

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Index	Page	
1	Portfolio Information	1
2	Amount Due for Distribution - Revenue	2
3	Amount Due for Distribution - Redemptions	3
4	Reserve Accounts	4
5 a	Performance Data	5
5 b	Concentration Limits	6
6	Note Principal	7
7	Outstanding Notes	8
8	Counterparty Ratings, Trigger Levels and Consequences	9
9 a	Original Principal Balance	10
9 b	Original PB (Graph)	11
10 a	Outstanding principal Balance	12
10 b	Outstanding PB (Graph)	13
11 a	Geographical Distribution	14
11 b	Geographical (Graph)	15
12 a	Interest Rate	16
12 b	Interest Rate (Graph)	17
13 a	Remaining Terms	18
13 b	Remaining Terms (Graph)	19
14 a	Seasoning	20
14 b	Seasoning (Graph)	21
15 a	Balloon loans as % of other loans	22
15 b	Balloon loans as % of other loans (Graph)	23
16 a	Loans per borrower	24
16 b	Loans per borrower (Graph)	25
17 a	Amortisation Profile	26
17 b	Amortisation Profile (Graph)	27
18 a	Payment Holidays	28
18 b	Payment Holidays (Graph)	29
18 c	Remaining Payment Holidays	30
18 d	Remaining Payment Holidays (Graph)	31
19 a	Downpayment	32
19 b	Downpayment (Graph)	33
20 a	Vehicle Condition	34
20 b	Vehicle Condition (Graph)	35
21 a	Borrower Type	36
21 b	Borrower Type (Graph)	37
22 a	Vehicle Type	38
22 b	Vehicle Type (Graph)	39
23 a	Restructured Loans	40
23 b	Restructured Loans (Graph)	41
24 a	Dynamic Interest Rate	42
24 b	Dynamic Interest Rate (Graph)	43
25 a	Dynamic Pre-Payment	44
25 b	Dynamic Pre-Payment (Graph)	45
26	Dynamic Delinquency	46
27	Defaults, Recoveries and Losses by Quarter of Default	47
28	Priority of Payments (1)	48
29	Priority of Payments (2)	49
30	Transaction Costs	50
31	Swap Overview	51
32	Contact Details	52

Reporting Date	30.10.2025				
Payment date	28.10.2025	Following payment dates:	25.11.2025		
Period No	15		30.12.2025		
Monthly Period	01.09.2025				
Interest Period	from 25.09.2025	to	28.10.2025	=	33 days
Cut-Off date	30.09.2025				

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	15	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	307 649 335.79 EUR
Scheduled Loan Principal Repayments (+MC)	5 106 268.61 EUR
Prepayments	6 787 082.40 EUR
Deemed Collections / Repurchases	- EUR
Total Principal Payments Received in Period	11 893 351.01 EUR
New Defaulted Auto Loans amt in Period	653 481.44 EUR
Closing balance prior to replenishment	295 102 503.34 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	295 102 503.34 EUR
Principal Recoveries on loans in default	402 765.10 EUR
Total revenue collections	
Total Revenue Received in Period	1 520 188.66 EUR
# Loans	
At beginning of period	16 563 Loans
Replenished contracts	- Loans
Paid in Full	478 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	39 Loans
<hr/>	
At end of period	16 046 Loans

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from 25.09.2025	to	28.10.2025	=	33 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 922 953.76	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	746.94	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP Item c	-	EUR

Total Amount for Purchaser Available Revenue Receipts **1 923 700.70 EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 865 068.75	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	529 550.46	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	20 797.23	EUR
g. Liquidity Reserve Excess Amount	108 755.57	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **2 524 172.01 EUR**

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from 25.09.2025	to	28.10.2025	=	33 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	11 893 351.01	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	11 893 351.01	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 893 351.01	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	956 676.06	EUR
Total Amount for Issuer Available Redemption Receipts	12 850 027.07	EUR

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	15
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

Note Balance

Beginning of Period	308 925 888.76	EUR
End of Period	296 075 861.69	EUR

Liquidity Balance

Beginning of Period	0.9 %	2 729 325.08	EUR
Cash Outflow		104 692.08	EUR
Cash Inflow		-	EUR
End of Period	0.8 % *	2 624 633.00	EUR
Required Reserve Amount	0.8 % *	2 624 633.00	EUR

Expenses Advance

Beginning of Period	3 588 087.29	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	3 588 087.29	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

5a. Performance Data



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

Asset Balance

Opening balance prior to replenishment	307 649 335.79	EUR
Closing balance prior to replenishment	295 102 503.34	EUR
Closing Balance post replenishment	295 102 503.34	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	271 391 002.22	91.96 %	14 721
1-29 days past due	14 971 667.52	5.07 %	839
Delinquent Receivables:			
30-59 days past due	2 812 869.01	0.95 %	176
60-89 days past due	2 058 413.96	0.70 %	107
90-119 days past due	1 573 086.59	0.53 %	83
120-149 days past due	1 189 209.62	0.40 %	62
150-179 days past due	1 106 254.42	0.37 %	58
Total Performing and Delinquent	295 102 503	100.00 %	16 046
Current Period Defaults	653 481.44		39
Cumulative Defaults	11 013 392.84		593
Current Period Principal Recoveries	402 765.10		
Cumulative Principal Recoveries	2 245 415.14		

Sequential Payment Trigger Event,

YES

Revolving period has terminated

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

YES

[A] Cumulative Net Loss Ratio, Payment Date	2.09 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	2.03 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.82 %

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

72.35 %

[A] Aggregate Outstanding Asset Principal Amount	295 102 503.34
[B] Aggregate principal balance of Defaulted Contracts	11 013 392.84
[C] Recoveries received on such Defaulted Contracts	2 245 415.14
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	419 980 996.00

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

NO

[A] Delinquency Ratio, Payment Date	2.96 %
[B] Delinquency Ratio, preceding Payment Date	3.25 %
[C] Delinquency Ratio, second preceding Payment Date	3.09 %

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

NO

Principal Deficiency Ledger debit balance	973 358.37
---	------------

or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

5b. Concentration limits



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

Weighted average interest rate (min 4.35%)	4.55 %
Weighted average months to maturity (max 60)	43.82*
Used Vehicles (max 75%)	60.26 %
Balloon Loans (max 73%)	74.97 %
Balloon Installments (max 28%)***	33.84 %
Corporate Borrowers (max 11%)	9.51 %
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
	234 017.37	1	0.08 %
	166 263.16	1	0.06 %
	150 910.99	3	0.05 %
	146 550.67	2	0.05 %
	144 138.23	1	0.05 %
	143 579.06	4	0.05 %
	142 065.98	1	0.05 %
	136 963.63	1	0.05 %
	135 198.42	1	0.05 %
	133 113.29	2	0.05 %
	Total (max 0,6%)		0.52 %

* Post Replenishment

Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	15
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	30.10.2025			
Payment date	28.10.2025			
Period No	15			
Monthly Period	01.09.2025			
Interest Period	from	25.09.2025	to	28.10.2025 = 33 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	280 325 888.76	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	-	-	-	-	-	EUR
Pro Rata Amortization	12 850 027.07	-	-	-	-	EUR
End of Period	267 475 861.69	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	1 276 552.99	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	653 481.44	EUR
Credit PDL	-	-	-	-	956 676.06	EUR
End of Period	-	-	-	-	973 358.37	EUR
Net Note Principal						
Beginning of Period	280 325 888.76	11 300 000.00	9 500 000.00	3 600 000.00	2 923 447.01	EUR
End of Period	267 475 861.69	11 300 000.00	9 500 000.00	3 600 000.00	3 226 641.63	EUR

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

7. Outstanding Notes



Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	15	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS2816094085	XS2816094242	XS2816094838	XS2816095058	XS2816095215
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	93.20 %	2.70 %	2.25 %	0.85 %	1.00 %
Legal Final Maturity Date		30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA(sf)	AA(sf) / 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	308 925 888.76	280 325 888.76	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	12 850 027.07					
Amortisation	12 850 027.07					
Redemption per Class	12 850 027.07	12 850 027.07	-	-	-	-
Redemption per Note		3 283.09	-	-	-	-
Outstanding Closing Balance		267 475 861.69	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Net Outstanding Closing Balance	296 075 861.69	267 475 861.69	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Current Tranching	100 %	90.34 %	3.82 %	3.21 %	1.22 %	1.42 %
Current Pool Factor		0.68	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		33	33	33	33	33
Principal Outstanding per Note Beginning of Period		71 621.33	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		3 283.09	-	-	-	-
Principal Outstanding per Note End of Period		68 338.24	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		160.85	263.08	299.75	376.75	879.08
Interest Payment	738 254.39	629 565.23	29 728.42	28 476.25	13 563.00	36 921.50
Interest Payment per Note		160.85	263.08	299.75	376.75	879.08

3. Credit Enhancements						
Initial total CE (Subordination)		6.81 %	4.12 %	1.86 %	1.00 %	0.00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		7.67 %	4.98 %	1.86 %	1.00 %	0.00 %
Current CE (Subordination incl. Excess Spread)		9.66 %	5.84 %	2.63 %	1.42 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		10.55 %	6.73 %	2.63 %	1.42 %	0.00 %
Current CE (Subordination)		9.66 %	5.84 %	2.63 %	1.42 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		10.55 %	6.73 %	2.63 %	1.42 %	0.00 %

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Reporting Date 30.10.2025
Payment date 28.10.2025
Period No 15
Monthly Period 01.09.2025
Interest Period : 25.09.2025 to 28.10.2025 = 33 days

8. Counterparty Ratings, Trigger Levels and Consequences



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

**SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

Reporting Date	30.10.2025		
Payment date	28.10.2025		
Period No	15		
Monthly Period	01.09.2025		
Interest Period	from 25.09.2025	to 28.10.2025	= 33 days



