

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27/09/2024				
Payment date	25/09/2024	Following payment dates:	25/10/2024		
Period No	2		25/11/2024		
Monthly Period	01/08/2024				
Interest Period	from 27/08/2024	to 25/09/2024	=	29 days	
Cut-Off date	31/08/2024				

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1. Portfolio Information



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	2	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	419,961,219.66 EUR
Scheduled Loan Principal Repayments (+MC)	5,660,077.63 EUR
Prepayments	6,239,491.71 EUR
Deemed Collections / Repurchases	25,302.67 EUR
Total Principal Payments Received in Period	11,924,872.01 EUR
New Defaulted Auto Loans amt in Period	3,910.97 EUR
Closing balance prior to replenishment	408,032,436.31 EUR
Further Purchase Price due (Replenishment price of new assets)	11,909,366.82 EUR
Re-investment Principal Ledger Closing Balance	58,196.87 EUR
Closing Balance post replenishment	419,941,803.50 EUR
Principal Recoveries on loans in default	- EUR
Total revenue collections	
Total Revenue Received in Period	1,998,275.05 EUR
# Loans	
At beginning of period	19,847 Loans
Replenished contracts	640 Loans
Paid in Full	392 Loans
Repurchased (Deemed Collections)	2 Loans
New loans into default	3 Loans
<hr/>	
At end of period	20,090 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27/09/2024	
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Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1,998,275.05	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	13,589.83	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 1	-	EUR

Total Amount for Purchaser Available Revenue Receipts **2,011,864.88 EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	2,011,002.89	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1,216,308.33	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	87,389.20	EUR
g. Liquidity Reserve Excess Amount	10,858.44	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **3,325,558.86 EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from 27/08/2024	to	25/09/2024	=	29 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	11,924,872.01	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	38,780.71	EUR
f. Any other net income amount received by the Purchaser	3,910.97	EUR
Total Amount for Purchaser Available Redemption Receipts	11,967,563.69	EUR

Issuer Available Redemption Receipts

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

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4. Reserve Accounts



Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
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Interest Period	from 27/08/2024 to 25/09/2024 = 29 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	-	EUR
Principal Paid	-	EUR
End of Period	3,793,513.00	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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

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5a. Performance Data



Asset Balance

Opening balance prior to replenishment	419,961,219.66	EUR
Closing balance prior to replenishment	408,032,436.31	EUR
Closing Balance post replenishment	419,941,803.50	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	383,198,239.42	93.91%	18,193
1-29 days past due	19,875,967.36	4.87%	1,012
Delinquent Receivables:			
30-59 days past due	3,039,900.43	0.75%	143
60-89 days past due	986,066.60	0.24%	50
90-119 days past due	526,741.48	0.13%	30
120-149 days past due	405,521.02	0.10%	22
150-179 days past due	-	0.00%	0
Total Performing and Delinquent	408,032,436	100.00%	19,450
Current Period Defaults	3,910.97		3
Cumulative Defaults	3,910.97		3
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

Sequential Payment Trigger Event,

where [A], [B], [C] > 1.70%	NO
[A] Cumulative Net Loss Ratio, Payment Date	0.00%
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.00%
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.00%
or $([A] + [B] - [C]) / [D] < 10\%$	99.99%
[A] Aggregate Outstanding Asset Principal Amount	419,941,803.50
[B] Aggregate principal balance of Defaulted Contracts	3,910.97
[C] Recoveries received on such Defaulted Contracts	-
[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	1.22%
[B] Delinquency Ratio, preceding Payment Date	0.90%
[C] Delinquency Ratio, second preceding Payment Date	0.00%
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



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

Weighted average interest rate (min 3%)	4.73%
Weighted average months to maturity (max 60)	54.63*
Used Vehicles (max 75%)	63.86%
Balloon Loans (max 73%)	72.41%
Balloon Installments (max 28%)*	28.80%
Corporate Borrowers (max 11%)	10.89%
IRB (min 95%)	95.39%**

* Bucket-based as found in IR

** As of last replenishment

*** Portfolio is improving from pre replenishment situation (Portfolio pre value 29,21%)

Top-10 Exposures:

Balance	# Loans	Portion
246,506.56	1	0.06%
204,554.50	4	0.05%
176,980.87	1	0.04%
171,978.23	1	0.04%
170,654.70	3	0.04%
164,935.73	1	0.04%
157,818.44	1	0.04%
156,442.60	1	0.04%
153,188.28	2	0.04%
152,671.95	1	0.04%
Total (max 0,6%)		0.42%

* Post Replenishment

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6. Note Principal



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Payment date	25/09/2024			
Period No	2			
Monthly Period	01/08/2024			
Interest Period	from	27/08/2024	to	25/09/2024 = 29 days

	Class A	Class B	Class C	Class D	Class E	
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
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	-	-	-	-	3,910.97	EUR
Credit PDL	-	-	-	-	3,910.97	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	27/09/2024	
Payment date	25/09/2024	
Period No	2	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E
General Note Information						
ISIN Code		XS2816094085	XS2816094242	XS2816094838	XS2816095058	XS2816095215
Currency		EUR	EUR	EUR	EUR	EUR
Initial Tranching	100%	93.20%	2.70%	2.25%	0.85%	1.00%
Legal Final Maturity Date		30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA(sf)	AA(sf) / A(sf)	AA-(sf) / BBB+(sf)	NR/NR
Initial Notes Aggregate Principal Outstanding Balance	420,000,000.00	391,400,000.00	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Initial Nominal per Note		100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Initial Number of Notes per Class	4,200	3,914	113	95	36	42
Current Note Information						
Outstanding Opening Balance	420,000,000.00	391,400,000.00	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Available Distribution Amount	-	-	-	-	-	-
Amortisation	-	-	-	-	-	-
Redemption per Class	-	-	-	-	-	-
Redemption per Note	-	-	-	-	-	-
Outstanding Closing Balance		391,400,000.00	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Net Outstanding Closing Balance	420,000,000.00	391,400,000.00	11,300,000.00	9,500,000.00	3,600,000.00	4,200,000.00
Current Tranching	100%	93.19%	2.69%	2.26%	0.86%	1.00%
Current Pool Factor		1.00	1.00	1.00	1.00	1.00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E
Interest rate Basis: 1-M EURIBOR / Spread						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		29	29	29	29	29
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		336.32	370.15	402.38	470.04	911.49
Interest Payment	1,451,611.11	1,316,354.31	41,827.26	38,225.63	16,921.50	38,282.42
Interest Payment per Note		336.32	370.15	402.38	470.04	911.49

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 27/09/2024
Payment date 25/09/2024
Period No 2
Monthly Period 01/08/2024
Interest Period : 27/08/2024 to 25/09/2024 = 29 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch	S&P	Fitch	S&P	Fitch	S&P	Fitch	S&P		
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF RAHOITUSPALVELUT XIII DAC	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Seller	Santander Consumer Finance Oy	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer	Santander Consumer Finance Oy	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.	N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-		No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor 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	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (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 Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Hedge Counterparty	DZ Bank AG	Fitch First Rating Trigger Collateral.	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 Rating Trigger Collateral.	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 sixty (60) 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	N/A	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	N/A	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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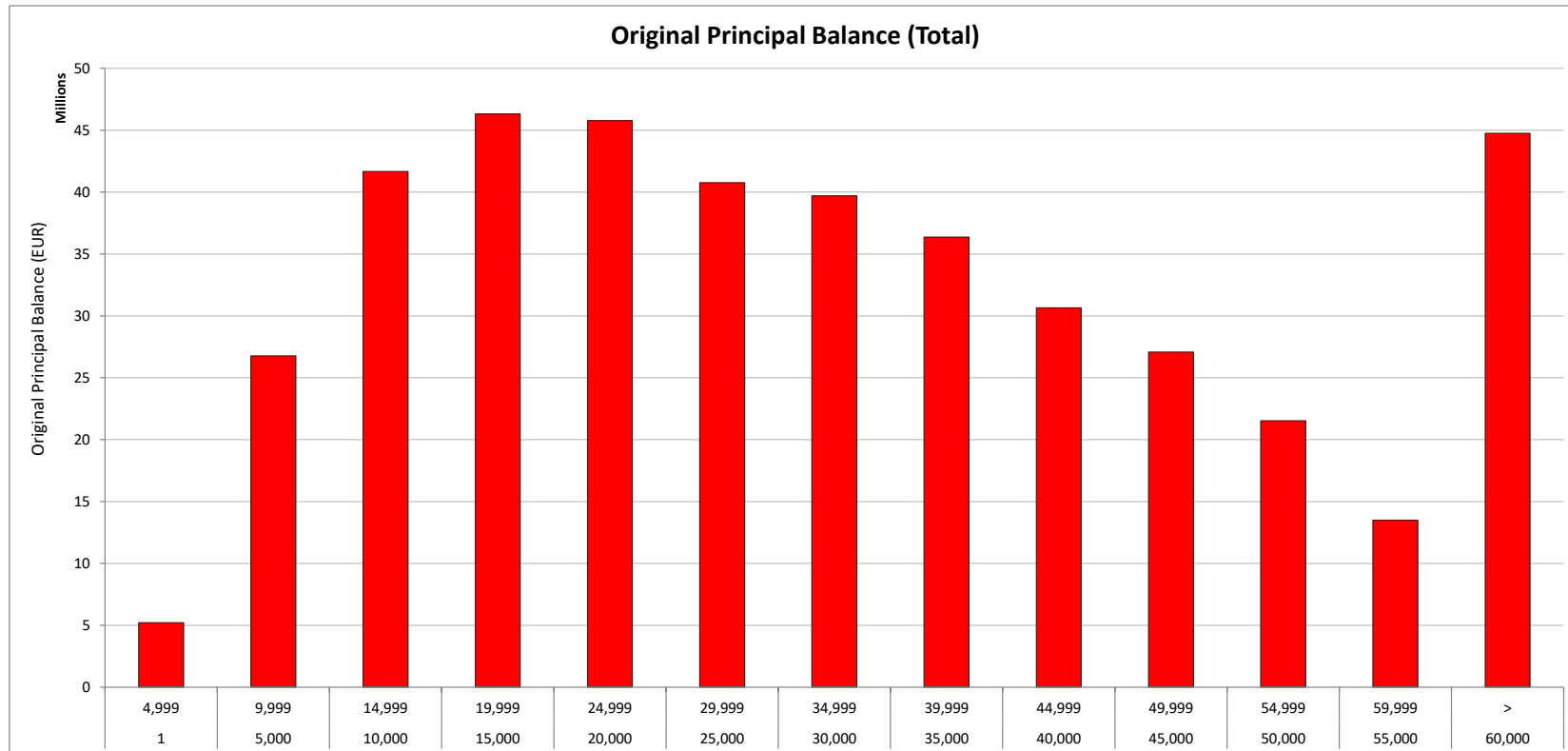


