

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.11.2025				
Payment date	25.11.2025	Following payment dates:	30.12.2025		
Period No	16		26.01.2025		
Monthly Period	01.10.2025				
Interest Period	from 28.10.2025	to	25.11.2025	=	28 days
Cut-Off date	31.10.2025				

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1. Portfolio Information



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	295 102 503.34 EUR
Scheduled Loan Principal Repayments (+MC)	4 778 246.18 EUR
Prepayments	5 928 632.34 EUR
Deemed Collections / Repurchases	- EUR
Total Principal Payments Received in Period	10 706 878.52 EUR
New Defaulted Auto Loans amt in Period	1 114 831.75 EUR
Closing balance prior to replenishment	283 280 793.07 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	283 280 793.07 EUR
Principal Recoveries on loans in default	629 827.07 EUR
Total revenue collections	
Total Revenue Received in Period	1 439 012.09 EUR
# Loans	
At beginning of period	16 046 Loans
Replenished contracts	- Loans
Paid in Full	454 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	66 Loans
At end of period	15 526 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from 28.10.2025	to	25.11.2025	=	28 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	2 068 839.16	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	2 805.73	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 2 071 644.89 EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	2 071 624.89	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	427 632.24	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	20 941.10	EUR
g. Liquidity Reserve Excess Amount	119 677.07	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts 2 639 875.30 EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from 28.10.2025	to	25.11.2025	=	28 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	10 706 878.52	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	10 706 878.52	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 706 878.52	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	1 398 936.09	EUR
Total Amount for Issuer Available Redemption Receipts	12 105 814.61	EUR

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4. Reserve Accounts



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

Note Balance

Beginning of Period	296 075 861.69	EUR
End of Period	283 970 047.08	EUR

Liquidity Balance

Beginning of Period	0.9 %	2 624 633.00	EUR
Cash Outflow		115 650.24	EUR
Cash Inflow		-	EUR
End of Period	0.8 % *	2 508 982.76	EUR
Required Reserve Amount	0.8 % *	2 508 982.76	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

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5a. Performance Data



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

Asset Balance

Opening balance prior to replenishment	295 102 503.34	EUR
Closing balance prior to replenishment	283 280 793.07	EUR
Closing Balance post replenishment	283 280 793.07	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	261 050 342.66	92.15 %	14 256
1-29 days past due	13 574 581.46	4.79 %	798
Delinquent Receivables:			
30-59 days past due	3 183 941.20	1.12 %	187
60-89 days past due	1 856 932.26	0.66 %	101
90-119 days past due	1 634 921.54	0.58 %	85
120-149 days past due	932 226.68	0.33 %	48
150-179 days past due	1 047 847.27	0.37 %	51
Total Performing and Delinquent	283 280 793	100.00 %	15 526
Current Period Defaults	1 114 831.75		66
Cumulative Defaults	12 128 224.59		659
Current Period Principal Recoveries	629 827.07		
Cumulative Principal Recoveries	2 875 242.21		

Sequential Payment Trigger Event,

YES

Revolving period has terminated

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

YES

[A] Cumulative Net Loss Ratio, Payment Date	2.20 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	2.09 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	2.03 %

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

69.65 %

[A] Aggregate Outstanding Asset Principal Amount	283 280 793.07
[B] Aggregate principal balance of Defaulted Contracts	12 128 224.59
[C] Recoveries received on such Defaulted Contracts	2 875 242.21
[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	3.06 %
[B] Delinquency Ratio, preceding Payment Date	2.96 %
[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	689 254.02
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or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

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5b. Concentration limits



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

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

Weighted average interest rate (min 4.35%)	4.53 %
Weighted average months to maturity (max 60)	42.94*
Used Vehicles (max 75%)	59.81 %
Balloon Loans (max 73%)	75.39 %
Balloon Installments (max 28%)***	34.41 %
Corporate Borrowers (max 11%)	9.40 %
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
	233 097.21	1	0.08 %
	165 508.02	1	0.06 %
	145 335.86	2	0.05 %
	143 396.29	1	0.05 %
	142 065.98	1	0.05 %
	140 956.46	4	0.05 %
	136 476.25	1	0.05 %
	135 198.42	1	0.05 %
	131 629.58	2	0.05 %
	130 127.87	1	0.05 %
	Total (max 0,6%)		0.53 %

* Post Replenishment

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6. Note Principal



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

	Class A	Class B	Class C	Class D	Class E	
Note Principal						
Beginning of Period	267 475 861.69	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	-	-	-	-	-	EUR
Pro Rata Amortization	12 105 814.61	-	-	-	-	EUR
End of Period	255 370 047.08	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Principal Deficiency Sub-Ledger						
Beginning of Period	-	-	-	-	973 358.37	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	1 114 831.75	EUR
Credit PDL	-	-	-	-	1 398 936.09	EUR
End of Period	-	-	-	-	689 254.02	EUR
Net Note Principal						
Beginning of Period	267 475 861.69	11 300 000.00	9 500 000.00	3 600 000.00	3 226 641.63	EUR
End of Period	255 370 047.08	11 300 000.00	9 500 000.00	3 600 000.00	3 510 745.98	EUR

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7. Outstanding Notes



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 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)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	420 000 000.00	391 400 000.00	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 200	3 914	113	95	36	42
Current Note Information						
Outstanding Opening Balance	296 075 861.69	267 475 861.69	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	12 105 814.61					
Amortisation	-					
Redemption per Class	-	-	-	-	-	-
Redemption per Note	-	-	-	-	-	-
Outstanding Closing Balance		255 370 047.08	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		28	28	28	28	28
Principal Outstanding per Note Beginning of Period		68 338.24	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		-	-	-	-	-
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		129.53	222.21	253.32	318.66	744.88
Interest Payment	598 917.57	506 985.64	25 109.86	24 065.61	11 471.60	31 284.87
Interest Payment per Note		129.53	222.21	253.32	318.66	744.88

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)		10.51 %	6.69 %	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)		10.51 %	6.69 %	2.63 %	1.42 %	0.00 %

**SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report**

Reporting Date 27.11.2025
 Payment date 25.11.2025
 Period No 16
 Monthly Period 01.10.2025
 Interest Period 28.10.2025 to 25.11.2025 = 28 days

8. Counterparty Ratings, Trigger Levels and Consequences



Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		S&P		Fitch		S&P			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer Seller Servicer	SCF RAHOITUSPALVELUT XIII DAC Santander Consumer Finance Oy Santander Consumer Finance Oy			No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating	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 within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.	
	DZ Bank AG	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-(dcr)	AA(dcr)	N/A	N/A	No	If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.	
Hedge Counterparty	DZ Bank AG	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	A-1	N/A	N/A	A	A+	No	If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.	
	DZ Bank AG	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	A-1	N/A	N/A	A	A+	No	If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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9.a Original Portfolio Principal Balance

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



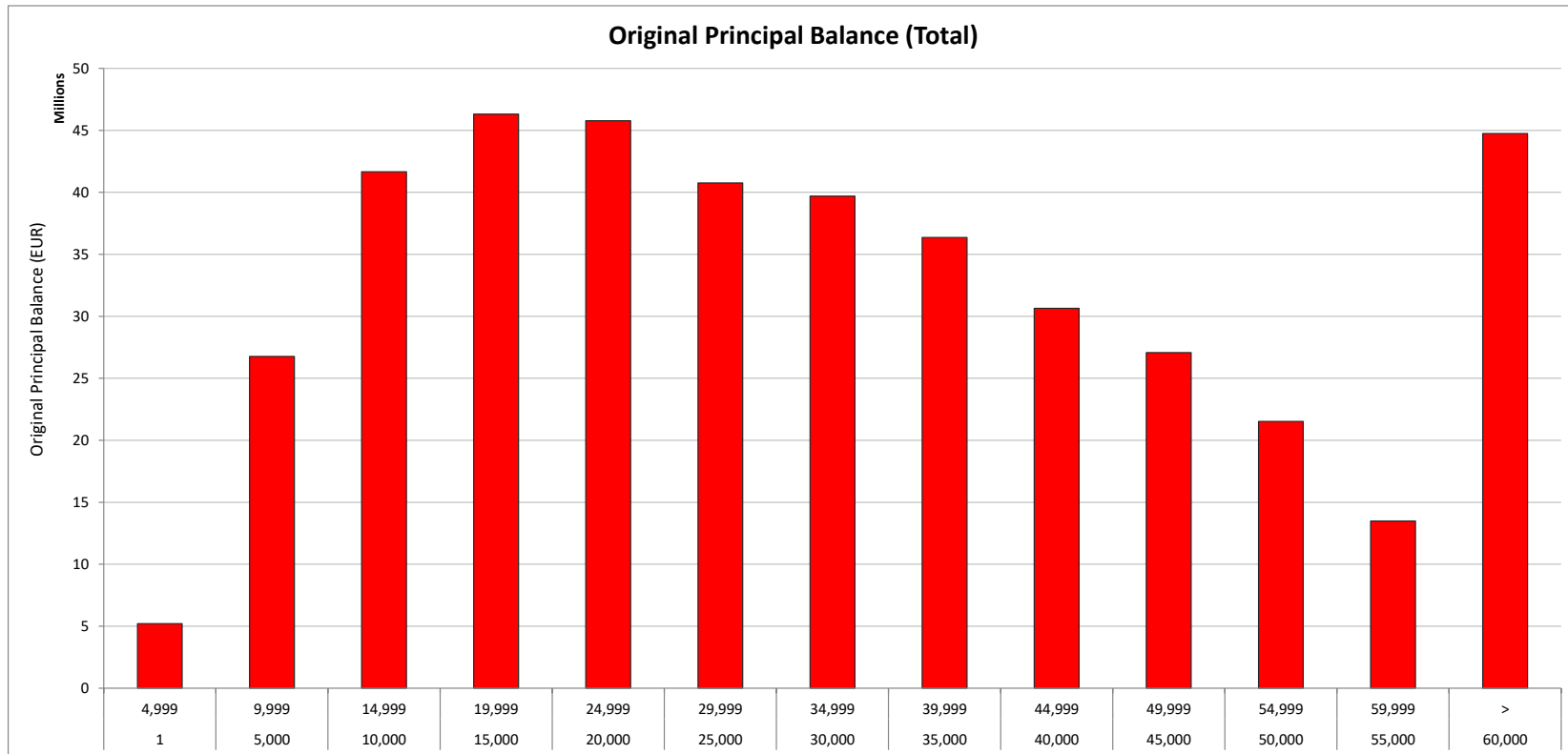
TOTAL							
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
1	4 999	1 484	5 202 584	1.24 %	30.6	9.1	
5 000	9 999	3 566	26 756 149	6.37 %	47.7	8.0	
10 000	14 999	3 358	41 656 409	9.92 %	54.7	8.0	
15 000	19 999	2 662	46 315 000	11.03 %	57.0	7.9	
20 000	24 999	2 049	45 771 058	10.90 %	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	

