

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

**Cover Sheet Monthly Investor Report**



Reporting Date	02.01.2014				
Payment date	30.12.2014			Following payment dates:	26.01.2015
Period No	14				26.02.2015
Monthly Period	Nov 2014				
Interest Period	from 25.11.2014	to	25.12.2014	=	30 days

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**1. Portfolio Information**



Reporting Date	02.01.2014		
Payment date	30.12.2014		
Period No	14		
Monthly Period	Nov 2014		
Interest Period	from	25.11.2014	to 25.12.2014 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
Opening balance	254 787 621,36 EUR	271 626 607,05 EUR
Scheduled Loan Principal Repayments	6 753 891,72 EUR	8 048 018,36 EUR
Prepayments	6 704 814,99 EUR	8 511 627,27 EUR
Deemed Collections - Other	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>13 458 706,71 EUR</b>	<b>16 559 645,63 EUR</b>
New Defaulted Auto Loans in Period	190 474,05 EUR	279 340,06 EUR
<b>Closing Balance</b>	<b>241 138 440,60 EUR</b>	<b>254 787 621,36 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	1 215 049,47 EUR	1 449 778,80 EUR
Recoveries on loans in default	143 253,26 EUR	120 220,40 EUR
<b>Total Revenue Received in Period</b>	<b>1 358 302,73 EUR</b>	<b>1 569 999,20 EUR</b>
<b># Loans</b>		
At beginning of period	25 887 Loans	27 002 Loans
Paid in Full	863 Loans	1 089 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	22 Loans	26 Loans
<b>At end of period</b>	<b>25 002 Loans</b>	<b>25 887 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days

**Purchaser Available Distribution Amount**

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	14 817 009 EUR	18 129 645 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>14 817 009 EUR</b>	<b>18 129 645 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 662 971 EUR	17 977 837 EUR
b. Reserve Fund	12 833 875 EUR	12 833 875 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>27 496 781 EUR</b>	<b>30 811 648 EUR</b>

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**3. Reserve Accounts**



Reporting Date	02.01.2014
Payment date	30.12.2014
Period No	14
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 25.12.2014 = 30 days

**Note Balance**

Beginning of Period	254 787 621,36 EUR
End of Period	241 138 440,60 EUR

**Reserve Fund**

	in %	
Beginning of Period	3,0 %	7 700 325,00 EUR
Cash Outflow		7 700 325,00 EUR
Cash Inflow		6 961 169,60 EUR
End of Period	2,7 %	6 961 169,60 EUR
Required Reserve Amount	2,7 %	6 961 169,60 EUR

**Liquidity Balance**

Beginning of Period	2,0 %	5 133 550,00 EUR
Cash Outflow		5 133 550,00 EUR
Cash Inflow		5 095 752,43 EUR
End of Period	2,0 %	5 095 752,43 EUR
Required Reserve Amount	2,0 %	5 095 752,43 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	02.01.2014			
Payment date	30.12.2014			
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Monthly Period	Nov 2014			
Interest Period	from	25.11.2014	to	25.12.2014 = 30 days

**Asset Balance**

Beginning of Period	254 787 621,36	EUR
End of Period	241 138 440,60	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	217 185 613,82	90,07 %	22 737
1-29 days past due	19 414 321,99	8,05 %	1 827
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	3 177 273,88	1,32 %	304
60-89 days past due	791 296,01	0,33 %	78
90-119 days past due	341 065,16	0,14 %	33
120-149 days past due	209 455,99	0,09 %	19
150-179 days past due	19 413,75	0,01 %	4
<b>Total Performing and Delinquent</b>	<b>241 138 441</b>	<b>100,00 %</b>	<b>25 002</b>

Current Period Defaults	190 474,05	22
Cumulative Defaults	2 394 204,59	232
Current Period Recoveries	143 253,26	
Cumulative Recoveries	1 373 251,61	

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**5. Outstanding Notes**



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
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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	254 732 621,36 EUR	180 432 621,36 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	27 496 781,10 EUR				
Amortisation	13 649 180,76 EUR				
Redemption per Class	13 649 180,76 EUR	13 649 180,76 EUR	- EUR	- EUR	- EUR
Redemption per Note		3 109,15 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	241 083 440,60 EUR	166 783 440,60 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		69,18 %	20,24 %	10,58 %	0,02 %
Current Pool Factor		0,38	1,00	1,00	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention					
Interest Days	30				
Principal Outstanding per Note Beginning of Period		41 100,82 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		3 109,15 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		37 991,67 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		27,47 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	178 562,97	120 589,14 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		27,47 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)	39,50 %	19,29 %	8,69 %
Current CE (excl. Excess Spread)	35,82 %	15,60 %	5,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2014  
Payment date 30.12.2014  
Period No 14  
Monthly Period Nov 2014  
Interest Period : 25.11.2014 to 25.12.2014 = 30 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	Rahotuspalvelut 2013 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	Baa1 Outlook stable	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**

Reporting Date	02.01.2014	
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Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 25.12.2014 = 30 days



Average amount - all: 12 666

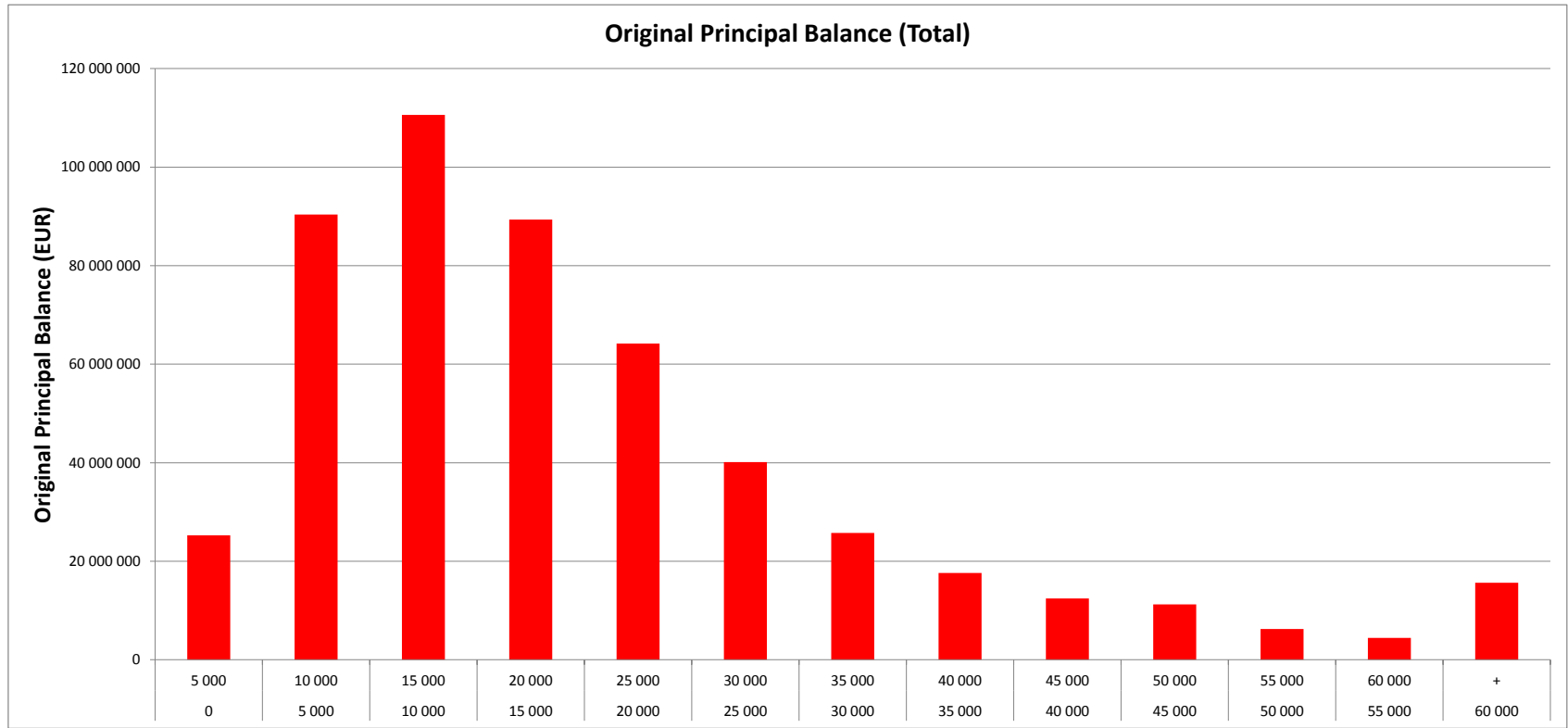
TOTAL							
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
0	5 000	7 722	25 239 514	4,9 %	19,0	13,7	
5 000	10 000	12 105	90 402 977	17,6 %	33,1	12,1	
10 000	15 000	8 965	110 601 458	21,5 %	40,4	10,9	
15 000	20 000	5 180	89 340 707	17,4 %	43,5	10,1	
20 000	25 000	2 882	64 224 790	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**