		TOTAL						
Original balance		Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
		1	4,999	1,484	5,202,584	1.2 %	30.6	9.1
		5,000	9,999	3,566	26,756,149	6.4 %	47.7	8.0
		10,000	14,999	3,358	41,656,409	9.9 %	54.7	8.0
		15,000	19,999	2,662	46,315,000	11.0 %	57.0	7.9
		20,000	24,999	2,049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

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	27/09/2024					
Payment date	25/09/2024					
Period No	2					
Monthly Period	01/08/2024					
Interest Period	from	27/08/2024	to	25/09/2024	=	29 days



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Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



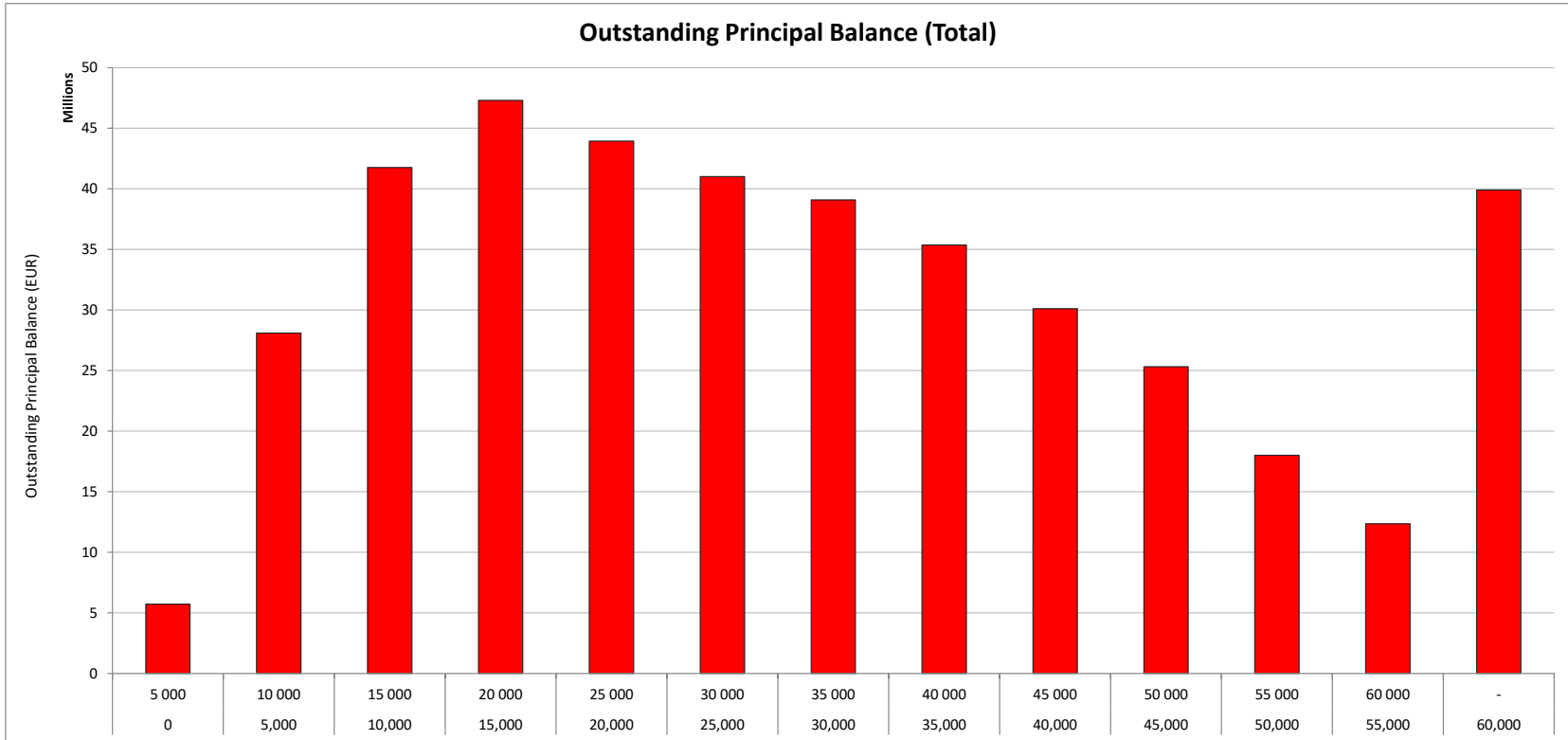
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	1,710	5,728,856	1.40%	29.8	12.3
5,000	10 000	3,730	28,104,779	6.89%	46.7	11.3
10,000	15 000	3,366	41,769,184	10.24%	53.5	11.2
15,000	20 000	2,719	47,311,861	11.60%	55.0	11.1
20,000	25 000	1,965	43,946,972	10.77%	55.7	11.3
25,000	30 000	1,492	41,009,974	10.05%	55.3	11.4
30,000	35 000	1,204	39,089,779	9.58%	55.2	11.3
35,000	40 000	946	35,369,428	8.67%	56.0	11.1
40,000	45 000	710	30,109,277	7.38%	55.7	11.6
45,000	50 000	535	25,319,539	6.21%	55.5	12.1
50,000	55 000	345	18,000,921	4.41%	56.6	11.8
55,000	60 000	215	12,366,145	3.03%	57.0	11.8
60,000	-	513	39,905,723	9.78%	58.0	10.9
Total		19,450	408,032,436	100%	54.6	11.3

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10.b Outstanding Principal Balance Graph

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	2	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



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11.a Geographical Distribution



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

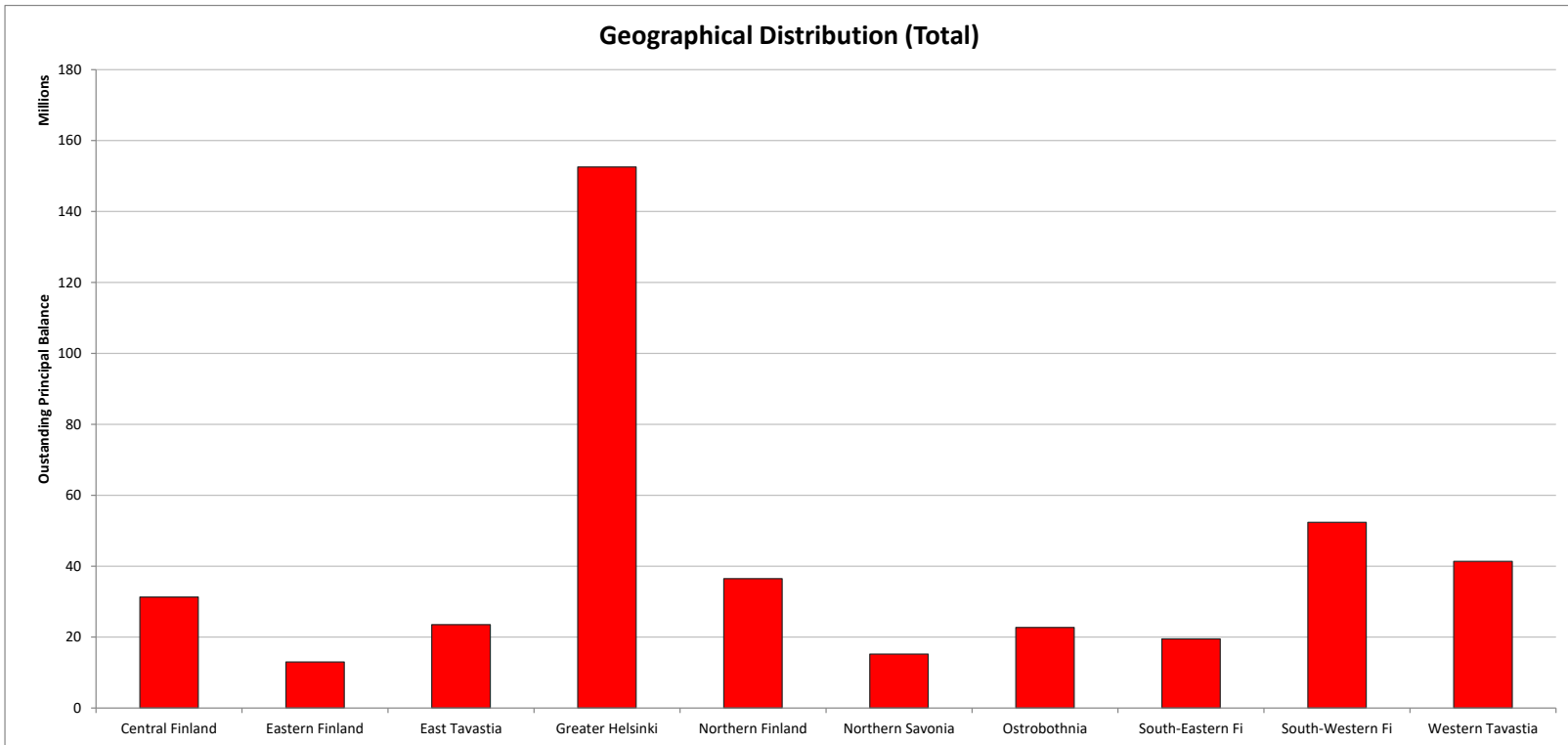
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1,581	31,315,518	7.67%	54.4	11.3
Eastern Finland	664	12,977,716	3.18%	55.0	11.1
East Tavastia	1,167	23,496,606	5.76%	54.9	11.2
Greater Helsinki	6,514	152,541,268	37.38%	54.6	11.8
Northern Finland	1,686	36,498,038	8.94%	54.9	10.9
Northern Savonia	829	15,225,106	3.73%	54.2	10.5
Ostrobothnia	1,308	22,746,749	5.57%	54.3	10.8
South-Eastern Fi	1,056	19,510,925	4.78%	54.7	11.1
South-Western Fi	2,597	52,357,918	12.83%	55.0	11.1
Western Tavastia	2,048	41,362,593	10.14%	54.3	11.4
Total	19,450	408,032,436	100%	54.6	11.3

