

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.02.2014				
Payment date	25.02.2014			Following payment dates:	25.03.2014
Period No	4				25.04.2014
Monthly Period	Jan 2014				
Interest Period	from 27.01.2014	to	25.02.2014	=	29 days

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1. Portfolio Information



Reporting Date	27.02.2014		
Payment date	25.02.2014		
Period No	4		
Monthly Period	Jan 2014		
Interest Period	from	27.01.2014	to 25.02.2014 = 29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	439 817 265,31 EUR	458 398 636,54 EUR
Scheduled Loan Principal Repayments	10 734 554,56 EUR	10 222 665,40 EUR
Prepayments	10 880 469,55 EUR	8 341 808,08 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	21 615 024,11 EUR	18 564 473,48 EUR
New Defaulted Auto Loans in Period	58 536,44 EUR	16 897,75 EUR
Closing Balance	418 143 704,76 EUR	439 817 265,31 EUR
Total revenue collections		
Revenue and fees received on loan balances	2 286 788,05 EUR	2 043 201,26 EUR
Recoveries on loans in default	16 207,19 EUR	309,99 EUR
Total Revenue Received in Period	2 302 995,24 EUR	2 043 511,25 EUR
# Loans		
At beginning of period	37 223 Loans	38 064 Loans
Paid in Full	1 065 Loans	838 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	6 Loans	3 Loans
At end of period	36 152 Loans	37 223 Loans

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2. Amount Due for Distribution



Reporting Date	27.02.2014		
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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	23 918 019 EUR	20 607 985 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	23 918 019 EUR	20 607 985 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 683 767 EUR	20 361 184 EUR
b. Reserve Fund	12 833 875 EUR	12 833 875 EUR
c. Interest Earned by the Issuer	666 EUR	-89 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	36 518 308 EUR	33 194 970 EUR

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3. Reserve Accounts



Reporting Date	27.02.2014
Payment date	25.02.2014
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Monthly Period	Jan 2014
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Note Balance

Beginning of Period	513 355 000,00 EUR
End of Period	479 099 830,00 EUR

Reserve Fund

	in %	
Beginning of Period	1,5 %	7 700 325,00 EUR
Cash Outflow		7 700 325,00 EUR
Cash Inflow		7 700 325,00 EUR
End of Period	1,5 %	7 700 325,00 EUR
Required Reserve Amount	1,5 %	7 700 325,00 EUR

Liquidity Balance

Beginning of Period	1,0 %	5 133 550,00 EUR
Cash Outflow		5 133 550,00 EUR
Cash Inflow		5 133 550,00 EUR
End of Period	1,0 %	5 133 550,00 EUR
Required Reserve Amount	1,0 %	5 133 550,00 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 Bank AS. 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 122a of the CRD.

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4. Performance Data



Reporting Date	27.02.2014				
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Asset Balance

Beginning of Period	439 817 265,31	EUR
End of Period	418 143 704,76	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	387 318 836,49	92,63 %	33 673
1-29 days past due	24 880 198,35	5,95 %	2 000
		0,00 %	
Delinquent Receivables:			
30-59 days past due	4 382 441,93	1,05 %	358
60-89 days past due	823 213,57	0,20 %	62
90-119 days past due	390 624,85	0,09 %	33
120-149 days past due	264 163,05	0,06 %	18
150-179 days past due	84 226,52	0,02 %	8
Total Performing and Delinquent	418 143 705	100,00 %	36 152

Current Period Defaults	58 536,44		6
Cumulative Defaults	75 744,18		10
Current Period Recoveries	16 207,19		
Cumulative Recoveries	16 517,18		

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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	439 763 110,00 EUR	365 463 110,00 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	36 518 307,92 EUR				
Amortisation	21 674 405,24 EUR				
Redemption per Class	21 674 405,24 EUR	21 674 405,24 EUR	- EUR	- EUR	- EUR
Redemption per Note		4 937,22 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	418 088 704,76 EUR	343 788 704,76 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		82,23 %	11,67 %	6,10 %	0,01 %
Current Pool Factor		0,78	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	29				
Principal Outstanding per Note Beginning of Period		83 249,00 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 937,22 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		78 311,78 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		55,64 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	302 225,01	244 251,18 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		55,64 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)	29,65 %	17,99 %	11,88 %
Current CE (excl. Excess Spread)	20,84 %	9,18 %	3,07 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.02.2014
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Period No 4
Monthly Period Jan 2014 to 25.02.2014 = 29 days
Interest Period 27.01.2014 to 25.02.2014 = 29 days

		Rating Triggers									
		Short Term				Long Term					
		Fitch		Moody's		Fitch		Moody's			
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
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 Outlook Negative	BBB -	BBB+ Outlook negative	Baa3	Baa2 Outlook negative	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-1	A	A+	A2	A2	No	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-1		A+		A2		
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A2		
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A2		
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	A1	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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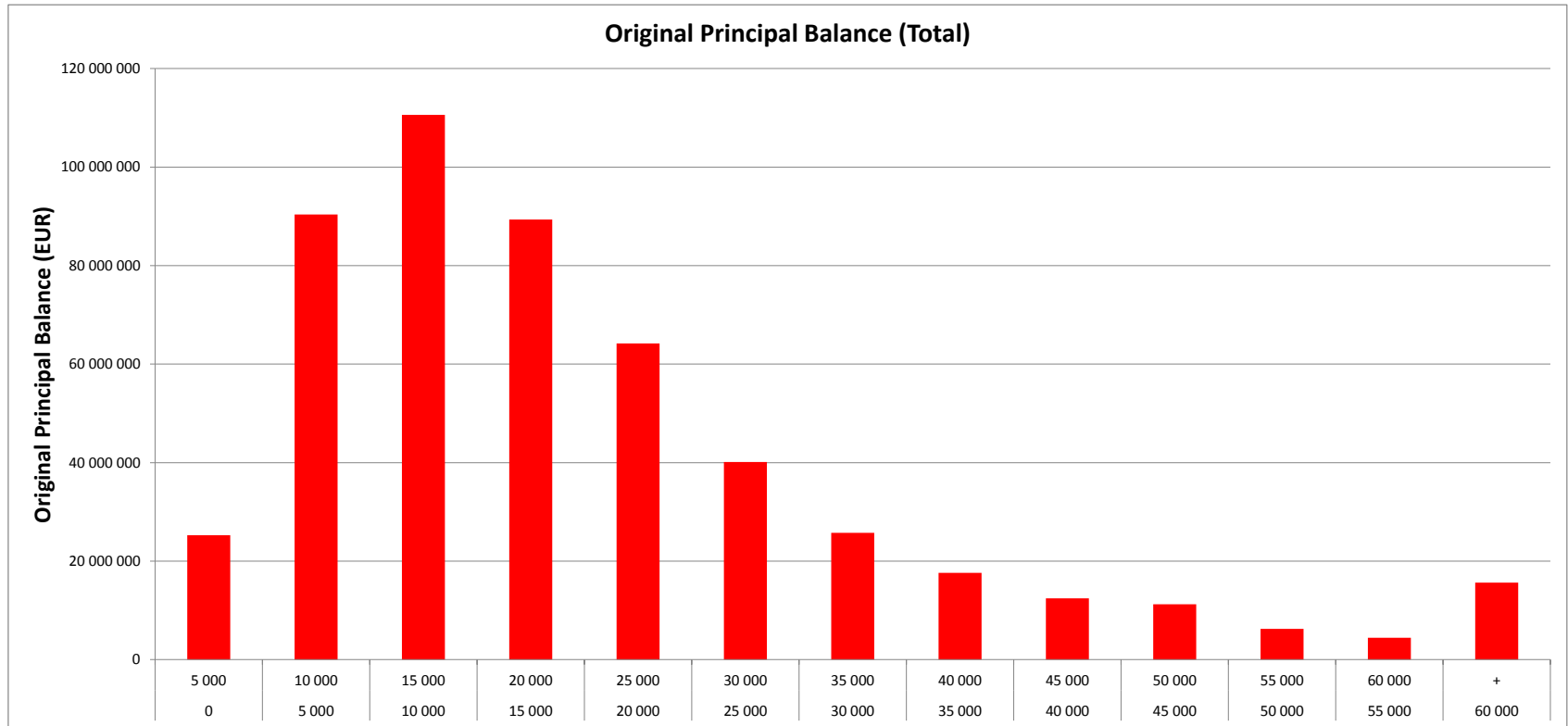
Average amount - all: 12 666

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



Reporting Date	27.02.2014				
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Period No	4				
Monthly Period	from	Jan 2014	to	25.02.2014	= 29 days
Interest Period	from	27.01.2014	to	25.02.2014	= 29 days

