

SCF Rahoituspalvelut Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.01.2014						
Payment date	27.01.2014			Following payment dates:	25.02.2014		
Period No	20						
Monthly Period	Dec-13						
Interest Period	from 30.12.2013	to 27.01.2014	=			28 days	

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1. Portfolio Information



Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	20	
Monthly Period	Dec-13	
Interest Period	from 30.12.2013	to 27.01.2014 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	139 644 670,31 EUR	150 160 974,55 EUR
Scheduled Loan Principal Repayments	5 576 646,41 EUR	5 645 399,13 EUR
Prepayments	3 823 358,03 EUR	4 729 620,52 EUR
Deemed Collections	- EUR	16 303,03 EUR
Total Principal Payments Received	9 400 004,44 EUR	10 391 322,68 EUR
New Defaulted Auto Loans in Period	94 696,24 EUR	EUR
Closing Balance	130 149 969,63 EUR	124 981,56 EUR
Total revenue collections		
Revenue and fees received on loan balances	757 775,08 EUR	789 237,83 EUR
recoveries on loans in default	118 999,59 EUR	307 182,59 EUR
of which proceeds from bad debt sales	- EUR	- EUR
of which due to proceeds exceeding valuation	- EUR	- EUR
Total revenue received in period	876 774,67 EUR	1 096 420,42 EUR
# Loans		
At beginning of period	20 319 Loans	21 324 Loans
Paid in full	857 Loans	989 Loans
Repurchased (Deemed Collections)	- Loans	2 Loans
New loans into Default	17 Loans	14 Loans
of which required payment to customer upon valuation	1 Loans	1 Loans
At end of period	19 445 Loans	20 319 Loans
Weighted Average Loan Return	6,52 %	

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2. Amount Due for Distribution



Reporting Date	29.01.2014
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	10 276 779,11 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0,00 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0,00 EUR
d. Other amounts Paid by the Seller to the Purchaser	0,00 EUR
e. Interest Earned by the Purchaser	0,00 EUR
Total Amount for Purchaser Available Distribution Amount	10 276 779,11 EUR

Issuer Available Distribution Amount

Current Period

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 198 664,24 EUR
b. Reserve Fund	4 189 312,53 EUR
c. Swap counterparty payment to the Issuer	0,00 EUR
d. Drawings under the Liquidity Facility	0,00 EUR
e. Interest Earned by the Issuer	-169,08 EUR
Total Amount for Issuer Available Distribution Amount	14 387 807,69 EUR

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3. Reserve Accounts



Reporting Date	29.01.2014
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Note Balance

Beginning of Period	139 643 751,00	EUR
End of Period	130 150 295,00	EUR

Reserve Fund

	in %	
Beginning of Period	3,0 %	4 189 312,53 EUR
Cash Outflow		4 189 312,53 EUR
Cash Inflow		3 904 508,85 EUR
End of Period	2,8 %	3 904 508,85 EUR
Required Reserve Amount	2,8 %	3 904 508,85 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 Ltd held deposits with Santander Consumer Finance Oy. The risk of set-off from deposits is therefore zero.

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4. Performance Data



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Asset Balance

Beginning of Period	139 644 670,31	EUR
End of Period	130 149 969,63	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	115 533 154,75	88,77 %	17 485
1-30 days past due	11 613 448,64	8,92 %	1 559
Delinquent Receivables:			
31-60 days past due	2 122 483,74	1,63 %	268
61-90 days past due	598 500,32	0,46 %	85
91-120 days past due	180 106,06	0,14 %	30
121-150 days past due	75 680,03	0,06 %	11
151-180 days past due	26 596,09	0,02 %	7
Total Performing and Delinquent	130 149 969,63	100,00 %	19 445

Current Period Defaults	94 696,24	17
Cumulative Defaults	2 713 650,86	293
Current Period Recoveries	118 999,59	
Cumulative Recoveries	1 652 335,88	

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class A	Class B	Class B
General Note Information					
ISIN Code		N/A	x	N/A	N/A
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	83 %	0 %	16 %	0,005 %
Legal Final Maturity Date		25.01.2020	25.01.2020	25.01.2020	25.01.2020
Rating (Fitch/Moody's)		AAAsf/Aaa(sf)	AAAsf/Aaa(sf)	N/A	N/A
Initial Notes Aggregate Principal Outstanding Balance	481 959 000,00 EUR	402 400 000,00 EUR	35 000,00 EUR	79 500 000,00 EUR	24000 EUR
Initial Nominal per Note		100000,00 EUR	1000,00 EUR	100 000,00 EUR	1000 EUR
Initial Number of Notes per Class	4878	4024	35	795	24
Current Note Information					
Class Principal Outstanding Opening Balance	139 643 751,00 EUR	60 114 522,35 EUR	5 228,65 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	10 276 779,11 EUR				
Amortisation	9 493 456,00 EUR				
Redemption per Class	9 493 456,00 EUR	9 492 616,00 EUR	840,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		2 359,00 EUR	24,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	130 150 295,00 EUR	50 621 892,00 EUR	4 403,00 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		38,89 %	0,00 %	61,08 %	0,02 %
Current Pool Factor		0,13	0,13	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class A	Class B	Class B
Interest Rate Basis: 1-M EURIBOR / Spread	0,23 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		28,00	28,00	28,00	28,00
Interest Days	28				
Principal Outstanding per Note Beginning of Period		14 939,00 EUR	149,39 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		2 359,00 EUR	23,59 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		12 579,99 EUR	125,80 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		14,00 EUR	- EUR	104,00 EUR	1,00 EUR
Interest Payment	139 040,00	56 336,00 EUR	- EUR	82 680,00 EUR	24,00 EUR
Interest Payment per Note		14,00 EUR	- EUR	104,00 EUR	1,00 EUR

