

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.06.2015				
Payment date	25.06.2015			Following payment dates:	27.07.2015
Period No	20				25.08.2015
Monthly Period	May 2015				
Interest Period	from 26.05.2015	to	25.06.2015	=	30 days

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1. Portfolio Information



Reporting Date	29.06.2015		
Payment date	25.06.2015		
Period No	20		
Monthly Period	May 2015		
Interest Period	from	26.05.2015	to 25.06.2015 = 30 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	175 362 688,93 EUR	188 278 213,60 EUR
Scheduled Loan Principal Repayments	5 574 067,17 EUR	6 254 804,57 EUR
Prepayments	5 916 315,30 EUR	6 337 854,15 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	11 490 382,47 EUR	12 592 658,72 EUR
New Defaulted Auto Loans in Period	167 997,22 EUR	322 865,95 EUR
Closing Balance	163 704 309,24 EUR	175 362 688,93 EUR
Total revenue collections		
Revenue and fees received on loan balances	902 177,55 EUR	1 000 648,00 EUR
Recoveries on loans in default	235 754,62 EUR	98 870,62 EUR
Total Revenue Received in Period	1 137 932,17 EUR	1 099 518,62 EUR
# Loans		
At beginning of period	20 067 Loans	21 177 Loans
Paid in Full	961 Loans	1 090 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	18 Loans	20 Loans
At end of period	19 088 Loans	20 067 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	12 628 315 EUR	13 692 177 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	12 628 315 EUR	13 692 177 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 536 477 EUR	13 595 827 EUR
b. Reserve Fund	8 768 134 EUR	9 413 911 EUR
c. Interest Earned by the Issuer	-64 EUR	-64 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	21 304 547 EUR	23 009 673 EUR

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3. Reserve Accounts



Reporting Date	29.06.2015
Payment date	25.06.2015
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Monthly Period	May 2015
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Note Balance

Beginning of Period	175 362 688,93 EUR
End of Period	163 704 309,24 EUR

Reserve Fund

	in %	
Beginning of Period	2,9 %	5 002 570,17 EUR
Cash Outflow		5 002 570,17 EUR
Cash Inflow		4 677 961,68 EUR
End of Period	2,7 %	4 677 961,68 EUR
Required Reserve Amount	2,7 %	4 677 961,68 EUR

Liquidity Balance

Beginning of Period	2,1 %	3 765 564,27 EUR
Cash Outflow		3 765 564,27 EUR
Cash Inflow		3 507 253,78 EUR
End of Period	2,0 %	3 507 253,78 EUR
Required Reserve Amount	2,0 %	3 507 253,78 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	29.06.2015				
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Asset Balance

Beginning of Period	175 362 688,93	EUR
End of Period	163 704 309,24	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	143 937 117,70	87,93 %	16 985
1-29 days past due	16 047 090,70	9,80 %	1 707
		0,00 %	
Delinquent Receivables:			
30-59 days past due	2 751 356,11	1,68 %	275
60-89 days past due	643 115,69	0,39 %	77
90-119 days past due	186 570,43	0,11 %	26
120-149 days past due	114 258,10	0,07 %	14
150-179 days past due	24 800,51	0,02 %	4
Total Performing and Delinquent	163 704 309	100,00 %	19 088

Current Period Defaults	167 997,22	18
Cumulative Defaults	3 752 977,95	358
Current Period Recoveries	235 754,62	
Cumulative Recoveries	2 553 046,18	

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5. Outstanding Notes



Reporting Date	29.06.2015				
Payment date	25.06.2015				
Period No	20				
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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	175 307 688,93 EUR	101 007 688,93 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	21 304 547,33 EUR				
Amortisation	11 658 379,69 EUR				
Redemption per Class	11 658 379,69 EUR	11 658 379,69 EUR	- EUR	- EUR	- EUR
Redemption per Note		2 655,67 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	163 649 309,24 EUR	89 349 309,24 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		54,60 %	29,82 %	15,58 %	0,03 %
Current Pool Factor		0,20	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					
Day Count Convention		(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	30				
Principal Outstanding per Note Beginning of Period		23 008,59 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		2 655,67 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		20 352,92 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		15,38 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	125 480,64	67 506,81 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		15,38 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)		55,40 %	25,62 %	10,00 %
Current CE (excl. Excess Spread)		50,40 %	20,62 %	5,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.06.2015
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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	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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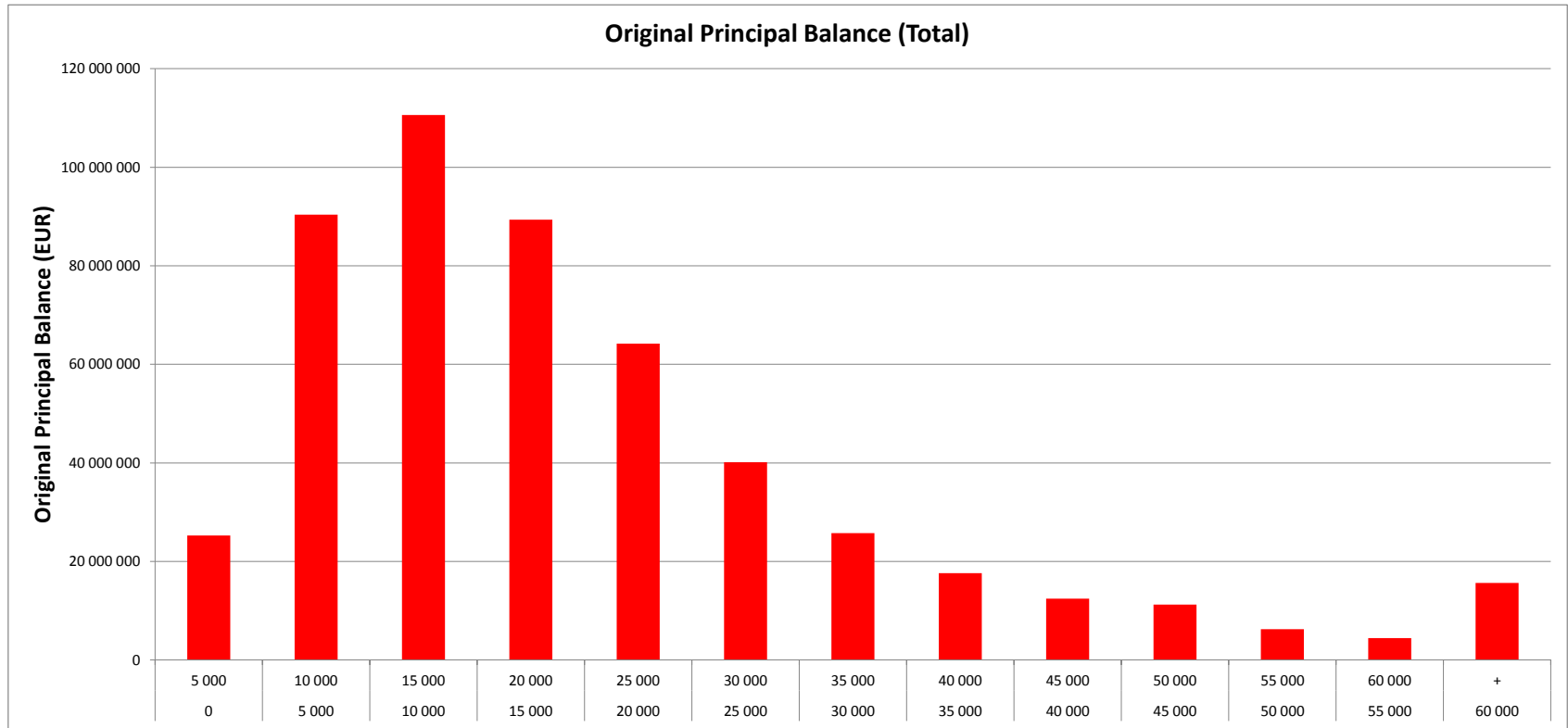
Average amount - all: 12 666

TOTAL							
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
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	29.06.2015	
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8.a Outstanding Principal Balance



