

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | | | |
|-----------------|-----------------|----|------------|--------------------------|------------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | Following payment dates: | 25.06.2015 |
| Period No | 19 | | | | 25.07.2015 |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from 27.04.2015 | to | 25.05.2015 | = | 28 days |

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1. Portfolio Information



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 28.05.2015 | | |
| Payment date | 26.05.2015 | | |
| Period No | 19 | | |
| Monthly Period | Apr 2015 | | |
| Interest Period | from | 27.04.2015 | to 25.05.2015 = 28 days |

| | Current Period | Previous Period |
|--|--|--|
| Outstanding receivables | Aggregated Outstanding Principal Amount | Aggregated Outstanding Principal Amount |
| Opening balance | 188 278 213,60 EUR | 201 771 015,04 EUR |
| Scheduled Loan Principal Repayments | 6 254 804,57 EUR | 6 626 485,92 EUR |
| Prepayments | 6 337 854,15 EUR | 6 521 272,66 EUR |
| Deemed Collections - Other | - EUR | - EUR |
| Total Principal Payments Received | 12 592 658,72 EUR | 13 147 758,58 EUR |
| | | |
| New Defaulted Auto Loans in Period | 322 865,95 EUR | 345 042,86 EUR |
| Closing Balance | 175 362 688,93 EUR | 188 278 213,60 EUR |
| | | |
| Total revenue collections | | |
| Revenue and fees received on loan balances | 1 000 648,00 EUR | 1 081 136,86 EUR |
| Recoveries on loans in default | 98 870,62 EUR | 226 601,75 EUR |
| Total Revenue Received in Period | 1 099 518,62 EUR | 1 307 738,61 EUR |
| | | |
| # Loans | | |
| At beginning of period | 21 177 Loans | 22 341 Loans |
| Paid in Full | 1 090 Loans | 1 135 Loans |
| Repurchased (Deemed Collections) | - Loans | - Loans |
| New loans into default | 20 Loans | 29 Loans |
| At end of period | 20 067 Loans | 21 177 Loans |

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2. Amount Due for Distribution



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |

Purchaser Available Distribution Amount

| | Current Period | Previous Period |
|--|-----------------------|------------------------|
| a. Collections (Principal, interest, and fee etc) | 13 692 177 EUR | 14 455 497 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 | 13 692 177 EUR | 14 455 497 EUR |

Issuer Available Distribution Amount

| | | |
|--|-----------------------|-----------------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 13 595 827 EUR | 14 342 375 EUR |
| b. Reserve Fund | 9 413 911 EUR | 10 088 551 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 | 23 009 673 EUR | 24 430 861 EUR |

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3. Reserve Accounts



| | |
|-----------------|---|
| Reporting Date | 28.05.2015 |
| Payment date | 26.05.2015 |
| Period No | 19 |
| Monthly Period | Apr 2015 |
| Interest Period | from 27.04.2015 to 25.05.2015 = 28 days |

Note Balance

| | |
|---------------------|--------------------|
| Beginning of Period | 188 278 213,60 EUR |
| End of Period | 175 362 688,93 EUR |

Reserve Fund

| | in % | |
|-------------------------|-------|------------------|
| Beginning of Period | 2,9 % | 5 378 490,38 EUR |
| Cash Outflow | | 5 378 490,38 EUR |
| Cash Inflow | | 5 002 570,17 EUR |
| End of Period | 2,7 % | 5 002 570,17 EUR |
| Required Reserve Amount | 2,7 % | 5 002 570,17 EUR |

Liquidity Balance

| | | |
|-------------------------|-------|------------------|
| Beginning of Period | 2,1 % | 4 035 420,30 EUR |
| Cash Outflow | | 4 035 420,30 EUR |
| Cash Inflow | | 3 765 564,27 EUR |
| End of Period | 2,0 % | 3 765 564,27 EUR |
| Required Reserve Amount | 2,0 % | 3 765 564,27 EUR |

Servicer Advance Reserve Fund

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

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut 2013 held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

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4. Performance Data



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |

Asset Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 188 278 213,60 | EUR |
| End of Period | 175 362 688,93 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|--|--------------------|-----------------|---------------|
| Performing Receivables: | | | |
| Current | 156 953 006,00 | 89,50 % | 18 194 |
| 1-29 days past due | 15 114 135,59 | 8,62 % | 1 511 |
| | | 0,00 % | |
| Delinquent Receivables: | | | |
| 30-59 days past due | 2 355 380,01 | 1,34 % | 257 |
| 60-89 days past due | 656 539,39 | 0,37 % | 69 |
| 90-119 days past due | 149 384,46 | 0,09 % | 20 |
| 120-149 days past due | 56 542,80 | 0,03 % | 9 |
| 150-179 days past due | 77 700,68 | 0,04 % | 7 |
| Total Performing and Delinquent | 175 362 689 | 100,00 % | 20 067 |

| | | |
|---------------------------|--------------|-----|
| Current Period Defaults | 322 865,95 | 20 |
| Cumulative Defaults | 3 584 980,73 | 340 |
| Current Period Recoveries | 98 870,62 | |
| Cumulative Recoveries | 2 317 291,56 | |

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5. Outstanding Notes



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
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| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 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 | 188 223 213,60 EUR | 113 923 213,60 EUR | 48 800 000,00 EUR | 25 500 000,00 EUR | 55 000,00 |
| Available Distribution Amount | 23 009 672,85 EUR | | | | |
| Amortisation | 12 915 524,67 EUR | | | | |
| Redemption per Class | 12 915 524,67 EUR | 12 915 524,67 EUR | - EUR | - EUR | - EUR |
| Redemption per Note | | 2 942,03 EUR | - EUR | - EUR | - EUR |
| Class Principal Outstanding Closing Balance | 175 307 688,93 EUR | 101 007 688,93 EUR | 48 800 000,00 EUR | 25 500 000,00 EUR | 55 000,00 |
| Current Tranching | | 57,62 % | 27,84 % | 14,55 % | 0,03 % |
| Current Pool Factor | | 0,23 | 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 | | 25 950,62 EUR | 100 000,00 EUR | 100 000,00 EUR | 1 000,00 EUR |
| >Principal Repayment per note | | 2 942,03 EUR | - EUR | - EUR | - EUR |
| Principal Outstanding per Note End of Period | | 23 008,59 EUR | 100 000,00 EUR | 100 000,00 EUR | 1 000,00 EUR |
| >Interest accrued for the period | | 17,34 EUR | 75,17 EUR | 83,50 EUR | 0,835 EUR |
| Interest Payment | 134 112,51 | 76 138,68 EUR | 36 681,33 EUR | 21 292,50 EUR | 45,93 EUR |
| Interest Payment per Note | | 17,34 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) | 50,83 % | 23,02 % | 8,44 % |
| Current CE (excl. Excess Spread) | 47,38 % | 19,58 % | 5,00 % |

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.05.2015
Payment date 26.05.2015
Period No 19
Monthly Period Apr 2015
Interest Period : 27.04.2015 to 25.05.2015 = 28 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 | Rahotuspalvelut 2013 Limited | | No rating | | No rating | | No rating | | No rating | | N/A | |
| Seller | Santander Consumer Finance Oy | | No rating | | No rating | | No rating | | No rating | | N/A | |
| Servicer | Santander Consumer Finance Oy | | No rating | | No rating | | No rating | | No rating | | N/A | |
| Servicer's Owner | Santander Consumer Finance | N/A | F2 | N/A | P-2 | BBB - | A- Outlook stable | Baa3 | Baa1 | No | Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance. | |
| Transaction Account Bank | Deutsche Bank AG | F1 | F1 | P-1 | P-2 | A | A | A2 | A3 | Yes | The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and the Expenses Loan Payment Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Expenses Loan Payment Account; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings. | |
| Paying Agent and related roles | Deutsche Bank AG | | F1 | | P-2 | | A | | A3 | | | |
| Corporate Service Provider | Deutsche International Corporate Services | | F1 | | P-2 | | A | | A3 | | | |
| Note Trustee and Security Trustee | Deutsche Trustee Company Limited | | F1 | | P-2 | | A | | A3 | | | |
| Collections Account Bank | Skandinaviska Enskilda Banken | F1 | F1 | P-1 | P-1 | A | A+ | A2 | A 1 | No | The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings. | |

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7.a Original Portfolio Principal Balance

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.05.2015 | |
| Payment date | 26.05.2015 | |
| Period No | 19 | |
| Monthly Period | Apr 2015 | |
| Interest Period | from 27.04.2015 | to 25.05.2015 = 28 days |



