

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27/01/2016	Following payment dates:	25/03/2016
Payment date	25/01/2016		
Period No	27		
Monthly Period	Dec 2015		
Interest Period	from 30/12/2015	to 25/01/2016	= 26 days
Cut-Off Date	#N/A		

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**1. Portfolio Information**



Reporting Date	27/01/2016		
Payment date	25/01/2016		
Period No	27		
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Interest Period	from	30/12/2015	to 25/01/2016 = 26 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
<b>Outstanding receivables</b>			
<b>Opening balance</b>	104.263.572,43 EUR		112.279.489,09 EUR
Scheduled Loan Principal Repayments	4.273.272,36 EUR		4.126.371,44 EUR
Prepayments	3.392.705,72 EUR		3.713.980,72 EUR
Deemed Collections - Other	- EUR		- EUR
<b>Total Principal Payments Received</b>	<b>7.665.978,08 EUR</b>		<b>7.840.352,16 EUR</b>
New Defaulted Auto Loans in Period	68.709,19 EUR		175.564,50 EUR
<b>Closing Balance</b>	<b>96.528.885,16 EUR</b>		<b>104.263.572,43 EUR</b>
<b>Total revenue collections</b>			
Revenue and fees received on loan balances	592.685,45 EUR		593.722,76 EUR
Recoveries on loans in default	84.978,21 EUR		163.501,66 EUR
<b>Total Revenue Received in Period</b>	<b>677.663,66 EUR</b>		<b>757.224,42 EUR</b>
<b># Loans</b>			
At beginning of period	13.895 Loans		14.560 Loans
Paid in Full	663 Loans		653 Loans
Repurchased (Deemed Collections)	- Loans		- Loans
New loans into default	14 Loans		12 Loans
<b>At end of period</b>	<b>13.218 Loans</b>		<b>13.895 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	27/01/2016				
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**Purchaser Available Distribution Amount**

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	8.343.642 EUR	8.597.577 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>8.343.642 EUR</b>	<b>8.597.577 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8.289.404 EUR	8.540.892 EUR
b. Reserve Fund	5.213.179 EUR	5.613.974 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>13.502.518 EUR</b>	<b>14.154.803 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27/01/2016
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Interest Period	from 30/12/2015 to 25/01/2016 = 26 days

**Note Balance**

Beginning of Period	104.263.572,43 EUR
End of Period	96.528.885,16 EUR

**Reserve Fund**

	in %	
Beginning of Period	2,5 %	2.646.403,62 EUR
Cash Outflow		2.646.403,62 EUR
Cash Inflow		2.259.669,26 EUR
End of Period	2,2 %	2.259.669,26 EUR
Required Reserve Amount	2,2 %	2.259.669,26 EUR

**Liquidity Balance**

Beginning of Period	2,5 %	2.566.775,00 EUR
Cash Outflow		2.566.775,00 EUR
Cash Inflow		2.566.775,00 EUR
End of Period	2,5 %	2.566.775,00 EUR
Required Reserve Amount	2,5 %	2.566.775,00 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	104.263.572,43	EUR
End of Period	96.528.885,16	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	85.010.805,83	88,07%	11.871
1-29 days past due	9.314.518,49	9,65%	1.100
		0,00%	
<b>Delinquent Receivables:</b>			
30-59 days past due	1.677.206,00	1,74%	182
60-89 days past due	240.728,57	0,25%	30
90-119 days past due	162.883,57	0,17%	22
120-149 days past due	83.197,90	0,09%	9
150-179 days past due	39.544,80	0,04%	4
<b>Total Performing and Delinquent</b>	<b>96.528.885</b>	<b>100,00%</b>	<b>13.218</b>

Current Period Defaults	68.709,19	14
Cumulative Defaults	4.652.406,26	473
Current Period Recoveries	84.978,21	
Cumulative Recoveries	3.788.698,44	

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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	104.208.572,43 EUR	29.908.572,43 EUR	48.800.000,00 EUR	25.500.000,00 EUR	55.000,00
Available Distribution Amount	13.502.517,88 EUR				
Amortisation	7.734.687,27 EUR				
Redemption per Class	7.734.687,27 EUR	7.734.687,27 EUR	- EUR	- EUR	- EUR
Redemption per Note		1.761,89 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	96.473.885,16 EUR	22.173.885,16 EUR	48.800.000,00 EUR	25.500.000,00 EUR	55.000,00
Current Tranching		22,98%	50,58%	26,43%	0,06%
Current Pool Factor		0,05	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	26				
Principal Outstanding per Note Beginning of Period		6.812,89 EUR	100.000,00 EUR	100.000,00 EUR	1.000,00 EUR
>Principal Repayment per note		1.761,89 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		5.051,00 EUR	100.000,00 EUR	100.000,00 EUR	1.000,00 EUR
>Interest accrued for the period		4,55 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	77.962,73	19.988,90 EUR	36.681,33 EUR	21.292,50 EUR	45,93 EUR
Interest Payment per Note		4,55 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)		87,06%	36,53%	10,04%	
Current CE (excl. Excess Spread)		82,02%	31,49%	5,00%	

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/01/2016  
Payment date 25/01/2016  
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Interest Period : 30/12/2015 to 25/01/2016 = 26 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	Criteria	Current			
Issuer	Rahoituspalvelut 2013 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	Deutsche Bank AG	F1	F1	P-1	P-2	A	A-	A2	A3	Yes	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and the Expenses Loan Payment Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Expenses Loan Payment Account; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.	
Paying Agent and related roles	Deutsche Bank AG		F1		P-2		A-		A3			
Corporate Service Provider	Deutsche International Corporate Services		F1		P-2		A-		A3			
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1		P-2		A-		A3			
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	Aa3	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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**7.a Original Portfolio Principal Balance**

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Average amount - all: 12.666

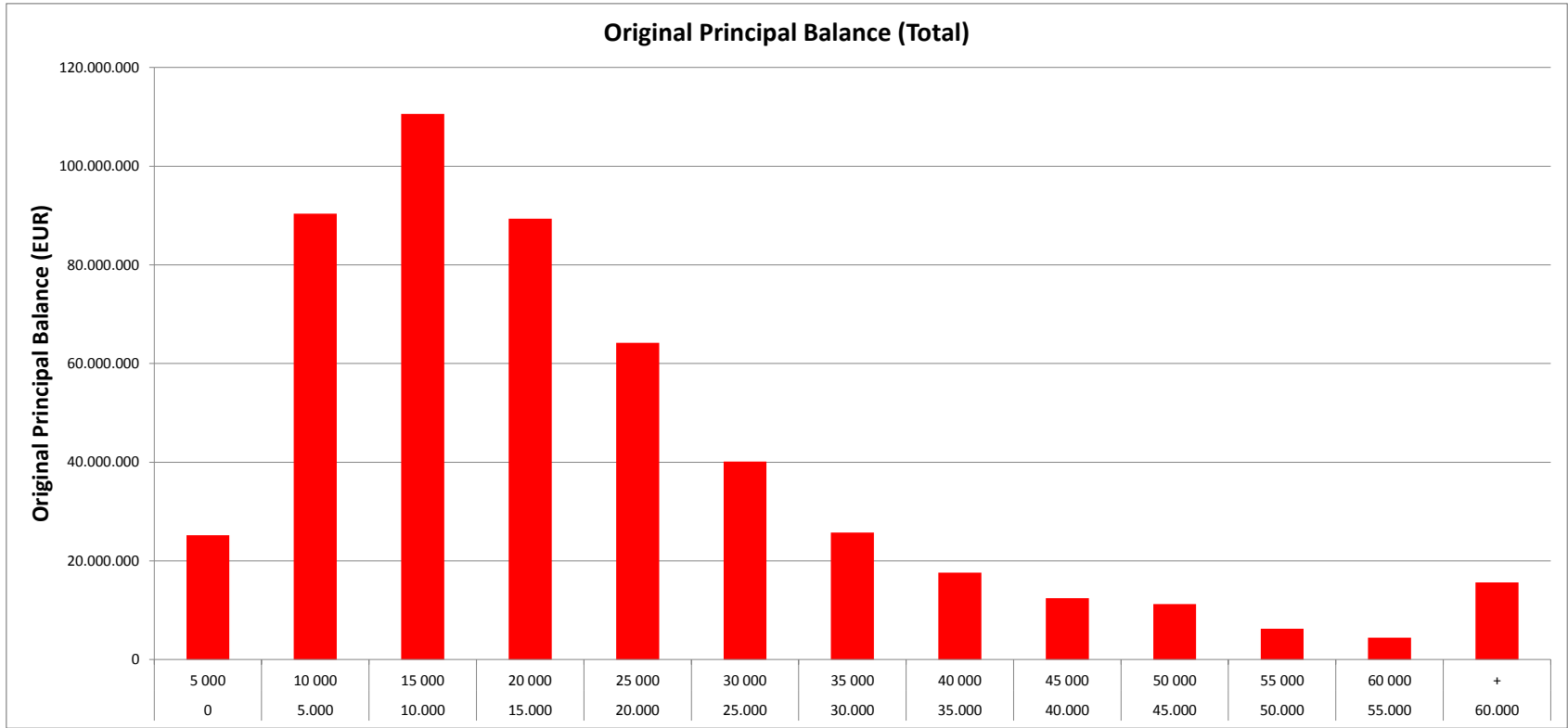
	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	7.722	25.239.514	4,9 %	19,0	13,7	
	5.000	10 000	12.105	90.402.977	17,6 %	33,1	12,1	
	10.000	15 000	8.965	110.601.458	21,5 %	40,4	10,9	
	15.000	20 000	5.180	89.340.707	17,4 %	43,5	10,1	
	20.000	25 000	2.882	64.224.790	12,5 %	44,9	9,8	
	25.000	30 000	1.476	40.132.379	7,8 %	45,1	9,3	
	30.000	35 000	797	25.750.357	5,0 %	44,8	9,8	
	35.000	40 000	473	17.609.997	3,4 %	44,3	9,9	
	40.000	45 000	294	12.468.941	2,4 %	44,6	9,7	
	45.000	50 000	238	11.245.953	2,2 %	45,3	10,0	
	50.000	55 000	119	6.227.331	1,2 %	46,6	9,0	
	55.000	60 000	78	4.470.912	0,9 %	47,1	8,8	
	60.000	+	201	15.640.043	3,0 %	44,3	8,3	
	Total		40.530	513.355.357	100%			