Reporting Date	29.06.2015				
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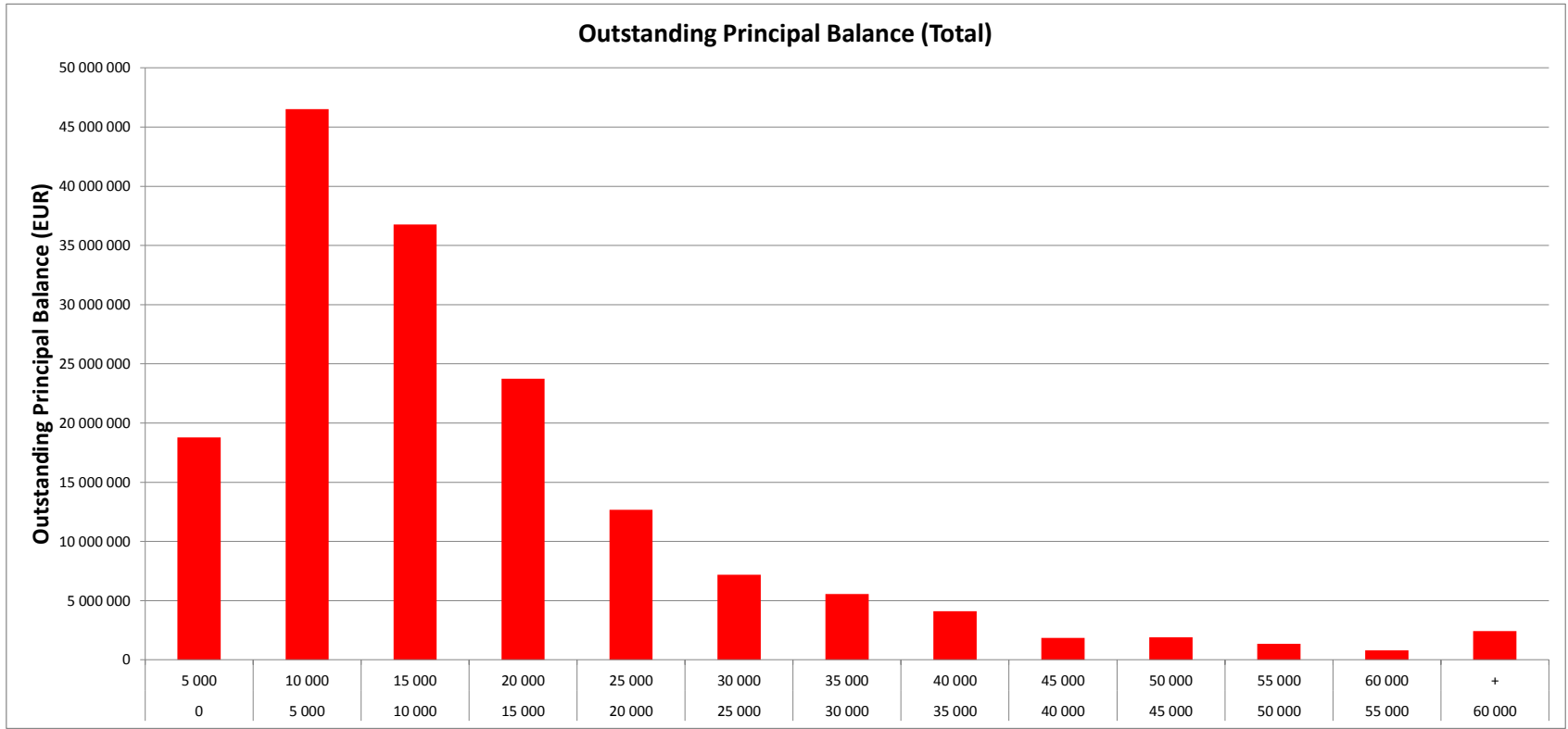
Average amount - all: 8 576

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	7 013	18 795 674	11,48 %	17,4	31,1	
	5 000	10 000	6 394	46 518 597	28,42 %	27,4	29,4	
	10 000	15 000	3 027	36 780 134	22,47 %	30,5	28,2	
	15 000	20 000	1 381	23 741 574	14,50 %	31,3	27,6	
	20 000	25 000	571	12 678 218	7,74 %	31,4	27,6	
	25 000	30 000	265	7 193 651	4,39 %	31,0	27,7	
	30 000	35 000	172	5 563 483	3,40 %	32,5	27,3	
	35 000	40 000	110	4 097 338	2,50 %	30,2	28,9	
	40 000	45 000	44	1 859 583	1,14 %	31,3	28,6	
	45 000	50 000	40	1 890 965	1,16 %	30,8	28,7	
	50 000	55 000	26	1 350 527	0,82 %	30,7	26,3	
	55 000	60 000	14	802 631	0,49 %	29,1	28,9	
	60 000	+	31	2 431 935	1,49 %	30,7	28,3	
Total			19 088	163 704 309	100,0 %			

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8.b Outstanding Principal Balance Graph

Reporting Date	29.06.2015	
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Interest Period	from 26.05.2015	to 25.06.2015 = 30 days



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9.a Geographical Distribution



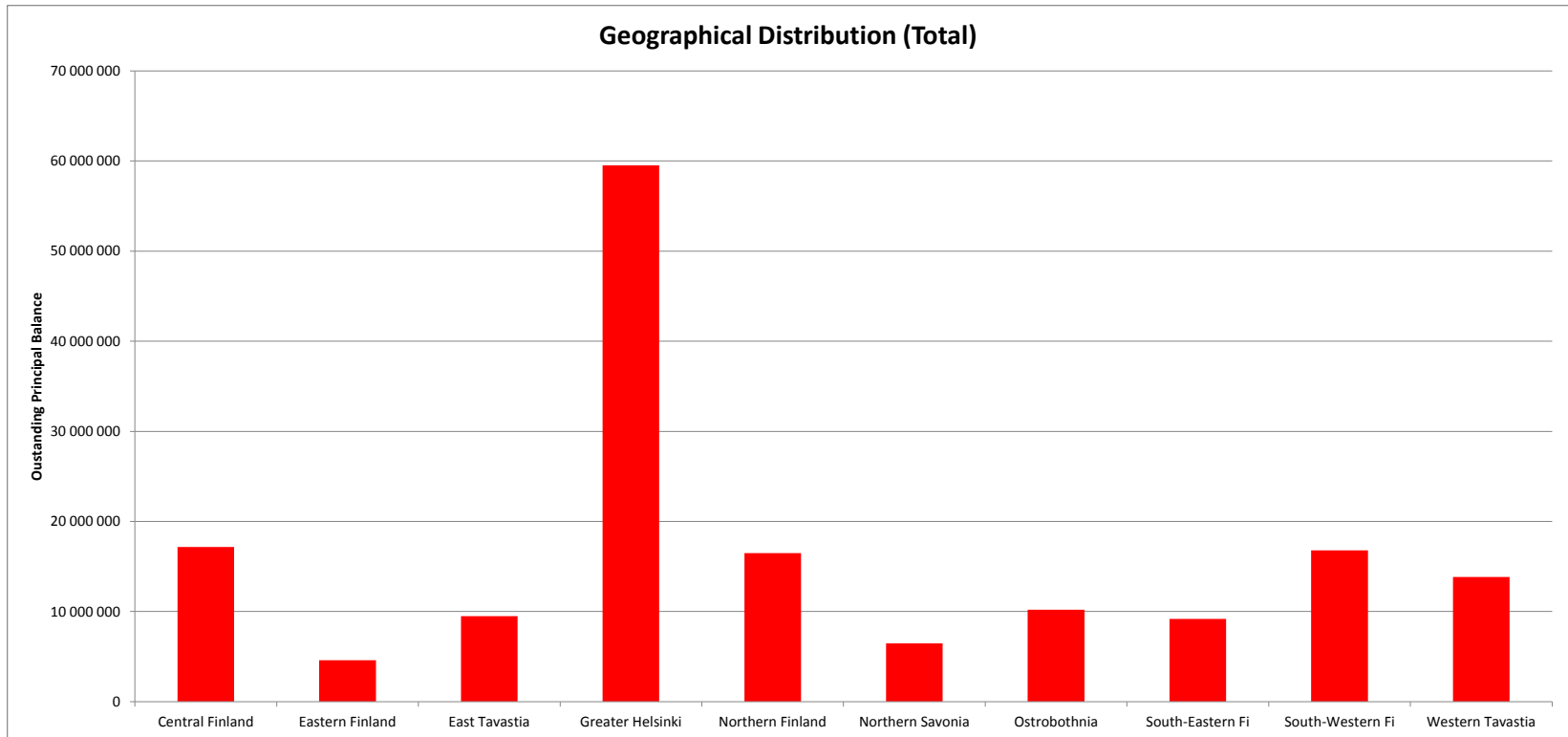
Reporting Date	29.06.2015	
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Period No	20	
Monthly Period	May 2015	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mat	WA seasoning	
Central Finland	2 072	17 149 129	10,48 %	28,2		28,8
Eastern Finland	568	4 580 829	2,80 %	28,8		28,3
East Tavastia	1 107	9 478 454	5,79 %	28,2		29,1
Greater Helsinki	6 631	59 514 992	36,36 %	28,4		28,6
Northern Finland	1 901	16 495 936	10,08 %	28,8		28,9
Northern Savonia	778	6 450 620	3,94 %	27,9		28,8
Ostrobothnia	1 281	10 203 694	6,23 %	27,4		28,9
South-Eastern Fi	1 101	9 181 554	5,61 %	28,8		28,4
South-Western Fi	2 004	16 800 669	10,26 %	28,6		28,7
Western Tavastia	1 645	13 848 432	8,46 %	28,5		28,7
Total	19 088	163 704 309	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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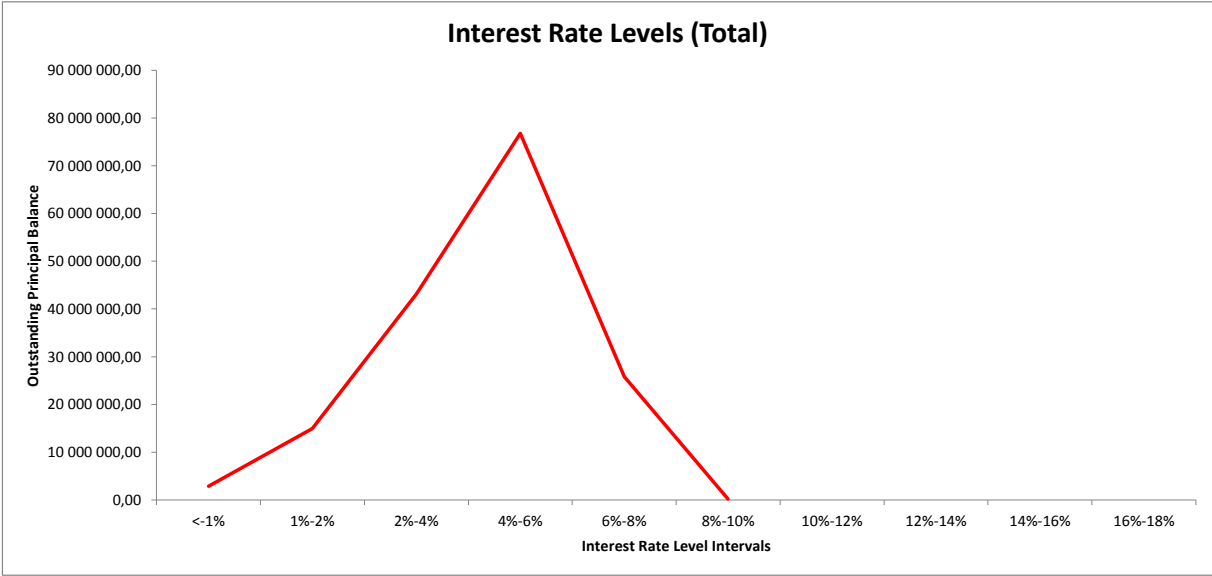
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	483	2 853 710	1,74 %	26,5	26,1
1 %	2 %	2068	14 967 889	9,14 %	27,5	27,4
2 %	4 %	4000	43 114 452	26,34 %	30,0	27,5
4 %	6 %	8 612	76 796 619	46,91 %	28,0	29,5
6 %	8 %	3 899	25 790 071	15,75 %	27,5	29,5
8 %	10 %	26	181 568	0,11 %	31,0	27,2
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		19 088	163 704 309	100 %		