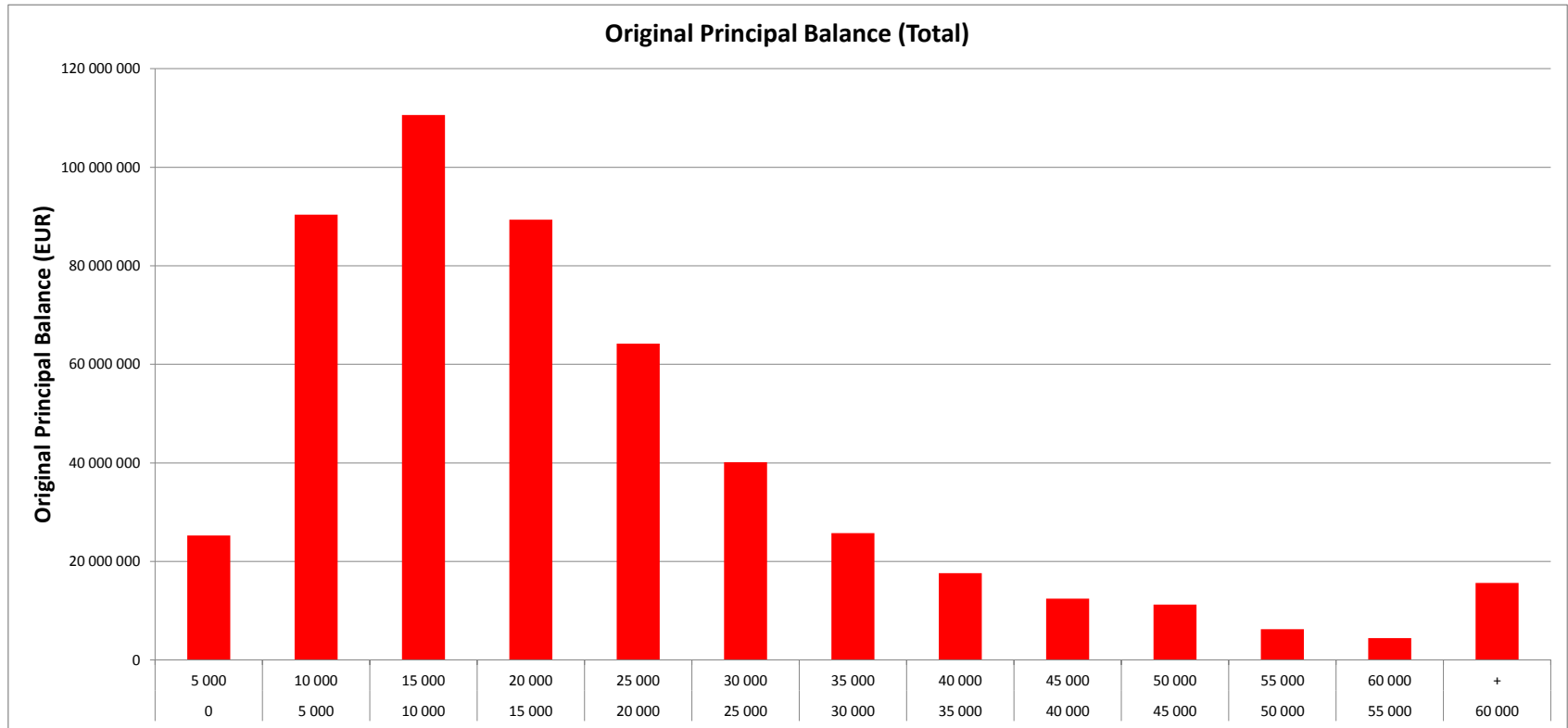
Average amount - all: 12 666

| | 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 % | | |

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7.b Original Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.05.2015 | |
| Payment date | 26.05.2015 | |
| Period No | 19 | |
| Monthly Period | Apr 2015 | |
| Interest Period | from 27.04.2015 | to 25.05.2015 = 28 days |



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8.a Outstanding Principal Balance



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |

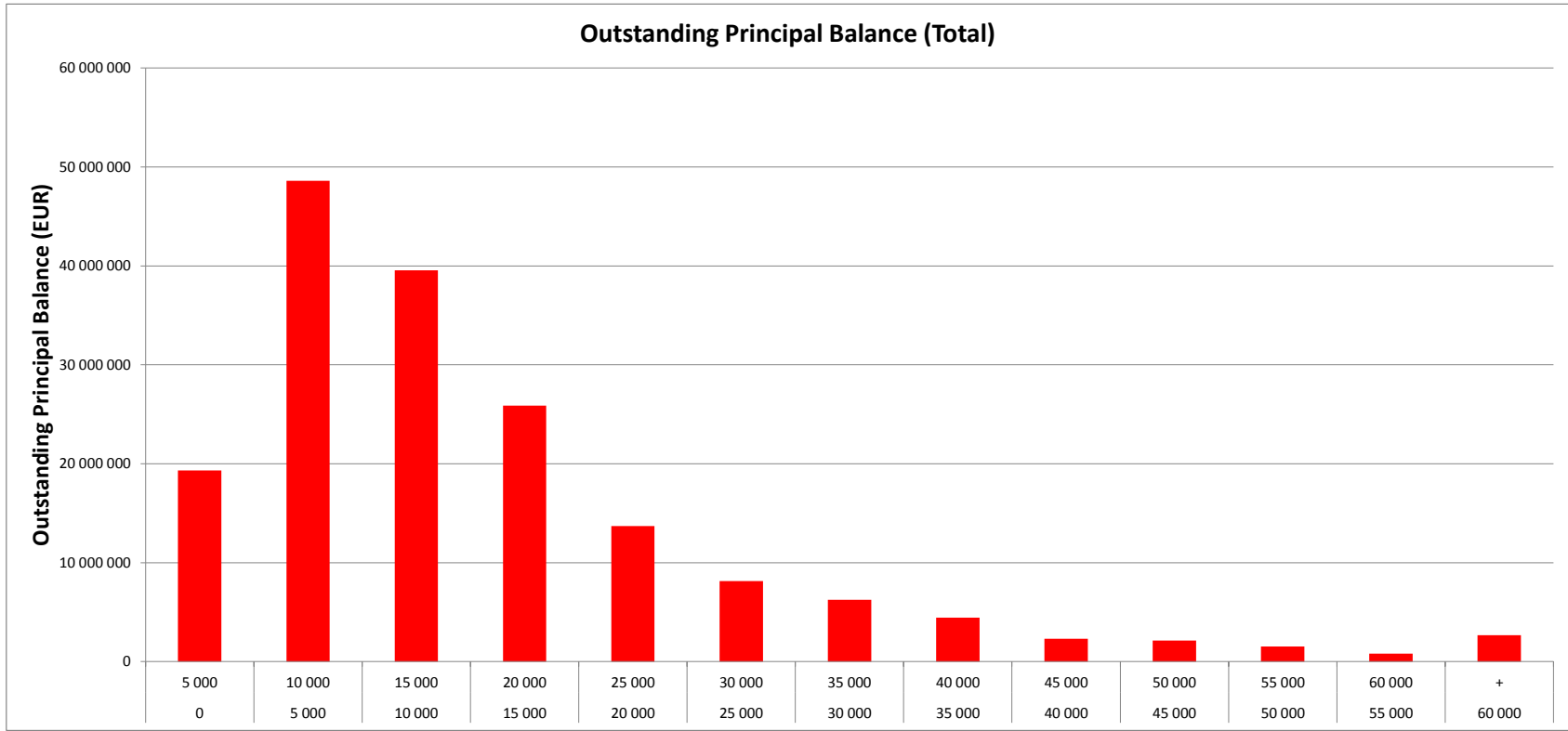
Average amount - all: 8 739

| | TOTAL | | | | | | | |
|---------------------|--------|--------|--------|---------------------|---------|-----------------------|--------------|--|
| | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| Outstanding balance | 0 | 5 000 | 7 242 | 19 327 780 | 11,02 % | 17,6 | 30,3 | |
| | 5 000 | 10 000 | 6 664 | 48 603 773 | 27,72 % | 27,9 | 28,5 | |
| | 10 000 | 15 000 | 3 251 | 39 553 853 | 22,56 % | 31,4 | 27,3 | |
| | 15 000 | 20 000 | 1 502 | 25 879 052 | 14,76 % | 32,0 | 26,7 | |
| | 20 000 | 25 000 | 618 | 13 712 425 | 7,82 % | 32,5 | 26,6 | |
| | 25 000 | 30 000 | 301 | 8 147 479 | 4,65 % | 31,9 | 26,9 | |
| | 30 000 | 35 000 | 193 | 6 258 832 | 3,57 % | 33,2 | 26,4 | |
| | 35 000 | 40 000 | 119 | 4 439 754 | 2,53 % | 31,2 | 28,0 | |
| | 40 000 | 45 000 | 55 | 2 310 331 | 1,32 % | 32,5 | 27,3 | |
| | 45 000 | 50 000 | 45 | 2 135 471 | 1,22 % | 31,3 | 28,1 | |
| | 50 000 | 55 000 | 29 | 1 522 888 | 0,87 % | 32,0 | 25,6 | |
| | 55 000 | 60 000 | 14 | 810 482 | 0,46 % | 28,5 | 28,7 | |
| | 60 000 | + | 34 | 2 660 570 | 1,52 % | 32,0 | 27,1 | |
| Total | | | 20 067 | 175 362 689 | 100,0 % | | | |

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8.b Outstanding Principal Balance Graph

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
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| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



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9.a Geographical Distribution



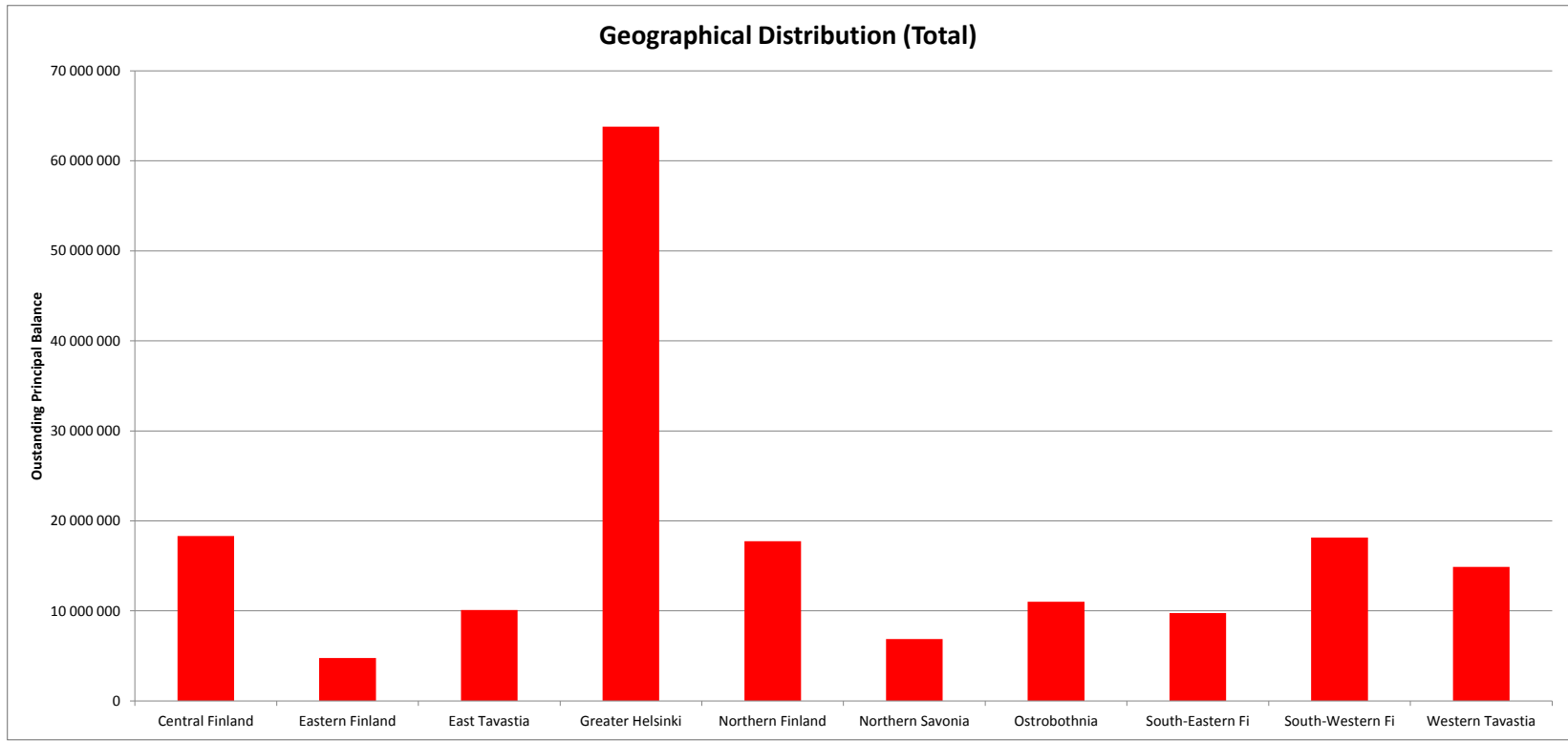
| | | |
|-----------------|------------|------------------------------------|
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| Payment date | 26.05.2015 | |
| Period No | 19 | |
| Monthly Period | Apr 2015 | |
| Interest Period | from | 27.04.2015 to 25.05.2015 = 28 days |

