SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		28.08.2025					
Payment date		26.08.2025		Following payment dates:	25.09.2025		
Period No		13			25.10.2025		
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days
Cut-Off date		31.07.2025					

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		28.08.2025			
Payment date		26.08.2025			
Period No		13			
Monthly Period		01.07.2025			
Interest Period	from	28.07.2025	to	26.08.2025	= 29 days

1. Portfolio Information

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**332 376 883.47**	**EUR**
Scheduled Loan Principal Repayments (+MC)	5 321 486.39	EUR
Prepayments	6 496 430.36	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**11 817 916.75**	**EUR**
New Defaulted Auto Loans amt in Period	1 075 767.19	EUR
Closing balance prior to replenishment	**319 483 199.53**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**319 483 199.53**	**EUR**
Principal Recoveries on loans in default	518 540.90	EUR

Total revenue collections

Total Revenue Received in Period	**1 682 929.54**	**EUR**

Loans

At beginning of period	17 529	Loans
Replenished contracts	-	Loans
Paid in Full	443	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	52	Loans
At end of period	**17 034**	**Loans**

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Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days

2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts	Current Period	
a. Collections: Interest, fees, recoveries etc.	2 201 470.44	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	2 541.44	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item (	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**2 204 011.88**	**EUR**

Issuer Available Revenue Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	2 203 011.88	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	511 379.75	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	20 675.20	EUR
g. Liquidity Reserve Excess Amount	108 000.03	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**2 843 066.86**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date		28.08.2025				
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Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	11 817 916.75	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	**11 817 916.75**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 817 916.75	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	1 386 224.00	EUR
Total Amount for Issuer Available Redemtion Receipts	**13 204 140.75**	**EUR**

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4. Reserve Accounts

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days

Note Balance

Beginning of Period		333 762 482.64	EUR
End of Period		320 558 341.89	EUR

Liquidity Balance

Beginning of Period	0.9 %	2 951 653.41	EUR
Cash Outflow		103 491.07	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	2 848 162.34	EUR
Required Reserve Amount	0.9 % *	2 848 162.34	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

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days

Asset Balance

Opening balance prior to replenishment	332 376 883.47	EUR
Closing balance prior to replenishment	319 483 199.53	EUR
Closing Balance post replenishment	319 483 199.53	EUR

Portfolio Performance:	EUR	%	# loans
Performing Receivables:			
Current	292 982 032.88	91.70 %	15 586
1-29 days past due	16 628 066.57	5.20 %	907
Delinquent Receivables:			
30-59 days past due	3 351 049.99	1.05 %	207
60-89 days past due	2 499 281.69	0.78 %	133
90-119 days past due	1 671 069.40	0.52 %	89
120-149 days past due	1 134 432.28	0.36 %	61
150-179 days past due	1 217 266.72	0.38 %	51
Total Performing and Delinquent	**319 483 200**	**100.00 %**	**17 034**
Current Period Defaults	1 075 767.19		52
Cumulative Defaults	9 145 753.39		503
Current Period Principal Recoveries	518 540.90		
Cumulative Principal Recoveries	1 490 691.60		

Revolving period has terminated

Sequential Payment Trigger Event,	NO
where [A], [B], [C] > 1.70%	**NO**
[A] Cumulative Net Loss Ratio, Payment Date	1.82 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.69 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.47 %
or ([A] + [B] - [C]) / [D] < 10%	**77.89 %**
[A] Aggregate Outstanding Asset Principal Amount	319 483 199.53
[B] Aggregate principal balance of Defaulted Contracts	9 145 753.39
[C] Recoveries received on such Defaulted Contracts	1 490 691.60
[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	3.09 %
[B] Delinquency Ratio, preceding Payment Date	3.25 %
[C] Delinquency Ratio, second preceding Payment Date	3.32 %
or [Principal Deficiency Ledger debit balance] ≥ EUR 5,250,000	**NO**
Principal Deficiency Ledger debit balance	1 075 142.36
or Servicer Termination Event	**NO**
or Hedge Counterparty Downgrade Event	**NO**

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	8.57 %	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	333 762 482.64	

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5b. Concentration limits

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

Weighted average interest rate (min 4..35%)	4.59 %
Weighted average months to maturity (max 60)	45.6*
Used Vehicles (max 75%)	61.03 %
Balloon Loans (max 73%)	74.30 %
Balloon Installments (max 28%)***	32.79 %
Corporate Borrowers (max 11%)	9.77 %
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
	235 846.27	1	0.07 %
	167 763.74	1	0.05 %
	155 241.08	4	0.05 %
	154 855.50	3	0.05 %
	147 759.95	2	0.05 %
	145 607.59	1	0.05 %
	144 970.09	1	0.05 %
	137 931.14	1	0.04 %
	136 061.74	2	0.04 %
	135 198.42	1	0.04 %
	Total (max 0,6%)		**0.49 %**

** Post Replenishment*

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6. Note Principal

Reporting Date		28.08.2025	
Payment date		26.08.2025	
Period No		13	
Monthly Period		01.07.2025	
Interest Period	from	28.07.2025	to 26.08.2025 = 29 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	305 162 482.64	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	13 204 140.75	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	EUR
End of Period	291 958 341.89	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	1 385 599.17	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	1 075 767.19	EUR
Credit PDL	-	-	-	-	1 386 224.00	EUR
End of Period	-	-	-	-	1 075 142.36	EUR
Net Note Principal						
Beginning of Period	305 162 482.64	11 300 000.00	9 500 000.00	3 600 000.00	2 814 400.83	EUR
End of Period	291 958 341.89	11 300 000.00	9 500 000.00	3 600 000.00	3 124 857.64	EUR

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7. Outstanding Notes

Reporting Date		28.08.2025			
Payment date		26.08.2025			
Period No		13			
Monthly Period		01.07.2025			
Interest Period	from	28.07.2025	to	26.08.2025 =	29 days

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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	333 762 482.64	305 162 482.64	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	13 204 140.75					
Amortisation	13 204 140.75					
Redemption per Class	13 204 140.75	13 204 140.75	-	-	-	-
Redemption per Note		3 373.57	-	-	-	-
Outstanding Closing Balance		291 958 341.89	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Net Outstanding Closing Balance	320 558 341.89	291 958 341.89	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Current Tranching	100 %	91.08 %	3.53 %	2.96 %	1.12 %	1.31 %
Current Pool Factor		0.75	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		29	29	29	29	29
Principal Outstanding per Note Beginning of Period		77 966.91	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		3 373.57	-	-	-	-
Principal Outstanding per Note End of Period		74 593.34	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		155.89	233.77	265.99	333.66	775.11
Interest Payment	706 390.44	610 138.48	26 416.26	25 269.47	12 011.80	32 554.43
Interest Payment per Note		155.89	233.77	265.99	333.66	775.11

3. Credit Enhancements

Initial total CE (Subordination)	6.81 %	4.12 %	1.86 %	1.00 %	0.00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	7.67 %	4.98 %	1.86 %	1.00 %	0.00 %
Current CE (Subordination incl. Excess Spread)	8.92 %	5.40 %	2.43 %	1.31 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	9.81 %	6.29 %	2.43 %	1.31 %	0.00 %
Current CE (Subordination)	8.92 %	5.40 %	2.43 %	1.31 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	9.81 %	6.29 %	2.43 %	1.31 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	28.08.2025			
Payment date	26.08.2025			
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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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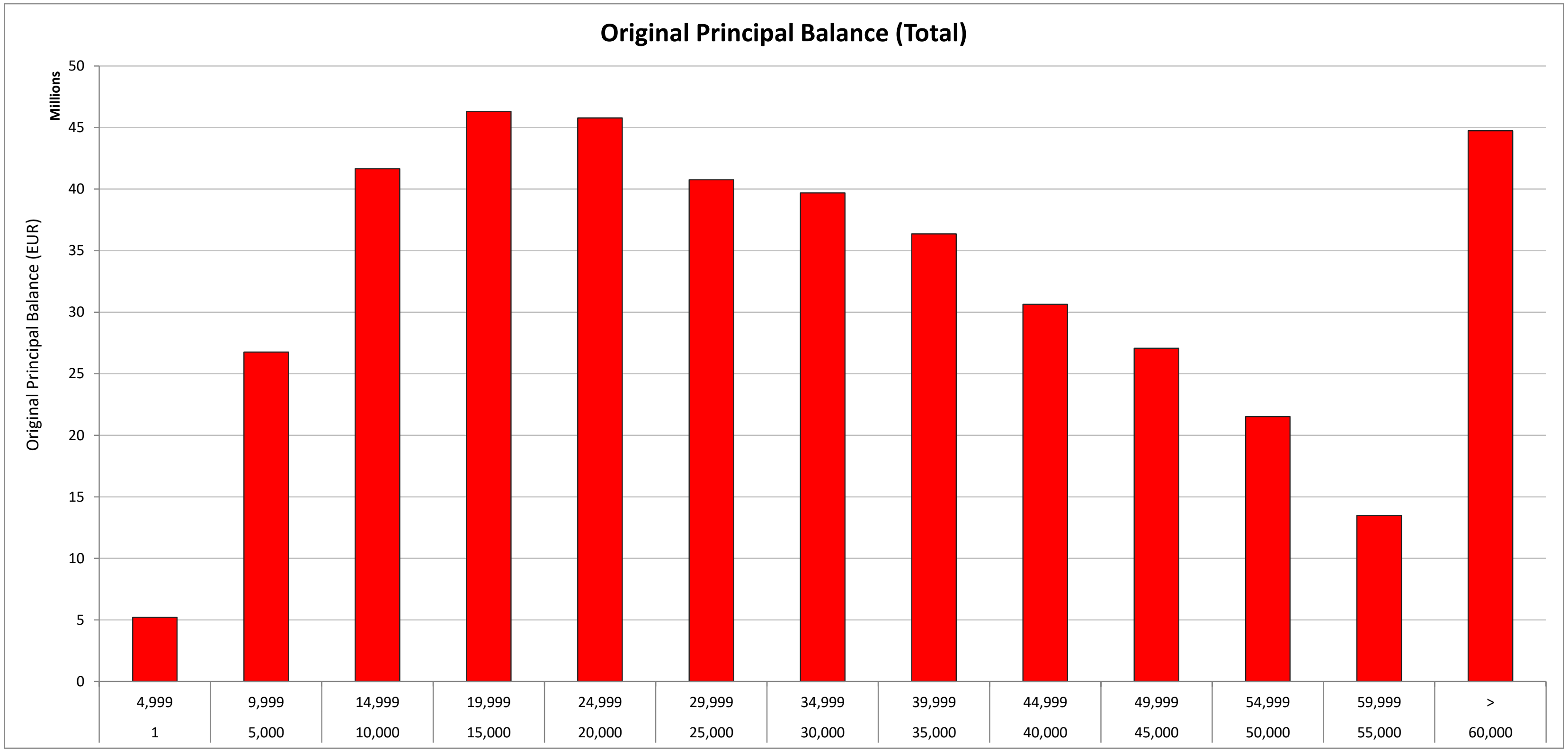