Reporting Date	02.01.2014	
Payment date	30.12.2014	
Period No	14	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 25.12.2014 = 30 days



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**8.a Outstanding Principal Balance**



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days

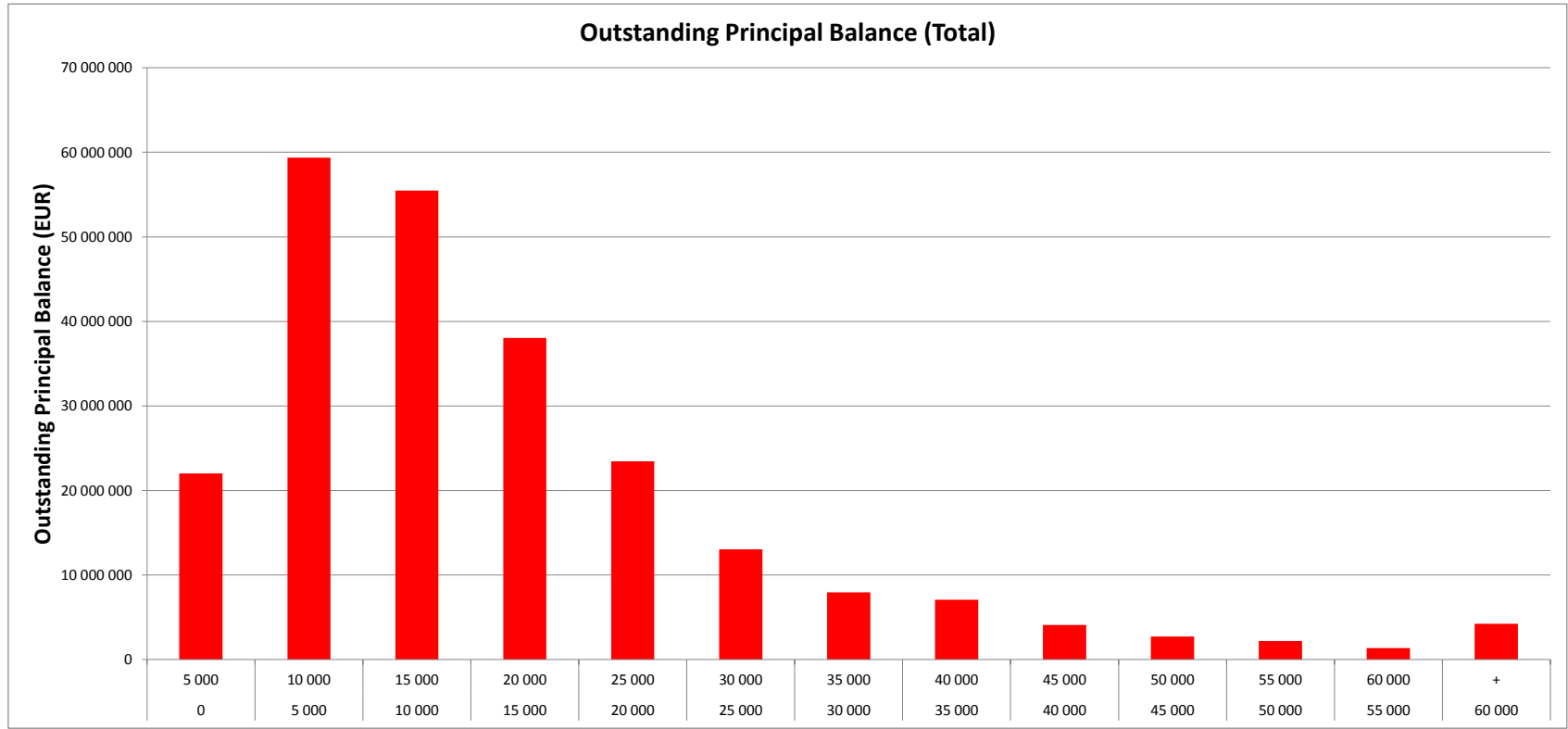
Average amount - all: 9 645

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	7 922	22 031 573	9,14 %	18,3	26,3
	5 000	10 000	8 062	59 382 078	24,63 %	30,4	24,2
	10 000	15 000	4 556	55 465 533	23,00 %	35,1	22,8
	15 000	20 000	2 214	38 044 655	15,78 %	36,1	22,4
	20 000	25 000	1 059	23 467 038	9,73 %	37,1	21,6
	25 000	30 000	478	13 059 314	5,42 %	36,5	22,0
	30 000	35 000	246	7 967 626	3,30 %	36,1	22,7
	35 000	40 000	189	7 077 759	2,94 %	37,2	22,2
	40 000	45 000	97	4 084 528	1,69 %	36,2	22,6
	45 000	50 000	58	2 740 457	1,14 %	36,6	22,2
	50 000	55 000	42	2 197 356	0,91 %	37,4	21,9
	55 000	60 000	24	1 375 168	0,57 %	37,0	21,9
	60 000	+	55	4 245 355	1,76 %	36,0	21,8
Total			25 002	241 138 441	100,0 %		

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**8.b Outstanding Principal Balance Graph**

Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
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**9.a Geographical Distribution**



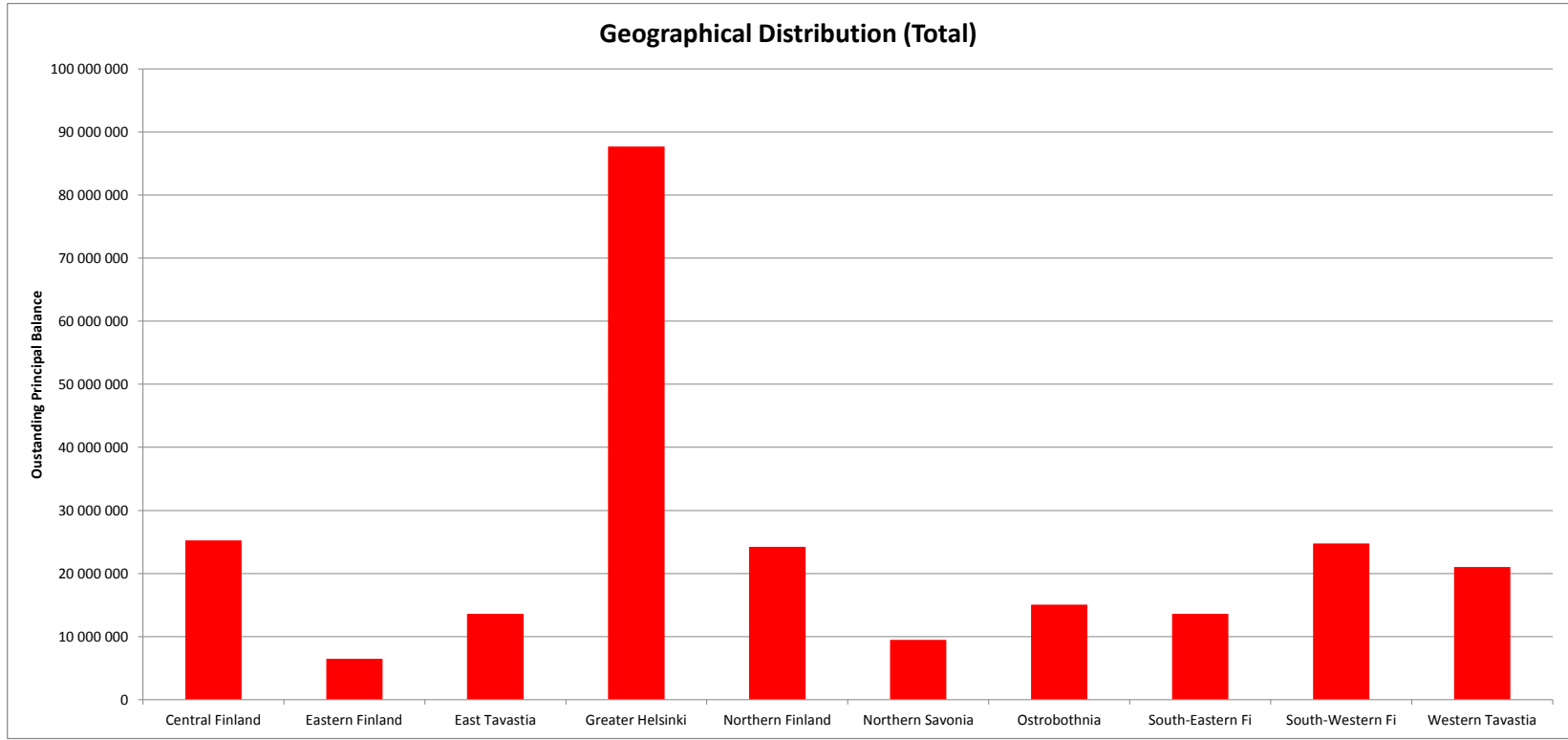
Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning
Central Finland	2 684	25 256 007	10,47 %	10,74 %	32,8	23,2
Eastern Finland	725	6 489 403	2,69 %	2,90 %	33,2	23,0
East Tavastia	1 431	13 580 301	5,63 %	5,72 %	32,9	23,5
Greater Helsinki	8 706	87 696 646	36,37 %	34,82 %	33,1	23,1
Northern Finland	2 449	24 206 932	10,04 %	9,80 %	33,6	23,3
Northern Savonia	998	9 482 532	3,93 %	3,99 %	32,9	23,1
Ostrobothnia	1 691	15 073 006	6,25 %	6,76 %	31,8	23,4
South-Eastern Fi	1 441	13 575 871	5,63 %	5,76 %	33,3	23,1
South-Western Fi	2 649	24 741 094	10,26 %	10,60 %	33,0	23,3
Western Tavastia	2 228	21 036 649	8,72 %	8,91 %	33,2	23,1
Total	25 002	241 138 441	100 %	100,00 %		

