

**SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



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Reporting Date	27/03/2026				
Payment date	25/03/2026		Following payment dates:	25/04/2026	
Period No	20			25/03/2026	
Monthly Period	01/02/2026				
Interest Period	from 25/02/2026		to	25/03/2026	= 28 days
Cut-Off date	28/02/2026				

**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**1. Portfolio Information**



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	20	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>252,773,033.16 EUR</b>
Scheduled Loan Principal Repayments (+MC)	4,074,882.92 EUR
Prepayments	4,573,827.13 EUR
Deemed Collections / Repurchases	- EUR
<b>Total Principal Payments Received in Period</b>	<b>8,648,710.05 EUR</b>
New Defaulted Auto Loans amt in Period	799,659.58 EUR
<b>Closing balance prior to replenishment</b>	<b>243,324,663.53 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>- EUR</b>
Re-investment Principal Ledger Closing Balance	- EUR
<b>Closing Balance post replenishment</b>	<b>243,324,663.53 EUR</b>
Principal Recoveries on loans in default	589,103.56 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>1,151,612.95 EUR</b>
<b># Loans</b>	
At beginning of period	14,321 Loans
Replenished contracts	- Loans
Paid in Full	342 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	36 Loans
<b>At end of period</b>	<b>13,943 Loans</b>

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**2. Amount Due for Distribution - Revenue Receipts**



Reporting Date	27/03/2026			
Payment date	25/03/2026			
Period No	20			
Monthly Period	01/02/2026			
Interest Period	from 25/02/2026	to	25/03/2026	= 28 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1,740,716.51	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	648.23	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** **1,741,364.74 EUR**

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,741,234.74	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	385,740.31	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	15,871.72	EUR
g. Liquidity Reserve Excess Amount	91,856.89	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** **2,234,703.66 EUR**

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**3. Amount Due for Distribution - Redemption Receipts**



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from 25/02/2026	to	25/03/2026	=	28 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	8,648,710.05	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>8,648,710.05</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8,648,710.05	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	1,063,273.51	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>9,711,983.56</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

**Note Balance**

Beginning of Period	253,036,647.08	EUR
End of Period	243,324,663.52	EUR

**Liquidity Balance**

Beginning of Period	0.9 %	2,210,400.56	EUR
Cash Outflow		88,770.74	EUR
Cash Inflow		-	EUR
End of Period	0.8 % *	2,121,629.82	EUR
Required Reserve Amount	0.8 % *	2,121,629.82	EUR

**Expenses Advance**

Beginning of Period	3,588,087.29	EUR
Interest paid	84,917.66	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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Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

**5a. Performance Data**



**Asset Balance**

Opening balance prior to replenishment	252,773,033.16	EUR
Closing balance prior to replenishment	243,324,663.53	EUR
Closing Balance post replenishment	243,324,663.53	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	225,741,633.29	92.77 %	12,895
1-29 days past due	10,870,899.97	4.47 %	649
<b>Delinquent Receivables:</b>			
30-59 days past due	2,250,862.85	0.93 %	140
60-89 days past due	1,378,250.83	0.57 %	81
90-119 days past due	1,241,165.52	0.51 %	70
120-149 days past due	986,917.21	0.41 %	60
150-179 days past due	854,933.86	0.35 %	48
<b>Total Performing and Delinquent</b>	<b>243,324,664</b>	<b>100.00 %</b>	<b>13,943</b>
Current Period Defaults	799,659.58		36
Cumulative Defaults	15,783,306.47		848
Current Period Principal Recoveries	589,103.56		
Cumulative Principal Recoveries	5,092,794.16		

**Sequential Payment Trigger Event,**

**YES**

Revolving period has terminated

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

**YES**

[A] Cumulative Net Loss Ratio, Payment Date	2.55 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	2.50 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	2.43 %

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

**60.48 %**

[A] Aggregate Outstanding Asset Principal Amount	243,324,663.53
[B] Aggregate principal balance of Defaulted Contracts	15,783,306.47
[C] Recoveries received on such Defaulted Contracts	5,092,794.16
[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	2.76 %
[B] Delinquency Ratio, preceding Payment Date	3.12 %
[C] Delinquency Ratio, second preceding Payment Date	3.13 %

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

**NO**

Principal Deficiency Ledger debit balance	0.00
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or Servicer Termination Event

**NO**

or Hedge Counterparty Downgrade Event

**NO**

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**5b. Concentration limits**



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

Weighted average interest rate (min 4..35%)	4.48 %
Weighted average months to maturity (max 60)	39.34*
Used Vehicles (max 75%)	58.63 %
Balloon Loans (max 73%)	76.76 %
Balloon Installments (max 28%)***	36.78 %
Corporate Borrowers (max 11%)	8.80 %
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
	229,378.16	1	0.09 %
	162,015.05	1	0.07 %
	141,141.04	1	0.06 %
	140,420.79	2	0.06 %
	134,502.26	1	0.06 %
	130,397.80	1	0.05 %
	127,831.45	1	0.05 %
	126,473.64	1	0.05 %
	125,626.43	2	0.05 %
	122,649.04	1	0.05 %
	<b>Total (max 0,6%)</b>		<b>0.59 %</b>

\* Post Replenishment

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**6. Note Principal**



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

**Note Principal**

	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	<u>Class D</u>	<u>Class E</u>	
Beginning of Period	224,436,647.08	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
Sequential Amortization	-	-	-	-	-	EUR
Pro Rata Amortization	9,711,983.56	-	-	-	-	EUR
End of Period	214,724,663.52	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	-	263,613.93	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	799,659.58	EUR
Credit PDL	-	-	-	-	1,063,273.51	EUR
End of Period	-	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	224,436,647.08	11,300,000.00	9,500,000.00	3,600,000.00	3,936,386.07	EUR
End of Period	214,724,663.52	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR

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7. Outstanding Notes



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	20	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
<b>General Note Information</b>						
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
<b>Current Note Information</b>						
Outstanding Opening Balance	253,036,647.08	224,436,647.08	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Available Distribution Amount	9,711,983.56					
Amortisation	9,711,983.56					
Redemption per Class	-	-	-	-	-	-
Redemption per Note						
Outstanding Closing Balance		214,724,663.52	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Net Outstanding Closing Balance	253,036,647.08	224,436,647.08	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Current Tranching	100 %	88.70 %	4.47 %	3.75 %	1.42 %	1.66 %
Current Pool Factor		0.57	1.00	1.00	1.00	1.00
<b>2. Payments to Investors per Note</b>						
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Day Count Convention*		28	28	28	28	28
Interest Days		28	28	28	28	28
Principal Outstanding per Note Beginning of Period		57,342.02	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		-	-	-	-	-
Principal Outstanding per Note End of Period		57,342.02	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		113.28	230.22	261.33	326.67	752.89
Interest Payment	537,610.18	443,387.07	26,015.11	24,826.67	11,760.00	31,621.33
Interest Payment per Note		113.28	230.22	261.33	326.67	752.89
<b>3. Credit Enhancements</b>						
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)		11.30 %	6.84 %	3.08 %	1.66 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		12.14 %	7.68 %	3.08 %	1.66 %	0.00 %
Current CE (Subordination)		11.30 %	6.84 %	3.08 %	1.66 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		12.14 %	7.68 %	3.08 %	1.66 %	0.00 %

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Reporting Date 27/03/2026  
Payment date 25/03/2026  
Period No 20  
Monthly Period 01/02/2026  
Interest Period 25/02/2026 to 25/03/2026 = 28 days

8. Counterparty Ratings, Trigger Levels and Consequences



Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		S&P		Fitch		S&P			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer Seller Servicer	SCF RAHOITUSPALVELUT XIII DAC Santander Consumer Finance Oy Santander Consumer Finance Oy		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating	N/A N/A N/A	
Servicer's Owner	Santander Consumer Finance S.A.	N/A	F1	N/A	A-1	BBB-	A	BBB-	A	No	Under the terms of the Servicing Agreement, Santander Consumer Finance, S.A. will act as the back-up servicer/facilitator (the "Back-Up Servicer/Facilitator"). Pursuant to that agreement, if condition (a) or (b) is met (as defined in the Prospectus Dated 29 May 2024) the Back-Up Servicer/Facilitator will: (i) select within sixty (60) calendar days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a replacement Servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if further assistance is required.		
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	27/03/2026	
Payment date	25/03/2026	
Period No	20	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days