| TOTAL | | | | | |
|------------------|--------|---------------------|--------------------------|------------------|--------------|
| District | No | Outstanding balance | % of Outstanding balance | WA months to mat | WA seasoning |
| Central Finland | 2 173 | 18 302 073 | 10,44 % | 29,0 | 27,9 |
| Eastern Finland | 585 | 4 771 212 | 2,72 % | 29,7 | 27,3 |
| East Tavastia | 1 159 | 10 087 136 | 5,75 % | 29,0 | 28,2 |
| Greater Helsinki | 6 967 | 63 790 794 | 36,38 % | 29,2 | 27,7 |
| Northern Finland | 2 002 | 17 722 932 | 10,11 % | 29,6 | 28,0 |
| Northern Savonia | 810 | 6 873 270 | 3,92 % | 28,8 | 27,8 |
| Ostrobothnia | 1 359 | 11 016 513 | 6,28 % | 28,2 | 27,9 |
| South-Eastern Fi | 1 155 | 9 769 982 | 5,57 % | 29,5 | 27,5 |
| South-Western Fi | 2 124 | 18 147 487 | 10,35 % | 29,3 | 27,9 |
| Western Tavastia | 1 733 | 14 881 291 | 8,49 % | 29,3 | 27,7 |
| | | | | | |
| | | | | | |
| Total | 20 067 | 175 362 689 | 100 % | | |

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9.b Geographical Distribution Graph

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
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SCF RAHOITUSPALVELUT 2013 LIMITED
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10.a Interest Rate



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.05.2015 | |
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| Monthly Period | Apr 2015 | |
| Interest Period | from 27.04.2015 | to 25.05.2015 = 28 days |

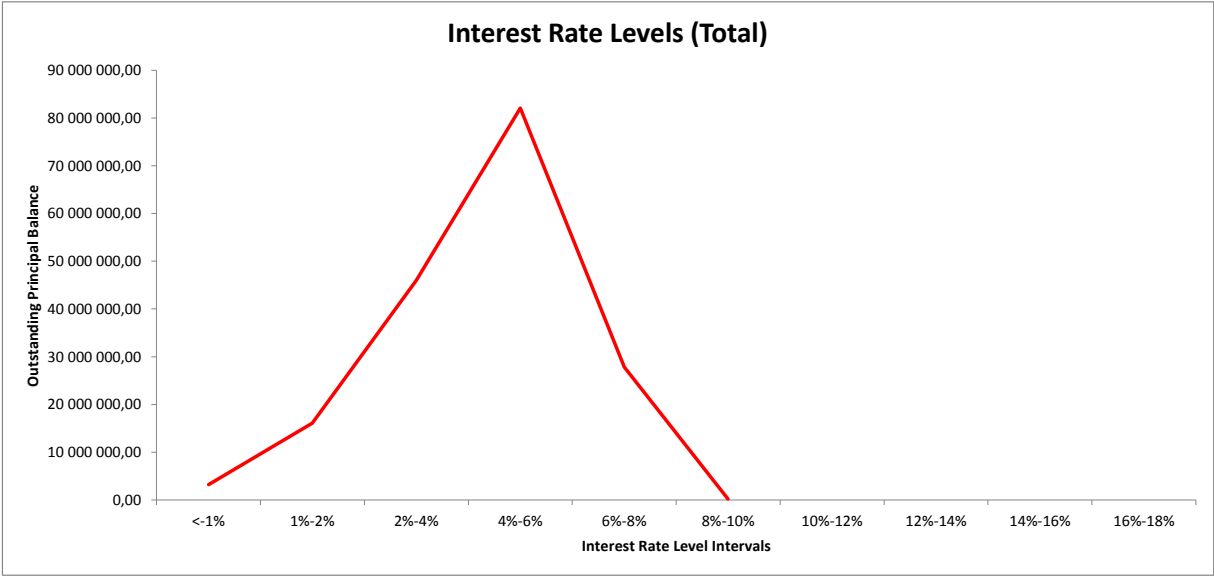
| TOTAL | | | | | | |
|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| < | 1 % | 527 | 3 175 723 | 1,81 % | 27,0 | 25,2 |
| 1 % | 2 % | 2140 | 16 087 194 | 9,17 % | 28,3 | 26,4 |
| 2 % | 4 % | 4199 | 45 996 205 | 26,23 % | 30,9 | 26,5 |
| 4 % | 6 % | 9 025 | 82 068 657 | 46,80 % | 28,8 | 28,6 |
| 6 % | 8 % | 4 147 | 27 844 824 | 15,88 % | 28,2 | 28,6 |
| 8 % | 10 % | 29 | 190 086 | 0,11 % | 31,5 | 26,2 |
| 10 % | 12 % | | | | | |
| 12 % | 14 % | | | | | |
| 14 % | 16 % | | | | | |
| 16 % | 18 % | | | | | |
| | | | | | | |
| Total | | 20 067 | 175 362 689 | 100 % | | |

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10.b Interest Rate



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



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11.a Remaining Terms



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |

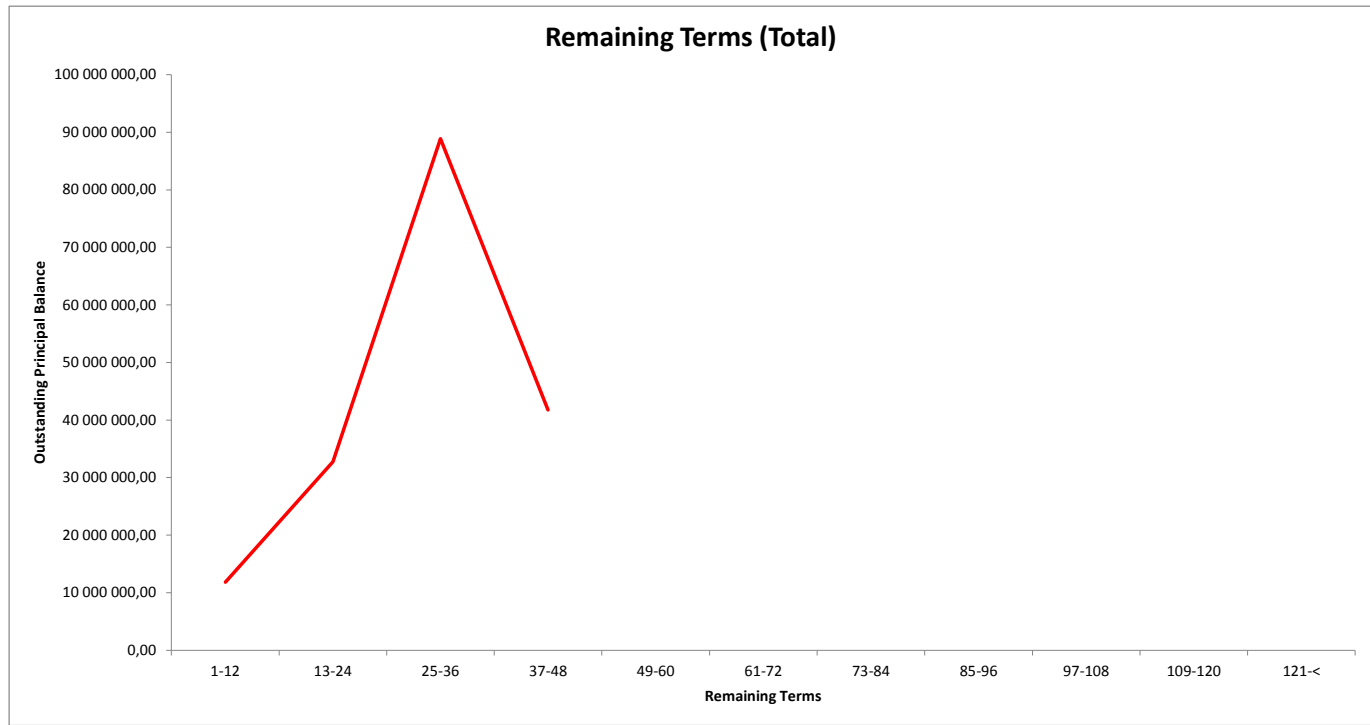
| | | TOTAL | | | | | | | | |
|--------------------|--|-------|-----|----|---------------------|------------|-----------------------|--------------|------|------|
| | | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | | |
| Months to maturity | | | | 0 | 86 | 136 156 | 0,08 % | 0,0 | 42,1 | |
| | | 1 | | 12 | 4 020 | 11 832 922 | 6,75 % | 8,3 | 34,7 | |
| | | | 13 | | 24 | 4 988 | 32 763 398 | 18,68 % | 19,6 | 32,6 |
| | | | 25 | | 36 | 7 955 | 88 880 031 | 50,68 % | 31,4 | 27,8 |
| | | | 37 | | 48 | 3 018 | 41 750 181 | 23,81 % | 38,1 | 22,0 |
| | | | 49 | | 60 | | | | | |
| | | | 61 | | 72 | | | | | |
| | | | 73 | | 84 | | | | | |
| | | | 85 | | 96 | | | | | |
| | | | 97 | | 108 | | | | | |
| | | | 109 | | 120 | | | | | |
| | | | 121 | | | | | | | |
| | | Total | | | 20 067 | | 175 362 689 | 100 % | | |

