

SCF Rahoituspalvelut 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	27				
Monthly Period	Jul-14				
Interest Period	from 25.07.2014	to 26.08.2014	=	32 days	

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1. Portfolio Information



Reporting Date	28.08.2014	
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Interest Period	from 25.07.2014	to 26.08.2014 = 32 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	77 853 122,16 EUR	85 220 572,25 EUR
Scheduled Loan Principal Repayments	4 120 925,06 EUR	4 172 601,63 EUR
Prepayments	3 096 654,34 EUR	3 010 779,83 EUR
Deemed Collections	-	-
Total Principal Payments Received	7 217 579,40 EUR	7 183 381,46 EUR
New Defaulted Auto Loans in Period	83 605,72 EUR	184 068,63 EUR
Closing Balance	70 551 937,04 EUR	77 853 122,16 EUR
Total revenue collections		
Revenue and fees received on loan balances	490 189,72 EUR	492 662,96 EUR
recoveries on loans in default	113 282,08 EUR	47 795,80 EUR
of which proceeds from bad debt sales	-	-
of which due to proceeds exceeding valuation	-	-
Total revenue received in period	603 471,80 EUR	540 458,76 EUR
# Loans		
At beginning of period	13 803 Loans	14 725 Loans
Paid in full	966 Loans	902 Loans
Repurchased (Deemed Collections)	-	-
New loans into Default	10 Loans	20 Loans
of which required payment to customer upon valuation	-	-
At end of period	12 827 Loans	13 803 Loans
Weighted Average Loan Return	7,67 %	

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	7 821 051,20 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	7 821 051,20 EUR

Issuer Available Distribution Amount

Current Period

a. Amounts due to Issuer from Purchaser under the Loan Agreement	7 755 006,58 EUR
b. Reserve Fund	2 409 795,00 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	-169,59 EUR
Total Amount for Issuer Available Distribution Amount	10 164 631,99 EUR

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3. Reserve Accounts



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Note Balance

Beginning of Period	77 853 201,00	EUR
End of Period	70 552 098,00	EUR

Reserve Fund

	in %	
Beginning of Period	3,1 %	2 409 795,00 EUR
Cash Outflow		2 409 795,00 EUR
Cash Inflow		2 409 795,00 EUR
End of Period	3,1 %	2 409 795,00 EUR
Required Reserve Amount	3,1 %	2 409 795,00 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 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	77 853 122,16	EUR
End of Period	70 551 937,04	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	62 695 962,32	88,86 %	11 534
1-30 days past due	6 179 086,41	8,76 %	1 036
Delinquent Receivables:			
31-60 days past due	951 715,67	1,35 %	154
61-90 days past due	446 701,21	0,63 %	67
91-120 days past due	219 827,24	0,31 %	24
121-150 days past due	29 922,43	0,04 %	8
151-180 days past due	28 721,76	0,04 %	4
Total Performing and Delinquent	70 551 937,04	100,00 %	12 827

Current Period Defaults	83 605,72	10
Cumulative Defaults	3 460 098,72	393
Current Period Recoveries	113 282,08	
Cumulative Recoveries	2 573 536,60	

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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	77 853 201,00 EUR	- EUR	- EUR	77 829 705,24 EUR	23 495,76 EUR
Available Distribution Amount	7 821 051,20 EUR				
Amortisation	7 301 103,00 EUR				
Redemption per Class	7 301 098,49 EUR	- EUR	- EUR	7 298 895,00 EUR	2 203,49 EUR
Redemption per Note		- EUR	- EUR	9 181,00 EUR	2 208,00 EUR
Class Principal Outstanding Closing Balance	70 552 098,00 EUR	- EUR	- EUR	70 530 805,68 EUR	21 292,32 EUR
Current Tranching		0,00 %	0,00 %	99,97 %	0,03 %
Current Pool Factor		-	-	0,89	0,89

2. Payments to Investors per Note

	All Notes	Class A	Class A	Class B	Class B
Interest Rate Basis: 1-M EURIBOR / Spread	0,10 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		32,00	32,00	32,00	32,00
Interest Days	32				
Principal Outstanding per Note Beginning of Period		- EUR	- EUR	97 899,00 EUR	978,99 EUR
>Principal Repayment per note		- EUR	- EUR	9 181,01 EUR	91,81 EUR
Principal Outstanding per Note End of Period		- EUR	- EUR	88 717,99 EUR	887,18 EUR
>Interest accrued for the period		- EUR	- EUR	104,00 EUR	1,00 EUR
Interest Payment	82 704,00	- EUR	- EUR	82 680,00 EUR	24,00 EUR
Interest Payment per Note		- 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)		106,32 %		6,32 %	
Current CE (excl. Excess Spread)		103,42 %		3,42 %	

