

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	28/02/2026				
Payment date	25/02/2026	Following payment dates:	30/03/2026		
Period No	19		25/02/2026		
Monthly Period	01/01/2026				
Interest Period	from 26/01/2026	to	25/02/2026	=	30 days
Cut-Off date	31/01/2026				

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1. Portfolio Information



Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	19	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	262 419 332.95 EUR
Scheduled Loan Principal Repayments (+MC)	4 118 396.80 EUR
Prepayments	4 808 840.60 EUR
Deemed Collections / Repurchases	- EUR
Total Principal Payments Received in Period	8 927 237.40 EUR
New Defaulted Auto Loans amt in Period	719 062.39 EUR
Closing balance prior to replenishment	252 773 033.16 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	252 773 033.16 EUR
Principal Recoveries on loans in default	427 138.41 EUR
Total revenue collections	
Total Revenue Received in Period	1 222 809.59 EUR
# Loans	
At beginning of period	14 733 Loans
Replenished contracts	- Loans
Paid in Full	366 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	46 Loans
<hr/>	
At end of period	14 321 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from 26/01/2026	to	25/02/2026	=	30 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 649 948.00	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	1 729.97	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 1 651 677.97 EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 627 958.02	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	430 937.02	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	16 106.84	EUR
g. Liquidity Reserve Excess Amount	96 132.25	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts 2 171 134.13 EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from 26/01/2026	to	25/02/2026	=	30 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	8 927 237.40	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	8 927 237.40	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 927 237.40	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	936 177.95	EUR
Total Amount for Issuer Available Redemption Receipts	9 863 415.35	EUR

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4. Reserve Accounts



Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	19
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

Note Balance

Beginning of Period	262 900 062.43	EUR
End of Period	253 036 647.08	EUR

Liquidity Balance

Beginning of Period	0.9 %	2 302 987.28	EUR
Cash Outflow		92 586.72	EUR
Cash Inflow		-	EUR
End of Period	0.8 % *	2 210 400.56	EUR
Required Reserve Amount	0.8 % *	2 210 400.56	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



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Payment date	25/02/2026				
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Monthly Period	01/01/2026				
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Asset Balance

Opening balance prior to replenishment	262 419 332.95	EUR
Closing balance prior to replenishment	252 773 033.16	EUR
Closing Balance post replenishment	252 773 033.16	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	232 506 065.19	91.98 %	13 159
1-29 days past due	12 376 248.88	4.90 %	697
Delinquent Receivables:			
30-59 days past due	2 742 455.00	1.08 %	166
60-89 days past due	1 775 139.15	0.70 %	111
90-119 days past due	1 417 975.83	0.56 %	87
120-149 days past due	1 000 061.75	0.40 %	63
150-179 days past due	955 087.36	0.38 %	38
Total Performing and Delinquent	252 773 033	100.00 %	14 321
Current Period Defaults	719 062.39		46
Cumulative Defaults	14 983 646.89		812
Current Period Principal Recoveries	427 138.41		
Cumulative Principal Recoveries	4 503 690.60		

Sequential Payment Trigger Event,

YES

Revolving period has terminated

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

YES

[A] Cumulative Net Loss Ratio, Payment Date	2.50 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	2.43 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	2.33 %

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

62.68 %

[A] Aggregate Outstanding Asset Principal Amount	252 773 033.16
[B] Aggregate principal balance of Defaulted Contracts	14 983 646.89
[C] Recoveries received on such Defaulted Contracts	4 503 690.60
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	419 980 996.00

or AVERAGE [[A], [B], [C]] > 5%

NO

[A] Delinquency Ratio, Payment Date	3.12 %
[B] Delinquency Ratio, preceding Payment Date	3.13 %
[C] Delinquency Ratio, second preceding Payment Date	3.40 %

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

NO

Principal Deficiency Ledger debit balance	263 613.93
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or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

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5b. Concentration limits



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

Weighted average interest rate (min 4.35%)	4.49 %
Weighted average months to maturity (max 60)	40.25*
Used Vehicles (max 75%)	58.93 %
Balloon Loans (max 73%)	76.43 %
Balloon Installments (max 28%)***	36.16 %
Corporate Borrowers (max 11%)	8.88 %
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
	230 313.72	1	0.09 %
	162 832.49	1	0.06 %
	141 897.73	1	0.06 %
	140 420.79	2	0.06 %
	134 999.45	1	0.05 %
	132 055.33	1	0.05 %
	128 897.05	1	0.05 %
	127 137.53	2	0.05 %
	126 473.64	1	0.05 %
	125 172.60	4	0.05 %
	Total (max 0,6%)		0.57 %

* Post Replenishment

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6. Note Principal



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	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	234 300 062.43	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	-	-	-	-	-	EUR
Pro Rata Amortization	9 863 415.35	-	-	-	-	EUR
End of Period	224 436 647.08	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	480 729.49	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	719 062.39	EUR
Credit PDL	-	-	-	-	936 177.95	EUR
End of Period	-	-	-	-	263 613.93	EUR
Net Note Principal						
Beginning of Period	234 300 062.43	11 300 000.00	9 500 000.00	3 600 000.00	3 719 270.51	EUR
End of Period	224 436 647.08	11 300 000.00	9 500 000.00	3 600 000.00	3 936 386.07	EUR

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7. Outstanding Notes



Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	19	
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1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS2816094085	XS2816094242	XS2816094838	XS2816095058	XS2816095215
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	93.20 %	2.70 %	2.25 %	0.85 %	1.00 %
Legal Final Maturity Date		30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032
Rating (Fitch/S&P)		AAA (sf) / AAA (sf)	AA+ (sf) / AA (sf)	AA- (sf) / A (sf)	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	262 900 062.43	234 300 062.43	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	9 863 415.35					
Amortisation	-					
Redemption per Class	-	-	-	-	-	-
Redemption per Note	-	-	-	-	-	-
Outstanding Closing Balance		224 436 647.08	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		30	30	30	30	30
Principal Outstanding per Note Beginning of Period		59 862.05	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		-	-	-	-	-
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		127.06	247.25	280.58	350.58	807.25
Interest Payment	598 422.05	497 301.88	27 939.25	26 655.42	12 621.00	33 904.50
Interest Payment per Note		127.06	247.25	280.58	350.58	807.25

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D	Class E
Initial total CE (Subordination)		6.81 %	4.12 %	1.86 %	1.00 %	0.00 %
Initial total CE (Subordination, incl. 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)		11.72 %	7.42 %	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)		11.72 %	7.42 %	2.97 %	1.60 %	0.00 %

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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

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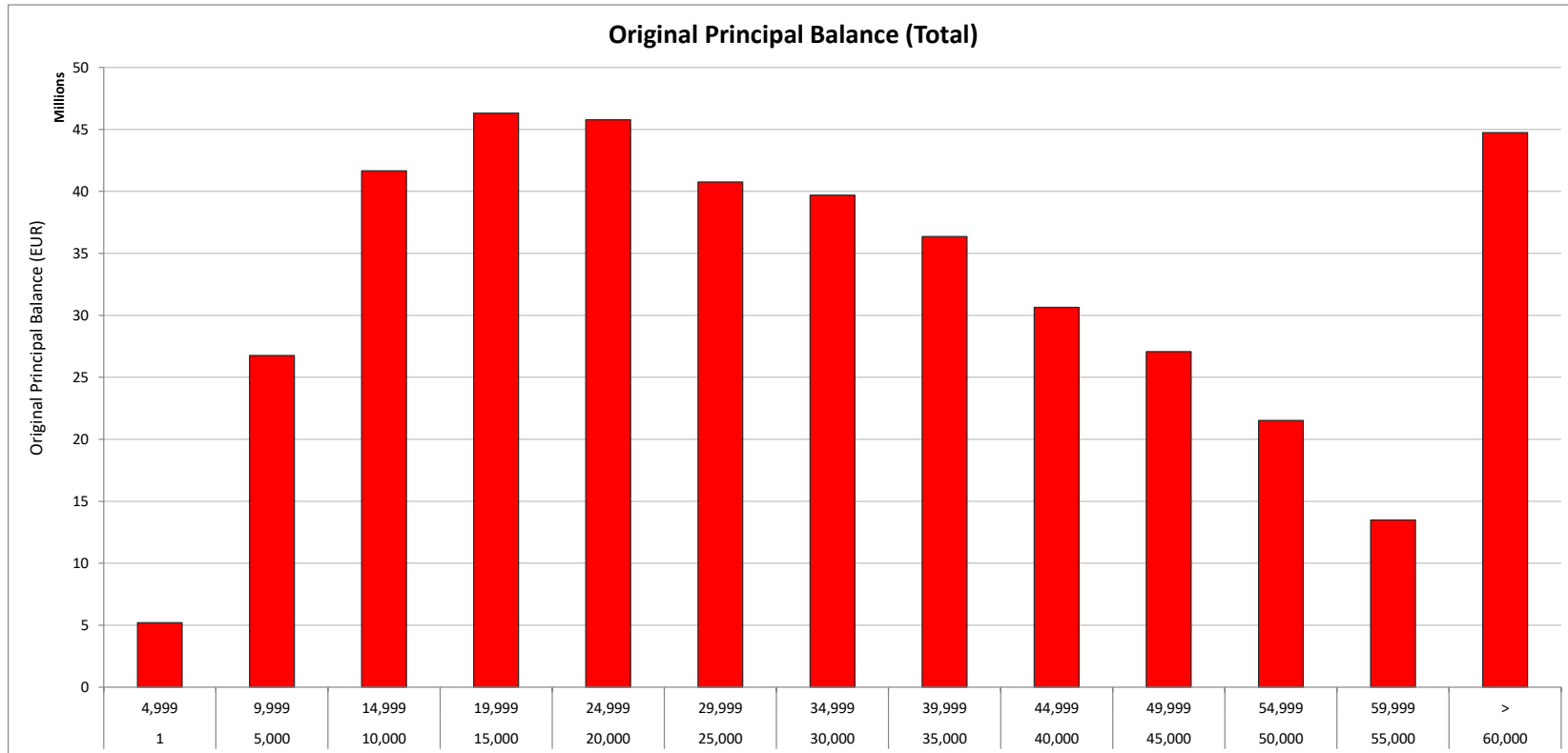
Original balance

