

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		#N/A							
Payment date		#N/A							
Period No		25							
Monthly Period		Oct 2015							
Interest Period	from	#N/A	to	#N/A	=	#N/A	days		
Cut-Off Date		#N/A							

Following payment dates: 30/01/2016

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	#N/A
Payment date	#N/A
Period No	25
Monthly Period	Oct 2015
Interest Period	from #N/A to #N/A = #N/A days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	121.626.885,46 EUR		131.619.009,64 EUR
Scheduled Loan Principal Repayments	4.599.467,14 EUR		4.774.997,55 EUR
Prepayments	4.530.444,26 EUR		5.107.116,53 EUR
Deemed Collections - Other	- EUR		- EUR
Total Principal Payments Received	9.129.911,40 EUR		9.882.114,08 EUR
New Defaulted Auto Loans in Period	217.484,97 EUR		110.010,10 EUR
Closing Balance	112.279.489,09 EUR		121.626.885,46 EUR
Total revenue collections			
Revenue and fees received on loan balances	668.949,58 EUR		721.295,83 EUR
Recoveries on loans in default	128.236,61 EUR		105.470,43 EUR
Total Revenue Received in Period	797.186,19 EUR		826.766,26 EUR
# Loans			
At beginning of period	15.350 Loans		16.231 Loans
Paid in Full	766 Loans		865 Loans
Repurchased (Deemed Collections)	- Loans		- Loans
New loans into default	24 Loans		16 Loans
At end of period	14.560 Loans		15.350 Loans

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	#N/A							
Payment date	#N/A							
Period No	25							
Monthly Period	Oct 2015							
Interest Period	from #N/A	to	#N/A	=	#N/A days			

Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	9.927.098 EUR	10.708.880 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	9.927.098 EUR	10.708.880 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9.852.069 EUR	10.637.621 EUR
b. Reserve Fund	6.081.344 EUR	6.580.950 EUR
c. Interest Earned by the Issuer	-89 EUR	-64 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	15.933.324 EUR	17.218.507 EUR

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

3. Reserve Accounts



Reporting Date	#N/A
Payment date	#N/A
Period No	25
Monthly Period	Oct 2015
Interest Period	from #N/A to #N/A = ### days

Note Balance

Beginning of Period	121.626.885,46 EUR
End of Period	112.279.489,09 EUR

Reserve Fund

	in %	
Beginning of Period	2,8 %	3.448.964,08 EUR
Cash Outflow		3.448.964,08 EUR
Cash Inflow		3.047.199,45 EUR
End of Period	2,5 %	3.047.199,45 EUR
Required Reserve Amount	2,5 %	3.047.199,45 EUR

Liquidity Balance

Beginning of Period	2,2 %	2.632.380,19 EUR
Cash Outflow		2.632.380,19 EUR
Cash Inflow		2.566.775,00 EUR
End of Period	2,1 %	2.566.775,00 EUR
Required Reserve Amount	2,1 %	2.566.775,00 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	#N/A
Payment date	#N/A
Period No	25
Monthly Period	Oct 2015
Interest Period	from #N/A to #N/A = #N/A days

Asset Balance

Beginning of Period	121.626.885,46	EUR
End of Period	112.279.489,09	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	100.577.135,12	89,58%	13.223
1-29 days past due	8.904.813,20	7,93%	1.039
		0,00%	
Delinquent Receivables:			
30-59 days past due	2.016.515,12	1,80%	218
60-89 days past due	450.377,04	0,40%	45
90-119 days past due	163.422,39	0,15%	23
120-149 days past due	59.519,47	0,05%	9
150-179 days past due	107.706,75	0,10%	3
Total Performing and Delinquent	112.279.489	100,00%	14.560

Current Period Defaults	217.484,97	24
Cumulative Defaults	4.408.132,57	447
Current Period Recoveries	128.236,61	
Cumulative Recoveries	3.540.218,57	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

5. Outstanding Notes



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

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	121.571.885,46 EUR	47.271.885,46 EUR	48.800.000,00 EUR	25.500.000,00 EUR	55.000,00
Available Distribution Amount	15.933.324,30 EUR				
Amortisation	9.347.396,37 EUR				
Redemption per Class	9.347.396,37 EUR	9.347.396,37 EUR	- EUR	- EUR	- EUR
Redemption per Note		2.129,25 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	112.224.489,09 EUR	37.924.489,09 EUR	48.800.000,00 EUR	25.500.000,00 EUR	55.000,00
Current Tranching		33,79%	43,48%	22,72%	0,05%
Current Pool Factor		0,09	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention					
Interest Days	29				
Principal Outstanding per Note Beginning of Period		10.768,08 EUR	100.000,00 EUR	100.000,00 EUR	1.000,00 EUR
>Principal Repayment per note		2.129,25 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		8.638,84 EUR	100.000,00 EUR	100.000,00 EUR	1.000,00 EUR
>Interest accrued for the period		7,20 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	89.567,21	31.593,38 EUR	36.681,33 EUR	21.292,50 EUR	45,93 EUR
Interest Payment per Note		7,20 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)		75,07%	31,64%	8,86%
Current CE (excl. Excess Spread)		71,21%	27,77%	5,00%

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/11/2015
 Payment date 25/11/2015
 Period No 25
 Monthly Period Oct 2015
 Interest Period : 27/10/2015 to 25/11/2015 = 29 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Rahoituspalvelut 2013 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3	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	Aa3	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

Reporting Date	27/11/2015		
Payment date	25/11/2015		
Period No	25		
Monthly Period	Oct 2015		
Interest Period	from	27/10/2015	to 25/11/2015 = 29 days



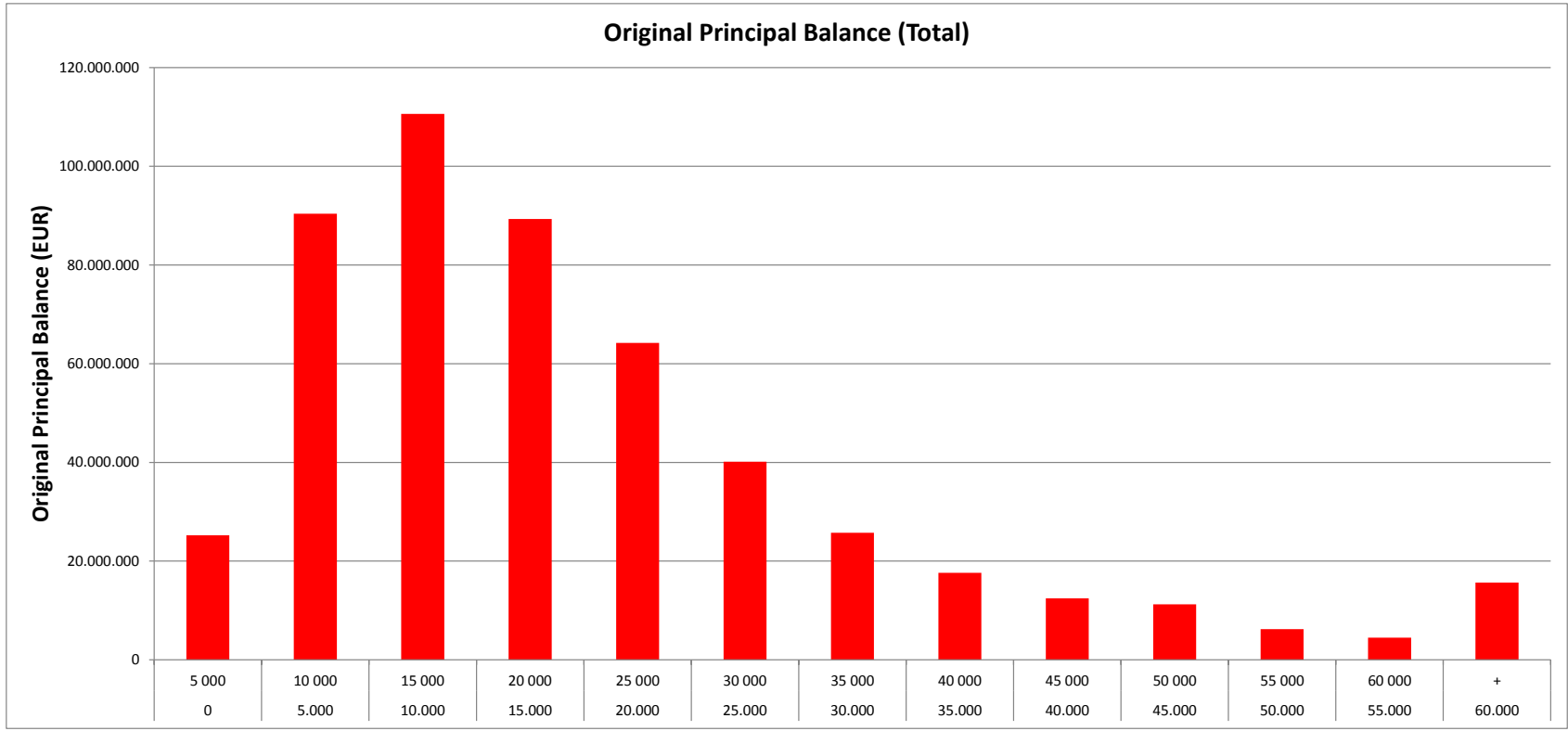
Average amount - all: 12.666

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	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

Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	25	
Monthly Period	Oct 2015	
Interest Period	from 27/10/2015	to 25/11/2015 = 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

8.a Outstanding Principal Balance



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

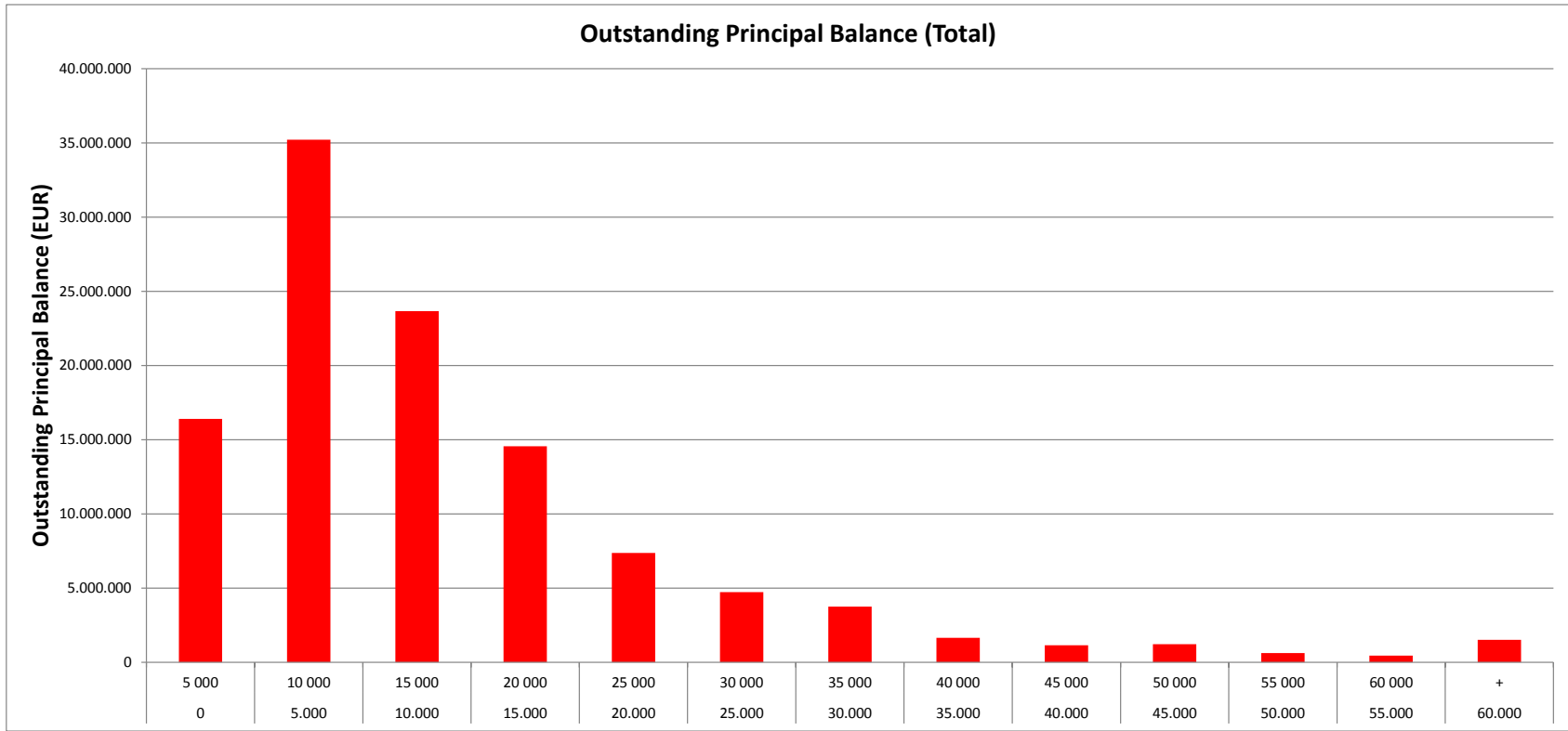
Average amount - all: 7.712

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6.108	16.399.453	14,61%	16,3	35,6	
	5.000	10 000	4.892	35.219.475	31,37%	24,7	33,6	
	10.000	15 000	1.952	23.657.867	21,07%	26,4	32,6	
	15.000	20 000	848	14.560.035	12,97%	27,1	32,3	
	20.000	25 000	334	7.369.603	6,56%	27,4	31,9	
	25.000	30 000	173	4.724.466	4,21%	27,2	32,4	
	30.000	35 000	116	3.750.290	3,34%	27,2	32,7	
	35.000	40 000	44	1.646.264	1,47%	24,8	35,2	
	40.000	45 000	27	1.146.566	1,02%	25,8	33,8	
	45.000	50 000	26	1.217.352	1,08%	27,5	31,0	
	50.000	55 000	12	621.654	0,55%	24,2	32,3	
	55.000	60 000	8	455.645	0,41%	23,3	34,5	
	60.000	+	20	1.510.818	1,35%	26,5	33,1	
Total			14.560	112.279.489	100,0 %			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

9.a Geographical Distribution



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	25	
Monthly Period	Oct 2015	
Interest Period	from	27/10/2015 to 25/11/2015 = 29 days

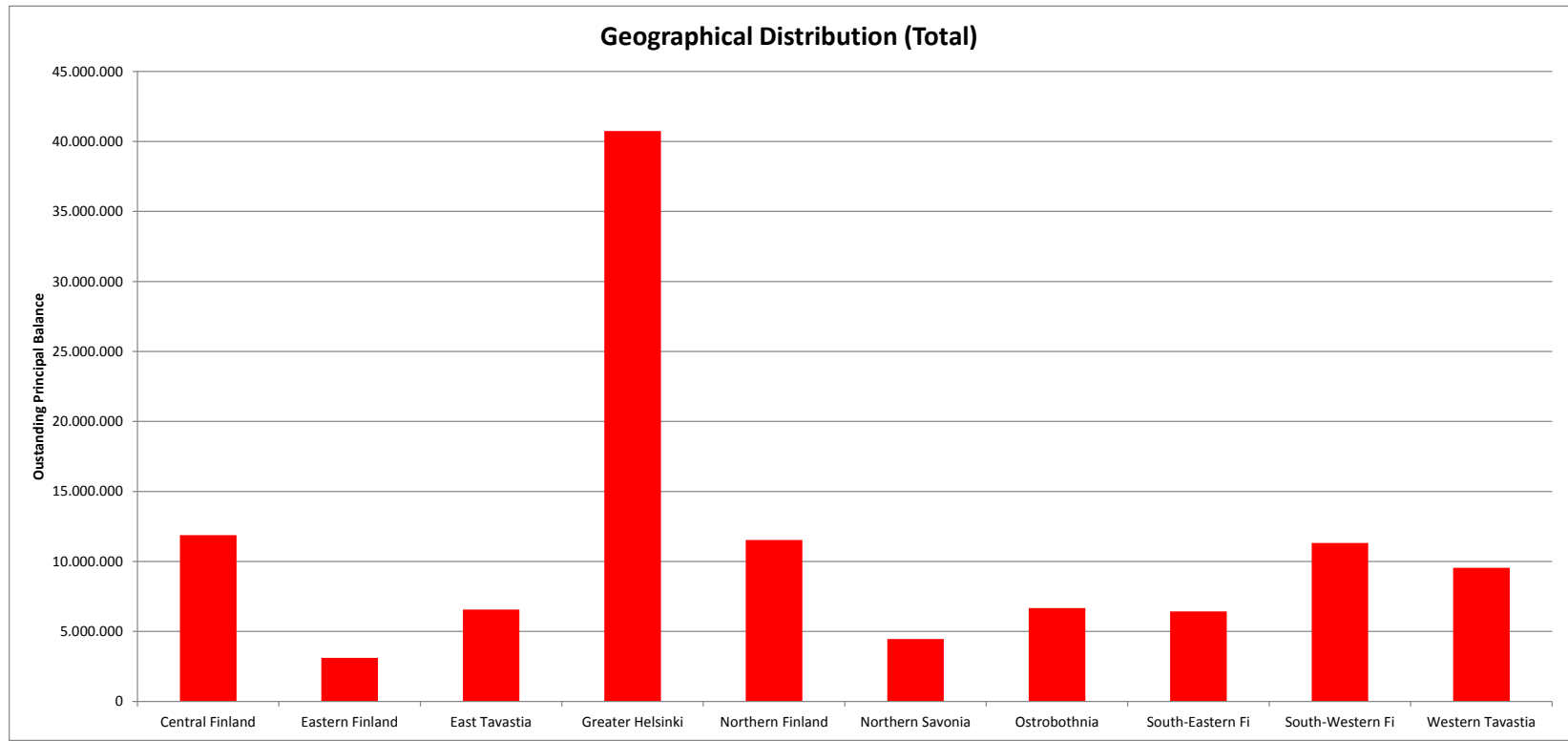
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mat	WA seasoning	
Central Finland	1.584	11.873.896	10,58%	24,2		33,5
Eastern Finland	431	3.118.280	2,78%	24,7		33,0
East Tavastia	828	6.562.653	5,84%	24,3		33,8
Greater Helsinki	5.007	40.747.198	36,29%	24,5		33,3
Northern Finland	1.485	11.537.616	10,28%	25,3		33,0
Northern Savonia	593	4.461.951	3,97%	23,9		33,4
Ostrobothnia	976	6.677.480	5,95%	23,8		33,2
South-Eastern Fi	874	6.431.695	5,73%	25,0		33,0
South-Western Fi	1.520	11.325.045	10,09%	24,7		33,5
Western Tavastia	1.262	9.543.676	8,50%	24,7		33,2
Total	14.560	112.279.489	100%			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

