

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.09.2015				
Payment date	25.09.2015			Following payment dates:	26.10.2015
Period No	23				26.11.2015
Monthly Period	Aug 2015				
Interest Period	from 25.08.2015		to 25.09.2015	=	31 days
Cut-Off Date	31.08.2015				

Index	Page	
1	Portfolio Information	1
2	Amount Due for Distribution	2
3	Reserve Accounts	3
4	Performance Data	4
5	Outstanding Notes	5
6	Counterparty Ratings, Trigger Levels and Consequences	6
7 a	Original Principal Balance	7
7 b	Original PB (Graph)	8
8 a	Outstanding principal Balance	9
8 b	Outstanding PB (Graph)	10
9 a	Geographical Distribution	11
9 b	Geographical (Graph)	12
10 a	Interest Rate	13
10 b	Interest Rate (Graph)	14
11 a	Remaining Terms	15
11 b	Remaining Terms (Graph)	16
12 a	Seasoning	17
12 b	Seasoning (Graph)	18
13 a	Balloon loans as % of other loans	19
13 b	Balloon loans as % of other loans (Graph)	20
14 a	Loans per borrower	21
14 b	Loans per borrower (Graph)	22
15 a	Amortization Profile	23
15 b	Amortization Profile (Graph)	24
16 a	Payment Holidays	25
16 b	Payment Holidays (Graph)	26
17 a	Downpayment	27
17 b	Downpayment (Graph)	28
18 a	Vehicle Condition	29
18 b	Vehicle Condition (Graph)	30
19 a	Borrower Type	31
19 b	Borrower Type (Graph)	32
20 a	Vehicle Type	33
20 b	Vehicle Type (Graph)	34
21 a	Restructured Loans	35
21 b	Restructured Loans (Graph)	36
22	Dynamic Interest Rate	37
23	Dynamic Pre-Payment	38
24	Dynamic Delinquency	39
25	Defaults, Recoveries and Losses by Quarter of Default	40
26	Priority of Payments Pre-Enforcement	41
27	Transaction Costs	42
28	Contact Details	43

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

1. Portfolio Information



Reporting Date	28.09.2015		
Payment date	25.09.2015		
Period No	23		
Monthly Period	Aug 2015		
Interest Period	from	25.08.2015	to 25.09.2015 = 31 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	141 023 274,47 EUR	152 056 326,23 EUR
Scheduled Loan Principal Repayments	4 708 522,25 EUR	5 344 704,63 EUR
Prepayments	4 580 337,58 EUR	5 590 632,29 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	9 288 859,83 EUR	10 935 336,92 EUR
New Defaulted Auto Loans in Period	115 405,00 EUR	97 714,84 EUR
Closing Balance	131 619 009,64 EUR	141 023 274,47 EUR
Total revenue collections		
Revenue and fees received on loan balances	729 562,29 EUR	853 793,67 EUR
Recoveries on loans in default	76 325,55 EUR	166 511,74 EUR
Total Revenue Received in Period	805 887,84 EUR	1 020 305,41 EUR
# Loans		
At beginning of period	17 045 Loans	18 057 Loans
Paid in Full	799 Loans	996 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	15 Loans	16 Loans
At end of period	16 231 Loans	17 045 Loans

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

2. Amount Due for Distribution



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Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	10 094 748 EUR	11 955 642 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	10 094 748 EUR	11 955 642 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 020 089 EUR	11 860 250 EUR
b. Reserve Fund	7 051 164 EUR	7 602 816 EUR
c. Interest Earned by the Issuer	-64 EUR	-65 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	17 071 189 EUR	19 463 001 EUR

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

3. Reserve Accounts



Reporting Date	28.09.2015
Payment date	25.09.2015
Period No	23
Monthly Period	Aug 2015
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Note Balance

Beginning of Period	141 023 274,47 EUR
End of Period	131 619 009,64 EUR

Reserve Fund

	in %	
Beginning of Period	2,8 %	4 010 037,20 EUR
Cash Outflow		4 010 037,20 EUR
Cash Inflow		3 760 484,99 EUR
End of Period	2,7 %	3 760 484,99 EUR
Required Reserve Amount	2,7 %	3 760 484,99 EUR

Liquidity Balance

Beginning of Period	2,2 %	3 041 126,52 EUR
Cash Outflow		3 041 126,52 EUR
Cash Inflow		2 820 465,49 EUR
End of Period	2,0 %	2 820 465,49 EUR
Required Reserve Amount	2,0 %	2 820 465,49 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 2013 held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

4. Performance Data



Reporting Date	28.09.2015				
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Asset Balance

Beginning of Period	141 023 274,47	EUR
End of Period	131 619 009,64	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	115 439 797,49	87,71 %	14 434
1-29 days past due	12 689 394,20	9,64 %	1 432
		0,00 %	
Delinquent Receivables:			
30-59 days past due	2 673 690,13	2,03 %	274
60-89 days past due	428 177,08	0,33 %	49
90-119 days past due	245 125,91	0,19 %	23
120-149 days past due	120 912,39	0,09 %	14
150-179 days past due	21 912,44	0,02 %	5
Total Performing and Delinquent	131 619 010	100,00 %	16 231

Current Period Defaults	115 405,00		15
Cumulative Defaults	4 080 637,50		407
Current Period Recoveries	76 325,55		
Cumulative Recoveries	3 306 511,53		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class C	Class C
General Note Information					
ISIN Code		XS0973934192	XS0973934358	N/A	N/A
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	85,5 %	9,5 %	5,0 %	0,0 %
Legal Final Maturity Date		31.08.2018	31.08.2018	31.08.2018	31.08.2018
Rating (Fitch/Moody's)		AAA / AAA	A+ / A2	Not rated	Not rated
Initial Notes Aggregate Principal Outstanding Balance	513 300 000,00 EUR	439 000 000,00 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00 EUR
Initial Nominal per Note		100 000,00 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
Initial Number of Notes per Class	5133	4390	488	255	55
Current Note Information					
Class Principal Outstanding Opening Balance	140 968 274,47 EUR	66 668 274,47 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	17 071 189,04 EUR				
Amortisation	9 404 264,83 EUR				
Redemption per Class	9 404 264,83 EUR	9 404 264,83 EUR	- EUR	- EUR	- EUR
Redemption per Note		2 142,20 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	131 564 009,64 EUR	57 264 009,64 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		43,53 %	37,09 %	19,38 %	0,04 %
Current Pool Factor		0,13	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention					
Interest Days	31				
Principal Outstanding per Note Beginning of Period		15 186,40 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		2 142,20 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		13 044,19 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		10,15 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	102 530,46	44 556,63 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		10,15 EUR	75,17 EUR	83,50 EUR	0,84 EUR

3. Credit Enhancements

Initial total CE (Subordination, Reserve)	16,98 %	7,48 %	2,50 %
Current CE (incl. Excess Spread)	65,69 %	28,64 %	9,22 %
Current CE (excl. Excess Spread)	61,48 %	24,43 %	5,00 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.09.2015
Payment date 25.09.2015
Period No 23
Monthly Period Aug 2015
Interest Period : 25.08.2015 to 25.09.2015 = 31 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Rahotuspalvelut 2013 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having 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	Deutsche Bank AG	F1	F1	P-1	P-2	A	A	A2	A3	Yes	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and the Expenses Loan Payment Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Expenses Loan Payment Account; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.	
Paying Agent and related roles	Deutsche Bank AG		F1		P-2		A		A3			
Corporate Service Provider	Deutsche International Corporate Services		F1		P-2		A		A3			
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1		P-2		A		A3			
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	Aa3	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 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.	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

7.a Original Portfolio Principal Balance

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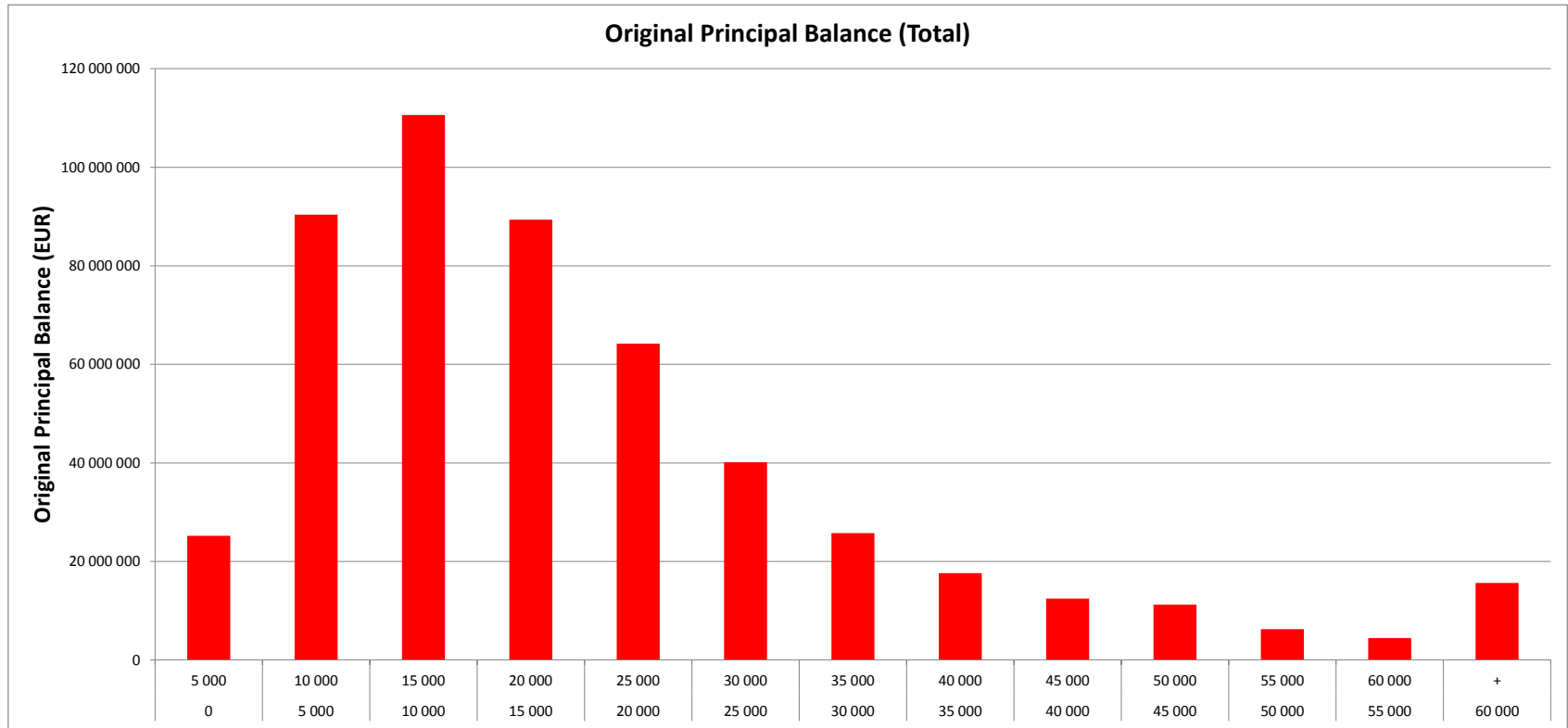
Average amount - all: 12 666