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

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance

Reporting Date	28/02/2026	
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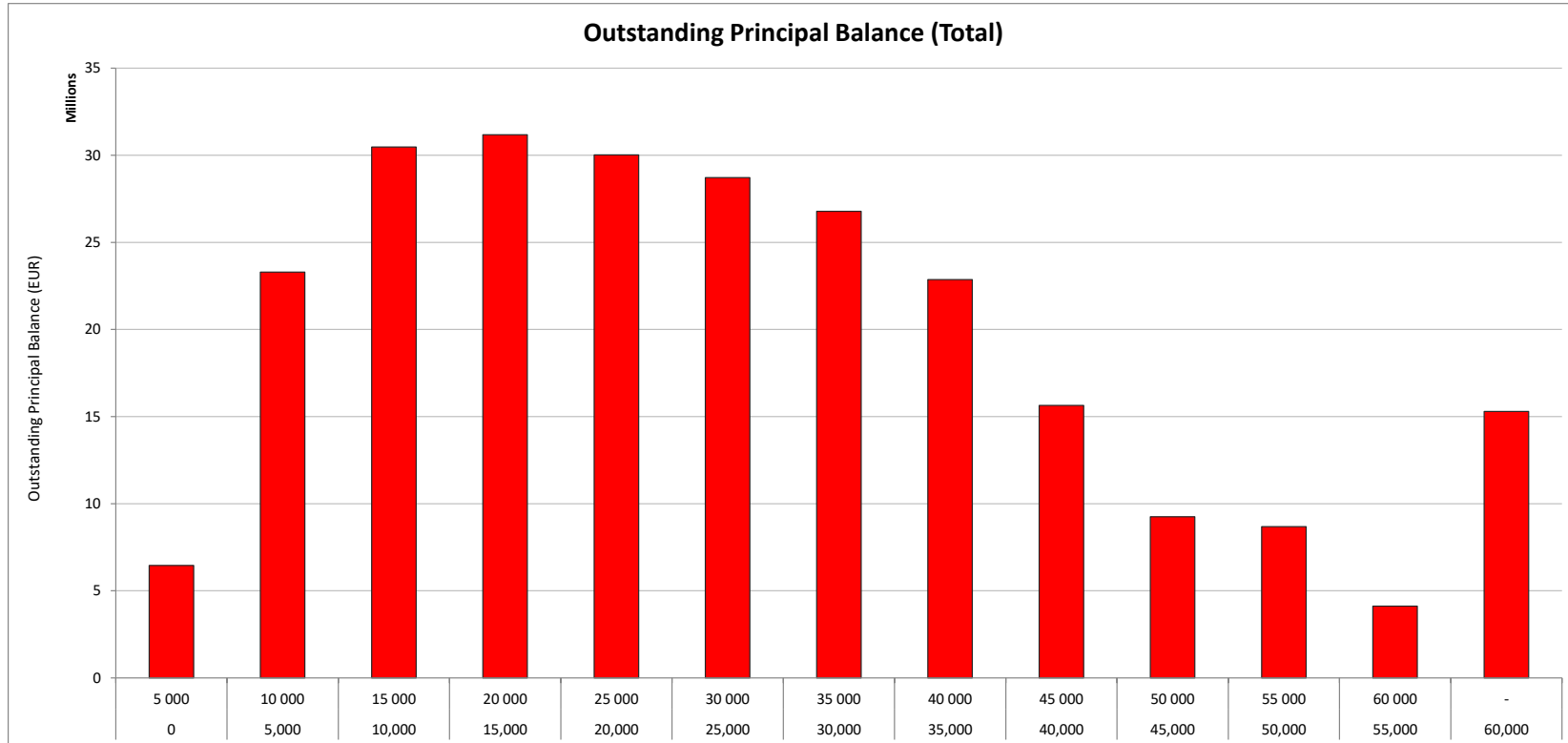
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 114	6 458 151	2.55 %	24.7	27.1
5 000	10 000	3 125	23 290 724	9.21 %	37.5	26.6
10 000	15 000	2 472	30 474 544	12.06 %	40.8	26.3
15 000	20 000	1 789	31 176 576	12.33 %	40.7	26.9
20 000	25 000	1 339	30 024 343	11.88 %	40.2	26.9
25 000	30 000	1 047	28 720 438	11.36 %	40.2	26.9
30 000	35 000	828	26 781 481	10.60 %	40.7	27.0
35 000	40 000	611	22 859 886	9.04 %	40.8	27.3
40 000	45 000	370	15 644 423	6.19 %	40.8	28.0
45 000	50 000	196	9 254 024	3.66 %	42.1	26.7
50 000	55 000	166	8 680 409	3.43 %	43.1	26.9
55 000	60 000	72	4 116 655	1.63 %	42.8	27.3
60 000	-	192	15 291 378	6.05 %	43.5	26.8
Total		14 321	252 773 033	100 %	40.3	26.9

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10.b Outstanding Principal Balance Graph

Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	19	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days



SCF RAHOITUSPALVELUT XIII DAC

Monthly Investor Report

11.a Geographical Distribution



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

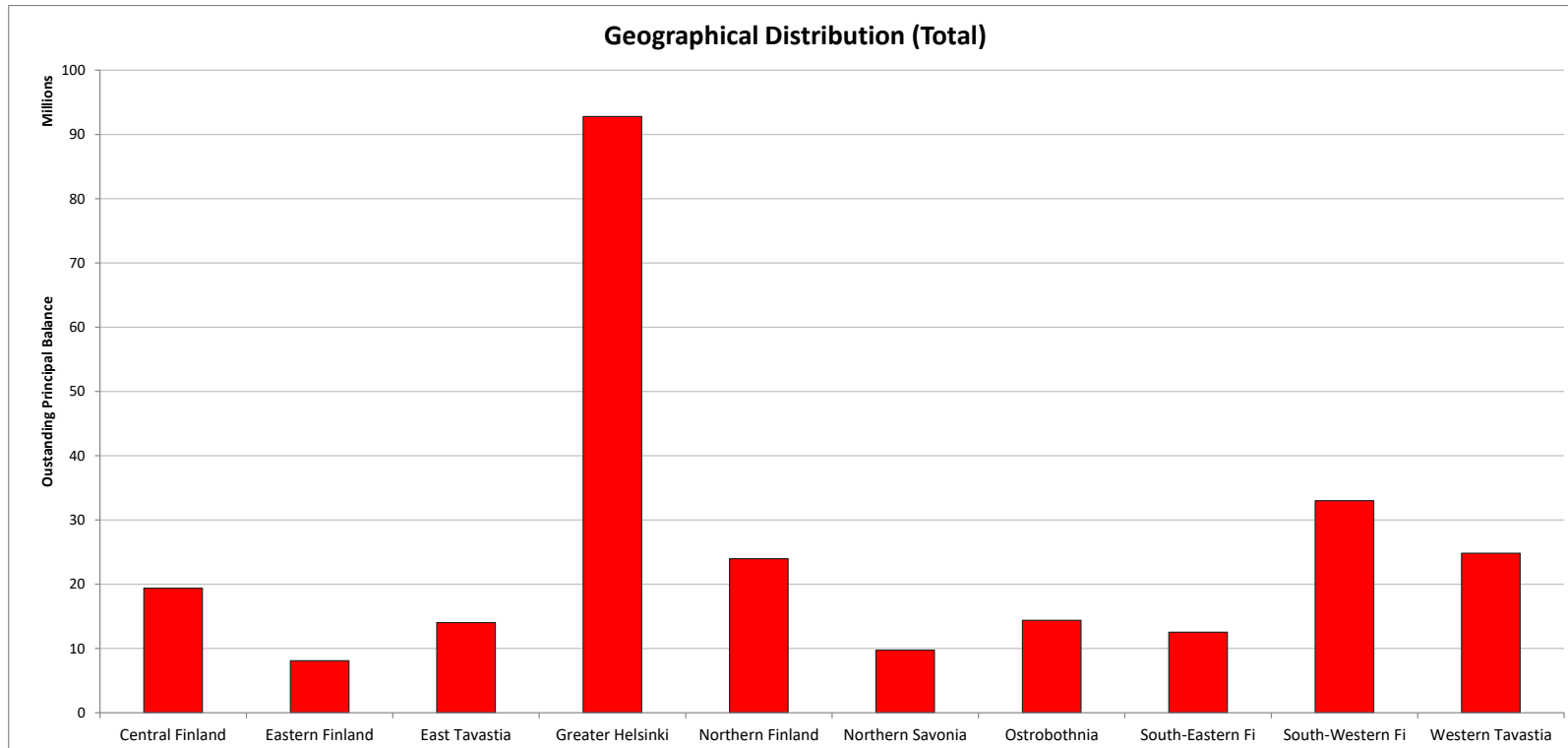
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 165	19 384 683	7.67 %	40.1	27.0
Eastern Finland	513	8 085 192	3.20 %	41.2	26.1
East Tavastia	831	14 043 205	5.56 %	40.2	26.8
Greater Helsinki	4 670	92 788 710	36.71 %	40.1	27.5
Northern Finland	1 295	23 965 525	9.48 %	40.6	26.3
Northern Savonia	622	9 754 357	3.86 %	40.4	25.6
Ostrobothnia	1 019	14 397 294	5.70 %	40.2	26.1
South-Eastern Fi	828	12 542 151	4.96 %	39.9	26.8
South-Western Fi	1 902	32 995 669	13.05 %	40.4	26.7
Western Tavastia	1 476	24 816 247	9.82 %	40.3	27.0
Total	14 321	252 773 033	100 %	40.3	26.9

