

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	02.01.2014	Following payment dates:	27.01.2014
Payment date	30.12.2013		
Period No	19		
Monthly Period	Nov-13		
Interest Period	from 25.11.2013	to 30.12.2013	= 35 days

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**1. Portfolio Information**



Reporting Date	02.01.2014		
Payment date	30.12.2013		
Period No	19		
Monthly Period	Nov-13		
Interest Period	from	25.11.2013	to 30.12.2013 = 35 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>150 160 974,55 EUR</b>	<b>162 579 524,12 EUR</b>
Scheduled Loan Principal Repayments	5 645 399,13 EUR	5 966 522,28 EUR
Prepayments	4 729 620,52 EUR	6 312 794,32 EUR
Deemed Collections	16 303,03 EUR	- EUR
<b>Total Principal Payments Received</b>	<b>10 391 322,68 EUR</b>	<b>12 279 316,60 EUR</b>
 		EUR
New Defaulted Auto Loans in Period	124 981,56 EUR	<b>139 232,97 EUR</b>
<b>Closing Balance</b>	<b>139 644 670,31 EUR</b>	<b>150 160 974,55 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	789 237,83 EUR	920 823,02 EUR
recoveries on loans in default	307 182,59 EUR	9 558,74 EUR
of which proceeds from bad debt sales	- EUR	- EUR
of which due to proceeds exceeding valuation	- EUR	- EUR
<b>Total revenue received in period</b>	<b>1 096 420,42 EUR</b>	<b>930 381,76 EUR</b>
<b># Loans</b>		
At beginning of period	21 324 Loans	22 474 Loans
Paid in full	989 Loans	1 133 Loans
Repurchased (Deemed Collections)	2 Loans	- Loans
New loans into Default	14 Loans	17 Loans
of which required payment to customer upon valuation	1 Loans	1 Loans
<b>At end of period</b>	<b>20 319 Loans</b>	<b>21 324 Loans</b>
Weighted Average Loan Return	6,54 %	

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**2. Amount Due for Distribution**



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**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	11 487 743,10 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0,00 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0,00 EUR
d. Other amounts Paid by the Seller to the Purchaser	0,00 EUR
e. Interest Earned by the Purchaser	0,00 EUR
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>11 487 743,10 EUR</b>

**Issuer Available Distribution Amount**

**Current Period**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 411 726,67 EUR
b. Reserve Fund	4 504 781,19 EUR
c. Swap counterparty payment to the Issuer	0,00 EUR
d. Drawings under the Liquidity Facility	0,00 EUR
e. Interest Earned by the Issuer	-143,26 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>15 916 364,60 EUR</b>

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**3. Reserve Accounts**



Reporting Date			02.01.2014		
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Monthly Period			Nov-13		
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**Note Balance**

Beginning of Period		150 159 373,00	EUR
End of Period		139 643 751,00	EUR

**Reserve Fund**

	in %		
Beginning of Period	3,0 %	4 504 781,19	EUR
Cash Outflow		4 504 781,19	EUR
Cash Inflow		4 189 312,53	EUR
End of Period	2,8 %	4 189 312,53	EUR
Required Reserve Amount	2,8 %	4 189 312,53	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 Ltd held deposits with Santander Consumer Finance Oy. The risk of set-off from deposits is therefore zero.

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**4. Performance Data**



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**Asset Balance**

Beginning of Period	150 160 974,55	EUR
End of Period	139 644 670,31	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	126 705 526,82	90,73 %	18 594
1-30 days past due	9 676 237,77	6,93 %	1 283
<b>Delinquent Receivables:</b>			
31-60 days past due	2 415 920,97	1,73 %	316
61-90 days past due	621 618,60	0,45 %	92
91-120 days past due	156 578,20	0,11 %	21
121-150 days past due	55 433,44	0,04 %	10
151-180 days past due	13 354,51	0,01 %	3
<b>Total Performing and Delinquent</b>	<b>139 644 670,31</b>	<b>100,00 %</b>	<b>20 319</b>

Current Period Defaults	124 981,56	14
Cumulative Defaults	2 618 954,62	276
Current Period Recoveries	307 182,59	
Cumulative Recoveries	1 533 336,29	

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**5. Outstanding Notes**



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**1. Note Balance**

	All Notes	Class A	Class A	Class B	Class B
<b>General Note Information</b>					
ISIN Code		N/A	x	N/A	N/A
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	83 %	0 %	16 %	0,005 %
Legal Final Maturity Date		25.01.2020	25.01.2020	25.01.2020	43855
Rating (Fitch/Moody's)		AAAsf/Aaa(sf)	AAAsf/Aaa(sf)	N/A	N/A
Initial Notes Aggregate Principal Outstanding Balance	481 959 000,00 EUR	402 400 000,00 EUR	35 000,00 EUR	79 500 000,00 EUR	24000 EUR
Initial Nominal per Note		100000,00 EUR	1000,00 EUR	100 000,00 EUR	1000 EUR
Initial Number of Notes per Class	4878	4024	35	795	24
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance	150 159 373,00 EUR	70 629 229,80 EUR	6 143,20 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	11 487 743,10 EUR				
Amortisation	10 515 622,00 EUR				
Redemption per Class	10 515 622,00 EUR	10 514 712,00 EUR	910,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		2 613,00 EUR	26,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	139 643 751,00 EUR	60 114 522,35 EUR	5 228,65 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		43,05 %	0,00 %	56,93 %	0,02 %
Current Pool Factor		0,15	0,15	1,00	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class A	Class B	Class B
Interest Rate Basis: 1-M EURIBOR / Spread	0,13 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		35,00	35,00	35,00	35,00
Interest Days	35				
Principal Outstanding per Note Beginning of Period		17 552,00 EUR	175,52 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		2 613,00 EUR	26,13 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		14 939,00 EUR	149,39 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		19,00 EUR	- EUR	119,00 EUR	1,00 EUR
Interest Payment	171 085,00	76 456,00 EUR	- EUR	94 605,00 EUR	24,00 EUR
Interest Payment per Note		19,00 EUR	- EUR	119,00 EUR	1,00 EUR

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		18,00 %		1,50 %
Current CE (incl. Excess Spread)		62,78 %		5,83 %
Current CE (excl. Excess Spread)		59,95 %		3,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



