

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	27/02/2025				
Payment date	25/02/2025		Following payment dates:	25/03/2025	
Period No	7			25/04/2025	
Monthly Period	01/01/2025				
Interest Period	from 27/01/2025	to	25/02/2025	=	29 days
Cut-Off date	31/01/2025				

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	27/02/2025		
Payment date	25/02/2025		
Period No	7		
Monthly Period	01/01/2025		
Interest Period	from	27/01/2025	to 25/02/2025 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	408,179,786.77 EUR
Scheduled Loan Principal Repayments (+MC)	5,501,624.97 EUR
Prepayments	6,553,929.63 EUR
Deemed Collections / Repurchases	49,443.38 EUR
Total Principal Payments Received in Period	12,104,997.98 EUR
New Defaulted Auto Loans amt in Period	1,227,755.31 EUR
Closing balance prior to replenishment	394,847,033.48 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	394,847,033.48 EUR
Principal Recoveries on loans in default	23,281.88 EUR
Total revenue collections	
Total Revenue Received in Period	1,991,059.24 EUR

# Loans	
At beginning of period	20,418 Loans
Replenished contracts	- Loans
Paid in Full	417 Loans
Repurchased (Deemed Collections)	1 Loans
New loans into default	57 Loans
At end of period	19,943 Loans

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from 27/01/2025	to	25/02/2025	=	29 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	2,014,341.12	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	3,473.69	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 **2,017,814.81** **EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	2,016,078.82	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	905,875.67	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	34,097.59	EUR
g. Liquidity Reserve Excess Amount	114,882.87	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **3,070,934.95** **EUR**

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27/02/2025
Payment date	25/02/2025
Period No	7
Monthly Period	01/01/2025
Interest Period	from 27/01/2025 to 25/02/2025 = 29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12,104,997.98	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	12,104,997.98	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12,104,997.98	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	1,015,963.90	EUR
Total Amount for Issuer Available Redemption Receipts	13,120,961.88	EUR

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	27/02/2025
Payment date	25/02/2025
Period No	7
Monthly Period	01/01/2025
Interest Period	from 27/01/2025 to 25/02/2025 = 29 days

Note Balance

Beginning of Period	408,179,786.77	EUR
End of Period	395,058,824.89	EUR

Liquidity Balance

Beginning of Period	0.9 %	3,624,300.00	EUR
Cash Outflow		106,381.92	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	3,517,918.08	EUR
Required Reserve Amount	0.9 % *	3,517,918.08	EUR

Expenses Advance

Beginning of Period	3,749,724.62	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	3,749,724.62	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



Asset Balance

Opening balance prior to replenishment	408,179,786.77	EUR
Closing balance prior to replenishment	394,847,033.48	EUR
Closing Balance post replenishment	394,847,033.48	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	362,540,078.93	91.82%	18,245
1-29 days past due	19,808,552.58	5.02%	1,033
Delinquent Receivables:			
30-59 days past due	4,937,062.60	1.25%	261
60-89 days past due	2,914,261.71	0.74%	150
90-119 days past due	2,651,708.88	0.67%	141
120-149 days past due	1,319,764.29	0.33%	80
150-179 days past due	675,604.49	0.17%	33
Total Performing and Delinquent	394,847,033	100.00%	19,943
Current Period Defaults	1,227,755.31		57
Cumulative Defaults	2,314,711.07		124
Current Period Principal Recoveries	23,281.88		
Cumulative Principal Recoveries	77,248.93		

Sequential Payment Trigger Event,

where [A], [B], [C] > 1.70%	NO
[A] Cumulative Net Loss Ratio, Payment Date	0.53%
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.25%
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.18%

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

[A] Aggregate Outstanding Asset Principal Amount	394,847,033.48	94.55%
[B] Aggregate principal balance of Defaulted Contracts	2,314,711.07	
[C] Recoveries received on such Defaulted Contracts	77,248.93	
[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	3.17%	NO
[B] Delinquency Ratio, preceding Payment Date	3.02%	
[C] Delinquency Ratio, second preceding Payment Date	2.57%	

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

Principal Deficiency Ledger debit balance	211,791.41	NO
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or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

Reporting Date	27/02/2025
Payment date	25/02/2025
Period No	7
Monthly Period	01/01/2025
Interest Period	from 27/01/2025 to 25/02/2025 = 29 days

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	YES
[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 $[A] / [B] \geq 16\%$

[A] [1] + [2] + [3] + [4]	28,600,000.00	7.01%	NO
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 408,179,786.77

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

5b. Concentration limits



Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days

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

Weighted average interest rate (min 4..35%)	4.68%
Weighted average months to maturity (max 60)	50.95*
Used Vehicles (max 75%)	63.11%
Balloon Loans (max 73%)	72.16%
Balloon Installments (max 28%)*	29.90%
Corporate Borrowers (max 11%)	10.32%
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
241,242.76	1	0.06%
176,169.72	4	0.04%
172,381.66	1	0.04%
161,472.16	3	0.04%
154,900.84	2	0.04%
149,299.16	1	0.04%
149,197.71	1	0.04%
144,741.83	2	0.04%
143,197.10	1	0.04%
140,828.89	1	0.04%
Total (max 0,6%)		0.41%

* Post Replenishment

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	27/02/2025			
Payment date	25/02/2025			
Period No	7			
Monthly Period	01/01/2025			
Interest Period	from	27/01/2025	to	25/02/2025 = 29 days

Note Principal

	Class A	Class B	Class C	Class D	Class E	
Beginning of Period	379,579,786.77	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
Sequential Amortization	13,120,961.88	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	EUR
End of Period	366,458,824.89	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	-	-	-	-	1,227,755.31	EUR
Credit PDL	-	-	-	-	1,015,963.90	EUR
End of Period	-	-	-	-	211,791.41	EUR

Net Note Principal

Beginning of Period	379,579,786.77	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
End of Period	366,458,824.89	11,300,000.00	9,500,000.00	3,600,000.00	3,988,208.59	EUR

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 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	408,179,786.77	379,579,786.77	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Available Distribution Amount	13,120,961.88					
Amortisation	13,120,961.88					
Redemption per Class	13,120,961.88	13,120,961.88	-	-	-	-
Redemption per Note		3,352.32	-	-	-	-
Outstanding Closing Balance		366,458,824.89	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Net Outstanding Closing Balance	395,058,824.89	366,458,824.89	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Current Tranching	100%	92.76%	2.86%	2.40%	0.91%	1.06%
Current Pool Factor		0.94	1.00	1.00	1.00	1.00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E
Interest rate Basis: 1-M EURIBOR / Spread						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		29	29	29	29	29
Principal Outstanding per Note Beginning of Period		96,980.02	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		3,352.32	-	-	-	-
Principal Outstanding per Note End of Period		93,627.70	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		260.54	302.49	334.71	402.38	843.82
Interest Payment	1,135,655.78	1,019,751.64	34,180.93	31,797.29	14,485.50	35,440.42
Interest Payment per Note		260.54	302.49	334.71	402.38	843.82

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)		7.24%	4.38%	1.97%	1.06%	0.00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		8.13%	5.27%	1.97%	1.06%	0.00%
Current CE (Subordination)		7.24%	4.38%	1.97%	1.06%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		8.13%	5.27%	1.97%	1.06%	0.00%

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 27/02/2025
Payment date 25/02/2025
Period No 7
Monthly Period 01/01/2025 to 25/02/2025 = 29 days
Interest Period : 27/01/2025