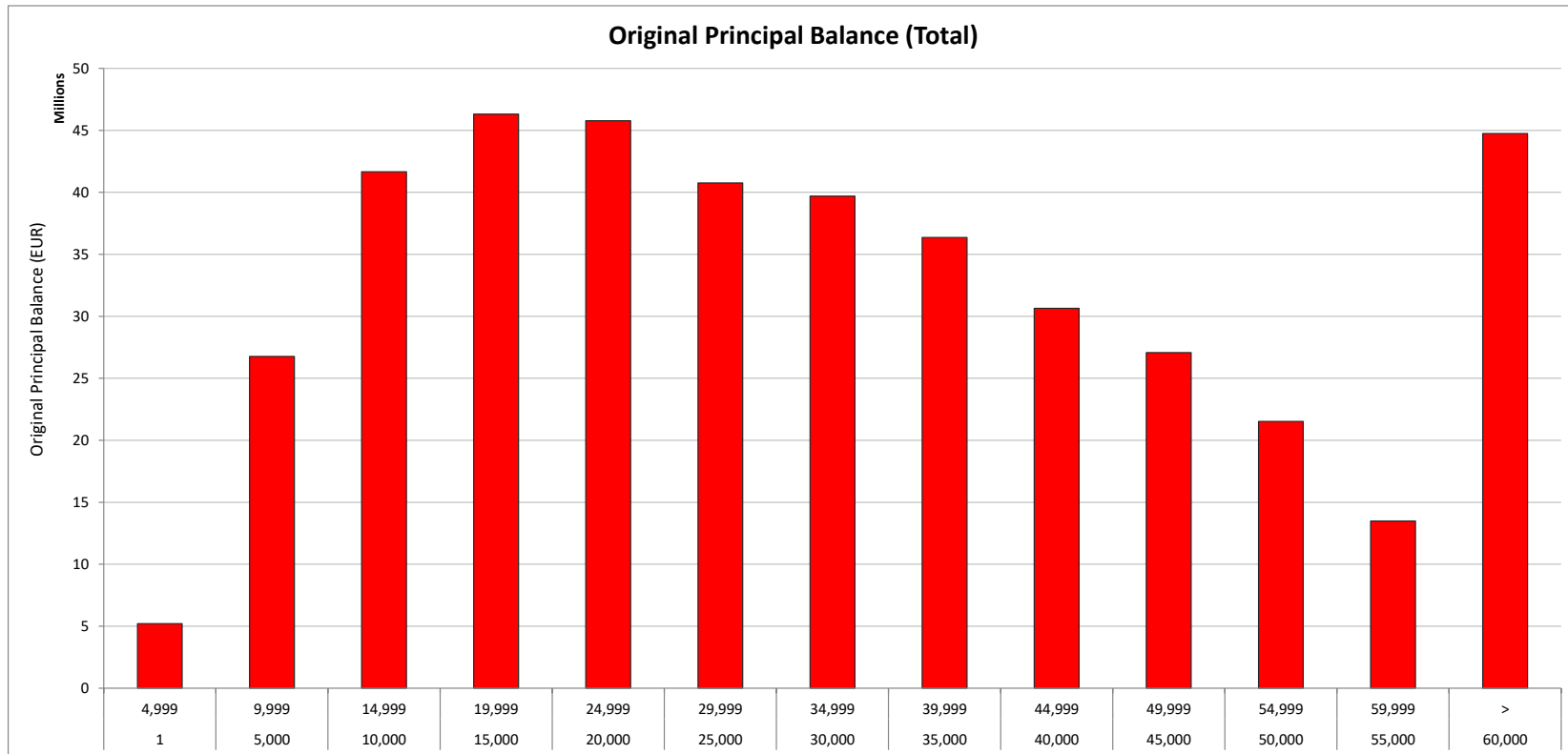
Original balance

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	30.10.2025		
Payment date	28.10.2025		
Period No	15		
Monthly Period	01.09.2025		
Interest Period	from	25.09.2025	to 28.10.2025 = 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	30.10.2025					
Payment date	28.10.2025					
Period No	15					
Monthly Period	01.09.2025					
Interest Period	from	25.09.2025	to	28.10.2025	=	33 days



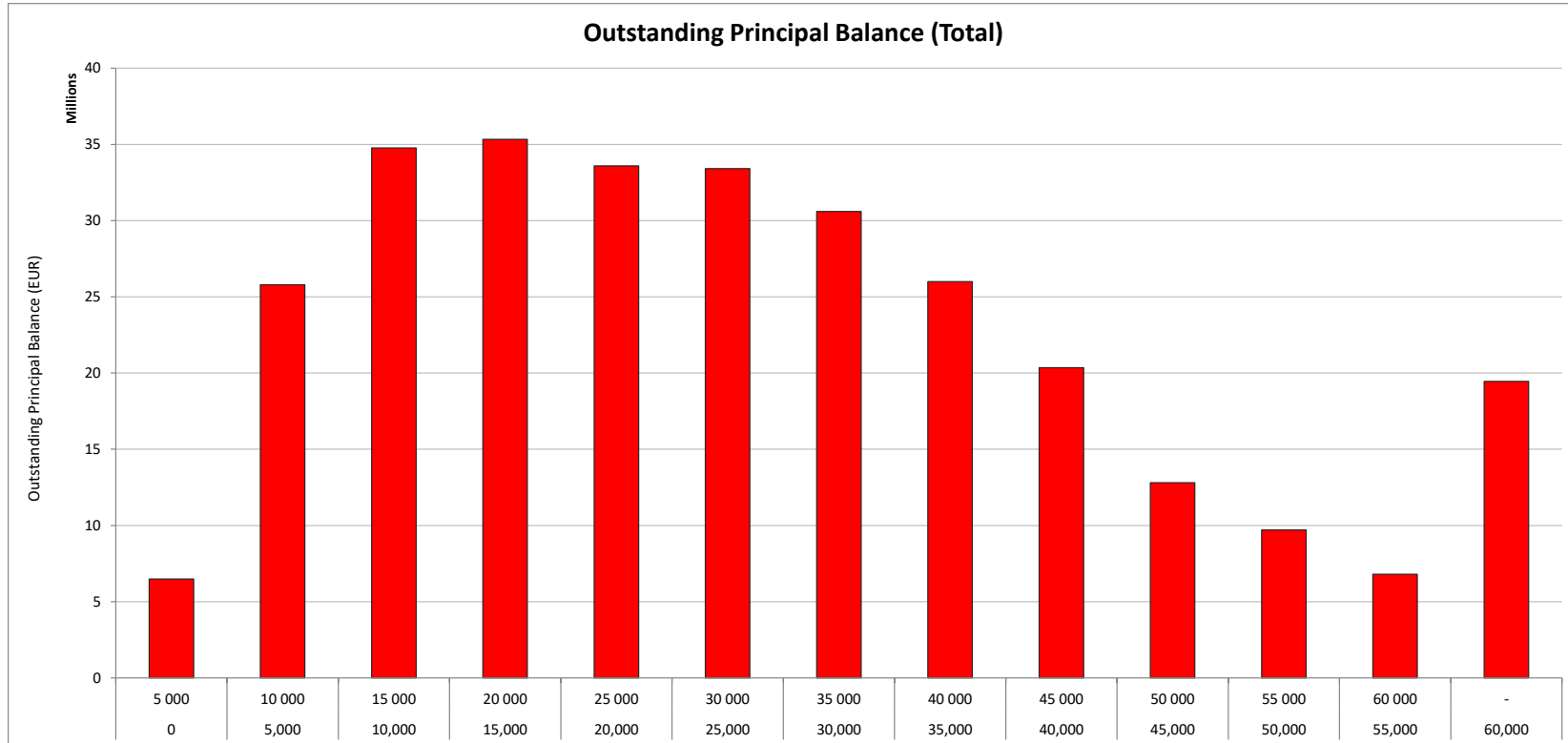
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 101	6 487 191	2.20 %	25.8	23.3
5 000	10 000	3 452	25 790 707	8.74 %	39.6	22.8
10 000	15 000	2 811	34 770 262	11.78 %	44.0	22.5
15 000	20 000	2 026	35 328 717	11.97 %	44.6	22.9
20 000	25 000	1 501	33 587 532	11.38 %	44.3	22.9
25 000	30 000	1 218	33 413 429	11.32 %	43.8	23.1
30 000	35 000	943	30 602 216	10.37 %	44.4	23.0
35 000	40 000	695	25 998 443	8.81 %	44.7	23.3
40 000	45 000	482	20 349 240	6.90 %	44.3	23.8
45 000	50 000	271	12 806 237	4.34 %	45.9	23.4
50 000	55 000	185	9 712 802	3.29 %	46.3	22.4
55 000	60 000	119	6 802 039	2.30 %	46.0	23.7
60 000	-	242	19 453 689	6.59 %	47.0	23.0
Total		16 046	295 102 503	100 %	43.8	23.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	15	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

