

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.09.2014				
Payment date	25.09.2014		Following payment dates:	28.10.2014	
Period No	11			25.11.2014	
Monthly Period	Aug 2014				
Interest Period	from 26.08.2014	to 25.09.2014	=	30 days	

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1. Portfolio Information



Reporting Date	27.09.2014		
Payment date	25.09.2014		
Period No	11		
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Interest Period	from	26.08.2014	to 25.09.2014 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	304 641 316,69 EUR	322 650 511,86 EUR
Scheduled Loan Principal Repayments	7 733 568,59 EUR	8 770 658,69 EUR
Prepayments	7 869 110,91 EUR	9 073 766,29 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	15 602 679,50 EUR	17 844 424,98 EUR
New Defaulted Auto Loans in Period	221 708,62 EUR	164 770,19 EUR
Closing Balance	288 816 928,57 EUR	304 641 316,69 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 461 277,78 EUR	1 690 783,64 EUR
Recoveries on loans in default	95 038,40 EUR	220 359,00 EUR
Total Revenue Received in Period	1 556 316,18 EUR	1 911 142,64 EUR
# Loans		
At beginning of period	29 186 Loans	30 398 Loans
Paid in Full	1 004 Loans	1 194 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	24 Loans	18 Loans
At end of period	28 186 Loans	29 186 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	17 158 996 EUR	19 755 568 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	17 158 996 EUR	19 755 568 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	16 997 130 EUR	19 582 594 EUR
b. Reserve Fund	12 833 875 EUR	12 833 875 EUR
c. Interest Earned by the Issuer	-64 EUR	-65 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	29 830 941 EUR	32 416 404 EUR

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3. Reserve Accounts



Reporting Date	27.09.2014
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Note Balance

Beginning of Period	304 641 316,69 EUR
End of Period	288 816 928,57 EUR

Reserve Fund

	in %	
Beginning of Period	2,5 %	7 700 325,00 EUR
Cash Outflow		7 700 325,00 EUR
Cash Inflow		7 700 325,00 EUR
End of Period	2,5 %	7 700 325,00 EUR
Required Reserve Amount	2,5 %	7 700 325,00 EUR

Liquidity Balance

Beginning of Period	1,7 %	5 133 550,00 EUR
Cash Outflow		5 133 550,00 EUR
Cash Inflow		5 133 550,00 EUR
End of Period	1,7 %	5 133 550,00 EUR
Required Reserve Amount	1,7 %	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	27.09.2014				
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Asset Balance

Beginning of Period	304 641 316,69	EUR
End of Period	288 816 928,57	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	258 414 267,27	89,47 %	25 501
1-29 days past due	24 357 848,56	8,43 %	2 142
		0,00 %	
Delinquent Receivables:			
30-59 days past due	4 610 845,52	1,60 %	376
60-89 days past due	844 987,08	0,29 %	78
90-119 days past due	283 430,54	0,10 %	34
120-149 days past due	251 829,66	0,09 %	22
150-179 days past due	53 719,94	0,02 %	5
Total Performing and Delinquent	288 816 929	100,00 %	28 158

Current Period Defaults	221 708,62		24
Cumulative Defaults	1 735 115,52		170
Current Period Recoveries	95 038,40		
Cumulative Recoveries	939 460,04		

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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	304 586 316,69 EUR	230 286 316,69 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	29 830 940,77 EUR				
Amortisation	15 824 388,12 EUR				
Redemption per Class	15 824 388,12 EUR	15 824 388,12 EUR	- EUR	- EUR	- EUR
Redemption per Note		3 604,64 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	288 761 928,57 EUR	214 461 928,57 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		74,27 %	16,90 %	8,83 %	0,02 %
Current Pool Factor		0,49	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		52 457,02 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		3 604,64 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		48 852,38 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		35,06 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	211 881,85	153 908,02 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		35,06 EUR	75,17 EUR	83,50 EUR	0,84 EUR