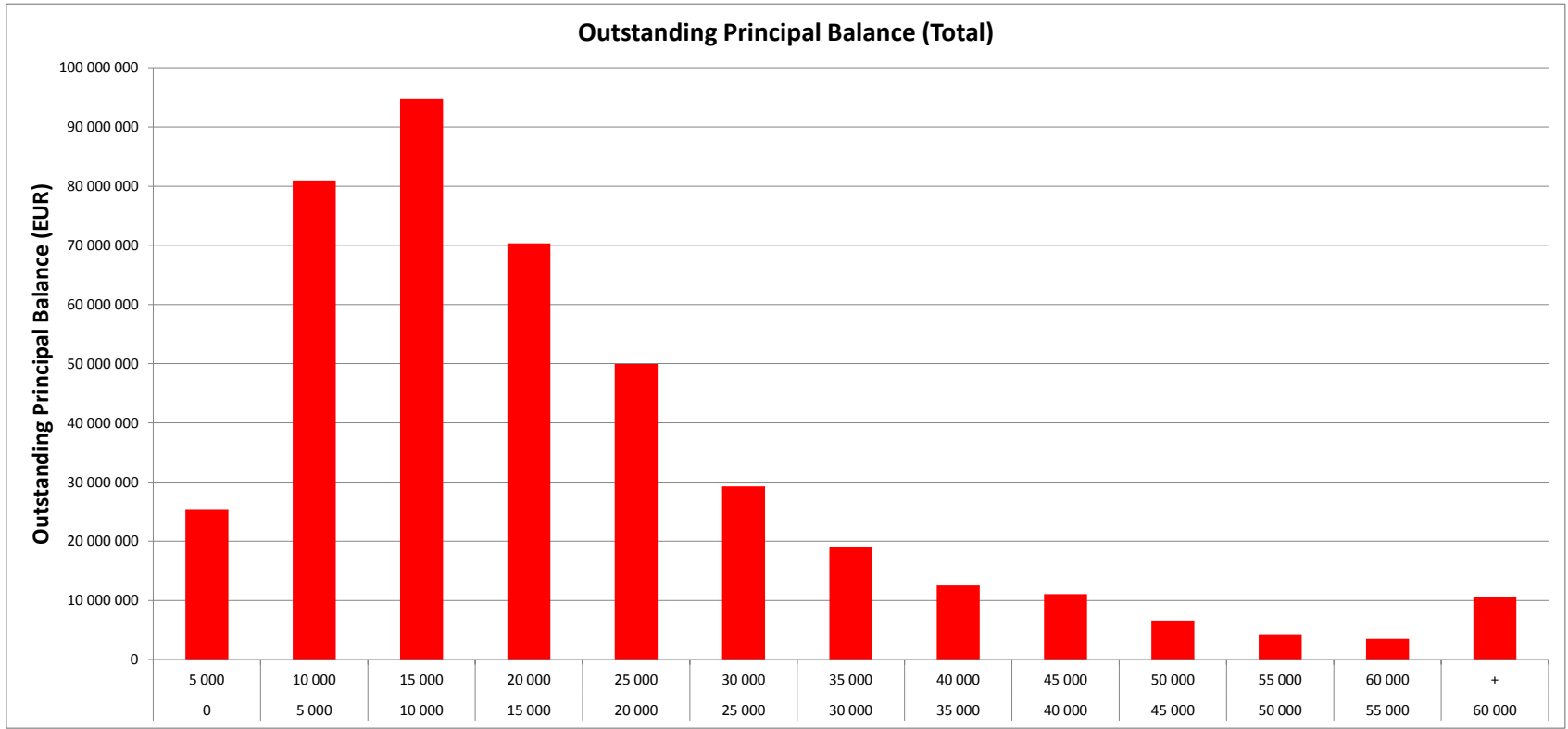
Average amount - all: 11 566

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	8 501	25 300 436	6,05 %	21,1	18,4
	5 000	10 000	10 923	80 971 904	19,36 %	34,9	15,7
	10 000	15 000	7 715	94 731 218	22,66 %	41,8	14,1
	15 000	20 000	4 080	70 347 730	16,82 %	44,2	13,4
	20 000	25 000	2 250	49 960 981	11,95 %	45,1	13,0
	25 000	30 000	1 075	29 251 098	7,00 %	45,3	12,7
	30 000	35 000	591	19 083 852	4,56 %	44,9	13,0
	35 000	40 000	336	12 500 352	2,99 %	44,9	13,1
	40 000	45 000	261	11 077 097	2,65 %	45,2	13,2
	45 000	50 000	140	6 594 795	1,58 %	45,3	12,8
	50 000	55 000	83	4 328 012	1,04 %	44,8	12,8
	55 000	60 000	61	3 494 175	0,84 %	47,0	11,6
	60 000	+	136	10 502 055	2,51 %	46,1	11,9
	Total		36 152	418 143 705			

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8.b Outstanding Principal Balance Graph

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Interest Period	from 27.01.2014	to 25.02.2014 = 29 days



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9.a Geographical Distribution



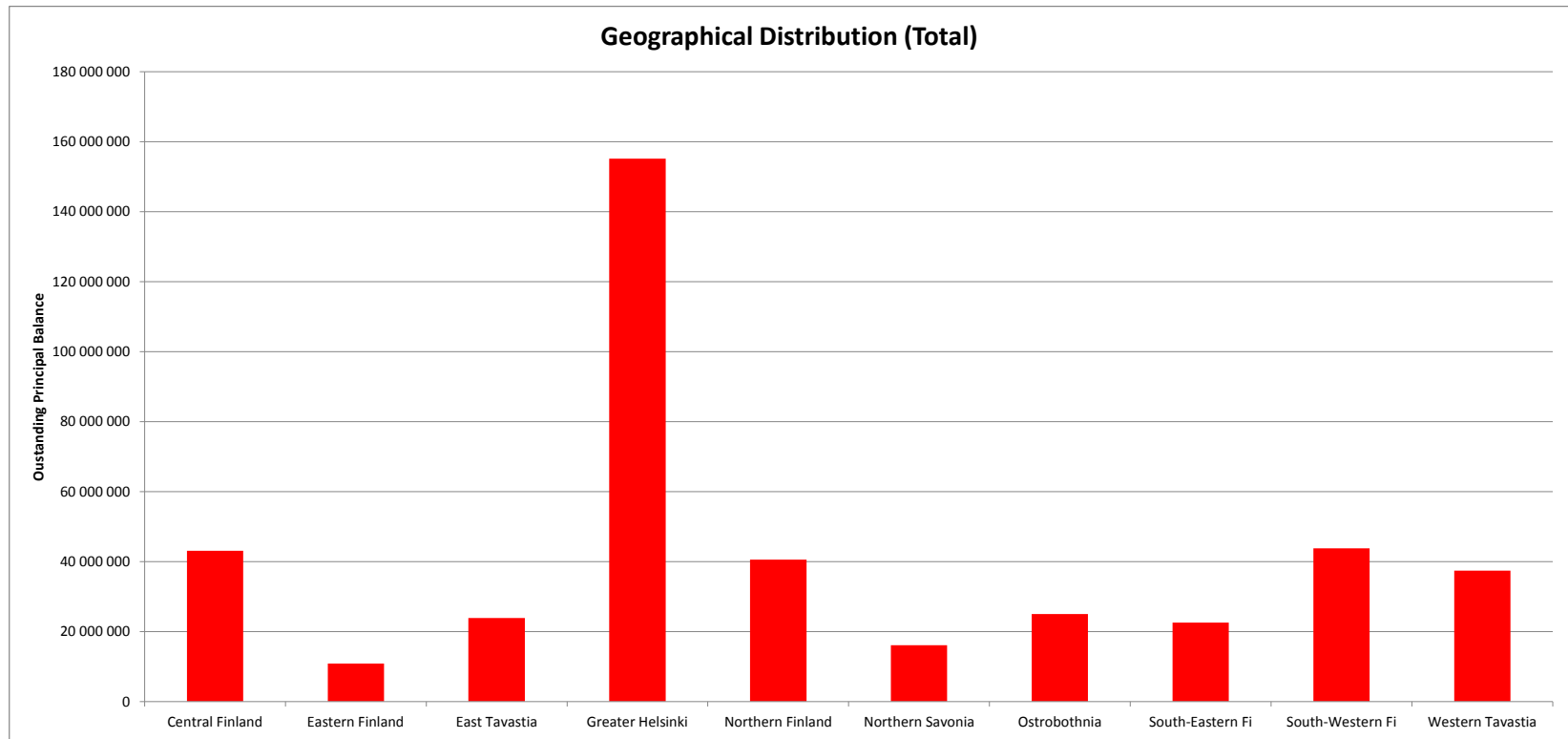
Reporting Date	27.02.2014	
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Monthly Period	Jan 2014	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning
Central Finland	3 828	43 043 777	10,29 %	10,59 %	40,8	14,0
Eastern Finland	1 023	10 823 333	2,59 %	2,83 %	40,9	13,9
East Tavastia	2 125	23 847 448	5,70 %	5,88 %	40,4	14,6
Greater Helsinki	12 840	155 108 015	37,09 %	35,52 %	40,9	14,1
Northern Finland	3 452	40 527 472	9,69 %	9,55 %	41,6	14,1
Northern Savonia	1 437	16 071 499	3,84 %	3,97 %	40,7	13,9
Ostrobothnia	2 305	25 028 941	5,99 %	6,38 %	39,5	14,2
South-Eastern Fi	1 986	22 548 868	5,39 %	5,49 %	41,3	13,9
South-Western Fi	3 858	43 760 613	10,47 %	10,67 %	40,8	14,3
Western Tavastia	3 298	37 383 738	8,94 %	9,12 %	40,7	14,3
Total	36 152	418 143 705	100 %	100,00 %		

