

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24			Following payment dates:	30/12/2015
Monthly Period	Sep 2015				
Interest Period	from 25/09/2015	to	25/10/2015	=	30 days
Cut-Off Date	30/09/2015				

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	29/10/2015		
Payment date	27/10/2015		
Period No	24		
Monthly Period	Sep 2015		
Interest Period	from	25/09/2015	to 25/10/2015 = 30 days

	Current Period		Previous Period
	Aggregated Outstanding		Aggregated Outstanding
	Principal Amount		Principal Amount
Outstanding receivables			
Opening balance	131.619.009,64	EUR	141.023.274,47
Scheduled Loan Principal Repayments	4.774.997,55	EUR	4.708.522,25
Prepayments	5.107.116,53	EUR	4.580.337,58
Deemed Collections - Other	-	EUR	-
Total Principal Payments Received	9.882.114,08	EUR	9.288.859,83
New Defaulted Auto Loans in Period	110.010,10	EUR	115.405,00
Closing Balance	121.626.885,46	EUR	131.619.009,64
Total revenue collections			
Revenue and fees received on loan balances	721.295,83	EUR	729.562,29
Recoveries on loans in default	105.470,43	EUR	76.325,55
Total Revenue Received in Period	826.766,26	EUR	805.887,84
# Loans			
At beginning of period	16.231	Loans	17.045
Paid in Full	865	Loans	799
Repurchased (Deemed Collections)	-	Loans	-
New loans into default	16	Loans	15
At end of period	15.350	Loans	16.231

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	10.708.880 EUR	10.094.748 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	10.708.880 EUR	10.094.748 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10.637.621 EUR	10.020.089 EUR
b. Reserve Fund	6.580.950 EUR	7.051.164 EUR
c. Interest Earned by the Issuer	-64 EUR	-64 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	17.218.507 EUR	17.071.189 EUR

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

3. Reserve Accounts



Reporting Date	29/10/2015
Payment date	27/10/2015
Period No	24
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 25/10/2015 = 30 days

Note Balance

Beginning of Period	131.619.009,64 EUR
End of Period	121.626.885,46 EUR

Reserve Fund

	in %	
Beginning of Period	2,9 %	3.760.484,99 EUR
Cash Outflow		3.760.484,99 EUR
Cash Inflow		3.448.964,08 EUR
End of Period	2,6 %	3.448.964,08 EUR
Required Reserve Amount	2,6 %	3.448.964,08 EUR

Liquidity Balance

Beginning of Period	2,1 %	2.820.465,49 EUR
Cash Outflow		2.820.465,49 EUR
Cash Inflow		2.632.380,19 EUR
End of Period	2,0 %	2.632.380,19 EUR
Required Reserve Amount	2,0 %	2.632.380,19 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	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

Asset Balance

Beginning of Period	131.619.009,64	EUR
End of Period	121.626.885,46	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	107.430.248,20	88,33%	13.801
1-29 days past due	11.213.959,35	9,22%	1.241
		0,00%	
Delinquent Receivables:			
30-59 days past due	2.105.700,51	1,73%	219
60-89 days past due	460.256,11	0,38%	51
90-119 days past due	143.595,75	0,12%	16
120-149 days past due	207.717,36	0,17%	15
150-179 days past due	65.408,18	0,05%	7
Total Performing and Delinquent	121.626.885	100,00%	15.350

Current Period Defaults	110.010,10	16
Cumulative Defaults	4.190.647,60	423
Current Period Recoveries	105.470,43	
Cumulative Recoveries	3.411.981,96	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

5. Outstanding Notes



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 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	131.564.009,64 EUR	57.264.009,64 EUR	48.800.000,00 EUR	25.500.000,00 EUR	55.000,00
Available Distribution Amount	17.218.507,19 EUR				
Amortisation	9.992.124,18 EUR				
Redemption per Class	9.992.124,18 EUR	9.992.124,18 EUR	- EUR	- EUR	- EUR
Redemption per Note		2.276,11 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	121.571.885,46 EUR	47.271.885,46 EUR	48.800.000,00 EUR	25.500.000,00 EUR	55.000,00
Current Tranching		38,88%	40,14%	20,98%	0,05%
Current Pool Factor		0,11	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					
Day Count Convention		(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	30				
Principal Outstanding per Note Beginning of Period		13.044,19 EUR	100.000,00 EUR	100.000,00 EUR	1.000,00 EUR
>Principal Repayment per note		2.276,11 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		10.768,08 EUR	100.000,00 EUR	100.000,00 EUR	1.000,00 EUR
>Interest accrued for the period		8,72 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	96.245,28	38.271,45 EUR	36.681,33 EUR	21.292,50 EUR	45,93 EUR
Interest Payment per Note		8,72 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)		71,08%	30,98%	9,96%
Current CE (excl. Excess Spread)		66,12%	26,02%	5,00%

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29/10/2015
Payment date 27/10/2015
Period No 24
Monthly Period Sep 2015
Interest Period : 25/09/2015 to 25/10/2015 = 30 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	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	29/10/2015		
Payment date	27/10/2015		
Period No	24		
Monthly Period	Sep 2015		
Interest Period	from	25/09/2015	to 25/10/2015 = 30 days



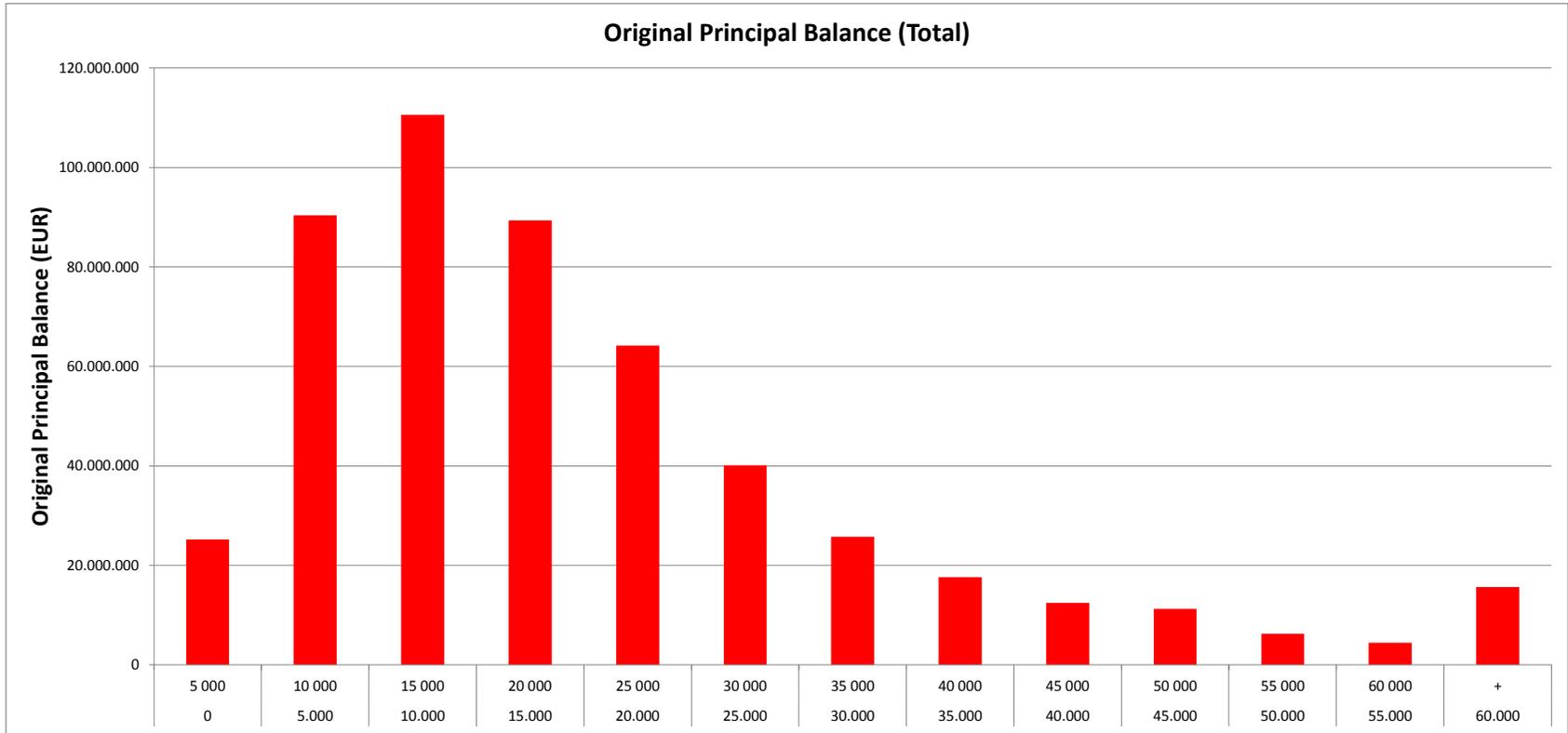
Average amount - all: 12.666

	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	29/10/2015					
Payment date	27/10/2015					
Period No	24					
Monthly Period	Sep 2015					
Interest Period	from	25/09/2015	to	25/10/2015	=	30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

