

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.10.2014				
Payment date	28.10.2014			Following payment dates:	25.11.2014
Period No	12				29.12.2014
Monthly Period	Sep 2014				
Interest Period	from 25.09.2014	to	25.10.2014	=	30 days

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1. Portfolio Information



Reporting Date	29.10.2014		
Payment date	28.10.2014		
Period No	12		
Monthly Period	Sep 2014		
Interest Period	from	25.09.2014	to 25.10.2014 = 30 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	288 816 928,57 EUR	304 641 316,69 EUR
Scheduled Loan Principal Repayments	7 735 457,89 EUR	7 733 568,59 EUR
Prepayments	9 265 588,67 EUR	7 869 110,91 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	17 001 046,56 EUR	15 602 679,50 EUR
New Defaulted Auto Loans in Period	189 274,96 EUR	221 708,62 EUR
Closing Balance	271 626 607,05 EUR	288 816 928,57 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 455 000,52 EUR	1 461 277,78 EUR
Recoveries on loans in default	170 317,91 EUR	95 038,40 EUR
Total Revenue Received in Period	1 625 318,43 EUR	1 556 316,18 EUR
# Loans		
At beginning of period	28 158 Loans	29 186 Loans
Paid in Full	1 142 Loans	1 004 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	14 Loans	24 Loans
At end of period	27 002 Loans	28 158 Loans

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2. Amount Due for Distribution



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Interest Period	from	25.09.2014	to	25.10.2014	= 30 days

Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	18 626 365 EUR	17 158 996 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	18 626 365 EUR	17 158 996 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	18 479 026 EUR	16 997 130 EUR
b. Reserve Fund	12 833 875 EUR	12 833 875 EUR
c. Interest Earned by the Issuer	-65 EUR	-64 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	31 312 835 EUR	29 830 941 EUR

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3. Reserve Accounts



Reporting Date	29.10.2014
Payment date	28.10.2014
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Note Balance

Beginning of Period	288 816 928,57 EUR
End of Period	271 626 607,05 EUR

Reserve Fund

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

Liquidity Balance

Beginning of Period	1,8 %	5 133 550,00 EUR
Cash Outflow		5 133 550,00 EUR
Cash Inflow		5 133 550,00 EUR
End of Period	1,8 %	5 133 550,00 EUR
Required Reserve Amount	1,8 %	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	29.10.2014				
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Asset Balance

Beginning of Period	288 816 928,57	EUR
End of Period	271 626 607,05	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	244 707 951,57	90,09 %	24 547
1-29 days past due	21 462 741,87	7,90 %	1 978
		0,00 %	
Delinquent Receivables:			
30-59 days past due	4 064 923,03	1,50 %	329
60-89 days past due	883 793,19	0,33 %	95
90-119 days past due	208 323,76	0,08 %	23
120-149 days past due	191 461,04	0,07 %	20
150-179 days past due	107 412,59	0,04 %	10
Total Performing and Delinquent	271 626 607	100,00 %	27 002

Current Period Defaults	189 274,96		14
Cumulative Defaults	1 924 390,48		184
Current Period Recoveries	170 317,91		
Cumulative Recoveries	1 109 777,95		

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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	288 761 928,57 EUR	214 461 928,57 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	31 312 835,40 EUR				
Amortisation	17 190 321,52 EUR				
Redemption per Class	17 190 321,52 EUR	17 190 321,52 EUR	- EUR	- EUR	- EUR
Redemption per Note		3 915,79 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	271 571 607,05 EUR	197 271 607,05 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		72,64 %	17,97 %	9,39 %	0,02 %
Current Pool Factor		0,45	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	30				
Principal Outstanding per Note Beginning of Period		48 852,38 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		3 915,79 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		44 936,58 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		32,65 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	201 305,89	143 332,06 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		32,65 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)	36,35 %	18,40 %	8,99 %
Current CE (excl. Excess Spread)	32,09 %	14,14 %	4,73 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.10.2014
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Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	Rahotuspalvelut 2013 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	Baa1 Outlook stable	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	Deutsche Bank AG	F1	F1+	P-1	P-2	A	A+	A2	A3	Yes	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and the Expenses Loan Payment Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Expenses Loan Payment Account; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.	
Paying Agent and related roles	Deutsche Bank AG		F1+		P-2		A+		A3			
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-2		A+		A3			
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-2		A+		A3			
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	A 1	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance

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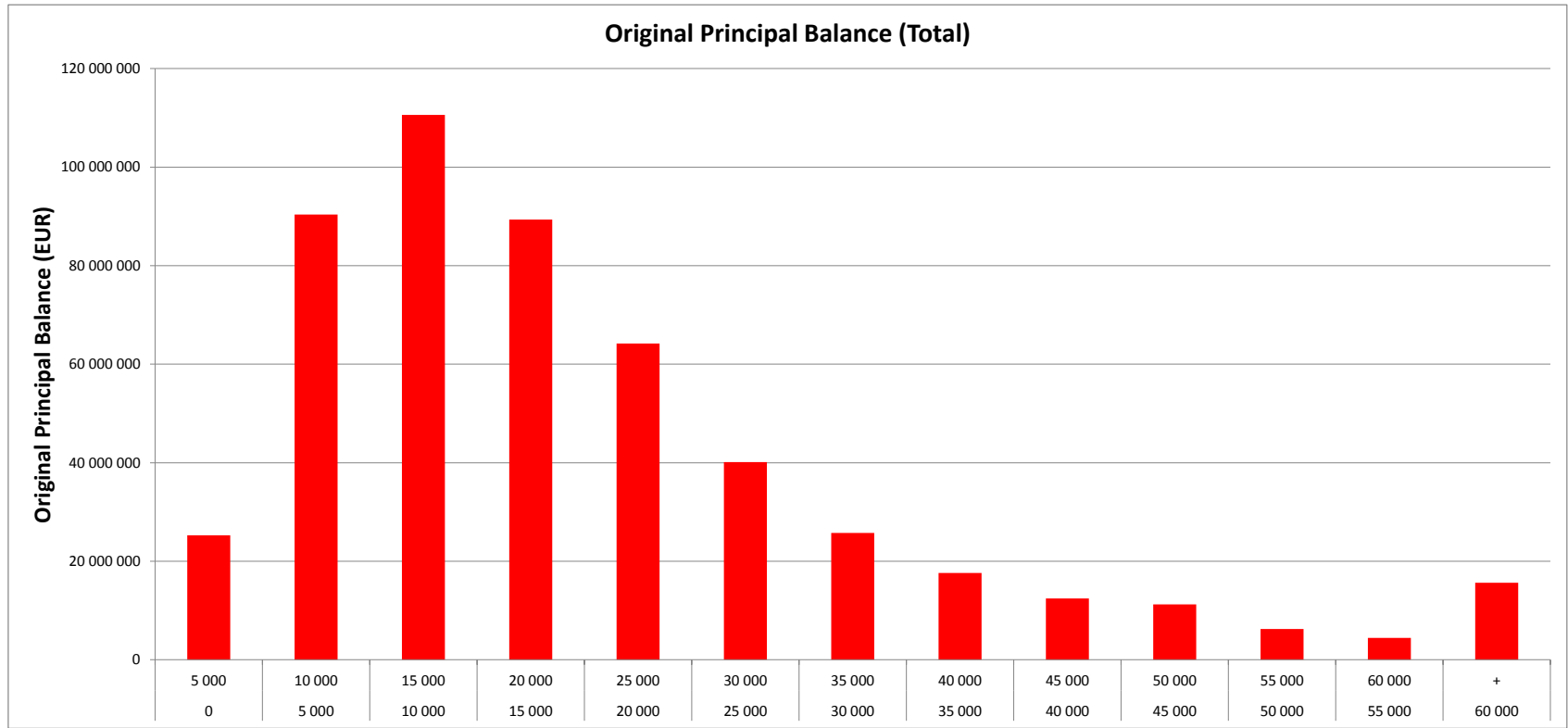
Average amount - all: 12 666

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

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8.a Outstanding Principal Balance