10.a Interest Rate



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	25	
Monthly Period	Oct 2015	
Interest Period	from 27/10/2015	to 25/11/2015 = 29 days

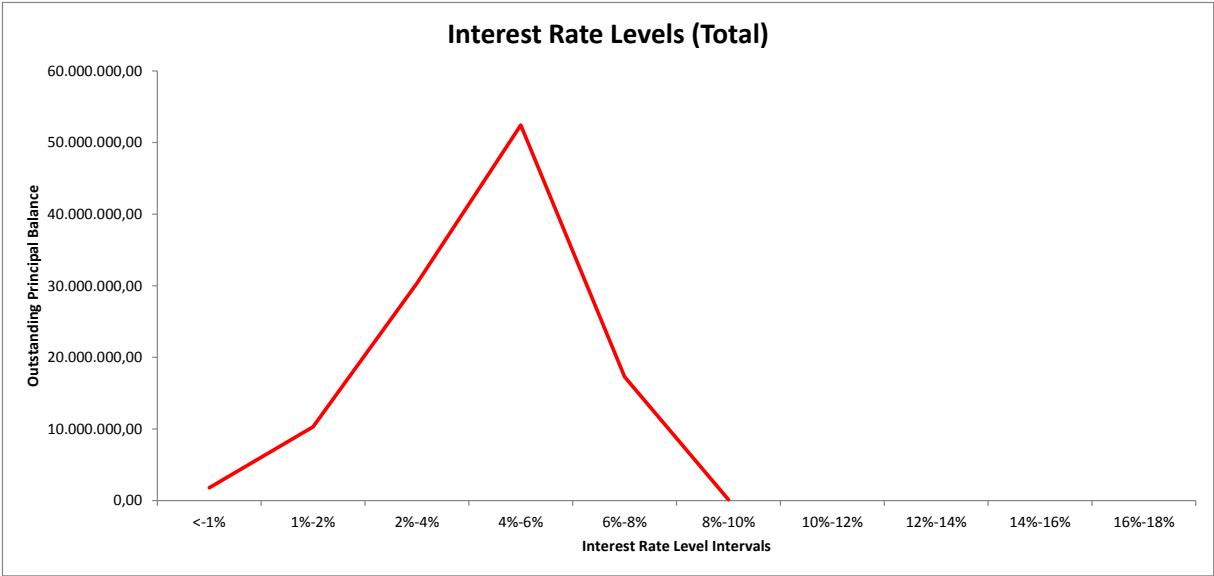
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1%	343	1.780.418	1,59%	25,3	30,1
1%	2%	1552	10.303.719	9,18%	24,2	32,2
2%	4%	3139	30.357.306	27,04%	25,9	32,2
4%	6%	6.634	52.441.418	46,71%	24,1	34,0
6%	8%	2.872	17.272.751	15,38%	23,8	34,0
8%	10%	20	123.878	0,11%	27,0	31,9
10%	12%					
12%	14%					
14%	16%					
16%	18%					
Total		14.560	112.279.489	100%		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

