

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.01.2015				
Payment date	26.01.2015			Following payment dates:	26.02.2015
Period No	15				26.03.2015
Monthly Period	Dec 2014				
Interest Period	from 30.12.2014	to	25.01.2015	=	26 days

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1. Portfolio Information



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	15	
Monthly Period	Dec 2014	
Interest Period	from 30.12.2014	to 25.01.2015 = 26 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	241 138 440,60 EUR	254 787 621,36 EUR
Scheduled Loan Principal Repayments	7 310 413,44 EUR	6 753 891,72 EUR
Prepayments	5 985 402,58 EUR	6 704 814,99 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	13 295 816,02 EUR	13 458 706,71 EUR
New Defaulted Auto Loans in Period	213 748,58 EUR	190 474,05 EUR
Closing Balance	227 628 876,00 EUR	241 138 440,60 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 270 402,47 EUR	1 215 049,47 EUR
Recoveries on loans in default	411 851,20 EUR	143 253,26 EUR
Total Revenue Received in Period	1 682 253,67 EUR	1 358 302,73 EUR
# Loans		
At beginning of period	25 002 Loans	25 887 Loans
Paid in Full	840 Loans	863 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	21 Loans	22 Loans
At end of period	24 141 Loans	25 002 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	14 978 070 EUR	14 817 009 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	14 978 070 EUR	14 817 009 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 850 262 EUR	14 662 971 EUR
b. Reserve Fund	12 056 922 EUR	12 833 875 EUR
c. Interest Earned by the Issuer	-65 EUR	-65 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	26 907 119 EUR	27 496 781 EUR

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3. Reserve Accounts



Reporting Date	28.01.2015
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Note Balance

Beginning of Period	241 138 440,60 EUR
End of Period	227 628 876,00 EUR

Reserve Fund

	in %	
Beginning of Period	2,9 %	6 961 169,60 EUR
Cash Outflow		6 961 169,60 EUR
Cash Inflow		6 558 674,99 EUR
End of Period	2,7 %	6 558 674,99 EUR
Required Reserve Amount	2,7 %	6 558 674,99 EUR

Liquidity Balance

Beginning of Period	2,1 %	5 095 752,43 EUR
Cash Outflow		5 095 752,43 EUR
Cash Inflow		4 822 768,81 EUR
End of Period	2,0 %	4 822 768,81 EUR
Required Reserve Amount	2,0 %	4 822 768,81 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	28.01.2015				
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Asset Balance

Beginning of Period	241 138 440,60	EUR
End of Period	227 628 876,00	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	206 601 307,79	90,76 %	22 153
1-29 days past due	17 058 321,05	7,49 %	1 627
		0,00 %	
Delinquent Receivables:			
30-59 days past due	2 649 284,18	1,16 %	235
60-89 days past due	708 417,29	0,31 %	68
90-119 days past due	382 127,94	0,17 %	35
120-149 days past due	154 103,73	0,07 %	14
150-179 days past due	75 314,02	0,03 %	9
Total Performing and Delinquent	227 628 876	100,00 %	24 141

Current Period Defaults	213 748,58		21
Cumulative Defaults	2 607 953,17		253
Current Period Recoveries	411 851,20		
Cumulative Recoveries	1 785 102,81		

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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	241 083 440,60 EUR	166 783 440,60 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	26 907 119,29 EUR				
Amortisation	13 509 564,60 EUR				
Redemption per Class	13 509 564,60 EUR	13 509 564,60 EUR	- EUR	- EUR	- EUR
Redemption per Note		3 077,35 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	227 573 876,00 EUR	153 273 876,00 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		67,35 %	21,44 %	11,21 %	0,02 %
Current Pool Factor		0,35	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention					
Interest Days	26				
Principal Outstanding per Note Beginning of Period		37 991,67 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		3 077,35 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		34 914,32 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		25,39 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	169 440,77	111 466,93 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		25,39 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)	43,30 %	21,88 %	10,65 %
Current CE (excl. Excess Spread)	37,65 %	16,23 %	5,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.01.2015
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Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	Rahotuspalvelut 2013 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	Baa1	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	Deutsche Bank AG	F1	F1+	P-1	P-2	A	A+	A2	A3	Yes	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and the Expenses Loan Payment Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Expenses Loan Payment Account; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.	
Paying Agent and related roles	Deutsche Bank AG		F1+		P-2		A+		A3			
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-2		A+		A3			
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-2		A+		A3			
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	A 1	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance

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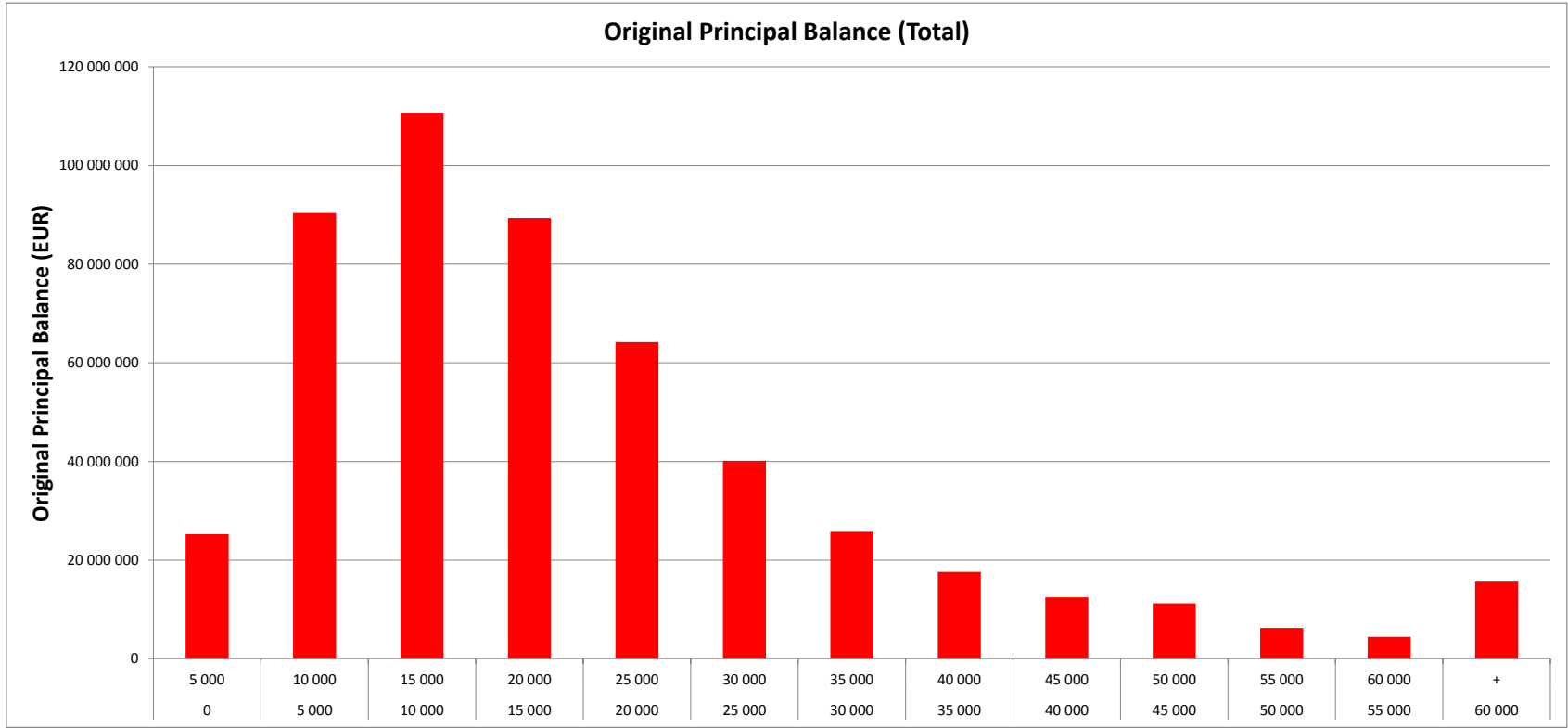
Average amount - all: 12 666

