

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	30.05.2014				
Payment date	27.05.2014			Following payment dates:	25.06.2014
Period No	7				25.07.2014
Monthly Period	Apr 2014				
Interest Period	from 25.04.2014	to	25.05.2014	=	30 days

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1. Portfolio Information



Reporting Date	30.05.2014		
Payment date	27.05.2014		
Period No	7		
Monthly Period	Apr 2014		
Interest Period	from	25.04.2014	to 25.05.2014 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	379 213 870,90 EUR	398 902 873,32 EUR
Scheduled Loan Principal Repayments	9 323 221,33 EUR	9 654 450,06 EUR
Prepayments	10 423 035,57 EUR	9 774 132,99 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	19 746 256,90 EUR	19 428 583,05 EUR
New Defaulted Auto Loans in Period	232 960,26 EUR	260 419,37 EUR
Closing Balance	359 234 653,74 EUR	379 213 870,90 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 879 012,42 EUR	1 960 640,54 EUR
Recoveries on loans in default	163 331,84 EUR	110 451,77 EUR
Total Revenue Received in Period	2 042 344,26 EUR	2 071 092,31 EUR
# Loans		
At beginning of period	33 979 Loans	35 125 Loans
Paid in Full	1 242 Loans	1 125 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	23 Loans	21 Loans
At end of period	32 714 Loans	33 979 Loans

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2. Amount Due for Distribution



Reporting Date	30.05.2014	
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Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	21 788 601 EUR	21 499 675 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	3 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	21 788 604 EUR	21 499 675 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	21 592 844 EUR	21 287 213 EUR
b. Reserve Fund	12 833 875 EUR	12 833 875 EUR
c. Interest Earned by the Issuer	1 162 EUR	775 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	34 427 882 EUR	34 121 862 EUR

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3. Reserve Accounts



Reporting Date	30.05.2014
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Note Balance

Beginning of Period	379 213 870,90 EUR
End of Period	359 234 653,74 EUR

Reserve Fund

	in %	
Beginning of Period	2,0 %	7 700 325,00 EUR
Cash Outflow		7 700 325,00 EUR
Cash Inflow		7 700 325,00 EUR
End of Period	2,0 %	7 700 325,00 EUR
Required Reserve Amount	2,0 %	7 700 325,00 EUR

Liquidity Balance

Beginning of Period	1,4 %	5 133 550,00 EUR
Cash Outflow		5 133 550,00 EUR
Cash Inflow		5 133 550,00 EUR
End of Period	1,4 %	5 133 550,00 EUR
Required Reserve Amount	1,4 %	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	30.05.2014				
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Asset Balance

Beginning of Period	379 213 870,90	EUR
End of Period	359 234 653,74	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	326 705 871,07	90,94 %	29 943
1-29 days past due	26 863 411,68	7,48 %	2 279
		0,00 %	
Delinquent Receivables:			
30-59 days past due	4 188 369,79	1,17 %	352
60-89 days past due	911 771,99	0,25 %	86
90-119 days past due	279 679,75	0,08 %	24
120-149 days past due	229 577,24	0,06 %	26
150-179 days past due	55 972,22	0,02 %	4
Total Performing and Delinquent	359 234 654	100,00 %	32 714

Current Period Defaults	232 960,26		23
Cumulative Defaults	811 046,52		77
Current Period Recoveries	163 331,84		
Cumulative Recoveries	319 318,68		

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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	379 158 870,90 EUR	304 858 870,90 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	34 427 881,78 EUR				
Amortisation	19 979 217,16 EUR				
Redemption per Class	19 979 217,16 EUR	19 979 217,16 EUR	- EUR	- EUR	- EUR
Redemption per Note		4 551,07 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	359 179 653,74 EUR	284 879 653,74 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		79,31 %	13,59 %	7,10 %	0,02 %
Current Pool Factor		0,65	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		69 443,93 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 551,07 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		64 892,86 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		46,41 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	261 721,18	203 747,35 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		46,41 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)	28,43 %	14,86 %	7,74 %
Current CE (excl. Excess Spread)	24,26 %	10,69 %	3,57 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 30.05.2014
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Period No 7
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Interest Period : 25.04.2014 to 25.05.2014 = 30 days

		Rating Triggers									
		Short Term				Long Term					
		Fitch		Moody's		Fitch		Moody's			
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
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 Outlook stable	BBB -	BBB+ Outlook stable	Baa3	Baa1 Outlook stable	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	Deutsche Bank AG	F1	F1+	P-1	P-1	A	A+	A2	A2	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and the Expenses Loan Payment Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Expenses Loan Payment Account; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.
Paying Agent and related roles	Deutsche Bank AG		F1+		P-1		A+		A2		
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A2		
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A2		
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	A1	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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7.a Original Portfolio Principal Balance

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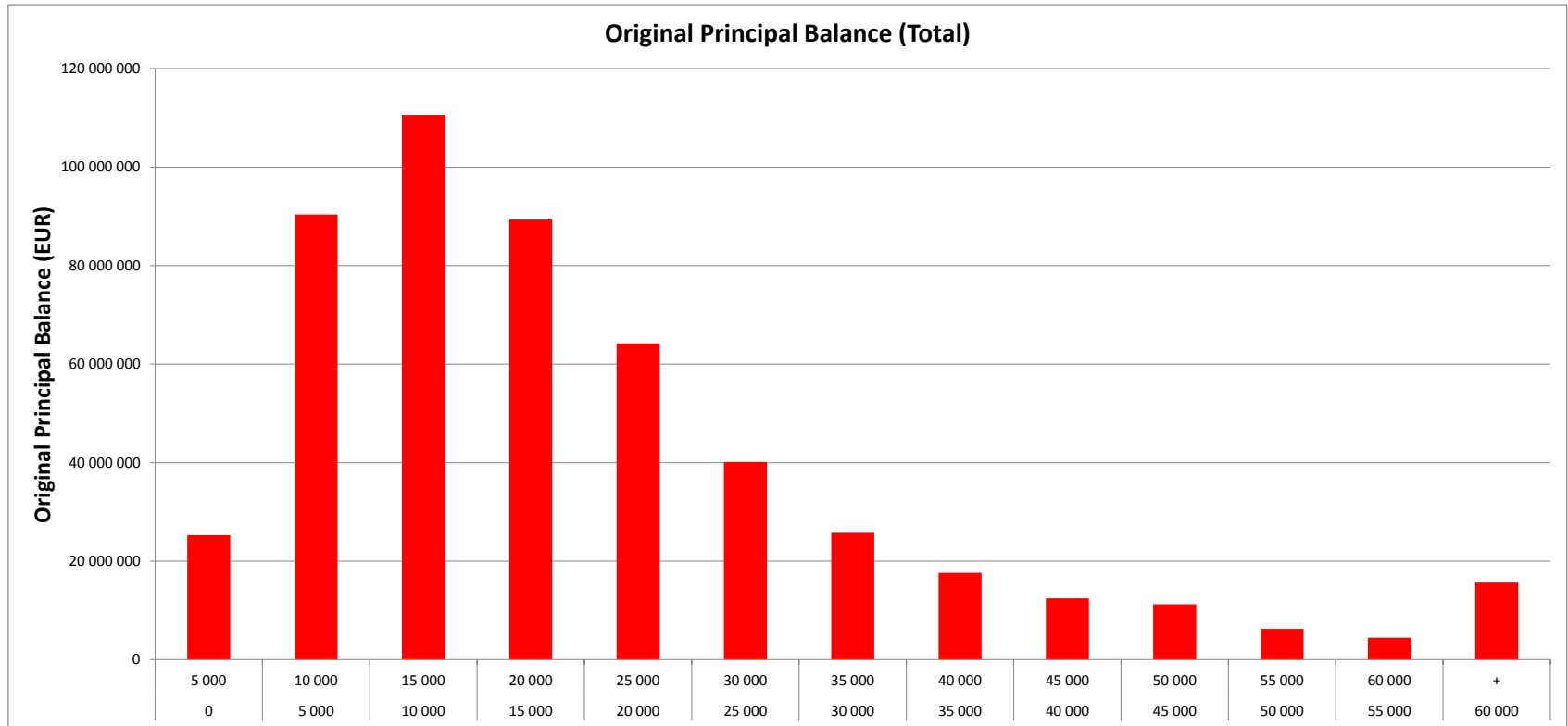
Average amount - all: 12 666