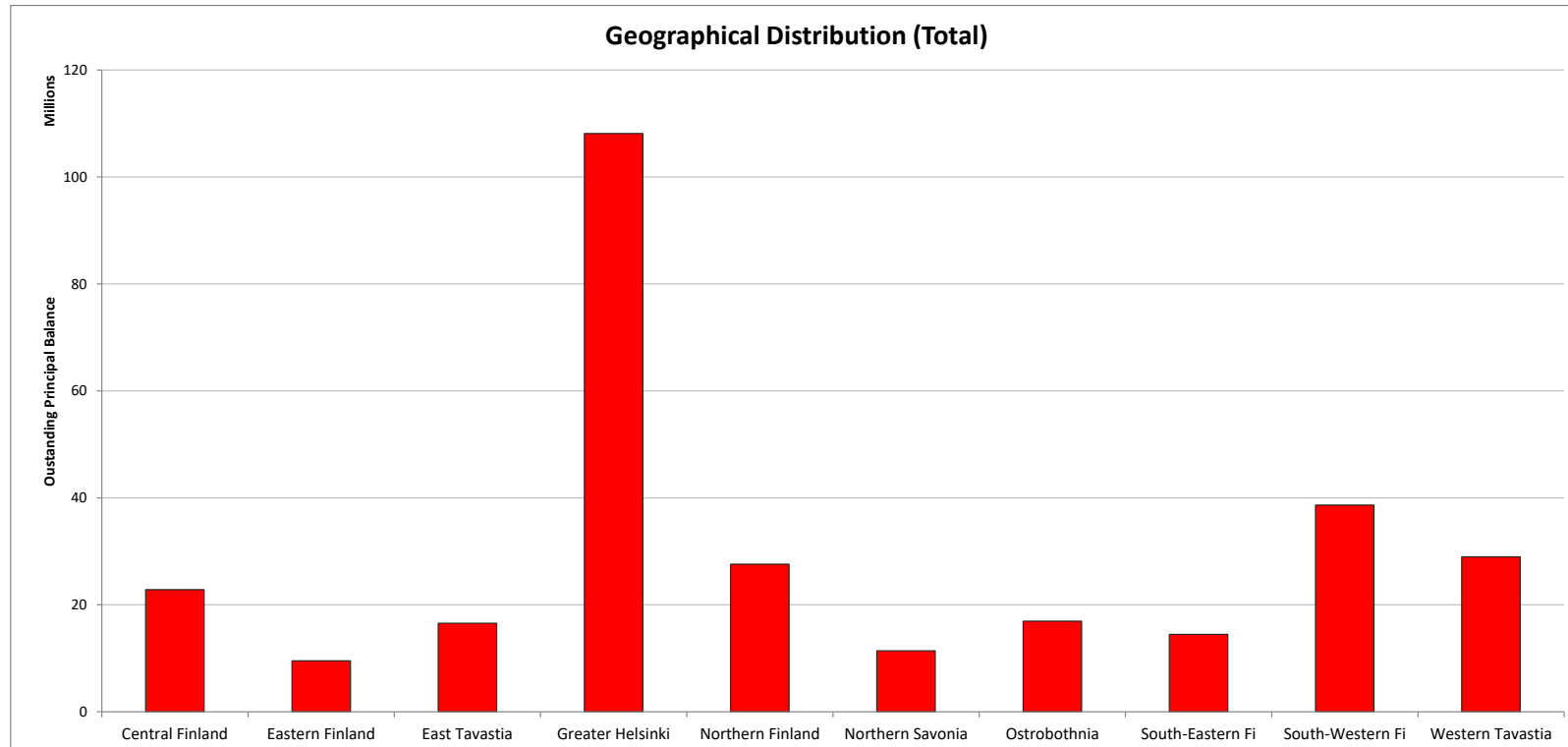
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 330	22 833 837	7.74 %	43.6	23.1
Eastern Finland	572	9 548 263	3.24 %	44.5	22.3
East Tavastia	954	16 568 863	5.61 %	43.7	23.1
Greater Helsinki	5 218	108 115 111	36.64 %	43.7	23.6
Northern Finland	1 434	27 609 028	9.36 %	44.3	22.4
Northern Savonia	690	11 391 172	3.86 %	44.2	21.7
Ostrobothnia	1 143	16 951 477	5.74 %	43.8	22.1
South-Eastern Fi	902	14 467 828	4.90 %	43.6	22.8
South-Western Fi	2 149	38 641 798	13.09 %	44.1	22.8
Western Tavastia	1 654	28 975 128	9.82 %	43.7	23.1
Total	16 046	295 102 503	100 %	43.8	23.0

Geographic distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from 25.09.2025	to	28.10.2025	=	33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	15	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days



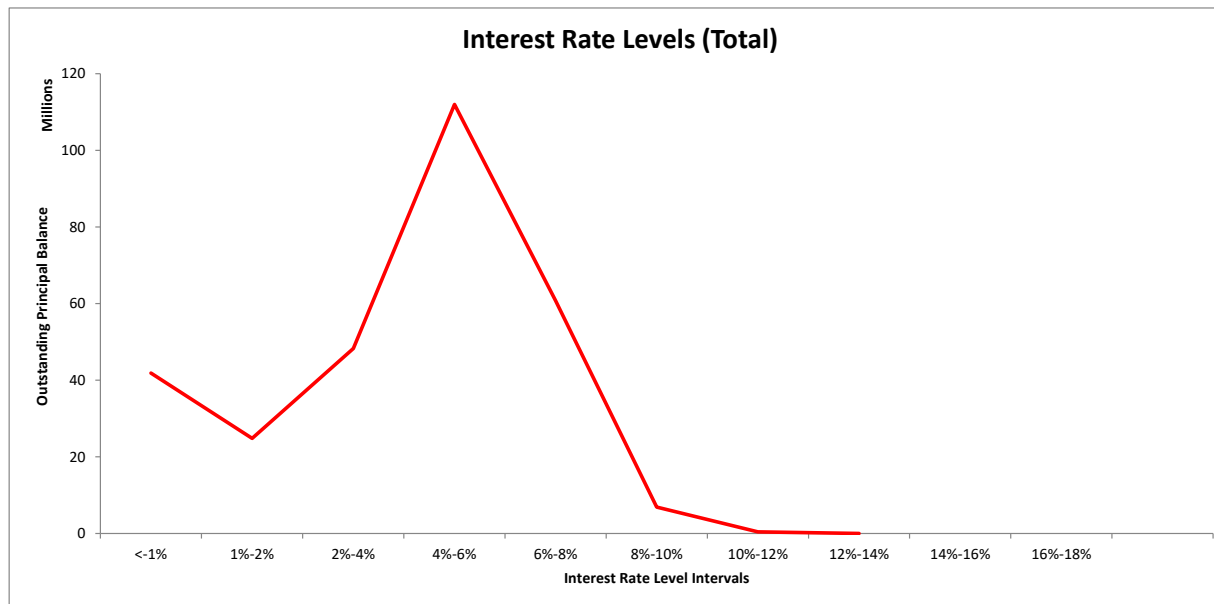
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	1 605	41 871 519	14.19 %	41.0	21.5	
1 %	2 %	846	24 804 122	8.41 %	40.4	27.5	
2 %	4 %	2 244	48 294 774	16.37 %	41.9	25.3	
4 %	6 %	5 404	111 974 996	37.94 %	45.3	22.4	
6 %	8 %	5 098	60 808 772	20.61 %	45.8	21.8	
8 %	10 %	795	6 892 119	2.34 %	45.7	21.0	
10 %	12 %	52	447 035	0.15 %	47.3	18.2	
12 %	14 %	2	9 165	0.00%	29.9	18.5	
14 %	16 %						
16 %	18 %						
18 %	-						
Total		16 046	295 102 503	100 %	43.8	23.0	

Interest distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

13.a Remaining Terms

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



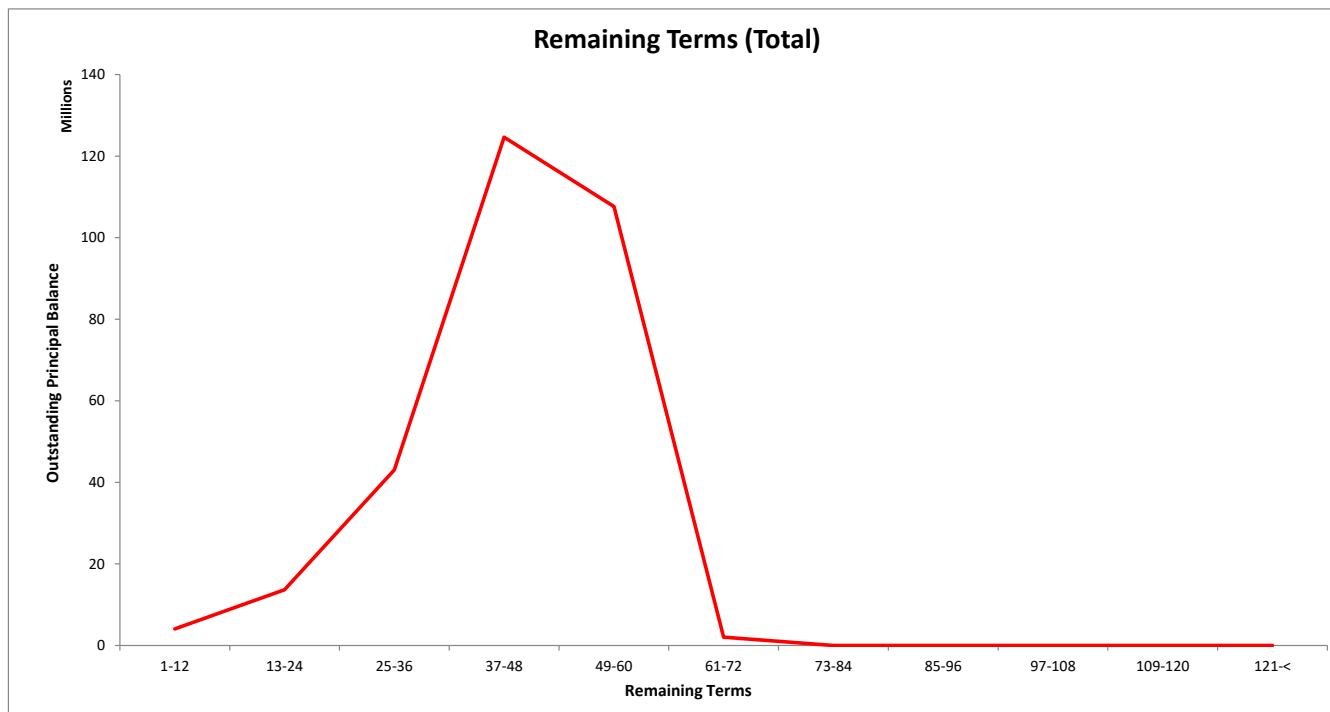
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	0	12	12 422	0.00 %	0.0	30.1	
1	12	828	4 053 303	1.37 %	8.2	32.1	
13	24	1 519	13 673 893	4.63 %	19.8	28.4	
25	36	2 738	43 038 147	14.58 %	32.1	27.2	
37	48	5 888	124 646 675	42.24 %	43.5	24.0	
49	60	4 955	107 631 210	36.47 %	52.9	19.4	
61	72	106	2 046 853	0.69 %	61.3	11.4	
73	84						
85	96						
97	108						
109	120						
121 -							
Total		16 046	295 102 503	100 %	43.8	23.0	

