193	3 654 728	468 945	3.45 %	84.58 %
9	161 908 193	158 160 554	3 747 639	458 304	3.45 %	82.62 %
10	158 160 554	154 438 861	3 721 692	447 366	3.45 %	80.68 %
11	154 438 861	150 422 212	4 016 650	436 584	3.45 %	78.58 %
12	150 422 212	146 340 900	4 081 312	425 155	3.44 %	76.45 %
13	146 340 900	142 491 161	3 849 739	413 938	3.45 %	74.44 %
14	142 491 161	138 648 912	3 842 249	402 910	3.45 %	72.43 %
15	138 648 912	134 931 378	3 717 534	391 970	3.45 %	70.49 %
16	134 931 378	131 165 680	3 765 698	381 414	3.45 %	68.52 %
17	131 165 680	127 571 118	3 594 562	370 481	3.44 %	66.64 %
18	127 571 118	123 804 112	3 767 006	359 973	3.44 %	64.68 %
19	123 804 112	119 901 990	3 902 122	349 097	3.44 %	62.64 %
20	119 901 990	115 765 746	4 136 244	338 685	3.44 %	60.48 %
21	115 765 746	111 809 903	3 955 843	327 419	3.45 %	58.41 %
22	111 809 903	107 954 441	3 855 462	316 364	3.45 %	56.40 %
23	107 954 441	103 908 670	4 045 771	305 796	3.45 %	54.28 %
24	103 908 670	99 389 618	4 519 052	294 893	3.46 %	51.92 %
25	99 389 618	95 163 843	4 225 775	283 043	3.47 %	49.71 %
26	95 163 843	91 065 064	4 098 779	271 515	3.48 %	47.57 %
27	91 065 064	86 945 818	4 119 246	260 580	3.49 %	45.42 %
28	86 945 818	83 208 630	3 737 188	250 376	3.51 %	43.47 %
29	83 208 630	79 327 299	3 881 331	240 185	3.52 %	41.44 %
30	79 327 299	75 482 442	3 844 856	229 270	3.52 %	39.43 %
31	75 482 442	71 602 818	3 879 625	218 230	3.53 %	37.41 %
32	71 602 818	67 144 448	4 458 370	208 113	3.54 %	35.08 %
33	67 144 448	62 412 982	4 731 466	196 146	3.56 %	32.61 %
34	62 412 982	57 280 464	5 132 518	183 399	3.58 %	29.92 %
35	57 280 464	51 383 046	5 897 418	169 468	3.61 %	26.84 %
36	51 383 046	44 012 426	7 370 620	154 345	3.66 %	22.99 %
37	44 012 426	37 595 248	6 417 178	135 490	3.76 %	19.64 %
38	37 595 248	30 805 673	6 789 575	117 411	3.81 %	16.09 %
39	30 805 673	25 122 429	5 683 245	98 311	3.90 %	13.12 %
40	25 122 429	19 885 434	5 236 995	83 308	4.05 %	10.39 %
41	19 885 434	14 377 879	5 507 554	67 830	4.17 %	7.51 %
42	14 377 879	10 732 887	3 644 992	51 073	4.35 %	5.61 %
43	10 732 887	8 074 766	2 658 121	39 145	4.47 %	4.22 %
44	8 074 766	5 979 139	2 095 626	30 784	4.67 %	3.12 %
45	5 979 139	3 887 042	2 092 097	23 236	4.76 %	2.03 %
46	3 887 042	2 528 087	1 358 955	15 599	4.92 %	1.32 %
47	2 528 087	1 251 685	1 276 402	10 706	5.20 %	0.65 %
48	1 251 685	779 352	472 333	5 583	5.49 %	0.41 %
49	779 352	366 451	412 901	3 526	5.57 %	0.20 %
50	366 451	235 267	131 184	1 563	5.24 %	0.13 %
51	235 267	114 535	120 732	921	4.80 %	0.06 %
52	114 535	43 064	71 471	492	5.28 %	0.02 %
53	43 064	12 731	30 333	151	4.30 %	0.01 %
54	12 731	215	12 516	53	5.08 %	0.00 %
55	215	44	171	1	7.22 %	0.00 %
56	44	0	44	0	7.25 %	0.00 %
57	0	0	0	0	0.00 %	0.00 %

Amortization profile

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**17.b Amortisation Profile**

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	28	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	28
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