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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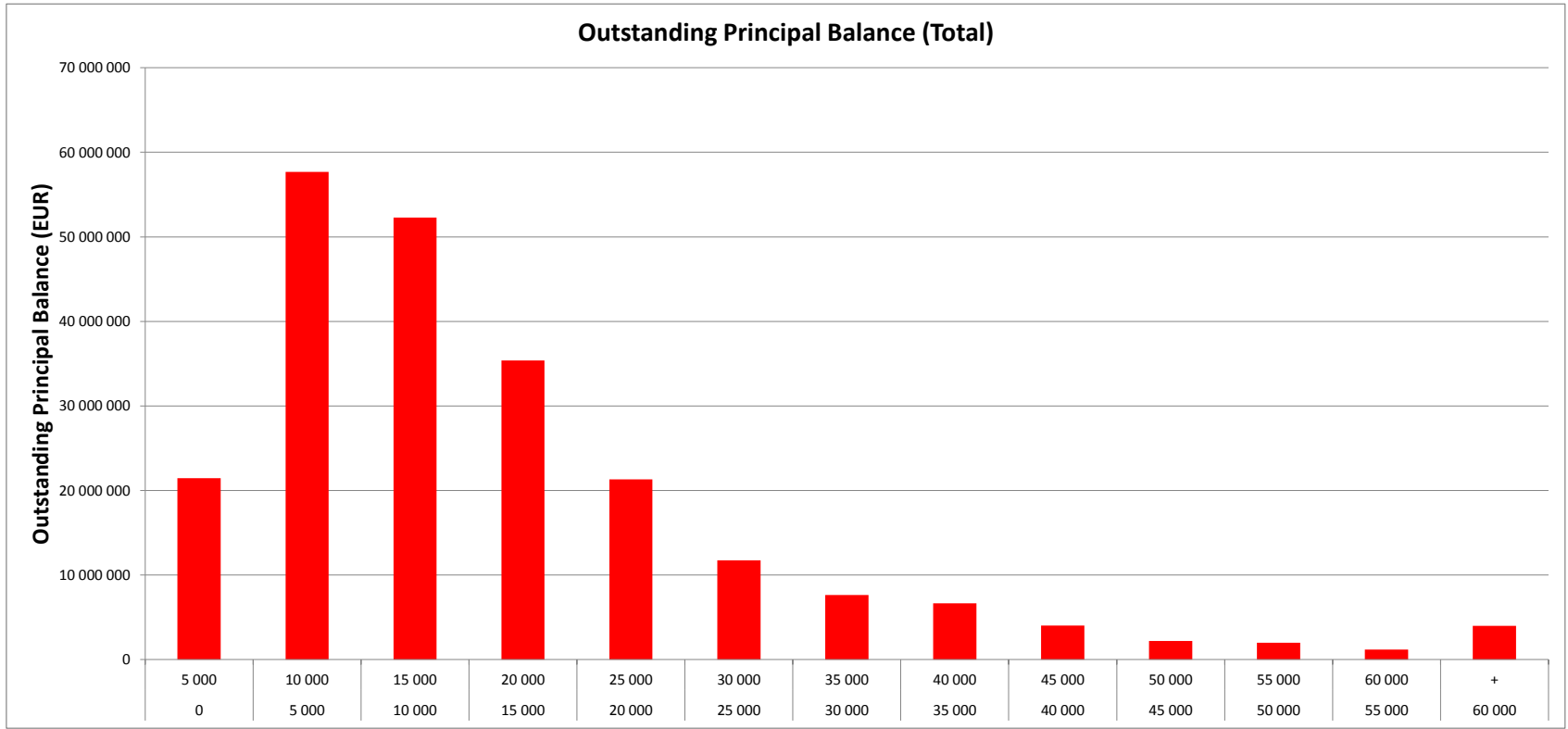
Average amount - all: 9 429

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	7 880	21 475 178	9,43 %	18,2	27,1
	5 000	10 000	7 847	57 682 037	25,34 %	29,9	25,1
	10 000	15 000	4 296	52 300 687	22,98 %	34,4	23,7
	15 000	20 000	2 058	35 396 633	15,55 %	35,3	23,3
	20 000	25 000	962	21 320 609	9,37 %	36,2	22,5
	25 000	30 000	431	11 746 284	5,16 %	35,4	23,2
	30 000	35 000	237	7 656 097	3,36 %	35,7	23,2
	35 000	40 000	178	6 657 199	2,92 %	35,8	23,4
	40 000	45 000	95	4 025 018	1,77 %	35,8	23,5
	45 000	50 000	46	2 200 661	0,97 %	34,5	24,1
	50 000	55 000	38	1 988 116	0,87 %	38,1	21,9
	55 000	60 000	21	1 198 124	0,53 %	34,1	24,0
	60 000	+	52	3 982 233	1,75 %	35,0	22,8
Total			24 141	227 628 876	100,0 %		

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8.b Outstanding Principal Balance Graph

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Interest Period	from 30.12.2014	to 25.01.2015 = 26 days



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9.a Geographical Distribution



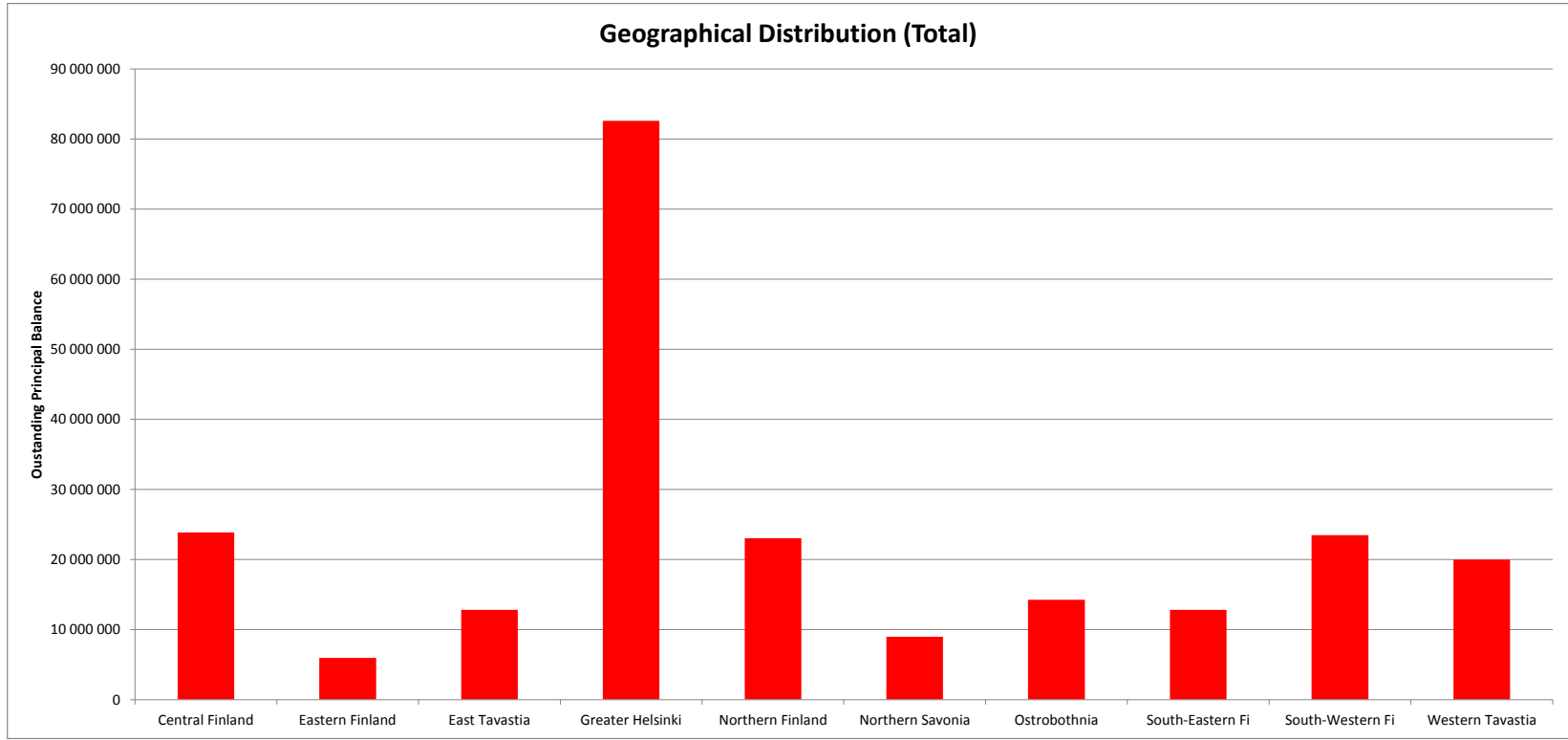
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 595	23 845 306	10,48 %	32,0	24,2	
Eastern Finland	688	5 949 120	2,61 %	32,4	23,9	
East Tavastia	1 382	12 793 120	5,62 %	32,1	24,4	
Greater Helsinki	8 387	82 591 064	36,28 %	32,3	24,0	
Northern Finland	2 384	23 031 500	10,12 %	32,8	24,2	
Northern Savonia	970	8 969 320	3,94 %	32,1	24,1	
Ostrobothnia	1 626	14 227 011	6,25 %	31,0	24,4	
South-Eastern Fi	1 391	12 790 055	5,62 %	32,6	23,9	
South-Western Fi	2 562	23 457 544	10,31 %	32,2	24,3	
Western Tavastia	2 156	19 974 837	8,78 %	32,4	24,1	
Total	24 141	227 628 876	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	28.01.2015				
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Interest Period	from	30.12.2014	to	25.01.2015	= 26 days

