

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

**Cover Sheet Monthly Investor Report**



Reporting Date	29.07.2015				
Payment date	27.07.2015			Following payment dates:	25.08.2015
Period No	21				25.09.2015
Monthly Period	Jun 2015				
Interest Period	from 25.06.2015	to	25.07.2015	=	30 days

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**1. Portfolio Information**



Reporting Date	29.07.2015		
Payment date	27.07.2015		
Period No	21		
Monthly Period	Jun 2015		
Interest Period	from	25.06.2015	to 25.07.2015 = 30 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>	163 704 309,24 EUR	175 362 688,93 EUR
Scheduled Loan Principal Repayments	5 468 902,04 EUR	5 574 067,17 EUR
Prepayments	6 064 541,26 EUR	5 916 315,30 EUR
Deemed Collections - Other	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>11 533 443,30 EUR</b>	<b>11 490 382,47 EUR</b>
New Defaulted Auto Loans in Period	114 539,71 EUR	167 997,22 EUR
<b>Closing Balance</b>	<b>152 056 326,23 EUR</b>	<b>163 704 309,24 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	869 999,67 EUR	902 177,55 EUR
Recoveries on loans in default	510 628,06 EUR	235 754,62 EUR
<b>Total Revenue Received in Period</b>	<b>1 380 627,73 EUR</b>	<b>1 137 932,17 EUR</b>
<b># Loans</b>		
At beginning of period	19 088 Loans	20 067 Loans
Paid in Full	1 013 Loans	961 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	18 Loans	18 Loans
<b>At end of period</b>	<b>18 057 Loans</b>	<b>19 088 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	29.07.2015				
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**Purchaser Available Distribution Amount**

	<b>Current Period</b>	<b>Previous Period</b>
a. Collections (Principal, interest, and fee etc)	12 914 071 EUR	12 628 315 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>12 914 071 EUR</b>	<b>12 628 315 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 830 796 EUR	12 536 477 EUR
b. Reserve Fund	8 185 215 EUR	8 768 134 EUR
c. Interest Earned by the Issuer	-65 EUR	-64 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>21 015 947 EUR</b>	<b>21 304 547 EUR</b>

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**3. Reserve Accounts**



Reporting Date	29.07.2015
Payment date	27.07.2015
Period No	21
Monthly Period	Jun 2015
Interest Period	from 25.06.2015 to 25.07.2015 = 30 days

**Note Balance**

Beginning of Period	163 704 309,24 EUR
End of Period	152 056 326,23 EUR

**Reserve Fund**

	in %	
Beginning of Period	2,9 %	4 677 961,68 EUR
Cash Outflow		4 677 961,68 EUR
Cash Inflow		4 328 730,13 EUR
End of Period	2,6 %	4 328 730,13 EUR
Required Reserve Amount	2,6 %	4 328 730,13 EUR

**Liquidity Balance**

Beginning of Period	2,1 %	3 507 253,78 EUR
Cash Outflow		3 507 253,78 EUR
Cash Inflow		3 274 086,18 EUR
End of Period	2,0 %	3 274 086,18 EUR
Required Reserve Amount	2,0 %	3 274 086,18 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**



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**Asset Balance**

Beginning of Period	163 704 309,24	EUR
End of Period	152 056 326,23	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	134 866 118,60	88,69 %	16 254
1-29 days past due	13 943 681,38	9,17 %	1 439
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	2 237 206,95	1,47 %	248
60-89 days past due	667 581,76	0,44 %	71
90-119 days past due	187 418,02	0,12 %	27
120-149 days past due	107 097,11	0,07 %	11
150-179 days past due	47 222,41	0,03 %	7
<b>Total Performing and Delinquent</b>	<b>152 056 326</b>	<b>100,00 %</b>	<b>18 057</b>

Current Period Defaults	114 539,71	18
Cumulative Defaults	3 867 517,66	376
Current Period Recoveries	510 628,06	
Cumulative Recoveries	3 063 674,24	

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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	163 649 309,24 EUR	89 349 309,24 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	21 015 946,89 EUR				
Amortisation	11 647 983,01 EUR				
Redemption per Class	11 647 983,01 EUR	11 647 983,01 EUR	- EUR	- EUR	- EUR
Redemption per Note		2 653,30 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	152 001 326,23 EUR	77 701 326,23 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		51,12 %	32,10 %	16,78 %	0,04 %
Current Pool Factor		0,18	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		20 352,92 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		2 653,30 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		17 699,62 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		13,60 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	117 688,96	59 715,12 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		13,60 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)		61,82 %	29,75 %	12,94 %	
Current CE (excl. Excess Spread)		53,88 %	21,81 %	5,00 %	

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.07.2015  
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Period No 21  
Monthly Period Jun 2015  
Interest Period : 25.06.2015 to 25.07.2015 = 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	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

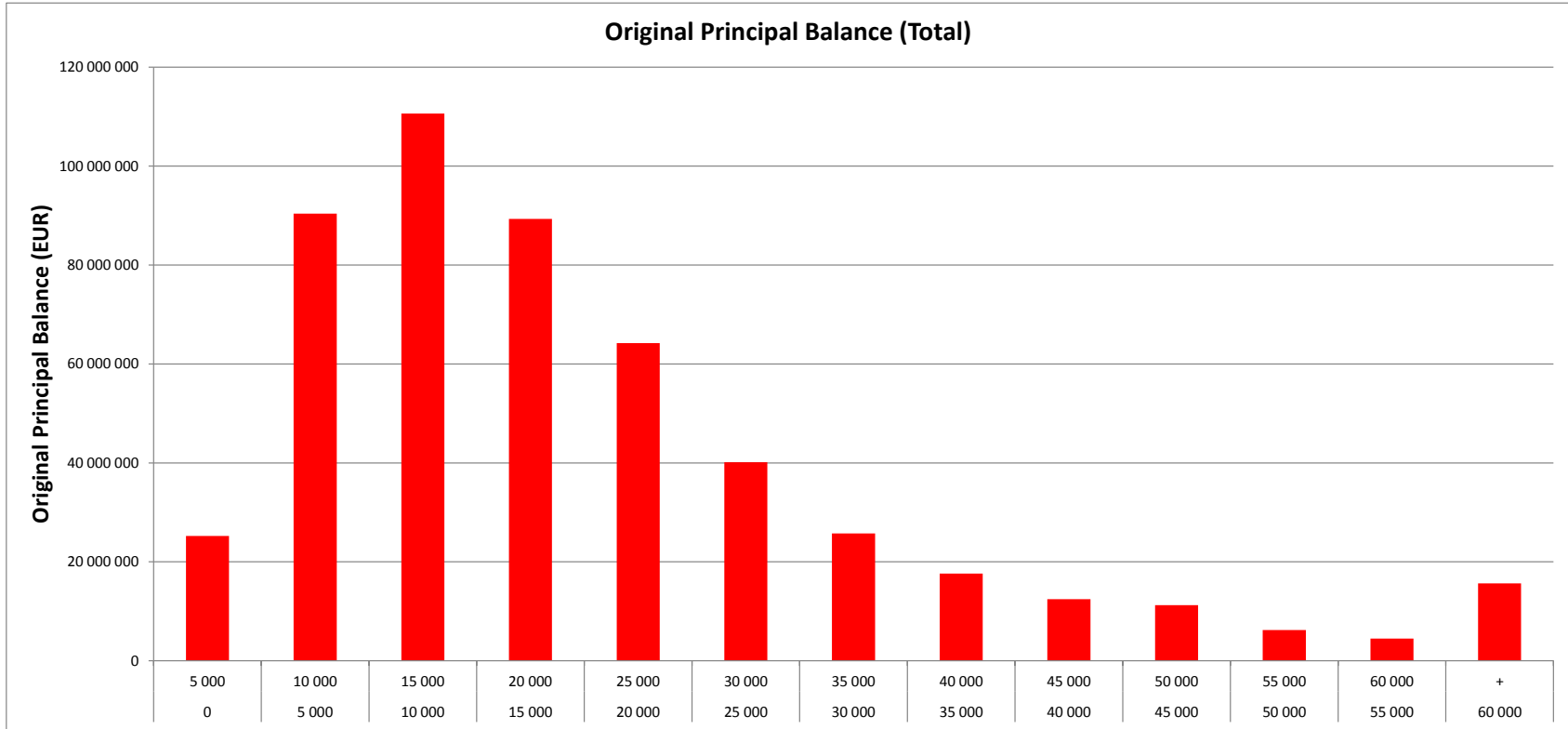
	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
Original balance	0	5 000	7 722	25 239 514	4,9 %	19,0	13,7
	5 000	10 000	12 105	90 402 977	17,6 %	33,1	12,1
	10 000	15 000	8 965	110 601 458	21,5 %	40,4	10,9
	15 000	20 000	5 180	89 340 707	17,4 %	43,5	10,1
	20 000	25 000	2 882	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	29.07.2015	
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Interest Period	from 25.06.2015	to 25.07.2015 = 30 days



