SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		30.07.2025					
Payment date		28.07.2025		Following payment dates:	25.08.2025		
Period No		12			25.09.2025		
Monthly Period		01.06.2025					
Interest Period	from	25.06.2025	to	28.07.2025	=	33	days
Cut-Off date		30.06.2025					

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		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

1. Portfolio Information

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**344 141 825.58**	**EUR**
Scheduled Loan Principal Repayments (+MC)	5 208 408.74	EUR
Prepayments	5 324 661.50	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**10 533 070.24**	**EUR**
New Defaulted Auto Loans amt in Period	1 231 871.87	EUR
Closing balance prior to replenishment	**332 376 883.47**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**332 376 883.47**	**EUR**
Principal Recoveries on loans in default	323 241.38	EUR

Total revenue collections

Total Revenue Received in Period	**1 623 917.83**	**EUR**

Loans

At beginning of period	18 013	Loans
Replenished contracts	-	Loans
Paid in Full	412	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	72	Loans
At end of period	**17 529**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	30.07.2025				
Payment date	28.07.2025				
Period No	12				
Monthly Period	01.06.2025				
Interest Period from	25.06.2025	to	28.07.2025	=	33 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 947 159.21	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	784.00	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	**1 947 943.21**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 947 943.21	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	597 849.04	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	21 370.50	EUR
g. Liquidity Reserve Excess Amount	114 377.27	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**2 681 540.02**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	10 533 070.24	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	**10 533 070.24**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 533 070.24	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	965 937.21	EUR
Total Amount for Issuer Available Redemtion Receipts	**11 499 007.45**	**EUR**

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4. Reserve Accounts

Reporting Date		30.07.2025					
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Interest Period	from	25.06.2025	to	28.07.2025	=	33	days

Note Balance

Beginning of Period	345 261 490.09	EUR
End of Period	333 762 482.64	EUR

Liquidity Balance

Beginning of Period	0.9 %	3 061 259.93	EUR
Cash Outflow		109 606.52	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	2 951 653.41	EUR
Required Reserve Amount	0.9 % *	2 951 653.41	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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Asset Balance

Opening balance prior to replenishment	344 141 825.58	EUR
Closing balance prior to replenishment	332 376 883.47	EUR
Closing Balance post replenishment	332 376 883.47	EUR

Portfolio Performance:	EUR	%	# loans	
Performing Receivables:				
Current	288 663 123.58	86.85 %	15 195	
1-29 days past due	32 919 993.33	9.90 %	1 753	Some payments were accidentally not registerred before the end of the grace period
Delinquent Receivables:				
30-59 days past due	4 135 456.93	1.24 %	232	
60-89 days past due	2 284 707.97	0.69 %	132	
90-119 days past due	1 580 438.27	0.48 %	95	
120-149 days past due	1 601 041.94	0.48 %	68	
150-179 days past due	1 192 121.45	0.36 %	54	
Total Performing and Delinquent	**332 376 883**	**100.00 %**	**17 529**	
Current Period Defaults	1 231 871.87		72	
Cumulative Defaults	8 069 986.20		451	
Current Period Principal Recoveries	323 241.38			
Cumulative Principal Recoveries	972 150.70			

Revolving period has terminated

Sequential Payment Trigger Event,	NO
where [A], [B], [C] > 1.70%	**NO**
[A] Cumulative Net Loss Ratio, Payment Date	1.69 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.47 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.18 %
or ([A] + [B] - [C]) / [D] < 10%	**80.83 %**
[A] Aggregate Outstanding Asset Principal Amount	332 376 883.47
[B] Aggregate principal balance of Defaulted Contracts	8 069 986.20
[C] Recoveries received on such Defaulted Contracts	972 150.70
[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	3.25 %
[B] Delinquency Ratio, preceding Payment Date	3.32 %
[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	1 385 599.17
or Servicer Termination Event	**NO**
or Hedge Counterparty Downgrade Event	**NO**

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	8.28 %	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	345 261 490.09	

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5b. Concentration limits

Reporting Date		30.07.2025				
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Concentration limits (Limits not valid after replenishment period ends):

Weighted average interest rate (min 4..35%)	4.61 %
Weighted average months to maturity (max 60)	46.51*
Used Vehicles (max 75%)	61.38 %
Balloon Loans (max 73%)	73.96 %
Balloon Installments (max 28%)***	32.26 %
Corporate Borrowers (max 11%)	9.86 %
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
	236 755.04	1	0.07 %
	168 509.73	1	0.05 %
	156 627.77	4	0.05 %
	156 518.08	3	0.05 %
	150 162.01	2	0.05 %
	146 335.07	1	0.04 %
	144 970.09	1	0.04 %
	138 411.30	1	0.04 %
	137 525.23	2	0.04 %
	136 233.45	1	0.04 %
	Total (max 0,6%)		**0.47 %**

** Post Replenishment*

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6. Note Principal

Reporting Date		30.07.2025			
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Interest Period	from	25.06.2025	to	28.07.2025 =	33 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	316 661 490.09	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	11 499 007.45	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	EUR
End of Period	305 162 482.64	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	1 119 664.51	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	1 231 871.87	EUR
Credit PDL	-	-	-	-	965 937.21	EUR
End of Period	-	-	-	-	1 385 599.17	EUR
Net Note Principal						
Beginning of Period	316 661 490.09	11 300 000.00	9 500 000.00	3 600 000.00	3 080 335.49	EUR
End of Period	305 162 482.64	11 300 000.00	9 500 000.00	3 600 000.00	2 814 400.83	EUR

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7. Outstanding Notes

Reporting Date		30.07.2025			
Payment date		28.07.2025			
Period No		12			
Monthly Period		01.06.2025			
Interest Period	from	25.06.2025	to	28.07.2025 =	33 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	345 261 490.09	316 661 490.09	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	11 499 007.45					
Amortisation	11 499 007.45					
Redemption per Class	11 499 007.45	11 499 007.45	-	-	-	-
Redemption per Note		2 937.92	-	-	-	-
Outstanding Closing Balance		305 162 482.64	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Net Outstanding Closing Balance	333 762 482.64	305 162 482.64	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Current Tranching	100 %	91.43 %	3.39 %	2.85 %	1.08 %	1.26 %
Current Pool Factor		0.78	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		33	33	33	33	33
Principal Outstanding per Note Beginning of Period		80 904.83	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		2 937.92	-	-	-	-
Principal Outstanding per Note End of Period		77 966.91	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		183.11	264.83	301.49	378.49	880.83
Interest Payment	825 871.40	716 684.12	29 925.23	28 641.71	13 625.70	36 994.65
Interest Payment per Note		183.11	264.83	301.49	378.49	880.83

3. Credit Enhancements

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)	8.57 %	5.18 %	2.34 %	1.26 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	9.45 %	6.07 %	2.34 %	1.26 %	0.00 %
Current CE (Subordination)	8.57 %	5.18 %	2.34 %	1.26 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	9.45 %	6.07 %	2.34 %	1.26 %	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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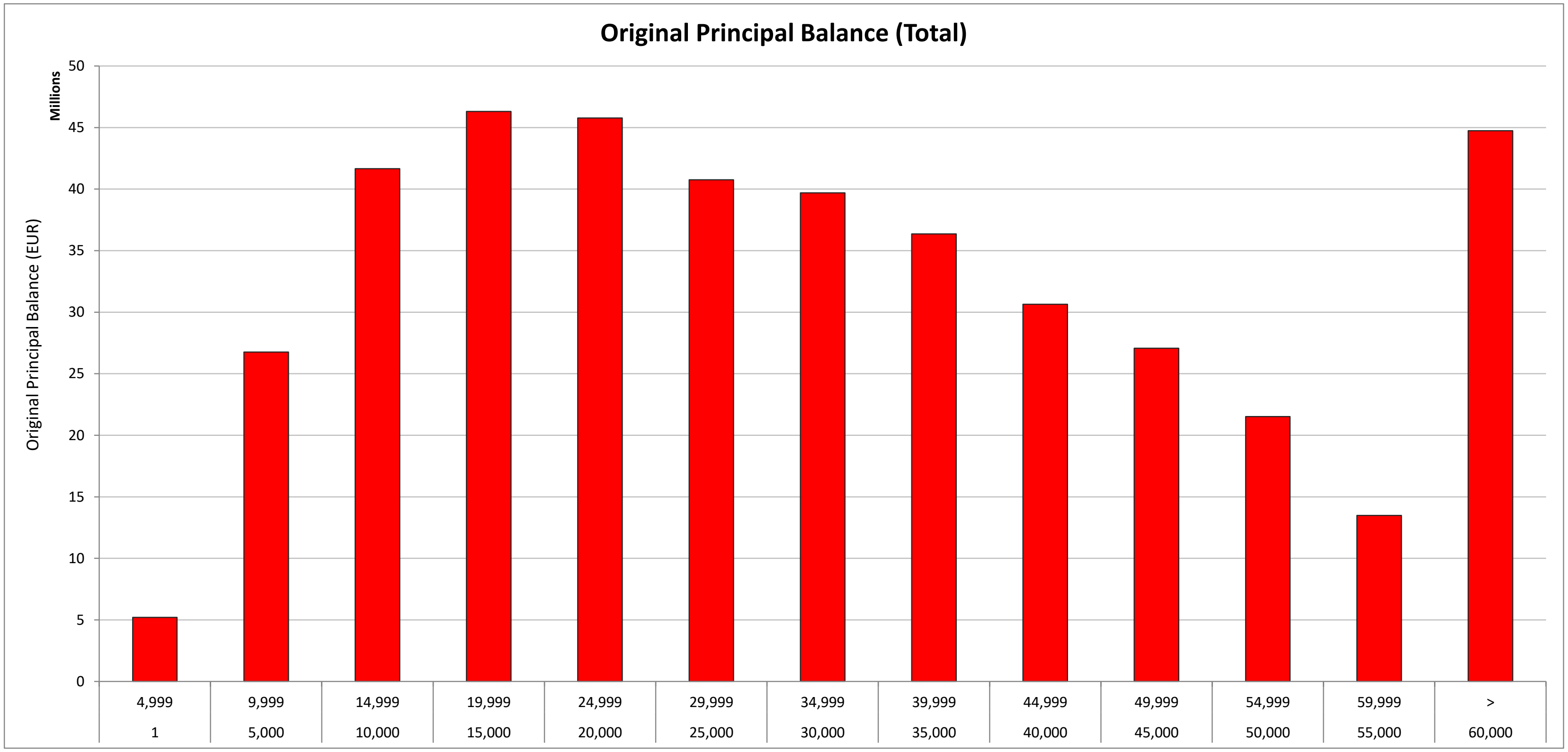

