

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.03.2015				
Payment date	25.03.2015			Following payment dates:	27.04.2015
Period No	17				27.05.2015
Monthly Period	Feb 2015				
Interest Period	from 25.02.2015	to	25.03.2015	=	28 days

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1. Portfolio Information



Reporting Date	27.03.2015		
Payment date	25.03.2015		
Period No	17		
Monthly Period	Feb 2015		
Interest Period	from	25.02.2015	to 25.03.2015 = 28 days

	Current Period		Previous Period
	Aggregated Outstanding Principal Amount		Aggregated Outstanding Principal Amount
Outstanding receivables			
Opening balance	214 576 164,11 EUR		227 628 876,00 EUR
Scheduled Loan Principal Repayments	6 203 780,36 EUR		6 760 502,35 EUR
Prepayments	6 457 158,34 EUR		6 127 301,16 EUR
Deemed Collections - Other	- EUR		- EUR
Total Principal Payments Received	12 660 938,70 EUR		12 887 803,51 EUR
New Defaulted Auto Loans in Period	144 210,37 EUR		164 908,38 EUR
Closing Balance	201 771 015,04 EUR		214 576 164,11 EUR
Total revenue collections			
Revenue and fees received on loan balances	1 045 568,68 EUR		1 153 288,06 EUR
Recoveries on loans in default	116 661,37 EUR		90 055,01 EUR
Total Revenue Received in Period	1 162 230,05 EUR		1 243 343,07 EUR
# Loans			
At beginning of period	23 290 Loans		24 141 Loans
Paid in Full	932 Loans		830 Loans
Repurchased (Deemed Collections)	- Loans		- Loans
New loans into default	17 Loans		21 Loans
At end of period	22 341 Loans		23 290 Loans

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2. Amount Due for Distribution



Reporting Date	27.03.2015				
Payment date	25.03.2015				
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Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	13 823 169 EUR	14 131 147 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	13 823 169 EUR	14 131 147 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	13 718 344 EUR	14 009 009 EUR
b. Reserve Fund	10 728 808 EUR	11 381 444 EUR
c. Interest Earned by the Issuer	-64 EUR	-164 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	24 447 088 EUR	25 390 289 EUR

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3. Reserve Accounts



Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	17
Monthly Period	Feb 2015
Interest Period	from 25.02.2015 to 25.03.2015 = 28 days

Note Balance

Beginning of Period	214 576 164,11 EUR
End of Period	201 771 015,04 EUR

Reserve Fund

	in %	
Beginning of Period	2,9 %	6 176 230,69 EUR
Cash Outflow		6 176 230,69 EUR
Cash Inflow		5 797 027,47 EUR
End of Period	2,7 %	5 797 027,47 EUR
Required Reserve Amount	2,7 %	5 797 027,47 EUR

Liquidity Balance

Beginning of Period	2,1 %	4 552 577,52 EUR
Cash Outflow		4 552 577,52 EUR
Cash Inflow		4 291 523,28 EUR
End of Period	2,0 %	4 291 523,28 EUR
Required Reserve Amount	2,0 %	4 291 523,28 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

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4. Performance Data



Reporting Date	27.03.2015				
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Asset Balance

Beginning of Period	214 576 164,11	EUR
End of Period	201 771 015,04	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	182 564 147,16	90,48 %	20 472
1-29 days past due	14 948 981,21	7,41 %	1 497
		0,00 %	
Delinquent Receivables:			
30-59 days past due	2 955 085,42	1,46 %	274
60-89 days past due	653 436,36	0,32 %	48
90-119 days past due	221 578,23	0,11 %	21
120-149 days past due	243 731,44	0,12 %	15
150-179 days past due	184 055,22	0,09 %	14
Total Performing and Delinquent	201 771 015	100,00 %	22 341

Current Period Defaults	144 210,37	17
Cumulative Defaults	2 917 071,92	291
Current Period Recoveries	116 661,37	
Cumulative Recoveries	1 991 819,19	

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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	214 521 164,11 EUR	140 221 164,11 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	24 447 087,75 EUR				
Amortisation	12 805 149,07 EUR				
Redemption per Class	12 805 149,07 EUR	12 805 149,07 EUR	- EUR	- EUR	- EUR
Redemption per Note		2 916,89 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	201 716 015,04 EUR	127 416 015,04 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		63,17 %	24,19 %	12,64 %	0,03 %
Current Pool Factor		0,29	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	28				
Principal Outstanding per Note Beginning of Period		31 941,04 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		2 916,89 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		29 024,15 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		21,35 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	151 688,31	93 714,48 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		21,35 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)	46,36 %	22,20 %	9,53 %
Current CE (excl. Excess Spread)	41,84 %	17,67 %	5,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.03.2015
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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					
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	Baa1	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	A 1	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.	

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7.a Original Portfolio Principal Balance

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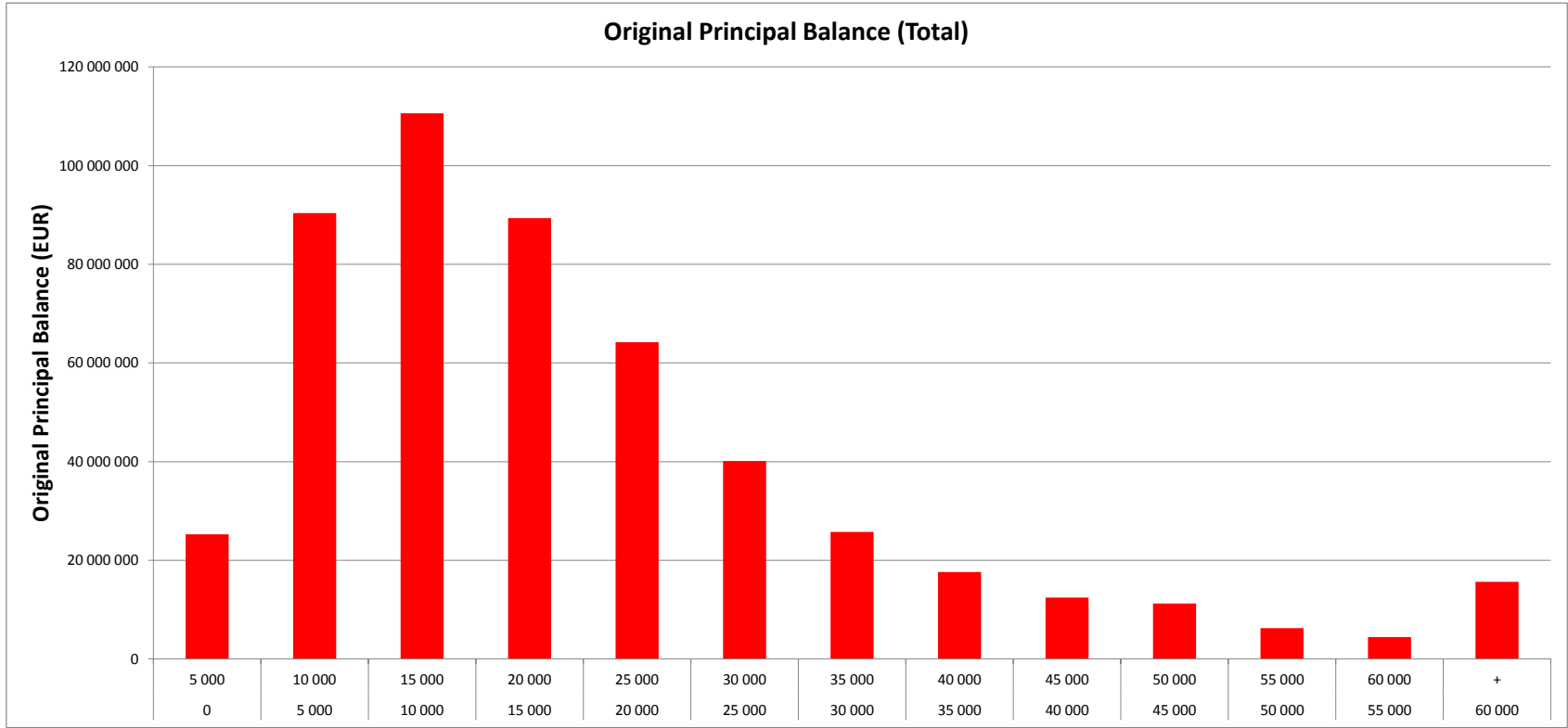
Average amount - all: 12 666