3. Credit Enhancements

Initial total CE (Subordination, Reserve)	16,98 %	7,48 %	2,50 %
Current CE (incl. Excess Spread)	33,71 %	16,83 %	7,98 %
Current CE (excl. Excess Spread)	30,17 %	13,29 %	4,44 %

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6. Counterparty Ratings, Trigger Levels and Consequences



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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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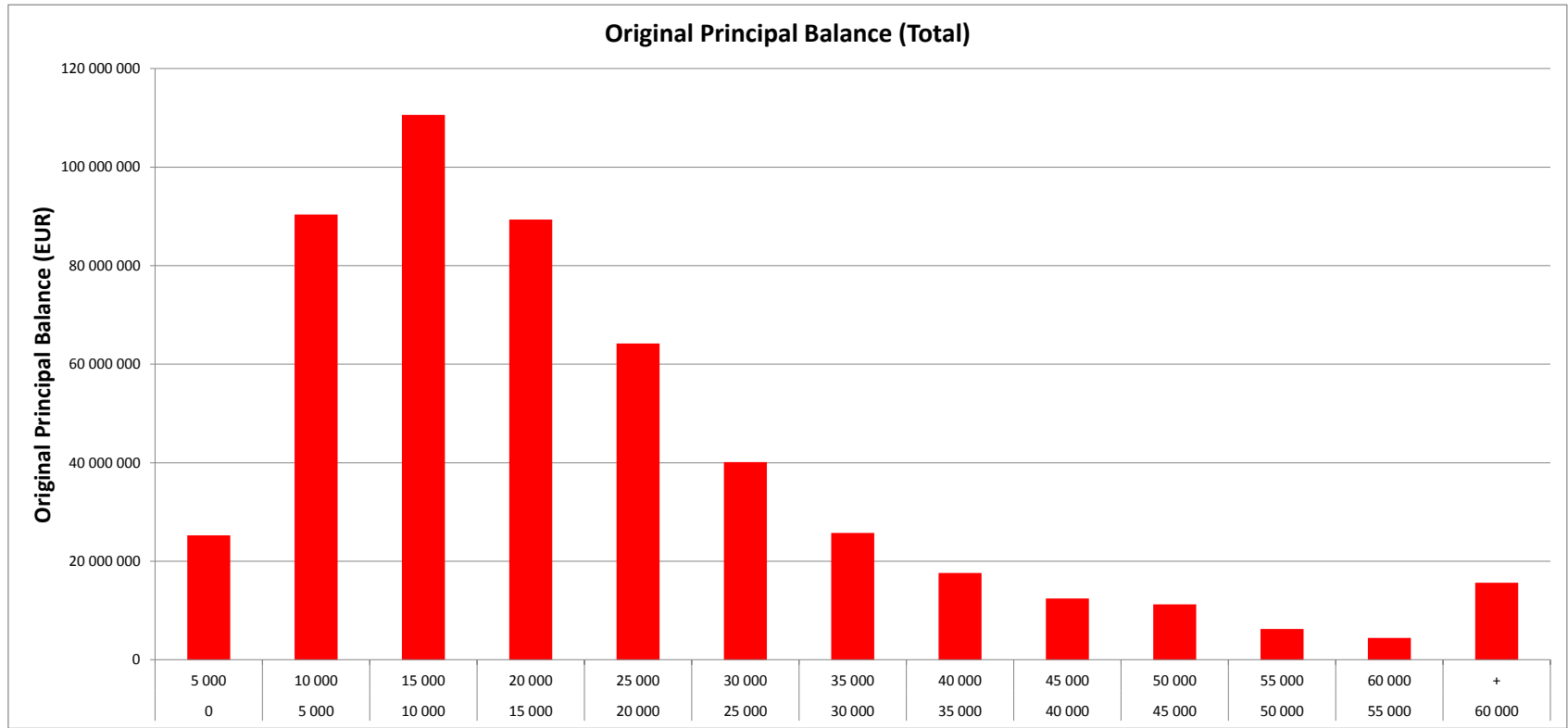
Average amount - all: 12 666

