

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	27.08.2015				
Payment date	25.08.2015			Following payment dates:	25.09.2015
Period No	22				26.10.2015
Monthly Period	Jul 2015				
Interest Period	from 27.07.2015	to	25.08.2015	=	29 days

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**1. Portfolio Information**



Reporting Date	27.08.2015		
Payment date	25.08.2015		
Period No	22		
Monthly Period	Jul 2015		
Interest Period	from	27.07.2015	to 25.08.2015 = 29 days

	Current Period	Previous Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	152 056 326,23 EUR	163 704 309,24 EUR
Scheduled Loan Principal Repayments	5 344 704,63 EUR	5 468 902,04 EUR
Prepayments	5 590 632,29 EUR	6 064 541,26 EUR
Deemed Collections - Other	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>10 935 336,92 EUR</b>	<b>11 533 443,30 EUR</b>
New Defaulted Auto Loans in Period	97 714,84 EUR	114 539,71 EUR
<b>Closing Balance</b>	<b>141 023 274,47 EUR</b>	<b>152 056 326,23 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	853 793,67 EUR	869 999,67 EUR
Recoveries on loans in default	166 511,74 EUR	510 628,06 EUR
<b>Total Revenue Received in Period</b>	<b>1 020 305,41 EUR</b>	<b>1 380 627,73 EUR</b>
<b># Loans</b>		
At beginning of period	18 057 Loans	19 088 Loans
Paid in Full	996 Loans	1 013 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	16 Loans	18 Loans
<b>At end of period</b>	<b>17 045 Loans</b>	<b>18 057 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	27.08.2015				
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**Purchaser Available Distribution Amount**

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	11 955 642 EUR	12 914 071 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>11 955 642 EUR</b>	<b>12 914 071 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 860 250 EUR	12 830 796 EUR
b. Reserve Fund	7 602 816 EUR	8 185 215 EUR
c. Interest Earned by the Issuer	-65 EUR	-65 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>19 463 001 EUR</b>	<b>21 015 947 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27.08.2015
Payment date	25.08.2015
Period No	22
Monthly Period	Jul 2015
Interest Period	from 27.07.2015 to 25.08.2015 = 29 days

**Note Balance**

Beginning of Period	152 056 326,23 EUR
End of Period	141 023 274,47 EUR

**Reserve Fund**

	in %	
Beginning of Period	2,8 %	4 328 730,13 EUR
Cash Outflow		4 328 730,13 EUR
Cash Inflow		4 010 037,20 EUR
End of Period	2,6 %	4 010 037,20 EUR
Required Reserve Amount	2,6 %	4 010 037,20 EUR

**Liquidity Balance**

Beginning of Period	2,2 %	3 274 086,18 EUR
Cash Outflow		3 274 086,18 EUR
Cash Inflow		3 041 126,52 EUR
End of Period	2,0 %	3 041 126,52 EUR
Required Reserve Amount	2,0 %	3 041 126,52 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	27.08.2015			
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**Asset Balance**

Beginning of Period	152 056 326,23	EUR
End of Period	141 023 274,47	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	127 520 040,14	90,42 %	15 557
1-29 days past due	10 566 304,97	7,49 %	1 170
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	2 193 468,76	1,56 %	232
60-89 days past due	466 062,60	0,33 %	51
90-119 days past due	166 775,51	0,12 %	20
120-149 days past due	76 730,34	0,05 %	10
150-179 days past due	33 892,15	0,02 %	5
<b>Total Performing and Delinquent</b>	<b>141 023 274</b>	<b>100,00 %</b>	<b>17 045</b>

Current Period Defaults	97 714,84		16
Cumulative Defaults	3 965 232,50		392
Current Period Recoveries	166 511,74		
Cumulative Recoveries	3 230 185,98		

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**5. Outstanding Notes**



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**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class C
<b>General Note Information</b>					
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
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance	152 001 326,23 EUR	77 701 326,23 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	19 463 001,27 EUR				
Amortisation	11 033 051,76 EUR				
Redemption per Class	11 033 051,76 EUR	11 033 051,76 EUR	- EUR	- EUR	- EUR
Redemption per Note		2 513,22 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	140 968 274,47 EUR	66 668 274,47 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		47,29 %	34,62 %	18,09 %	0,04 %
Current Pool Factor		0,15	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	29				
Principal Outstanding per Note Beginning of Period		17 699,62 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		2 513,22 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		15 186,40 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		11,83 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	109 904,22	51 930,39 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		11,83 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)	63,11 %	28,53 %	10,40 %
Current CE (excl. Excess Spread)	57,71 %	23,13 %	5,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.08.2015  
Payment date 25.08.2015  
Period No 22  
Monthly Period Jul 2015  
Interest Period : 27.07.2015 to 25.08.2015 = 29 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			
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.	

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**7.a Original Portfolio Principal Balance**

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Average amount - all: 12 666

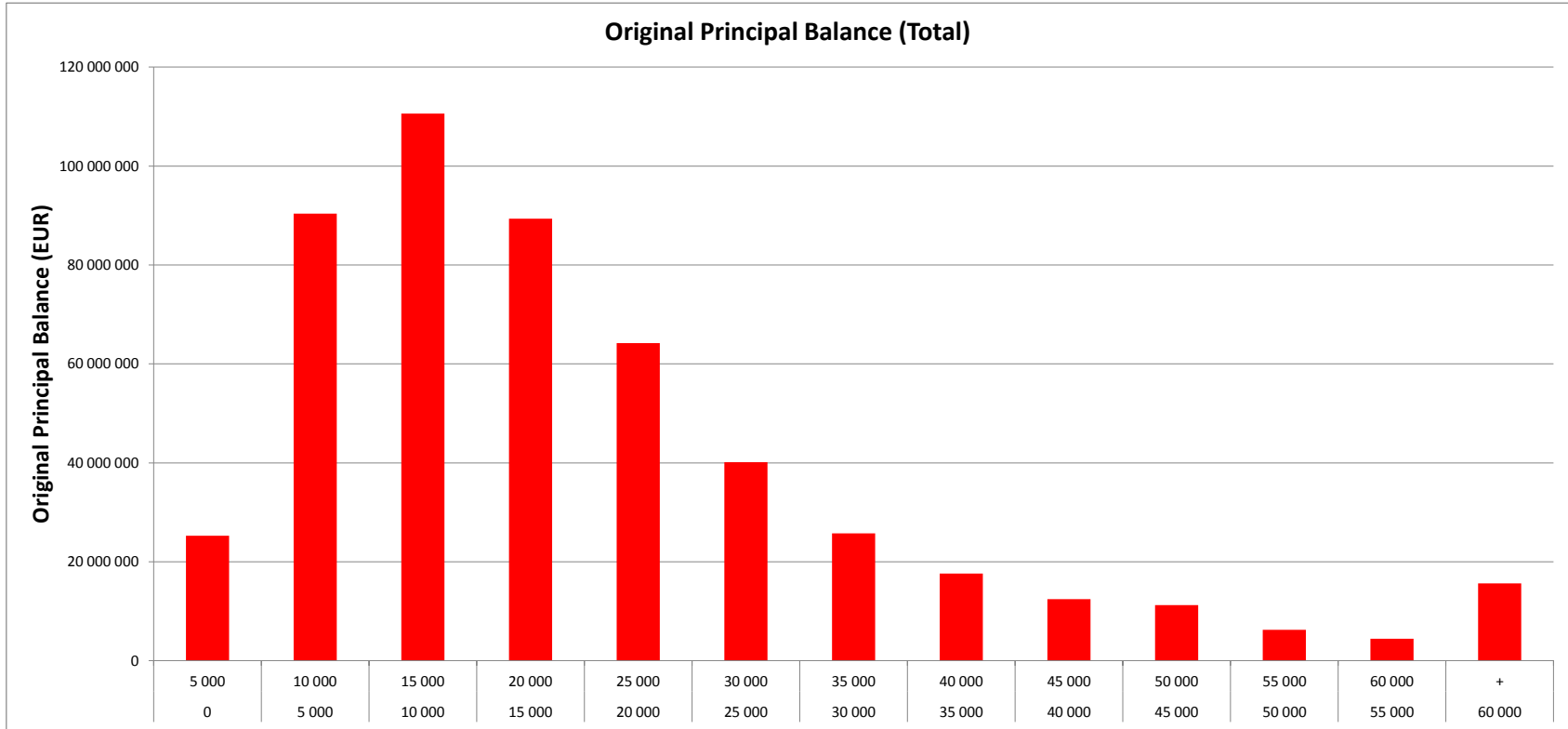
	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
Original balance	0	5 000	7 722	25 239 514	4,9 %	19,0	13,7
	5 000	10 000	12 105	90 402 977	17,6 %	33,1	12,1
	10 000	15 000	8 965	110 601 458	21,5 %	40,4	10,9
	15 000	20 000	5 180	89 340 707	17,4 %	43,5	10,1
	20 000	25 000	2 882	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**