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**7.b Original Principal Balance Graph**

Reporting Date	27/01/2016				
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**8.a Outstanding Principal Balance**



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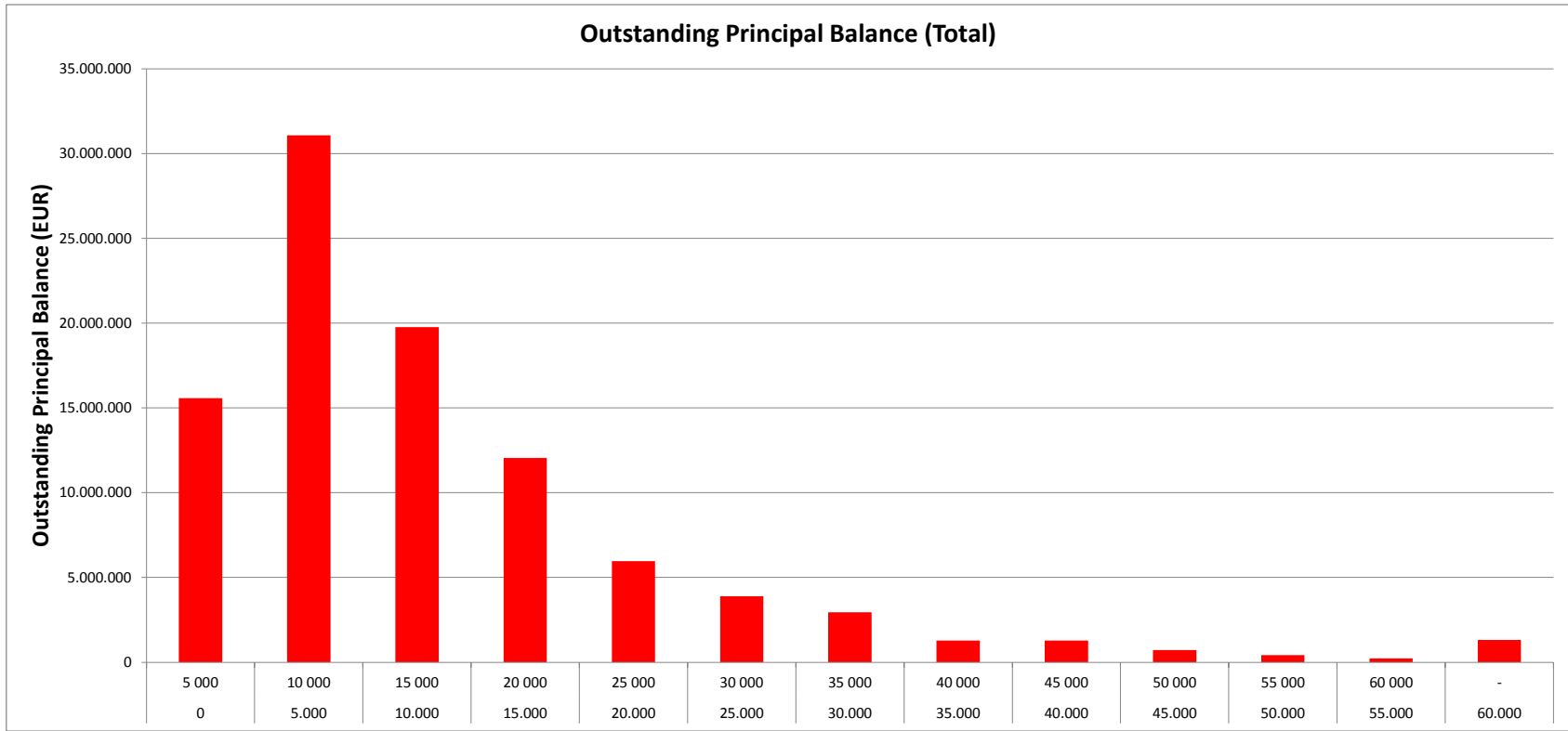
Average amount - all: 7.303

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5.928	15.572.059	16,1 %	16,0	37,4	
	5.000	10 000	4.338	31.075.854	32,2 %	23,5	35,2	
	10.000	15 000	1.634	19.771.026	20,5 %	24,7	34,4	
	15.000	20 000	703	12.051.559	12,5 %	25,4	34,2	
	20.000	25 000	271	5.969.469	6,2 %	25,4	34,0	
	25.000	30 000	143	3.901.718	4,0 %	25,5	34,2	
	30.000	35 000	92	2.950.507	3,1 %	25,4	34,8	
	35.000	40 000	34	1.274.930	1,3 %	22,0	37,3	
	40.000	45 000	30	1.277.227	1,3 %	25,4	34,3	
	45.000	50 000	15	713.297	0,7 %	26,4	31,6	
	50.000	55 000	8	423.819	0,4 %	24,5	35,6	
	55.000	60 000	4	229.465	0,2 %	23,8	37,2	
	60.000	-	18	1.317.957	1,4 %	24,4	35,2	
Total			13.218	96.528.885	100,0 %			

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**8.b Outstanding Principal Balance Graph**

Reporting Date	27/01/2016				
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**9.a Geographical Distribution**



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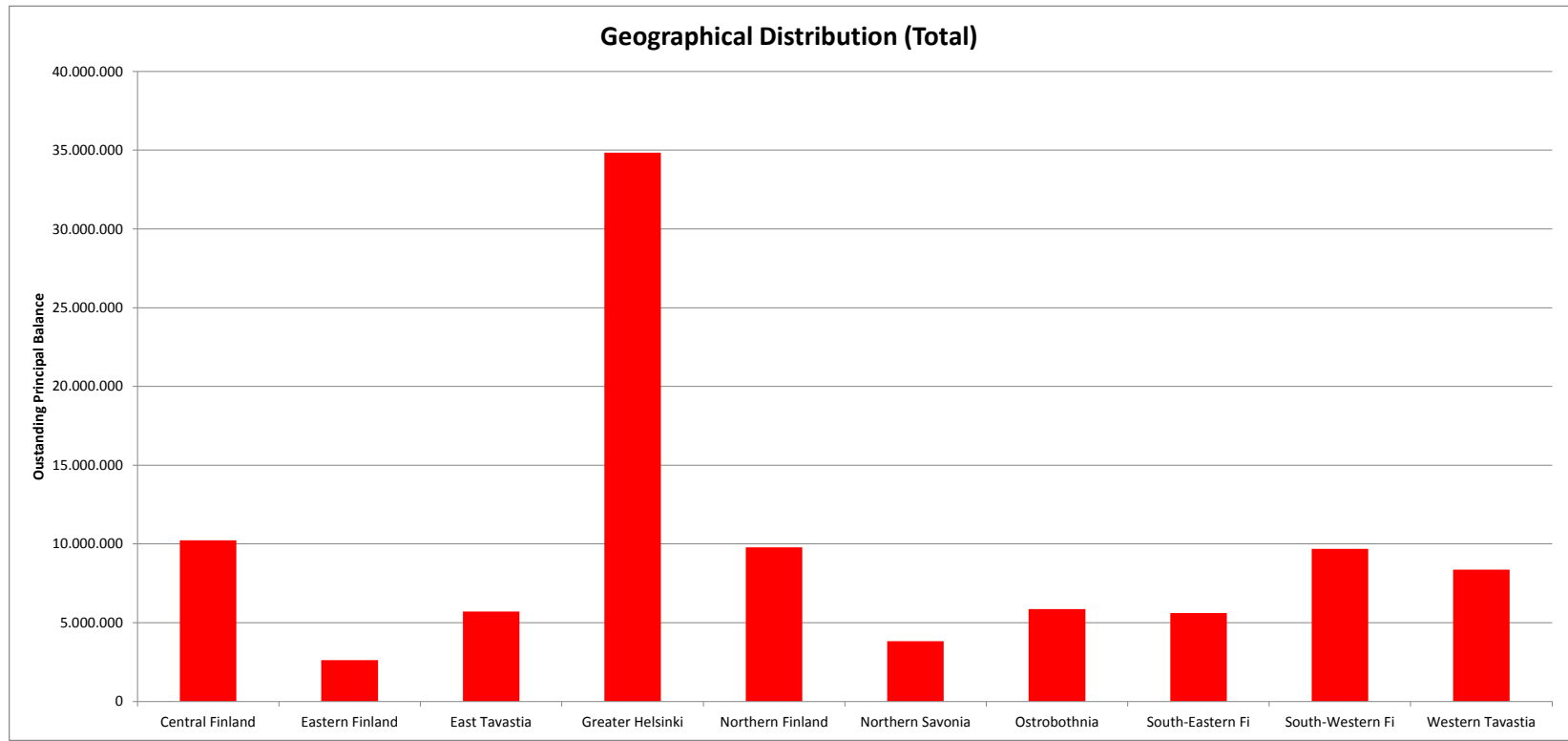
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1.440	10.238.829	10,61%	22,6		35,4
Eastern Finland	384	2.615.538	2,71%	23,4		34,7
East Tavastia	757	5.701.451	5,91%	22,8		35,7
Greater Helsinki	4.537	34.847.029	36,10%	23,1		35,1
Northern Finland	1.341	9.777.641	10,13%	23,7		34,9
Northern Savonia	537	3.823.629	3,96%	22,5		35,2
Ostrobothnia	895	5.858.446	6,07%	22,3		35,2
South-Eastern Fi	800	5.606.002	5,81%	23,4		34,8
South-Western Fi	1.379	9.697.485	10,05%	23,2		35,4
Western Tavastia	1.148	8.362.836	8,66%	23,3		35,0
Total	13.218	96.528.885	100%			