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**8.a Outstanding Principal Balance**



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days

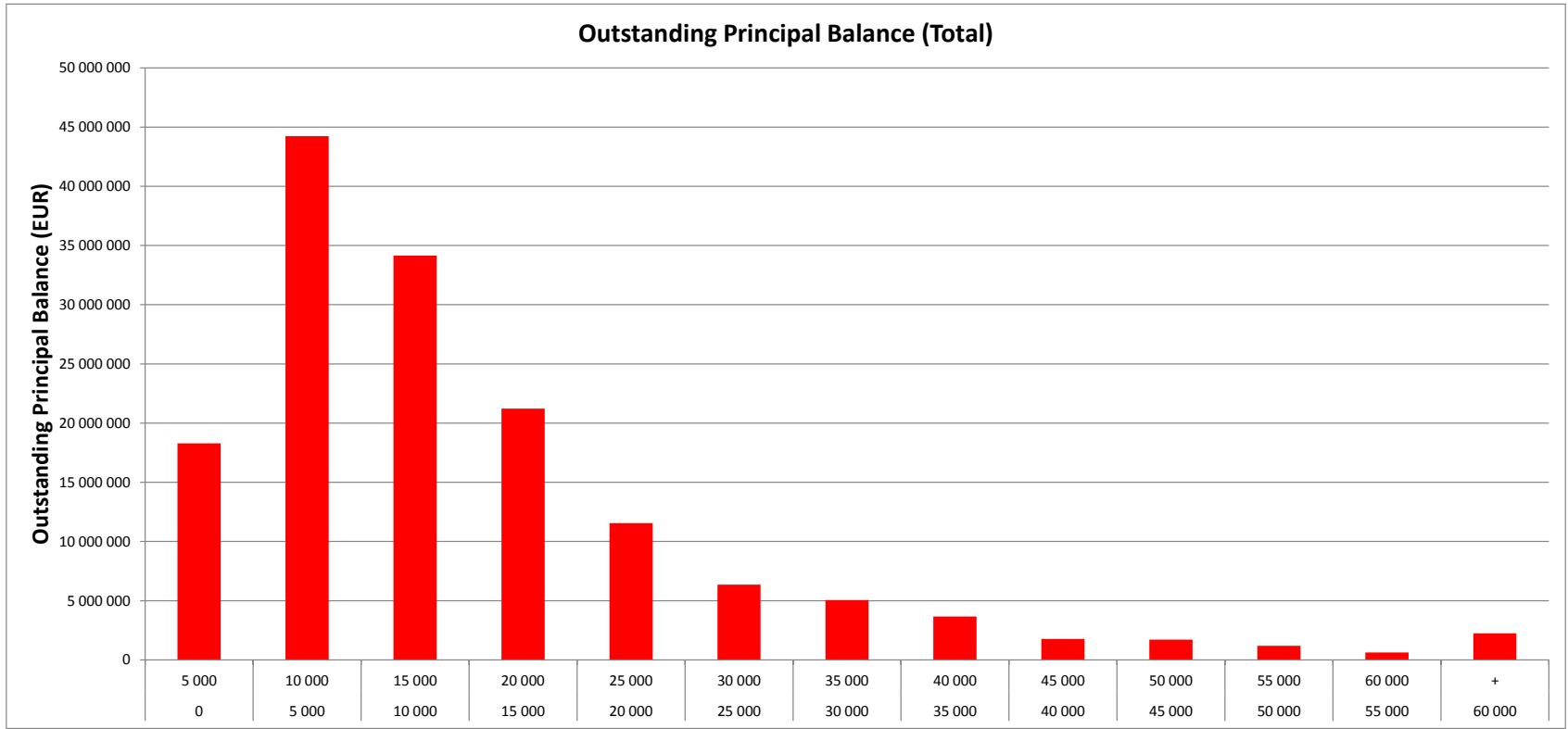
Average amount - all: 8 421

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 775	18 293 341	12,03 %	17,2	32,0
	5 000	10 000	6 090	44 235 531	29,09 %	26,9	30,3
	10 000	15 000	2 807	34 141 160	22,45 %	29,7	29,0
	15 000	20 000	1 234	21 219 438	13,95 %	30,5	28,5
	20 000	25 000	520	11 545 994	7,59 %	30,8	28,3
	25 000	30 000	234	6 357 298	4,18 %	30,1	28,7
	30 000	35 000	157	5 058 364	3,33 %	31,4	28,4
	35 000	40 000	99	3 665 737	2,41 %	29,2	30,6
	40 000	45 000	42	1 773 041	1,17 %	29,6	29,8
	45 000	50 000	36	1 702 683	1,12 %	31,1	28,7
	50 000	55 000	23	1 193 744	0,79 %	29,9	27,7
	55 000	60 000	11	626 307	0,41 %	30,0	27,6
	60 000	+	29	2 243 688	1,48 %	29,5	29,5
Total			18 057	152 056 326	100,0 %		

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**8.b Outstanding Principal Balance Graph**

Reporting Date	29.07.2015	
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Monthly Period	Jun 2015	
Interest Period	from 25.06.2015	to 25.07.2015 = 30 days



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**9.a Geographical Distribution**



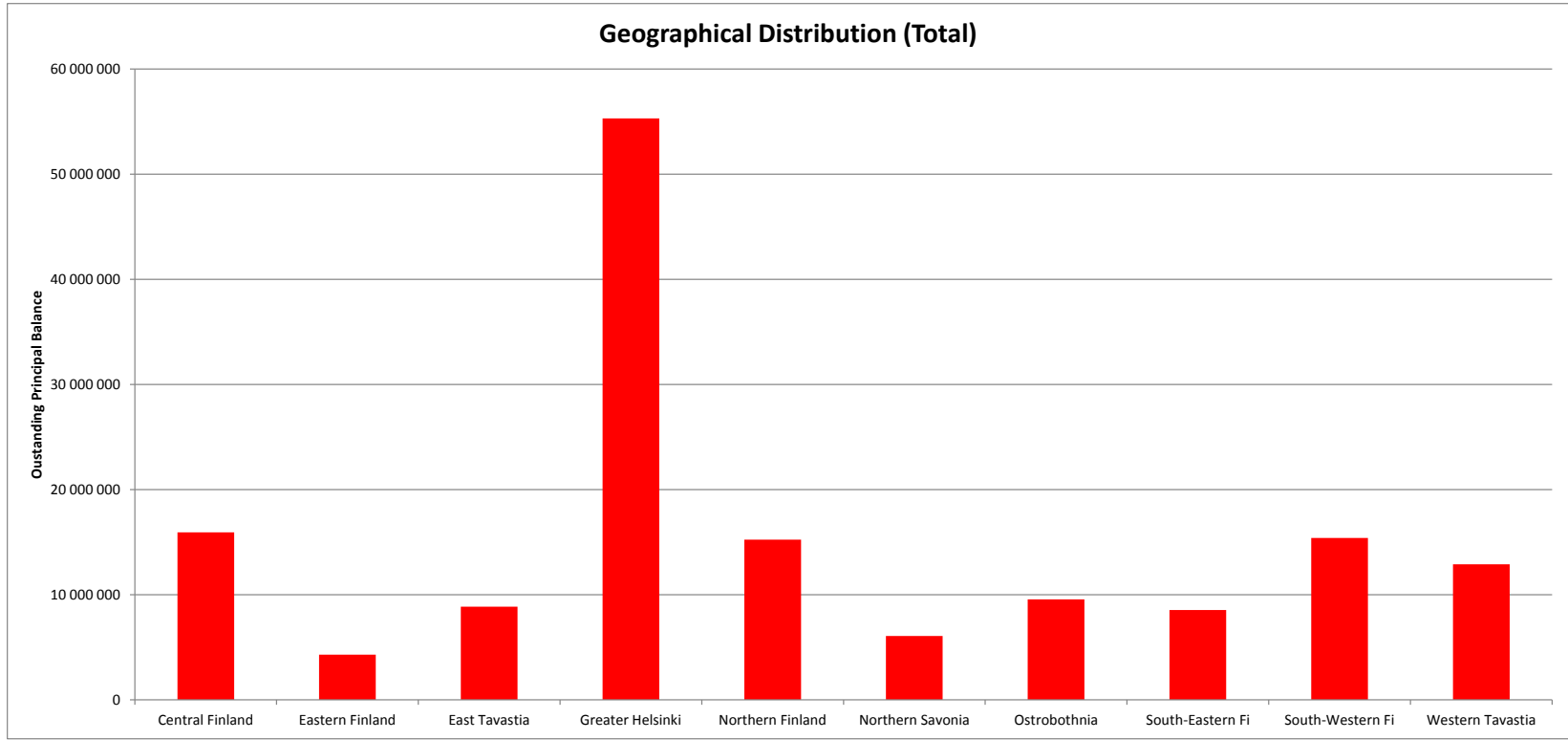
Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	21	
Monthly Period	Jun 2015	
Interest Period	from	25.06.2015 to 25.07.2015 = 30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 962	15 932 549	10,48 %	27,3		29,8
Eastern Finland	535	4 287 950	2,82 %	27,9		29,3
East Tavastia	1 043	8 857 778	5,83 %	27,5		30,0
Greater Helsinki	6 277	55 310 621	36,38 %	27,7		29,5
Northern Finland	1 790	15 232 312	10,02 %	28,2		29,6
Northern Savonia	734	6 062 207	3,99 %	27,0		29,8
Ostrobothnia	1 211	9 544 606	6,28 %	26,8		29,7
South-Eastern Fi	1 054	8 547 414	5,62 %	28,0		29,3
South-Western Fi	1 892	15 391 972	10,12 %	27,8		29,6
Western Tavastia	1 559	12 888 916	8,48 %	27,8		29,6
Total	18 057	152 056 326	100 %			