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		18,00 %		1,50 %
Current CE (incl. Excess Spread)		66,98 %		5,88 %
Current CE (excl. Excess Spread)		64,10 %		3,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date
Payment date
Period No
Monthly Period
Interest Period from to 27.01.2014 = 28 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Rahoituspalvelut 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 Outlook negative	BBB-	BBB+ Outlook negative	Baa3	Baa2 Outlook negative	N	the Back-up Servicer Facilitator, Banco Santander S.A., will perform the following services: (a) in accordance with the provisions of this Agreement, select an appropriate bank or financial institution to act as a successor servicer in the event that a Servicer Termination Notice is delivered; (b) review the information provided to it by the Servicer under this Agreement; (c) enter into appropriate data confidentiality provisions; and (d) notify the Servicer if it requires further assistance	
Liquidity Facility Provider	Banco Santander S.A.	F1 Rating Watch Negative	F2	P-1 for possible Downgrade	Review P-2 Outlook negative	A Rating Watch Negative	BBB+ Outlook negative	A1 Review for possible downgrade	Baa2 Outlook negative	Y	The Liquidity Facility Provider (Banco Santander) shall either a) assign or transfer all its rights, benefits, and obligations to a bank or financial intermediary passported to perform banking activities in Ireland that (i) meets the applicable Required Ratings (ii) enters into a liquidity facility agreement on substantially the same terms as the Liquidity Facility Agreement and (iii) accedes to the Issuer Security Trust Deed all by no later than 30 calendar days from the date on which the Ratings Downgrade took place if the Liquidity Facility provider fails to provide Cash Collateral or b) deposit an amount equal to the Available Facility into the Issuer Transaction Account by no later than 14 calendar days after the downgrade (Cash Collateral)	
Issuer Swap Provider	Banco Santander S.A.	Fitch Rating event I & Moody's first trigger	F2	F2	P-2	P-2	A-	BBB+ Outlook Negative	A3	Baa2 Outlook negative	Y	The Swap Counterparty (Banco Santander) will be obliged, within the time periods specified in the Basis Swap Agreement, at its own cost, to post collateral for its obligations in accordance with the provisions of the Credit Support Annex, and in addition, will be obliged, within the time periods specified in the Basis Swap Agreement, at its cost, to either (i) obtain a guarantee of its obligations under the Basis Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Basis Swap Agreement to a third party with the Required Ratings
		Fitch Rating event II	F3	F2	N/A	P-2	BBB	BBB+ Outlook Negative	N/A	Baa2 Outlook negative	N	Provide a guarantee in the form of cash or securities or other, in support of its obligations under this Agreement, in accordance with the provisions of the Credit Support Annex (such provision of collateral being a "Fitch Ratings Event II Collateral Cure" for the purposes of Fitch); and, upon the expiry of the relevant period from (and including) the date which such Fitch Ratings Event II occurs to (and including) the 14th calendar day thereafter (the "Rating Event Cure Period") shall be deemed to have elected to effect a Fitch Ratings Event II Collateral Cure (for the purposes of Fitch) unless and until an alternative Rating Event Cure for such Fitch Ratings Event is or has been effected,
		Fitch Rating event III & Moody's second trigger	B	F2	Not Prime	P-2	BB+	BBB+ Outlook Negative	Ba1	Baa2 Outlook negative	N	Provide an eligible Guarantee, or replace Swap Counterparty
Issuer Bank	Deutsche Bank AG	F1 Rating Watch Negative	F1+	P-1 for possible Downgrade	Review P-1	A Rating Watch Negative	A+	A 1 Review for possible downgrade	A2	To be clarified	If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, 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, are transferred to another bank or banks that meet the applicable Required Ratings (which bank shall be notified in writing by the Issuer to the Transaction Account Bank) and approved in writing by the Note Trustee and in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.	
Paying Agent and related roles	Deutsche Bank AG		F1+		P-1		A+		A2	N/A		
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A2	N/A		
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A2	N/A		
Collections Bank	SEB AB	F1 Rating Watch Negative	F1	P-1 for possible Downgrade	Review P-1	A Rating Watch Negative	A+	A1 Review for possible downgrade	A 1	N	Within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Servicer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Issuer Collections Account Agreement and accedes to the Issuer Security Trust Deed.	

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6.a Original Portfolio Principal Balance



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Interest Period	from	30.12.2013	to	27.01.2014	= 28 days

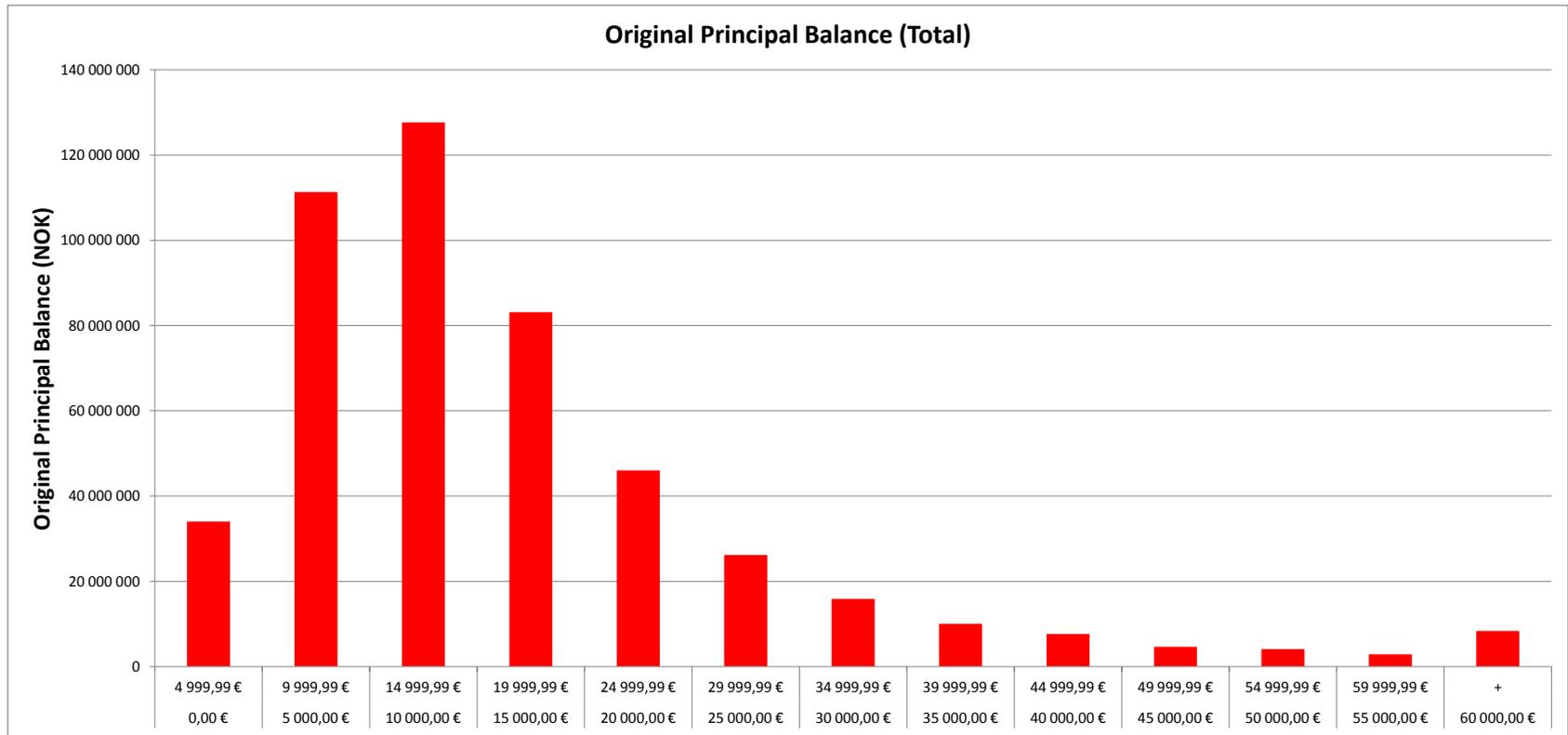
Average outstanding principal balance: 10 679

