SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27/08/2026					
Payment date		25/08/2026		Following payment dates:		25/09/2026	
Period No		25				26/10/2026	
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days
Cut-Off date		31/07/2026					

Santander Consumer Bank

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

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Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

1. Portfolio Information

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**204,277,924.35**	**EUR**
Scheduled Loan Principal Repayments (+MC)	3,869,338.87	EUR
Prepayments	4,458,040.41	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**8,327,379.28**	**EUR**
New Defaulted Auto Loans amt in Period	668,461.61	EUR
Closing balance prior to replenishment	**195,282,083.46**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**195,282,083.46**	**EUR**
Principal Recoveries on loans in default	682,838.21	EUR
Total revenue collections		
Total Revenue Received in Period	**988,654.34**	**EUR**

# Loans		
At beginning of period	12,206	Loans
Replenished contracts	-	Loans
Paid in Full	373	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	44	Loans
At end of period	**11,789**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		27/08/2026			
Payment date		25/08/2026			
Period No		25			
Monthly Period		01/07/2026			
Interest Period	from	27/07/2026	to	25/08/2026	= 29 days

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Purchaser Available Revenue Receipts	Current Period	
a. Collections: Interest, fees, recoveries etc.	1,671,492.55	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	2,065.25	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	5,091.95	EUR
i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1,678,649.75**	**EUR**

Issuer Available Revenue Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,269,433.46	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	364,494.24	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	22,420.48	EUR
g. Liquidity Reserve Excess Amount	85,829.25	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1,742,177.43**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	8,327,379.28	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	**8,327,379.28**	**EUR**

Issuer Available Redemption Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	8,327,379.28	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	668,461.61	EUR
Total Amount for Issuer Available Redemtion Receipts	**8,995,840.89**	**EUR**

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4. Reserve Accounts

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		25					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Note Balance

Beginning of Period		204,277,924.35	EUR
End of Period		195,282,083.46	EUR

Liquidity Balance

Beginning of Period	0.9 %	1,765,507.64	EUR
Cash Outflow		82,706.32	EUR
Cash Inflow		-	EUR
End of Period	0.8 % *	1,682,801.32	EUR
Required Reserve Amount	0.8 % *	1,682,801.32	EUR

Expenses Advance

Beginning of Period	3,245,711.50	EUR
Interest paid	10,311.99	EUR
Principal Paid	97,937.98	EUR
End of Period	3,147,773.51	EUR

Servicer Advance Reserve Fund

Beginning of Period	100,000.00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100,000.00	EUR
Required Reserve Amount	100,000.00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut XIII DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.
* The percentage displayed in the report express the required reserve amount divided by the balance of all outstanding notes
We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 6(3)(c) of the Securitisation Regulation

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5a. Performance Data

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Asset Balance

Opening balance prior to replenishment	204,277,924.35	EUR
Closing balance prior to replenishment	195,282,083.46	EUR
Closing Balance post replenishment	195,282,083.46	EUR

Portfolio Performance:	EUR	%	# loans
Performing Receivables:			
Current	183,314,242.87	93.87%	11,062
1-29 days past due	8,273,188.34	4.24%	527
Delinquent Receivables:			
30-59 days past due	1,013,899.20	0.52%	64
60-89 days past due	807,808.71	0.41%	48
90-119 days past due	692,898.17	0.35%	35
120-149 days past due	713,014.98	0.37%	30
150-179 days past due	467,031.19	0.24%	23
Total Performing and Delinquent	**195,282,083**	**100.00%**	**11,789**
Current Period Defaults	668,461.61		44
Cumulative Defaults	19,026,510.57		1048
Current Period Principal Recoveries	682,838.21		
Cumulative Principal Recoveries	9,052,383.82		

Sequential Payment Trigger Event,	**YES**
where [A], [B], [C] > 1.70%	**YES**
[A] Cumulative Net Loss Ratio, Payment Date	2.37%
[B] Cumulative Net Loss Ratio, preceding Payment Date	2.38%
[C] Cumulative Net Loss Ratio, second preceding Payment Date	2.66%
or ([A] + [B] - [C]) / [D] < 10%	**48.87%**
[A] Aggregate Outstanding Asset Principal Amount	195,282,083.46
[B] Aggregate principal balance of Defaulted Contracts	19,026,510.57
[C] Recoveries received on such Defaulted Contracts	9,052,383.82
[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	1.89%
[B] Delinquency Ratio, preceding Payment Date	2.05%
[C] Delinquency Ratio, second preceding Payment Date	2.24%
or [Principal Deficiency Ledger debit balance] ≥ EUR 5,250,000	**NO**
Principal Deficiency Ledger debit balance	0.00
or Servicer Termination Event	**NO**
or Hedge Counterparty Downgrade Event	**NO**

Revolving period has terminated

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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%)	4.42%
Weighted average months to maturity (max 60)	35.00*
Used Vehicles (max 75%)	57.42%
Balloon Loans (max 73%)	78.62%
Balloon Installments (max 28%)***	40.17%
Corporate Borrowers (max 11%)	8.14%
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
224,641.68	1	0.12%
157,876.58	1	0.08%
138,064.14	1	0.07%
132,877.85	2	0.07%
131,978.85	1	0.07%
128,816.50	1	0.07%
122,929.58	1	0.06%
122,436.49	1	0.06%
118,233.41	1	0.06%
117,966.43	2	0.06%
Total (max 0,6%)		**0.71%**

** Post Replenishment*

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6. Note Principal

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Interest Period	from	27/07/2026	to	25/08/2026 =	29 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	175,677,924.35	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
Sequential Amortization	-	-	-	-	-	EUR
Pro Rata Amortization	8,995,840.89	-	-	-	-	EUR
End of Period	166,682,083.46	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	-	-	-	-	668,461.61	EUR
Credit PDL	-	-	-	-	668,461.61	EUR
End of Period	-	-	-	-	-	EUR
Net Note Principal						
Beginning of Period	175,677,924.35	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
End of Period	166,682,083.46	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		27/08/2026			
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Period No		25			
Monthly Period		01/07/2026			
Interest Period	from	27/07/2026	to	25/08/2026 =	29 days

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1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS2816094085	XS2816094242	XS2816094838	XS2816095058	XS2816095215
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100%	93.20%	2.70%	2.25%	0.85%	1.00%
Legal Final Maturity Date		30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032
Rating (Fitch/S&P)		AAA (sf) / AAA (sf)	AA+ (sf) / AA+ (sf)	AA- (sf) / 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	204,277,924.35	175,677,924.35	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Available Distribution Amount	8,995,840.89					
Amortisation	8,995,840.89					
Redemption per Class	-	-	-	-	-	-
Redemption per Note		-	-	-	-	-
Outstanding Closing Balance		166,682,083.46	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Net Outstanding Closing Balance	204,277,924.35	175,677,924.35	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Current Tranching	100%	86.00%	5.53%	4.65%	1.76%	2.06%
Current Pool Factor		0.45	1.00	1.00	1.00	1.00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E
Interest rate Basis: 1-M EURIBOR / Spread						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		29	29	29	29	29
Principal Outstanding per Note Beginning of Period		44,884.50	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		-	-	-	-	-
Principal Outstanding per Note End of Period		44,884.50	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		101.06	258.99	291.21	358.88	800.32
Interest Payment	499,006.87	395,543.73	29,265.43	27,664.79	12,919.50	33,613.42
Interest Payment per Note		101.06	258.99	291.21	358.88	800.32

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E
Initial total CE (Subordination)	6.81%	4.12%	1.86%	1.00%	0.00%
Initial total CE (Subordination, incl. Liquitidy Reserve)	7.67%	4.98%	1.86%	1.00%	0.00%
Current CE (Subordination incl. Excess Spread)	14.00%	8.47%	3.82%	2.06%	0.00%
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	14.82%	9.29%	3.82%	2.06%	0.00%
Current CE (Subordination)	14.00%	8.47%	3.82%	2.06%	0.00%
Current CE (Subordination, incl. Liquitidy Reserve)	14.82%	9.29%	3.82%	2.06%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27/08/2026
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Period No	25
Monthly Period	01/07/2026
Interest Period	27/07/2026 to 25/08/2026 = 29 days

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			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	SCF RAHOITUSPALVELUT XIII DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F1	N/A	A-1	BBB-	A	BBB-	A	No	Under the terms of the Servicing Agreement, Santander Consumer Finance, S.A. will act as the back-up servicer facilitator (the "Back-Up Servicer Facilitator"). Pursuant to that agreement, if: condition (a) or (b) is met (as defined in the Prospectus Dated 29 May 2024) the Back-up Servicer Facilitator will: (i) select within sixty (60) calendar days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a replacement Servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer and the Purchaser will (with the prior written consent of the Note Trustee) procure that, with the assistance of the Servicer or another member of the Originator Group, no earlier than thirty-three (33) calendar days but within sixty (60) calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement, (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts and (ii) in relation to the Purchaser, the Purchaser Secured Accounts and all funds standing to the credit of the Purchaser Transaction Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective.
Hedge Counterparty	DZ Bank AG	Fitch First Trigger Required Rating	F1	F1+	N/A	N/A	A(dcr)	AA(dcr)	N/A	N/A	No	If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.
	DZ Bank AG	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-(dcr)	AA(dcr)	N/A	N/A	No	If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.
Hedge Counterparty	DZ Bank AG	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	A-1	N/A	N/A	A	A+	No	If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.
	DZ Bank AG	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	A-1	N/A	N/A	A	A+	No	If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

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Original balance

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

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9.b Original Principal Balance Graph

