

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.11.2014				
Payment date	25.11.2014			Following payment dates:	30.12.2014
Period No	13				26.01.2015
Monthly Period	Oct 2014				
Interest Period	from 28.10.2014	to	25.11.2014	=	28 days

Index	Page	
1	Portfolio Information	1
2	Amount Due for Distribution	2
3	Reserve Accounts	3
4	Performance Data	4
5	Outstanding Notes	5
6	Counterparty Ratings, Trigger Levels and Consequences	6
7 a	Original Principal Balance	7
7 b	Original PB (Graph)	8
8 a	Outstanding principal Balance	9
8 b	Outstanding PB (Graph)	10
9 a	Geographical Distribution	11
9 b	Geographical (Graph)	12
10 a	Interest Rate	13
10 b	Interest Rate (Graph)	14
11 a	Remaining Terms	15
11 b	Remaining Terms (Graph)	16
12 a	Seasoning	17
12 b	Seasoning (Graph)	18
13 a	Balloon loans as % of other loans	19
13 b	Balloon loans as % of other loans (Graph)	20
14 a	Loans per borrower	21
14 b	Loans per borrower (Graph)	22
15 a	Amortization Profile	23
15 b	Amortization Profile (Graph)	24
16 a	Payment Holidays	25
16 b	Payment Holidays (Graph)	26
17 a	Downpayment	27
17 b	Downpayment (Graph)	28
18 a	Vehicle Condition	29
18 b	Vehicle Condition (Graph)	30
19 a	Borrower Type	31
19 b	Borrower Type (Graph)	32
20 a	Vehicle Type	33
20 b	Vehicle Type (Graph)	34
21 a	Restructured Loans	35
21 b	Restructured Loans (Graph)	36
22	Dynamic Interest Rate	37
23	Dynamic Pre-Payment	38
24	Dynamic Delinquency	39
25	Defaults, Recoveries and Losses by Quarter of Default	40
26	Priority of Payments Pre-Enforcement	41
27	Transaction Costs	42
28	Contact Details	43

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

1. Portfolio Information



Reporting Date	28.11.2014		
Payment date	25.11.2014		
Period No	13		
Monthly Period	Oct 2014		
Interest Period	from	28.10.2014	to 25.11.2014 = 28 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	271 626 607,05 EUR	288 816 928,57 EUR
Scheduled Loan Principal Repayments	8 048 018,36 EUR	7 735 457,89 EUR
Prepayments	8 511 627,27 EUR	9 265 588,67 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	16 559 645,63 EUR	17 001 046,56 EUR
New Defaulted Auto Loans in Period	279 340,06 EUR	189 274,96 EUR
Closing Balance	254 787 621,36 EUR	271 626 607,05 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 449 778,80 EUR	1 455 000,52 EUR
Recoveries on loans in default	120 220,40 EUR	170 317,91 EUR
Total Revenue Received in Period	1 569 999,20 EUR	1 625 318,43 EUR
# Loans		
At beginning of period	27 002 Loans	28 158 Loans
Paid in Full	1 089 Loans	1 142 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	26 Loans	14 Loans
At end of period	25 887 Loans	27 002 Loans

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

2. Amount Due for Distribution



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Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	18 129 645 EUR	18 626 365 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	18 129 645 EUR	18 626 365 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 977 837 EUR	18 479 026 EUR
b. Reserve Fund	12 833 875 EUR	12 833 875 EUR
c. Interest Earned by the Issuer	-64 EUR	-65 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	30 811 648 EUR	31 312 835 EUR

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

3. Reserve Accounts



Reporting Date	28.11.2014
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Note Balance

Beginning of Period	271 626 607,05 EUR
End of Period	254 787 621,36 EUR

Reserve Fund

	in %	
Beginning of Period	2,8 %	7 700 325,00 EUR
Cash Outflow		7 700 325,00 EUR
Cash Inflow		7 700 325,00 EUR
End of Period	2,8 %	7 700 325,00 EUR
Required Reserve Amount	2,8 %	7 700 325,00 EUR

Liquidity Balance

Beginning of Period	1,9 %	5 133 550,00 EUR
Cash Outflow		5 133 550,00 EUR
Cash Inflow		5 133 550,00 EUR
End of Period	1,9 %	5 133 550,00 EUR
Required Reserve Amount	1,9 %	5 133 550,00 EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00 EUR
Cash Outflow	- EUR
Cash Inflow	- EUR
End of Period	100 000,00 EUR
Required Reserve Amount	100 000,00 EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut 2013 held deposits with Santander Consumer 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

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

4. Performance Data



Reporting Date	28.11.2014			
Payment date	25.11.2014			
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Asset Balance

Beginning of Period	271 626 607,05	EUR
End of Period	254 787 621,36	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	234 081 026,62	91,87 %	23 941
1-29 days past due	15 959 539,80	6,26 %	1 511
		0,00 %	
Delinquent Receivables:			
30-59 days past due	3 333 392,44	1,31 %	298
60-89 days past due	849 341,27	0,33 %	77
90-119 days past due	376 935,55	0,15 %	39
120-149 days past due	138 821,13	0,05 %	14
150-179 days past due	48 564,55	0,02 %	7
Total Performing and Delinquent	254 787 621	100,00 %	25 887

Current Period Defaults	279 340,06		26
Cumulative Defaults	2 203 730,54		210
Current Period Recoveries	120 220,40		
Cumulative Recoveries	1 229 998,35		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

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	271 571 607,05 EUR	197 271 607,05 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	30 811 647,63 EUR				
Amortisation	16 838 985,69 EUR				
Redemption per Class	16 838 985,69 EUR	16 838 985,69 EUR	- EUR	- EUR	- EUR
Redemption per Note		3 835,76 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	254 732 621,36 EUR	180 432 621,36 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		70,83 %	19,16 %	10,01 %	0,02 %
Current Pool Factor		0,41	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	28				
Principal Outstanding per Note Beginning of Period		44 936,58 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		3 835,76 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		41 100,82 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		30,03 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	189 817,02	131 843,19 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		30,03 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)		38,25 %	19,11 %	9,08 %
Current CE (excl. Excess Spread)		34,21 %	15,07 %	5,04 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.11.2014
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Period No 13
Monthly Period Oct 2014
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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 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.	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

7.a Original Portfolio Principal Balance

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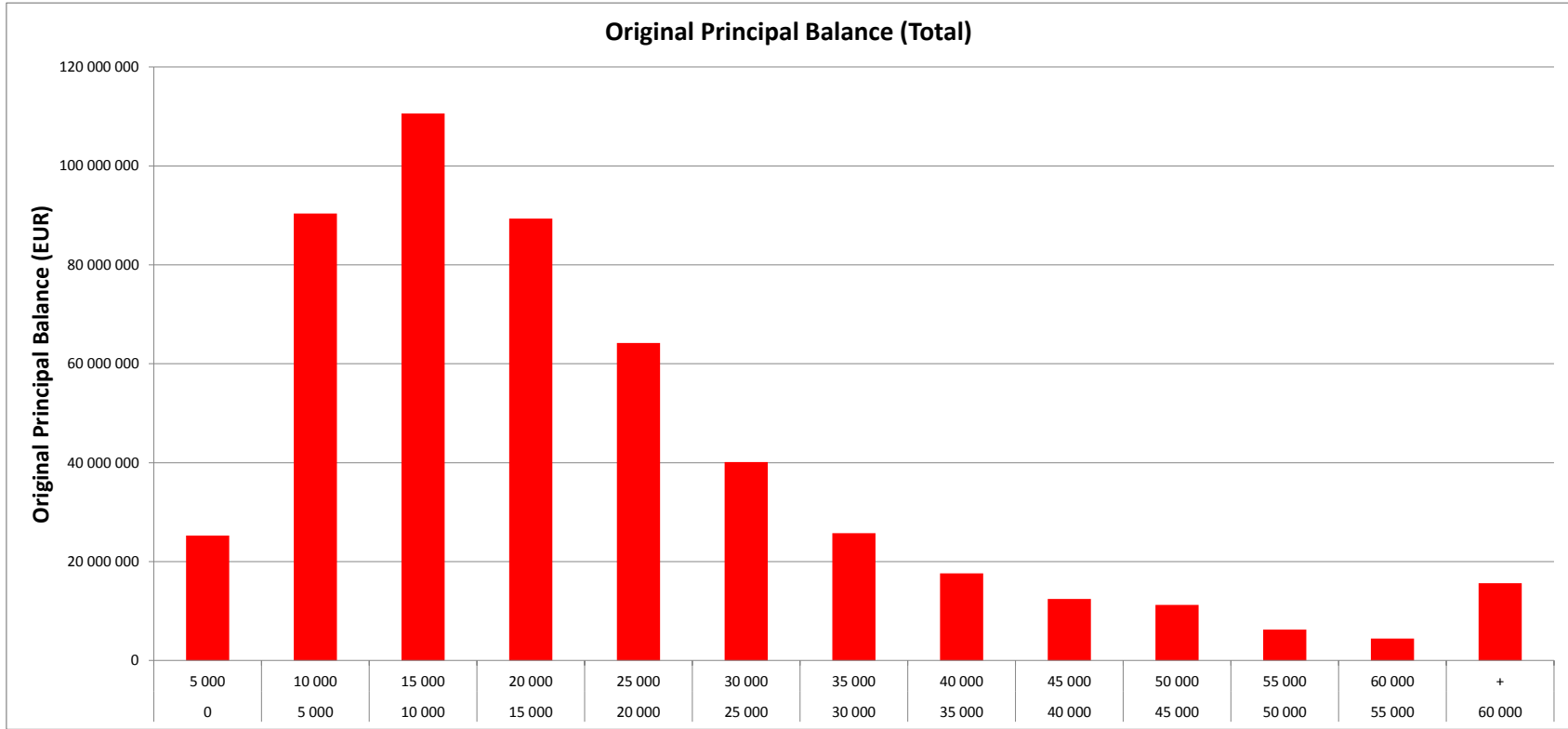
Average amount - all: 12 666

