

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	28/01/2026				
Payment date	26/01/2026	Following payment dates:	26/02/2026		
Period No	18		30/03/2026		
Monthly Period	01/12/2025				
Interest Period	from 30/12/2025	to	26/01/2026	=	27 days
Cut-Off date	31/12/2025				

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1. Portfolio Information



Reporting Date	28/01/2026		
Payment date	26/01/2026		
Period No	18		
Monthly Period	01/12/2025		
Interest Period	from	30/12/2025	to 26/01/2026 = 27 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	272 387 424.15 EUR
Scheduled Loan Principal Repayments (+MC)	4 482 907.24 EUR
Prepayments	4 299 910.39 EUR
Deemed Collections / Repurchases	- EUR
Total Principal Payments Received in Period	8 782 817.63 EUR
New Defaulted Auto Loans amt in Period	1 185 273.57 EUR
Closing balance prior to replenishment	262 419 332.95 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	262 419 332.95 EUR
Principal Recoveries on loans in default	776 148.01 EUR
Total revenue collections	
Total Revenue Received in Period	1 331 879.87 EUR
# Loans	
At beginning of period	15 112 Loans
Replenished contracts	- Loans
Paid in Full	323 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	56 Loans
<hr/>	
At end of period	14 733 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	2 108 027.88	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	4 057.42	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 2 112 085.30 EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	2 112 085.30	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	386 013.90	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	18 269.10	EUR
g. Liquidity Reserve Excess Amount	100 741.80	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts 2 617 110.10 EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from 30/12/2025	to	26/01/2026	=	27 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	8 782 817.63	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	8 782 817.63	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 782 817.63	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	1 504 595.76	EUR
Total Amount for Issuer Available Redemption Receipts	10 287 413.39	EUR

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4. Reserve Accounts



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Note Balance

Beginning of Period	273 187 475.81	EUR
End of Period	262 900 062.43	EUR

Liquidity Balance

Beginning of Period	0.9 %	2 400 030.42	EUR
Cash Outflow		97 043.14	EUR
Cash Inflow		-	EUR
End of Period	0.8 % *	2 302 987.28	EUR
Required Reserve Amount	0.8 % *	2 302 987.28	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



Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	18					
Monthly Period	from	01/12/2025	to	26/01/2026	=	27 days
Interest Period		30/12/2025				

Asset Balance

Opening balance prior to replenishment	272 387 424.15	EUR
Closing balance prior to replenishment	262 419 332.95	EUR
Closing Balance post replenishment	262 419 332.95	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	241 066 573.82	91.86 %	13 501
1-29 days past due	13 138 546.53	5.01 %	752
Delinquent Receivables:			
30-59 days past due	2 890 853.17	1.10 %	182
60-89 days past due	1 993 661.26	0.76 %	121
90-119 days past due	1 529 427.78	0.58 %	88
120-149 days past due	1 182 078.96	0.45 %	54
150-179 days past due	618 191.43	0.24 %	35
Total Performing and Delinquent	262 419 333	100.00 %	14 733
Current Period Defaults	1 185 273.57		56
Cumulative Defaults	14 264 584.50		766
Current Period Principal Recoveries	776 148.01		
Cumulative Principal Recoveries	4 076 552.19		

Sequential Payment Trigger Event,

where [A], [B], [C] > 1.70%	YES
[A] Cumulative Net Loss Ratio, Payment Date	2.43 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	2.33 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	2.20 %

Revolving period has terminated

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

	64.91 %
[A] Aggregate Outstanding Asset Principal Amount	262 419 332.95
[B] Aggregate principal balance of Defaulted Contracts	14 264 584.50
[C] Recoveries received on such Defaulted Contracts	4 076 552.19
[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	3.13 %
[B] Delinquency Ratio, preceding Payment Date	3.40 %
[C] Delinquency Ratio, second preceding Payment Date	3.06 %

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

	NO
Principal Deficiency Ledger debit balance	480 729.49

or Servicer Termination Event

	NO
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or Hedge Counterparty Downgrade Event

NO

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5b. Concentration limits



Reporting Date	28/01/2026	
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Concentration limits (Limits not valid after replenishment period ends):

Weighted average interest rate (min 4.35%)	4.51 %
Weighted average months to maturity (max 60)	41.15*
Used Vehicles (max 75%)	59.29 %
Balloon Loans (max 73%)	75.97 %
Balloon Installments (max 28%)***	35.51 %
Corporate Borrowers (max 11%)	9.09 %
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
	231 245.40	1	0.09 %
	163 991.10	1	0.06 %
	142 889.54	2	0.05 %
	142 649.47	1	0.05 %
	135 494.17	1	0.05 %
	132 055.33	1	0.05 %
	128 897.05	1	0.05 %
	128 641.73	2	0.05 %
	127 809.00	4	0.05 %
	127 706.15	1	0.05 %
Total (max 0,6%)			0.56 %

* Post Replenishment

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6. Note Principal



Reporting Date	28/01/2026	
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Period No	18	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	244 587 475.81	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	-	-	-	-	-	EUR
Pro Rata Amortization	10 287 413.39	-	-	-	-	EUR
End of Period	234 300 062.43	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	800 051.67	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	1 185 273.57	EUR
Credit PDL	-	-	-	-	1 504 595.76	EUR
End of Period	-	-	-	-	480 729.49	EUR
Net Note Principal						
Beginning of Period	244 587 475.81	11 300 000.00	9 500 000.00	3 600 000.00	3 399 948.33	EUR
End of Period	234 300 062.43	11 300 000.00	9 500 000.00	3 600 000.00	3 719 270.51	EUR

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7. Outstanding Notes



Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	18	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 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)	A- (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	273 187 475.81	244 587 475.81	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	10 287 413.39					
Amortisation	10 287 413.39					
Redemption per Class	10 287 413.39	10 287 413.39	-	-	-	-
Redemption per Note		2 628.36	-	-	-	-
Outstanding Closing Balance		234 300 062.43	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Net Outstanding Closing Balance	262 900 062.43	234 300 062.43	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Current Tranching	100 %	89.12 %	4.30 %	3.61 %	1.37 %	1.60 %
Current Pool Factor		0.60	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		27	27	27	27	27
Principal Outstanding per Note Beginning of Period		62 490.41	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		2 628.36	-	-	-	-
Principal Outstanding per Note End of Period		59 862.05	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		115.48	216.30	246.30	309.30	720.30
Interest Payment	541 225.46	451 997.66	24 441.90	23 398.50	11 134.80	30 252.60
Interest Payment per Note		115.48	216.30	246.30	309.30	720.30

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)		10.88 %	6.58 %	2.97 %	1.60 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11.75 %	7.46 %	2.97 %	1.60 %	0.00 %
Current CE (Subordination)		10.88 %	6.58 %	2.97 %	1.60 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		11.75 %	7.46 %	2.97 %	1.60 %	0.00 %

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Reporting Date 28/01/2026
Payment date 26/01/2026
Period No 18
Monthly Period 01/12/2025
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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	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 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

Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	18	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days



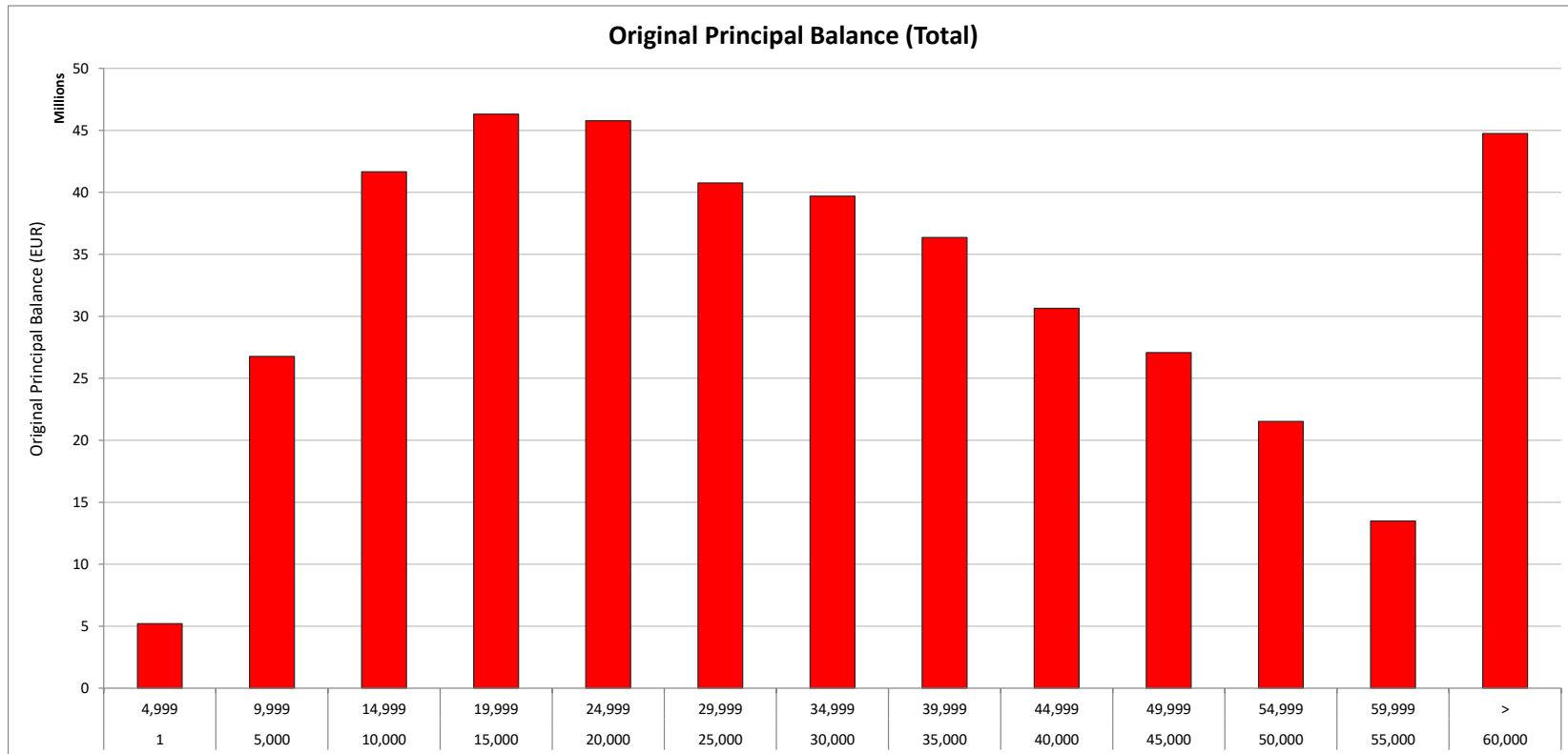
TOTAL							
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
1	4 999	1 484	5 202 584	1.24 %	30.6	9.1	
5 000	9 999	3 566	26 756 149	6.37 %	47.7	8.0	
10 000	14 999	3 358	41 656 409	9.92 %	54.7	8.0	
15 000	19 999	2 662	46 315 000	11.03 %	57.0	7.9	
20 000	24 999	2 049	45 771 058	10.90 %	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	