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date					
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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 stable	BBB-	A- Outlook stable	Baa3	Baa1 Outlook stable	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 Review for possible Downgrade	P-2 Outlook stable	A Rating Watch Negative	A- Outlook stable	A1 Review for possible downgrade	Baa1 Outlook stable	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-	A- Outlook stable	A3	Baa1 Outlook stable	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	A- Outlook stable	N/A	Baa1 Outlook stable	N	Provide collection 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+	A- Outlook stable	Ba1	Baa1 Outlook stable	N	Provide an eligible Guarantee, or replace Swap Counterparty
Issuer Bank	Deutsche Bank AG	F1 Rating Watch Negative	F1+	P-1 Review for possible Downgrade	P-1	A Rating Watch Negative	A+	A 1 Review for possible downgrade	A3	Y	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 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, 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+		A3	N/A		
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A3	N/A		
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A3	N/A		
Collections Bank	SEB AB	F1 Rating Watch Negative	F1	P-1 Review for possible Downgrade	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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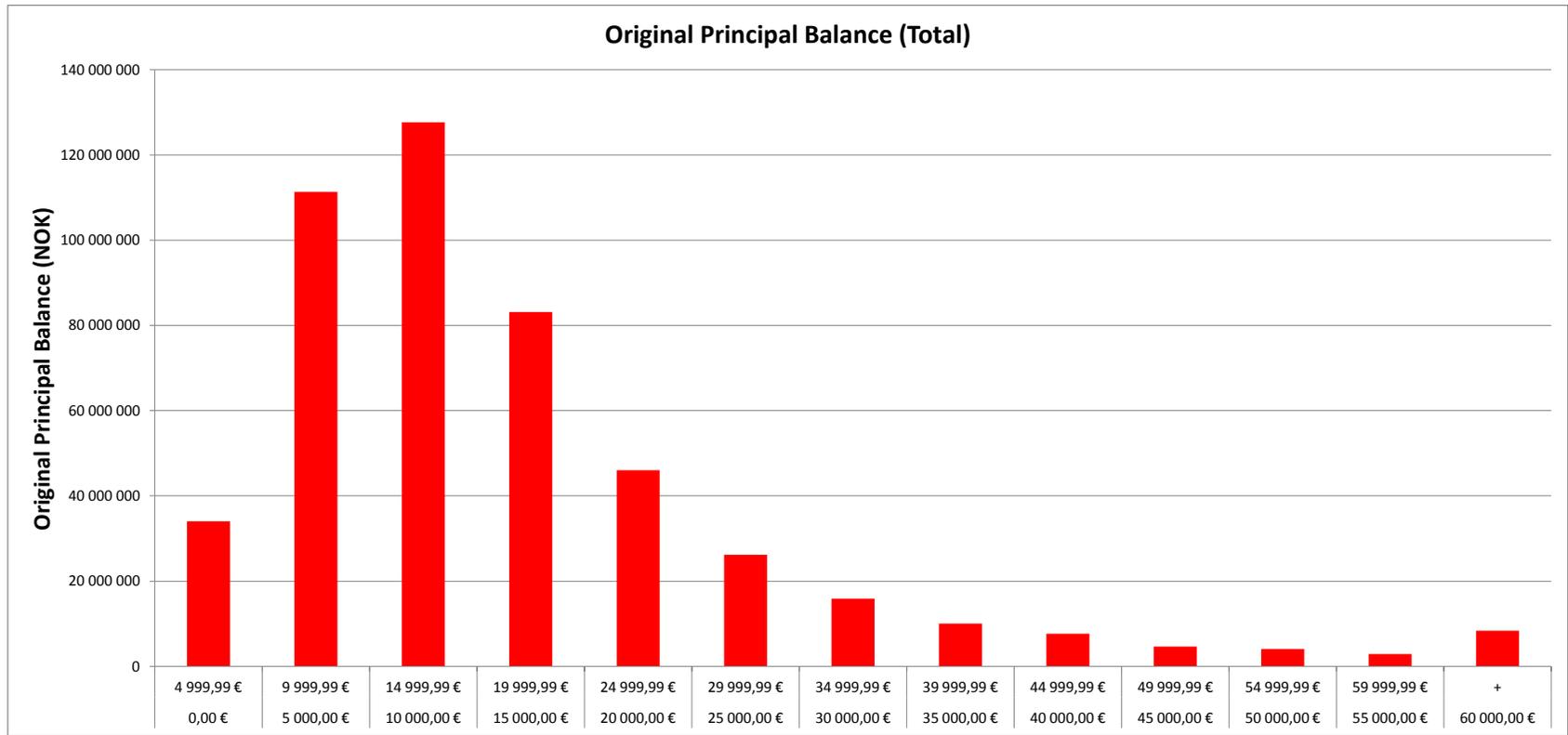
Average outstanding principal balance: 10 679

	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	13,3

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6.b Original Principal Balance Graph

Reporting Date	28.08.2014	
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7.a Outstanding Principal Balance



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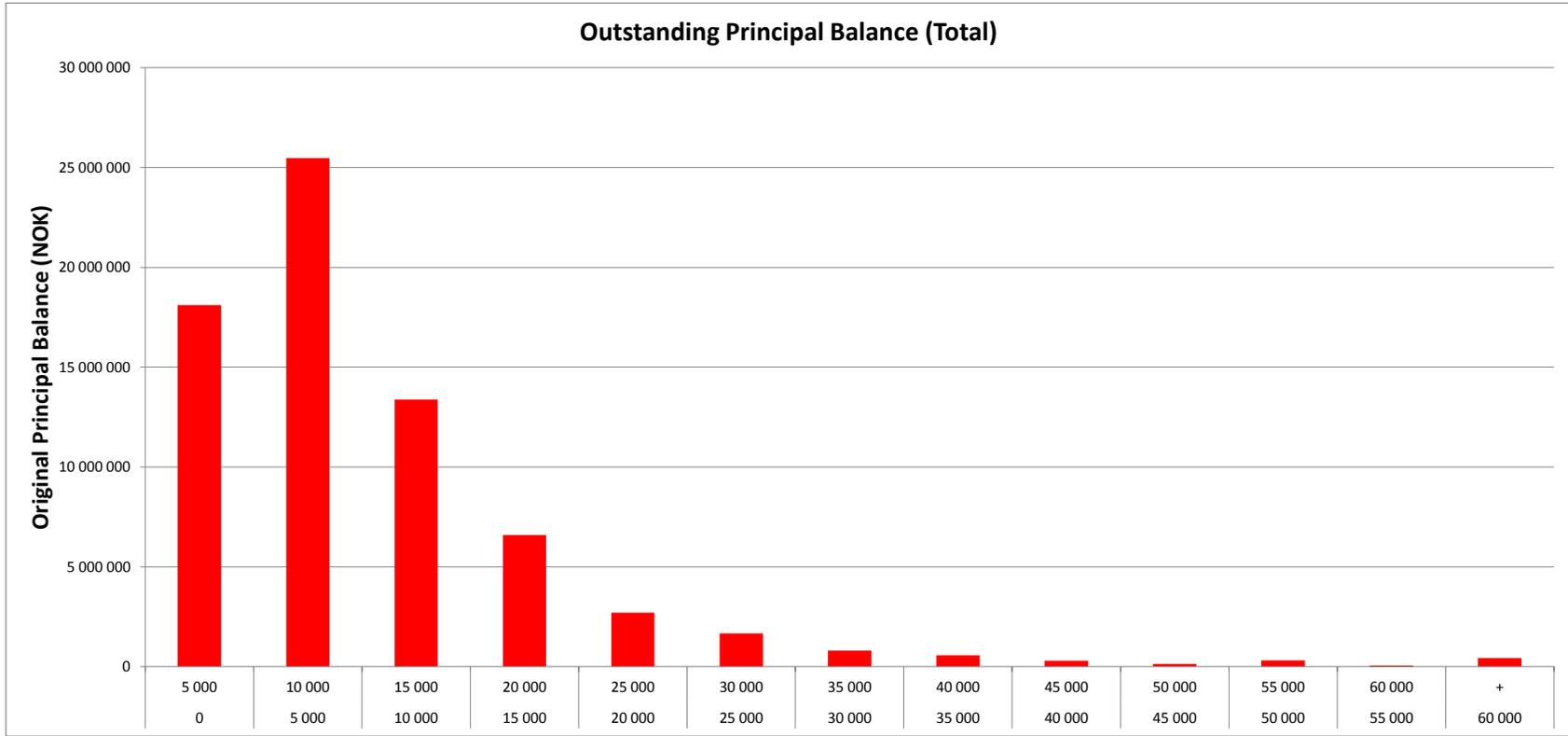
Average amount - all: 5 500

