SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025					
Payment date		25.04.2025		Following payment dates:	27.05.2025		
Period No		9			25.06.2025		
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025		=	31 days
Cut-Off date		31.03.2025					

Cover Sheet Monthly Investor Report

Santander Consumer Bank

Index

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

1. Portfolio Information

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**382 776 854.09**	**EUR**
Scheduled Loan Principal Repayments (+MC)	5 425 058.98	EUR
Prepayments	6 654 328.22	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**12 079 387.20**	**EUR**
New Defaulted Auto Loans amt in Period	983 087.76	EUR
Closing balance prior to replenishment	**369 714 379.13**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**369 714 379.13**	**EUR**
Principal Recoveries on loans in default	176 028.76	EUR

Total revenue collections

Total Revenue Received in Period	**1 859 270.87**	**EUR**

Loans

At beginning of period	19 499	Loans
Replenished contracts	-	Loans
Paid in Full	435	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	60	Loans
At end of period	**19 004**	**Loans**

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	2 035 299.63	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	1 025.77	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	**2 036 325.40**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	2 036 325.40	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	782 502.22	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	29 489.03	EUR
g. Liquidity Reserve Excess Amount	117 501.18	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**2 965 817.83**	**EUR**

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	9					
Monthly Period	01.03.2025					
Interest Period from	25.03.2025	to	25.04.2025	=	31	days

3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	12 079 387.20	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	**12 079 387.20**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 079 387.20	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	983 087.76	EUR
Total Amount for Issuer Available Redemtion Receipts	**13 062 474.96**	**EUR**

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

4. Reserve Accounts

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		9					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Note Balance

Beginning of Period		382 776 854.09	EUR
End of Period		369 714 379.13	EUR

Liquidity Balance

Beginning of Period	0.9 %	3 399 829.42	EUR
Cash Outflow		110 537.73	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	3 289 291.69	EUR
Required Reserve Amount	0.9 % *	3 289 291.69	EUR

Expenses Advance

Beginning of Period	3 617 947.69	EUR
Interest paid	12 287.35	EUR
Principal Paid	29 860.40	EUR
End of Period	3 588 087.29	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

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

5a. Performance Data

Reporting Date		29.04.2025		
Payment date		25.04.2025		
Period No		9		
Monthly Period		01.03.2025		
Interest Period	from	25.03.2025	to	25.04.2025 = 31 days

Asset Balance

Opening balance prior to replenishment	382 776 854.09	EUR
Closing balance prior to replenishment	369 714 379.13	EUR
Closing Balance post replenishment	369 714 379.13	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	337 498 996.82	91.29 %	17 287
1-29 days past due	18 729 079.94	5.07 %	1 021
Delinquent Receivables:			
30-59 days past due	5 077 586.06	1.37 %	248
60-89 days past due	2 567 869.50	0.69 %	141
90-119 days past due	2 395 733.73	0.65 %	127
120-149 days past due	1 691 875.78	0.46 %	92
150-179 days past due	1 753 237.30	0.47 %	88
Total Performing and Delinquent	**369 714 379**	**100.00 %**	**19 004**

Current Period Defaults	983 087.76	60
Cumulative Defaults	3 926 529.07	220
Current Period Principal Recoveries	176 028.76	
Cumulative Principal Recoveries	375 729.83	

Sequential Payment Trigger Event, NO

where [A], [B], [C] > 1.70%	**NO**
[A] Cumulative Net Loss Ratio, Payment Date	0.85 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.65 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.53 %
or ([A] + [B] - [C]) / [D] < 10%	**88.88 %**
[A] Aggregate Outstanding Asset Principal Amount	369 714 379.13
[B] Aggregate principal balance of Defaulted Contracts	3 926 529.07
[C] Recoveries received on such Defaulted Contracts	375 729.83
[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	3.65 %
[B] Delinquency Ratio, preceding Payment Date	3.23 %
[C] Delinquency Ratio, second preceding Payment Date	3.17 %
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**

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [I] occurs

[A] An Issuer Event of Default	**NO**
[B] A Servicer Termination Event	**NO**
[C] A change of control with respect to the Seller	**NO**
[D] the Seller becomes subject to Insolvency Proceedings	**NO**
[E] the Deliquency Ratio Rolling Average exceeds 3 per cent	**YES**
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	**YES**
[G] on any preceding Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts in excess of 0.1 per cent. Of the Aggregate Outstanding Note Principal Amount	**NO**
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	**NO**
[I] an Event of Default or an Additional Termination Event under the Hedge Agreement (each as defined therein) or a Hedge Counterparty Downgrade Event occurs and none of the remedies provided for in the Hedge Agreement are put in place within the timeframe required thereunder.	**NO**

Pro Rata Trigger Event, where [A] / [B] ≥ 16% 7.47 % NO

[A] [1] + [2] + [3] + [4]	28 600 000.00
Class B Principal Amount [1]	11 300 000.00
Class C Principal Amount [2]	9 500 000.00
Class D Principal Amount [3]	3 600 000.00
Class E Principal Amount [4]	4 200 000.00
[B] Aggregated Outstanding Note Principal Amount	382 776 854.09

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

5b. Concentration limits

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

Weighted average interest rate (min 4..35%)	4.65 %
Weighted average months to maturity (max 60)	49.14*
Used Vehicles (max 75%)	62.49 %
Balloon Loans (max 73%)	72.84 %
Balloon Installments (max 28%)***	30.81 %
Corporate Borrowers (max 11%)	10.11 %
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
239 458.84	1	0.06 %
170 822.97	1	0.05 %
165 777.41	4	0.04 %
161 472.16	3	0.04 %
152 542.24	2	0.04 %
147 859.74	1	0.04 %
147 775.78	1	0.04 %
141 874.45	2	0.04 %
139 837.51	1	0.04 %
139 312.85	1	0.04 %
Total (max 0,6%)		**0.43 %**

** Post Replenishment*

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

6. Note Principal

Reporting Date		29.04.2025	
Payment date		25.04.2025	
Period No		9	
Monthly Period		01.03.2025	
Interest Period	from	25.03.2025	to 25.04.2025 = 31 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	354 176 854.09	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	13 062 474.96	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	EUR
End of Period	341 114 379.13	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	-	-	-	-	983 087.76	EUR
Credit PDL	-	-	-	-	983 087.76	EUR
End of Period	-	-	-	-	-	EUR
Net Note Principal						
Beginning of Period	354 176 854.09	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
End of Period	341 114 379.13	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		9			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025 =	31 days

Santander Consumer Bank

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	AA-(sf) / BBB+(sf	NR/NR
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	382 776 854.09	354 176 854.09	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	13 062 474.96					
Amortisation	13 062 474.96					
Redemption per Class	13 062 474.96	13 062 474.96	-	-	-	-
Redemption per Note		3 337.37	-	-	-	-
Outstanding Closing Balance		341 114 379.13	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Net Outstanding Closing Balance	369 714 379.13	341 114 379.13	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Current Tranching	100 %	92.26 %	3.06 %	2.57 %	0.97 %	1.14 %
Current Pool Factor		0.87	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		31	31	31	31	31
Principal Outstanding per Note Beginning of Period		90 489.74	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		3 337.37	-	-	-	-
Principal Outstanding per Note End of Period		87 152.37	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		230.18	290.54	324.98	397.32	869.21
Interest Payment	1 015 441.88	900 927.53	32 830.89	30 873.42	14 303.40	36 506.63
Interest Payment per Note		230.18	290.54	324.98	397.32	869.21

3. Credit Enhancements

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)	7.74 %	4.68 %	2.11 %	1.14 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	8.63 %	5.57 %	2.11 %	1.14 %	0.00 %
Current CE (Subordination)	7.74 %	4.68 %	2.11 %	1.14 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	8.63 %	5.57 %	2.11 %	1.14 %	0.00 %

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29.04.2025			
Payment date	25.04.2025			
Period No	9			
Monthly Period	01.03.2025			
Interest Period :	25.03.2025	to 25.04.2025	=	31 days

