SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date		30.05.2025				
Payment date		27.05.2025		Following payment dates:	25.06.2025	
Period No		10			25.07.2025	
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days
Cut-Off date		30.04.2025				

Cover Sheet Monthly Investor Report

Santander Consumer Bank

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

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Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

1. Portfolio Information

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**369 714 379.13**	**EUR**
Scheduled Loan Principal Repayments (+MC)	5 494 868.66	EUR
Prepayments	5 907 705.49	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**11 402 574.15**	**EUR**
New Defaulted Auto Loans amt in Period	1 528 918.83	EUR
Closing balance prior to replenishment	**356 782 886.15**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**356 782 886.15**	**EUR**
Principal Recoveries on loans in default	132 074.41	EUR

Total revenue collections

Total Revenue Received in Period	**1 797 662.23**	**EUR**

Loans

At beginning of period	19 004	Loans
Replenished contracts	-	Loans
Paid in Full	407	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	78	Loans
At end of period	**18 519**	**Loans**

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Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 929 736.64	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	955.17	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item (	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1 930 691.81**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 906 593.66	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	701 307.10	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	28 679.92	EUR
g. Liquidity Reserve Excess Amount	123 650.70	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**2 760 231.38**	**EUR**

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Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	11 402 574.15	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	**11 402 574.15**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 402 574.15	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	871 812.38	EUR
Total Amount for Issuer Available Redemtion Receipts	**12 274 386.53**	**EUR**

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4. Reserve Accounts

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Payment date		27.05.2025					
Period No		10					
Monthly Period		01.04.2025					
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days

Note Balance

Beginning of Period		369 714 379.13	EUR
End of Period		357 439 992.60	EUR

Liquidity Balance

Beginning of Period	0.9 %	3 289 291.69	EUR
Cash Outflow		117 562.28	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	3 171 729.41	EUR
Required Reserve Amount	0.9 % *	3 171 729.41	EUR

Expenses Advance

Beginning of Period	3 588 087.30	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	3 588 087.30	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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

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5a. Performance Data

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Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Asset Balance

Opening balance prior to replenishment	369 714 379.13	EUR
Closing balance prior to replenishment	356 782 886.15	EUR
Closing Balance post replenishment	356 782 886.15	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	326 979 552.24	91.65 %	16 894
1-29 days past due	18 265 844.27	5.12 %	998
Delinquent Receivables:			
30-59 days past due	3 570 469.12	1.00 %	215
60-89 days past due	2 805 612.42	0.79 %	138
90-119 days past due	1 851 196.33	0.52 %	101
120-149 days past due	1 863 803.91	0.52 %	98
150-179 days past due	1 446 407.86	0.41 %	75
Total Performing and Delinquent	**356 782 886**	**100.00 %**	**18 519**

Current Period Defaults	1 528 918.83	78
Cumulative Defaults	5 455 447.90	298
Current Period Principal Recoveries	132 074.41	
Cumulative Principal Recoveries	507 804.24	

Sequential Payment Trigger Event,

Sequential Payment Trigger Event,	**NO**
where [A], [B], [C] > 1.70%	**NO**
[A] Cumulative Net Loss Ratio, Payment Date	1.18 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.85 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.65 %
or ([A] + [B] - [C]) / [D] < 10%	**86.13 %**
[A] Aggregate Outstanding Asset Principal Amount	356 782 886.15
[B] Aggregate principal balance of Defaulted Contracts	5 455 447.90
[C] Recoveries received on such Defaulted Contracts	507 804.24
[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	3.23 %
[B] Delinquency Ratio, preceding Payment Date	3.65 %
[C] Delinquency Ratio, second preceding Payment Date	3.23 %
or [Principal Deficiency Ledger debit balance] ≥ EUR 5,250,000	**NO**
Principal Deficiency Ledger debit balance	657 106.45
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	**YES**
[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% — 7.74 % — 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	369 714 379.13

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5b. Concentration limits

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

Weighted average interest rate (min 4..35%)	4.64 %
Weighted average months to maturity (max 60)	48.28*
Used Vehicles (max 75%)	62.19 %
Balloon Loans (max 73%)	73.21 %
Balloon Installments (max 28%)***	31.29 %
Corporate Borrowers (max 11%)	10.03 %
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
	238 561.31	1	0.07 %
	170 088.51	1	0.05 %
	159 826.39	3	0.04 %
	159 266.60	4	0.04 %
	151 354.84	2	0.04 %
	147 775.78	1	0.04 %
	146 416.72	1	0.04 %
	140 430.90	2	0.04 %
	139 364.47	1	0.04 %
	137 297.35	1	0.04 %
	Total (max 0,6%)		**0.45 %**

** Post Replenishment*

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6. Note Principal

Reporting Date		30.05.2025			
Payment date		27.05.2025			
Period No		10			
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Interest Period	from	25.04.2025	to	27.05.2025 =	32 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	341 114 379.13	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	12 274 386.53	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	EUR
End of Period	328 839 992.60	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	-	-	-	-	1 528 918.83	EUR
Credit PDL	-	-	-	-	871 812.38	EUR
End of Period	-	-	-	-	657 106.45	EUR
Net Note Principal						
Beginning of Period	341 114 379.13	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
End of Period	328 839 992.60	11 300 000.00	9 500 000.00	3 600 000.00	3 542 893.55	EUR

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7. Outstanding Notes

Reporting Date		30.05.2025			
Payment date		27.05.2025			
Period No		10			
Monthly Period		01.04.2025			
Interest Period	from	25.04.2025	to	27.05.2025 =	32 days

1. Note Balance

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	369 714 379.13	341 114 379.13	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	12 274 386.53					
Amortisation	12 274 386.53					
Redemption per Class	12 274 386.53	12 274 386.53	-	-	-	-
Redemption per Note		3 136.02	-	-	-	-
Outstanding Closing Balance		328 839 992.60	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Net Outstanding Closing Balance	357 439 992.60	328 839 992.60	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Current Tranching	100 %	92.00 %	3.16 %	2.66 %	1.01 %	1.18 %
Current Pool Factor		0.84	1.00	1.00	1.00	1.00

2. Payments to Investors per Note

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		32	32	32	32	32
Principal Outstanding per Note Beginning of Period		87 152.37	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		3 136.02	-	-	-	-
Principal Outstanding per Note End of Period		84 016.35	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		210.25	278.58	314.13	388.80	875.91
Interest Payment	935 026.51	822 919.49	31 479.29	29 842.67	13 996.80	36 788.27
Interest Payment per Note		210.25	278.58	314.13	388.80	875.91

3. Credit Enhancements

	Class A	Class B	Class C	Class D	Class E
Initial total CE (Subordination)	6.81 %	4.12 %	1.86 %	1.00 %	0.00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	7.67 %	4.98 %	1.86 %	1.00 %	0.00 %
Current CE (Subordination incl. Excess Spread)	8.00 %	4.84 %	2.18 %	1.18 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	8.89 %	5.73 %	2.18 %	1.18 %	0.00 %
Current CE (Subordination)	8.00 %	4.84 %	2.18 %	1.18 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	8.89 %	5.73 %	2.18 %	1.18 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

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			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.

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9.a Original Portfolio Principal Balance

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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

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9.b Original Principal Balance Graph

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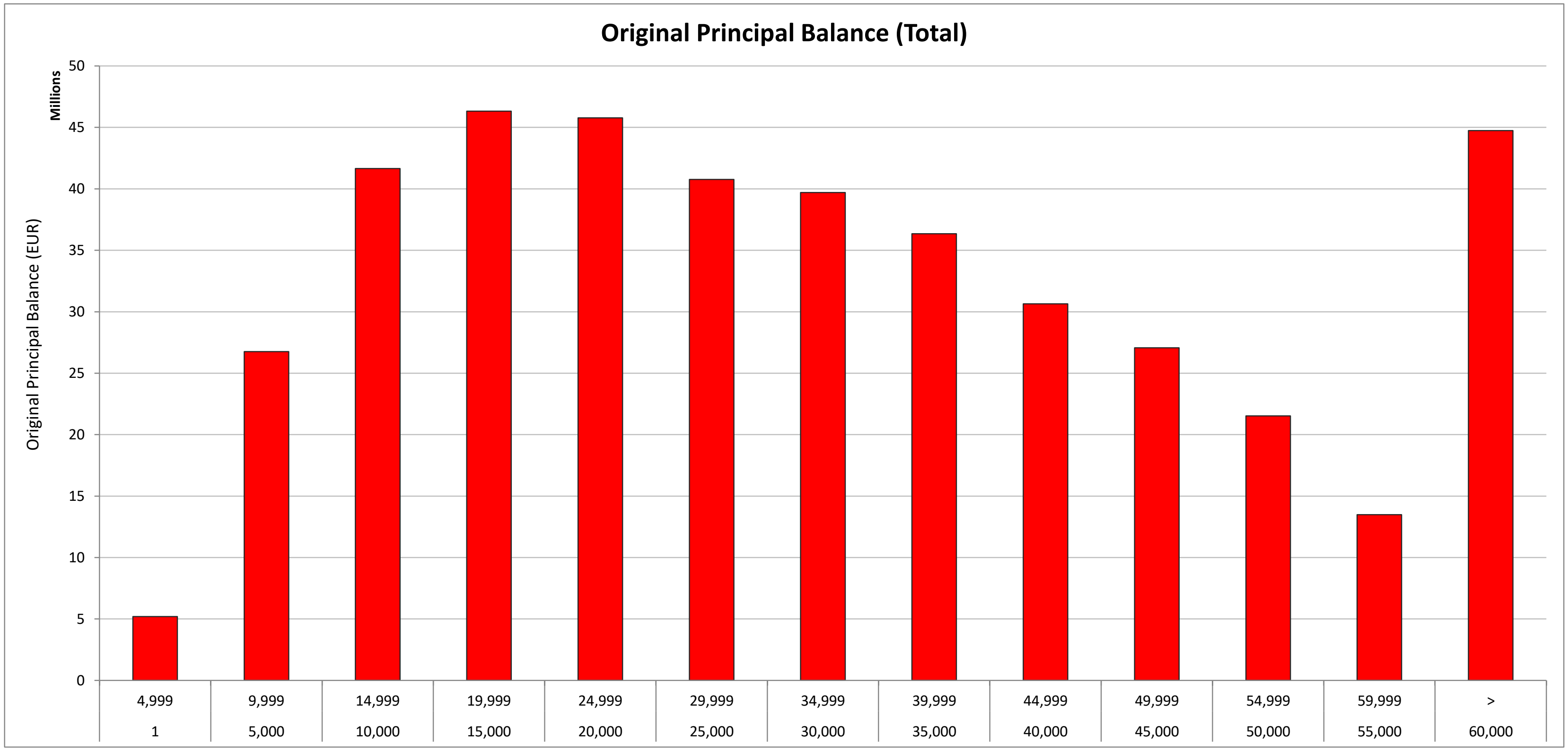
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days