TOTAL							
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
0	5 000	7 722	25 239 514	4,9 %	19,0	13,7	
5 000	10 000	12 105	90 402 977	17,6 %	33,1	12,1	
10 000	15 000	8 965	110 601 458	21,5 %	40,4	10,9	
15 000	20 000	5 180	89 340 707	17,4 %	43,5	10,1	
20 000	25 000	2 882	64 224 790	12,5 %	44,9	9,8	
25 000	30 000	1 476	40 132 379	7,8 %	45,1	9,3	
30 000	35 000	797	25 750 357	5,0 %	44,8	9,8	
35 000	40 000	473	17 609 997	3,4 %	44,3	9,9	
40 000	45 000	294	12 468 941	2,4 %	44,6	9,7	
45 000	50 000	238	11 245 953	2,2 %	45,3	10,0	
50 000	55 000	119	6 227 331	1,2 %	46,6	9,0	
55 000	60 000	78	4 470 912	0,9 %	47,1	8,8	
60 000	+	201	15 640 043	3,0 %	44,3	8,3	
Total		40 530	513 355 357	100 %			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

7.b Original Principal Balance Graph

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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

8.a Outstanding Principal Balance



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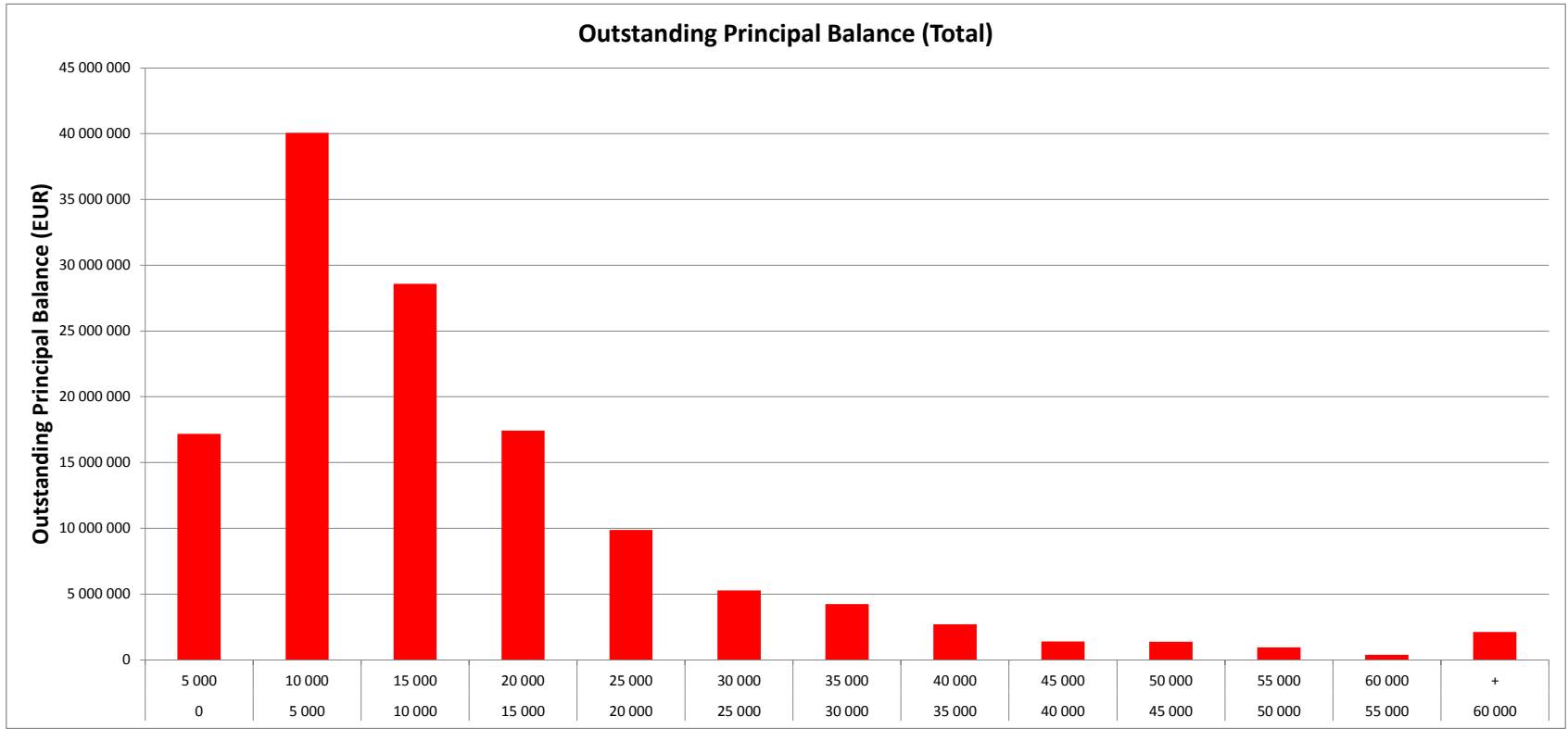
Average amount - all: 8 109

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 371	17 171 782	13,05 %	16,7	33,8
	5 000	10 000	5 536	40 071 078	30,44 %	25,9	32,0
	10 000	15 000	2 350	28 599 624	21,73 %	27,9	30,9
	15 000	20 000	1 016	17 431 828	13,24 %	28,7	30,4
	20 000	25 000	446	9 886 628	7,51 %	28,8	30,2
	25 000	30 000	193	5 284 433	4,01 %	29,0	30,4
	30 000	35 000	131	4 234 344	3,22 %	29,5	30,5
	35 000	40 000	73	2 707 155	2,06 %	27,5	32,4
	40 000	45 000	33	1 408 735	1,07 %	27,0	32,6
	45 000	50 000	29	1 375 220	1,04 %	30,5	29,2
	50 000	55 000	18	939 099	0,71 %	26,9	29,2
	55 000	60 000	7	397 728	0,30 %	27,9	33,1
	60 000	+	28	2 111 356	1,60 %	27,5	31,3
Total		16 231	131 619 010	100,0 %			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	28.09.2015	
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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