Reporting Date	27.08.2015	
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Interest Period	from 27.07.2015	to 25.08.2015 = 29 days



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**8.a Outstanding Principal Balance**



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days

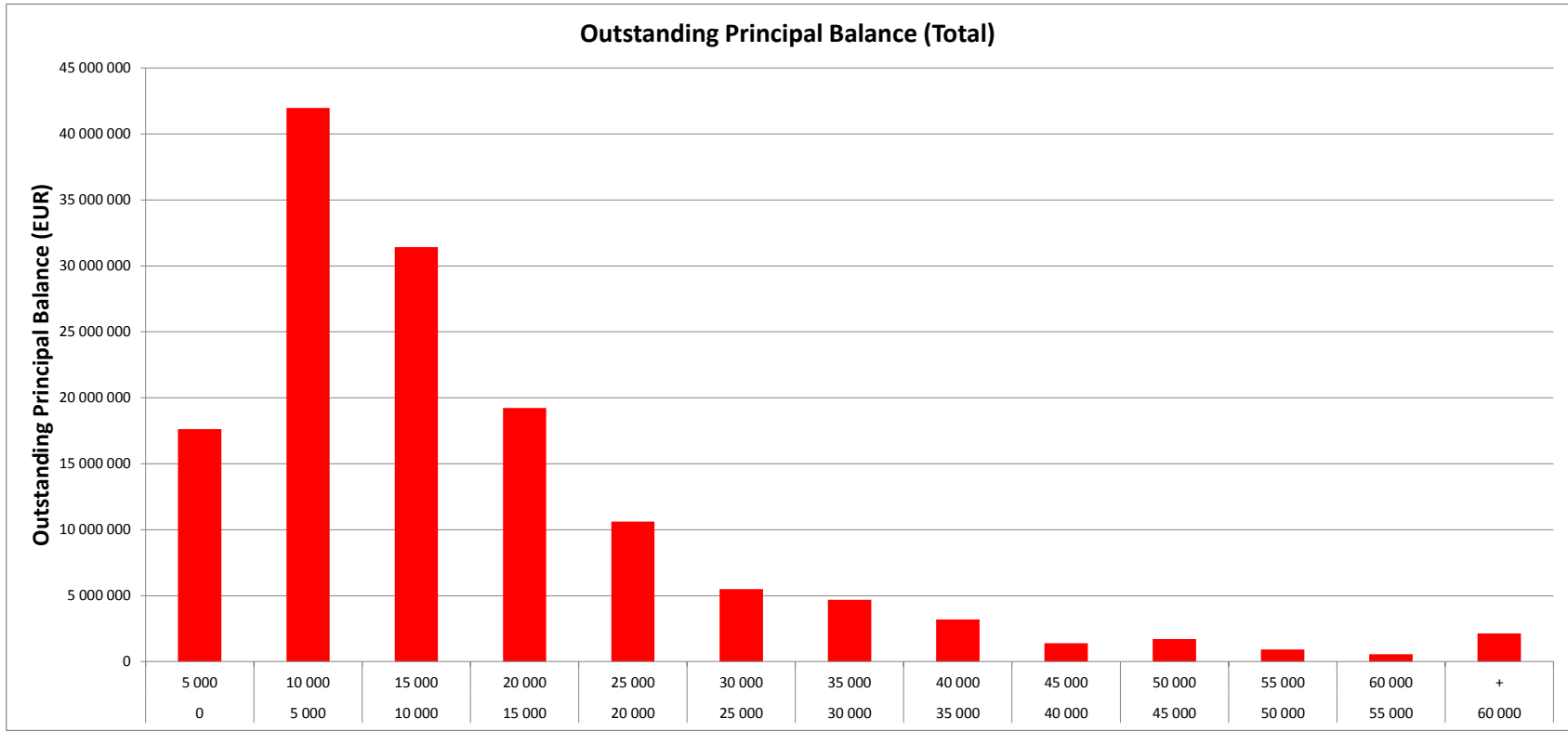
Average amount - all: 8 274

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6 515	17 635 413	12,51 %	16,9	32,9	
	5 000	10 000	5 797	41 979 674	29,77 %	26,4	31,2	
	10 000	15 000	2 579	31 420 927	22,28 %	28,8	29,9	
	15 000	20 000	1 117	19 234 820	13,64 %	29,7	29,4	
	20 000	25 000	478	10 622 025	7,53 %	29,7	29,3	
	25 000	30 000	202	5 494 767	3,90 %	29,5	29,7	
	30 000	35 000	146	4 695 790	3,33 %	30,4	29,4	
	35 000	40 000	86	3 191 159	2,26 %	28,8	31,3	
	40 000	45 000	33	1 394 979	0,99 %	26,7	32,4	
	45 000	50 000	36	1 705 857	1,21 %	32,3	27,7	
	50 000	55 000	18	933 359	0,66 %	28,3	28,8	
	55 000	60 000	10	569 283	0,40 %	27,6	30,4	
	60 000	+	28	2 145 222	1,52 %	28,5	30,3	
Total			17 045	141 023 274	100,0 %			

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**8.b Outstanding Principal Balance Graph**

Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	22	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days



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**9.a Geographical Distribution**



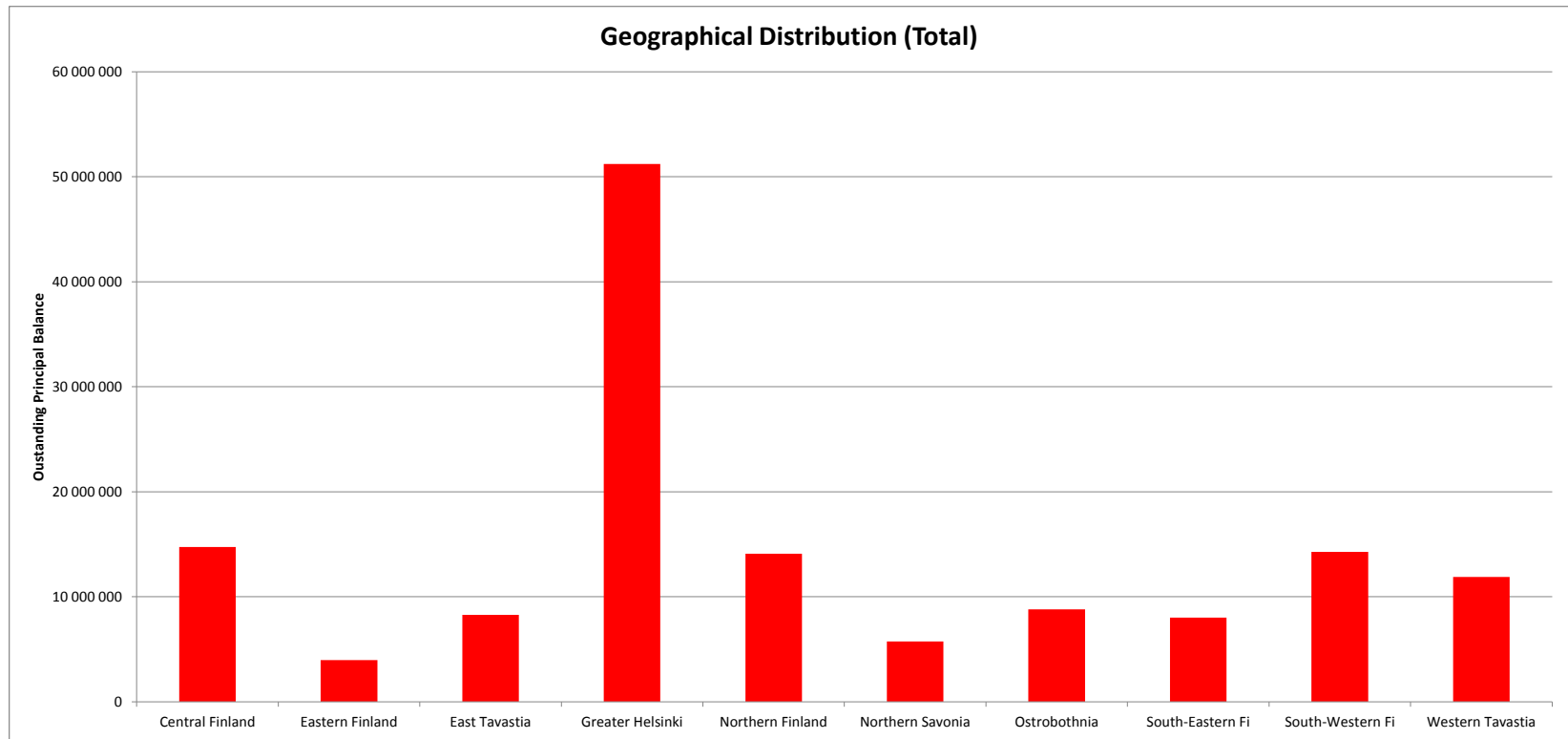
Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	22	
Monthly Period	Jul 2015	
Interest Period	from	27.07.2015 to 25.08.2015 = 29 days