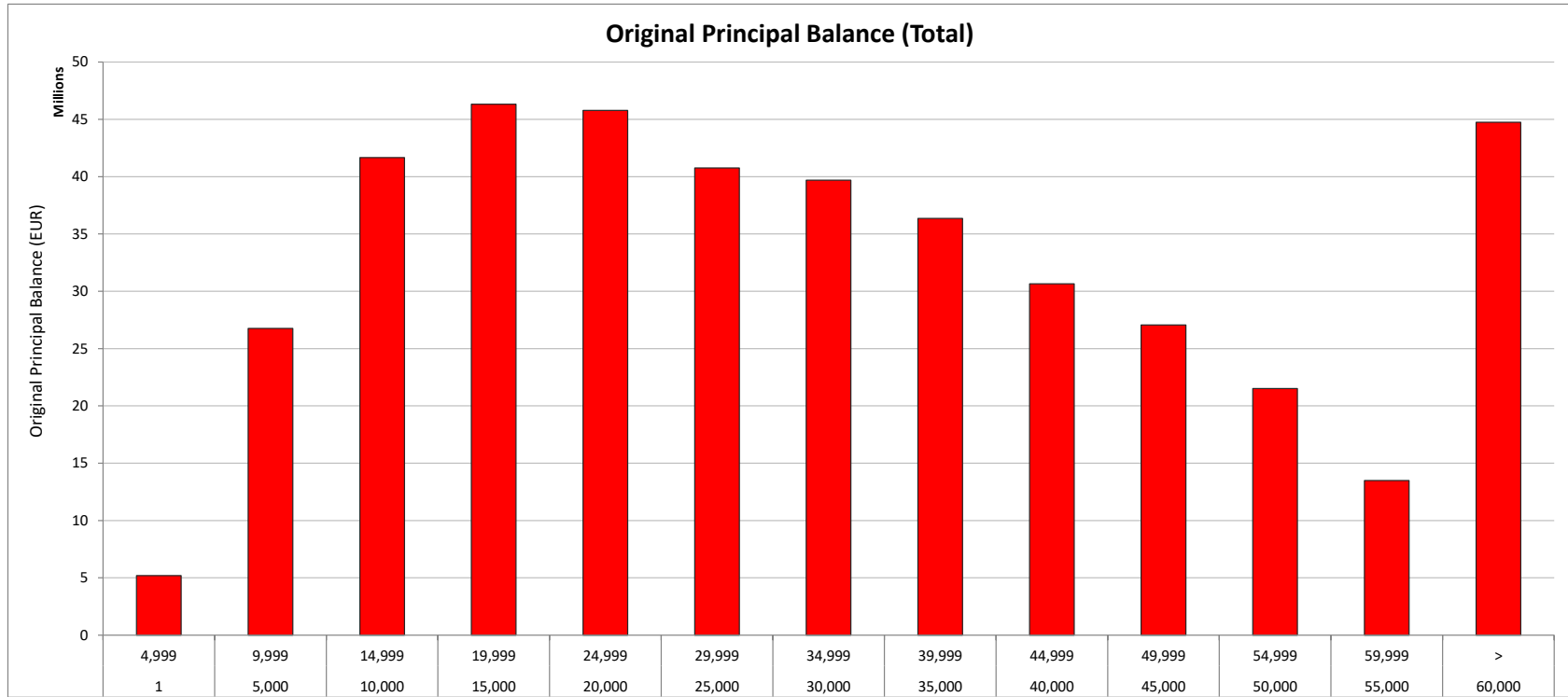


		TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	1	4,999	1,484	5,202,584	1.24 %	30.6	9.1	
	5,000	9,999	3,566	26,756,149	6.37 %	47.7	8.0	
	10,000	14,999	3,358	41,656,409	9.92 %	54.7	8.0	
	15,000	19,999	2,662	46,315,000	11.03 %	57.0	7.9	
	20,000	24,999	2,049	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	
				19,313	419,980,996	100 %	56.7	8.0

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**9.b Original Principal Balance Graph**

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

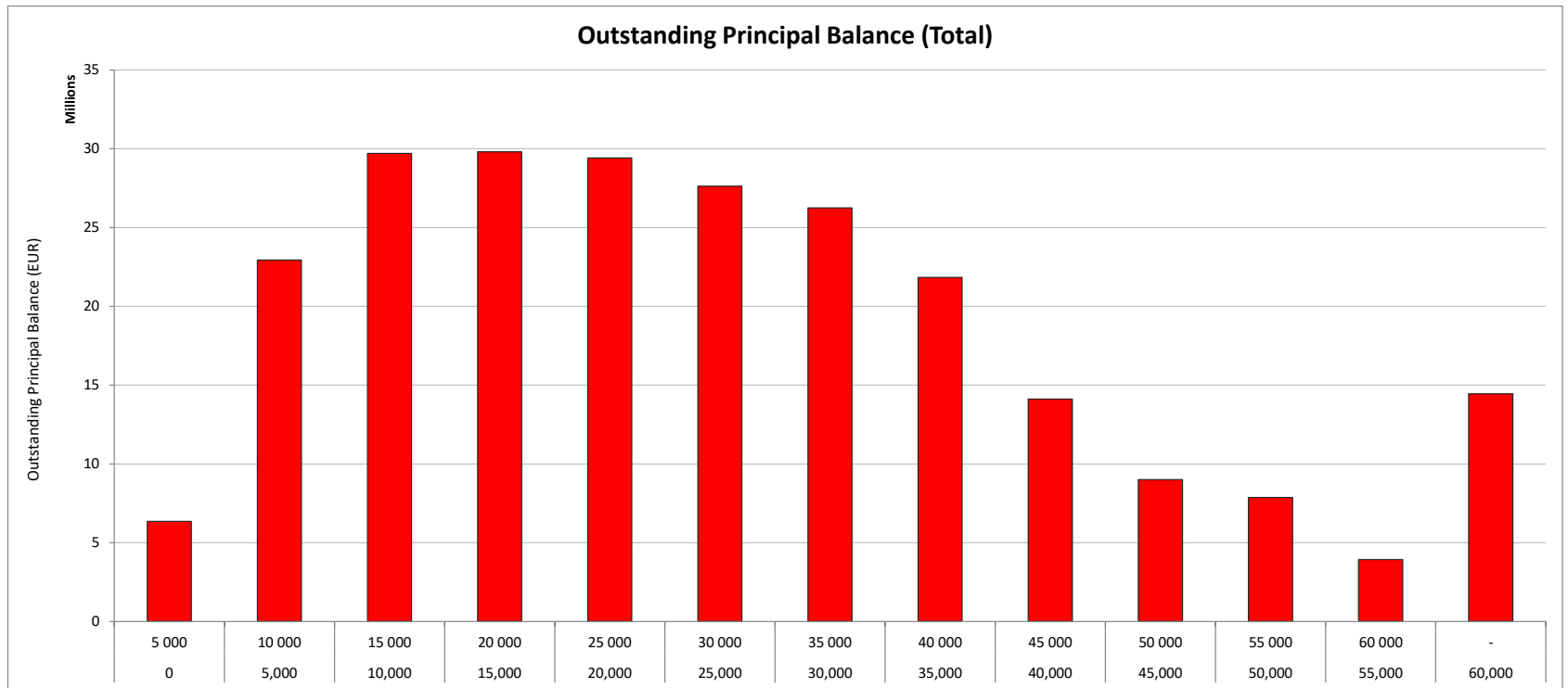




**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**10.b Outstanding Principal Balance Graph**

Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	20	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**11.a Geographical Distribution**



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

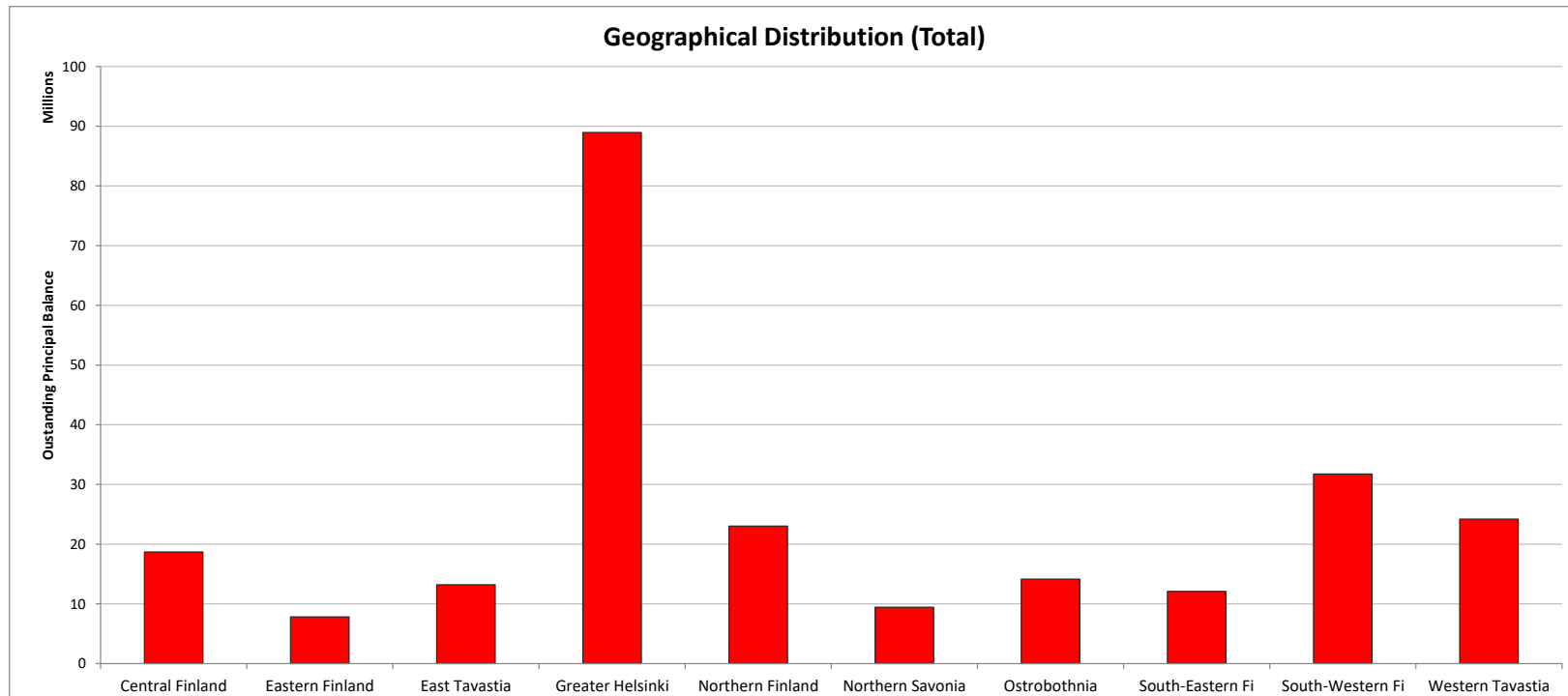
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1,139	18,687,730	7.68 %	39.1	28.0	
Eastern Finland	499	7,812,218	3.21 %	40.2	27.1	
East Tavastia	800	13,192,901	5.42 %	39.4	27.8	
Greater Helsinki	4,533	88,962,542	36.56 %	39.1	28.5	
Northern Finland	1,256	23,036,869	9.47 %	39.7	27.3	
Northern Savonia	607	9,432,554	3.88 %	39.5	26.6	
Ostrobothnia	1,000	14,141,271	5.81 %	39.5	27.0	
South-Eastern Fi	809	12,102,125	4.97 %	39.1	27.7	
South-Western Fi	1,852	31,748,422	13.05 %	39.5	27.7	
Western Tavastia	1,448	24,208,034	9.95 %	39.5	28.0	
<b>Total</b>	<b>13,943</b>	<b>243,324,664</b>	<b>100 %</b>	<b>39.3</b>	<b>27.9</b>	