	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
Original balance	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 %		

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



Reporting Date	27.03.2015				
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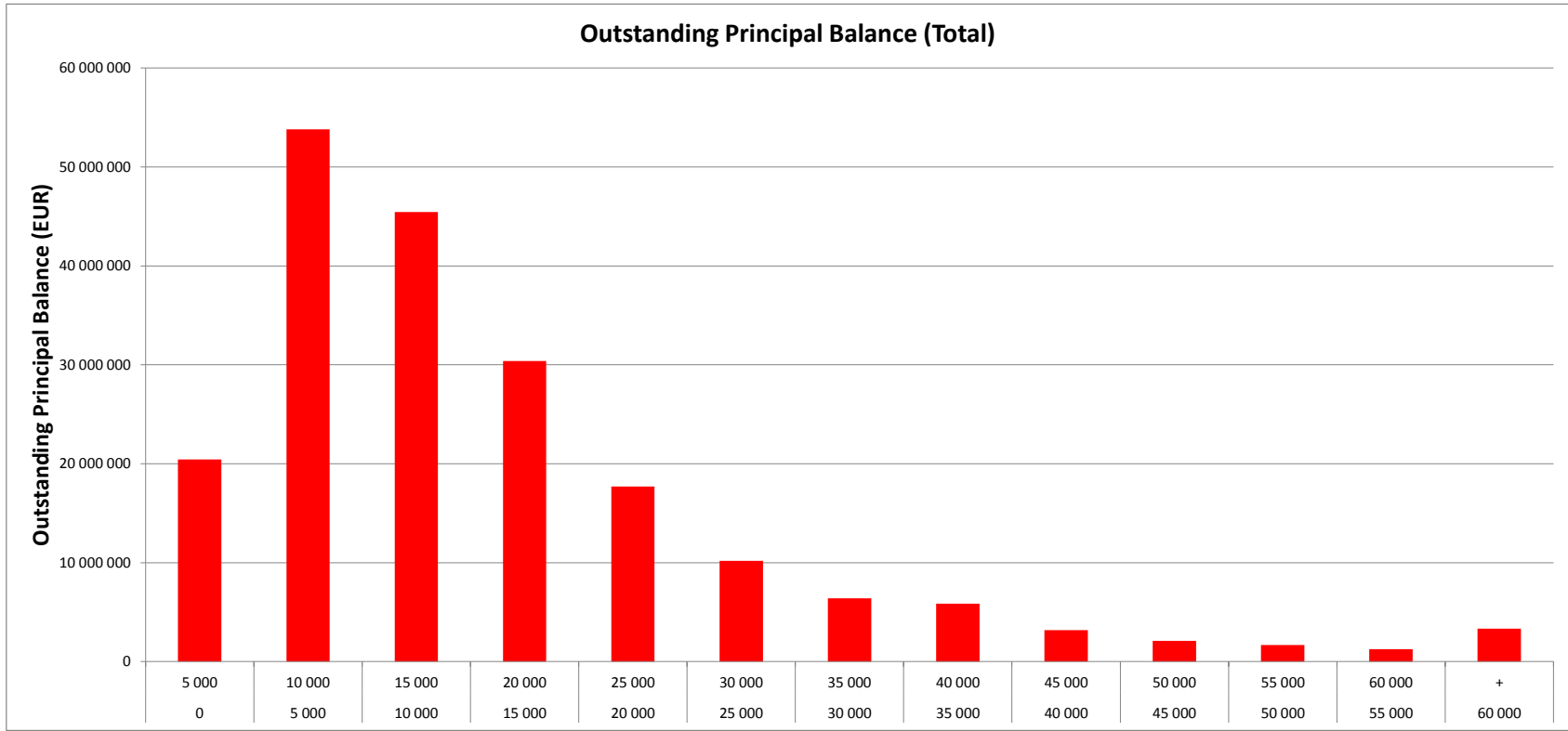
Average amount - all: 9 031

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	7 754	20 442 523	10,13 %	17,7	28,7
	5 000	10 000	7 341	53 803 823	26,67 %	28,9	26,9
	10 000	15 000	3 733	45 440 819	22,52 %	33,0	25,5
	15 000	20 000	1 769	30 381 901	15,06 %	33,7	25,0
	20 000	25 000	800	17 692 495	8,77 %	34,4	24,5
	25 000	30 000	374	10 190 349	5,05 %	33,6	24,9
	30 000	35 000	197	6 395 929	3,17 %	34,4	25,0
	35 000	40 000	157	5 856 924	2,90 %	33,1	25,7
	40 000	45 000	75	3 180 293	1,58 %	34,3	25,2
	45 000	50 000	44	2 107 620	1,04 %	31,8	27,3
	50 000	55 000	32	1 674 582	0,83 %	36,7	22,5
	55 000	60 000	22	1 262 443	0,63 %	31,6	26,2
	60 000	+	43	3 341 316	1,66 %	33,3	24,9
Total			22 341	201 771 015	100,0 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	27.03.2015	
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Interest Period	from 25.02.2015	to 25.03.2015 = 28 days



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9.a Geographical Distribution



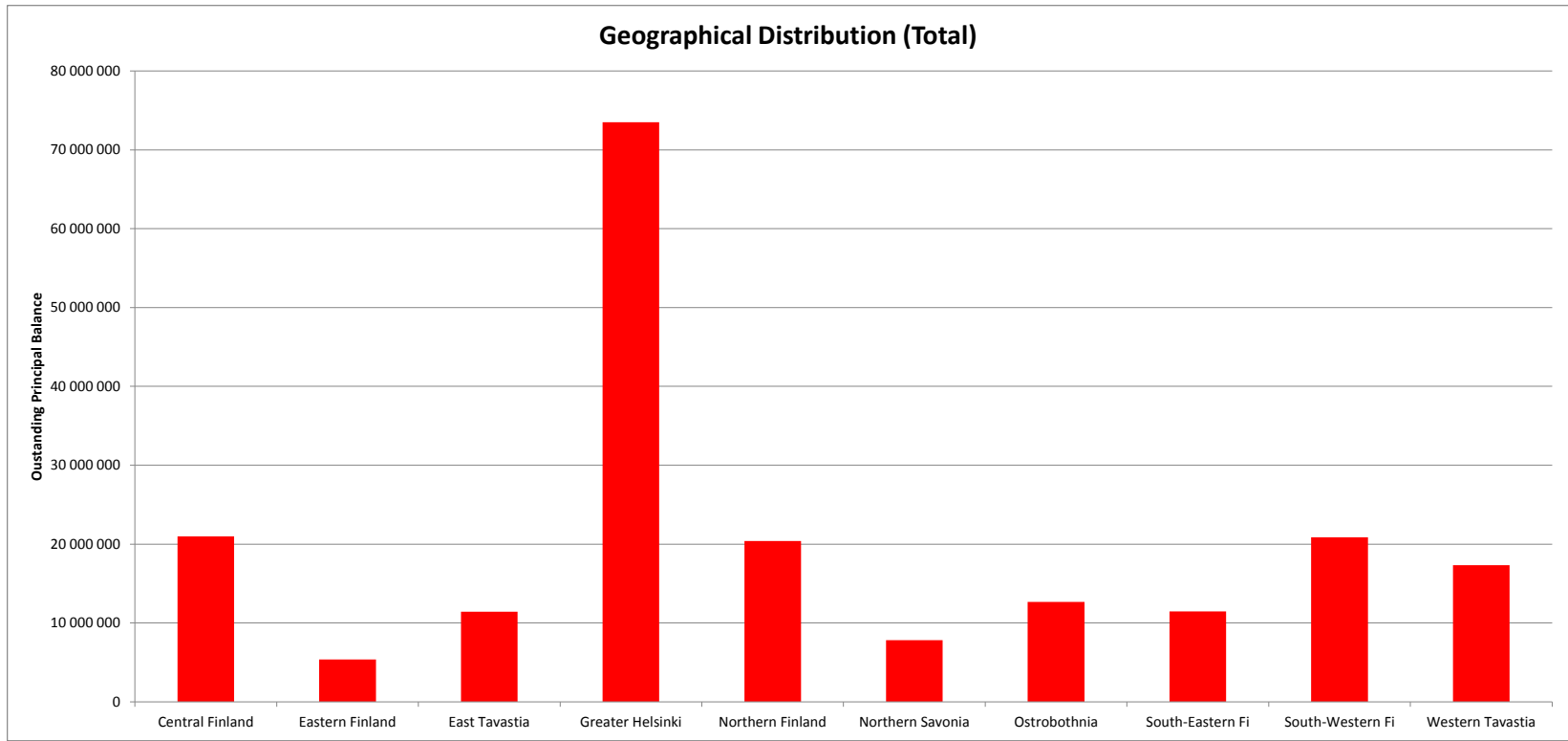
Reporting Date	27.03.2015	
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Period No	17	
Monthly Period	Feb 2015	
Interest Period	from	25.02.2015 to 25.03.2015 = 28 days

