

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29/10/2024				
Payment date	25/10/2024	Following payment dates:	25/11/2024		
Period No	3		30/12/2024		
Monthly Period	01/09/2024				
Interest Period	from 25/09/2024	to	25/10/2024	=	30 days
Cut-Off date	30/09/2024				

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**1. Portfolio Information**



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>419,941,803.50 EUR</b>
Scheduled Loan Principal Repayments (+MC)	5,286,540.82 EUR
Prepayments	5,914,715.13 EUR
Deemed Collections / Repurchases	- EUR
<b>Total Principal Payments Received in Period</b>	<b>11,201,255.95 EUR</b>
New Defaulted Auto Loans amt in Period	10,841.30 EUR
<b>Closing balance prior to replenishment</b>	<b>408,729,705.88 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>11,258,583.33 EUR</b>
Re-investment Principal Ledger Closing Balance	11,710.79 EUR
<b>Closing Balance post replenishment</b>	<b>419,988,289.58 EUR</b>
Principal Recoveries on loans in default	70.00 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>1,953,563.47 EUR</b>
<b># Loans</b>	
At beginning of period	20,090 Loans
Replenished contracts	612 Loans
Paid in Full	387 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	5 Loans
<hr/>	
At end of period	<b>20,310 Loans</b>

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



Reporting Date	29/10/2024	
Payment date	25/10/2024	
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Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1,953,633.47	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	1,641.11	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** **1,955,274.58** **EUR**

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,955,245.40	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1,171,100.00	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	45,289.48	EUR
g. Liquidity Reserve Excess Amount	10,180.30	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** **3,181,815.18** **EUR**

**SCF RAHOITUSPALVELUT XIII DAC****Monthly Investor Report****3. Amount Due for Distribution - Redemption Receipts**

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from 25/09/2024	to	25/10/2024	=	30 days

**Purchaser Available Redemption Receipts****Current Period**

a. Collections: Principal payments, Deemed Collection	11,201,255.95	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	58,196.87	EUR
f. Any other net income amount received by the Purchaser	10,841.30	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>11,270,294.12</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	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from	25/09/2024
	to	25/10/2024
	=	30 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	419,941,803.50	EUR
Closing balance prior to replenishment	408,729,705.88	EUR
Closing Balance post replenishment	419,988,289.58	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	379,851,286.13	92.93%	18,202
1-29 days past due	22,937,604.31	5.61%	1,211
<b>Delinquent Receivables:</b>			
30-59 days past due	2,590,875.04	0.63%	134
60-89 days past due	1,922,340.91	0.47%	79
90-119 days past due	669,530.32	0.16%	29
120-149 days past due	402,131.71	0.10%	23
150-179 days past due	355,937.46	0.09%	20
<b>Total Performing and Delinquent</b>	<b>408,729,706</b>	<b>100.00%</b>	<b>19,698</b>
Current Period Defaults	10,841.30		5
Cumulative Defaults	14,752.27		8
Current Period Principal Recoveries	70.00		
Cumulative Principal Recoveries	70.00		

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 $([A] + [B] - [C]) / [D] < 10\%$	100.01%
[A] Aggregate Outstanding Asset Principal Amount	419,988,289.58
[B] Aggregate principal balance of Defaulted Contracts	14,752.27
[C] Recoveries received on such Defaulted Contracts	70.00
[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	1.45%
[B] Delinquency Ratio, preceding Payment Date	1.22%
[C] Delinquency Ratio, second preceding Payment Date	0.90%
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
<b>Pro Rata Trigger Event, where [A] / [B] ≥ 16%</b>	<b>6.81%</b> <b>NO</b>
[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%)	4.72%
Weighted average months to maturity (max 60)	53.9*
Used Vehicles (max 75%)	63.74%
Balloon Loans (max 73%)	72.28%
Balloon Installments (max 28%)*	28.93%
Corporate Borrowers (max 11%)	10.73%
IRB (min 95%)	95.53%**

\* 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%
<b>Total (max 0,6%)</b>			<b>0.42%</b>

\* Post Replenishment

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**6. Note Principal**



Reporting Date	29/10/2024			
Payment date	25/10/2024			
Period No	3			
Monthly Period	01/09/2024		01/10/2024	
Interest Period	from	25/09/2024	to	25/10/2024 = 30 days

	Class A	Class B	Class C	Class D	Class E	
<b>Note Principal</b>						
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
<b>Principal Deficiency Sub-Ledger</b>						
Beginning of Period	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	10,841.30	EUR
Credit PDL	-	-	-	-	10,841.30	EUR
End of Period	-	-	-	-	-	EUR
<b>Net Note Principal</b>						
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	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 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						
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		30	30	30	30	30
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		327.17	362.17	395.50	465.50	922.17
Interest Payment	1,414,516.67	1,280,530.33	40,924.83	37,572.50	16,758.00	38,731.00
Interest Payment per Note		327.17	362.17	395.50	465.50	922.17

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 29/10/2024  
Payment date 25/10/2024  
Period No 3  
Monthly Period 01/09/2024  
Interest Period : 25/09/2024 to 25/10/2024 = 30 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			
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	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	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	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**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

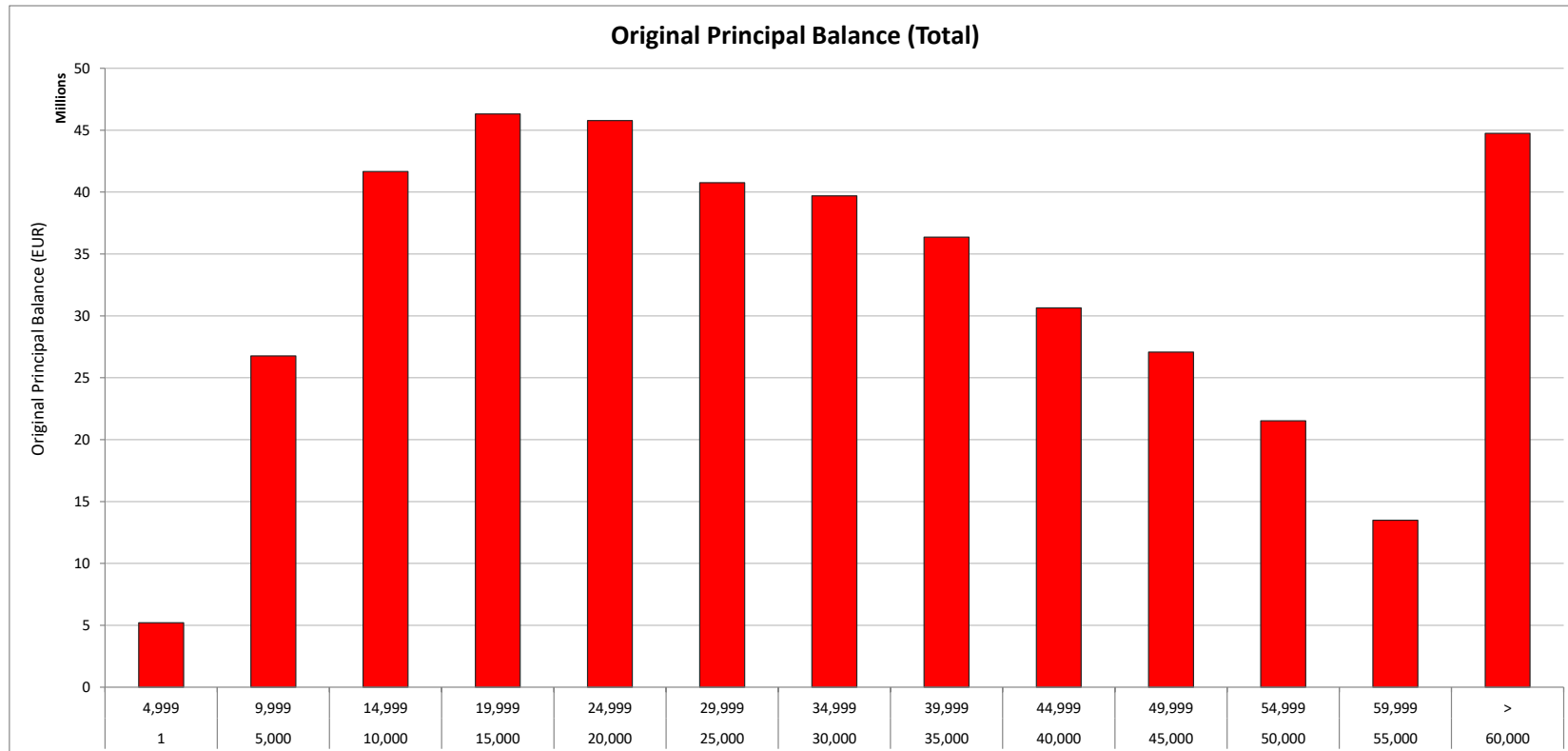


		TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	1	4,999	1,484	5,202,584	1.2 %	30.6	9.1	
	5,000	9,999	3,566	26,756,149	6.4 %	47.7	8.0	
	10,000	14,999	3,358	41,656,409	9.9 %	54.7	8.0	
	15,000	19,999	2,662	46,315,000	11.0 %	57.0	7.9	
	20,000	24,999	2,049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