Santander Consumer Bank



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10.a Outstanding Principal Balance

Reporting Date		30.05.2025						
Payment date		27.05.2025						
Period No		10						
Monthly Period		01.04.2025						
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days	

Santander Consumer Bank

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 132	6 937 761	1.94 %	27.8	18.6
5 000	10 000	3 780	28 165 412	7.89 %	42.9	17.9
10 000	15 000	3 346	41 386 793	11.60 %	47.8	17.7
15 000	20 000	2 369	41 037 403	11.50 %	49.1	18.0
20 000	25 000	1 836	41 007 608	11.49 %	49.1	18.0
25 000	30 000	1 341	36 777 918	10.31 %	48.6	18.1
30 000	35 000	1 127	36 441 161	10.21 %	48.8	18.2
35 000	40 000	820	30 613 705	8.58 %	49.4	18.3
40 000	45 000	644	27 255 850	7.64 %	49.0	18.7
45 000	50 000	382	18 054 410	5.06 %	49.7	18.9
50 000	55 000	223	11 682 309	3.27 %	50.0	18.6
55 000	60 000	178	10 201 097	2.86 %	51.1	17.5
60 000	-	341	27 221 461	7.63 %	51.5	18.2
Total		18 519	356 782 886	100 %	48.3	18.2

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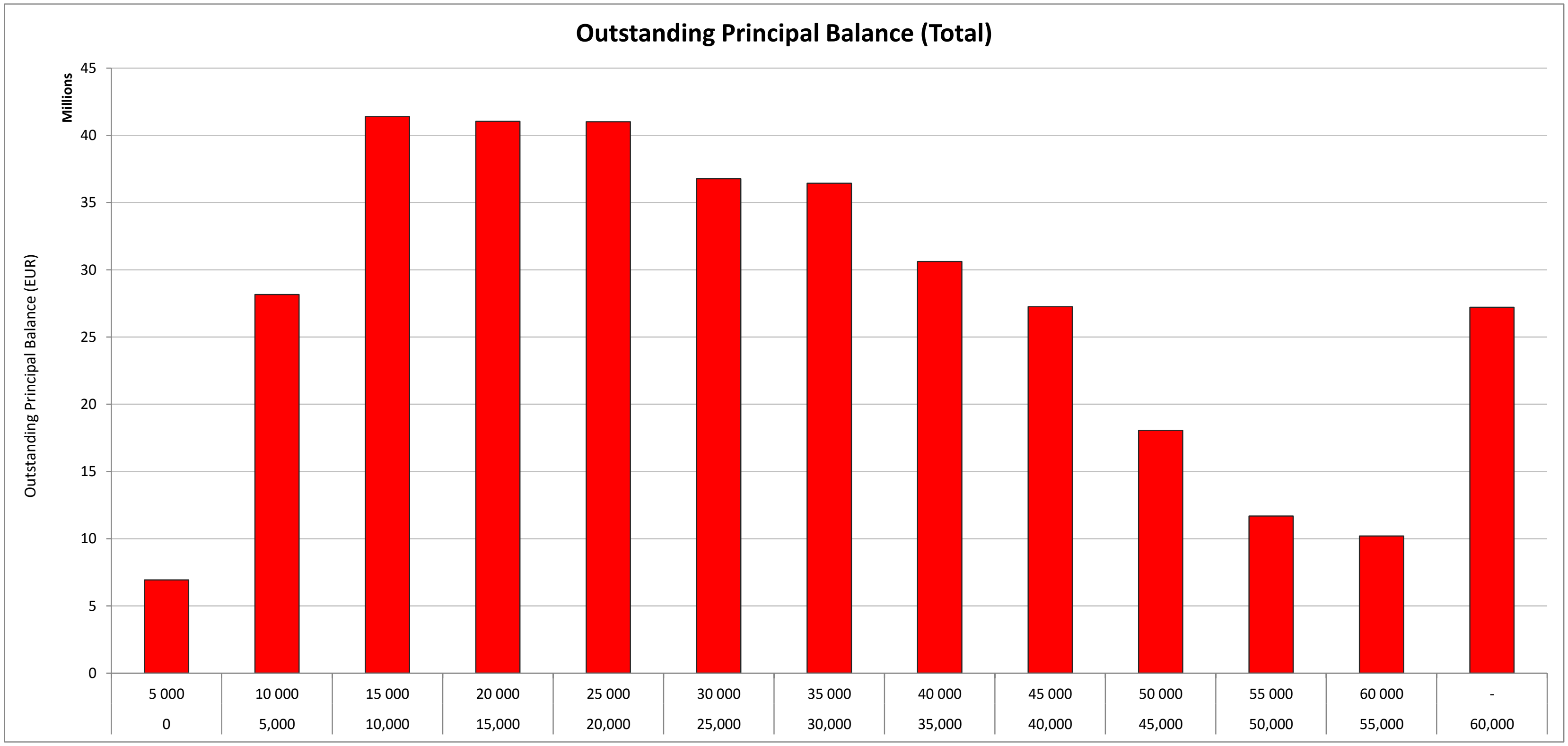
10.b Outstanding Principal Balance Graph

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days



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11.a Geographical Distribution

Reporting Date		30.05.2025					
Payment date		27.05.2025					
Period No		10					
Monthly Period		01.04.2025					
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days

Geographic distribution

TOTAL					
District	**No**	**Outstanding balance**	**% of Outstanding balance**	**WA months to maturity**	**WA seasoning**
Central Finland	1 514	27 303 410	7.65 %	48.0	18.3
Eastern Finland	656	11 598 134	3.25 %	49.3	17.3
East Tavastia	1 095	20 023 195	5.61 %	48.3	18.1
Greater Helsinki	6 034	130 646 803	36.62 %	48.1	18.7
Northern Finland	1 647	33 017 015	9.25 %	48.6	17.6
Northern Savonia	810	13 658 422	3.83 %	48.3	17.0
Ostrobothnia	1 311	20 705 674	5.80 %	48.2	17.3
South-Eastern Fi	1 014	17 102 071	4.79 %	48.0	17.9
South-Western Fi	2 497	46 876 950	13.14 %	48.7	17.9
Western Tavastia	1 941	35 851 211	10.05 %	48.2	18.3
Total	18 519	356 782 886	100 %	48.3	18.2

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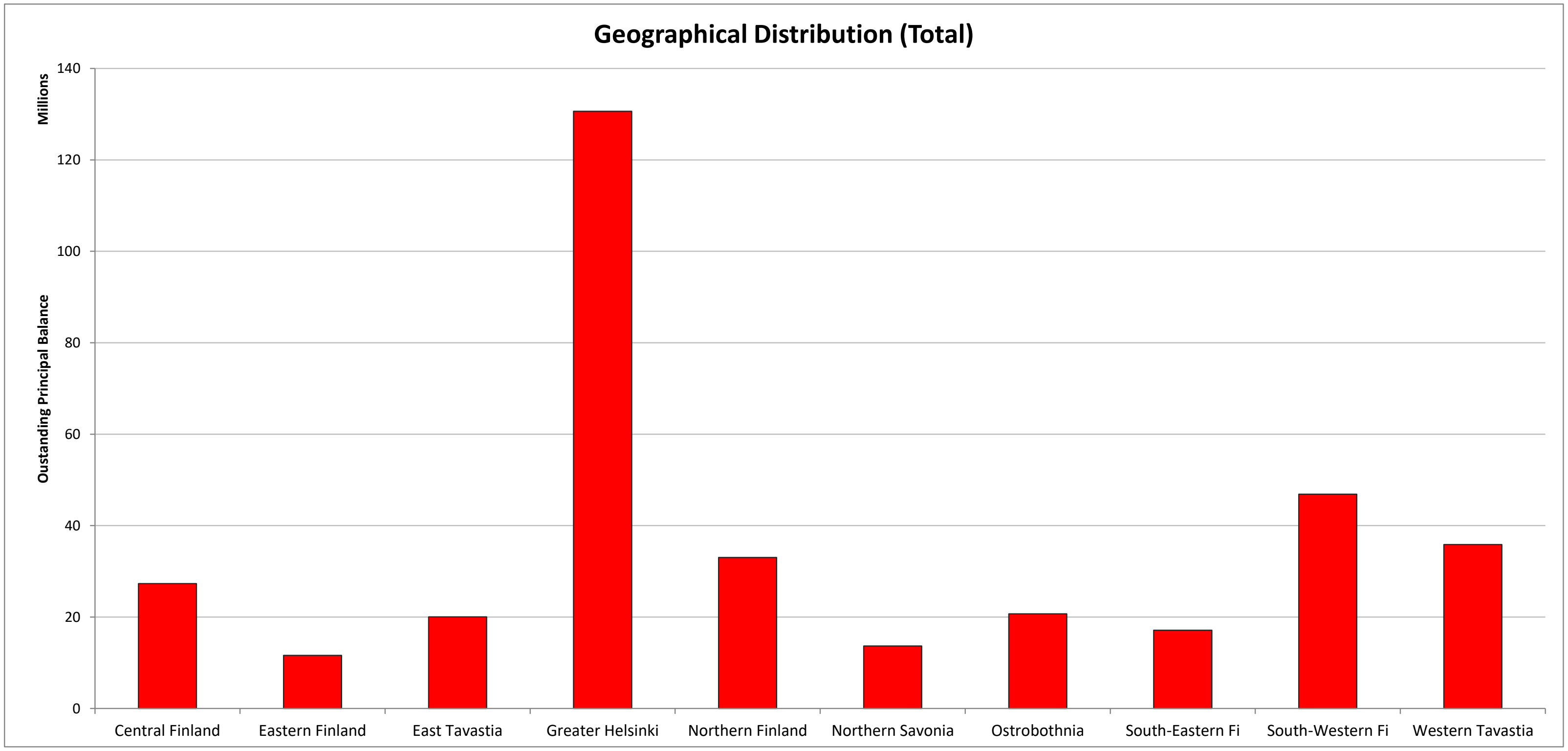
11.b Geographical Distribution Graph