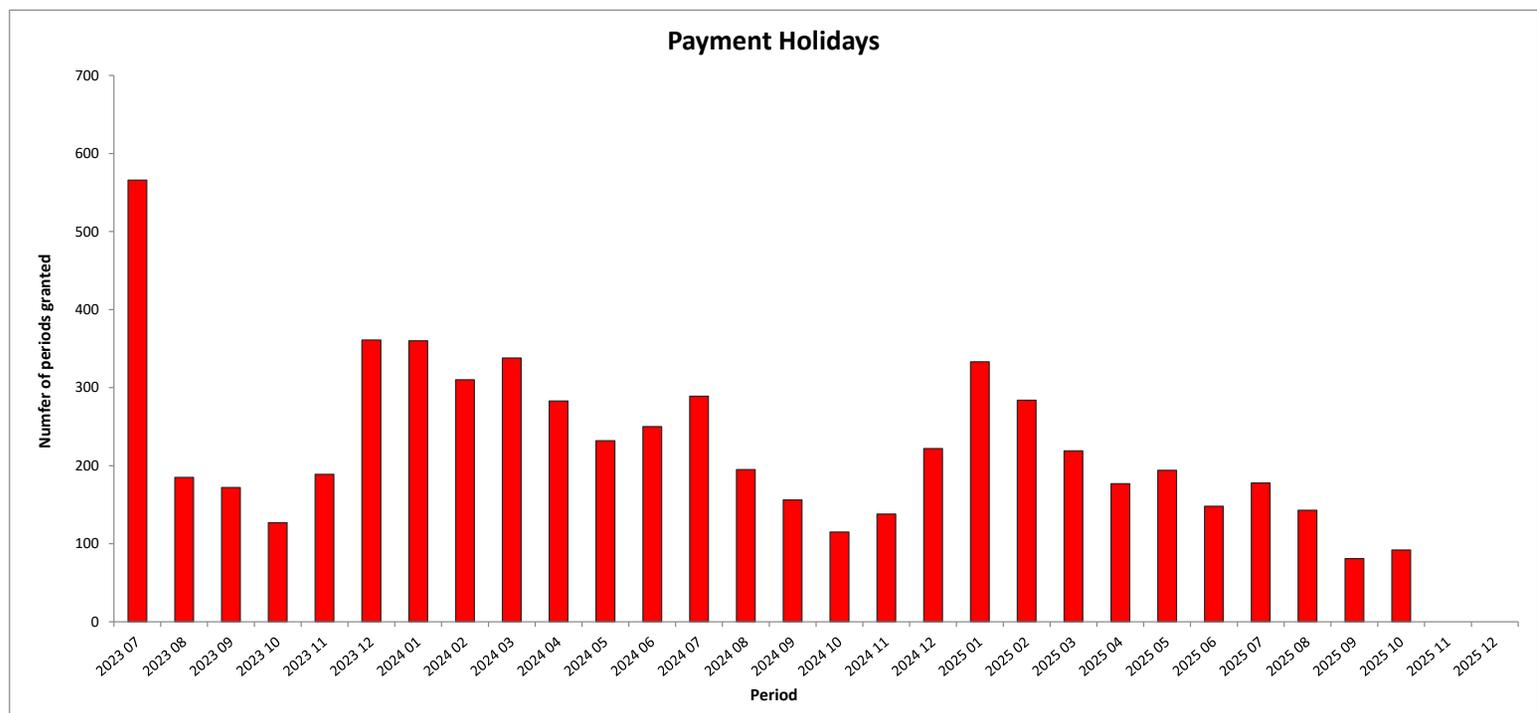
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	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	92	97	34 259	2 076 952	
2025 11					
2025 12					
Total:	6 337	7 160	2 179 662	143 820 034	

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

18.c Remaining Payment Holidays



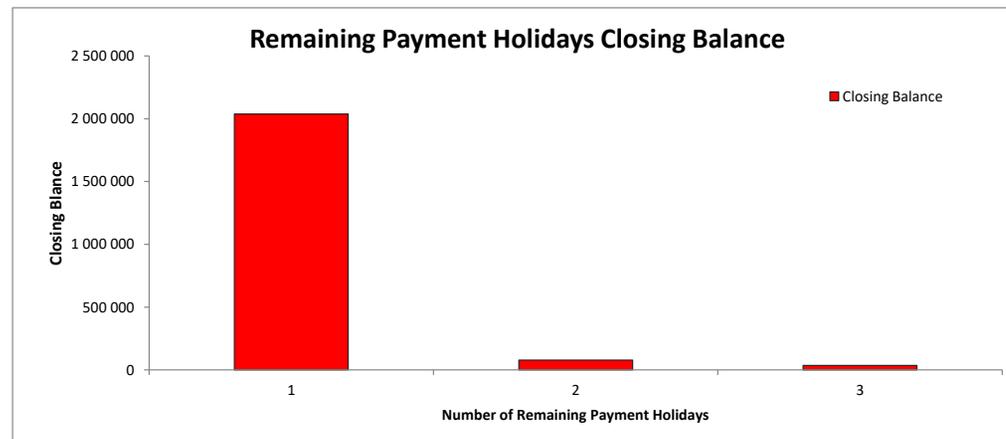
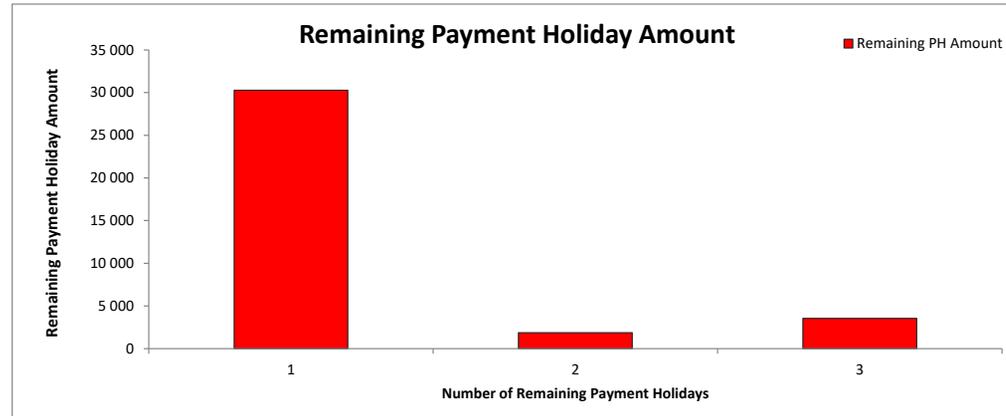
Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from 28.10.2025	to	25.11.2025	=	28 days