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10.a Outstanding Principal Balance

Reporting Date		30.07.2025				
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Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 123	6 747 817	2.03 %	26.9	20.5
5 000	10 000	3 634	27 136 192	8.16 %	41.6	19.8
10 000	15 000	3 141	38 811 705	11.68 %	46.2	19.5
15 000	20 000	2 223	38 603 490	11.61 %	47.3	19.9
20 000	25 000	1 686	37 585 601	11.31 %	47.3	20.1
25 000	30 000	1 325	36 329 326	10.93 %	46.6	20.1
30 000	35 000	1 042	33 746 624	10.15 %	47.3	19.9
35 000	40 000	771	28 818 313	8.67 %	47.2	20.4
40 000	45 000	597	25 275 394	7.60 %	47.2	20.7
45 000	50 000	326	15 443 053	4.65 %	48.5	20.6
50 000	55 000	202	10 598 813	3.19 %	48.6	20.3
55 000	60 000	159	9 108 206	2.74 %	48.8	19.8
60 000	-	300	24 172 350	7.27 %	49.7	20.1
Total		17 529	332 376 883	100 %	46.5	20.1

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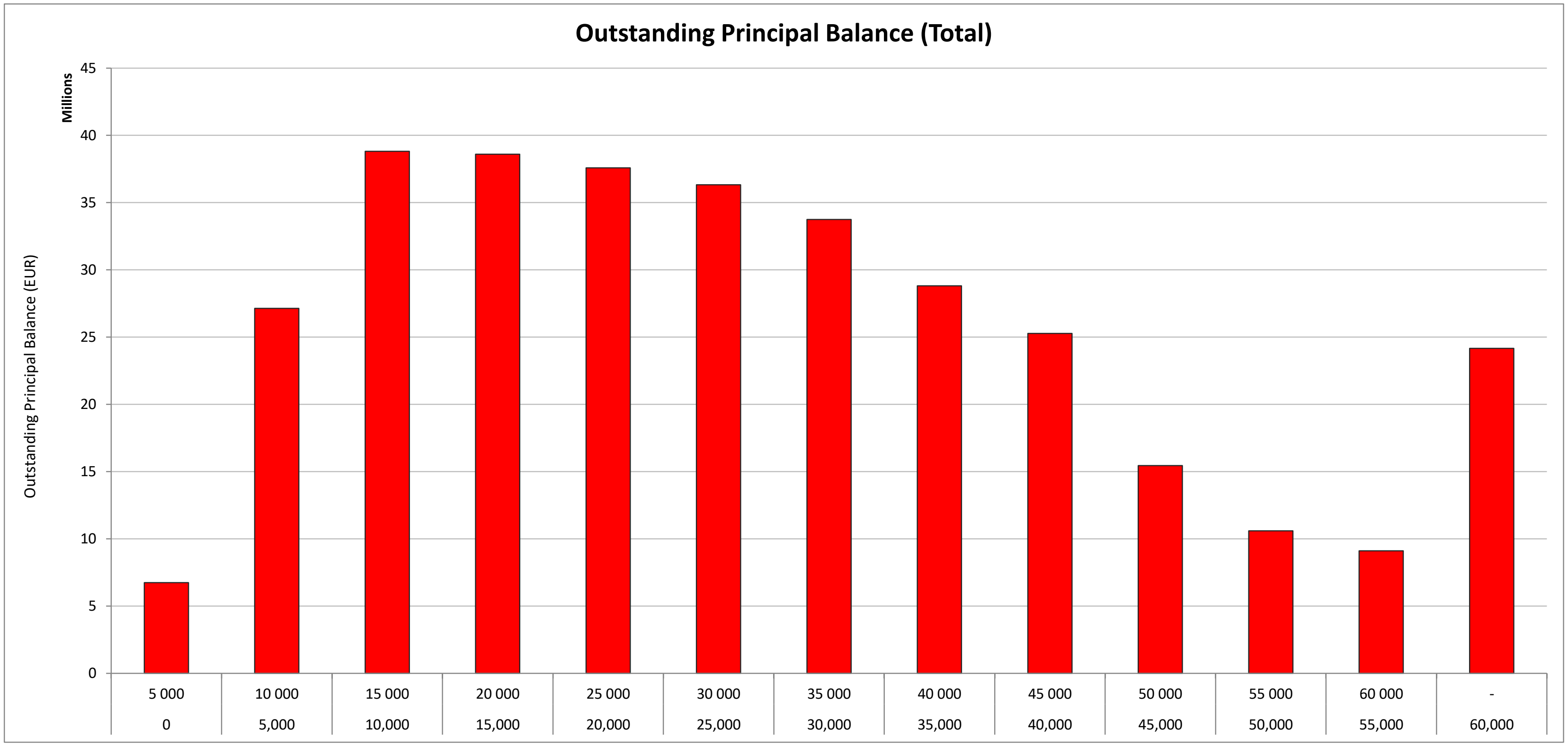
10.b Outstanding Principal Balance Graph

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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11.a Geographical Distribution

Reporting Date		30.07.2025		
Payment date		28.07.2025		
Period No		12		
Monthly Period		01.06.2025		
Interest Period	from	25.06.2025	to	28.07.2025 = 33 days

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Geographic distribution

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 442	25 542 163	7.68 %	46.2	20.2
Eastern Finland	625	10 763 732	3.24 %	47.8	19.0
East Tavastia	1 035	18 458 275	5.55 %	46.4	20.1
Greater Helsinki	5 712	121 829 759	36.65 %	46.4	20.6
Northern Finland	1 564	30 885 504	9.29 %	46.8	19.5
Northern Savonia	762	12 783 708	3.85 %	46.6	18.9
Ostrobothnia	1 240	19 059 145	5.73 %	46.4	19.3
South-Eastern Fi	972	16 151 351	4.86 %	46.2	19.9
South-Western Fi	2 362	43 790 689	13.18 %	46.9	19.9
Western Tavastia	1 815	33 112 558	9.96 %	46.3	20.2
Total	17 529	332 376 883	100 %	46.5	20.1

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11.b Geographical Distribution Graph

Reporting Date		30.07.2025					
Payment date		28.07.2025					
Period No		12					
Monthly Period		01.06.2025					
Interest Period	from	25.06.2025	to	28.07.2025	=	33	days

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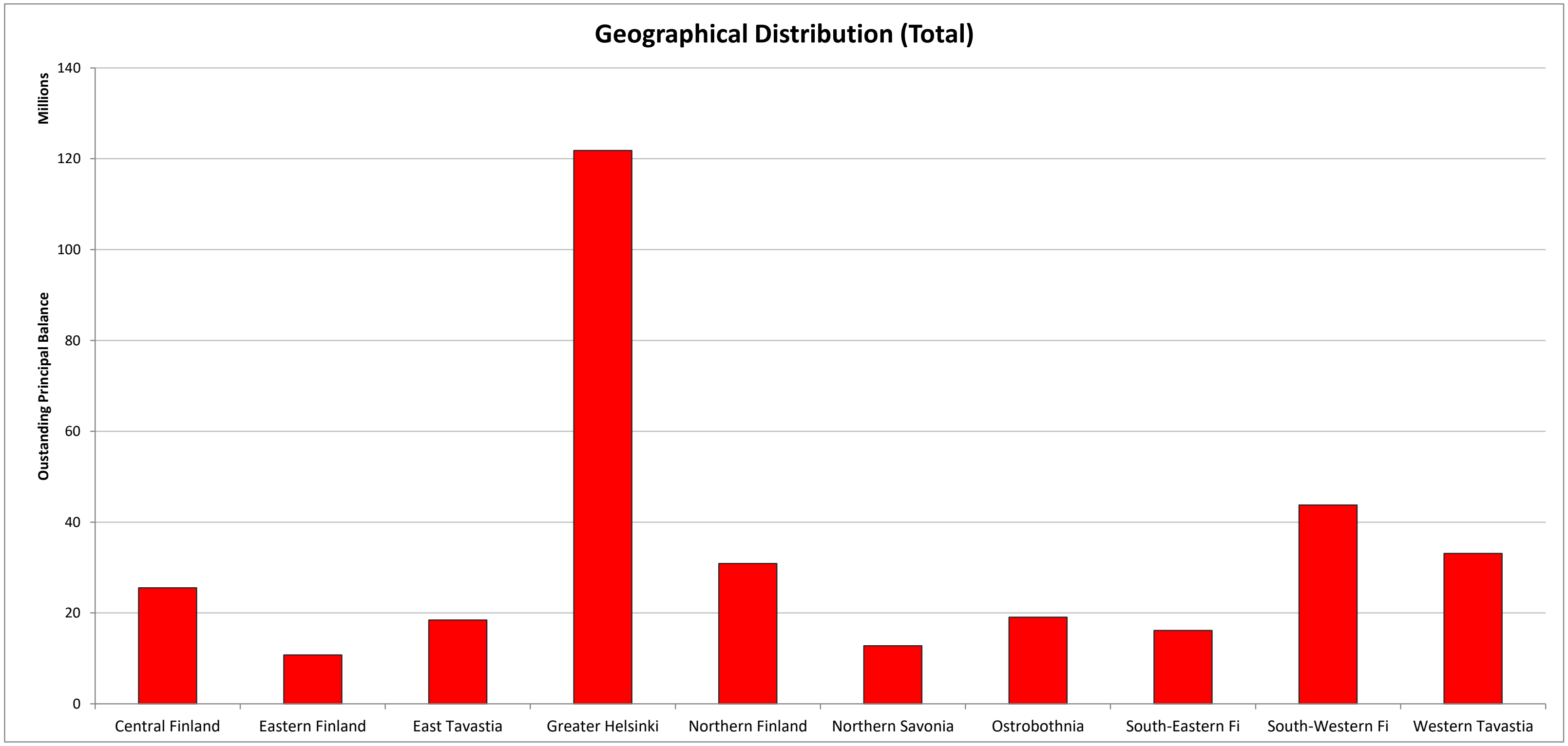