Months to maturity

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

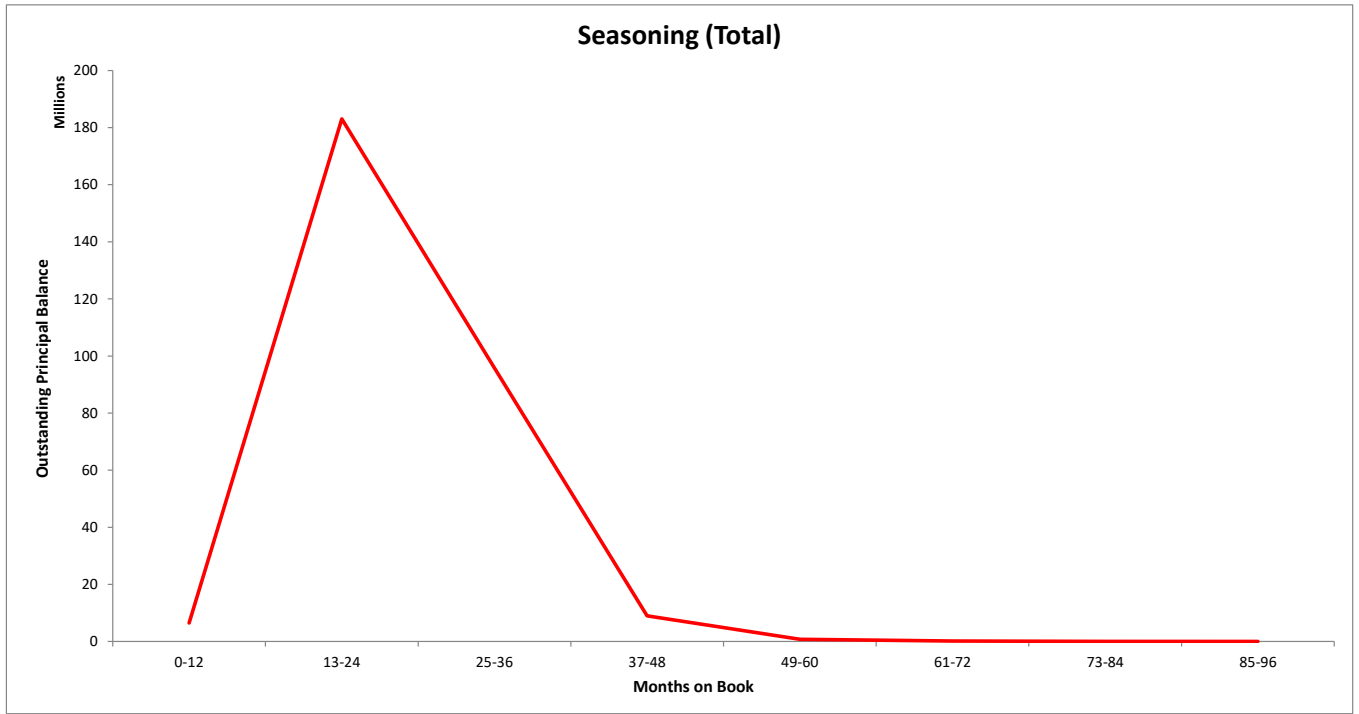
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	413	6 441 407	2.18%	53.8	11.4	
13	24	9 978	183 048 360	62.03%	46.8	19.7	
25	36	5 013	95 771 147	32.45 %	39.2	28.3	
37	48	545	8 939 542	3.03 %	27.6	39.7	
49	60	86	769 662	0.26 %	11.4	53.1	
61	72	8	126 978	0.04 %	12.0	65.9	
73	84	3	5 408	0.00 %	4.3	77.3	
85	96						
Total		16 046	295 102 503	100 %	43.8	23.0	

Months on book

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

15.a Balloon loans



Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	15	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days

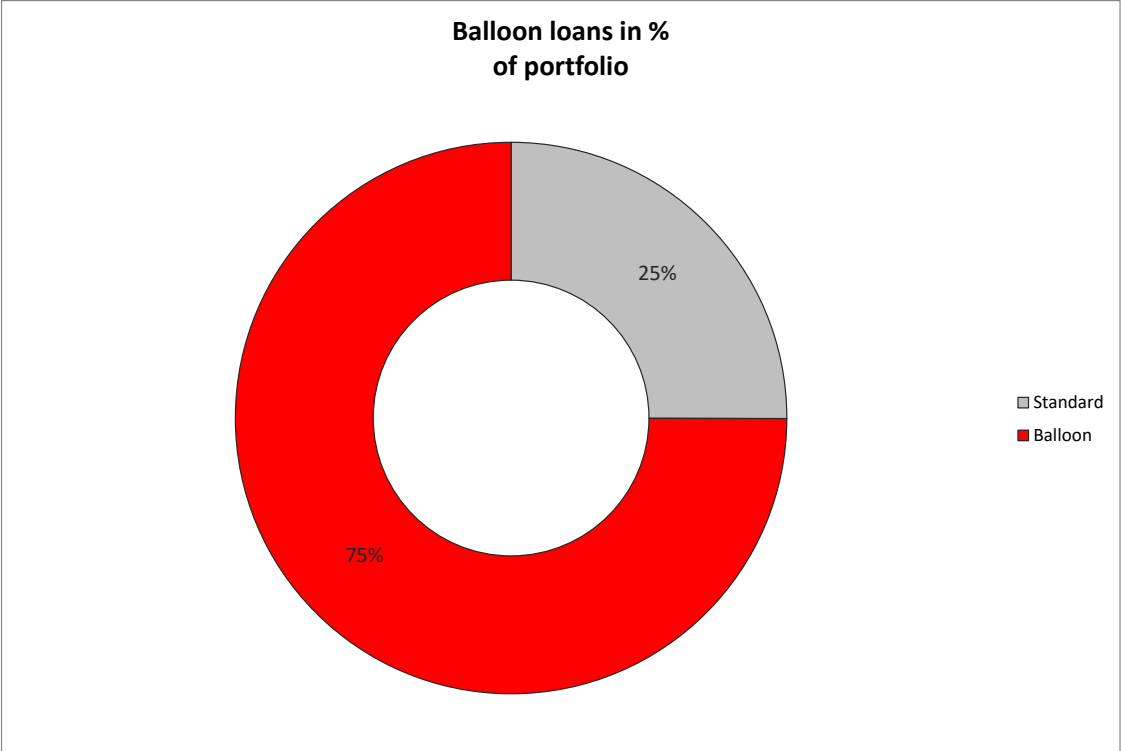
Balloon loans in %
of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	7 573	73 869 717	25.0 %	5 713	0.0 %	40.8	21.5
Balloon	8 473	221 232 787	75.0 %	99 853 434	45.1 %	44.8	23.5
Total	16 046	295 102 503	100 %	99 859 148	34 %	43.8	23.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.a Number of loans per borrower



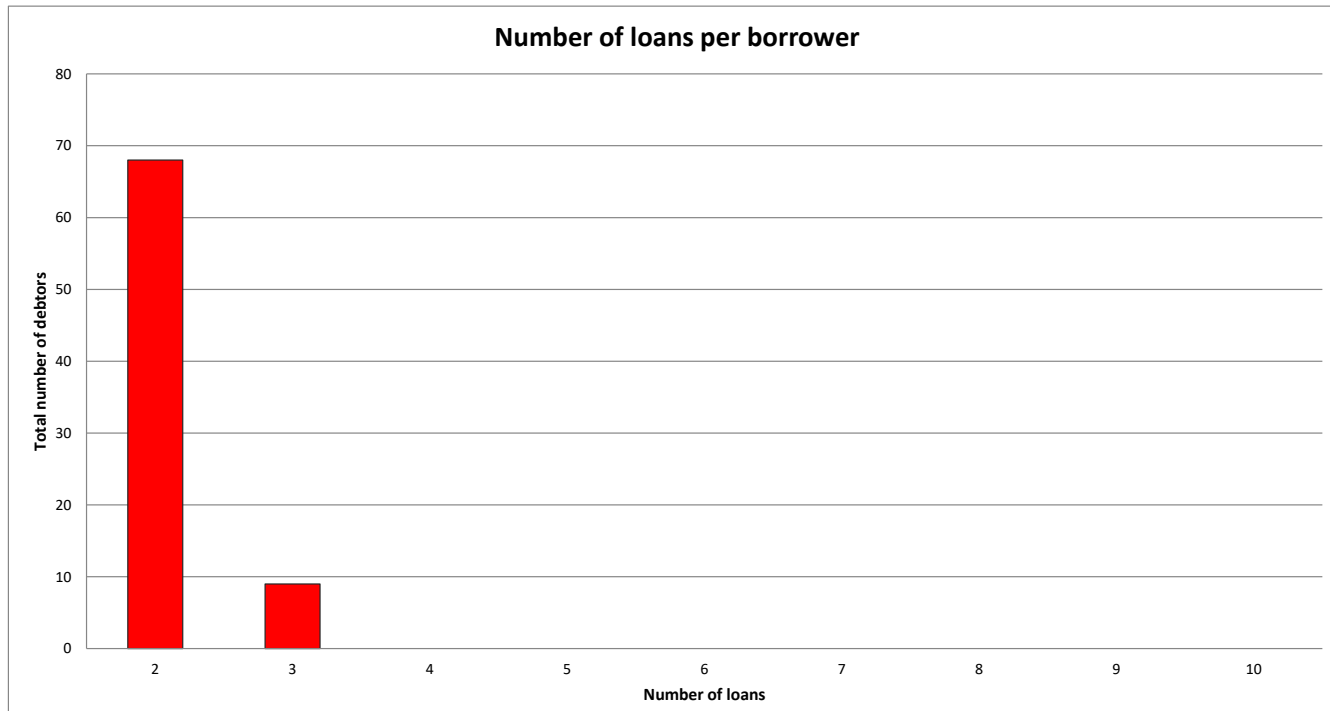
Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	15	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
Number of loans per borrower	1	15 883	291 702 161	98.85%
	2	68	2 714 382	0.92%
	3	9	685 960	0.23%
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	15 960	295 102 503	100%

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.b Number of loans per borrower

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.a Amortisation Profile

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from 25.09.2025	to 28.10.2025	=	33 days	



