

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.02.2015				
Payment date	25.02.2015			Following payment dates:	25.03.2015
Period No	16				27.04.2015
Monthly Period	Jan 2015				
Interest Period	from 26.01.2015	to	25.02.2015	=	30 days

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1. Portfolio Information



Reporting Date	27.02.2015		
Payment date	25.02.2015		
Period No	16		
Monthly Period	Jan 2015		
Interest Period	from	26.01.2015	to 25.02.2015 = 30 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	227 628 876,00 EUR	241 138 440,60 EUR
Scheduled Loan Principal Repayments	6 760 502,35 EUR	7 310 413,44 EUR
Prepayments	6 127 301,16 EUR	5 985 402,58 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	12 887 803,51 EUR	13 295 816,02 EUR
New Defaulted Auto Loans in Period	164 908,38 EUR	213 748,58 EUR
Closing Balance	214 576 164,11 EUR	227 628 876,00 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 153 288,06 EUR	1 270 402,47 EUR
Recoveries on loans in default	90 055,01 EUR	411 851,20 EUR
Total Revenue Received in Period	1 243 343,07 EUR	1 682 253,67 EUR
# Loans		
At beginning of period	24 141 Loans	25 002 Loans
Paid in Full	830 Loans	840 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	21 Loans	21 Loans
At end of period	23 290 Loans	24 141 Loans

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2. Amount Due for Distribution



Reporting Date	27.02.2015				
Payment date	25.02.2015				
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Interest Period	from	26.01.2015	to	25.02.2015	= 30 days

Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	14 131 147 EUR	14 978 070 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	14 131 147 EUR	14 978 070 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 009 009 EUR	14 850 262 EUR
b. Reserve Fund	11 381 444 EUR	12 056 922 EUR
c. Interest Earned by the Issuer	-164 EUR	-65 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	25 390 289 EUR	26 907 119 EUR

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3. Reserve Accounts



Reporting Date	27.02.2015
Payment date	25.02.2015
Period No	16
Monthly Period	Jan 2015
Interest Period	from 26.01.2015 to 25.02.2015 = 30 days

Note Balance

Beginning of Period	227 628 876,00 EUR
End of Period	214 576 164,11 EUR

Reserve Fund

	in %	
Beginning of Period	2,9 %	6 558 674,99 EUR
Cash Outflow		6 558 674,99 EUR
Cash Inflow		6 176 230,69 EUR
End of Period	2,7 %	6 176 230,69 EUR
Required Reserve Amount	2,7 %	6 176 230,69 EUR

Liquidity Balance

Beginning of Period	2,1 %	4 822 768,81 EUR
Cash Outflow		4 822 768,81 EUR
Cash Inflow		4 552 577,52 EUR
End of Period	2,0 %	4 552 577,52 EUR
Required Reserve Amount	2,0 %	4 552 577,52 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	27.02.2015	
Payment date	25.02.2015	
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Asset Balance

Beginning of Period	227 628 876,00	EUR
End of Period	214 576 164,11	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	194 908 149,52	90,83 %	21 415
1-29 days past due	15 066 567,04	7,02 %	1 472
		0,00 %	
Delinquent Receivables:			
30-59 days past due	3 068 905,50	1,43 %	277
60-89 days past due	818 947,28	0,38 %	66
90-119 days past due	395 633,09	0,18 %	33
120-149 days past due	251 407,29	0,12 %	21
150-179 days past due	66 554,39	0,03 %	6
Total Performing and Delinquent	214 576 164	100,00 %	23 290

Current Period Defaults	164 908,38	21
Cumulative Defaults	2 772 861,55	274
Current Period Recoveries	90 055,01	
Cumulative Recoveries	1 875 157,82	

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5. Outstanding Notes



Reporting Date	27.02.2015				
Payment date	25.02.2015				
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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	227 573 876,00 EUR	153 273 876,00 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	25 390 288,75 EUR				
Amortisation	13 052 711,89 EUR				
Redemption per Class	13 052 711,89 EUR	13 052 711,89 EUR	- EUR	- EUR	- EUR
Redemption per Note		2 973,28 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	214 521 164,11 EUR	140 221 164,11 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		65,36 %	22,75 %	11,89 %	0,03 %
Current Pool Factor		0,32	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	30				
Principal Outstanding per Note Beginning of Period		34 914,32 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		2 973,28 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		31 941,04 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		23,33 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	160 411,87	102 438,04 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		23,33 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)	43,65 %	20,93 %	9,01 %
Current CE (excl. Excess Spread)	39,64 %	16,91 %	5,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.02.2015
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 Period No 16
 Monthly Period Jan 2015
 Interest Period : 26.01.2015 to 25.02.2015 = 30 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	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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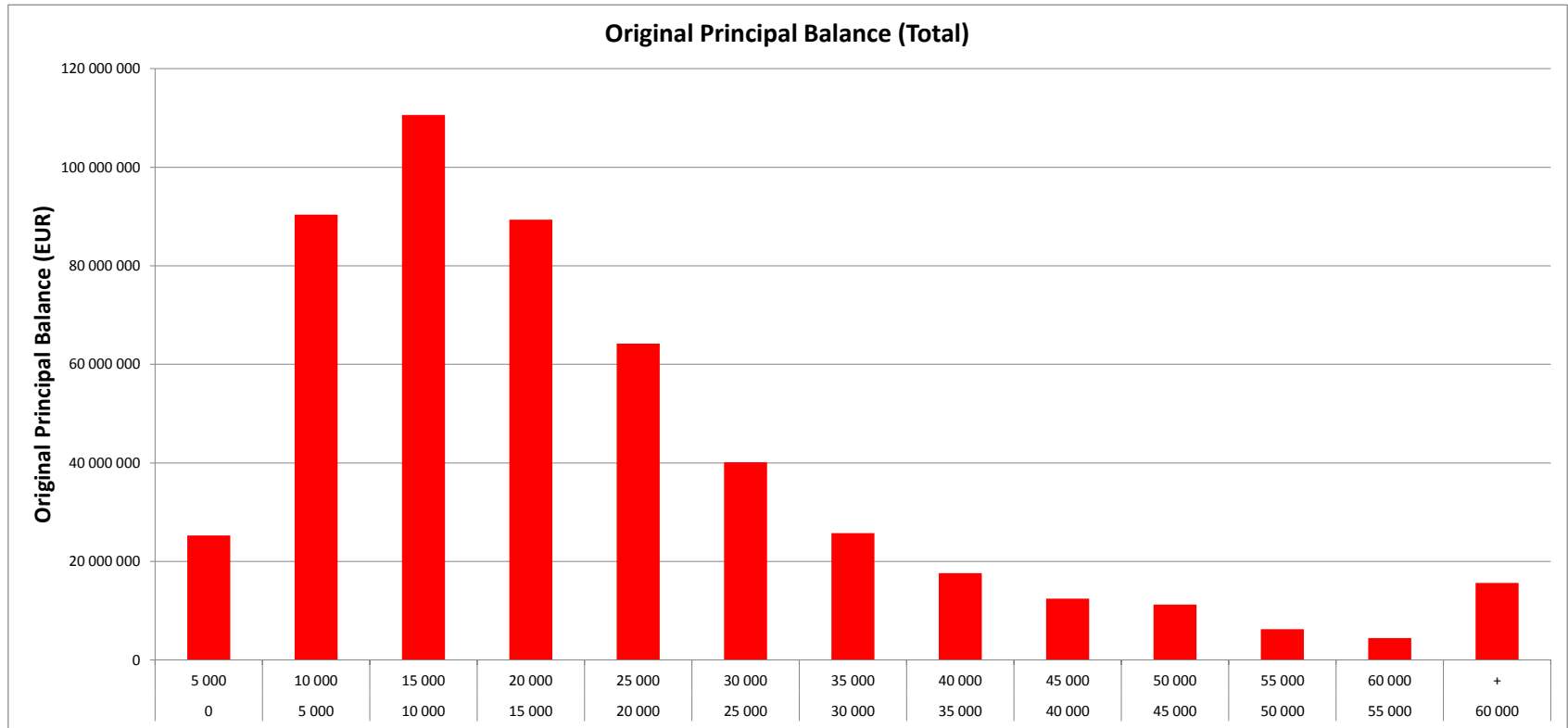
Average amount - all: 12 666

	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

Reporting Date	27.02.2015	
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8.a Outstanding Principal Balance