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

**SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days



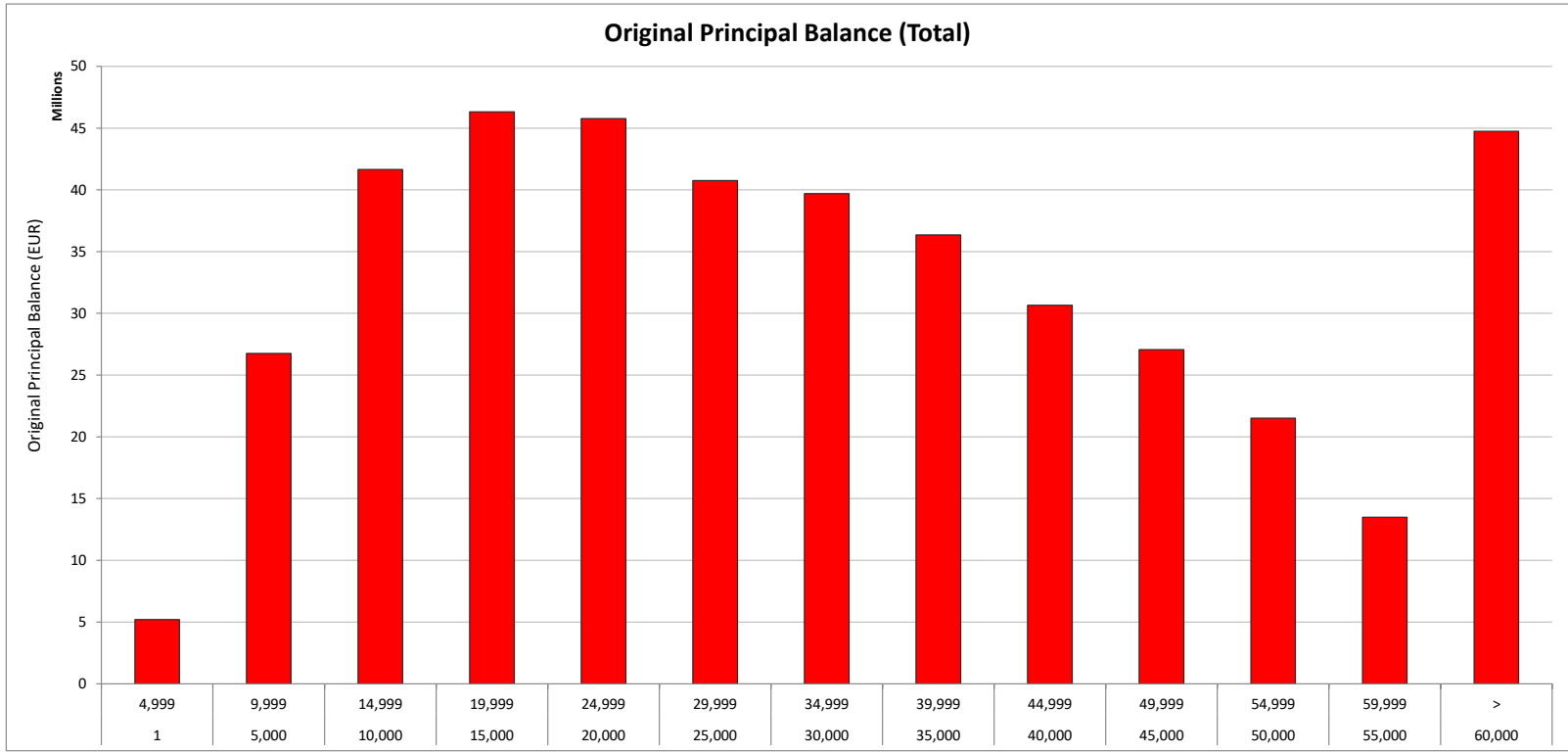
Original balance

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	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days



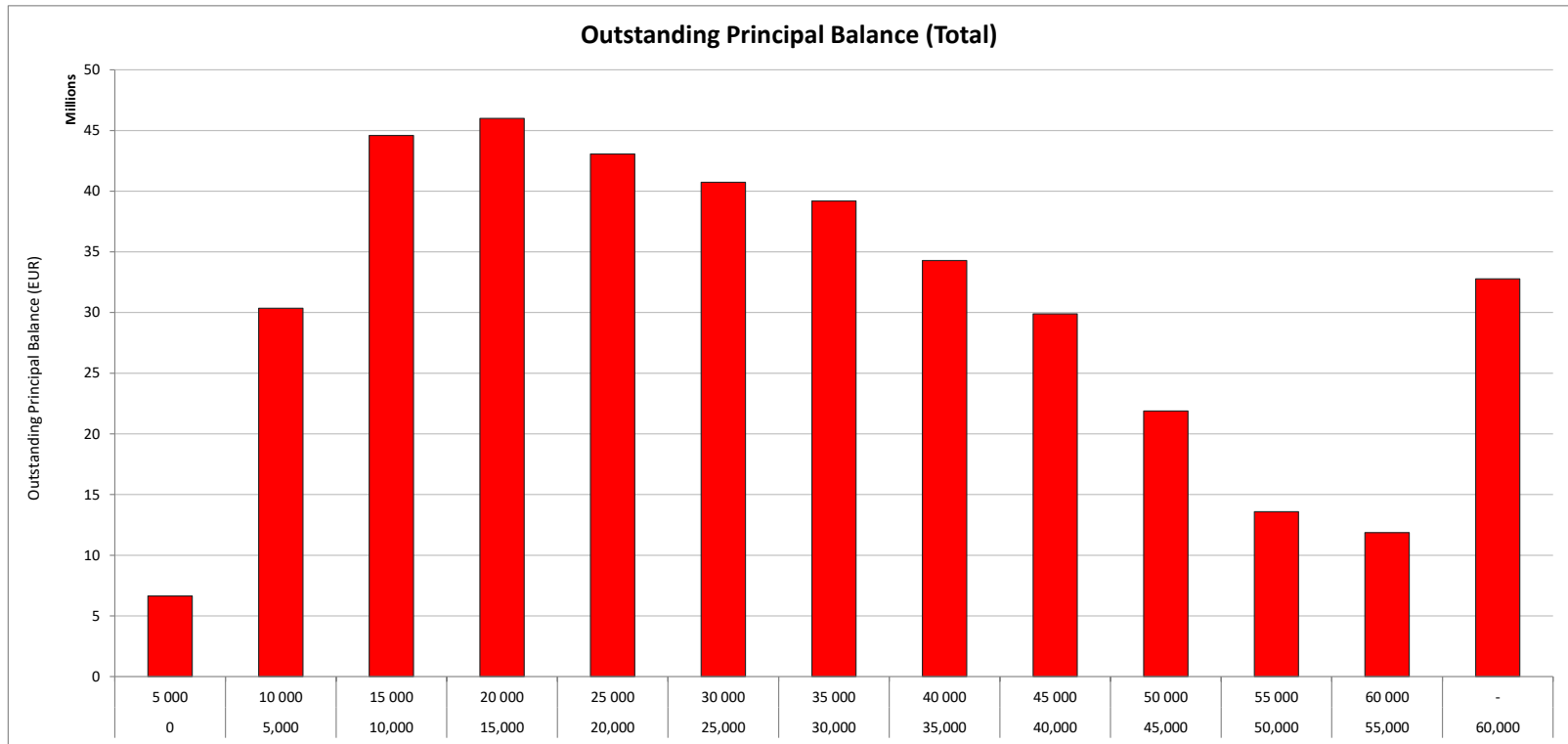
Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	2,056	6,645,342	1.68%	28.2	15.7	
5,000	10 000	4,057	30,355,761	7.69%	44.6	14.9	
10,000	15 000	3,589	44,588,633	11.29%	50.4	14.7	
15,000	20 000	2,647	45,994,915	11.65%	51.4	15.2	
20,000	25 000	1,926	43,066,643	10.91%	52.2	15.0	
25,000	30 000	1,489	40,731,335	10.32%	51.4	15.2	
30,000	35 000	1,212	39,183,629	9.92%	51.7	15.3	
35,000	40 000	918	34,289,007	8.68%	52.0	15.4	
40,000	45 000	704	29,889,349	7.57%	51.9	15.8	
45,000	50 000	462	21,881,553	5.54%	51.4	16.0	
50,000	55 000	260	13,585,798	3.44%	52.8	15.7	
55,000	60 000	207	11,864,309	3.00%	54.4	15.1	
60,000	-	416	32,770,758	8.30%	54.1	15.2	
Total		19,943	394,847,033	100%	50.9	15.2	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025	to	25/02/2025	=	29 days
Interest Period	from	27/01/2025	to	25/02/2025	=

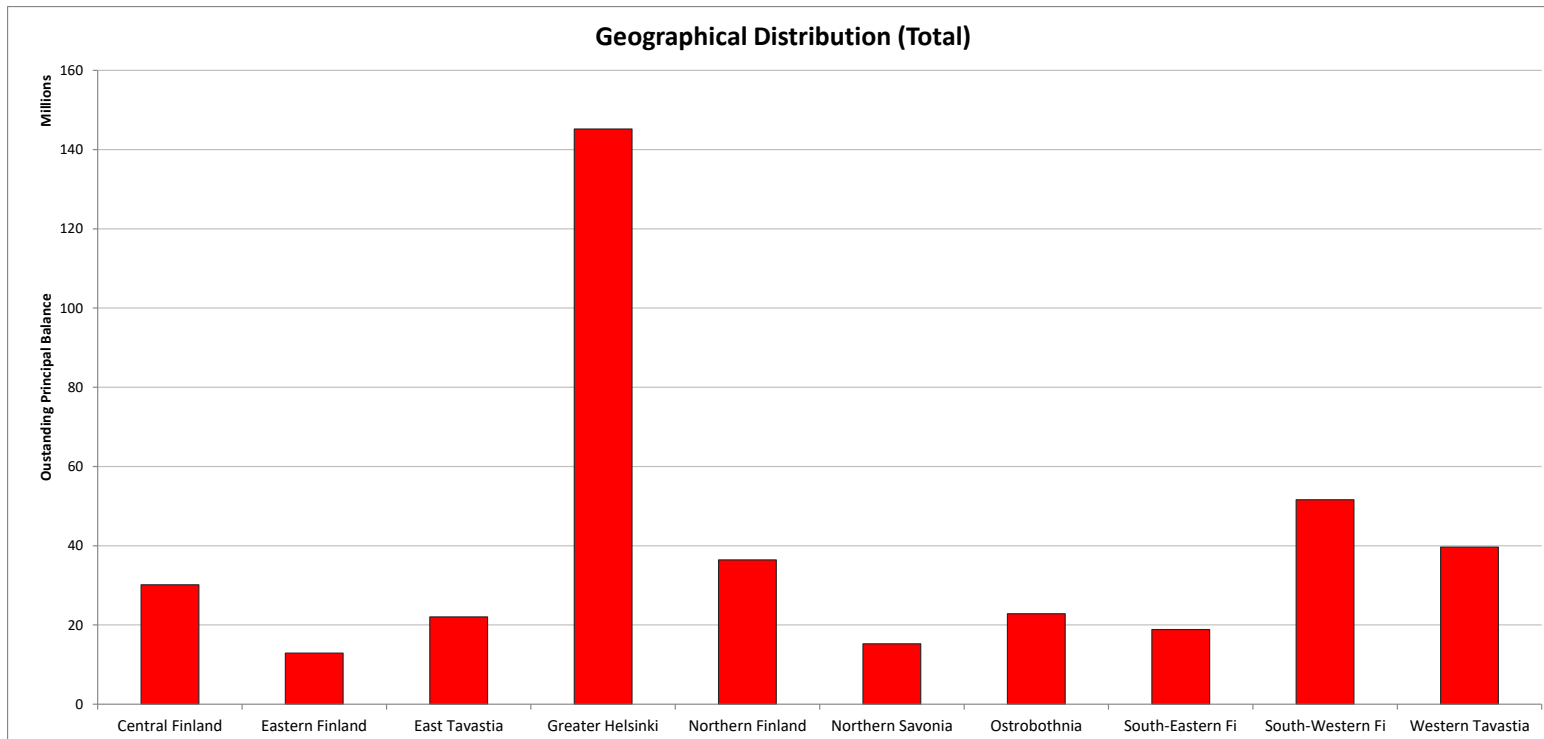
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1,628	30,157,649	7.64%	50.5	15.3
Eastern Finland	706	12,874,326	3.26%	51.9	14.3
East Tavastia	1,172	22,035,545	5.58%	51.0	15.2
Greater Helsinki	6,538	145,178,028	36.77%	50.8	15.8
Northern Finland	1,757	36,420,013	9.22%	51.3	14.6
Northern Savonia	869	15,233,700	3.86%	50.9	14.1
Ostrobothnia	1,401	22,820,008	5.78%	50.9	14.4
South-Eastern Fi	1,087	18,869,020	4.78%	50.7	14.9
South-Western Fi	2,690	51,624,901	13.07%	51.3	15.0
Western Tavastia	2,095	39,633,844	10.04%	50.8	15.3
Total	19,943	394,847,033	100%	50.9	15.2