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10.b Interest Rate



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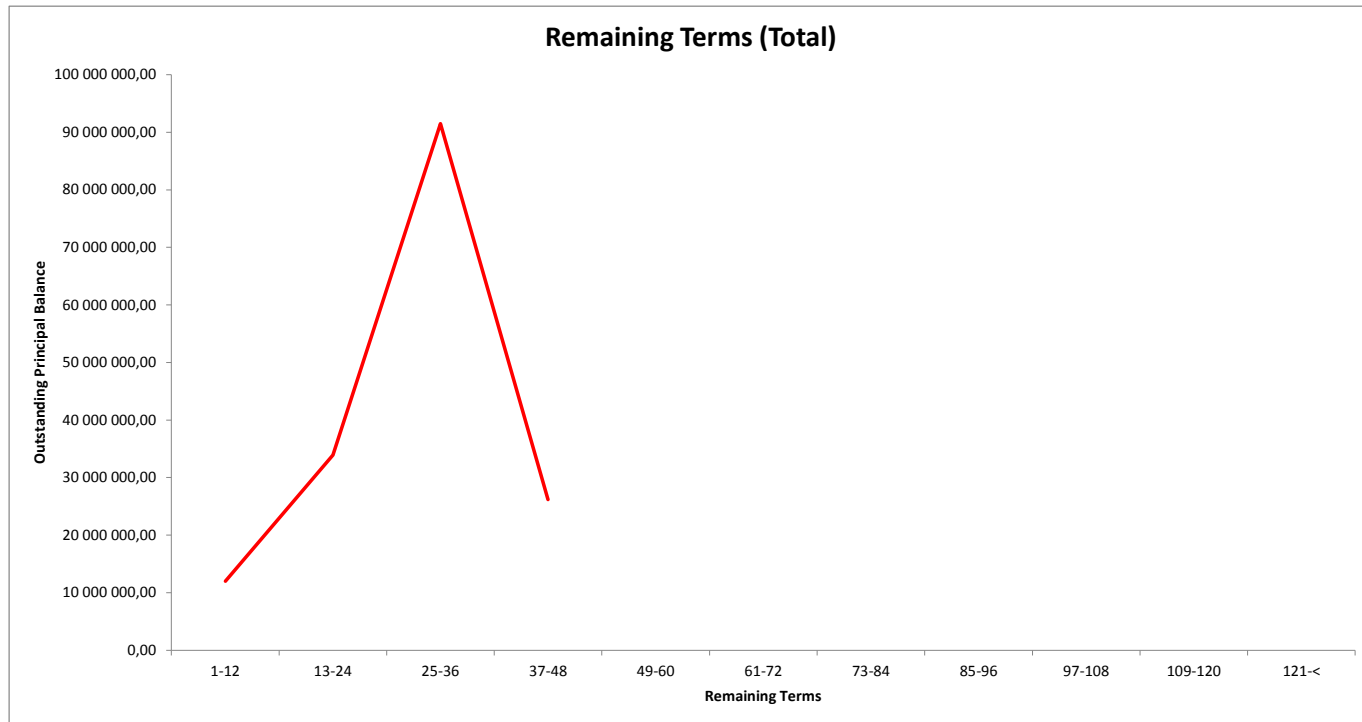


