

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from 27/04/2026	to 26/05/2026	=	29 days	
Cut-Off date	30/04/2026				

Following payment dates:	25/06/2026 00/01/1900
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1. Portfolio Information



	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance prior to replenishment	231,798,320.99	EUR
Scheduled Loan Principal Repayments (+MC)	3,935,165.42	EUR
Prepayments	5,059,527.69	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	8,994,693.11	EUR
New Defaulted Auto Loans amt in Period	675,266.59	EUR
Closing balance prior to replenishment	222,128,361.29	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	222,128,361.29	EUR
Principal Recoveries on loans in default	436,706.41	EUR
Total revenue collections		
Total Revenue Received in Period	1,094,735.53	EUR

Loans

At beginning of period	13,441	Loans
Replenished contracts	-	Loans
Paid in Full	419	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	39	Loans
At end of period	12,983	Loans

Reporting Date	28/05/2026				
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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28/05/2026
Payment date	26/05/2026
Period No	22
Monthly Period	01/04/2026
Interest Period	from 27/04/2026 to 26/05/2026 = 29 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1,531,441.94	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	1,955.07	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	1,533,397.01	EUR
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Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,358,562.68	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	367,477.60	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	17,627.34	EUR
g. Liquidity Reserve Excess Amount	106,777.15	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts	1,850,444.77	EUR
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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	28/05/2026			
Payment date	26/05/2026			
Period No	22			
Monthly Period	01/04/2026			
Interest Period	from	27/04/2026	to	26/05/2026 = 29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	8,994,693.11	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	8,994,693.11	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8,994,693.11	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	675,266.59	EUR
Total Amount for Issuer Available Redemption Receipts	9,669,959.70	EUR

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4. Reserve Accounts



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

Note Balance

Beginning of Period	231,798,320.99	EUR
End of Period	222,128,361.29	EUR

Liquidity Balance

Beginning of Period	0.9 %	2,034,221.97	EUR
Cash Outflow		103,737.08	EUR
Cash Inflow		-	EUR
End of Period	0.8 % *	1,930,484.89	EUR
Required Reserve Amount	0.8 % *	1,930,484.89	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

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

Expenses Advance

Beginning of Period	3,538,775.29	EUR
Interest paid	11,243.08	EUR
Principal Paid	113,161.01	EUR
End of Period	3,425,614.28	EUR

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5a. Performance Data



Asset Balance

Opening balance prior to replenishment	231,798,320.99	EUR
Closing balance prior to replenishment	222,128,361.29	EUR
Closing Balance post replenishment	222,128,361.29	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	207,875,556.32	93.58 %	12,154
1-29 days past due	9,436,139.92	4.25 %	551
Delinquent Receivables:			
30-59 days past due	1,733,198.20	0.78 %	101
60-89 days past due	920,656.78	0.41 %	49
90-119 days past due	875,716.54	0.39 %	60
120-149 days past due	706,538.74	0.32 %	34
150-179 days past due	580,554.79	0.26 %	34
Total Performing and Delinquent	222,128,361	100.00 %	12,983
Current Period Defaults	675,266.59		39
Cumulative Defaults	17,289,839.58		933
Current Period Principal Recoveries	436,706.41		
Cumulative Principal Recoveries	6,069,999.97		

Sequential Payment Trigger Event,

YES

Revolving period has terminated

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

YES

[A] Cumulative Net Loss Ratio, Payment Date	2.67 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	2.61 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	2.55 %

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

55.56 %

[A] Aggregate Outstanding Asset Principal Amount	222,128,361.29
[B] Aggregate principal balance of Defaulted Contracts	17,289,839.58
[C] Recoveries received on such Defaulted Contracts	6,069,999.97
[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	2.17 %
[B] Delinquency Ratio, preceding Payment Date	2.24 %
[C] Delinquency Ratio, second preceding Payment Date	2.76 %

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



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

Weighted average interest rate (min 4..35%)	4.45 %
Weighted average months to maturity (max 60)	37.61*
Used Vehicles (max 75%)	58.02 %
Balloon Loans (max 73%)	77.48 %
Balloon Installments (max 28%)***	38.06 %
Corporate Borrowers (max 11%)	8.52 %
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
227,495.35	1	0.10 %
160,595.53	1	0.07 %
140,379.37	1	0.06 %
137,929.40	2	0.06 %
133,500.43	1	0.06 %
128,816.50	1	0.06 %
125,686.91	1	0.06 %
124,356.04	1	0.06 %
122,583.43	2	0.06 %
120,884.11	1	0.05 %
Total (max 0,6%)		0.64 %

* Post Replenishment

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6. Note Principal



Note Principal

	Class A	Class B	Class C	Class D	Class E	
Beginning of Period	203,198,320.99	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
Sequential Amortization	-	-	-	-	-	EUR
Pro Rata Amortization	9,669,959.70	-	-	-	-	EUR
End of Period	193,528,361.29	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	675,266.59	EUR
Credit PDL	-	-	-	-	675,266.59	EUR
End of Period	-	-	-	-	-	EUR

Net Note Principal

Beginning of Period	203,198,320.99	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
End of Period	193,528,361.29	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR

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7. Outstanding Notes



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Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS2816094085	XS2816094242	XS2816094838	XS2816095058	XS2816095215
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	93.20 %	2.70 %	2.25 %	0.85 %	1.00 %
Legal Final Maturity Date		30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032
Rating (Fitch/S&P)		AAA (sf) / AAA (sf)	AA+ (sf) / AA+ (sf)	AA- (sf) / AA- (sf)	A- (sf) / A- (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	231,798,320.99	203,198,320.99	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Available Distribution Amount	9,669,959.70					
Amortisation	9,669,959.70					
Redemption per Class	-	-	-	-	-	-
Redemption per Note						
Outstanding Closing Balance		193,528,361.29	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Net Outstanding Closing Balance	231,798,320.99	203,198,320.99	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Current Tranching	100 %	87.66 %	4.87 %	4.10 %	1.55 %	1.81 %
Current Pool Factor		0.52	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		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Day Count Convention*		29	29	29	29	29
Interest Days		29	29	29	29	29
Principal Outstanding per Note Beginning of Period		51,915.77	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		-	-	-	-	-
Principal Outstanding per Note End of Period		51,915.77	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		106.56	239.09	271.31	338.98	780.42
Interest Payment	514,848.38	417,075.84	27,017.04	25,774.56	12,203.20	32,777.73
Interest Payment per Note		106.56	239.09	271.31	338.98	780.42
3. Credit Enhancements						
Initial total CE (Subordination)		6.81 %	4.12 %	1.86 %	1.00 %	0.00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		7.67 %	4.98 %	1.86 %	1.00 %	0.00 %
Current CE (Subordination incl. Excess Spread)		12.34 %	7.46 %	3.36 %	1.81 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		13.17 %	8.30 %	3.36 %	1.81 %	0.00 %
Current CE (Subordination)		12.34 %	7.46 %	3.36 %	1.81 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		13.17 %	8.30 %	3.36 %	1.81 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28/05/2026
 Payment date 26/05/2026
 Period No 22
 Monthly Period 01/04/2026
 Interest Period 27/04/2026 to 26/05/2026 = 29 days

		Rating Triggers										
		Short Term				Long Term						
		Fitch		S&P		Fitch		S&P				
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer 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.

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

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9.a Original Portfolio Principal Balance

Reporting Date	28/05/2026				
Payment date	26/05/2026				
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Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