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9.b Geographical Distribution Graph

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Interest Period	from	27.01.2014
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	=	29 days



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10.a Interest Rate



Reporting Date	27.02.2014	
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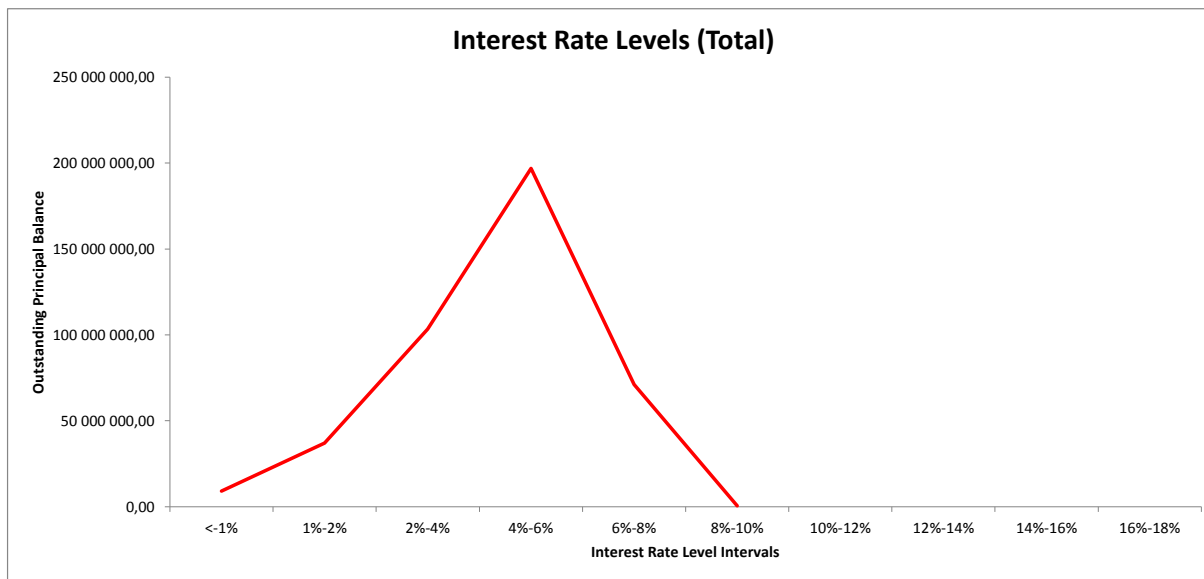
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
<		1039	9151875,55	2,19 %	33,4	13,1	
1 %		3432	37 093 497	8,87 %	39,7	12,2	
2 %		7275	103 449 909	24,74 %	42,9	12,8	
4 %		16 344	196 836 636	47,07 %	40,7	14,9	
6 %		7 997	71 065 356	17,00 %	39,6	14,9	
8 %		65	546 431	0,13 %	42,7	10,8	
10 %							
12 %							
14 %							
16 %							
18 %							
Total		36 152	418 143 705	100 %			

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10.b Interest Rate



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	to	25.02.2014
	=	29 days



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11.a Remaining Terms



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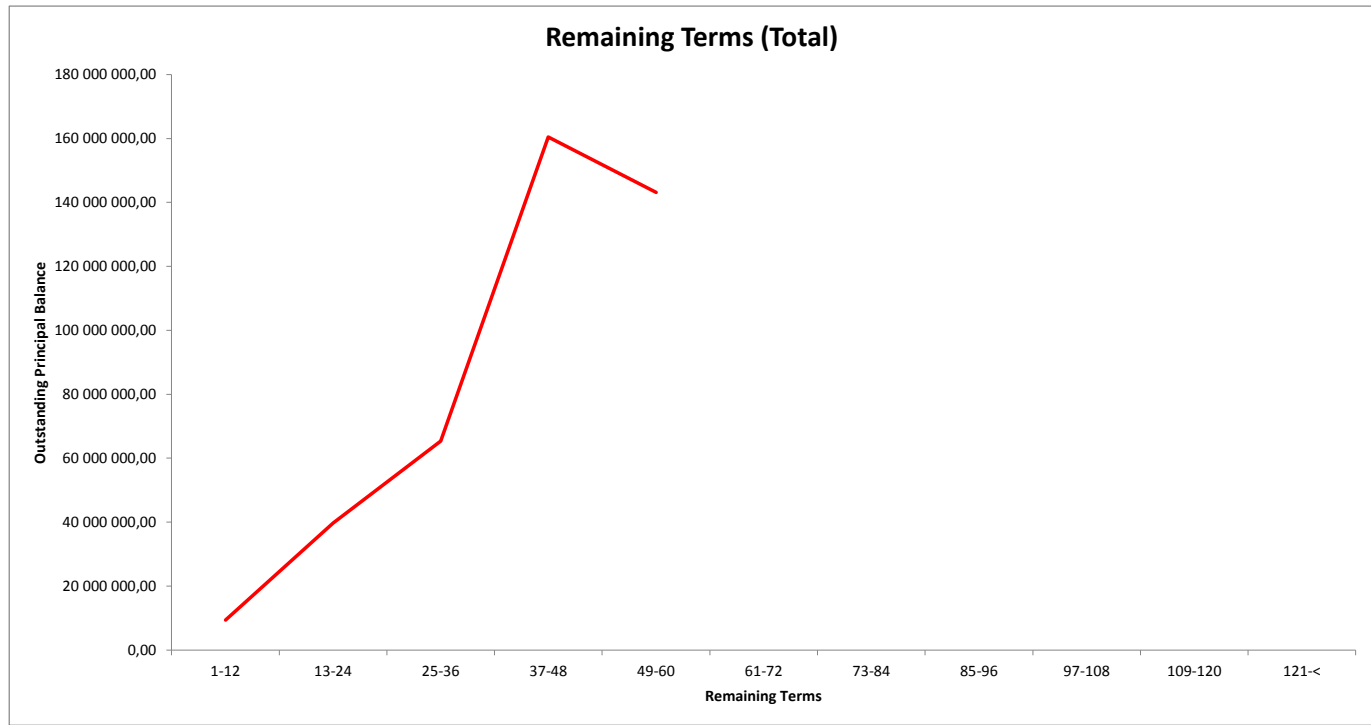
		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	29	37 480	0,01 %	0,0	45,9
	1			12	3 205	9 374 765	2,24 %	7,8	31,3
	13			24	6 349	39 693 217	9,49 %	18,9	21,0
	25			36	7 034	65 344 189	15,63 %	30,2	17,5
	37			48	11 363	160 500 532	38,38 %	42,8	15,3
	49			60	8 172	143 193 522	34,25 %	51,7	8,2
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121								
Total				36 152		418 143 705	100 %		