Original balance

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9.b Original Principal Balance Graph

Reporting Date	27.11.2025		
Payment date	25.11.2025		
Period No	16		
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Interest Period	from	28.10.2025	to 25.11.2025 = 28 days



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10.a Outstanding Principal Balance

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



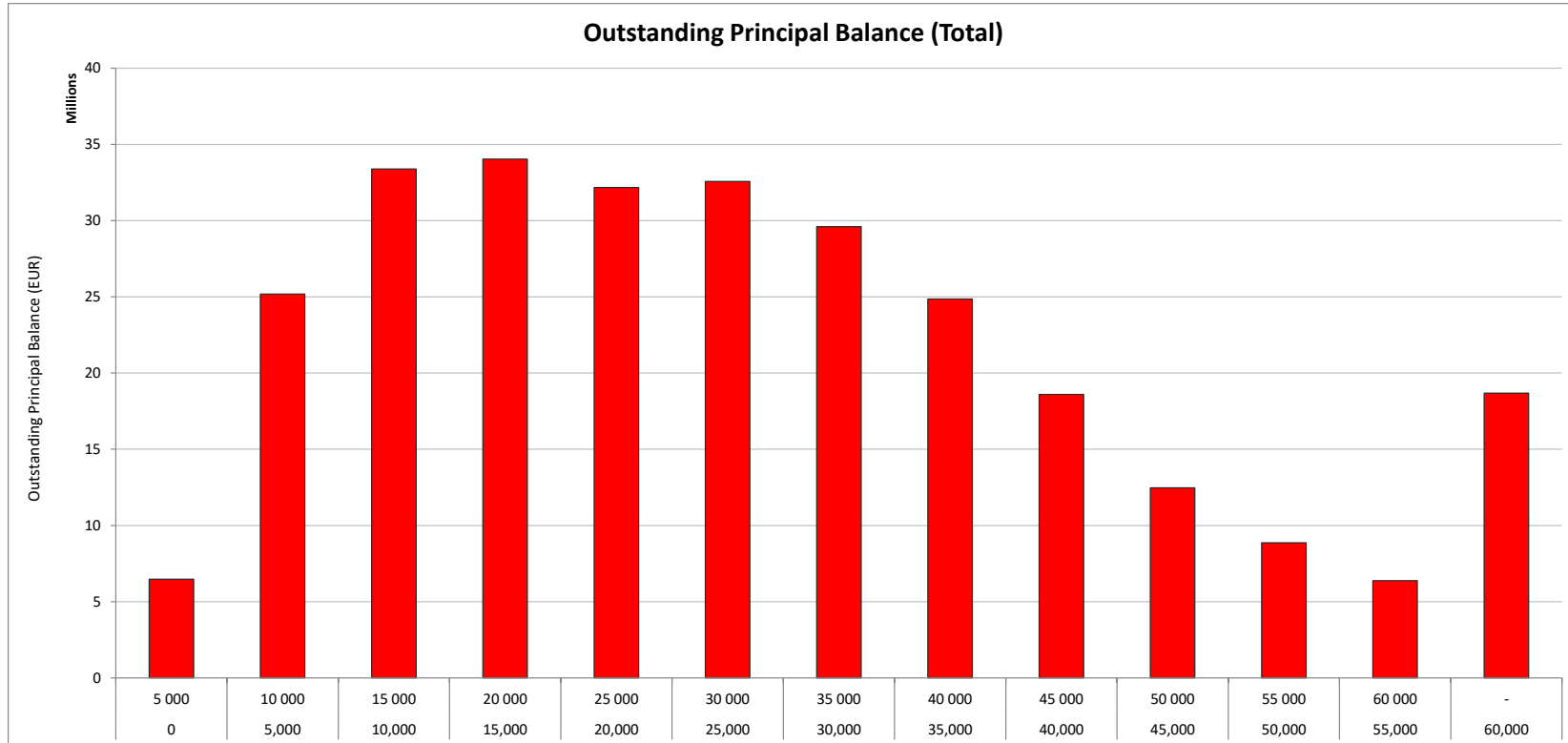
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 093	6 479 340	2.29 %	25.4	24.4
5 000	10 000	3 361	25 182 663	8.89 %	39.3	23.7
10 000	15 000	2 697	33 389 392	11.79 %	43.2	23.5
15 000	20 000	1 953	34 033 004	12.01 %	43.7	23.9
20 000	25 000	1 439	32 171 303	11.36 %	43.2	23.8
25 000	30 000	1 188	32 571 992	11.50 %	42.8	24.0
30 000	35 000	912	29 604 687	10.45 %	43.7	24.0
35 000	40 000	664	24 852 884	8.77 %	43.8	24.3
40 000	45 000	441	18 598 532	6.57 %	43.3	24.7
45 000	50 000	264	12 472 268	4.40 %	44.8	24.3
50 000	55 000	169	8 861 270	3.13 %	45.6	23.5
55 000	60 000	112	6 381 680	2.25 %	45.4	24.5
60 000	-	233	18 681 779	6.59 %	45.9	24.1
Total		15 526	283 280 793	100 %	42.9	24.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

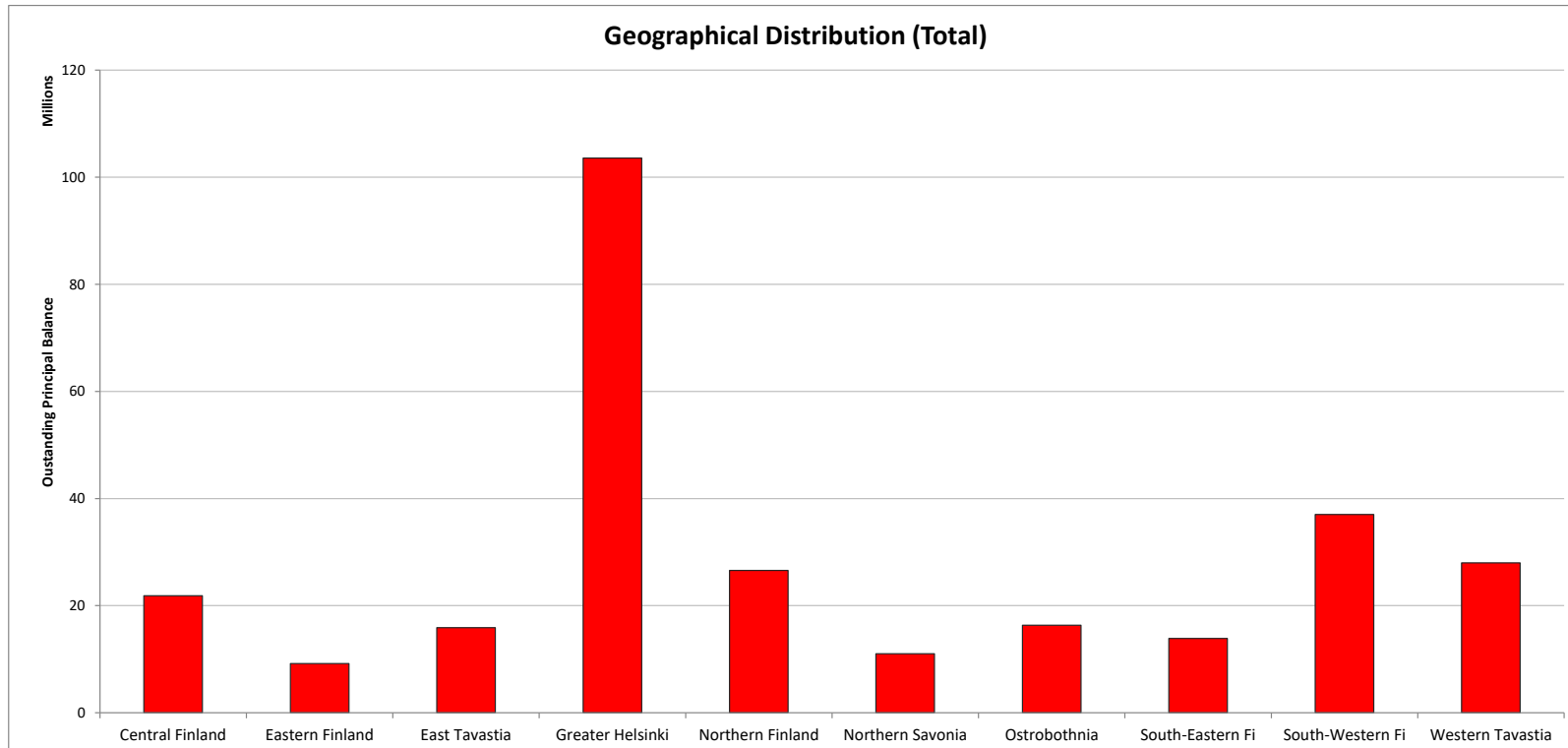
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 280	21 836 854	7.71 %	42.7	24.1
Eastern Finland	560	9 173 548	3.24 %	43.8	23.0
East Tavastia	920	15 883 938	5.61 %	43.0	23.9
Greater Helsinki	5 038	103 576 338	36.56 %	42.8	24.6
Northern Finland	1 396	26 570 016	9.38 %	43.3	23.4
Northern Savonia	670	11 013 207	3.89 %	43.2	22.7
Ostrobothnia	1 097	16 332 835	5.77 %	42.9	23.1
South-Eastern Fi	880	13 887 802	4.90 %	42.7	23.8
South-Western Fi	2 080	37 014 196	13.07 %	43.2	23.8
Western Tavastia	1 605	27 992 059	9.88 %	42.9	24.1
Total	15 526	283 280 793	100 %	42.9	24.0

