SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29.09.2025					
Payment date		25.09.2025		Following payment dates:	25.10.2025		
Period No		14			25.11.2025		
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days
Cut-Off date		31.08.2025					

Santander Consumer Bank

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

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Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

1. Portfolio Information

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**319 483 199.53**	**EUR**
Scheduled Loan Principal Repayments (+MC)	4 699 987.77	EUR
Prepayments	5 919 717.96	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	**10 619 705.73**	**EUR**
New Defaulted Auto Loans amt in Period	1 214 158.01	EUR
Closing balance prior to replenishment	**307 649 335.79**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**307 649 335.79**	**EUR**
Principal Recoveries on loans in default	351 958.44	EUR
Total revenue collections		
Total Revenue Received in Period	**1 473 195.75**	**EUR**

# Loans		
At beginning of period	17 034	Loans
Replenished contracts	-	Loans
Paid in Full	420	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	51	Loans
At end of period	**16 563**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Santander Consumer Bank

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 825 154.19	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	2 842.57	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 imimmediately succeeding Payment Date in accordance with P Redem PoP item (	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1 827 996.76**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 818 771.76	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	504 612.26	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	20 003.97	EUR
g. Liquidity Reserve Excess Amount	123 179.88	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**2 466 567.87**	**EUR**

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Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	10 619 705.73	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	**10 619 705.73**	**EUR**

Issuer Available Redemption Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 619 705.73	EUR
b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	1 012 747.38	EUR
Total Amount for Issuer Available Redemtion Receipts	**11 632 453.11**	**EUR**

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4. Reserve Accounts

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Note Balance

Beginning of Period		320 558 341.89	EUR
End of Period		308 925 888.78	EUR

Liquidity Balance

Beginning of Period	0.9 %	2 848 162.34	EUR
Cash Outflow		118 837.26	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	2 729 325.08	EUR
Required Reserve Amount	0.9 % *	2 729 325.08	EUR

Expenses Advance

Beginning of Period	3 588 087.30	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	3 588 087.30	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut XIII DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

* The percentage displayed in the report express the required reserve amount divided by the balance of all outstanding notes

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 6(3)(c) of the Securitisation Regulation

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5a. Performance Data

Reporting Date		29.09.2025				
Payment date		25.09.2025				
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Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Asset Balance

Opening balance prior to replenishment	319 483 199.53	EUR
Closing balance prior to replenishment	307 649 335.79	EUR
Closing Balance post replenishment	307 649 335.79	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	284 562 896.25	92.50 %	15 225
1-29 days past due	13 096 042.14	4.26 %	789
Delinquent Receivables:			
30-59 days past due	3 980 406.73	1.29 %	218
60-89 days past due	2 129 712.60	0.69 %	123
90-119 days past due	1 694 763.62	0.55 %	95
120-149 days past due	1 331 944.61	0.43 %	72
150-179 days past due	853 569.84	0.28 %	41
Total Performing and Delinquent	**307 649 336**	**100.00 %**	**16 563**
Current Period Defaults	1 214 158.01		51
Cumulative Defaults	10 359 911.40		554
Current Period Principal Recoveries	351 958.44		
Cumulative Principal Recoveries	1 842 650.04		

Revolving period has terminated

Sequential Payment Trigger Event,	**NO**
where [A], [B], [C] > 1.70%	**NO**
[A] Cumulative Net Loss Ratio, Payment Date	2.03 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.82 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.69 %
or ([A] + [B] - [C]) / [D] < 10%	**75.28 %**
[A] Aggregate Outstanding Asset Principal Amount	307 649 335.79
[B] Aggregate principal balance of Defaulted Contracts	10 359 911.40
[C] Recoveries received on such Defaulted Contracts	1 842 650.04
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	419 980 996.00
or AVERAGE [[A], [B], [C]] > 5%	**NO**
[A] Delinquency Ratio, Payment Date	3.25 %
[B] Delinquency Ratio, preceding Payment Date	3.09 %
[C] Delinquency Ratio, second preceding Payment Date	3.25 %
or [Principal Deficiency Ledger debit balance] ≥ EUR 5,250,000	**NO**
Principal Deficiency Ledger debit balance	1 276 552.99
or Servicer Termination Event	**NO**
or Hedge Counterparty Downgrade Event	**NO**

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	**8.92 %**	**NO**
[A] [1] + [2] + [3] + [4]	28 600 000.00	
Class B Principal Amount [1]	11 300 000.00	
Class C Principal Amount [2]	9 500 000.00	
Class D Principal Amount [3]	3 600 000.00	
Class E Principal Amount [4]	4 200 000.00	
[B] Aggregated Outstanding Note Principal Amount	320 558 341.89	

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5b. Concentration limits

Reporting Date		29.09.2025				
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Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

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

Weighted average interest rate (min 4..35%)	4.57 %
Weighted average months to maturity (max 60)	44.7*
Used Vehicles (max 75%)	60.61 %
Balloon Loans (max 73%)	74.57 %
Balloon Installments (max 28%)***	33.28 %
Corporate Borrowers (max 11%)	9.65 %
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
	234 933.72	1	0.08 %
	167 014.02	1	0.05 %
	151 960.62	3	0.05 %
	151 433.12	4	0.05 %
	147 759.95	2	0.05 %
	144 875.32	1	0.05 %
	143 519.85	1	0.05 %
	137 448.59	1	0.04 %
	135 198.42	1	0.04 %
	134 590.23	2	0.04 %
	Total (max 0,6%)		**0.50 %**

** Post Replenishment*

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6. Note Principal

Reporting Date		29.09.2025		
Payment date		25.09.2025		
Period No		14		
Monthly Period		01.08.2025		
Interest Period	from	26.08.2025	to	25.09.2025 = 30 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	291 958 341.89	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	11 632 453.11	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	EUR
End of Period	280 325 888.78	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	1 075 142.36	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	1 214 158.01	EUR
Credit PDL	-	-	-	-	1 012 747.38	EUR
End of Period	-	-	-	-	1 276 552.99	EUR
Net Note Principal						
Beginning of Period	291 958 341.89	11 300 000.00	9 500 000.00	3 600 000.00	3 124 857.64	EUR
End of Period	280 325 888.78	11 300 000.00	9 500 000.00	3 600 000.00	2 923 447.01	EUR

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7. Outstanding Notes

Reporting Date		29.09.2025			
Payment date		25.09.2025			
Period No		14			
Monthly Period		01.08.2025			
Interest Period	from	26.08.2025	to	25.09.2025 =	30 days

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1. Note Balance

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS2816094085	XS2816094242	XS2816094838	XS2816095058	XS2816095215
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	93.20 %	2.70 %	2.25 %	0.85 %	1.00 %
Legal Final Maturity Date		30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA(sf)	AA(sf) / A(sf	AA-(sf) / BBB+(sf	NR/NR
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	320 558 341.89	291 958 341.89	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	11 632 453.11					
Amortisation	11 632 453.11					
Redemption per Class	11 632 453.11	11 632 453.11	-	-	-	-
Redemption per Note		2 972.01	-	-	-	-
Outstanding Closing Balance		280 325 888.78	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Net Outstanding Closing Balance	308 925 888.78	280 325 888.78	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Current Tranching	100 %	90.74 %	3.66 %	3.08 %	1.17 %	1.36 %
Current Pool Factor		0.72	1.00	1.00	1.00	1.00

2. Payments to Investors per Note

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E
Interest rate Basis: 1-M EURIBOR / Spread						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		30	30	30	30	30
Principal Outstanding per Note Beginning of Period		74 593.34	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		2 972.01	-	-	-	-
Principal Outstanding per Note End of Period		71 621.33	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		153.48	240.75	274.08	344.08	800.75
Interest Payment	699 965.46	600 704.29	27 204.75	26 037.92	12 387.00	33 631.50
Interest Payment per Note		153.48	240.75	274.08	344.08	800.75

3. Credit Enhancements

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)	9.26 %	5.60 %	2.52 %	1.36 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	10.14 %	6.48 %	2.52 %	1.36 %	0.00 %
Current CE (Subordination)	9.26 %	5.60 %	2.52 %	1.36 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	10.14 %	6.48 %	2.52 %	1.36 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29.09.2025
Payment date	25.09.2025
Period No	14
Monthly Period	01.08.2025
Interest Period :	26.08.2025 to 25.09.2025 = 30 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

Reporting Date		29.09.2025					
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Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Original balance

TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
1	4 999	1 484	5 202 584	1.2 %	30.6	9.1
5 000	9 999	3 566	26 756 149	6.4 %	47.7	8.0
10 000	14 999	3 358	41 656 409	9.9 %	54.7	8.0
15 000	19 999	2 662	46 315 000	11.0 %	57.0	7.9
20 000	24 999	2 049	45 771 058	10.9 %	57.8	7.9
25 000	29 999	1 486	40 760 831	9.7 %	57.4	8.0
30 000	34 999	1 223	39 695 334	9.5 %	57.3	7.9
35 000	39 999	972	36 350 811	8.7 %	58.6	7.5
40 000	44 999	722	30 650 067	7.3 %	57.9	8.2
45 000	49 999	571	27 068 239	6.4 %	57.8	8.4
50 000	54 999	411	21 520 181	5.1 %	58.4	8.4
55 000	59 999	235	13 494 077	3.2 %	57.8	8.6
60 000	>	574	44 740 255	10.7 %	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

