

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

**Cover Sheet Monthly Investor Report**



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Reporting Date	02/01/2025				
Payment date	30/12/2024			Following payment dates:	27/01/2025
Period No	5				25/02/2025
Monthly Period	01/11/2024				
Interest Period	25/11/2024	from		to	30/12/2024 = 35 days
Cut-Off date	30/11/2024				

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**1. Portfolio Information**



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

	Current Period	
	Aggregated Outstanding	Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance prior to replenishment</b>	<b>419,819,183.93</b>	<b>EUR</b>
Scheduled Loan Principal Repayments (+MC)	5,358,575.62	EUR
Prepayments	5,669,561.82	EUR
Deemed Collections / Repurchases	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>11,028,137.44</b>	<b>EUR</b>
New Defaulted Auto Loans amt in Period	351,811.40	EUR
<b>Closing balance prior to replenishment</b>	<b>408,439,234.72</b>	<b>EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>11,481,968.18</b>	<b>EUR</b>
Re-investment Principal Ledger Closing Balance	78,797.10	EUR
<b>Closing Balance post replenishment</b>	<b>419,921,202.90</b>	<b>EUR</b>
Principal Recoveries on loans in default	17,608.64	EUR
<b>Total revenue collections</b>		
<b>Total Revenue Received in Period</b>	<b>1,901,847.19</b>	<b>EUR</b>
<b># Loans</b>		
At beginning of period	20,578	Loans
Replenished contracts	604	Loans
Paid in Full	367	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	20	Loans
At end of period	<b>20,795</b>	<b>Loans</b>

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



Reporting Date	02/01/2025		
Payment date	30/12/2024		
Period No	5		
Monthly Period	01/11/2024		
Interest Period	from 25/11/2024	to 30/12/2024	= 35 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1,919,455.83	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	4,183.77	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** **1,923,639.60** **EUR**

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,773,672.73	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1,257,258.33	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	38,407.18	EUR
g. Liquidity Reserve Excess Amount	8,970.85	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** **3,078,309.09** **EUR**

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



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	11,028,137.44	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	180,816.44	EUR
f. Any other net income amount received by the Purchaser	351,811.40	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>11,560,765.28</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	-	EUR
b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	-	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>-</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	5
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days

**Note Balance**

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

**Liquidity Balance**

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

**Expenses Advance**

Beginning of Period	3,793,513.00	EUR
Interest paid	36,297.81	EUR
Principal Paid	11,079.55	EUR
End of Period	3,782,433.45	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	419,819,183.93	EUR
Closing balance prior to replenishment	408,439,234.72	EUR
Closing Balance post replenishment	419,921,202.90	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	377,297,310.05	92.38%	18,563
1-29 days past due	20,652,399.74	5.06%	1,046
<b>Delinquent Receivables:</b>			
30-59 days past due	5,289,144.09	1.29%	290
60-89 days past due	2,505,162.70	0.61%	161
90-119 days past due	1,077,955.82	0.26%	62
120-149 days past due	1,289,348.64	0.32%	55
150-179 days past due	327,913.68	0.08%	14
<b>Total Performing and Delinquent</b>	<b>408,439,235</b>	<b>100.00%</b>	<b>20,191</b>
Current Period Defaults	351,811.40		20
Cumulative Defaults	770,235.20		51
Current Period Principal Recoveries	17,608.64		
Cumulative Principal Recoveries	21,671.03		

Sequential Payment Trigger Event,

where [A], [B], [C] > 1.70%	NO
[A] Cumulative Net Loss Ratio, Payment Date	0.18%
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.10%
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.00%
or $([A] + [B] - [C]) / [D] < 10\%$	100.16%
[A] Aggregate Outstanding Asset Principal Amount	419,921,202.90
[B] Aggregate principal balance of Defaulted Contracts	770,235.20
[C] Recoveries received on such Defaulted Contracts	21,671.03
[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	2.57%
[B] Delinquency Ratio, preceding Payment Date	1.90%
[C] Delinquency Ratio, second preceding Payment Date	1.45%
or [Principal Deficiency Ledger debit balance] ≥ EUR 5,250,000	NO
Principal Deficiency Ledger debit balance	0.00
or Servicer Termination Event	NO
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% 6.81% NO

[A] [1] + [2] + [3] + [4]	28,600,000.00
Class B Principal Amount [1]	11,300,000.00
Class C Principal Amount [2]	9,500,000.00
Class D Principal Amount [3]	3,600,000.00
Class E Principal Amount [4]	4,200,000.00

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

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**5b. Concentration limits**



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

Weighted average interest rate (min 4..35%)	4.70%
Weighted average months to maturity (max 60)	52.51*
Used Vehicles (max 75%)	63.54%
Balloon Loans (max 73%)	71.90%
Balloon Installments (max 28%)*	29.25%
Corporate Borrowers (max 11%)	10.47%
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
	243,891.05	1	0.06%
	183,937.30	4	0.04%
	173,927.47	1	0.04%
	164,747.04	3	0.04%
	152,167.24	1	0.04%
	150,601.10	1	0.04%
	150,553.27	1	0.04%
	147,583.10	2	0.04%
	143,163.79	1	0.03%
	142,867.65	1	0.03%
<b>Total (max 0,6%)</b>			<b>0.39%</b>

\* Post Replenishment

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Period No	5	
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**6. Note Principal**



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

**Note Principal**

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

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	351,811.40	EUR
Credit PDL	-	-	-	-	351,811.40	EUR
End of Period	-	-	-	-	-	EUR

**Net Note Principal**

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



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7. Outstanding Notes



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024 to 30/12/2024 = 35 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	420,000,000.00	391,400,000.00	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Available Distribution Amount	-	-	-	-	-	-
Amortisation	-	-	-	-	-	-
Redemption per Class	-	-	-	-	-	-
Redemption per Note	-	-	-	-	-	-
Outstanding Closing Balance		391,400,000.00	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Net Outstanding Closing Balance	420,000,000.00	391,400,000.00	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Current Tranching	100%	93.19%	2.69%	2.26%	0.86%	1.00%
Current Pool Factor		1.00	1.00	1.00	1.00	1.00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Day Count Convention*		35	35	35	35	35
Interest Days						
Principal Outstanding per Note Beginning of Period		100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		-	-	-	-	-
Principal Outstanding per Note End of Period		100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		355.74	396.57	435.46	517.13	1,049.90
Interest Payment	1,541,244.44	1,392,351.14	44,812.35	41,368.54	18,616.50	44,095.92
Interest Payment per Note		355.74	396.57	435.46	517.13	1,049.90

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)		6.81%	4.12%	1.86%	1.00%	0.00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		7.67%	4.98%	1.86%	1.00%	0.00%
Current CE (Subordination)		6.81%	4.12%	1.86%	1.00%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		7.67%	4.98%	1.86%	1.00%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 02/01/2025  
Payment date 30/12/2024  
Period No 5  
Monthly Period 01/11/2024  
Interest Period : 25/11/2024 to 30/12/2024 = 35 days



Rating Triggers												
Transaction Role	Counterparty	Short Term				Long Term				Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Fitch		S&P		Fitch		S&P				
		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer Seller Servicer	SCF RAHOITUSPALVELUT XIII DAC Santander Consumer Finance Oy Santander Consumer Finance Oy		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating		No rating No rating No rating	N/A N/A N/A		
Servicer's Owner	Santander Consumer Finance S.A.	N/A	F2	N/A	A-1	BBB-	A-	BBB-	A	No	Under the terms of the Servicing Agreement, Santander Consumer Finance, S.A. will act as the back-up servicer facilitator (the "Back-Up Servicer Facilitator"). Pursuant to that agreement, if: condition (a) or (b) is met (as defined in the Prospectus Dated 29 May 2024) the Back-up Servicer Facilitator will: (i) select within sixty (60) calendar days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a replacement Servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if necessary for the business.	
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	02/01/2025		
Payment date	30/12/2024		
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Monthly Period	01/11/2024		
Interest Period	from 25/11/2024	to 30/12/2024	= 35 days



