

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



| Index | Page |
|-------|------|
| 1 | 1 |
| 2 | 2 |
| 3 | 3 |
| 4 | 4 |
| 5 a | 5 |
| 5 b | 6 |
| 6 | 7 |
| 7 | 8 |
| 8 | 9 |
| 9 a | 10 |
| 9 b | 11 |
| 10 a | 12 |
| 10 b | 13 |
| 11 a | 14 |
| 11 b | 15 |
| 12 a | 16 |
| 12 b | 17 |
| 13 a | 18 |
| 13 b | 19 |
| 14 a | 20 |
| 14 b | 21 |
| 15 a | 22 |
| 15 b | 23 |
| 16 a | 24 |
| 16 b | 25 |
| 17 a | 26 |
| 17 b | 27 |
| 18 a | 28 |
| 18 b | 29 |
| 18 c | 30 |
| 18 d | 31 |
| 19 a | 32 |
| 19 b | 33 |
| 20 a | 34 |
| 20 b | 35 |
| 21 a | 36 |
| 21 b | 37 |
| 22 a | 38 |
| 22 b | 39 |
| 23 a | 40 |
| 23 b | 41 |
| 24 | 42 |
| 25 | 43 |
| 26 | 44 |
| 27 | 45 |
| 28 | 46 |
| 29 | 47 |
| 30 | 48 |
| 31 | 49 |
| 32 | 50 |

| | | |
|-----------------|-----------------|-------------------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | Following payment dates: 30/12/2024 |
| Period No | 4 | 27/01/2025 |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |
| Cut-Off date | 31/10/2024 | |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

1. Portfolio Information



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |

| | Current Period |
|---|--|
| Outstanding receivables | Aggregated Outstanding Principal Amount |
| Opening balance prior to replenishment | 419,988,289.58 EUR |
| Scheduled Loan Principal Repayments (+MC) | 6,047,054.11 EUR |
| Prepayments | 7,338,463.50 EUR |
| Deemed Collections / Repurchases | - EUR |
| Total Principal Payments Received in Period | 13,385,517.61 EUR |
| New Defaulted Auto Loans amt in Period | 403,671.53 EUR |
| Closing balance prior to replenishment | 406,199,100.07 EUR |
| Further Purchase Price due (Replenishment price of new assets) | 13,620,083.49 EUR |
| Re-investment Principal Ledger Closing Balance | 180,816.44 EUR |
| Closing Balance post replenishment | 419,819,183.93 EUR |
| Principal Recoveries on loans in default | 3,992.39 EUR |
| Total revenue collections | |
| Total Revenue Received in Period | 2,106,280.85 EUR |

| # Loans | |
|----------------------------------|---------------------|
| At beginning of period | 20,310 Loans |
| Replenished contracts | 724 Loans |
| Paid in Full | 433 Loans |
| Repurchased (Deemed Collections) | - Loans |
| New loans into default | 23 Loans |
| At end of period | 20,578 Loans |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



| | |
|-----------------|---|
| Reporting Date | 27/11/2024 |
| Payment date | 25/11/2024 |
| Period No | 4 |
| Monthly Period | 01/10/2024 |
| Interest Period | from 25/10/2024 to 25/11/2024 = 31 days |

Purchaser Available Revenue Receipts

Current Period

| | | |
|--|--------------|-----|
| a. Collections: Interest, fees, recoveries etc. | 2,110,273.24 | EUR |
| b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser | - | EUR |
| c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser | - | EUR |
| d. Interest earned by the Purchaser | 1,496.18 | 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 2,111,769.42 EUR

Issuer Available Revenue Receipts

| | | |
|---|--------------|-----|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 1,947,612.70 | EUR |
| b. Liquidity Reserve (in event of shortfall) | - | EUR |
| c. Amounts received under the Swap Agreement (if positive) | 1,122,975.00 | 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 | 42,787.83 | EUR |
| g. Liquidity Reserve Excess Amount | 9,850.85 | EUR |
| h. Any other net amount received by the Issuer | - | EUR |

Total Amount for Issuer Available Revenue Receipts 3,123,226.38 EUR

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



| | |
|-----------------|---|
| Reporting Date | 27/11/2024 |
| Payment date | 25/11/2024 |
| Period No | 4 |
| Monthly Period | 01/10/2024 |
| Interest Period | from 25/10/2024 to 25/11/2024 = 31 days |

Purchaser Available Redemption Receipts

Current Period

| | | |
|---|----------------------|------------|
| a. Collections: Principal payments, Deemed Collection | 13,385,517.61 | 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 | 11,710.79 | EUR |
| f. Any other net income amount received by the Purchaser | 403,671.53 | EUR |
| Total Amount for Purchaser Available Redemption Receipts | 13,800,899.93 | EUR |

Issuer Available Redemption Receipts

| | | |
|--|----------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | - | 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 | - | EUR |
| Total Amount for Issuer Available Redemption Receipts | - | EUR |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

4. Reserve Accounts



| | |
|-----------------|---|
| Reporting Date | 27/11/2024 |
| Payment date | 25/11/2024 |
| Period No | 4 |
| Monthly Period | 01/10/2024 |
| Interest Period | from 25/10/2024 to 25/11/2024 = 31 days |

Note Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 420,000,000.00 | EUR |
| End of Period | 420,000,000.00 | EUR |

Liquidity Balance

| | | | |
|-------------------------|---------|--------------|-----|
| Beginning of Period | 0.9 % | 3,624,300.00 | EUR |
| Cash Outflow | | 0.00 | EUR |
| Cash Inflow | | - | EUR |
| End of Period | 0.9 % * | 3,624,300.00 | EUR |
| Required Reserve Amount | 0.9 % * | 3,624,300.00 | EUR |

Expenses Advance

| | | |
|---------------------|--------------|-----|
| Beginning of Period | 3,793,513.00 | EUR |
| Interest paid | 52,640.68 | EUR |
| Principal Paid | - | EUR |
| End of Period | 3,793,513.00 | 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 | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |

Asset Balance

| | | |
|--|----------------|-----|
| Opening balance prior to replenishment | 419,988,289.58 | EUR |
| Closing balance prior to replenishment | 406,199,100.07 | EUR |
| Closing Balance post replenishment | 419,819,183.93 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|--|--------------------|----------------|---------------|
| Performing Receivables: | | | |
| Current | 376,190,653.61 | 92.61% | 18,288 |
| 1-29 days past due | 22,275,983.27 | 5.48% | 1,147 |
| Delinquent Receivables: | | | |
| 30-59 days past due | 4,158,590.41 | 1.02% | 250 |
| 60-89 days past due | 1,329,265.26 | 0.33% | 72 |
| 90-119 days past due | 1,478,938.18 | 0.36% | 62 |
| 120-149 days past due | 432,021.17 | 0.11% | 17 |
| 150-179 days past due | 333,648.17 | 0.08% | 18 |
| Total Performing and Delinquent | 406,199,100 | 100.00% | 19,854 |
| Current Period Defaults | 403,671.53 | | 23 |
| Cumulative Defaults | 418,423.80 | | 31 |
| Current Period Principal Recoveries | 3,992.39 | | |
| Cumulative Principal Recoveries | 4,062.39 | | |

Sequential Payment Trigger Event,

| | |
|--|-------|
| where [A], [B], [C] > 1.70% | NO |
| [A] Cumulative Net Loss Ratio, Payment Date | 0.10% |
| [B] Cumulative Net Loss Ratio, preceding Payment Date | 0.00% |
| [C] Cumulative Net Loss Ratio, second preceding Payment Date | 0.00% |

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

| | | |
|---|----------------|---------|
| [A] Aggregate Outstanding Asset Principal Amount | 419,819,183.93 | 100.06% |
| [B] Aggregate principal balance of Defaulted Contracts | 418,423.80 | |
| [C] Recoveries received on such Defaulted Contracts | 4,062.39 | |
| [D] Outstanding Asset Principal Amounts on the Note Issuance Date | 419,980,996.00 | |

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

| | | |
|--|-------|----|
| [A] Delinquency Ratio, Payment Date | 1.90% | NO |
| [B] Delinquency Ratio, preceding Payment Date | 1.45% | |
| [C] Delinquency Ratio, second preceding Payment Date | 1.22% | |

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

| | | |
|---|------|----|
| Principal Deficiency Ledger debit balance | 0.00 | NO |
|---|------|----|

or Servicer Termination Event

| | | |
|--|--|----|
| | | NO |
|--|--|----|

or Hedge Counterparty Downgrade Event

| | | |
|--|--|----|
| | | NO |
|--|--|----|

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [I] occurs

| | |
|---|----|
| [A] An Issuer Event of Default | NO |
| [B] A Servicer Termination Event | NO |
| [C] A change of control with respect to the Seller | NO |
| [D] the Seller becomes subject to Insolvency Proceedings | NO |
| [E] the Delinquency Ratio Rolling Average exceeds 3 per cent | NO |
| [F] the Cumulative Net Loss Ratio exceeds 0.5 per cent | NO |
| [G] on any preceding Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts in excess of 0.1 per cent. Of the Aggregate Outstanding Note Principal Amount | NO |
| [H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or | NO |
| [I] an Event of Default or an Additional Termination Event under the Hedge Agreement (each as defined therein) or a Hedge Counterparty Downgrade Event occurs and none of the remedies provided for in the Hedge Agreement are put in place within the timeframe required thereunder. | NO |

Pro Rata Trigger Event, where [A] / [B] ≥ 16%

| | | |
|------------------------------|---------------|----|
| | 6.81% | NO |
| [A] [1] + [2] + [3] + [4] | 28,600,000.00 | |
| Class B Principal Amount [1] | 11,300,000.00 | |
| Class C Principal Amount [2] | 9,500,000.00 | |
| Class D Principal Amount [3] | 3,600,000.00 | |
| Class E Principal Amount [4] | 4,200,000.00 | |

| | |
|--|----------------|
| [B] Aggregated Outstanding Note Principal Amount | 420,000,000.00 |
|--|----------------|

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

5b. Concentration limits



| | | | |
|-----------------|-----------------|---------------|-----------|
| Reporting Date | 27/11/2024 | | |
| Payment date | 25/11/2024 | | |
| Period No | 4 | | |
| Monthly Period | 01/10/2024 | | |
| Interest Period | from 25/10/2024 | to 25/11/2024 | = 31 days |

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

| | |
|--|----------|
| Weighted average interest rate (min 4..35%) | 4.71% |
| Weighted average months to maturity (max 60) | 53.16* |
| Used Vehicles (max 75%) | 63.57% |
| Balloon Loans (max 73%) | 72.02% |
| Balloon Installments (max 28%)** | 29.09% |
| Corporate Borrowers (max 11%) | 10.60% |
| IRB (min 95%) | 95.61%** |

* Bucket-based as found in IR

** As of last replenishment

*** Portfolio is improving from pre replenishment situation (Portfolio pre value 29,68%)

Top-10 Exposures:

| Balance | # Loans | Portion |
|-------------------------|---------|--------------|
| 244,766.51 | 1 | 0.06% |
| 189,105.14 | 4 | 0.05% |
| 174,695.58 | 1 | 0.04% |
| 166,376.18 | 3 | 0.04% |
| 153,595.92 | 1 | 0.04% |
| 151,295.92 | 1 | 0.04% |
| 150,553.27 | 1 | 0.04% |
| 148,994.02 | 2 | 0.04% |
| 144,416.35 | 1 | 0.03% |
| 144,360.58 | 1 | 0.03% |
| Total (max 0,6%) | | 0.40% |

* Post Replenishment

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

6. Note Principal



| | | | | |
|-----------------|------------|------------|----|----------------------|
| Reporting Date | 27/11/2024 | | | |
| Payment date | 25/11/2024 | | | |
| Period No | 4 | | | |
| Monthly Period | 01/10/2024 | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 = 31 days |

Note Principal

| | Class A | Class B | Class C | Class D | Class E | |
|-------------------------|----------------|---------------|--------------|--------------|--------------|-----|
| Beginning of Period | 391,400,000.00 | 11,300,000.00 | 9,500,000.00 | 3,600,000.00 | 4,200,000.00 | EUR |
| Sequential Amortization | - | - | - | - | - | EUR |
| Pro Rata Amortization | - | - | - | - | - | EUR |
| End of Period | 391,400,000.00 | 11,300,000.00 | 9,500,000.00 | 3,600,000.00 | 4,200,000.00 | EUR |