Period	TOTAL					
	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	295 102 503	290 270 955	4 831 548	1 120 376	4.65 %	96.36 %
2	290 270 955	285 551 697	4 719 348	1 102 101	4.65 %	96.76 %
3	285 551 697	280 873 110	4 678 497	1 082 623	4.65 %	95.18 %
4	280 873 110	276 197 967	4 675 143	1 064 537	4.64 %	93.59 %
5	276 197 967	271 594 160	4 603 807	1 046 862	4.64 %	92.03 %
6	271 594 160	266 990 405	4 603 755	1 028 740	4.64 %	90.47 %
7	266 990 405	262 261 431	4 728 974	1 010 847	4.64 %	88.87 %
8	262 261 431	257 469 088	4 792 343	992 632	4.64 %	87.25 %
9	257 469 088	252 875 779	4 593 309	974 224	4.64 %	85.69 %
10	252 875 779	248 167 992	4 707 787	956 380	4.63 %	84.10 %
11	248 167 992	243 493 340	4 674 652	938 125	4.63 %	82.51 %
12	243 493 340	238 784 517	4 708 823	919 986	4.63 %	80.92 %
13	238 784 517	234 021 017	4 763 500	901 811	4.63 %	79.30 %
14	234 021 017	229 358 778	4 662 239	883 353	4.62 %	77.72 %
15	229 358 778	224 626 123	4 732 655	865 343	4.62 %	76.12 %
16	224 626 123	219 994 304	4 631 820	847 047	4.62 %	74.55 %
17	219 994 304	215 442 781	4 551 523	829 038	4.62 %	73.01 %
18	215 442 781	210 891 125	4 551 656	811 243	4.61 %	71.46 %
19	210 891 125	206 077 155	4 813 970	793 505	4.61 %	69.83 %
20	206 077 155	201 313 988	4 763 167	775 049	4.61 %	68.22 %
21	201 313 988	196 429 624	4 884 364	756 612	4.60 %	66.56 %
22	196 429 624	191 674 340	4 755 284	737 918	4.60 %	64.95 %
23	191 674 340	187 125 071	4 549 269	719 884	4.60 %	63.41 %
24	187 125 071	182 452 717	4 672 354	702 007	4.60 %	61.83 %
25	182 452 717	177 785 883	4 666 833	684 205	4.59 %	60.23 %
26	177 785 883	173 217 213	4 568 670	666 318	4.59 %	58.70 %
27	173 217 213	168 575 899	4 641 315	648 567	4.59 %	57.12 %
28	168 575 899	163 857 241	4 918 658	630 854	4.58 %	55.46 %
29	163 857 241	159 242 961	4 414 279	612 531	4.58 %	53.96 %
30	159 242 961	154 906 492	4 336 469	595 464	4.58 %	52.49 %
31	154 906 492	149 764 728	5 141 763	578 909	4.58 %	50.75 %
32	149 764 728	144 868 100	4 896 628	569 673	4.58 %	49.09 %
33	144 868 100	139 749 027	5 119 073	542 021	4.58 %	47.36 %
34	139 749 027	134 601 484	5 147 544	523 198	4.59 %	45.61 %
35	134 601 484	129 282 739	5 318 744	504 216	4.59 %	43.81 %
36	129 282 739	123 295 623	5 987 117	485 460	4.60 %	41.78 %
37	123 295 623	117 675 438	5 620 185	465 151	4.62 %	39.88 %
38	117 675 438	112 162 504	5 512 934	445 824	4.64 %	38.01 %
39	112 162 504	107 027 645	5 134 859	426 735	4.66 %	36.27 %
40	107 027 645	101 563 700	5 463 945	408 719	4.68 %	34.42 %
41	101 563 700	96 059 696	5 504 004	390 910	4.72 %	32.55 %
42	96 059 696	90 252 032	5 807 664	373 874	4.77 %	30.58 %
43	90 252 032	82 132 662	8 119 370	356 751	4.85 %	27.83 %
44	82 132 662	75 545 881	6 586 781	332 805	4.97 %	25.60 %
45	75 545 881	68 495 552	7 050 329	310 843	5.05 %	23.21 %
46	68 495 552	61 973 971	6 521 581	285 782	5.12 %	21.00 %
47	61 973 971	55 743 461	6 230 510	261 387	5.18 %	18.89 %
48	55 743 461	49 387 323	6 356 137	236 745	5.22 %	16.74 %
49	49 387 323	41 952 246	7 435 077	211 634	5.27 %	14.22 %
50	41 952 246	34 788 850	7 163 397	181 304	5.31 %	11.79 %
51	34 788 850	28 466 887	6 321 962	150 425	5.31 %	9.65 %
52	28 466 887	23 540 015	4 926 873	122 340	5.28 %	7.98 %
53	23 540 015	19 495 011	4 045 004	100 145	5.23 %	6.61 %
54	19 495 011	15 427 953	4 067 058	81 110	5.11 %	5.23 %
55	15 427 953	11 031 509	4 396 443	63 379	5.04 %	3.74 %
56	11 031 509	8 339 435	2 692 075	44 749	4.98 %	2.83 %
57	8 339 435	6 028 436	2 310 998	33 081	4.87 %	2.04 %
58	6 028 436	4 006 908	2 021 529	23 506	4.78 %	1.36 %
59	4 006 908	2 366 139	1 640 768	15 283	4.67 %	0.80 %
60	2 366 139	1 174 155	1 191 985	9 107	4.72 %	0.40 %
61	1 174 155	478 038	696 117	4 499	4.70 %	0.16 %
62	478 038	108 038	370 000	1 843	4.73 %	0.04 %
63	108 038	156	107 882	480	5.46 %	0.00 %
64	156	0	156	1	5.17 %	0.00 %
65	0	0	0	0	0.00 %	0.00 %

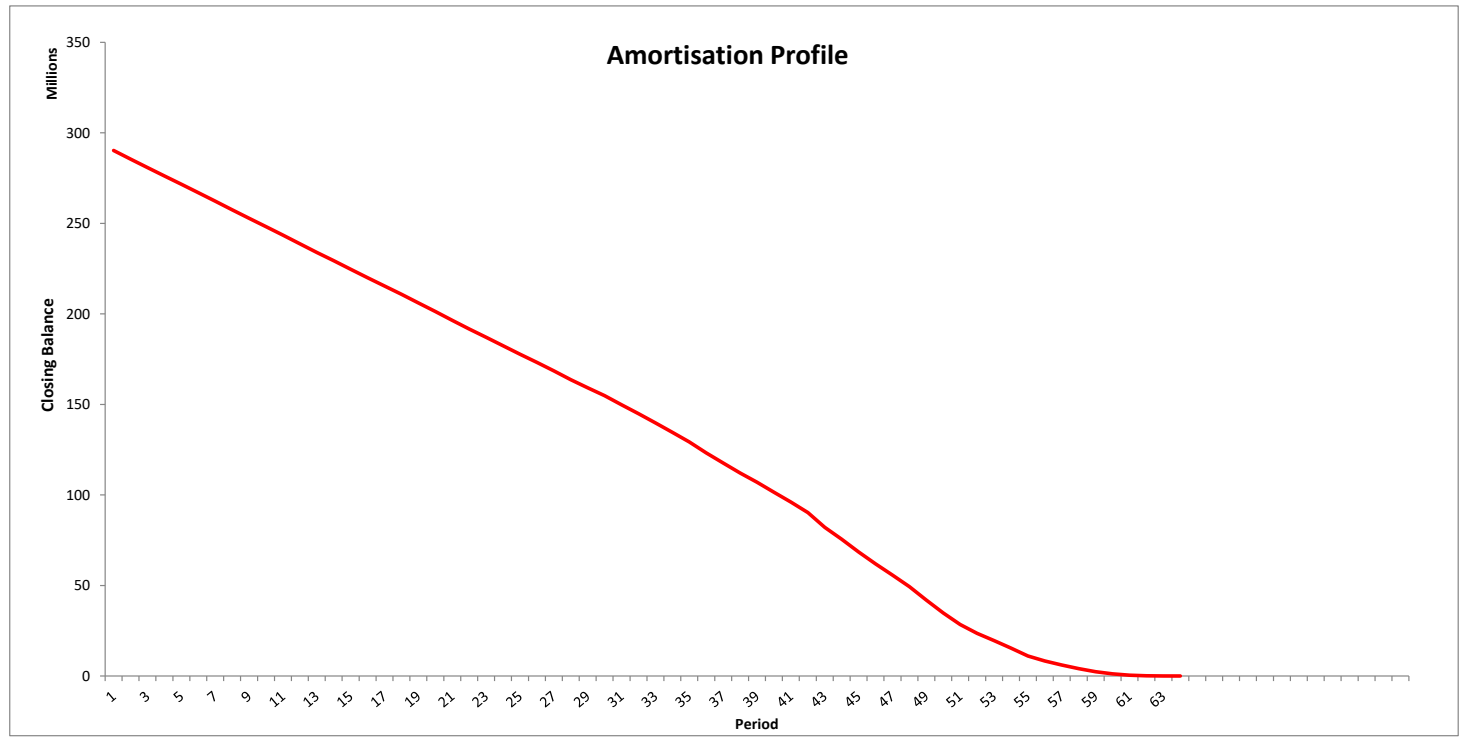
Amortization profile

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.b Amortisation Profile



Reporting Date	30.10.2025	
Payment date	28.10.2025	
Period No	15	
Monthly Period	01.09.2025	
Interest Period	from 25.09.2025	to 28.10.2025 = 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

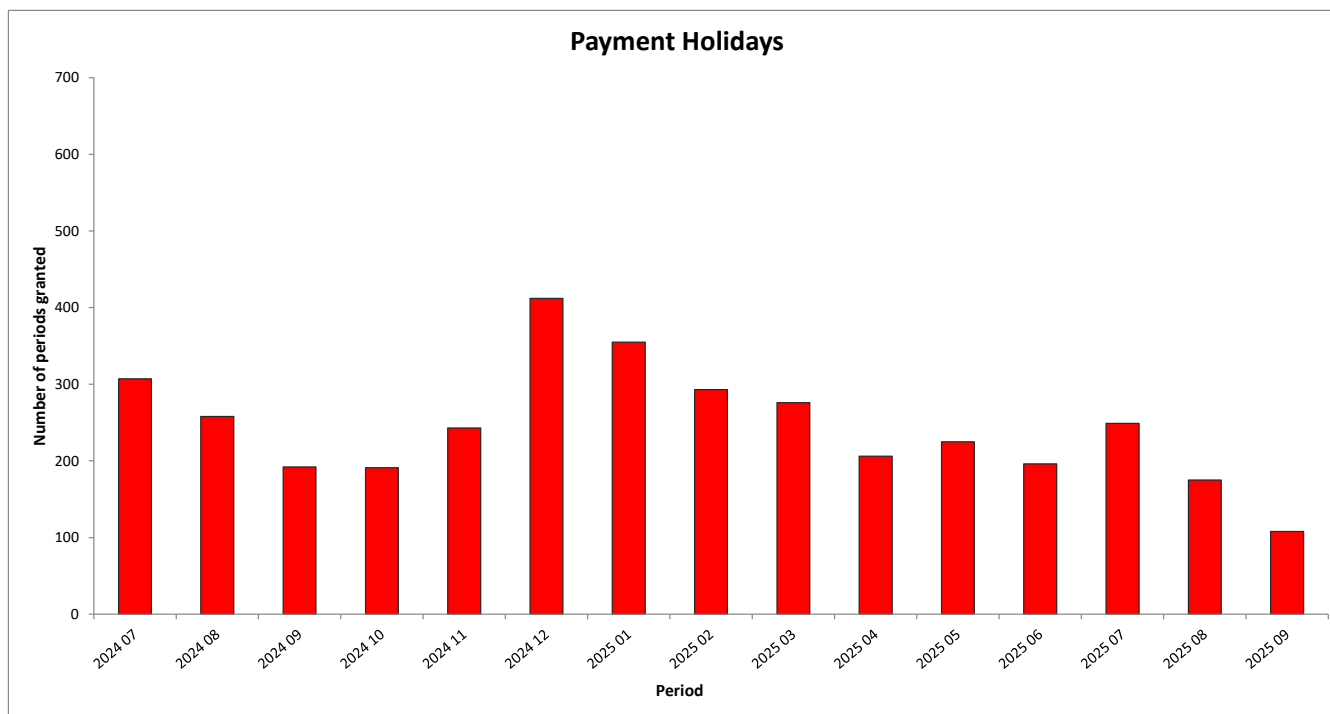
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2024 07	307	319	89 746	7 580 197	
2024 08	258	269	73 203	6 392 726	
2024 09	192	202	51 874	4 612 067	
2024 10	191	203	50 880	4 846 949	
2024 11	243	260	66 234	5 655 482	
2024 12	412	422	107 491	9 001 146	
2025 01	355	374	99 083	7 750 541	
2025 02	293	318	86 471	6 852 438	
2025 03	276	293	85 310	6 763 801	
2025 04	206	219	64 831	4 856 436	
2025 05	225	236	70 356	4 815 058	
2025 06	196	205	60 205	4 385 617	
2025 07	249	263	81 638	4 958 128	
2025 08	175	184	51 861	3 517 946	
2025 09	108	115	32 917	2 453 597	
2025 10					
2025 11					
2025 12					
Total:	3 686	3 882	1 072 099	84 442 131	