SCF RAHOITUSPALVELUT XIII DAC  
 Monthly Investor Report

**9.b Original Principal Balance Graph**

Reporting Date	29/10/2024					
Payment date	25/10/2024					
Period No	3					
Monthly Period	01/09/2024					
Interest Period	from	25/09/2024	to	25/10/2024	=	30 days



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

**10.a Outstanding Principal Balance**

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



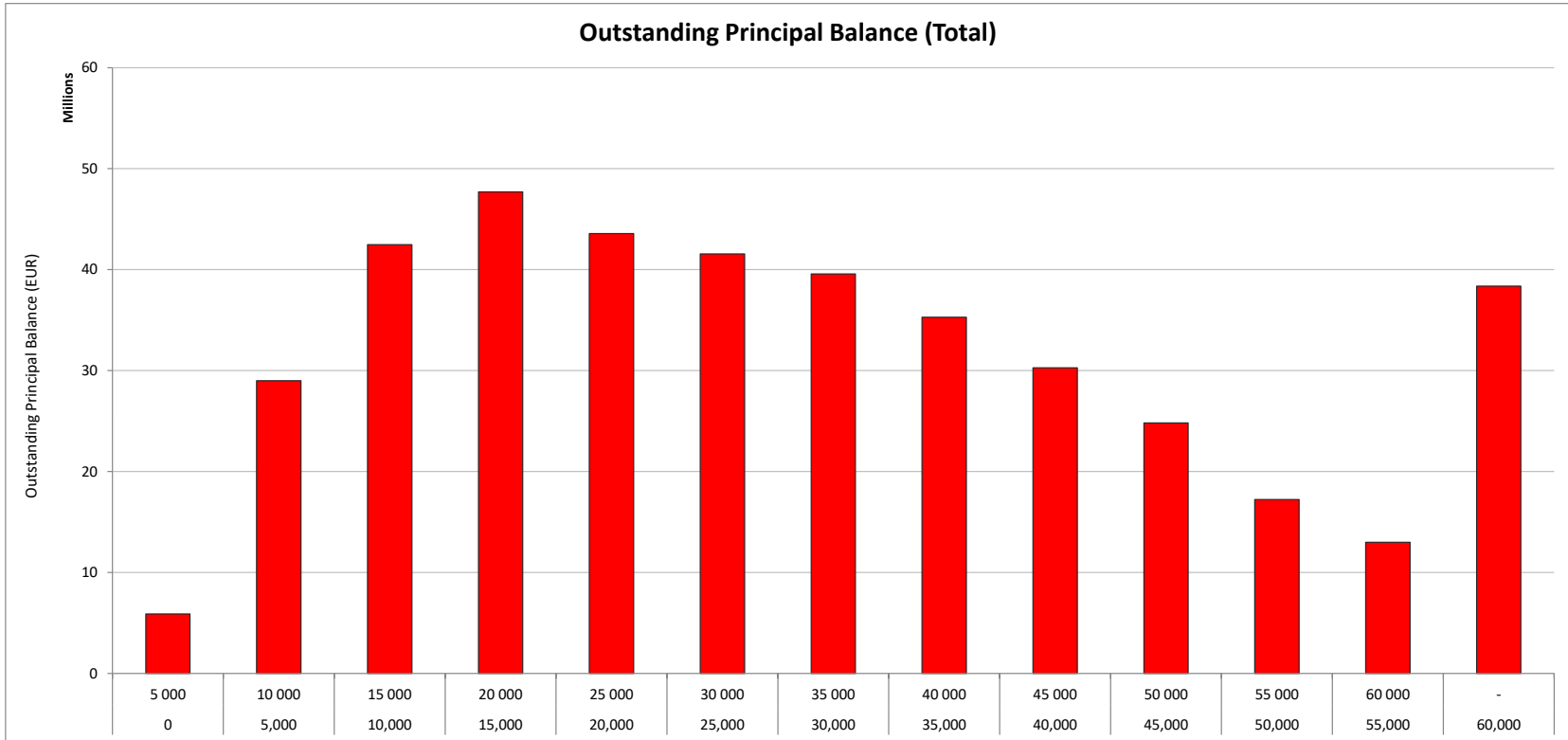
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	1,767	5,898,091	1.44%	29.5	12.9
5,000	10 000	3,853	28,995,706	7.09%	46.5	11.9
10,000	15 000	3,422	42,469,834	10.39%	53.0	11.8
15,000	20 000	2,742	47,696,763	11.67%	54.0	12.0
20,000	25 000	1,949	43,566,908	10.66%	55.3	11.9
25,000	30 000	1,514	41,562,129	10.17%	54.3	12.1
30,000	35 000	1,219	39,572,583	9.68%	54.6	12.0
35,000	40 000	944	35,280,885	8.63%	55.2	12.0
40,000	45 000	714	30,277,490	7.41%	55.0	12.6
45,000	50 000	525	24,818,573	6.07%	54.4	12.7
50,000	55 000	331	17,232,266	4.22%	56.1	12.7
55,000	60 000	226	12,986,802	3.18%	56.2	12.6
60,000	-	492	38,371,675	9.39%	57.2	11.7
Total		19,698	408,729,706	100%	53.9	12.1

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

**10.b Outstanding Principal Balance Graph**

Reporting Date	29/10/2024					
Payment date	25/10/2024					
Period No	3					
Monthly Period	from	01/09/2024	to	25/10/2024	=	30 days
Interest Period						



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 Monthly Investor Report

11.a Geographical Distribution



Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days

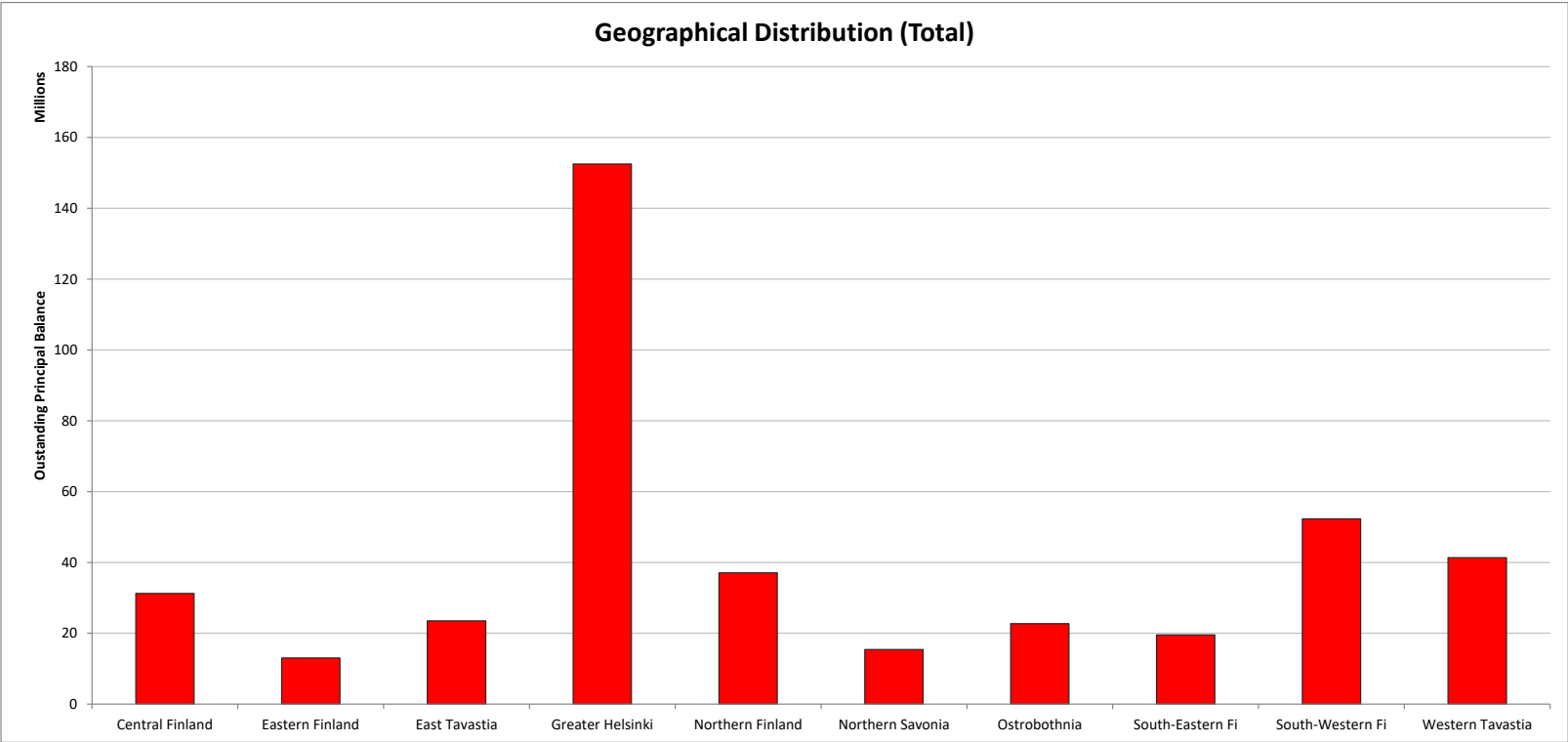
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1,605	31,247,858	7.65%	53.6	12.1
Eastern Finland	686	13,033,829	3.19%	54.2	11.7
East Tavastia	1,183	23,504,291	5.75%	54.2	12.0
Greater Helsinki	6,561	152,525,306	37.32%	53.9	12.6
Northern Finland	1,730	37,042,084	9.06%	54.3	11.5
Northern Savonia	841	15,437,621	3.78%	53.5	11.1
Ostrobothnia	1,331	22,724,918	5.56%	53.5	11.5
South-Eastern Fi	1,067	19,550,624	4.78%	53.9	11.9
South-Western Fi	2,613	52,294,801	12.79%	54.3	11.8
Western Tavastia	2,081	41,368,374	10.12%	53.6	12.1
Total	19,698	408,729,706	100%	53.9	12.1

