

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.04.2015				
Payment date	27.04.2015			Following payment dates:	26.05.2015
Period No	18				25.06.2015
Monthly Period	Mar 2015				
Interest Period	from 25.03.2015	to	25.04.2015	=	31 days

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1. Portfolio Information



Reporting Date	29.04.2015		
Payment date	27.04.2015		
Period No	18		
Monthly Period	Mar 2015		
Interest Period	from	25.03.2015	to 25.04.2015 = 31 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	201 771 015,04 EUR	214 576 164,11 EUR
Scheduled Loan Principal Repayments	6 626 485,92 EUR	6 203 780,36 EUR
Prepayments	6 521 272,66 EUR	6 457 158,34 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	13 147 758,58 EUR	12 660 938,70 EUR
New Defaulted Auto Loans in Period	345 042,86 EUR	144 210,37 EUR
Closing Balance	188 278 213,60 EUR	201 771 015,04 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 081 136,86 EUR	1 045 568,68 EUR
Recoveries on loans in default	226 601,75 EUR	116 661,37 EUR
Total Revenue Received in Period	1 307 738,61 EUR	1 162 230,05 EUR
# Loans		
At beginning of period	22 341 Loans	23 290 Loans
Paid in Full	1 135 Loans	932 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	29 Loans	17 Loans
At end of period	21 177 Loans	22 341 Loans

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2. Amount Due for Distribution



Reporting Date	29.04.2015				
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Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	14 455 497 EUR	13 823 169 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	14 455 497 EUR	13 823 169 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 342 375 EUR	13 718 344 EUR
b. Reserve Fund	10 088 551 EUR	10 728 808 EUR
c. Interest Earned by the Issuer	-65 EUR	-64 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	24 430 861 EUR	24 447 088 EUR

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3. Reserve Accounts



Reporting Date	29.04.2015
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Note Balance

Beginning of Period	201 771 015,04 EUR
End of Period	188 278 213,60 EUR

Reserve Fund

	in %	
Beginning of Period	2,9 %	5 797 027,47 EUR
Cash Outflow		5 797 027,47 EUR
Cash Inflow		5 378 490,38 EUR
End of Period	2,7 %	5 378 490,38 EUR
Required Reserve Amount	2,7 %	5 378 490,38 EUR

Liquidity Balance

Beginning of Period	2,1 %	4 291 523,28 EUR
Cash Outflow		4 291 523,28 EUR
Cash Inflow		4 035 420,30 EUR
End of Period	2,0 %	4 035 420,30 EUR
Required Reserve Amount	2,0 %	4 035 420,30 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	29.04.2015				
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Asset Balance

Beginning of Period	201 771 015,04	EUR
End of Period	188 278 213,60	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	166 770 445,10	88,58 %	19 035
1-29 days past due	17 440 778,96	9,26 %	1 759
		0,00 %	
Delinquent Receivables:			
30-59 days past due	2 863 966,07	1,52 %	274
60-89 days past due	630 003,15	0,33 %	66
90-119 days past due	254 276,36	0,14 %	22
120-149 days past due	141 131,96	0,07 %	10
150-179 days past due	177 612,00	0,09 %	11
Total Performing and Delinquent	188 278 214	100,00 %	21 177

Current Period Defaults	345 042,86	29
Cumulative Defaults	3 262 114,78	320
Current Period Recoveries	226 601,75	
Cumulative Recoveries	2 218 420,94	

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class C	Class C
General Note Information					
ISIN Code		XS0973934192	XS0973934358	N/A	N/A
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	85,5 %	9,5 %	5,0 %	0,0 %
Legal Final Maturity Date		31.08.2018	31.08.2018	31.08.2018	31.08.2018
Rating (Fitch/Moody's)		AAA / AAA	A+ / A2	Not rated	Not rated
Initial Notes Aggregate Principal Outstanding Balance	513 300 000,00 EUR	439 000 000,00 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00 EUR
Initial Nominal per Note		100 000,00 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
Initial Number of Notes per Class	5133	4390	488	255	55
Current Note Information					
Class Principal Outstanding Opening Balance	201 716 015,04 EUR	127 416 015,04 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	24 430 861,44 EUR				
Amortisation	13 492 801,44 EUR				
Redemption per Class	13 492 801,44 EUR	13 492 801,44 EUR	- EUR	- EUR	- EUR
Redemption per Note		3 073,53 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	188 223 213,60 EUR	113 923 213,60 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		60,53 %	25,93 %	13,55 %	0,03 %
Current Pool Factor		0,26	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	31				
Principal Outstanding per Note Beginning of Period		29 024,15 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		3 073,53 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		25 950,62 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		19,40 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	143 130,20	85 156,37 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		19,40 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)	48,52 %	22,63 %	9,05 %
Current CE (excl. Excess Spread)	44,48 %	18,58 %	5,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.04.2015
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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	Criteria	Current			
Issuer	Rahotuspalvelut 2013 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	Baa1	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	Deutsche Bank AG	F1	F1+	P-1	P-2	A	A+	A2	A3	Yes	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and the Expenses Loan Payment Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Expenses Loan Payment Account; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.	
Paying Agent and related roles	Deutsche Bank AG		F1+		P-2		A+		A3			
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-2		A+		A3			
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-2		A+		A3			
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	A 1	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance

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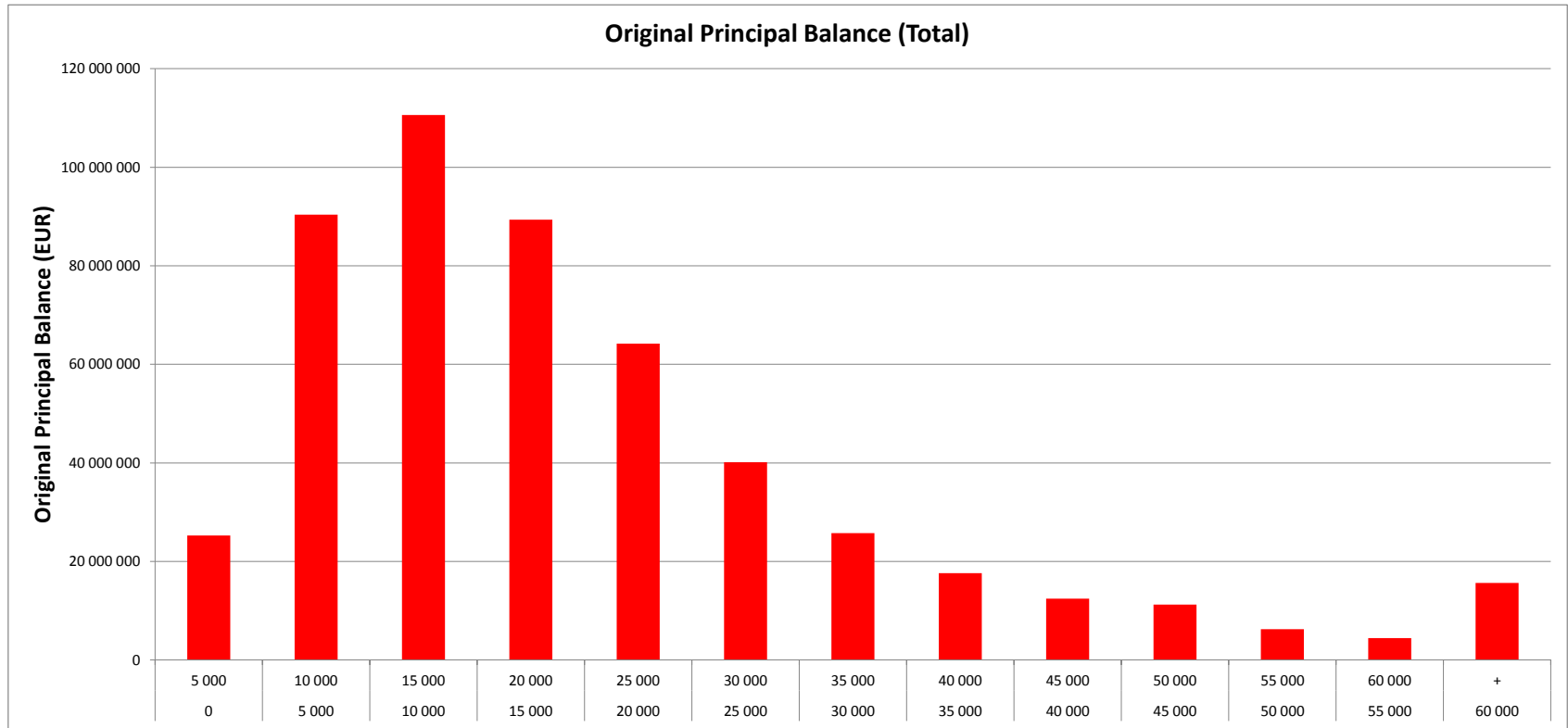
Average amount - all: 12 666