Original balance

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9.b Original Principal Balance Graph

Reporting Date	28/01/2026	
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Interest Period	from 30/12/2025	to 26/01/2026 = 27 days



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10.a Outstanding Principal Balance

Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	18	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days



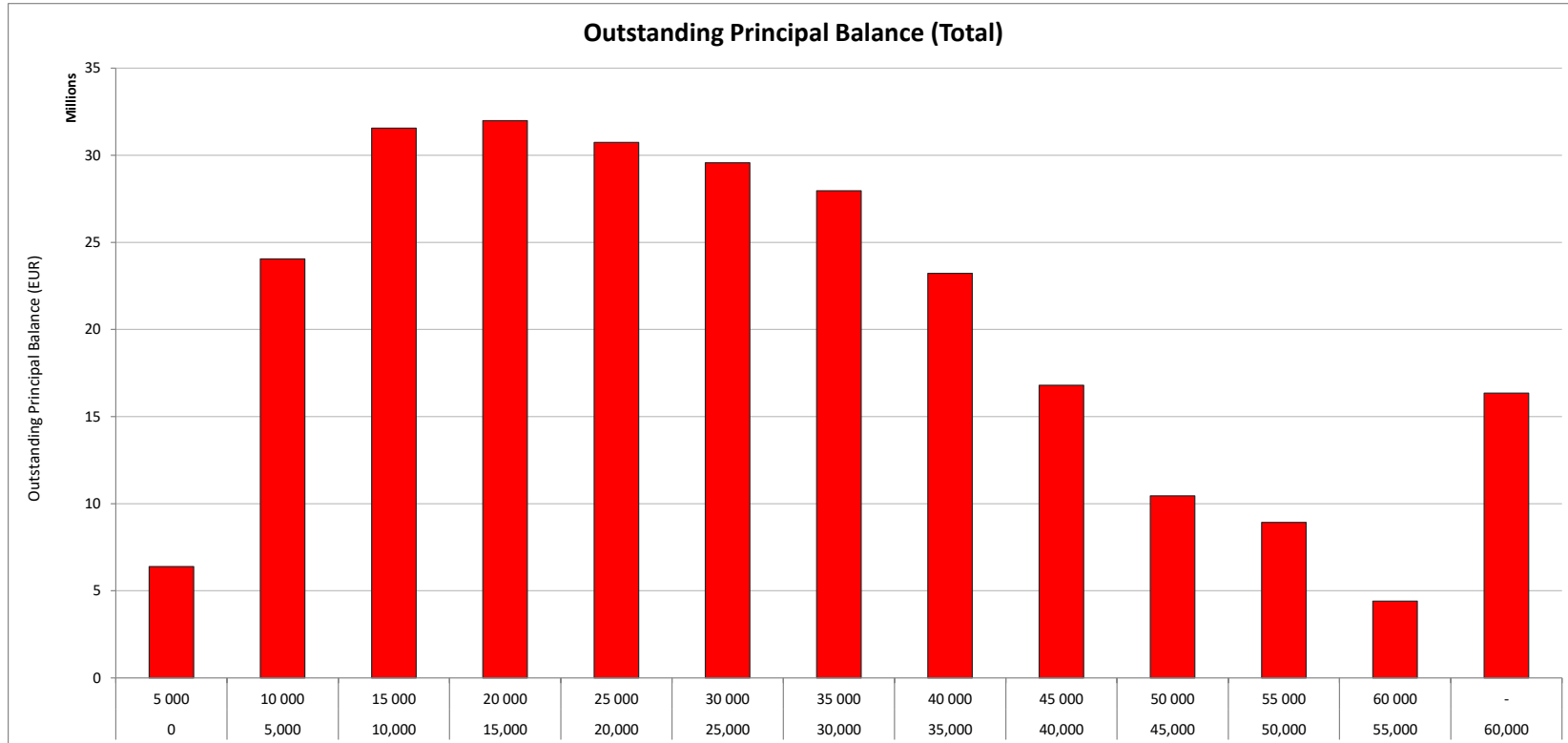
Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	2 106	6 393 263	2.44 %	24.5	26.2	
5 000	10 000	3 225	24 053 783	9.17 %	38.1	25.6	
10 000	15 000	2 557	31 555 428	12.02 %	41.5	25.4	
15 000	20 000	1 836	31 990 625	12.19 %	41.9	25.8	
20 000	25 000	1 373	30 739 723	11.71 %	41.4	25.9	
25 000	30 000	1 080	29 576 195	11.27 %	40.9	26.0	
30 000	35 000	864	27 966 030	10.66 %	41.8	25.9	
35 000	40 000	621	23 223 060	8.85 %	41.8	26.3	
40 000	45 000	398	16 803 877	6.40 %	41.6	26.9	
45 000	50 000	221	10 447 127	3.98 %	43.0	25.8	
50 000	55 000	170	8 923 833	3.40 %	44.2	25.7	
55 000	60 000	77	4 401 001	1.68 %	43.5	26.0	
60 000	-	205	16 345 388	6.23 %	44.2	26.0	
Total		14 733	262 419 333	100 %	41.2	25.9	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	18	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days



SCF RAHOITUSPALVELUT XIII DAC

Monthly Investor Report

11.a Geographical Distribution



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

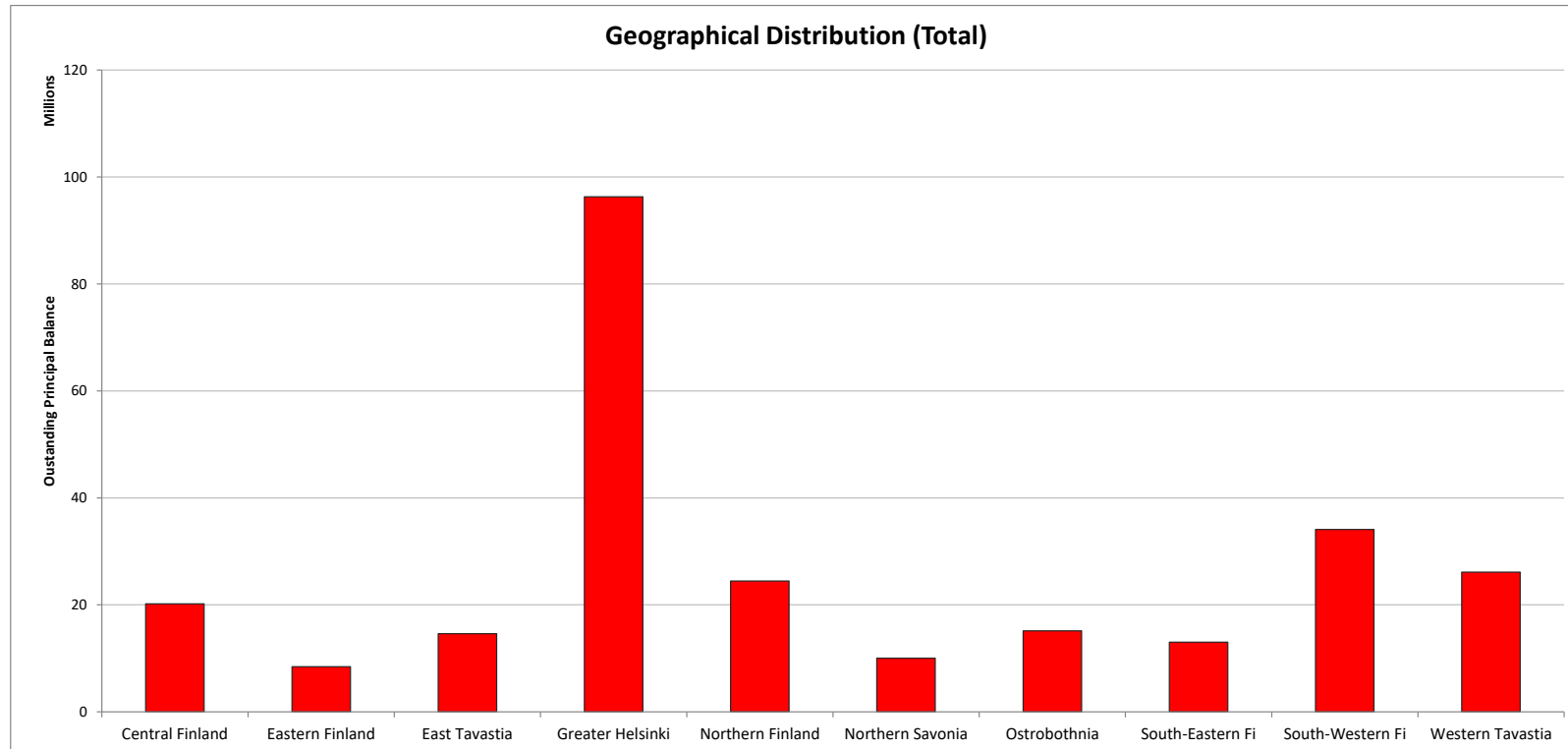
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 206	20 205 868	7.70 %	40.9	26.0
Eastern Finland	526	8 433 429	3.21 %	42.2	25.0
East Tavastia	867	14 611 708	5.57 %	41.2	25.7
Greater Helsinki	4 801	96 291 610	36.69 %	41.0	26.5
Northern Finland	1 325	24 466 049	9.32 %	41.5	25.3
Northern Savonia	633	10 044 317	3.83 %	41.2	24.7
Ostrobothnia	1 051	15 149 258	5.77 %	41.2	25.0
South-Eastern Fi	846	13 012 907	4.96 %	40.8	25.8
South-Western Fi	1 958	34 080 185	12.99 %	41.4	25.7
Western Tavastia	1 520	26 124 004	9.96 %	41.1	26.1
Total	14 733	262 419 333	100 %	41.2	25.9