8.a Outstanding Principal Balance



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

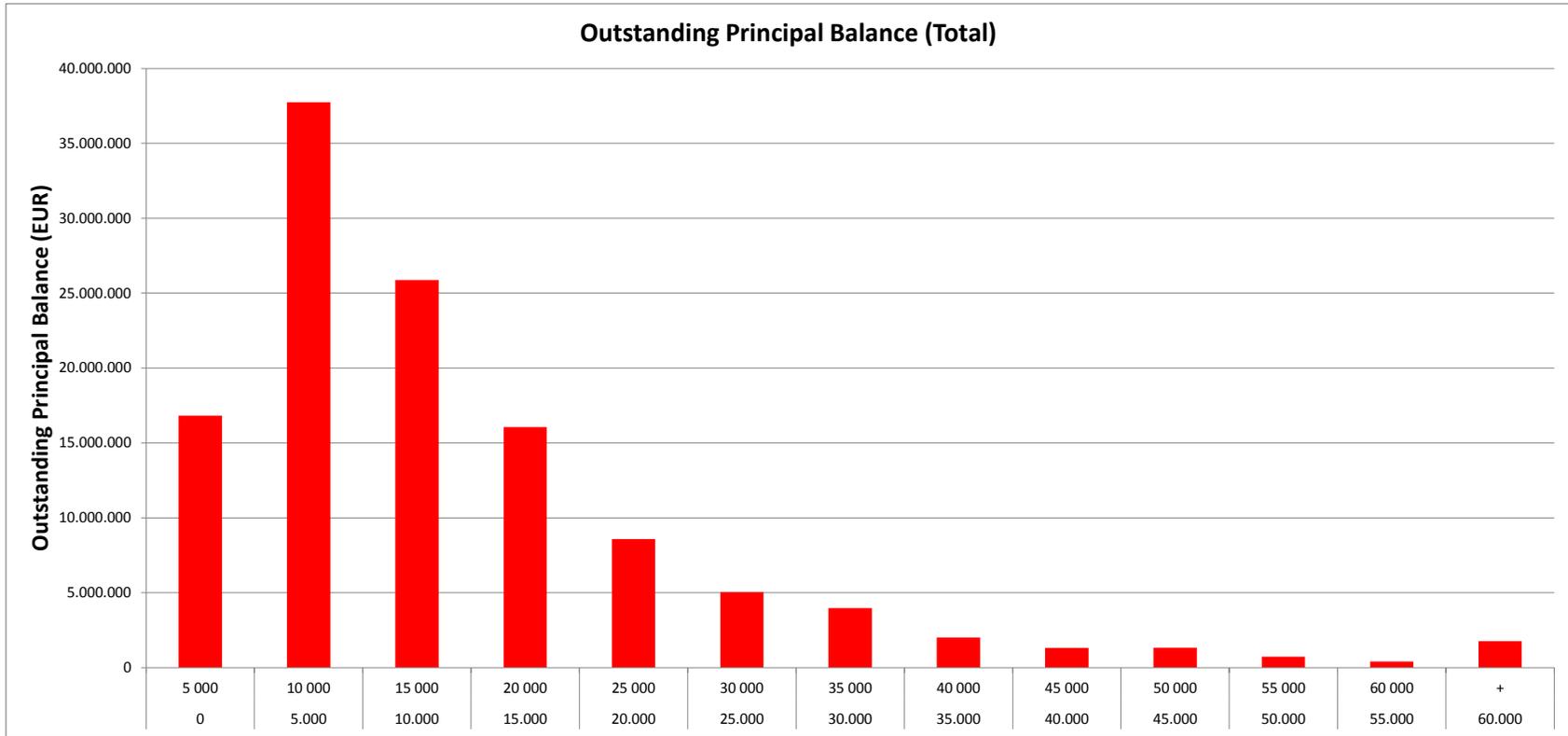
Average amount - all: 7.924

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6.210	16.808.869	13,82%	16,5	34,7	
	5.000	10 000	5.221	37.738.180	31,03%	25,3	32,7	
	10.000	15 000	2.131	25.879.190	21,28%	27,1	31,7	
	15.000	20 000	936	16.063.755	13,21%	27,9	31,3	
	20.000	25 000	388	8.584.718	7,06%	27,9	31,3	
	25.000	30 000	184	5.037.391	4,14%	28,1	31,4	
	30.000	35 000	123	3.979.713	3,27%	28,3	31,8	
	35.000	40 000	54	2.003.501	1,65%	26,3	33,6	
	40.000	45 000	31	1.314.411	1,08%	25,8	33,8	
	45.000	50 000	28	1.321.443	1,09%	29,0	29,7	
	50.000	55 000	14	731.298	0,60%	26,1	30,9	
	55.000	60 000	7	402.481	0,33%	23,1	34,4	
	60.000	+	23	1.761.935	1,45%	27,9	31,5	
Total			15.350	121.626.885	100,0 %			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

9.a Geographical Distribution



Reporting Date	29/10/2015		
Payment date	27/10/2015		
Period No	24		
Monthly Period	Sep 2015		
Interest Period	from	25/09/2015	to 25/10/2015 = 30 days

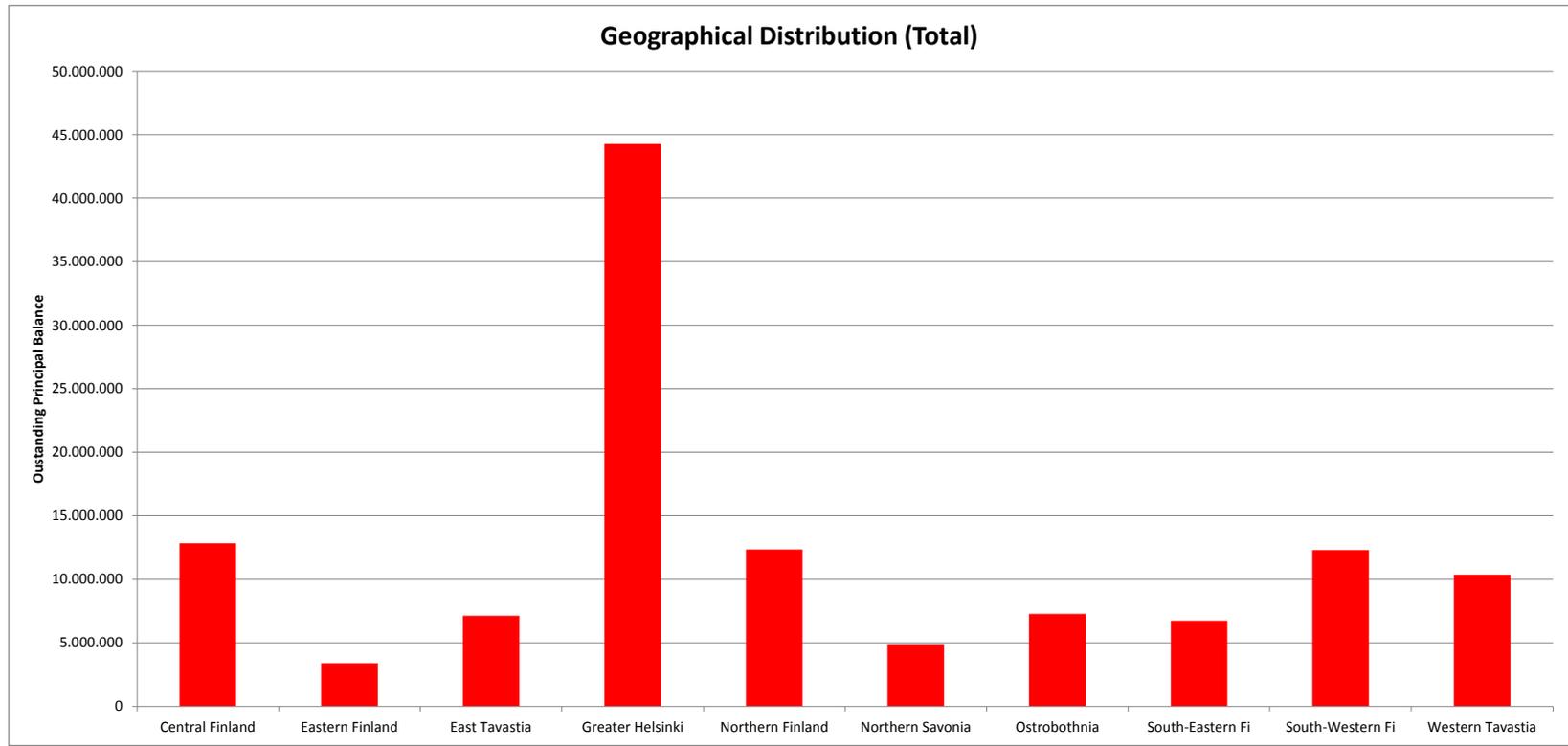
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
Central Finland	1.669	12.846.748	10,56%	25,0	32,6
Eastern Finland	454	3.402.627	2,80%	25,6	32,1
East Tavastia	873	7.129.815	5,86%	25,1	32,9
Greater Helsinki	5.313	44.343.652	36,46%	25,3	32,3
Northern Finland	1.550	12.359.612	10,16%	26,1	32,2
Northern Savonia	622	4.821.737	3,96%	24,5	32,7
Ostrobothnia	1.023	7.294.621	6,00%	24,6	32,2
South-Eastern Fi	900	6.757.532	5,56%	25,7	32,1
South-Western Fi	1.614	12.296.365	10,11%	25,4	32,6
Western Tavastia	1.332	10.374.177	8,53%	25,6	32,3
Total	15.350	121.626.885	100%		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

