SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29/06/2026					
Payment date		25/06/2026	Following payment dates:	25/07/2026			
Period No		23		25/08/2026			
Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	days
Cut-Off date		31/05/2026					

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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		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

1. Portfolio Information

	Current Period Aggregated Outstanding Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	**222 128 361.29**	**EUR**
Scheduled Loan Principal Repayments (+MC)	3 819 062.65	EUR
Prepayments	4 271 604.25	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**8 090 666.90**	**EUR**
New Defaulted Auto Loans amt in Period	570 178.40	EUR
Closing balance prior to replenishment	**213 467 515.99**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**213 467 515.99**	**EUR**
Principal Recoveries on loans in default	601 335.41	EUR
Total revenue collections		
Total Revenue Received in Period	**1 041 439.58**	**EUR**

# Loans		
At beginning of period	12 983	Loans
Replenished contracts	-	Loans
Paid in Full	340	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	39	Loans
At end of period	**12 604**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 642 774.99	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	2 177.19	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	**1 644 952.18**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 282 861.68	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	361 513.91	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	14 984.87	EUR
g. Liquidity Reserve Excess Amount	90 019.30	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1 749 379.76**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	8 090 666.90	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	**8 090 666.90**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 090 666.90	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	570 178.40	EUR
Total Amount for Issuer Available Redemtion Receipts	**8 660 845.30**	**EUR**

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4. Reserve Accounts

Reporting Date		29/06/2026					
Payment date		25/06/2026					
Period No		23					
Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	days

Note Balance

Beginning of Period		222 128 361.29	EUR
End of Period		213 467 515.99	EUR

Liquidity Balance

Beginning of Period	0.9 %	1 930 484.89	EUR
Cash Outflow		87 029.64	EUR
Cash Inflow		-	EUR
End of Period	0.8 % *	1 843 455.25	EUR
Required Reserve Amount	0.8 % *	1 843 455.25	EUR

Expenses Advance

Beginning of Period	3 425 614.28	EUR
Interest paid	11 258.85	EUR
Principal Paid	93 745.23	EUR
End of Period	3 331 869.06	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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

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5a. Performance Data

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Asset Balance

Opening balance prior to replenishment	222 128 361.29	EUR
Closing balance prior to replenishment	213 467 515.99	EUR
Closing Balance post replenishment	213 467 515.99	EUR

Portfolio Performance:	**EUR**	**%**	**# loans**
Performing Receivables:			
Current	200 041 989.12	93.71 %	11 797
1-29 days past due	8 649 270.67	4.05 %	522
Delinquent Receivables:			
30-59 days past due	1 760 325.75	0.82 %	109
60-89 days past due	1 170 783.01	0.55 %	67
90-119 days past due	648 923.49	0.30 %	34
120-149 days past due	766 916.87	0.36 %	50
150-179 days past due	429 307.08	0.20 %	25
Total Performing and Delinquent	**213 467 516**	**100.00 %**	**12 604**
Current Period Defaults	570 178.40		39
Cumulative Defaults	17 860 017.98		972
Current Period Principal Recoveries	601 335.41		
Cumulative Principal Recoveries	6 671 335.38		

Sequential Payment Trigger Event,	**YES**
where [A], [B], [C] > 1.70%	**YES**
[A] Cumulative Net Loss Ratio, Payment Date	2.66 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	2.67 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	2.61 %
or ([A] + [B] - [C]) / [D] < 10%	**53.49 %**
[A] Aggregate Outstanding Asset Principal Amount	213 467 515.99
[B] Aggregate principal balance of Defaulted Contracts	17 860 017.98
[C] Recoveries received on such Defaulted Contracts	6 671 335.38
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	419 980 996.00
or AVERAGE [[A], [B], [C]] > 5%	**NO**
[A] Delinquency Ratio, Payment Date	2.24 %
[B] Delinquency Ratio, preceding Payment Date	2.17 %
[C] Delinquency Ratio, second preceding Payment Date	2.24 %
or [Principal Deficiency Ledger debit balance] ≥ EUR 5,250,000	**NO**
Principal Deficiency Ledger debit balance	0.00
or Servicer Termination Event	**NO**
or Hedge Counterparty Downgrade Event	**NO**

Revolving period has terminated

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5b. Concentration limits

Reporting Date		29/06/2026					
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Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	days

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

Weighted average interest rate (min 4..35%)	4.44 %
Weighted average months to maturity (max 60)	36.74*
Used Vehicles (max 75%)	57.80 %
Balloon Loans (max 73%)	77.84 %
Balloon Installments (max 28%)***	38.71 %
Corporate Borrowers (max 11%)	8.44 %
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
	226 548.07	1	0.11 %
	159 542.28	1	0.07 %
	139 612.68	1	0.07 %
	135 415.16	2	0.06 %
	132 995.76	1	0.06 %
	128 816.50	1	0.06 %
	125 686.91	1	0.06 %
	122 929.58	1	0.06 %
	121 051.46	2	0.06 %
	120 004.57	1	0.06 %
	Total (max 0,6%)		**0.66 %**

** Post Replenishment*

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6. Note Principal

Reporting Date		29/06/2026			
Payment date		25/06/2026			
Period No		23			
Monthly Period		01/05/2026			
Interest Period	from	26/05/2026	to	25/06/2026 =	30 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	193 528 361.29	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	-	-	-	-	-	EUR
Pro Rata Amortization	8 660 845.30	-	-	-	-	EUR
End of Period	184 867 515.99	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	-	-	-	-	570 178.40	EUR
Credit PDL	-	-	-	-	570 178.40	EUR
End of Period	-	-	-	-	-	EUR
Net Note Principal						
Beginning of Period	193 528 361.29	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
End of Period	184 867 515.99	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR

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7. Outstanding Notes

Reporting Date		29/06/2026			
Payment date		25/06/2026			
Period No		23			
Monthly Period		01/05/2026			
Interest Period	from	26/05/2026	to	25/06/2026 =	30 days

1. Note Balance

	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS2816094085	XS2816094242	XS2816094838	XS2816095058	XS2816095215
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	93.20 %	2.70 %	2.25 %	0.85 %	1.00 %
Legal Final Maturity Date		30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032
Rating (Fitch/S&P)		AAA (sf) / AAA (sf)	AA+ (sf) / AA+ (sf)	AA- (sf) / AA- (sf)	A- (sf) / A- (sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	420 000 000.00	391 400 000.00	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 200	3 914	113	95	36	42
Current Note Information						
Outstanding Opening Balance	222 128 361.29	193 528 361.29	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	8 660 845.30					
Amortisation	8 660 845.30					
Redemption per Class	-	-	-	-	-	-
Redemption per Note		-	-	-	-	-
Outstanding Closing Balance		184 867 515.99	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Net Outstanding Closing Balance	222 128 361.29	193 528 361.29	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Current Tranching	100 %	87.12 %	5.09 %	4.28 %	1.62 %	1.89 %
Current Pool Factor		0.49	1.00	1.00	1.00	1.00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D	Class E
Interest rate Basis: 1-M EURIBOR / Spread						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		30	30	30	30	30
Principal Outstanding per Note Beginning of Period		49 445.16	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		-	-	-	-	-
Principal Outstanding per Note End of Period		49 445.16	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		104.37	246.08	279.42	349.42	806.08
Interest Payment	509 292.62	408 506.12	27 807.42	26 544.58	12 579.00	33 855.50
Interest Payment per Note		104.37	246.08	279.42	349.42	806.08

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)	12.88 %	7.79 %	3.51 %	1.89 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	13.71 %	8.62 %	3.51 %	1.89 %	0.00 %
Current CE (Subordination)	12.88 %	7.79 %	3.51 %	1.89 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	13.71 %	8.62 %	3.51 %	1.89 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29/06/2026
Payment date	25/06/2026
Period No	23
Monthly Period	01/05/2026
Interest Period	26/05/2026 to 25/06/2026 = 30 days

			Rating Triggers									
			Short Term				Long Term					
			Fitch		S&P		Fitch		S&P			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF RAHOITUSPALVELUT XIII DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F1	N/A	A-1	BBB-	A	BBB-	A	No	Under the terms of the Servicing Agreement, Santander Consumer Finance, S.A. will act as the back-up servicer facilitator (the "Back-Up Servicer Facilitator"). Pursuant to that agreement, if: condition (a) or (b) is met (as defined in the Prospectus Dated 29 May 2024) the Back-up Servicer Facilitator will: (i) select within sixty (60) calendar days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a replacement Servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer and the Purchaser will (with the prior written consent of the Note Trustee) procure that, with the assistance of the Servicer or another member of the Originator Group, no earlier than thirty-three (33) calendar days but within sixty (60) calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement, (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts and (ii) in relation to the Purchaser, the Purchaser Secured Accounts and all funds standing to the credit of the Purchaser Transaction Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective.
Hedge Counterparty	DZ Bank AG	Fitch First Trigger Required Rating	F1	F1+	N/A	N/A	A(dcr)	AA(dcr)	N/A	N/A	No	If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.
	DZ Bank AG	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-(dcr)	AA(dcr)	N/A	N/A	No	If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.
Hedge Counterparty	DZ Bank AG	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	A-1	N/A	N/A	A	A+	No	If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.
	DZ Bank AG	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	A-1	N/A	N/A	A	A+	No	If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

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Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Santander Consumer Bank

Original balance

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

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9.b Original Principal Balance Graph

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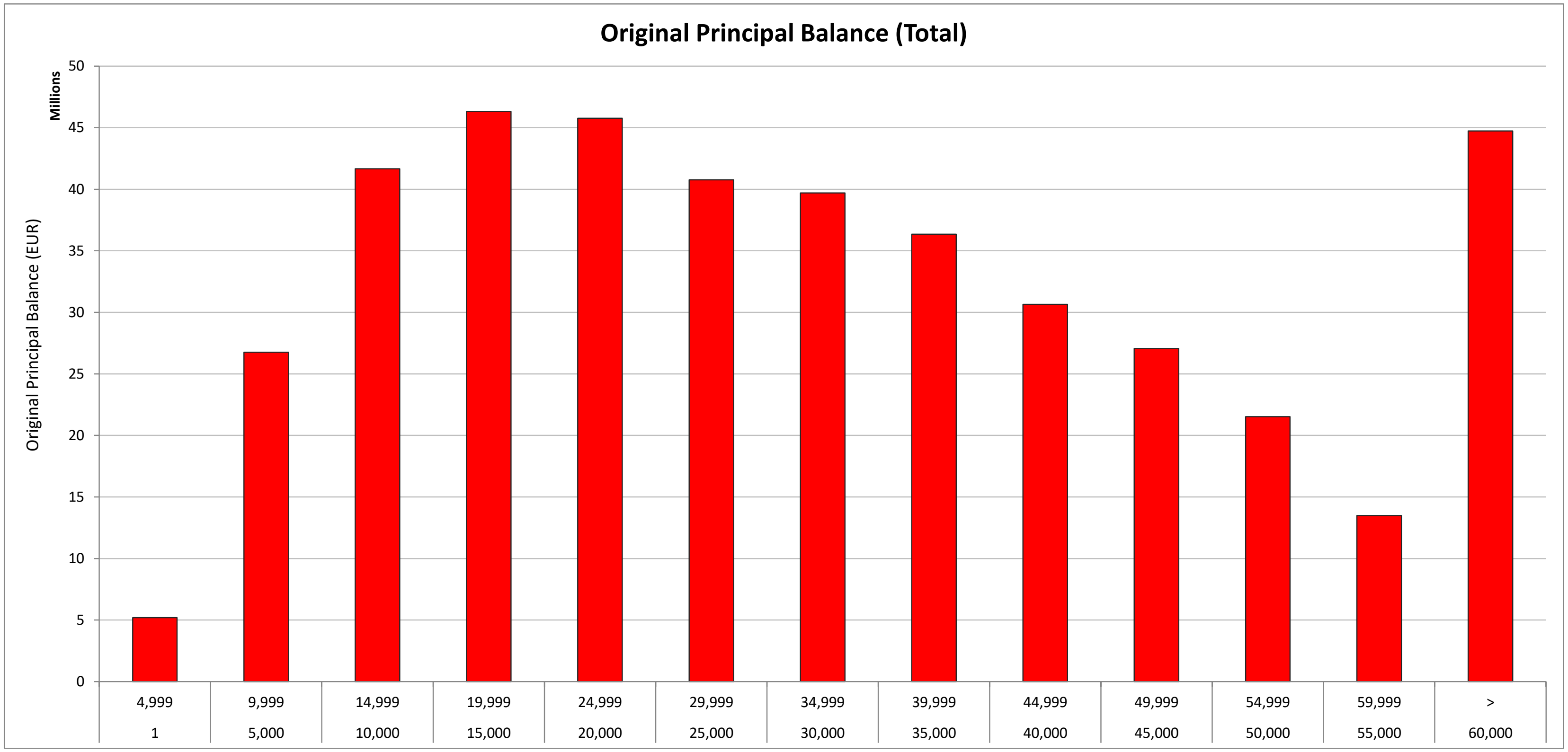
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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10.a Outstanding Principal Balance