9.a Geographical Distribution



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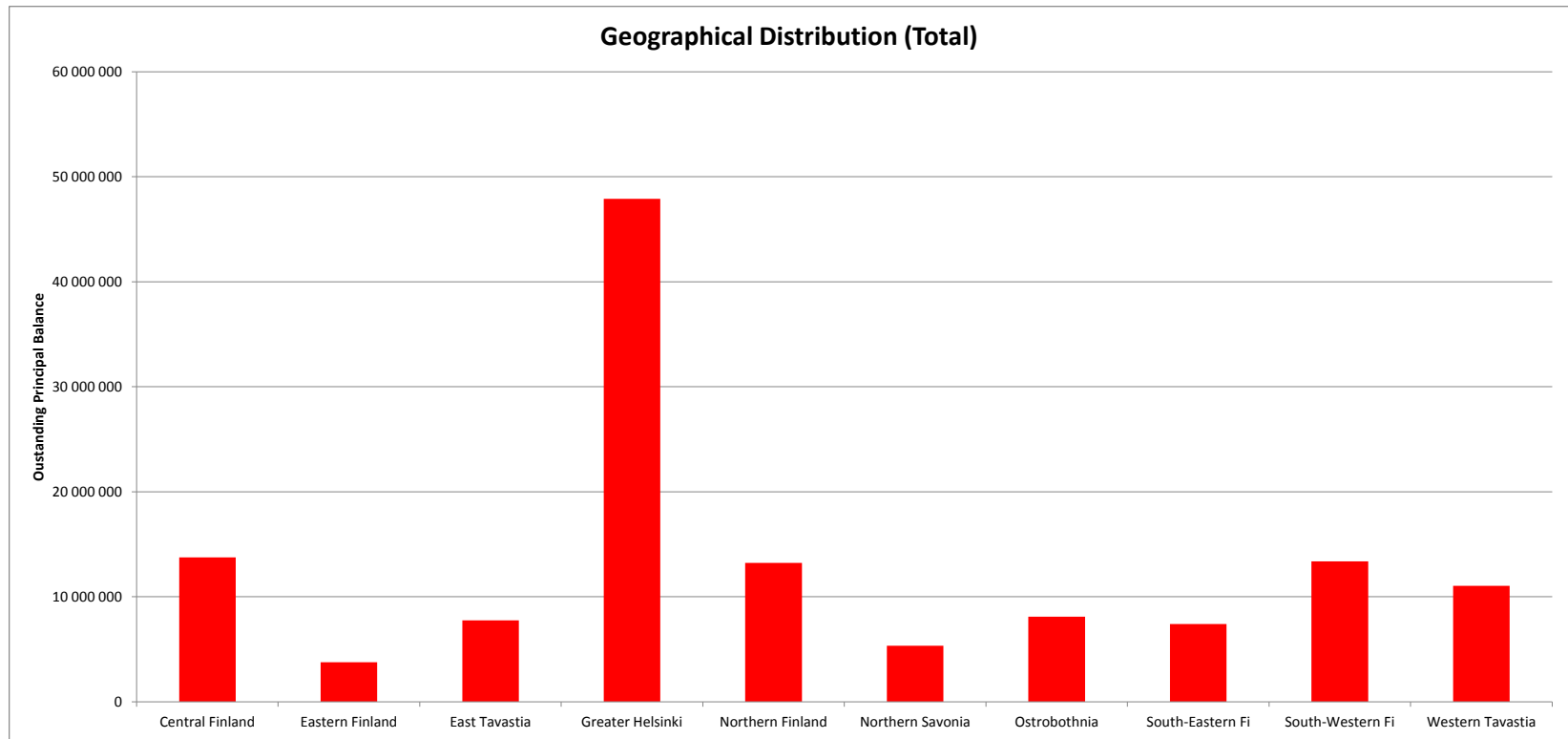
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to mat	WA seasoning
Central Finland	1 750	13 734 055	10,43 %	25,9	31,7
Eastern Finland	484	3 769 223	2,86 %	26,5	31,1
East Tavastia	929	7 743 938	5,88 %	25,8	32,0
Greater Helsinki	5 625	47 913 444	36,40 %	26,1	31,4
Northern Finland	1 616	13 222 657	10,05 %	26,8	31,3
Northern Savonia	667	5 344 175	4,06 %	25,4	31,7
Ostrobothnia	1 082	8 092 260	6,15 %	25,2	31,5
South-Eastern Fi	956	7 385 883	5,61 %	26,6	31,1
South-Western Fi	1 719	13 366 041	10,16 %	26,2	31,6
Western Tavastia	1 403	11 047 333	8,39 %	26,3	31,4
Total	16 231	131 619 010	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

9.b Geographical Distribution Graph



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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

10.a Interest Rate



Reporting Date	28.09.2015	
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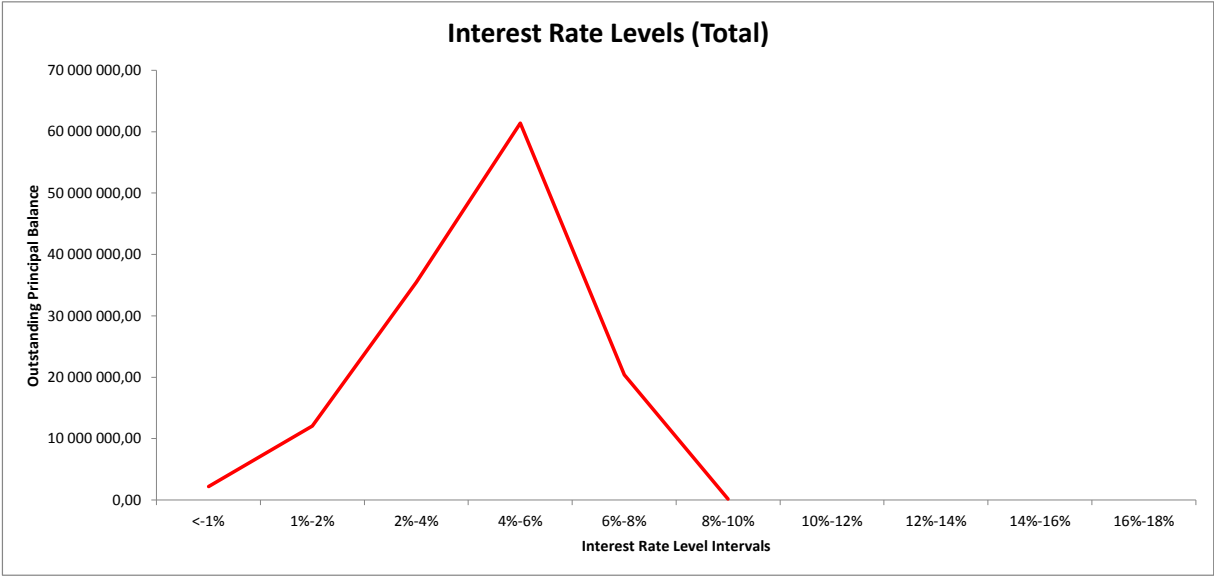
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	399	2 169 766	1,65 %	25,6	28,6
1 %	2 %	1757	12 026 381	9,14 %	25,5	30,3
2 %	4 %	3495	35 490 825	26,96 %	27,5	30,3
4 %	6 %	7 327	61 391 313	46,64 %	25,7	32,2
6 %	8 %	3 233	20 408 782	15,51 %	25,3	32,3
8 %	10 %	20	131 943	0,10 %	28,8	29,9
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		16 231	131 619 010	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

10.b Interest Rate



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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

11.a Remaining Terms



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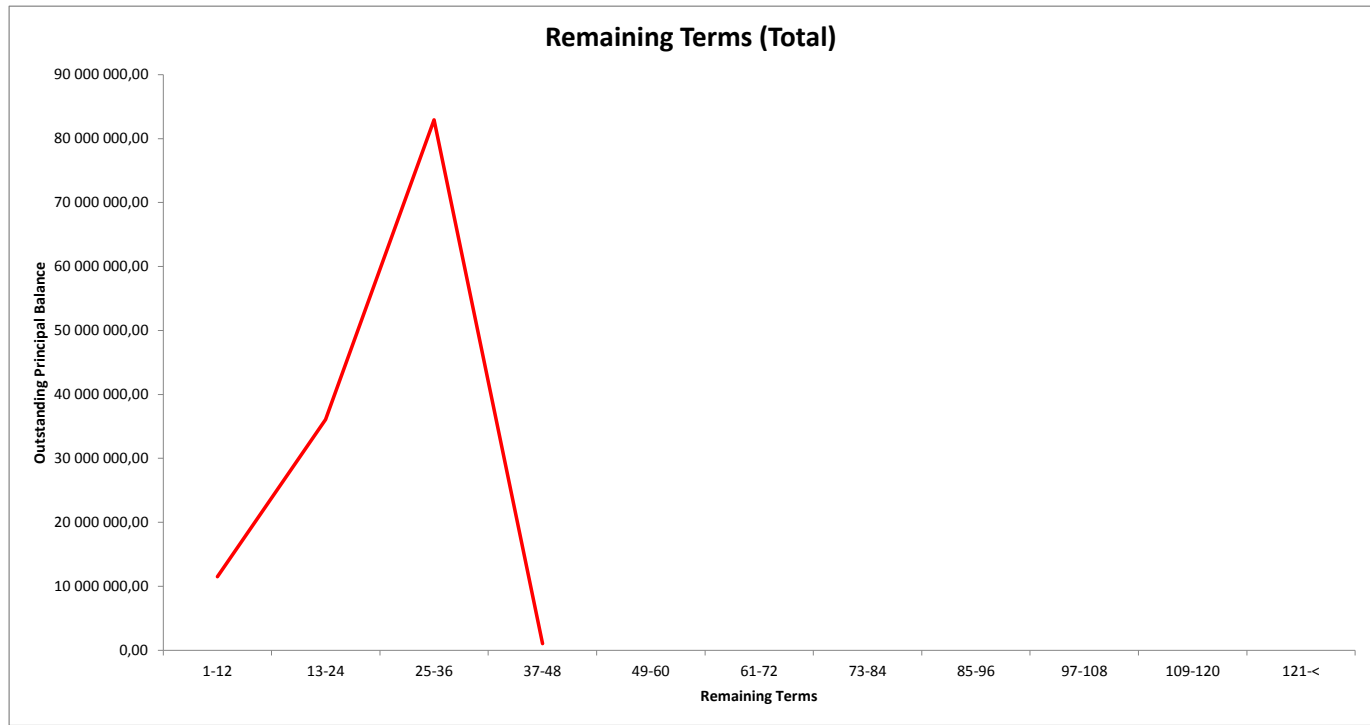
		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	57	63 785	0,05 %	0,0	39,8
		1		12	3 910	11 484 274	8,73 %	8,1	37,1
		13		24	5 020	36 099 956	27,43 %	20,1	35,8
		25		36	7 169	82 955 038	63,03 %	31,1	28,9
		37		48	75	1 015 956	0,77 %	37,6	25,8
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121							
		Total			16 231		131 619 010	100 %	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

11.b Remaining Terms



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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