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12.a Interest Rate

Reporting Date		30.07.2025			
Payment date		28.07.2025			
Period No		12			
Monthly Period		01.06.2025			
Interest Period	from	25.06.2025	to	28.07.2025	= 33 days

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Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 668	45 189 841	13.60 %	43.8	18.6
1 %	2 %	903	27 248 729	8.20 %	42.8	24.8
2 %	4 %	2 433	53 931 859	16.23 %	44.5	22.5
4 %	6 %	5 901	126 636 880	38.10 %	48.0	19.4
6 %	8 %	5 686	70 878 993	21.32 %	48.3	18.8
8 %	10 %	878	7 948 707	2.39 %	48.0	18.0
10 %	12 %	57	520 426	0.16 %	49.5	15.3
12 %	14 %	3	21 449	0.01 %	48.6	13.0
14 %	16 %					
16 %	18 %					
18 %	-					
	Total	17 529	332 376 883	100 %	46.5	20.1

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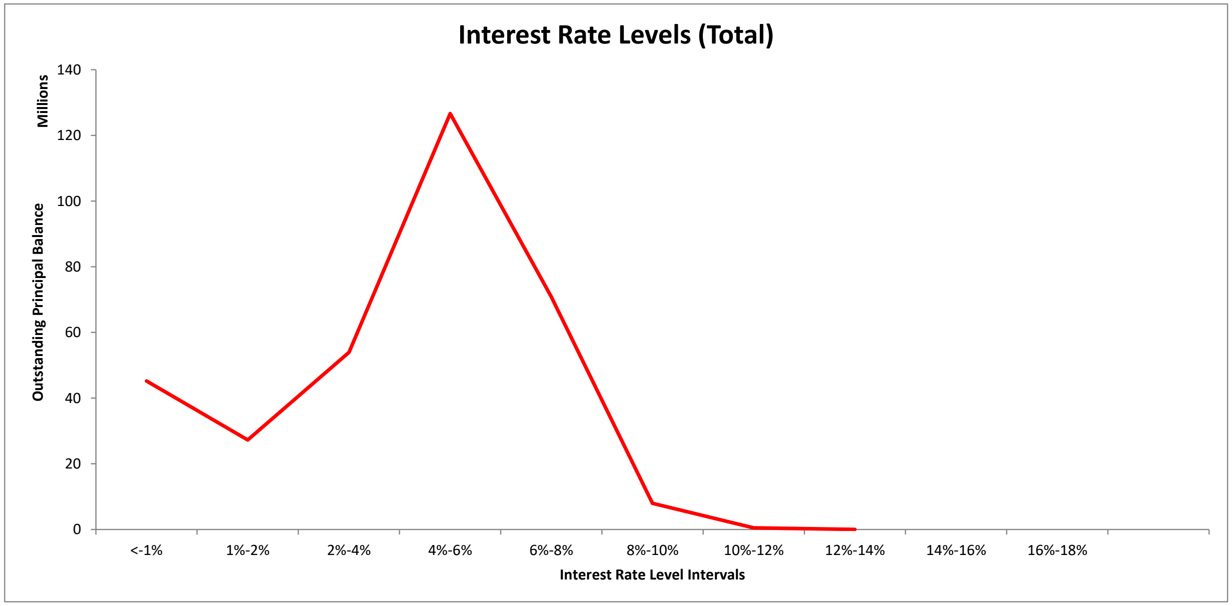
12.b Interest Rate

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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13.a Remaining Terms

Reporting Date		30.07.2025		
Payment date		28.07.2025		
Period No		12		
Monthly Period		01.06.2025		
Interest Period	from	25.06.2025	to	28.07.2025 = 33 days

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	9	3 086	0.00 %	0.0	24.2
1	12	712	3 536 062	1.06 %	8.0	29.9
13	24	1 441	12 575 447	3.78 %	19.5	25.9
25	36	2 408	34 821 650	10.48 %	31.6	24.3
37	48	5 344	111 750 061	33.62 %	43.5	21.7
49	60	6 921	155 232 438	46.70 %	53.6	18.2
61	72	694	14 458 138	4.35 %	62.1	10.2
73	84					
85	96					
97	108					
109	120					
121	-					
	Total	17 529	332 376 883	100 %	46.5	20.1

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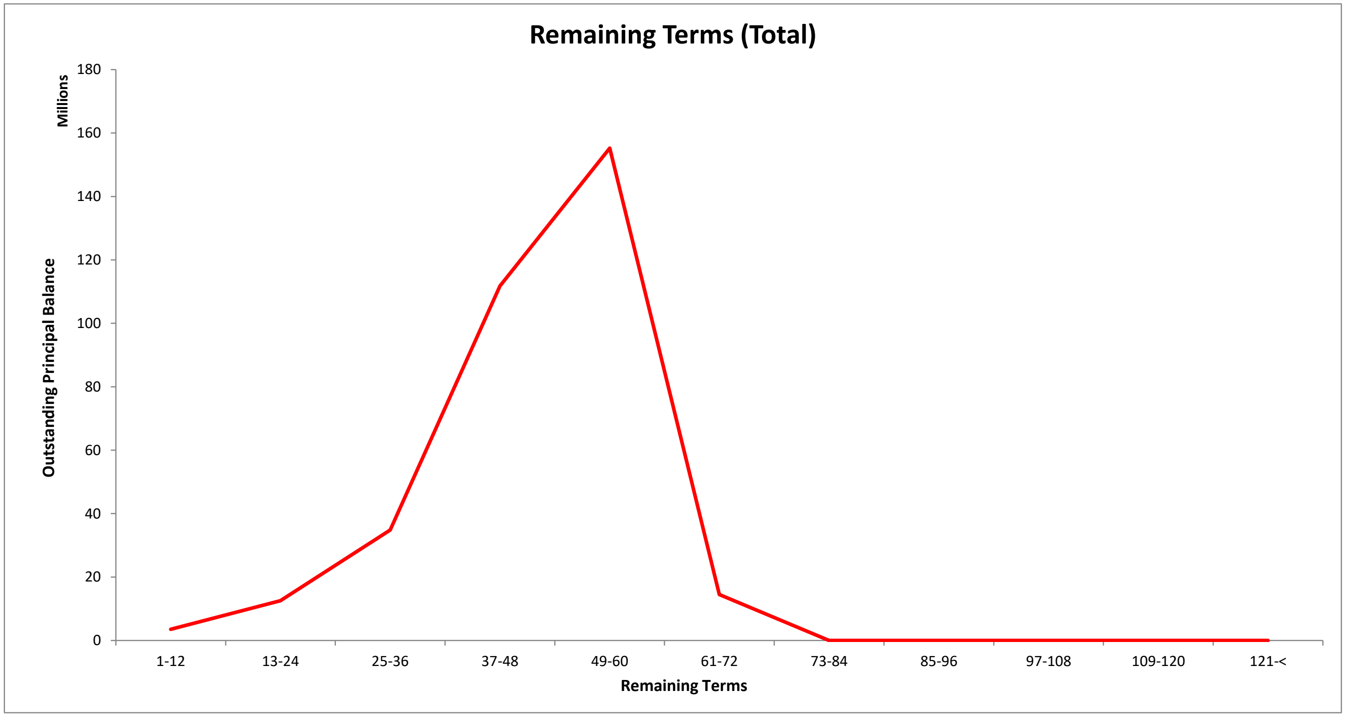
13.b Remaining Terms

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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14.a Seasoning

Reporting Date		30.07.2025		
Payment date		28.07.2025		
Period No		12		
Monthly Period		01.06.2025		
Interest Period	from	25.06.2025	to 28.07.2025	= 33 days

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TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	1 896	32 452 462	9.76 %	54.4	10.5
13	24	12 196	232 672 516	70.00 %	47.9	18.7
25	36	3 069	61 788 110	18.59 %	39.1	28.3
37	48	275	4 636 828	1.40 %	25.9	40.0
49	60	81	680 411	0.20 %	10.7	52.6
61	72	10	141 446	0.04 %	14.2	63.8
73	84	2	5 110	0.00 %	7.2	74.7
85	96					
	Total	17 529	332 376 883	100 %	46.5	20.1