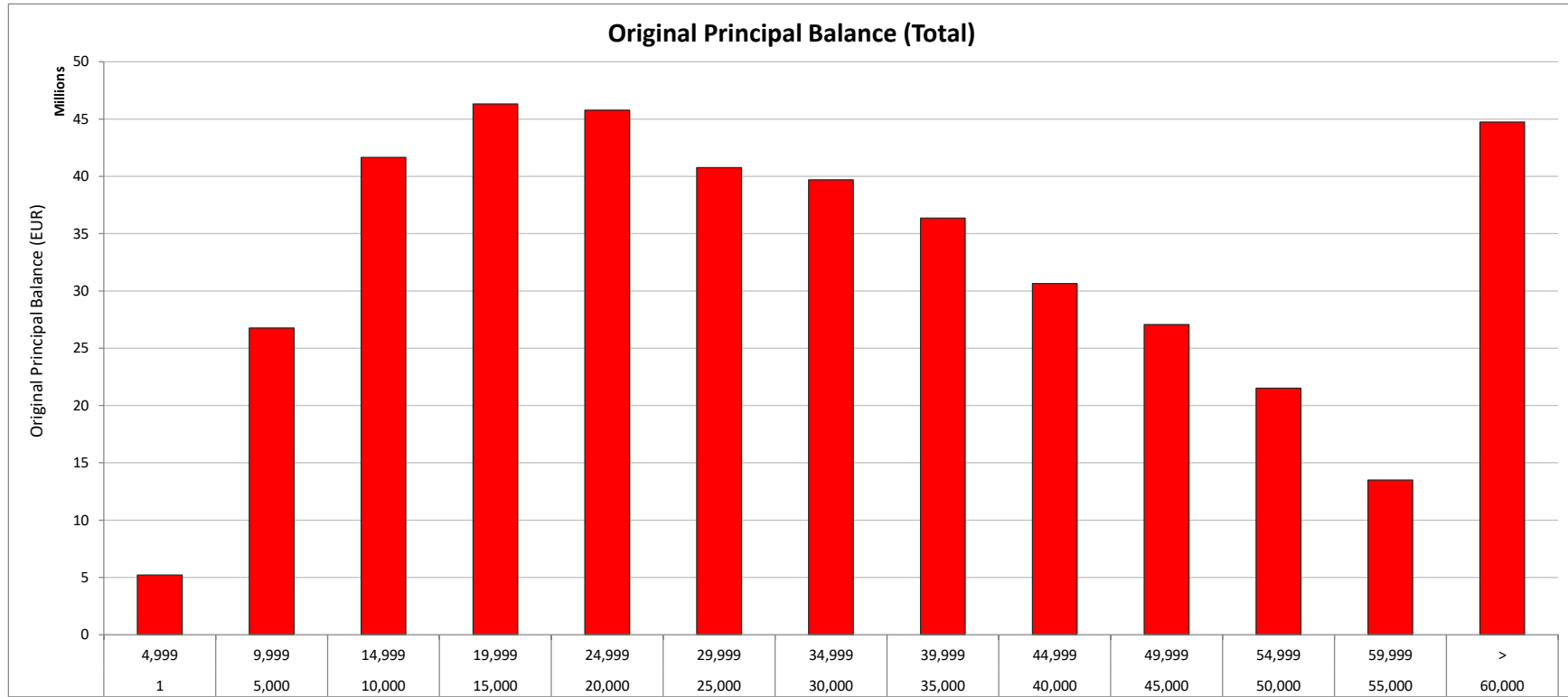
TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
	1	4,999	1,484	5,202,584	1.2 %	30.6	9.1
	5,000	9,999	3,566	26,756,149	6.4 %	47.7	8.0
	10,000	14,999	3,358	41,656,409	9.9 %	54.7	8.0
	15,000	19,999	2,662	46,315,000	11.0 %	57.0	7.9
	20,000	24,999	2,049	45,771,058	10.9 %	57.8	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

Original balance

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 Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

**10.a Outstanding Principal Balance**

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	1,951	6,479,069	1.59%	28.8	14.2	
5,000	10 000	4,057	30,496,771	7.47%	45.6	13.2	
10,000	15 000	3,580	44,501,894	10.90%	51.9	13.1	
15,000	20 000	2,730	47,416,702	11.61%	52.9	13.4	
20,000	25 000	1,989	44,499,990	10.90%	53.8	13.3	
25,000	30 000	1,513	41,494,505	10.16%	52.9	13.6	
30,000	35 000	1,238	40,174,284	9.84%	53.4	13.4	
35,000	40 000	928	34,709,520	8.50%	53.6	13.6	
40,000	45 000	725	30,761,846	7.53%	53.8	14.1	
45,000	50 000	506	23,942,864	5.86%	52.4	14.2	
50,000	55 000	298	15,541,285	3.81%	55.1	14.1	
55,000	60 000	211	12,104,973	2.96%	55.6	13.7	
60,000	-	465	36,315,531	8.89%	55.6	13.4	
Total		20,191	408,439,235	100%	52.5	13.5	

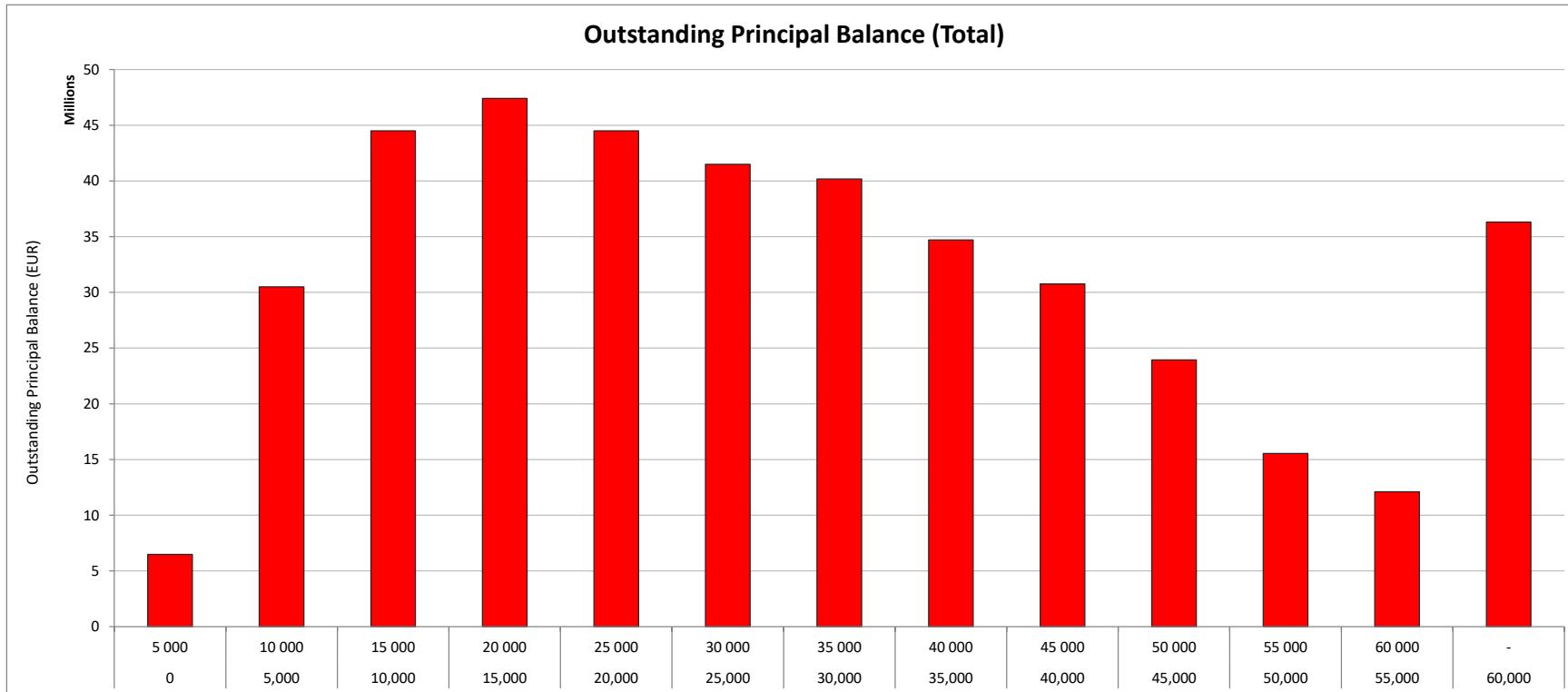
SCF RAHOITUSPALVELUT XIII DAC  
 Monthly Investor Report

**10.b Outstanding Principal Balance Graph**

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



**Outstanding Principal Balance (Total)**



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Monthly Investor Report

11.a Geographical Distribution



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

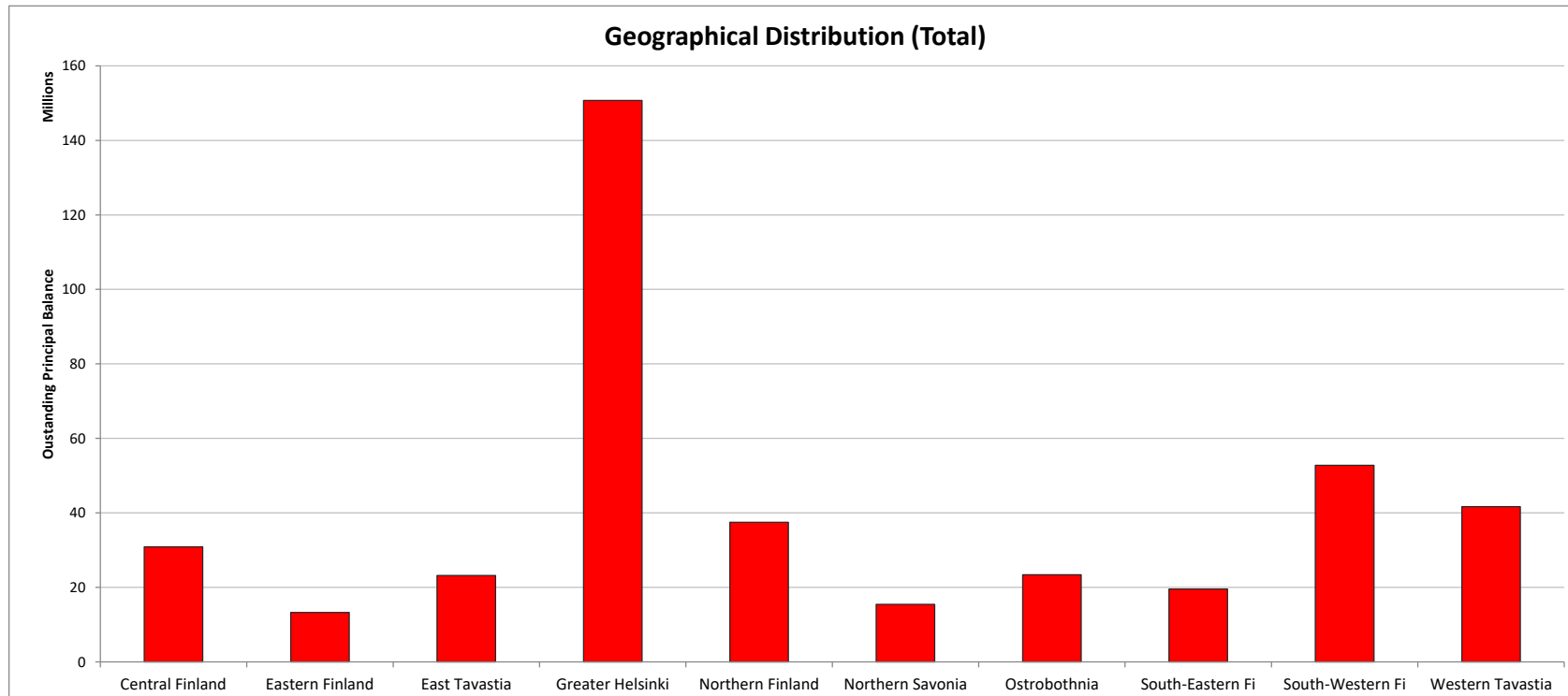
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1,632	30,877,497	7.56%	52.1	13.6	
Eastern Finland	709	13,299,350	3.26%	53.0	13.1	
East Tavastia	1,197	23,225,104	5.69%	52.7	13.5	
Greater Helsinki	6,672	150,728,300	36.90%	52.4	14.0	
Northern Finland	1,777	37,468,624	9.17%	52.9	12.9	
Northern Savonia	862	15,455,876	3.78%	52.4	12.4	
Ostrobothnia	1,393	23,424,238	5.74%	52.4	12.7	
South-Eastern Fi	1,092	19,537,183	4.78%	52.3	13.3	
South-Western Fi	2,710	52,750,678	12.92%	52.9	13.3	
Western Tavastia	2,147	41,672,385	10.20%	52.3	13.6	
Total	20,191	408,439,235	100%	52.5	13.5	