	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
Original balance	0	5 000	7 722	25 239 514	4,9 %	19,0	13,7
	5 000	10 000	12 105	90 402 977	17,6 %	33,1	12,1
	10 000	15 000	8 965	110 601 458	21,5 %	40,4	10,9
	15 000	20 000	5 180	89 340 707	17,4 %	43,5	10,1
	20 000	25 000	2 882	64 224 790	12,5 %	44,9	9,8
	25 000	30 000	1 476	40 132 379	7,8 %	45,1	9,3
	30 000	35 000	797	25 750 357	5,0 %	44,8	9,8
	35 000	40 000	473	17 609 997	3,4 %	44,3	9,9
	40 000	45 000	294	12 468 941	2,4 %	44,6	9,7
	45 000	50 000	238	11 245 953	2,2 %	45,3	10,0
	50 000	55 000	119	6 227 331	1,2 %	46,6	9,0
	55 000	60 000	78	4 470 912	0,9 %	47,1	8,8
	60 000	+	201	15 640 043	3,0 %	44,3	8,3
Total		40 530	513 355 357	100 %			

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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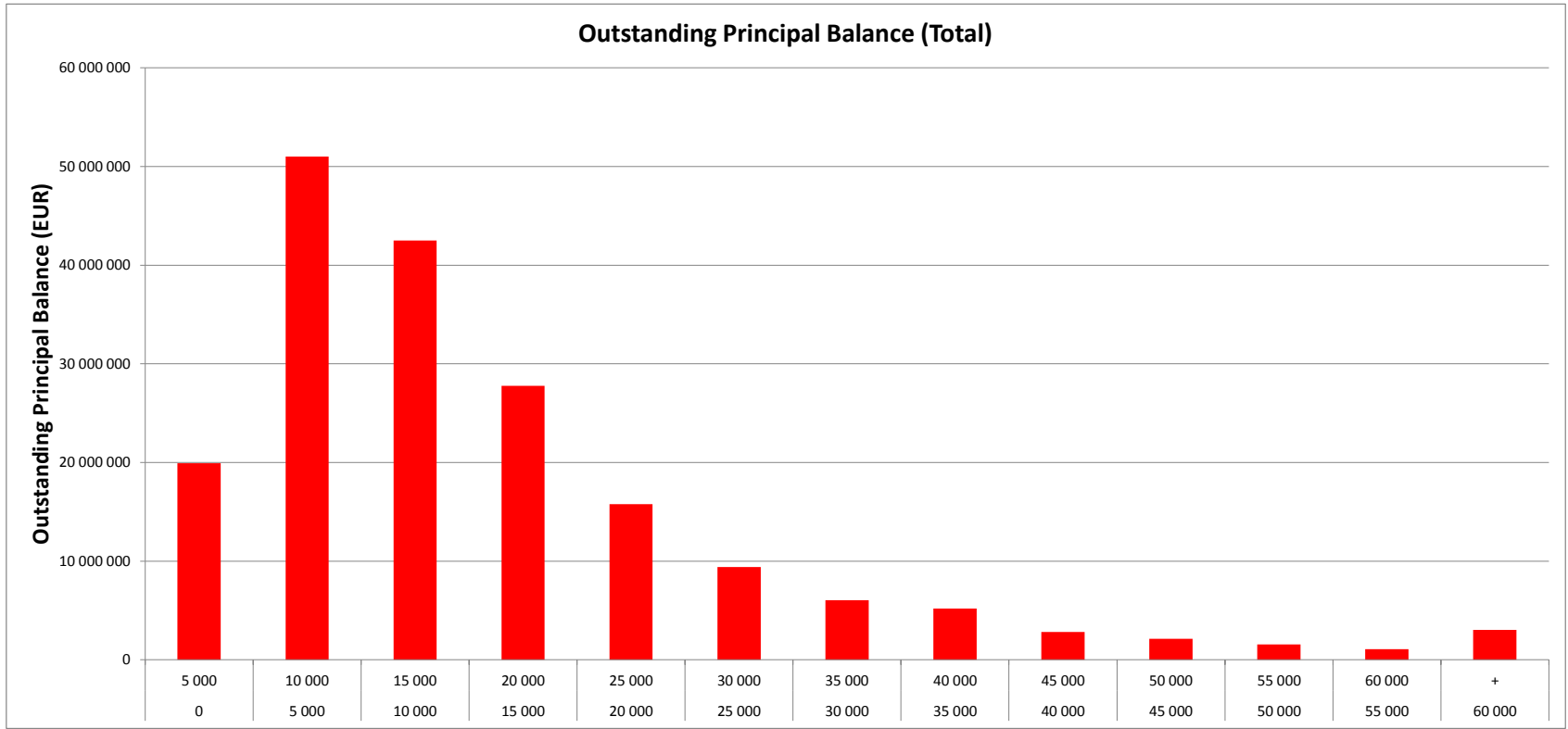
Average amount - all: 8 891

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	7 511	19 916 163	10,58 %	17,7	29,4	
	5 000	10 000	6 974	51 016 889	27,10 %	28,4	27,7	
	10 000	15 000	3 492	42 499 723	22,57 %	32,2	26,4	
	15 000	20 000	1 615	27 770 147	14,75 %	32,9	25,8	
	20 000	25 000	713	15 764 382	8,37 %	33,4	25,6	
	25 000	30 000	346	9 401 846	4,99 %	32,6	26,0	
	30 000	35 000	186	6 042 737	3,21 %	34,1	25,4	
	35 000	40 000	140	5 204 450	2,76 %	32,3	26,9	
	40 000	45 000	67	2 816 517	1,50 %	33,5	26,1	
	45 000	50 000	45	2 143 117	1,14 %	31,7	27,6	
	50 000	55 000	30	1 568 912	0,83 %	35,9	23,2	
	55 000	60 000	19	1 092 022	0,58 %	27,8	28,2	
	60 000	+	39	3 041 309	1,62 %	32,5	26,1	
Total			21 177	188 278 214	100,0 %			