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**9.b Geographical Distribution Graph**

Reporting Date	29.07.2015				
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Monthly Period	Jun 2015				
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**10.a Interest Rate**



Reporting Date	29.07.2015	
Payment date	27.07.2015	
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Monthly Period	Jun 2015	
Interest Period	from 25.06.2015	to 25.07.2015 = 30 days

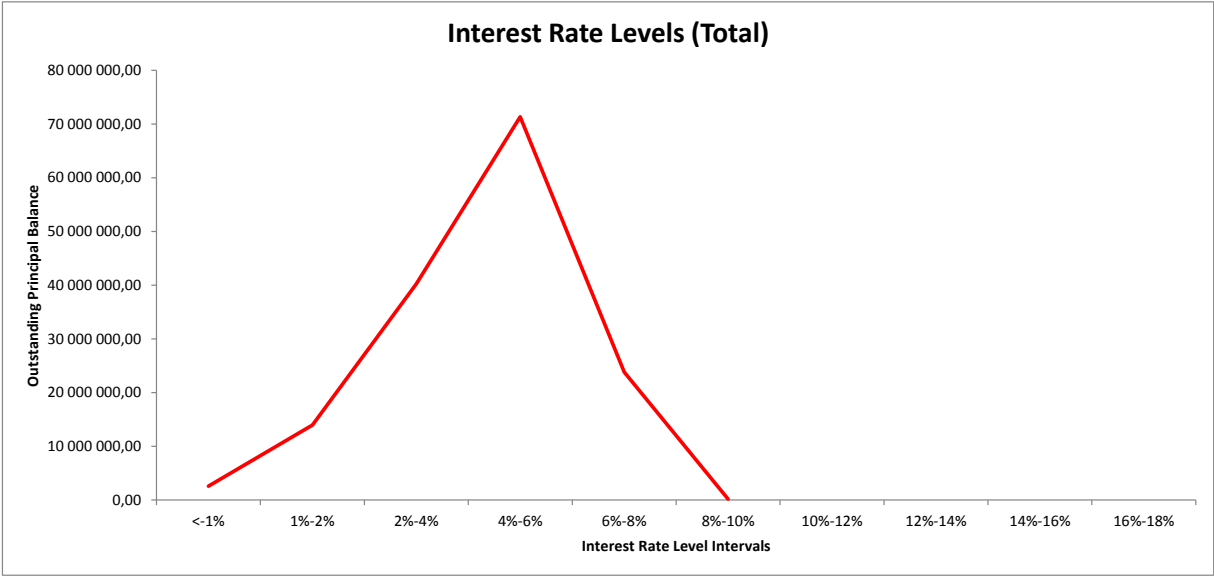
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	446	2 576 389	1,69 %	26,1	26,9
1 %	2 %	1975	13 940 599	9,17 %	26,8	28,4
2 %	4 %	3821	40 230 682	26,46 %	29,2	28,4
4 %	6 %	8 156	71 343 551	46,92 %	27,2	30,4
6 %	8 %	3 635	23 804 546	15,66 %	26,8	30,5
8 %	10 %	24	160 560	0,11 %	30,0	28,3
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		18 057	152 056 326	100 %		

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**10.b Interest Rate**



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**11.a Remaining Terms**



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Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	56	131 000	0,09 %	0,0	44,1
		1		12	4 026	11 908 372	7,83 %	8,3	35,3
		13		24	5 022	34 868 710	22,93 %	20,1	34,2
		25		36	7 925	91 623 593	60,26 %	31,6	28,1
		37		48	1 028	13 524 651	8,89 %	37,3	23,2
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121							
		Total			18 057		152 056 326	100 %	