10.b Interest Rate



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

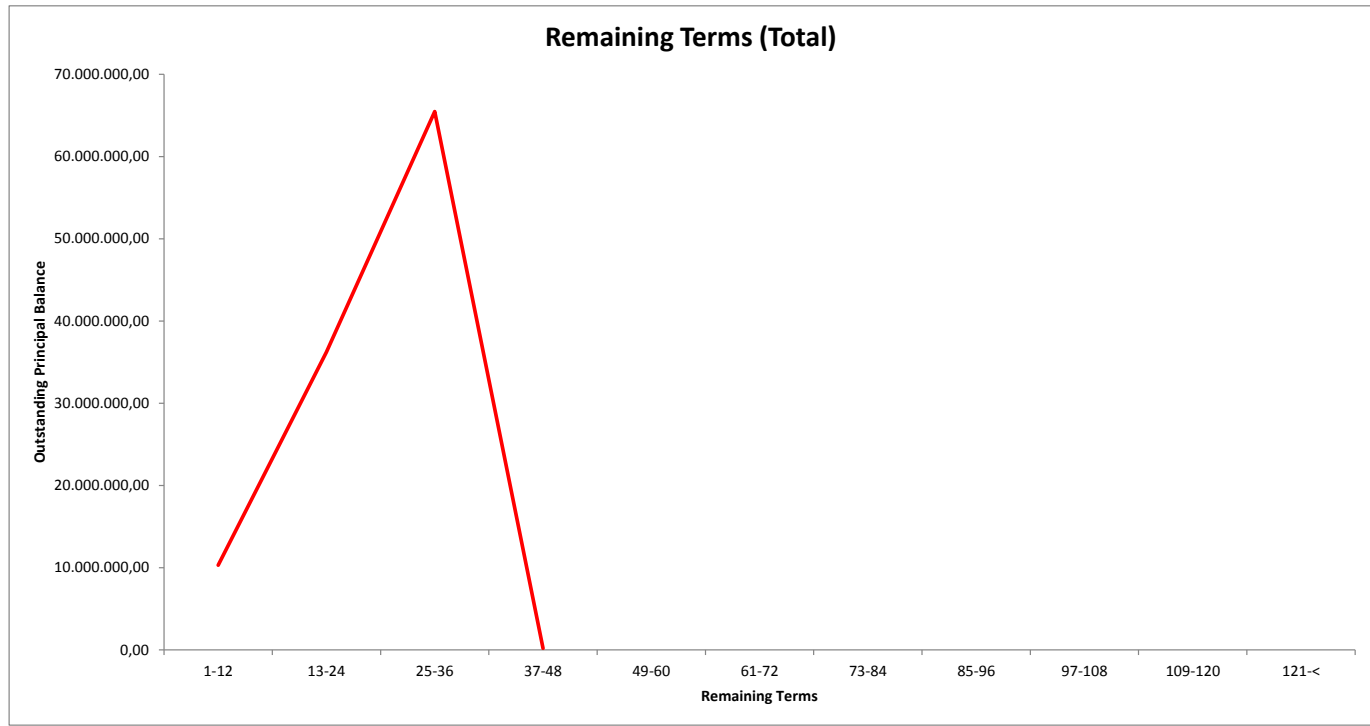


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

11.b Remaining Terms



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

12.a Seasoning



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

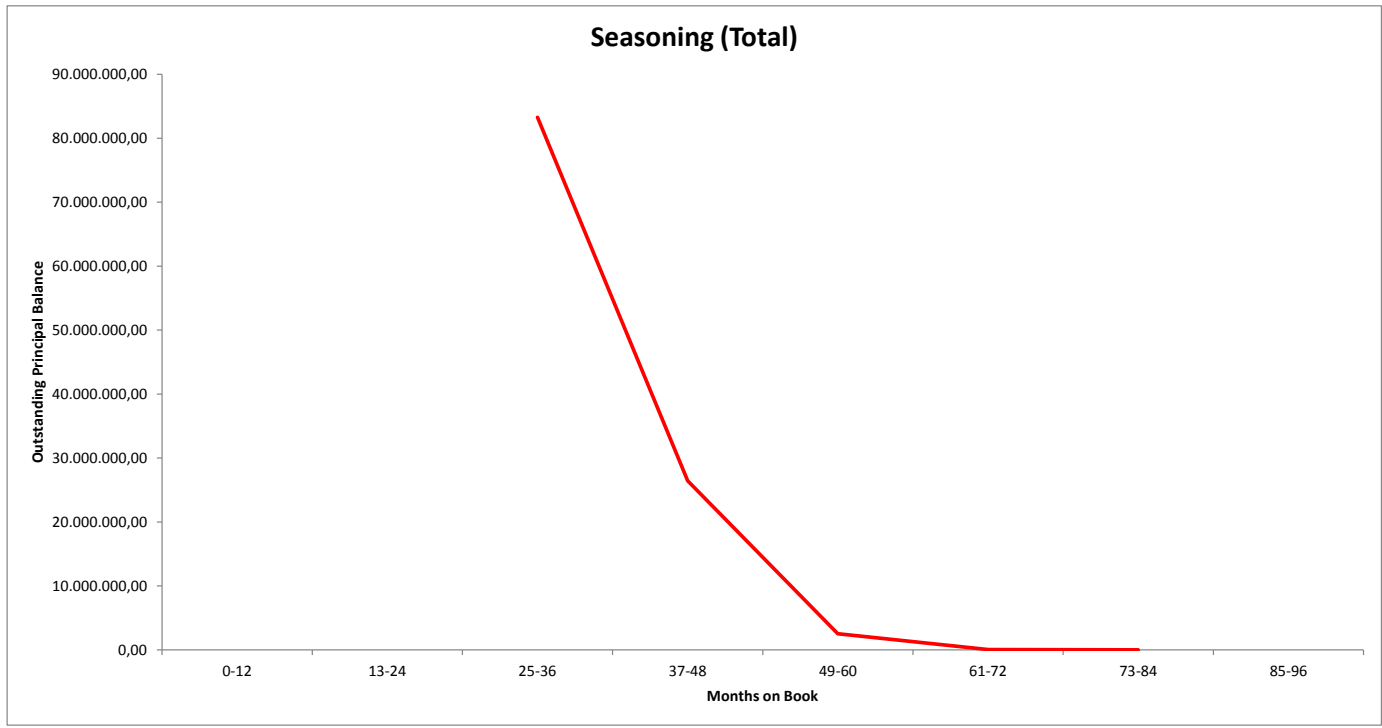
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24				
	25		36	9.878	83.277.140	74,17%	27,0
	37		48	4.150	26.438.513	23,55%	18,4
	49		60	517	2.508.190	2,23%	8,4
	61		72	13	53.982	0,05%	14,6
	73		84	2	1.664	0,00%	7,3
	85		96				
	Total			14.560	112.279.489	100%	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

12.b Seasoning



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

13.a Balloon loans



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	25	
Monthly Period	Oct 2015	
Interest Period	from 27/10/2015	to 25/11/2015 = 29 days

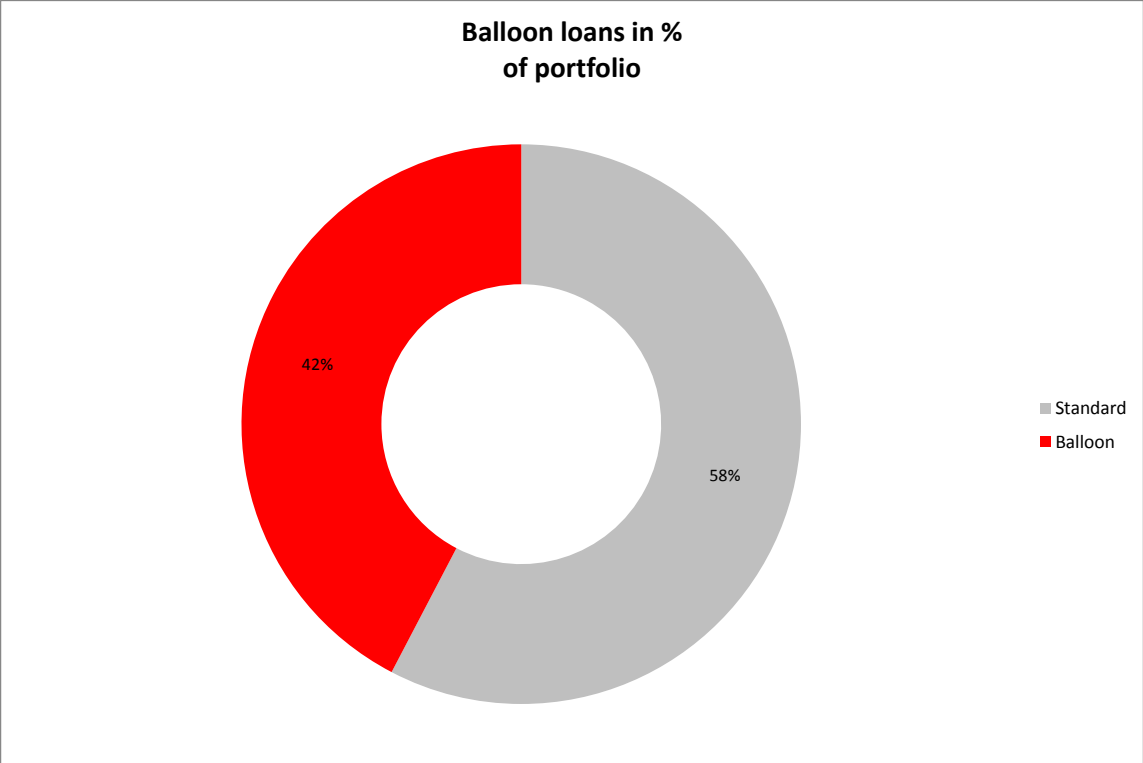
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	11.349	64.754.397	57,67%	1.226	0,00%	23,9	33,0	
Balloon	3.211	47.525.092	42,33%	21.433.702	45,10%	25,4	33,7	
Total	14.560	112.279.489	100%	21.434.928	19,09%			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