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Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Rahoituspalvelut 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	N	the Back-up Servicer Facilitator, Banco Santander S.A., will perform the following services: (a) in accordance with the provisions of this Agreement, select an appropriate bank or financial institution to act as a successor servicer in the event that a Servicer Termination Notice is delivered; (b) review the information provided to it by the Servicer under this Agreement; (c) enter into appropriate data confidentiality provisions; and (d) notify the Servicer if it requires further assistance	
Liquidity Facility Provider	Banco Santander S.A.	F1 Rating Watch Negative	F2	P-1 for possible Downgrade	Review P-2 Outlook negative	A Rating Watch Negative	BBB+ Outlook negative	A1 Review for possible downgrade	Baa2 Outlook negative	Y	The Liquidity Facility Provider (Banco Santander) shall either a) assign or transfer all its rights, benefits, and obligations to a bank or financial intermediary passported to perform banking activities in Ireland that (i) meets the applicable Required Ratings (ii) enters into a liquidity facility agreement on substantially the same terms as the Liquidity Facility Agreement and (iii) accedes to the Issuer Security Trust Deed all by no later than 30 calendar days from the date on which the Ratings Downgrade took place if the Liquidity Facility provider fails to provide Cash Collateral or b) deposit an amount equal to the Available Facility into the Issuer Transaction Account by no later than 14 calendar days after the downgrade (Cash Collateral)	
Issuer Swap Provider	Banco Santander S.A.	Fitch Rating event I & Moody's first trigger	F2	F2	P-2	P-2	A-	BBB+ Outlook Negative	A3	Baa2 Outlook negative	Y	The Swap Counterparty (Banco Santander) will be obliged, within the time periods specified in the Basis Swap Agreement, at its own cost, to post collateral for its obligations in accordance with the provisions of the Credit Support Annex, and in addition, will be obliged, within the time periods specified in the Basis Swap Agreement, at its cost, to either (i) obtain a guarantee of its obligations under the Basis Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Basis Swap Agreement to a third party with the Required Ratings
		Fitch Rating event II	F3	F2	N/A	P-2	BBB	BBB+ Outlook Negative	N/A	Baa2 Outlook negative	N	Provide collection in the form of cash or securities or other, in support of its obligations under this Agreement, in accordance with the provisions of the Credit Support Annex (such provision of collateral being a "Fitch Ratings Event II Collateral Cure" for the purposes of Fitch); and, upon the expiry of the relevant period from (and including) the date which such Fitch Ratings Event II occurs to (and including) the 14th calendar day thereafter (the "Rating Event Cure Period") shall be deemed to have elected to effect a Fitch Ratings Event II Collateral Cure (for the purposes of Fitch) unless and until an alternative Rating Event Cure for such Fitch Ratings Event is or has been effected,
		Fitch Rating event III & Moody's second trigger	B	F2	Not Prime	P-2	BB+	BBB+ Outlook Negative	Ba1	Baa2 Outlook negative	N	Provide a eligible Guarantee, or replace Swap Counterparty
Issuer Bank	Deutsche Bank AG	F1 Rating Watch Negative	F1+	P-1 for possible Downgrade	Review P-1	A Rating Watch Negative	A+	A 1 Review for possible downgrade	A2	To be clarified	If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, 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, are transferred to another bank or banks that meet the applicable Required Ratings (which bank shall be notified in writing by the Issuer to the Transaction Account Bank) and approved in writing by the Note Trustee and in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.	
Paying Agent and related roles	Deutsche Bank AG		F1+		P-1		A+		A2	N/A		
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A2	N/A		
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A2	N/A		
Collections Bank	SEB AB	F1 Rating Watch Negative	F1	P-1 for possible Downgrade	Review P-1	A Rating Watch Negative	A+	A1 Review for possible downgrade	A 1	N	Within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Servicer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Issuer Collections Account Agreement and accedes to the Issuer Security Trust Deed.	

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**6.a Original Portfolio Principal Balance**



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Payment date	30.12.2013				
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Average outstanding principal balance: 10 679

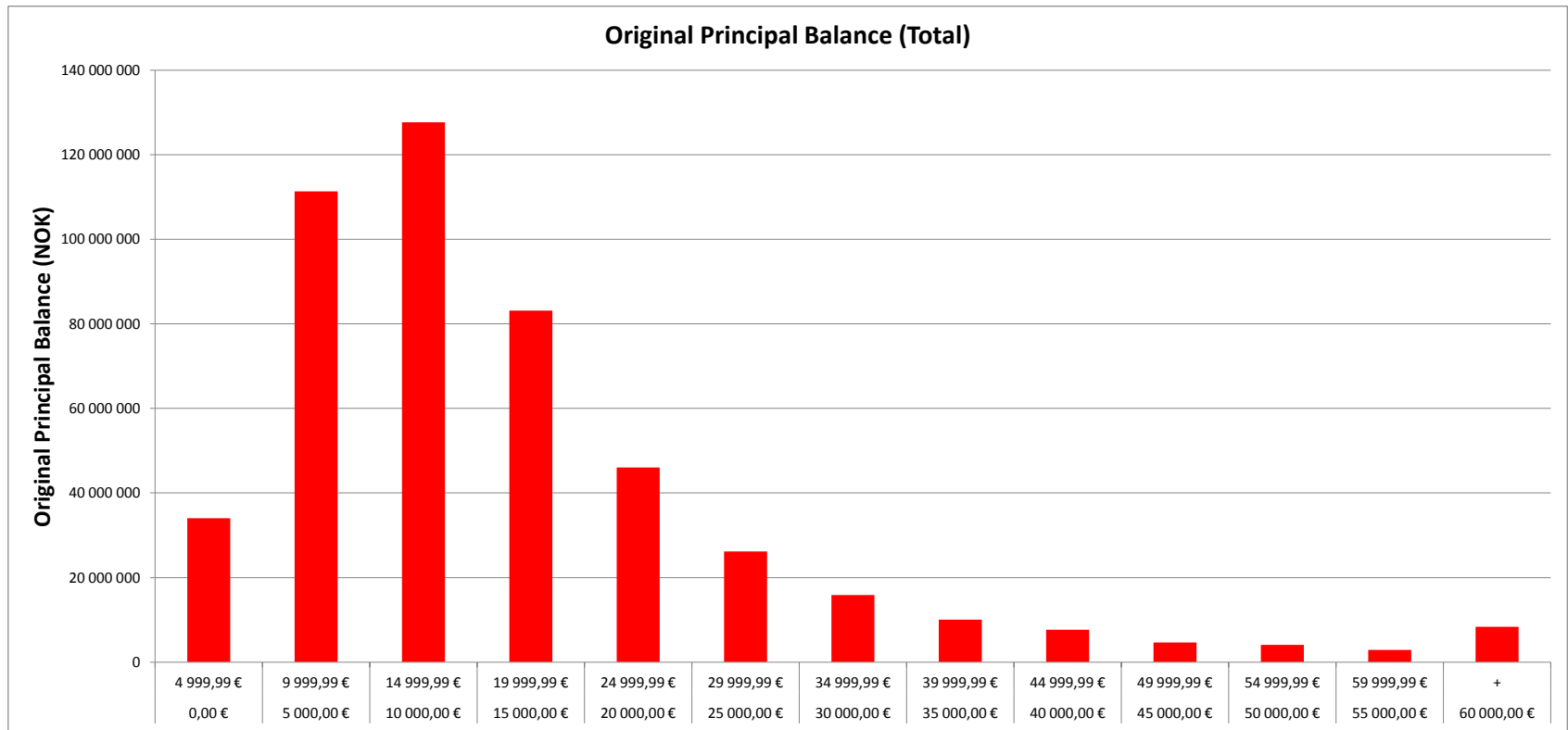
	TOTAL							
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
Original balance	0,00 €	4 999,99 €	10 569	34 014 267	7,1 %	20,3	20,2	
	5 000,00 €	9 999,99 €	14 962	111 330 743	23,1 %	33,3	16,0	
	10 000,00 €	14 999,99 €	10 448	127 666 197	26,5 %	40,0	13,1	
	15 000,00 €	19 999,99 €	4 833	83 124 702	17,2 %	44,2	12,1	
	20 000,00 €	24 999,99 €	2 080	46 047 406	9,6 %	45,8	10,7	
	25 000,00 €	29 999,99 €	963	26 170 405	5,4 %	46,3	9,8	
	30 000,00 €	34 999,99 €	493	15 863 298	3,3 %	46,5	9,7	
	35 000,00 €	39 999,99 €	271	10 073 680	2,1 %	45,7	10,4	
	40 000,00 €	44 999,99 €	181	7 662 654	1,6 %	45,4	9,9	
	45 000,00 €	49 999,99 €	99,00 €	4 678 264	1,0 %	45,7	10,0	
	50 000,00 €	54 999,99 €	78	4 056 518	0,8 %	45,7	9,0	
	55 000,00 €	59 999,99 €	51	2 927 246	0,6 %	45,7	10,1	
	60 000,00 € +		105	8 342 278	1,7 %	44,8	9,2	
	Total			45 133	481 957 657	100,00 %	42,3	11,56