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to mat	WA seasoning
Central Finland	2 394	20 985 001	10,40 %	30,4	26,0
Eastern Finland	639	5 368 978	2,66 %	31,0	25,6
East Tavastia	1 280	11 433 237	5,67 %	30,6	26,2
Greater Helsinki	7 772	73 502 455	36,43 %	30,8	25,9
Northern Finland	2 210	20 380 750	10,10 %	31,2	26,2
Northern Savonia	893	7 824 520	3,88 %	30,4	25,9
Ostrobothnia	1 517	12 646 153	6,27 %	29,6	26,2
South-Eastern Fi	1 286	11 472 826	5,69 %	30,9	25,9
South-Western Fi	2 388	20 837 884	10,33 %	30,7	26,1
Western Tavastia	1 962	17 319 211	8,58 %	30,9	25,8
Total	22 341	201 771 015	100 %		

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9.b Geographical Distribution Graph

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10.a Interest Rate



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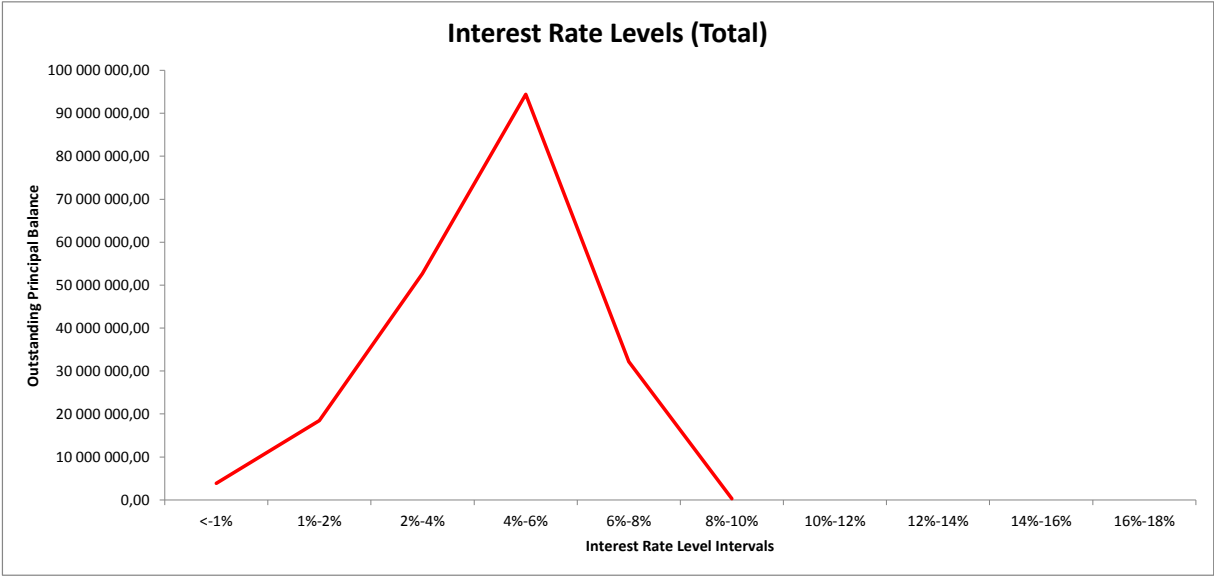
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	694	3 823 240	1,89 %	26,2	24,1
1 %	2 %	2356	18 469 304	9,15 %	29,5	24,6
2 %	4 %	4641	52 650 845	26,09 %	32,5	24,7
4 %	6 %	10 004	94 420 861	46,80 %	30,4	26,8
6 %	8 %	4 612	32 157 788	15,94 %	29,7	26,8
8 %	10 %	34	248 977	0,12 %	32,9	23,7
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		22 341	201 771 015	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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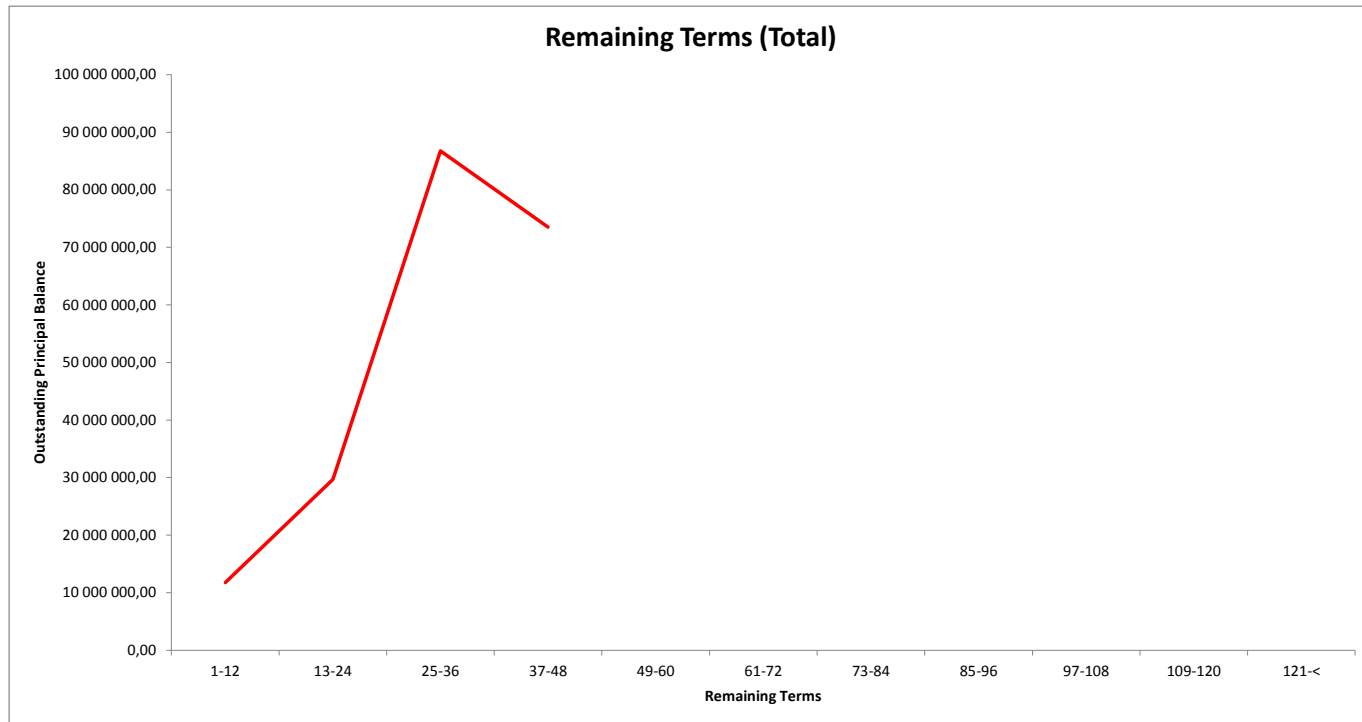
		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	56	53 529	0,03 %	0,0	35,7
	1			12	4 176	11 756 064	5,83 %	7,7	33,9
	13			24	4 898	29 702 646	14,72 %	18,5	30,6
	25			36	8 025	86 749 526	42,99 %	30,8	27,6
	37			48	5 186	73 509 250	36,43 %	39,2	20,9
	49			60					
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121								
	Total				22 341		201 771 015	100 %	