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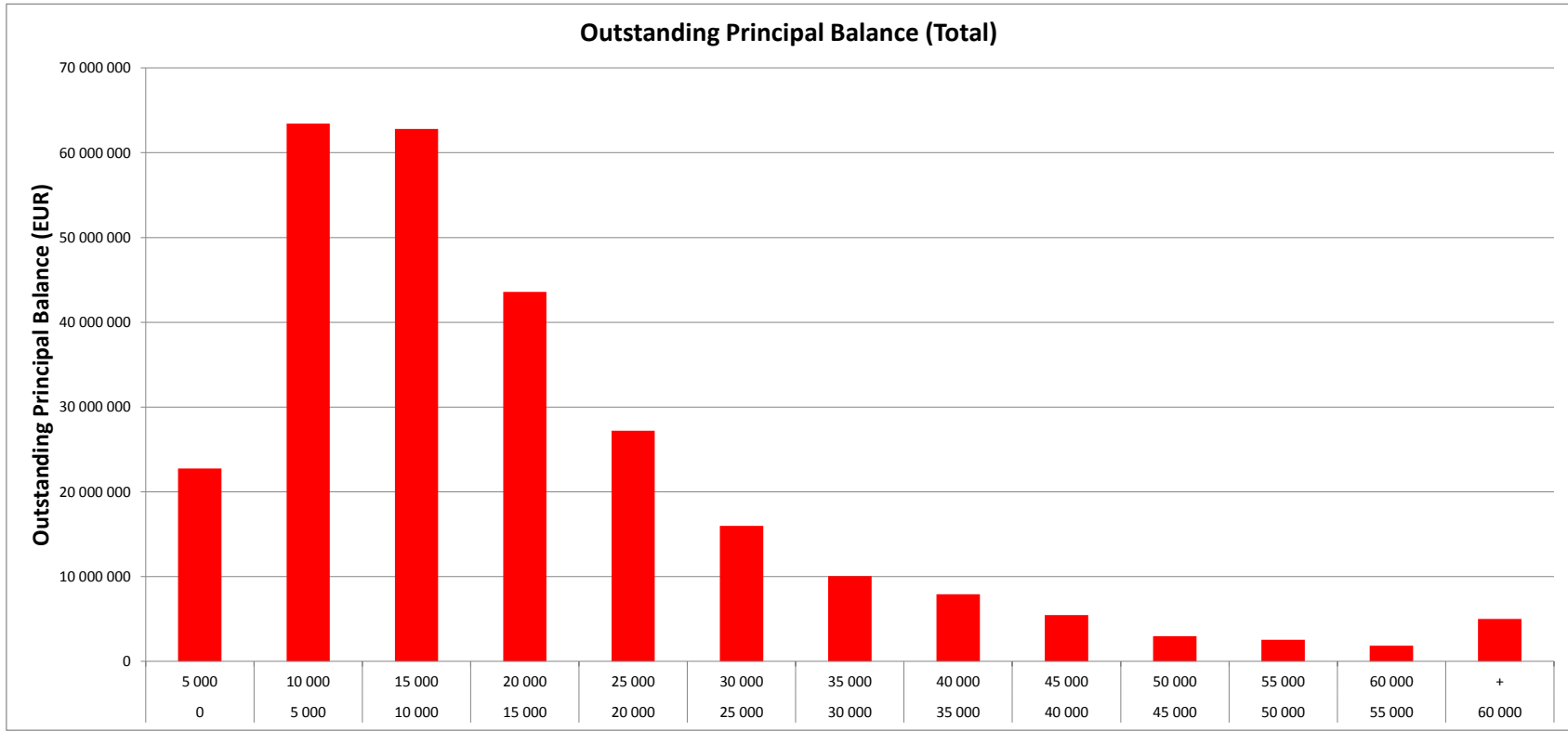
Average amount - all: 10 059

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	8 031	22 766 709	8,38 %	18,9	24,8
	5 000	10 000	8 610	63 420 117	23,35 %	31,3	22,4
	10 000	15 000	5 154	62 814 199	23,13 %	36,5	21,1
	15 000	20 000	2 529	43 576 855	16,04 %	37,7	20,6
	20 000	25 000	1 228	27 199 294	10,01 %	38,6	20,0
	25 000	30 000	587	15 971 451	5,88 %	38,5	20,0
	30 000	35 000	312	10 056 695	3,70 %	37,5	21,0
	35 000	40 000	212	7 939 427	2,92 %	39,0	19,9
	40 000	45 000	130	5 480 221	2,02 %	37,7	21,4
	45 000	50 000	63	2 981 180	1,10 %	38,7	20,4
	50 000	55 000	49	2 565 308	0,94 %	38,8	19,9
	55 000	60 000	32	1 842 977	0,68 %	39,6	20,2
	60 000	+	65	5 012 174	1,85 %	37,8	19,6
Total			27 002	271 626 607			

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



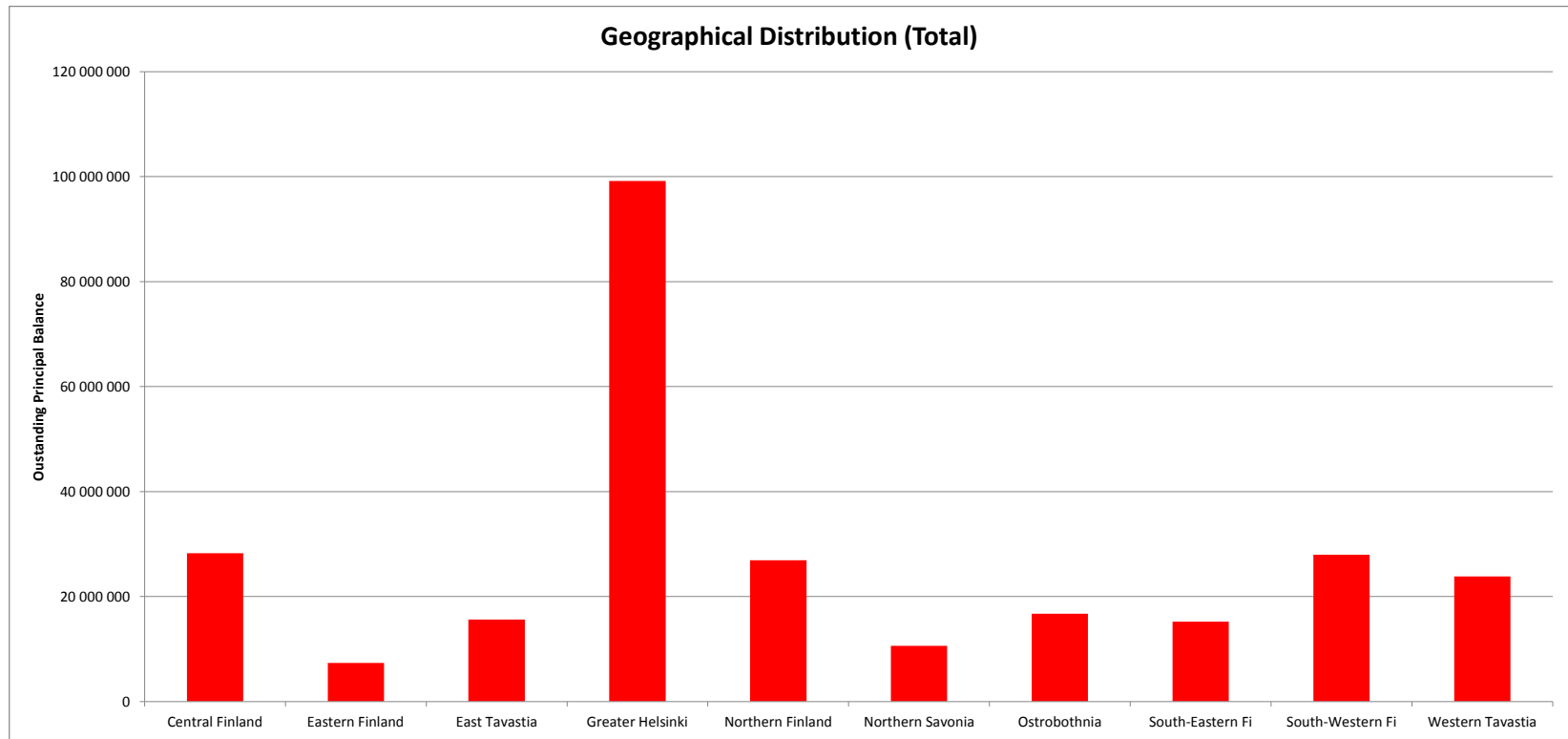
Reporting Date	29.10.2014	
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Period No	12	
Monthly Period	Sep 2014	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning
Central Finland	2 890	28 241 086	10,40 %	10,70 %	34,4	21,4
Eastern Finland	789	7 335 756	2,70 %	2,92 %	34,8	21,2
East Tavastia	1 559	15 631 563	5,75 %	5,77 %	34,6	21,5
Greater Helsinki	9 424	99 154 962	36,50 %	34,90 %	34,7	21,3
Northern Finland	2 636	26 891 453	9,90 %	9,76 %	35,2	21,4
Northern Savonia	1 073	10 609 042	3,91 %	3,97 %	34,4	21,3
Ostrobothnia	1 792	16 730 194	6,16 %	6,64 %	33,4	21,6
South-Eastern Fi	1 551	15 236 307	5,61 %	5,74 %	34,7	21,3
South-Western Fi	2 874	27 984 182	10,30 %	10,64 %	34,5	21,5
Western Tavastia	2 414	23 812 062	8,77 %	8,94 %	34,7	21,3
Total	27 002	271 626 607	100 %	100,00 %		