Geographic distribution

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Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	2	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



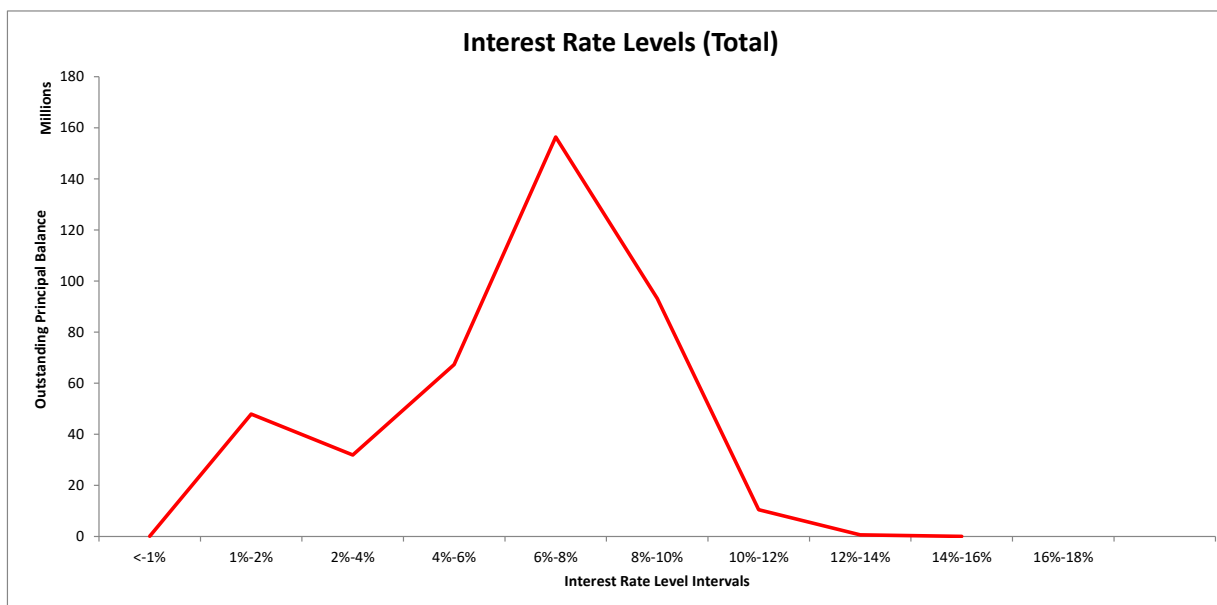
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0%	1%	10	120,620	0.03%	65.7	2.9	
1%	2%	1,596	47,883,384	11.74%	51.9	10.1	
2%	4%	965	31,939,811	7.83%	50.0	17.2	
4%	6%	2,686	67,337,151	16.50%	52.2	14.0	
6%	8%	6,499	156,392,687	38.33%	56.4	10.5	
8%	10%	6,617	93,200,418	22.84%	56.4	9.7	
10%	12%	1,011	10,462,555	2.56%	55.5	9.3	
12%	14%	60	651,695	0.16%	57.5	6.6	
14%	16%	6	44,115	0.01%	58.6	4.5	
16%	18%						
18%	-						
Total		19,450	408,032,436	100%	54.6	11.3	

Interest distribution

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12.b Interest Rate

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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13.a Remaining Terms

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	2	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



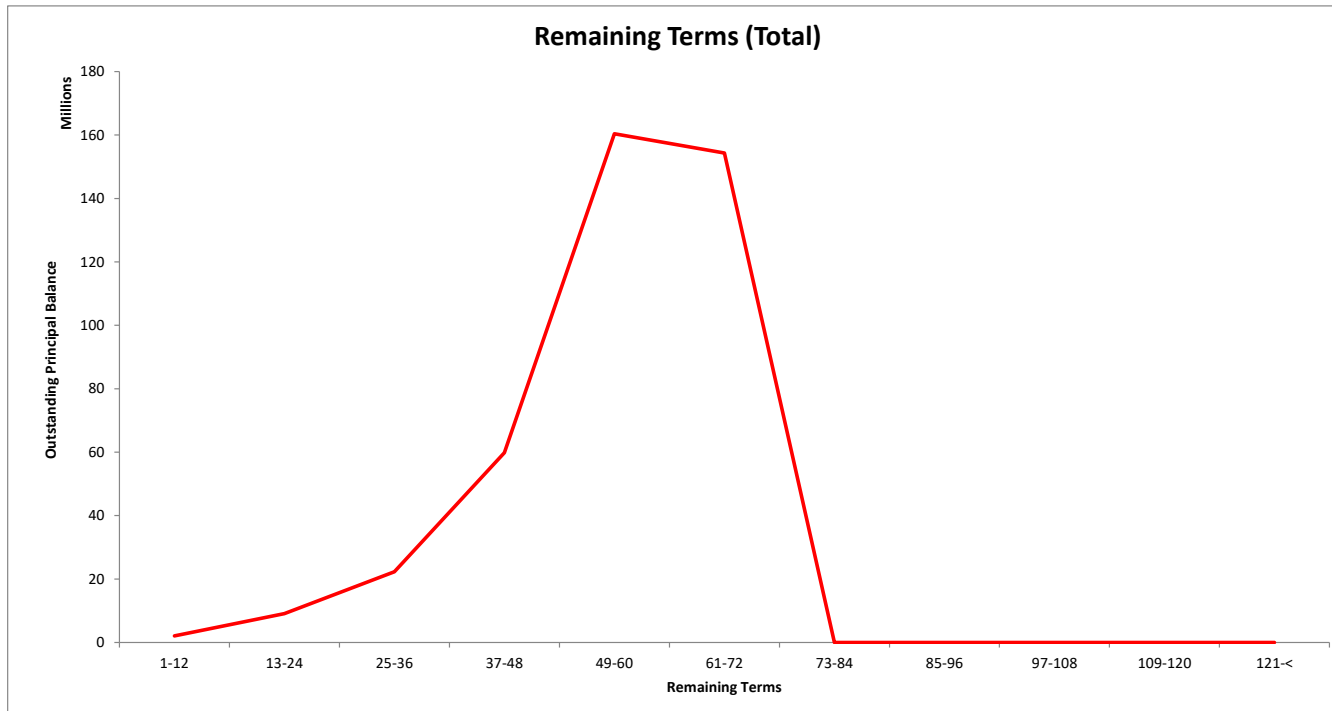
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	0	5	3,030	0.00%	0.0	42.2	
1	12	426	2,072,058	0.51%	8.6	26.7	
13	24	1,082	9,084,967	2.23%	19.4	18.5	
25	36	1,794	22,309,363	5.47%	31.4	16.1	
37	48	3,218	59,853,706	14.67%	43.8	14.7	
49	60	6,634	160,387,167	39.31%	55.3	12.1	
61	72	6,291	154,322,144	37.82%	64.2	7.9	
73	84						
85	96						
97	108						
109	120						
121	-						
Total		19,450	408,032,436	100%	54.6	11.3	