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11.b Remaining Terms



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12.a Seasoning



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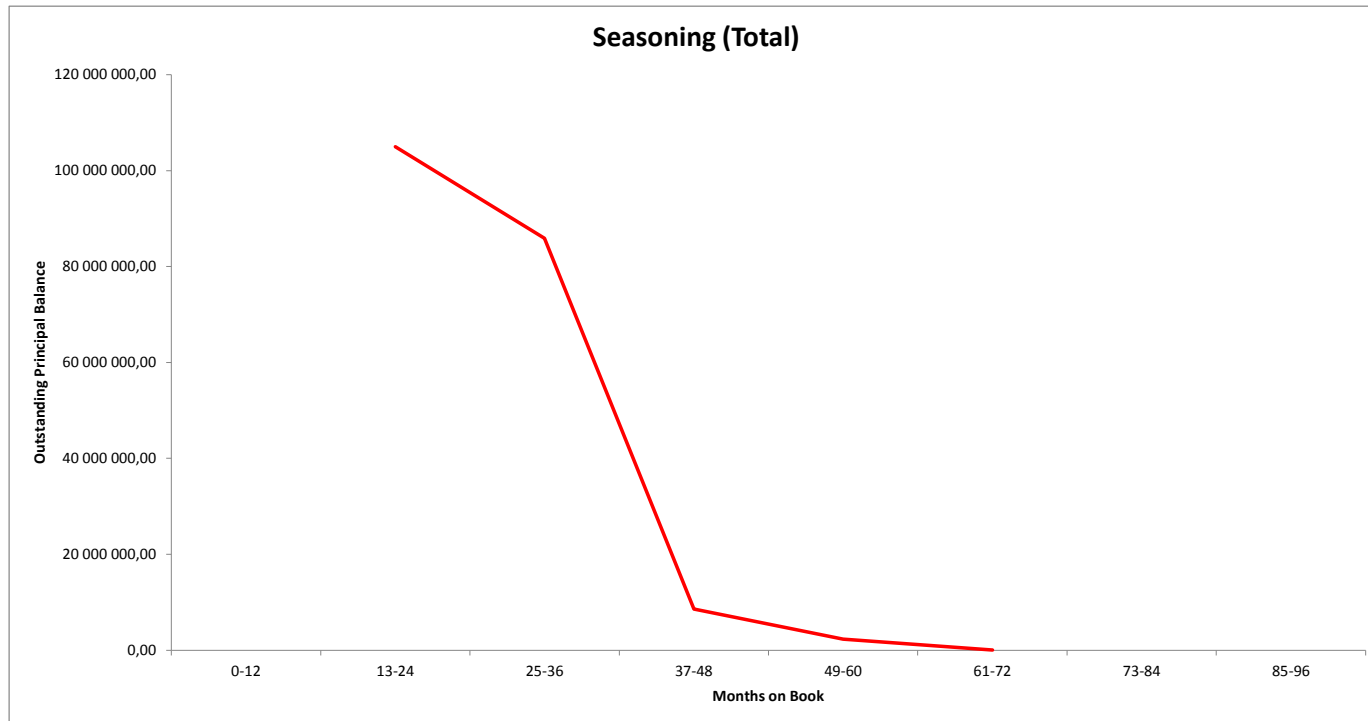
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	9 842	104 963 628	52,02 %	35,2	21,2
	25		36	10 778	85 867 747	42,56 %	27,1	29,5
	37		48	1 228	8 606 508	4,27 %	17,1	41,7
	49		60	482	2 298 699	1,14 %	7,1	54,1
	61		72	11	34 432	0,02 %	19,3	66,2
	73		84					
	85		96					
	Total			22 341	201 771 015	100 %		

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12.b Seasoning



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13.a Balloon loans



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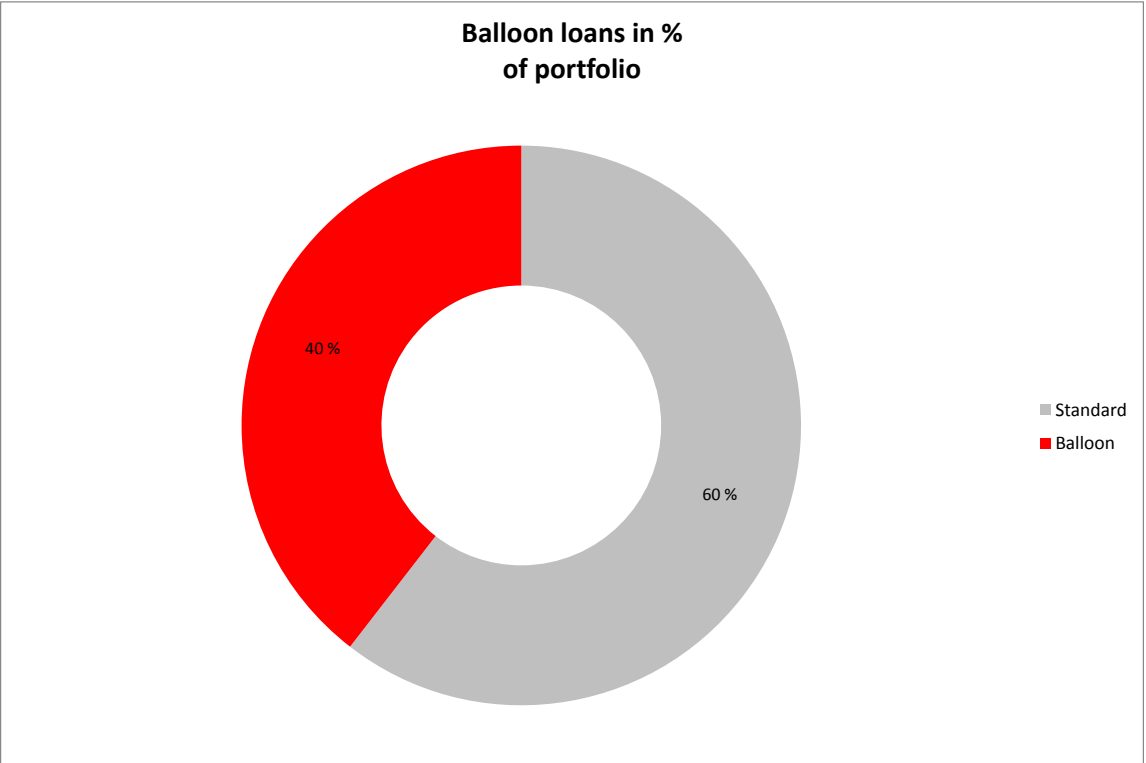
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	17 670		122 041 613	60,49 %	1 962	0,00 %	29,7	25,7
Balloon	4 671		79 729 402	39,51 %	31 658 522	39,71 %	32,2	26,3
Total	22 341		201 771 015	100 %	31 660 484	15,69 %		