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9.b Geographical Distribution Graph

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10.a Interest Rate



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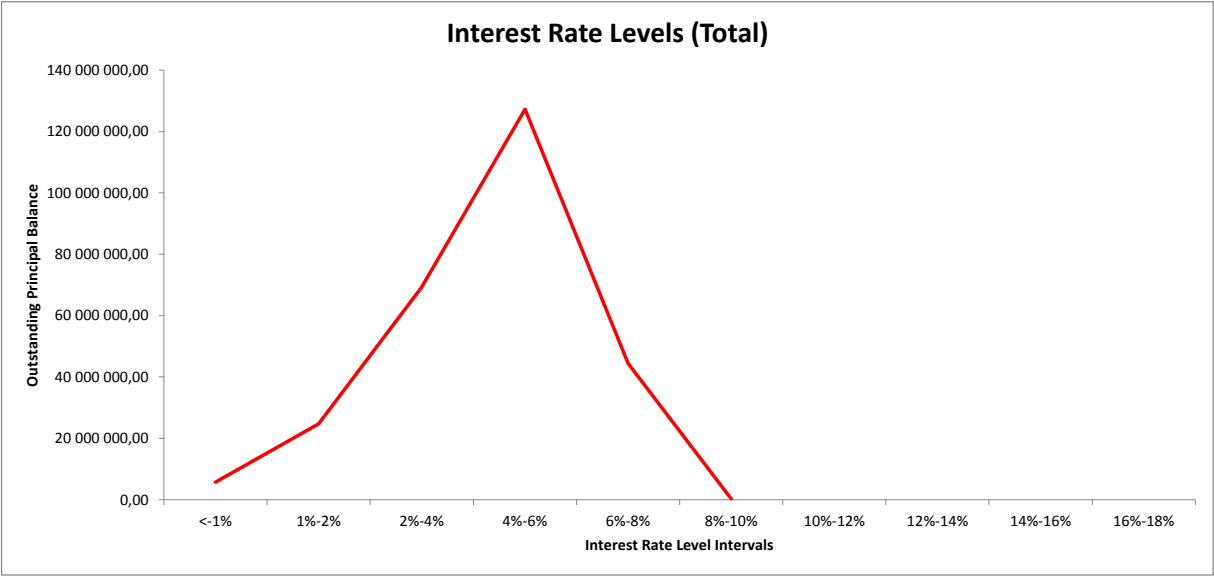
TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	<		844	5 672 588	2,09 %	28,6	20,0
	1 %	2 %	2748	24 730 696	9,10 %	33,2	19,9
	2 %	4 %	5540	69 207 056	25,48 %	36,6	20,0
	4 %	6 %	12 143	127 279 993	46,86 %	34,4	22,2
	6 %	8 %	5 685	44 404 277	16,35 %	33,6	22,1
	8 %	10 %	42	331 997	0,12 %	36,8	19,1
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
	16 %	18 %					
	Total			27 002	271 626 607	100 %	

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10.b Interest Rate



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11.a Remaining Terms



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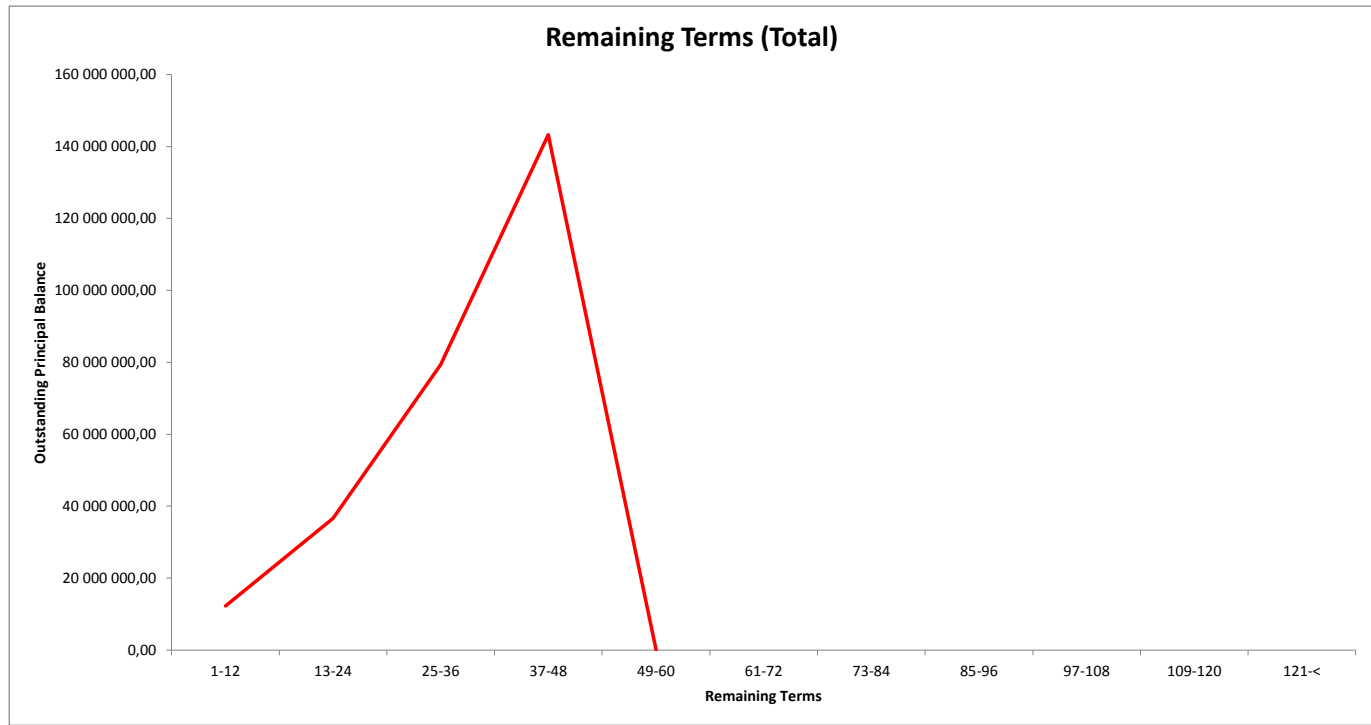
		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	38	90 363	0,03 %	0,0	52,7
	1			12	4 145	12 300 049	4,53 %	8,4	32,0
	13			24	5 799	36 608 984	13,48 %	19,2	25,4
	25			36	7 456	79 383 430	29,23 %	31,8	24,6
	37			48	9 563	143 238 786	52,73 %	42,3	17,6
	49			60	1	4 995	0,00 %	49,0	13,0
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121								
Total				27 002		271 626 607	100 %		