Geographic distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



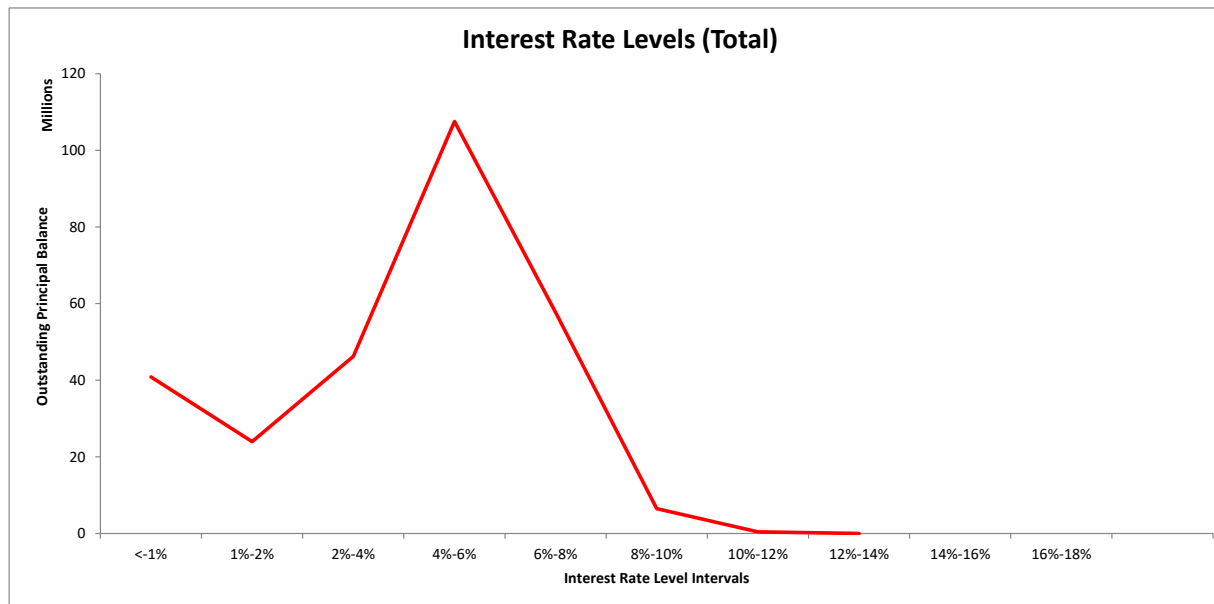
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	1 585	40 861 726	14.42 %	40.1	22.4	
1 %	2 %	823	23 982 070	8.47 %	39.7	28.4	
2 %	4 %	2 169	46 239 141	16.32 %	41.0	26.3	
4 %	6 %	5 241	107 527 300	37.96 %	44.3	23.4	
6 %	8 %	4 896	57 745 949	20.38 %	44.9	22.7	
8 %	10 %	760	6 491 757	2.29 %	45.0	22.0	
10 %	12 %	50	423 773	0.15 %	46.9	19.2	
12 %	14 %	2	9 077	0.00 %	28.8	19.5	
14 %	16 %						
16 %	18 %						
18 %	-						
Total		15 526	283 280 793	100 %	42.9	24.0	

Interest distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

13.a Remaining Terms



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

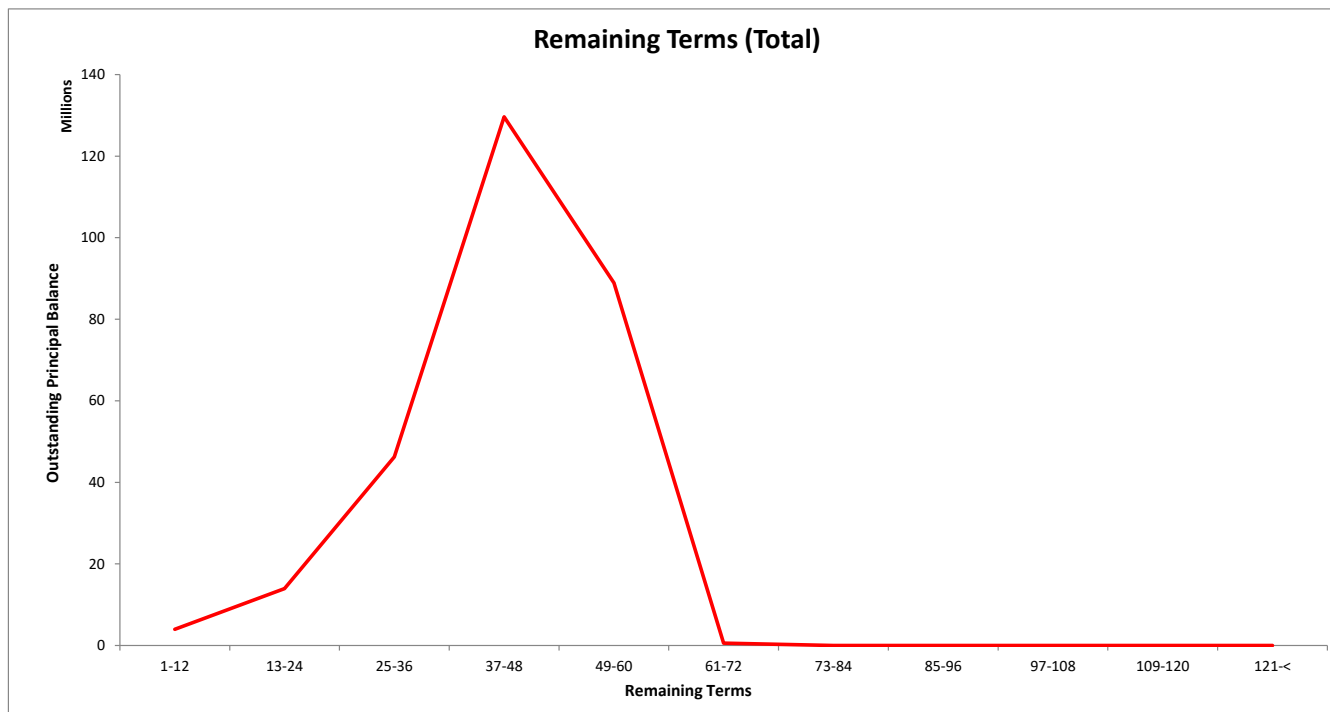
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	9	21 399	0.01 %	0.0	28.4
1	12	846	3 971 059	1.40 %	8.5	32.6
13	24	1 526	13 926 949	4.92 %	19.8	29.1
25	36	2 872	46 240 086	16.32 %	32.1	28.1
37	48	6 111	129 635 226	45.76 %	43.5	24.7
49	60	4 130	88 898 972	31.38 %	52.8	19.7
61	72	32	587 103	0.21 %	61.1	12.7
73	84					
85	96					
97	108					
109	120					
121 -						
Total		15 526	283 280 793	100 %	42.9	24.0

Months to maturity

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

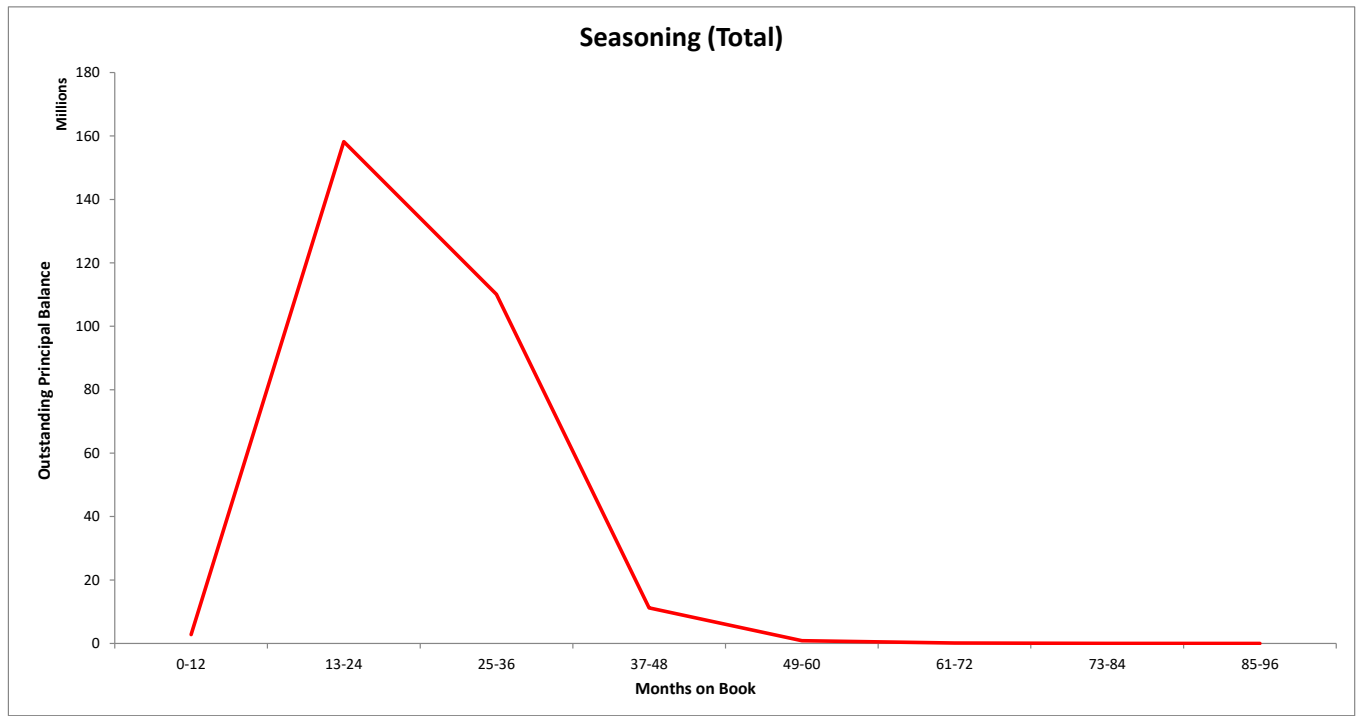
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	182	2 794 985	0.99%	53.9	11.7
13	24	8 761	158 207 622	55.85%	46.5	19.9
25	36	5 789	110 075 323	38.86 %	39.4	28.3
37	48	696	11 203 673	3.95 %	28.3	39.5
49	60	88	871 876	0.31 %	11.9	52.0
61	72	8	123 286	0.04 %	15.8	65.7
73	84	2	4 029	0.00 %	4.0	79.0
85	96					
Total		15 526	283 280 793	100 %	42.9	24.0

Months on book

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

15.a Balloon loans



Reporting Date	27.11.2025						
Payment date	25.11.2025						
Period No	16						
Monthly Period	01.10.2025						
Interest Period	from	28.10.2025	to	25.11.2025	=	28 days	