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	7 486	18 107 030	25,66 %	58,36 %	13,4	40,0
	5 000	10 000	3 598	25 473 234	36,11 %	28,05 %	21,4	37,4
	10 000	15 000	1 111	13 375 571	18,96 %	8,66 %	24,2	35,3
	15 000	20 000	384	6 599 630	9,35 %	2,99 %	25,1	34,7
	20 000	25 000	123	2 704 429	3,83 %	0,96 %	23,9	35,1
	25 000	30 000	62	1 671 570	2,37 %	0,48 %	24,0	35,4
	30 000	35 000	25	805 370	1,14 %	0,19 %	24,4	35,0
	35 000	40 000	15	566 538	0,80 %	0,12 %	24,4	33,8
	40 000	45 000	7	301 081	0,43 %	0,05 %	23,7	34,4
	45 000	50 000	3	140 348	0,20 %	0,02 %	18,6	36,5
	50 000	55 000	6	317 477	0,45 %	0,05 %	20,0	33,4
	55 000	60 000	1	56 113	0,08 %	0,01 %	21,0	42,0
	60 000 +		6	433 545	0,61 %	0,05 %	20,0	36,2
	Total			12 827	70 551 937,04	100 %	100,0 %	20,4

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7.b Outstanding Principal Balance Graph

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8.a Geographical Distribution



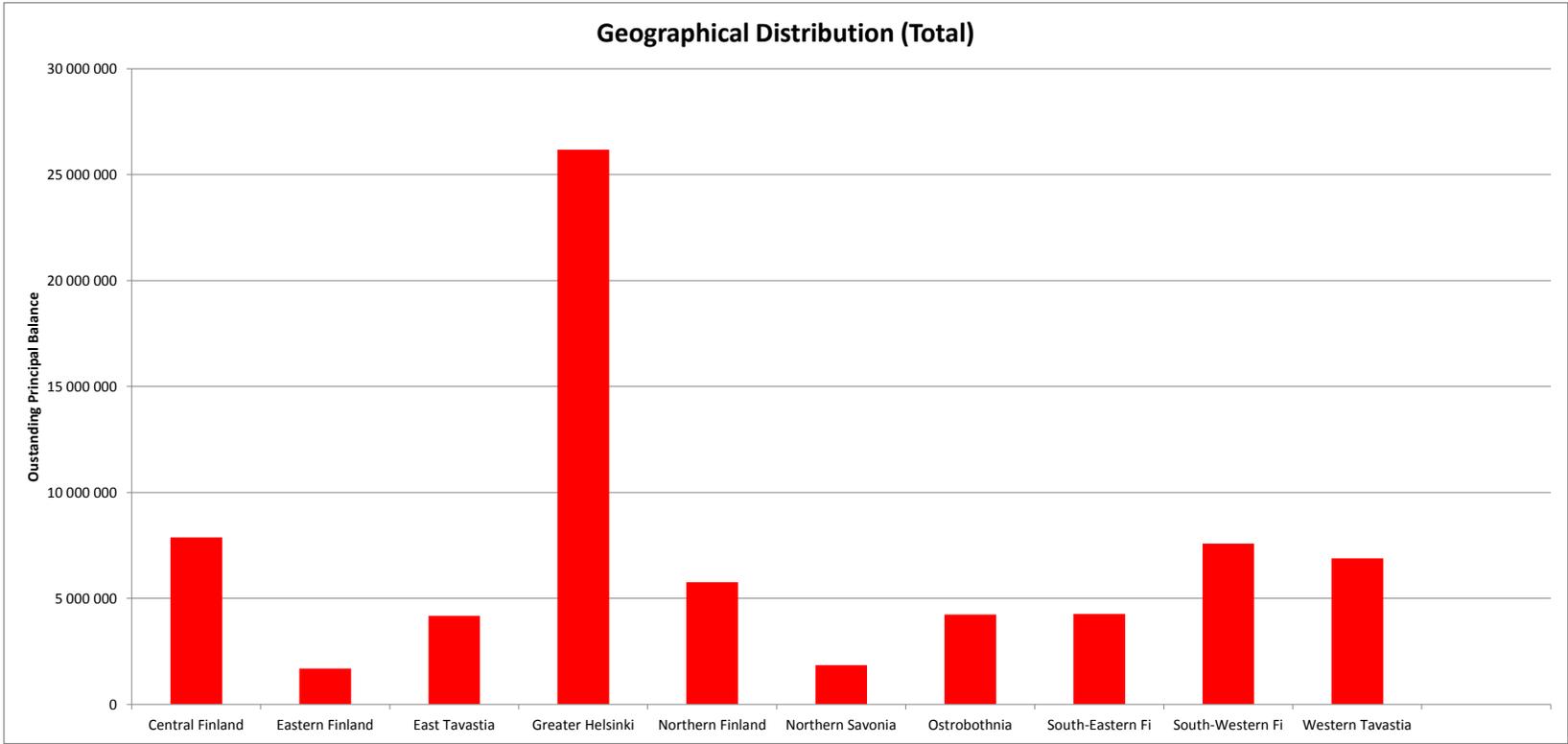
Reporting Date	28.08.2014	
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Period No	27	
Monthly Period	from	25.07.2014
Interest Period	from	26.08.2014
		= 30 days

TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	1 493	7 881 708	11,17 %	11,64 %	20,5	37,1	
Eastern Finland	366	1 685 797	2,39 %	2,85 %	20,0	37,1	
East Tavastia	791	4 182 359	5,93 %	6,17 %	20,6	37,4	
Greater Helsinki	4 575	26 182 994	37,11 %	35,67 %	20,4	37,3	
Northern Finland	1 003	5 771 298	8,18 %	7,82 %	21,1	37,0	
Northern Savonia	411	1 858 727	2,63 %	3,20 %	18,6	37,9	
Ostrobothnia	791	4 238 478	6,01 %	6,17 %	19,4	37,4	
South-Eastern Fi	722	4 268 834	6,05 %	5,63 %	21,6	36,4	
South-Western Fi	1 446	7 589 398	10,76 %	11,27 %	20,3	37,4	
Western Tavastia	1 229	6 892 344	9,77 %	9,58 %	20,4	37,1	
Total	12 827	70 551 937	100 %	100,00 %	20,4	37,2	

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8.b Geographical Distribution Graph