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11.b Remaining Terms



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12.a Seasoning



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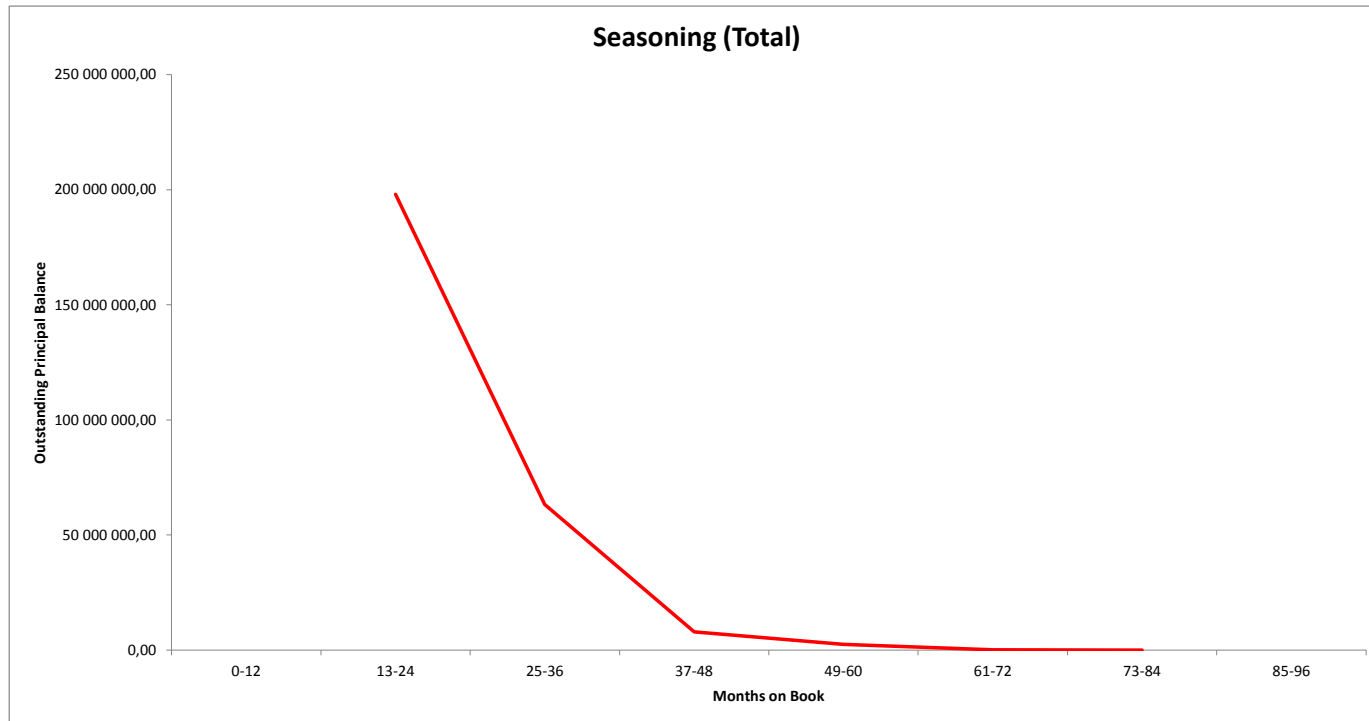
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	17 778	197 978 256	72,89 %	37,7	18,0
	25		36	7 565	63 182 017	23,26 %	28,0	28,2
	37		48	1 140	7 834 661	2,88 %	17,9	40,9
	49		60	501	2 495 017	0,92 %	8,6	52,2
	61		72	17	130 524	0,05 %	7,3	62,6
	73		84	1	6 131	0,00 %	11,0	73,0
	85		96					
	Total			27 002	271 626 607	100 %		

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12.b Seasoning



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13.a Balloon loans



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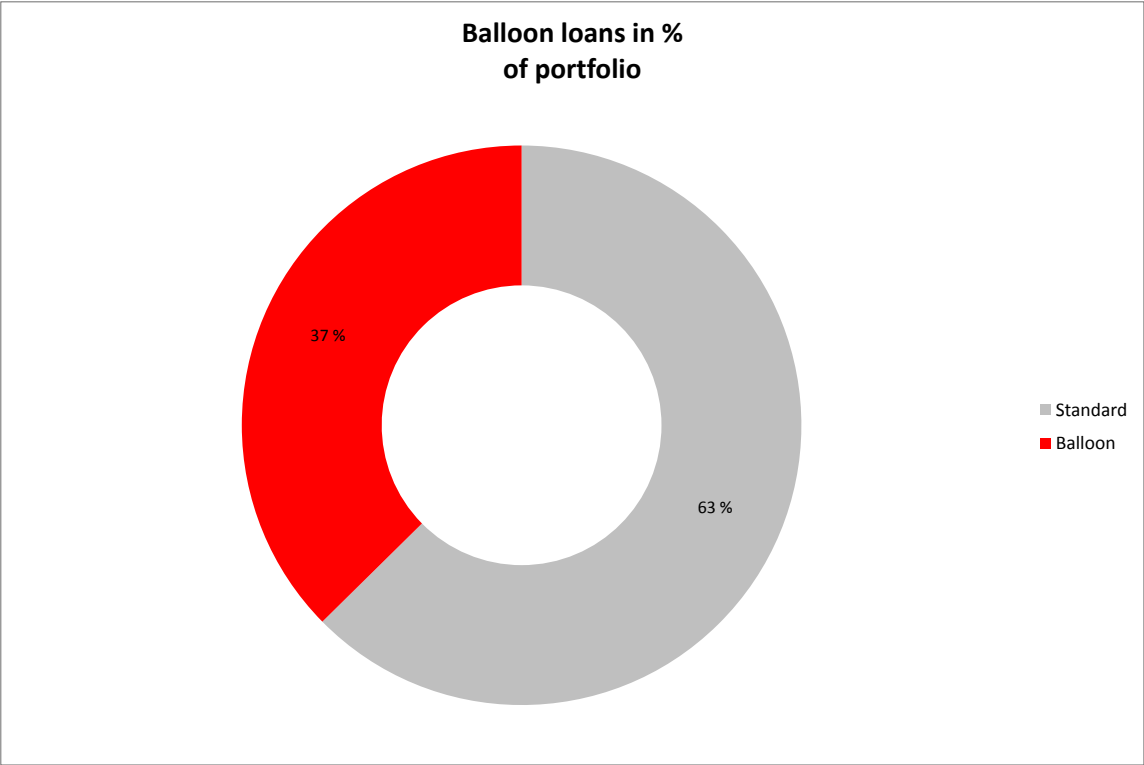
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	21 472		170 075 780	62,61 %	2 444	0,00 %	33,3	21,2
Balloon	5 530		101 550 827	37,39 %	37 081 937	36,52 %	36,7	21,7
Total	27 002		271 626 607	100 %	37 084 380	13,65 %		

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13.b Balloon loans



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14.a # loans per borrower



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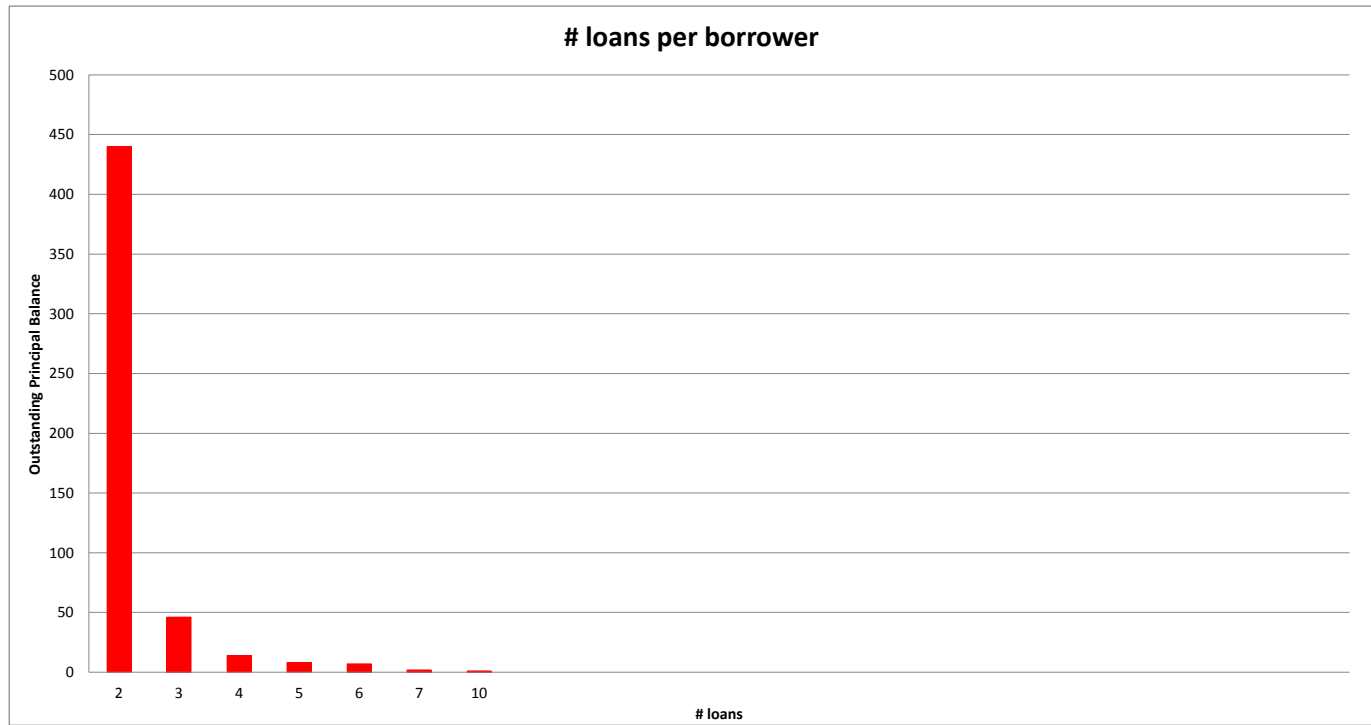
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	25 822	256 724 954	94,51 %	
	2	440	10 979 238	4,04 %	
	3	46	2 024 515	0,75 %	
	4	14	561 609	0,21 %	
	5	8	473 266	0,17 %	
	6	7	644 069	0,24 %	
	7	2	89 017	0,03 %	
	10	1	129 939	0,05 %	
Total:	26 340	271 626 607	100,0 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