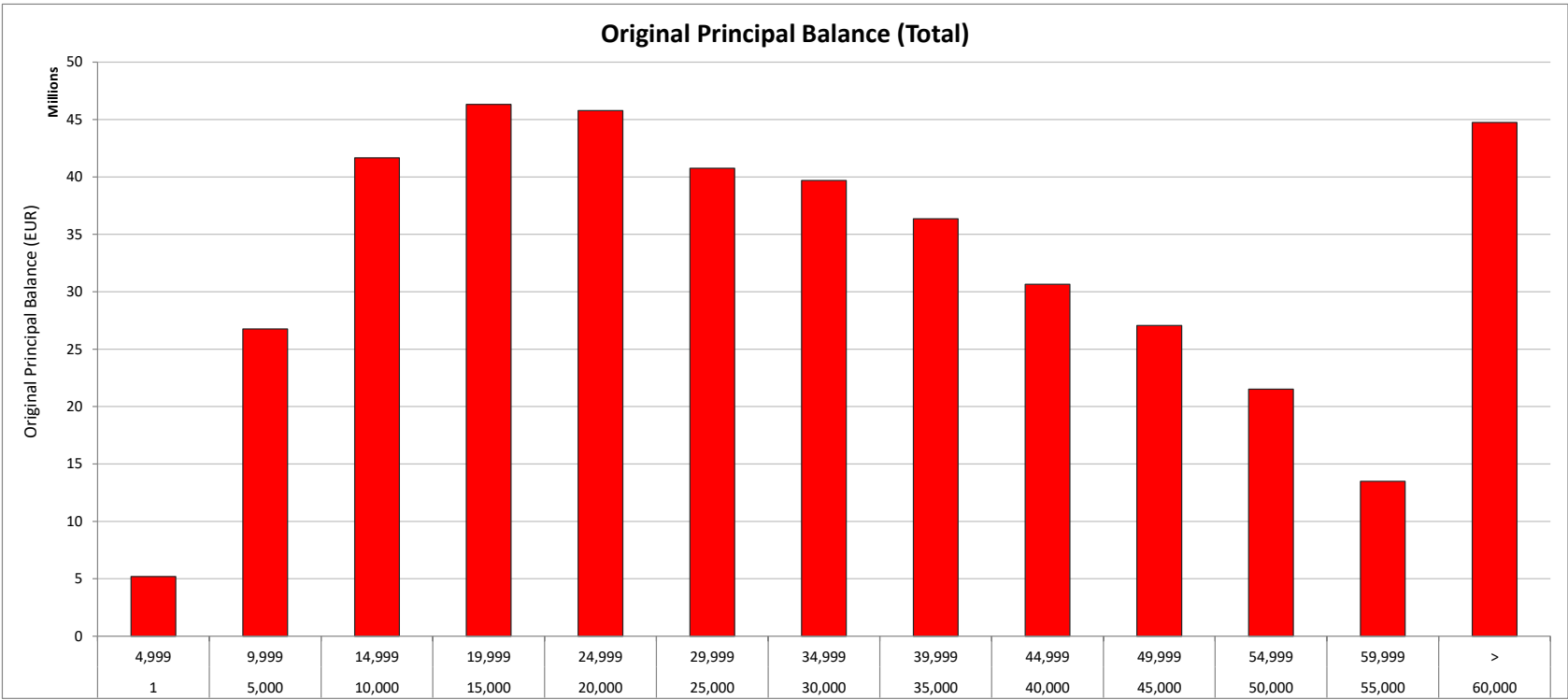
Original balance

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

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance



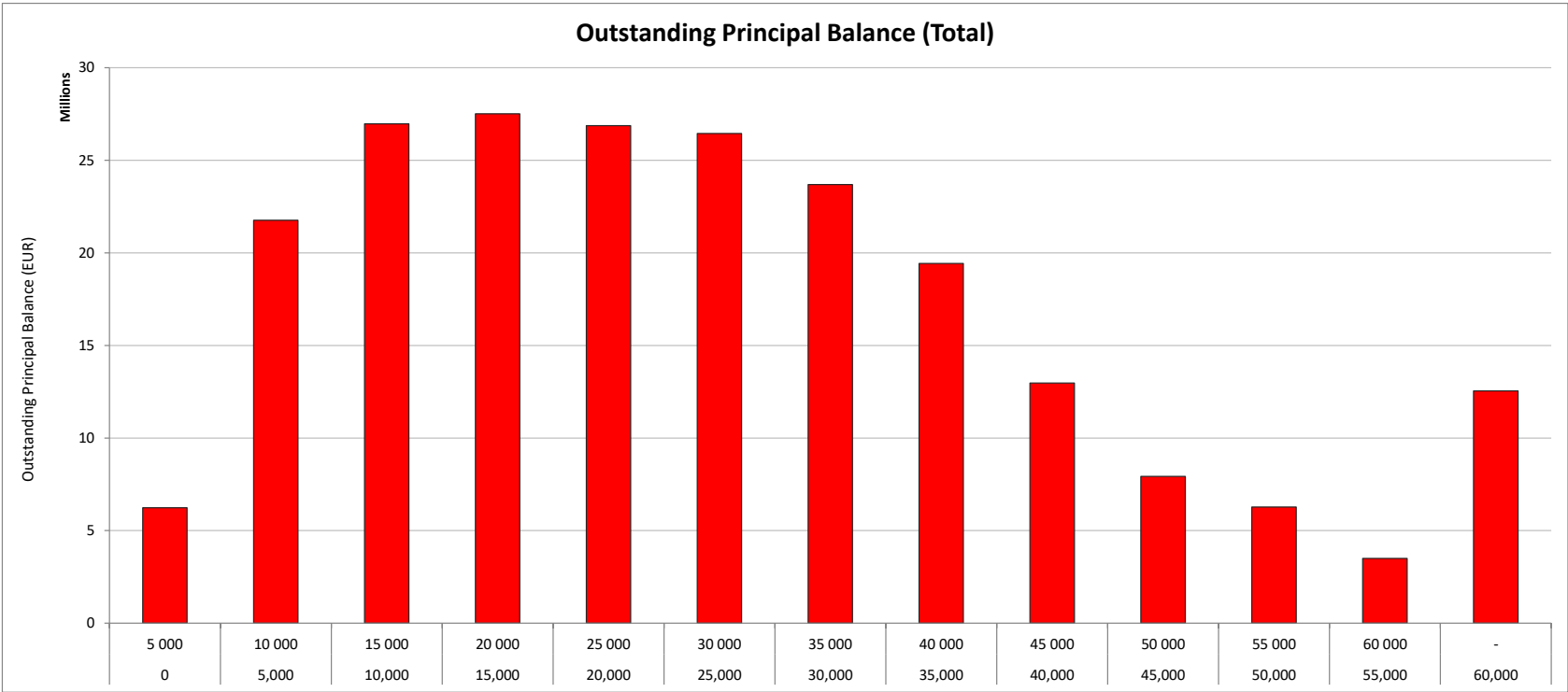
Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	2,059	6,233,086	2.81 %	24.1	29.9
	5,000	10 000	2,925	21,758,219	9.80 %	35.5	29.5
	10,000	15 000	2,188	26,973,434	12.14 %	38.1	29.3
	15,000	20 000	1,582	27,506,352	12.38 %	37.9	29.8
	20,000	25 000	1,200	26,874,120	12.10 %	37.6	29.9
	25,000	30 000	965	26,450,143	11.91 %	37.7	29.7
	30,000	35 000	733	23,690,111	10.67 %	37.9	30.0
	35,000	40 000	520	19,427,330	8.75 %	38.1	30.4
	40,000	45 000	307	12,973,403	5.84 %	38.4	30.7
	45,000	50 000	167	7,924,468	3.57 %	39.8	29.6
	50,000	55 000	120	6,271,811	2.82 %	40.8	30.0
	55,000	60 000	61	3,499,663	1.58 %	40.0	29.9
	60,000	-	156	12,546,223	5.65 %	40.5	29.9
	Total		12,983	222,128,361	100 %	37.6	29.8

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	28/05/2026						
Payment date	26/05/2026						
Period No	22						
Monthly Period	01/04/2026						
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days	



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.a Geographical Distribution



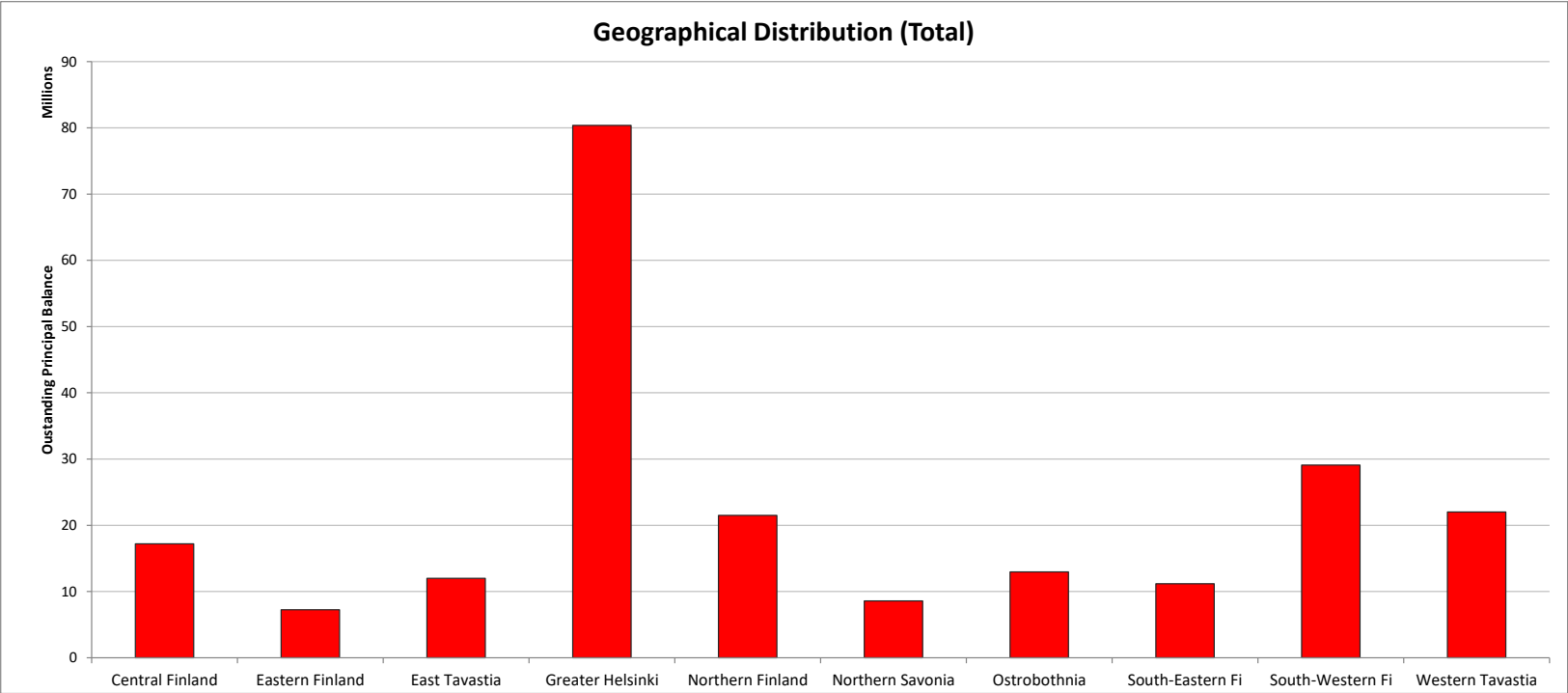
Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	1,062	17,191,268	7.74 %	37.3	29.9
	Eastern Finland	474	7,248,691	3.26 %	38.3	29.0
	East Tavastia	755	12,007,790	5.41 %	37.4	29.8
	Greater Helsinki	4,170	80,377,241	36.19 %	37.4	30.4
	Northern Finland	1,186	21,482,942	9.67 %	38.0	29.3
	Northern Savonia	567	8,594,463	3.87 %	37.4	28.6
	Ostrobothnia	936	12,965,828	5.84 %	37.8	28.9
	South-Eastern Fi	764	11,168,928	5.03 %	37.2	29.7
	South-Western Fi	1,724	29,084,053	13.09 %	37.8	29.7
	Western Tavastia	1,345	22,007,158	9.91 %	37.8	29.9
	Total	12,983	222,128,361	100 %	37.6	29.8

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28/05/2026					
Payment date	26/05/2026					
Period No	22					
Monthly Period	01/04/2026					
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.a Interest Rate