Reporting Date		29/06/2026					
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Interest Period	from	26/05/2026	to	25/06/2026	=	30	days

Santander Consumer Bank

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 067	6 268 497	2.94 %	23.6	31.0
5 000	10 000	2 843	21 161 279	9.91 %	34.9	30.4
10 000	15 000	2 114	26 075 911	12.22 %	37.4	30.3
15 000	20 000	1 522	26 445 664	12.39 %	37.0	30.7
20 000	25 000	1 167	26 136 977	12.24 %	36.5	31.0
25 000	30 000	940	25 821 648	12.10 %	36.7	30.8
30 000	35 000	695	22 476 524	10.53 %	37.1	30.7
35 000	40 000	503	18 793 097	8.80 %	37.1	31.5
40 000	45 000	279	11 786 097	5.52 %	37.8	31.4
45 000	50 000	158	7 499 579	3.51 %	38.8	31.0
50 000	55 000	112	5 852 123	2.74 %	40.3	30.6
55 000	60 000	54	3 104 707	1.45 %	39.4	30.8
60 000	-	150	12 045 415	5.64 %	39.5	30.9
Total		12 604	213 467 516	100 %	36.7	30.8

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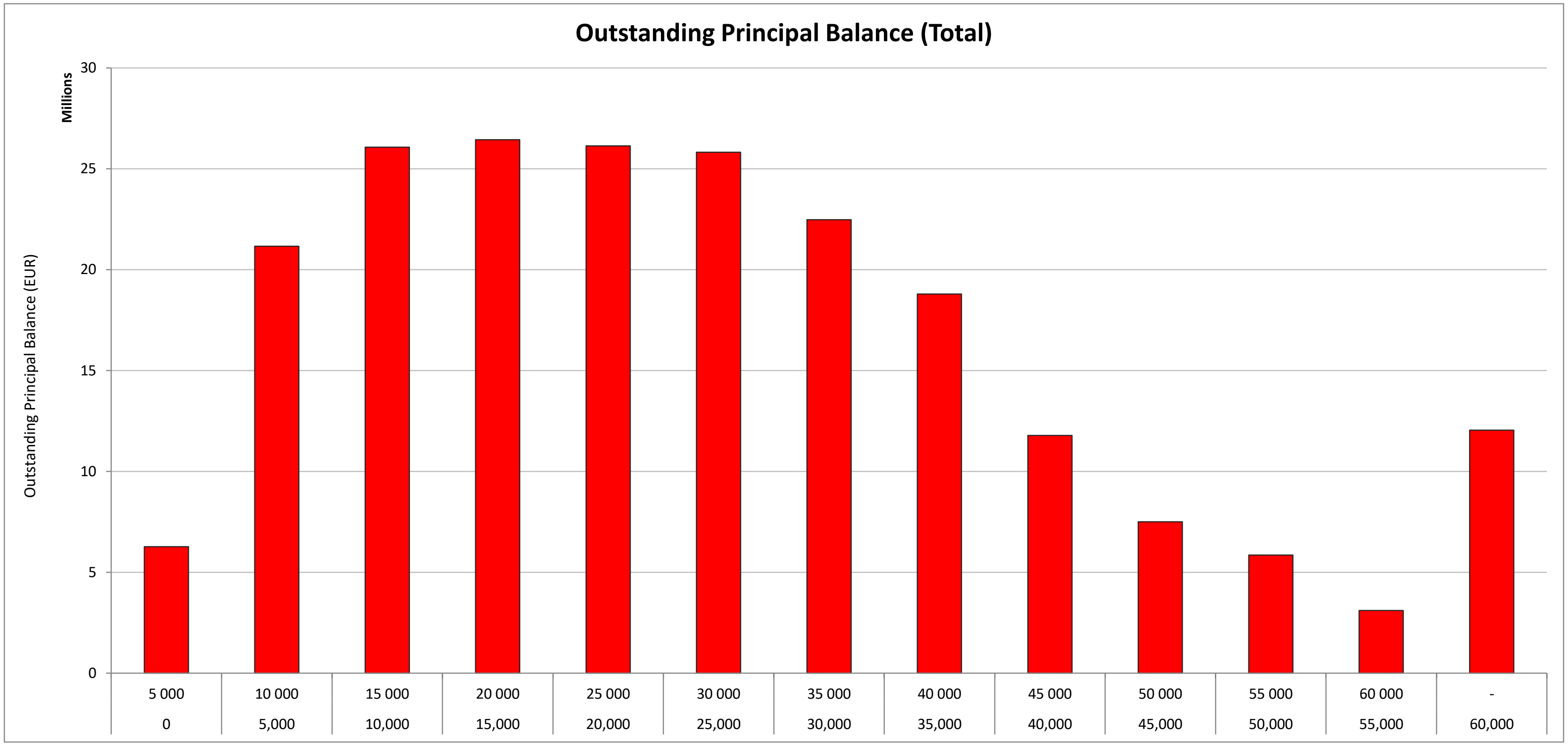
10.b Outstanding Principal Balance Graph

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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11.a Geographical Distribution

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Santander Consumer Bank

Geographic distribution

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 030	16 470 033	7.72 %	36.4	30.9
Eastern Finland	462	6 973 362	3.27 %	37.5	30.0
East Tavastia	730	11 500 685	5.39 %	36.4	30.7
Greater Helsinki	4 056	77 500 017	36.31 %	36.6	31.4
Northern Finland	1 144	20 274 902	9.50 %	37.2	30.2
Northern Savonia	547	8 270 519	3.87 %	36.6	29.5
Ostrobothnia	905	12 410 956	5.81 %	37.0	29.8
South-Eastern Fi	745	10 715 323	5.02 %	36.3	30.7
South-Western Fi	1 678	28 278 688	13.25 %	36.9	30.6
Western Tavastia	1 307	21 073 031	9.87 %	37.0	30.8
Total	12 604	213 467 516	100 %	36.7	30.8

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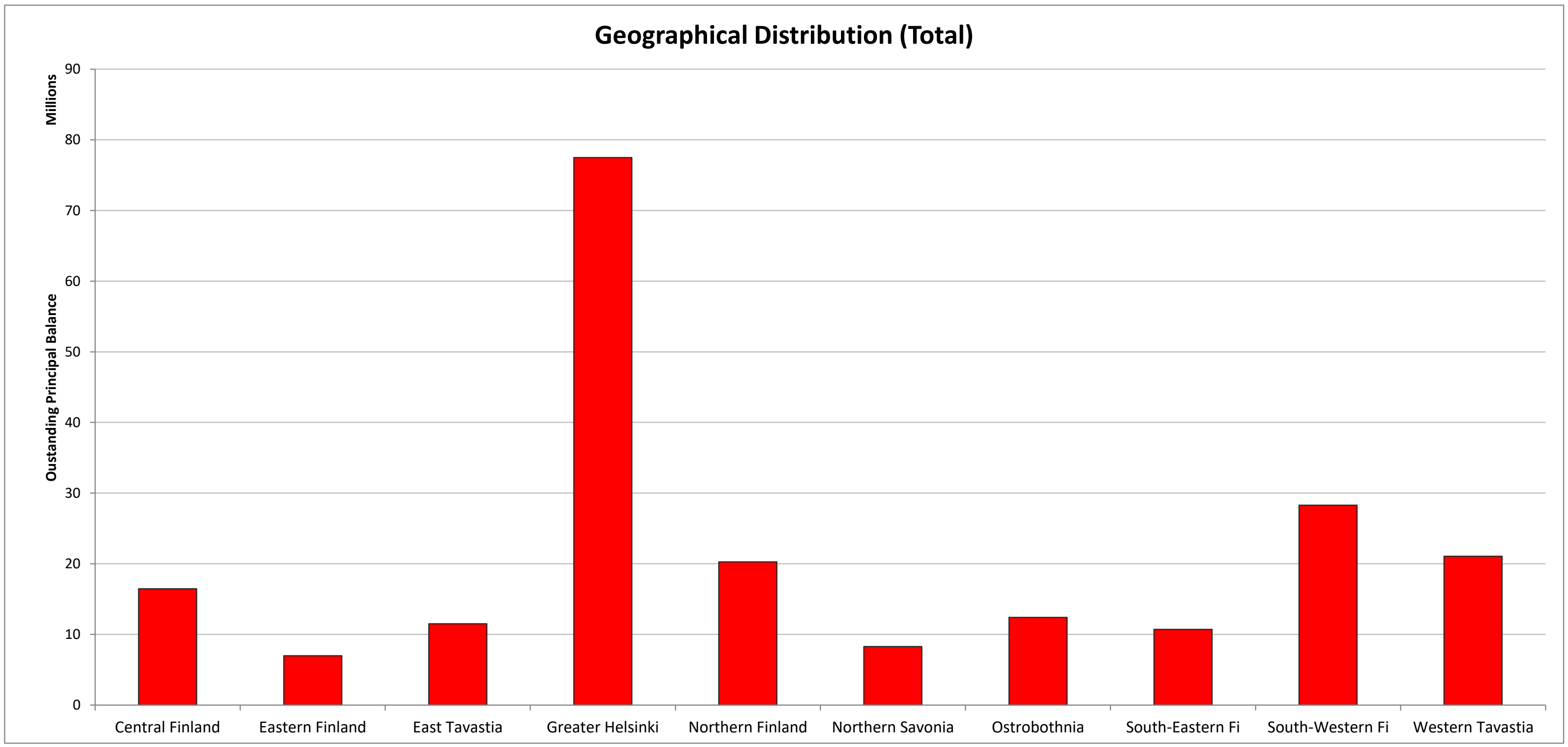
11.b Geographical Distribution Graph

