

**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



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Reporting Date	27/03/2025				
Payment date	25/03/2025			Following payment dates:	25/04/2025
Period No	8				27/05/2025
Monthly Period	01/02/2025				
Interest Period	from 25/02/2025	to	25/03/2025	=	28 days
Cut-Off date	28/02/2025				

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1. Portfolio Information



Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance prior to replenishment	394,847,033.48	EUR
Scheduled Loan Principal Repayments (+MC)	5,211,100.27	EUR
Prepayments	6,230,348.88	EUR
Deemed Collections / Repurchases	-	EUR
Total Principal Payments Received in Period	11,441,449.15	EUR
New Defaulted Auto Loans amt in Period	628,730.24	EUR
Closing balance prior to replenishment	382,776,854.09	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	382,776,854.09	EUR
Principal Recoveries on loans in default	122,452.14	EUR
Total revenue collections		
Total Revenue Received in Period	1,791,381.56	EUR

# Loans	
At beginning of period	19,943 Loans
Replenished contracts	- Loans
Paid in Full	408 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	36 Loans
At end of period	19,499 Loans

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**2. Amount Due for Distribution - Revenue Receipts**



Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from 25/02/2025	to	25/03/2025	=	28 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1,913,833.70	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	1,170.36	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

<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>1,915,004.06</b>	<b>EUR</b>
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**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,912,997.96	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	797,360.39	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	30,043.67	EUR
g. Liquidity Reserve Excess Amount	125,149.65	EUR
h. Any other net amount received by the Issuer	-	EUR

<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>2,865,551.67</b>	<b>EUR</b>
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**3. Amount Due for Distribution - Redemption Receipts**



Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	11,441,449.15	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>11,441,449.15</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11,441,449.15	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	840,521.65	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>12,281,970.80</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

**Note Balance**

Beginning of Period	395,058,824.89	EUR
End of Period	382,776,854.09	EUR

**Liquidity Balance**

Beginning of Period	0.9 %	3,517,918.08	EUR
Cash Outflow		118,088.66	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	3,399,829.42	EUR
Required Reserve Amount	0.9 % *	3,399,829.42	EUR

**Expenses Advance**

Beginning of Period	3,749,724.62	EUR
Interest paid	23,415.78	EUR
Principal Paid	131,776.93	EUR
End of Period	3,617,947.69	EUR

**Servicer Advance Reserve Fund**

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

**Set-off from Deposits**

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

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

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

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5a. Performance Data



Asset Balance

Opening balance prior to replenishment	394,847,033.48	EUR
Closing balance prior to replenishment	382,776,854.09	EUR
Closing Balance post replenishment	382,776,854.09	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	350,780,704.60	91.64%	17,811
1-29 days past due	19,629,359.57	5.13%	1,005
<b>Delinquent Receivables:</b>			
30-59 days past due	4,290,354.54	1.12%	245
60-89 days past due	2,788,023.10	0.73%	151
90-119 days past due	2,281,688.31	0.60%	123
120-149 days past due	1,921,756.12	0.50%	99
150-179 days past due	1,084,967.85	0.28%	65
<b>Total Performing and Delinquent</b>	<b>382,776,854</b>	<b>100.00%</b>	<b>19,499</b>
Current Period Defaults	628,730.24		36
Cumulative Defaults	2,943,441.31		160
Current Period Principal Recoveries	122,452.14		
Cumulative Principal Recoveries	199,701.07		

Sequential Payment Trigger Event,

where [A], [B], [C] > 1.70% **NO**

[A] Cumulative Net Loss Ratio, Payment Date	0.65%
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.53%
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.25%

or  $([A] + [B] - [C]) / [D] < 10\%$  **91.79%**

[A] Aggregate Outstanding Asset Principal Amount	382,776,854.09
[B] Aggregate principal balance of Defaulted Contracts	2,943,441.31
[C] Recoveries received on such Defaulted Contracts	199,701.07
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	419,980,996.00

or AVERAGE [ [A], [B], [C] ] > 5% **NO**

[A] Delinquency Ratio, Payment Date	3.23%
[B] Delinquency Ratio, preceding Payment Date	3.17%
[C] Delinquency Ratio, second preceding Payment Date	3.02%

or [Principal Deficiency Ledger debit balance] ≥ EUR 5,250,000 **NO**

Principal Deficiency Ledger debit balance	0.00
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or Servicer Termination Event **NO**

or Hedge Counterparty Downgrade Event **NO**

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Period No	8
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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	YES
[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  $[A] / [B] \geq 16\%$  **7.24%** **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	395,058,824.89
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5b. Concentration limits



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

Weighted average interest rate (min 4..35%)	4.67%
Weighted average months to maturity (max 60)	50.05*
Used Vehicles (max 75%)	62.83%
Balloon Loans (max 73%)	72.45%
Balloon Installments (max 28%)*	30.33%
Corporate Borrowers (max 11%)	10.22%
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%
171,603.93	1	0.04%
170,979.24	4	0.04%
161,472.16	3	0.04%
154,900.84	2	0.04%
149,299.16	1	0.04%
148,489.08	1	0.04%
143,311.42	2	0.04%
143,197.10	1	0.04%
140,308.20	1	0.04%
Total (max 0,6%)		0.42%

\* Post Replenishment

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Period No	8
Monthly Period	01/02/2025
Interest Period	from 25/02/2025 to 25/03/2025 = 28 days

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6. Note Principal



Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

Note Principal

	Class A	Class B	Class C	Class D	Class E	
Beginning of Period	366,458,824.89	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR
Sequential Amortization	12,281,970.80	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	EUR
End of Period	354,176,854.09	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	211,791.41	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	628,730.24	EUR
Credit PDL	-	-	-	-	840,521.65	EUR
End of Period	-	-	-	-	-	EUR

Net Note Principal

Beginning of Period	366,458,824.89	11,300,000.00	9,500,000.00	3,600,000.00	3,988,208.59	EUR
End of Period	354,176,854.09	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00	EUR

Santander Consumer Finance Oy  
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Helsinki 00570  
Y-tunnus 2076455-0, Finland

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**7. Outstanding Notes**



Reporting Date	27/03/2025		
Payment date	25/03/2025		
Period No	8		
Monthly Period	01/02/2025		
Interest Period	from	25/02/2025	to 25/03/2025 = 28 days

**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class D	Class E
<b>General Note Information</b>						
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
<b>Current Note Information</b>						
Outstanding Opening 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
Available Distribution Amount	12,281,970.80					
Amortisation	12,281,970.80					
Redemption per Class	12,281,970.80	12,281,970.80	-	-	-	-
Redemption per Note		3,137.96	-	-	-	-
Outstanding Closing Balance		354,176,854.09	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Net Outstanding Closing Balance	382,776,854.09	354,176,854.09	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Current Tranching	100%	92.53%	2.95%	2.48%	0.94%	1.10%
Current Pool Factor		0.90	1.00	1.00	1.00	1.00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class C	Class D	Class E
Interest rate Basis: 1-M EURIBOR / Spread						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		28	28	28	28	28
Principal Outstanding per Note Beginning of Period		93,627.70	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		3,137.96	-	-	-	-
Principal Outstanding per Note End of Period		90,489.74	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		231.21	279.61	310.72	376.06	802.28
Interest Payment	1,013,298.04	904,949.71	31,596.06	29,518.61	13,538.00	33,695.67
Interest Payment per Note		231.21	279.61	310.72	376.06	802.28

**3. Credit Enhancements**

Initial total CE (Subordination)	6.81%	4.12%	1.86%	1.00%	0.00%
Initial total CE (Subordination, incl. Liquidity Reserve)	7.67%	4.98%	1.86%	1.00%	0.00%
Current CE (Subordination incl. Excess Spread)	7.47%	4.52%	2.04%	1.10%	0.00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	8.36%	5.41%	2.04%	1.10%	0.00%
Current CE (Subordination)	7.47%	4.52%	2.04%	1.10%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)	8.36%	5.41%	2.04%	1.10%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/03/2025  
Payment date 25/03/2025  
Period No 8  
Monthly Period 01/02/2025  
Interest Period : 25/02/2025 to 25/03/2025 = 28 days

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

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**9.a Original Portfolio Principal Balance**

Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days



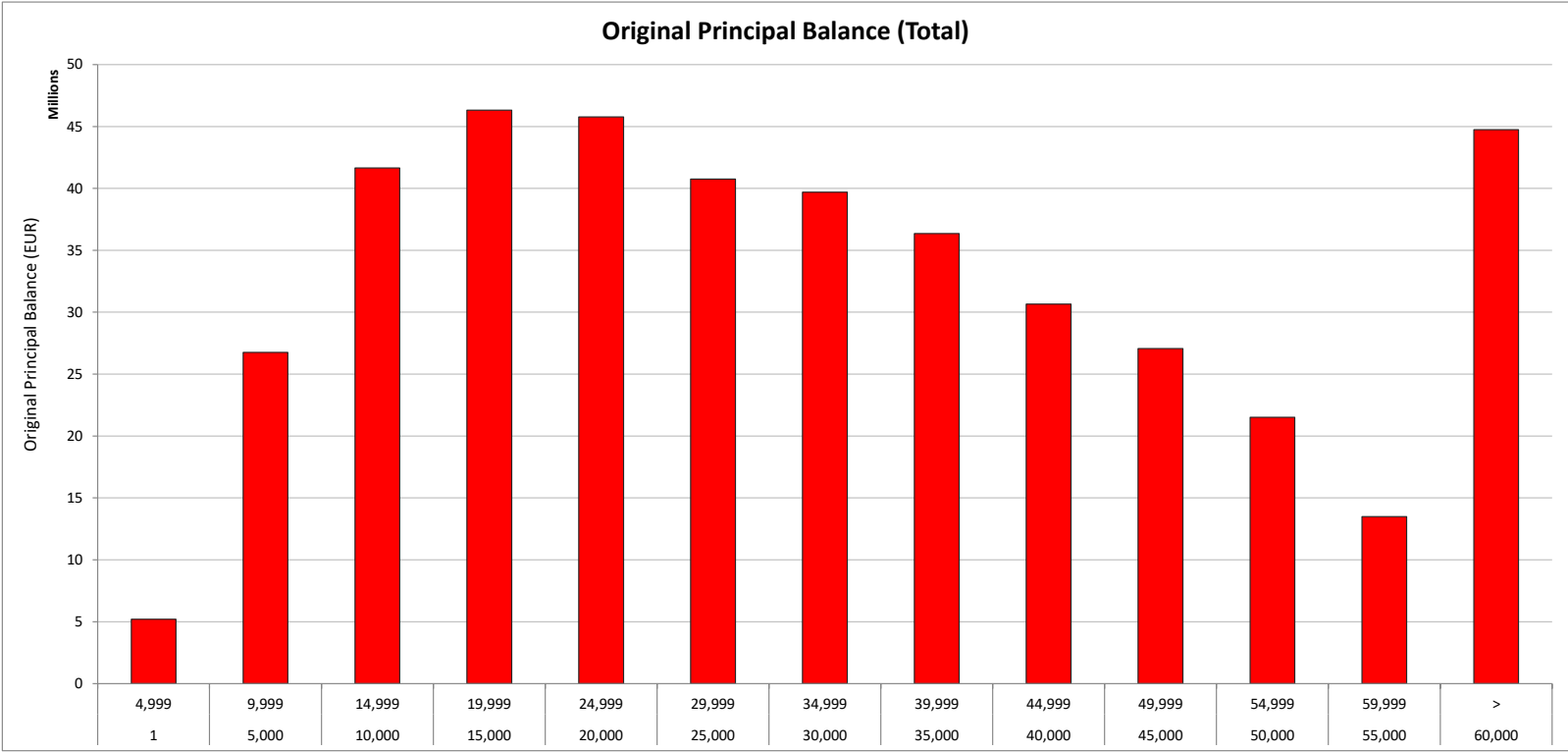
Original balance

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	27/03/2025									
Payment date	25/03/2025									
Period No	8									
Monthly Period	01/02/2025									
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days				



SCF RAHOITUSPALVELUT XIII DAC  
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10.a Outstanding Principal Balance



Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

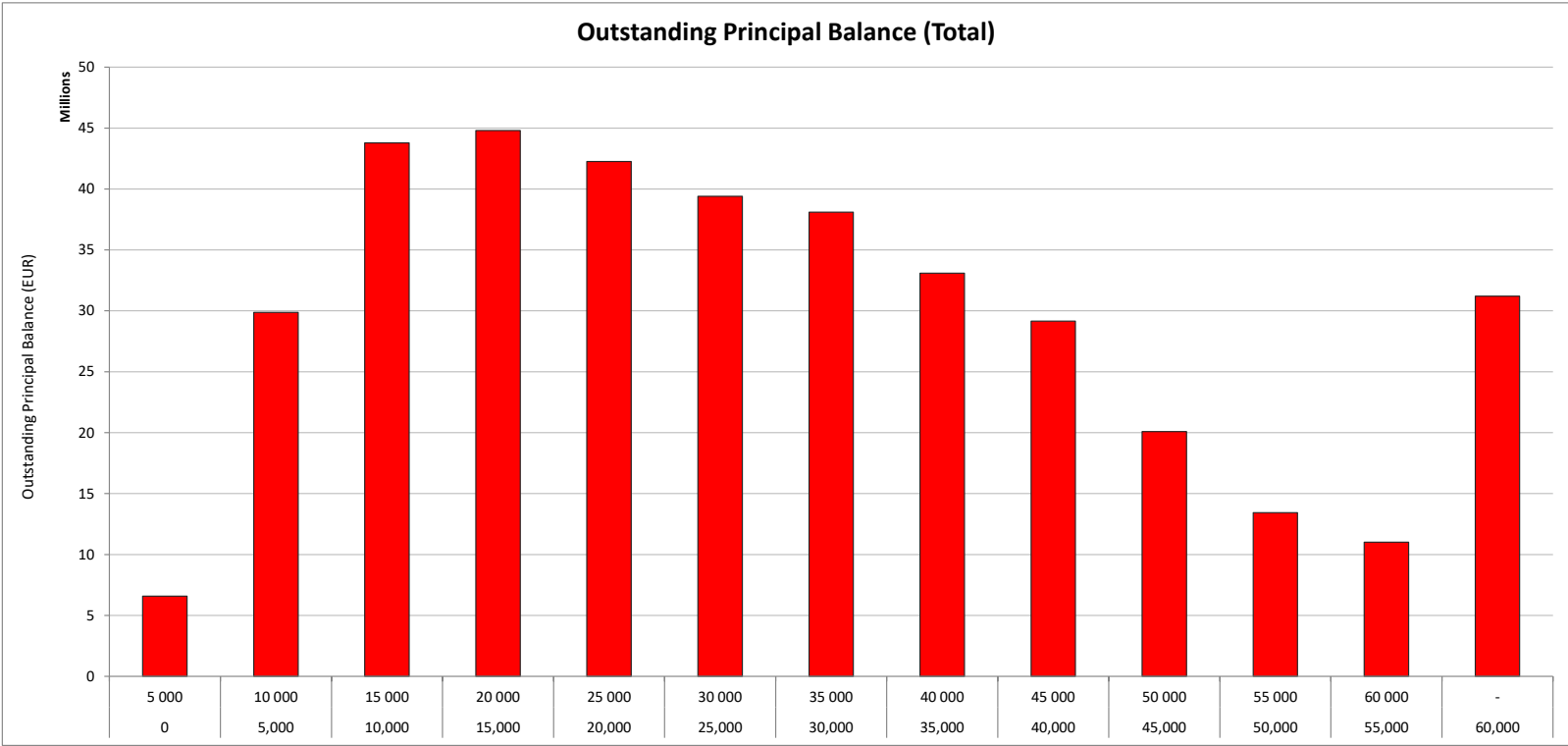
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2,052	6,581,402	1.72%	27.9	16.7
5,000	10 000	3,999	29,871,890	7.80%	43.9	15.9
10,000	15 000	3,526	43,785,991	11.44%	49.6	15.7
15,000	20 000	2,577	44,792,571	11.70%	50.7	16.1
20,000	25 000	1,887	42,258,811	11.04%	51.2	16.0
25,000	30 000	1,438	39,395,737	10.29%	50.4	16.2
30,000	35 000	1,178	38,099,924	9.95%	50.8	16.2
35,000	40 000	886	33,091,395	8.65%	51.0	16.4
40,000	45 000	687	29,161,491	7.62%	50.9	16.8
45,000	50 000	425	20,096,440	5.25%	50.7	17.0
50,000	55 000	257	13,433,984	3.51%	51.9	16.7
55,000	60 000	192	11,004,319	2.87%	53.6	16.0
60,000	-	395	31,202,899	8.15%	53.1	16.2
Total		19,499	382,776,854	100%	50.0	16.2

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Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27/03/2025									
Payment date	25/03/2025									
Period No	8									
Monthly Period	01/02/2025									
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days				



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11.a Geographical Distribution