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 %			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

7.b Original Principal Balance Graph

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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

8.a Outstanding Principal Balance



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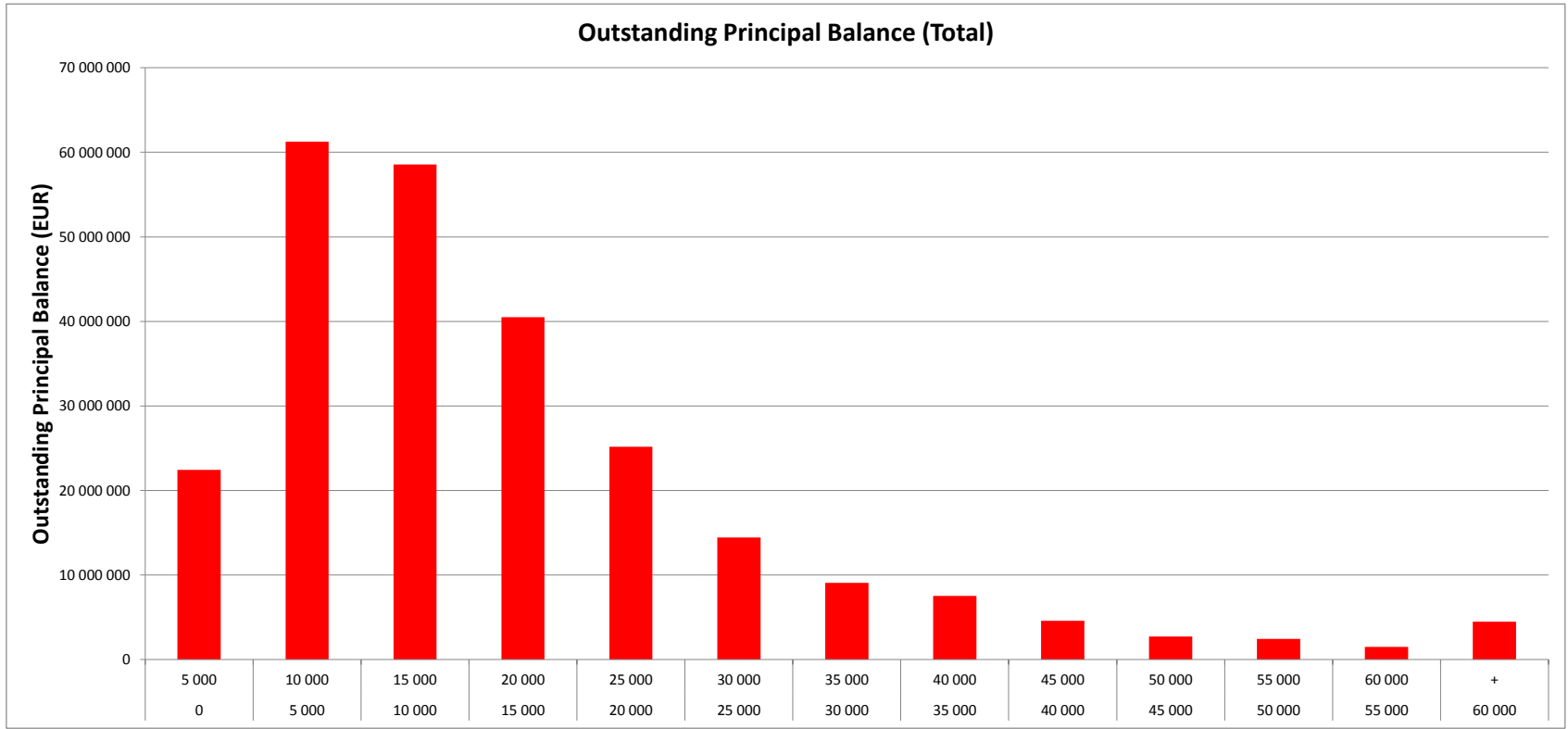
Average amount - all: 9 842

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	7 973	22 424 429	8,80 %	18,7	25,5
	5 000	10 000	8 306	61 266 996	24,05 %	31,0	23,3
	10 000	15 000	4 806	58 569 903	22,99 %	35,8	22,0
	15 000	20 000	2 355	40 503 158	15,90 %	37,0	21,5
	20 000	25 000	1 137	25 173 653	9,88 %	37,9	20,8
	25 000	30 000	530	14 430 367	5,66 %	37,7	21,0
	30 000	35 000	281	9 079 040	3,56 %	36,4	22,2
	35 000	40 000	201	7 547 048	2,96 %	38,1	21,0
	40 000	45 000	109	4 604 769	1,81 %	37,2	21,7
	45 000	50 000	58	2 745 078	1,08 %	37,7	21,4
	50 000	55 000	47	2 460 193	0,97 %	38,3	20,8
	55 000	60 000	26	1 495 529	0,59 %	38,5	21,4
	60 000	+	58	4 487 459	1,76 %	36,7	20,8
Total			25 887	254 787 621			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

8.b Outstanding Principal Balance Graph

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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

9.a Geographical Distribution



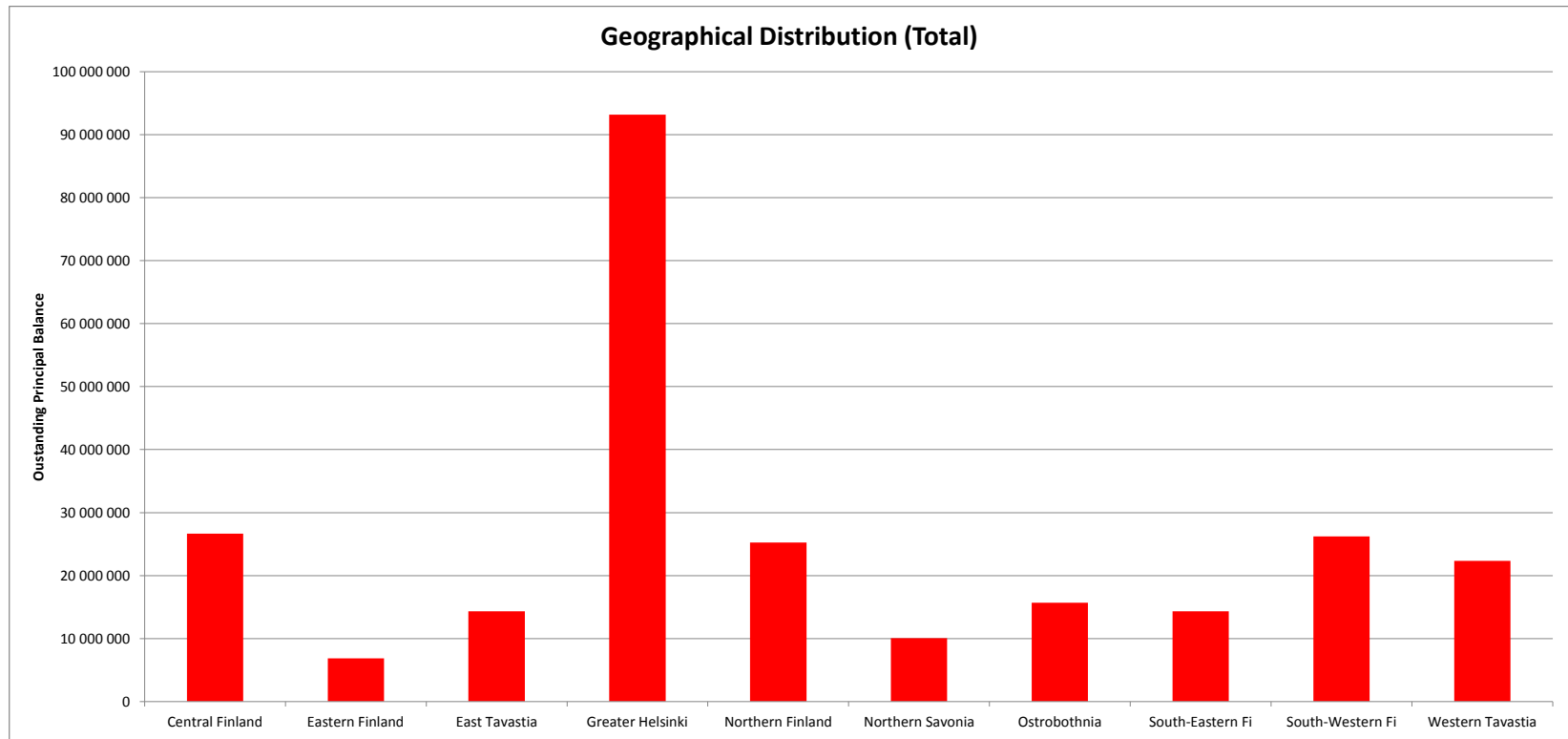
Reporting Date	28.11.2014	
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Monthly Period	Oct 2014	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning
Central Finland	2 784	26 653 142	10,46 %	10,75 %	33,6	22,4
Eastern Finland	752	6 829 291	2,68 %	2,90 %	34,0	22,1
East Tavastia	1 479	14 310 450	5,62 %	5,71 %	33,6	22,5
Greater Helsinki	9 034	93 169 899	36,57 %	34,90 %	33,9	22,2
Northern Finland	2 518	25 232 484	9,90 %	9,73 %	34,4	22,3
Northern Savonia	1 036	10 046 850	3,94 %	4,00 %	33,7	22,1
Ostrobothnia	1 731	15 667 182	6,15 %	6,69 %	32,6	22,5
South-Eastern Fi	1 493	14 328 240	5,62 %	5,77 %	34,1	22,2
South-Western Fi	2 749	26 217 570	10,29 %	10,62 %	33,8	22,4
Western Tavastia	2 311	22 332 515	8,77 %	8,93 %	34,0	22,2
Total	25 887	254 787 621	100 %	100,00 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