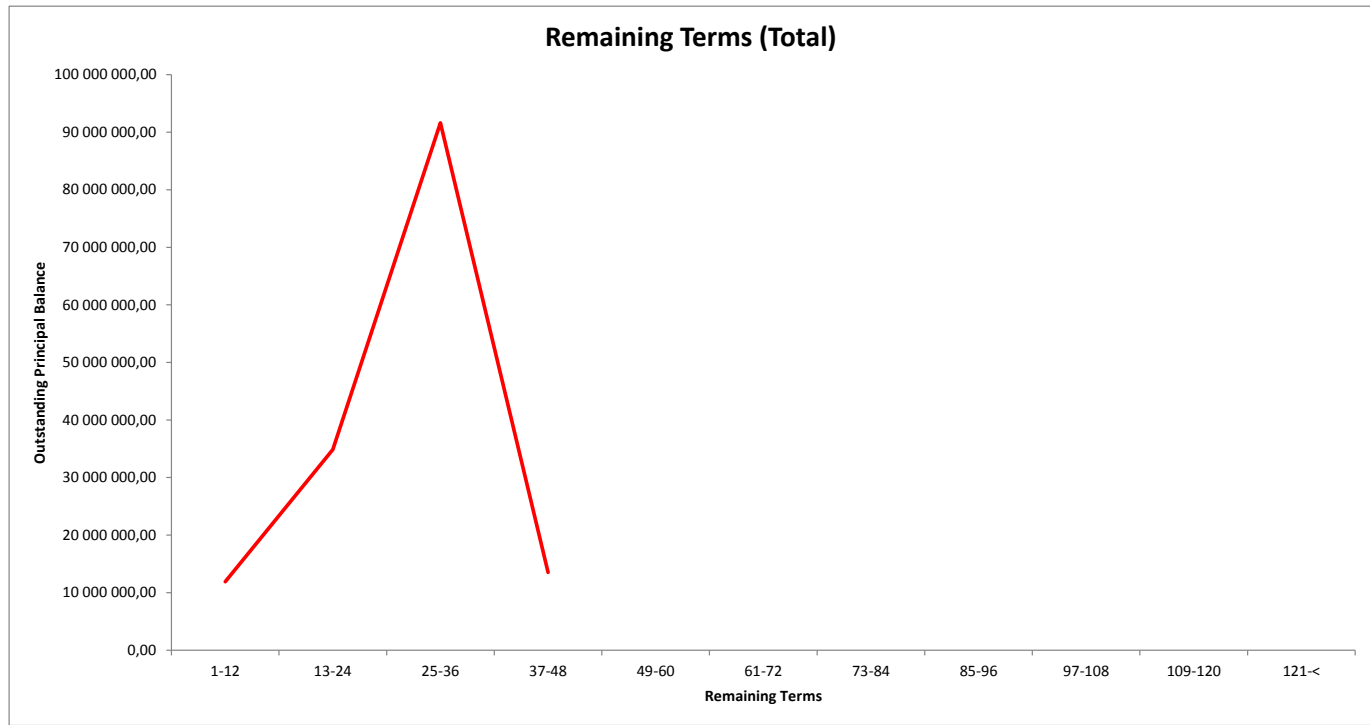


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**11.b Remaining Terms**



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**12.a Seasoning**



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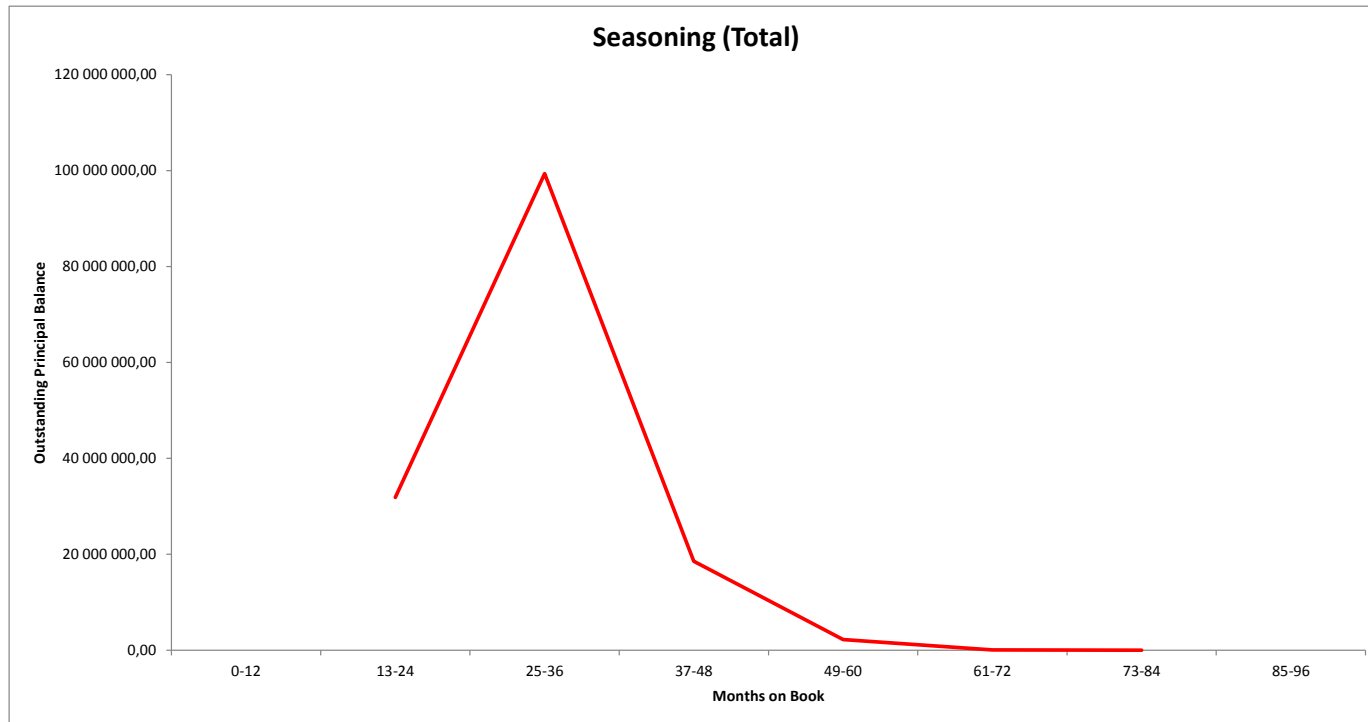
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	3 159	31 854 507	20,95 %	33,2	23,4
	25		36	11 764	99 364 880	65,35 %	27,9	29,2
	37		48	2 658	18 539 608	12,19 %	18,9	39,8
	49		60	460	2 234 752	1,47 %	8,0	52,8
	61		72	14	58 560	0,04 %	18,2	63,8
	73		84	2	4 020	0,00 %	11,5	74,0
	85		96					
	Total			18 057	152 056 326	100 %		

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**12.b Seasoning**



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**13.a Balloon loans**



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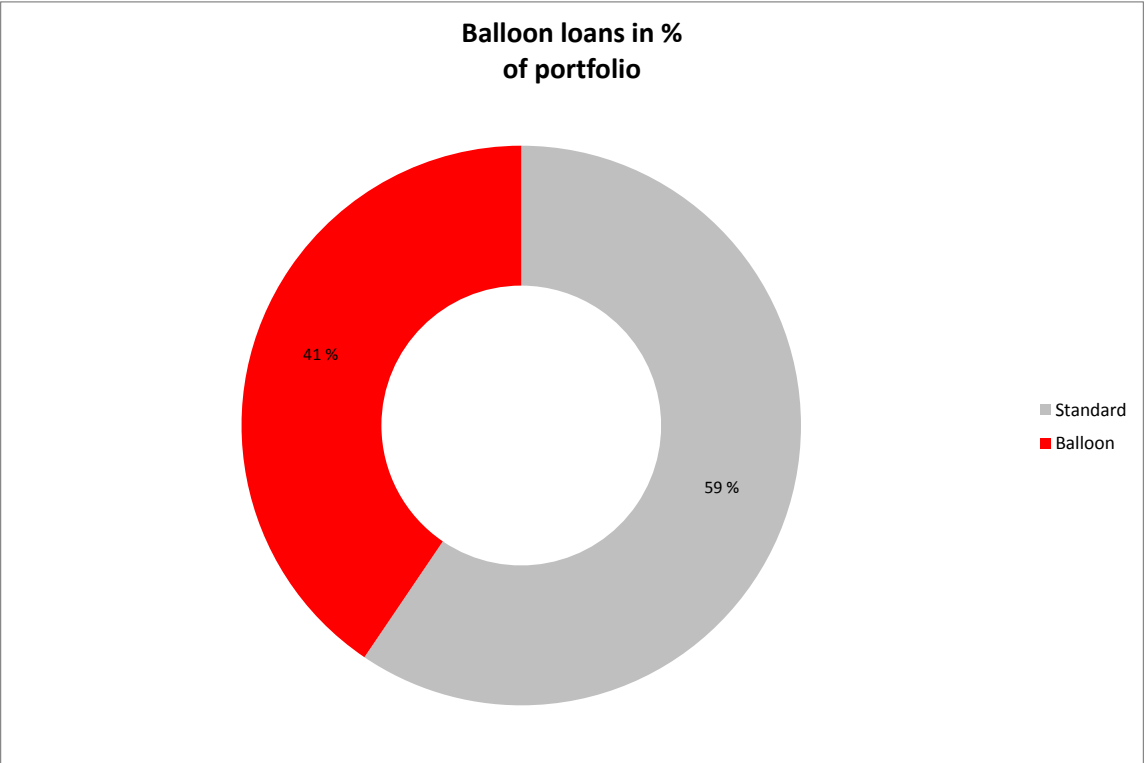
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		14 196	90 435 786	59,48 %	1 659	0,00 %	26,8	29,4
Balloon		3 861	61 620 540	40,52 %	26 039 386	42,26 %	28,8	30,0
Total		18 057	152 056 326	100 %	26 041 045	17,13 %		

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

**13.b Balloon loans**



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days



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

**14.a # loans per borrower**



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	21	
Monthly Period	Jun 2015	
Interest Period	from 25.06.2015	to 25.07.2015 = 30 days

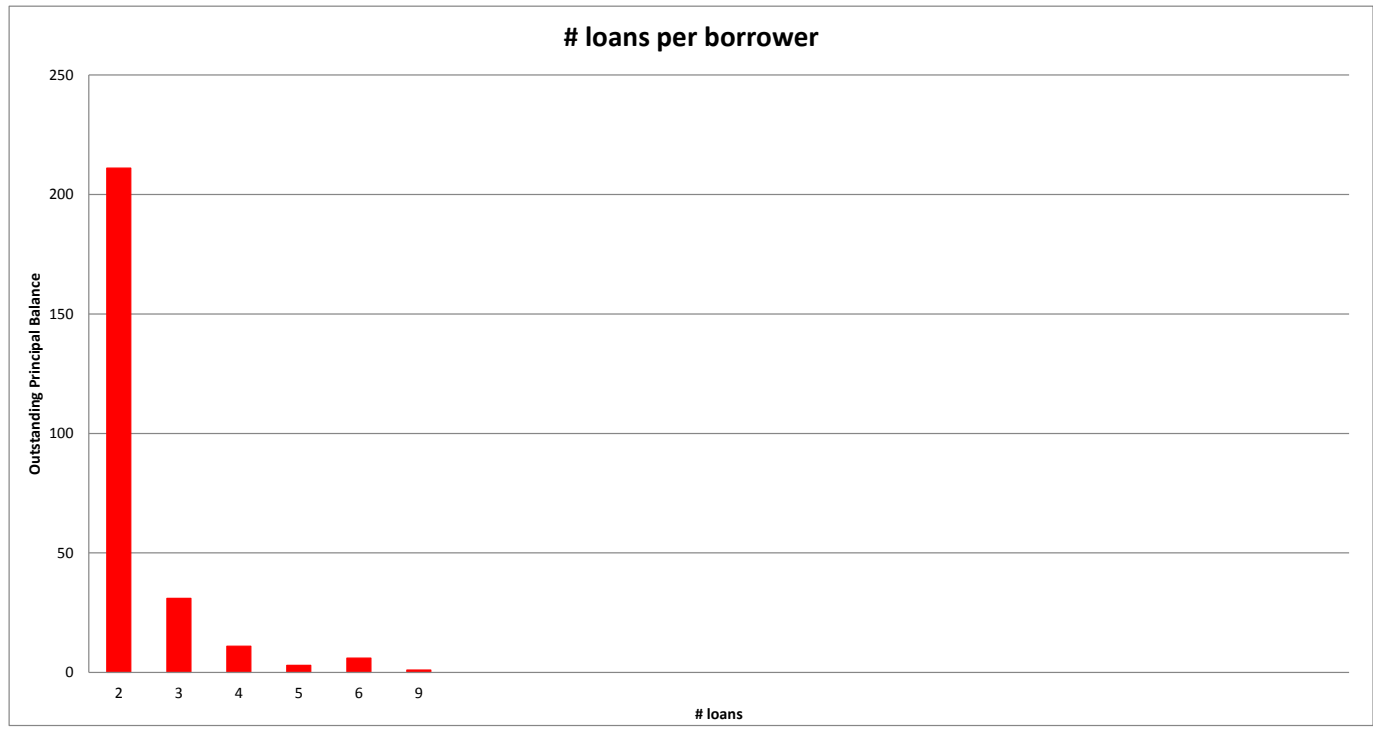
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	17 438	145 664 550	95,80 %	
	2	211	4 216 379	2,77 %	
	3	31	1 165 993	0,77 %	
	4	11	370 176	0,24 %	
	5	3	154 621	0,10 %	
	6	6	384 312	0,25 %	
	9	1	100 296	0,07 %	
Total:	17 701	152 056 326	100,0 %		

