

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.08.2014				
Payment date	26.08.2014			Following payment dates:	25.09.2014
Period No	10				27.10.2014
Monthly Period	Jul 2014				
Interest Period	from 25.07.2014	to	25.08.2014	=	31 days

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1. Portfolio Information



Reporting Date	28.08.2014		
Payment date	26.08.2014		
Period No	10		
Monthly Period	Jul 2014		
Interest Period	from	25.07.2014	to 25.08.2014 = 31 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	322 650 511,86 EUR	340 885 065,09 EUR
Scheduled Loan Principal Repayments	8 770 658,69 EUR	8 715 788,39 EUR
Prepayments	9 073 766,29 EUR	9 161 542,90 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	17 844 424,98 EUR	17 877 331,29 EUR
New Defaulted Auto Loans in Period	164 770,19 EUR	357 221,94 EUR
Closing Balance	304 641 316,69 EUR	322 650 511,86 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 690 783,64 EUR	1 693 448,41 EUR
Recoveries on loans in default	220 359,00 EUR	178 990,21 EUR
Total Revenue Received in Period	1 911 142,64 EUR	1 872 438,62 EUR
# Loans		
At beginning of period	30 398 Loans	31 558 Loans
Paid in Full	1 194 Loans	1 128 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	18 Loans	32 Loans
At end of period	29 186 Loans	30 398 Loans

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2. Amount Due for Distribution



Reporting Date	28.08.2014	
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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	19 755 568 EUR	19 749 770 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	1 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	19 755 568 EUR	19 749 771 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 582 594 EUR	19 574 793 EUR
b. Reserve Fund	12 833 875 EUR	12 833 875 EUR
c. Interest Earned by the Issuer	-65 EUR	492 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	32 416 404 EUR	32 409 160 EUR

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3. Reserve Accounts



Reporting Date	28.08.2014
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Note Balance

Beginning of Period	322 650 511,86 EUR
End of Period	304 641 316,69 EUR

Reserve Fund

	in %	
Beginning of Period	2,4 %	7 700 325,00 EUR
Cash Outflow		7 700 325,00 EUR
Cash Inflow		7 700 325,00 EUR
End of Period	2,4 %	7 700 325,00 EUR
Required Reserve Amount	2,4 %	7 700 325,00 EUR

Liquidity Balance

Beginning of Period	1,6 %	5 133 550,00 EUR
Cash Outflow		5 133 550,00 EUR
Cash Inflow		5 133 550,00 EUR
End of Period	1,6 %	5 133 550,00 EUR
Required Reserve Amount	1,6 %	5 133 550,00 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut 2013 held deposits with Santander Consumer Bank AS. 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 122a of the CRD.

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4. Performance Data



Reporting Date	28.08.2014				
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Asset Balance

Beginning of Period	322 650 511,86	EUR
End of Period	304 641 316,69	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	276 720 717,17	90,83 %	26 752
1-29 days past due	23 238 571,83	7,63 %	2 016
		0,00 %	
Delinquent Receivables:			
30-59 days past due	3 263 377,86	1,07 %	276
60-89 days past due	826 499,96	0,27 %	84
90-119 days past due	327 051,80	0,11 %	32
120-149 days past due	168 021,13	0,06 %	16
150-179 days past due	97 076,94	0,03 %	10
Total Performing and Delinquent	304 641 317	100,00 %	29 186

Current Period Defaults	164 770,19	18
Cumulative Defaults	1 513 406,90	146
Current Period Recoveries	220 359,00	
Cumulative Recoveries	844 421,64	

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class C	Class C
General Note Information					
ISIN Code		XS0973934192	XS0973934358	N/A	N/A
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	85,5 %	9,5 %	5,0 %	0,0 %
Legal Final Maturity Date		31.08.2018	31.08.2018	31.08.2018	31.08.2018
Rating (Fitch/Moody's)		AAA / AAA	A / A2	Not rated	Not rated
Initial Notes Aggregate Principal Outstanding Balance	513 300 000,00 EUR	439 000 000,00 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00 EUR
Initial Nominal per Note		100 000,00 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
Initial Number of Notes per Class	5133	4390	488	255	55
Current Note Information					
Class Principal Outstanding Opening Balance	322 595 511,86 EUR	248 295 511,86 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	32 416 403,59 EUR				
Amortisation	18 009 195,17 EUR				
Redemption per Class	18 009 195,17 EUR	18 009 195,17 EUR	- EUR	- EUR	- EUR
Redemption per Note		4 102,32 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	304 586 316,69 EUR	230 286 316,69 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		75,61 %	16,02 %	8,37 %	0,02 %
Current Pool Factor		0,52	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	31				
Principal Outstanding per Note Beginning of Period		56 559,34 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 102,32 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		52 457,02 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		37,80 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	223 918,00	165 944,17 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		37,80 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)	33,26 %	17,25 %	8,86 %
Current CE (excl. Excess Spread)	28,61 %	12,60 %	4,21 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.08.2014
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Period No 10
Monthly Period Jul 2014
Interest Period : 25.07.2014 to 25.08.2014 = 31 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 Outlook stable	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	Deutsche Bank AG	F1	F1+	P-1	P-1	A	A+	A2	A2	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-1		A+		A2			
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A2			
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A2			
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	A 1	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance

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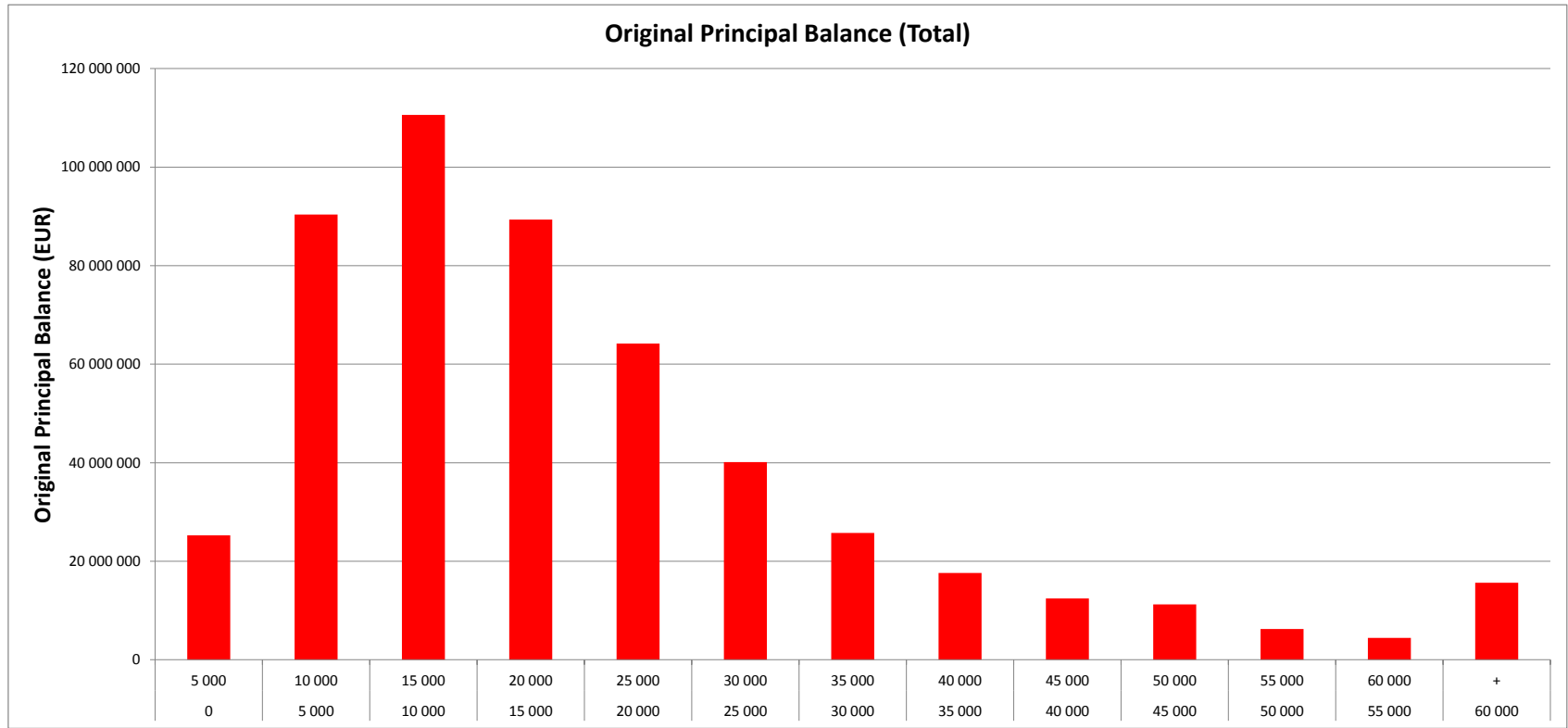
Average amount - all: 12 666