9.b Geographical Distribution Graph

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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

10.a Interest Rate



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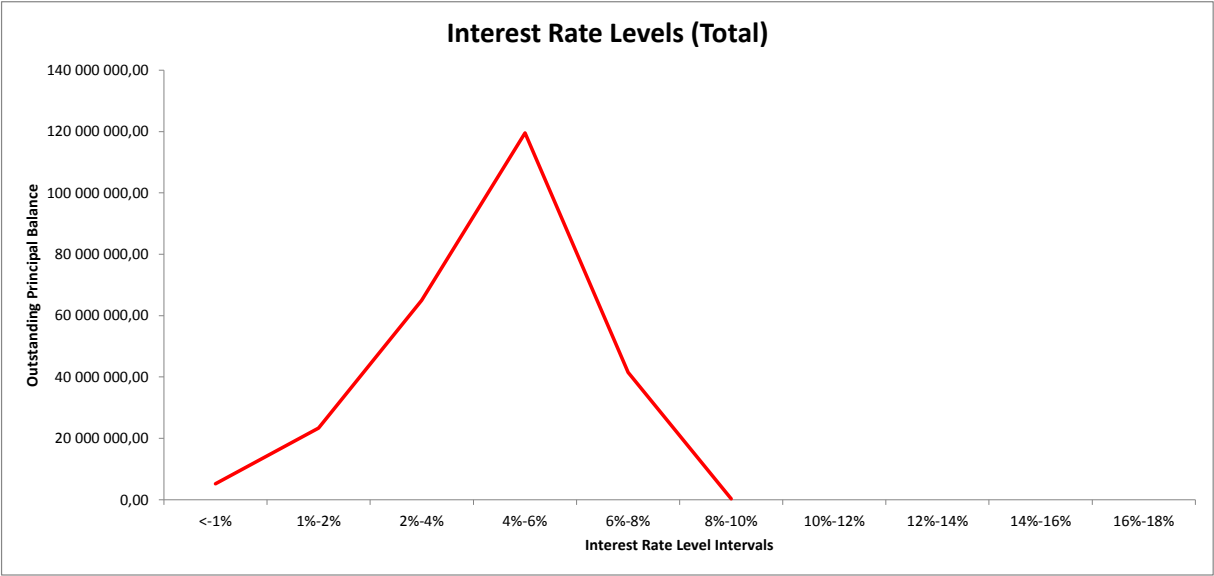
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
<		1 %	808	5 198 050	2,04 %	28,2	20,8
1 %		2 %	2650	23 297 878	9,14 %	32,5	20,9
2 %		4 %	5314	65 009 484	25,52 %	35,8	20,9
4 %		6 %	11 650	119 506 548	46,90 %	33,6	23,1
6 %		8 %	5 425	41 454 253	16,27 %	32,8	23,0
8 %		10 %	40	321 407	0,13 %	36,1	20,1
10 %		12 %					
12 %		14 %					
14 %		16 %					
16 %		18 %					
Total			25 887	254 787 621	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

10.b Interest Rate



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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

11.a Remaining Terms



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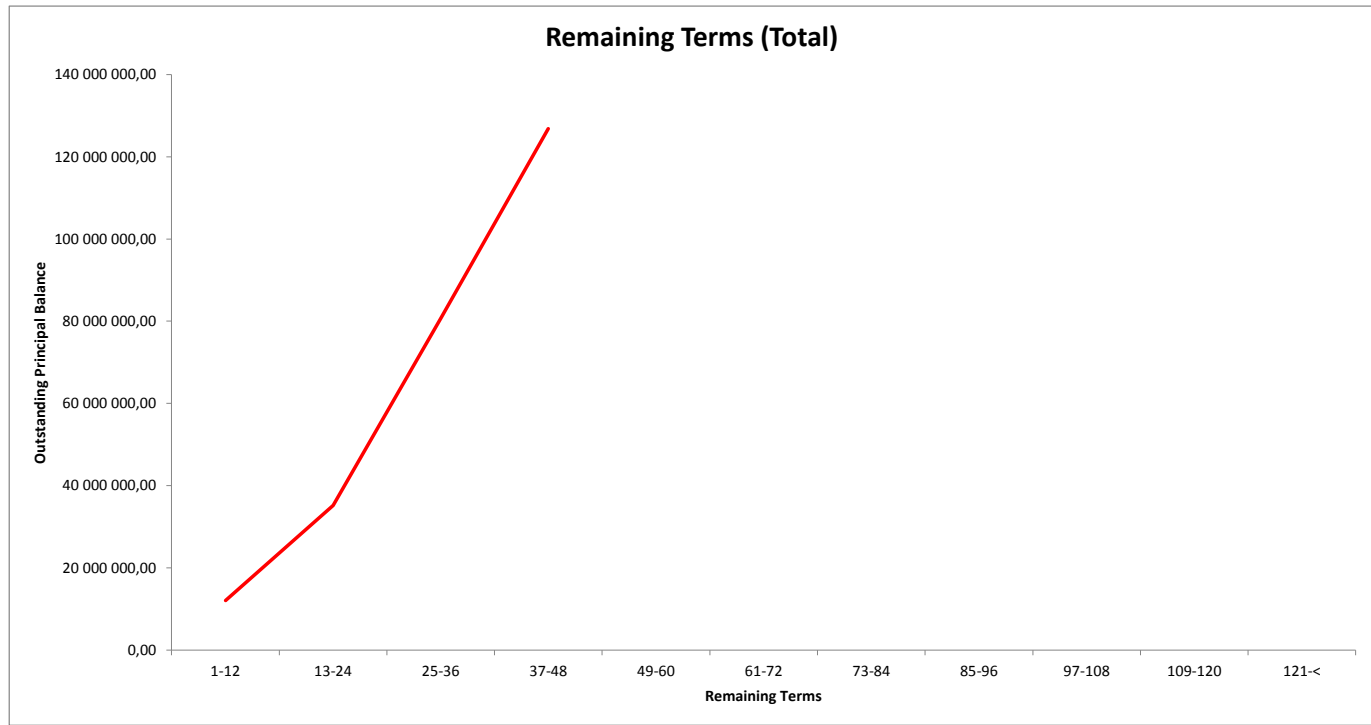
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		41	24 636	0,01 %	0,0	46,2	
1	12	4 106	12 071 058	4,74 %	8,2	32,5	
13	24	5 619	35 188 181	13,81 %	19,1	26,6	
25	36	7 598	80 682 875	31,67 %	31,7	25,2	
37	48	8 523	126 820 872	49,78 %	41,7	18,2	
49	60						
61	72						
73	84						
85	96						
97	108						
109	120						
121							
Total		25 887	254 787 621	100 %			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