		TOTAL						
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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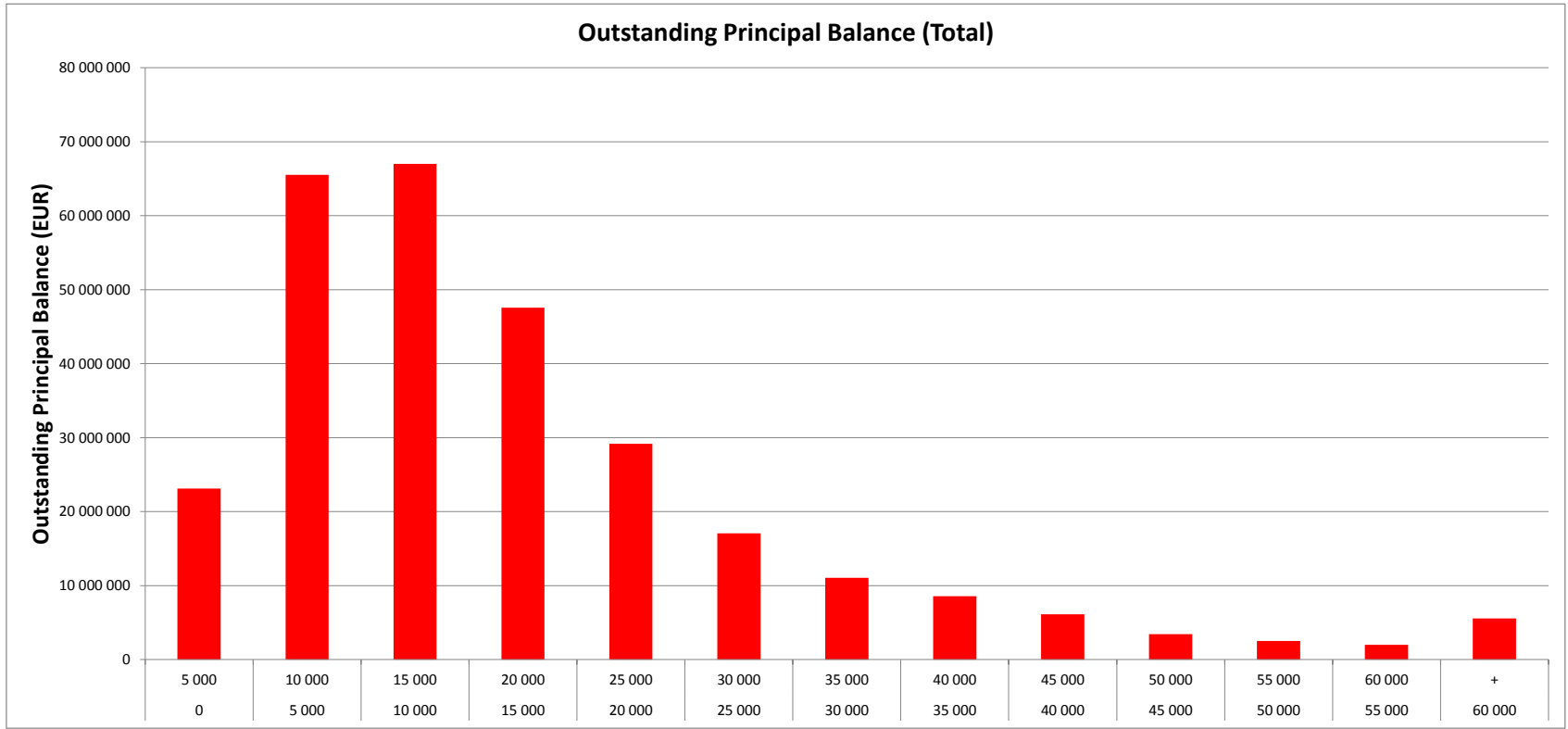
Average amount - all: 10 257