TOTAL				
Remaining PH's	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	92	30 274	2 037 198
	2	3	1 878	77 852
	3	1	3 546	34 848
	Total	96	35 698	2 149 898

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**19.a Downpayment**



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

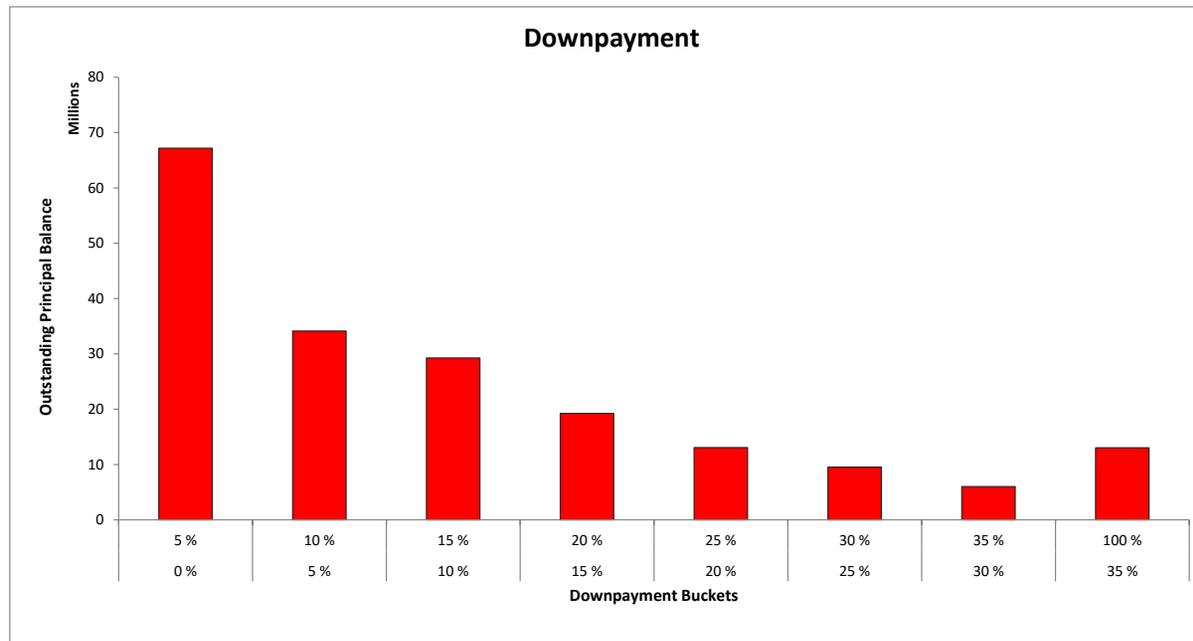
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	4 120	67 183 432	35.10 %	34.6	35.1
5 %	10 %	1 659	34 124 325	17.83 %	34.1	35.1
10 %	15 %	1 533	29 242 090	15.28 %	33.4	34.9
15 %	20 %	1 096	19 233 835	10.05 %	32.0	35.0
20 %	25 %	799	13 047 598	6.82 %	32.0	35.1
25 %	30 %	651	9 546 085	4.99 %	31.2	34.7
30 %	35 %	459	6 016 470	3.14 %	30.4	35.0
35 %	100 %	1 383	13 026 622	6.81 %	28.8	34.8
Total		11 700	191 420 457	100 %	33.2	35.0