Geographic distribution

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days





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

**12.a Interest Rate**



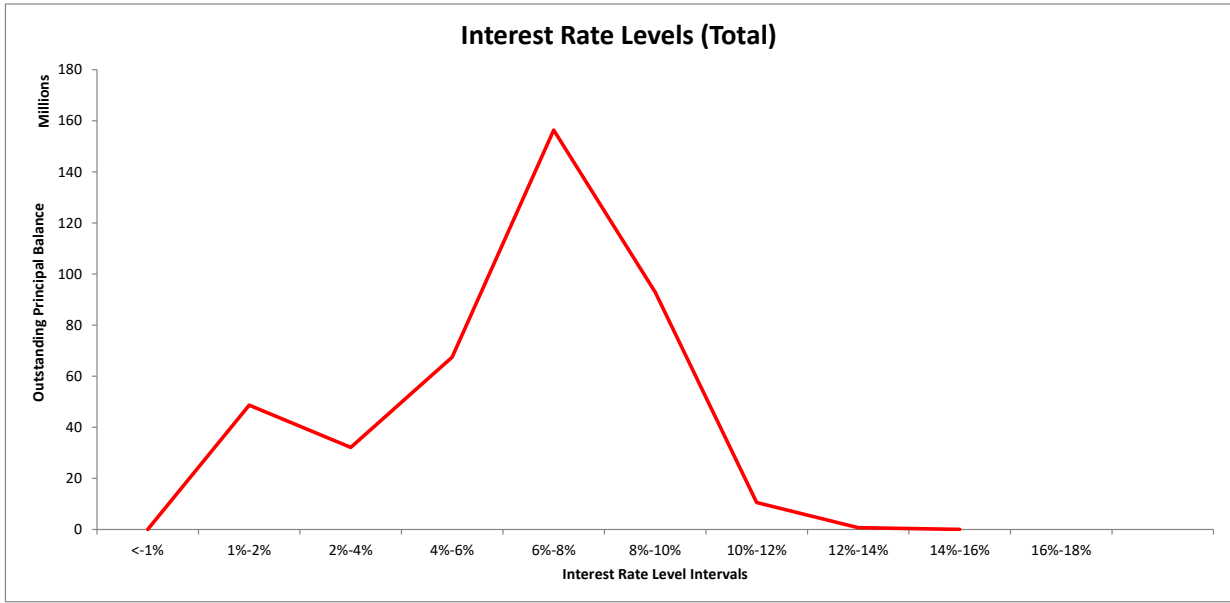
Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days

TOTAL								
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	0%	1%	3	59,451	0.01%	53.0	4.5	
	1%	2%	1,634	48,636,298	11.90%	51.2	10.7	
	2%	4%	980	32,138,293	7.86%	49.4	17.8	
	4%	6%	2,733	67,433,745	16.50%	51.5	14.6	
	6%	8%	6,596	156,352,834	38.25%	55.6	11.3	
	8%	10%	6,654	92,832,200	22.71%	55.6	10.5	
	10%	12%	1,027	10,544,068	2.58%	54.8	10.1	
	12%	14%	65	689,133	0.17%	56.6	7.2	
	14%	16%	6	43,683	0.01%	57.6	5.5	
	16%	18%						
	18%	-						
		Total		19,698	408,729,706	100%	53.9	12.1

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

**12.b Interest Rate**

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



SCF RAHOITUSPALVELUT XIII DAC  
 Monthly Investor Report

13.a Remaining Terms

Reporting Date	29/10/2024					
Payment date	25/10/2024					
Period No	3					
Monthly Period	01/09/2024					
Interest Period	from	25/09/2024	to	25/10/2024	=	30 days



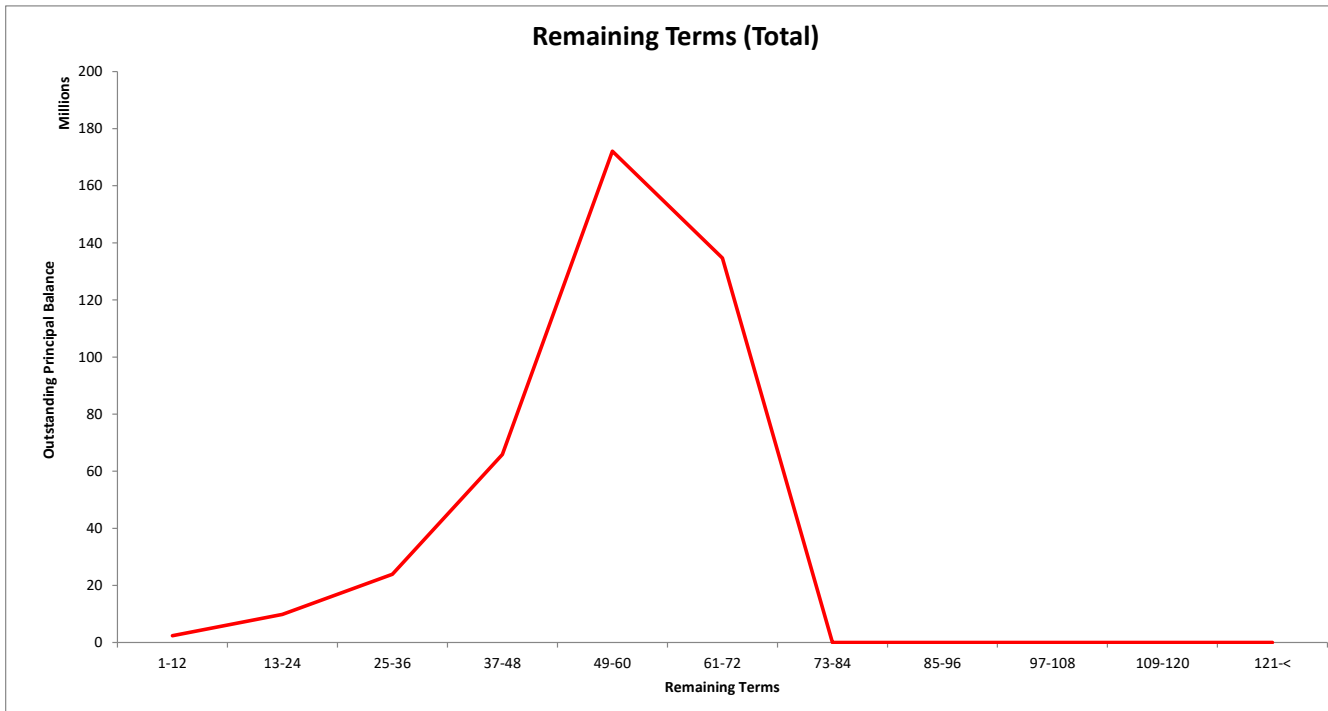
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	0	6	6,446	0.00%	0.0	38.5	
1	12	479	2,375,627	0.58%	8.8	25.9	
13	24	1,156	9,807,187	2.40%	19.6	19.5	
25	36	1,892	23,899,108	5.85%	31.7	16.7	
37	48	3,476	65,879,789	16.12%	44.0	15.5	
49	60	7,143	172,106,766	42.11%	55.4	12.6	
61	72	5,546	134,654,783	32.94%	64.0	8.1	
73	84						
85	96						
97	108						
109	120						
121	-						
Total		19,698	408,729,706	100%	53.9	12.1	