Geographic distribution

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11.b Geographical Distribution Graph

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days





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Monthly Investor Report

12.a Interest Rate



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

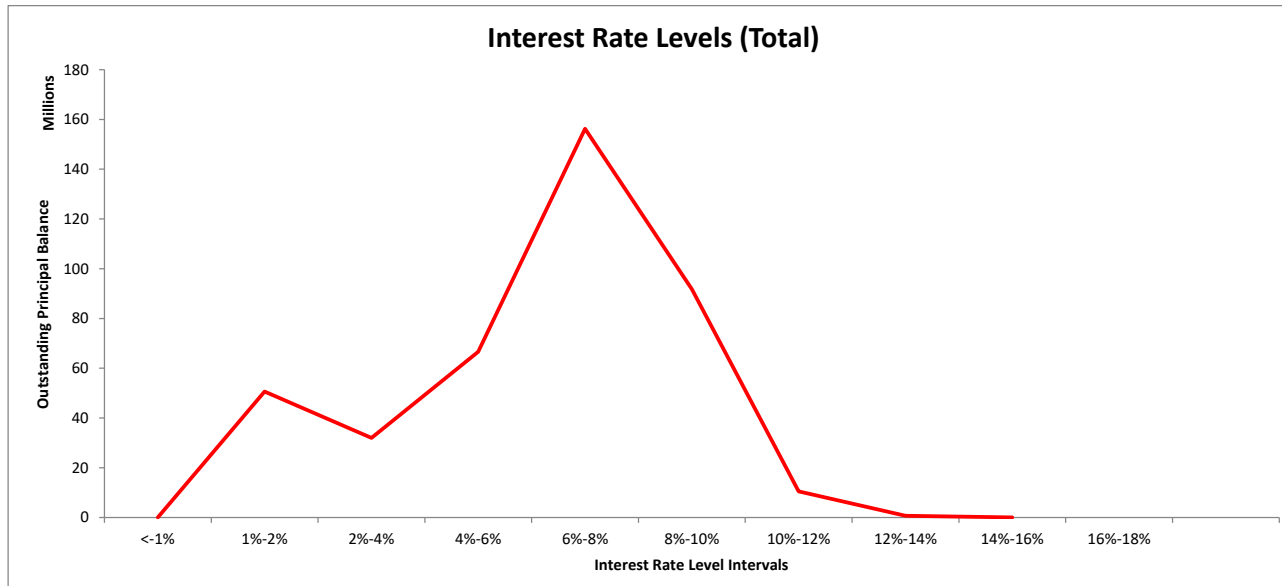
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0%	1%	5	56,048	0.01%	64.7	2.9	
1%	2%	1,730	50,644,101	12.40%	50.0	12.1	
2%	4%	994	32,014,123	7.84%	48.2	19.0	
4%	6%	2,773	66,571,789	16.30%	50.2	16.1	
6%	8%	6,799	156,236,025	38.25%	54.1	12.8	
8%	10%	6,765	91,729,019	22.46%	54.2	12.1	
10%	12%	1,053	10,475,066	2.56%	53.4	11.6	
12%	14%	66	671,994	0.16%	55.8	8.7	
14%	16%	6	41,068	0.01%	54.2	7.1	
16%	18%						
18%	-						
Total		20,191	408,439,235	100%	52.5	13.5	

Interest distribution

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**12.b Interest Rate**

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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13.a Remaining Terms



Reporting Date	02/01/2025					
Payment date	30/12/2024					
Period No	5					
Monthly Period	from	01/11/2024	to	30/12/2024	=	35 days
Interest Period		25/11/2024				

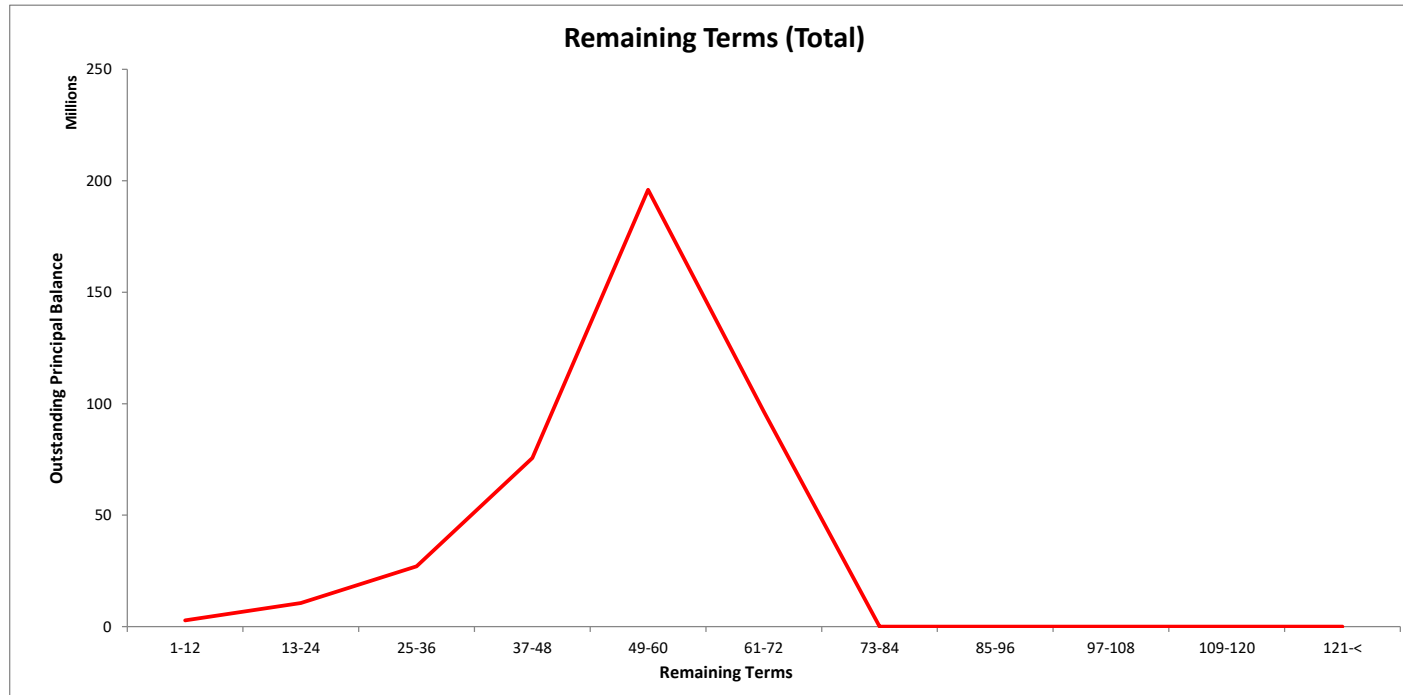
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	0	1	2,108	0.00%	0.0	3.0	
1	12	581	2,809,816	0.69%	8.6	27.1	
13	24	1,275	10,618,134	2.60%	19.7	20.2	
25	36	2,115	27,003,622	6.61%	31.6	17.9	
37	48	3,926	75,597,190	18.51%	43.9	17.0	
49	60	8,158	195,966,858	47.98%	55.4	13.7	
61	72	4,134	96,422,670	23.61%	64.1	8.1	
73	84	1	18,837	0.00%	75.0	12.0	
85	96						
97	108						
109	120						
121	-						
Total		20,191	408,439,235	100%	52.5	13.5	

Months to maturity

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Monthly Investor Report

13.b Remaining Terms

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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