Months to maturity

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13.b Remaining Terms

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

14.a Seasoning



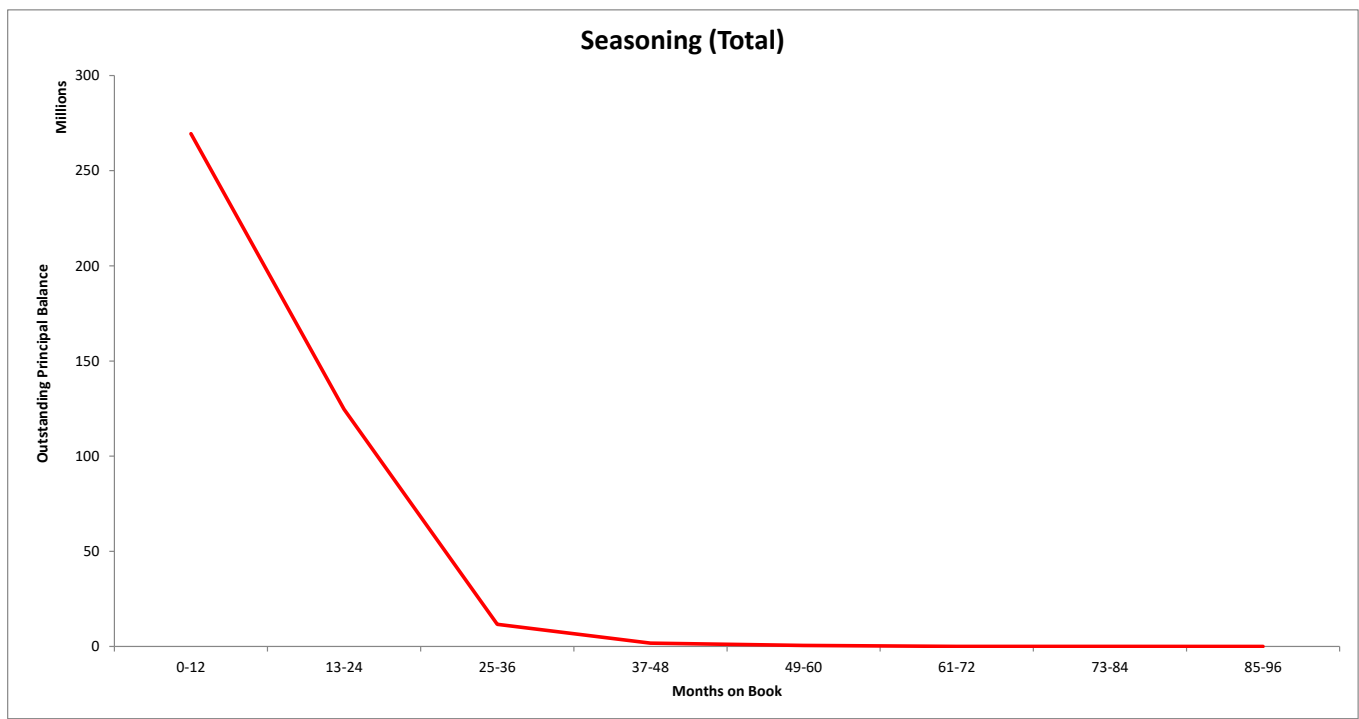
Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1	12	12,974	269,439,977	66.03%	57.8	8.0
	13	24	5,678	124,616,765	30.54%	50.1	16.4
	25	36	610	11,642,887	2.85%	37.6	27.8
	37	48	128	1,738,556	0.43%	21.9	41.3
	49	60	51	532,806	0.13%	12.2	53.4
	61	72	8	59,473	0.01%	7.7	64.8
	73	84	1	1,972	0.00%	5.0	75.0
	85	96					
	Total		19,450	408,032,436	100%	54.6	11.3

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14.b Seasoning

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT XIII DAC
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15.a Balloon loans



Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

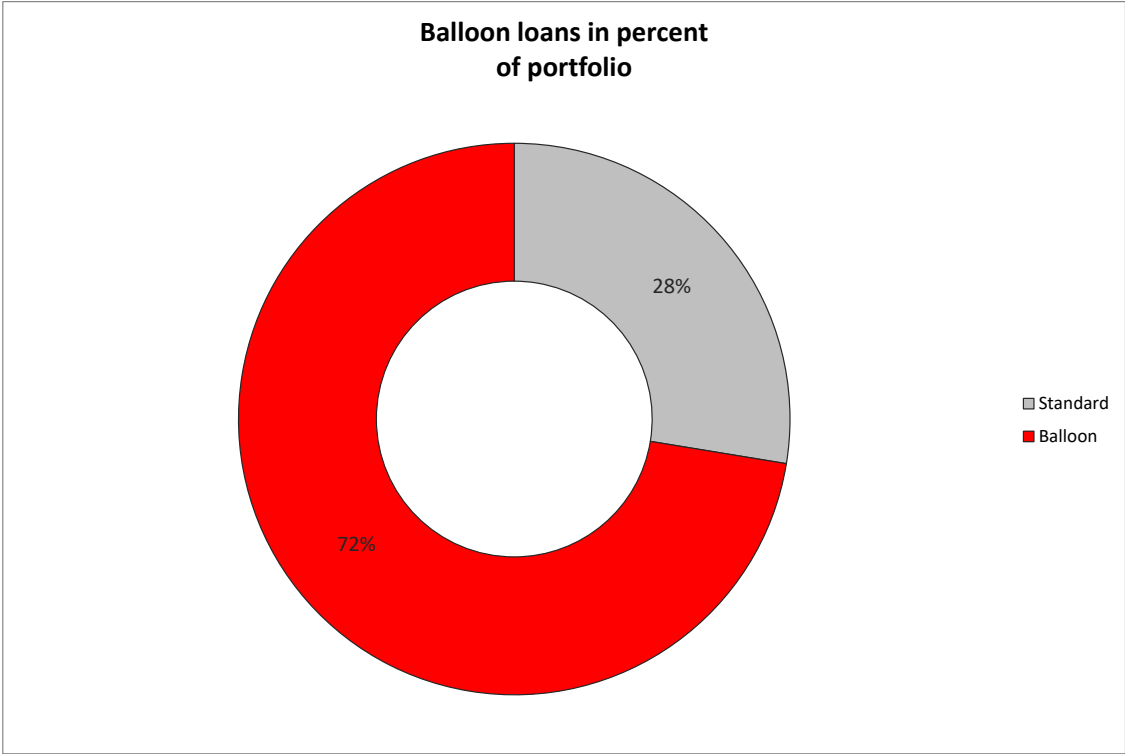
Balloon loans in
percent
of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9,342	112,563,229	27.6 %	6,440	0.0 %	49.9	10.5
Balloon	10,108	295,469,207	72.4 %	117,492,467	39.8 %	56.4	11.6
Total	19,450	408,032,436	100%	117,498,907	29%	54.6	11.3

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15.b Balloon loans

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



**SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report**

16.a Number of loans per borrower



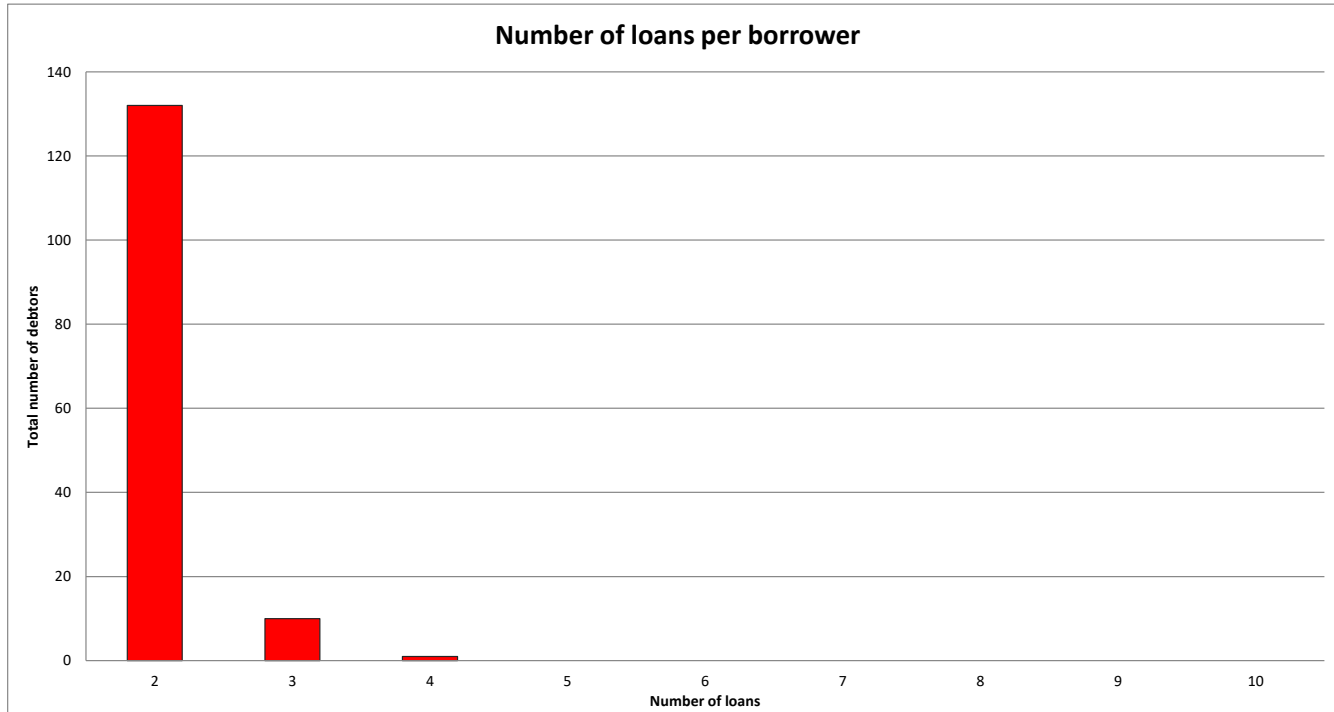
Reporting Date	#####
Payment date	#####
Period No	2
Monthly Period	#####
Interest Period	from ##### to 25/09/2024 = 29 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
Number of loans per borrower	1	19,152	400,923,064	98.26%
	2	132	5,967,354	1.46%
	3	10	942,605	0.23%
	4	1	199,414	0.05%
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	19,295	408,032,436	100%

