

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.06.2025				
Payment date	25.06.2025	Following payment dates:	25.07.2025		
Period No	11		26.07.2025		
Monthly Period	from 01.05.2025	to	25.06.2025	=	29 days
Interest Period	27.05.2025				
Cut-Off date	31.05.2025				

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**1. Portfolio Information**



Reporting Date	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
Interest Period	from 27.05.2025	to 25.06.2025 = 29 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>356 782 886.15 EUR</b>
Scheduled Loan Principal Repayments (+MC)	5 184 812.15 EUR
Prepayments	6 073 581.99 EUR
Deemed Collections / Repurchases	- EUR
<b>Total Principal Payments Received in Period</b>	<b>11 258 394.14 EUR</b>
New Defaulted Auto Loans amt in Period	1 382 666.43 EUR
<b>Closing balance prior to replenishment</b>	<b>344 141 825.58 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>- EUR</b>
Re-investment Principal Ledger Closing Balance	- EUR
<b>Closing Balance post replenishment</b>	<b>344 141 825.58 EUR</b>
Principal Recoveries on loans in default	141 105.08 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>1 687 317.09 EUR</b>
<b># Loans</b>	
At beginning of period	18 519 Loans
Replenished contracts	- Loans
Paid in Full	425 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	81 Loans
<b>At end of period</b>	<b>18 013 Loans</b>

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



Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from 27.05.2025	to	25.06.2025	=	29 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 828 422.17	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	3 090.13	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR

**Total Amount for Purchaser Available Revenue Receipts** **1 831 512.30 EUR**

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 831 512.30	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	601 502.01	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	24 115.24	EUR
g. Liquidity Reserve Excess Amount	116 001.81	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** **2 573 131.36 EUR**

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**3. Amount Due for Distribution - Redemption Receipts**



Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from 27.05.2025	to	25.06.2025	=	29 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	11 258 394.14	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>11 258 394.14</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 258 394.14	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	920 108.38	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>12 178 502.52</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	27.06.2025
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**Note Balance**

Beginning of Period	357 439 992.60	EUR
End of Period	345 261 490.09	EUR

**Liquidity Balance**

Beginning of Period	0.9 %	3 171 729.41	EUR
Cash Outflow		110 469.48	EUR
Cash Inflow		-	EUR
End of Period	0.9 % *	3 061 259.93	EUR
Required Reserve Amount	0.9 % *	3 061 259.93	EUR

**Expenses Advance**

Beginning of Period	3 588 087.30	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	3 588 087.30	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	356 782 886.15	EUR
Closing balance prior to replenishment	344 141 825.58	EUR
Closing Balance post replenishment	344 141 825.58	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	315 625 017.01	91.71 %	16 427
1-29 days past due	17 099 784.36	4.97 %	968
<b>Delinquent Receivables:</b>			
30-59 days past due	4 383 475.82	1.27 %	243
60-89 days past due	2 265 833.04	0.66 %	140
90-119 days past due	1 933 039.45	0.56 %	90
120-149 days past due	1 414 953.62	0.41 %	69
150-179 days past due	1 419 722.28	0.41 %	76
<b>Total Performing and Delinquent</b>	<b>344 141 826</b>	<b>100.00 %</b>	<b>18 013</b>
Current Period Defaults	1 382 666.43		81
Cumulative Defaults	6 838 114.33		379
Current Period Principal Recoveries	141 105.08		
Cumulative Principal Recoveries	648 909.32		

Sequential Payment Trigger Event,

where [A], [B], [C] > 1.70%	NO
[A] Cumulative Net Loss Ratio, Payment Date	1.47 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.18 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.85 %
or ([A] + [B] - [C]) / [D] < 10%	83.42 %
[A] Aggregate Outstanding Asset Principal Amount	344 141 825.58
[B] Aggregate principal balance of Defaulted Contracts	6 838 114.33
[C] Recoveries received on such Defaulted Contracts	648 909.32
[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	3.32 %
[B] Delinquency Ratio, preceding Payment Date	3.23 %
[C] Delinquency Ratio, second preceding Payment Date	3.65 %

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

Principal Deficiency Ledger debit balance	1 119 664.51	NO
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or Servicer Termination Event

or Hedge Counterparty Downgrade Event	NO
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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	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	NO
[G] on any preceding Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts in excess of 0.1 per cent. Of the Aggregate Outstanding Note Principal Amount	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[I] an Event of Default or an Additional Termination Event under the Hedge Agreement (each as defined therein) or a Hedge Counterparty Downgrade Event occurs and none of the remedies provided for in the Hedge Agreement are put in place within the timeframe required thereunder.	NO

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

8.00 % 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	357 439 992.60
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**5b. Concentration limits**



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

Weighted average interest rate (min 4.35%)	4.62 %
Weighted average months to maturity (max 60)	47.39*
Used Vehicles (max 75%)	61.76 %
Balloon Loans (max 73%)	73.58 %
Balloon Installments (max 28%)**	31.79 %
Corporate Borrowers (max 11%)	9.92 %
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
	237 660.05	1	0.07 %
	169 251.29	1	0.05 %
	158 175.04	3	0.05 %
	156 657.72	4	0.05 %
	150 162.01	2	0.04 %
	147 057.79	1	0.04 %
	146 416.72	1	0.04 %
	138 980.73	2	0.04 %
	138 889.07	1	0.04 %
	136 233.45	1	0.04 %
	<b>Total (max 0,6%)</b>		<b>0.46 %</b>

\* Post Replenishment

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**6. Note Principal**



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Interest Period	from 27.05.2025	to 25.06.2025 = 29 days

**Note Principal**

	Class A	Class B	Class C	Class D	Class E	
Beginning of Period	328 839 992.60	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR
Sequential Amortization	12 178 502.52	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	EUR
End of Period	316 661 490.09	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	-	657 106.45	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	1 382 666.43	EUR
Credit PDL	-	-	-	-	920 108.38	EUR
End of Period	-	-	-	-	1 119 664.51	EUR

**Net Note Principal**

Beginning of Period	328 839 992.60	11 300 000.00	9 500 000.00	3 600 000.00	3 542 893.55	EUR
End of Period	316 661 490.09	11 300 000.00	9 500 000.00	3 600 000.00	3 080 335.49	EUR



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**7. Outstanding Notes**



Reporting Date	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
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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	357 439 992.60	328 839 992.60	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Available Distribution Amount	12 178 502.52					
Amortisation	12 178 502.52					
Redemption per Class	12 178 502.52	12 178 502.52	-	-	-	-
Redemption per Note		3 111.52	-	-	-	-
Outstanding Closing Balance		316 661 490.09	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Net Outstanding Closing Balance	345 261 490.09	316 661 490.09	11 300 000.00	9 500 000.00	3 600 000.00	4 200 000.00
Current Tranching	100 %	91.72 %	3.27 %	2.75 %	1.04 %	1.22 %
Current Pool Factor		0.81	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		84 016.35	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		3 111.52	-	-	-	-
Principal Outstanding per Note End of Period		80 904.83	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		180.64	248.84	281.06	348.73	790.17
Interest Payment	807 575.36	707 015.12	28 118.48	26 700.54	12 554.10	33 187.12
Interest Payment per Note		180.64	248.84	281.06	348.73	790.17

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)		8.28 %	5.01 %	2.26 %	1.22 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		9.17 %	5.90 %	2.26 %	1.22 %	0.00 %
Current CE (Subordination)		8.28 %	5.01 %	2.26 %	1.22 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		9.17 %	5.90 %	2.26 %	1.22 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Rating Triggers					
Short Term			Long Term		
Fitch		S&P	Fitch		S&P
Criteria	Current	Criteria	Current	Criteria	Current

Transaction Role	Counterparty		Fitch		S&P	Fitch		S&P	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach		
			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		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**

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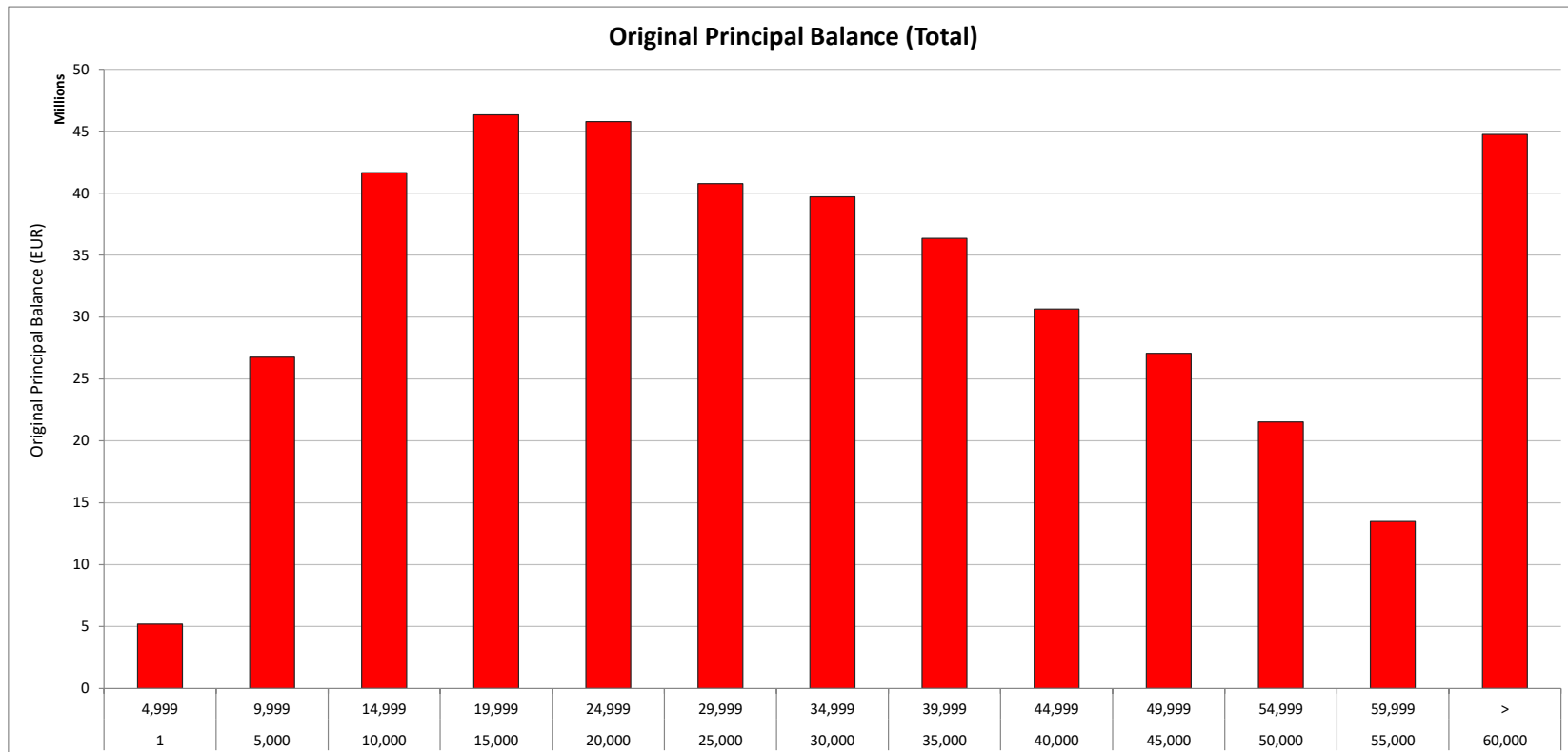


		TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	1	4 999	1 484	5 202 584	1.2 %	30.6	9.1	
	5 000	9 999	3 566	26 756 149	6.4 %	47.7	8.0	
	10 000	14 999	3 358	41 656 409	9.9 %	54.7	8.0	
	15 000	19 999	2 662	46 315 000	11.0 %	57.0	7.9	
	20 000	24 999	2 049	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	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
Interest Period	from 27.05.2025	to 25.06.2025 = 29 days



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

**10.a Outstanding Principal Balance**

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days



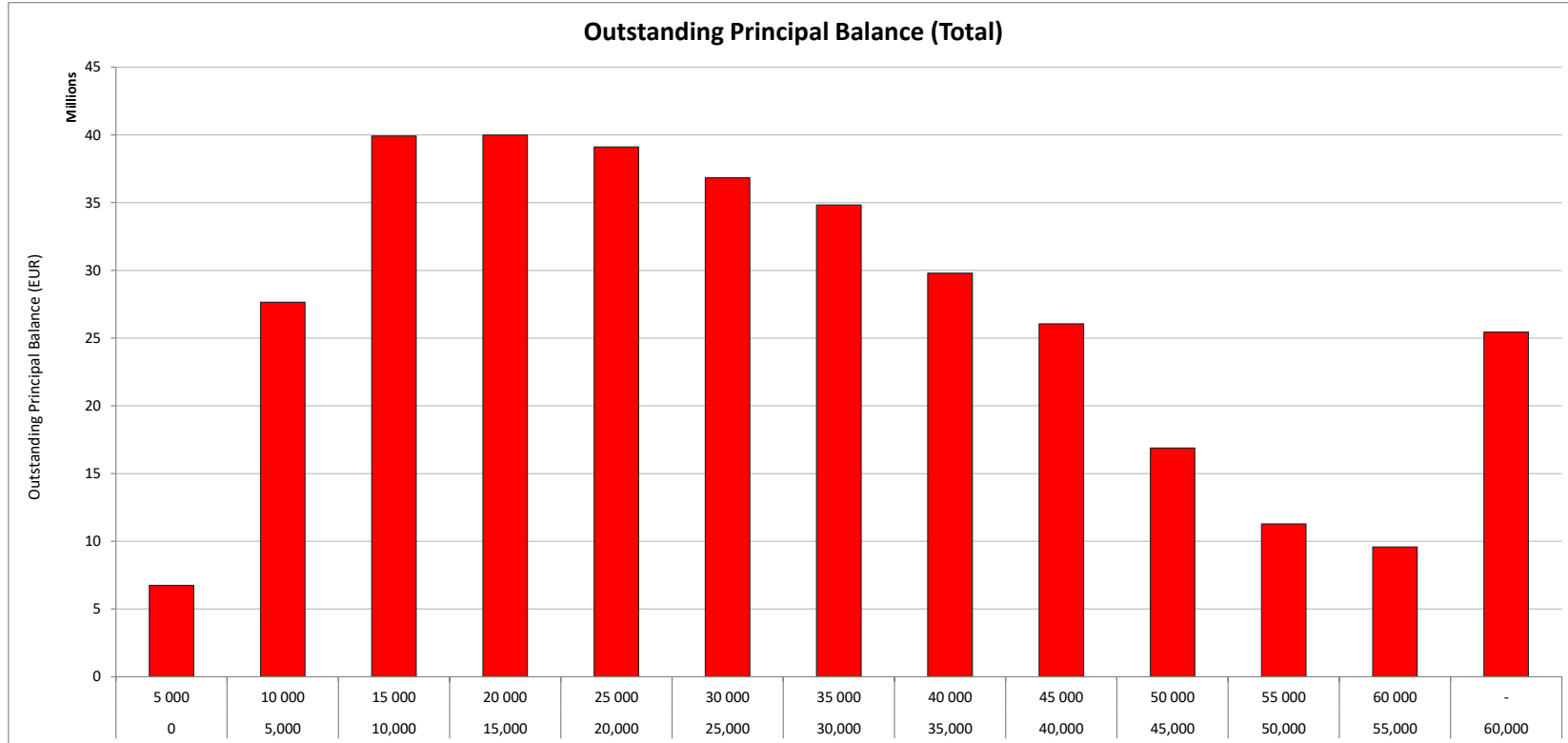
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 132	6 746 403	1.96 %	26.8	19.5
5 000	10 000	3 703	27 651 118	8.03 %	42.1	18.9
10 000	15 000	3 230	39 926 681	11.60 %	47.1	18.6
15 000	20 000	2 306	39 987 586	11.62 %	48.1	19.0
20 000	25 000	1 753	39 110 429	11.36 %	48.1	19.1
25 000	30 000	1 343	36 841 178	10.71 %	47.8	19.0
30 000	35 000	1 076	34 828 681	10.12 %	48.1	19.0
35 000	40 000	798	29 791 480	8.66 %	48.1	19.4
40 000	45 000	616	26 059 471	7.57 %	47.9	19.7
45 000	50 000	357	16 888 968	4.91 %	49.2	19.8
50 000	55 000	215	11 280 746	3.28 %	49.4	19.5
55 000	60 000	167	9 579 380	2.78 %	49.7	18.8
60 000	-	317	25 449 704	7.40 %	50.7	19.1
Total		18 013	344 141 826	100 %	47.4	19.1

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

**10.b Outstanding Principal Balance Graph**

Reporting Date	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
Interest Period	from 27.05.2025	to 25.06.2025 = 29 days



SCF RAHOITUSPALVELUT XIII DAC

Monthly Investor Report

11.a Geographical Distribution



Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025	to	25.06.2025	=	29 days
Interest Period	from	27.05.2025	to	25.06.2025	=

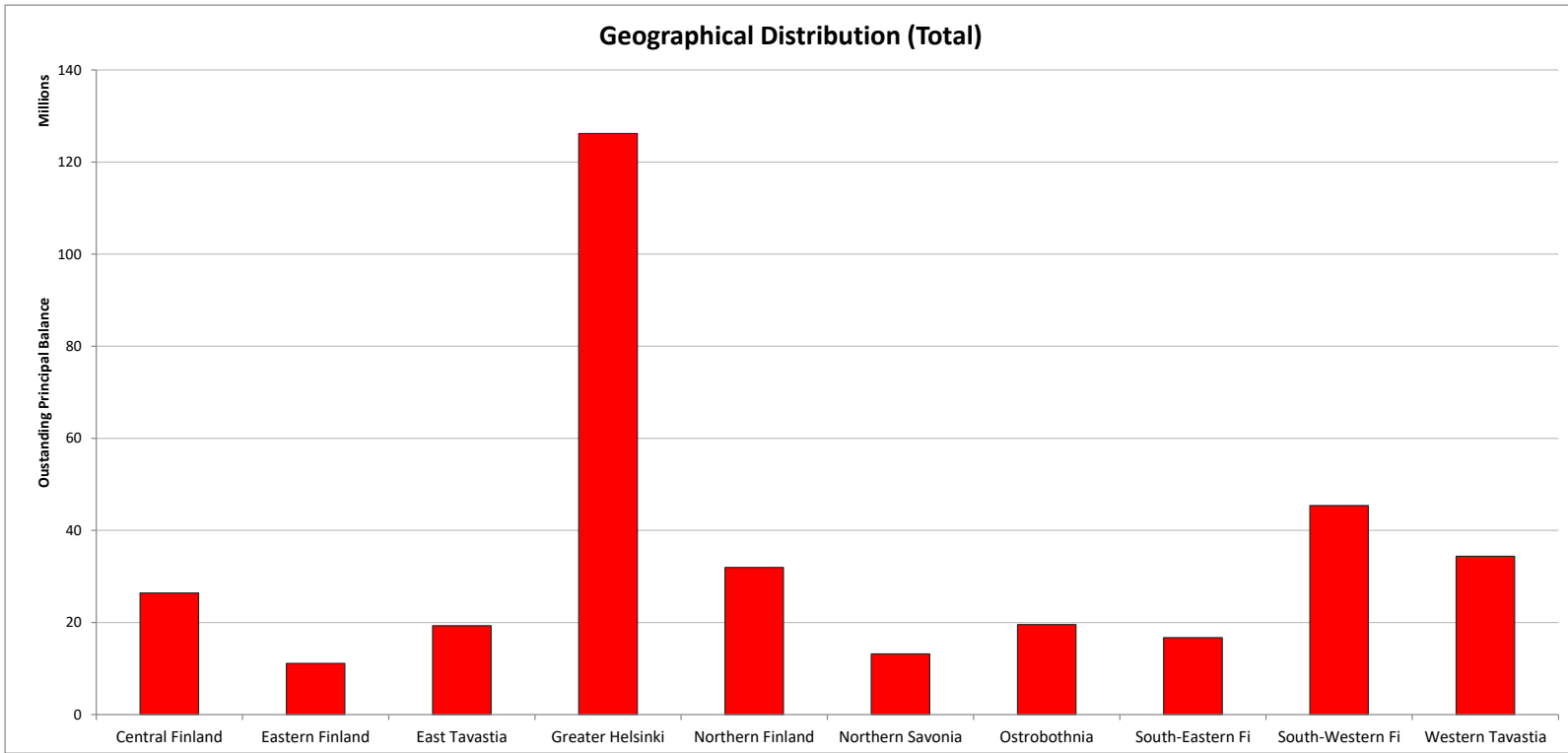
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 478	26 388 912	7.67 %	47.1	19.2
Eastern Finland	635	11 133 266	3.24 %	48.5	18.2
East Tavastia	1 065	19 277 474	5.60 %	47.3	19.1
Greater Helsinki	5 866	126 181 879	36.67 %	47.2	19.6
Northern Finland	1 608	31 951 041	9.28 %	47.8	18.5
Northern Savonia	784	13 179 824	3.83 %	47.5	17.9
Ostrobothnia	1 262	19 549 338	5.68 %	47.2	18.3
South-Eastern Fi	997	16 709 758	4.86 %	47.2	18.8
South-Western Fi	2 441	45 388 097	13.19 %	47.8	18.9
Western Tavastia	1 877	34 382 236	9.99 %	47.2	19.3
Total	18 013	344 141 826	100 %	47.4	19.1