Months to maturity

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



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

**14.a Seasoning**



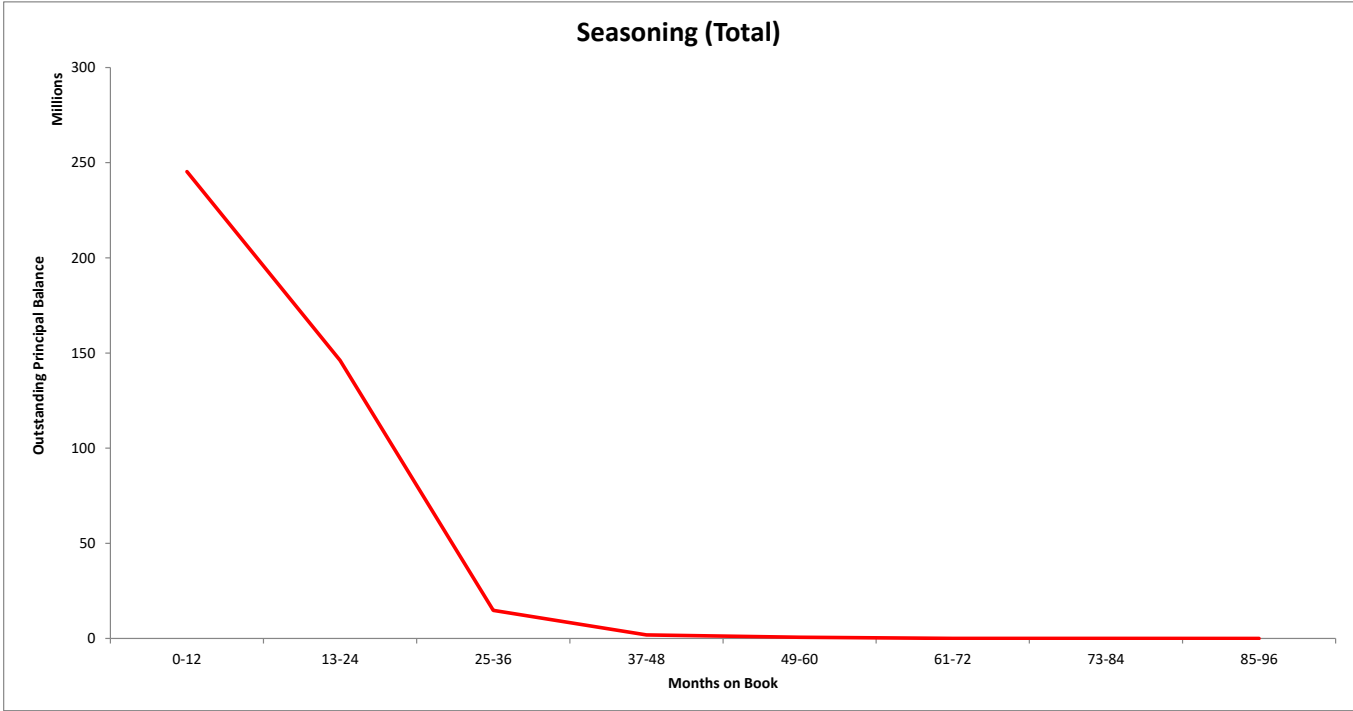
Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days

TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1	12	11,924	245,322,112	60.02%	57.5	8.3
	13	24	6,794	146,165,577	35.76%	50.1	16.3
	25	36	785	14,802,638	3.62%	37.9	27.7
	37	48	132	1,792,279	0.44%	21.4	41.3
	49	60	52	582,823	0.14%	12.8	53.2
	61	72	8	55,167	0.01%	7.6	64.5
	73	84	3	9,109	0.00%	2.4	73.6
	85	96					
	Total		19,698	408,729,706	100%	53.9	12.1

SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

15.a Balloon loans



Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	3
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

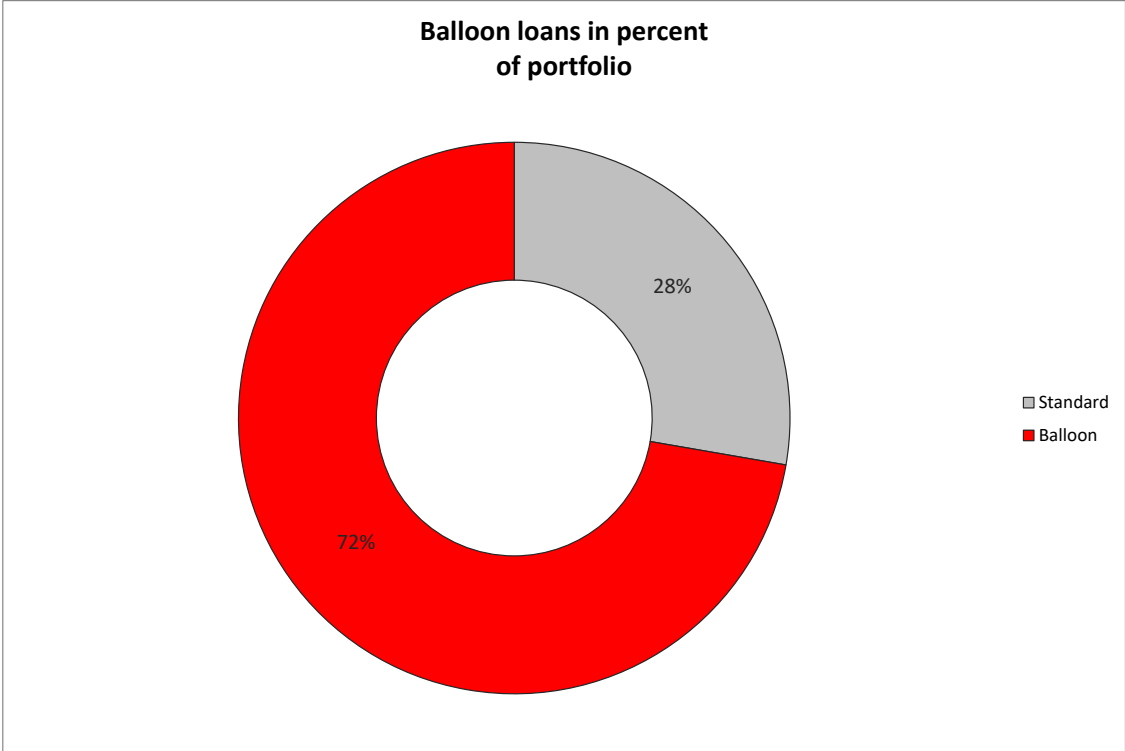
Balloon loans in  
percent  
of portfolio

TOTAL							
Loan Type	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9,520	113,311,594	27.7 %	6,531	0.0 %	49.3	11.2
Balloon	10,178	295,418,112	72.3 %	118,257,165	40.0 %	55.6	12.4
Total	19,698	408,729,706	100%	118,263,696	29%	53.9	12.1

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15.b Balloon loans

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days





**SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report**

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



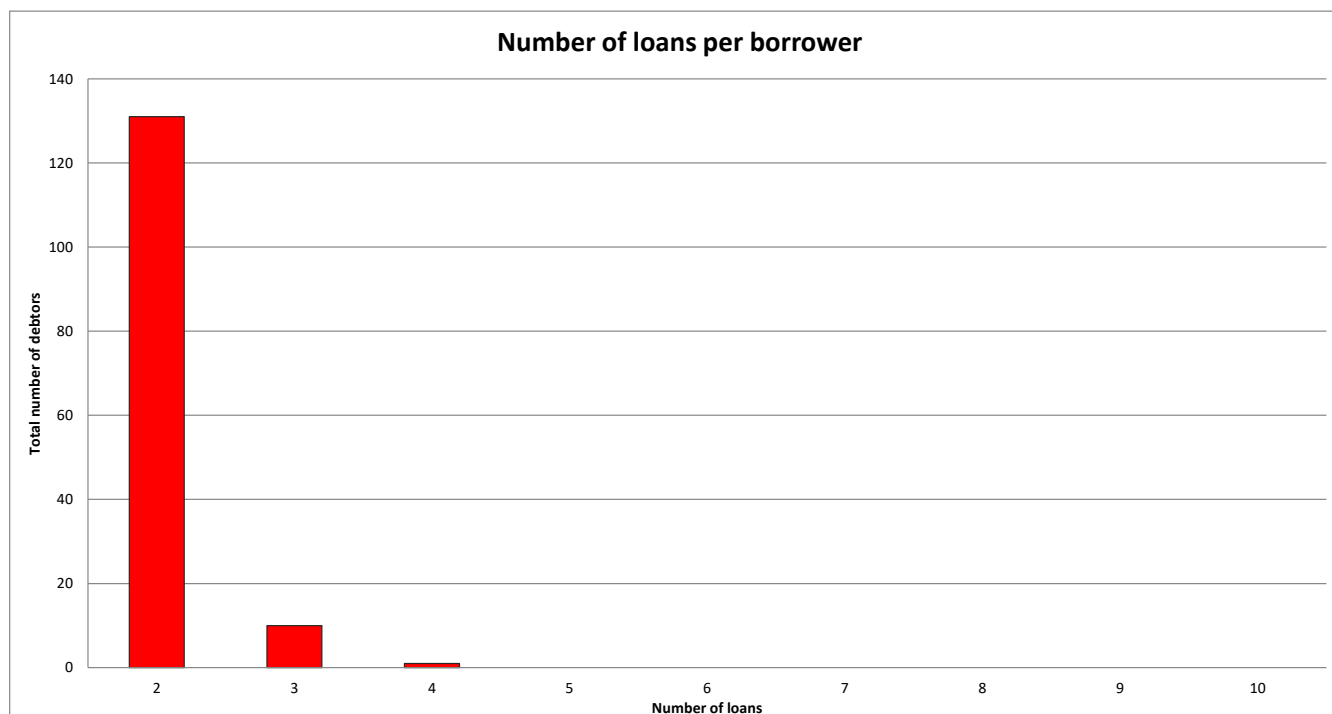
Reporting Date	#####
Payment date	#####
Period No	3
Monthly Period	#####
Interest Period	from ##### to 25/10/2024 = 30 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
Number of loans per borrower	1	19,402	401,777,389	98.30%
	2	131	5,829,734	1.43%
	3	10	928,319	0.23%
	4	1	194,264	0.05%
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	19,544	408,729,706	100%