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



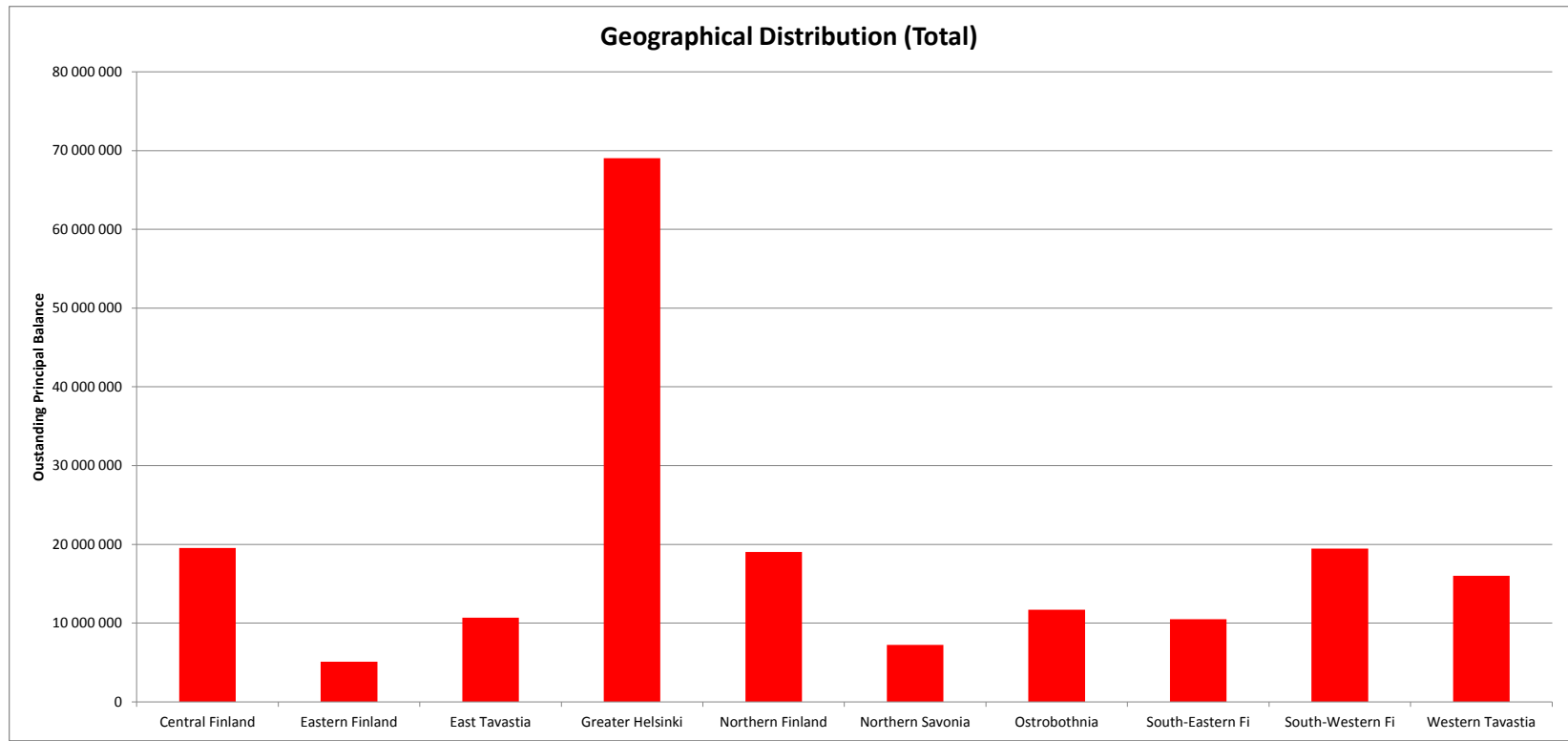
Reporting Date	29.04.2015	
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Monthly Period	Mar 2015	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mat	WA seasoning	
Central Finland	2 279	19 553 892	10,39 %	29,8		26,9
Eastern Finland	616	5 083 843	2,70 %	30,3		26,5
East Tavastia	1 219	10 674 332	5,67 %	29,7		27,3
Greater Helsinki	7 375	69 030 693	36,66 %	30,1		26,7
Northern Finland	2 099	19 046 422	10,12 %	30,4		27,1
Northern Savonia	848	7 243 312	3,85 %	29,4		27,0
Ostrobothnia	1 436	11 694 387	6,21 %	28,8		27,1
South-Eastern Fi	1 222	10 492 880	5,57 %	30,3		26,6
South-Western Fi	2 252	19 471 189	10,34 %	30,0		26,9
Western Tavastia	1 831	15 987 263	8,49 %	30,1		26,8
Total	21 177	188 278 214	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	29.04.2015	
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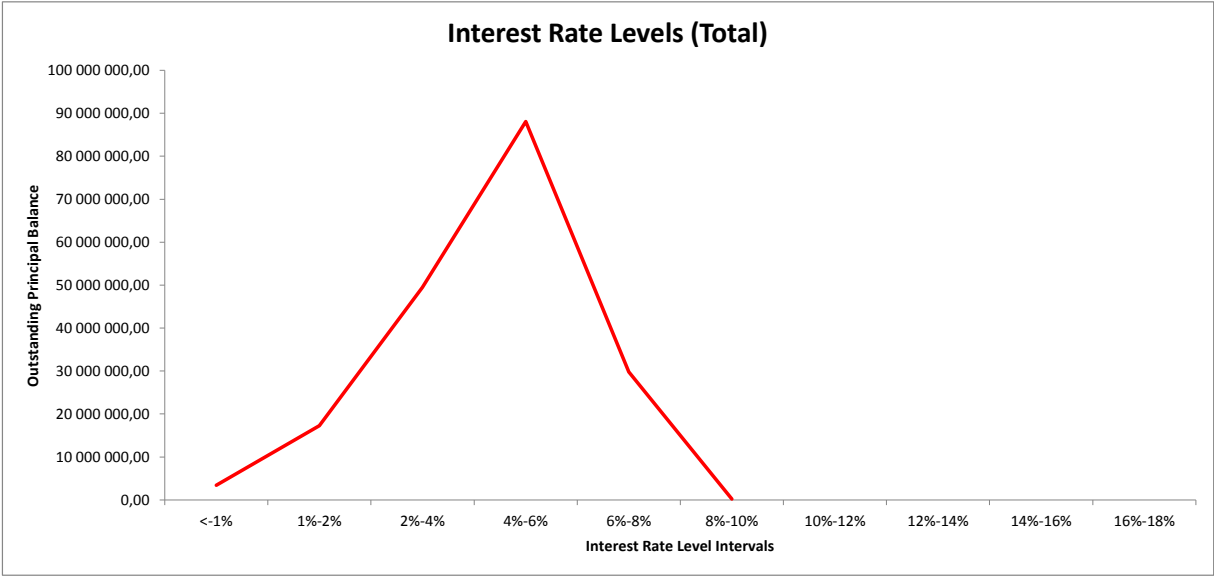
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	598	3 417 987	1,82 %	26,7	24,6
1 %	2 %	2254	17 303 779	9,19 %	28,9	25,5
2 %	4 %	4440	49 476 078	26,28 %	31,6	25,6
4 %	6 %	9 502	88 101 433	46,79 %	29,7	27,7
6 %	8 %	4 352	29 777 977	15,82 %	29,0	27,7
8 %	10 %	31	200 960	0,11 %	32,0	25,2
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		21 177	188 278 214	100 %		

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10.b Interest Rate



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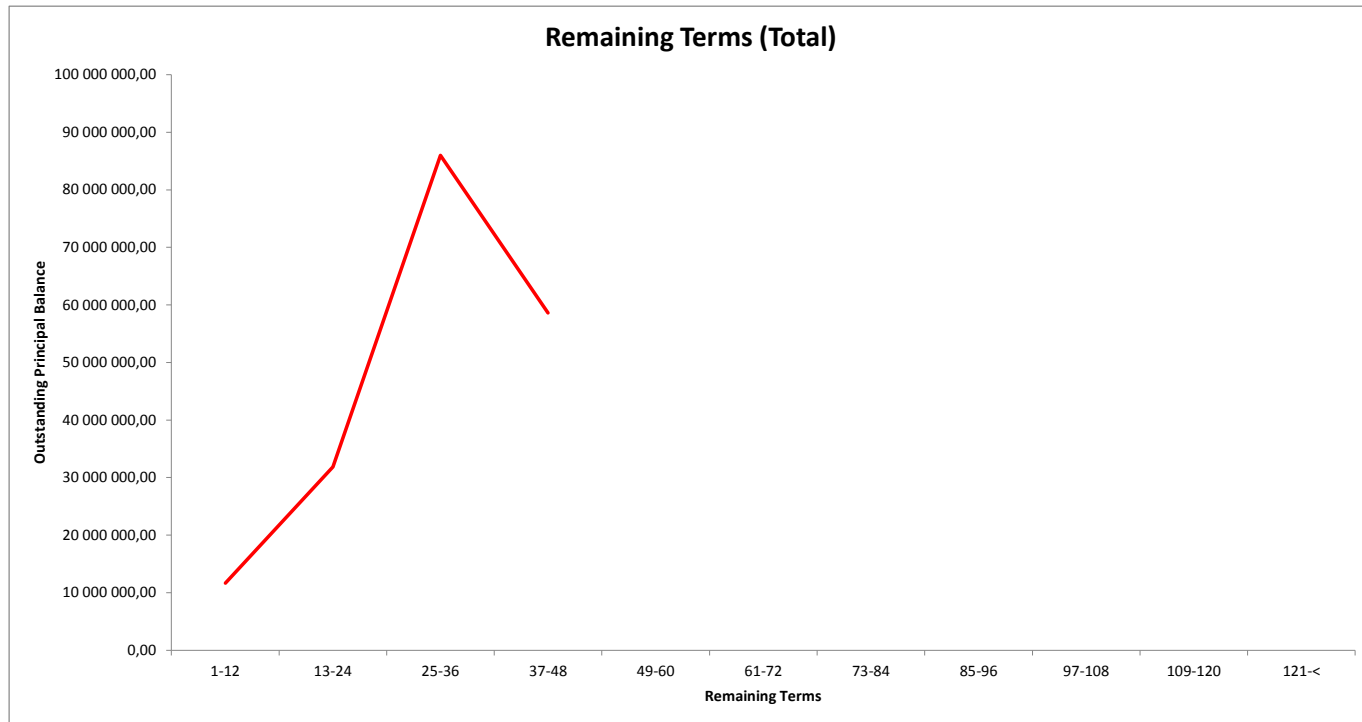