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**9.b Geographical Distribution Graph**



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**10.a Interest Rate**



Reporting Date	27/01/2016	
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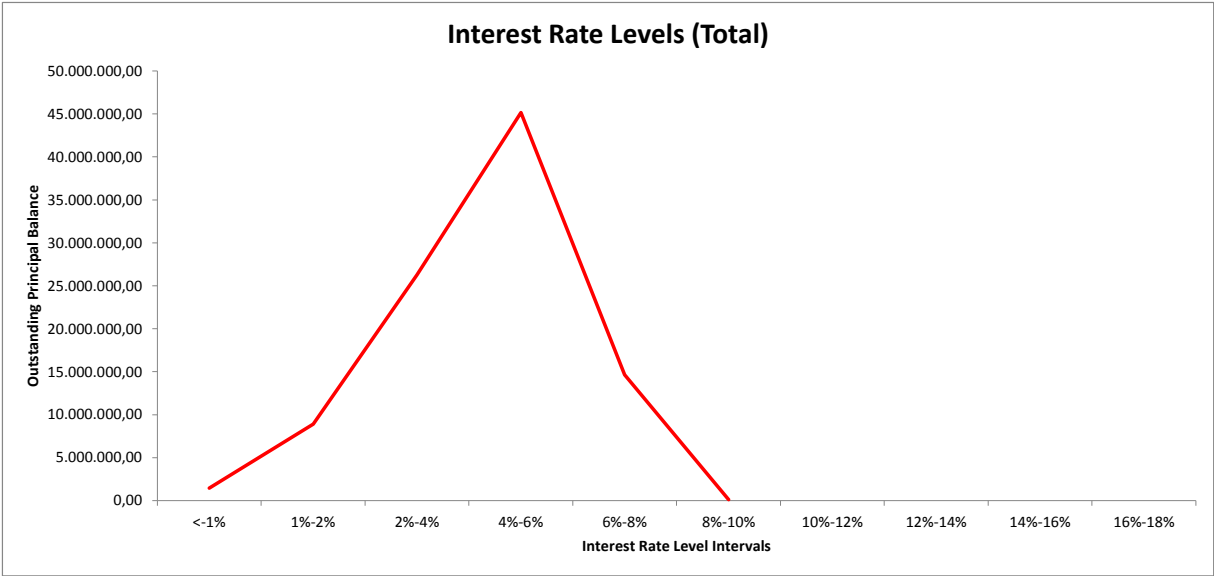
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
<		1%	249	1.431.253	1,48%	25,3	31,6
1%		2%	1412	8.896.141	9,22%	22,8	34,2
2%		4%	2857	26.276.688	27,22%	24,4	34,0
4%		6%	6.073	45.162.884	46,79%	22,5	35,8
6%		8%	2.609	14.647.397	15,17%	22,3	35,9
8%		10%	18	114.521	0,12%	25,5	34,0
10%		12%					
12%		14%					
14%		16%					
16%		18%					
Total		13.218	96.528.885	100%			

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**10.b Interest Rate**



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**11.a Remaining Terms**



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		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	42	71.510	0,07%	0,0	44,1
		1		12	3.320	8.880.980	9,20%	7,4	41,7
		13		24	5.108	35.874.223	37,16%	19,1	38,6
		25		36	4.746	51.671.483	53,53%	28,5	31,6
		37		48	1	6.954	0,01%	40,0	35,0
		49		60	1	23.735	0,02%	59,0	31,0
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121							
		Total			13.218		96.528.885	100%	

