

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	02/01/2026			
Payment date	30/12/2025	Following payment dates:	26/01/2026	
Period No	17		25/02/2026	
Monthly Period	01/11/2025			
Interest Period	from 25/11/2025	to 30/12/2025	=	35 days
Cut-Off date	30/11/2025			

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1. Portfolio Information



Reporting Date	02/01/2026	
Payment date	30/12/2025	
Period No	17	
Monthly Period	01/11/2025	
Interest Period	from 25/11/2025	to 30/12/2025 = 35 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	283 280 793.07 EUR
Scheduled Loan Principal Repayments (+MC)	4 338 339.53 EUR
Prepayments	5 603 943.05 EUR
Deemed Collections / Repurchases	- EUR
Total Principal Payments Received in Period	9 942 282.58 EUR
New Defaulted Auto Loans amt in Period	951 086.34 EUR
Closing balance prior to replenishment	272 387 424.15 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	272 387 424.15 EUR
Principal Recoveries on loans in default	425 161.97 EUR
Total revenue collections	
Total Revenue Received in Period	1 259 660.98 EUR
# Loans	
At beginning of period	15 526 Loans
Replenished contracts	- Loans
Paid in Full	363 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	51 Loans
At end of period	15 112 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from 25/11/2025	to	30/12/2025	=	35 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 684 822.95	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	762.09	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 immediately succeeding Payment Date in accordance with P Redem PoP Item c	-	EUR

Total Amount for Purchaser Available Revenue Receipts 1 685 585.04 EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 685 585.04	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	531 733.91	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	18 835.29	EUR
g. Liquidity Reserve Excess Amount	112 703.79	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts 2 348 858.03 EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	9 942 282.58	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	9 942 282.58	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 942 282.58	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	840 288.69	EUR
Total Amount for Issuer Available Redemption Receipts	10 782 571.27	EUR

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4. Reserve Accounts



Reporting Date	02/01/2026
Payment date	30/12/2025
Period No	17
Monthly Period	01/11/2025
Interest Period	from 25/11/2025 to 30/12/2025 = 35 days

Note Balance

Beginning of Period	283 970 047.08	EUR
End of Period	273 187 475.81	EUR

Liquidity Balance

Beginning of Period	0.9 %	2 508 982.76	EUR
Cash Outflow		108 952.34	EUR
Cash Inflow		-	EUR
End of Period	0.8 % *	2 400 030.42	EUR
Required Reserve Amount	0.8 % *	2 400 030.42	EUR

Expenses Advance

Beginning of Period	3 588 087.29	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	3 588 087.29	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



Asset Balance

Opening balance prior to replenishment	283 280 793.07	EUR
Closing balance prior to replenishment	272 387 424.15	EUR
Closing Balance post replenishment	272 387 424.15	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	250 637 900.65	92.02 %	13 853
1-29 days past due	12 488 782.20	4.58 %	750
Delinquent Receivables:			
30-59 days past due	3 575 124.66	1.31 %	212
60-89 days past due	2 044 429.29	0.75 %	117
90-119 days past due	1 445 252.03	0.53 %	74
120-149 days past due	1 349 550.46	0.50 %	65
150-179 days past due	846 384.86	0.31 %	41
Total Performing and Delinquent	272 387 424	100.00 %	15 112
Current Period Defaults	951 086.34		51
Cumulative Defaults	13 079 310.93		710
Current Period Principal Recoveries	425 161.97		
Cumulative Principal Recoveries	3 300 404.18		

Sequential Payment Trigger Event,

YES

Revolving period has terminated

where [A], [B], [C] > 1.70%

YES

[A] Cumulative Net Loss Ratio, Payment Date	2.33 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	2.20 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	2.09 %

or ([A] + [B] - [C]) / [D] < 10%

67.19 %

[A] Aggregate Outstanding Asset Principal Amount	272 387 424.15
[B] Aggregate principal balance of Defaulted Contracts	13 079 310.93
[C] Recoveries received on such Defaulted Contracts	3 300 404.18
[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	3.40 %
[B] Delinquency Ratio, preceding Payment Date	3.06 %
[C] Delinquency Ratio, second preceding Payment Date	2.96 %

or [Principal Deficiency Ledger debit balance] ≥ EUR 5,250,000

NO

Principal Deficiency Ledger debit balance	800 051.67
-------------------------------------------	------------

or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

Reporting Date	02/01/2026
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5b. Concentration limits



Reporting Date	02/01/2026	
Payment date	30/12/2025	
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Monthly Period	01/11/2025	
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Concentration limits (Limits not valid after replenishment period ends):

Weighted average interest rate (min 4.35%)	4.53 %
Weighted average months to maturity (max 60)	42.05*
Used Vehicles (max 75%)	59.48 %
Balloon Loans (max 73%)	75.64 %
Balloon Installments (max 28%)***	34.91 %
Corporate Borrowers (max 11%)	9.21 %
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
	232 173.23	1	0.09 %
	164 748.32	1	0.06 %
	144 115.49	2	0.05 %
	143 396.29	1	0.05 %
	142 065.98	1	0.05 %
	135 986.43	1	0.05 %
	135 704.36	4	0.05 %
	130 139.07	2	0.05 %
	128 919.02	1	0.05 %
	128 897.05	1	0.05 %
Total (max 0,6%)			0.55 %

* Post Replenishment

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6. Note Principal



Reporting Date	02/01/2026			
Payment date	30/12/2025			
Period No	17			
Monthly Period	01/11/2025			
Interest Period	from	25/11/2025	to	30/12/2025 = 35 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	255 370 047.08	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	-	-	-	-	-	EUR
Pro Rata Amortization	10 782 571.27	-	-	-	-	EUR
End of Period	244 587 475.81	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	689 254.02	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	951 086.34	EUR
Credit PDL	-	-	-	-	840 288.69	EUR
End of Period	-	-	-	-	800 051.67	EUR
Net Note Principal						
Beginning of Period	255 370 047.08	11 300 000.00	9 500 000.00	3 600 000.00	3 510 745.98	EUR
End of Period	244 587 475.81	11 300 000.00	9 500 000.00	3 600 000.00	3 399 948.33	EUR

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7. Outstanding Notes



Reporting Date	02/01/2026	
Payment date	30/12/2025	
Period No	17	
Monthly Period	01/11/2025	
Interest Period	from 25/11/2025	to 30/12/2025 = 35 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS2816094085	XS2816094242	XS2816094838	XS2816095058	XS2816095215
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	93.20 %	2.70 %	2.25 %	0.85 %	1.00 %
Legal Final Maturity Date		30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032
Rating (Fitch/S&P)		AAA (sf) / AAA (sf)	AA+ (sf) / AA (sf)	AA (sf) / A (sf)	AA- (sf) / BBB+ (sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	420 000 000.00	391 400 000.00	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 200	3 914	113	95	36	42
Current Note Information						
Outstanding Opening Balance	283 970 047.08	255 370 047.08	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	10 782 571.27					
Amortisation	-					
Redemption per Class	-	-	-	-	-	-
Redemption per Note	-	-	-	-	-	-
Outstanding Closing Balance		244 587 475.81	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Net Outstanding Closing Balance	283 970 047.08	255 370 047.08	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Current Tranching	100 %	89.93 %	3.98 %	3.35 %	1.27 %	1.48 %
Current Pool Factor		0.65	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		35	35	35	35	35
Principal Outstanding per Note Beginning of Period		65 245.29	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		-	-	-	-	-
Principal Outstanding per Note End of Period		65 245.29	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		158.96	284.47	323.36	405.03	937.81
Interest Payment	739 014.25	622 180.75	32 145.36	30 719.31	14 581.00	39 387.83
Interest Payment per Note		158.96	284.47	323.36	405.03	937.81

3. Credit Enhancements						
Initial total CE (Subordination)		6.81 %	4.12 %	1.86 %	1.00 %	0.00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		7.67 %	4.98 %	1.86 %	1.00 %	0.00 %
Current CE (Subordination incl. Excess Spread)		10.07 %	6.09 %	2.75 %	1.48 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		10.92 %	6.94 %	2.75 %	1.48 %	0.00 %
Current CE (Subordination)		10.07 %	6.09 %	2.75 %	1.48 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		10.92 %	6.94 %	2.75 %	1.48 %	0.00 %

**SCF RAHOITUSPALVELUT XIII DAC
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Reporting Date 02/01/2026
 Payment date 30/12/2025
 Period No 17
 Monthly Period 01/11/2025
 Interest Period 25/11/2025 to 30/12/2025 = 35 days

8. Counterparty Ratings, Trigger Levels and Consequences



Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		S&P		Fitch		S&P			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer Seller Servicer	SCF RAHOITUSPALVELUT XIII DAC Santander Consumer Finance Oy Santander Consumer Finance Oy		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating	N/A N/A 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 within 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

Reporting Date	02/01/2026	
Payment date	30/12/2025	
Period No	17	
Monthly Period	01/11/2025	
Interest Period	from 25/11/2025	to 30/12/2025 = 35 days