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

11.b Remaining Terms



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

12.a Seasoning



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |

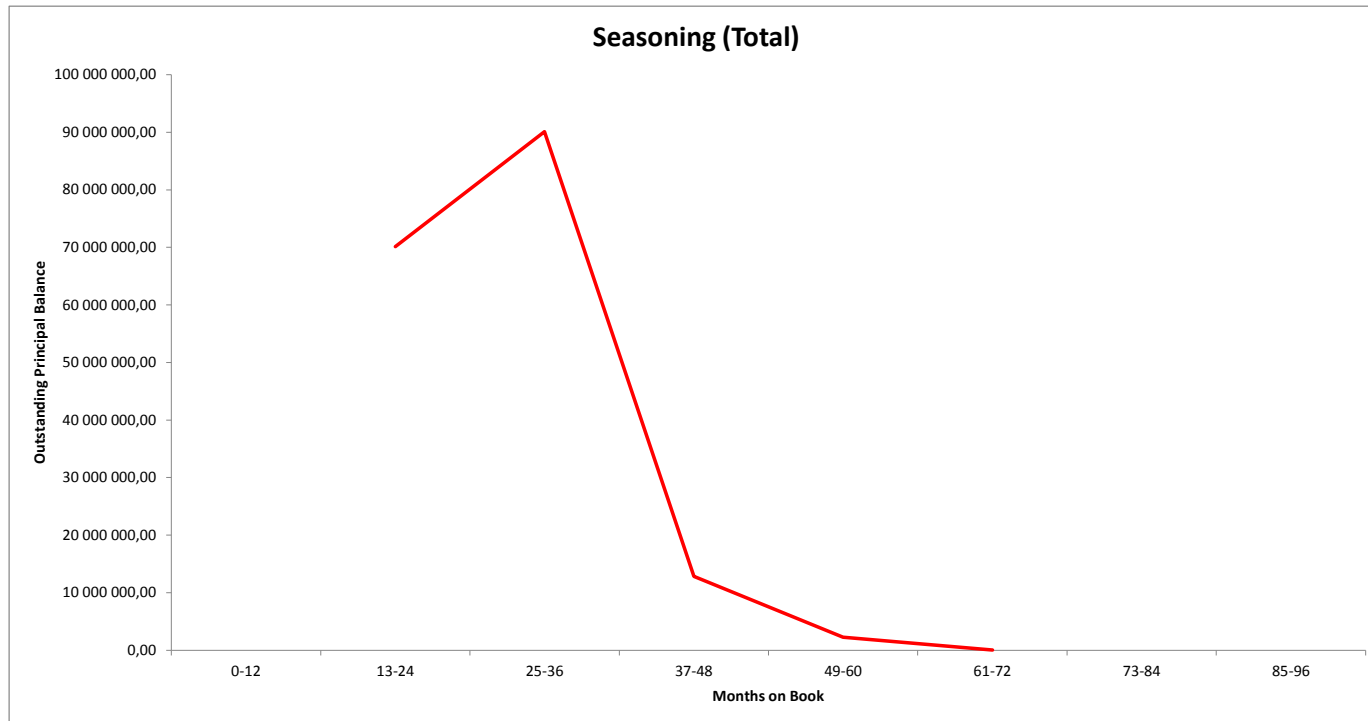
| | | TOTAL | | | | | | |
|----------------|-----|-------|----|---------------------|--------------------------|-----------------------|--------------|------|
| Months on book | Min | Max | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning | |
| | | 1 | 12 | | | | | |
| | | 13 | 24 | 6 819 | 70 115 096 | 39,98 % | 34,2 | 22,4 |
| | | 25 | 36 | 10 968 | 90 124 380 | 51,39 % | 27,4 | 29,5 |
| | | 37 | 48 | 1 798 | 12 839 454 | 7,32 % | 18,5 | 40,3 |
| | | 49 | 60 | 468 | 2 243 450 | 1,28 % | 7,5 | 53,7 |
| | | 61 | 72 | 14 | 40 309 | 0,02 % | 13,9 | 65,1 |
| | | 73 | 84 | | | | | |
| | | 85 | 96 | | | | | |
| | | Total | | 20 067 | 175 362 689 | 100 % | | |

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

12.b Seasoning



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

13.a Balloon loans



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.05.2015 | |
| Payment date | 26.05.2015 | |
| Period No | 19 | |
| Monthly Period | Apr 2015 | |
| Interest Period | from 27.04.2015 | to 25.05.2015 = 28 days |

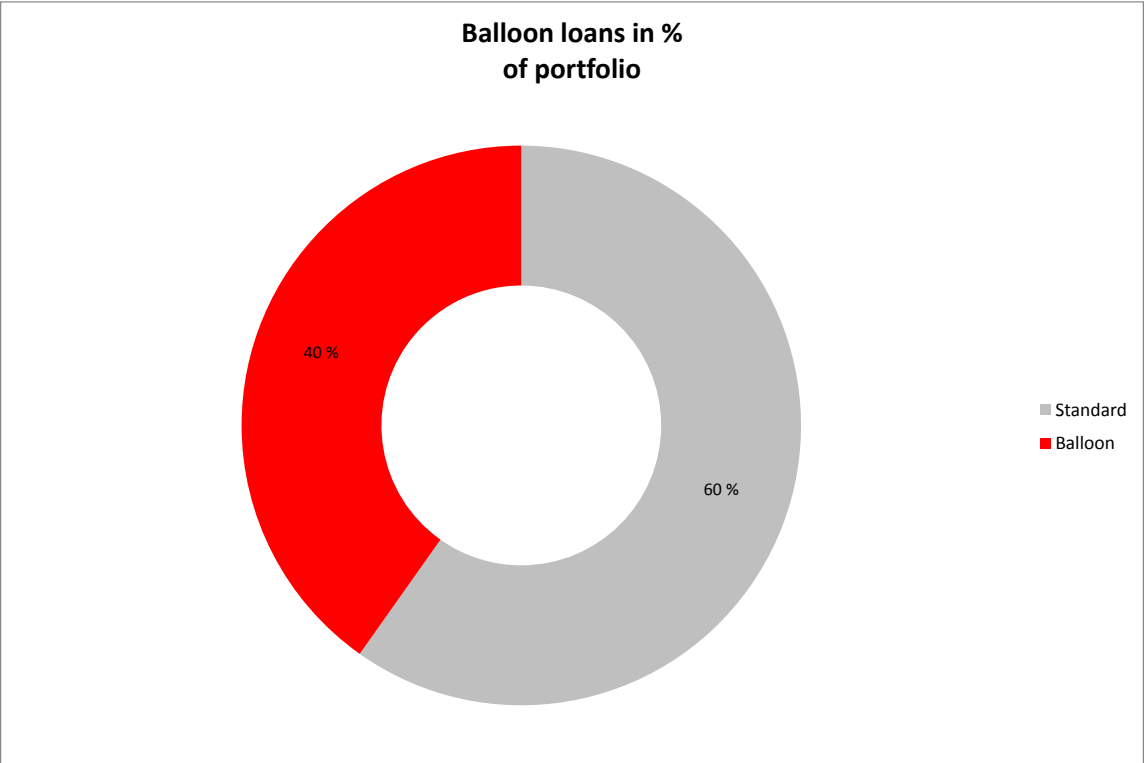
| Balloon loans in % of portfolio | TOTAL | | | | | | | |
|---------------------------------|--------|----|---------------------|--------------------------|----------------|-------------------|-----------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
| Standard | 15 821 | | 104 868 246 | 59,80 % | 1 834 | 0,00 % | 28,3 | 27,5 |
| Balloon | 4 246 | | 70 494 443 | 40,20 % | 28 878 820 | 40,97 % | 30,6 | 28,1 |
| | | | | | | | | |
| Total | 20 067 | | 175 362 689 | 100 % | 28 880 655 | 16,47 % | | |