13.b Balloon loans



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

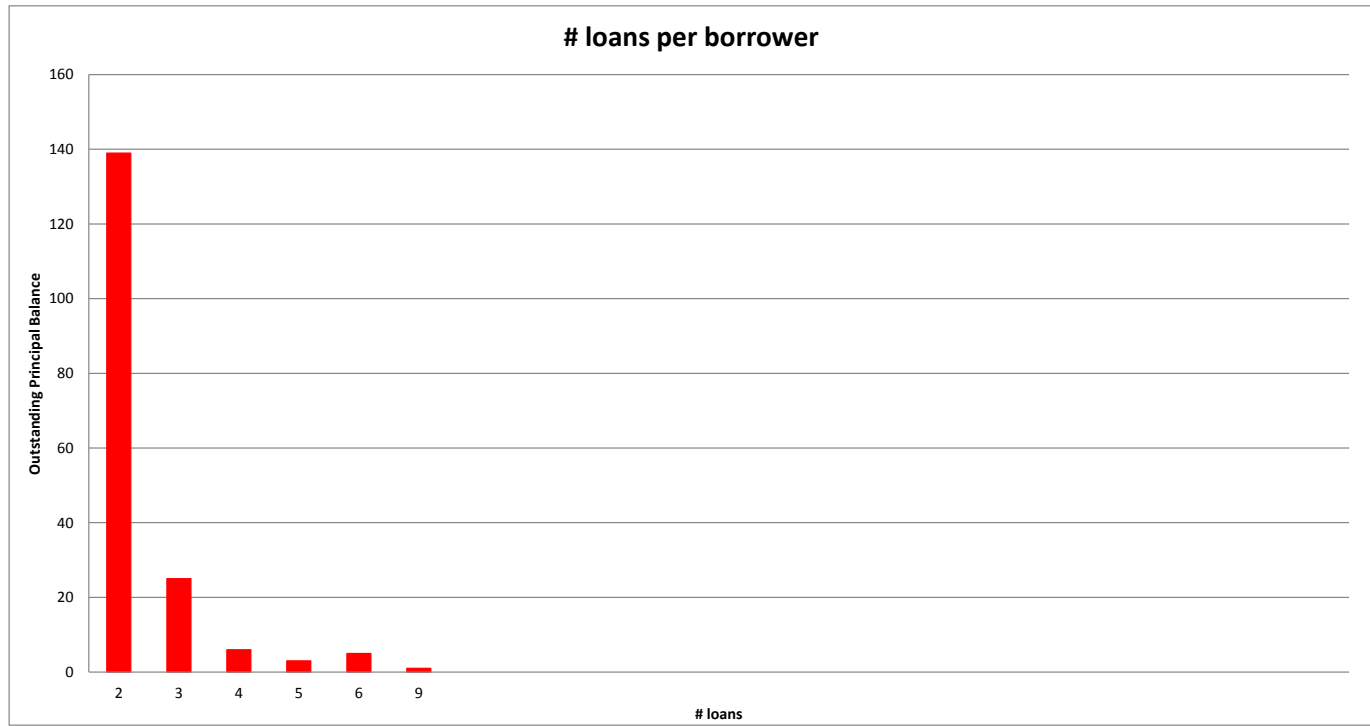


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	112.279.489	107.735.325	4.544.164	440.580	4,81%	95,95%
2	107.735.325	103.288.756	4.446.569	423.184	4,82%	91,99%
3	103.288.756	98.997.025	4.291.731	405.748	4,82%	88,17%
4	98.997.025	94.705.910	4.291.115	388.853	4,82%	84,35%
5	94.705.910	90.308.784	4.397.126	371.812	4,81%	80,43%
6	90.308.784	86.146.425	4.162.359	354.482	4,81%	76,72%
7	86.146.425	82.087.882	4.058.544	337.828	4,81%	73,11%
8	82.087.882	78.059.195	4.028.687	321.624	4,80%	69,52%
9	78.059.195	74.219.698	3.839.497	305.427	4,80%	66,10%
10	74.219.698	70.468.513	3.751.185	290.092	4,79%	62,76%
11	70.468.513	66.806.939	3.661.574	274.924	4,78%	59,50%
12	66.806.939	63.132.925	3.674.014	260.219	4,78%	56,23%
13	63.132.925	59.536.047	3.596.878	245.551	4,77%	53,02%
14	59.536.047	56.080.183	3.455.864	230.897	4,75%	49,95%
15	56.080.183	52.608.831	3.471.353	217.055	4,74%	46,86%
16	52.608.831	49.225.277	3.383.553	203.190	4,73%	43,84%
17	49.225.277	45.189.141	4.036.137	189.587	4,72%	40,25%
18	45.189.141	41.713.329	3.475.812	173.396	4,70%	37,15%
19	41.713.329	38.377.554	3.335.775	159.433	4,68%	34,18%
20	38.377.554	35.181.062	3.196.492	146.004	4,66%	31,33%

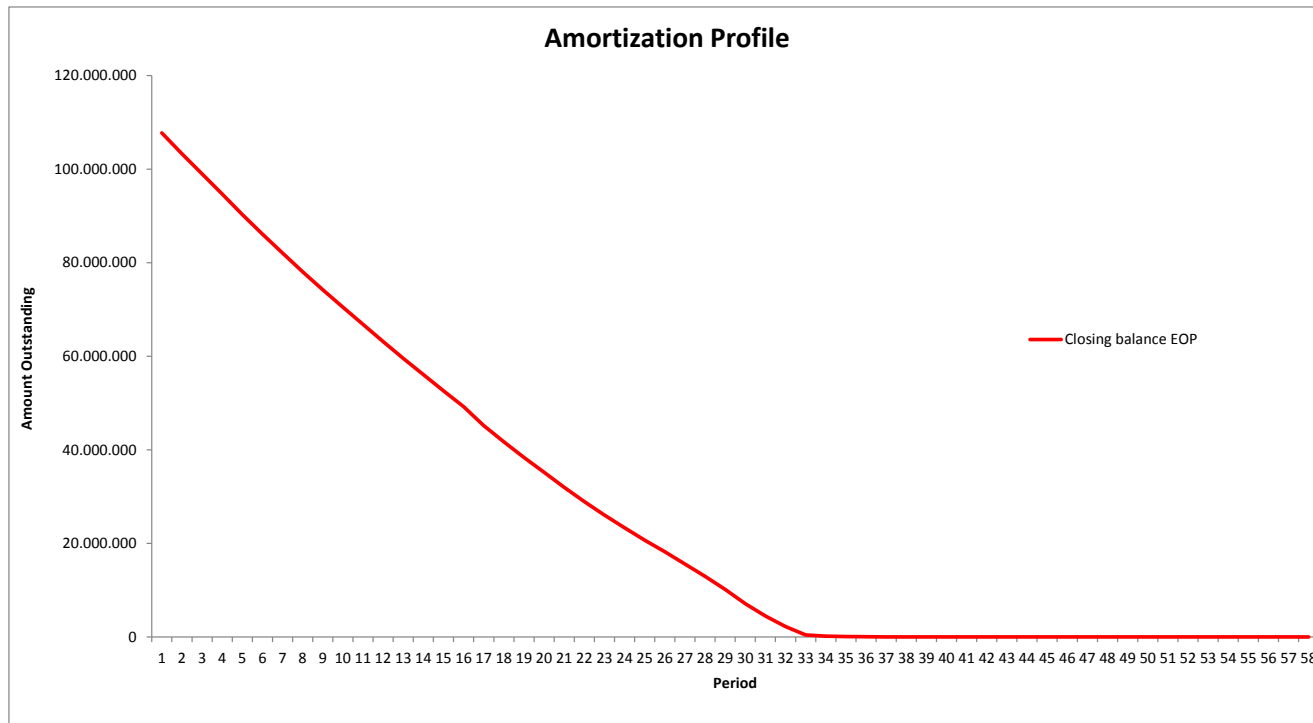
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

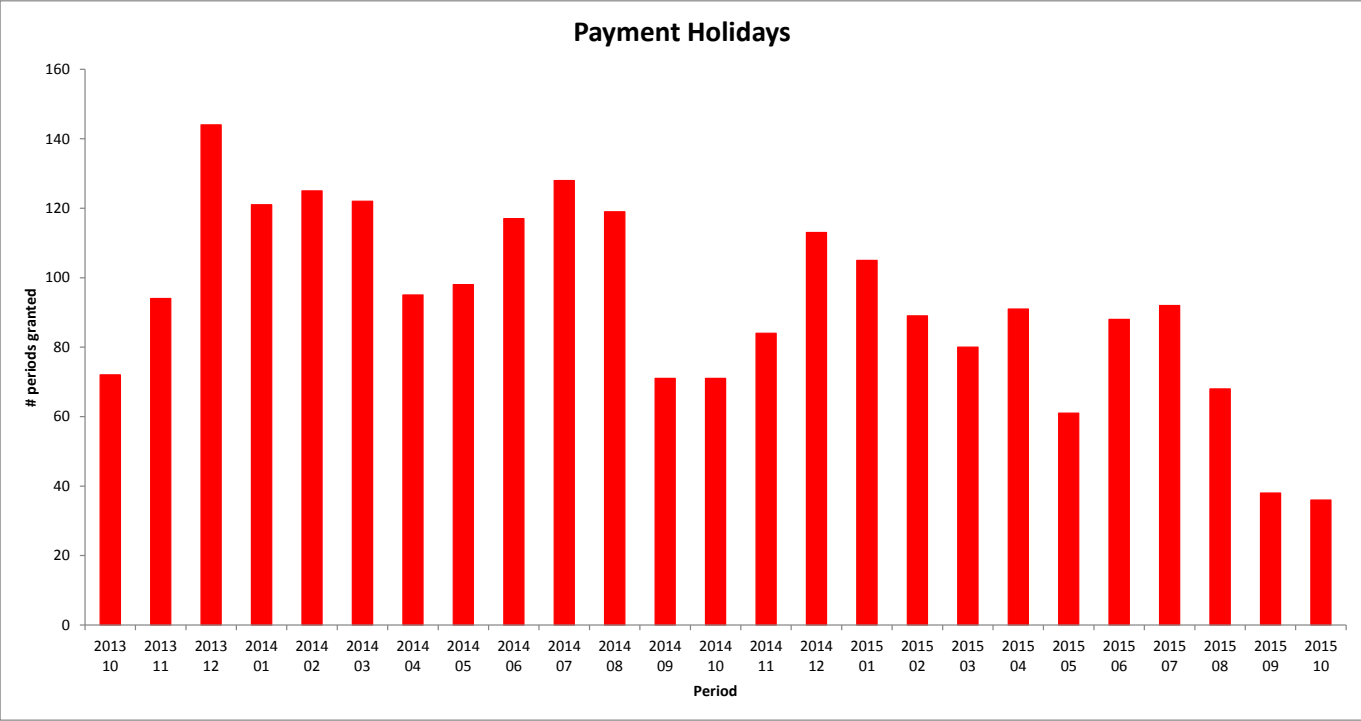
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2013 10	72	107	28.515	901.468
	2013 11	94	145	41.443	1.278.284
	2013 12	144	175	51.230	2.221.311
	2014 01	121	174	52.332	1.706.176
	2014 02	125	185	51.325	1.759.910
	2014 03	122	186	51.140	1.786.354
	2014 04	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
	2015 01	105	167	50.788	1.286.832
	2015 02	89	135	39.184	1.083.792
	2015 03	80	117	37.083	1.009.664
	2015 04	91	134	39.383	1.049.461
	2015 05	61	89	23.944	576.696
2015 06	88	125	33.134	844.208	
2015 07	92	118	35.004	964.721	
2015 08	68	94	27.908	710.042	
2015 09	38	56	16.520	362.315	
2015 10	36	58	19.297	378.270	
Total:	2.322	3.338	950.809	29.022.919	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.a Downpayment