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**6.b Original Principal Balance Graph**

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**7.a Outstanding Principal Balance**



Reporting Date	02.01.2014	
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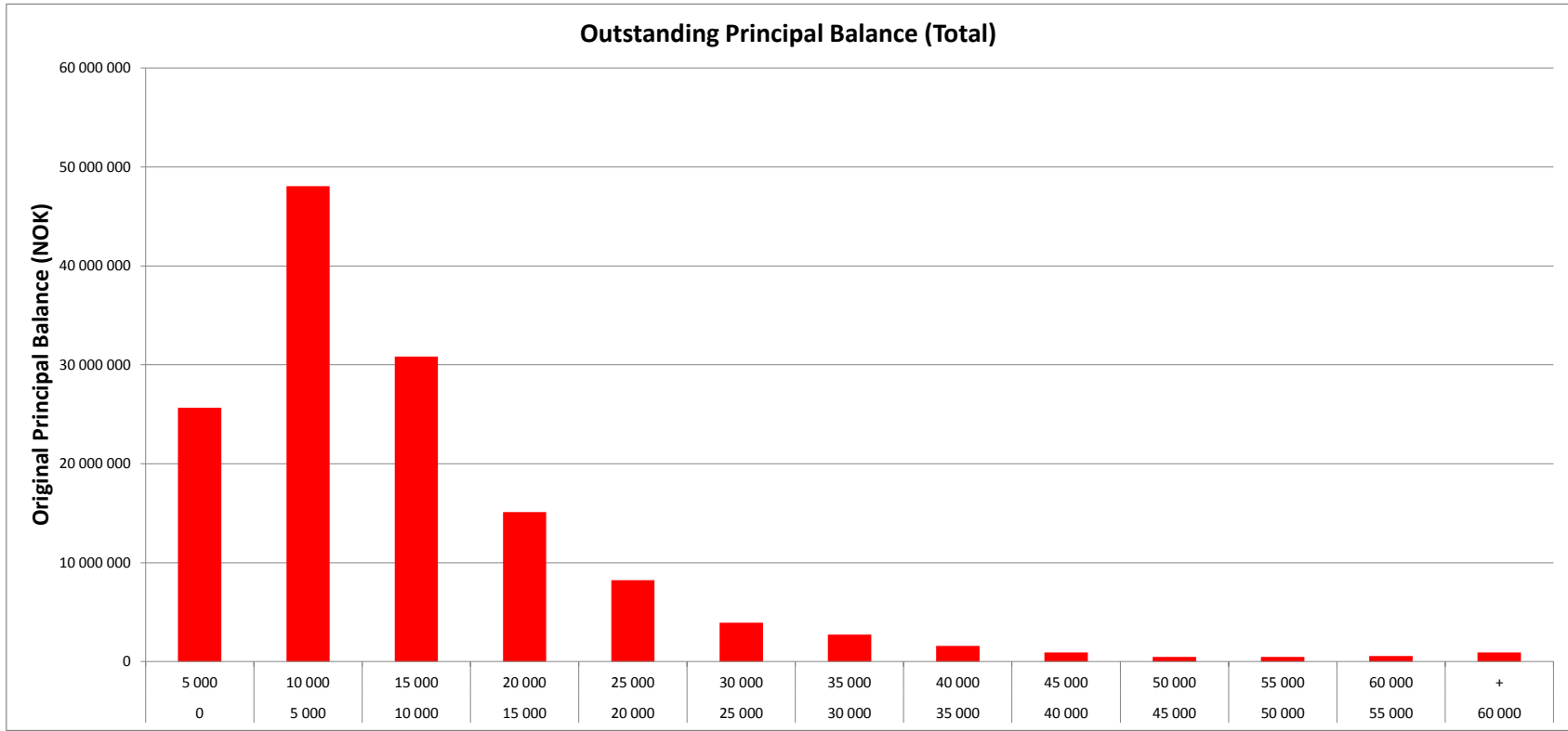
Average amount - all: 6 873

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	9 434	25 672 787	18,38 %	46,43 %	15,4	34,3
	5 000	10 000	6 737	48 074 281	34,43 %	33,16 %	24,7	31,3
	10 000	15 000	2 553	30 842 636	22,09 %	12,56 %	29,5	29,2
	15 000	20 000	884	15 120 617	10,83 %	4,35 %	31,4	27,8
	20 000	25 000	374	8 246 314	5,91 %	1,84 %	31,6	27,5
	25 000	30 000	146	3 940 434	2,82 %	0,72 %	30,6	27,6
	30 000	35 000	85	2 748 586	1,97 %	0,42 %	30,9	27,7
	35 000	40 000	43	1 600 645	1,15 %	0,21 %	29,0	28,5
	40 000	45 000	22	932 976	0,67 %	0,11 %	29,9	28,5
	45 000	50 000	10	472 454	0,34 %	0,05 %	29,1	26,6
	50 000	55 000	9	474 517	0,34 %	0,04 %	31,1	28,3
	55 000	60 000	10	577 167	0,41 %	0,05 %	23,8	28,6
	60 000 +		12	941 257	0,67 %	0,06 %	29,5	27,5
	Total			20 319	139 644 670	100,0 %	100,0 %	25,6

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**7.b Outstanding Principal Balance Graph**

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**8.a Geographical Distribution**



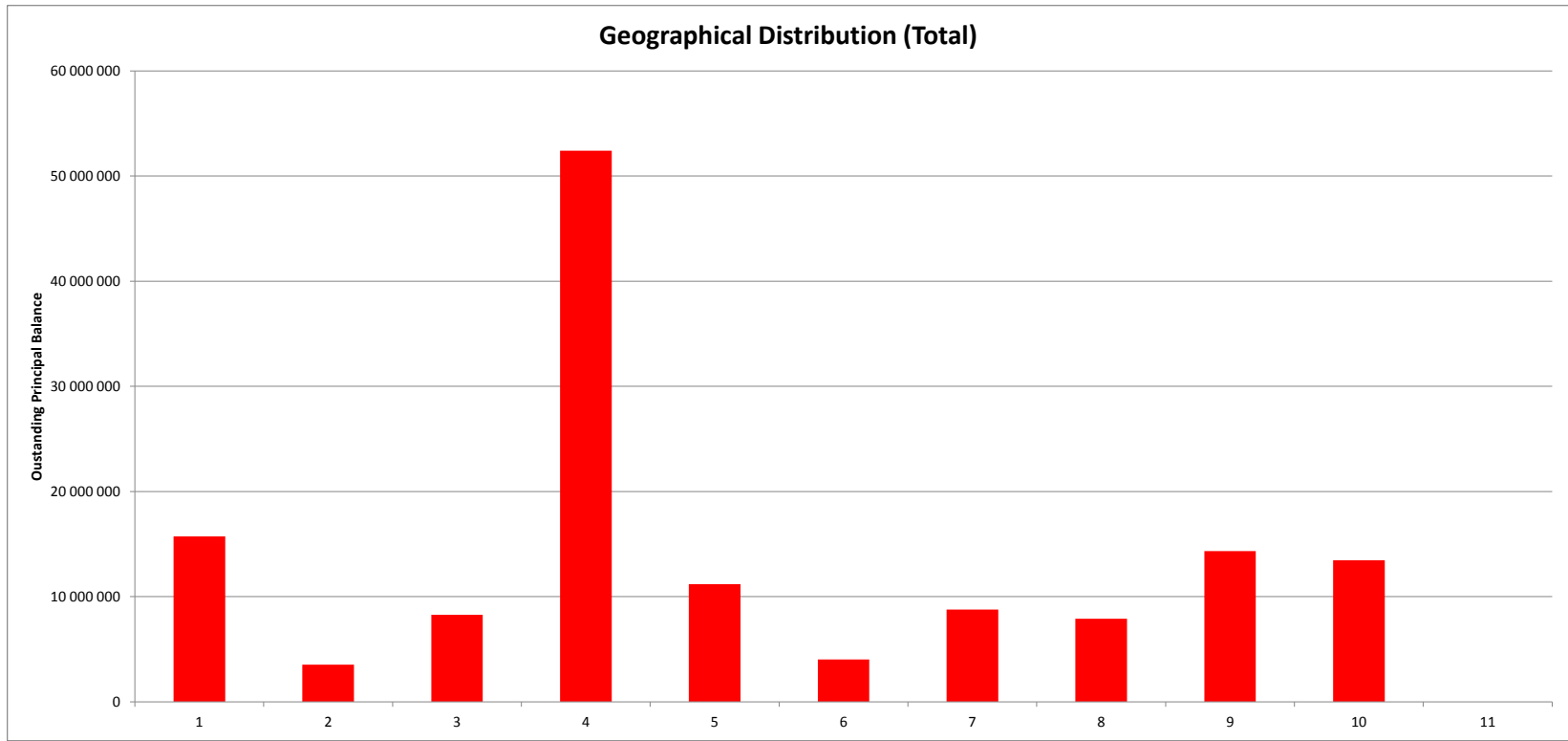
Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	19	
Monthly Period	nov. 13	
Interest Period	from 25.11.2013	30.12.2013 = 30 days

TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	2 359	15 717 970	11,26 %	11,61 %	25,8	30,3	
Eastern Finland	569	3 524 114	2,52 %	2,80 %	24,9	30,7	
East Tavastia	1 238	8 277 016	5,93 %	6,09 %	25,9	30,6	
Greater Helsinki	7 337	52 424 673	37,54 %	36,11 %	25,6	30,7	
Northern Finland	1 563	11 186 998	8,01 %	7,69 %	26,4	30,2	
Northern Savonia	663	4 029 138	2,89 %	3,26 %	24,6	30,5	
Ostrobothnia	1 310	8 784 223	6,29 %	6,45 %	24,2	30,9	
South-Eastern Fi	1 111	7 903 981	5,66 %	5,47 %	26,5	29,9	
South-Western Fi	2 220	14 338 195	10,27 %	10,93 %	25,1	30,6	
Western Tavastia	1 949	13 458 363	9,64 %	9,59 %	25,7	30,2	
Total	20 319	139 644 670	100,00 %	100,00 %	25,5	30,5	

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**8.b Geographical Distribution Graph**

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**9.a Interest Rate**



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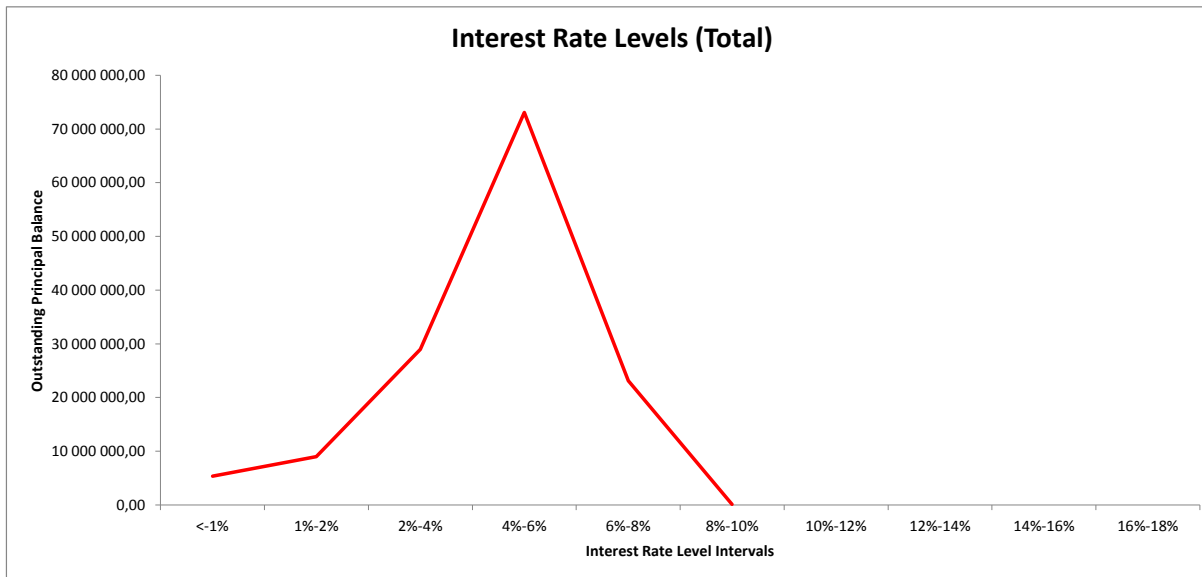
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 044	5 343 118	3,83 %	13,8	26,2
1 %	2 %	1 909	9 010 596	6,45 %	20,0	30,9
2 %	4 %	3 854	28 935 379	20,72 %	25,4	30,8
4 %	6 %	9 561	73 077 941	52,33 %	27,0	30,6
6 %	8 %	3 931	23 149 067	16,58 %	26,5	30,7
8 %	10 %	20	128 570	0,09 %	26,4	29,9
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		20 319	139 644 670	100,00 %	23,2	29,8

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**9.b Interest Rate**



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10.a Remaining Terms



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TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	68	86 577	0,06 %	0,0	53,6
1		12	5 848	16 534 615	11,84 %	8,4	37,7
13		24	7 032	42 510 409	30,44 %	18,8	34,5
25		36	5 945	61 476 980	44,02 %	31,1	28,4
37		48	1 426	19 036 090	13,63 %	38,2	22,0
49		60					
61		72					
73		84					
85		96					
97		108					
109		120					
121 >							
Total		20 319	139 644 670	100,00 %	19,3	35,2	