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**9.b Geographical Distribution Graph**

Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days



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**10.a Interest Rate**



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days

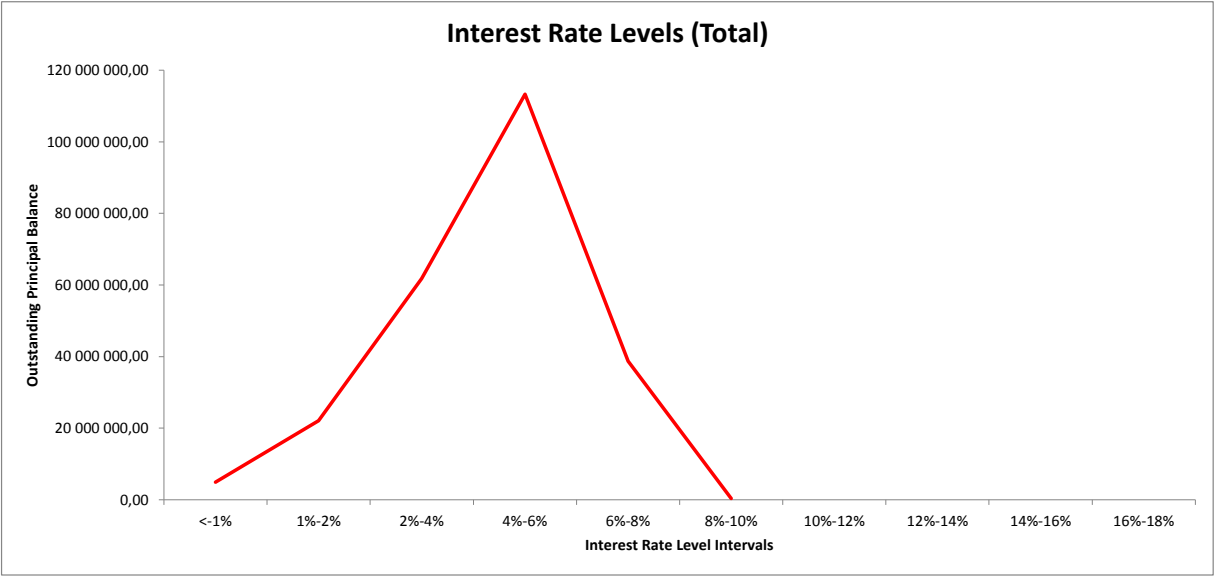
TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	<		783	4 903 730	2,03 %	27,6	21,7
	1 %	2 %	2577	22 103 997	9,17 %	31,7	21,7
	2 %	4 %	5149	61 788 865	25,62 %	34,9	21,8
	4 %	6 %	11 266	113 298 824	46,98 %	32,8	24,0
	6 %	8 %	5 188	38 730 702	16,06 %	32,0	24,0
	8 %	10 %	39	312 323	0,13 %	35,4	20,8
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
	16 %	18 %					
Total			25 002	241 138 441	100 %		

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**10.b Interest Rate**



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**11.a Remaining Terms**



Reporting Date	02.01.2014	
Payment date	30.12.2014	
Period No	14	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 25.12.2014 = 30 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	31	22 588	0,01 %	0,0	48,1
		1		12	4 173	12 294 859	5,10 %	8,1	32,4
		13		24	5 378	33 294 366	13,81 %	18,9	27,6
		25		36	7 688	81 623 253	33,85 %	31,3	25,9
		37		48	7 732	113 903 375	47,24 %	41,1	18,9
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121							
		Total			25 002		241 138 441	100 %	