Reporting Date	27.02.2015				
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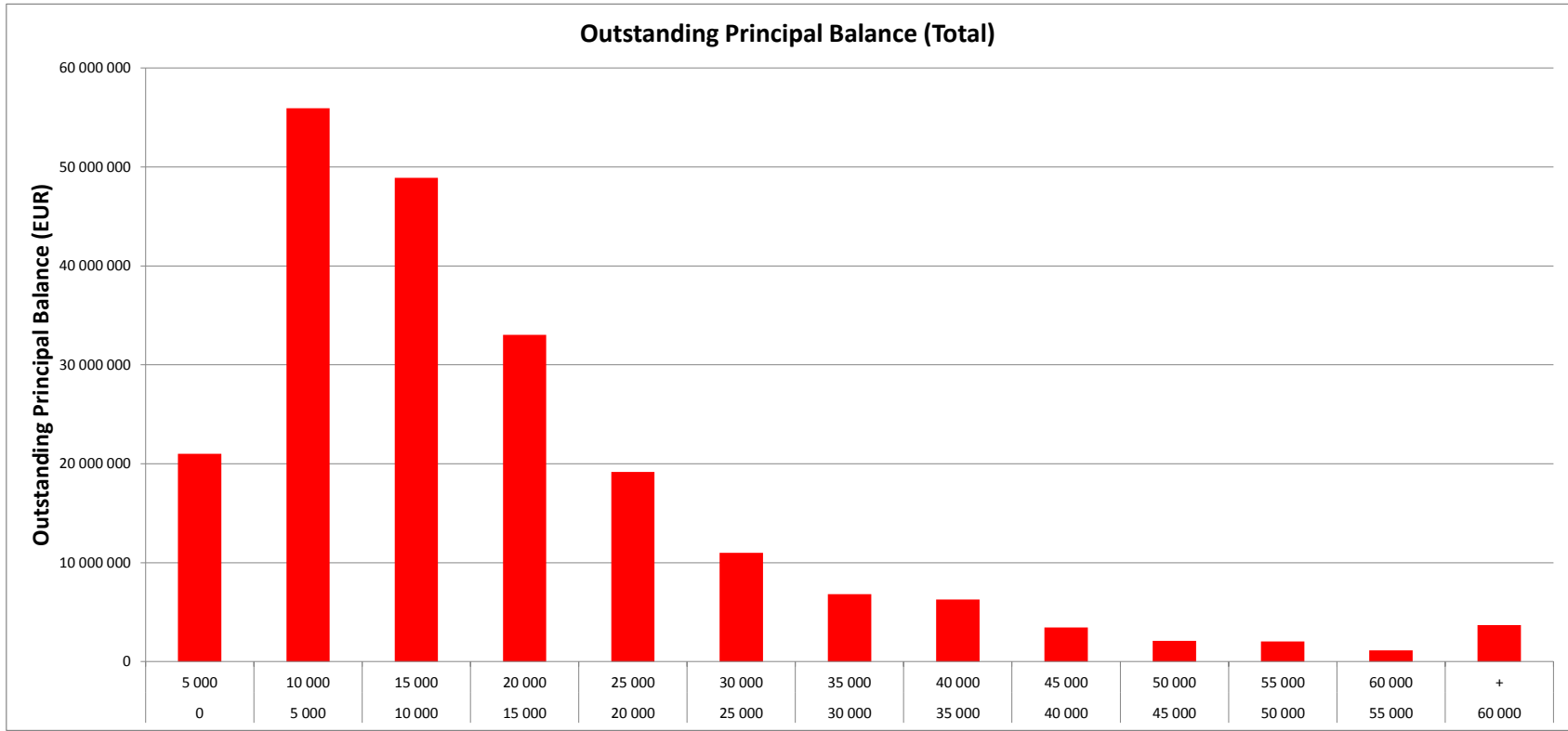
Average amount - all: 9 213

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	7 857	21 017 436	9,79 %	18,0	27,9
	5 000	10 000	7 617	55 925 626	26,06 %	29,4	26,0
	10 000	15 000	4 016	48 914 254	22,80 %	33,7	24,6
	15 000	20 000	1 920	33 044 352	15,40 %	34,5	24,1
	20 000	25 000	865	19 169 481	8,93 %	35,3	23,6
	25 000	30 000	403	10 987 949	5,12 %	34,4	24,2
	30 000	35 000	211	6 818 020	3,18 %	35,1	24,0
	35 000	40 000	168	6 274 076	2,92 %	34,7	24,4
	40 000	45 000	82	3 466 908	1,62 %	35,1	24,3
	45 000	50 000	44	2 096 939	0,98 %	33,2	25,6
	50 000	55 000	39	2 034 903	0,95 %	37,3	22,6
	55 000	60 000	20	1 143 176	0,53 %	30,3	26,0
	60 000	+	48	3 683 044	1,72 %	34,6	23,7
Total			23 290	214 576 164	100,0 %		

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8.b Outstanding Principal Balance Graph

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Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days



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9.a Geographical Distribution