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11.b Remaining Terms



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12.a Seasoning



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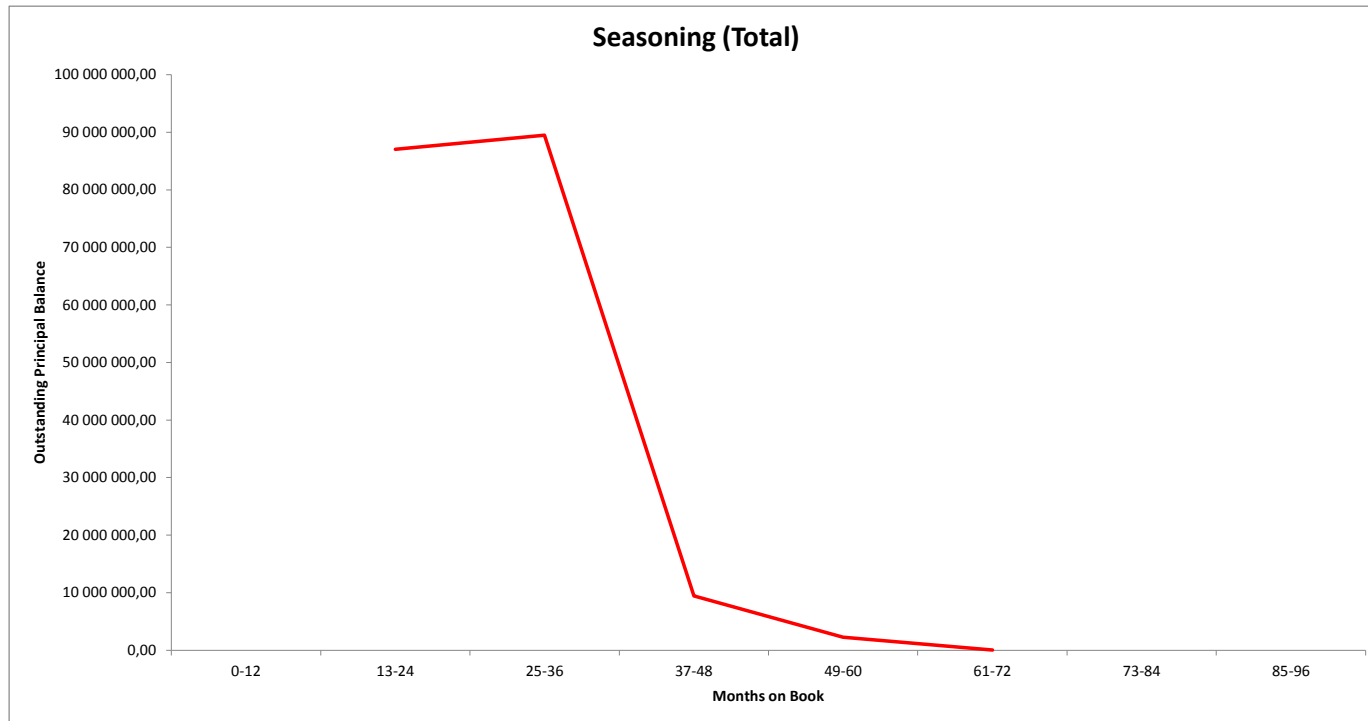
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	8 311	87 026 192	46,22 %	34,7	21,8
	25		36	11 057	89 499 985	47,54 %	27,2	29,6
	37		48	1 321	9 449 681	5,02 %	17,5	41,3
	49		60	475	2 266 299	1,20 %	7,4	53,7
	61		72	13	36 056	0,02 %	17,2	66,6
	73		84					
	85		96					
	Total			21 177	188 278 214	100 %		

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12.b Seasoning



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13.a Balloon loans



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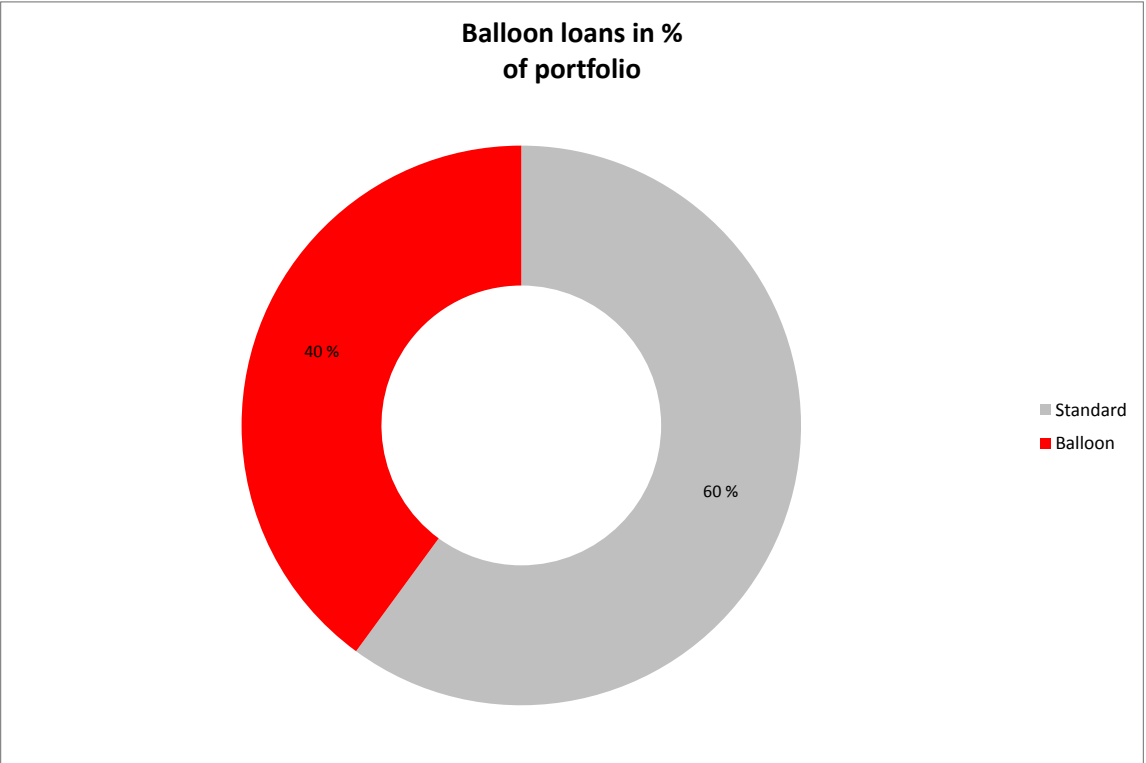
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		16 721	113 074 809	60,06 %	1 919	0,00 %	29,0	26,6
Balloon		4 456	75 203 404	39,94 %	30 325 685	40,32 %	31,4	27,2
Total		21 177	188 278 214	100 %	30 327 604	16,11 %		