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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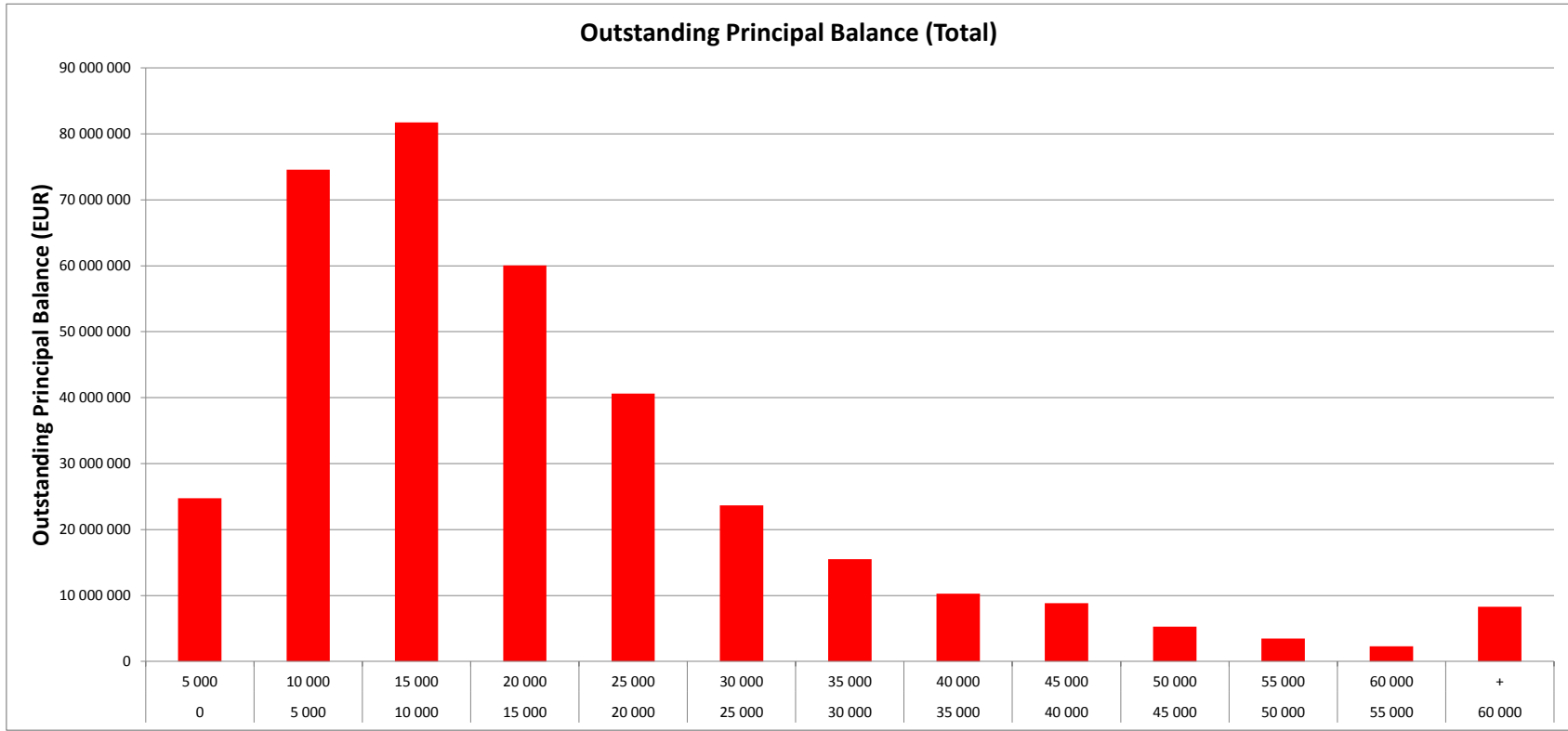
Average amount - all: 10 981

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	8 490	24 741 904	6,89 %	20,3	20,8
	5 000	10 000	10 065	74 564 880	20,76 %	33,7	18,3
	10 000	15 000	6 679	81 723 050	22,75 %	39,8	16,7
	15 000	20 000	3 489	60 047 745	16,72 %	41,7	16,2
	20 000	25 000	1 832	40 614 989	11,31 %	42,8	15,5
	25 000	30 000	869	23 654 907	6,58 %	42,6	15,6
	30 000	35 000	480	15 503 083	4,32 %	42,1	16,1
	35 000	40 000	275	10 277 532	2,86 %	42,2	15,8
	40 000	45 000	209	8 827 492	2,46 %	43,0	16,1
	45 000	50 000	111	5 250 476	1,46 %	41,4	15,9
	50 000	55 000	66	3 462 289	0,96 %	42,4	16,3
	55 000	60 000	40	2 284 838	0,64 %	44,9	13,8
	60 000	+	109	8 281 469	2,31 %	42,9	15,1
Total			32 714	359 234 654			

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



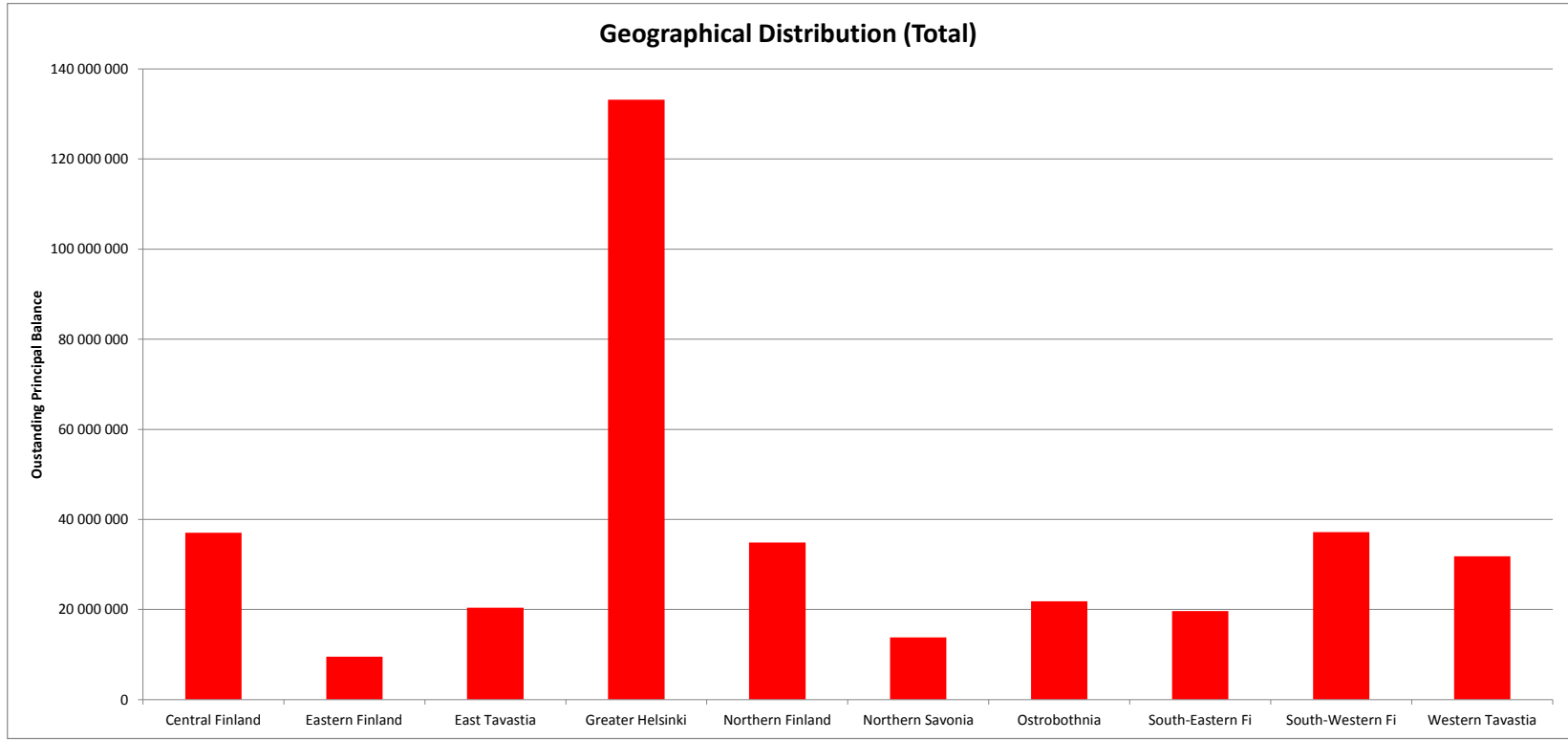
Reporting Date	30.05.2014	
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Period No	7	
Monthly Period	Apr 2014	
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TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 476	37 056 382	10,32 %	10,63 %	38,4	16,8	
Eastern Finland	946	9 530 817	2,65 %	2,89 %	38,5	16,7	
East Tavastia	1 899	20 367 335	5,67 %	5,80 %	38,2	17,3	
Greater Helsinki	11 593	133 192 430	37,08 %	35,44 %	38,6	16,8	
Northern Finland	3 140	34 887 409	9,71 %	9,60 %	39,1	16,8	
Northern Savonia	1 294	13 789 839	3,84 %	3,96 %	38,2	16,7	
Ostrobothnia	2 120	21 800 149	6,07 %	6,48 %	37,1	17,0	
South-Eastern Fi	1 823	19 635 833	5,47 %	5,57 %	38,8	16,7	
South-Western Fi	3 459	37 156 155	10,34 %	10,57 %	38,3	17,1	
Western Tavastia	2 964	31 818 305	8,86 %	9,06 %	38,5	16,9	
Total	32 714	359 234 654	100 %	100,00 %			