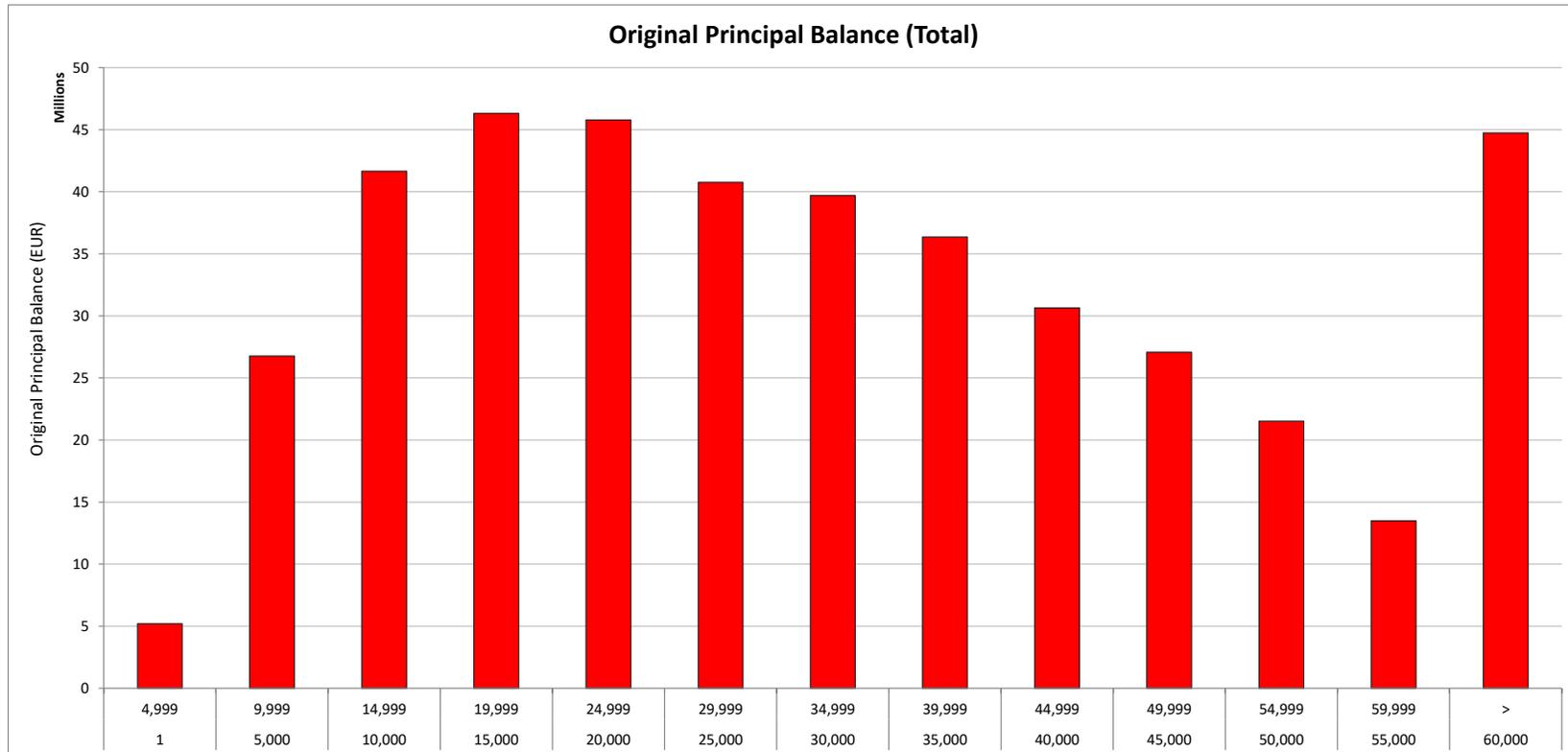
Original balance

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

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9.b Original Principal Balance Graph

Reporting Date	02/01/2026	
Payment date	30/12/2025	
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Interest Period	from 25/11/2025	to 30/12/2025 = 35 days



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10.a Outstanding Principal Balance

Reporting Date	02/01/2026					
Payment date	30/12/2025					
Period No	17					
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Interest Period	from	25/11/2025	to	30/12/2025	=	35 days



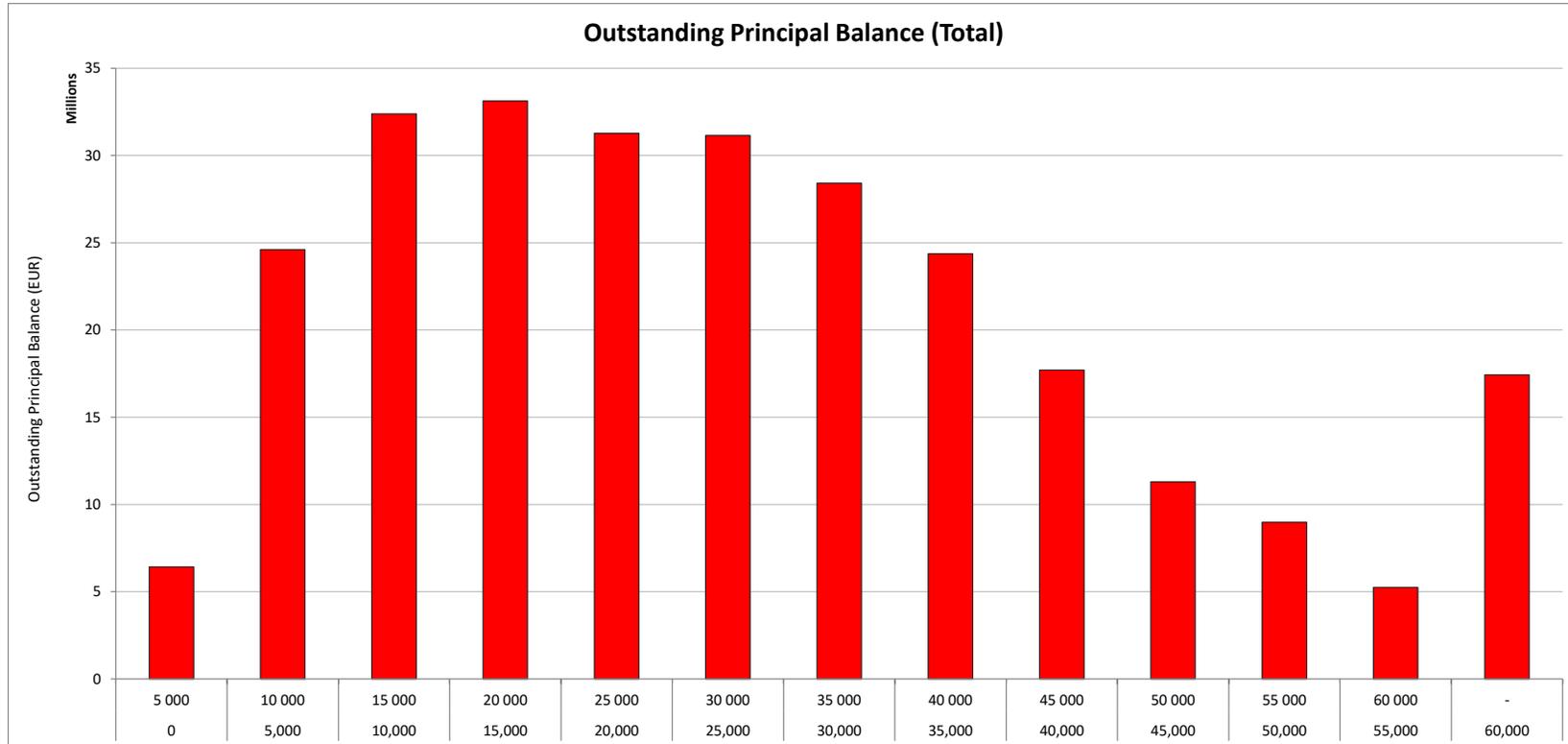
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 097	6 426 400	2.36 %	24.9	25.3
5 000	10 000	3 290	24 604 405	9.03 %	38.7	24.6
10 000	15 000	2 622	32 391 439	11.89 %	42.3	24.4
15 000	20 000	1 902	33 123 280	12.16 %	42.7	25.0
20 000	25 000	1 398	31 270 712	11.48 %	42.3	24.8
25 000	30 000	1 137	31 144 223	11.43 %	41.9	24.9
30 000	35 000	876	28 409 413	10.43 %	42.7	25.0
35 000	40 000	651	24 363 120	8.94 %	42.9	25.2
40 000	45 000	419	17 701 097	6.50 %	42.4	25.8
45 000	50 000	239	11 304 902	4.15 %	43.9	25.1
50 000	55 000	171	8 977 569	3.30 %	44.8	24.7
55 000	60 000	92	5 242 935	1.92 %	44.3	25.4
60 000	-	218	17 427 928	6.40 %	45.3	24.9
Total		15 112	272 387 424	100 %	42.0	25.0

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10.b Outstanding Principal Balance Graph

Reporting Date	02/01/2026	
Payment date	30/12/2025	
Period No	17	
Monthly Period	01/11/2025	
Interest Period	from 25/11/2025	to 30/12/2025 = 35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days

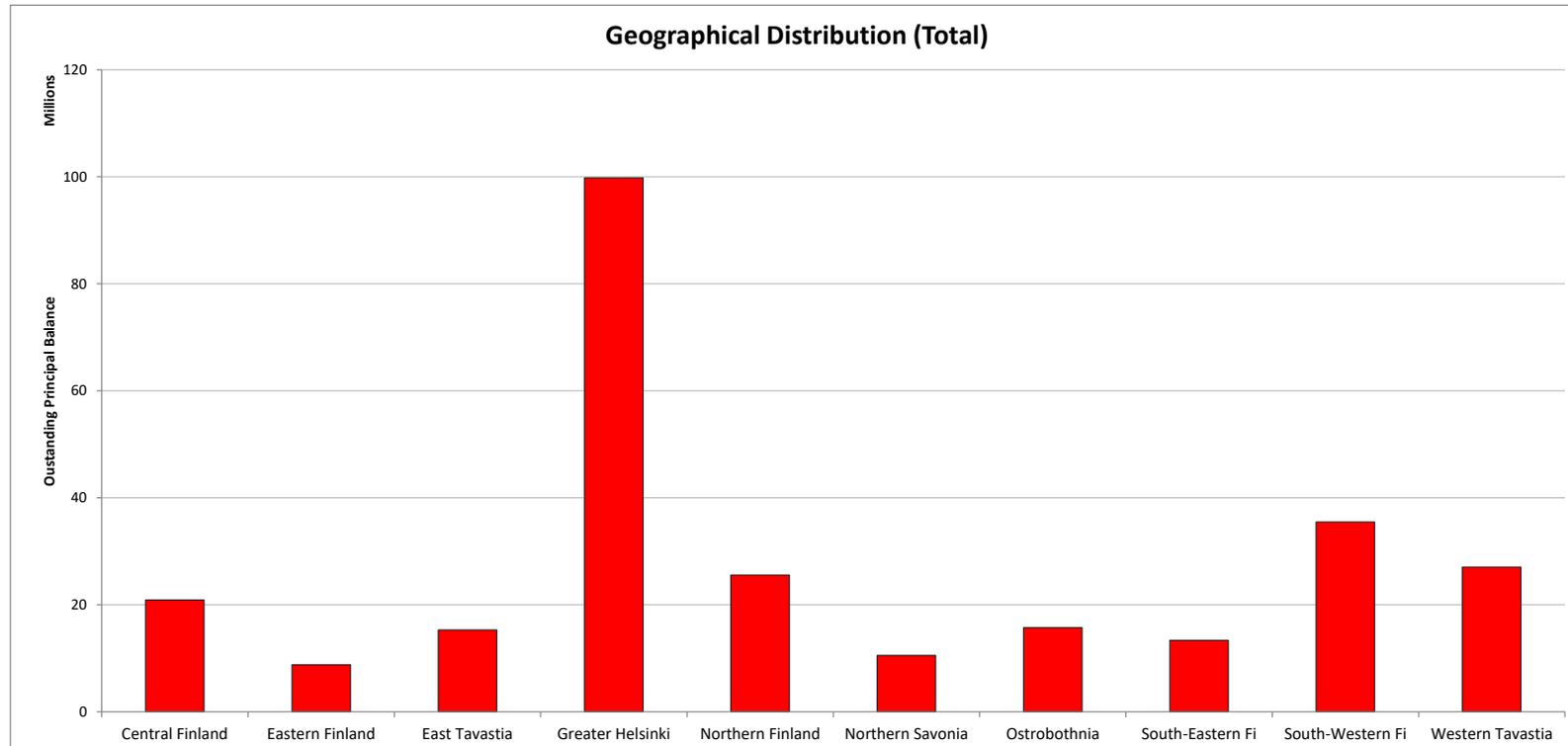
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 239	20 896 593	7.67 %	41.9	25.0
Eastern Finland	539	8 787 902	3.23 %	43.0	24.1
East Tavastia	896	15 280 768	5.61 %	42.1	24.9
Greater Helsinki	4 910	99 786 835	36.63 %	41.9	25.5
Northern Finland	1 355	25 572 790	9.39 %	42.5	24.3
Northern Savonia	650	10 524 478	3.86 %	42.1	23.8
Ostrobothnia	1 073	15 697 068	5.76 %	42.0	24.1
South-Eastern Fi	862	13 351 882	4.90 %	41.7	24.8
South-Western Fi	2 023	35 464 885	13.02 %	42.2	24.7
Western Tavastia	1 565	27 024 224	9.92 %	42.0	25.1
Total	15 112	272 387 424	100 %	42.0	25.0