Principal Deficiency Sub-Ledger

| | | | | | | |
|----------------------------|---|---|---|---|------------|-----|
| Beginning of Period | - | - | - | - | - | EUR |
| Principal Addition Amounts | - | - | - | - | - | EUR |
| Debit PDL | - | - | - | - | 403,671.53 | EUR |
| Credit PDL | - | - | - | - | 403,671.53 | EUR |
| End of Period | - | - | - | - | - | EUR |

Net Note Principal

| | | | | | | |
|---------------------|----------------|---------------|--------------|--------------|--------------|-----|
| Beginning of Period | 391,400,000.00 | 11,300,000.00 | 9,500,000.00 | 3,600,000.00 | 4,200,000.00 | EUR |
| End of Period | 391,400,000.00 | 11,300,000.00 | 9,500,000.00 | 3,600,000.00 | 4,200,000.00 | EUR |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

7. Outstanding Notes

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 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 | 420,000,000.00 | 391,400,000.00 | 11,300,000.00 | 9,500,000.00 | 3,600,000.00 | 4,200,000.00 |
| Available Distribution Amount | - | - | - | - | - | - |
| Amortisation | - | - | - | - | - | - |
| Redemption per Class | - | - | - | - | - | - |
| Redemption per Note | - | - | - | - | - | - |
| Outstanding Closing Balance | | 391,400,000.00 | 11,300,000.00 | 9,500,000.00 | 3,600,000.00 | 4,200,000.00 |
| Net Outstanding Closing 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 |
| Current Tranching | 100% | 93.19% | 2.69% | 2.26% | 0.86% | 1.00% |
| Current Pool Factor | | 1.00 | 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 | | 31 | 31 | 31 | 31 | 31 |
| Principal Outstanding per Note Beginning of Period | | 100,000.00 | 100,000.00 | 100,000.00 | 100,000.00 | 100,000.00 |
| >Principal Repayment per note | | - | - | - | - | - |
| Principal Outstanding per Note End of Period | | 100,000.00 | 100,000.00 | 100,000.00 | 100,000.00 | 100,000.00 |
| >Interest accrued for the period | | 317.32 | 353.49 | 387.93 | 460.26 | 932.15 |
| Interest Payment | 1,374,505.56 | 1,241,988.31 | 39,943.93 | 36,853.40 | 16,569.50 | 39,150.42 |
| Interest Payment per Note | | 317.32 | 353.49 | 387.93 | 460.26 | 932.15 |

| 3. Credit Enhancements | All Notes | Class A | Class B | Class C | Class D | Class E |
|---|-----------|---------|---------|---------|---------|---------|
| Initial total CE (Subordination) | | 6.81% | 4.12% | 1.86% | 1.00% | 0.00% |
| Initial total CE (Subordination, incl. Liquidity Reserve) | | 7.67% | 4.98% | 1.86% | 1.00% | 0.00% |
| Current CE (Subordination incl. Excess Spread) | | 6.81% | 4.12% | 1.86% | 1.00% | 0.00% |
| Current CE (Subordination, incl. Liquidity Reserve and Excess Spread) | | 7.67% | 4.98% | 1.86% | 1.00% | 0.00% |
| Current CE (Subordination) | | 6.81% | 4.12% | 1.86% | 1.00% | 0.00% |
| Current CE (Subordination, incl. Liquidity Reserve) | | 7.67% | 4.98% | 1.86% | 1.00% | 0.00% |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 27/11/2024
Payment date 25/11/2024
Period No 4
Monthly Period 01/10/2024 to 25/11/2024 = 31 days
Interest Period : 25/10/2024



| Rating Triggers | | | | | | | | | | | | |
|------------------------------|---|--|------------|-------------------------------------|----------|-------------------------------------|-----------|-------------------------------------|----------|-------------------------------------|-------------------|--|
| Transaction Role | Counterparty | | Short Term | | | | Long Term | | | | Trigger breached? | Summary of Contractual Requirements if Rating Trigger Breach |
| | | | Fitch | | S&P | | Fitch | | S&P | | | |
| | | | 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 | F2 | 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. |

**SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |



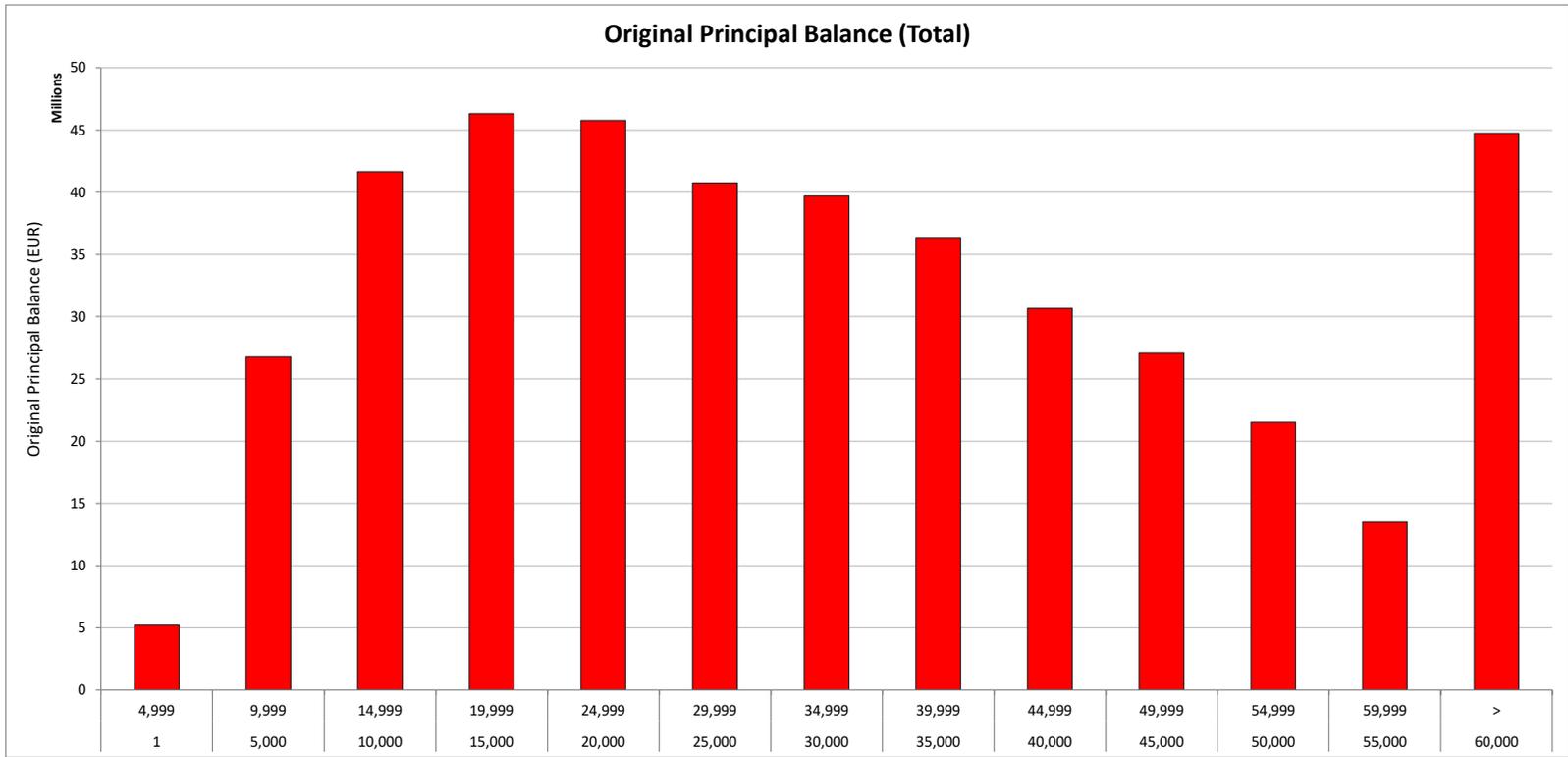
Original balance

| TOTAL | | | | | | | |
|--------|--------|--------|------------------|--------|------------------------|--------------|--|
| Min | Max | No | Original balance | % | WA mounths to maturity | WA seasoning | |
| 1 | 4,999 | 1,484 | 5,202,584 | 1.2 % | 30.6 | 9.1 | |
| 5,000 | 9,999 | 3,566 | 26,756,149 | 6.4 % | 47.7 | 8.0 | |
| 10,000 | 14,999 | 3,358 | 41,656,409 | 9.9 % | 54.7 | 8.0 | |
| 15,000 | 19,999 | 2,662 | 46,315,000 | 11.0 % | 57.0 | 7.9 | |
| 20,000 | 24,999 | 2,049 | 45,771,058 | 10.9 % | 57.8 | 7.9 | |
| 25,000 | 29,999 | 1,486 | 40,760,831 | 9.7 % | 57.4 | 8.0 | |
| 30,000 | 34,999 | 1,223 | 39,695,334 | 9.5 % | 57.3 | 7.9 | |
| 35,000 | 39,999 | 972 | 36,350,811 | 8.7 % | 58.6 | 7.5 | |
| 40,000 | 44,999 | 722 | 30,650,067 | 7.3 % | 57.9 | 8.2 | |
| 45,000 | 49,999 | 571 | 27,068,239 | 6.4 % | 57.8 | 8.4 | |
| 50,000 | 54,999 | 411 | 21,520,181 | 5.1 % | 58.4 | 8.4 | |
| 55,000 | 59,999 | 235 | 13,494,077 | 3.2 % | 57.8 | 8.6 | |
| 60,000 | > | 574 | 44,740,255 | 10.7 % | 60.2 | 7.6 | |
| Total | | 19,313 | 419,980,996 | 100% | 56.7 | 8.0 | |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |