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13.b Balloon loans



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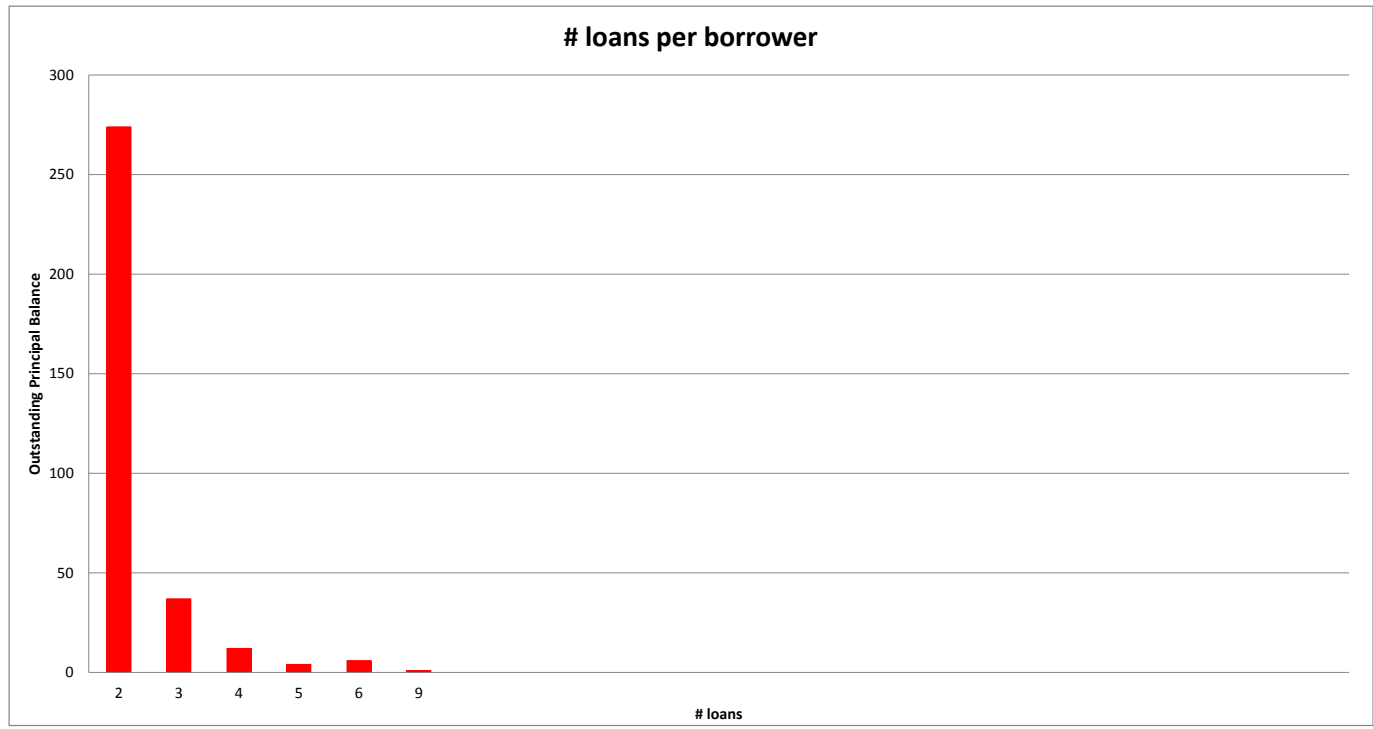


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	188 278 214	181 677 967	6 600 246	740 295	4,82 %	96,49 %
2	181 677 967	175 517 828	6 160 139	715 207	4,83 %	93,22 %
3	175 517 828	169 273 069	6 244 759	690 975	4,83 %	89,91 %
4	169 273 069	163 184 975	6 088 094	666 357	4,83 %	86,67 %
5	163 184 975	157 249 162	5 935 813	642 355	4,83 %	83,52 %
6	157 249 162	151 370 339	5 878 822	619 097	4,83 %	80,40 %
7	151 370 339	145 553 050	5 817 289	595 957	4,83 %	77,31 %
8	145 553 050	139 705 103	5 847 947	573 301	4,83 %	74,20 %
9	139 705 103	133 956 722	5 748 381	550 613	4,83 %	71,15 %
10	133 956 722	128 306 341	5 650 381	528 055	4,83 %	68,15 %
11	128 306 341	122 763 712	5 542 629	505 791	4,83 %	65,20 %
12	122 763 712	117 218 078	5 545 634	483 745	4,83 %	62,26 %
13	117 218 078	111 762 703	5 455 375	461 750	4,83 %	59,36 %
14	111 762 703	106 551 691	5 211 012	439 872	4,83 %	56,59 %
15	106 551 691	101 395 157	5 156 533	419 013	4,82 %	53,85 %
16	101 395 157	96 383 910	5 011 247	398 273	4,82 %	51,19 %
17	96 383 910	91 556 361	4 827 549	378 150	4,81 %	48,63 %
18	91 556 361	86 808 758	4 747 603	358 596	4,80 %	46,11 %
19	86 808 758	82 055 190	4 753 568	339 460	4,79 %	43,58 %
20	82 055 190	77 516 823	4 538 368	320 407	4,79 %	41,17 %

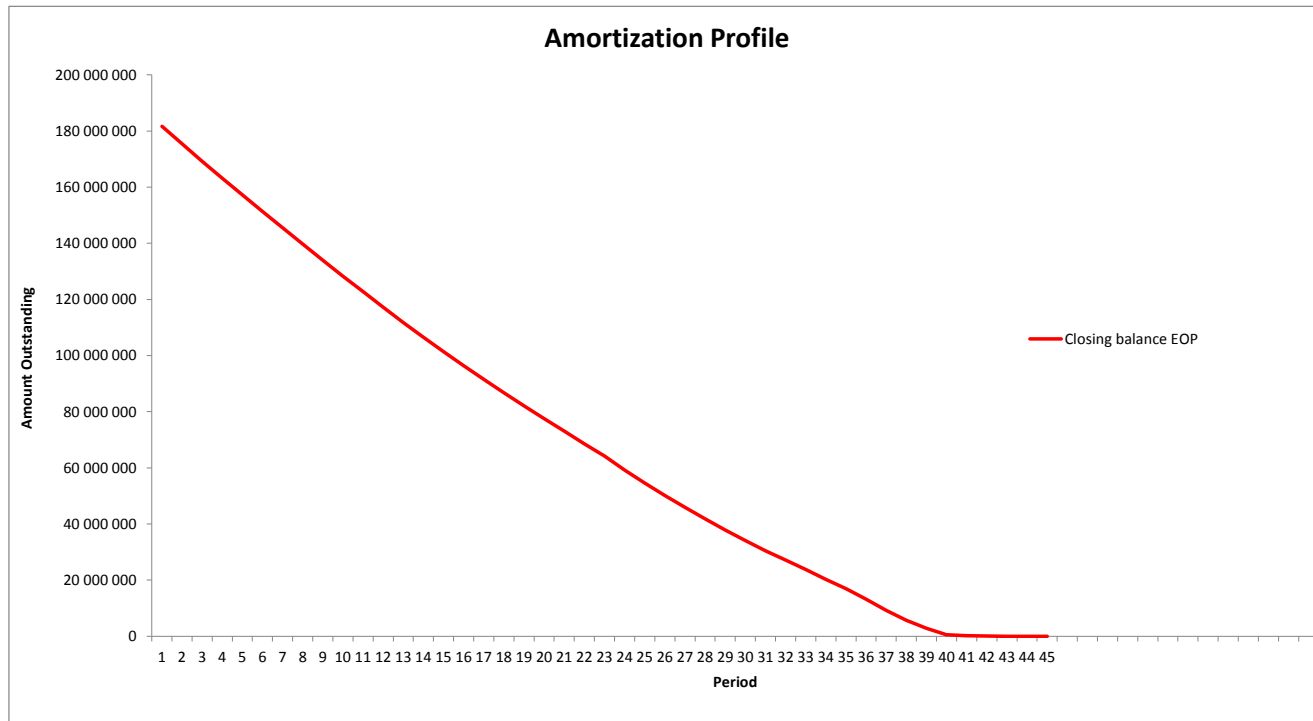
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.a Payment Holidays



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2013 10	72	107	28 515	901 468	
2013 11	94	145	41 443	1 278 284	
2013 12	144	175	51 230	2 221 311	
2014 01	121	174	52 332	1 706 176	
2014 02	125	185	51 325	1 759 910	
2014 03	122	186	51 140	1 786 354	
2014 04	95	139	38 074	1 266 333	
2014 05	98	128	35 401	1 240 162	
2014 06	117	166	44 328	1 470 688	
2014 07	128	179	49 783	1 682 174	
2014 08	119	171	50 713	1 515 895	
2014 09	71	104	28 478	897 285	
2014 10	71	107	31 000	822 960	
2014 11	84	136	36 813	1 089 059	
2014 12	113	143	37 989	1 118 858	
2015 01	105	167	50 788	1 286 832	
2015 02	89	135	39 184	1 083 792	
2015 03	80	117	37 083	1 009 664	
Total:	1 848	2 664	755 619	24 137 206	