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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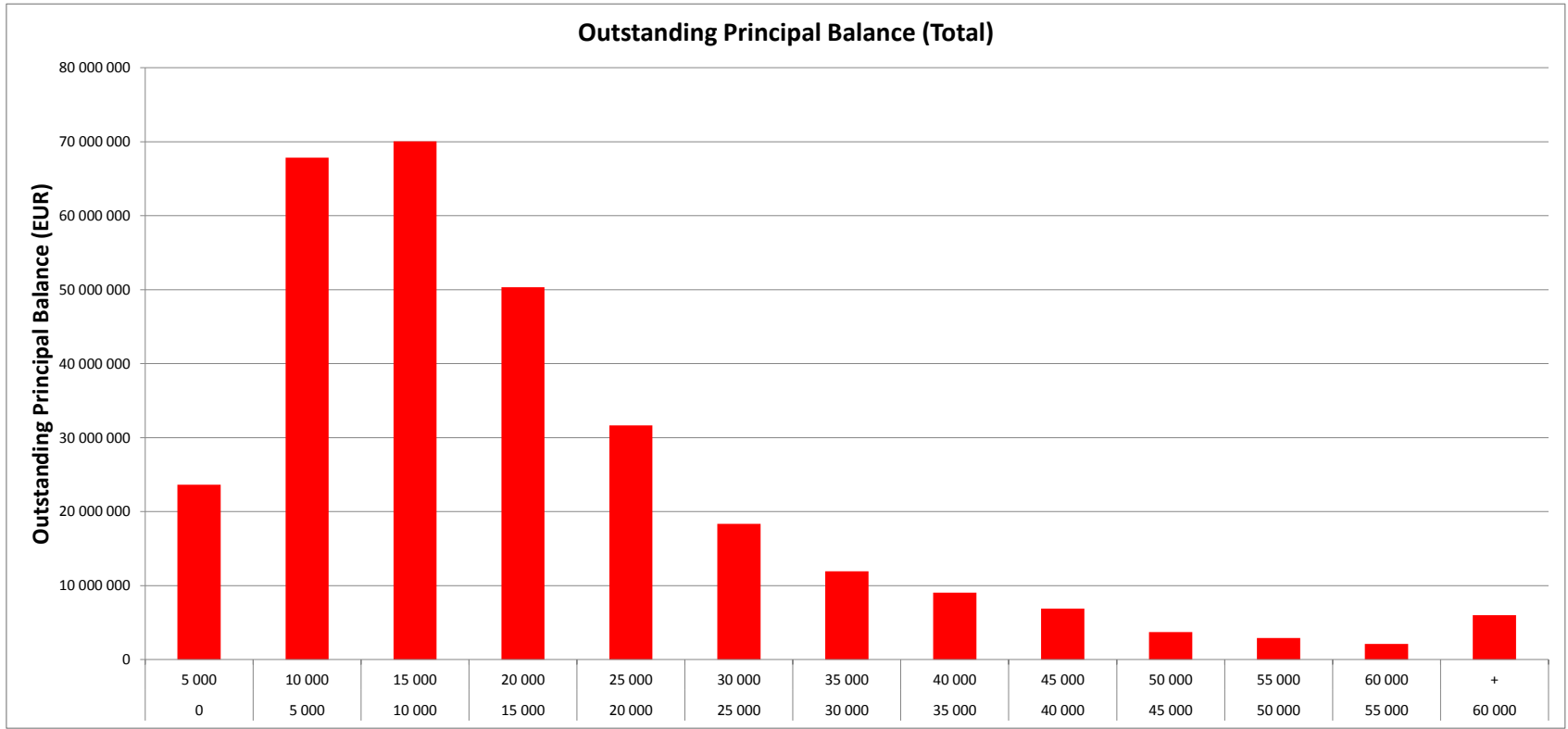
Average amount - all: 10 438

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	8 215	23 642 050	7,76 %	19,6	23,1	
	5 000	10 000	9 181	67 852 452	22,27 %	32,3	20,7	
	10 000	15 000	5 742	70 070 154	23,00 %	37,9	19,3	
	15 000	20 000	2 918	50 324 127	16,52 %	39,4	18,8	
	20 000	25 000	1 427	31 676 337	10,40 %	40,3	18,0	
	25 000	30 000	674	18 363 563	6,03 %	40,3	18,2	
	30 000	35 000	372	11 959 299	3,93 %	39,2	19,0	
	35 000	40 000	242	9 057 799	2,97 %	40,4	18,5	
	40 000	45 000	164	6 904 731	2,27 %	39,1	19,4	
	45 000	50 000	79	3 720 448	1,22 %	40,4	18,2	
	50 000	55 000	56	2 924 548	0,96 %	40,5	18,6	
	55 000	60 000	37	2 120 984	0,70 %	38,9	20,0	
	60 000	+	79	6 024 825	1,98 %	40,3	17,4	
Total			29 186	304 641 317				

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



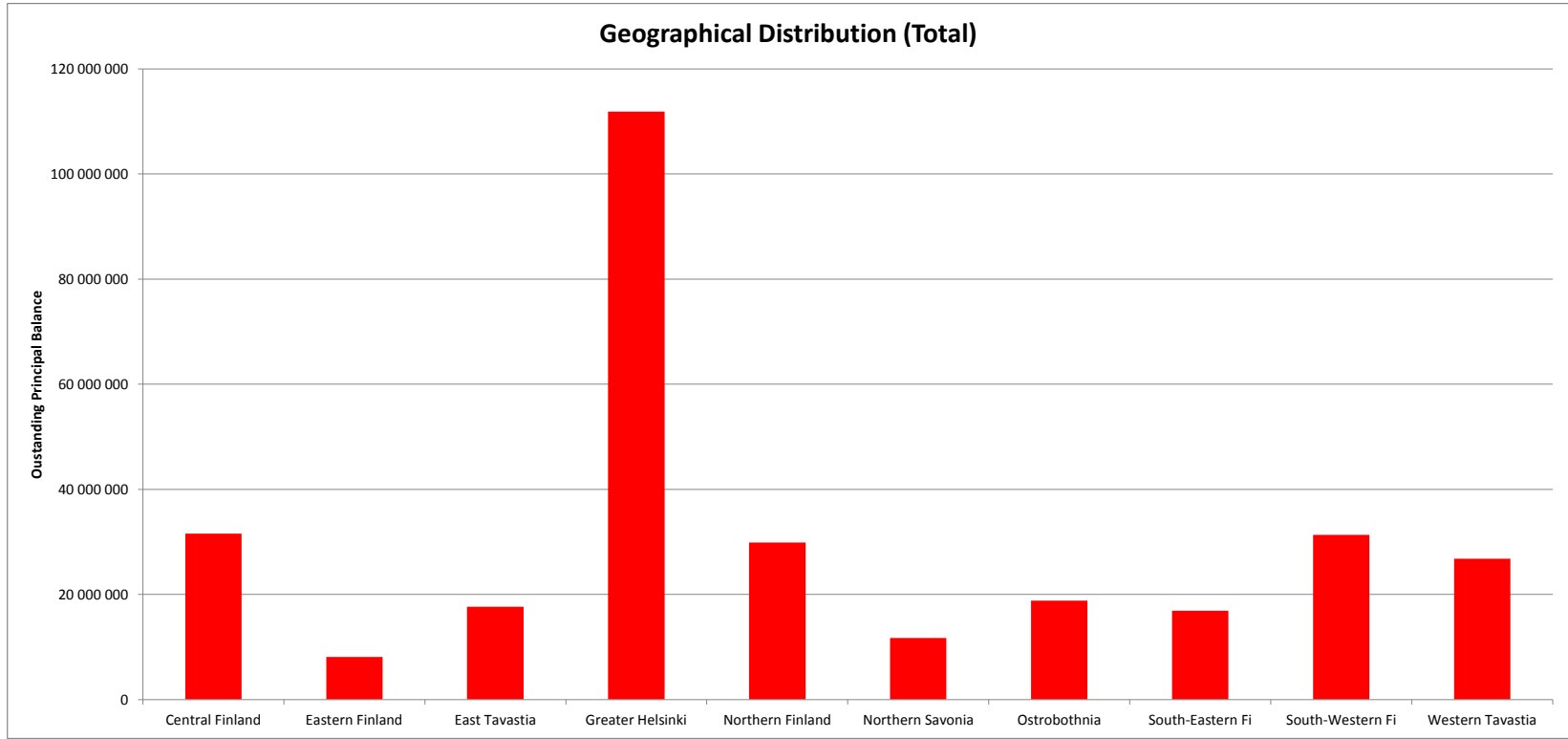
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TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 117	31 570 228	10,36 %	10,68 %	36,1	19,5	
Eastern Finland	841	8 112 321	2,66 %	2,88 %	36,3	19,4	
East Tavastia	1 706	17 654 943	5,80 %	5,85 %	36,1	19,8	
Greater Helsinki	10 222	111 847 566	36,71 %	35,02 %	36,2	19,5	
Northern Finland	2 826	29 881 966	9,81 %	9,68 %	36,7	19,7	
Northern Savonia	1 154	11 744 071	3,86 %	3,95 %	36,0	19,4	
Ostrobothnia	1 930	18 806 207	6,17 %	6,61 %	34,8	19,9	
South-Eastern Fi	1 659	16 883 399	5,54 %	5,68 %	36,3	19,5	
South-Western Fi	3 097	31 332 583	10,29 %	10,61 %	36,1	19,6	
Western Tavastia	2 634	26 808 032	8,80 %	9,02 %	36,2	19,5	
Total	29 186	304 641 317	100 %	100,00 %			