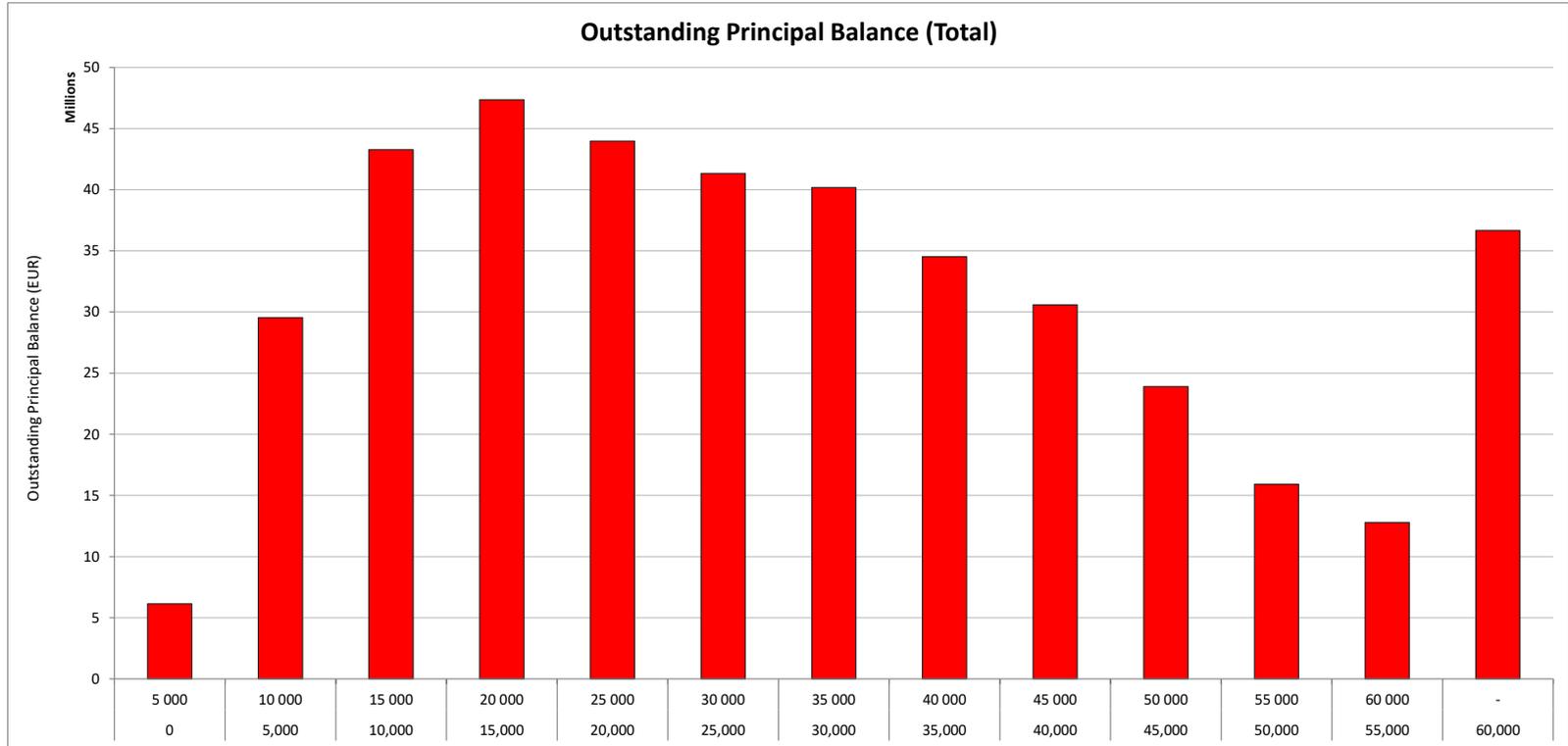
Outstanding balance

| TOTAL | | | | | | | |
|--------|--------|--------|---------------------|--------|-----------------------|--------------|--|
| Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| 0 | 5 000 | 1,854 | 6,137,911 | 1.51% | 29.1 | 13.5 | |
| 5,000 | 10 000 | 3,932 | 29,549,113 | 7.27% | 46.0 | 12.6 | |
| 10,000 | 15 000 | 3,485 | 43,280,495 | 10.65% | 52.4 | 12.5 | |
| 15,000 | 20 000 | 2,725 | 47,358,198 | 11.66% | 53.4 | 12.8 | |
| 20,000 | 25 000 | 1,965 | 43,970,378 | 10.82% | 54.5 | 12.6 | |
| 25,000 | 30 000 | 1,506 | 41,330,165 | 10.17% | 53.5 | 12.9 | |
| 30,000 | 35 000 | 1,238 | 40,176,417 | 9.89% | 54.0 | 12.7 | |
| 35,000 | 40 000 | 923 | 34,518,500 | 8.50% | 54.3 | 12.8 | |
| 40,000 | 45 000 | 721 | 30,596,803 | 7.53% | 54.4 | 13.4 | |
| 45,000 | 50 000 | 505 | 23,902,764 | 5.88% | 53.2 | 13.7 | |
| 50,000 | 55 000 | 306 | 15,921,590 | 3.92% | 55.9 | 13.1 | |
| 55,000 | 60 000 | 223 | 12,790,497 | 3.15% | 55.6 | 13.4 | |
| 60,000 | - | 471 | 36,666,269 | 9.03% | 56.3 | 12.6 | |
| Total | | 19,854 | 406,199,100 | 100% | 53.2 | 12.8 | |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

| | | | |
|-----------------|------------|------------|---------|
| Reporting Date | 27/11/2024 | | |
| Payment date | 25/11/2024 | | |
| Period No | 4 | | |
| Monthly Period | from | 01/10/2024 | to |
| Interest Period | from | 25/10/2024 | to |
| | | 25/11/2024 | = |
| | | | |
| | | | 31 days |



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

11.a Geographical Distribution



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |

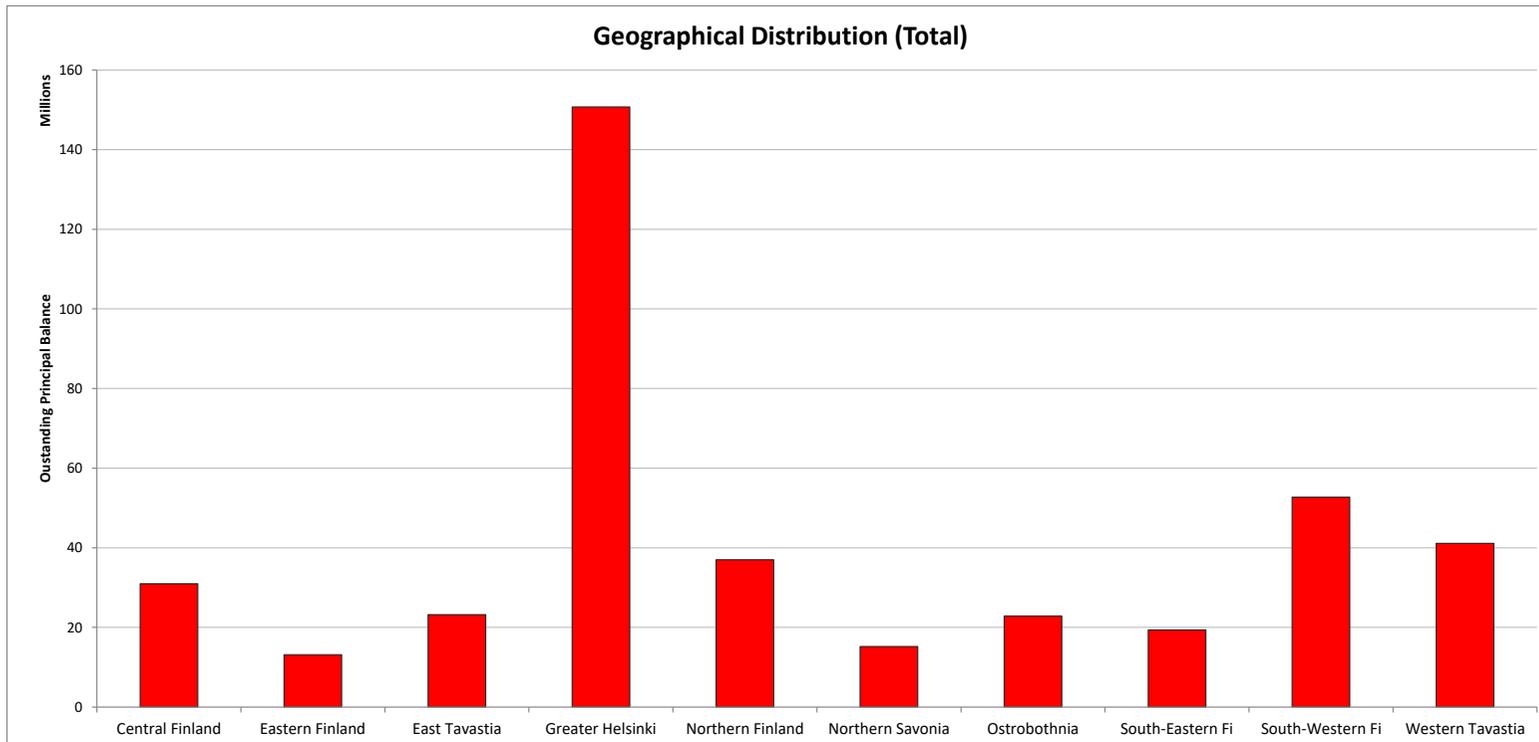
| TOTAL | | | | | |
|------------------|--------|---------------------|--------------------------|-----------------------|--------------|
| District | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |
| Central Finland | 1,615 | 30,935,287 | 7.62% | 52.8 | 12.8 |
| Eastern Finland | 692 | 13,117,539 | 3.23% | 53.7 | 12.4 |
| East Tavastia | 1,181 | 23,206,181 | 5.71% | 53.3 | 12.9 |
| Greater Helsinki | 6,589 | 150,748,720 | 37.11% | 53.1 | 13.3 |
| Northern Finland | 1,749 | 37,000,515 | 9.11% | 53.4 | 12.3 |
| Northern Savonia | 843 | 15,170,038 | 3.73% | 52.8 | 11.9 |
| Ostrobothnia | 1,354 | 22,827,957 | 5.62% | 52.9 | 12.2 |
| South-Eastern Fi | 1,076 | 19,360,160 | 4.77% | 53.0 | 12.6 |
| South-Western Fi | 2,660 | 52,709,917 | 12.98% | 53.7 | 12.5 |
| Western Tavastia | 2,095 | 41,122,786 | 10.12% | 52.9 | 12.9 |
| Total | 19,854 | 406,199,100 | 100% | 53.2 | 12.8 |

Geographic distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

| | | |
|-----------------|------------|------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from | 25/10/2024 |
| | to | 25/11/2024 |
| | = | 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.a Interest Rate

| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 27/11/2024 | | | | | |
| Payment date | 25/11/2024 | | | | | |
| Period No | 4 | | | | | |
| Monthly Period | 01/10/2024 | | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = | 31 days |



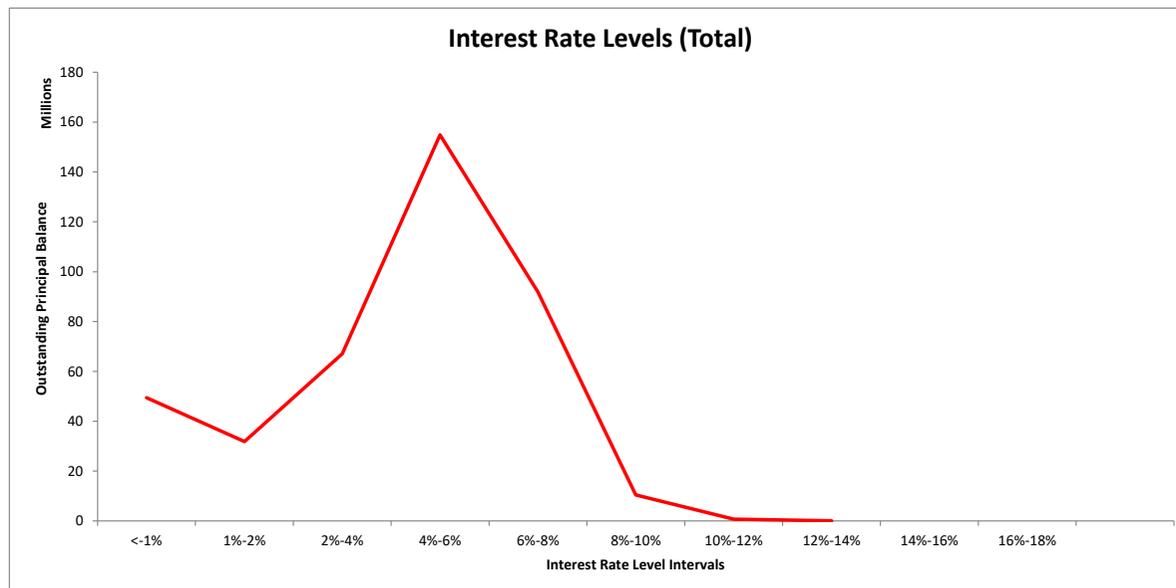
| TOTAL | | | | | | | |
|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|--|
| Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning | |
| 0% | 1% | 1,678 | 49,438,794 | 12.17% | 50.6 | 11.4 | |
| 1% | 2% | 980 | 31,863,170 | 7.84% | 48.8 | 18.4 | |
| 2% | 4% | 2,756 | 67,047,606 | 16.51% | 50.8 | 15.4 | |
| 4% | 6% | 6,648 | 154,870,304 | 38.13% | 54.8 | 12.1 | |
| 6% | 8% | 6,686 | 91,832,330 | 22.81% | 55.0 | 11.3 | |
| 8% | 10% | 1,034 | 10,420,787 | 2.57% | 54.0 | 10.9 | |
| 10% | 12% | 66 | 683,268 | 0.17% | 55.2 | 8.0 | |
| 12% | 14% | 6 | 42,841 | 0.01% | 56.8 | 6.4 | |
| 14% | 16% | | | | | | |
| 16% | 18% | | | | | | |
| 18% | - | | | | | | |
| Total | | 19,854 | 406,199,100 | 100% | 53.2 | 12.8 | |

Interest distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.b Interest Rate