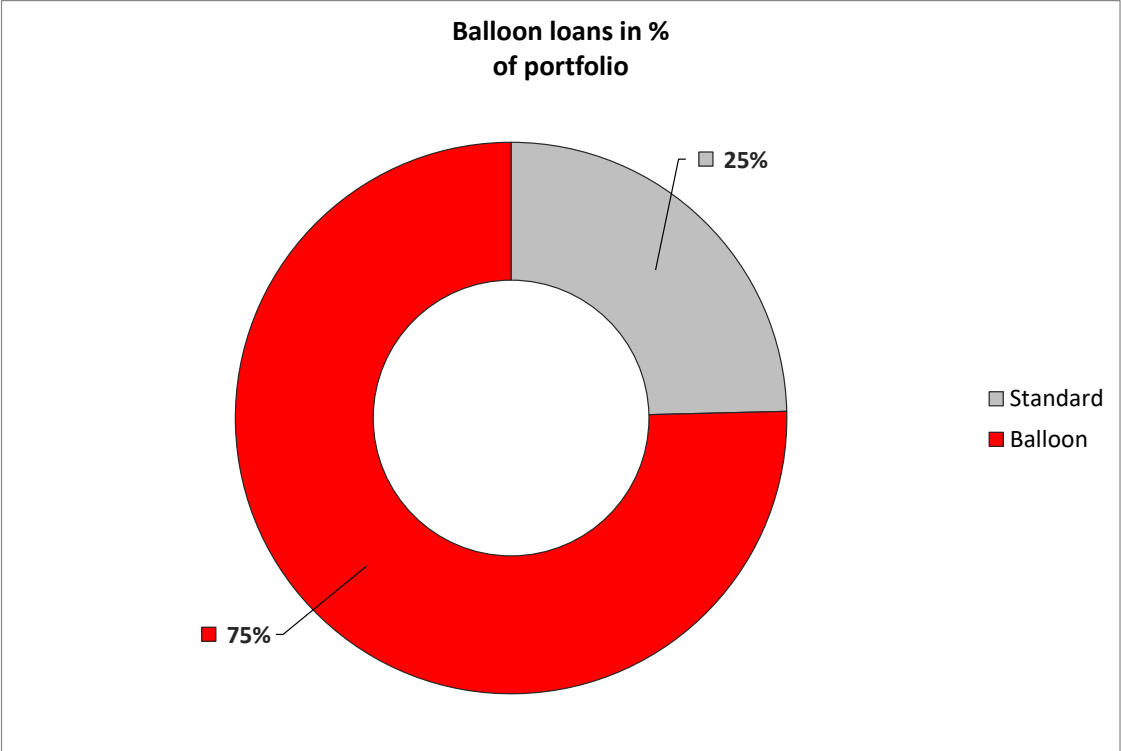
Balloon loans in %
of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	7 272	69 725 041	24.6 %	5 398	0.0 %	40.0	22.5
Balloon	8 254	213 555 752	75.4 %	97 475 039	45.6 %	43.9	24.5
Total	15 526	283 280 793	100 %	97 480 437	34 %	42.9	24.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.a Number of loans per borrower



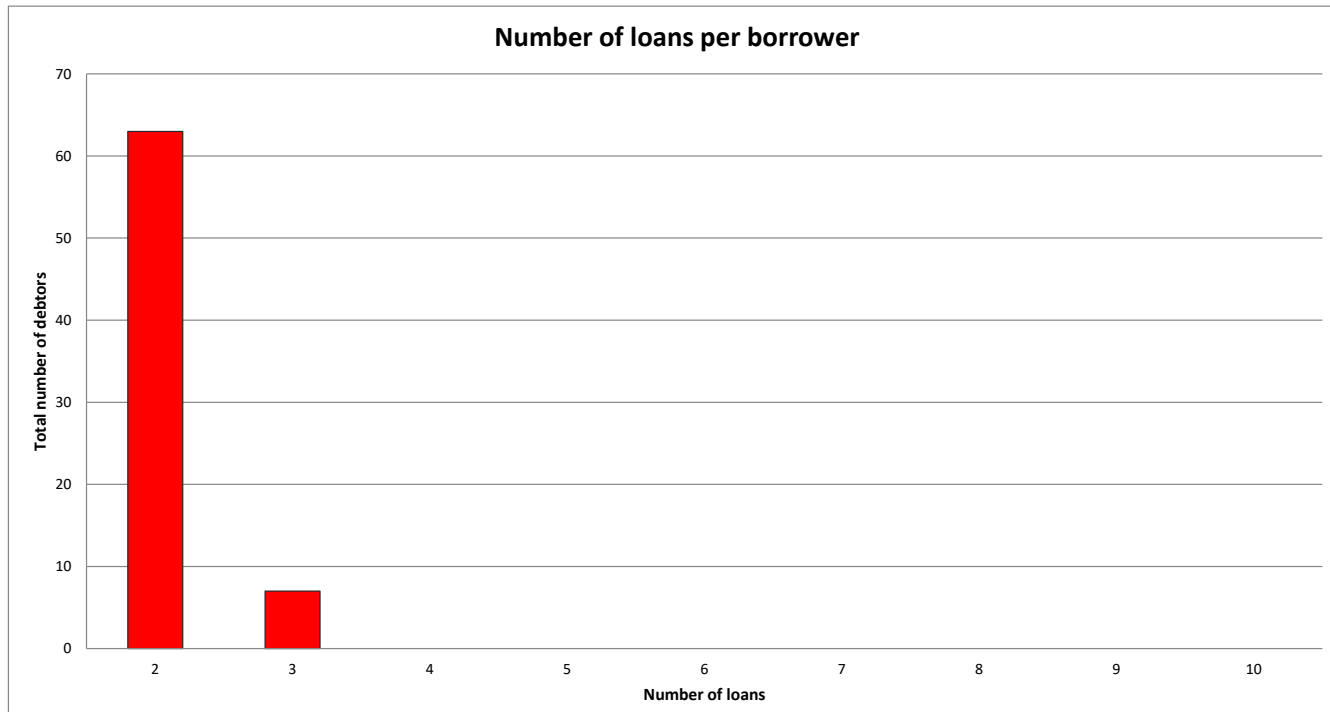
Reporting Date			27.11.2025		
Payment date			25.11.2025		
Period No			16		
Monthly Period			01.10.2025		
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

TOTAL				
Number of loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	15 379	280 188 663	98.91 %	
2	63	2 619 898	0.92 %	
3	7	472 233	0.17 %	
4				
5				
6				
7				
8				
9				
10				
Total:	15 449	283 280 793	100%	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.b Number of loans per borrower

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.a Amortisation Profile



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	283 280 793	278 545 764	4 735 029	1 070 887	4.63 %	96.33 %
2	278 545 764	274 057 233	4 488 532	1 052 529	4.63 %	96.74 %
3	274 057 233	269 555 780	4 501 473	1 035 114	4.63 %	95.15 %
4	269 555 780	265 101 296	4 454 484	1 017 483	4.62 %	93.58 %
5	265 101 296	260 616 356	4 484 940	1 000 177	4.62 %	92.00 %
6	260 616 356	256 005 179	4 611 178	982 819	4.62 %	90.37 %
7	256 005 179	251 329 301	4 675 878	965 130	4.62 %	88.72 %
8	251 329 301	246 851 981	4 477 320	947 247	4.62 %	87.14 %
9	246 851 981	242 262 292	4 589 689	929 926	4.62 %	85.52 %
10	242 262 292	237 702 142	4 560 149	912 212	4.61 %	83.91 %
11	237 702 142	233 109 909	4 592 233	894 588	4.61 %	82.29 %
12	233 109 909	228 505 878	4 604 031	876 943	4.61 %	80.66 %
13	228 505 878	223 962 519	4 543 359	859 178	4.61 %	79.06 %
14	223 962 519	219 353 822	4 608 698	841 682	4.60 %	77.43 %
15	219 353 822	214 841 505	4 512 317	823 899	4.60 %	75.84 %
16	214 841 505	210 400 148	4 441 356	806 393	4.60 %	74.27 %
17	210 400 148	205 959 335	4 440 813	789 106	4.59 %	72.71 %
18	205 959 335	201 255 917	4 703 419	771 877	4.59 %	71.04 %
19	201 255 917	196 610 915	4 645 002	753 929	4.59 %	69.40 %
20	196 610 915	191 827 840	4 783 075	736 038	4.59 %	67.72 %
21	191 827 840	187 211 119	4 616 721	717 802	4.58 %	66.09 %
22	187 211 119	182 763 144	4 447 975	700 321	4.58 %	64.52 %
23	182 763 144	178 179 265	4 583 879	682 910	4.58 %	62.90 %
24	178 179 265	173 626 963	4 552 302	665 590	4.58 %	61.29 %
25	173 626 963	169 171 955	4 455 009	648 214	4.57 %	59.72 %
26	169 171 955	164 847 840	4 324 115	630 982	4.57 %	58.12 %
27	164 847 840	159 848 549	4 799 291	613 714	4.57 %	56.43 %
28	159 848 549	155 516 884	4 331 665	595 870	4.57 %	54.90 %
29	155 516 884	151 289 042	4 227 842	579 272	4.56 %	53.41 %
30	151 289 042	146 251 014	5 038 028	563 207	4.56 %	51.63 %
31	146 251 014	141 457 434	4 793 580	544 422	4.56 %	49.94 %
32	141 457 434	136 434 043	5 023 391	527 223	4.57 %	48.16 %
33	136 434 043	131 396 747	5 037 296	508 821	4.57 %	46.38 %
34	131 396 747	126 173 141	5 223 606	490 313	4.57 %	44.54 %
35	126 173 141	120 391 675	5 781 467	471 997	4.58 %	42.50 %
36	120 391 675	114 915 103	5 476 571	452 383	4.60 %	40.57 %
37	114 915 103	109 491 054	5 424 050	433 624	4.62 %	38.65 %
38	109 491 054	104 454 784	5 036 269	415 066	4.65 %	36.87 %
39	104 454 784	99 069 321	5 385 463	397 548	4.66 %	34.97 %
40	99 069 321	93 687 682	5 381 640	380 071	4.70 %	33.07 %
41	93 687 682	87 978 859	5 708 823	363 430	4.76 %	31.06 %
42	87 978 859	80 120 987	7 857 872	346 760	4.83 %	28.28 %
43	80 120 987	73 654 545	6 466 441	323 677	4.96 %	26.00 %
44	73 654 545	66 737 176	6 917 369	302 000	5.03 %	23.56 %
45	66 737 176	60 353 759	6 383 418	277 584	5.11 %	21.31 %
46	60 353 759	54 356 104	5 997 655	253 887	5.17 %	19.19 %
47	54 356 104	48 187 808	6 168 296	230 272	5.20 %	17.01 %
48	48 187 808	40 878 059	7 309 749	206 027	5.25 %	14.43 %
49	40 878 059	34 019 325	6 858 734	176 392	5.30 %	12.01 %
50	34 019 325	27 949 710	6 069 615	146 833	5.30 %	9.87 %
51	27 949 710	23 127 583	4 822 126	119 868	5.27 %	8.16 %
52	23 127 583	19 076 514	4 051 070	98 336	5.22 %	6.73 %
53	19 076 514	15 117 639	3 958 875	79 307	5.10 %	5.34 %
54	15 117 639	10 838 343	4 279 296	61 943	5.03 %	3.83 %
55	10 838 343	8 225 311	2 613 033	43 943	4.98 %	2.90 %
56	8 225 311	5 950 197	2 275 113	32 719	4.88 %	2.10 %
57	5 950 197	3 949 477	2 000 720	23 151	4.77 %	1.39 %
58	3 949 477	2 341 043	1 608 433	15 147	4.70 %	0.83 %
59	2 341 043	1 176 232	1 164 811	9 108	4.77 %	0.42 %
60	1 176 232	477 495	698 738	4 505	4.69 %	0.17 %
61	477 495	124 978	352 517	1 840	4.72 %	0.04 %
62	124 978	108	124 870	551	5.42 %	0.00 %
63	108	0	108	1	6.27 %	0.00 %
64	0	0	0	0	0.00 %	0.00 %