Payment Holiday

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



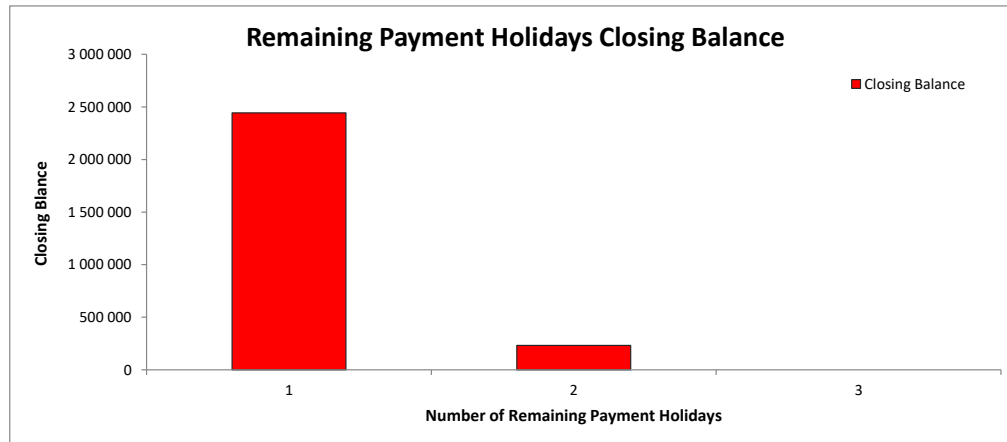
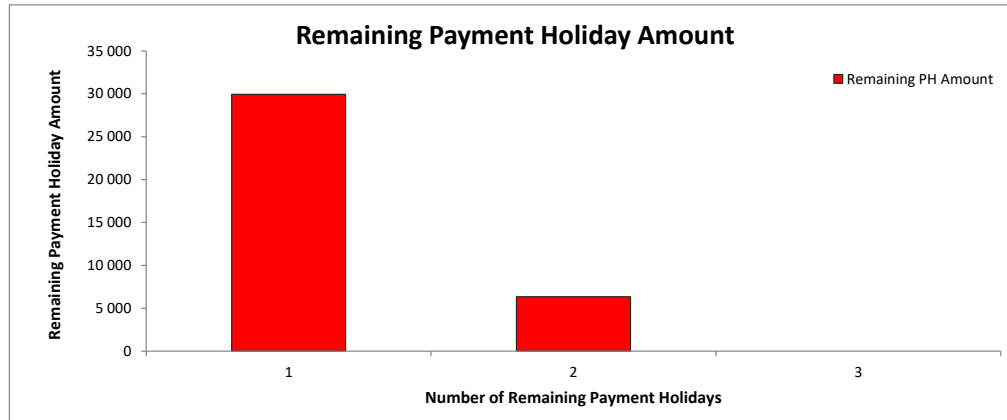
Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	15
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	108	29 951	2 442 974	
2	8	6 344	232 183	
3	0	0	0	
Total	116	36 295	2 675 156	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

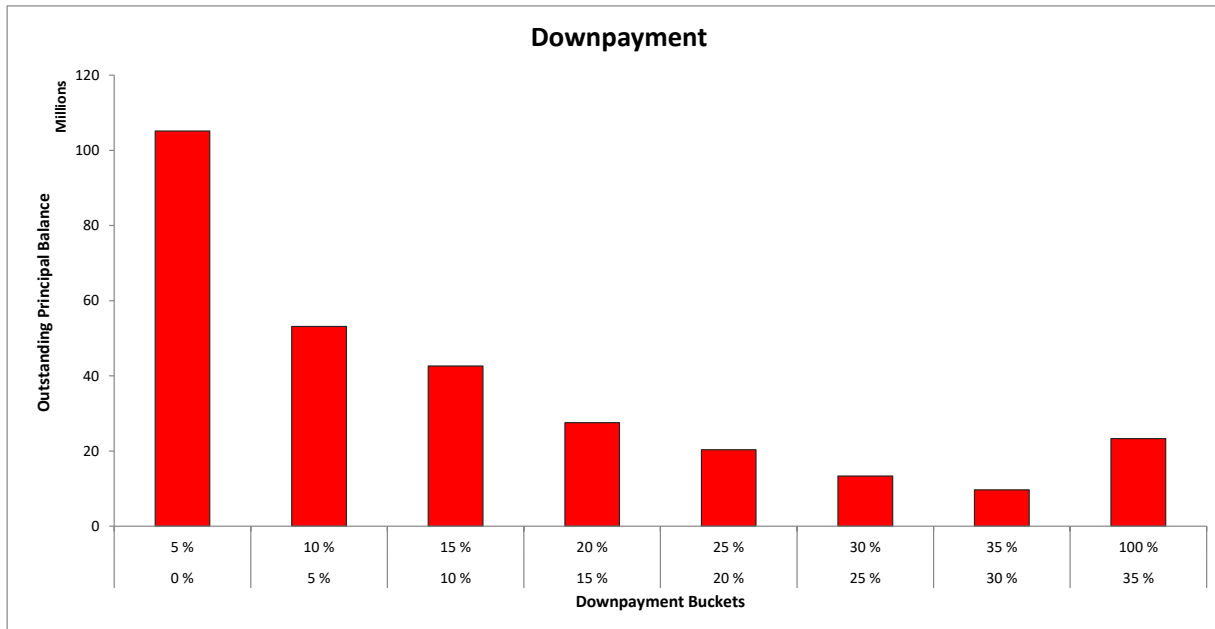
Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	15
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

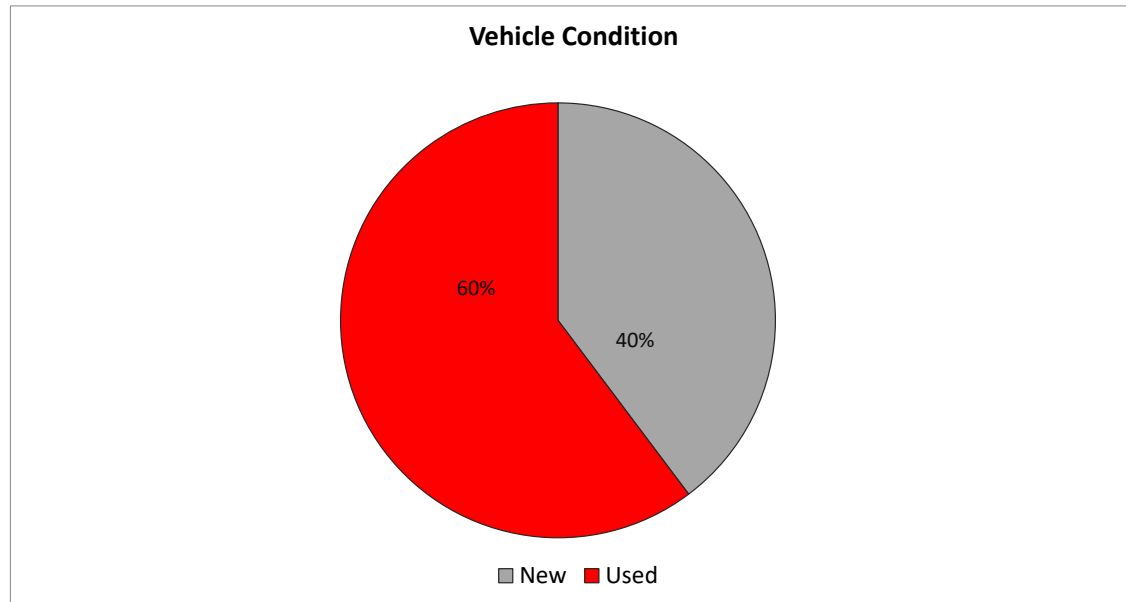
Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 928	117 276 902	39.74 %	41.3	23.8
Used	12 118	177 825 602	60.26 %	45.5	22.5
Total	16 046	295 102 503	100 %	43.8	23.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date			30.10.2025					
Payment date			28.10.2025					
Period No			15					
Monthly Period		from	01.09.2025		to	28.10.2025	=	33 days
Interest Period								