**14.a Seasoning**



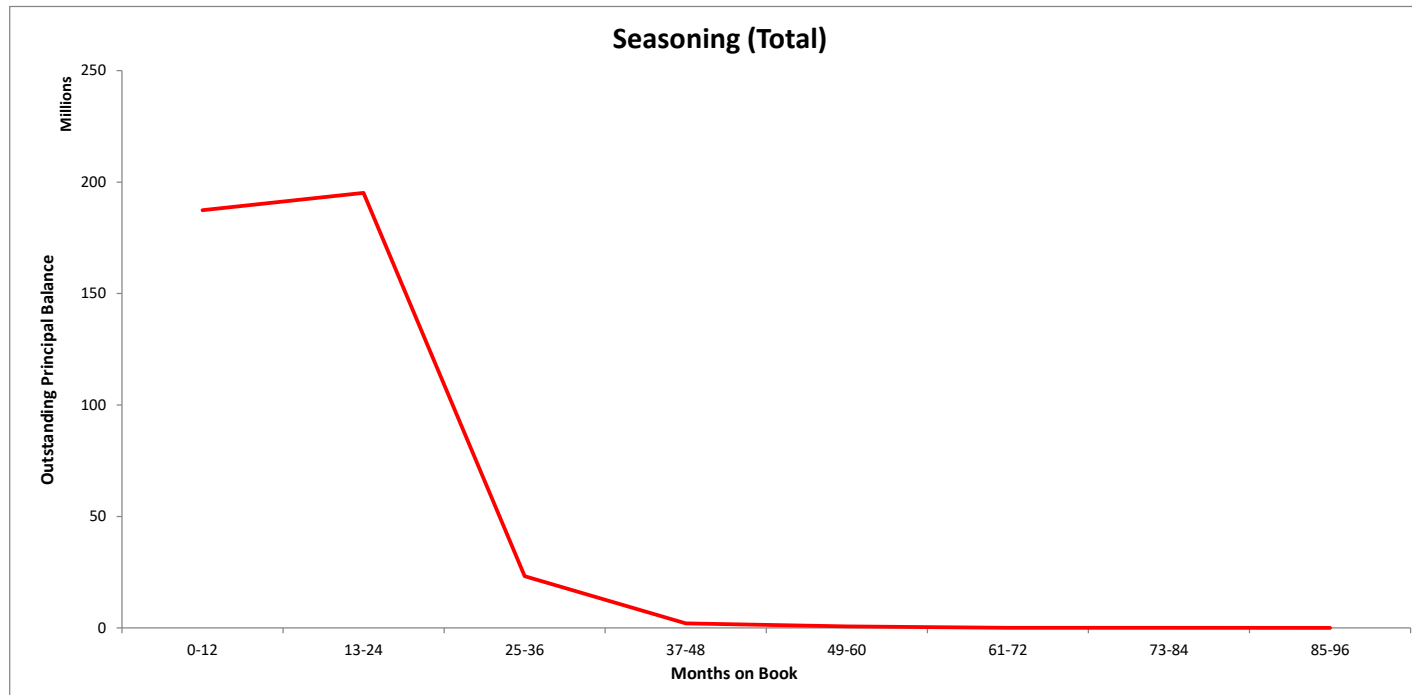
Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

		TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1	12	9,439	187,347,572	45.87%	56.9	8.4	
	13	24	9,294	195,141,980	47.78%	50.4	16.3	
	25	36	1,251	23,165,805	5.67%	38.7	27.7	
	37	48	138	2,032,024	0.50%	20.9	41.1	
	49	60	59	686,571	0.17%	12.7	53.4	
	61	72	8	59,398	0.01%	5.8	64.7	
	73	84	2	5,885	0.00%	5.1	74.1	
	85	96						
		Total	20,191		408,439,235	100%	52.5	13.5

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Monthly Investor Report

14.b Seasoning

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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Monthly Investor Report

**15.a Balloon loans**



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024		01/11/2024		
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

Balloon loans in percent of portfolio

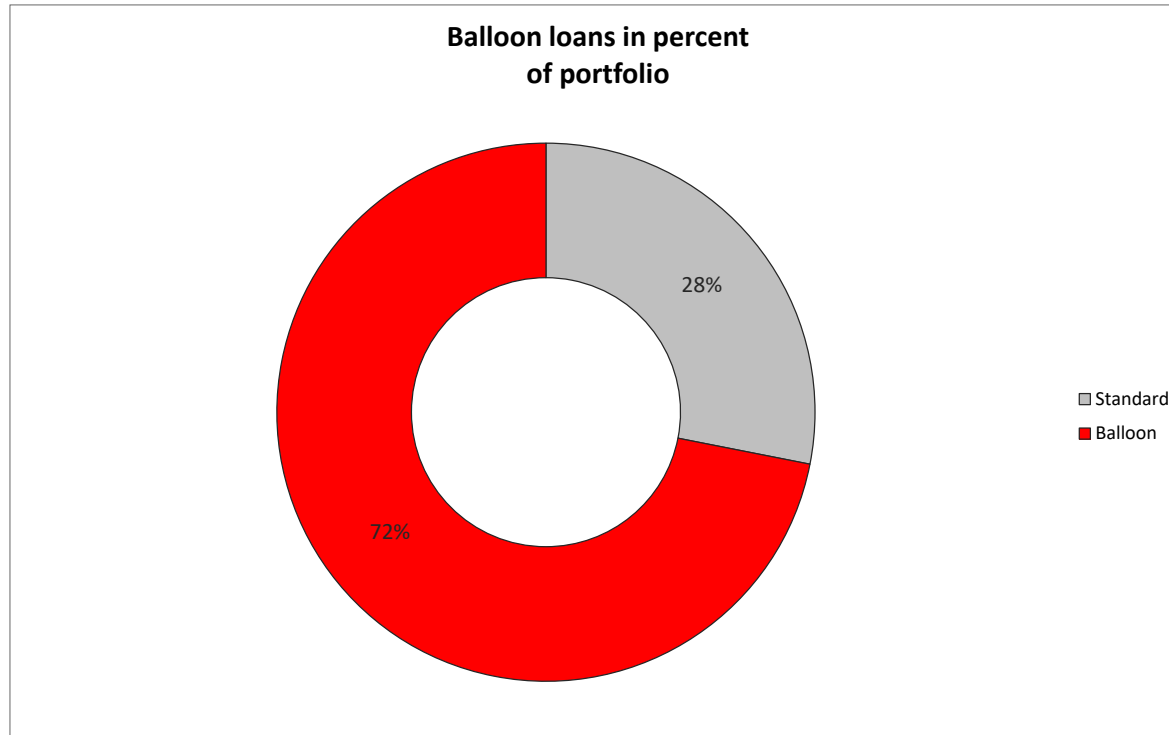
TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9,917	114,757,261	28.1 %	7,142	0.0 %	48.4	12.3
Balloon	10,274	293,681,974	71.9 %	119,460,290	40.7 %	54.1	14.0
Total	20,191	408,439,235	100%	119,467,431	29%	52.5	13.5

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15.b Balloon loans



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days





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Monthly Investor Report

16.a Number of loans per borrower



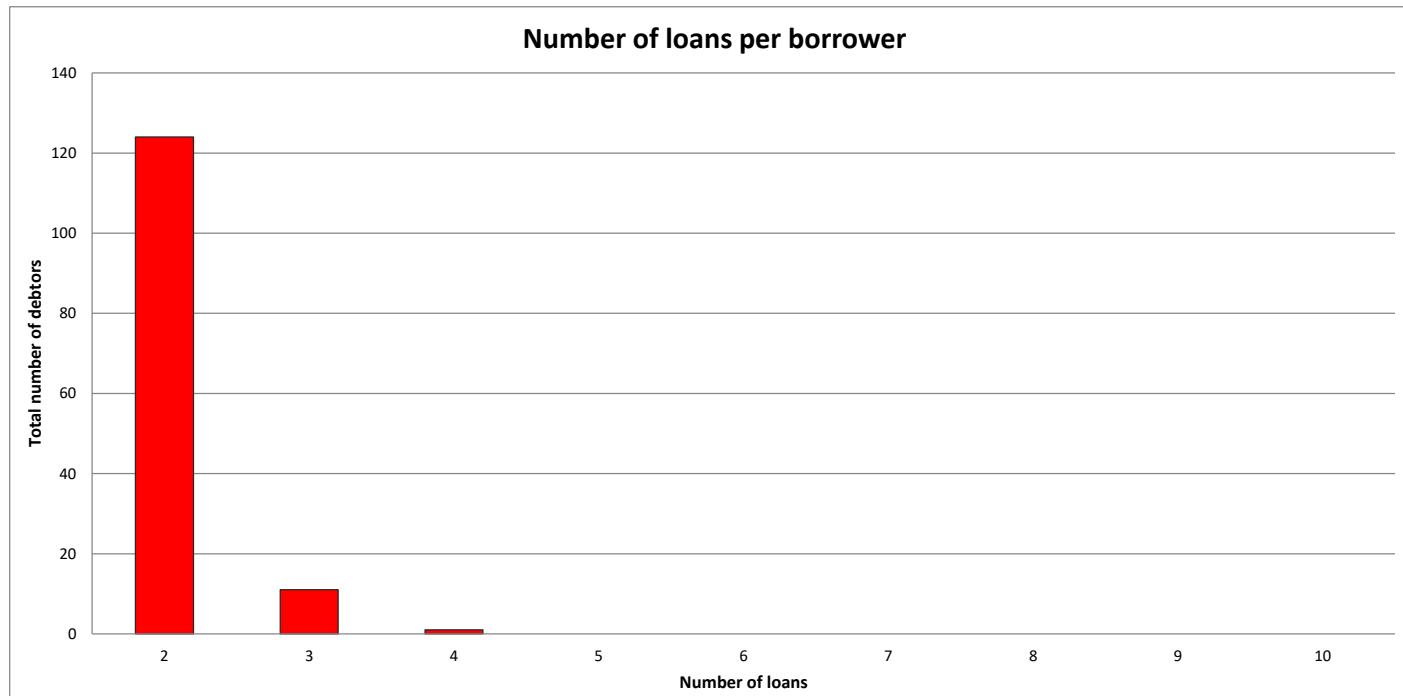
Reporting Date	02/01/2025			
Payment date	30/12/2024			
Period No	5			
Monthly Period	01/11/2024			
Interest Period	from	25/11/2024	to	30/12/2024 = 35 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
Number of loans per borrower	1	19,906	402,007,291	98.43%
	2	124	5,263,127	1.29%
	3	11	984,879	0.24%
	4	1	183,937	0.05%
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	20,042	408,439,235	100%