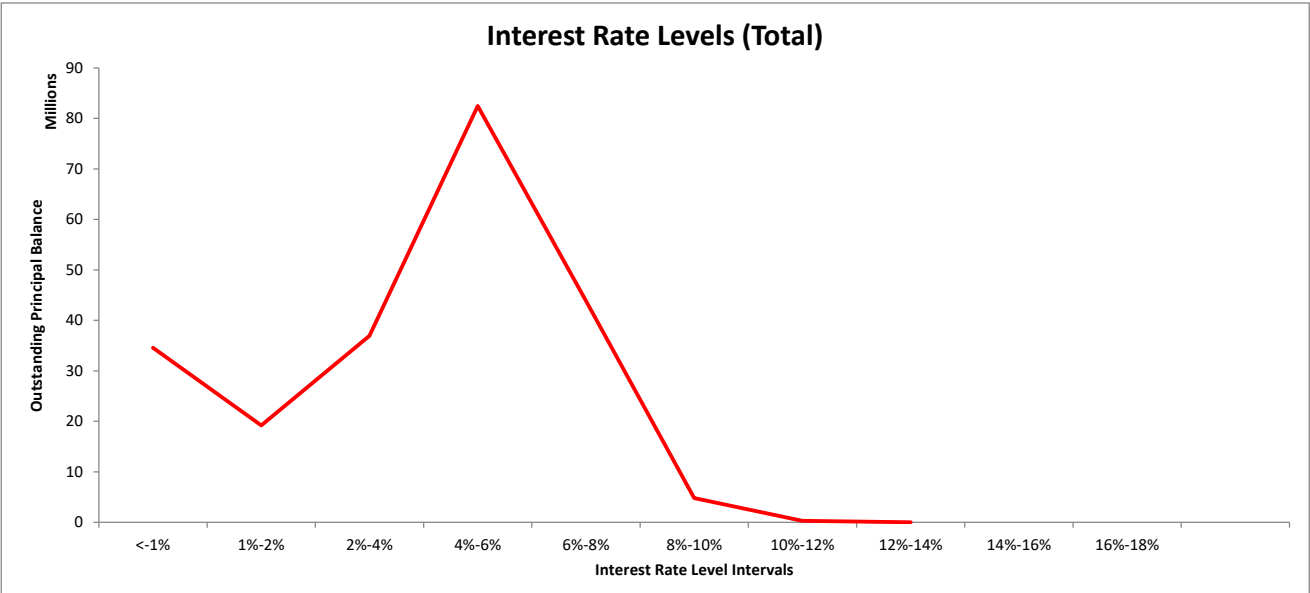
Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

Interest distribution	TOTAL					
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity
						WA seasoning
	0 %	1 %	1,440	34,561,018	15.56 %	34.7
	1 %	2 %	700	19,187,765	8.64 %	34.5
	2 %	4 %	1,852	36,912,353	16.62 %	35.9
	4 %	6 %	4,315	82,465,683	37.13 %	39.0
	6 %	8 %	4,034	43,891,252	19.76 %	39.8
	8 %	10 %	604	4,812,990	2.17 %	40.2
	10 %	12 %	37	293,201	0.13 %	42.5
	12 %	14 %	1	4,101	0.00 %	36.0
	14 %	16 %				
	16 %	18 %				
	18 %	-				
Total			12,983	222,128,361	100 %	37.6
						29.8

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

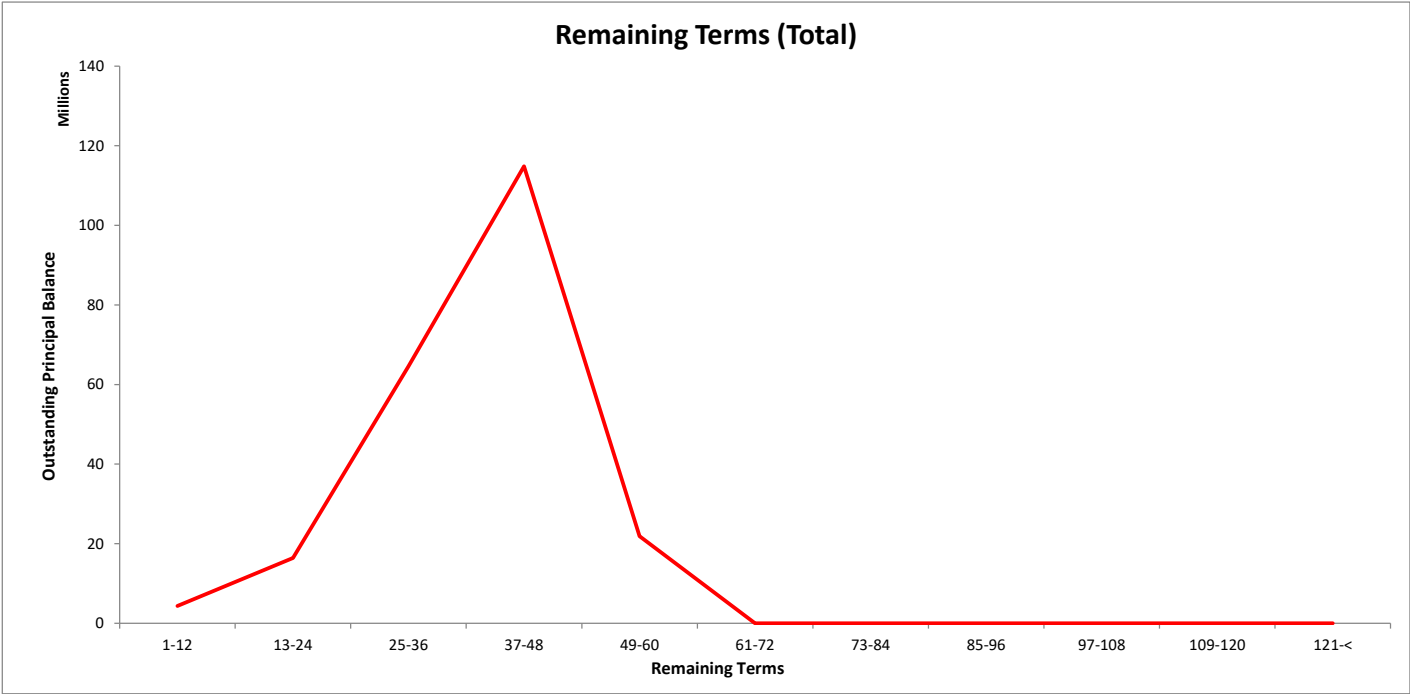
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	9	10,847	0.00 %	0.0	37.6
1	12	886	4,365,647	1.97 %	8.0	37.2
13	24	1,581	16,400,912	7.38 %	19.5	35.0
25	36	3,714	64,607,917	29.09 %	31.6	32.2
37	48	5,673	114,836,203	51.70 %	42.2	29.1
49	60	1,120	21,906,836	9.86 %	50.9	21.8
61	72					
73	84					
85	96					
97	108					
109	120					
121	-					
Total		12,983	222,128,361	100 %	37.6	29.8

Months to maturity

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

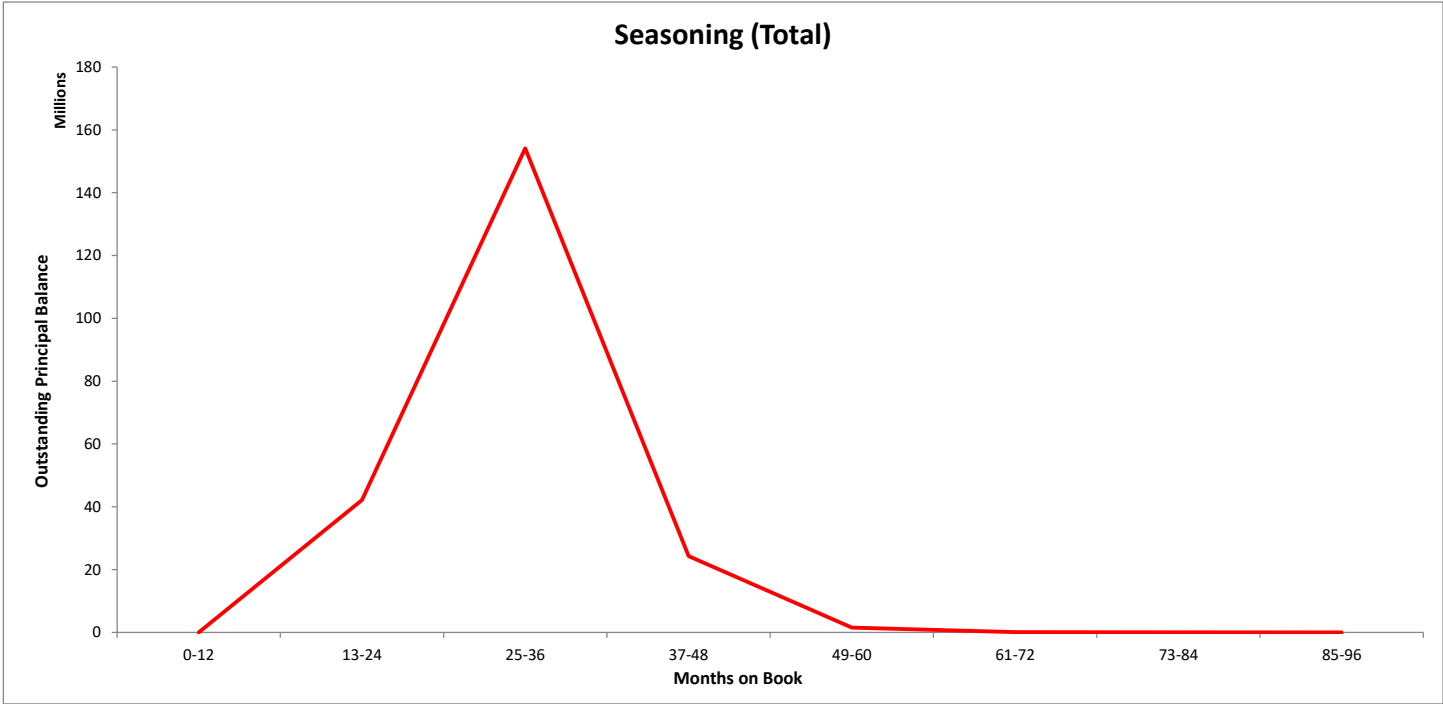
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	2,679	42,133,832	18.97%	44.0	21.9
25	36	8,810	154,126,094	69.39 %	37.6	30.1
37	48	1,381	24,254,707	10.92 %	28.0	40.7
49	60	103	1,506,415	0.68 %	13.8	52.7
61	72	8	91,548	0.04 %	17.2	68.0
73	84	2	15,766	0.01 %	6.9	76.1
85	96					
Total		12,983	222,128,361	100 %	37.6	29.8