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Santander Consumer Bank

Original balance

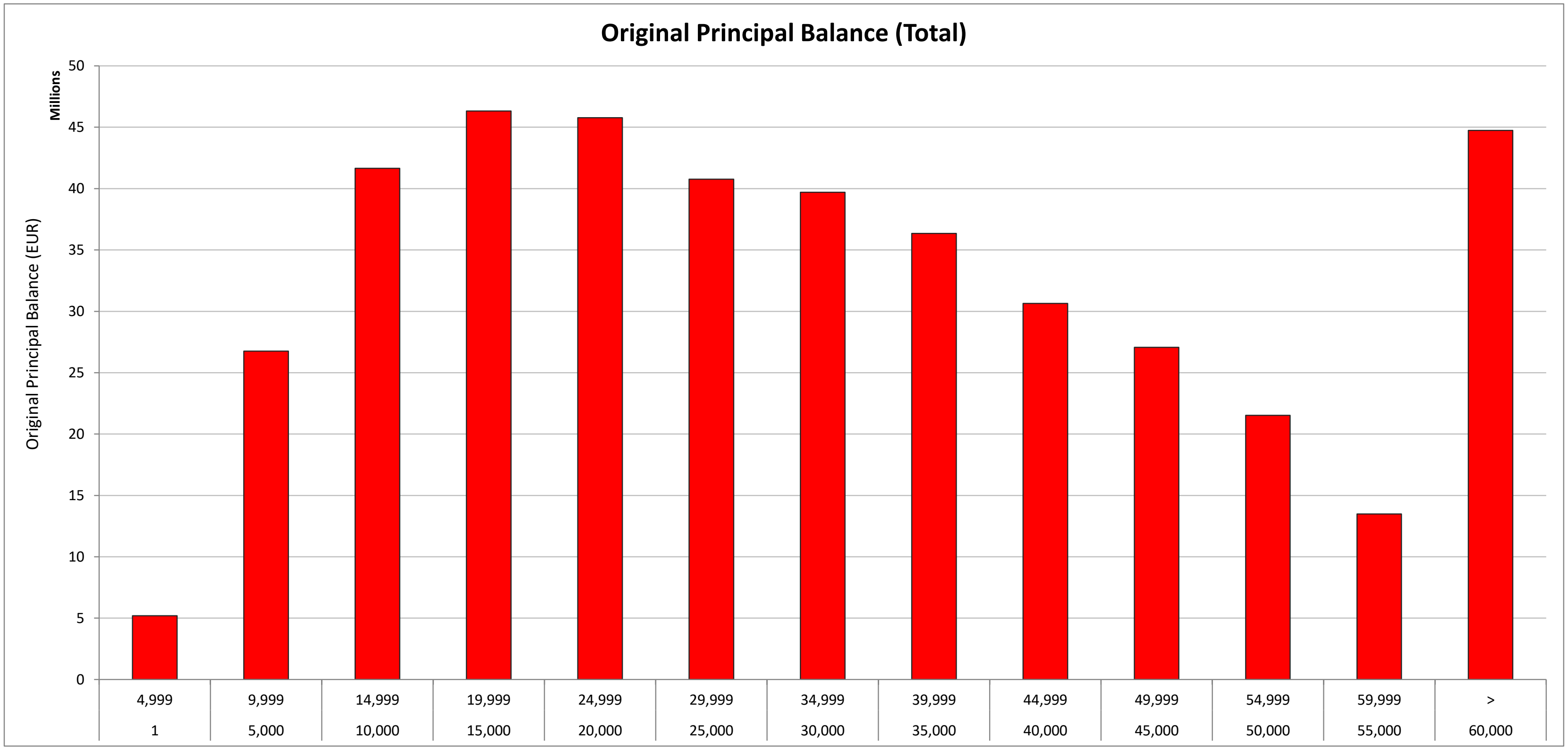
TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
1	4 999	1 484	5 202 584	1.2 %	30.6	9.1
5 000	9 999	3 566	26 756 149	6.4 %	47.7	8.0
10 000	14 999	3 358	41 656 409	9.9 %	54.7	8.0
15 000	19 999	2 662	46 315 000	11.0 %	57.0	7.9
20 000	24 999	2 049	45 771 058	10.9 %	57.8	7.9
25 000	29 999	1 486	40 760 831	9.7 %	57.4	8.0
30 000	34 999	1 223	39 695 334	9.5 %	57.3	7.9
35 000	39 999	972	36 350 811	8.7 %	58.6	7.5
40 000	44 999	722	30 650 067	7.3 %	57.9	8.2
45 000	49 999	571	27 068 239	6.4 %	57.8	8.4
50 000	54 999	411	21 520 181	5.1 %	58.4	8.4
55 000	59 999	235	13 494 077	3.2 %	57.8	8.6
60 000	>	574	44 740 255	10.7 %	60.2	7.6
Total		19 313	419 980 996	100 %	56.7	8.0

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		9					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		9					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

10.a Outstanding Principal Balance

Santander Consumer Bank

Outstanding balance

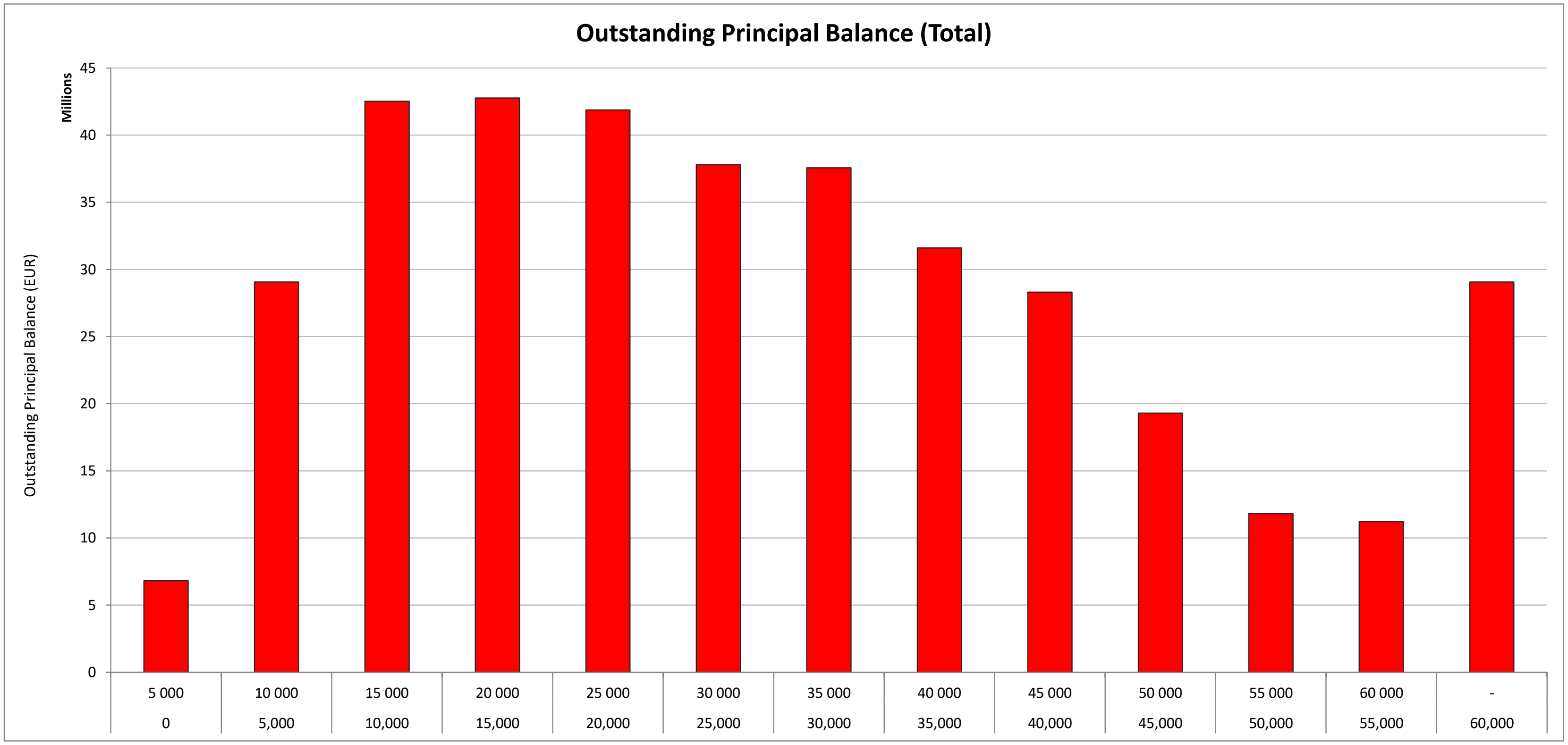
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 097	6 814 198	1.84 %	28.0	17.7
5 000	10 000	3 892	29 060 023	7.86 %	43.4	16.9
10 000	15 000	3 428	42 522 363	11.50 %	48.7	16.7
15 000	20 000	2 465	42 763 751	11.57 %	49.9	17.1
20 000	25 000	1 872	41 883 913	11.33 %	50.1	17.0
25 000	30 000	1 378	37 804 326	10.23 %	49.5	17.1
30 000	35 000	1 162	37 575 152	10.16 %	49.8	17.2
35 000	40 000	846	31 596 632	8.55 %	50.1	17.4
40 000	45 000	668	28 310 149	7.66 %	50.0	17.6
45 000	50 000	408	19 299 154	5.22 %	50.2	18.1
50 000	55 000	226	11 809 382	3.19 %	51.1	17.6
55 000	60 000	196	11 213 145	3.03 %	52.2	16.7
60 000	-	366	29 062 189	7.86 %	52.3	17.3
Total		19 004	369 714 379	100 %	49.1	17.2

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		9			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