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9.b Geographical Distribution Graph

Reporting Date	30.05.2014				
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10.a Interest Rate



Reporting Date	30.05.2014	
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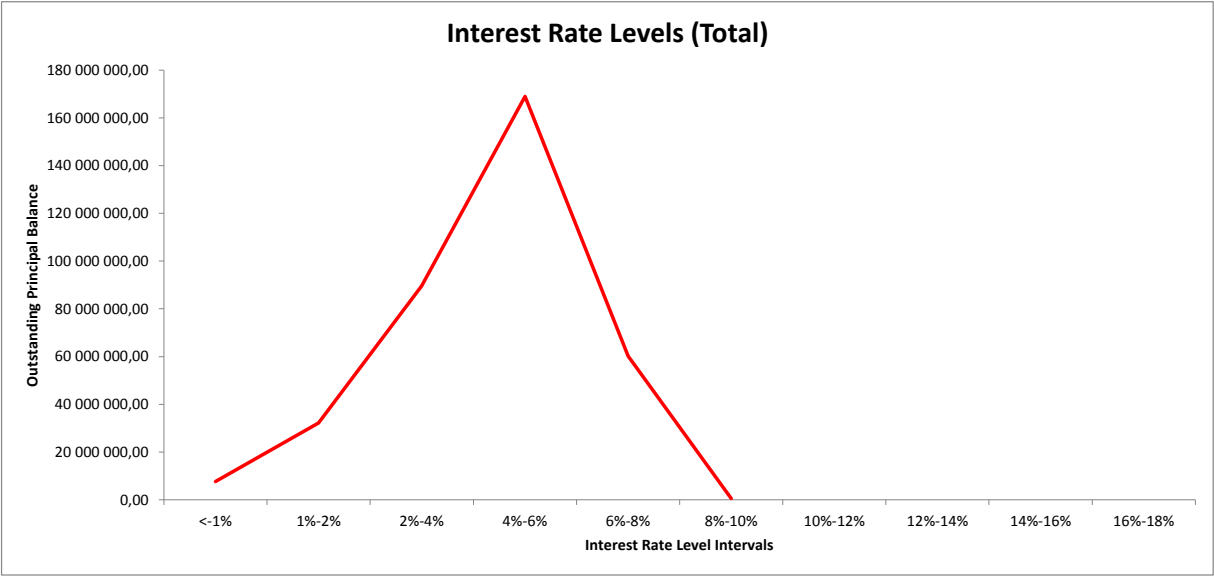
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
<		1 % 956	7 679 576	2,14 %	31,5	15,6	
1 %		2 % 3193	32 228 030	8,97 %	37,2	15,1	
2 %		4 % 6630	89 586 776	24,94 %	40,4	15,6	
4 %		6 % 14 742	169 011 295	47,05 %	38,3	17,7	
6 %		8 % 7 139	60 266 277	16,78 %	37,4	17,6	
8 %		10 % 54	462 699	0,13 %	41,0	13,7	
10 %		12 %					
12 %		14 %					
14 %		16 %					
16 %		18 %					
Total		32 714	359 234 654	100 %			

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10.b Interest Rate



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11.a Remaining Terms



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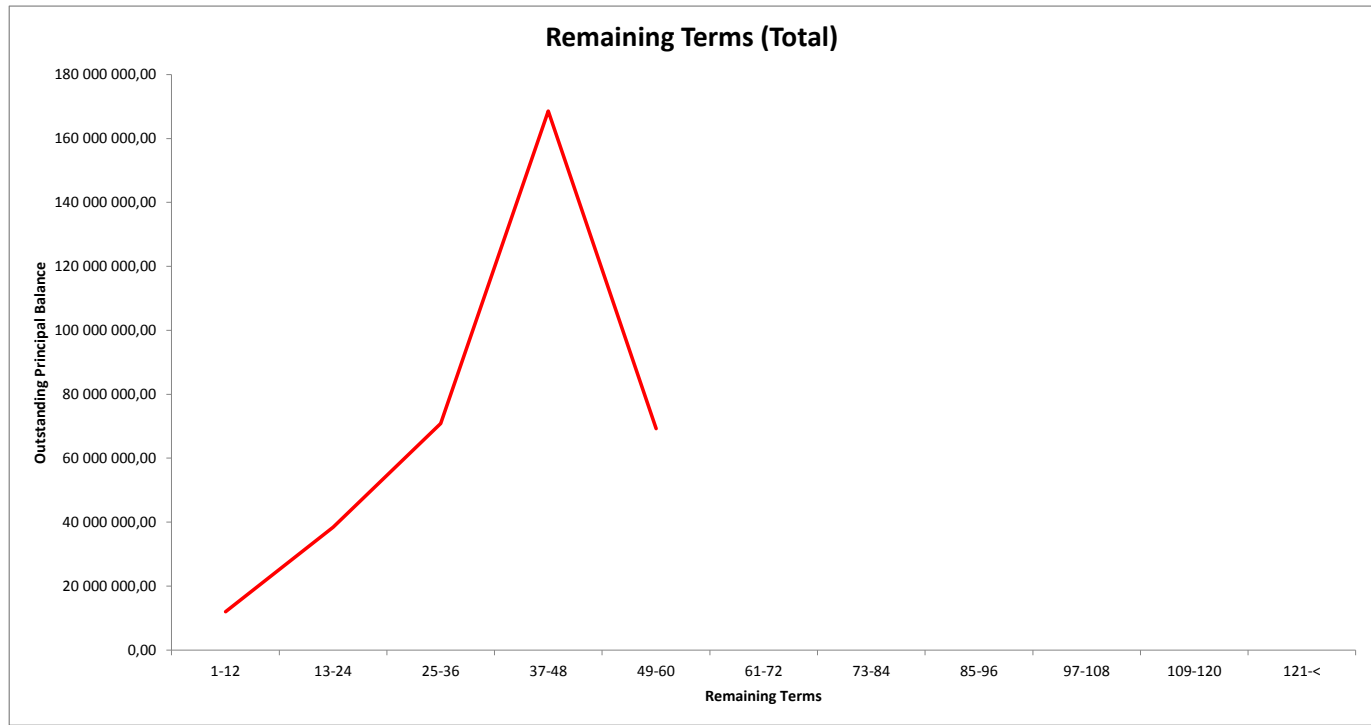
		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	59	70 152	0,02 %	0,0	48,0
	1			12	3 765	11 981 063	3,34 %	8,7	30,6
	13			24	6 097	38 460 463	10,71 %	19,4	22,4
	25			36	7 183	70 887 213	19,73 %	31,3	20,6
	37			48	11 548	168 574 110	46,93 %	43,2	15,9
	49			60	4 062	69 261 652	19,28 %	50,0	10,0
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121								
Total				32 714		359 234 654	100 %		