Geographic distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	19	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days



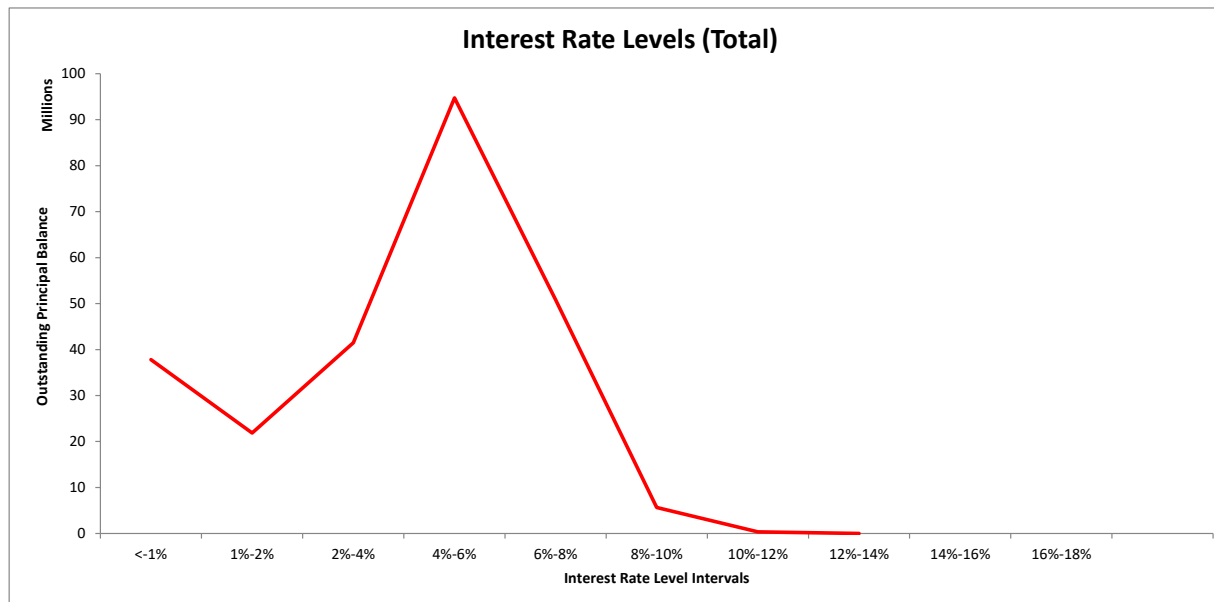
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	1 520	37 791 159	14.95 %	37.4	25.3	
1 %	2 %	781	21 846 484	8.64 %	37.1	31.2	
2 %	4 %	2 020	41 467 053	16.40 %	38.5	29.2	
4 %	6 %	4 795	94 732 874	37.48 %	41.6	26.4	
6 %	8 %	4 476	50 895 287	20.13 %	42.4	25.7	
8 %	10 %	685	5 668 055	2.24 %	42.4	24.9	
10 %	12 %	43	367 744	0.15 %	45.5	22.0	
12 %	14 %	1	4 378	0.00 %	39.0	21.0	
14 %	16 %						
16 %	18 %						
18 %	-						
Total		14 321	252 773 033	100 %	40.3	26.9	

Interest distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	28/02/2026					
Payment date	25/02/2026					
Period No	19					
Monthly Period	01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

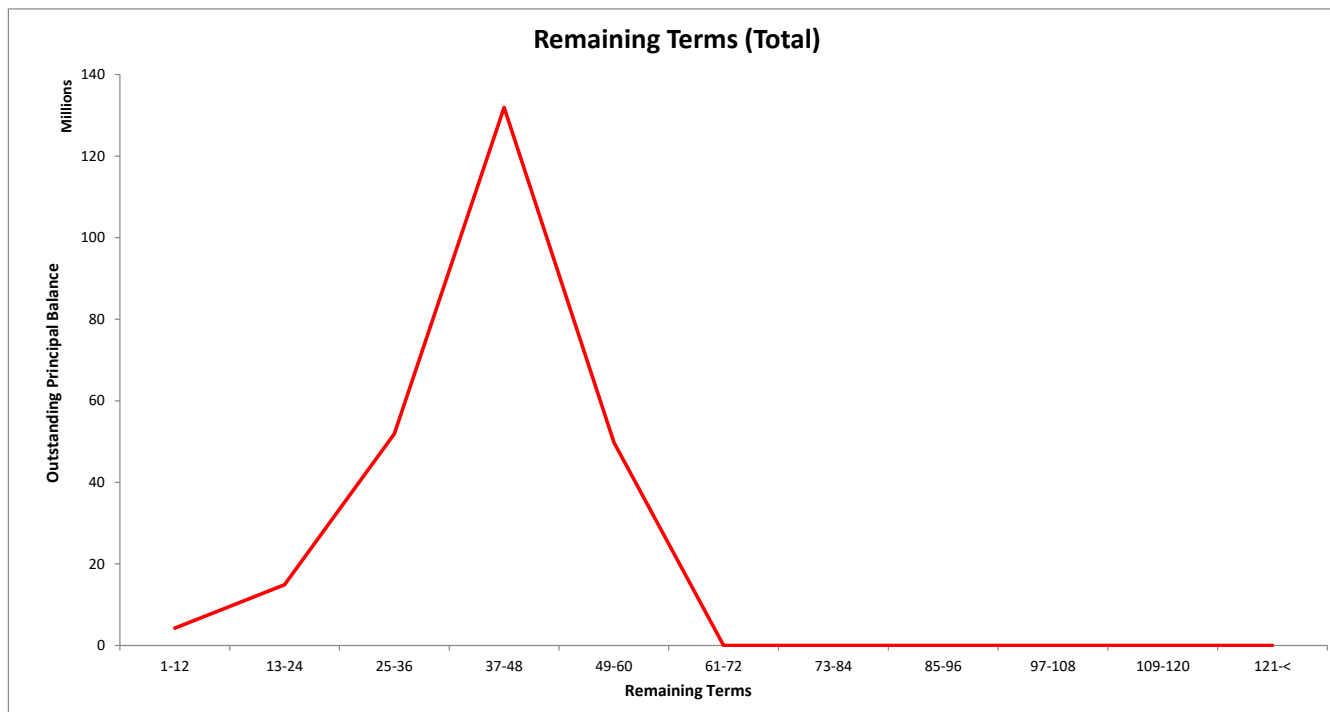
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	0	4	2 989	0.00 %	0.0	53.2	
1	12	883	4 255 271	1.68 %	7.7	35.1	
13	24	1 555	14 869 756	5.88 %	19.4	32.1	
25	36	3 115	51 913 445	20.54 %	31.6	30.3	
37	48	6 330	131 944 940	52.20 %	42.7	27.1	
49	60	2 434	49 786 632	19.70 %	51.8	20.8	
61	72						
73	84						
85	96						
97	108						
109	120						
121 -							
Total		14 321	252 773 033	100 %	40.3	26.9	

Months to maturity

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

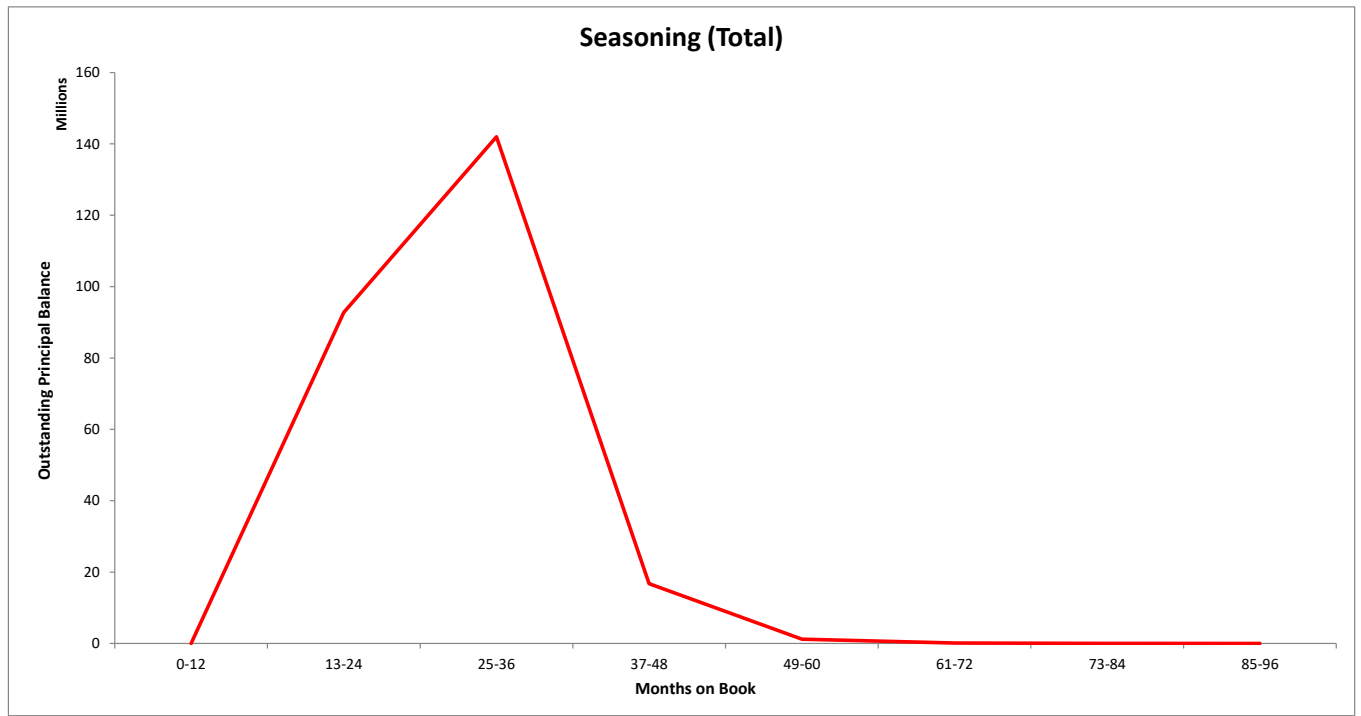
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	5 413	92 755 693	36.70%	45.0	20.9
25	36	7 802	141 984 232	56.17 %	38.8	29.0
37	48	993	16 733 388	6.62 %	28.1	40.3
49	60	103	1 179 965	0.47 %	12.9	52.3
61	72	8	109 713	0.04 %	14.5	67.7
73	84	2	10 042	0.00 %	8.6	74.4
85	96					
Total		14 321	252 773 033	100 %	40.3	26.9