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

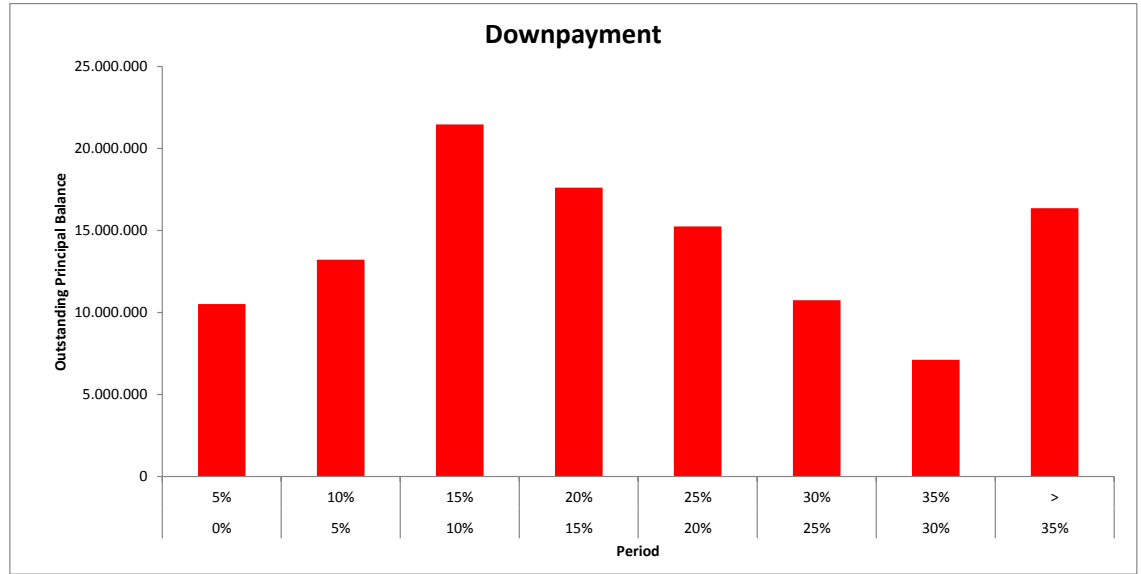
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0%		5%	1.053	10.515.716	9,4 %	27,6	31,9
		5%	10%	1.387	13.217.563	11,8 %	26,4	32,8
			15%	2.552	21.463.971	19,1 %	25,4	33,3
			20%	2.145	17.610.449	15,7 %	24,4	33,7
			25%	2.014	15.244.626	13,6 %	23,8	33,8
			30%	1.358	10.750.014	9,6 %	23,7	33,5
			35%	1.003	7.113.086	6,3 %	23,0	34,2
			>	3.048	16.364.063	14,6 %	22,2	33,1
				14.560	112.279.489	100%		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



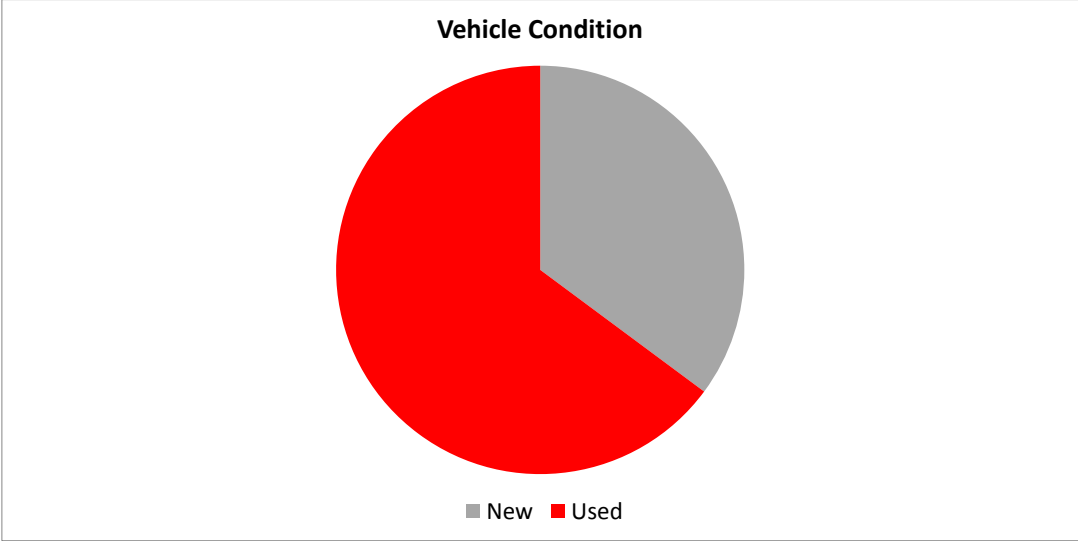
Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3.765	39.476.623	35,2 %	24,5	33,3
	Used	10.795	72.802.866	64,8 %	24,6	33,3
	Total	14.560	112.279.489	100%		

18.b Vehicle Condition



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.a Borrower Type



Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	25
Monthly Period	Oct 2015
Interest Period	from 27/10/2015 to 25/11/2015 = 29 days

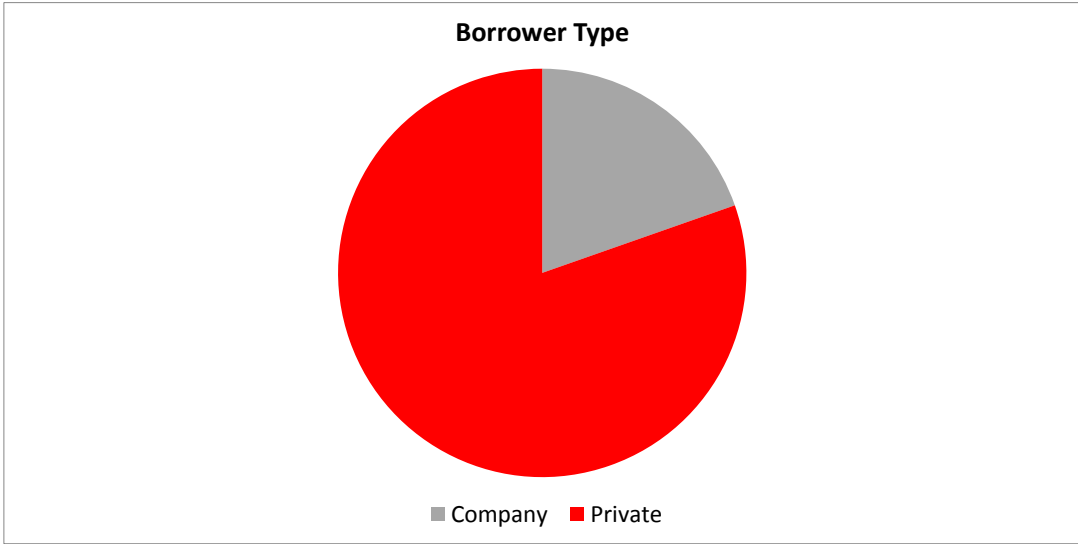
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2.194	22.042.735	19,6 %	22,9	33,7
	Private	12.366	90.236.754	80,4 %	25,0	33,2
	Total	14.560	112.279.489	100%		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.a Vehicle type