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	8 130	23 136 783	8,01 %	19,2	24,0
	5 000	10 000	8 888	65 527 103	22,69 %	31,9	21,5
	10 000	15 000	5 495	66 998 367	23,20 %	37,2	20,2
	15 000	20 000	2 756	47 571 778	16,47 %	38,5	19,7
	20 000	25 000	1 314	29 177 168	10,10 %	39,5	19,0
	25 000	30 000	627	17 085 327	5,92 %	39,5	19,1
	30 000	35 000	344	11 066 981	3,83 %	38,0	20,4
	35 000	40 000	229	8 564 733	2,97 %	40,1	19,0
	40 000	45 000	146	6 146 325	2,13 %	37,9	20,5
	45 000	50 000	73	3 446 687	1,19 %	39,8	19,5
	50 000	55 000	48	2 509 200	0,87 %	39,0	19,1
	55 000	60 000	35	2 002 990	0,69 %	40,1	19,8
	60 000	+	73	5 583 487	1,93 %	39,1	18,5
Total			28 158	288 816 929			

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



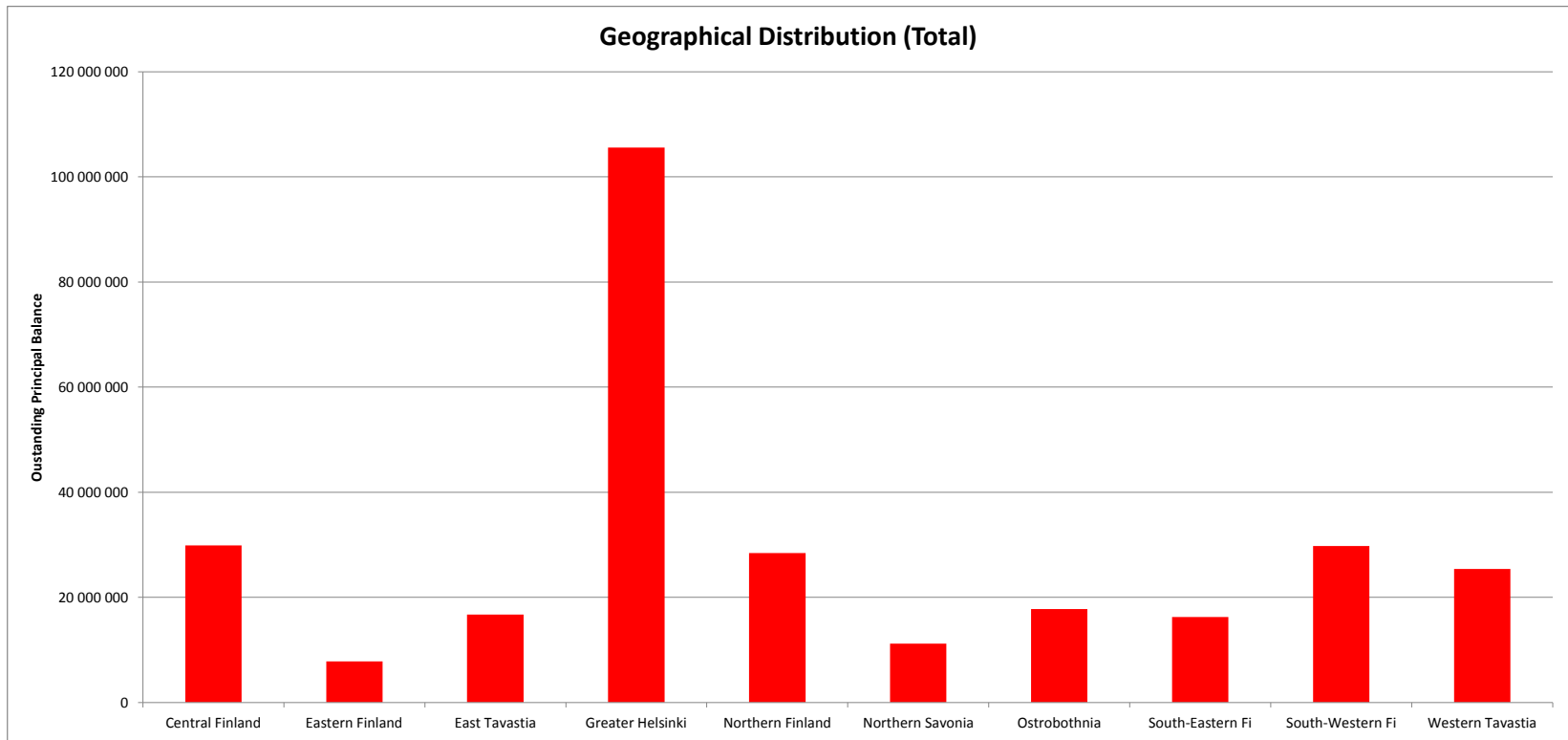
Reporting Date	27.09.2014	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning
Central Finland	3 007	29 903 041	10,35 %	10,68 %	35,3	20,4
Eastern Finland	820	7 819 746	2,71 %	2,91 %	35,5	20,3
East Tavastia	1 638	16 718 195	5,79 %	5,82 %	35,4	20,7
Greater Helsinki	9 839	105 561 950	36,55 %	34,94 %	35,4	20,4
Northern Finland	2 733	28 404 891	9,83 %	9,71 %	35,9	20,6
Northern Savonia	1 118	11 209 314	3,88 %	3,97 %	35,3	20,3
Ostrobothnia	1 859	17 774 535	6,15 %	6,60 %	34,0	20,8
South-Eastern Fi	1 609	16 243 472	5,62 %	5,71 %	35,4	20,5
South-Western Fi	3 007	29 784 425	10,31 %	10,68 %	35,3	20,5
Western Tavastia	2 528	25 397 361	8,79 %	8,98 %	35,5	20,4
Total	28 158	288 816 929	100 %	100,00 %		