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9.b Geographical Distribution Graph

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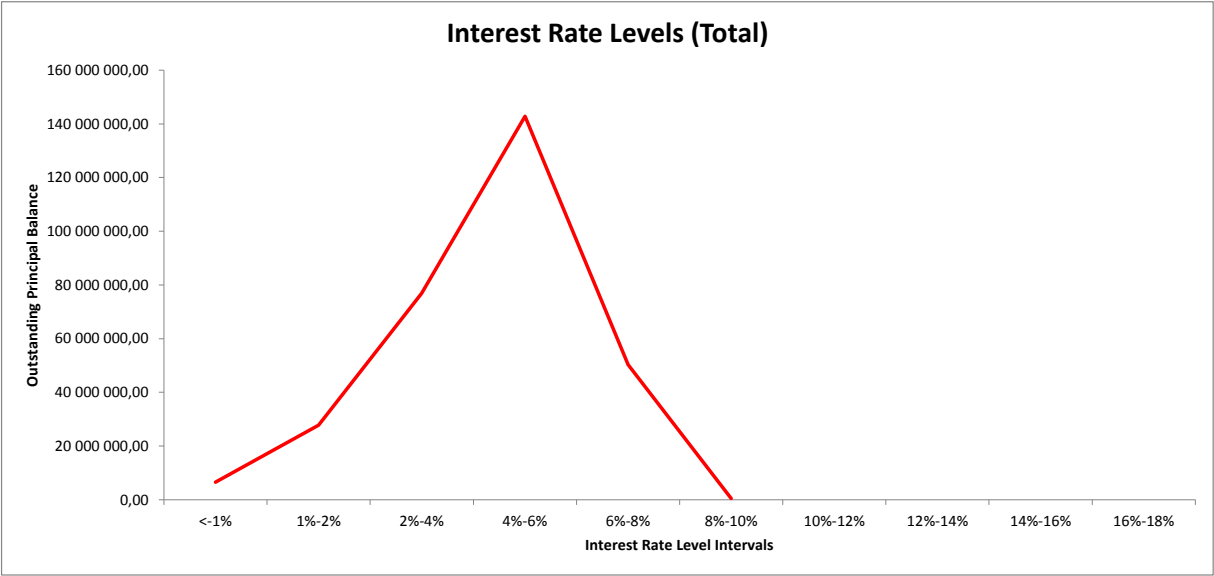


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10.b Interest Rate



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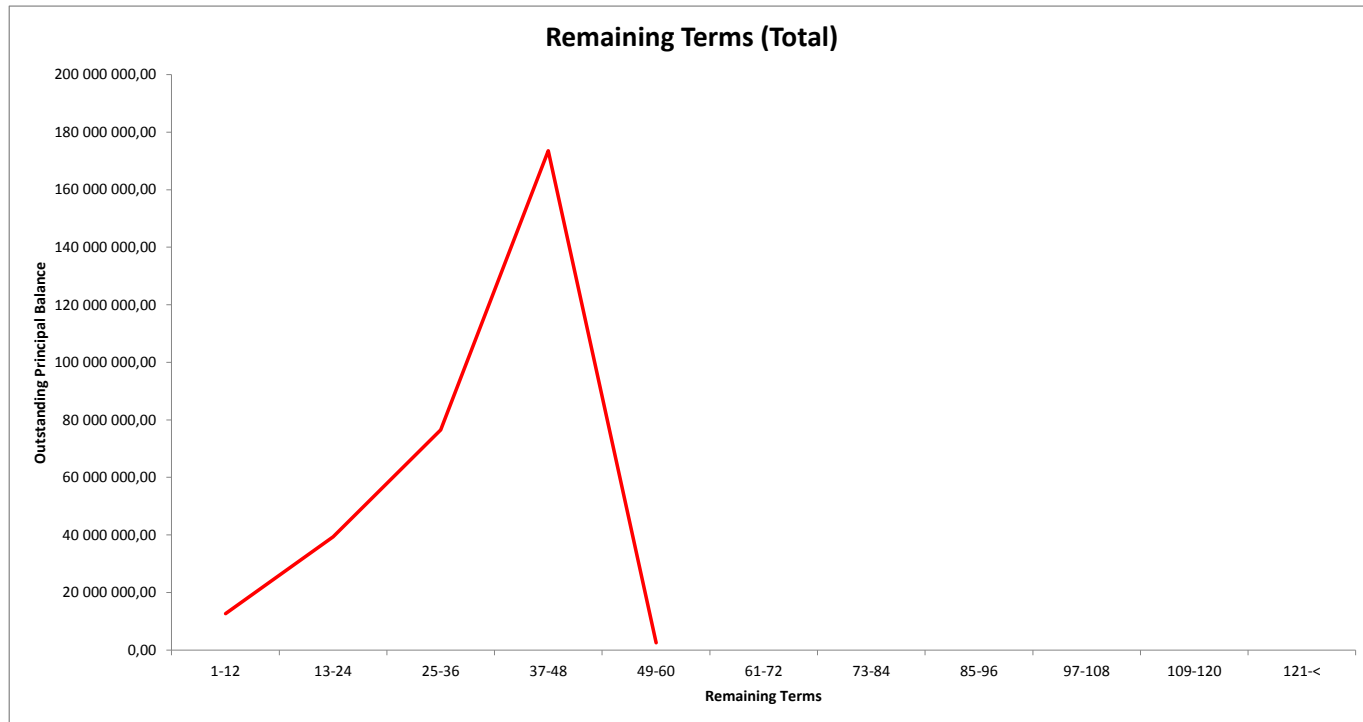


