SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29/04/2026				
Payment date		27/04/2026	Following payment dates:	25/05/2026		
Period No		21		25/06/2026		
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days
Cut-Off date		31/03/2026				

Santander Consumer Bank

Index

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

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1. Portfolio Information

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

	Current Period Aggregated Outstanding Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	**243,324,663.53**	**EUR**
Scheduled Loan Principal Repayments (+MC)	4,476,108.31	EUR
Prepayments	6,218,967.71	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**10,695,076.02**	**EUR**
New Defaulted Auto Loans amt in Period	831,266.52	EUR
Closing balance prior to replenishment	**231,798,320.99**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**231,798,320.99**	**EUR**
Principal Recoveries on loans in default	540,499.40	EUR
Total revenue collections		
Total Revenue Received in Period	**1,277,199.17**	**EUR**

# Loans		
At beginning of period	13,943	Loans
Replenished contracts	-	Loans
Paid in Full	456	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	46	Loans
At end of period	**13,441**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		21					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1,817,698.57	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	652.66	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item (	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1,818,351.23**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,626,947.11	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	432,712.36	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	17,983.25	EUR
g. Liquidity Reserve Excess Amount	90,677.56	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**2,168,320.28**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	10,695,076.02	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	**10,695,076.02**	**EUR**

Issuer Available Redemption Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	10,695,076.02	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	831,266.52	EUR
Total Amount for Issuer Available Redemtion Receipts	**11,526,342.54**	**EUR**

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4. Reserve Accounts

Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		21					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days

Note Balance

Beginning of Period		243,324,663.52	EUR
End of Period		231,798,320.98	EUR

Liquidity Balance

Beginning of Period	0.9 %	2,121,629.82	EUR
Cash Outflow		87,407.85	EUR
Cash Inflow		-	EUR
End of Period	0.8 % *	2,034,221.97	EUR
Required Reserve Amount	0.8 % *	2,034,221.97	EUR

Expenses Advance

Beginning of Period	3,588,087.29	EUR
Interest paid	59,348.17	EUR
Principal Paid	49,312.00	EUR
End of Period	3,538,775.29	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 XIII DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

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

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

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5a. Performance Data

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Asset Balance

Opening balance prior to replenishment	243,324,663.53	EUR
Closing balance prior to replenishment	231,798,320.99	EUR
Closing Balance post replenishment	231,798,320.99	EUR

Portfolio Performance:	**EUR**	**%**	**# loans**
Performing Receivables:			
Current	216,016,848.46	93.19 %	12,508
1-29 days past due	10,585,373.57	4.57 %	639
Delinquent Receivables:			
30-59 days past due	1,583,806.38	0.68 %	85
60-89 days past due	1,190,249.66	0.51 %	78
90-119 days past due	961,805.22	0.41 %	49
120-149 days past due	777,065.57	0.34 %	45
150-179 days past due	683,172.13	0.29 %	37
Total Performing and Delinquent	**231,798,321**	**100.00 %**	**13,441**
Current Period Defaults	831,266.52		46
Cumulative Defaults	16,614,572.99		894
Current Period Principal Recoveries	540,499.40		
Cumulative Principal Recoveries	5,633,293.56		

Revolving period has terminated

Sequential Payment Trigger Event,	**YES**
where [A], [B], [C] > 1.70%	**YES**
[A] Cumulative Net Loss Ratio, Payment Date	2.61 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	2.55 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	2.50 %
or ([A] + [B] - [C]) / [D] < 10%	**57.81 %**
[A] Aggregate Outstanding Asset Principal Amount	231,798,320.99
[B] Aggregate principal balance of Defaulted Contracts	16,614,572.99
[C] Recoveries received on such Defaulted Contracts	5,633,293.56
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	419,980,996.00
or AVERAGE [[A], [B], [C]] > 5%	**NO**
[A] Delinquency Ratio, Payment Date	2.24 %
[B] Delinquency Ratio, preceding Payment Date	2.76 %
[C] Delinquency Ratio, second preceding Payment Date	3.12 %
or [Principal Deficiency Ledger debit balance] ≥ EUR 5,250,000	**NO**
Principal Deficiency Ledger debit balance	0.00
or Servicer Termination Event	**NO**
or Hedge Counterparty Downgrade Event	**NO**

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5b. Concentration limits

Reporting Date		29/04/2026				
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Monthly Period		01/03/2026				
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Concentration limits (Limits not valid after replenishment period ends):

Weighted average interest rate (min 4..35%)	4.47 %
Weighted average months to maturity (max 60)	38.45*
Used Vehicles (max 75%)	58.35 %
Balloon Loans (max 73%)	77.13 %
Balloon Installments (max 28%)***	37.45 %
Corporate Borrowers (max 11%)	8.73 %
IRB (min 95%)	95.71%**

** Bucket-based as found in IR*
*** As of last replenishment*
**** Portfolio is improving from pre replenishment situation (Portfolio pre value 29,73%)*

Top-10 Exposures:	Balance	# Loans	Portion
	228,438.71	1	0.10 %
	161,405.69	1	0.07 %
	140,379.37	1	0.06 %
	139,177.94	2	0.06 %
	134,002.59	1	0.06 %
	128,816.50	1	0.06 %
	126,761.41	1	0.05 %
	125,064.84	1	0.05 %
	124,108.41	2	0.05 %
	121,759.64	1	0.05 %
	Total (max 0,6%)		**0.62 %**

** Post Replenishment*

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6. Note Principal

Reporting Date		29/04/2026	
Payment date		27/04/2026	
Period No		21	
Monthly Period		01/03/2026	
Interest Period	from	25/03/2026	to 27/04/2026 = 33 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	214,724,663.52	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
Sequential Amortization	-	-	-	-	-	EUR
Pro Rata Amortization	11,526,342.54	-	-	-	-	EUR
End of Period	203,198,320.98	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	831,266.52	EUR
Credit PDL	-	-	-	-	831,266.52	EUR
End of Period	-	-	-	-	-	EUR
Net Note Principal						
Beginning of Period	214,724,663.52	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
End of Period	203,198,320.98	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR

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7. Outstanding Notes

Reporting Date		29/04/2026			
Payment date		27/04/2026			
Period No		21			
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026 =	33 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS2816094085	XS2816094242	XS2816094838	XS2816095058	XS2816095215
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	93.20 %	2.70 %	2.25 %	0.85 %	1.00 %
Legal Final Maturity Date		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) / AA (sf)	AA- (sf) / A (sf)	A- (sf) / BBB+ (sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	420,000,000.00	391,400,000.00	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Initial Nominal per Note		100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Initial Number of Notes per Class	4,200	3,914	113	95	36	42
Current Note Information						
Outstanding Opening Balance	243,324,663.52	214,724,663.52	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Available Distribution Amount	11,526,342.54					
Amortisation	11,526,342.54					
Redemption per Class	-	-	-	-	-	-
Redemption per Note		-	-	-	-	-
Outstanding Closing Balance		203,198,320.98	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Net Outstanding Closing Balance	243,324,663.52	214,724,663.52	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Current Tranching	100 %	88.25 %	4.64 %	3.90 %	1.48 %	1.73 %
Current Pool Factor		0.55	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
Interest rate Basis: 1-M EURIBOR / Spread						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		33	33	33	33	33
Principal Outstanding per Note Beginning of Period		54,860.67	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		-	-	-	-	-
Principal Outstanding per Note End of Period		54,860.67	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		126.73	269.50	306.17	383.17	885.50
Interest Payment	606,538.31	496,013.97	30,453.50	29,085.83	13,794.00	37,191.00
Interest Payment per Note		126.73	269.50	306.17	383.17	885.50

3. Credit Enhancements

	Class A	Class B	Class C	Class D	Class E
Initial total CE (Subordination)	6.81 %	4.12 %	1.86 %	1.00 %	0.00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	7.67 %	4.98 %	1.86 %	1.00 %	0.00 %
Current CE (Subordination incl. Excess Spread)	11.75 %	7.11 %	3.21 %	1.73 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	12.59 %	7.95 %	3.21 %	1.73 %	0.00 %
Current CE (Subordination)	11.75 %	7.11 %	3.21 %	1.73 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	12.59 %	7.95 %	3.21 %	1.73 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

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Santander Consumer Bank

Rating Triggers

Transaction Role	Counterparty		Short Term Fitch Criteria	Short Term Fitch Current	Short Term S&P Criteria	Short Term S&P Current	Long Term Fitch Criteria	Long Term Fitch Current	Long Term S&P Criteria	Long Term S&P Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF RAHOITUSPALVELUT XIII 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	Under the terms of the Servicing Agreement, Santander Consumer Finance, S.A. will act as the back-up servicer facilitator (the "Back-Up Servicer Facilitator"). Pursuant to that agreement, if: condition (a) or (b) is met (as defined in the Prospectus Dated 29 May 2024) the Back-up Servicer Facilitator will: (i) select within sixty (60) calendar days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a replacement 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	If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer and the Purchaser will (with the prior written consent of the Note Trustee) procure that, with the assistance of the Servicer or another member of the Originator Group, no earlier than thirty-three (33) calendar days but within sixty (60) calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement, (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 Secured Accounts and all funds standing to the credit of the Purchaser Transaction Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective.
Hedge Counterparty	DZ Bank AG	Fitch First Trigger Required Rating	F1	F1+	N/A	N/A	A(dcr)	AA(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.
	DZ Bank AG	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-(dcr)	AA(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 thirty (30) 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	DZ Bank AG	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.
	DZ Bank AG	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	A-1	N/A	N/A	A	A+	No	If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

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Period No		21			
Monthly Period		01/03/2026			
Interest Period	from	25/03/2026	to	27/04/2026	= 33 days

Original balance

TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
1	4,999	1,484	5,202,584	1.24 %	30.6	9.1
5,000	9,999	3,566	26,756,149	6.37 %	47.7	8.0
10,000	14,999	3,358	41,656,409	9.92 %	54.7	8.0
15,000	19,999	2,662	46,315,000	11.03 %	57.0	7.9
20,000	24,999	2,049	45,771,058	10.90 %	57.8	7.9
25,000	29,999	1,486	40,760,831	9.71 %	57.4	8.0
30,000	34,999	1,223	39,695,334	9.45 %	57.3	7.9
35,000	39,999	972	36,350,811	8.66 %	58.6	7.5
40,000	44,999	722	30,650,067	7.30 %	57.9	8.2
45,000	49,999	571	27,068,239	6.45 %	57.8	8.4
50,000	54,999	411	21,520,181	5.12 %	58.4	8.4
55,000	59,999	235	13,494,077	3.21 %	57.8	8.6
60,000	>	574	44,740,255	10.65 %	60.2	7.6
Total		19,313	419,980,996	100 %	56.7	8.0

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9.b Original Principal Balance Graph