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11.b Remaining Terms



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12.a Seasoning



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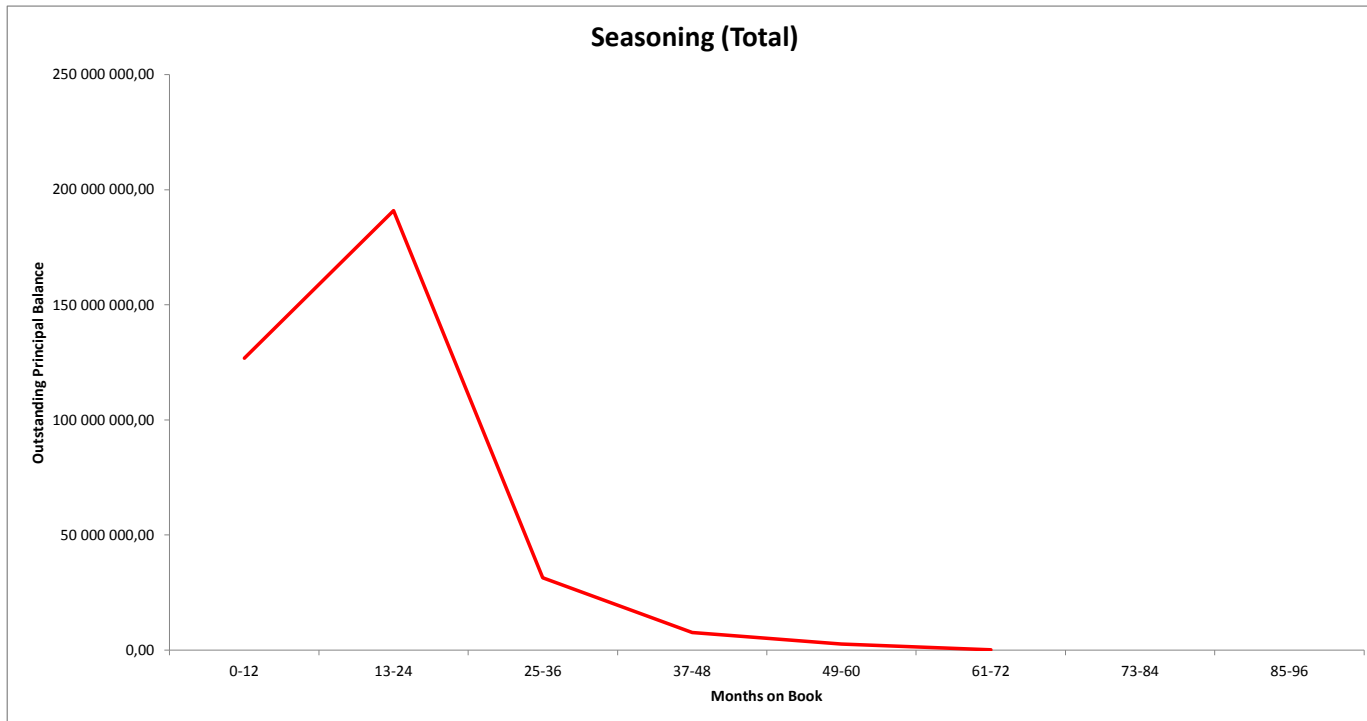
		TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning		
		1		12	9 820	126 726 053	35,28 %	44,7	10,4
		13		24	17 795	190 942 107	53,15 %	37,4	17,7
		25		36	3 498	31 321 744	8,72 %	27,7	28,4
		37		48	1 096	7 613 352	2,12 %	16,8	42,2
		49		60	495	2 577 869	0,72 %	6,6	54,0
		61		72	10	53 529	0,01 %	7,3	63,3
		73		84					
		85		96					
		Total			32 714	359 234 654	100 %		

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12.b Seasoning



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13.a Balloon loans



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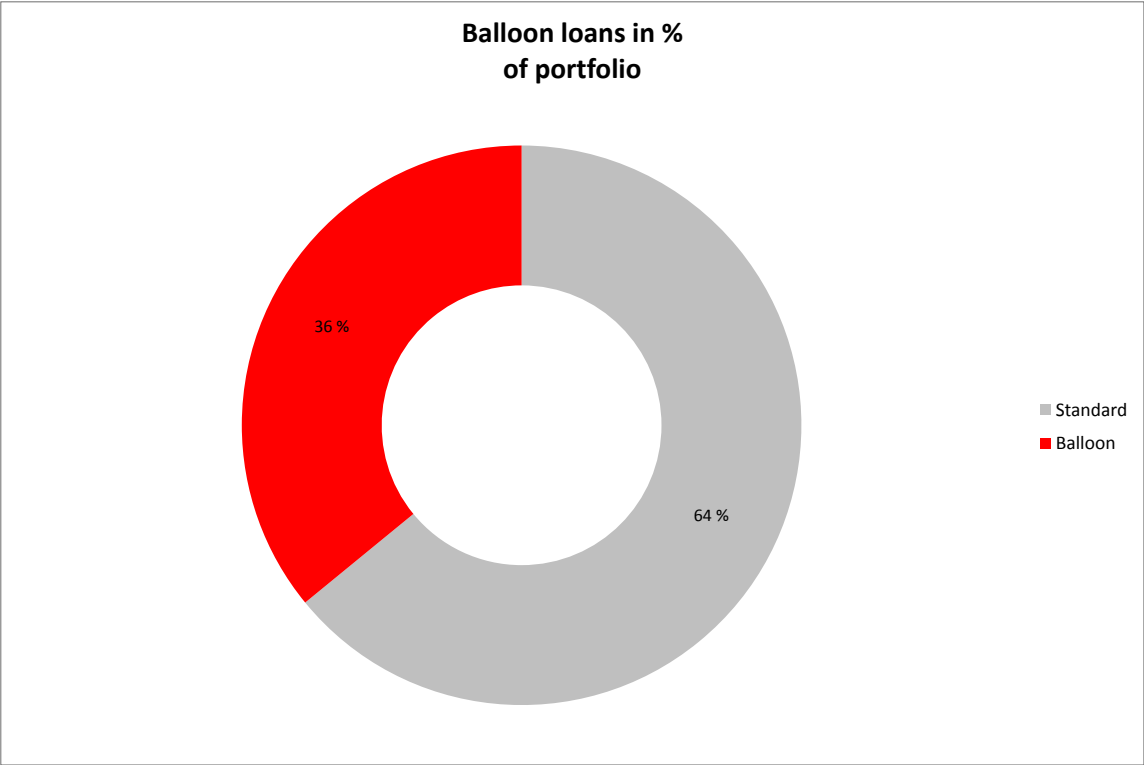
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	26 140	230 179 479	64,07 %	2 921	0,00 %	37,1	16,6	
Balloon	6 574	129 055 174	35,93 %	44 390 094	34,40 %	40,8	17,4	
Total	32 714	359 234 654	100 %	44 393 015	12,36 %			

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13.b Balloon loans



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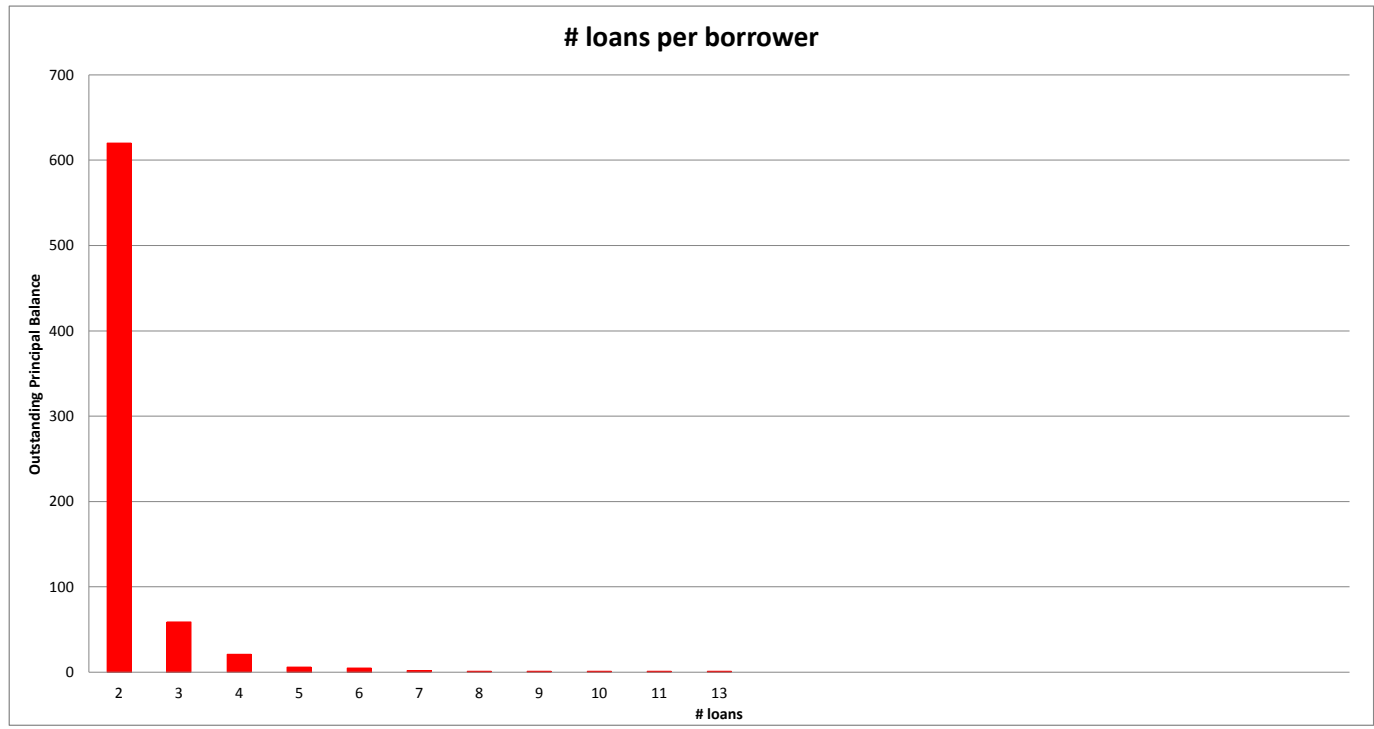