Months on book

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date 28/02/2026
Payment date 25/02/2026
Period No 19
Monthly Period 01/01/2026
Interest Period from 26/01/2026 to 25/02/2026 = 30 days

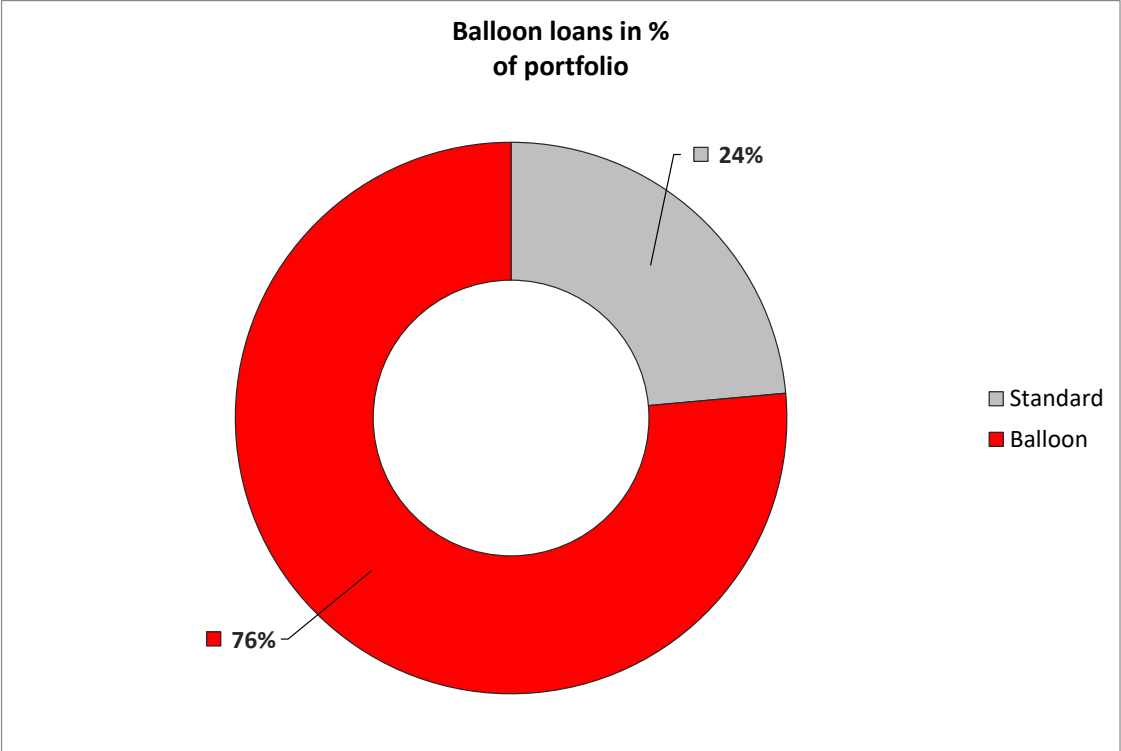
Balloon loans in %
of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	6 624	59 569 879	23.6 %	4 879	0.0 %	37.8	25.3
Balloon	7 697	193 203 154	76.4 %	91 403 389	47.3 %	41.0	27.4
Total	14 321	252 773 033	100 %	91 408 268	36 %	40.3	26.9

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.a Number of loans per borrower



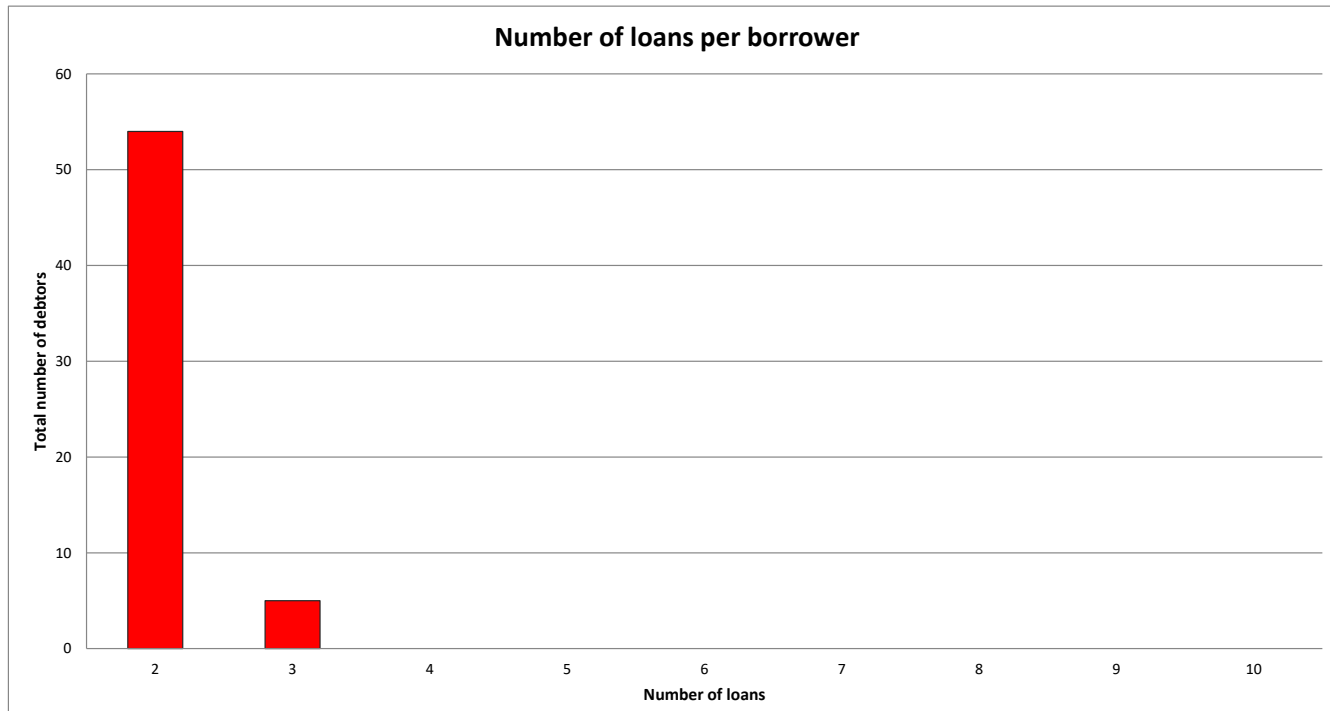
Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
Number of loans per borrower	1	14 198	250 551 325	99.12 %
	2	54	1 931 558	0.76 %
	3	5	290 150	0.11 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	14 257	252 773 033	100%

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.b Number of loans per borrower

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XIII DAC

Monthly Investor Report

17.a Amortisation Profile

Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	19	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days



TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	252 773 033	248 442 337	4 330 696	946 951	4.59 %	98.29 %
2	248 442 337	244 304 707	4 137 630	930 419	4.59 %	96.65 %
3	244 304 707	240 043 986	4 260 721	914 359	4.58 %	94.96 %
4	240 043 986	235 689 774	4 354 212	897 532	4.58 %	93.24 %
5	235 689 774	231 520 382	4 169 392	881 011	4.58 %	91.59 %
6	231 520 382	227 229 137	4 291 245	864 974	4.58 %	89.89 %
7	227 229 137	222 965 521	4 263 616	848 557	4.57 %	88.21 %
8	222 965 521	218 666 833	4 298 688	832 220	4.57 %	86.51 %
9	218 666 833	214 375 704	4 291 129	815 840	4.57 %	84.81 %
10	214 375 704	210 127 108	4 248 596	799 379	4.57 %	83.13 %
11	210 127 108	205 802 619	4 324 489	783 143	4.57 %	81.42 %
12	205 802 619	201 603 310	4 199 309	766 627	4.56 %	79.76 %
13	201 603 310	197 442 169	4 161 141	750 470	4.56 %	78.11 %
14	197 442 169	193 283 195	4 158 974	734 383	4.56 %	76.47 %
15	193 283 195	189 917 937	4 365 258	718 368	4.55 %	74.74 %
16	189 917 937	186 580 818	4 357 119	701 749	4.55 %	73.01 %
17	186 580 818	180 090 296	4 470 522	685 117	4.55 %	71.25 %
18	180 090 296	175 780 368	4 309 928	668 321	4.55 %	69.53 %
19	175 780 368	171 578 282	4 182 106	652 084	4.54 %	67.88 %
20	171 578 282	167 281 244	4 297 018	635 844	4.54 %	66.18 %
21	167 281 244	163 016 153	4 265 092	619 757	4.54 %	64.49 %
22	163 016 153	158 851 720	4 164 433	603 626	4.54 %	62.84 %
23	158 851 720	154 654 835	4 196 885	587 620	4.53 %	61.18 %
24	154 654 835	150 290 525	4 364 310	571 678	4.53 %	59.46 %
25	150 290 525	146 258 287	4 032 239	555 408	4.53 %	57.86 %
26	146 258 287	142 275 063	3 983 224	540 078	4.52 %	56.29 %
27	142 275 063	137 508 383	4 766 680	525 134	4.52 %	54.40 %
28	137 508 383	132 989 691	4 518 692	507 581	4.52 %	52.61 %
29	132 989 691	128 365 763	4 623 928	491 451	4.53 %	50.78 %
30	128 365 763	123 582 668	4 783 095	474 645	4.53 %	48.89 %
31	123 582 668	118 655 343	4 927 325	457 181	4.53 %	46.94 %
32	118 655 343	113 221 840	5 433 503	439 970	4.54 %	44.79 %
33	113 221 840	108 055 503	5 166 338	421 599	4.56 %	42.75 %
34	108 055 503	103 015 747	5 039 756	404 054	4.58 %	40.75 %
35	103 015 747	98 363 257	4 652 490	387 039	4.60 %	38.91 %
36	98 363 257	93 226 418	5 136 839	370 710	4.62 %	36.88 %
37	93 226 418	88 124 274	5 102 144	354 465	4.66 %	34.86 %
38	88 124 274	82 813 308	5 310 966	339 011	4.72 %	32.76 %
39	82 813 308	75 372 568	7 440 740	323 458	4.79 %	29.82 %
40	75 372 568	69 181 789	6 190 779	301 716	4.91 %	27.37 %
41	69 181 789	62 674 142	6 507 647	281 347	4.99 %	24.79 %
42	62 674 142	56 591 639	6 082 503	258 498	5.06 %	22.39 %
43	56 591 639	50 931 067	5 660 572	236 434	5.13 %	20.15 %
44	50 931 067	45 307 203	5 623 863	214 431	5.17 %	17.92 %
45	45 307 203	38 488 793	6 818 411	192 429	5.22 %	15.23 %
46	38 488 793	31 982 337	6 506 455	165 328	5.28 %	12.65 %
47	31 982 337	26 474 140	5 508 198	137 265	5.27 %	10.47 %
48	26 474 140	21 969 705	4 504 435	112 813	5.24 %	8.69 %
49	21 969 705	18 136 400	3 833 305	93 030	5.20 %	7.17 %
50	18 136 400	14 561 377	3 575 023	75 310	5.10 %	5.76 %
51	14 561 377	10 469 191	4 092 186	59 591	5.02 %	4.14 %
52	10 469 191	7 983 919	2 485 272	42 258	4.95 %	3.16 %
53	7 983 919	5 698 048	2 285 871	31 489	4.84 %	2.25 %
54	5 698 048	3 788 966	1 909 082	21 820	4.69 %	1.50 %
55	3 788 966	2 321 873	1 467 094	14 277	4.62 %	0.92 %
56	2 321 873	1 190 680	1 131 192	8 919	4.71 %	0.47 %
57	1 190 680	472 343	718 337	4 578	4.71 %	0.19 %
58	472 343	157 926	314 417	1 709	4.43 %	0.06 %
59	157 926	38 378	119 547	637	4.95 %	0.02 %
60	38 378	0	38 378	49	1.53 %	0.00 %
61	0	0	0	0	0.00 %	0.00 %

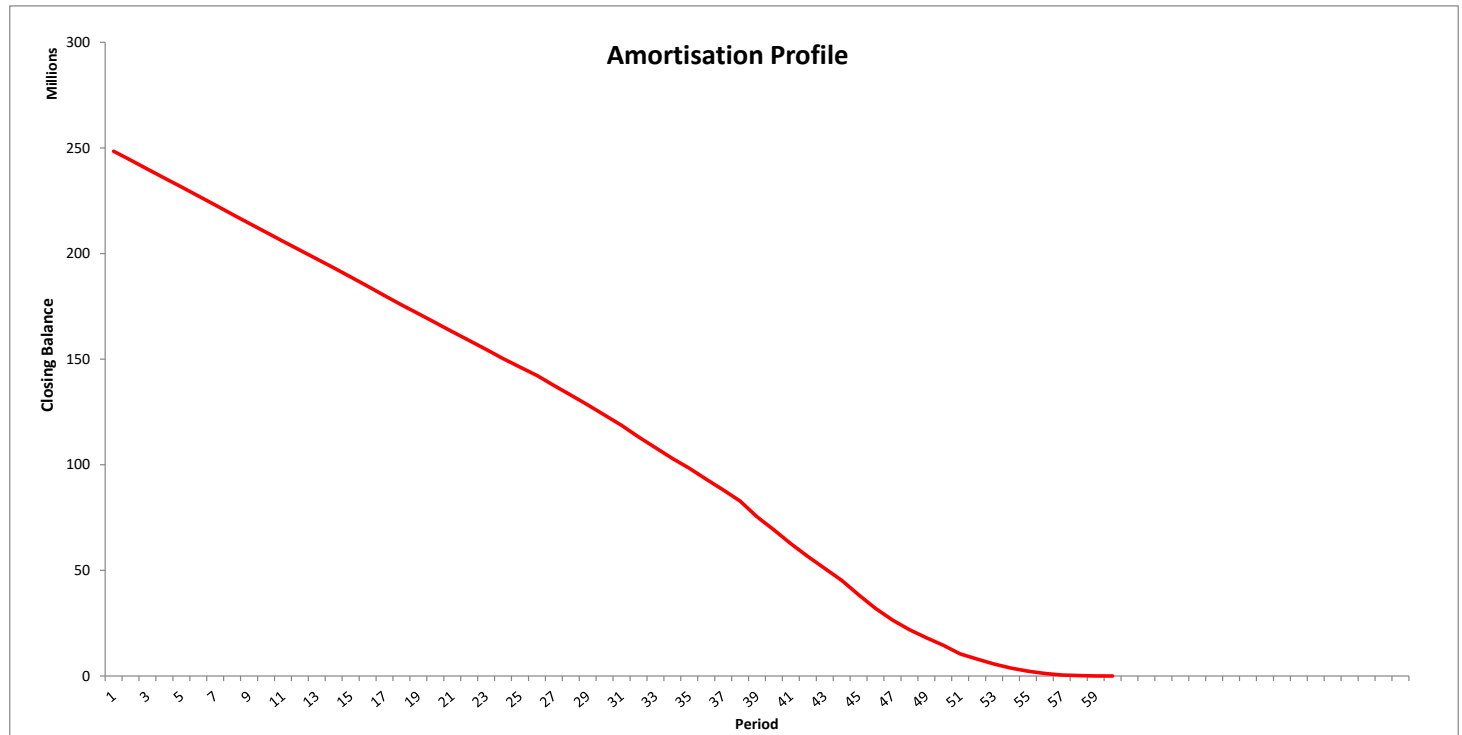
Amortization profile

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.b Amortisation Profile



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



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18.a Payment Holidays



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 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	
2026 01	232	249	76 323	5 071 932	
Total:	4 435	4 675	1 295 748	99 867 611	

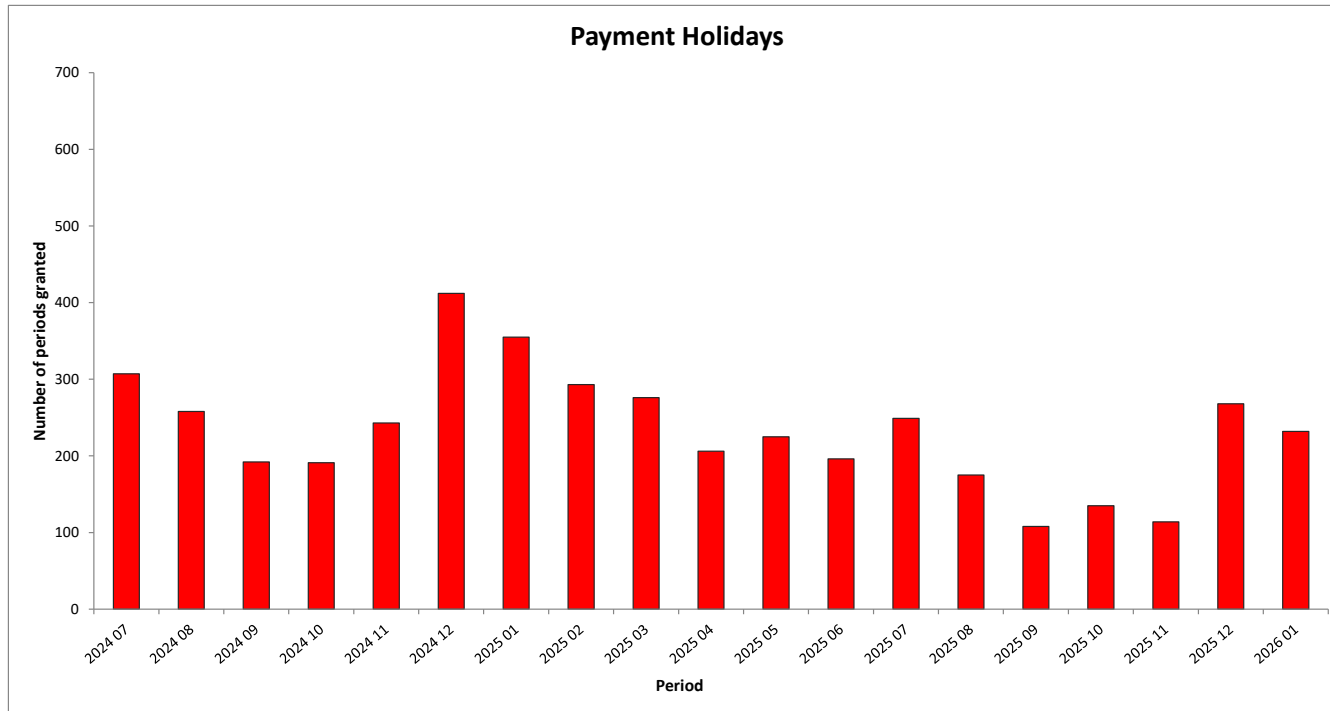
Payment Holiday

Santander Consumer Finance Oy
Risto Rytiin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



**SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report**

18.c Remaining Payment Holidays



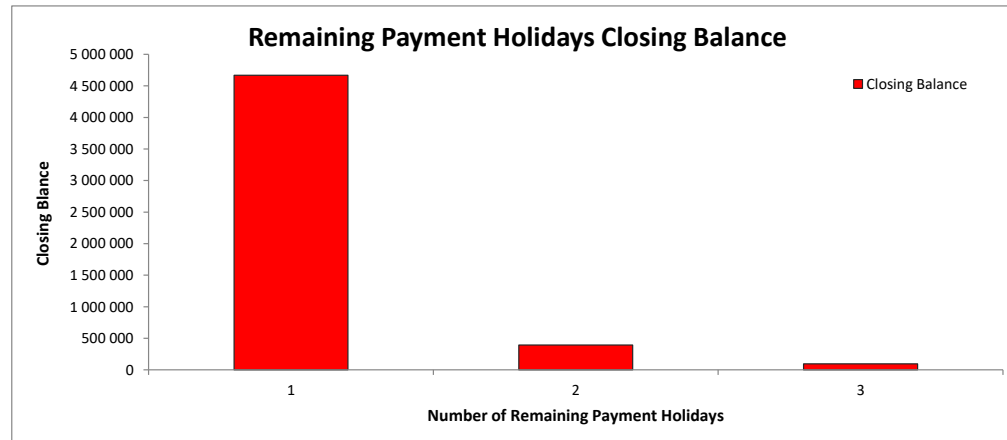
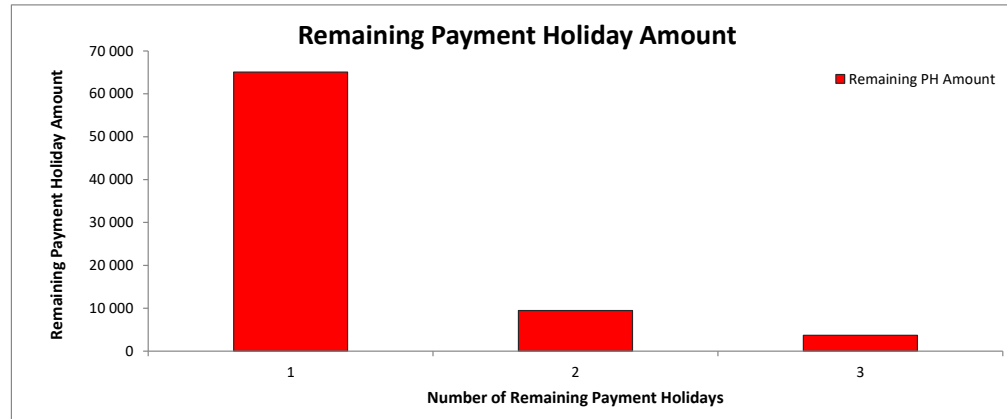
Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	19
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	223	65 073	4 667 071	
2	14	9 487	392 020	
3	2	3 705	94 444	
Total	239	78 265	5 153 535	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

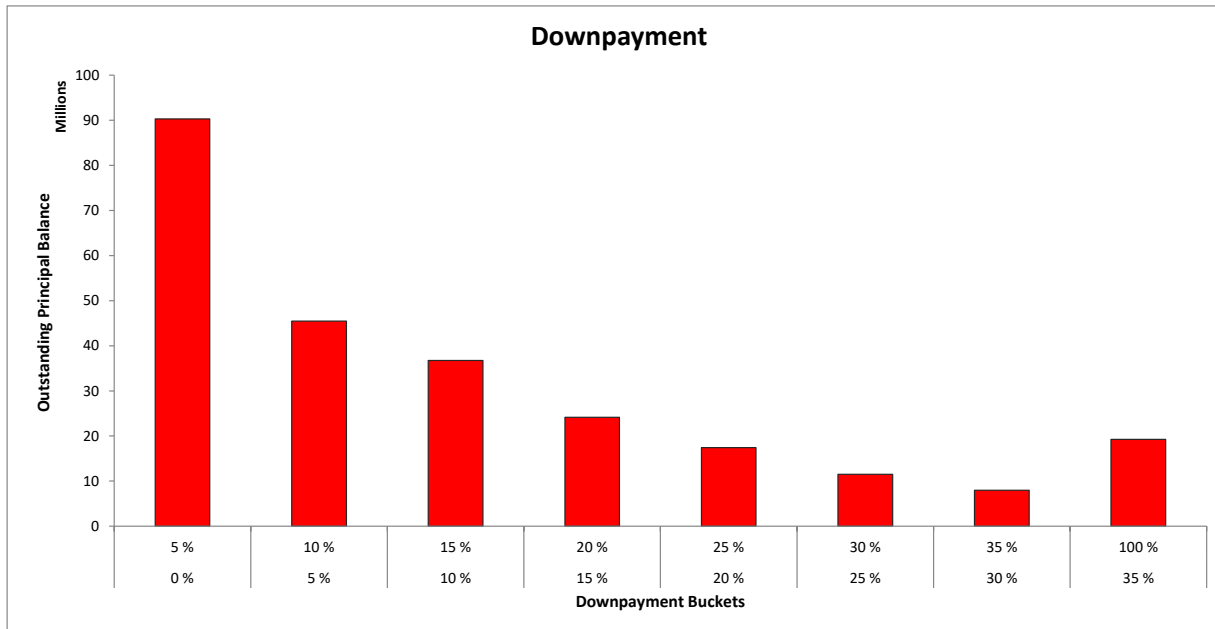
Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	28/02/2026					
Payment date	25/02/2026					
Period No	19					
Monthly Period	01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.a Vehicle Condition



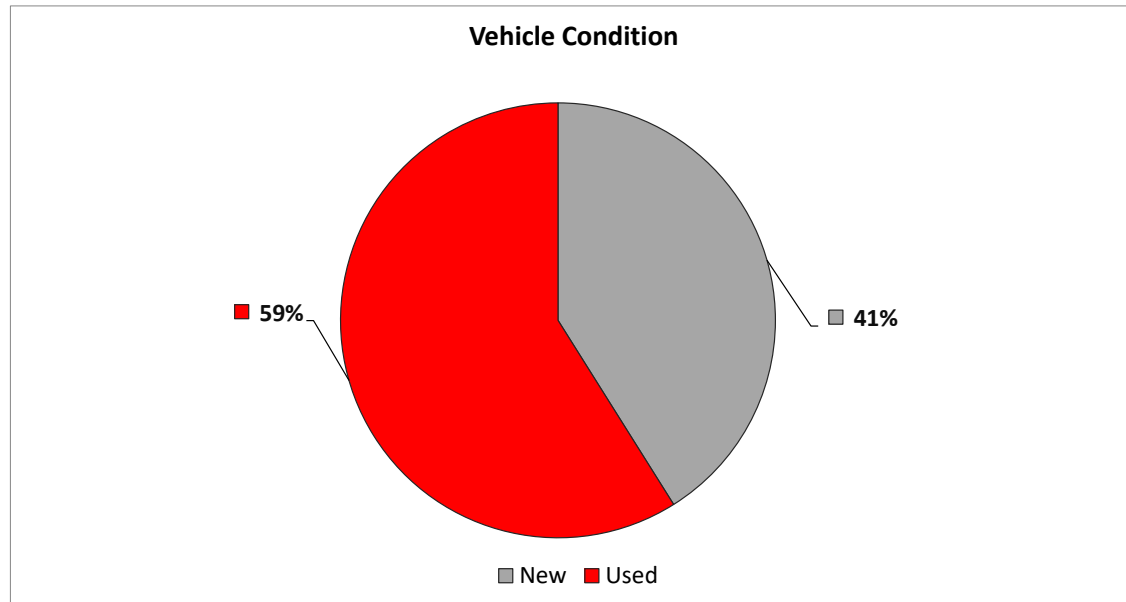
Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	19
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	3 660	103 824 071	41.07 %	37.7	27.6	
Used	10 661	148 948 963	58.93 %	42.0	26.5	
Total	14 321	252 773 033	100 %	40.3	26.9	

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Monthly Investor Report

20.b Vehicle Condition

Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	19	
Monthly Period	01/01/2026	01/01/2026
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.a Borrower Type