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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12.a Interest Rate

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Santander Consumer Bank

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 410	33 451 954	15.67 %	33.8	29.2
1 %	2 %	682	18 572 077	8.70 %	33.7	34.8
2 %	4 %	1 796	35 459 238	16.61 %	35.1	33.0
4 %	6 %	4 180	79 053 889	37.03 %	38.1	30.3
6 %	8 %	3 917	42 092 036	19.72 %	38.9	29.6
8 %	10 %	585	4 572 269	2.14 %	39.4	28.8
10 %	12 %	33	261 953	0.12 %	41.3	25.7
12 %	14 %	1	4 101	0.00 %	35.0	25.0
14 %	16 %					
16 %	18 %					
18 %	-					
Total		12 604	213 467 516	100 %	36.7	30.8

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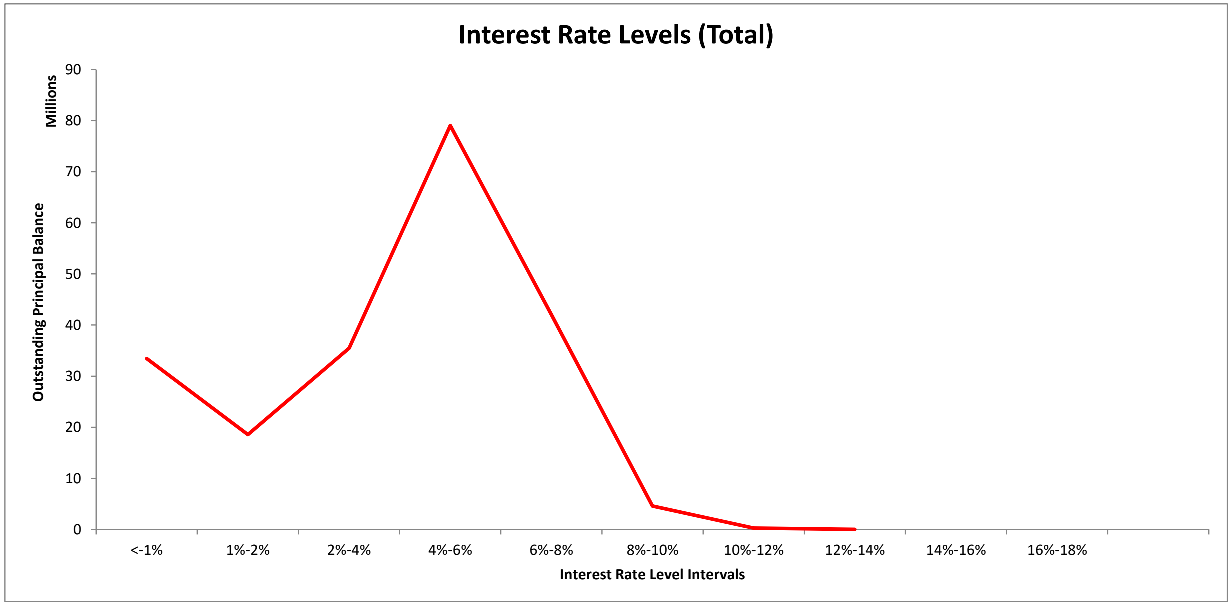
Reporting Date		29/06/2026					
Payment date		25/06/2026					
Period No		23					
Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	days

12.b Interest Rate



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13.a Remaining Terms

Reporting Date		29/06/2026	
Payment date		25/06/2026	
Period No		23	
Monthly Period		01/05/2026	
Interest Period	from	26/05/2026	to 25/06/2026 = 30 days

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	6	29 085	0.01 %	0.0	45.5
1	12	913	4 763 677	2.23 %	8.3	38.5
13	24	1 627	17 230 662	8.07 %	19.7	35.9
25	36	3 876	68 907 315	32.28 %	31.6	32.9
37	48	5 352	106 655 331	49.96 %	42.0	29.6
49	60	830	15 881 446	7.44 %	50.6	22.1
61	72					
73	84					
85	96					
97	108					
109	120					
121	-					
Total		12 604	213 467 516	100 %	36.7	30.8

Months to maturity

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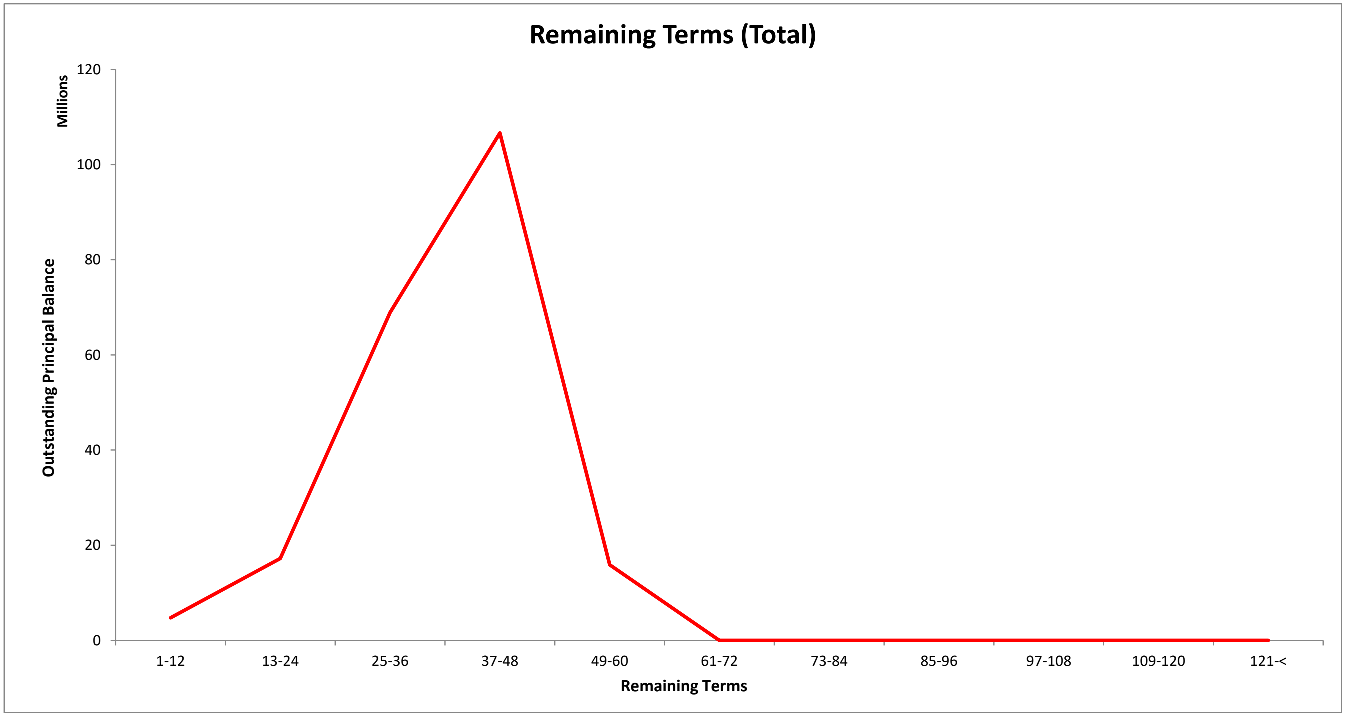
13.b Remaining Terms

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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14.a Seasoning

Reporting Date		29/06/2026			
Payment date		25/06/2026			
Period No		23			
Monthly Period		01/05/2026			
Interest Period	from	26/05/2026	to	25/06/2026	= 30 days

Santander Consumer Bank

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	1 972	30 583 363	14.33%	43.8	22.2
25	36	8 775	150 817 163	70.65 %	37.3	30.4
37	48	1 722	30 087 164	14.09 %	28.2	40.4
49	60	124	1 860 611	0.87 %	15.2	52.3
61	72	7	71 090	0.03 %	17.5	65.6
73	84	4	48 124	0.02 %	9.7	74.3
85	96					
Total		12 604	213 467 516	100 %	36.7	30.8

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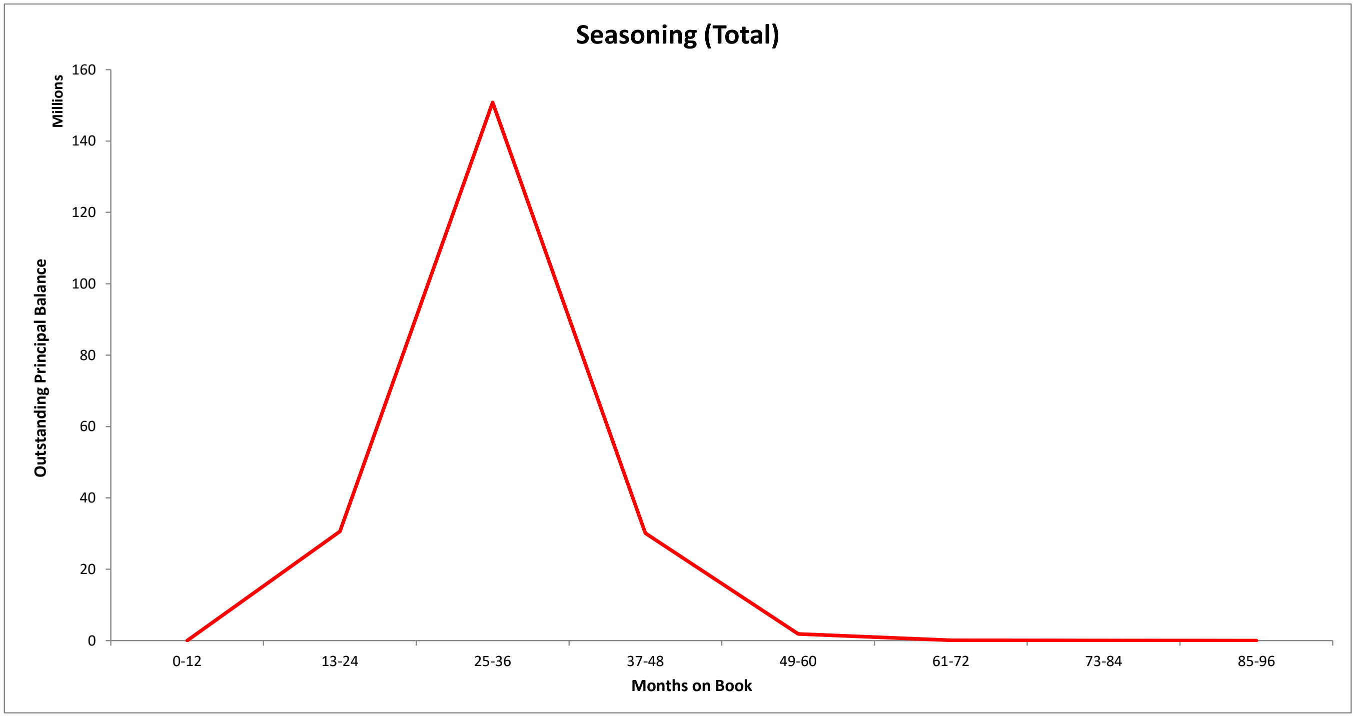
14.b Seasoning

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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15.a Balloon loans