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9.b Geographical Distribution Graph

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10.a Interest Rate



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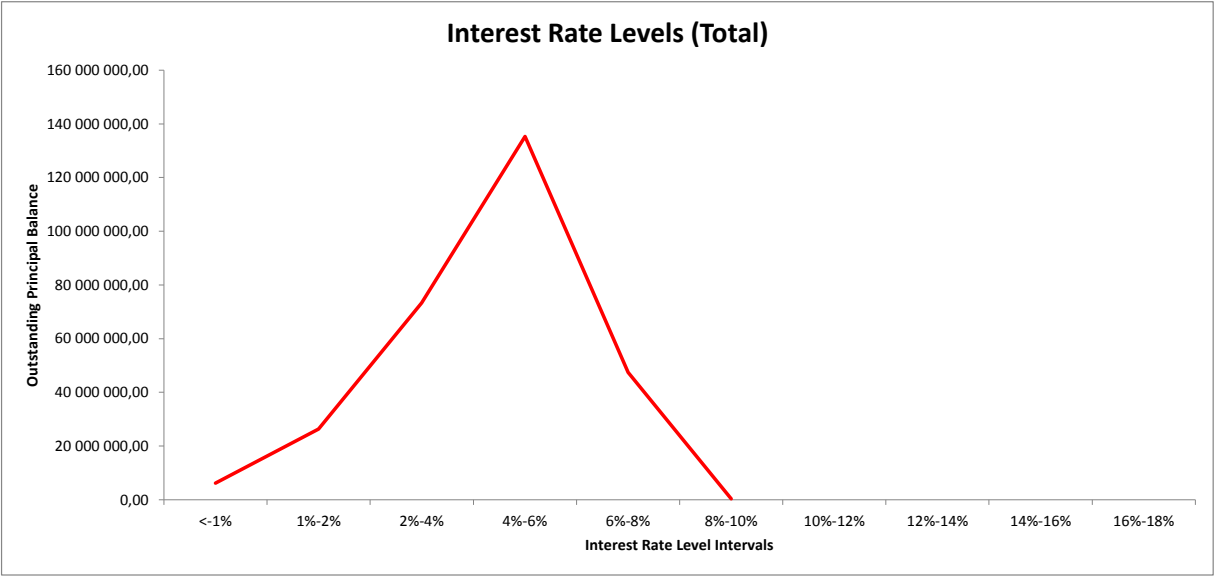
TOTAL								
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	<		871	6 125 532	2,12 %	29,3	19,1	
	1 %	2 %	2856	26 282 939	9,10 %	34,1	18,9	
	2 %	4 %	5774	73 282 023	25,37 %	37,3	19,2	
	4 %	6 %	12 642	135 294 967	46,84 %	35,2	21,3	
	6 %	8 %	5 970	47 460 998	16,43 %	34,4	21,1	
	8 %	10 %	45	370 469	0,13 %	37,7	17,8	
	10 %	12 %						
	12 %	14 %						
	14 %	16 %						
	16 %	18 %						
	Total			28 158	288 816 929	100 %		