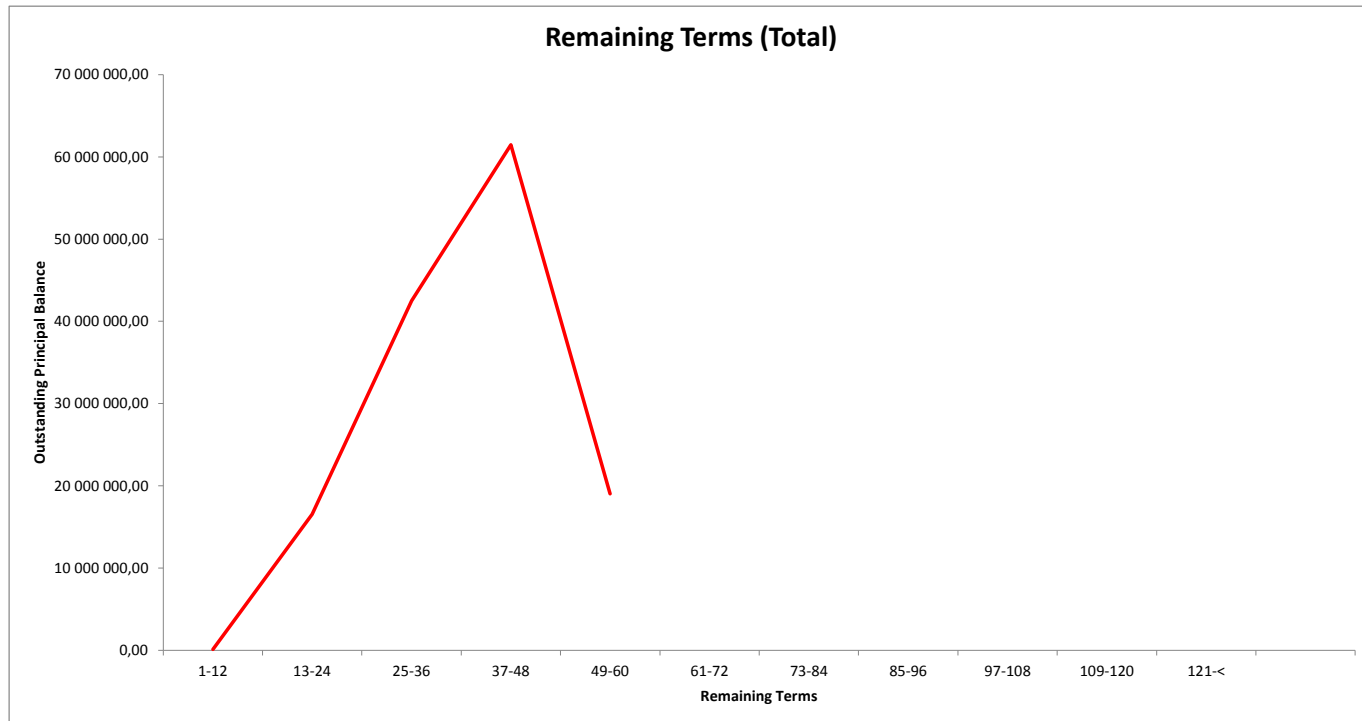


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**10.b Remaining Terms**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
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Monthly Period	nov. 13				
Interest Period	from	25.11.2013	to	30.12.2013	= 35 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**11.a Seasoning**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	19				
Monthly Period	nov. 13				
Interest Period	from	25.11.2013	to	30.12.2013	= 35 days

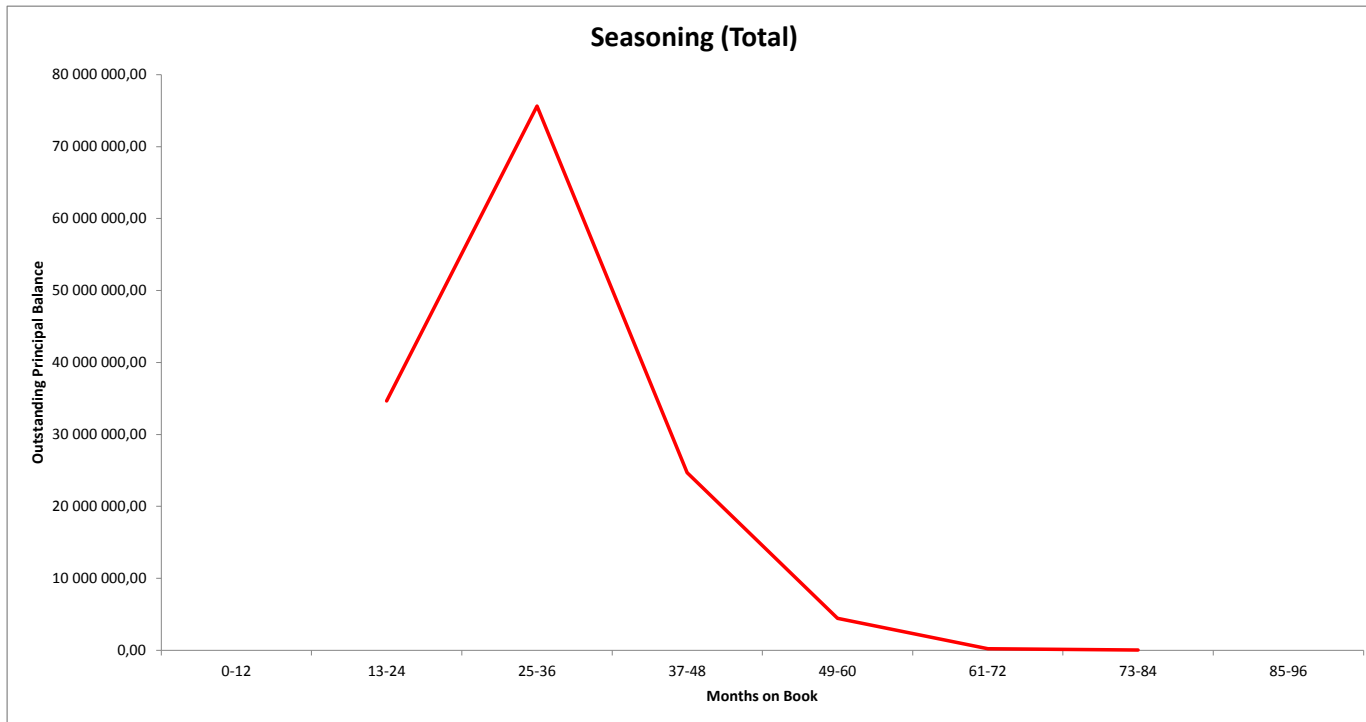
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
		1	12					
		13	24	3 835	34 640 591	24,81 %	32,3	22,3
		25	36	10 442	75 636 607	54,16 %	26,2	29,5
		37	48	4 667	24 697 699	17,69 %	17,6	40,9
		49	60	1 320	4 436 290	3,18 %	8,4	52,4
		61	72	53	223 042	0,16 %	16,7	65,0
		73	84	2	10 441	0,01 %	18,0	74,8
		85	96					
				20 319	139 644 670	100 %	19,9	47,5

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**11.b Seasoning**



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	19	
Monthly Period	nov. 13	
Interest Period	from	25.11.2013
	to	30.12.2013
	=	35 days



**SCF Rahoituspalvelut Limited**  
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**13.a Balloon loans**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	19				
Monthly Period	nov. 13				
Interest Period	from	25.11.2013	to	30.12.2013	= 35 days