Reporting Date		29/06/2026					
Payment date		25/06/2026					
Period No		23					
Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	days

Balloon loans in % of portfolio

TOTAL							
Loan Type	**No**	**Outstanding balance**	**% of Outstanding Balance**	**Residual Value**	**Residual of Total**	**WA months to maturity**	**WA seasoning**
Standard	5 722	47 304 516	22.2 %	4 408	0.0 %	34.8	29.1
Balloon	6 882	166 163 000	77.8 %	82 621 999	49.7 %	37.3	31.3
Total	12 604	213 467 516	100 %	82 626 407	39 %	36.7	30.8

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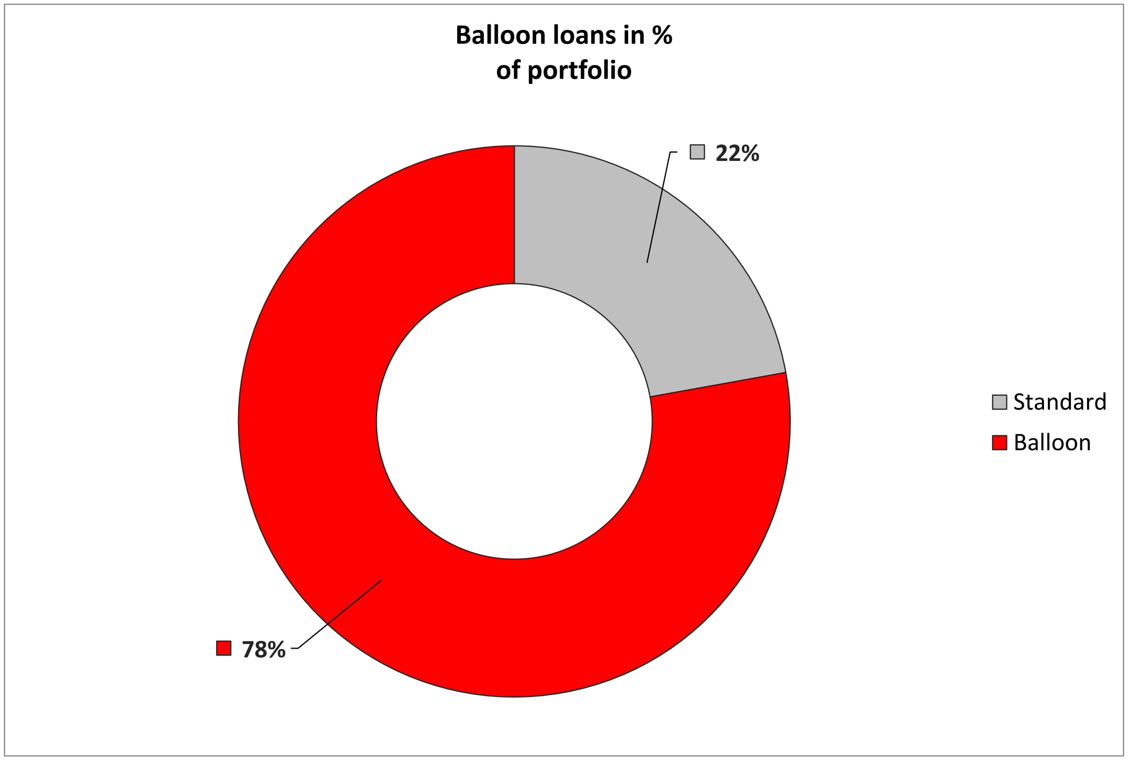
15.b Balloon loans

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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16.a Number of loans per borrower

Reporting Date		29/06/2026					
Payment date		25/06/2026					
Period No		23					
Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	days

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Number of loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	12 511	211 841 005	99.24 %
2	42	1 470 037	0.69 %
3	3	156 474	0.07 %
4			
5			
6			
7			
8			
9			
10			
Total:	12 556	213 467 516	100%

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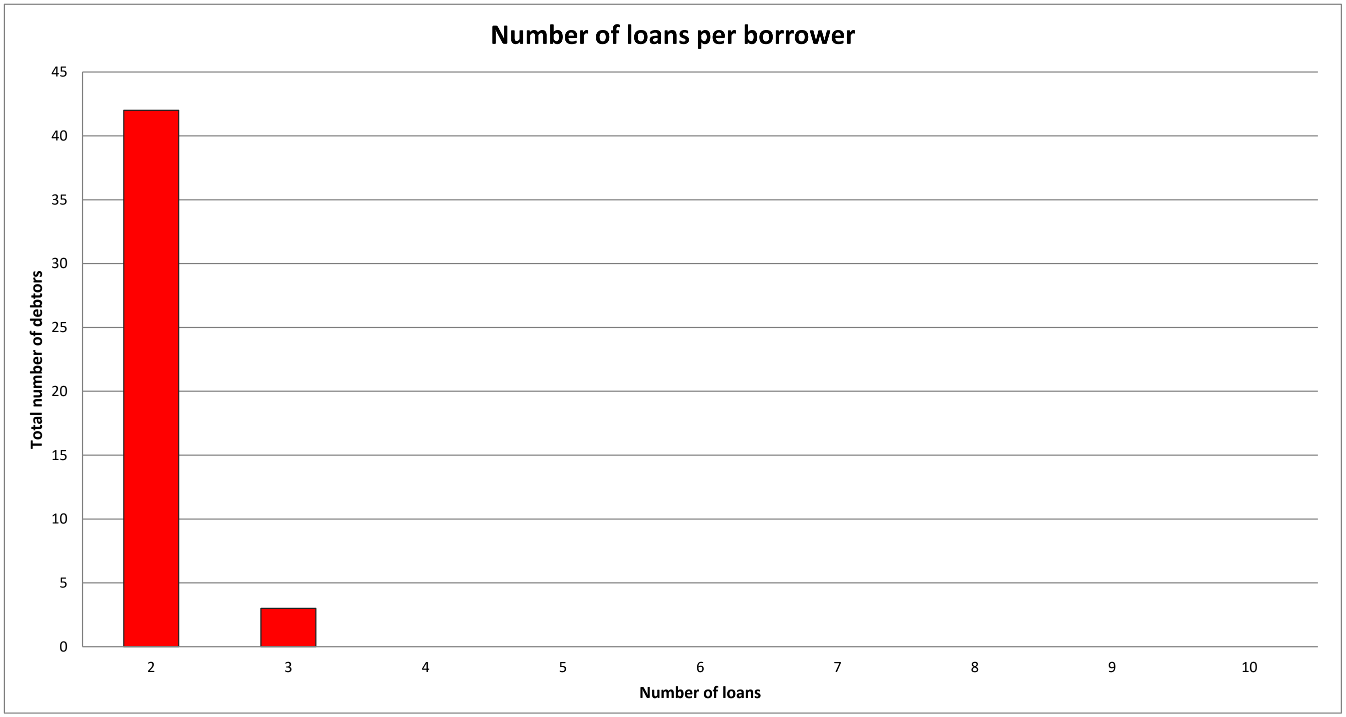
Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

16.b Number of loans per borrower



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17.a Amortisation Profile

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Amortization profile

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	213 467 516	209 531 325	3 936 191	789 614	4.53 %	98.16 %
2	209 531 325	205 696 627	3 834 698	775 456	4.53 %	96.36 %
3	205 696 627	201 905 229	3 791 398	760 125	4.53 %	94.58 %
4	201 905 229	198 050 086	3 855 143	745 477	4.52 %	92.78 %
5	198 050 086	194 236 076	3 814 010	730 978	4.52 %	90.99 %
6	194 236 076	190 416 424	3 819 652	716 518	4.52 %	89.20 %
7	190 416 424	186 572 585	3 843 839	702 076	4.52 %	87.40 %
8	186 572 585	182 806 937	3 765 648	687 606	4.51 %	85.64 %
9	182 806 937	179 082 291	3 724 646	673 310	4.51 %	83.89 %
10	179 082 291	175 330 752	3 751 540	659 115	4.51 %	82.13 %
11	175 330 752	171 376 338	3 954 414	644 804	4.50 %	80.28 %
12	171 376 338	167 462 731	3 913 606	629 957	4.50 %	78.45 %
13	167 462 731	163 396 097	4 066 634	615 153	4.50 %	76.54 %
14	163 396 097	159 526 806	3 869 291	600 097	4.50 %	74.73 %
15	159 526 806	155 799 323	3 727 483	585 624	4.50 %	72.99 %
16	155 799 323	151 921 337	3 877 986	571 291	4.49 %	71.17 %
17	151 921 337	148 044 904	3 876 433	556 926	4.49 %	69.35 %
18	148 044 904	144 275 465	3 769 438	542 415	4.49 %	67.59 %
19	144 275 465	140 450 992	3 824 474	528 120	4.48 %	65.80 %
20	140 450 992	136 502 814	3 948 178	513 763	4.48 %	63.95 %
21	136 502 814	132 808 195	3 694 619	499 188	4.48 %	62.21 %
22	132 808 195	129 189 128	3 619 067	485 274	4.47 %	60.52 %
23	129 189 128	124 823 681	4 365 447	471 862	4.47 %	58.47 %
24	124 823 681	120 749 866	4 073 816	456 021	4.47 %	56.57 %
25	120 749 866	116 573 342	4 176 524	441 671	4.48 %	54.61 %
26	116 573 342	112 281 214	4 292 128	426 660	4.48 %	52.60 %
27	112 281 214	107 878 375	4 402 840	411 222	4.48 %	50.54 %
28	107 878 375	102 950 910	4 927 465	395 882	4.49 %	48.23 %
29	102 950 910	98 230 547	4 720 363	379 423	4.51 %	46.02 %
30	98 230 547	93 574 808	4 655 739	363 510	4.53 %	43.84 %
31	93 574 808	89 370 551	4 204 257	347 959	4.55 %	41.87 %
32	89 370 551	84 721 470	4 649 082	333 433	4.57 %	39.69 %
33	84 721 470	80 146 744	4 574 726	318 770	4.61 %	37.55 %
34	80 146 744	75 417 662	4 729 081	304 997	4.66 %	35.33 %
35	75 417 662	68 578 059	6 839 603	291 206	4.73 %	32.13 %
36	68 578 059	63 073 259	5 504 801	271 585	4.86 %	29.55 %
37	63 073 259	57 144 230	5 929 028	253 529	4.93 %	26.77 %
38	57 144 230	51 499 246	5 644 984	232 985	5.00 %	24.13 %
39	51 499 246	46 433 720	5 065 526	212 853	5.07 %	21.75 %
40	46 433 720	41 297 283	5 136 437	193 772	5.12 %	19.35 %
41	41 297 283	35 161 577	6 135 706	173 654	5.16 %	16.47 %
42	35 161 577	29 265 321	5 896 256	149 459	5.22 %	13.71 %
43	29 265 321	24 294 250	4 971 071	124 414	5.22 %	11.38 %
44	24 294 250	20 227 406	4 066 844	102 756	5.20 %	9.48 %
45	20 227 406	16 938 491	3 288 915	84 984	5.16 %	7.93 %
46	16 938 491	13 578 424	3 360 067	70 180	5.09 %	6.36 %
47	13 578 424	9 906 542	3 671 882	55 039	4.97 %	4.64 %
48	9 906 542	7 580 528	2 326 014	39 648	4.91 %	3.55 %
49	7 580 528	5 355 864	2 224 664	29 843	4.83 %	2.51 %
50	5 355 864	3 649 939	1 705 925	20 414	4.67 %	1.71 %
51	3 649 939	2 275 708	1 374 231	13 801	4.63 %	1.07 %
52	2 275 708	1 204 945	1 070 763	8 851	4.77 %	0.56 %
53	1 204 945	470 404	734 541	4 656	4.74 %	0.22 %
54	470 404	163 294	307 110	1 789	4.66 %	0.08 %
55	163 294	81 311	81 983	658	4.94 %	0.04 %
56	81 311	31 436	49 875	226	3.38 %	0.01 %
57	31 436	0	31 436	131	5.11 %	0.00 %