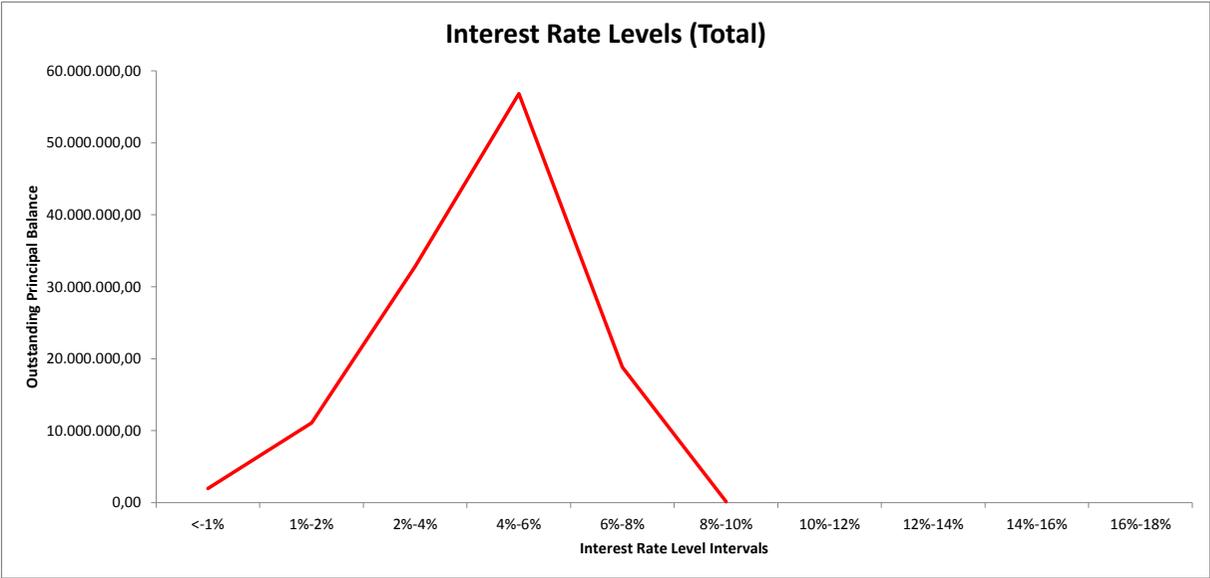


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

10.b Interest Rate



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

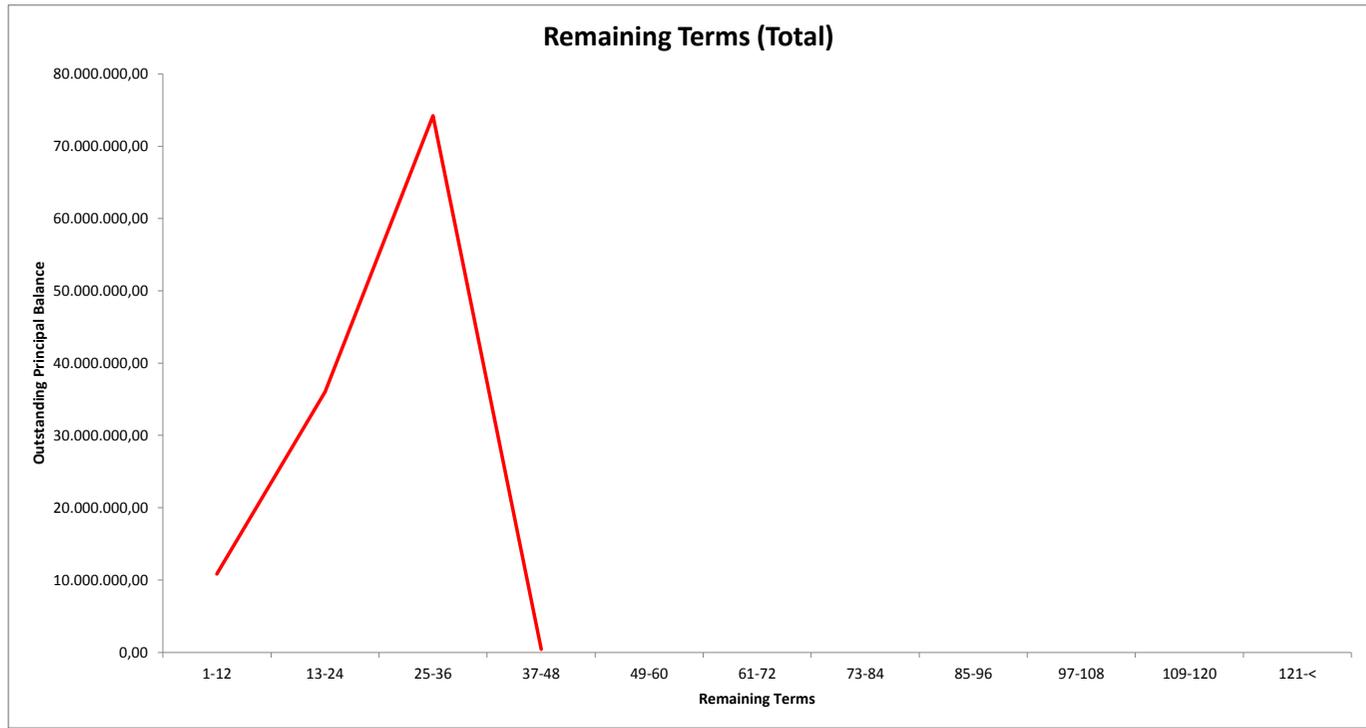


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

11.b Remaining Terms



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

12.a Seasoning



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

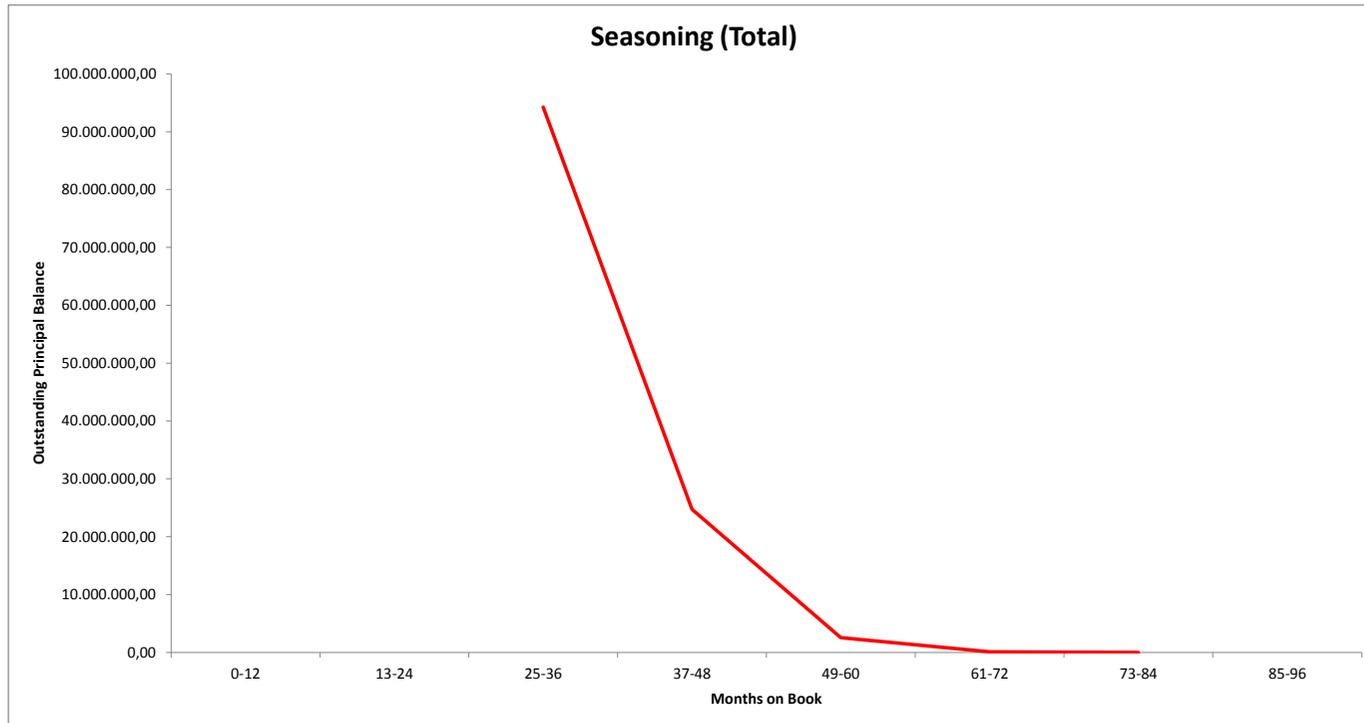
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24				
	25		36	11.012	94.266.274	77,50%	29,8
	37		48	3.812	24.745.340	20,35%	40,1
	49		60	508	2.538.356	2,09%	8,4
	61		72	15	70.358	0,06%	11,4