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

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

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



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

**17.a Amortization Profile**



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

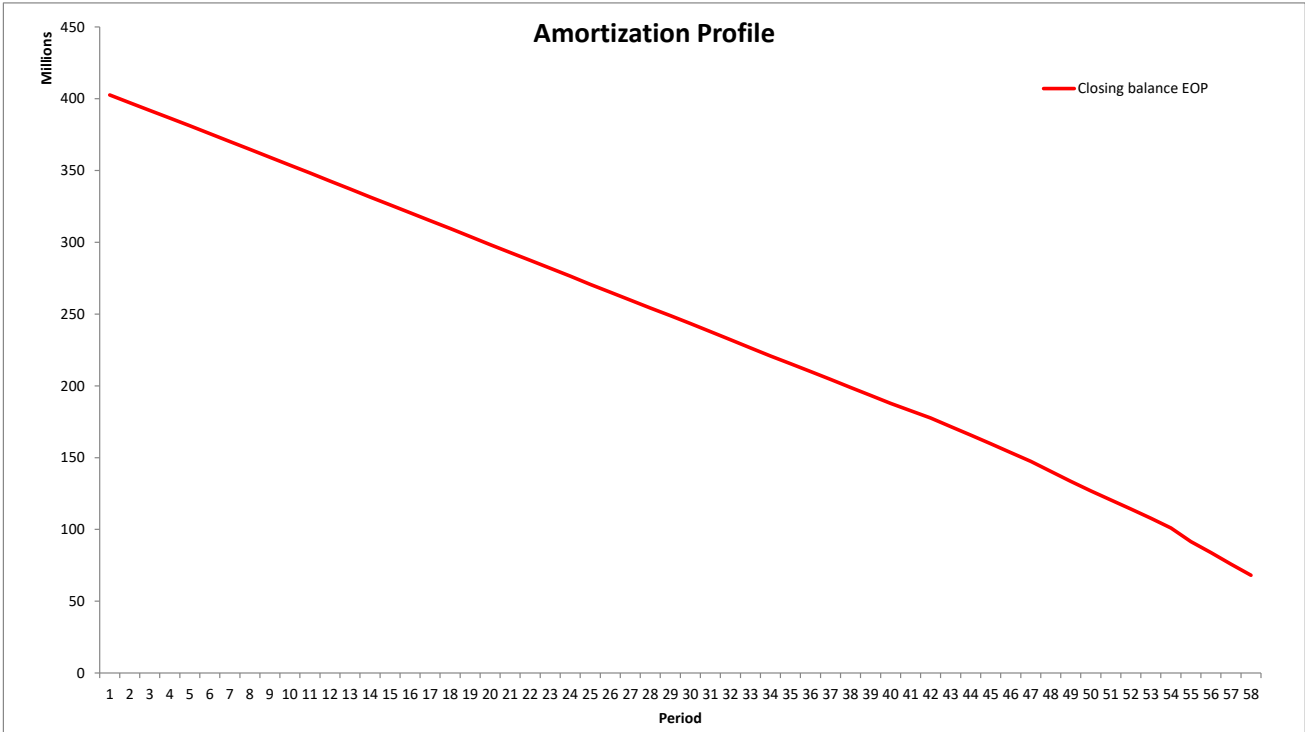
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	408,729,706	402,617,719	6,111,987	1,608,840	4.83%	98.50%
2	402,617,719	397,225,761	5,391,959	1,586,570	4.83%	97.20%
3	397,225,761	391,885,264	5,340,497	1,563,021	4.83%	95.89%
4	391,885,264	386,515,968	5,369,296	1,541,083	4.82%	94.58%
5	386,515,968	381,137,515	5,378,454	1,519,763	4.82%	93.26%
6	381,137,515	375,679,842	5,457,672	1,498,391	4.82%	91.93%
7	375,679,842	370,186,686	5,493,157	1,476,825	4.82%	90.58%
8	370,186,686	364,697,858	5,488,828	1,454,986	4.82%	89.24%
9	364,697,858	359,214,536	5,483,322	1,433,284	4.82%	87.90%
10	359,214,536	353,749,703	5,464,834	1,411,519	4.82%	86.56%
11	353,749,703	348,252,494	5,497,209	1,389,864	4.82%	85.22%
12	348,252,494	342,724,639	5,527,854	1,368,047	4.82%	83.86%
13	342,724,639	337,188,083	5,536,556	1,346,119	4.82%	82.51%
14	337,188,083	331,584,043	5,604,041	1,324,043	4.82%	81.14%
15	331,584,043	326,095,044	5,488,999	1,301,940	4.81%	79.79%
16	326,095,044	320,532,665	5,562,380	1,280,029	4.81%	78.43%
17	320,532,665	315,046,858	5,485,807	1,258,096	4.81%	77.09%
18	315,046,858	309,591,135	5,455,723	1,236,087	4.81%	75.76%
19	309,591,135	304,040,116	5,551,019	1,214,262	4.81%	74.40%
20	304,040,116	298,391,255	5,648,862	1,192,192	4.81%	73.02%

Amortization profile (first 20 periods)

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

**17.b Amortization Profile**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days



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**18.a Payment Holidays**



Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days

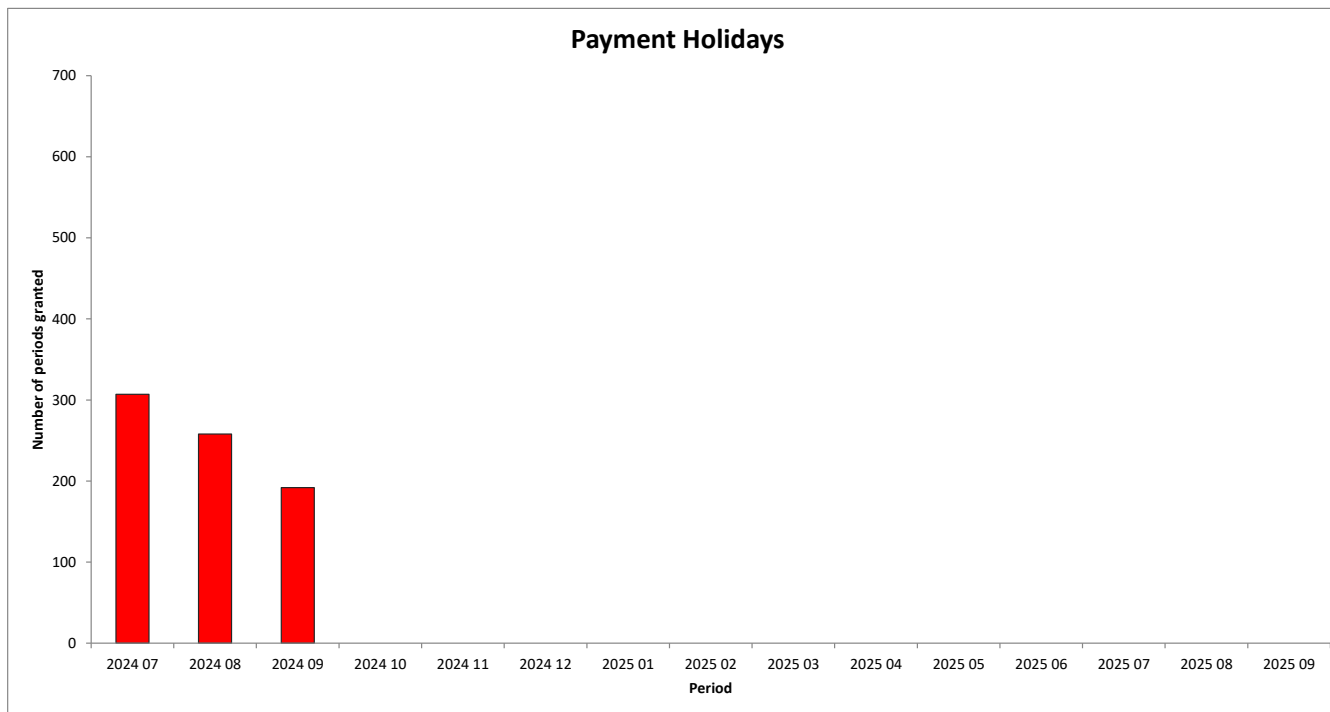
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2024 07	307	319	89,746	7,580,197	
2024 08	258	269	73,203	6,392,726	
2024 09	192	202	51,874	4,612,067	
2024 10					
2024 11					
2024 12					
2025 01					
2025 02					
2025 03					
2025 04					
2025 05					
2025 06					
2025 07					
2025 08					
2025 09					
2025 10					
Total:	757	790	214,822	18,584,990	