Geographic distribution

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	20	
Monthly Period	01/02/2026	
Interest Period	from	25/02/2026
	to	25/03/2026
	=	28 days

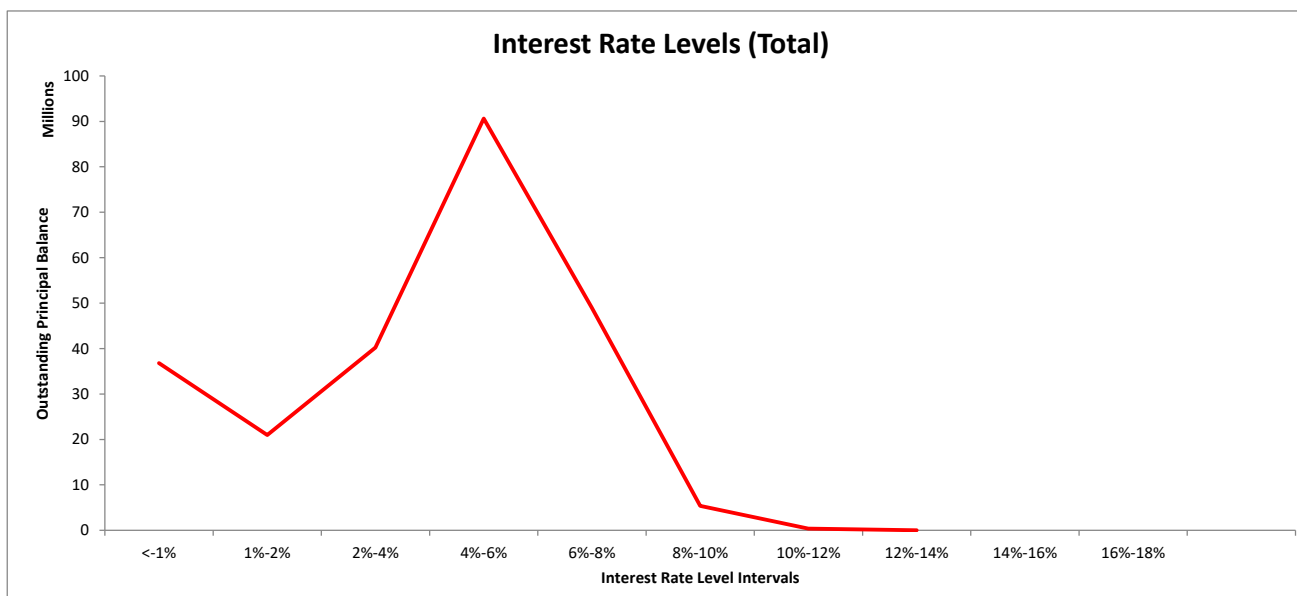




SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	20					
Monthly Period	from	01/02/2026	to	25/03/2026	=	28 days
Interest Period		25/02/2026				



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**13.a Remaining Terms**

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

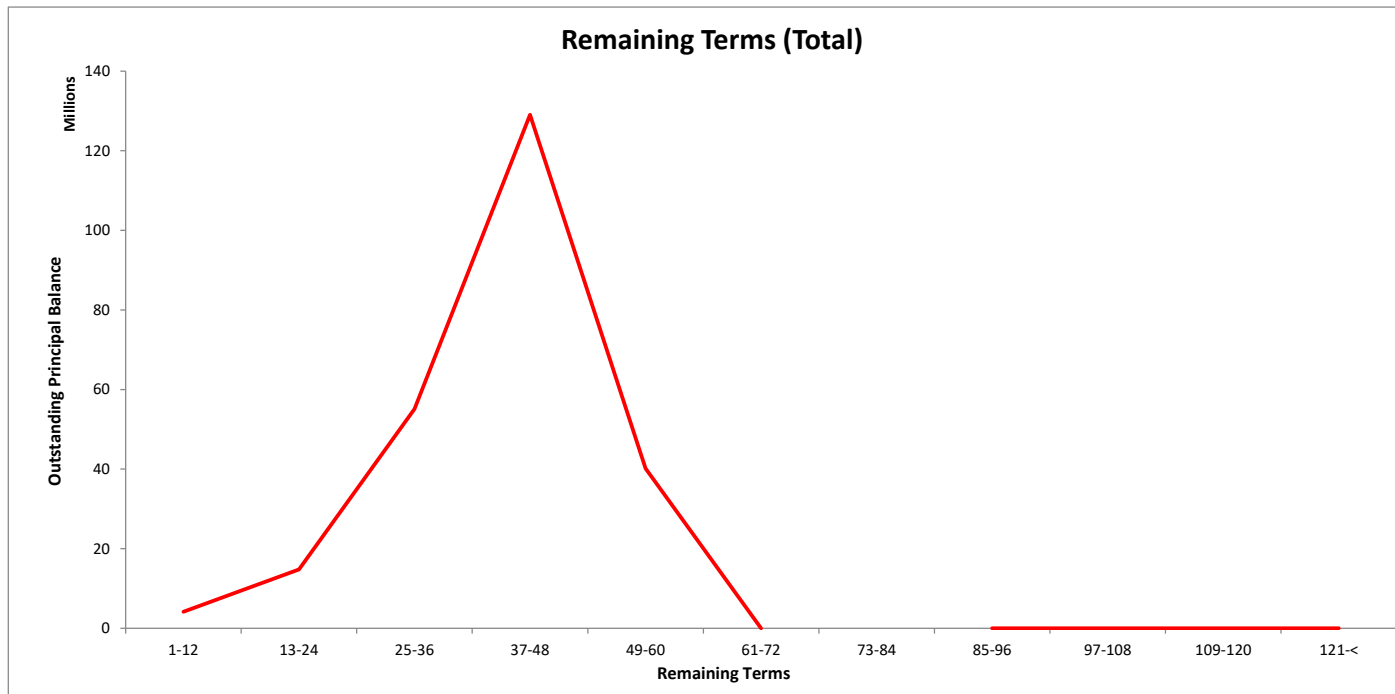


		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0	0	6		9,287	0.00 %	0.0	26.5
	1	12	876		4,171,435	1.71 %	7.4	35.6
	13	24	1,540		14,784,212	6.08 %	19.0	33.0
	25	36	3,277		55,140,401	22.66 %	31.3	30.8
	37	48	6,260		129,043,189	53.03 %	42.4	27.9
	49	60	1,984		40,176,140	16.51 %	51.4	21.2
	61	72						
	73	84						
	85	96						
	97	108						
	109	120						
	121	-						
	<b>Total</b>			13,943		243,324,664	100 %	39.3

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**14.a Seasoning**



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

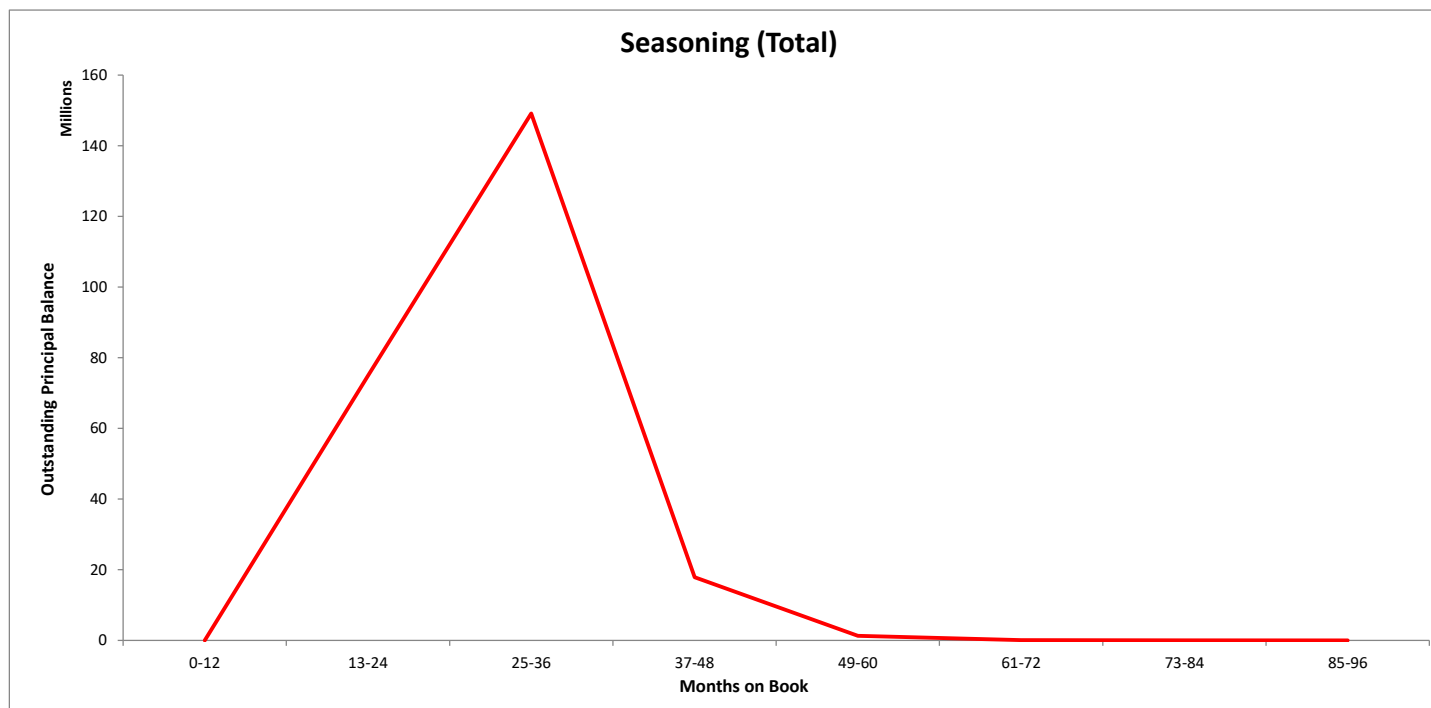
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	4,509	74,931,509	30.79%	44.5	21.3
25	36	8,257	149,138,562	61.29 %	38.4	29.5
37	48	1,065	17,848,694	7.34 %	27.7	40.8
49	60	101	1,280,176	0.53 %	13.5	52.4
61	72	8	108,406	0.04 %	14.4	67.9
73	84	3	17,317	0.01 %	8.3	74.3
85	96					
Total		13,943	243,324,664	100 %	39.3	27.9