Geographic distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days

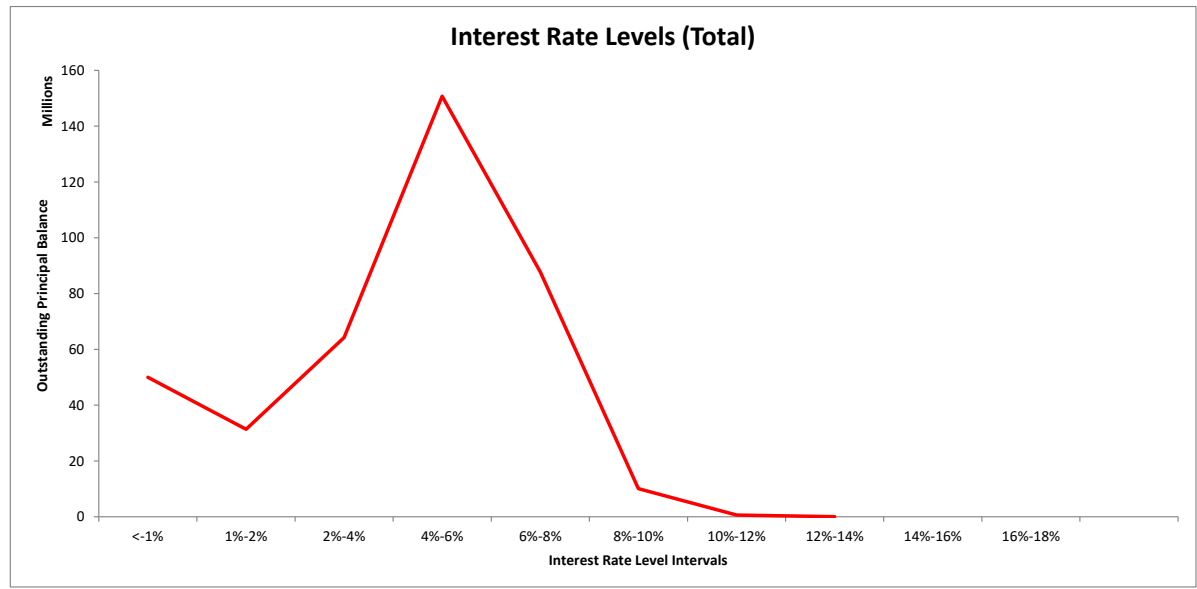
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	1,742	49,995,483	12.66%	48.3	13.8
1%	2%	996	31,390,104	7.95%	46.8	20.4
2%	4%	2,746	64,239,619	16.27%	48.7	17.7
4%	6%	6,724	150,740,058	38.18%	52.5	14.5
6%	8%	6,633	87,736,449	22.22%	52.7	13.9
8%	10%	1,031	10,048,686	2.54%	52.1	13.1
10%	12%	65	657,138	0.17%	54.5	10.5
12%	14%	6	39,497	0.01%	52.6	9.1
14%	16%					
16%	18%					
18%	-					
	Total	19,943	394,847,033	100%	50.9	15.2

Interest distribution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days

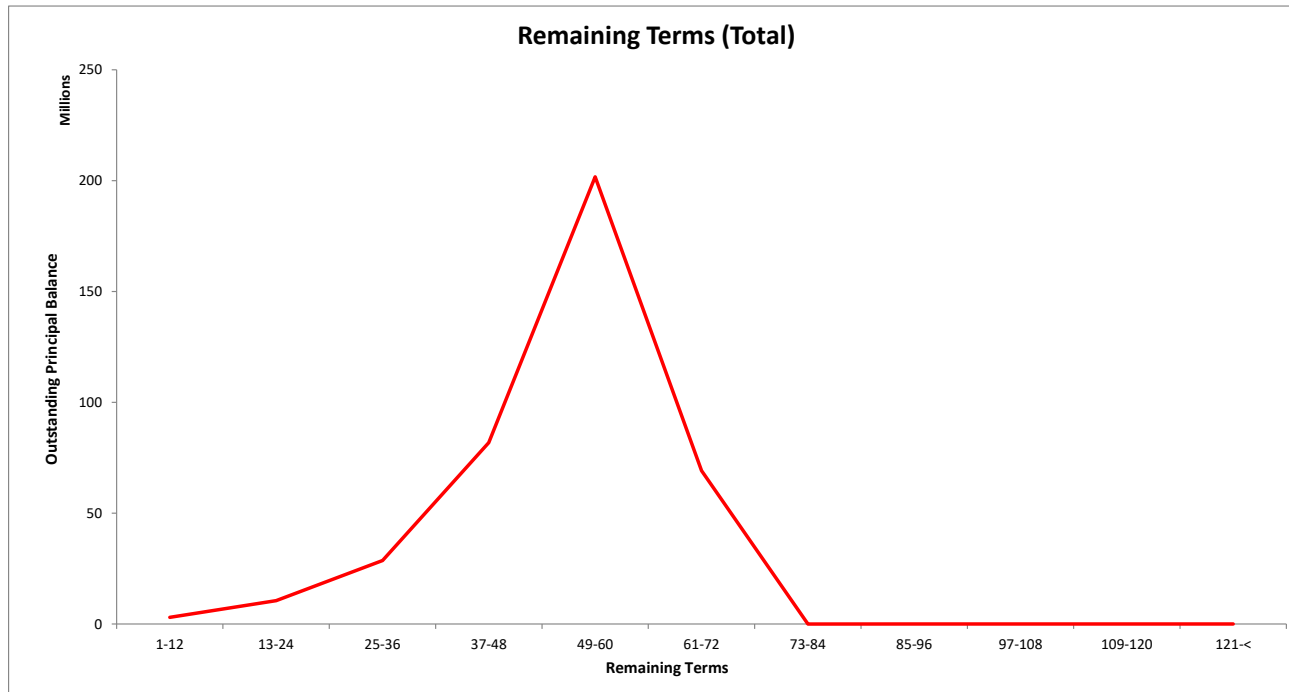
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	0	5	8,785	0.00%	0.0	41.9	
1	12	623	2,979,387	0.75%	8.1	28.4	
13	24	1,292	10,537,152	2.67%	19.2	21.9	
25	36	2,208	28,617,857	7.25%	31.1	19.5	
37	48	4,180	81,818,289	20.72%	43.4	18.3	
49	60	8,601	201,713,273	51.09%	54.8	15.1	
61	72	3,033	69,153,642	17.51%	63.6	8.6	
73	84	1	18,649	0.00%	73.0	14.0	
85	96						
97	108						
109	120						
121	-						
Total		19,943	394,847,033	100%	50.9	15.2	