12.a Seasoning



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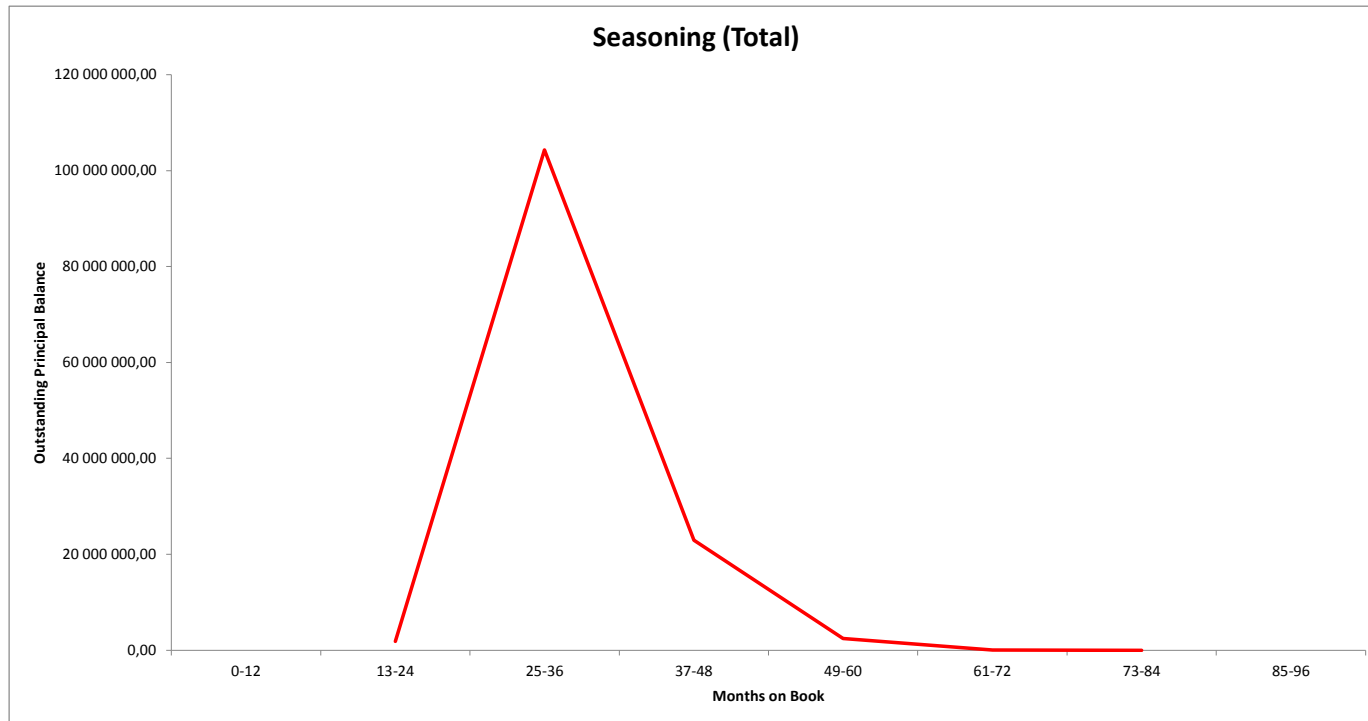
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
		1	12					
		13	24	176	1 819 405	1,38 %	32,2	24,0
		25	36	12 071	104 294 956	79,24 %	28,0	29,2
		37	48	3 466	22 960 632	17,44 %	18,7	40,0
		49	60	499	2 477 339	1,88 %	8,4	52,4
		61	72	16	58 758	0,04 %	14,2	62,5
		73	84	3	7 919	0,01 %	15,0	74,8
		85	96					
		Total		16 231	131 619 010	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

12.b Seasoning



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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

13.a Balloon loans



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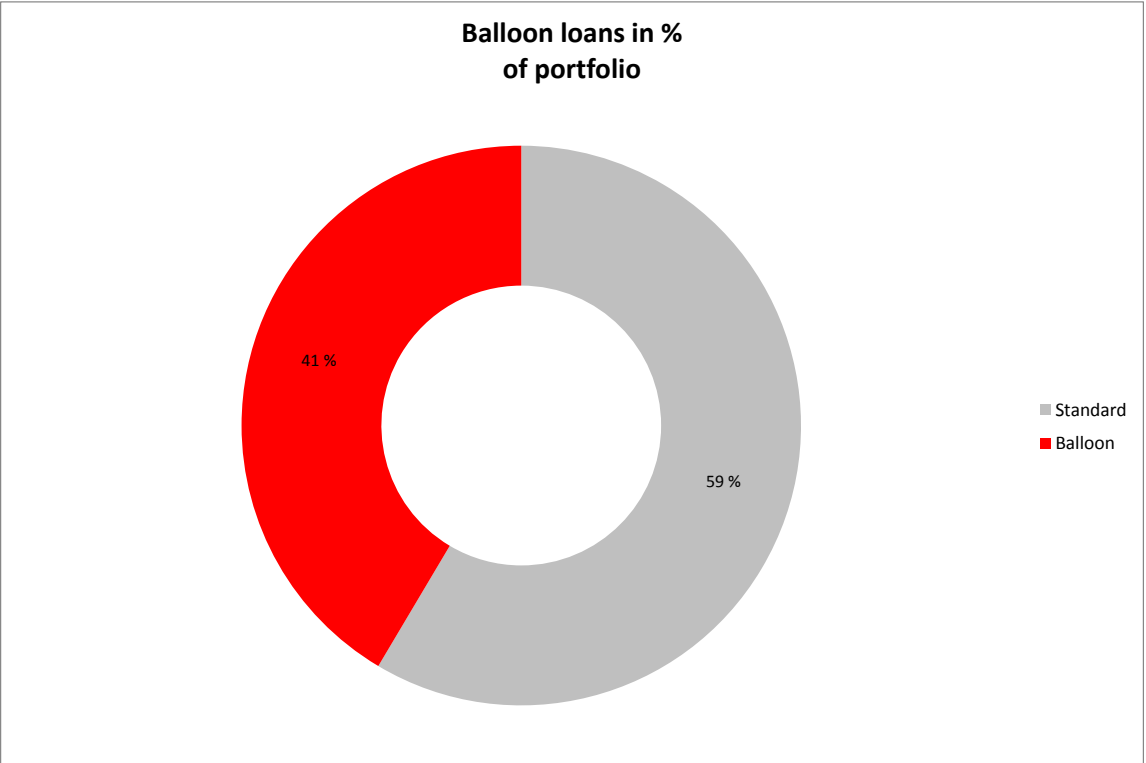
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		12 685	77 045 221	58,54 %	1 388	0,00 %	25,4	31,2
Balloon		3 546	54 573 789	41,46 %	23 830 611	43,67 %	27,1	31,9
Total		16 231	131 619 010	100 %	23 831 999	18,11 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

13.b Balloon loans



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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

14.a # loans per borrower



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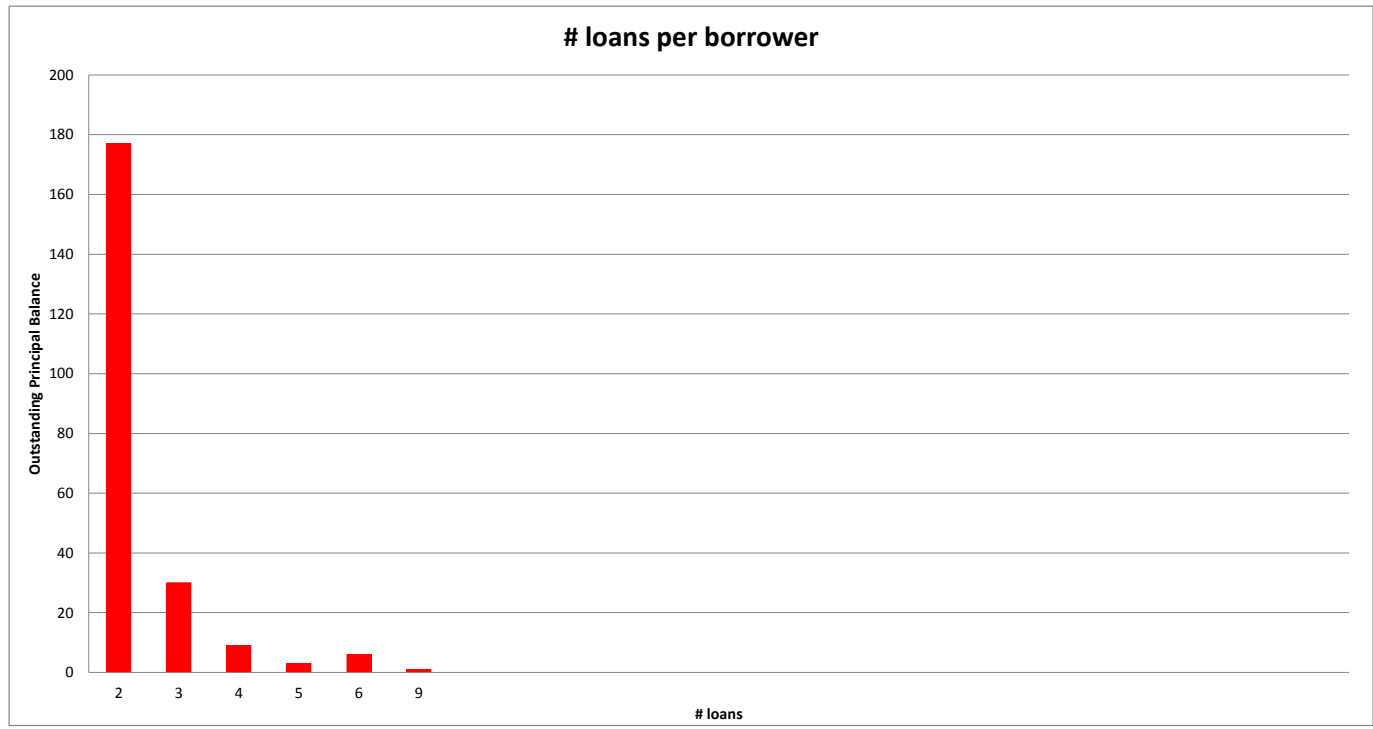
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	15 691	126 215 065	95,89 %
2	177	3 460 052	2,63 %
3	30	1 102 128	0,84 %
4	9	252 956	0,19 %
5	3	140 083	0,11 %
6	6	352 836	0,27 %
9	1	95 889	0,07 %
Total:	15 917	131 619 010	100,0 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