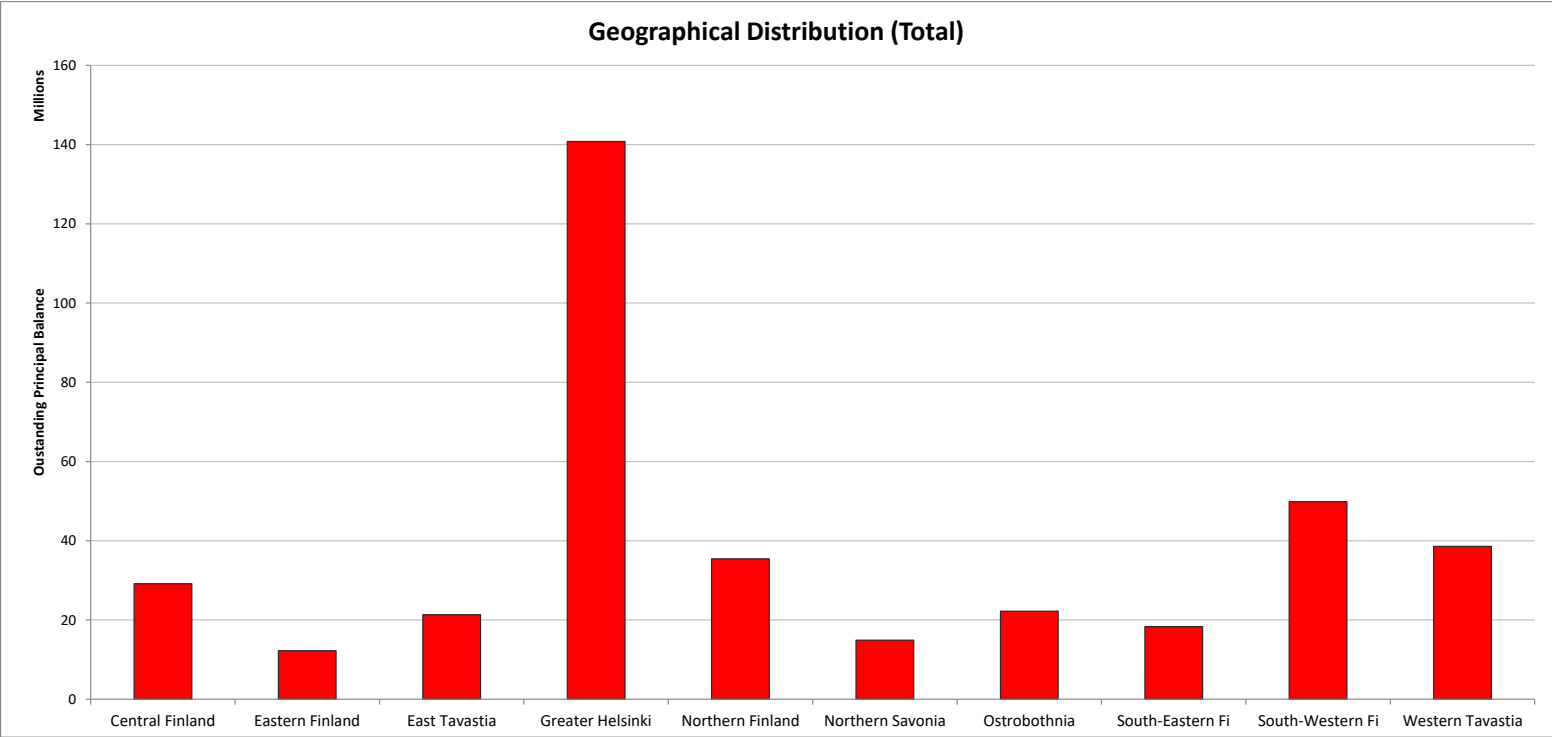
Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	1,589	29,134,886	7.61%	49.6	16.3
	Eastern Finland	682	12,215,741	3.19%	51.0	15.3
	East Tavastia	1,148	21,336,470	5.57%	50.1	16.2
	Greater Helsinki	6,378	140,779,628	36.78%	49.9	16.7
	Northern Finland	1,733	35,431,786	9.26%	50.3	15.7
	Northern Savonia	857	14,897,120	3.89%	50.1	15.0
	Ostrobothnia	1,376	22,199,740	5.80%	50.1	15.4
	South-Eastern Fi	1,072	18,332,975	4.79%	49.8	15.9
	South-Western Fi	2,617	49,872,348	13.03%	50.4	16.0
	Western Tavastia	2,047	38,576,159	10.08%	49.9	16.3
	Total	19,499	382,776,854	100%	50.0	16.2

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

12.a Interest Rate

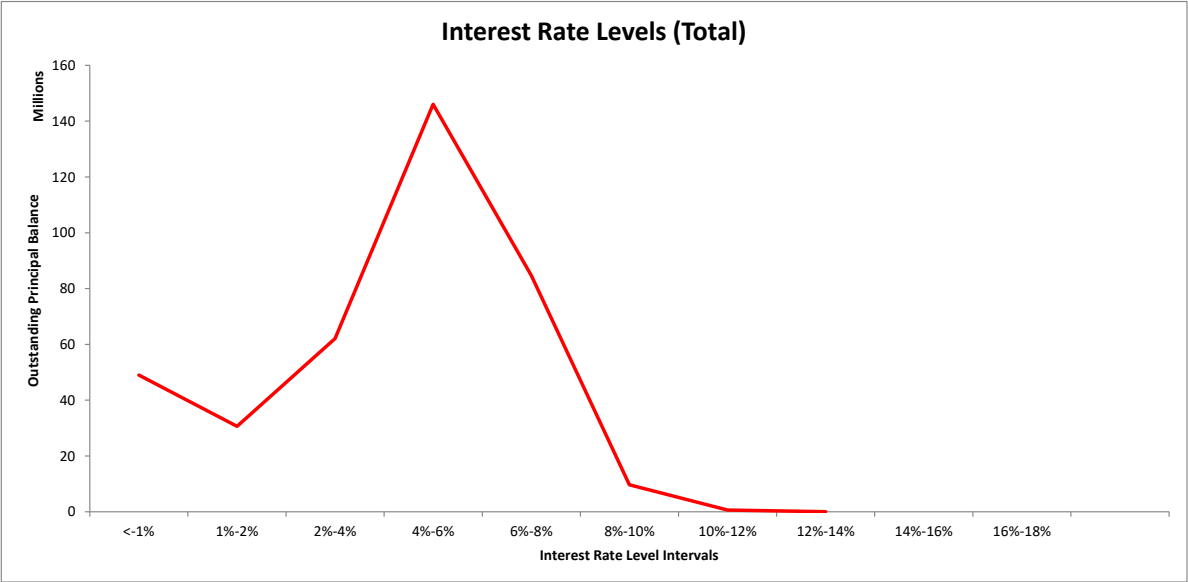


Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0%	1%	1,730	49,018,058	12.81%	47.3	14.8
	1%	2%	979	30,607,370	8.00%	46.0	21.3
	2%	4%	2,686	62,078,638	16.22%	47.8	18.7
	4%	6%	6,566	146,054,034	38.16%	51.6	15.5
	6%	8%	6,464	84,660,739	22.12%	51.8	14.9
	8%	10%	1,005	9,690,020	2.53%	51.4	14.1
	10%	12%	64	637,089	0.17%	53.3	11.5
	12%	14%	5	30,906	0.01%	49.3	9.6
	14%	16%					
	16%	18%					
	18%	-					
Total			19,499	382,776,854	100%	50.0	16.2

12.b Interest Rate

Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

13.a Remaining Terms



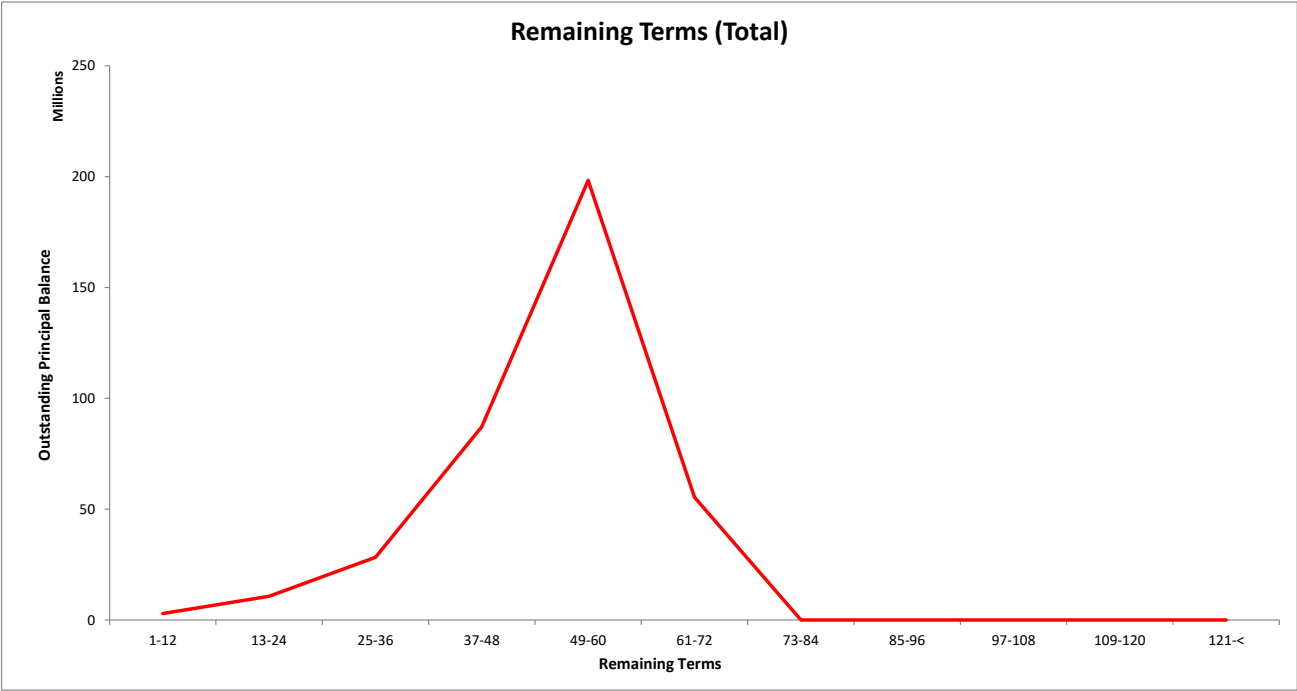
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Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	3	17,468	0.00%	0.0	33.5
	1	12	630	2,942,335	0.77%	7.8	29.0
	13	24	1,305	10,700,807	2.80%	19.0	22.4
	25	36	2,191	28,322,455	7.40%	30.7	20.4
	37	48	4,396	87,191,691	22.78%	43.2	19.0
	49	60	8,507	198,294,069	51.80%	54.5	15.9
	61	72	2,467	55,308,029	14.45%	63.3	9.0
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		19,499	382,776,854	100%	50.0	16.2