Downpayment %

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**19.b Downpayment**

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	28	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

20.a Vehicle Condition



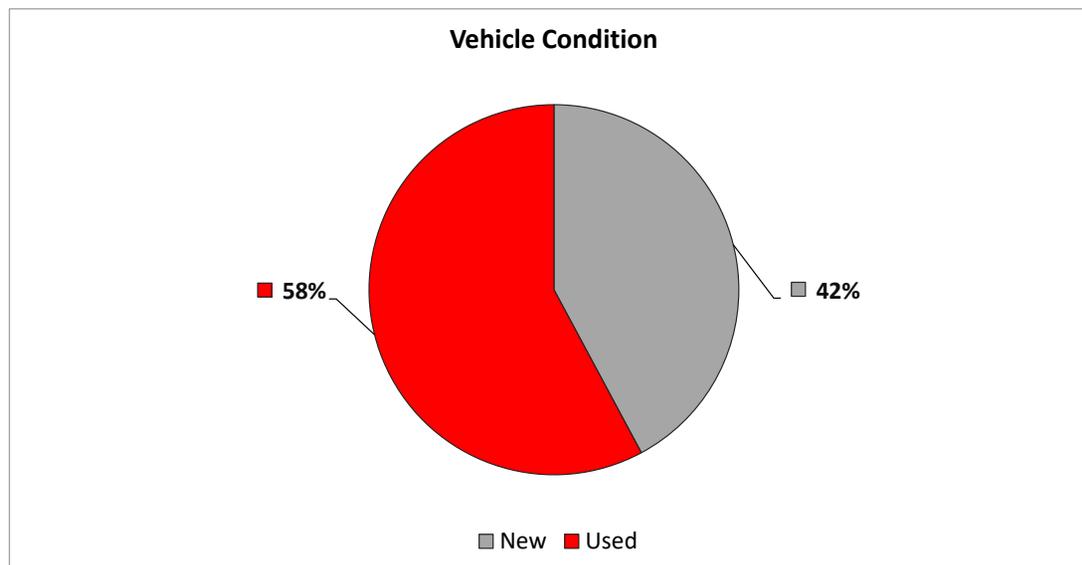
Reporting Date			27.11.2025			
Payment date			25.11.2025			
Period No			28			
Monthly Period			01.10.2025			
Interest Period	from	28.10.2025	to	25.11.2025	=	28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		3 369	80 701 086	42.16 %	32.5	34.5
Used		8 331	110 719 371	57.84 %	33.7	35.4
Total		11 700	191 420 457	100 %	33.2	35.0

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	28
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

21.a Borrower Type



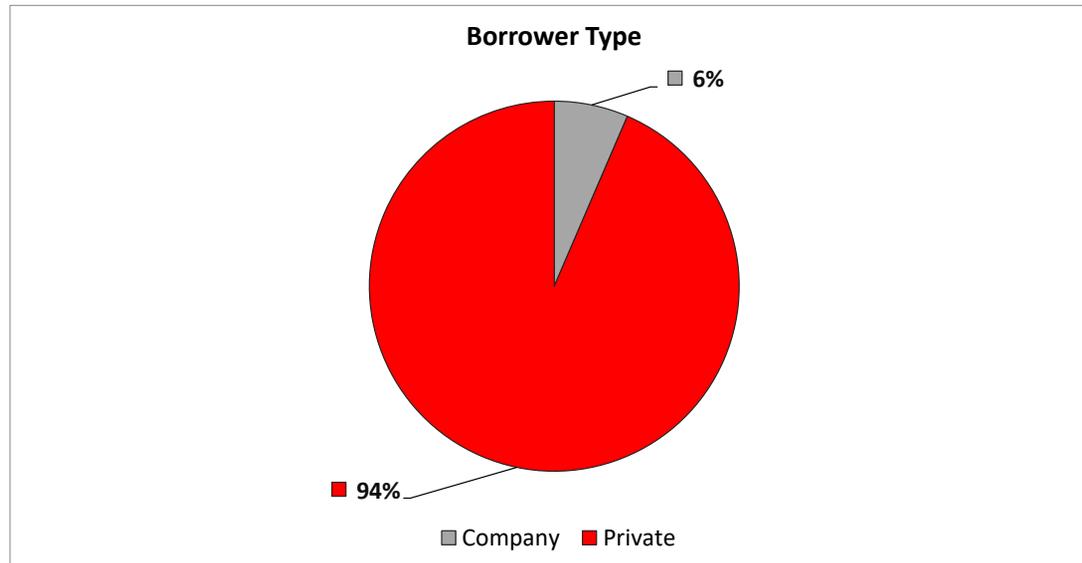
Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	28
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	747	12 392 153	6.47 %	26.6	36.5
	Private	10 953	179 028 304	93.53 %	33.7	34.9
	Total	11 700	191 420 457	100 %	33.2	35.0