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.a Remaining Terms



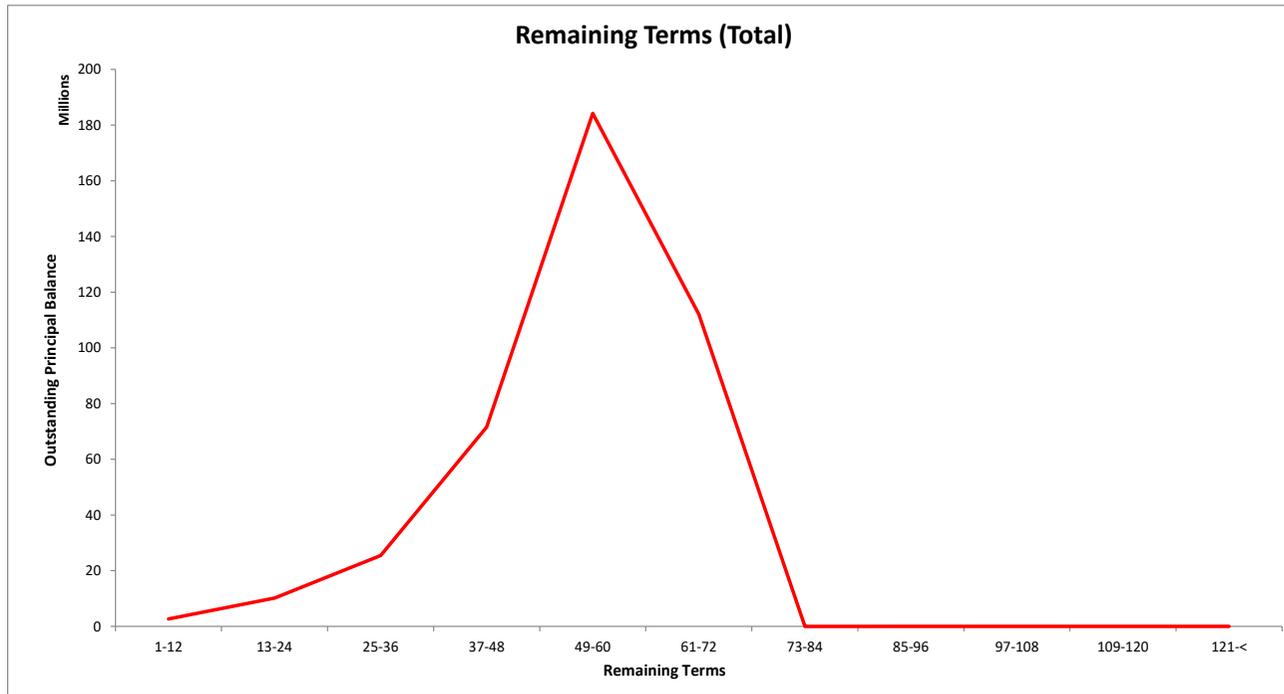
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |

| | | TOTAL | | | | | | |
|--------------------|--|-------|-------|--------|---------------------|-------------|-----------------------|--------------|
| | | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| Months to maturity | | 0 | 0 | 3 | 624 | 0.00% | 0.0 | 13.9 |
| | | 1 | 12 | 547 | 2,694,109 | 0.66% | 8.7 | 26.1 |
| | | 13 | 24 | 1,210 | 10,160,121 | 2.50% | 19.7 | 19.8 |
| | | 25 | 36 | 2,000 | 25,451,753 | 6.27% | 31.7 | 17.3 |
| | | 37 | 48 | 3,748 | 71,548,256 | 17.61% | 44.0 | 16.4 |
| | | 49 | 60 | 7,656 | 184,223,925 | 45.35% | 55.6 | 13.1 |
| | | 61 | 72 | 4,689 | 112,101,474 | 27.60% | 64.0 | 8.2 |
| | | 73 | 84 | 1 | 18,837 | 0.00% | 76.0 | 11.0 |
| | | 85 | 96 | | | | | |
| | | 97 | 108 | | | | | |
| | | 109 | 120 | | | | | |
| | | 121 | - | | | | | |
| | | | Total | 19,854 | | 406,199,100 | 100% | 53.2 |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.b Remaining Terms

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.a Seasoning



| | | | | | |
|-----------------|------------|------------|------------|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | to | 25/11/2024 | = | 31 days |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |

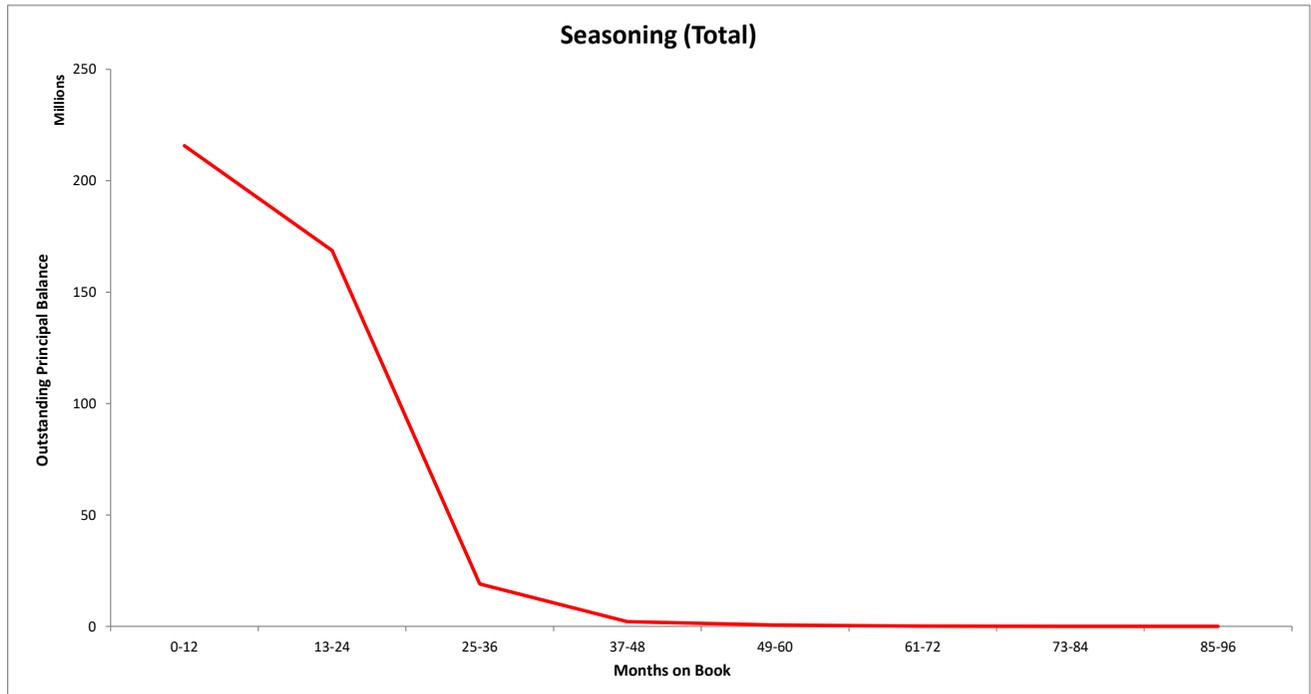
| | | TOTAL | | | | | | |
|----------------|-----|-------|--------|---------------------|--------------------------|-----------------------|--------------|------|
| | Min | Max | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning | |
| Months on book | 1 | 12 | 10,701 | 215,727,734 | 53.11% | 57.2 | 8.5 | |
| | 13 | 24 | 7,911 | 168,701,361 | 41.53% | 50.3 | 16.3 | |
| | 25 | 36 | 1,032 | 18,982,744 | 4.67% | 38.6 | 27.5 | |
| | 37 | 48 | 147 | 2,124,880 | 0.52% | 21.2 | 40.9 | |
| | 49 | 60 | 52 | 605,773 | 0.15% | 12.6 | 53.7 | |
| | 61 | 72 | 8 | 49,532 | 0.01% | 6.7 | 64.5 | |
| | 73 | 84 | 3 | 7,076 | 0.00% | 5.7 | 73.6 | |
| | 85 | 96 | | | | | | |
| | | | Total | 19,854 | 406,199,100 | 100% | 53.2 | 12.8 |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.b Seasoning



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | from | 01/10/2024 | to | 25/11/2024 | = 31 days |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

15.a Balloon loans



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |

Balloon loans in percent of portfolio

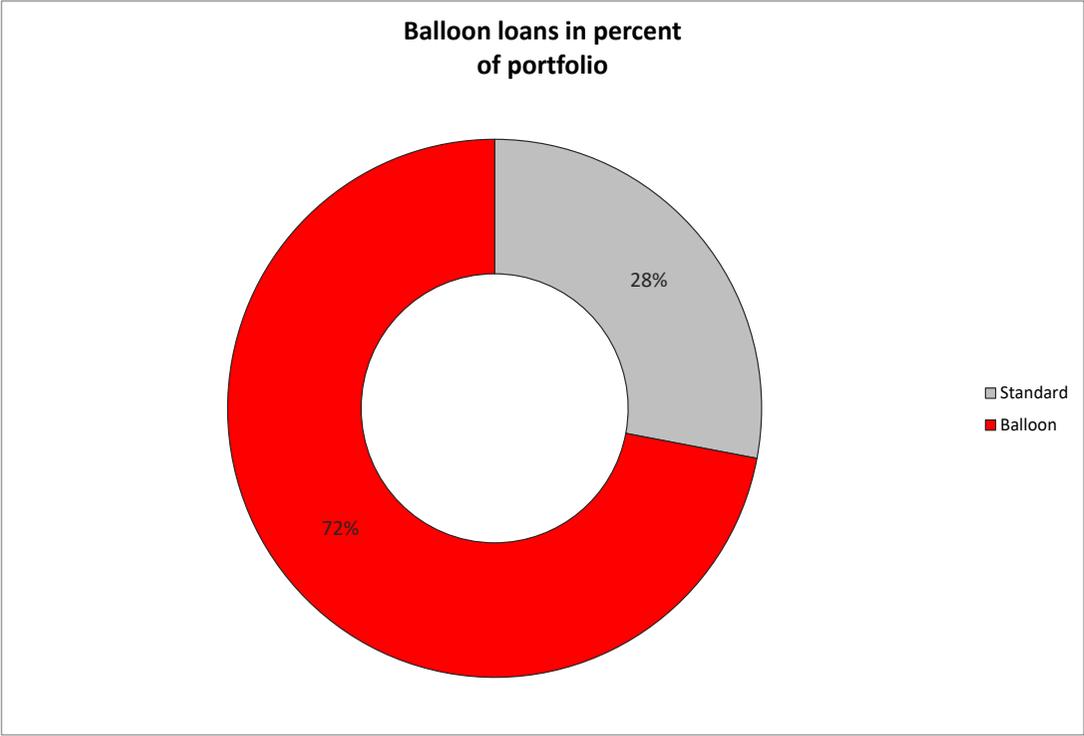
| TOTAL | | | | | | | |
|-----------|--------|---------------------|--------------------------|----------------|-------------------|-----------------------|--------------|
| Loan Type | No | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
| Standard | 9,687 | 113,650,102 | 28.0 % | 6,804 | 0.0 % | 48.8 | 11.8 |
| Balloon | 10,167 | 292,548,998 | 72.0 % | 118,150,229 | 40.4 % | 54.8 | 13.3 |
| Total | 19,854 | 406,199,100 | 100% | 118,157,033 | 29% | 53.2 | 12.8 |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

15.b Balloon loans



| | |
|-----------------|---|
| Reporting Date | 27/11/2024 |
| Payment date | 25/11/2024 |
| Period No | 4 |
| Monthly Period | 01/10/2024 |
| Interest Period | from 25/10/2024 to 25/11/2024 = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.a Number of loans per borrower