Months on book

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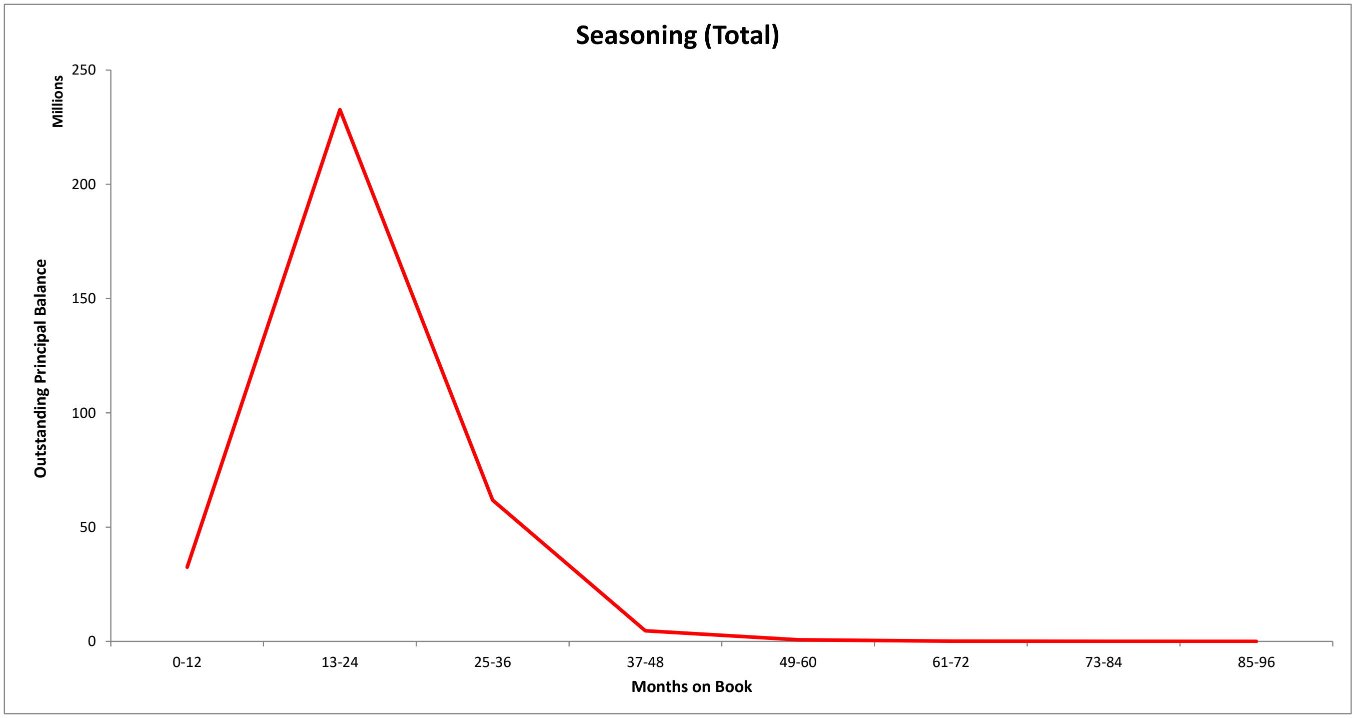
14.b Seasoning

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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15.a Balloon loans

Reporting Date		30.07.2025
Payment date		28.07.2025
Period No		12
Monthly Period		01.06.2025
Interest Period	from	25.06.2025	to	28.07.2025	=	33 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	8 400	86 557 127	26.0 %	6 275	0.0 %	43.1	18.7
Balloon	9 129	245 819 757	74.0 %	107 211 902	43.6 %	47.7	20.6
Total	17 529	332 376 883	100 %	107 218 177	32 %	46.5	20.1

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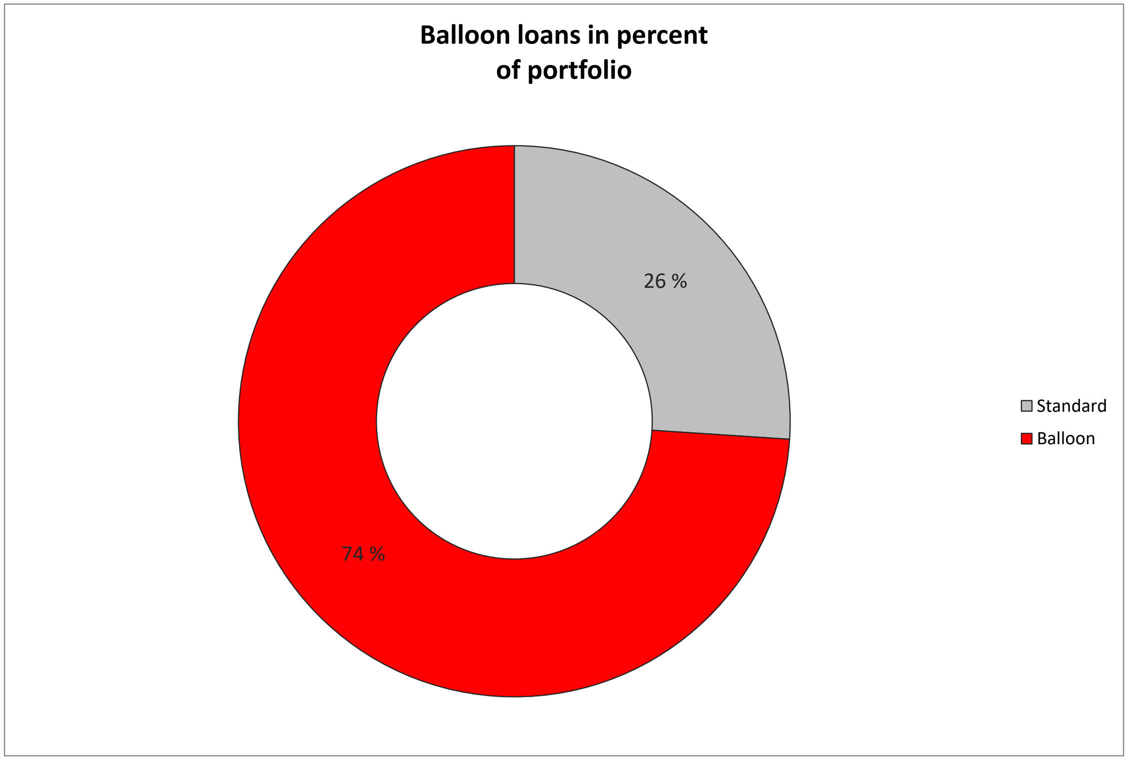
15.b Balloon loans

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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16.a Number of loans per borrower

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

Number of loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	17 323	327 868 410	98.64 %
2	89	3 721 349	1.12 %
3	8	630 497	0.19 %
4	1	156 628	0.05 %
5			
6			
7			
8			
9			
10			
Total:	17 421	332 376 883	100 %

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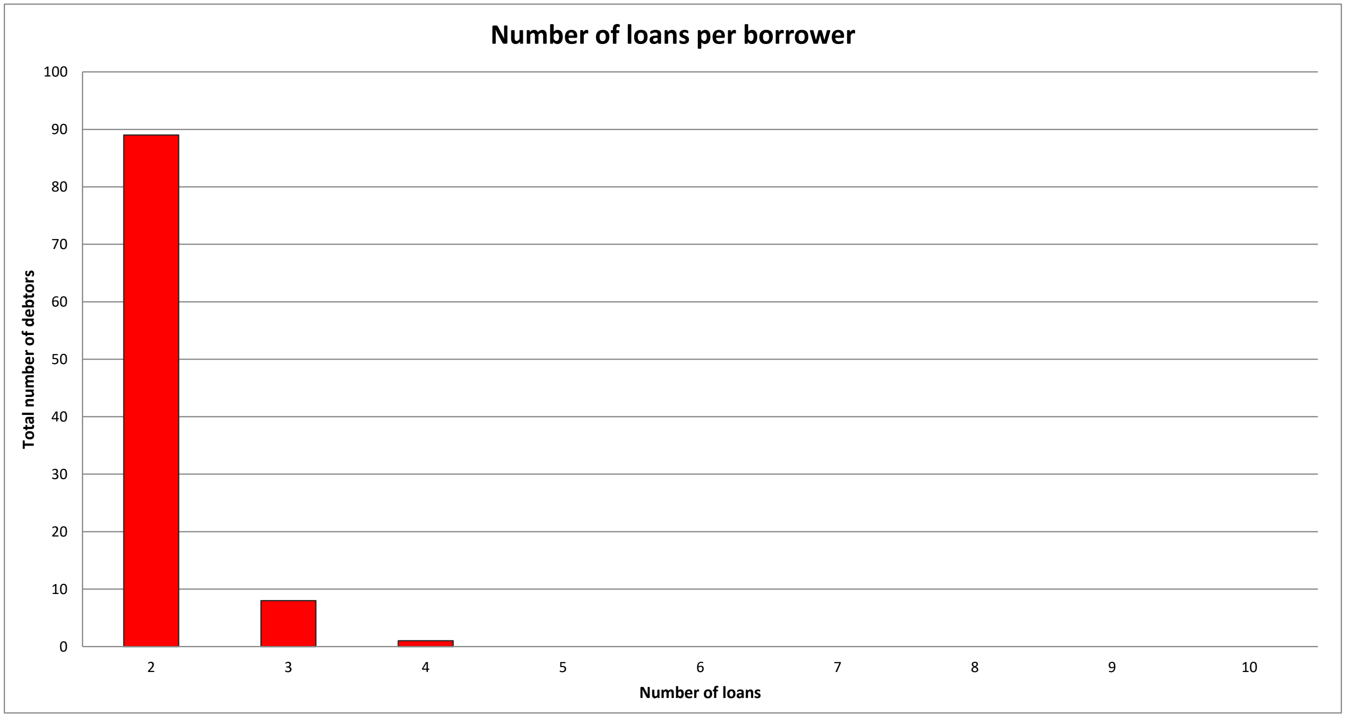
16.b Number of loans per borrower

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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17.a Amortisation Profile

Reporting Date		30.07.2025						
Payment date		28.07.2025						
Period No		12						
Monthly Period		01.06.2025						
Interest Period	from	25.06.2025	to	28.07.2025	=	33	days	