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.a Borrower Type



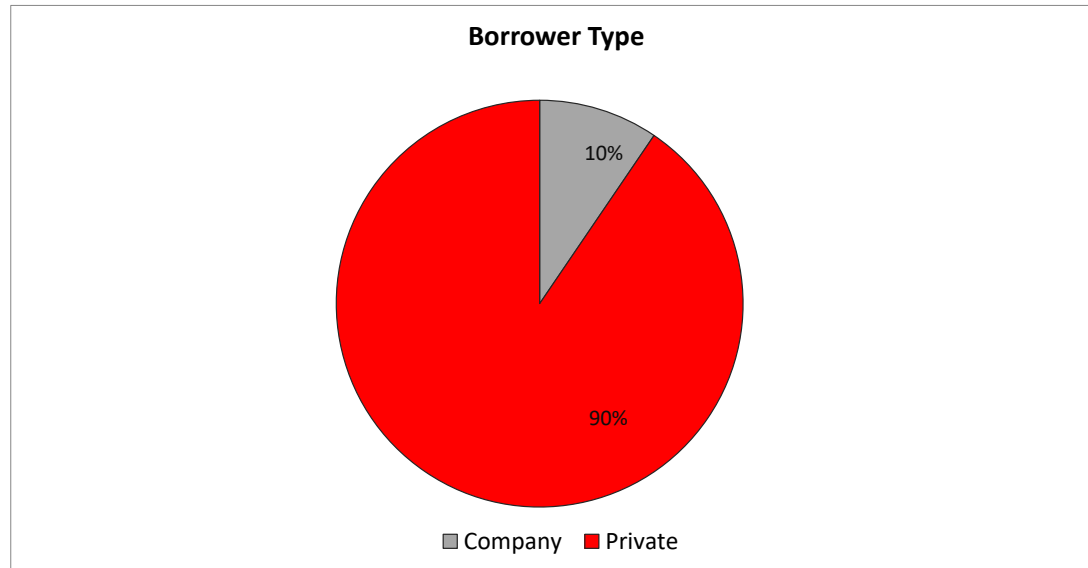
Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	15
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 274	28 058 419	9.51 %	36.0	25.4
Private	14 772	267 044 085	90.49 %	44.6	22.8
Total	16 046	295 102 503	100 %	43.8	23.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date		30.10.2025			
Payment date		28.10.2025			
Period No		15			
Monthly Period		01.09.2025			
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.a Vehicle type



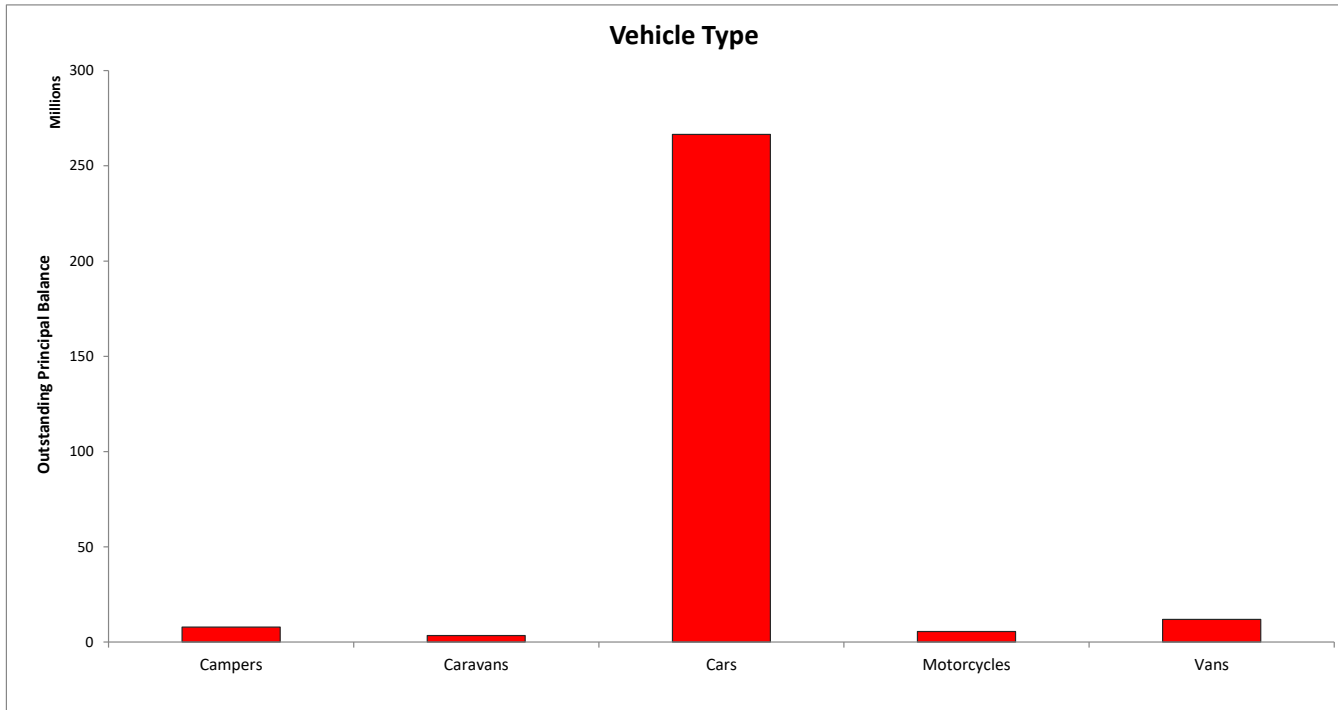
Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	15
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

TOTAL						
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	220	7 872 371	2.67 %	45.9	22.9	
Caravans	188	3 446 539	1.17 %	44.3	22.9	
Cars	14 215	266 432 557	90.28 %	43.9	23.0	
Motorcycles	558	5 485 727	1.86 %	41.8	21.8	
Vans	865	11 865 310	4.02 %	40.6	23.8	
Total	16 046	295 102 503	100 %	43.8	23.0	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days

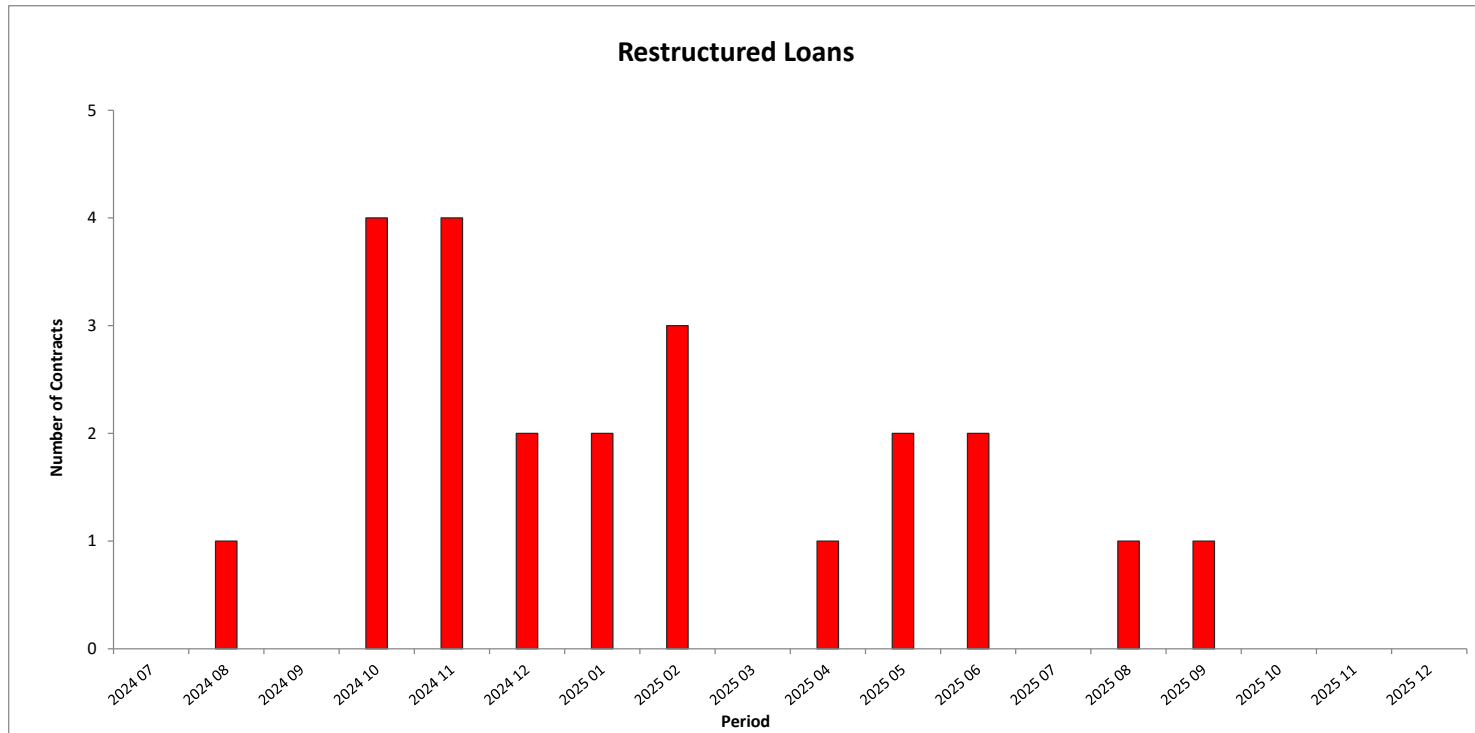
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11 465
2024 09	0	0
2024 10	4	106 716
2024 11	4	78 043
2024 12	2	10 565
2025 01	2	4 901
2025 02	3	32 105
2025 03	0	0
2025 04	1	40 143
2025 05	2	9 993
2025 06	2	86 575
2025 07	0	0
2025 08	1	8 991
2025 09	1	17 048
2025 10		
2025 11		
2025 12		
Total	23	406 544

Restructured

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	30.10.2025		
Payment date	28.10.2025		
Period No	15		
Monthly Period	01.09.2025	to	28.10.2025 = 33 days
Interest Period	from 25.09.2025	to	28.10.2025 = 33 days