Months on book

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**15.a Balloon loans**



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

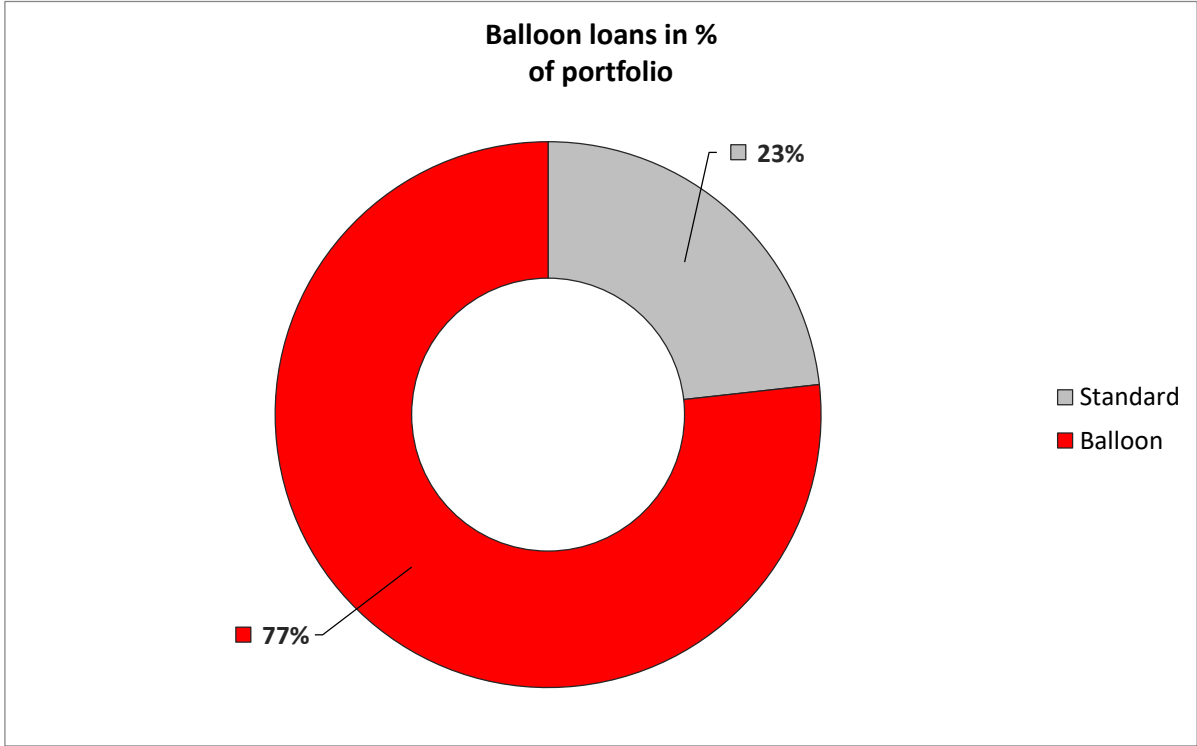
Balloon loans in %  
of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	6,424	56,548,513	23.2 %	4,742	0.0 %	37.0	26.3
Balloon	7,519	186,776,151	76.8 %	89,480,565	47.9 %	40.0	28.4
Total	13,943	243,324,664	100 %	89,485,307	37 %	39.3	27.9

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

15.b Balloon loans

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**16.a Number of loans per borrower**



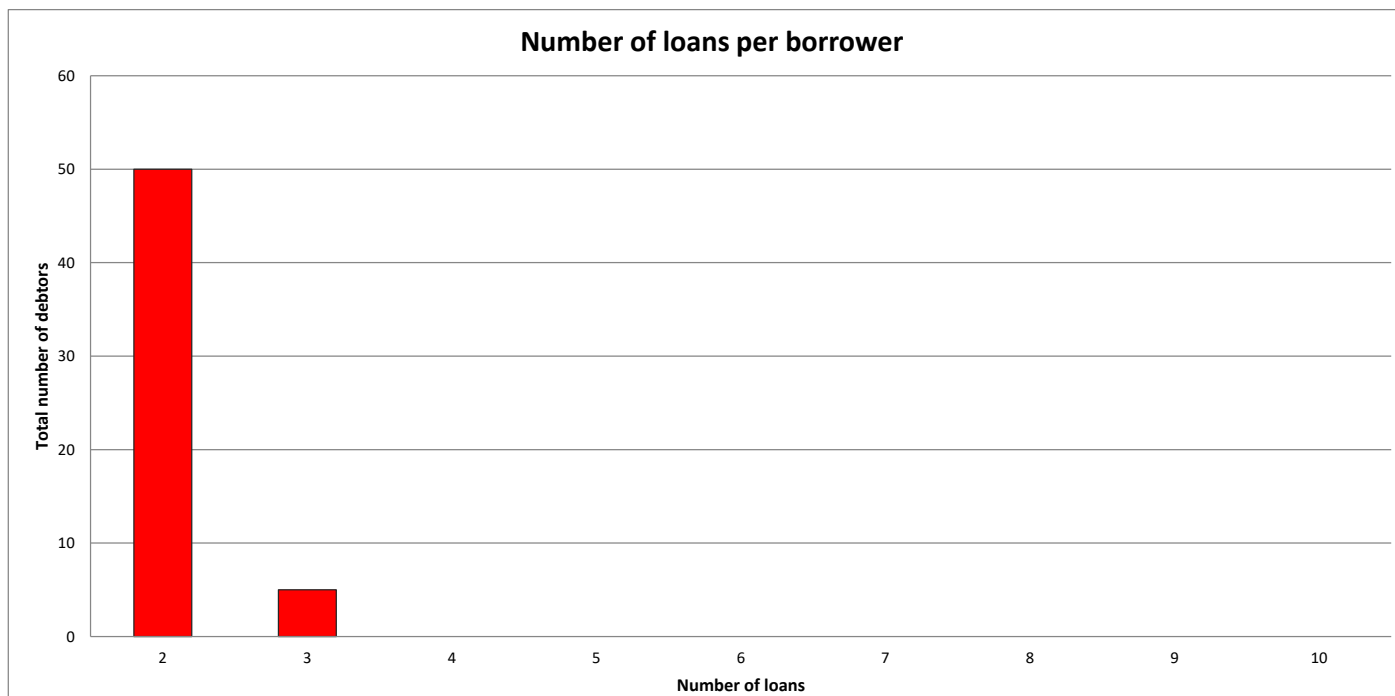
Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	from	01/02/2026	to	25/03/2026	= 28 days
Interest Period		25/02/2026			

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
Number of loans per borrower	1	13,828	241,282,196	99.16 %
	2	50	1,761,511	0.72 %
	3	5	280,957	0.12 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
		Total:	13,883	243,324,664

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

**16.b Number of loans per borrower**

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



SCF RAHOITUSPALVELU XIII DAC  
 Monthly Investor Report  
 17.a Amortisation Profile

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	from	01/02/2026	to	25/03/2026	= 28 days
Interest Period	from	25/02/2026	to		