14.b # loans per borrower



Reporting Date	28.09.2015					
Payment date	25.09.2015					
Period No	23					
Monthly Period	Aug 2015					
Interest Period	from	25.08.2015	to	25.09.2015	=	31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.a Amortization Profile



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	23	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	131 619 010	126 592 982	5 026 027	516 694	4,81 %	96,18 %
2	126 592 982	121 746 193	4 846 790	497 135	4,82 %	92,50 %
3	121 746 193	116 827 007	4 919 185	478 248	4,82 %	88,76 %
4	116 827 007	112 013 570	4 813 437	459 265	4,82 %	85,10 %
5	112 013 570	107 352 903	4 660 667	440 394	4,82 %	81,56 %
6	107 352 903	102 708 933	4 643 971	422 045	4,82 %	78,04 %
7	102 708 933	97 970 094	4 738 839	403 593	4,82 %	74,43 %
8	97 970 094	93 420 956	4 549 138	384 896	4,82 %	70,98 %
9	93 420 956	89 013 425	4 407 531	366 693	4,81 %	67,63 %
10	89 013 425	84 679 962	4 333 463	349 099	4,81 %	64,34 %
11	84 679 962	80 494 086	4 185 877	331 685	4,80 %	61,16 %
12	80 494 086	76 432 970	4 061 116	314 886	4,80 %	58,07 %
13	76 432 970	72 443 325	3 989 645	298 466	4,79 %	55,04 %
14	72 443 325	68 440 312	4 003 013	282 381	4,78 %	52,00 %
15	68 440 312	64 576 047	3 864 265	266 387	4,77 %	49,06 %
16	64 576 047	60 828 956	3 747 092	250 663	4,76 %	46,22 %
17	60 828 956	57 017 763	3 811 193	235 660	4,75 %	43,32 %
18	57 017 763	53 350 660	3 667 103	220 465	4,74 %	40,53 %
19	53 350 660	49 074 311	4 276 349	205 723	4,73 %	37,29 %
20	49 074 311	45 299 783	3 774 528	188 498	4,71 %	34,42 %

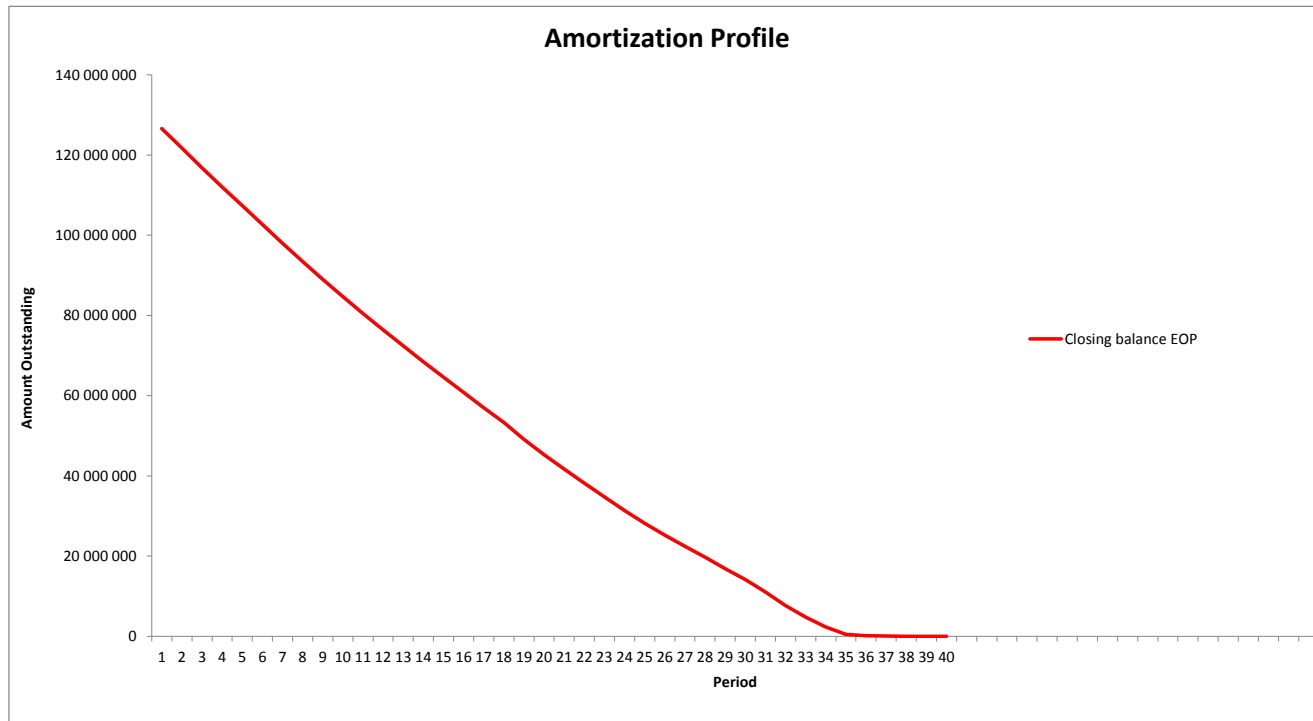
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.a Payment Holidays



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days

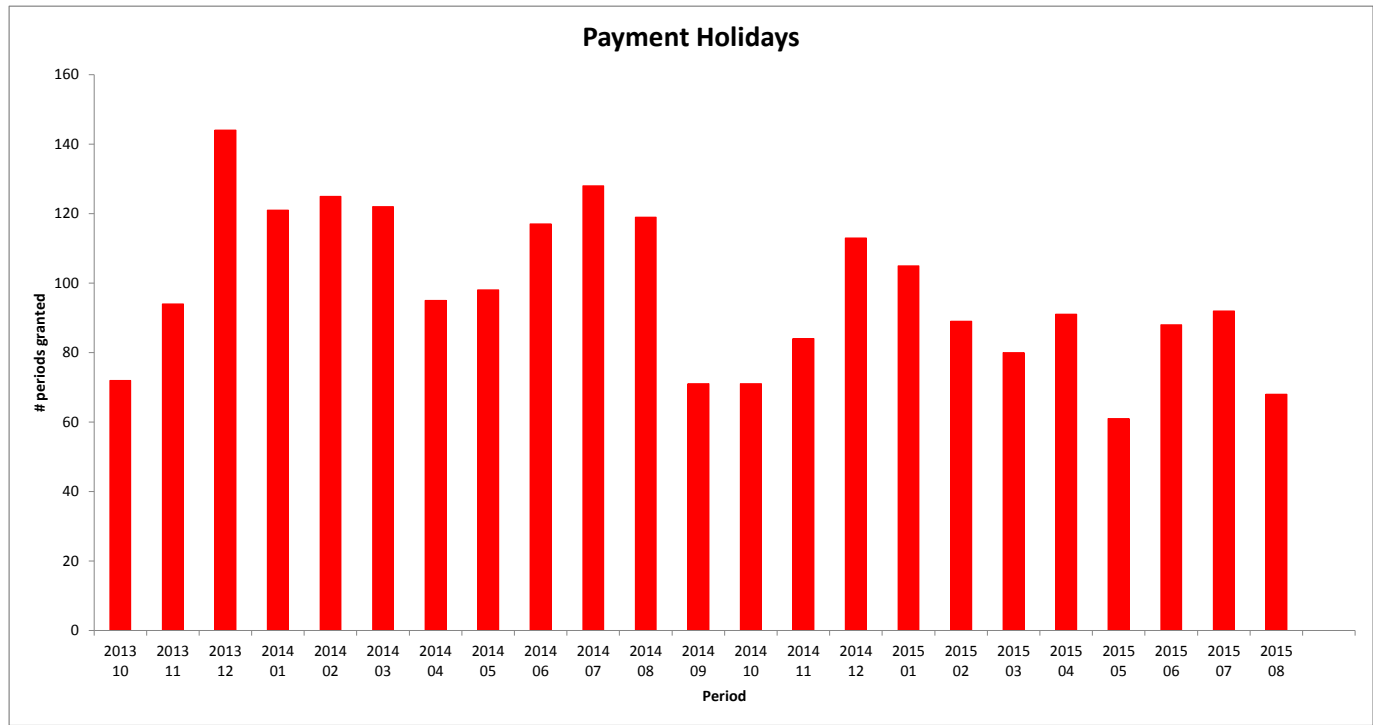
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2013 10	72	107	28 515	901 468
	2013 11	94	145	41 443	1 278 284
	2013 12	144	175	51 230	2 221 311
	2014 01	121	174	52 332	1 706 176
	2014 02	125	185	51 325	1 759 910
	2014 03	122	186	51 140	1 786 354
	2014 04	95	139	38 074	1 266 333
	2014 05	98	128	35 401	1 240 162
	2014 06	117	166	44 328	1 470 688
	2014 07	128	179	49 783	1 682 174
	2014 08	119	171	50 713	1 515 895
	2014 09	71	104	28 478	897 285
	2014 10	71	107	31 000	822 960
	2014 11	84	136	36 813	1 089 059
	2014 12	113	143	37 989	1 118 858
	2015 01	105	167	50 788	1 286 832
	2015 02	89	135	39 184	1 083 792
	2015 03	80	117	37 083	1 009 664
	2015 04	91	134	39 383	1 049 461
	2015 05	61	89	23 944	576 696
	2015 06	88	125	33 134	844 208
	2015 07	92	118	35 004	964 721
	2015 08	68	94	27 908	710 042
Total:	2 248	3 224	914 992	28 282 335	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.a Downpayment