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11.b Remaining Terms



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12.a Seasoning



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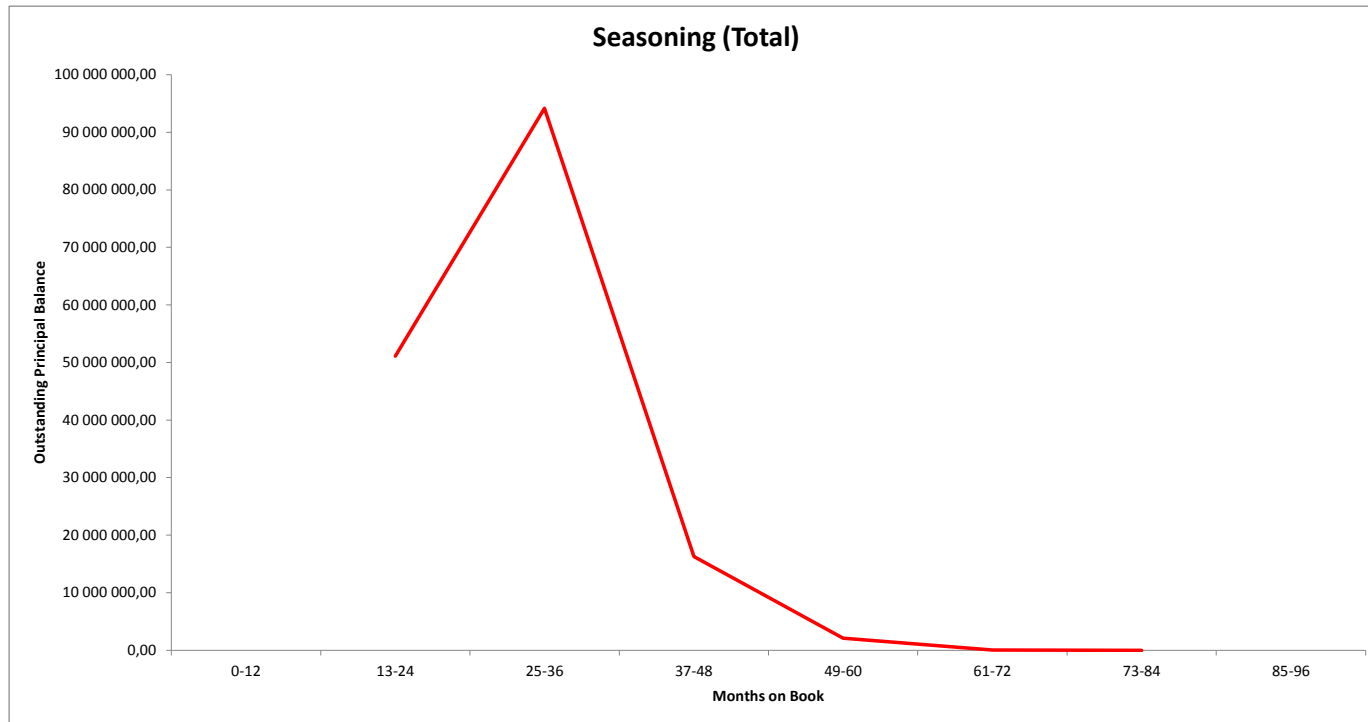
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	4 980	51 082 636	31,20 %	33,7	22,9
	25		36	11 376	94 170 663	57,52 %	27,7	29,3
	37		48	2 268	16 261 618	9,93 %	18,6	39,9
	49		60	447	2 122 123	1,30 %	7,5	53,5
	61		72	15	62 905	0,04 %	14,6	63,2
	73		84	2	4 363	0,00 %	12,5	73,0
	85		96					
	Total			19 088	163 704 309	100 %		

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12.b Seasoning



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13.a Balloon loans



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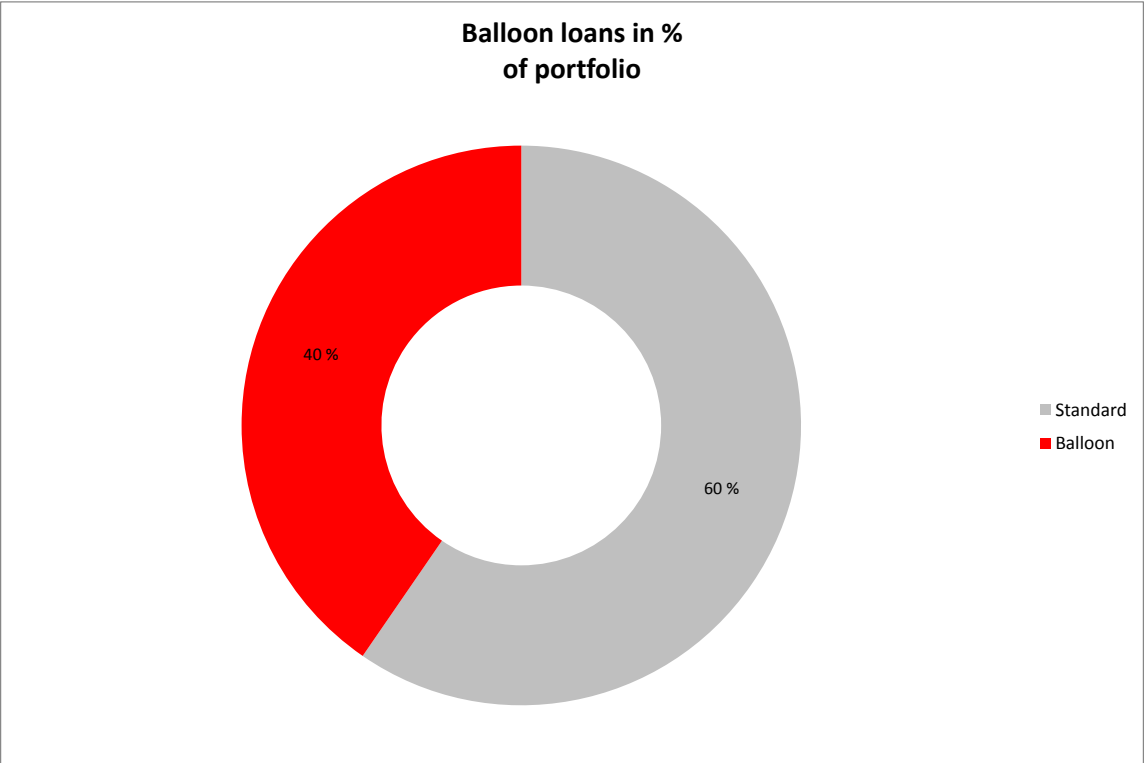
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	15 017		97 560 289	59,60 %	1 746	0,00 %	27,5	28,5
Balloon	4 071		66 144 021	40,40 %	27 552 896	41,66 %	29,6	29,1
Total	19 088		163 704 309	100 %	27 554 642	16,83 %		

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13.b Balloon loans



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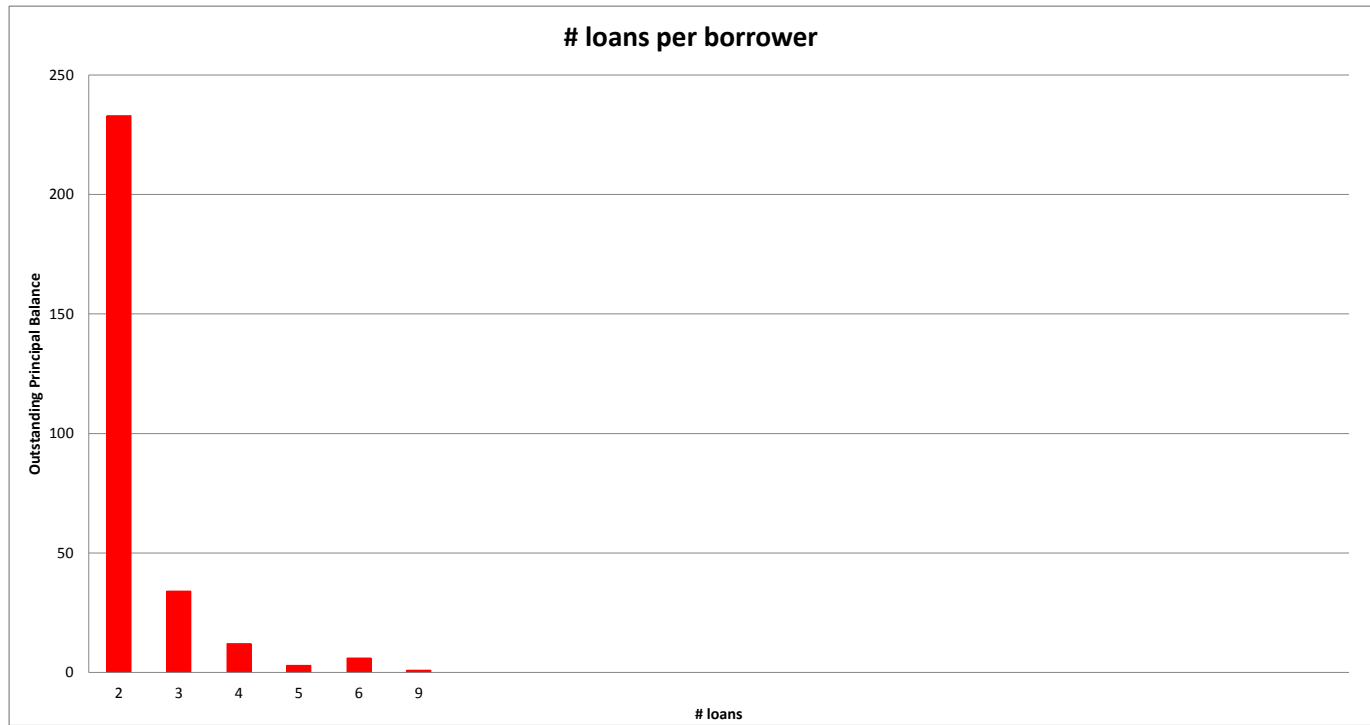