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11.b Remaining Terms



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12.a Seasoning



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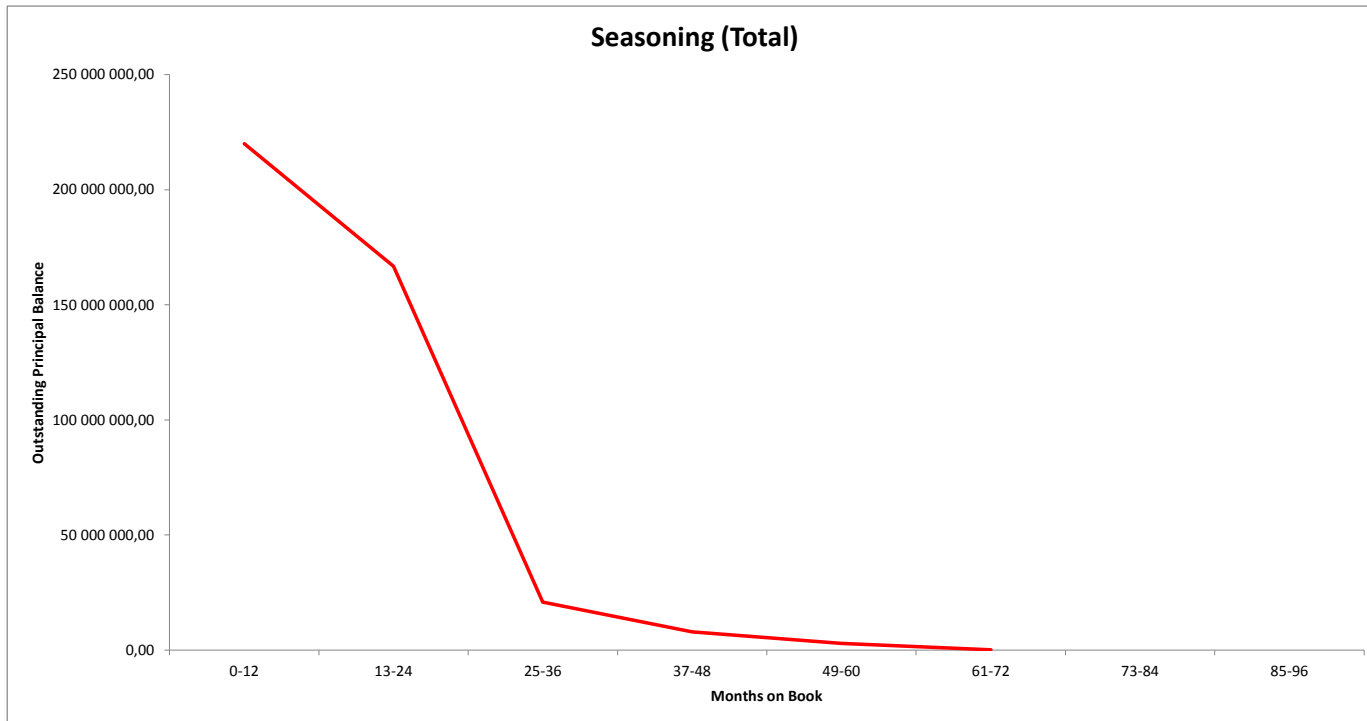
		TOTAL							
Months on book		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1			12	16 392	219 893 771	52,59 %	46,1	8,7
	13			24	15 811	166 675 140	39,86 %	37,2	17,4
	25			36	2 323	20 877 415	4,99 %	26,9	29,6
	37			48	1 099	7 831 583	1,87 %	17,4	41,8
	49			60	521	2 823 739	0,68 %	7,4	53,3
	61			72	6	42 057	0,01 %	6,3	63,3
	73			84					
	85			96					
	Total			36 152		418 143 705	100 %		

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12.b Seasoning



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13.a Balloon loans



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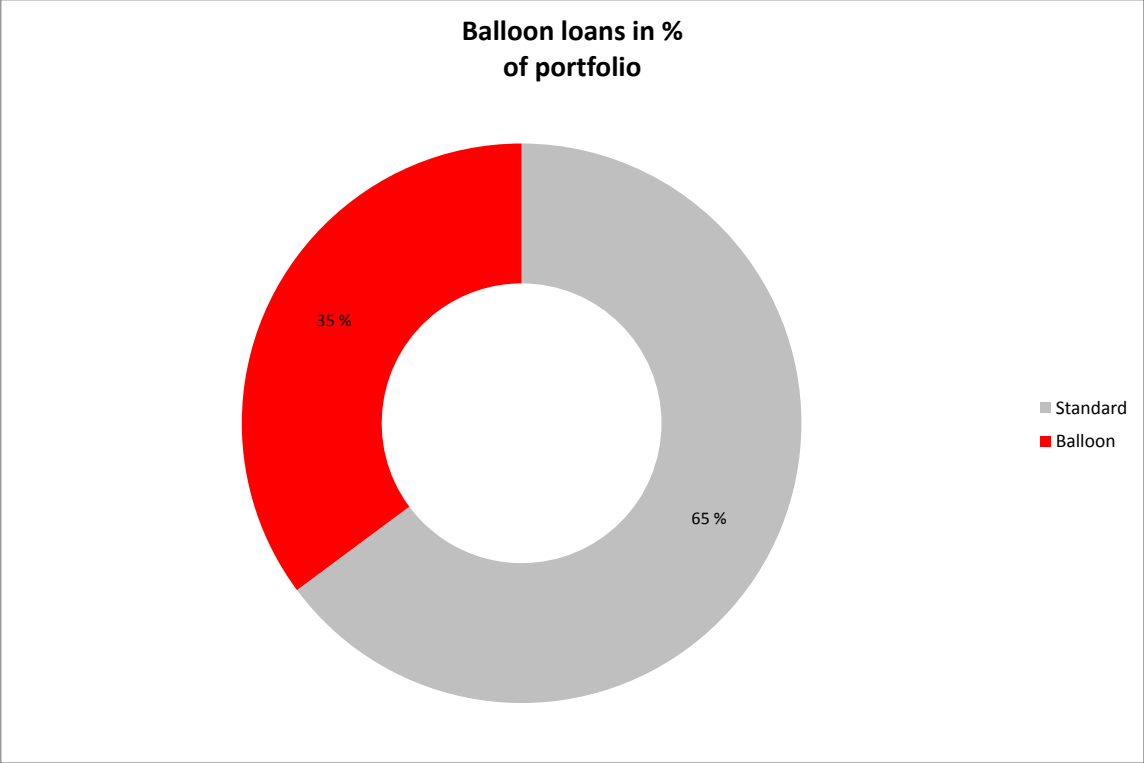
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		28 949	271 088 784	64,83 %	3 265	0,00 %	39,4	13,8
Balloon		7 203	147 054 921	35,17 %	48 573 122	33,03 %	43,5	14,6
Total		36 152	418 143 705	100 %	48 576 387	11,62 %		

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13.b Balloon loans



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14.a # loans per borrower



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Monthly Period	Jan 2014			
Interest Period	from	27.01.2014	to	25.02.2014 = 29 days

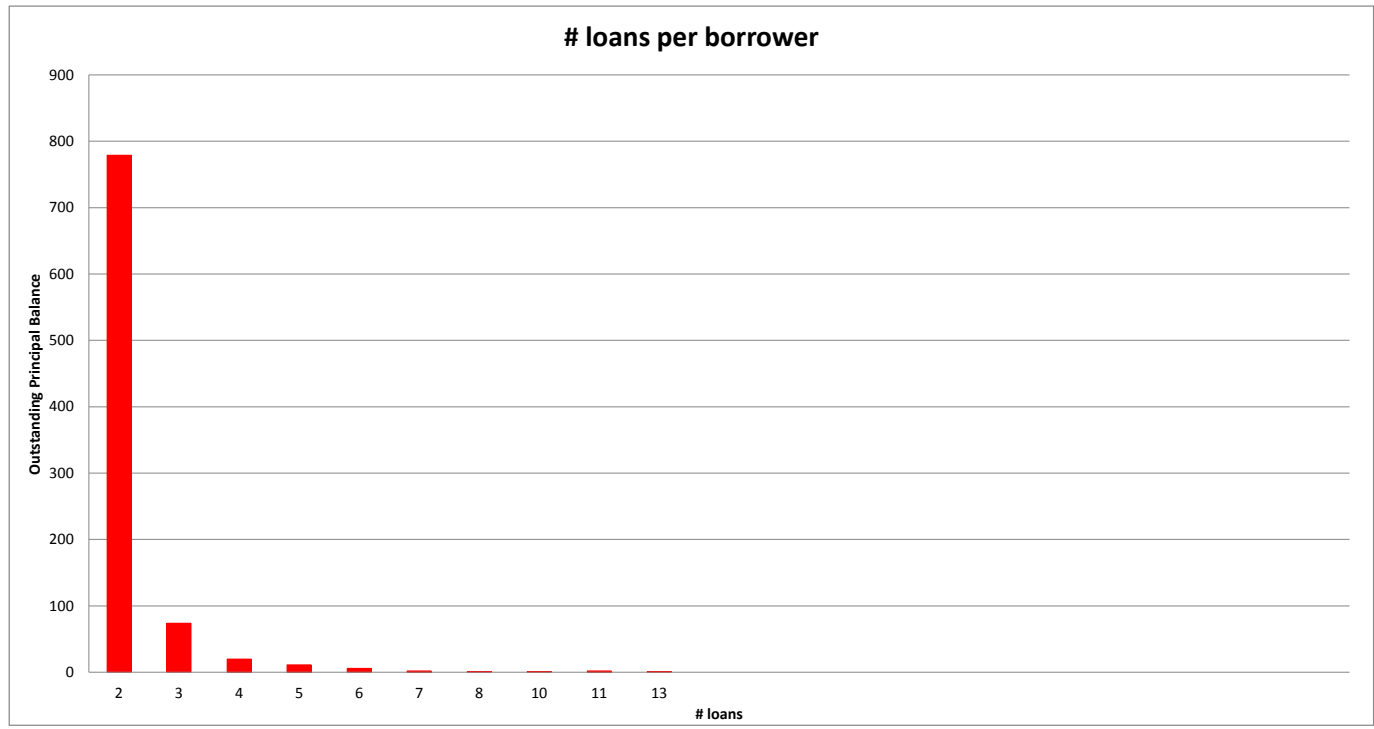
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	34 134	388 746 667	92,97 %	
	2	779	22 445 262	5,37 %	
	3	74	3 486 707	0,83 %	
	4	20	1 157 815	0,28 %	
	5	11	875 758	0,21 %	
	6	6	529 204	0,13 %	
	7	2	121 461	0,03 %	
	8	1	245 748	0,06 %	
	10	1	147 819	0,04 %	
	11	2	216 571	0,05 %	
	13	1	170 693	0,04 %	
Total:		35 031	418 143 705	100,0 %	

