SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025
Monthly Investor Report

Reporting Date		28/05/2026					
Payment date		26/05/2026		Following payment dates:	25/06/2026		
Period No		5			25/07/2026		
Monthly Period		01/04/2026					
Interest Period	from	27/04/2026	to	26/05/2026	=	29	days
Cut-Off date		30/04/2026					

Cover Sheet Monthly Investor Report

Santander Consumer Bank

Index

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

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1. Portfolio Information

Reporting Date		28/05/2026				
Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance	**419,078,882.07**	**EUR**
Scheduled Loan Principal Repayments	5,649,970.57	EUR
Prepayments	7,491,103.85	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**13,141,074.42**	**EUR**
New Defaulted Auto Loans amt in Period	259,095.28	EUR
Closing balance	**405,678,712.37**	**EUR**
Principal Recoveries on loans in default	1,680.71	EUR

Total revenue collections

Total Revenue Received in Period	**1,810,504.75**	**EUR**

Loans

At beginning of period	20,693	Loans
Paid in Full	448	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	9	Loans
At end of period	**20,236**	**Loans**

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Reporting Date		28/05/2026				
Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

2. Amount Due for Distribution - Revenue Receipts

Issuer Available Revenue Receipts	Current Period	
a. Collections: Interest, fees, recoveries etc.	1,812,185.46	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Issuer	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Issuer	-	EUR
d. Liquidity Reserve (in event of a Senior Expenses Deficit)	-	EUR
e. Amounts received under the Swap Agreement	663,745.59	EUR
f. Principal Addition Amounts under item [(a)] of the Pre-Enforcement Redemption Priority of Payments	-	EUR
g. Interest earned by the Issuer	25,999.13	EUR
h. Pro rata ARR Amounts and Sequential ARR Amounts from the Pre-Enforcement Redemption Priority of Payments (HC)	-	EUR
i. The Seller Loan Revenue Purchase Price (only on the Regulatory Call Early Redemption Date)	-	EUR
j. Final Repurchase Price c) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
k. Any amounts advanced to the Issuer by the Subordinated Loan Provider	-	EUR
l. The Liquidity Reserve Excess Amount standing to the credit of the Liquidity Reserve Account	133,259.56	EUR
m. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**2,635,189.74**	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date		28/05/2026				
Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

Santander Consumer Bank

Issuer Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	13,141,074.42	EUR
b. Default Interest on unpaid sums due from the Seller to the Issuer 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. The Seller Loan Redemption Purchase Price (only on the Regulatory Call Early Redemption Date)	-	EUR
e. Gap Amount	-	EUR
f. The debit balance of all Principal Deficiency Sub-Ledgers to be reduced on such Payment Date	259,095.28	EUR
g. Any other net income amount received by the Issuer	-	EUR
Total Amount for Issuer Available Redemption Receipts	**13,400,169.70**	EUR

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4. Reserve Accounts

Reporting Date		28/05/2026					
Payment date		26/05/2026					
Period No		5					
Monthly Period		01/04/2026					
Interest Period	from	27/04/2026	to	26/05/2026	=	29	days

Note Balance

Beginning of Period		418,678,882.07	EUR
End of Period		405,178,712.37	EUR

Liquidity Balance

Beginning of Period	0.9 %	3,706,710.34	EUR
Cash Outflow		127,600.40	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	3,579,109.94	EUR
Required Reserve Amount	0.9 % *	3,579,109.94	EUR

Expenses Advance

Beginning of Period	-	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	-	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

No borrowers whose loans were sold to SC Nordics S.à. r.l. acting for and on behalf of its compartment Rahoituspalvelut 2025 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		28/05/2026				
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Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

Santander Consumer Bank

Asset Balance

Opening balance	419,078,882.07	EUR
Closing balance	405,678,712.37	EUR

Portfolio Performance:	EUR	%	# loans
Performing Receivables:			
Current	389,193,546.87	95.94%	19,380
1-29 days past due	11,548,507.73	2.85%	601
Delinquent Receivables:			
30-59 days past due	2,038,844.47	0.50%	106
60-89 days past due	564,244.13	0.14%	34
90-119 days past due	1,216,506.64	0.30%	59
120-149 days past due	644,376.69	0.16%	29
150-179 days past due	472,685.84	0.12%	27
Total Performing and Delinquent	**405,678,712**	**100.00%**	**20,236**
Current Period Defaults	259,095.28		9
Cumulative Defaults	292,182.18		19
Current Period Principal Recoveries	1,680.71		
Cumulative Principal Recoveries	1,810.71		

Sequential Payment Trigger Event	NO
[A] from the first Payment Date in January 2026 until the Payment Date in December 2026: 2.50%;	0.06%
[B] from the Payment Date in January 2027 until the Payment Date in December 2027: 3.00%; and	0.06%
[C] from the Payment Date in January 2028 onwards: 3.50%.	0.06%
or ([A] + [B] - [C]) / [D] < 10%	**85.48%**
[A] Aggregate Outstanding Asset Principal Amount	405,678,712.37
[B] Aggregate principal balance of Defaulted Contracts	292,182.18
[C] Recoveries received on such Defaulted Contracts	1,810.71
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	474,952,308.90
or [Principal Deficiency Ledger debit balance] ≥ EUR 5,937,500	**NO**
Principal Deficiency Ledger debit balance	0.00
or Servicer Termination Event	**NO**
or Hedge Counterparty Downgrade Event	**NO**

Pro Rata Trigger Event, where (1 - [A] / [B]) ≥ 16%	10.43%	NO
[A] Aggregate Outstanding Note Principal Amount of the Class A Notes	375,378,882.07	
[B] Aggregate Outstanding Asset Principal Amount	419,078,882.07	

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6. Note Principal

Reporting Date		28/05/2026	
Payment date		26/05/2026	
Period No		5	
Monthly Period		01/04/2026	
Interest Period	from	27/04/2026	to 26/05/2026 = 29 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	375,378,882.07	22,300,000.00	11,900,000.00	7,100,000.00	2,000,000.00	EUR
Sequential Amortization	13,400,169.70	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	100,000.00	EUR
End of Period	361,978,712.37	22,300,000.00	11,900,000.00	7,100,000.00	1,900,000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	259,095.28	EUR
Credit PDL	-	-	-	-	259,095.28	EUR
End of Period	-	-	-	-	-	EUR
Net Note Principal						
Beginning of Period	375,378,882.07	22,300,000.00	11,900,000.00	7,100,000.00	2,000,000.00	EUR
End of Period	361,978,712.37	22,300,000.00	11,900,000.00	7,100,000.00	1,900,000.00	EUR

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7. Outstanding Notes

Reporting Date		28/05/2026			
Payment date		26/05/2026			
Period No		5			
Monthly Period		01/04/2026			
Interest Period	from	27/04/2026	to	26/05/2026 =	29 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS3213329603	XS3213329868	XS3213330015	XS3213330106	XS3213330288
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100%	90.80%	4.69%	2.51%	1.49%	0.51%
Legal Final Maturity Date		27/12/2035	27/12/2035	27/12/2035	27/12/2035	27/12/2035
Rating (Fitch/S&P)		AAA (sf) / AAAsf	AA (sf) / AA-sf	A (high) (sf) / Asf	A (low) (sf) / BBB+sf	BBB (high) (sf) / BBBsf
Initial Notes Aggregate Principal Outstanding Balance	475,000,000.00	431,300,000.00	22,300,000.00	11,900,000.00	7,100,000.00	2,400,000.00
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	4,750	4,313	223	119	71	24
Current Note Information						
Outstanding Opening Balance	418,678,882.07	375,378,882.07	22,300,000.00	11,900,000.00	7,100,000.00	2,000,000.00
Available Distribution Amount	13,400,169.70					
Amortisation	13,400,169.70					
Redemption per Class	13,500,169.70	13,400,169.70	-	-	-	100,000.00
Redemption per Note		3,106.93	-	-	-	4,166.67
Outstanding Closing Balance		361,978,712.37	22,300,000.00	11,900,000.00	7,100,000.00	1,900,000.00
Net Outstanding Closing Balance	405,178,712.37	361,978,712.37	22,300,000.00	11,900,000.00	7,100,000.00	1,900,000.00
Current Tranching	100%	89.34%	5.50%	2.94%	1.75%	0.47%
Current Pool Factor		0.84	1.00	1.00	1.00	0.79

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		29	29	29	29	29
Principal Outstanding per Note Beginning of Period		87,034.29	100,000.00	100,000.00	100,000.00	83,333.33
>Principal Repayment per note		3,106.93	-	-	-	4,166.67
Principal Outstanding per Note End of Period		83,927.36	100,000.00	100,000.00	100,000.00	79,166.67
>Interest accrued for the period		177.94	263.26	295.48	339.78	306.65
Interest Payment	892,814.14	767,462.12	58,705.99	35,161.86	24,124.62	7,359.56
Interest Payment per Note		177.94	263.26	295.48	339.78	306.65

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E
Initial total CE (Subordination)	9.20%	4.51%	2.00%	0.51%	0.00%
Initial total CE (Subordination, incl. Liquitidy Reserve)	10.06%	5.36%	2.00%	0.51%	0.00%
Current CE (Subordination incl. Excess Spread)	11.81%	6.31%	3.37%	1.62%	1.15%
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	12.70%	7.19%	3.37%	1.62%	1.15%
Current CE (Subordination)	10.66%	5.16%	2.22%	0.47%	0.00%
Current CE (Subordination, incl. Liquitidy Reserve)	11.55%	6.04%	2.22%	0.47%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	28/05/2026			
Payment date	26/05/2026			
Period No	5			
Monthly Period	01/04/2026			
Interest Period	27/04/2026	to 26/05/2026	=	29 days