Reporting Date		29.09.2025					
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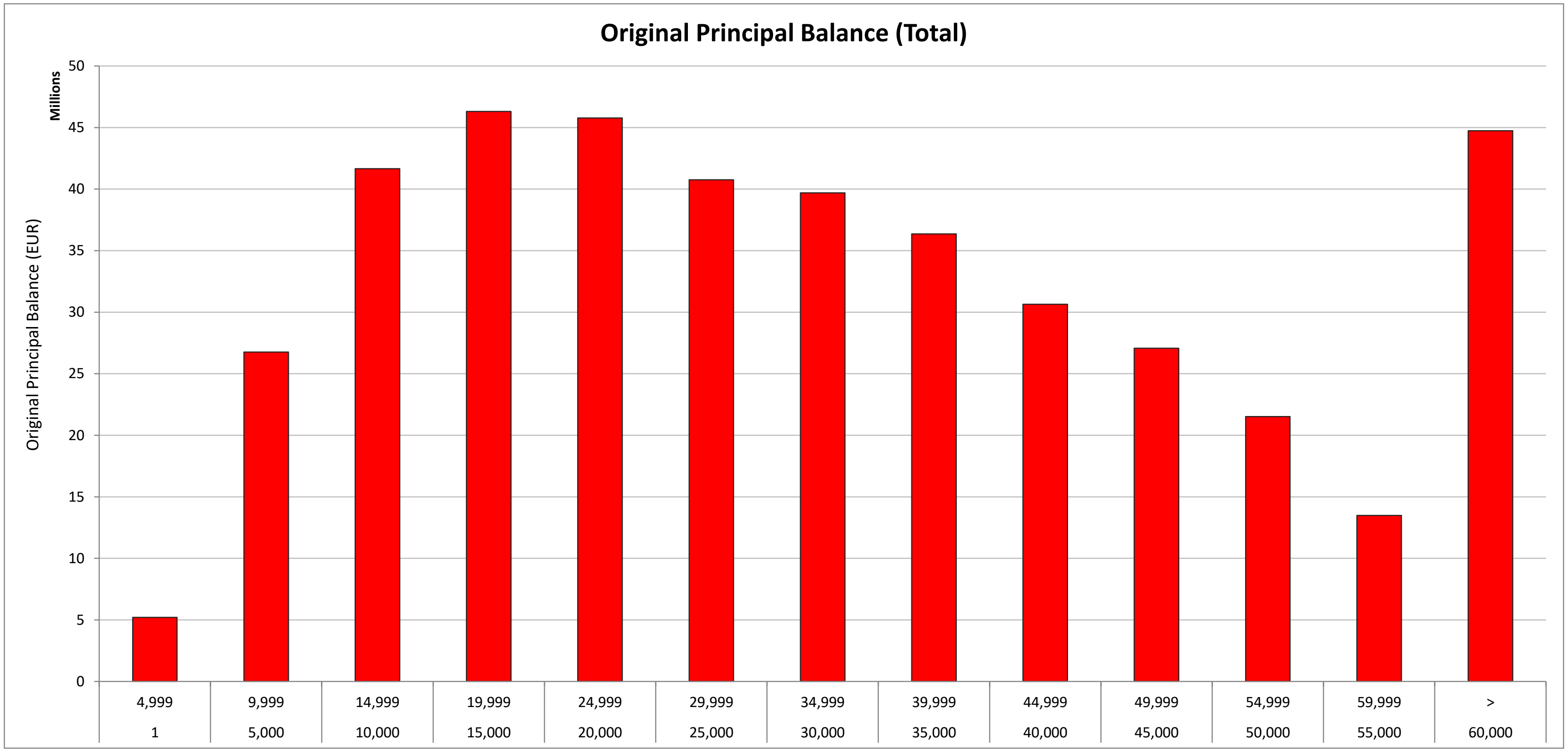

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10.a Outstanding Principal Balance

Reporting Date		29.09.2025				
Payment date		25.09.2025				
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Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 112	6 583 262	2.14 %	26.2	22.4
5 000	10 000	3 505	26 154 372	8.50 %	40.3	21.8
10 000	15 000	2 934	36 237 491	11.78 %	44.7	21.5
15 000	20 000	2 098	36 479 356	11.86 %	45.6	21.9
20 000	25 000	1 561	34 877 962	11.34 %	45.3	21.9
25 000	30 000	1 263	34 636 977	11.26 %	44.4	22.2
30 000	35 000	969	31 410 998	10.21 %	45.6	21.9
35 000	40 000	727	27 182 167	8.84 %	45.3	22.5
40 000	45 000	521	22 009 362	7.15 %	45.2	22.9
45 000	50 000	294	13 908 832	4.52 %	46.8	22.4
50 000	55 000	189	9 937 662	3.23 %	47.3	21.7
55 000	60 000	135	7 726 761	2.51 %	47.1	22.2
60 000	-	255	20 504 134	6.66 %	47.9	22.0
Total		16 563	307 649 336	100 %	44.7	22.0

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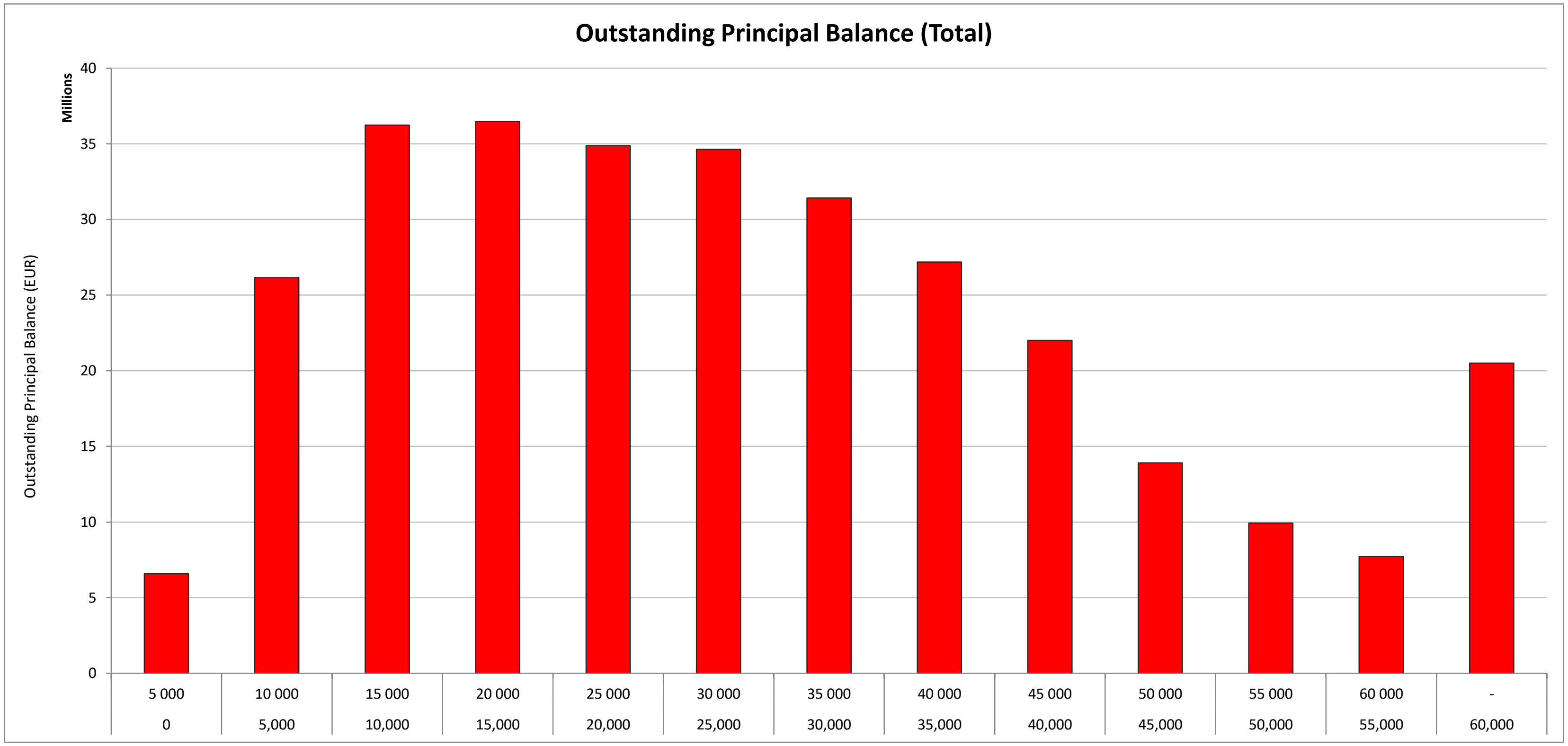
10.b Outstanding Principal Balance Graph

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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11.a Geographical Distribution

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Geographic distribution

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 378	23 967 105	7.79 %	44.5	22.2
Eastern Finland	593	9 955 128	3.24 %	45.5	21.3
East Tavastia	979	17 245 309	5.61 %	44.6	22.1
Greater Helsinki	5 389	112 725 823	36.64 %	44.6	22.6
Northern Finland	1 484	28 756 366	9.35 %	45.1	21.5
Northern Savonia	709	11 826 698	3.84 %	45.0	20.7
Ostrobothnia	1 170	17 538 020	5.70 %	44.7	21.2
South-Eastern Fi	924	14 961 154	4.86 %	44.4	21.9
South-Western Fi	2 221	40 199 769	13.07 %	44.9	21.8
Western Tavastia	1 716	30 473 964	9.91 %	44.5	22.2
Total	16 563	307 649 336	100 %	44.7	22.0