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

**14.b # loans per borrower**



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days



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

**15.a Amortization Profile**



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	21	
Monthly Period	Jun 2015	
Interest Period	from 25.06.2015	to 25.07.2015 = 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	152 056 326	146 483 271	5 573 056	598 011	4,82 %	96,33 %
2	146 483 271	141 155 442	5 327 828	576 429	4,83 %	92,83 %
3	141 155 442	135 872 388	5 283 054	555 561	4,83 %	89,36 %
4	135 872 388	130 648 813	5 223 575	534 754	4,83 %	85,92 %
5	130 648 813	125 384 614	5 264 199	514 396	4,83 %	82,46 %
6	125 384 614	120 218 181	5 166 433	494 005	4,83 %	79,06 %
7	120 218 181	115 154 852	5 063 329	473 733	4,83 %	75,73 %
8	115 154 852	110 161 170	4 993 682	453 749	4,83 %	72,45 %
9	110 161 170	105 101 447	5 059 723	433 882	4,83 %	69,12 %
10	105 101 447	100 187 294	4 914 153	413 863	4,83 %	65,89 %
11	100 187 294	95 489 621	4 697 673	394 138	4,82 %	62,80 %
12	95 489 621	90 843 201	4 646 420	375 358	4,82 %	59,74 %
13	90 843 201	86 359 521	4 483 680	356 662	4,81 %	56,79 %
14	86 359 521	82 011 244	4 348 278	338 646	4,81 %	53,93 %
15	82 011 244	77 721 634	4 289 609	321 037	4,80 %	51,11 %
16	77 721 634	73 416 808	4 304 827	303 721	4,79 %	48,28 %
17	73 416 808	69 310 319	4 106 488	286 463	4,78 %	45,58 %
18	69 310 319	65 309 639	4 000 681	269 745	4,77 %	42,95 %
19	65 309 639	61 221 575	4 088 064	253 702	4,76 %	40,26 %
20	61 221 575	57 297 459	3 924 116	237 335	4,75 %	37,68 %

Amortization profile (first 20 periods)

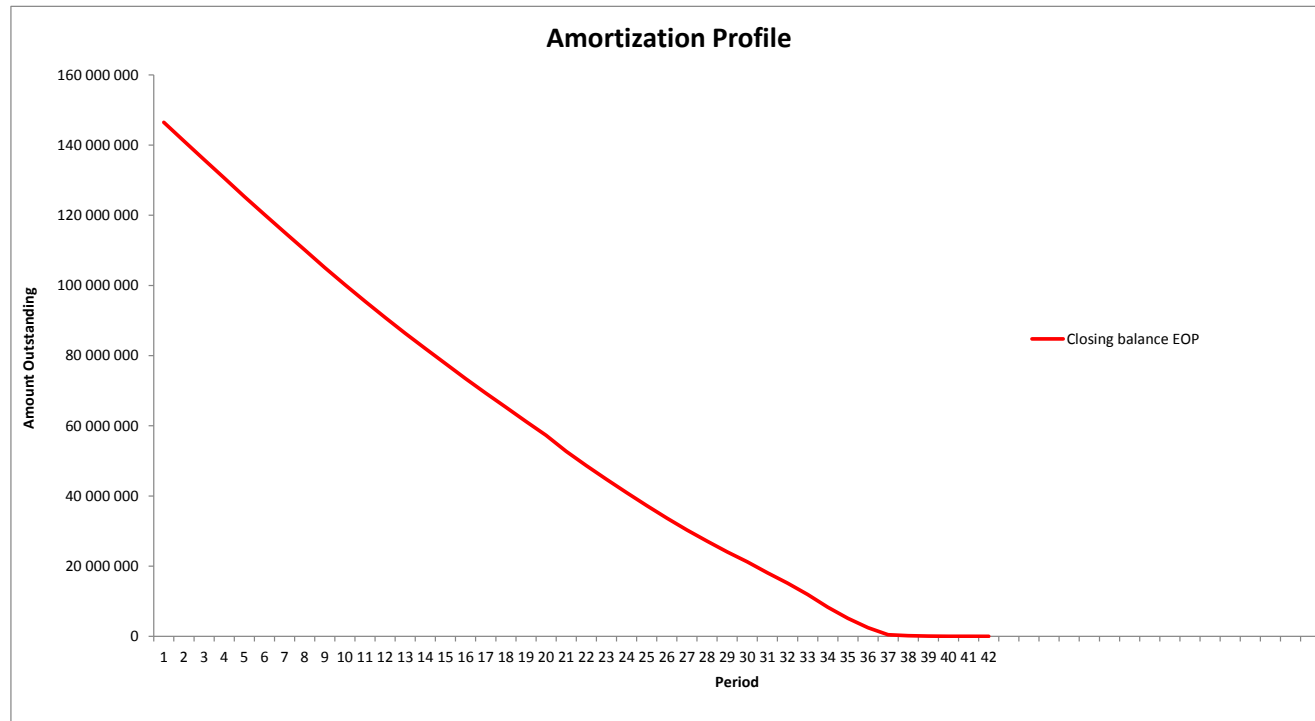


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days



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

**16.a Payment Holidays**



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days

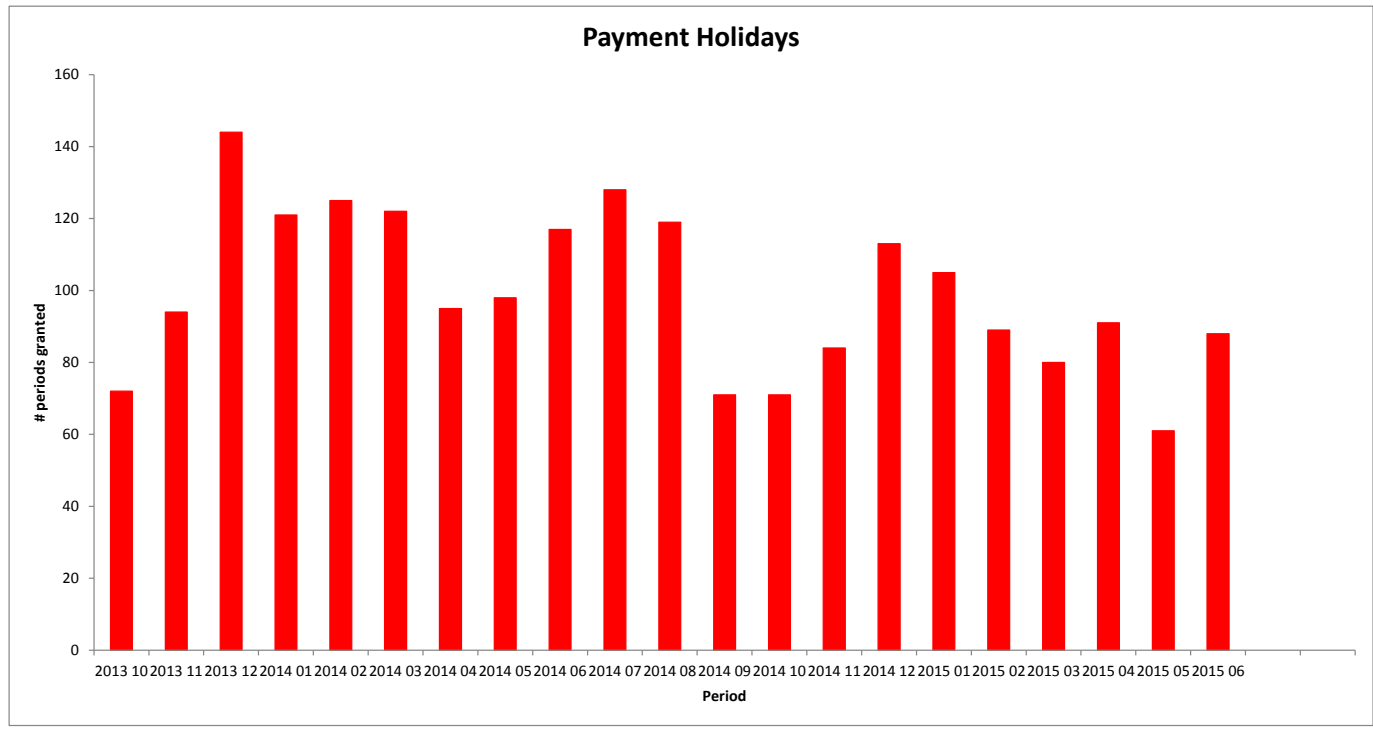
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2013 10	72	107	28 515	901 468
	2013 11	94	145	41 443	1 278 284
	2013 12	144	175	51 230	2 221 311
	2014 01	121	174	52 332	1 706 176
	2014 02	125	185	51 325	1 759 910
	2014 03	122	186	51 140	1 786 354
	2014 04	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	
Total:	2 088	3 012	852 079	26 607 572	