			Rating Triggers									
			Short Term				Long Term					
			Fitch		DBRS		Fitch		DBRS			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SC Nordics S.à. r.l.			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	F1	BBB-	A	BBBL	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 the Servicing Agreement, if: (a) the appointment of the Servicer is terminated pursuant to Clause 10.1 of the Servicing Agreement; or (b) for so long as the Servicer is Santander Consumer Finance Oy: (i) Santander Consumer Finance, S.A. ceases to have: (a) a rating of at least "BBB (low)" by DBRS or, where such entity is not rated by DBRS, ceases to have a DBRS Equivalent Rating of at least "BBB (low)" for its long-term, unsecured, unsubordinated debt obligations; or (b) a long-term issuer default rating of at least "BBB-" by Fitch; or (ii)
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	R-1M	R-1M	A	AA-	A	AA	No	The Transaction Account Bank is required to be an institution: (i) in respect of Fitch Ratings, (A) where the institution has a Fitch Deposit Rating, a short-term Fitch Deposit Rating of at least "F1" or a long-term Fitch Deposit Rating of at least "A"; or (B) where the institution does not have a Fitch Deposit Rating, a short- term issuer default rating of at least "F1" or a long-term issuer default rating of at least "A"; and (ii) in respect of DBRS, a minimum institution rating (whether private or public) of "A" provided by DBRS, being the higher of (1) a rating one notch below the institution's long-term critical obligations rating (whether private or public); (2) the institution's issuer rating or long-term senior unsecured debt rating (whether private or public); or (3) the institution's long-term deposit rating (whether private or public), or if an entity is not rated by DBRS, then the DBRS Equivalent Rating assigned by Fitch, S&P or Moody's; and/or, in each case, such lower rating as may be acceptable to the Rating Agencies from time to time.
Hedge Counterparty	DZ Bank AG	Fitch First Trigger Required Rating	F1	F1+	N/A	N/A	A(dcr)	AA(dcr)	A	N/A	No	If the Swap 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 Swap 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 Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap 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 Swap 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 Swap 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 Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Hedge Counterparty	DZ Bank AG	DBRS First Trigger Rating	N/A	N/A	N/A	R-1M	N/A	N/A	A	AAL	No	If the Swap Counterparty (or its guarantor) ceases to have the DBRS First Trigger Rating but either the Swap Counterparty (or its guarantor) has the DBRS Second Trigger Rating, it (i) will within 30 Business Days of the occurrence post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; (iii) obtain an eligible guarantee of its liabilities and obligations from a third party pursuant to the Swap Agreement; or (iv) take such other action in order to maintain the rating of the Notes, or to restore the rating of the Notes to the level it would have been at immediately prior to such occurrence.
	DZ Bank AG	DBRS Second Trigger Rating	N/A	N/A	N/A	R-1M	N/A	N/A	BBB	AAL	No	If neither the Swap Counterparty (or its guarantor) has the DBRS Second Trigger Rating, it (i) will within 30 Business Days of the occurrence post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; (ii) use commercially reasonable efforts to transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; (iii) use commercially reasonable efforts to obtain an eligible guarantee of its liabilities and obligations from a third party pursuant to the Swap Agreement; or (iv) use commercially reasonable efforts to take such other action in order to maintain the rating of the Notes, or to restore the rating of the Notes to the level it would have been at immediately prior to such occurrence.
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	N/A	N/A	A	AA	A	AA	No	The Issuer (or the Servicer acting on its behalf) will (with the prior written consent of the Note Trustee) procure that (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings.
RSF Reserve Funding Advance	Santander Consumer Finance S.A.		N/A	N/A	N/A	N/A	BBB	A	BBB	A	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as RSF Reserve Advance Provider and to make available to the Issuer an initial loan in an amount up equal to the Required Replacement Servicer Fee Reserve Amount to cover amounts required to pay a fee to any Replacement Servicer (the "within sixty (60) days from the date on which an RSF Reserve Funding Trigger Event occurs", the "RSF Reserve Initial Funding Date").

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Interest Period	from	27/04/2026	to	26/05/2026 = 29 days

9.a Original Portfolio Principal Balance

Original balance

TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
1	4,999	1,489	5,263,748	1.11%	26.3	10.6
5,000	9,999	4,039	30,860,815	6.50%	44.5	9.7
10,000	14,999	4,125	51,573,546	10.86%	52.3	9.5
15,000	19,999	3,220	55,882,681	11.77%	55.0	9.6
20,000	24,999	2,544	57,032,353	12.01%	56.2	9.5
25,000	29,999	2,082	56,925,738	11.99%	56.5	9.5
30,000	34,999	1,505	48,639,463	10.24%	56.4	9.6
35,000	39,999	1,039	38,715,311	8.15%	56.1	10.1
40,000	44,999	747	31,618,084	6.66%	56.0	9.4
45,000	49,999	571	27,108,336	5.71%	56.0	9.8
50,000	54,999	380	19,903,748	4.19%	56.0	9.7
55,000	59,999	218	12,482,633	2.63%	55.9	9.4
60,000	>	454	38,945,853	8.20%	57.7	8.8
Total		22,413	474,952,309	100%	54.7	9.6

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9.b Original Principal Balance Graph

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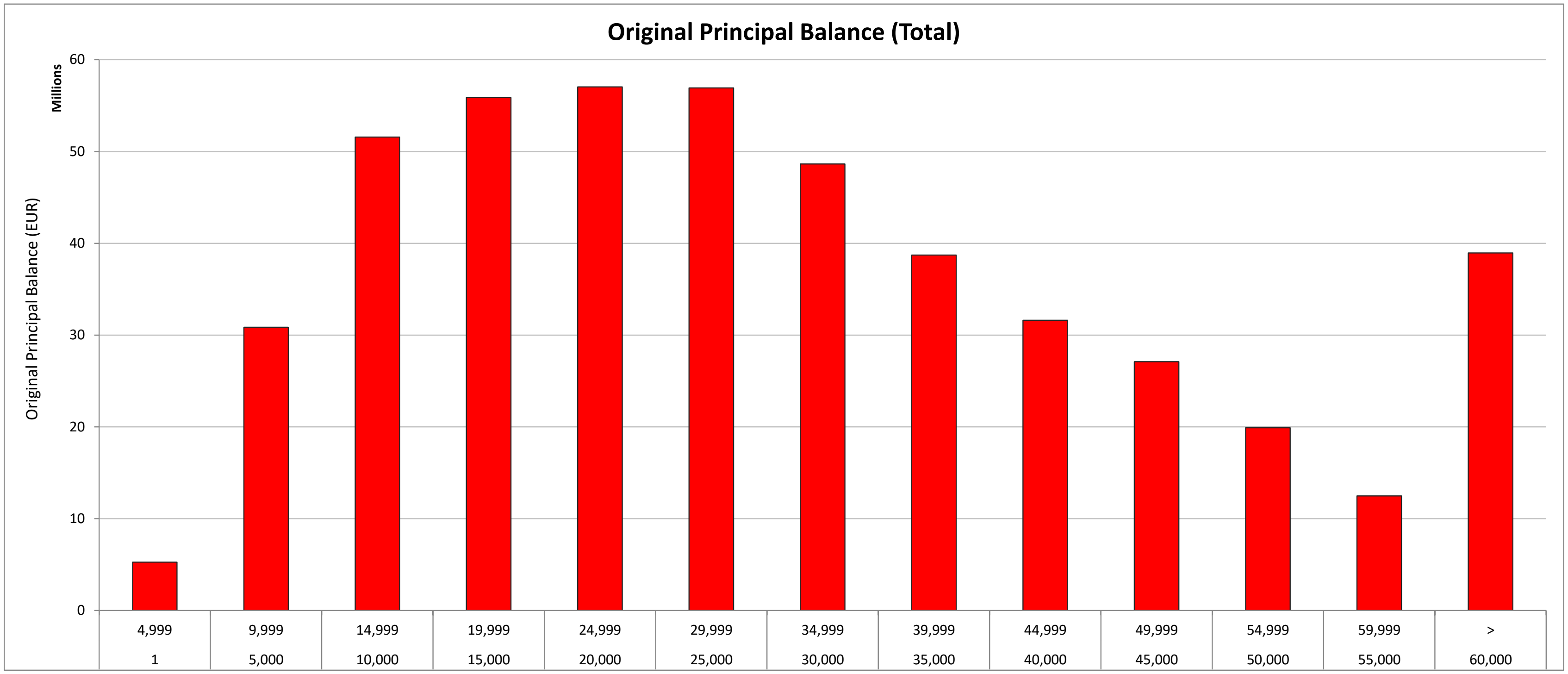
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days



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Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

10.a Outstanding Principal Balance

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	1,707	5,545,062	1.37%	27.6	15.4
5,000	10 000	3,816	28,862,464	7.11%	44.9	14.1
10,000	15 000	3,802	47,465,817	11.70%	51.8	13.9
15,000	20 000	2,799	48,740,090	12.01%	54.0	14.0
20,000	25 000	2,320	52,090,225	12.84%	54.8	13.8
25,000	30 000	1,783	48,865,369	12.05%	54.9	13.8
30,000	35 000	1,299	42,011,903	10.36%	54.3	14.0
35,000	40 000	847	31,608,844	7.79%	53.7	14.0
40,000	45 000	621	26,267,963	6.48%	54.1	13.8
45,000	50 000	489	23,083,343	5.69%	54.0	13.8
50,000	55 000	274	14,301,032	3.53%	54.7	13.9
55,000	60 000	153	8,749,906	2.16%	56.5	13.1
60,000	-	326	28,086,694	6.92%	56.0	13.2
Total		20,236	405,678,712	100%	53.2	13.9

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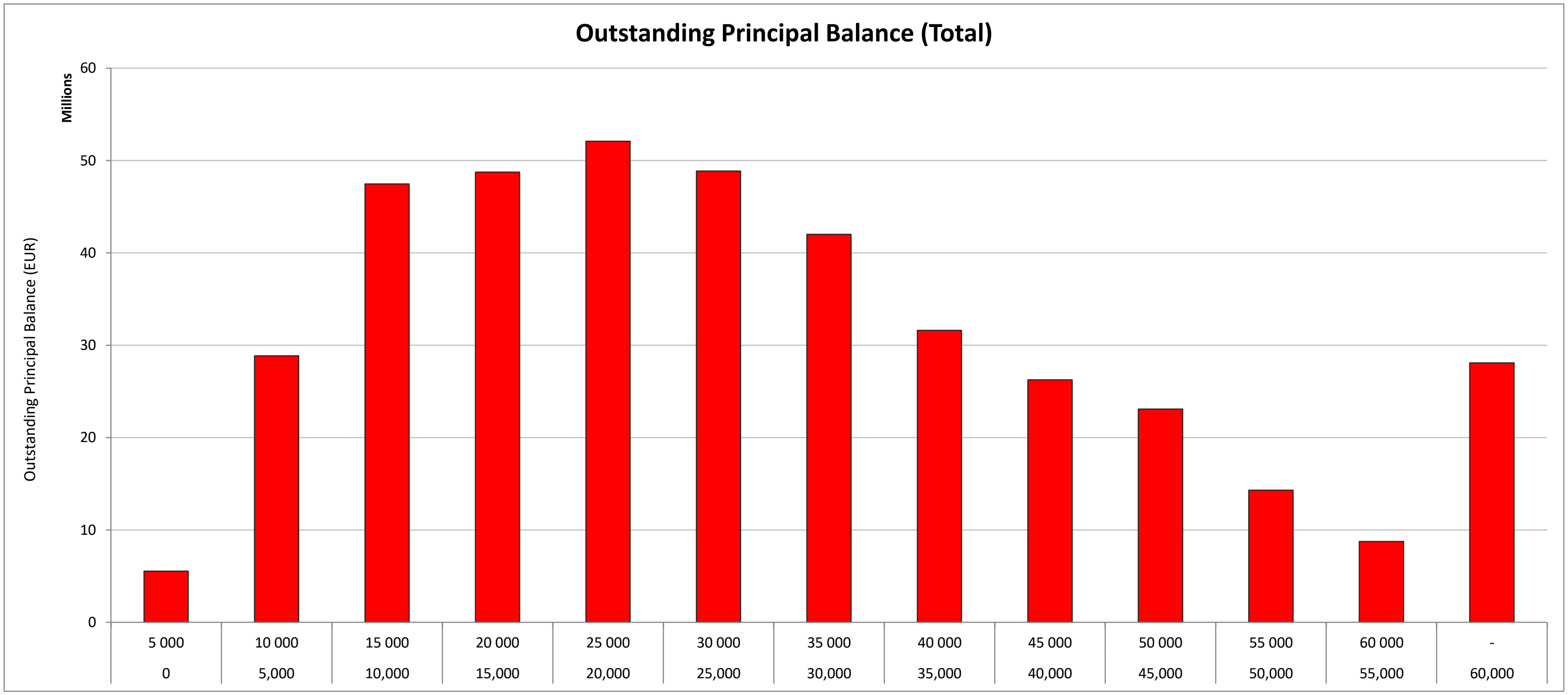
Monthly Period		01/04/2026					
Interest Period	from	27/04/2026	to	26/05/2026	=	29	days