Reporting Date		29/04/2026					
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Monthly Period		01/03/2026					
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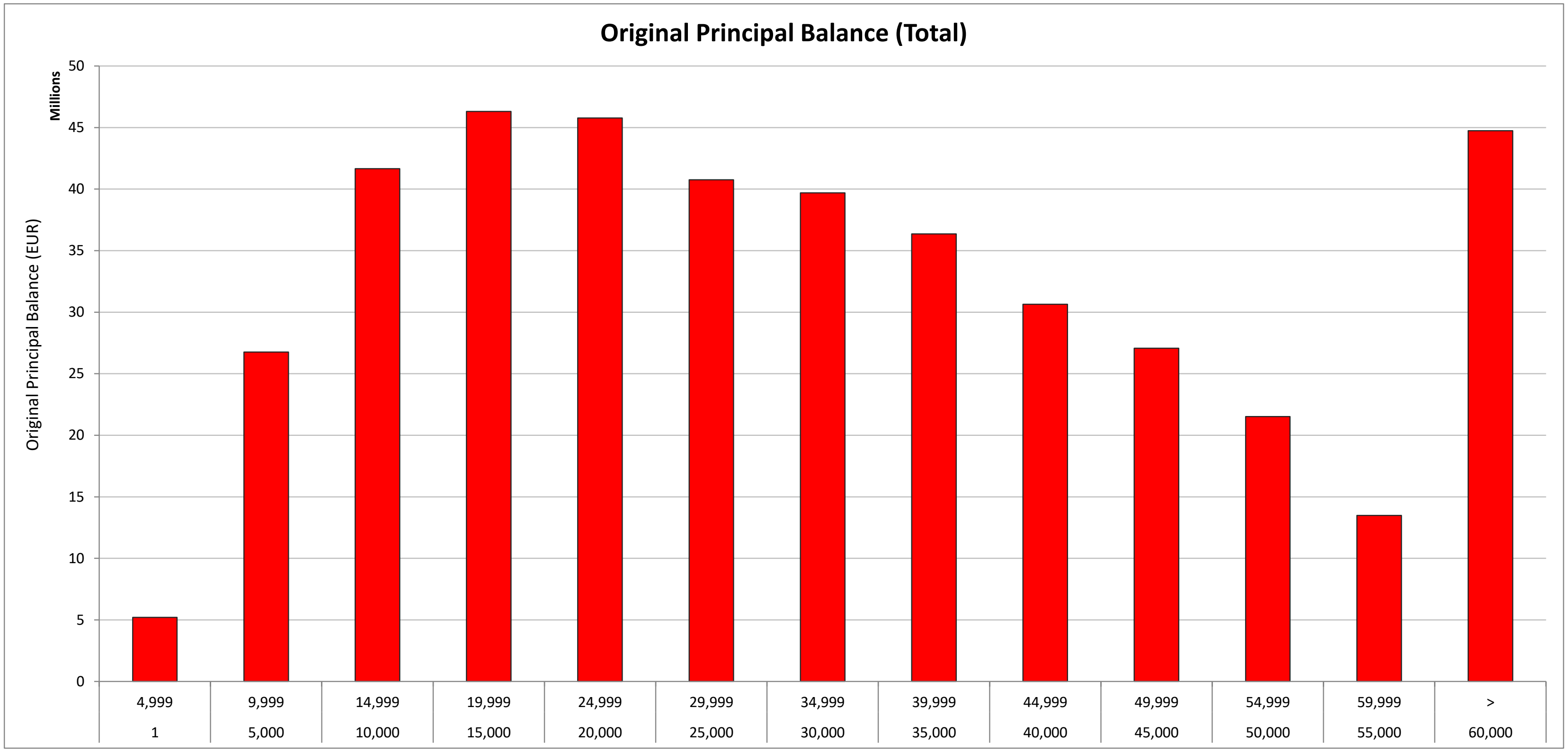

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10.a Outstanding Principal Balance

Reporting Date		29/04/2026							
Payment date		27/04/2026							
Period No		21							
Monthly Period		01/03/2026							
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days		

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Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2,070	6,210,534	2.68 %	24.2	28.9
5,000	10 000	3,015	22,417,991	9.67 %	36.0	28.5
10,000	15 000	2,299	28,342,976	12.23 %	39.1	28.3
15,000	20 000	1,646	28,655,567	12.36 %	38.7	28.8
20,000	25 000	1,261	28,301,300	12.21 %	38.4	28.9
25,000	30 000	979	26,891,783	11.60 %	38.3	28.8
30,000	35 000	760	24,575,982	10.60 %	39.0	29.0
35,000	40 000	552	20,653,337	8.91 %	38.8	29.4
40,000	45 000	315	13,310,586	5.74 %	39.3	29.9
45,000	50 000	175	8,255,869	3.56 %	40.3	28.7
50,000	55 000	138	7,189,709	3.10 %	42.0	28.6
55,000	60 000	64	3,655,325	1.58 %	41.0	29.2
60,000	-	167	13,337,362	5.75 %	41.4	28.9
Total		13,441	231,798,321	100 %	38.4	28.9

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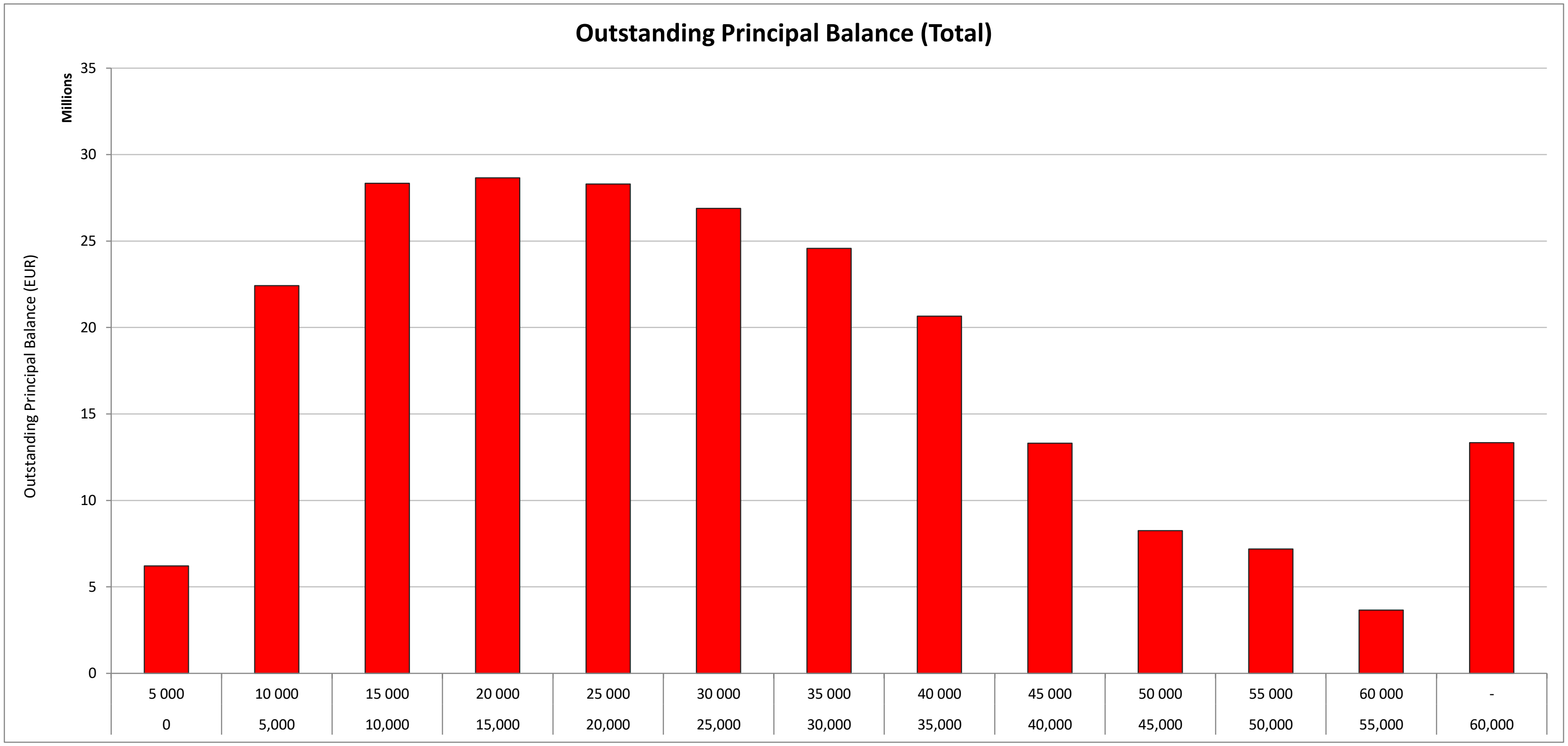
10.b Outstanding Principal Balance Graph

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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11.a Geographical Distribution

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1,103	17,994,006	7.76 %	38.2	28.9
Eastern Finland	486	7,494,407	3.23 %	39.3	28.1
East Tavastia	773	12,533,167	5.41 %	38.4	28.7
Greater Helsinki	4,348	84,470,960	36.44 %	38.3	29.5
Northern Finland	1,217	22,097,150	9.53 %	38.9	28.3
Northern Savonia	579	8,869,664	3.83 %	38.4	27.6
Ostrobothnia	968	13,501,858	5.82 %	38.7	27.9
South-Eastern Fi	784	11,623,672	5.01 %	38.2	28.7
South-Western Fi	1,794	30,432,683	13.13 %	38.5	28.7
Western Tavastia	1,389	22,780,754	9.83 %	38.6	29.0
Total	13,441	231,798,321	100 %	38.4	28.9

Geographic distribution

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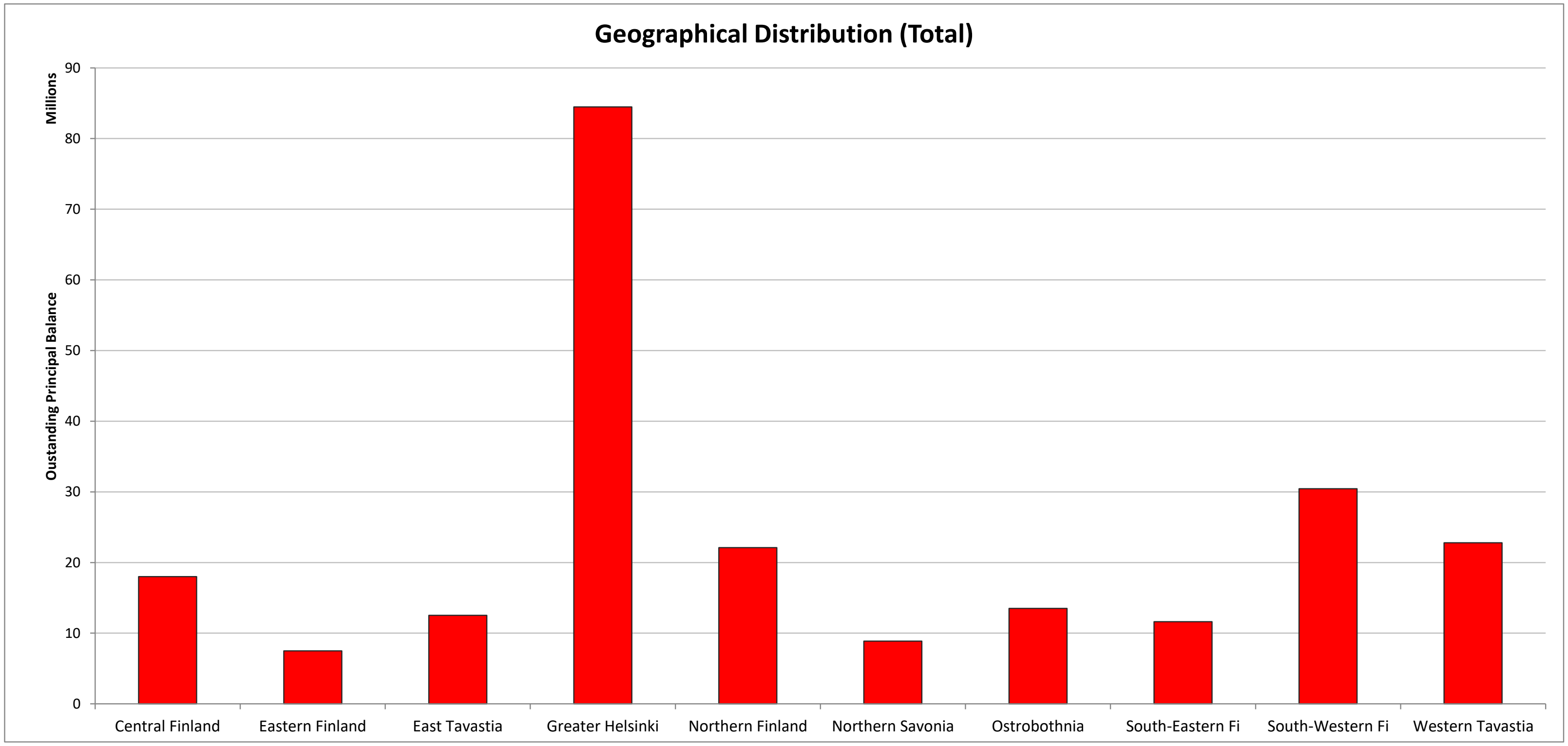
11.b Geographical Distribution Graph