SCF RAHOITUSPALVELUT 2013 LIMITED
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14.b # loans per borrower



Reporting Date	27.02.2014	
Payment date	25.02.2014	
Period No	4	
Monthly Period	Jan 2014	
Interest Period	from	27.01.2014
	to	25.02.2014
	=	29 days



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15.a Amortization Profile



Reporting Date	27.02.2014	
Payment date	25.02.2014	
Period No	4	
Monthly Period	Jan 2014	
Interest Period	from 27.01.2014	to 25.02.2014 = 29 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	418 143 705	408 013 239	10 130 466	1 662 779	1,83 %	4,28 %
2	408 013 239	397 904 647	10 108 592	1 621 605	1,82 %	4,17 %
3	397 904 647	387 808 543	10 096 105	1 581 420	1,82 %	4,07 %
4	387 808 543	377 732 066	10 076 477	1 541 445	1,82 %	3,96 %
5	377 732 066	367 620 186	10 111 880	1 501 367	1,82 %	3,86 %
6	367 620 186	357 668 069	9 952 117	1 461 294	1,82 %	3,75 %
7	357 668 069	347 717 509	9 950 560	1 421 795	1,82 %	3,65 %
8	347 717 509	337 740 468	9 977 041	1 382 247	1,82 %	3,54 %
9	337 740 468	327 806 936	9 933 531	1 342 761	1,82 %	3,44 %
10	327 806 936	318 109 356	9 697 580	1 303 518	1,83 %	3,34 %
11	318 109 356	308 517 053	9 592 303	1 265 080	1,83 %	3,24 %
12	308 517 053	298 876 734	9 640 319	1 227 069	1,83 %	3,13 %
13	298 876 734	289 316 720	9 560 014	1 188 843	1,83 %	3,03 %
14	289 316 720	279 334 864	9 981 856	1 150 953	1,83 %	2,93 %
15	279 334 864	269 751 823	9 583 041	1 111 918	1,83 %	2,83 %
16	269 751 823	260 410 114	9 341 709	1 073 780	1,83 %	2,73 %
17	260 410 114	251 065 631	9 344 483	1 036 634	1,83 %	2,63 %
18	251 065 631	241 998 544	9 067 086	999 328	1,83 %	2,54 %
19	241 998 544	233 068 341	8 930 203	963 172	1,83 %	2,44 %
20	233 068 341	224 191 669	8 876 672	927 694	1,83 %	2,35 %

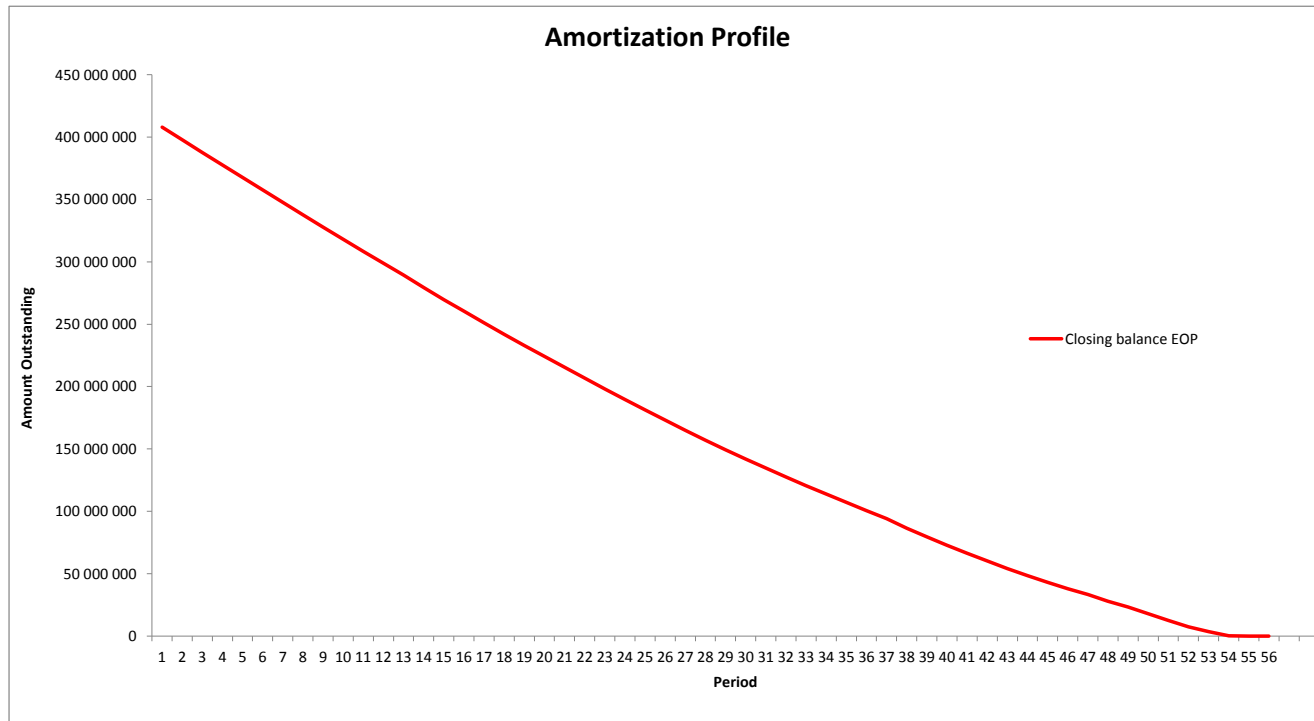
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.02.2014				
Payment date	25.02.2014				
Period No	4				
Monthly Period	Jan 2014				
Interest Period	from	27.01.2014	to	25.02.2014	= 29 days



**SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	27.02.2014				
Payment date	25.02.2014				
Period No	4				
Monthly Period	Jan 2014				
Interest Period	from	27.01.2014	to	25.02.2014	= 29 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	
Total:	431	601	173 520	6 107 239	

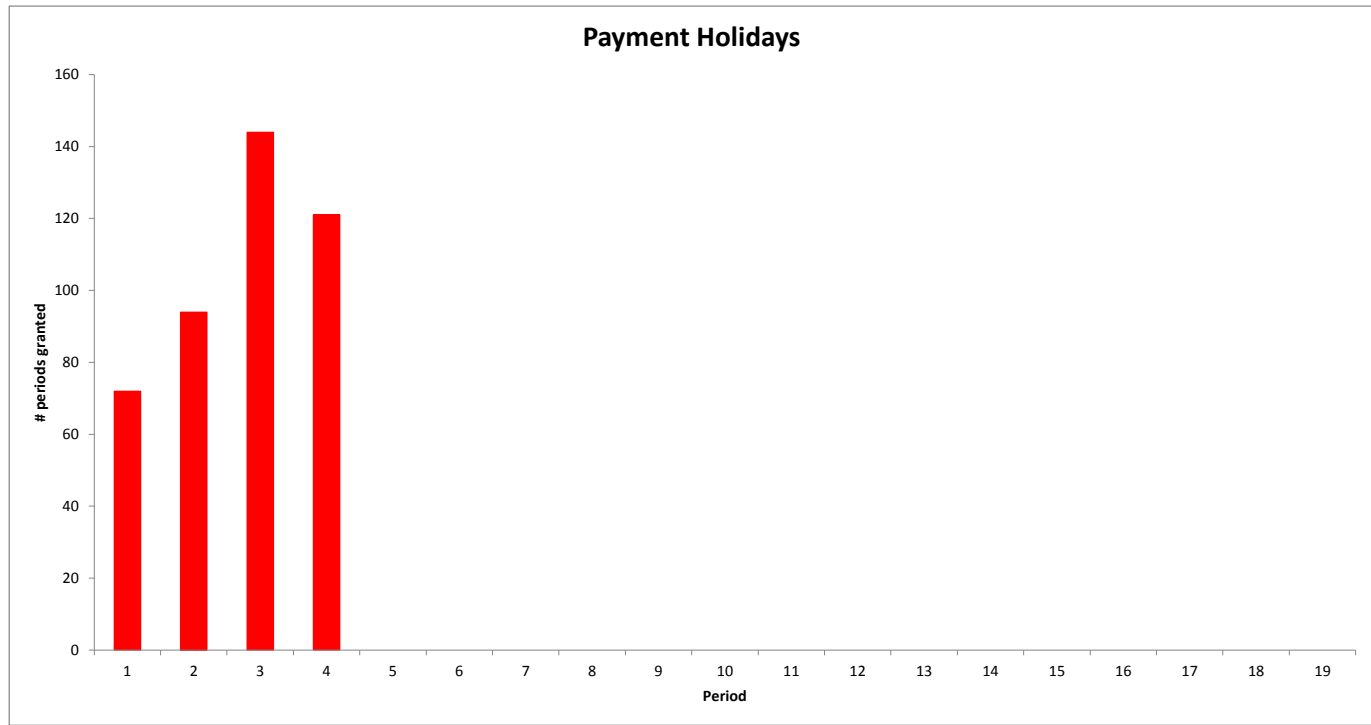
Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.02.2014				
Payment date	25.02.2014				
Period No	4				
Monthly Period	Jan 2014				
Interest Period	from	27.01.2014	to	25.02.2014	= 29 days