	73		84	3	6.557	0,01%	14,5
	85		96				
	Total			15.350	121.626.885	100%	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

12.b Seasoning



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

13.a Balloon loans



Reporting Date	29/10/2015	
Payment date	27/10/2015	
Period No	24	
Monthly Period	Sep 2015	
Interest Period	from 25/09/2015	to 25/10/2015 = 30 days

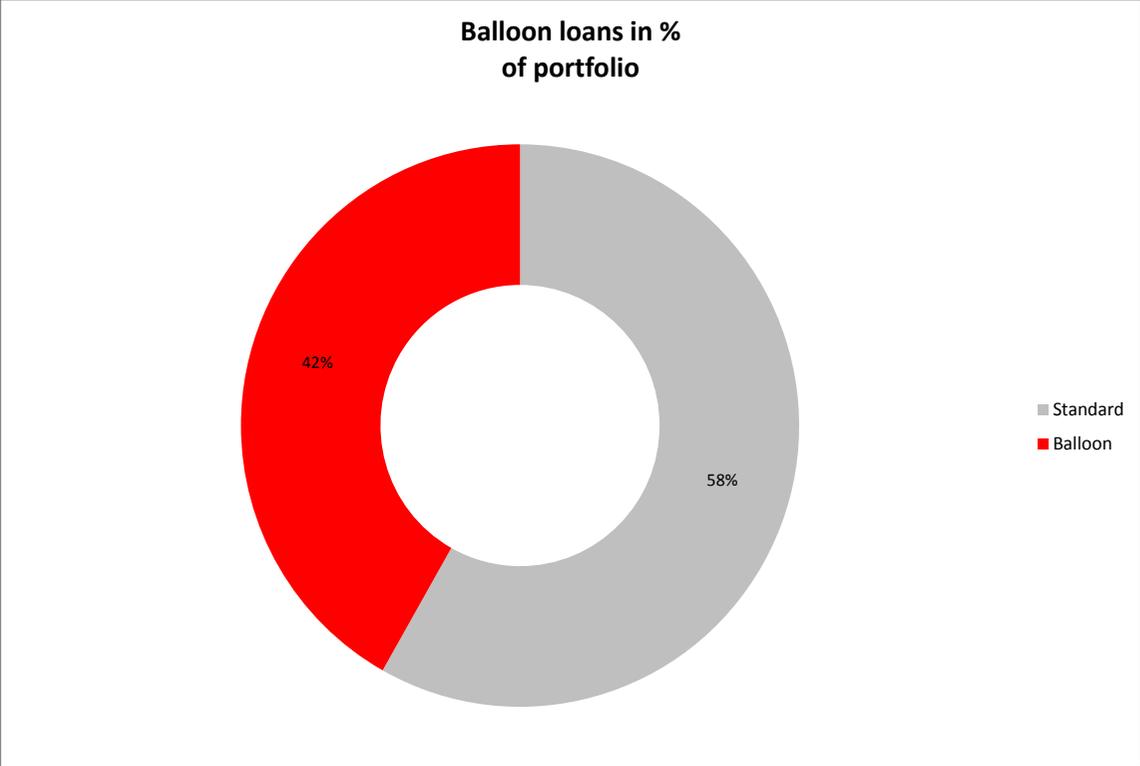
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		11.976	70.774.533	58,19%	1.264	0,00%	24,7	32,1
Balloon		3.374	50.852.353	41,81%	22.558.978	44,36%	26,2	32,8
Total		15.350	121.626.885	100%	22.560.243	18,55%		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