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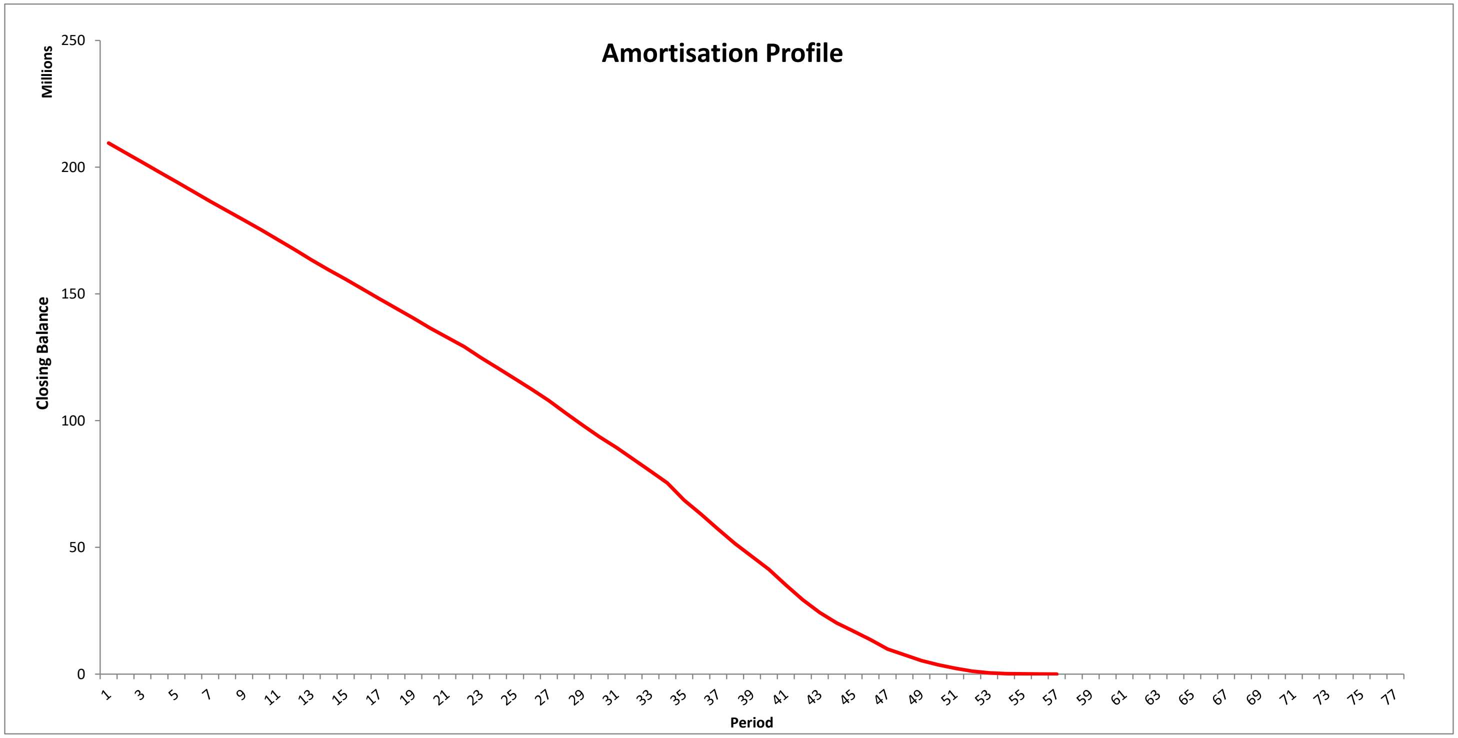
Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

17.b Amortisation Profile



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18.a Payment Holidays

Reporting Date		29/06/2026			
Payment date		25/06/2026			
Period No		23			
Monthly Period		01/05/2026			
Interest Period	from	26/05/2026	to	25/06/2026	= 30 days

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2024 07	307	319	89 746	7 580 197
2024 08	258	269	73 203	6 392 726
2024 09	192	202	51 874	4 612 067
2024 10	191	203	50 880	4 846 949
2024 11	243	260	66 234	5 655 482
2024 12	412	422	107 491	9 001 146
2025 01	355	374	99 083	7 750 541
2025 02	293	318	86 471	6 852 438
2025 03	276	293	85 310	6 763 801
2025 04	206	219	64 831	4 856 436
2025 05	225	236	70 356	4 815 058
2025 06	196	205	60 205	4 385 617
2025 07	249	263	81 638	4 958 128
2025 08	175	184	51 861	3 517 946
2025 09	108	115	32 917	2 453 597
2025 10	135	146	42 226	2 935 873
2025 11	115	124	38 106	2 252 369
2025 12	270	282	75 400	5 200 397
2026 01	232	249	76 323	5 071 932
2026 02	171	186	52 648	3 583 373
2026 03	160	165	47 718	3 284 325
2026 04	120	126	35 658	2 418 270
2026 05	106	108	34 243	2 308 198
2026 06				
2026 07				
2026 08				
Total:	4 995	5 268	1 474 419	111 496 868

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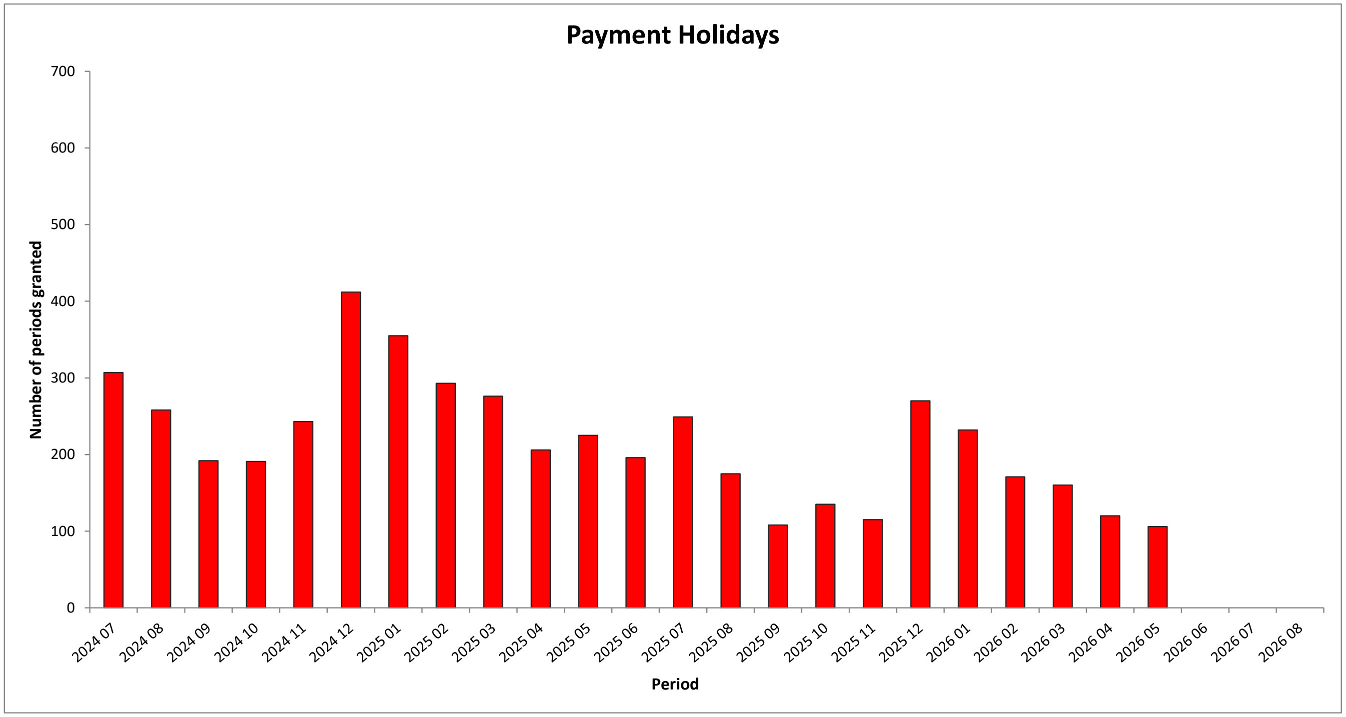
18.b Payment Holidays

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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18.c Remaining Payment Holidays

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Santander Consumer Bank

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	108	33 381	2 277 765
2	3	2 252	91 650
3	0	0	0
Total	111	35 633	2 369 415

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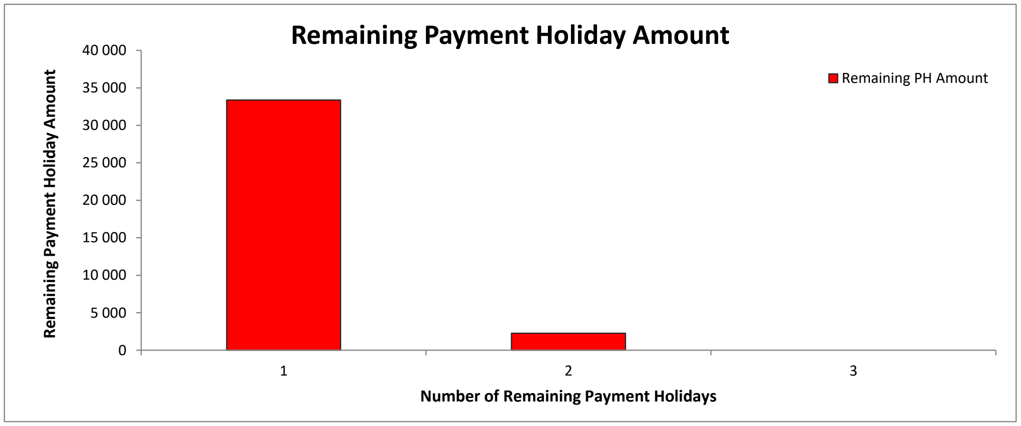
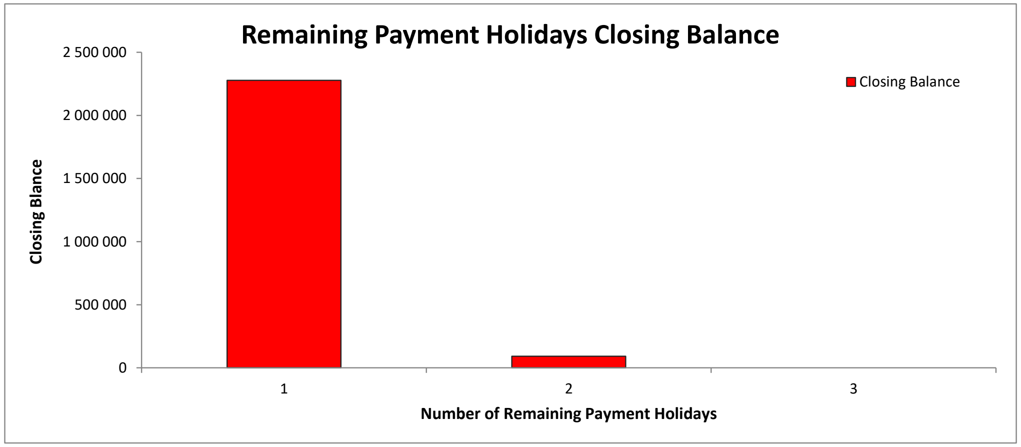
18.d Remaining Payment Holidays