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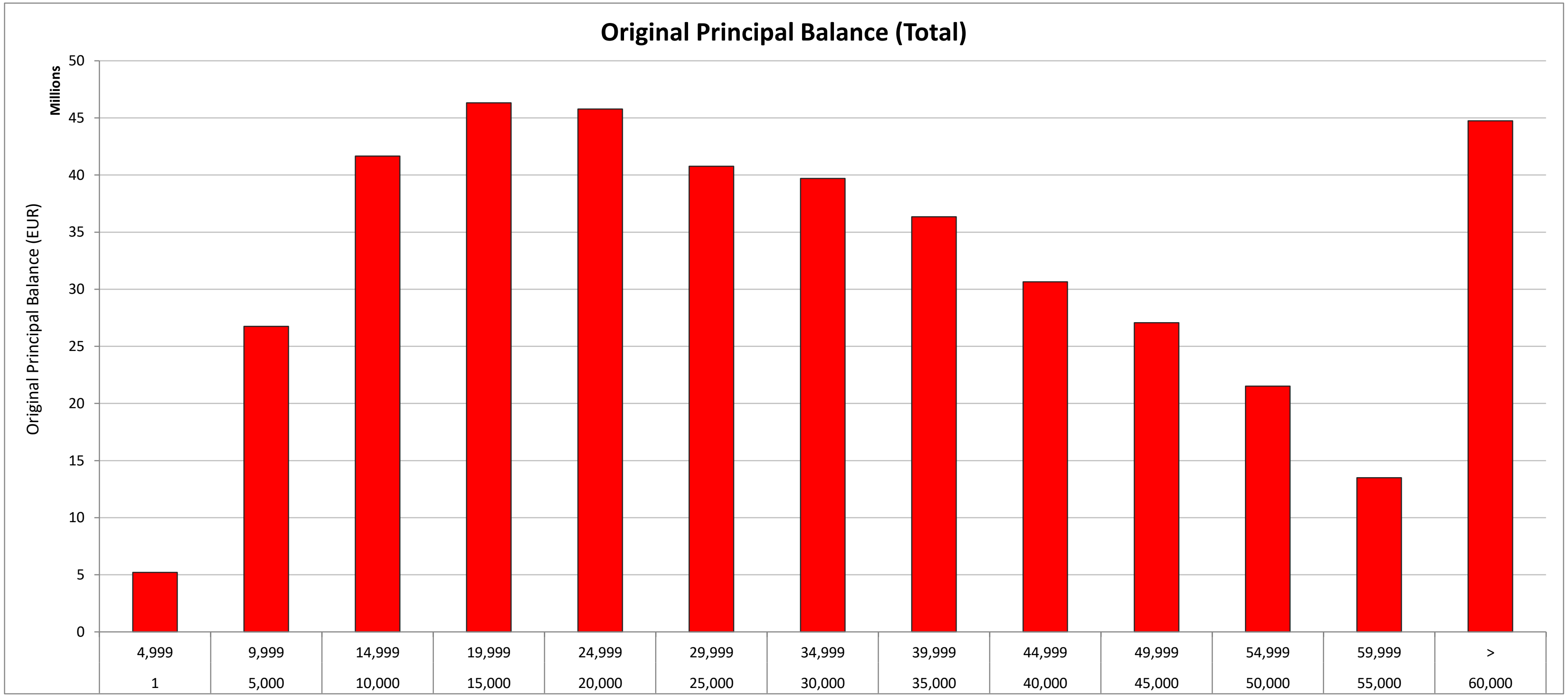

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10.a Outstanding Principal Balance

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Period No		25						
Monthly Period		01/07/2026						
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days	

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Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2,022	5,932,775	3.04%	22.6	32.9
5,000	10 000	2,720	20,232,190	10.36%	33.5	32.2
10,000	15 000	1,920	23,711,396	12.14%	35.7	32.2
15,000	20 000	1,428	24,831,956	12.72%	35.3	32.6
20,000	25 000	1,075	24,086,990	12.33%	34.7	33.0
25,000	30 000	879	24,095,201	12.34%	35.1	32.6
30,000	35 000	639	20,614,789	10.56%	35.2	32.9
35,000	40 000	465	17,332,186	8.88%	35.0	33.6
40,000	45 000	241	10,210,279	5.23%	36.8	33.0
45,000	50 000	137	6,531,206	3.34%	37.0	33.1
50,000	55 000	88	4,608,197	2.36%	37.7	33.2
55,000	60 000	50	2,885,134	1.48%	38.8	32.4
60,000	-	125	10,209,783	5.23%	37.6	33.0
Total		11,789	195,282,083	100%	35.0	32.8

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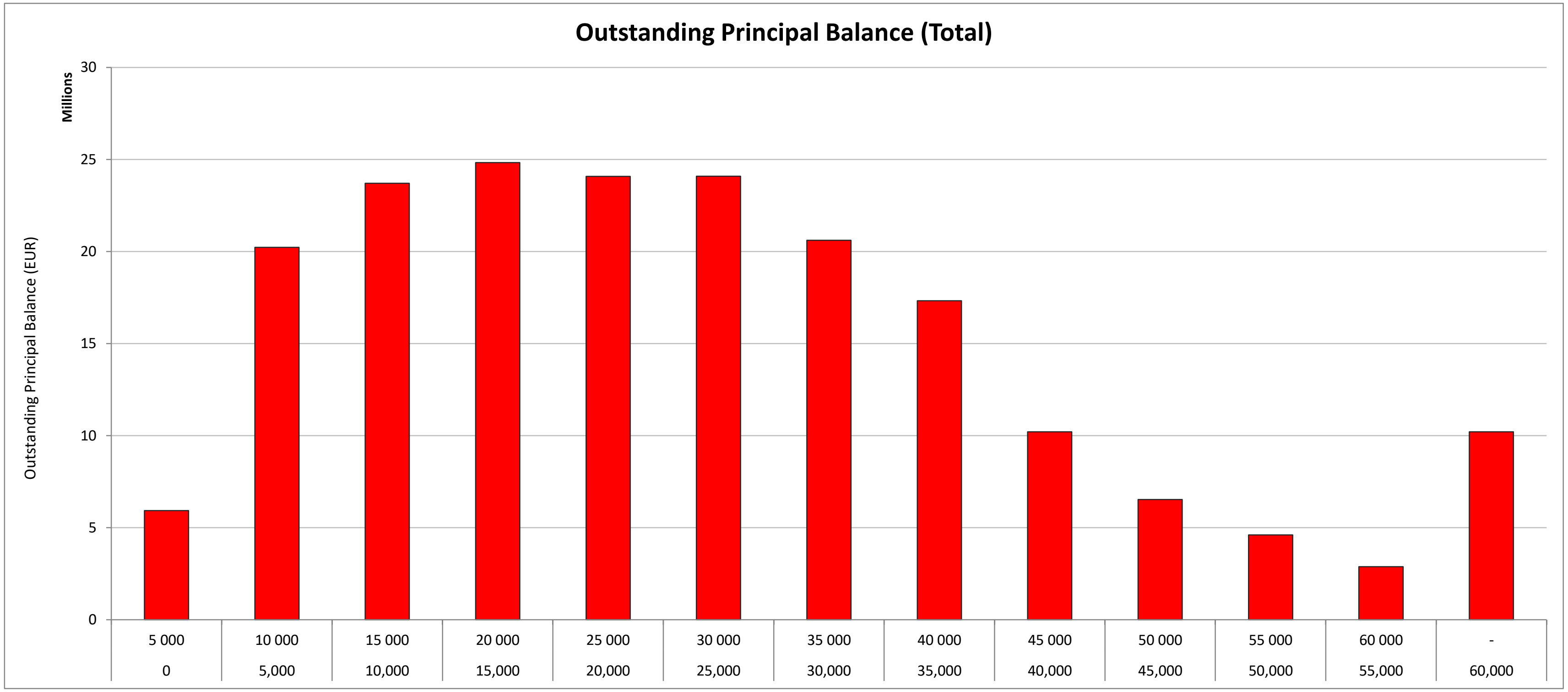
10.b Outstanding Principal Balance Graph

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

11.a Geographical Distribution

Geographic distribution

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	968	15,100,971	7.73%	34.6	32.8
Eastern Finland	432	6,413,607	3.28%	35.9	32.0
East Tavastia	684	10,442,619	5.35%	34.5	32.8
Greater Helsinki	3,774	71,147,851	36.43%	34.8	33.3
Northern Finland	1,074	18,671,298	9.56%	35.7	32.1
Northern Savonia	507	7,437,089	3.81%	34.6	31.6
Ostrobothnia	855	11,463,231	5.87%	35.2	31.7
South-Eastern Fi	705	9,940,328	5.09%	34.8	32.6
South-Western Fi	1,559	25,441,108	13.03%	35.1	32.7
Western Tavastia	1,231	19,223,981	9.84%	35.2	32.8
Total	11,789	195,282,083	100%	35.0	32.8

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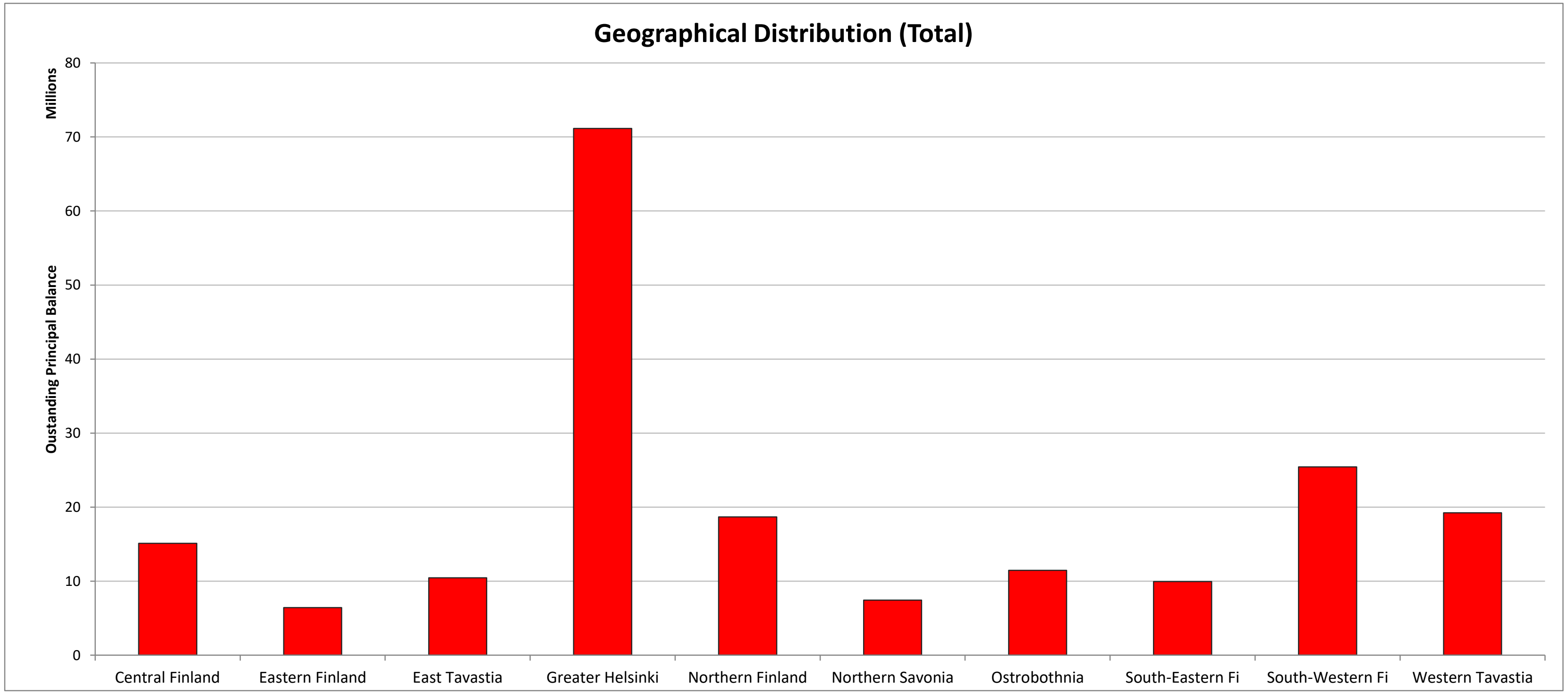
11.b Geographical Distribution Graph