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	28
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**22.a Vehicle type**

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



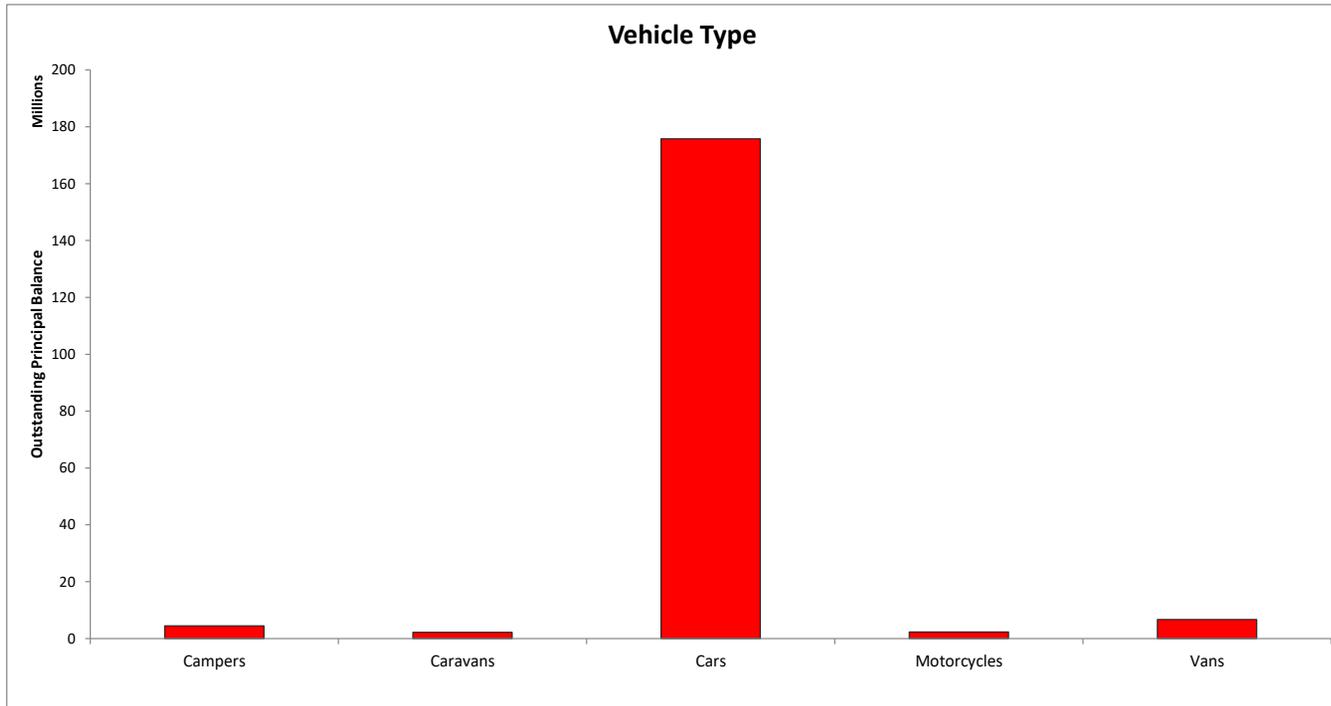
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	155	4 470 048	2.34 %	31.3	37.3	
Caravans	130	2 203 910	1.15 %	31.2	36.8	
Cars	10 536	175 739 661	91.81 %	33.5	34.9	
Motorcycles	301	2 321 112	1.21 %	28.8	34.7	
Vans	578	6 685 726	3.49 %	29.1	36.2	
<b>Total</b>	<b>11 700</b>	<b>191 420 457</b>	<b>100 %</b>	<b>33.2</b>	<b>35.0</b>	