Reporting Date		30.05.2025					
Payment date		27.05.2025					
Period No		10					
Monthly Period		01.04.2025					
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days



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12.a Interest Rate

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 705	47 154 348	13.22 %	45.6	16.7
1 %	2 %	945	29 012 790	8.13 %	44.3	23.1
2 %	4 %	2 555	57 736 313	16.18 %	46.1	20.6
4 %	6 %	6 226	135 923 517	38.10 %	49.9	17.5
6 %	8 %	6 081	77 565 573	21.74 %	50.1	16.8
8 %	10 %	942	8 802 712	2.47 %	49.7	16.1
10 %	12 %	60	557 937	0.16 %	51.1	13.5
12 %	14 %	5	29 696	0.01 %	47.6	11.5
14 %	16 %					
16 %	18 %					
18 %	-					
	Total	18 519	356 782 886	100 %	48.3	18.2

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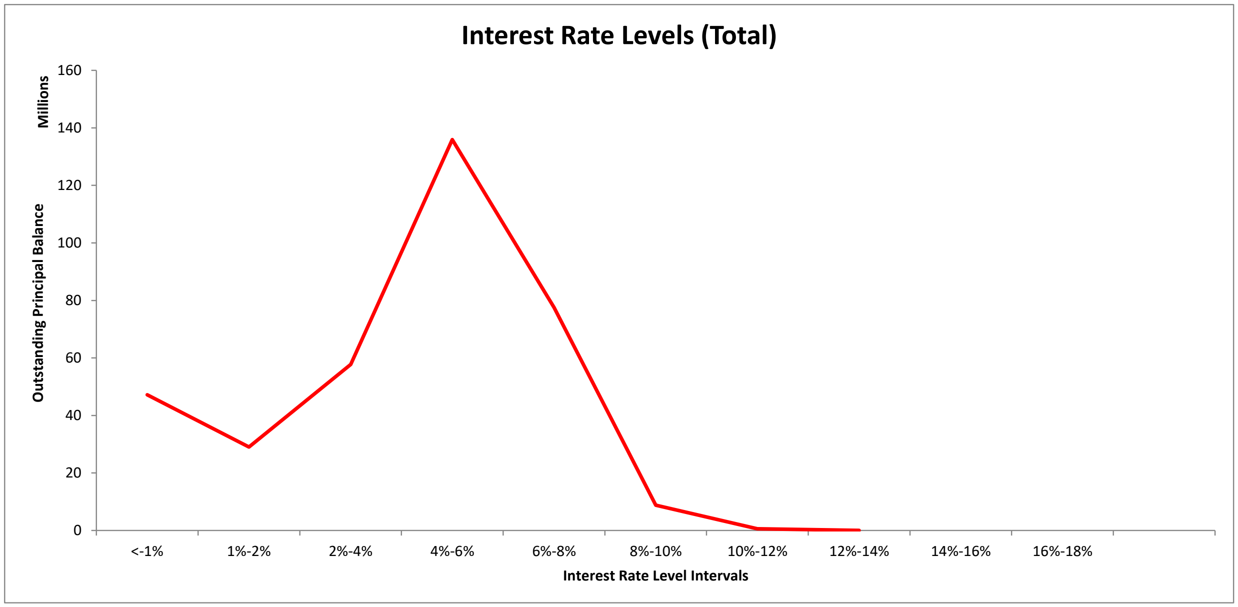
12.b Interest Rate

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days



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13.a Remaining Terms

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	11	63 227	0.02 %	0.0	29.1
1	12	707	3 553 220	1.00 %	8.4	29.3
13	24	1 360	11 229 802	3.15 %	19.5	23.8
25	36	2 247	30 791 553	8.63 %	31.2	22.5
37	48	4 988	102 039 523	28.60 %	43.5	20.2
49	60	7 868	180 127 720	50.49 %	54.2	17.1
61	72	1 338	28 977 841	8.12 %	62.8	9.5
73	84					
85	96					
97	108					
109	120					
121	-					
	Total	18 519	356 782 886	100 %	48.3	18.2

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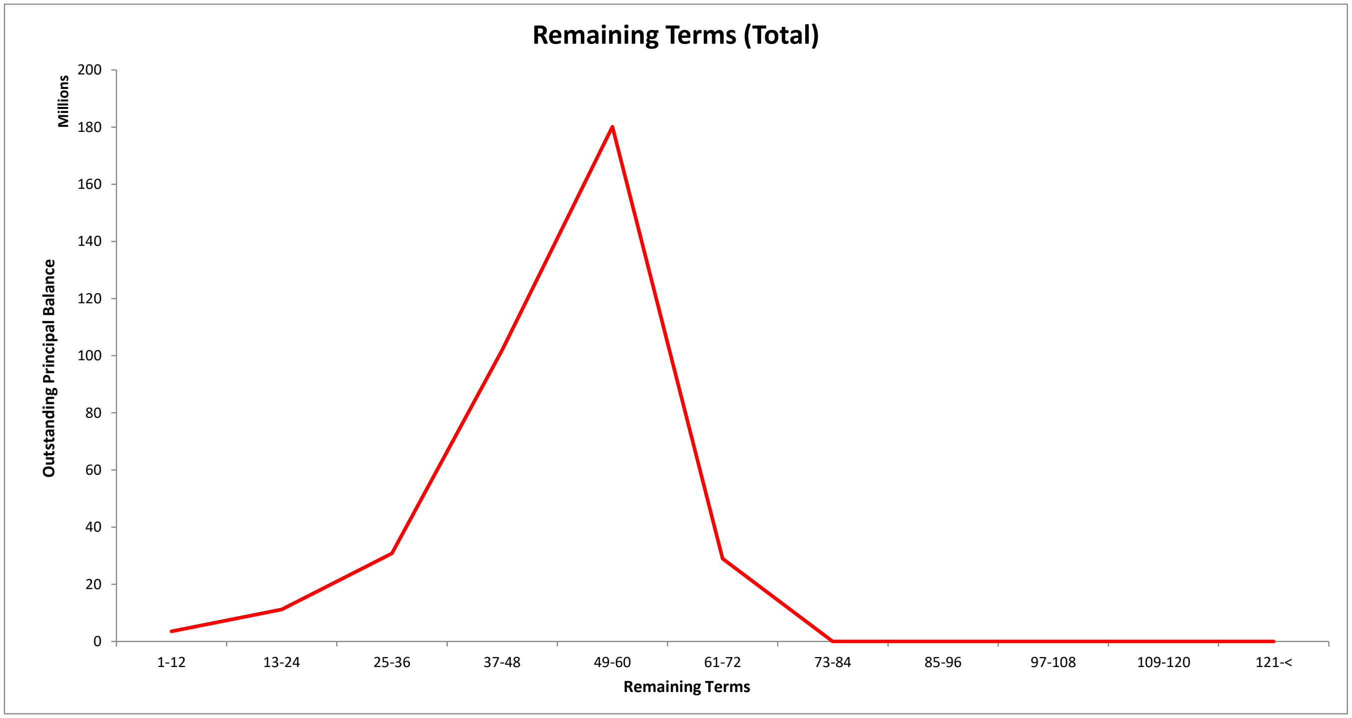
13.b Remaining Terms

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days



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14.a Seasoning

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1	12	3 564	63 361 843	17.76 %	54.8	9.9
	13	24	12 667	248 682 653	69.70 %	48.7	18.1
	25	36	2 024	41 058 805	11.51 %	38.3	28.8
	37	48	174	2 808 061	0.79 %	23.1	41.0
	49	60	76	695 966	0.20 %	12.4	53.0
	61	72	11	166 524	0.05 %	7.9	63.2
	73	84	3	9 034	0.00 %	3.7	74.2
	85	96					
		Total	18 519	356 782 886	100 %	48.3	18.2