13.b Balloon loans



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

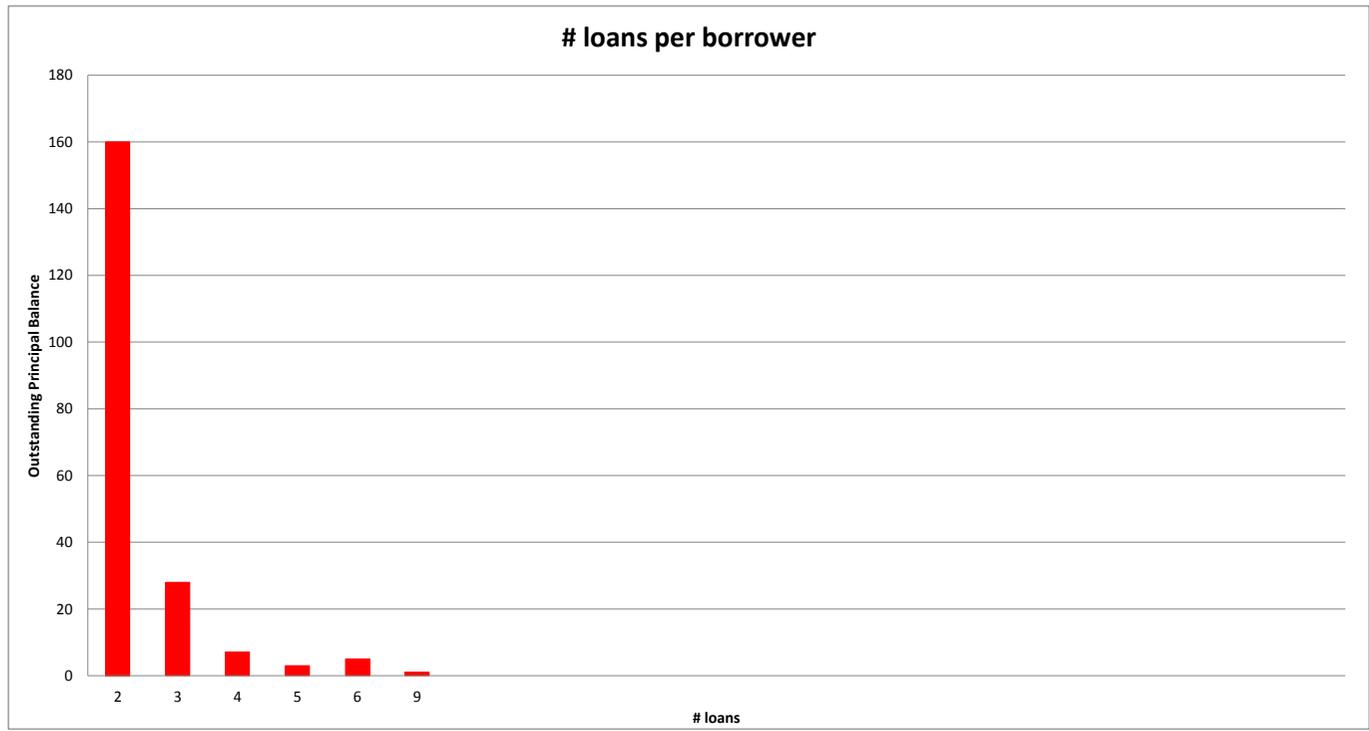


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

14.b # loans per borrower



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.a Amortization Profile



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	121.626.886	116.838.358	4.788.528	477.402	4,81%	96,06%
2	116.838.358	112.125.216	4.713.142	459.048	4,82%	92,19%
3	112.125.216	107.499.057	4.626.158	440.863	4,82%	88,38%
4	107.499.057	103.028.262	4.470.796	422.724	4,82%	84,71%
5	103.028.262	98.556.517	4.471.744	405.140	4,82%	81,03%
6	98.556.517	93.994.233	4.562.284	387.363	4,82%	77,28%
7	93.994.233	89.661.322	4.332.911	369.365	4,82%	73,72%
8	89.661.322	85.433.361	4.227.961	352.021	4,81%	70,24%
9	85.433.361	81.256.066	4.177.296	335.149	4,81%	66,81%
10	81.256.066	77.231.119	4.024.947	318.342	4,80%	63,50%
11	77.231.119	73.341.070	3.890.049	302.182	4,80%	60,30%
12	73.341.070	69.542.104	3.798.966	286.441	4,79%	57,18%
13	69.542.104	65.711.187	3.830.917	271.168	4,78%	54,03%
14	65.711.187	61.979.077	3.732.110	255.857	4,77%	50,96%
15	61.979.077	58.373.335	3.605.742	240.650	4,76%	47,99%
16	58.373.335	54.703.717	3.669.618	226.210	4,75%	44,98%
17	54.703.717	51.190.429	3.513.288	211.577	4,74%	42,09%
18	51.190.429	47.063.616	4.126.813	197.440	4,73%	38,70%
19	47.063.616	43.423.056	3.640.560	180.818	4,71%	35,70%
20	43.423.056	39.949.523	3.473.533	166.166	4,69%	32,85%

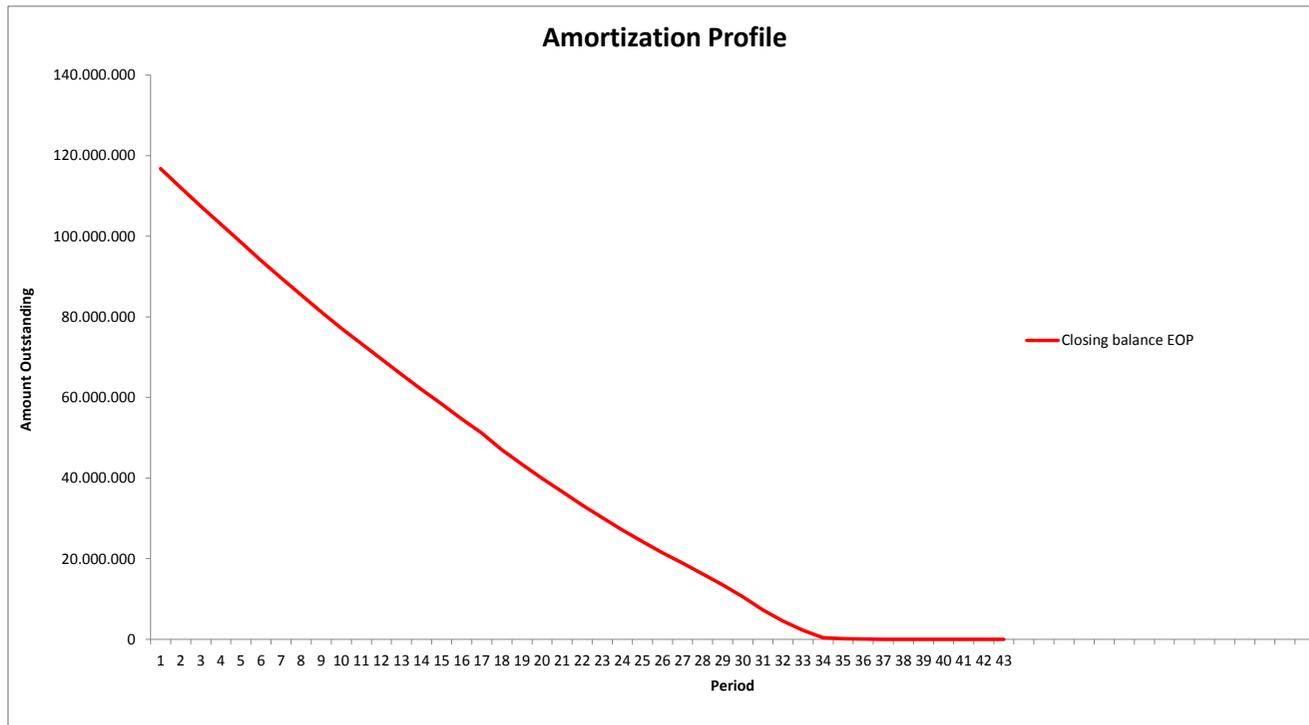
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