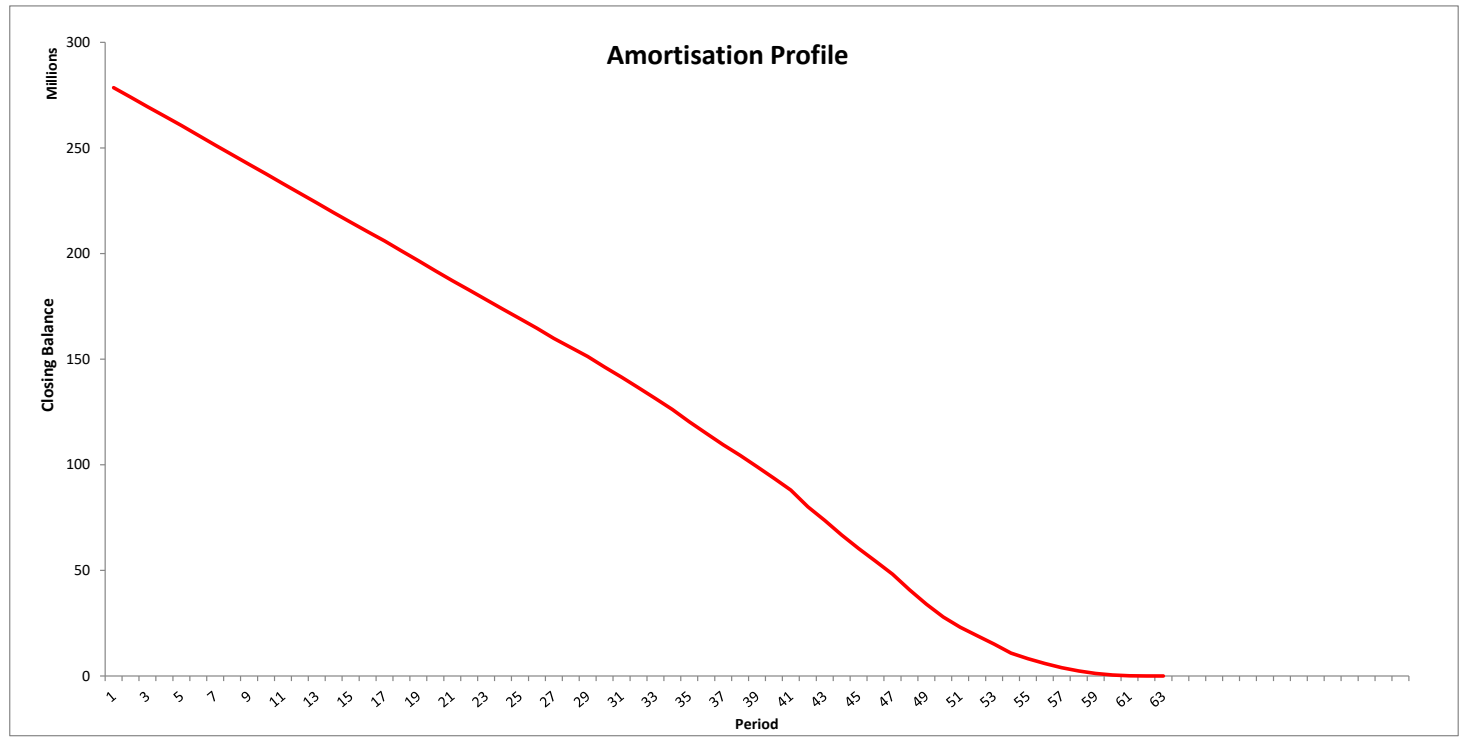
Amortization profile

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.b Amortisation Profile



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



SCF RAHOITUSPALVELUT XIII DAC
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18.a Payment Holidays



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

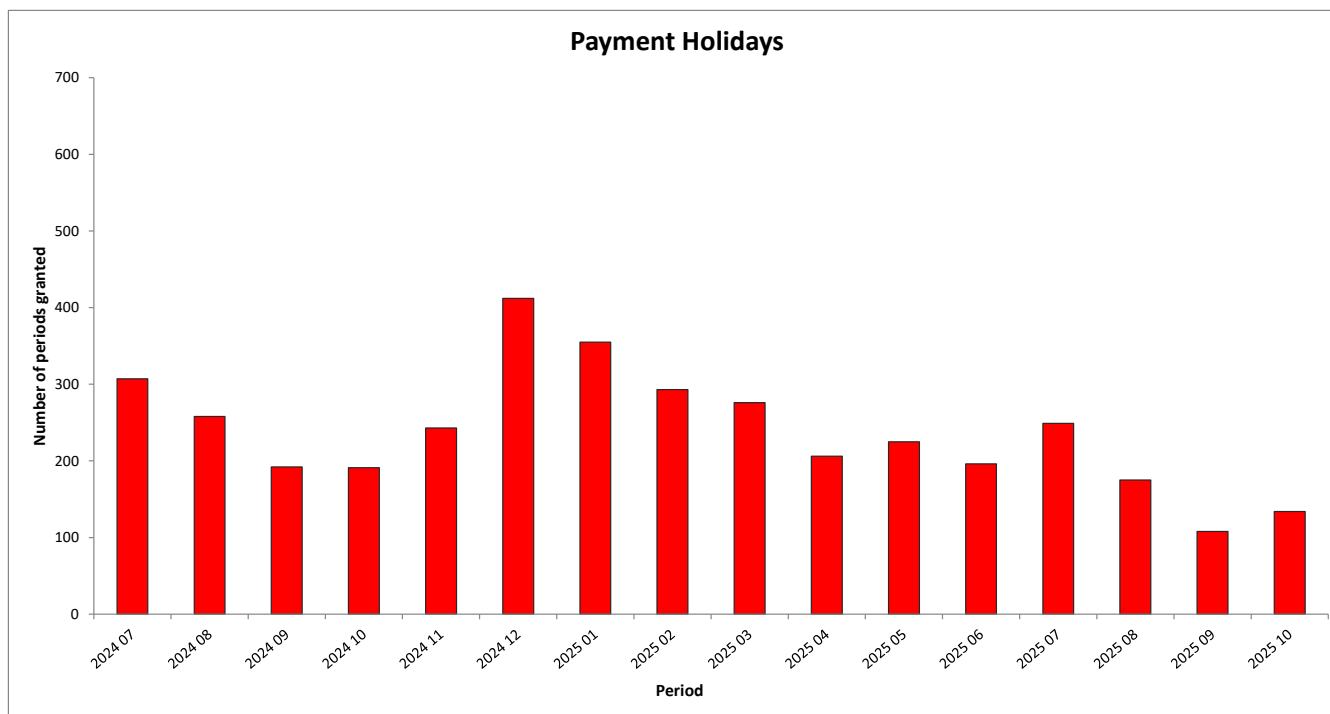
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2024 07	307	319	89 746	7 580 197	
2024 08	258	269	73 203	6 392 726	
2024 09	192	202	51 874	4 612 067	
2024 10	191	203	50 880	4 846 949	
2024 11	243	260	66 234	5 655 482	
2024 12	412	422	107 491	9 001 146	
2025 01	355	374	99 083	7 750 541	
2025 02	293	318	86 471	6 852 438	
2025 03	276	293	85 310	6 763 801	
2025 04	206	219	64 831	4 856 436	
2025 05	225	236	70 356	4 815 058	
2025 06	196	205	60 205	4 385 617	
2025 07	249	263	81 638	4 958 128	
2025 08	175	184	51 861	3 517 946	
2025 09	108	115	32 917	2 453 597	
2025 10	134	143	41 565	2 915 387	
2025 11					
2025 12					
Total:	3 820	4 025	1 113 663	87 357 518	