	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0,00 €	4 999,99 €	10 569	34 014 267	7,1 %	20,3	20,2
	5 000,00 €	9 999,99 €	14 962	111 330 743	23,1 %	33,3	16,0
	10 000,00 €	14 999,99 €	10 448	127 666 197	26,5 %	40,0	13,1
	15 000,00 €	19 999,99 €	4 833	83 124 702	17,2 %	44,2	12,1
	20 000,00 €	24 999,99 €	2 080	46 047 406	9,6 %	45,8	10,7
	25 000,00 €	29 999,99 €	963	26 170 405	5,4 %	46,3	9,8
	30 000,00 €	34 999,99 €	493	15 863 298	3,3 %	46,5	9,7
	35 000,00 €	39 999,99 €	271	10 073 680	2,1 %	45,7	10,4
	40 000,00 €	44 999,99 €	181	7 662 654	1,6 %	45,4	9,9
	45 000,00 €	49 999,99 €	99,00 €	4 678 264	1,0 %	45,7	10,0
	50 000,00 €	54 999,99 €	78	4 056 518	0,8 %	45,7	9,0
	55 000,00 €	59 999,99 €	51	2 927 246	0,6 %	45,7	10,1
	60 000,00 € +		105	8 342 278	1,7 %	44,8	9,2
	Total			45 133	481 957 657	100,00 %	39,3

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6.b Original Principal Balance Graph

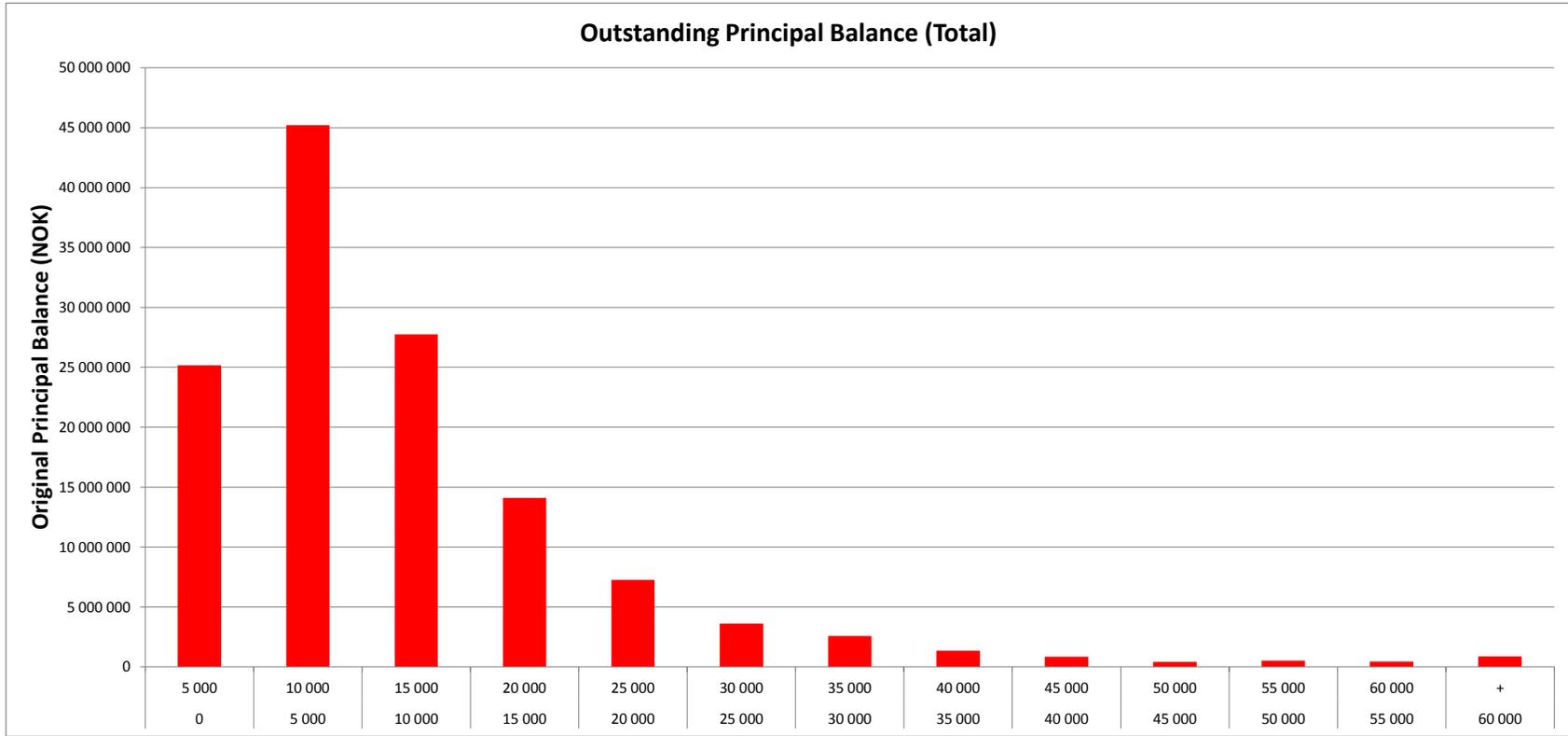
Reporting Date	29.01.2014						
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7.b Outstanding Principal Balance Graph

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8.a Geographical Distribution



Reporting Date	29.01.2014	
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Period No	20	
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Interest Period	from 30.12.2013	27.01.2014 = 30 days

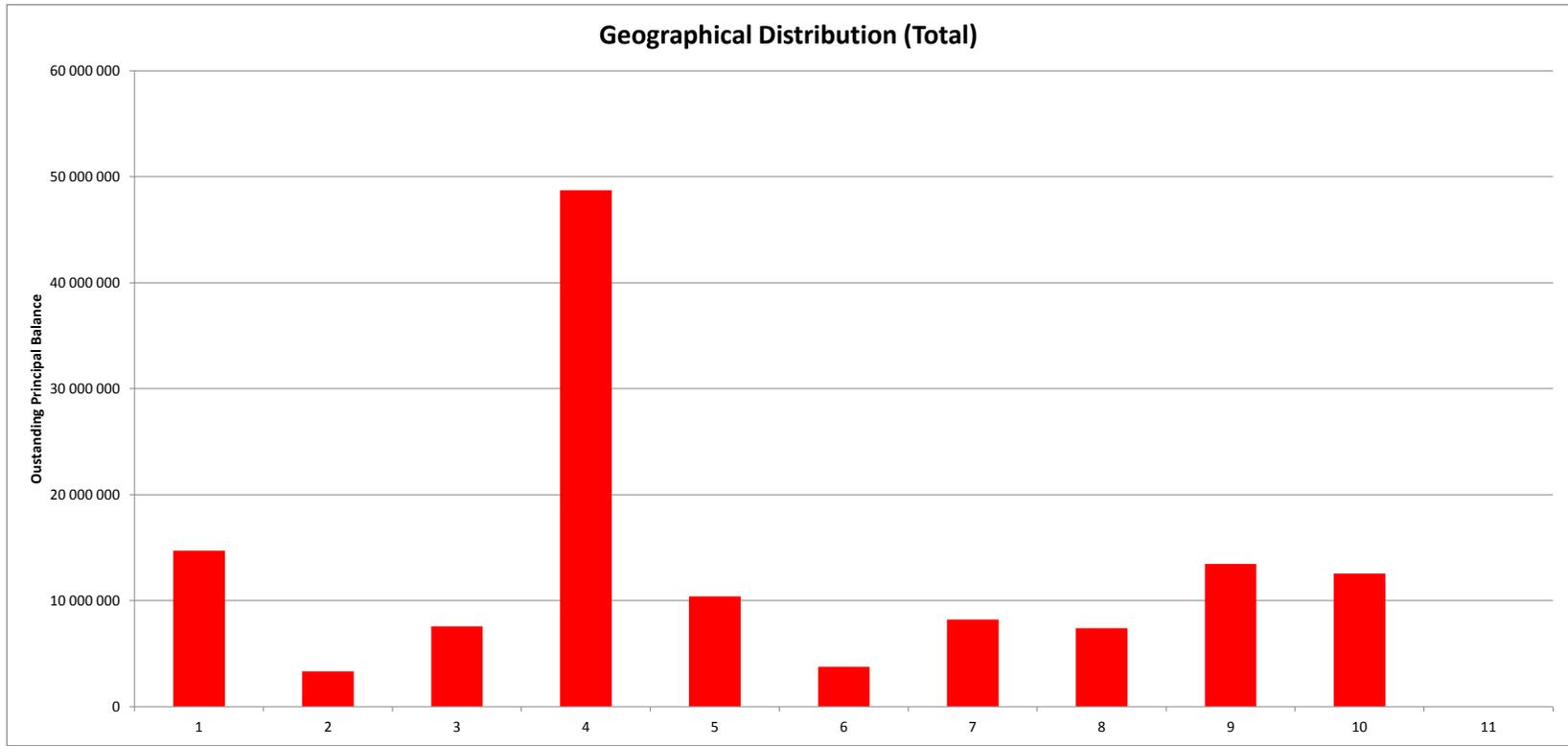
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	2 244	14 705 961	11,30 %	11,54 %	25,1	31,2	
Eastern Finland	549	3 318 834	2,55 %	2,82 %	24,2	31,5	
East Tavastia	1 170	7 586 177	5,83 %	6,02 %	25,2	31,5	
Greater Helsinki	7 016	48 726 526	37,44 %	36,08 %	24,9	31,5	
Northern Finland	1 498	10 388 696	7,98 %	7,70 %	25,7	31,1	
Northern Savonia	639	3 773 409	2,90 %	3,29 %	24,0	31,4	
Ostrobothnia	1 257	8 210 939	6,31 %	6,46 %	23,4	31,8	
South-Eastern Fi	1 065	7 410 415	5,69 %	5,48 %	25,7	30,7	
South-Western Fi	2 135	13 471 979	10,35 %	10,98 %	24,5	31,5	
Western Tavastia	1 872	12 557 034	9,65 %	9,63 %	25,0	31,1	
Total	19 445	130 149 970	100 %	100,00 %	24,9	31,4	