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to mat	WA seasoning
Central Finland	1 843	14 744 141	10,46 %	26,6	30,7
Eastern Finland	498	3 971 671	2,82 %	27,2	30,3
East Tavastia	989	8 277 454	5,87 %	26,7	31,0
Greater Helsinki	5 899	51 232 277	36,33 %	26,9	30,5
Northern Finland	1 701	14 091 420	9,99 %	27,5	30,4
Northern Savonia	702	5 747 745	4,08 %	26,2	30,8
Ostrobothnia	1 144	8 802 844	6,24 %	26,1	30,6
South-Eastern Fi	1 010	8 006 085	5,68 %	27,2	30,2
South-Western Fi	1 793	14 275 741	10,12 %	27,0	30,6
Western Tavastia	1 466	11 873 897	8,42 %	27,0	30,5
Total	17 045	141 023 274	100 %		

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**9.b Geographical Distribution Graph**

Reporting Date	27.08.2015				
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**10.a Interest Rate**



Reporting Date	27.08.2015	
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Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

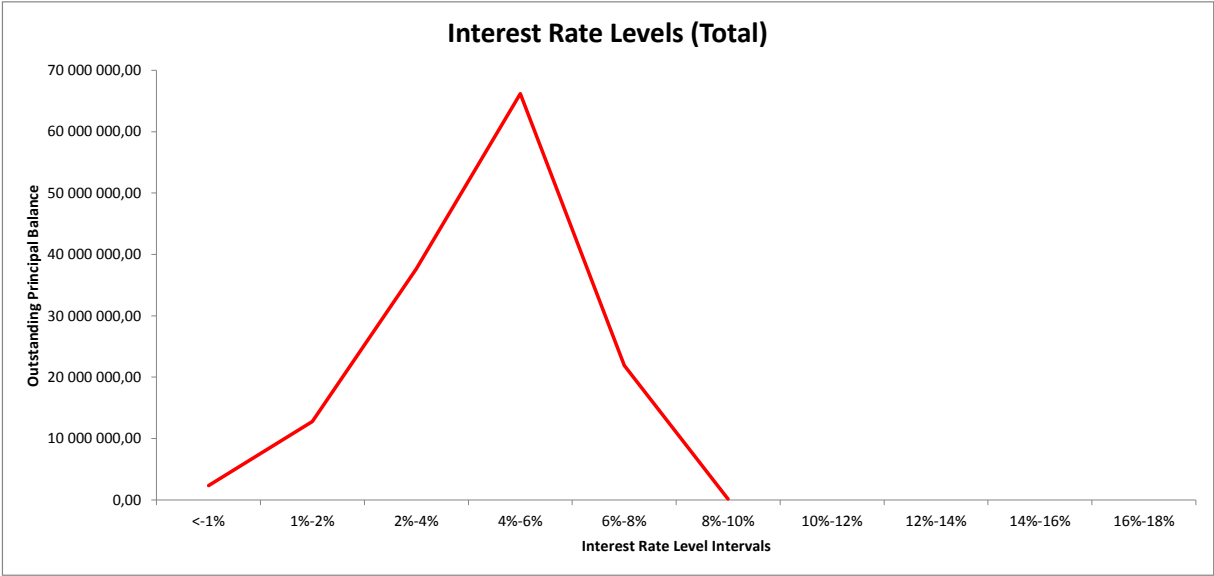
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	416	2 331 971	1,65 %	25,9	27,7
1 %	2 %	1834	12 786 655	9,07 %	26,1	29,4
2 %	4 %	3637	37 655 557	26,70 %	28,4	29,3
4 %	6 %	7 722	66 180 218	46,93 %	26,5	31,3
6 %	8 %	3 415	21 919 769	15,54 %	26,0	31,3
8 %	10 %	21	149 105	0,11 %	29,9	28,8
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		17 045	141 023 274	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	57	86 782	0,06 %	0,0	47,2
		1		12	4 017	11 962 775	8,48 %	8,3	35,8
		13		24	5 014	35 680 402	25,30 %	20,2	34,9
		25		36	7 784	91 062 273	64,57 %	31,7	28,3
		37		48	173	2 231 043	1,58 %	37,7	24,7
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121							
		Total			17 045		141 023 274	100 %	