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	163 704 309	157 755 651	5 948 658	644 224	4,83 %	96,37 %
2	157 755 651	152 132 474	5 623 177	621 138	4,83 %	92,93 %
3	152 132 474	146 567 823	5 564 651	598 916	4,83 %	89,53 %
4	146 567 823	141 082 061	5 485 762	577 139	4,83 %	86,18 %
5	141 082 061	135 640 057	5 442 004	555 525	4,83 %	82,86 %
6	135 640 057	130 179 824	5 460 233	534 364	4,83 %	79,52 %
7	130 179 824	124 827 829	5 351 995	513 205	4,83 %	76,25 %
8	124 827 829	119 575 320	5 252 509	492 198	4,84 %	73,04 %
9	119 575 320	114 387 744	5 187 577	471 460	4,84 %	69,87 %
10	114 387 744	109 154 926	5 232 818	450 827	4,83 %	66,68 %
11	109 154 926	104 061 714	5 093 212	430 087	4,83 %	63,57 %
12	104 061 714	99 200 103	4 861 610	409 644	4,83 %	60,60 %
13	99 200 103	94 384 194	4 815 909	390 191	4,82 %	57,66 %
14	94 384 194	89 698 354	4 685 840	370 789	4,82 %	54,79 %
15	89 698 354	85 198 122	4 500 232	351 972	4,81 %	52,04 %
16	85 198 122	80 748 492	4 449 630	333 735	4,80 %	49,33 %
17	80 748 492	76 306 397	4 442 095	315 778	4,80 %	46,61 %
18	76 306 397	72 052 541	4 253 855	297 958	4,79 %	44,01 %
19	72 052 541	67 911 002	4 141 539	280 631	4,78 %	41,48 %
20	67 911 002	63 686 819	4 224 183	264 015	4,77 %	38,90 %

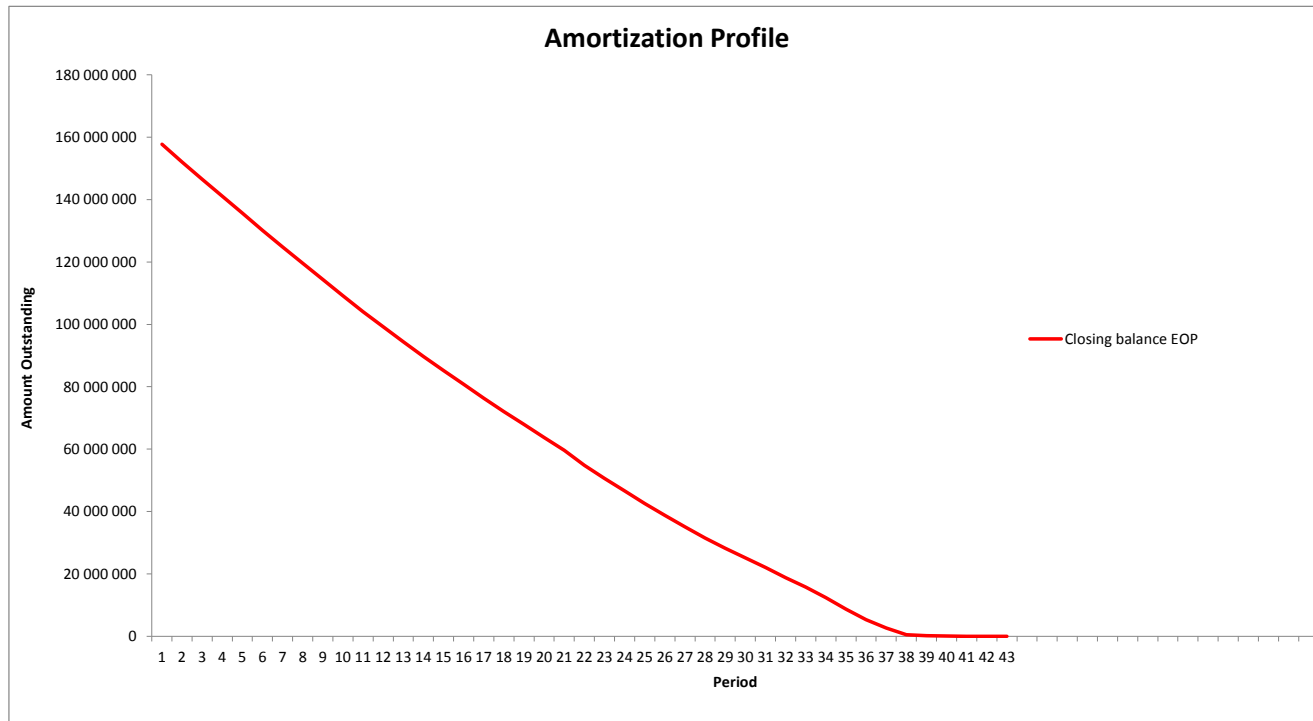
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.06.2015					
Payment date	25.06.2015					
Period No	20					
Monthly Period	May 2015					
Interest Period	from	26.05.2015	to	25.06.2015	=	30 days

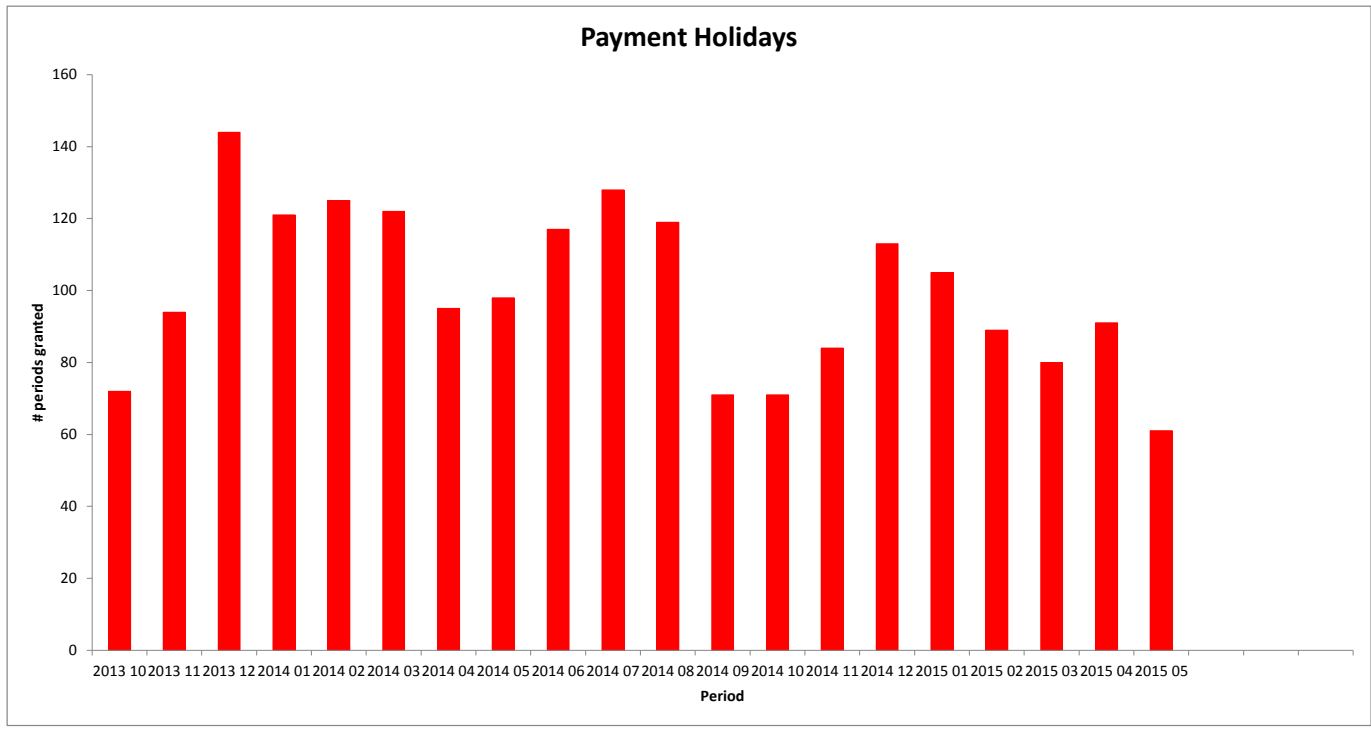


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	29.06.2015				
Payment date	25.06.2015				
Period No	20				
Monthly Period	May 2015				
Interest Period	from	26.05.2015	to	25.06.2015	= 30 days