Geographic distribution

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days





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

**12.a Interest Rate**

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days



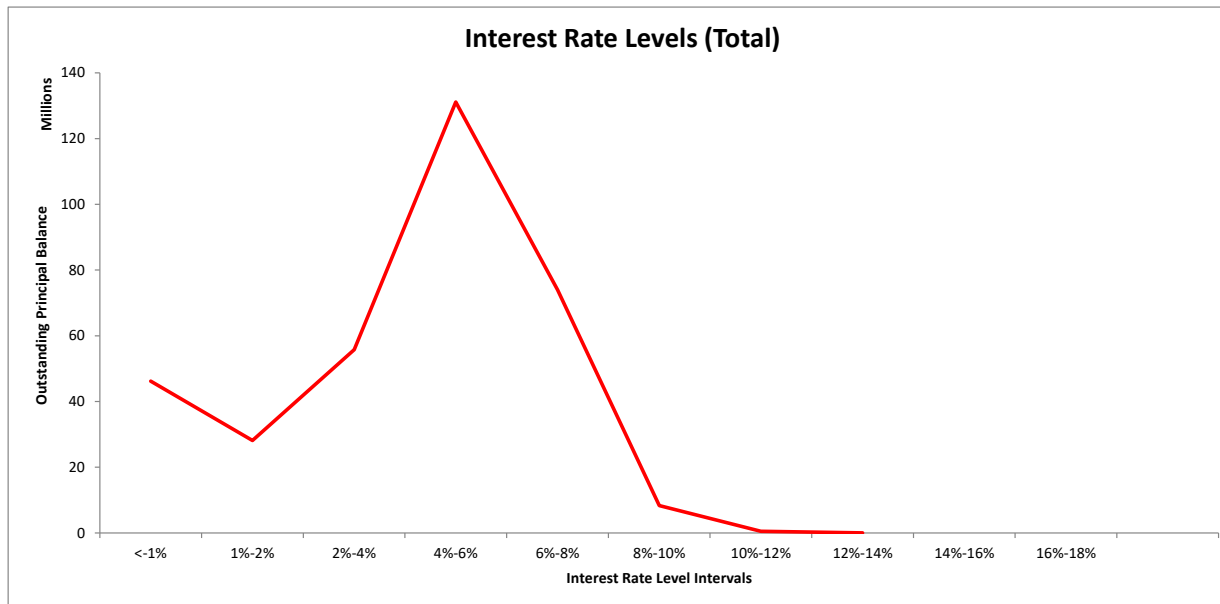
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	1 686	46 184 463	13.42 %	44.6	17.7	
1 %	2 %	925	28 154 361	8.18 %	43.6	24.0	
2 %	4 %	2 500	55 750 265	16.20 %	45.2	21.5	
4 %	6 %	6 064	131 124 730	38.10 %	48.9	18.4	
6 %	8 %	5 871	74 020 698	21.51 %	49.2	17.8	
8 %	10 %	905	8 352 127	2.43 %	49.0	17.0	
10 %	12 %	58	529 485	0.15 %	50.4	14.3	
12 %	14 %	4	25 697	0.01 %	48.4	12.3	
14 %	16 %						
16 %	18 %						
18 %	-						
		Total	18 013	344 141 826	100 %	47.4	19.1

Interest distribution

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days



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

**13.a Remaining Terms**



Reporting Date	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
Interest Period	from 27.05.2025	to 25.06.2025 = 29 days

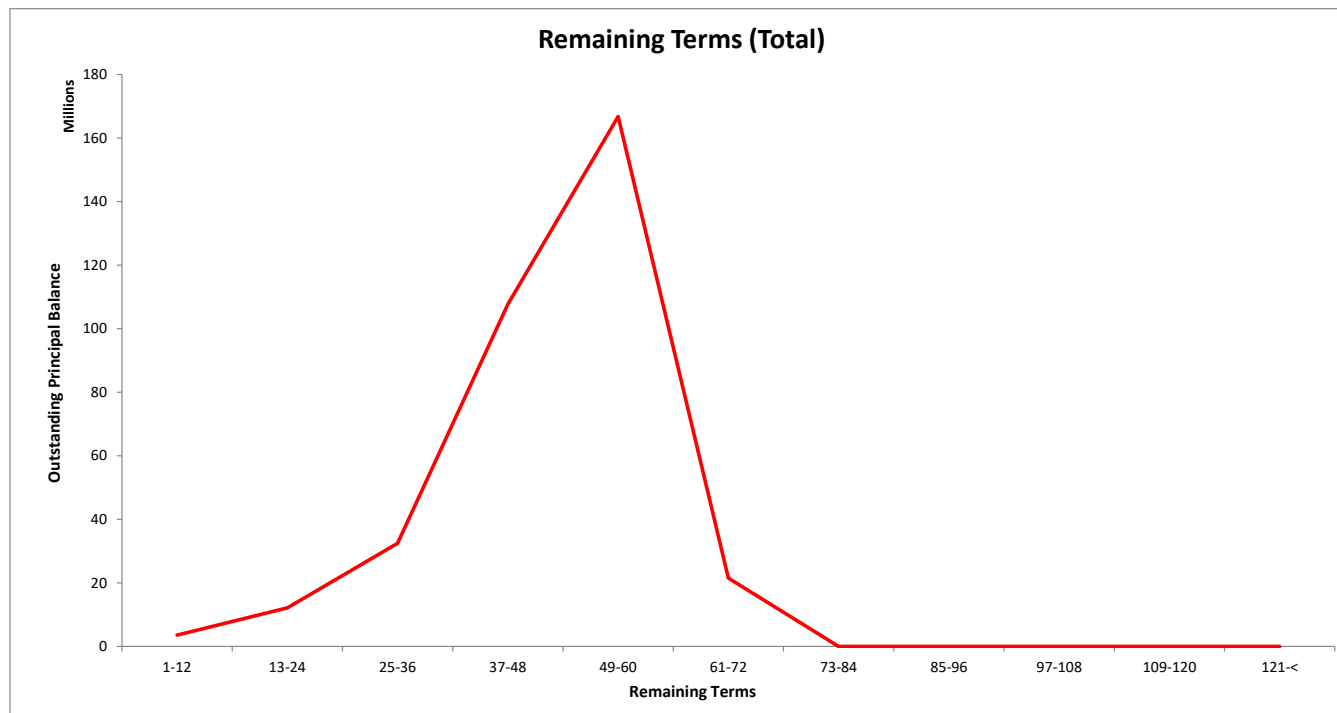
TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	11	3 493	0.00 %	0.0	21.0
	1	12	715	3 548 614	1.03 %	8.0	29.7
	13	24	1 407	12 132 781	3.53 %	19.6	24.8
	25	36	2 324	32 425 765	9.42 %	31.4	23.4
	37	48	5 162	107 754 684	31.31 %	43.5	21.0
	49	60	7 394	166 767 134	48.46 %	53.9	17.6
	61	72	1 000	21 509 355	6.25 %	62.4	9.9
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		18 013	344 141 826	100 %	47.4	19.1