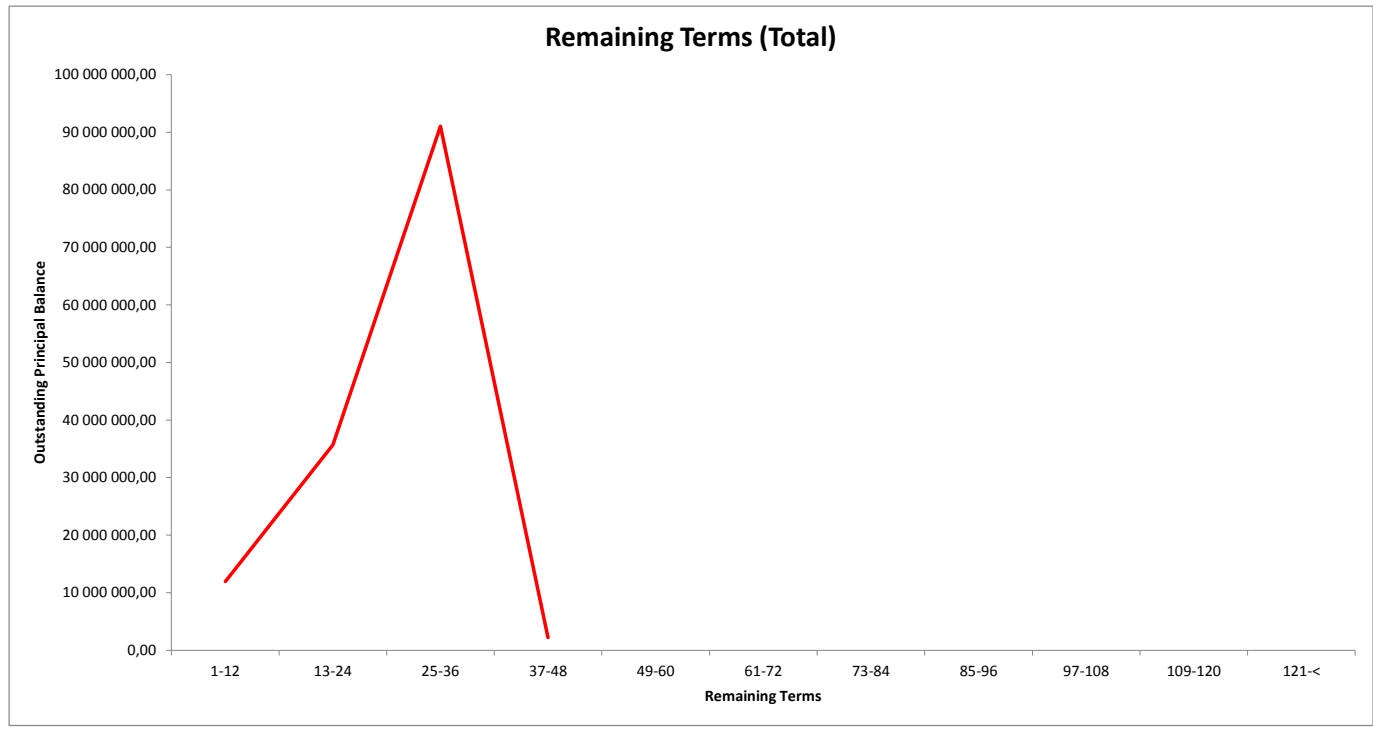


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**11.b Remaining Terms**



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**12.a Seasoning**



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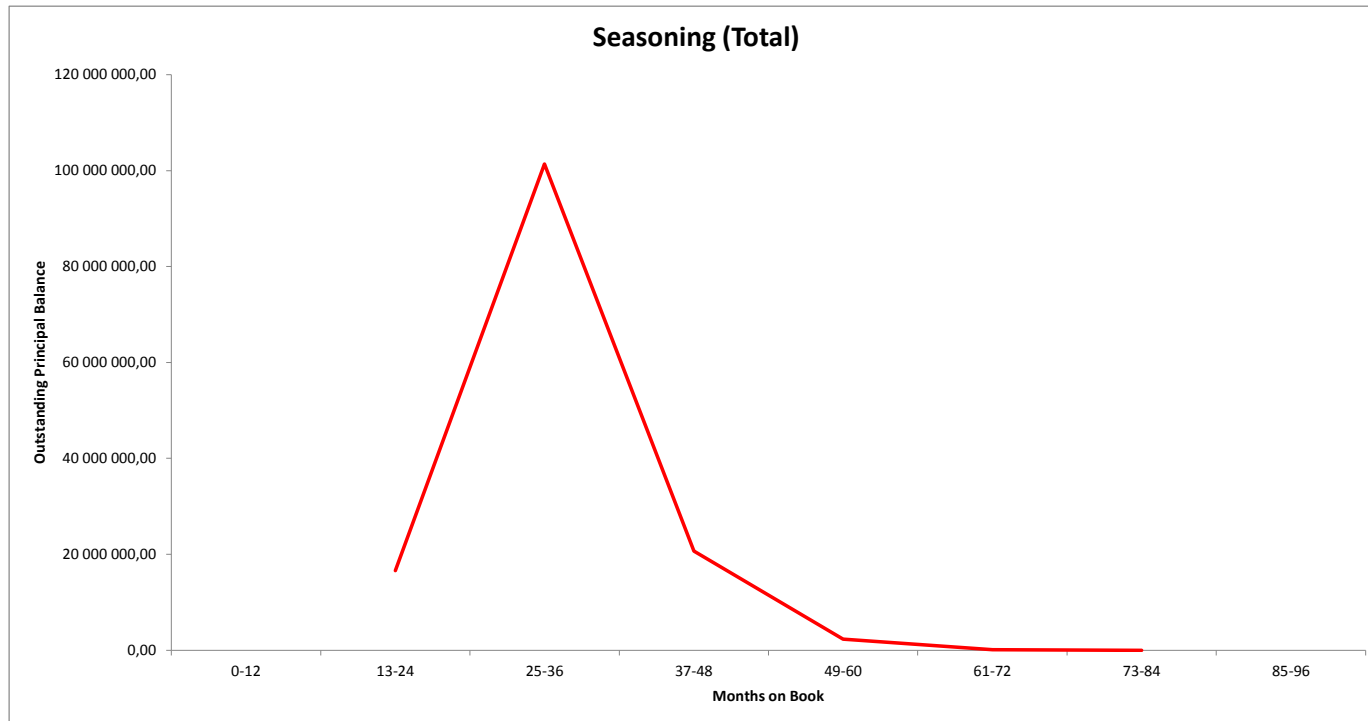
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
		1		12				
		13		24	1 650	11,76 %	32,7	23,9
		25		36	11 868	71,89 %	28,0	29,2
		37		48	3 032	14,66 %	18,8	39,9
		49		60	2 288 418	1,62 %	8,5	52,4
		61		72	87 993	0,06 %	11,8	62,4
		73		84	8 463	0,01 %	15,9	73,9
		85		96				
		Total			17 045	141 023 274	100 %	

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**12.b Seasoning**



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**13.a Balloon loans**



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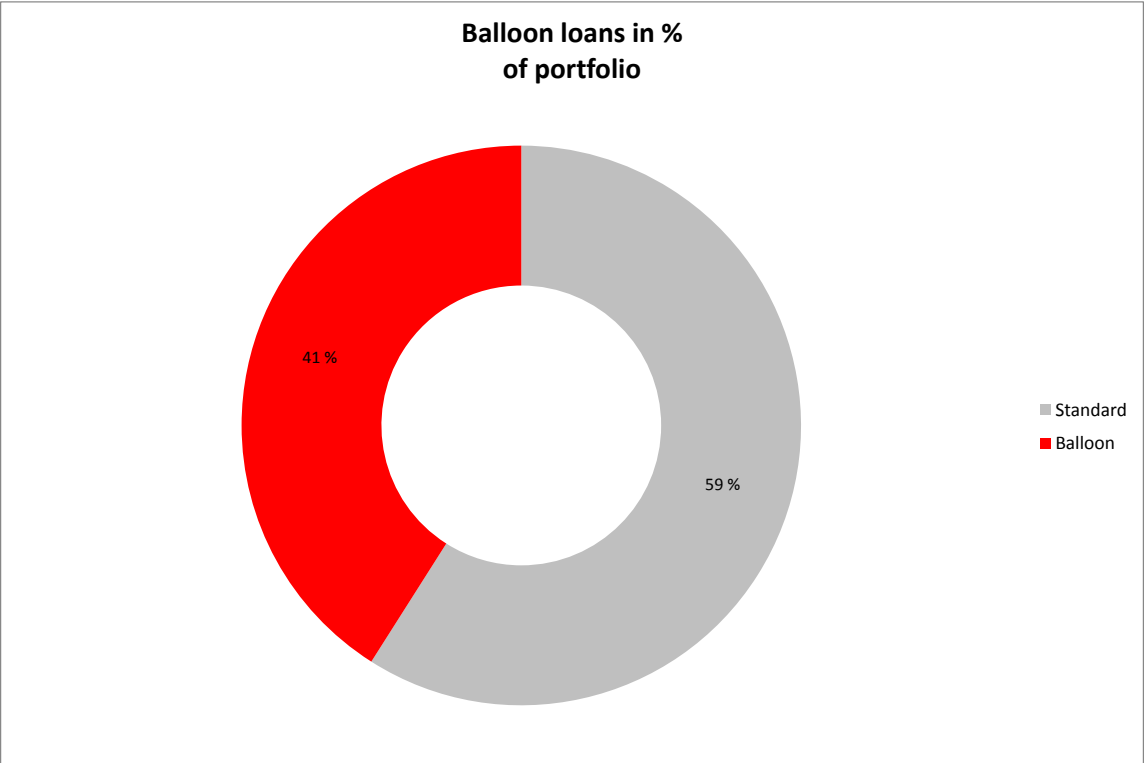
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		13 355	83 212 710	59,01 %	1 494	0,00 %	26,1	30,3
Balloon		3 690	57 810 565	40,99 %	24 850 196	42,99 %	28,0	30,9
Total		17 045	141 023 274	100 %	24 851 690	17,62 %		

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**13.b Balloon loans**



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
 Monthly Investor Report

**14.a # loans per borrower**



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	22	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