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10.a Outstanding Principal Balance

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Payment date		26.08.2025				
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Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 130	6 809 966	2.13 %	26.7	21.5
5 000	10 000	3 567	26 643 099	8.34 %	40.9	20.8
10 000	15 000	3 037	37 518 939	11.74 %	45.5	20.5
15 000	20 000	2 142	37 211 172	11.65 %	46.4	21.0
20 000	25 000	1 617	36 058 088	11.29 %	46.4	20.9
25 000	30 000	1 299	35 577 018	11.14 %	45.4	21.1
30 000	35 000	1 009	32 652 879	10.22 %	46.5	20.9
35 000	40 000	745	27 845 399	8.72 %	46.2	21.4
40 000	45 000	560	23 662 513	7.41 %	46.1	21.8
45 000	50 000	318	15 073 990	4.72 %	47.6	21.7
50 000	55 000	187	9 848 589	3.08 %	47.9	20.9
55 000	60 000	146	8 348 482	2.61 %	48.0	21.1
60 000	-	277	22 233 067	6.96 %	48.8	21.1
Total		17 034	319 483 200	100 %	45.6	21.1

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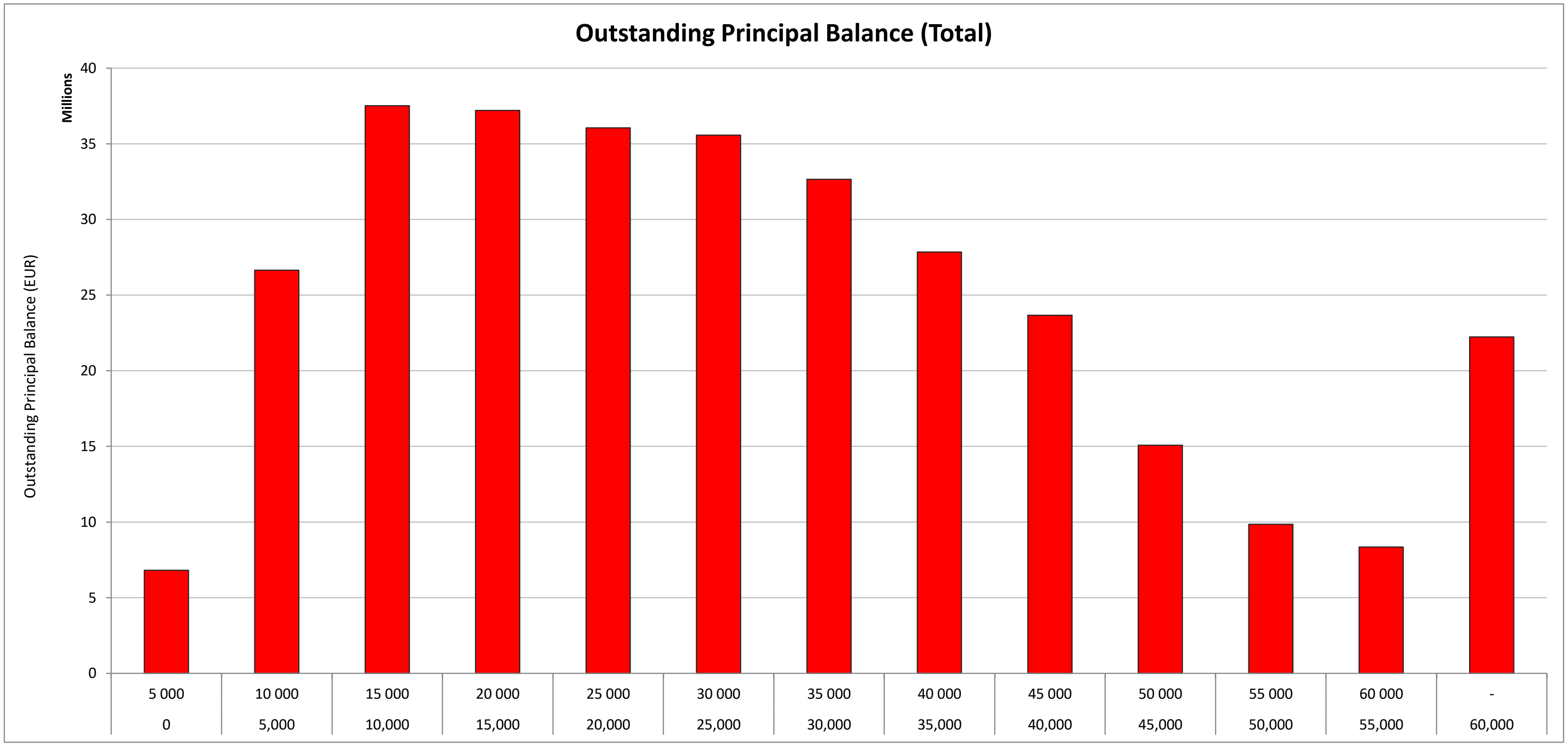
10.b Outstanding Principal Balance Graph

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days



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11.a Geographical Distribution

Reporting Date		28.08.2025			
Payment date		26.08.2025			
Period No		13			
Monthly Period		01.07.2025			
Interest Period	from	28.07.2025	to	26.08.2025	= 29 days

Santander Consumer Bank

Geographic distribution

TOTAL					
District	**No**	**Outstanding balance**	**% of Outstanding balance**	**WA months to maturity**	**WA seasoning**
Central Finland	1 414	24 738 669	7.74 %	45.3	21.2
Eastern Finland	614	10 351 888	3.24 %	46.6	20.2
East Tavastia	1 008	17 796 672	5.57 %	45.5	21.1
Greater Helsinki	5 549	116 898 419	36.59 %	45.4	21.6
Northern Finland	1 518	29 791 229	9.32 %	45.9	20.5
Northern Savonia	729	12 204 170	3.82 %	45.9	19.8
Ostrobothnia	1 201	18 305 504	5.73 %	45.5	20.2
South-Eastern Fi	951	15 560 909	4.87 %	45.3	20.9
South-Western Fi	2 292	42 072 537	13.17 %	46.0	20.8
Western Tavastia	1 758	31 763 204	9.94 %	45.5	21.2
Total	17 034	319 483 200	100 %	45.6	21.1

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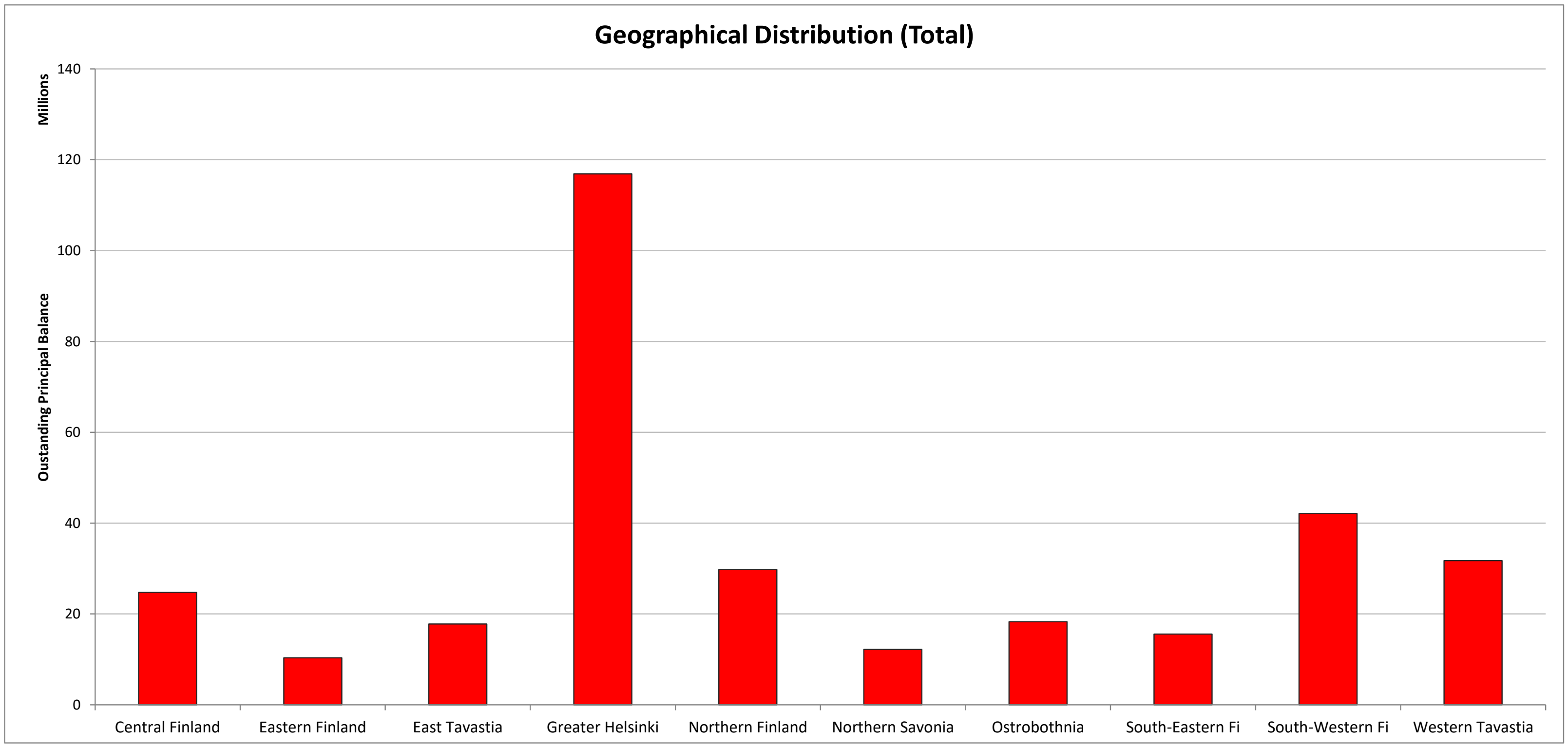
11.b Geographical Distribution Graph