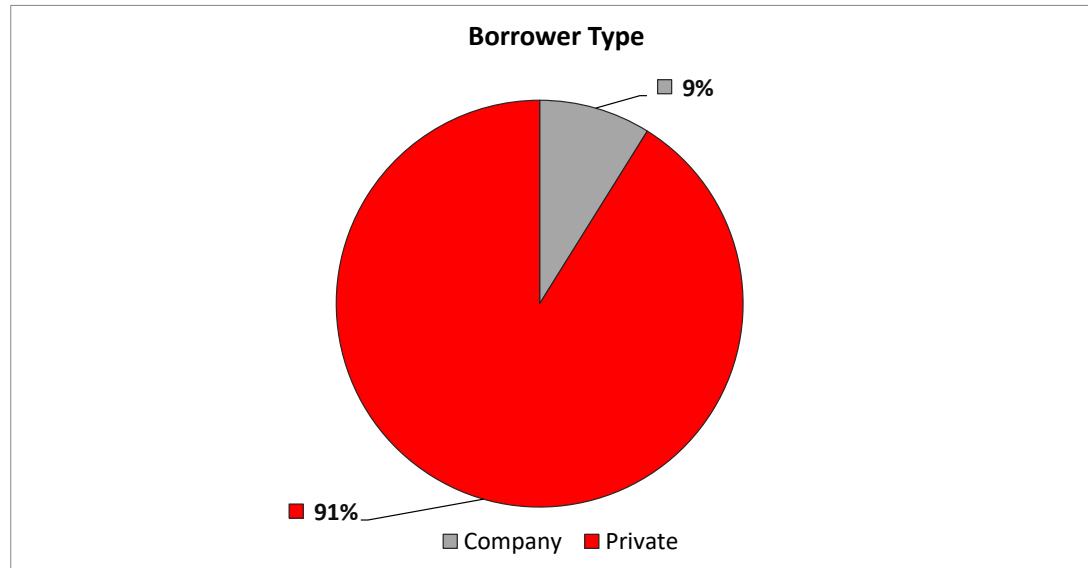
Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	19
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 089	22 446 827	8.88 %	32.9	29.2
Private	13 232	230 326 206	91.12 %	41.0	26.7
Total	14 321	252 773 033	100 %	40.3	26.9

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	19
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	19	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026	to 25/02/2026 = 30 days

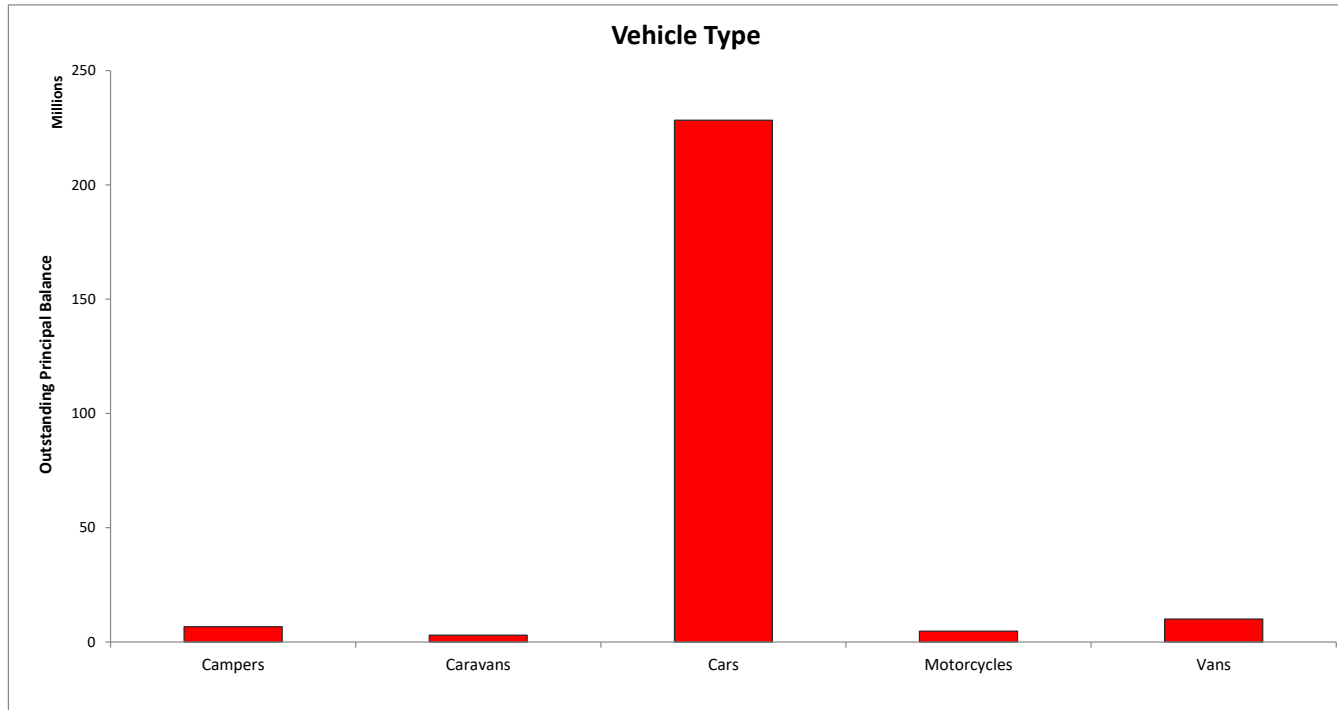


TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	197	6 717 696	2.66 %	41.9	27.1
Caravans	174	2 982 636	1.18 %	40.9	26.7
Cars	12 682	228 304 290	90.32 %	40.3	26.9
Motorcycles	507	4 743 041	1.88 %	38.6	25.7
Vans	761	10 025 370	3.97 %	37.5	27.4
Total	14 321	252 773 033	100 %	40.3	26.9

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Monthly Investor Report

22.b Vehicle type

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days

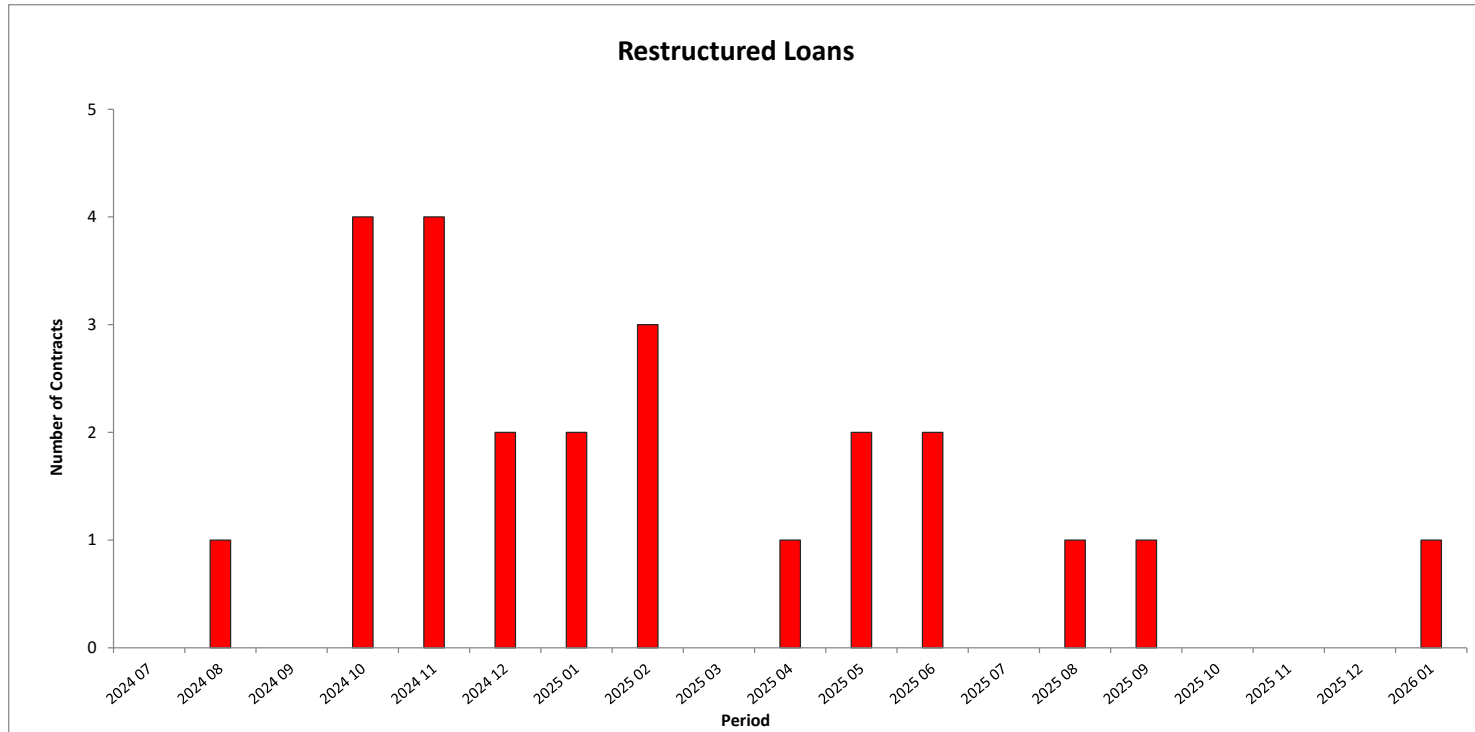
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11 465
2024 09	0	0
2024 10	4	106 716
2024 11	4	78 043
2024 12	2	10 565
2025 01	2	4 901
2025 02	3	32 105
2025 03	0	0
2025 04	1	40 143
2025 05	2	9 993
2025 06	2	86 575
2025 07	0	0
2025 08	1	8 991
2025 09	1	17 048
2025 10	0	0
2025 11	0	0
2025 12	0	0
2026 01	1	9 359
Total	24	415 903

Restructured

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23.b Restructured Loans

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



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24.a Dynamic Interest rate



Reporting Date	28/02/2026		
Payment date	25/02/2026		
Period No	19		
Monthly Period	01/01/2026		
Interest Period	from	26/01/2026	to 25/02/2026 = 30 days