10.b Outstanding Principal Balance Graph



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Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

11.a Geographical Distribution

Geographic distribution

TOTAL					
District	**No**	**Outstanding balance**	**% of Outstanding balance**	**WA months to maturity**	**WA seasoning**
Northern Savonia	906	17,051,067	4.20%	53.5	13.3
Eastern Finland and Ylivieska	914	17,050,800	4.20%	52.5	13.7
East Tavastia	1,296	25,014,106	6.17%	54.0	13.5
South-Eastern Finland	1,334	24,129,661	5.95%	52.6	13.8
Ostrobothnia	1,355	23,910,528	5.89%	52.7	13.9
Central Finland and Kymenlaakso	1,765	34,255,239	8.44%	52.6	13.8
Northern Finland	1,759	37,677,029	9.29%	52.9	14.2
Uusimaa	1,872	38,271,580	9.43%	53.0	14.2
Western Tavastia	2,195	42,758,897	10.54%	53.6	14.0
South-Western Finland	2,645	52,178,103	12.86%	53.7	13.8
Greater Helsinki	4,195	93,381,704	23.02%	53.2	13.8
Total	20,236	405,678,712	100%	53.2	13.9

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11.b Geographical Distribution Graph

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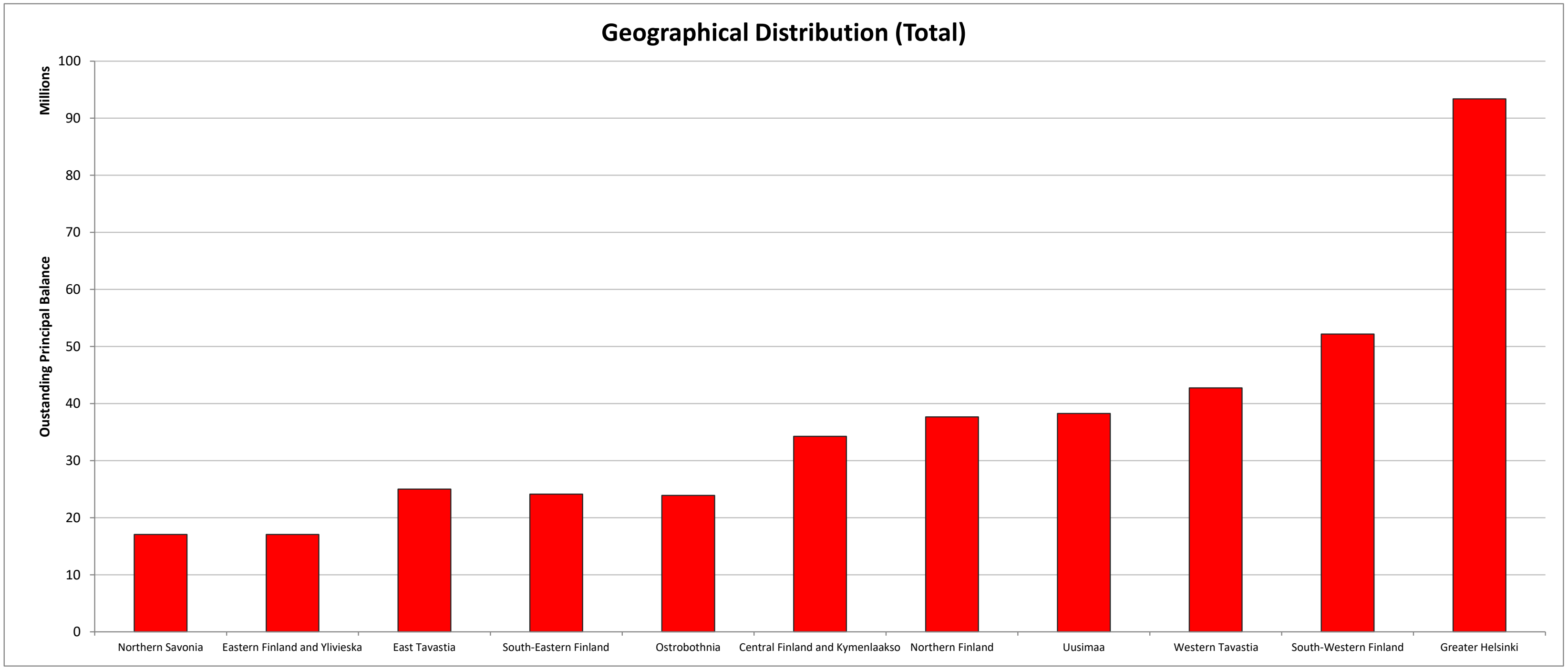

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12.a Interest Rate

Reporting Date		28/05/2026			
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Period No		5			
Monthly Period		01/04/2026			
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	2,215	65,312,671	16.10%	51.8	14.2
1%	2%	1,413	36,904,274	9.10%	49.1	15.6
2%	4%	5,406	127,659,075	31.47%	55.9	12.2
4%	6%	6,209	113,416,266	27.96%	52.5	14.7
6%	8%	4,161	54,743,956	13.49%	52.9	14.5
8%	10%	783	7,242,441	1.79%	51.5	14.1
10%	12%	45	370,868	0.09%	47.7	15.3
12%	14%	2	11,633	0.00%	40.1	8.3
14%	16%	1	6,608	0.00%	52.0	8.0
16%	18%	1	10,920	0.00%	64.0	8.0
18%	-					
Total		20,236	405,678,712	100%	53.2	13.9

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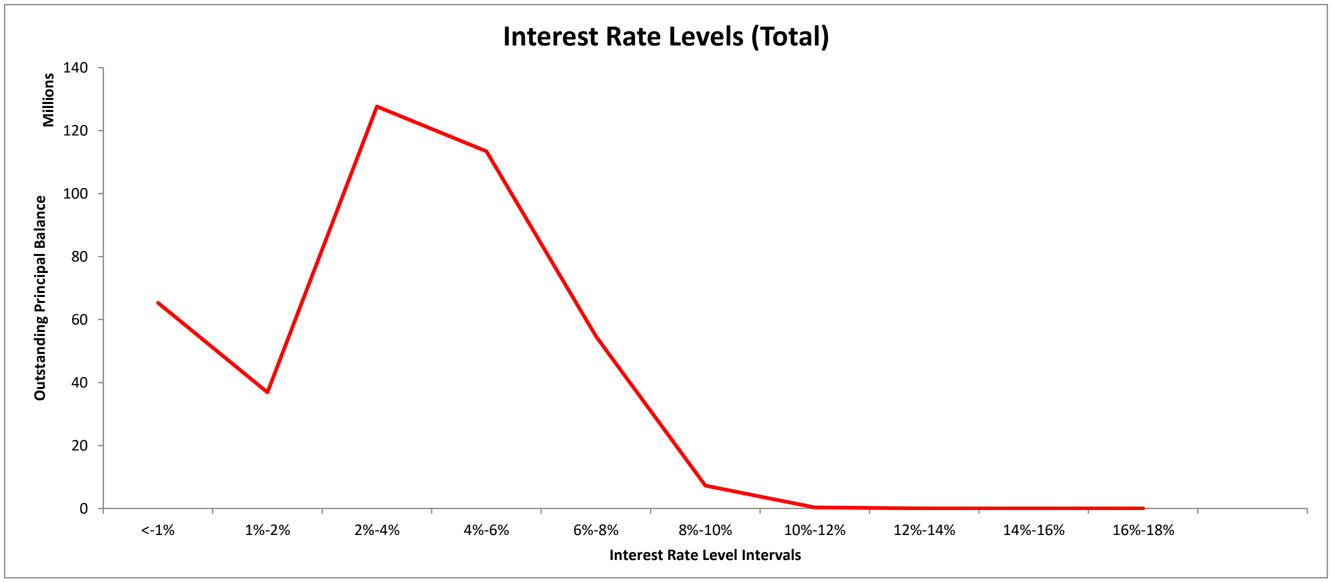
12.b Interest Rate

Reporting Date		28/05/2026				
Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days



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13.a Remaining Terms

Reporting Date		28/05/2026				
Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

Santander Consumer Bank

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	6	36,929	0.01%	0.0	54.7
	1	12	486	1,985,451	0.49%	8.5	26.1
	13	24	1,135	8,701,193	2.14%	19.2	20.2
	25	36	1,698	20,606,114	5.08%	31.0	19.5
	37	48	3,750	71,906,219	17.72%	42.7	17.4
	49	60	7,670	169,475,464	41.78%	54.6	15.2
	61	72	5,491	132,967,342	32.77%	63.4	8.8
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		20,236	405,678,712	100%	53.2	13.9

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Reporting Date		28/05/2026					
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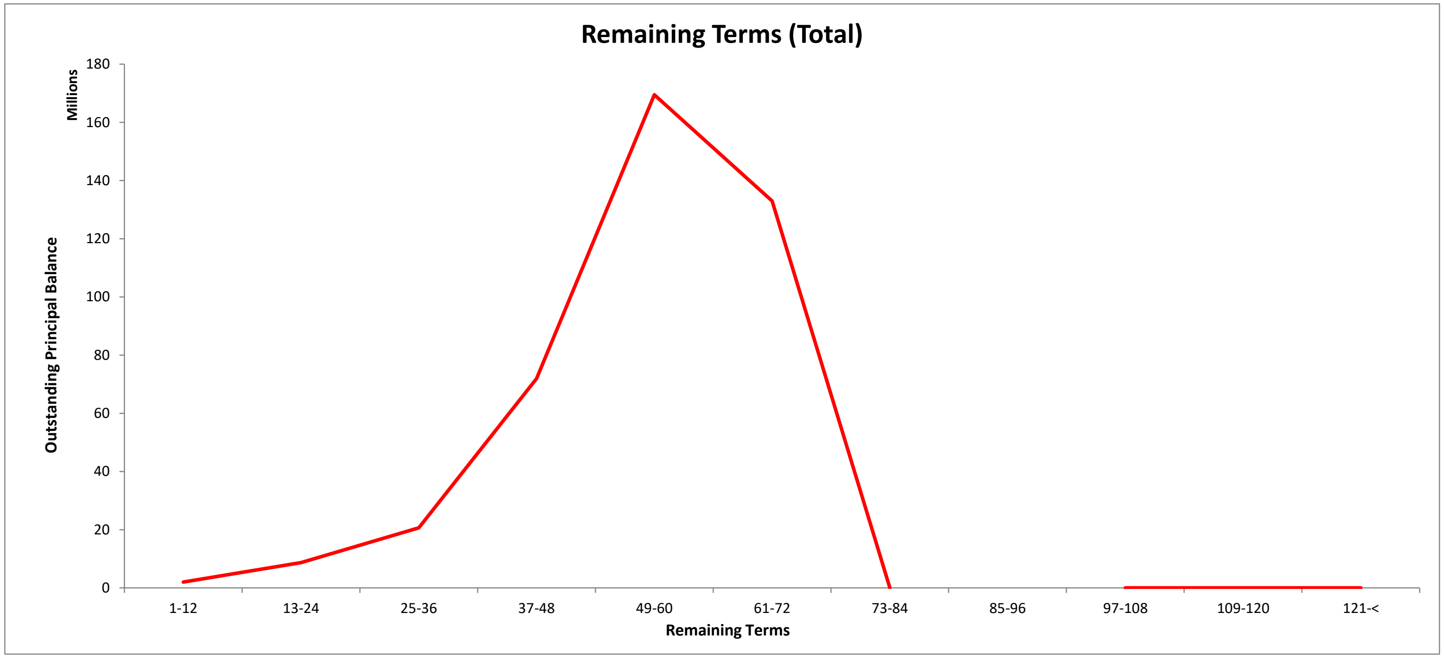
13.b Remaining Terms