Geographic distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	18	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days



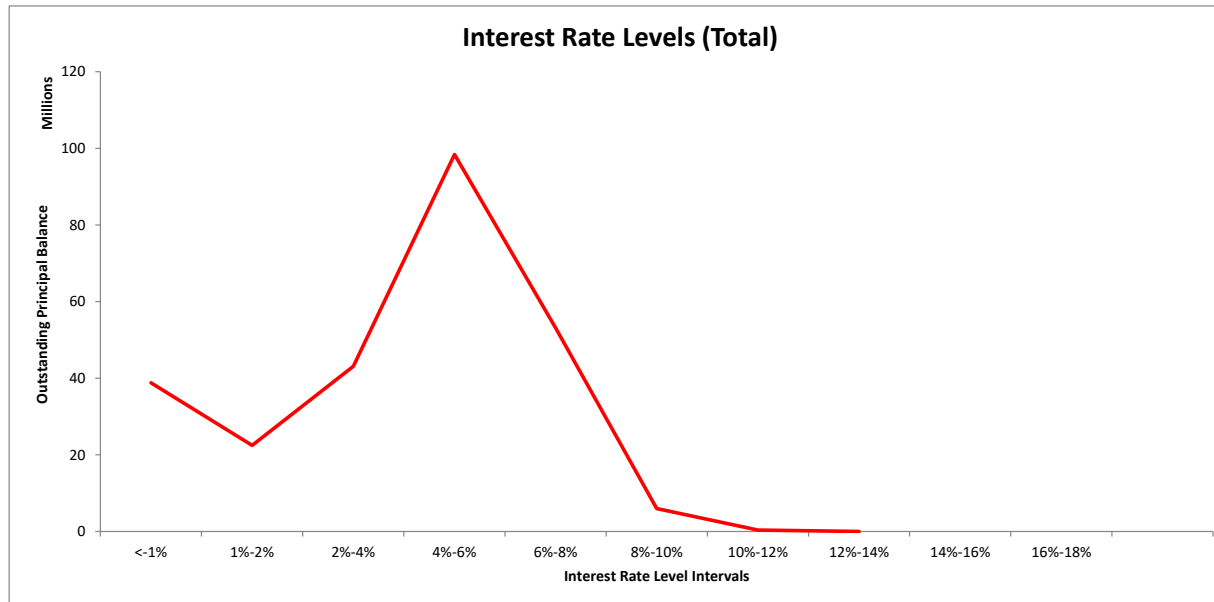
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	1 546	38 823 761	14.79 %	38.3	24.4	
1 %	2 %	792	22 487 331	8.57 %	37.9	30.3	
2 %	4 %	2 072	43 127 687	16.43 %	39.4	28.2	
4 %	6 %	4 941	98 389 964	37.49 %	42.5	25.4	
6 %	8 %	4 621	53 211 393	20.28 %	43.2	24.7	
8 %	10 %	714	5 979 985	2.28 %	43.3	23.9	
10 %	12 %	46	394 744	0.15 %	46.1	21.0	
12 %	14 %	1	4 469	0.00 %	40.0	20.0	
14 %	16 %						
16 %	18 %						
18 %	-						
Total		14 733	262 419 333	100 %	41.2	25.9	

Interest distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.b Interest Rate

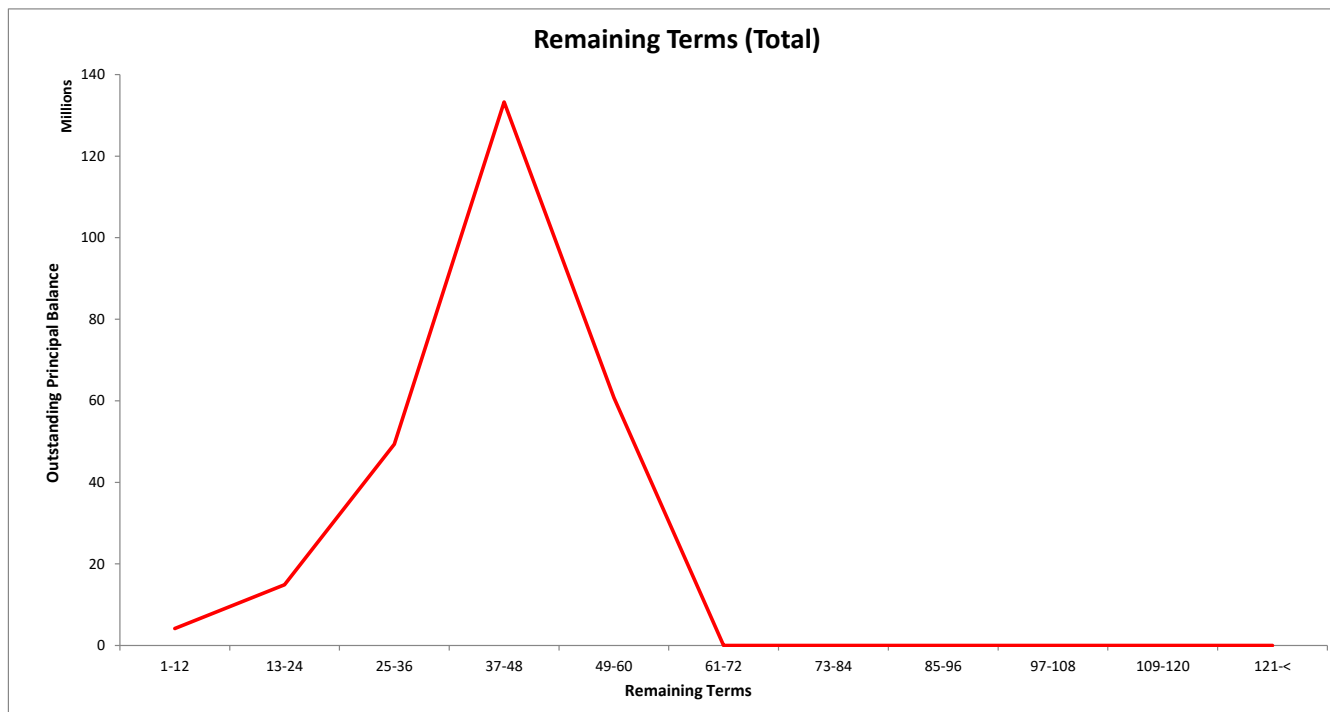
Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

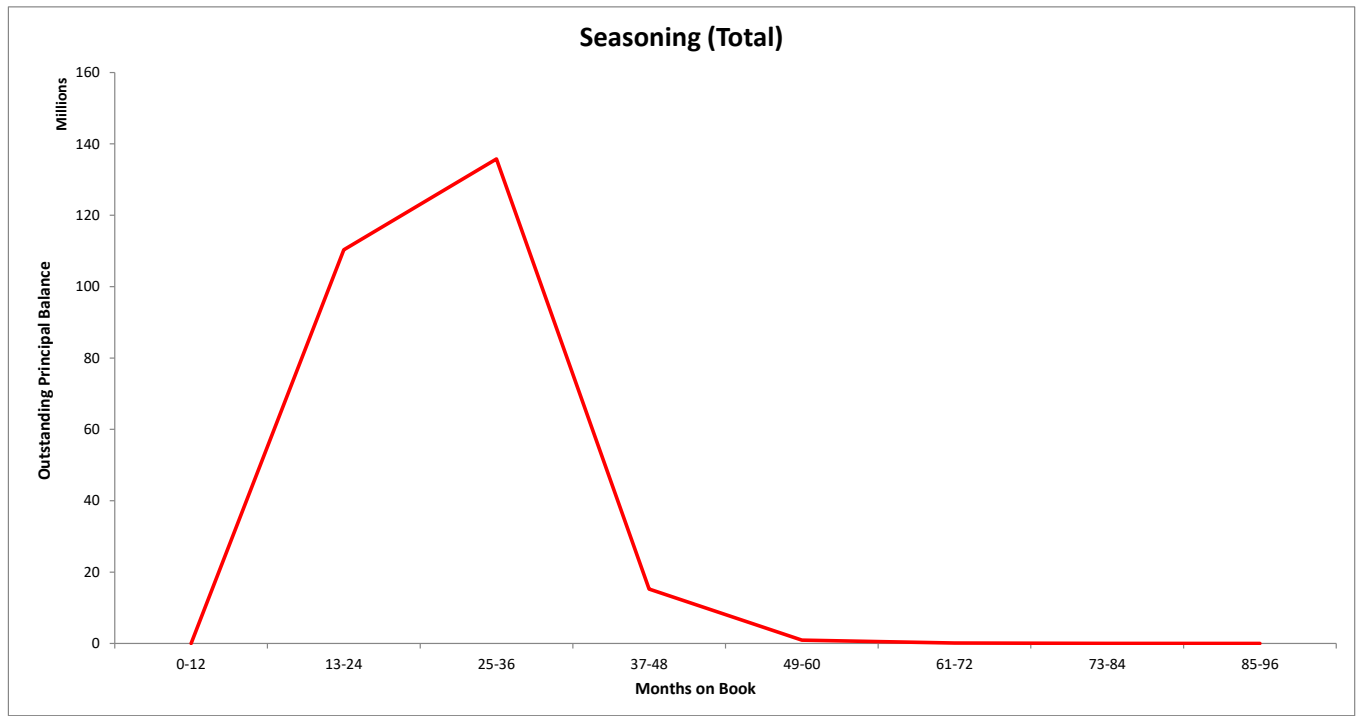
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	6 312	110 338 275	42.05%	45.6	20.4
25	36	7 365	135 775 677	51.74 %	39.2	28.6
37	48	952	15 249 445	5.81 %	28.3	40.1
49	60	94	938 115	0.36 %	12.0	52.6
61	72	7	104 571	0.04 %	15.7	67.1
73	84	3	13 250	0.01 %	7.8	75.2
85	96					
Total		14 733	262 419 333	100 %	41.2	25.9