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13.b Balloon loans



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14.a # loans per borrower



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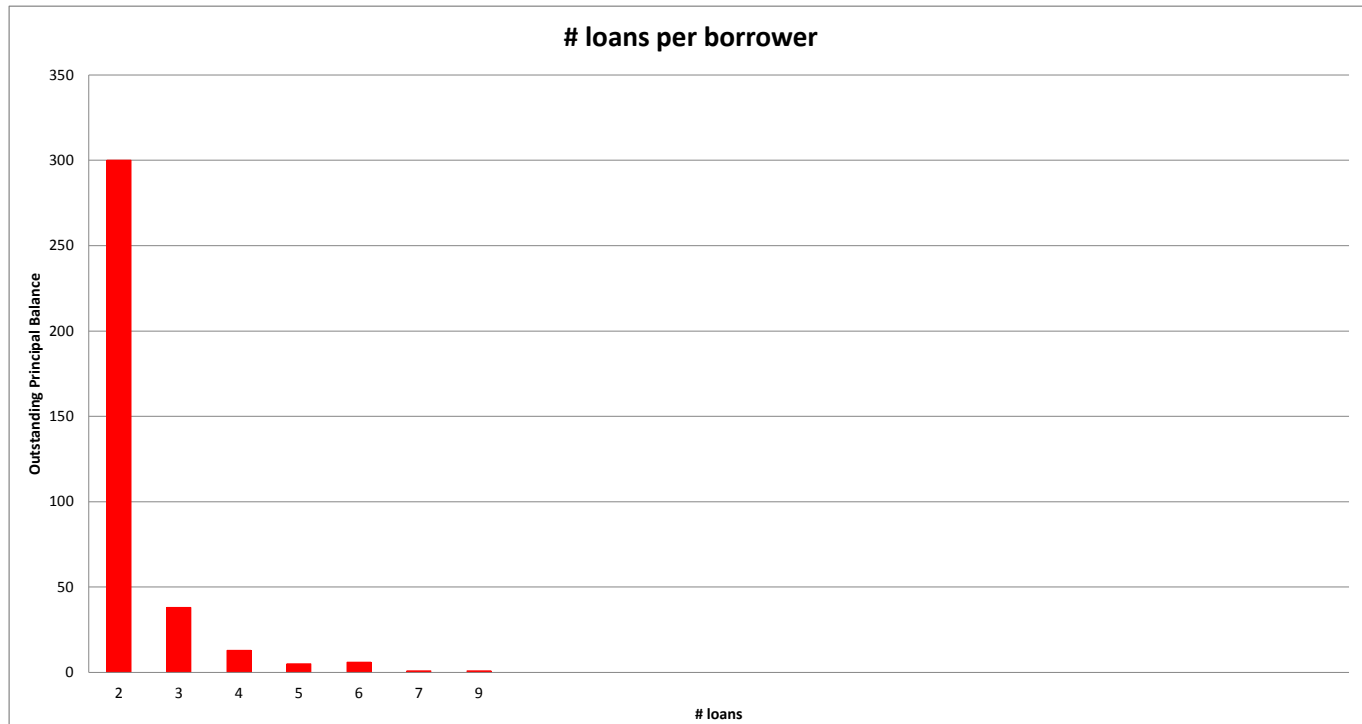
# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	21 498	192 315 447	95,31 %
	2	300	6 648 078	3,29 %
	3	38	1 491 026	0,74 %
	4	13	421 949	0,21 %
	5	5	279 758	0,14 %
	6	6	445 883	0,22 %
	7	1	59 840	0,03 %
	9	1	109 033	0,05 %
Total:	21 862	201 771 015	100,0 %	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	17				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	17	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	201 771 015	194 832 221	6 938 794	794 372	4,83 %	96,56 %
2	194 832 221	188 255 407	6 576 814	767 829	4,83 %	93,30 %
3	188 255 407	181 860 711	6 394 696	742 042	4,83 %	90,13 %
4	181 860 711	175 384 376	6 476 336	716 893	4,83 %	86,92 %
5	175 384 376	169 048 083	6 336 293	691 315	4,83 %	83,78 %
6	169 048 083	162 903 800	6 144 283	666 315	4,83 %	80,74 %
7	162 903 800	156 804 644	6 099 156	642 192	4,83 %	77,71 %
8	156 804 644	150 786 533	6 018 111	618 157	4,83 %	74,73 %
9	150 786 533	144 713 518	6 073 015	594 698	4,84 %	71,72 %
10	144 713 518	138 771 083	5 942 435	571 193	4,84 %	68,78 %
11	138 771 083	132 923 210	5 847 873	547 845	4,84 %	65,88 %
12	132 923 210	127 193 266	5 729 943	524 765	4,84 %	63,04 %
13	127 193 266	121 457 381	5 735 886	501 946	4,84 %	60,20 %
14	121 457 381	115 815 043	5 642 337	479 155	4,84 %	57,40 %
15	115 815 043	110 396 897	5 418 147	456 496	4,83 %	54,71 %
16	110 396 897	105 058 786	5 338 111	434 781	4,83 %	52,07 %
17	105 058 786	99 882 655	5 176 130	413 283	4,82 %	49,50 %
18	99 882 655	94 891 180	4 991 475	392 493	4,82 %	47,03 %
19	94 891 180	89 964 181	4 926 999	372 261	4,81 %	44,59 %
20	89 964 181	85 047 175	4 917 007	352 365	4,80 %	42,15 %

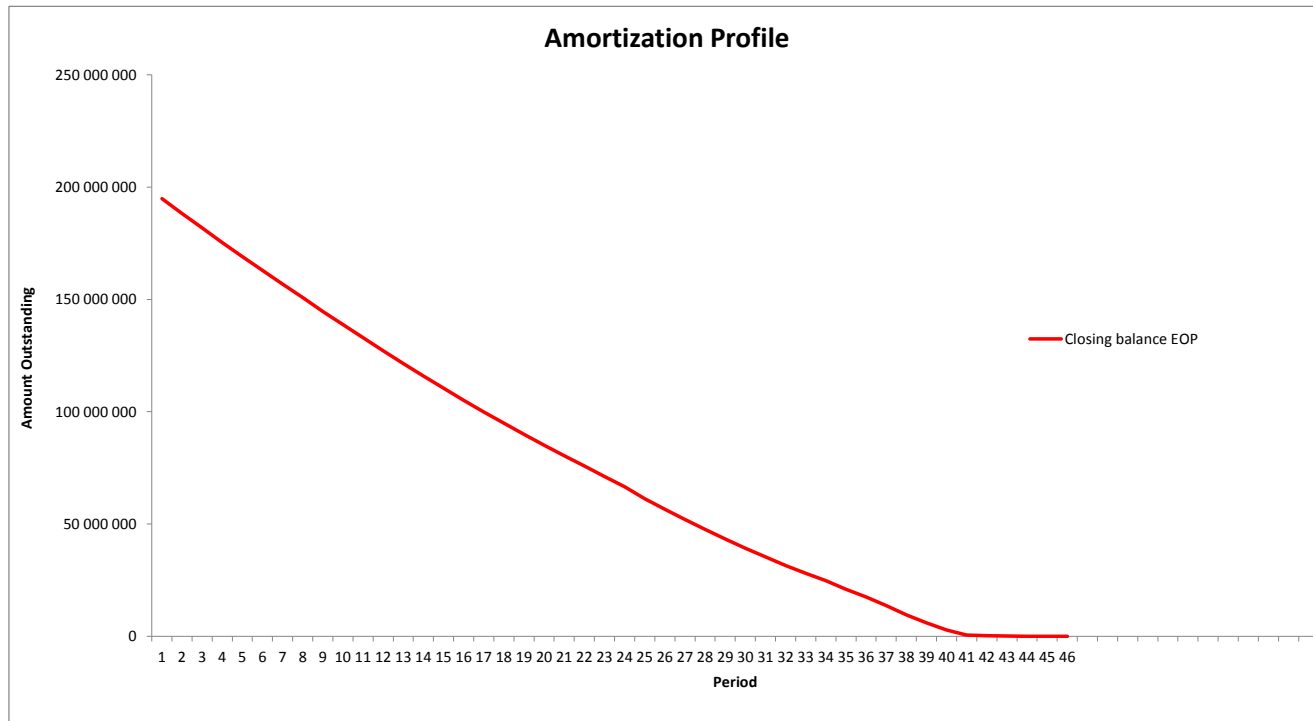
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	17				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27.03.2015			
Payment date	25.03.2015			
Period No	17			
Monthly Period	Feb 2015			
Interest Period	from	25.02.2015	to	25.03.2015 = 28 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
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	
Total:	1 768	2 547	718 537	23 127 543	