Payment Holiday

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



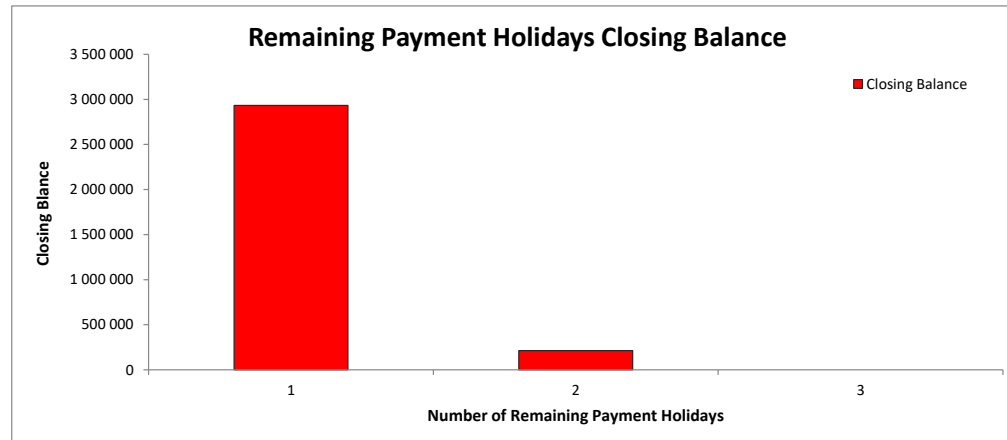
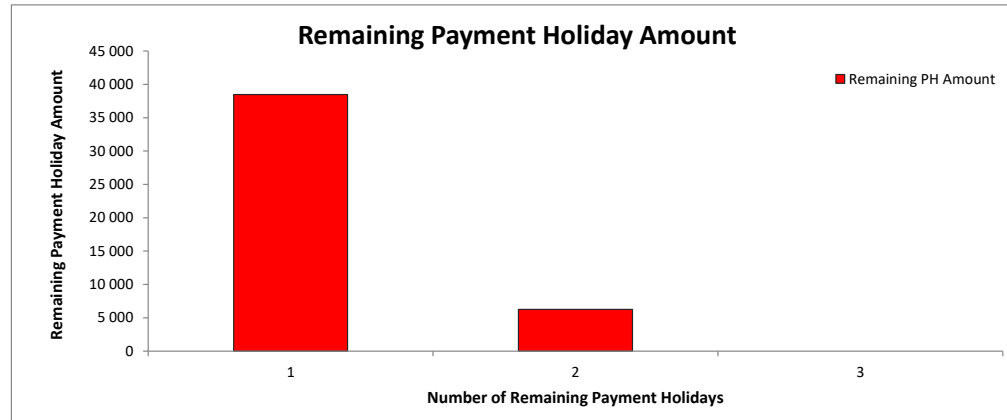
Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	133	38 478	2 933 504
	2	9	6 259	214 066
	3	0	0	0
	Total	142	44 736	3 147 570

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

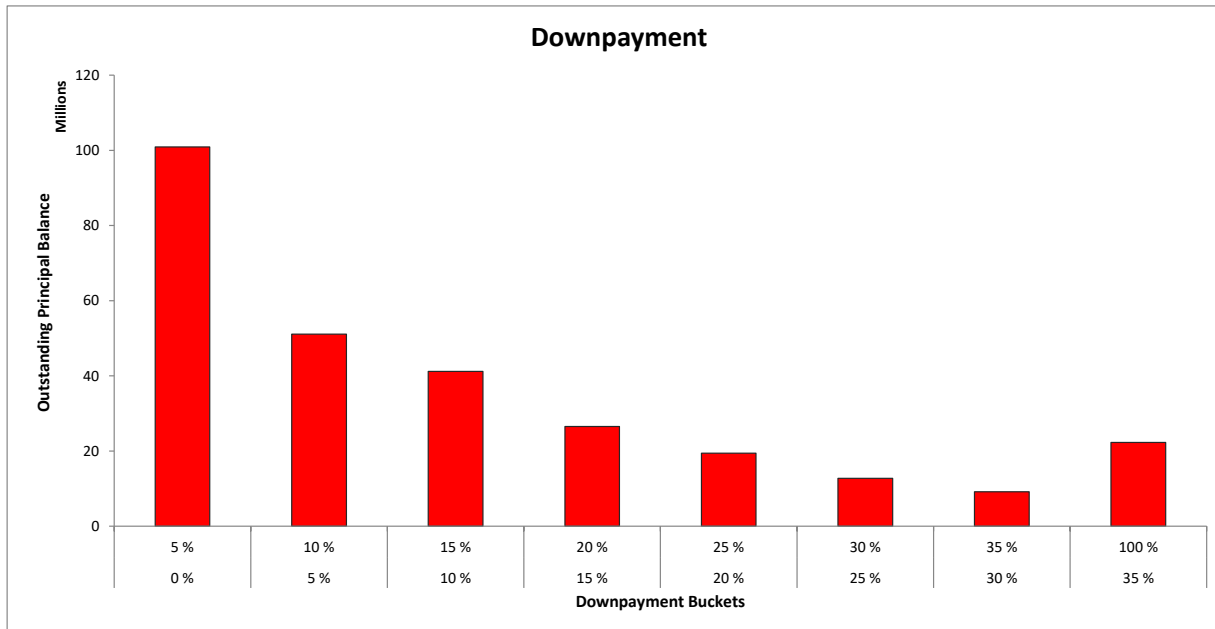
Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

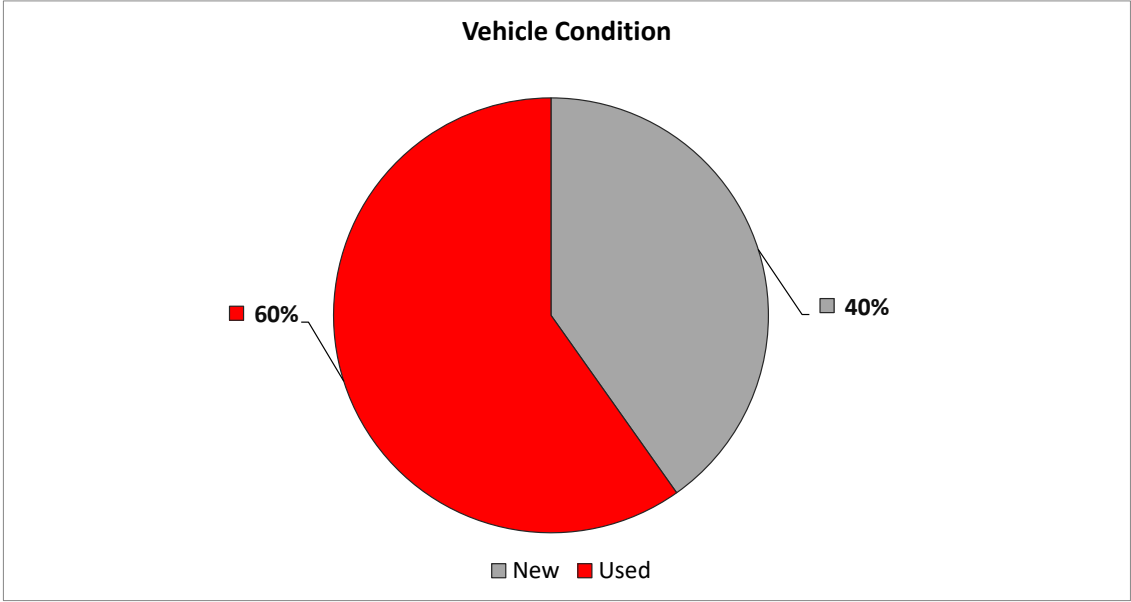
Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 858	113 861 215	40.19 %	40.5	24.7
Used	11 668	169 419 578	59.81 %	44.6	23.5
Total	15 526	283 280 793	100 %	42.9	24.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date			27.11.2025		
Payment date			25.11.2025		
Period No			16		
Monthly Period			01.10.2025		
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.a Borrower Type



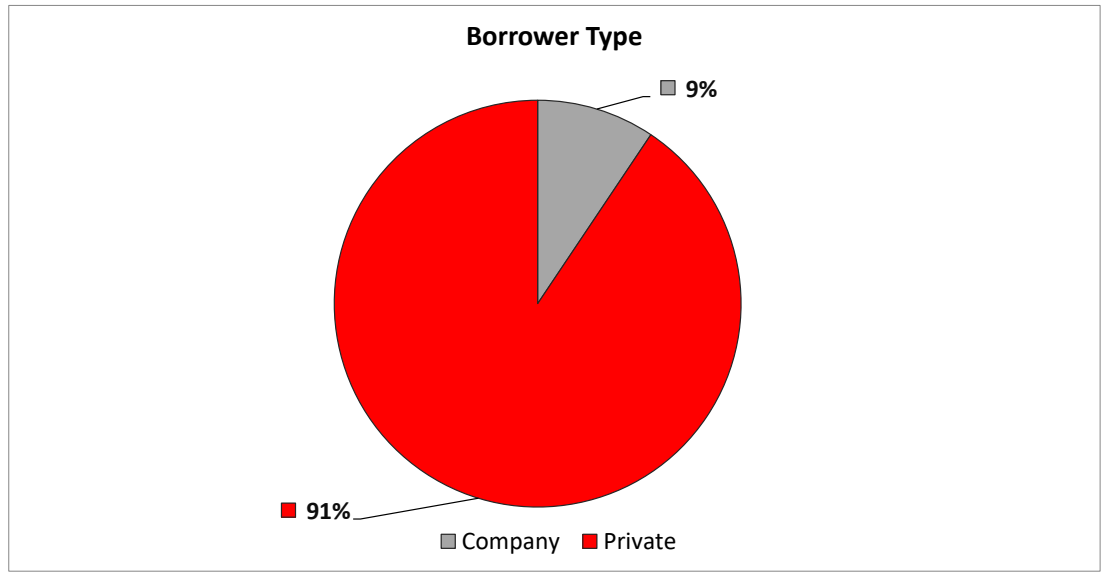
Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 225	26 621 005	9.40 %	35.1	26.4
Private	14 301	256 659 788	90.60 %	43.7	23.7
Total	15 526	283 280 793	100 %	42.9	24.0