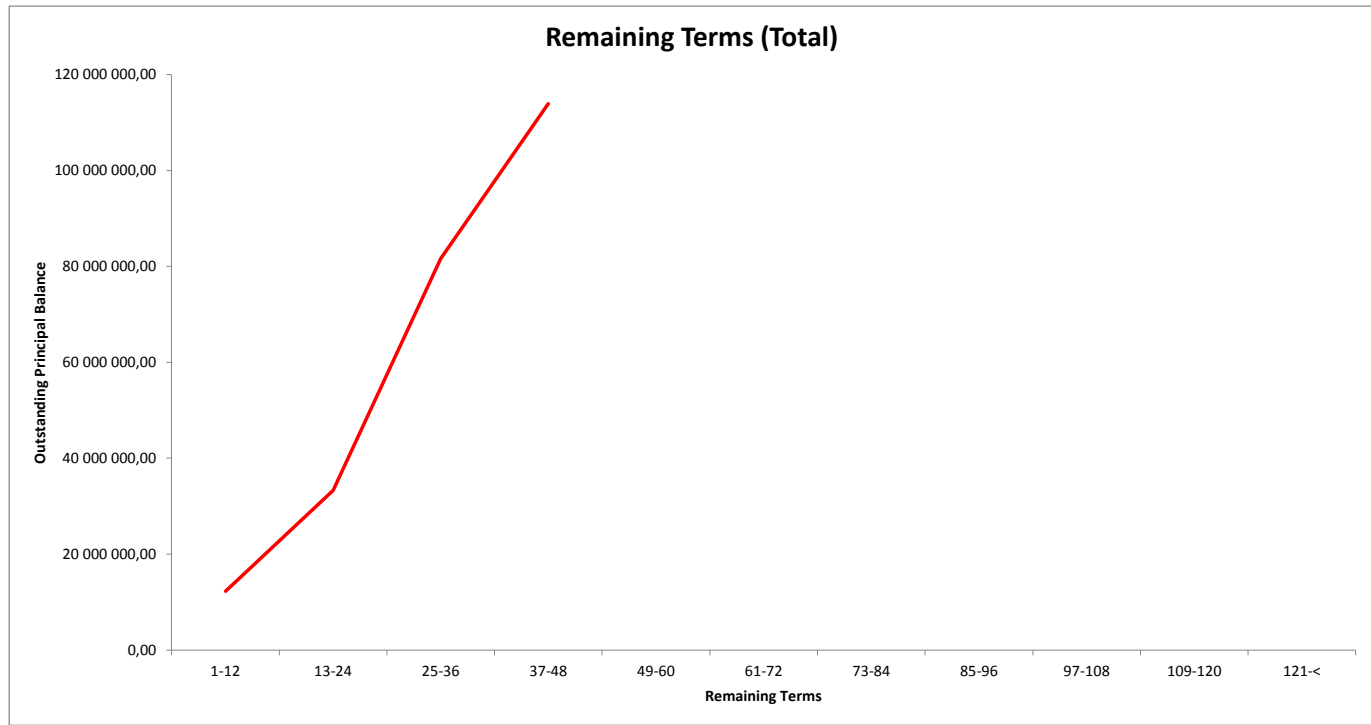


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**11.b Remaining Terms**



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**12.a Seasoning**



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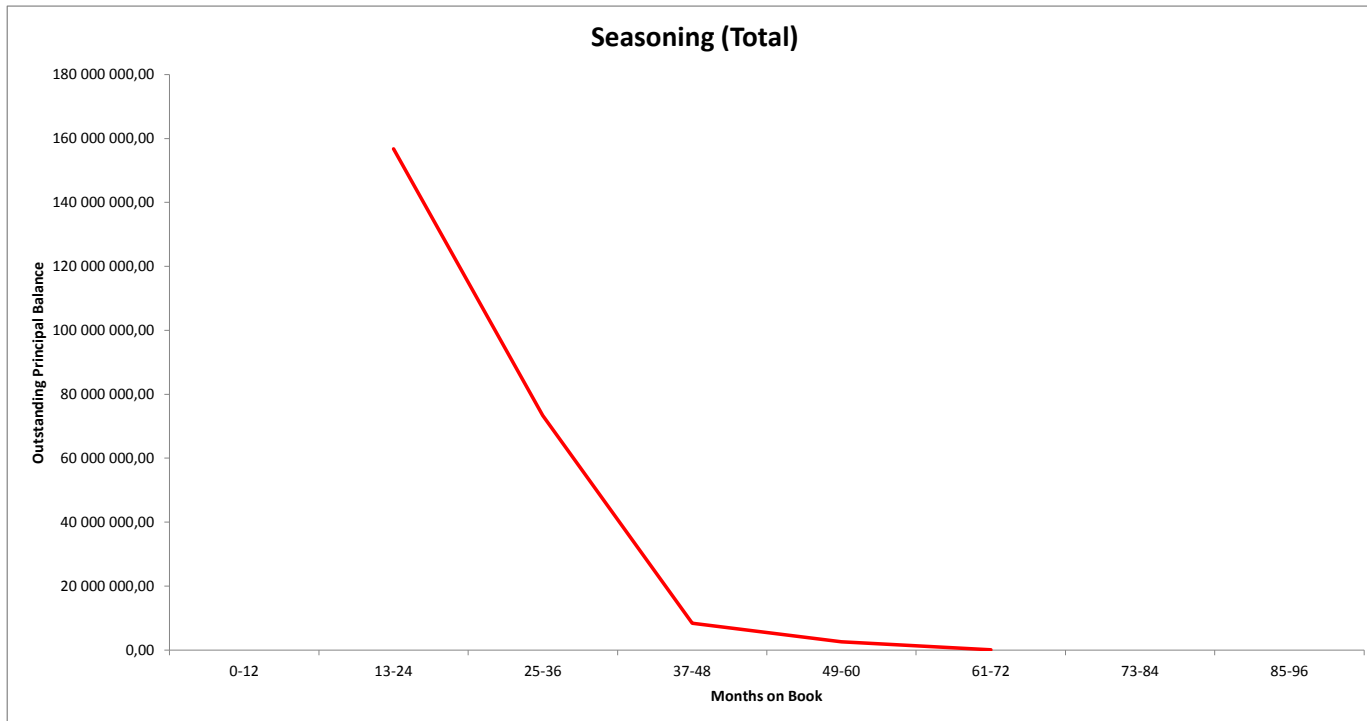
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24	14 255	156 799 103	65,02 %	36,7
	25		36	9 050	73 382 484	30,43 %	27,7
	37		48	1 180	8 375 002	3,47 %	18,0
	49		60	502	2 527 417	1,05 %	8,5
	61		72	15	54 434	0,02 %	12,0
	73		84				
	85		96				
	Total			25 002	241 138 441	100 %	

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**12.b Seasoning**



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**13.a Balloon loans**



Reporting Date	02.01.2014	
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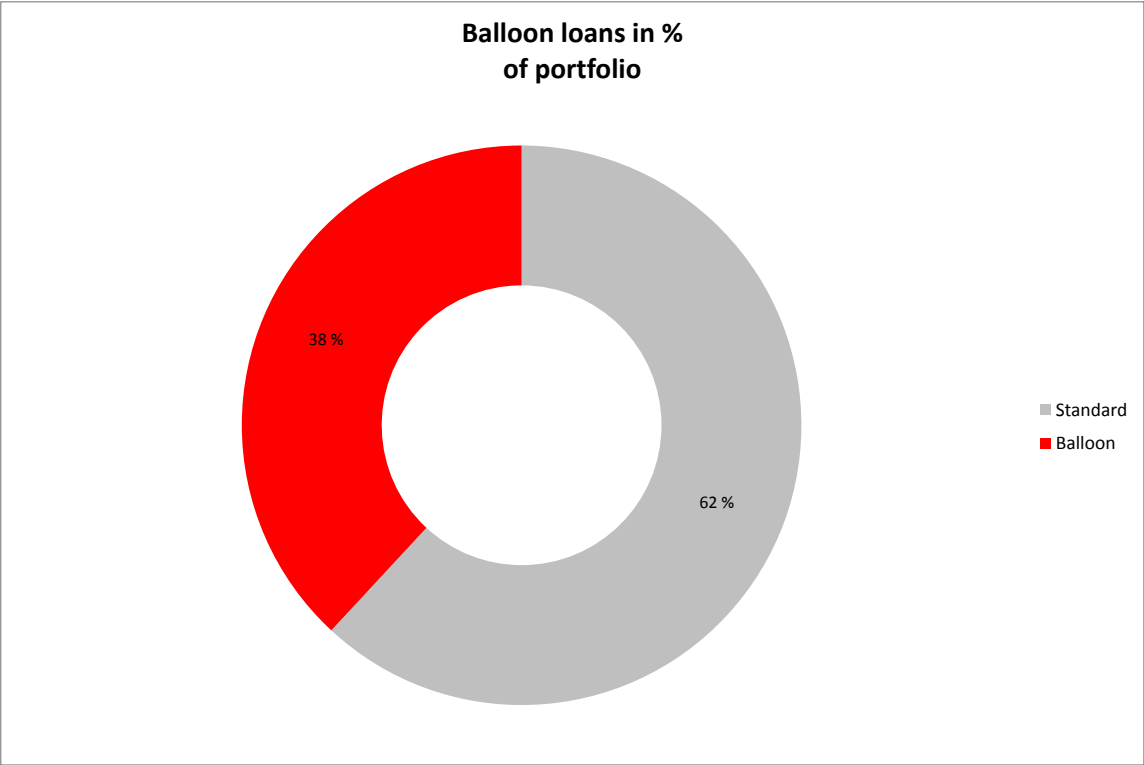
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		19 828	149 271 453	61,90 %	2 190	0,00 %	31,9	23,0
Balloon		5 174	91 866 987	38,10 %	34 606 060	37,67 %	34,9	23,5
Total		25 002	241 138 441	100 %	34 608 250	14,35 %		

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

**13.b Balloon loans**



Reporting Date	02.01.2014					
Payment date	30.12.2014					
Period No	14					
Monthly Period	Nov 2014					
Interest Period	from	25.11.2014	to	25.12.2014	=	30 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
 Monthly Investor Report

14.a # loans per borrower



Reporting Date		02.01.2014				
Payment date		30.12.2014				
Period No		14				
Monthly Period		Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	=	30 days

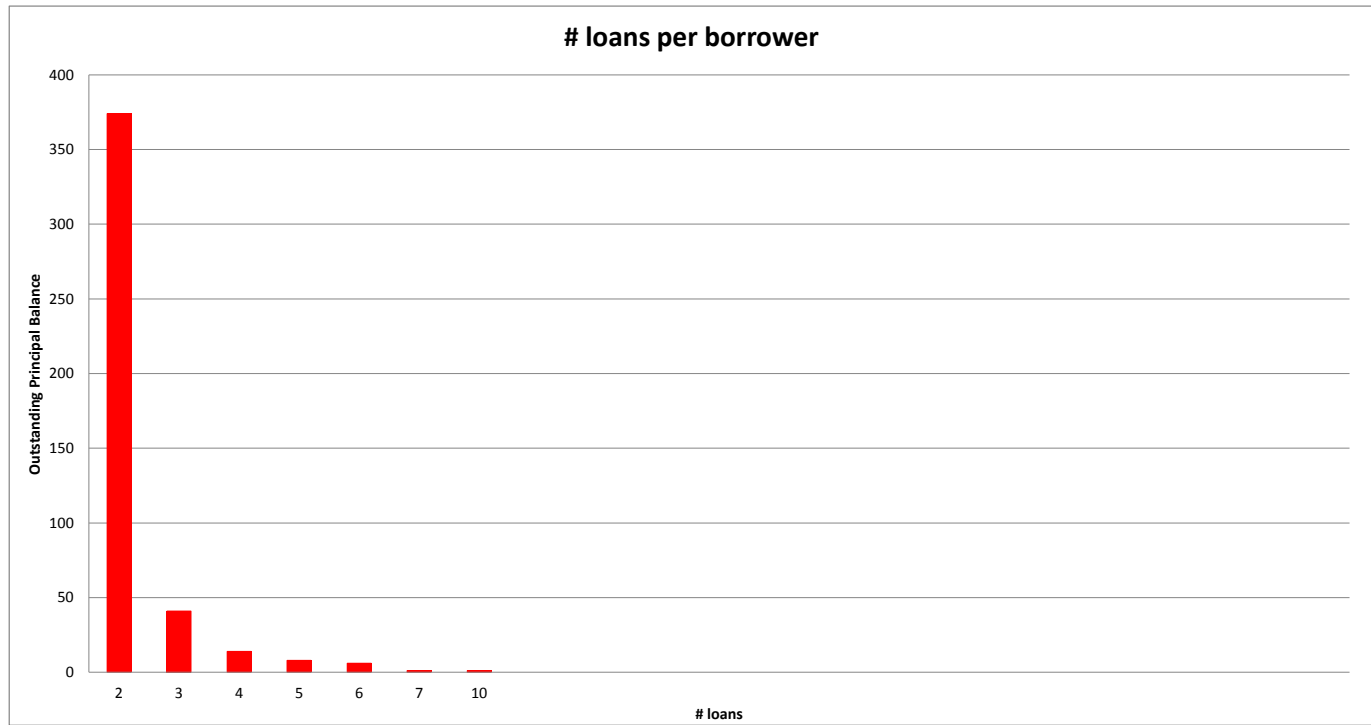
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	23 982	228 887 636	94,92 %
2	374	8 828 590	3,66 %
3	41	1 719 133	0,71 %
4	14	554 160	0,23 %
5	8	470 299	0,20 %
6	6	487 978	0,20 %
7	1	65 427	0,03 %
10	1	125 218	0,05 %
Total:	24 427	241 138 441	100,0 %