Months to maturity

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.a Seasoning

Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



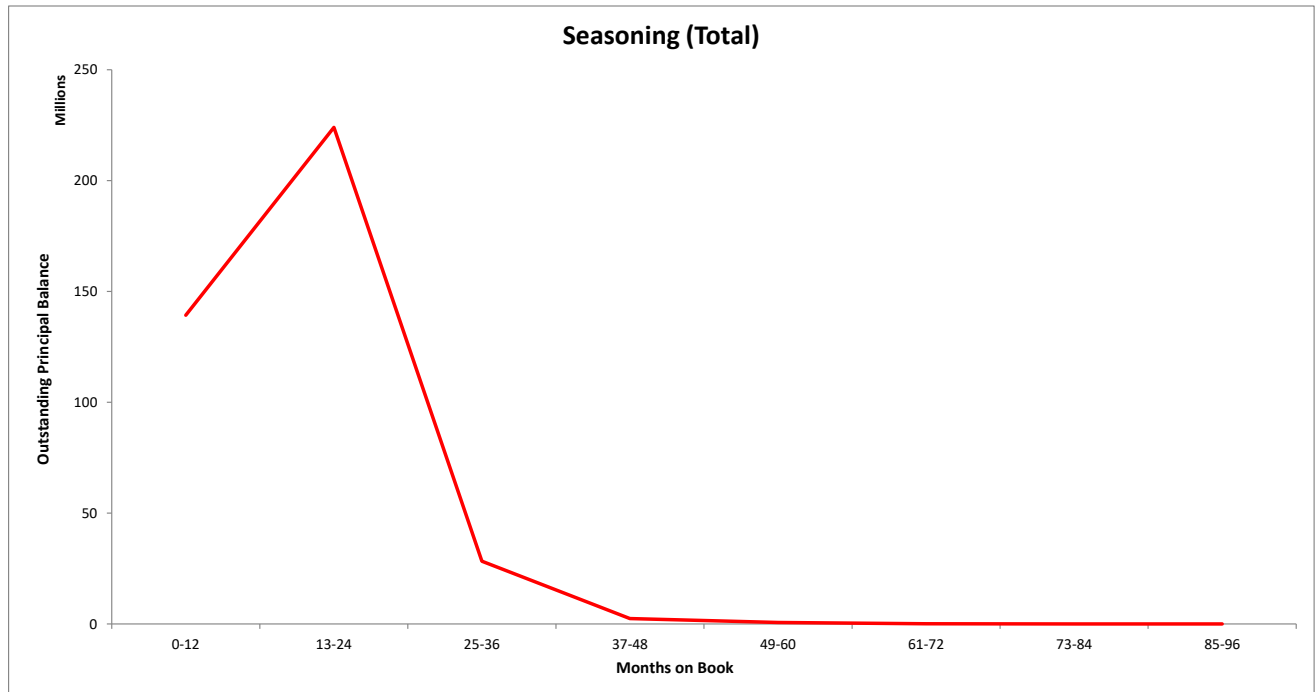
		TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning		
1	12	7,296	139,291,677	35.28%	55.9	8.9		
13	24	10,966	224,003,419	56.73%	49.9	17.0		
25	36	1,446	28,299,962	7.17%	38.4	28.4		
37	48	155	2,459,357	0.62%	21.9	41.1		
49	60	66	679,584	0.17%	11.8	53.8		
61	72	10	107,751	0.03%	6.3	64.4		
73	84	2	5,283	0.00%	3.2	76.1		
85	96							
Total		19,943	394,847,033	100%	50.9	15.2		

Months on book

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

15.a Balloon loans



Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days

Balloon loans in percent of portfolio

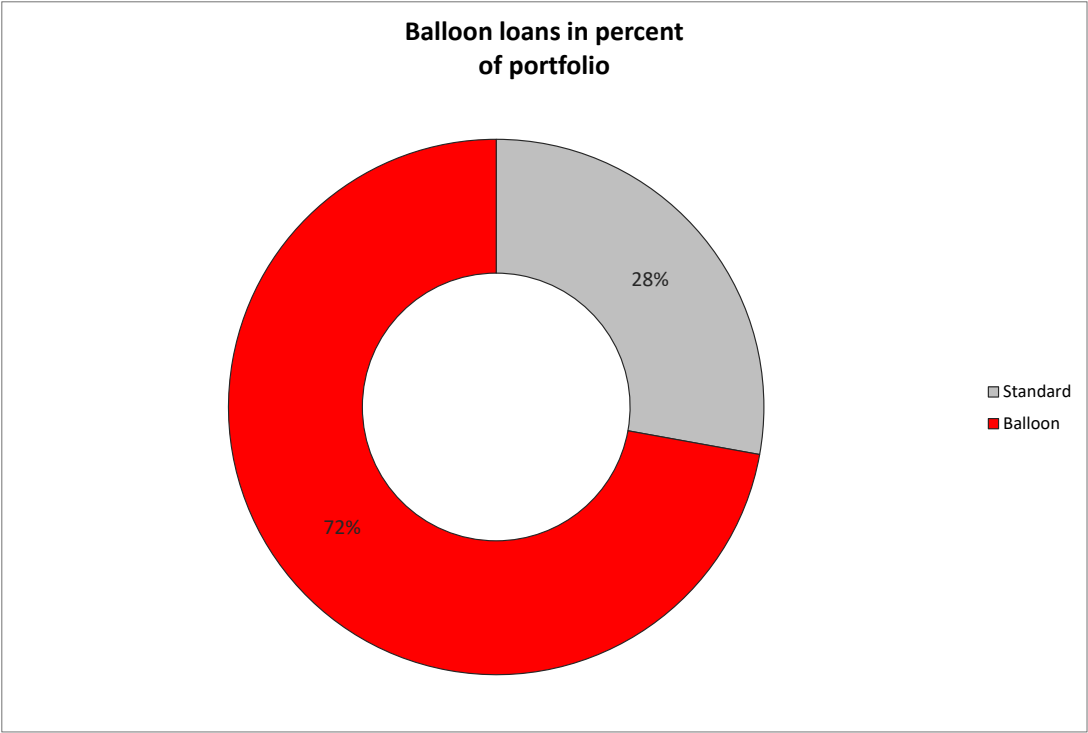
TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9,802	109,933,345	27.8 %	7,128	0.0 %	47.1	13.9
Balloon	10,141	284,913,689	72.2 %	118,051,533	41.4 %	52.4	15.7
Total	19,943	394,847,033	100%	118,058,661	30%	50.9	15.2

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Monthly Investor Report

15.b Balloon loans



Reporting Date	27/02/2025
Payment date	25/02/2025
Period No	7
Monthly Period	01/01/2025
Interest Period	from 27/01/2025 to 25/02/2025 = 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

16.a Number of loans per borrower



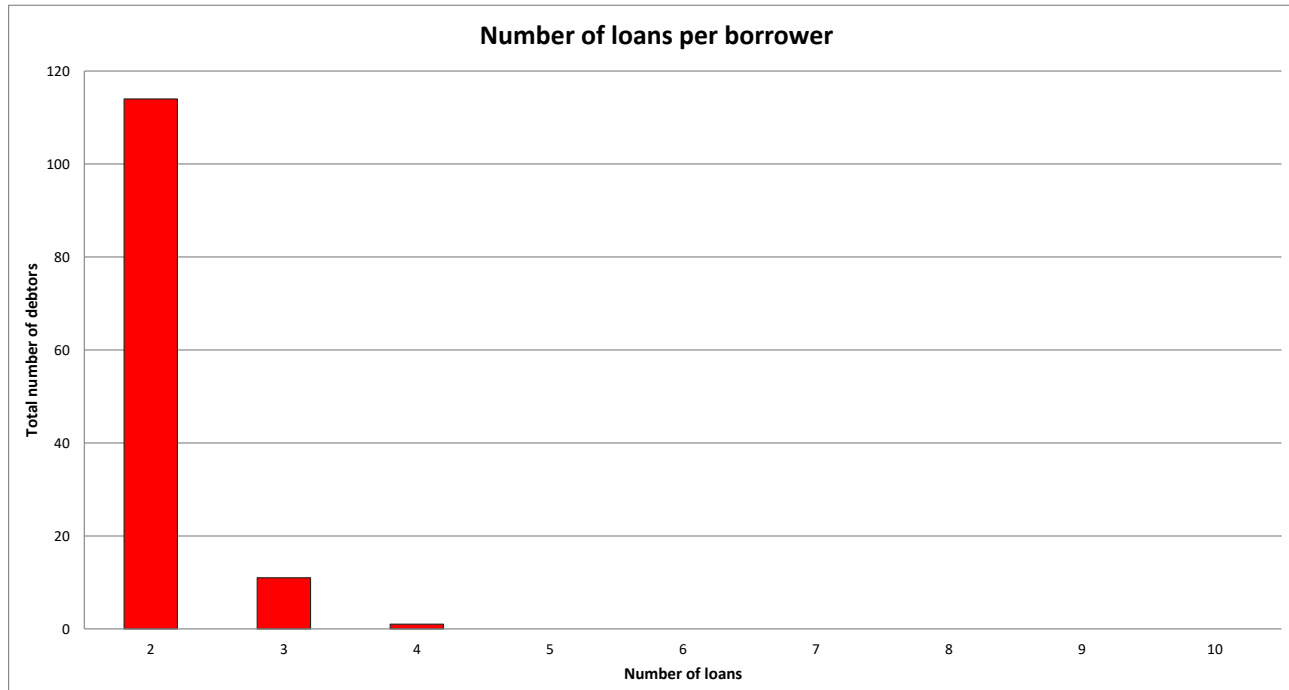
Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days

TOTAL				
Number of loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	19,678	19,678	388,815,748	98.47%
2	114	114	4,913,964	1.24%
3	11	11	941,151	0.24%
4	1	1	176,170	0.04%
5				
6				
7				
8				
9				
10				
Total:	19,804	19,804	394,847,033	100%