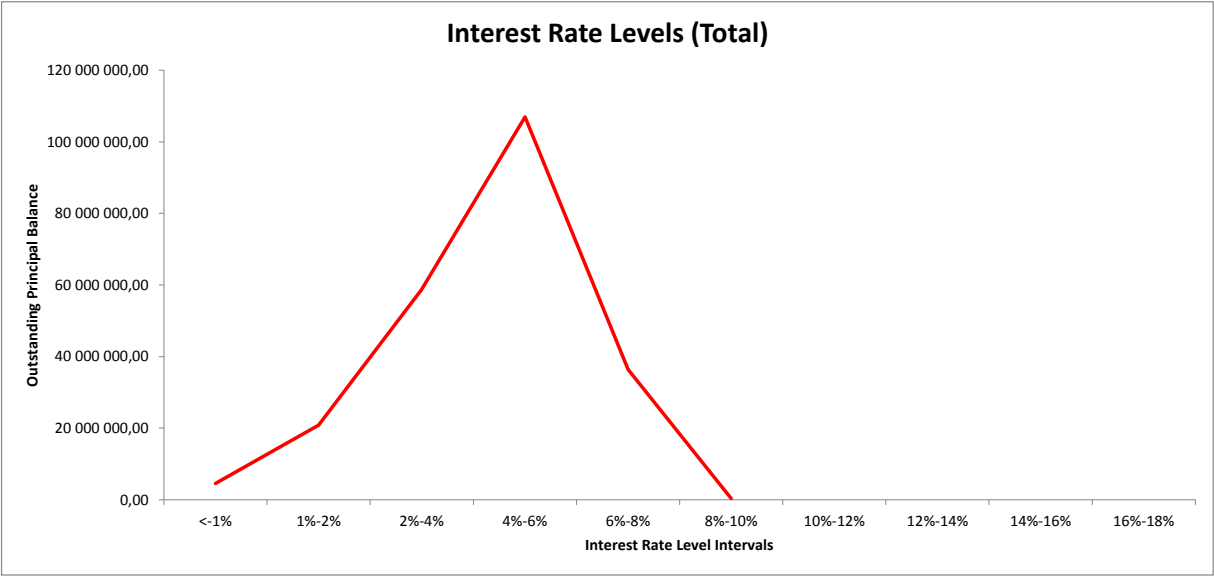
TOTAL								
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	<		1 %	754	4 537 051	1,99 %	27,1	22,5
		1 %	2 %	2499	20 803 843	9,14 %	31,0	22,7
		2 %	4 %	4994	58 695 309	25,79 %	34,2	22,8
		4 %	6 %	10 858	106 940 482	46,98 %	32,0	24,9
		6 %	8 %	4 997	36 350 328	15,97 %	31,2	24,9
		8 %	10 %	39	301 863	0,13 %	34,8	21,8
		10 %	12 %					
		12 %	14 %					
		14 %	16 %					
		16 %	18 %					
		Total		24 141	227 628 876	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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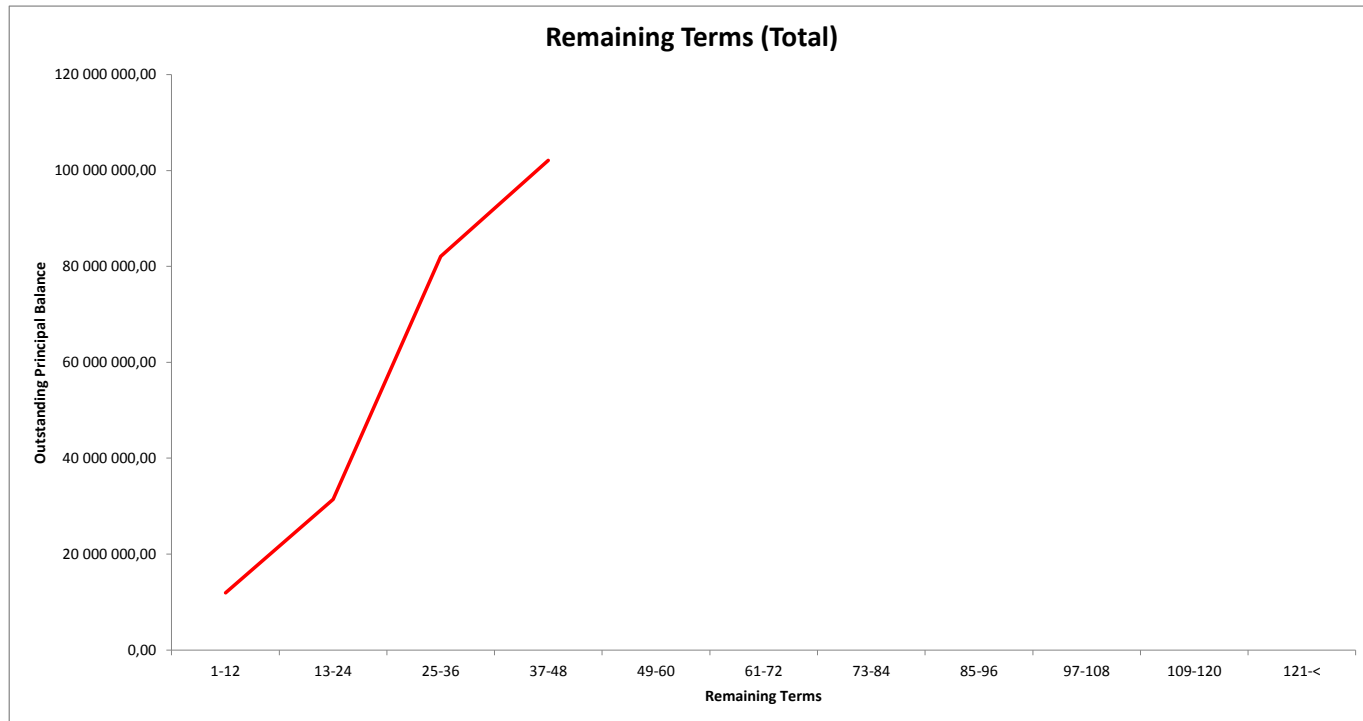
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	25	30 402	0,01 %	0,0	55,4
1		12	4 134	11 947 728	5,25 %	7,8	33,2
13		24	5 204	31 426 972	13,81 %	18,6	28,6
25		36	7 743	82 097 687	36,07 %	31,0	26,7
37		48	7 035	102 126 087	44,87 %	40,4	19,6
49		60					
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		24 141		227 628 876	100 %		

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11.b Remaining Terms



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12.a Seasoning



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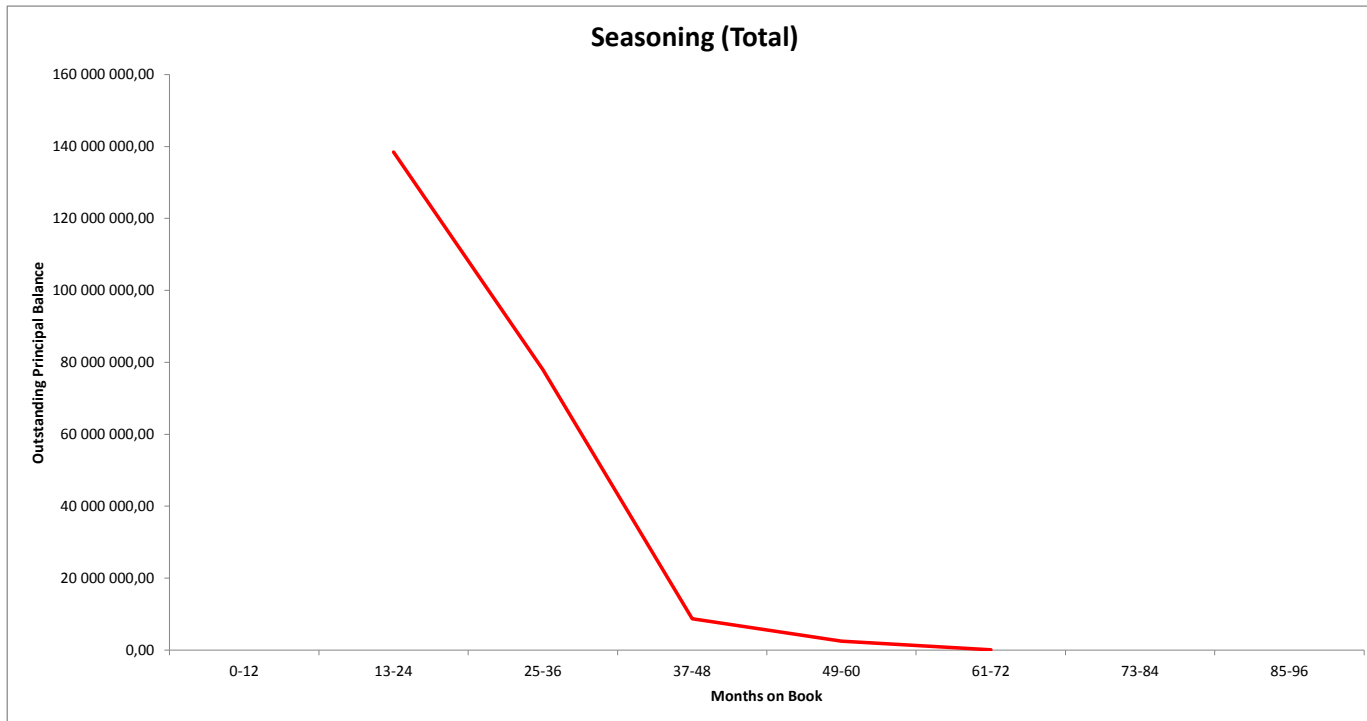
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	12 711	138 436 378	60,82 %	36,3	19,8
	25		36	9 696	78 023 700	34,28 %	27,5	28,9
	37		48	1 224	8 669 364	3,81 %	17,8	41,0
	49		60	500	2 464 816	1,08 %	7,9	53,3
	61		72	10	34 617	0,02 %	15,2	65,2
	73		84					
	85		96					
	Total			24 141	227 628 876	100 %		