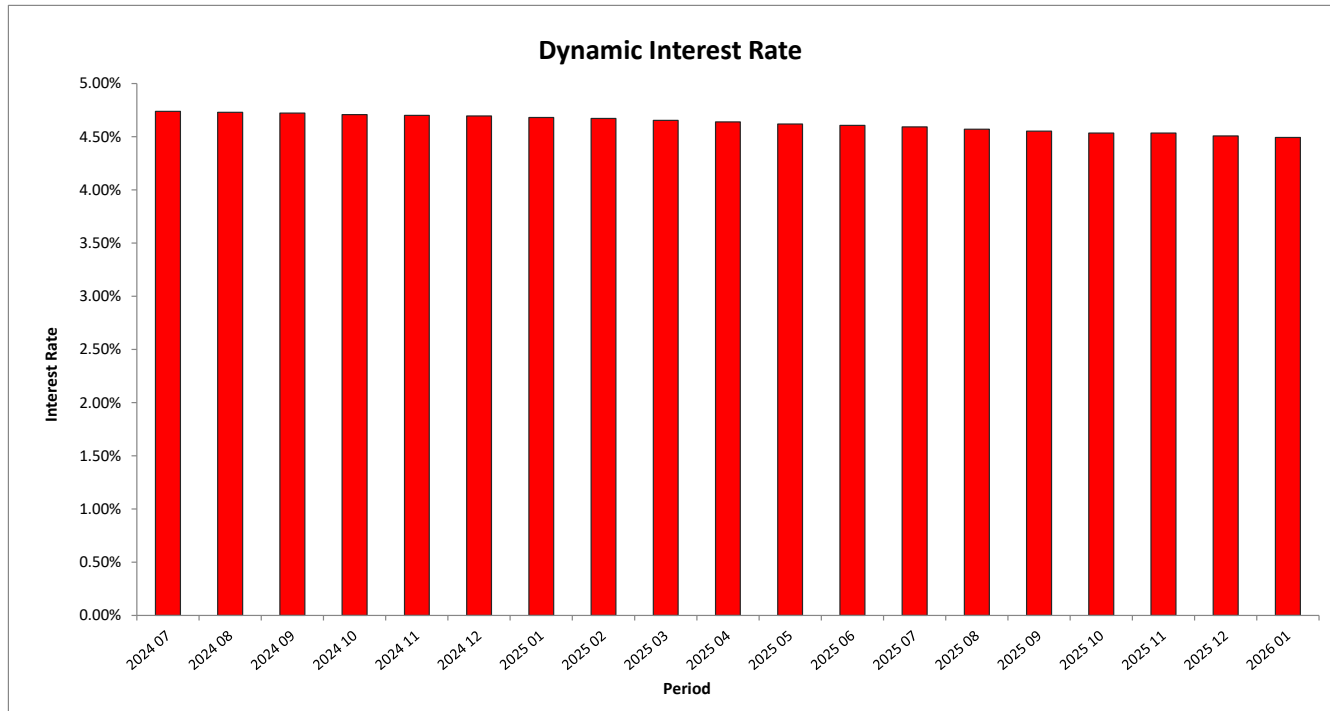
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390 666 760	4.74 %
2024 08	408 032 437	4.73 %
2024 09	408 729 706	4.72 %
2024 10	406 199 100	4.71 %
2024 11	408 439 235	4.70 %
2024 12	408 179 787	4.69 %
2025 01	394 847 033	4.68 %
2025 02	382 776 854	4.67 %
2025 03	369 714 379	4.65 %
2025 04	356 782 886	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 %
2026 01	252 773 033	4.49 %

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	28/02/2026				
Payment date	25/02/2026				
Period No	19				
Monthly Period	01/01/2026				
Interest Period	from	26/01/2026	to	25/02/2026	= 30 days



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25.a Dynamic Pre-Payments



Reporting Date	28/02/2026		
Payment date	25/02/2026		
Period No	19		
Monthly Period	from	01/01/2026	to
Interest Period		26/01/2026	25/02/2026 = 30 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 %
2026 01	4 808 841	252 773 033	20.59 %

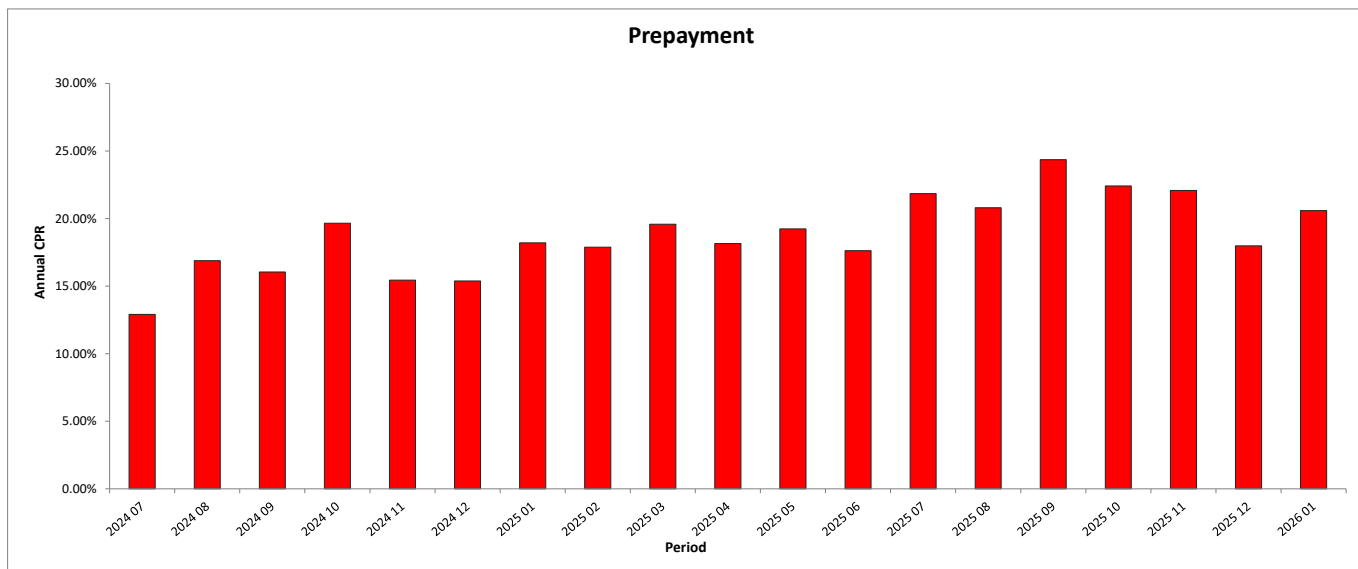
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	28/02/2026		
Payment date	25/02/2026		
Period No	19		
Monthly Period	01/01/2026		
Interest Period	from	26/01/2026	to 25/02/2026 = 30 days



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26. Delinquency



Reporting Date	28/02/2026					
Payment date	25/02/2026					
Period No	19					
Monthly Period	01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days

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

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28/02/2026	
Payment date	25/02/2026	
Period No	19	
Monthly Period	01/01/2026	
Interest Period	from 26/01/2026 to 25/02/2026 =	30 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		9 876	4 876									
2024 4	1 072 203	59	46 813	550 910	521 294	58 222	609 132	463 072									
2025 1	2 839 323	153	245 809	1 142 527	1 696 796	85 744	1 228 271	1 611 052									
2025 2	4 143 457	229	633 620	1 443 158	2 700 299	146 882	1 590 040	2 553 417									
2025 3	2 943 407	142	665 588	756 142	2 187 264	57 222	813 364	2 130 043									
2025 4	3 251 192	173	224 783	224 783	3 026 409	70 565	295 348	2 955 843									
2026 1	719 062	46				8 268	8 268	710 794									
2026 2								0									
2026 3																	
2026 4																	
2027 1																	
2027 2																	
2027 3																	
2027 4																	

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28. Priority of Payments - Revenue



Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	19
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 651 677.97	EUR
Senior Expenses	-	50 106.90	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	610 147.23	EUR
Tranche A Loan Interest to Issuer	-	113 245.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	9 417.00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	11 083.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6 720.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	27 020.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	823 938.84	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	+	2 171 134.13	EUR
Senior Expenses	-	26 386.95	EUR
Issuer swap interest to swap counterparty	-	610 147.23	EUR
Interest Class A Notes	-	497 302.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	27 939.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	26 655.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	12 621.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	33 905.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	936 177.95	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	28/02/2026
Payment date	25/02/2026
Period No	19
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	8 927 237.40	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	-	8 927 237.40	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	9 863 415.35	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	-	9 863 415.35	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	28/02/2026					
Payment date	25/02/2026					
Period No	19					
Monthly Period	01/01/2026					
Interest Period	from	26/01/2026	to	25/02/2026	=	30 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	50 106.90					
Interest accrued for the Period	EUR	598 422.00	497 302.00	27 939.00	26 655.00	12 621.00	33 905.00
Cumulative Interest accrued	EUR	21 950 511.00	19 493 150.00	716 219.00	669 268.00	307 043.00	764 831.00
Interest Payments	EUR	598 422.00	497 302.00	27 939.00	26 655.00	12 621.00	33 905.00
Cumulative Interest Payments	EUR	21 950 511.00	19 493 150.00	716 219.00	669 268.00	307 043.00	764 831.00
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	262 900 062
Interest Period Start	26/01/2026
Interest Period End	25/02/2026
Interest Days	30
Settlement Date	25/02/2026
Party A Floating Interest Rate	1.967 %
Party A Floating Rate Day Count Fraction	0.0833
Party A Interest Amount	EUR 430 937.02
Party B Fixed Rate	2.7850 %
Party B Fixed Rate Day Count Fraction	0.0833
Party B Interest Amount	EUR 610 147.23

Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	19
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days

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32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	28/02/2026
Payment date	25/02/2026
Period No	19
Monthly Period	01/01/2026
Interest Period	from 26/01/2026 to 25/02/2026 = 30 days