Payment Holiday

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Monthly Investor Report

18.b Payment Holidays

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



**SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report**

**18.c Remaining Payment Holidays**



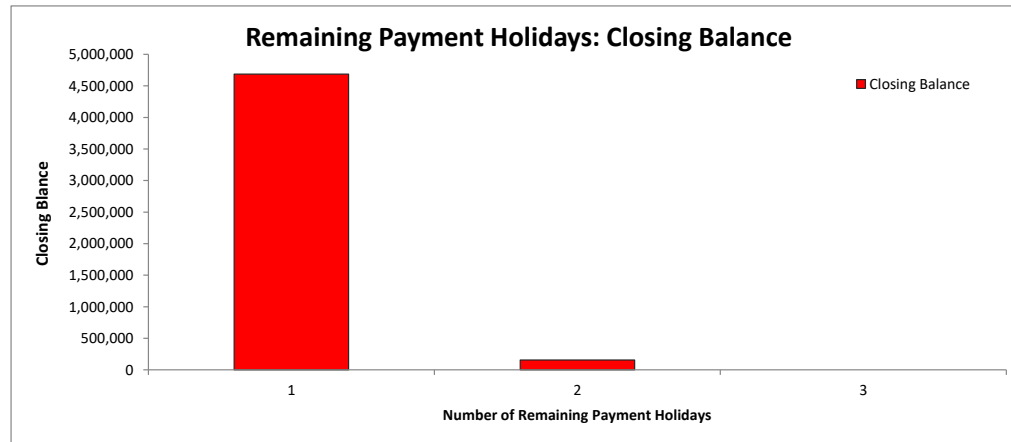
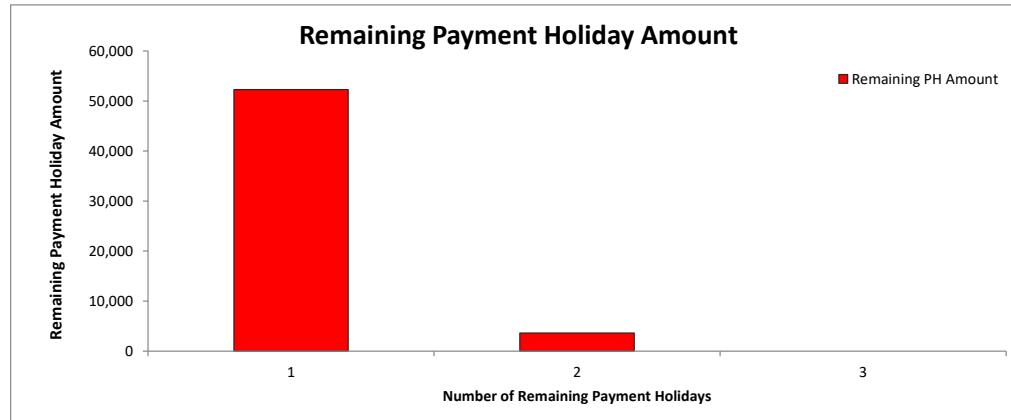
Reporting Date	29/10/2024		
Payment date	25/10/2024		
Period No	3		
Monthly Period	01/09/2024		
Interest Period	from	25/09/2024	to ##### = 30 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	193	52,296	4,687,251
	2	10	3,628	155,700
	3	0	0	0
	Total	203	55,925	4,842,950

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days





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Monthly Investor Report

**19.a Downpayment**



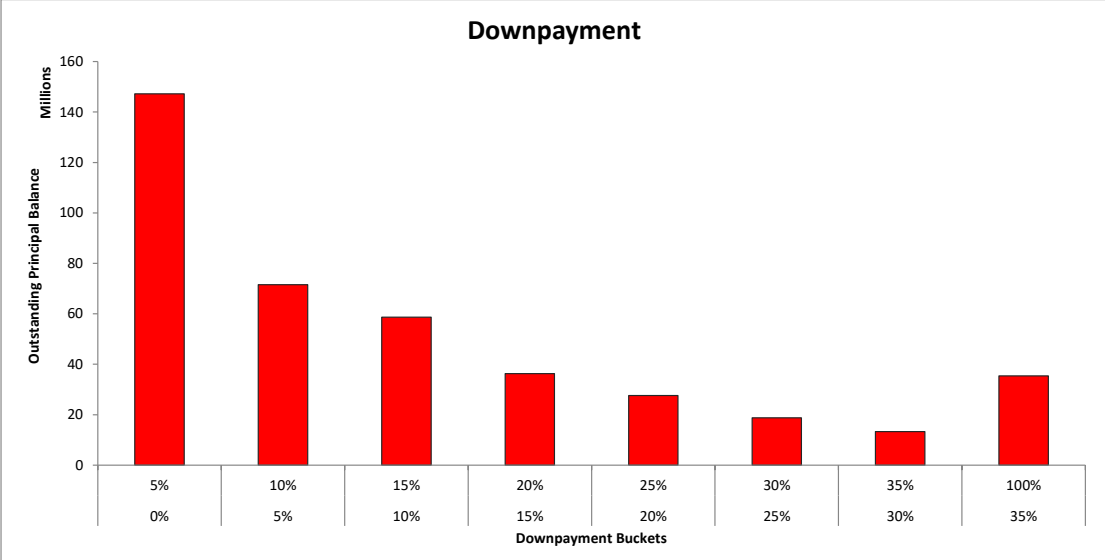
Reporting Date	29/10/2024					
Payment date	25/10/2024					
Period No	3					
Monthly Period	01/09/2024					
Interest Period	from	25/09/2024	to	25/10/2024	=	30 days

TOTAL							
Downpayment percent	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	7,177	147,234,804	36.02%	56.1	11.8
	5%	10%	2,731	71,525,988	17.50%	55.9	12.2
	10%	15%	2,497	58,634,044	14.35%	53.6	12.6
	15%	20%	1,659	36,259,328	8.87%	52.4	12.3
	20%	25%	1,263	27,575,690	6.75%	51.7	12.5
	25%	30%	964	18,809,026	4.60%	51.7	12.3
	30%	35%	723	13,331,452	3.26%	50.6	12.1
	35%	100%	2,684	35,359,374	8.65%	46.8	11.7
		Total	19,698	408,729,706	100%	53.9	12.1

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Monthly Investor Report

19.b Downpayment

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from	25/09/2024
	to	25/10/2024
	=	30 days



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Monthly Investor Report

20.a Vehicle Condition



Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	3
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

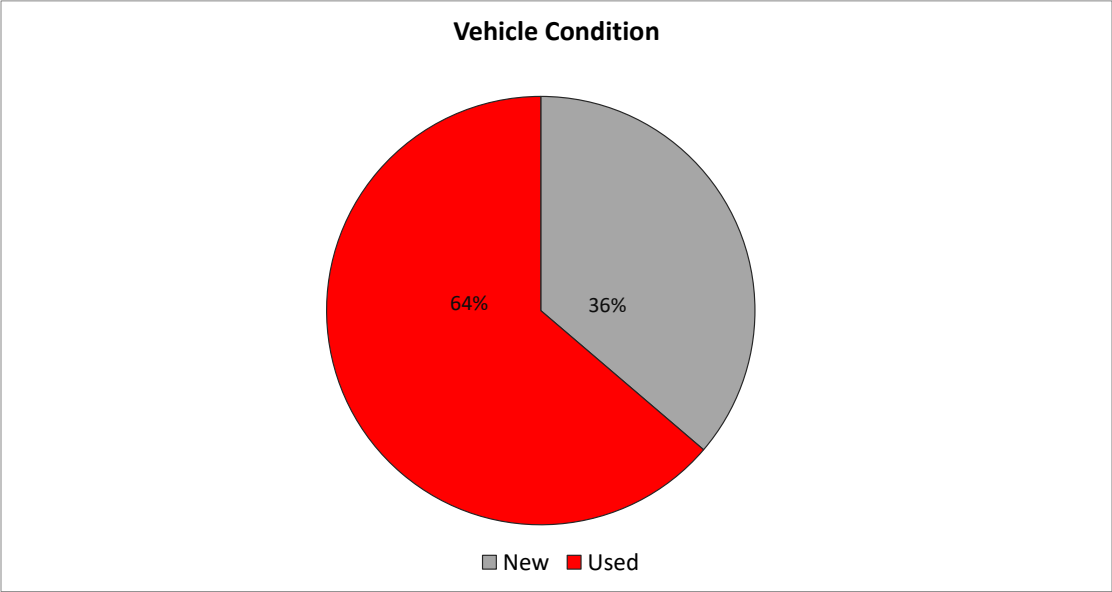
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	4,322	148,186,437	36.26%	51.7	12.9	
Used	15,376	260,543,269	63.74%	55.1	11.7	
Total	19,698	408,729,706	100%	53.9	12.1	

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20.b Vehicle Condition



Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



SCF RAHOITUSPALVELUT XIII DAC  
Monthly Investor Report

21.a Borrower Type



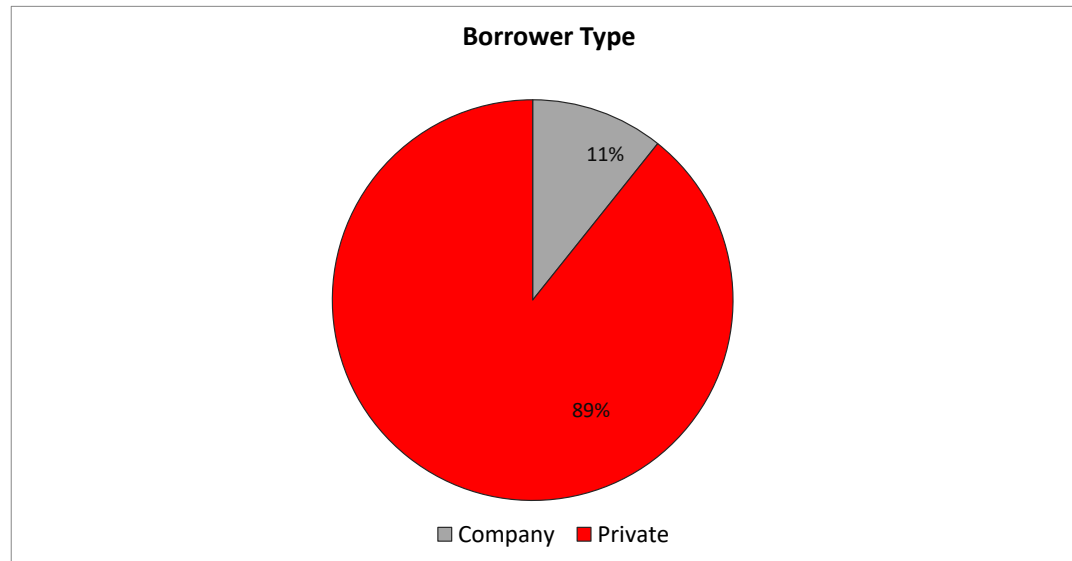
Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	3
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1,695	43,855,459	10.73%	44.5	15.2
	Private	18,003	364,874,247	89.27%	55.0	11.7
	Total	19,698	408,729,706	100%	53.9	12.1