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

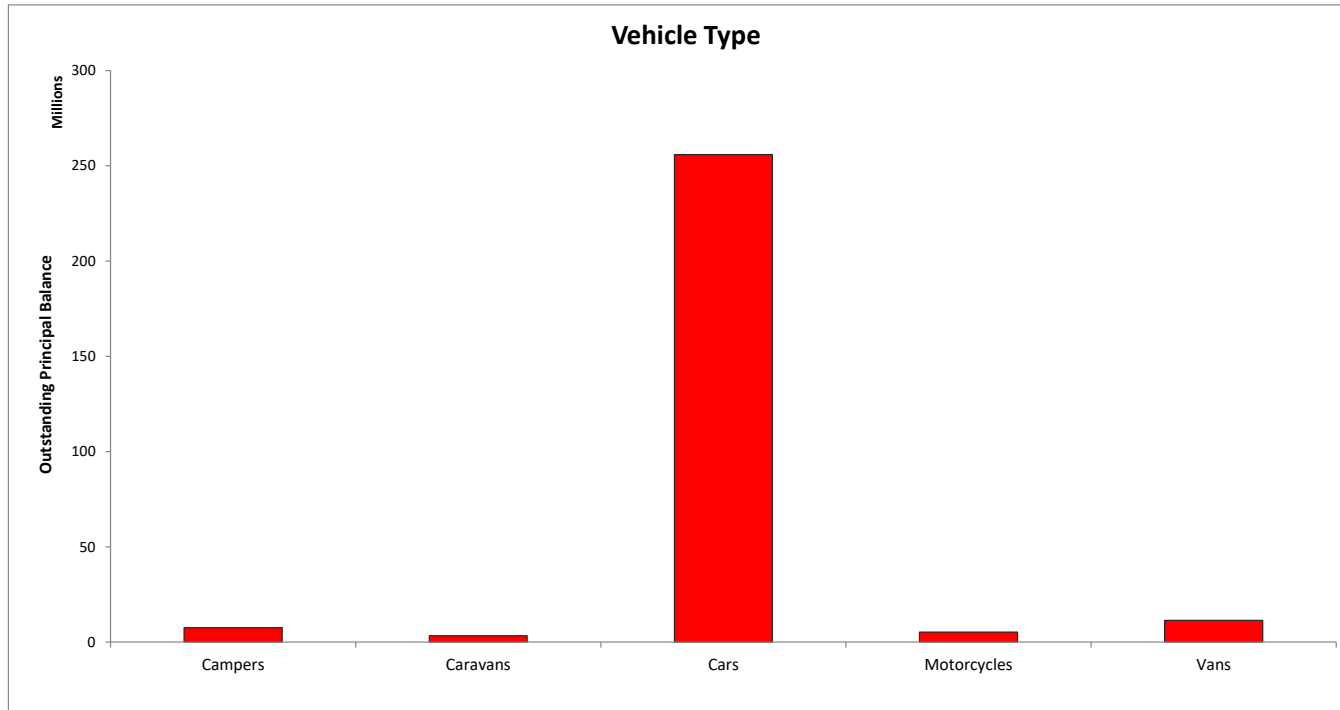


TOTAL						
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	211	7 512 403	2.65 %	44.8	24.0	
Caravans	181	3 291 587	1.16 %	43.6	23.7	
Cars	13 754	255 847 738	90.32 %	43.1	24.0	
Motorcycles	541	5 260 429	1.86 %	41.1	22.8	
Vans	839	11 368 635	4.01 %	39.9	24.6	
Total	15 526	283 280 793	100 %	42.9	24.0	

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22.b Vehicle type

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



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23.a Restructured Loans



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

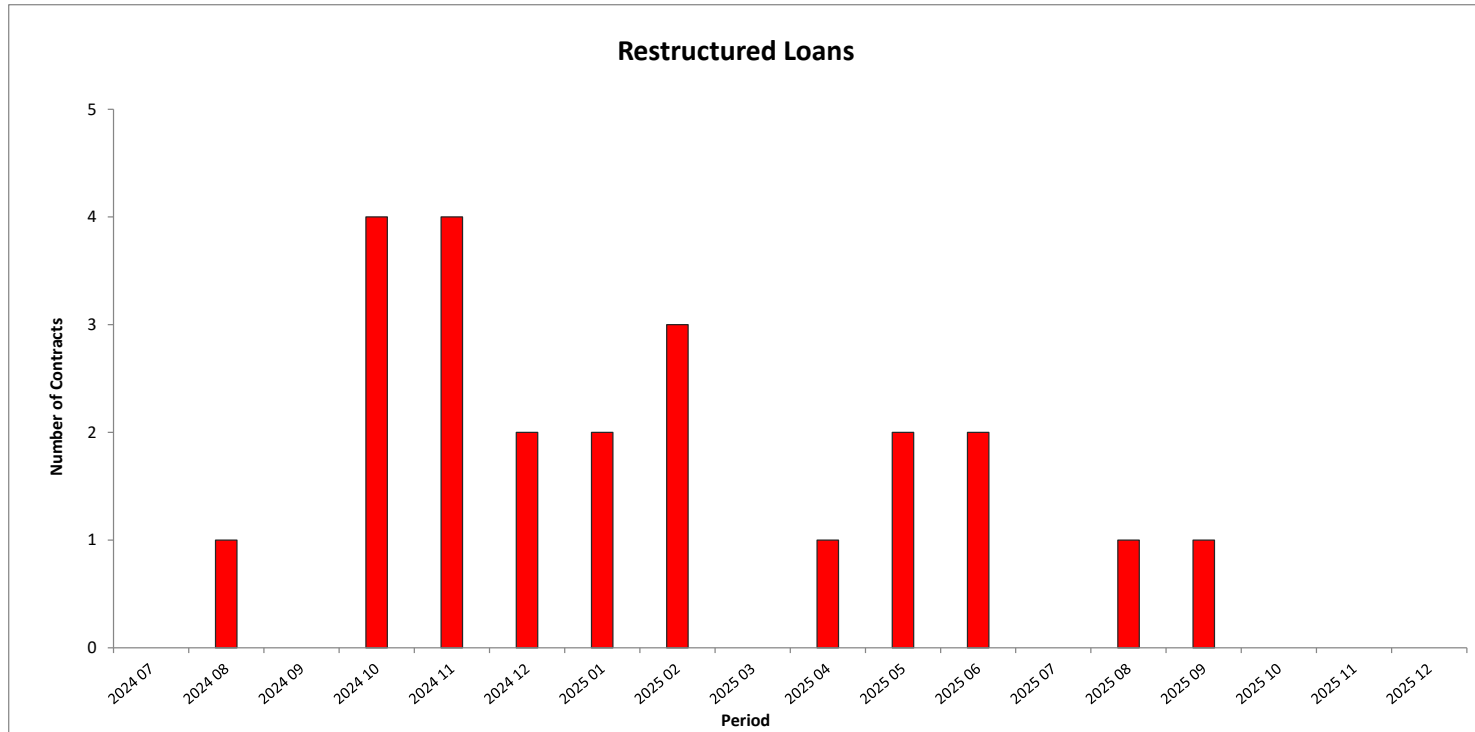
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11 465
2024 09	0	0
2024 10	4	106 716
2024 11	4	78 043
2024 12	2	10 565
2025 01	2	4 901
2025 02	3	32 105
2025 03	0	0
2025 04	1	40 143
2025 05	2	9 993
2025 06	2	86 575
2025 07	0	0
2025 08	1	8 991
2025 09	1	17 048
2025 10	0	0
2025 11		
2025 12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

Restructured

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23.b Restructured Loans

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



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24.a Dynamic Interest rate



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

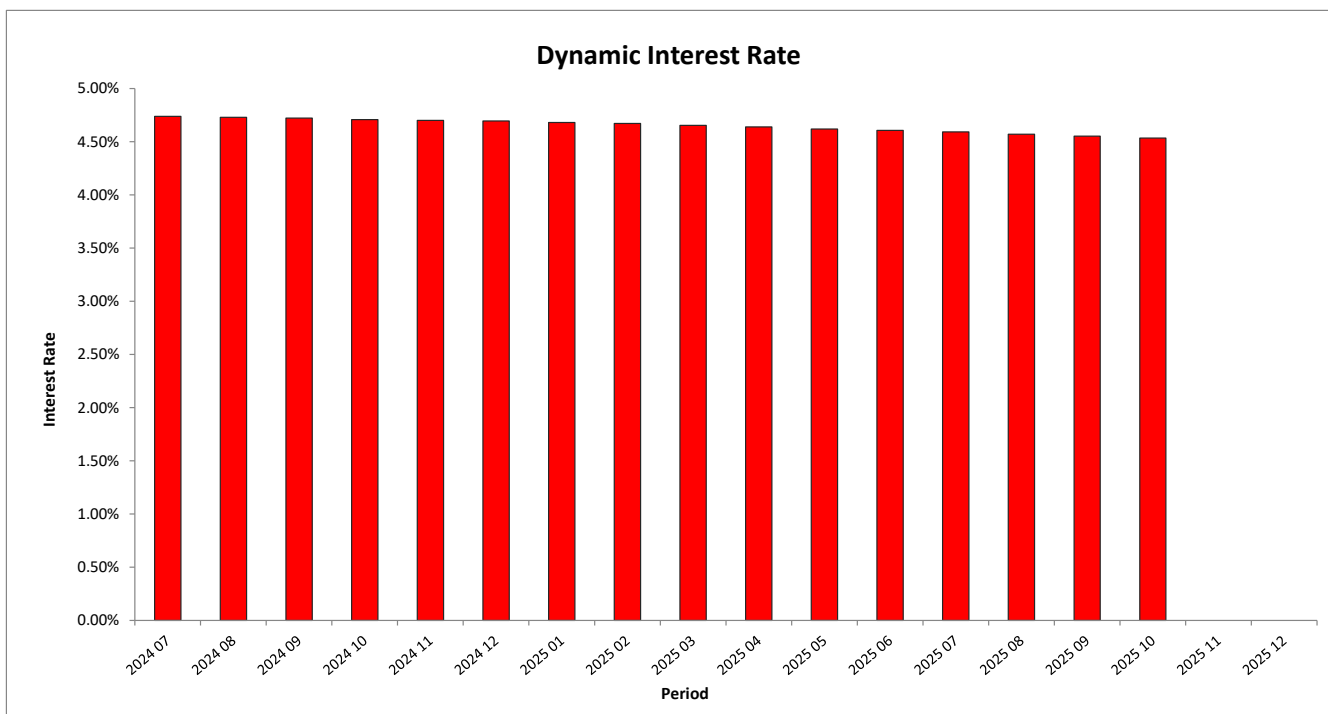
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390 666 760	4.74 %
2024 08	408 032 437	4.73 %
2024 09	408 729 706	4.72 %
2024 10	406 199 100	4.71 %
2024 11	408 439 235	4.70 %
2024 12	408 179 787	4.69 %
2025 01	394 847 033	4.68 %
2025 02	382 776 854	4.67 %
2025 03	369 714 379	4.65 %
2025 04	356 782 886	4.64 %
2025 05	344 141 826	4.62 %
2025 06	332 376 883	4.61 %
2025 07	319 483 200	4.59 %
2025 08	307 649 336	4.57 %
2025 09	295 102 503	4.55 %
2025 10	283 280 793	4.53 %
2025 11		
2025 12		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	16				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