14.b # loans per borrower



Reporting Date	29.10.2014					
Payment date	28.10.2014					
Period No	12					
Monthly Period	Sep 2014					
Interest Period	from	25.09.2014	to	25.10.2014	=	30 days



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15.a Amortization Profile



Reporting Date	29.10.2014	
Payment date	28.10.2014	
Period No	12	
Monthly Period	Sep 2014	
Interest Period	from 25.09.2014	to 25.10.2014 = 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	271 626 607	263 756 987	7 859 974	1 071 835	4,84 %	97,11 %
2	263 756 987	256 049 695	7 707 292	1 041 382	4,84 %	94,27 %
3	256 049 695	248 403 708	7 645 987	1 011 150	4,84 %	91,45 %
4	248 403 708	240 748 522	7 655 185	981 147	4,84 %	88,64 %
5	240 748 522	233 112 054	7 636 469	951 016	4,84 %	85,82 %
6	233 112 054	225 075 064	8 036 989	921 062	4,85 %	82,86 %
7	225 075 064	217 429 525	7 645 539	889 971	4,85 %	80,05 %
8	217 429 525	209 970 755	7 458 771	859 885	4,85 %	77,30 %
9	209 970 755	202 467 636	7 503 119	830 445	4,85 %	74,54 %
10	202 467 636	195 138 820	7 328 815	800 720	4,85 %	71,84 %
11	195 138 820	187 989 179	7 149 642	771 710	4,85 %	69,21 %
12	187 989 179	180 911 549	7 077 630	743 528	4,85 %	66,61 %
13	180 911 549	173 912 721	6 998 828	715 544	4,85 %	64,03 %
14	173 912 721	166 876 195	7 036 526	688 174	4,85 %	61,44 %
15	166 876 195	159 982 739	6 893 457	660 853	4,86 %	58,90 %
16	159 982 739	153 193 804	6 788 934	633 688	4,86 %	56,40 %
17	153 193 804	146 567 456	6 626 348	606 809	4,86 %	53,96 %
18	146 567 456	139 978 764	6 588 692	580 323	4,86 %	51,54 %
19	139 978 764	133 449 268	6 529 496	554 056	4,85 %	49,13 %
20	133 449 268	127 182 543	6 266 725	527 778	4,85 %	46,82 %

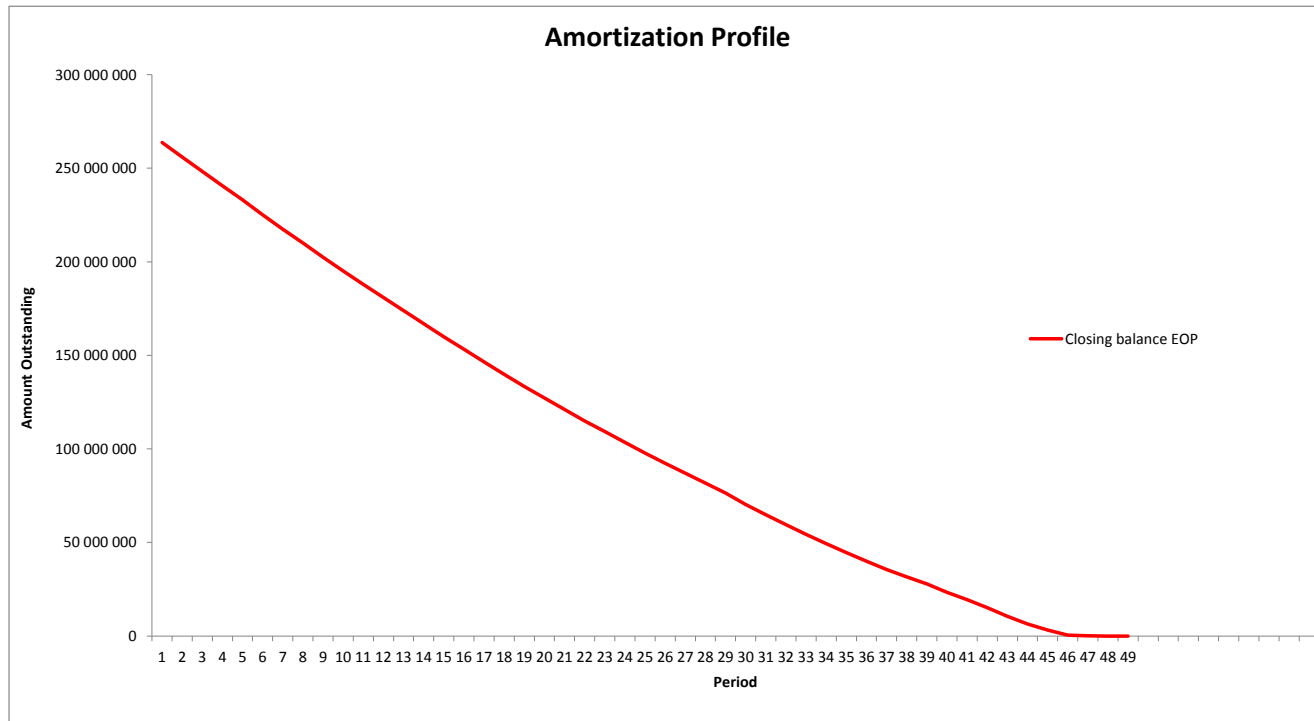
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.10.2014				
Payment date	28.10.2014				
Period No	12				
Monthly Period	Sep 2014				
Interest Period	from	25.09.2014	to	25.10.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
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16.a Payment Holidays



Reporting Date	29.10.2014	
Payment date	28.10.2014	
Period No	12	
Monthly Period	Sep 2014	
Interest Period	from 25.09.2014	to 25.10.2014 = 30 days

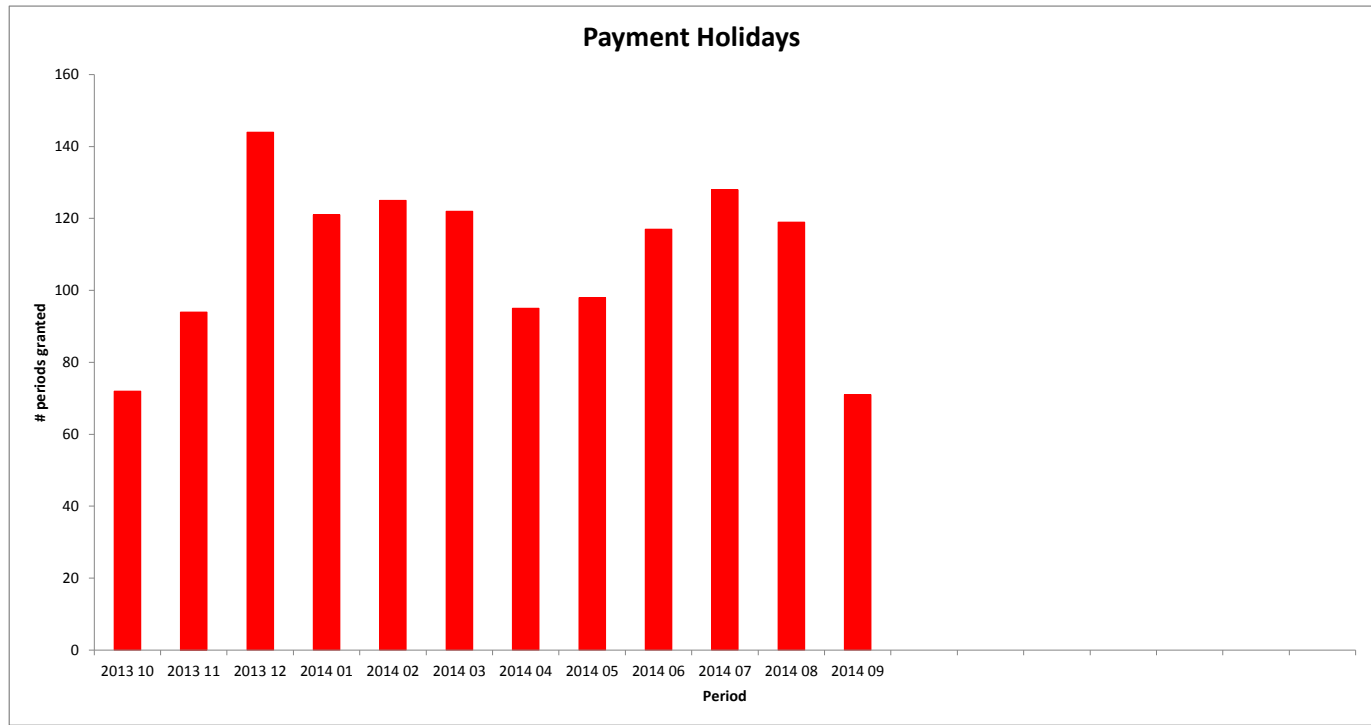
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2013 10	72	107	28 515	901 468	
2013 11	94	145	41 443	1 278 284	
2013 12	144	175	51 230	2 221 311	
2014 01	121	174	52 332	1 706 176	
2014 02	125	185	51 325	1 759 910	
2014 03	122	186	51 140	1 786 354	
2014 04	95	139	38 074	1 266 333	
2014 05	98	128	35 401	1 240 162	
2014 06	117	166	44 328	1 470 688	
2014 07	128	179	49 783	1 682 174	
2014 08	119	171	50 713	1 515 895	
2014 09	71	104	28 478	897 285	
Total:	1 306	1 859	522 762	17 726 041	