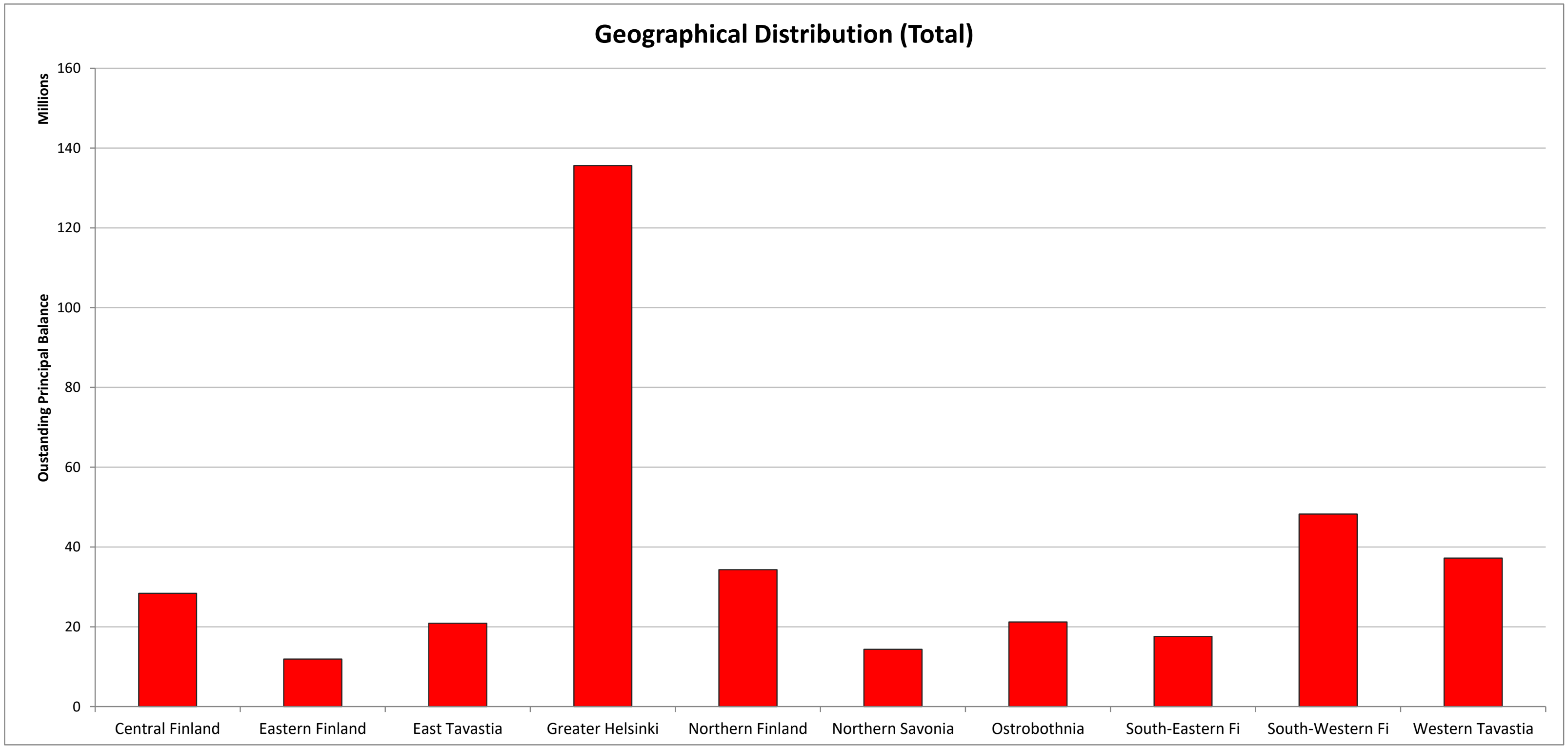
Geographic distribution

TOTAL					
District	**No**	**Outstanding balance**	**% of Outstanding balance**	**WA months to maturity**	**WA seasoning**
Central Finland	1 552	28 372 882	7.67 %	48.8	17.3
Eastern Finland	667	11 899 141	3.22 %	50.1	16.3
East Tavastia	1 130	20 862 421	5.64 %	49.1	17.2
Greater Helsinki	6 211	135 630 669	36.69 %	49.0	17.7
Northern Finland	1 692	34 308 388	9.28 %	49.4	16.7
Northern Savonia	841	14 352 382	3.88 %	49.1	16.0
Ostrobothnia	1 329	21 219 264	5.74 %	49.1	16.4
South-Eastern Fi	1 036	17 570 448	4.75 %	48.8	17.0
South-Western Fi	2 555	48 271 429	13.06 %	49.5	17.0
Western Tavastia	1 991	37 227 355	10.07 %	48.9	17.3
Total	19 004	369 714 379	100 %	49.1	17.2

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Santander Consumer Bank

Interest distribution

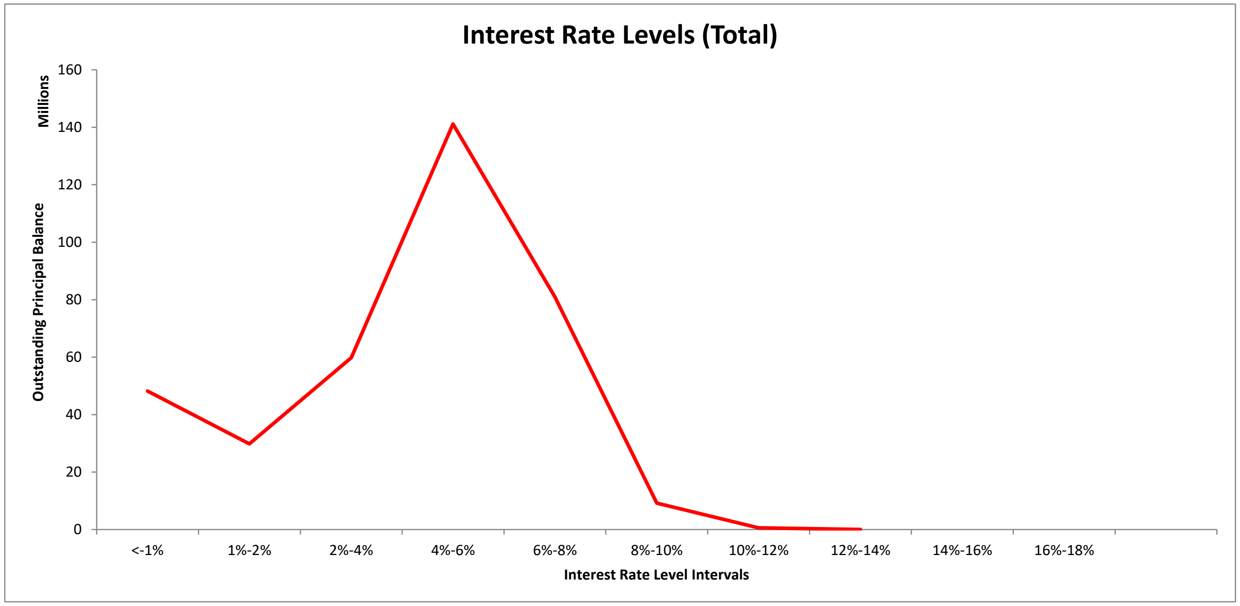
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 720	48 165 561	13.03 %	46.4	15.8
1 %	2 %	963	29 820 908	8.07 %	45.2	22.2
2 %	4 %	2 620	59 823 354	16.18 %	46.9	19.7
4 %	6 %	6 405	141 140 541	38.18 %	50.7	16.5
6 %	8 %	6 256	80 942 304	21.89 %	51.0	15.9
8 %	10 %	973	9 219 156	2.49 %	50.5	15.1
10 %	12 %	62	572 497	0.15 %	51.7	12.4
12 %	14 %	5	30 058	0.01 %	48.6	10.5
14 %	16 %					
16 %	18 %					
18 %	-					
	Total	19 004	369 714 379	100 %	49.1	17.2

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

12.b Interest Rate



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.a Remaining Terms

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		9			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Santander Consumer Bank

TOTAL

Months to maturity

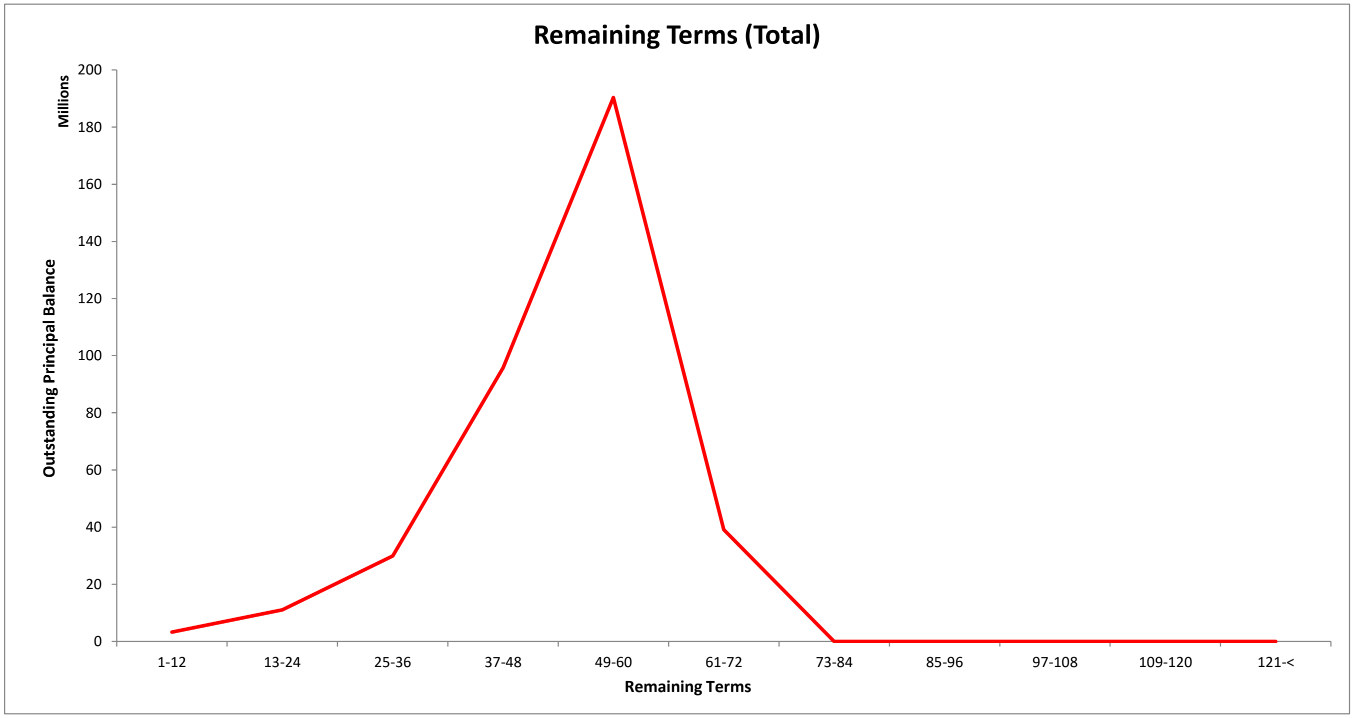
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	10	70 791	0.02 %	0.0	41.6
1	12	669	3 314 407	0.90 %	8.2	28.8
13	24	1 342	11 057 703	2.99 %	19.3	23.0
25	36	2 230	29 943 024	8.10 %	31.1	21.4
37	48	4 703	95 827 878	25.92 %	43.5	19.5
49	60	8 265	190 356 460	51.49 %	54.4	16.5
61	72	1 785	39 144 117	10.59 %	63.1	9.2
73	84					
85	96					
97	108					
109	120					
121	-					
	Total	19 004	369 714 379	100 %	49.1	17.2