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	332 376 883	327 043 264	5 333 619	1 276 257	4.71 %	98.40 %
2	327 043 264	322 058 629	4 984 635	1 256 464	4.71 %	96.90 %
3	322 058 629	317 079 462	4 979 167	1 236 167	4.70 %	95.40 %
4	317 079 462	312 036 224	5 043 238	1 216 115	4.70 %	93.88 %
5	312 036 224	306 958 454	5 077 770	1 196 464	4.70 %	92.35 %
6	306 958 454	301 914 145	5 044 309	1 176 800	4.70 %	90.83 %
7	301 914 145	296 869 222	5 044 923	1 157 159	4.70 %	89.32 %
8	296 869 222	291 895 131	4 974 091	1 137 668	4.70 %	87.82 %
9	291 895 131	286 901 735	4 993 396	1 118 082	4.69 %	86.32 %
10	286 901 735	281 817 776	5 083 959	1 098 561	4.69 %	84.79 %
11	281 817 776	276 669 959	5 147 817	1 078 774	4.69 %	83.24 %
12	276 669 959	271 725 809	4 944 150	1 058 785	4.69 %	81.75 %
13	271 725 809	266 654 036	5 071 773	1 039 377	4.69 %	80.23 %
14	266 654 036	261 635 921	5 018 116	1 019 559	4.69 %	78.72 %
15	261 635 921	256 575 496	5 060 425	999 897	4.68 %	77.19 %
16	256 575 496	251 456 389	5 119 106	980 181	4.68 %	75.65 %
17	251 456 389	246 438 377	5 018 013	960 154	4.68 %	74.14 %
18	246 438 377	241 362 365	5 076 012	940 540	4.68 %	72.62 %
19	241 362 365	236 403 721	4 958 644	920 703	4.67 %	71.13 %
20	236 403 721	231 494 346	4 909 375	901 242	4.67 %	69.65 %

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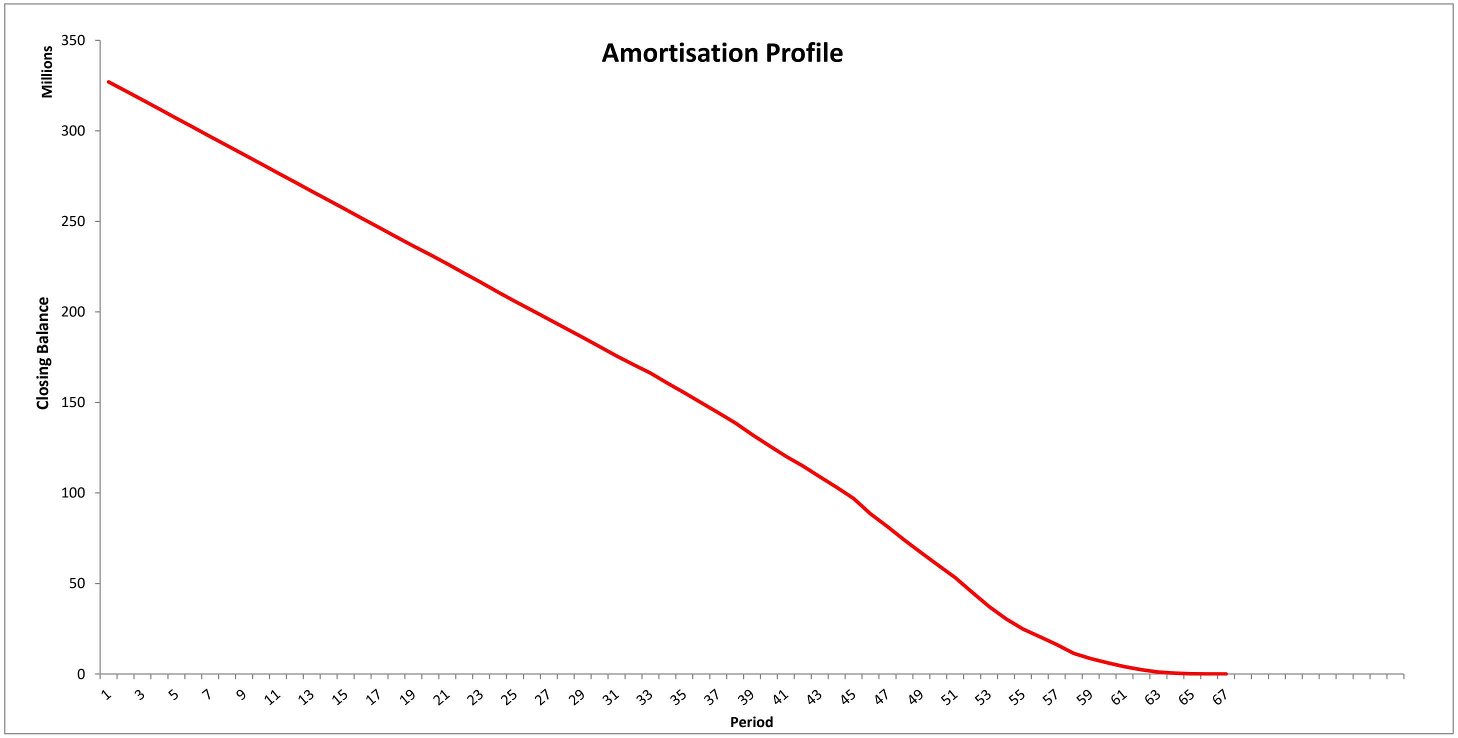
17.b Amortisation Profile

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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18.a Payment Holidays

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2024 07	307	319	89 746	7 580 197
2024 08	258	269	73 203	6 392 726
2024 09	192	202	51 874	4 612 067
2024 10	191	203	50 880	4 846 949
2024 11	243	260	66 234	5 655 482
2024 12	412	422	107 491	9 001 146
2025 01	355	374	99 083	7 750 541
2025 02	293	318	86 471	6 852 438
2025 03	276	293	85 310	6 763 801
2025 04	206	219	64 831	4 856 436
2025 05	225	236	70 356	4 815 058
2025 06	196	205	60 205	4 385 617
2025 07				
2025 08				
2025 09				
2025 10				
Total:	3 154	3 320	905 683	73 512 459

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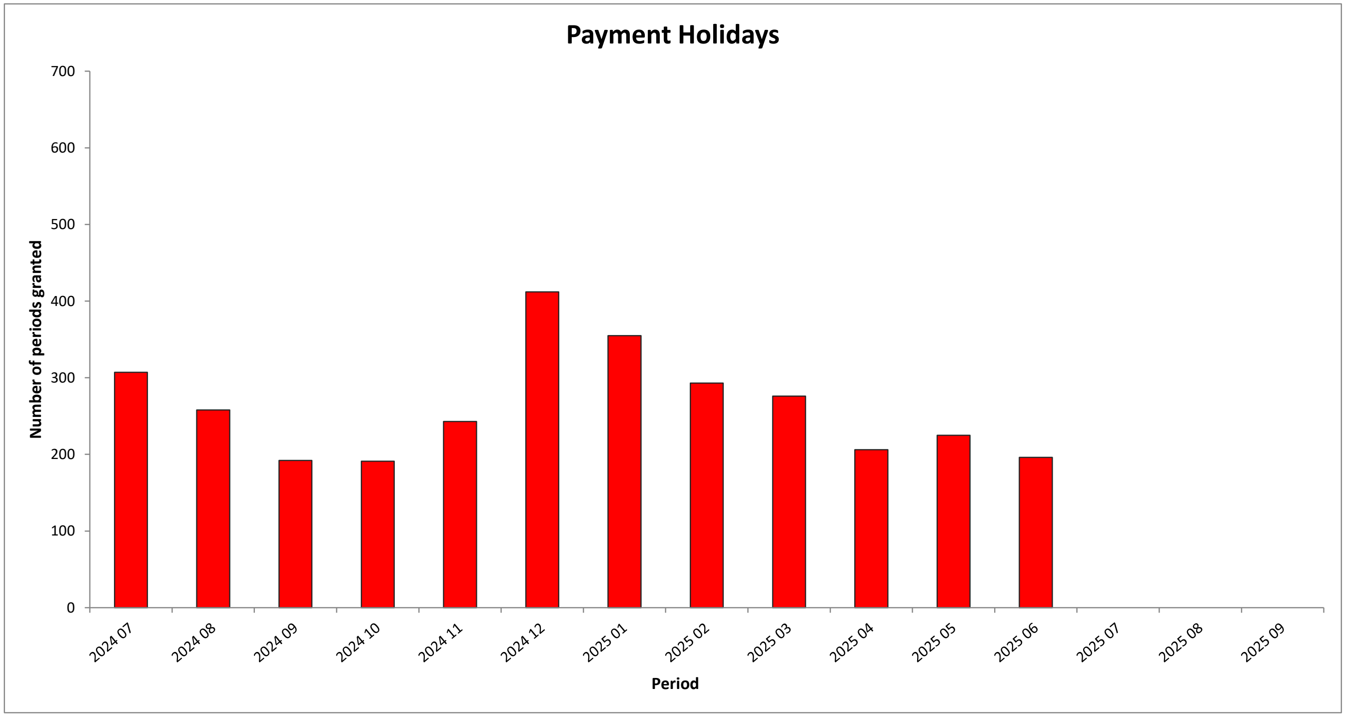
18.b Payment Holidays

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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18.c Remaining Payment Holidays

Reporting Date		30.07.2025		
Payment date		28.07.2025		
Period No		12		
Monthly Period		01.06.2025		
Interest Period	from	25.06.2025	to	28.07.2025 = 33 days

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Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	198	56 711	4 420 900
2	9	9 612	260 050
3	0	0	0
Total	207	66 323	4 680 951