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8.b Geographical Distribution Graph



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9.a Interest Rate



Reporting Date	29.01.2014	
Payment date	27.01.2014	
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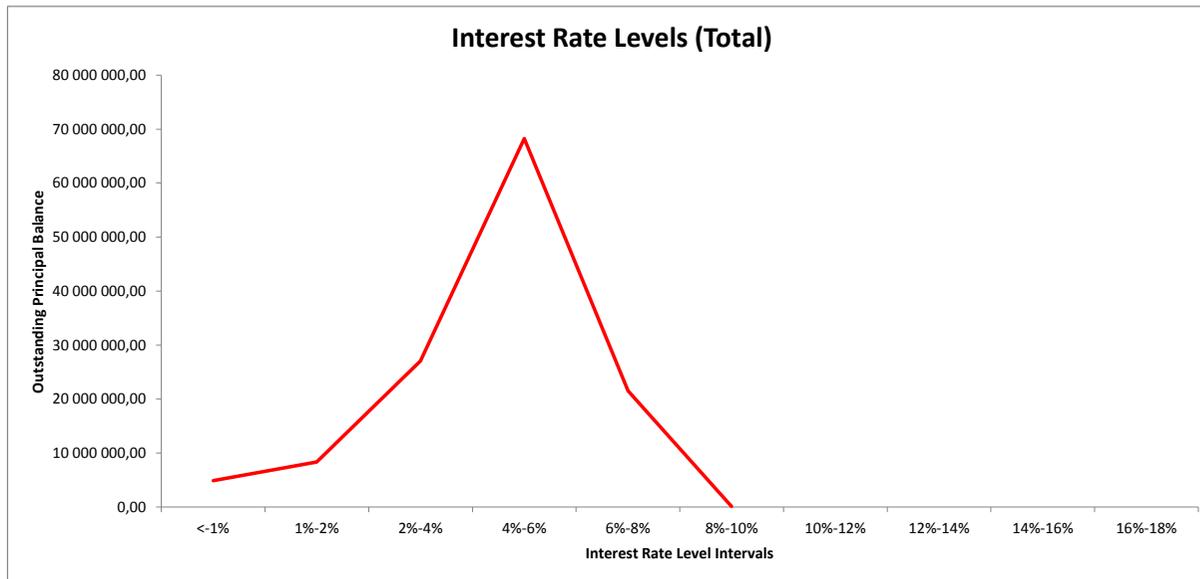
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 017	4 862 706	3,74 %	12,7	27,2
1 %	2 %	1 858	8 322 470	6,39 %	19,4	31,7
2 %	4 %	3 684	27 063 233	20,79 %	24,7	31,7
4 %	6 %	9 128	68 252 392	52,44 %	26,3	31,5
6 %	8 %	3 738	21 525 632	16,54 %	25,8	31,4
8 %	10 %	20	123 537	0,09 %	25,7	30,9
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		19 445	130 149 970	100 %	24,9	31,4

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9.b Interest Rate



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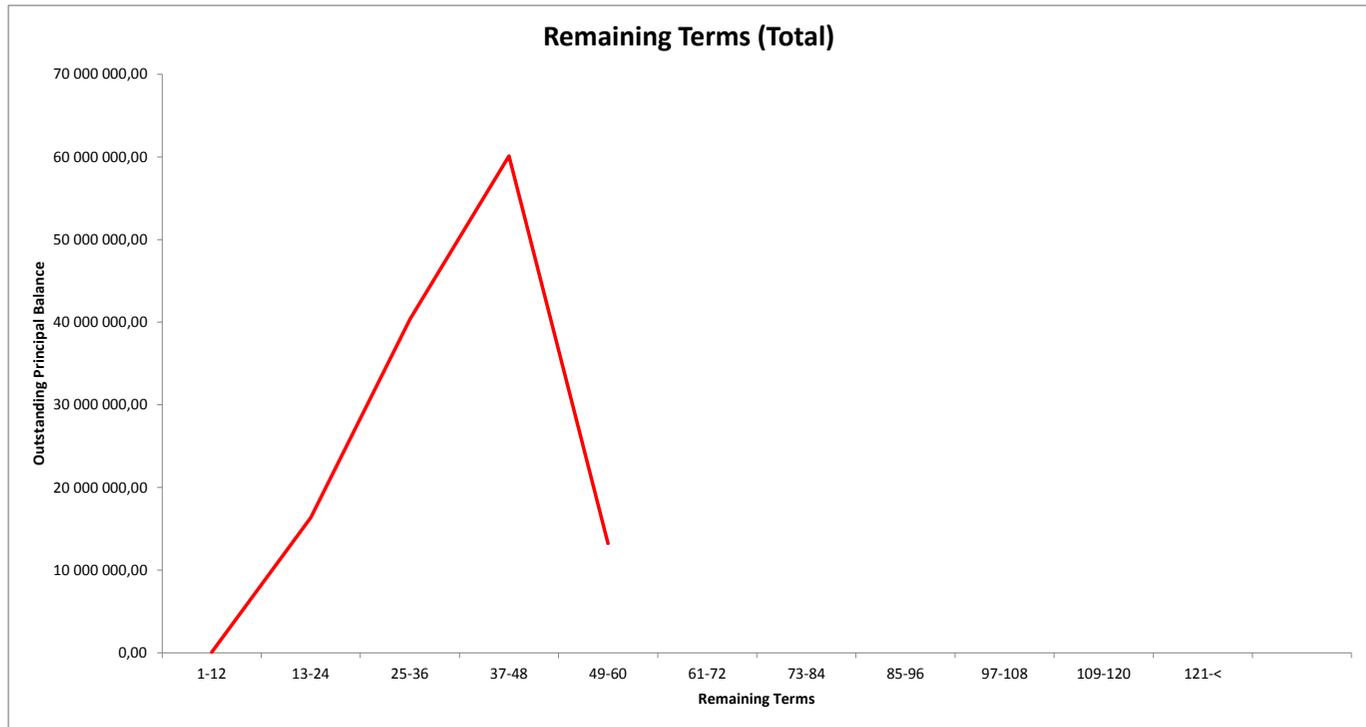