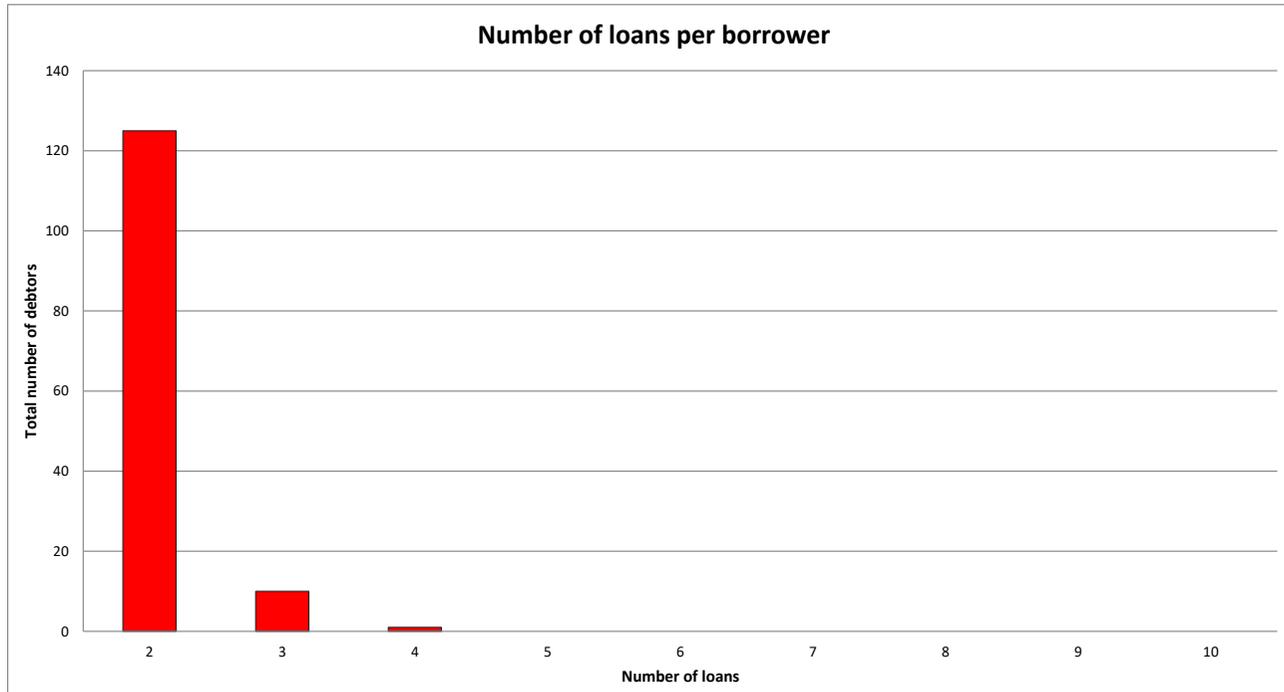
| | | | | | |
|-----------------|------------|----|------------|---|---------|
| Reporting Date | ##### | | | | |
| Payment date | ##### | | | | |
| Period No | 4 | | | | |
| Monthly Period | ##### | | | | |
| Interest Period | from ##### | to | 25/11/2024 | = | 31 days |

| TOTAL | | | | |
|------------------------------|-----------------------|-------------------------|---------------------|--------|
| | Total number of loans | Total number of debtors | Outstanding balance | % |
| Number of loans per borrower | 1 | 19,570 | 399,648,742 | 98.39% |
| | 2 | 125 | 5,450,505 | 1.34% |
| | 3 | 10 | 910,748 | 0.22% |
| | 4 | 1 | 189,105 | 0.05% |
| | 5 | | | |
| | 6 | | | |
| | 7 | | | |
| | 8 | | | |
| | 9 | | | |
| | 10 | | | |
| | Total: | 19,706 | 406,199,100 | 100% |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.b Number of loans per borrower

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.a Amortisation Profile



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |

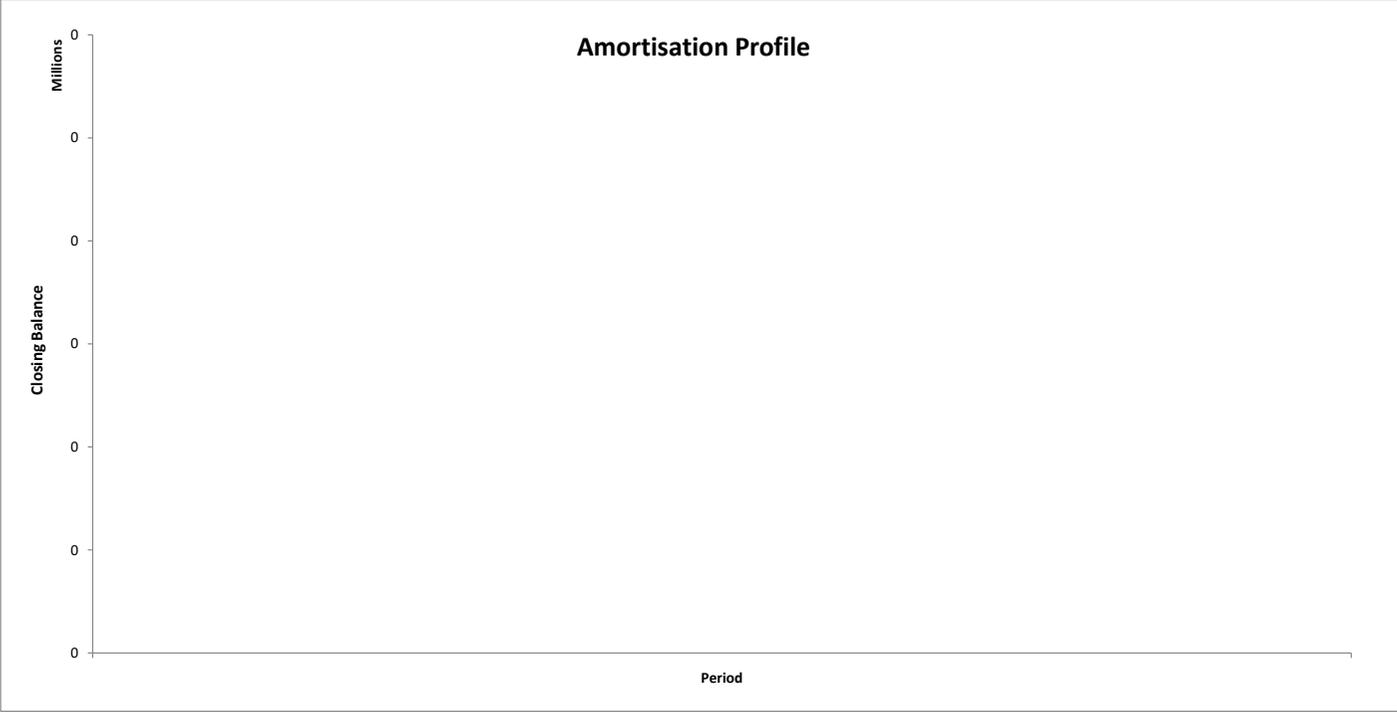
| TOTAL | | | | | | |
|--------|-----------------|-----------------|--------------|-----------|-------|------------|
| Period | Opening Balance | Closing Balance | Amortisation | Interest | Yield | Percentage |
| 1 | 406,199,100 | 400,195,826 | 6,003,274 | 1,595,369 | 4.82% | 98.52% |
| 2 | 400,195,826 | 394,727,142 | 5,468,684 | 1,573,027 | 4.82% | 97.20% |
| 3 | 394,727,142 | 389,330,916 | 5,396,226 | 1,549,057 | 4.81% | 95.87% |
| 4 | 389,330,916 | 383,916,823 | 5,414,093 | 1,526,930 | 4.81% | 94.54% |
| 5 | 383,916,823 | 378,421,486 | 5,495,337 | 1,505,444 | 4.81% | 93.19% |
| 6 | 378,421,486 | 372,889,602 | 5,531,884 | 1,483,760 | 4.81% | 91.82% |
| 7 | 372,889,602 | 367,360,960 | 5,528,642 | 1,461,800 | 4.81% | 90.46% |
| 8 | 367,360,960 | 361,834,790 | 5,526,170 | 1,439,973 | 4.81% | 89.10% |
| 9 | 361,834,790 | 356,326,318 | 5,508,472 | 1,418,066 | 4.81% | 87.75% |
| 10 | 356,326,318 | 350,802,450 | 5,523,868 | 1,396,269 | 4.80% | 86.39% |
| 11 | 350,802,450 | 345,231,796 | 5,570,654 | 1,374,362 | 4.80% | 85.01% |
| 12 | 345,231,796 | 339,626,871 | 5,604,925 | 1,352,309 | 4.80% | 83.63% |
| 13 | 339,626,871 | 334,024,715 | 5,602,156 | 1,330,039 | 4.80% | 82.25% |
| 14 | 334,024,715 | 328,464,700 | 5,560,015 | 1,307,888 | 4.80% | 80.88% |
| 15 | 328,464,700 | 322,867,134 | 5,597,566 | 1,285,807 | 4.80% | 79.51% |
| 16 | 322,867,134 | 317,357,545 | 5,509,589 | 1,263,770 | 4.80% | 78.15% |
| 17 | 317,357,545 | 311,859,788 | 5,497,757 | 1,241,663 | 4.80% | 76.80% |
| 18 | 311,859,788 | 306,267,906 | 5,591,882 | 1,219,719 | 4.80% | 75.42% |
| 19 | 306,267,906 | 300,582,755 | 5,685,151 | 1,197,517 | 4.79% | 74.02% |
| 20 | 300,582,755 | 295,100,656 | 5,482,099 | 1,174,967 | 4.79% | 72.67% |

Amortization profile (first 20 periods)

**SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report**

17.b Amortisation Profile

| | | | | | | |
|-----------------|------|------------|------------|------------|---|---------|
| Reporting Date | | | 27/11/2024 | | | |
| Payment date | | | 25/11/2024 | | | |
| Period No | | | 4 | | | |
| Monthly Period | | | 01/10/2024 | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = | 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.a Payment Holidays



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |

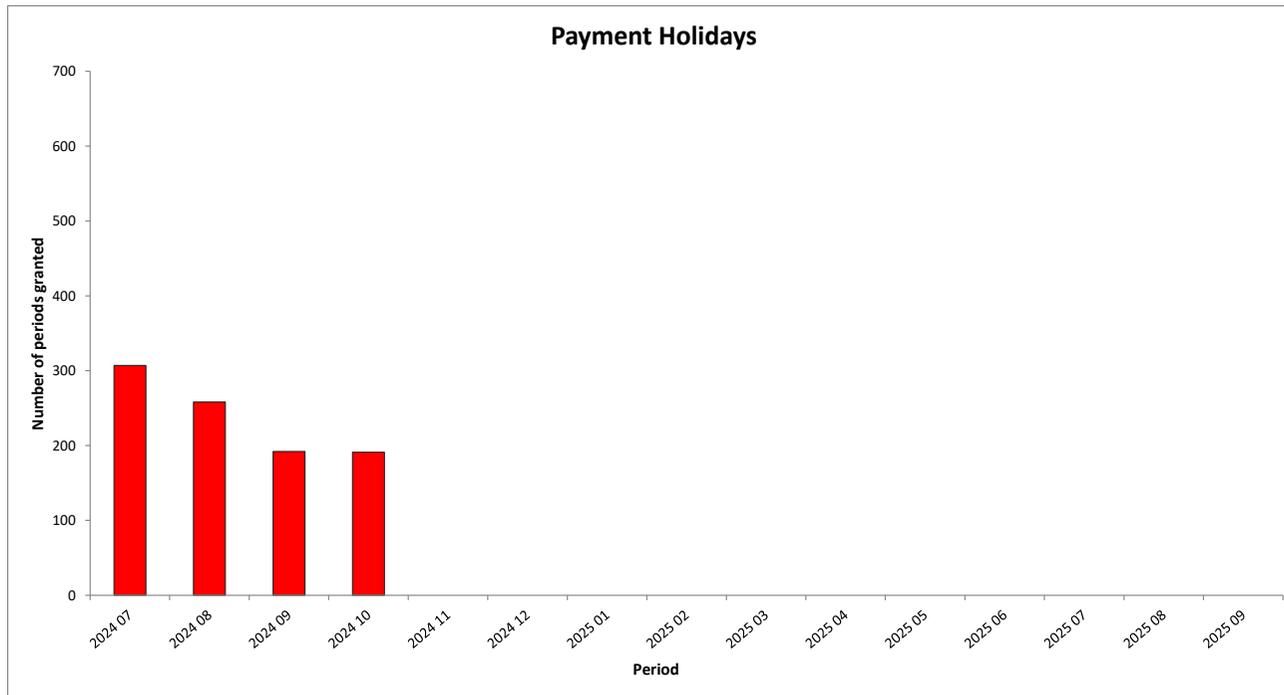
| TOTAL | | | | | |
|---------------|------------|---------------------------|-----------------|-------------------|--|
| Period | No | Number of periods granted | Sum of Payments | Closing Balance | |
| 2024 07 | 307 | 319 | 89,746 | 7,580,197 | |
| 2024 08 | 258 | 269 | 73,203 | 6,392,726 | |
| 2024 09 | 192 | 202 | 51,874 | 4,612,067 | |
| 2024 10 | 191 | 203 | 50,880 | 4,846,949 | |
| 2024 11 | | | | | |
| 2024 12 | | | | | |
| 2025 01 | | | | | |
| 2025 02 | | | | | |
| 2025 03 | | | | | |
| 2025 04 | | | | | |
| 2025 05 | | | | | |
| 2025 06 | | | | | |
| 2025 07 | | | | | |
| 2025 08 | | | | | |
| 2025 09 | | | | | |
| 2025 10 | | | | | |
| Total: | 948 | 993 | 265,703 | 23,431,940 | |