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14.b # loans per borrower



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Period No	7					
Monthly Period	Apr 2014					
Interest Period	from	25.04.2014	to	25.05.2014	=	30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.a Amortization Profile



Reporting Date	30.05.2014	
Payment date	27.05.2014	
Period No	7	
Monthly Period	Apr 2014	
Interest Period	from 25.04.2014	to 25.05.2014 = 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	359 234 654	349 878 689	9 355 965	1 424 705	1,93 %	4,52 %
2	349 878 689	340 586 422	9 292 267	1 387 477	1,93 %	4,40 %
3	340 586 422	331 413 505	9 172 917	1 350 716	1,93 %	4,28 %
4	331 413 505	322 214 396	9 199 109	1 314 469	1,93 %	4,16 %
5	322 214 396	312 990 821	9 223 575	1 278 039	1,93 %	4,04 %
6	312 990 821	303 855 786	9 135 035	1 241 670	1,93 %	3,92 %
7	303 855 786	294 922 519	8 933 267	1 205 714	1,93 %	3,81 %
8	294 922 519	286 071 302	8 851 217	1 170 419	1,93 %	3,70 %
9	286 071 302	277 148 366	8 922 936	1 135 459	1,93 %	3,58 %
10	277 148 366	268 321 123	8 827 243	1 100 201	1,93 %	3,47 %
11	268 321 123	259 078 381	9 242 742	1 065 358	1,93 %	3,35 %
12	259 078 381	250 205 454	8 872 927	1 029 374	1,93 %	3,23 %
13	250 205 454	241 560 717	8 644 737	994 165	1,93 %	3,12 %
14	241 560 717	232 908 591	8 652 126	959 881	1,93 %	3,01 %
15	232 908 591	224 491 352	8 417 239	925 456	1,93 %	2,90 %
16	224 491 352	216 228 719	8 262 632	891 985	1,93 %	2,79 %
17	216 228 719	207 990 558	8 238 162	859 268	1,93 %	2,69 %
18	207 990 558	199 911 466	8 079 092	826 512	1,93 %	2,58 %
19	199 911 466	191 778 514	8 132 952	794 740	1,93 %	2,48 %
20	191 778 514	183 824 431	7 954 083	763 097	1,94 %	2,37 %

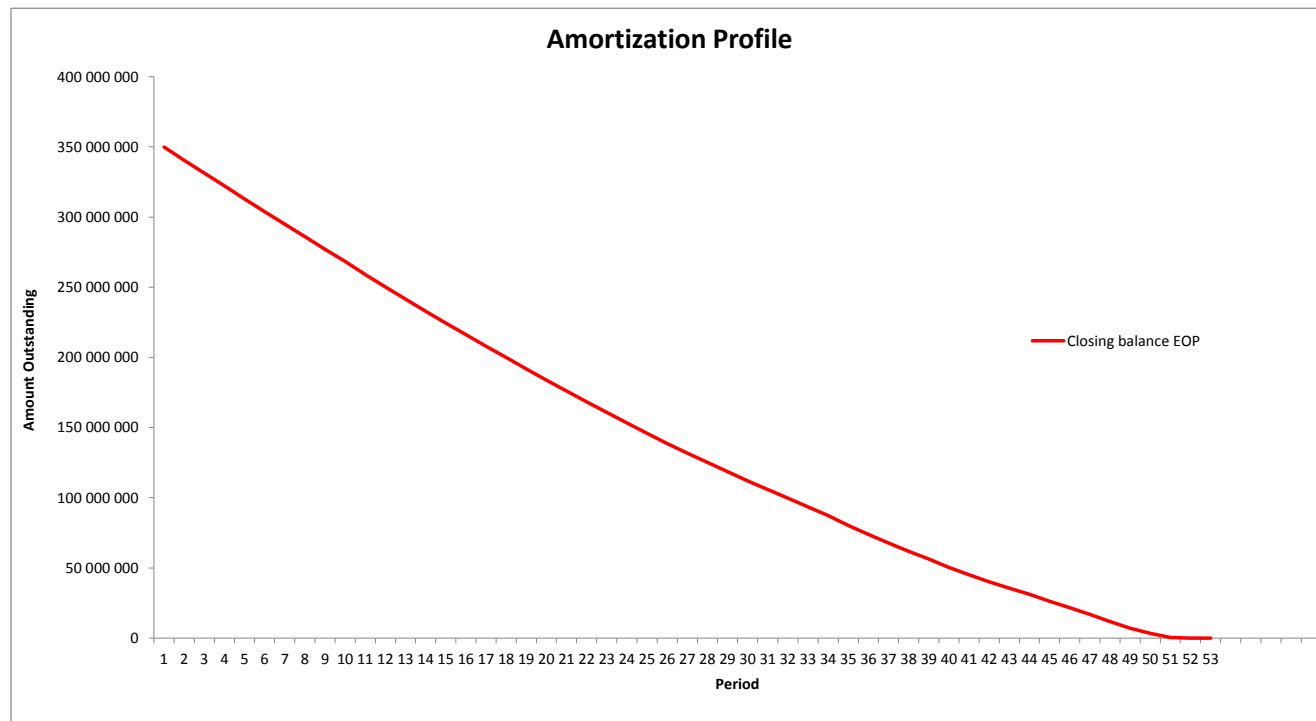
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	30.05.2014				
Payment date	27.05.2014				
Period No	7				
Monthly Period	Apr 2014				
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.a Payment Holidays



Reporting Date	30.05.2014				
Payment date	27.05.2014				
Period No	7				
Monthly Period	Apr 2014				
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days

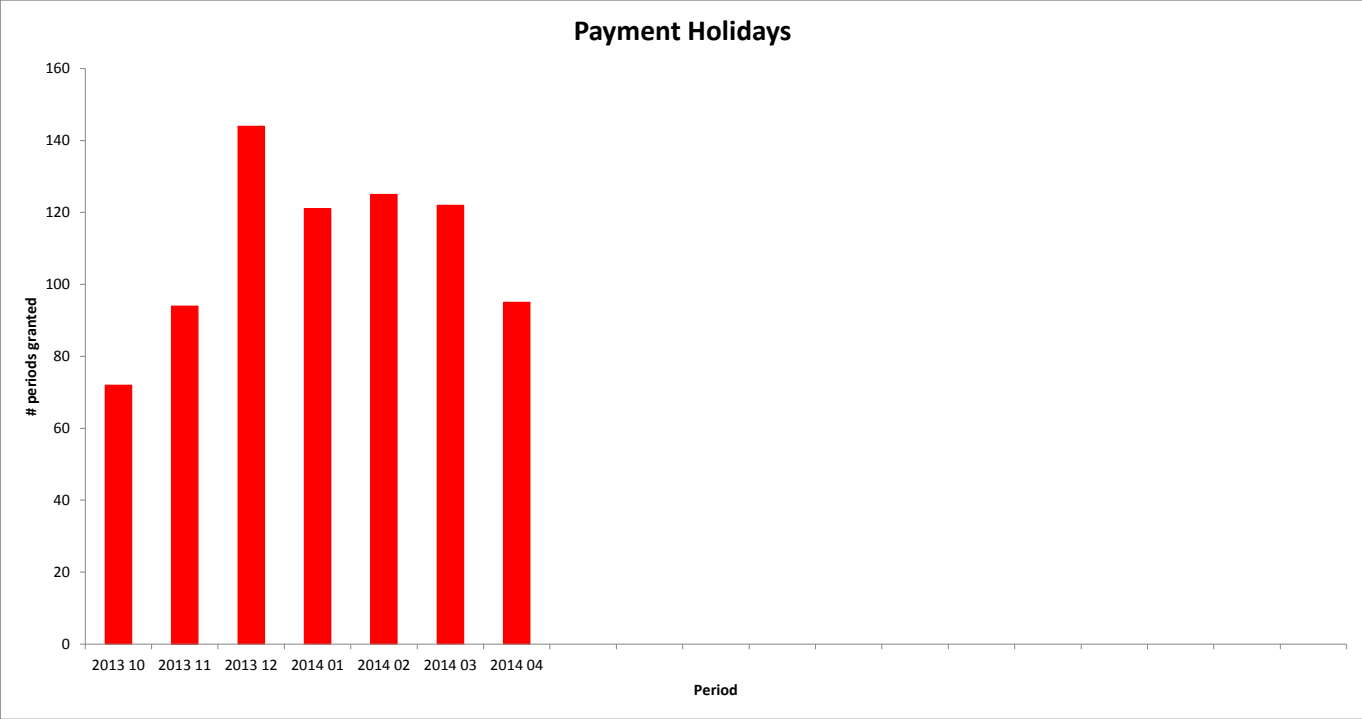
TOTAL					
Payment Holiday	Period	No	Number of periods granted	Sum of Payments	Closing Balance
	2013 10	72	107	28 515	901 468
	2013 11	94	145	41 443	1 278 284
	2013 12	144	175	51 230	2 221 311
	2014 01	121	174	52 332	1 706 176
	2014 02	125	185	51 325	1 759 910
	2014 03	122	186	51 140	1 786 354
	2014 04	95	139	38 074	1 266 333
Total:	773	1 111	314 060	10 919 837	