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days





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Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

19.a Downpayment

Santander Consumer Bank

Downpayment percent	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 543	76 203 518	35.70 %	38.4	30.7
	5 %	10 %	1 833	39 241 157	18.38 %	37.9	31.0
	10 %	15 %	1 664	31 241 584	14.64 %	36.2	31.1
	15 %	20 %	1 140	20 711 696	9.70 %	36.0	30.9
	20 %	25 %	824	14 345 085	6.72 %	34.4	31.1
	25 %	30 %	627	9 639 312	4.52 %	35.5	30.5
	30 %	35 %	453	6 623 108	3.10 %	33.4	30.7
	35 %	100 %	1 520	15 462 056	7.24 %	31.8	30.0
	Total		12 604	213 467 516	100 %	36.7	30.8

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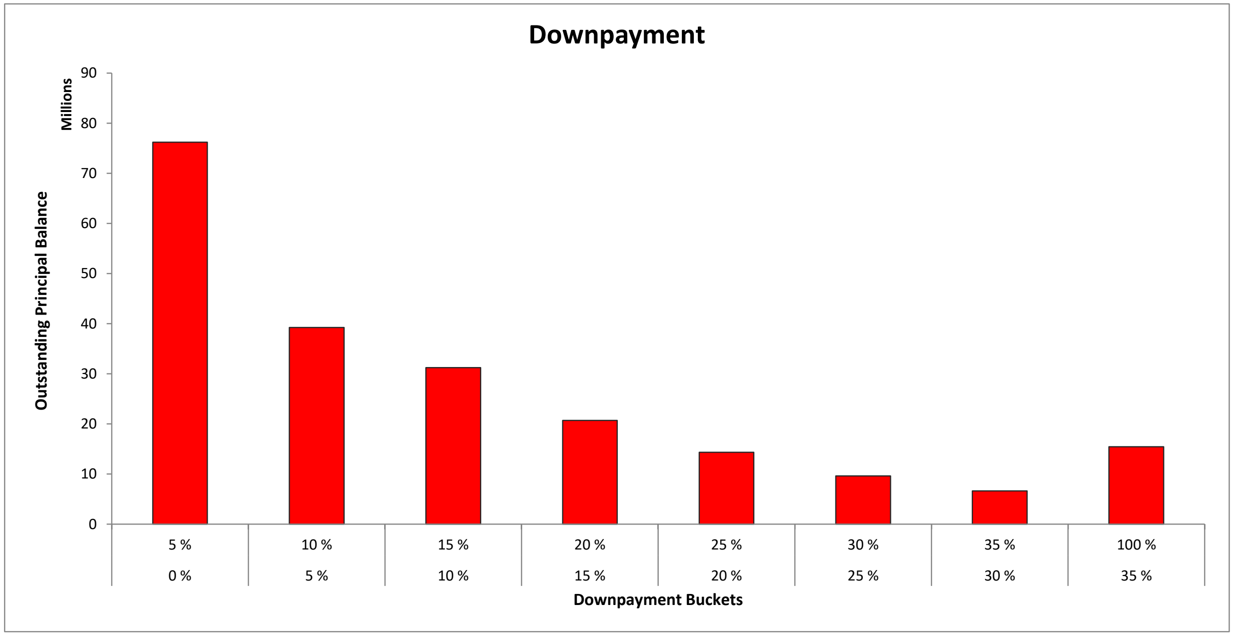
19.b Downpayment

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

20.a Vehicle Condtion

Santander Consumer Bank

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 305	90 080 701	42.20 %	34.3	31.4
Used	9 299	123 386 815	57.80 %	38.6	30.4
Total	12 604	213 467 516	100 %	36.7	30.8

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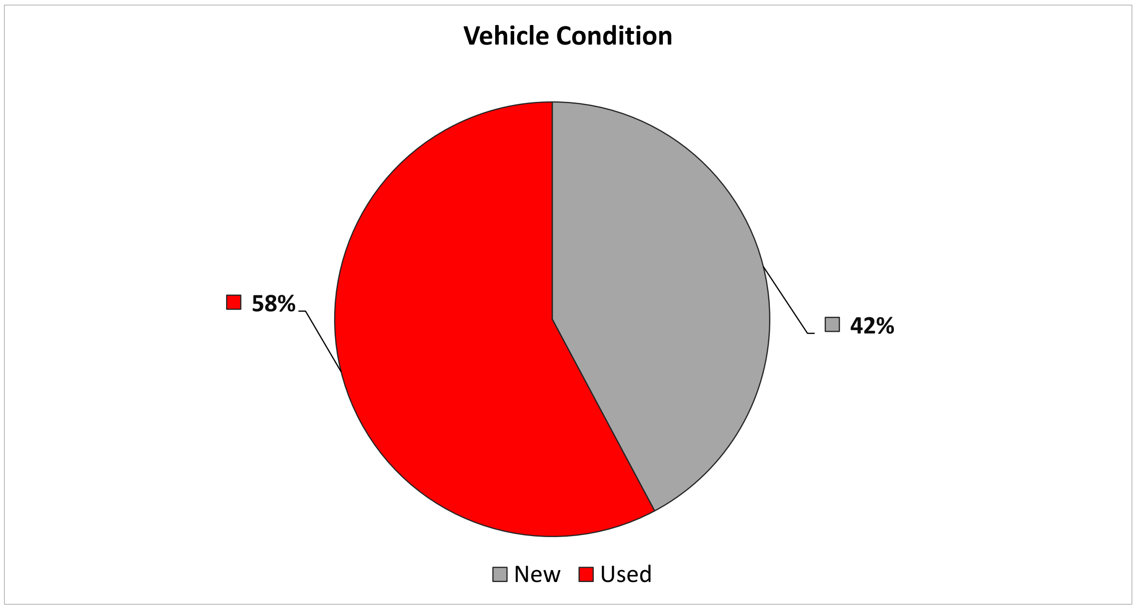
20.b Vehicle Condition

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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21.a Borrower Type

Reporting Date		29/06/2026			
Payment date		25/06/2026			
Period No		23			
Monthly Period		01/05/2026			
Interest Period	from	26/05/2026	to	25/06/2026	= 30 days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	918	18 022 987	8.44 %	30.1	32.8
Private	11 686	195 444 529	91.56 %	37.4	30.6
Total	12 604	213 467 516	100 %	36.7	30.8

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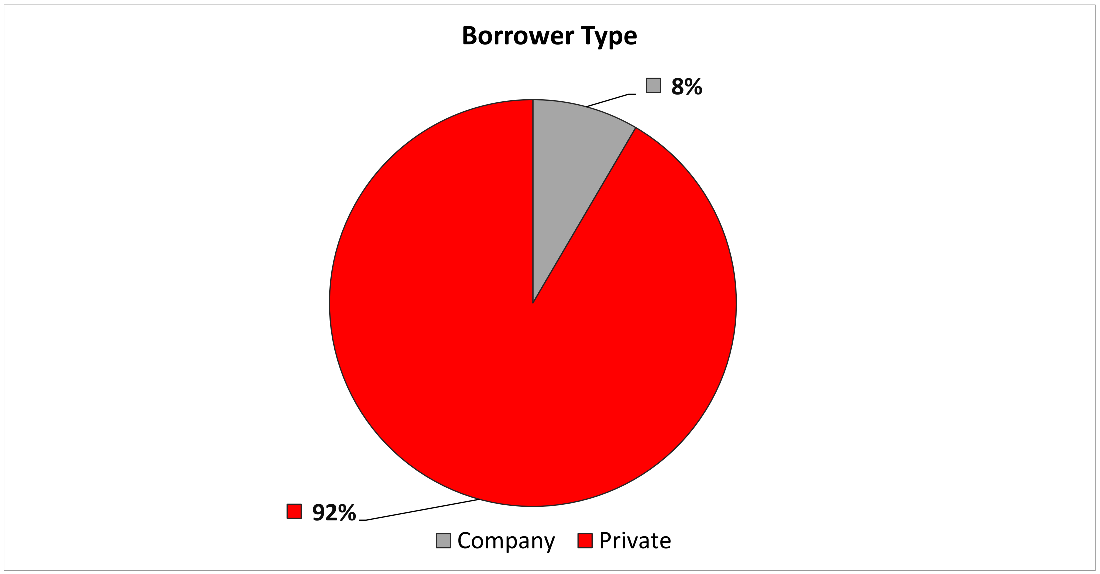
21.b Borrower Type

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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22.a Vehicle type

Reporting Date		29/06/2026		
Payment date		25/06/2026		
Period No		23		
Monthly Period		01/05/2026		
Interest Period	from	26/05/2026	to	25/06/2026 = 30 days

Santander Consumer Bank

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	172	5 661 096	2.65 %	38.3	30.9
Caravans	150	2 461 164	1.15 %	37.1	31.0
Cars	11 232	193 666 758	90.72 %	36.8	30.8
Motorcycles	406	3 586 483	1.68 %	35.4	29.3
Vans	644	8 092 013	3.79 %	34.5	30.9
Total	12 604	213 467 516	100 %	36.7	30.8