Months to maturity

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

**14.a Seasoning**



Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

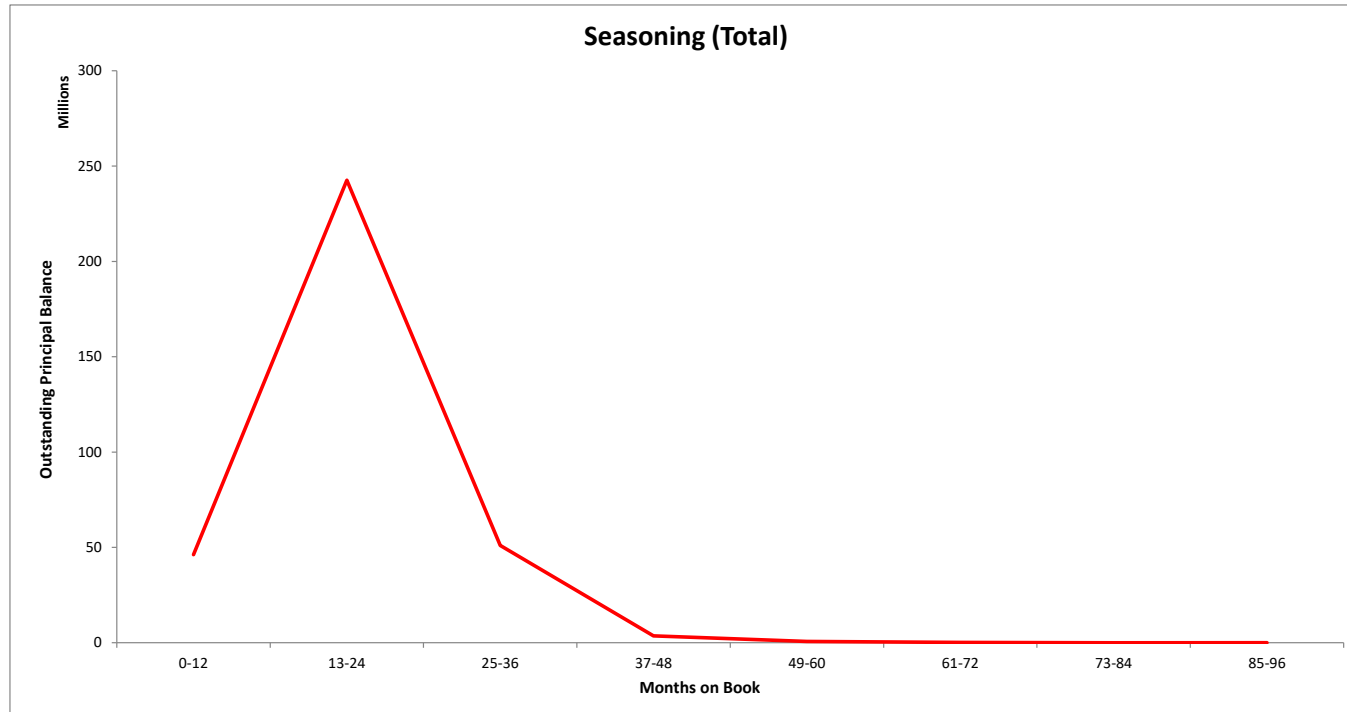
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	2 650	46 166 764	13.42 %	54.5	10.2	
13	24	12 523	242 592 823	70.49 %	48.3	18.4	
25	36	2 542	50 990 149	14.82 %	38.7	28.5	
37	48	210	3 574 017	1.04 %	24.4	40.5	
49	60	74	640 061	0.19 %	11.2	52.7	
61	72	12	174 906	0.05 %	11.4	63.7	
73	84	2	3 106	0.00 %	5.8	75.3	
85	96						
Total		18 013	344 141 826	100 %	47.4	19.1	

Months on book

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days



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

**15.a Balloon loans**



Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

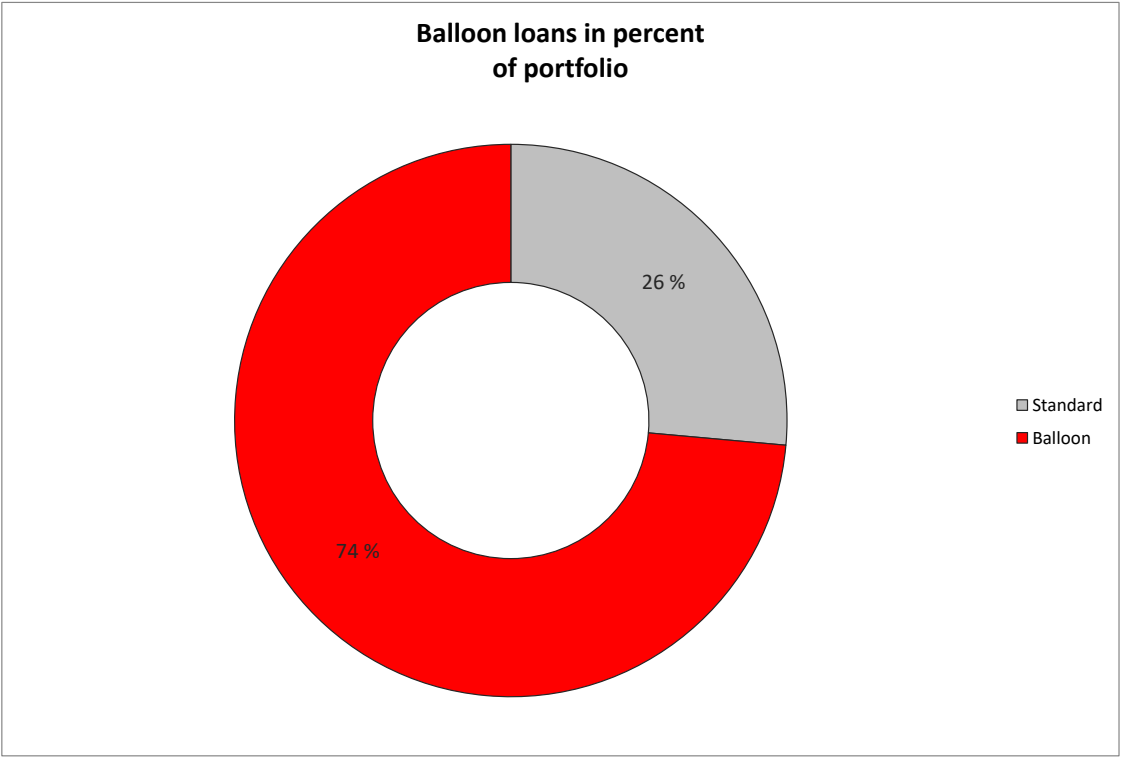
Balloon loans in percent of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	8 686	90 939 002	26.4 %	6 483	0.0 %	43.9	17.7
Balloon	9 327	253 202 824	73.6 %	109 406 977	43.2 %	48.6	19.6
Total	18 013	344 141 826	100 %	109 413 459	32 %	47.4	19.1

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days





SCF RAHOITUSPALVELUT XIII DAC  
 Monthly Investor Report

16.a Number of loans per borrower



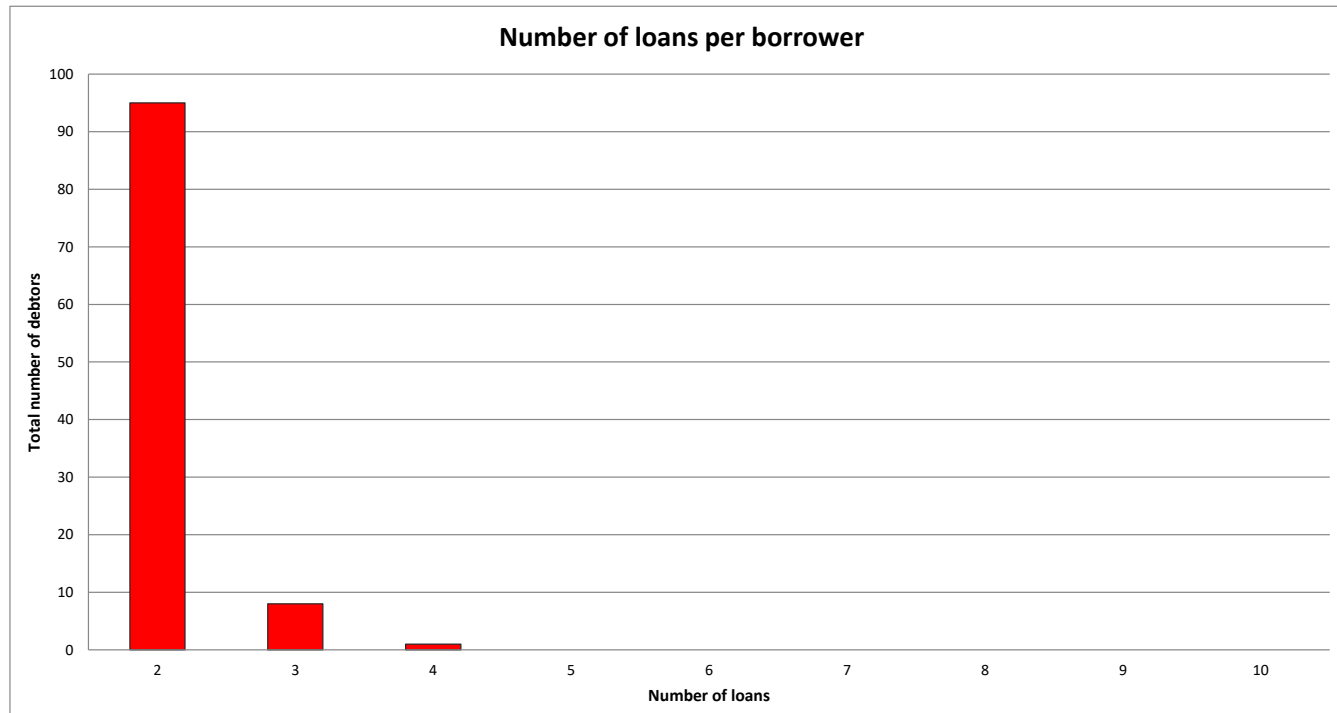
Reporting Date			27.06.2025		
Payment date			25.06.2025		
Period No			11		
Monthly Period			01.05.2025		
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

TOTAL				
Number of loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	17 795	339 354 953	98.61 %	
2	95	3 984 454	1.16 %	
3	8	645 761	0.19 %	
4	1	156 658	0.05 %	
5				
6				
7				
8				
9				
10				
Total:	17 899	344 141 826	100 %	