Geographic distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from 25/11/2025	to 30/12/2025	=		35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	02/01/2026	
Payment date	30/12/2025	
Period No	17	
Monthly Period	01/11/2025	
Interest Period	from 25/11/2025	to 30/12/2025 = 35 days



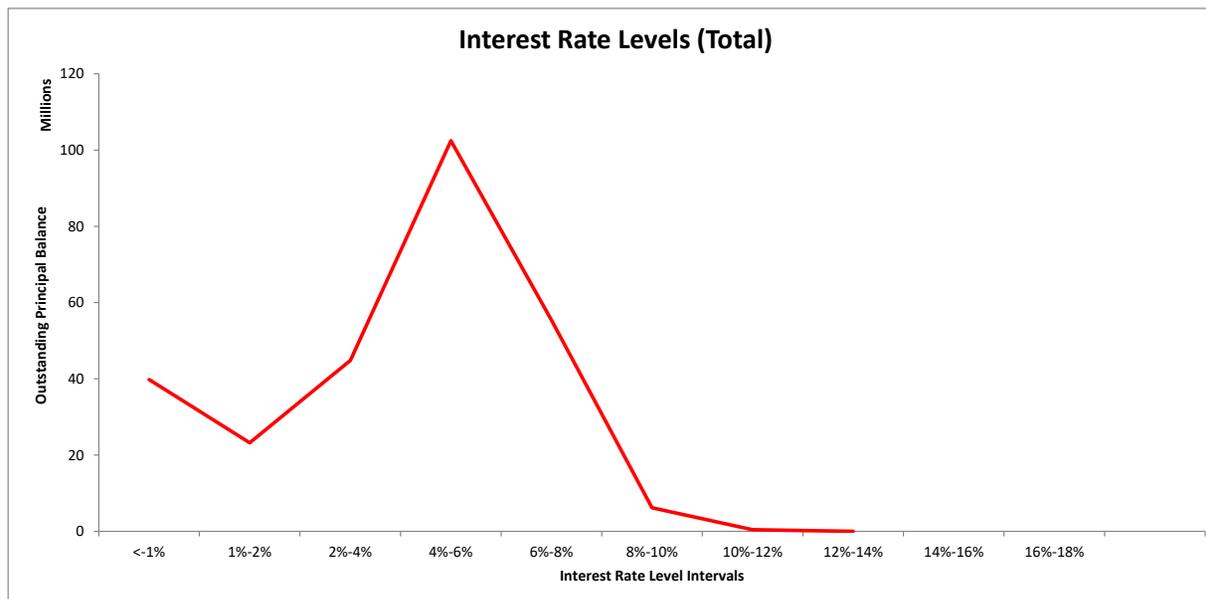
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	1 566	39 810 587	14.62 %	39.3	23.4	
1 %	2 %	806	23 218 637	8.52 %	38.8	29.3	
2 %	4 %	2 122	44 817 799	16.45 %	40.2	27.2	
4 %	6 %	5 077	102 457 558	37.61 %	43.4	24.4	
6 %	8 %	4 757	55 463 525	20.36 %	44.1	23.7	
8 %	10 %	735	6 207 189	2.28 %	44.1	22.9	
10 %	12 %	48	407 572	0.15 %	46.6	20.1	
12 %	14 %	1	4 558	0.00 %	41.0	19.0	
14 %	16 %						
16 %	18 %						
18 %	-						
Total		15 112	272 387 424	100 %	42.0	25.0	

Interest distribution

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Monthly Investor Report

12.b Interest Rate

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.a Remaining Terms



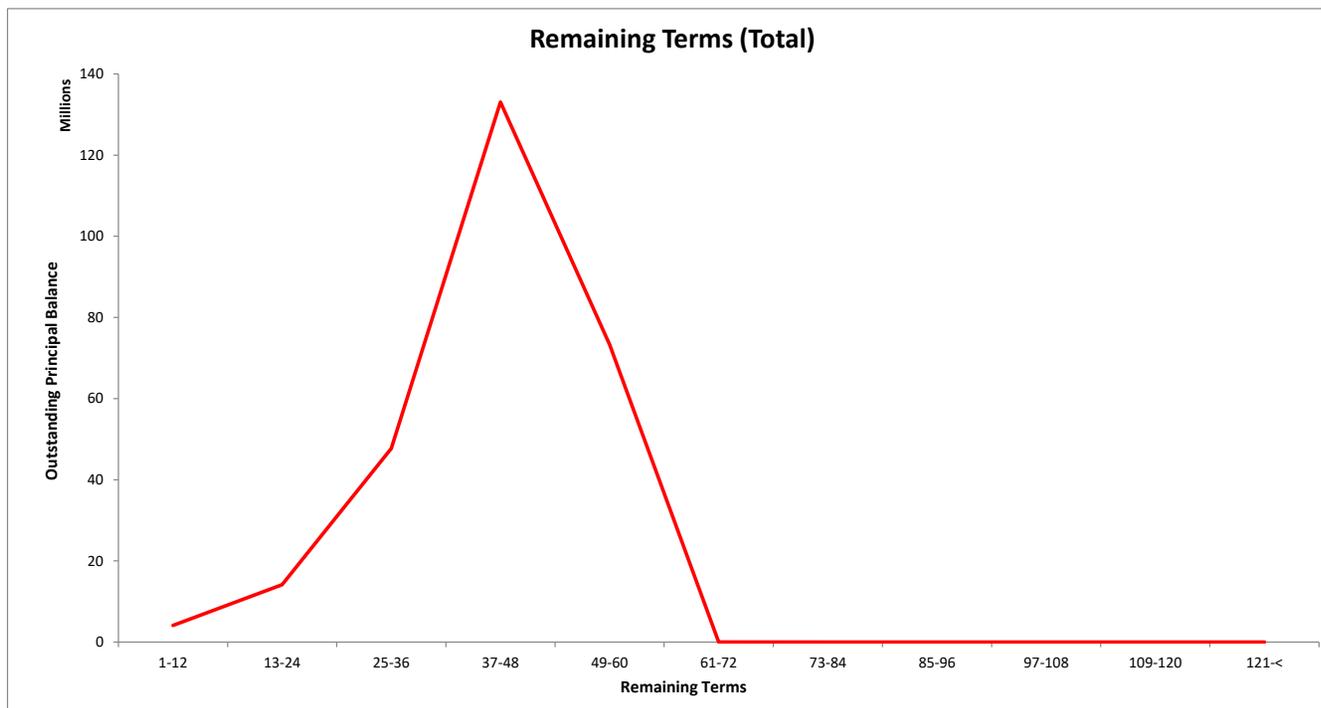
Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days

TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0	0	14	38 843	0.01 %	0.0	36.8
	1	12	870	4 126 999	1.52 %	8.4	33.2
	13	24	1 544	14 135 806	5.19 %	19.8	30.0
	25	36	2 939	47 684 842	17.51 %	31.9	29.0
	37	48	6 269	133 076 537	48.86 %	43.3	25.5
	49	60	3 473	73 292 114	26.91 %	52.6	20.0
	61	72	3	32 284	0.01 %	61.0	13.0
	73	84					
	85	96					
	97	108					
	109	120					
	121 -						
Total			15 112	272 387 424	100 %	42.0	25.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days