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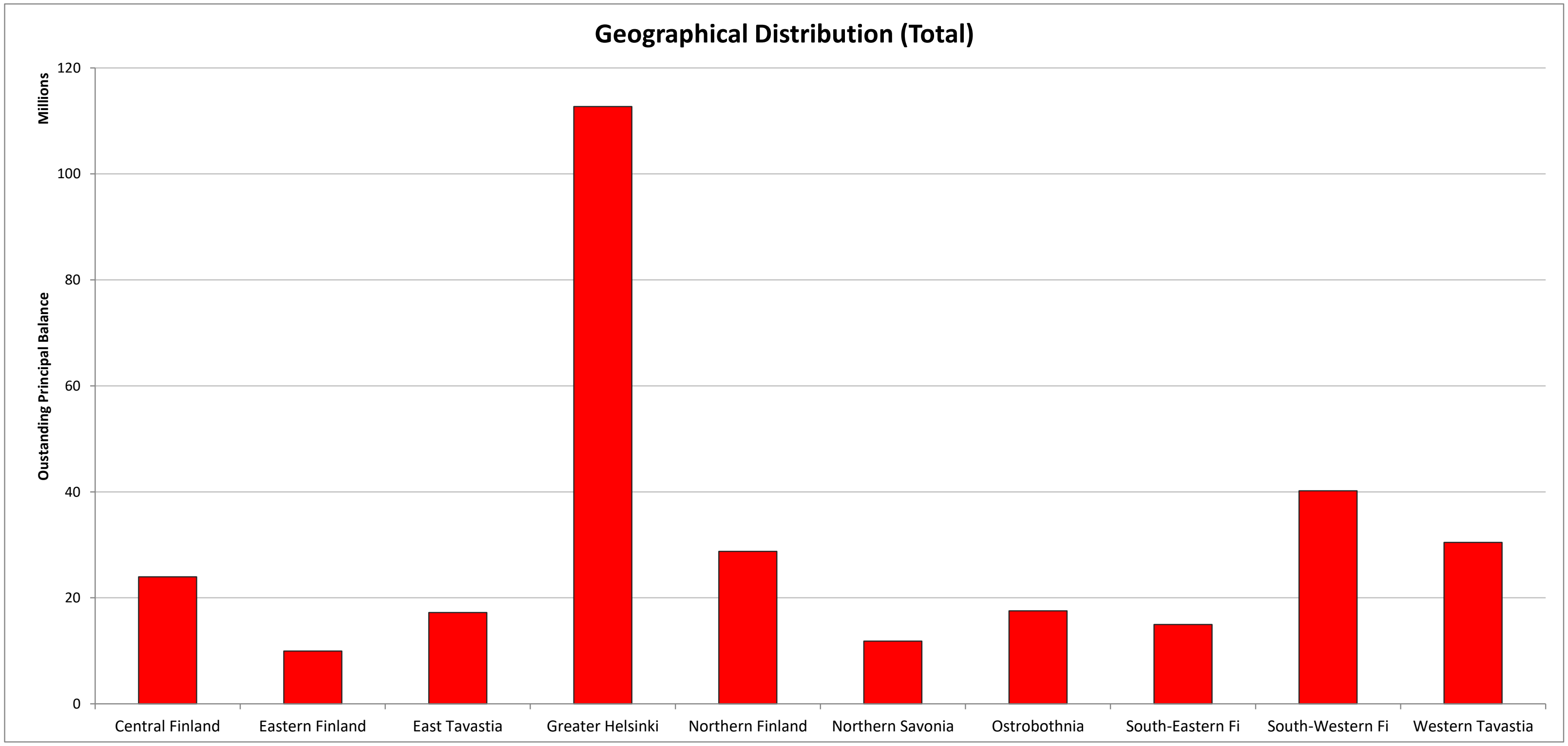
11.b Geographical Distribution Graph

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days



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12.a Interest Rate

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Santander Consumer Bank

TOTAL

Interest distribution

Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 629	43 077 975	14.00 %	41.9	20.6
1 %	2 %	870	25 706 820	8.36 %	41.1	26.7
2 %	4 %	2 313	50 242 467	16.33 %	42.8	24.3
4 %	6 %	5 571	116 759 495	37.95 %	46.2	21.4
6 %	8 %	5 299	64 109 066	20.84 %	46.6	20.8
8 %	10 %	827	7 288 739	2.37 %	46.4	20.1
10 %	12 %	52	455 522	0.15 %	48.1	17.2
12 %	14 %	2	9 252	0.00 %	31.1	17.4
14 %	16 %					
16 %	18 %					
18 %	-					
	Total	16 563	307 649 336	100 %	44.7	22.0

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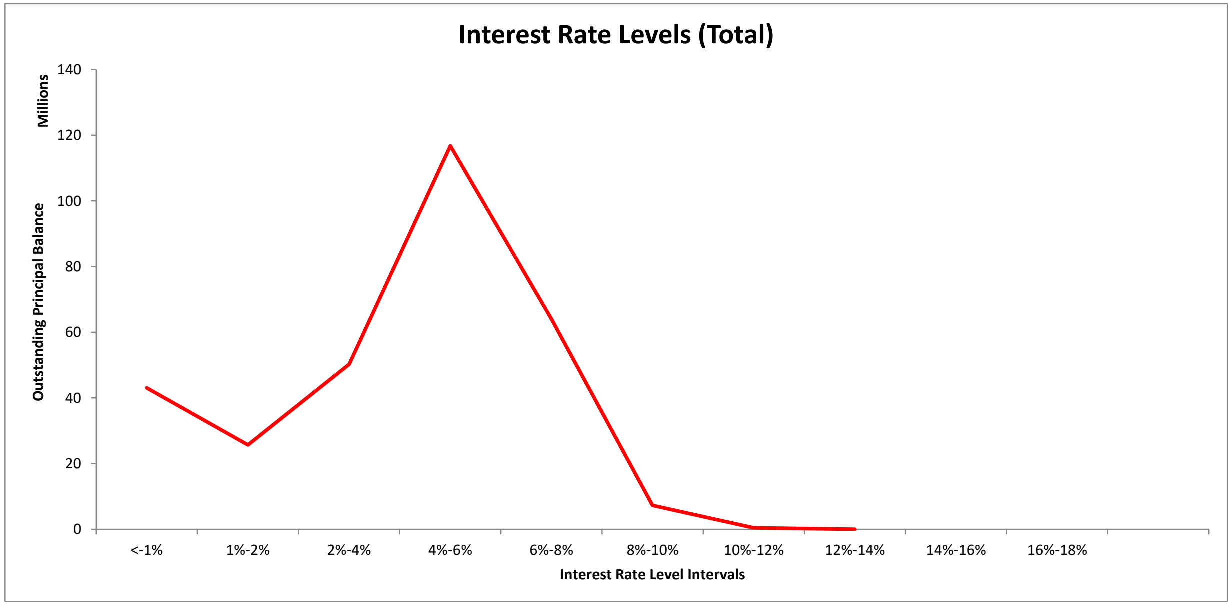
12.b Interest Rate

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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13.a Remaining Terms

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	11	69 639	0.02 %	0.0	47.0
1	12	781	3 815 230	1.24 %	8.2	31.2
13	24	1 499	13 350 759	4.34 %	19.7	27.4
25	36	2 632	40 245 196	13.08 %	32.0	26.3
37	48	5 666	119 509 538	38.85 %	43.5	23.2
49	60	5 744	126 160 632	41.01 %	53.1	19.1
61	72	230	4 498 342	1.46 %	61.6	10.8
73	84					
85	96					
97	108					
109	120					
121	-					
	Total	16 563	307 649 336	100 %	44.7	22.0

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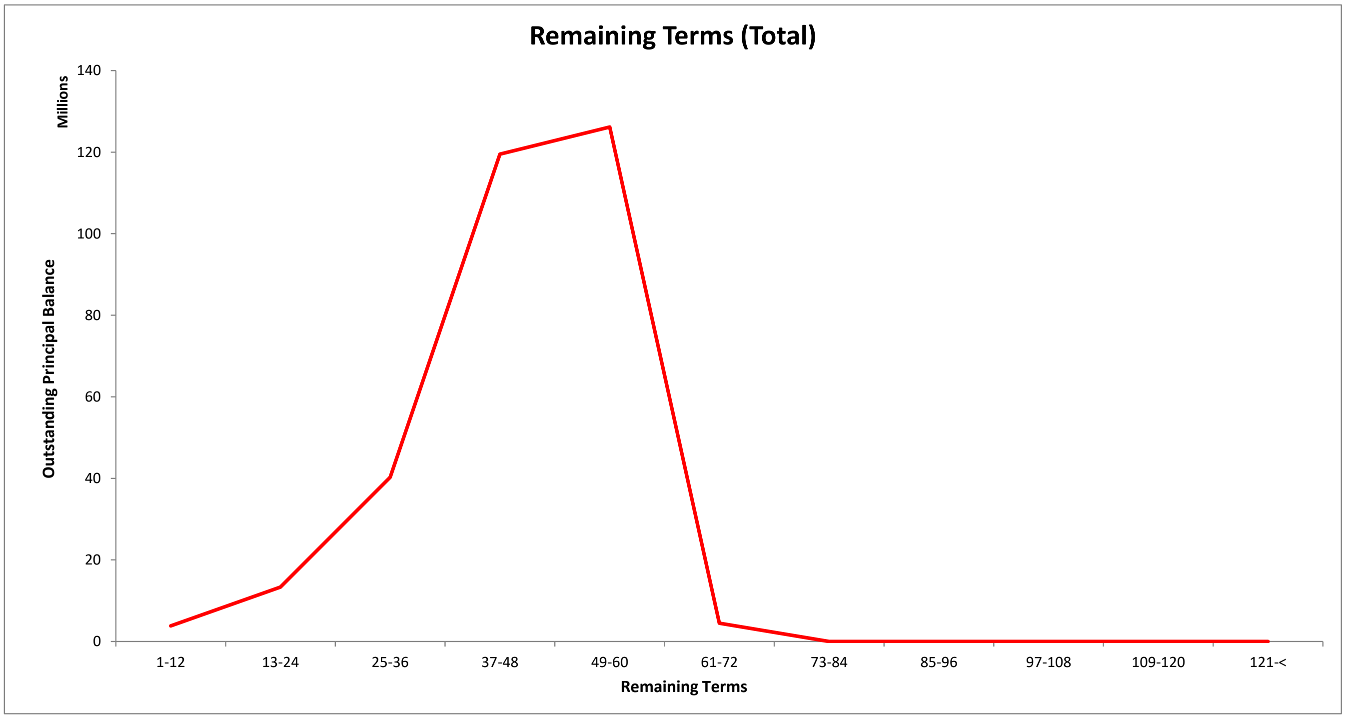
Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

13.b Remaining Terms



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14.a Seasoning

Reporting Date		29.09.2025		
Payment date		25.09.2025		
Period No		14		
Monthly Period		01.08.2025		
Interest Period	from	26.08.2025	to	25.09.2025 = 30 days

Santander Consumer Bank

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	771	12 480 448	4.06 %	54.0	11.2
13	24	11 045	204 356 584	66.43 %	47.1	19.4
25	36	4 220	82 777 178	26.91 %	39.1	28.3
37	48	427	7 073 579	2.30 %	27.5	39.7
49	60	88	815 144	0.26 %	11.5	52.8
61	72	9	139 617	0.05 %	12.0	65.3
73	84	3	6 786	0.00 %	4.2	76.0
85	96					
	Total	16 563	307 649 336	100 %	44.7	22.0