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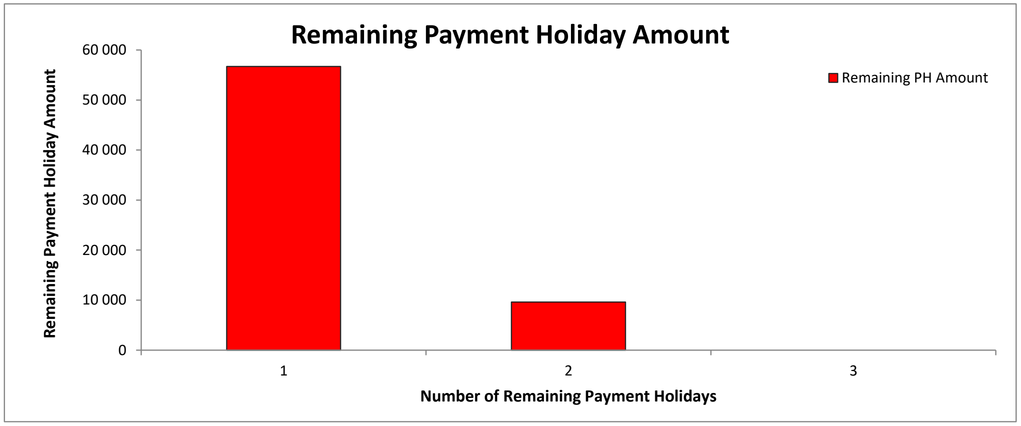
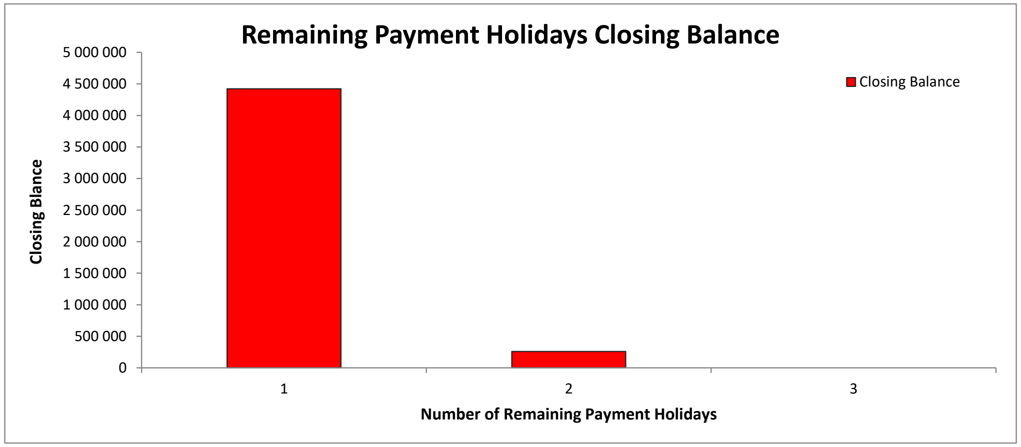
18.d Remaining Payment Holidays

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days





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19.a Downpayment

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

Downpayment percent

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	6 316	118 602 255	35.68 %	48.5	19.9
5 %	10 %	2 489	59 595 964	17.93 %	48.2	20.2
10 %	15 %	2 237	47 784 066	14.38 %	46.3	20.4
15 %	20 %	1 516	30 495 548	9.17 %	45.4	20.2
20 %	25 %	1 147	22 794 168	6.86 %	44.2	20.5
25 %	30 %	870	15 099 215	4.54 %	44.2	20.2
30 %	35 %	657	10 919 868	3.29 %	43.2	20.0
35 %	100 %	2 297	27 085 801	8.15 %	40.4	19.4
	Total	17 529	332 376 883	100 %	46.5	20.1

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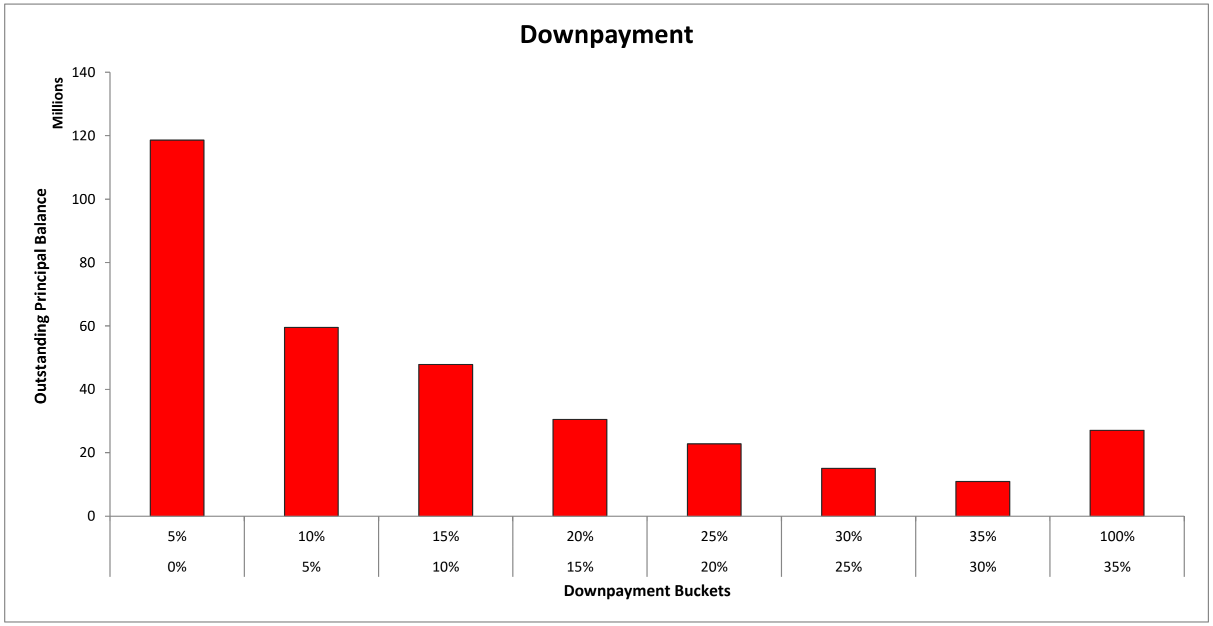
19.b Downpayment

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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20.a Vehicle Condtion

Reporting Date		30.07.2025			
Payment date		28.07.2025			
Period No		12			
Monthly Period		01.06.2025			
Interest Period	from	25.06.2025	to	28.07.2025	= 33 days

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 141	128 363 088	38.62 %	44.0	20.9
Used	13 388	204 013 795	61.38 %	48.1	19.6
Total	17 529	332 376 883	100 %	46.5	20.1

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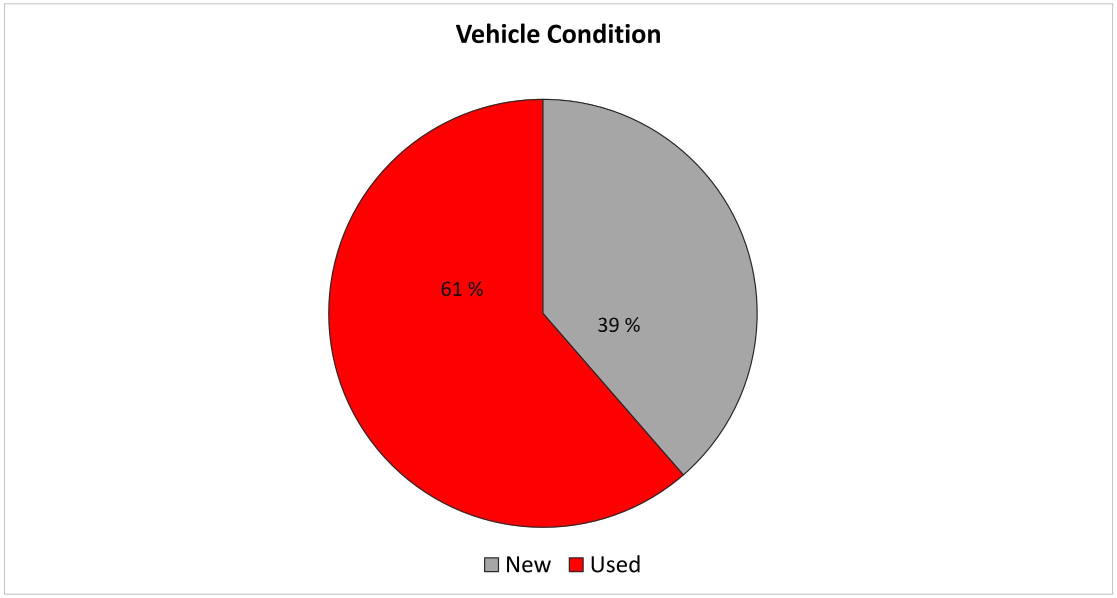
20.b Vehicle Condition

Reporting Date		30.07.2025					
Payment date		28.07.2025					
Period No		12					
Monthly Period		01.06.2025					
Interest Period	from	25.06.2025	to	28.07.2025	=	33	days



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21.a Borrower Type

Reporting Date		30.07.2025			
Payment date		28.07.2025			
Period No		12			
Monthly Period		01.06.2025			
Interest Period	from	25.06.2025	to	28.07.2025	= 33 days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 429	32 776 613	9.86 %	38.2	22.7
Private	16 100	299 600 270	90.14 %	47.4	19.8
Total	17 529	332 376 883	100 %	46.5	20.1