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16.b Number of loans per borrower

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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17.a Amortization Profile



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

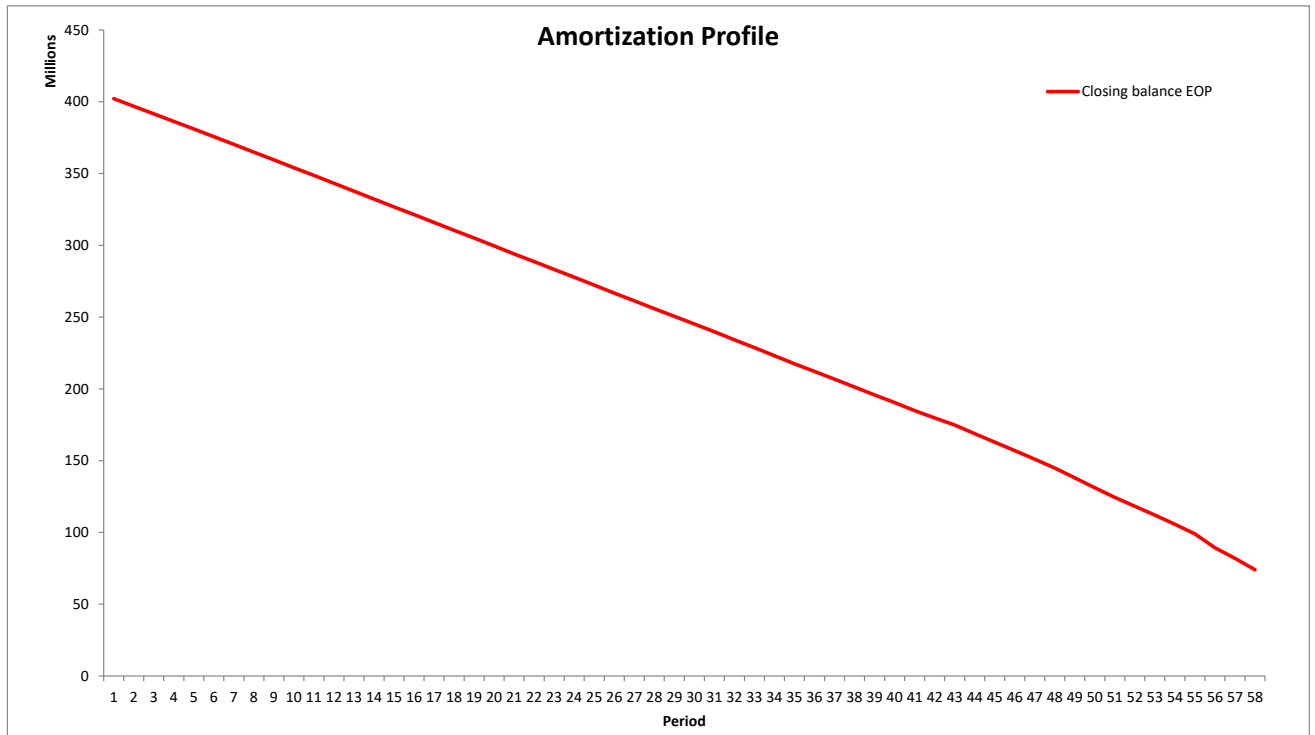
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	408,032,436	402,170,015	5,862,421	1,610,938	4.84%	98.56%
2	402,170,015	396,859,903	5,310,112	1,588,868	4.85%	97.29%
3	396,859,903	391,594,972	5,264,931	1,564,571	4.83%	96.00%
4	391,594,972	386,314,378	5,280,594	1,543,056	4.83%	94.71%
5	386,314,378	381,002,617	5,311,761	1,522,039	4.83%	93.40%
6	381,002,617	375,688,573	5,314,044	1,500,900	4.83%	92.10%
7	375,688,573	370,300,139	5,388,434	1,479,731	4.83%	90.78%
8	370,300,139	364,877,749	5,422,390	1,458,388	4.83%	89.45%
9	364,877,749	359,457,897	5,419,852	1,436,791	4.83%	88.12%
10	359,457,897	354,040,170	5,417,727	1,415,315	4.83%	86.79%
11	354,040,170	348,642,281	5,397,889	1,393,756	4.83%	85.47%
12	348,642,281	343,213,095	5,429,186	1,372,316	4.83%	84.14%
13	343,213,095	337,757,045	5,456,050	1,350,714	4.83%	82.80%
14	337,757,045	332,292,084	5,464,961	1,329,027	4.83%	81.46%
15	332,292,084	326,758,530	5,533,554	1,307,197	4.82%	80.11%
16	326,758,530	321,350,839	5,407,691	1,285,334	4.82%	78.78%
17	321,350,839	315,859,476	5,491,363	1,263,718	4.82%	77.43%
18	315,859,476	310,443,570	5,415,907	1,242,023	4.82%	76.11%
19	310,443,570	305,057,245	5,386,324	1,220,252	4.82%	74.79%
20	305,057,245	299,579,290	5,477,955	1,198,667	4.82%	73.44%

Amortization profile (first 20 periods)

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17.b Amortization Profile

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	2	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



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18.a Payment Holidays



Reporting Date	27/09/2024			
Payment date	25/09/2024			
Period No	2			
Monthly Period	01/08/2024			
Interest Period	from	27/08/2024	to	25/09/2024 = 29 days

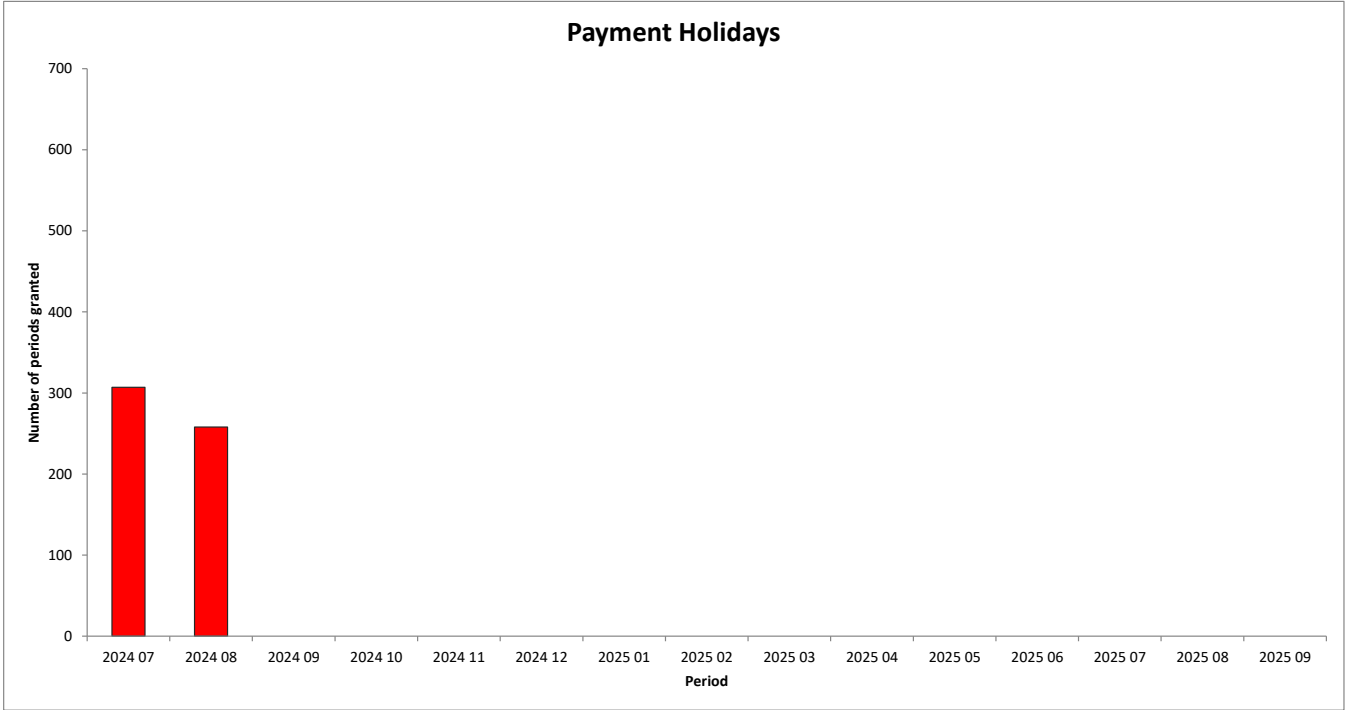
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2024 07	307	319	89,746	7,580,197
2024 08	258	269	73,203	6,392,726
2024 09				
2024 10				
2024 11				
2024 12				
2025 01				
2025 02				
2025 03				
2025 04				
2025 05				
2025 06				
2025 07				
2025 08				
2025 09				
2025 10				
Total:	565	588	162,948	13,972,923