Months on book

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.a Balloon loans



Balloon loans in %
of portfolio

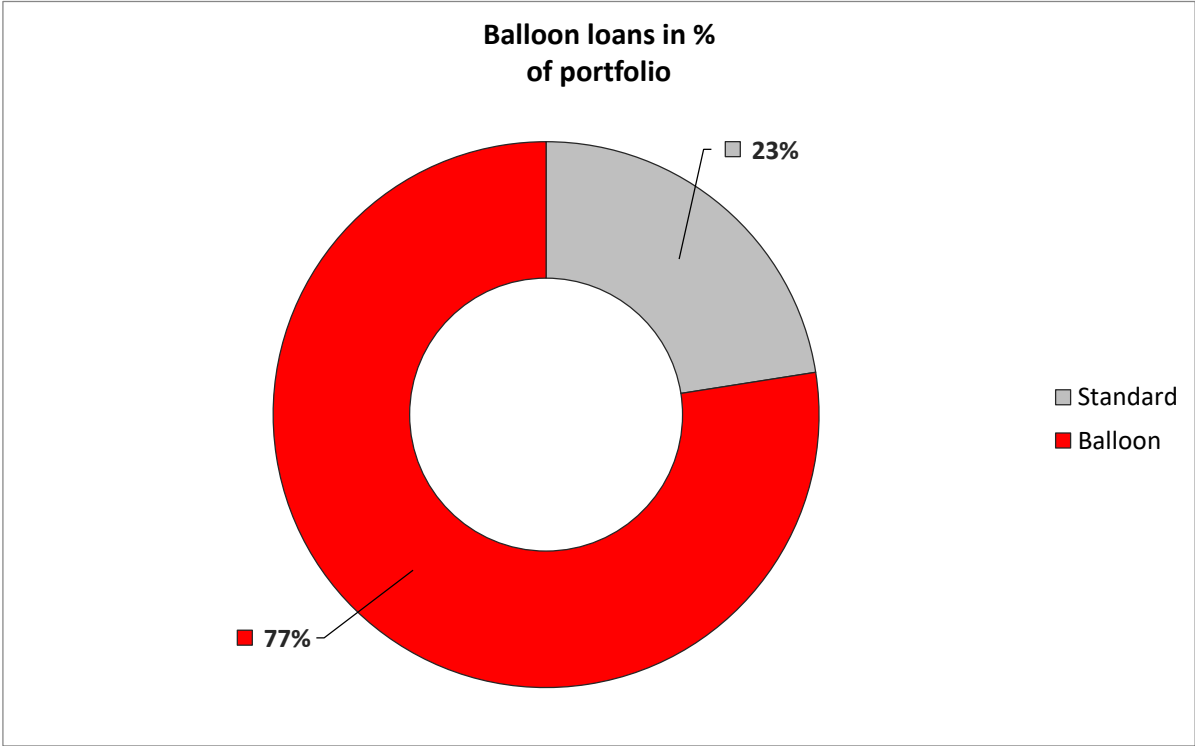
TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	5,922	50,022,341	22.5 %	4,494	0.0 %	35.6	28.1
Balloon	7,061	172,106,021	77.5 %	84,546,917	49.1 %	38.2	30.3
Total	12,983	222,128,361	100 %	84,551,411	38 %	37.6	29.8

Reporting Date	28/05/2026						
Payment date	26/05/2026						
Period No	22						
Monthly Period	01/04/2026						
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	28/05/2026					
Payment date	26/05/2026					
Period No	22					
Monthly Period	01/04/2026					
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.a Number of loans per borrower



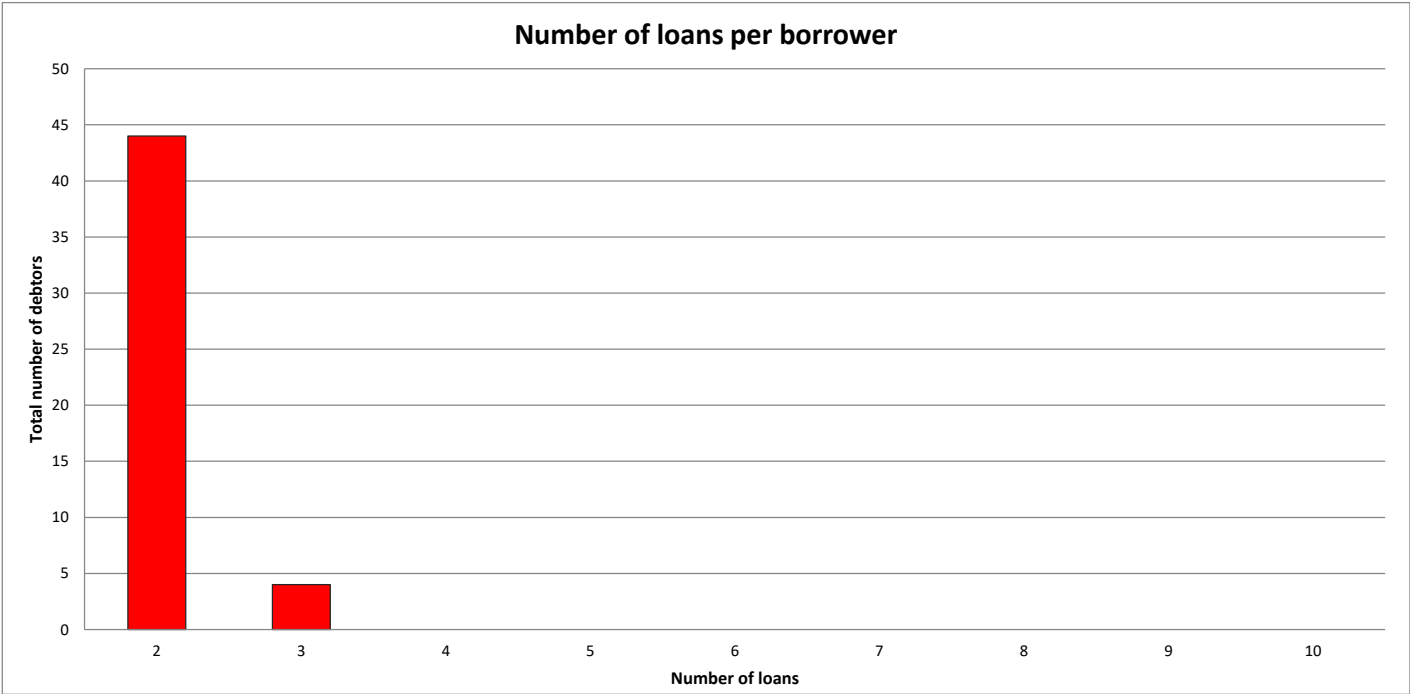
Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

Number of loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	12,883	220,413,501	99.23 %
	2	44	1,542,399	0.69 %
	3	4	172,460	0.08 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	12,931	222,128,361	100%

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.b Number of loans per borrower

Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



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



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	222,128,361	218,050,246	4,078,115	824,102	4.54 %	98.16 %
2	218,050,246	214,181,915	3,868,331	808,602	4.54 %	96.42 %
3	214,181,915	210,256,616	3,925,299	793,526	4.54 %	94.66 %
4	210,256,616	206,337,975	3,918,641	778,312	4.53 %	92.89 %
5	206,337,975	202,374,927	3,963,047	763,460	4.53 %	91.11 %
6	202,374,927	198,466,572	3,908,355	748,513	4.53 %	89.35 %
7	198,466,572	194,521,849	3,944,723	733,657	4.53 %	87.57 %
8	194,521,849	190,591,942	3,929,908	718,743	4.53 %	85.80 %
9	190,591,942	186,738,048	3,853,894	703,913	4.52 %	84.07 %
10	186,738,048	182,923,718	3,814,330	689,246	4.52 %	82.35 %
11	182,923,718	179,080,618	3,843,100	674,671	4.52 %	80.62 %
12	179,080,618	175,044,738	4,035,880	659,976	4.51 %	78.90 %
13	175,044,738	170,998,902	4,045,836	644,789	4.51 %	76.98 %
14	170,998,902	166,851,252	4,147,650	629,480	4.51 %	75.11 %
15	166,851,252	162,892,028	3,959,224	614,084	4.51 %	73.33 %
16	162,892,028	159,053,793	3,838,235	599,237	4.50 %	71.60 %
17	159,053,793	155,053,156	4,000,637	584,465	4.50 %	69.80 %
18	155,053,156	151,099,640	3,953,516	569,695	4.50 %	68.02 %
19	151,099,640	147,233,985	3,865,655	554,859	4.50 %	66.28 %
20	147,233,985	143,336,561	3,897,424	540,140	4.49 %	64.53 %
21	143,336,561	139,307,006	4,029,555	525,477	4.49 %	62.71 %
22	139,307,006	135,564,423	3,742,583	510,591	4.49 %	61.03 %
23	135,564,423	131,863,590	3,700,833	496,501	4.48 %	59.36 %
24	131,863,590	127,422,996	4,440,594	482,777	4.48 %	57.36 %
25	127,422,996	123,274,131	4,148,864	466,618	4.48 %	55.50 %
26	123,274,131	119,021,602	4,252,529	451,914	4.49 %	53.58 %
27	119,021,602	114,640,925	4,380,677	436,596	4.49 %	51.61 %
28	114,640,925	110,125,747	4,515,178	420,806	4.49 %	49.58 %
29	110,125,747	105,058,837	5,066,910	405,035	4.50 %	47.30 %
30	105,058,837	100,189,486	4,869,351	388,082	4.52 %	45.10 %
31	100,189,486	95,451,612	4,737,874	371,682	4.54 %	42.97 %
32	95,451,612	91,172,637	4,278,975	355,816	4.57 %	41.05 %
33	91,172,637	86,442,229	4,730,408	340,871	4.58 %	38.92 %
34	86,442,229	81,745,179	4,697,050	325,928	4.62 %	36.80 %
35	81,745,179	76,849,334	4,895,845	311,868	4.68 %	34.60 %
36	76,849,334	69,908,034	6,941,300	297,646	4.75 %	31.47 %
37	69,908,034	64,269,652	5,638,383	277,601	4.87 %	28.93 %
38	64,269,652	58,150,873	6,118,778	259,033	4.95 %	26.18 %
39	58,150,873	52,428,450	5,722,423	237,888	5.02 %	23.60 %
40	52,428,450	47,185,724	5,242,726	217,167	5.09 %	21.24 %
41	47,185,724	42,032,273	5,153,451	197,210	5.13 %	18.92 %
42	42,032,273	35,693,372	6,338,900	177,066	5.17 %	16.07 %
43	35,693,372	29,693,345	6,000,027	152,073	5.23 %	13.37 %
44	29,693,345	24,610,754	5,082,592	126,372	5.23 %	11.08 %
45	24,610,754	20,433,851	4,176,903	104,165	5.20 %	9.20 %
46	20,433,851	17,143,719	3,290,132	85,893	5.16 %	7.72 %
47	17,143,719	13,749,093	3,394,626	71,093	5.09 %	6.19 %
48	13,749,093	9,995,195	3,753,898	55,800	4.98 %	4.50 %
49	9,995,195	7,590,012	2,405,183	40,047	4.92 %	3.42 %
50	7,590,012	5,410,092	2,179,920	29,889	4.83 %	2.44 %
51	5,410,092	3,672,190	1,737,902	20,638	4.67 %	1.65 %
52	3,672,190	2,277,634	1,394,556	13,882	4.63 %	1.03 %
53	2,277,634	1,194,231	1,083,403	8,775	4.72 %	0.54 %
54	1,194,231	467,689	726,543	4,608	4.73 %	0.21 %
55	467,689	160,708	306,981	1,780	4.66 %	0.07 %
56	160,708	48,416	112,292	649	4.96 %	0.02 %
57	48,416	36	48,380	30	2.27 %	0.00 %
58	36	0	36	0	4.07 %	0.00 %