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16.b Payment Holidays



Reporting Date	29.10.2014				
Payment date	28.10.2014				
Period No	12				
Monthly Period	Sep 2014				
Interest Period	from	25.09.2014	to	25.10.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
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17.a Downpayment



Reporting Date	29.10.2014				
Payment date	28.10.2014				
Period No	12				
Monthly Period	Sep 2014				
Interest Period	from	25.09.2014	to	25.10.2014	= 30 days

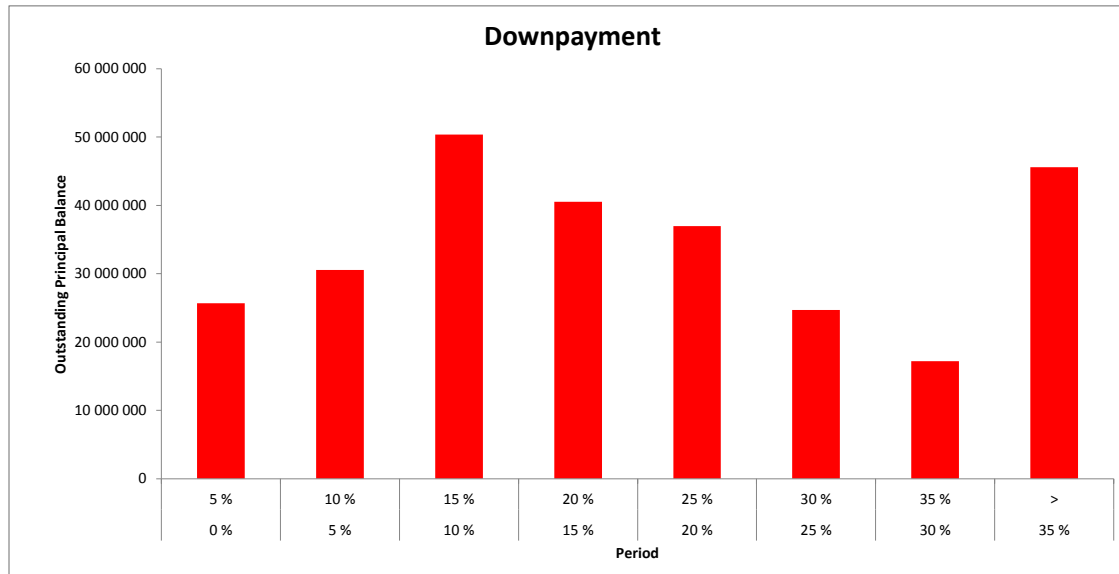
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	1 889	25 704 045	9,5 %	38,9	19,6	
	5 %	10 %	2 350	30 542 294	11,2 %	37,9	20,5	
	10 %	15 %	4 398	50 396 223	18,6 %	36,2	21,3	
	15 %	20 %	3 648	40 556 664	14,9 %	34,8	22,0	
	20 %	25 %	3 682	36 958 291	13,6 %	33,7	22,0	
	25 %	30 %	2 415	24 682 078	9,1 %	33,7	21,7	
	30 %	35 %	1 876	17 209 754	6,3 %	32,4	22,1	
	35 %	>	6 744	45 577 258	16,8 %	30,0	21,3	
	Total		27 002	271 626 607	100 %			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	29.10.2014				
Payment date	28.10.2014				
Period No	12				
Monthly Period	Sep 2014				
Interest Period	from	25.09.2014	to	25.10.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



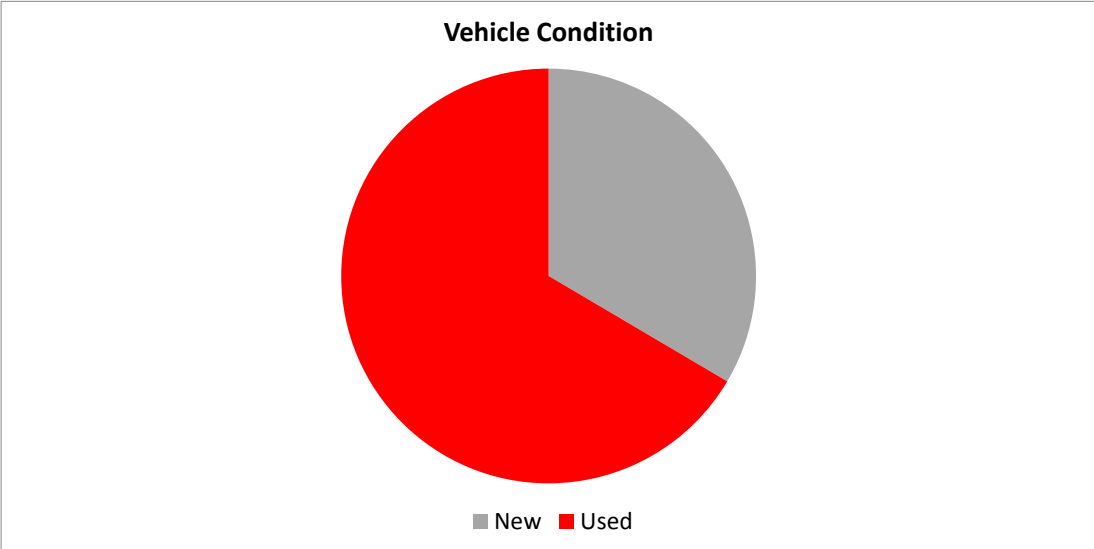
Reporting Date	29.10.2014	
Payment date	28.10.2014	
Period No	12	
Monthly Period	Sep 2014	
Interest Period	from 25.09.2014	to 25.10.2014 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 739	90 952 741	33,5 %	34,7	21,4
	Used	20 263	180 673 866	66,5 %	34,5	21,4
	Total	27 002	271 626 607	100 %		

18.b Vehicle Condition



Reporting Date			29.10.2014		
Payment date			28.10.2014		
Period No			12		
Monthly Period			Sep 2014		
Interest Period	from	25.09.2014	to	25.10.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
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19.a Borrower Type



Reporting Date	29.10.2014				
Payment date	28.10.2014				
Period No	12				
Monthly Period	Sep 2014				
Interest Period	from	25.09.2014	to	25.10.2014	= 30 days

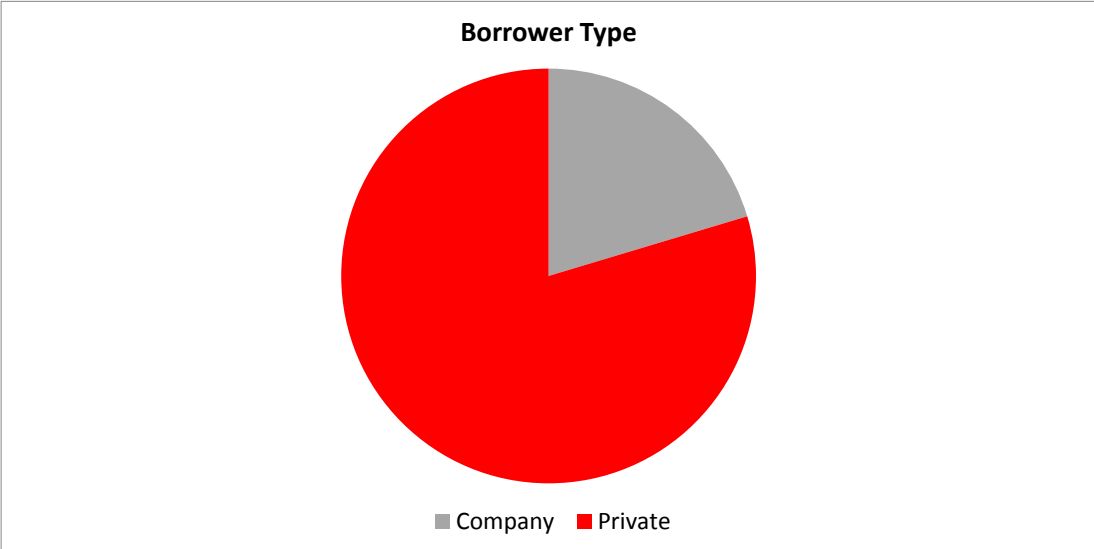
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 199	55 285 195	20,4 %	31,8	22,5
	Private	22 803	216 341 412	79,6 %	35,3	21,1
	Total	27 002	271 626 607	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