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

**14.b # loans per borrower**



Reporting Date	02.01.2014					
Payment date	30.12.2014					
Period No	14					
Monthly Period	Nov 2014					
Interest Period	from	25.11.2014	to	25.12.2014	=	30 days



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

**15.a Amortization Profile**



Reporting Date	02.01.2014	
Payment date	30.12.2014	
Period No	14	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 25.12.2014 = 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	241 138 441	233 884 090	7 254 350	950 084	4,83 %	96,99 %
2	233 884 090	226 746 704	7 137 386	921 858	4,83 %	94,03 %
3	226 746 704	219 583 482	7 163 222	893 792	4,83 %	91,06 %
4	219 583 482	212 025 503	7 557 979	865 776	4,84 %	87,93 %
5	212 025 503	204 830 115	7 195 389	836 591	4,84 %	84,94 %
6	204 830 115	197 810 133	7 019 982	808 348	4,84 %	82,03 %
7	197 810 133	190 733 588	7 076 544	780 721	4,84 %	79,10 %
8	190 733 588	183 821 587	6 912 002	752 743	4,84 %	76,23 %
9	183 821 587	177 093 397	6 728 190	725 436	4,84 %	73,44 %
10	177 093 397	170 448 527	6 644 869	698 965	4,84 %	70,68 %
11	170 448 527	163 863 942	6 584 585	672 733	4,84 %	67,95 %
12	163 863 942	157 255 273	6 608 669	647 067	4,84 %	65,21 %
13	157 255 273	150 766 129	6 489 144	621 424	4,85 %	62,52 %
14	150 766 129	144 397 692	6 368 436	595 894	4,85 %	59,88 %
15	144 397 692	138 159 225	6 238 467	570 723	4,85 %	57,29 %
16	138 159 225	131 942 952	6 216 274	545 843	4,85 %	54,72 %
17	131 942 952	125 821 263	6 121 688	521 083	4,84 %	52,18 %
18	125 821 263	119 930 311	5 890 952	496 455	4,84 %	49,74 %
19	119 930 311	114 104 132	5 826 179	472 799	4,83 %	47,32 %
20	114 104 132	108 453 186	5 650 946	449 308	4,83 %	44,98 %

Amortization profile (first 20 periods)

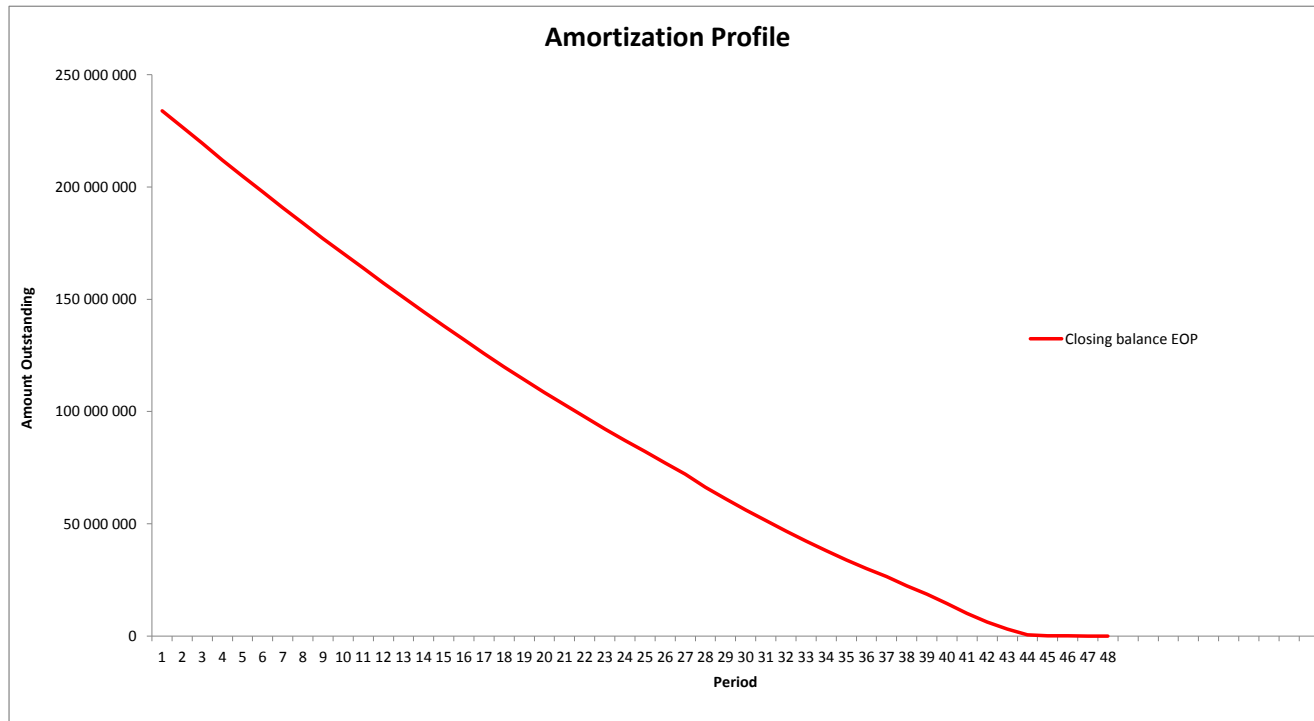


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	02.01.2014					
Payment date	30.12.2014					
Period No	14					
Monthly Period	Nov 2014					
Interest Period	from	25.11.2014	to	25.12.2014	=	30 days



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

**16.a Payment Holidays**



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days

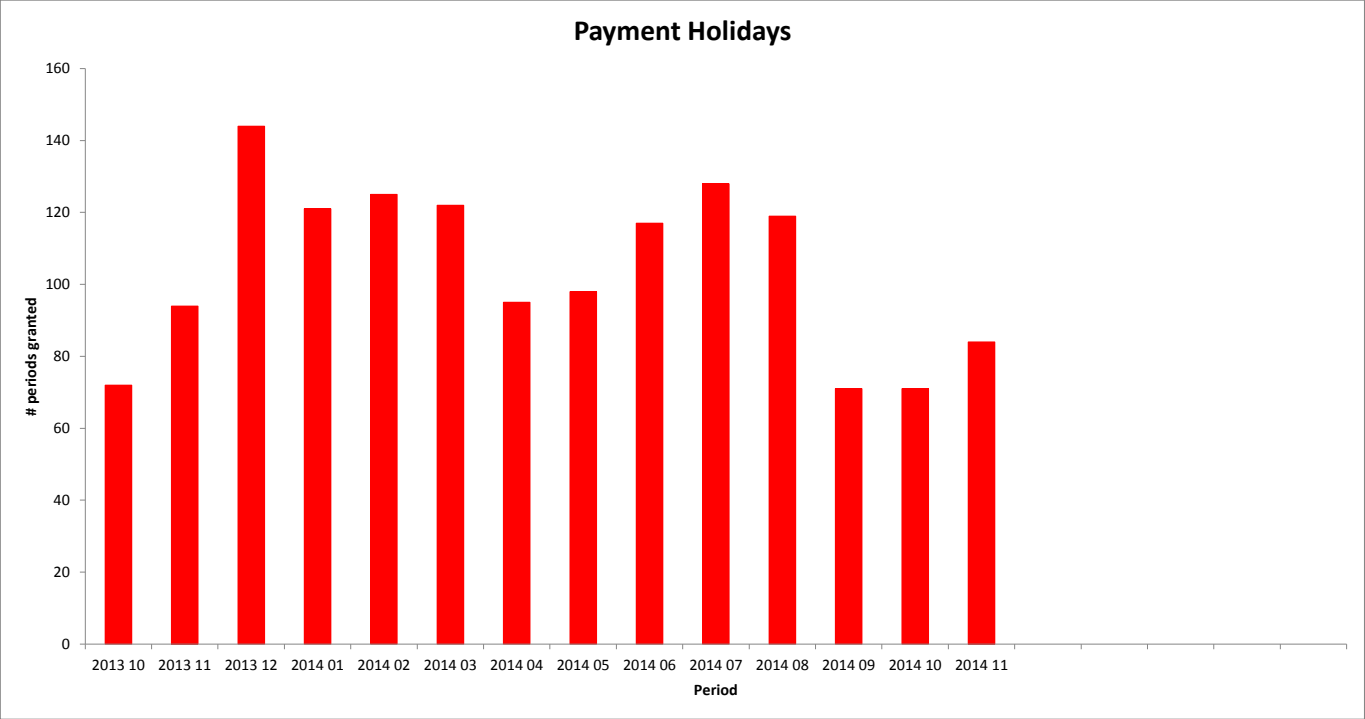
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2013 10	72	107	28 515	901 468	
2013 11	94	145	41 443	1 278 284	
2013 12	144	175	51 230	2 221 311	
2014 01	121	174	52 332	1 706 176	
2014 02	125	185	51 325	1 759 910	
2014 03	122	186	51 140	1 786 354	
2014 04	95	139	38 074	1 266 333	
2014 05	98	128	35 401	1 240 162	
2014 06	117	166	44 328	1 470 688	
2014 07	128	179	49 783	1 682 174	
2014 08	119	171	50 713	1 515 895	
2014 09	71	104	28 478	897 285	
2014 10	71	107	31 000	822 960	
2014 11	84	136	36 813	1 089 059	
Total:	1 461	2 102	590 575	19 638 061	