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17.a Downpayment



Reporting Date	27.02.2014	
Payment date	25.02.2014	
Period No	4	
Monthly Period	Jan 2014	
Interest Period	from 27.01.2014	to 25.02.2014 = 29 days

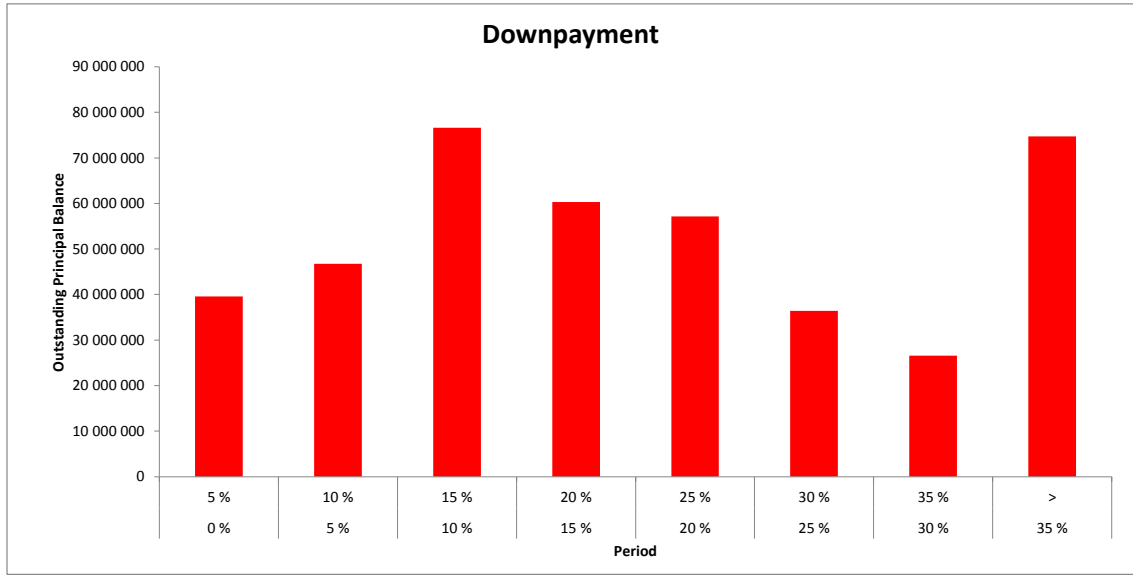
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	2 533	39 607 570	9,5 %	46,1	12,1
	5 %		10 %	3 082	46 722 796	11,2 %	45,1	12,9
	10 %		15 %	5 721	76 633 249	18,3 %	42,9	14,1
	15 %		20 %	4 730	60 291 344	14,4 %	41,3	14,9
	20 %		25 %	4 931	57 132 134	13,7 %	39,8	15,0
	25 %		30 %	3 147	36 448 350	8,7 %	39,8	14,5
	30 %		35 %	2 519	26 561 991	6,4 %	38,3	15,1
	35 %	>		9 489	74 746 271	17,9 %	35,0	14,1
	Total			36 152	418 143 705	100 %		

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Monthly Investor Report

17.b Downpayment



Reporting Date	27.02.2014	
Payment date	25.02.2014	
Period No	4	
Monthly Period	Jan 2014	
Interest Period	from 27.01.2014	to 25.02.2014 = 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



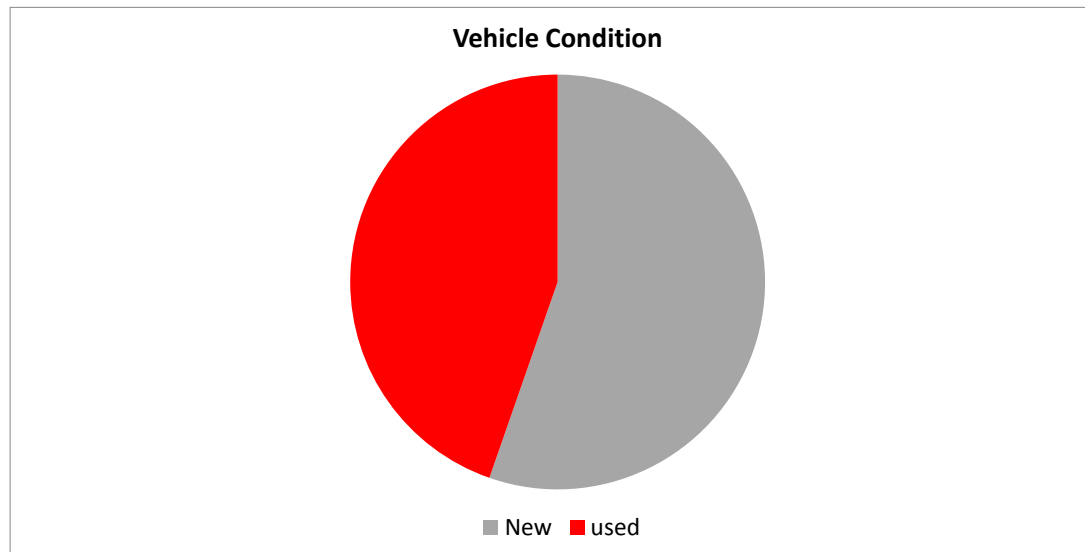
Reporting Date	27.02.2014	
Payment date	25.02.2014	
Period No	4	
Monthly Period	Jan 2014	
Interest Period	from 27.01.2014	to 25.02.2014 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	23 351	231 378 726	55,3 %	40,2	14,5
	used	12 801	186 764 979	44,7 %	41,6	13,6
	Total	36 152	418 143 705	100 %		

18.b Vehicle Condition



Reporting Date	27.02.2014
Payment date	25.02.2014
Period No	4
Monthly Period	Jan 2014
Interest Period	from 27.01.2014 to 25.02.2014 = 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
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19.a Borrower Type



Reporting Date	27.02.2014				
Payment date	25.02.2014				
Period No	4				
Monthly Period	Jan 2014				
Interest Period	from	27.01.2014	to	25.02.2014	= 29 days

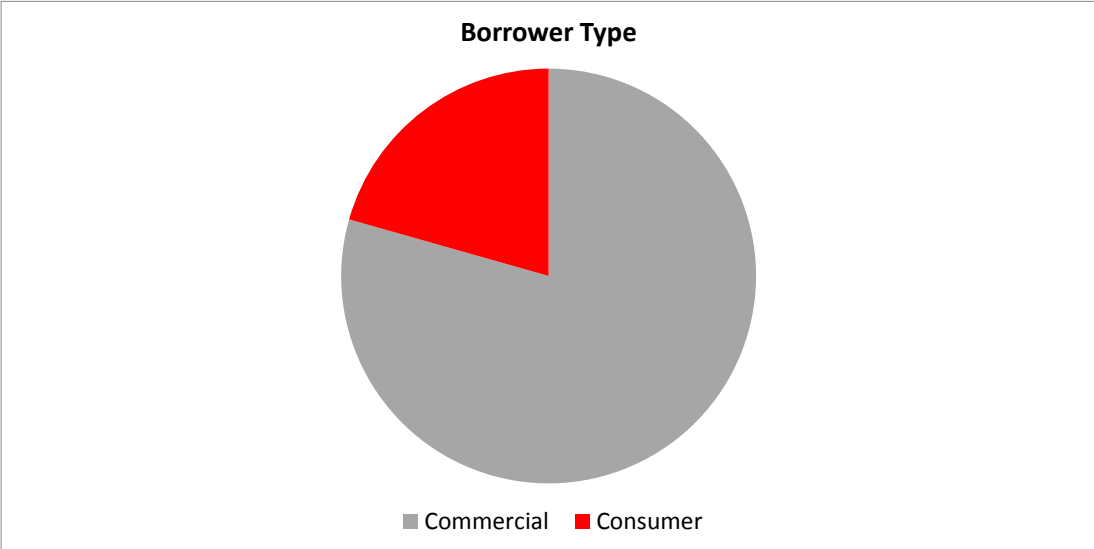
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	30 431	331 995 592	79,4 %	41,7	13,7
	Consumer	5 721	86 148 113	20,6 %	37,6	15,6
	Total	36 152	418 143 705	100 %		