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days



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12.a Interest Rate

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 643	43 849 466	13.73 %	42.9	19.6
1 %	2 %	888	26 519 735	8.30 %	41.9	25.8
2 %	4 %	2 374	52 094 072	16.31 %	43.7	23.4
4 %	6 %	5 723	121 460 034	38.02 %	47.1	20.4
6 %	8 %	5 495	67 435 158	21.11 %	47.5	19.8
8 %	10 %	855	7 639 133	2.39 %	47.2	19.1
10 %	12 %	54	476 264	0.15 %	48.8	16.2
12 %	14 %	2	9 338	0.00 %	32.2	16.4
14 %	16 %					
16 %	18 %					
18 %	-					
	Total	17 034	319 483 200	100 %	45.6	21.1

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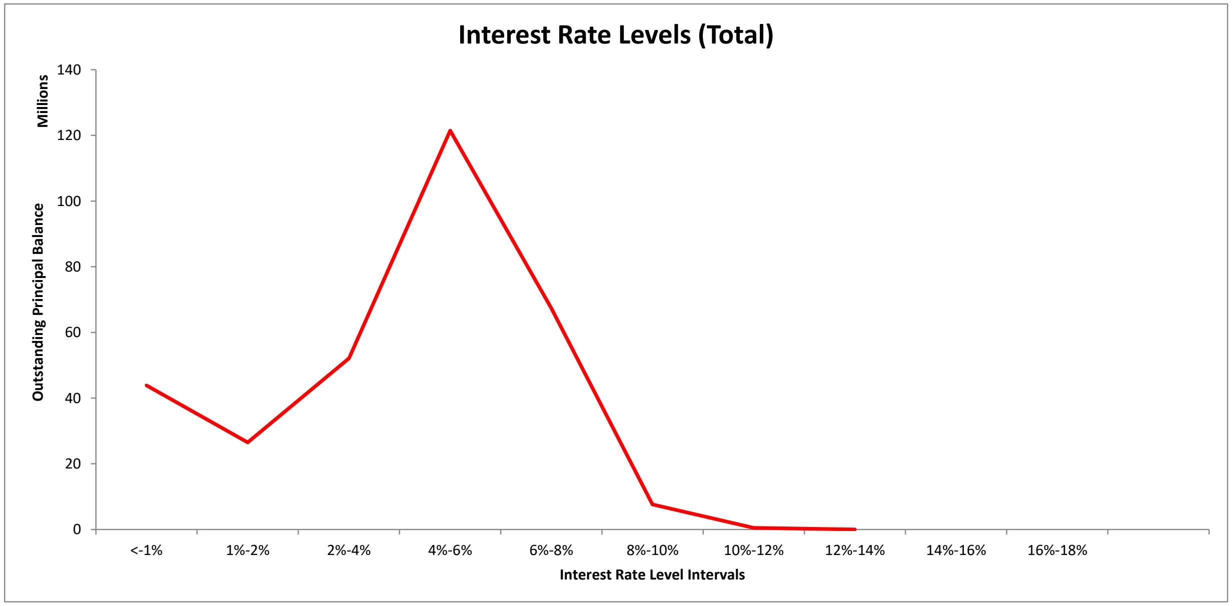
Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days

12.b Interest Rate



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13.a Remaining Terms

Reporting Date	28.08.2025	
Payment date	26.08.2025	
Period No	13	
Monthly Period	01.07.2025	
Interest Period	from 28.07.2025	to 26.08.2025 = 29 days

Santander Consumer Bank

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	7	46 834	0.01 %	0.0	35.9
1	12	751	3 653 316	1.14 %	8.1	30.4
13	24	1 472	13 012 192	4.07 %	19.6	26.5
25	36	2 490	36 758 636	11.51 %	31.8	25.4
37	48	5 522	116 217 469	36.38 %	43.4	22.5
49	60	6 370	141 138 204	44.18 %	53.4	18.7
61	72	422	8 656 549	2.71 %	61.8	10.6
73	84					
85	96					
97	108					
109	120					
121	-					
	Total	17 034	319 483 200	100 %	45.6	21.1

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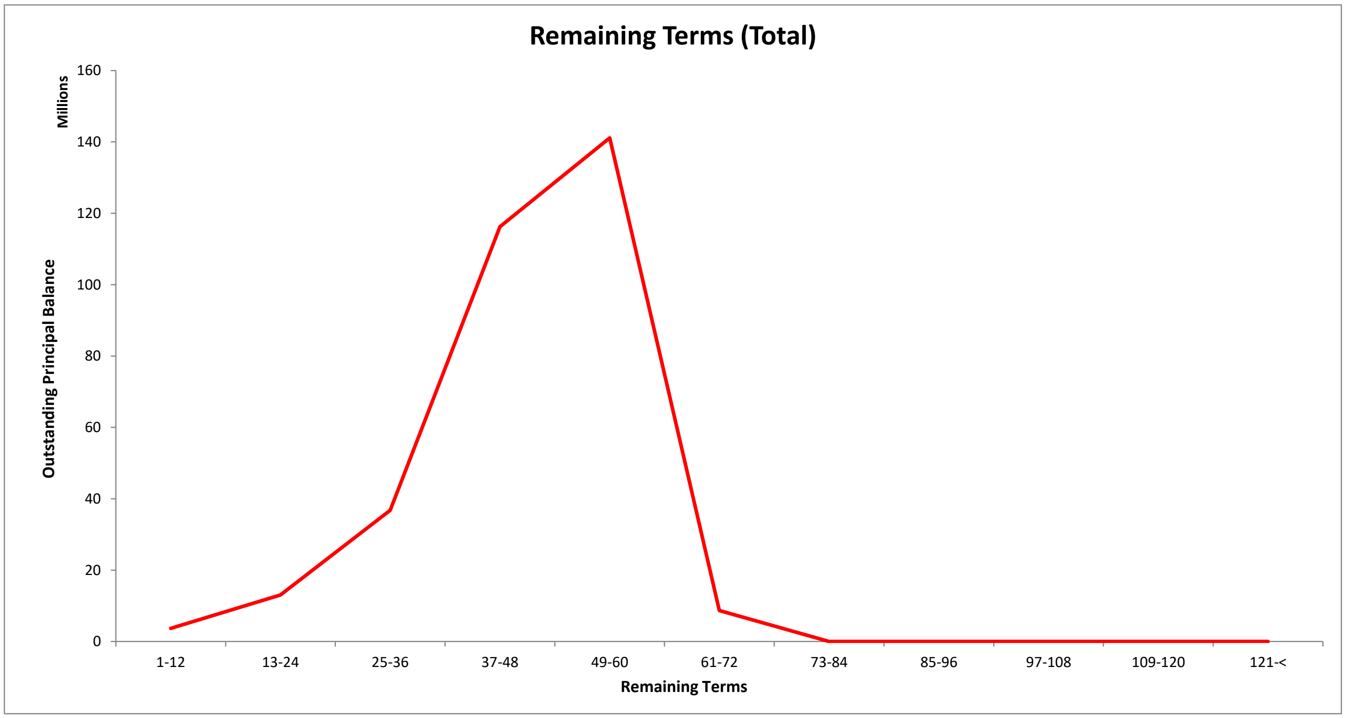
13.b Remaining Terms

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days



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14.a Seasoning

Reporting Date		28.08.2025			
Payment date		26.08.2025			
Period No		13			
Monthly Period		01.07.2025			
Interest Period	from	28.07.2025	to	26.08.2025	= 29 days

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	1 348	22 741 143	7.12 %	54.1	11.0
13	24	11 590	216 969 261	67.91 %	47.5	19.1
25	36	3 665	73 050 582	22.87 %	39.3	28.2
37	48	336	5 815 732	1.82 %	26.7	39.7
49	60	83	763 492	0.24 %	11.8	52.5
61	72	9	134 947	0.04 %	13.6	64.5
73	84	3	8 042	0.00 %	4.8	74.7
85	96					
	Total	17 034	319 483 200	100 %	45.6	21.1