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9.a Interest Rate



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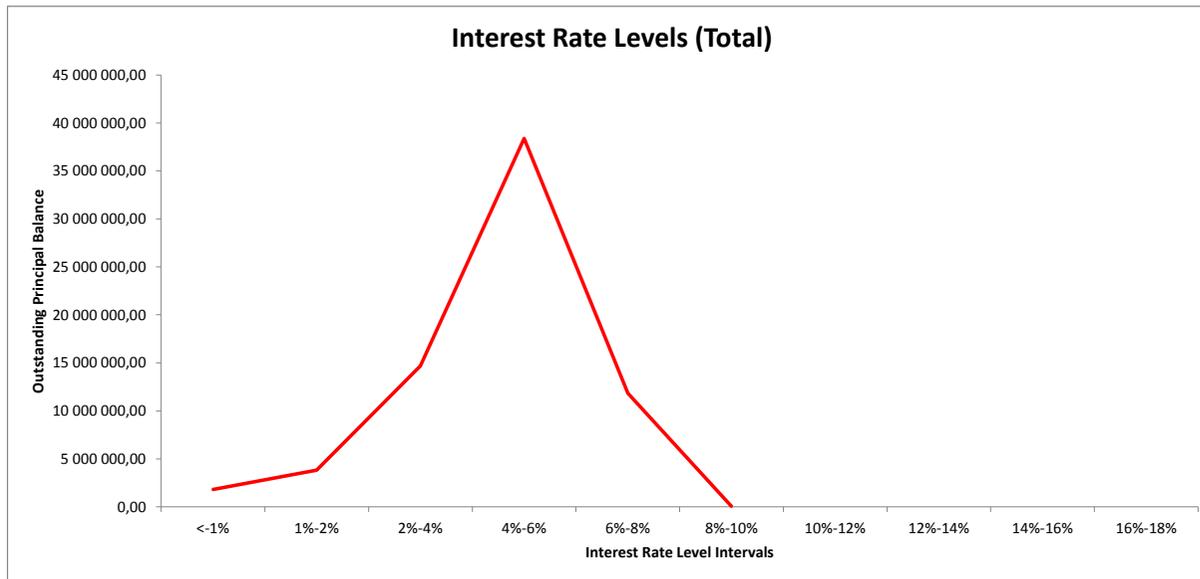
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	770	1 795 254	2,54 %	7,5	33,8
1 %	2 %	1 092	3 808 007	5,40 %	16,6	37,2
2 %	4 %	2 422	14 683 456	20,81 %	20,0	37,4
4 %	6 %	6 105	38 375 868	54,39 %	21,4	37,3
6 %	8 %	2 428	11 837 241	16,78 %	21,1	37,3
8 %	10 %	10	52 111	0,07 %	22,2	35,6
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		12 827	70 551 937	100 %	20,4	37,2

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9.b Interest Rate



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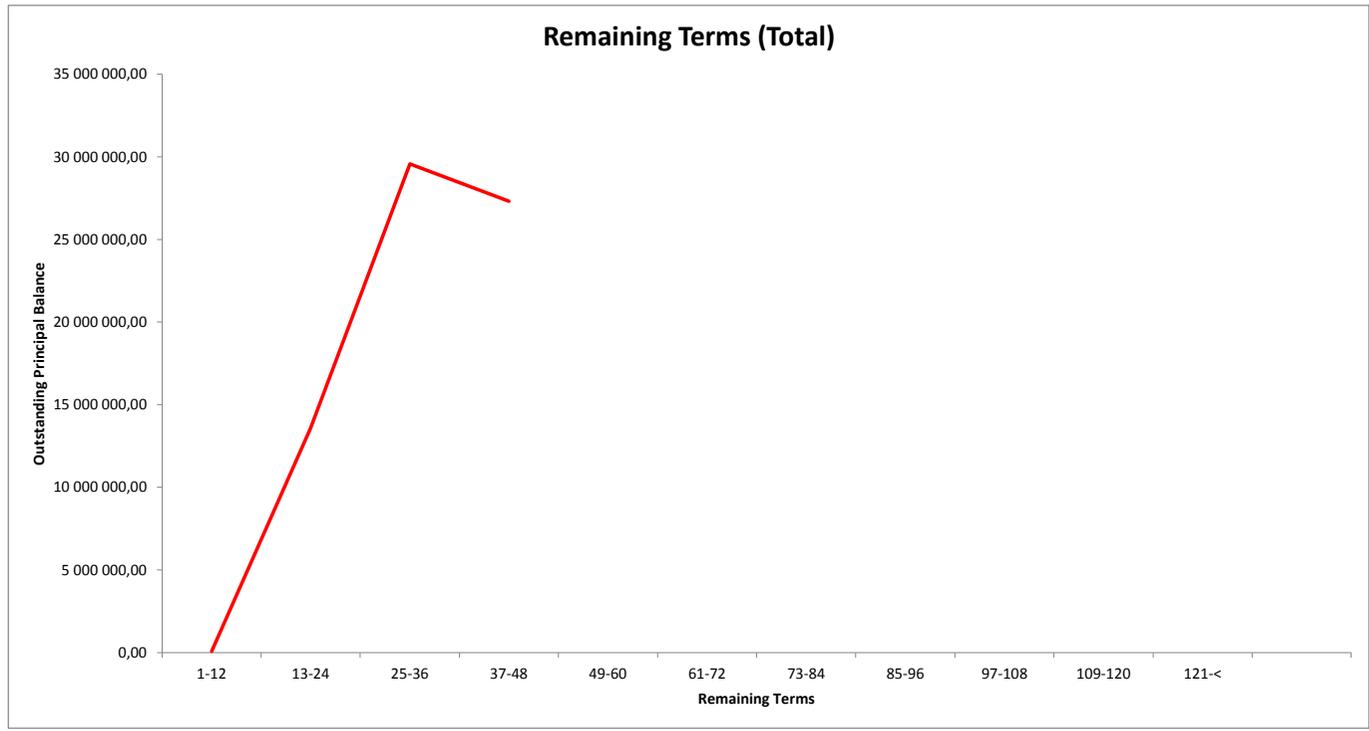


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10.b Remaining Terms



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11.a Seasoning



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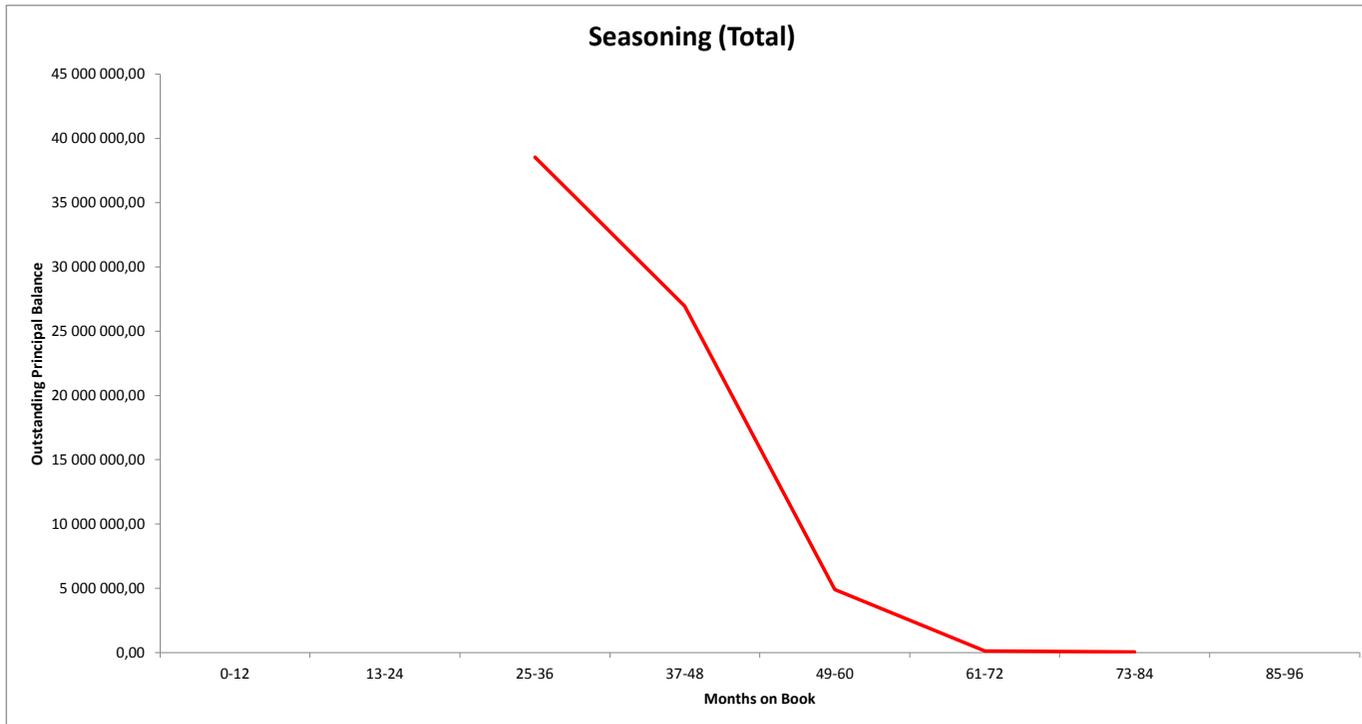
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24				
	25		36	5 842	38 531 780	54,61 %	24,5
	37		48	5 362	26 961 256	38,21 %	16,9
	49		60	1 578	4 898 673	6,94 %	8,2
	61		72	34	114 647	0,16 %	8,2
	73		84	11	45 581	0,06 %	20,7
	85		96				
			12 827		70 551 937	100 %	20,4
							37,2