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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12.a Interest Rate

Reporting Date		29/04/2026		
Payment date		27/04/2026		
Period No		21		
Monthly Period		01/03/2026		
Interest Period	from	25/03/2026	to	27/04/2026 = 33 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1,467	35,562,983	15.34 %	35.6	27.3
1 %	2 %	722	19,877,223	8.58 %	35.4	33.0
2 %	4 %	1,915	38,487,837	16.60 %	36.7	31.1
4 %	6 %	4,461	86,096,015	37.14 %	39.8	28.4
6 %	8 %	4,204	46,365,470	20.00 %	40.7	27.7
8 %	10 %	632	5,093,199	2.20 %	40.8	26.9
10 %	12 %	39	311,401	0.13 %	43.2	23.6
12 %	14 %	1	4,194	0.00 %	37.0	23.0
14 %	16 %					
16 %	18 %					
18 %	-					
Total		13,441	231,798,321	100 %	38.4	28.9

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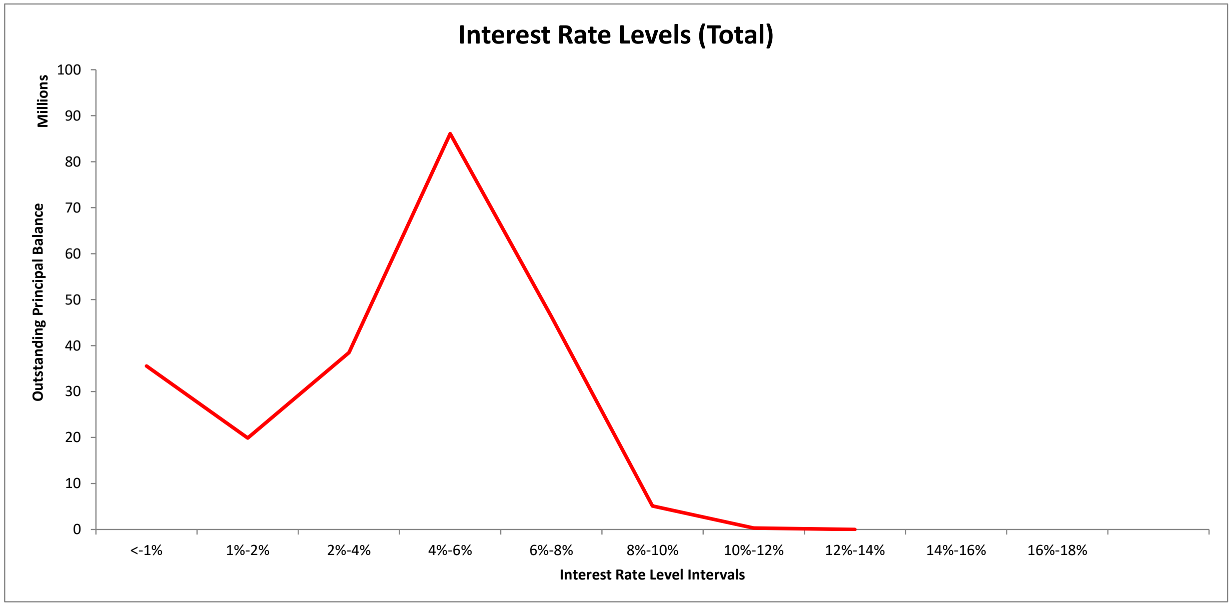
12.b Interest Rate

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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13.a Remaining Terms

Reporting Date		29/04/2026	
Payment date		27/04/2026	
Period No		21	
Monthly Period		01/03/2026	
Interest Period	from	25/03/2026	to 27/04/2026 = 33 days

Santander Consumer Bank

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	13	37,374	0.02 %	0.0	36.3
1	12	880	4,309,825	1.86 %	7.7	36.0
13	24	1,564	15,844,839	6.84 %	19.3	34.0
25	36	3,502	60,680,554	26.18 %	31.7	31.4
37	48	6,013	121,691,539	52.50 %	42.4	28.5
49	60	1,469	29,234,190	12.60 %	51.2	21.5
61	72					
73	84					
85	96					
97	108					
109	120					
121	-					
Total		13,441	231,798,321	100 %	38.4	28.9

Months to maturity

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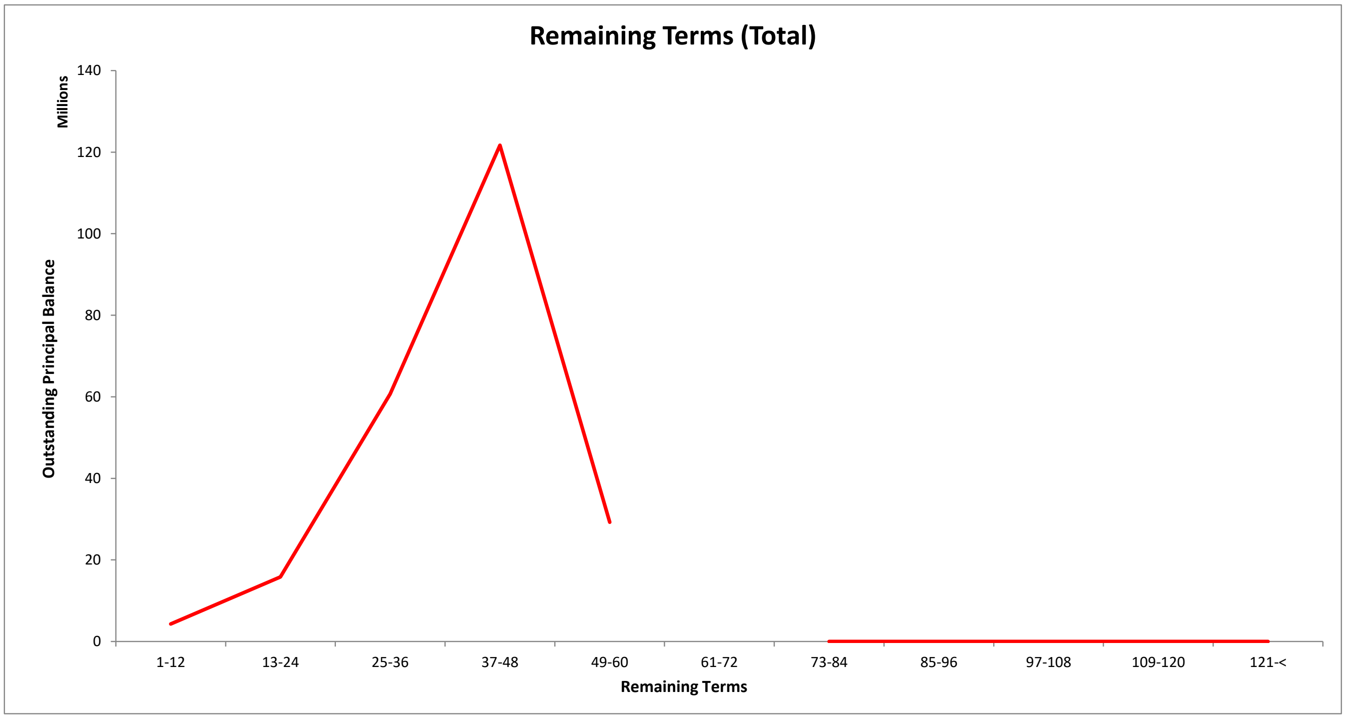
13.b Remaining Terms

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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14.a Seasoning

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Santander Consumer Bank

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	3,681	59,928,838	25.85%	44.1	21.7
25	36	8,550	151,822,887	65.50 %	37.8	29.9
37	48	1,103	18,621,734	8.03 %	27.4	41.2
49	60	96	1,314,176	0.57 %	13.3	52.5
61	72	8	94,144	0.04 %	18.2	67.0
73	84	3	16,543	0.01 %	7.8	75.2
85	96					
Total		13,441	231,798,321	100 %	38.4	28.9

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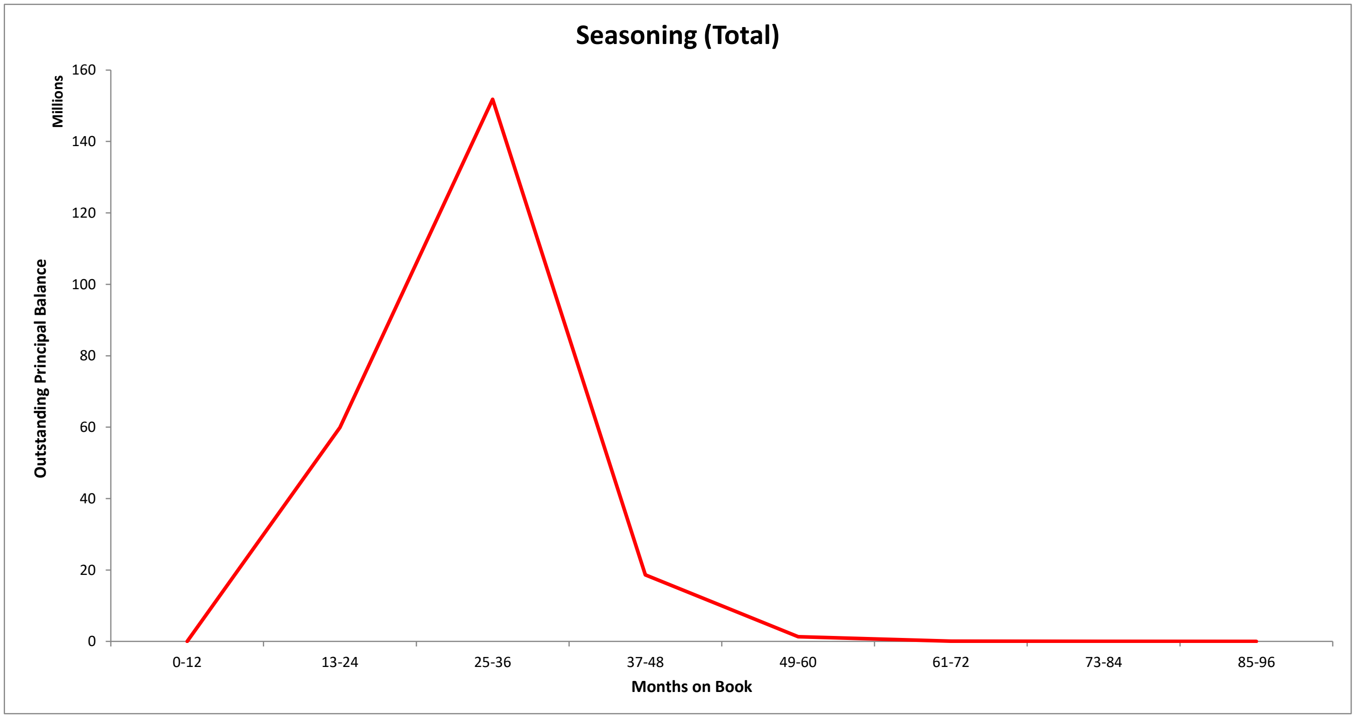
14.b Seasoning