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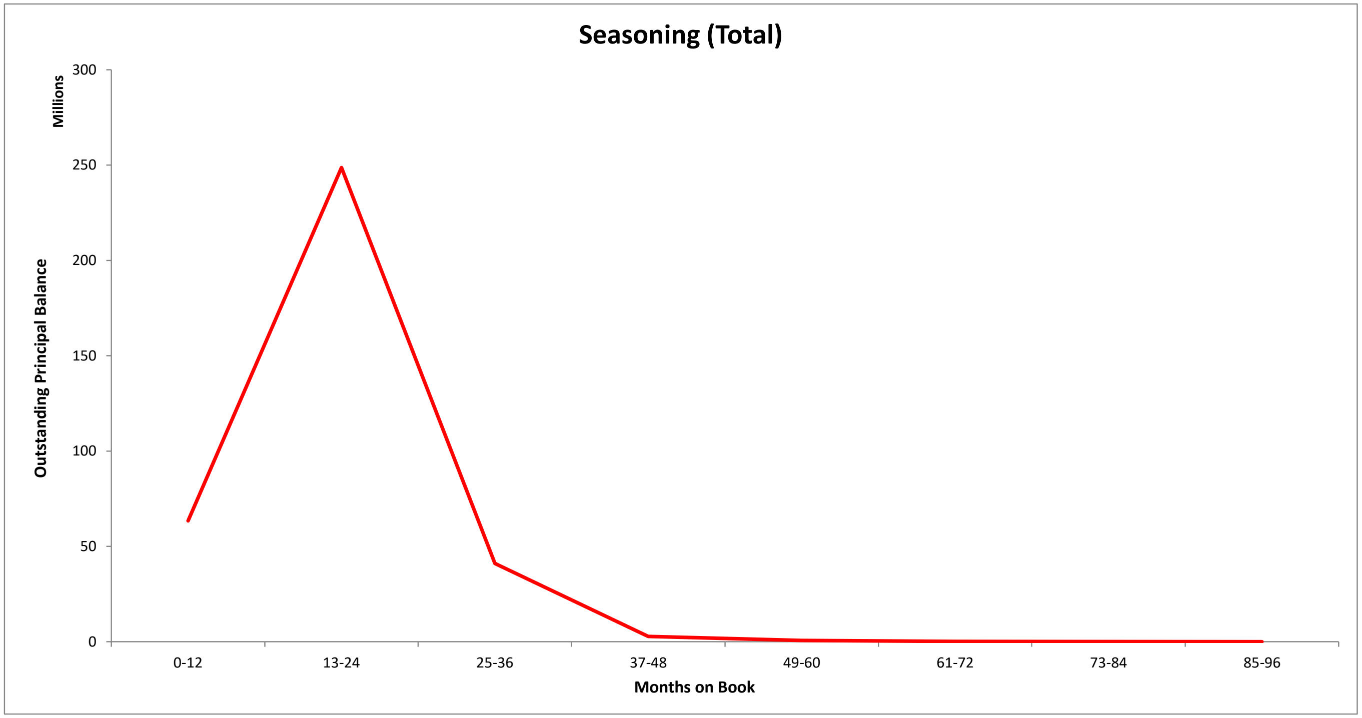
14.b Seasoning

Reporting Date		30.05.2025					
Payment date		27.05.2025					
Period No		10					
Monthly Period		01.04.2025					
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days



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15.a Balloon loans

Reporting Date		30.05.2025			
Payment date		27.05.2025			
Period No		10			
Monthly Period		01.04.2025			
Interest Period	from	25.04.2025	to	27.05.2025	= 32 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	8 981	95 582 592	26.8 %	6 679	0.0 %	44.7	16.8
Balloon	9 538	261 200 295	73.2 %	111 624 691	42.7 %	49.6	18.6
Total	18 519	356 782 886	100 %	111 631 370	31 %	48.3	18.2

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15.b Balloon loans

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

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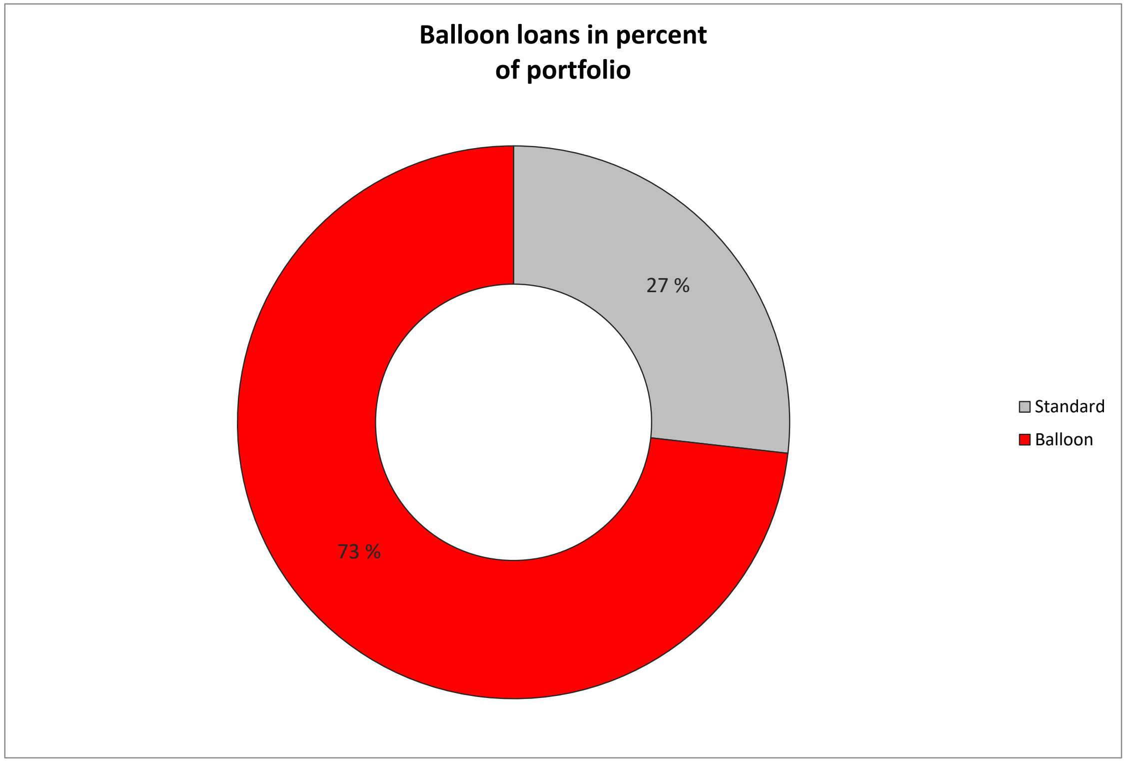

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16.a Number of loans per borrower

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Santander Consumer Bank

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	18 286	351 611 257	98.55 %
2	101	4 229 334	1.19 %
3	9	783 029	0.22 %
4	1	159 267	0.04 %
5			
6			
7			
8			
9			
10			
Total:	18 397	356 782 886	100 %

Number of loans per borrower

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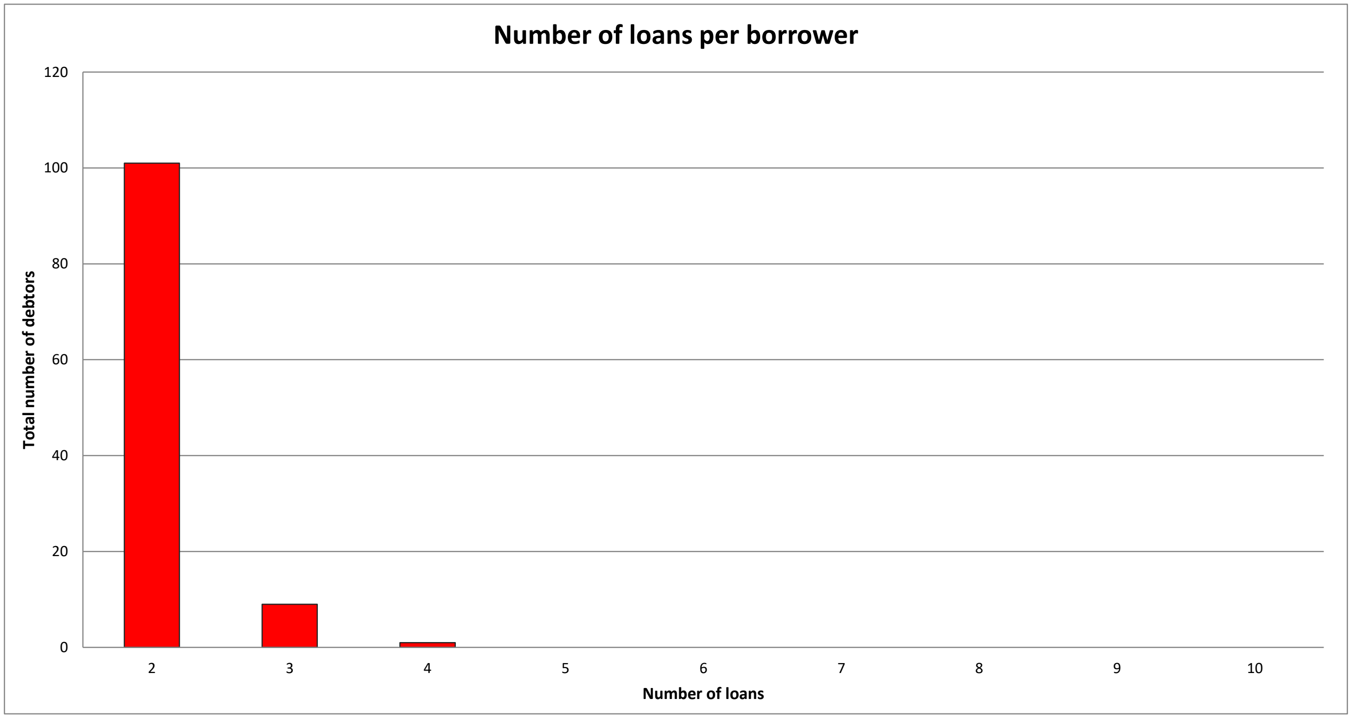
16.b Number of loans per borrower

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days



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17.a Amortisation Profile

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	356 782 886	351 103 927	5 678 960	1 379 267	4.74 %	98.41 %
2	351 103 927	345 950 328	5 153 599	1 358 640	4.74 %	96.96 %
3	345 950 328	340 784 514	5 165 814	1 336 957	4.74 %	95.52 %
4	340 784 514	335 569 713	5 214 801	1 316 415	4.74 %	94.05 %
5	335 569 713	330 336 661	5 233 052	1 296 025	4.73 %	92.59 %
6	330 336 661	325 062 960	5 273 701	1 275 515	4.73 %	91.11 %
7	325 062 960	319 752 218	5 310 742	1 254 833	4.73 %	89.62 %
8	319 752 218	314 486 805	5 265 412	1 234 139	4.73 %	88.15 %
9	314 486 805	309 205 973	5 280 833	1 213 509	4.73 %	86.67 %
10	309 205 973	304 013 435	5 192 538	1 192 991	4.73 %	85.21 %
11	304 013 435	298 801 030	5 212 405	1 172 427	4.73 %	83.75 %
12	298 801 030	293 492 240	5 308 790	1 151 922	4.73 %	82.26 %
13	293 492 240	288 103 238	5 389 002	1 131 112	4.72 %	80.75 %
14	288 103 238	282 940 352	5 162 886	1 110 034	4.72 %	79.30 %
15	282 940 352	277 647 483	5 292 869	1 089 649	4.72 %	77.82 %
16	277 647 483	272 407 735	5 239 748	1 068 837	4.72 %	76.35 %
17	272 407 735	267 126 430	5 281 305	1 048 173	4.72 %	74.87 %
18	267 126 430	261 787 691	5 338 739	1 027 466	4.71 %	73.37 %
19	261 787 691	256 549 424	5 238 267	1 006 481	4.71 %	71.91 %
20	256 549 424	251 252 364	5 297 060	985 874	4.71 %	70.42 %