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25.a Dynamic Pre-Payments



Reporting Date	27.11.2025		
Payment date	25.11.2025		
Period No	16		
Monthly Period	from	01.10.2025	to
Interest Period		28.10.2025	= 28 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2024 07	15 436 323	390 666 760	12.91 %
2024 08	6 239 492	408 032 437	16.88 %
2024 09	5 914 715	408 729 706	16.05 %
2024 10	7 338 464	406 199 100	19.65 %
2024 11	5 669 562	408 439 235	15.44 %
2024 12	5 641 502	408 179 787	15.38 %
2025 01	6 553 930	394 847 033	18.20 %
2025 02	6 230 349	382 776 854	17.87 %
2025 03	6 654 328	369 714 379	19.58 %
2025 04	5 907 705	356 782 886	18.16 %
2025 05	6 073 582	344 141 826	19.24 %
2025 06	5 324 662	332 376 883	17.62 %
2025 07	6 496 430	319 483 200	21.85 %
2025 08	5 919 718	307 649 336	20.80 %
2025 09	6 787 082	295 102 503	24.36 %
2025 10	5 928 632	283 280 793	22.42 %
2025 11			
2025 12			

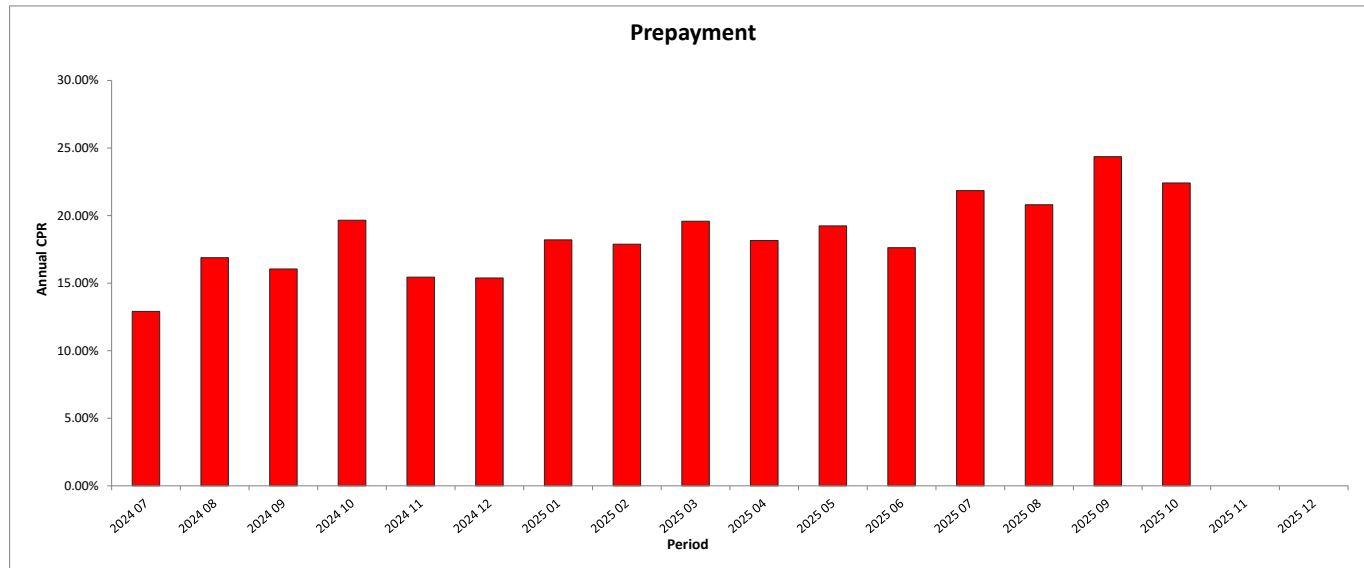
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	27.11.2025		
Payment date	25.11.2025		
Period No	16		
Monthly Period	01.10.2025		
Interest Period	from	28.10.2025	to 25.11.2025 = 28 days



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26. Delinquency



Reporting Date	27.11.2025					
Payment date	25.11.2025					
Period No	16					
Monthly Period	01.10.2025					
Interest Period	from	28.10.2025	to	25.11.2025	=	28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance	
2024	7	390 666 760	17 050	364 510 372	1 139	22 635 662	107	2 078 813	55	983 025	26	458 888	0	0	0	0	0	0	
	8	408 032 436	18 195	383 198 239	1 012	19 875 967	143	3 039 900	50	986 067	30	526 741	22	405 521	0	0	3	3 911	
	9	408 729 706	18 202	379 851 286	1 211	22 937 604	134	2 590 875	79	1 922 341	29	669 530	23	402 132	20	355 937	5	10 841	
	10	406 199 100	18 288	376 190 654	1 147	22 275 983	250	4 158 590	72	1 329 265	62	1 478 938	17	432 021	18	333 648	23	403 672	
	11	408 439 235	18 564	377 297 310	1 046	20 652 400	290	5 289 144	161	2 505 163	62	1 077 956	55	1 289 349	14	327 914	20	351 811	
	12	408 179 787	18 610	374 220 197	1 142	21 639 777	265	5 111 859	184	3 330 122	118	1 816 752	46	844 270	53	1 216 811	16	316 721	
2025	1	394 847 033	18 245	362 540 079	1 033	19 808 553	261	4 937 063	150	2 914 262	141	2 651 709	80	1 319 764	33	675 604	57	1 227 755	
	2	382 776 854	17 811	350 780 705	1 005	19 629 360	245	4 290 355	151	2 788 023	123	2 281 688	99	1 921 756	65	1 084 968	36	628 730	
	3	369 714 379	17 287	337 498 997	1 021	18 729 080	248	5 077 586	141	2 567 870	127	2 395 734	92	1 691 876	88	1 753 237	60	983 088	
	4	356 782 886	16 894	326 979 552	998	18 265 844	215	3 570 469	138	2 805 612	101	1 851 196	98	1 863 804	75	1 446 408	78	1 528 919	
	5	344 141 826	16 427	315 625 017	968	17 099 784	243	4 383 476	140	2 265 833	90	1 933 039	69	1 414 954	76	1 419 722	81	1 382 666	
	6	332 376 883	15 195	288 663 124	1 753	32 919 993	232	4 135 457	132	2 284 708	95	1 580 438	68	1 601 042	54	1 192 121	72	1 231 872	
	7	319 483 200	15 586	292 982 033	907	16 628 067	207	3 351 050	133	2 499 282	89	1 671 069	61	1 134 432	51	1 217 267	52	1 075 767	
	8	307 649 336	15 225	284 562 896	789	13 096 042	218	3 980 407	123	2 129 713	95	1 694 764	72	1 331 945	41	853 570	51	1 214 158	
	9	295 102 503	14 721	271 391 002	839	14 971 668	176	2 812 869	107	2 058 414	83	1 573 087	62	1 189 210	58	1 106 254	39	653 481	
	10	283 280 793	14 256	261 050 343	798	13 574 581	187	3 183 941	101	1 856 932	85	1 634 922	48	932 227	51	1 047 847	66	1 114 832	
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	14 752	8	70	70	14 682	2 072	2 142	12 611	780	2 922	11 831	6 955	9 876	4 876	0	9 876	4 876
2024 4	1 072 203	59				87 208	87 208	984 995	205 064	292 273	779 931	120 338	412 611	659 593	91 486	504 097	568 106
2025 1	2 839 323	153							116 998	116 998	2 722 324	386 366	503 365	2 335 958	393 353	896 718	1 942 605
2025 2	4 143 457	229										129 825	129 825	4 013 632	679 713	809 538	3 333 919
2025 3	2 943 407	142													90 554	90 554	2 852 852

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2025 Q4			2026 Q1			2026 Q2			2026 Q3			2026 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	14 752	8	0	9 876	4 876												
2024 4	1 072 203	59	17 996	522 093	550 110												
2025 1	2 839 323	153	134 484	1 031 202	1 808 121												
2025 2	4 143 457	229	169 446	978 984	3 164 473												
2025 3	2 943 407	142	286 912	377 467	2 565 940												
2025 4	1 114 832	66	27 202	27 202	1 087 630												
2026 1																	
2026 2																	
2026 3																	
2026 4																	
2027 1																	
2027 2																	
2027 3																	
2027 4																	

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28. Priority of Payments - Revenue



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 071 644.89	EUR
Senior Expenses	-	707.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	641 333.21	EUR
Tranche A Loan Interest to Issuer	-	120 661.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	8 789.00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	10 344.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6 272.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	25 219.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	1 258 319.68	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	+	2 639 875.30	EUR
Senior Expenses	-	687.00	EUR
Issuer swap interest to swap counterparty	-	641 333.21	EUR
Interest Class A Notes	-	506 986.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	25 110.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	24 066.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	11 472.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	31 285.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	1 398 936.09	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

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29. Priority of Payments - Redemption



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	10 706 878.52	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	-	10 706 878.52	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 105 814.61	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iv) Principal Payments on Class D Notes	-	-	EUR
(v) Principal Payments on Class E Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	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	-	-	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
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Purchaser Priority of Payments - Revenue (aa)

Payment of residual fund as Deferred Purchase Price to Seller	-	-	EUR
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30. Transaction Costs



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	16	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	707.00					
Interest accrued for the Period	EUR	598 919.00	506 986.00	25 110.00	24 066.00	11 472.00	31 285.00
Cumulative Interest accrued	EUR	20 071 848.00	17 921 669.00	631 693.00	588 495.00	268 706.00	661 285.00
Interest Payments	EUR	598 919.00	506 986.00	25 110.00	24 066.00	11 472.00	31 285.00
Cumulative Interest Payments	EUR	20 071 848.00	17 921 669.00	631 693.00	588 495.00	268 706.00	661 285.00
Interest accrued on Subordinated Loan for the Period	EUR	-					
Cumulative Interest accrued on Subordinated Loan	EUR	46 081.00					
Unpaid Cumulative Interest accrued on Subordinated loan t	EUR	-					
Interest Payments on Subordinated Loan	EUR	-					
Cumulative Interest Payments on Subordinated Loan	EUR	46 081.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

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31. Swap Overview



Kimi 13|Front Swap

Party A
Party B

DZ Bank AG
SCF Rahoituspalvelut XIII DAC

Swap Notional	296 075 862
Interest Period Start	28.10.2025
Interest Period End	25.11.2025
Interest Days	28
Settlement Date	25.11.2025
Party A Floating Interest Rate	1.857 %
Party A Floating Rate Day Count Fraction	0.0778
Party A Interest Amount	EUR 427 632.24
Party B Fixed Rate	2.7850 %
Party B Fixed Rate Day Count Fraction	0.0778
Party B Interest Amount	EUR 641 333.21

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

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32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	16
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days