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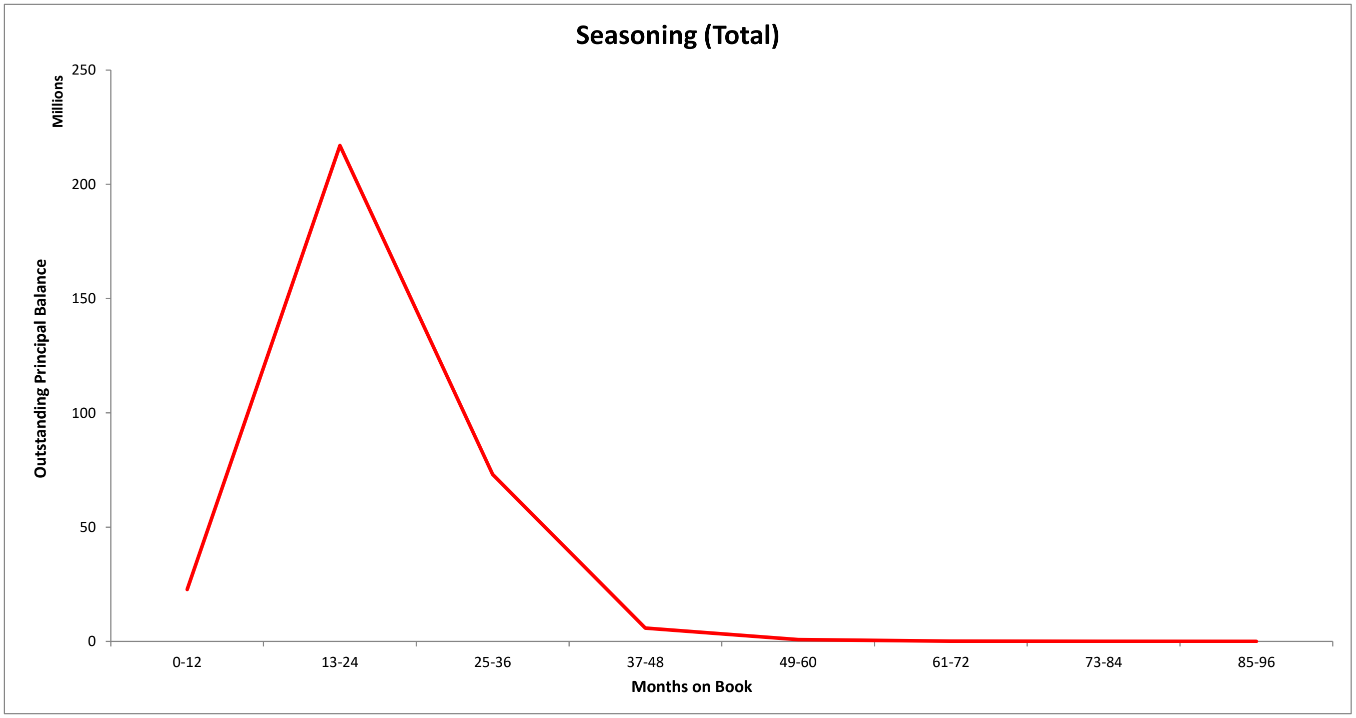
14.b Seasoning

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days



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15.a Balloon loans

Reporting Date		28.08.2025		
Payment date		26.08.2025		
Period No		13		
Monthly Period		01.07.2025		
Interest Period	from	28.07.2025	to	26.08.2025 = 29 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	8 121	82 118 630	25.7 %	6 039	0.0 %	42.3	19.6
Balloon	8 913	237 364 569	74.3 %	104 760 140	44.1 %	46.7	21.6
Total	17 034	319 483 200	100 %	104 766 179	33 %	45.6	21.1

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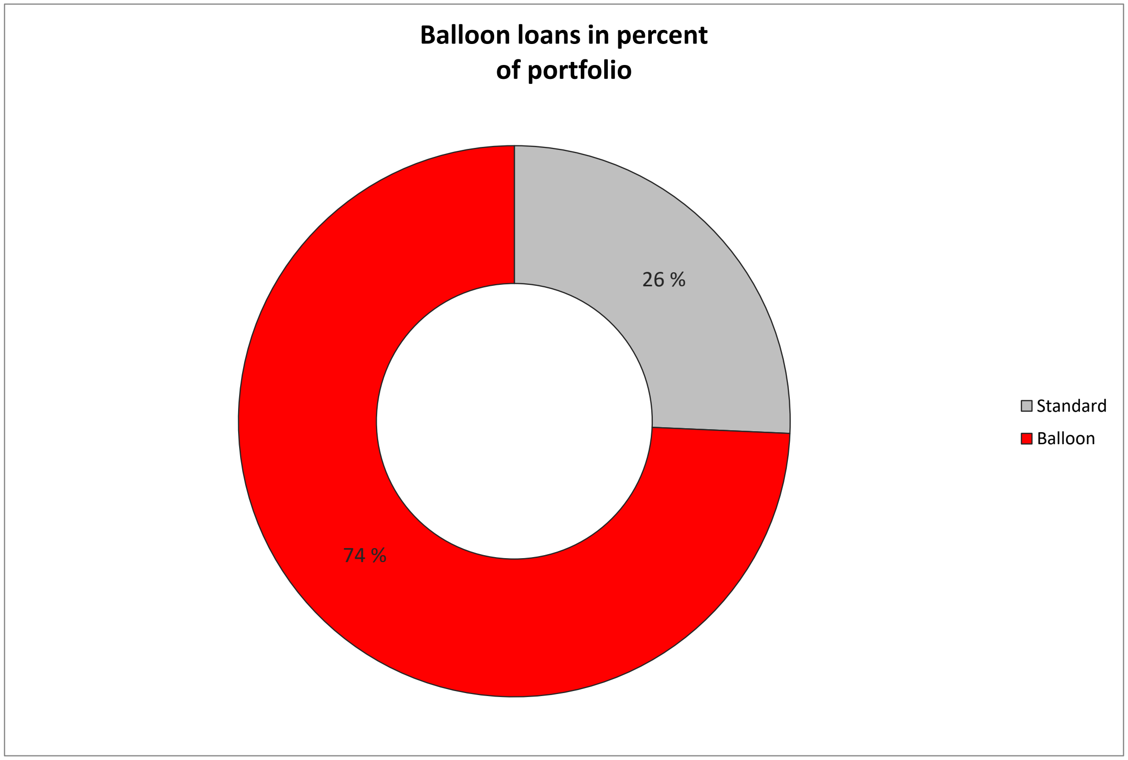
15.b Balloon loans

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days



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16.a Number of loans per borrower

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days

Number of loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	16 846	315 524 664	98.76 %
2	80	3 188 323	1.00 %
3	8	614 971	0.19 %
4	1	155 241	0.05 %
5			
6			
7			
8			
9			
10			
Total:	16 935	319 483 200	100 %

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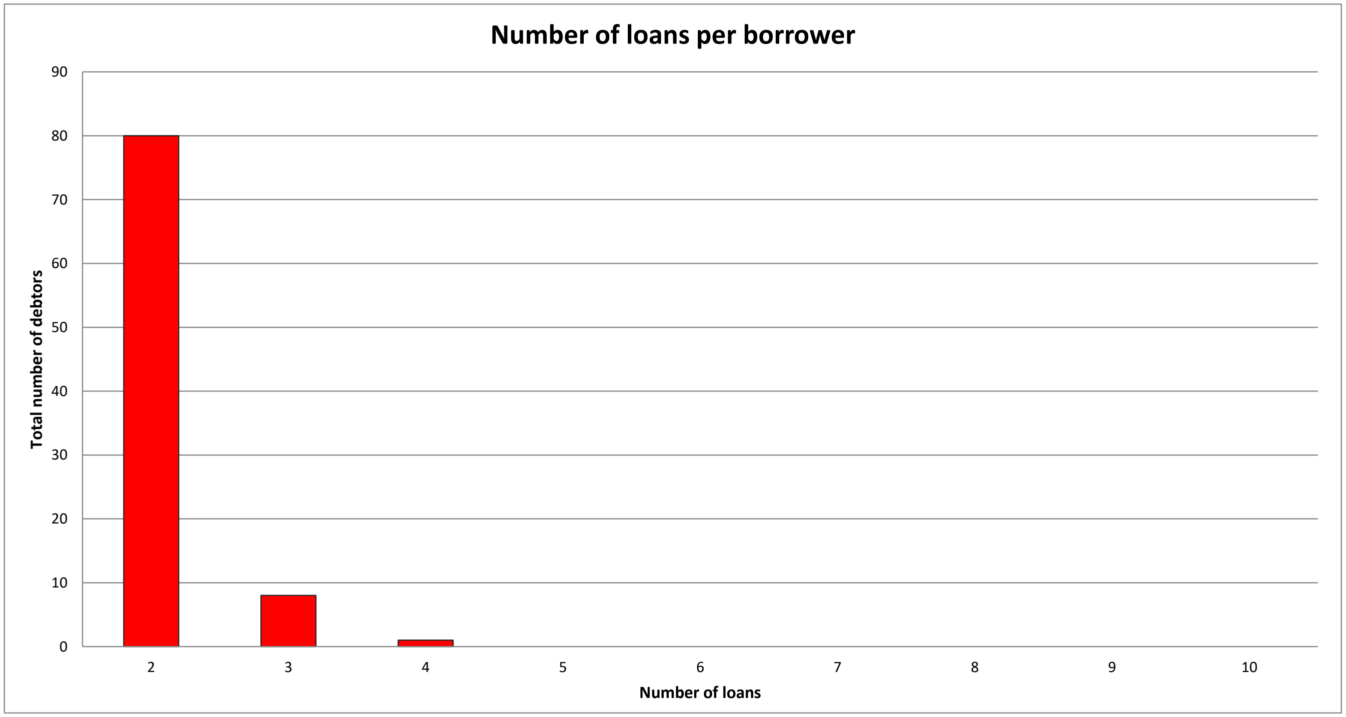
16.b Number of loans per borrower