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14.a Seasoning

Reporting Date		28/05/2026				
Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

Santander Consumer Bank

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	9,767	201,606,564	49.70%	58.2	9.1
13	24	9,828	192,131,875	47.36%	49.2	17.6
25	36	438	8,810,924	2.17%	35.9	29.8
37	48	146	2,601,331	0.64%	24.8	42.1
49	60	56	522,696	0.13%	9.9	53.9
61	72	1	5,323	0.00%	2.0	72.0
73	84					
85	96					
Total		20,236	405,678,712	100%	53.2	13.9

Months on book

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14.b Seasoning

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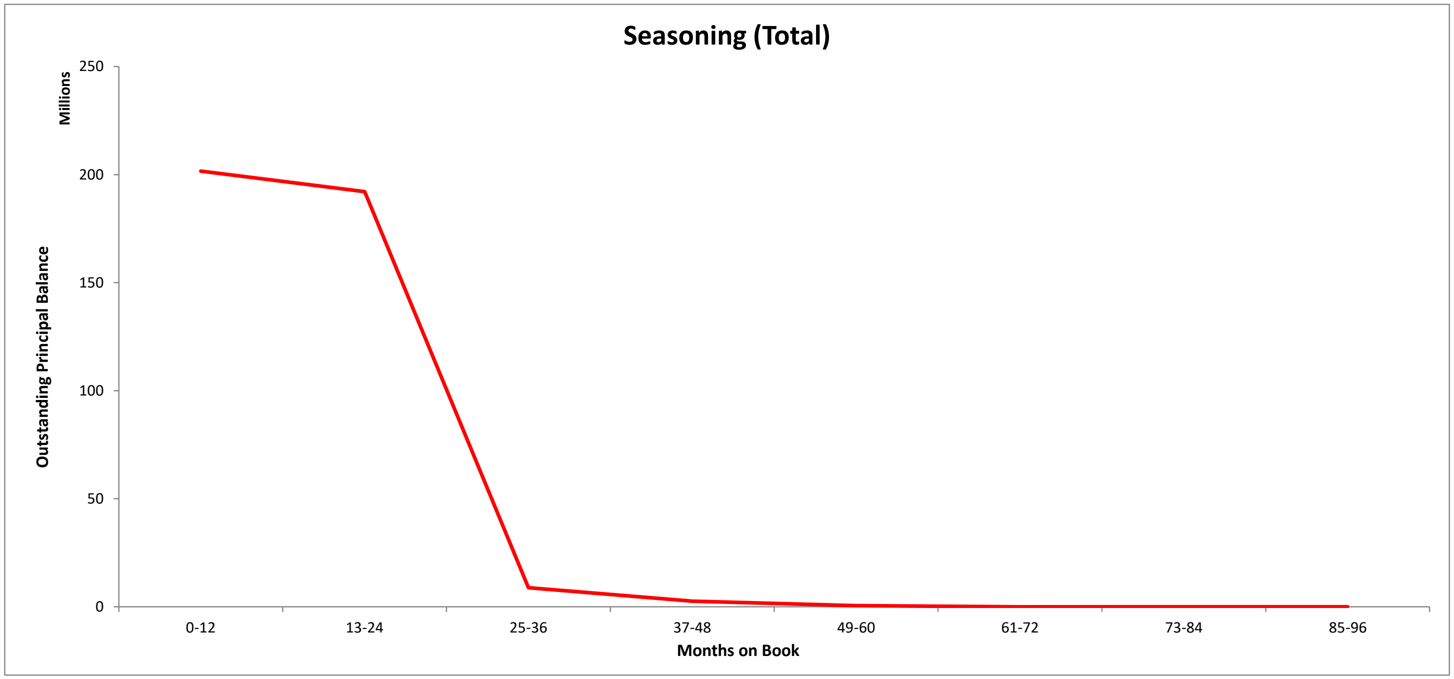

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15.a Balloon loans

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Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

Santander Consumer Bank

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	9,356	110,646,640	27.3 %	8,674	0.0 %	48.8	13.1
Balloon	10,880	295,032,073	72.7 %	116,007,048	28.6 %	54.8	14.1
Total	20,236	405,678,712	100%	116,015,722	29%	53.2	13.9

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15.b Balloon loans

Reporting Date		28/05/2026				
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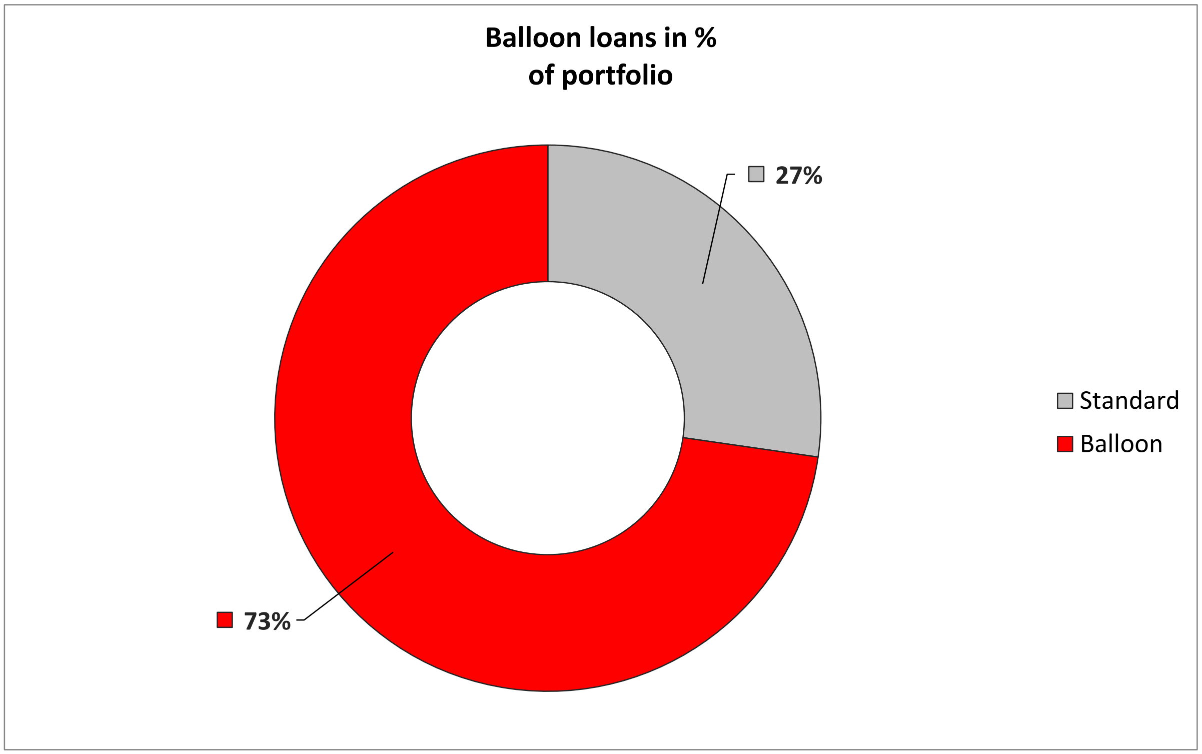
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days



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16.a Number of loans per borrower

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Payment date		26/05/2026					
Period No		5					
Monthly Period		01/04/2026					
Interest Period	from	27/04/2026	to	26/05/2026	=	29	days

Number of loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	19,924	397,246,169	97.92%
2	138	7,436,927	1.83%
3	12	995,616	0.25%
4			
5			
6			
7			
8			
9			
10			
Total:	20,074	405,678,712	100%

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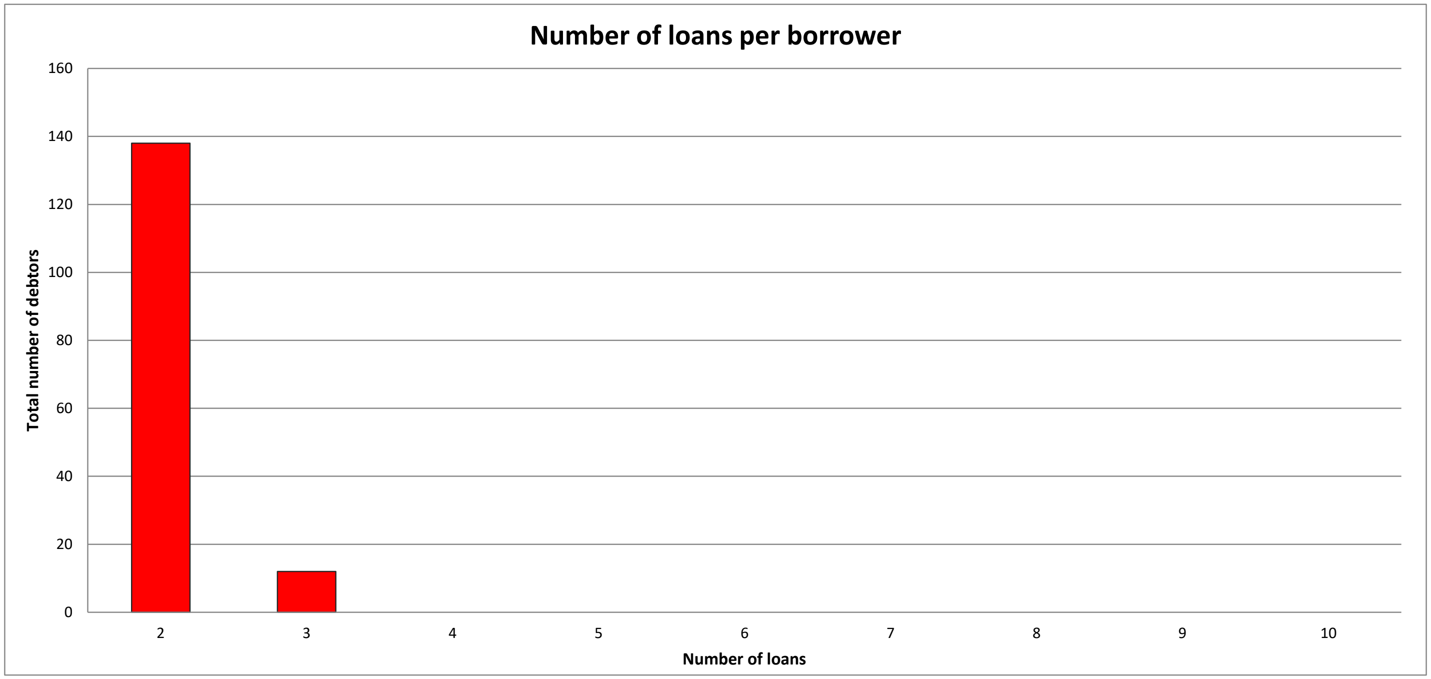
16.b Number of loans per borrower



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17.a Amortisation Profile

Reporting Date		28/05/2026				
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Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