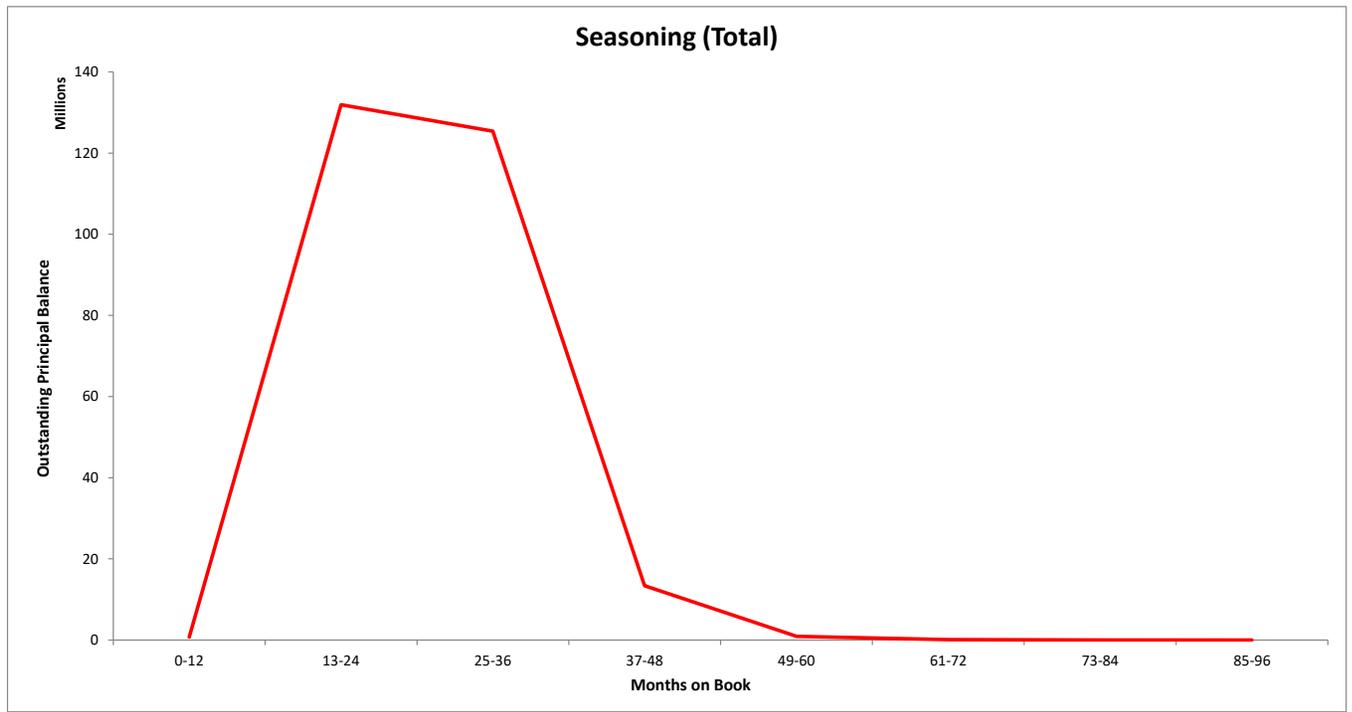
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	43	702 620	0.26%	52.9	12.0
13	24	7 418	131 914 549	48.43%	46.1	20.1
25	36	6 702	125 375 374	46.03 %	39.5	28.3
37	48	851	13 365 519	4.91 %	28.2	39.7
49	60	89	912 794	0.34 %	11.5	52.5
61	72	7	112 859	0.04 %	16.3	66.8
73	84	2	3 709	0.00 %	2.9	80.1
85	96					
Total		15 112	272 387 424	100 %	42.0	25.0

Months on book

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

15.a Balloon loans



Reporting Date	02/01/2026						
Payment date	30/12/2025						
Period No	17						
Monthly Period	01/11/2025						
Interest Period	from	25/11/2025	to	30/12/2025	=	35 days	

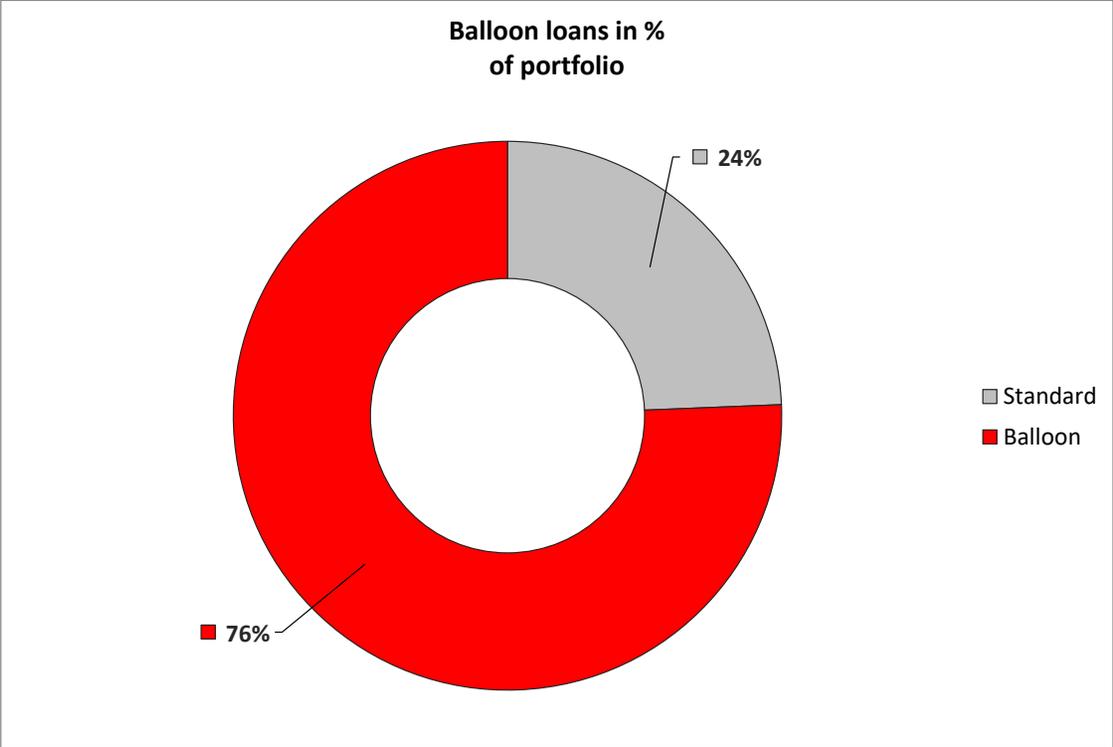
Balloon loans in %
of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	7 060	66 346 130	24.4 %	5 252	0.0 %	39.3	23.4
Balloon	8 052	206 041 294	75.6 %	95 084 907	46.1 %	42.9	25.4
Total	15 112	272 387 424	100 %	95 090 160	35 %	42.0	25.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.a Number of loans per borrower



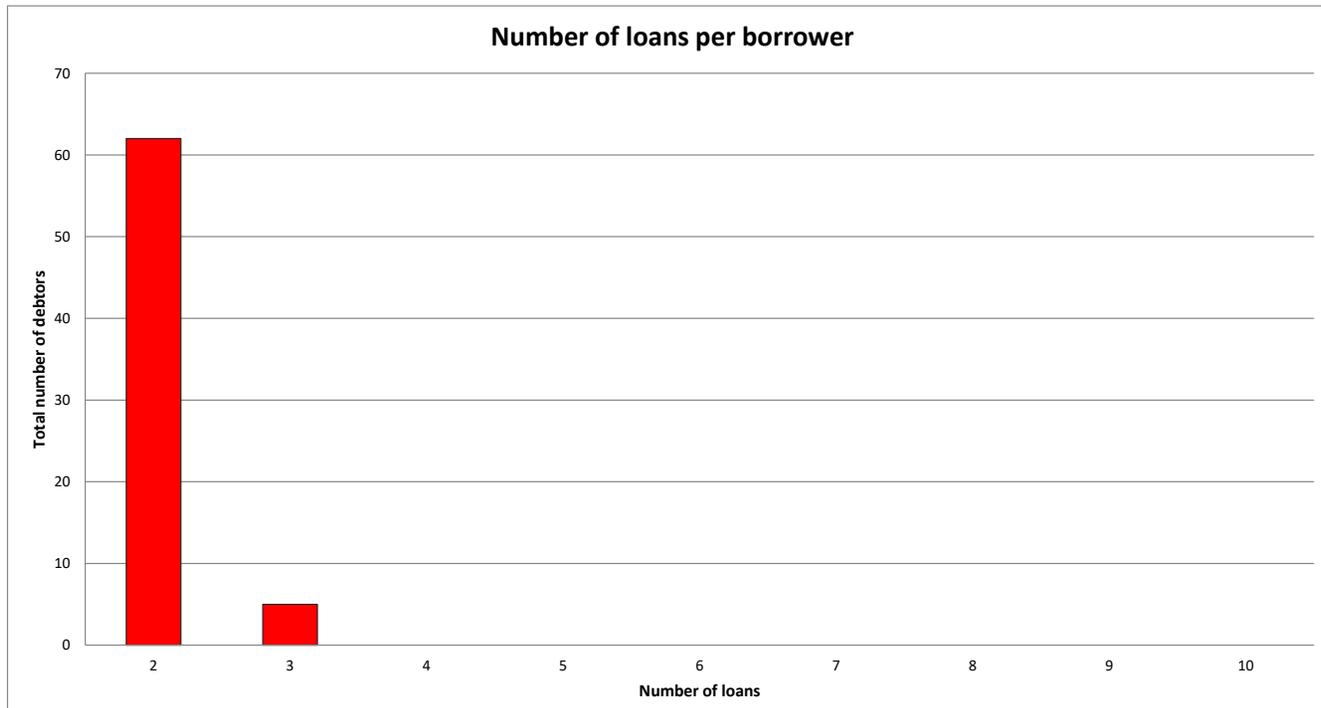
Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
Number of loans per borrower	1	14 973	269 591 461	98.97 %
	2	62	2 478 533	0.91 %
	3	5	317 431	0.12 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	15 040	272 387 424	100%

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.b Number of loans per borrower