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

**16.b Payment Holidays**



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days



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

**17.a Downpayment**



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	21	
Monthly Period	Jun 2015	
Interest Period	from 25.06.2015	to 25.07.2015 = 30 days

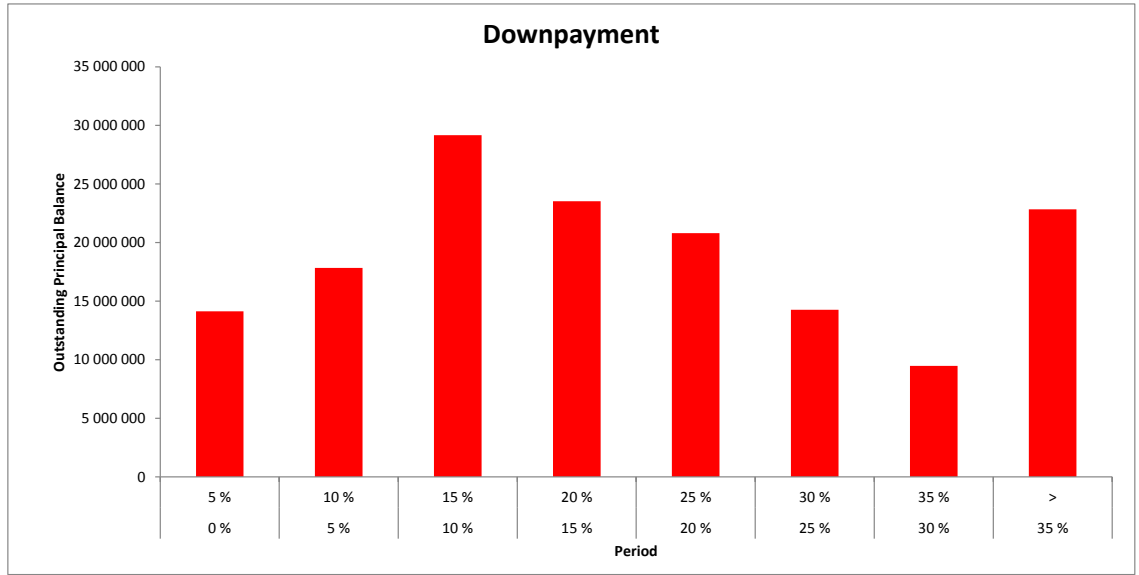
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	1 278	14 125 237	9,3 %	31,2	28,1
	5 %		10 %	1 685	17 833 963	11,7 %	30,0	28,9
	10 %		15 %	3 121	29 172 478	19,2 %	28,7	29,7
	15 %		20 %	2 599	23 536 094	15,5 %	27,5	30,2
	20 %		25 %	2 493	20 812 890	13,7 %	26,7	30,2
	25 %		30 %	1 675	14 255 679	9,4 %	26,8	29,8
	30 %		35 %	1 218	9 478 947	6,2 %	25,9	30,4
	35 %	>		3 988	22 841 038	15,0 %	24,5	29,4
				18 057	152 056 326	100 %		

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

**17.b Downpayment**



Reporting Date	29.07.2015					
Payment date	27.07.2015					
Period No	21					
Monthly Period	Jun 2015					
Interest Period	from	25.06.2015	to	25.07.2015	=	30 days



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

**18.a Vehicle Condition**



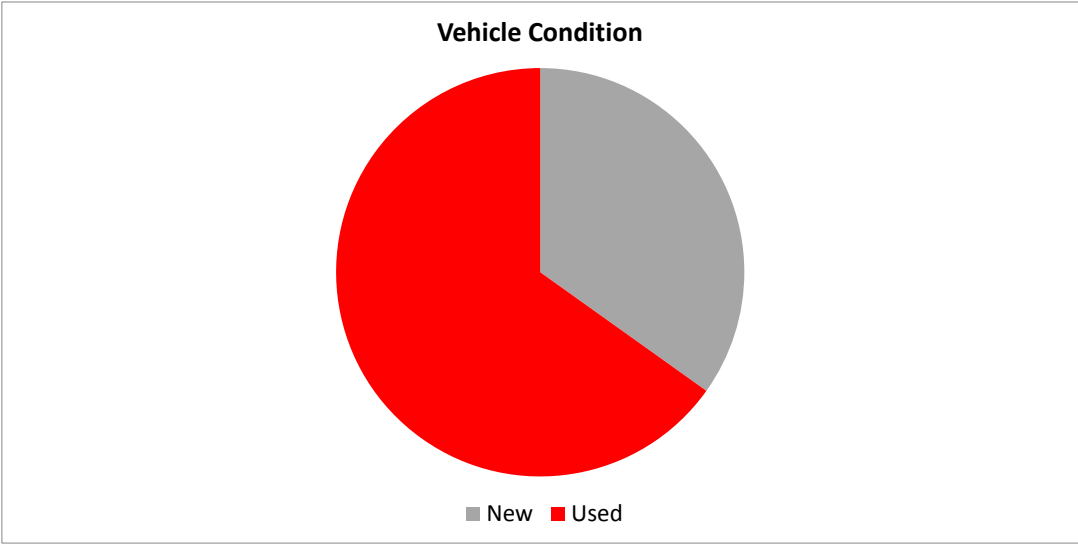
Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	21	
Monthly Period	Jun 2015	
Interest Period	from 25.06.2015	to 25.07.2015 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 620	53 009 882	34,9 %	27,7	29,5
	Used	13 437	99 046 444	65,1 %	27,6	29,6
	Total	18 057	152 056 326	100 %		

18.b Vehicle Condition



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

19.a Borrower Type



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	21	
Monthly Period	Jun 2015	
Interest Period	from	25.06.2015 to 25.07.2015 = 30 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 711	30 135 941	19,8 %	25,5	30,3
	Private	15 346	121 920 386	80,2 %	28,2	29,4
	Total	18 057	152 056 326	100 %		