11.b Remaining Terms



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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

12.a Seasoning



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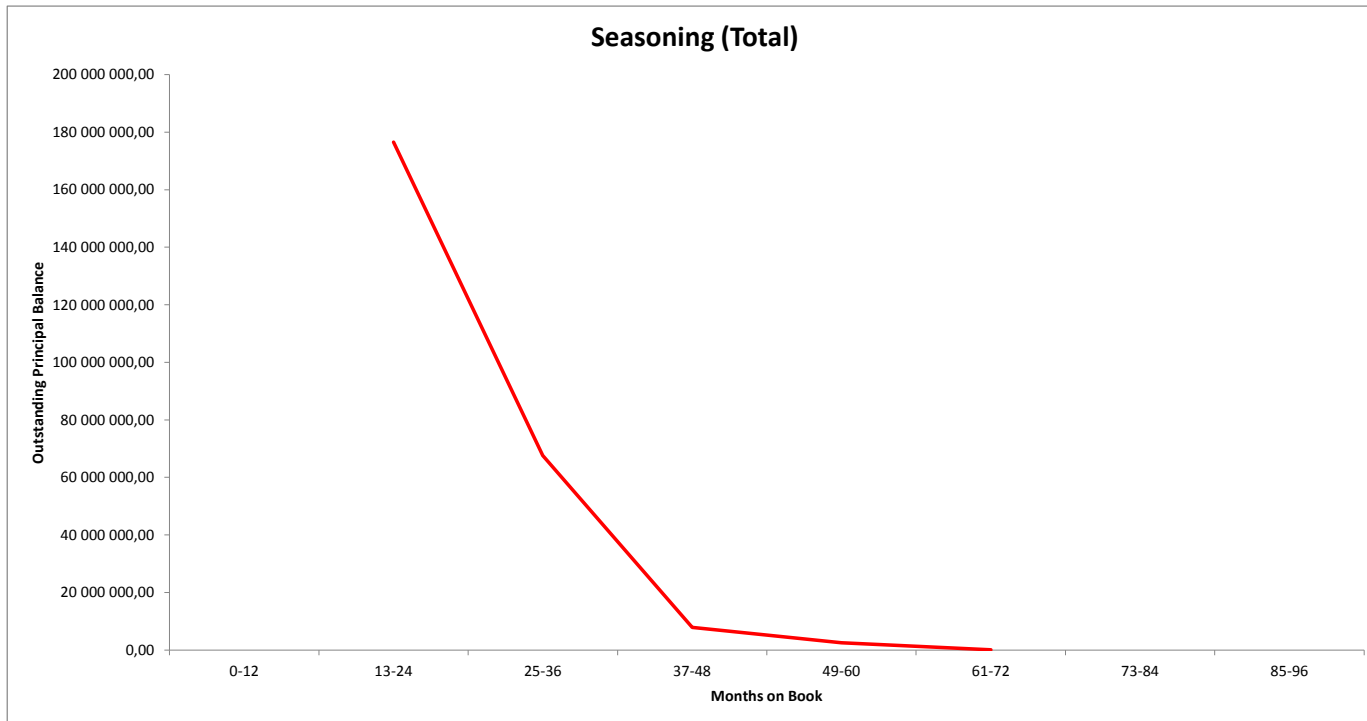
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	15 953	176 564 391	69,30 %	37,2	18,6
	25		36	8 260	67 664 672	26,56 %	27,9	28,4
	37		48	1 139	7 865 481	3,09 %	18,1	40,8
	49		60	518	2 574 302	1,01 %	8,4	52,4
	61		72	17	118 776	0,05 %	6,7	63,5
	73		84					
	85		96					
	Total			25 887	254 787 621	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

12.b Seasoning



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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

13.a Balloon loans



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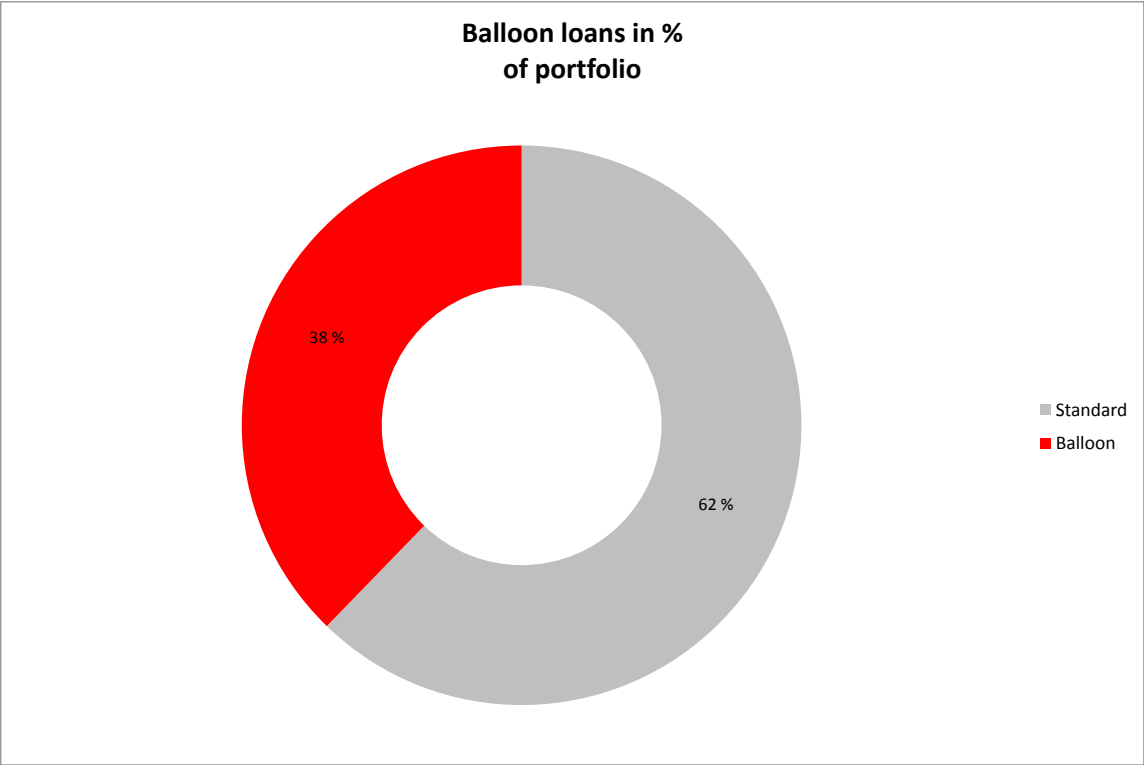
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		20 562	158 620 363	62,26 %	2 280	0,00 %	32,6	22,1
Balloon		5 325	96 167 258	37,74 %	35 698 051	37,12 %	35,8	22,6
Total		25 887	254 787 621	100 %	35 700 331	14,01 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

13.b Balloon loans



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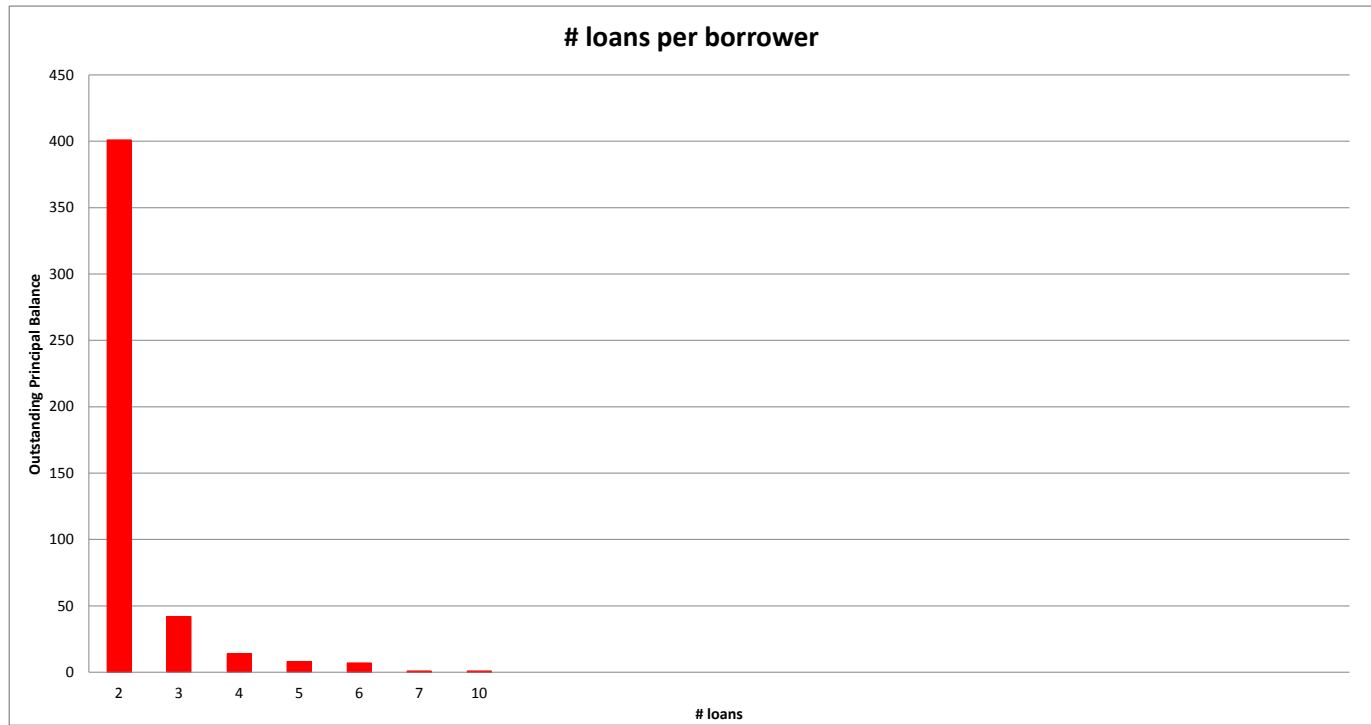