Vehicle type

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**23.a Restructured Loans**



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

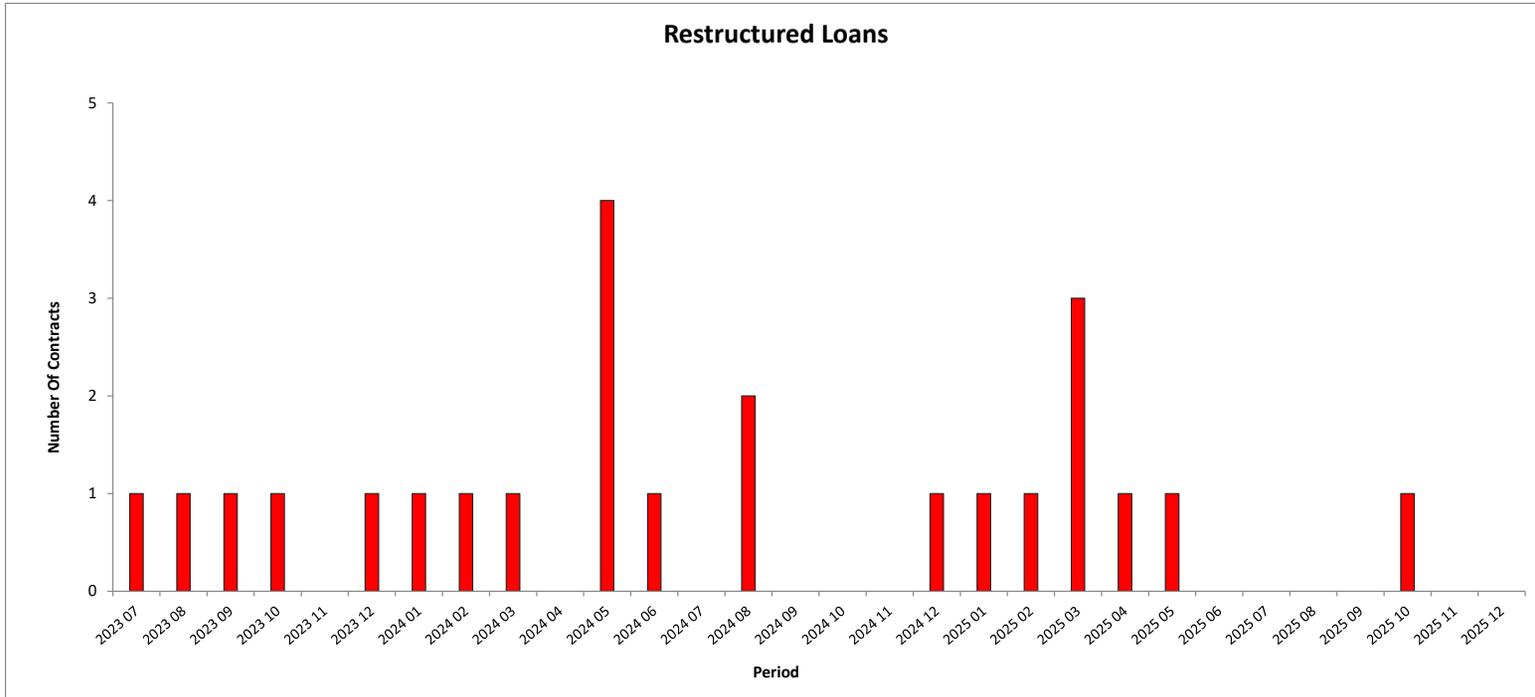
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03	1	16 293
2024 04	0	0
2024 05	4	91 436
2024 06	1	22 962
2024 07	0	0
2024 08	2	13 340
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024 12	1	70 639
2025 01	1	21 600
2025 02	1	32 049
2025 03	3	104 097
2025 04	1	1 119
2025 05	1	10 099
2025 06	0	0
2025 07	0	0
2025 08	0	0
2025 09	0	0
2025 10	1	14 885
2025 11		
2025 12		
Total	24	577 945

Restructured

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**24.a Dynamic Interest rate**



Reporting Date	27.11.2025					
Payment date	25.11.2025					
Period No	28					
Monthly Period	from	01.10.2025	to	25.11.2025	=	28 days
Interest Period		28.10.2025				