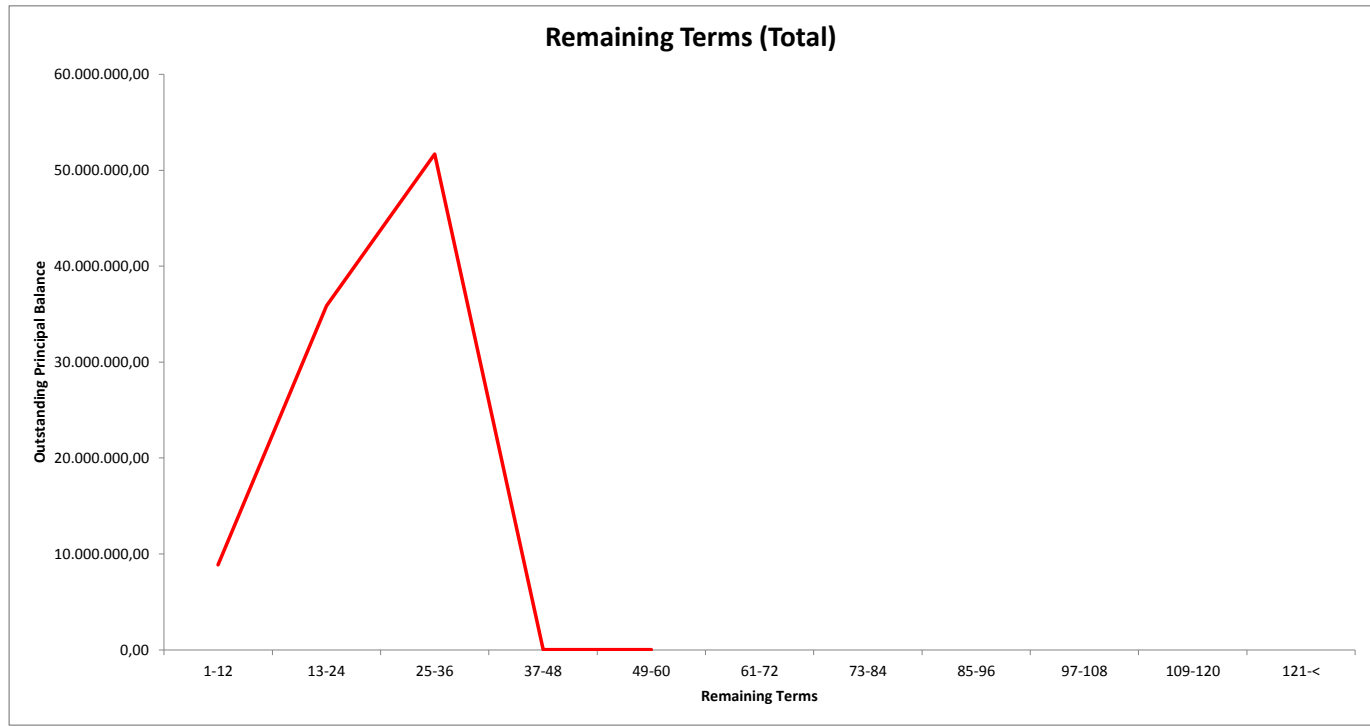


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**11.b Remaining Terms**



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**12.a Seasoning**



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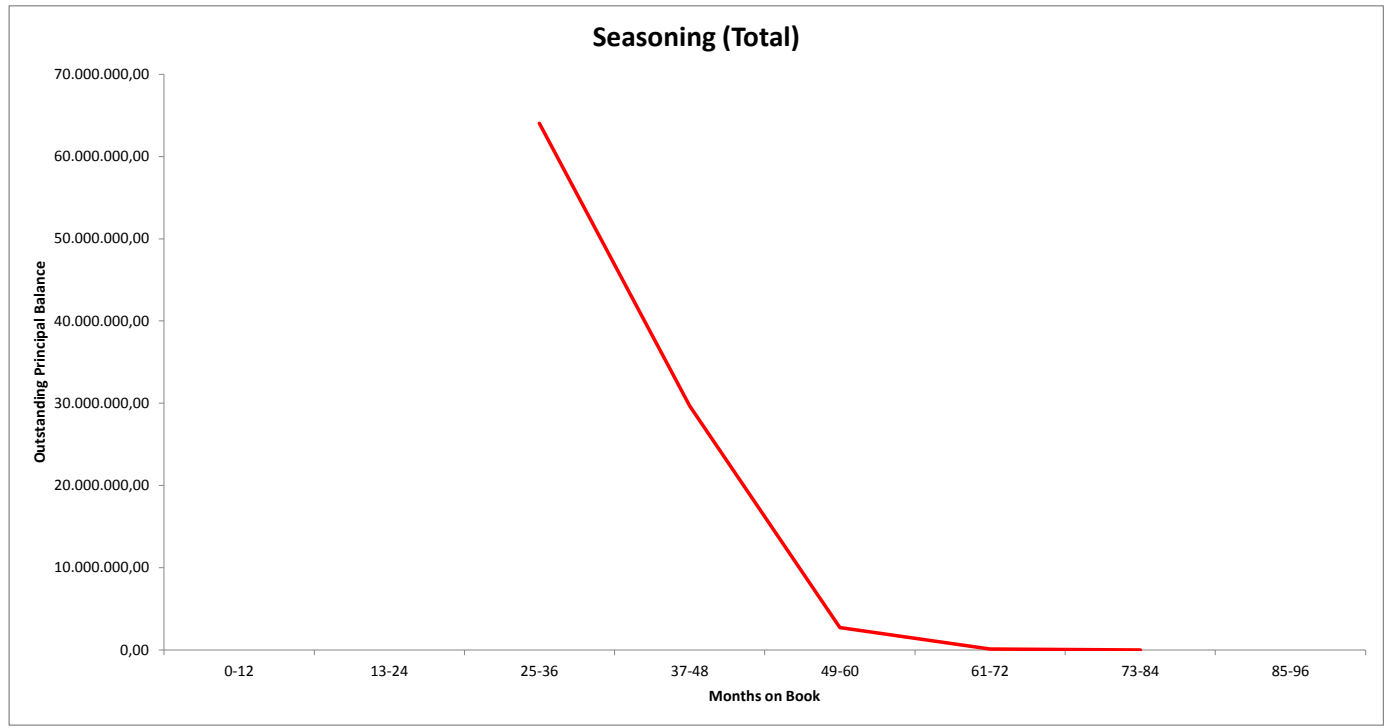
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24				
	25		36	7.812	64.033.481	66,34%	26,1
	37		48	4.836	29.669.144	30,74%	18,0
	49		60	556	2.709.907	2,81%	7,9
	61		72	13	115.286	0,12%	13,7
	73		84	1	1.068	0,00%	6,0
	85		96				
	Total			13.218	96.528.885	100%	

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**12.b Seasoning**



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**13.a Balloon loans**



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Monthly Period	Dec 2015	
Interest Period	from 30/12/2015	to 25/01/2016 = 26 days

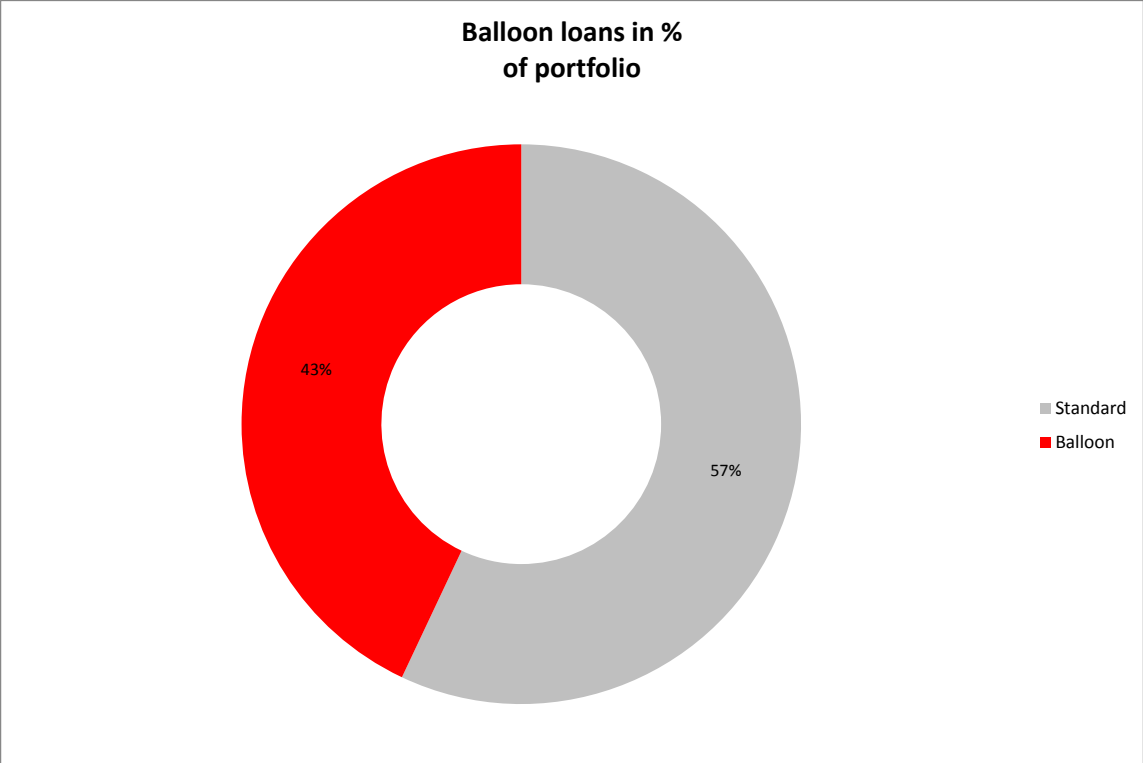
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		10.304	55.036.620	57,02%	1.094	0,00%	22,5	34,8
Balloon		2.914	41.492.265	42,98%	19.338.271	46,61%	23,8	35,5
Total		13.218	96.528.885	100%	19.339.365	20,03%		

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

**13.b Balloon loans**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days



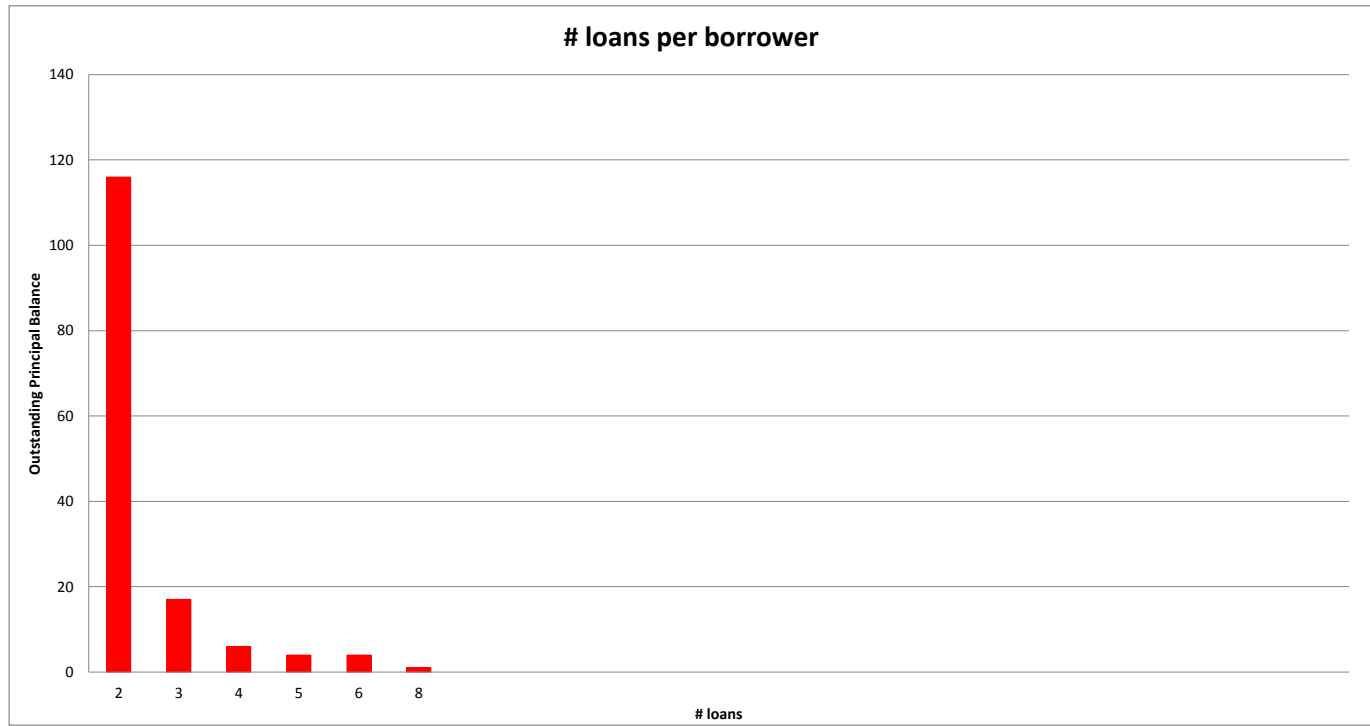


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**14.b # loans per borrower**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days



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

**15.a Amortization Profile**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	27	
Monthly Period	Dec 2015	
Interest Period	from 30/12/2015	to 25/01/2016 = 26 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	96.528.885	92.420.175	4.108.710	378.531	4,81%	95,74%
2	92.420.175	88.459.904	3.960.271	362.766	4,81%	91,64%
3	88.459.904	84.356.155	4.103.749	346.994	4,81%	87,39%
4	84.356.155	80.524.560	3.831.595	330.852	4,81%	83,42%
5	80.524.560	76.717.926	3.806.634	315.579	4,81%	79,48%
6	76.717.926	72.936.722	3.781.204	300.397	4,80%	75,56%
7	72.936.722	69.343.711	3.593.011	285.187	4,79%	71,84%
8	69.343.711	65.816.941	3.526.770	270.850	4,79%	68,18%
9	65.816.941	62.378.065	3.438.876	256.591	4,78%	64,62%
10	62.378.065	58.924.841	3.453.224	242.785	4,77%	61,04%
11	58.924.841	55.536.853	3.387.989	228.993	4,76%	57,53%
12	55.536.853	52.314.737	3.222.116	215.179	4,75%	54,20%
13	52.314.737	49.046.709	3.268.028	202.279	4,74%	50,81%
14	49.046.709	45.862.056	3.184.653	189.231	4,73%	47,51%
15	45.862.056	42.095.131	3.766.926	176.438	4,72%	43,61%
16	42.095.131	38.890.260	3.204.871	161.333	4,70%	40,29%
17	38.890.260	35.735.219	3.155.041	148.485	4,68%	37,02%
18	35.735.219	32.752.163	2.983.056	135.791	4,66%	33,93%
19	32.752.163	29.754.192	2.997.970	123.935	4,64%	30,82%
20	29.754.192	26.931.481	2.822.712	111.894	4,61%	27,90%