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Reporting Date		30.07.2025					
Payment date		28.07.2025					
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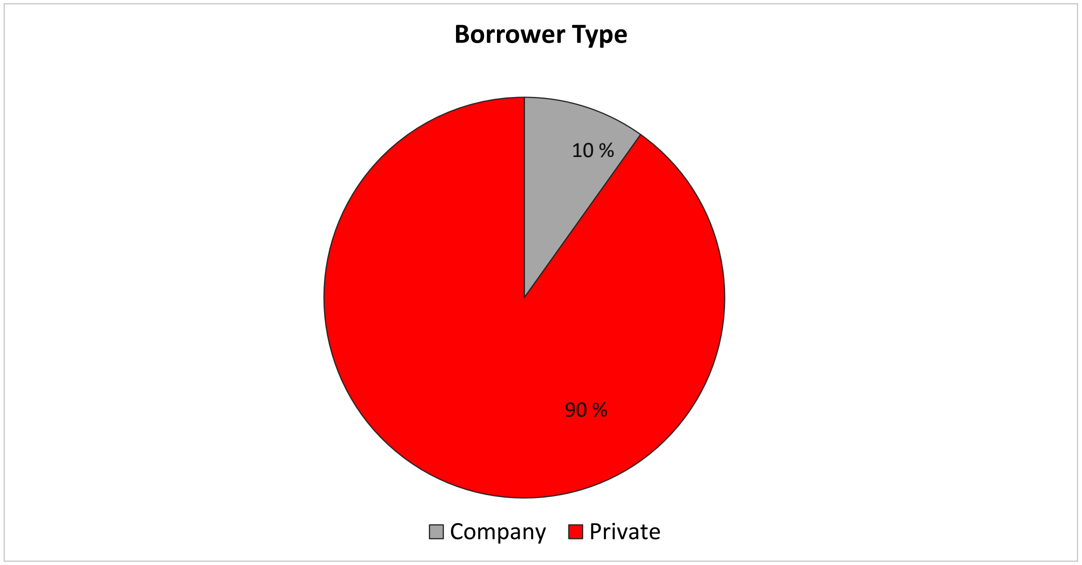
Monthly Period		01.06.2025					
Interest Period	from	25.06.2025	to	28.07.2025	=	33	days

21.b Borrower Type

Santander Consumer Bank



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22.a Vehicle type

Reporting Date		30.07.2025		
Payment date		28.07.2025		
Period No		12		
Monthly Period		01.06.2025		
Interest Period	from	25.06.2025	to	28.07.2025 = 33 days

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	251	9 080 003	2.73 %	48.6	20.0
Caravans	210	3 992 377	1.20 %	47.4	19.7
Cars	15 470	299 335 010	90.06 %	46.6	20.1
Motorcycles	652	6 546 576	1.97 %	44.1	18.9
Vans	946	13 422 917	4.04 %	42.8	21.0
Total	17 529	332 376 883	100 %	46.5	20.1

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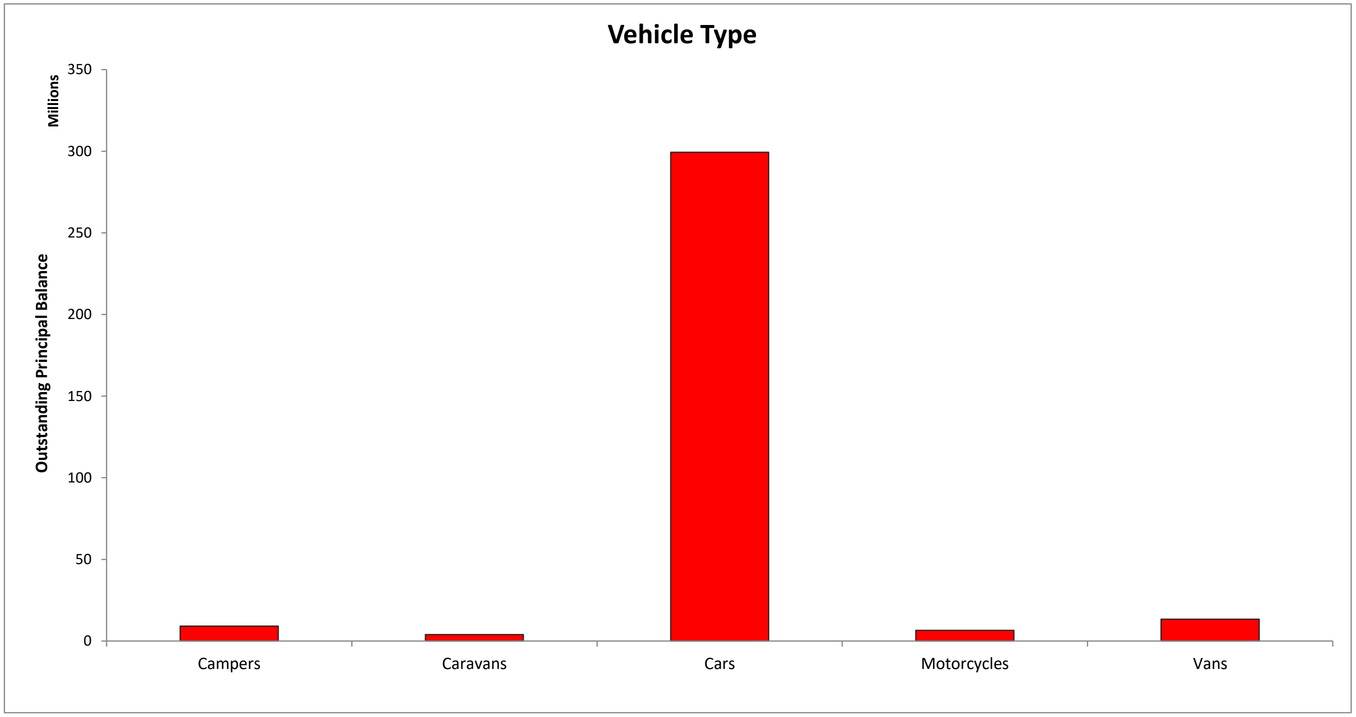
22.b Vehicle type

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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23.a Restructured Loans

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

Restructured

TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11 465
2024 09	0	0
2024 10	4	106 716
2024 11	4	78 043
2024 12	2	10 565
2025 01	2	4 901
2025 02	3	32 105
2025 03	0	0
2025 04	1	40 143
2025 05	2	9 993
2025 06	2	86 575
2025 07		
2025 08		
2025 09		
Total	21	380 506

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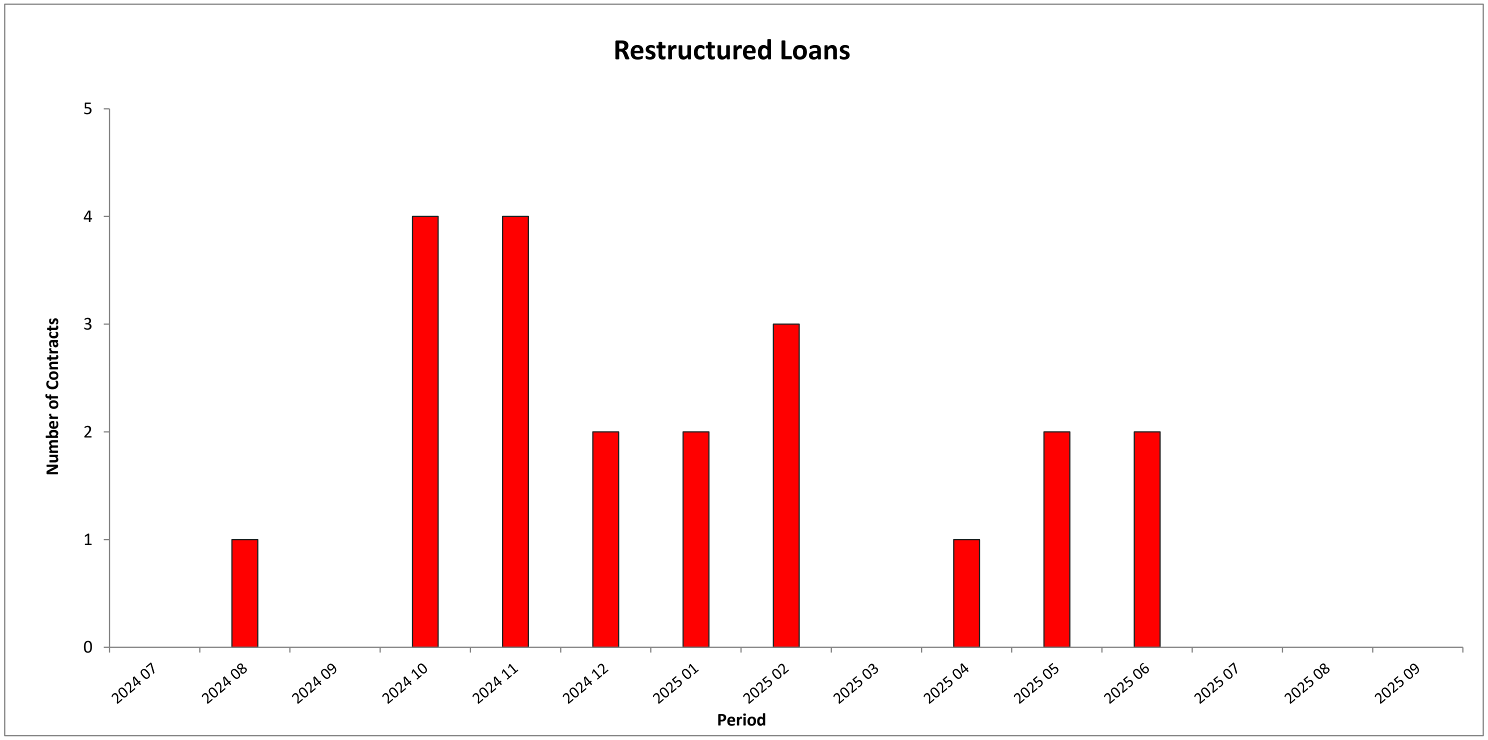
23.b Restructured Loans