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

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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**Monthly Investor Report**

**17.a Amortisation Profile**



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	408,439,235	402,438,788	6,000,447	1,601,708	4.81%	98.53%
2	402,438,788	396,942,109	5,496,679	1,578,373	4.81%	97.20%
3	396,942,109	391,471,044	5,471,065	1,554,622	4.80%	95.86%
4	391,471,044	385,909,066	5,561,978	1,532,497	4.80%	94.50%
5	385,909,066	380,293,203	5,615,863	1,510,549	4.80%	93.12%
6	380,293,203	374,678,056	5,615,148	1,488,275	4.80%	91.75%
7	374,678,056	369,066,793	5,611,263	1,466,130	4.80%	90.37%
8	369,066,793	363,472,093	5,594,700	1,443,907	4.80%	89.00%
9	363,472,093	357,861,737	5,610,356	1,421,785	4.80%	87.63%
10	357,861,737	352,214,334	5,647,403	1,399,552	4.80%	86.25%
11	352,214,334	346,529,804	5,684,530	1,377,192	4.79%	84.85%
12	346,529,804	340,839,043	5,690,762	1,354,640	4.79%	83.46%
13	340,839,043	335,187,502	5,651,541	1,332,157	4.79%	82.08%
14	335,187,502	329,524,899	5,662,603	1,309,726	4.79%	80.69%
15	329,524,899	323,918,109	5,606,790	1,287,416	4.79%	79.32%
16	323,918,109	318,324,663	5,593,446	1,264,949	4.79%	77.95%
17	318,324,663	312,607,802	5,716,862	1,242,647	4.79%	76.55%
18	312,607,802	306,825,221	5,782,580	1,219,969	4.78%	75.13%
19	306,825,221	301,245,584	5,579,638	1,197,056	4.78%	73.77%
20	301,245,584	295,563,198	5,682,385	1,174,716	4.78%	72.37%

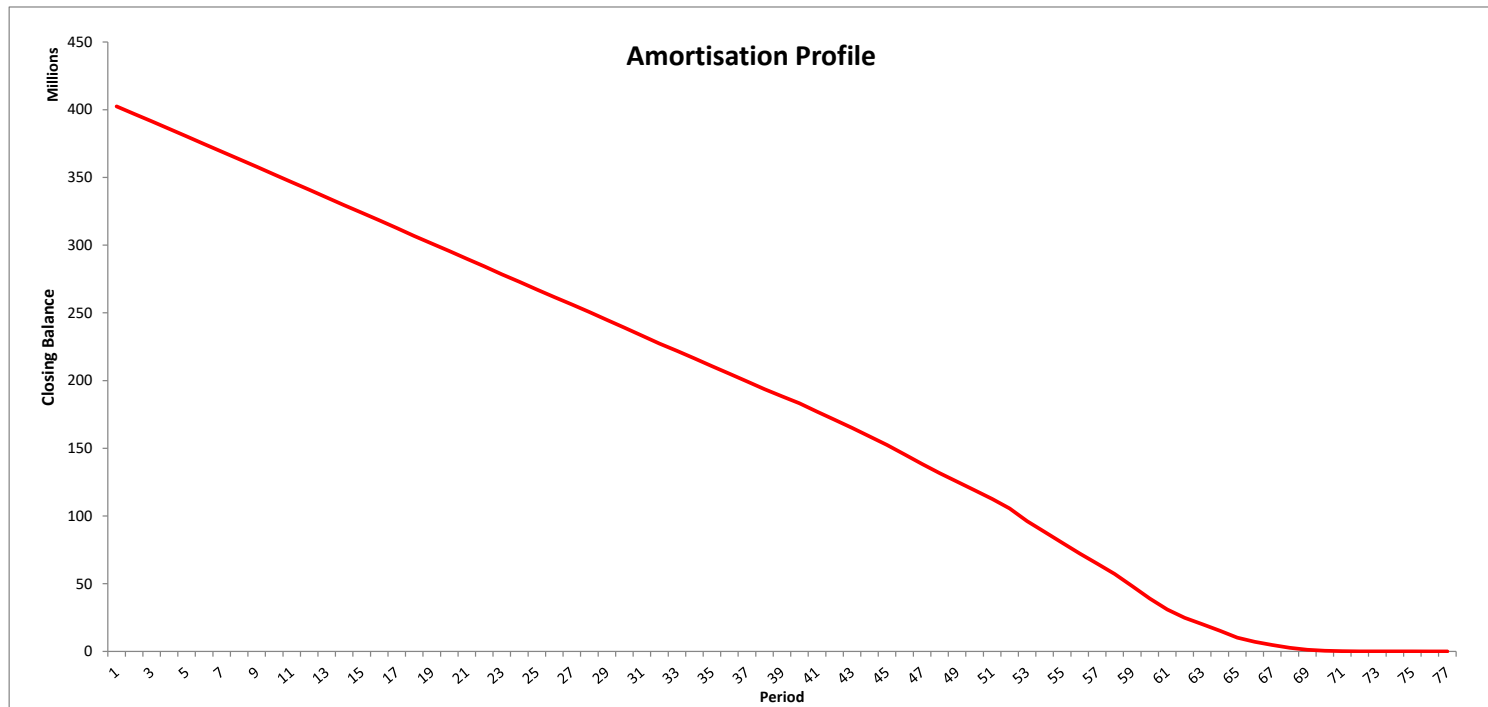
Amortization profile (first 20 periods)

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

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**17.b Amortisation Profile**

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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**Monthly Investor Report**

**18.a Payment Holidays**



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

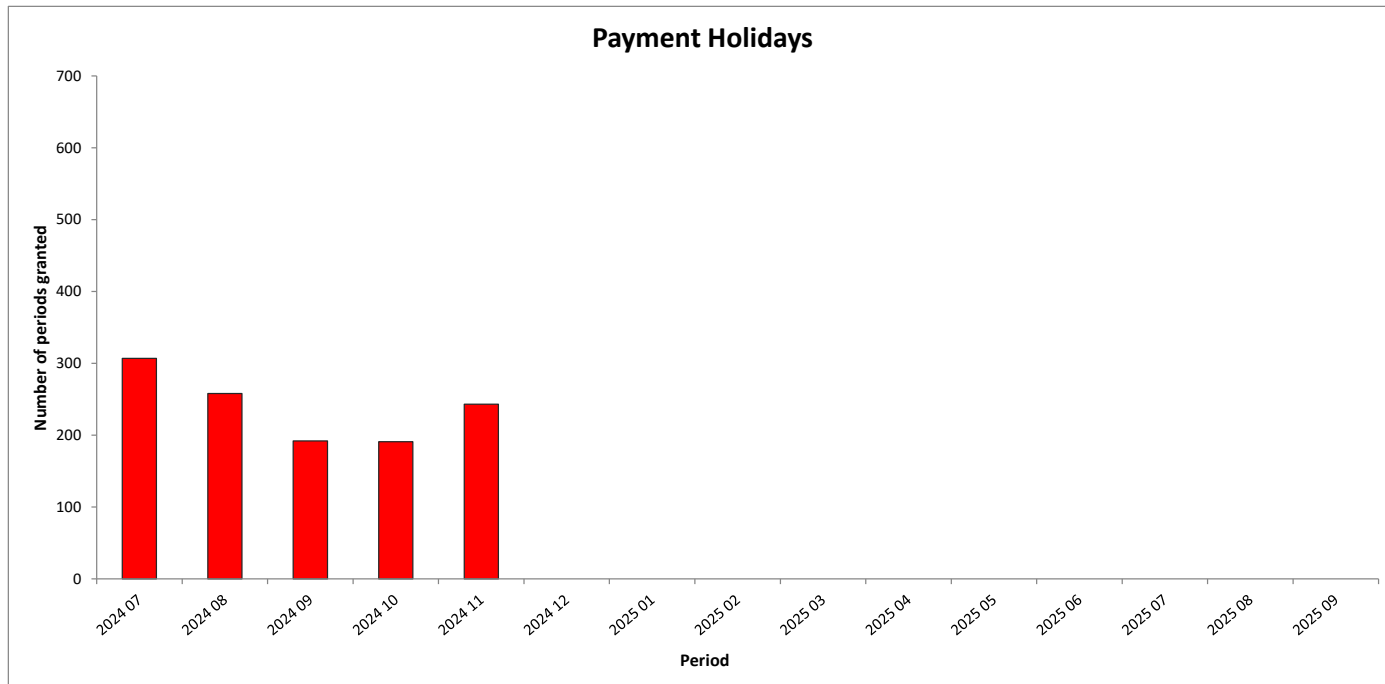
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2024 07	307	319	89,746	7,580,197	
2024 08	258	269	73,203	6,392,726	
2024 09	192	202	51,874	4,612,067	
2024 10	191	203	50,880	4,846,949	
2024 11	243	260	66,234	5,655,482	
2024 12					
2025 01					
2025 02					
2025 03					
2025 04					
2025 05					
2025 06					
2025 07					
2025 08					
2025 09					
2025 10					
Total:	1,191	1,253	331,937	29,087,422	