Months on book

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	28/01/2026						
Payment date	26/01/2026						
Period No	18						
Monthly Period	01/12/2025						
Interest Period	from	30/12/2025	to	26/01/2026	=	27 days	

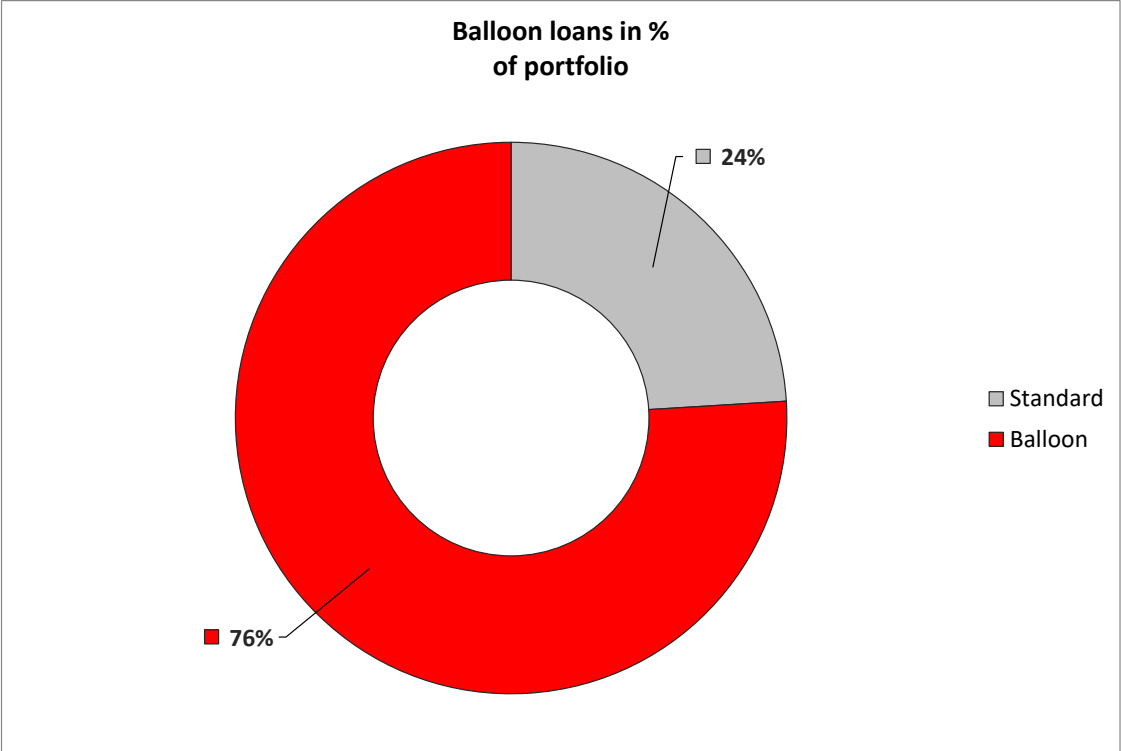
Balloon loans in %
of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	6 868	63 051 727	24.0 %	5 095	0.0 %	38.6	24.4
Balloon	7 865	199 367 606	76.0 %	93 183 704	46.7 %	42.0	26.4
Total	14 733	262 419 333	100 %	93 188 799	36 %	41.2	25.9

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.a Number of loans per borrower



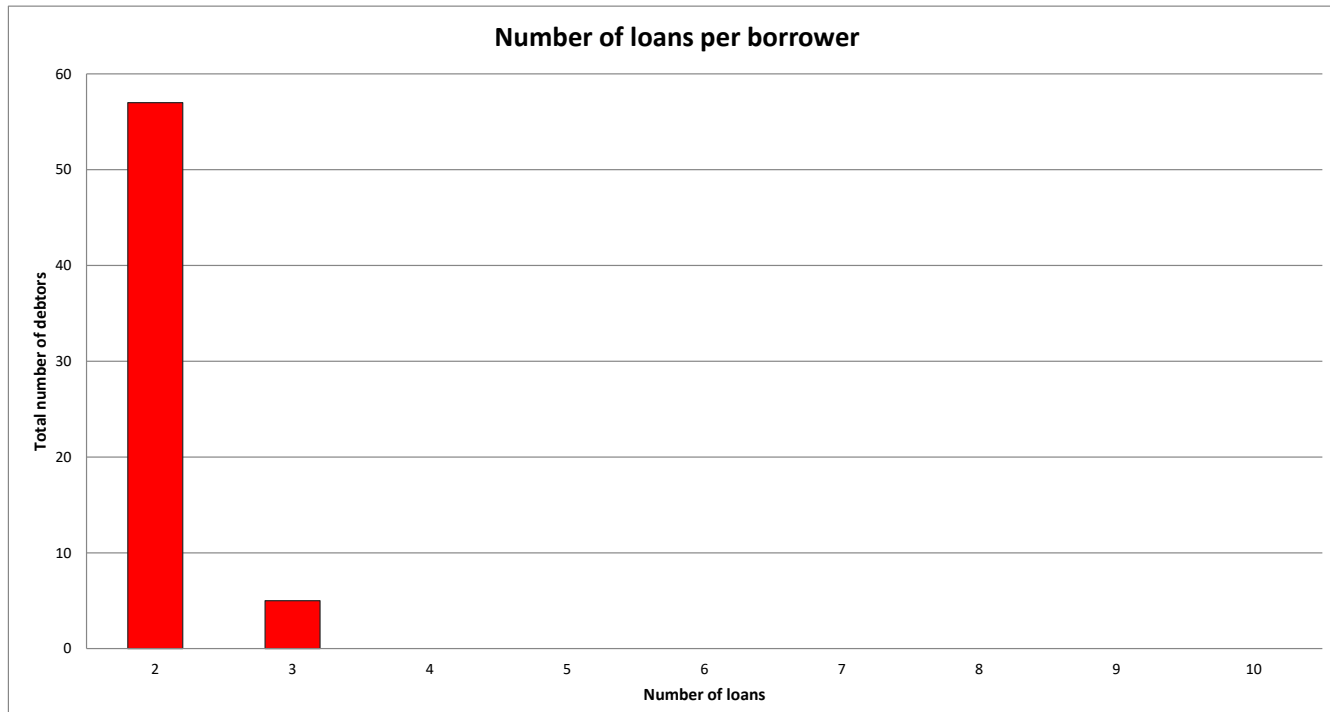
Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
Number of loans per borrower	1	14 604	259 991 634	99.07 %
	2	57	2 126 630	0.81 %
	3	5	301 069	0.11 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
		Total:	14 666	262 419 333

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.b Number of loans per borrower

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days



SCF RAHOITUSPALVELUT XIII DAC

Monthly Investor Report

17.a Amortisation Profile

Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	18	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days



TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	262 419 333	257 948 018	4 471 315	985 340	4.60 %	98.30 %
2	257 948 018	253 727 826	4 220 192	969 141	4.60 %	96.89 %
3	253 727 826	249 490 365	4 237 461	952 220	4.60 %	95.07 %
4	249 490 365	245 112 904	4 377 461	935 724	4.59 %	93.41 %
5	245 112 904	240 657 216	4 455 688	918 981	4.59 %	91.71 %
6	240 657 216	236 391 375	4 265 841	902 018	4.59 %	90.08 %
7	236 391 375	232 000 696	4 390 679	885 565	4.59 %	88.41 %
8	232 000 696	227 639 828	4 360 868	868 717	4.59 %	86.75 %
9	227 639 828	223 246 426	4 393 401	851 963	4.58 %	85.07 %
10	223 246 426	218 858 045	4 388 381	835 177	4.58 %	83.40 %
11	218 858 045	214 515 726	4 342 319	818 304	4.58 %	81.75 %
12	214 515 726	210 094 185	4 421 542	801 668	4.58 %	80.06 %
13	210 094 185	205 783 492	4 310 692	784 727	4.58 %	78.42 %
14	205 783 492	201 532 955	4 250 538	768 064	4.57 %	76.80 %
15	201 532 955	197 277 489	4 255 465	751 608	4.57 %	75.18 %
16	197 277 489	192 811 878	4 465 611	735 175	4.56 %	73.47 %
17	192 811 878	188 351 654	4 460 225	718 123	4.56 %	71.78 %
18	188 351 654	183 779 034	4 572 620	701 040	4.56 %	70.03 %
19	183 779 034	179 351 714	4 427 321	683 816	4.56 %	68.35 %
20	179 351 714	175 075 975	4 275 738	667 154	4.56 %	66.72 %
21	175 075 975	170 679 445	4 396 530	650 508	4.55 %	65.04 %
22	170 679 445	166 320 799	4 359 646	634 000	4.55 %	63.38 %
23	166 320 799	162 065 002	4 255 797	617 455	4.55 %	61.76 %
24	162 065 002	157 754 745	4 310 257	601 047	4.54 %	60.12 %
25	157 754 745	153 144 361	4 610 384	584 636	4.54 %	58.36 %
26	153 144 361	148 986 642	4 157 719	567 544	4.54 %	56.77 %
27	148 986 642	144 934 576	4 052 066	551 730	4.54 %	55.23 %
28	144 934 576	140 094 983	4 839 593	536 413	4.53 %	53.39 %
29	140 094 983	135 474 437	4 620 546	518 480	4.53 %	51.63 %
30	135 474 437	130 743 481	4 730 956	501 977	4.54 %	49.82 %
31	130 743 481	125 875 103	4 868 378	484 731	4.54 %	47.97 %
32	125 875 103	120 823 184	5 051 918	466 921	4.54 %	46.04 %
33	120 823 184	115 252 915	5 570 270	449 279	4.55 %	43.92 %
34	115 252 915	110 008 284	5 244 631	430 526	4.58 %	41.92 %
35	110 008 284	104 893 454	5 114 830	412 679	4.60 %	39.97 %
36	104 893 454	100 171 120	4 722 334	395 253	4.62 %	38.17 %
37	100 171 120	94 906 465	5 264 655	378 688	4.63 %	36.17 %
38	94 906 465	89 695 263	5 211 202	361 895	4.67 %	34.18 %
39	89 695 263	84 307 145	5 388 118	345 956	4.73 %	32.13 %
40	84 307 145	76 703 949	7 603 196	330 185	4.80 %	29.23 %
41	76 703 949	70 387 107	6 316 841	307 992	4.93 %	26.82 %
42	70 387 107	63 829 447	6 567 661	287 198	5.01 %	24.32 %
43	63 829 447	57 587 583	6 241 864	264 018	5.08 %	21.94 %
44	57 587 583	51 738 272	5 849 311	241 370	5.15 %	19.72 %
45	51 738 272	45 979 187	5 759 085	218 617	5.19 %	17.52 %
46	45 979 187	39 106 127	6 873 059	196 064	5.24 %	14.90 %
47	39 106 127	32 521 105	6 585 022	168 369	5.29 %	12.39 %
48	32 521 105	26 965 266	5 555 839	139 981	5.29 %	10.28 %
49	26 965 266	22 359 439	4 605 827	115 269	5.25 %	8.52 %
50	22 359 439	18 350 803	4 008 635	94 827	5.21 %	6.99 %
51	18 350 803	14 792 162	3 558 642	76 193	5.10 %	5.64 %
52	14 792 162	10 656 822	4 135 340	60 555	5.02 %	4.06 %
53	10 656 822	8 145 927	2 510 894	43 152	4.97 %	3.10 %
54	8 145 927	5 835 078	2 310 849	32 276	4.86 %	2.22 %
55	5 835 078	3 870 663	1 964 415	22 460	4.72 %	1.47 %
56	3 870 663	2 359 153	1 511 510	14 692	4.65 %	0.90 %
57	2 359 153	1 193 755	1 165 398	9 122	4.74 %	0.45 %
58	1 193 755	478 607	715 148	4 586	4.71 %	0.18 %
59	478 607	139 631	338 976	1 809	4.63 %	0.05 %
60	139 631	20 063	119 568	624	5.50 %	0.01 %
61	20 063	0	20 063	34	2.03 %	0.00 %
62	0	0	0	0	0.00 %	0.00 %

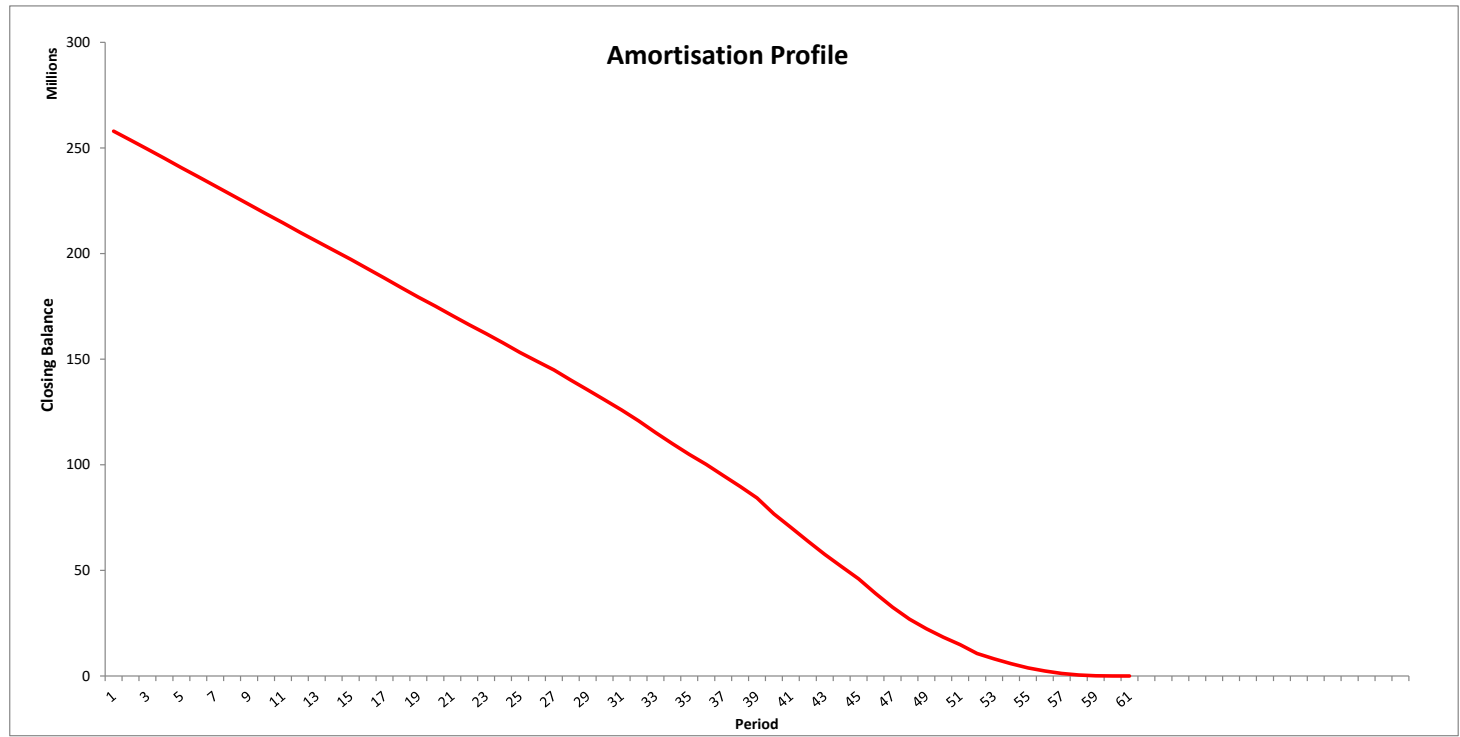
Amortization profile

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.b Amortisation Profile



Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	18	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days



SCF RAHOITUSPALVELUT XIII DAC
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18.a Payment Holidays



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

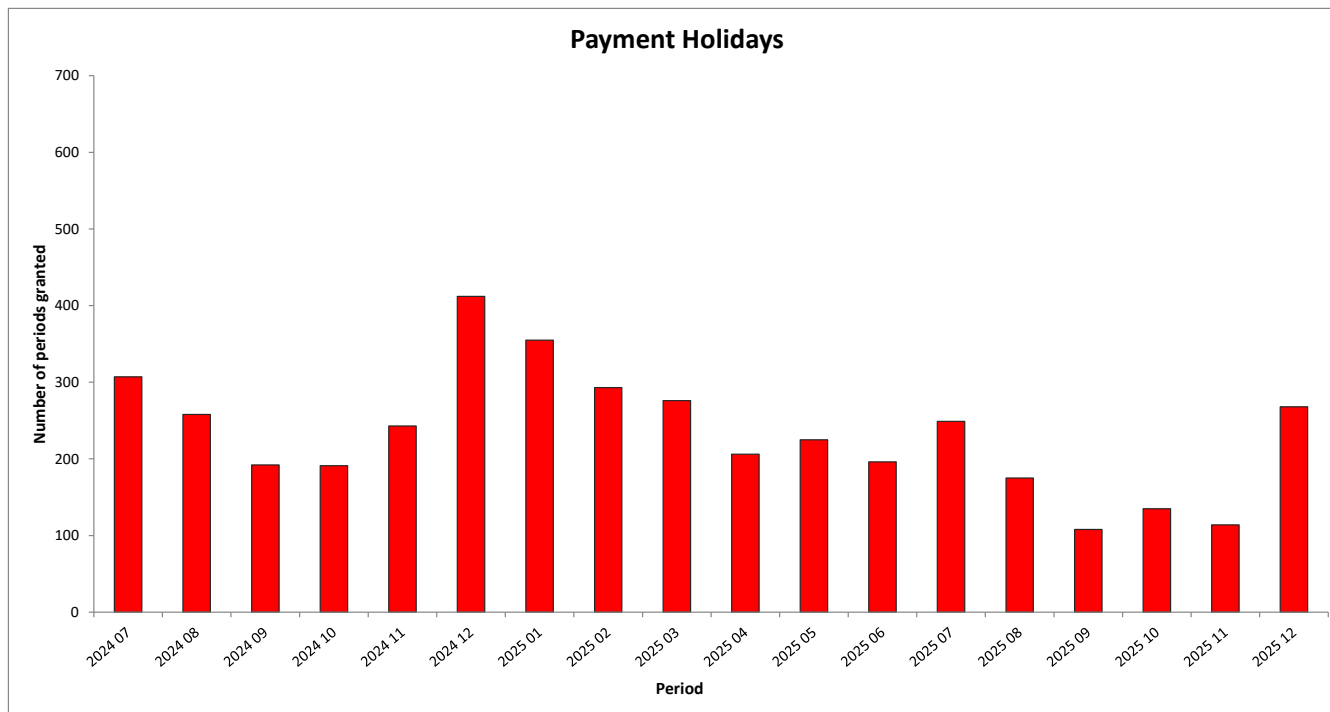
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2024 07	307	319	89 746	7 580 197	
2024 08	258	269	73 203	6 392 726	
2024 09	192	202	51 874	4 612 067	
2024 10	191	203	50 880	4 846 949	
2024 11	243	260	66 234	5 655 482	
2024 12	412	422	107 491	9 001 146	
2025 01	355	374	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	268	276	70 969	5 185 231	
Total:	3 821	4 426	1 219 425	94 795 679	