Reporting Date	29.10.2014
Payment date	28.10.2014
Period No	12
Monthly Period	Sep 2014
Interest Period	from 25.09.2014 to 25.10.2014 = 30 days



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Monthly Investor Report

20.a Vehicle type



Reporting Date	29.10.2014	
Payment date	28.10.2014	
Period No	12	
Monthly Period	Sep 2014	
Interest Period	from 25.09.2014	to 25.10.2014 = 30 days

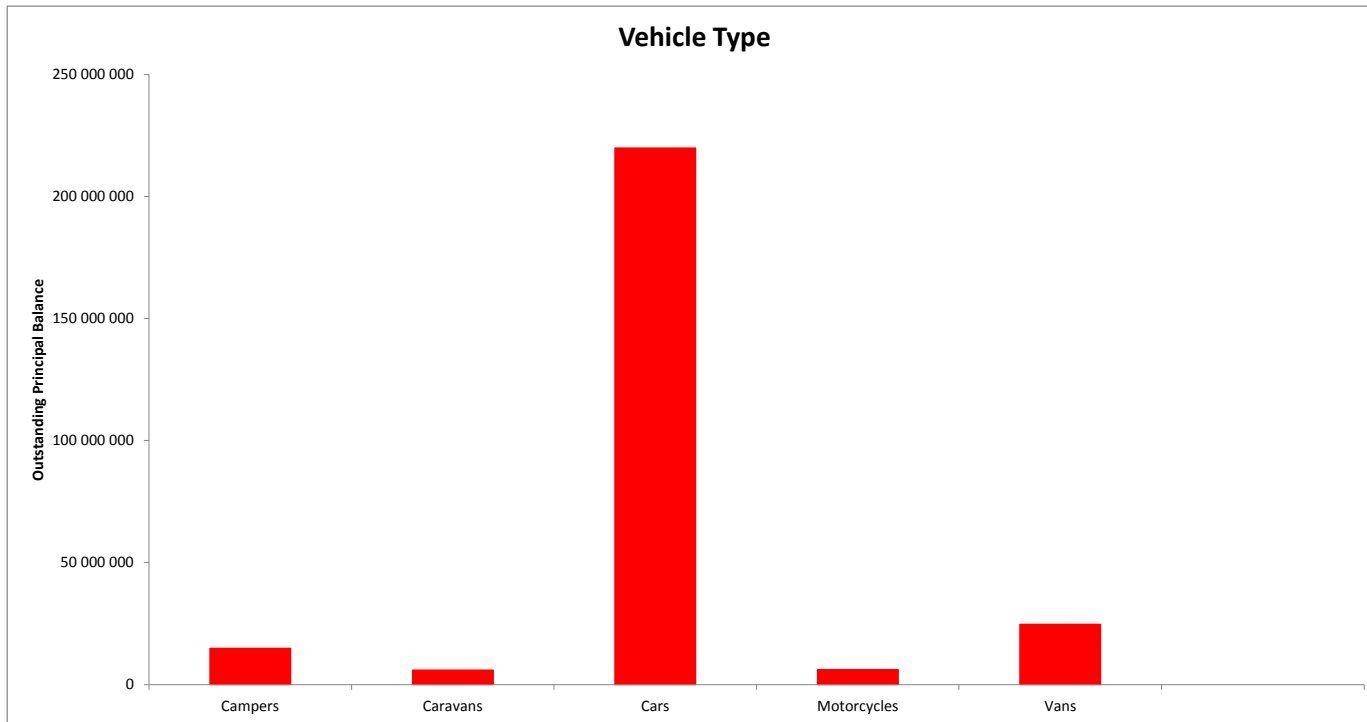
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		774	14 867 058	5,47 %	33,1	25,79
Caravans		608	5 966 262	2,20 %	31,9	26,68
Cars		21 895	219 998 346	80,99 %	35,3	20,49
Motorcycles		1 092	6 117 430	2,25 %	31,8	24,25
Vans		2 633	24 677 511	9,09 %	30,3	24,41
		27 002	271 626 607	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
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20.b Vehicle type



Reporting Date	29.10.2014				
Payment date	28.10.2014				
Period No	12				
Monthly Period	Sep 2014				
Interest Period	from	25.09.2014	to	25.10.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.a Restructured Loans



Reporting Date	29.10.2014	
Payment date	28.10.2014	
Period No	12	
Monthly Period	Sep 2014	
Interest Period	from 25.09.2014	to 25.10.2014 = 30 days

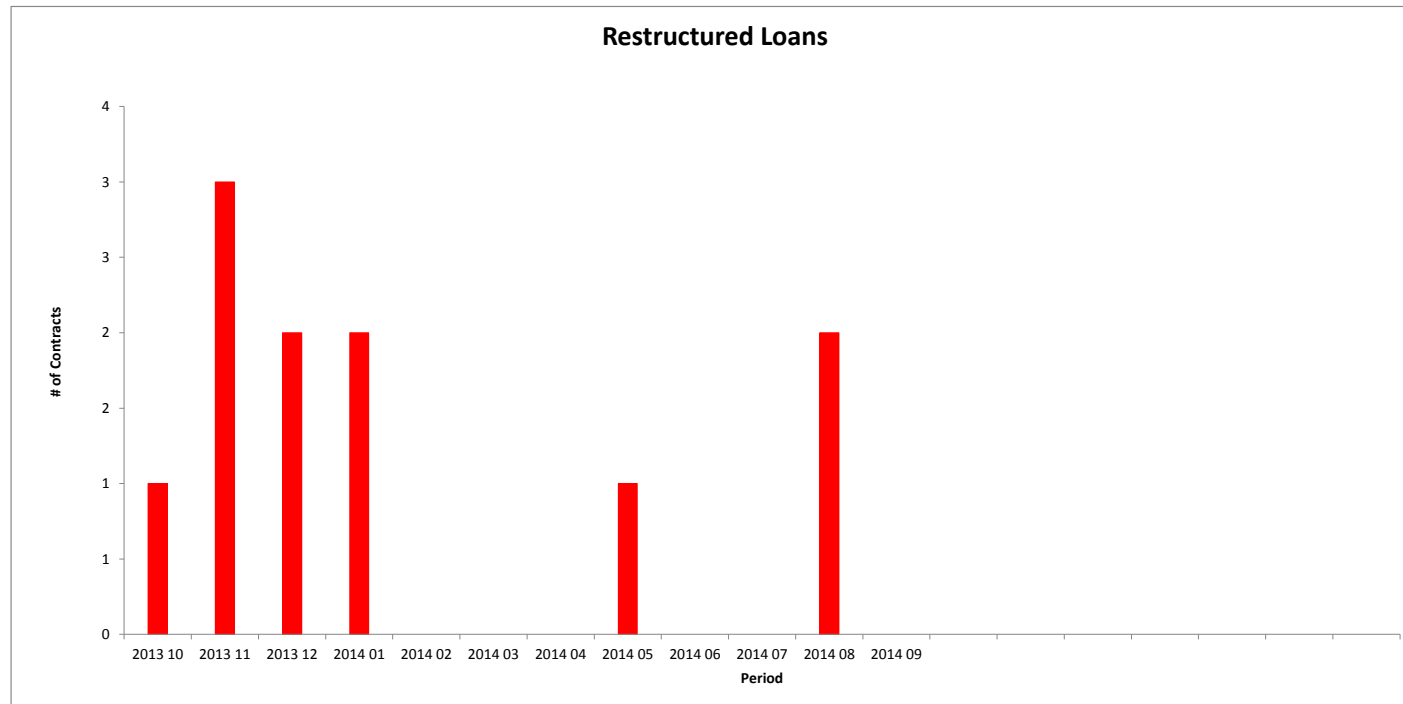
TOTAL		
Period	No	Outstanding balance
2013 10	1	6 896
2013 11	3	22 012
2013 12	2	11 089
2014 01	2	11 629
2014 02	0	0
2014 03	0	0
2014 04	0	0
2014 05	1	83
2014 06	0	0
2014 07	0	0
2014 08	2	41 336
2014 09	0	0
	11	93 045

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21.b Restructured Loans



Reporting Date	29.10.2014
Payment date	28.10.2014
Period No	12
Monthly Period	Sep 2014
Interest Period	from 25.09.2014 to 25.10.2014 = 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29.10.2014									
Payment date	28.10.2014									
Period No	12									
Monthly Period	Sep 2014									
Interest Period	from 25.09.2014	to 25.10.2014	=	30 days						