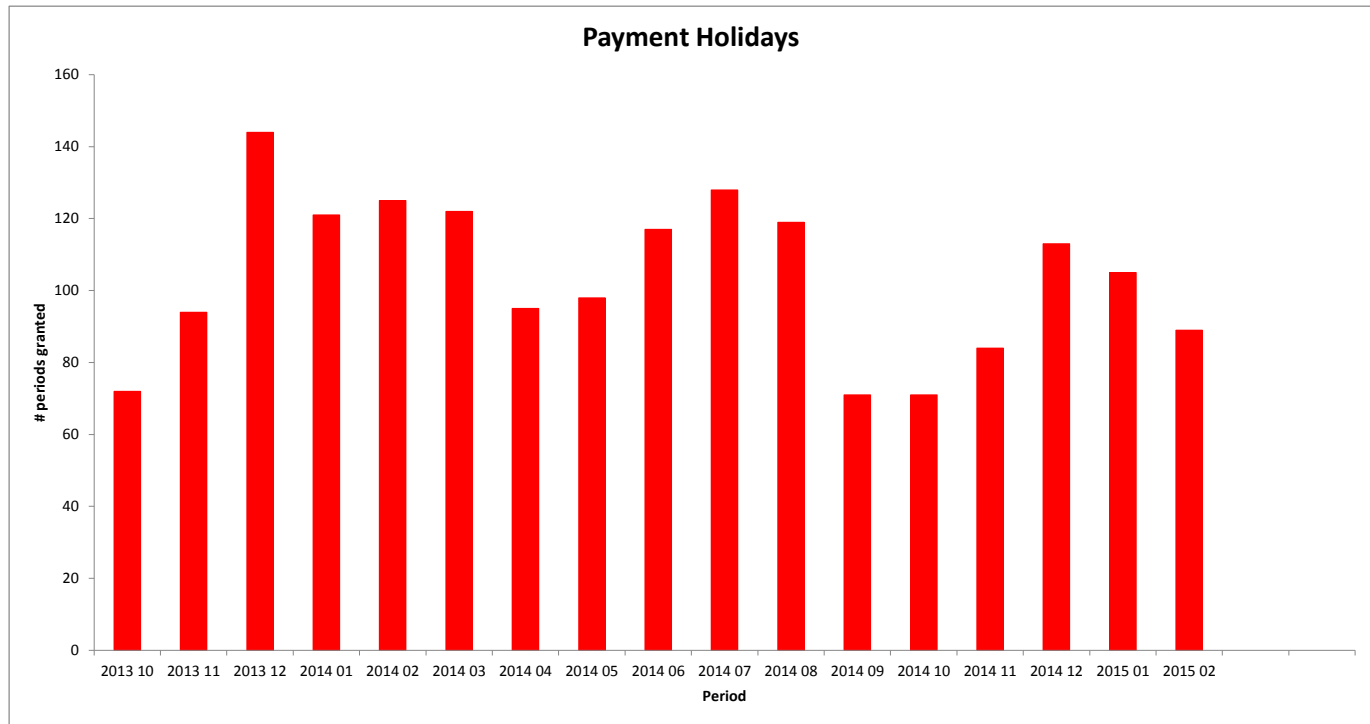
Santander Consumer Finance Oy
 Hermannin Rantatie 10
 Helsinki 00580
 Y-tunnus 2076455-0

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	17				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.a Downpayment



Reporting Date 27.03.2015
Payment date 25.03.2015
Period No 17
Monthly Period Feb 2015
Interest Period from 25.02.2015 to 25.03.2015 = 28 days

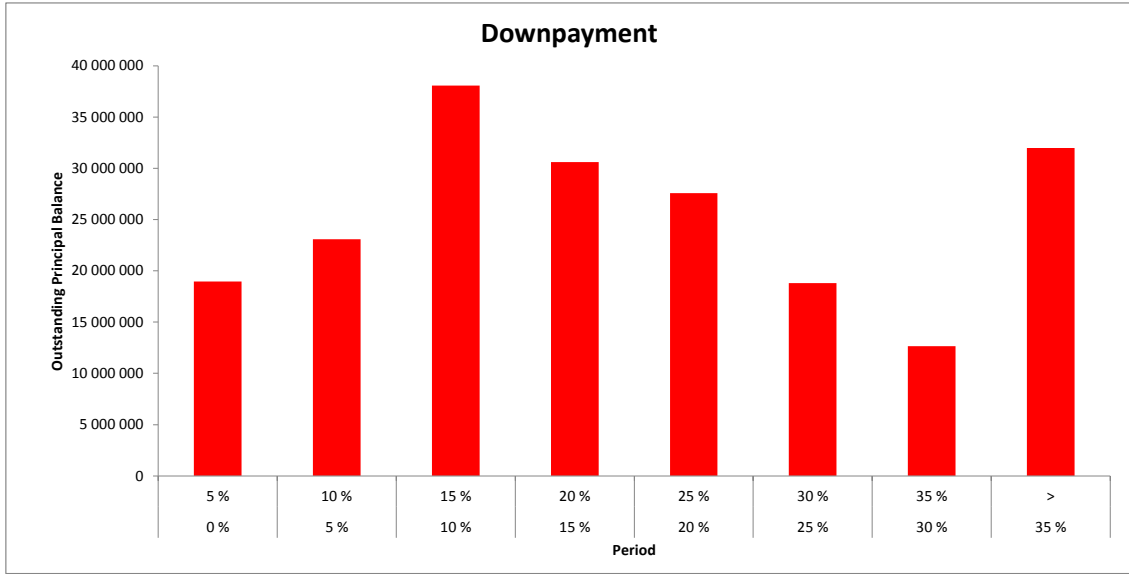
TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
Downpayment %	0 %	5 %	1 563	18 959 617	9,4 %	34,6	24,3
	5 %	10 %	1 993	23 090 181	11,4 %	33,5	25,2
	10 %	15 %	3 694	38 075 950	18,9 %	32,0	25,9
	15 %	20 %	3 083	30 612 755	15,2 %	30,8	26,5
	20 %	25 %	3 077	27 579 985	13,7 %	29,7	26,6
	25 %	30 %	2 047	18 803 346	9,3 %	29,8	26,2
	30 %	35 %	1 539	12 656 230	6,3 %	28,8	26,8
	35 % >		5 345	31 992 951	15,9 %	26,8	26,0
Total			22 341	201 771 015	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	27.03.2015					
Payment date	25.03.2015					
Period No	17					
Monthly Period	Feb 2015					
Interest Period	from	25.02.2015	to	25.03.2015	=	28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



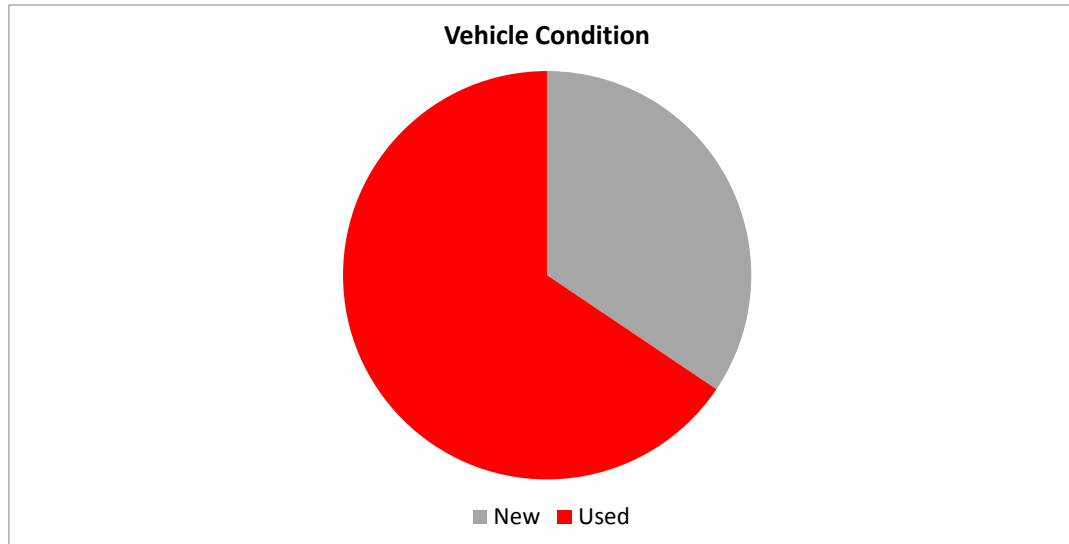
Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	17	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 747	69 470 867	34,4 %	30,8	25,9
	Used	16 594	132 300 148	65,6 %	30,6	26,0
	Total	22 341	201 771 015	100 %		

18.b Vehicle Condition



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	17				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.a Borrower Type



Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	17
Monthly Period	Feb 2015
Interest Period	from 25.02.2015 to 25.03.2015 = 28 days