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Monthly Investor Report

16.b Number of loans per borrower

Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.a Amortisation Profile



Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days

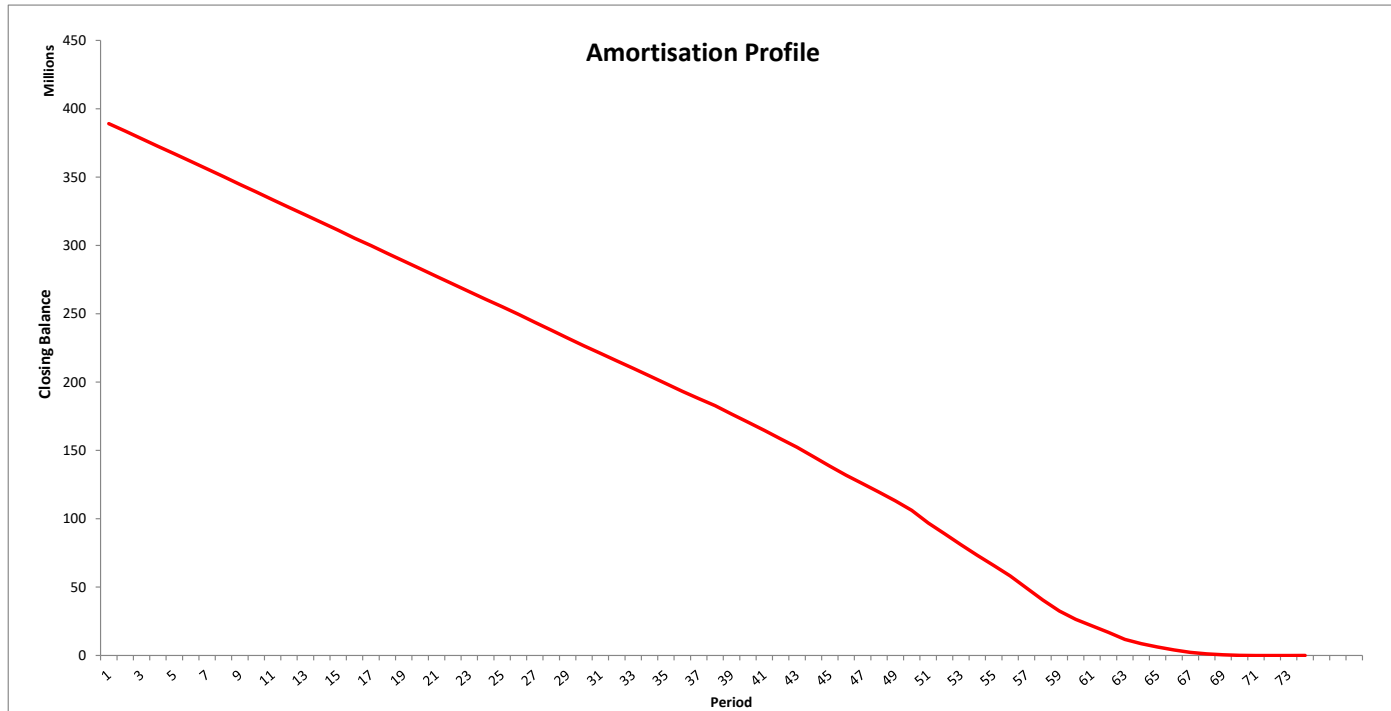
TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	394,847,033	389,122,033	5,725,001	1,541,383	4.79%	98.55%
2	389,122,033	383,630,047	5,491,986	1,520,331	4.79%	97.16%
3	383,630,047	378,116,055	5,513,991	1,496,729	4.78%	95.76%
4	378,116,055	372,567,862	5,548,193	1,474,171	4.78%	94.36%
5	372,567,862	367,051,673	5,516,189	1,452,388	4.78%	92.96%
6	367,051,673	361,509,220	5,542,453	1,430,594	4.78%	91.56%
7	361,509,220	355,957,106	5,552,115	1,408,804	4.78%	90.15%
8	355,957,106	350,364,361	5,592,744	1,386,889	4.78%	88.73%
9	350,364,361	344,724,970	5,639,391	1,364,835	4.78%	87.31%
10	344,724,970	339,081,528	5,643,442	1,342,558	4.77%	85.88%
11	339,081,528	333,480,013	5,601,515	1,320,366	4.77%	84.46%
12	333,480,013	327,867,455	5,612,558	1,298,231	4.77%	83.04%
13	327,867,455	322,308,750	5,558,705	1,276,211	4.77%	81.63%
14	322,308,750	316,760,209	5,548,542	1,254,024	4.77%	80.22%
15	316,760,209	311,090,524	5,669,685	1,231,997	4.77%	78.79%
16	311,090,524	305,360,784	5,729,740	1,209,593	4.77%	77.34%
17	305,360,784	299,838,867	5,521,918	1,186,953	4.77%	75.94%
18	299,838,867	294,191,108	5,647,758	1,164,939	4.76%	74.51%
19	294,191,108	288,639,226	5,551,882	1,142,550	4.76%	73.10%
20	288,639,226	283,027,221	5,612,004	1,120,441	4.76%	71.68%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

17.b Amortisation Profile

Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days

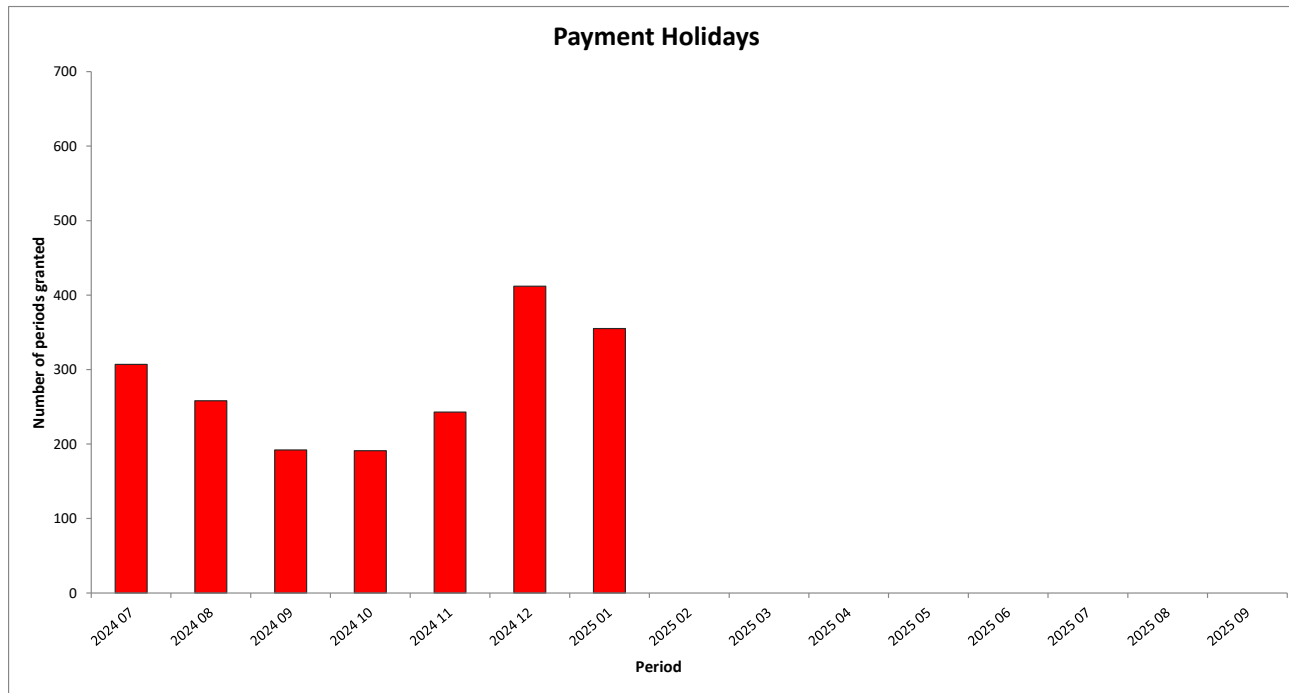
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2024 07	307	319	89,746	7,580,197	
2024 08	258	269	73,203	6,392,726	
2024 09	192	202	51,874	4,612,067	
2024 10	191	203	50,880	4,846,949	
2024 11	243	260	66,234	5,655,482	
2024 12	412	422	107,491	9,001,146	
2025 01	355	374	99,083	7,750,541	
2025 02					
2025 03					
2025 04					
2025 05					
2025 06					
2025 07					
2025 08					
2025 09					
2025 10					
Total:	1,958	2,049	538,510	45,839,110	

Payment Holiday

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	27/02/2025		
Payment date	25/02/2025		
Period No	7		
Monthly Period	01/01/2025		
Interest Period	from	27/01/2025	to ##### = 29 days