Amortization profile

TOTAL						
Period	**Opening Balance**	**Closing Balance**	**Amortisation**	**Interest**	**Yield**	**Percentage**
1	405,678,712	399,497,766	6,180,946	1,367,507	1.36%	98.48%
2	399,497,766	393,956,312	5,541,454	1,348,403	1.36%	98.61%
3	393,956,312	388,413,412	5,542,900	1,327,820	1.36%	98.59%
4	388,413,412	382,813,782	5,599,630	1,308,465	1.35%	98.56%
5	382,813,782	377,270,315	5,543,467	1,288,906	1.35%	98.55%
6	377,270,315	371,683,701	5,586,614	1,269,479	1.35%	98.52%
7	371,683,701	366,111,023	5,572,677	1,249,991	1.35%	98.50%
8	366,111,023	360,528,781	5,582,242	1,230,472	1.35%	98.48%
9	360,528,781	354,930,762	5,598,019	1,210,979	1.35%	98.45%
10	354,930,762	349,343,664	5,587,098	1,191,409	1.35%	98.43%
11	349,343,664	343,744,817	5,598,847	1,171,860	1.35%	98.40%
12	343,744,817	338,057,988	5,686,829	1,152,243	1.35%	98.35%
13	338,057,988	332,316,598	5,741,390	1,132,340	1.35%	98.30%
14	332,316,598	326,658,973	5,657,625	1,112,339	1.35%	98.30%
15	326,658,973	321,038,261	5,620,712	1,092,536	1.34%	98.28%
16	321,038,261	315,349,279	5,688,982	1,072,815	1.34%	98.23%
17	315,349,279	309,678,202	5,671,077	1,053,006	1.34%	98.20%
18	309,678,202	304,157,219	5,520,983	1,033,334	1.34%	98.22%
19	304,157,219	298,561,930	5,595,289	1,013,877	1.34%	98.16%
20	298,561,930	292,995,091	5,566,839	994,299	1.34%	98.14%
21	292,995,091	287,412,426	5,582,665	974,885	1.34%	98.09%
22	287,412,426	281,871,366	5,541,059	955,393	1.34%	98.07%
23	281,871,366	276,338,721	5,532,645	936,008	1.33%	98.04%
24	276,338,721	270,738,383	5,600,338	916,684	1.33%	97.97%
25	270,738,383	265,068,429	5,669,955	897,084	1.33%	97.91%
26	265,068,429	259,325,124	5,743,305	877,318	1.33%	97.83%
27	259,325,124	253,838,293	5,486,831	857,418	1.33%	97.88%
28	253,838,293	248,074,005	5,764,289	838,215	1.33%	97.73%
29	248,074,005	242,508,126	5,565,879	818,083	1.33%	97.76%
30	242,508,126	237,118,681	5,389,445	798,746	1.32%	97.78%
31	237,118,681	231,758,648	5,360,034	779,977	1.32%	97.74%
32	231,758,648	226,310,394	5,448,254	761,379	1.32%	97.65%
33	226,310,394	221,063,159	5,247,235	742,761	1.32%	97.68%
34	221,063,159	215,721,185	5,341,973	724,527	1.32%	97.58%
35	215,721,185	210,197,362	5,523,823	705,897	1.32%	97.44%
36	210,197,362	204,079,011	6,118,351	687,045	1.31%	97.09%
37	204,079,011	197,718,233	6,360,778	667,257	1.31%	96.88%
38	197,718,233	190,816,311	6,901,922	647,015	1.32%	96.51%
39	190,816,311	184,408,288	6,408,023	626,099	1.32%	96.64%
40	184,408,288	177,320,238	7,088,050	606,034	1.32%	96.16%
41	177,320,238	170,377,751	6,942,487	584,834	1.33%	96.08%
42	170,377,751	164,359,406	6,018,345	564,439	1.33%	96.47%
43	164,359,406	158,040,038	6,319,368	545,056	1.33%	96.16%
44	158,040,038	152,014,659	6,025,379	525,406	1.34%	96.19%
45	152,014,659	146,272,161	5,742,498	506,643	1.34%	96.22%
46	146,272,161	140,753,651	5,518,510	488,409	1.34%	96.23%
47	140,753,651	135,501,120	5,252,531	469,660	1.34%	96.27%
48	135,501,120	128,872,445	6,628,676	451,769	1.34%	95.11%
49	128,872,445	121,924,894	6,947,550	429,051	1.34%	94.61%
50	121,924,894	113,799,692	8,125,203	405,146	1.34%	93.34%
51	113,799,692	106,339,368	7,460,323	378,935	1.34%	93.44%
52	106,339,368	98,392,016	7,947,352	353,336	1.34%	92.53%
53	98,392,016	90,113,645	8,278,372	326,393	1.33%	91.59%
54	90,113,645	82,496,604	7,617,041	298,766	1.33%	91.55%
55	82,496,604	76,188,601	6,308,003	271,898	1.32%	92.35%
56	76,188,601	70,157,114	6,031,486	249,639	1.32%	92.08%
57	70,157,114	63,517,747	6,639,368	229,602	1.32%	90.54%
58	63,517,747	56,826,905	6,690,842	207,122	1.31%	89.47%
59	56,826,905	50,113,216	6,713,688	184,924	1.31%	88.19%
60	50,113,216	43,616,135	6,497,082	163,137	1.31%	87.04%
61	43,616,135	36,142,760	7,473,375	142,133	1.31%	82.87%
62	36,142,760	28,940,440	7,202,320	117,823	1.31%	80.07%
63	28,940,440	21,184,975	7,755,465	95,085	1.32%	73.20%
64	21,184,975	12,317,307	8,867,668	71,380	1.35%	58.14%
65	12,317,307	3,926,166	8,391,141	42,540	1.39%	31.88%
66	3,926,166	350,939	3,575,227	13,542	1.39%	8.94%
67	350,939	113,971	236,968	1,197	1.37%	32.48%
68	113,971	18,367	95,604	347	1.22%	16.12%
69	18,367	0	18,367	53	1.17%	0.00%

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17.b Amortisation Profile

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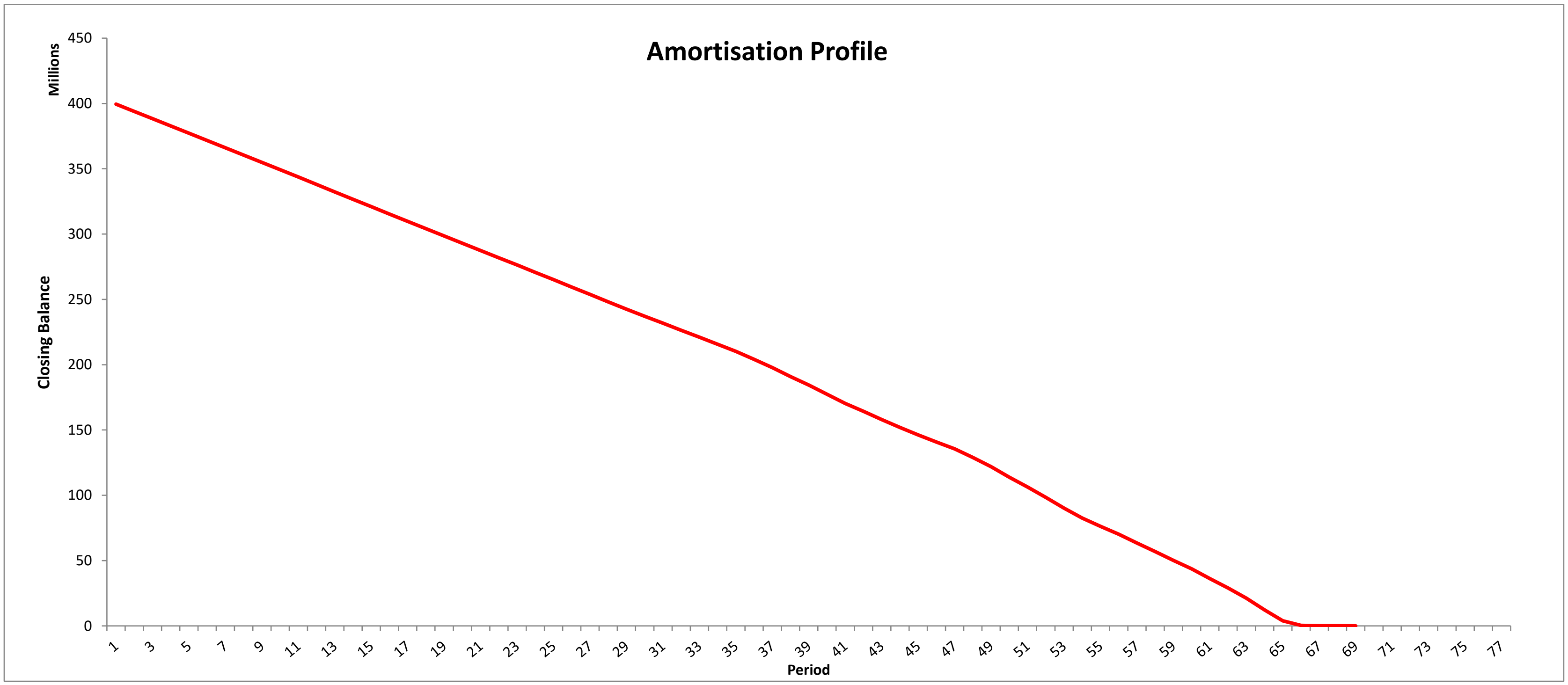

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Interest Period	from	27/04/2026	to	26/05/2026 = 29 days

18.a Payment Holidays

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2025 12	309	320	80,456	6,869,802
2026 01	217	235	56,198	4,458,414
2026 02	164	178	47,686	3,713,016
2026 03	181	198	55,310	3,706,208
2026 04	176	183	46,236	3,532,297
2026 05				
2026 06				
2026 07				
2026 08				
2026 09				
2026 10				
2026 11				
2026 12				
2027 01				
2027 02				
2027 03				
2027 04				
2027 05				
Total:	1,047	1,114	285,885	22,279,736