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

13.b Balloon loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |

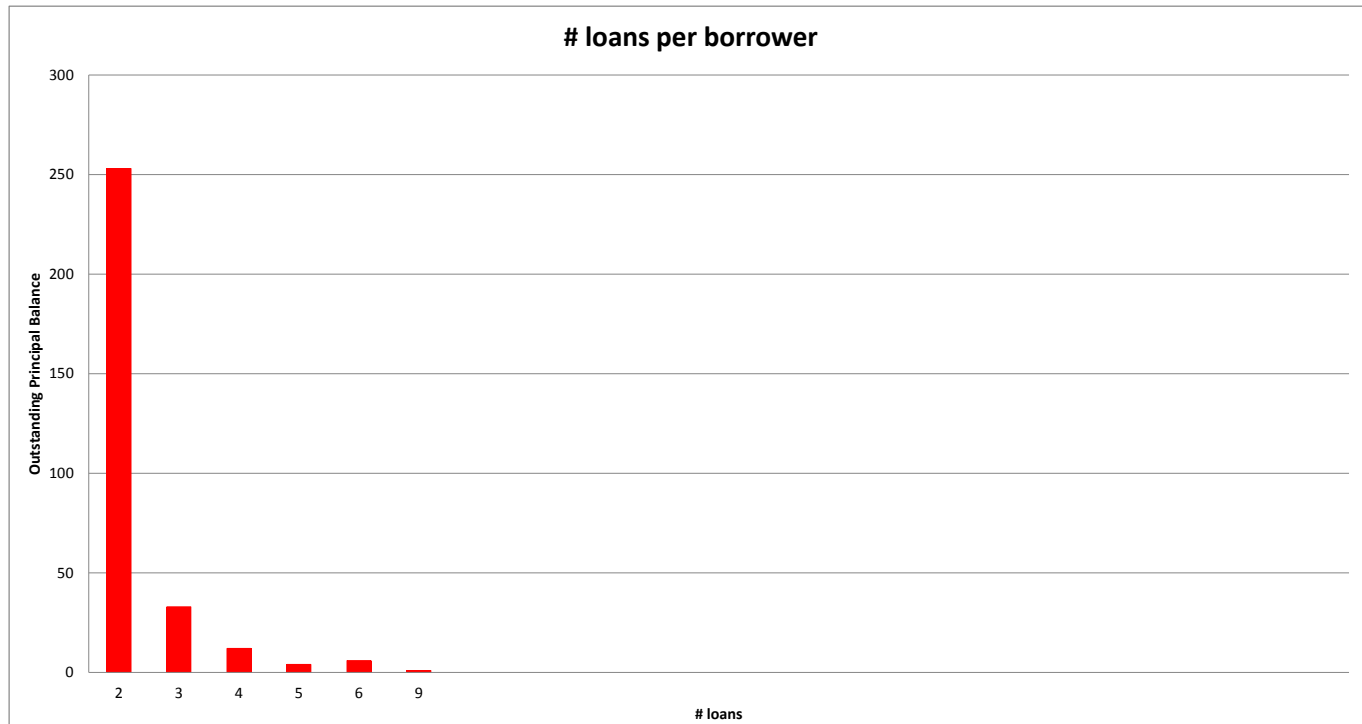


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

14.b # loans per borrower



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.05.2015 | |
| Payment date | 26.05.2015 | |
| Period No | 19 | |
| Monthly Period | Apr 2015 | |
| Interest Period | from 27.04.2015 | to 25.05.2015 = 28 days |

| Period | TOTAL | | | | | |
|--------|-----------------|-----------------|--------------|----------|--------|------------|
| | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| 1 | 175 362 689 | 169 282 072 | 6 080 617 | 689 972 | 4,82 % | 96,53 % |
| 2 | 169 282 072 | 163 297 031 | 5 985 041 | 666 534 | 4,83 % | 93,12 % |
| 3 | 163 297 031 | 157 432 928 | 5 864 103 | 642 880 | 4,83 % | 89,78 % |
| 4 | 157 432 928 | 151 686 883 | 5 746 045 | 619 744 | 4,83 % | 86,50 % |
| 5 | 151 686 883 | 146 018 643 | 5 668 240 | 597 212 | 4,83 % | 83,27 % |
| 6 | 146 018 643 | 140 401 240 | 5 617 403 | 574 863 | 4,83 % | 80,06 % |
| 7 | 140 401 240 | 134 754 632 | 5 646 608 | 552 996 | 4,83 % | 76,84 % |
| 8 | 134 754 632 | 129 203 616 | 5 551 016 | 531 080 | 4,83 % | 73,68 % |
| 9 | 129 203 616 | 123 767 287 | 5 436 329 | 509 267 | 4,83 % | 70,58 % |
| 10 | 123 767 287 | 118 412 407 | 5 354 879 | 487 831 | 4,83 % | 67,52 % |
| 11 | 118 412 407 | 113 021 641 | 5 390 767 | 466 528 | 4,83 % | 64,45 % |
| 12 | 113 021 641 | 107 753 597 | 5 268 044 | 445 155 | 4,83 % | 61,45 % |
| 13 | 107 753 597 | 102 735 253 | 5 018 344 | 424 021 | 4,83 % | 58,58 % |
| 14 | 102 735 253 | 97 758 892 | 4 976 361 | 403 940 | 4,82 % | 55,75 % |
| 15 | 97 758 892 | 92 912 971 | 4 845 920 | 383 896 | 4,82 % | 52,98 % |
| 16 | 92 912 971 | 88 239 106 | 4 673 866 | 364 428 | 4,81 % | 50,32 % |
| 17 | 88 239 106 | 83 650 419 | 4 588 686 | 345 491 | 4,80 % | 47,70 % |
| 18 | 83 650 419 | 79 087 383 | 4 563 036 | 326 979 | 4,79 % | 45,10 % |
| 19 | 79 087 383 | 74 689 501 | 4 397 882 | 308 670 | 4,79 % | 42,59 % |
| 20 | 74 689 501 | 70 401 805 | 4 287 696 | 290 767 | 4,77 % | 40,15 % |
| | | | | | | |
| | | | | | | |

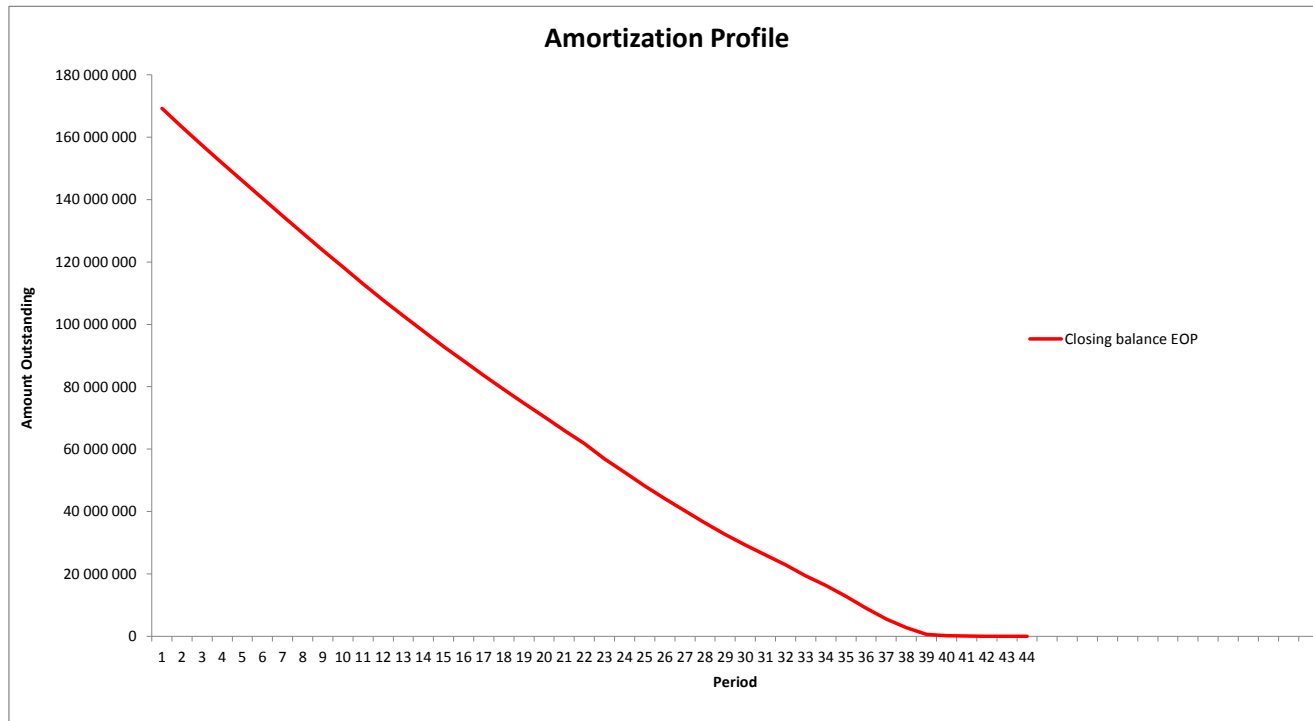
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.a Payment Holidays



| | | | | |
|-----------------|------------|------------|----|----------------------|
| Reporting Date | 28.05.2015 | | | |
| Payment date | 26.05.2015 | | | |
| Period No | 19 | | | |
| Monthly Period | Apr 2015 | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 = 28 days |

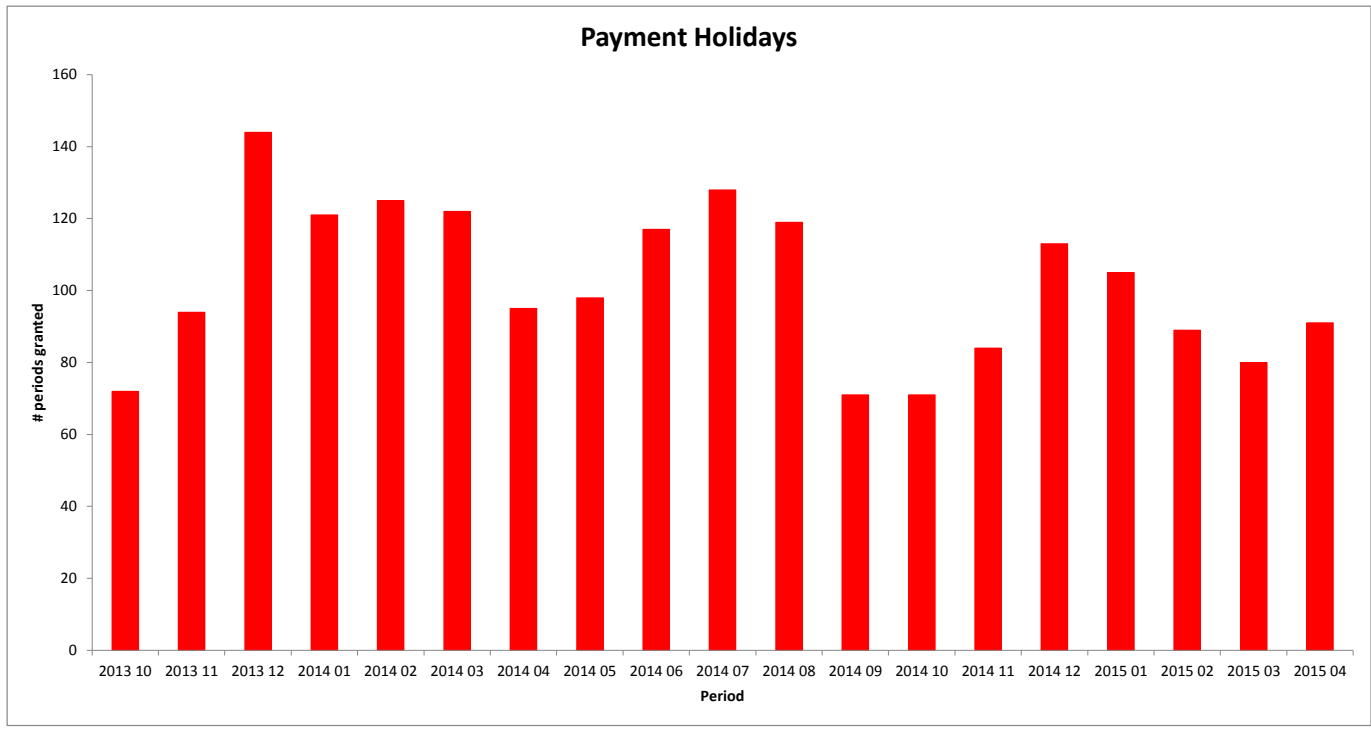
| | TOTAL | | | | |
|-----------------|---------------|--------------|---------------------------|-----------------|-------------------|
| | Period | No | Number of periods granted | Sum of Payments | Closing Balance |
| Payment Holiday | 2013 10 | 72 | 107 | 28 515 | 901 468 |
| | 2013 11 | 94 | 145 | 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 |
| | Total: | 1 939 | 2 798 | 795 002 | 25 186 668 |