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days



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17.a Amortisation Profile

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	319 483 200	314 341 832	5 141 368	1 222 532	4.69 %	98.39 %
2	314 341 832	309 402 576	4 939 256	1 203 713	4.69 %	96.84 %
3	309 402 576	304 501 736	4 900 840	1 183 576	4.69 %	95.31 %
4	304 501 736	299 550 896	4 950 840	1 163 973	4.68 %	93.76 %
5	299 550 896	294 618 140	4 932 756	1 144 844	4.68 %	92.22 %
6	294 618 140	289 693 993	4 924 147	1 125 693	4.68 %	90.68 %
7	289 693 993	284 844 962	4 849 031	1 106 726	4.68 %	89.16 %
8	284 844 962	279 966 504	4 878 458	1 087 691	4.68 %	87.63 %
9	279 966 504	275 002 673	4 963 831	1 068 664	4.68 %	86.08 %
10	275 002 673	269 973 028	5 029 644	1 049 382	4.68 %	84.50 %
11	269 973 028	265 143 026	4 830 003	1 029 898	4.68 %	82.99 %
12	265 143 026	260 184 137	4 958 889	1 010 989	4.67 %	81.44 %
13	260 184 137	255 276 942	4 907 195	991 665	4.67 %	79.90 %
14	255 276 942	250 330 757	4 946 185	972 486	4.67 %	78.35 %
15	250 330 757	245 340 195	4 990 562	953 274	4.67 %	76.79 %
16	245 340 195	240 434 139	4 906 056	933 785	4.66 %	75.26 %
17	240 434 139	235 468 656	4 965 483	914 663	4.66 %	73.70 %
18	235 468 656	230 607 609	4 861 047	895 313	4.66 %	72.18 %
19	230 607 609	225 811 241	4 796 368	876 275	4.66 %	70.68 %
20	225 811 241	220 977 592	4 833 649	857 385	4.65 %	69.17 %

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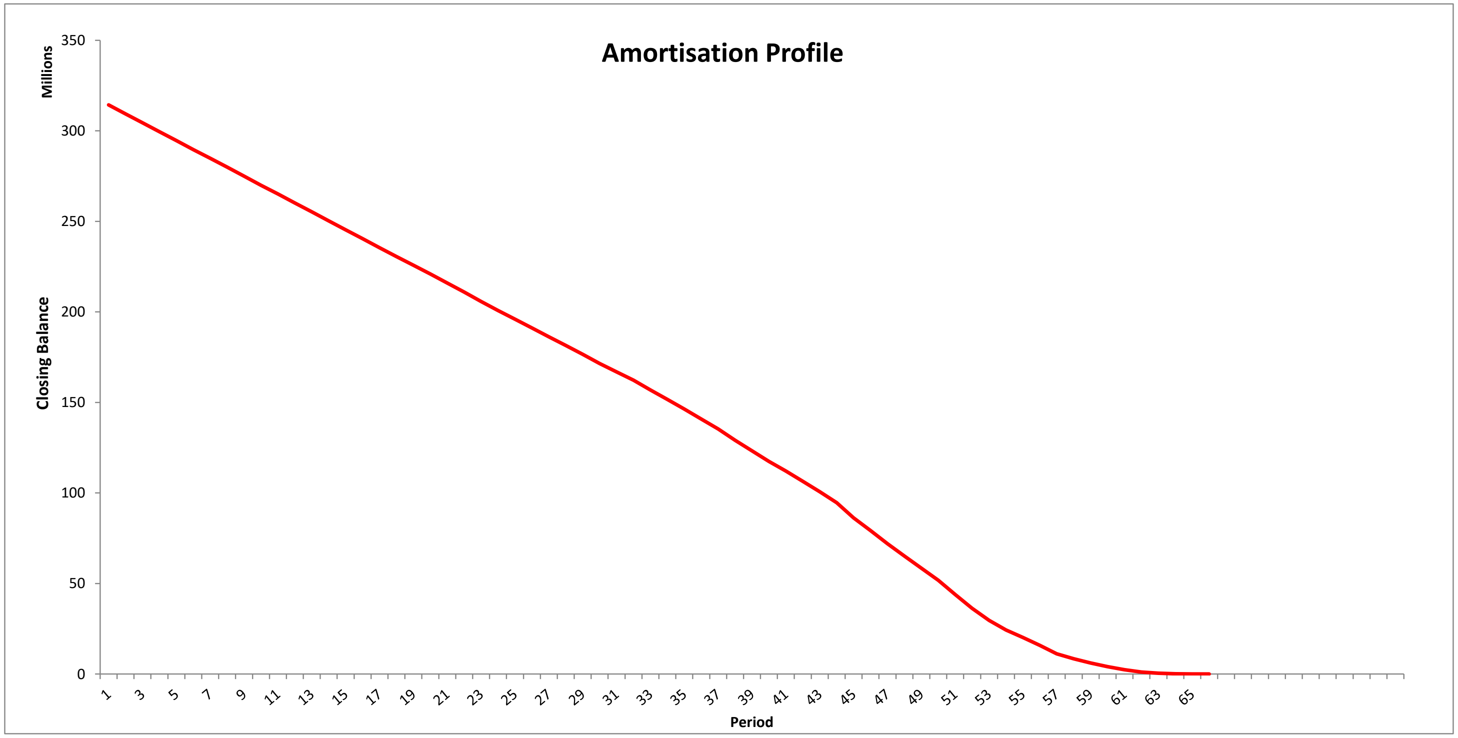
17.b Amortisation Profile

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days



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18.a Payment Holidays

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	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				
2025 09				
2025 10				
Total:	3 403	3 583	987 321	78 470 588

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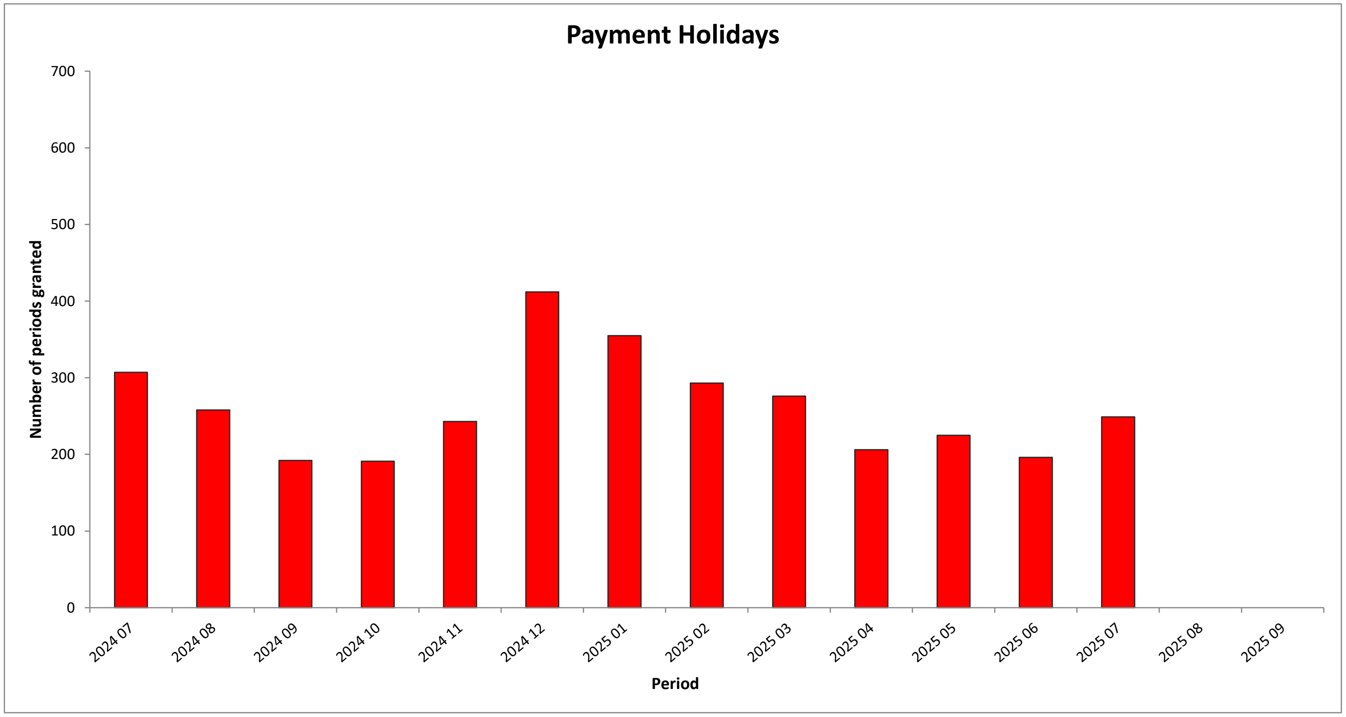
18.b Payment Holidays

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days



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18.c Remaining Payment Holidays

Reporting Date		28.08.2025			
Payment date		26.08.2025			
Period No		13			
Monthly Period		01.07.2025			
Interest Period	from	28.07.2025	to	26.08.2025	= 29 days

Santander Consumer Bank

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	243	75 926	4 860 277
	2	14	10 224	340 560
	3	0	0	0
	Total	257	86 150	5 200 837