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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12.a Interest Rate

Reporting Date		27/08/2026			
Payment date		25/08/2026			
Period No		25			
Monthly Period		01/07/2026			
Interest Period	from	27/07/2026	to	25/08/2026	= 29 days

Santander Consumer Bank

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	1,355	31,395,301	16.08%	32.1	31.1
1%	2%	640	17,105,859	8.76%	32.0	36.7
2%	4%	1,676	32,254,098	16.52%	33.4	35.0
4%	6%	3,901	72,009,435	36.87%	36.4	32.3
6%	8%	3,644	38,162,966	19.54%	37.2	31.6
8%	10%	541	4,123,468	2.11%	37.7	30.8
10%	12%	31	227,140	0.12%	40.0	27.8
12%	14%	1	3,814	0.00%	33.0	27.0
14%	16%					
16%	18%					
18%	-					
Total		11,789	195,282,083	100%	35.0	32.8

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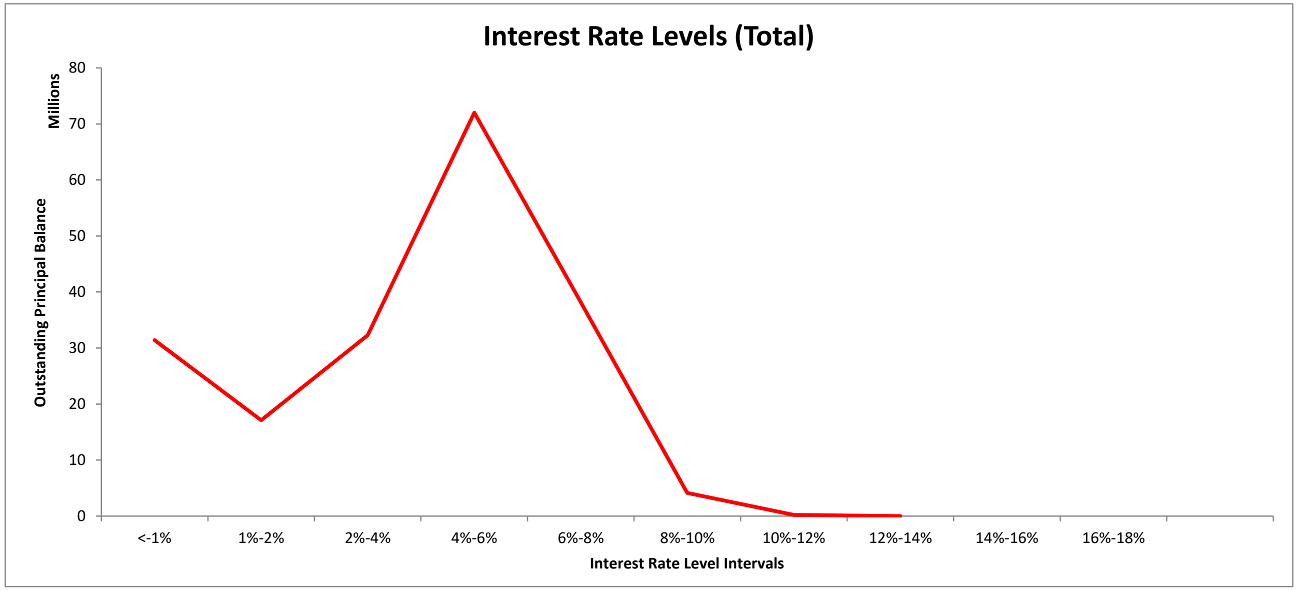
12.b Interest Rate

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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13.a Remaining Terms

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		25					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Santander Consumer Bank

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	13	28,022	0.01%	0.0	43.7
	1	12	939	4,924,781	2.52%	8.2	40.0
	13	24	1,743	19,656,190	10.07%	20.0	37.8
	25	36	4,098	73,664,011	37.72%	31.5	34.4
	37	48	4,629	90,293,818	46.24%	41.5	30.7
	49	60	367	6,715,262	3.44%	50.0	23.0
	61	72					
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		11,789	195,282,083	100%	35.0	32.8

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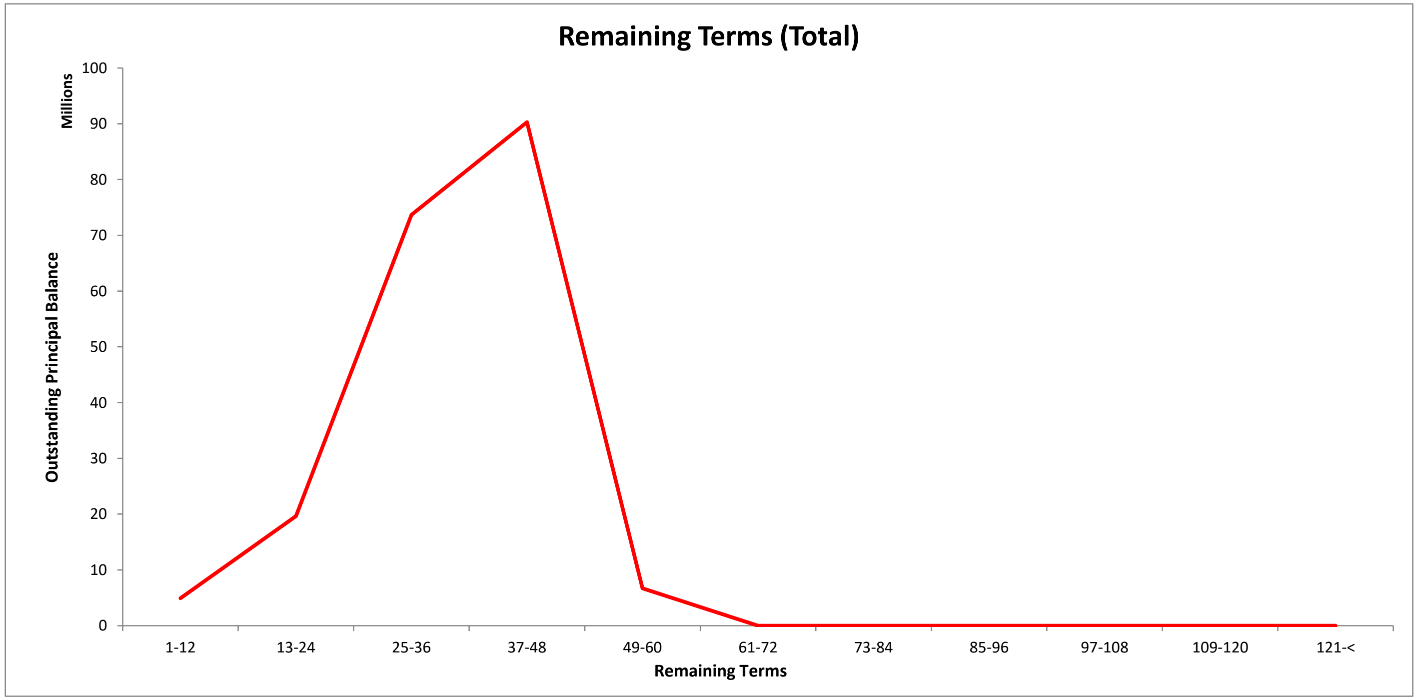
13.b Remaining Terms

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		25					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days



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14.a Seasoning

Reporting Date		27/08/2026			
Payment date		25/08/2026			
Period No		25			
Monthly Period		01/07/2026			
Interest Period	from	27/07/2026	to	25/08/2026	= 29 days

Santander Consumer Bank

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	1,005	15,032,425	7.70%	43.3	23.0
25	36	8,081	133,220,547	68.22%	36.6	31.0
37	48	2,485	43,867,428	22.46%	28.7	40.1
49	60	207	2,980,361	1.53%	16.4	51.6
61	72	7	135,072	0.07%	12.8	63.4
73	84	4	46,250	0.02%	7.7	76.2
85	96					
Total		11,789	195,282,083	100%	35.0	32.8

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14.b Seasoning

Reporting Date		27/08/2026				
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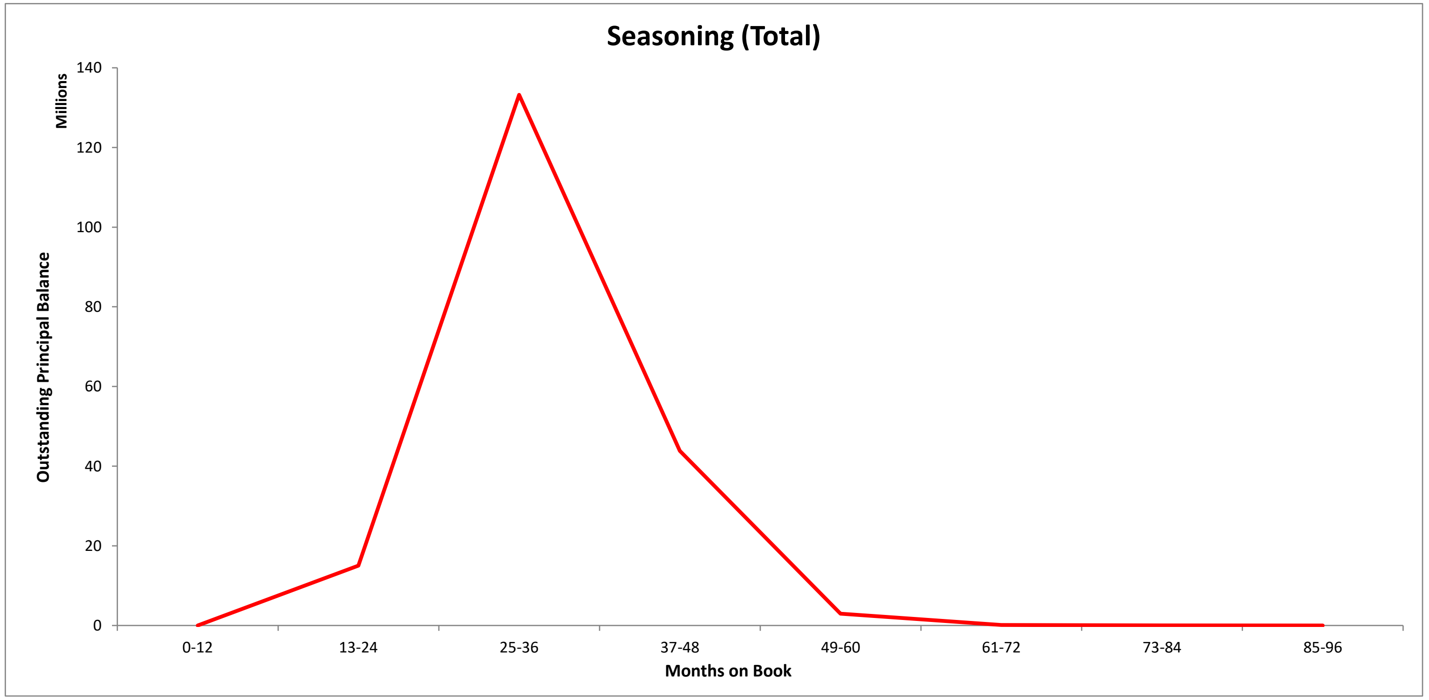
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Santander Consumer Bank