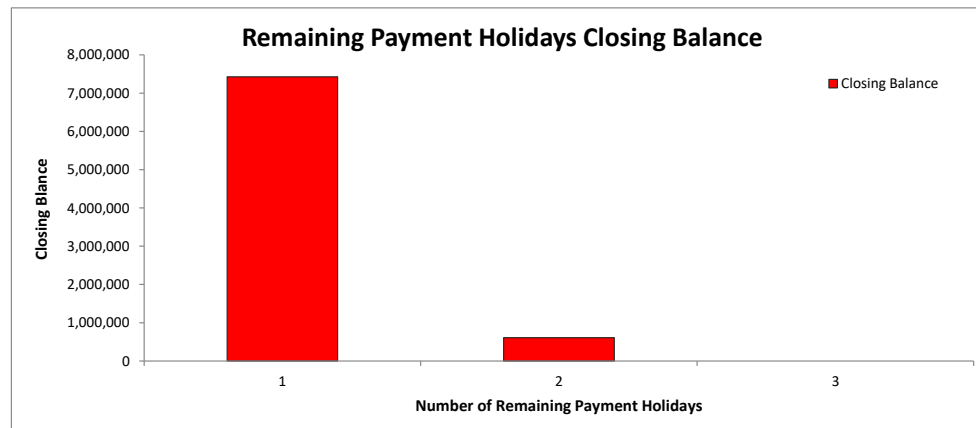
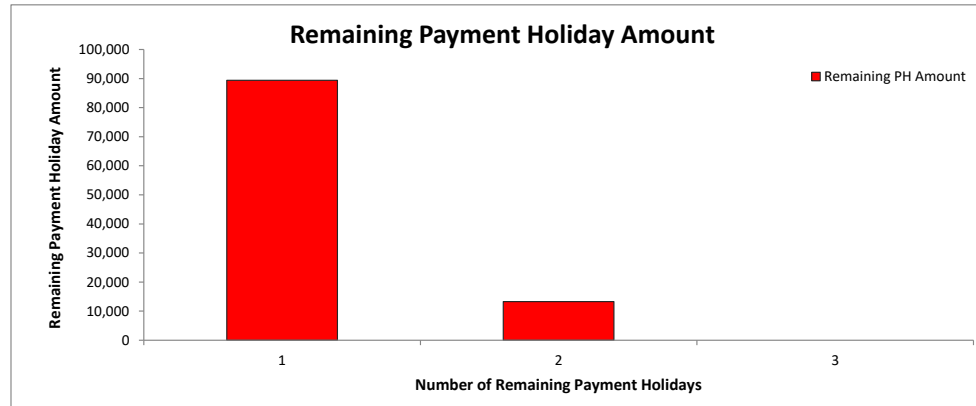
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	346	89,397	7,424,268
2	20	13,291	611,850
3	0	0	0
Total	366	102,688	8,036,118

Remaining PH's

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from	27/01/2025
	to	25/02/2025
	=	29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

19.a Downpayment



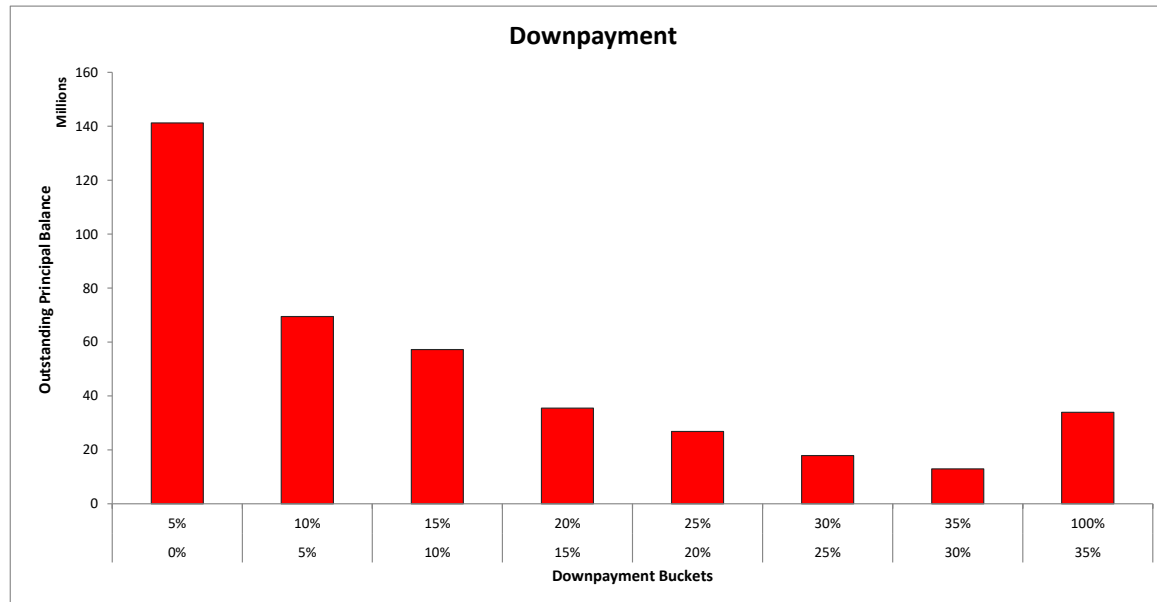
Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days

TOTAL							
Downpayment percent	Min (>=)	Max (<=)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	7,210	141,240,694	35.77%	53.1	15.0
	5%	10%	2,784	69,430,412	17.58%	52.8	15.4
	10%	15%	2,544	57,229,324	14.49%	50.6	15.6
	15%	20%	1,699	35,491,570	8.99%	49.6	15.4
	20%	25%	1,288	26,786,223	6.78%	48.8	15.6
	25%	30%	981	17,859,450	4.52%	48.7	15.3
	30%	35%	727	12,914,991	3.27%	47.8	15.0
	35%	100%	2,710	33,894,369	8.58%	44.2	14.6
		Total	19,943	394,847,033	100%	50.9	15.2

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Monthly Investor Report

19.b Downpayment

Reporting Date	27/02/2025					
Payment date	25/02/2025					
Period No	7					
Monthly Period	01/01/2025					
Interest Period	from	27/01/2025	to	25/02/2025	=	29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27/02/2025
Payment date	25/02/2025
Period No	7
Monthly Period	01/01/2025
Interest Period	from 27/01/2025 to 25/02/2025 = 29 days

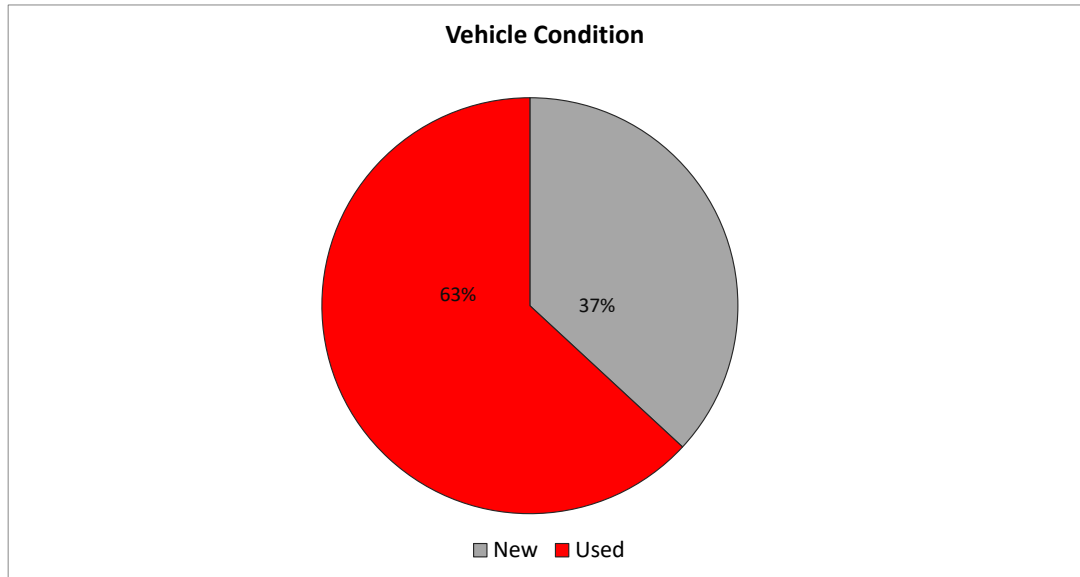
Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4,450	145,639,871	36.89%	48.6	16.1
Used	15,493	249,207,163	63.11%	52.3	14.7
Total	19,943	394,847,033	100%	50.9	15.2

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.a Borrower Type



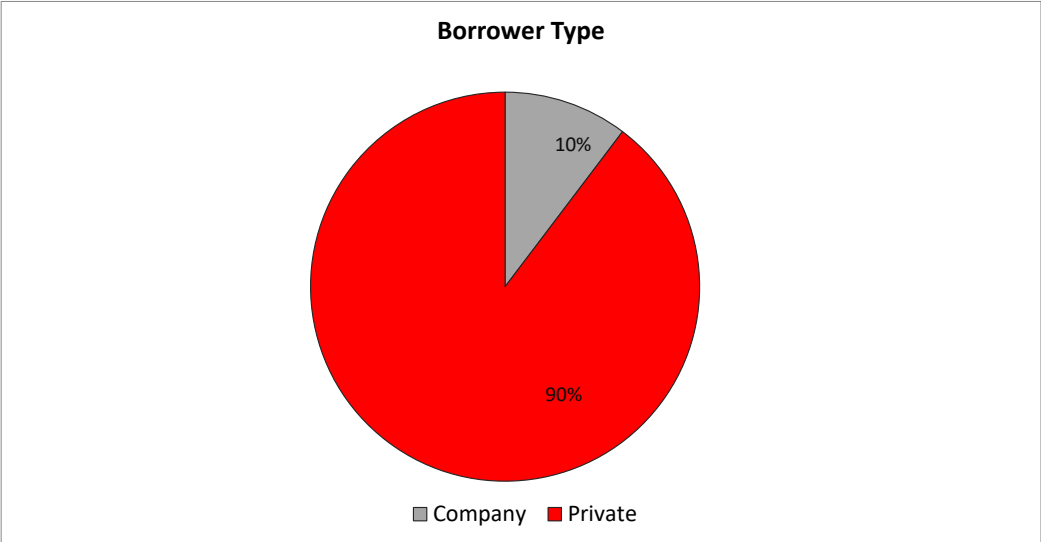
Reporting Date	27/02/2025
Payment date	25/02/2025
Period No	7
Monthly Period	01/01/2025
Interest Period	from 27/01/2025 to 25/02/2025 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1,662	40,752,849	10.32%	41.9	18.2
	Private	18,281	354,094,184	89.68%	52.0	14.9
	Total	19,943	394,847,033	100%	50.9	15.2