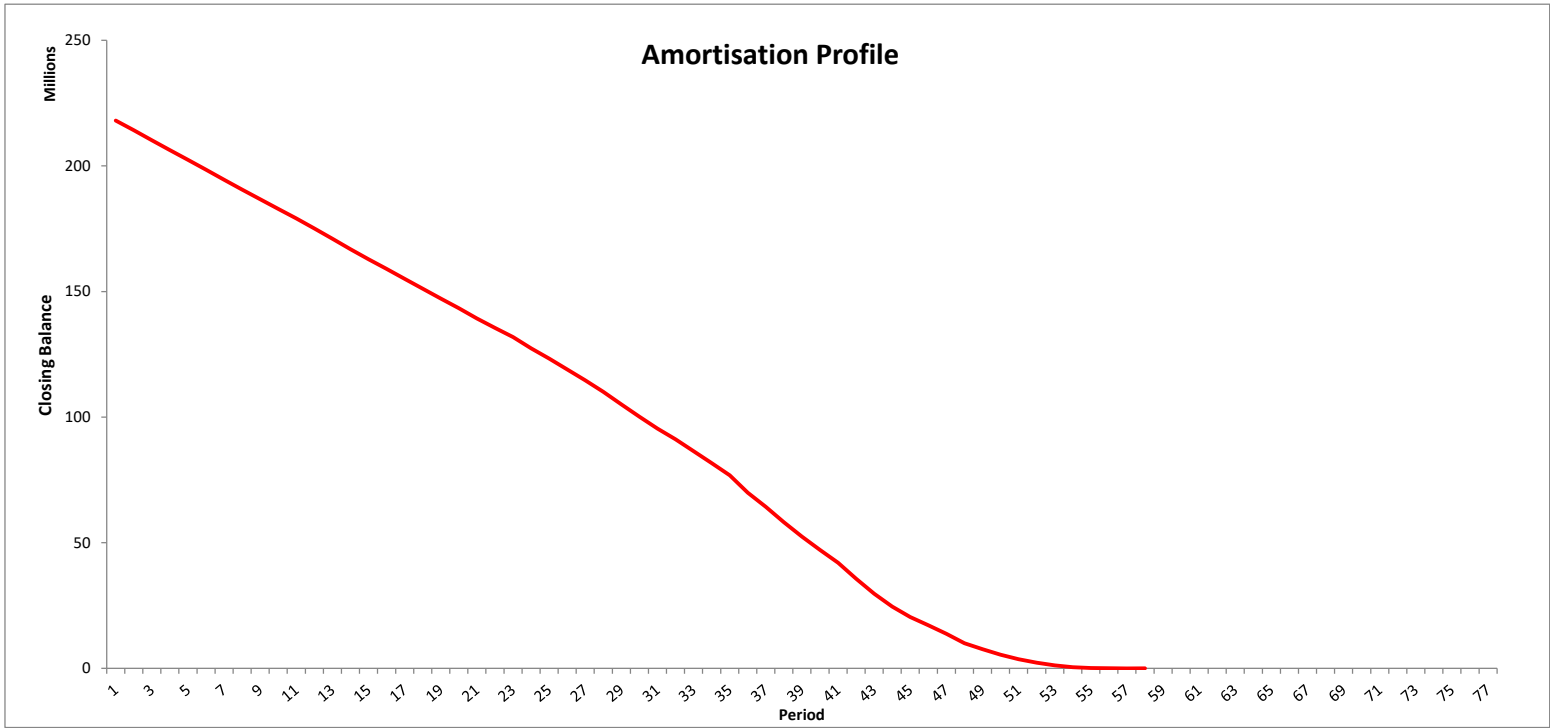
Amortization profile

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.b Amortisation Profile



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

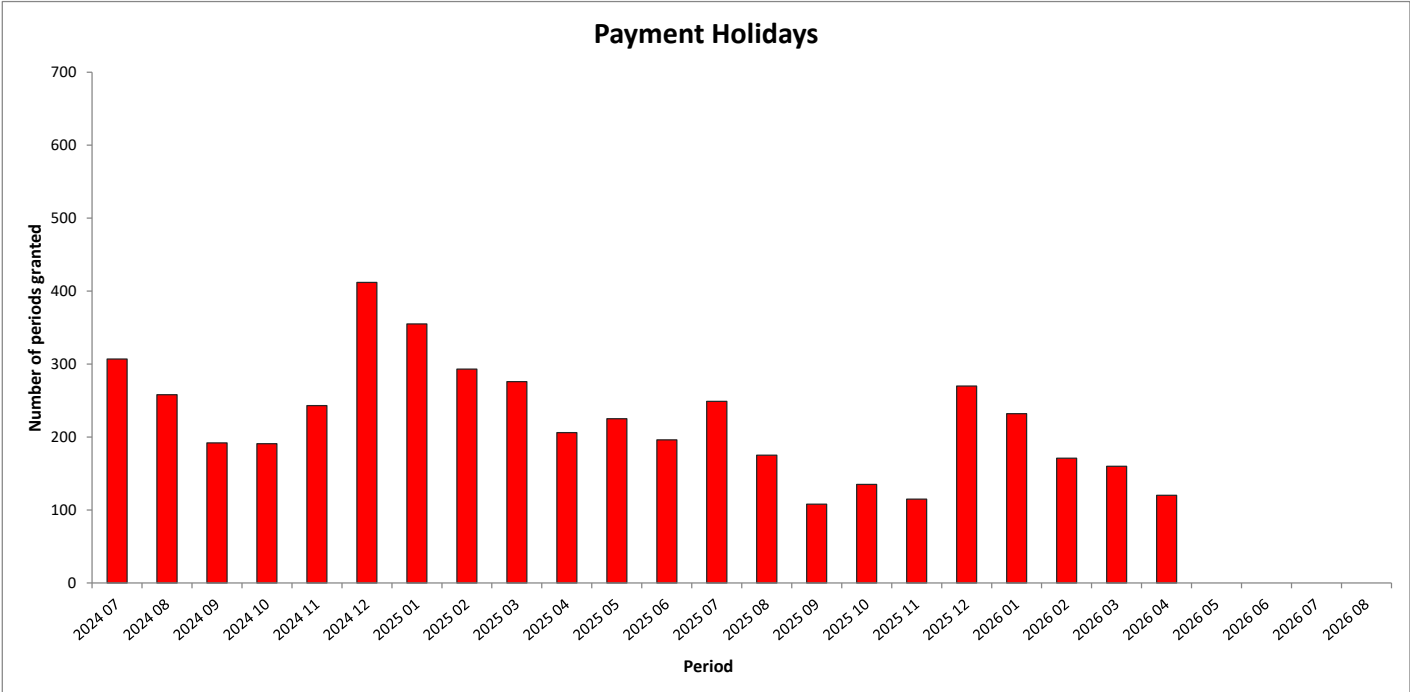
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
	2024 07	307	319	89,746	7,580,197
	2024 08	258	269	73,203	6,392,726
	2024 09	192	202	51,874	4,612,067
	2024 10	191	203	50,880	4,846,949
	2024 11	243	260	66,234	5,655,482
	2024 12	412	422	107,491	9,001,146
	2025 01	355	374	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	115	124	38,106	2,252,369
	2025 12	270	282	75,400	5,200,397
	2026 01	232	249	76,323	5,071,932
	2026 02	171	186	52,648	3,583,373
	2026 03	160	165	47,718	3,284,325
	2026 04	120	126	35,658	2,418,270
	2026 05				
	2026 06				
	2026 07				
	2026 08				
Total:	4,889		5,160	1,440,176	109,188,670

Payment Holiday

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	28/05/2026		
Payment date	26/05/2026		
Period No	22		
Monthly Period	01/04/2026		
Interest Period	from	27/04/2026	to 26/05/2026 = 29 days