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

14.a Seasoning

Months on book

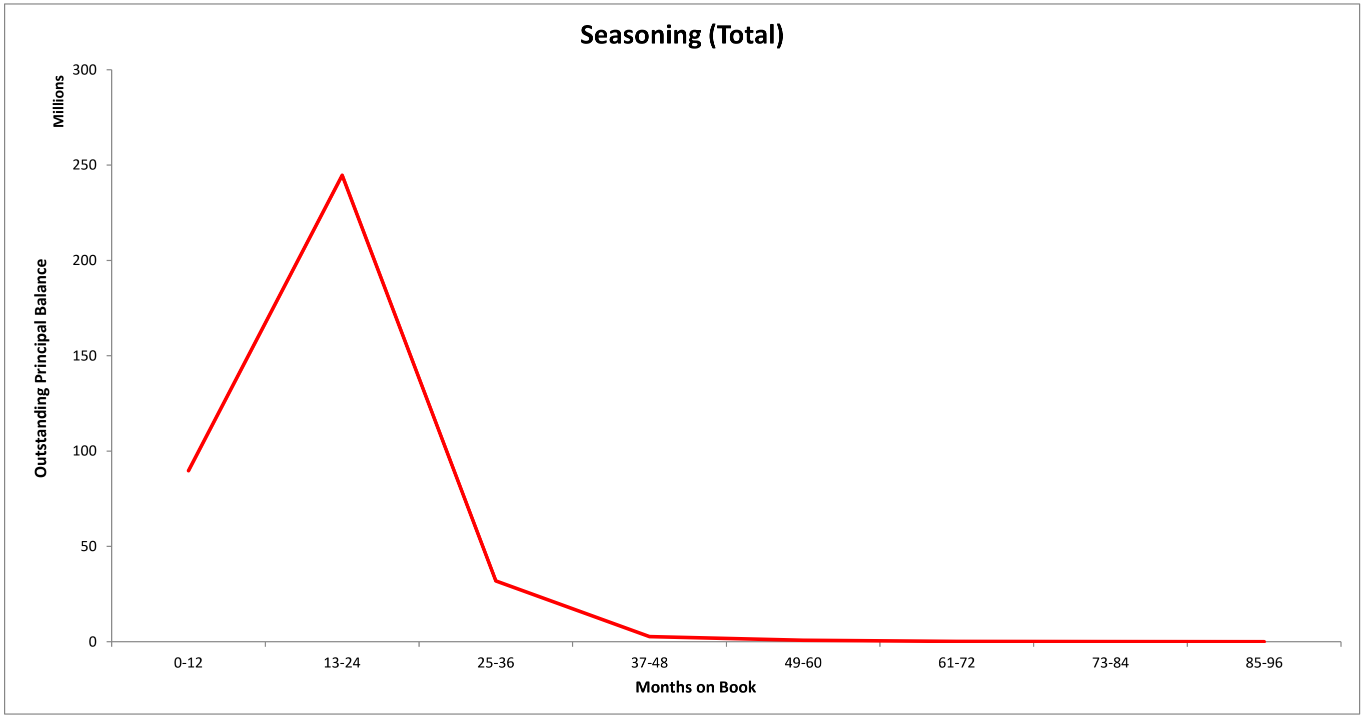
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	4 892	89 693 261	24.26 %	55.0	9.8
13	24	12 249	244 669 096	66.18 %	48.9	18.0
25	36	1 613	31 833 954	8.61 %	37.8	29.3
37	48	164	2 637 407	0.71 %	22.6	41.1
49	60	72	753 911	0.20 %	12.2	53.1
61	72	10	113 255	0.03 %	10.2	63.4
73	84	4	13 496	0.00 %	2.7	74.8
85	96					
	Total	19 004	369 714 379	100 %	49.1	17.2

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.a Balloon loans

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		9			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Balloon loans in percent of portfolio

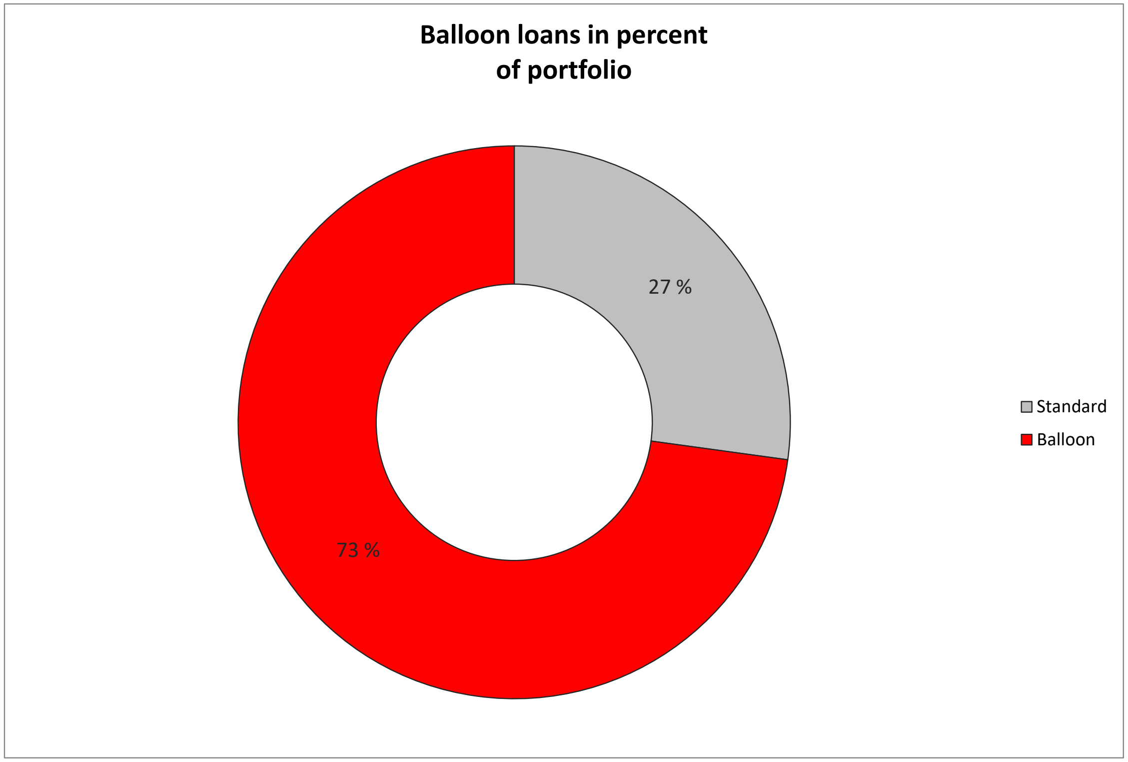
TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9 252	100 431 554	27.2 %	6 853	0.0 %	45.5	15.8
Balloon	9 752	269 282 825	72.8 %	113 911 412	42.3 %	50.5	17.7
Total	19 004	369 714 379	100 %	113 918 265	31 %	49.1	17.2

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

16.a Number of loans per borrower

Number of loans per borrower

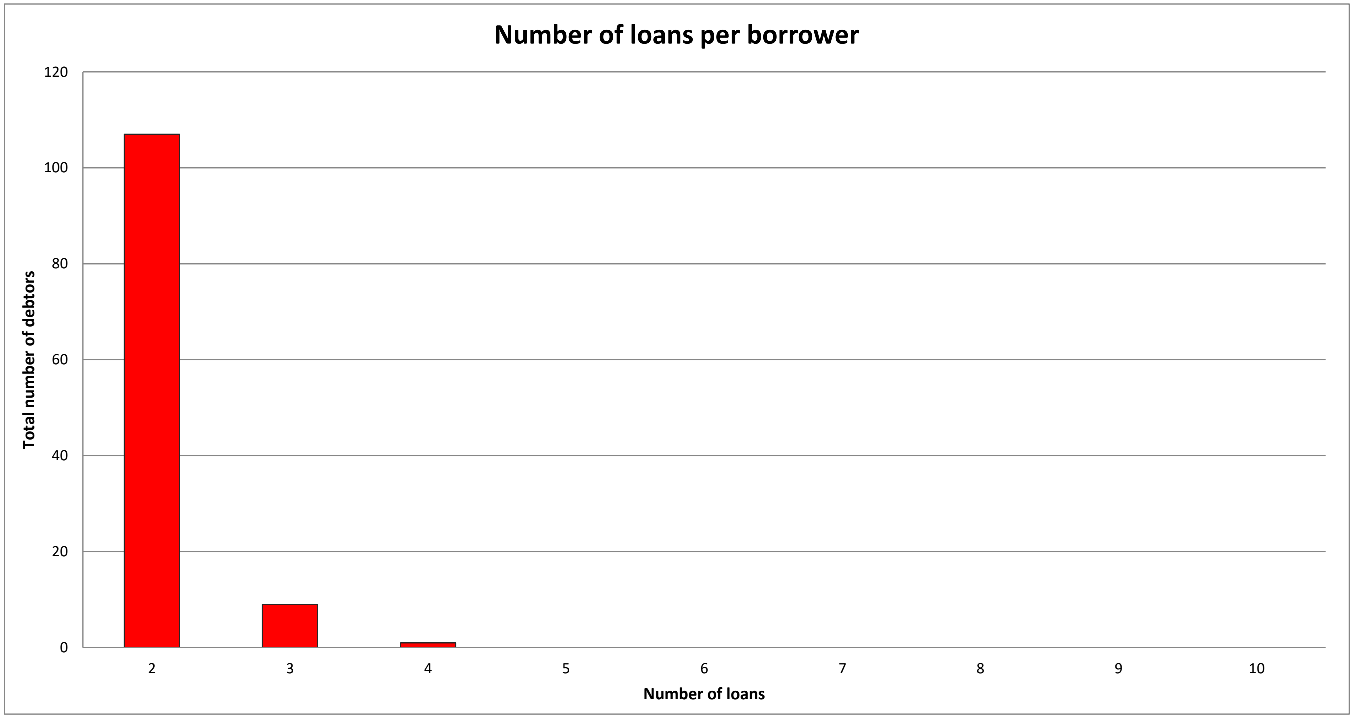
TOTAL			
Total number of loans	**Total number of debtors**	**Outstanding balance**	**%**
1	18 759	364 314 835	98.54 %
2	107	4 436 124	1.20 %
3	9	797 643	0.22 %
4	1	165 777	0.04 %
5			
6			
7			
8			
9			
10			
Total:	18 876	369 714 379	100 %