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.a Downpayment



Reporting Date 28.05.2015
Payment date 26.05.2015
Period No 19
Monthly Period Apr 2015
Interest Period from 27.04.2015 to 25.05.2015 = 28 days

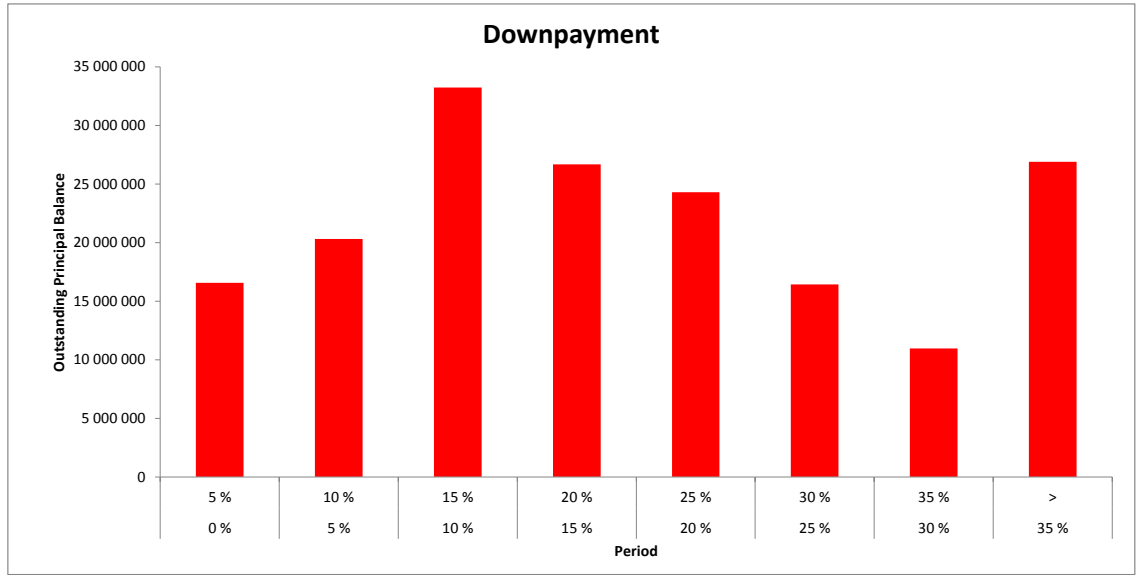
| TOTAL | | | | | | | |
|----------|---------|--------|---------------------|--------|-----------------------|--------------|--|
| Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| 0 % | 5 % | 1 423 | 16 570 653 | 9,4 % | 32,8 | 26,2 | |
| 5 % | 10 % | 1 830 | 20 311 521 | 11,6 % | 31,8 | 27,0 | |
| 10 % | 15 % | 3 374 | 33 235 127 | 19,0 % | 30,4 | 27,8 | |
| 15 % | 20 % | 2 836 | 26 671 214 | 15,2 % | 29,1 | 28,5 | |
| 20 % | 25 % | 2 798 | 24 296 559 | 13,9 % | 28,3 | 28,4 | |
| 25 % | 30 % | 1 853 | 16 426 674 | 9,4 % | 28,4 | 28,0 | |
| 30 % | 35 % | 1 370 | 10 958 931 | 6,2 % | 27,4 | 28,6 | |
| 35 % > | | 4 583 | 26 892 010 | 15,3 % | 25,8 | 27,6 | |
| | | | | | | | |
| | | | | | | | |
| Total | | 20 067 | 175 362 689 | 100 % | | | |

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 28.05.2015 | | | | | |
| Payment date | 26.05.2015 | | | | | |
| Period No | 19 | | | | | |
| Monthly Period | Apr 2015 | | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = | 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



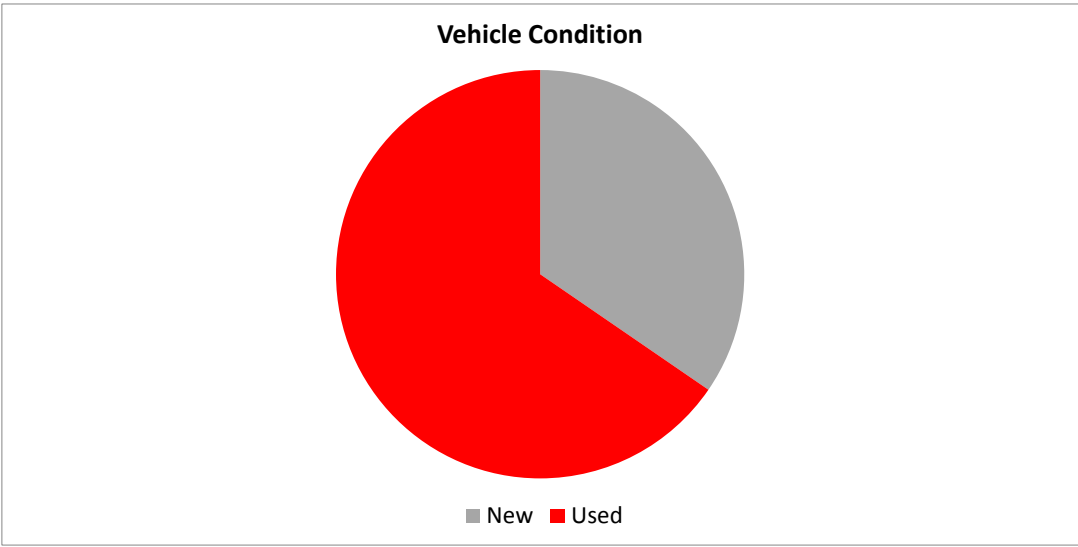
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.05.2015 | |
| Payment date | 26.05.2015 | |
| Period No | 19 | |
| Monthly Period | Apr 2015 | |
| Interest Period | from 27.04.2015 | to 25.05.2015 = 28 days |

| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|--------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 5 084 | 60 624 476 | 34,6 % | 29,3 | 27,7 |
| | Used | 14 983 | 114 738 213 | 65,4 % | 29,1 | 27,8 |
| | Total | 20 067 | 175 362 689 | 100 % | | |

18.b Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 28.05.2015 |
| Payment date | 26.05.2015 |
| Period No | 19 |
| Monthly Period | Apr 2015 |
| Interest Period | from 27.04.2015 to 25.05.2015 = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.a Borrower Type



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |

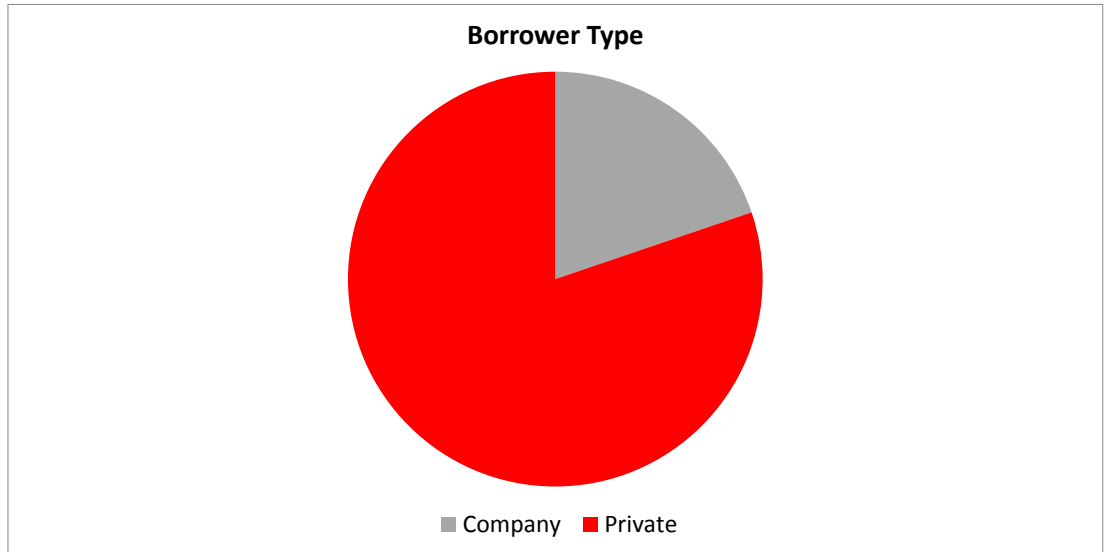
| TOTAL | | | | | | |
|---------------|---------------|--------|---------------------|--------|-----------------------|--------------|
| Borrower Type | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 2 999 | 34 691 610 | 19,8 % | 27,0 | 28,6 |
| | Private | 17 068 | 140 671 079 | 80,2 % | 29,7 | 27,6 |
| | Total | 20 067 | 175 362 689 | 100 % | | |

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



| | | | | | |
|-----------------|------|------------|------------|------------|-----------|
| Reporting Date | | | 28.05.2015 | | |
| Payment date | | | 26.05.2015 | | |
| Period No | | | 19 | | |
| Monthly Period | | | Apr 2015 | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.a Vehicle type



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.05.2015 | |
| Payment date | 26.05.2015 | |
| Period No | 19 | |
| Monthly Period | Apr 2015 | |
| Interest Period | from 27.04.2015 | to 25.05.2015 = 28 days |