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Monthly Investor Report

17.a Downpayment



Reporting Date	29.06.2015	
Payment date	25.06.2015	
Period No	20	
Monthly Period	May 2015	
Interest Period	from 26.05.2015	to 25.06.2015 = 30 days

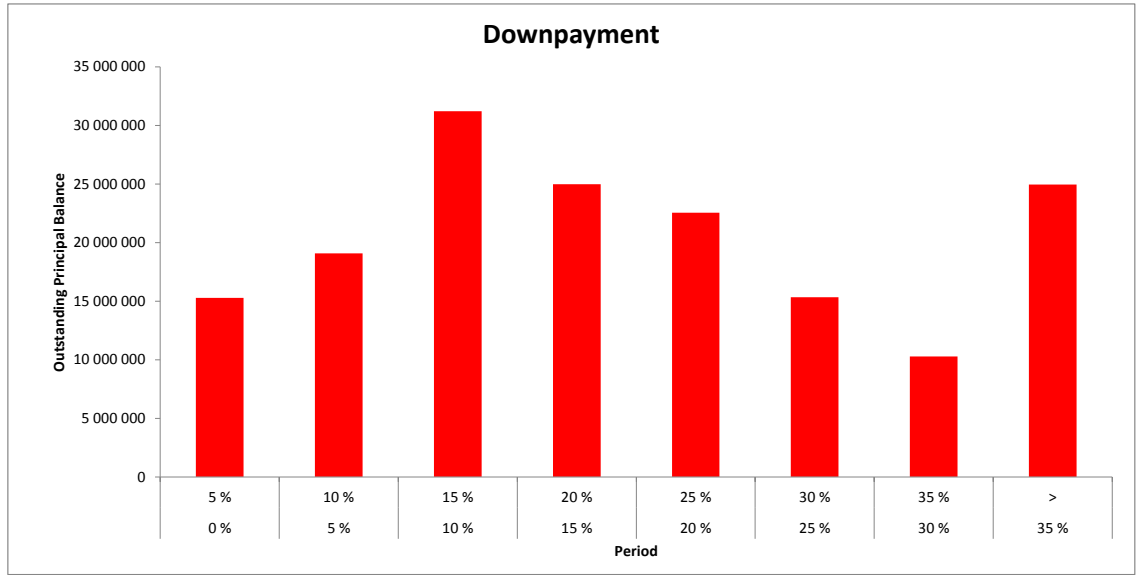
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 350	15 291 300	9,3 %	31,9	27,2
	5 %	10 %	1 766	19 093 359	11,7 %	30,9	27,9
	10 %	15 %	3 250	31 210 826	19,1 %	29,5	28,7
	15 %	20 %	2 710	24 979 652	15,3 %	28,3	29,3
	20 %	25 %	2 648	22 544 926	13,8 %	27,4	29,4
	25 %	30 %	1 764	15 339 945	9,4 %	27,6	28,9
	30 %	35 %	1 303	10 273 392	6,3 %	26,6	29,6
	35 % >		4 297	24 970 911	15,3 %	25,1	28,6
Total			19 088	163 704 309	100 %		

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Monthly Investor Report

17.b Downpayment



Reporting Date	29.06.2015				
Payment date	25.06.2015				
Period No	20				
Monthly Period	May 2015				
Interest Period	from	26.05.2015	to	25.06.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



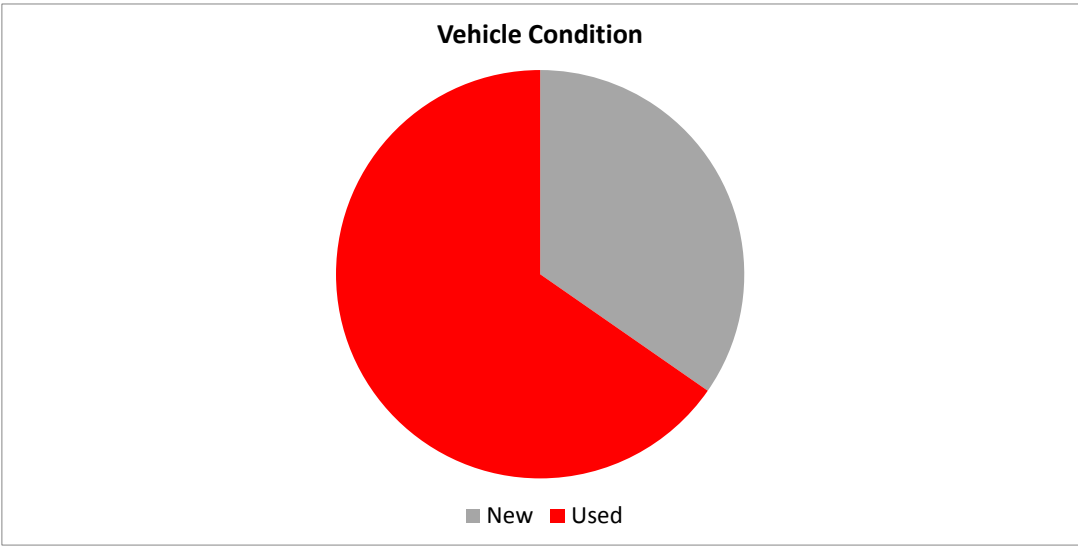
Reporting Date	29.06.2015	
Payment date	25.06.2015	
Period No	20	
Monthly Period	May 2015	
Interest Period	from 26.05.2015	to 25.06.2015 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 836	56 746 564	34,7 %	28,5	28,6
	Used	14 252	106 957 745	65,3 %	28,3	28,8
	Total	19 088	163 704 309	100 %		

18.b Vehicle Condition



Reporting Date	29.06.2015		
Payment date	25.06.2015		
Period No	20		
Monthly Period	May 2015		
Interest Period	from	26.05.2015	to 25.06.2015 = 30 days



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Monthly Investor Report

19.a Borrower Type



Reporting Date	29.06.2015				
Payment date	25.06.2015				
Period No	20				
Monthly Period	May 2015				
Interest Period	from	26.05.2015	to	25.06.2015	= 30 days

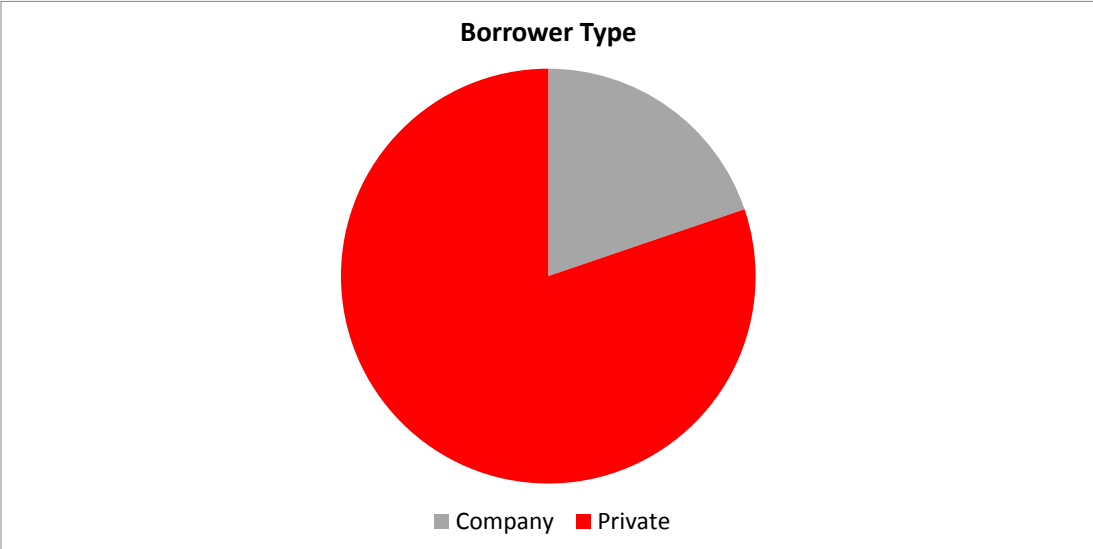
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 861	32 374 567	19,8 %	26,2	29,5
	Private	16 227	131 329 742	80,2 %	28,9	28,5
	Total	19 088	163 704 309	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
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19.b Borrower Type