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

**16.b Payment Holidays**



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days



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

**17.a Downpayment**



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days

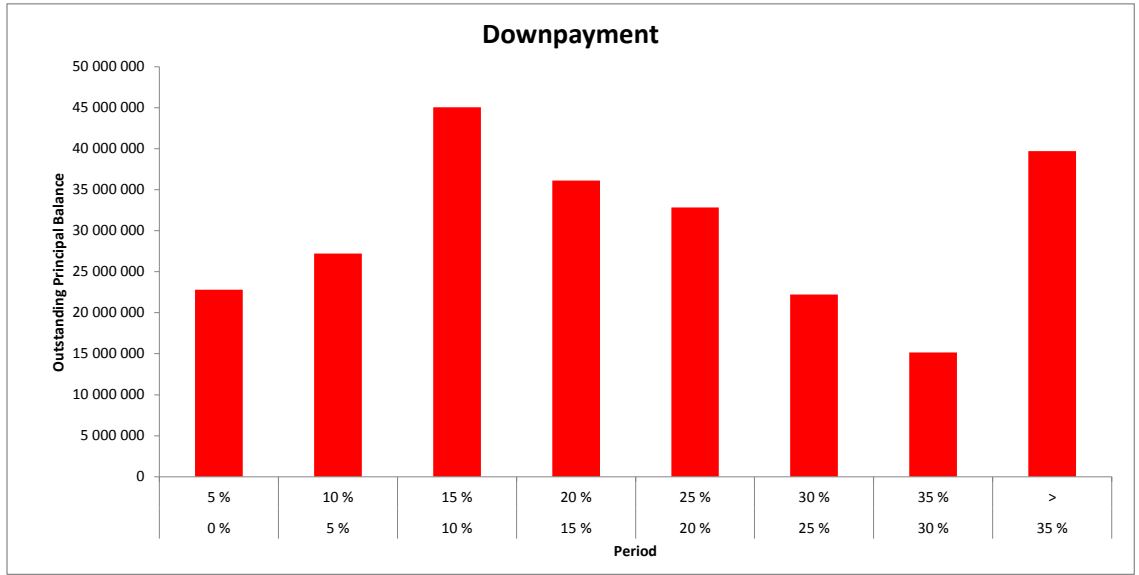
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	1 746	22 815 022	9,5 %	37,2	21,5
	5 %		10 %	2 198	27 218 113	11,3 %	36,1	22,4
	10 %		15 %	4 110	45 065 094	18,7 %	34,5	23,2
	15 %		20 %	3 396	36 121 735	15,0 %	33,2	23,8
	20 %		25 %	3 413	32 838 933	13,6 %	32,1	23,8
	25 %		30 %	2 268	22 214 380	9,2 %	32,1	23,5
	30 %		35 %	1 726	15 145 530	6,3 %	30,9	24,0
	35 %	>		6 145	39 719 634	16,5 %	28,7	23,2
			25 002	241 138 441	100 %			

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

**17.b Downpayment**



Reporting Date	02.01.2014					
Payment date	30.12.2014					
Period No	14					
Monthly Period	Nov 2014					
Interest Period	from	25.11.2014	to	25.12.2014	=	30 days



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

**18.a Vehicle Condition**



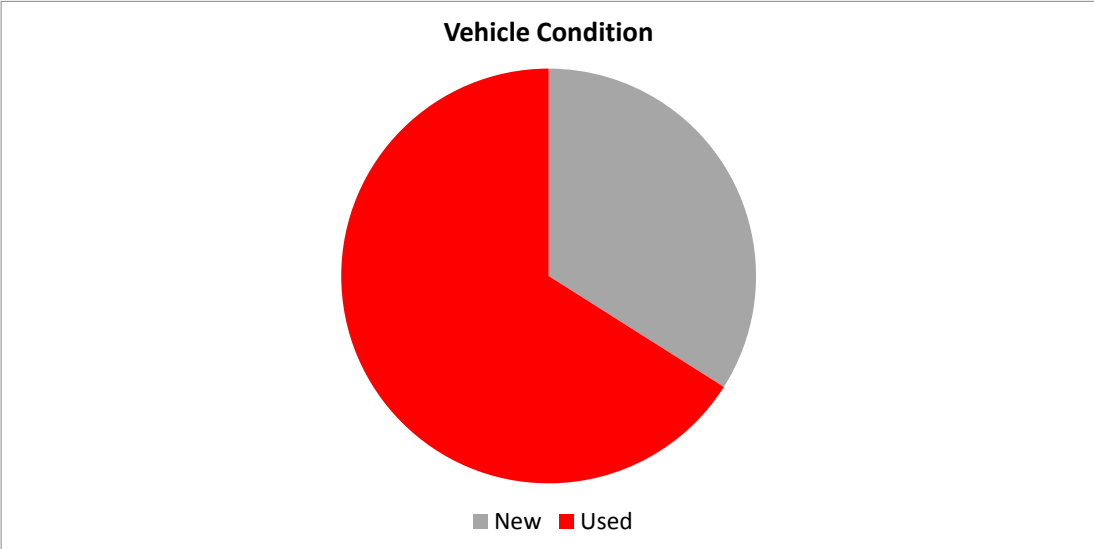
Reporting Date	02.01.2014
Payment date	30.12.2014
Period No	14
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 25.12.2014 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 339	81 954 265	34,0 %	33,1	23,2
	Used	18 663	159 184 176	66,0 %	33,0	23,2
	Total	25 002	241 138 441	100 %		

**18.b Vehicle Condition**



Reporting Date	02.01.2014
Payment date	30.12.2014
Period No	14
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 25.12.2014 = 30 days



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

**19.a Borrower Type**



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 814	48 385 934	20,1 %	30,5	24,2
	Private	21 188	192 752 507	79,9 %	33,7	22,9
	Total	25 002	241 138 441	100 %		

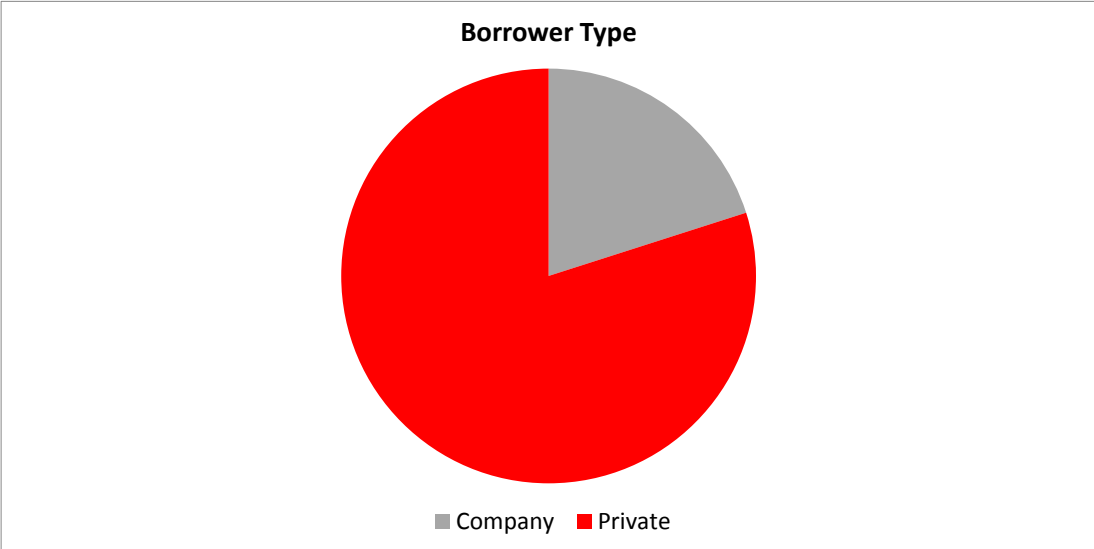


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**19.b Borrower Type**



Reporting Date	02.01.2014
Payment date	30.12.2014
Period No	14
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 25.12.2014 = 30 days