Amortization profile (first 20 periods)

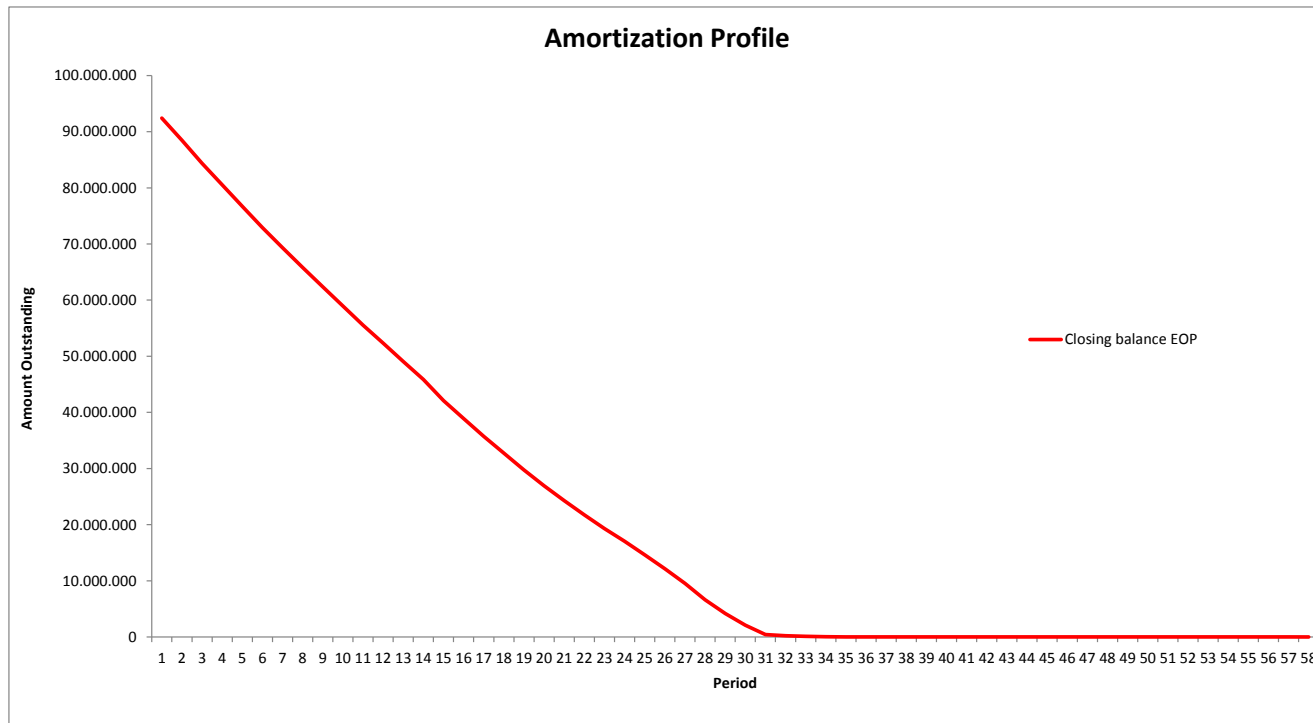


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days



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

**16.a Payment Holidays**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days

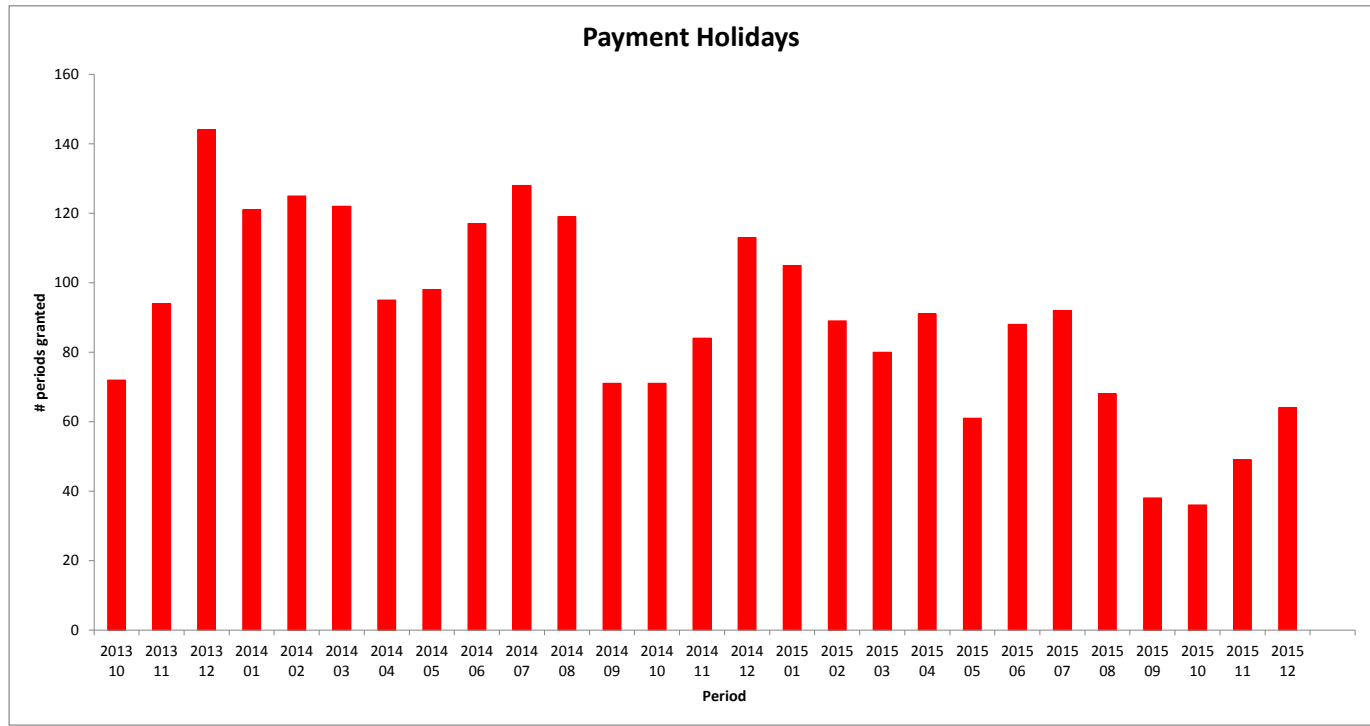
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2013 10	72	107	28.515	901.468
	2013 11	94	145	41.443	1.278.284
	2013 12	144	175	51.230	2.221.311
	2014 01	121	174	52.332	1.706.176
	2014 02	125	185	51.325	1.759.910
	2014 03	122	186	51.140	1.786.354
	2014 04	95	139	38.074	1.266.333
	2014 05	98	128	35.401	1.240.162
	2014 06	117	166	44.328	1.470.688
	2014 07	128	179	49.783	1.682.174
	2014 08	119	171	50.713	1.515.895
	2014 09	71	104	28.478	897.285
	2014 10	71	107	31.000	822.960
	2014 11	84	136	36.813	1.089.059
	2014 12	113	143	37.989	1.118.858
	2015 01	105	167	50.788	1.286.832
	2015 02	89	135	39.184	1.083.792
	2015 03	80	117	37.083	1.009.664
	2015 04	91	134	39.383	1.049.461
	2015 05	61	89	23.944	576.696
	2015 06	88	125	33.134	844.208
	2015 07	92	118	35.004	964.721
	2015 08	68	94	27.908	710.042
	2015 09	38	56	16.520	362.315
2015 10	36	58	19.297	378.270	
2015 11	49	76	21.725	453.330	
2015 12	64	84	23.539	472.617	
<b>Total:</b>	<b>2.435</b>	<b>3.498</b>	<b>996.073</b>	<b>29.948.866</b>	