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

14.b # loans per borrower



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SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.a Amortization Profile



Reporting Date	28.11.2014	
Payment date	25.11.2014	
Period No	13	
Monthly Period	Oct 2014	
Interest Period	from 28.10.2014	to 25.11.2014 = 28 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	254 787 621	247 262 212	7 525 410	1 005 814	4,84 %	97,05 %
2	247 262 212	239 888 731	7 373 481	976 037	4,84 %	94,15 %
3	239 888 731	232 528 314	7 360 417	947 100	4,84 %	91,26 %
4	232 528 314	225 160 738	7 367 576	918 169	4,84 %	88,37 %
5	225 160 738	217 385 754	7 774 985	889 283	4,84 %	85,32 %
6	217 385 754	210 005 943	7 379 811	859 146	4,85 %	82,42 %
7	210 005 943	202 793 774	7 212 168	830 119	4,85 %	79,59 %
8	202 793 774	195 541 493	7 252 281	801 671	4,85 %	76,75 %
9	195 541 493	188 451 346	7 090 147	772 952	4,85 %	73,96 %
10	188 451 346	181 550 684	6 900 662	744 891	4,85 %	71,26 %
11	181 550 684	174 722 405	6 828 279	717 699	4,85 %	68,58 %
12	174 722 405	167 954 118	6 768 287	690 701	4,85 %	65,92 %
13	167 954 118	161 168 508	6 785 610	664 251	4,85 %	63,26 %
14	161 168 508	154 518 916	6 649 592	637 884	4,85 %	60,65 %
15	154 518 916	147 986 059	6 532 857	611 672	4,86 %	58,08 %
16	147 986 059	141 566 510	6 419 549	585 814	4,86 %	55,56 %
17	141 566 510	135 197 365	6 369 146	560 177	4,85 %	53,06 %
18	135 197 365	128 880 264	6 317 101	534 774	4,85 %	50,58 %
19	128 880 264	122 810 084	6 070 180	509 362	4,85 %	48,20 %
20	122 810 084	116 826 003	5 984 081	484 953	4,84 %	45,85 %

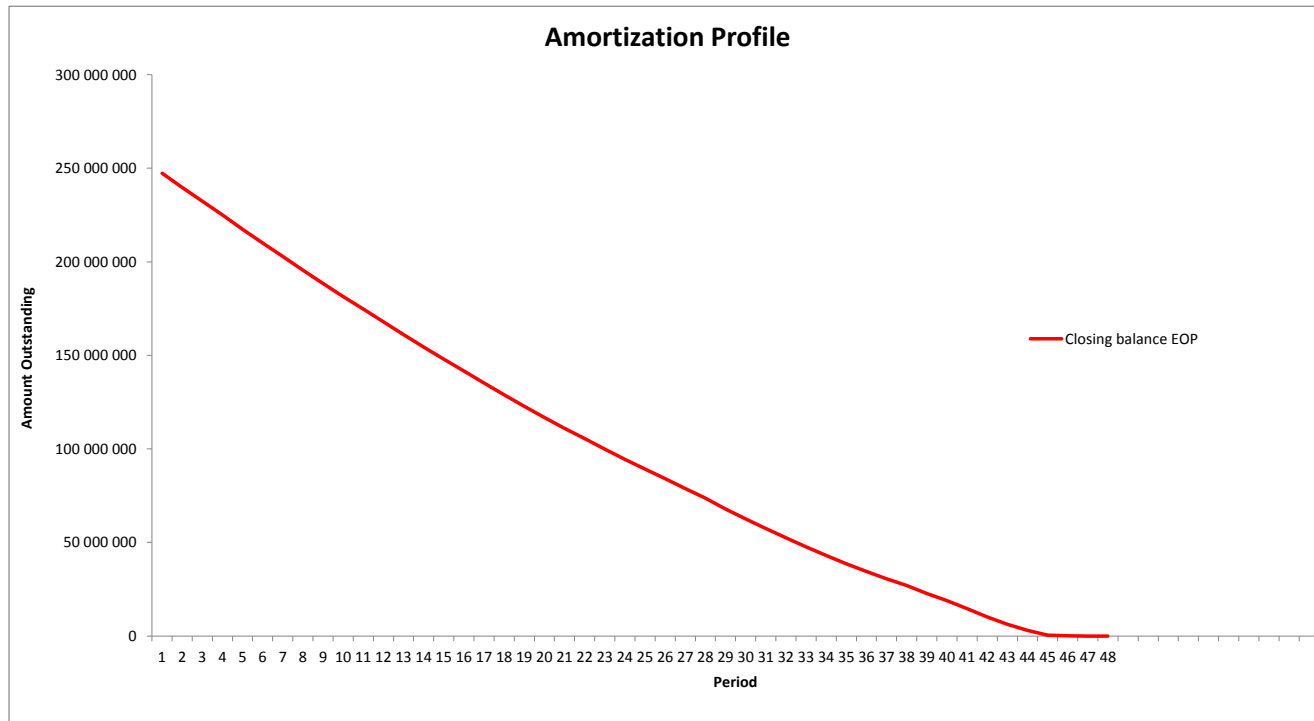
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.11.2014					
Payment date	25.11.2014					
Period No	13					
Monthly Period	Oct 2014					
Interest Period	from	28.10.2014	to	25.11.2014	=	28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.a Payment Holidays



Reporting Date	28.11.2014				
Payment date	25.11.2014				
Period No	13				
Monthly Period	Oct 2014				
Interest Period	from	28.10.2014	to	25.11.2014	= 28 days