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12.b Seasoning



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13.a Balloon loans



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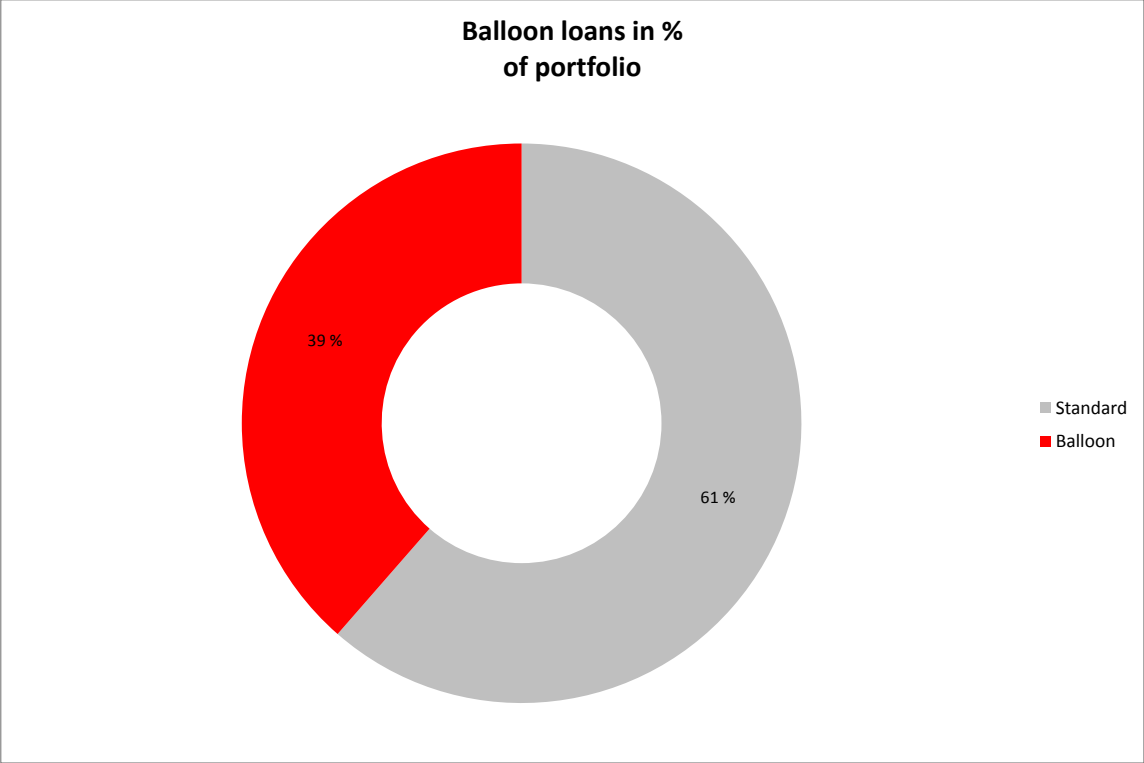
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	19 122		139 815 534	61,42 %	2 119	0,00 %	31,2	23,9
Balloon	5 019		87 813 342	38,58 %	33 727 034	38,41 %	34,0	24,4
Total	24 141		227 628 876	100 %	33 729 153	14,82 %		

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13.b Balloon loans



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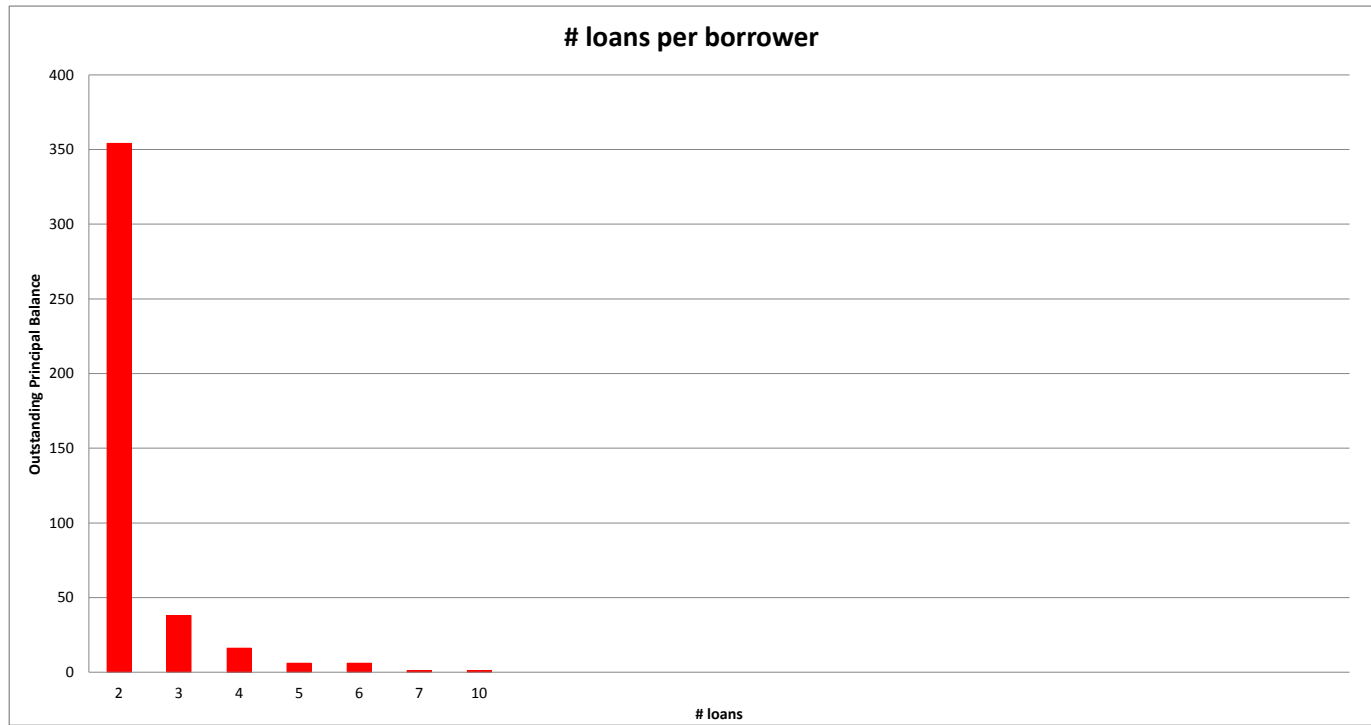


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14.b # loans per borrower



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15.a Amortization Profile



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Period No	15	
Monthly Period	Dec 2014	
Interest Period	from 30.12.2014	to 25.01.2015 = 26 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	227 628 876	220 588 338	7 040 538	896 890	4,83 %	96,91 %
2	220 588 338	213 640 399	6 947 938	869 109	4,83 %	93,85 %
3	213 640 399	206 299 016	7 341 383	841 931	4,83 %	90,63 %
4	206 299 016	199 311 934	6 987 082	813 591	4,84 %	87,56 %
5	199 311 934	192 513 862	6 798 072	786 196	4,84 %	84,57 %
6	192 513 862	185 632 269	6 881 594	759 405	4,84 %	81,55 %
7	185 632 269	178 908 691	6 723 578	732 221	4,84 %	78,60 %
8	178 908 691	172 369 276	6 539 415	705 677	4,84 %	75,72 %
9	172 369 276	165 902 173	6 467 103	679 963	4,84 %	72,88 %
10	165 902 173	159 510 361	6 391 812	654 440	4,84 %	70,07 %
11	159 510 361	153 082 427	6 427 934	629 492	4,84 %	67,25 %
12	153 082 427	146 764 951	6 317 476	604 535	4,84 %	64,48 %
13	146 764 951	140 560 798	6 204 154	579 686	4,84 %	61,75 %
14	140 560 798	134 485 246	6 075 552	555 166	4,84 %	59,08 %
15	134 485 246	128 430 382	6 054 864	530 931	4,84 %	56,42 %
16	128 430 382	122 462 481	5 967 901	506 823	4,84 %	53,80 %
17	122 462 481	116 727 738	5 734 744	482 814	4,84 %	51,28 %
18	116 727 738	111 050 142	5 677 596	459 802	4,83 %	48,79 %
19	111 050 142	105 539 318	5 510 824	436 918	4,82 %	46,36 %
20	105 539 318	100 212 086	5 327 232	414 768	4,82 %	44,02 %