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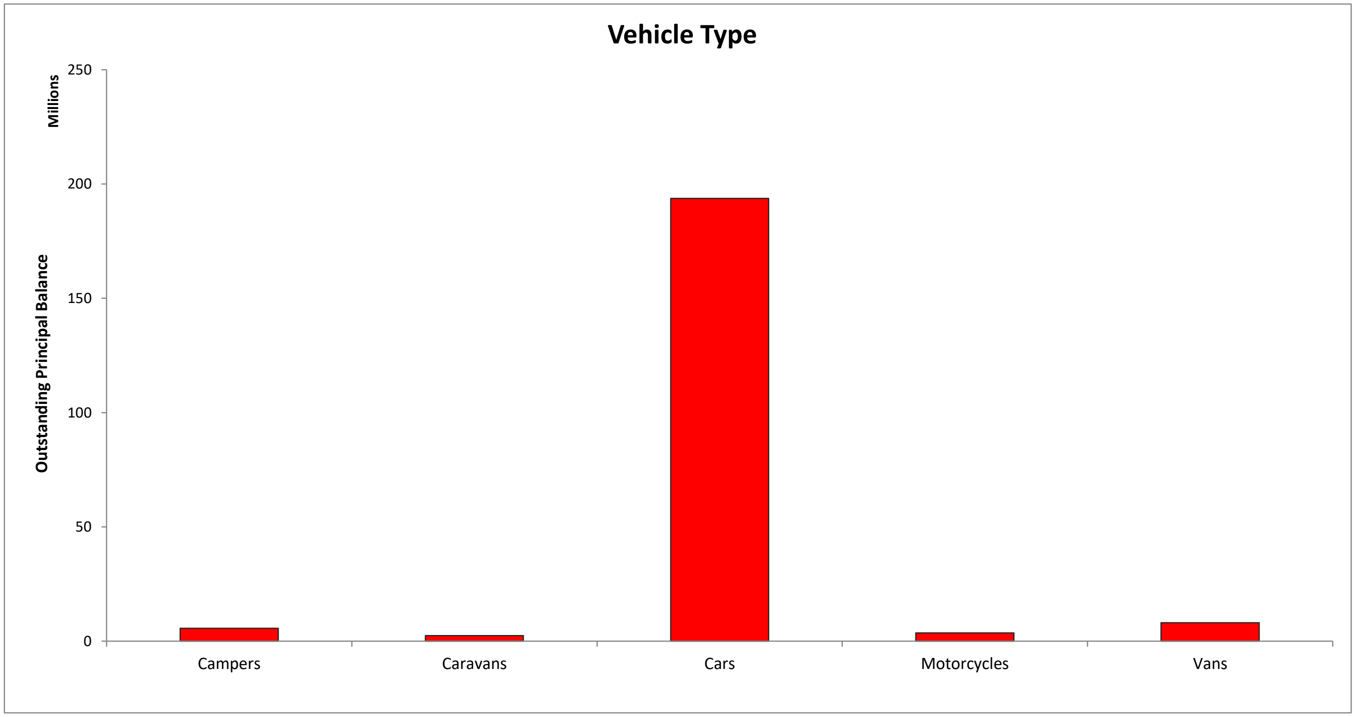
Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

22.b Vehicle type



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23.a Restructured Loans

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Restructured

TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11 465
2024 09	0	0
2024 10	4	106 716
2024 11	4	78 043
2024 12	2	10 565
2025 01	2	4 901
2025 02	3	32 105
2025 03	0	0
2025 04	1	40 143
2025 05	2	9 993
2025 06	2	86 575
2025 07	0	0
2025 08	1	8 991
2025 09	1	17 048
2025 10	0	0
2025 11	0	0
2025 12	0	0
2026 01	1	9 359
2026 02	1	7 047
2026 03	0	0
2026 04	0	0
2026 05	1	27 783
2026 06		
Total	26	450 734

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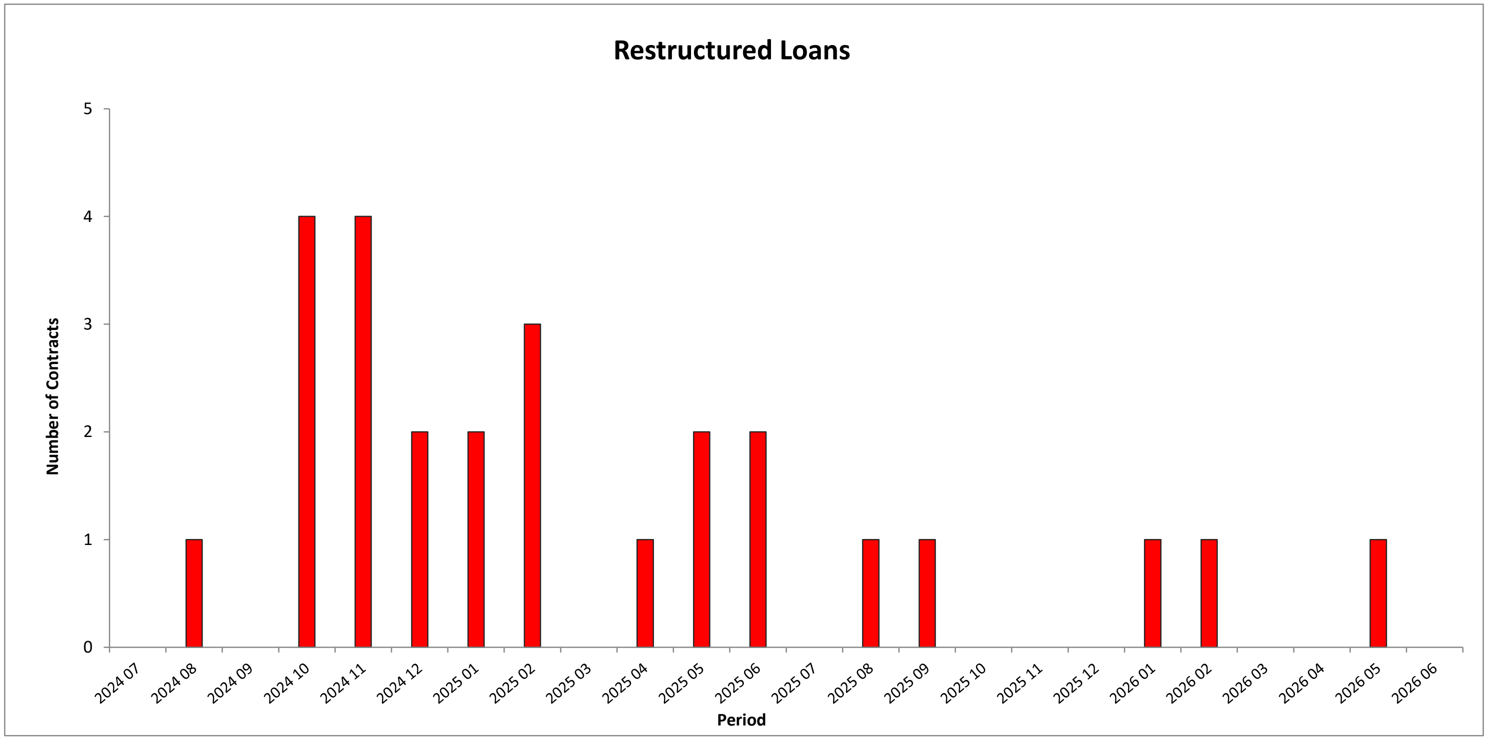
23.b Restructured Loans

Reporting Date		29/06/2026					
Payment date		25/06/2026					
Period No		23					
Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	days



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24.a Dynamic Interest rate

Reporting Date		29/06/2026					
Payment date		25/06/2026					
Period No		23					
Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390 666 760	4.74 %
2024 08	408 032 437	4.73 %
2024 09	408 729 706	4.72 %
2024 10	406 199 100	4.71 %
2024 11	408 439 235	4.70 %
2024 12	408 179 787	4.69 %
2025 01	394 847 033	4.68 %
2025 02	382 776 854	4.67 %
2025 03	369 714 379	4.65 %
2025 04	356 782 886	4.64 %
2025 05	344 141 826	4.62 %
2025 06	332 376 883	4.61 %
2025 07	319 483 200	4.59 %
2025 08	307 649 336	4.57 %
2025 09	295 102 503	4.55 %
2025 10	283 280 793	4.53 %
2025 11	272 387 424	4.53 %
2025 12	262 419 333	4.51 %
2026 01	252 773 033	4.49 %
2026 02	243 324 664	4.48 %
2026 03	231 798 321	4.47 %
2026 04	222 128 361	4.45 %
2026 05	213 467 516	4.44 %
2026 06		
2026 07		

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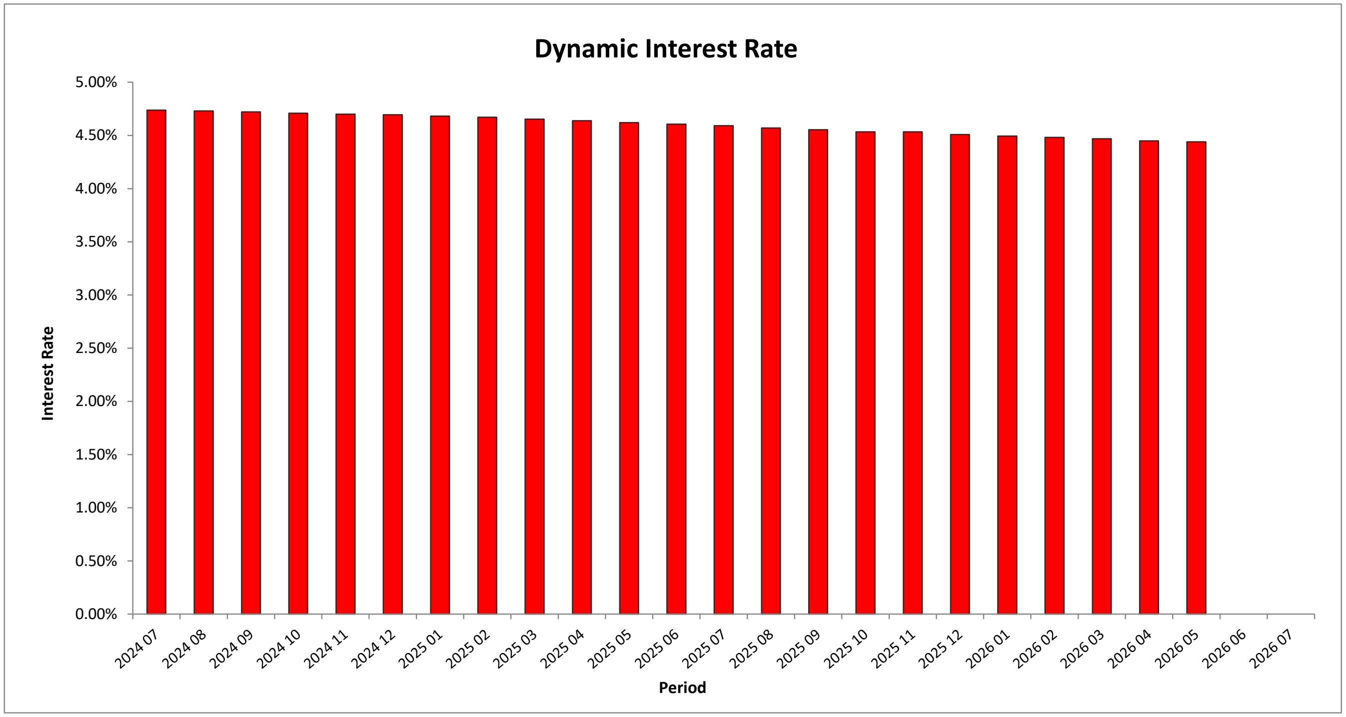
24.b Dynamic Interest Rate

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days



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25.a Dynamic Pre-Payments

Reporting Date		29/06/2026					
Payment date		25/06/2026					
Period No		23					
Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	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	6 073 582	344 141 826	19.24 %
2025 06	5 324 662	332 376 883	17.62 %
2025 07	6 496 430	319 483 200	21.85 %
2025 08	5 919 718	307 649 336	20.80 %
2025 09	6 787 082	295 102 503	24.36 %
2025 10	5 928 632	283 280 793	22.42 %
2025 11	5 603 943	272 387 424	22.08 %
2025 12	4 299 910	262 419 333	17.98 %
2026 01	4 808 841	252 773 033	20.59 %
2026 02	4 573 827	243 324 664	20.36 %
2026 03	6 218 968	231 798 321	27.84 %
2026 04	5 059 528	222 128 361	24.16 %
2026 05	4 271 604	213 467 516	21.54 %
2026 06			
2026 07			
2026 08			
2026 09			