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC

Monthly Investor Report

17.a Amortisation Profile



Reporting Date	02/01/2026	
Payment date	30/12/2025	
Period No	17	
Monthly Period	01/11/2025	
Interest Period	from 25/11/2025	to 30/12/2025 = 35 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	272 387 424	267 871 660	4 515 764	1 026 031	4.62 %	98.34 %
2	267 871 660	263 549 930	4 321 730	1 009 475	4.62 %	96.76 %
3	263 549 930	259 223 554	4 326 376	991 843	4.61 %	95.17 %
4	259 223 554	254 852 027	4 371 527	974 916	4.61 %	93.56 %
5	254 852 027	250 371 318	4 480 709	958 049	4.61 %	91.92 %
6	250 371 318	245 817 509	4 553 809	940 871	4.60 %	90.25 %
7	245 817 509	241 444 229	4 373 280	923 487	4.60 %	88.64 %
8	241 444 229	236 959 069	4 485 160	906 623	4.60 %	86.99 %
9	236 959 069	232 504 165	4 454 905	889 364	4.60 %	85.36 %
10	232 504 165	228 019 896	4 484 269	872 201	4.60 %	83.71 %
11	228 019 896	223 523 060	4 496 836	855 025	4.59 %	82.06 %
12	223 523 060	219 088 120	4 434 939	837 735	4.59 %	80.43 %
13	219 088 120	214 577 894	4 510 226	820 695	4.59 %	78.78 %
14	214 577 894	210 181 827	4 396 067	803 364	4.59 %	77.16 %
15	210 181 827	205 844 832	4 336 995	786 336	4.58 %	75.57 %
16	205 844 832	201 503 867	4 340 965	769 507	4.58 %	73.98 %
17	201 503 867	196 926 899	4 576 969	752 719	4.58 %	72.30 %
18	196 926 899	192 376 276	4 550 623	735 231	4.57 %	70.63 %
19	192 376 276	187 884 548	4 691 728	717 760	4.57 %	68.90 %
20	187 884 548	183 168 560	4 715 988	700 023	4.57 %	67.25 %
21	183 168 560	178 799 661	4 368 899	682 975	4.57 %	65.64 %
22	178 799 661	174 311 823	4 487 837	665 914	4.56 %	63.99 %
23	174 311 823	169 868 808	4 443 015	649 021	4.56 %	62.36 %
24	169 868 808	165 534 385	4 334 423	632 117	4.56 %	60.77 %
25	165 534 385	161 134 621	4 399 765	615 383	4.55 %	59.16 %
26	161 134 621	156 412 956	4 721 665	598 585	4.55 %	57.42 %
27	156 412 956	152 186 155	4 226 801	581 095	4.55 %	55.87 %
28	152 186 155	148 060 647	4 125 508	564 947	4.55 %	54.36 %
29	148 060 647	143 099 480	4 961 167	549 293	4.54 %	52.54 %
30	143 099 480	138 387 515	4 711 965	530 865	4.54 %	50.81 %
31	138 387 515	133 540 779	4 846 736	514 010	4.55 %	49.03 %
32	133 540 779	128 597 543	4 943 236	496 250	4.55 %	47.21 %
33	128 597 543	123 438 115	5 159 428	478 121	4.55 %	45.32 %
34	123 438 115	117 773 884	5 664 230	460 143	4.57 %	43.24 %
35	117 773 884	112 428 836	5 345 048	441 017	4.59 %	41.28 %
36	112 428 836	107 157 401	5 271 435	422 744	4.61 %	39.34 %
37	107 157 401	102 324 217	4 833 184	404 740	4.63 %	37.57 %
38	102 324 217	97 007 091	5 317 126	387 745	4.64 %	35.61 %
39	97 007 091	91 699 111	5 307 981	370 665	4.68 %	33.66 %
40	91 699 111	86 080 090	5 619 020	354 386	4.74 %	31.60 %
41	86 080 090	78 353 912	7 726 179	338 123	4.82 %	28.77 %
42	78 353 912	72 018 528	6 335 384	315 399	4.94 %	26.44 %
43	72 018 528	65 259 988	6 758 540	294 381	5.02 %	23.96 %
44	65 259 988	58 967 617	6 292 371	270 634	5.09 %	21.65 %
45	58 967 617	53 026 440	5 941 177	247 581	5.16 %	19.47 %
46	53 026 440	47 029 757	5 996 683	224 340	5.20 %	17.27 %
47	47 029 757	40 032 128	6 997 629	200 817	5.25 %	14.70 %
48	40 032 128	33 302 248	6 729 880	172 495	5.30 %	12.23 %
49	33 302 248	27 513 920	5 788 328	143 465	5.29 %	10.10 %
50	27 513 920	22 784 745	4 729 175	117 730	5.26 %	8.36 %
51	22 784 745	18 776 070	4 008 676	96 676	5.21 %	6.89 %
52	18 776 070	15 031 545	3 744 525	78 003	5.10 %	5.52 %
53	15 031 545	10 759 506	4 272 038	61 579	5.03 %	3.95 %
54	10 759 506	8 241 070	2 518 437	43 581	4.97 %	3.03 %
55	8 241 070	5 933 788	2 307 282	32 690	4.87 %	2.18 %
56	5 933 788	3 930 229	2 003 559	22 997	4.75 %	1.44 %
57	3 930 229	2 361 032	1 569 196	14 926	4.65 %	0.87 %
58	2 361 032	1 174 251	1 186 781	9 109	4.73 %	0.43 %
59	1 174 251	486 569	687 682	4 468	4.66 %	0.18 %
60	486 569	132 858	353 711	1 848	4.65 %	0.05 %
61	132 858	145	132 713	583	5.40 %	0.00 %
62	145	0	145	1	5.69 %	0.00 %
63	0	0	0	0	0.00 %	0.00 %

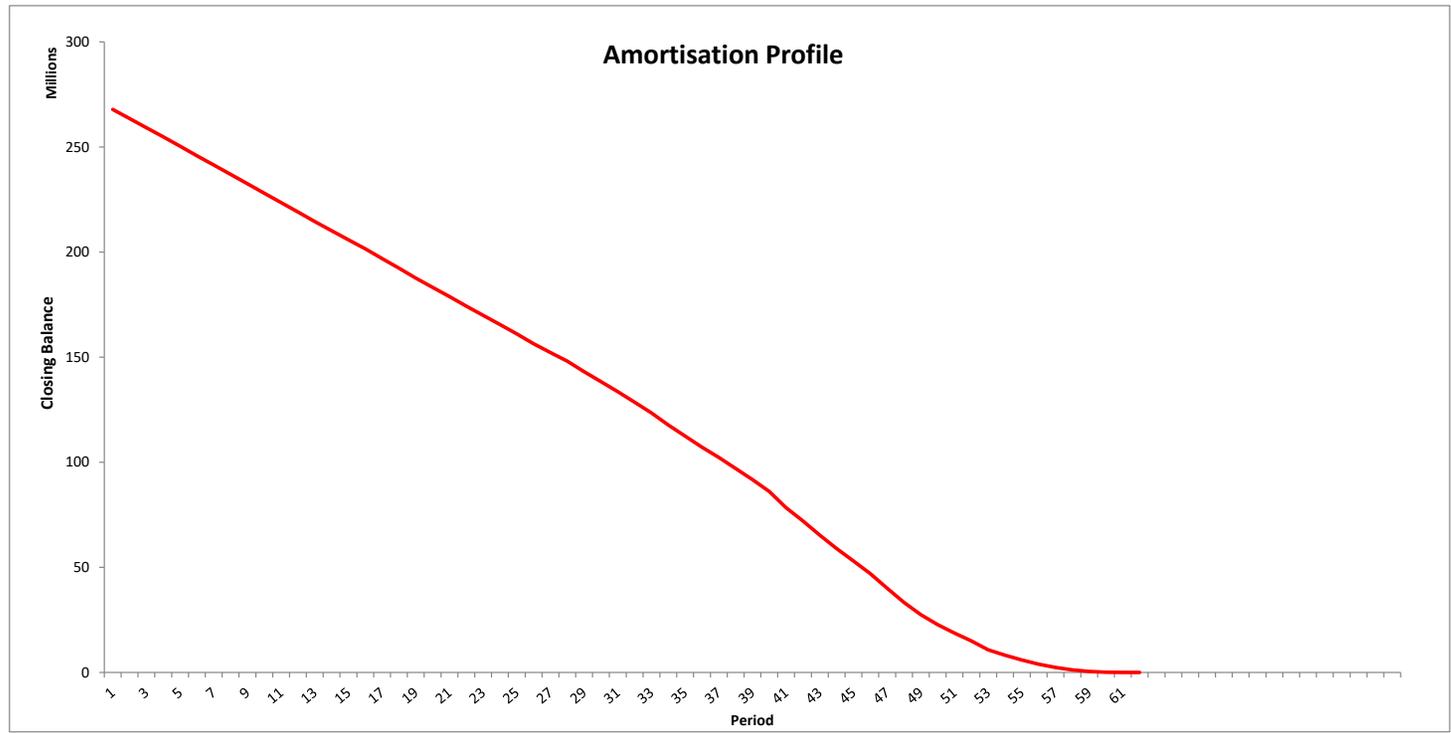
Amortization profile

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.b Amortisation Profile



Reporting Date	02/01/2026	
Payment date	30/12/2025	
Period No	17	
Monthly Period	01/11/2025	
Interest Period	from 25/11/2025	to 30/12/2025 = 35 days



SCF RAHOITUSPALVELUT XIII DAC
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18.a Payment Holidays



Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days

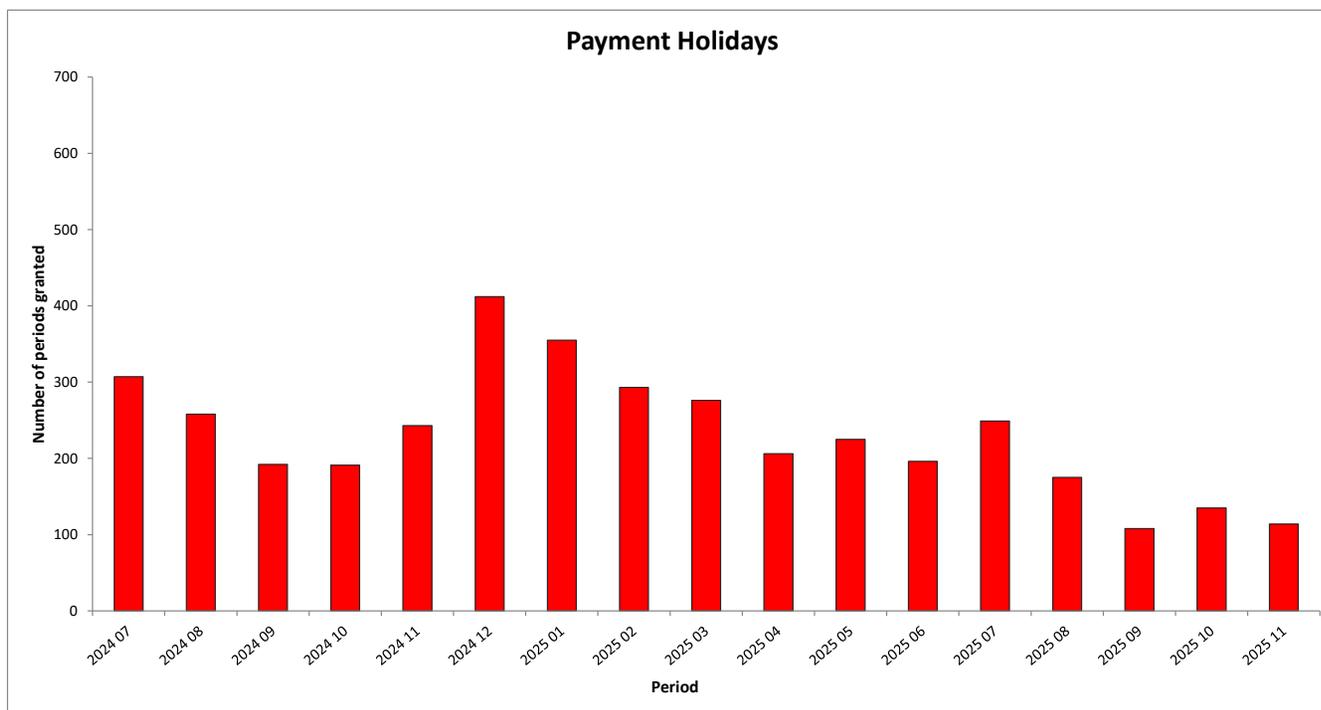
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2024 07	307	319	89 746	7 580 197	
2024 08	258	269	73 203	6 392 726	
2024 09	192	202	51 874	4 612 067	
2024 10	191	203	50 880	4 846 949	
2024 11	243	260	66 234	5 655 482	
2024 12	412	422	107 491	9 001 146	
2025 01	355	374	99 083	7 750 541	
2025 02	293	318	86 471	6 852 438	
2025 03	276	293	85 310	6 763 801	
2025 04	206	219	64 831	4 856 436	
2025 05	225	236	70 356	4 815 058	
2025 06	196	205	60 205	4 385 617	
2025 07	249	263	81 638	4 958 128	
2025 08	175	184	51 861	3 517 946	
2025 09	108	115	32 917	2 453 597	
2025 10	135	146	42 226	2 935 873	
2025 11	114	122	34 131	2 232 444	
2025 12					
Total:	3 821	4 028	1 114 324	87 378 004	