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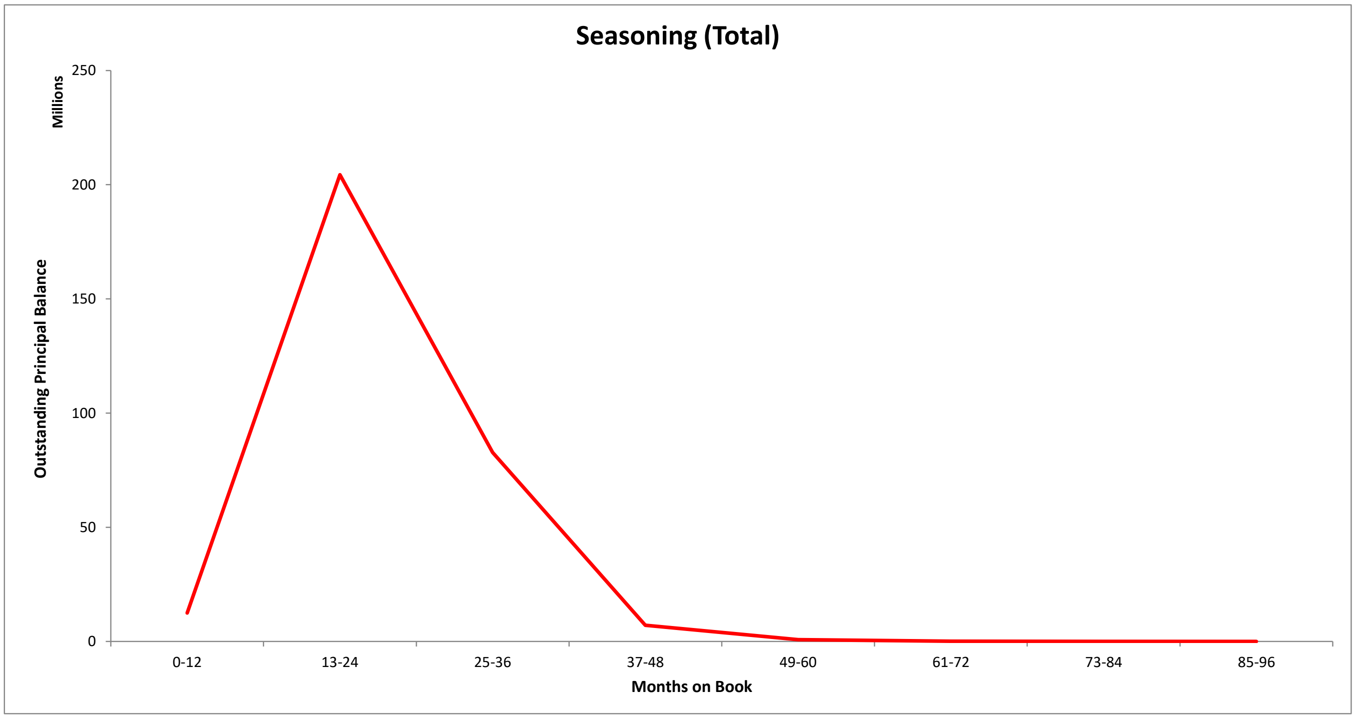
14.b Seasoning

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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15.a Balloon loans

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Balloon loans in percent of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	7 866	78 221 519	25.4 %	5 862	0.0 %	41.6	20.6
Balloon	8 697	229 427 817	74.6 %	102 386 855	44.6 %	45.8	22.5
Total	16 563	307 649 336	100 %	102 392 717	33 %	44.7	22.0

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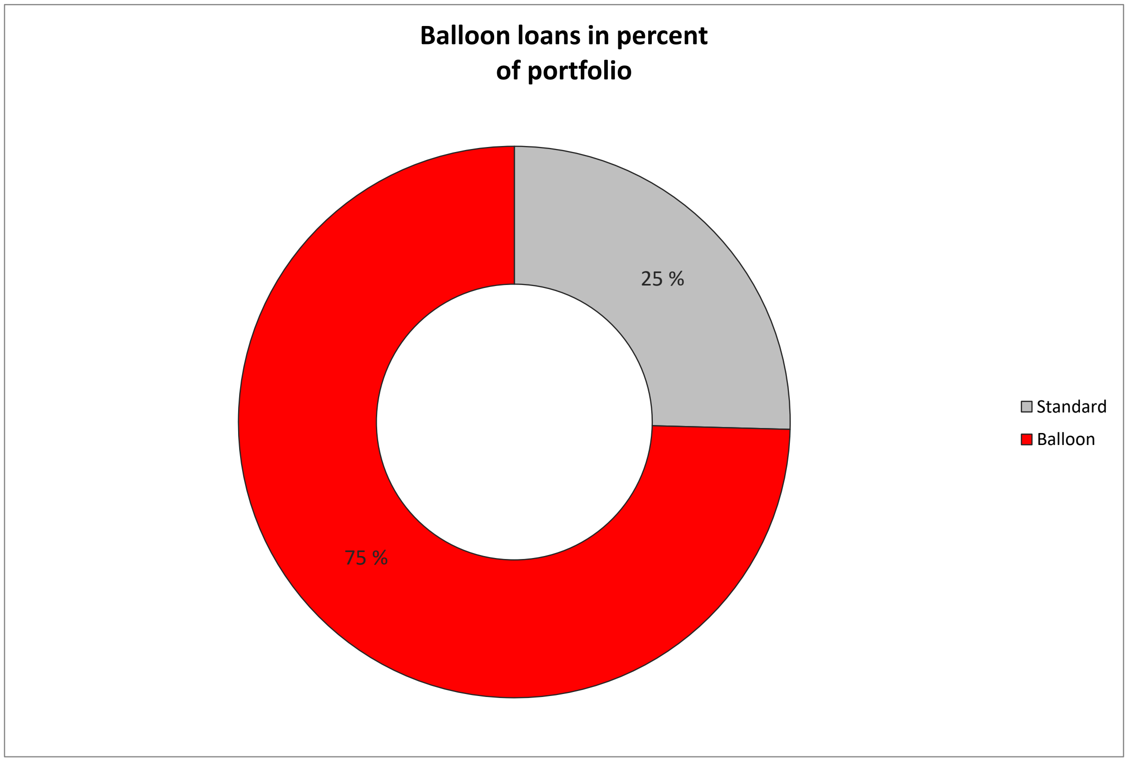
15.b Balloon loans

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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16.a Number of loans per borrower

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Number of loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	16 390	304 059 025	98.83 %
2	73	2 879 997	0.94 %
3	9	710 314	0.23 %
4			
5			
6			
7			
8			
9			
10			
Total:	16 472	307 649 336	100 %

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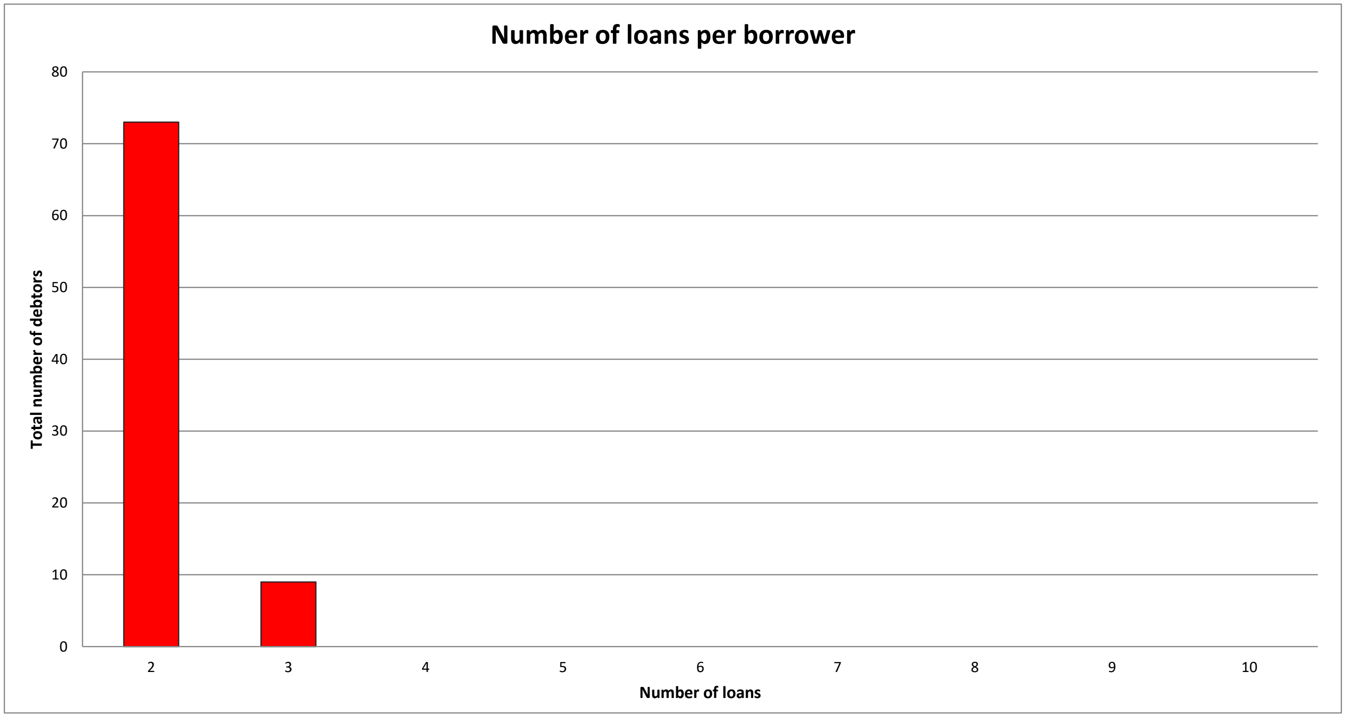
Monthly Investor Report

16.b Number of loans per borrower

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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17.a Amortisation Profile