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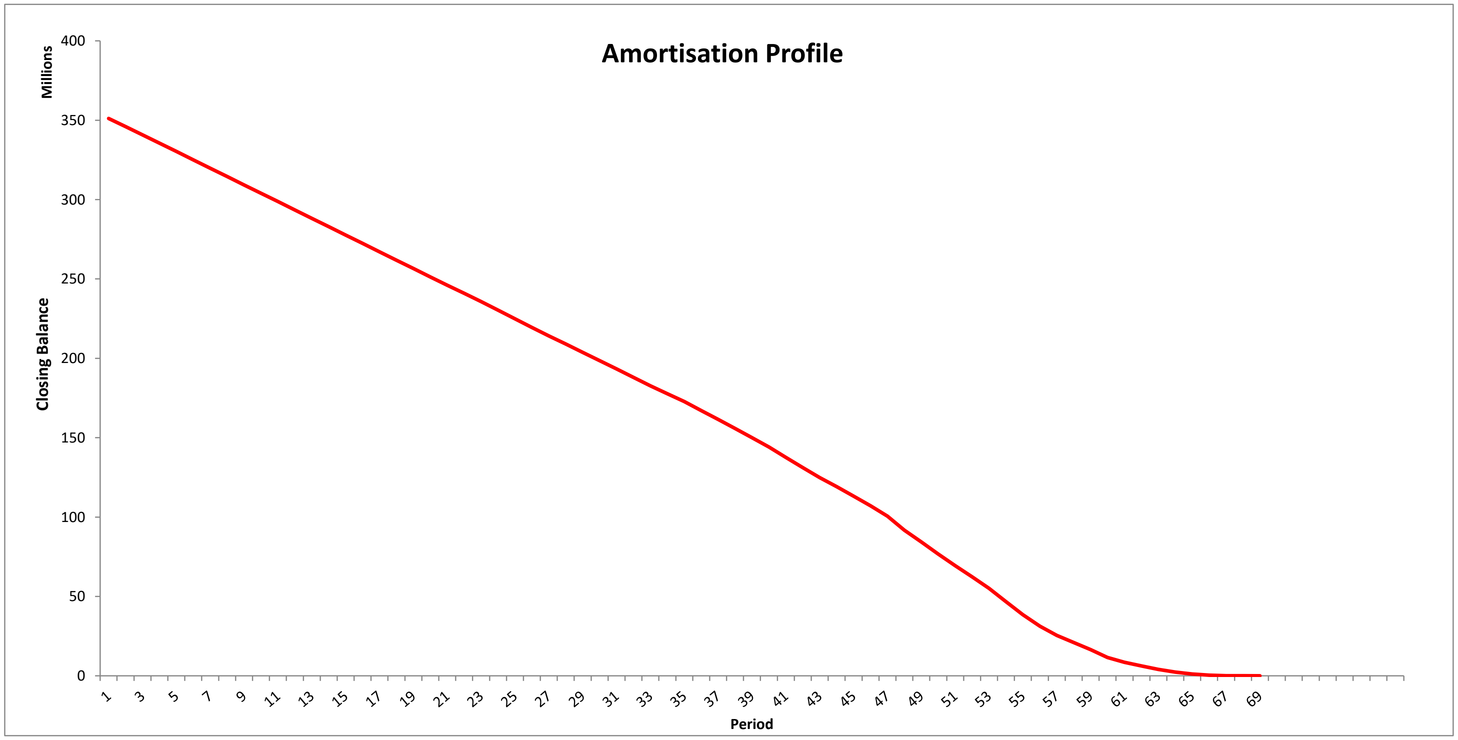
17.b Amortisation Profile

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days



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18.a Payment Holidays

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2024 07	307	319	89 746	7 580 197
2024 08	258	269	73 203	6 392 726
2024 09	192	202	51 874	4 612 067
2024 10	191	203	50 880	4 846 949
2024 11	243	260	66 234	5 655 482
2024 12	412	422	107 491	9 001 146
2025 01	355	374	99 083	7 750 541
2025 02	293	318	86 471	6 852 438
2025 03	276	293	85 310	6 763 801
2025 04	206	219	64 831	4 856 436
2025 05				
2025 06				
2025 07				
2025 08				
2025 09				
2025 10				
Total:	2 733	2 879	775 122	64 311 784

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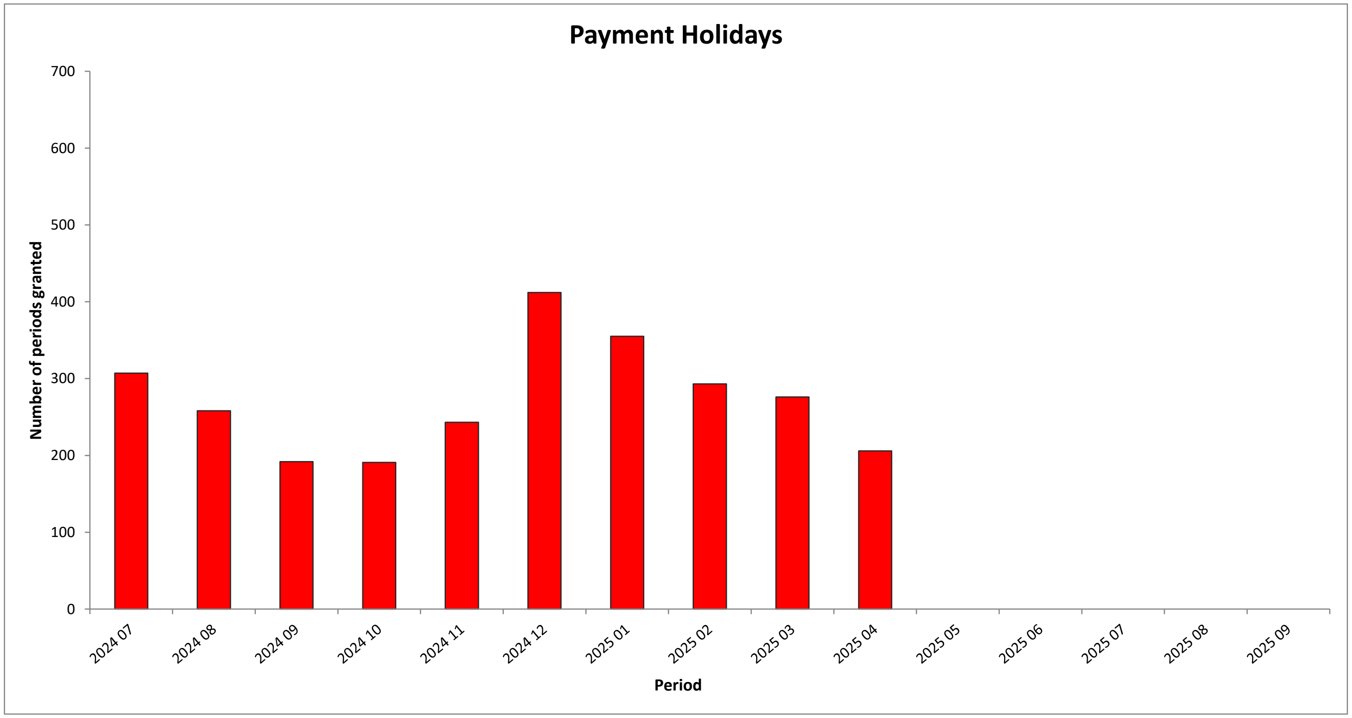
18.b Payment Holidays

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days



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18.c Remaining Payment Holidays

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	208	59 442	5 098 021
2	14	12 604	394 772
3	0	0	0
Total	222	72 046	5 492 793

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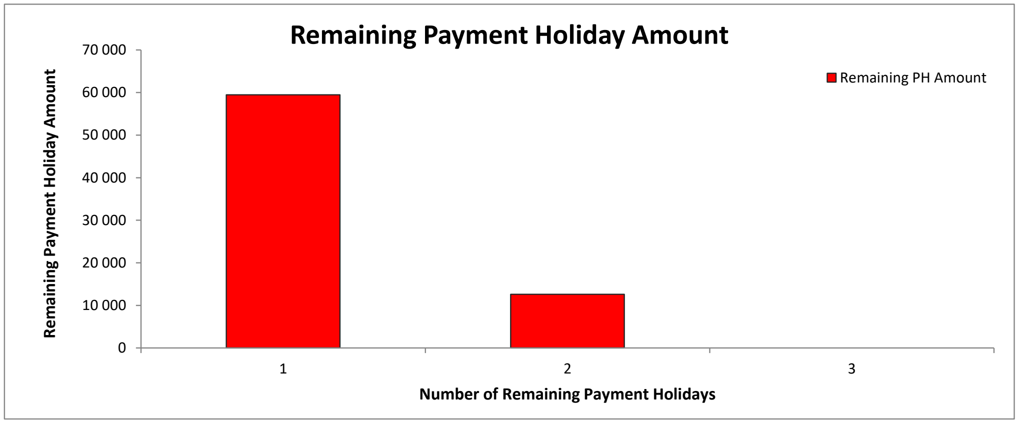
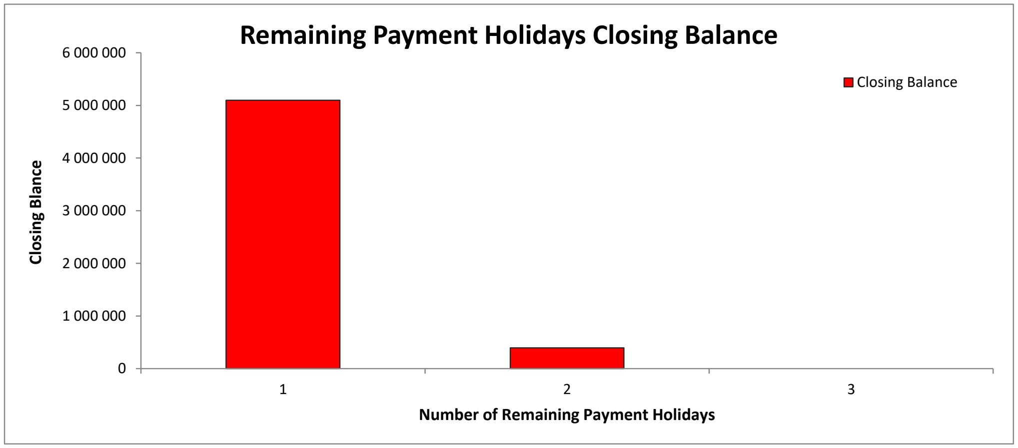
Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