Payment Holiday

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



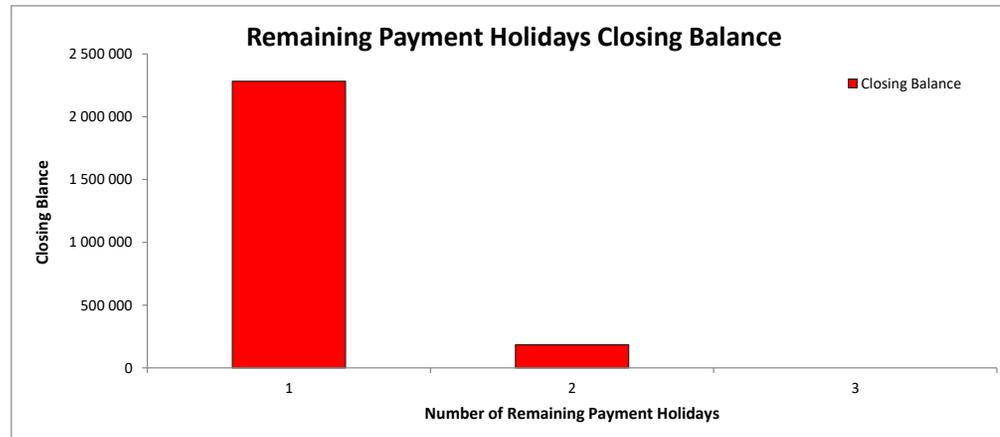
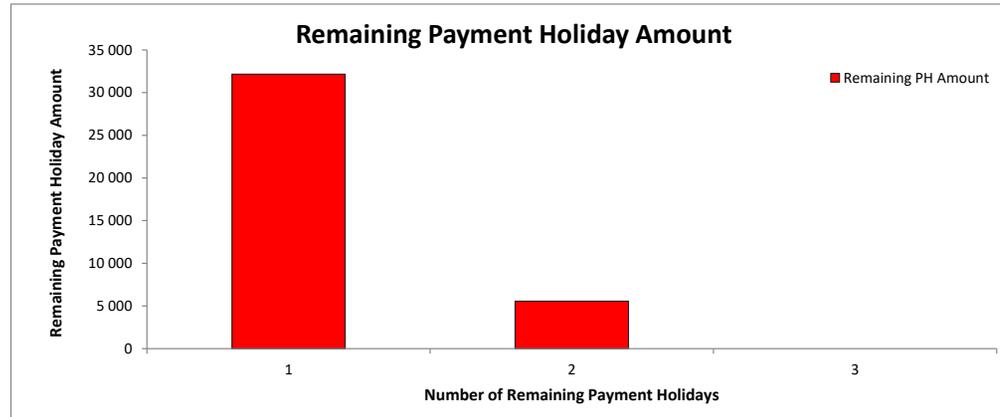
Reporting Date	02/01/2026
Payment date	30/12/2025
Period No	17
Monthly Period	01/11/2025
Interest Period	from 25/11/2025 to 30/12/2025 = 35 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	115	32 149	2 282 905	
2	9	5 553	183 735	
3	0	0	0	
Total	124	37 701	2 466 640	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

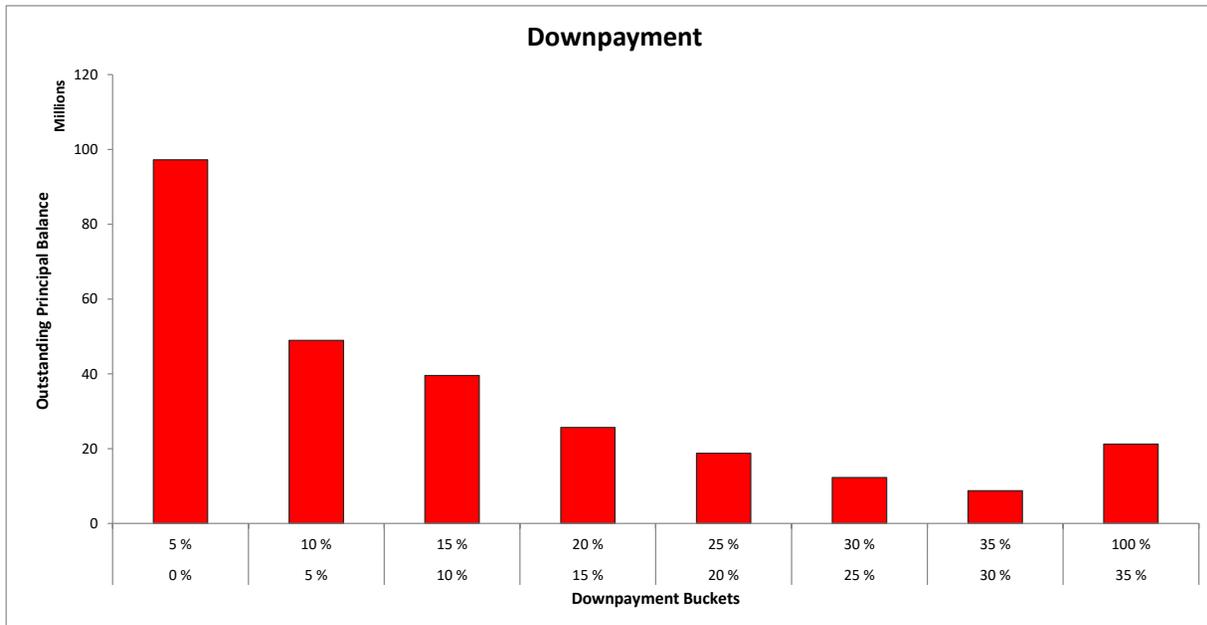
Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days

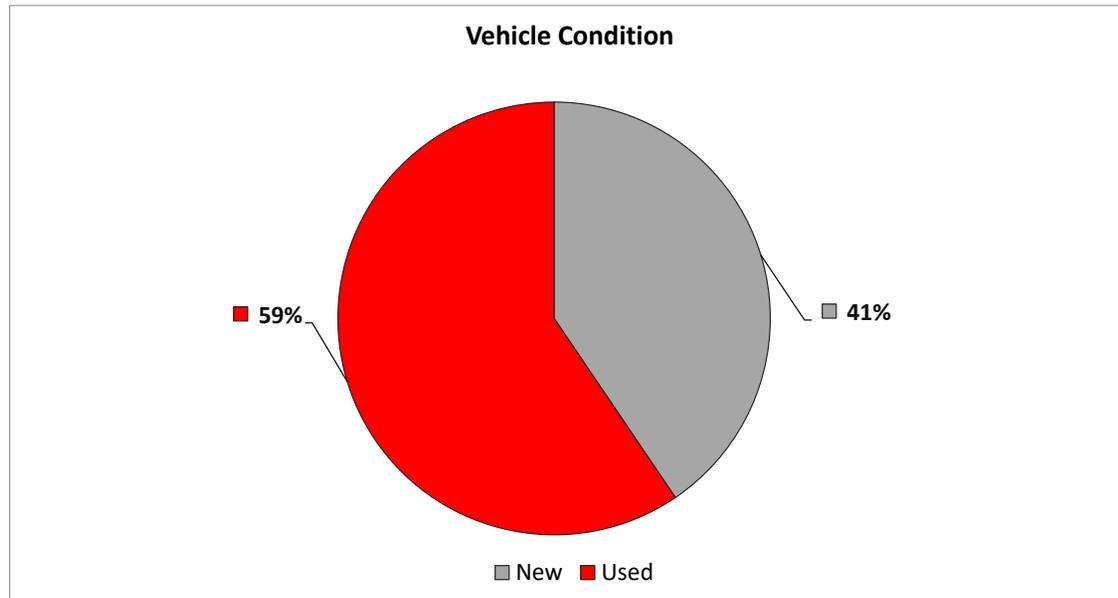
Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 789	110 367 049	40.52 %	39.5	25.7
Used	11 323	162 020 375	59.48 %	43.8	24.5
Total	15 112	272 387 424	100 %	42.0	25.0

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Monthly Investor Report

20.b Vehicle Condition

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.a Borrower Type



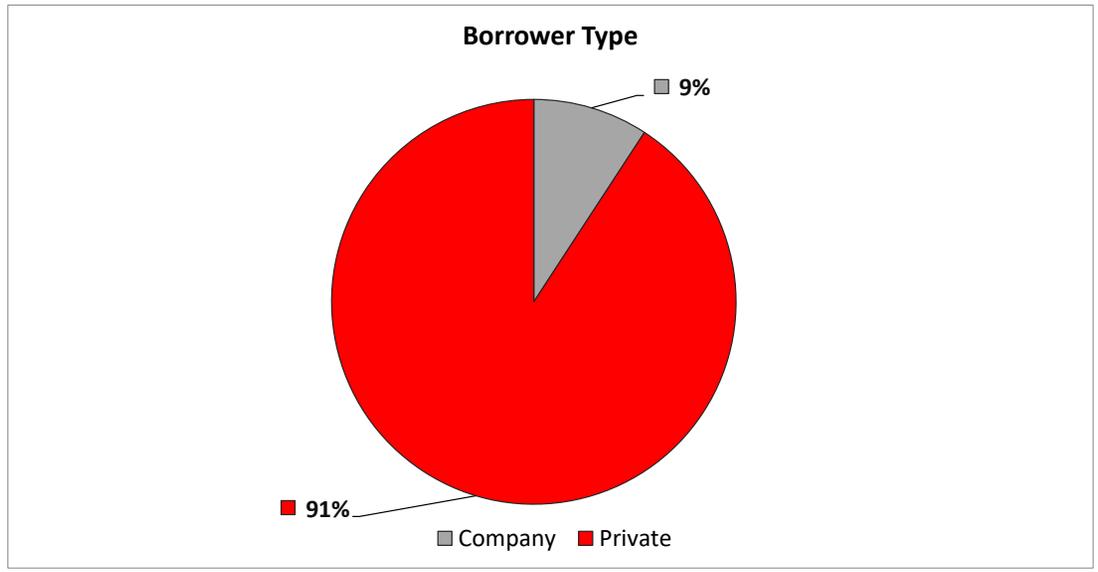
Reporting Date	02/01/2026
Payment date	30/12/2025
Period No	17
Monthly Period	01/11/2025
Interest Period	from 25/11/2025 to 30/12/2025 = 35 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 175	25 096 250	9.21 %	34.4	27.3
Private	13 937	247 291 174	90.79 %	42.8	24.7
Total	15 112	272 387 424	100 %	42.0	25.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date			02/01/2026		
Payment date			30/12/2025		
Period No			17		
Monthly Period		01/11/2025			
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	02/01/2026	
Payment date	30/12/2025	
Period No	17	
Monthly Period	01/11/2025	
Interest Period	from 25/11/2025	to 30/12/2025 = 35 days