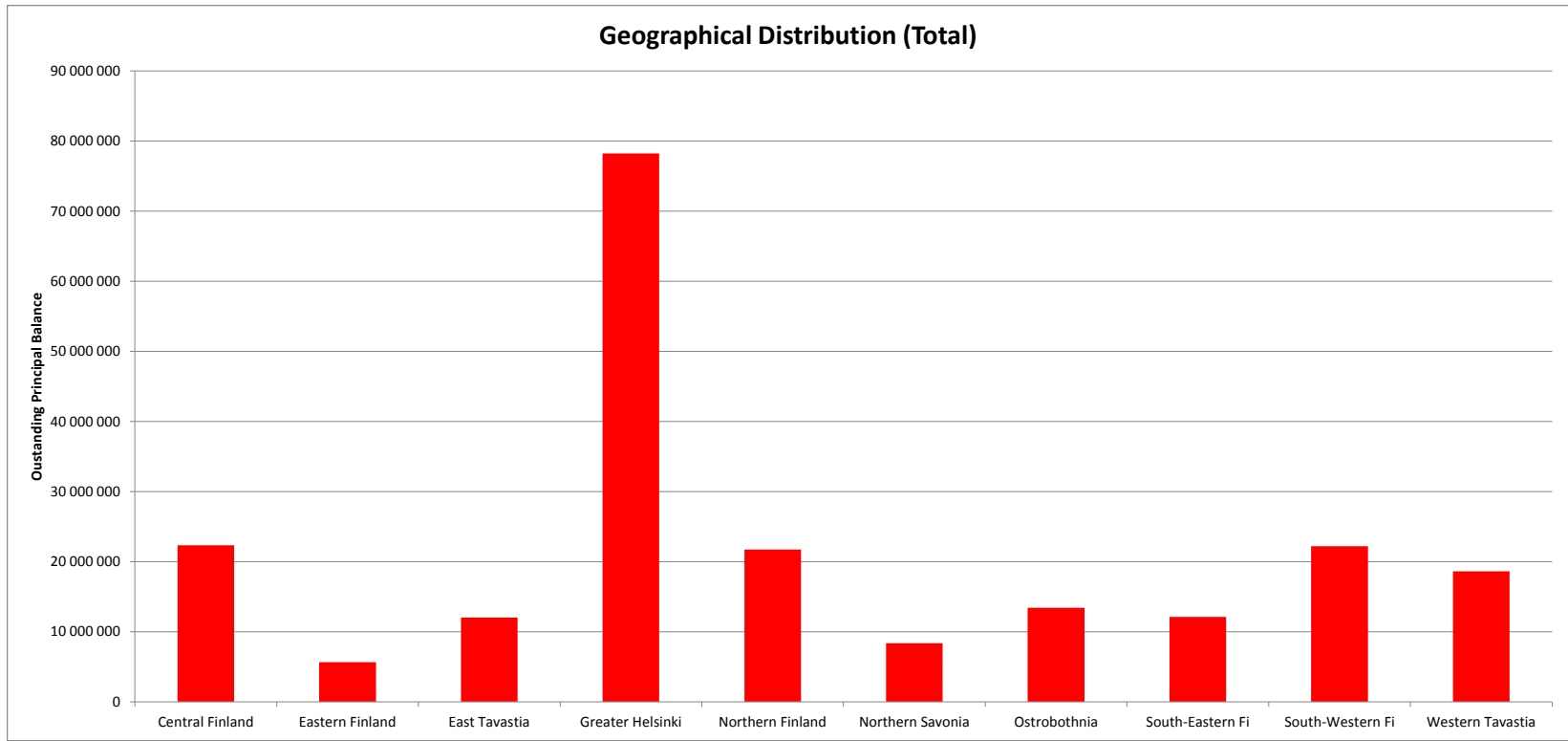
Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	16	
Monthly Period	Jan 2015	
Interest Period	from	26.01.2015 to 25.02.2015 = 30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mat	WA seasoning	
Central Finland	2 505	22 348 024	10,41 %	31,1		25,1
Eastern Finland	666	5 634 500	2,63 %	31,7		24,7
East Tavastia	1 335	11 999 450	5,59 %	31,3		25,4
Greater Helsinki	8 102	78 209 672	36,45 %	31,5		24,9
Northern Finland	2 303	21 706 892	10,12 %	32,0		25,2
Northern Savonia	931	8 357 756	3,90 %	31,2		25,0
Ostrobothnia	1 574	13 426 324	6,26 %	30,3		25,2
South-Eastern Fi	1 337	12 090 139	5,63 %	31,8		24,9
South-Western Fi	2 477	22 177 916	10,34 %	31,5		25,1
Western Tavastia	2 060	18 625 490	8,68 %	31,6		25,0
Total	23 290	214 576 164	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	27.02.2015	
Payment date	25.02.2015	
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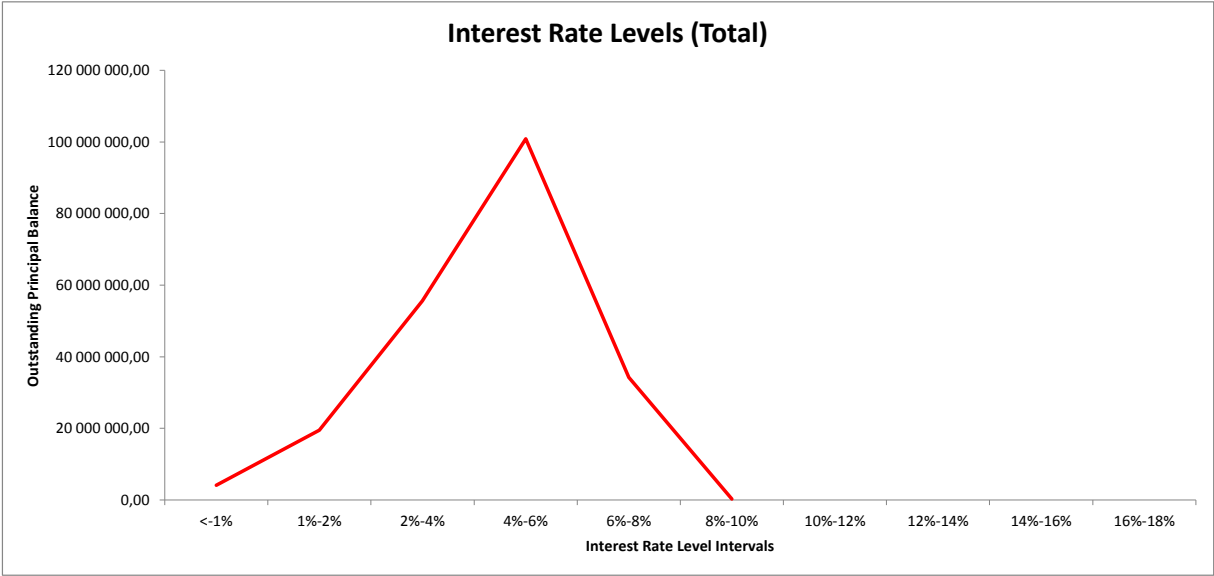
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	731	4 135 971	1,93 %	26,6	23,4
1 %	2 %	2425	19 505 575	9,09 %	30,2	23,6
2 %	4 %	4809	55 579 732	25,90 %	33,3	23,7
4 %	6 %	10 470	100 854 554	47,00 %	31,2	25,9
6 %	8 %	4 819	34 236 977	15,96 %	30,5	25,8
8 %	10 %	36	263 355	0,12 %	33,8	22,6
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		23 290	214 576 164	100 %		

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10.b Interest Rate



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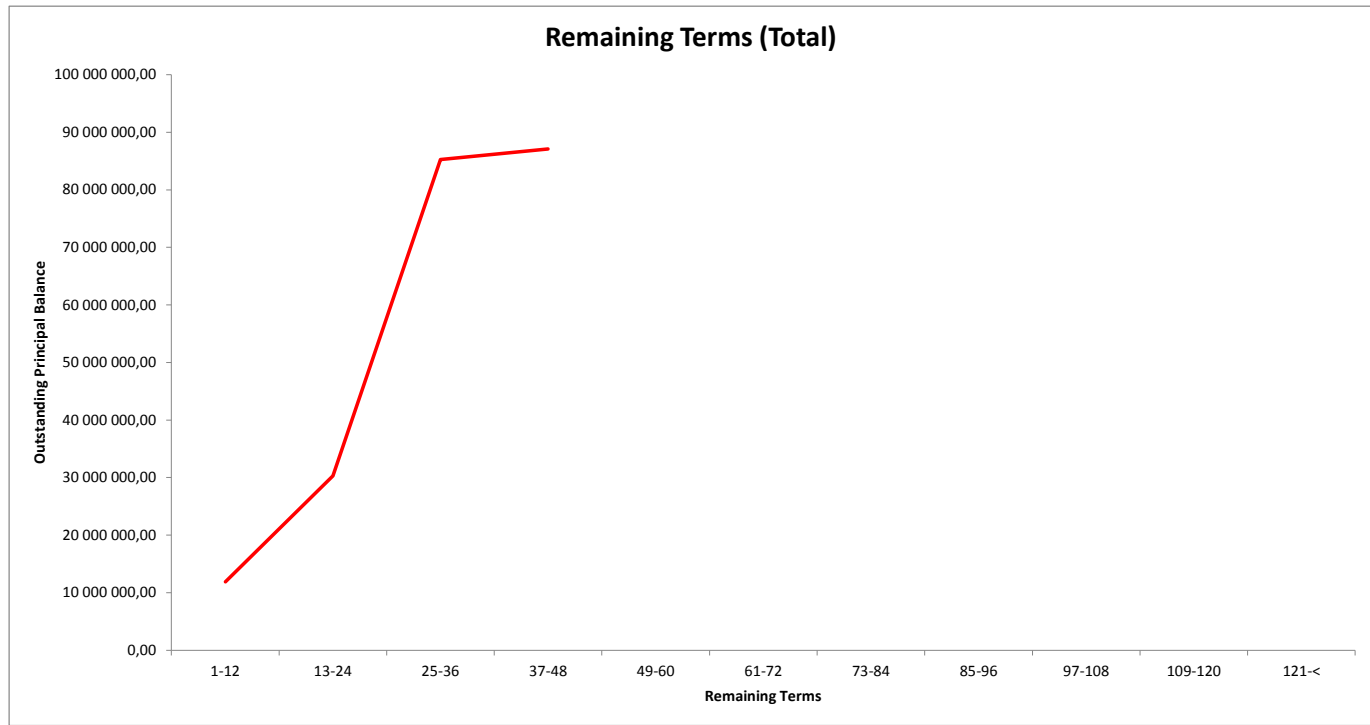