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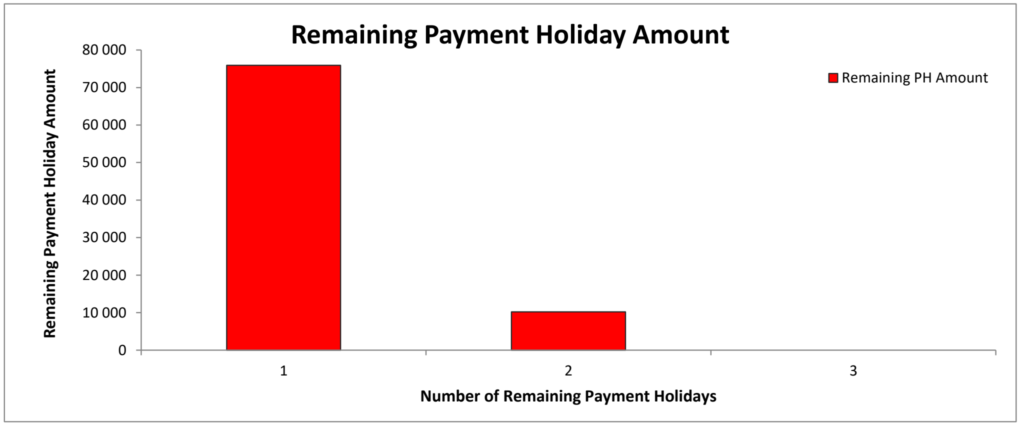
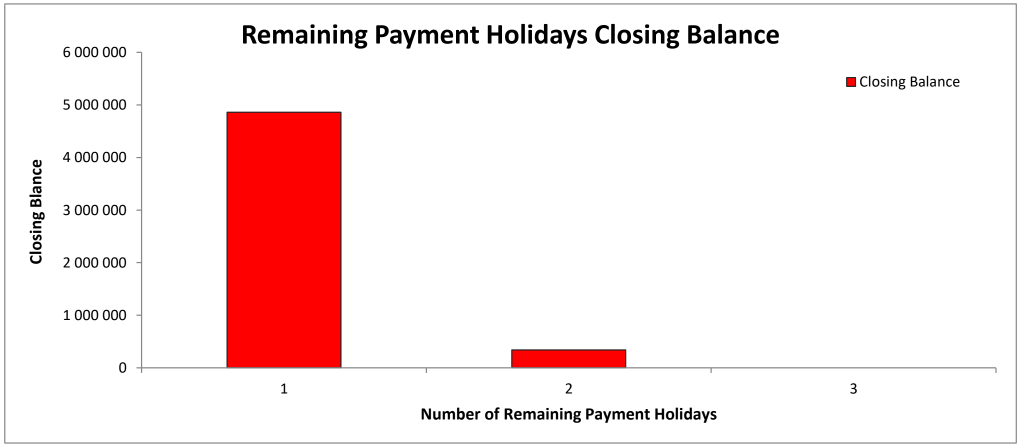
18.d Remaining Payment Holidays

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days





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19.a Downpayment

Reporting Date		28.08.2025	
Payment date		26.08.2025	
Period No		13	
Monthly Period		01.07.2025	
Interest Period	from	28.07.2025	to 26.08.2025 = 29 days

Santander Consumer Bank

Downpayment percent

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	6 149	114 151 251	35.73 %	47.5	20.9
5 %	10 %	2 426	57 295 626	17.93 %	47.3	21.2
10 %	15 %	2 177	46 103 101	14.43 %	45.3	21.3
15 %	20 %	1 474	29 281 414	9.17 %	44.5	21.2
20 %	25 %	1 111	21 855 947	6.84 %	43.1	21.5
25 %	30 %	843	14 510 065	4.54 %	43.4	21.1
30 %	35 %	636	10 478 749	3.28 %	42.4	21.0
35 %	100 %	2 218	25 807 047	8.08 %	39.6	20.4
	Total	17 034	319 483 200	100 %	45.6	21.1

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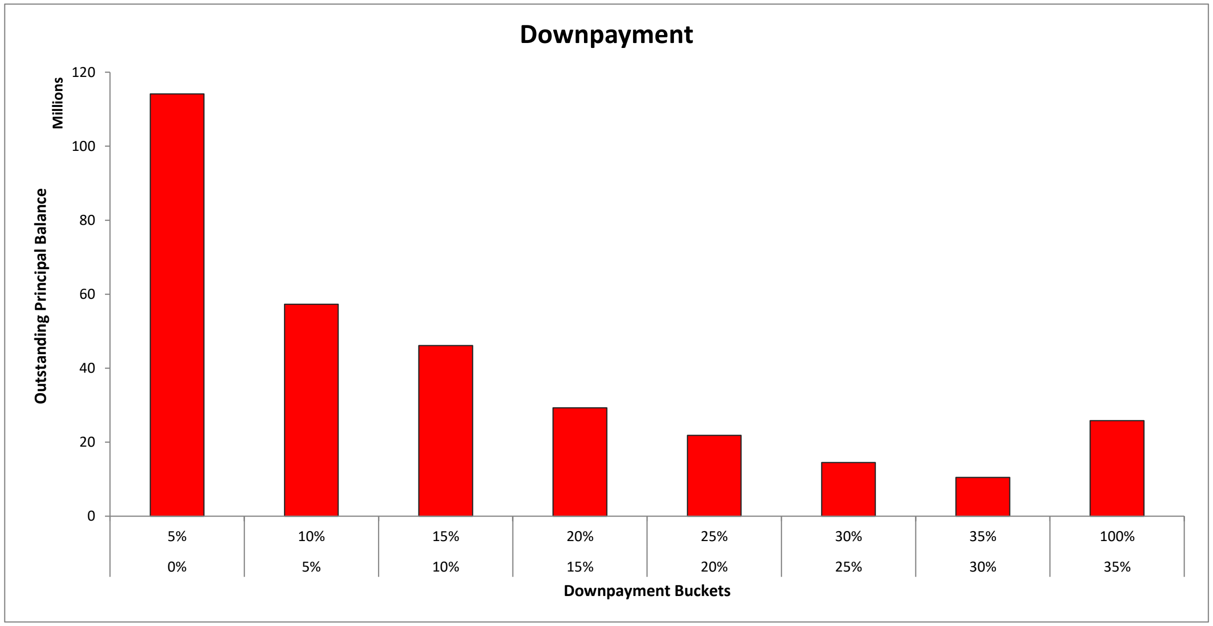
Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days

19.b Downpayment



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20.a Vehicle Condtion

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 072	124 494 085	38.97 %	43.1	21.8
Used	12 962	194 989 115	61.03 %	47.2	20.6
Total	17 034	319 483 200	100 %	45.6	21.1

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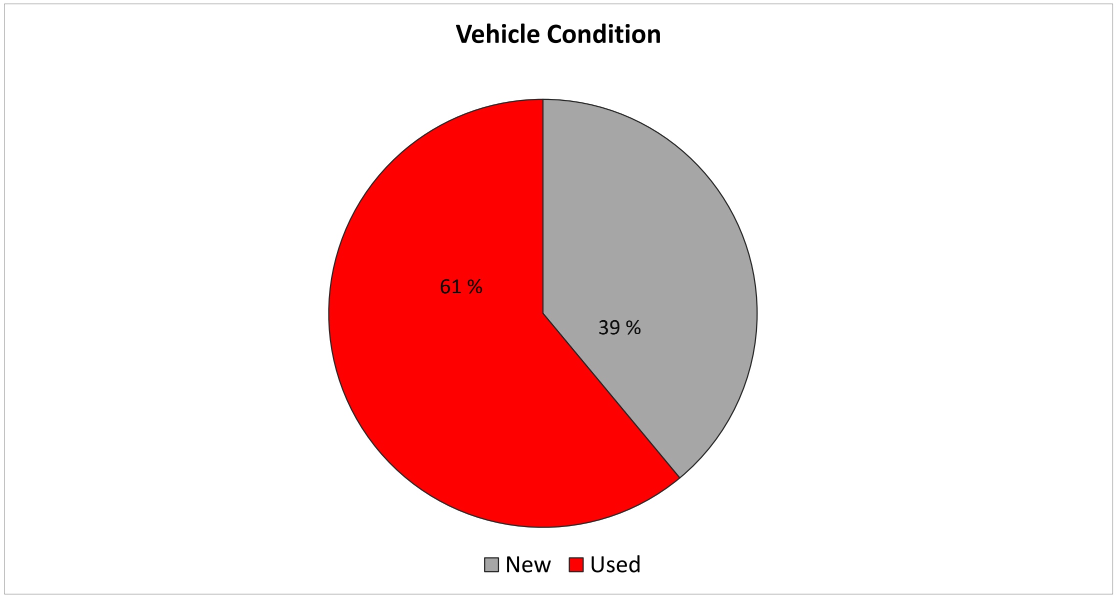
20.b Vehicle Condition

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days



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21.a Borrower Type

Reporting Date		28.08.2025			
Payment date		26.08.2025			
Period No		13			
Monthly Period		01.07.2025			
Interest Period	from	28.07.2025	to	26.08.2025	= 29 days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 377	31 197 661	9.77 %	37.4	23.6
Private	15 657	288 285 539	90.23 %	46.5	20.8
Total	17 034	319 483 200	100 %	45.6	21.1