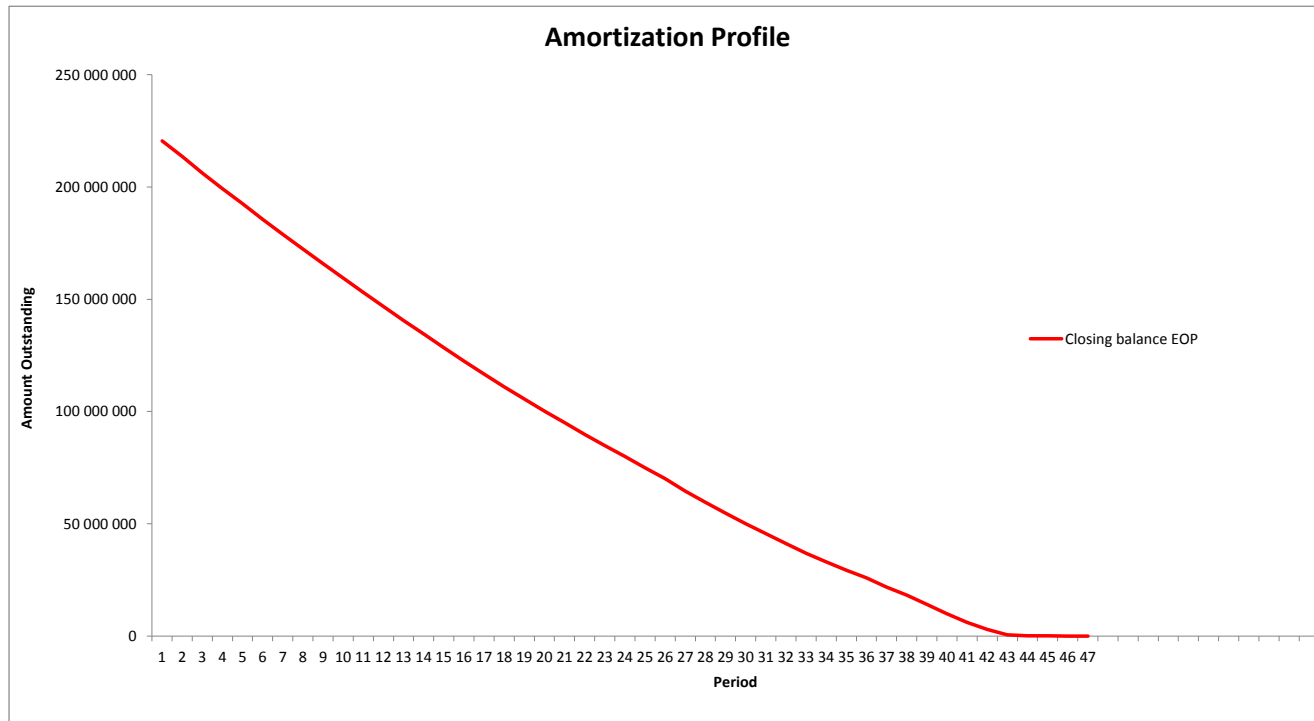
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	15				
Monthly Period	Dec 2014				
Interest Period	from	30.12.2014	to	25.01.2015	= 26 days



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16.a Payment Holidays



Reporting Date	28.01.2015			
Payment date	26.01.2015			
Period No	15			
Monthly Period	Dec 2014			
Interest Period	from 30.12.2014	to 25.01.2015	=	26 days

Payment Holiday	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
	2013 10	72	107	28 515	901 468
	2013 11	94	145	41 443	1 278 284
	2013 12	144	175	51 230	2 221 311
	2014 01	121	174	52 332	1 706 176
	2014 02	125	185	51 325	1 759 910
	2014 03	122	186	51 140	1 786 354
	2014 04	95	139	38 074	1 266 333
	2014 05	98	128	35 401	1 240 162
	2014 06	117	166	44 328	1 470 688
	2014 07	128	179	49 783	1 682 174
	2014 08	119	171	50 713	1 515 895
	2014 09	71	104	28 478	897 285
	2014 10	71	107	31 000	822 960
	2014 11	84	136	36 813	1 089 059
	2014 12	113	143	37 989	1 118 858
	Total:	1 574	2 245	628 564	20 756 918

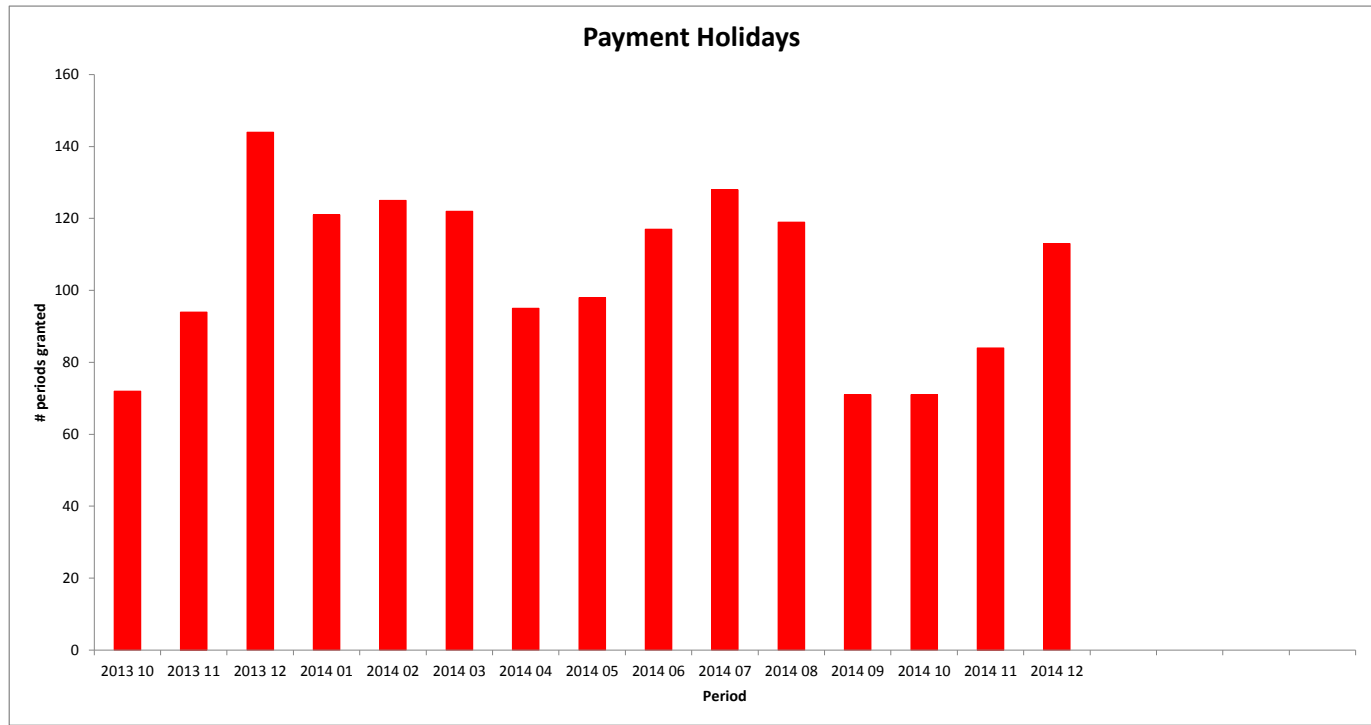
Santander Consumer Finance Oy
 Hermannin Rantatie 10
 Helsinki 00580
 Y-tunnus 2076455-0

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	15				
Monthly Period	Dec 2014				
Interest Period	from	30.12.2014	to	25.01.2015	= 26 days



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17.a Downpayment



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	15	
Monthly Period	Dec 2014	
Interest Period	from 30.12.2014	to 25.01.2015 = 26 days