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

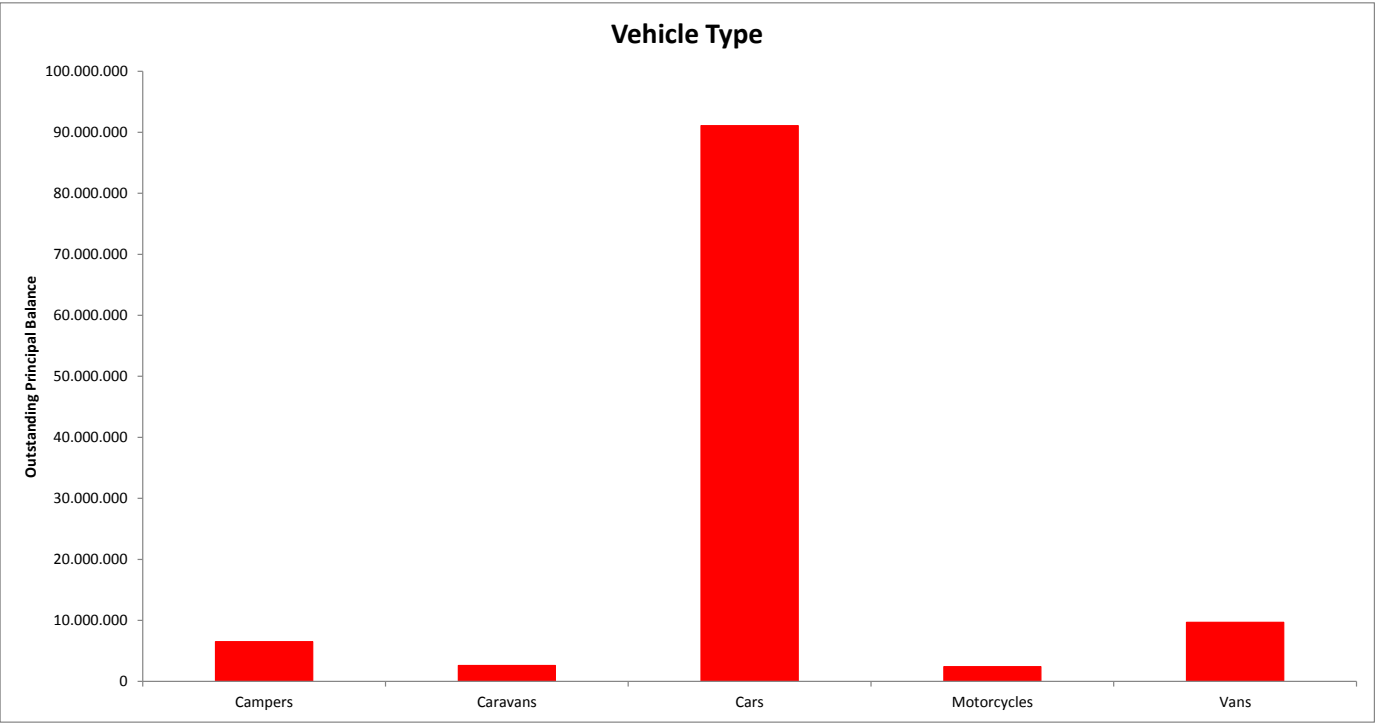
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	388	6.494.323	5,78%	22,9	36,91	
Caravans	317	2.608.091	2,32%	22,4	37,12	
Cars	12.073	91.076.533	81,12%	25,0	32,74	
Motorcycles	508	2.412.279	2,15%	23,2	35,15	
Vans	1.274	9.688.263	8,63%	22,1	34,57	
	14.560	112.279.489	100%			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days

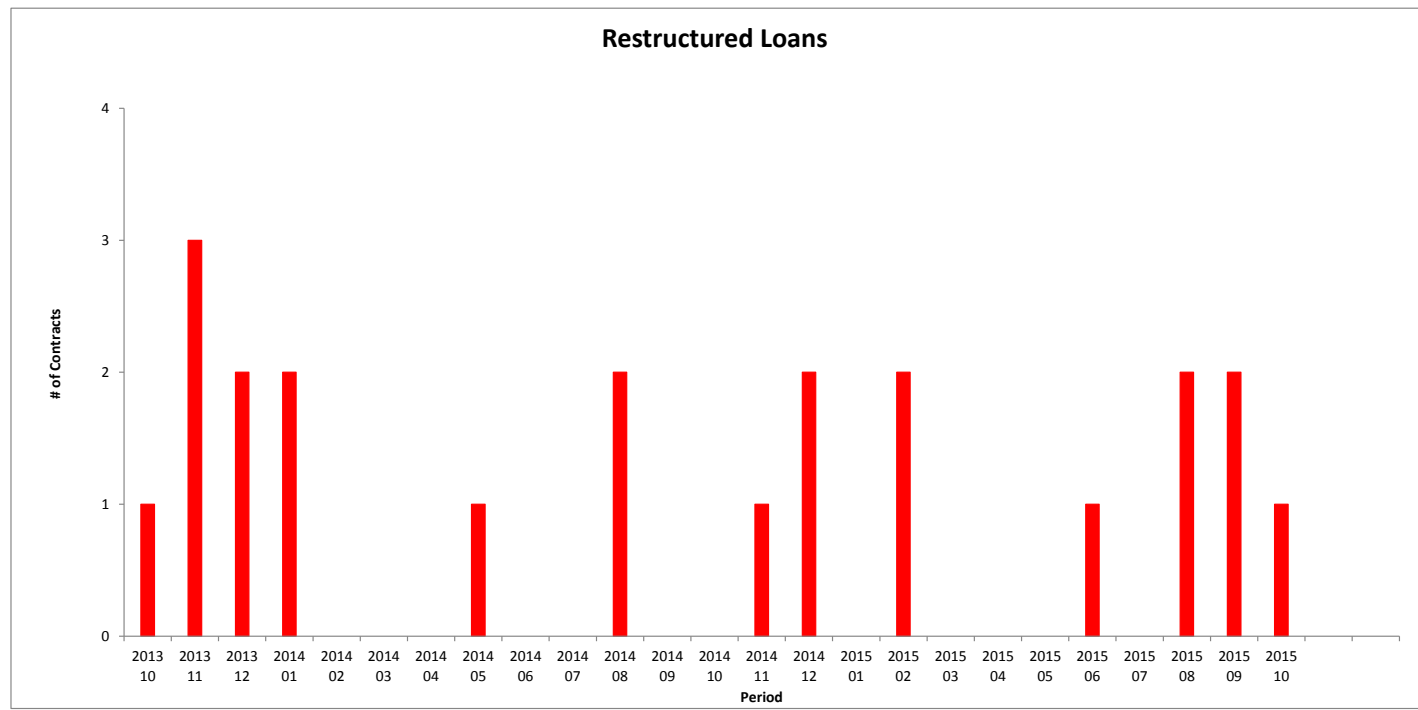


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27/11/2015					
Payment date	25/11/2015					
Period No	25					
Monthly Period	from	Oct 2015	to	25/11/2015	=	29 days
Interest Period	from	27/10/2015	to	25/11/2015	=	29 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 %
2015 01	214.576.164	4,729 %
2015 02	201.771.015	4,725 %
2015 03	188.278.214	4,722 %
2015 04	175.362.689	4,724 %
2015 05	163.704.309	4,725 %
2015 06	152.056.326	4,723 %
2015 07	141.023.274	4,722 %
2015 08	131.619.010	4,712 %
2015 09	121.626.885	4,714 %
2015 10	112.279.489	4,711 %