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	307 649 336	302 636 548	5 012 788	1 172 150	4.67 %	98.37 %
2	302 636 548	297 835 101	4 801 446	1 153 427	4.67 %	96.81 %
3	297 835 101	293 026 385	4 808 717	1 134 045	4.67 %	95.25 %
4	293 026 385	288 213 618	4 812 766	1 114 942	4.66 %	93.68 %
5	288 213 618	283 407 841	4 805 777	1 096 334	4.66 %	92.12 %
6	283 407 841	278 674 492	4 733 350	1 077 904	4.66 %	90.58 %
7	278 674 492	273 910 169	4 764 323	1 059 394	4.66 %	89.03 %
8	273 910 169	269 057 217	4 852 952	1 040 896	4.66 %	87.46 %
9	269 057 217	264 140 223	4 916 993	1 022 141	4.66 %	85.86 %
10	264 140 223	259 422 224	4 717 999	1 003 187	4.65 %	84.32 %
11	259 422 224	254 574 811	4 847 413	984 797	4.65 %	82.75 %
12	254 574 811	249 777 255	4 797 556	965 991	4.65 %	81.19 %
13	249 777 255	244 938 915	4 838 340	947 313	4.65 %	79.62 %
14	244 938 915	240 049 369	4 889 546	928 593	4.65 %	78.03 %
15	240 049 369	235 259 515	4 789 854	909 574	4.64 %	76.47 %
16	235 259 515	230 400 667	4 858 848	890 985	4.64 %	74.89 %
17	230 400 667	225 650 102	4 750 565	872 122	4.64 %	73.35 %
18	225 650 102	220 988 703	4 661 399	853 592	4.64 %	71.83 %
19	220 988 703	216 303 076	4 685 626	835 312	4.63 %	70.31 %
20	216 303 076	211 362 042	4 941 035	817 028	4.63 %	68.70 %
21	211 362 042	206 482 659	4 879 382	798 039	4.63 %	67.12 %
22	206 482 659	201 431 043	5 051 616	779 086	4.62 %	65.47 %
23	201 431 043	196 568 547	4 862 496	759 673	4.62 %	63.89 %
24	196 568 547	191 867 693	4 700 854	741 135	4.62 %	62.37 %
25	191 867 693	187 057 920	4 809 773	722 569	4.61 %	60.80 %
26	187 057 920	182 282 103	4 775 817	704 228	4.61 %	59.25 %
27	182 282 103	177 588 852	4 693 252	685 857	4.61 %	57.72 %
28	177 588 852	172 844 267	4 744 584	667 556	4.61 %	56.18 %
29	172 844 267	167 818 810	5 025 457	649 380	4.60 %	54.55 %
30	167 818 810	163 286 473	4 532 337	630 575	4.60 %	53.08 %
31	163 286 473	158 842 720	4 443 752	612 989	4.60 %	51.63 %
32	158 842 720	153 524 393	5 318 327	595 953	4.60 %	49.90 %
33	153 524 393	148 507 107	5 017 286	576 058	4.60 %	48.27 %
34	148 507 107	143 216 199	5 290 908	557 859	4.60 %	46.55 %
35	143 216 199	137 932 481	5 283 718	538 290	4.60 %	44.83 %
36	137 932 481	132 503 267	5 429 214	518 792	4.61 %	43.07 %
37	132 503 267	126 403 089	6 100 178	499 521	4.62 %	41.09 %
38	126 403 089	120 660 419	5 742 670	478 750	4.64 %	39.22 %
39	120 660 419	115 020 275	5 640 144	458 906	4.66 %	37.39 %
40	115 020 275	109 735 548	5 284 727	439 317	4.68 %	35.67 %
41	109 735 548	104 142 668	5 592 880	420 649	4.70 %	33.85 %
42	104 142 668	98 518 985	5 623 684	402 273	4.74 %	32.02 %
43	98 518 985	92 539 966	5 979 018	384 711	4.79 %	30.08 %
44	92 539 966	84 308 566	8 231 400	366 909	4.86 %	27.40 %
45	84 308 566	77 486 857	6 821 708	342 508	4.99 %	25.19 %
46	77 486 857	70 338 147	7 148 711	319 746	5.07 %	22.86 %
47	70 338 147	63 621 256	6 716 891	294 206	5.14 %	20.68 %
48	63 621 256	57 112 424	6 508 831	268 926	5.19 %	18.56 %
49	57 112 424	50 574 336	6 538 088	243 029	5.23 %	16.44 %
50	50 574 336	42 913 043	7 661 294	217 051	5.27 %	13.95 %
51	42 913 043	35 481 003	7 432 039	185 609	5.32 %	11.53 %
52	35 481 003	28 967 472	6 513 531	153 605	5.32 %	9.42 %
53	28 967 472	23 746 968	5 220 504	124 687	5.29 %	7.72 %
54	23 746 968	19 729 389	4 017 578	100 867	5.22 %	6.41 %
55	19 729 389	15 570 163	4 159 227	82 069	5.11 %	5.06 %
56	15 570 163	11 080 748	4 489 414	63 924	5.04 %	3.60 %
57	11 080 748	8 384 423	2 696 325	44 969	4.98 %	2.73 %
58	8 384 423	6 016 722	2 367 701	33 253	4.86 %	1.96 %
59	6 016 722	3 976 886	2 039 837	23 407	4.77 %	1.29 %
60	3 976 886	2 332 004	1 644 881	15 109	4.66 %	0.76 %
61	2 332 004	1 134 557	1 197 447	8 971	4.72 %	0.37 %
62	1 134 557	480 155	654 402	4 287	4.63 %	0.16 %
63	480 155	107 981	372 175	1 814	4.63 %	0.04 %
64	107 981	175	107 805	479	5.46 %	0.00 %
65	175	0	175	1	5.92 %	0.00 %

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17.b Amortisation Profile

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

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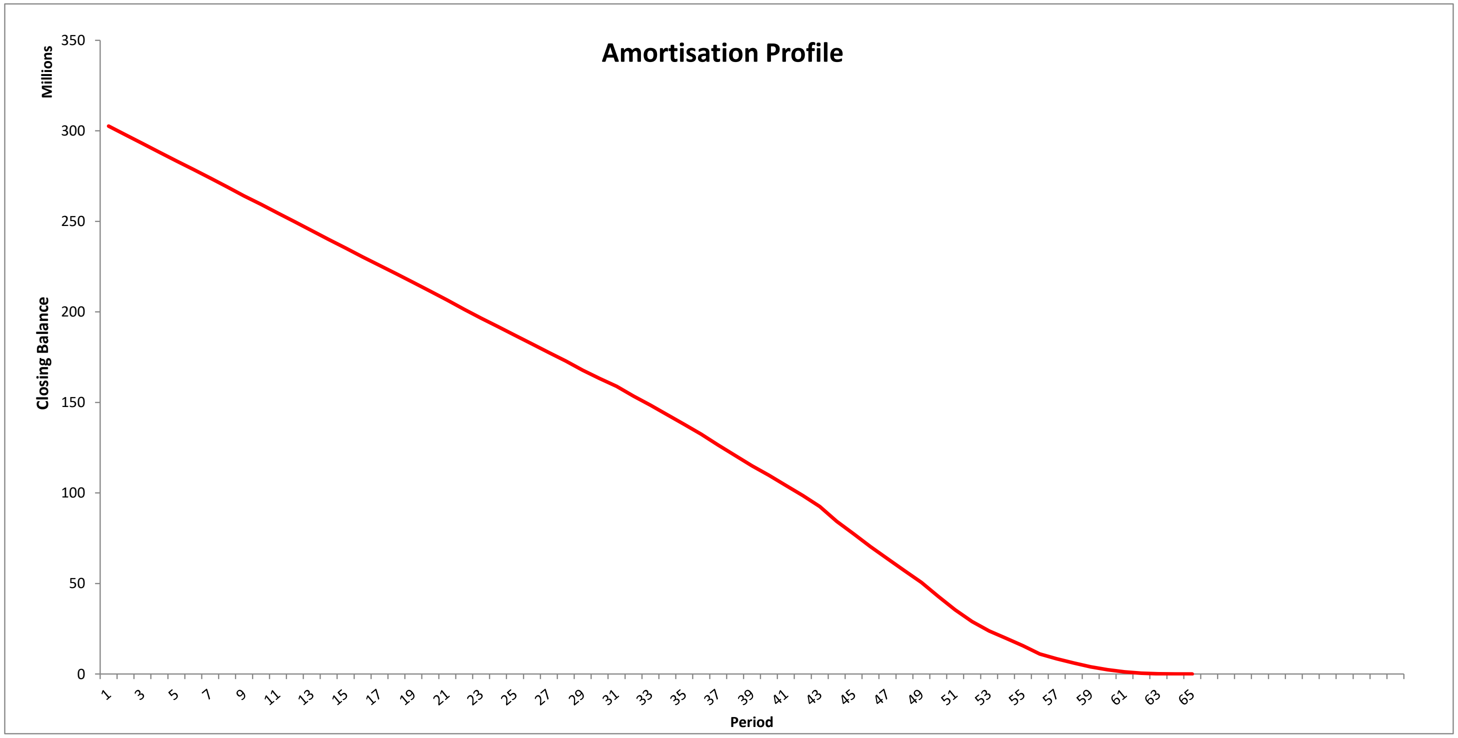

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18.a Payment Holidays

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	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				
2025 10				
Total:	3 578	3 767	1 039 182	81 988 534

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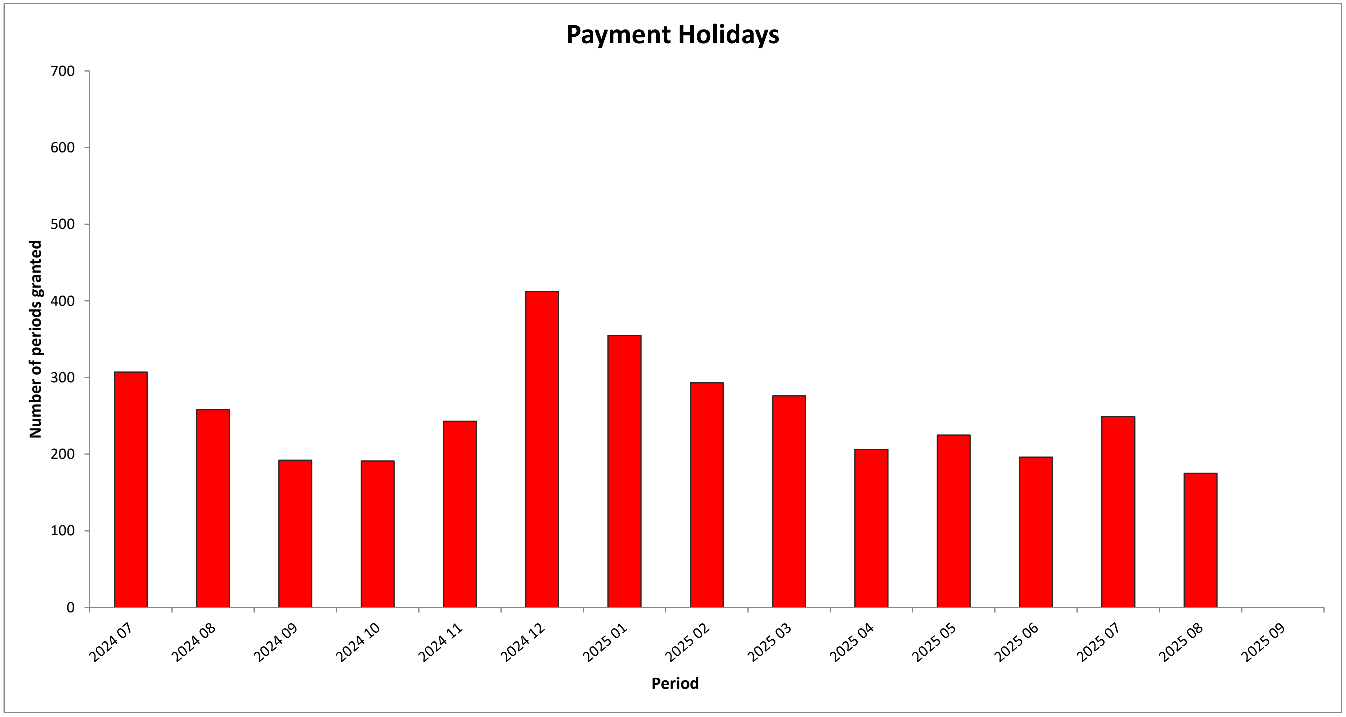
18.b Payment Holidays