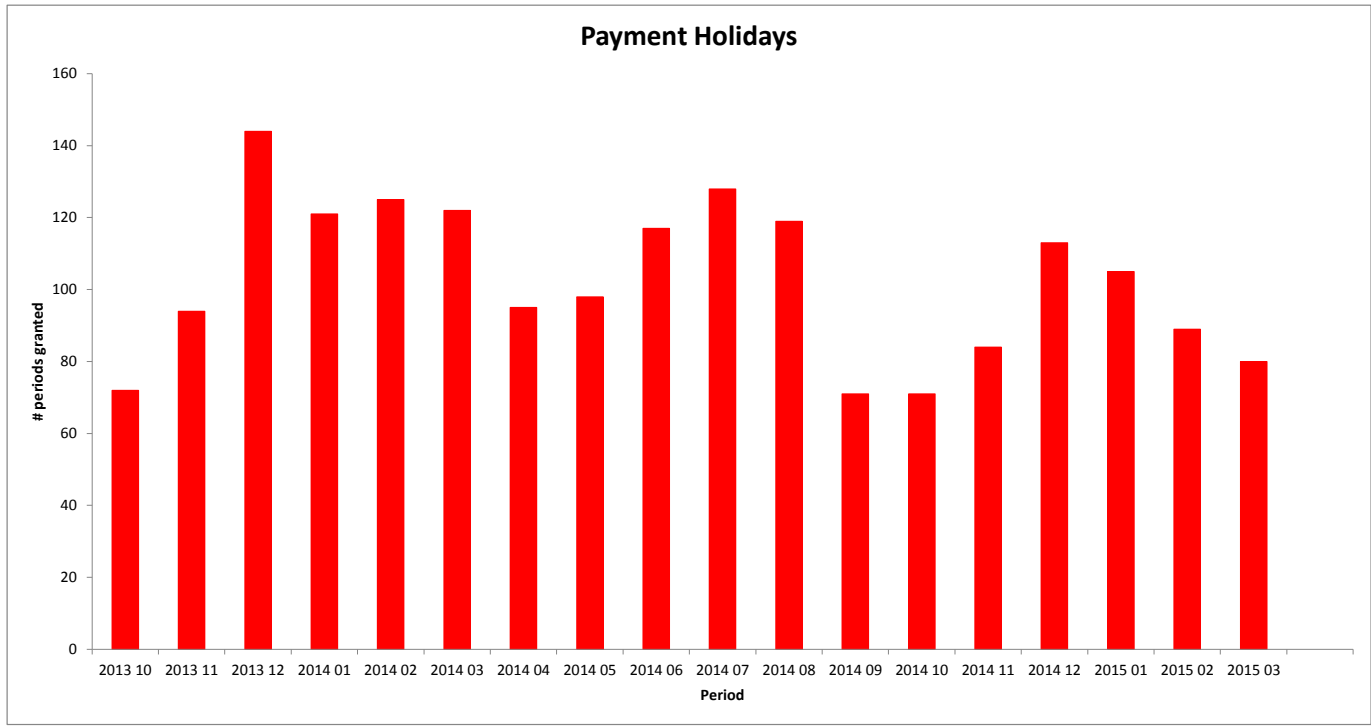
Santander Consumer Finance Oy
 Hermannin Rantatie 10
 Helsinki 00580
 Y-tunnus 2076455-0

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.a Downpayment



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	18	
Monthly Period	Mar 2015	
Interest Period	from 25.03.2015	to 25.04.2015 = 31 days

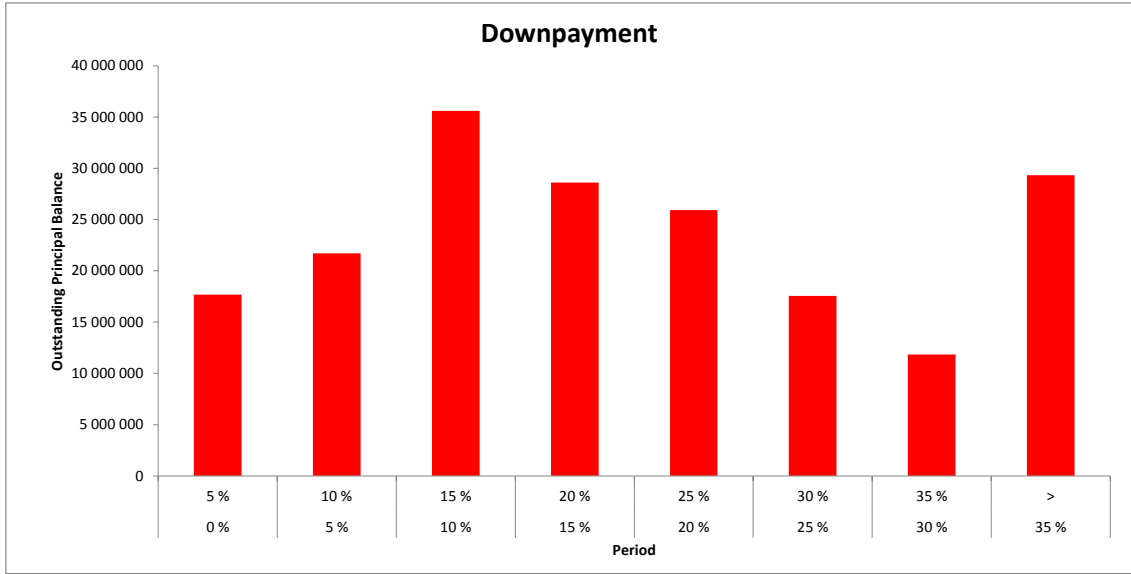
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	1 483	17 677 619	9,4 %	33,7	25,3
	5 %		10 %	1 917	21 709 272	11,5 %	32,6	26,1
	10 %		15 %	3 541	35 599 576	18,9 %	31,2	26,9
	15 %		20 %	2 953	28 618 648	15,2 %	30,0	27,5
	20 %		25 %	2 935	25 927 376	13,8 %	29,0	27,6
	25 %		30 %	1 940	17 567 150	9,3 %	29,1	27,1
	30 %		35 %	1 463	11 839 275	6,3 %	28,1	27,7
	35 %	>		4 945	29 339 298	15,6 %	26,3	26,7
				21 177	188 278 214	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



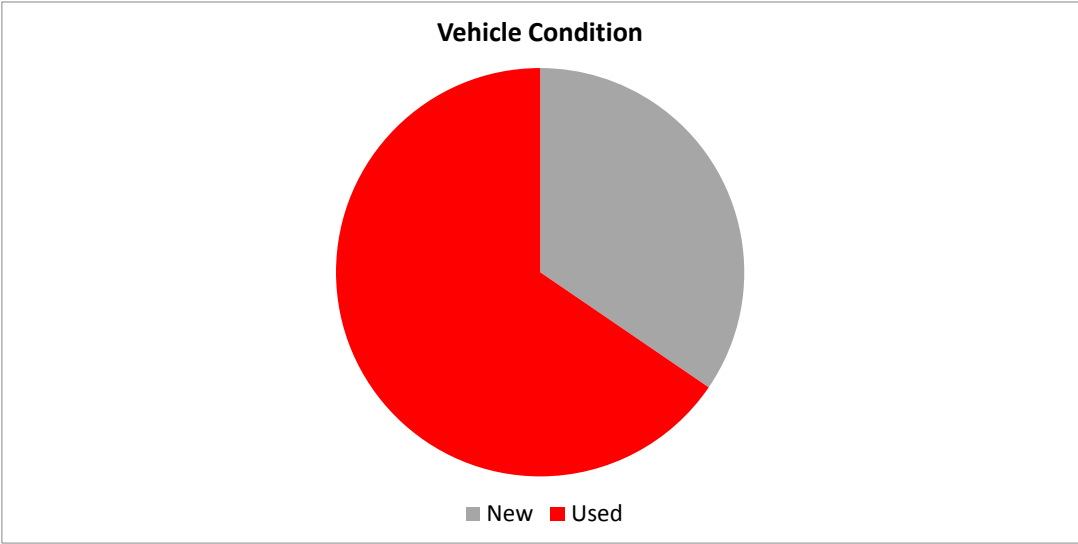
Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days

TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 397	65 017 265	34,5 %	30,1	26,8
	Used	15 780	123 260 949	65,5 %	29,9	26,9
	Total	21 177	188 278 214	100 %		