Payment Holiday

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



**SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report**

18.c Remaining Payment Holidays



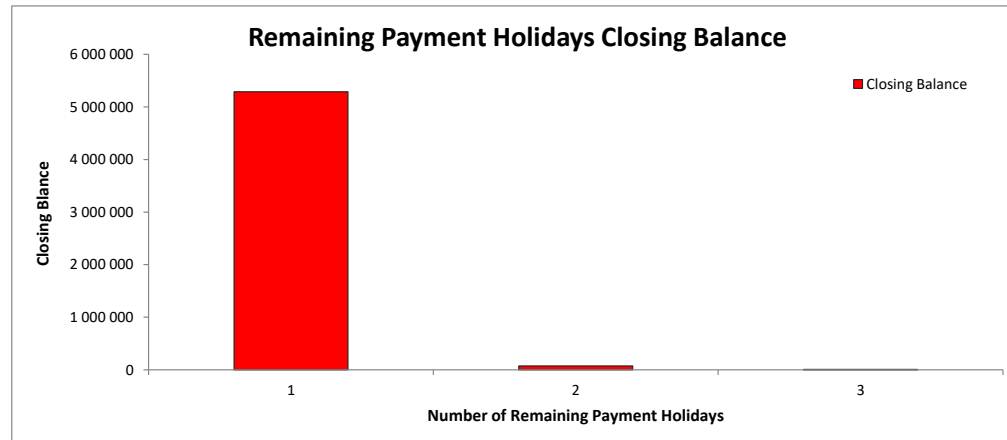
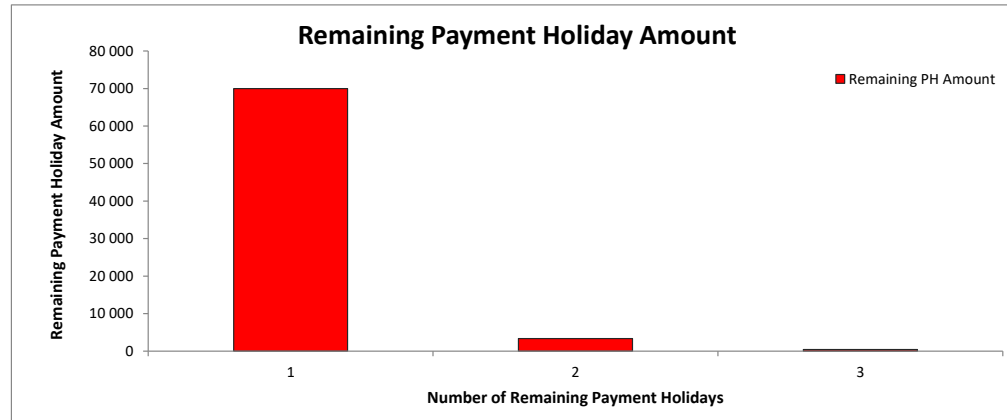
Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	270	70 000	5 287 236
	2	6	3 330	72 034
	3	1	415	9 569
	Total	277	73 745	5 368 838

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

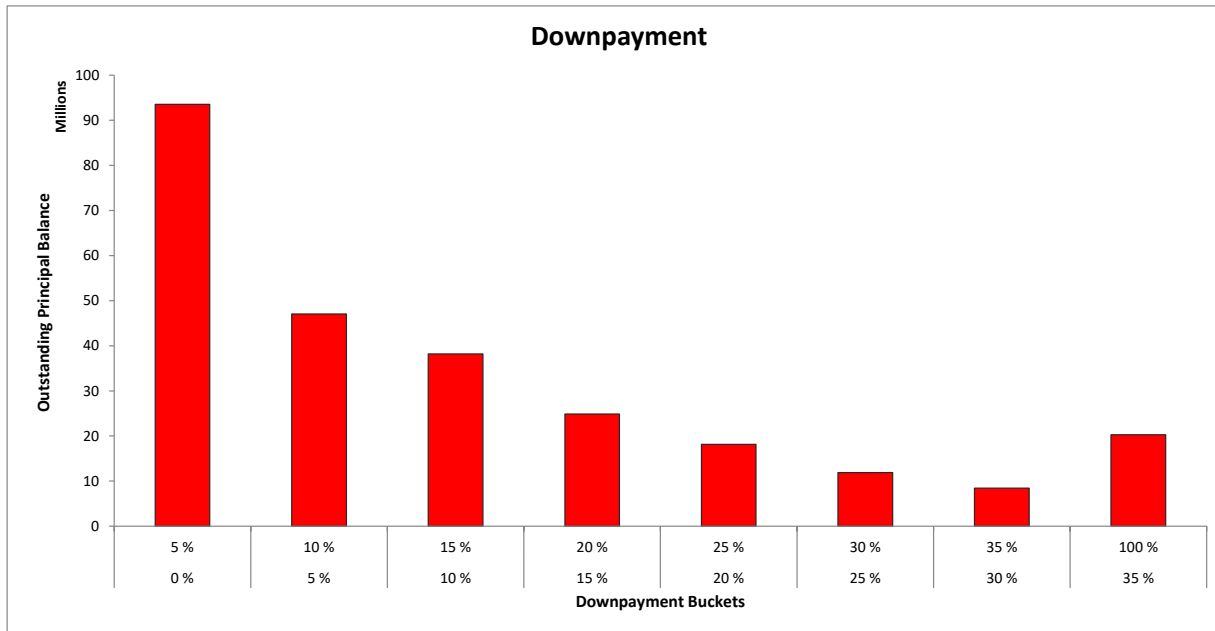
Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

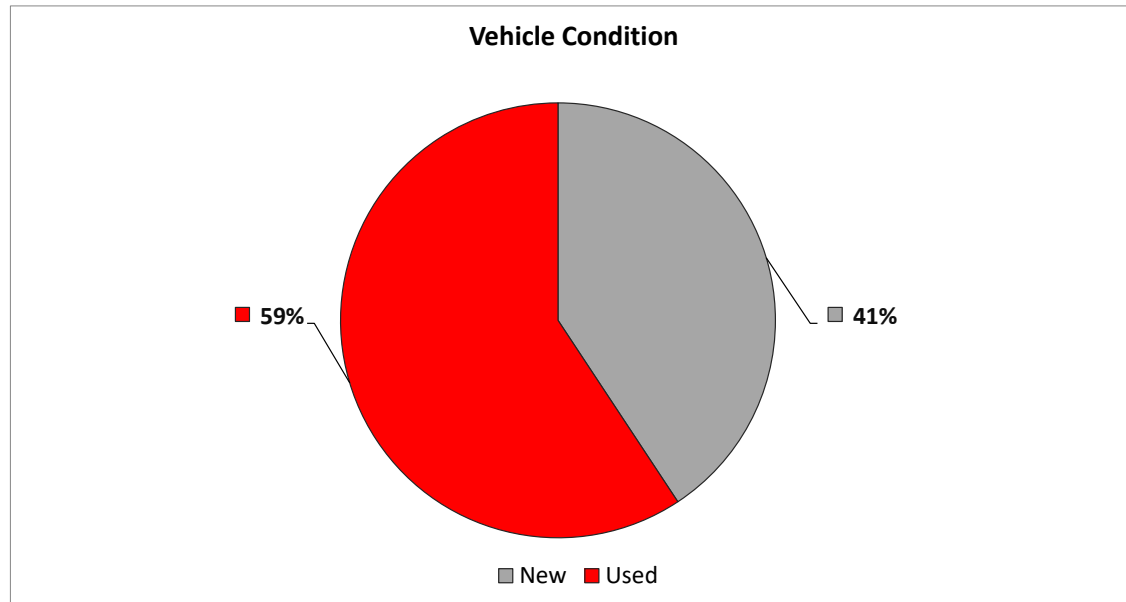
Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 720	106 830 683	40.71 %	38.7	26.6
Used	11 013	155 588 650	59.29 %	42.9	25.5
Total	14 733	262 419 333	100 %	41.2	25.9

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20.b Vehicle Condition

Reporting Date			28/01/2026		
Payment date			26/01/2026		
Period No			18		
Monthly Period			01/12/2025		
Interest Period	from		30/12/2025	to	26/01/2026 = 27 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