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days

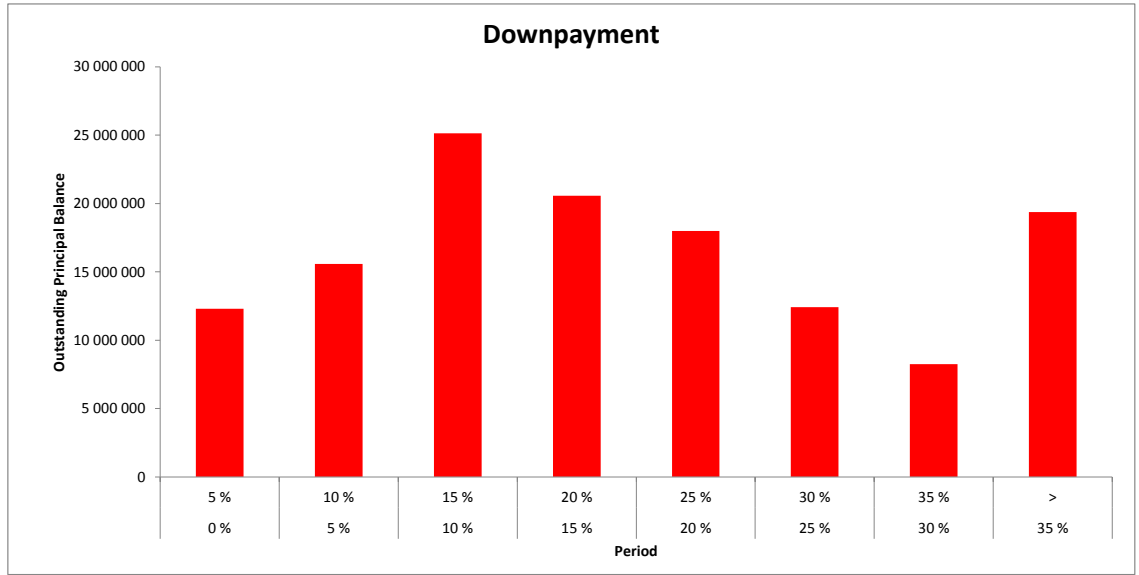
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	1 165	12 293 465	9,3 %	29,3	30,1
	5 %		10 %	1 546	15 583 599	11,8 %	28,1	30,9
	10 %		15 %	2 826	25 130 795	19,1 %	27,0	31,5
	15 %		20 %	2 359	20 573 668	15,6 %	26,0	32,0
	20 %		25 %	2 236	17 999 956	13,7 %	25,3	32,0
	25 %		30 %	1 509	12 414 955	9,4 %	25,3	31,6
	30 %		35 %	1 096	8 243 963	6,3 %	24,4	32,3
	35 % >			3 494	19 378 609	14,7 %	23,3	31,3
Total				16 231	131 619 010	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	28.09.2015					
Payment date	25.09.2015					
Period No	23					
Monthly Period	Aug 2015					
Interest Period	from	25.08.2015	to	25.09.2015	=	31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



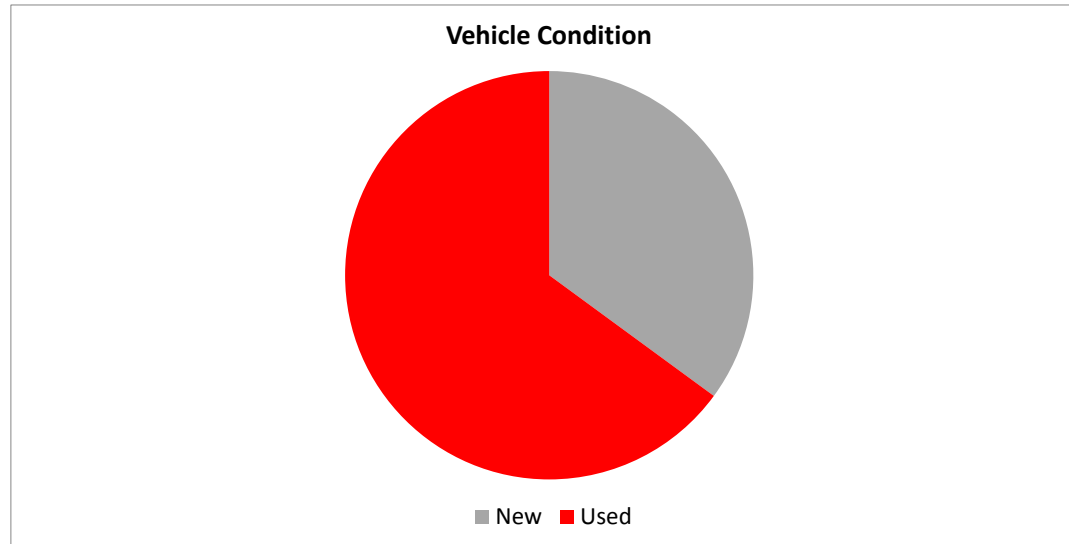
Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	23	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 200	46 151 321	35,1 %	26,1	31,4
	Used	12 031	85 467 689	64,9 %	26,1	31,5
	Total	16 231	131 619 010	100 %		

18.b Vehicle Condition



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.a Borrower Type



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days

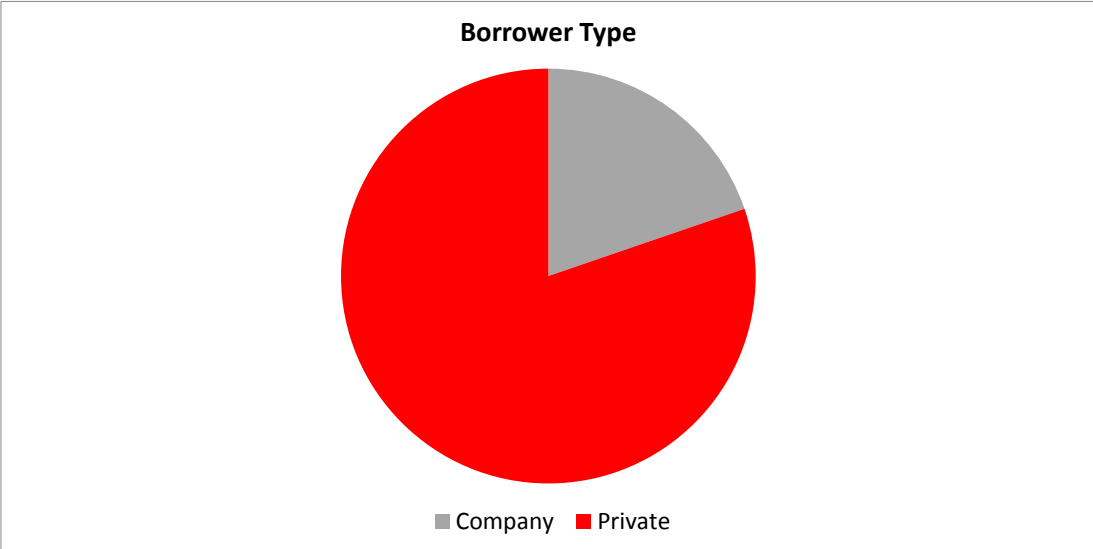
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 456	25 990 687	19,7 %	24,1	32,1
	Private	13 775	105 628 323	80,3 %	26,6	31,3
	Total	16 231	131 619 010	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



Reporting Date			28.09.2015		
Payment date			25.09.2015		
Period No			23		
Monthly Period			Aug 2015		
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.a Vehicle type



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days

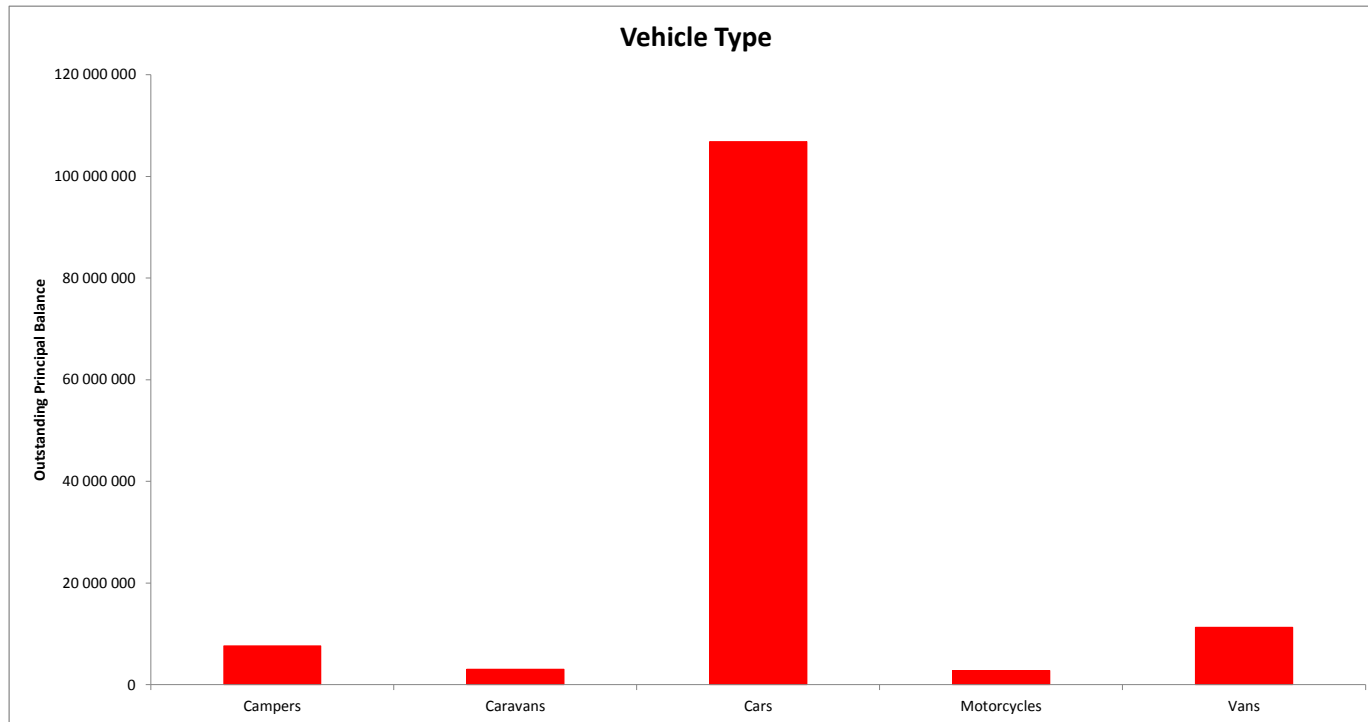
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		444	7 630 996	5,80 %	24,4	35,27
Caravans		352	3 033 681	2,30 %	23,7	35,73
Cars		13 426	106 821 500	81,16 %	26,6	30,86
Motorcycles		564	2 814 407	2,14 %	24,8	33,38
Vans		1 445	11 318 426	8,60 %	23,2	33,13
		16 231	131 619 010	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days