Period	TOTAL					
	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	243,324,664	239,194,847	4,129,817	909,504	4.58 %	98.30 %
2	239,194,847	235,039,042	4,155,805	894,267	4.58 %	96.59 %
3	235,039,042	230,793,593	4,245,449	877,507	4.57 %	94.85 %
4	230,793,593	226,720,975	4,072,618	861,044	4.57 %	93.18 %
5	226,720,975	222,537,999	4,182,976	845,423	4.57 %	91.46 %
6	222,537,999	218,380,969	4,157,030	829,454	4.57 %	89.75 %
7	218,380,969	214,183,914	4,197,055	813,563	4.56 %	88.02 %
8	214,183,914	210,000,475	4,183,439	797,619	4.56 %	86.30 %
9	210,000,475	205,841,733	4,158,742	781,614	4.56 %	84.60 %
10	205,841,733	201,610,966	4,230,767	765,758	4.56 %	82.86 %
11	201,610,966	197,506,635	4,104,331	749,637	4.55 %	81.17 %
12	197,506,635	193,437,131	4,069,505	733,879	4.55 %	79.50 %
13	193,437,131	189,376,931	4,060,200	718,167	4.55 %	77.83 %
14	189,376,931	185,088,665	4,288,266	702,563	4.54 %	76.07 %
15	185,088,665	180,815,902	4,272,763	686,309	4.54 %	74.31 %
16	180,815,902	176,428,298	4,387,604	670,031	4.54 %	72.51 %
17	176,428,298	172,210,595	4,217,703	653,584	4.54 %	70.77 %
18	172,210,595	168,151,057	4,059,538	637,726	4.54 %	69.11 %
19	168,151,057	163,927,911	4,223,146	621,978	4.53 %	67.37 %
20	163,927,911	159,739,388	4,188,523	606,216	4.53 %	65.65 %
21	159,739,388	155,652,571	4,086,817	590,405	4.53 %	63.97 %
22	155,652,571	151,535,712	4,116,859	574,727	4.52 %	62.29 %
23	151,535,712	147,245,894	4,289,818	559,102	4.52 %	60.51 %
24	147,245,894	143,291,842	3,954,051	543,140	4.52 %	58.89 %
25	143,291,842	139,386,771	3,905,072	528,143	4.51 %	57.28 %
26	139,386,771	134,727,298	4,659,473	513,537	4.51 %	55.37 %
27	134,727,298	130,305,039	4,422,259	496,383	4.51 %	53.55 %
28	130,305,039	125,774,038	4,531,001	480,628	4.52 %	51.69 %
29	125,774,038	121,105,326	4,668,712	464,170	4.52 %	49.77 %
30	121,105,326	116,312,919	4,792,408	447,226	4.52 %	47.80 %
31	116,312,919	110,988,303	5,324,615	430,408	4.53 %	45.61 %
32	110,988,303	105,905,004	5,083,300	412,449	4.55 %	43.52 %
33	105,905,004	100,953,869	4,951,135	395,243	4.57 %	41.49 %
34	100,953,869	96,403,775	4,550,094	378,556	4.59 %	39.62 %
35	96,403,775	91,411,654	4,992,120	362,613	4.61 %	37.57 %
36	91,411,654	86,383,099	5,028,555	346,785	4.65 %	35.50 %
37	86,383,099	81,187,842	5,195,257	331,655	4.71 %	33.37 %
38	81,187,842	73,809,665	7,378,177	316,494	4.78 %	30.33 %
39	73,809,665	67,720,416	6,089,249	294,991	4.90 %	27.83 %
40	67,720,416	61,380,797	6,339,619	274,980	4.98 %	25.23 %
41	61,380,797	55,366,582	6,014,216	252,800	5.06 %	22.75 %
42	55,366,582	49,796,342	5,570,240	231,068	5.12 %	20.46 %
43	49,796,342	44,399,543	5,396,799	209,535	5.17 %	18.25 %
44	44,399,543	37,712,062	6,687,481	188,287	5.21 %	15.50 %
45	37,712,062	31,329,085	6,382,977	161,775	5.27 %	12.88 %
46	31,329,085	25,878,794	5,450,291	134,345	5.27 %	10.64 %
47	25,878,794	21,432,541	4,446,253	110,267	5.23 %	8.81 %
48	21,432,541	17,969,172	3,463,369	90,751	5.20 %	7.38 %
49	17,969,172	14,340,697	3,628,475	74,937	5.12 %	5.89 %
50	14,340,697	10,352,007	3,988,690	58,594	5.01 %	4.25 %
51	10,352,007	7,876,854	2,475,153	41,673	4.94 %	3.24 %
52	7,876,854	5,608,138	2,268,716	30,999	4.83 %	2.30 %
53	5,608,138	3,749,379	1,858,759	21,439	4.69 %	1.54 %
54	3,749,379	2,306,124	1,443,255	14,143	4.62 %	0.95 %
55	2,306,124	1,189,912	1,116,213	8,877	4.72 %	0.49 %
56	1,189,912	495,970	693,942	4,596	4.73 %	0.20 %
57	495,970	178,905	317,064	1,842	4.55 %	0.07 %
58	178,905	66,274	112,631	701	4.80 %	0.03 %
59	66,274	5,756	60,518	142	2.60 %	0.00 %
60	5,756	0	5,756	2	0.51 %	0.00 %
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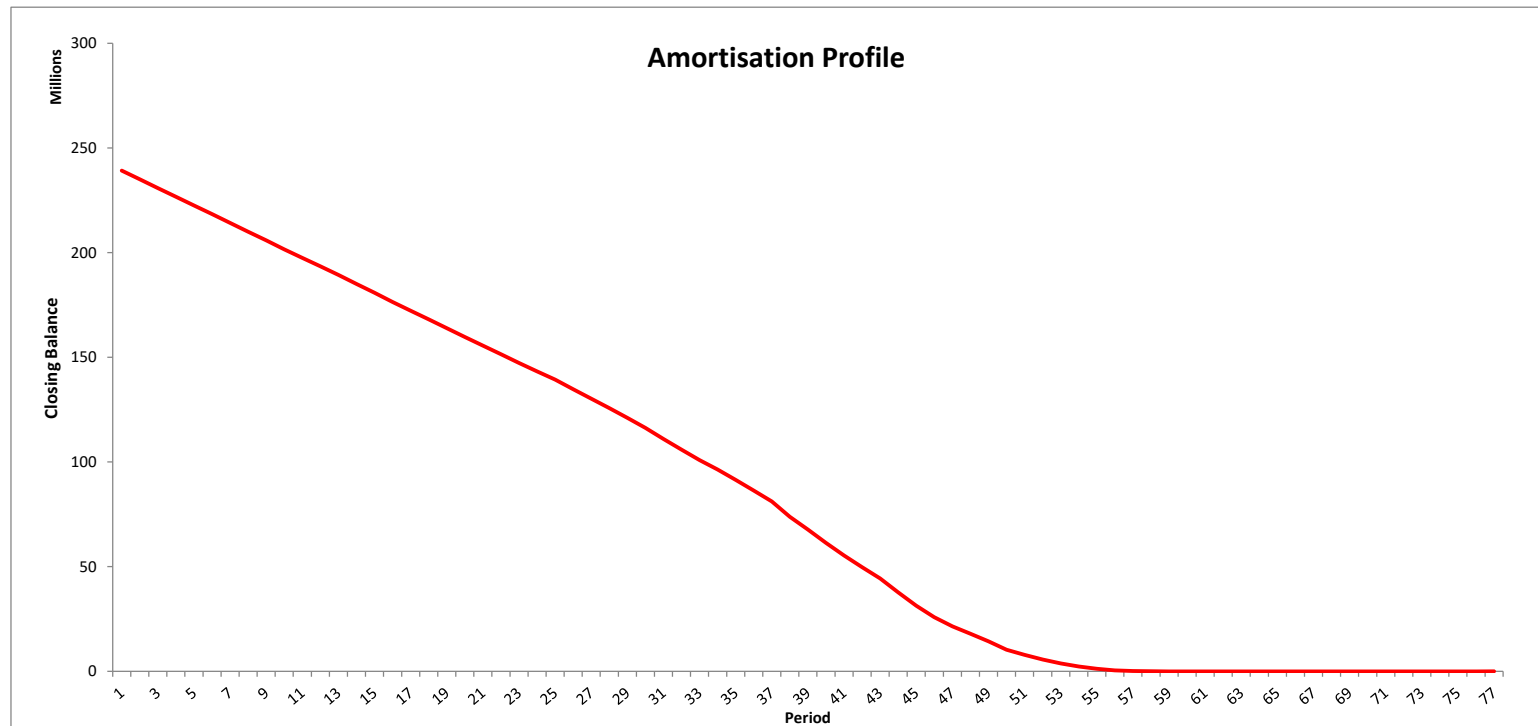
Amortization profile

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

**17.b Amortisation Profile**



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**18.a Payment Holidays**



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

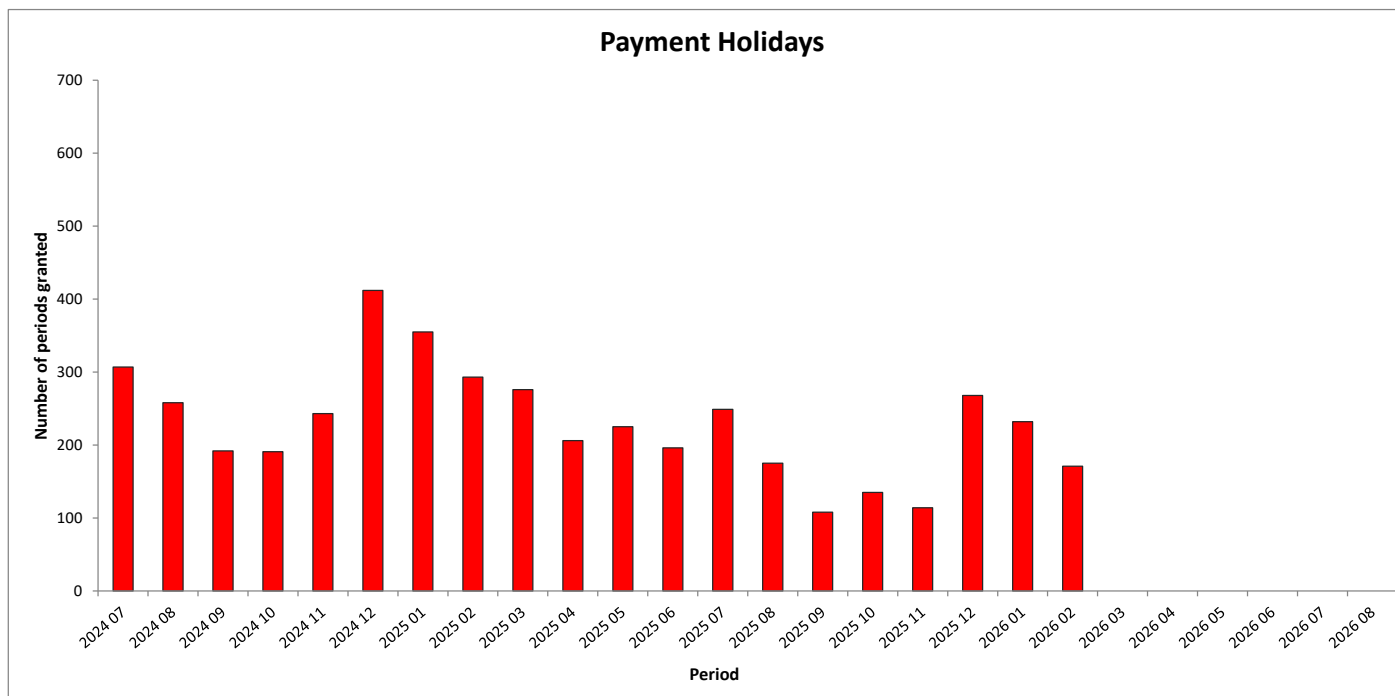
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2024 07	307	319	89,746	7,580,197	
2024 08	258	269	73,203	6,392,726	
2024 09	192	202	51,874	4,612,067	
2024 10	191	203	50,880	4,846,949	
2024 11	243	260	66,234	5,655,482	
2024 12	412	422	107,491	9,001,146	
2025 01	355	374	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	
2026 02	171	186	52,648	3,583,373	
2026 03					
2026 04					
2026 05					
2026 06					
2026 07					
2026 08					
Total:	4,606	4,861	1,348,395	103,450,984	