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11.b Remaining Terms



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12.a Seasoning



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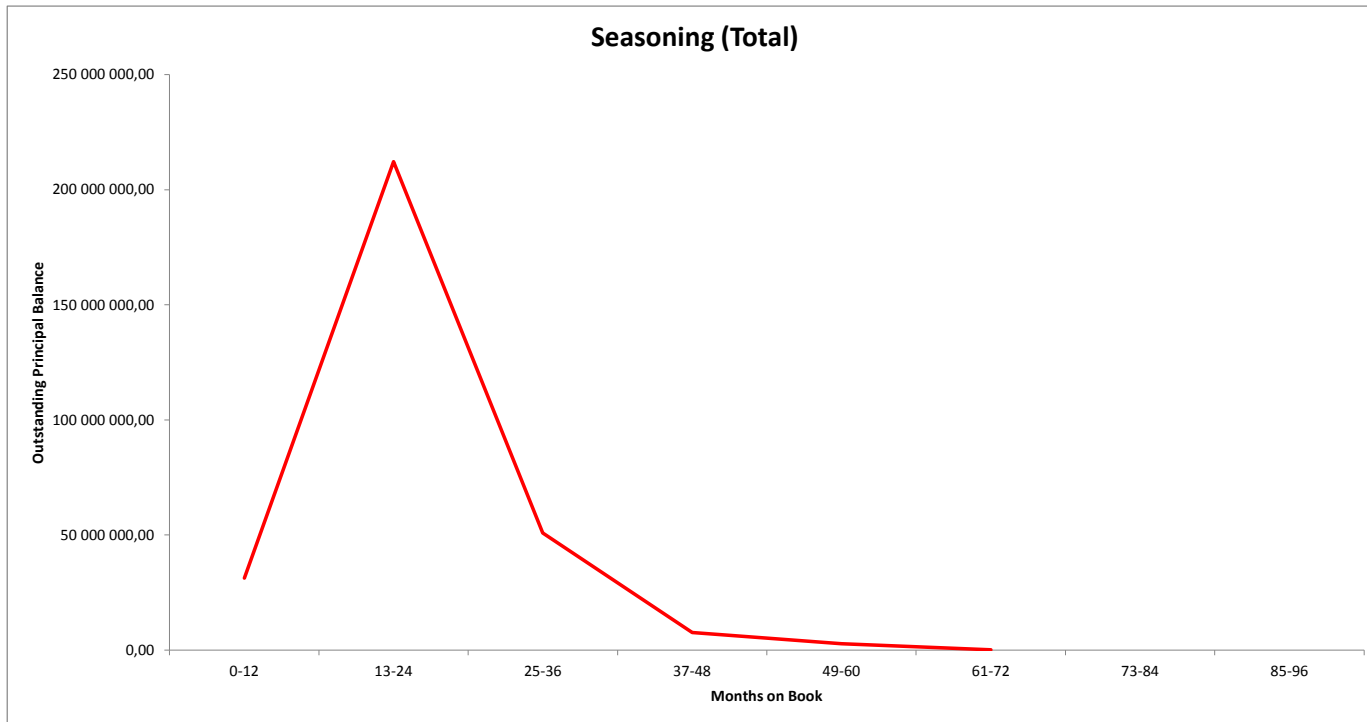
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	2 509	31 207 516	10,24 %	43,3	11,9
	13		24	19 190	212 174 526	69,65 %	38,0	17,5
	25		36	5 870	50 792 888	16,67 %	28,1	27,9
	37		48	1 096	7 662 176	2,52 %	17,7	41,3
	49		60	504	2 686 324	0,88 %	8,1	52,6
	61		72	17	117 887	0,04 %	8,6	62,0
	73		84					
	85		96					
	Total			29 186	304 641 317	100 %		

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12.b Seasoning



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13.a Balloon loans



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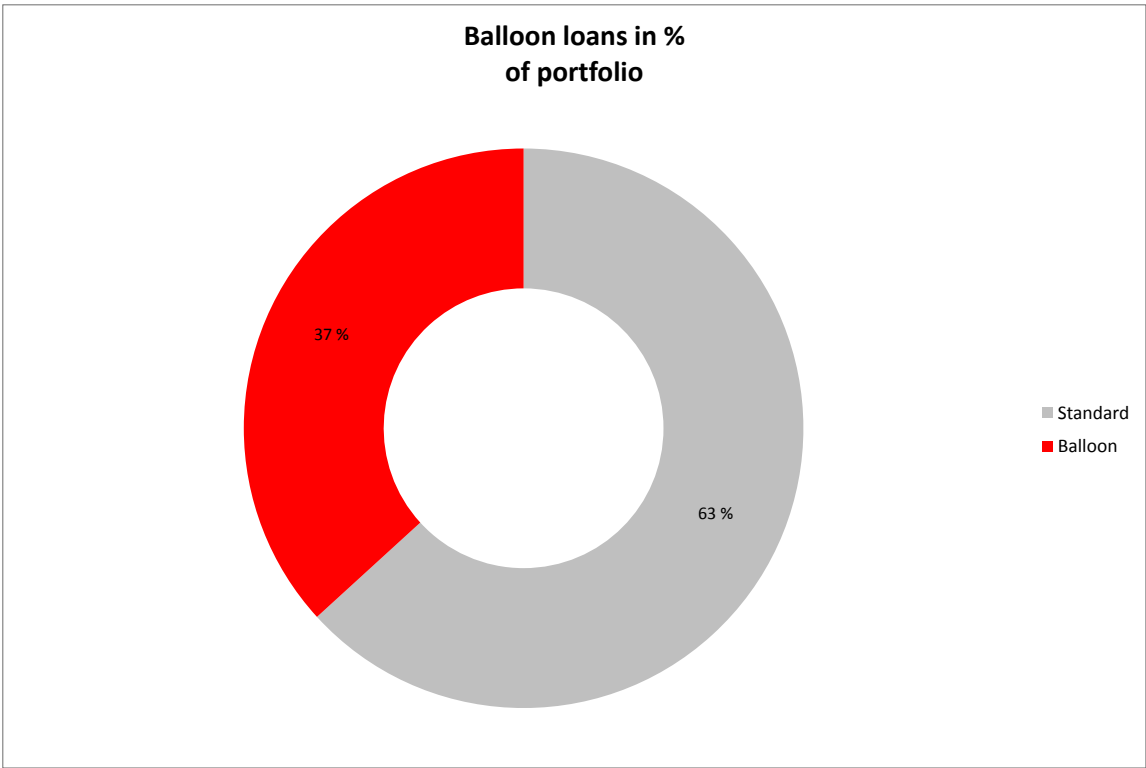
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		23 265	192 604 384	63,22 %	2 612	0,00 %	34,9	19,3
Balloon		5 921	112 036 933	36,78 %	40 038 606	35,74 %	38,3	20,0
Total		29 186	304 641 317	100 %	40 041 218	13,14 %		

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13.b Balloon loans



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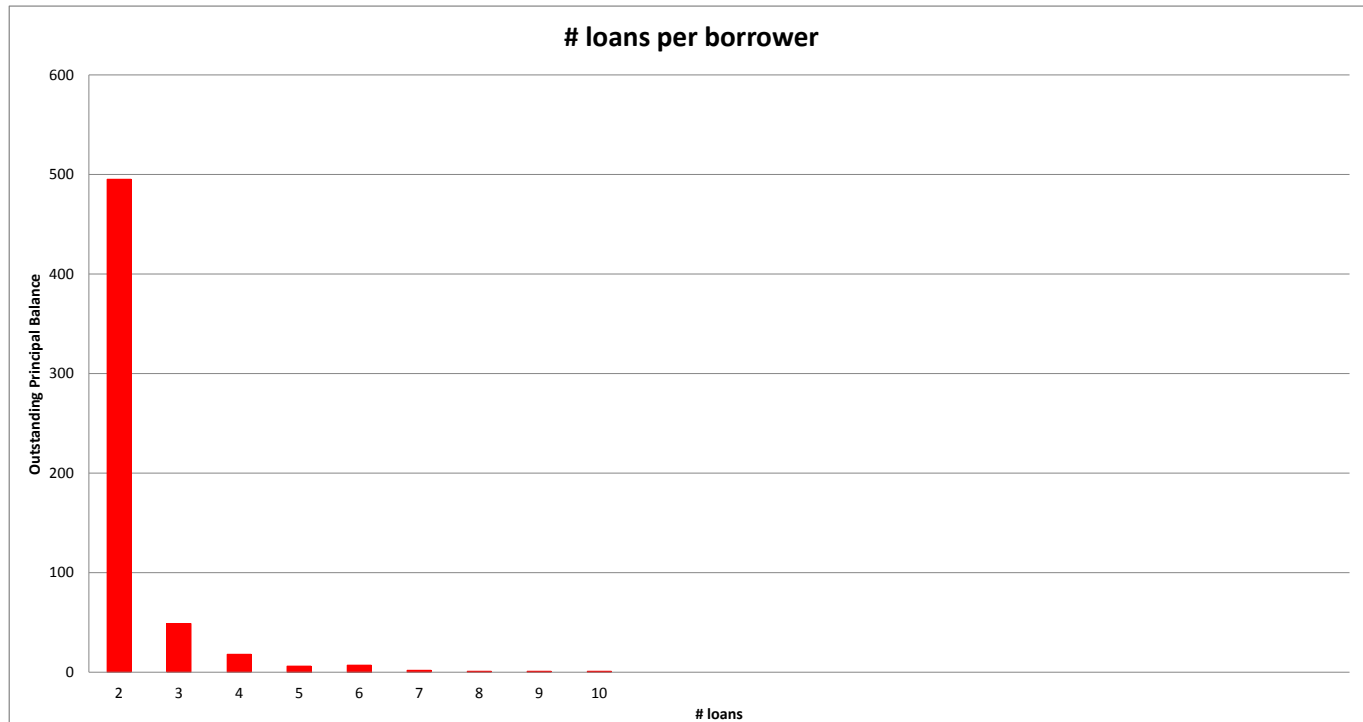