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15.a Balloon loans

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 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	5,288	41,759,032	21.4 %	4,105	0.0 %	33.4	31.0
Balloon	6,501	153,523,051	78.6 %	78,443,166	51.1 %	35.4	33.3
Total	11,789	195,282,083	100%	78,447,271	40%	35.0	32.8

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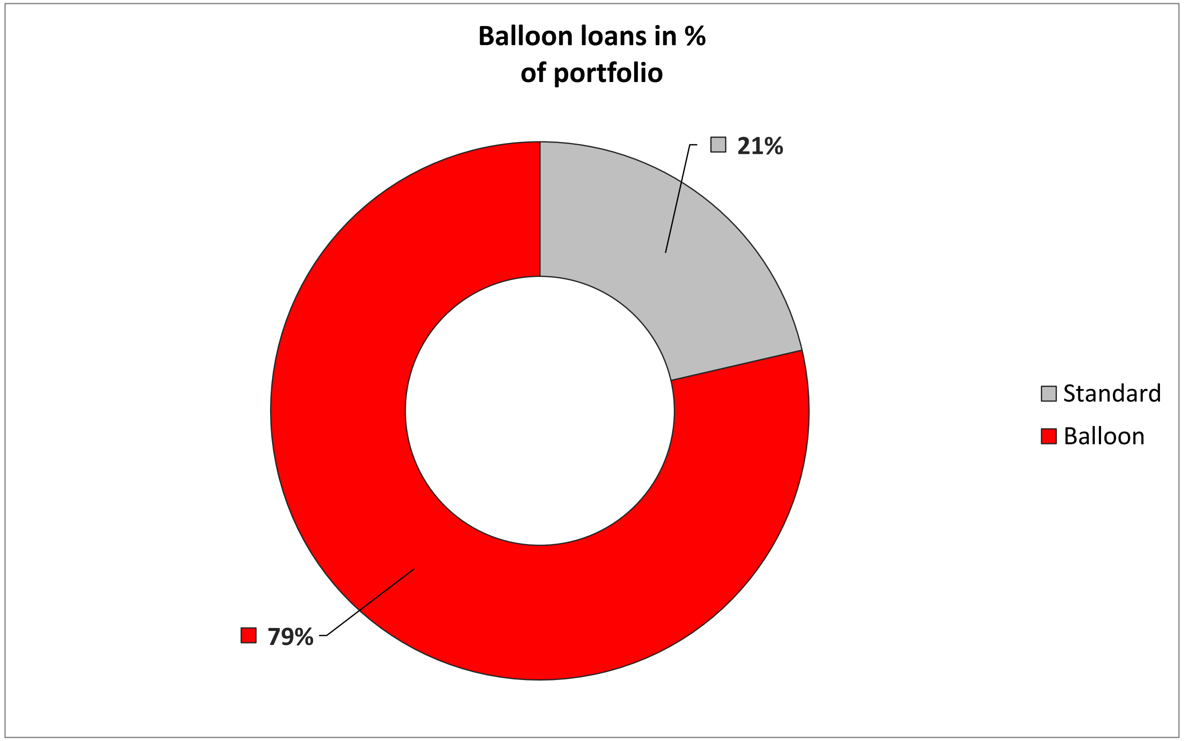
Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

15.b Balloon loans



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16.a Number of loans per borrower

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		25					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

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Number of loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	11,715	194,008,322	99.35%
2	34	1,202,735	0.62%
3	2	71,027	0.04%
4			
5			
6			
7			
8			
9			
10			
Total:	11,751	195,282,083	100%

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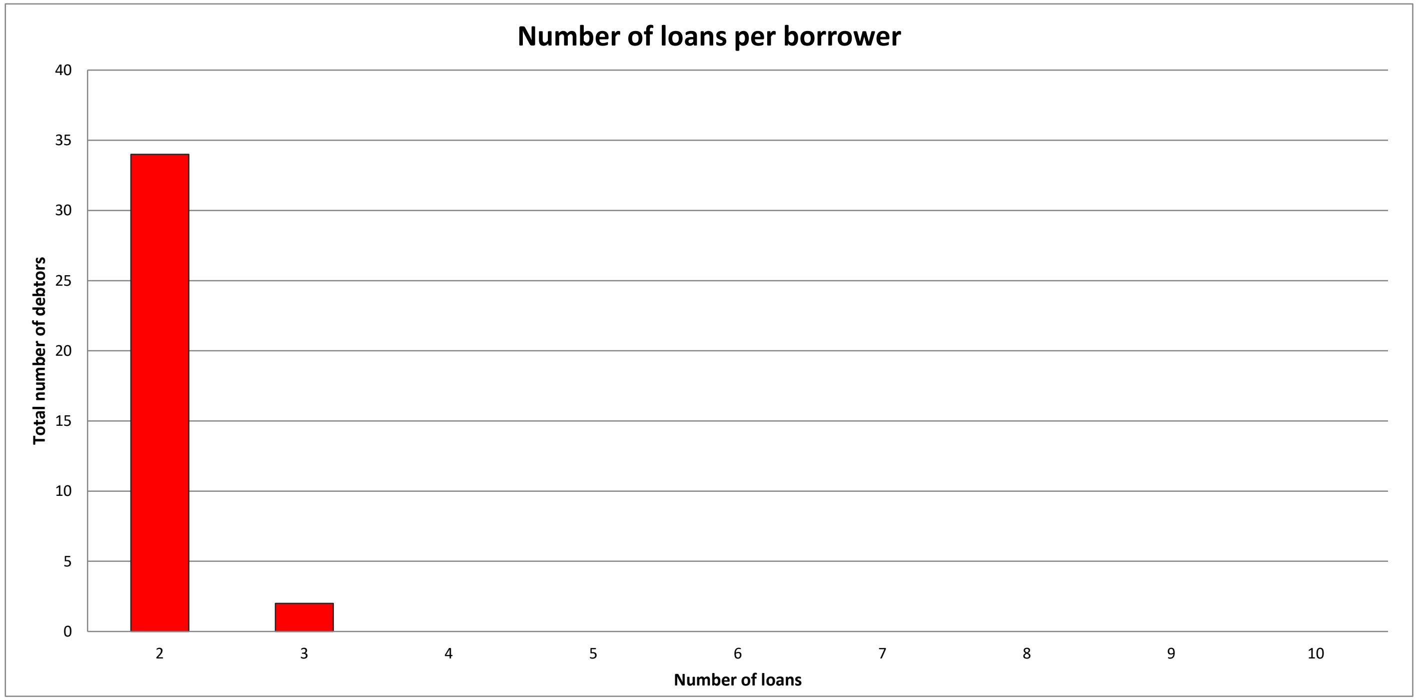
16.b Number of loans per borrower

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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17.a Amortisation Profile

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Amortization profile

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	195,282,083	191,481,786	3,800,298	718,019	4.50%	98.05%
2	191,481,786	187,853,591	3,628,195	704,418	4.50%	96.20%
3	187,853,591	184,278,250	3,575,341	690,559	4.50%	94.37%
4	184,278,250	180,685,064	3,593,186	676,882	4.50%	92.53%
5	180,685,064	177,066,695	3,618,369	663,302	4.50%	90.67%
6	177,066,695	173,504,591	3,562,103	649,700	4.49%	88.85%
7	173,504,591	169,999,761	3,504,830	636,225	4.49%	87.05%
8	169,999,761	166,455,058	3,544,703	622,906	4.49%	85.24%
9	166,455,058	162,747,260	3,707,799	609,406	4.48%	83.34%
10	162,747,260	159,037,906	3,709,354	595,492	4.48%	81.44%
11	159,037,906	155,247,684	3,790,221	581,513	4.48%	79.50%
12	155,247,684	151,578,593	3,669,091	567,527	4.48%	77.62%
13	151,578,593	148,042,303	3,536,290	553,825	4.47%	75.81%
14	148,042,303	144,409,231	3,633,072	540,266	4.47%	73.95%
15	144,409,231	140,772,706	3,636,525	526,789	4.47%	72.09%
16	140,772,706	137,167,036	3,605,670	513,172	4.46%	70.24%
17	137,167,036	133,554,671	3,612,364	499,618	4.46%	68.39%
18	133,554,671	129,823,410	3,731,261	486,104	4.46%	66.48%
19	129,823,410	126,311,058	3,512,352	472,388	4.45%	64.68%
20	126,311,058	122,915,889	3,395,168	459,216	4.45%	62.94%
21	122,915,889	118,755,183	4,160,706	446,598	4.45%	60.81%
22	118,755,183	114,907,981	3,847,202	431,597	4.45%	58.84%
23	114,907,981	111,003,097	3,904,884	418,076	4.45%	56.84%
24	111,003,097	106,890,506	4,112,591	404,070	4.46%	54.74%
25	106,890,506	102,743,650	4,146,857	389,378	4.46%	52.61%
26	102,743,650	98,128,924	4,614,725	375,084	4.47%	50.25%
27	98,128,924	93,595,369	4,533,555	359,801	4.49%	47.93%
28	93,595,369	89,127,632	4,467,737	344,498	4.51%	45.64%
29	89,127,632	85,166,712	3,960,920	329,654	4.53%	43.61%
30	85,166,712	80,670,791	4,495,921	315,917	4.54%	41.31%
31	80,670,791	76,293,602	4,377,189	301,916	4.58%	39.07%
32	76,293,602	71,720,200	4,573,402	288,784	4.64%	36.73%
33	71,720,200	65,238,472	6,481,728	275,603	4.71%	33.41%
34	65,238,472	59,904,028	5,334,443	256,974	4.83%	30.68%
35	59,904,028	54,234,675	5,669,353	239,740	4.91%	27.77%
36	54,234,675	49,042,722	5,191,954	220,145	4.98%	25.11%
37	49,042,722	44,171,047	4,871,674	201,650	5.05%	22.62%
38	44,171,047	39,180,300	4,990,747	183,683	5.11%	20.06%
39	39,180,300	33,414,767	5,765,533	164,311	5.15%	17.11%
40	33,414,767	27,974,021	5,440,746	141,540	5.20%	14.32%
41	27,974,021	23,282,244	4,691,777	118,304	5.19%	11.92%
42	23,282,244	19,405,893	3,876,351	97,881	5.16%	9.94%
43	19,405,893	16,200,024	3,205,868	80,971	5.12%	8.30%
44	16,200,024	13,055,966	3,144,059	66,611	5.05%	6.69%
45	13,055,966	9,470,389	3,585,577	52,759	4.96%	4.85%
46	9,470,389	7,203,329	2,267,060	37,648	4.88%	3.69%
47	7,203,329	5,101,892	2,101,437	28,129	4.79%	2.61%
48	5,101,892	3,468,313	1,633,579	19,280	4.63%	1.78%
49	3,468,313	2,126,817	1,341,496	12,980	4.58%	1.09%
50	2,126,817	1,131,539	995,278	8,132	4.69%	0.58%
51	1,131,539	479,316	652,223	4,324	4.68%	0.25%
52	479,316	157,853	321,463	1,770	4.52%	0.08%
53	157,853	87,886	69,967	615	4.77%	0.05%
54	87,886	32,299	55,587	266	3.69%	0.02%
55	32,299	34	32,265	134	5.11%	0.00%
56	34	0	34	0	4.07%	0.00%