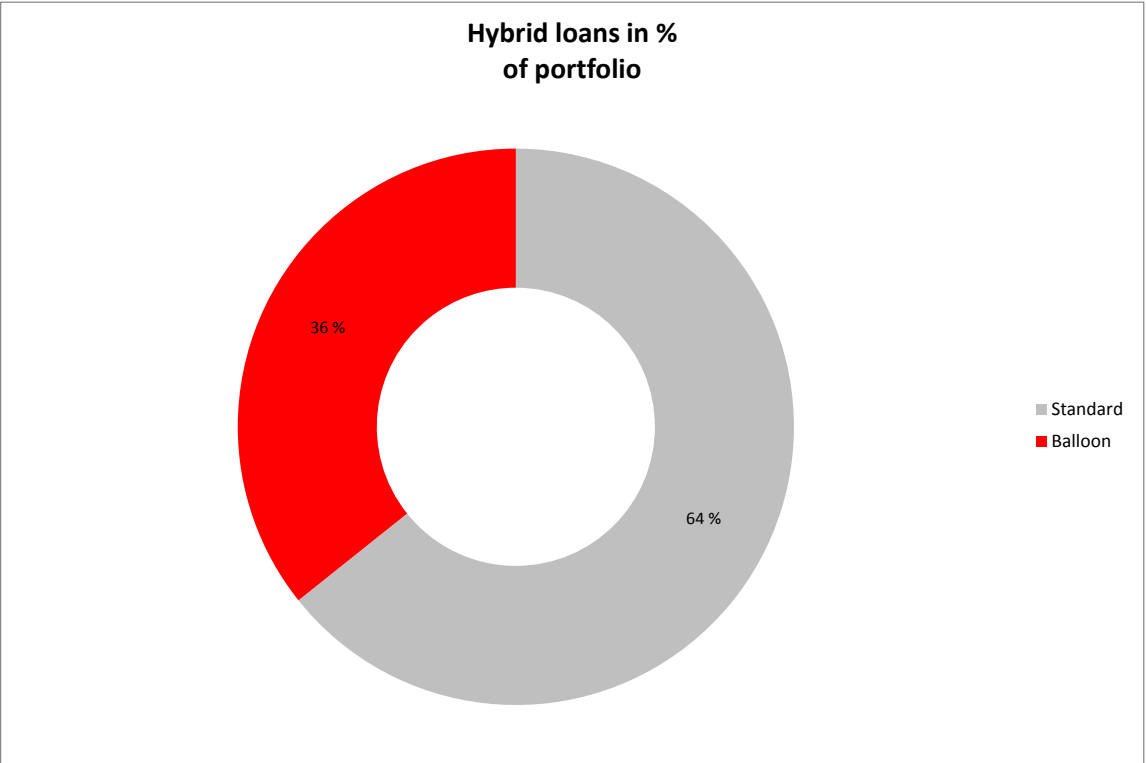
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		16 546	89 763 274	64,28 %	24,9	30,2
Balloon		3 773	49 881 396	35,72 %	26,8	31,1
Total		20 319	139 644 670	100 %	25,9	30,6

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**13.b Balloon loans**



Reporting Date		02.01.2014			
Payment date		30.12.2013			
Period No		19			
Monthly Period		nov. 13			
Interest Period	from	25.11.2013	to	30.12.2013	= 35 days



**SCF Rahoituspalvelut Limited**  
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**14.a # loans per borrower**



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	19	
Monthly Period	nov. 13	
Interest Period	from 25.11.2013	to 30.12.2013 = 35 days

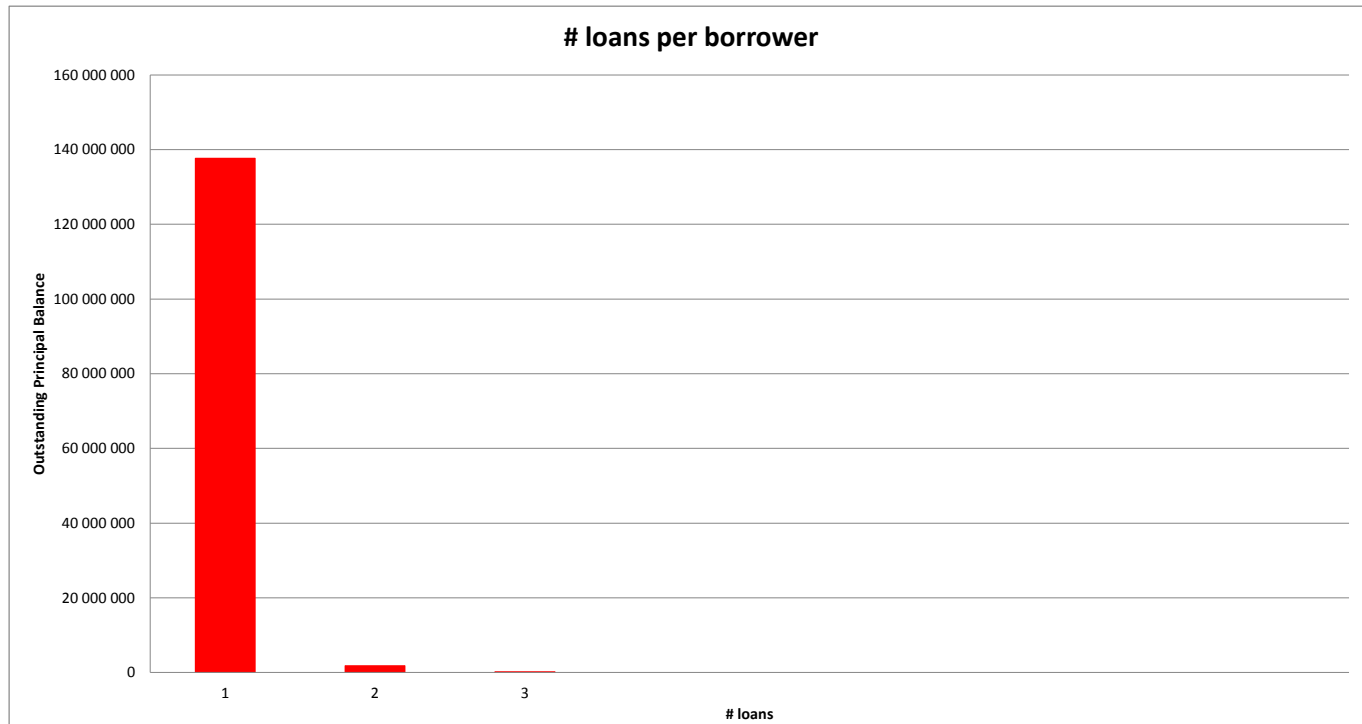
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	20 118	137 671 488	98,6 %
	2	93	1 822 351	1,3 %
	3	5	150 831	0,1 %
	Total	20 216	139 644 670	100,00 %

**SCF Rahoituspalvelut Limited**  
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**14.b # loans per borrower**



Reporting Date	02.01.2014					
Payment date	30.12.2013					
Period No	19					
Monthly Period	nov. 13					
Interest Period	from	25.11.2013	to	30.12.2013	=	35 days



SCF Rahoituspalvelut Limited  
Monthly Investor Report

15.a Amortization Profile



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	19	
Monthly Period	nov. 13	
Interest Period	from 25.11.2013	to 30.12.2013 = 35 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	139 644 670	133 765 260	5 879 411	561 669	2,24 %	6,72 %
2	133 765 260	127 896 250	5 869 010	539 506	2,24 %	6,43 %
3	127 896 250	122 088 105	5 808 145	517 067	2,25 %	6,14 %
4	122 088 105	116 440 021	5 648 084	494 997	2,25 %	5,85 %
5	116 440 021	110 758 759	5 681 262	473 565	2,26 %	5,57 %
6	110 758 759	105 226 209	5 532 550	452 029	2,27 %	5,29 %
7	105 226 209	99 581 561	5 644 648	431 019	2,28 %	5,00 %
8	99 581 561	94 250 186	5 331 375	409 674	2,29 %	4,74 %
9	94 250 186	89 115 727	5 134 458	389 441	2,30 %	4,48 %
10	89 115 727	83 972 006	5 143 721	369 555	2,31 %	4,22 %
11	83 972 006	79 189 845	4 782 162	349 895	2,32 %	3,98 %
12	79 189 845	74 365 142	4 824 702	331 281	2,33 %	3,74 %
13	74 365 142	69 855 568	4 509 575	312 361	2,34 %	3,51 %
14	69 855 568	65 319 677	4 535 891	294 463	2,34 %	3,28 %
15	65 319 677	60 920 019	4 399 658	276 652	2,35 %	3,06 %
16	60 920 019	56 911 100	4 008 919	259 031	2,36 %	2,86 %
17	56 911 100	53 032 552	3 878 548	242 522	2,37 %	2,67 %
18	53 032 552	49 152 876	3 879 676	226 379	2,37 %	2,47 %
19	49 152 876	45 586 513	3 566 363	210 158	2,38 %	2,29 %
20	45 586 513	42 188 579	3 397 934	195 152	2,38 %	2,12 %