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27/02/2025
Payment date	25/02/2025
Period No	7
Monthly Period	01/01/2025
Interest Period	from 27/01/2025 to 25/02/2025 = 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to ##### = 29 days

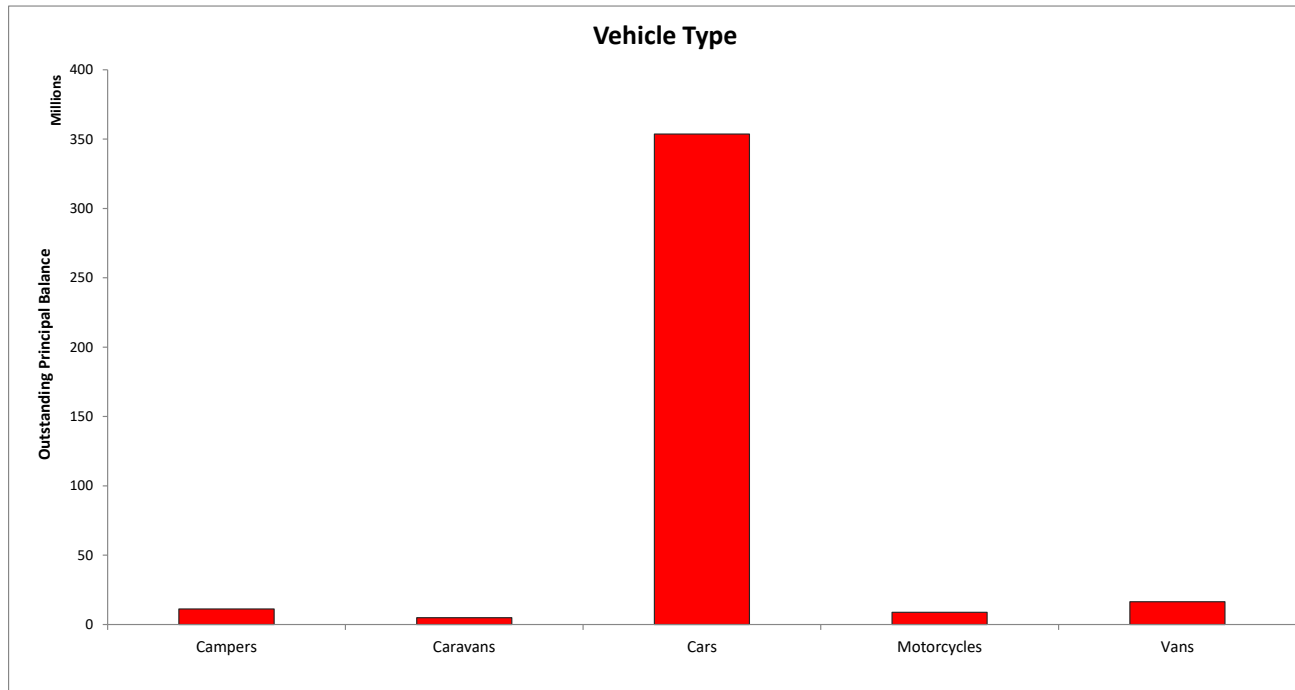


TOTAL						
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	292	11,175,549	2.83%	52.9	15.4	
Caravans	240	4,854,005	1.23%	51.9	14.7	
Cars	17,500	353,625,307	89.56%	51.1	15.2	
Motorcycles	822	8,759,799	2.22%	48.3	14.0	
Vans	1,089	16,432,372	4.16%	46.5	16.7	
Total	19,943	394,847,033	100%	50.9	15.2	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from	27/01/2025
	to	25/02/2025
	=	29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days

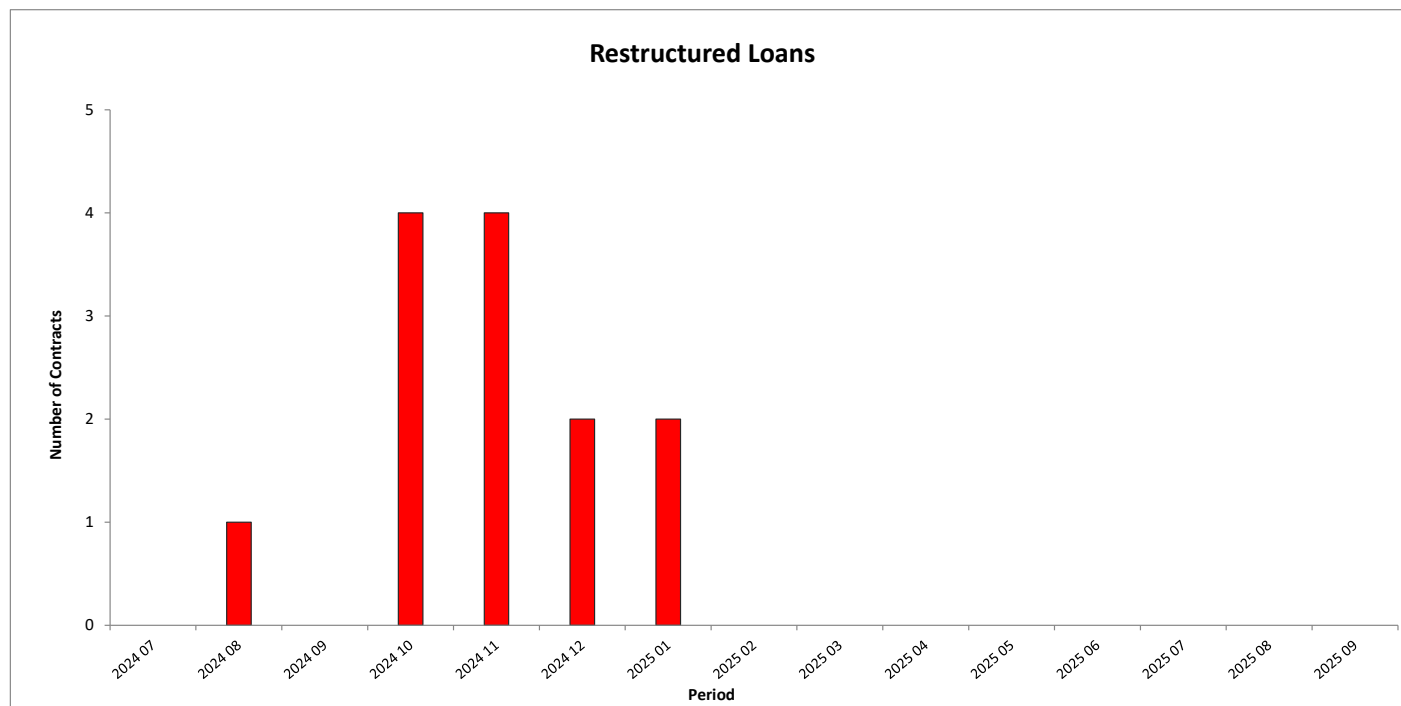
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11,465
2024 09	0	0
2024 10	4	106,716
2024 11	4	78,043
2024 12	2	10,565
2025 01	2	4,901
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
Total	13	211,690

Restructured

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27/02/2025		
Payment date	25/02/2025		
Period No	7		
Monthly Period	from	01/01/2025	to
Interest Period		27/01/2025	to ##### = 29 days

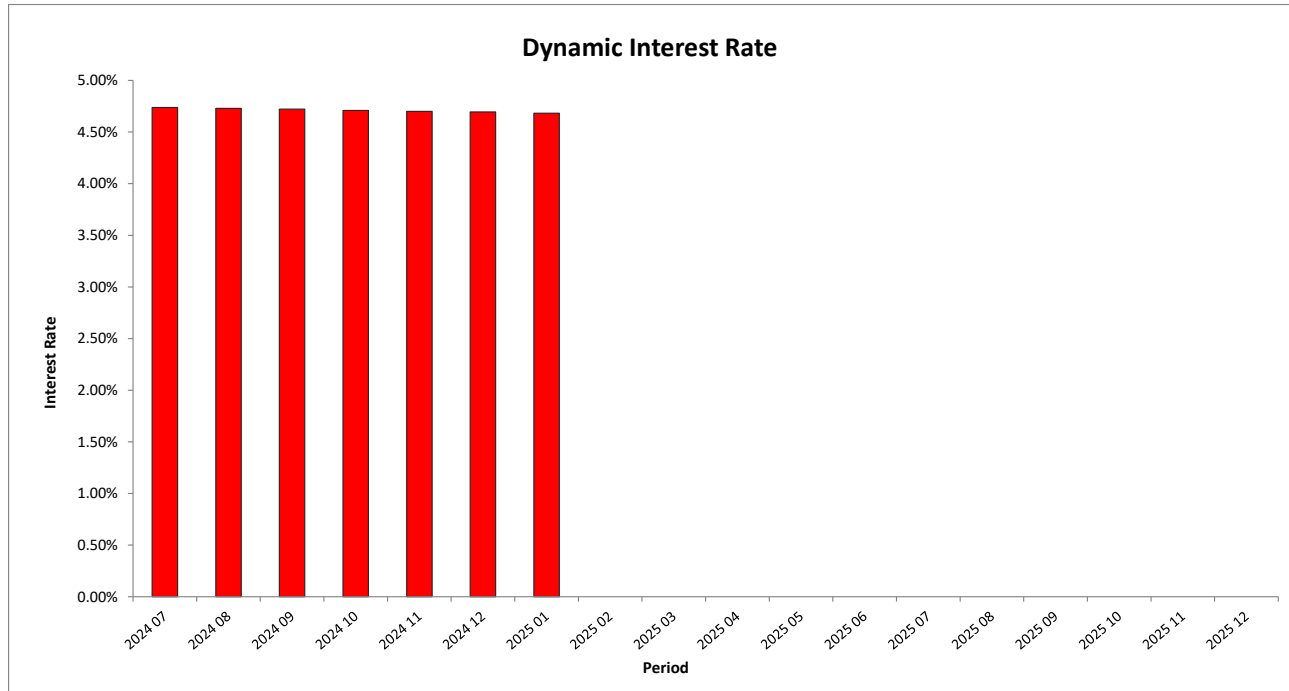
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390,666,760	4.74%
2024 08	408,032,437	4.73%
2024 09	408,729,706	4.72%
2024 10	406,199,100	4.71%
2024 11	408,439,235	4.70%
2024 12	408,179,787	4.69%
2025 01	394,847,033	4.68%
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
2025 10		
2025 11		
2025 12		