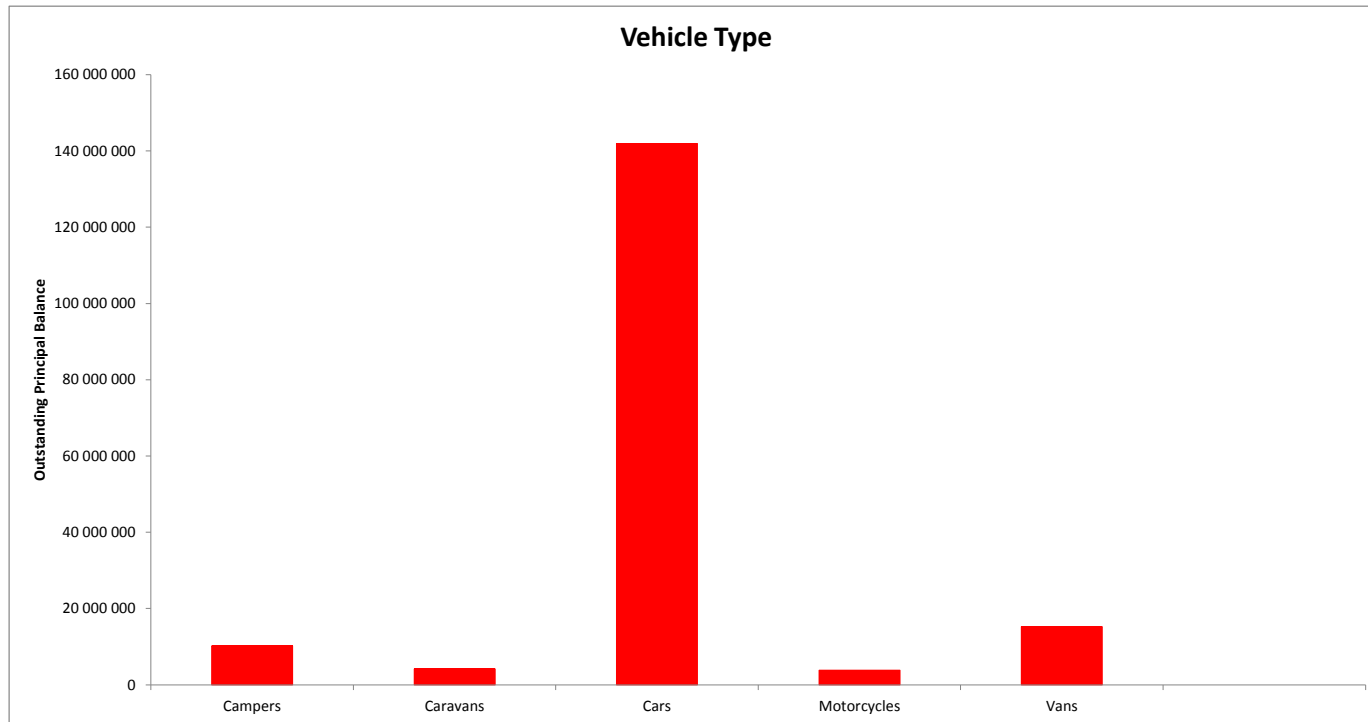
| TOTAL | | | | | | |
|--------------|-----|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Mln | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Campers | | 576 | 10 235 103 | 5,84 % | 27,3 | 32,03 |
| Caravans | | 471 | 4 141 587 | 2,36 % | 26,9 | 32,32 |
| Cars | | 16 405 | 141 938 769 | 80,94 % | 29,8 | 27,04 |
| Motorcycles | | 789 | 3 828 907 | 2,18 % | 27,4 | 30,09 |
| Vans | | 1 826 | 15 218 322 | 8,68 % | 25,7 | 30,04 |
| | | | | | | |
| | | | | | | |
| | | 20 067 | 175 362 689 | 100 % | | |

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.a Restructured Loans



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.05.2015 | |
| Payment date | 26.05.2015 | |
| Period No | 19 | |
| Monthly Period | Apr 2015 | |
| Interest Period | from 27.04.2015 | to 25.05.2015 = 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 |
| 2014 11 | 1 | 32 348 |
| 2014 12 | 2 | 24 783 |
| 2015 01 | 0 | 0 |
| 2015 02 | 2 | 9 745 |
| 2015 03 | 0 | 0 |
| 2014 04 | 0 | 0 |
| | 16 | 159 920 |

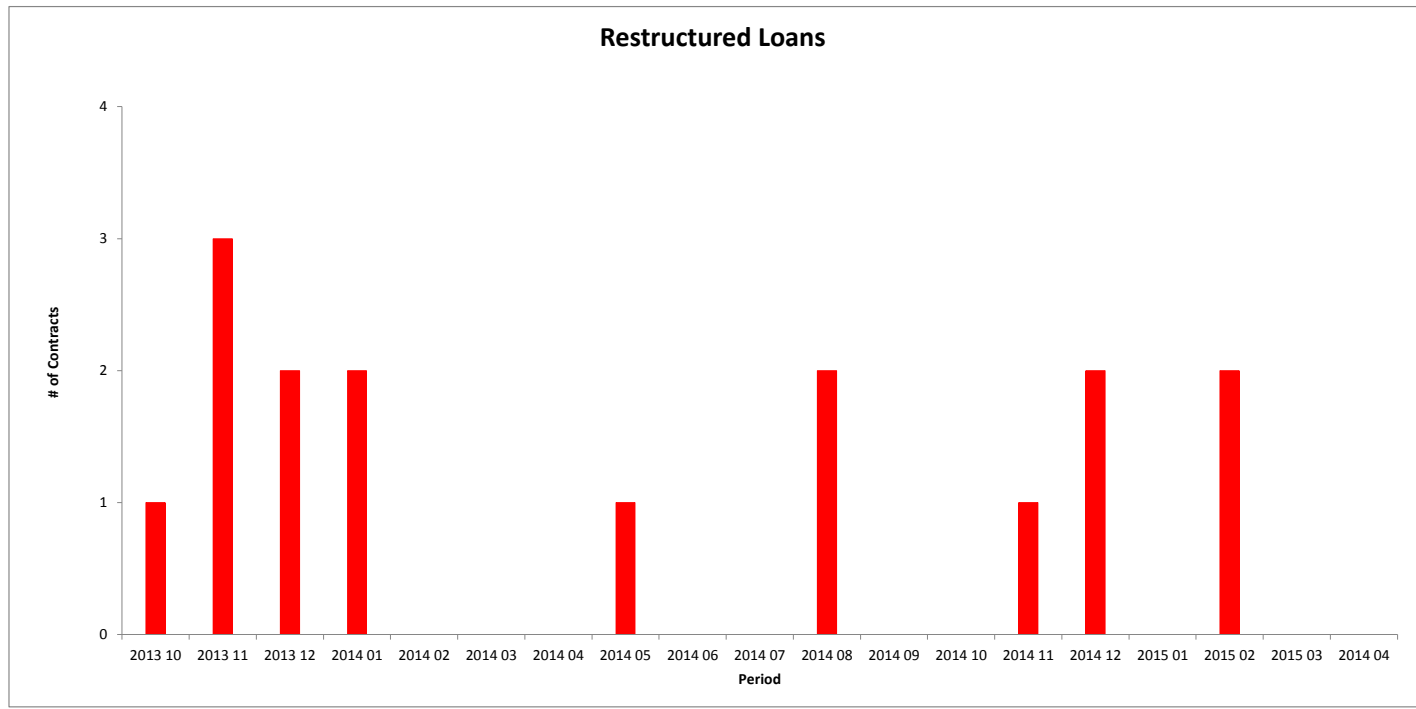
Restructured

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.a Dynamic Interest rate



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |

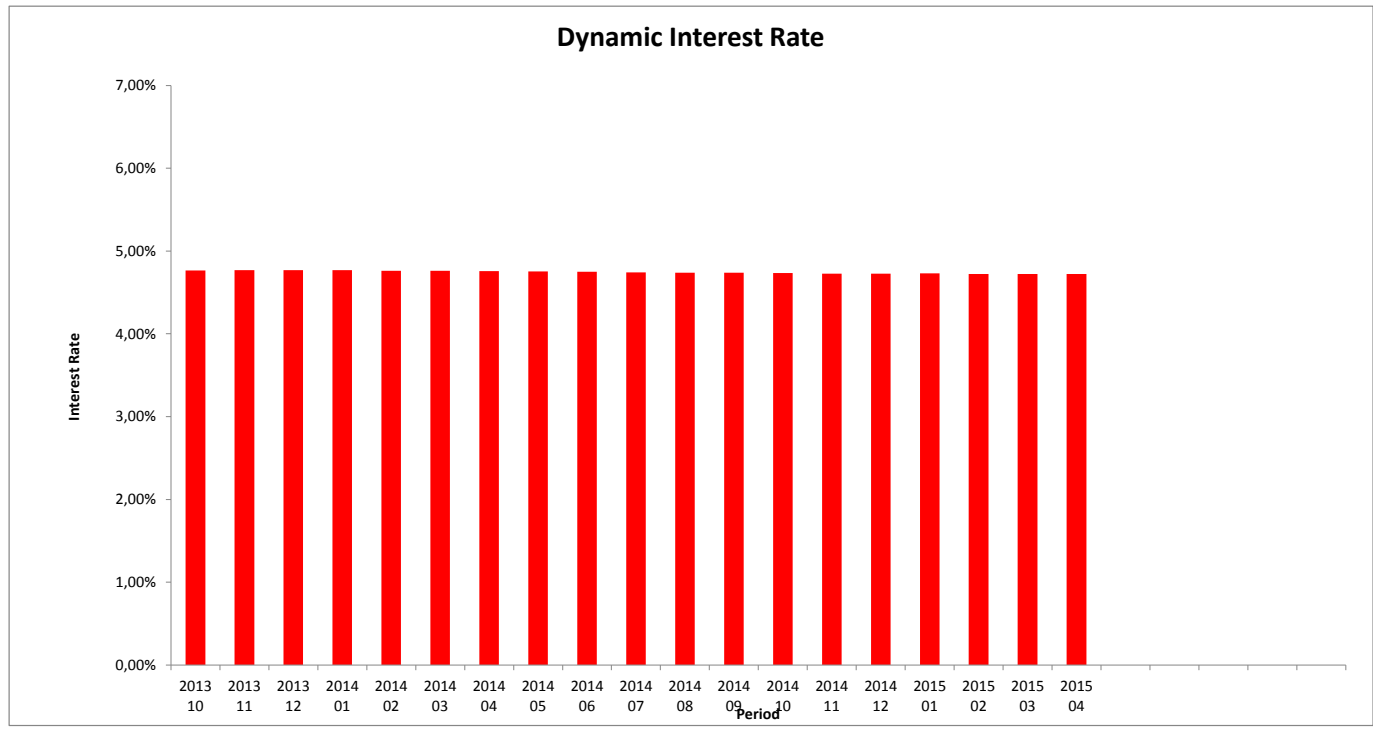
| TOTAL | | |
|---------|-----------------|------------------|
| Period | Closing balance | WA Interest rate |
| 2013 10 | 479 099 092 | 4,768 % |
| 2013 11 | 458 398 637 | 4,770 % |
| 2013 12 | 439 817 265 | 4,768 % |
| 2014 01 | 418 143 705 | 4,768 % |
| 2014 02 | 398 902 873 | 4,764 % |
| 2014 03 | 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 % |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.a Dynamic Pre-Payments