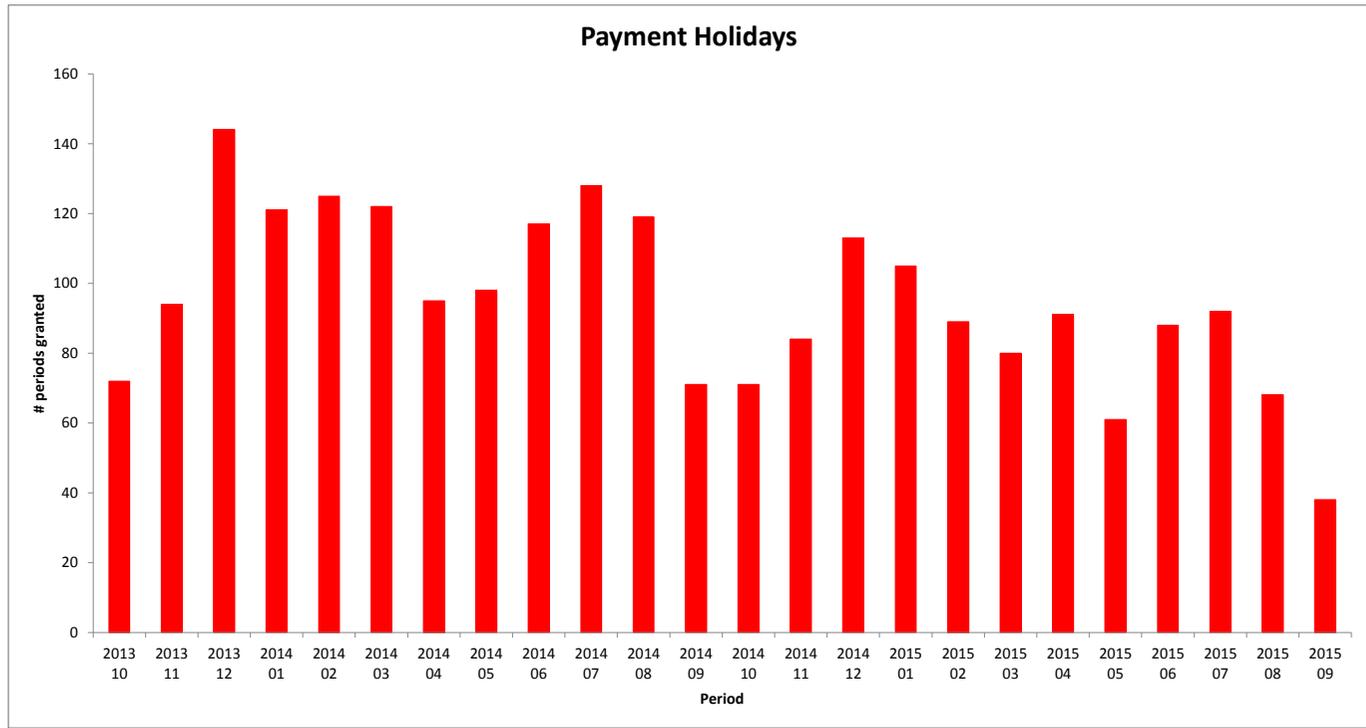


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.a Downpayment



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

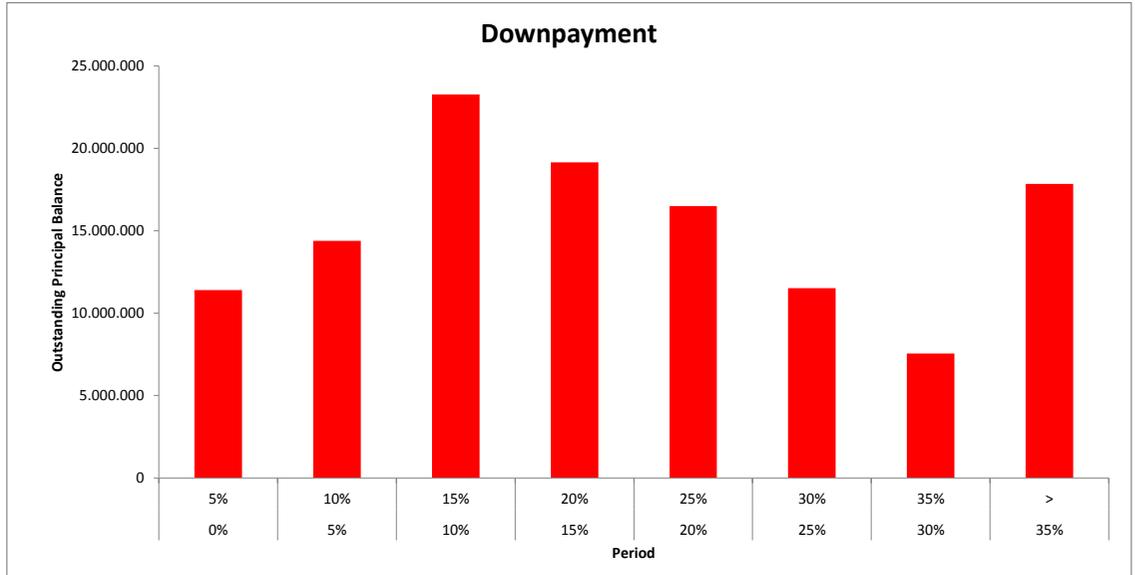
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0%		5%	1.110	11.403.713	9,4 %	28,4	31,0
		5%	10%	1.476	14.382.031	11,8 %	27,3	31,8
			15%	2.697	23.273.032	19,1 %	26,2	32,4
			20%	2.240	19.154.162	15,7 %	25,2	32,8
			25%	2.111	16.504.109	13,6 %	24,5	32,9
			30%	1.422	11.511.906	9,5 %	24,5	32,6
			35%	1.042	7.552.514	6,2 %	23,6	33,3
			>	3.252	17.845.418	14,7 %	22,8	32,2
				15.350	121.626.885	100%		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	29/10/2015					
Payment date	27/10/2015					
Period No	24					
Monthly Period	Sep 2015					
Interest Period	from	25/09/2015	to	25/10/2015	=	30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



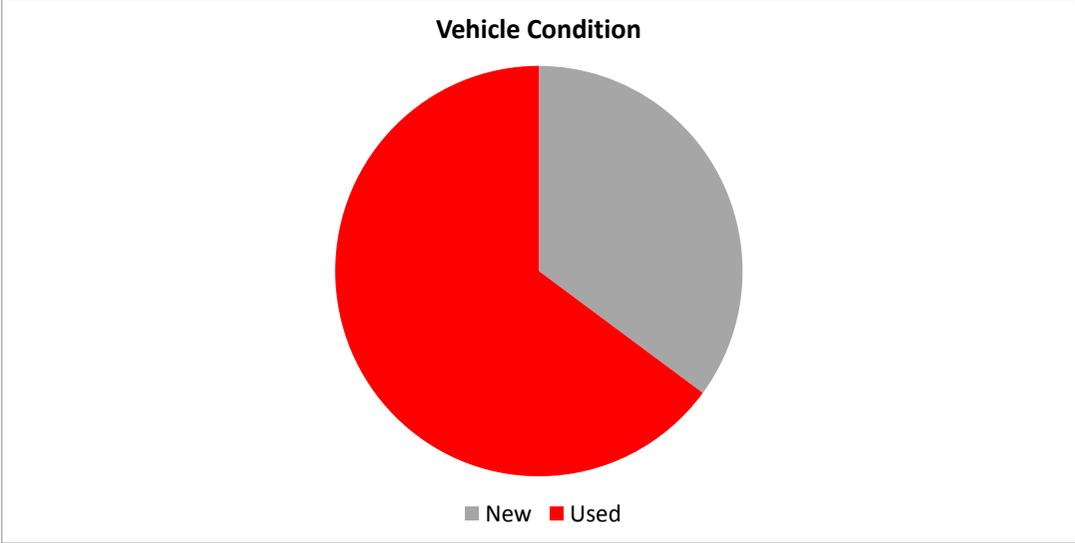
Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3.963	42.708.882	35,1 %	25,3	32,3
	Used	11.387	78.918.003	64,9 %	25,3	32,4
	Total	15.350	121.626.885	100%		

18.b Vehicle Condition



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.a Borrower Type



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

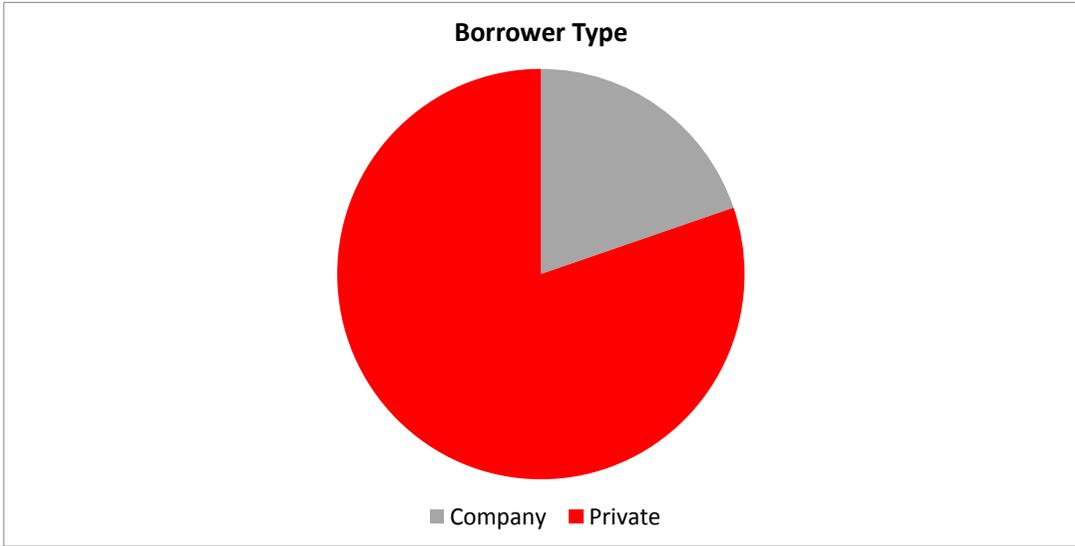
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2.324	24.024.308	19,8 %	23,5	32,9
	Private	13.026	97.602.577	80,2 %	25,8	32,2
	Total	15.350	121.626.885	100%		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.a Vehicle type