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13.b Remaining Terms

Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

14.a Seasoning



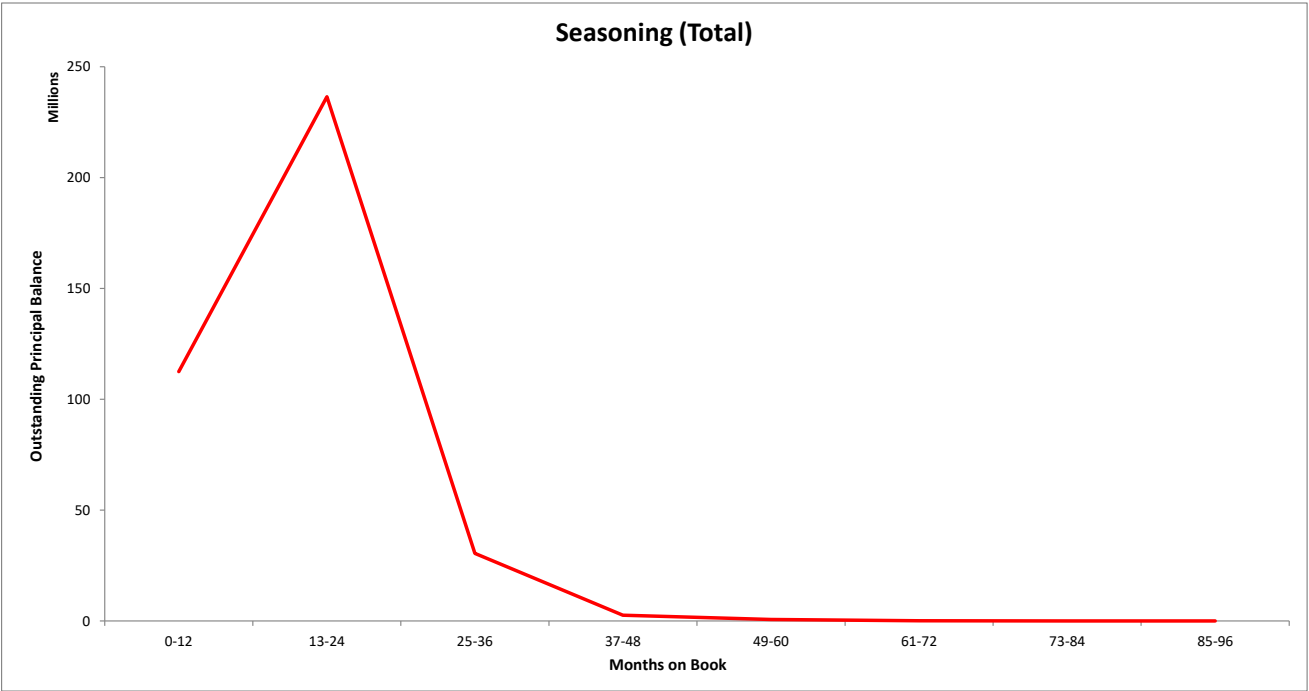
Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	6,042	112,500,905	29.39%	55.5	9.3
	13	24	11,668	236,472,186	61.78%	49.4	17.5
	25	36	1,546	30,452,225	7.96%	38.0	28.8
	37	48	163	2,582,133	0.67%	22.1	41.3
	49	60	66	663,379	0.17%	12.2	53.7
	61	72	12	101,121	0.03%	7.3	63.8
	73	84	2	4,906	0.00%	2.2	77.1
	85	96					
	Total		19,499	382,776,854	100%	50.0	16.2

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Monthly Investor Report

14.b Seasoning

Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

15.a Balloon loans



Reporting Date	27/03/2025						
Payment date	25/03/2025						
Period No	8						
Monthly Period	01/02/2025						
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days	

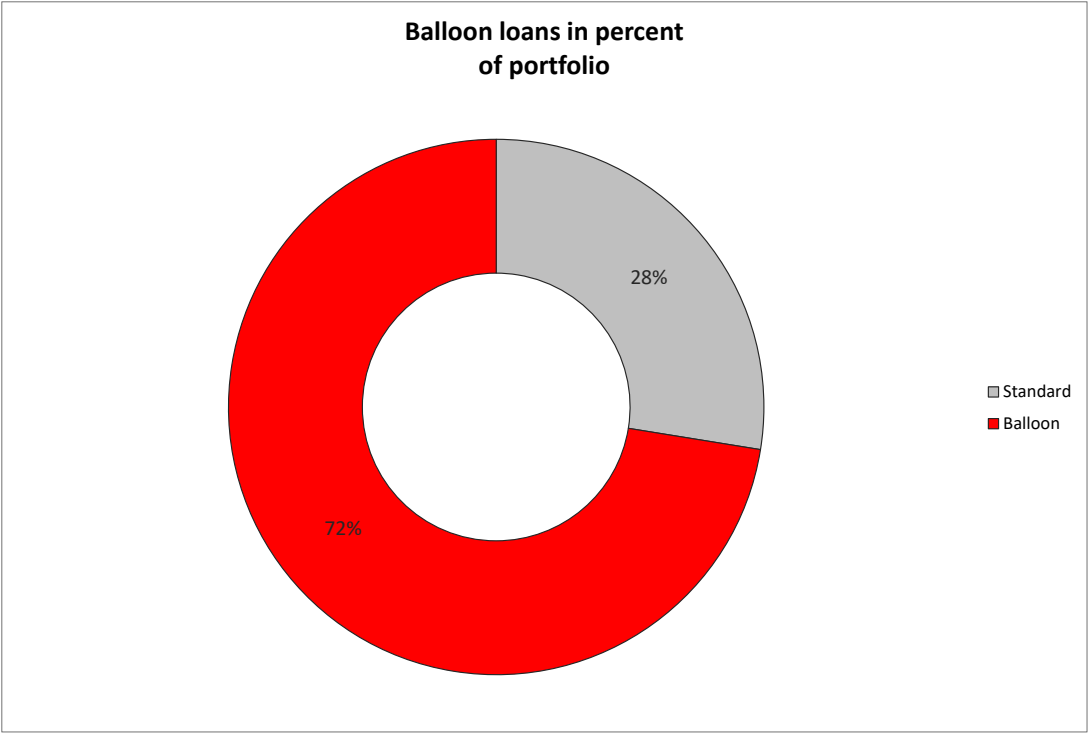
Balloon loans in  
percent  
of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9,541	105,439,925	27.5 %	6,993	0.0 %	46.3	14.9
Balloon	9,958	277,336,930	72.5 %	116,085,255	41.9 %	51.5	16.7
Total	19,499	382,776,854	100%	116,092,248	30%	50.0	16.2

15.b Balloon loans



Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**16.a Number of loans per borrower**



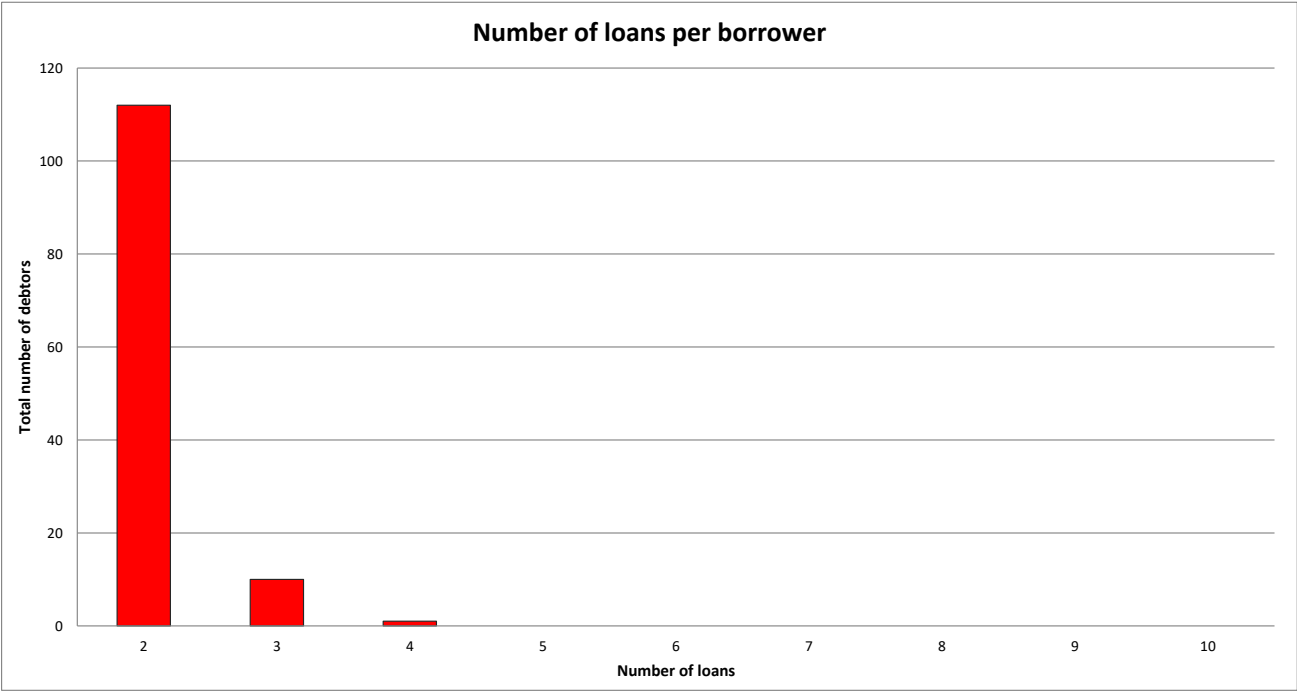
Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

Number of loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	19,241	376,920,900	98.47%
	2	112	4,794,562	1.25%
	3	10	890,413	0.23%
	4	1	170,979	0.04%
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	19,364	382,776,854	100%

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Monthly Investor Report

16.b Number of loans per borrower

Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**17.a Amortisation Profile**



Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

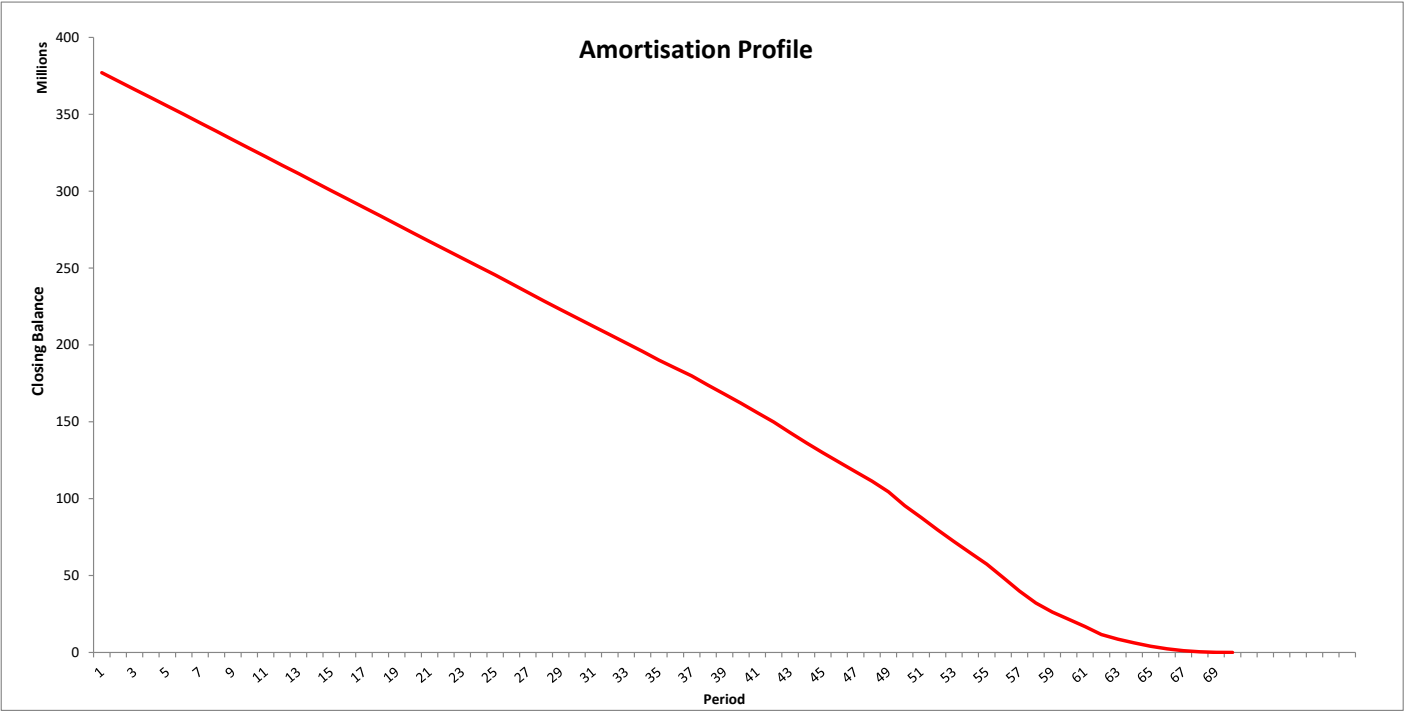
TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	382,776,854	377,065,735	5,711,119	1,491,125	4.78%	98.51%
2	377,065,735	371,640,376	5,425,359	1,469,128	4.78%	97.09%
3	371,640,376	366,211,164	5,429,212	1,446,476	4.77%	95.67%
4	366,211,164	360,809,702	5,401,462	1,424,545	4.77%	94.26%
5	360,809,702	355,375,431	5,434,271	1,403,261	4.77%	92.84%
6	355,375,431	349,934,779	5,440,652	1,381,954	4.77%	91.42%
7	349,934,779	344,471,007	5,463,773	1,360,527	4.77%	89.99%
8	344,471,007	338,948,009	5,522,998	1,338,980	4.77%	88.55%
9	338,948,009	333,409,651	5,538,358	1,317,200	4.76%	87.10%
10	333,409,651	327,916,321	5,493,330	1,295,488	4.76%	85.67%
11	327,916,321	322,410,152	5,506,169	1,273,834	4.76%	84.23%
12	322,410,152	316,955,623	5,454,530	1,252,291	4.76%	82.80%
13	316,955,623	311,512,027	5,443,596	1,230,577	4.76%	81.38%
14	311,512,027	305,943,917	5,568,110	1,209,026	4.76%	79.93%
15	305,943,917	300,317,843	5,626,075	1,187,096	4.76%	78.46%
16	300,317,843	294,898,781	5,419,062	1,164,933	4.76%	77.04%
17	294,898,781	289,360,192	5,538,589	1,143,393	4.75%	75.60%
18	289,360,192	283,904,713	5,455,480	1,121,483	4.75%	74.17%
19	283,904,713	278,393,897	5,510,815	1,099,817	4.75%	72.73%
20	278,393,897	272,786,288	5,607,610	1,078,045	4.75%	71.27%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XIII DAC  
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17.b Amortisation Profile

Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

18.a Payment Holidays



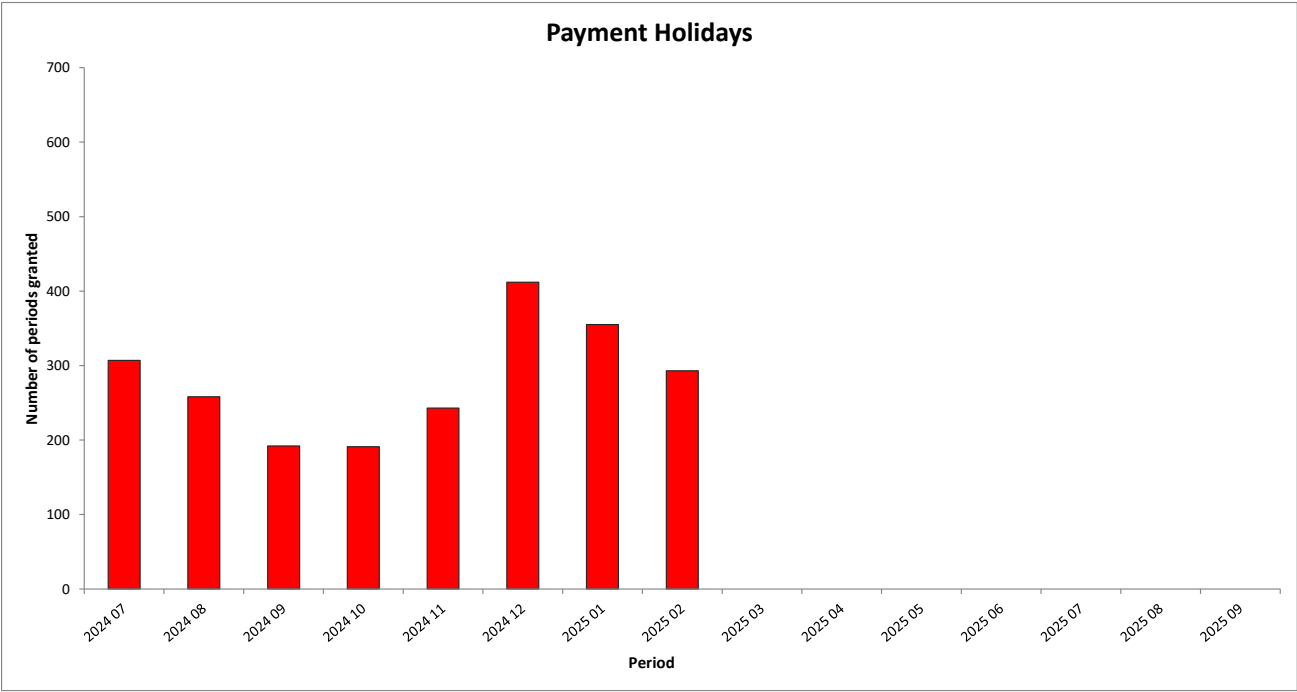
Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

Payment Holiday	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
	2024 07	307	319	89,746	7,580,197
	2024 08	258	269	73,203	6,392,726
	2024 09	192	202	51,874	4,612,067
	2024 10	191	203	50,880	4,846,949
	2024 11	243	260	66,234	5,655,482
	2024 12	412	422	107,491	9,001,146
	2025 01	355	374	99,083	7,750,541
	2025 02	293	318	86,471	6,852,438
	2025 03				
	2025 04				
	2025 05				
	2025 06				
	2025 07				
	2025 08				
	2025 09				
	2025 10				
	Total:	2,251	2,367	624,981	52,691,547