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11.b Remaining Terms



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12.a Seasoning



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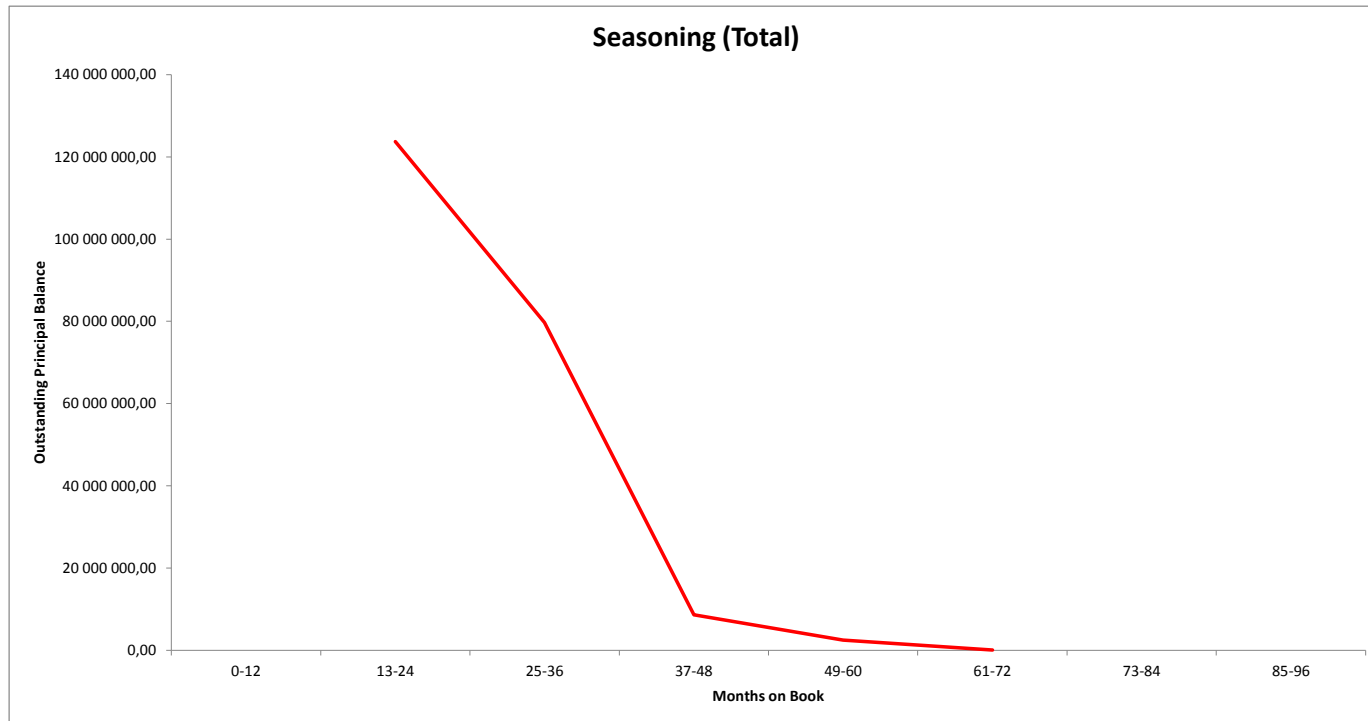
		TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning		
		1		12					
		13		24	11 511	123 712 801	57,65 %	35,7	20,6
		25		36	10 049	79 741 463	37,16 %	27,2	29,3
		37		48	1 225	8 634 510	4,02 %	17,5	41,2
		49		60	494	2 448 357	1,14 %	7,6	53,6
		61		72	11	39 033	0,02 %	17,6	65,0
		73		84					
		85		96					
		Total			23 290	214 576 164	100 %		

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12.b Seasoning



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13.a Balloon loans



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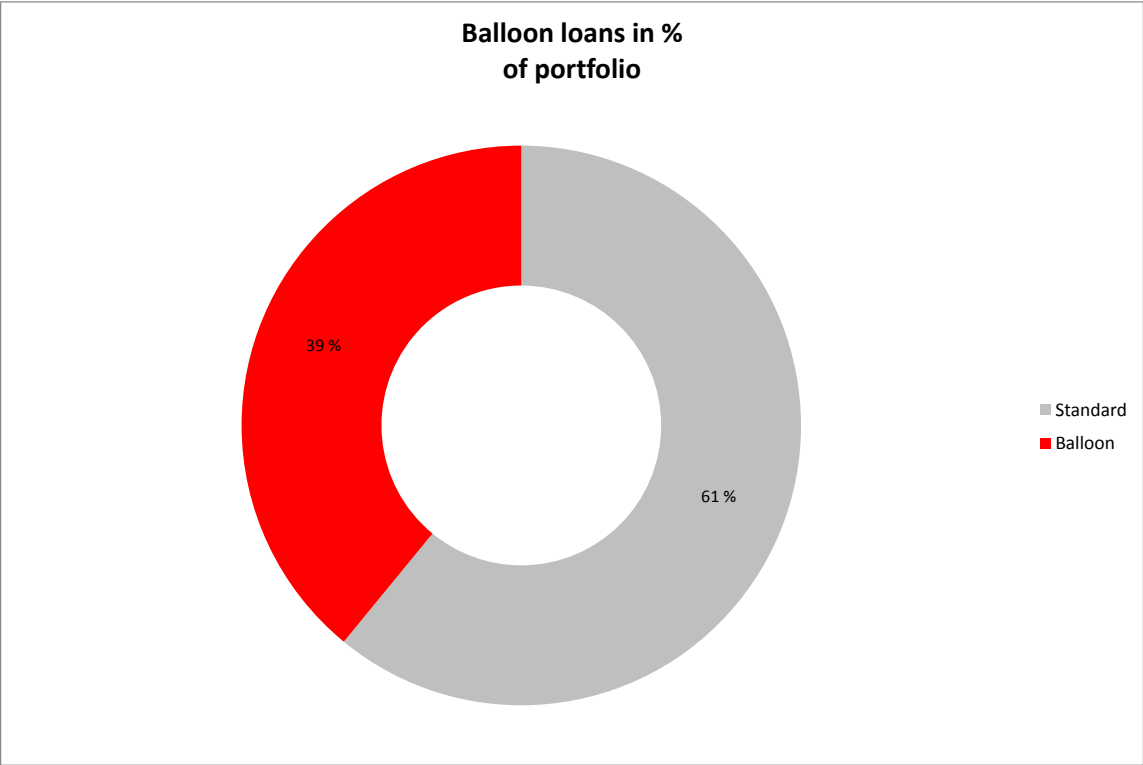
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		18 433	130 766 063	60,94 %	2 070	0,00 %	30,4	24,8
Balloon		4 857	83 810 101	39,06 %	32 746 408	39,07 %	33,1	25,4
Total		23 290	214 576 164	100 %	32 748 478	15,26 %		