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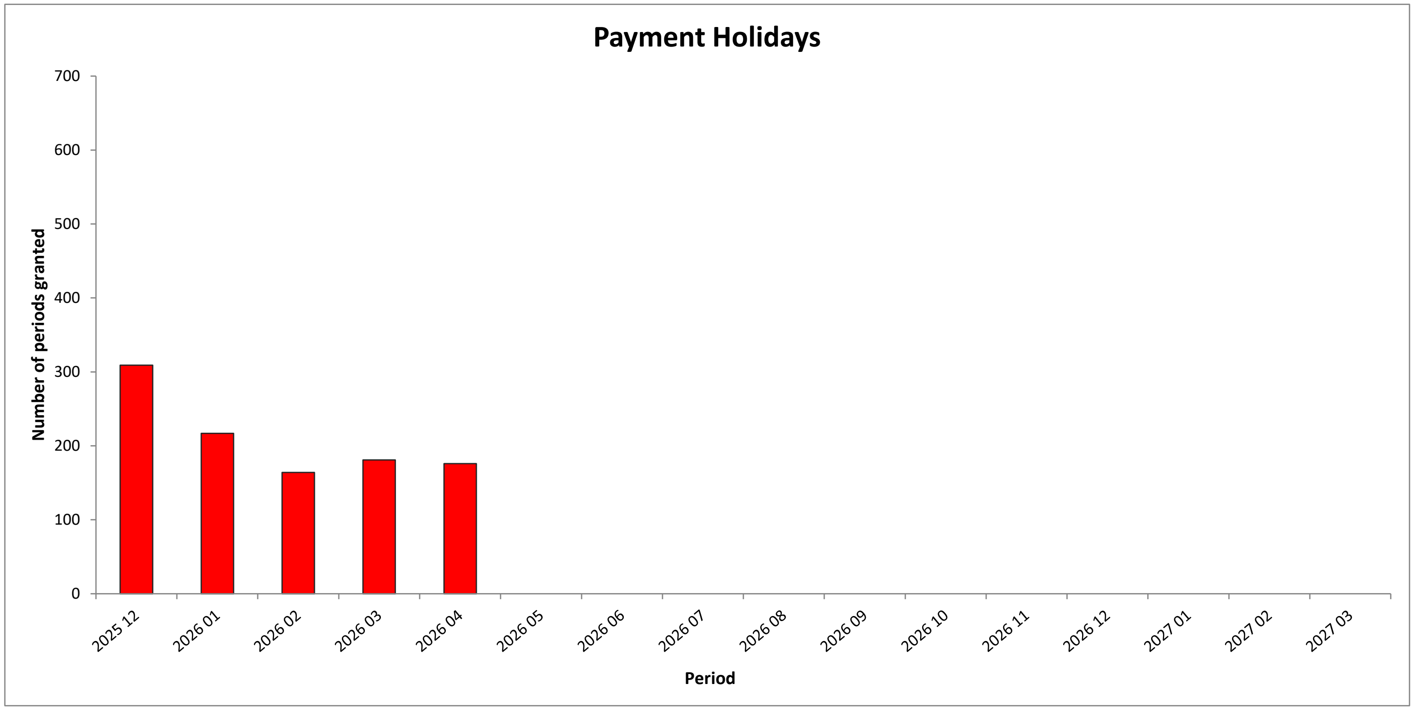
18.b Payment Holidays



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18.c Remaining Payment Holidays

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Period No		5	
Monthly Period		01/04/2026	
Interest Period	from	27/04/2026	to 26/05/2026 = 29 days

Santander Consumer Bank

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	189	47,044	3,902,291
2	12	6,740	305,910
3			
4			
Total	201	53,784	4,208,200

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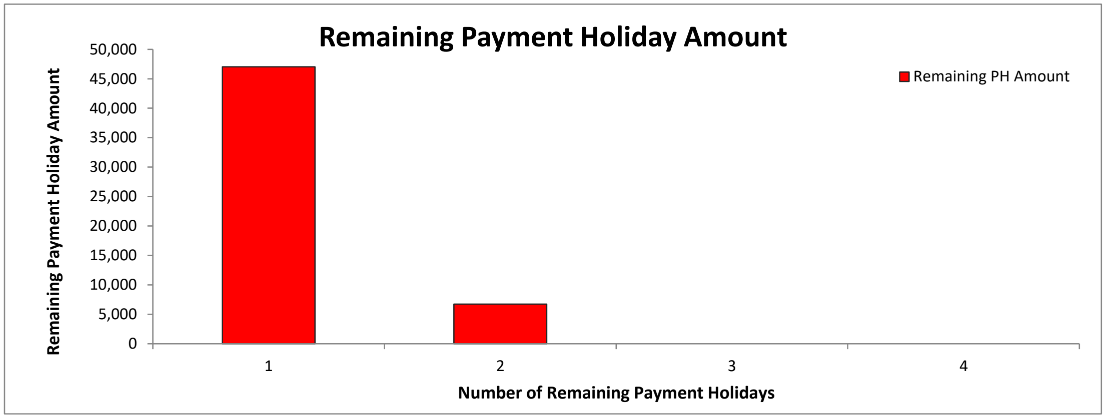
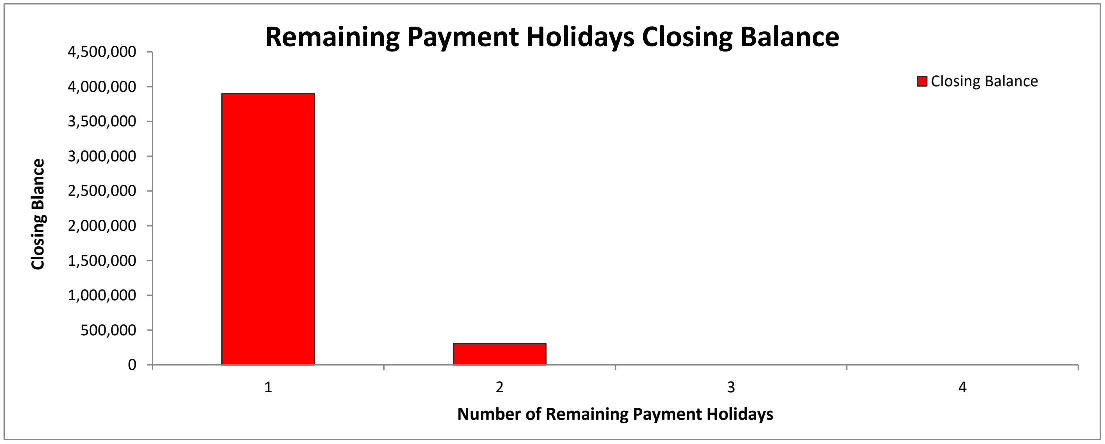
18.d Remaining Payment Holidays

Reporting Date		28/05/2026			
Payment date		26/05/2026			
Period No		5			
Monthly Period		01/04/2026			
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days





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19.a Downpayment

Reporting Date		28/05/2026		
Payment date		26/05/2026		
Period No		5		
Monthly Period		01/04/2026		
Interest Period	from	27/04/2026	to	26/05/2026 = 29 days

Downpayment percent

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0%	5%	7,130	149,710,525	36.90%	56.1	13.2
5%	10%	2,882	68,544,952	16.90%	54.6	14.3
10%	15%	2,587	57,808,709	14.25%	52.4	14.6
15%	20%	1,751	35,967,255	8.87%	51.3	14.4
20%	25%	1,345	26,699,900	6.58%	50.4	14.6
25%	30%	968	18,807,431	4.64%	50.2	14.0
30%	35%	820	13,823,400	3.41%	49.7	13.9
35%	100%	2,753	34,316,540	8.46%	45.8	13.1
Total		20,236	405,678,712	100%	53.2	13.9

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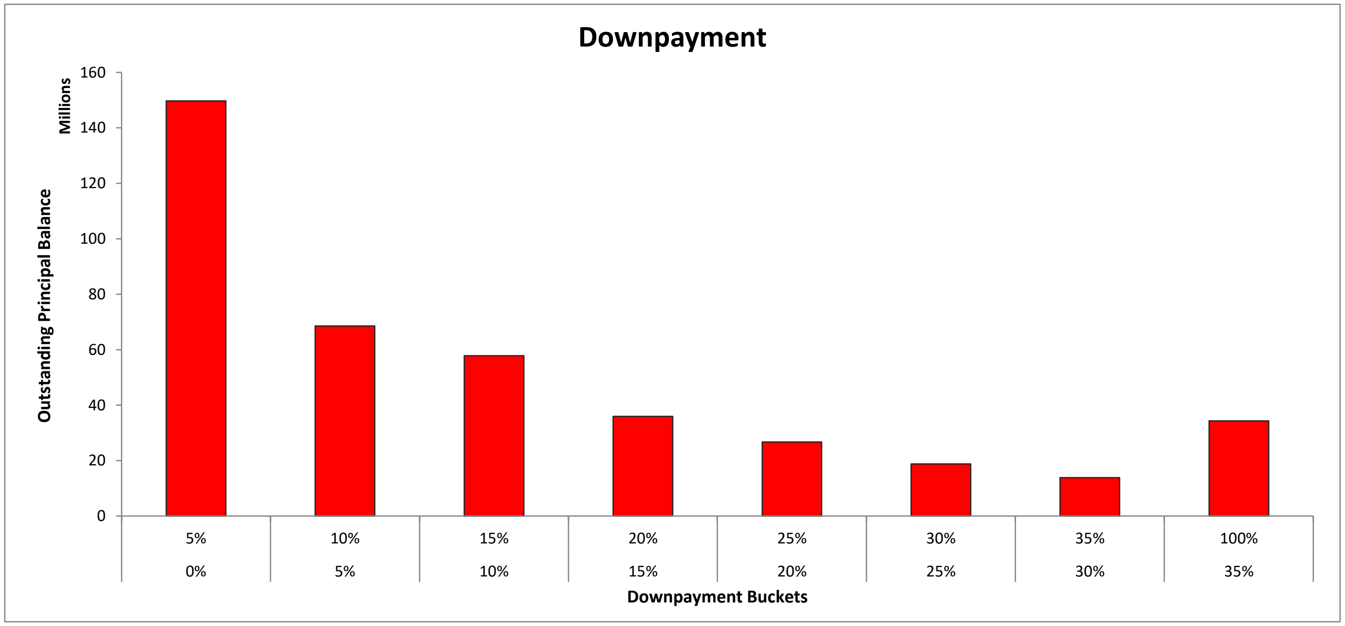
Reporting Date		28/05/2026				
Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

19.b Downpayment



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20.a Vehicle Condtion

Reporting Date		28/05/2026			
Payment date		26/05/2026			
Period No		5			
Monthly Period		01/04/2026			
Interest Period	from	27/04/2026	to	26/05/2026 =	29 days

Santander Consumer Bank

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4,112	131,607,491	32.44%	50.6	15.0
Used	16,124	274,071,221	67.56%	54.4	13.3
Total	20,236	405,678,712	100%	53.2	13.9

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Reporting Date		28/05/2026				
Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
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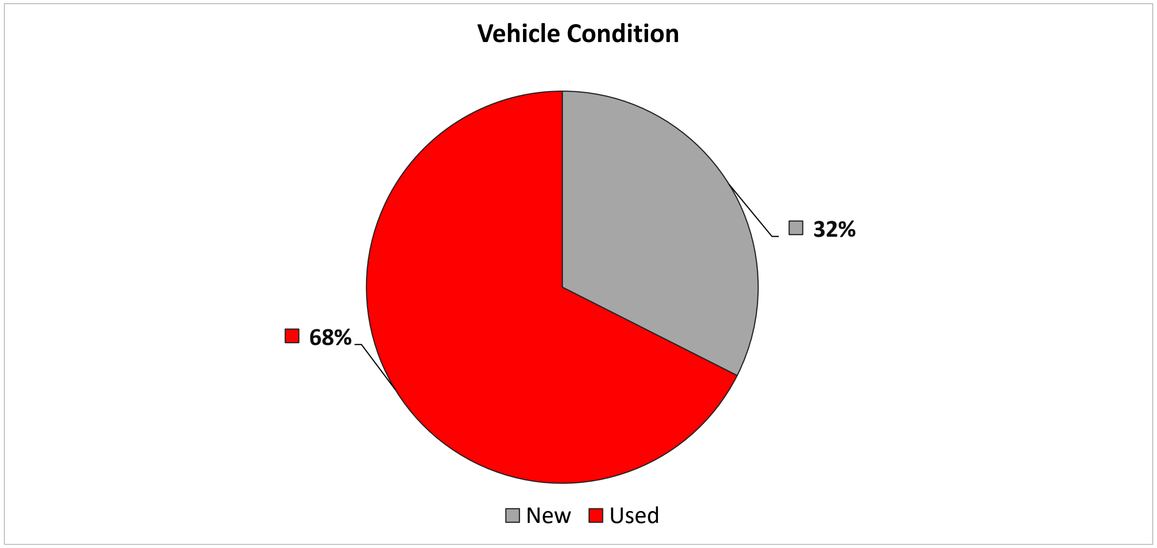
20.b Vehicle Condition