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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15.a Balloon loans

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Balloon loans in % of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	6,164	53,016,287	22.9 %	4,621	0.0 %	36.3	27.2
Balloon	7,277	178,782,034	77.1 %	86,810,490	48.6 %	39.1	29.4
Total	13,441	231,798,321	100 %	86,815,111	37 %	38.4	28.9

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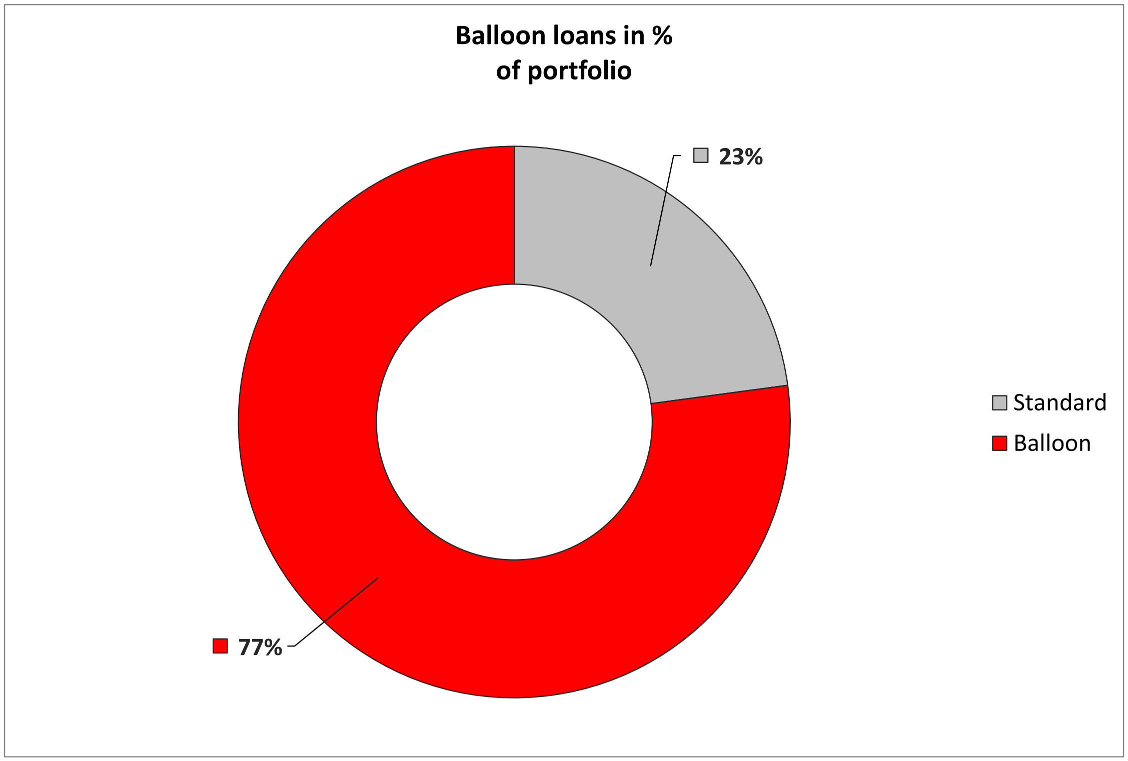
15.b Balloon loans

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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16.a Number of loans per borrower

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Santander Consumer Bank

Number of loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	13,339	229,979,265	99.22 %
2	45	1,635,075	0.71 %
3	4	183,981	0.08 %
4			
5			
6			
7			
8			
9			
10			
Total:	13,388	231,798,321	100%

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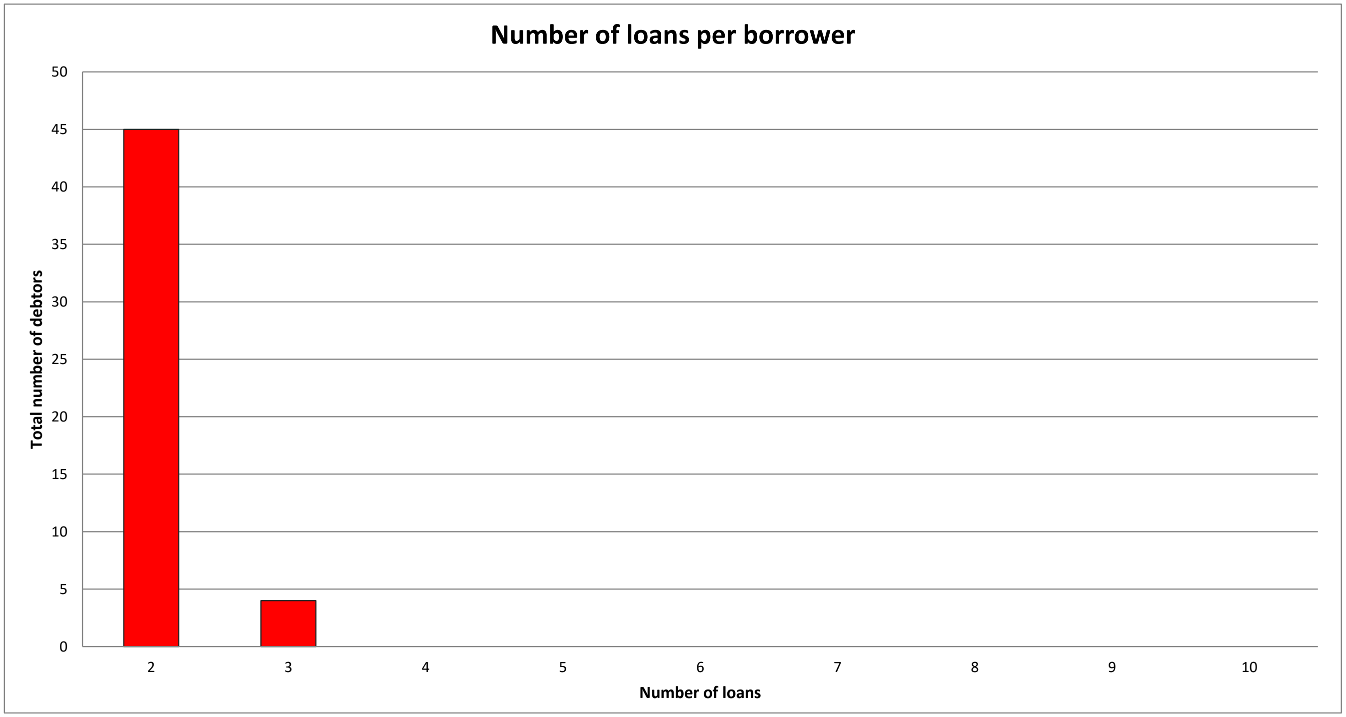
16.b Number of loans per borrower

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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17.a Amortisation Profile

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Santander Consumer Bank

Amortization profile

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	231,798,321	227,641,076	4,157,245	863,023	4.56 %	98.21 %
2	227,641,076	223,506,333	4,134,743	848,280	4.56 %	96.42 %
3	223,506,333	219,574,488	3,931,845	831,667	4.56 %	94.73 %
4	219,574,488	215,535,831	4,038,656	816,420	4.55 %	92.98 %
5	215,535,831	211,503,161	4,032,670	801,014	4.55 %	91.24 %
6	211,503,161	207,428,925	4,074,237	785,656	4.55 %	89.49 %
7	207,428,925	203,383,185	4,045,739	770,228	4.55 %	87.74 %
8	203,383,185	199,332,747	4,050,438	754,776	4.55 %	85.99 %
9	199,332,747	195,231,117	4,101,630	739,385	4.54 %	84.22 %
10	195,231,117	191,265,404	3,965,713	723,795	4.54 %	82.51 %
11	191,265,404	187,348,475	3,916,929	708,656	4.54 %	80.82 %
12	187,348,475	183,404,142	3,944,333	693,622	4.53 %	79.12 %
13	183,404,142	179,237,431	4,166,711	678,467	4.53 %	77.32 %
14	179,237,431	175,085,821	4,151,610	662,725	4.53 %	75.53 %
15	175,085,821	170,838,079	4,247,742	646,964	4.53 %	73.70 %
16	170,838,079	166,749,351	4,088,728	631,109	4.52 %	71.94 %
17	166,749,351	162,813,224	3,936,127	615,769	4.52 %	70.24 %
18	162,813,224	158,713,307	4,099,917	600,550	4.52 %	68.47 %
19	158,713,307	154,667,307	4,046,000	585,311	4.52 %	66.72 %
20	154,667,307	150,703,483	3,963,824	570,059	4.51 %	65.01 %
21	150,703,483	146,708,028	3,995,455	554,897	4.51 %	63.29 %
22	146,708,028	142,540,863	4,167,165	539,790	4.51 %	61.49 %
23	142,540,863	138,696,967	3,843,896	524,354	4.50 %	59.84 %
24	138,696,967	134,902,338	3,794,629	509,812	4.50 %	58.20 %
25	134,902,338	130,384,206	4,518,132	495,672	4.50 %	56.25 %
26	130,384,206	126,134,341	4,249,865	479,078	4.50 %	54.42 %
27	126,134,341	121,767,318	4,367,023	463,959	4.50 %	52.53 %
28	121,767,318	117,257,943	4,509,376	448,139	4.51 %	50.59 %
29	117,257,943	112,655,689	4,602,254	431,757	4.51 %	48.60 %
30	112,655,689	107,454,998	5,200,691	415,592	4.52 %	46.36 %
31	107,454,998	102,471,104	4,983,893	398,132	4.54 %	44.21 %
32	102,471,104	97,664,955	4,806,149	381,330	4.56 %	42.13 %
33	97,664,955	93,299,263	4,365,692	365,141	4.58 %	40.25 %
34	93,299,263	88,473,251	4,826,012	349,807	4.59 %	38.17 %
35	88,473,251	83,629,304	4,843,946	334,497	4.63 %	36.08 %
36	83,629,304	78,613,545	5,015,760	319,935	4.69 %	33.91 %
37	78,613,545	71,486,839	7,126,705	305,253	4.76 %	30.84 %
38	71,486,839	65,616,836	5,870,003	284,556	4.88 %	28.31 %
39	65,616,836	59,402,418	6,214,418	265,258	4.96 %	25.63 %
40	59,402,418	53,595,624	5,806,794	243,672	5.04 %	23.12 %
41	53,595,624	48,208,036	5,387,589	222,659	5.10 %	20.80 %
42	48,208,036	42,975,751	5,232,285	201,977	5.15 %	18.54 %
43	42,975,751	36,458,169	6,517,582	181,425	5.19 %	15.73 %
44	36,458,169	30,327,381	6,130,788	155,744	5.25 %	13.08 %
45	30,327,381	25,092,172	5,235,209	129,419	5.24 %	10.83 %
46	25,092,172	20,798,186	4,293,986	106,417	5.21 %	8.97 %
47	20,798,186	17,384,310	3,413,877	87,645	5.18 %	7.50 %
48	17,384,310	13,940,536	3,443,774	72,242	5.10 %	6.01 %
49	13,940,536	10,154,035	3,786,501	56,699	4.99 %	4.38 %
50	10,154,035	7,653,700	2,500,334	40,735	4.92 %	3.30 %
51	7,653,700	5,423,757	2,229,944	30,107	4.82 %	2.34 %
52	5,423,757	3,630,244	1,793,513	20,699	4.68 %	1.57 %
53	3,630,244	2,254,388	1,375,856	13,706	4.63 %	0.97 %
54	2,254,388	1,158,589	1,095,799	8,650	4.70 %	0.50 %
55	1,158,589	471,736	686,853	4,471	4.73 %	0.20 %
56	471,736	162,714	309,022	1,797	4.67 %	0.07 %
57	162,714	50,573	112,141	661	4.99 %	0.02 %
58	50,573	3,898	46,675	103	2.47 %	0.00 %
59	3,898	3,395	503	19	5.96 %	0.00 %
60	3,395	0	3,395	17	6.06 %	0.00 %