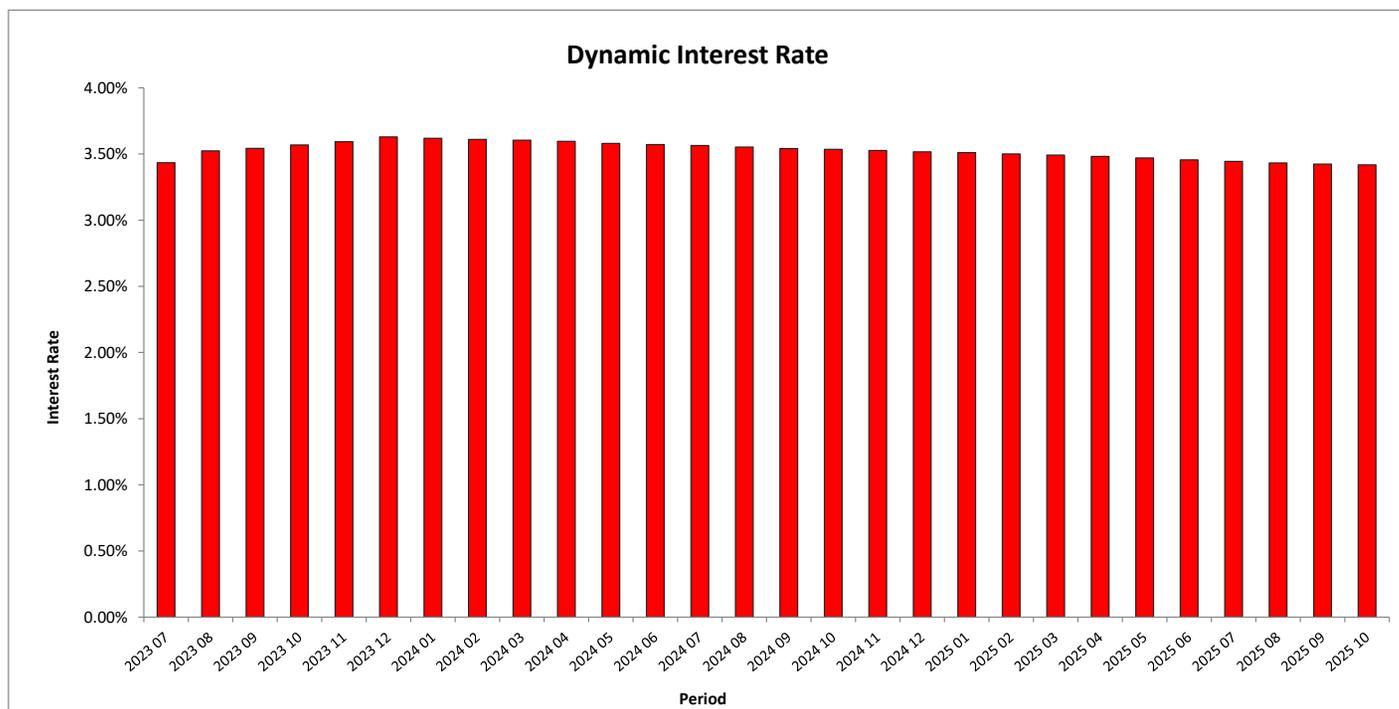
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3.43 %
2023 08	435 781 306	3.52 %
2023 09	436 622 959	3.54 %
2023 10	435 596 851	3.57 %
2023 11	436 884 114	3.59 %
2023 12	437 627 032	3.63 %
2024 01	423 959 854	3.62 %
2024 02	411 756 505	3.61 %
2024 03	399 017 001	3.60 %
2024 04	385 781 261	3.60 %
2024 05	371 651 162	3.58 %
2024 06	360 688 051	3.57 %
2024 07	347 561 241	3.56 %
2024 08	335 817 756	3.55 %
2024 09	324 445 327	3.54 %
2024 10	312 032 609	3.54 %
2024 11	301 503 099	3.53 %
2024 12	291 091 908	3.52 %
2025 01	280 787 505	3.51 %
2025 02	270 653 657	3.50 %
2025 03	260 005 448	3.49 %
2025 04	249 758 427	3.48 %
2025 05	239 921 227	3.47 %
2025 06	229 760 009	3.46 %
2025 07	219 536 399	3.44 %
2025 08	210 360 116	3.43 %
2025 09	200 531 533	3.42 %
2025 10	191 420 457	3.42 %
2025 11		
2025 12		

Interest rate evolution

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**25.a Dynamic Pre-Payments**



Reporting Date 27.11.2025  
 Payment date 25.11.2025  
 Period No 28

Monthly Period 01.10.2025  
 Interest Period from 28.10.2025 to 25.11.2025 = 28 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	4 631 669	191 420 457	25.47 %
2025 11			
2025 12			