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21.b Borrower Type

Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	3
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days



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22.a Vehicle type



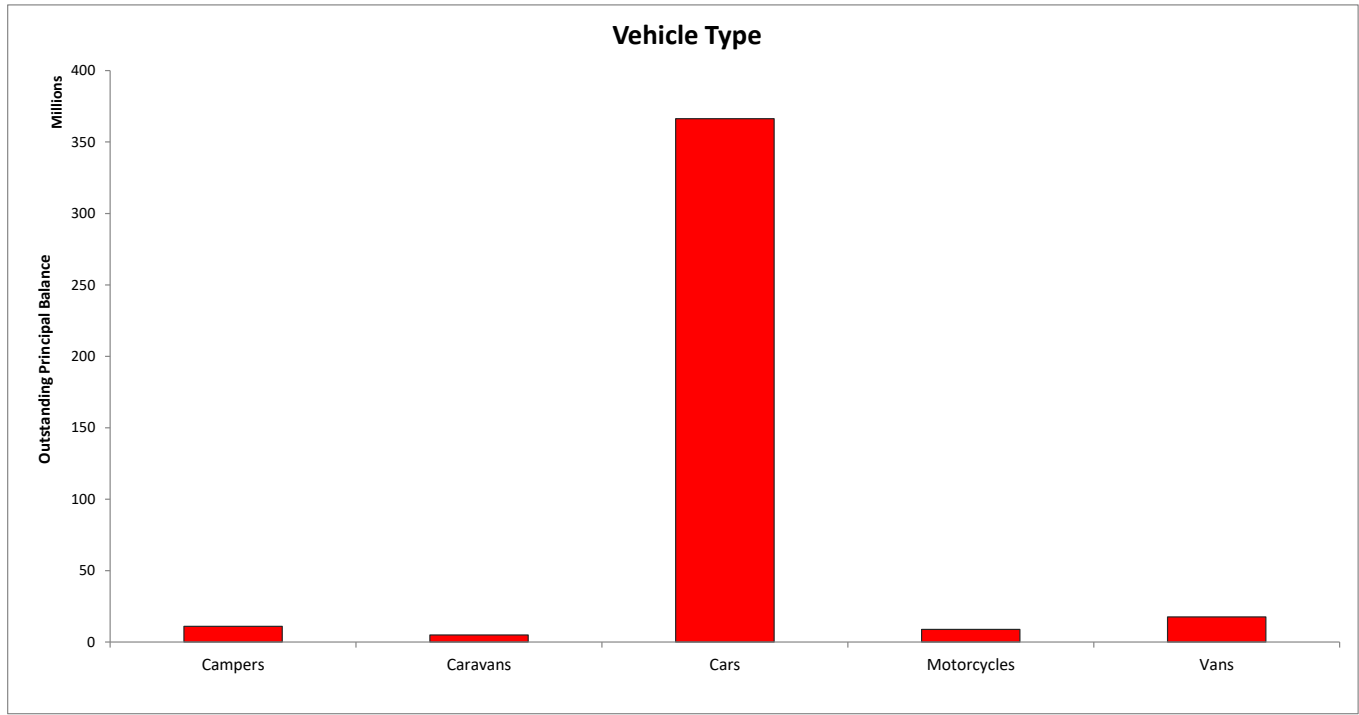
Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	3
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to ##### = 30 days

TOTAL					
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	280	11,047,282	2.70%	56.0	12.2
Caravans	230	4,971,727	1.22%	54.6	11.7
Cars	17,318	366,363,247	89.63%	54.1	12.0
Motorcycles	787	8,796,721	2.15%	51.1	11.1
Vans	1,083	17,550,730	4.29%	48.9	13.9
Total	19,698	408,729,706	100%	53.9	12.1

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22.b Vehicle type

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days





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**23.a Restructured Loans**



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

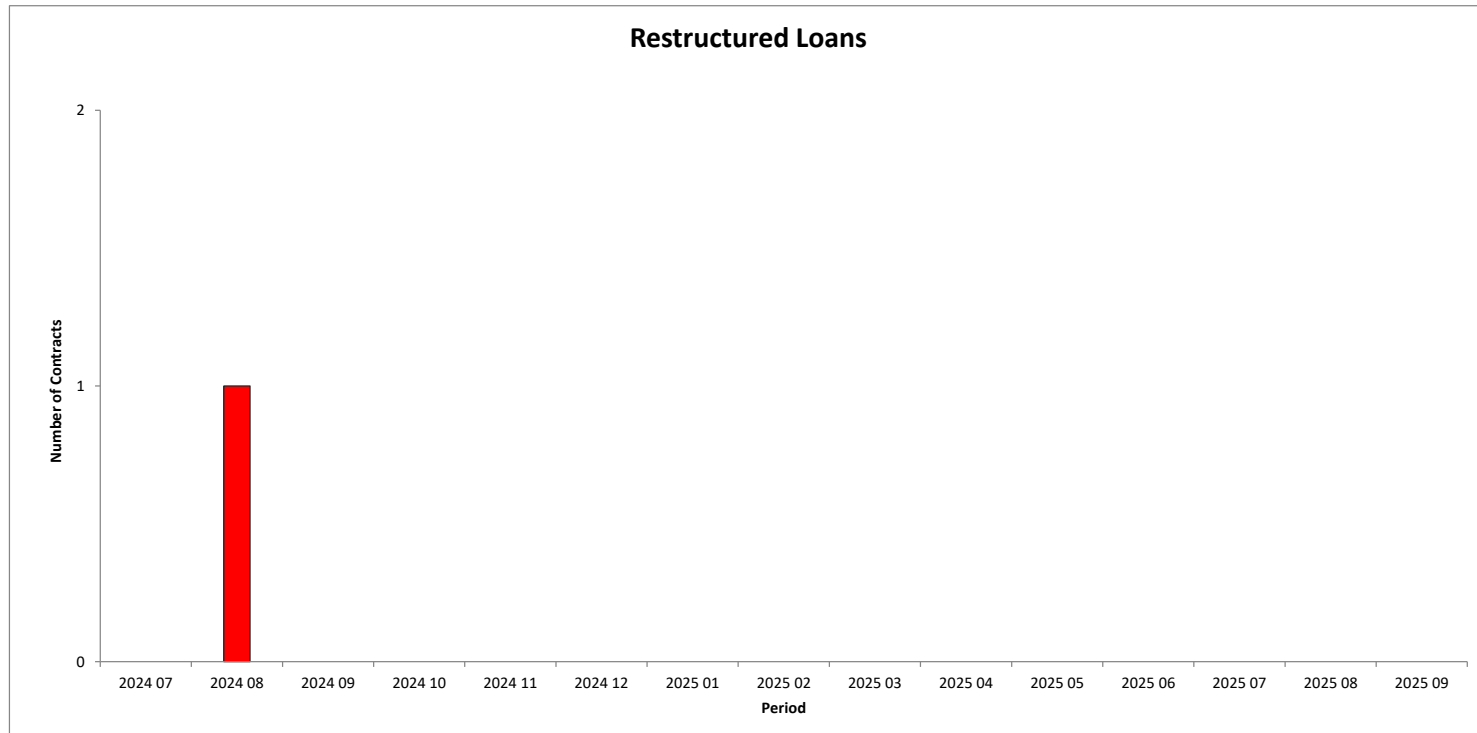
TOTAL		
Period	No	Outstanding balance
2024 07	0	0
2024 08	1	11,465
2024 09	0	0
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
Total	1	11,465

Restructured

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23.b Restructured Loans

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



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**24.a Dynamic Interest rate**