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17.b Amortisation Profile

Reporting Date		29/04/2026				
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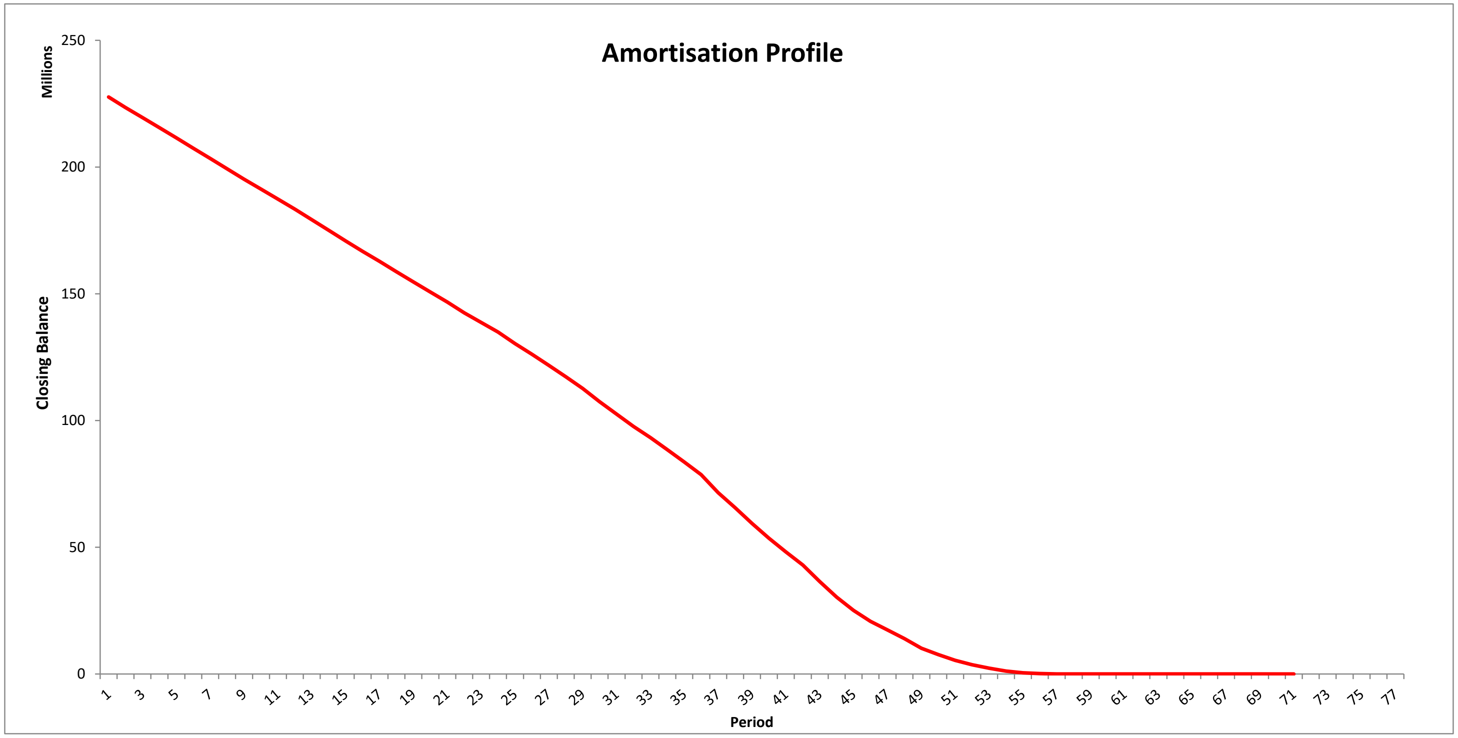
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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18.a Payment Holidays

Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		21					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2024 07	307	319	89,746	7,580,197
2024 08	258	269	73,203	6,392,726
2024 09	192	202	51,874	4,612,067
2024 10	191	203	50,880	4,846,949
2024 11	243	260	66,234	5,655,482
2024 12	412	422	107,491	9,001,146
2025 01	355	374	99,083	7,750,541
2025 02	293	318	86,471	6,852,438
2025 03	276	293	85,310	6,763,801
2025 04	206	219	64,831	4,856,436
2025 05	225	236	70,356	4,815,058
2025 06	196	205	60,205	4,385,617
2025 07	249	263	81,638	4,958,128
2025 08	175	184	51,861	3,517,946
2025 09	108	115	32,917	2,453,597
2025 10	135	146	42,226	2,935,873
2025 11	115	124	38,106	2,252,369
2025 12	270	282	75,400	5,200,397
2026 01	232	249	76,323	5,071,932
2026 02	171	186	52,648	3,583,373
2026 03	160	165	47,718	3,284,325
2026 04				
2026 05				
2026 06				
2026 07				
2026 08				
Total:	4,769	5,034	1,404,518	106,770,400

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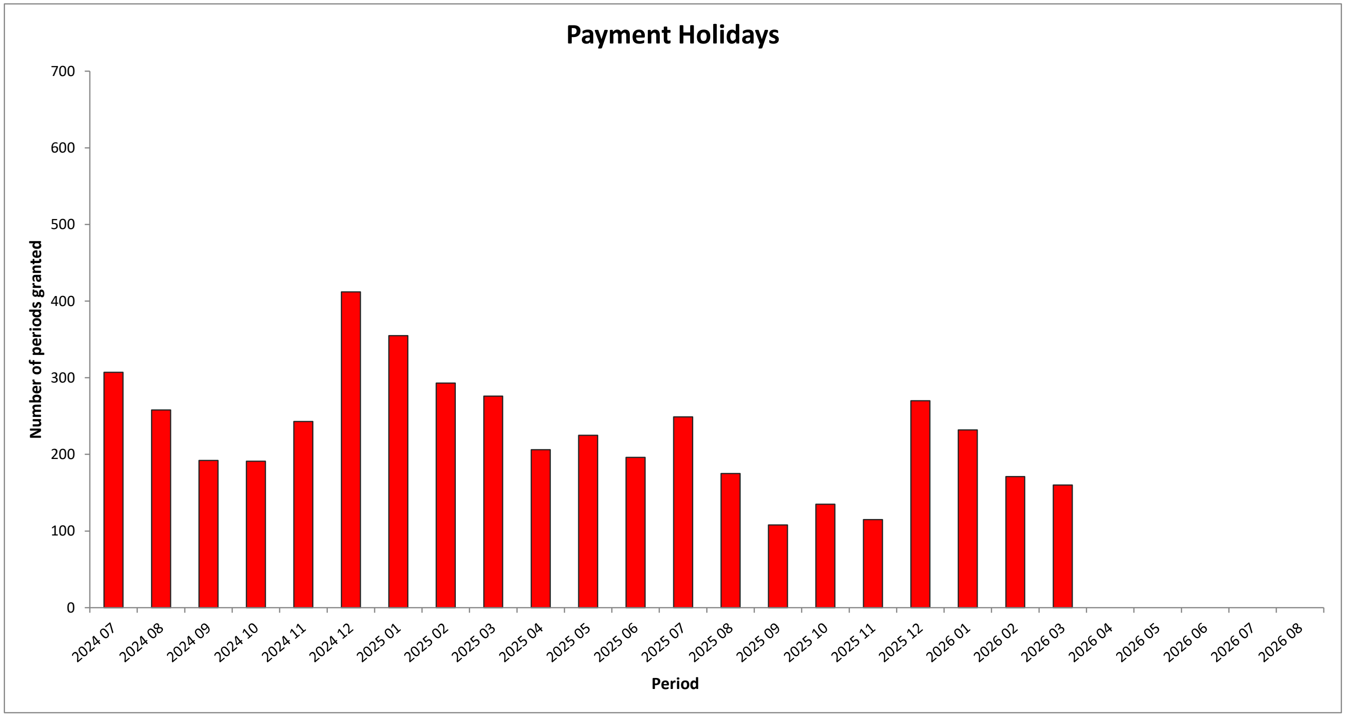
18.b Payment Holidays

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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18.c Remaining Payment Holidays

Reporting Date		29/04/2026		
Payment date		27/04/2026		
Period No		21		
Monthly Period		01/03/2026		
Interest Period	from	25/03/2026	to	27/04/2026 = 33 days

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	170	47,724	3,511,678
2	6	5,233	145,790
3	0	0	0
Total	176	52,957	3,657,468

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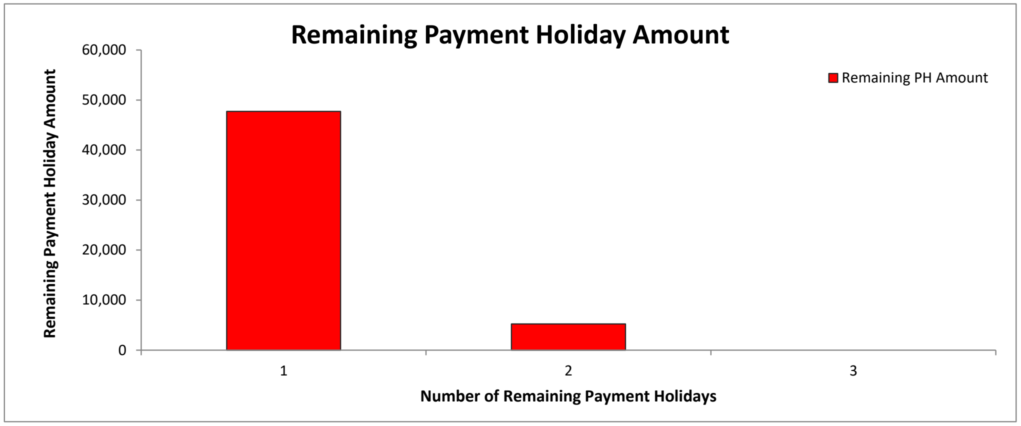
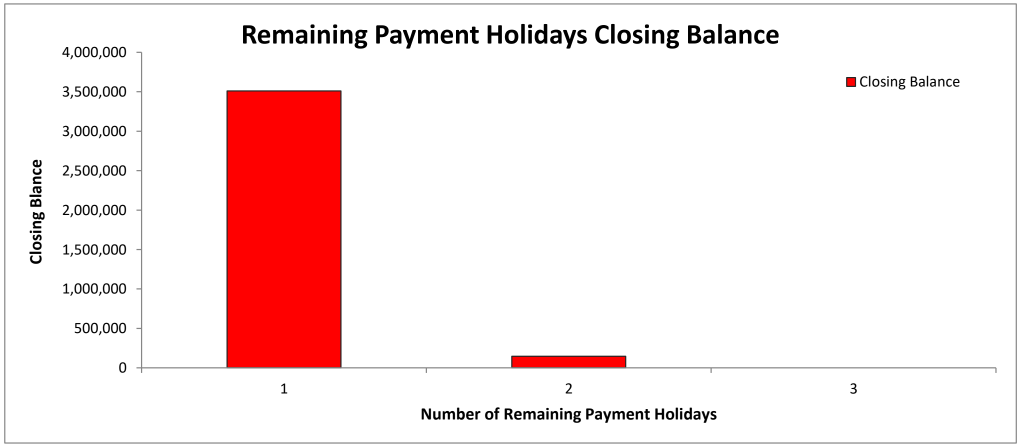
18.d Remaining Payment Holidays