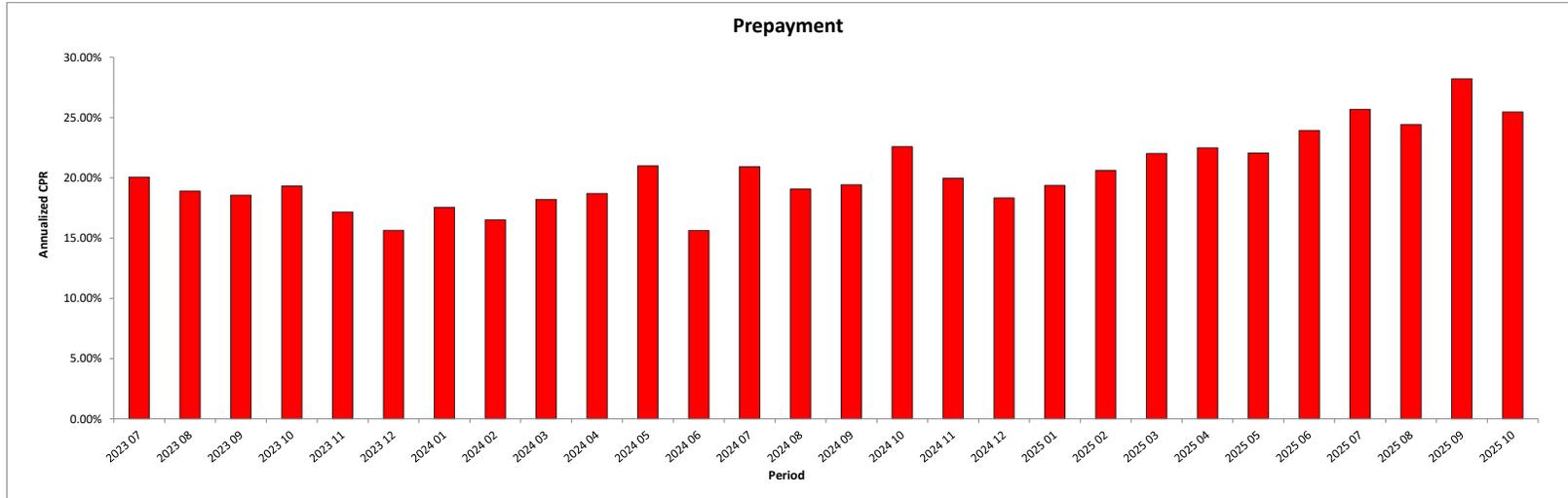
Dynamic Prepayment

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.11.2025		
Payment date	25.11.2025		
Period No	28		
Monthly Period	from	01.10.2025	to
Interest Period	from	28.10.2025	to
		25.11.2025	=
			28 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**26. Delinquency**



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	28				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 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	200 531 533	11 423	188 896 472	492	7 564 708	67	1 123 297	70	1 174 144	40	634 649	24	558 768	22	579 496	20	251 509	
	10	191 420 457	10 994	180 449 546	514	7 840 731	69	973 513	38	589 407	43	751 980	25	404 381	17	410 899	35	675 426	
	11																		
	12																		

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27.11.2025						
Payment date	25.11.2025						
Period No	28						
Monthly Period	01.10.2025						
Interest Period	from	28.10.2025	to	25.11.2025	=	28 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												
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	799	162 298	42 250
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	5 760	487 944	212 273
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	33 071	1 044 674	470 607
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	69 612	1 616 021	1 018 272
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	67 959	1 180 231	963 711
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	14 731	839 611	840 509
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	122 586	812 551	1 282 791
2025 2	2 074 777	40							74 441	74 441	2 000 336	267 915	342 356	1 732 422	197 662	540 018	1 534 760
2025 3	1 482 472	30										108 803	108 803	1 373 669	79 655	188 458	1 294 014
2025 4	675 426	35													7 415	7 415	668 011

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**28. Priority of Payments - Revenue**



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	28
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 430 101.32	EUR
Senior Expenses	-	707.00	EUR
Senior Servicing Fee	-	32 966.86	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	233 953.46	EUR
Tranche A Loan Interest to Issuer	-	89 687.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	15 400.00	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	-	28 097.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	23 761.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	29 750.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	102 861.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	675 426.07	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	197 491.93	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	+	1 561 229.72	EUR
Senior Expenses	-	687.00	EUR
Issuer swap interest to swap counterparty	-	233 953.46	EUR
Interest Class A Notes	-	327 614.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	24 933.00	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	-	40 374.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	30 549.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	36 250.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	119 471.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	675 426.07	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	40 819.30	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		31 152.89	EUR

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**29. Priority of Payments - Redemption**



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	28
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	8 435 649.99	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	-	8 435 649.99	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	9 111 076.06	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	-	9 111 076.06	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	31 152.89	EUR
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**Purchaser Priority of Payments - Revenue (aa)**

Payment of residual fund as Deferred Purchase Price to Seller	-	EUR
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**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**30. Transaction Costs**

Reporting Date	27.11.2025					
Payment date	25.11.2025					
Period No	28					
Monthly Period	01.10.2025					
Interest Period	from	28.10.2025	to	25.11.2025	=	28 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	707.00						
Interest accrued for the Period	EUR	579 191.00	327 614.00	24 933.00	40 374.00	30 549.00	36 250.00	119 471.00
Cumulative Interest accrued	EUR	41 857 443.00	32 364 790.00	1 038 446.00	1 611 580.00	1 164 002.00	1 346 721.00	4 331 904.00
Interest Payments	EUR	579 191.00	327 614.00	24 933.00	40 374.00	30 549.00	36 250.00	119 471.00
Cumulative Interest Payments	EUR	41 857 443.00	32 364 790.00	1 038 446.00	1 611 580.00	1 164 002.00	1 346 721.00	4 331 904.00
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	200 531 533
Interest Period Start	28.10.2025
Interest Period End	25.11.2025
Interest Days	28
Settlement Date	25.11.2025
Party A Floating Interest Rate	1.857 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	EUR 289 634.38
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	EUR 233 953.46

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	28
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**32. Contact Details**



**Santander Consumer Bank AS**

**Team ABS**

Capital.Markets@santanderconsumer.no

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	28
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days