Payment Holiday

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18.b Payment Holidays

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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18.c Remaining Payment Holidays



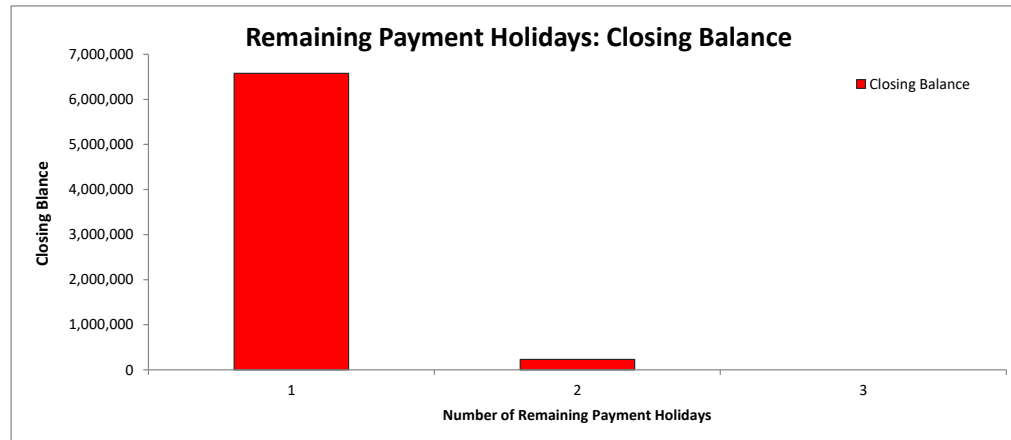
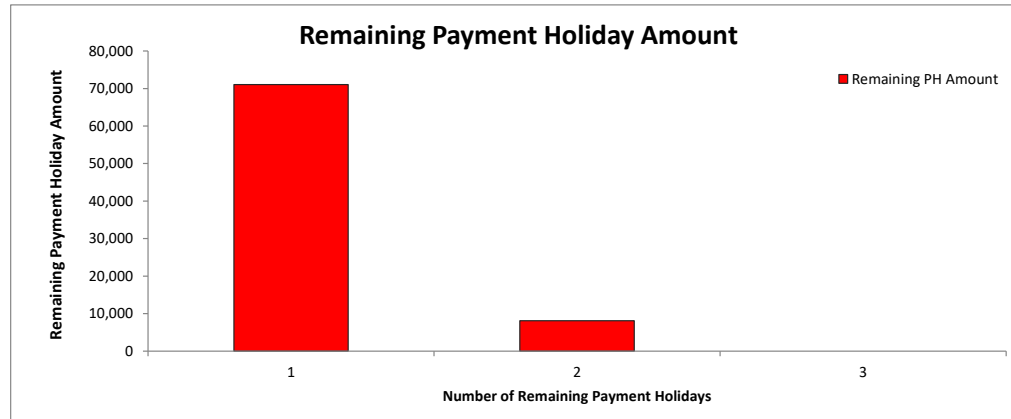
Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to ##### = 29 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	259	71,068	6,577,557
	2	11	8,101	231,213
	3	0	0	0
	Total	270	79,170	6,808,770

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18.d Remaining Payment Holidays

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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19.a Downpayment



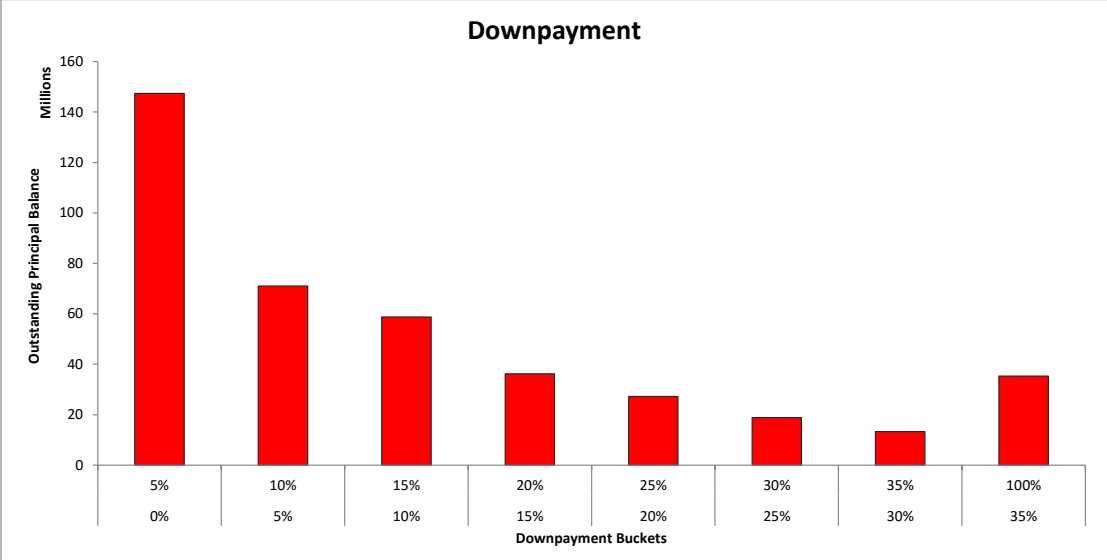
Reporting Date	27/09/2024		
Payment date	25/09/2024		
Period No	2		
Monthly Period	01/08/2024		
Interest Period	from	27/08/2024	to 25/09/2024 = 29 days

TOTAL							
Downpayment percent	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	7,106	147,338,323	36.11%	56.9	11.0
	5%	10%	2,692	71,000,411	17.40%	56.7	11.5
	10%	15%	2,463	58,753,446	14.40%	54.3	11.8
	15%	20%	1,640	36,240,404	8.88%	53.2	11.5
	20%	25%	1,232	27,239,954	6.68%	52.4	11.8
	25%	30%	951	18,865,851	4.62%	52.4	11.5
	30%	35%	713	13,297,907	3.26%	51.4	11.4
	35%	100%	2,653	35,296,140	8.65%	47.4	11.0
		Total	19,450	408,032,436	100%	54.6	11.3

**SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report**

19.b Downpayment

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	2	
Monthly Period	01/08/2024	
Interest Period	from	27/08/2024
	to	25/09/2024
	=	29 days



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20.a Vehicle Condition



Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

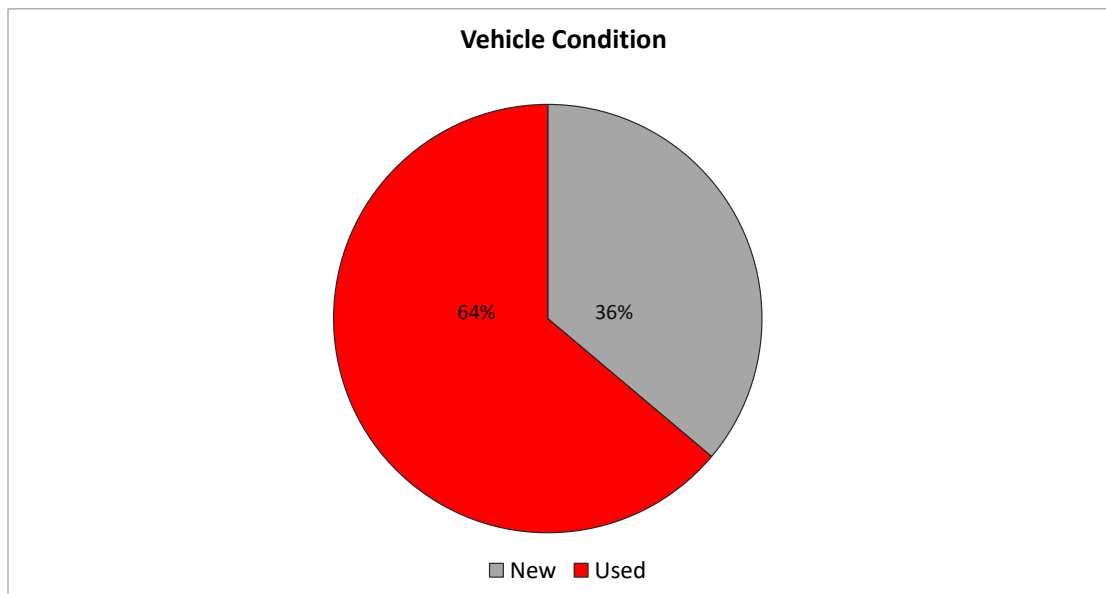
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	4,256	147,464,404	36.14%	52.5	12.1	
Used	15,194	260,568,032	63.86%	55.8	10.9	
Total	19,450	408,032,436	100%	54.6	11.3	

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20.b Vehicle Condition



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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21.a Borrower Type