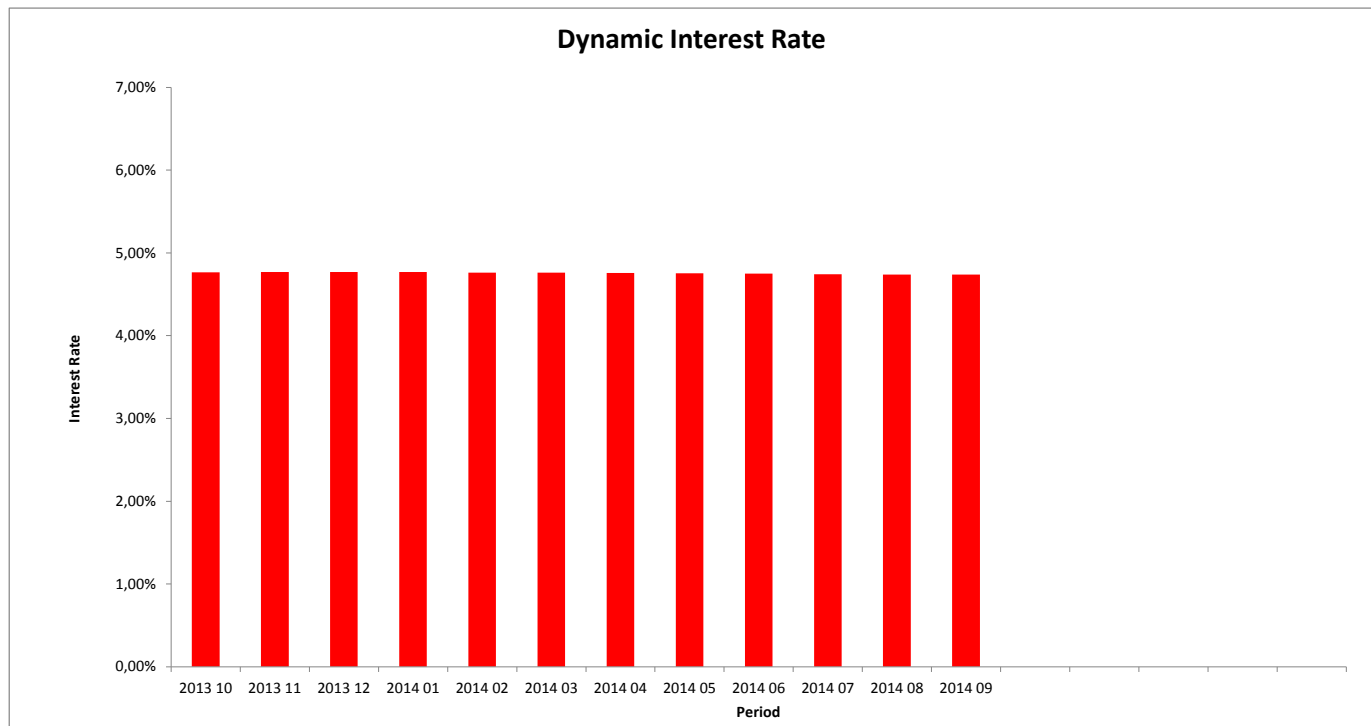
TOTAL		
Period	Closing balance	WA Interest rate
2013 10	479 099 092	4,768 %
2013 11	458 398 637	4,770 %
2013 12	439 817 265	4,768 %
2014 01	418 143 705	4,768 %
2014 02	398 902 873	4,764 %
2014 03	379 213 871	4,761 %
2014 04	359 234 654	4,759 %
2014 05	340 885 065	4,754 %
2014 06	322 650 512	4,749 %
2014 07	304 641 317	4,744 %
2014 08	288 816 929	4,740 %
2014 09	271 626 607	4,737 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	29.10.2014				
Payment date	28.10.2014				
Period No	12				
Monthly Period	Sep 2014				
Interest Period	from	25.09.2014	to	25.10.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
 Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	29.10.2014	
Payment date	28.10.2014	
Period No	12	
Monthly Period	Sep 2014	
Interest Period	from 25.09.2014	to 25.10.2014 = 30 days

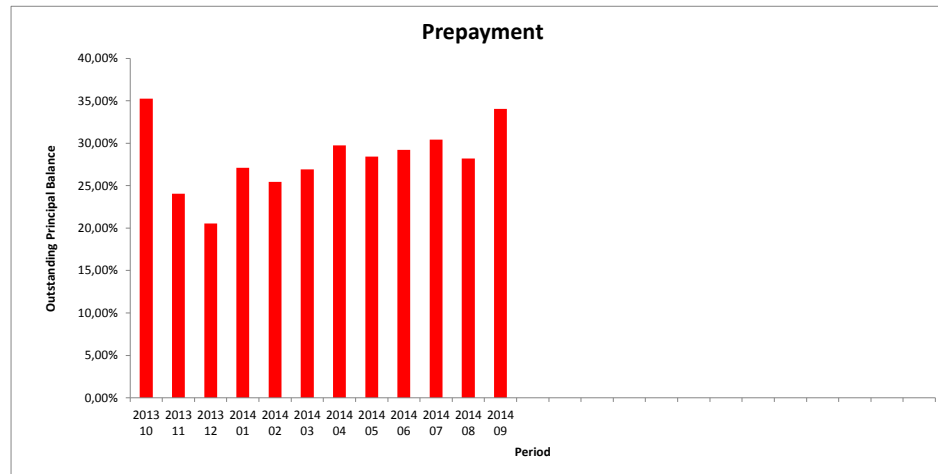
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2013 10	17 039 534	479 099 092	35,25 %
	2013 11	10 397 072	458 398 637	24,07 %
	2013 12	8 341 808	439 817 265	20,53 %
	2014 01	10 880 470	418 143 705	27,12 %
	2014 02	9 647 459	398 902 873	25,46 %
	2014 03	9 774 133	379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

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	29.10.2014				
Payment date	28.10.2014				
Period No	12				
Monthly Period	Sep 2014				
Interest Period	from	25.09.2014	to	25.10.2014	= 30 days



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24. Delinquency



Reporting Date	29.10.2014					
Payment date	28.10.2014					
Period No	12					
Monthly Period	Sep 2014					
Interest Period	from	25.09.2014	to	25.10.2014	=	30 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																		
	11																		
	12																		

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

Reporting Date	29.10.2014				
Payment date	28.10.2014				
Period No	12				
Monthly Period	Sep 2014				
Interest Period	from	25.09.2014	to	25.10.2014	= 30 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	419	15 959	1 248
2014 1	560 879	50				141 225	141 225	419 654	194 983	336 208	224 671	19 519	355 727	205 151
2014 2	770 550	74							272 315	272 315	498 235	229 122	501 437	269 113
2014 3	575 754	56										236 655	236 655	339 099

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26. Priority of Payments



Reporting Date	29.10.2014
Payment date	28.10.2014
Period No	12
Monthly Period	Sep 2014
Interest Period	from 25.09.2014 to 25.10.2014 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	18 626 364,99	EUR
Senior Expenses	-	28 208,33	EUR
Servicing Fee	-	147 131,08	EUR
Interest on Loan to Issuer	-	1 260 704,06	EUR
Principal on Loan to Issuer	-	17 190 321,52	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	31 312 835,40	EUR
Senior Expenses	-	28 000,00	EUR
Interest Class A	-	143 332,00	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	-	17 190 321,52	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	7 700 325,00	EUR
Interest Class C	-	21 338,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	32 138,16	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	1 027 149,72	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 027 149,72	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	250,42	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 026 899,30	EUR

SCF RAHOITUSPALVELUT 2013 LIMITED
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27. Transaction Costs



Reporting Date	29.10.2014	
Payment date	28.10.2014	
Period No	12	
Monthly Period	Sep 2014	
Interest Period	from 25.09.2014	to 25.10.2014 = 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	28 208,33 EUR			
Interest accrued for the Period	201 351,00 EUR	143 332,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	3 443 494,00 EUR	2 714 129,00 EUR	460 913,00 EUR	268 452,00 EUR
Interest Payments	201 351,00 EUR	143 332,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	3 443 494,00 EUR	2 714 129,00 EUR	460 913,00 EUR	268 452,00 EUR
Interest accrued on Subordinated Loan for the Period	32 138,16 EUR			
Cumulative Interest accrued on Subordinated Loan	425 637,40 EUR			
Interest Payments on Subordinated Loan	32 138,16 EUR			
Cumulative Interest Payments on Subordinated Loan	425 637,40 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	29.10.2014
Payment date	28.10.2014
Period No	12
Monthly Period	Sep 2014
Interest Period	from 25.09.2014 to 25.10.2014 = 30 days