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13.b Balloon loans



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	to	25.02.2015
	=	30 days

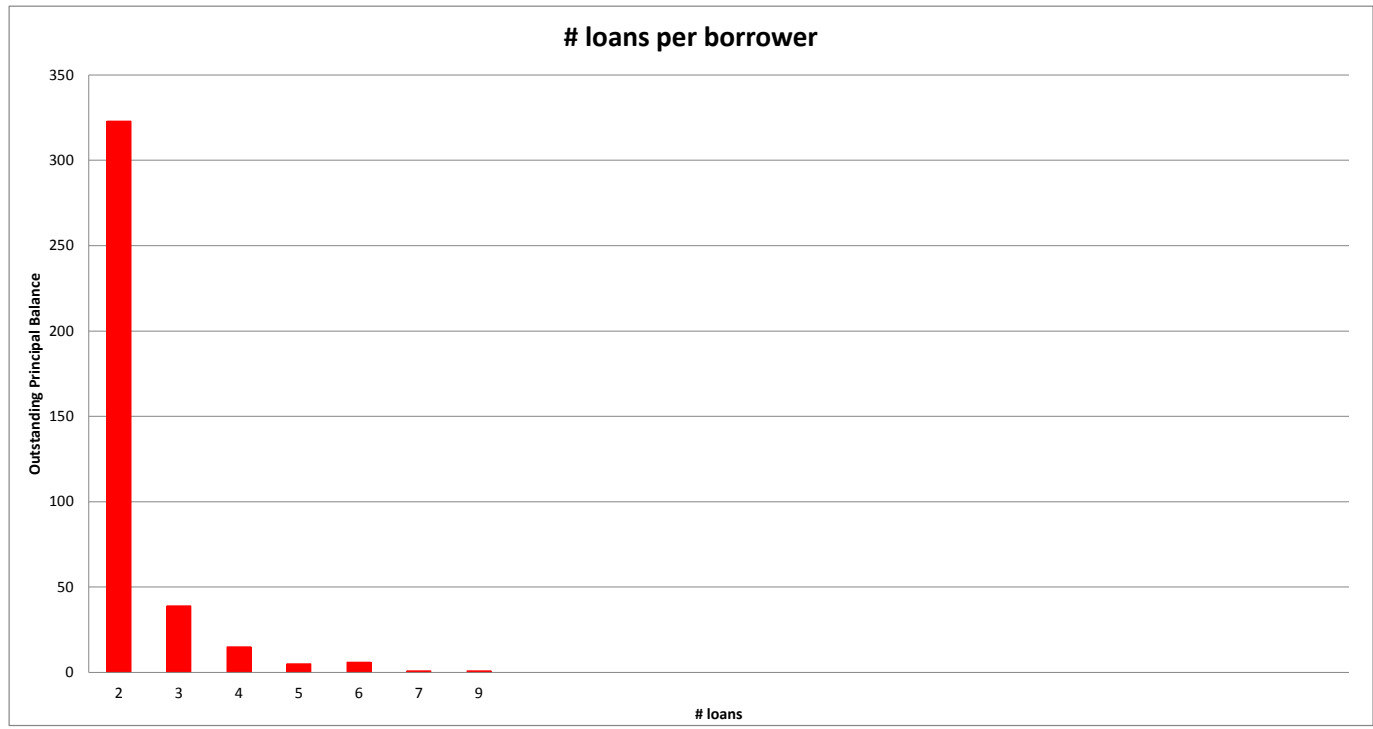


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	214 576 164	207 807 304	6 768 860	846 074	4,84 %	96,85 %
2	207 807 304	200 674 199	7 133 105	819 281	4,83 %	93,52 %
3	200 674 199	193 877 562	6 796 637	791 738	4,84 %	90,35 %
4	193 877 562	187 276 963	6 600 599	765 110	4,84 %	87,28 %
5	187 276 963	180 575 825	6 701 138	739 105	4,84 %	84,15 %
6	180 575 825	174 030 059	6 545 766	712 640	4,84 %	81,10 %
7	174 030 059	167 697 699	6 332 359	686 790	4,84 %	78,15 %
8	167 697 699	161 405 040	6 292 659	661 897	4,84 %	75,22 %
9	161 405 040	155 193 897	6 211 143	637 060	4,84 %	72,33 %
10	155 193 897	148 935 384	6 258 513	612 808	4,84 %	69,41 %
11	148 935 384	142 801 938	6 133 446	588 525	4,85 %	66,55 %
12	142 801 938	136 766 577	6 035 361	564 370	4,85 %	63,74 %
13	136 766 577	130 867 053	5 899 524	540 534	4,85 %	60,99 %
14	130 867 053	124 976 879	5 890 174	517 010	4,85 %	58,24 %
15	124 976 879	119 161 997	5 814 882	493 570	4,84 %	55,53 %
16	119 161 997	113 581 736	5 580 261	470 182	4,84 %	52,93 %
17	113 581 736	108 060 392	5 521 344	447 790	4,83 %	50,36 %
18	108 060 392	102 726 428	5 333 965	425 533	4,83 %	47,87 %
19	102 726 428	97 560 689	5 165 739	404 083	4,82 %	45,47 %
20	97 560 689	92 483 462	5 077 227	383 121	4,82 %	43,10 %

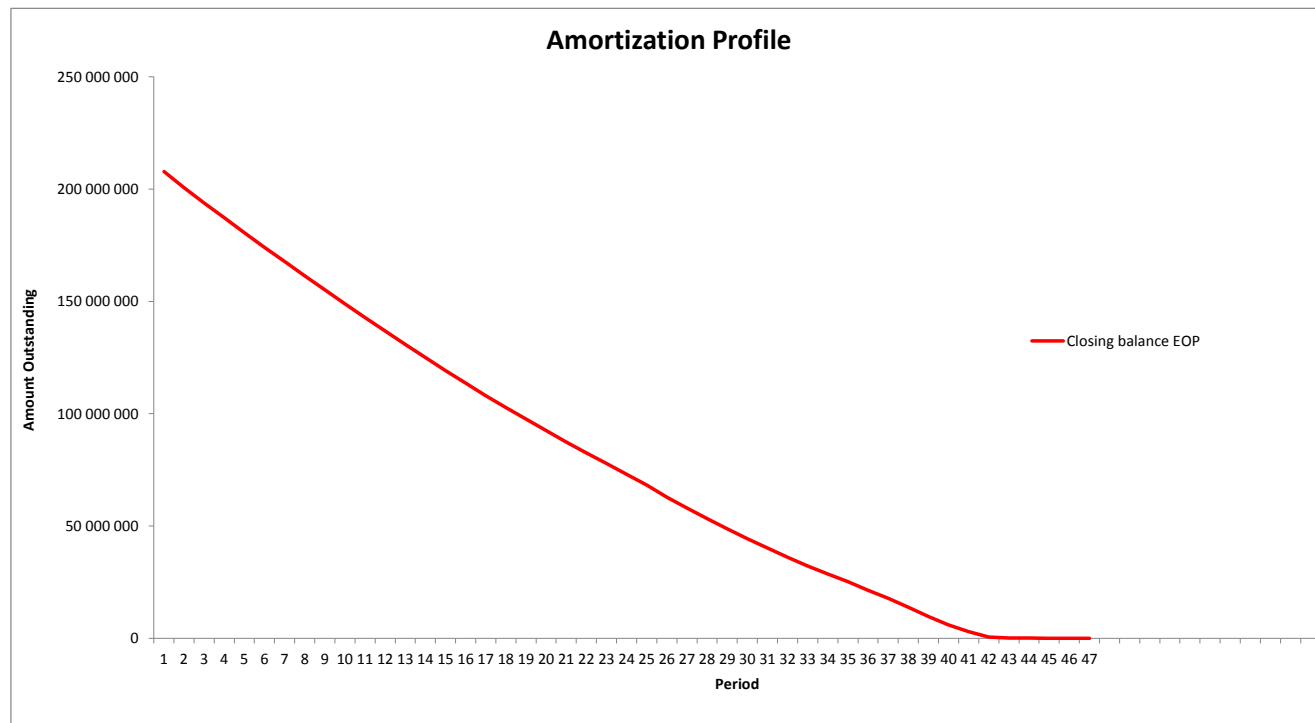
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	16				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
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16.a Payment Holidays



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	16				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 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	
Total:	1 679	2 412	679 352	22 043 750	

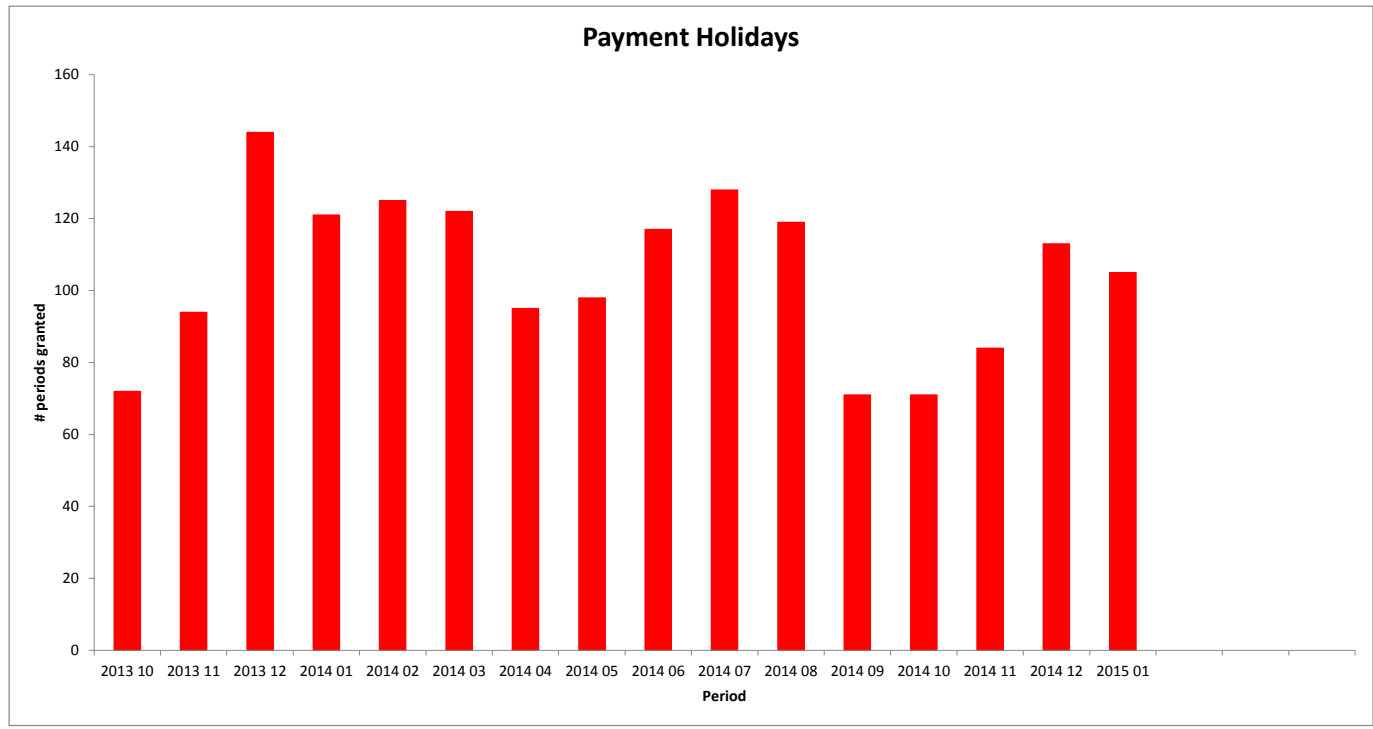
Santander Consumer Finance Oy
 Hermannin Rantatie 10
 Helsinki 00580
 Y-tunnus 2076455-0