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18.b Payment Holidays

Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

**18.c Remaining Payment Holidays**

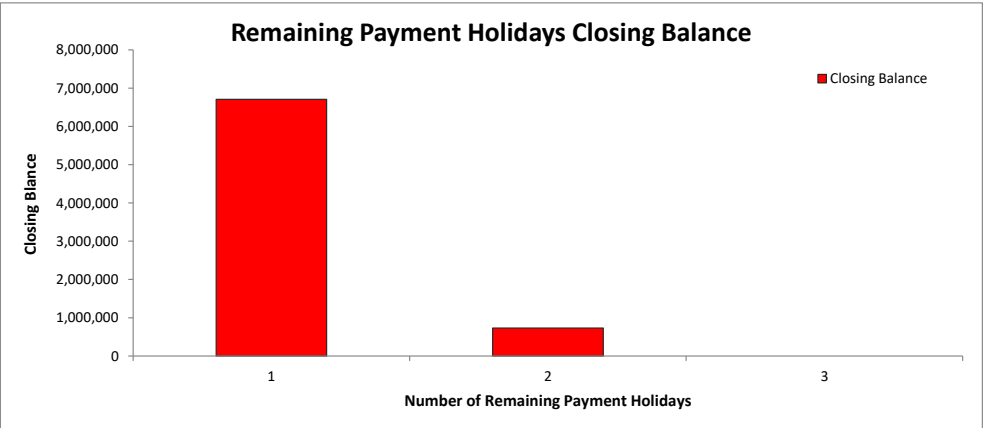
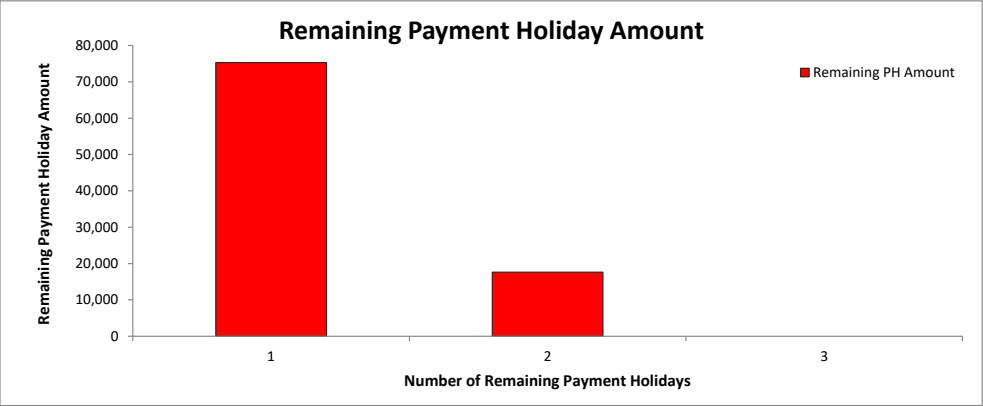


Reporting Date	27/03/2025
Payment date	25/03/2025
Period No	8
Monthly Period	01/02/2025
Interest Period	from 25/02/2025 to ##### = 28 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	287	75,311	6,709,420
	2	25	17,614	732,303
	3	0	0	0
	Total	312	92,925	7,441,723

18.d Remaining Payment Holidays

Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

19.a Downpayment



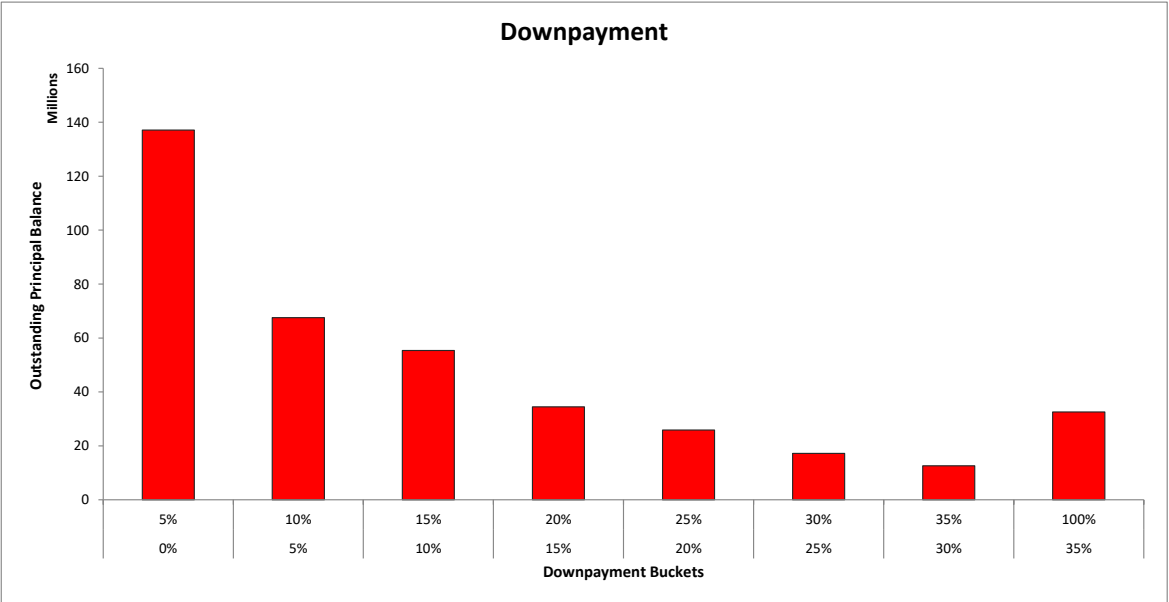
Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Downpayment percent	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	7,061	137,140,748	35.83%	52.1	16.0
	5%	10%	2,733	67,566,335	17.65%	51.9	16.4
	10%	15%	2,485	55,378,188	14.47%	49.8	16.6
	15%	20%	1,662	34,432,515	9.00%	48.7	16.4
	20%	25%	1,259	25,863,960	6.76%	47.8	16.5
	25%	30%	956	17,219,779	4.50%	47.8	16.3
	30%	35%	717	12,603,799	3.29%	46.9	15.9
	35%	100%	2,626	32,571,531	8.51%	43.4	15.6
	Total		19,499	382,776,854	100%	50.0	16.2

SCF RAHOITUSPALVELUT XIII DAC  
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19.b Downpayment

Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

20.a Vehicle Condition



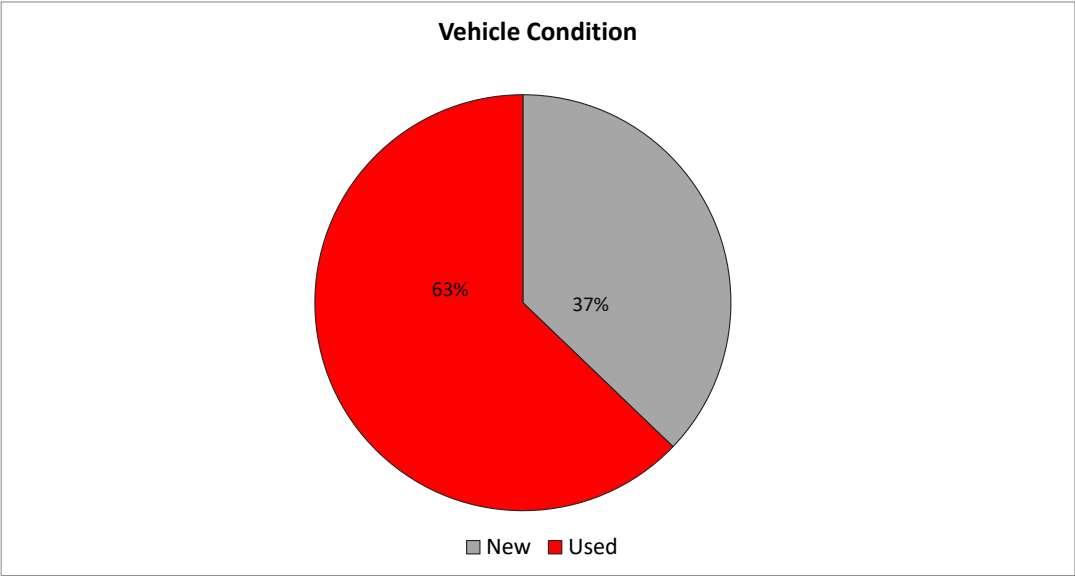
Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4,394	142,282,520	37.17%	47.6	17.0
	Used	15,105	240,494,335	62.83%	51.5	15.7
	Total	19,499	382,776,854	100%	50.0	16.2

20.b Vehicle Condition



Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

21.a Borrower Type

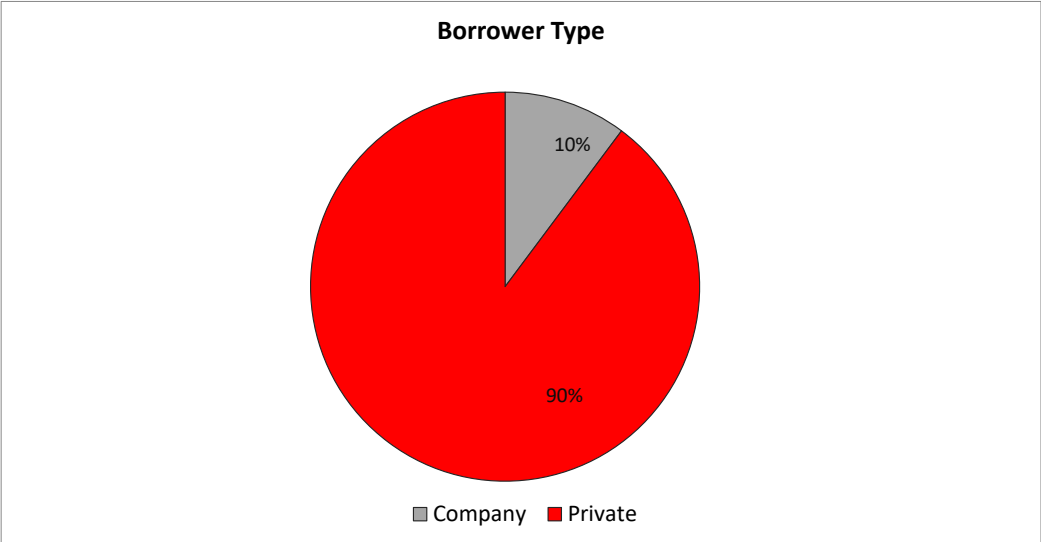


Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1,616	39,103,820	10.22%	41.1	19.1
	Private	17,883	343,673,035	89.78%	51.1	15.9
	Total	19,499	382,776,854	100%	50.0	16.2