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10.b Interest Rate



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11.a Remaining Terms

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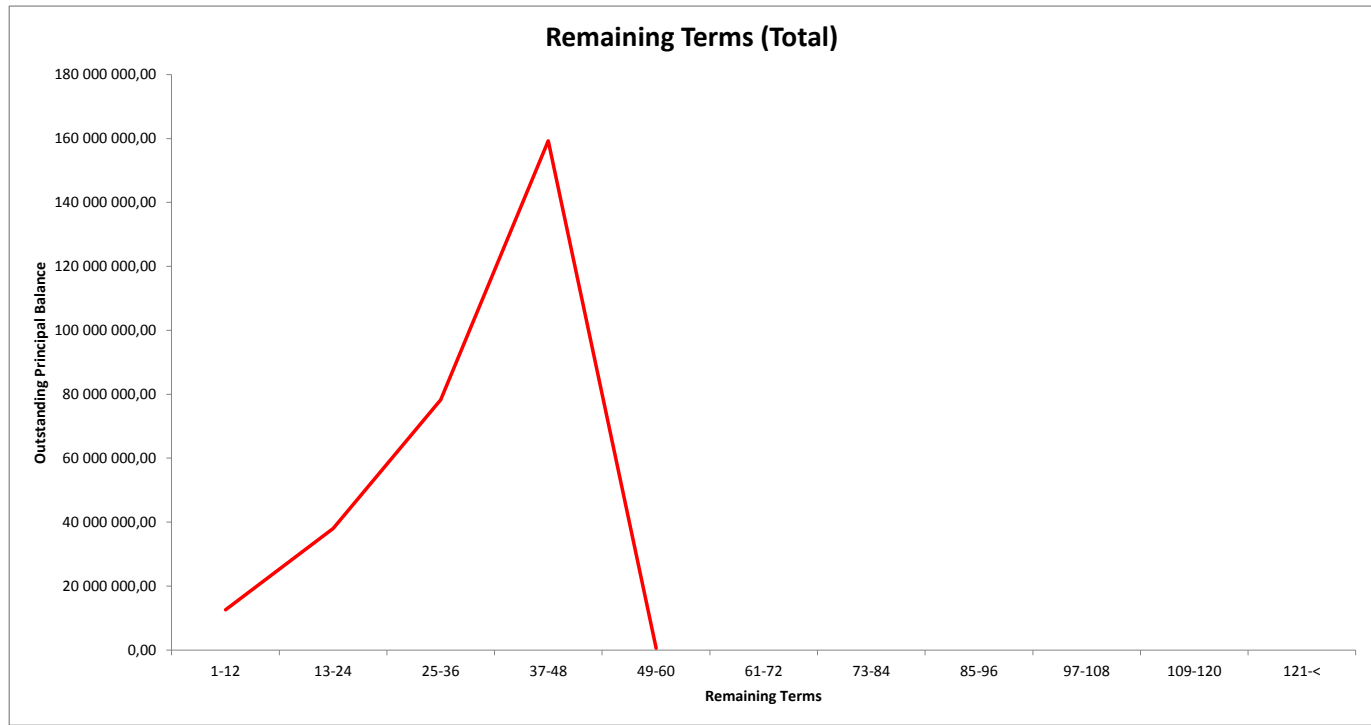
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	62	59 472	0,02 %	0,0	44,5
1		12	4 105	12 567 383	4,35 %	8,4	31,8
13		24	6 011	38 036 904	13,17 %	19,5	24,5
25		36	7 389	78 274 009	27,10 %	32,0	23,8
37		48	10 558	159 287 624	55,15 %	42,9	17,0
49		60	33	591 536	0,20 %	49,0	13,1
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		28 158		288 816 929	100 %		