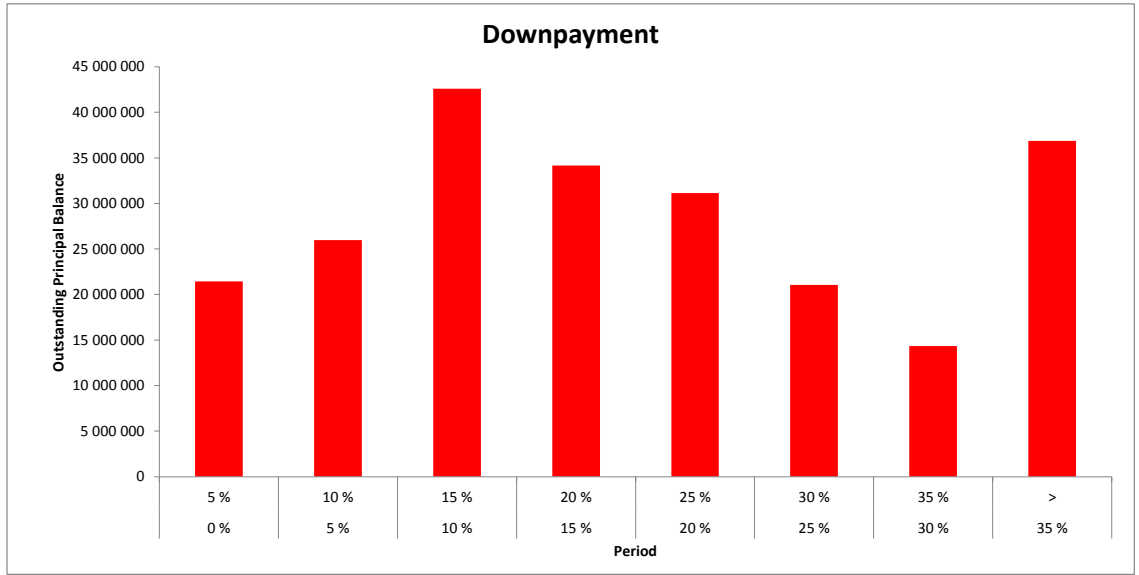
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 680	21 451 443	9,4 %	36,3	22,4
	5 %	10 %	2 144	25 984 611	11,4 %	35,2	23,3
	10 %	15 %	3 973	42 608 656	18,7 %	33,7	24,1
	15 %	20 %	3 289	34 172 367	15,0 %	32,4	24,7
	20 %	25 %	3 312	31 146 431	13,7 %	31,3	24,8
	25 %	30 %	2 190	21 048 614	9,2 %	31,4	24,5
	30 %	35 %	1 671	14 343 574	6,3 %	30,3	24,9
	35 % >		5 882	36 873 180	16,2 %	28,1	24,1
Total			24 141	227 628 876	100 %		

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17.b Downpayment



Reporting Date	28.01.2015					
Payment date	26.01.2015					
Period No	15					
Monthly Period	Dec 2014					
Interest Period	from	30.12.2014	to	25.01.2015	=	26 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



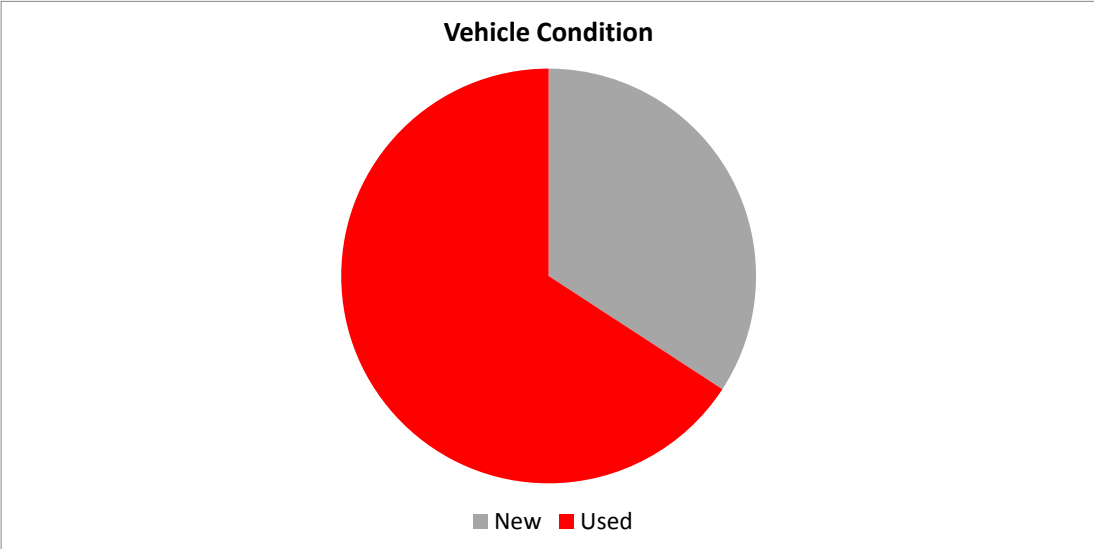
Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	15	
Monthly Period	Dec 2014	
Interest Period	from 30.12.2014	to 25.01.2015 = 26 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 169	77 827 999	34,2 %	32,4	24,1
	Used	17 972	149 800 878	65,8 %	32,2	24,1
	Total	24 141	227 628 876	100 %		

18.b Vehicle Condition



Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	15
Monthly Period	Dec 2014
Interest Period	from 30.12.2014 to 25.01.2015 = 26 days



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19.a Borrower Type



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	15				
Monthly Period	Dec 2014				
Interest Period	from	30.12.2014	to	25.01.2015	= 26 days

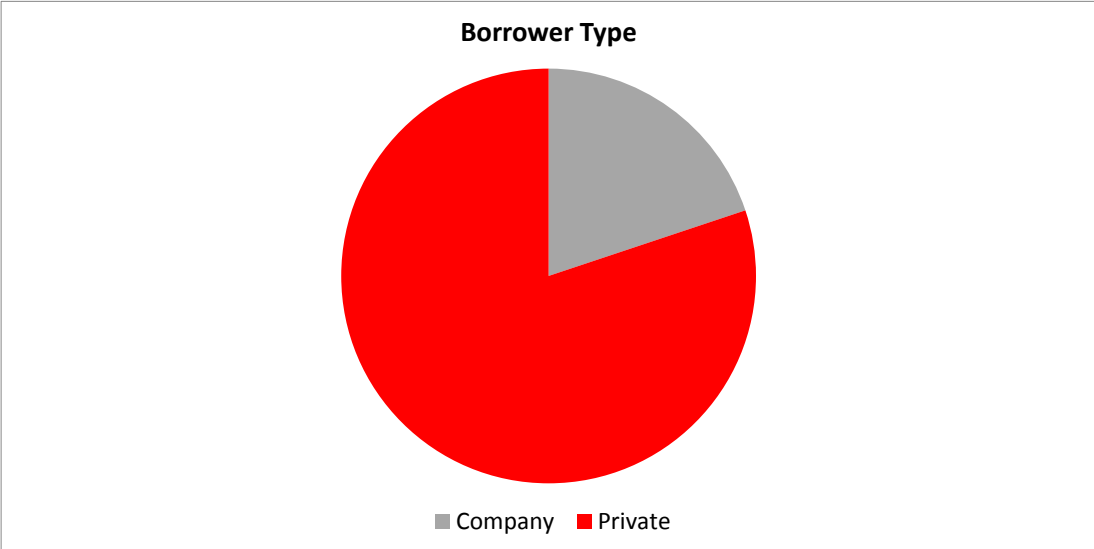
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 650	45 242 970	19,9 %	29,8	25,1
	Private	20 491	182 385 906	80,1 %	32,9	23,9
	Total	24 141	227 628 876	100 %		

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19.b Borrower Type



Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	15
Monthly Period	Dec 2014
Interest Period	from 30.12.2014 to 25.01.2015 = 26 days



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20.a Vehicle type



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	15				
Monthly Period	Dec 2014				
Interest Period	from	30.12.2014	to	25.01.2015	= 26 days

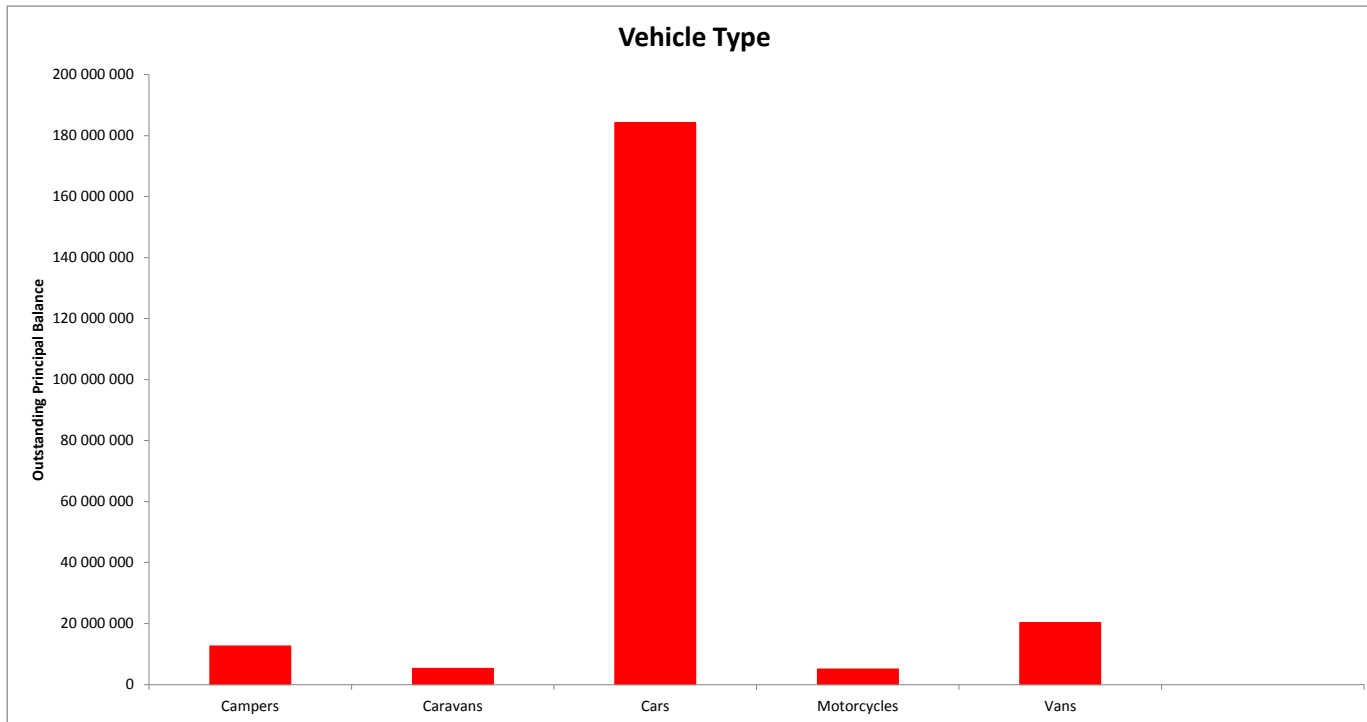
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		684	12 685 508	5,57 %	30,7	28,42
Caravans		545	5 265 320	2,31 %	29,7	29,18
Cars		19 659	184 252 777	80,91 %	32,9	23,31
Motorcycles		994	5 123 879	2,25 %	29,8	26,75
Vans		2 259	20 301 393	8,92 %	28,3	26,81
		24 141	227 628 876	100 %		