Remaining PH's

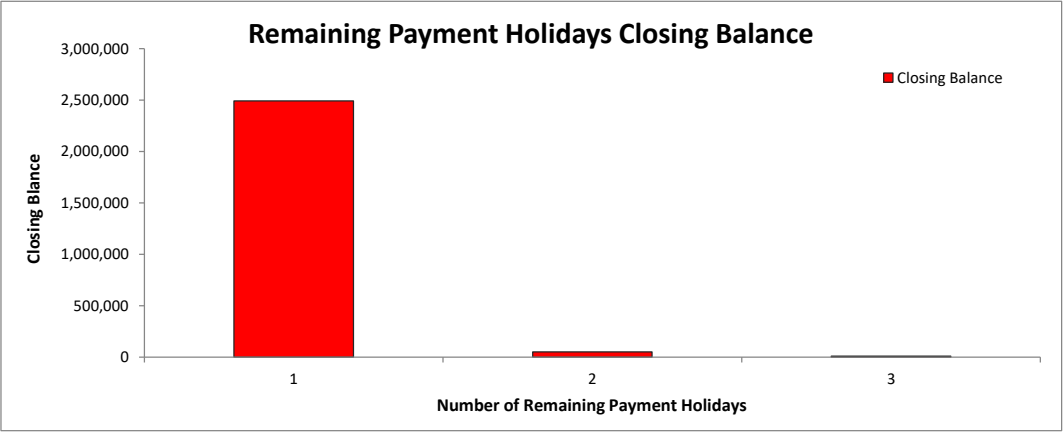
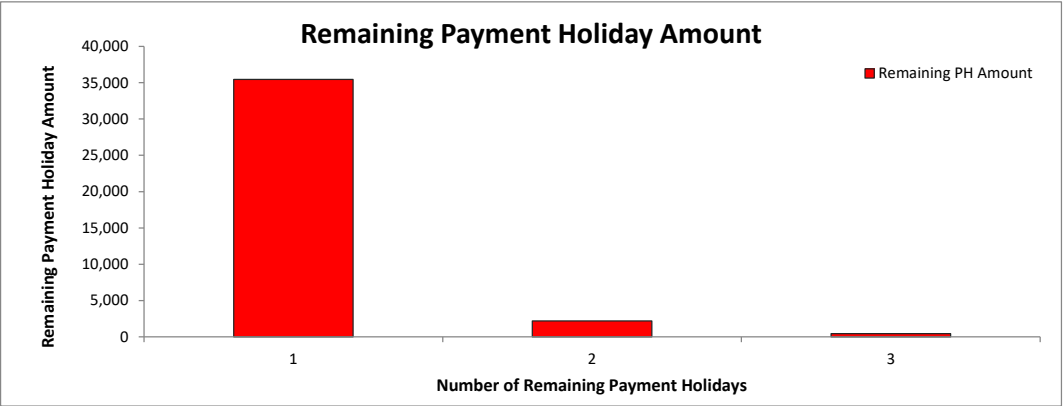
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	120	35,450	2,492,228
2	4	2,190	51,857
3	1	443	9,506
Total	125	38,083	2,553,591

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Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



19.a Downpayment

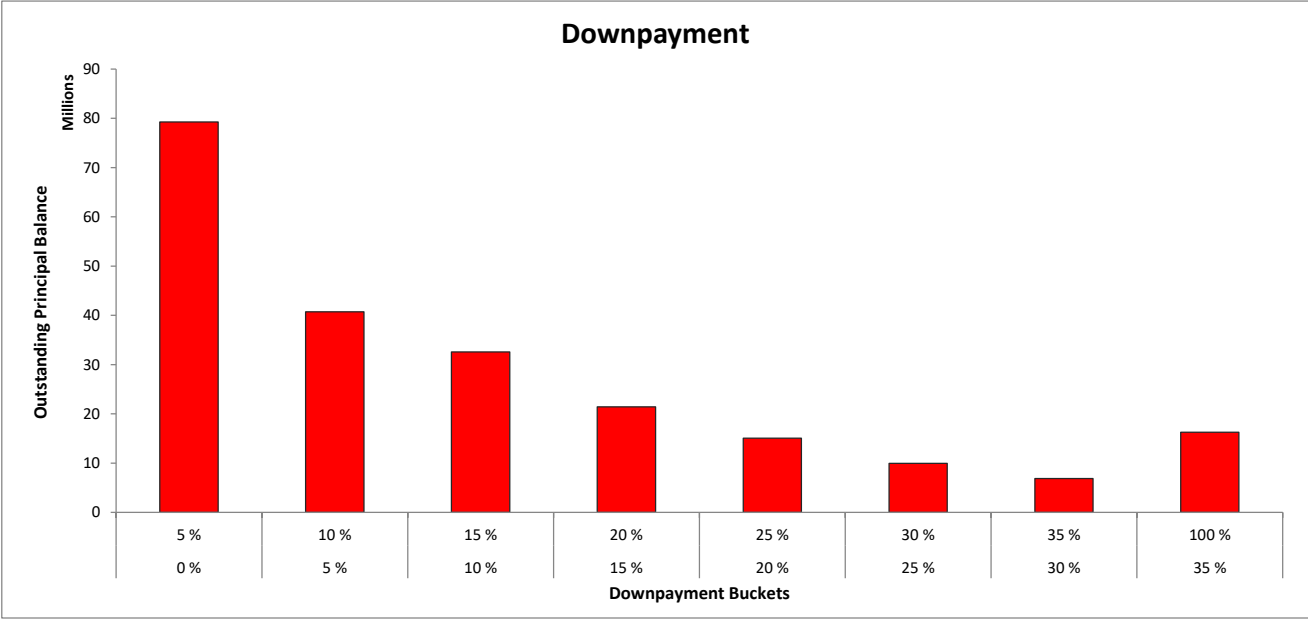


Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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Monthly Investor Report

19.b Downpayment

Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	28/05/2026
Payment date	26/05/2026
Period No	22
Monthly Period	01/04/2026
Interest Period	from 27/04/2026 to 26/05/2026 = 29 days

Vehicle condition

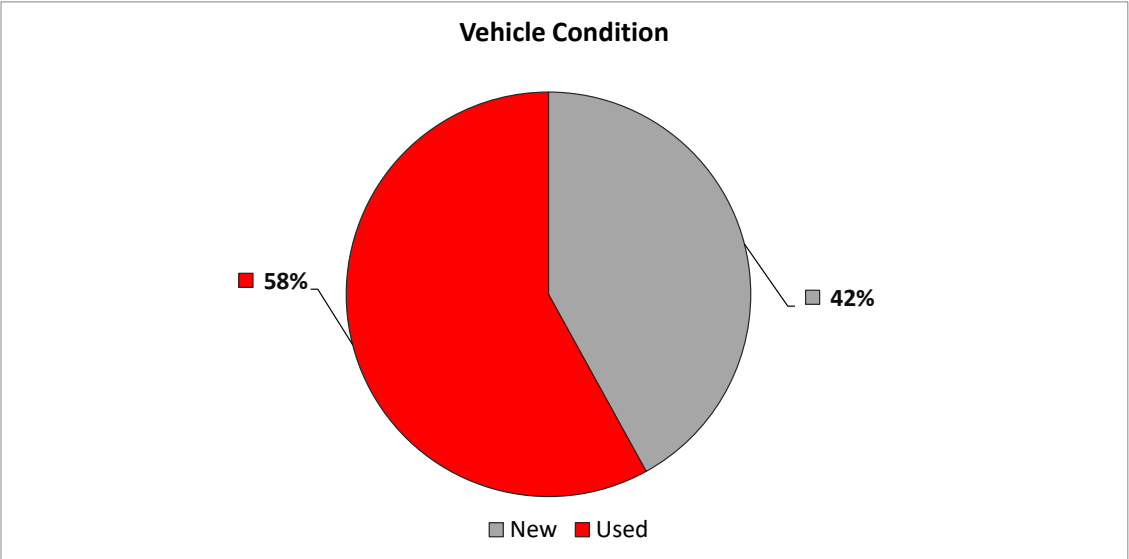
TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3,388	93,249,052	41.98 %	35.1	30.5
Used	9,595	128,879,309	58.02 %	39.4	29.4
Total	12,983	222,128,361	100 %	37.6	29.8

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	28/05/2026
Payment date	26/05/2026
Period No	22
Monthly Period	01/04/2026
Interest Period	from 27/04/2026 to 26/05/2026 = 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

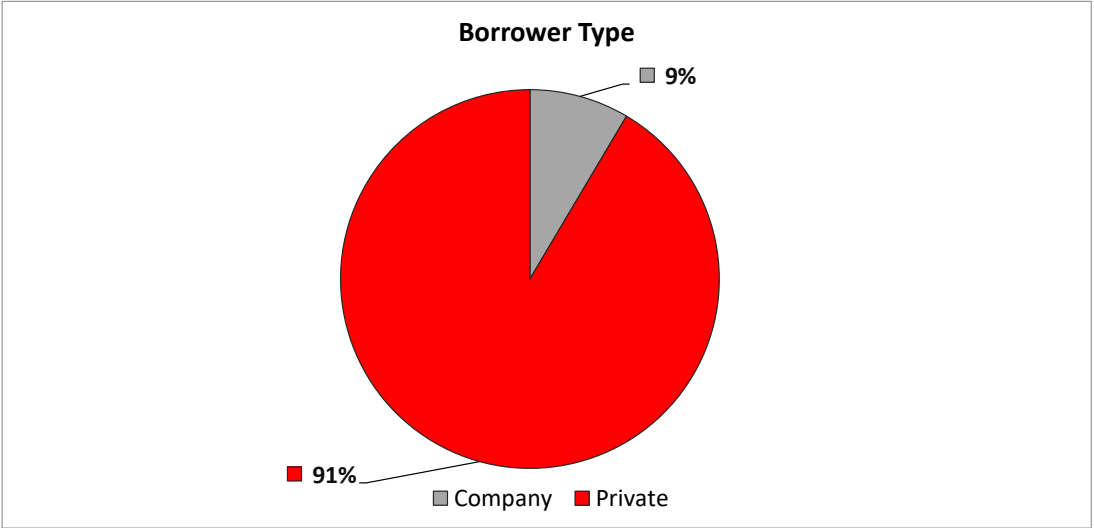
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	953	18,934,421	8.52 %	30.7	32.0
	Private	12,030	203,193,941	91.48 %	38.2	29.6
	Total	12,983	222,128,361	100 %	37.6	29.8

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21.b Borrower Type



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



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22.a Vehicle type



Reporting Date	28/05/2026			
Payment date	26/05/2026			
Period No	22			
Monthly Period	01/04/2026			
Interest Period	from	27/04/2026	to	26/05/2026 = 29 days