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11.b Seasoning



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13.a Balloon loans



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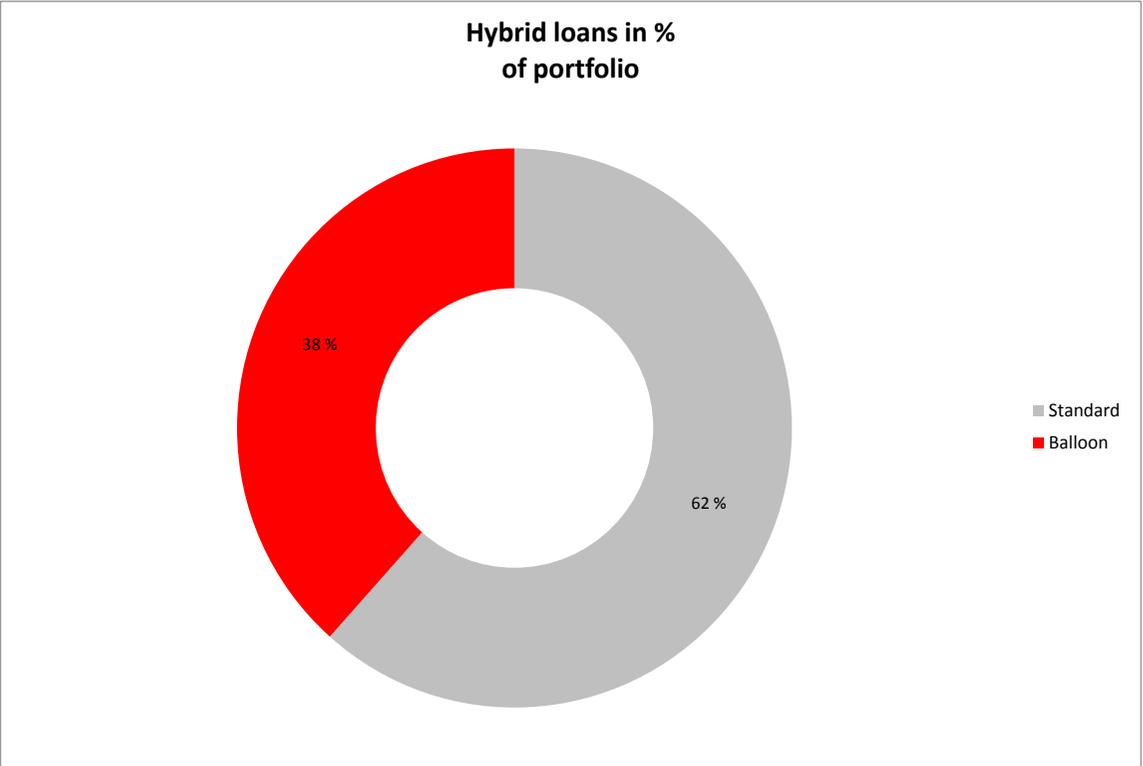
Hybrid loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		10 418	43 453 346	61,59 %	472	0,00 %	20,0	36,9
Balloon		2 409	27 098 591	38,41 %	12 185 299	44,97 %	21,1	37,6
Total		12 827	70 551 937	100 %	12 185 771	45 %	20,4	37,2

SCF Rahoituspalvelut Limited
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13.b Balloon loans



Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	27	
Monthly Period	jul. 14	
Interest Period	from	25.07.2014 to 26.08.2014 = 32 days



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14.a # loans per borrower



Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	27	
Monthly Period	jul. 14	
Interest Period	from 25.07.2014	to 26.08.2014 = 32 days

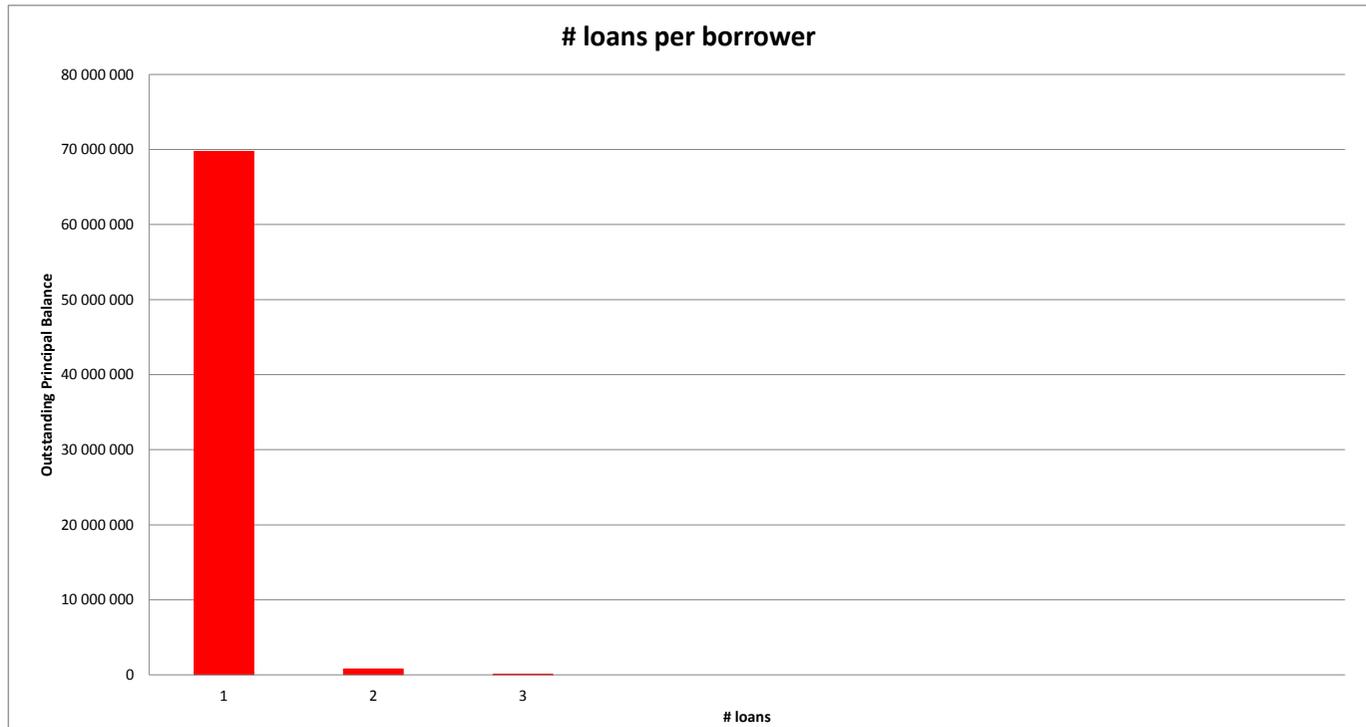
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	12 732	69 743 237	98,9 %
	2	46	754 270	1,1 %
	3	1	54 430	0,1 %
Total	12 779	70 551 937	100 %	