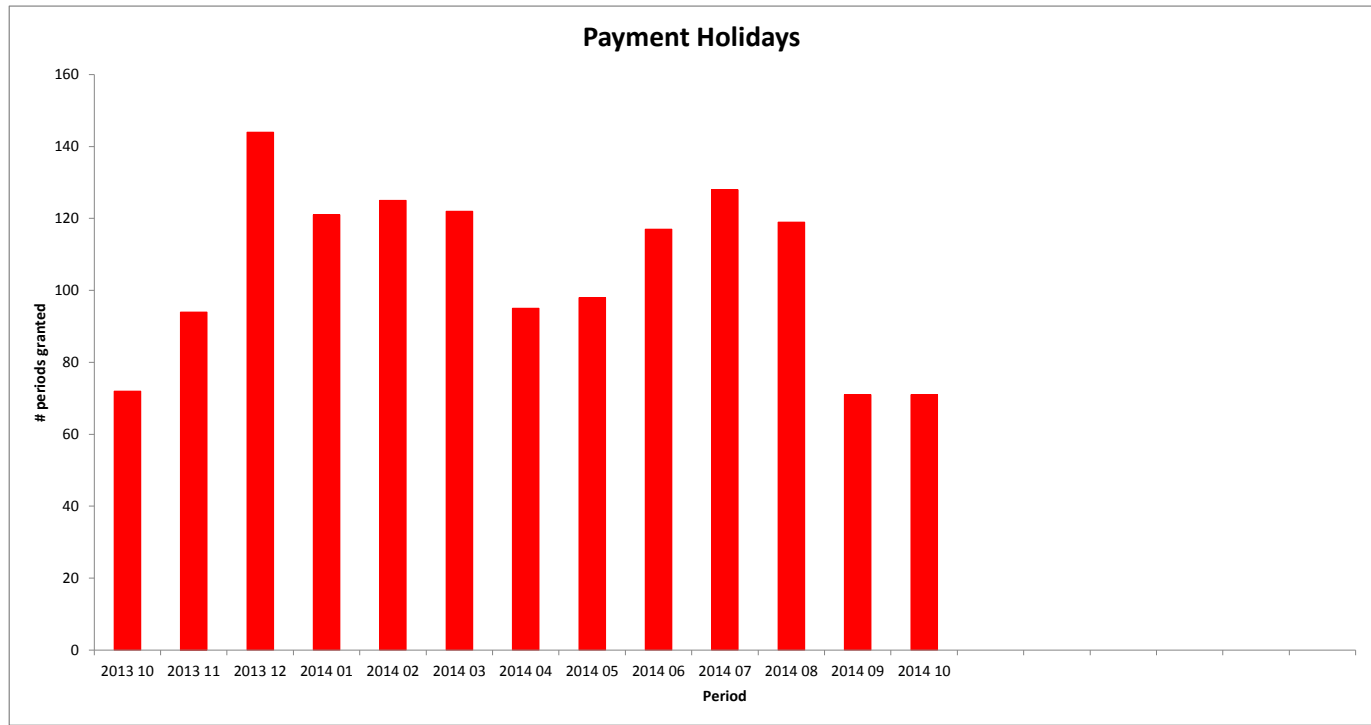
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2013 10	72	107	28 515	901 468	
2013 11	94	145	41 443	1 278 284	
2013 12	144	175	51 230	2 221 311	
2014 01	121	174	52 332	1 706 176	
2014 02	125	185	51 325	1 759 910	
2014 03	122	186	51 140	1 786 354	
2014 04	95	139	38 074	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	
Total:	1 377	1 966	553 762	18 549 001	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.11.2014				
Payment date	25.11.2014				
Period No	13				
Monthly Period	Oct 2014				
Interest Period	from	28.10.2014	to	25.11.2014	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.a Downpayment



Reporting Date	28.11.2014				
Payment date	25.11.2014				
Period No	13				
Monthly Period	Oct 2014				
Interest Period	from	28.10.2014	to	25.11.2014	= 28 days

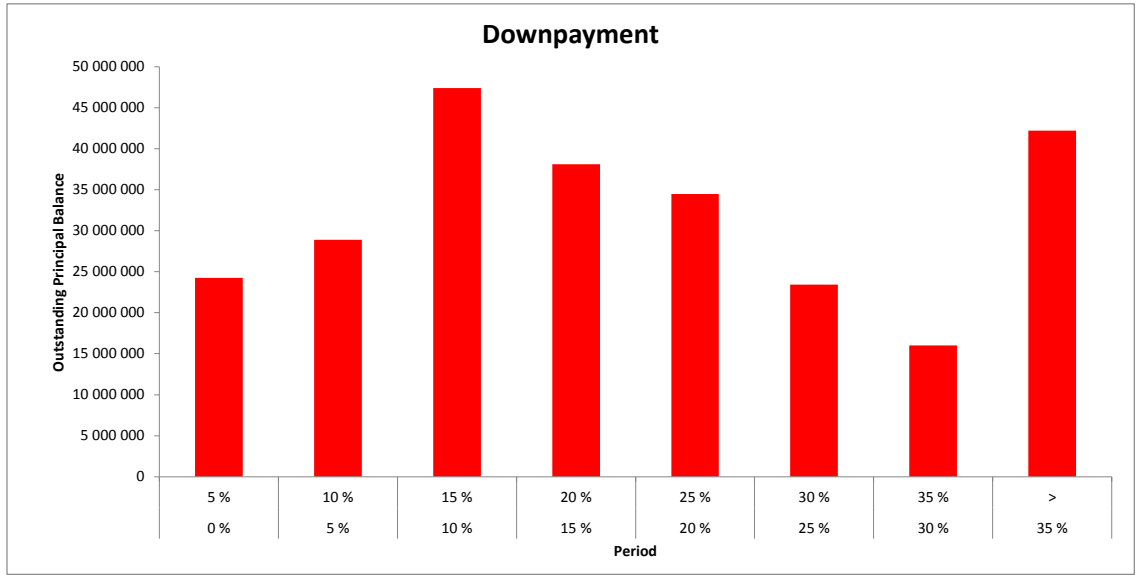
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	1 819	24 263 080	9,5 %	38,1	20,6
	5 %		10 %	2 273	28 884 168	11,3 %	37,0	21,4
	10 %		15 %	4 234	47 393 018	18,6 %	35,3	22,3
	15 %		20 %	3 514	38 102 094	15,0 %	34,0	22,9
	20 %		25 %	3 519	34 478 436	13,5 %	32,9	23,0
	25 %		30 %	2 332	23 446 441	9,2 %	32,9	22,6
	30 %		35 %	1 789	15 996 799	6,3 %	31,7	23,2
	35 %	>		6 407	42 223 585	16,6 %	29,4	22,3
			Total	25 887	254 787 621	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	28.11.2014					
Payment date	25.11.2014					
Period No	13					
Monthly Period	Oct 2014					
Interest Period	from	28.10.2014	to	25.11.2014	=	28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



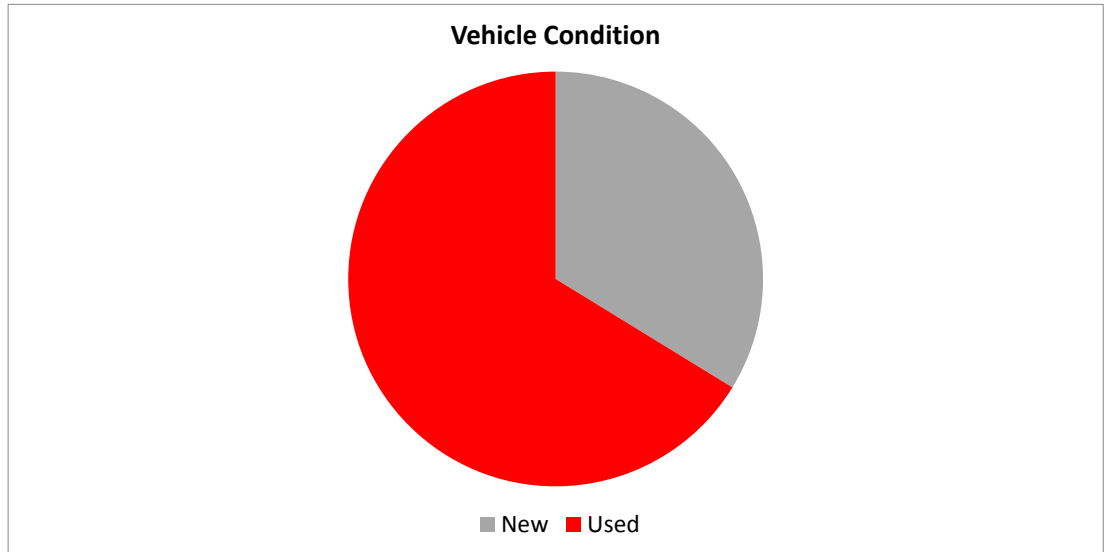
Reporting Date	28.11.2014	
Payment date	25.11.2014	
Period No	13	
Monthly Period	Oct 2014	
Interest Period	from 28.10.2014	to 25.11.2014 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 515	86 013 528	33,8 %	34,0	22,2
	Used	19 372	168 774 093	66,2 %	33,7	22,3
	Total	25 887	254 787 621	100 %		

18.b Vehicle Condition



Reporting Date	28.11.2014
Payment date	25.11.2014
Period No	13
Monthly Period	Oct 2014
Interest Period	from 28.10.2014 to 25.11.2014 = 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.a Borrower Type



Reporting Date	28.11.2014
Payment date	25.11.2014
Period No	13
Monthly Period	Oct 2014
Interest Period	from 28.10.2014 to 25.11.2014 = 28 days