Payment Holiday

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.b Payment Holidays

| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 27/11/2024 | | | | | |
| Payment date | 25/11/2024 | | | | | |
| Period No | 4 | | | | | |
| Monthly Period | 01/10/2024 | | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = | 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



| | |
|-----------------|------------------------------------|
| Reporting Date | 27/11/2024 |
| Payment date | 25/11/2024 |
| Period No | 4 |
| Monthly Period | 01/10/2024 |
| Interest Period | from 25/10/2024 to ##### = 31 days |

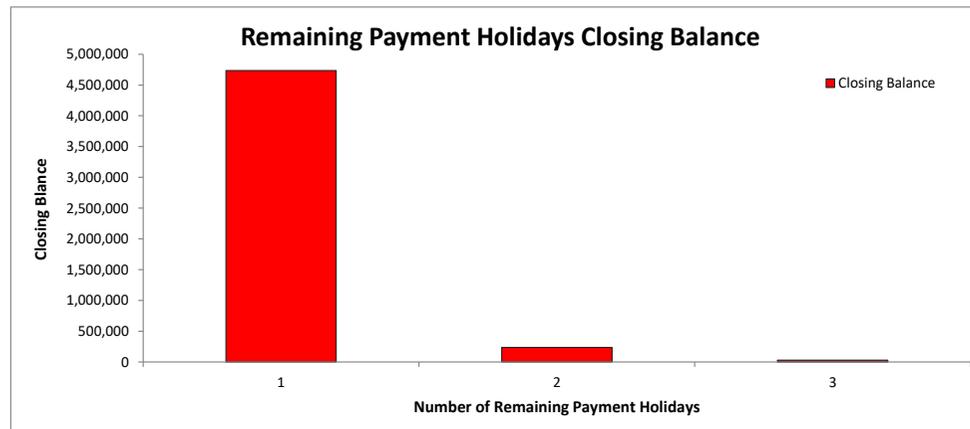
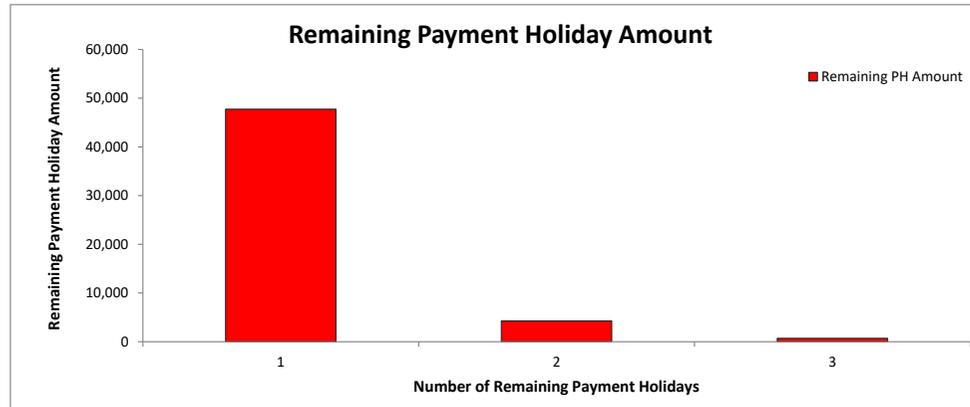
| TOTAL | | | |
|----------------------------------|-----------|-------------------------------|---------------------|
| Remaining Payment Holiday Months | Contracts | Remaining Payment Holiday Amt | Closing Balance Amt |
| 1 | 190 | 47,742 | 4,736,029 |
| 2 | 10 | 4,257 | 235,510 |
| 3 | 1 | 695 | 30,850 |
| Total | 201 | 52,694 | 5,002,389 |

Remaining PH's

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

19.a Downpayment



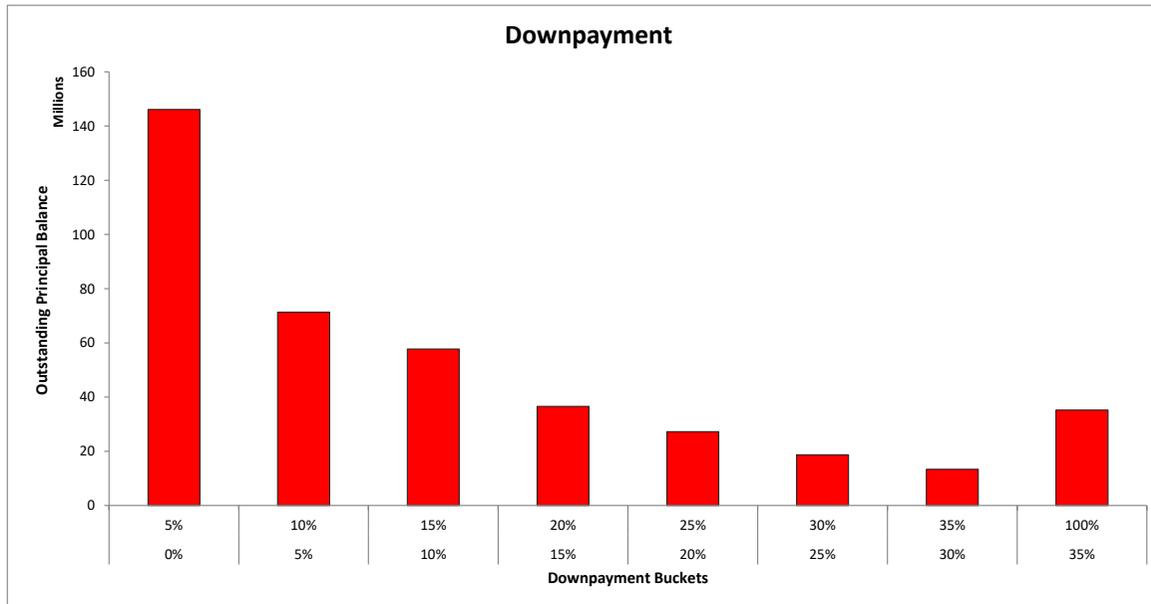
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |

| TOTAL | | | | | | | |
|---------------------|----------|----------|--------|---------------------|--------|-----------------------|--------------|
| Downpayment percent | Min (>=) | Max (<=) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | 0% | 5% | 7,219 | 146,116,046 | 35.97% | 55.3 | 12.6 |
| | 5% | 10% | 2,761 | 71,340,422 | 17.56% | 55.2 | 12.9 |
| | 10% | 15% | 2,511 | 57,768,279 | 14.22% | 52.8 | 13.4 |
| | 15% | 20% | 1,694 | 36,543,087 | 9.00% | 51.8 | 12.9 |
| | 20% | 25% | 1,267 | 27,207,878 | 6.70% | 51.1 | 13.3 |
| | 25% | 30% | 978 | 18,670,918 | 4.60% | 50.7 | 13.1 |
| | 30% | 35% | 728 | 13,354,768 | 3.29% | 50.0 | 12.8 |
| | 35% | 100% | 2,696 | 35,197,701 | 8.67% | 46.2 | 12.3 |
| | | Total | 19,854 | 406,199,100 | 100% | 53.2 | 12.8 |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

19.b Downpayment

| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 27/11/2024 | | | | | |
| Payment date | 25/11/2024 | | | | | |
| Period No | 4 | | | | | |
| Monthly Period | 01/10/2024 | | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = | 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.a Vehicle Condition



| | | |
|-----------------|------------|----------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from | 25/10/2024 |
| | to | 25/11/2024 = 31 days |

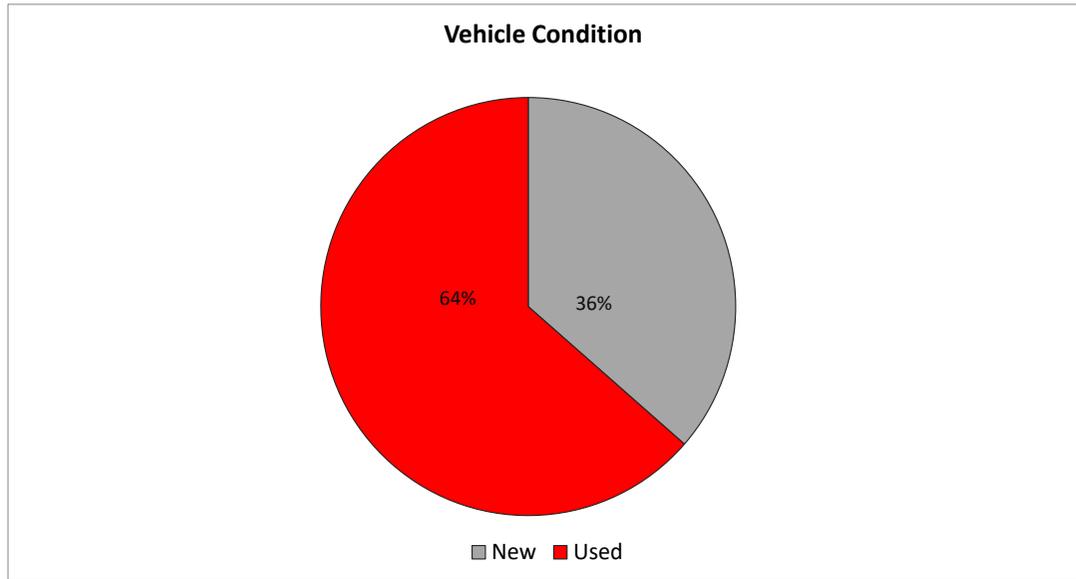
| Vehicle condition | TOTAL | | | | |
|-------------------|--------|---------------------|--------|-----------------------|--------------|
| | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| New | 4,377 | 147,993,059 | 36.43% | 50.9 | 13.6 |
| Used | 15,477 | 258,206,041 | 63.57% | 54.4 | 12.4 |
| Total | 19,854 | 406,199,100 | 100% | 53.2 | 12.8 |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.b Vehicle Condition