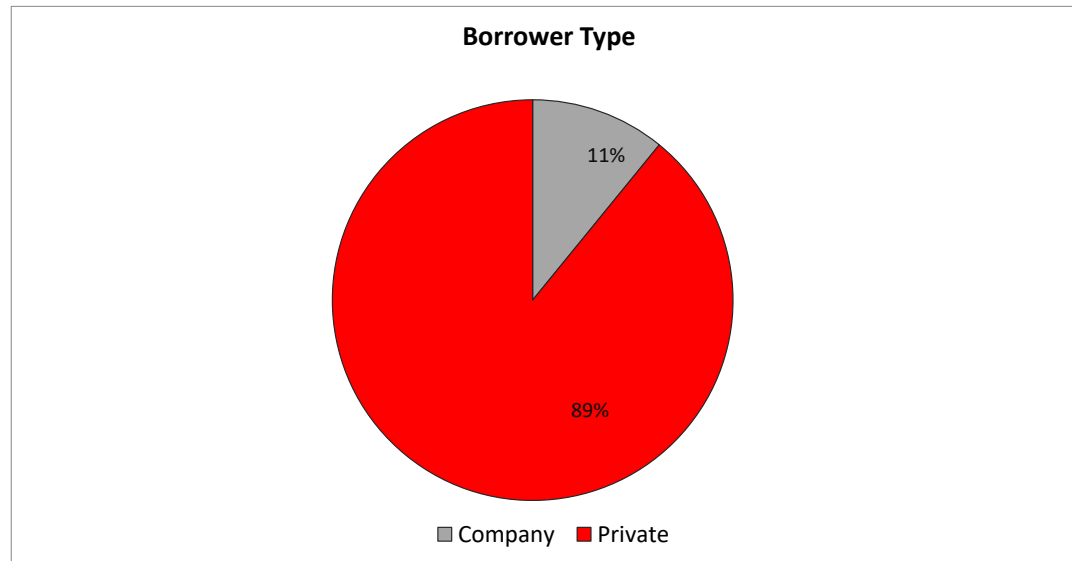
Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1,697	44,434,510	10.89%	45.3	14.4
	Private	17,753	363,597,926	89.11%	55.8	11.0
	Total	19,450	408,032,436	100%	54.6	11.3

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21.b Borrower Type

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days



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22.a Vehicle type



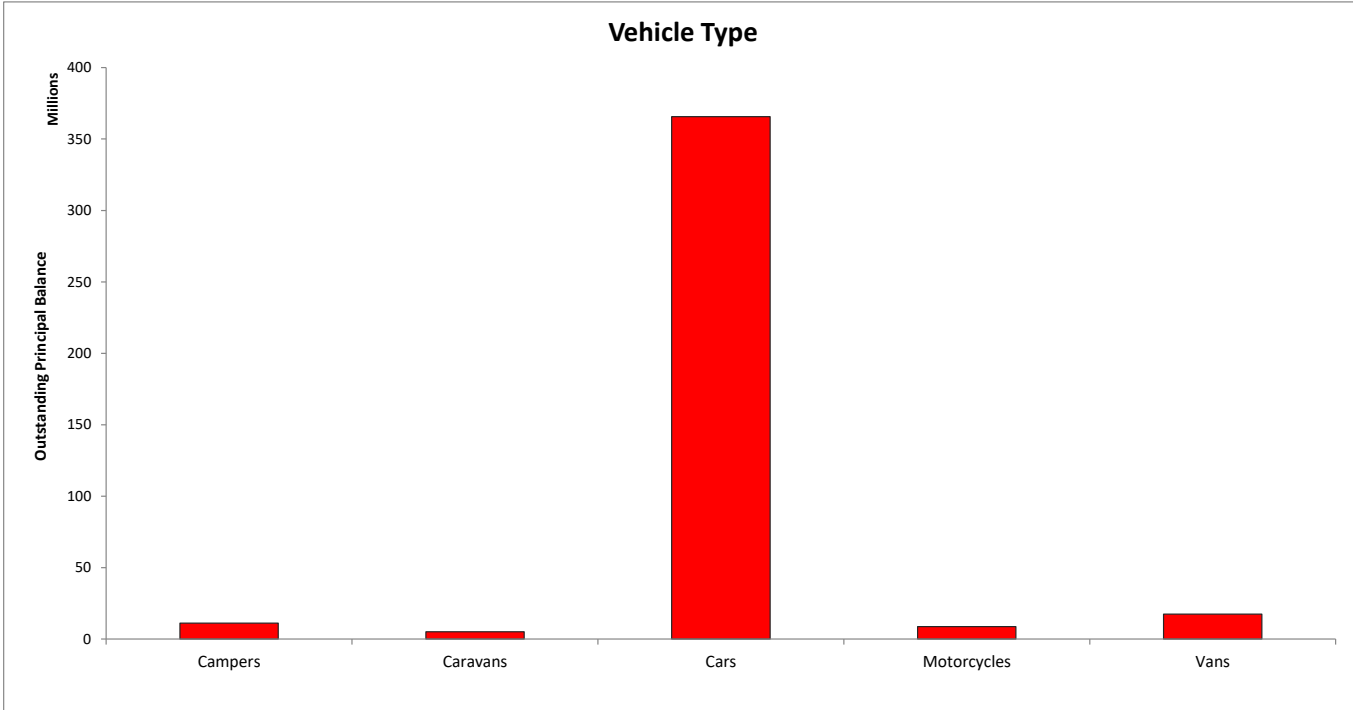
Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to ##### = 29 days

		TOTAL				
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	277	11,160,195	2.74%	56.9	11.3	
Caravans	232	5,025,641	1.23%	55.0	11.2	
Cars	17,102	365,644,503	89.61%	54.9	11.3	
Motorcycles	769	8,734,352	2.14%	51.6	10.5	
Vans	1,070	17,467,745	4.28%	49.3	13.4	
Total	19,450	408,032,436	100%	54.6	11.3	

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22.b Vehicle type

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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23.a Restructured Loans



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	2	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

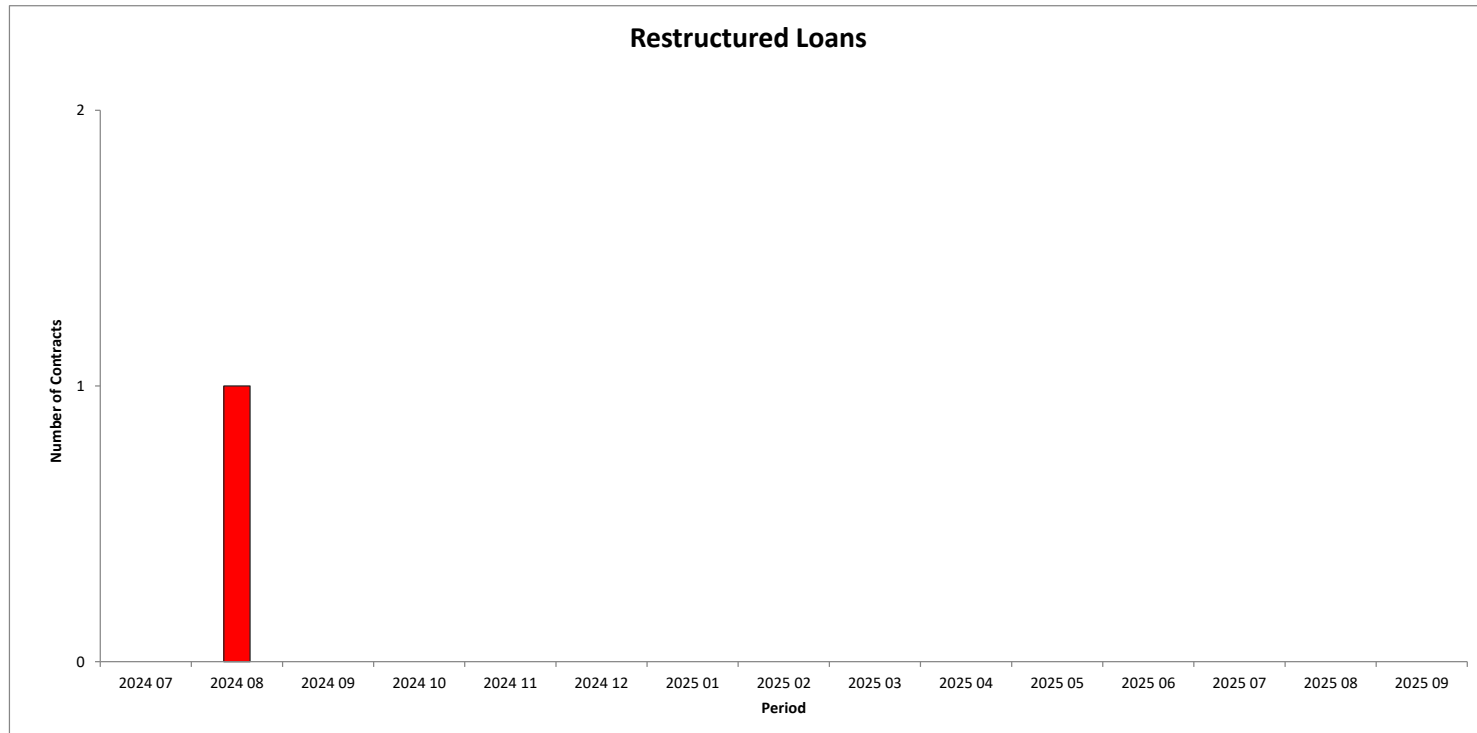
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11,465
2024 09		
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
Total	1	11,465

Restructured

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23.b Restructured Loans

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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24.a Dynamic Interest rate



Reporting Date	27/09/2024		
Payment date	25/09/2024		
Period No	2		
Monthly Period	from	01/08/2024	to
Interest Period		27/08/2024	##### = 29 days