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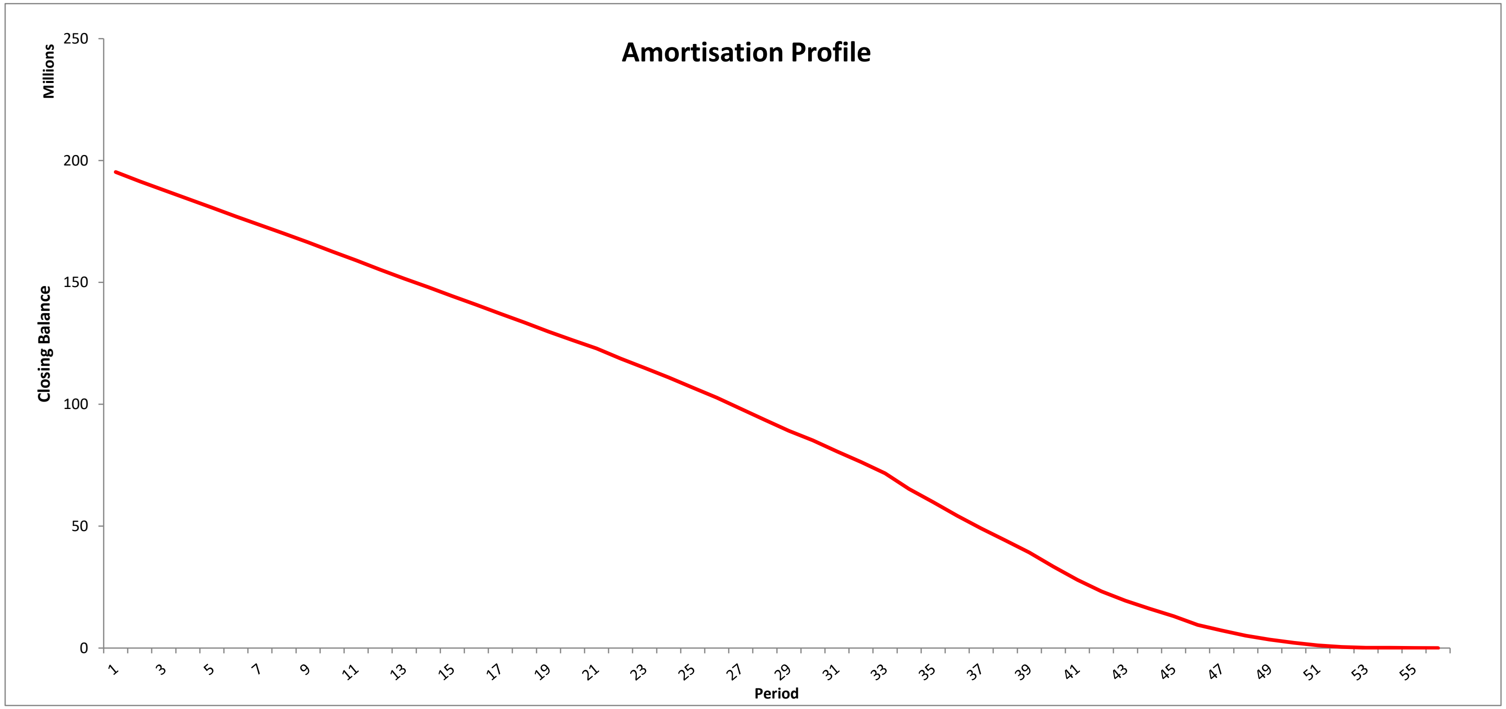
17.b Amortisation Profile

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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18.a Payment Holidays

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		25					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Payment Holiday

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	106	108	34,243	2,308,198
2026 06	102	106	30,368	1,929,481
2026 07	133	140	43,844	2,507,343
2026 08				
Total:	5,230	5,514	1,548,630	115,933,693

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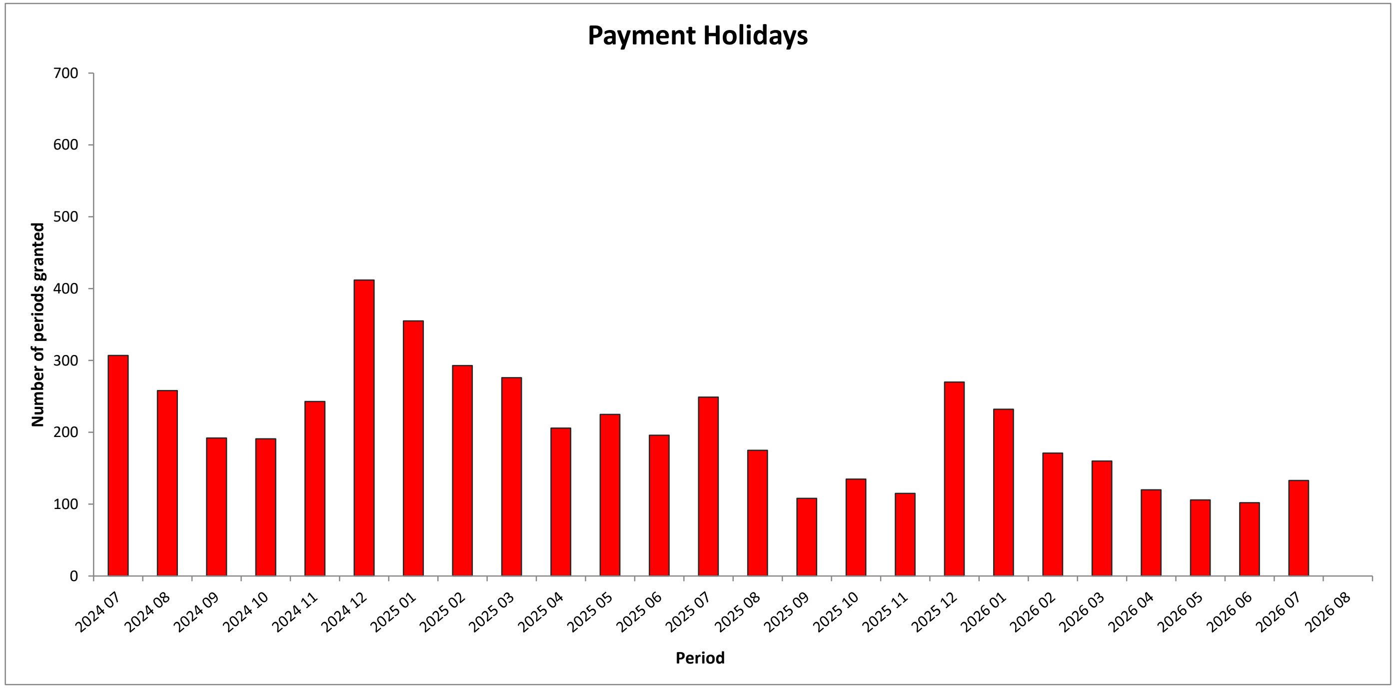
18.b Payment Holidays

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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18.c Remaining Payment Holidays

Reporting Date		27/08/2026		
Payment date		25/08/2026		
Period No		25		
Monthly Period		01/07/2026		
Interest Period	from	27/07/2026	to	25/08/2026 = 29 days

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	130	38,224	2,378,963
2	7	6,459	181,875
3	0	0	0
Total	137	44,683	2,560,838

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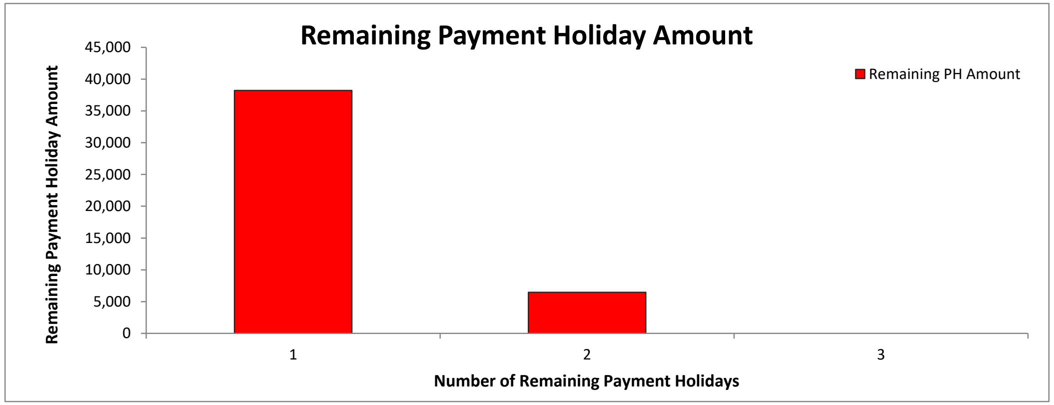
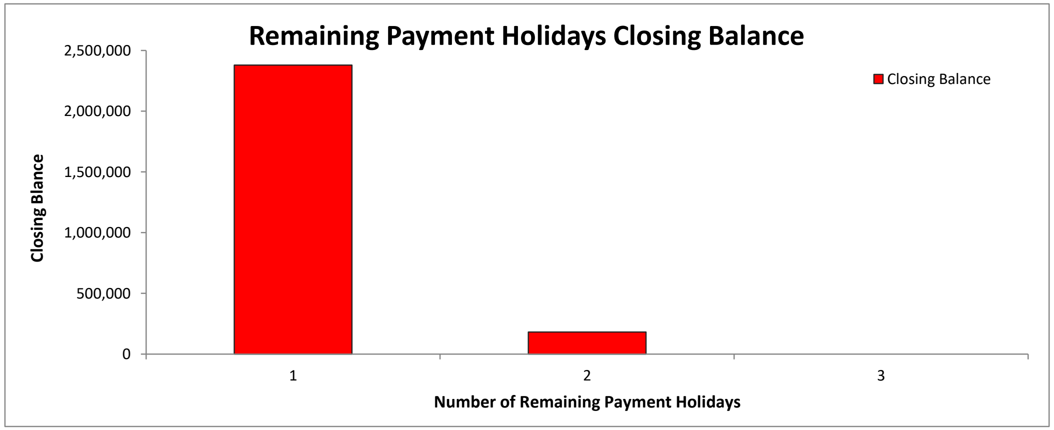
18.d Remaining Payment Holidays