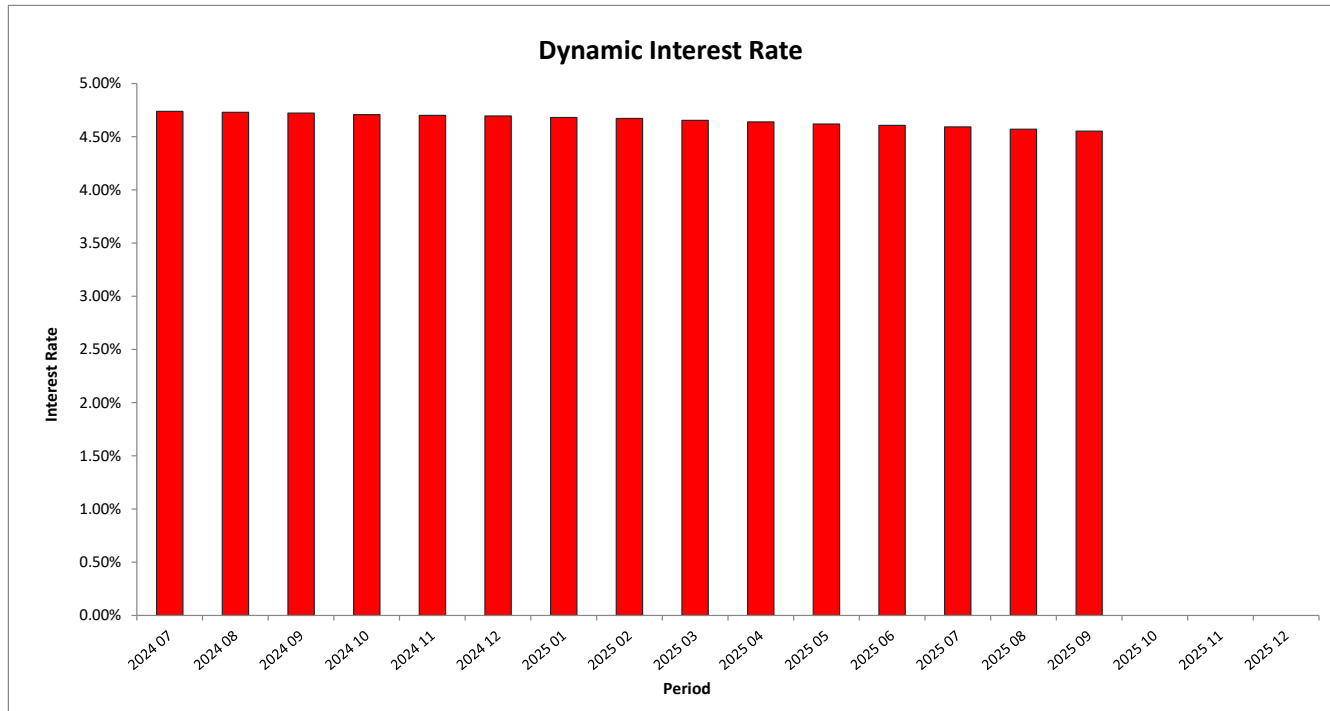
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390 666 760	4.74 %
2024 08	408 032 437	4.73 %
2024 09	408 729 706	4.72 %
2024 10	406 199 100	4.71 %
2024 11	408 439 235	4.70 %
2024 12	408 179 787	4.69 %
2025 01	394 847 033	4.68 %
2025 02	382 776 854	4.67 %
2025 03	369 714 379	4.65 %
2025 04	356 782 886	4.64 %
2025 05	344 141 826	4.62 %
2025 06	332 376 883	4.61 %
2025 07	319 483 200	4.59 %
2025 08	307 649 336	4.57 %
2025 09	295 102 503	4.55 %
2025 10		
2025 11		
2025 12		

Interest rate evolution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	30.10.2025				
Payment date	28.10.2025				
Period No	15				
Monthly Period	01.09.2025				
Interest Period	from	25.09.2025	to	28.10.2025	= 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	30.10.2025		
Payment date	28.10.2025		
Period No	15		
Monthly Period	from	01.09.2025	to
Interest Period		25.09.2025	28.10.2025 = 33 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2024 07	15 436 323	390 666 760	12.91 %
2024 08	6 239 492	408 032 437	16.88 %
2024 09	5 914 715	408 729 706	16.05 %
2024 10	7 338 464	406 199 100	19.65 %
2024 11	5 669 562	408 439 235	15.44 %
2024 12	5 641 502	408 179 787	15.38 %
2025 01	6 553 930	394 847 033	18.20 %
2025 02	6 230 349	382 776 854	17.87 %
2025 03	6 654 328	369 714 379	19.58 %
2025 04	5 907 705	356 782 886	18.16 %
2025 05	6 073 582	344 141 826	19.24 %
2025 06	5 324 662	332 376 883	17.62 %
2025 07	6 496 430	319 483 200	21.85 %
2025 08	5 919 718	307 649 336	20.80 %
2025 09	6 787 082	295 102 503	24.36 %
2025 10			
2025 11			
2025 12			

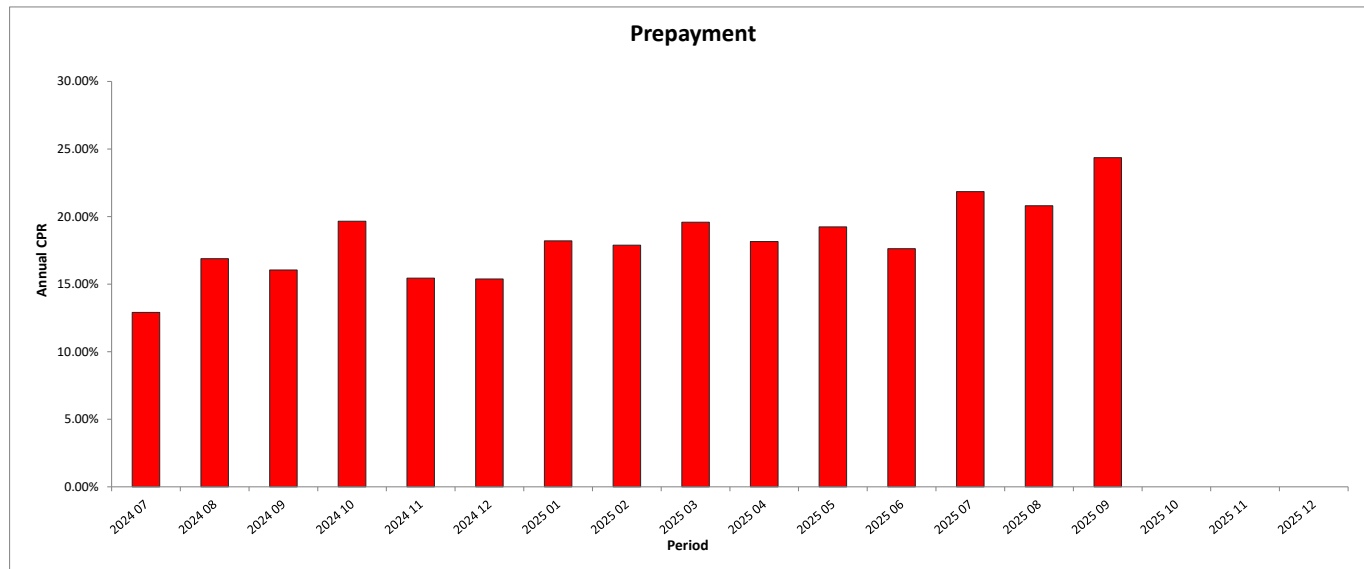
Dynamic Prepayment

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	30.10.2025		
Payment date	28.10.2025		
Period No	15		
Monthly Period	01.09.2025		
Interest Period	from	25.09.2025	to 28.10.2025 = 33 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	30.10.2025					
Payment date	28.10.2025					
Period No	15					
Monthly Period	01.09.2025					
Interest Period	from	25.09.2025	to	28.10.2025	=	33 days

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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date 30.10.2025
 Payment date 28.10.2025
 Period No 15

Monthly Period 01.09.2025 to 28.10.2025 = 33 days
 Interest Period from 25.09.2025 to 28.10.2025 = 33 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	14 752	8	70	70	14 682	2 072	2 142	12 611	780	2 922	11 831	6 955	9 876	4 876		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	52												90 554	90 554	2 852 852	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	15
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 923 700.70	EUR
Senior Expenses	-	99 211.85	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	788 662.05	EUR
Tranche A Loan Interest to Issuer	-	149 040.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	10 358.00	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	-	12 192.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	7 392.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	29 722.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	827 122.80	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	-	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts			
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 524 172.01	EUR
Senior Expenses	-	40 579.90	EUR
Issuer swap interest to swap counterparty	-	788 662.05	EUR
Interest Class A Notes	-	629 565.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	29 728.00	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	-	28 476.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	13 563.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	36 922.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	956 676.06	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts			
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11 893 351.01	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	11 893 351.01	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 850 027.07	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	12 850 027.07	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iv) Principal Payments on Class D Notes	-	-	EUR
(v) Principal Payments on Class E Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0.00	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	12 850 027.07	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
---	---	---	-----

Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	15
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	30.10.2025					
Payment date	28.10.2025					
Period No	15					
Monthly Period	01.09.2025					
Interest Period	from	25.09.2025	to	28.10.2025	=	33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	99 211.85					
Interest accrued for the Period	EUR	738 254.00	629 565.00	29 728.00	28 476.00	13 563.00	36 922.00
Cumulative Interest accrued	EUR	19 472 929.00	17 414 683.00	606 583.00	564 429.00	257 234.00	630 000.00
Interest Payments	EUR	738 254.00	629 565.00	29 728.00	28 476.00	13 563.00	36 922.00
Cumulative Interest Payments	EUR	19 472 929.00	17 414 683.00	606 583.00	564 429.00	257 234.00	630 000.00
Interest accrued on Subordinated Loan for the Period	EUR	-					
Cumulative Interest accrued on Subordinated Loan	EUR	46 081.00					
Unpaid Cumulative Interest accrued on Subordinated loan t	EUR	-					
Interest Payments on Subordinated Loan	EUR	-					
Cumulative Interest Payments on Subordinated Loan	EUR	46 081.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

31. Swap Overview



Kimi 13|Front Swap

Party A
Party B

DZ Bank AG
SCF Rahoituspalvelut XIII DAC

Swap Notional	308 925 889
Interest Period Start	25.09.2025
Interest Period End	28.10.2025
Interest Days	33
Settlement Date	28.10.2025
Party A Floating Interest Rate	1.870 %
Party A Floating Rate Day Count Fraction	0.0917
Party A Interest Amount	EUR 529 550.46
Party B Fixed Rate	2.7850 %
Party B Fixed Rate Day Count Fraction	0.0917
Party B Interest Amount	EUR 788 662.05

Reporting Date	30.10.2025
Payment date	28.10.2025
Period No	15
Monthly Period	01.09.2025
Interest Period	from 25.09.2025 to 28.10.2025 = 33 days

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date		30.10.2025					
Payment date		28.10.2025					
Period No		15					
Monthly Period		01.09.2025					
Interest Period	from	25.09.2025	to	28.10.2025	=	33 days	