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Monthly Investor Report

16.b Payment Holidays



Reporting Date	30.05.2014				
Payment date	27.05.2014				
Period No	7				
Monthly Period	Apr 2014				
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.a Downpayment



Reporting Date	30.05.2014				
Payment date	27.05.2014				
Period No	7				
Monthly Period	Apr 2014				
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days

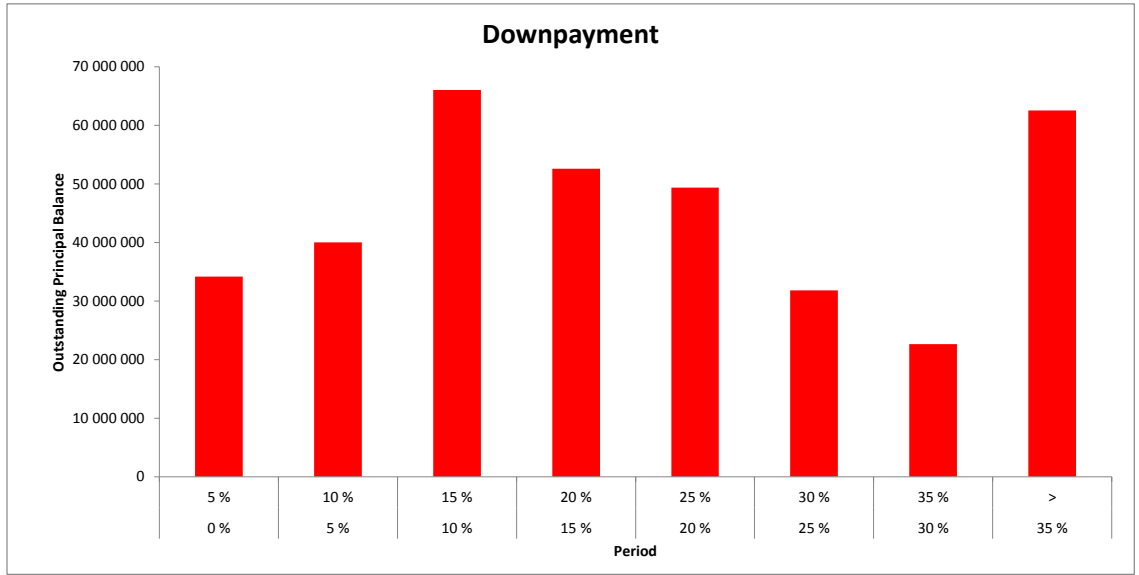
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	2 299	34 195 598	9,5 %	43,4	14,9	
	5 %	10 %	2 797	40 032 244	11,1 %	42,4	15,7	
	10 %	15 %	5 232	66 042 521	18,4 %	40,3	16,9	
	15 %	20 %	4 331	52 571 299	14,6 %	38,8	17,6	
	20 %	25 %	4 480	49 359 127	13,7 %	37,5	17,7	
	25 %	30 %	2 890	31 818 067	8,9 %	37,4	17,2	
	30 %	35 %	2 263	22 659 148	6,3 %	36,0	17,8	
	35 %	>	8 422	62 556 649	17,4 %	33,1	16,9	
	Total			32 714	359 234 654	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	30.05.2014	
Payment date	27.05.2014	
Period No	7	
Monthly Period	Apr 2014	
Interest Period	from 25.04.2014	to 25.05.2014 = 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



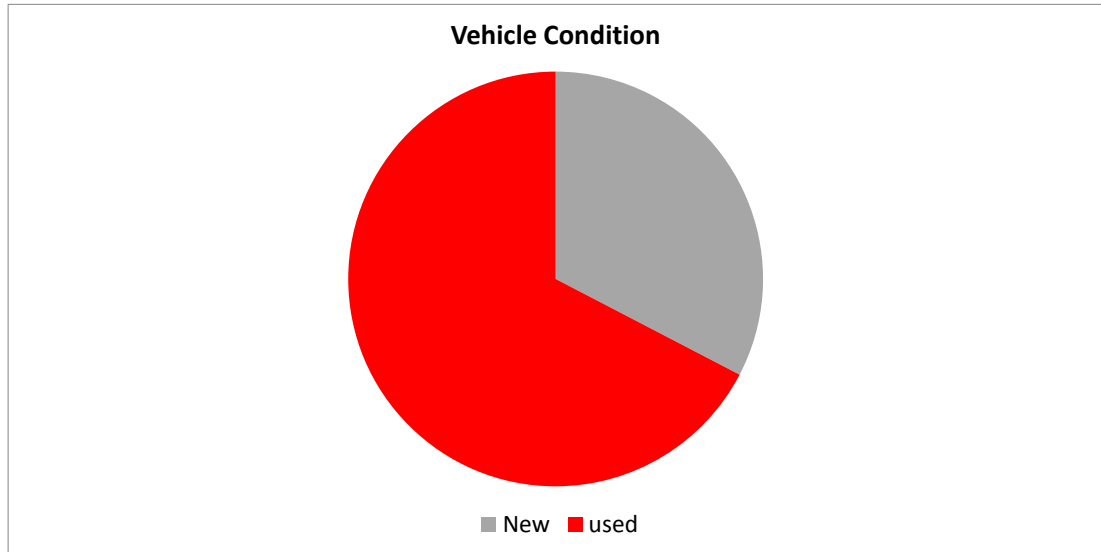
Reporting Date	30.05.2014	
Payment date	27.05.2014	
Period No	7	
Monthly Period	Apr 2014	
Interest Period	from 25.04.2014	to 25.05.2014 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 882	117 237 171	32,6 %	38,7	16,8
	used	24 832	241 997 483	67,4 %	38,3	16,9
	Total	32 714	359 234 654	100 %		

18.b Vehicle Condition



Reporting Date			30.05.2014		
Payment date			27.05.2014		
Period No			7		
Monthly Period			Apr 2014		
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.a Borrower Type



Reporting Date	30.05.2014				
Payment date	27.05.2014				
Period No	7				
Monthly Period	Apr 2014				
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days