Payment Holiday

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**18.b Payment Holidays**

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



**SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report**

**18.c Remaining Payment Holidays**



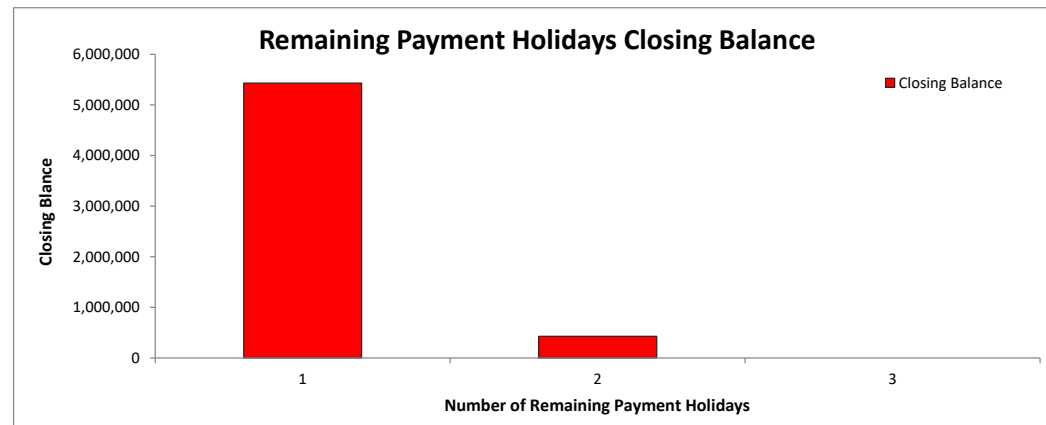
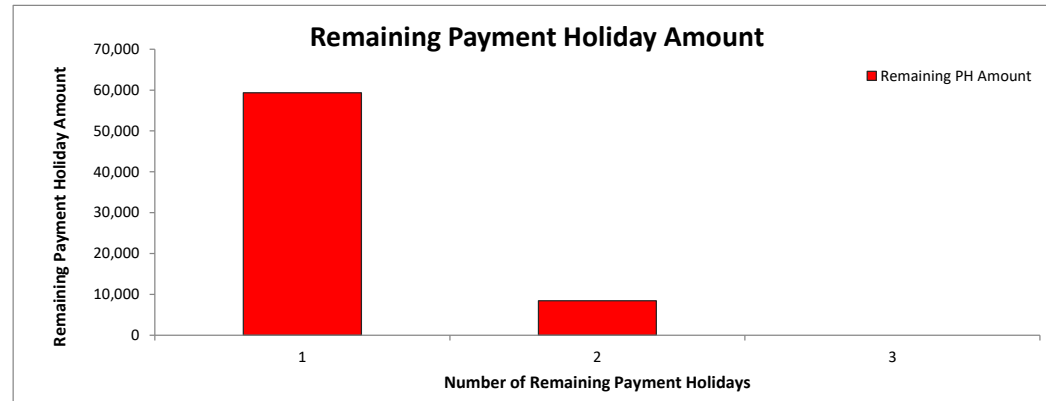
Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	5
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to ##### = 35 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	237	59,343	5,431,010
	2	15	8,416	426,653
	3	0	0	0
	Total	252	67,759	5,857,663

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**18.d Remaining Payment Holidays**

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days





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Monthly Investor Report

**19.a Downpayment**



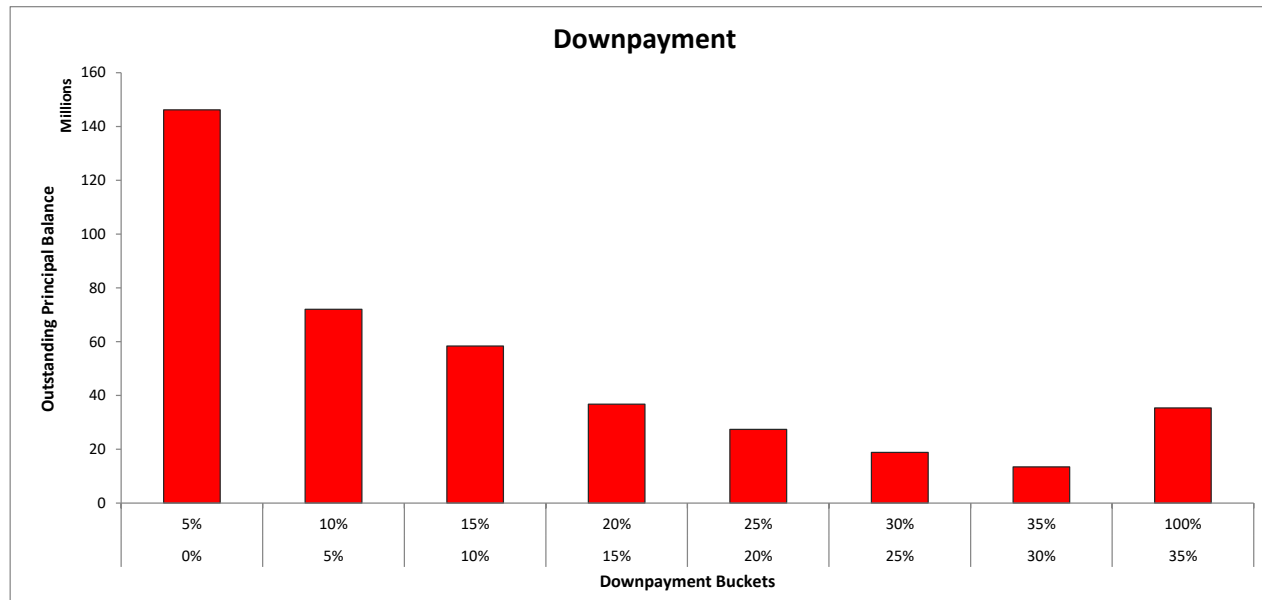
Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	from	01/11/2024	to	30/12/2024	= 35 days
Interest Period		25/11/2024			

TOTAL							
Downpayment percent	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	7,315	146,219,068	35.80%	54.7	13.3
	5%	10%	2,811	72,011,757	17.63%	54.5	13.6
	10%	15%	2,566	58,402,588	14.30%	52.1	14.0
	15%	20%	1,717	36,799,717	9.01%	51.2	13.6
	20%	25%	1,292	27,381,015	6.70%	50.4	13.9
	25%	30%	1,002	18,853,185	4.62%	50.1	13.7
	30%	35%	738	13,430,156	3.29%	49.2	13.4
	35%	100%	2,750	35,341,750	8.65%	45.6	12.9
		Total	20,191	408,439,235	100%	52.5	13.5

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**19.b Downpayment**

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024
	to	30/12/2024
	=	35 days



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Monthly Investor Report

20.a Vehicle Condition



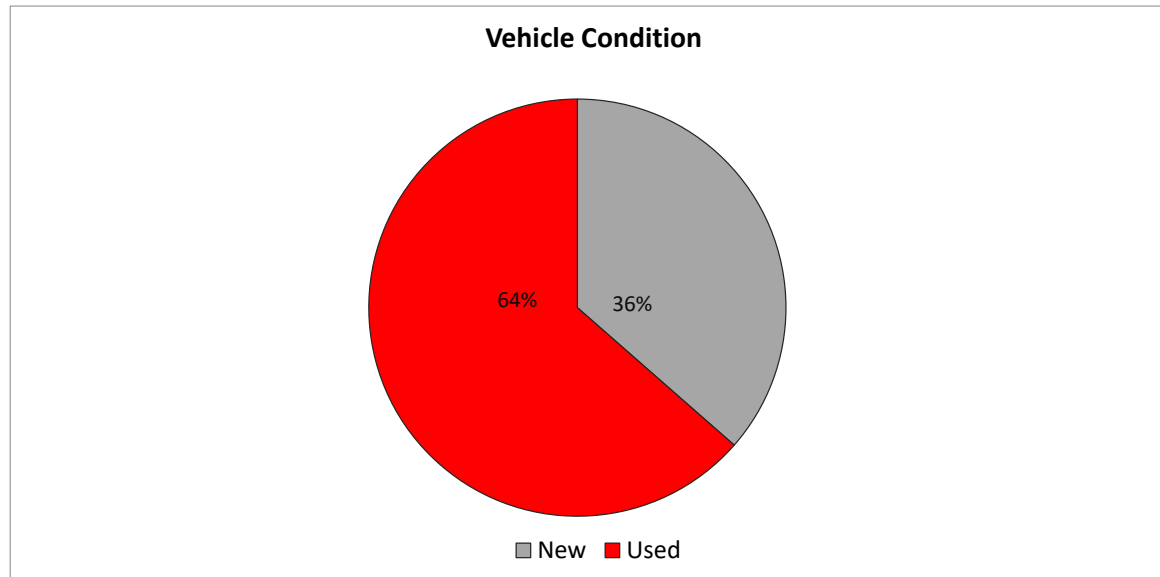
Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	5
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days

TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	4,456	148,908,128	36.46%	50.2	14.4	
Used	15,735	259,531,106	63.54%	53.8	13.0	
Total	20,191	408,439,235	100%	52.5	13.5	

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20.b Vehicle Condition

Reporting Date			02/01/2025		
Payment date			30/12/2024		
Period No			5		
Monthly Period			01/11/2024		
Interest Period	from		25/11/2024	to	30/12/2024 = 35 days