Payment Holiday

**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**18.b Payment Holidays**

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



**SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report**

**18.c Remaining Payment Holidays**



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

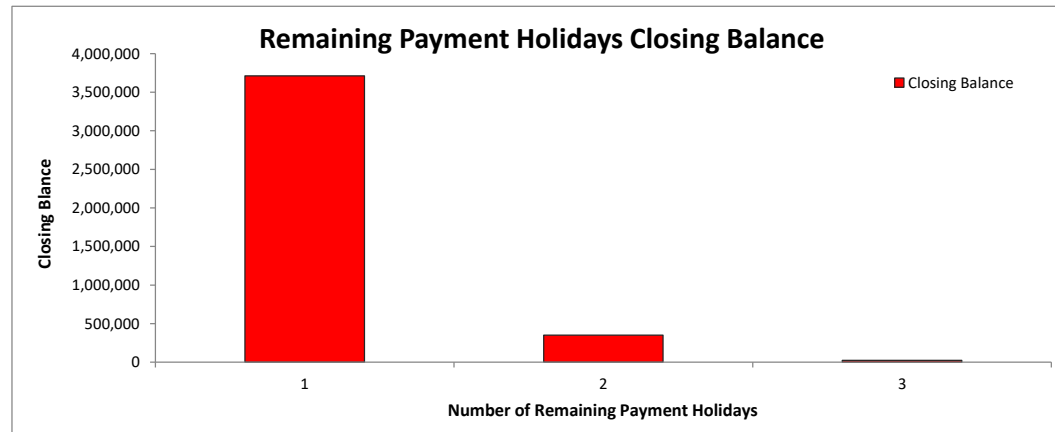
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	173	49,903	3,711,724
	2	15	9,640	349,420
	3	1	629	23,723
	Total	189	60,171	4,084,867

SCF RAHOITUSPALVELUT XIII DAC  
 Monthly Investor Report

**18.d Remaining Payment Holidays**



Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from 25/02/2026	to 25/03/2026	=	28 days	

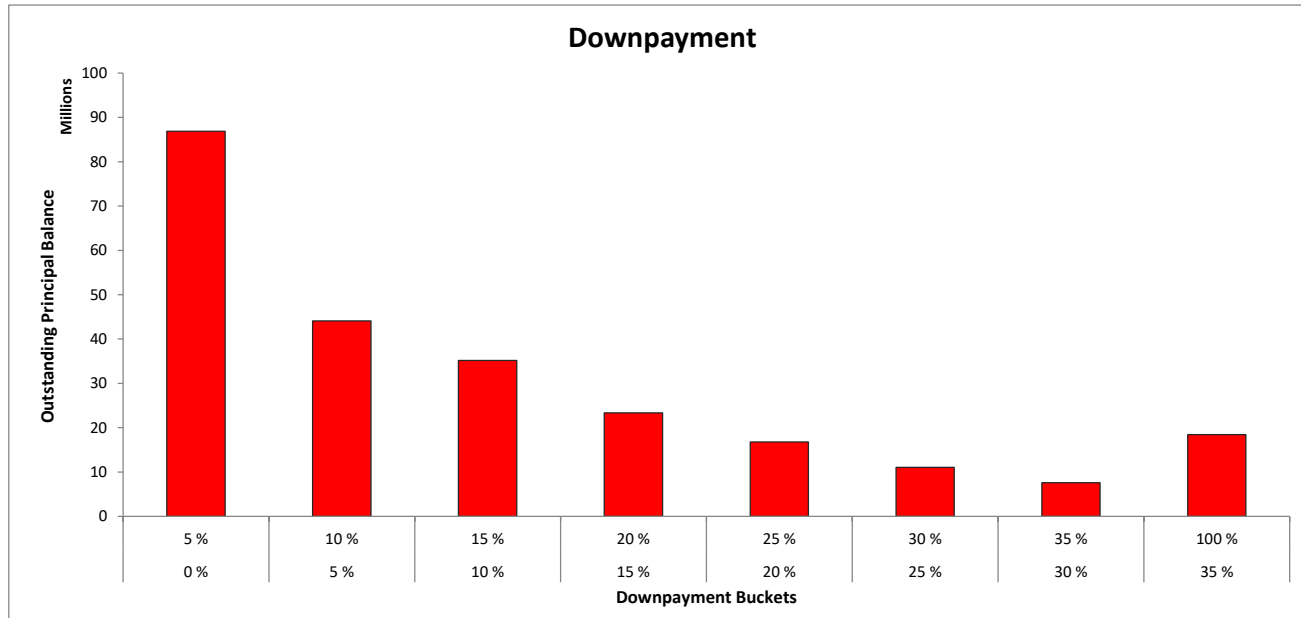




**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**19.b Downpayment**

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

Vehicle condition

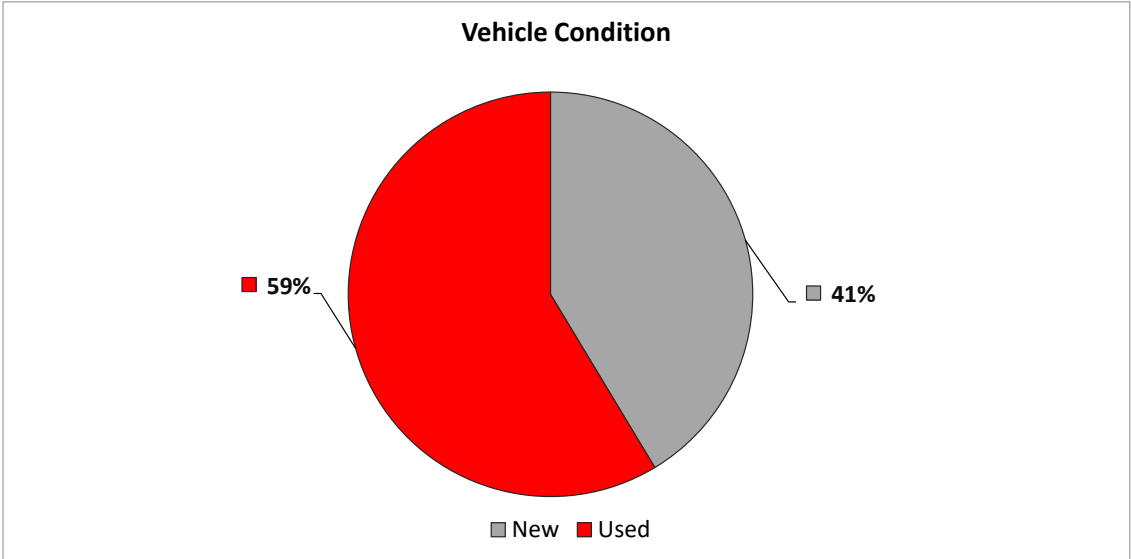
TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3,590	100,666,905	41.37 %	36.8	28.6
Used	10,353	142,657,759	58.63 %	41.1	27.5
Total	13,943	243,324,664	100 %	39.3	27.9

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	20	
Monthly Period	01/02/2026	
Interest Period	from	25/02/2026
	to	25/03/2026
	=	28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

21.a Borrower Type



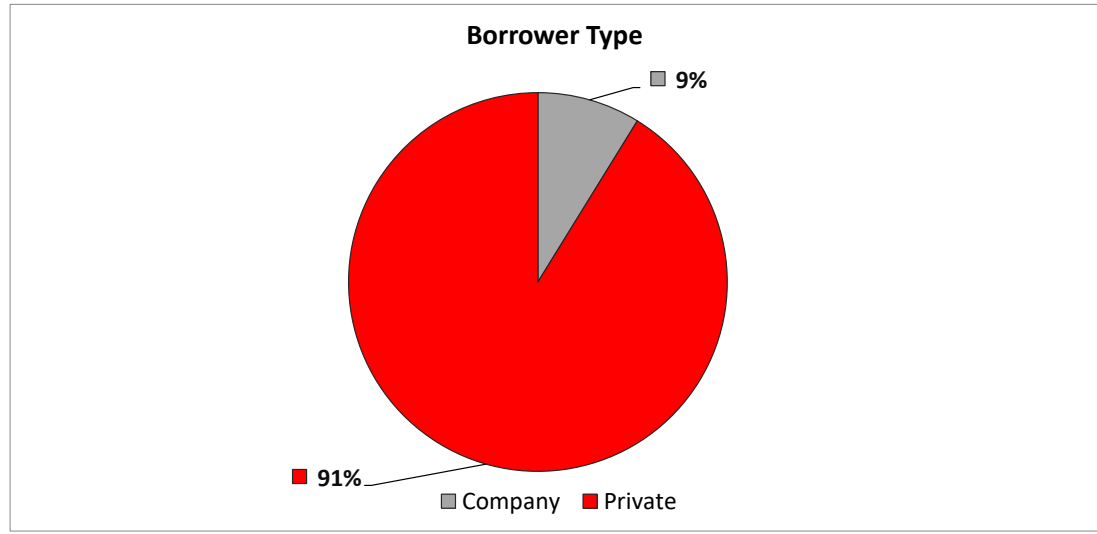
Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1,047	21,417,192	8.80 %	32.2	30.2
	Private	12,896	221,907,472	91.20 %	40.0	27.7
	Total	13,943	243,324,664	100 %	39.3	27.9