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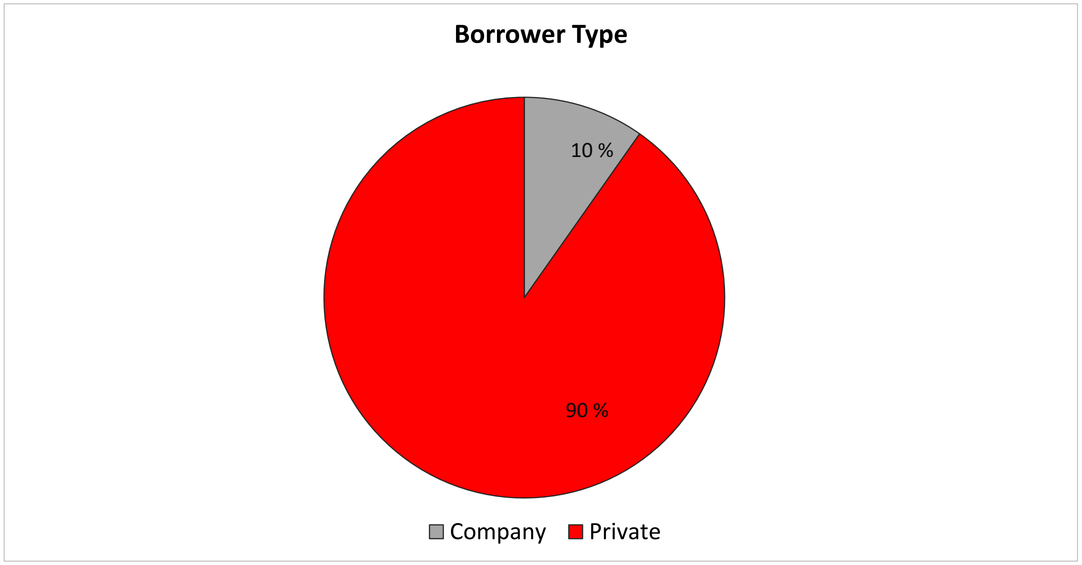
Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days

21.b Borrower Type



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22.a Vehicle type

Reporting Date		28.08.2025			
Payment date		26.08.2025			
Period No		13			
Monthly Period		01.07.2025			
Interest Period	from	28.07.2025	to	26.08.2025 =	29 days

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	242	8 659 770	2.71 %	47.5	21.1
Caravans	205	3 857 657	1.21 %	46.5	20.7
Cars	15 056	287 965 951	90.13 %	45.7	21.1
Motorcycles	615	6 135 785	1.92 %	43.3	19.9
Vans	916	12 864 037	4.03 %	42.1	21.9
Total	17 034	319 483 200	100 %	45.6	21.1

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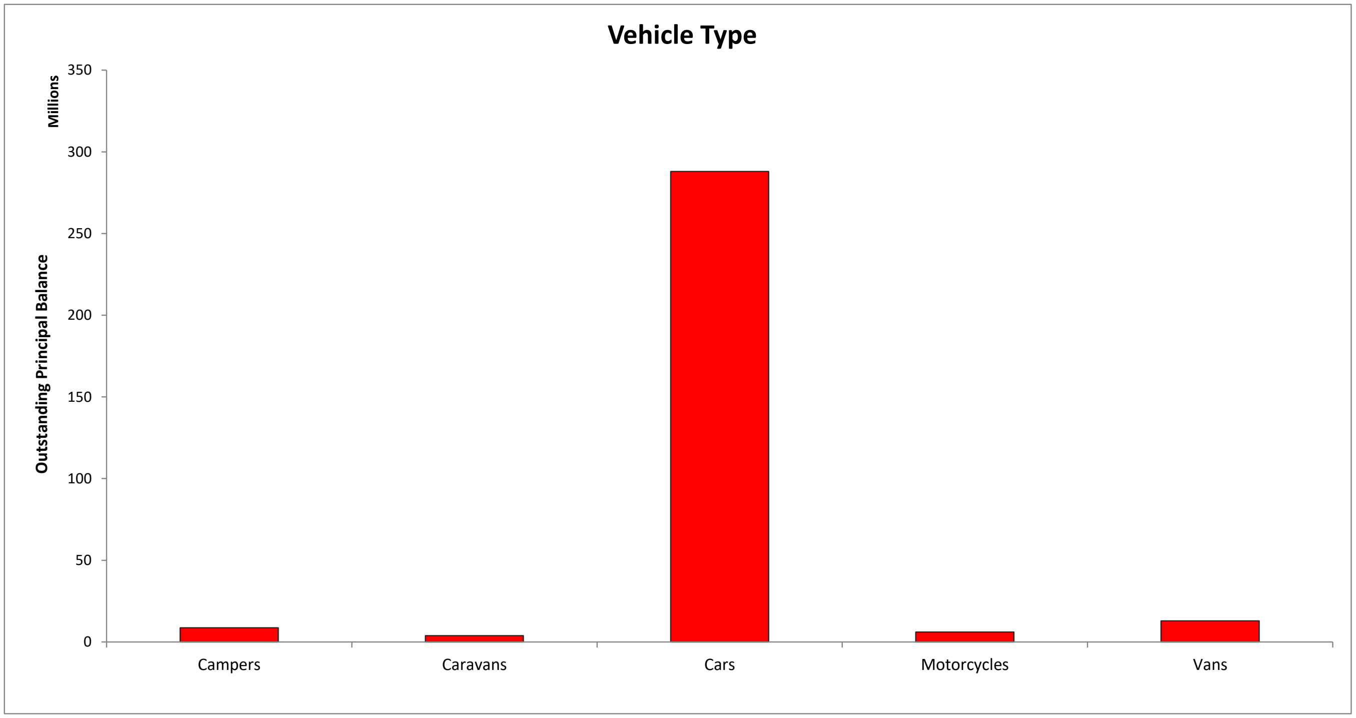
22.b Vehicle type

Reporting Date		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days



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23.a Restructured Loans

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	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		
2025 09		
2025 10		
2025 11		
2025 12		
Total	21	380 506

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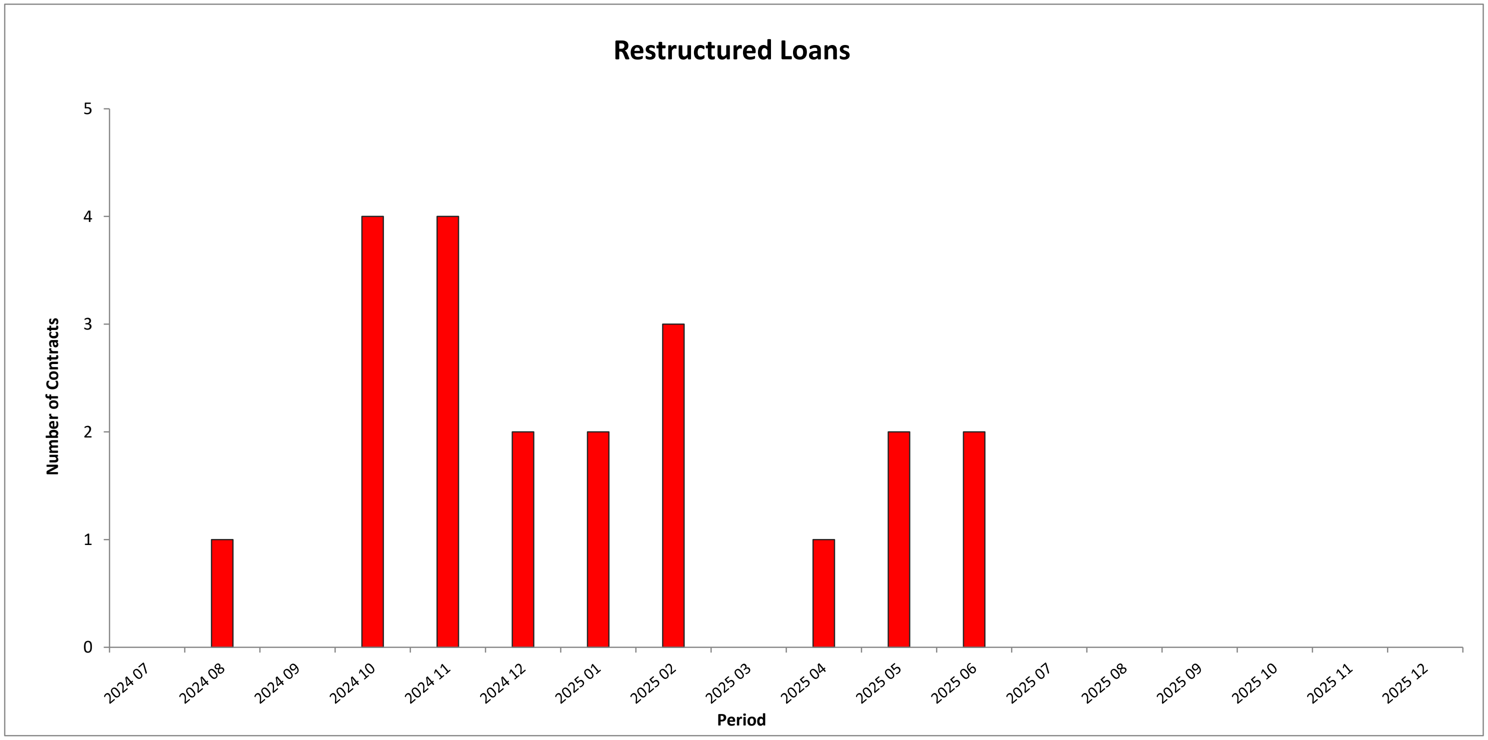
23.b Restructured Loans

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days



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24.a Dynamic Interest rate

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	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		
2025 09		
2025 10		
2025 11		
2025 12		