Interest rate evolution

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
 Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27/02/2025		
Payment date	25/02/2025		
Period No	7		
Monthly Period	01/01/2025		
Interest Period	from 27/01/2025	to #####	= 29 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			
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			

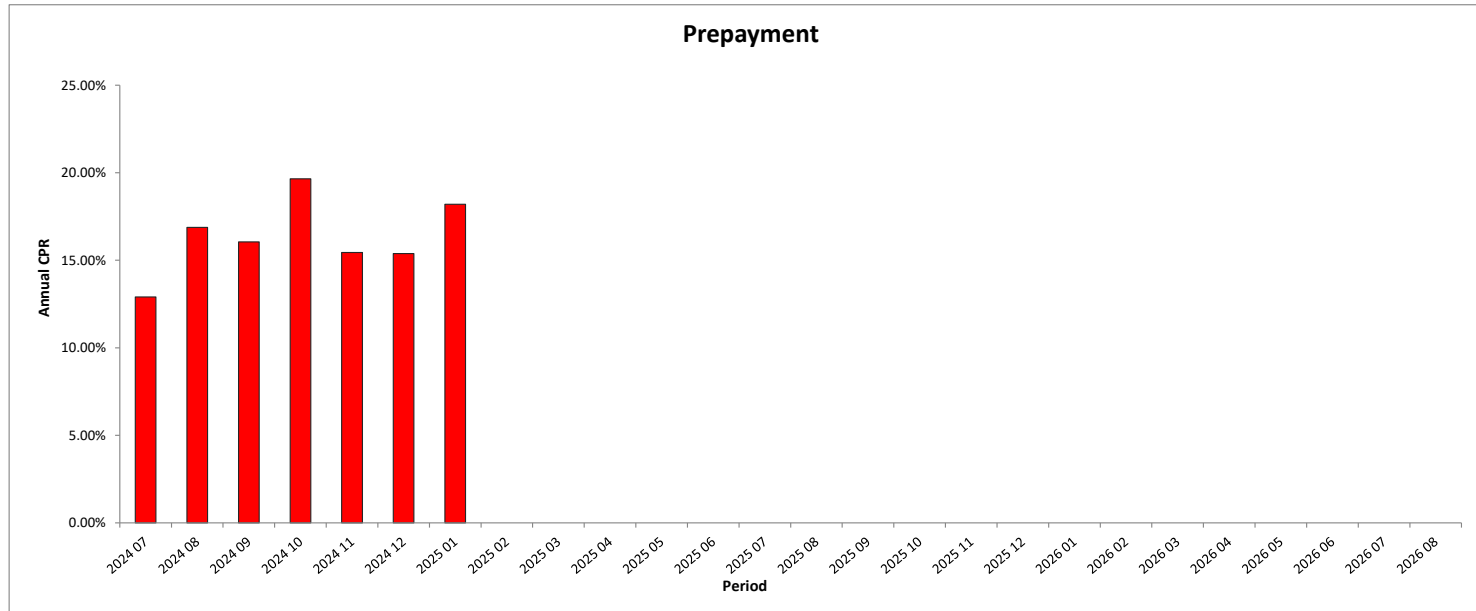
Dynamic Prepayment

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27/02/2025		
Payment date	25/02/2025		
Period No	7		
Monthly Period	01/01/2025		
Interest Period	from	27/01/2025	to 25/02/2025 = 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

26. Delinquency

Reporting Date	27/02/2025					
Payment date	25/02/2025					
Period No	7					
Monthly Period	01/01/2025					
Interest Period	from	27/01/2025	to	25/02/2025	=	29 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	390,666,759.86	17,050	364,510,371.98	1,139	22,635,662.09	107	2,078,813.39	55	983,024.59	26	458,887.81	0	0.00	0	0.00	0	0.00
	8	408,032,436.31	18,195	383,198,239.42	1,012	19,875,967.36	143	3,039,900.43	50	986,066.60	30	526,741.48	22	405,521.02	0	0.00	3	3,910.97
	9	408,729,705.88	18,202	379,851,286.13	1,211	22,937,604.31	134	2,590,875.04	79	1,922,340.91	29	669,530.32	23	402,131.71	20	355,937.46	5	10,841.30
	10	406,199,100.07	18,288	376,190,653.61	1,147	22,275,983.27	250	4,158,590.41	72	1,329,265.26	62	1,478,938.18	17	432,021.17	18	333,648.17	23	403,671.53
	11	408,439,234.72	18,564	377,297,310.05	1,046	20,652,399.74	290	5,289,144.09	161	2,505,162.70	62	1,077,955.82	55	1,289,348.64	14	327,913.68	20	351,811.40
	12	408,179,786.77	18,610	374,220,196.74	1,142	21,639,776.75	265	5,111,858.56	184	3,330,122.11	118	1,816,751.77	46	844,270.33	53	1,216,810.51	16	316,720.56
2025	1	394,847,033.48	18,245	362,540,078.93	1,033	19,808,552.58	261	4,937,062.60	150	2,914,261.71	141	2,651,708.88	80	1,319,764.29	33	675,604.49	57	1,227,755.31
	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	27/02/2025					
Payment date	25/02/2025					
Period No	7					
Monthly Period	01/01/2025					
Interest Period	from	27/01/2025	to	25/02/2025	=	29 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	380	2,522	12,231						
2024 4	1,072,203	59				87,208	87,208	984,995	17,034	104,243	967,961						
2025 1	1,227,505	50							50,195	50,195	1,177,309						
2025 2																	
2025 3																	

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27/02/2025				
Payment date	25/02/2025				
Period No	7				
Monthly Period	01/01/2025				
Interest Period	from	27/01/2025	to	25/02/2025	= 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2,017,814.81	EUR
Senior Expenses	-	5,311.03	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	915,740.01	EUR
Tranche A Loan Interest to Issuer	-	177,348.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	9,103.00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	10,714.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6,496.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	26,119.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	866,983.77	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	-	
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	+	3,070,934.95	EUR
Senior Expenses	-	3,575.04	EUR
Issuer swap interest to swap counterparty	-	915,740.01	EUR
Interest Class A Notes	-	1,019,752.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	34,181.00	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	-	31,797.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	14,486.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	35,440.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	1,015,963.90	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	12,104,997.98	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	-	12,104,997.98	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13,120,961.88	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	-	13,120,961.88	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
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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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Reporting Date	27/02/2025	
Payment date	25/02/2025	
Period No	7	
Monthly Period	01/01/2025	
Interest Period	from 27/01/2025	to 25/02/2025 = 29 days

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	27/02/2025					
Payment date	25/02/2025					
Period No	7					
Monthly Period	01/01/2025					
Interest Period	from	27/01/2025	to	25/02/2025	=	29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	5,311.03					
Interest accrued for the Period	EUR	1,135,656.00	1,019,752.00	34,181.00	31,797.00	14,486.00	35,440.00
Cumulative Interest accrued	EUR	12,731,106.00	11,521,780.00	369,285.00	339,068.00	151,254.00	349,719.00
Interest Payments	EUR	1,135,656.00	1,019,752.00	34,181.00	31,797.00	14,486.00	35,440.00
Cumulative Interest Payments	EUR	12,731,106.00	11,521,780.00	369,285.00	339,068.00	151,254.00	349,719.00
Interest accrued on Subordinated Loan for the Period	EUR	-					
Cumulative Interest accrued on Subordinated Loan	EUR	46,081.00					
Unpaid Cumulative Interest accrued on Subordinated loan t-1	EUR	-					
Interest Payments on Subordinated Loan	EUR	-					
Cumulative Interest Payments on Subordinated Loan	EUR	46,081.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

30. Swap Overview



Kimi 13 | Front Swap

Party A
Party B

DZ Bank AG
SCF Rahoituspalvelut XIII DAC

Swap Notional	408,179,787
Interest Period Start	27/01/2025
Interest Period End	25/02/2025
Interest Days	29
Settlement Date	25/02/2025
Party A Floating Interest Rate	2.75500 %
Party A Floating Rate Day Count Fraction	0.0806
Party A Interest Amount	EUR 905,875.67
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0806
Party B Interest Amount	EUR 915,740.01

Reporting Date	27/02/2025
Payment date	25/02/2025
Period No	7
Monthly Period	01/01/2025
Interest Period	from 27/01/2025 to 25/02/2025 = 29 days

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	27/02/2025
Payment date	25/02/2025
Period No	7
Monthly Period	01/01/2025
Interest Period	from 27/01/2025 to 25/02/2025 = 29 days