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14.b # loans per borrower



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15.a Amortization Profile



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TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	304 641 317	296 157 911	8 483 405	1 203 853	4,85 %	97,22 %
2	296 157 911	287 736 404	8 421 507	1 170 863	4,85 %	94,45 %
3	287 736 404	279 489 304	8 247 100	1 137 630	4,85 %	91,74 %
4	279 489 304	271 267 405	8 221 899	1 105 237	4,85 %	89,04 %
5	271 267 405	263 152 210	8 115 195	1 072 937	4,85 %	86,38 %
6	263 152 210	254 990 531	8 161 679	1 041 032	4,85 %	83,70 %
7	254 990 531	246 897 104	8 093 427	1 008 877	4,85 %	81,05 %
8	246 897 104	238 388 760	8 508 344	977 067	4,85 %	78,25 %
9	238 388 760	230 246 330	8 142 431	944 085	4,86 %	75,58 %
10	230 246 330	222 314 944	7 931 385	911 912	4,86 %	72,98 %
11	222 314 944	214 385 716	7 929 229	880 553	4,86 %	70,37 %
12	214 385 716	206 637 082	7 748 634	849 088	4,86 %	67,83 %
13	206 637 082	199 034 824	7 602 257	818 382	4,86 %	65,33 %
14	199 034 824	191 486 730	7 548 094	788 398	4,86 %	62,86 %
15	191 486 730	184 073 112	7 413 619	758 500	4,86 %	60,42 %
16	184 073 112	176 589 624	7 483 488	729 410	4,86 %	57,97 %
17	176 589 624	169 292 113	7 297 511	700 386	4,86 %	55,57 %
18	169 292 113	162 121 167	7 170 945	671 564	4,87 %	53,22 %
19	162 121 167	155 108 996	7 012 171	643 124	4,87 %	50,92 %
20	155 108 996	148 114 303	6 994 693	615 056	4,86 %	48,62 %

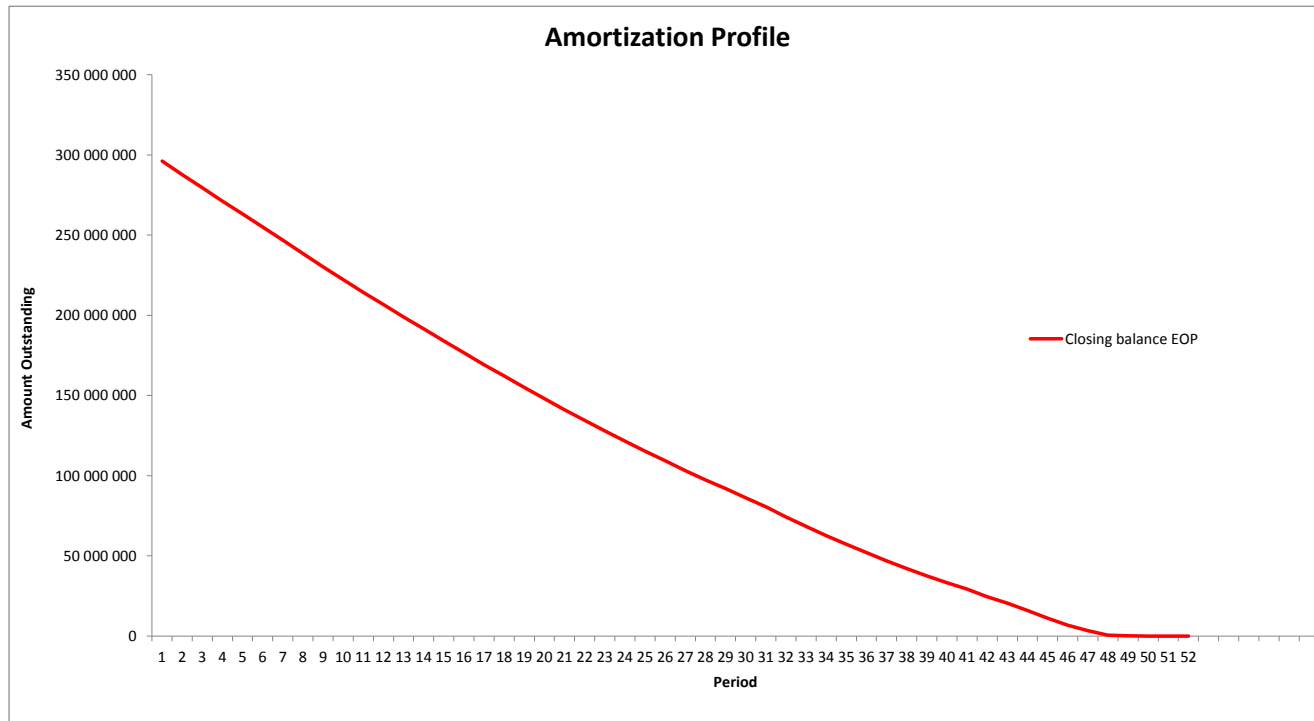
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
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15.b Amortization Profile



Reporting Date	28.08.2014				
Payment date	26.08.2014				
Period No	10				
Monthly Period	Jul 2014				
Interest Period	from	25.07.2014	to	25.08.2014	= 31 days

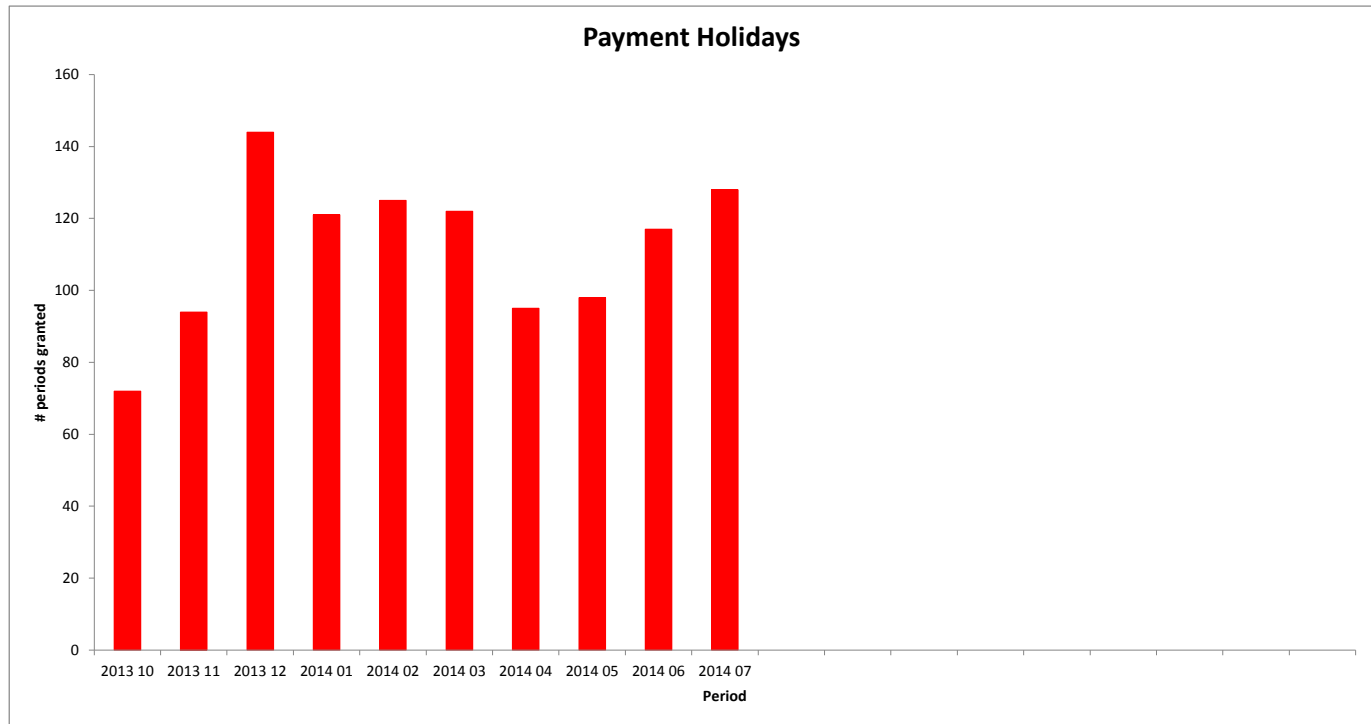


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16.b Payment Holidays



Reporting Date	28.08.2014				
Payment date	26.08.2014				
Period No	10				
Monthly Period	Jul 2014				
Interest Period	from	25.07.2014	to	25.08.2014	= 31 days