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

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

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days



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

**17.a Amortisation Profile**



Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

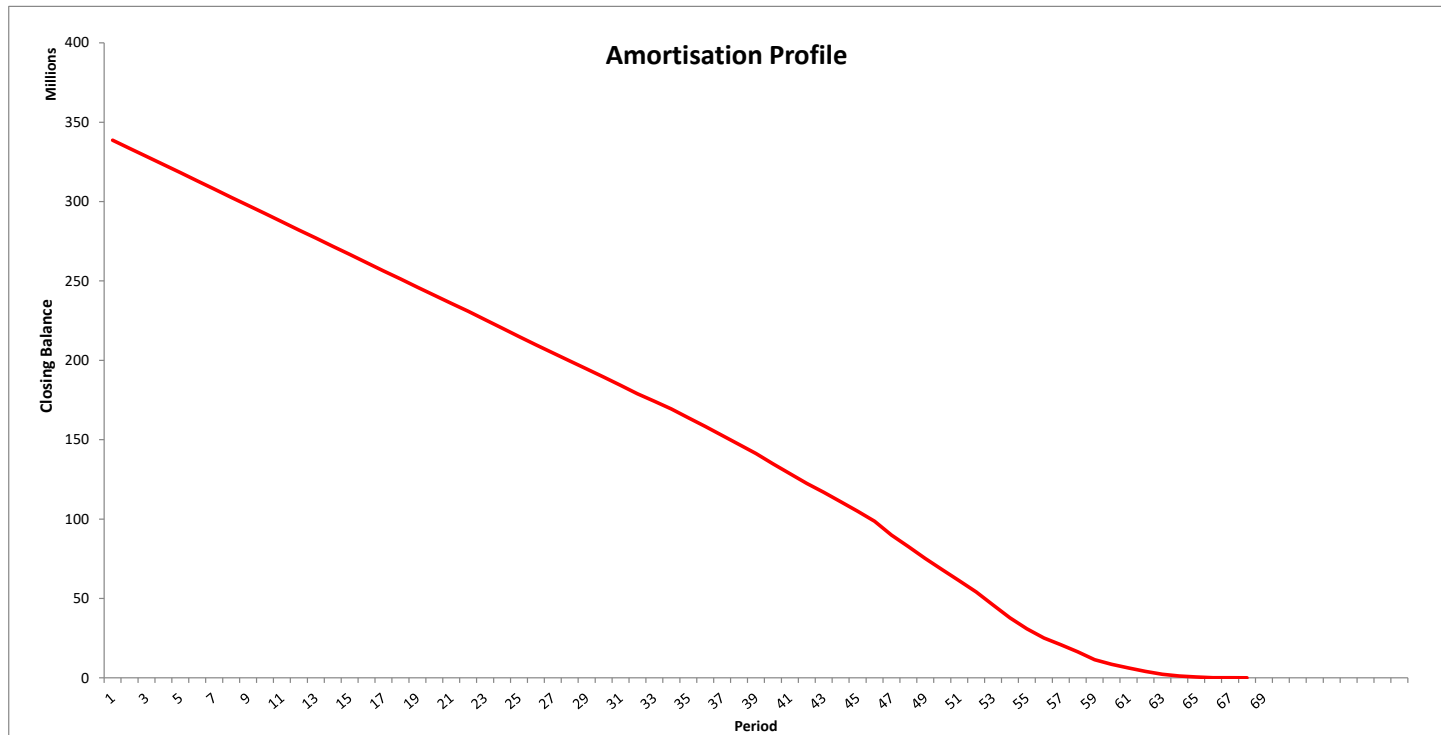
TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	344 141 826	338 675 672	5 466 153	1 325 061	4.72 %	98.41 %
2	338 675 672	333 564 029	5 111 644	1 304 658	4.72 %	96.93 %
3	333 564 029	328 488 961	5 075 068	1 284 144	4.72 %	95.45 %
4	328 488 961	323 383 672	5 105 288	1 263 724	4.72 %	93.97 %
5	323 383 672	318 224 129	5 159 543	1 243 799	4.71 %	92.47 %
6	318 224 129	313 036 987	5 187 142	1 223 647	4.71 %	90.96 %
7	313 036 987	307 884 664	5 152 323	1 203 503	4.71 %	89.46 %
8	307 884 664	302 718 791	5 165 874	1 183 398	4.71 %	87.96 %
9	302 718 791	297 640 580	5 078 210	1 163 414	4.71 %	86.49 %
10	297 640 580	292 541 934	5 098 646	1 143 383	4.71 %	85.01 %
11	292 541 934	287 347 260	5 194 674	1 123 404	4.71 %	83.50 %
12	287 347 260	282 068 526	5 278 735	1 103 119	4.71 %	81.96 %
13	282 068 526	277 022 262	5 046 263	1 082 541	4.70 %	80.50 %
14	277 022 262	271 845 113	5 177 150	1 062 684	4.70 %	78.99 %
15	271 845 113	266 721 788	5 123 325	1 042 403	4.70 %	77.50 %
16	266 721 788	261 555 326	5 166 462	1 022 278	4.70 %	76.00 %
17	261 555 326	256 332 461	5 222 865	1 002 100	4.70 %	74.48 %
18	256 332 461	251 209 753	5 122 709	981 643	4.69 %	73.00 %
19	251 209 753	246 028 162	5 181 590	961 570	4.69 %	71.49 %
20	246 028 162	240 966 157	5 062 006	941 264	4.69 %	70.02 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

**17.b Amortisation Profile**

Reporting Date	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
Interest Period	from 27.05.2025	to 25.06.2025 = 29 days



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

**18.a Payment Holidays**



Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

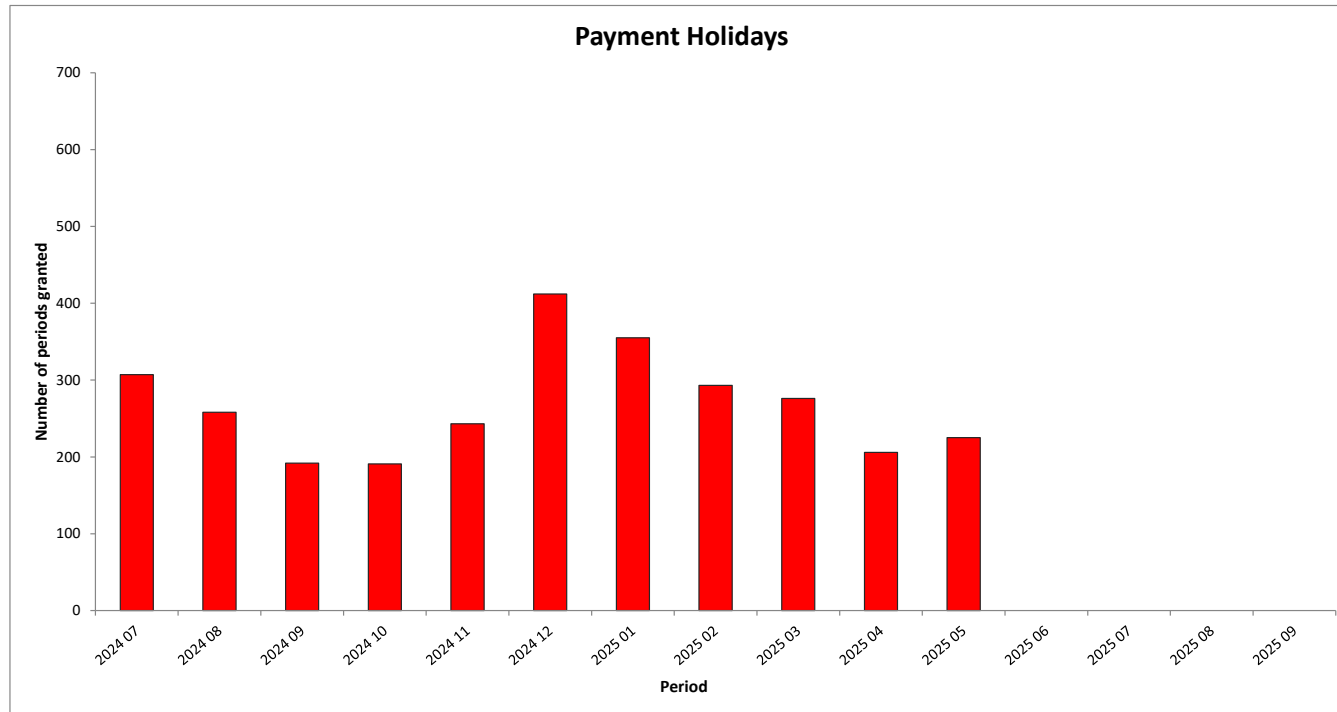
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2024 07	307	319	89 746	7 580 197	
2024 08	258	269	73 203	6 392 726	
2024 09	192	202	51 874	4 612 067	
2024 10	191	203	50 880	4 846 949	
2024 11	243	260	66 234	5 655 482	
2024 12	412	422	107 491	9 001 146	
2025 01	355	374	99 083	7 750 541	
2025 02	293	318	86 471	6 852 438	
2025 03	276	293	85 310	6 763 801	
2025 04	206	219	64 831	4 856 436	
2025 05	225	236	70 356	4 815 058	
2025 06					
2025 07					
2025 08					
2025 09					
2025 10					
Total:	2 958	3 115	845 477	69 126 842	

Payment Holiday

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

**18.b Payment Holidays**

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days



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

**18.c Remaining Payment Holidays**



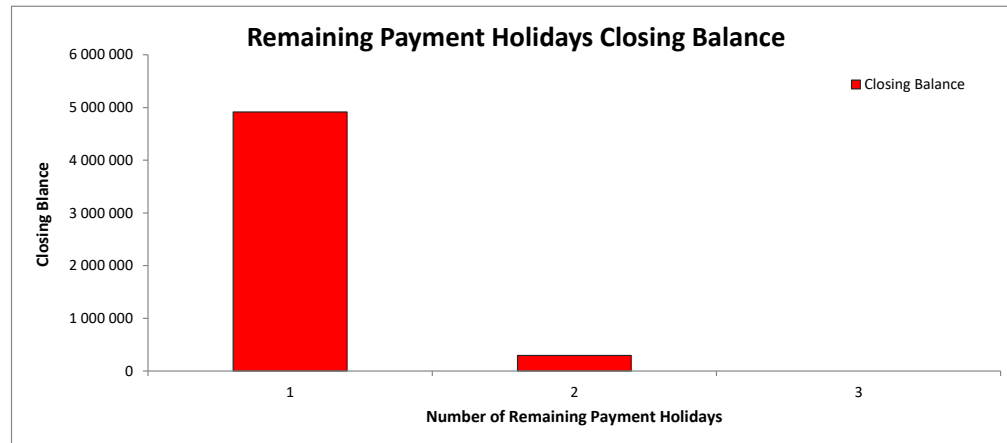
Reporting Date	27.06.2025
Payment date	25.06.2025
Period No	11
Monthly Period	01.05.2025
Interest Period	from 27.05.2025 to 25.06.2025 = 29 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	228	64 421	4 912 810
	2	11	12 237	296 239
	3	0	0	0
	Total	239	76 658	5 209 049