Reporting Date			29.06.2015		
Payment date			25.06.2015		
Period No			20		
Monthly Period			May 2015		
Interest Period	from	26.05.2015	to	25.06.2015	= 30 days



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Monthly Investor Report

20.a Vehicle type



Reporting Date	29.06.2015	
Payment date	25.06.2015	
Period No	20	
Monthly Period	May 2015	
Interest Period	from 26.05.2015	to 25.06.2015 = 30 days

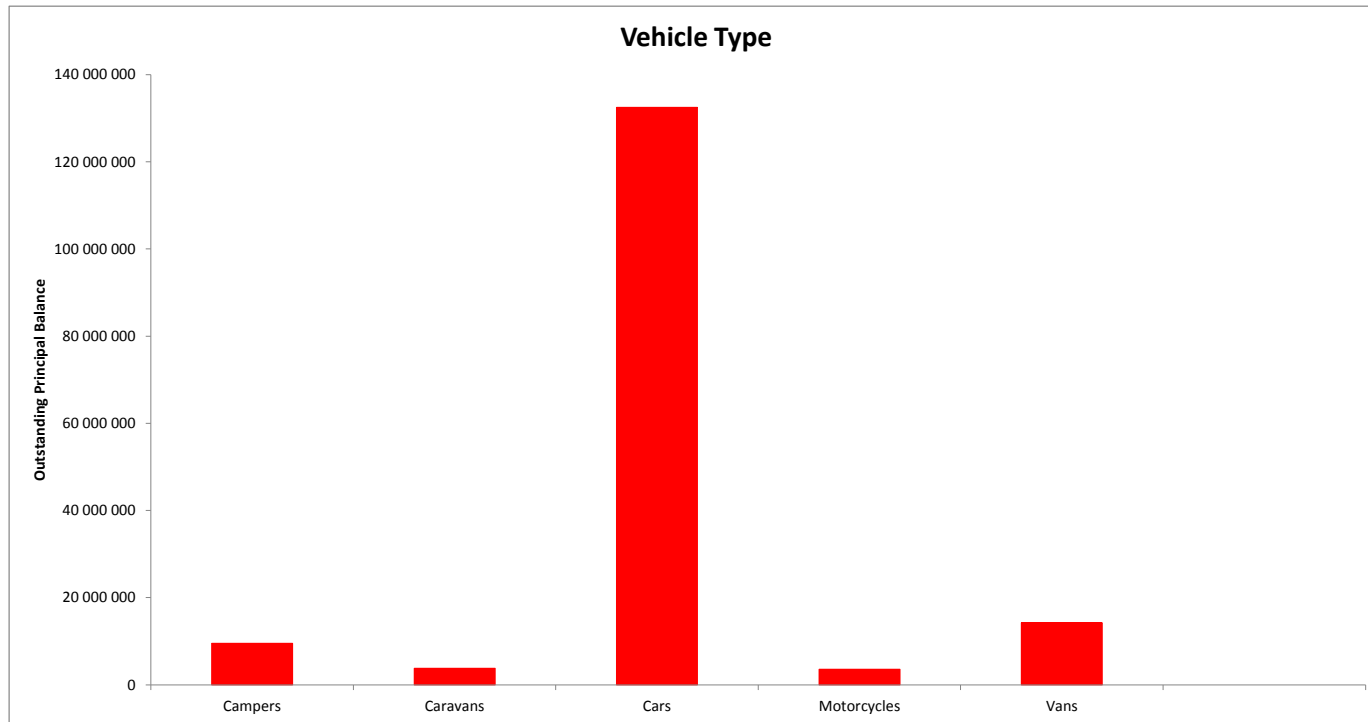
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		547	9 525 487	5,82 %	26,5	32,86
Caravans		433	3 819 329	2,33 %	25,8	33,41
Cars		15 650	132 534 777	80,96 %	29,0	27,98
Motorcycles		721	3 579 554	2,19 %	26,8	30,88
Vans		1 737	14 245 163	8,70 %	25,0	30,83
		19 088	163 704 309	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	29.06.2015				
Payment date	25.06.2015				
Period No	20				
Monthly Period	May 2015				
Interest Period	from	26.05.2015	to	25.06.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
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21.a Restructured Loans



Reporting Date	29.06.2015		
Payment date	25.06.2015		
Period No	20		
Monthly Period	May 2015		
Interest Period	from	26.05.2015	to 25.06.2015 = 30 days

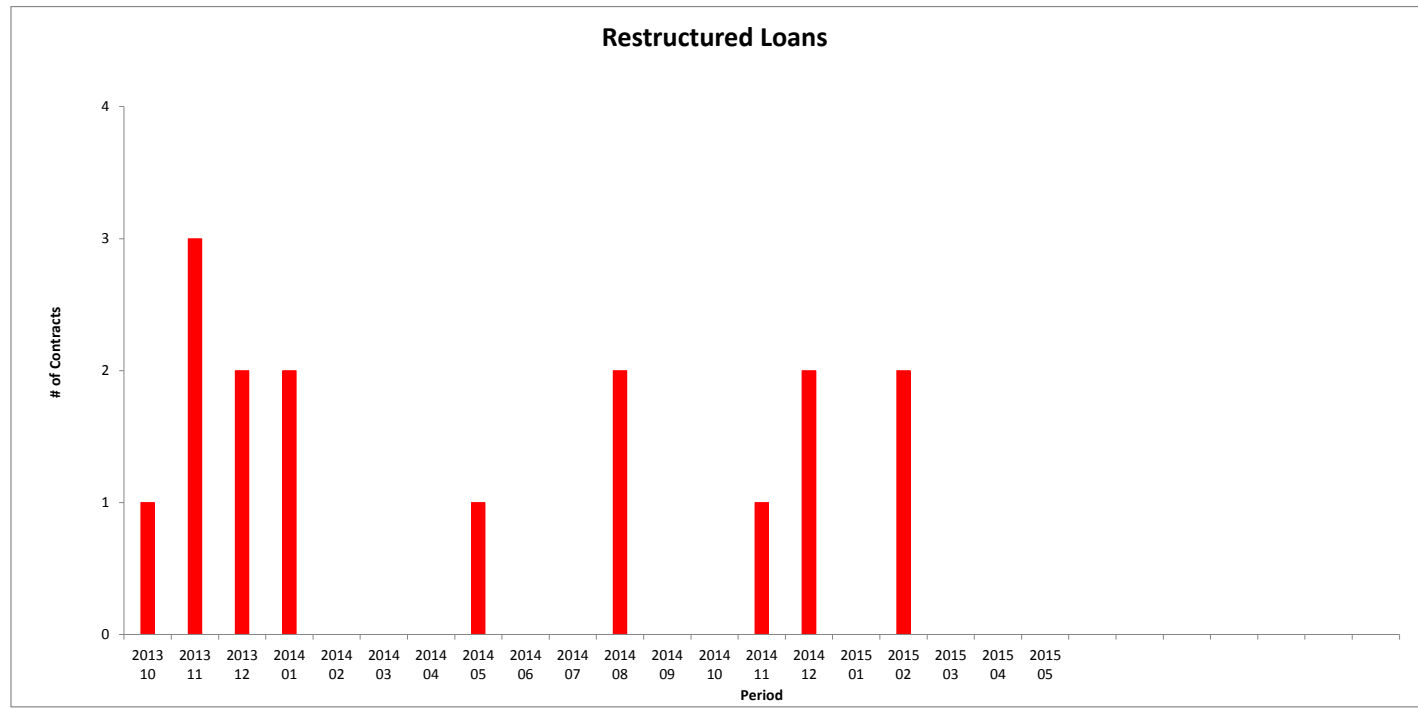
TOTAL		
Period	No	Outstanding balance
2013 10	1	6 896
2013 11	3	22 012
2013 12	2	11 089
2014 01	2	11 629
2014 02	0	0
2014 03	0	0
2014 04	0	0
2014 05	1	83
2014 06	0	0
2014 07	0	0
2014 08	2	41 336
2014 09	0	0
2014 10	0	0
2014 11	1	32 348
2014 12	2	24 783
2015 01	0	0
2015 02	2	9 745
2015 03	0	0
2015 04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

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.06.2015				
Payment date	25.06.2015				
Period No	20				
Monthly Period	May 2015				
Interest Period	from	26.05.2015	to	25.06.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.a Dynamic Interest rate

Reporting Date	29.06.2015				
Payment date	25.06.2015				
Period No	20				
Monthly Period	May 2015				
Interest Period	from	26.05.2015	to	25.06.2015	= 30 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 %