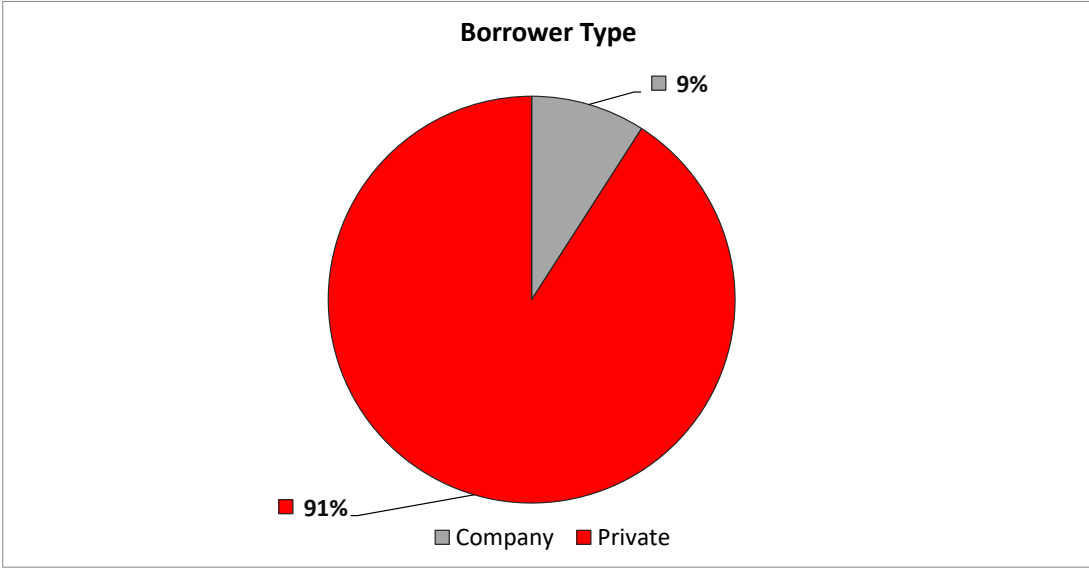
TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 133	23 854 086	9.09 %	33.8	28.2
Private	13 600	238 565 247	90.91 %	41.9	25.7
Total	14 733	262 419 333	100 %	41.2	25.9

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21.b Borrower Type



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	18	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 days

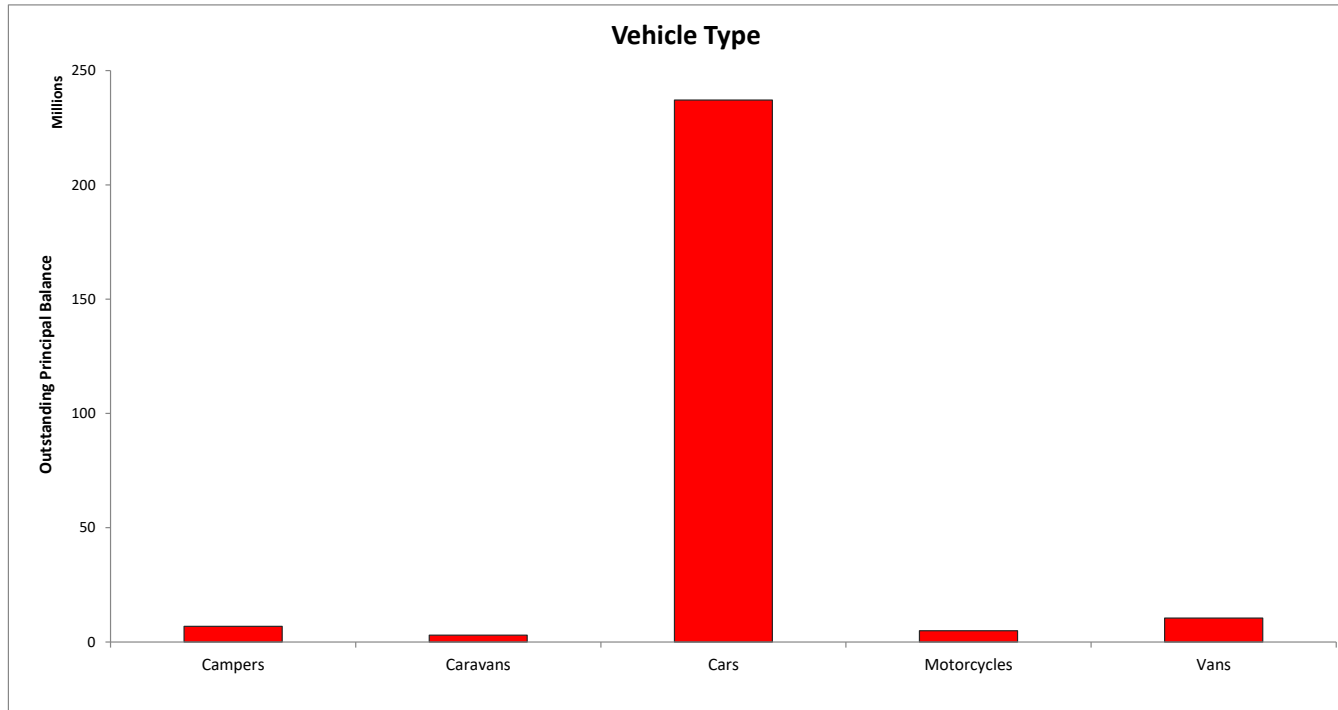


TOTAL						
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	200	6 902 726	2.63 %	42.9	26.0	
Caravans	175	3 034 462	1.16 %	41.9	25.7	
Cars	13 053	237 096 056	90.35 %	41.3	25.9	
Motorcycles	521	4 944 251	1.88 %	39.4	24.8	
Vans	784	10 441 839	3.98 %	38.3	26.4	
Total	14 733	262 419 333	100 %	41.2	25.9	

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22.b Vehicle type

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



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Monthly Investor Report

23.a Restructured Loans



Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days

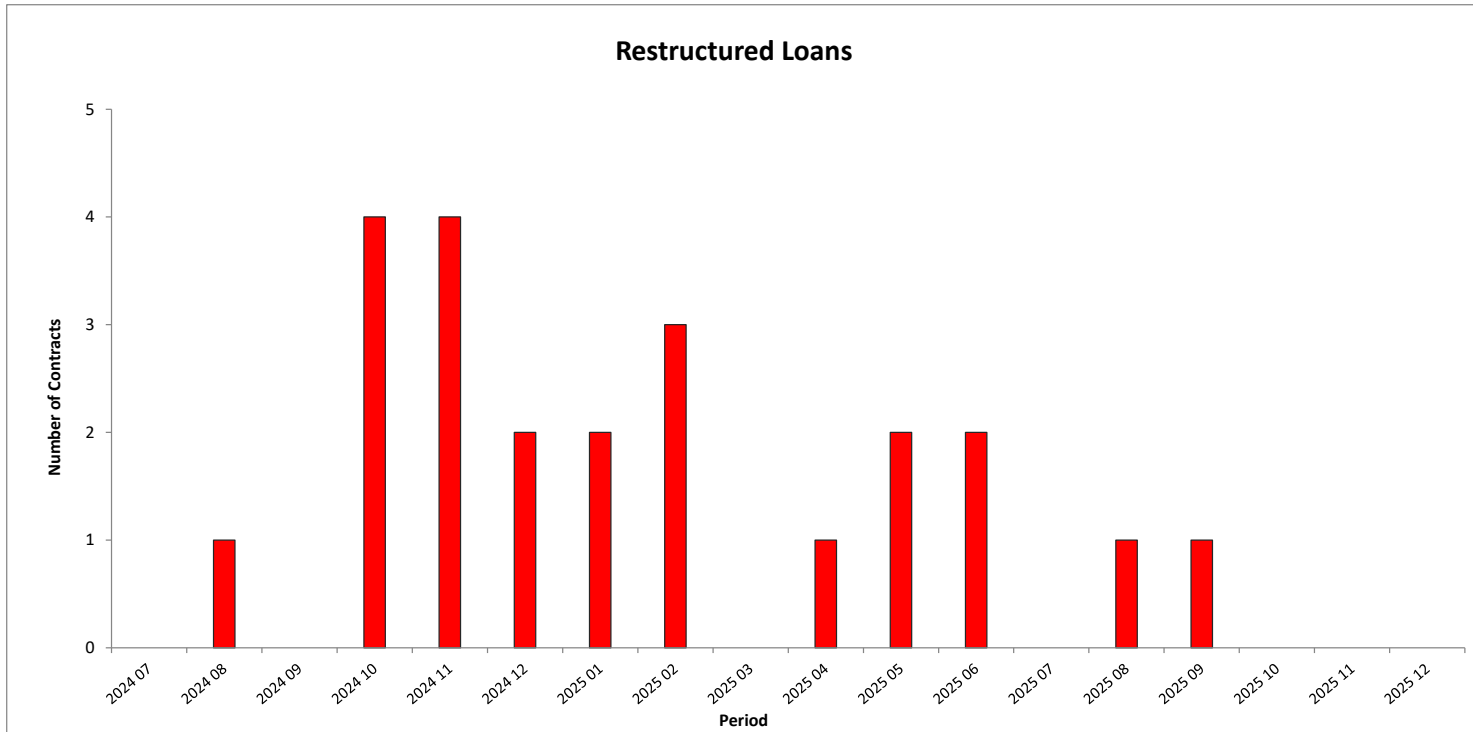
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11 465
2024 09	0	0
2024 10	4	106 716
2024 11	4	78 043
2024 12	2	10 565
2025 01	2	4 901
2025 02	3	32 105
2025 03	0	0
2025 04	1	40 143
2025 05	2	9 993
2025 06	2	86 575
2025 07	0	0
2025 08	1	8 991
2025 09	1	17 048
2025 10	0	0
2025 11	0	0
2025 12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