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days





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SCF RAHOITUSPALVELUT XIII DAC
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19.a Downpayment

Reporting Date		29/04/2026		
Payment date		27/04/2026		
Period No		21		
Monthly Period		01/03/2026		
Interest Period	from	25/03/2026	to	27/04/2026 = 33 days

Downpayment percent

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	4,833	82,594,244	35.63 %	40.2	28.7
5 %	10 %	1,938	42,155,501	18.19 %	39.8	29.1
10 %	15 %	1,763	33,903,927	14.63 %	38.0	29.2
15 %	20 %	1,209	22,314,690	9.63 %	37.6	29.0
20 %	25 %	883	15,721,770	6.78 %	35.9	29.2
25 %	30 %	671	10,520,383	4.54 %	37.0	28.7
30 %	35 %	481	7,146,663	3.08 %	35.1	28.8
35 %	100 %	1,663	17,441,143	7.52 %	33.1	28.2
Total		13,441	231,798,321	100 %	38.4	28.9

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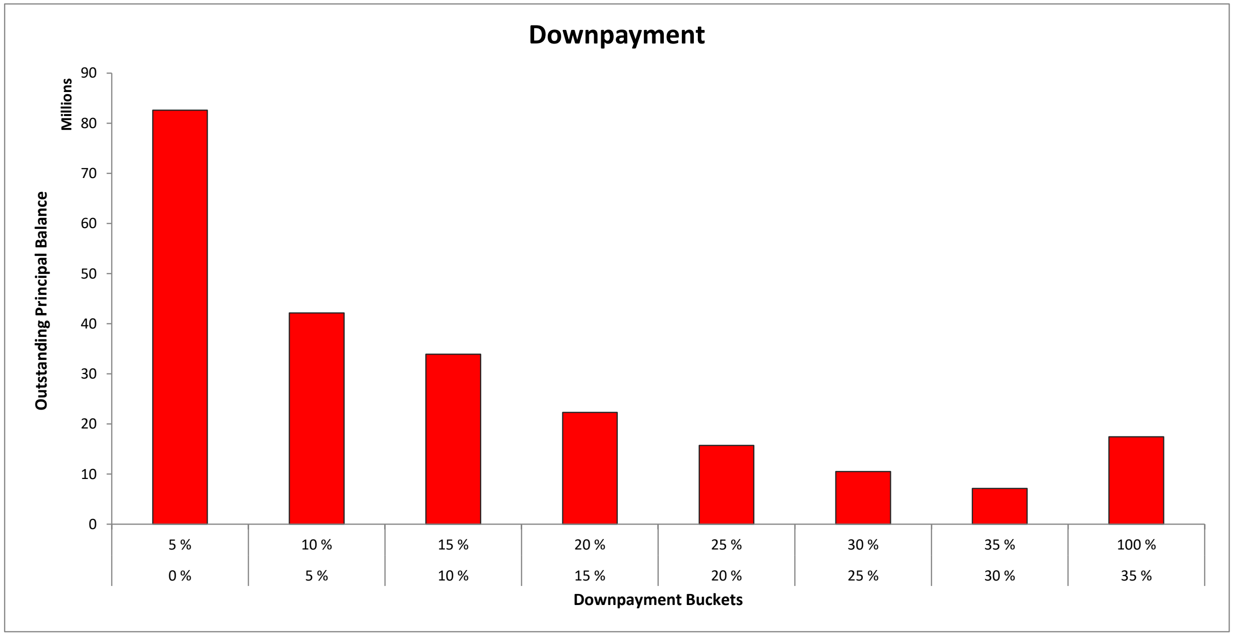
19.b Downpayment

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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20.a Vehicle Condtion

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Santander Consumer Bank

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3,479	96,534,214	41.65 %	35.9	29.5
Used	9,962	135,264,107	58.35 %	40.2	28.4
Total	13,441	231,798,321	100 %	38.4	28.9

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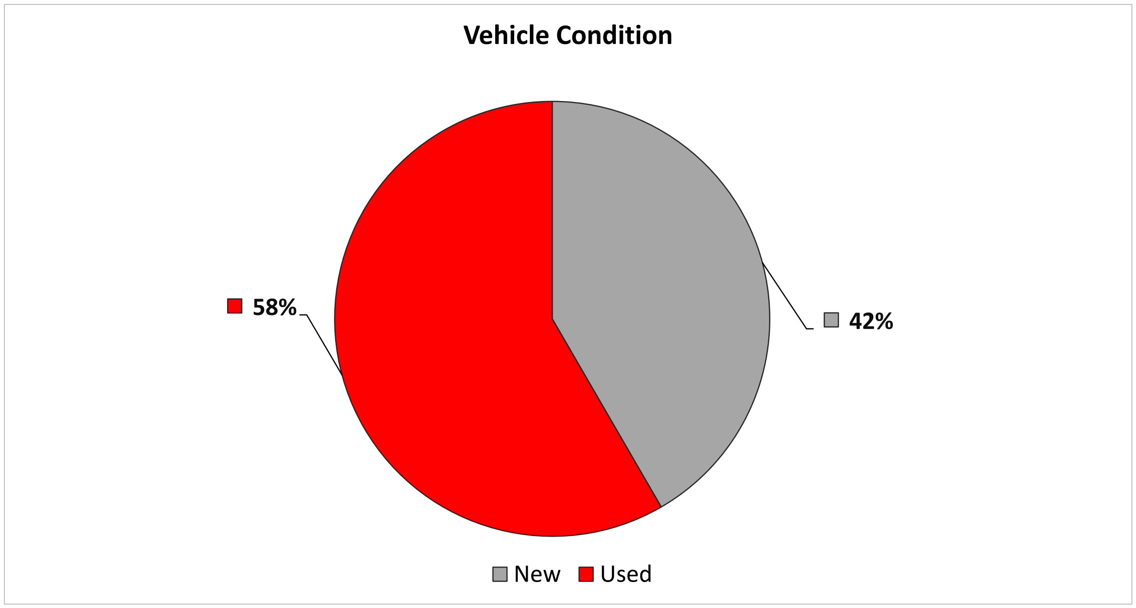
20.b Vehicle Condition

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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21.a Borrower Type

Reporting Date		29/04/2026		
Payment date		27/04/2026		
Period No		21		
Monthly Period		01/03/2026		
Interest Period	from	25/03/2026	to	27/04/2026 = 33 days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1,005	20,230,754	8.73 %	31.5	31.1
Private	12,436	211,567,567	91.27 %	39.1	28.7
Total	13,441	231,798,321	100 %	38.4	28.9

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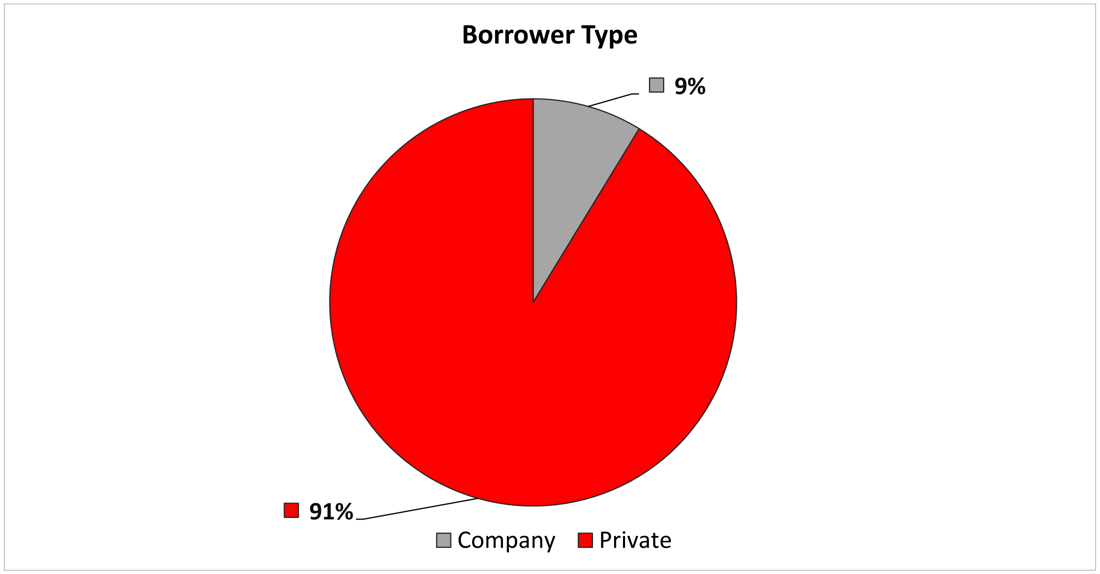
21.b Borrower Type

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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22.a Vehicle type

Reporting Date		29/04/2026		
Payment date		27/04/2026		
Period No		21		
Monthly Period		01/03/2026		
Interest Period	from	25/03/2026	to	27/04/2026 = 33 days

Santander Consumer Bank

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	188	6,270,757	2.71 %	39.9	29.1
Caravans	160	2,678,755	1.16 %	38.8	29.0
Cars	11,934	209,747,436	90.49 %	38.5	28.9
Motorcycles	464	4,149,123	1.79 %	37.0	27.5
Vans	695	8,952,249	3.86 %	36.0	29.2
Total	13,441	231,798,321	100 %	38.4	28.9