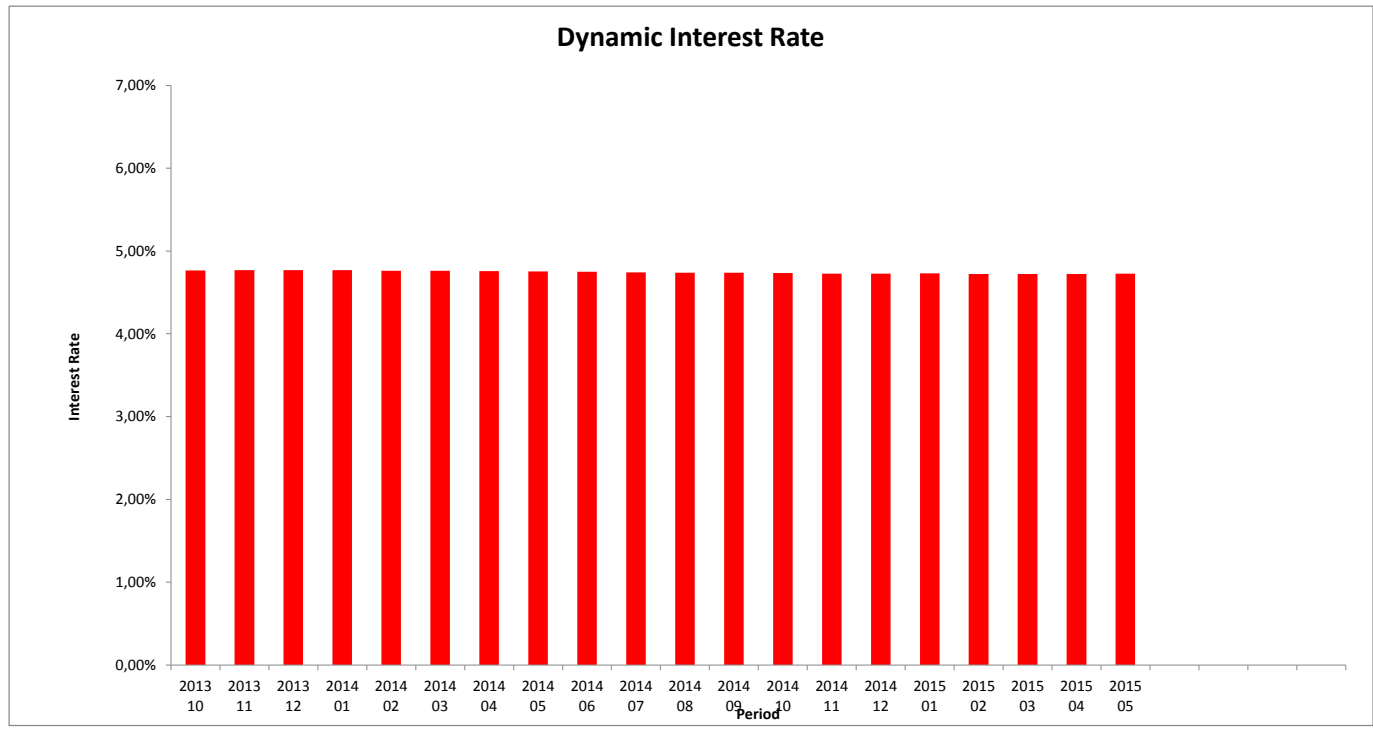
Interest rate evolution

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	29.06.2015				
Payment date	25.06.2015				
Period No	20				
Monthly Period	May 2015				
Interest Period	from	26.05.2015	to	25.06.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.a Dynamic Pre-Payments



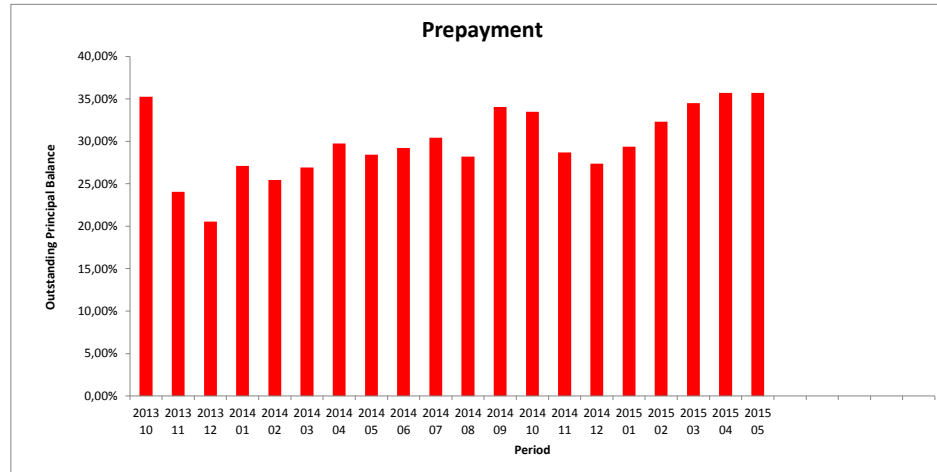
Reporting Date	29.06.2015		
Payment date	25.06.2015		
Period No	20		
Monthly Period	from	May 2015	to
Interest Period	from	26.05.2015	to 25.06.2015 = 30 days

	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 %

23.b Dynamic Pre-Payments



Reporting Date	29.06.2015				
Payment date	25.06.2015				
Period No	20				
Monthly Period	May 2015				
Interest Period	from	26.05.2015	to	25.06.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



Reporting Date	29.06.2015
Payment date	25.06.2015
Period No	20
Monthly Period	May 2015
Interest Period	from 26.05.2015 to 25.06.2015 = 30 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																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	29.06.2015	
Payment date	25.06.2015	
Period No	20	
Monthly Period	from	May 2015
Interest Period	from	26.05.2015 to 25.06.2015 = 30 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	322 866	20															

Default Quarter	Default Amount	Recovery Quarter	2015 1			2015 2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2013 4	17 208	4	0	16 376	831	0	16 376	831
2014 1	560 879	50	0	416 939	143 940	0	416 939	143 940
2014 2	770 550	74	0	632 353	138 198	0	632 353	138 198
2014 3	575 754	56	17 932	404 092	171 662	86 817	490 909	84 844
2014 4	683 563	69	166 749	500 023	183 539	110 033	610 056	73 506
2015 1	654 162	67	248 638	248 638	405 524	97 881	346 519	307 643
2015 2	490 863	20				39 893	39 893	450 970

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	29.06.2015			
Payment date	25.06.2015			
Period No	20			
Monthly Period	May 2015			
Interest Period	from	26.05.2015	to	25.06.2015 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	12 628 314,64	EUR
Senior Expenses	-	1 323,33	EUR
Servicing Fee	-	91 628,94	EUR
Interest on Loan to Issuer	-	876 982,68	EUR
Principal on Loan to Issuer	-	11 658 379,69	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	21 304 547,33	EUR
Senior Expenses	-	1 115,00	EUR
Interest Class A	-	67 507,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 507 253,78	EUR
Principal Payments on Class A	-	11 658 379,69	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	4 677 961,68	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	21 540,38	EUR
Principal Issuer Subordinated Loan	-	582 918,98	EUR
Payment to Purchaser	-	729 851,81	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	729 851,81	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	245,67	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	729 606,14	EUR

SCF RAHOITUSPALVELUT 2013 LIMITED**Monthly Investor Report****27. Transaction Costs**

Reporting Date	29.06.2015
Payment date	25.06.2015
Period No	20
Monthly Period	May 2015
Interest Period	from 26.05.2015 to 25.06.2015 = 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 323,33 EUR			
Interest accrued for the Period	125 526,00 EUR	67 507,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	4 696 499,00 EUR	3 502 982,00 EUR	754 361,00 EUR	439 156,00 EUR
Interest Payments	125 526,00 EUR	67 507,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	4 696 499,00 EUR	3 502 982,00 EUR	754 361,00 EUR	439 156,00 EUR
Interest accrued on Subordinated Loan for the Period	21 540,38 EUR			
Cumulative Interest accrued on Subordinated Loan	645 628,87 EUR			
Interest Payments on Subordinated Loan	21 540,38 EUR			
Cumulative Interest Payments on Subordinated Loan	645 628,87 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	29.06.2015
Payment date	25.06.2015
Period No	20
Monthly Period	May 2015
Interest Period	from 26.05.2015 to 25.06.2015 = 30 days