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days



SCF RAHOITUSPALVELUT XIII DAC  
 Monthly Investor Report

22.a Vehicle type



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	20	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days

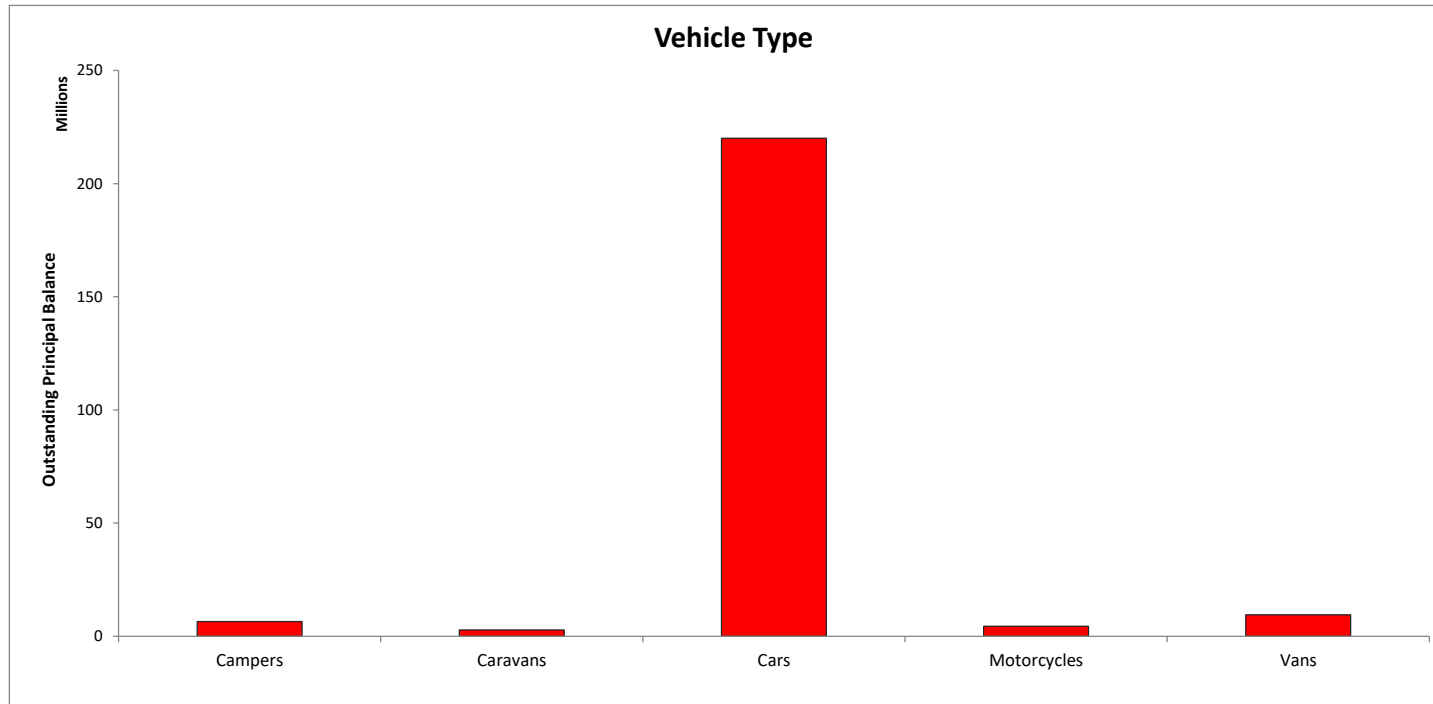
TOTAL						
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	193	6,500,009	2.67 %	40.9	28.1	
Caravans	168	2,827,975	1.16 %	39.9	27.8	
Cars	12,366	220,050,185	90.43 %	39.4	27.9	
Motorcycles	490	4,458,746	1.83 %	37.8	26.6	
Vans	726	9,487,748	3.90 %	36.7	28.3	
Total	13,943	243,324,664	100 %	39.3	27.9	

Vehicle type

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



**SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report**

**23.a Restructured Loans**

Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	20	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days



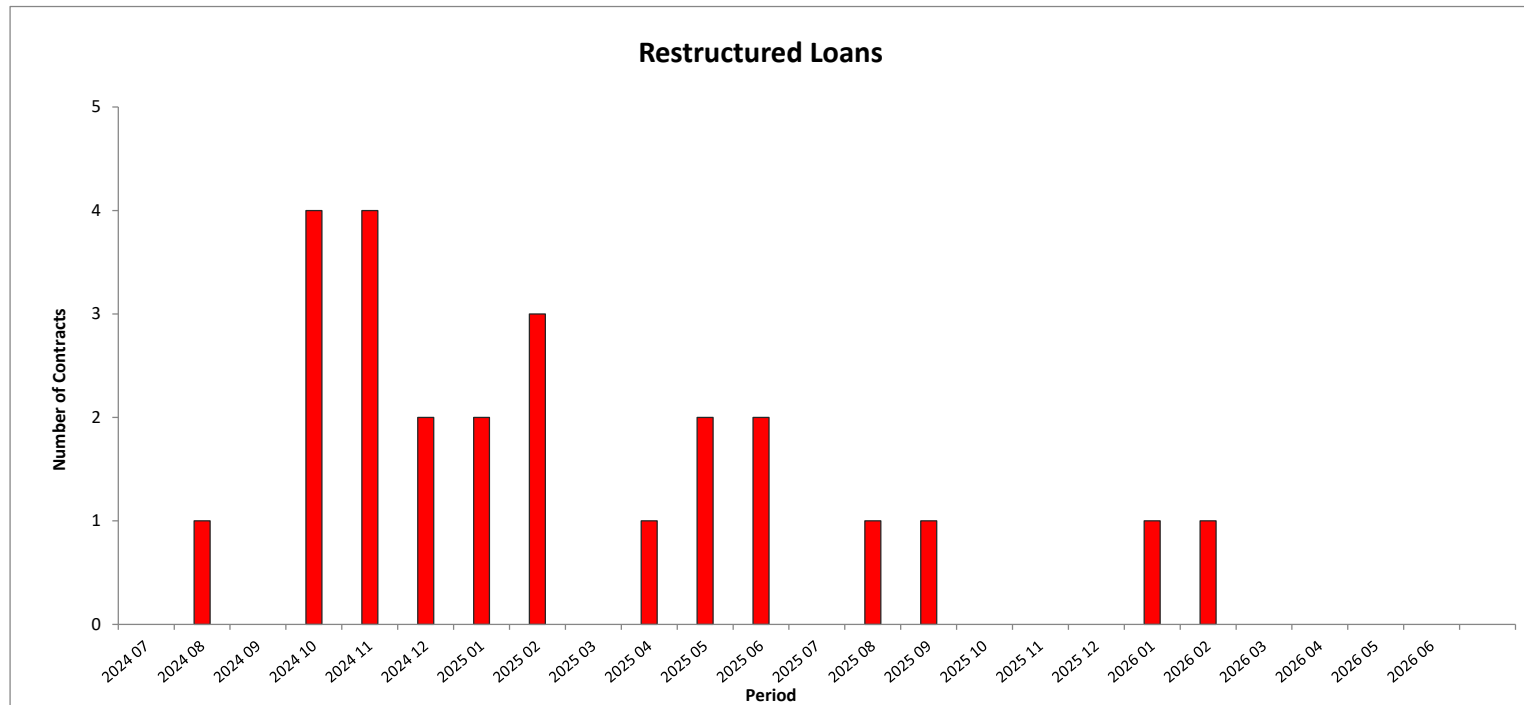
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11,465
2024 09	0	0
2024 10	4	106,716
2024 11	4	78,043
2024 12	2	10,565
2025 01	2	4,901
2025 02	3	32,105
2025 03	0	0
2025 04	1	40,143
2025 05	2	9,993
2025 06	2	86,575
2025 07	0	0
2025 08	1	8,991
2025 09	1	17,048
2025 10	0	0
2025 11	0	0
2025 12	0	0
2026 01	1	9,359
2026 02	1	7,047
2026 03		
2026 04		
2026 05		
2026 06		
Total	25	422,950

Restructured

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**24.a Dynamic Interest rate**



Reporting Date	27/03/2026		
Payment date	25/03/2026		
Period No	20		
Monthly Period	01/02/2026	to	25/03/2026 = 28 days
Interest Period	from 25/02/2026		