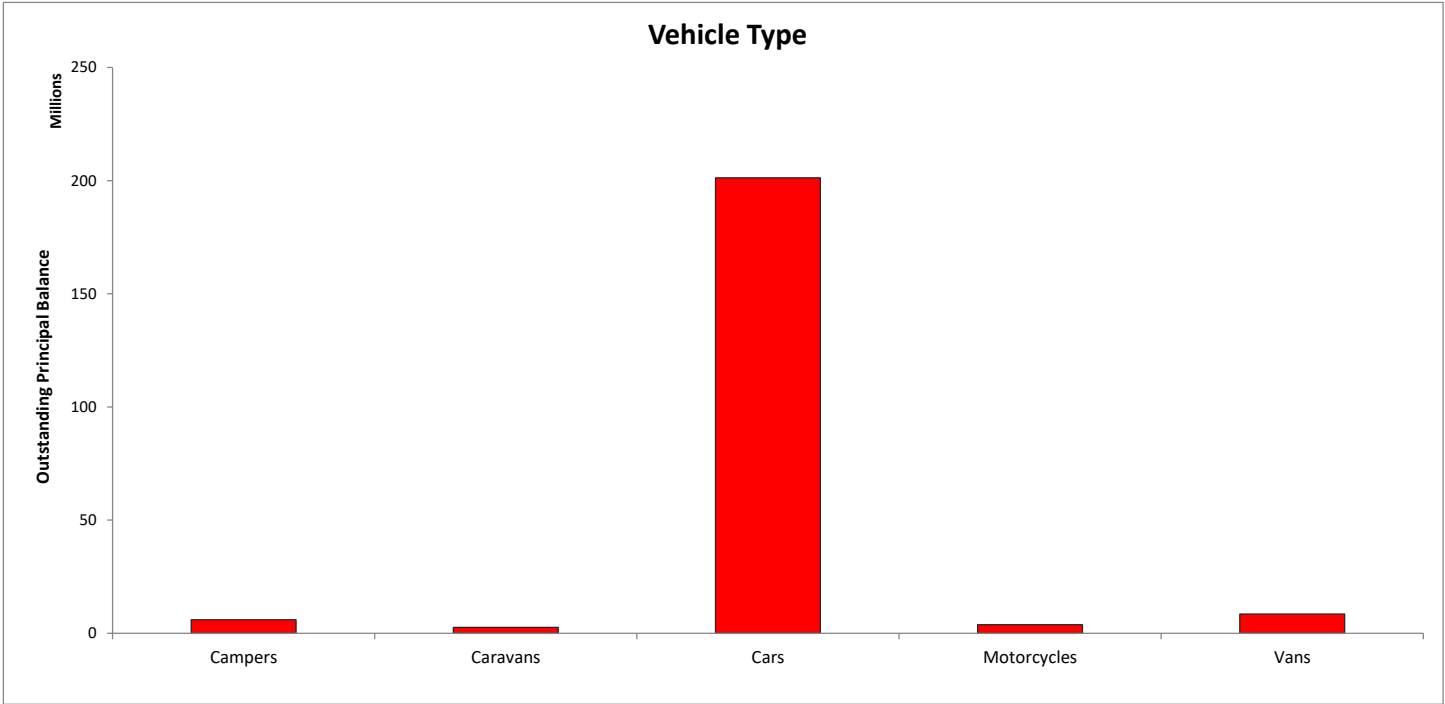
Vehicle type	TOTAL					
	Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	182	5,990,870	2.70 %	39.0	30.0
	Caravans	157	2,603,723	1.17 %	37.8	30.0
	Cars	11,543	201,207,109	90.58 %	37.7	29.9
	Motorcycles	428	3,789,452	1.71 %	36.3	28.4
	Vans	673	8,537,207	3.84 %	35.3	30.1
	Total	12,983	222,128,361	100 %	37.6	29.8

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22.b Vehicle type



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



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23.a Restructured Loans

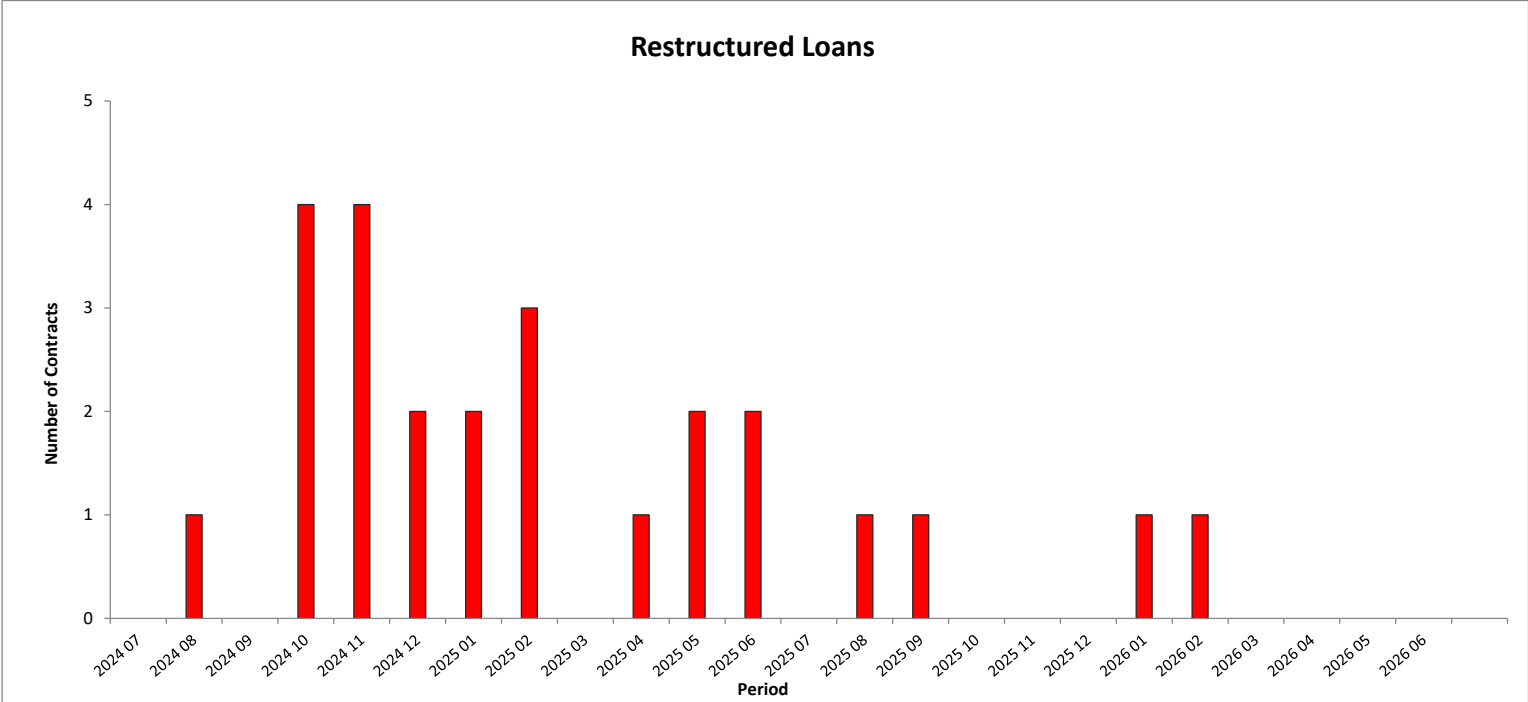


Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

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

23.b Restructured Loans

Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



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24.a Dynamic Interest rate



Reporting Date		28/05/2026			
Payment date		26/05/2026			
Period No		22			
Monthly Period		01/04/2026			
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

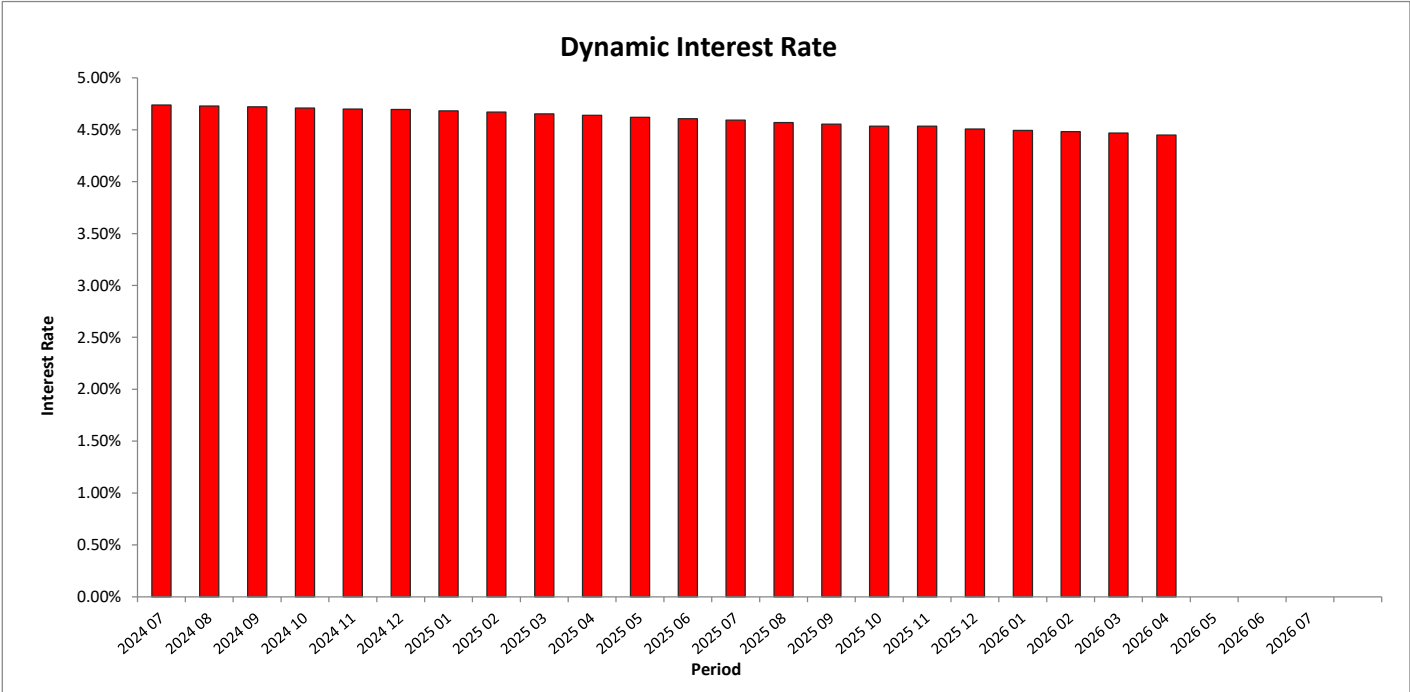
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390,666,760	4.74 %
2024 08	408,032,437	4.73 %
2024 09	408,729,706	4.72 %
2024 10	406,199,100	4.71 %
2024 11	408,439,235	4.70 %
2024 12	408,179,787	4.69 %
2025 01	394,847,033	4.68 %
2025 02	382,776,854	4.67 %
2025 03	369,714,379	4.65 %
2025 04	356,782,886	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 %
2026 02	243,324,664	4.48 %
2026 03	231,798,321	4.47 %
2026 04	222,128,361	4.45 %
2026 05		
2026 06		
2026 07		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days