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.b Number of loans per borrower

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.a Amortisation Profile

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Amortization profile (first 20 periods)

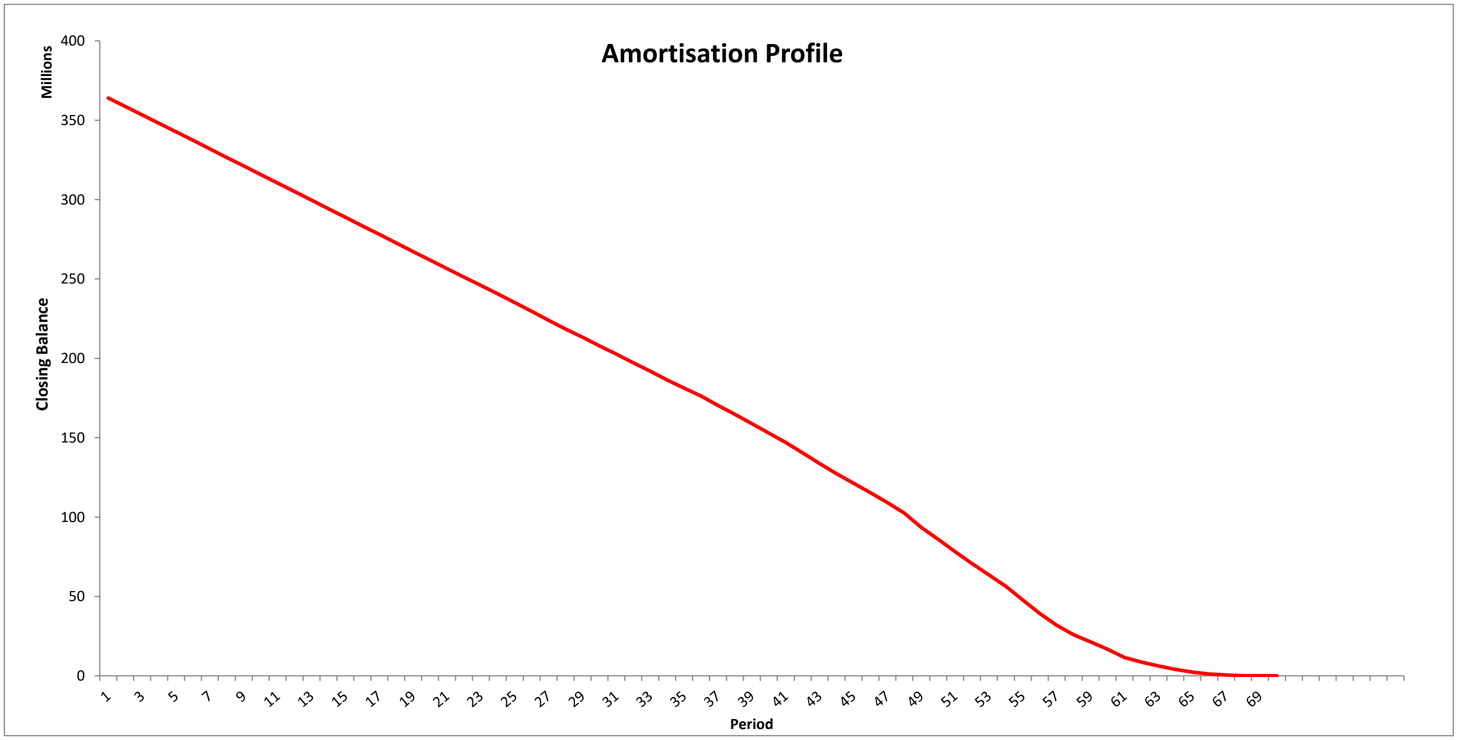
TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	369 714 379	363 970 661	5 743 718	1 433 857	4.75 %	98.45 %
2	363 970 661	358 641 317	5 329 345	1 412 590	4.76 %	97.00 %
3	358 641 317	353 374 035	5 267 282	1 390 546	4.75 %	95.58 %
4	353 374 035	348 054 818	5 319 216	1 369 247	4.75 %	94.14 %
5	348 054 818	342 729 540	5 325 278	1 348 481	4.75 %	92.70 %
6	342 729 540	337 378 669	5 350 870	1 327 595	4.75 %	91.25 %
7	337 378 669	331 980 556	5 398 113	1 306 576	4.75 %	89.79 %
8	331 980 556	326 554 037	5 426 519	1 285 373	4.75 %	88.33 %
9	326 554 037	321 171 073	5 382 964	1 264 180	4.75 %	86.87 %
10	321 171 073	315 776 350	5 394 724	1 243 047	4.74 %	85.41 %
11	315 776 350	310 437 902	5 338 448	1 222 033	4.74 %	83.97 %
12	310 437 902	305 110 603	5 327 298	1 200 867	4.74 %	82.53 %
13	305 110 603	299 667 090	5 443 514	1 179 856	4.74 %	81.05 %
14	299 667 090	294 159 894	5 507 195	1 158 493	4.74 %	79.56 %
15	294 159 894	288 855 732	5 304 162	1 136 887	4.74 %	78.13 %
16	288 855 732	283 428 926	5 426 806	1 115 882	4.74 %	76.66 %
17	283 428 926	278 093 588	5 335 338	1 094 501	4.73 %	75.22 %
18	278 093 588	272 696 211	5 397 377	1 073 398	4.73 %	73.76 %
19	272 696 211	267 222 735	5 473 477	1 052 162	4.73 %	72.28 %
20	267 222 735	261 880 041	5 342 694	1 030 691	4.73 %	70.83 %

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.b Amortisation Profile

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.a Payment Holidays

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		9			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Payment Holiday

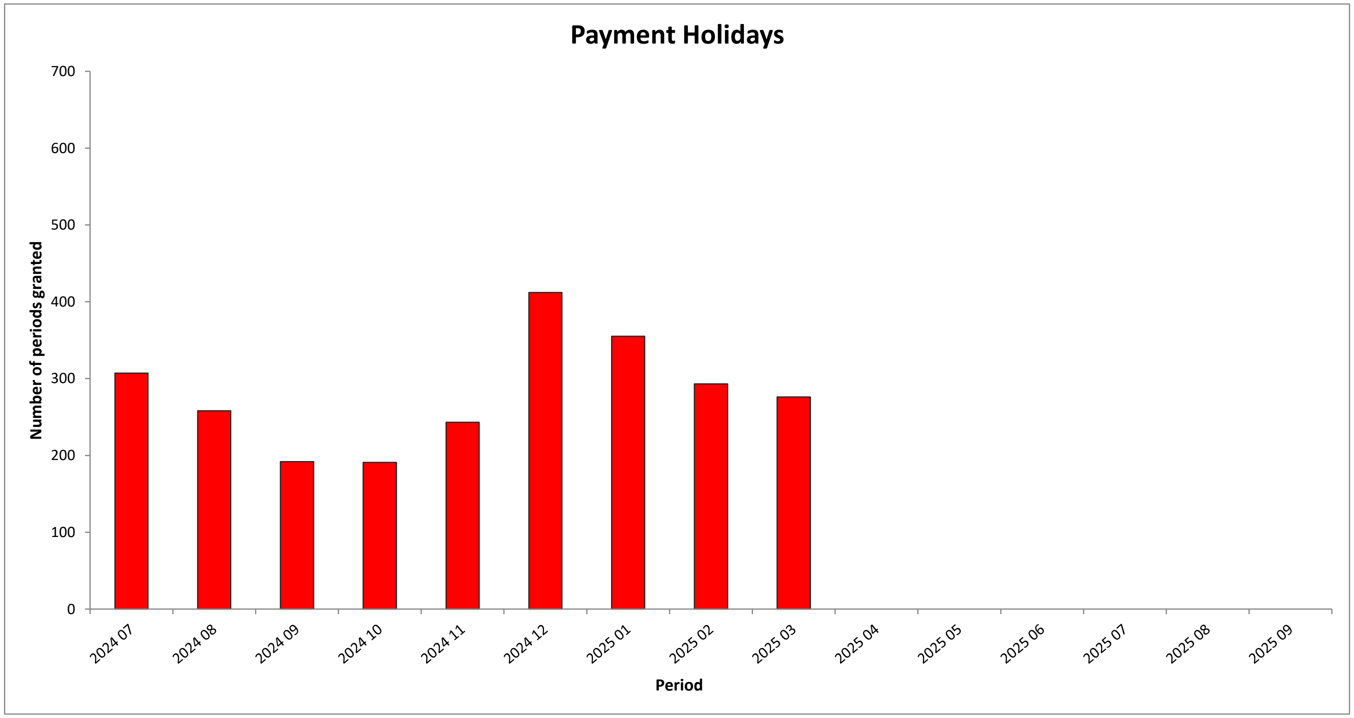
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2024 07	307	319	89 746	7 580 197
2024 08	258	269	73 203	6 392 726
2024 09	192	202	51 874	4 612 067
2024 10	191	203	50 880	4 846 949
2024 11	243	260	66 234	5 655 482
2024 12	412	422	107 491	9 001 146
2025 01	355	374	99 083	7 750 541
2025 02	293	318	86 471	6 852 438
2025 03	276	293	85 310	6 763 801
2025 04				
2025 05				
2025 06				
2025 07				
2025 08				
2025 09				
2025 10				
Total:	2 527	2 660	710 291	59 455 348

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

18.b Payment Holidays



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date		29.04.2025		
Payment date		25.04.2025		
Period No		9		
Monthly Period		01.03.2025		
Interest Period	from	25.03.2025	to ####### = 31	days