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21.a Borrower Type



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

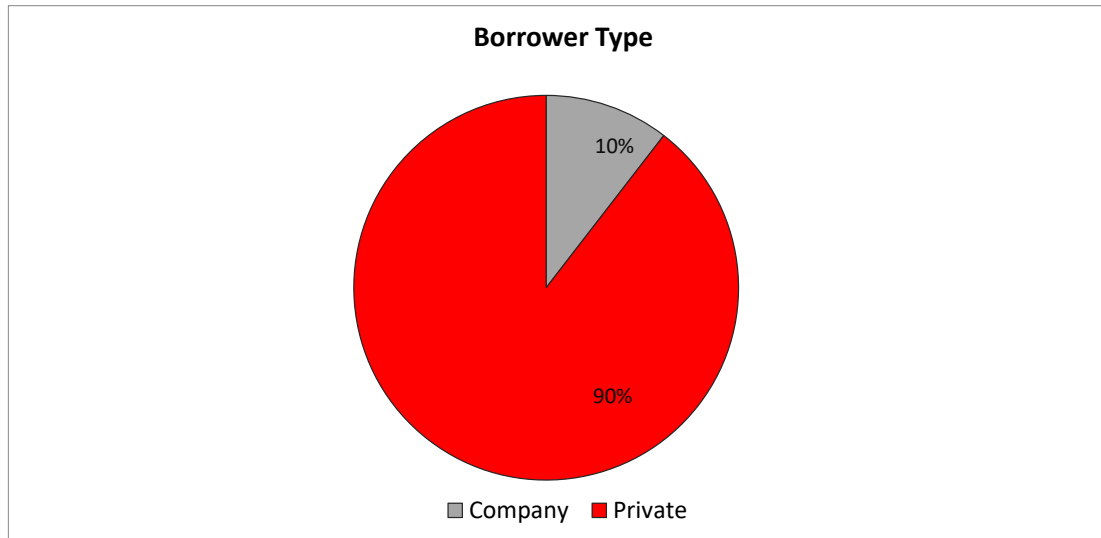
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1,697	42,760,140	10.47%	43.3	16.6
	Private	18,494	365,679,095	89.53%	53.6	13.2
	Total	20,191	408,439,235	100%	52.5	13.5

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

21.b Borrower Type



Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	5
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days



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

**22.a Vehicle type**



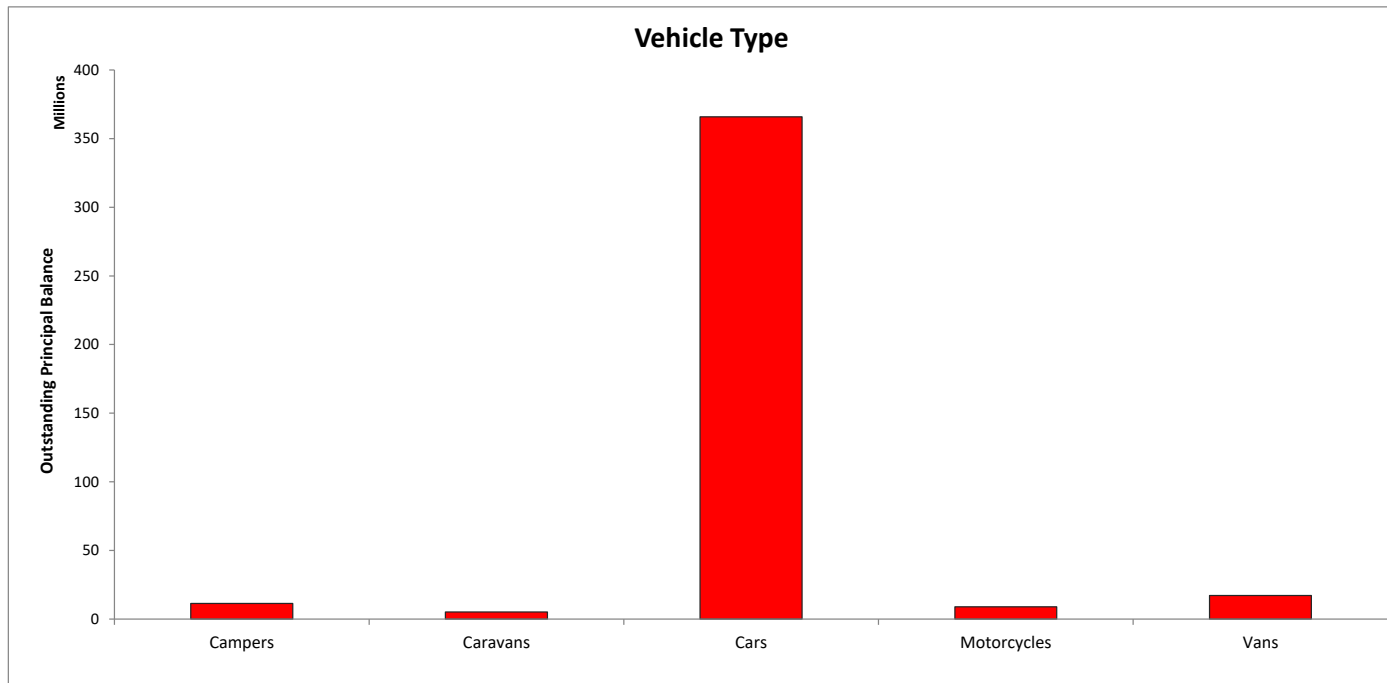
Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to ##### = 35 days

TOTAL						
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	292	11,325,824	2.77%	54.4	13.8	
Caravans	243	5,102,033	1.25%	53.7	12.8	
Cars	17,732	365,828,418	89.57%	52.7	13.5	
Motorcycles	822	8,971,892	2.20%	49.9	12.3	
Vans	1,102	17,211,069	4.21%	47.8	15.1	
Total	20,191	408,439,235	100%	52.5	13.5	

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22.b Vehicle type

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days





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**23.a Restructured Loans**



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024	to	30/12/2024	=	35 days
Interest Period	from 25/11/2024	to	30/12/2024	=	35 days

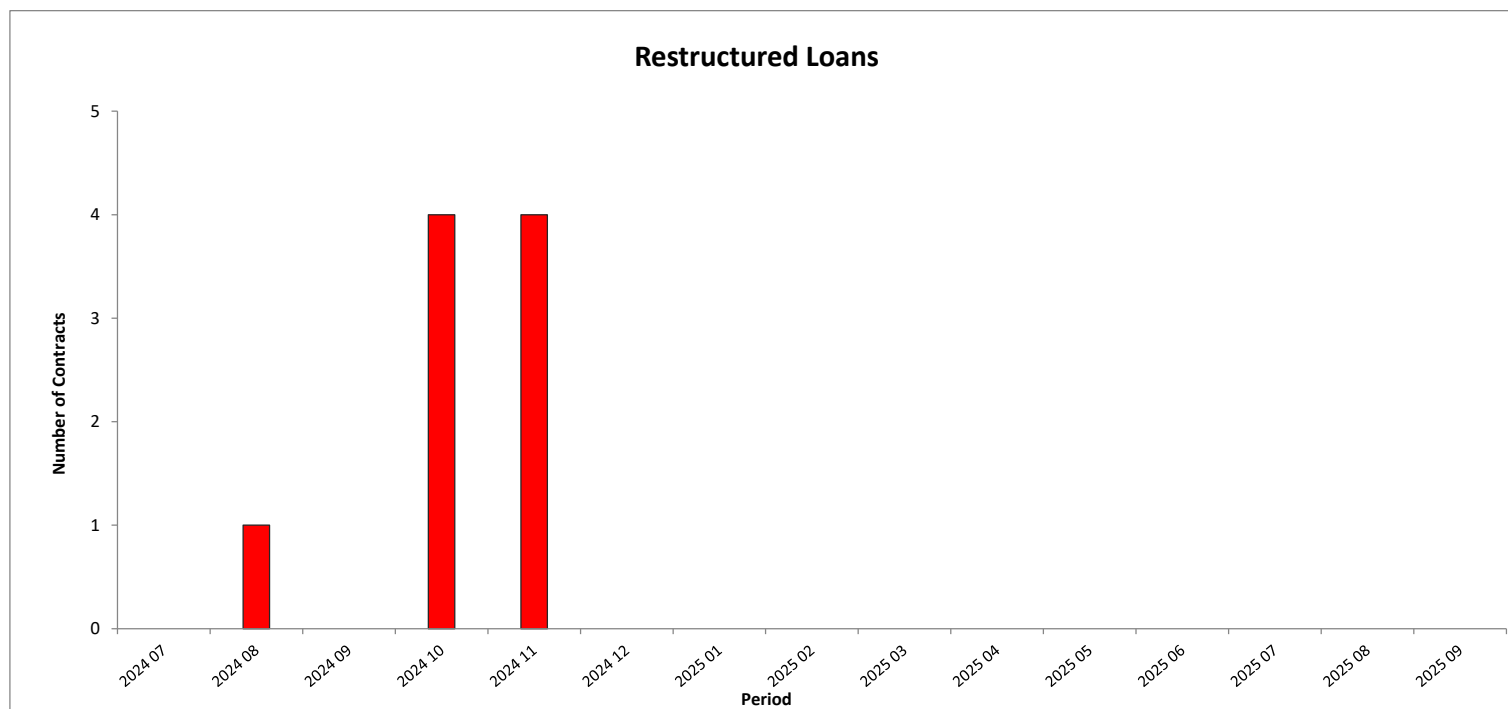
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11,465
2024 09	0	0
2024 10	4	106,716
2024 11	4	78,043
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
<b>Total</b>	<b>9</b>	<b>196,224</b>

Restructured

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Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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**Monthly Investor Report**