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14.b # loans per borrower



Reporting Date	28.08.2014					
Payment date	26.08.2014					
Period No	27					
Monthly Period	jul. 14					
Interest Period	from	25.07.2014	to	26.08.2014	=	32 days



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15.a Amortization Profile



Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	27	
Monthly Period	jul. 14	
Interest Period	from 25.07.2014	to 26.08.2014 = 32 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	70 551 937	66 643 933	3 908 004	289 697	5,04 %	94,46 %
2	66 643 933	62 831 978	3 811 954	275 204	5,07 %	89,06 %
3	62 831 978	59 262 334	3 569 645	260 827	5,10 %	84,00 %
4	59 262 334	55 659 414	3 602 920	247 111	5,12 %	78,89 %
5	55 659 414	52 315 881	3 343 533	233 081	5,14 %	74,15 %
6	52 315 881	48 891 595	3 424 285	219 981	5,16 %	69,30 %
7	48 891 595	45 634 049	3 257 546	206 667	5,19 %	64,68 %
8	45 634 049	42 640 091	2 993 958	193 758	5,22 %	60,44 %
9	42 640 091	39 746 410	2 893 681	181 492	5,23 %	56,34 %
10	39 746 410	36 921 624	2 824 786	169 520	5,24 %	52,33 %
11	36 921 624	34 182 567	2 739 057	157 733	5,25 %	48,45 %
12	34 182 567	31 633 411	2 549 156	146 312	5,26 %	44,84 %
13	31 633 411	29 064 932	2 568 480	135 424	5,26 %	41,20 %
14	29 064 932	26 689 203	2 375 729	124 379	5,26 %	37,83 %
15	26 689 203	24 409 178	2 280 025	114 215	5,26 %	34,60 %
16	24 409 178	22 278 756	2 130 422	104 479	5,26 %	31,58 %
17	22 278 756	20 290 986	1 987 770	95 331	5,26 %	28,76 %
18	20 290 986	18 282 962	2 008 024	86 724	5,25 %	25,91 %
19	18 282 962	16 422 229	1 860 733	78 069	5,25 %	23,28 %
20	16 422 229	14 541 278	1 880 951	69 979	5,24 %	20,61 %

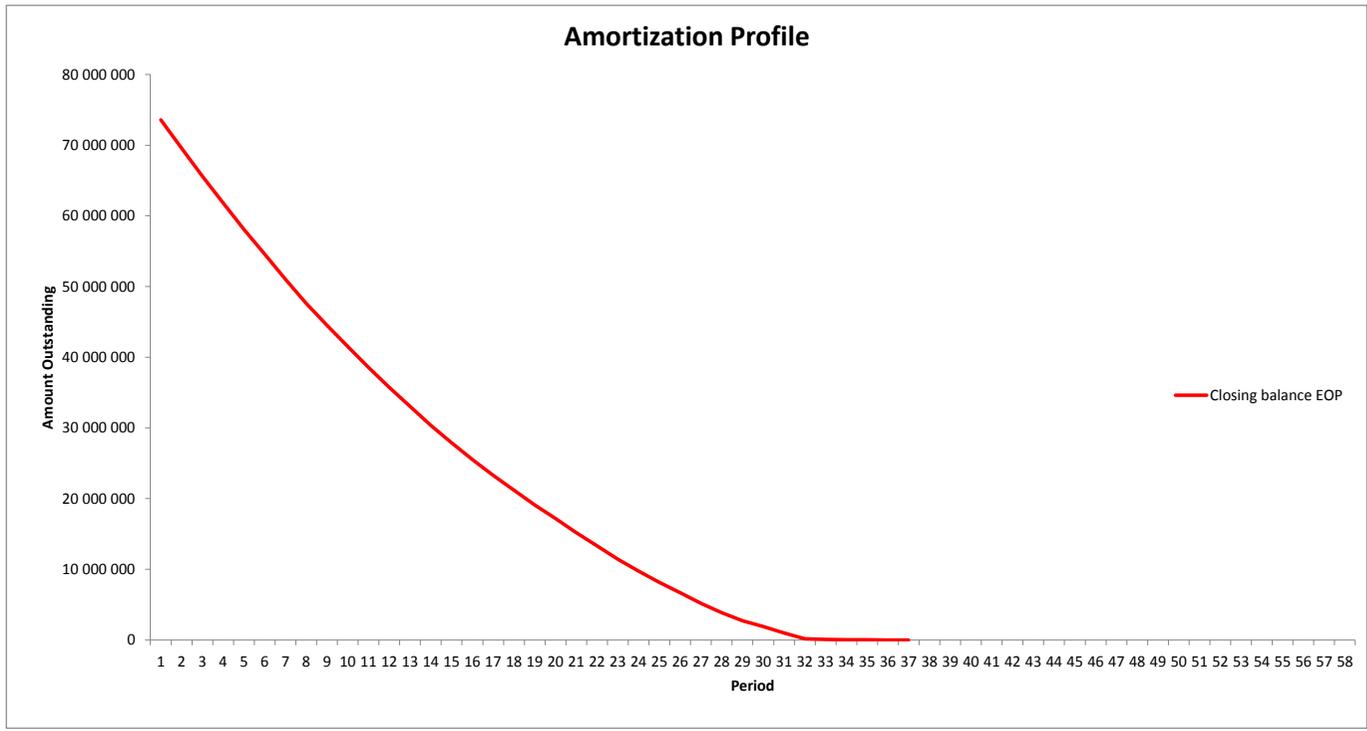
Amortization profile (first 20 periods)

SCF Rahoituspalvelut Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.08.2014					
Payment date	26.08.2014					
Period No	27					
Monthly Period	jul. 14					
Interest Period	from	25.07.2014	to	26.08.2014	=	32 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