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Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 28/05/2026
Payment date 26/05/2026
Period No 22

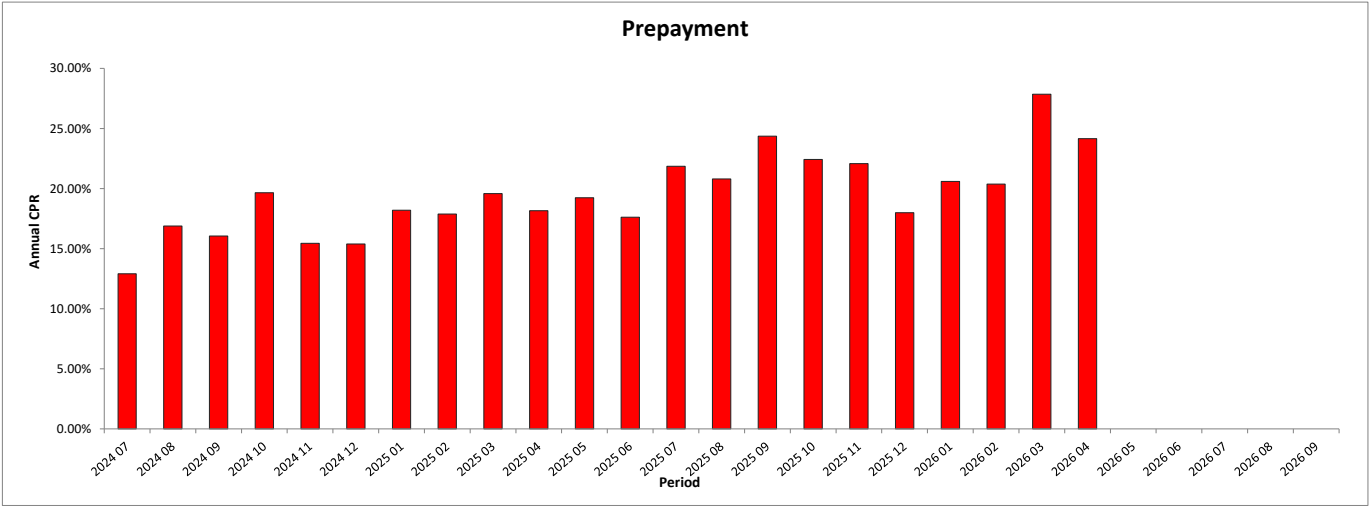
Monthly Period from 01/04/2026 to 26/05/2026 = 29 days
Interest Period

Dynamic Prepayment	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2024 07	15,436,323	390,666,760	12.91 %
	2024 08	6,239,492	408,032,437	16.88 %
	2024 09	5,914,715	408,729,706	16.05 %
	2024 10	7,338,464	406,199,100	19.65 %
	2024 11	5,669,562	408,439,235	15.44 %
	2024 12	5,641,502	408,179,787	15.38 %
	2025 01	6,553,930	394,847,033	18.20 %
	2025 02	6,230,349	382,776,854	17.87 %
	2025 03	6,654,328	369,714,379	19.58 %
	2025 04	5,907,705	356,782,886	18.16 %
	2025 05	6,073,582	344,141,826	19.24 %
	2025 06	5,324,662	332,376,883	17.62 %
	2025 07	6,496,430	319,483,200	21.85 %
	2025 08	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	6,218,968	231,798,321	27.84 %
	2026 04	5,059,528	222,128,361	24.16 %
	2026 05			
	2026 06			
	2026 07			
	2026 08			
	2026 09			

25.b Dynamic Pre-Payments



Reporting Date	28/05/2026			
Payment date	26/05/2026			
Period No	22			
Monthly Period	01/04/2026			
Interest Period	from	27/04/2026	to	26/05/2026 = 29 days



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26. Delinquency



Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance
2024	7	390,666,760	17,050	364,510,372	1,139	22,635,662	107	2,078,813	55	983,025	26	458,888	0	0	0	0	0	0
	8	408,032,436	18,195	383,198,239	1,012	19,875,967	143	3,039,900	50	986,067	30	526,741	22	405,521	0	0	3	3,911
	9	408,729,706	18,202	379,851,286	1,211	22,937,604	134	2,590,875	79	1,922,341	29	669,530	23	402,132	20	355,937	5	10,841
	10	406,199,100	18,288	376,190,654	1,147	22,275,983	250	4,158,590	72	1,329,265	62	1,478,938	17	432,021	18	333,648	23	403,672
	11	408,439,235	18,564	377,297,310	1,046	20,652,400	290	5,289,144	161	2,505,163	62	1,077,956	55	1,289,349	14	327,914	20	351,811
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	231,798,321	12,508	216,016,848	639	10,585,374	85	1,583,806	78	1,190,250	49	961,805	45	777,066	37	683,172	46	831,267
	4	222,128,361	12,154	207,875,556	551	9,436,140	101	1,733,198	49	920,657	60	875,717	34	706,539	34	580,555	39	675,267
	5																	
	6																	
	7																	
	8																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date 28/05/2026
Payment date 26/05/2026
Period No 22

Monthly Period from 01/04/2026 to 26/05/2026 = 29 days
Interest Period

		Recovery Quarter	2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3		
Default Quarter	Default Amount	No Of Loans	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

		Recovery Quarter	2025 Q4			2026 Q1			2026 Q2			2026 Q3			2026 Q4		
Default Quarter	Default Amount	No Of Loans	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		9,876	4,876						
2024 4	1,072,203	59	46,813	550,910	521,294	74,502	625,412	446,792	8,263	633,675	438,528						
2025 1	2,839,323	153	245,809	1,142,527	1,696,796	193,859	1,336,386	1,502,937	37,137	1,373,522	1,465,800						
2025 2	4,143,457	229	633,620	1,443,158	2,700,299	386,752	1,829,910	2,313,547	78,634	1,908,544	2,234,913						
2025 3	2,943,407	142	665,588	756,142	2,187,264	248,123	1,004,265	1,939,141	63,202	1,067,467	1,875,939						
2025 4	3,251,192	173	224,783	224,783	3,026,409	389,834	614,617	2,636,575	129,628	744,245	2,506,947						
2026 1	2,349,988	128				263,436	263,436	2,086,553	117,256	380,692	1,969,297						
2026 2	675,267	39							32,021	32,021	643,245						
2026 3																	
2026 4																	
2027 1																	
2027 2																	
2027 3																	
2027 4																	

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28. Priority of Payments - Revenue



Reporting Date	28/05/2026
Payment date	26/05/2026
Period No	22
Monthly Period	01/04/2026
Interest Period	from 27/04/2026 to 26/05/2026 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1,533,397.01	EUR
Senior Expenses	-	16,596.75	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	520,033.09	EUR
Tranche A Loan Interest to Issuer	-	94,939.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	9,103.00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	10,714.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6,496.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	26,119.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	675,266.59	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	174,129.58	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1,850,444.77	EUR
Senior Expenses	-	15,892.00	EUR
Issuer swap interest to swap counterparty	-	520,033.09	EUR
Interest Class A Notes	-	417,076.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	27,017.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	25,775.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	12,203.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	32,778.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	675,266.59	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	124,404.09	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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29. Priority of Payments - Redemption



Reporting Date	28/05/2026
Payment date	26/05/2026
Period No	22
Monthly Period	01/04/2026
Interest Period	from 27/04/2026 to 26/05/2026 = 29 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	8,994,693.11	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	-	8,994,693.11	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	9,669,959.70	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
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			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	-	9,669,959.70	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	28/05/2026					
Payment date	26/05/2026					
Period No	22					
Monthly Period	01/04/2026					
Interest Period	from	27/04/2026	to	26/05/2026	=	29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	16,596.75					
Interest accrued for the Period	EUR	514,849.00	417,076.00	27,017.00	25,775.00	12,203.00	32,778.00
Cumulative Interest accrued	EUR	23,609,509.00	20,849,627.00	799,705.00	748,956.00	344,800.00	866,421.00
Interest Payments	EUR	514,849.00	417,076.00	27,017.00	25,775.00	12,203.00	32,778.00
Cumulative Interest Payments	EUR	23,609,509.00	20,849,627.00	799,705.00	748,956.00	344,800.00	866,421.00
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	DZ Bank AG
Party B	SCF Rahoituspalvelut XIII DAC
Swap Notional	231.798.321
Interest Period Start	27/04/2026
Interest Period End	26/05/2026
Interest Days	29
Settlement Date	26/05/2026
Party A Floating Interest Rate	1.968 %
Party A Floating Rate Day Count Fraction	0.0806
Party A Interest Amount	EUR 367.477.60
Party B Fixed Rate	2.7850 %
Party B Fixed Rate Day Count Fraction	0.0806
Party B Interest Amount	EUR 520.033.09

Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from 27/04/2026	to 26/05/2026	=	29 days	

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32. Contact Details



Santander Consumer Bank AS

Team ABS Capital.Markets@santanderconsumer.no

Reporting Date	28/05/2026				
Payment date	26/05/2026				
Period No	22				
Monthly Period	01/04/2026				
Interest Period	from	27/04/2026	to	26/05/2026	= 29 days