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10.b Remaining Terms



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11.a Seasoning



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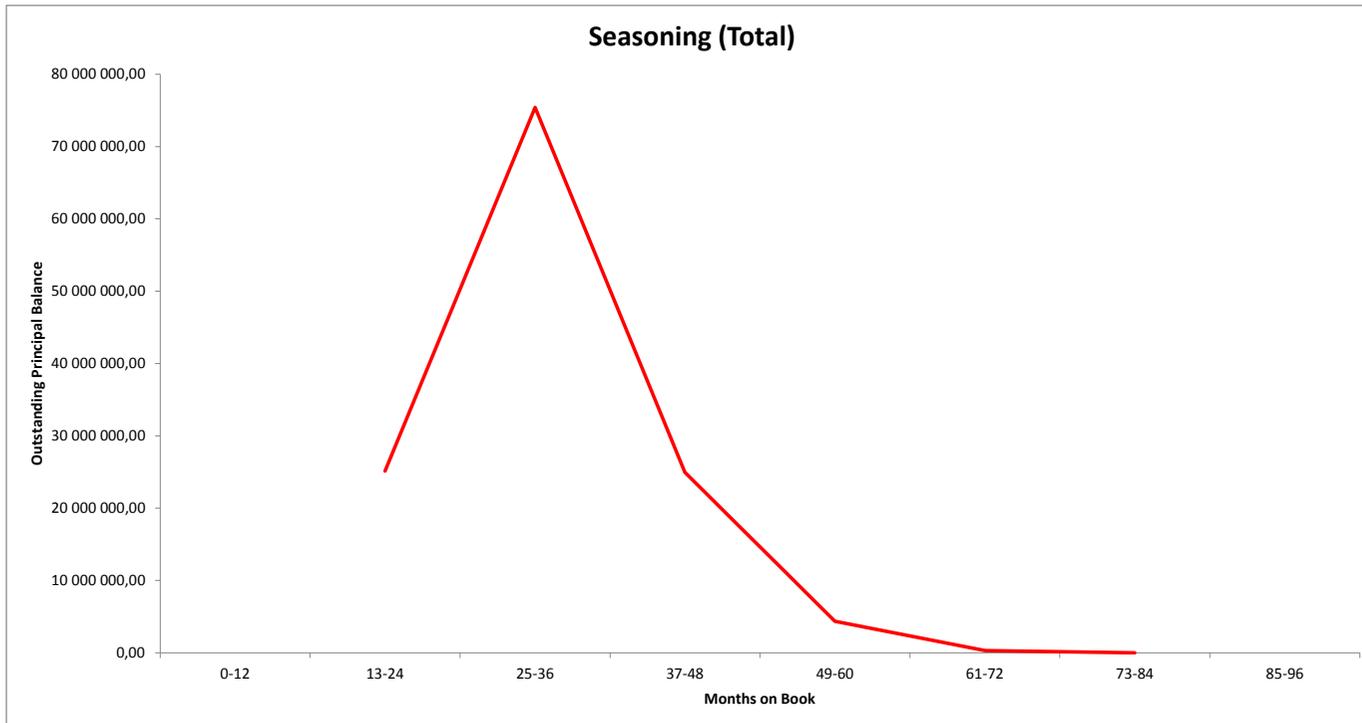
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	2 781	25 138 425	19,31 %	31,9	22,8
	25		36	10 457	75 397 036	57,93 %	26,1	29,6
	37		48	4 800	24 973 689	19,19 %	17,3	41,1
	49		60	1 351	4 359 764	3,35 %	8,1	52,5
	61		72	55	279 119	0,21 %	13,2	64,6
	73		84	1	1 937	0,00 %	9,0	75,0
	85		96					
			19 445	130 149 970	100 %	24,9	31,4	

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11.b Seasoning



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13.a Balloon loans



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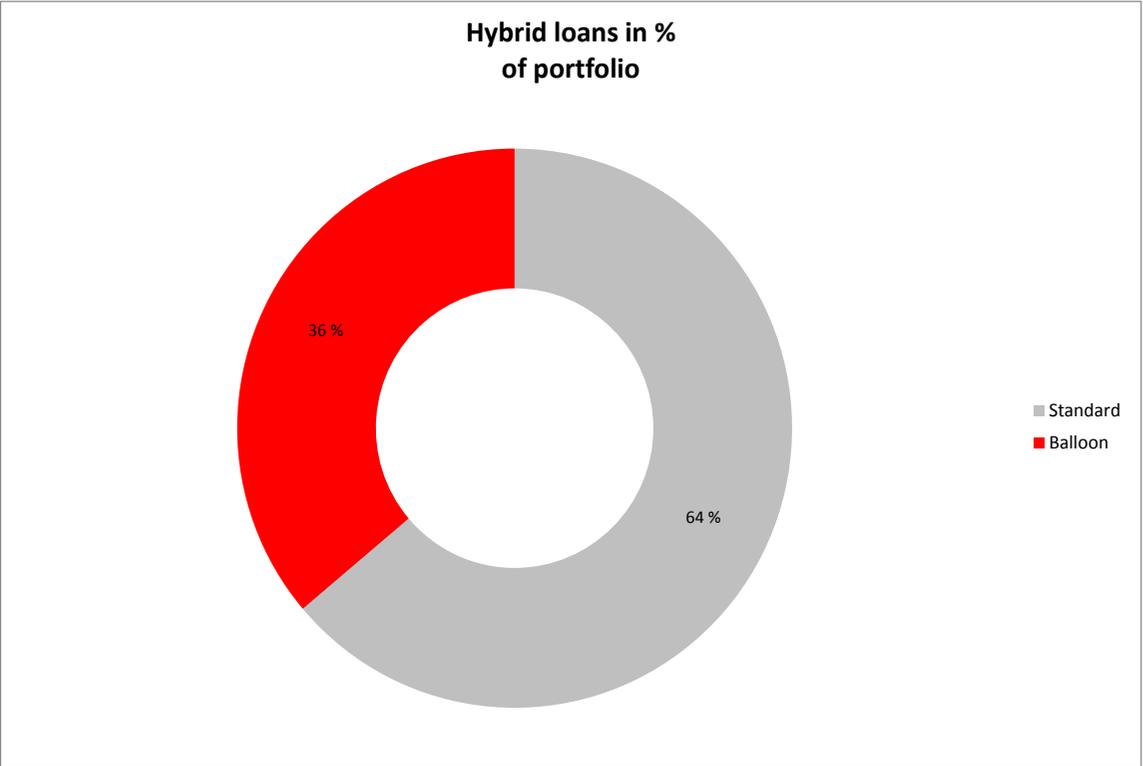
Hybrid loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		15 806	83 061 055	63,82 %	789	0,00 %	24,3	31,0
Balloon		3 639	47 088 914	36,18 %	19 157 668	40,68 %	26,0	32,0
Total		19 445	130 149 970	100 %	19 158 457	41 %	24,9	31,4