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19.b Borrower Type



Reporting Date	27.02.2014
Payment date	25.02.2014
Period No	4
Monthly Period	Jan 2014
Interest Period	from 27.01.2014 to 25.02.2014 = 29 days



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20.a Vehicle type



Reporting Date	27.02.2014	
Payment date	25.02.2014	
Period No	4	
Monthly Period	Jan 2014	
Interest Period	from 27.01.2014	to 25.02.2014 = 29 days

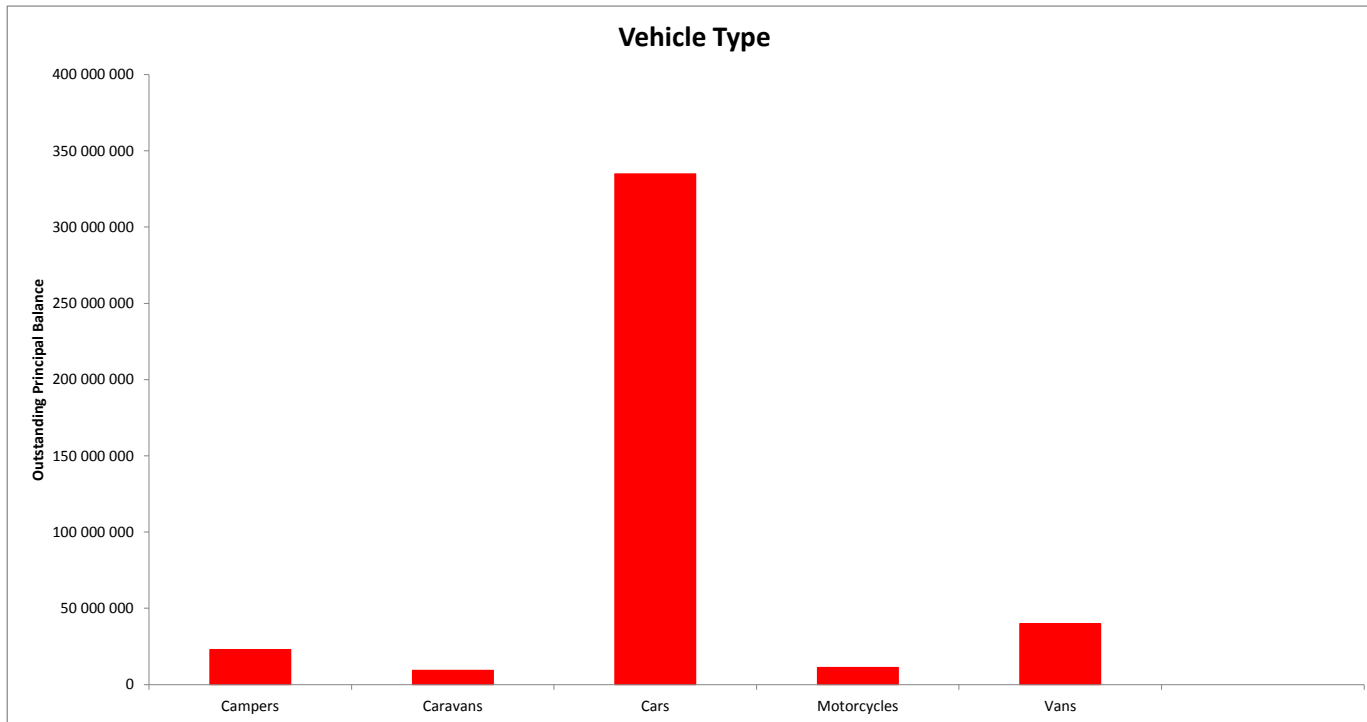
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		1 143	22 926 173	5,48 %	38,3	20,02
Caravans		890	9 255 613	2,21 %	36,7	20,89
Cars		28 568	334 846 763	80,08 %	41,9	12,92
Motorcycles		1 801	11 201 187	2,68 %	36,6	18,02
Vans		3 750	39 913 968	9,55 %	35,1	18,05
		36 152	418 143 705	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	27.02.2014				
Payment date	25.02.2014				
Period No	4				
Monthly Period	Jan 2014				
Interest Period	from	27.01.2014	to	25.02.2014	= 29 days



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21.a Restructured Loans



Reporting Date	27.02.2014	
Payment date	25.02.2014	
Period No	4	
Monthly Period	Jan 2014	
Interest Period	from 27.01.2014	to 25.02.2014 = 29 days

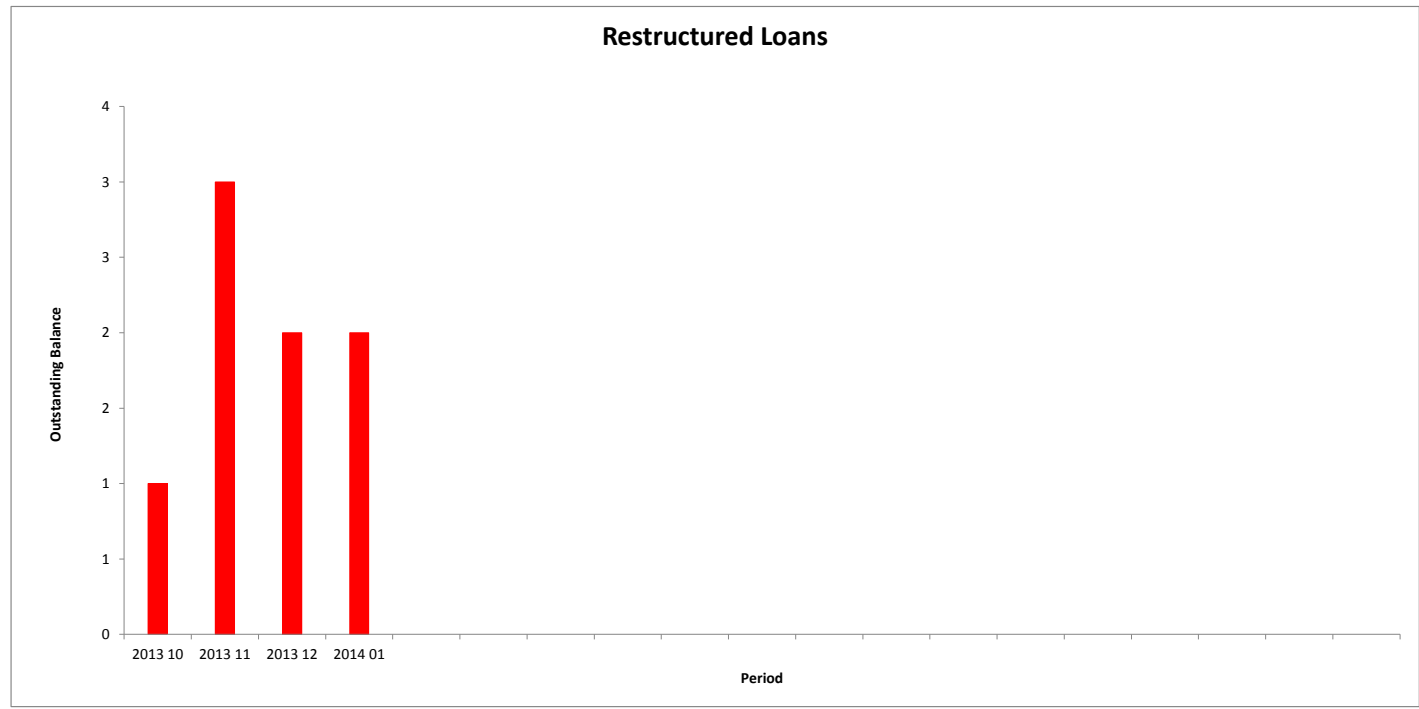
	TOTAL		
	Period	No	Outstanding balance
Restructured	2013 10	1	6 896
	2013 11	3	22 012
	2013 12	2	11 089
	2014 01	2	11 629
		8	51 626