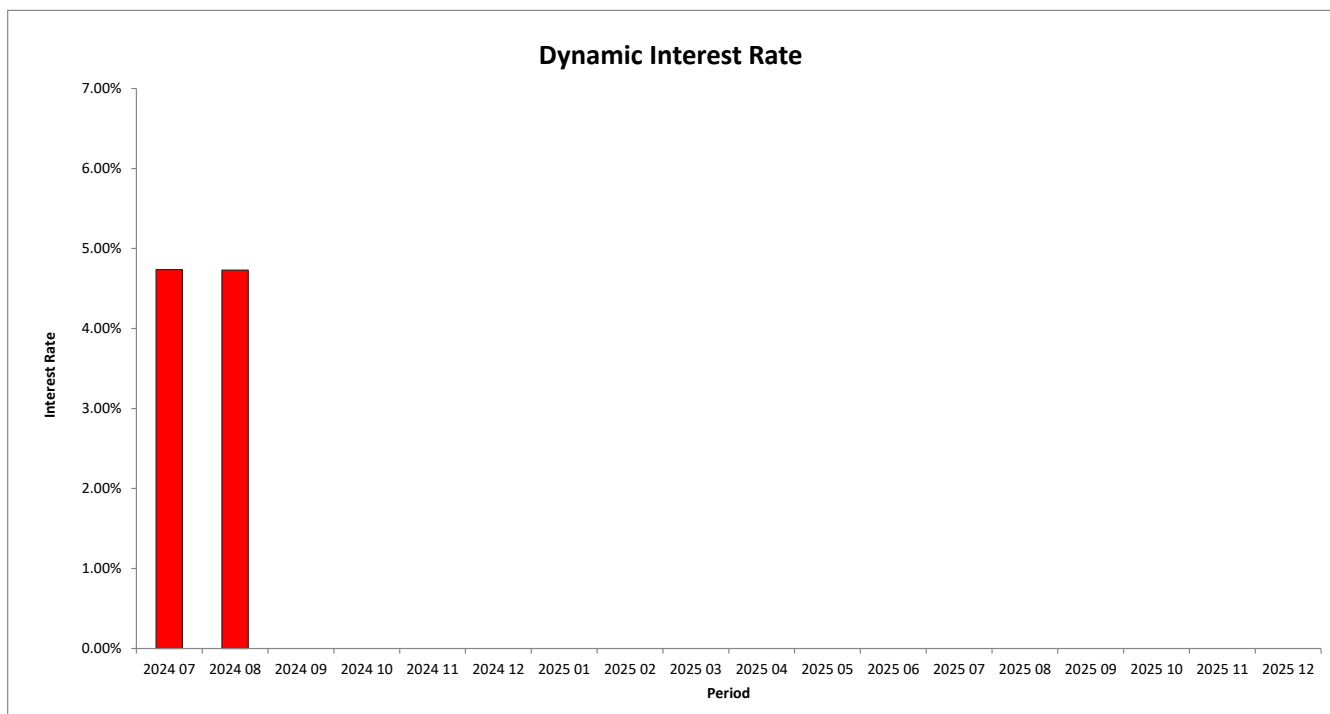
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390,666,760	4.74%
2024 08	408,032,437	4.73%
2024 09		
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
2025 10		
2025 11		
2025 12		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	2				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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25.a Dynamic Pre-Payments



Reporting Date	27/09/2024		
Payment date	25/09/2024		
Period No	2		
Monthly Period	from	01/08/2024	to
Interest Period	from	27/08/2024	to ##### = 29 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2024 07	15,436,323	390,666,760	12.91%
2024 08	6,239,492	408,032,437	16.88%
2024 09			
2024 10			
2024 11			
2024 12			
2025 01			
2025 02			
2025 03			
2025 04			
2025 05			
2025 06			
2025 07			
2025 08			
2025 09			
2025 10			
2025 11			
2025 12			
2026 01			
2026 02			
2026 03			
2026 04			
2026 05			
2026 06			
2026 07			
2026 08			

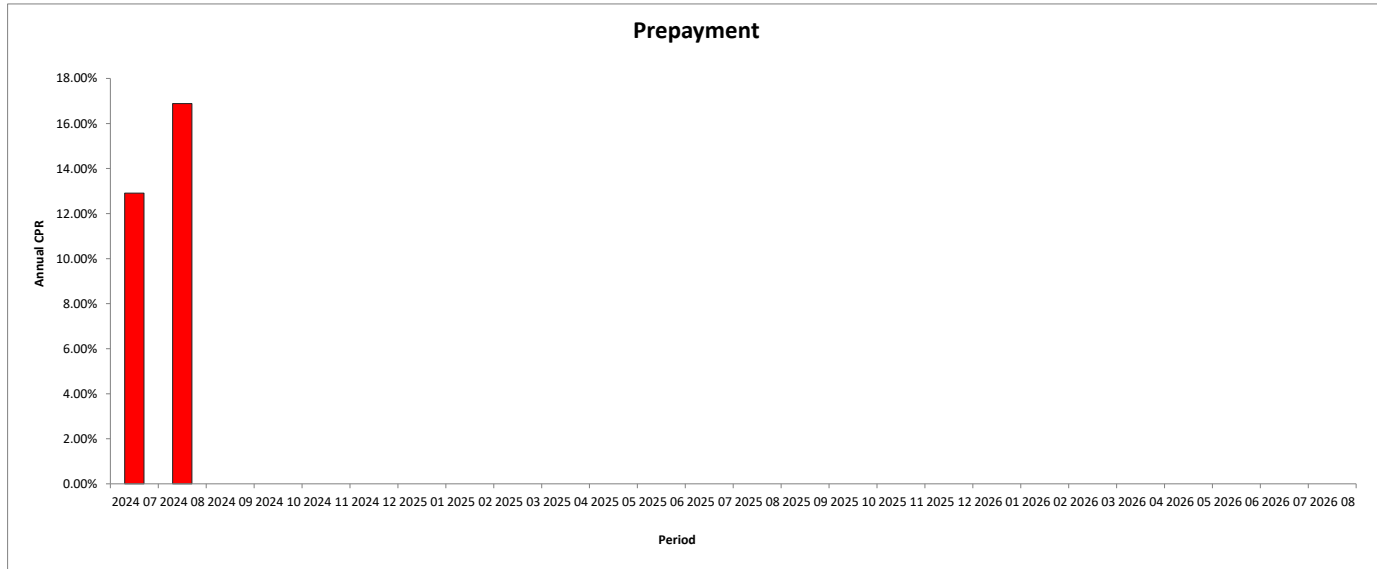
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days



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26. Delinquency



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	2	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 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	-	-	-	-	-	-
	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																	
	10																	
2025	11																	
	12																	
	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	2	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	3,911	3	0	0	3,911												
2024 4																	
2025 1																	
2025 2																	
2025 3																	

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Helsinki 00570
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28. Priority of Payments - Revenue



Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2,011,864.88	EUR
Senior Expenses	-	2,965.98	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	942,258.33	EUR
Tranche A Loan Interest to Issuer	-	182,871.00	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	-	3,910.97	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	827,426.60	EUR
Servicer Fee	-	-	
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts			
Deferred Purchase Price to Seller		-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	3,325,558.86	EUR
Senior Expenses	-	2,103.99	EUR
Issuer swap interest to swap counterparty	-	942,258.33	EUR
Interest Class A Notes	-	1,316,354.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	41,827.00	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	-	38,226.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	16,922.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	38,282.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	3,910.97	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	925,674.57	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts			
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	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11,967,563.69	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		11,909,366.82	EUR
Balance to be Credited to the Reinvestment Principal Ledger		58,196.87	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
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	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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Monthly Investor Report

30. Transaction Costs

Reporting Date	27/09/2024					
Payment date	25/09/2024					
Period No	2					
Monthly Period	01/08/2024					
Interest Period	from	27/08/2024	to	25/09/2024	=	29 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	2,965.98					
Interest accrued for the Period	EUR	1,451,611.00	1,316,354.00	41,827.00	38,226.00	16,922.00	38,282.00
Cumulative Interest accrued	EUR	6,102,748.00	5,539,033.00	175,472.00	159,977.00	70,535.00	157,731.00
Interest Payments	EUR	1,451,611.00	1,316,354.00	41,827.00	38,226.00	16,922.00	38,282.00
Cumulative Interest Payments	EUR	6,102,748.00	5,539,033.00	175,472.00	159,977.00	70,535.00	157,731.00
Interest accrued on Subordinated Loan for the Period	EUR	6,292.00					
Cumulative Interest accrued on Subordinated Loan	EUR	41,631.00					
Unpaid Cumulative Interest accrued on Subordinated loan t	EUR	-					
Interest Payments on Subordinated Loan	EUR	6,292.00					
Cumulative Interest Payments on Subordinated Loan	EUR	41,631.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

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30. Swap Overview



Kimi 13 | Front Swap

Party A	DZ Bank AG
Party B	SCF Rahoituspalvelut XIII DAC
Swap Notional	420,000,000
Interest Period Start	27/08/2024
Interest Period End	25/09/2024
Interest Days	29
Settlement Date	25/09/2024
Party A Floating Interest Rate	3.59500 %
Party A Floating Rate Day Count Fraction	0.0806
Party A Interest Amount	EUR 1,216,308.33
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0806
Party B Interest Amount	EUR 942,258.33

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

SCF RAHOITUSPALVELUT XIII DAC
Monthly Investor Report

31. Contact Details



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Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	2
Monthly Period	01/08/2024
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