Amortization profile (first 20 periods)

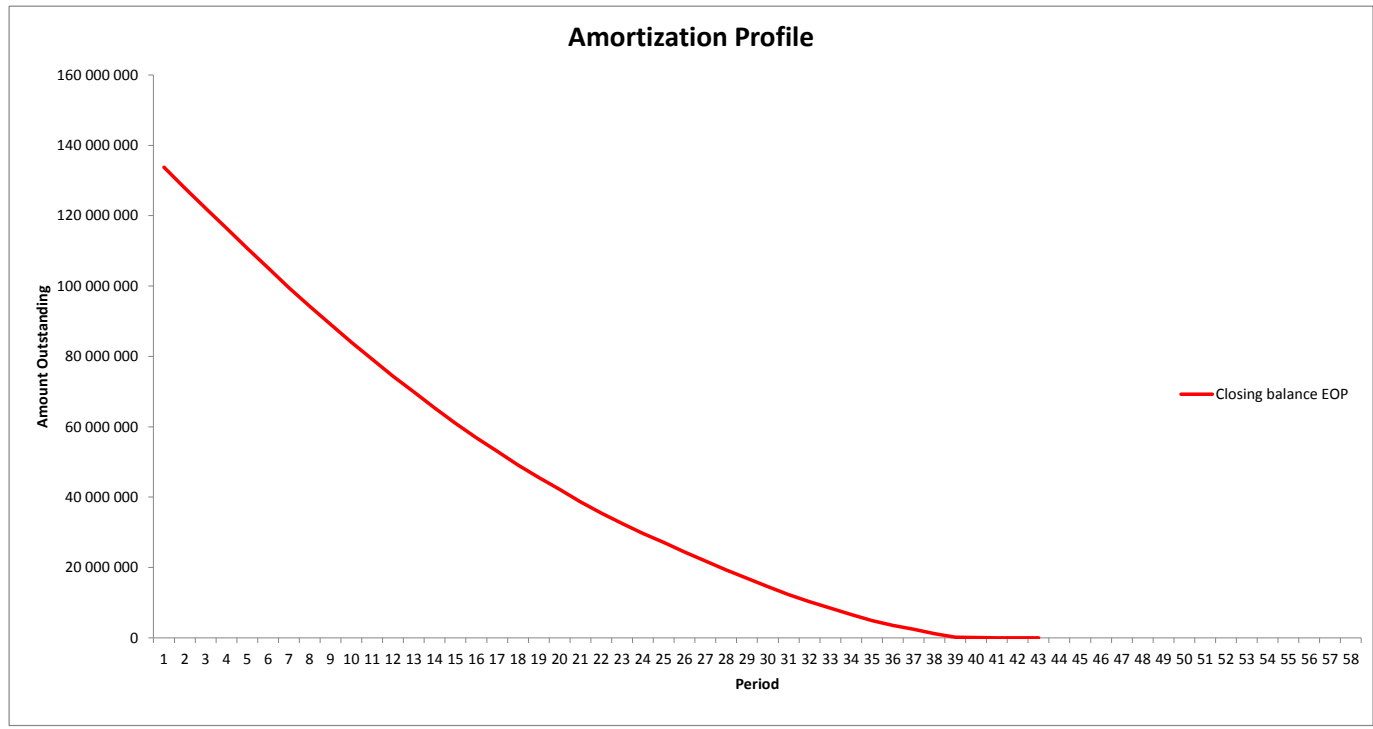


**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	02.01.2014					
Payment date	30.12.2013					
Period No	19					
Monthly Period	nov. 13					
Interest Period	from	25.11.2013	to	30.12.2013	=	35 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**16.a Payment Holidays**



Reporting Date	02.01.2014			
Payment date	30.12.2013			
Period No	19			
Monthly Period	from	nov. 13	to	30.12.2013
Interest Period		25.11.2013		= 35 days

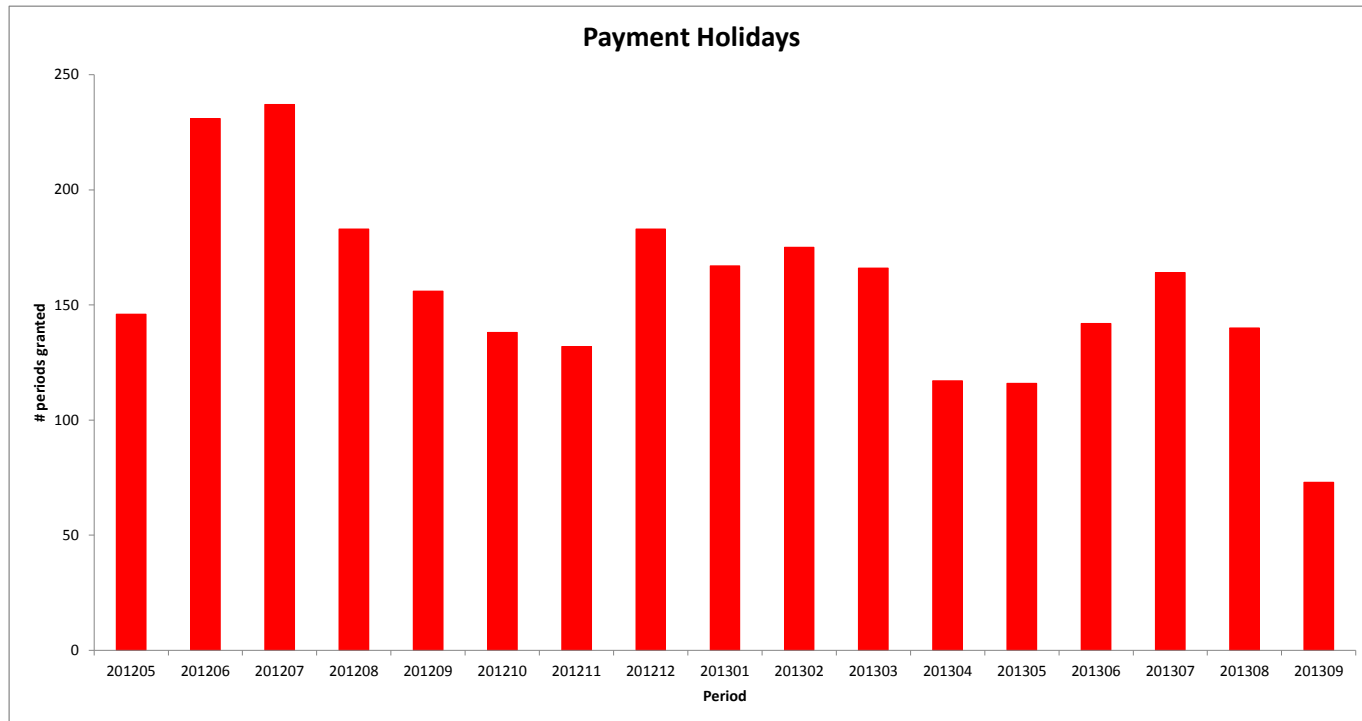
TOTAL				
Period	No of contracts	Number of periods granted	Sum of Payments	
201 205	107	146	1 312 204	
201 206	156	231	1 640 795	
201 207	159	237	2 032 683	
201 208	133	183	1 566 704	
201 209	109	156	1 085 190	
201 210	89	138	998 306	
201 211	88	132	933 247	
201 212	143	183	1 364 743	
201 301	116	167	1 256 432	
201 302	122	175	1 307 946	
201 303	123	166	1 409 025	
201 304	85	117	770 640	
201 305	84	116	757 900	
201 306	101	142	1 040 461	
201 307	126	164	1 241 172	
201 308	104	140	1 090 321	
201 309	56	73	466 112	
201 310	43	59	359 981	
201 311	57	85	502891,47	
<b>Total</b>	<b>2 001</b>	<b>2 810</b>	<b>21 136 752</b>	