18.d Remaining Payment Holidays





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Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

19.a Downpayment

Downpayment percent

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	6 705	127 836 147	35.83 %	50.3	18.0
5 %	10 %	2 600	63 460 535	17.79 %	50.0	18.3
10 %	15 %	2 361	51 390 709	14.40 %	48.0	18.5
15 %	20 %	1 591	32 318 678	9.06 %	47.1	18.2
20 %	25 %	1 202	24 247 689	6.80 %	46.0	18.5
25 %	30 %	904	16 023 839	4.49 %	46.1	18.2
30 %	35 %	685	11 731 313	3.29 %	45.0	18.0
35 %	100 %	2 471	29 773 976	8.35 %	41.9	17.5
	Total	18 519	356 782 886	100 %	48.3	18.2

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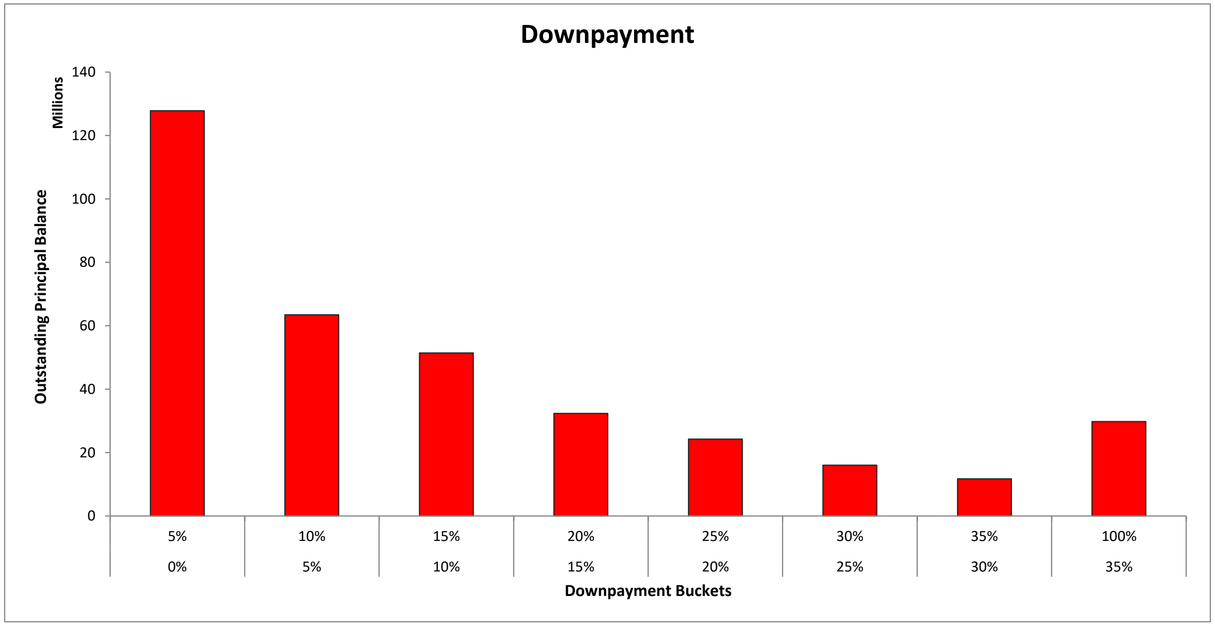
19.b Downpayment

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days



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20.a Vehicle Condtion

Reporting Date		30.05.2025	
Payment date		27.05.2025	
Period No		10	
Monthly Period		01.04.2025	
Interest Period	from	25.04.2025	to 27.05.2025 = 32 days

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 261	134 896 789	37.81 %	45.8	19.0
Used	14 258	221 886 097	62.19 %	49.8	17.7
Total	18 519	356 782 886	100 %	48.3	18.2

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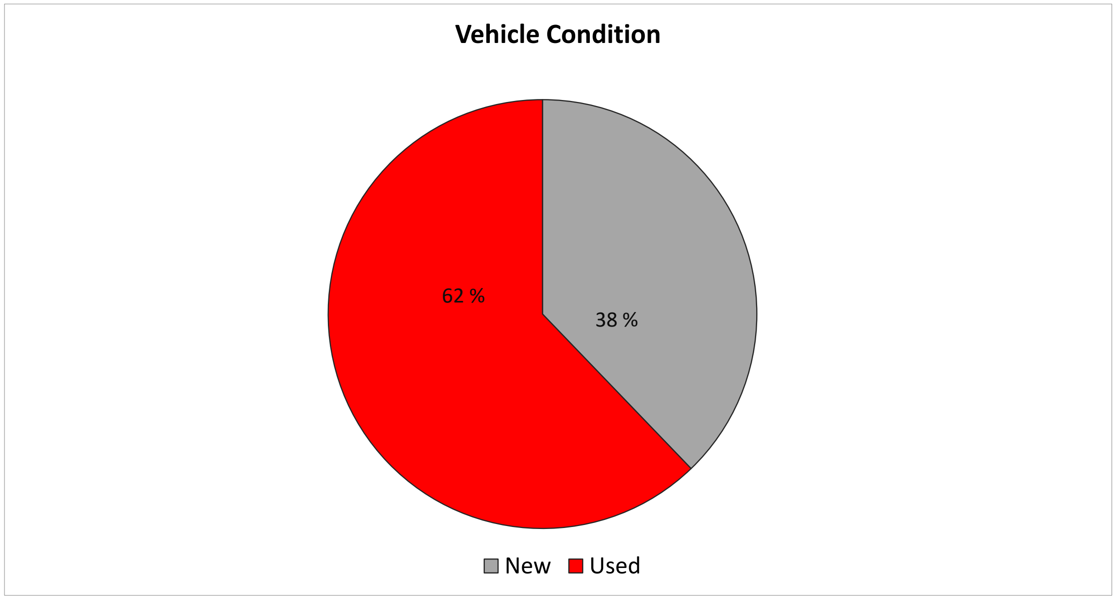
20.b Vehicle Condition

Reporting Date		30.05.2025					
Payment date		27.05.2025					
Period No		10					
Monthly Period		01.04.2025					
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days



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SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.a Borrower Type

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 526	35 801 532	10.03 %	39.6	21.0
Private	16 993	320 981 354	89.97 %	49.2	17.8
Total	18 519	356 782 886	100 %	48.3	18.2

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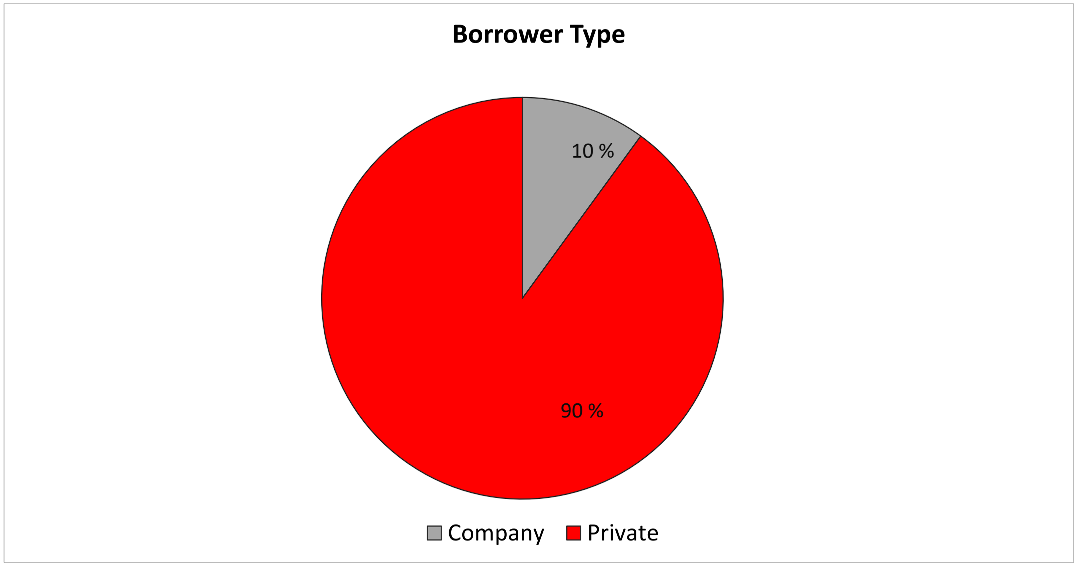
21.b Borrower Type

Reporting Date		30.05.2025					
Payment date		27.05.2025					
Period No		10					
Monthly Period		01.04.2025					
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days



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22.a Vehicle type

Reporting Date		30.05.2025			
Payment date		27.05.2025			
Period No		10			
Monthly Period		01.04.2025			
Interest Period	from	25.04.2025	to	27.05.2025 = 32	days