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

**16.b Payment Holidays**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days



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

**17.a Downpayment**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days

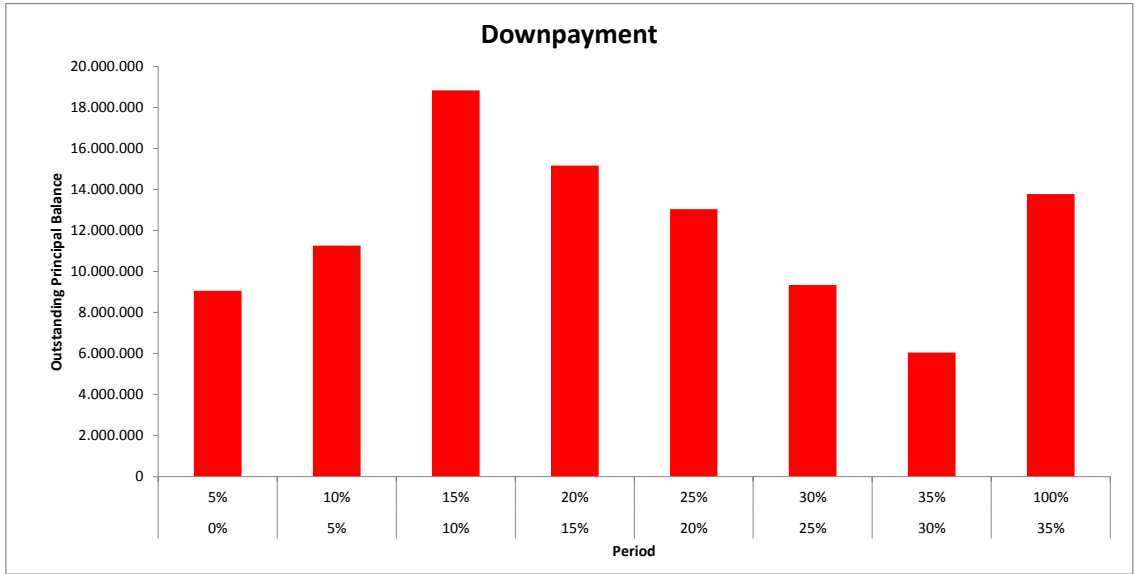
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0%		5%	966	9.066.575	9,4 %	25,7	33,8
		5%	10%	1.250	11.257.867	11,7 %	24,8	34,6
		10%	15%	2.364	18.840.158	19,5 %	23,8	35,1
		15%	20%	1.971	15.167.788	15,7 %	22,8	35,5
		20%	25%	1.834	13.046.222	13,5 %	22,4	35,6
		25%	30%	1.233	9.340.445	9,7 %	22,3	35,4
		30%	35%	908	6.038.350	6,3 %	21,6	36,0
		35%	100%	2.692	13.771.479	14,3 %	21,0	35,0
	Total		13.218	96.528.885	100%			

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

**17.b Downpayment**



Reporting Date	27/01/2016					
Payment date	25/01/2016					
Period No	27					
Monthly Period	Dec 2015					
Interest Period	from	30/12/2015	to	25/01/2016	=	26 days



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

**18.a Vehicle Condition**



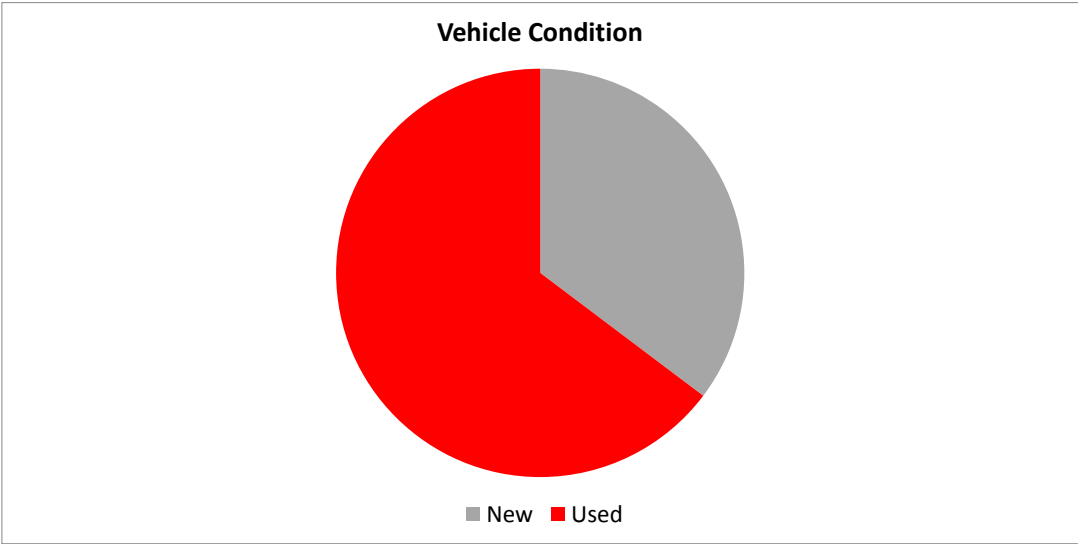
Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3.435	34.050.002	35,3 %	23,0	35,2
	Used	9.783	62.478.883	64,7 %	23,1	35,1
	Total	13.218	96.528.885	100%		

**18.b Vehicle Condition**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

19.a Borrower Type



Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	27
Monthly Period	Dec 2015
Interest Period	from 30/12/2015 to 25/01/2016 = 26 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1.949	18.862.101	19,5 %	21,7	35,4
	Private	11.269	77.666.784	80,5 %	23,4	35,1
	Total	13.218	96.528.885	100%		

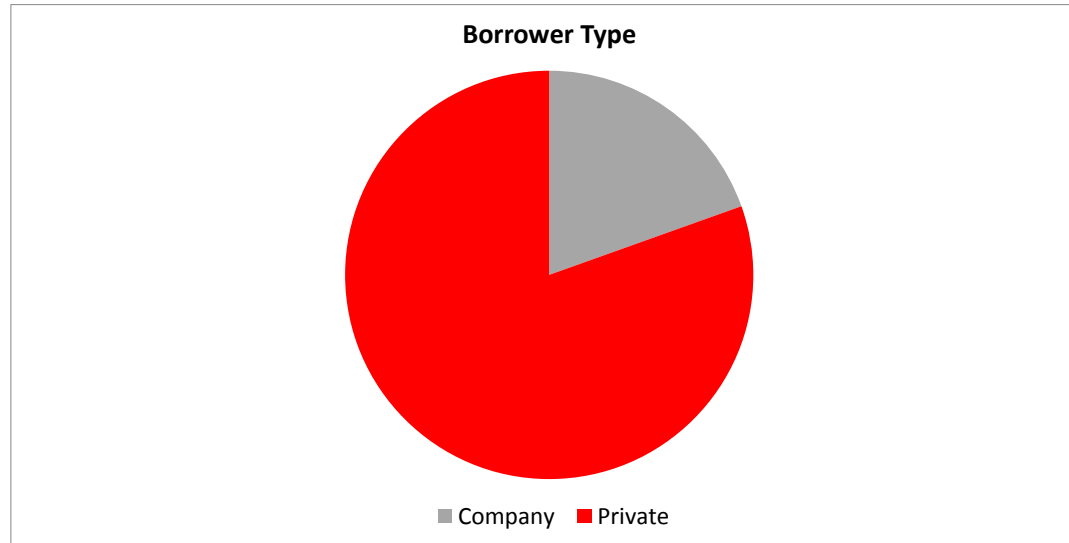


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**19.b Borrower Type**



Reporting Date	27/01/2016	
Payment date	25/01/2016	
Period No	27	
Monthly Period	Dec 2015	
Interest Period	from	30/12/2015
	to	25/01/2016
		= 26 days



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

**20.a Vehicle type**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days

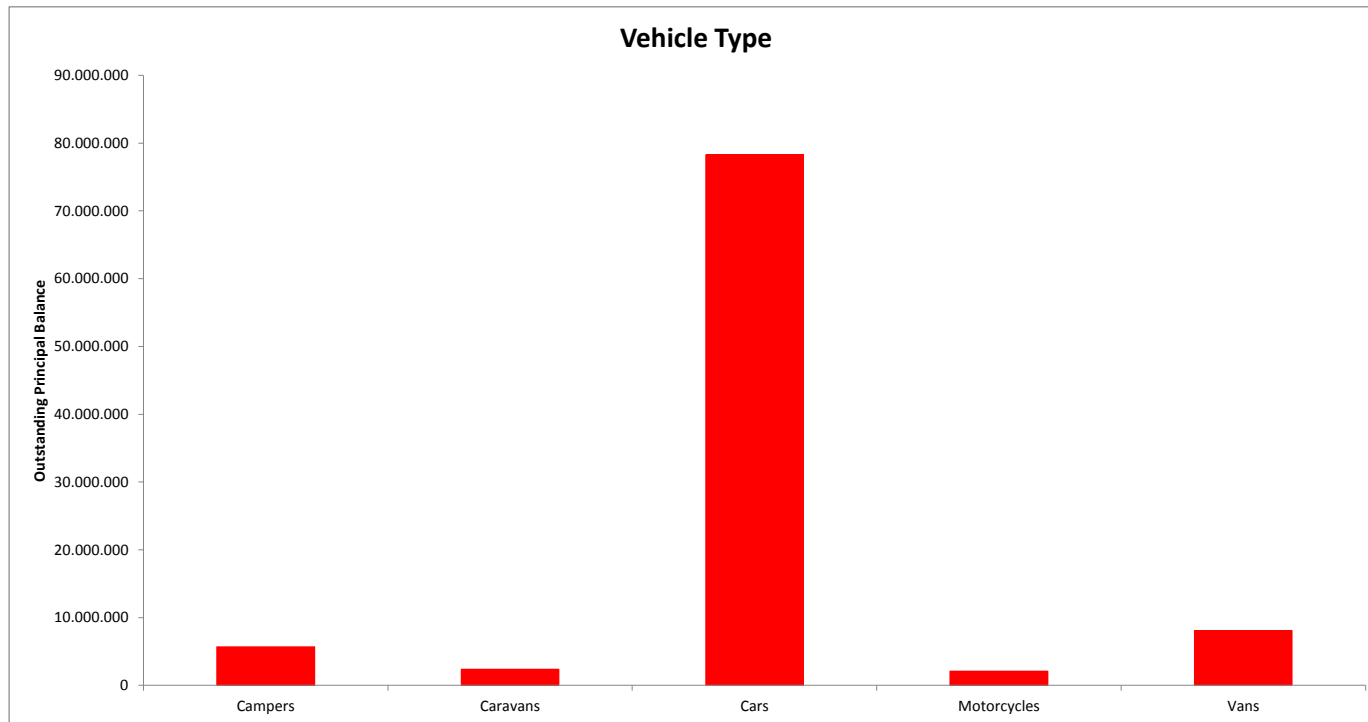
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	358	5.679.513	0	21	39
	Caravans	304	2.377.758	0	21	39
	Cars	10.977	78.271.243	1	24	35
	Motorcycles	474	2.092.460	0	22	37
	Vans	1.105	8.107.911	0	21	36
		13.218	96.528.885	100%		