16.a Payment Holidays



Reporting Date	28.08.2014				
Payment date	26.08.2014				
Period No	27				
Monthly Period	jul. 14				
Interest Period	from	25.07.2014	to	26.08.2014	= 32 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2012 05	107	146	40 046	1 312 204	
2012 06	156	231	62 022	1 640 795	
2012 07	159	237	71 630	2 032 683	
2012 08	133	183	51 859	1 566 704	
2012 09	109	156	43 917	1 085 190	
2012 10	89	138	38 653	998 306	
2012 11	88	132	34 697	933 247	
2012 12	143	183	47 263	1 364 743	
2013 01	116	167	56 307	1 256 432	
2013 02	122	175	49 484	1 307 946	
2013 03	123	166	48 650	1 409 025	
2013 04	85	117	31 782	770 640	
2013 05	84	116	32 120	757 900	
2013 06	101	142	43 497	1 040 461	
2013 07	126	164	46 698	1 241 172	
2013 08	104	140	44 253	1 090 321	
2013 09	56	73	19 935	466 112	
2013 10	43	59	17 550	359 981	
2013 11	57	85	25 201	502 891	
2013 12	81	96	27 827	627 296	
2014 01	71	106	33 889	648 914	
2014 02	71	100	30 442	675 522	
2014 03	61	83	27 195	434 777	
2014 04	39	59	19 097	307 894	
2014 05	45	64	17 252	333 127	
2014 06	45	66	21 374	333 584	
2014 07	71	97	31 809	601 064	
Total	2 485	3 481	1 014 451	25 098 930	

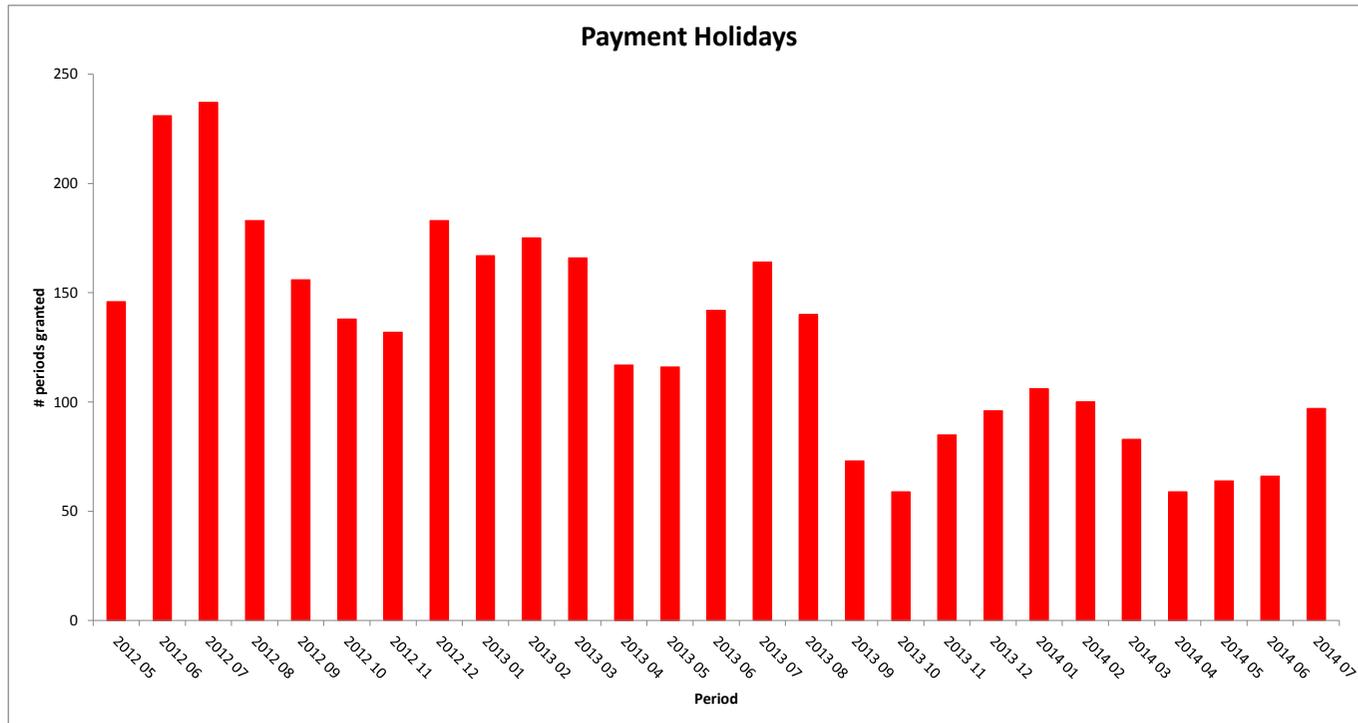
Payment Holiday

SCF Rahoituspalvelut Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.08.2014				
Payment date	26.08.2014				
Period No	27				
Monthly Period	jul. 14				
Interest Period	from	25.07.2014	to	26.08.2014	= 32 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

17.a Restructured Loans



Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	27	
Monthly Period	jul. 14	
Interest Period	from 25.07.2014	to 26.08.2014 = 32 days

TOTAL		
Period	No	Outstanding Balance
2012 05		
2012 06		
2012 07		
2012 08		
2012 09		
2012 10		
2012 11		
2012 12		
2013 01		
2013 02		
2013 03		
2013 04		
2013 05		
2013 06		
2013 07		
2013 08		
2013 09		
2013 10	1	14 627
2013 11		
2013 12		
2014 01		
2014 02	1	21 392
2014 03		
2014 04		
2014 05	1	22 589
2014 06		
2014 07	1	9 000
Total	4	67 607