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13.b Balloon loans



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14.a # loans per borrower



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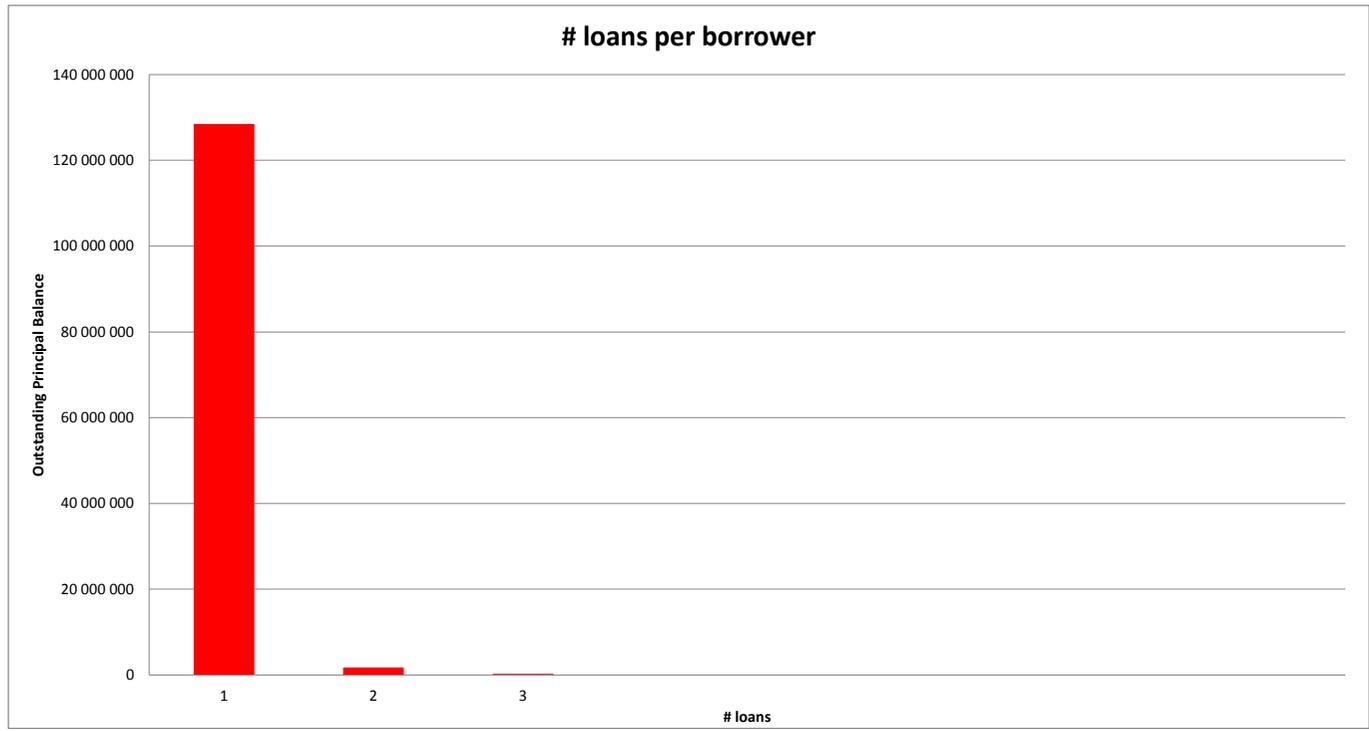
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	19 256	128 340 177	98,6 %
	2	87	1 665 733	1,3 %
	3	5	144 059	0,1 %
	Total	19 348	130 149 970	100 %

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14.b # loans per borrower



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	20				
Monthly Period	des. 13				
Interest Period	from	30.12.2013	to	27.01.2014	= 28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

15.a Amortization Profile



Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	20	
Monthly Period	des. 13	
Interest Period	from 30.12.2013	to 27.01.2014 = 28 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	130 149 970	124 349 152	5 800 818	523 893	2,24 %	6,88 %
2	124 349 152	118 766 328	5 582 824	502 098	2,25 %	6,57 %
3	118 766 328	113 277 662	5 488 666	480 890	2,25 %	6,27 %
4	113 277 662	107 767 659	5 510 004	460 115	2,26 %	5,97 %
5	107 767 659	102 384 922	5 382 736	439 257	2,27 %	5,67 %
6	102 384 922	96 881 965	5 502 957	418 866	2,28 %	5,36 %
7	96 881 965	91 701 900	5 180 065	398 107	2,29 %	5,08 %
8	91 701 900	86 719 636	4 982 264	378 464	2,30 %	4,80 %
9	86 719 636	81 716 048	5 003 588	359 209	2,31 %	4,52 %
10	81 716 048	77 066 712	4 649 336	340 130	2,32 %	4,27 %
11	77 066 712	72 365 740	4 700 972	322 080	2,33 %	4,01 %
12	72 365 740	67 969 457	4 396 284	303 690	2,34 %	3,76 %
13	67 969 457	63 557 710	4 411 747	286 266	2,34 %	3,52 %
14	63 557 710	59 273 011	4 284 699	268 969	2,36 %	3,28 %
15	59 273 011	55 372 770	3 900 241	251 852	2,36 %	3,07 %
16	55 372 770	51 585 913	3 786 857	235 781	2,37 %	2,86 %
17	51 585 913	47 829 743	3 756 170	220 034	2,37 %	2,65 %
18	47 829 743	44 347 132	3 482 611	204 390	2,38 %	2,45 %
19	44 347 132	41 048 383	3 298 749	189 753	2,38 %	2,27 %
20	41 048 383	37 629 507	3 418 876	175 617	2,38 %	2,08 %