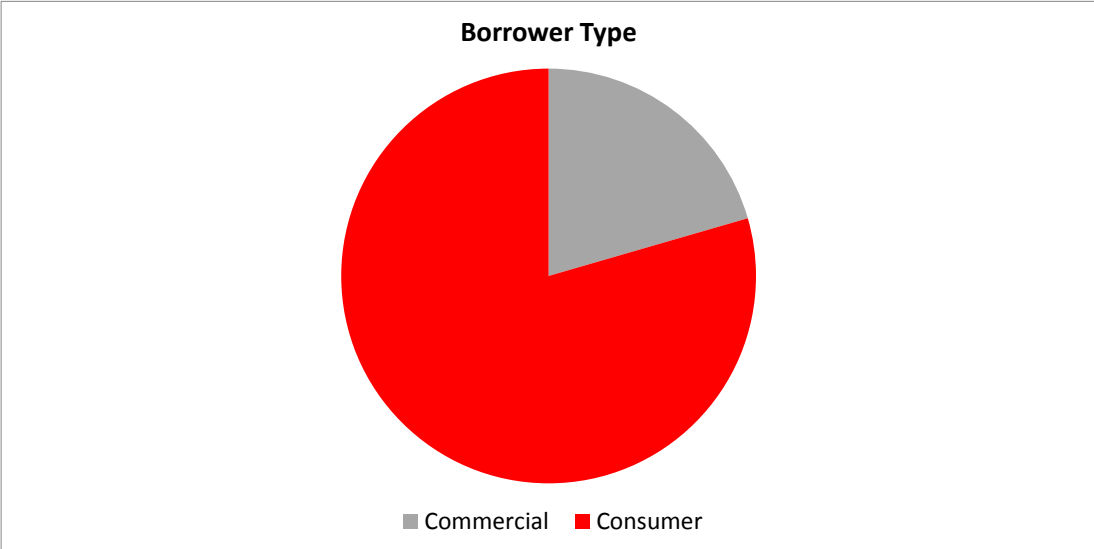
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	5 141	73 680 923	20,5 %	35,3	18,2
	Consumer	27 573	285 553 731	79,5 %	39,2	16,5
	Total	32 714	359 234 654	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



Reporting Date			30.05.2014		
Payment date			27.05.2014		
Period No			7		
Monthly Period			Apr 2014		
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.a Vehicle type



Reporting Date	30.05.2014	
Payment date	27.05.2014	
Period No	7	
Monthly Period	Apr 2014	
Interest Period	from 25.04.2014	to 25.05.2014 = 30 days

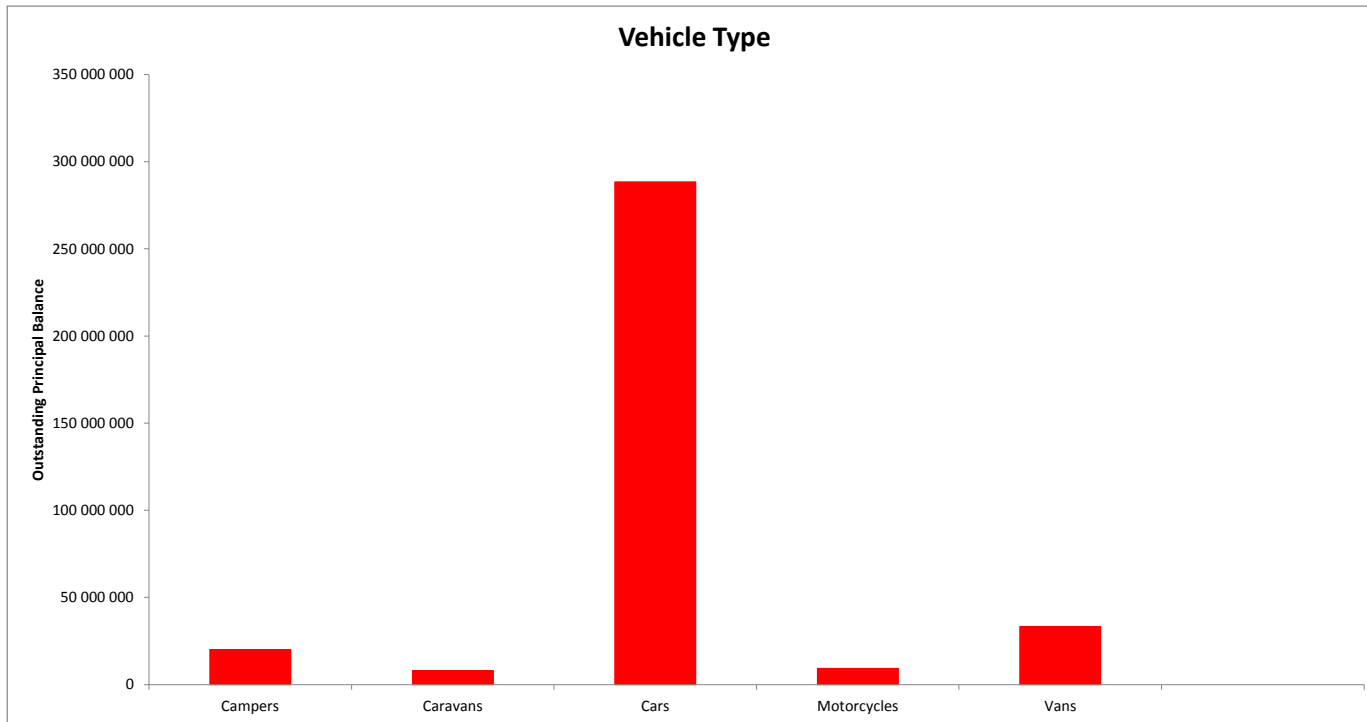
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		1 014	20 170 270	5,61 %	36,2	22,39
Caravans		794	7 951 570	2,21 %	34,6	23,27
Cars		26 050	288 524 223	80,32 %	39,4	15,79
Motorcycles		1 551	9 195 399	2,56 %	34,8	20,46
Vans		3 305	33 393 192	9,30 %	33,3	20,47
		32 714	359 234 654	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	30.05.2014				
Payment date	27.05.2014				
Period No	7				
Monthly Period	Apr 2014				
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days

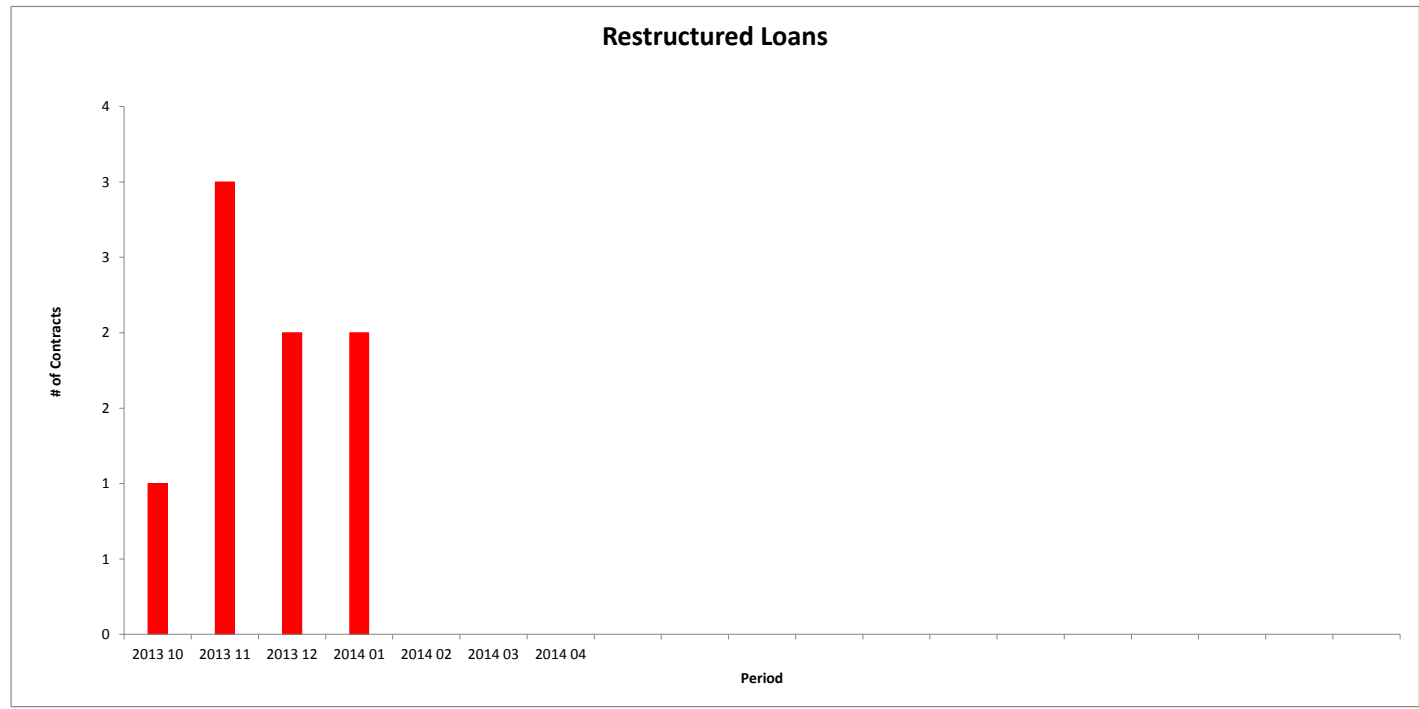


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Monthly Investor Report

21.b Restructured Loans



Reporting Date	30.05.2014					
Payment date	27.05.2014					
Period No	7					
Monthly Period	Apr 2014					
Interest Period	from	25.04.2014	to	25.05.2014	=	30 days