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	19				
Monthly Period	nov. 13				
Interest Period	from	25.11.2013	to	30.12.2013	= 35 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**17.a Restructured Loans**



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	19	
Monthly Period	nov. 13	
Interest Period	from 25.11.2013	to 30.12.2013 = 35 days

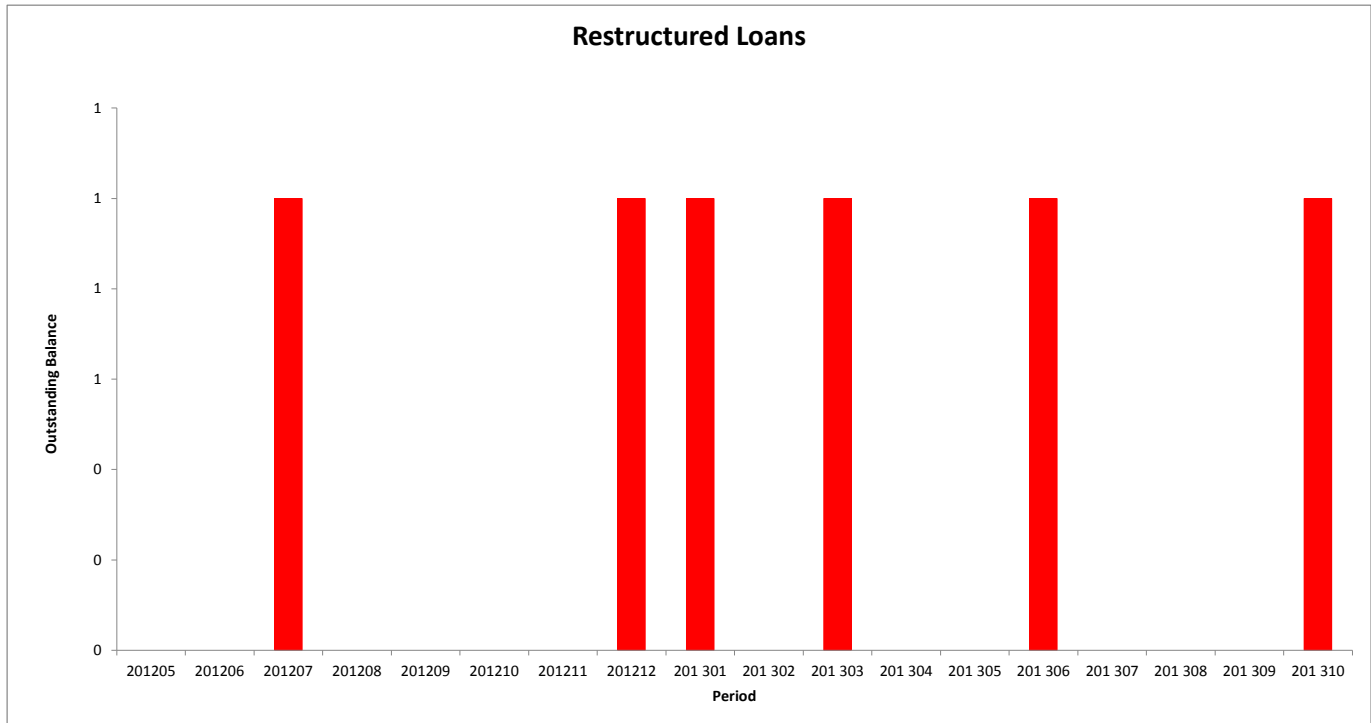
	TOTAL		
	Period	No	Outstanding Balance
Restructured	201205		
	201206		
	201207	1	4 014
	201208		
	201209		
	201210		
	201211		
	201212	1	21 699
	201 301	1	4 975
	201 302		
	201 303	1	8 536
	201 304		
	201 305		
	201 306	1	404
	201 307		
	201 308		
201 309			
201 310	1	14 627	
201 311	1	3 615	
Total	7	57 869	

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**17.b Restructured Loans**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	19				
Monthly Period	nov. 13				
Interest Period	from	25.11.2013	to	30.12.2013	= 35 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**18. Defaults, recoveries and loss**

Reporting Date 02.01.2014  
Payment date 30.12.2013  
Period No 19  
Monthly Period nov. 13  
Interest Period from 25.11.2013 to 30.12.2013 = 35 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 3			2012 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 03	263 458	23				128 273	128 273	135 184
2012 04	356 966	15				93 797	93 797	263 168

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**19. Priority of Payments**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	19				
Monthly Period	nov. 13				
Interest Period	from	25.11.2013	to	30.12.2013	= 35 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	11 487 743,10	EUR
Senior Expenses	-	16 051,67	EUR
Servicing Fee	-	75 808,10	EUR
Interest on Loan to Issuer	-	880 261,33	EUR
Principal on Loan to Issuer	-	10 515 622,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	15 916 364,60	EUR
Senior Expenses	-	15 843,34	EUR
Net Swap Payments	-	296112,0281	EUR
Interest Notes Class A	-	76 456,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	10 515 622,00	EUR
Interest Notes Class B	-	94 629,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	4 189 312,53	EUR
Interest Issuer Subordinated Loan	-	329 159,44	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		399 230,26	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	399 230,26	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	303,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	398 926,34	EUR

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**20. Transaction Costs**



Reporting Date	02.01.2014
Payment date	30.12.2013
Period No	19
Monthly Period	nov. 13
Interest Period	from 25.11.2013 to 30.12.2013 = 35 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	16 051,67 EUR		
Interest accrued for the Period	171 085,00 EUR	76 456,00 EUR	94 629,00 EUR
Cumulative Interest accrued	6 297 317,00 EUR	4 575 638,00 EUR	1 721 679,00 EUR
Interest Payments	171 085,00 EUR	76 456,00 EUR	94 629,00 EUR
Cumulative Interest Payments	6 297 317,00 EUR	4 575 638,00 EUR	1 721 679,00 EUR
Interest accrued on Subordinated Loans for the Period	329 463,36 EUR		
Cumulative Interest accrued on Subordinated Loans	3 406 499,43 EUR		
Interest Payments on Subordinated Loans	329 463,36 EUR		
Cumulative Interest Payments on Subordinated Loans	3 406 499,43 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		



**SCF Rahoituspalvelut Limited  
Monthly Investor Report**

**21. Swap Counterparty Data**



Reporting Date	02.01.2014					
Payment date	30.12.2013					
Period No	19					
Monthly Period	nov. 13					
Interest Period	from	25.11.2013	to	30.12.2013	=	35 days

**Swap Counterparty Data**

Swap Counterparty Provider	Banco Santander SA
Swap Rating Trigger Breach	yes
Swap Collateral posted	716 965 EUR

Based on calculations as of 13th December 2013

**Swap Data**

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	144 902 822,43 EUR
1M Euribor (Notes, Swap)	0,1260 %
Gross Amount Due to Swap Counterparty	896 104,67 EUR
Gross Amount Due from Swap Counterparty	599 992,64 EUR
Net Amount Due to Swap Counterparty	296 112,03 EUR

**SCF Rahoituspalvelut Limited  
Monthly Investor Report**

**22. Contact Details**



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	19	
Monthly Period	nov. 13	
Interest Period	from	25.11.2013 to 30.12.2013 = 35 days

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