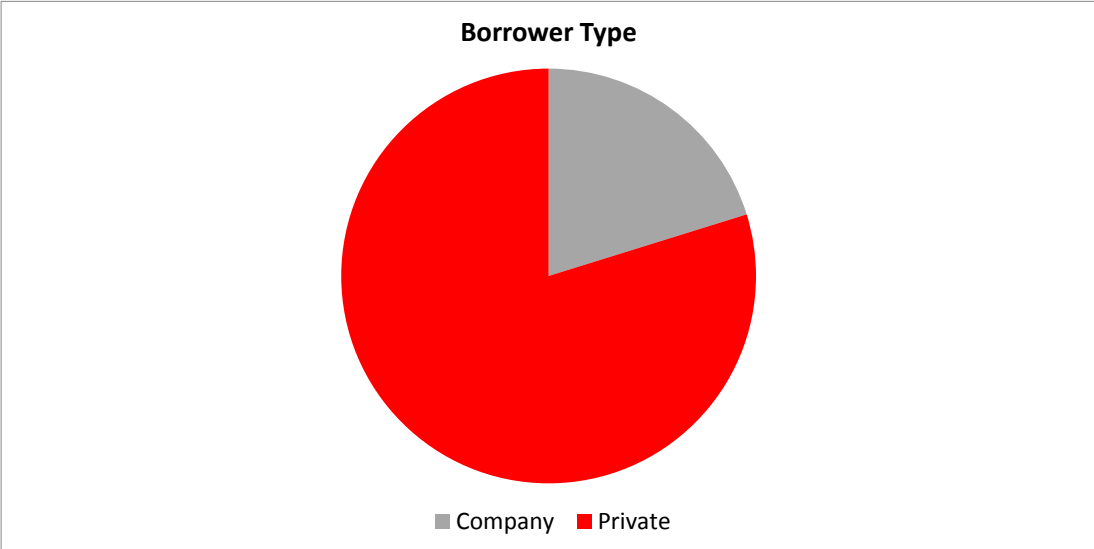
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 993	51 468 178	20,2 %	31,2	23,3
	Private	21 894	203 319 443	79,8 %	34,5	22,0
	Total	25 887	254 787 621	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



Reporting Date	28.11.2014	
Payment date	25.11.2014	
Period No	13	
Monthly Period	Oct 2014	
Interest Period	from	28.10.2014 to 25.11.2014 = 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.a Vehicle type



Reporting Date	28.11.2014	
Payment date	25.11.2014	
Period No	13	
Monthly Period	Oct 2014	
Interest Period	from 28.10.2014	to 25.11.2014 = 28 days

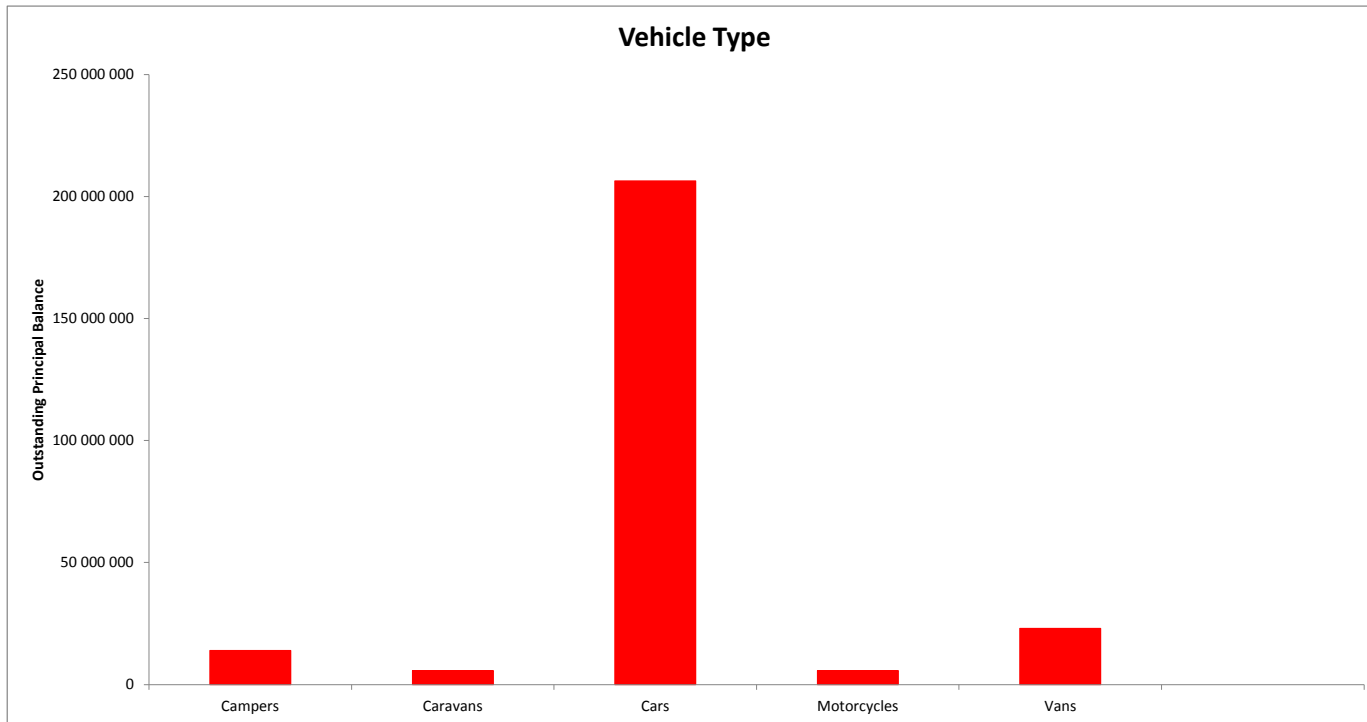
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		735	13 955 841	5,48 %	32,3	26,68
Caravans		577	5 698 764	2,24 %	31,2	27,47
Cars		21 027	206 381 279	81,00 %	34,5	21,43
Motorcycles		1 053	5 769 771	2,26 %	31,2	25,08
Vans		2 495	22 981 966	9,02 %	29,6	25,23
		25 887	254 787 621	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	28.11.2014				
Payment date	25.11.2014				
Period No	13				
Monthly Period	Oct 2014				
Interest Period	from	28.10.2014	to	25.11.2014	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.a Restructured Loans



Reporting Date	28.11.2014	
Payment date	25.11.2014	
Period No	13	
Monthly Period	Oct 2014	
Interest Period	from 28.10.2014	to 25.11.2014 = 28 days

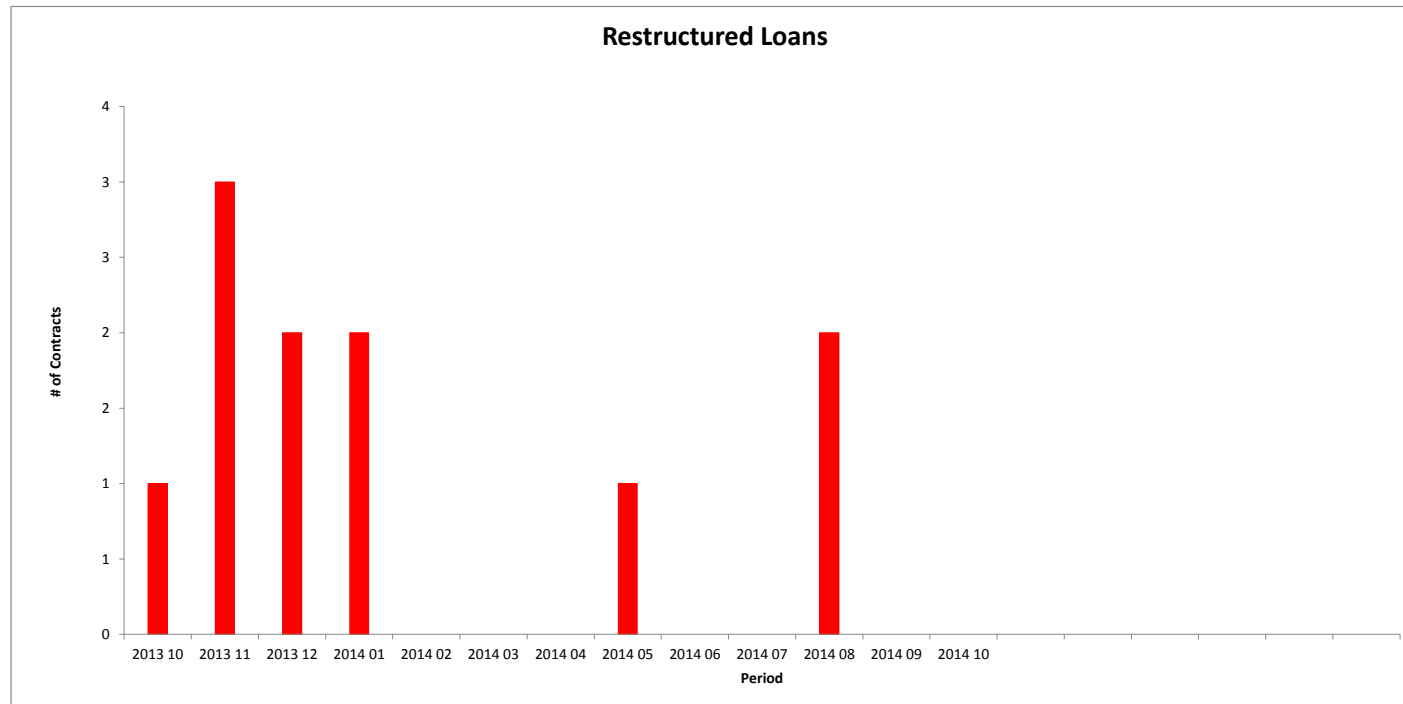
TOTAL		
Period	No	Outstanding balance
2013 10	1	6 896
2013 11	3	22 012
2013 12	2	11 089
2014 01	2	11 629
2014 02	0	0
2014 03	0	0
2014 04	0	0
2014 05	1	83
2014 06	0	0
2014 07	0	0
2014 08	2	41 336
2014 09	0	0
2014 10	0	0
	11	93 045