Vehicle type

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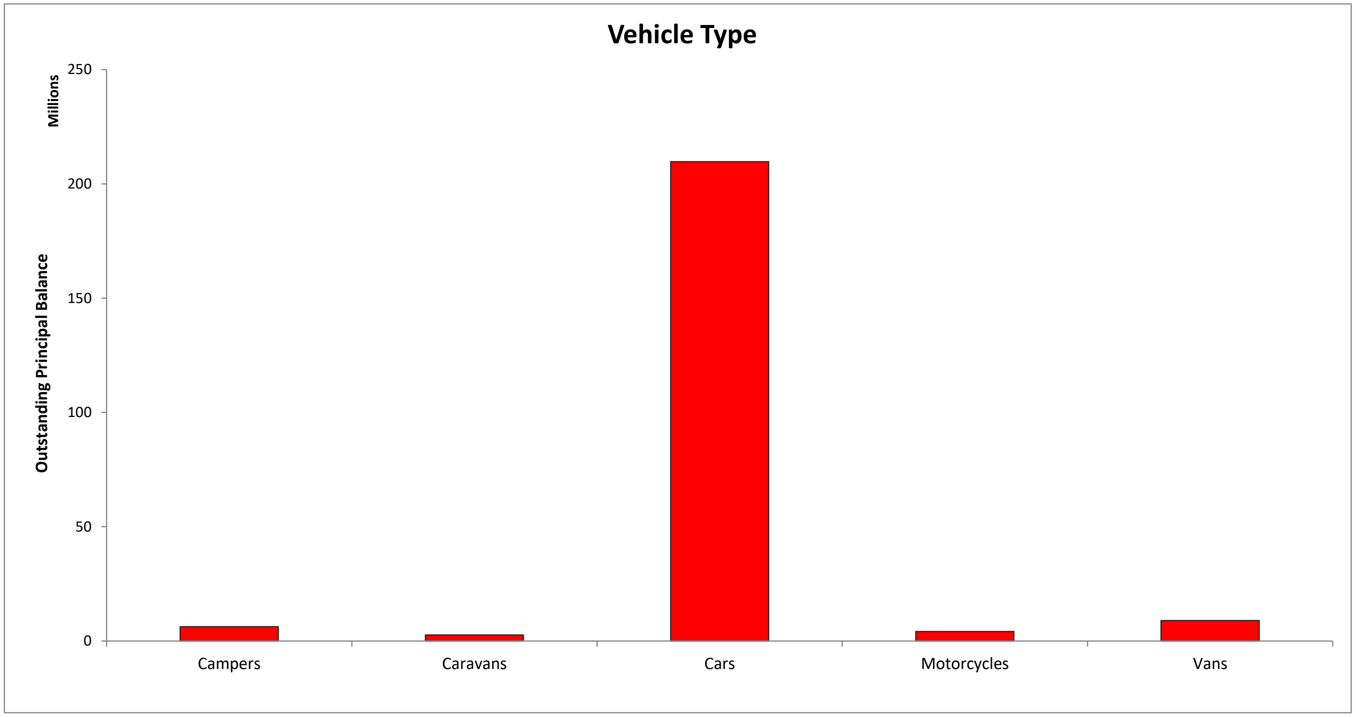
Monthly Investor Report

22.b Vehicle type

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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23.a Restructured Loans

Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		21					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days

Restructured

TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11,465
2024 09	0	0
2024 10	4	106,716
2024 11	4	78,043
2024 12	2	10,565
2025 01	2	4,901
2025 02	3	32,105
2025 03	0	0
2025 04	1	40,143
2025 05	2	9,993
2025 06	2	86,575
2025 07	0	0
2025 08	1	8,991
2025 09	1	17,048
2025 10	0	0
2025 11	0	0
2025 12	0	0
2026 01	1	9,359
2026 02	1	7,047
2026 03	0	0
2026 04		
2026 05		
2026 06		
Total	25	422,950

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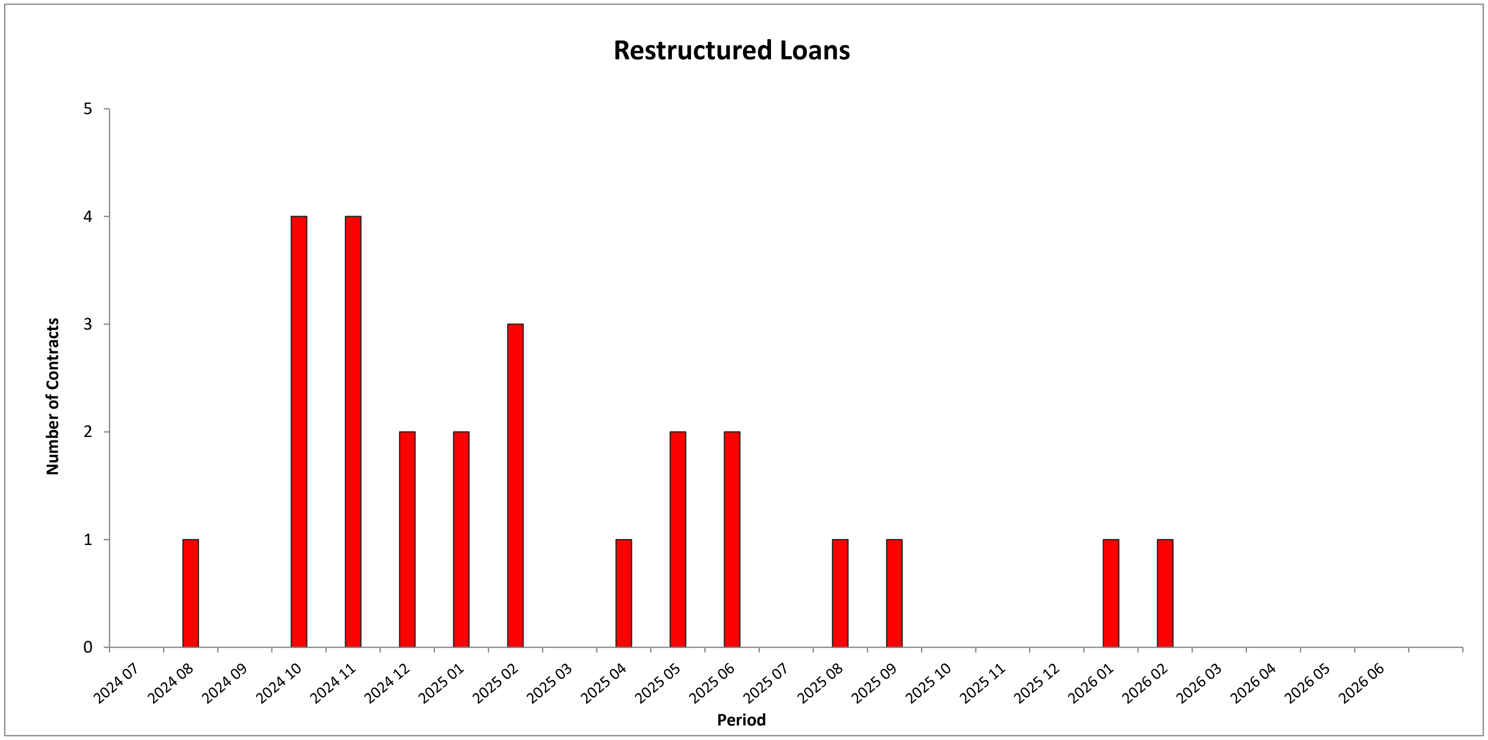
Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

23.b Restructured Loans



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24.a Dynamic Interest rate

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Interest rate evolution

TOTAL		
Period	**Closing balance**	**WA Interest rate**
2024 07	390,666,760	4.74 %
2024 08	408,032,437	4.73 %
2024 09	408,729,706	4.72 %
2024 10	406,199,100	4.71 %
2024 11	408,439,235	4.70 %
2024 12	408,179,787	4.69 %
2025 01	394,847,033	4.68 %
2025 02	382,776,854	4.67 %
2025 03	369,714,379	4.65 %
2025 04	356,782,886	4.64 %
2025 05	344,141,826	4.62 %
2025 06	332,376,883	4.61 %
2025 07	319,483,200	4.59 %
2025 08	307,649,336	4.57 %
2025 09	295,102,503	4.55 %
2025 10	283,280,793	4.53 %
2025 11	272,387,424	4.53 %
2025 12	262,419,333	4.51 %
2026 01	252,773,033	4.49 %
2026 02	243,324,664	4.48 %
2026 03	231,798,321	4.47 %
2026 04		
2026 05		
2026 06		
2026 07		

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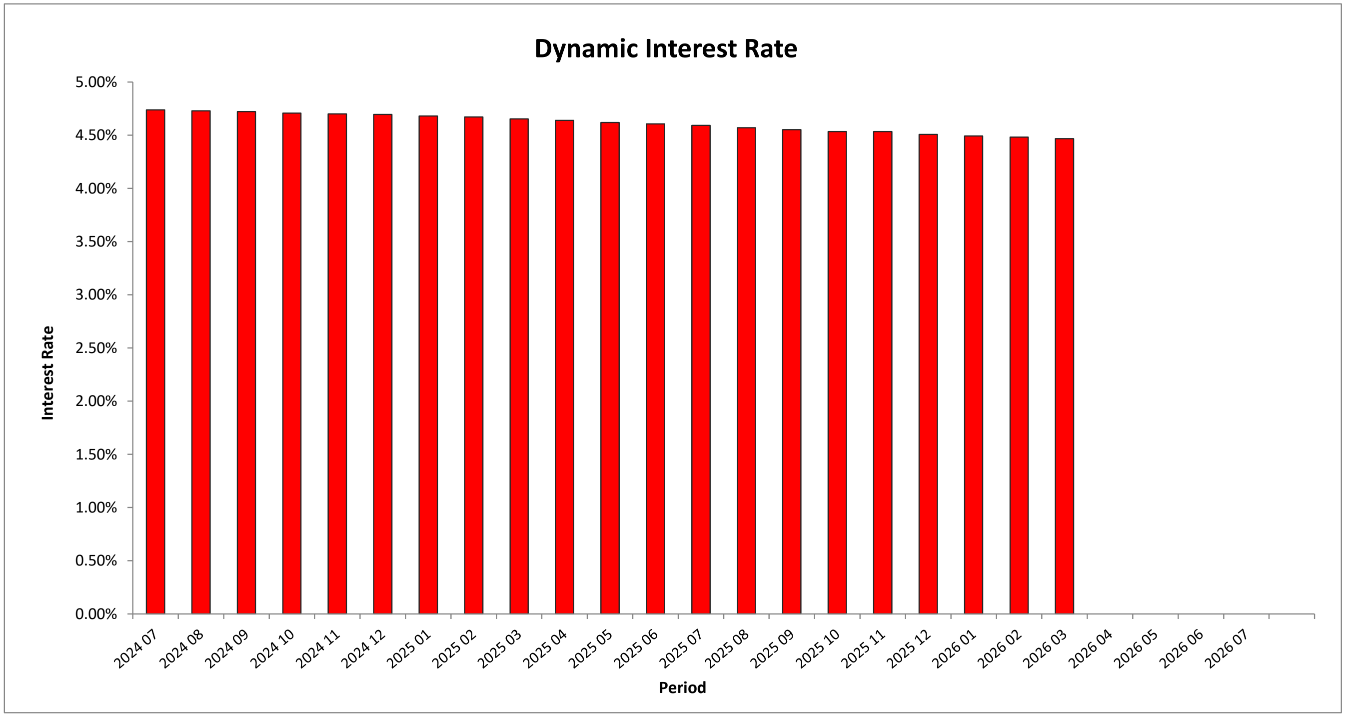
24.b Dynamic Interest Rate

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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25.a Dynamic Pre-Payments

Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		21					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days

Santander Consumer Bank

Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2024 07	15,436,323	390,666,760	12.91 %
2024 08	6,239,492	408,032,437	16.88 %
2024 09	5,914,715	408,729,706	16.05 %
2024 10	7,338,464	406,199,100	19.65 %
2024 11	5,669,562	408,439,235	15.44 %
2024 12	5,641,502	408,179,787	15.38 %
2025 01	6,553,930	394,847,033	18.20 %
2025 02	6,230,349	382,776,854	17.87 %
2025 03	6,654,328	369,714,379	19.58 %
2025 04	5,907,705	356,782,886	18.16 %
2025 05	6,073,582	344,141,826	19.24 %
2025 06	5,324,662	332,376,883	17.62 %
2025 07	6,496,430	319,483,200	21.85 %
2025 08	5,919,718	307,649,336	20.80 %
2025 09	6,787,082	295,102,503	24.36 %
2025 10	5,928,632	283,280,793	22.42 %
2025 11	5,603,943	272,387,424	22.08 %
2025 12	4,299,910	262,419,333	17.98 %
2026 01	4,808,841	252,773,033	20.59 %
2026 02	4,573,827	243,324,664	20.36 %
2026 03	6,218,968	231,798,321	27.84 %
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			
2026 09			