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

**20.a Vehicle type**



Reporting Date	02.01.2014	
Payment date	30.12.2014	
Period No	14	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 25.12.2014 = 30 days

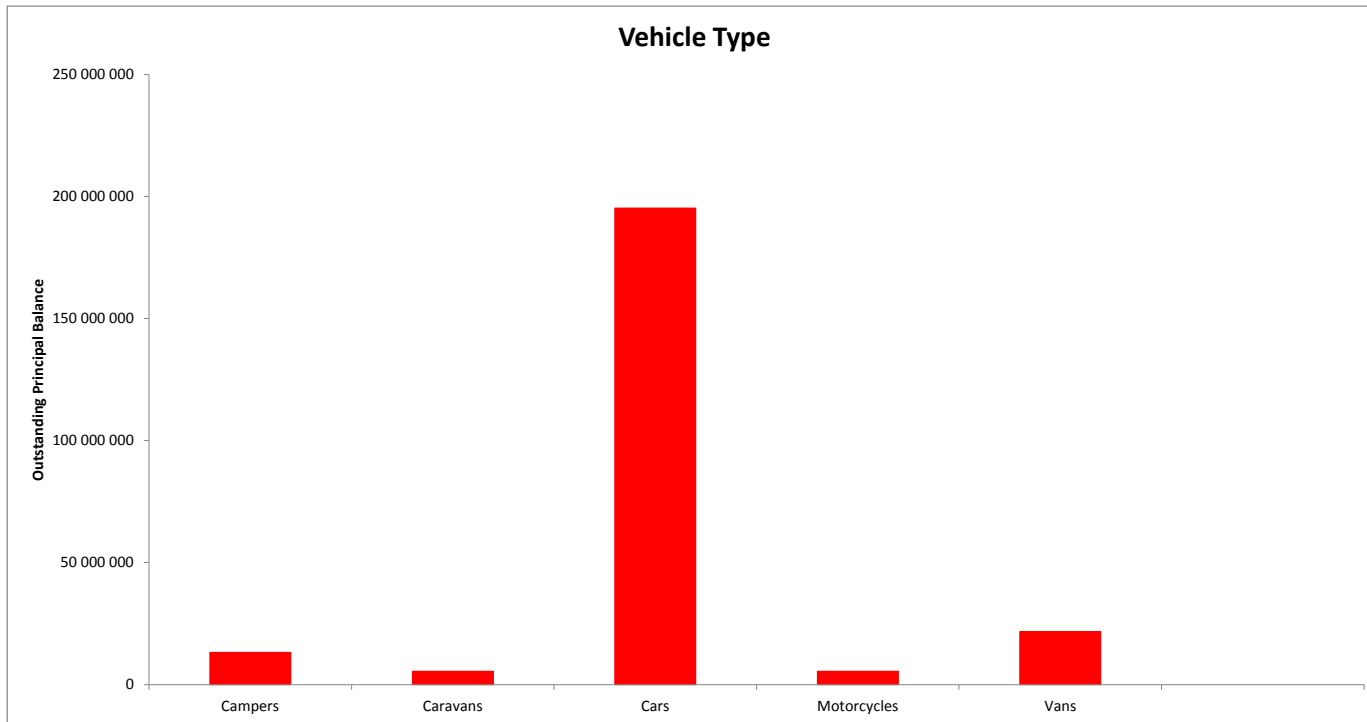
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		706	13 233 598	5,49 %	31,6	27,45
Caravans		558	5 476 680	2,27 %	30,5	28,28
Cars		20 354	195 334 822	81,01 %	33,7	22,37
Motorcycles		1 021	5 443 145	2,26 %	30,4	25,94
Vans		2 363	21 650 195	8,98 %	29,0	26,02
		25 002	241 138 441	100 %		

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

**20.b Vehicle type**



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days



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

**21.a Restructured Loans**



Reporting Date	02.01.2014	
Payment date	30.12.2014	
Period No	14	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 25.12.2014 = 30 days

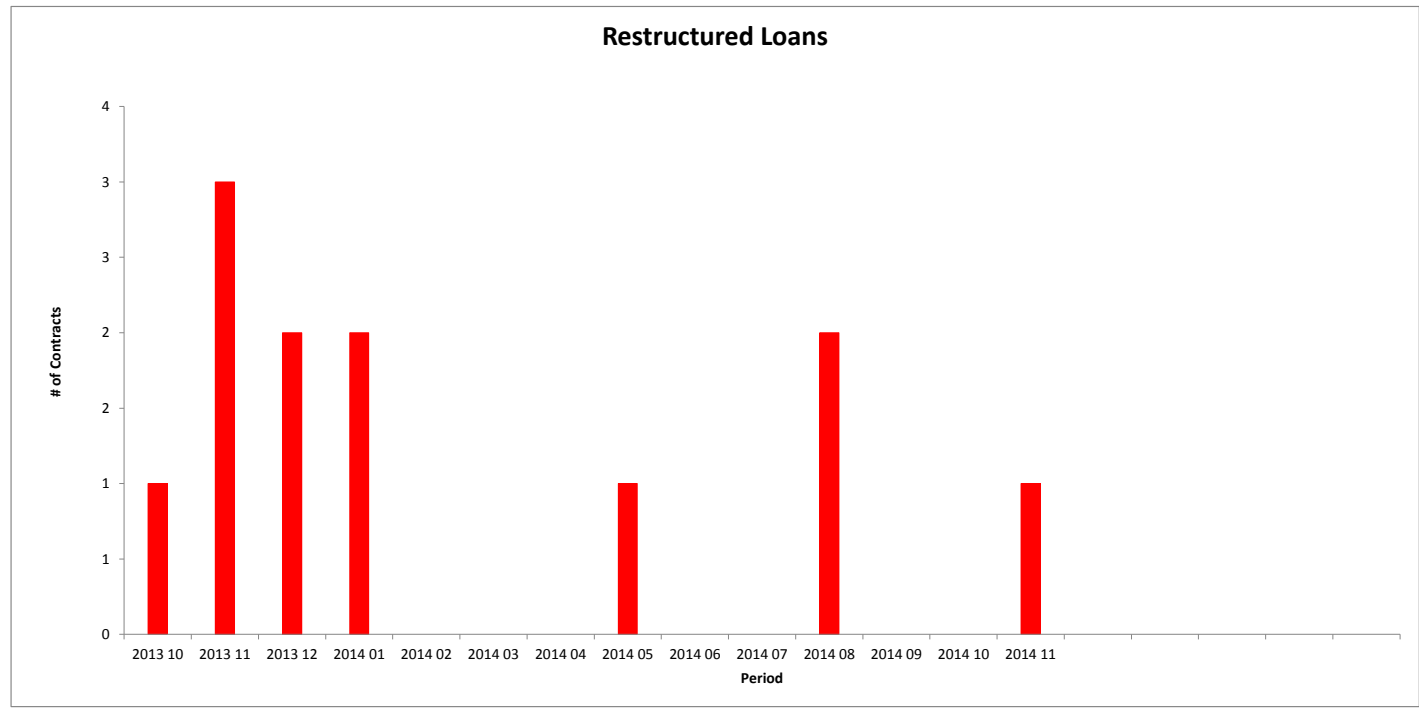
TOTAL		
Period	No	Outstanding balance
2013 10	1	6 896
2013 11	3	22 012
2013 12	2	11 089
2014 01	2	11 629
2014 02	0	0
2014 03	0	0
2014 04	0	0
2014 05	1	83
2014 06	0	0
2014 07	0	0
2014 08	2	41 336
2014 09	0	0
2014 10	0	0
2014 11	1	32 348
	12	125 393

SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

21.b Restructured Loans



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
 Monthly Investor Report

**22.a Dynamic Interest rate**



Reporting Date	02.01.2014	
Payment date	30.12.2014	
Period No	14	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 25.12.2014 = 30 days