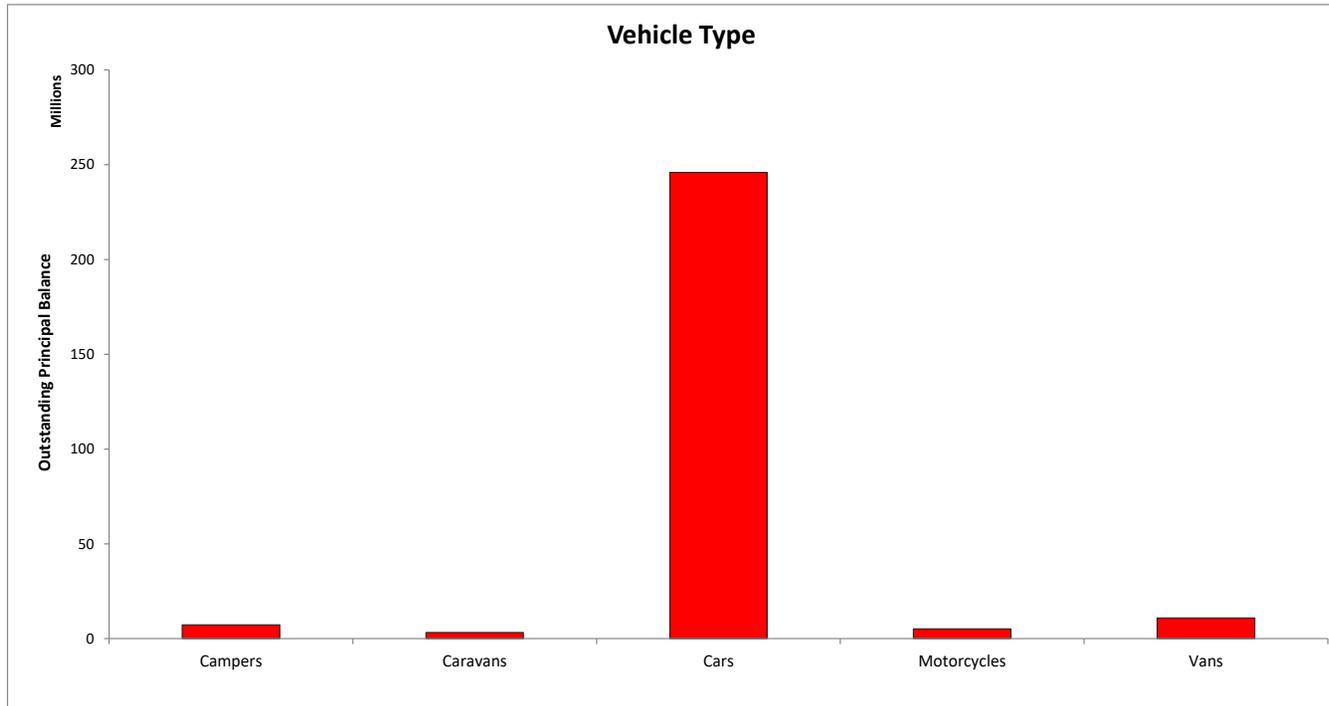
TOTAL						
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	205	7 202 272	2.64 %	44.0	24.9	
Caravans	179	3 211 364	1.18 %	42.7	24.7	
Cars	13 384	245 956 377	90.30 %	42.2	25.0	
Motorcycles	536	5 129 837	1.88 %	40.2	23.8	
Vans	808	10 887 575	4.00 %	39.1	25.5	
Total	15 112	272 387 424	100 %	42.0	25.0	

Vehicle type

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days

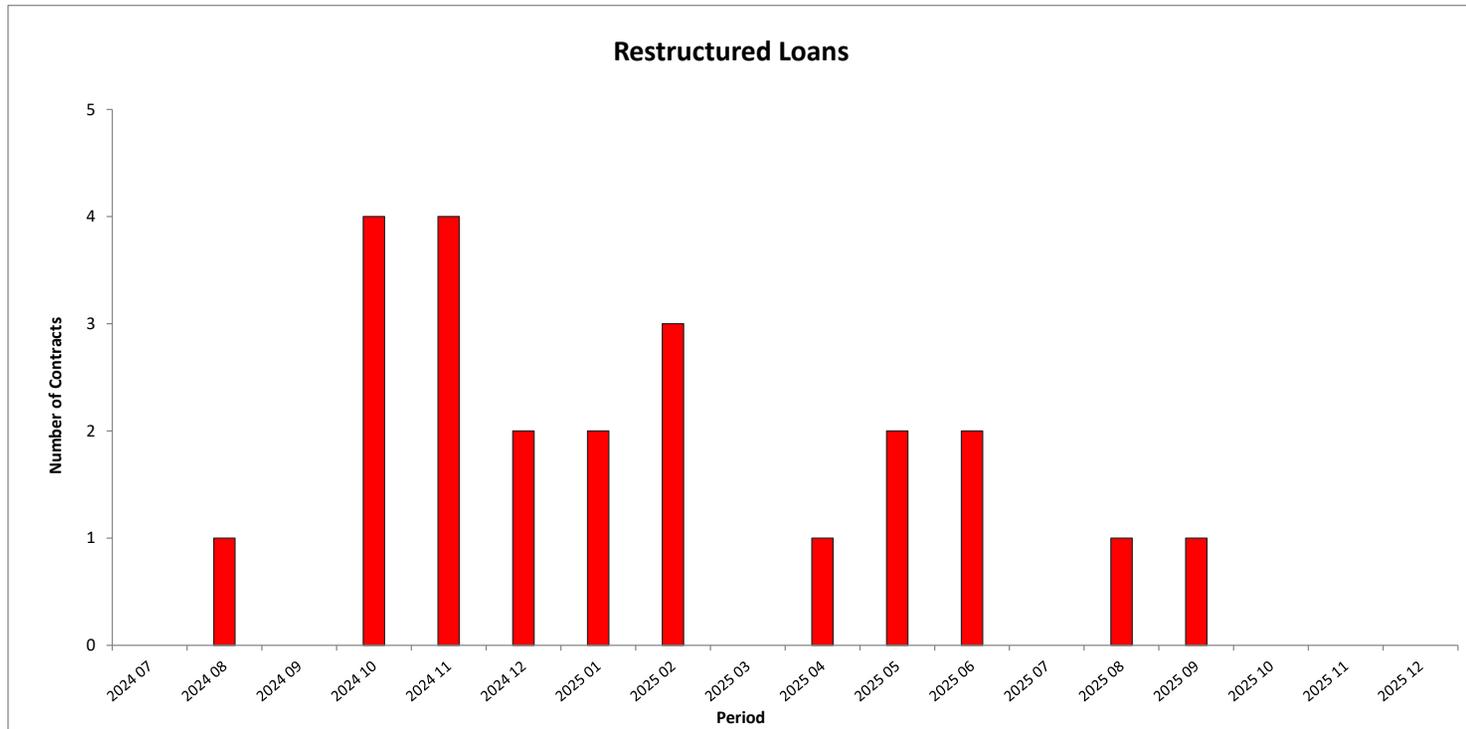
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11 465
2024 09	0	0
2024 10	4	106 716
2024 11	4	78 043
2024 12	2	10 565
2025 01	2	4 901
2025 02	3	32 105
2025 03	0	0
2025 04	1	40 143
2025 05	2	9 993
2025 06	2	86 575
2025 07	0	0
2025 08	1	8 991
2025 09	1	17 048
2025 10	0	0
2025 11	0	0
2025 12		
Total	23	406 544

Restructured

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23.b Restructured Loans

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



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24.a Dynamic Interest rate



Reporting Date	02/01/2026		
Payment date	30/12/2025		
Period No	17		
Monthly Period	01/11/2025		
Interest Period	from	25/11/2025	to 30/12/2025 = 35 days