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days





SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

**19.a Downpayment**



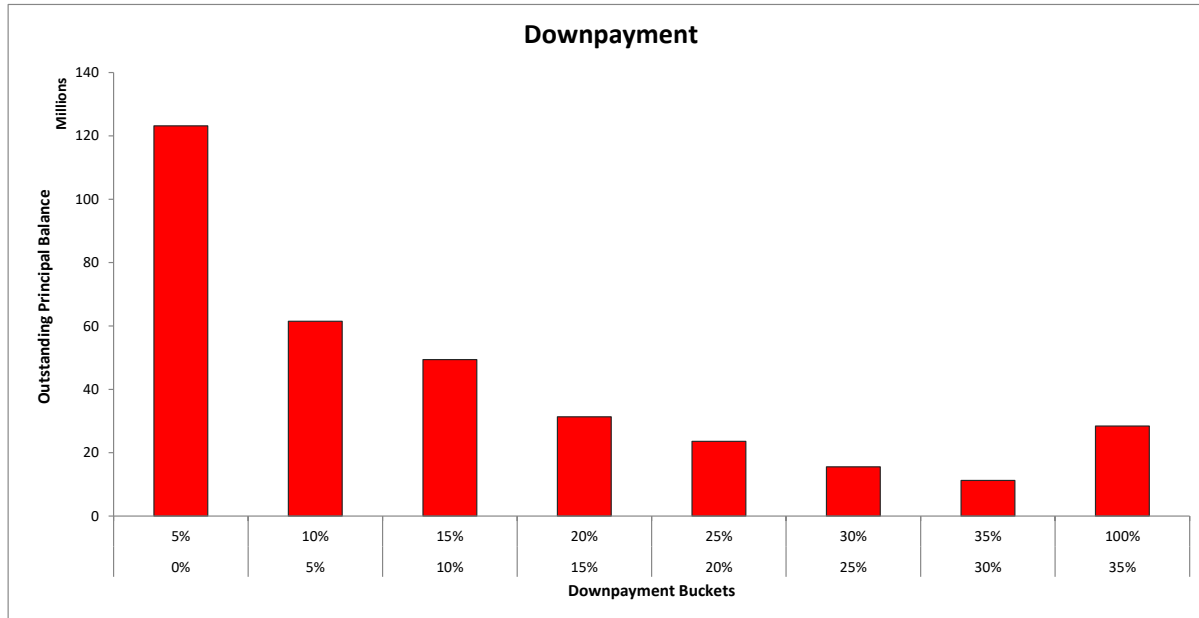
Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

TOTAL							
Downpayment percent	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 507	123 173 115	35.79 %	49.4	19.0
	5 %	10 %	2 545	61 486 589	17.87 %	49.1	19.3
	10 %	15 %	2 297	49 420 188	14.36 %	47.1	19.5
	15 %	20 %	1 549	31 331 205	9.10 %	46.2	19.2
	20 %	25 %	1 177	23 586 910	6.85 %	45.1	19.5
	25 %	30 %	886	15 521 806	4.51 %	45.2	19.2
	30 %	35 %	668	11 235 517	3.26 %	44.1	19.0
	35 %	100 %	2 384	28 386 495	8.25 %	41.1	18.4
		Total	18 013	344 141 826	100 %	47.4	19.1

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

19.b Downpayment

Reporting Date	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
Interest Period	from	27.05.2025 to 25.06.2025 = 29 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27.06.2025
Payment date	25.06.2025
Period No	11
Monthly Period	01.05.2025
Interest Period	from 27.05.2025 to 25.06.2025 = 29 days

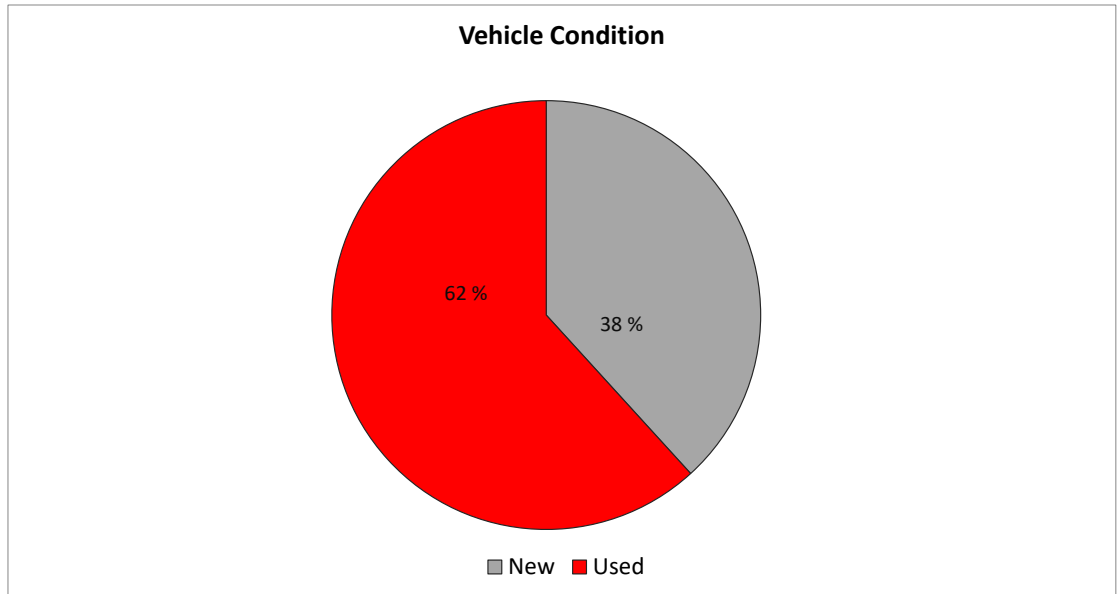
		TOTAL			
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 207	131 598 752	38.24 %	44.9	19.9
Used	13 806	212 543 074	61.76 %	48.9	18.6
Total	18 013	344 141 826	100 %	47.4	19.1

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	27.06.2025
Payment date	25.06.2025
Period No	11
Monthly Period	01.05.2025
Interest Period	from 27.05.2025 to 25.06.2025 = 29 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

21.a Borrower Type



Reporting Date	27.06.2025
Payment date	25.06.2025
Period No	11
Monthly Period	01.05.2025
Interest Period	from 27.05.2025 to 25.06.2025 = 29 days

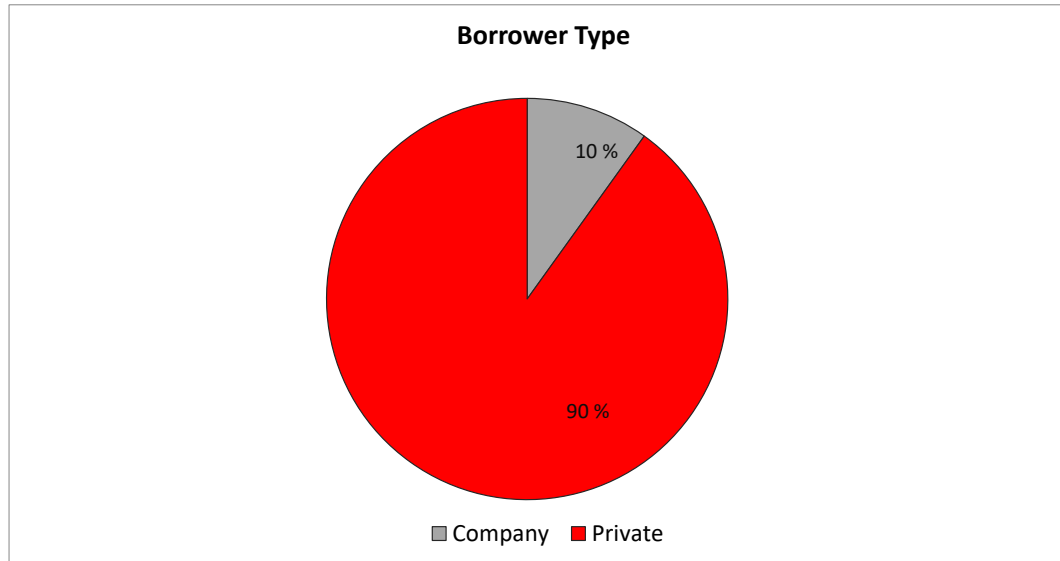
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 473	34 141 355	9.92 %	38.9	21.8
	Private	16 540	310 000 471	90.08 %	48.3	18.8
	Total	18 013	344 141 826	100 %	47.4	19.1

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

21.b Borrower Type



Reporting Date	27.06.2025
Payment date	25.06.2025
Period No	11
Monthly Period	01.05.2025
Interest Period	from 27.05.2025 to 25.06.2025 = 29 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