Restructured

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23.b Restructured Loans

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days



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24.a Dynamic Interest rate



Reporting Date	28/01/2026		
Payment date	26/01/2026		
Period No	18		
Monthly Period	01/12/2025	to	26/01/2026 = 27 days
Interest Period	from 30/12/2025	to	26/01/2026 = 27 days

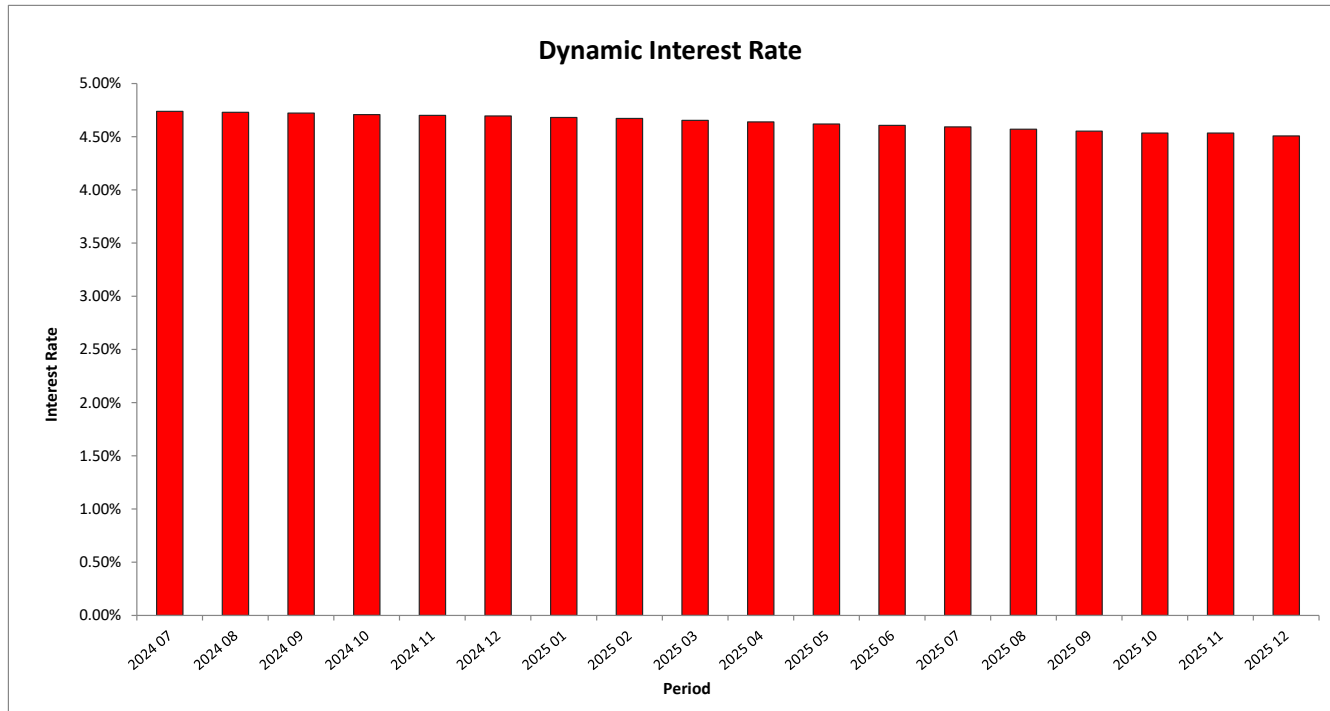
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390 666 760	4.74 %
2024 08	408 032 437	4.73 %
2024 09	408 729 706	4.72 %
2024 10	406 199 100	4.71 %
2024 11	408 439 235	4.70 %
2024 12	408 179 787	4.69 %
2025 01	394 847 033	4.68 %
2025 02	382 776 854	4.67 %
2025 03	369 714 379	4.65 %
2025 04	356 782 886	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	262 419 333	4.51 %

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	28/01/2026				
Payment date	26/01/2026				
Period No	18				
Monthly Period	01/12/2025				
Interest Period	from	30/12/2025	to	26/01/2026	= 27 days



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25.a Dynamic Pre-Payments



Reporting Date	28/01/2026		
Payment date	26/01/2026		
Period No	18		
Monthly Period	from	01/12/2025	to
Interest Period		30/12/2025	26/01/2026 = 27 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	4 299 910	262 419 333	17.98 %

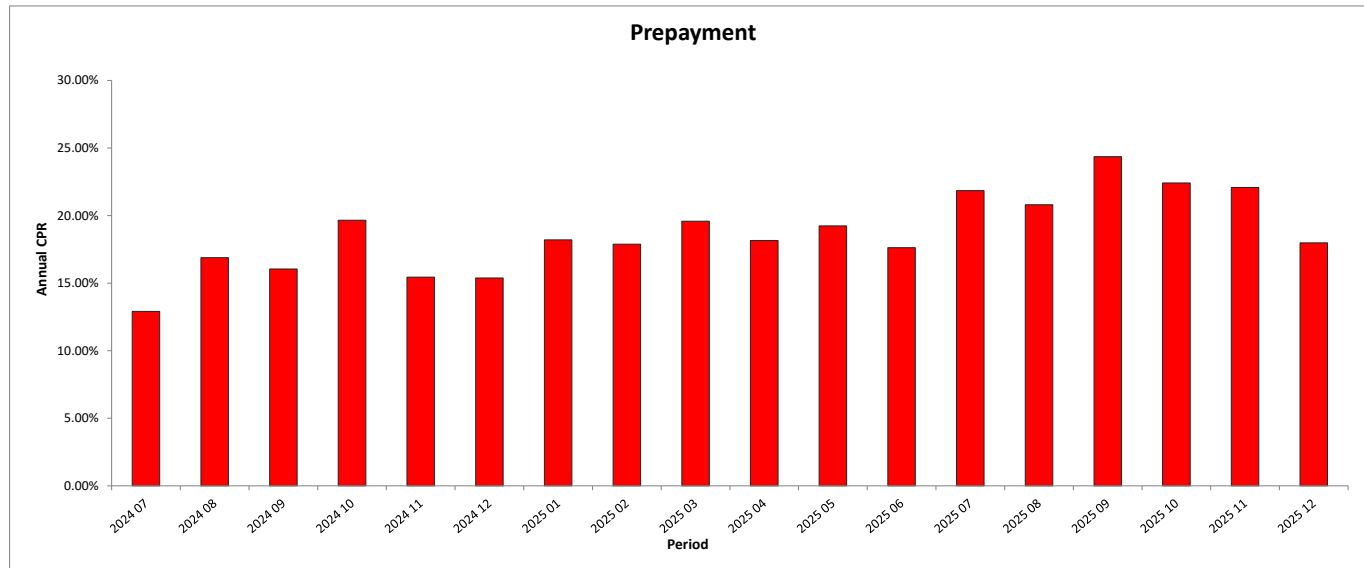
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days



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26. Delinquency



Reporting Date	28/01/2026					
Payment date	26/01/2026					
Period No	18					
Monthly Period	01/12/2025					
Interest Period	from	30/12/2025	to	26/01/2026	=	27 days

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

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28/01/2026	
Payment date	26/01/2026	
Period No	18	
Monthly Period	01/12/2025	
Interest Period	from 30/12/2025	to 26/01/2026 = 27 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	46 813	550 910	521 294												
2025 1	2 839 323	153	245 809	1 142 527	1 696 796												
2025 2	4 143 457	229	633 620	1 443 158	2 700 299												
2025 3	2 943 407	142	665 588	756 142	2 187 264												
2025 4	3 251 192	173	224 783	224 783	3 026 409												
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	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 112 085.30	EUR
Senior Expenses	-	667.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	570 620.34	EUR
Tranche A Loan Interest to Issuer	-	106 396.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	8 475.00	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	-	9 975.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6 048.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	24 318.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	1 385 585.96	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	+	2 617 110.10	EUR
Senior Expenses	-	667.00	EUR
Issuer swap interest to swap counterparty	-	570 620.34	EUR
Interest Class A Notes	-	451 998.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	24 442.00	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	-	23 399.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	11 135.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	30 253.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	1 504 595.76	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	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	8 782 817.63	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	-	8 782 817.63	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	10 287 413.39	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	-	10 287 413.39	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	-	10 287 413.39	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	28/01/2026					
Payment date	26/01/2026					
Period No	18					
Monthly Period	01/12/2025					
Interest Period	from	30/12/2025	to	26/01/2026	=	27 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	541 227.00	451 998.00	24 442.00	23 399.00	11 135.00	30 253.00
Cumulative Interest accrued	EUR	21 352 089.00	18 995 848.00	688 280.00	642 613.00	294 422.00	730 926.00
Interest Payments	EUR	541 227.00	451 998.00	24 442.00	23 399.00	11 135.00	30 253.00
Cumulative Interest Payments	EUR	21 352 089.00	18 995 848.00	688 280.00	642 613.00	294 422.00	730 926.00
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 **273 187 476**

Interest Period Start 30/12/2025
Interest Period End 26/01/2026
Interest Days 27
Settlement Date 26/01/2026

Party A Floating Interest Rate 1.884 %
Party A Floating Rate Day Count Fraction 0.0750
Party A Interest Amount **EUR 386 013.90**

Party B Fixed Rate 2.7850 %
Party B Fixed Rate Day Count Fraction 0.0750
Party B Interest Amount **EUR 570 620.34**

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days

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32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	28/01/2026
Payment date	26/01/2026
Period No	18
Monthly Period	01/12/2025
Interest Period	from 30/12/2025 to 26/01/2026 = 27 days