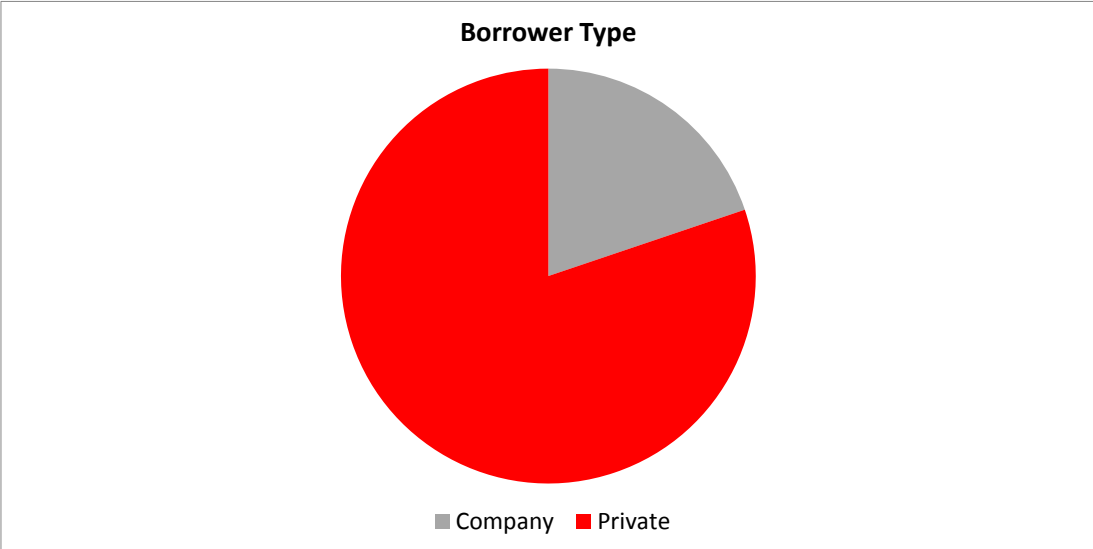


SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

19.b Borrower Type



Reporting Date			29.07.2015		
Payment date			27.07.2015		
Period No			21		
Monthly Period			Jun 2015		
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days



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

**20.a Vehicle type**



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	21	
Monthly Period	Jun 2015	
Interest Period	from 25.06.2015	to 25.07.2015 = 30 days

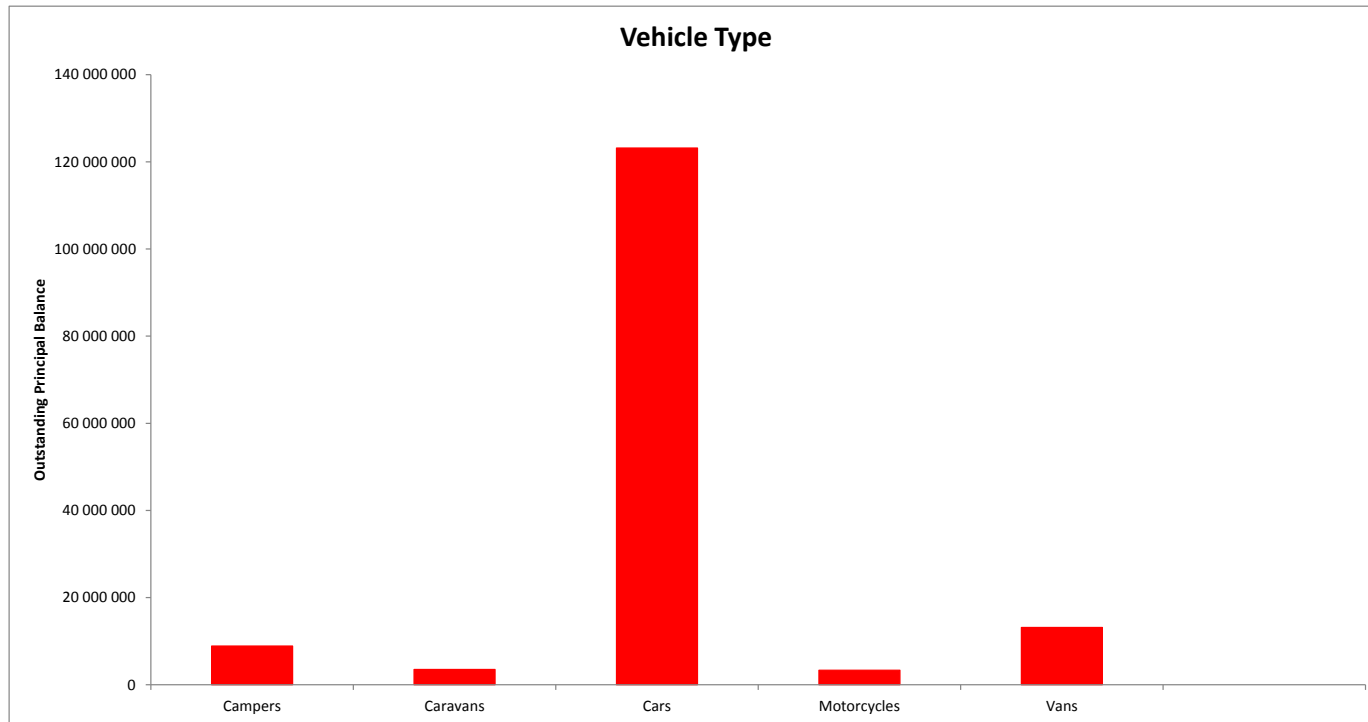
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		512	8 899 999	5,85 %	25,8	33,64
Caravans		394	3 498 679	2,30 %	25,2	34,11
Cars		14 874	123 194 730	81,02 %	28,2	28,94
Motorcycles		653	3 316 730	2,18 %	26,3	31,56
Vans		1 624	13 146 189	8,65 %	24,5	31,51
		18 057	152 056 326	100 %		

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

**20.b Vehicle type**



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

21.a Restructured Loans



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	21	
Monthly Period	Jun 2015	
Interest Period	from 25.06.2015	to 25.07.2015 = 30 days

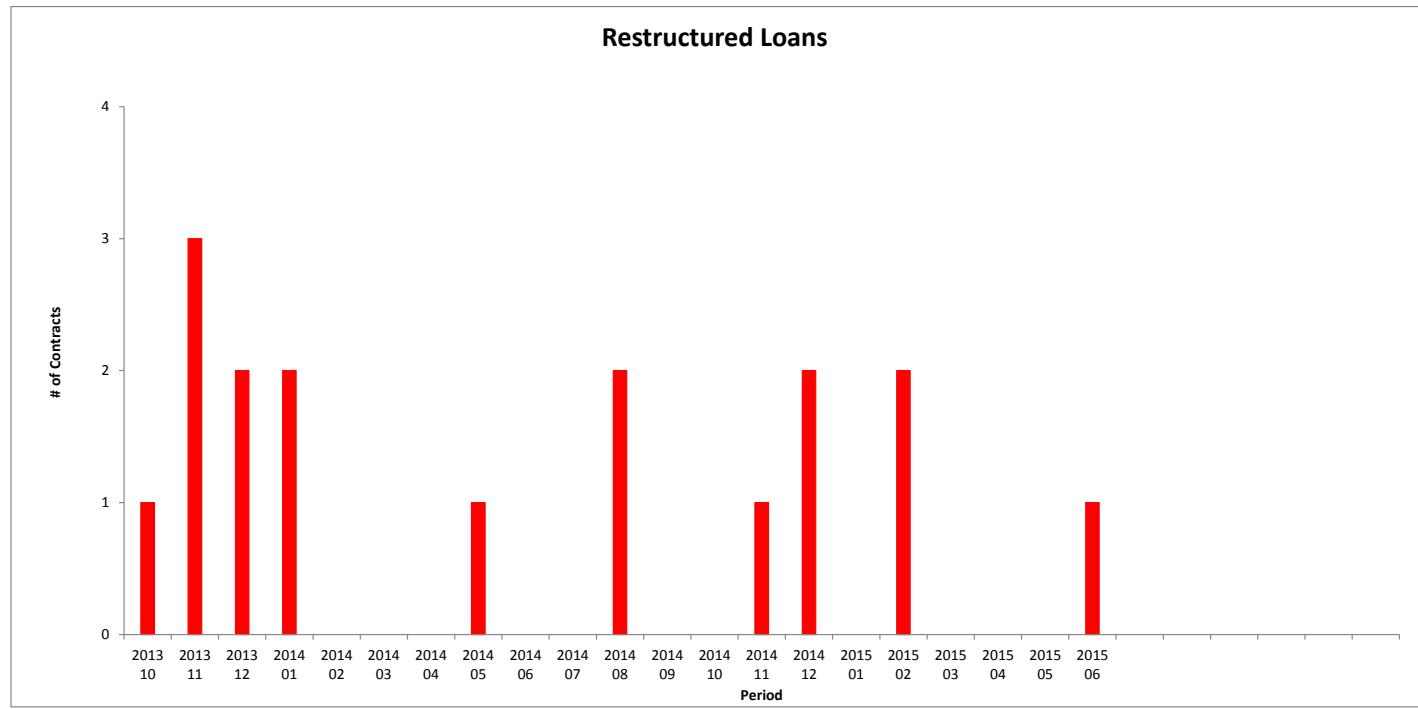
	TOTAL		
	Period	No	Outstanding balance
Restructured	2013 10	1	6 896
	2013 11	3	22 012
	2013 12	2	11 089
	2014 01	2	11 629
	2014 02	0	0
	2014 03	0	0
	2014 04	0	0
	2014 05	1	83
	2014 06	0	0
	2014 07	0	0
	2014 08	2	41 336
	2014 09	0	0
	2014 10	0	0
	2014 11	1	32 348
	2014 12	2	24 783
	2015 01	0	0
	2015 02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

SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days



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

**22.a Dynamic Interest rate**

Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 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 %
2015 06	152 056 326	4,723 %

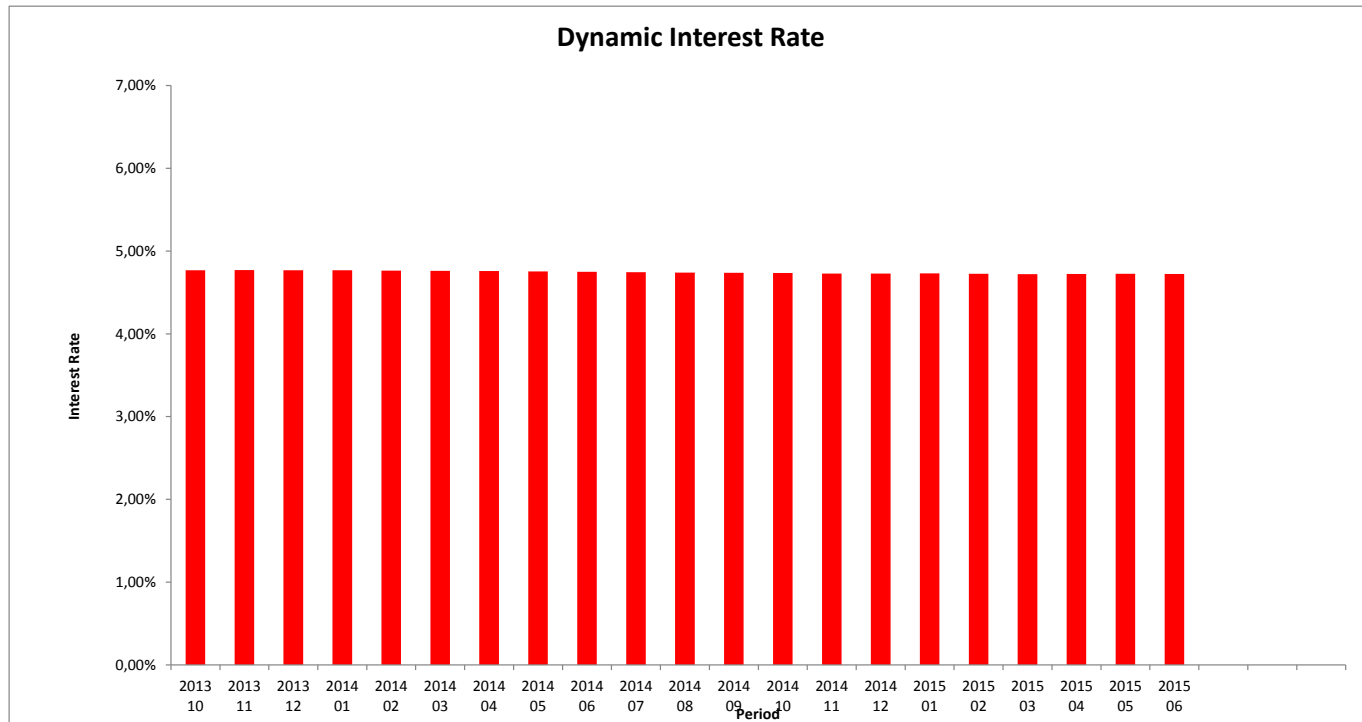
Interest rate evolution

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

**22.b Dynamic Interest Rate**



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days

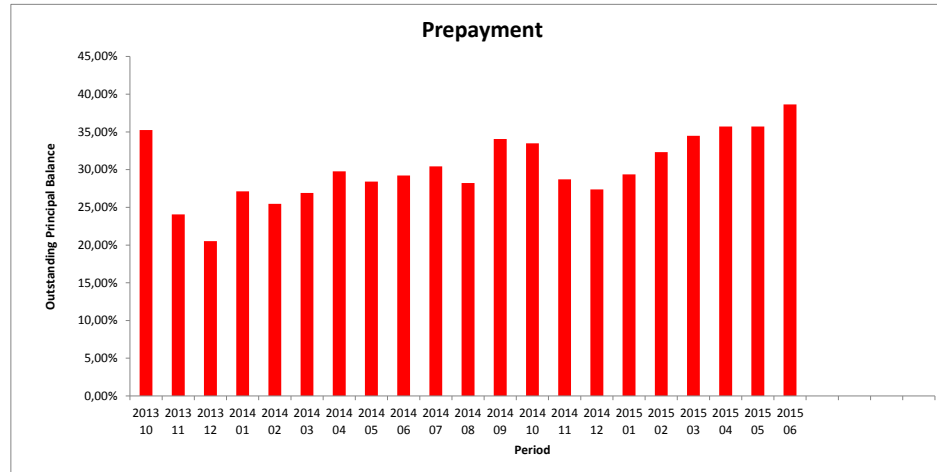
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2013 10	17 039 534	479 099 092	35,25 %
2013 11	10 397 072	458 398 637	24,07 %
2013 12	8 341 808	439 817 265	20,53 %
2014 01	10 880 470	418 143 705	27,12 %
2014 02	9 647 459	398 902 873	25,46 %
2014 03	9 774 133	379 213 871	26,90 %
2014 04	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 %



23.b Dynamic Pre-Payments



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	21				
Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

24. Delinquency



Reporting Date	29.07.2015
Payment date	27.07.2015
Period No	21
Monthly Period	Jun 2015
Interest Period	from 25.06.2015 to 25.07.2015 = 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	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		
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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

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

Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	21	
Monthly Period	from Jun 2015	to 25.07.2015 = 30 days
Interest Period	from 25.06.2015	to 25.07.2015 = 30 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2013 4			2014 1			2014 2			2014 3			2014 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2013 4	17 208	4	310	310	16 898	14 452	14 762	2 446	778	15 540	1 668	419	15 959	1 248	417	16 376	831
2014 1	560 879	50				141 225	141 225	419 654	194 983	336 208	224 671	19 519	355 727	205 151	61 212	416 939	143 940
2014 2	770 550	74							272 315	272 315	498 235	229 122	501 437	269 113	130 916	632 353	138 198
2014 3	575 754	56										236 655	236 655	339 099	149 505	386 160	189 594
2014 4	683 563	69													333 275	333 275	350 288
2015 1	654 162	67															
2015 2	605 403	56															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	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	204 046	854 876	84 325
2014 3	575 754	56	17 932	404 092	171 662	152 533	575 912	159
2014 4	683 563	69	166 749	500 023	183 539	210 432	746 500	62 937
2015 1	654 162	67	248 638	248 638	405 524	185 585	450 443	203 719
2015 2	605 403	56				92 657	92 657	512 746

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

**26. Priority of Payments**



Reporting Date	29.07.2015			
Payment date	27.07.2015			
Period No	21			
Monthly Period	Jun 2015			
Interest Period	from	25.06.2015	to	25.07.2015 = 30 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	12 914 071,03	EUR
Senior Expenses	-	1 208,33	EUR
Servicing Fee	-	83 066,48	EUR
Interest on Loan to Issuer	-	1 181 813,21	EUR
Principal on Loan to Issuer	-	11 647 983,01	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	21 015 946,89	EUR
Senior Expenses	-	1 000,00	EUR
Interest Class A	-	59 715,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 274 086,18	EUR
Principal Payments on Class A	-	11 647 983,01	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	4 328 730,13	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	20 012,85	EUR
Principal Issuer Subordinated Loan	-	582 399,15	EUR
Payment to Purchaser	-	1 044 001,56	EUR
		-	

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	1 044 001,56	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	244,50	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 043 757,06	EUR

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

Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	21	
Monthly Period	Jun 2015	
Interest Period	from	25.06.2015
	to	25.07.2015
	=	30 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	1 208,33 EUR			
Interest accrued for the Period	117 734,00 EUR	59 715,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	4 814 233,00 EUR	3 562 697,00 EUR	791 042,00 EUR	460 494,00 EUR
Interest Payments	117 734,00 EUR	59 715,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	4 814 233,00 EUR	3 562 697,00 EUR	791 042,00 EUR	460 494,00 EUR
Interest accrued on Subordinated Loan for the Period	20 012,85 EUR			
Cumulative Interest accrued on Subordinated Loan	665 641,73 EUR			
Interest Payments on Subordinated Loan	20 012,85 EUR			
Cumulative Interest Payments on Subordinated Loan	665 641,73 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	29.07.2015
Payment date	27.07.2015
Period No	21
Monthly Period	Jun 2015
Interest Period	from 25.06.2015 to 25.07.2015 = 30 days