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Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

21.a Borrower Type

Santander Consumer Bank

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1,564	37,969,948	9.36%	43.6	17.8
Private	18,672	367,708,764	90.64%	54.2	13.5
Total	20,236	405,678,712	100%	53.2	13.9

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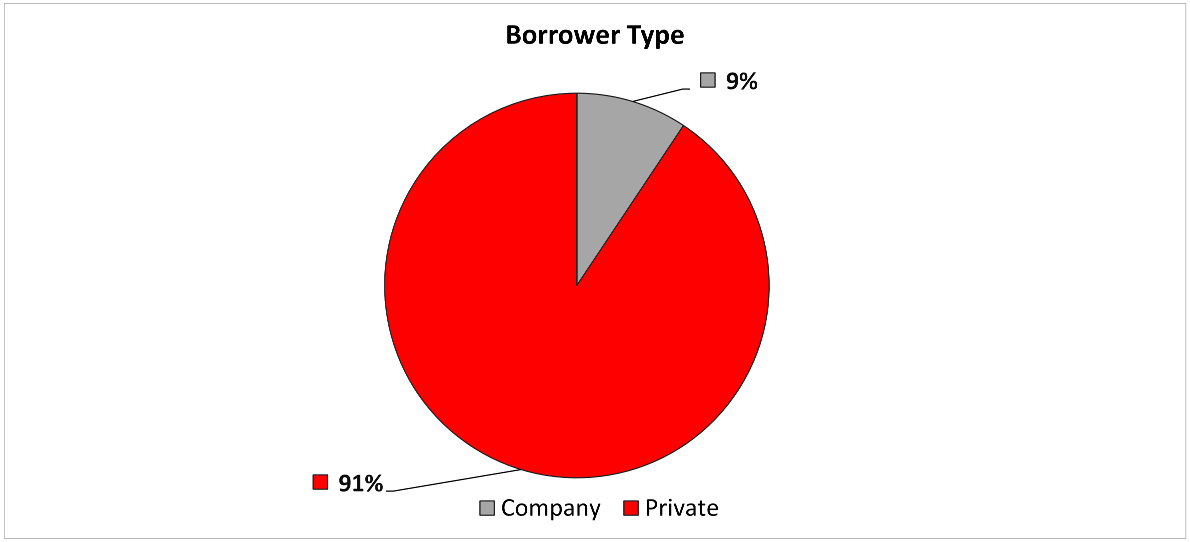
21.b Borrower Type

Reporting Date		28/05/2026					
Payment date		26/05/2026					
Period No		5					
Monthly Period		01/04/2026					
Interest Period	from	27/04/2026	to	26/05/2026	=	29	days



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Reporting Date		28/05/2026		
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Monthly Period		01/04/2026		
Interest Period	from	27/04/2026	to	26/05/2026 = 29 days

22.a Vehicle type

Santander Consumer Bank

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	331	13,053,090	3.22%	57.2	12.7
Caravans	208	4,352,529	1.07%	54.6	13.5
Cars	17,926	363,692,274	89.65%	53.4	13.8
Motorcycles	605	6,517,918	1.61%	48.4	13.9
Vans	1,166	18,062,901	4.45%	48.3	15.8
Total	20,236	405,678,712	100%	53.2	13.9

Vehicle type

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Payment date		26/05/2026					
Period No		5					
Monthly Period		01/04/2026					
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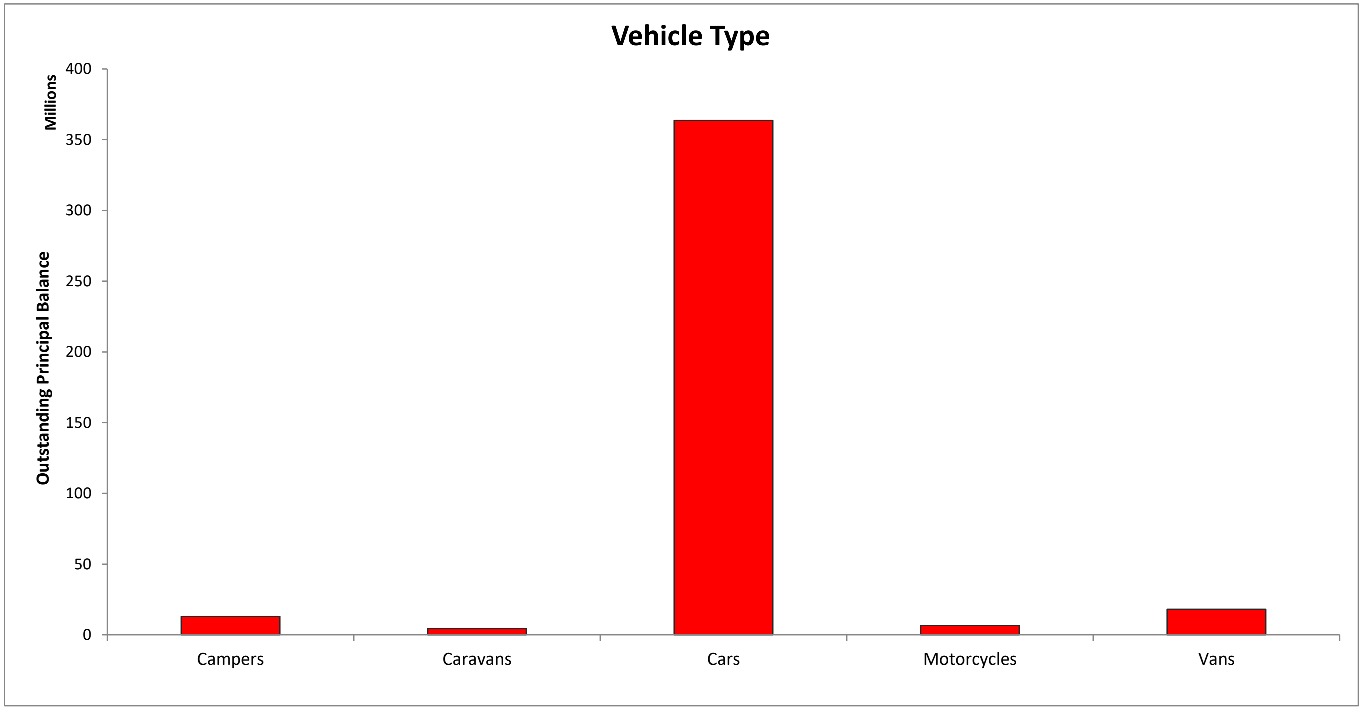
22.b Vehicle type



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23.a Restructured Loans

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Restructured

TOTAL		
Period	No	Outstanding balance
2025 12	2	41,054
2026 01	6	119,385
2026 02	9	194,816
2026 03	11	227,544
2026 04	14	280,983
2026 05		
2026 06		
2026 07		
2026 08		
2026 09		
2026 10		
2026 11		
2026 12		
2027 01		
2027 02		
2027 03		
2027 04		
2027 05		
Total	42	863,782

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Reporting Date		28/05/2026				
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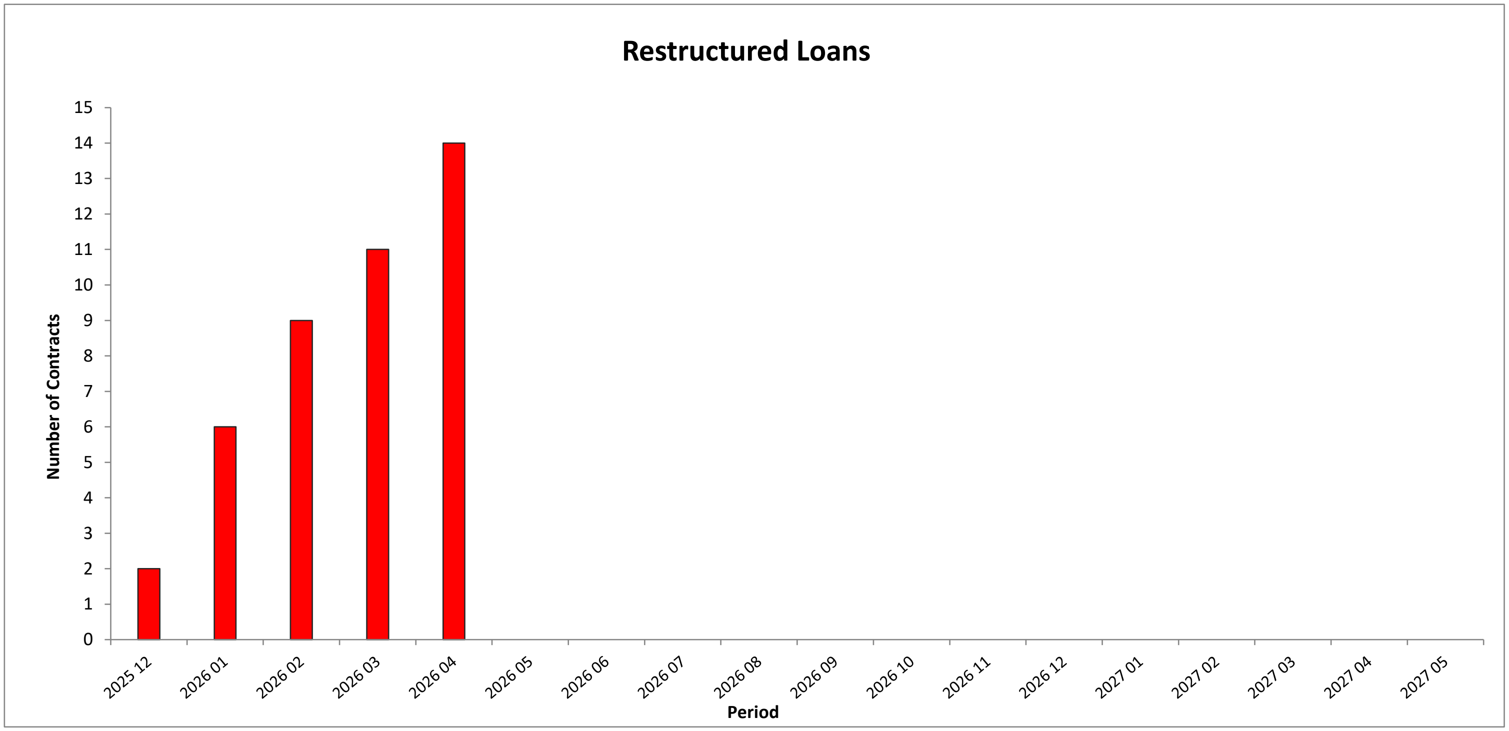
23.b Restructured Loans



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24.a Dynamic Interest rate

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Period No		5			
Monthly Period		01/04/2026			
Interest Period	from	27/04/2026	to 26/05/2026	=	29 days