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.11.2014
Payment date	25.11.2014
Period No	13
Monthly Period	Oct 2014
Interest Period	from 28.10.2014 to 25.11.2014 = 28 days

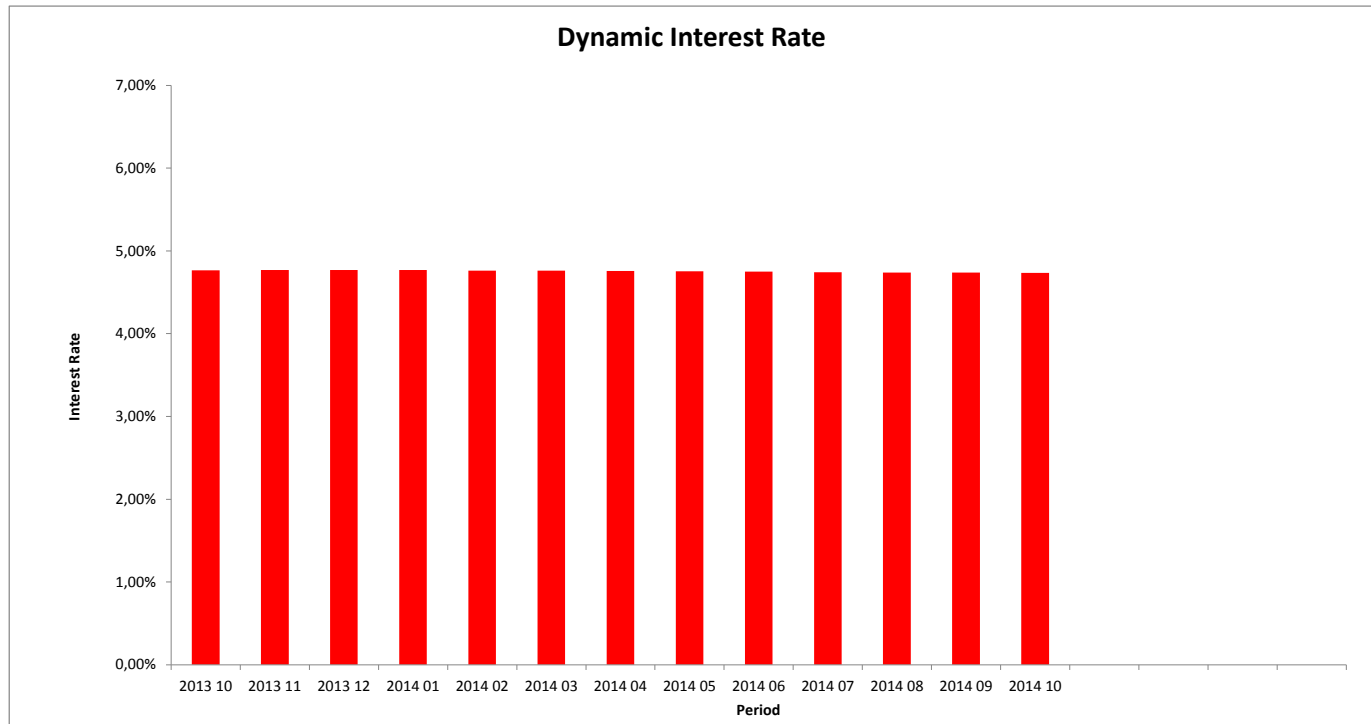


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.11.2014				
Payment date	25.11.2014				
Period No	13				
Monthly Period	Oct 2014				
Interest Period	from	28.10.2014	to	25.11.2014	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	28.11.2014		
Payment date	25.11.2014		
Period No	13		
Monthly Period	Oct 2014		
Interest Period	from 28.10.2014	to 25.11.2014	= 28 days

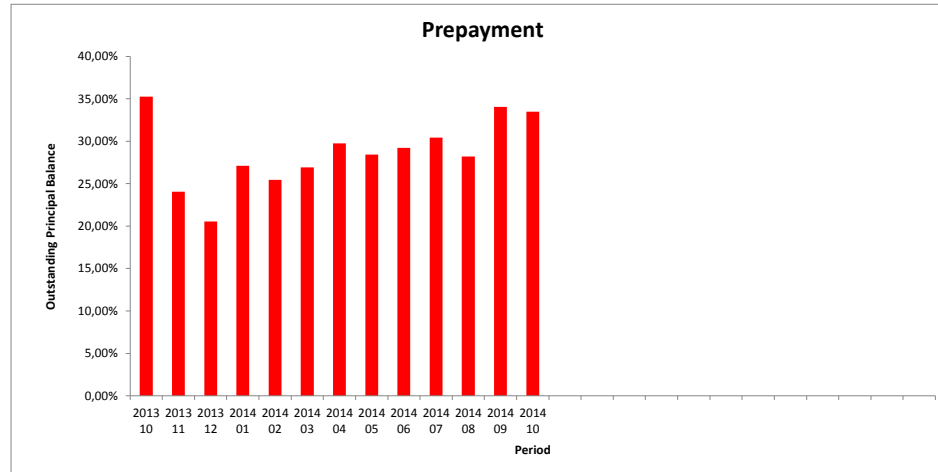
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2013 10	17 039 534	479 099 092	35,25 %
	2013 11	10 397 072	458 398 637	24,07 %
	2013 12	8 341 808	439 817 265	20,53 %
	2014 01	10 880 470	418 143 705	27,12 %
	2014 02	9 647 459	398 902 873	25,46 %
	2014 03	9 774 133	379 213 871	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 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	28.11.2014				
Payment date	25.11.2014				
Period No	13				
Monthly Period	Oct 2014				
Interest Period	from	28.10.2014	to	25.11.2014	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



Reporting Date	28.11.2014	
Payment date	25.11.2014	
Period No	13	
Monthly Period	Oct 2014	
Interest Period	from 28.10.2014 to 25.11.2014 =	28 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	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.11.2014	
Payment date	25.11.2014	
Period No	13	
Monthly Period	Oct 2014	
Interest Period	from 28.10.2014	to 25.11.2014 = 28 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	866	356 593	204 286
2014 2	770 550	74							272 315	272 315	498 235	229 122	501 437	269 113	9 314	510 751	259 799
2014 3	575 754	56										236 655	236 655	339 099	38 194	274 849	300 905
2014 4	279 340	26													71 846	71 846	207 494

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	28.11.2014
Payment date	25.11.2014
Period No	13
Monthly Period	Oct 2014
Interest Period	from 28.10.2014 to 25.11.2014 = 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	18 129 644,83	EUR
Senior Expenses	-	1 208,33	EUR
Servicing Fee	-	151 599,80	EUR
Interest on Loan to Issuer	-	1 137 851,01	EUR
Principal on Loan to Issuer	-	16 838 985,69	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	30 811 647,63	EUR
Senior Expenses	-	1 000,00	EUR
Interest Class A	-	131 843,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	5 133 550,00	EUR
Principal Payments on Class A	-	16 838 985,69	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	7 700 325,00	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	32 213,03	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	915 711,91	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	915 711,91	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	251,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	915 460,91	EUR

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

Reporting Date	28.11.2014
Payment date	25.11.2014
Period No	13
Monthly Period	Oct 2014
Interest Period	from 28.10.2014 to 25.11.2014 = 28 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 208,33 EUR			
Interest accrued for the Period	189 862,00 EUR	131 843,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	3 633 356,00 EUR	2 845 972,00 EUR	497 594,00 EUR	289 790,00 EUR
Interest Payments	189 862,00 EUR	131 843,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	3 633 356,00 EUR	2 845 972,00 EUR	497 594,00 EUR	289 790,00 EUR
Interest accrued on Subordinated Loan for the Period	32 213,03 EUR			
Cumulative Interest accrued on Subordinated Loan	457 850,43 EUR			
Interest Payments on Subordinated Loan	32 213,03 EUR			
Cumulative Interest Payments on Subordinated Loan	457 850,43 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	28.11.2014
Payment date	25.11.2014
Period No	13
Monthly Period	Oct 2014
Interest Period	from 28.10.2014 to 25.11.2014 = 28 days