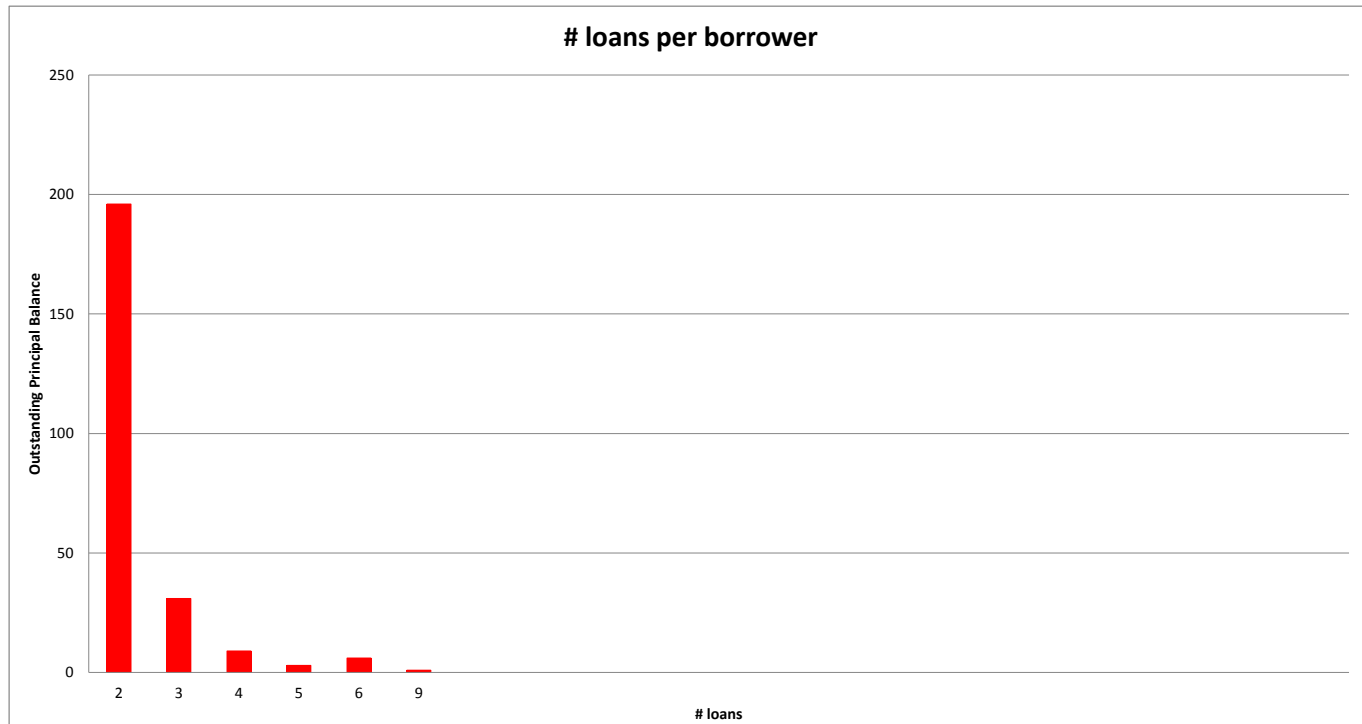
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	16 464	135 186 034	95,86 %	
	2	196	3 787 889	2,69 %	
	3	31	1 167 877	0,83 %	
	4	9	268 588	0,19 %	
	5	3	147 897	0,10 %	
	6	6	367 065	0,26 %	
	9	1	97 925	0,07 %	
	Total:	16 710	141 023 274	100,0 %	

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**14.b # loans per borrower**



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**15.a Amortization Profile**



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	22	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	141 023 274	135 783 855	5 239 420	554 451	4,82 %	96,28 %
2	135 783 855	130 696 899	5 086 955	534 300	4,83 %	92,68 %
3	130 696 899	125 672 589	5 024 311	514 218	4,82 %	89,11 %
4	125 672 589	120 590 581	5 082 008	494 641	4,83 %	85,51 %
5	120 590 581	115 619 644	4 970 937	474 974	4,83 %	81,99 %
6	115 619 644	110 804 244	4 815 400	455 447	4,83 %	78,57 %
7	110 804 244	106 004 091	4 800 154	436 447	4,83 %	75,17 %
8	106 004 091	101 125 430	4 878 661	417 352	4,83 %	71,71 %
9	101 125 430	96 427 894	4 697 536	398 056	4,83 %	68,38 %
10	96 427 894	91 879 882	4 548 012	379 217	4,82 %	65,15 %
11	91 879 882	87 412 627	4 467 255	361 021	4,82 %	61,98 %
12	87 412 627	83 091 616	4 321 011	343 039	4,81 %	58,92 %
13	83 091 616	78 894 243	4 197 373	325 670	4,81 %	55,94 %
14	78 894 243	74 781 390	4 112 853	308 668	4,80 %	53,03 %
15	74 781 390	70 661 209	4 120 181	292 070	4,79 %	50,11 %
16	70 661 209	66 671 706	3 989 503	275 584	4,78 %	47,28 %
17	66 671 706	62 804 451	3 867 255	259 337	4,77 %	44,53 %
18	62 804 451	58 868 365	3 936 086	243 834	4,76 %	41,74 %
19	58 868 365	55 087 173	3 781 192	228 112	4,75 %	39,06 %
20	55 087 173	50 650 845	4 436 327	212 892	4,74 %	35,92 %

Amortization profile (first 20 periods)

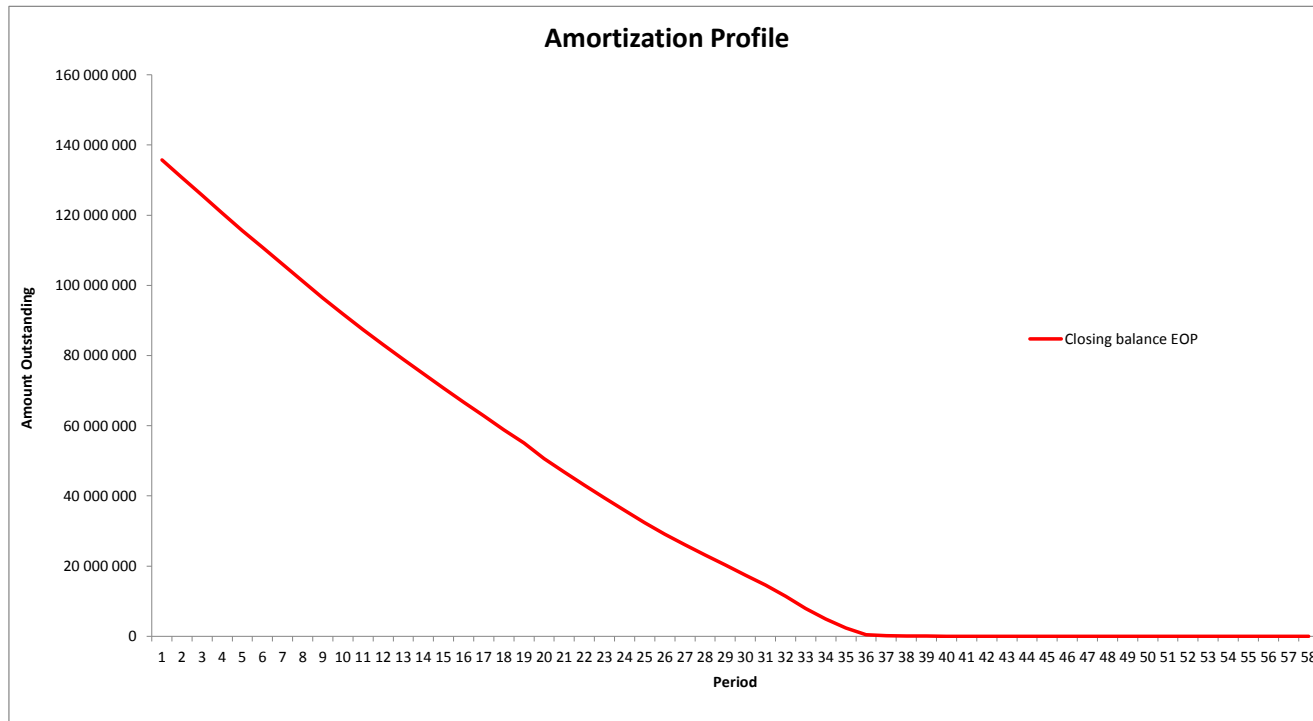


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**16.a Payment Holidays**



Reporting Date	27.08.2015			
Payment date	25.08.2015			
Period No	22			
Monthly Period	Jul 2015			
Interest Period	from	27.07.2015	to	25.08.2015 = 29 days