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

**20.b Vehicle type**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days



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

**21.a Restructured Loans**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days

TOTAL		
Period	No	Outstanding balance
2013 10	1	6.896
2013 11	3	22.012
2013 12	2	11.089
2014 01	2	11.629
2014 02	0	0
2014 03	0	0
2014 04	0	0
2014 05	1	83
2014 06	0	0
2014 07	0	0
2014 08	2	41.336
2014 09	0	0
2014 10	0	0
2014 11	1	32.348
2014 12	2	24.783
2015 01	0	0
2015 02	2	9.745
2015 03	0	0
2015 04	0	0
2015 05	0	0
2015 06	1	8.249
2015 07	0	0
2015 08	2	41.633
2015 09	2	5.891
2015 10	1	24.722
2015 11	0	0
2015 12	0	0
	22	240.415

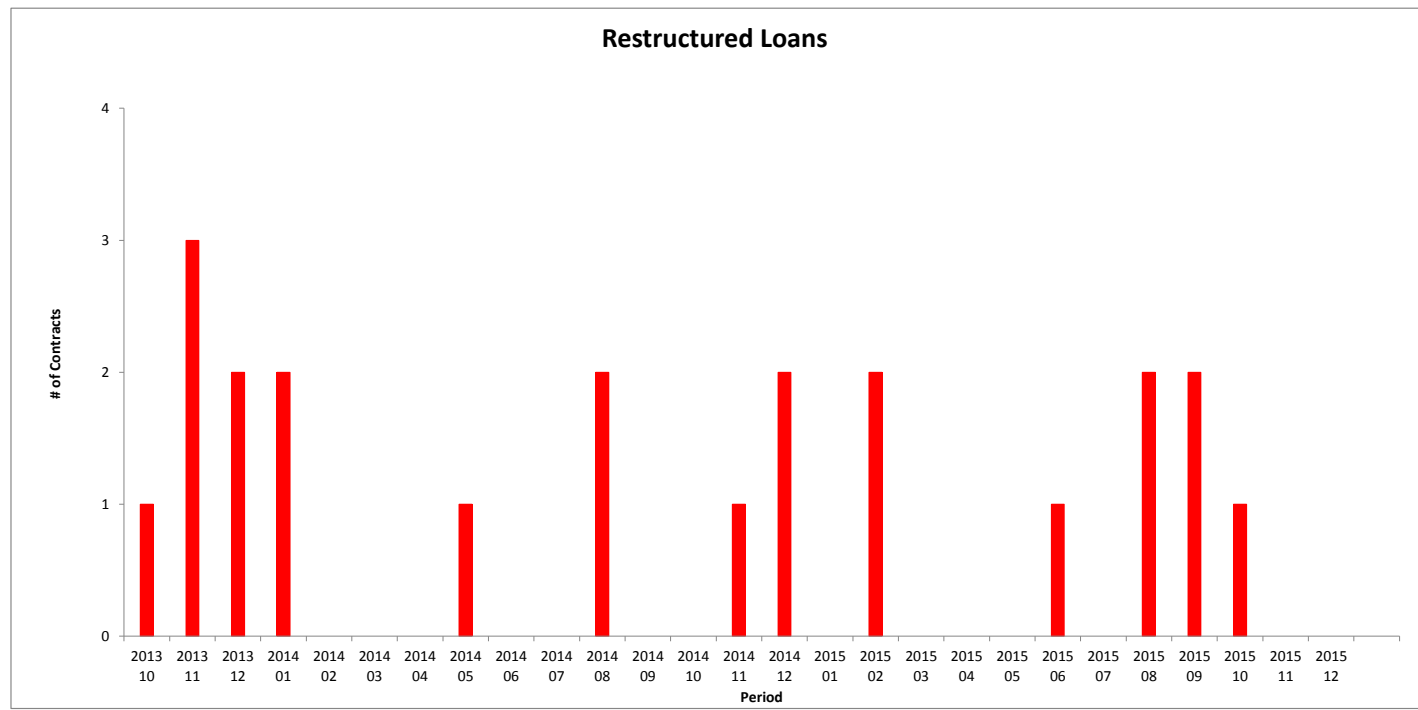
Restructured

SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	27
Monthly Period	Dec 2015
Interest Period	from 30/12/2015 to 25/01/2016 = 26 days



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

**22.a Dynamic Interest rate**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days

TOTAL		
Period	Closing balance	WA Interest rate
2013 10	479.099.092	4,768 %
2013 11	458.398.637	4,770 %
2013 12	439.817.265	4,768 %
2014 01	418.143.705	4,768 %
2014 02	398.902.873	4,764 %
2014 03	379.213.871	4,761 %
2014 04	359.234.654	4,759 %
2014 05	340.885.065	4,754 %
2014 06	322.650.512	4,749 %
2014 07	304.641.317	4,744 %
2014 08	288.816.929	4,740 %
2014 09	271.626.607	4,737 %
2014 10	254.787.621	4,736 %
2014 11	241.138.441	4,729 %
2014 12	227.628.876	4,727 %
2015 01	214.576.164	4,729 %
2015 02	201.771.015	4,725 %
2015 03	188.278.214	4,722 %
2015 04	175.362.689	4,724 %
2015 05	163.704.309	4,725 %
2015 06	152.056.326	4,723 %
2015 07	141.023.274	4,722 %
2015 08	131.619.010	4,712 %
2015 09	121.626.885	4,714 %
2015 10	112.279.489	4,711 %
2015 11	104.263.572	4,711 %
2015 12	96.528.885	4,709 %

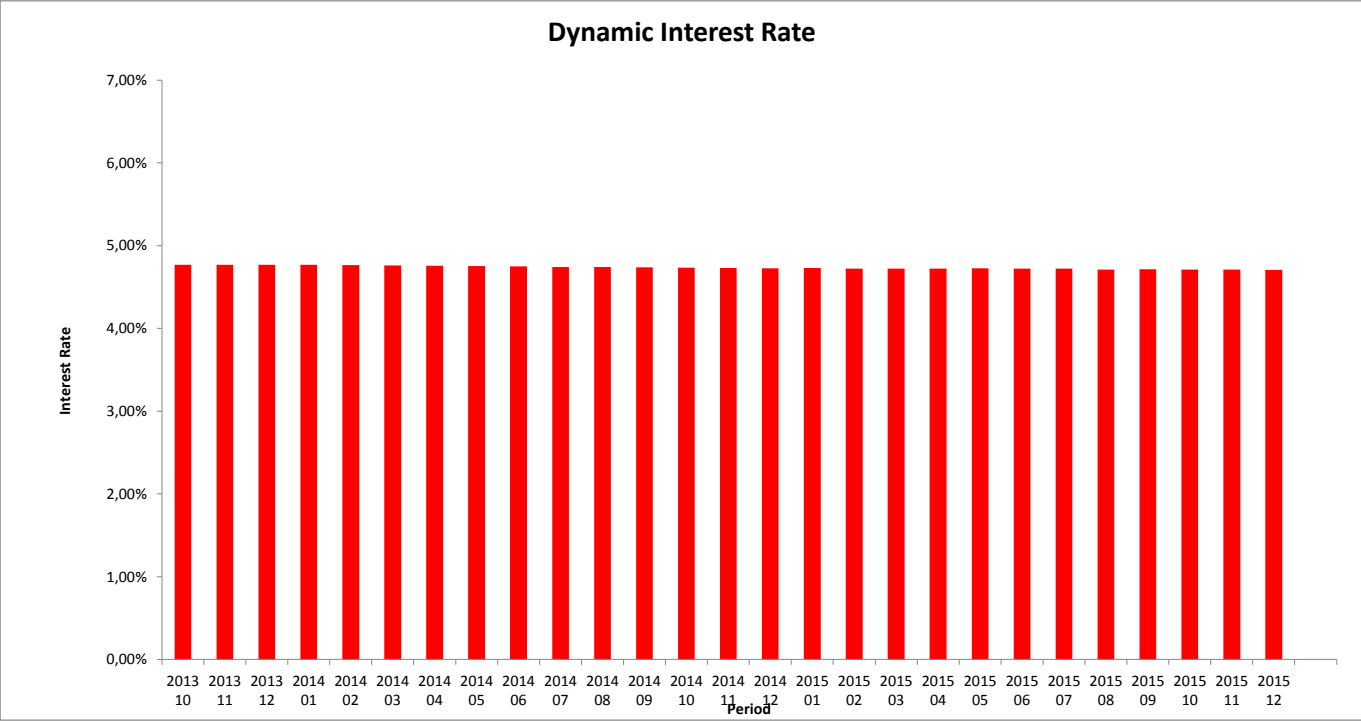
Interest rate evolution

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

**22.b Dynamic Interest Rate**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	27/01/2016					
Payment date	27					
Period No						
Monthly Period	from	Dec 2015	to	25/01/2016	=	26 days
Interest Period		30/12/2015				