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17.a Downpayment



Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	10	
Monthly Period	Jul 2014	
Interest Period	from 25.07.2014	to 25.08.2014 = 31 days

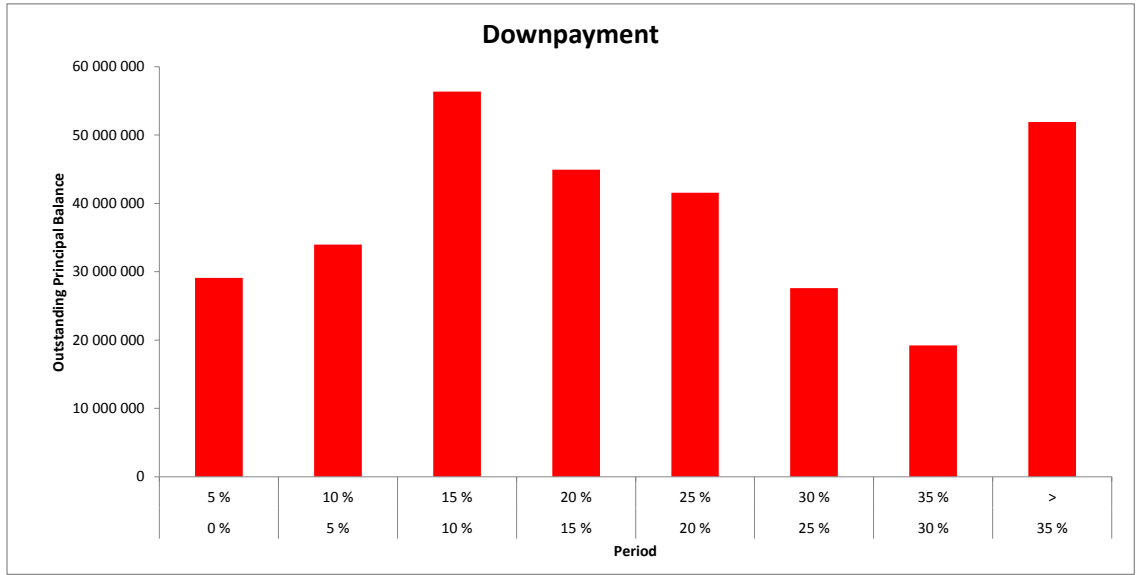
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 052	29 095 753	9,6 %	40,7	17,7
	5 %	10 %	2 510	33 953 835	11,1 %	39,7	18,6
	10 %	15 %	4 714	56 349 626	18,5 %	37,8	19,6
	15 %	20 %	3 892	44 948 213	14,8 %	36,4	20,3
	20 %	25 %	3 982	41 547 507	13,6 %	35,2	20,3
	25 %	30 %	2 602	27 611 444	9,1 %	35,3	19,9
	30 %	35 %	2 019	19 232 957	6,3 %	33,8	20,4
	35 % >		7 415	51 901 981	17,0 %	31,3	19,5
	Total		29 186	304 641 317	100 %		

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17.b Downpayment



Reporting Date	28.08.2014					
Payment date	26.08.2014					
Period No	10					
Monthly Period	Jul 2014					
Interest Period	from	25.07.2014	to	25.08.2014	=	31 days



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18.a Vehicle Condition



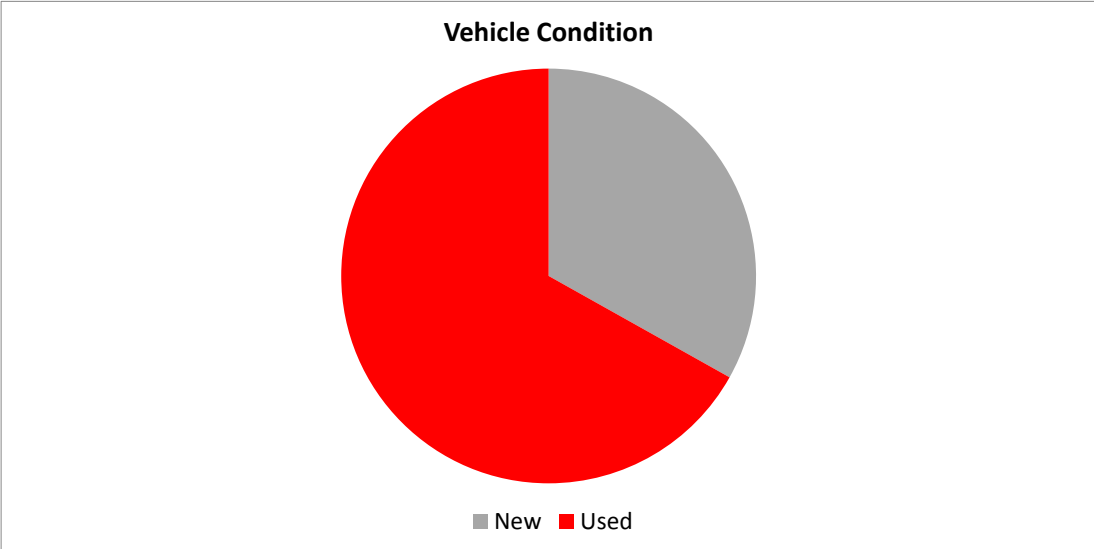
Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	10	
Monthly Period	Jul 2014	
Interest Period	from 25.07.2014	to 25.08.2014 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 185	100 919 787	33,1 %	36,3	19,6
	Used	22 001	203 721 530	66,9 %	36,1	19,6
	Total	29 186	304 641 317	100 %		

18.b Vehicle Condition



Reporting Date	28.08.2014
Payment date	26.08.2014
Period No	10
Monthly Period	Jul 2014
Interest Period	from 25.07.2014 to 25.08.2014 = 31 days



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19.a Borrower Type



Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	10	
Monthly Period	Jul 2014	
Interest Period	from 25.07.2014	to 25.08.2014 = 31 days

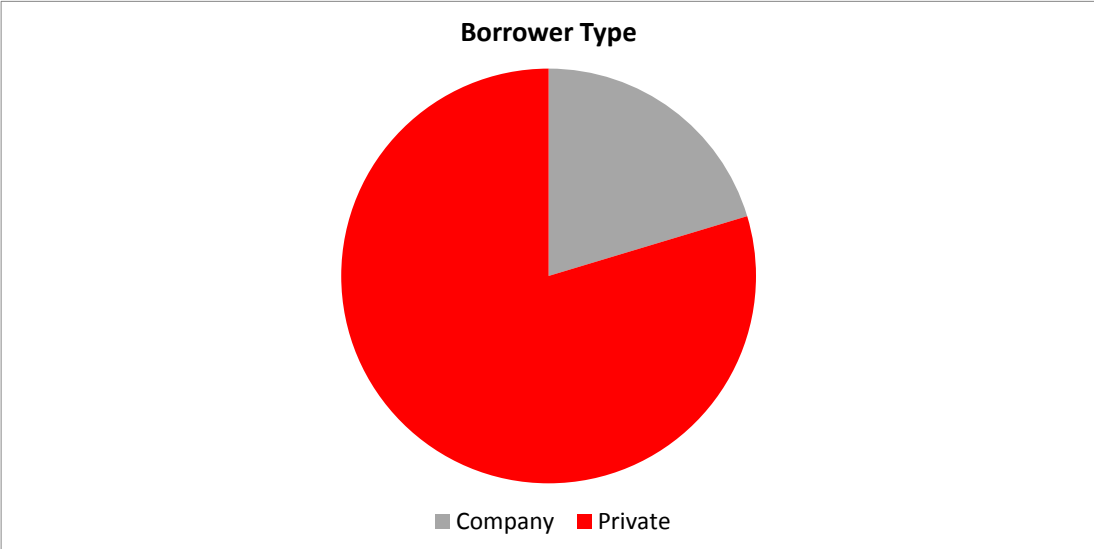
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 554	61 973 878	20,3 %	33,2	20,8
	Private	24 632	242 667 438	79,7 %	36,9	19,2
	Total	29 186	304 641 317	100 %		