21.b Borrower Type

Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days



SCF RAHOITUSPALVELUT XIII DAC  
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22.a Vehicle type



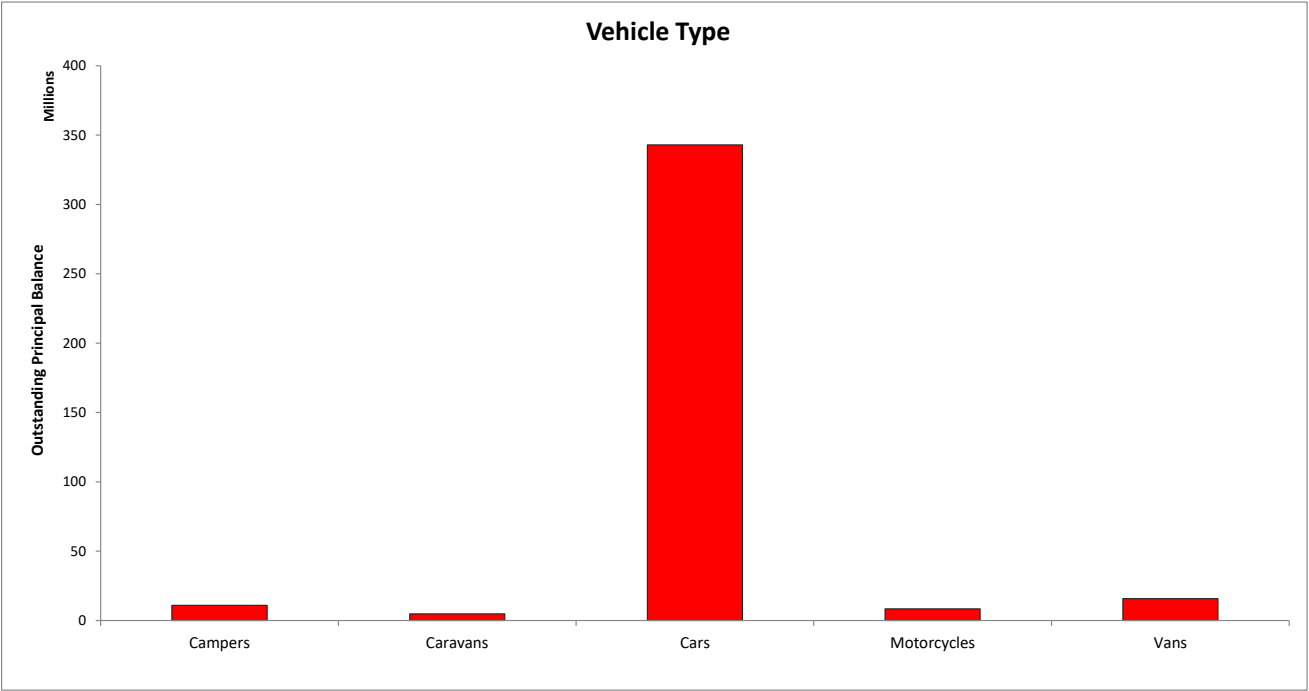
Reporting Date	27/03/2025
Payment date	25/03/2025
Period No	8
Monthly Period	01/02/2025
Interest Period	from 25/02/2025 to ##### = 28 days

Vehicle type	TOTAL					
	Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	288	10,891,579	2.85%	52.1	16.3
	Caravans	237	4,748,464	1.24%	51.0	15.7
	Cars	17,119	343,012,903	89.61%	50.2	16.2
	Motorcycles	798	8,401,558	2.19%	47.4	15.0
	Vans	1,057	15,722,350	4.11%	45.8	17.6
	Total	19,499	382,776,854	100%	50.0	16.2

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22.b Vehicle type

Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days



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23.a Restructured Loans



Restructured

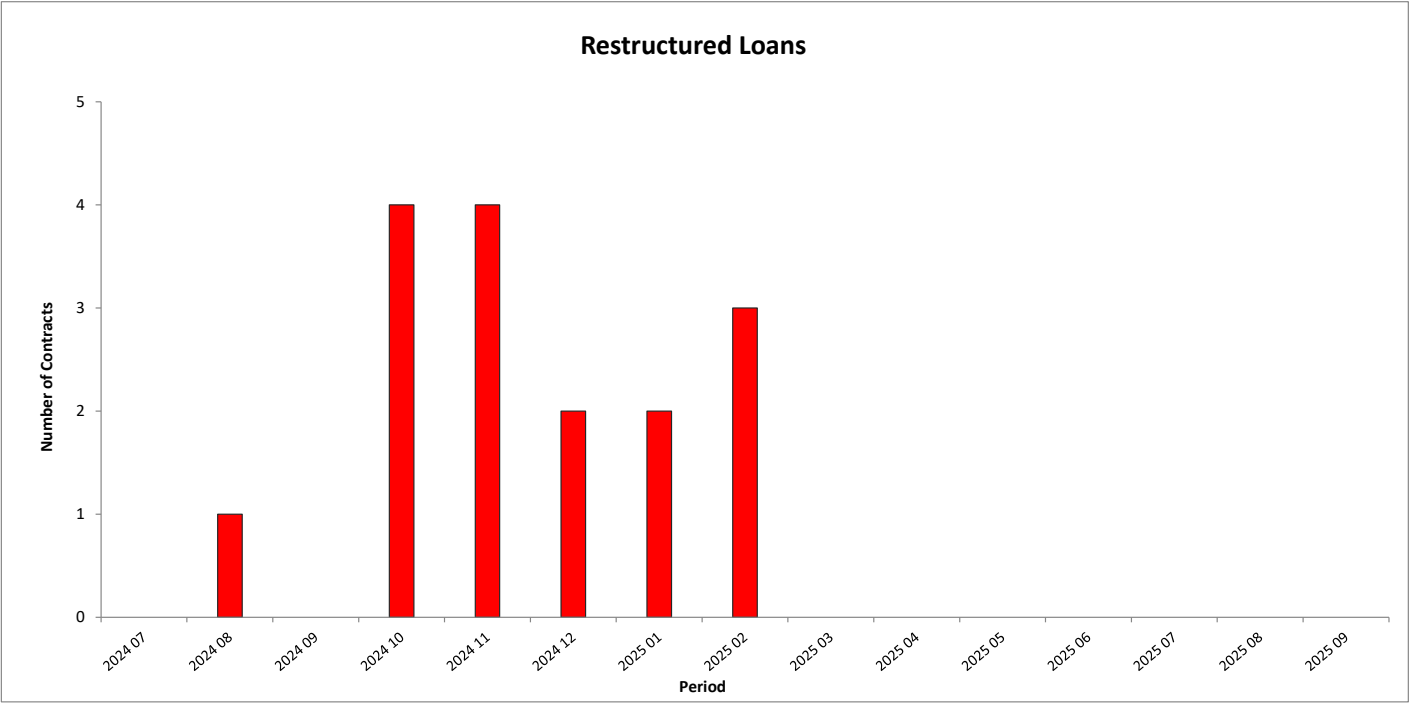
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11,465
2024 09	0	0
2024 10	4	106,716
2024 11	4	78,043
2024 12	2	10,565
2025 01	2	4,901
2025 02	3	32,105
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
Total	16	243,796

Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

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23.b Restructured Loans

Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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24.a Dynamic Interest rate

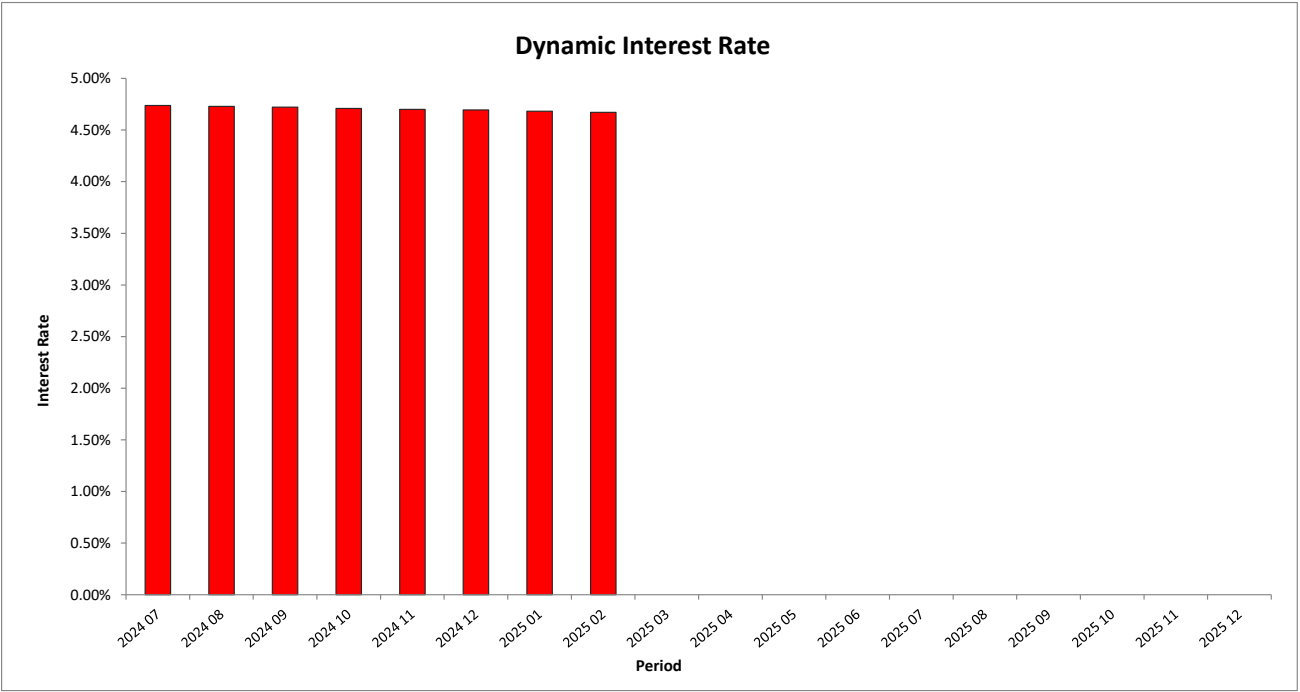


Reporting Date	27/03/2025		
Payment date	25/03/2025		
Period No	8		
Monthly Period	01/02/2025		
Interest Period	from	25/02/2025	to ##### = 28 days