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20.b Vehicle type



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	15				
Monthly Period	Dec 2014				
Interest Period	from	30.12.2014	to	25.01.2015	= 26 days



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Monthly Investor Report

21.a Restructured Loans



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	15	
Monthly Period	Dec 2014	
Interest Period	from 30.12.2014	to 25.01.2015 = 26 days

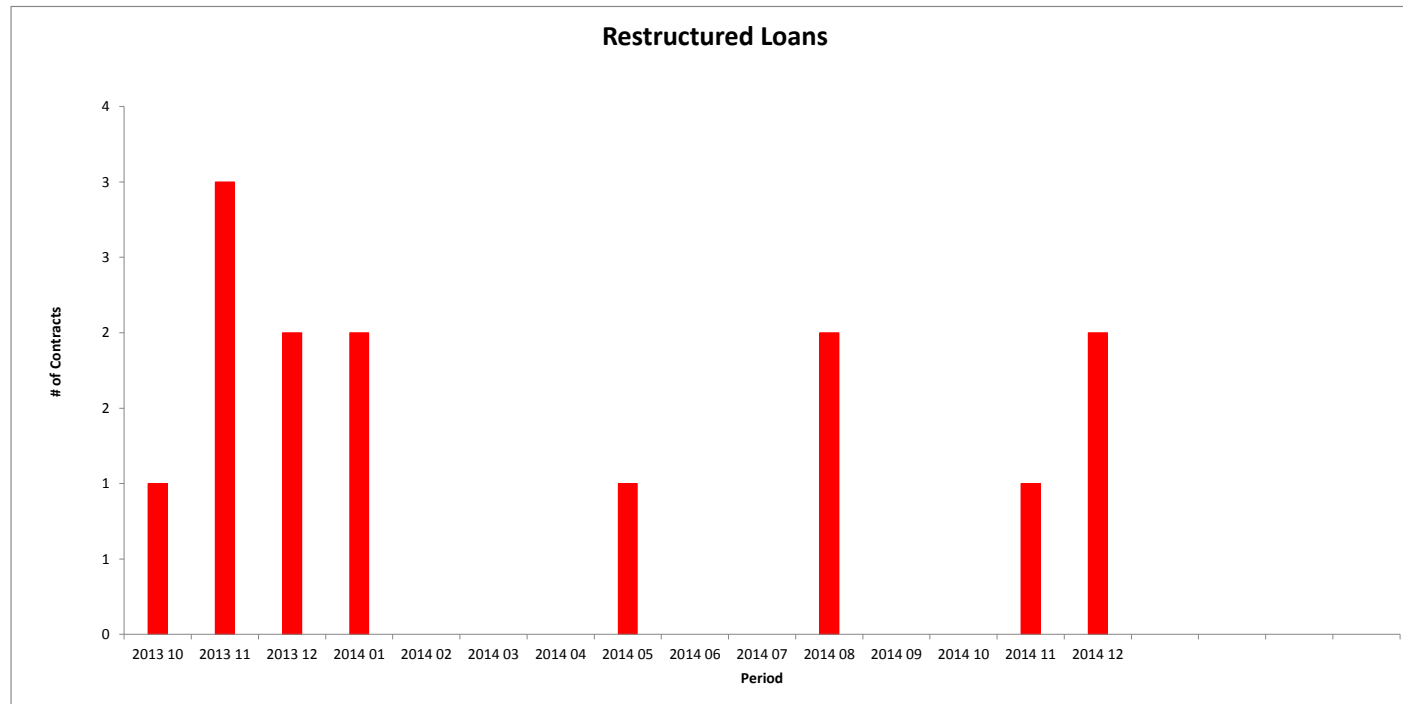
TOTAL		
Period	No	Outstanding balance
2013 10	1	6 896
2013 11	3	22 012
2013 12	2	11 089
2014 01	2	11 629
2014 02	0	0
2014 03	0	0
2014 04	0	0
2014 05	1	83
2014 06	0	0
2014 07	0	0
2014 08	2	41 336
2014 09	0	0
2014 10	0	0
2014 11	1	32 348
2014 12	2	24 783
	14	150 176

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Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	15
Monthly Period	Dec 2014
Interest Period	from 30.12.2014 to 25.01.2015 = 26 days



SCF RAHOITUSPALVELUT 2013 LIMITED
 Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	15				
Monthly Period	Dec 2014				
Interest Period	from 30.12.2014	to	25.01.2015	=	26 days

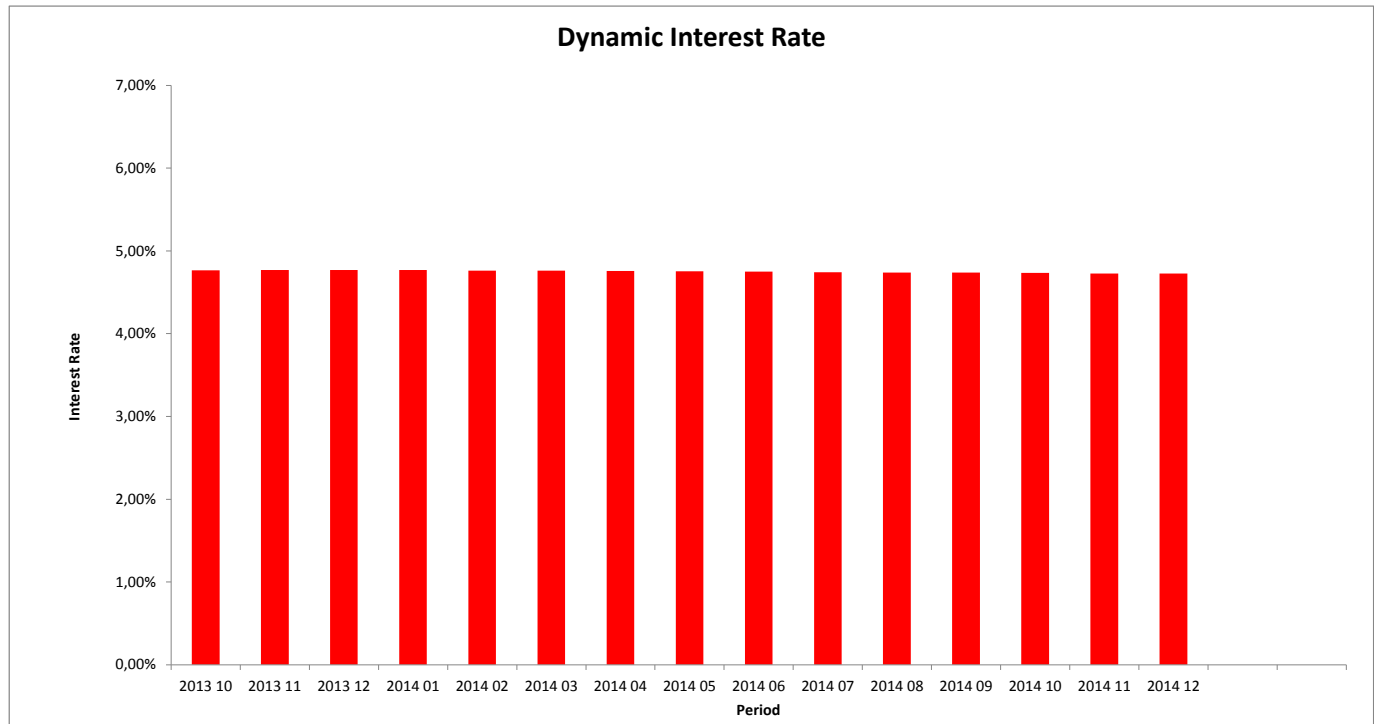
TOTAL		
Period	Closing balance	WA Interest rate
2013 10	479 099 092	4,768 %
2013 11	458 398 637	4,770 %
2013 12	439 817 265	4,768 %
2014 01	418 143 705	4,768 %
2014 02	398 902 873	4,764 %
2014 03	379 213 871	4,761 %
2014 04	359 234 654	4,759 %
2014 05	340 885 065	4,754 %
2014 06	322 650 512	4,749 %
2014 07	304 641 317	4,744 %
2014 08	288 816 929	4,740 %
2014 09	271 626 607	4,737 %
2014 10	254 787 621	4,736 %
2014 11	241 138 441	4,729 %
2014 12	227 628 876	4,727 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	15				
Monthly Period	Dec 2014				
Interest Period	from	30.12.2014	to	25.01.2015	= 26 days