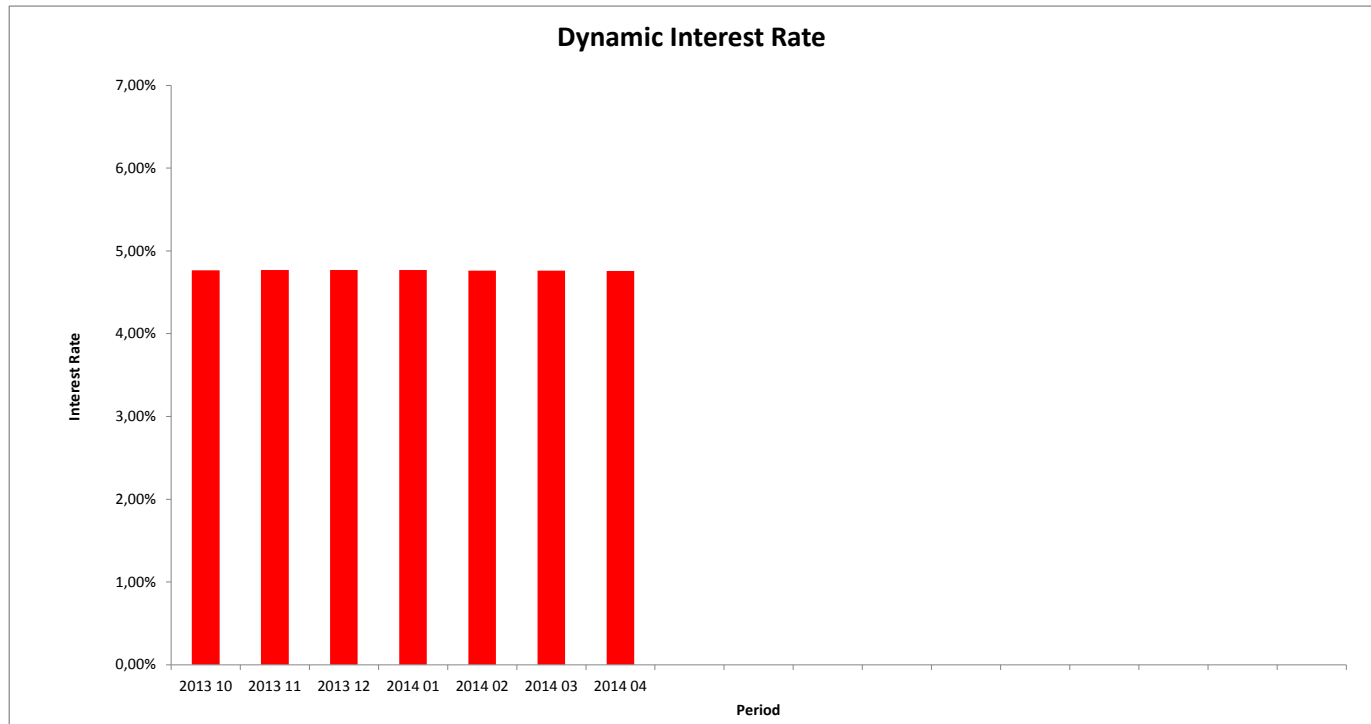


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	30.05.2014					
Payment date	27.05.2014					
Period No	7					
Monthly Period	Apr 2014					
Interest Period	from	25.04.2014	to	25.05.2014	=	30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
 Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	30.05.2014				
Payment date	27.05.2014				
Period No	7				
Monthly Period	Apr 2014				
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days

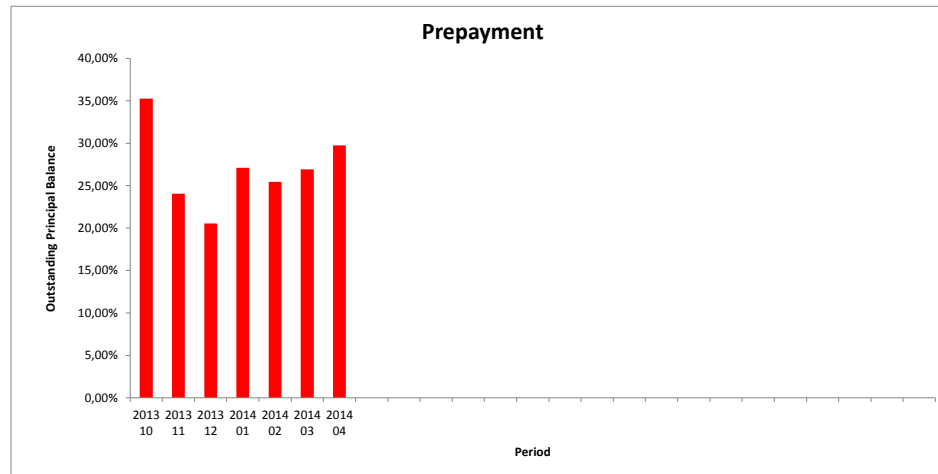
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2013 10	17 039 534	479 099 092	35,25 %
	2013 11	10 397 072	458 398 637	24,07 %
	2013 12	8 341 808	439 817 265	20,53 %
	2014 01	10 880 470	418 143 705	27,12 %
	2014 02	9 647 459	398 902 873	25,46 %
	2014 03	9 774 133	379 213 871	26,90 %
	2014 04	10 423 036	359 234 654	29,77 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	30.05.2014				
Payment date	27.05.2014				
Period No	7				
Monthly Period	Apr 2014				
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days



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Monthly Investor Report

24. Delinquency



Reporting Date	30.05.2014					
Payment date	27.05.2014					
Period No	7					
Monthly Period	Apr 2014					
Interest Period	from	25.04.2014	to	25.05.2014	=	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																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	30.05.2014				
Payment date	27.05.2014				
Period No	7				
Monthly Period	Apr 2014				
Interest Period	from	25.04.2014	to	25.05.2014	= 30 days



Default Quarter	Default Amount	Recovery Quarter	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	785	15 547	1 660			
2014 1	560 879	50				141 225	141 225	419 654	125 435	266 659	294 219			
2014 2	232 960	23							37 112	37 112	195 848			
2014 3														

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	30.05.2014	
Payment date	27.05.2014	
Period No	7	
Monthly Period	Apr 2014	
Interest Period	from 25.04.2014	to 25.05.2014 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	21 788 603,94	EUR
Senior Expenses	-	1 208,33	EUR
Servicing Fee	-	195 551,17	EUR
Interest on Loan to Issuer	-	1 612 627,28	EUR
Principal on Loan to Issuer	-	19 979 217,16	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	34 427 881,78	EUR
Senior Expenses	-	1 000,00	EUR
Interest Class A	-	203 747,00	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	-	19 979 217,16	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	-	34 790,50	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	1 317 233,13	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 317 233,13	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	271,08	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 316 962,04	EUR

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

Reporting Date	30.05.2014
Payment date	27.05.2014
Period No	7
Monthly Period	Apr 2014
Interest Period	from 25.04.2014 to 25.05.2014 = 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 208,33 EUR			
Interest accrued for the Period	261 766,00 EUR	203 747,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	2 321 689,00 EUR	1 882 419,00 EUR	277 508,00 EUR	161 762,00 EUR
Interest Payments	261 766,00 EUR	203 747,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	2 321 689,00 EUR	1 882 419,00 EUR	277 508,00 EUR	161 762,00 EUR
Interest accrued on Subordinated Loan for the Period	34 790,50 EUR			
Cumulative Interest accrued on Subordinated Loan	259 353,16 EUR			
Interest Payments on Subordinated Loan	34 790,50 EUR			
Cumulative Interest Payments on Subordinated Loan	259 353,16 EUR			
Unpaid Interest for the Period	- EUR			
Cumulative Unpaid Interest	- EUR			

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

28. Contact Details



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Reporting Date	30.05.2014
Payment date	27.05.2014
Period No	7
Monthly Period	Apr 2014
Interest Period	from 25.04.2014 to 25.05.2014 = 30 days