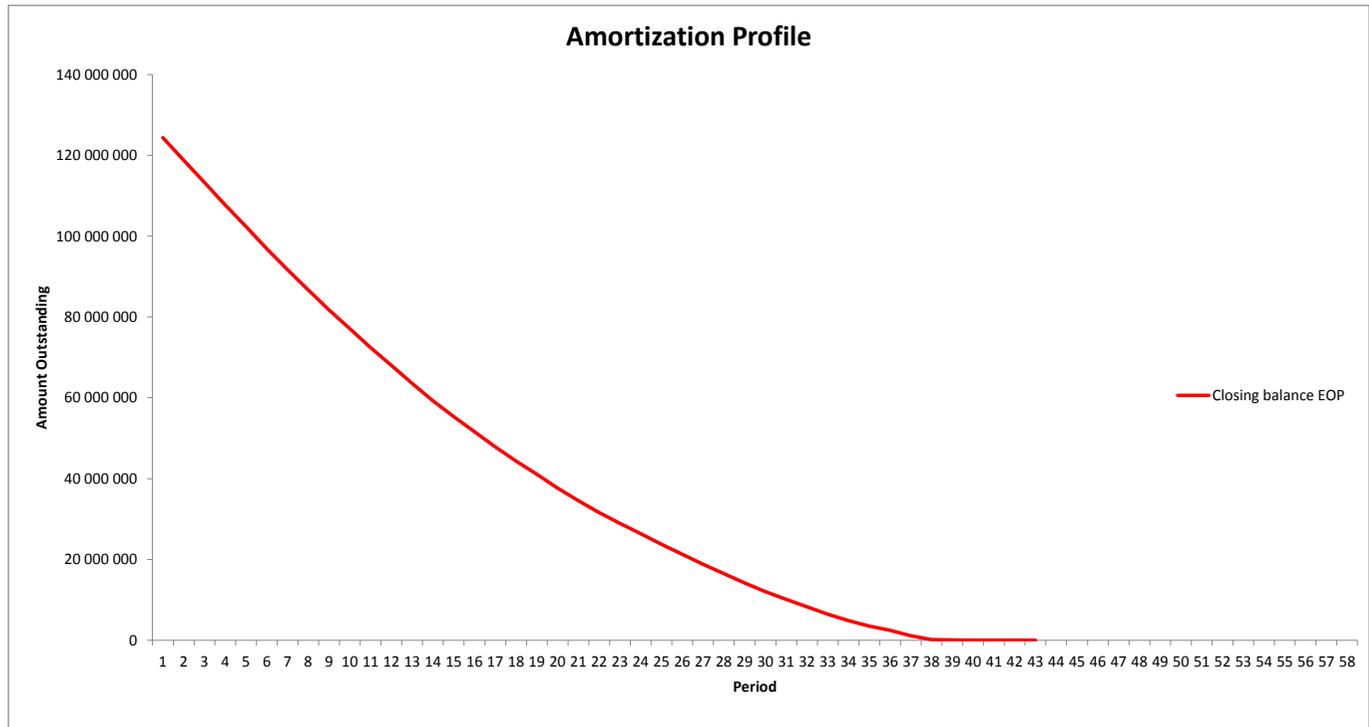
Amortization profile (first 20 periods)

SCF Rahoituspalvelut Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	20				
Monthly Period	des. 13				
Interest Period	from	30.12.2013	to	27.01.2014	= 28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

16.a Payment Holidays



Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	20	
Monthly Period	des. 13	
Interest Period	from 30.12.2013	to 27.01.2014 = 28 days

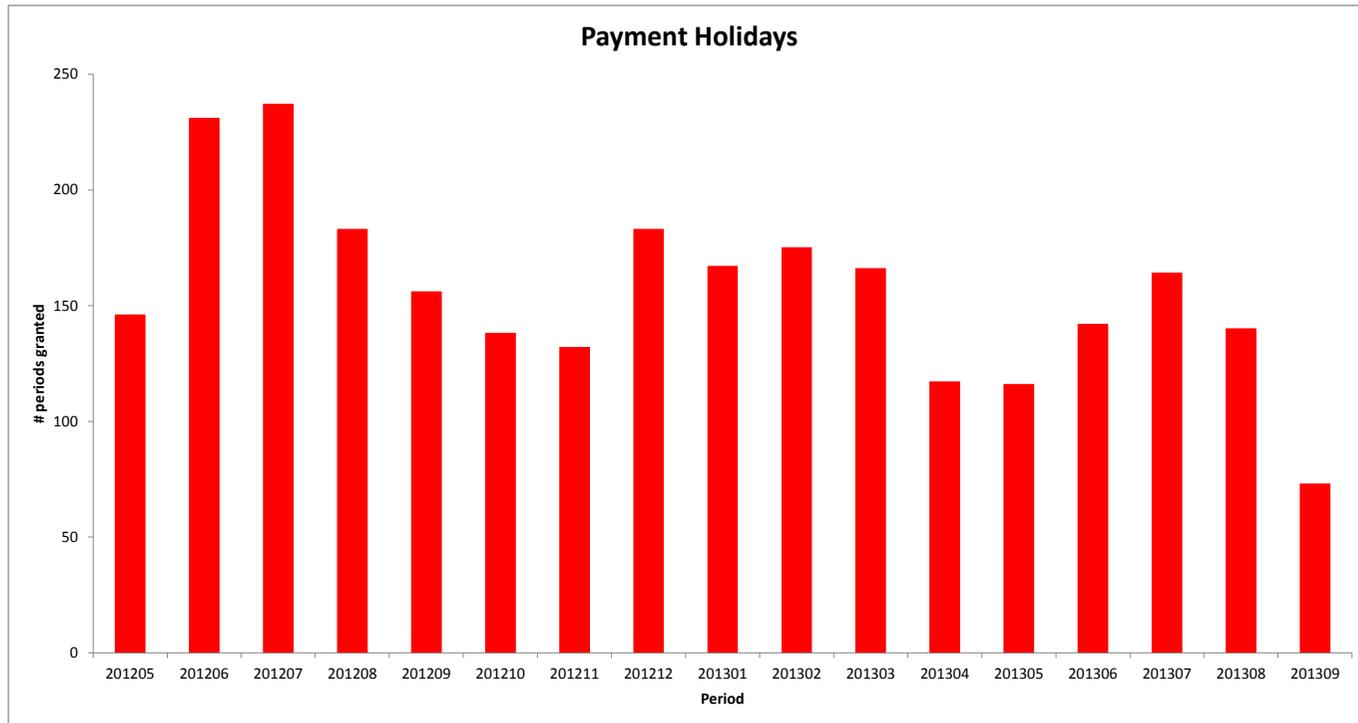
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
201 205	107	146	40 046	1 312 204	
201 206	156	231	62 022	1 640 795	
201 207	159	237	71 630	2 032 683	
201 208	133	183	51 859	1 566 704	
201 209	109	156	43 917	1 085 190	
201 210	89	138	38 653	998 306	
201 211	88	132	34 697	933 247	
201 212	143	183	47 263	1 364 743	
201 301	116	167	56 307	1 256 432	
201 302	122	175	49 484	1 307 946	
201 303	123	166	48 650	1 409 025	
201 304	85	117	31 782	770 640	
201 305	84	116	32 120	757 900	
201 306	101	142	43 497	1 040 461	
201 307	126	164	46 698	1 241 172	
201 308	104	140	44 253	1 090 321	
201 309	56	73	19 935	466 112	
201 310	43	59	17 550	359 981	
201 311	57	85	25 201	502891,47	
201 312	81	96	27 827	627 296	
Total	2 082	2 906	833 392	21 764 048	

SCF Rahoituspalvelut Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	20				
Monthly Period	des. 13				
Interest Period	from	30.12.2013	to	27.01.2014	= 28 days