18.b Vehicle Condition



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.a Borrower Type



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days

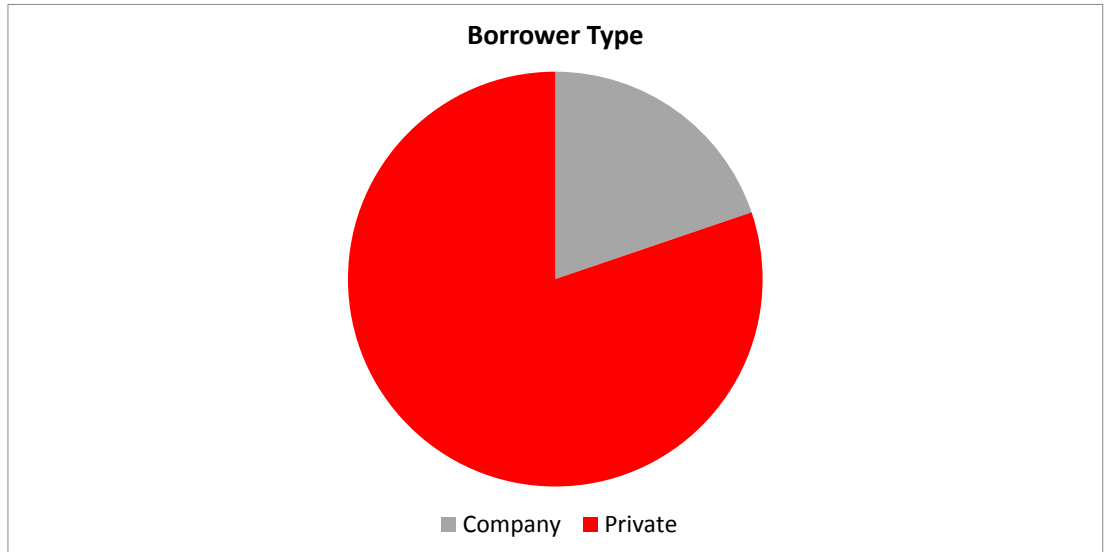
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 165	37 247 454	19,8 %	27,7	27,7
	Private	18 012	151 030 760	80,2 %	30,5	26,7
	Total	21 177	188 278 214	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



Reporting Date			29.04.2015		
Payment date			27.04.2015		
Period No			18		
Monthly Period			Mar 2015		
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.a Vehicle type



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	18	
Monthly Period	Mar 2015	
Interest Period	from 25.03.2015	to 25.04.2015 = 31 days

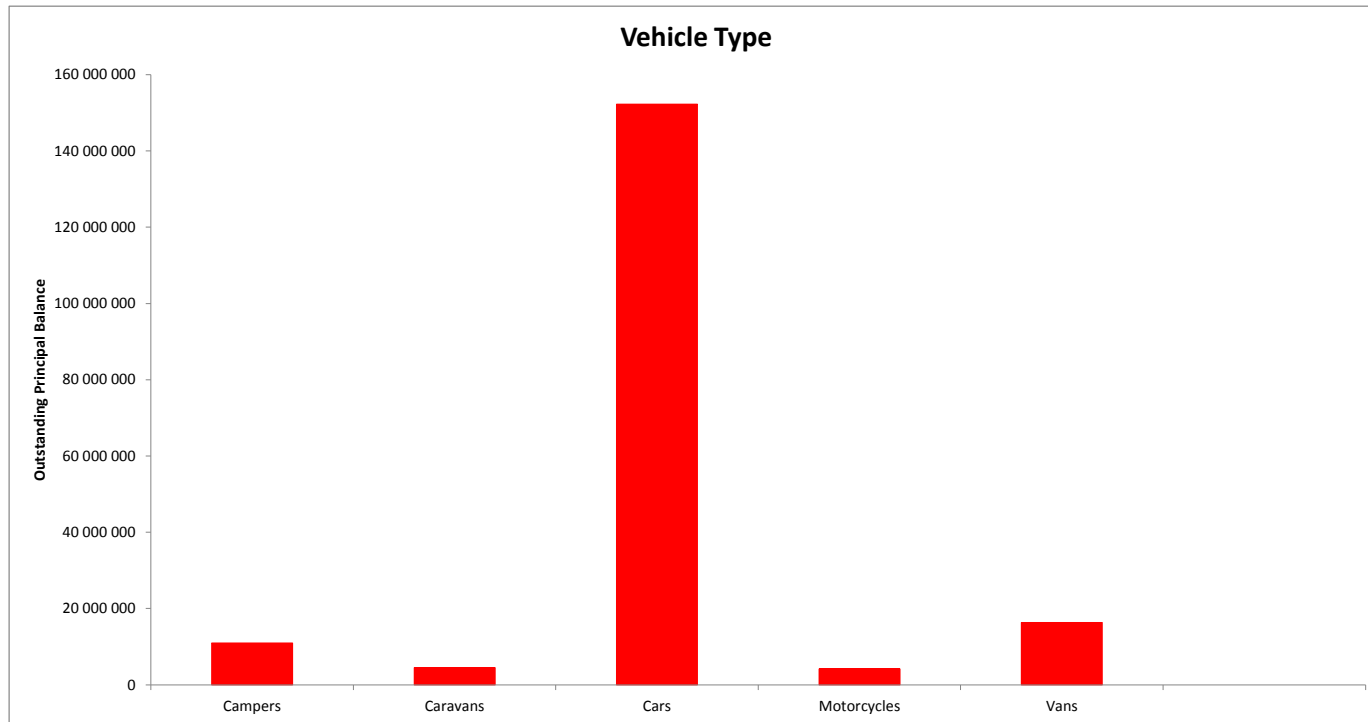
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		617	10 951 516	5,82 %	28,2	31,08
Caravans		500	4 499 153	2,39 %	27,8	31,36
Cars		17 270	152 307 749	80,90 %	30,6	26,12
Motorcycles		857	4 152 266	2,21 %	28,0	29,26
Vans		1 933	16 367 530	8,69 %	26,4	29,21
		21 177	188 278 214	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.a Restructured Loans



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	18	
Monthly Period	Mar 2015	
Interest Period	from 25.03.2015	to 25.04.2015 = 31 days

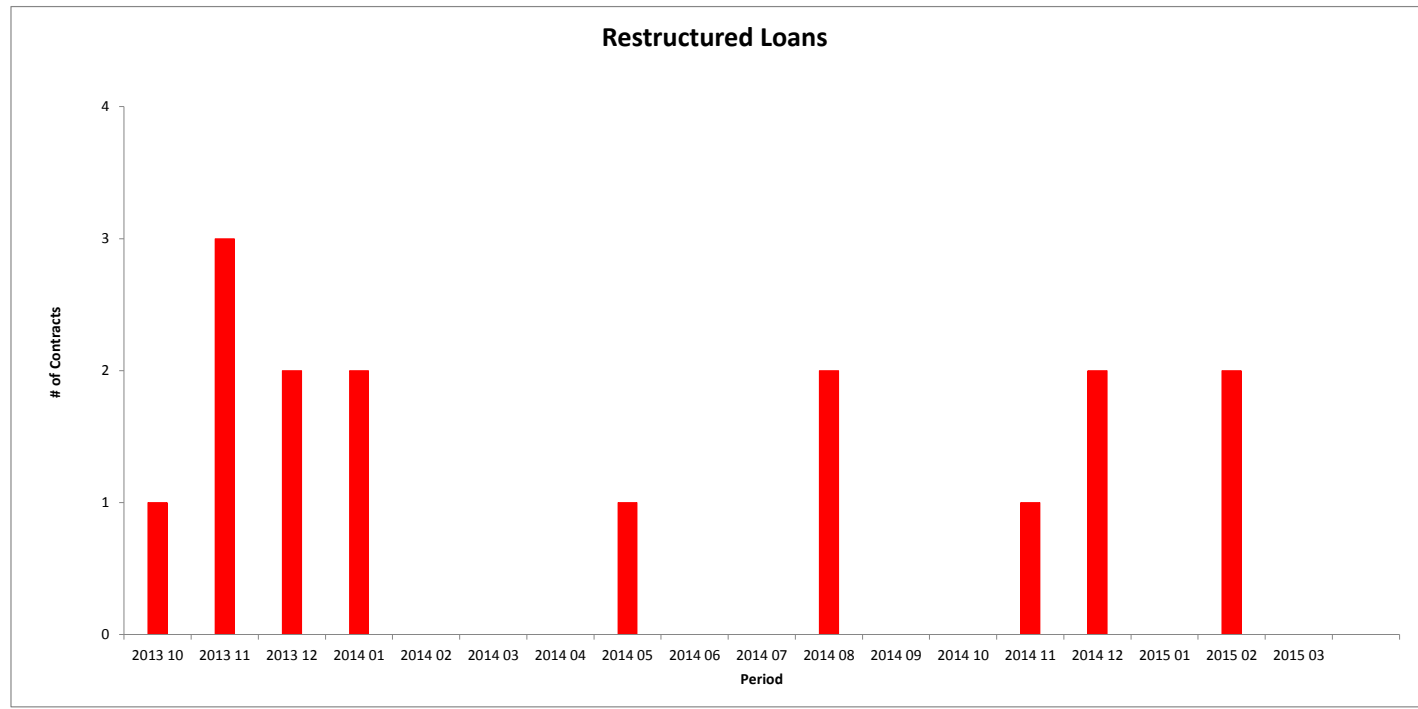
TOTAL		
Period	No	Outstanding balance
2013 10	1	6 896
2013 11	3	22 012
2013 12	2	11 089
2014 01	2	11 629
2014 02	0	0
2014 03	0	0
2014 04	0	0
2014 05	1	83
2014 06	0	0
2014 07	0	0
2014 08	2	41 336
2014 09	0	0
2014 10	0	0
2014 11	1	32 348
2014 12	2	24 783
2015 01	0	0
2015 02	2	9 745
2015 03	0	0
	16	159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