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	273	10 145 890	2.84 %	50.3	18.2
Caravans	222	4 331 536	1.21 %	49.3	17.7
Cars	16 307	320 441 343	89.81 %	48.4	18.1
Motorcycles	719	7 394 525	2.07 %	45.7	17.0
Vans	998	14 469 592	4.06 %	44.3	19.3
Total	18 519	356 782 886	100 %	48.3	18.2

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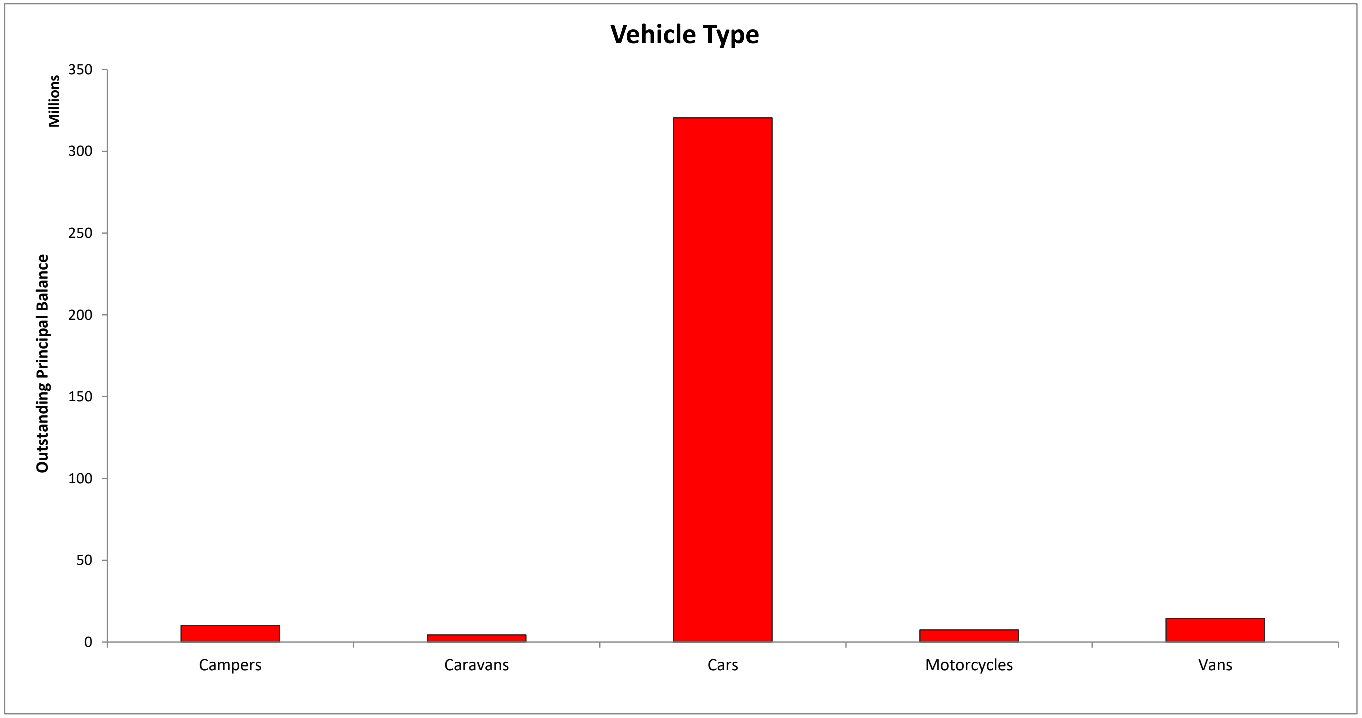
22.b Vehicle type

Reporting Date		30.05.2025					
Payment date		27.05.2025					
Period No		10					
Monthly Period		01.04.2025					
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days



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SCF RAHOITUSPALVELUT XIII DAC
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23.a Restructured Loans

Reporting Date		30.05.2025					
Payment date		27.05.2025					
Period No		10					
Monthly Period		01.04.2025					
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days

Restructured

TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11 465
2024 09	0	0
2024 10	4	106 716
2024 11	4	78 043
2024 12	2	10 565
2025 01	2	4 901
2025 02	3	32 105
2025 03	0	0
2025 04	1	40 143
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
Total	17	283 938

SCF RAHOITUSPALVELUT XIII DAC
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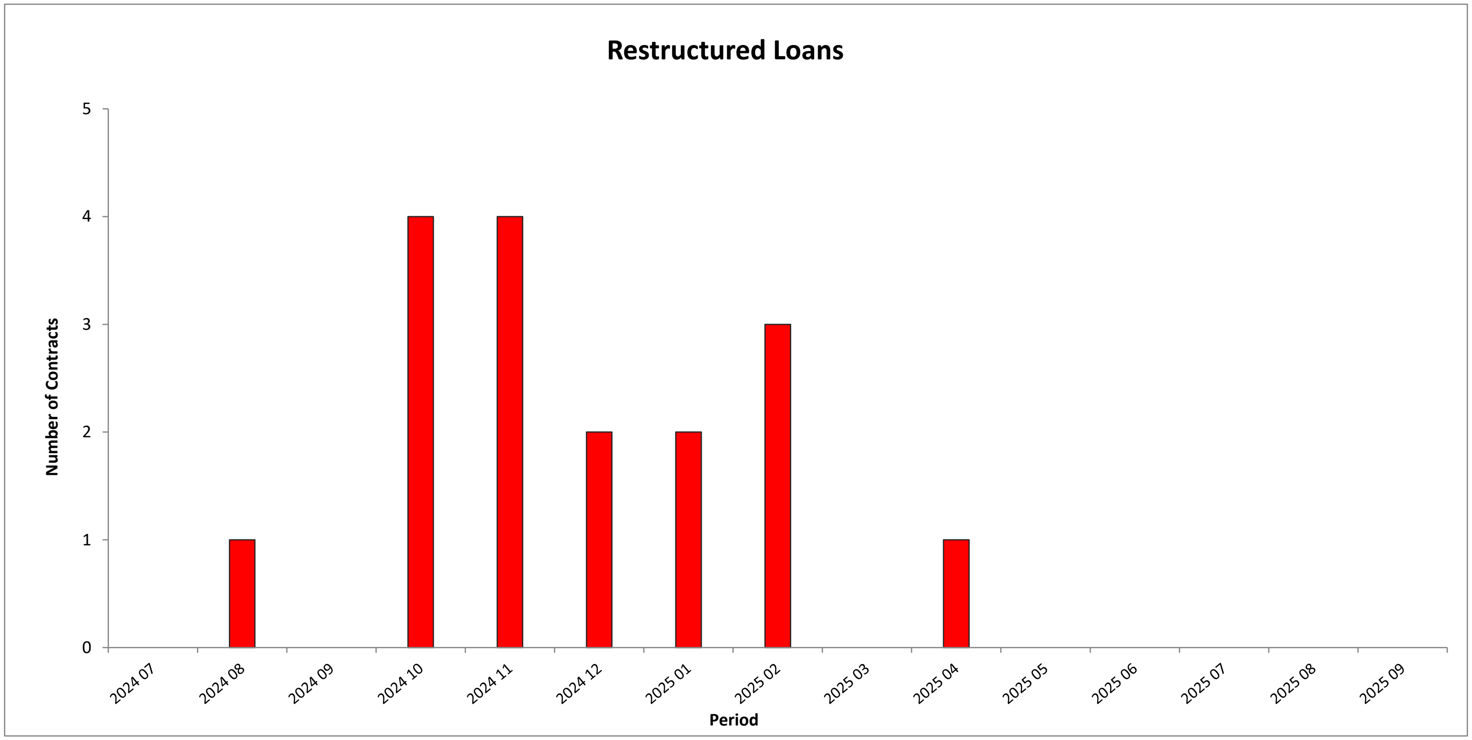
23.b Restructured Loans

Reporting Date		30.05.2025					
Payment date		27.05.2025					
Period No		10					
Monthly Period		01.04.2025					
Interest Period	from	25.04.2025	to	27.05.2025	=	32	days

Santander Consumer Bank



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SCF RAHOITUSPALVELUT XIII DAC
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24.a Dynamic Interest rate

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390 666 760	4.74 %
2024 08	408 032 437	4.73 %
2024 09	408 729 706	4.72 %
2024 10	406 199 100	4.71 %
2024 11	408 439 235	4.70 %
2024 12	408 179 787	4.69 %
2025 01	394 847 033	4.68 %
2025 02	382 776 854	4.67 %
2025 03	369 714 379	4.65 %
2025 04	356 782 886	4.64 %
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
2025 10		
2025 11		
2025 12		