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Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.02.2014				
Payment date	25.02.2014				
Period No	4				
Monthly Period	Jan 2014				
Interest Period	from	27.01.2014	to	25.02.2014	= 29 days



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Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.02.2014	
Payment date	25.02.2014	
Period No	4	
Monthly Period	Jan 2014	
Interest Period	from 27.01.2014	to 25.02.2014 = 29 days

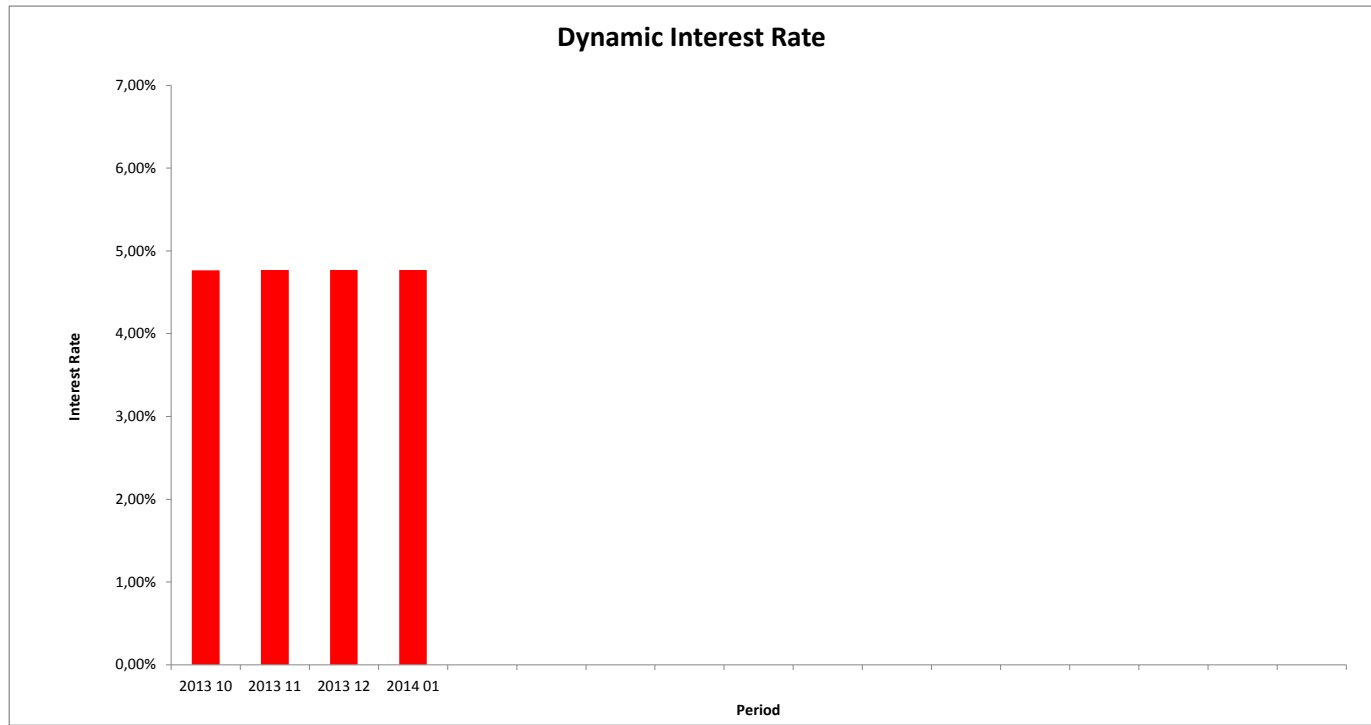
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2013 10	479 099 092	4,768 %
	2013 11	458 398 637	4,770 %
	2013 12	439 817 265	4,768 %
	2014 01	418 143 705	4,768 %

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Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.02.2014					
Payment date	25.02.2014					
Period No	4					
Monthly Period	Jan 2014					
Interest Period	from	27.01.2014	to	25.02.2014	=	29 days



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 Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	27.02.2014			
Payment date	25.02.2014			
Period No	4			
Monthly Period	Jan 2014			
Interest Period	from	27.01.2014	to	25.02.2014 = 29 days

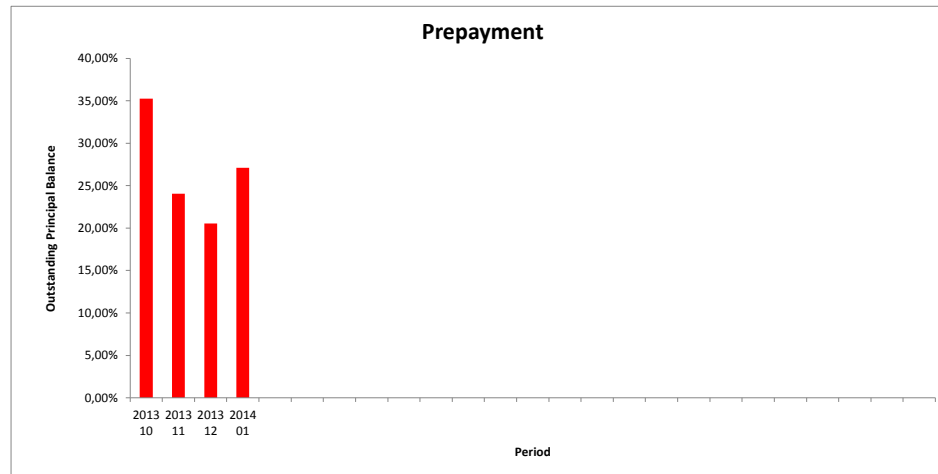
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2013 10	17 039 534	479 099 092	35,25 %
	2013 11	10 397 072	458 398 637	24,07 %
	2013 12	8 341 808	439 817 265	20,53 %
	2014 01	10 880 470	418 143 705	27,12 %
Dynamic Prepayment				

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Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	27.02.2014				
Payment date	25.02.2014				
Period No	4				
Monthly Period	Jan 2014				
Interest Period	from	27.01.2014	to	25.02.2014	= 29 days



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Monthly Investor Report

24. Delinquency



Reporting Date	27.02.2014	
Payment date	25.02.2014	
Period No	4	
Monthly Period	Jan 2014	
Interest Period	from 27.01.2014	to 25.02.2014 = 29 days

year	mth	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						
	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				
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		
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27.02.2014	
Payment date	25.02.2014	
Period No	4	
Monthly Period	from	Jan 2014
Interest Period	from	27.01.2014 to 25.02.2014 = 29 days



Default Quarter	Default Amount	Recovery Quarter	2013 4			2014 1			2014 2			2014 3		
			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	8 452	8 762	8 446						
2014 1	58 536	6				7 755	7 755	50 781						
2014 2														
2014 3														

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26. Priority of Payments



Reporting Date	27.02.2014
Payment date	25.02.2014
Period No	4
Monthly Period	Jan 2014
Interest Period	from 27.01.2014 to 25.02.2014 = 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	23 918 019,35	EUR
Senior Expenses	-	4 578,33	EUR
Servicing Fee	-	234 044,32	EUR
Interest on Loan to Issuer	-	2 004 991,46	EUR
Principal on Loan to Issuer	-	21 674 405,24	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	36 518 307,92	EUR
Senior Expenses	-	4 370,00	EUR
Interest Class A	-	244 251,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	5 133 550,00	EUR
Principal Payments on Class A	-	21 674 405,24	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	7 700 325,00	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	34 651,46	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	1 668 736,21	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 668 736,21	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	270,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 668 466,21	EUR

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

Reporting Date	27.02.2014
Payment date	25.02.2014
Period No	4
Monthly Period	Jan 2014
Interest Period	from 27.01.2014 to 25.02.2014 = 29 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	4 578,33 EUR			
Interest accrued for the Period	302 270,00 EUR	244 251,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	1 497 214,00 EUR	1 232 001,00 EUR	167 465,00 EUR	97 748,00 EUR
Interest Payments	302 270,00 EUR	244 251,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	1 497 214,00 EUR	1 232 001,00 EUR	167 465,00 EUR	97 748,00 EUR
Interest accrued on Subordinated Loan for the Period	34 651,46 EUR			
Cumulative Interest accrued on Subordinated Loan	155 462,95 EUR			
Interest Payments on Subordinated Loan	34 651,46 EUR			
Cumulative Interest Payments on Subordinated Loan	155 462,95 EUR			
Unpaid Interest for the Period	- EUR			
Cumulative Unpaid Interest	- EUR			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

28. Contact Details



Santander Consumer Bank AS

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Reporting Date	27.02.2014
Payment date	25.02.2014
Period No	4
Monthly Period	Jan 2014
Interest Period	from 27.01.2014 to 25.02.2014 = 29 days