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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18.c Remaining Payment Holidays

Reporting Date		29.09.2025			
Payment date		25.09.2025			
Period No		14			
Monthly Period		01.08.2025			
Interest Period	from	26.08.2025	to	25.09.2025	= 30 days

Santander Consumer Bank

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	180	50 628	3 631 235
2	7	4 613	175 918
3	1	1 607	45 641
Total	188	56 847	3 852 795

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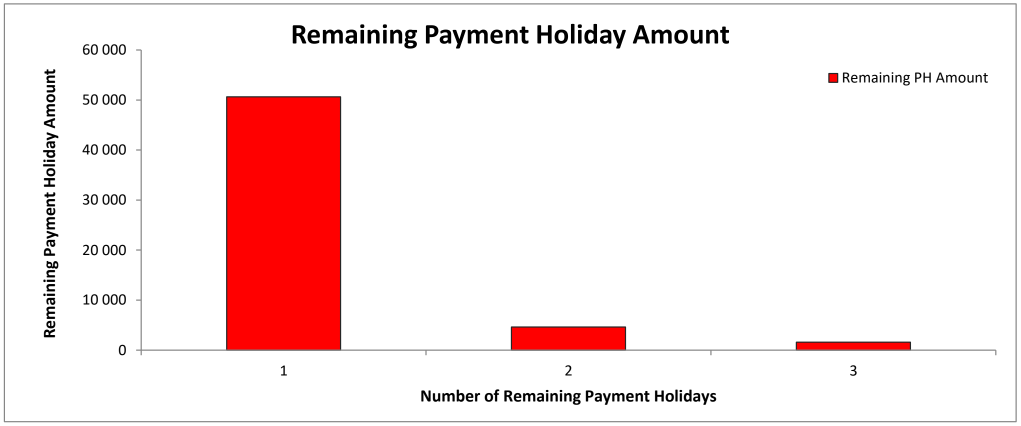
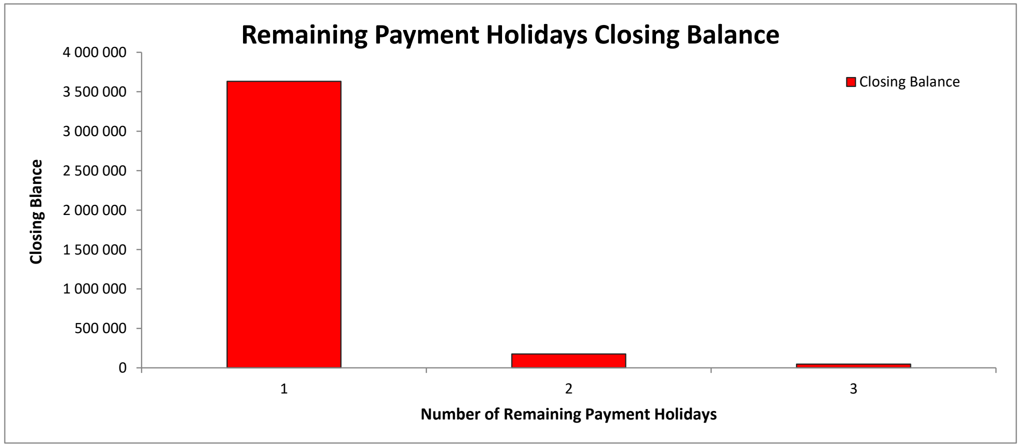
18.d Remaining Payment Holidays

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days





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19.a Downpayment

Reporting Date		29.09.2025		
Payment date		25.09.2025		
Period No		14		
Monthly Period		01.08.2025		
Interest Period	from	26.08.2025	to	25.09.2025 = 30 days

Santander Consumer Bank

Downpayment percent

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	5 970	109 781 944	35.68 %	46.6	21.9
5 %	10 %	2 374	55 559 329	18.06 %	46.4	22.2
10 %	15 %	2 113	44 125 041	14.34 %	44.4	22.3
15 %	20 %	1 444	28 444 803	9.25 %	43.6	22.2
20 %	25 %	1 084	21 034 494	6.84 %	42.2	22.5
25 %	30 %	820	13 928 939	4.53 %	42.7	22.1
30 %	35 %	614	10 123 124	3.29 %	41.5	21.9
35 %	100 %	2 144	24 651 663	8.01 %	38.8	21.4
	Total	16 563	307 649 336	100 %	44.7	22.0

SCF RAHOITUSPALVELUT XIII DAC
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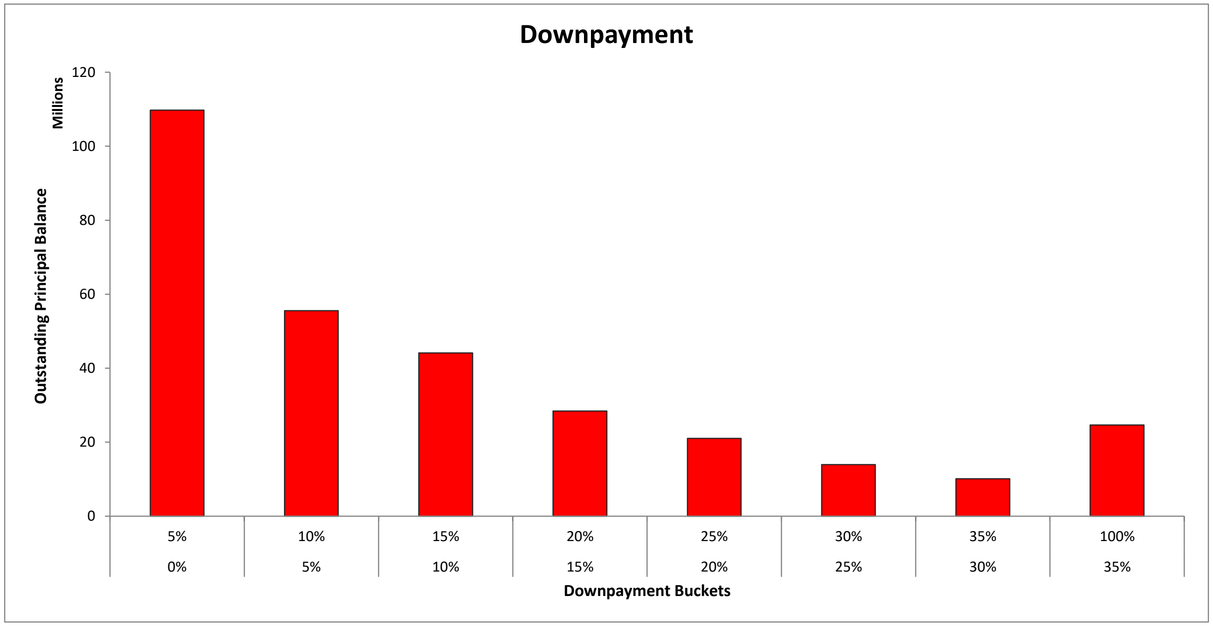
19.b Downpayment

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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20.a Vehicle Condtion

Reporting Date		29.09.2025			
Payment date		25.09.2025			
Period No		14			
Monthly Period		01.08.2025			
Interest Period	from	26.08.2025	to	25.09.2025	= 30 days

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 012	121 198 026	39.39 %	42.2	22.8
Used	12 551	186 451 309	60.61 %	46.3	21.6
Total	16 563	307 649 336	100 %	44.7	22.0

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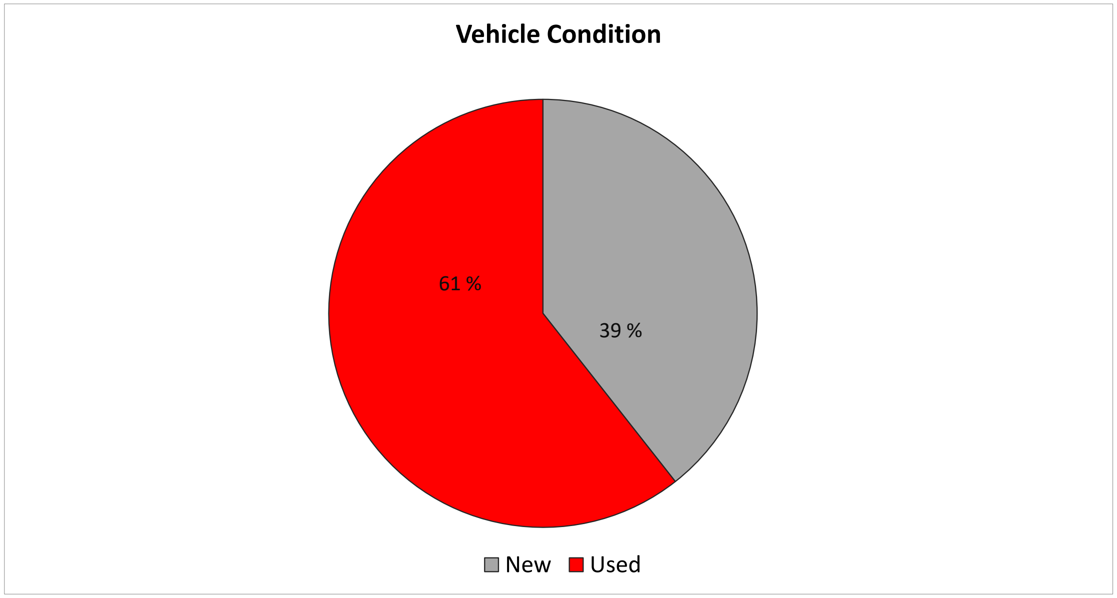
20.b Vehicle Condition