**24.a Dynamic Interest rate**



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to ##### = 35 days

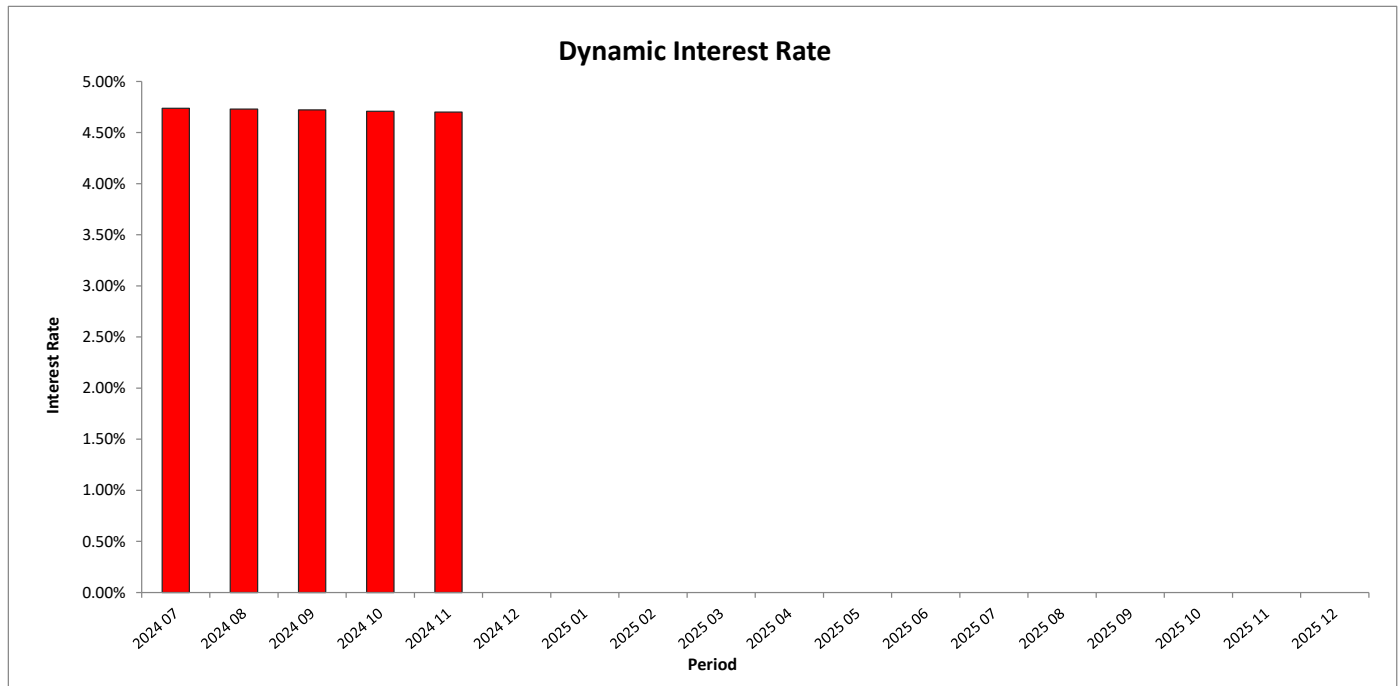
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390,666,760	4.74%
2024 08	408,032,437	4.73%
2024 09	408,729,706	4.72%
2024 10	406,199,100	4.71%
2024 11	408,439,235	4.70%
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
2025 10		
2025 11		
2025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

Interest rate evolution

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Monthly Investor Report

**24.b Dynamic Interest Rate**

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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

**25.a Dynamic Pre-Payments**



Reporting Date	02/01/2025		
Payment date	30/12/2024		
Period No	5		
Monthly Period	01/11/2024	to	##### = 35 days
Interest Period	from 25/11/2024		

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			
2025 01			
2025 02			
2025 03			
2025 04			
2025 05			
2025 06			
2025 07			
2025 08			
2025 09			
2025 10			
2025 11			
2025 12			
2026 01			
2026 02			
2026 03			
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			

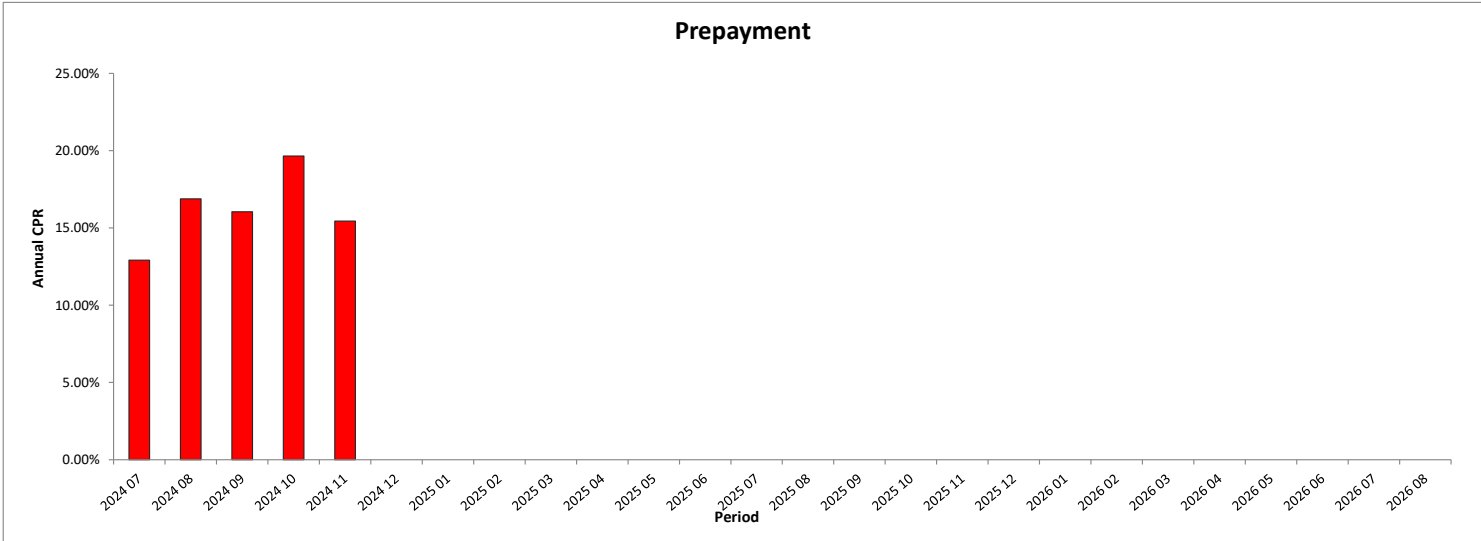
Dynamic Prepayment

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	02/01/2025		
Payment date	30/12/2024		
Period No	5		
Monthly Period	01/11/2024		
Interest Period	from	25/11/2024	to 30/12/2024 = 35 days



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**Monthly Investor Report**

**26. Delinquency**



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 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	-	-	-	-	-	-
	8	408,032,436	18,195	383,198,239	1,012	19,875,967	143	3,039,900	50	986,067	30	526,741	22	405,521	-	-	3	3,911
	9	408,729,706	18,202	379,851,286	1,211	22,937,604	134	2,590,875	79	1,922,341	29	669,530	23	402,132	20	355,937	5	10,841
	10	406,199,100	18,288	376,190,654	1,147	22,275,983	250	4,158,590	72	1,329,265	62	1,478,938	17	432,021	18	333,648	23	403,672
	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																	
2025	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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

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



Reporting Date	02/01/2025					
Payment date	30/12/2024					
Period No	5					
Monthly Period	01/11/2024					
Interest Period from	25/11/2024	to	30/12/2024	=	35 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	1,220	1,290	13,462									
2024 4	755,483	43				30,307	30,307	725,176									
2025 1																	
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	02/01/2025				
Payment date	30/12/2024				
Period No	5				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1,923,639.60	EUR
Senior Expenses	-	667.00	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	1,137,208.33	EUR
Tranche A Loan Interest to Issuer	-	220,706.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	10,986.00	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	-	12,931.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	7,840.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	31,523.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	351,811.40	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Servicer Fee	-	149,966.87	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
<b>Hedge Subordinated Amounts</b>			
Deferred Purchase Price to Seller		-	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	3,078,309.09	EUR
Senior Expenses	-	667.00	EUR
Issuer swap interest to swap counterparty	-	1,137,208.33	EUR
Interest Class A Notes	-	1,392,351.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	44,812.00	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	-	41,369.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	18,617.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	44,096.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	351,811.40	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	47,377.36	EUR
<b>Hedge Subordinated Amounts</b>			
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	+	11,560,765.28	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		11,481,968.18	EUR
Balance to be Credited to the Reinvestment Principal Ledger		78,797.10	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	-	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

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

**Issuer Priority of Payments - Revenue (u)**

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR
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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	02/01/2025	
Payment date	30/12/2024	
Period No	5	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

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

**30. Transaction Costs**



Reporting Date	02/01/2025					
Payment date	30/12/2024					
Period No	5					
Monthly Period	01/11/2024					
Interest Period	from	25/11/2024	to	30/12/2024	=	35 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	667.00					
Interest accrued for the Period	EUR	1,541,245.00	1,392,351.00	44,812.00	41,369.00	18,617.00	44,096.00
Cumulative Interest accrued	EUR	10,433,015.00	9,453,902.00	301,153.00	275,772.00	122,480.00	279,708.00
Interest Payments	EUR	1,541,245.00	1,392,351.00	44,812.00	41,369.00	18,617.00	44,096.00
Cumulative Interest Payments	EUR	10,433,015.00	9,453,902.00	301,153.00	275,772.00	122,480.00	279,708.00
Interest accrued on Subordinated Loan for the Period	EUR	-					
Cumulative Interest accrued on Subordinated Loan	EUR	46,081.00					
Unpaid Cumulative Interest accrued on Subordinated loan t-1	EUR	-					
Interest Payments on Subordinated Loan	EUR	-					
Cumulative Interest Payments on Subordinated Loan	EUR	46,081.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

SCF RAHOITUSPALVELUT XIII DAC  
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30. Swap Overview



Kimi 13|Front Swap

Party A  
Party B

DZ Bank AG  
SCF Rahoituspalvelut XIII DAC

Swap Notional	420,000,000
Interest Period Start	25/11/2024
Interest Period End	30/12/2024
Interest Days	35
Settlement Date	30/12/2024
Party A Floating Interest Rate	3.07900 %
Party A Floating Rate Day Count Fraction	0.0972
Party A Interest Amount	EUR 1,257,258.33
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0972
Party B Interest Amount	EUR 1,137,208.33

Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	5
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days

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

**31. Contact Details**



**Santander Consumer Bank AS**

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	5
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days