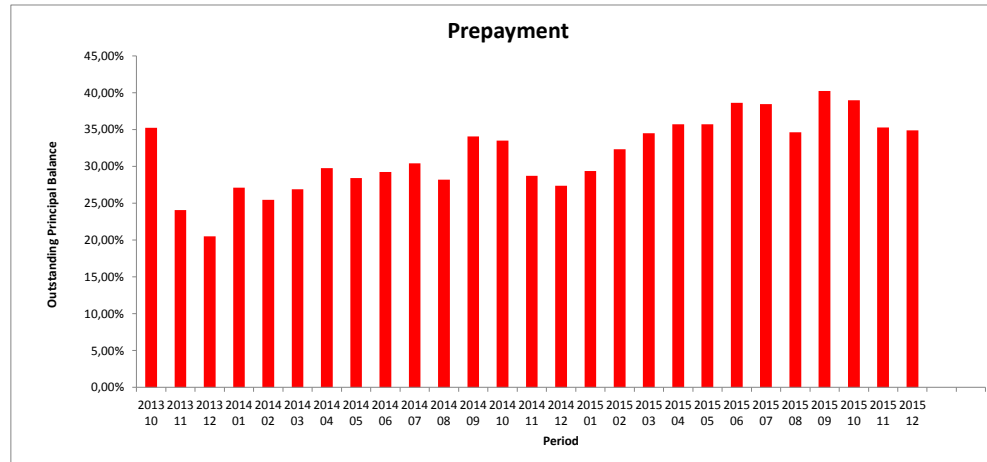
		TOTAL			
		Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2013 10		17.039.534	479.099.092	35,25%
	2013 11		10.397.072	458.398.637	24,07%
	2013 12		8.341.808	439.817.265	20,53%
	2014 01		10.880.470	418.143.705	27,12%
	2014 02		9.647.459	398.902.873	25,46%
	2014 03		9.774.133	379.213.871	26,90%
	2014 04		10.423.036	359.234.654	29,77%
	2014 05		9.363.765	340.885.065	28,41%
	2014 06		9.161.543	322.650.512	29,23%
	2014 07		9.073.766	304.641.317	30,43%
	2014 08		7.869.111	288.816.929	28,21%
	2014 09		9.265.589	271.626.607	34,06%
	2014 10		8.511.627	254.787.621	33,48%
	2014 11		6.704.815	241.138.441	28,71%
	2014 12		5.985.403	227.628.876	27,37%
	2015 01		6.127.301	214.576.164	29,37%
	2015 02		6.457.158	201.771.015	32,32%
	2015 03		6.521.273	188.278.214	34,49%
	2015 04		6.337.854	175.362.689	35,71%
	2015 05		5.916.315	163.704.309	35,71%
	2015 06		6.064.541	152.056.326	38,64%
	2015 07		5.590.632	141.023.274	38,46%
	2015 08		4.580.338	131.619.010	34,63%
	2015 09		5.107.117	121.626.885	40,24%
2015 10		4.530.444	112.279.489	39,00%	
2015 11		3.713.981	104.263.572	35,29%	
2015 12		3.392.706	96.528.885	34,91%	



**23.b Dynamic Pre-Payments**



Reporting Date	27/01/2016					
Payment date	27					
Period No						
Monthly Period	from	Dec 2015	to	25/01/2016	=	26 days
Interest Period						



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

24. Delinquency



Reporting Date	27/01/2016				
Payment date	27				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 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	175.362.689	18.194	156.953.006	1.511	15.114.136	257	2.355.380	69	656.539	20	149.384	9	56.543	7	77.701	20	322.866
	5	163.704.309	16.985	143.937.118	1.707	16.047.091	275	2.751.356	77	643.116	26	186.570	14	114.258	4	24.801	18	167.997
	6	152.056.326	16.254	134.866.119	1.439	13.943.681	248	2.237.207	71	667.582	27	187.418	11	107.097	7	47.222	18	114.540
	7	141.023.274	15.557	127.520.040	1.170	10.566.305	232	2.193.469	51	466.063	20	166.776	10	76.730	5	33.892	16	97.715
	8	131.619.010	14.434	115.439.797	1.432	12.689.394	274	2.673.690	49	428.177	23	245.126	14	120.912	5	21.912	15	115.405
	9	121.626.885	13.801	107.430.248	1.241	11.213.959	219	2.105.701	51	460.256	16	143.596	15	207.717	7	65.408	16	110.010
	10	112.279.489	13.223	100.577.135	1.039	8.904.813	218	2.016.515	45	450.377	23	163.422	9	59.519	3	107.707	24	217.485
	11	104.263.572	12.373	91.438.657	1.233	10.257.008	203	1.768.638	58	555.049	15	143.748	10	78.378	3	22.094	12	175.565
	12	96.528.885	11.871	85.010.806	1.100	9.314.518	182	1.677.206	30	240.729	22	162.884	9	83.198	4	39.545	14	68.709

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

Reporting Date 27/01/2016  
 Payment date  
 Period No 27

Monthly Period Dec 2015  
 Interest Period from 30/12/2015 to 25/01/2016 = 26 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															
2015 3	323.130	47															
2015 4	462.186	50															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 1			2015 2			2015 3			2015 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2013 4	17.208	4	0	16 376	831	0	16 376	831	0	16 376	831	0	16 376	831
2014 1	560.879	50	0	416 939	143 940	0	416 939	143 940	0	416 939	143 940	0	416 939	143 940
2014 2	770.550	74	0	632 353	138 198	204 046	836 399	84 325	119	836 518	65 968	69	836 588	66 037
2014 3	575.754	56	17 932	404 092	171 662	152 533	556 625	159	0	556 625	19 129	0	556 625	19 129
2014 4	683.563	69	166 749	500 023	183 539	210 432	710 456	62 937	1 779	712 235	28 672	3 443	715 678	32 115
2015 1	654.162	67	248 638	248 638	405 524	185 585	434 222	203 719	13 382	447 604	206 558	7 602	455 206	198 955
2015 2	605.403	56				92 657	92 657	512 746	87 246	179 903	425 500	70 629	250 532	354 871
2015 3	323.130	47							245 782	245 782	77 348	60 097	305 878	17 252
2015 4	461.759	50										234 876	234 876	226 882

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**Monthly Investor Report**

**26. Priority of Payments**



Reporting Date	27/01/2016
Payment date	25/01/2016
Period No	27
Monthly Period	Dec 2015
Interest Period	from 30/12/2015 to 25/01/2016 = 26 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	8.343.641,74	EUR
Senior Expenses	-	28.776,33	EUR
Servicing Fee	-	54.029,36	EUR
Interest on Loan to Issuer	-	526.148,78	EUR
Principal on Loan to Issuer	-	7.734.687,27	EUR

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	13.502.517,88	EUR
Senior Expenses	-	28.568,00	EUR
Interest Class A	-	19.989,00	EUR
Prior to a PDTE - Interest Class B	-	36.681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2.566.775,00	EUR
Principal Payments on Class A	-	7.734.687,27	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	2.259.669,26	EUR
Interest Class C	-	21.338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	12.168,43	EUR
Principal Issuer Subordinated Loan	-	386.734,36	EUR
Payment to Purchaser	-	435.907,56	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	435.907,56	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	233,42	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	435.674,14	EUR

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
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**27. Transaction Costs**



Reporting Date	27/01/2016				
Payment date	25/01/2016				
Period No	27				
Monthly Period	Dec 2015				
Interest Period	from	30/12/2015	to	25/01/2016	= 26 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	28.776,33 EUR			
Interest accrued for the Period	78.008,00 EUR	19.989,00 EUR	36.681,00 EUR	21.338,00 EUR
Cumulative Interest accrued	5.374.033,00 EUR	3.774.383,00 EUR	1.011.128,00 EUR	588.522,00 EUR
Interest Payments	78.008,00 EUR	19.989,00 EUR	36.681,00 EUR	21.338,00 EUR
Cumulative Interest Payments	5.374.033,00 EUR	3.774.383,00 EUR	1.011.128,00 EUR	588.522,00 EUR
Interest accrued on Subordinated Loan for the Period	12.168,43 EUR			
Cumulative Interest accrued on Subordinated Loan	757.217,68 EUR			
Interest Payments on Subordinated Loan	12.168,43 EUR			
Cumulative Interest Payments on Subordinated Loan	757.217,68 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**

**Financial Markets**

Anders Bruun-Olsen	+47 21 08 37 70
Priscilla Halverson	+47 21 08 37 72
Thomas André-Johansen	+47 21 08 33 87
Anders Fuglsang	+47 95 04 21 28

anders.bruun.olsen@santanderconsumer.no
priscilla.halverson@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no
anders.fuglsang@santanderconsumer.no

**Risk**

Morten Christopher Freberg Holme	+47 928 23 833
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morten.holme@santanderconsumer.no
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Reporting Date	27/01/2016
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Period No	27
Monthly Period	Dec 2015
Interest Period	from 30/12/2015 to 25/01/2016 = 26 days