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 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 %

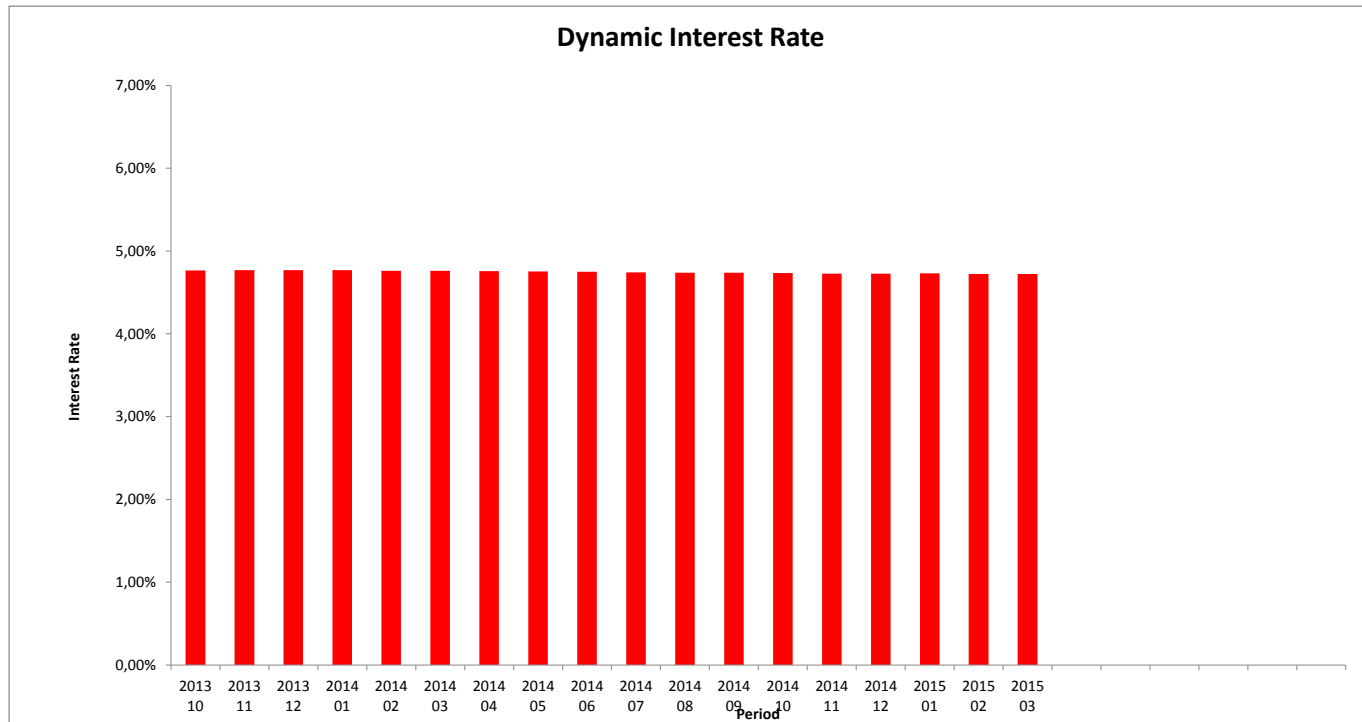
Interest rate evolution

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.a Dynamic Pre-Payments



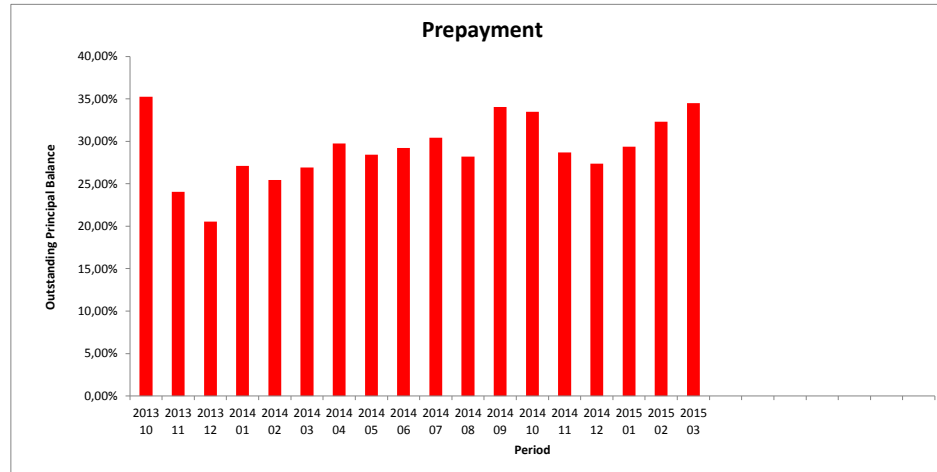
Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days

	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 %

23.b Dynamic Pre-Payments



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	18				
Monthly Period	Mar 2015				
Interest Period	from	25.03.2015	to	25.04.2015	= 31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



Reporting Date	29.04.2015					
Payment date	27.04.2015					
Period No	18					
Monthly Period	Mar 2015					
Interest Period	from	25.03.2015	to	25.04.2015	=	31 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																	
	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	29.04.2015	
Payment date	27.04.2015	
Period No	18	
Monthly Period	from	Mar 2015
Interest Period	from	25.03.2015 to 25.04.2015 = 31 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															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 1		
			Recoveries	Cum. Recoveries	Loss
2013 4	17 208	4	0	16 376	831
2014 1	560 879	50	0	416 939	143 940
2014 2	770 550	74	0	632 353	138 198
2014 3	575 754	56	17 932	404 092	171 662
2014 4	683 563	69	166 749	500 023	183 539
2015 1	654 162	67	248 638	248 638	405 524

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	18	
Monthly Period	Mar 2015	
Interest Period	from 25.03.2015	to 25.04.2015 = 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	14 455 497,19	EUR
Senior Expenses	-	1 208,33	EUR
Servicing Fee	-	112 913,62	EUR
Interest on Loan to Issuer	-	848 573,80	EUR
Principal on Loan to Issuer	-	13 492 801,44	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	24 430 861,44	EUR
Senior Expenses	-	1 000,00	EUR
Interest Class A	-	85 156,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 035 420,30	EUR
Principal Payments on Class A	-	13 492 801,44	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	5 378 490,38	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	25 120,49	EUR
Principal Issuer Subordinated Loan	-	674 640,07	EUR
Payment to Purchaser	-	680 213,76	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	680 213,76	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	249,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	679 964,76	EUR

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

Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	18	
Monthly Period	Mar 2015	
Interest Period	from	25.03.2015
	to	25.04.2015
	=	31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 208,33 EUR			
Interest accrued for the Period	143 175,00 EUR	85 156,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	4 436 815,00 EUR	3 359 336,00 EUR	680 999,00 EUR	396 480,00 EUR
Interest Payments	143 175,00 EUR	85 156,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	4 436 815,00 EUR	3 359 336,00 EUR	680 999,00 EUR	396 480,00 EUR
Interest accrued on Subordinated Loan for the Period	25 120,49 EUR			
Cumulative Interest accrued on Subordinated Loan	600 820,44 EUR			
Interest Payments on Subordinated Loan	25 120,49 EUR			
Cumulative Interest Payments on Subordinated Loan	600 820,44 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	29.04.2015
Payment date	27.04.2015
Period No	18
Monthly Period	Mar 2015
Interest Period	from 25.03.2015 to 25.04.2015 = 31 days