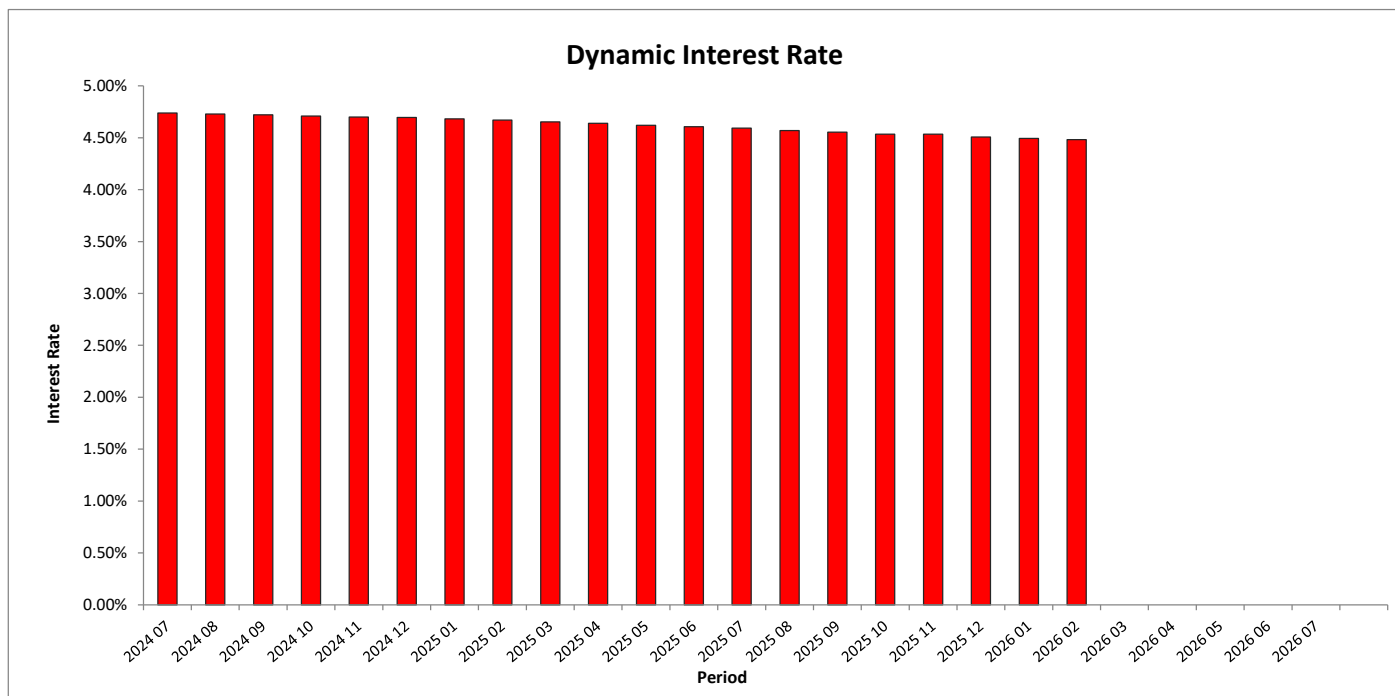
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390,666,760	4.74 %
2024 08	408,032,437	4.73 %
2024 09	408,729,706	4.72 %
2024 10	406,199,100	4.71 %
2024 11	408,439,235	4.70 %
2024 12	408,179,787	4.69 %
2025 01	394,847,033	4.68 %
2025 02	382,776,854	4.67 %
2025 03	369,714,379	4.65 %
2025 04	356,782,886	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 %
2026 02	243,324,664	4.48 %
2026 03		
2026 04		
2026 05		
2026 06		
2026 07		

Interest rate evolution

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27/03/2026				
Payment date	25/03/2026				
Period No	20				
Monthly Period	01/02/2026				
Interest Period	from	25/02/2026	to	25/03/2026	= 28 days



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**25.a Dynamic Pre-Payments**



Reporting Date	27/03/2026		
Payment date	25/03/2026		
Period No	20		
Monthly Period	from	01/02/2026	to
Interest Period		25/02/2026	25/03/2026 = 28 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 %
2026 02	4,573,827	243,324,664	20.36 %
2026 03			
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			
2026 09			

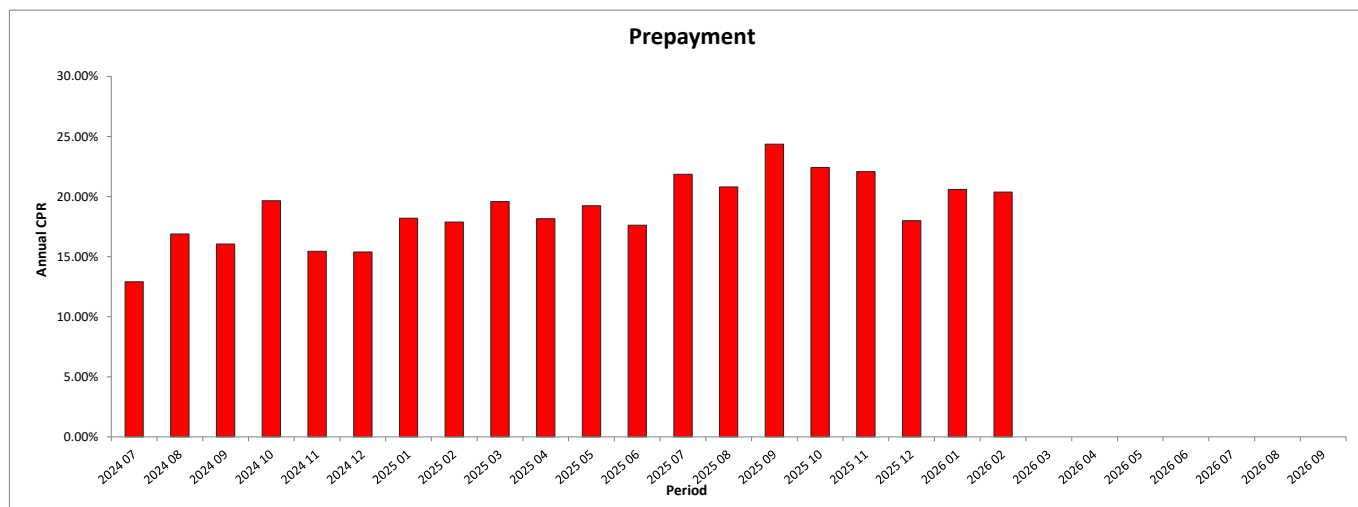
Dynamic Prepayment

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**26. Delinquency**



Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	20					
Monthly Period	01/02/2026					
Interest Period	from	25/02/2026	to	25/03/2026	=	28 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
2025	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
	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
2026	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
	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
	2	243,324,664	12,895	225,741,633	649	10,870,900	140	2,250,863	81	1,378,251	70	1,241,166	60	986,917	48	854,934	36	799,660
	3																	
	4																	
	5																	
	6																	
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**27. Defaults, Recoveries and Losses by Quarter of Default**



Reporting Date	27/03/2026					
Payment date	25/03/2026					
Period No	20					
Monthly Period	from	01/02/2026	to	25/03/2026	=	28 days
Interest Period	from	25/02/2026	to	25/03/2026	=	28 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	66,082	616,992	455,212									
2025 1	2,839,323	153	245,809	1,142,527	1,696,796	153,377	1,295,904	1,543,418									
2025 2	4,143,457	229	633,620	1,443,158	2,700,299	318,143	1,761,301	2,382,156									
2025 3	2,943,407	142	665,588	756,142	2,187,264	171,802	927,945	2,015,462									
2025 4	3,251,192	173	224,783	224,783	3,026,409	186,264	411,047	2,840,145									
2026 1	1,518,722	82				120,338	120,338	1,398,384									
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	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1,741,364.74	EUR
Senior Expenses	-	927.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	548,105.49	EUR
Tranche A Loan Interest to Issuer	-	101,246.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	8,789.00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	10,344.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6,272.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	25,219.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	1,040,462.25	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
<b>Hedge Subordinated Amounts</b>	-	-	EUR
Deferred Purchase Price to Seller	-	-	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	2,234,703.66	EUR
Senior Expenses	-	797.00	EUR
Issuer swap interest to swap counterparty	-	548,105.49	EUR
Interest Class A Notes	-	443,387.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	26,015.00	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	-	24,827.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	11,760.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	31,621.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	1,063,273.51	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	84,917.66	EUR
<b>Hedge Subordinated Amounts</b>	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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**29. Priority of Payments - Redemption**



Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	8,648,710.05	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	-	8,648,710.05	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	9,711,983.56	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	-	9,711,983.56	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	27/03/2026	
Payment date	25/03/2026	
Period No	20	
Monthly Period	01/02/2026	
Interest Period	from 25/02/2026	to 25/03/2026 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	927.00					
Interest accrued for the Period	EUR	537,610.00	443,387.00	26,015.00	24,827.00	11,760.00	31,621.00
Cumulative Interest accrued	EUR	22,488,121.00	19,936,537.00	742,234.00	694,095.00	318,803.00	796,452.00
Interest Payments	EUR	537,610.00	443,387.00	26,015.00	24,827.00	11,760.00	31,621.00
Cumulative Interest Payments	EUR	22,488,121.00	19,936,537.00	742,234.00	694,095.00	318,803.00	796,452.00
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	-					

SCF RAHOITUSPALVELUT XIII DAC  
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31. Swap Overview



Reporting Date	27/03/2026	
Payment date	25/03/2026	
Period No	20	
Monthly Period	01/02/2026	
Interest Period	from	25/02/2026
	to	25/03/2026
	=	28 days

Kimi 13|Front Swap

Party A  
Party B

DZ Bank AG  
SCF Rahoituspalvelut XIII DAC

Swap Notional	<b>253.036.647</b>
Interest Period Start	25/02/2026
Interest Period End	25/03/2026
Interest Days	28
Settlement Date	25/03/2026
Party A Floating Interest Rate	1.960 %
Party A Floating Rate Day Count Fraction	0.0778
Party A Interest Amount	<b>EUR 385.740.31</b>
Party B Fixed Rate	2.7850 %
Party B Fixed Rate Day Count Fraction	0.0778
Party B Interest Amount	<b>EUR 548.105.49</b>

**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**32. Contact Details**



**Santander Consumer Bank AS**

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	27/03/2026
Payment date	25/03/2026
Period No	20
Monthly Period	01/02/2026
Interest Period	from 25/02/2026 to 25/03/2026 = 28 days