Remaining PH's

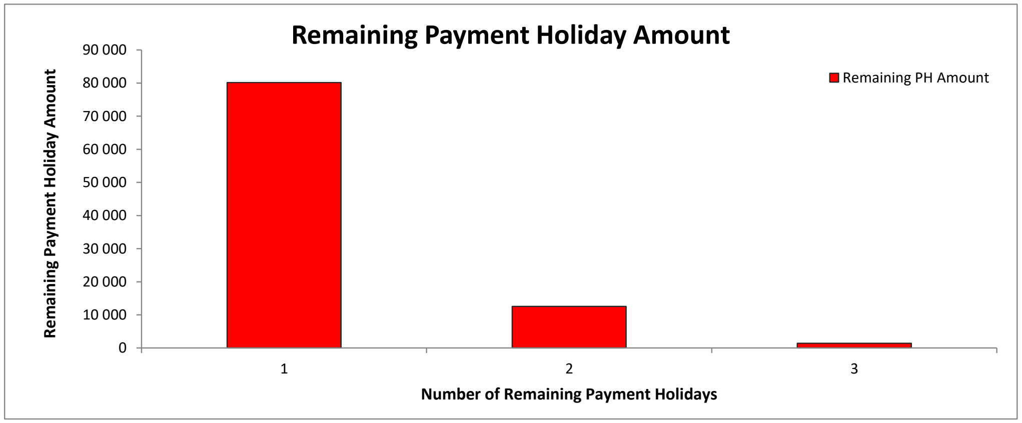
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	285	80 159	6 858 665
2	15	12 543	593 794
3	1	1 415	42 808
Total	301	94 117	7 495 267

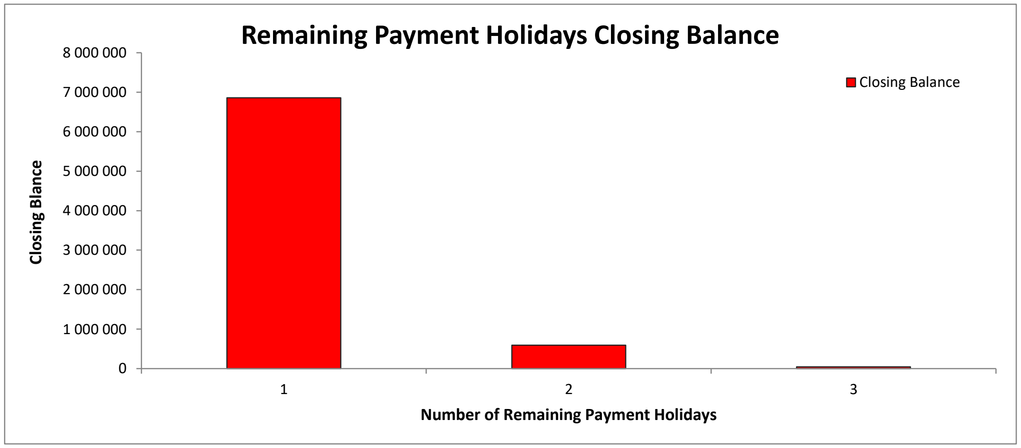
Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days





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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

19.a Downpayment

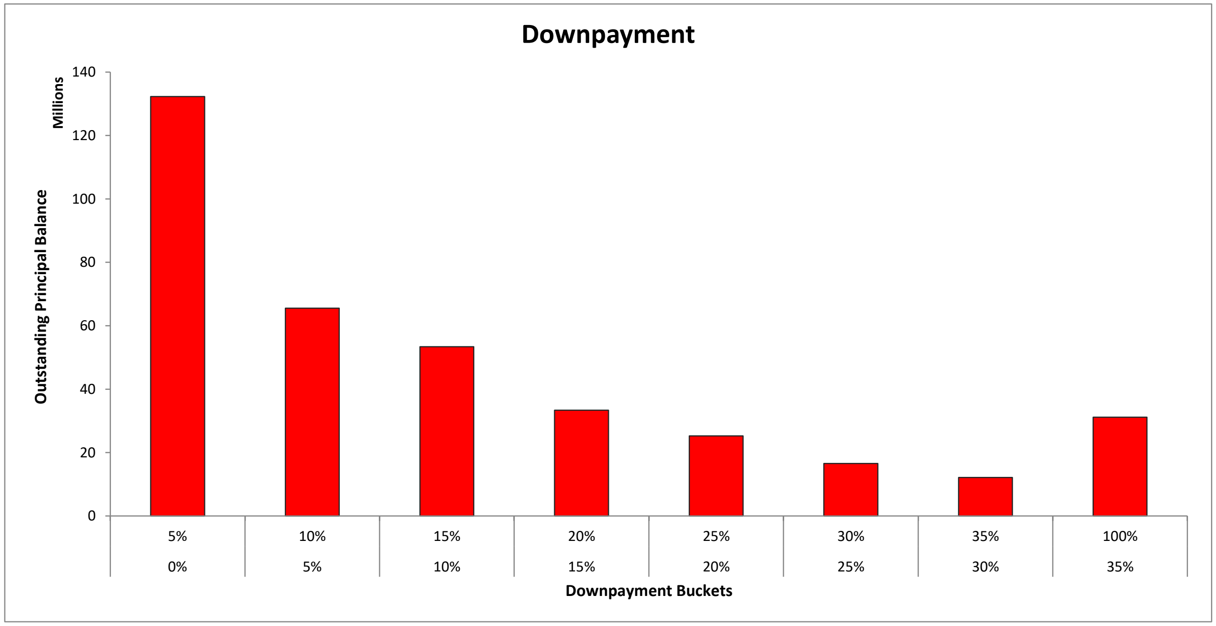
Downpayment percent

TOTAL						
Min (>=)	**Max (<)**	**No**	**Outstanding balance**	**%**	**WA months to maturity**	**WA seasoning**
0 %	5 %	6 865	132 278 168	35.78 %	51.2	17.0
5 %	10 %	2 671	65 560 982	17.73 %	50.9	17.4
10 %	15 %	2 426	53 386 851	14.44 %	48.9	17.6
15 %	20 %	1 623	33 363 454	9.02 %	47.9	17.3
20 %	25 %	1 238	25 234 519	6.83 %	46.9	17.6
25 %	30 %	930	16 577 011	4.48 %	47.0	17.2
30 %	35 %	699	12 140 641	3.28 %	45.9	16.9
35 %	100 %	2 552	31 172 754	8.43 %	42.6	16.5
	Total	19 004	369 714 379	100 %	49.1	17.2

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.a Vehicle Condtion

Reporting Date		29.04.2025	
Payment date		25.04.2025	
Period No		9	
Monthly Period		01.03.2025	
Interest Period	from	25.03.2025	to 25.04.2025 = 31 days

Vehicle condition

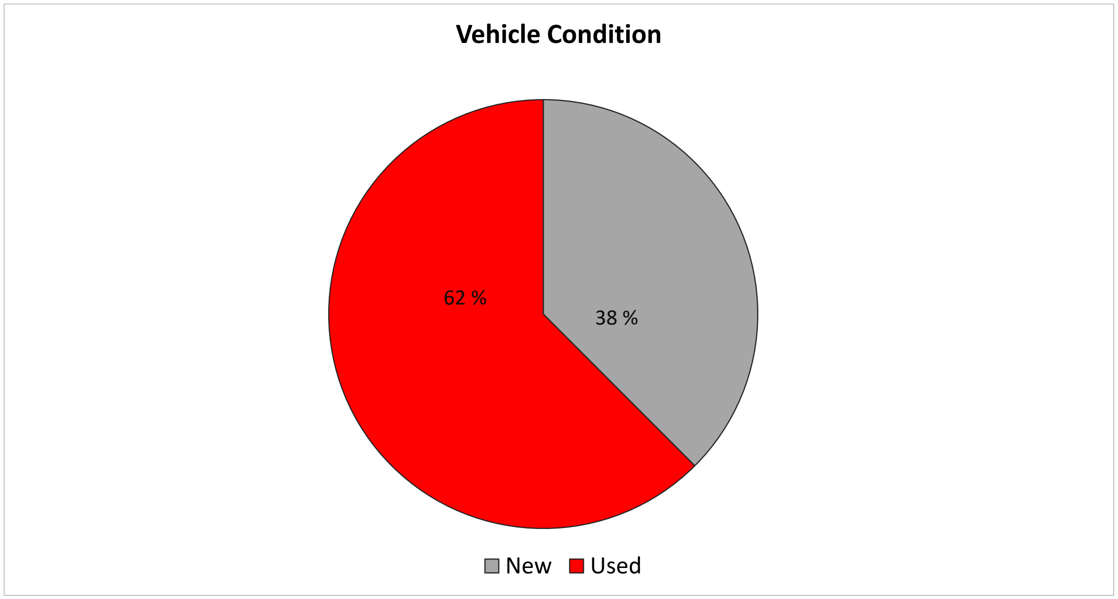
TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 329	138 693 402	37.51 %	46.7	18.0
Used	14 675	231 020 978	62.49 %	50.6	16.7
Total	19 004	369 714 379	100 %	49.1	17.2

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.a Borrower Type

Reporting Date		29.04.2025						
Payment date		25.04.2025						
Period No		9						
Monthly Period		01.03.2025						
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Santander Consumer Bank