Interest rate evolution	TOTAL		
	Period	Closing balance	WA Interest rate
	2024 07	390,666,760	4.74%
	2024 08	408,032,437	4.73%
	2024 09	408,729,706	4.72%
	2024 10	406,199,100	4.71%
	2024 11	408,439,235	4.70%
	2024 12	408,179,787	4.69%
	2025 01	394,847,033	4.68%
	2025 02	382,776,854	4.67%
	2025 03		
	2025 04		
	2025 05		
	2025 06		
	2025 07		
	2025 08		
	2025 09		
	2025 10		
	2025 11		
	2025 12		

24.b Dynamic Interest Rate

Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days



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25.a Dynamic Pre-Payments



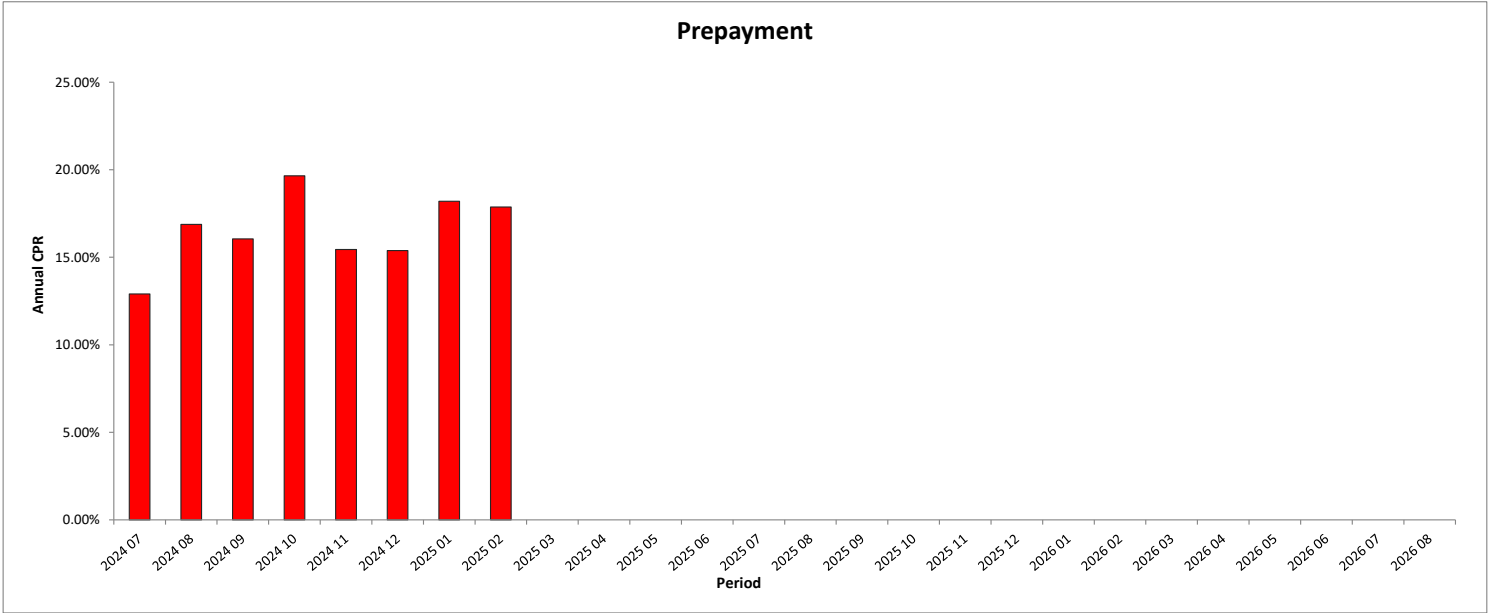
Reporting Date	27/03/2025			
Payment date	25/03/2025			
Period No	8			
Monthly Period	01/02/2025			
Interest Period	from	25/02/2025	to	##### = 28 days

Dynamic Prepayment	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2024 07	15,436,323	390,666,760	12.91%
	2024 08	6,239,492	408,032,437	16.88%
	2024 09	5,914,715	408,729,706	16.05%
	2024 10	7,338,464	406,199,100	19.65%
	2024 11	5,669,562	408,439,235	15.44%
	2024 12	5,641,502	408,179,787	15.38%
	2025 01	6,553,930	394,847,033	18.20%
	2025 02	6,230,349	382,776,854	17.87%
	2025 03			
	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			

25.b Dynamic Pre-Payments



Reporting Date	27/03/2025			
Payment date	25/03/2025			
Period No	8			
Monthly Period	01/02/2025			
Interest Period	from	25/02/2025	to	25/03/2025 = 28 days



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26. Delinquency



Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 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	382,776,854	17,811	350,780,705	1,005	19,629,360	245	4,290,355	151	2,788,023	123	2,281,688	99	1,921,756	65	1,084,968	36	628,730
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of  
Default



Reporting Date	27/03/2025						
Payment date	25/03/2025						
Period No	8						
Monthly Period	01/02/2025						
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days	

		Recovery Quarter	2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	14,752	8	70	70	14,682	2,072	2,142	12,611	630	2,772	11,981						
2024 4	1,072,203	59				87,208	87,208	984,995	93,274	180,482	891,721						
2025 1	1,856,235	93							53,160	53,160	1,803,074						
2025 2																	
2025 3																	

Santander Consumer Finance Oy  
Risto Rytin tie 33  
Helsinki 00570  
Y-tunnus 2076455-0, Finland

**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**28. Priority of Payments - Revenue**



Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	8				
Monthly Period	01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1,915,004.06	EUR
Senior Expenses	-	927.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	855,741.31	EUR
Tranche A Loan Interest to Issuer	-	165,314.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	8,789.00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	10,344.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6,272.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	25,219.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	840,521.65	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	1,876.10	
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	
Deferred Purchase Price to Seller	-	-	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	2,865,551.67	EUR
Senior Expenses	-	797.00	EUR
Issuer swap interest to swap counterparty	-	855,741.31	EUR
Interest Class A Notes	-	904,950.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	31,596.00	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	-	29,519.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	13,538.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	33,696.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	840,521.65	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	155,192.71	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11,441,449.15	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	11,441,449.15	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12,281,970.80	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	-	12,281,970.80	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>			
To pay <i>pari passu</i> and on a <i>pro rata</i> basis			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iv) Principal Payments on Class D Notes	-	-	EUR
(v) Principal Payments on Class E Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0.00	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0.00	EUR

Issuer Priority of Payments - Revenue (u)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	EUR
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Purchaser Priority of Payments - Revenue (aa)

Payment of residual fund as Deferred Purchase Price to Seller	-	EUR
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Reporting Date	27/03/2025
Payment date	25/03/2025
Period No	8
Monthly Period	01/02/2025
Interest Period	from 25/02/2025 to 25/03/2025 = 28 days

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30. Transaction Costs



Reporting Date	27/03/2025					
Payment date	25/03/2025					
Period No	8					
Monthly Period	01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Transaction Costs

	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	927.00					
Interest accrued for the Period	EUR	1,013,299.00	904,950.00	31,596.00	29,519.00	13,538.00	33,696.00
Cumulative Interest accrued	EUR	13,744,405.00	12,426,730.00	400,881.00	368,587.00	164,792.00	383,415.00
Interest Payments	EUR	1,013,299.00	904,950.00	31,596.00	29,519.00	13,538.00	33,696.00
Cumulative Interest Payments	EUR	13,744,405.00	12,426,730.00	400,881.00	368,587.00	164,792.00	383,415.00
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	-					

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30. Swap Overview



Kimi 13 | Front Swap

Party A	DZ Bank AG
Party B	SCF Rahoituspalvelut XIII DAC
Swap Notional	395,058,825
Interest Period Start	25/02/2025
Interest Period End	25/03/2025
Interest Days	28
Settlement Date	25/03/2025
Party A Floating Interest Rate	2.59500 %
Party A Floating Rate Day Count Fraction	0.0778
Party A Interest Amount	EUR 797,360.39
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0778
Party B Interest Amount	EUR 855,741.31

Reporting Date	27/03/2025						
Payment date	25/03/2025						
Period No	8						
Monthly Period	01/02/2025						
Interest Period	from 25/02/2025	to 25/03/2025	=	28 days			