22.a Vehicle type



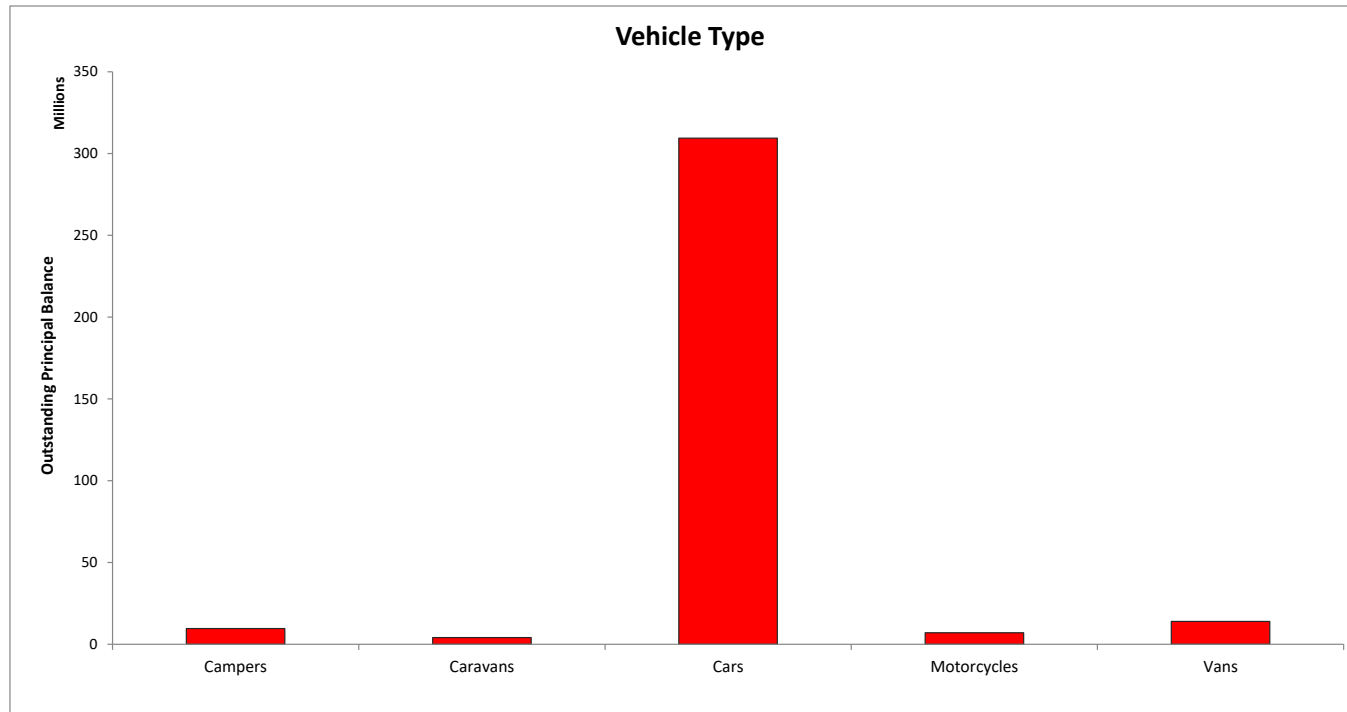
Reporting Date	27.06.2025
Payment date	25.06.2025
Period No	11
Monthly Period	01.05.2025
Interest Period	from 27.05.2025 to 25.06.2025 = 29 days

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Camper	262	9 598 197	2.79 %	49.4	19.1
Caravans	216	4 165 449	1.21 %	48.4	18.6
Cars	15 875	309 451 113	89.92 %	47.5	19.1
Motorcycles	688	6 998 628	2.03 %	44.8	18.0
Vans	972	13 928 438	4.05 %	43.6	20.2
Total	18 013	344 141 826	100 %	47.4	19.1

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
Interest Period	from 27.05.2025	to 25.06.2025 = 29 days





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

**23.a Restructured Loans**



Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days

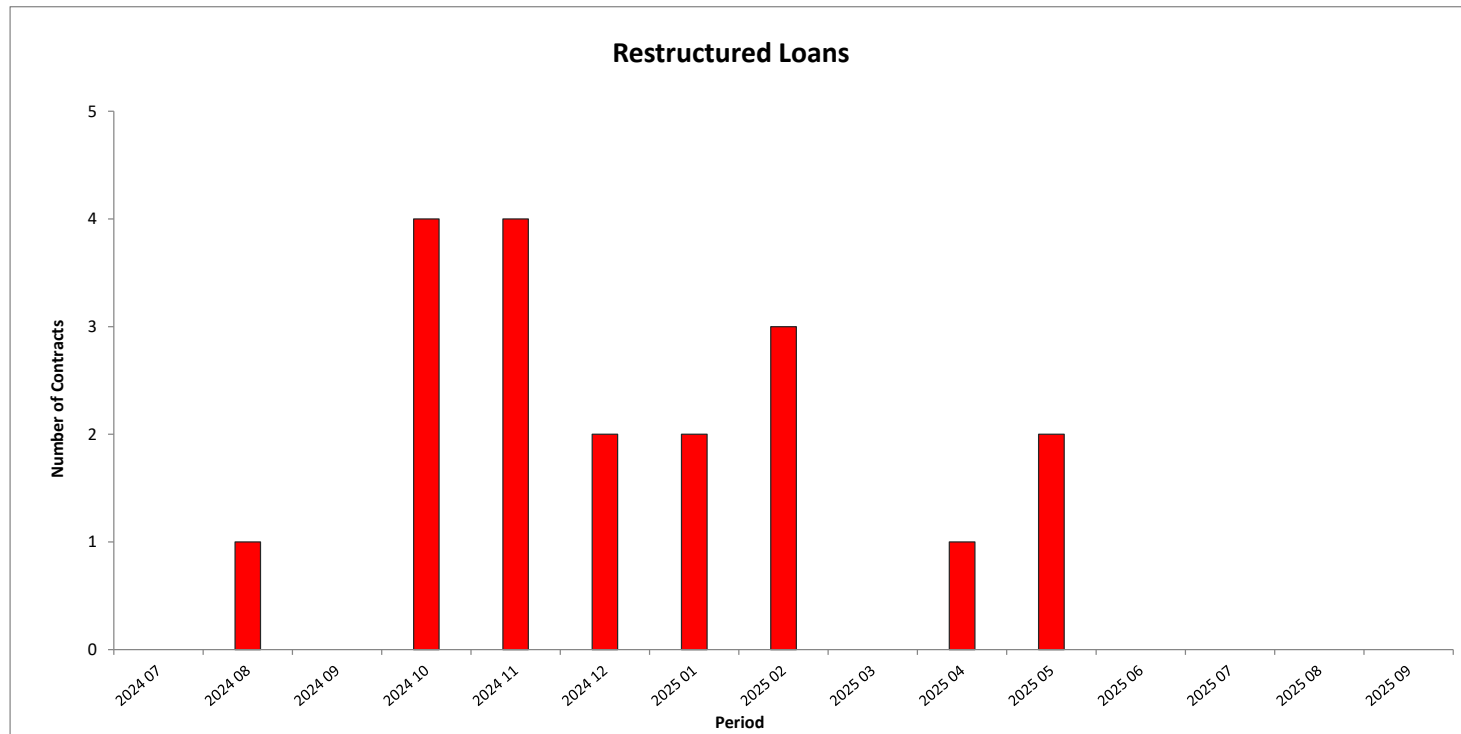
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11 465
2024 09	0	0
2024 10	4	106 716
2024 11	4	78 043
2024 12	2	10 565
2025 01	2	4 901
2025 02	3	32 105
2025 03	0	0
2025 04	1	40 143
2025 05	2	9 993
2025 06		
2025 07		
2025 08		
2025 09		
Total	19	293 931

Restructured

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Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days



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**24.a Dynamic Interest rate**



Reporting Date	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
Interest Period	from 27.05.2025	to 25.06.2025 = 29 days

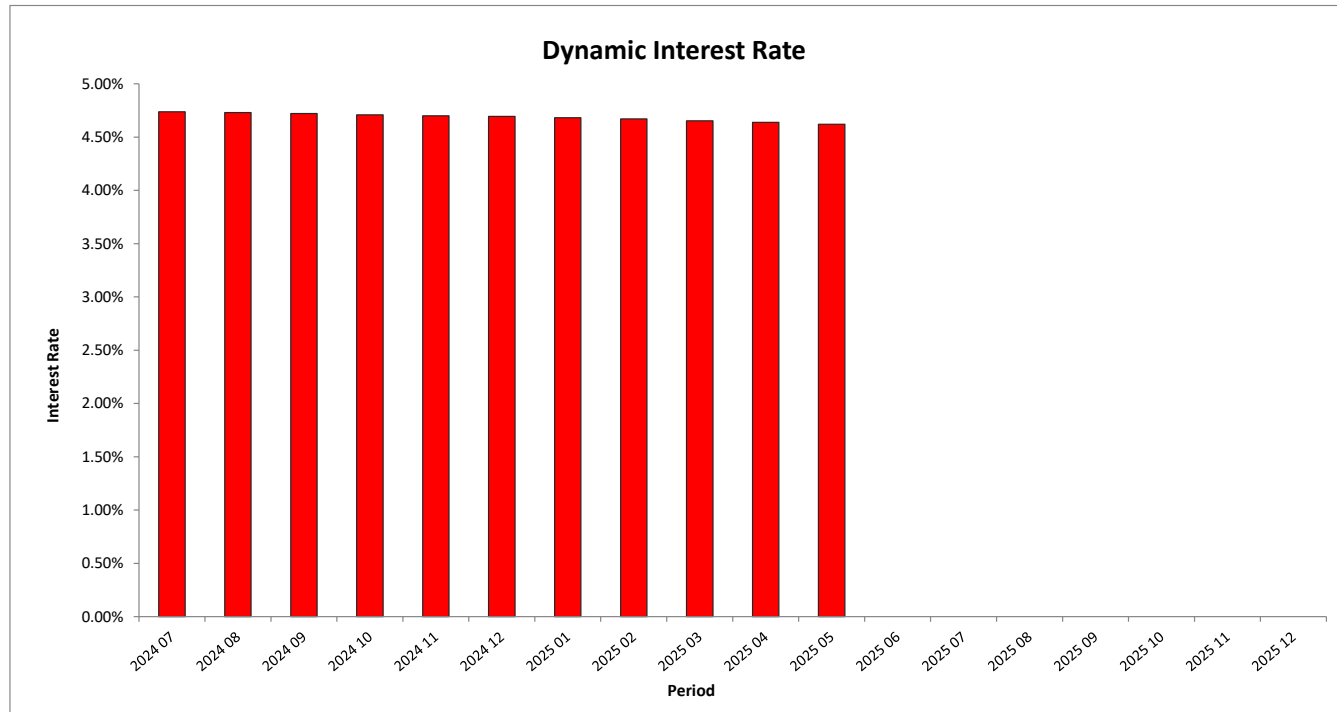
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390 666 760	4.74 %
2024 08	408 032 437	4.73 %
2024 09	408 729 706	4.72 %
2024 10	406 199 100	4.71 %
2024 11	408 439 235	4.70 %
2024 12	408 179 787	4.69 %
2025 01	394 847 033	4.68 %
2025 02	382 776 854	4.67 %
2025 03	369 714 379	4.65 %
2025 04	356 782 886	4.64 %
2025 05	344 141 826	4.62 %
2025 06		
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	27.06.2025				
Payment date	25.06.2025				
Period No	11				
Monthly Period	01.05.2025				
Interest Period	from	27.05.2025	to	25.06.2025	= 29 days