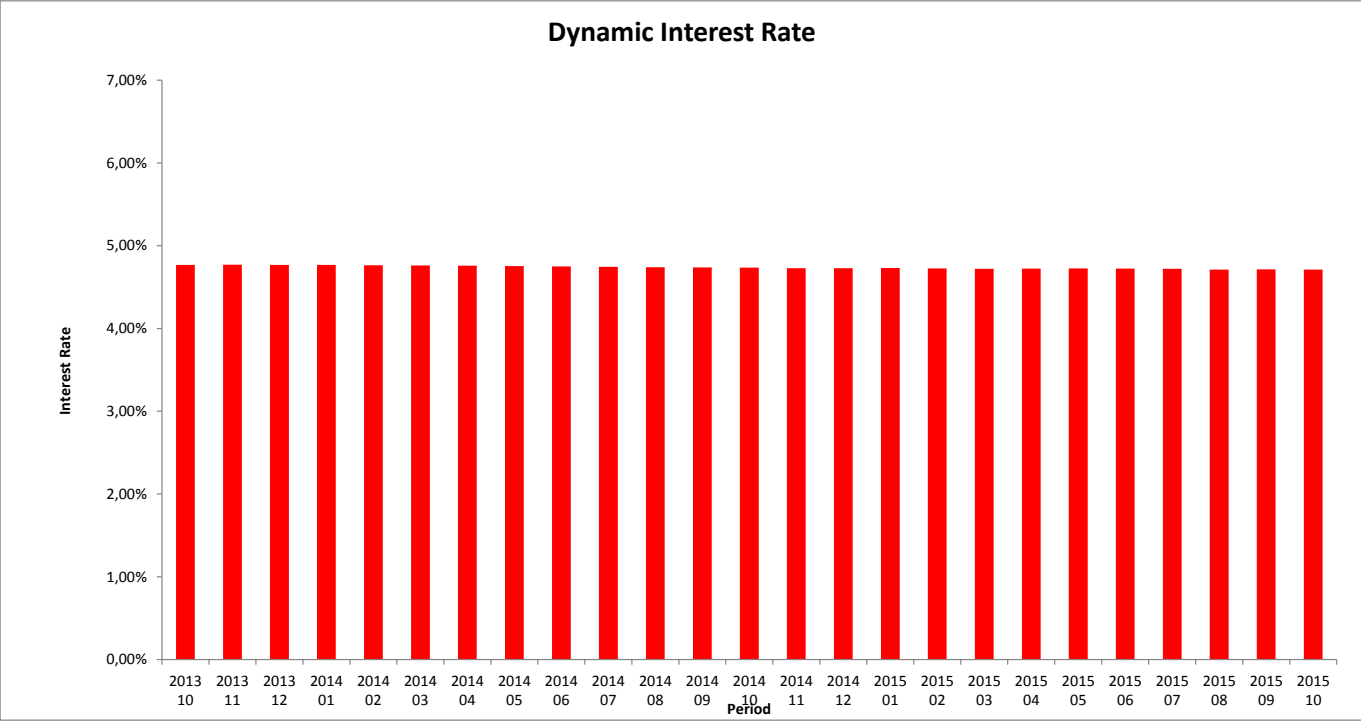
Interest rate evolution

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.a Dynamic Pre-Payments



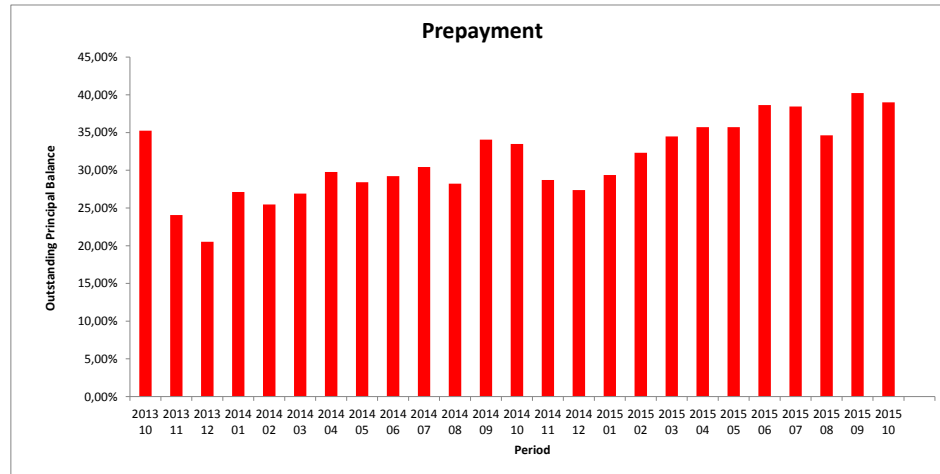
Reporting Date	27/11/2015			
Payment date	25			
Period No				
Monthly Period	from	Oct 2015	to	25/11/2015
Interest Period		27/10/2015		= 29 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2013 10	17.039.534	479.099.092	35,25%
	2013 11	10.397.072	458.398.637	24,07%
	2013 12	8.341.808	439.817.265	20,53%
	2014 01	10.880.470	418.143.705	27,12%
	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%
	2015 01	6.127.301	214.576.164	29,37%
	2015 02	6.457.158	201.771.015	32,32%
	2015 03	6.521.273	188.278.214	34,49%
	2015 04	6.337.854	175.362.689	35,71%
	2015 05	5.916.315	163.704.309	35,71%
	2015 06	6.064.541	152.056.326	38,64%
	2015 07	5.590.632	141.023.274	38,46%
	2015 08	4.580.338	131.619.010	34,63%
	2015 09	5.107.117	121.626.885	40,24%
	2015 10	4.530.444	112.279.489	39,00%

23.b Dynamic Pre-Payments



Reporting Date	27/11/2015				
Payment date	25				
Period No	25				
Monthly Period	Oct 2015				
Interest Period	from	27/10/2015	to	25/11/2015	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



Reporting Date	27/11/2015				
Payment date	25				
Period No	Oct 2015				
Monthly Period	from	27/10/2015	to	25/11/2015	= 29 days
Interest Period					

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	
2015	1	214.576.164	21.415	194.908.150	1.472	15.066.567	277	3.068.906	66	818.947	33	395.633	21	251.407	6	66.554	21	164.908	
	2	201.771.015	20.472	182.564.147	1.497	14.948.981	274	2.955.085	48	653.436	21	221.578	15	243.731	14	184.055	17	144.210	
	3	188.278.214	19.035	166.770.445	1.759	17.440.779	274	2.863.966	66	630.003	22	254.276	10	141.132	11	177.612	29	345.043	
	4	175.362.689	18.194	156.953.006	1.511	15.114.136	257	2.355.380	69	656.539	20	149.384	9	56.543	7	77.701	20	322.866	
	5	163.704.309	16.985	143.937.118	1.707	16.047.091	275	2.751.356	77	643.116	26	186.570	14	114.258	4	24.801	18	167.997	
	6	152.056.326	16.254	134.866.119	1.439	13.943.681	248	2.237.207	71	667.582	27	187.418	11	107.097	7	47.222	18	114.540	
	7	141.023.274	15.557	127.520.040	1.170	10.566.305	232	2.193.469	51	466.063	20	166.776	10	76.730	5	33.892	16	97.715	
	8	131.619.010	14.434	115.439.797	1.432	12.689.394	274	2.673.690	49	428.177	23	245.126	14	120.912	5	21.912	15	115.405	
	9	121.626.885	13.801	107.430.248	1.241	11.213.959	219	2.105.701	51	460.256	16	143.596	15	207.717	7	65.408	16	110.010	
	10	112.279.489	13.223	100.577.135	1.039	8.904.813	218	2.016.515	45	450.377	23	163.422	9	59.519	3	107.707	24	217.485	
	11																		
	12																		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27/11/2015					
Payment date	25					
Period No						
Monthly Period	Oct 2015					
Interest Period	from	27/10/2015	to	25/11/2015	=	29 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
2015 1	654.162	67															
2015 2	605.403	56															
2015 3	323.130	47															
2015 4	217.485	24															

Default Quarter	Default Amount	Recovery Quarter	2015 1			2015 2			2015 3			2015 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2013 4	17.208	4	0	16 376	831	0	16 376	831	0	16 376	831	0	16 376	831
2014 1	560.879	50	0	416 939	143 940	0	416 939	143 940	0	416 939	143 940	0	416 939	143 940
2014 2	770.550	74	0	632 353	138 198	204 046	836 399	84 325	119	836 518	65 968	0	836 518	65 968
2014 3	575.754	56	17 932	404 092	171 662	152 533	556 625	159	0	556 625	19 129	0	556 625	19 129
2014 4	683.563	69	166 749	500 023	183 539	210 432	710 456	62 937	1 779	712 235	28 672	3 443	715 678	32 115
2015 1	654.162	67	248 638	248 638	405 524	185 585	434 222	203 719	13 382	447 604	206 558	0	447 604	206 558
2015 2	605.403	56				92 657	92 657	512 746	87 246	179 903	425 500	28 478	208 380	397 023
2015 3	323.130	47							245 782	245 782	77 348	33 803	279 585	43 545
2015 4	217.485	24										62 513	62 513	154 972

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	27/11/2015			
Payment date	25/11/2015			
Period No	25			
Monthly Period	Oct 2015			
Interest Period	from	27/10/2015	to	25/11/2015 = 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	9.927.097,59	EUR
Senior Expenses	-	21.304,56	EUR
Servicing Fee	-	64.968,94	EUR
Interest on Loan to Issuer	-	493.427,72	EUR
Principal on Loan to Issuer	-	9.347.396,37	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	15.933.324,30	EUR
Senior Expenses	-	11.245,00	EUR
Interest Class A	-	31.593,00	EUR
Prior to a PDTE - Interest Class B	-	36.681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2.566.775,00	EUR
Principal Payments on Class A	-	9.347.396,37	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	3.047.199,45	EUR
Interest Class C	-	21.338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	14.600,29	EUR
Principal Issuer Subordinated Loan	-	467.369,82	EUR
Payment to Purchaser	-	389.126,36	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	389.126,36	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	240,08	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	388.886,28	EUR

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

27. Transaction Costs



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	25	
Monthly Period	Oct 2015	
Interest Period	from 27/10/2015	to 25/11/2015 = 29 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	21.304,56 EUR			
Interest accrued for the Period	89.612,00 EUR	31.593,00 EUR	36.681,00 EUR	21.338,00 EUR
Cumulative Interest accrued	#REF! EUR	#REF! EUR	#REF! EUR	#REF! EUR
Interest Payments	89.612,00 EUR	31.593,00 EUR	36.681,00 EUR	21.338,00 EUR
Cumulative Interest Payments	#REF! EUR	#REF! EUR	#REF! EUR	#REF! EUR
Interest accrued on Subordinated Loan for the Period	14.600,29 EUR			
Cumulative Interest accrued on Subordinated Loan	#REF! EUR			
Interest Payments on Subordinated Loan	14.600,29 EUR			
Cumulative Interest Payments on Subordinated Loan	#REF! EUR			
Unpaid Interest for the Period	- EUR			
Cumulative Unpaid Interest	#REF! EUR			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

28. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70
Priscilla Halverson	+47 21 08 37 72
Thomas André-Johansen	+47 21 08 33 87
Anders Fuglsang	+47 95 04 21 28

anders.bruun.olsen@santanderconsumer.no
priscilla.halverson@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no
anders.fuglsang@santanderconsumer.no

Risk

Morten Christopher Freberg Holme	+47 928 23 833
----------------------------------	----------------

morten.holme@santanderconsumer.no

Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	25
Monthly Period	Oct 2015
Interest Period	from 27/10/2015 to 25/11/2015 = 29 days