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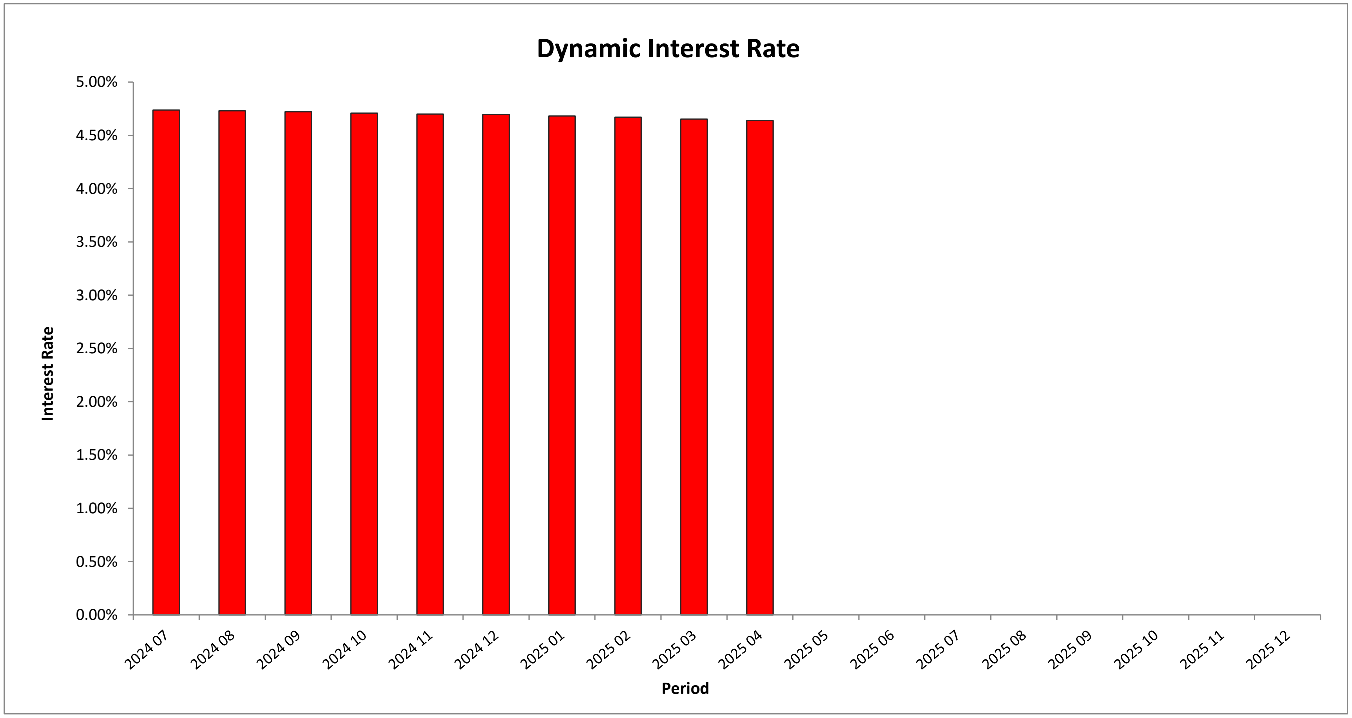
24.b Dynamic Interest Rate

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days



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25.a Dynamic Pre-Payments

Reporting Date		30.05.2025		
Payment date		27.05.2025		
Period No		10		
Monthly Period		01.04.2025		
Interest Period	from	25.04.2025	to	27.05.2025 = 32 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	5 907 705	356 782 886	18.16 %
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			

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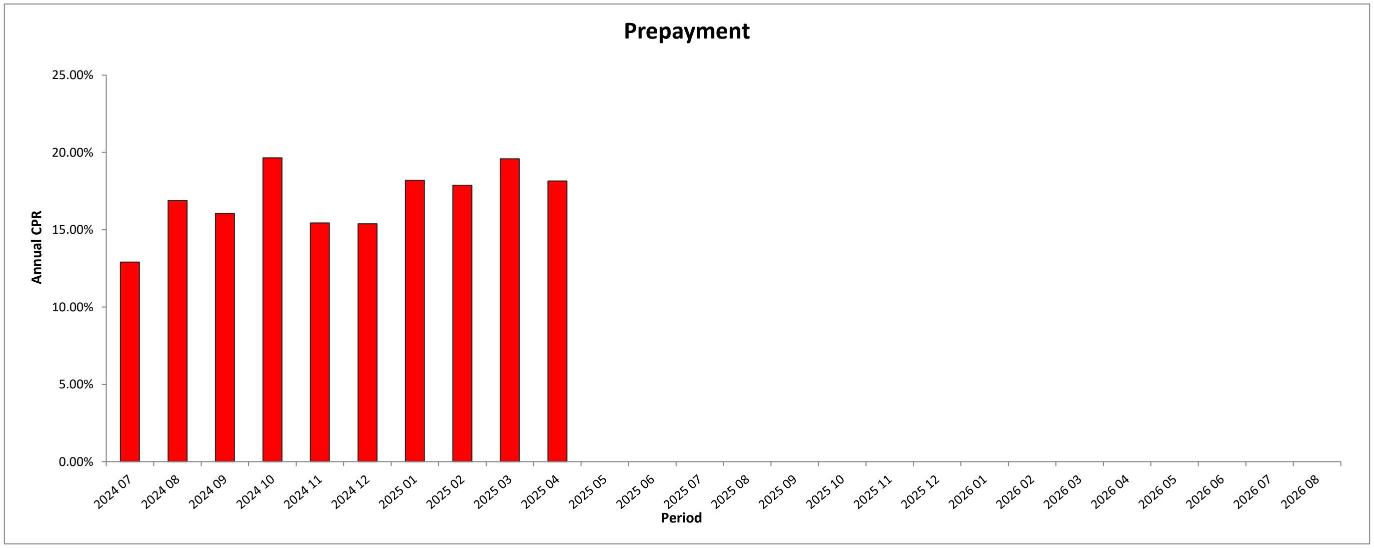
25.b Dynamic Pre-Payments

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days



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26. Delinquency

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Santander Consumer Bank

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance
2024	7	390 666 760	17 050	364 510 372	1 139	22 635 662	107	2 078 813	55	983 025	26	458 888	0	0	0	0	0	0
	8	408 032 436	18 195	383 198 239	1 012	19 875 967	143	3 039 900	50	986 067	30	526 741	22	405 521	0	0	3	3 911
	9	408 729 706	18 202	379 851 286	1 211	22 937 604	134	2 590 875	79	1 922 341	29	669 530	23	402 132	20	355 937	5	10 841
	10	406 199 100	18 288	376 190 654	1 147	22 275 983	250	4 158 590	72	1 329 265	62	1 478 938	17	432 021	18	333 648	23	403 672
	11	408 439 235	18 564	377 297 310	1 046	20 652 400	290	5 289 144	161	2 505 163	62	1 077 956	55	1 289 349	14	327 914	20	351 811
	12	408 179 787	18 610	374 220 197	1 142	21 639 777	265	5 111 859	184	3 330 122	118	1 816 752	46	844 270	53	1 216 811	16	316 721
2025	1	394 847 033	18 245	362 540 079	1 033	19 808 553	261	4 937 063	150	2 914 262	141	2 651 709	80	1 319 764	33	675 604	57	1 227 755
	2	382 776 854	17 811	350 780 705	1 005	19 629 360	245	4 290 355	151	2 788 023	123	2 281 688	99	1 921 756	65	1 084 968	36	628 730
	3	369 714 379	17 287	337 498 997	1 021	18 729 080	248	5 077 586	141	2 567 870	127	2 395 734	92	1 691 876	88	1 753 237	60	983 088
	4	356 782 886	16 894	326 979 552	998	18 265 844	215	3 570 469	138	2 805 612	101	1 851 196	98	1 863 804	75	1 446 408	78	1 528 919
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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Monthly Period		01.04.2025	
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27. Defaults, Recoveries and Losses by Quarter of Default

		Recovery Quarter	2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3		
Default Quarter	Default Amount	No Of Loans	Recovories	Cum. Recoveries	Loss	Recovories	Cum. Recoveries	Loss	Recovories	Cum. Recoveries	Loss	Recovories	Cum. Recoveries	Loss	Recovories	Cum. Recoveries	Loss
2024 3	14 752	8	70	70	14 682	2 072	2 142	12 611	780	2 922	11 831	1 830	4 752	10 001			
2024 4	1 072 203	59				87 208	87 208	984 995	205 064	292 273	779 931	38 150	330 422	741 781			
2025 1	2 839 323	153							116 998	116 998	2 722 324	79 151	196 150	2 643 173			
2025 2	1 528 919	78										12 783	12 783	1 516 136			
2025 3																	

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28. Priority of Payments - Revenue

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 930 691.81	EUR
Senior Expenses	-	62 242.66	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	915 248.49	EUR
Tranche A Loan Interest to Issuer	-	175 863.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	10 044.00	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	-	11 822.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	7 168.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	28 821.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	719 482.66	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	-	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts		-	EUR
Deferred Purchase Price to Seller		-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 760 231.38	EUR
Senior Expenses	-	38 144.51	EUR
Issuer swap interest to swap counterparty	-	915 248.49	EUR
Interest Class A Notes	-	822 919.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	31 479.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	29 843.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	13 997.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	36 788.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	871 812.38	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

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29. Priority of Payments - Redemption

Reporting Date		30.05.2025				
Payment date		27.05.2025				
Period No		10				
Monthly Period		01.04.2025				
Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11 402 574.15	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	-	11 402 574.15	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 274 386.53	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	-	12 274 386.53	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

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30. Transaction Costs

Reporting Date		30.05.2025			
Payment date		27.05.2025			
Period No		10			
Monthly Period		01.04.2025			
Interest Period	from	25.04.2025	to	27.05.2025	= 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	62 242.66					
Interest accrued for the Period	EUR	935 026.00	822 919.00	31 479.00	29 843.00	13 997.00	36 788.00
Cumulative Interest accrued	EUR	15 694 873.00	14 150 577.00	465 191.00	429 303.00	193 092.00	456 710.00
Interest Payments	EUR	935 026.00	822 919.00	31 479.00	29 843.00	13 997.00	36 788.00
Cumulative Interest Payments	EUR	15 694 873.00	14 150 577.00	465 191.00	429 303.00	193 092.00	456 710.00
Interest accrued on Subordinated Loan for the Period	EUR	-					
Cumulative Interest accrued on Subordinated Loan	EUR	46 081.00					
Unpaid Cumulative Interest accrued on Subordinated loan t-	EUR	-					
Interest Payments on Subordinated Loan	EUR	-					
Cumulative Interest Payments on Subordinated Loan	EUR	46 081.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

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30. Swap Overview

Reporting Date		30.05.2025				
Payment date		27.05.2025				
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Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

Kimi 13|Front Swap

Party A	**DZ Bank AG**
Party B	**SCF Rahoituspalvelut XIII DAC**
Swap Notional	**369 714 379**
Interest Period Start	25.04.2025
Interest Period End	27.05.2025
Interest Days	32
Settlement Date	27.05.2025
Party A Floating Interest Rate	2.13400 %
Party A Floating Rate Day Count Fraction	0.0889
Party A Interest Amount	**EUR 701 307.10**
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0889
Party B Interest Amount	**EUR 915 248.49**

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Period No		10				
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Interest Period	from	25.04.2025	to	27.05.2025	=	32 days

31. Contact Details

Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no

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