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	16				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.a Downpayment



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	16	
Monthly Period	Jan 2015	
Interest Period	from	26.01.2015 to 25.02.2015 = 30 days

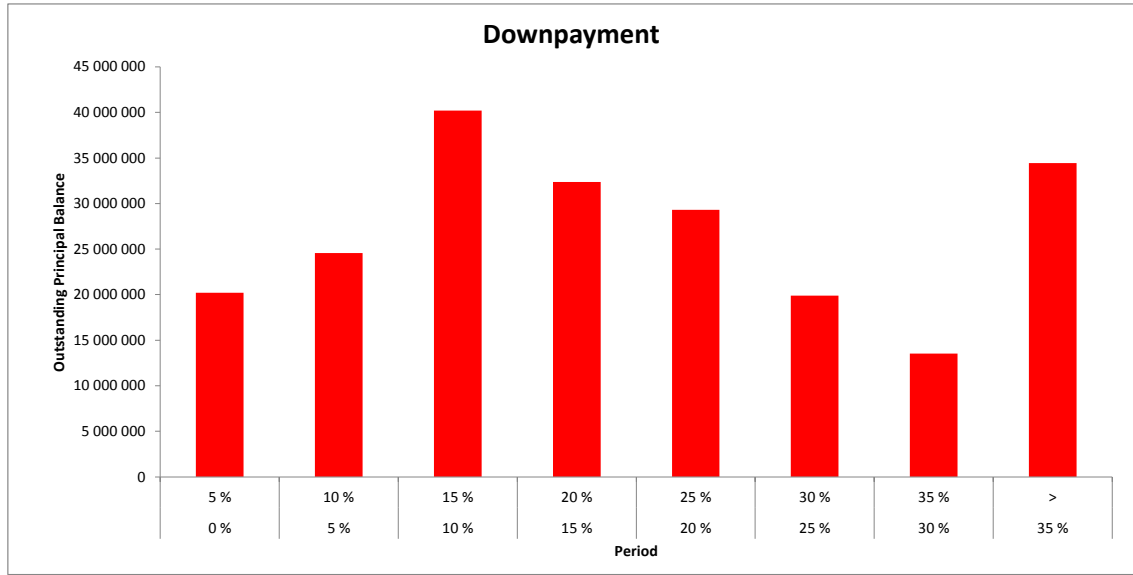
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	1 627	20 224 507	9,4 %	35,4	23,4
	5 %		10 %	2 074	24 572 902	11,5 %	34,3	24,2
	10 %		15 %	3 832	40 200 063	18,7 %	32,9	25,0
	15 %		20 %	3 198	32 381 282	15,1 %	31,6	25,7
	20 %		25 %	3 200	29 306 490	13,7 %	30,5	25,7
	25 %		30 %	2 127	19 908 831	9,3 %	30,6	25,3
	30 %		35 %	1 615	13 536 458	6,3 %	29,5	25,9
	35 %	>		5 617	34 445 630	16,1 %	27,4	25,0
Total				23 290	214 576 164	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	27.02.2015					
Payment date	25.02.2015					
Period No	16					
Monthly Period	Jan 2015					
Interest Period	from	26.01.2015	to	25.02.2015	=	30 days



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Monthly Investor Report

18.a Vehicle Condition



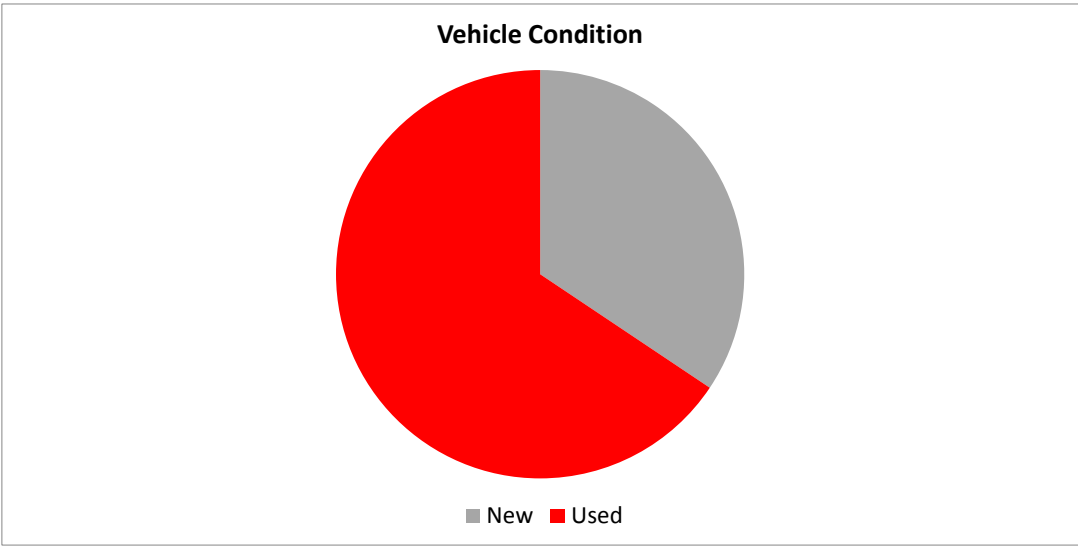
Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	16	
Monthly Period	Jan 2015	
Interest Period	from 26.01.2015	to 25.02.2015 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 986	73 776 582	34,4 %	31,6	25,0
	Used	17 304	140 799 582	65,6 %	31,4	25,1
	Total	23 290	214 576 164	100 %		

18.b Vehicle Condition



Reporting Date	27.02.2015		
Payment date	25.02.2015		
Period No	16		
Monthly Period	Jan 2015		
Interest Period	from	26.01.2015	to 25.02.2015 = 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.a Borrower Type



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	16				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days

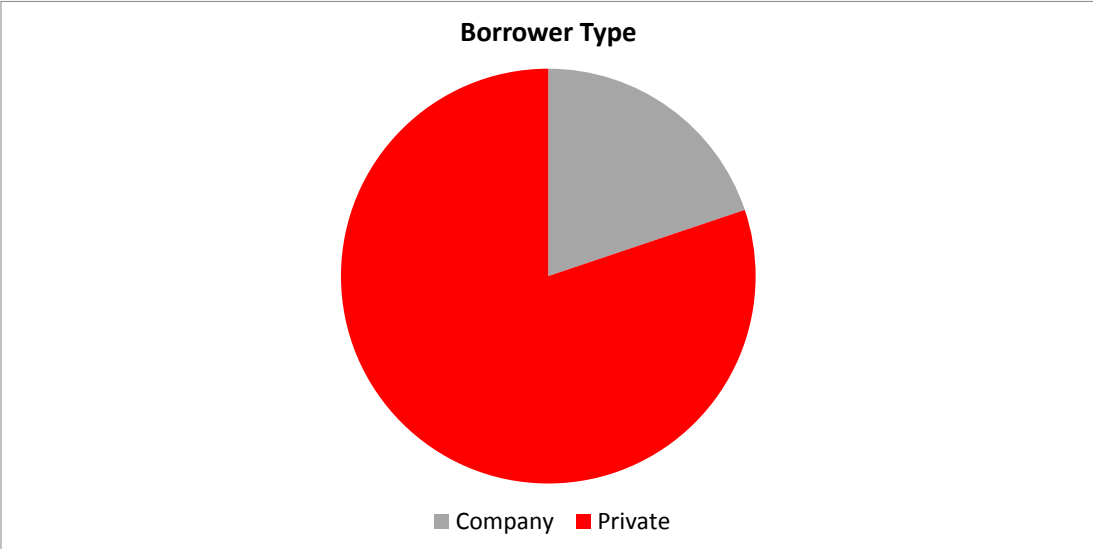
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 495	42 548 926	19,8 %	29,1	25,9
	Private	19 795	172 027 238	80,2 %	32,1	24,8
	Total	23 290	214 576 164	100 %		