Borrower Type

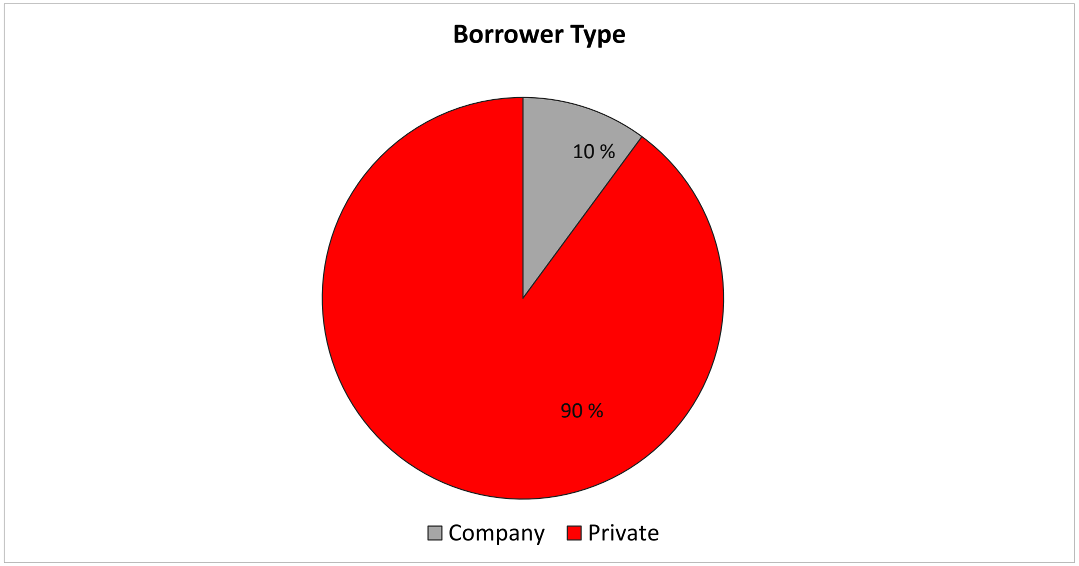
TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 573	37 374 799	10.11 %	40.3	20.1
Private	17 431	332 339 580	89.89 %	50.1	16.9
Total	19 004	369 714 379	100 %	49.1	17.2

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		9			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	#######	= 31 days

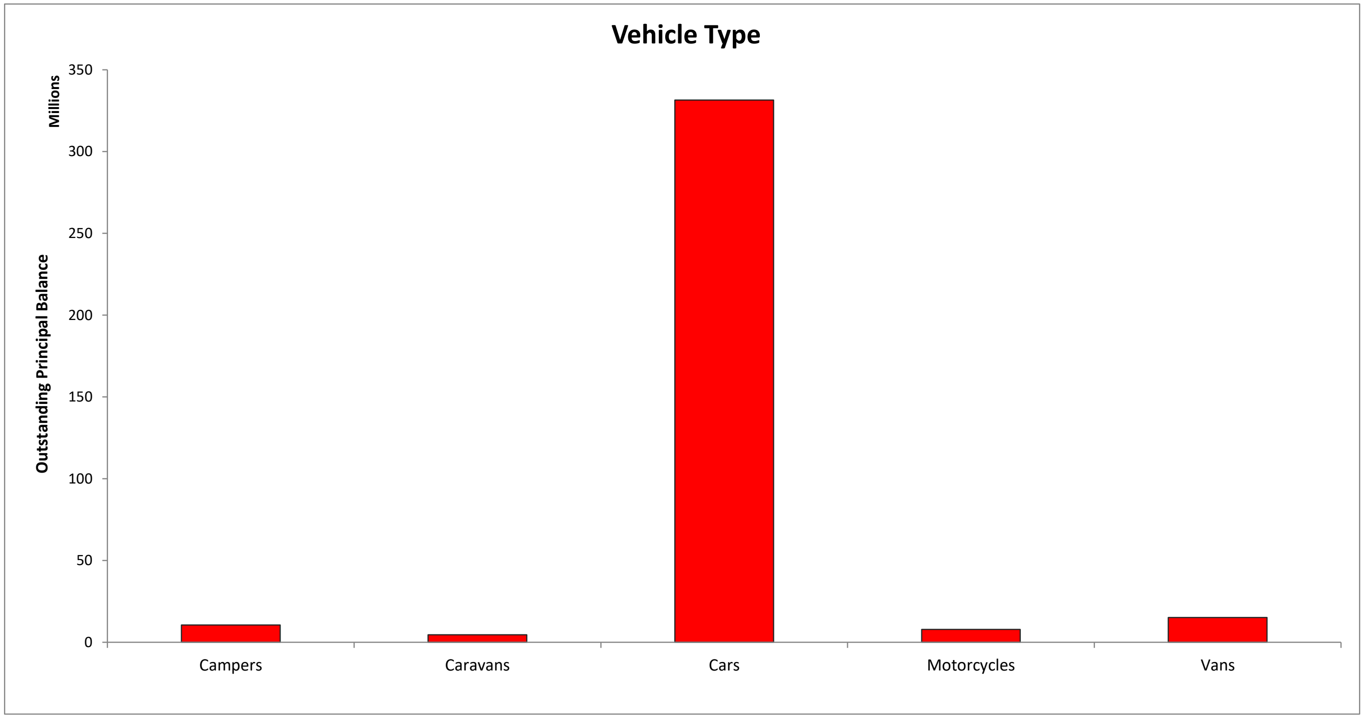
TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	282	10 618 003	2.87 %	51.3	17.3
Caravans	230	4 581 836	1.24 %	50.1	16.7
Cars	16 701	331 485 545	89.66 %	49.3	17.2
Motorcycles	763	7 918 162	2.14 %	46.5	16.0
Vans	1 028	15 110 834	4.09 %	45.1	18.5
Total	19 004	369 714 379	100 %	49.1	17.2

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		9					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Restructured

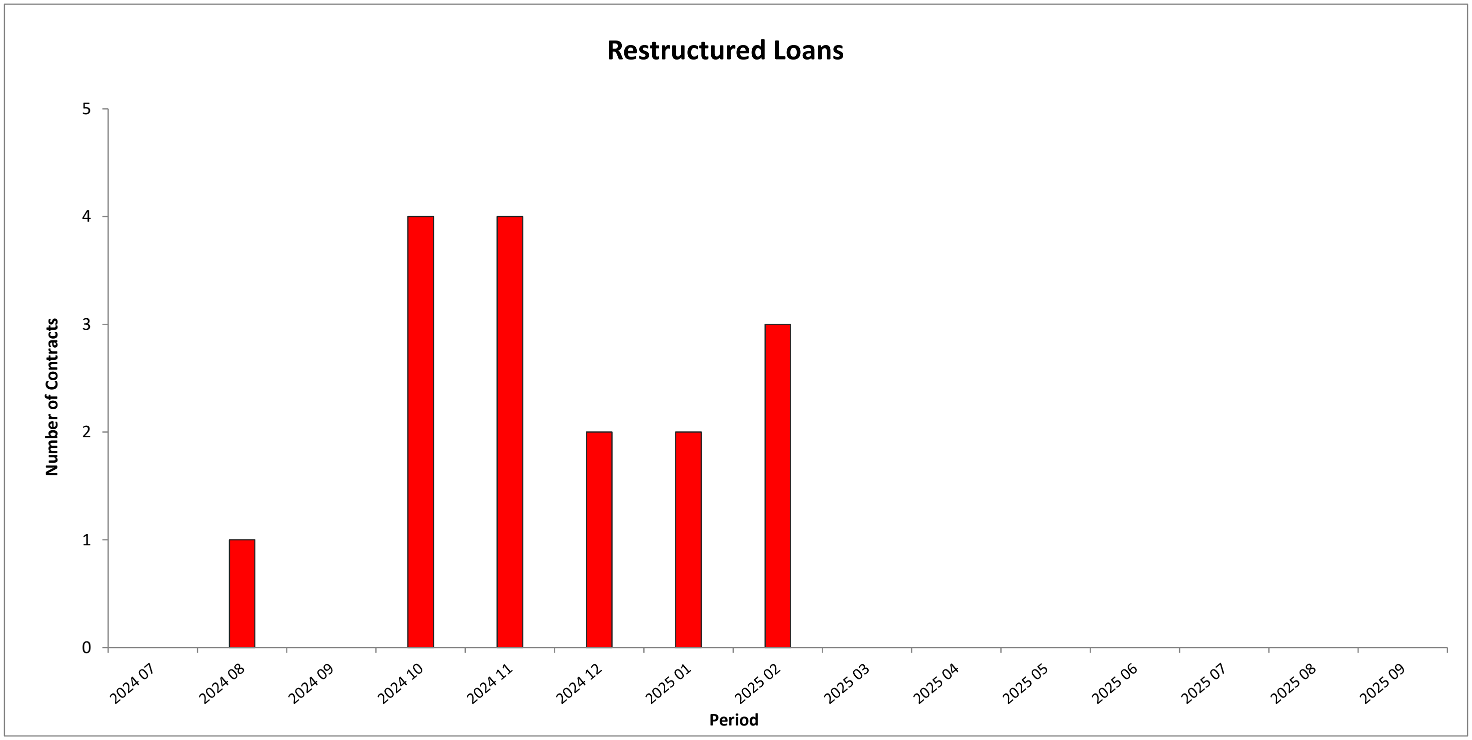
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11 465
2024 09	0	0
2024 10	4	106 716
2024 11	4	78 043
2024 12	2	10 565
2025 01	2	4 901
2025 02	3	32 105
2025 03	0	0
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
Total	16	243 796

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

24.a Dynamic Interest rate

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		9					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	#######	=	31	days