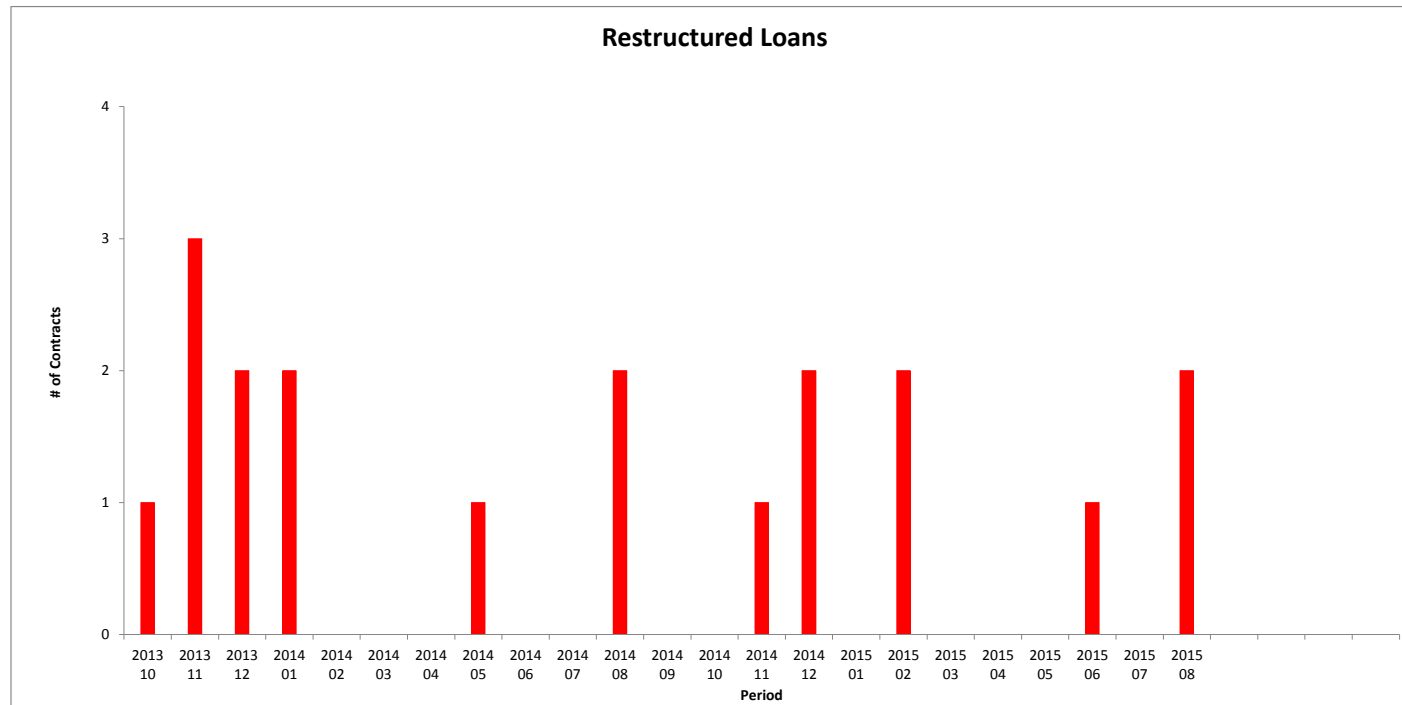


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.09.2015					
Payment date	25.09.2015					
Period No	23					
Monthly Period	Aug 2015					
Interest Period	from	25.08.2015	to	25.09.2015	=	31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days

TOTAL		
Period	Closing balance	WA Interest rate
2013 10	479 099 092	4,768 %
2013 11	458 398 637	4,770 %
2013 12	439 817 265	4,768 %
2014 01	418 143 705	4,768 %
2014 02	398 902 873	4,764 %
2014 03	379 213 871	4,761 %
2014 04	359 234 654	4,759 %
2014 05	340 885 065	4,754 %
2014 06	322 650 512	4,749 %
2014 07	304 641 317	4,744 %
2014 08	288 816 929	4,740 %
2014 09	271 626 607	4,737 %
2014 10	254 787 621	4,736 %
2014 11	241 138 441	4,729 %
2014 12	227 628 876	4,727 %
2015 01	214 576 164	4,729 %
2015 02	201 771 015	4,725 %
2015 03	188 278 214	4,722 %
2015 04	175 362 689	4,724 %
2015 05	163 704 309	4,725 %
2015 06	152 056 326	4,723 %
2015 07	141 023 274	4,722 %
2015 08	131 619 010	4,712 %