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

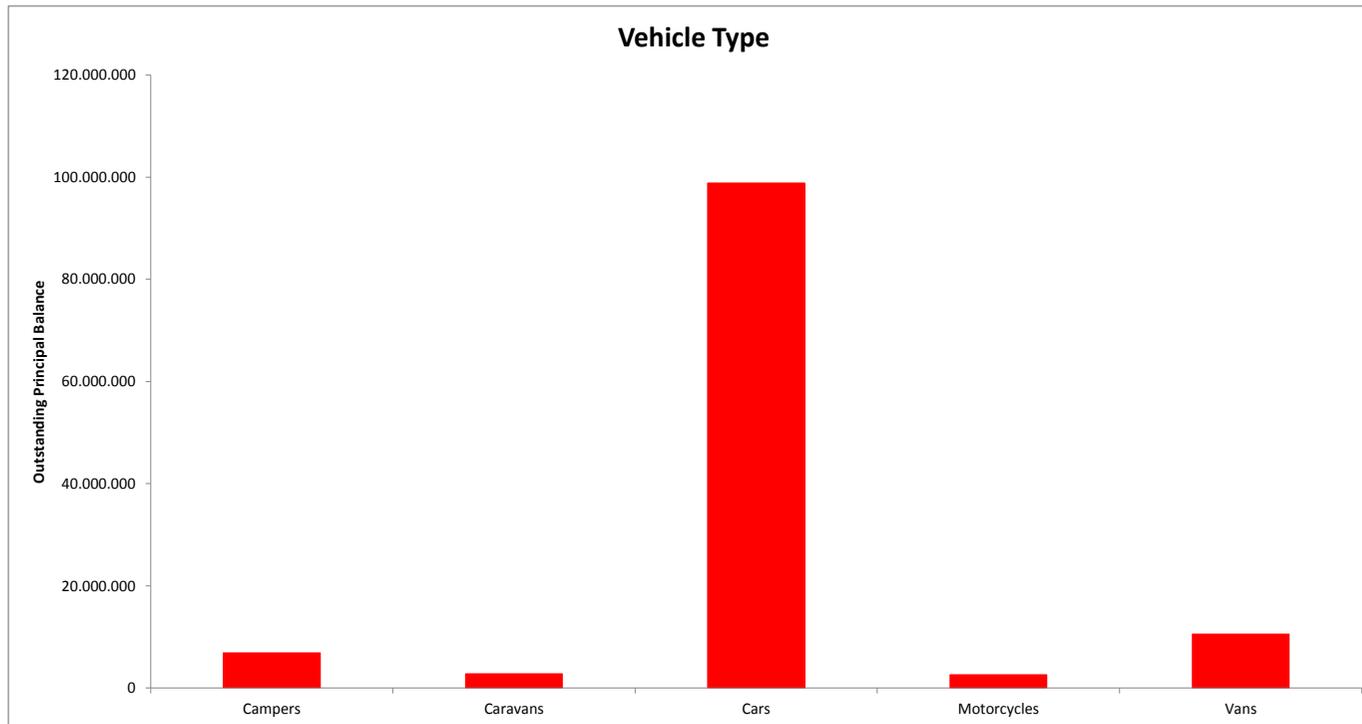
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	409	6.865.892	5,65%	23,6	36,12	
Caravans	335	2.791.916	2,30%	23,1	36,31	
Cars	12.726	98.831.917	81,26%	25,8	31,80	
Motorcycles	532	2.617.839	2,15%	24,0	34,27	
Vans	1.348	10.519.320	8,65%	22,6	33,85	
	15.350	121.626.885	100%			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

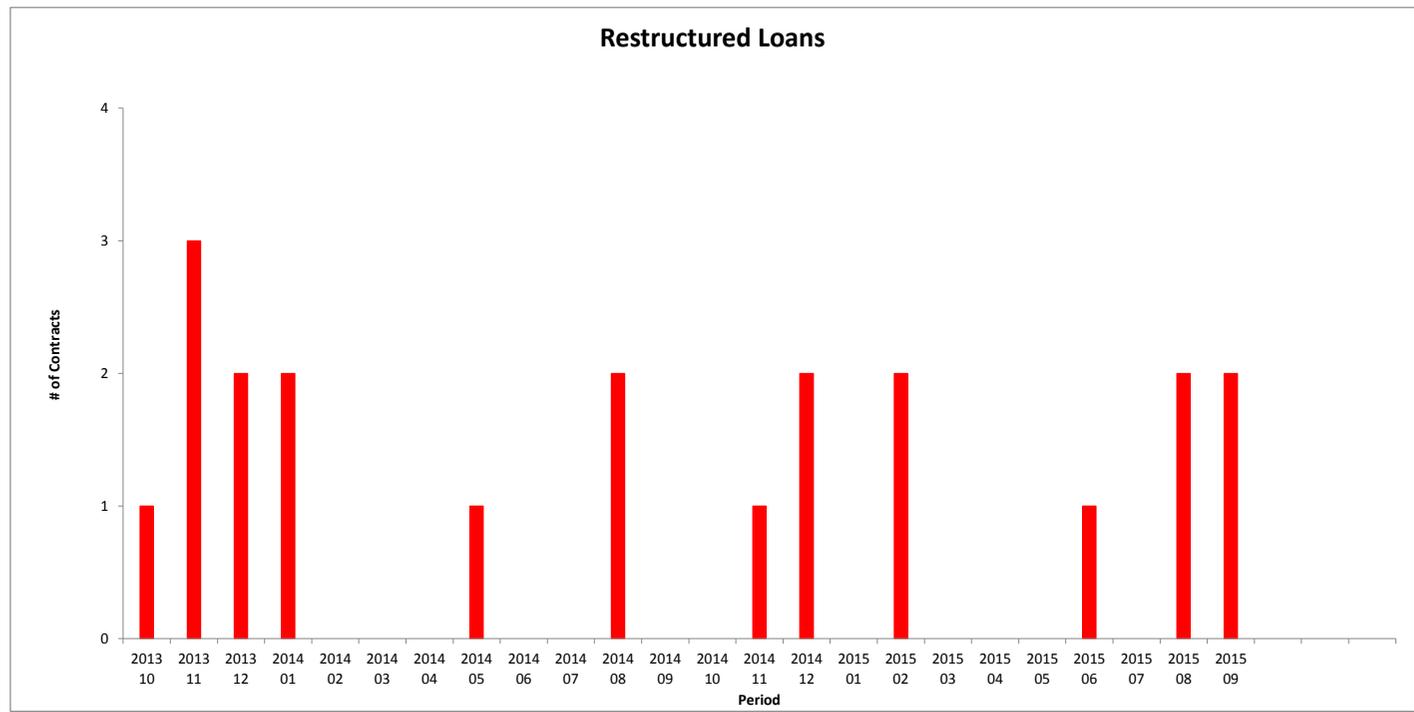


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29/10/2015					
Payment date	27/10/2015					
Period No	24					
Monthly Period	from	Sep 2015	to	25/10/2015	=	30 days
Interest Period		25/09/2015				