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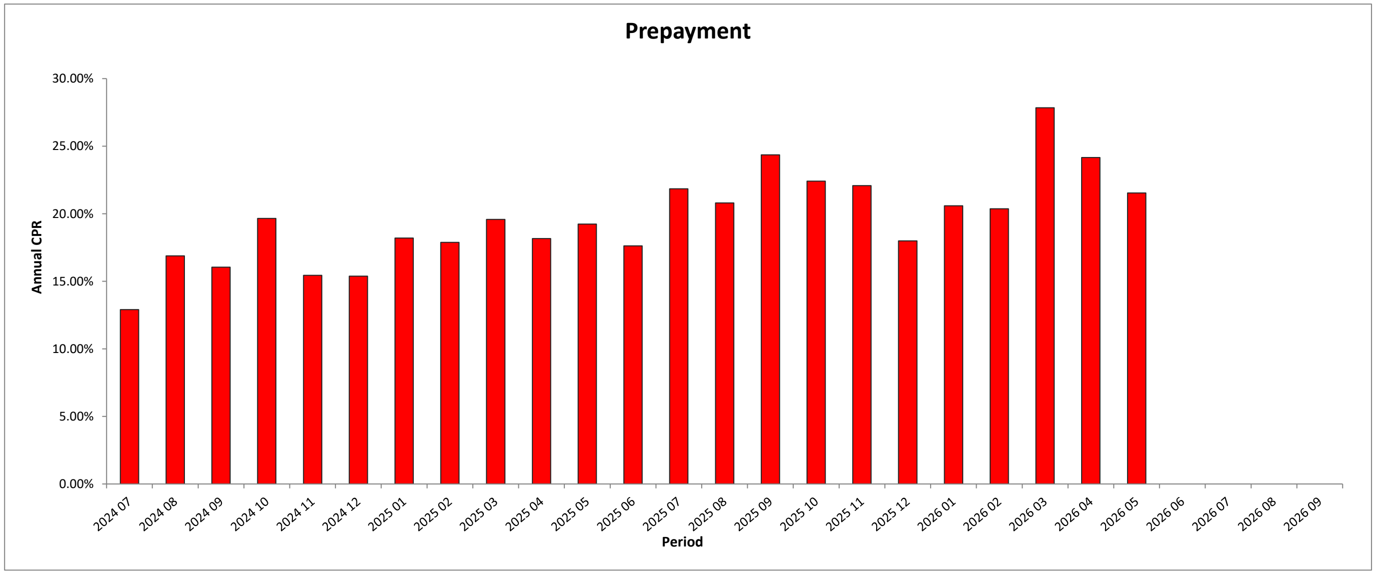
25.b Dynamic Pre-Payments

Reporting Date		29/06/2026			
Payment date		25/06/2026			
Period No		23			
Monthly Period		01/05/2026			
Interest Period	from	26/05/2026	to	25/06/2026	= 30 days



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26. Delinquency

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance
2024	7	390 666 760	17 050	364 510 372	1 139	22 635 662	107	2 078 813	55	983 025	26	458 888	0	0	0	0	0	0
	8	408 032 436	18 195	383 198 239	1 012	19 875 967	143	3 039 900	50	986 067	30	526 741	22	405 521	0	0	3	3 911
	9	408 729 706	18 202	379 851 286	1 211	22 937 604	134	2 590 875	79	1 922 341	29	669 530	23	402 132	20	355 937	5	10 841
	10	406 199 100	18 288	376 190 654	1 147	22 275 983	250	4 158 590	72	1 329 265	62	1 478 938	17	432 021	18	333 648	23	403 672
	11	408 439 235	18 564	377 297 310	1 046	20 652 400	290	5 289 144	161	2 505 163	62	1 077 956	55	1 289 349	14	327 914	20	351 811
	12	408 179 787	18 610	374 220 197	1 142	21 639 777	265	5 111 859	184	3 330 122	118	1 816 752	46	844 270	53	1 216 811	16	316 721
2025	1	394 847 033	18 245	362 540 079	1 033	19 808 553	261	4 937 063	150	2 914 262	141	2 651 709	80	1 319 764	33	675 604	57	1 227 755
	2	382 776 854	17 811	350 780 705	1 005	19 629 360	245	4 290 355	151	2 788 023	123	2 281 688	99	1 921 756	65	1 084 968	36	628 730
	3	369 714 379	17 287	337 498 997	1 021	18 729 080	248	5 077 586	141	2 567 870	127	2 395 734	92	1 691 876	88	1 753 237	60	983 088
	4	356 782 886	16 894	326 979 552	998	18 265 844	215	3 570 469	138	2 805 612	101	1 851 196	98	1 863 804	75	1 446 408	78	1 528 919
	5	344 141 826	16 427	315 625 017	968	17 099 784	243	4 383 476	140	2 265 833	90	1 933 039	69	1 414 954	76	1 419 722	81	1 382 666
	6	332 376 883	15 195	288 663 124	1 753	32 919 993	232	4 135 457	132	2 284 708	95	1 580 438	68	1 601 042	54	1 192 121	72	1 231 872
	7	319 483 200	15 586	292 982 033	907	16 628 067	207	3 351 050	133	2 499 282	89	1 671 069	61	1 134 432	51	1 217 267	52	1 075 767
	8	307 649 336	15 225	284 562 896	789	13 096 042	218	3 980 407	123	2 129 713	95	1 694 764	72	1 331 945	41	853 570	51	1 214 158
	9	295 102 503	14 721	271 391 002	839	14 971 668	176	2 812 869	107	2 058 414	83	1 573 087	62	1 189 210	58	1 106 254	39	653 481
	10	283 280 793	14 256	261 050 343	798	13 574 581	187	3 183 941	101	1 856 932	85	1 634 922	48	932 227	51	1 047 847	66	1 114 832
	11	272 387 424	13 853	250 637 901	750	12 488 782	212	3 575 125	117	2 044 429	74	1 445 252	65	1 349 550	41	846 385	51	951 086
	12	262 419 333	13 501	241 066 574	752	13 138 547	182	2 890 853	121	1 993 661	88	1 529 428	54	1 182 079	35	618 191	56	1 185 274
2026	1	252 773 033	13 159	232 506 065	697	12 376 249	166	2 742 455	111	1 775 139	87	1 417 976	63	1 000 062	38	955 087	46	719 062
	2	243 324 664	12 895	225 741 633	649	10 870 900	140	2 250 863	81	1 378 251	70	1 241 166	60	986 917	48	854 934	36	799 660
	3	231 798 321	12 508	216 016 848	639	10 585 374	85	1 583 806	78	1 190 250	49	961 805	45	777 066	37	683 172	46	831 267
	4	222 128 361	12 154	207 875 556	551	9 436 140	101	1 733 198	49	920 657	60	875 717	34	706 539	34	580 555	39	675 267
	5	213 467 516	11 797	200 041 989	522	8 649 271	109	1 760 326	67	1 170 783	34	648 923	50	766 917	25	429 307	39	570 178
	6																	
	7																	
	8																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		29/06/2026	
Payment date		25/06/2026	
Period No		23	
Monthly Period		01/05/2026	
Interest Period	from	26/05/2026	to 25/06/2026 = 30 days

Santander Consumer Bank

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

		Recovery Quarter	2025 Q4			2026 Q1			2026 Q2			2026 Q3			2026 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	14 752	8	0	9 876	4 876	0	9 876	4 876	0	9 876	4 876						
2024 4	1 072 203	59	46 813	550 910	521 294	74 502	625 412	446 792	14 359	639 771	432 432						
2025 1	2 839 323	153	245 809	1 142 527	1 696 796	193 859	1 336 386	1 502 937	80 651	1 417 037	1 422 286						
2025 2	4 143 457	229	633 620	1 443 158	2 700 299	386 752	1 829 910	2 313 547	136 639	1 966 549	2 176 908						
2025 3	2 943 407	142	665 588	756 142	2 187 264	248 123	1 004 265	1 939 141	148 341	1 152 607	1 790 800						
2025 4	3 251 192	173	224 783	224 783	3 026 409	389 834	614 617	2 636 575	278 980	893 597	2 357 594						
2026 1	2 349 988	128				263 436	263 436	2 086 553	276 749	540 185	1 809 803						
2026 2	1 245 445	78							99 526	99 526	1 145 919						
2026 3																	
2026 4																	
2027 1																	
2027 2																	
2027 3																	
2027 4																	

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28. Priority of Payments - Revenue

Reporting Date		29/06/2026					
Payment date		25/06/2026					
Period No		23					
Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 644 952.18	EUR
Senior Expenses	-	51 265.74	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	515 522.91	EUR
Tranche A Loan Interest to Issuer	-	93 539.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	9 417.00	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	-	11 083.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6 720.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	27 020.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	570 178.40	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	360 206.13	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts		-	EUR
Deferred Purchase Price to Seller		-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 749 379.76	EUR
Senior Expenses	-	49 381.37	EUR
Issuer swap interest to swap counterparty	-	515 522.91	EUR
Interest Class A Notes	-	408 506.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	27 807.00	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	-	26 545.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	12 579.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	33 856.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	570 178.40	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	105 004.08	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

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29. Priority of Payments - Redemption

Reporting Date		29/06/2026					
Payment date		25/06/2026					
Period No		23					
Monthly Period		01/05/2026					
Interest Period	from	26/05/2026	to	25/06/2026	=	30	days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	8 090 666.90	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	-	8 090 666.90	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	8 660 845.30	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	-	-	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	-	8 660 845.30	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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SCF RAHOITUSPALVELUT XIII DAC
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30. Transaction Costs

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	51 265.74					
Interest accrued for the Period	EUR	509 293.00	408 506.00	27 807.00	26 545.00	12 579.00	33 856.00
Cumulative Interest accrued	EUR	24 118 802.00	21 258 133.00	827 512.00	775 501.00	357 379.00	900 277.00
Interest Payments	EUR	509 293.00	408 506.00	27 807.00	26 545.00	12 579.00	33 856.00
Cumulative Interest Payments	EUR	24 118 802.00	21 258 133.00	827 512.00	775 501.00	357 379.00	900 277.00
Interest accrued on Subordinated Loan for the Period	EUR	-					
Cumulative Interest accrued on Subordinated Loan	EUR	46 081.00					
Unpaid Cumulative Interest accrued on Subordinated loan t-	EUR	-					
Interest Payments on Subordinated Loan	EUR	-					
Cumulative Interest Payments on Subordinated Loan	EUR	46 081.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

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31. Swap Overview

Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

Kimi 13|Front Swap

Party A	**DZ Bank AG**
Party B	**SCF Rahoituspalvelut XIII DAC**
Swap Notional	**222 128 361**
Interest Period Start	26/05/2026
Interest Period End	25/06/2026
Interest Days	30
Settlement Date	25/06/2026
Party A Floating Interest Rate	1.953 %
Party A Floating Rate Day Count Fraction	0.0833
Party A Interest Amount	**EUR 361 513.91**
Party B Fixed Rate	2.7850 %
Party B Fixed Rate Day Count Fraction	0.0833
Party B Interest Amount	**EUR 515 522.91**

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Reporting Date		29/06/2026				
Payment date		25/06/2026				
Period No		23				
Monthly Period		01/05/2026				
Interest Period	from	26/05/2026	to	25/06/2026	=	30 days

32. Contact Details

Santander Consumer Bank AS

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