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Monthly Investor Report

19.b Borrower Type



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	16	
Monthly Period	Jan 2015	
Interest Period	from	26.01.2015
	to	25.02.2015
	=	30 days



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20.a Vehicle type



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	16	
Monthly Period	Jan 2015	
Interest Period	from 26.01.2015	to 25.02.2015 = 30 days

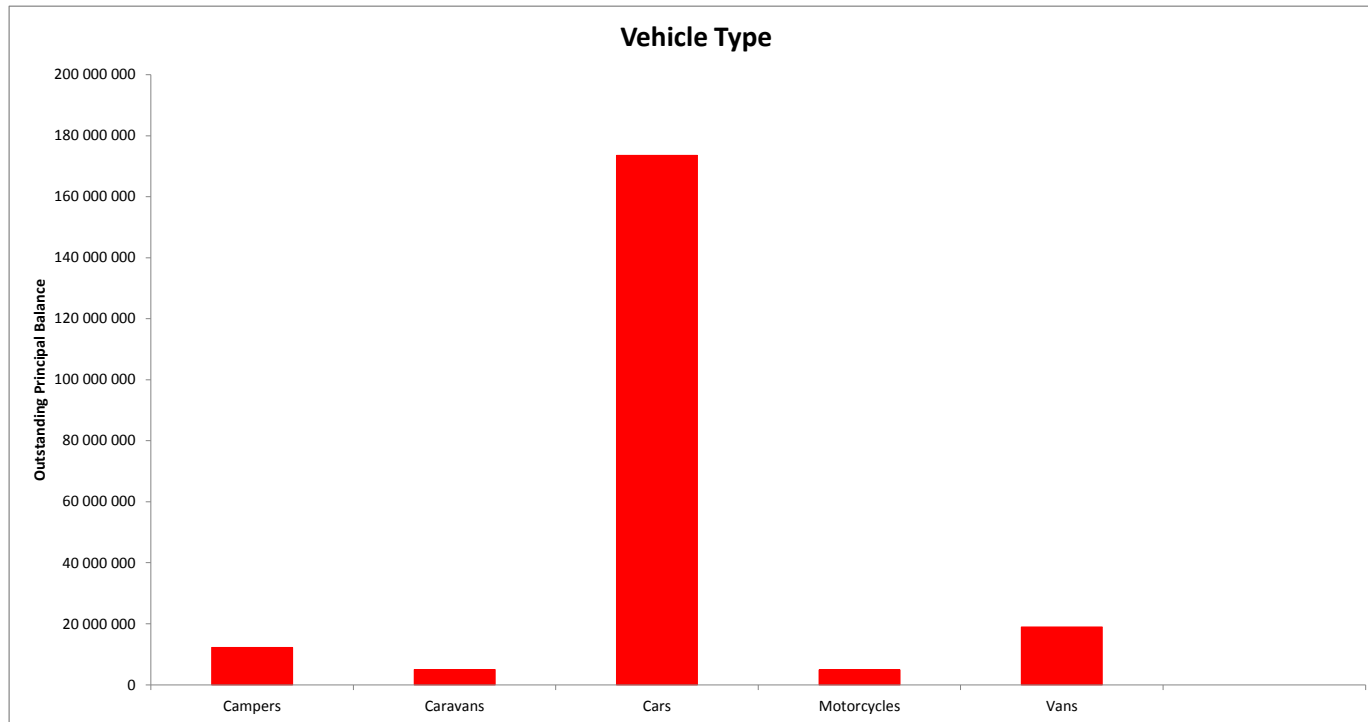
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		669	12 176 632	5,67 %	29,7	29,42
Caravans		529	5 005 194	2,33 %	29,0	29,95
Cars		18 959	173 535 330	80,87 %	32,1	24,25
Motorcycles		969	4 867 215	2,27 %	29,2	27,58
Vans		2 164	18 991 793	8,85 %	27,7	27,58
		23 290	214 576 164	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	16				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	16	
Monthly Period	Jan 2015	
Interest Period	from 26.01.2015	to 25.02.2015 = 30 days

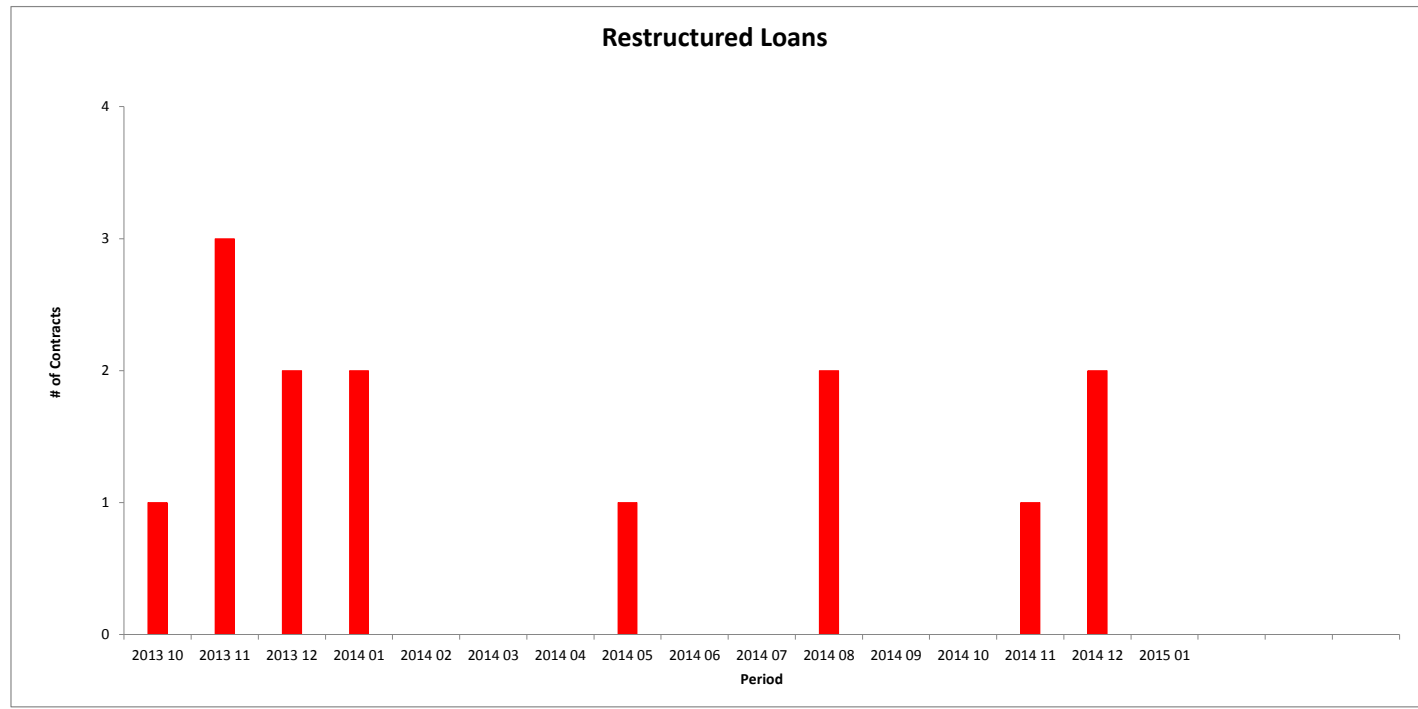
TOTAL		
Period	No	Outstanding balance
2013 10	1	6 896
2013 11	3	22 012
2013 12	2	11 089
2014 01	2	11 629
2014 02	0	0
2014 03	0	0
2014 04	0	0
2014 05	1	83
2014 06	0	0
2014 07	0	0
2014 08	2	41 336
2014 09	0	0
2014 10	0	0
2014 11	1	32 348
2014 12	2	24 783
2015 01	0	0
	14	150 176