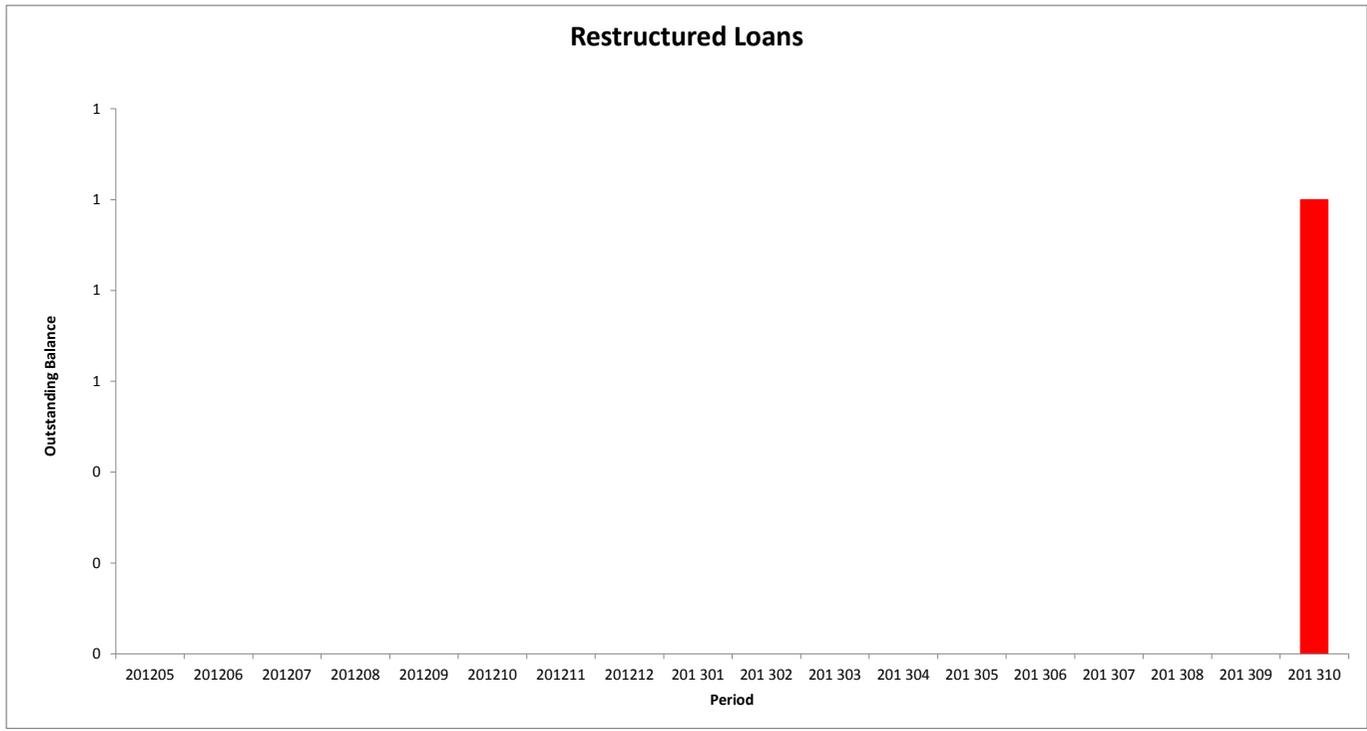


SCF Rahoituspalvelut Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	20				
Monthly Period	des. 13				
Interest Period	from	30.12.2013	to	27.01.2014	= 28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

18. Defaults, recoveries and loss

Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	20				
Monthly Period	des. 13				
Interest Period	from	30.12.2013	to	27.01.2014	= 28 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 3			2012 4			2013 1			2013 2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 3	1 572 217	186				428 115	428 115	357 993	321 155	749 270	560 910	3 484	752 755	33 354
2012 4	4 014 243	984				981 123	981 123	2 364 080	708 668	1 689 791	4 331 574	24 306	1 714 098	4 307 267
2013 1	2 248 631	1445							1 131 149	1 131 149	1 567 209	374 709	1 505 858	2 541 678
2013 2	2 075 039	1916										1 005 328	1 005 328	2 107 230
2013 3	1 365 551	1887												
2013 4	717 822	1598												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2013 3			2013 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 3	1 572 217	186	8 299	761 054	287 091	13 459	774 513	797 704
2012 4	4 014 243	984	43 379	1 757 477	4 263 888	72 428	1 829 905	4 191 461
2013 1	2 248 631	1445	102 780	1 608 638	2 438 898	167 988	1 776 625	2 270 911
2013 2	2 075 039	1916	180 232	1 185 560	3 483 277	404 117	1 589 677	3 079 160
2013 3	1 365 551	1887	938 225	938 225	1 792 876	1 122 761	2 060 987	2 035 666
2013 4	717 822	1598				1 300 900	1 300 900	852 564

SCF Rahoituspalvelut Limited
Monthly Investor Report

19. Priority of Payments



Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	20	
Monthly Period	des. 13	
Interest Period	from 30.12.2013	to 27.01.2014 = 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	10 276 779,11	EUR
Senior Expenses	-	6 211,67	EUR
Servicing Fee	-	77 906,54	EUR
Interest on Loan to Issuer	-	699 204,90	EUR
Principal on Loan to Issuer	-	9 493 456,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	14 387 807,69	EUR
Senior Expenses	-	6 003,34	EUR
Net Swap Payments	-	246817,6381	EUR
Interest Notes Class A	-	56 336,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	9 493 456,00	EUR
Interest Notes Class B	-	82 704,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	3 904 508,85	EUR
Interest Issuer Subordinated Loan	-	295 334,68	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		302 647,18	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	302 647,18	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	251,38	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	302 395,80	EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

20. Transaction Costs



Reporting Date	29.01.2014
Payment date	27.01.2014
Period No	20
Monthly Period	des. 13
Interest Period	from 30.12.2013 to 27.01.2014 = 28 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	6 211,67 EUR		
Interest accrued for the Period	139 040,00 EUR	56 336,00 EUR	82 704,00 EUR
Cumulative Interest accrued	6 436 357,00 EUR	4 631 974,00 EUR	1 804 383,00 EUR
Interest Payments	139 040,00 EUR	56 336,00 EUR	82 704,00 EUR
Cumulative Interest Payments	6 436 357,00 EUR	4 631 974,00 EUR	1 804 383,00 EUR
Interest accrued on Subordinated Loans for the Period	295 586,06 EUR		
Cumulative Interest accrued on Subordinated Loans	3 702 085,49 EUR		
Interest Payments on Subordinated Loans	295 586,06 EUR		
Cumulative Interest Payments on Subordinated Loans	3 702 085,49 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

SCF Rahoituspalvelut Limited
Monthly Investor Report

21. Swap Counterparty Data



Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	20	
Monthly Period	des. 13	
Interest Period	from	30.12.2013 to 27.01.2014 = 28 days

Swap Counterparty Data

Swap Counterparty Provider	Banco Santander SA
Swap Rating Trigger Breach	yes
Swap Collateral posted	691 167 EUR

Based on calculations as of 17th January 2014

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	134 897 319,97 EUR
1M Euribor (Notes, Swap)	0,2320 %
Gross Amount Due to Swap Counterparty	705 208,24 EUR
Gross Amount Due from Swap Counterparty	458 390,60 EUR
Net Amount Due to Swap Counterparty	246 817,64 EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

22. Contact Details



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Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	20	
Monthly Period	des. 13	
Interest Period	from	30.12.2013
	to	27.01.2014
	=	28 days