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 %

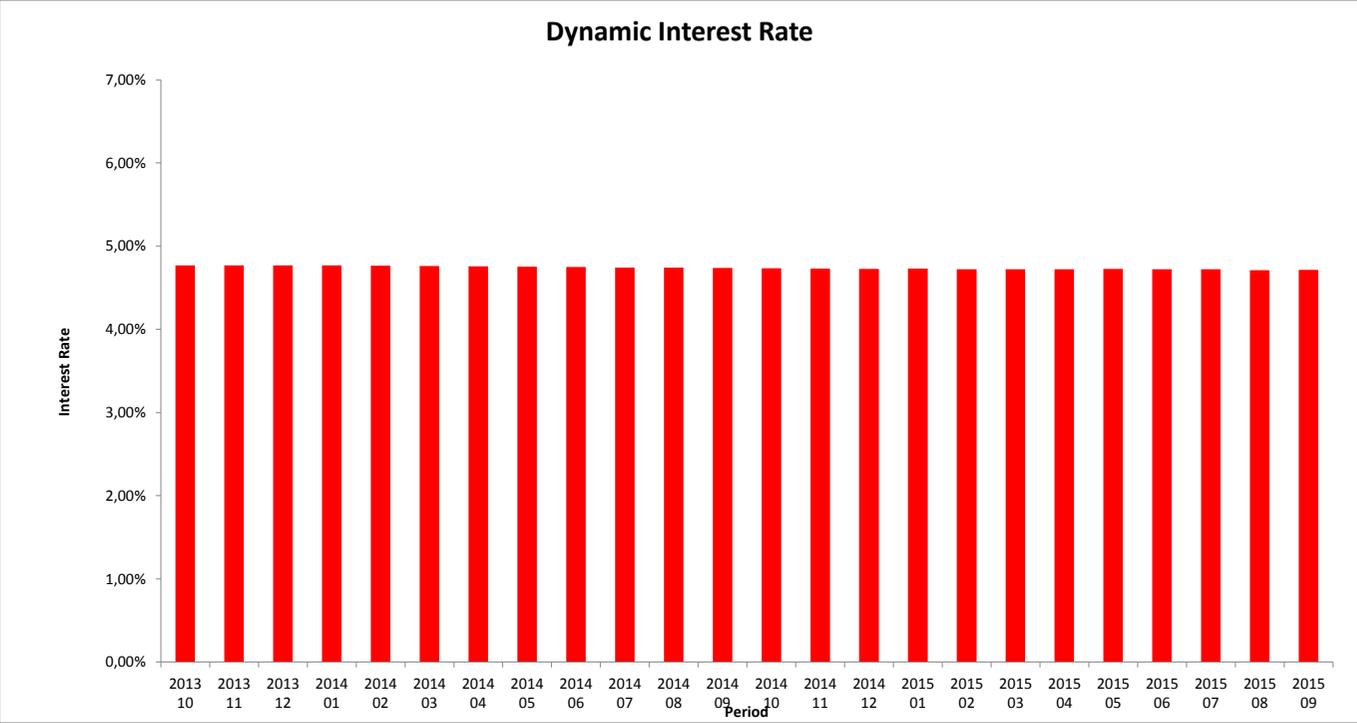
Interest rate evolution

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.a Dynamic Pre-Payments



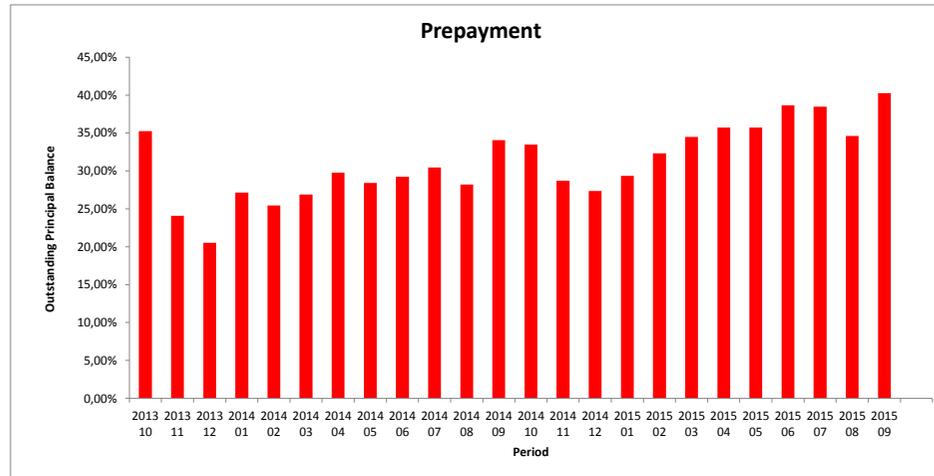
Reporting Date	29/10/2015				
Payment date	24				
Period No					
Monthly Period	from	Sep 2015	to	25/10/2015	= 30 days
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2013 10		17.039.534	479.099.092	35,25%
2013 11		10.397.072	458.398.637	24,07%
2013 12		8.341.808	439.817.265	20,53%
2014 01		10.880.470	418.143.705	27,12%
2014 02		9.647.459	398.902.873	25,46%
2014 03		9.774.133	379.213.871	26,90%
2014 04		10.423.036	359.234.654	29,77%
2014 05		9.363.765	340.885.065	28,41%
2014 06		9.161.543	322.650.512	29,23%
2014 07		9.073.766	304.641.317	30,43%
2014 08		7.869.111	288.816.929	28,21%
2014 09		9.265.589	271.626.607	34,06%
2014 10		8.511.627	254.787.621	33,48%
2014 11		6.704.815	241.138.441	28,71%
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%

23.b Dynamic Pre-Payments



Reporting Date	29/10/2015				
Payment date	24				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



Reporting Date	29/10/2015					
Payment date	24					
Period No	24					
Monthly Period	Sep 2015		to		25/10/2015	
Interest Period	from	25/09/2015	to	25/10/2015	=	30 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2013	10	479.099.092	36.474	446.596.917	2.220	28.822.032	261	3.285.113	38	395.030									
	11	458.398.637	35.686	428.532.436	2.002	25.230.809	288	3.566.770	71	894.089	17	174.532					1	310	
	12	439.817.265	34.122	400.832.160	2.679	33.548.784	290	3.836.015	83	986.724	32	443.473	17	170.109			3	16.898	
2014	1	418.143.705	33.673	387.318.836	2.000	24.880.198	358	4.382.442	62	823.214	33	390.625	18	264.163	8	84.227	6	58.536	
	2	398.902.873	32.744	370.253.584	1.938	23.496.506	288	3.305.482	101	1.090.147	28	438.130	17	197.118	9	121.907	23	241.923	
	3	379.213.871	31.004	344.081.075	2.511	30.152.795	313	3.199.380	86	1.012.242	42	507.155	12	171.908	11	89.316	21	260.419	
	4	359.234.654	29.943	326.705.871	2.279	26.863.412	352	4.188.370	86	911.772	24	279.680	26	229.577	4	55.972	23	232.960	
	5	340.885.065	28.870	310.356.736	2.160	24.800.443	371	4.101.643	92	964.305	35	369.470	13	138.534	16	153.935	19	180.368	
	6	322.640.322	27.705	292.455.428	2.216	25.004.361	325	3.633.923	94	965.651	35	353.168	18	200.365	4	27.428	32	357.222	
	7	304.631.127	26.751	276.710.528	2.016	23.238.572	276	3.263.378	84	826.500	32	327.052	16	168.021	10	97.077	18	164.770	
	8	288.807.010	25.500	258.404.348	2.142	24.357.849	376	4.610.846	78	844.987	34	283.431	22	251.830	5	53.720	24	221.709	
	9	271.616.960	24.546	244.698.305	1.978	21.462.742	329	4.064.923	95	883.793	23	208.324	20	191.461	10	107.413	14	189.275	
	10	254.787.621	23.941	234.081.027	1.511	15.959.540	298	3.333.392	77	849.341	39	376.936	14	138.821	7	48.565	26	279.340	
	11	241.138.441	22.737	217.185.614	1.827	19.414.322	304	3.177.274	78	791.296	33	341.065	19	209.456	4	19.414	22	190.474	
	12	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																		
	11																		
	12																		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	29/10/2015					
Payment date	24					
Period No	24					
Monthly Period	Sep 2015					
Interest Period	from	25/09/2015	to	25/10/2015	=	30 days



Default Quarter	Default Amount	Recovery Quarter	2013 4			2014 1			2014 2			2014 3			2014 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2013 4	17.208	4	310	310	16 898	14 452	14 762	2 446	778	15 540	1 668	419	15 959	1 248	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															

Default Quarter	Default Amount	Recovery Quarter	2015 1			2015 2			2015 3		
			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
2014 1	560.879	50	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
2014 3	575.754	56	17 932	404 092	171 662	152 533	556 625	159	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
2015 1	654.162	67	248 638	248 638	405 524	185 585	434 222	203 719	13 382	447 604	206 558
2015 2	605.403	56				92 657	92 657	512 746	87 246	179 903	425 500
2015 3	323.130	47							245 782	245 782	77 348

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	29/10/2015				
Payment date	27/10/2015				
Period No	24				
Monthly Period	Sep 2015				
Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	10.708.880,34	EUR
Senior Expenses	-	15.143,33	EUR
Servicing Fee	-	65.881,23	EUR
Interest on Loan to Issuer	-	635.731,60	EUR
Principal on Loan to Issuer	-	9.992.124,18	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	17.218.507,19	EUR
Senior Expenses	-	9.765,00	EUR
Interest Class A	-	38.271,00	EUR
Prior to a PDTE - Interest Class B	-	36.681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2.632.380,19	EUR
Principal Payments on Class A	-	9.992.124,18	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	3.448.964,08	EUR
Interest Class C	-	21.338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	15.865,57	EUR
Principal Issuer Subordinated Loan	-	499.606,21	EUR
Payment to Purchaser	-	523.511,96	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	523.511,96	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	241,08	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	523.270,87	EUR

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

27. Transaction Costs



Reporting Date	29/10/2015	
Payment date	27/10/2015	
Period No	24	
Monthly Period	Sep 2015	
Interest Period	from 25/09/2015	to 25/10/2015 = 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	15.143,33 EUR			
Interest accrued for the Period	96.290,00 EUR	38.271,00 EUR	36.681,00 EUR	21.338,00 EUR
Cumulative Interest accrued	5.123.048,00 EUR	3.697.455,00 EUR	901.085,00 EUR	524.508,00 EUR
Interest Payments	96.290,00 EUR	38.271,00 EUR	36.681,00 EUR	21.338,00 EUR
Cumulative Interest Payments	5.123.048,00 EUR	3.697.455,00 EUR	901.085,00 EUR	524.508,00 EUR
Interest accrued on Subordinated Loan for the Period	15.865,57 EUR			
Cumulative Interest accrued on Subordinated Loan	717.139,16 EUR			
Interest Payments on Subordinated Loan	15.865,57 EUR			
Cumulative Interest Payments on Subordinated Loan	717.139,16 EUR			
Unpaid Interest for the Period	- EUR			
Cumulative Unpaid Interest	- EUR			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

28. Contact Details



Santander Consumer Bank AS

Financial Markets

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	29/10/2015
Payment date	27/10/2015
Period No	24
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 25/10/2015 = 30 days