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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24.a Dynamic Interest rate

Reporting Date		30.07.2025			
Payment date		28.07.2025			
Period No		12			
Monthly Period		01.06.2025			
Interest Period	from	25.06.2025	to	28.07.2025	= 33 days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390 666 760	4.74 %
2024 08	408 032 437	4.73 %
2024 09	408 729 706	4.72 %
2024 10	406 199 100	4.71 %
2024 11	408 439 235	4.70 %
2024 12	408 179 787	4.69 %
2025 01	394 847 033	4.68 %
2025 02	382 776 854	4.67 %
2025 03	369 714 379	4.65 %
2025 04	356 782 886	4.64 %
2025 05	344 141 826	4.62 %
2025 06	332 376 883	4.61 %
2025 07		
2025 08		
2025 09		
2025 10		
2025 11		
2025 12		

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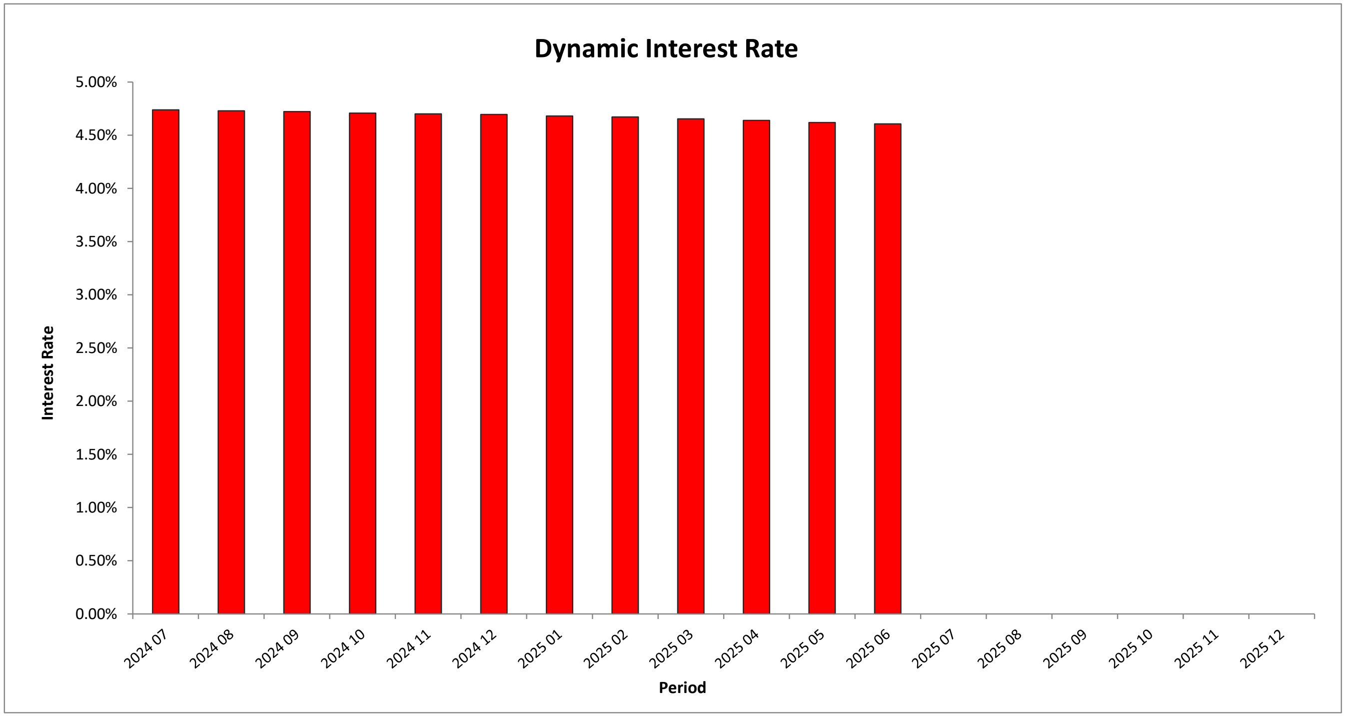
24.b Dynamic Interest Rate

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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25.a Dynamic Pre-Payments

Reporting Date		30.07.2025		
Payment date		28.07.2025		
Period No		12		
Monthly Period		01.06.2025		
Interest Period	from	25.06.2025	to	28.07.2025 = 33 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			
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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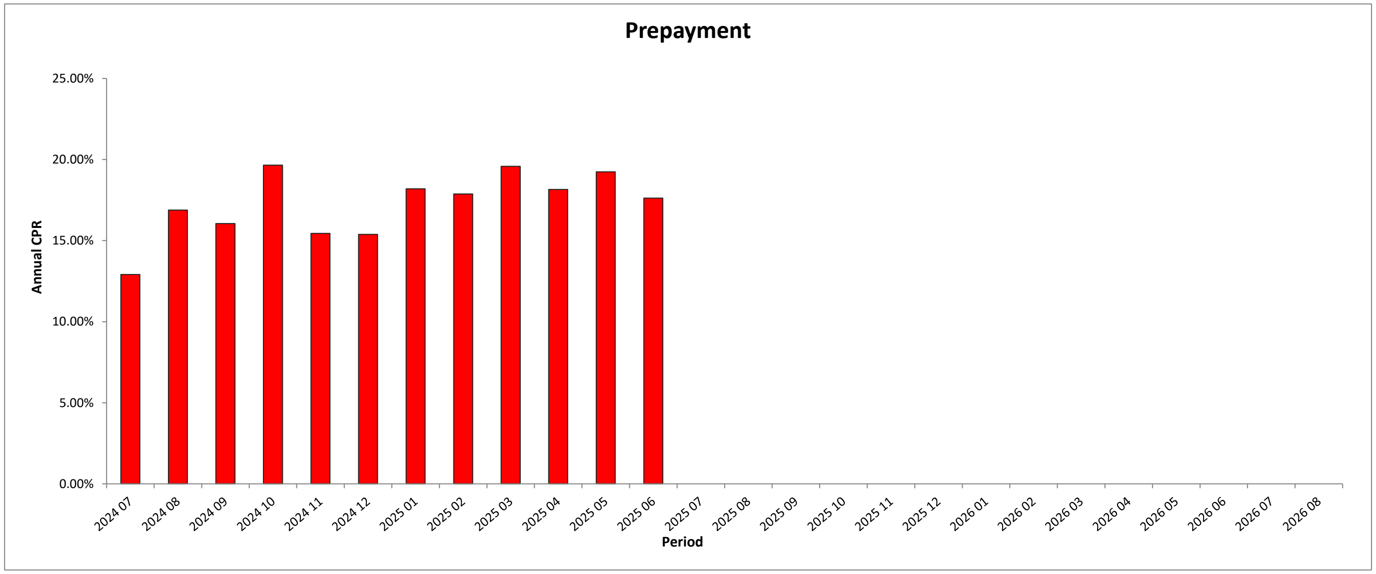
25.b Dynamic Pre-Payments

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days



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26. Delinquency

Reporting Date		30.07.2025		
Payment date		28.07.2025		
Period No		12		
Monthly Period		01.06.2025		
Interest Period	from	25.06.2025	to	28.07.2025 = 33 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																	
	8																	
	9																	
	10																	
	11																	
	12																	

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Reporting Date		30.07.2025			
Payment date		28.07.2025			
Period No		12			
Monthly Period		01.06.2025			
Interest Period	from	25.06.2025	to	28.07.2025	= 33 days

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	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			
2024 4	1 072 203	59				87 208	87 208	984 995	205 064	292 273	779 931	120 338	412 611	659 593			
2025 1	2 839 323	153							116 998	116 998	2 722 324	386 366	503 365	2 335 958			
2025 2	4 143 457	78										129 825	129 825	4 013 632			
2025 3																	

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28. Priority of Payments - Revenue

Reporting Date		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 947 943.21	EUR
Senior Expenses	-	8 307.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	881 423.81	EUR
Tranche A Loan Interest to Issuer	-	168 358.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	10 358.00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	12 192.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	7 392.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	29 722.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	830 190.40	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	+	2 681 540.02	EUR
Senior Expenses	-	8 307.00	EUR
Issuer swap interest to swap counterparty	-	881 423.81	EUR
Interest Class A Notes	-	716 684.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	29 925.00	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	-	28 642.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	13 626.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	36 995.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	965 937.21	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		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	10 533 070.24	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	-	10 533 070.24	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11 499 007.45	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	-	11 499 007.45	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		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	8 307.00					
Interest accrued for the Period	EUR	825 872.00	716 684.00	29 925.00	28 642.00	13 626.00	36 995.00
Cumulative Interest accrued	EUR	17 328 320.00	15 574 276.00	523 234.00	484 646.00	219 272.00	526 892.00
Interest Payments	EUR	825 872.00	716 684.00	29 925.00	28 642.00	13 626.00	36 995.00
Cumulative Interest Payments	EUR	17 328 320.00	15 574 276.00	523 234.00	484 646.00	219 272.00	526 892.00
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		30.07.2025				
Payment date		28.07.2025				
Period No		12				
Monthly Period		01.06.2025				
Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

Kimi 13|Front Swap

Party A	**DZ Bank AG**
Party B	**SCF Rahoituspalvelut XIII DAC**
Swap Notional	**345 261 490**
Interest Period Start	25.06.2025
Interest Period End	28.07.2025
Interest Days	33
Settlement Date	28.07.2025
Party A Floating Interest Rate	1.88900 %
Party A Floating Rate Day Count Fraction	0.0917
Party A Interest Amount	**EUR 597 849.04**
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0917
Party B Interest Amount	**EUR 881 423.81**

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Period No		12				
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Interest Period	from	25.06.2025	to	28.07.2025	=	33 days

31. Contact Details

Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no