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.a Borrower Type



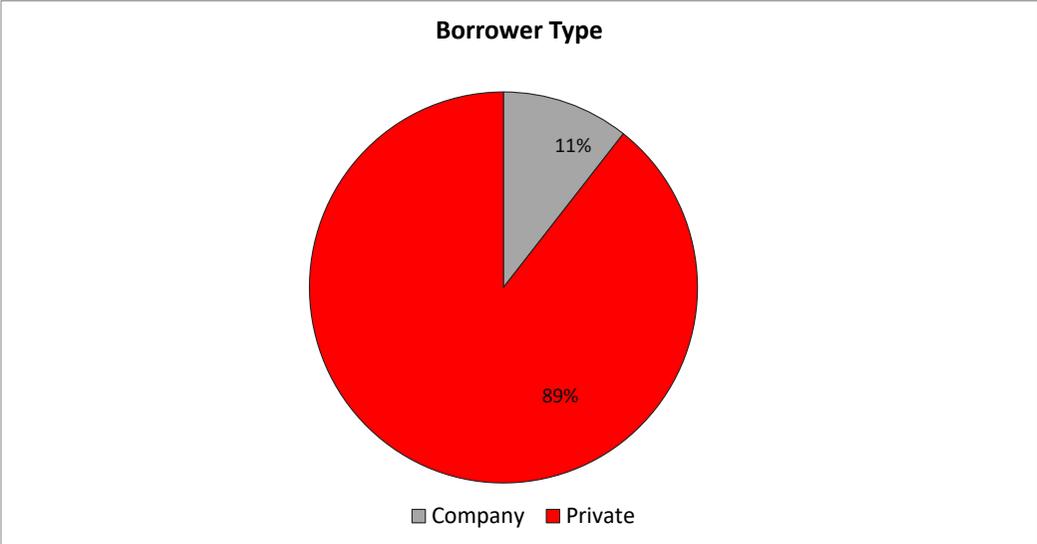
| | |
|-----------------|---|
| Reporting Date | 27/11/2024 |
| Payment date | 25/11/2024 |
| Period No | 4 |
| Monthly Period | 01/10/2024 |
| Interest Period | from 25/10/2024 to 25/11/2024 = 31 days |

| Borrower Type | TOTAL | | | | | |
|---------------|---------------|--------|---------------------|--------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 1,697 | 43,061,674 | 10.60% | 43.8 | 15.9 |
| | Private | 18,157 | 363,137,427 | 89.40% | 54.3 | 12.5 |
| | Total | 19,854 | 406,199,100 | 100% | 53.2 | 12.8 |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.b Borrower Type

| | |
|-----------------|---|
| Reporting Date | 27/11/2024 |
| Payment date | 25/11/2024 |
| Period No | 4 |
| Monthly Period | 01/10/2024 |
| Interest Period | from 25/10/2024 to 25/11/2024 = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.a Vehicle type

| | | | | | |
|-----------------|------------|------------|----|-----------------|--|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | ##### = 31 days | |

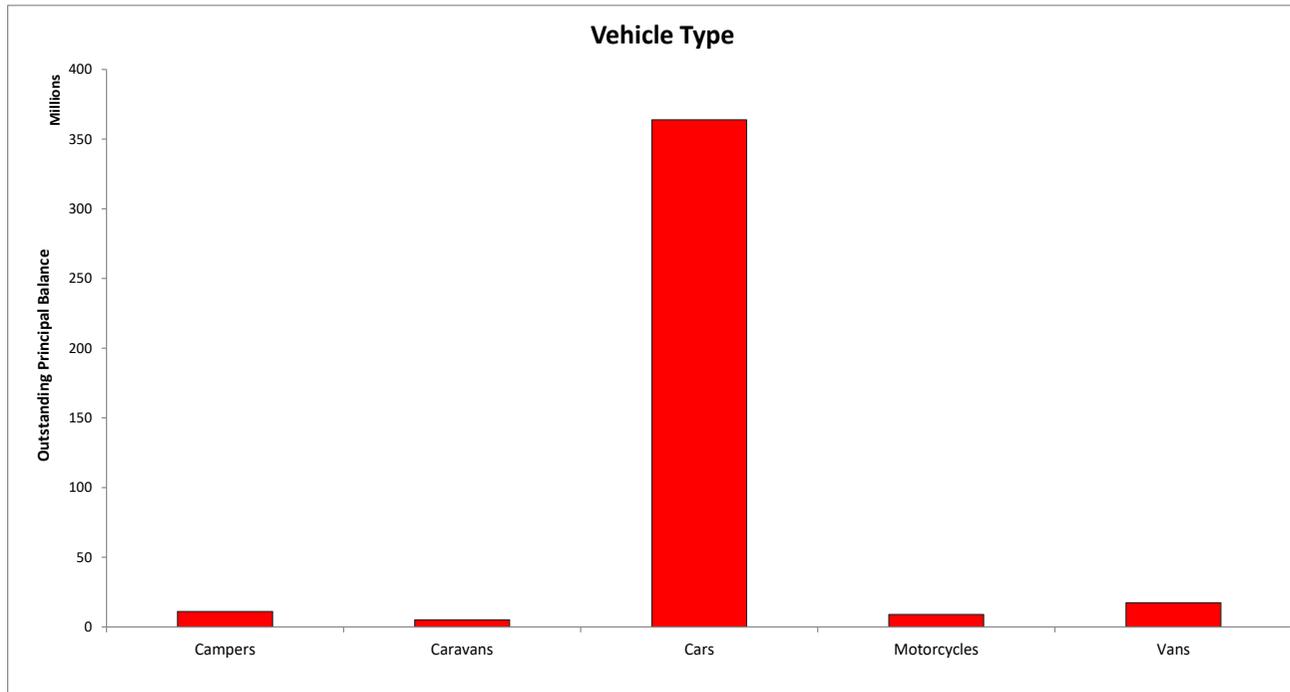


| TOTAL | | | | | | |
|--------------|---------------|---------------------|--------------------------|-----------------------|--------------|--|
| Vehicle type | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning | |
| Campers | 284 | 11,104,397 | 2.73% | 55.0 | 13.2 | |
| Caravans | 237 | 5,039,487 | 1.24% | 54.0 | 12.3 | |
| Cars | 17,441 | 363,852,498 | 89.57% | 53.4 | 12.8 | |
| Motorcycles | 803 | 8,891,778 | 2.19% | 50.5 | 11.8 | |
| Vans | 1,089 | 17,310,940 | 4.26% | 48.4 | 14.5 | |
| Total | 19,854 | 406,199,100 | 100% | 53.2 | 12.8 | |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.b Vehicle type

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

23.a Restructured Loans



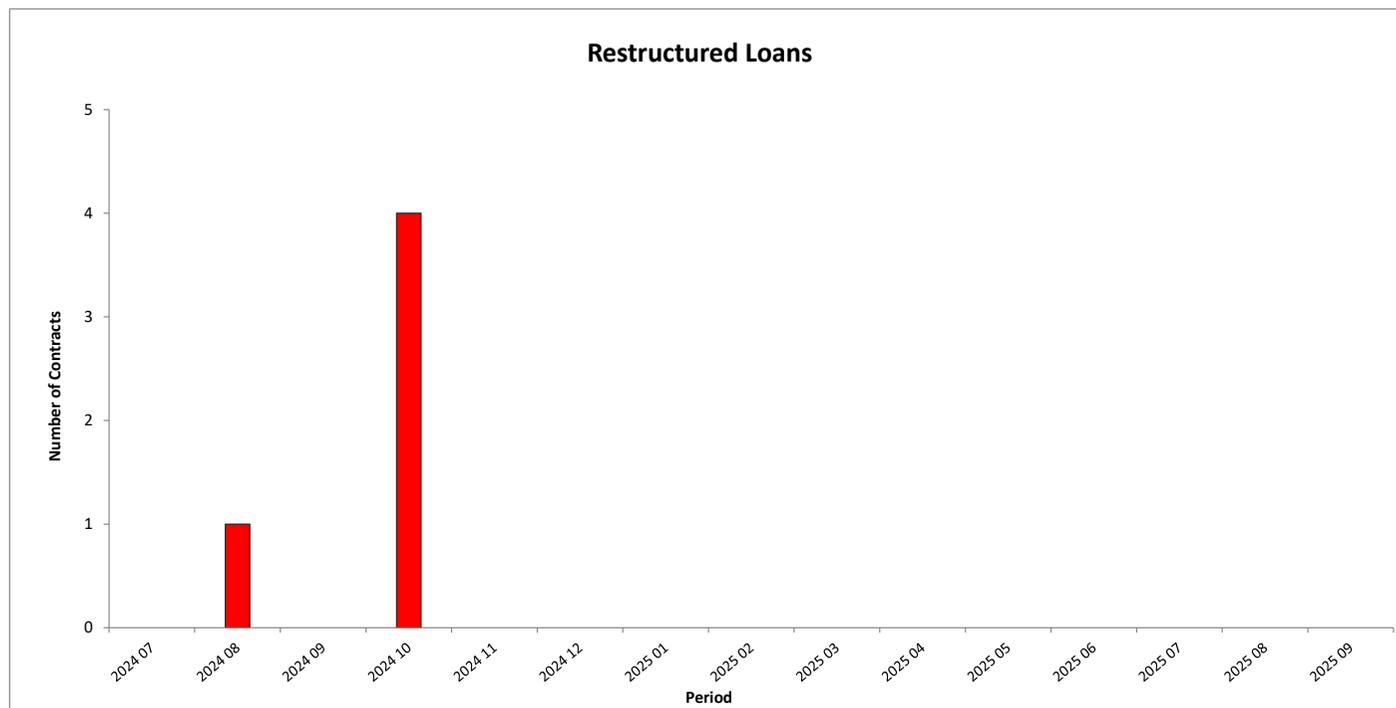
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |

| | TOTAL | | |
|--------------|---------|----|---------------------|
| | Period | No | Outstanding balance |
| Restructured | 2024 07 | 0 | 0 |
| | 2024 08 | 1 | 11,465 |
| | 2024 09 | 0 | 0 |
| | 2024 10 | 4 | 106,716 |
| | 2024 11 | | |
| | 2024 12 | | |
| | 2025 01 | | |
| | 2025 02 | | |
| | 2025 03 | | |
| | 2025 04 | | |
| | 2025 05 | | |
| | 2025 06 | | |
| | 2025 07 | | |
| 2025 08 | | | |
| 2025 09 | | | |
| | Total | 5 | 118,181 |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

23.b Restructured Loans

| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 27/11/2024 | | | | | |
| Payment date | 25/11/2024 | | | | | |
| Period No | 4 | | | | | |
| Monthly Period | 01/10/2024 | | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = | 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



| | | | |
|-----------------|------------|------------|--------------------|
| Reporting Date | 27/11/2024 | | |
| Payment date | 25/11/2024 | | |
| Period No | 4 | | |
| Monthly Period | from | 01/10/2024 | to |
| Interest Period | | 25/10/2024 | to ##### = 31 days |

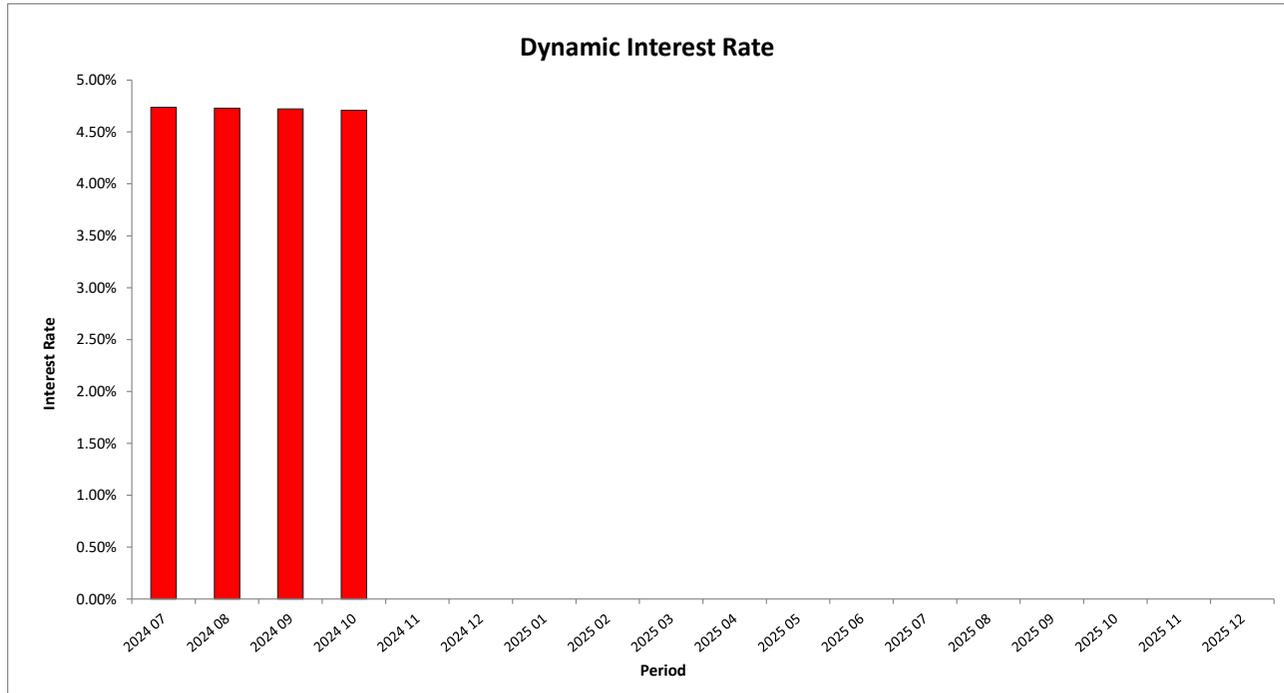
| TOTAL | | |
|---------|-----------------|------------------|
| Period | Closing balance | WA Interest rate |
| 2024 07 | 390,666,760 | 4.74% |
| 2024 08 | 408,032,437 | 4.73% |
| 2024 09 | 408,729,706 | 4.72% |
| 2024 10 | 406,199,100 | 4.71% |
| 2024 11 | | |
| 2024 12 | | |
| 2025 01 | | |
| 2025 02 | | |
| 2025 03 | | |
| 2025 04 | | |
| 2025 05 | | |
| 2025 06 | | |
| 2025 07 | | |
| 2025 08 | | |
| 2025 09 | | |
| 2025 10 | | |
| 2025 11 | | |
| 2025 12 | | |