SCF RAHOITUSPALVELUT 2013 LIMITED
 Monthly Investor Report

23.a Dynamic Pre-Payments



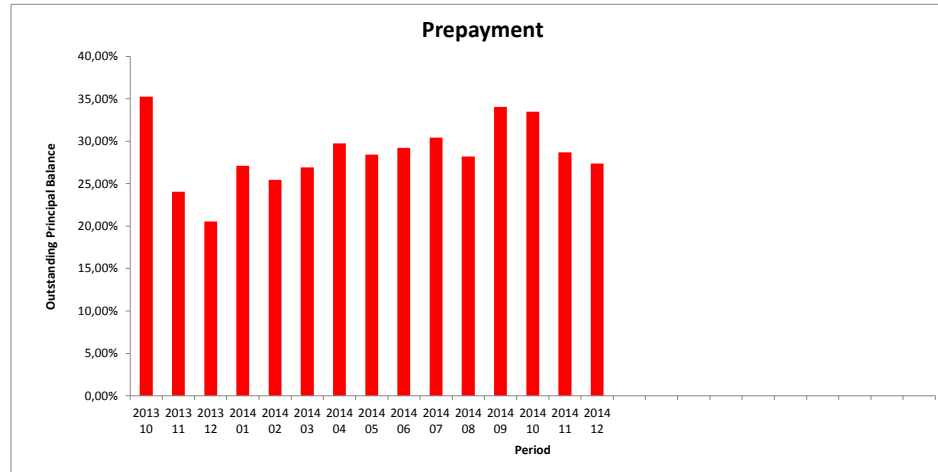
Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	15	
Monthly Period	Dec 2014	
Interest Period	from 30.12.2014	to 25.01.2015 = 26 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2013 10	17 039 534	479 099 092	35,25 %
	2013 11	10 397 072	458 398 637	24,07 %
	2013 12	8 341 808	439 817 265	20,53 %
	2014 01	10 880 470	418 143 705	27,12 %
	2014 02	9 647 459	398 902 873	25,46 %
	2014 03	9 774 133	379 213 871	26,90 %
	2014 04	10 423 036	359 234 654	29,77 %
	2014 05	9 363 765	340 885 065	28,41 %
	2014 06	9 161 543	322 650 512	29,23 %
	2014 07	9 073 766	304 641 317	30,43 %
	2014 08	7 869 111	288 816 929	28,21 %
	2014 09	9 265 589	271 626 607	34,06 %
	2014 10	8 511 627	254 787 621	33,48 %
2014 11	6 704 815	241 138 441	28,71 %	
2014 12	5 985 403	227 628 876	27,37 %	

23.b Dynamic Pre-Payments



Reporting Date	28.01.2015				
Payment date	26.01.2015				
Period No	15				
Monthly Period	Dec 2014				
Interest Period	from	30.12.2014	to	25.01.2015	= 26 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



Reporting Date	28.01.2015		
Payment date	26.01.2015		
Period No	15		
Monthly Period	Dec 2014		
Interest Period	from 30.12.2014	to 25.01.2015	= 26 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2013	10	479 099 092	36 474	446 596 917	2 220	28 822 032	261	3 285 113	38	395 030								
	11	458 398 637	35 686	428 532 436	2 002	25 230 809	288	3 566 770	71	894 089	17	174 532					1	310
	12	439 817 265	34 122	400 832 160	2 679	33 548 784	290	3 836 015	83	986 724	32	443 473	17	170 109			3	16 898
2014	1	418 143 705	33 673	387 318 836	2 000	24 880 198	358	4 382 442	62	823 214	33	390 625	18	264 163	8	84 227	6	58 536
	2	398 902 873	32 744	370 253 584	1 938	23 496 506	288	3 305 482	101	1 090 147	28	438 130	17	197 118	9	121 907	23	241 923
	3	379 213 871	31 004	344 081 075	2 511	30 152 795	313	3 199 380	86	1 012 242	42	507 155	12	171 908	11	89 316	21	260 419
	4	359 234 654	29 943	326 705 871	2 279	26 863 412	352	4 188 370	86	911 772	24	279 680	26	229 577	4	55 972	23	232 960
	5	340 885 065	28 870	310 356 736	2 160	24 800 443	371	4 101 643	92	964 305	35	369 470	13	138 534	16	153 935	19	180 368
	6	322 640 322	27 705	292 455 428	2 216	25 004 361	325	3 633 923	94	965 651	35	353 168	18	200 365	4	27 428	32	357 222
	7	304 631 127	26 751	276 710 528	2 016	23 238 572	276	3 263 378	84	826 500	32	327 052	16	168 021	10	97 077	18	164 770
	8	288 807 010	25 500	258 404 348	2 142	24 357 849	376	4 610 846	78	844 987	34	283 431	22	251 830	5	53 720	24	221 709
	9	271 616 960	24 546	244 698 305	1 978	21 462 742	329	4 064 923	95	883 793	23	208 324	20	191 461	10	107 413	14	189 275
	10	254 787 621	23 941	234 081 027	1 511	15 959 540	298	3 333 392	77	849 341	39	376 936	14	138 821	7	48 565	26	279 340
	11	241 138 441	22 737	217 185 614	1 827	19 414 322	304	3 177 274	78	791 296	33	341 065	19	209 456	4	19 414	22	190 474
	12	227 628 876	22 153	206 601 308	1 627	17 058 321	235	2 649 284	68	708 417	35	382 128	14	154 104	9	75 314	21	213 749

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	15	
Monthly Period	Dec 2014	
Interest Period	from 30.12.2014 to 25.01.2015 = 26 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	417	16 376	831
2014 1	560 879	50				141 225	141 225	419 654	194 983	336 208	224 671	19 519	355 727	205 151	61 212	416 939	143 940
2014 2	770 550	74							272 315	272 315	498 235	229 122	501 437	269 113	130 916	632 353	138 198
2014 3	575 754	56										236 655	236 655	339 099	149 505	386 160	189 594
2014 4	683 563	69												333 275	333 275	350 288	

SCF RAHOITUSPALVELUT 2013 LIMITED
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26. Priority of Payments



Reporting Date	28.01.2015	
Payment date	26.01.2015	
Period No	15	
Monthly Period	Dec 2014	
Interest Period	from 30.12.2014	to 25.01.2015 = 26 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	14 978 069,69	EUR
Senior Expenses	-	1 208,33	EUR
Servicing Fee	-	127 599,52	EUR
Interest on Loan to Issuer	-	1 339 697,24	EUR
Principal on Loan to Issuer	-	13 509 564,60	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	26 907 119,29	EUR
Senior Expenses	-	1 000,00	EUR
Interest Class A	-	111 467,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 822 768,81	EUR
Principal Payments on Class A	-	13 509 564,60	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	6 558 674,99	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	30 393,49	EUR
Principal Issuer Subordinated Loan	-	675 478,23	EUR
Payment to Purchaser	-	1 139 753,17	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 139 753,17	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	252,08	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 139 501,09	EUR

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

Reporting Date	28.01.2015
Payment date	26.01.2015
Period No	15
Monthly Period	Dec 2014
Interest Period	from 30.12.2014 to 25.01.2015 = 26 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 208,33 EUR			
Interest accrued for the Period	169 486,00 EUR	111 467,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	3 981 450,00 EUR	3 078 028,00 EUR	570 956,00 EUR	332 466,00 EUR
Interest Payments	169 486,00 EUR	111 467,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	3 981 450,00 EUR	3 078 028,00 EUR	570 956,00 EUR	332 466,00 EUR
Interest accrued on Subordinated Loan for the Period	30 393,49 EUR			
Cumulative Interest accrued on Subordinated Loan	520 424,86 EUR			
Interest Payments on Subordinated Loan	30 393,49 EUR			
Cumulative Interest Payments on Subordinated Loan	520 424,86 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	28.01.2015
Payment date	26.01.2015
Period No	15
Monthly Period	Dec 2014
Interest Period	from 30.12.2014 to 25.01.2015 = 26 days