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Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2025 12	457,106,934	4.11%
2026 01	445,503,307	4.10%
2026 02	433,256,704	4.08%
2026 03	419,078,882	4.07%
2026 04	405,678,712	4.05%
2026 05		
2026 06		
2026 07		
2026 08		
2026 09		
2026 10		
2026 11		
2026 12		
2027 01		
2027 02		
2027 03		
2027 04		
2027 05		

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Reporting Date		28/05/2026				
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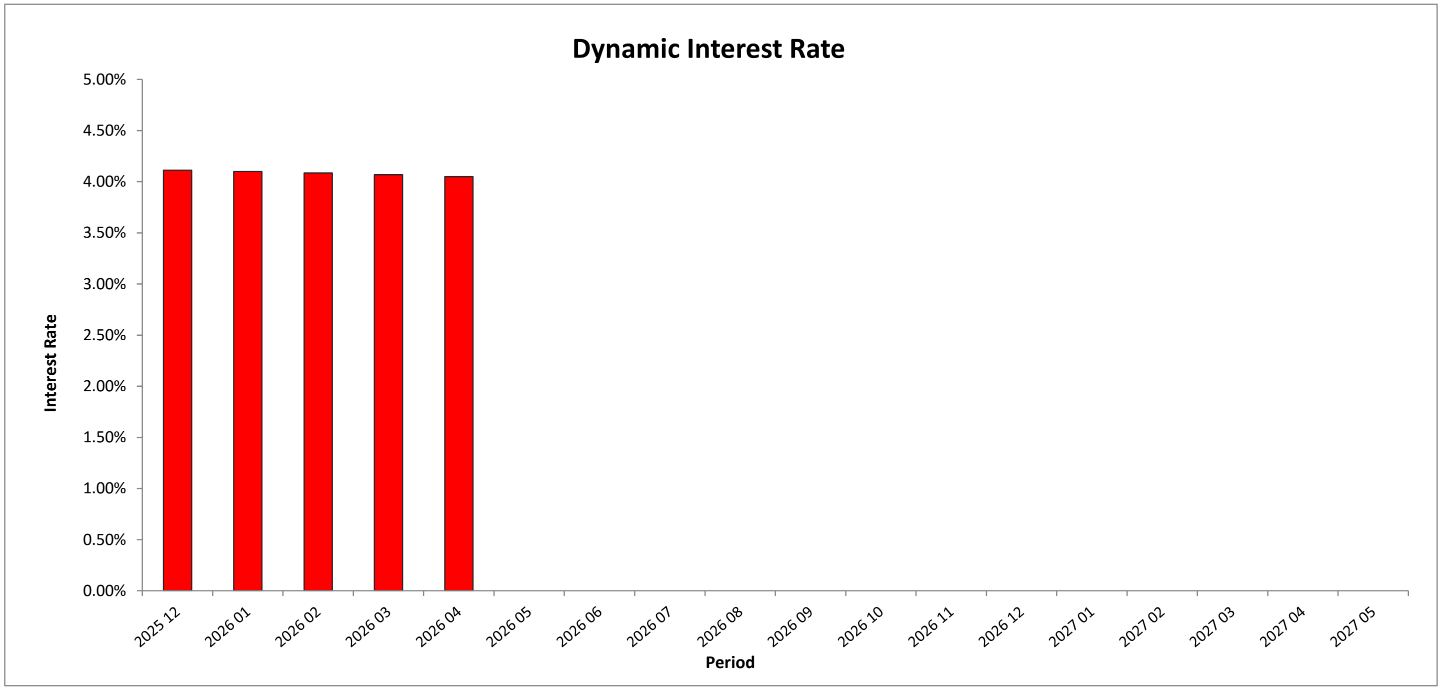
24.b Dynamic Interest Rate



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Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

25.a Dynamic Pre-Payments

Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2025 12	8,781,162	457,106,934	14.37%
2026 01	5,750,436	445,503,307	14.44%
2026 02	6,462,249	433,256,704	16.50%
2026 03	7,751,459	419,078,882	20.07%
2026 04	7,491,104	405,678,712	20.04%
2026 05			
2026 06			
2026 07			
2026 08			
2026 09			
2026 10			
2026 11			
2026 12			
2027 01			
2027 02			
2027 03			
2027 04			
2027 05			

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Reporting Date		28/05/2026				
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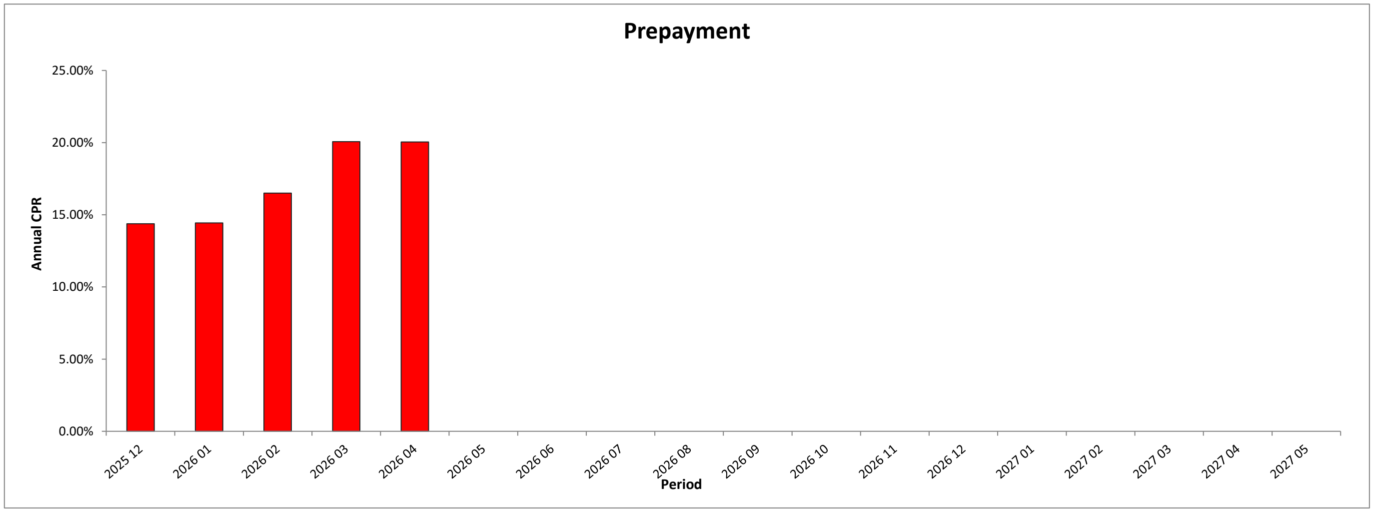
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

25.b Dynamic Pre-Payments



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26. Delinquency

Reporting Date		28/05/2026			
Payment date		26/05/2026			
Period No		5			
Monthly Period		01/04/2026			
Interest Period	from	27/04/2026	to	26/05/2026	= 29 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
2025	12	457,106,934	21,299	436,269,642	905	16,906,283	192	3,494,009	17	437,000	0	0	0	0	0	0	0	0
2026	1	445,503,307	20,860	415,337,796	1,244	24,532,061	179	3,352,711	115	1,858,101	15	422,637	0	0	0	0	1	2,154
	2	433,256,704	21,281	411,805,809	752	14,208,811	197	3,728,927	101	1,905,554	74	1,445,416	8	162,187	0	0	1	2,926
	3	419,078,882	21,420	400,038,659	719	13,769,324	78	1,277,005	92	1,903,642	53	1,003,160	46	837,723	5	249,369	8	28,007
	4	405,678,712	21,552	389,193,547	601	11,548,508	106	2,038,844	34	564,244	59	1,216,507	29	644,377	27	472,686	9	259,095
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2027	1																	
	2																	
	3																	
	4																	
	5																	

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27. Defaults, Recoveries and Losses by Quarter of Default

		Recovery Quarter	2026 Q1			2026 Q2			2026 Q3			2026 Q4			2027 Q1		
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
2026 1	33,087	10	130	130	32,957		130	32,957									
2026 2	259,095	9				1,681	1,681	257,415									
2026 3																	
2026 4																	
2027 1																	

		Recovery Quarter	2026 Q1			2026 Q2			2026 Q3			2026 Q4			2027 Q1		
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
2026 1																	
2026 2																	
2026 3																	
2026 4																	
2027 1																	

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28. Priority of Payments - Revenue

Reporting Date		28/05/2026				
Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2,635,189.74	EUR
Senior Expenses	-	5,149.88	EUR
Issuer swap interest to swap counterparty	-	690,929.48	EUR
Interest Class A Notes	-	767,462.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	58,706.00	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	-	35,162.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	24,125.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	7,360.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	259,095.28	EUR
Class E Target Principal Redemption	-	100,000.00	EUR
Interest and principal to Expense Advance Provider	-	-	EUR
Interest and principal on Issuer Subordinated Loan	-	135,542.40	EUR
Servicer Fee	-	169,032.80	EUR
Swap Subordinated Amounts	-	-	EUR
Replacement Servicer fee	-	-	EUR
Interest payable to the RSF Reserve Advance Provider	-	-	EUR
Any remaing amount to the Seller as Defferred Purchase Price		382,624.90	EUR

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29. Priority of Payments - Redemption

Reporting Date		28/05/2026					
Payment date		26/05/2026					
Period No		5					
Monthly Period		01/04/2026					
Interest Period	from	27/04/2026	to	26/05/2026	=	29	days

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13,400,169.70	EUR
	-		
Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
Class A Notes Principal	-	13,400,169.70	EUR
Regulatory Call Early Redemption	-	-	EUR
Class B Notes Principal	-	-	EUR
Class C Notes Principal	-	-	EUR
Class D Notes Principal	-	-	EUR
Class E Notes Principal	-	-	EUR
Sequential ARR Amounts		-	EUR

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30. Transaction Costs

Reporting Date		28/05/2026		
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Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	5,149.88					
Interest accrued for the Period	EUR	892,815.00	767,462.00	58,706.00	35,162.00	24,125.00	7,360.00
Cumulative Interest accrued	EUR	5,747,100.00	4,989,463.00	352,492.00	211,107.00	144,831.00	49,207.00
Interest Payments	EUR	892,815.00	767,462.00	58,706.00	35,162.00	24,125.00	7,360.00
Cumulative Interest Payments	EUR	5,747,100.00	4,989,463.00	352,492.00	211,107.00	144,831.00	49,207.00
Interest accrued on Subordinated Loan for the Period	EUR	7,942.00					
Cumulative Interest accrued on Subordinated Loan	EUR	50,942.00					
Unpaid Cumulative Interest accrued on Subordinated loan	EUR	-					
Interest Payments on Subordinated Loan	EUR	7,942.00					

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31. Swap Overview

Reporting Date		28/05/2026				
Payment date		26/05/2026				
Period No		5				
Monthly Period		01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

Kimi 14 - Front Swap

Party A	**DZ Bank AG**
Party B	**SC NORDICS S.À R.L.**
Swap Notional	**418.678.882**
Interest Period Start	27/04/2026
Interest Period End	26/05/2026
Interest Days	29
Settlement Date	26/05/2026
Party A Floating Interest Rate	1.968 %
Party A Floating Rate Day Count Fraction	0.0806
Party A Interest Amount	**EUR 663.745.59**
Party B Fixed Rate	2.0486 %
Party B Fixed Rate Day Count Fraction	0.0806
Party B Interest Amount	**EUR 690.929.48**

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Interest Period	from	27/04/2026	to	26/05/2026 =	29 days

32. Contact Details

Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no

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