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25.a Dynamic Pre-Payments



Reporting Date	27.06.2025		
Payment date	25.06.2025		
Period No	11		
Monthly Period	from	01.05.2025	to
Interest Period	from	27.05.2025	to 25.06.2025 = 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	6 230 349	382 776 854	17.87 %
2025 03	6 654 328	369 714 379	19.58 %
2025 04	5 907 705	356 782 886	18.16 %
2025 05	6 073 582	344 141 826	19.24 %
2025 06			
2025 07			
2025 08			
2025 09			
2025 10			
2025 11			
2025 12			
2026 01			
2026 02			
2026 03			
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			

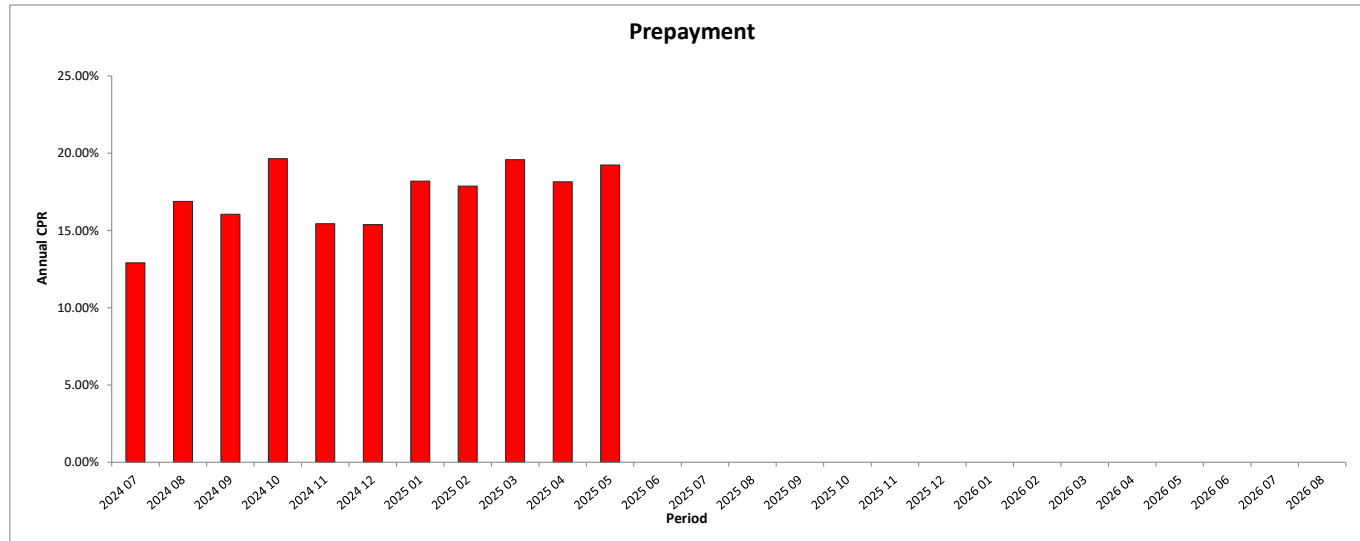
Dynamic Prepayment

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.06.2025		
Payment date	25.06.2025		
Period No	11		
Monthly Period	from	01.05.2025	to
Interest Period		27.05.2025	25.06.2025 = 29 days



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

**26. Delinquency**



Reporting Date	27.06.2025					
Payment date	25.06.2025					
Period No	11					
Monthly Period	01.05.2025					
Interest Period	from	27.05.2025	to	25.06.2025	=	29 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 31-60	balance 31-60	accounts 61-90	balance 61-90	accounts 91-120	balance 91-120	accounts 121-150	balance 121-150	accounts 151-180	balance 151-180	New defaults Count	New defaults Balance	
2024	7	390 666 760	17 050	364 510 372	1 139	22 635 662	107	2 078 813	55	983 025	26	458 888	0	0	0	0	0	0	
	8	408 032 436	18 195	383 198 239	1 012	19 875 967	143	3 039 900	50	986 067	30	526 741	22	405 521	0	0	3	3 911	
	9	408 729 706	18 202	379 851 286	1 211	22 937 604	134	2 590 875	79	1 922 341	29	669 530	23	402 132	20	355 937	5	10 841	
	10	406 199 100	18 288	376 190 654	1 147	22 275 983	250	4 158 590	72	1 329 265	62	1 478 938	17	432 021	18	333 648	23	403 672	
	11	408 439 235	18 564	377 297 310	1 046	20 652 400	290	5 289 144	161	2 505 163	62	1 077 956	55	1 289 349	14	327 914	20	351 811	
	12	408 179 787	18 610	374 220 197	1 142	21 639 777	265	5 111 859	184	3 330 122	118	1 816 752	46	844 270	53	1 216 811	16	316 721	
2025	1	394 847 033	18 245	362 540 079	1 033	19 808 553	261	4 937 063	150	2 914 262	141	2 651 709	80	1 319 764	33	675 604	57	1 227 755	
	2	382 776 854	17 811	350 780 705	1 005	19 629 360	245	4 290 355	151	2 788 023	123	2 281 688	99	1 921 756	65	1 084 968	36	628 730	
	3	369 714 379	17 287	337 498 997	1 021	18 729 080	248	5 077 586	141	2 567 870	127	2 395 734	92	1 691 876	88	1 753 237	60	983 088	
	4	356 782 886	16 894	326 979 552	998	18 265 844	215	3 570 469	138	2 805 612	101	1 851 196	98	1 863 804	75	1 446 408	78	1 528 919	
	5	344 141 826	16 427	315 625 017	968	17 099 784	243	4 383 476	140	2 265 833	90	1 933 039	69	1 414 954	76	1 419 722	81	1 382 666	
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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

**27. Defaults, Recoveries and Losses by Quarter of Default**

Reporting Date	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
Interest Period	from 27.05.2025	to 25.06.2025 = 29 days



Default Quarter	Default Amount	Recovery Quarter	2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	14 752	8	70	70	14 682	2 072	2 142	12 611	780	2 922	11 831	1 830	4 752	10 001			
2024 4	1 072 203	59				87 208	87 208	984 995	205 064	292 273	779 931	47 089	339 361	732 842			
2025 1	2 839 323	153							116 998	116 998	2 722 324	165 743	282 741	2 556 582			
2025 2	2 911 585	78										58 358	58 358	2 853 228			
2025 3																	

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



SCF RAHOITUSPALVELUT XIII DAC  
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**28. Priority of Payments - Revenue**



Reporting Date	27.06.2025
Payment date	25.06.2025
Period No	11
Monthly Period	01.05.2025
Interest Period	from 27.05.2025 to 25.06.2025 = 29 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 831 512.30	EUR
Senior Expenses	-	43 541.29	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	801 906.69	EUR
Tranche A Loan Interest to Issuer	-	153 641.00	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	-	779 991.32	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	-	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Deferred Purchase Price to Seller	-	-	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	2 573 131.36	EUR
Senior Expenses	-	43 541.29	EUR
Issuer swap interest to swap counterparty	-	801 906.69	EUR
Interest Class A Notes	-	707 015.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	28 118.00	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	-	26 701.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	12 554.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	33 187.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	920 108.38	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

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**29. Priority of Payments - Redemption**



Reporting Date	27.06.2025
Payment date	25.06.2025
Period No	11
Monthly Period	01.05.2025
Interest Period	from 27.05.2025 to 25.06.2025 = 29 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	11 258 394.14	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	-	11 258 394.14	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	12 178 502.52	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	-	12 178 502.52	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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**SCF RAHOITUSPALVELUT XIII DAC**  
**Monthly Investor Report**

**30. Transaction Costs**



Reporting Date	27.06.2025	
Payment date	25.06.2025	
Period No	11	
Monthly Period	01.05.2025	
Interest Period	from 27.05.2025	to 25.06.2025 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	43 541.29					
Interest accrued for the Period	EUR	807 575.00	707 015.00	28 118.00	26 701.00	12 554.00	33 187.00
Cumulative Interest accrued	EUR	16 502 448.00	14 857 592.00	493 309.00	456 004.00	205 646.00	489 897.00
Interest Payments	EUR	807 575.00	707 015.00	28 118.00	26 701.00	12 554.00	33 187.00
Cumulative Interest Payments	EUR	16 502 448.00	14 857 592.00	493 309.00	456 004.00	205 646.00	489 897.00
Interest accrued on Subordinated Loan for the Period	EUR	-					
Cumulative Interest accrued on Subordinated Loan	EUR	46 081.00					
Unpaid Cumulative Interest accrued on Subordinated loan t-	EUR	-					
Interest Payments on Subordinated Loan	EUR	-					
Cumulative Interest Payments on Subordinated Loan	EUR	46 081.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

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

**30. Swap Overview**



**Kimi 13 | Front Swap**

<b>Party A</b>	<b>DZ Bank AG</b>
<b>Party B</b>	<b>SCF Rahoituspalvelut XIII DAC</b>
Swap Notional	<b>357 439 993</b>
Interest Period Start	27.05.2025
Interest Period End	25.06.2025
Interest Days	29
Settlement Date	25.06.2025
Party A Floating Interest Rate	2.08900 %
Party A Floating Rate Day Count Fraction	0.0806
Party A Interest Amount	<b>EUR 601 502.01</b>
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0806
Party B Interest Amount	<b>EUR 801 906.69</b>

Reporting Date	27.06.2025
Payment date	25.06.2025
Period No	11
Monthly Period	01.05.2025
Interest Period	from 27.05.2025 to 25.06.2025 = 29 days

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

**31. Contact Details**



**Santander Consumer Bank AS**

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	27.06.2025
Payment date	25.06.2025
Period No	11
Monthly Period	01.05.2025
Interest Period	from 27.05.2025 to 25.06.2025 = 29 days