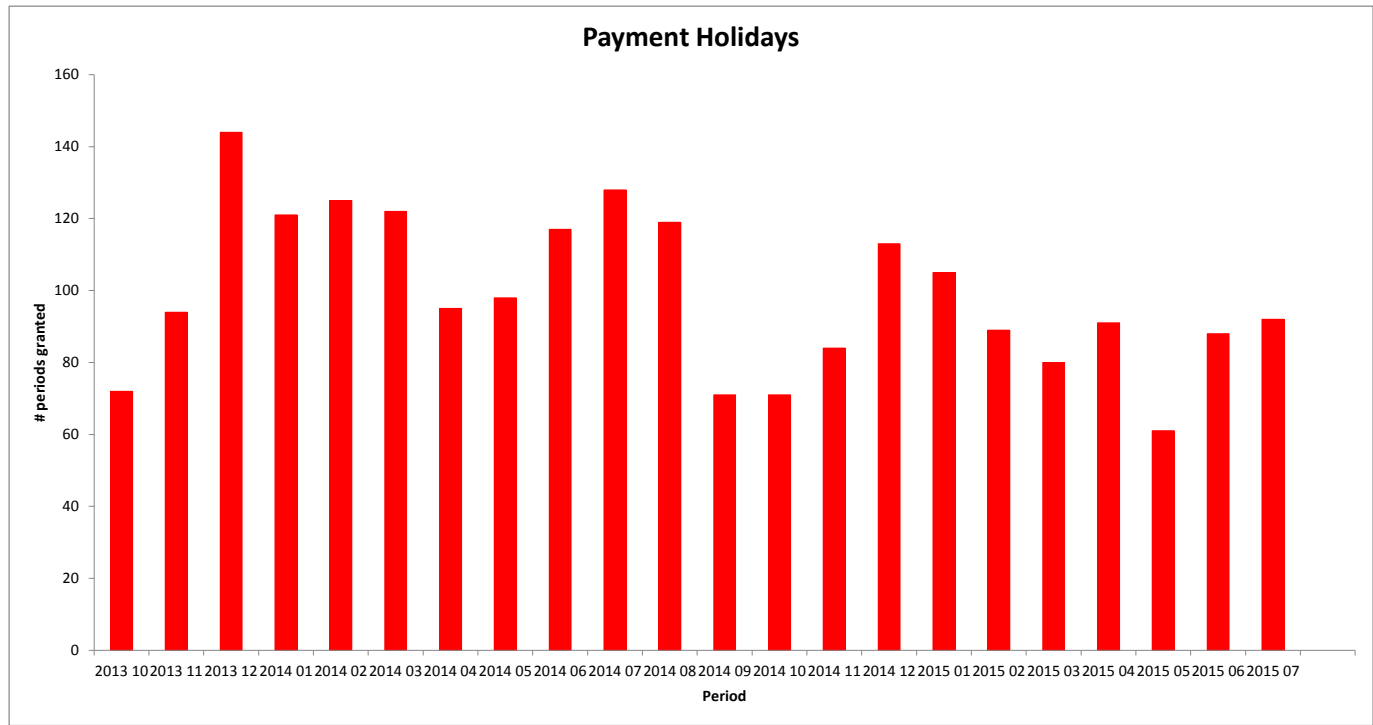
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2013 10	72	107	28 515	901 468
	2013 11	94	145	41 443	1 278 284
	2013 12	144	175	51 230	2 221 311
	2014 01	121	174	52 332	1 706 176
	2014 02	125	185	51 325	1 759 910
	2014 03	122	186	51 140	1 786 354
	2014 04	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	
Total:	2 180	3 130	887 084	27 572 293	

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**17.a Downpayment**



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	22	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

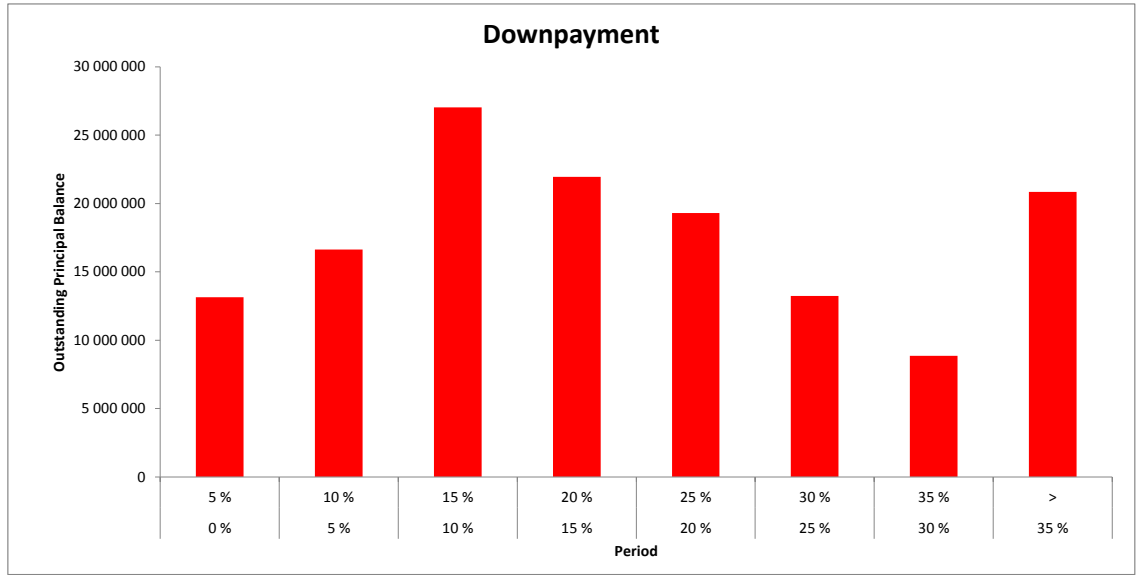
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	1 220	13 137 955	9,3 %	30,2	29,1
	5 %		10 %	1 609	16 642 647	11,8 %	29,1	29,9
	10 %		15 %	2 971	27 029 359	19,2 %	27,8	30,6
	15 %		20 %	2 475	21 945 185	15,6 %	26,7	31,1
	20 %		25 %	2 355	19 307 233	13,7 %	26,0	31,1
	25 %		30 %	1 573	13 248 542	9,4 %	26,1	30,7
	30 %		35 %	1 153	8 849 818	6,3 %	25,2	31,3
	35 %	>		3 689	20 862 535	14,8 %	23,9	30,4
				17 045	141 023 274	100 %		

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**17.b Downpayment**



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**18.a Vehicle Condition**



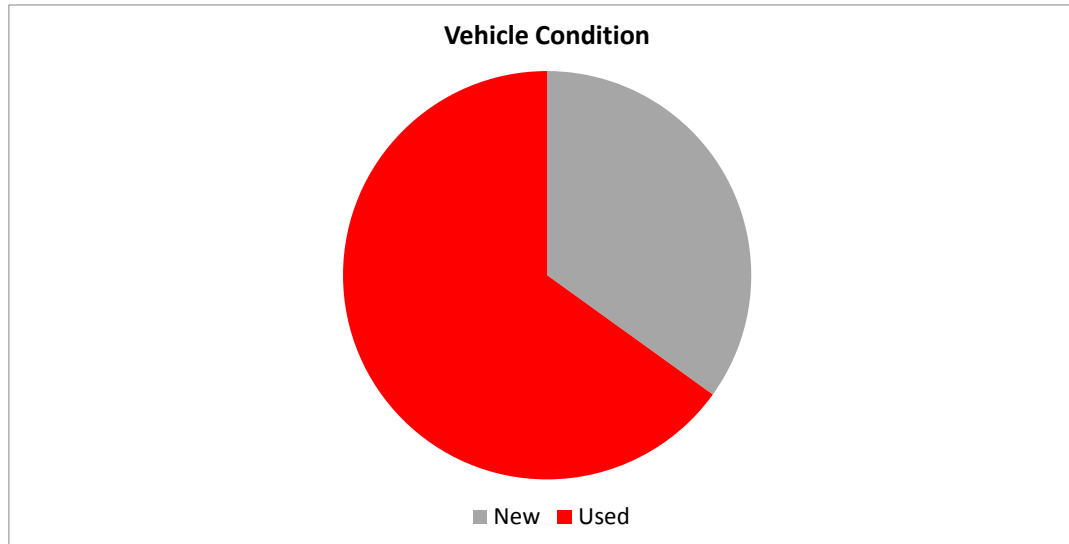
Reporting Date	27.08.2015
Payment date	25.08.2015
Period No	22
Monthly Period	Jul 2015
Interest Period	from 27.07.2015 to 25.08.2015 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 388	49 260 679	34,9 %	26,9	30,5
	Used	12 657	91 762 595	65,1 %	26,9	30,6
	Total	17 045	141 023 274	100 %		

18.b Vehicle Condition



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**19.a Borrower Type**



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 590	27 983 242	19,8 %	24,9	31,2
	Private	14 455	113 040 032	80,2 %	27,4	30,4
	Total	17 045	141 023 274	100 %		