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days





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SCF RAHOITUSPALVELUT XIII DAC
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19.a Downpayment

Reporting Date		27/08/2026	
Payment date		25/08/2026	
Period No		25	
Monthly Period		01/07/2026	
Interest Period	from	27/07/2026	to 25/08/2026 = 29 days

Santander Consumer Bank

Downpayment percent

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0%	5%	4,251	69,931,808	35.81%	36.7	32.6
5%	10%	1,731	36,075,625	18.47%	36.0	33.0
10%	15%	1,549	28,552,902	14.62%	34.4	33.1
15%	20%	1,066	18,934,107	9.70%	34.2	32.9
20%	25%	776	13,049,578	6.68%	32.9	33.0
25%	30%	590	8,830,096	4.52%	33.8	32.5
30%	35%	422	6,113,948	3.13%	31.8	32.6
35%	100%	1,404	13,794,020	7.06%	30.4	32.0
Total		11,789	195,282,083	100%	35.0	32.8

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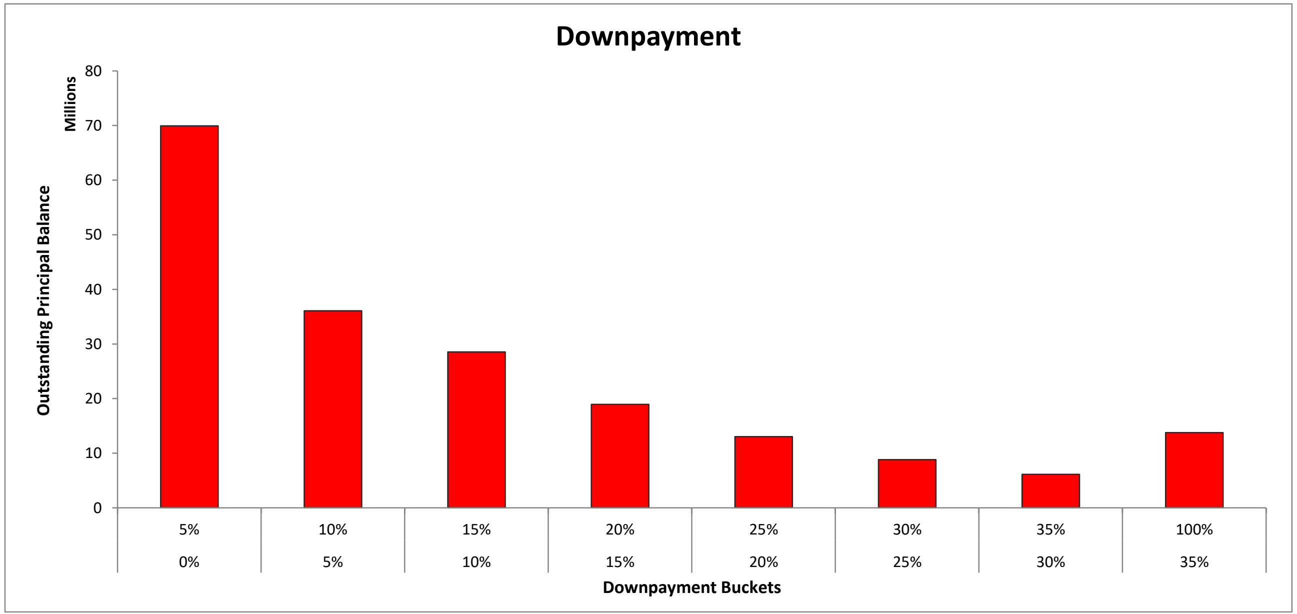
19.b Downpayment

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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20.a Vehicle Condtion

Reporting Date		27/08/2026			
Payment date		25/08/2026			
Period No		25			
Monthly Period		01/07/2026			
Interest Period	from	27/07/2026	to	25/08/2026	= 29 days

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3,139	83,143,349	42.58%	32.5	33.3
Used	8,650	112,138,734	57.42%	36.9	32.3
Total	11,789	195,282,083	100%	35.0	32.8

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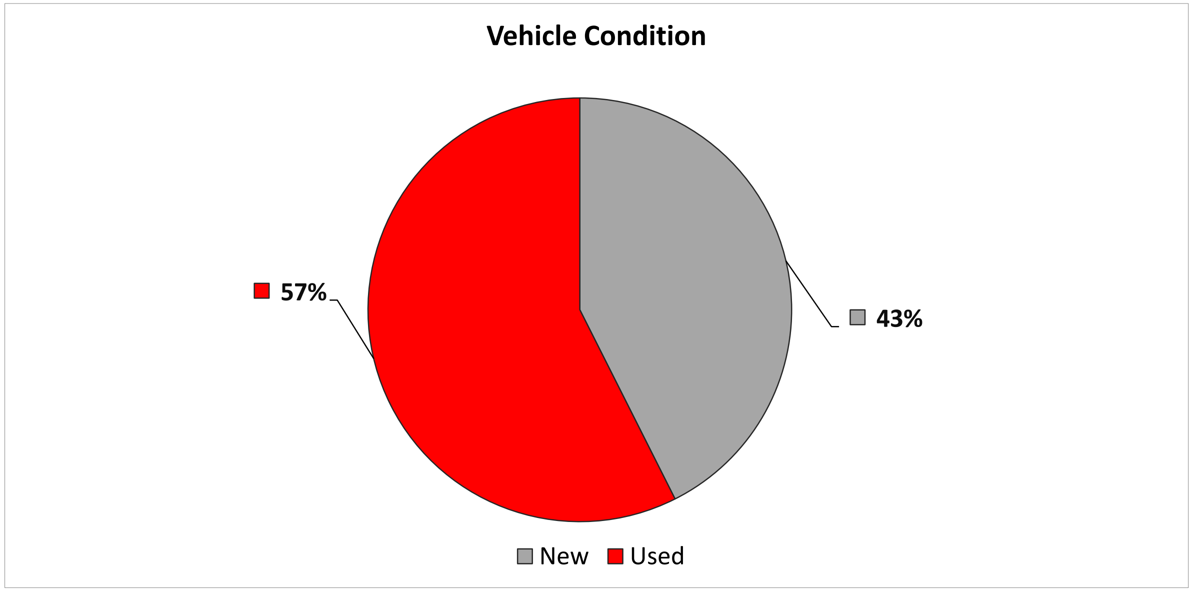
Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

20.b Vehicle Condition



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21.a Borrower Type

Reporting Date		27/08/2026		
Payment date		25/08/2026		
Period No		25		
Monthly Period		01/07/2026		
Interest Period	from	27/07/2026	to	25/08/2026 = 29 days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	839	15,890,868	8.14%	28.6	34.7
Private	10,950	179,391,215	91.86%	35.6	32.6
Total	11,789	195,282,083	100%	35.0	32.8

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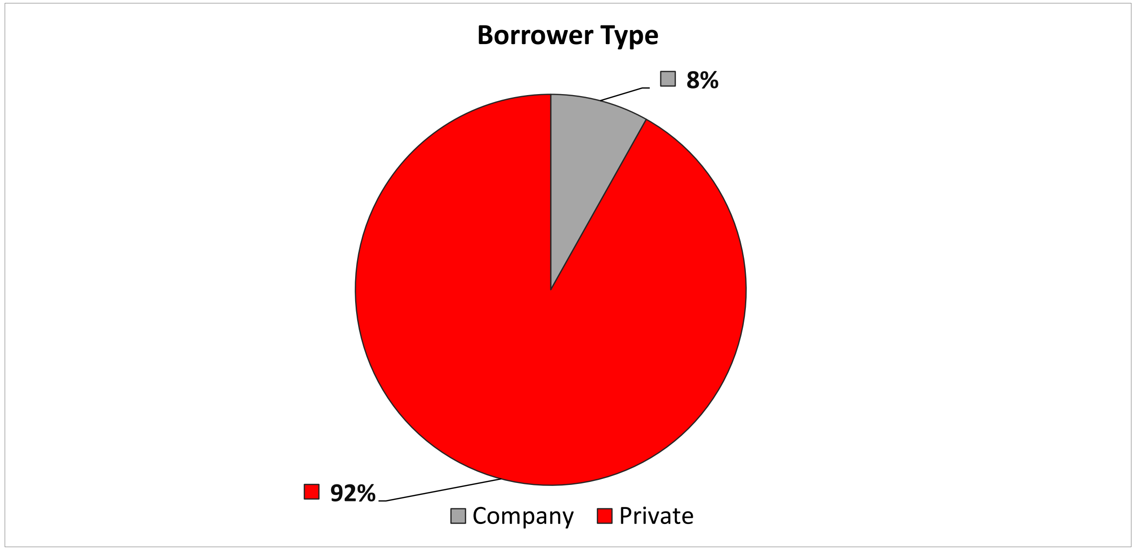
Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		25					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

21.b Borrower Type



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Reporting Date		27/08/2026		
Payment date		25/08/2026		
Period No		25		
Monthly Period		01/07/2026		
Interest Period	from	27/07/2026	to	25/08/2026 = 29 days

22.a Vehicle type

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	160	5,212,423	2.67%	36.7	32.6
Caravans	131	2,047,532	1.05%	35.3	32.7
Cars	10,554	177,669,389	90.98%	35.1	32.8
Motorcycles	357	3,072,169	1.57%	34.0	31.4
Vans	587	7,280,572	3.73%	32.9	32.8
Total	11,789	195,282,083	100%	35.0	32.8