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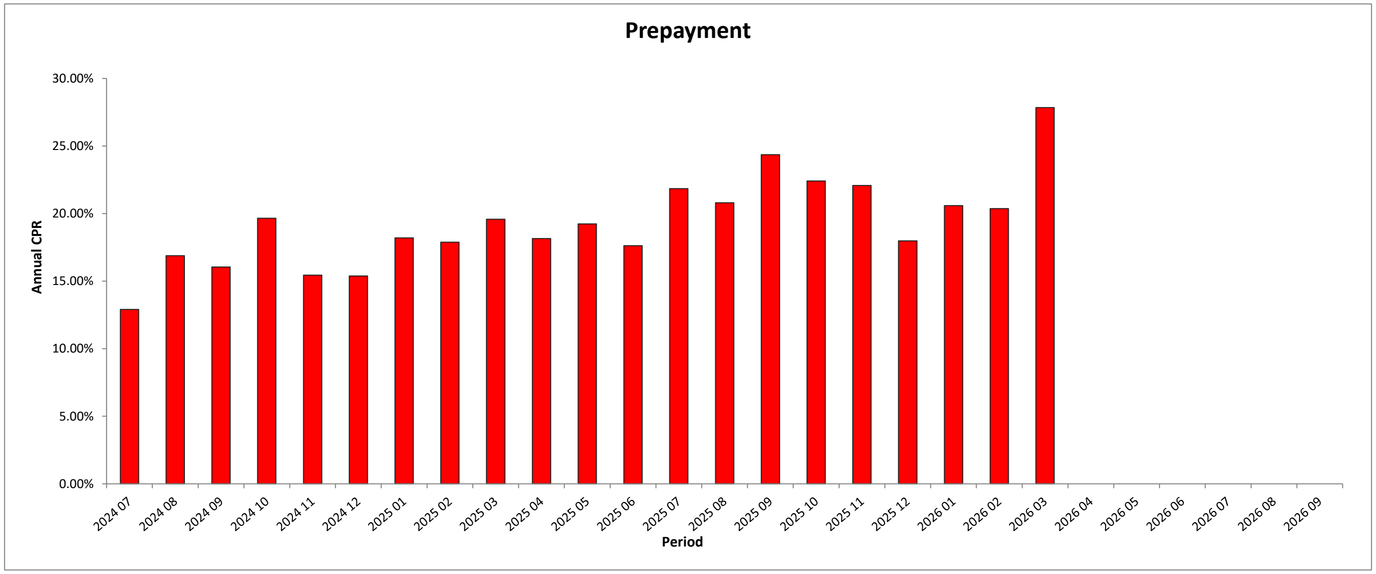
25.b Dynamic Pre-Payments

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days



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Reporting Date		29/04/2026					
Payment date		27/04/2026					
Period No		21					
Monthly Period		01/03/2026					
Interest Period	from	25/03/2026	to	27/04/2026	=	33	days

26. Delinquency

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance
2024	7	390,666,760	17,050	364,510,372	1,139	22,635,662	107	2,078,813	55	983,025	26	458,888	0	0	0	0	0	0
	8	408,032,436	18,195	383,198,239	1,012	19,875,967	143	3,039,900	50	986,067	30	526,741	22	405,521	0	0	3	3,911
	9	408,729,706	18,202	379,851,286	1,211	22,937,604	134	2,590,875	79	1,922,341	29	669,530	23	402,132	20	355,937	5	10,841
	10	406,199,100	18,288	376,190,654	1,147	22,275,983	250	4,158,590	72	1,329,265	62	1,478,938	17	432,021	18	333,648	23	403,672
	11	408,439,235	18,564	377,297,310	1,046	20,652,400	290	5,289,144	161	2,505,163	62	1,077,956	55	1,289,349	14	327,914	20	351,811
	12	408,179,787	18,610	374,220,197	1,142	21,639,777	265	5,111,859	184	3,330,122	118	1,816,752	46	844,270	53	1,216,811	16	316,721
2025	1	394,847,033	18,245	362,540,079	1,033	19,808,553	261	4,937,063	150	2,914,262	141	2,651,709	80	1,319,764	33	675,604	57	1,227,755
	2	382,776,854	17,811	350,780,705	1,005	19,629,360	245	4,290,355	151	2,788,023	123	2,281,688	99	1,921,756	65	1,084,968	36	628,730
	3	369,714,379	17,287	337,498,997	1,021	18,729,080	248	5,077,586	141	2,567,870	127	2,395,734	92	1,691,876	88	1,753,237	60	983,088
	4	356,782,886	16,894	326,979,552	998	18,265,844	215	3,570,469	138	2,805,612	101	1,851,196	98	1,863,804	75	1,446,408	78	1,528,919
	5	344,141,826	16,427	315,625,017	968	17,099,784	243	4,383,476	140	2,265,833	90	1,933,039	69	1,414,954	76	1,419,722	81	1,382,666
	6	332,376,883	15,195	288,663,124	1,753	32,919,993	232	4,135,457	132	2,284,708	95	1,580,438	68	1,601,042	54	1,192,121	72	1,231,872
	7	319,483,200	15,586	292,982,033	907	16,628,067	207	3,351,050	133	2,499,282	89	1,671,069	61	1,134,432	51	1,217,267	52	1,075,767
	8	307,649,336	15,225	284,562,896	789	13,096,042	218	3,980,407	123	2,129,713	95	1,694,764	72	1,331,945	41	853,570	51	1,214,158
	9	295,102,503	14,721	271,391,002	839	14,971,668	176	2,812,869	107	2,058,414	83	1,573,087	62	1,189,210	58	1,106,254	39	653,481
	10	283,280,793	14,256	261,050,343	798	13,574,581	187	3,183,941	101	1,856,932	85	1,634,922	48	932,227	51	1,047,847	66	1,114,832
	11	272,387,424	13,853	250,637,901	750	12,488,782	212	3,575,125	117	2,044,429	74	1,445,252	65	1,349,550	41	846,385	51	951,086
	12	262,419,333	13,501	241,066,574	752	13,138,547	182	2,890,853	121	1,993,661	88	1,529,428	54	1,182,079	35	618,191	56	1,185,274
2026	1	252,773,033	13,159	232,506,065	697	12,376,249	166	2,742,455	111	1,775,139	87	1,417,976	63	1,000,062	38	955,087	46	719,062
	2	243,324,664	12,895	225,741,633	649	10,870,900	140	2,250,863	81	1,378,251	70	1,241,166	60	986,917	48	854,934	36	799,660
	3	231,798,321	12,508	216,016,848	639	10,585,374	85	1,583,806	78	1,190,250	49	961,805	45	777,066	37	683,172	46	831,267
	4																	
	5																	
	6																	
	7																	
	8																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		29/04/2026	
Payment date		27/04/2026	
Period No		21	
Monthly Period		01/03/2026	
Interest Period	from	25/03/2026	to 27/04/2026 = 33 days

		Recovery Quarter	2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	14,752	8	70	70	14,682	2,072	2,142	12,611	780	2,922	11,831	6,955	9,876	4,876	0	9,876	4,876
2024 4	1,072,203	59				87,208	87,208	984,995	205,064	292,273	779,931	120,338	412,611	659,593	91,486	504,097	568,106
2025 1	2,839,323	153							116,998	116,998	2,722,324	386,366	503,365	2,335,958	393,353	896,718	1,942,605
2025 2	4,143,457	229										129,825	129,825	4,013,632	679,713	809,538	3,333,919
2025 3	2,943,407	142													90,554	90,554	2,852,852

		Recovery Quarter	2025 Q4			2026 Q1			2026 Q2			2026 Q3			2026 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	14,752	8	0	9,876	4,876		9,876	4,876									
2024 4	1,072,203	59	46,813	550,910	521,294	74,502	625,412	446,792									
2025 1	2,839,323	153	245,809	1,142,527	1,696,796	193,859	1,336,386	1,502,937									
2025 2	4,143,457	229	633,620	1,443,158	2,700,299	386,752	1,829,910	2,313,547									
2025 3	2,943,407	142	665,588	756,142	2,187,264	248,123	1,004,265	1,939,141									
2025 4	3,251,192	173	224,783	224,783	3,026,409	389,834	614,617	2,636,575									
2026 1	2,349,988	128				263,436	263,436	2,086,553									
2026 2																	
2026 3																	
2026 4																	
2027 1																	
2027 2																	
2027 3																	
2027 4																	

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28. Priority of Payments - Revenue

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1,818,351.23	EUR
Senior Expenses	-	29,899.13	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	621,187.59	EUR
Tranche A Loan Interest to Issuer	-	114,162.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	10,358.00	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	-	12,192.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	7,392.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	29,722.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	831,266.52	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	162,171.99	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	+	2,168,320.28	EUR
Senior Expenses	-	667.00	EUR
Issuer swap interest to swap counterparty	-	621,187.59	EUR
Interest Class A Notes	-	496,014.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	30,454.00	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	-	29,086.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	13,794.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	37,191.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	831,266.52	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	108,660.17	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

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29. Priority of Payments - Redemption

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

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Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	10,695,076.02	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 occurence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	10,695,076.02	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11,526,342.54	EUR
<u>Prior to the Revolving Period End Date</u>			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurence 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 or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iv) Principal Payments on Class D Notes	-	-	EUR
(v) Principal Payments on Class E Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	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 occurence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	11,526,342.54	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
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (u)

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

Purchaser Priority of Payments - Revenue (aa)

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

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30. Transaction Costs

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	29,899.13					
Interest accrued for the Period	EUR	606,539.00	496,014.00	30,454.00	29,086.00	13,794.00	37,191.00
Cumulative Interest accrued	EUR	23,094,660.00	20,432,551.00	772,688.00	723,181.00	332,597.00	833,643.00
Interest Payments	EUR	606,539.00	496,014.00	30,454.00	29,086.00	13,794.00	37,191.00
Cumulative Interest Payments	EUR	23,094,660.00	20,432,551.00	772,688.00	723,181.00	332,597.00	833,643.00
Interest accrued on Subordinated Loan for the Period	EUR	-					
Cumulative Interest accrued on Subordinated Loan	EUR	46,081.00					
Unpaid Cumulative Interest accrued on Subordinated loan t-	EUR	-					
Interest Payments on Subordinated Loan	EUR	-					
Cumulative Interest Payments on Subordinated Loan	EUR	46,081.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

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31. Swap Overview

Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

Kimi 13|Front Swap

Party A	**DZ Bank AG**
Party B	**SCF Rahoituspalvelut XIII DAC**
Swap Notional	**243,324,664**
Interest Period Start	25/03/2026
Interest Period End	27/04/2026
Interest Days	33
Settlement Date	27/04/2026
Party A Floating Interest Rate	1.940 %
Party A Floating Rate Day Count Fraction	0.0917
Party A Interest Amount	**EUR 432,712.36**
Party B Fixed Rate	2.7850 %
Party B Fixed Rate Day Count Fraction	0.0917
Party B Interest Amount	**EUR 621,187.59**

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Reporting Date		29/04/2026				
Payment date		27/04/2026				
Period No		21				
Monthly Period		01/03/2026				
Interest Period	from	25/03/2026	to	27/04/2026	=	33 days

32. Contact Details

Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no