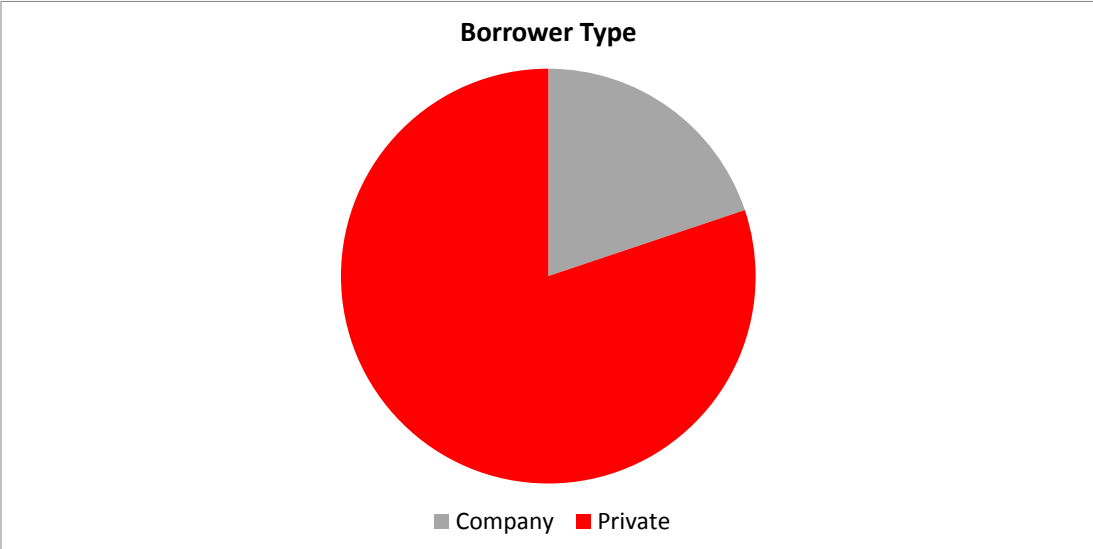


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**19.b Borrower Type**



Reporting Date	27.08.2015
Payment date	25.08.2015
Period No	22
Monthly Period	Jul 2015
Interest Period	from 27.07.2015 to 25.08.2015 = 29 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**20.a Vehicle type**



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	22	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

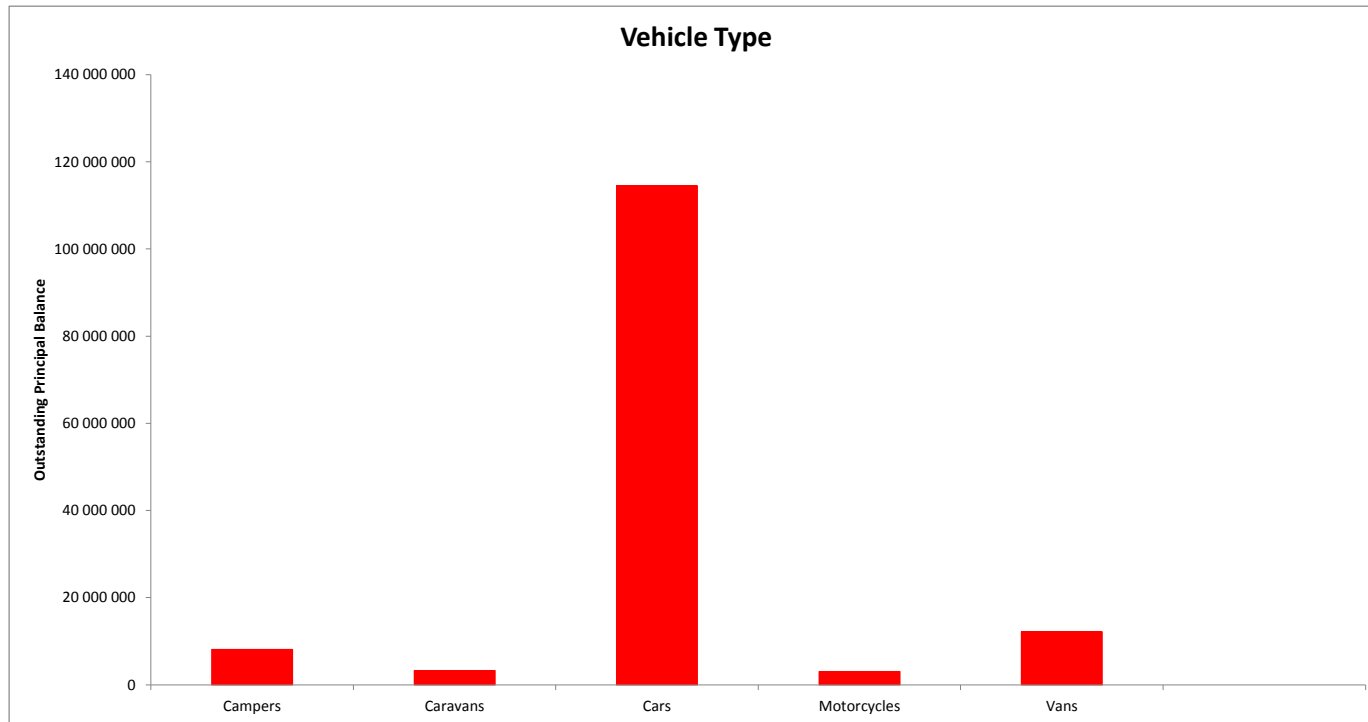
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		470	8 124 176	5,76 %	25,2	34,39
Caravans		368	3 236 173	2,29 %	24,4	34,96
Cars		14 074	114 476 322	81,18 %	27,4	29,90
Motorcycles		595	3 015 558	2,14 %	25,7	32,40
Vans		1 538	12 171 046	8,63 %	23,8	32,33
		17 045	141 023 274	100 %		

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**20.b Vehicle type**



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**21.a Restructured Loans**



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days

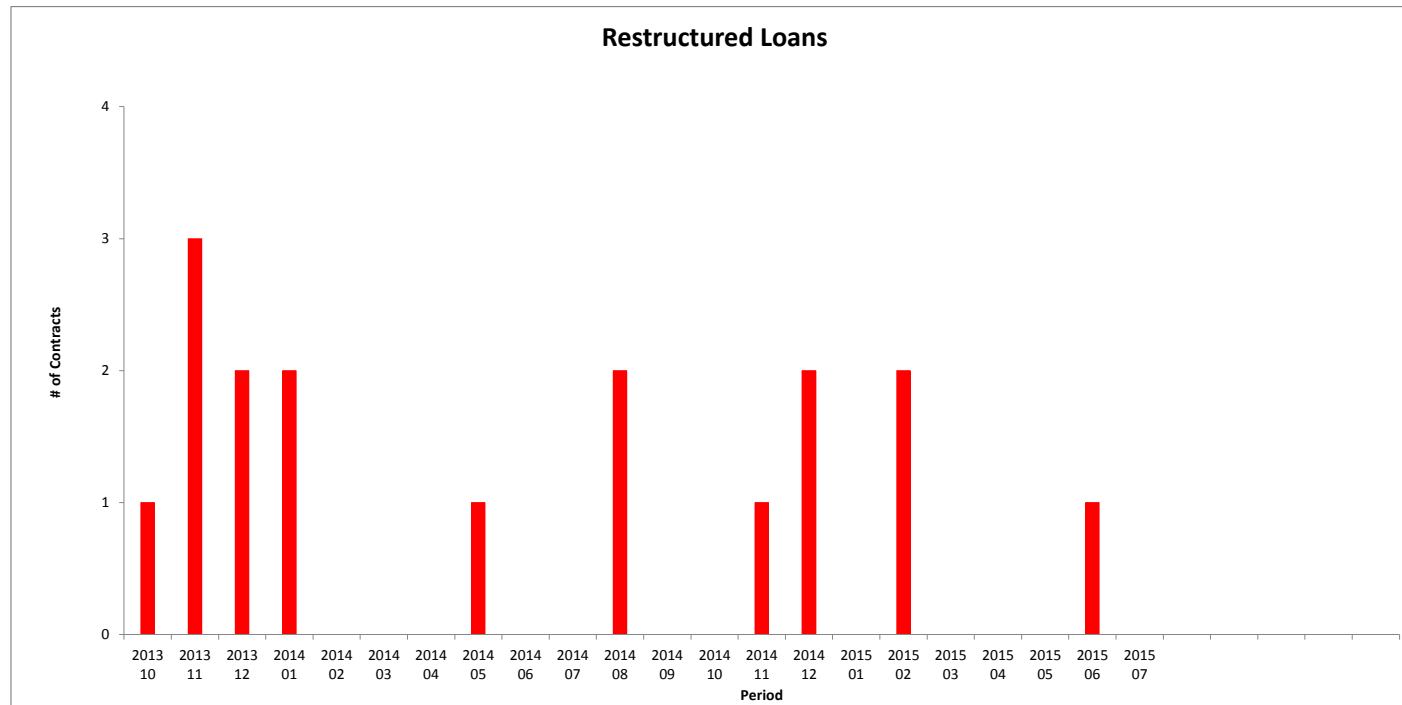
	TOTAL		
Period	No	Outstanding balance	
2013 10	1	6 896	
2013 11	3	22 012	
2013 12	2	11 089	
2014 01	2	11 629	
2014 02	0	0	
2014 03	0	0	
2014 04	0	0	
2014 05	1	83	
2014 06	0	0	
2014 07	0	0	
2014 08	2	41 336	
2014 09	0	0	
2014 10	0	0	
2014 11	1	32 348	
2014 12	2	24 783	
2015 01	0	0	
2015 02	2	9 745	
2015 03	0	0	
2015 04	0	0	
2015 05	0	0	
2015 06	1	8 249	
2015 07	0	0	
	17	168 169	

SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.08.2015
Payment date	25.08.2015
Period No	22
Monthly Period	Jul 2015
Interest Period	from 27.07.2015 to 25.08.2015 = 29 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**22.a Dynamic Interest rate**



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	22	
Monthly Period	from Jul 2015	to 25.08.2015 = 29 days
Interest Period	from 27.07.2015	to 25.08.2015 = 29 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 %

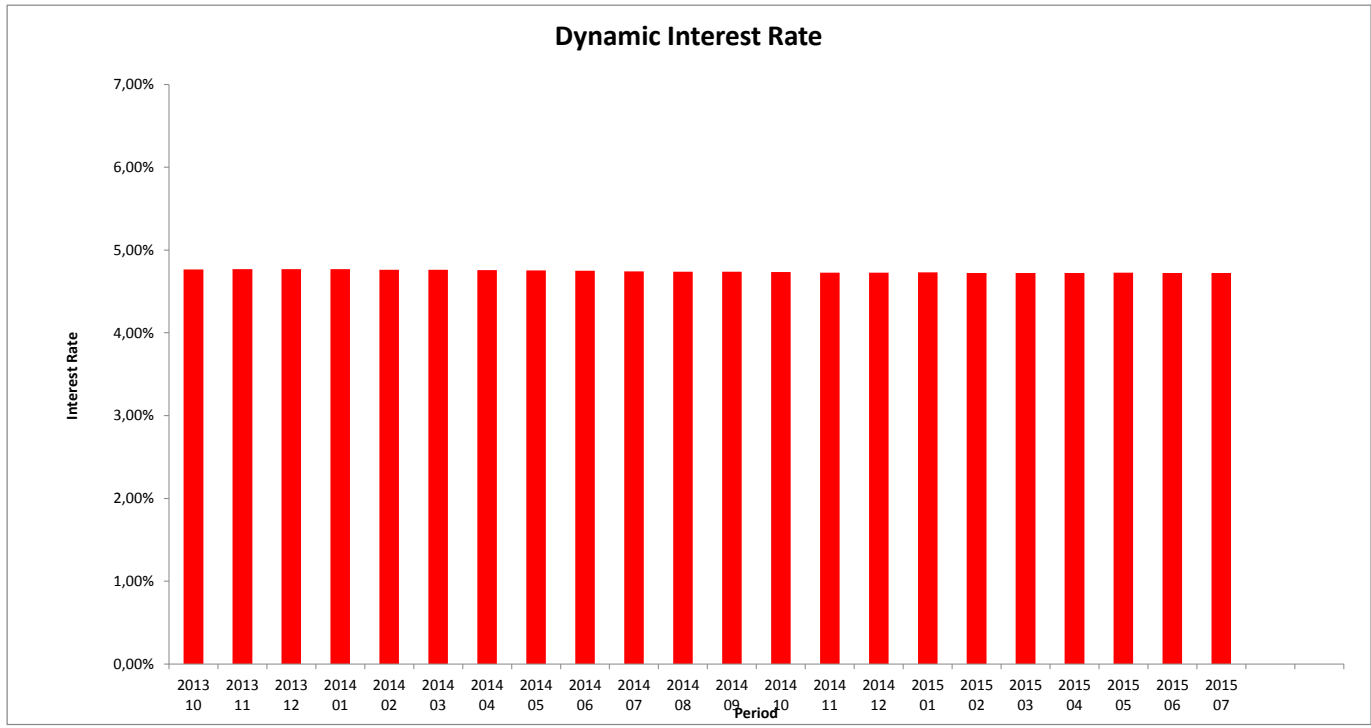
Interest rate evolution

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**22.b Dynamic Interest Rate**



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	27.08.2015					
Payment date	25.08.2015					
Period No	22					
Monthly Period	from	Jul 2015	to	25.08.2015	=	29 days
Interest Period	from	27.07.2015	to	25.08.2015	=	29 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 %

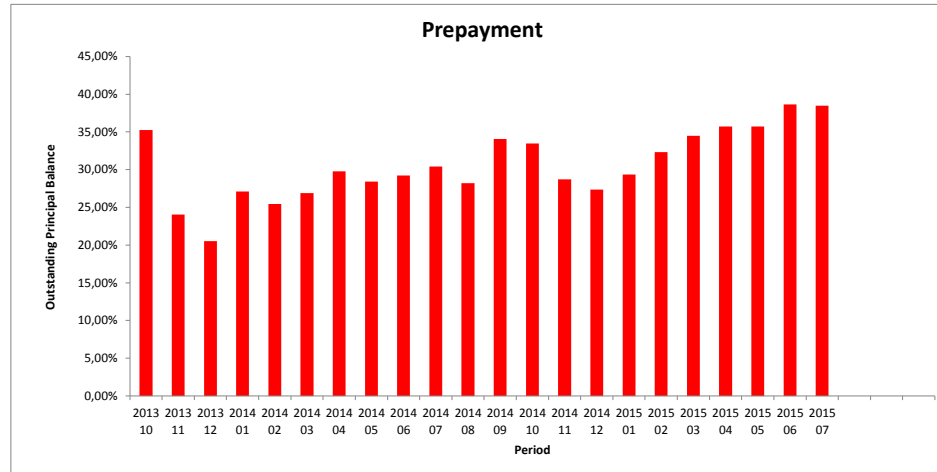


SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	22				
Monthly Period	Jul 2015				
Interest Period	from	27.07.2015	to	25.08.2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

24. Delinquency



Reporting Date	27.08.2015
Payment date	25.08.2015
Period No	22
Monthly Period	Jul 2015
Interest Period	from 27.07.2015 to 25.08.2015 = 29 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																	
	9																	
	10																	
	11																	
	12																	

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

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

Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	22	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 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	97 715	16															

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	30	746 529	62 967
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	97 715	16							97 749	97 749	34

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**26. Priority of Payments**



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	22	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	11 955 642,33	EUR
Senior Expenses	-	33 708,33	EUR
Servicing Fee	-	78 933,86	EUR
Interest on Loan to Issuer	-	809 948,38	EUR
Principal on Loan to Issuer	-	11 033 051,76	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	19 463 001,27	EUR
Senior Expenses	-	17 250,00	EUR
Interest Class A	-	51 930,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 041 126,52	EUR
Principal Payments on Class A	-	11 033 051,76	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	4 010 037,20	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	18 544,54	EUR
Principal Issuer Subordinated Loan	-	551 652,59	EUR
Payment to Purchaser	-	681 389,66	EUR
		-	

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	681 389,66	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	243,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	681 145,75	EUR

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**27. Transaction Costs**



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	22	
Monthly Period	Jul 2015	
Interest Period	from 27.07.2015	to 25.08.2015 = 29 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	33 708,33 EUR			
Interest accrued for the Period	109 949,00 EUR	51 930,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	4 924 182,00 EUR	3 614 627,00 EUR	827 723,00 EUR	481 832,00 EUR
Interest Payments	109 949,00 EUR	51 930,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	4 924 182,00 EUR	3 614 627,00 EUR	827 723,00 EUR	481 832,00 EUR
Interest accrued on Subordinated Loan for the Period	18 544,54 EUR			
Cumulative Interest accrued on Subordinated Loan	684 186,26 EUR			
Interest Payments on Subordinated Loan	18 544,54 EUR			
Cumulative Interest Payments on Subordinated Loan	684 186,26 EUR			
Unpaid Interest for the Period	- EUR			
Cumulative Unpaid Interest	- EUR			

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**28. Contact Details**



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Reporting Date	27.08.2015
Payment date	25.08.2015
Period No	22
Monthly Period	Jul 2015
Interest Period	from 27.07.2015 to 25.08.2015 = 29 days