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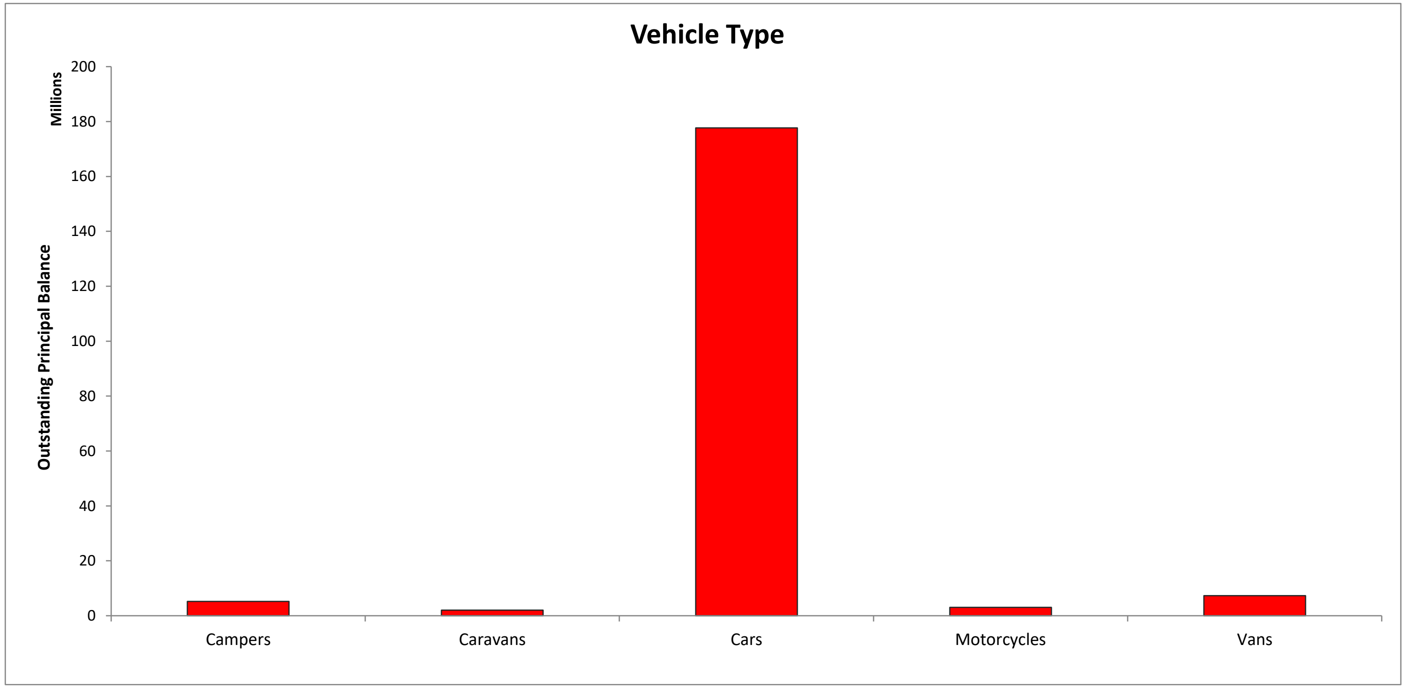
22.b Vehicle type

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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Monthly Investor Report

23.a Restructured Loans

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Santander Consumer Bank

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	1	27,783
2026 06	0	0
2026 07	0	0
Total	26	450,734

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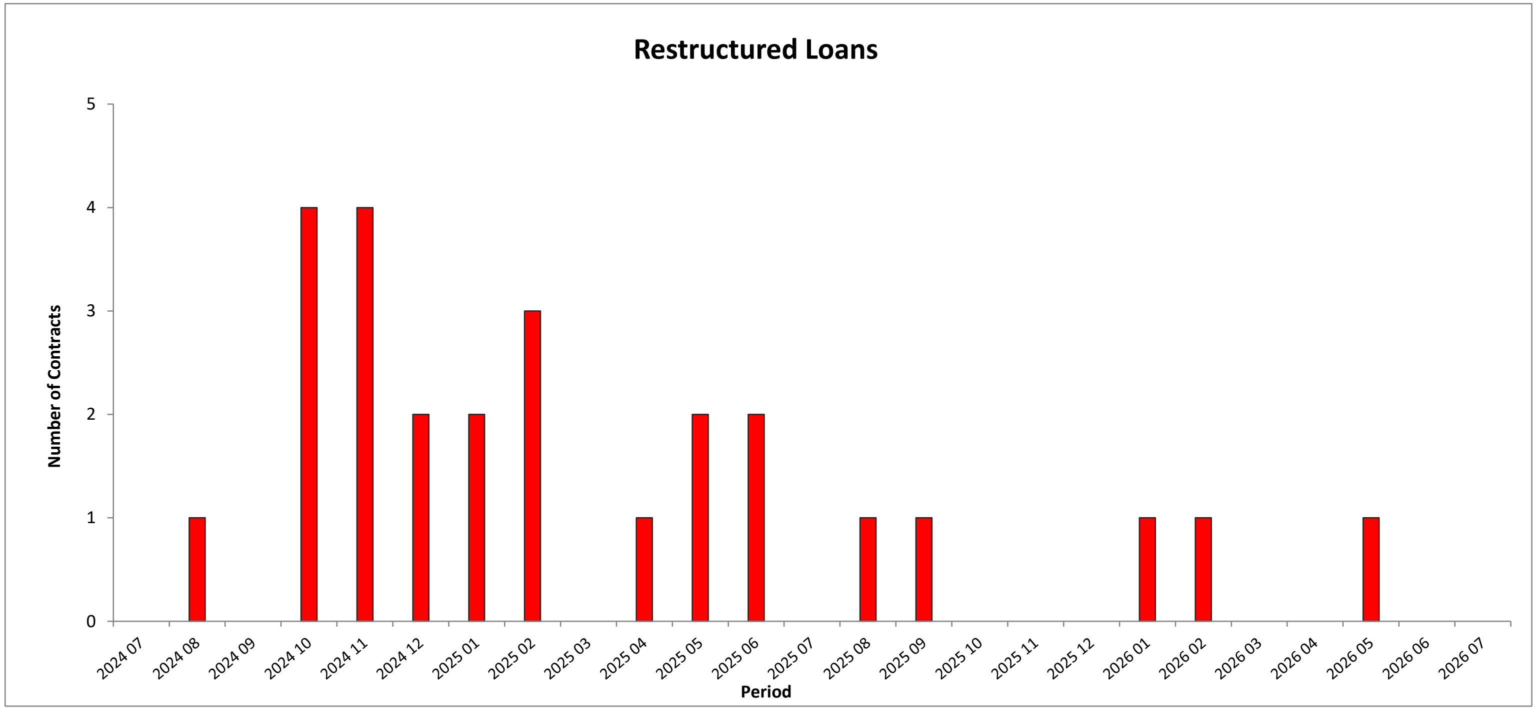
Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

23.b Restructured Loans



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24.a Dynamic Interest rate

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Interest rate evolution

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	213,467,516	4.44%
2026 06	204,277,924	4.43%
2026 07	195,282,083	4.42%

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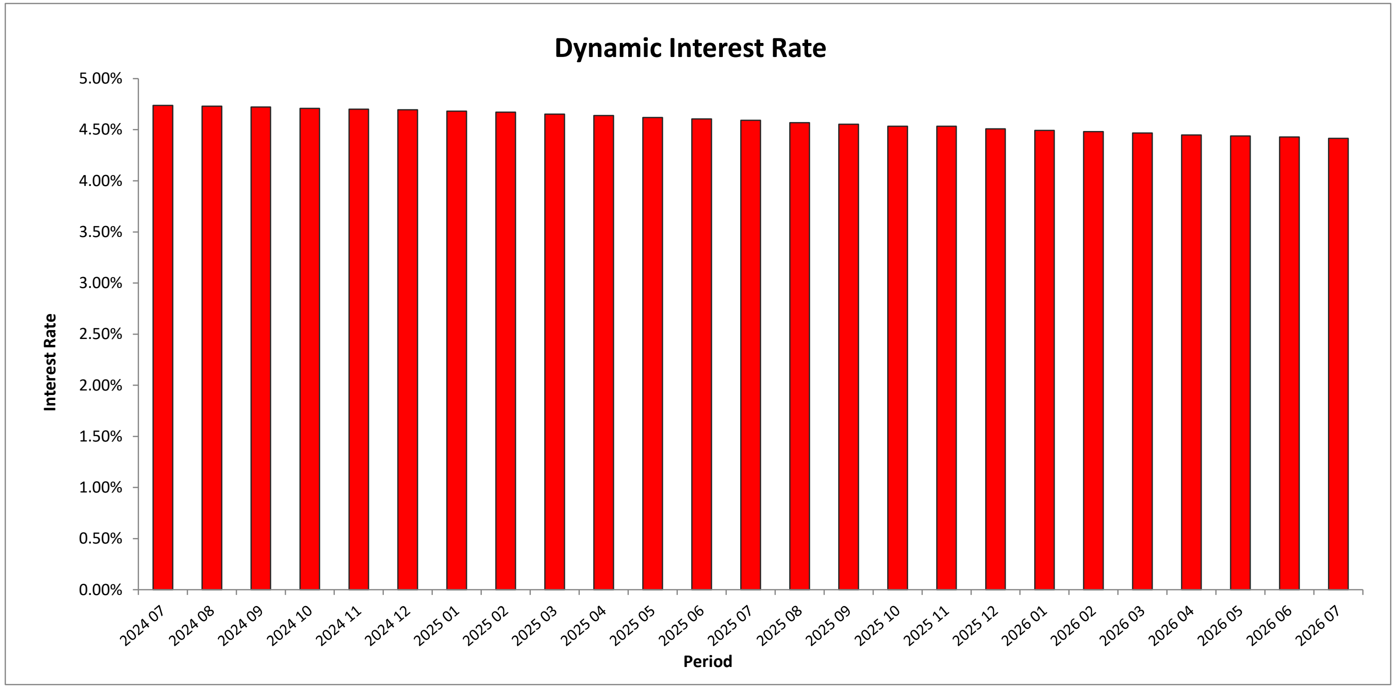
24.b Dynamic Interest Rate

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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25.a Dynamic Pre-Payments

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

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	4,271,604	213,467,516	21.54%
2026 06	4,765,271	204,277,924	24.67%
2026 07	4,458,040	195,282,083	24.20%
2026 08			
2026 09			