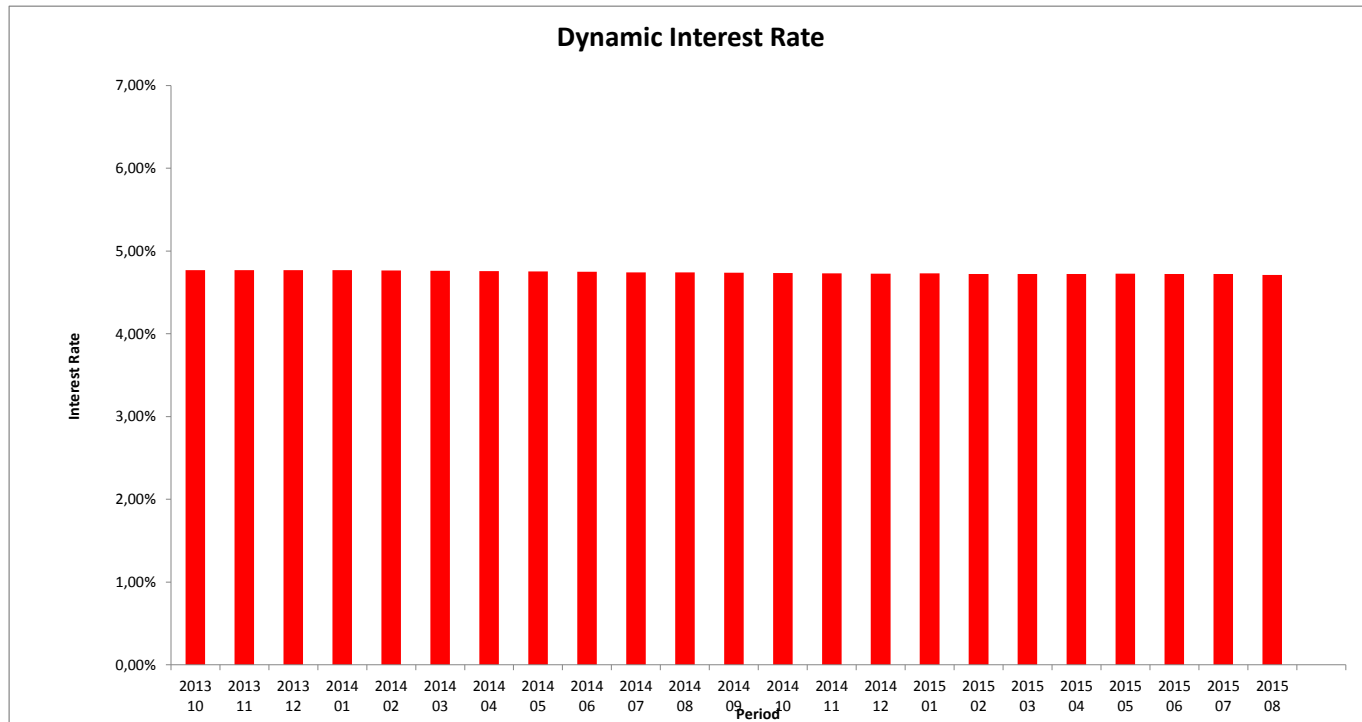
Interest rate evolution

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.a Dynamic Pre-Payments



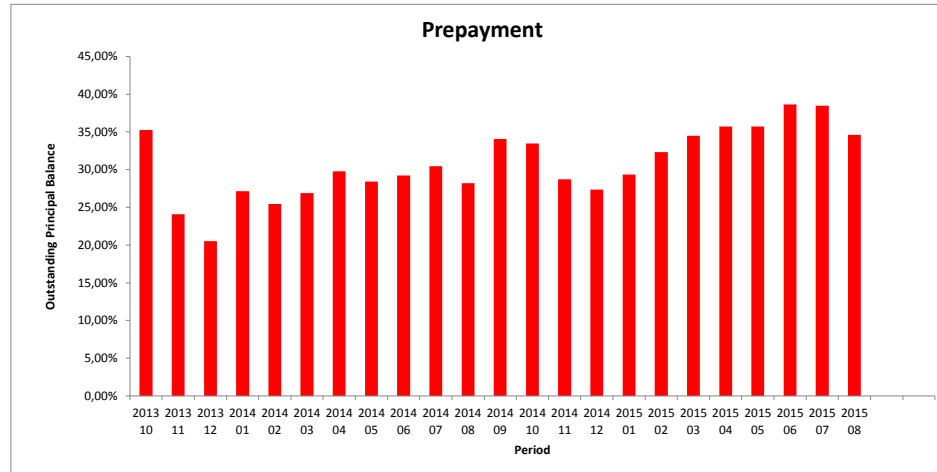
Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2013 10	17 039 534	479 099 092	35,25 %
	2013 11	10 397 072	458 398 637	24,07 %
	2013 12	8 341 808	439 817 265	20,53 %
	2014 01	10 880 470	418 143 705	27,12 %
	2014 02	9 647 459	398 902 873	25,46 %
	2014 03	9 774 133	379 213 871	26,90 %
	2014 04	10 423 036	359 234 654	29,77 %
	2014 05	9 363 765	340 885 065	28,41 %
	2014 06	9 161 543	322 650 512	29,23 %
	2014 07	9 073 766	304 641 317	30,43 %
	2014 08	7 869 111	288 816 929	28,21 %
	2014 09	9 265 589	271 626 607	34,06 %
	2014 10	8 511 627	254 787 621	33,48 %
	2014 11	6 704 815	241 138 441	28,71 %
	2014 12	5 985 403	227 628 876	27,37 %
	2015 01	6 127 301	214 576 164	29,37 %
	2015 02	6 457 158	201 771 015	32,32 %
	2015 03	6 521 273	188 278 214	34,49 %
	2015 04	6 337 854	175 362 689	35,71 %
	2015 05	5 916 315	163 704 309	35,71 %
	2015 06	6 064 541	152 056 326	38,64 %
	2015 07	5 590 632	141 023 274	38,46 %
	2015 08	4 580 338	131 619 010	34,63 %

23.b Dynamic Pre-Payments



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	23				
Monthly Period	Aug 2015				
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	23	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2013	10	479 099 092	36 474	446 596 917	2 220	28 822 032	261	3 285 113	38	395 030									
	11	458 398 637	35 686	428 532 436	2 002	25 230 809	288	3 566 770	71	894 089	17	174 532					1	310	
	12	439 817 265	34 122	400 832 160	2 679	33 548 784	290	3 836 015	83	986 724	32	443 473	17	170 109			3	16 898	
2014	1	418 143 705	33 673	387 318 836	2 000	24 880 198	358	4 382 442	62	823 214	33	390 625	18	264 163	8	84 227	6	58 536	
	2	398 902 873	32 744	370 253 584	1 938	23 496 506	288	3 305 482	101	1 090 147	28	438 130	17	197 118	9	121 907	23	241 923	
	3	379 213 871	31 004	344 081 075	2 511	30 152 795	313	3 199 380	86	1 012 242	42	507 155	12	171 908	11	89 316	21	260 419	
	4	359 234 654	29 943	326 705 871	2 279	26 863 412	352	4 188 370	86	911 772	24	279 680	26	229 577	4	55 972	23	232 960	
	5	340 885 065	28 870	310 356 736	2 160	24 800 443	371	4 101 643	92	964 305	35	369 470	13	138 534	16	153 935	19	180 368	
	6	322 640 322	27 705	292 455 428	2 216	25 004 361	325	3 633 923	94	965 651	35	353 168	18	200 365	4	27 428	32	357 222	
	7	304 631 127	26 751	276 710 528	2 016	23 238 572	276	3 263 378	84	826 500	32	327 052	16	168 021	10	97 077	18	164 770	
	8	288 807 010	25 500	258 404 348	2 142	24 357 849	376	4 610 846	78	844 987	34	283 431	22	251 830	5	53 720	24	221 709	
	9	271 616 960	24 546	244 698 305	1 978	21 462 742	329	4 064 923	95	883 793	23	208 324	20	191 461	10	107 413	14	189 275	
	10	254 787 621	23 941	234 081 027	1 511	15 959 540	298	3 333 392	77	849 341	39	376 936	14	138 821	7	48 565	26	279 340	
	11	241 138 441	22 737	217 185 614	1 827	19 414 322	304	3 177 274	78	791 296	33	341 065	19	209 456	4	19 414	22	190 474	
	12	227 628 876	22 153	206 601 308	1 627	17 058 321	235	2 649 284	68	708 417	35	382 128	14	154 104	9	75 314	21	213 749	
2015	1	214 576 164	21 415	194 908 150	1 472	15 066 567	277	3 068 906	66	818 947	33	395 633	21	251 407	6	66 554	21	164 908	
	2	201 771 015	20 472	182 564 147	1 497	14 948 981	274	2 955 085	48	653 436	21	221 578	15	243 731	14	184 055	17	144 210	
	3	188 278 214	19 035	166 770 445	1 759	17 440 779	274	2 863 966	66	630 003	22	254 276	10	141 132	11	177 612	29	345 043	
	4	175 362 889	18 194	156 953 006	1 511	15 114 136	257	2 355 380	69	656 539	20	149 384	9	56 543	7	77 701	20	322 866	
	5	163 704 309	16 985	143 937 118	1 707	16 047 091	275	2 751 356	77	643 116	26	186 570	14	114 258	4	24 801	18	167 997	
	6	152 056 326	16 254	134 866 119	1 439	13 943 681	248	2 237 207	71	667 582	27	187 418	11	107 097	7	47 222	18	114 540	
	7	141 023 274	15 557	127 520 040	1 170	10 566 305	232	2 193 469	51	466 063	20	166 776	10	76 730	5	33 892	16	97 715	
	8	131 619 010	14 434	115 439 797	1 432	12 689 394	274	2 673 690	49	428 177	23	245 126	14	120 912	5	21 912	15	115 405	
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	23	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days



Default Quarter	Default Amount	Recovery Quarter	2013 4			2014 1			2014 2			2014 3			2014 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2013 4	17 208	4	310	310	16 898	14 452	14 762	2 446	778	15 540	1 668	419	15 959	1 248	417	16 376	831
2014 1	560 879	50				141 225	141 225	419 654	194 983	336 208	224 671	19 519	355 727	205 151	61 212	416 939	143 940
2014 2	770 550	74							272 315	272 315	498 235	229 122	501 437	269 113	130 916	632 353	138 198
2014 3	575 754	56										236 655	236 655	339 099	149 505	386 160	189 594
2014 4	683 563	69													333 275	333 275	350 288
2015 1	654 162	67															
2015 2	605 403	56															
2015 3	242 837	31															

Default Quarter	Default Amount	Recovery Quarter	2015 1			2015 2			2015 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2013 4	17 208	4	0	16 376	831	0	16 376	831	0	16 376	831
2014 1	560 879	50	0	416 939	143 940	0	416 939	143 940	0	416 939	143 940
2014 2	770 550	74	0	632 353	138 198	204 046	854 876	84 325	0	854 876	84 325
2014 3	575 754	56	17 932	404 092	171 862	152 533	575 912	159	0	575 912	159
2014 4	683 563	69	166 749	500 023	183 539	210 432	746 500	62 937	76 356	822 855	139 293
2015 1	654 162	67	248 638	248 638	405 524	185 585	450 443	203 719	1 293	451 736	202 426
2015 2	605 403	56				92 657	92 657	512 746	67 440	160 096	445 306
2015 3	242 837	31							97 749	97 749	145 088

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	23	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	10 094 747,67	EUR
Senior Expenses	-	1 208,33	EUR
Servicing Fee	-	74 449,86	EUR
Interest on Loan to Issuer	-	614 824,65	EUR
Principal on Loan to Issuer	-	9 404 264,83	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	17 071 189,04	EUR
Senior Expenses	-	1 000,00	EUR
Interest Class A	-	44 557,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 820 465,49	EUR
Principal Payments on Class A	-	9 404 264,83	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	3 760 484,99	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	17 087,32	EUR
Principal Issuer Subordinated Loan	-	470 213,24	EUR
Payment to Purchaser	-	495 097,17	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	495 097,17	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	242,33	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	494 854,83	EUR

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

27. Transaction Costs



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	23	
Monthly Period	Aug 2015	
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 208,33 EUR			
Interest accrued for the Period	102 576,00 EUR	44 557,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	5 026 758,00 EUR	3 659 184,00 EUR	864 404,00 EUR	503 170,00 EUR
Interest Payments	102 576,00 EUR	44 557,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	5 026 758,00 EUR	3 659 184,00 EUR	864 404,00 EUR	503 170,00 EUR
Interest accrued on Subordinated Loan for the Period	17 087,32 EUR			
Cumulative Interest accrued on Subordinated Loan	701 273,58 EUR			
Interest Payments on Subordinated Loan	17 087,32 EUR			
Cumulative Interest Payments on Subordinated Loan	701 273,58 EUR			
Unpaid Interest for the Period	- EUR			
Cumulative Unpaid Interest	- EUR			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

28. Contact Details



Santander Consumer Bank AS

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Risk

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Reporting Date	28.09.2015
Payment date	25.09.2015
Period No	23
Monthly Period	Aug 2015
Interest Period	from 25.08.2015 to 25.09.2015 = 31 days