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days



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21.a Borrower Type

Reporting Date		29.09.2025		
Payment date		25.09.2025		
Period No		14		
Monthly Period		01.08.2025		
Interest Period	from	26.08.2025	to	25.09.2025 = 30 days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 333	29 699 156	9.65 %	36.7	24.5
Private	15 230	277 950 180	90.35 %	45.6	21.8
Total	16 563	307 649 336	100 %	44.7	22.0

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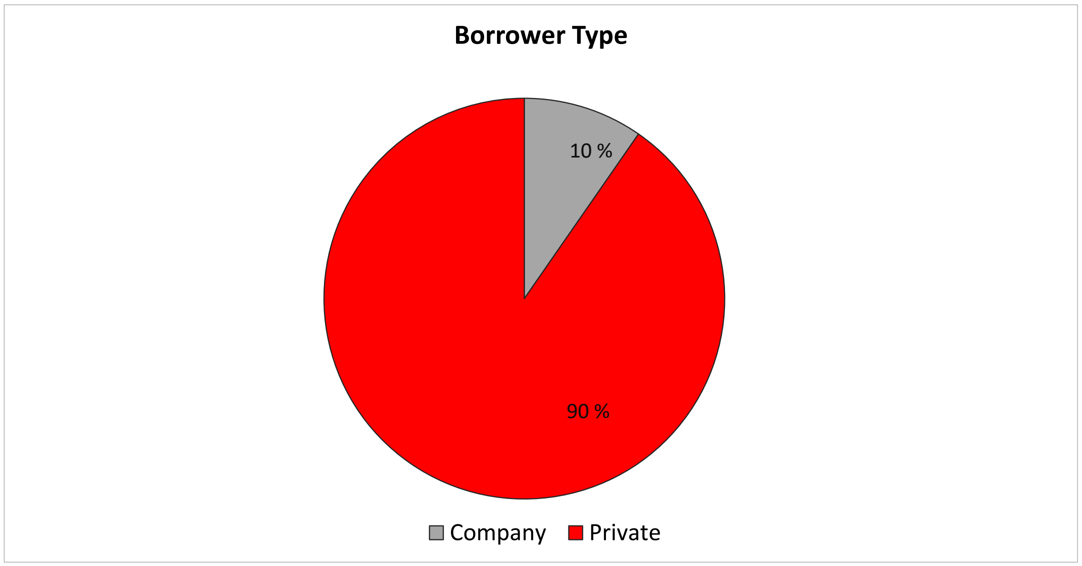
Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

21.b Borrower Type



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22.a Vehicle type

Reporting Date		29.09.2025	
Payment date		25.09.2025	
Period No		14	
Monthly Period		01.08.2025	
Interest Period	from	26.08.2025	to 25.09.2025 = 30 days

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	230	8 276 659	2.69 %	46.7	22.1
Caravans	195	3 601 516	1.17 %	45.3	21.7
Cars	14 653	277 572 747	90.22 %	44.8	22.0
Motorcycles	593	5 882 138	1.91 %	42.5	20.9
Vans	892	12 316 276	4.00 %	41.3	22.9
Total	16 563	307 649 336	100 %	44.7	22.0

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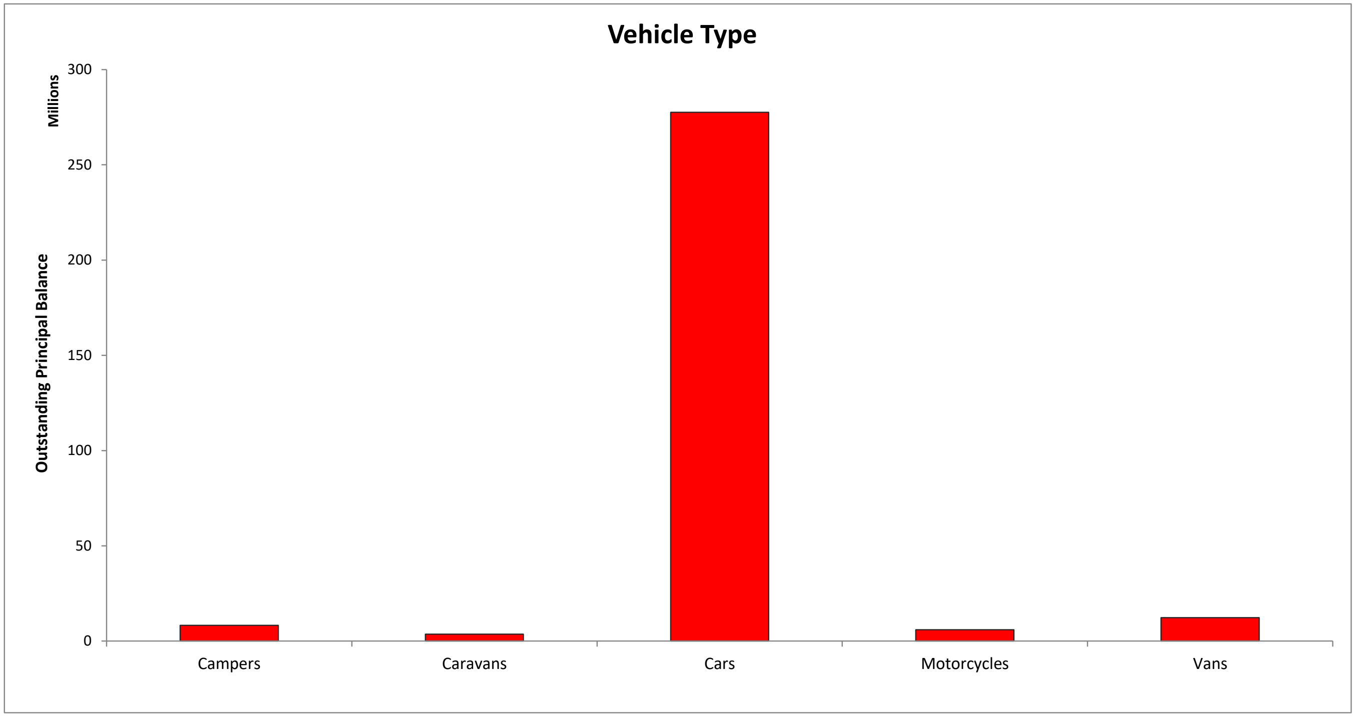
Monthly Investor Report

22.b Vehicle type

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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23.a Restructured Loans

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	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		
2025 10		
2025 11		
2025 12		
Total	22	389 497

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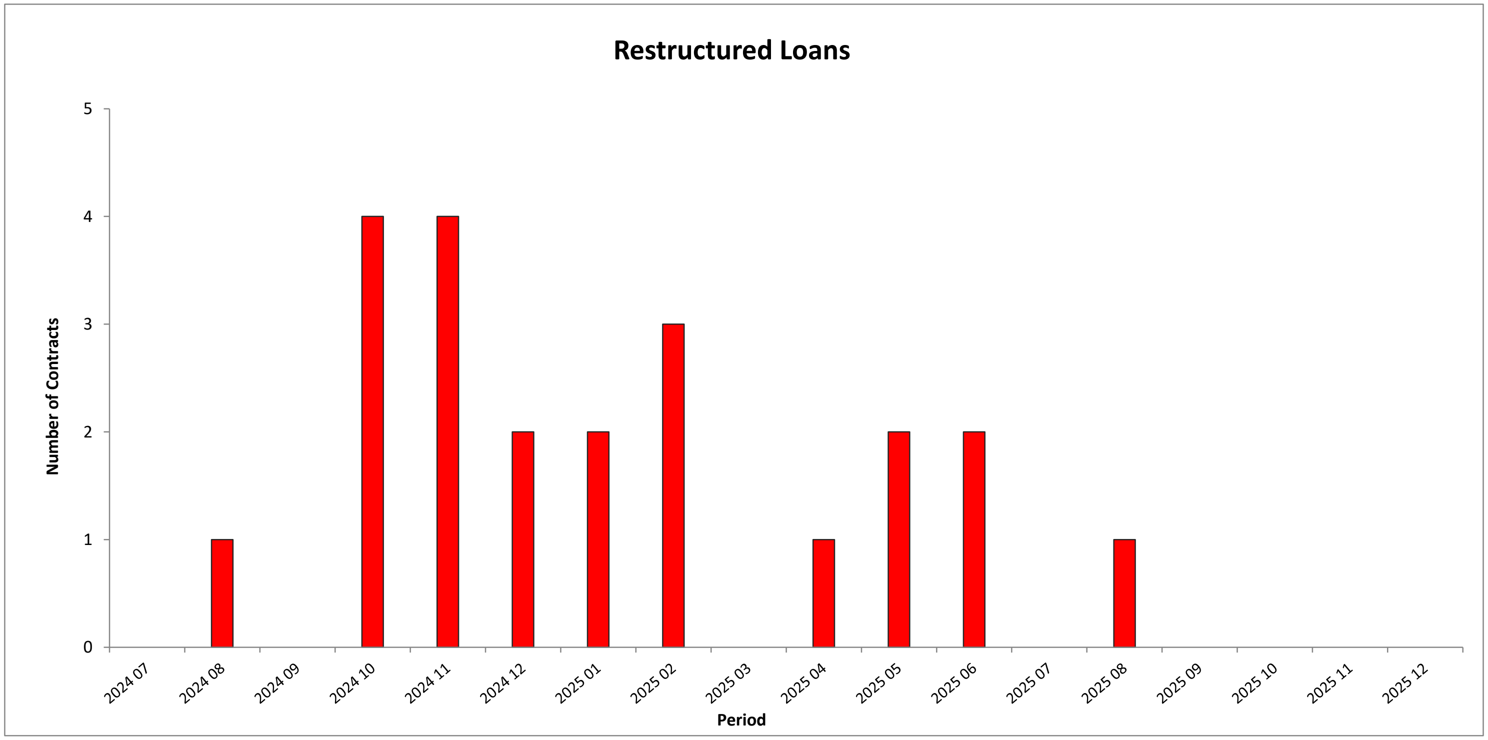
23.b Restructured Loans