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19.b Borrower Type



Reporting Date			28.08.2014		
Payment date			26.08.2014		
Period No			10		
Monthly Period			Jul 2014		
Interest Period	from	25.07.2014	to	25.08.2014	= 31 days



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20.a Vehicle type



Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	10	
Monthly Period	Jul 2014	
Interest Period	from 25.07.2014	to 25.08.2014 = 31 days

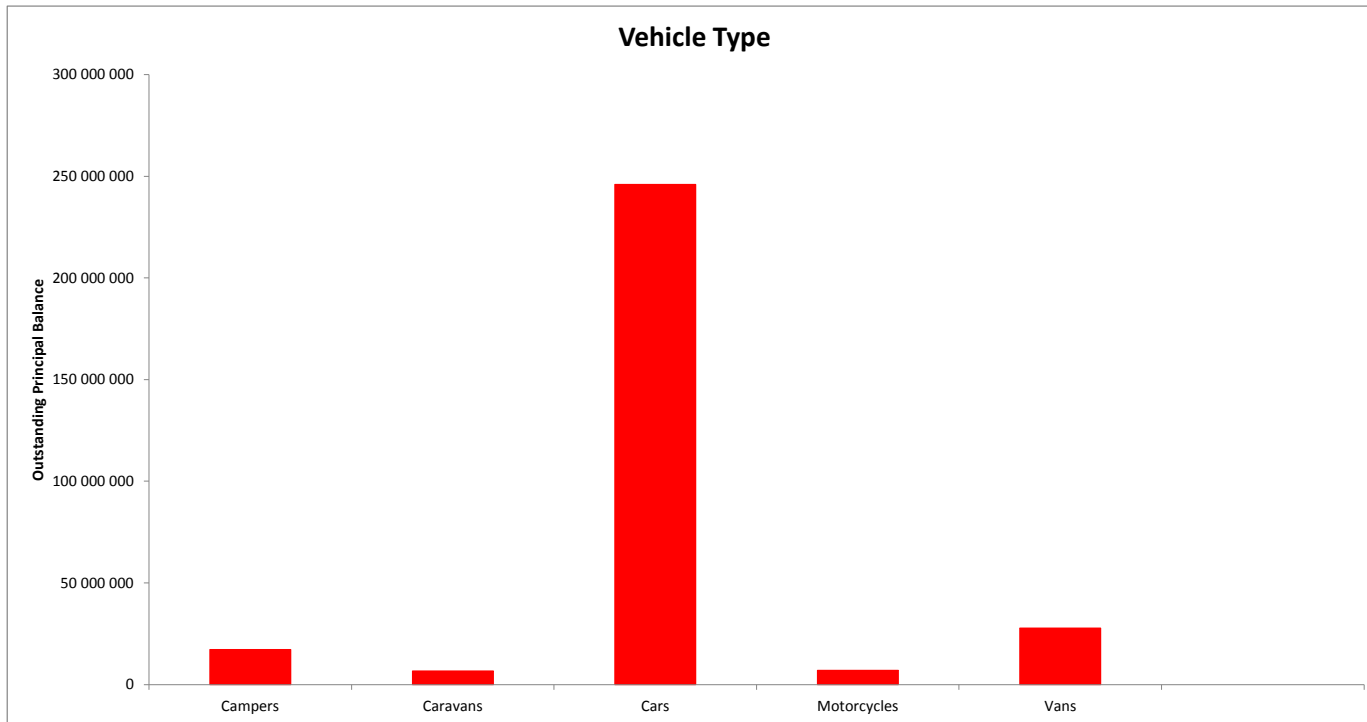
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		871	17 222 627	5,65 %	34,2	24,64
Caravans		680	6 649 155	2,18 %	33,0	25,32
Cars		23 567	245 992 960	80,75 %	37,0	18,59
Motorcycles		1 195	6 950 382	2,28 %	33,1	22,62
Vans		2 873	27 826 193	9,13 %	31,6	22,77
		29 186	304 641 317	100 %		

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20.b Vehicle type



Reporting Date	28.08.2014				
Payment date	26.08.2014				
Period No	10				
Monthly Period	Jul 2014				
Interest Period	from	25.07.2014	to	25.08.2014	= 31 days



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Monthly Investor Report

21.a Restructured Loans



Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	10	
Monthly Period	Jul 2014	
Interest Period	from 25.07.2014	to 25.08.2014 = 31 days

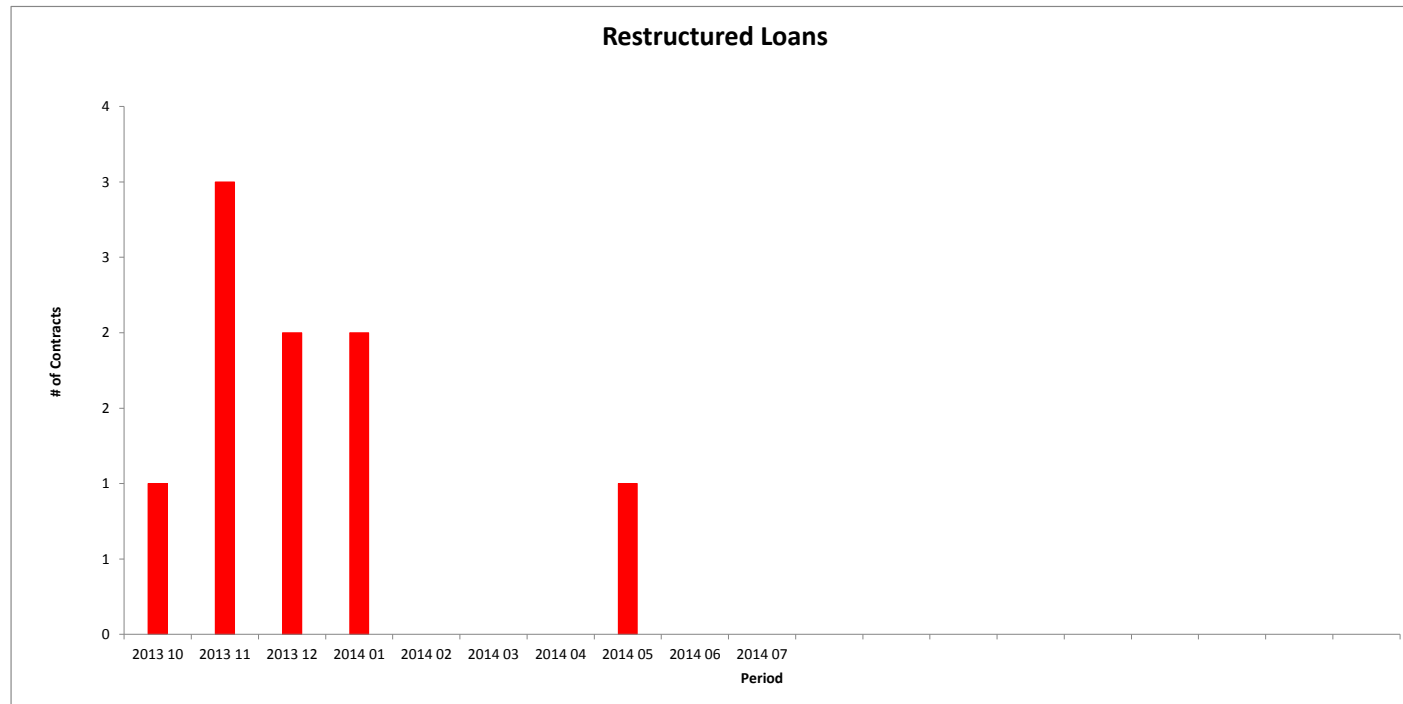
TOTAL		
Period	No	Outstanding balance
2013 10	1	6 896
2013 11	3	22 012
2013 12	2	11 089
2014 01	2	11 629
2014 02	0	0
2014 03	0	0
2014 04	0	0
2014 05	1	83
2014 06	0	0
2014 07	0	0
	9	51 708

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21.b Restructured Loans



Reporting Date	28.08.2014					
Payment date	26.08.2014					
Period No	10					
Monthly Period	Jul 2014					
Interest Period	from	25.07.2014	to	25.08.2014	=	31 days