Interest rate evolution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

| | | |
|-----------------|------------|------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from | 25/10/2024 |
| | to | 25/11/2024 |
| | = | 31 days |



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

25.a Dynamic Pre-Payments



| | | | |
|-----------------|------------|------------|--------------------|
| Reporting Date | 27/11/2024 | | |
| Payment date | 25/11/2024 | | |
| Period No | 4 | | |
| Monthly Period | from | 01/10/2024 | to |
| Interest Period | from | 25/10/2024 | to ##### = 31 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 | | | |
| 2024 12 | | | |
| 2025 01 | | | |
| 2025 02 | | | |
| 2025 03 | | | |
| 2025 04 | | | |
| 2025 05 | | | |
| 2025 06 | | | |
| 2025 07 | | | |
| 2025 08 | | | |
| 2025 09 | | | |
| 2025 10 | | | |
| 2025 11 | | | |
| 2025 12 | | | |
| 2026 01 | | | |
| 2026 02 | | | |
| 2026 03 | | | |
| 2026 04 | | | |
| 2026 05 | | | |
| 2026 06 | | | |
| 2026 07 | | | |
| 2026 08 | | | |

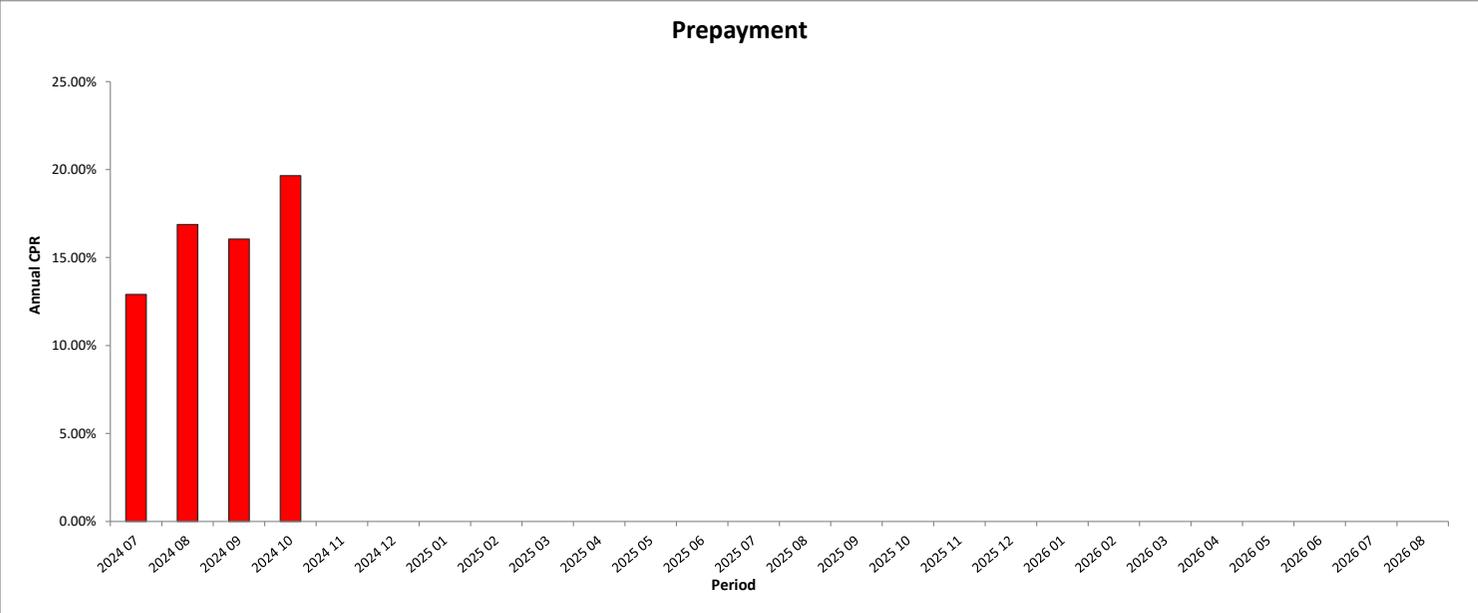
Dynamic Prepayment

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 27/11/2024 | | |
| Payment date | 25/11/2024 | | |
| Period No | 4 | | |
| Monthly Period | 01/10/2024 | | |
| Interest Period | from | 25/10/2024 | to 25/11/2024 = 31 days |



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

26. Delinquency



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |

| year | month | 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 | - | - | - | - | - | - |
| | 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 | - | - | 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 |
| 2025 | 11 | | | | | | | | | | | | | | | | | |
| | 12 | | | | | | | | | | | | | | | | | |
| | 1 | | | | | | | | | | | | | | | | | |
| | 2 | | | | | | | | | | | | | | | | | |
| | 3 | | | | | | | | | | | | | | | | | |
| | 4 | | | | | | | | | | | | | | | | | |
| | 5 | | | | | | | | | | | | | | | | | |
| | 6 | | | | | | | | | | | | | | | | | |
| | 7 | | | | | | | | | | | | | | | | | |
| | 8 | | | | | | | | | | | | | | | | | |
| | 9 | | | | | | | | | | | | | | | | | |
| | 10 | | | | | | | | | | | | | | | | | |
| 11 | | | | | | | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | | | | | | |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date 27/11/2024
 Payment date 25/11/2024
 Period No 4
 Monthly Period 01/10/2024
 Interest Period from 25/10/2024 to 25/11/2024 = 31 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 | 610 | 680 | 14,072 | | | | | | | | | |
| 2024 4 | 403,672 | 23 | | | | 3,382 | 3,382 | 400,289 | | | | | | | | | |
| 2025 1 | | | | | | | | | | | | | | | | | |
| 2025 2 | | | | | | | | | | | | | | | | | |
| 2025 3 | | | | | | | | | | | | | | | | | |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27/11/2024 | | | | |
| Payment date | 25/11/2024 | | | | |
| Period No | 4 | | | | |
| Monthly Period | 01/10/2024 | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = 31 days |

Purchaser Priority of Payments - Revenue

| | | | |
|---|---|--------------|-----|
| Purchaser Available Revenue Receipts | + | 2,111,769.42 | EUR |
| Senior Expenses | - | 917.00 | EUR |
| Servicing Costs | - | - | EUR |
| Credit the Issuer for the Issuer Swap Interest Amount | - | 1,007,241.67 | EUR |
| Tranche A Loan Interest to Issuer | - | 195,483.00 | EUR |
| Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche B Loan Interest to Issuer | - | 9,731.00 | EUR |
| Credit the Issuer the amount for the Reserve Account | - | - | EUR |
| Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche C Loan Interest to Issuer | - | 11,453.00 | EUR |
| Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche D Loan Interest to Issuer | - | 6,944.00 | EUR |
| Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche E Loan Interest to Issuer | - | 27,921.00 | EUR |
| Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount | - | 403,671.53 | EUR |
| Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider | - | 284,500.50 | EUR |
| Servicer Fee | - | 163,906.72 | |
| 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 | + | 3,123,226.38 | EUR |
| Senior Expenses | - | 667.00 | EUR |
| Issuer swap interest to swap counterparty | - | 1,007,241.67 | EUR |
| Interest Class A Notes | - | 1,241,988.00 | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class B Notes | - | 39,944.00 | 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 | - | 36,853.00 | EUR |
| Credit the Class C Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class D Notes | - | 16,570.00 | EUR |
| Credit the Class D Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class E Notes | - | 39,150.00 | EUR |
| Credit the Class E Principal Deficiency Sub-Ledger | - | 403,671.53 | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider | - | 284,500.50 | EUR |
| Interest and principal due to Expenses Advance Provider | - | 52,640.68 | EUR |
| Hedge Subordinated Amounts | - | - | EUR |
| 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 | + | 13,800,899.93 | 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 | | 13,620,083.49 | EUR |
| Balance to be Credited to the Reinvestment Principal Ledger | | 180,816.44 | EUR |
| <u>On and after the occurrence of the Revolving Period End Date</u> | | | |
| Principal Payments on Loan to Issuer | - | - | EUR |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Redemption

| | | | |
|--|---|---|-----|
| Issuer Available Redemption Receipts | + | - | 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 | - | - | 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 | - | - | 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 | 27/11/2024 | |
| Payment date | 25/11/2024 | |
| Period No | 4 | |
| Monthly Period | 01/10/2024 | |
| Interest Period | from 25/10/2024 | to 25/11/2024 = 31 days |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

30. Transaction Costs



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 27/11/2024 | | | | | |
| Payment date | 25/11/2024 | | | | | |
| Period No | 4 | | | | | |
| Monthly Period | 01/10/2024 | | | | | |
| Interest Period | from | 25/10/2024 | to | 25/11/2024 | = | 31 days |

| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D | Class E |
|---|----------|--------------|--------------|------------|------------|------------|------------|
| Senior Expenses | EUR | 917.00 | | | | | |
| Interest accrued for the Period | EUR | 1,374,505.00 | 1,241,988.00 | 39,944.00 | 36,853.00 | 16,570.00 | 39,150.00 |
| Cumulative Interest accrued | EUR | 8,891,770.00 | 8,061,551.00 | 256,341.00 | 234,403.00 | 103,863.00 | 235,612.00 |
| Interest Payments | EUR | 1,374,505.00 | 1,241,988.00 | 39,944.00 | 36,853.00 | 16,570.00 | 39,150.00 |
| Cumulative Interest Payments | EUR | 8,891,770.00 | 8,061,551.00 | 256,341.00 | 234,403.00 | 103,863.00 | 235,612.00 |
| Interest accrued on Subordinated Loan for the Period | EUR | 963.00 | | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 46,081.00 | | | | | |
| Unpaid Cumulative Interest accrued on Subordinated loan t-1 | EUR | - | | | | | |
| Interest Payments on Subordinated Loan | EUR | 963.00 | | | | | |
| 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

30. Swap Overview



| | |
|-----------------|---|
| Reporting Date | 27/11/2024 |
| Payment date | 25/11/2024 |
| Period No | 4 |
| Monthly Period | 01/10/2024 |
| Interest Period | from 25/10/2024 to 25/11/2024 = 31 days |

Kimi 13 | Front Swap

| Party A | DZ Bank AG |
|--|-------------------------------|
| Party B | SCF Rahoituspalvelut XIII DAC |
| Swap Notional | 420,000,000 |
| Interest Period Start | 25/10/2024 |
| Interest Period End | 25/11/2024 |
| Interest Days | 31 |
| Settlement Date | 25/11/2024 |
| Party A Floating Interest Rate | 3.10500 % |
| Party A Floating Rate Day Count Fraction | 0.0861 |
| Party A Interest Amount | EUR 1,122,975.00 |
| Party B Fixed Rate | 2.78500 % |
| Party B Fixed Rate Day Count Fraction | 0.0861 |
| Party B Interest Amount | EUR 1,007,241.67 |

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

| | |
|-----------------|---|
| Reporting Date | 27/11/2024 |
| Payment date | 25/11/2024 |
| Period No | 4 |
| Monthly Period | 01/10/2024 |
| Interest Period | from 25/10/2024 to 25/11/2024 = 31 days |