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days



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24.a Dynamic Interest rate

Reporting Date		29.09.2025						
Payment date		25.09.2025						
Period No		14						
Monthly Period		01.08.2025						
Interest Period	from	26.08.2025	to	25.09.2025	=	30	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		
2025 10		
2025 11		
2025 12		

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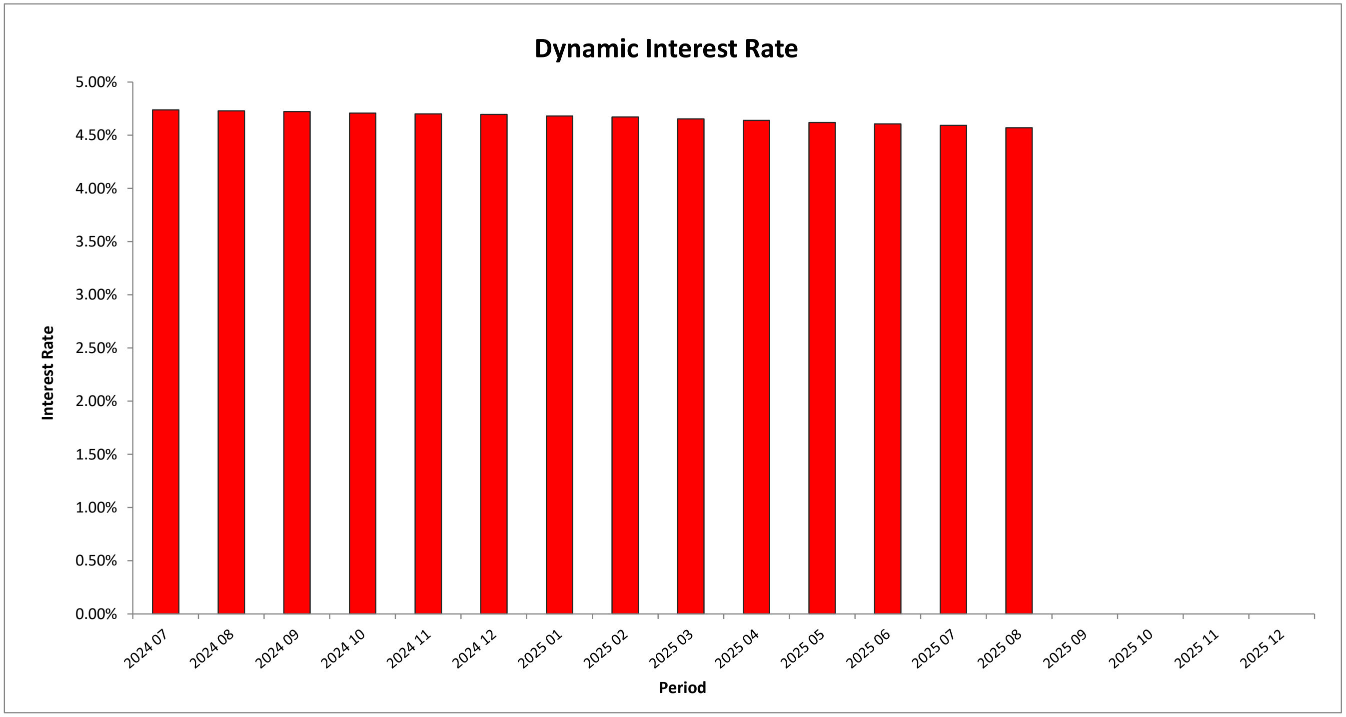
24.b Dynamic Interest Rate

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days



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25.a Dynamic Pre-Payments

Reporting Date		29.09.2025			
Payment date		25.09.2025			
Period No		14			
Monthly Period		01.08.2025			
Interest Period	from	26.08.2025	to	25.09.2025	= 30 days

Santander Consumer Bank

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			
2025 10			
2025 11			
2025 12			
2026 01			
2026 02			
2026 03			
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			

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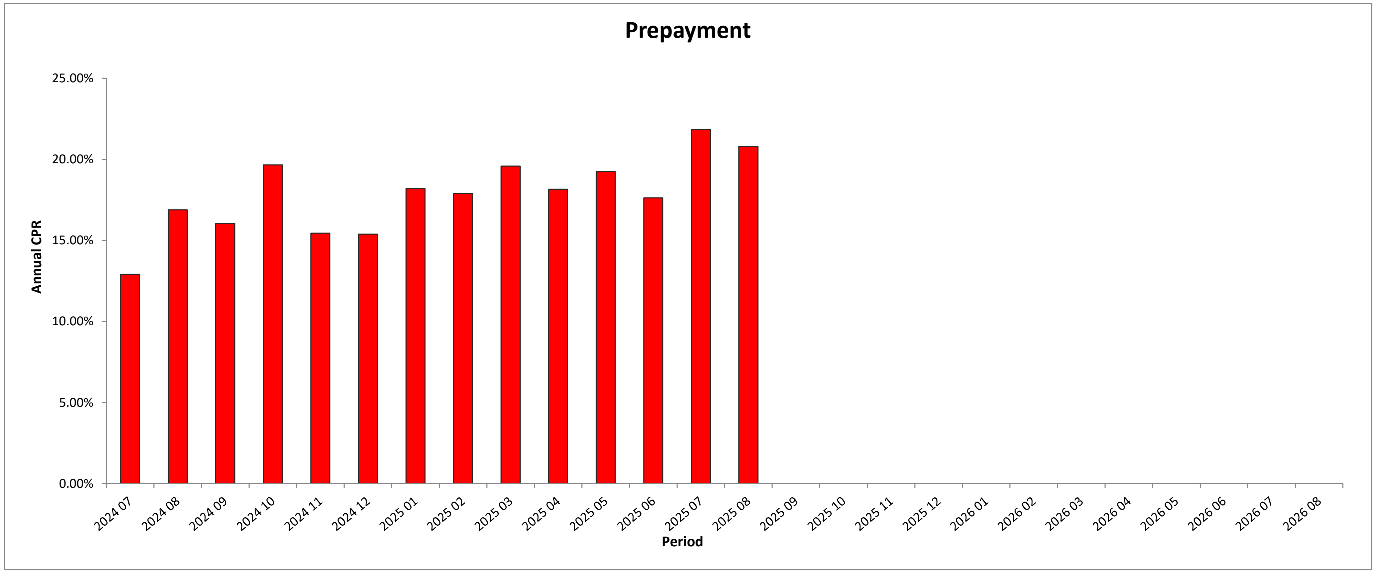
25.b Dynamic Pre-Payments

Reporting Date		29.09.2025			
Payment date		25.09.2025			
Period No		14			
Monthly Period		01.08.2025			
Interest Period	from	26.08.2025	to	25.09.2025	= 30 days



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26. Delinquency

Reporting Date		29.09.2025			
Payment date		25.09.2025			
Period No		14			
Monthly Period		01.08.2025			
Interest Period	from	26.08.2025	to	25.09.2025	= 30 days

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

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	29.09.2025	
Payment date	25.09.2025	
Period No	14	
Monthly Period	01.08.2025	
Interest Period	from 26.08.2025	to 25.09.2025 = 30 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		9 876	
2024 4	1 072 203	59				87 208	87 208	984 995	205 064	292 273	779 931	120 338	412 611	659 593	74 808	487 419	584 785
2025 1	2 839 323	153							116 998	116 998	2 722 324	386 366	503 365	2 335 958	287 770	791 134	2 048 188
2025 2	4 143 457	229										129 825	129 825	4 013 632	436 739	566 565	3 576 892
2025 3	2 289 925	52													53 282	53 282	2 236 643

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28. Priority of Payments - Revenue

Reporting Date		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 827 996.76	EUR
Senior Expenses	-	19 117.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	743 962.49	EUR
Tranche A Loan Interest to Issuer	-	141 113.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	9 417.00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	11 083.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6 720.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	27 020.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	869 564.27	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	-	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts		-	EUR
Deferred Purchase Price to Seller		-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 466 567.87	EUR
Senior Expenses	-	9 892.00	EUR
Issuer swap interest to swap counterparty	-	743 962.49	EUR
Interest Class A Notes	-	600 704.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	27 205.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	26 038.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	12 387.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	33 632.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	1 012 747.38	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	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		29.09.2025					
Payment date		25.09.2025					
Period No		14					
Monthly Period		01.08.2025					
Interest Period	from	26.08.2025	to	25.09.2025	=	30	days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	10 619 705.73	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	-	10 619 705.73	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11 632 453.11	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	-	11 632 453.11	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	-	0.00	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	-	-	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	-	0.00	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		29.09.2025			
Payment date		25.09.2025			
Period No		14			
Monthly Period		01.08.2025			
Interest Period	from	26.08.2025	to	25.09.2025	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	19 117.00					
Interest accrued for the Period	EUR	699 966.00	600 704.00	27 205.00	26 038.00	12 387.00	33 632.00
Cumulative Interest accrued	EUR	18 734 675.00	16 785 118.00	576 855.00	535 953.00	243 671.00	593 078.00
Interest Payments	EUR	699 966.00	600 704.00	27 205.00	26 038.00	12 387.00	33 632.00
Cumulative Interest Payments	EUR	18 734 675.00	16 785 118.00	576 855.00	535 953.00	243 671.00	593 078.00
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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30. Swap Overview

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Kimi 13|Front Swap

Party A	**DZ Bank AG**
Party B	**SCF Rahoituspalvelut XIII DAC**
Swap Notional	**320 558 342**
Interest Period Start	26.08.2025
Interest Period End	25.09.2025
Interest Days	30
Settlement Date	25.09.2025
Party A Floating Interest Rate	1.88900 %
Party A Floating Rate Day Count Fraction	0.0833
Party A Interest Amount	**EUR 504 612.26**
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0833
Party B Interest Amount	**EUR 743 962.49**

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

31. Contact Details

Reporting Date		29.09.2025				
Payment date		25.09.2025				
Period No		14				
Monthly Period		01.08.2025				
Interest Period	from	26.08.2025	to	25.09.2025	=	30 days

Santander Consumer Bank AS

Team ABS	Capital.Markets@santanderconsumer.no