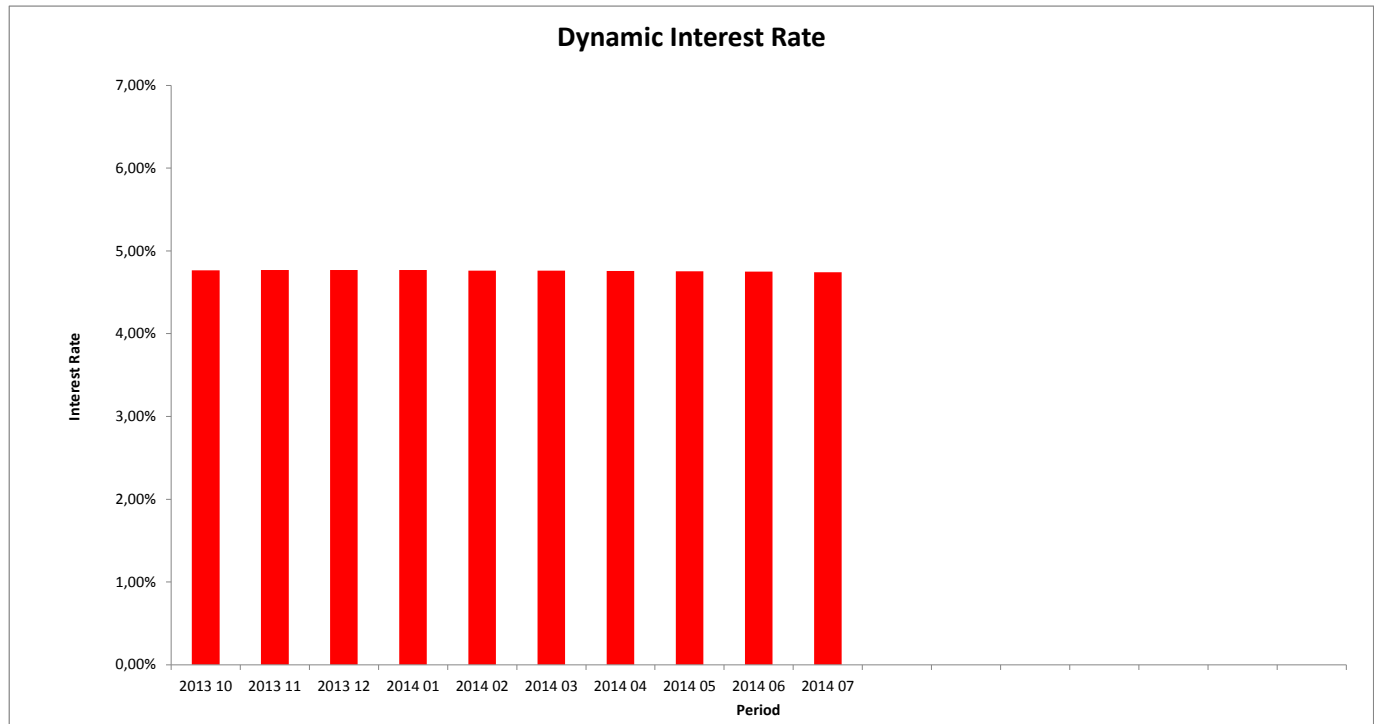


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Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.08.2014				
Payment date	26.08.2014				
Period No	10				
Monthly Period	Jul 2014				
Interest Period	from	25.07.2014	to	25.08.2014	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date	28.08.2014
Payment date	26.08.2014
Period No	10
Monthly Period	Jul 2014
Interest Period	from 25.07.2014 to 25.08.2014 = 31 days

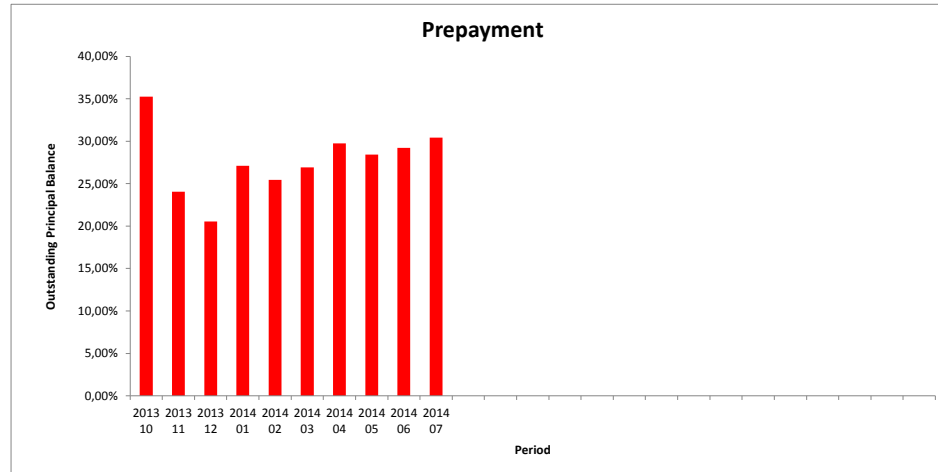
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2013 10	17 039 534	479 099 092	35,25 %
	2013 11	10 397 072	458 398 637	24,07 %
	2013 12	8 341 808	439 817 265	20,53 %
	2014 01	10 880 470	418 143 705	27,12 %
	2014 02	9 647 459	398 902 873	25,46 %
	2014 03	9 774 133	379 213 871	26,90 %
	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 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	28.08.2014				
Payment date	26.08.2014				
Period No	10				
Monthly Period	Jul 2014				
Interest Period	from	25.07.2014	to	25.08.2014	= 31 days



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Monthly Investor Report

24. Delinquency



Reporting Date	28.08.2014					
Payment date	26.08.2014					
Period No	10					
Monthly Period	Jul 2014					
Interest Period	from	25.07.2014	to	25.08.2014	=	31 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	322 650 512	27 706	292 465 617	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	304 641 317	26 752	276 720 717	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																		
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	28.08.2014				
Payment date	26.08.2014				
Period No	10				
Monthly Period	Jul 2014				
Interest Period	from	25.07.2014	to	25.08.2014	= 31 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2013 4			2014 1			2014 2			2014 3		
			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	376	15 915	1 668
2014 1	560 879	50				141 225	141 225	419 654	194 983	336 208	224 671	5 115	341 323	224 671
2014 2	770 550	74							272 315	272 315	498 235	186 229	458 544	498 235
2014 3	164 770	18										28 639	28 639	164 770

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	10	
Monthly Period	Jul 2014	
Interest Period	from 25.07.2014	to 25.08.2014 = 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	19 755 567,62	EUR
Senior Expenses	-	24 006,48	EUR
Servicing Fee	-	172 765,52	EUR
Interest on Loan to Issuer	-	1 549 600,45	EUR
Principal on Loan to Issuer	-	18 009 195,17	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	32 416 403,59	EUR
Senior Expenses	-	23 798,15	EUR
Interest Class A	-	165 944,00	EUR
Prior to a PDTE - Interest Class B	-	36 681,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	5 133 550,00	EUR
Principal Payments on Class A	-	18 009 195,17	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	7 700 325,00	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	33 132,79	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	1 292 439,48	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 292 439,48	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	258,17	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 292 181,31	EUR

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

Reporting Date	28.08.2014
Payment date	26.08.2014
Period No	10
Monthly Period	Jul 2014
Interest Period	from 25.07.2014 to 25.08.2014 = 31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	24 006,48 EUR			
Interest accrued for the Period	223 963,00 EUR	165 944,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	3 030 216,00 EUR	2 416 889,00 EUR	387 551,00 EUR	225 776,00 EUR
Interest Payments	223 963,00 EUR	165 944,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	3 030 216,00 EUR	2 416 889,00 EUR	387 551,00 EUR	225 776,00 EUR
Interest accrued on Subordinated Loan for the Period	33 132,79 EUR			
Cumulative Interest accrued on Subordinated Loan	360 569,66 EUR			
Interest Payments on Subordinated Loan	33 132,79 EUR			
Cumulative Interest Payments on Subordinated Loan	360 569,66 EUR			
Unpaid Interest for the Period	- EUR			
Cumulative Unpaid Interest	- EUR			

SCF RAHOITUSPALVELUT 2013 LIMITED
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28. Contact Details



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Reporting Date	28.08.2014
Payment date	26.08.2014
Period No	10
Monthly Period	Jul 2014
Interest Period	from 25.07.2014 to 25.08.2014 = 31 days