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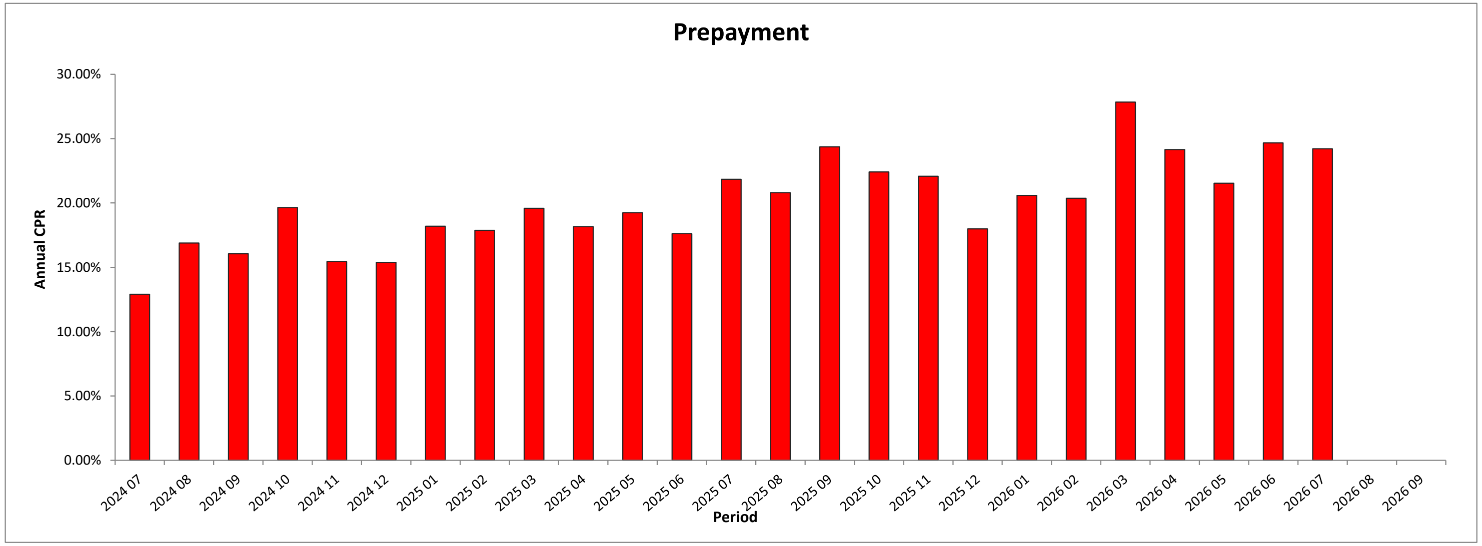
25.b Dynamic Pre-Payments

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days



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26. Delinquency

Reporting Date		27/08/2026			
Payment date		25/08/2026			
Period No		25			
Monthly Period		01/07/2026			
Interest Period	from	27/07/2026	to	25/08/2026	= 29 days

Santander Consumer Bank

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance
2024	7	390,666,760	17,050	364,510,372	1,139	22,635,662	107	2,078,813	55	983,025	26	458,888	0	0	0	0	0	0
	8	408,032,436	18,195	383,198,239	1,012	19,875,967	143	3,039,900	50	986,067	30	526,741	22	405,521	0	0	3	3,911
	9	408,729,706	18,202	379,851,286	1,211	22,937,604	134	2,590,875	79	1,922,341	29	669,530	23	402,132	20	355,937	5	10,841
	10	406,199,100	18,288	376,190,654	1,147	22,275,983	250	4,158,590	72	1,329,265	62	1,478,938	17	432,021	18	333,648	23	403,672
	11	408,439,235	18,564	377,297,310	1,046	20,652,400	290	5,289,144	161	2,505,163	62	1,077,956	55	1,289,349	14	327,914	20	351,811
	12	408,179,787	18,610	374,220,197	1,142	21,639,777	265	5,111,859	184	3,330,122	118	1,816,752	46	844,270	53	1,216,811	16	316,721
2025	1	394,847,033	18,245	362,540,079	1,033	19,808,553	261	4,937,063	150	2,914,262	141	2,651,709	80	1,319,764	33	675,604	57	1,227,755
	2	382,776,854	17,811	350,780,705	1,005	19,629,360	245	4,290,355	151	2,788,023	123	2,281,688	99	1,921,756	65	1,084,968	36	628,730
	3	369,714,379	17,287	337,498,997	1,021	18,729,080	248	5,077,586	141	2,567,870	127	2,395,734	92	1,691,876	88	1,753,237	60	983,088
	4	356,782,886	16,894	326,979,552	998	18,265,844	215	3,570,469	138	2,805,612	101	1,851,196	98	1,863,804	75	1,446,408	78	1,528,919
	5	344,141,826	16,427	315,625,017	968	17,099,784	243	4,383,476	140	2,265,833	90	1,933,039	69	1,414,954	76	1,419,722	81	1,382,666
	6	332,376,883	15,195	288,663,124	1,753	32,919,993	232	4,135,457	132	2,284,708	95	1,580,438	68	1,601,042	54	1,192,121	72	1,231,872
	7	319,483,200	15,586	292,982,033	907	16,628,067	207	3,351,050	133	2,499,282	89	1,671,069	61	1,134,432	51	1,217,267	52	1,075,767
	8	307,649,336	15,225	284,562,896	789	13,096,042	218	3,980,407	123	2,129,713	95	1,694,764	72	1,331,945	41	853,570	51	1,214,158
	9	295,102,503	14,721	271,391,002	839	14,971,668	176	2,812,869	107	2,058,414	83	1,573,087	62	1,189,210	58	1,106,254	39	653,481
	10	283,280,793	14,256	261,050,343	798	13,574,581	187	3,183,941	101	1,856,932	85	1,634,922	48	932,227	51	1,047,847	66	1,114,832
	11	272,387,424	13,853	250,637,901	750	12,488,782	212	3,575,125	117	2,044,429	74	1,445,252	65	1,349,550	41	846,385	51	951,086
	12	262,419,333	13,501	241,066,574	752	13,138,547	182	2,890,853	121	1,993,661	88	1,529,428	54	1,182,079	35	618,191	56	1,185,274
2026	1	252,773,033	13,159	232,506,065	697	12,376,249	166	2,742,455	111	1,775,139	87	1,417,976	63	1,000,062	38	955,087	46	719,062
	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	213,467,516	11,797	200,041,989	522	8,649,271	109	1,760,326	67	1,170,783	34	648,923	50	766,917	25	429,307	39	570,178
	6	204,277,924	11,482	191,932,505	490	8,166,449	79	1,331,939	45	790,372	42	813,548	28	572,457	40	670,655	32	498,031
	7	195,282,083	11,062	183,314,243	527	8,273,188	64	1,013,899	48	807,809	35	692,898	30	713,015	23	467,031	44	668,462
	8																	
	9																	
	10																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		27/08/2026		
Payment date		25/08/2026		
Period No		25		
Monthly Period		01/07/2026		
Interest Period	from	27/07/2026	to	25/08/2026 = 29 days

		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	0	9,876	4,876	0	9,876	4,876	0	9,876	4,876			
2024 4	1,072,203	59	46,813	550,910	521,294	74,502	625,412	446,792	132,407	757,819	314,385	4,030	761,849	310,355			
2025 1	2,839,323	153	245,809	1,142,527	1,696,796	193,859	1,336,386	1,502,937	409,120	1,745,506	1,093,817	76,982	1,822,487	1,016,835			
2025 2	4,143,457	229	633,620	1,443,158	2,700,299	386,752	1,829,910	2,313,547	599,836	2,429,746	1,713,711	96,223	2,525,970	1,617,488			
2025 3	2,943,407	142	665,588	756,142	2,187,264	248,123	1,004,265	1,939,141	392,937	1,397,203	1,546,204	73,447	1,470,650	1,472,757			
2025 4	3,251,192	173	224,783	224,783	3,026,409	389,834	614,617	2,636,575	483,071	1,097,688	2,153,504	132,296	1,229,985	2,021,207			
2026 1	2,349,988	128				263,436	263,436	2,086,553	500,399	763,835	1,586,153	174,674	938,509	1,411,479			
2026 2	1,743,476	110							243,403	243,403	1,500,073	122,213	365,616	1,377,860			
2026 3	668,462	44										17,977	17,977	650,485			
2026 4																	
2027 1																	
2027 2																	
2027 3																	
2027 4																	

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SCF RAHOITUSPALVELUT XIII DAC
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28. Priority of Payments - Revenue

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		25					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1,678,649.75	EUR
Senior Expenses	-	9,167.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	458,291.85	EUR
Tranche A Loan Interest to Issuer	-	82,081.00	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	-	668,461.61	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	408,216.29	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	+	1,742,177.43	EUR
Senior Expenses	-	8,167.00	EUR
Issuer swap interest to swap counterparty	-	458,291.85	EUR
Interest Class A Notes	-	395,544.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	29,265.00	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	-	27,665.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	12,920.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	33,613.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	668,461.61	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	108,249.97	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

29. Priority of Payments - Redemption

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	8,327,379.28	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
On and after the occurence of the Revolving Period End Date			
Principal Payments on Loan to Issuer	-	8,327,379.28	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	8,995,840.89	EUR
Prior to the Revolving Period End Date			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
On and after the occurence of the Revolving Period End Date			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
Prior to a Pro Rata trigger Event			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event			
To pay pari passu and on a pro rata basis			
(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
On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event			
To pay any Class A Notes Principal due and payable	-	8,995,840.89	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

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		27/08/2026					
Payment date		25/08/2026					
Period No		25					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Santander Consumer Bank

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	9,167.00					
Interest accrued for the Period	EUR	499,007.00	395,544.00	29,265.00	27,665.00	12,920.00	33,613.00
Cumulative Interest accrued	EUR	25,196,391.00	22,117,407.00	889,341.00	833,921.00	384,641.00	971,081.00
Interest Payments	EUR	499,007.00	395,544.00	29,265.00	27,665.00	12,920.00	33,613.00
Cumulative Interest Payments	EUR	25,196,391.00	22,117,407.00	889,341.00	833,921.00	384,641.00	971,081.00
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-1	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

Reporting Date		27/08/2026					
Payment date		25/08/2026					
Period No		25					
Monthly Period		01/07/2026					
Interest Period	from	27/07/2026	to	25/08/2026	=	29	days

Kimi 13|Front Swap

Party A	**DZ Bank AG**
Party B	**SCF Rahoituspalvelut XIII DAC**
Swap Notional	**204,277,924**
Interest Period Start	27/07/2026
Interest Period End	25/08/2026
Interest Days	29
Settlement Date	25/08/2026
Party A Floating Interest Rate	2.215 %
Party A Floating Rate Day Count Fraction	0.0806
Party A Interest Amount	**EUR 364,494.24**
Party B Fixed Rate	2.7850 %
Party B Fixed Rate Day Count Fraction	0.0806
Party B Interest Amount	**EUR 458,291.85**

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32. Contact Details

Reporting Date		27/08/2026				
Payment date		25/08/2026				
Period No		25				
Monthly Period		01/07/2026				
Interest Period	from	27/07/2026	to	25/08/2026	=	29 days

Santander Consumer Bank AS

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