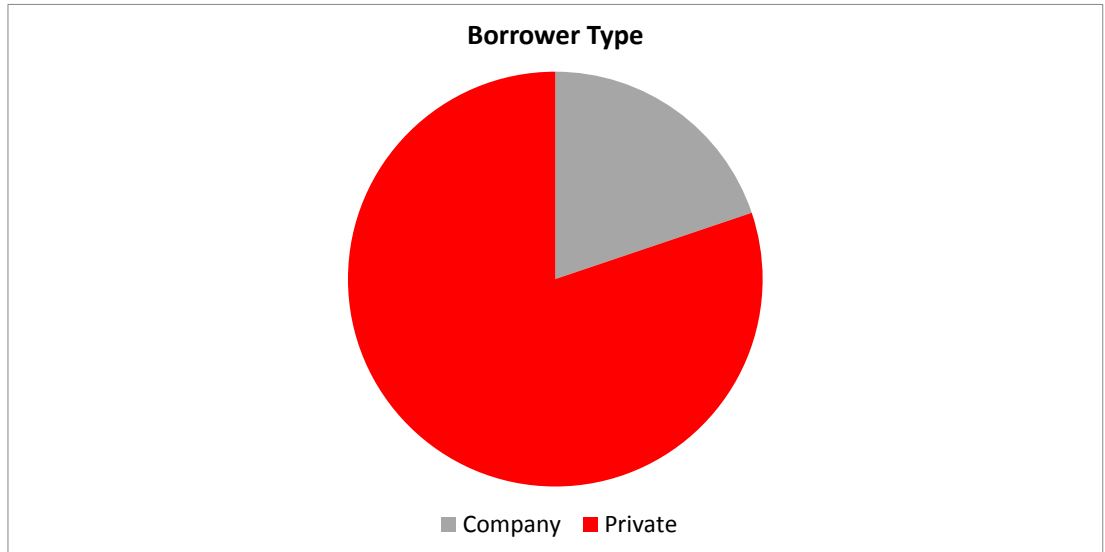
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 336	39 990 121	19,8 %	28,4	26,8
	Private	19 005	161 780 894	80,2 %	31,3	25,7
	Total	22 341	201 771 015	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



Reporting Date			27.03.2015		
Payment date			25.03.2015		
Period No			17		
Monthly Period			Feb 2015		
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.a Vehicle type



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	17				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days

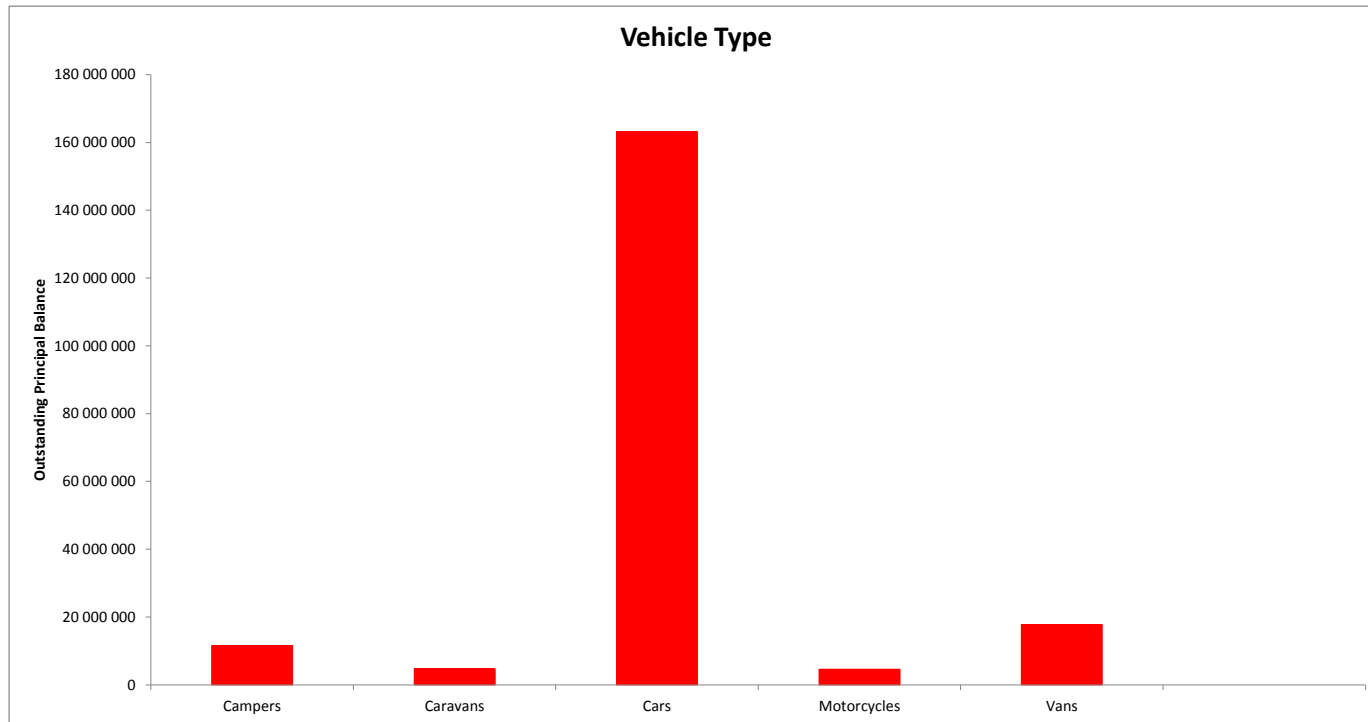
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		643	11 592 387	5,75 %	28,8	30,41
Caravans		512	4 721 689	2,34 %	28,5	30,51
Cars		18 219	163 218 174	80,89 %	31,3	25,18
Motorcycles		920	4 535 179	2,25 %	28,6	28,42
Vans		2 047	17 703 588	8,77 %	27,0	28,40
		22 341	201 771 015	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	17				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	17	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

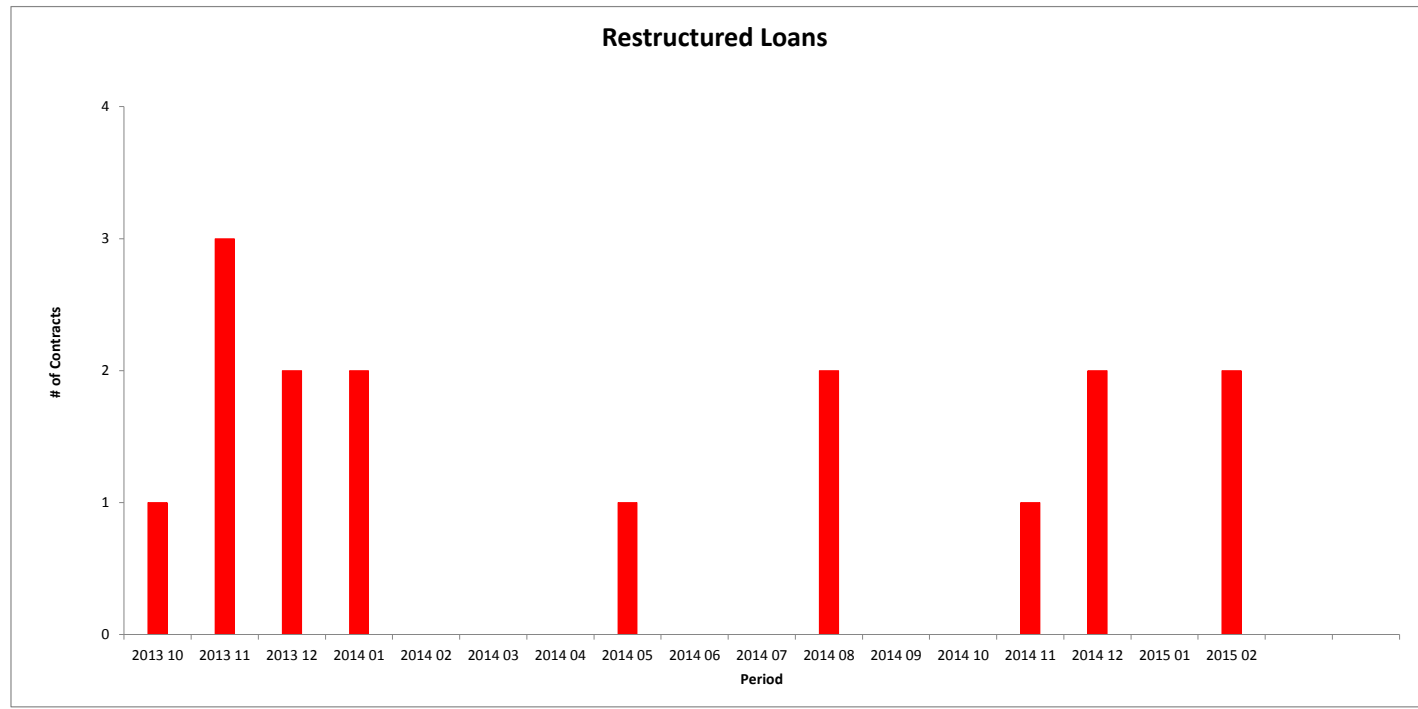
TOTAL		
Period	No	Outstanding balance
2013 10	1	6 896
2013 11	3	22 012
2013 12	2	11 089
2014 01	2	11 629
2014 02	0	0
2014 03	0	0
2014 04	0	0
2014 05	1	83
2014 06	0	0
2014 07	0	0
2014 08	2	41 336
2014 09	0	0
2014 10	0	0
2014 11	1	32 348
2014 12	2	24 783
2015 01	0	0
2015 02	2	9 745
	16	159 920