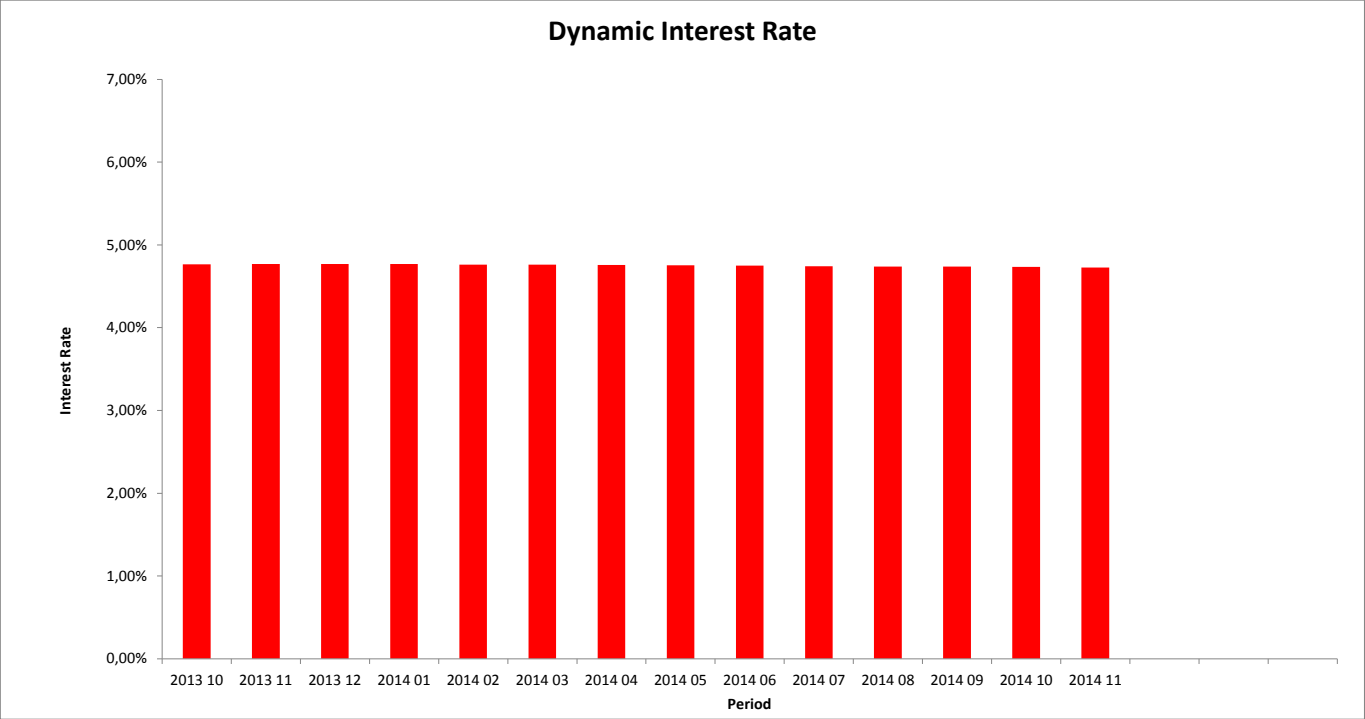
Interest rate evolution	TOTAL		
	Period	Closing balance	WA Interest rate
	2013 10	479 099 092	4,768 %
	2013 11	458 398 637	4,770 %
	2013 12	439 817 265	4,768 %
	2014 01	418 143 705	4,768 %
	2014 02	398 902 873	4,764 %
	2014 03	379 213 871	4,761 %
	2014 04	359 234 654	4,759 %
	2014 05	340 885 065	4,754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

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

**22.b Dynamic Interest Rate**



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
 Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period		Nov 2014			
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2013 10	17 039 534	479 099 092	35,25 %
2013 11	10 397 072	458 398 637	24,07 %
2013 12	8 341 808	439 817 265	20,53 %
2014 01	10 880 470	418 143 705	27,12 %
2014 02	9 647 459	398 902 873	25,46 %
2014 03	9 774 133	379 213 871	26,90 %
2014 04	10 423 036	359 234 654	29,77 %
2014 05	9 363 765	340 885 065	28,41 %
2014 06	9 161 543	322 650 512	29,23 %
2014 07	9 073 766	304 641 317	30,43 %
2014 08	7 869 111	288 816 929	28,21 %
2014 09	9 265 589	271 626 607	34,06 %
2014 10	8 511 627	254 787 621	33,48 %
2014 11	6 704 815	241 138 441	28,71 %

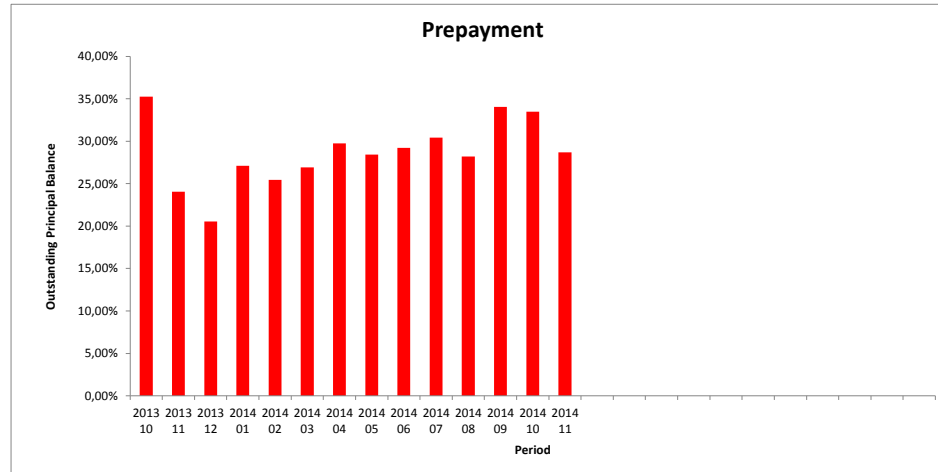


SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	02.01.2014				
Payment date	30.12.2014				
Period No	14				
Monthly Period	Nov 2014				
Interest Period	from	25.11.2014	to	25.12.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

24. Delinquency



Reporting Date	02.01.2014					
Payment date	30.12.2014					
Period No	14					
Monthly Period	Nov 2014					
Interest Period	from	25.11.2014	to	25.12.2014	=	30 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					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																	

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

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



Reporting Date	02.01.2014	
Payment date	30.12.2014	
Period No	14	
Monthly Period	from	Nov 2014
Interest Period	from	25.11.2014 to 25.12.2014 = 30 days

Default Quarter	Default Amount	Recovery Quarter	2013 4			2014 1			2014 2			2014 3			2014 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2013 4	17 208	4	310	310	16 898	14 452	14 762	2 446	778	15 540	1 668	419	15 959	1 248	0	15 959	1 248
2014 1	560 879	50				141 225	141 225	419 654	194 983	336 208	224 671	19 519	355 727	205 151	2 059	357 786	203 092
2014 2	770 550	74							272 315	272 315	498 235	229 122	501 437	269 113	15 053	516 490	254 060
2014 3	575 754	56										236 655	236 655	339 099	75 129	311 783	263 970
2014 4	469 814	48													171 232	171 232	298 582

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

**26. Priority of Payments**



Reporting Date	02.01.2014	
Payment date	30.12.2014	
Period No	14	
Monthly Period	Nov 2014	
Interest Period	from 25.11.2014	to 25.12.2014 = 30 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	14 817 009,44	EUR
Senior Expenses	-	64 736,75	EUR
Servicing Fee	-	130 616,66	EUR
Interest on Loan to Issuer	-	972 475,27	EUR
Principal on Loan to Issuer	-	13 649 180,76	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	27 496 781,10	EUR
Senior Expenses	-	41 314,67	EUR
Interest Class A	-	120 589,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	5 095 752,43	EUR
Principal Payments on Class A	-	13 649 180,76	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	6 961 169,60	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	32 180,94	EUR
Principal Issuer Subordinated Loan	-	776 952,97	EUR
Payment to Purchaser	-	761 621,72	EUR
		-	

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	761 621,72	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	250,75	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	761 370,97	EUR

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

Reporting Date	02.01.2014
Payment date	30.12.2014
Period No	14
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 25.12.2014 = 30 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	64 736,75 EUR			
Interest accrued for the Period	178 608,00 EUR	120 589,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	3 811 964,00 EUR	2 966 561,00 EUR	534 275,00 EUR	311 128,00 EUR
Interest Payments	178 608,00 EUR	120 589,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	3 811 964,00 EUR	2 966 561,00 EUR	534 275,00 EUR	311 128,00 EUR
Interest accrued on Subordinated Loan for the Period	32 180,94 EUR			
Cumulative Interest accrued on Subordinated Loan	490 031,37 EUR			
Interest Payments on Subordinated Loan	32 180,94 EUR			
Cumulative Interest Payments on Subordinated Loan	490 031,37 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**

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Reporting Date	02.01.2014
Payment date	30.12.2014
Period No	14
Monthly Period	Nov 2014
Interest Period	from 25.11.2014 to 25.12.2014 = 30 days