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.02.2015
Payment date	25.02.2015
Period No	16
Monthly Period	Jan 2015
Interest Period	from 26.01.2015 to 25.02.2015 = 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.02.2015					
Payment date	25.02.2015					
Period No	16					
Monthly Period	from	Jan 2015	to	25.02.2015	=	30 days
Interest Period		26.01.2015				

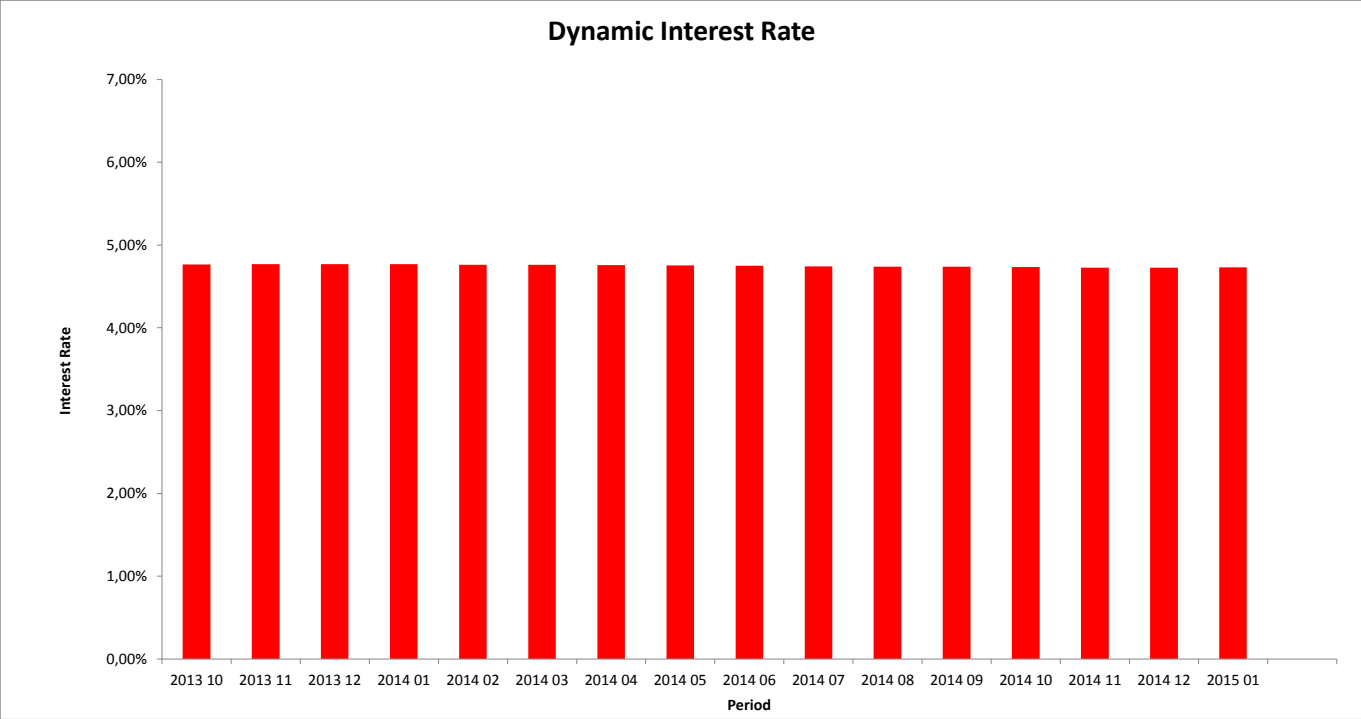
TOTAL		
Period	Closing balance	WA Interest rate
2013 10	479 099 092	4,768 %
2013 11	458 398 637	4,770 %
2013 12	439 817 265	4,768 %
2014 01	418 143 705	4,768 %
2014 02	398 902 873	4,764 %
2014 03	379 213 871	4,761 %
2014 04	359 234 654	4,759 %
2014 05	340 885 065	4,754 %
2014 06	322 650 512	4,749 %
2014 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 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	16				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.a Dynamic Pre-Payments



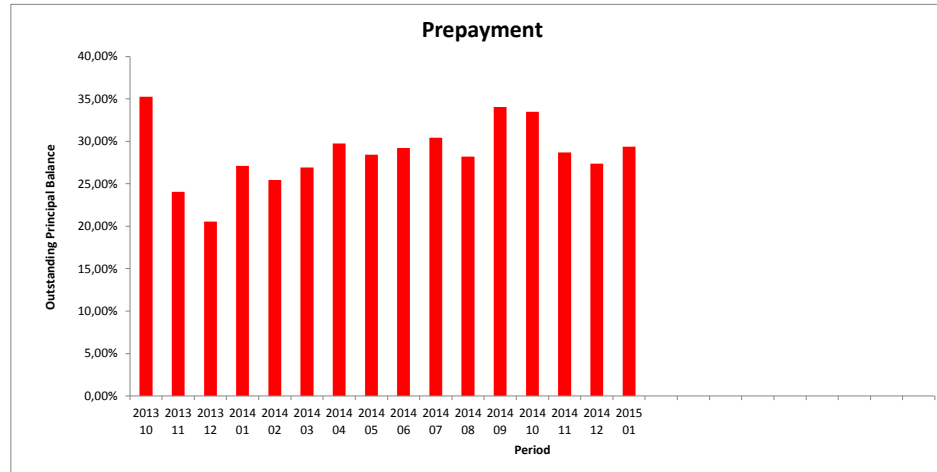
Reporting Date	27.02.2015		
Payment date	25.02.2015		
Period No	16		
Monthly Period	from	Jan 2015	to
Interest Period	from	26.01.2015	to 25.02.2015 = 30 days

	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 %

23.b Dynamic Pre-Payments



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	16				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	16	
Monthly Period	Jan 2015	
Interest Period	from 26.01.2015 to 25.02.2015	= 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																	
	3																	
	4																	
	5																	
	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	27.02.2015	
Payment date	25.02.2015	
Period No	16	
Monthly Period	from	Jan 2015
Interest Period	from	26.01.2015 to 25.02.2015 = 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	164 908	21															

Default Quarter	Default Amount	Recovery Quarter	2015 1		
			Recoveries	Cum. Recoveries	Loss
2013 4	17 208	4	0	16 376	831
2014 1	560 879	50	103	417 042	143 836
2014 2	770 550	74	2 205	630 148	140 403
2014 3	575 754	56	5 119	391 279	184 475
2014 4	683 563	69	87 038	420 312	263 250
2015 1	164 908	21	0	0	164 908

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	16				
Monthly Period	Jan 2015				
Interest Period	from	26.01.2015	to	25.02.2015	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	14 131 146,58	EUR
Senior Expenses	-	3 498,33	EUR
Servicing Fee	-	121 899,02	EUR
Interest on Loan to Issuer	-	953 037,34	EUR
Principal on Loan to Issuer	-	13 052 711,89	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	25 390 288,75	EUR
Senior Expenses	-	3 260,00	EUR
Interest Class A	-	102 438,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 552 577,52	EUR
Principal Payments on Class A	-	13 052 711,89	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	6 176 230,69	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	28 444,12	EUR
Principal Issuer Subordinated Loan	-	652 635,59	EUR
Payment to Purchaser	-	763 971,94	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	763 971,94	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	249,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	763 722,02	EUR

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

Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	16	
Monthly Period	Jan 2015	
Interest Period	from	26.01.2015 to 25.02.2015 = 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	3 498,33 EUR			
Interest accrued for the Period	160 457,00 EUR	102 438,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	4 141 907,00 EUR	3 180 466,00 EUR	607 637,00 EUR	353 804,00 EUR
Interest Payments	160 457,00 EUR	102 438,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	4 141 907,00 EUR	3 180 466,00 EUR	607 637,00 EUR	353 804,00 EUR
Interest accrued on Subordinated Loan for the Period	28 444,12 EUR			
Cumulative Interest accrued on Subordinated Loan	548 868,99 EUR			
Interest Payments on Subordinated Loan	28 444,12 EUR			
Cumulative Interest Payments on Subordinated Loan	548 868,99 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	27.02.2015
Payment date	25.02.2015
Period No	16
Monthly Period	Jan 2015
Interest Period	from 26.01.2015 to 25.02.2015 = 30 days