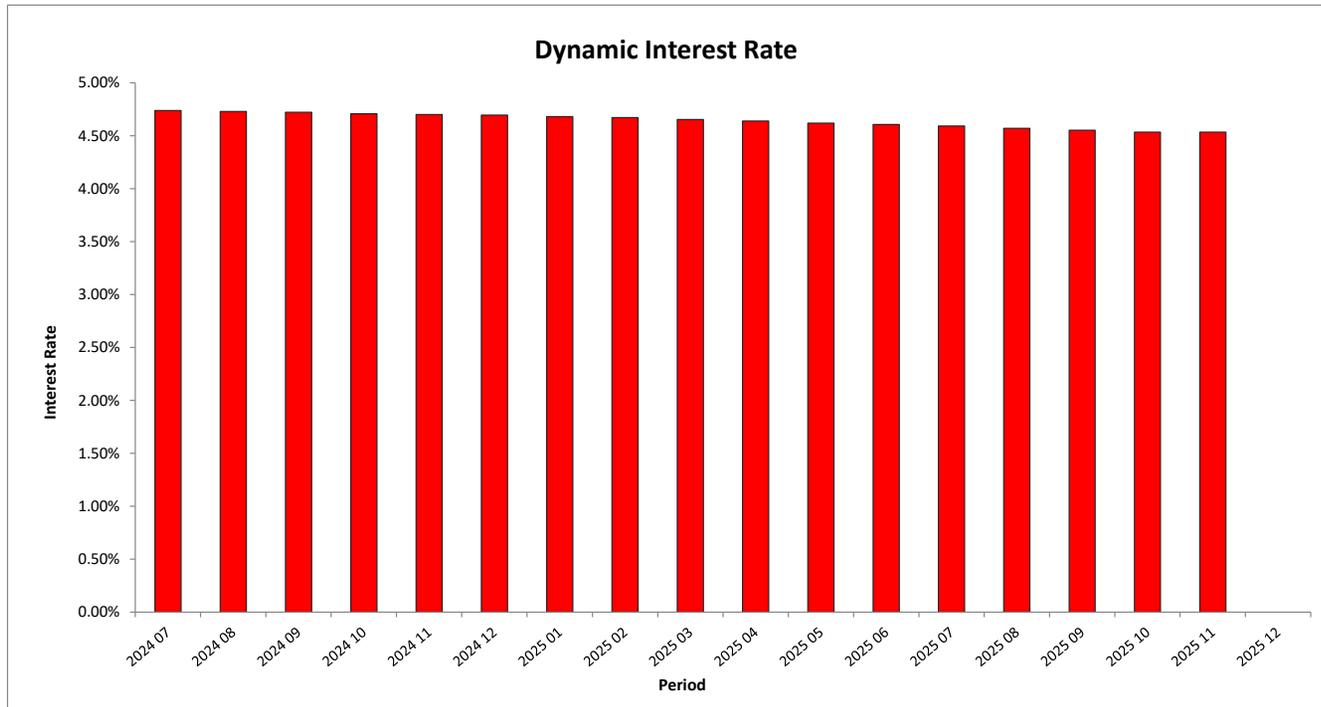
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390 666 760	4.74 %
2024 08	408 032 437	4.73 %
2024 09	408 729 706	4.72 %
2024 10	406 199 100	4.71 %
2024 11	408 439 235	4.70 %
2024 12	408 179 787	4.69 %
2025 01	394 847 033	4.68 %
2025 02	382 776 854	4.67 %
2025 03	369 714 379	4.65 %
2025 04	356 782 886	4.64 %
2025 05	344 141 826	4.62 %
2025 06	332 376 883	4.61 %
2025 07	319 483 200	4.59 %
2025 08	307 649 336	4.57 %
2025 09	295 102 503	4.55 %
2025 10	283 280 793	4.53 %
2025 11	272 387 424	4.53 %
2025 12		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	02/01/2026				
Payment date	30/12/2025				
Period No	17				
Monthly Period	01/11/2025				
Interest Period	from	25/11/2025	to	30/12/2025	= 35 days



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25.a Dynamic Pre-Payments



Reporting Date	02/01/2026		
Payment date	30/12/2025		
Period No	17		
Monthly Period	from	01/11/2025	to
Interest Period		25/11/2025	30/12/2025 = 35 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2024 07	15 436 323	390 666 760	12.91 %
2024 08	6 239 492	408 032 437	16.88 %
2024 09	5 914 715	408 729 706	16.05 %
2024 10	7 338 464	406 199 100	19.65 %
2024 11	5 669 562	408 439 235	15.44 %
2024 12	5 641 502	408 179 787	15.38 %
2025 01	6 553 930	394 847 033	18.20 %
2025 02	6 230 349	382 776 854	17.87 %
2025 03	6 654 328	369 714 379	19.58 %
2025 04	5 907 705	356 782 886	18.16 %
2025 05	6 073 582	344 141 826	19.24 %
2025 06	5 324 662	332 376 883	17.62 %
2025 07	6 496 430	319 483 200	21.85 %
2025 08	5 919 718	307 649 336	20.80 %
2025 09	6 787 082	295 102 503	24.36 %
2025 10	5 928 632	283 280 793	22.42 %
2025 11	5 603 943	272 387 424	22.08 %
2025 12			

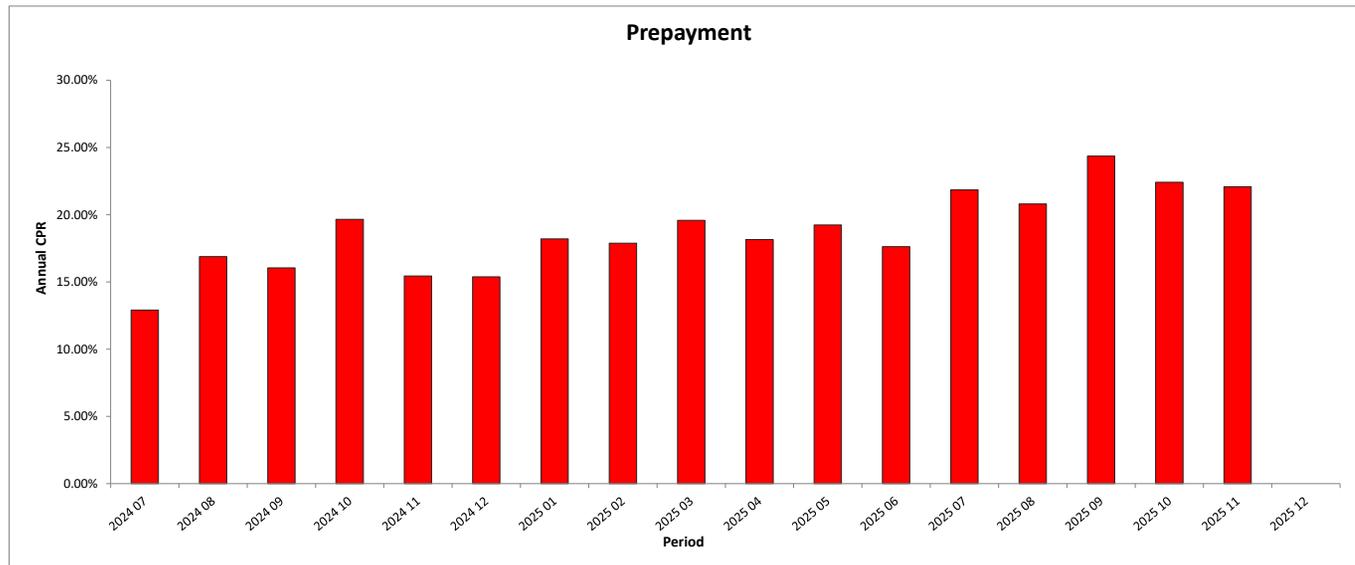
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	02/01/2026		
Payment date	30/12/2025		
Period No	17		
Monthly Period	01/11/2025		
Interest Period	from	25/11/2025	to 30/12/2025 = 35 days



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26. Delinquency



Reporting Date	02/01/2026					
Payment date	30/12/2025					
Period No	17					
Monthly Period	01/11/2025					
Interest Period	from	25/11/2025	to	30/12/2025	=	35 days

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

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02/01/2026	
Payment date	30/12/2025	
Period No	17	
Monthly Period	01/11/2025	
Interest Period	from 25/11/2025 to 30/12/2025 =	35 days

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

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2025 Q4			2026 Q1			2026 Q2			2026 Q3			2026 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	14 752	8	0	9 876	4 876												
2024 4	1 072 203	59	21 836	525 933	546 270												
2025 1	2 839 323	153	179 453	1 076 171	1 763 152												
2025 2	4 143 457	229	352 671	1 162 209	2 981 248												
2025 3	2 943 407	142	415 550	506 105	2 437 302												
2025 4	2 065 918	117	71 709	71 709	1 994 209												
2026 1																	
2026 2																	
2026 3																	
2026 4																	
2027 1																	
2027 2																	
2027 3																	
2027 4																	

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28. Priority of Payments - Revenue



Reporting Date	02/01/2026
Payment date	30/12/2025
Period No	17
Monthly Period	01/11/2025
Interest Period	from 25/11/2025 to 30/12/2025 = 35 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 685 585.04	EUR
Senior Expenses	-	667.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	768 888.34	EUR
Tranche A Loan Interest to Issuer	-	144 000.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	10 986.00	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	-	12 931.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	7 840.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	31 523.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	708 749.70	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			
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 348 858.03	EUR
Senior Expenses	-	667.00	EUR
Issuer swap interest to swap counterparty	-	768 888.34	EUR
Interest Class A Notes	-	622 181.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	32 145.00	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	-	30 719.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	14 581.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	39 388.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	840 288.69	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts			
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	02/01/2026	
Payment date	30/12/2025	
Period No	17	
Monthly Period	01/11/2025	
Interest Period	from 25/11/2025	to 30/12/2025 = 35 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	9 942 282.58	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller	-	-	EUR
Balance to be Credited to the Reinvestment Principal Ledger	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	9 942 282.58	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	10 782 571.27	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(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
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
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
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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	02/01/2026					
Payment date	30/12/2025					
Period No	17					
Monthly Period	01/11/2025					
Interest Period	from	25/11/2025	to	30/12/2025	=	35 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	667.00					
Interest accrued for the Period	EUR	739 014.00	622 181.00	32 145.00	30 719.00	14 581.00	39 388.00
Cumulative Interest accrued	EUR	20 810 862.00	18 543 850.00	663 838.00	619 214.00	283 287.00	700 673.00
Interest Payments	EUR	739 014.00	622 181.00	32 145.00	30 719.00	14 581.00	39 388.00
Cumulative Interest Payments	EUR	20 810 862.00	18 543 850.00	663 838.00	619 214.00	283 287.00	700 673.00
Interest accrued on Subordinated Loan for the Period	EUR	-					
Cumulative Interest accrued on Subordinated Loan	EUR	46 081.00					
Unpaid Cumulative Interest accrued on Subordinated loan t-	EUR	-					
Interest Payments on Subordinated Loan	EUR	-					
Cumulative Interest Payments on Subordinated Loan	EUR	46 081.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

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31. Swap Overview



Kimi 13|Front Swap

Party A
Party B

DZ Bank AG
SCF Rahoituspalvelut XIII DAC

Swap Notional	283 970 047
Interest Period Start	25/11/2025
Interest Period End	30/12/2025
Interest Days	35
Settlement Date	30/12/2025
Party A Floating Interest Rate	1.926 %
Party A Floating Rate Day Count Fraction	0.0972
Party A Interest Amount	EUR 531 733.91
Party B Fixed Rate	2.7850 %
Party B Fixed Rate Day Count Fraction	0.0972
Party B Interest Amount	EUR 768 888.34

Reporting Date	02/01/2026
Payment date	30/12/2025
Period No	17
Monthly Period	01/11/2025
Interest Period	from 25/11/2025 to 30/12/2025 = 35 days

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Monthly Investor Report

32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	02/01/2026
Payment date	30/12/2025
Period No	17
Monthly Period	01/11/2025
Interest Period	from 25/11/2025 to 30/12/2025 = 35 days