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	17				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.03.2015					
Payment date	25.03.2015					
Period No	17					
Monthly Period	from	Feb 2015	to	25.03.2015	=	28 days
Interest Period	from	25.02.2015	to	25.03.2015	=	28 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 %

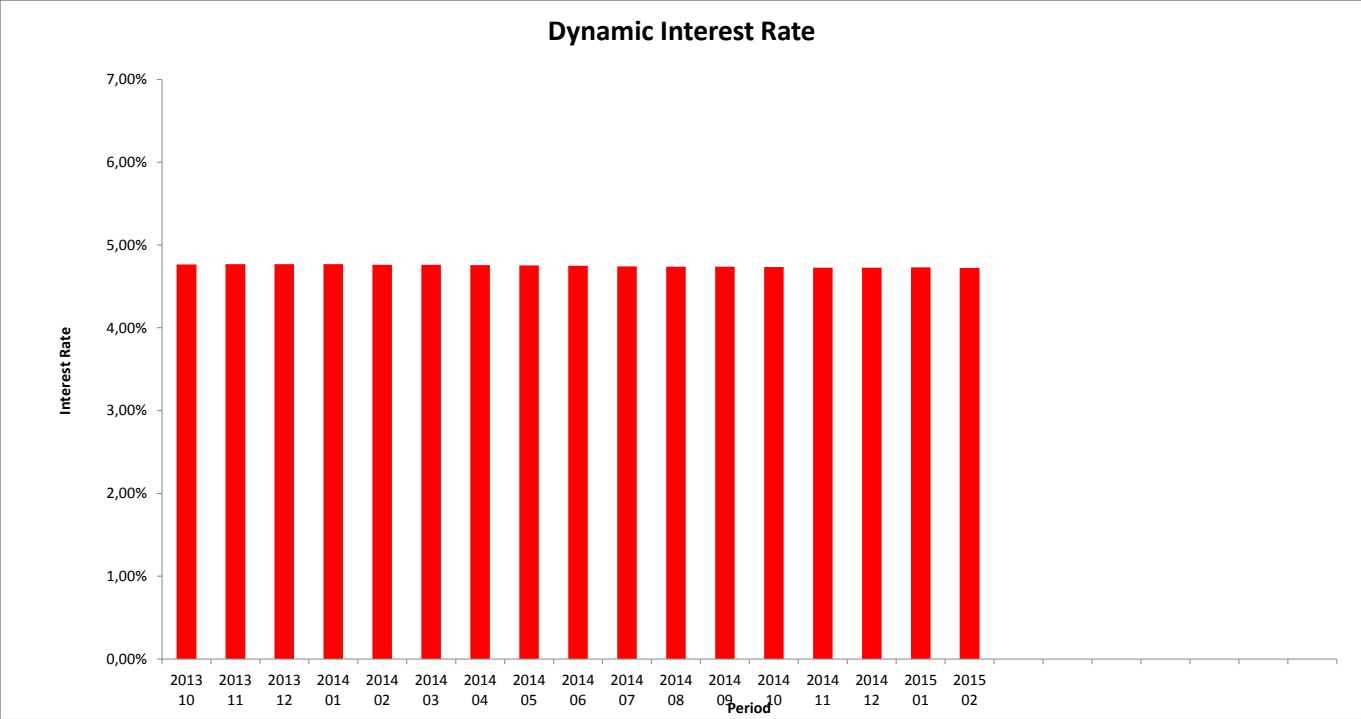
Interest rate evolution

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	17				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.a Dynamic Pre-Payments



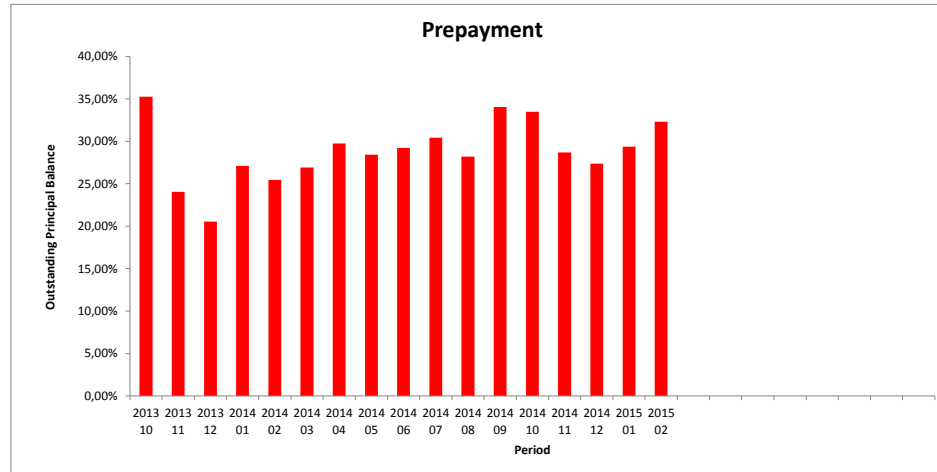
Reporting Date	27.03.2015		
Payment date	25.03.2015		
Period No	17		
Monthly Period	from	Feb 2015	to
Interest Period	from	25.02.2015	to
		25.03.2015	=
			28 days

	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 %

23.b Dynamic Pre-Payments



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	17				
Monthly Period	Feb 2015				
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	17	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015 to 25.03.2015 = 28 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																		
	4																		
	5																		
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	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	17	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	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	309 119	38															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 1		
			Recoveries	Cum. Recoveries	Loss
2013 4	17 208	4	0	16 376	831
2014 1	560 879	50	0	416 939	143 940
2014 2	770 550	74	0	632 353	138 198
2014 3	575 754	56	14 934	401 094	174 660
2014 4	683 563	69	126 205	459 480	224 083
2015 1	309 119	38	65 577	65 577	243 542

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	17
Monthly Period	Feb 2015
Interest Period	from 25.02.2015 to 25.03.2015 = 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	13 823 168,75	EUR
Senior Expenses	-	1 208,33	EUR
Servicing Fee	-	104 616,42	EUR
Interest on Loan to Issuer	-	912 194,93	EUR
Principal on Loan to Issuer	-	12 805 149,07	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	24 447 087,75	EUR
Senior Expenses	-	1 000,00	EUR
Interest Class A	-	93 714,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 291 523,28	EUR
Principal Payments on Class A	-	12 805 149,07	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	5 797 027,47	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	26 830,96	EUR
Principal Issuer Subordinated Loan	-	640 257,45	EUR
Payment to Purchaser	-	733 566,51	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	733 566,51	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	250,08	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	733 316,43	EUR

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

27. Transaction Costs



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	17	
Monthly Period	Feb 2015	
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 208,33 EUR			
Interest accrued for the Period	151 733,00 EUR	93 714,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	4 293 640,00 EUR	3 274 180,00 EUR	644 318,00 EUR	375 142,00 EUR
Interest Payments	151 733,00 EUR	93 714,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	4 293 640,00 EUR	3 274 180,00 EUR	644 318,00 EUR	375 142,00 EUR
Interest accrued on Subordinated Loan for the Period	26 830,96 EUR			
Cumulative Interest accrued on Subordinated Loan	575 699,95 EUR			
Interest Payments on Subordinated Loan	26 830,96 EUR			
Cumulative Interest Payments on Subordinated Loan	575 699,95 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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Reporting Date	27.03.2015
Payment date	25.03.2015
Period No	17
Monthly Period	Feb 2015
Interest Period	from 25.02.2015 to 25.03.2015 = 28 days