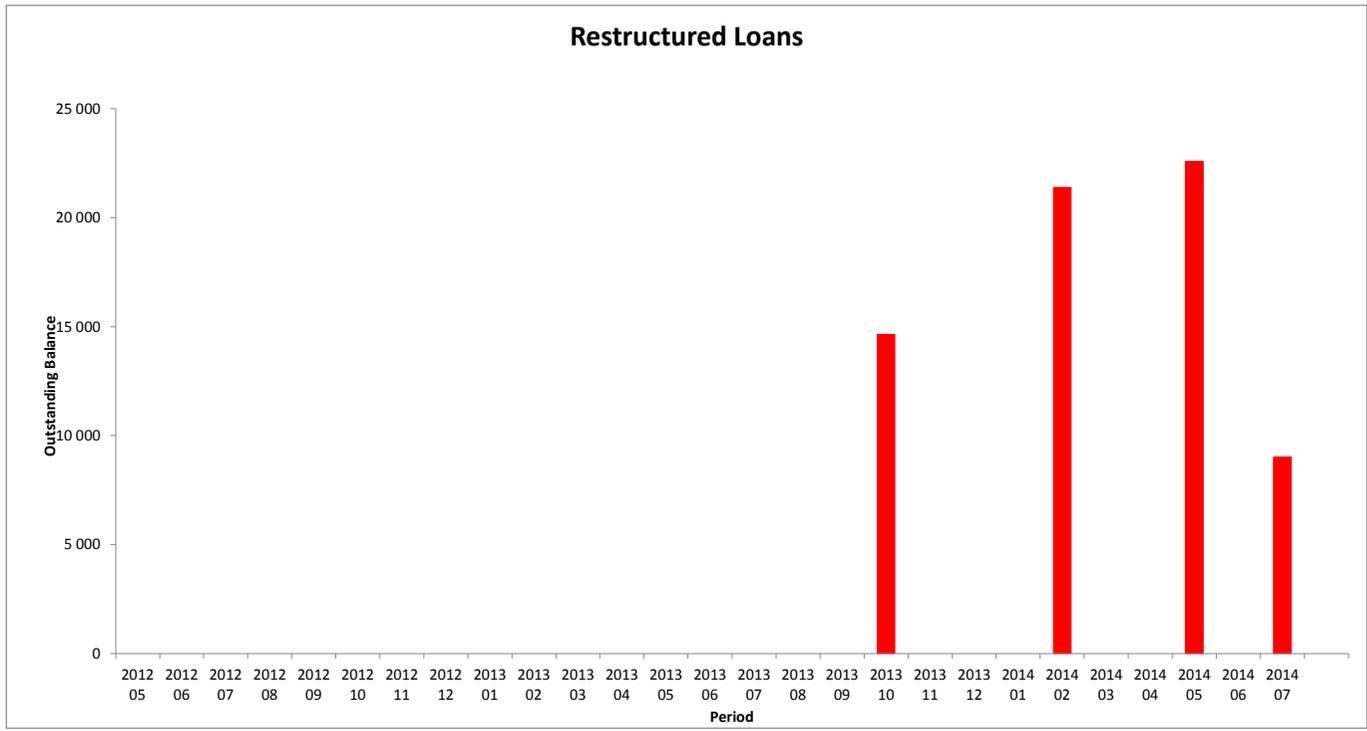
Restructured

SCF Rahoituspalvelut Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	28.08.2014				
Payment date	26.08.2014				
Period No	27				
Monthly Period	jul. 14				
Interest Period	from	25.07.2014	to	26.08.2014	= 32 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

18. Defaults, recoveries and loss

Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	27	
Monthly Period	jul. 14	
Interest Period	from 25.07.2014 to 26.08.2014 =	32 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 3			2012 4			2013 1			2013 2		
			Recoveries	Cum. Recoveries	Loss									
2012 3	262 036	23	0	0	262 036	120 305	120 305	141 731	57 157	177 462	84 574	1 222	178 684	83 352
2012 4	669 041	51				270 399	270 399	398 642	147 531	417 930	251 111	30 586	448 516	220 525
2013 1	449 726	54							209 334	209 334	240 392	94 544	303 878	145 848
2013 2	518 760	47										150 050	150 050	368 710
2013 3	455 184	58												
2013 4	358 911	51												
2014 1	319 666	51												
2014 2	343 176	39												
2014 3	83 606	10												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2013 3			2013 4			2014 1			2014 2		
			Recoveries	Cum. Recoveries	Loss									
2012 3	262 036	23	1 313	179 997	82 039	3 681	183 678	78 358	2 058	185 736	76 300	5 015	190 751	71 285
2012 4	669 041	51	5 297	453 812	215 229	102 279	556 091	112 950	1 597	557 687	111 353	25 370	583 057	85 984
2013 1	449 726	54	3 822	307 700	142 026	12 941	320 640	129 086	10 313	330 953	118 773	41 263	372 217	77 510
2013 2	518 760	47	20 083	170 133	348 627	61 047	231 180	287 580	4 049	235 230	283 530	151 667	386 897	131 863
2013 3	455 184	58	104 953	104 953	350 230	123 100	228 053	227 131	15 447	243 500	211 684	46 477	289 977	165 207
2013 4	358 911	51				132 694	132 694	226 217	84 730	217 424	141 487	60 117	277 541	81 370
2014 1	319 666	51							156 346	156 346	163 321	89 932	246 277	73 389
2014 2	343 176	39										113 538	113 538	229 638
2014 3	83 606	10												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 3		
			Recoveries	Cum. Recoveries	Loss
2012 3	262 036	23	0	190 751	71 285
2012 4	669 041	51	852	582 205	86 836
2013 1	449 726	54	2 332	369 885	79 841
2013 2	518 760	47	1 644	385 252	133 507
2013 3	455 184	58	982	288 994	166 189
2013 4	358 911	51	1 133	278 674	80 237
2014 1	319 666	51	19 198	265 475	54 191
2014 2	343 176	39	91 462	204 999	138 177
2014 3	83 606	10	7 300	7 300	76 306

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19. Priority of Payments



Reporting Date	28.08.2014	
Payment date	26.08.2014	
Period No	27	
Monthly Period	jul. 14	
Interest Period	from 25.07.2014	to 26.08.2014 = 32 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	7 821 051,20	EUR
Senior Expenses	-	1 291,67	EUR
Servicing Fee	-	65 836,29	EUR
Interest on Loan to Issuer	-	452 820,24	EUR
Principal on Loan to Issuer	-	7 301 103,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	10 164 631,99	EUR
Senior Expenses	-	1 083,34	EUR
Net Swap Payments	-	171 736,10	EUR
Interest Notes Class A	-	-	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	-	EUR
Interest Notes Class B	-	82 704,00	EUR
Principal Payments Class B	-	7 301 103,00	EUR
Payments to Reserve Fund	-	2 409 795,00	EUR
Interest Issuer Subordinated Loan	-	6 636,04	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		191 574,52	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	191 574,52	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	275,38	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller*	=	191 299,14	EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

20. Transaction Costs



Reporting Date	28.08.2014
Payment date	26.08.2014
Period No	27
Monthly Period	jul. 14
Interest Period	from 25.07.2014 to 26.08.2014 = 32 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	1 291,67 EUR		
Interest accrued for the Period	82 704,00 EUR	- EUR	82 704,00 EUR
Cumulative Interest accrued	7 201 685,00 EUR	4 792 934,00 EUR	2 408 751,00 EUR
Interest Payments	82 704,00 EUR	- EUR	82 704,00 EUR
Cumulative Interest Payments	7 201 685,00 EUR	4 792 934,00 EUR	2 408 751,00 EUR
Interest accrued on Subordinated Loans for the Period	6 911,42 EUR		
Cumulative Interest accrued on Subordinated Loans	436 829,25 EUR		
Interest Payments on Subordinated Loans	6 911,42 EUR		
Cumulative Interest Payments on Subordinated Loans	436 829,25 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

**SCF Rahoituspalvelut Limited
Monthly Investor Report**

22. Contact Details



Reporting Date	28.08.2014
Payment date	26.08.2014
Period No	27
Monthly Period	jul. 14
Interest Period	from 25.07.2014 to 26.08.2014 = 32 days

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