Interest rate evolution

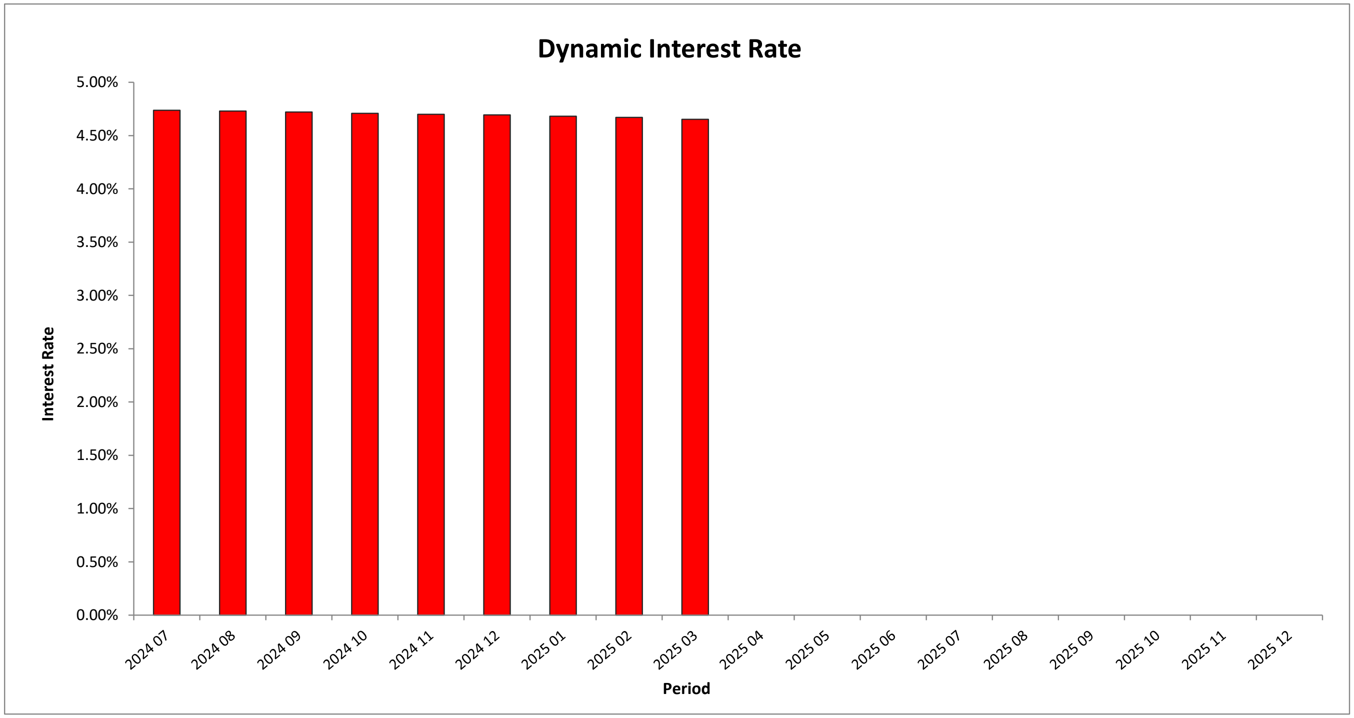
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390 666 760	4.74 %
2024 08	408 032 437	4.73 %
2024 09	408 729 706	4.72 %
2024 10	406 199 100	4.71 %
2024 11	408 439 235	4.70 %
2024 12	408 179 787	4.69 %
2025 01	394 847 033	4.68 %
2025 02	382 776 854	4.67 %
2025 03	369 714 379	4.65 %
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
2025 10		
2025 11		
2025 12		

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	#######	=	31 days

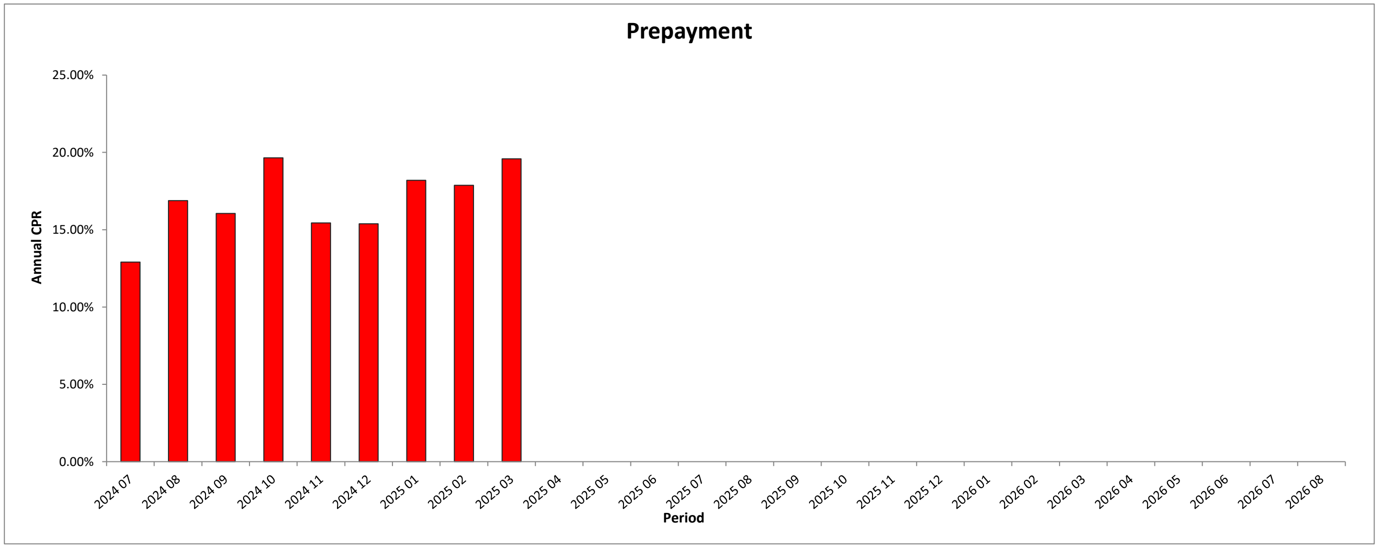
Dynamic Prepayment

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			
2025 05			
2025 06			
2025 07			
2025 08			
2025 09			
2025 10			
2025 11			
2025 12			
2026 01			
2026 02			
2026 03			
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		9			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

26. Delinquency

Reporting Date		29.04.2025		
Payment date		25.04.2025		
Period No		9		
Monthly Period		01.03.2025		
Interest Period	from	25.03.2025	to	25.04.2025 = 31 days

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	390 666 759.86	17 050	364 510 371.98	1 139	22 635 662.09	107	2 078 813.39	55	983 024.59	26	458 887.81	0	0.00	0	0.00	0	0.00
	8	408 032 436.31	18 195	383 198 239.42	1 012	19 875 967.36	143	3 039 900.43	50	986 066.60	30	526 741.48	22	405 521.02	0	0.00	3	3 910.97
	9	408 729 705.88	18 202	379 851 286.13	1 211	22 937 604.31	134	2 590 875.04	79	1 922 340.91	29	669 530.32	23	402 131.71	20	355 937.46	5	10 841.30
	10	406 199 100.07	18 288	376 190 653.61	1 147	22 275 983.27	250	4 158 590.41	72	1 329 265.26	62	1 478 938.18	17	432 021.17	18	333 648.17	23	403 671.53
	11	408 439 234.72	18 564	377 297 310.05	1 046	20 652 399.74	290	5 289 144.09	161	2 505 162.70	62	1 077 955.82	55	1 289 348.64	14	327 913.68	20	351 811.40
	12	408 179 786.77	18 610	374 220 196.74	1 142	21 639 776.75	265	5 111 858.56	184	3 330 122.11	118	1 816 751.77	46	844 270.33	53	1 216 810.51	16	316 720.56
2025	1	394 847 033.48	18 245	362 540 078.93	1 033	19 808 552.58	261	4 937 062.60	150	2 914 261.71	141	2 651 708.88	80	1 319 764.29	33	675 604.49	57	1 227 755.31
	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																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		29.04.2025		
Payment date		25.04.2025		
Period No		9		
Monthly Period		01.03.2025		
Interest Period	from	25.03.2025	to	25.04.2025 = 31 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						
2024 4	1 072 203	59				87 208	87 208	984 995	205 064	292 273	779 931						
2025 1	2 839 323	153							116 998	116 998	2 722 324						
2025 2																	
2025 3																	

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		9					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Santander Consumer Bank

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 036 325.40	EUR
Senior Expenses	-	7 167.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	917 973.32	EUR
Tranche A Loan Interest to Issuer	-	176 892.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	9 731.00	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	-	11 453.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6 944.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	27 921.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	878 244.08	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	-	
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts		-	
Deferred Purchase Price to Seller		-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 965 817.83	EUR
Senior Expenses	-	7 167.00	EUR
Issuer swap interest to swap counterparty	-	917 973.32	EUR
Interest Class A Notes	-	900 928.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	32 831.00	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	-	30 873.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	14 303.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	36 507.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	983 087.76	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	42 147.75	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date		29.04.2025						
Payment date		25.04.2025						
Period No		9						
Monthly Period		01.03.2025						
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days	

Santander Consumer Bank

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	12 079 387.20	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
On and after the occurence of the Revolving Period End Date			
Principal Payments on Loan to Issuer	-	12 079 387.20	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 062 474.96	EUR
Prior to the Revolving Period End Date			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
On and after the occurence of the Revolving Period End Date			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
Prior to a Pro Rata trigger Event			
Principal Payments on Class A Notes	-	13 062 474.96	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event			
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
On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event			
To pay any Class A Notes Principal due and payable	-	-	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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		9			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	7 167.00					
Interest accrued for the Period	EUR	1 015 442.00	900 928.00	32 831.00	30 873.00	14 303.00	36 507.00
Cumulative Interest accrued	EUR	14 759 847.00	13 327 658.00	433 712.00	399 460.00	179 095.00	419 922.00
Interest Payments	EUR	1 015 442.00	900 928.00	32 831.00	30 873.00	14 303.00	36 507.00
Cumulative Interest Payments	EUR	14 759 847.00	13 327 658.00	433 712.00	399 460.00	179 095.00	419 922.00
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	-					

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

30. Swap Overview

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		9				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Kimi 13|Front Swap

Party A	**DZ Bank AG**
Party B	**SCF Rahoituspalvelut XIII DAC**
Swap Notional	**382 776 854**
Interest Period Start	25.03.2025
Interest Period End	25.04.2025
Interest Days	31
Settlement Date	25.04.2025
Party A Floating Interest Rate	2.37400 %
Party A Floating Rate Day Count Fraction	0.0861
Party A Interest Amount	**EUR 782 502.22**
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0861
Party B Interest Amount	**EUR 917 973.32**

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		9					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

31. Contact Details

Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no

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