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to ##### = 30 days

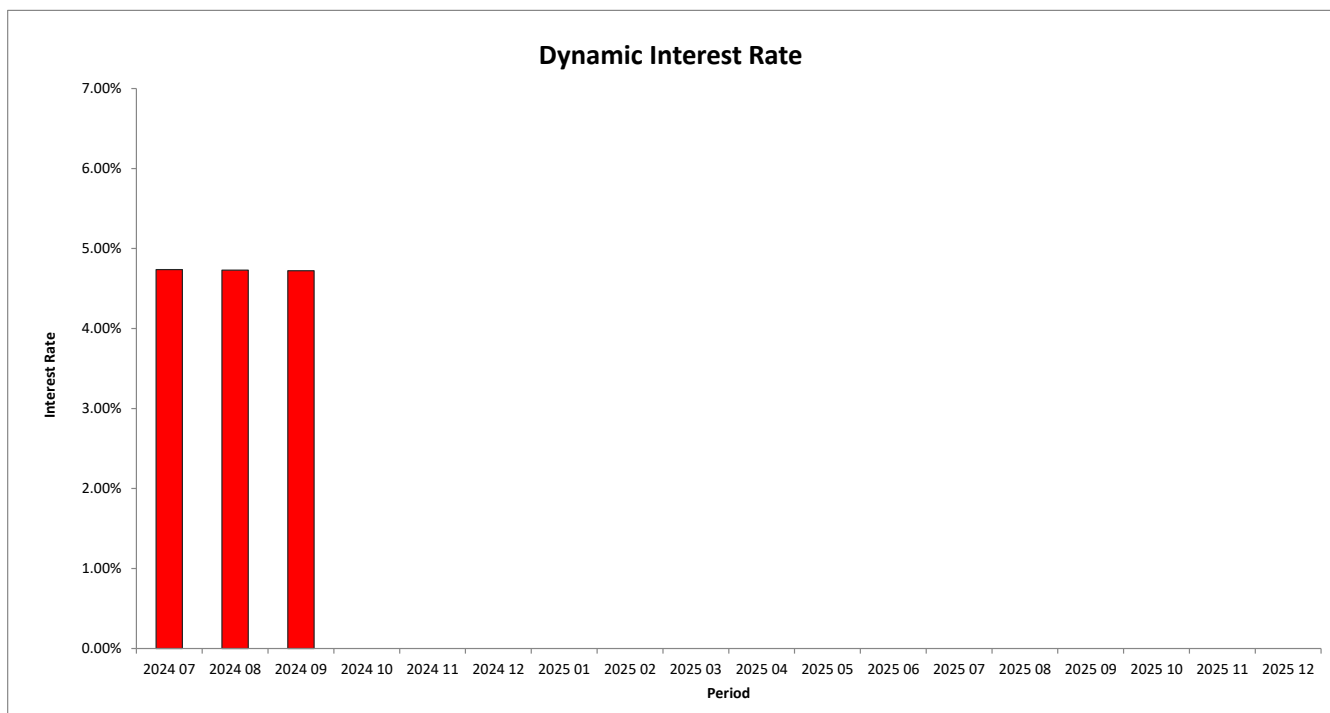
TOTAL		
Period	Closing balance	WA Interest rate
2024 07	390,666,760	4.74%
2024 08	408,032,437	4.73%
2024 09	408,729,706	4.72%
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		
2025 09		
2025 10		
2025 11		
2025 12		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	3				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



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**25.a Dynamic Pre-Payments**



Reporting Date	29/10/2024		
Payment date	25/10/2024		
Period No	3		
Monthly Period	from	01/09/2024	to
Interest Period	from	25/09/2024	to ##### = 30 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2024 07	15,436,323	390,666,760	12.91%
2024 08	6,239,492	408,032,437	16.88%
2024 09	5,914,715	408,729,706	16.05%
2024 10			
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			

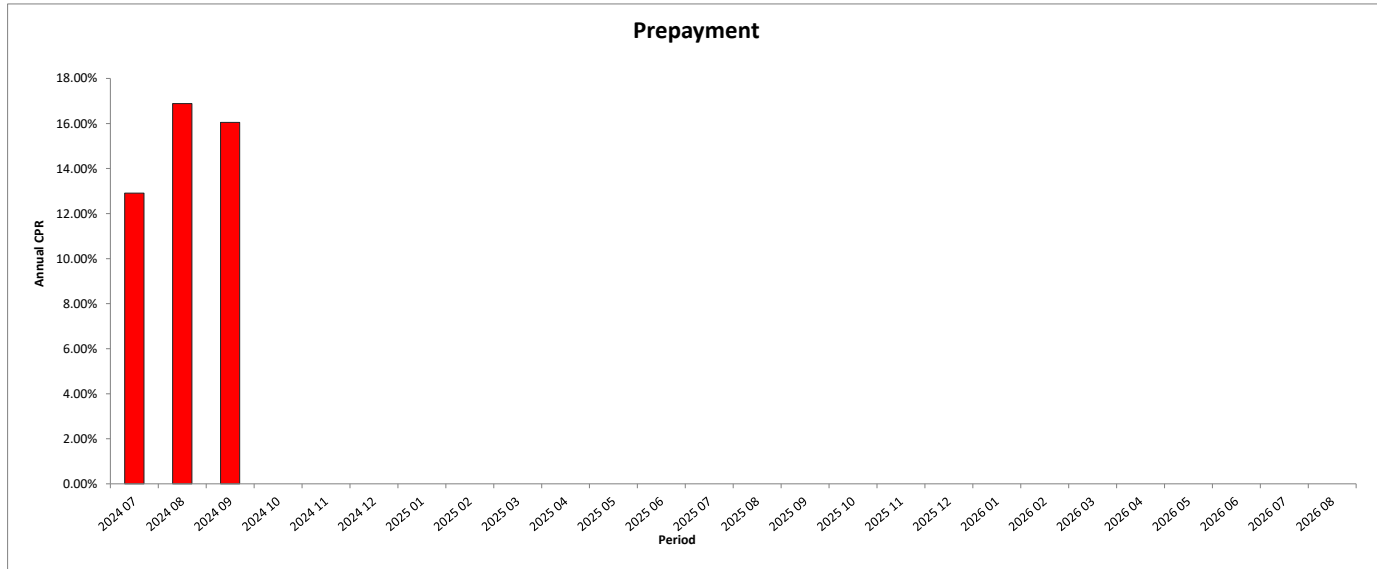
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	29/10/2024		
Payment date	25/10/2024		
Period No	3		
Monthly Period	01/09/2024		
Interest Period	from	25/09/2024	to 25/10/2024 = 30 days



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26. Delinquency



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 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																	
2025	11																	
	12																	
	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
11																		
12																		

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



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2024 3	14,752	8	70	70	14,682												
2024 4																	
2025 1																	
2025 2																	
2025 3																	



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**28. Priority of Payments - Revenue**



Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	3
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1,955,274.58	EUR
Senior Expenses	-	818.61	EUR
Servicing Costs	-	-	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	974,750.00	EUR
Tranche A Loan Interest to Issuer	-	189,177.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	9,417.00	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	-	11,083.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	6,720.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	27,020.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	10,841.30	EUR
Credit the Issuer for interest and principal due to Issuer Subordinated Loan Provider	-	725,447.67	EUR
Servicer Fee	-	-	
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	+	3,181,815.18	EUR
Senior Expenses	-	789.43	EUR
Issuer swap interest to swap counterparty	-	974,750.00	EUR
Interest Class A Notes	-	1,280,530.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	40,925.00	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	-	37,573.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	16,758.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	38,731.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	10,841.30	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	780,917.45	EUR
Interest and principal due to Expenses Advance Provider	-	-	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

SCF RAHOITUSPALVELUT XIII DAC  
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29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11,270,294.12	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		11,258,583.33	EUR
Balance to be Credited to the Reinvestment Principal Ledger		11,710.79	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	29/10/2024
Payment date	25/10/2024
Period No	3
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

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**Monthly Investor Report**

**30. Transaction Costs**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	3	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E
Senior Expenses	EUR	818.61					
Interest accrued for the Period	EUR	1,414,517.00	1,280,530.00	40,925.00	37,573.00	16,758.00	38,731.00
Cumulative Interest accrued	EUR	7,517,265.00	6,819,563.00	216,397.00	197,550.00	87,293.00	196,462.00
Interest Payments	EUR	1,414,517.00	1,280,530.00	40,925.00	37,573.00	16,758.00	38,731.00
Cumulative Interest Payments	EUR	7,517,265.00	6,819,563.00	216,397.00	197,550.00	87,293.00	196,462.00
Interest accrued on Subordinated Loan for the Period	EUR	3,487.00					
Cumulative Interest accrued on Subordinated Loan	EUR	45,118.00					
Unpaid Cumulative Interest accrued on Subordinated loan t-	EUR	-					
Interest Payments on Subordinated Loan	EUR	3,487.00					
Cumulative Interest Payments on Subordinated Loan	EUR	45,118.00					
Unpaid Interest for the Period	EUR	-					
Cumulative Unpaid Interest	EUR	-					

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30. Swap Overview



Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	3
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

Kimi 13 | Front Swap

Party A	DZ Bank AG
Party B	SCF Rahoituspalvelut XIII DAC
Swap Notional	420,000,000
Interest Period Start	25/09/2024
Interest Period End	25/10/2024
Interest Days	30
Settlement Date	25/10/2024
Party A Floating Interest Rate	3.34600 %
Party A Floating Rate Day Count Fraction	0.0833
Party A Interest Amount	EUR 1,171,100.00
Party B Fixed Rate	2.78500 %
Party B Fixed Rate Day Count Fraction	0.0833
Party B Interest Amount	EUR 974,750.00

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

**31. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	3
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days