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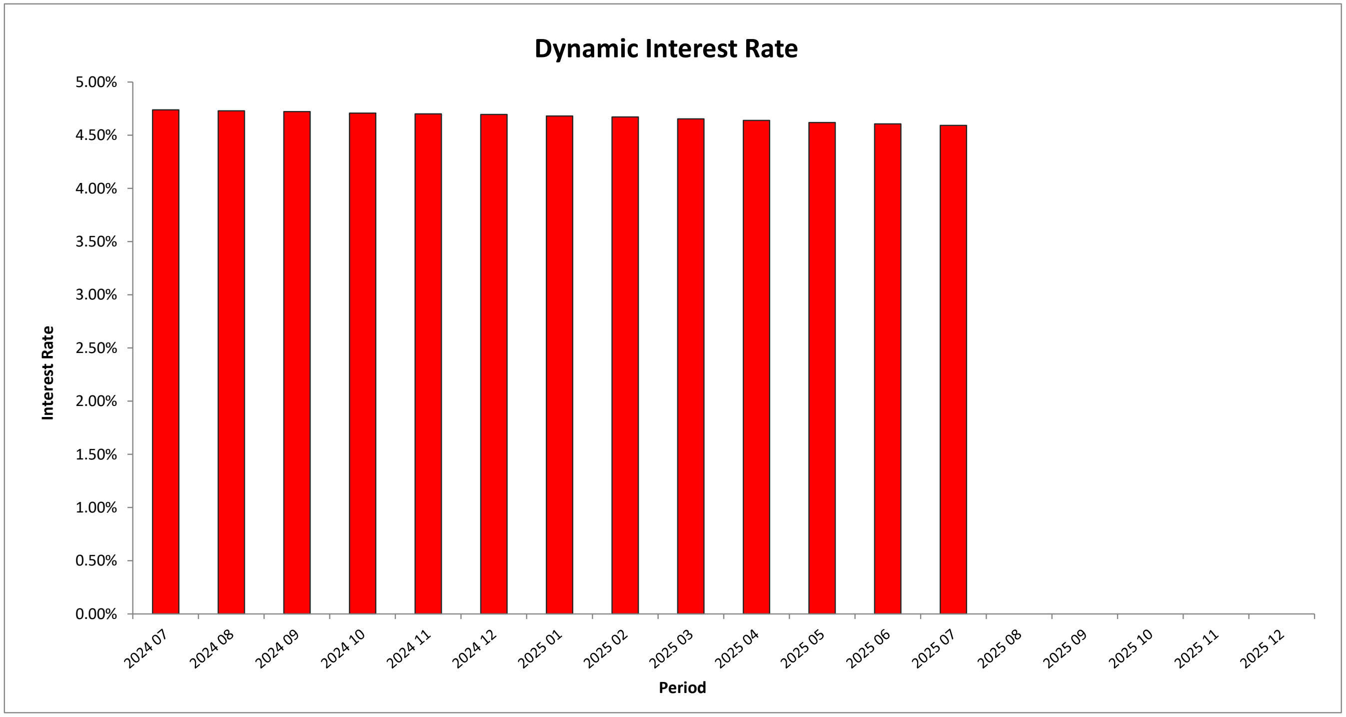
24.b Dynamic Interest Rate

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days



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25.a Dynamic Pre-Payments

Reporting Date		28.08.2025		
Payment date		26.08.2025		
Period No		13		
Monthly Period		01.07.2025		
Interest Period	from	28.07.2025	to	26.08.2025 = 29 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			
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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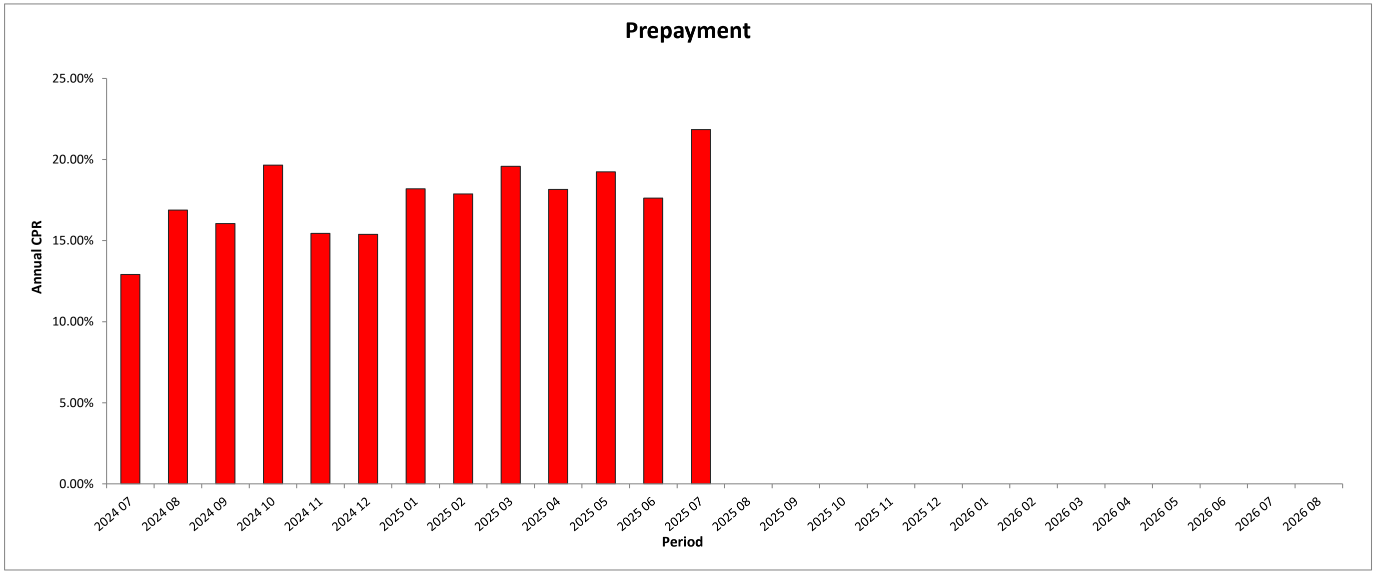
25.b Dynamic Pre-Payments

Reporting Date		28.08.2025			
Payment date		26.08.2025			
Period No		13			
Monthly Period		01.07.2025			
Interest Period	from	28.07.2025	to	26.08.2025	= 29 days



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26. Delinquency

Reporting Date	28.08.2025		
Payment date	26.08.2025		
Period No	13		
Monthly Period	01.07.2025		
Interest Period	from 28.07.2025	to 26.08.2025	= 29 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance
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																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		28.08.2025		
Payment date		26.08.2025		
Period No		13		
Monthly Period		01.07.2025		
Interest Period	from	28.07.2025	to	26.08.2025 = 29 days

Default Quarter	Default Amount	No Of Loans	2024 Q3 Recoveries	2024 Q3 Cum. Recoveries	2024 Q3 Loss	2024 Q4 Recoveries	2024 Q4 Cum. Recoveries	2024 Q4 Loss	2025 Q1 Recoveries	2025 Q1 Cum. Recoveries	2025 Q1 Loss	2025 Q2 Recoveries	2025 Q2 Cum. Recoveries	2025 Q2 Loss	2025 Q3 Recoveries	2025 Q3 Cum. Recoveries	2025 Q3 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		9 876	
2024 4	1 072 203	59				87 208	87 208	984 995	205 064	292 273	779 931	120 338	412 611	659 593	31 813	444 424	627 779
2025 1	2 839 323	153							116 998	116 998	2 722 324	386 366	503 365	2 335 958	197 550	700 914	2 138 408
2025 2	4 143 457	229										129 825	129 825	4 013 632	274 906	404 731	3 738 726
2025 3	1 075 767	52													9 222	9 222	1 066 546

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28. Priority of Payments - Revenue

Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 204 011.88	EUR
Senior Expenses	-	2 667.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	748 786.86	EUR
Tranche A Loan Interest to Issuer	-	142 579.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	9 103.00	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	-	10 714.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6 496.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	26 119.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	1 257 547.02	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	+	2 843 066.86	EUR
Senior Expenses	-	1 667.00	EUR
Issuer swap interest to swap counterparty	-	748 786.86	EUR
Interest Class A Notes	-	610 138.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	26 416.00	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	-	25 269.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	12 012.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	32 554.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	1 386 224.00	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		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11 817 916.75	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
On and after the occurence of the Revolving Period End Date			
Principal Payments on Loan to Issuer	-	11 817 916.75	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 204 140.75	EUR
Prior to the Revolving Period End Date			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
On and after the occurence of the Revolving Period End Date			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
Prior to a Pro Rata trigger Event			
Principal Payments on Class A Notes	-	13 204 140.75	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		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	2 667.00					
Interest accrued for the Period	EUR	706 389.00	610 138.00	26 416.00	25 269.00	12 012.00	32 554.00
Cumulative Interest accrued	EUR	18 034 709.00	16 184 414.00	549 650.00	509 915.00	231 284.00	559 446.00
Interest Payments	EUR	706 389.00	610 138.00	26 416.00	25 269.00	12 012.00	32 554.00
Cumulative Interest Payments	EUR	18 034 709.00	16 184 414.00	549 650.00	509 915.00	231 284.00	559 446.00
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		28.08.2025				
Payment date		26.08.2025				
Period No		13				
Monthly Period		01.07.2025				
Interest Period	from	28.07.2025	to	26.08.2025	=	29 days

Kimi 13|Front Swap

Party A	**DZ Bank AG**
Party B	**SCF Rahoituspalvelut XIII DAC**
Swap Notional	**333 762 483**
Interest Period Start	28.07.2025
Interest Period End	26.08.2025
Interest Days	29
Settlement Date	26.08.2025
Party A Floating Interest Rate	1.90200 %
Party A Floating Rate Day Count Fraction	0.0806
Party A Interest Amount	**EUR 511 379.75**
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0806
Party B Interest Amount	**EUR 748 786.86**

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Reporting Date		28.08.2025					
Payment date		26.08.2025					
Period No		13					
Monthly Period		01.07.2025					
Interest Period	from	28.07.2025	to	26.08.2025	=	29	days

31. Contact Details

Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no