| | | | | |
|-----------------|------------|------------|----|----------------------|
| Reporting Date | 28.05.2015 | | | |
| Payment date | 26.05.2015 | | | |
| Period No | 19 | | | |
| Monthly Period | Apr 2015 | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 = 28 days |

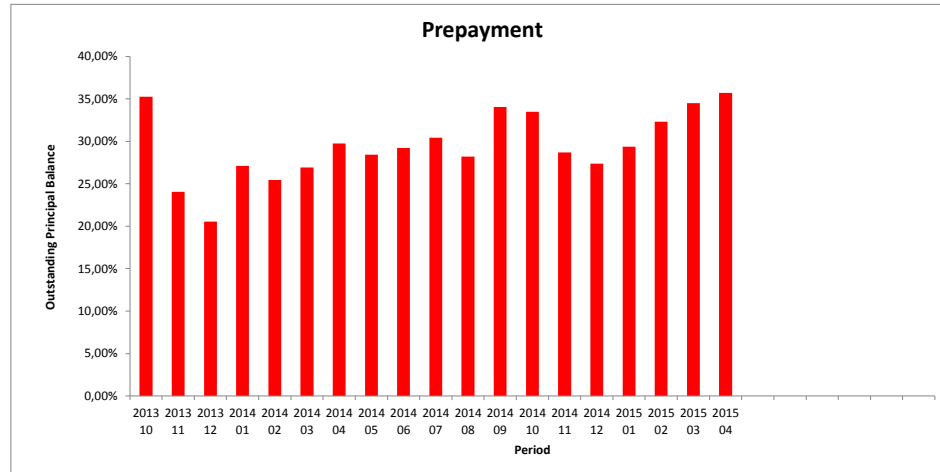
| | TOTAL | | | |
|--------------------|---------|---------------------|-----------------|------------|
| | Period | Sum of Pre-Payments | Closing Balance | CPR Annual |
| Dynamic Prepayment | 2013 10 | 17 039 534 | 479 099 092 | 35,25 % |
| | 2013 11 | 10 397 072 | 458 398 637 | 24,07 % |
| | 2013 12 | 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 % |
| | 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 % |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.b Dynamic Pre-Payments



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.05.2015 | | | | |
| Payment date | 26.05.2015 | | | | |
| Period No | 19 | | | | |
| Monthly Period | Apr 2015 | | | | |
| Interest Period | from | 27.04.2015 | to | 25.05.2015 | = 28 days |



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



| | |
|-----------------|---|
| Reporting Date | 28.05.2015 |
| Payment date | 26.05.2015 |
| Period No | 19 |
| Monthly Period | Apr 2015 |
| Interest Period | from 27.04.2015 to 25.05.2015 = 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 | |
| | 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 | 175 362 889 | 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 | | | | | | | | | | | | | | | | | | |
| | 6 | | | | | | | | | | | | | | | | | | |
| | 7 | | | | | | | | | | | | | | | | | | |
| | 8 | | | | | | | | | | | | | | | | | | |
| | 9 | | | | | | | | | | | | | | | | | | |
| | 10 | | | | | | | | | | | | | | | | | | |
| | 11 | | | | | | | | | | | | | | | | | | |
| | 12 | | | | | | | | | | | | | | | | | | |

SCF RAHOITUSPALVELUT 2013 LIMITED
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25. Defaults, Recoveries and Losses by Quarter of Default

| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 28.05.2015 | |
| Payment date | 26.05.2015 | |
| Period No | 19 | |
| Monthly Period | from | Apr 2015 |
| Interest Period | from | 27.04.2015 to 25.05.2015 = 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 | 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 | 322 866 | 20 | | | | | | | | | | | | | | | |

| Default Quarter | Default Amount | Recovery Quarter | 2015 1 | | | 2015 2 | | |
|-----------------|----------------|------------------|------------|-----------------|---------|------------|-----------------|---------|
| | | | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss |
| 2013 4 | 17 208 | 4 | 0 | 16 376 | 831 | 0 | 16 376 | 831 |
| 2014 1 | 560 879 | 50 | 0 | 416 939 | 143 940 | 0 | 416 939 | 143 940 |
| 2014 2 | 770 550 | 74 | 0 | 632 353 | 138 198 | 0 | 632 353 | 138 198 |
| 2014 3 | 575 754 | 56 | 17 932 | 404 092 | 171 662 | 2 322 | 406 414 | 169 340 |
| 2014 4 | 683 563 | 69 | 166 749 | 500 023 | 183 539 | 3 835 | 503 858 | 179 704 |
| 2015 1 | 654 162 | 67 | 248 638 | 248 638 | 405 524 | 68 866 | 317 504 | 336 658 |
| 2015 2 | 322 866 | 20 | | | | 23 848 | 23 848 | 299 018 |

SCF RAHOITUSPALVELUT 2013 LIMITED
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26. Priority of Payments



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.05.2015 | |
| Payment date | 26.05.2015 | |
| Period No | 19 | |
| Monthly Period | Apr 2015 | |
| Interest Period | from 27.04.2015 | to 25.05.2015 = 28 days |

Purchaser Priority of Payments

| | | | |
|---|---|---------------|-----|
| Purchaser Available Distribution Amount | + | 13 692 177,34 | EUR |
| Senior Expenses | - | 1 208,33 | EUR |
| Servicing Fee | - | 96 142,38 | EUR |
| Interest on Loan to Issuer | - | 679 301,96 | EUR |
| Principal on Loan to Issuer | - | 12 915 524,67 | EUR |
| | | - | |

Issuer Priority of Payments

| | | | |
|--|---|---------------|-----|
| Issuer Available Distribution Amount | + | 23 009 672,85 | EUR |
| Senior Expenses | - | 1 000,00 | EUR |
| Interest Class A | - | 76 139,00 | EUR |
| Prior to a PDTE - Interest Class B | - | 36 681,00 | EUR |
| Credit the Reserve Account up to the required Liquidity Reserve Amount | - | 3 765 564,27 | EUR |
| Principal Payments on Class A | - | 12 915 524,67 | EUR |
| Following a PDTE - Interest Class B | - | N/A | EUR |
| Principal Payments Class B | - | - | EUR |
| Credit Reserve Account up to Required Reserve Amount | - | 5 002 570,17 | EUR |
| Interest Class C | - | 21 338,00 | EUR |
| Principal Payments on Class C | - | - | EUR |
| Interest Issuer Subordinated Loan | - | 23 268,05 | EUR |
| Principal Issuer Subordinated Loan | - | 645 776,23 | EUR |
| Payment to Purchaser | - | 521 811,45 | EUR |
| | | - | |

Purchaser Priority of Payments: Second Pass

| | | | |
|--|---|------------|-----|
| Available Distribution Amount | + | 521 811,45 | EUR |
| Servicer Advance Reserve Fund Replenishment | - | - | EUR |
| Interest on Purchaser Subordinated Loan (SAF) | - | 247,17 | EUR |
| Principal on Purchaser Subordinated Loan (SAF) | - | - | EUR |
| Payment of residual funds to Seller | = | 521 564,28 | EUR |

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

| | |
|-----------------|---|
| Reporting Date | 28.05.2015 |
| Payment date | 26.05.2015 |
| Period No | 19 |
| Monthly Period | Apr 2015 |
| Interest Period | from 27.04.2015 to 25.05.2015 = 28 days |

Transaction Costs

| | All Notes | Class A | Class B | Class C |
|--|------------------|------------------|----------------|----------------|
| Senior Expenses | 1 208,33 EUR | | | |
| Interest accrued for the Period | 134 158,00 EUR | 76 139,00 EUR | 36 681,00 EUR | 21 338,00 EUR |
| Cumulative Interest accrued | 4 570 973,00 EUR | 3 435 475,00 EUR | 717 680,00 EUR | 417 818,00 EUR |
| Interest Payments | 134 158,00 EUR | 76 139,00 EUR | 36 681,00 EUR | 21 338,00 EUR |
| Cumulative Interest Payments | 4 570 973,00 EUR | 3 435 475,00 EUR | 717 680,00 EUR | 417 818,00 EUR |
| Interest accrued on Subordinated Loan for the Period | 23 268,05 EUR | | | |
| Cumulative Interest accrued on Subordinated Loan | 624 088,49 EUR | | | |
| Interest Payments on Subordinated Loan | 23 268,05 EUR | | | |
| Cumulative Interest Payments on Subordinated Loan | 624 088,49 EUR | | | |
| Unpaid Interest for the Period | - EUR | | | |
| Cumulative Unpaid Interest | - EUR | | | |

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

28. Contact Details



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| | |
|-----------------|---|
| Reporting Date | 28.05.2015 |
| Payment date | 26.05.2015 |
| Period No | 19 |
| Monthly Period | Apr 2015 |
| Interest Period | from 27.04.2015 to 25.05.2015 = 28 days |