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11.b Remaining Terms



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12.a Seasoning



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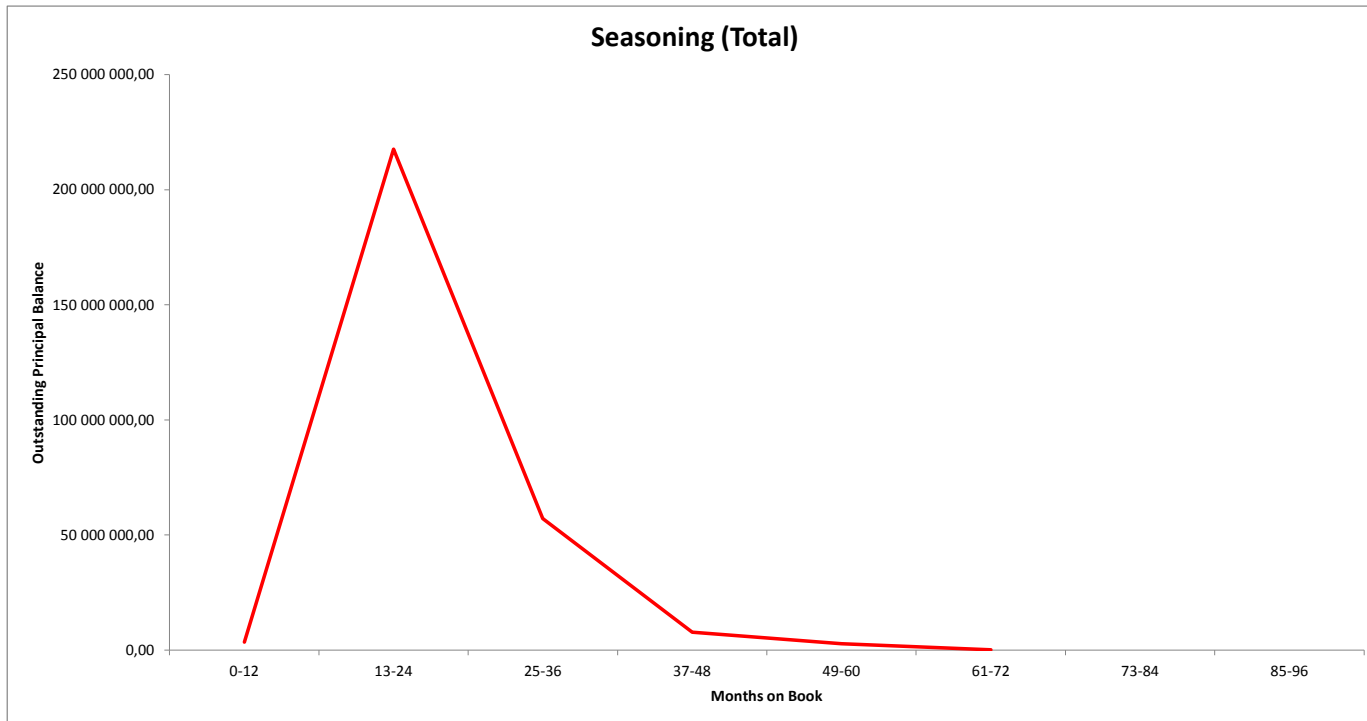
		TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning		
		1		12	276	3 442 279	1,19 %	42,8	12,0
		13		24	19 492	217 629 458	75,35 %	38,1	17,5
		25		36	6 731	57 151 892	19,79 %	28,1	28,0
		37		48	1 127	7 715 124	2,67 %	17,8	41,0
		49		60	512	2 733 463	0,95 %	8,3	52,4
		61		72	20	144 713	0,05 %	7,8	62,3
		73		84					
		85		96					
		Total			28 158	288 816 929	100 %		

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12.b Seasoning



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13.a Balloon loans



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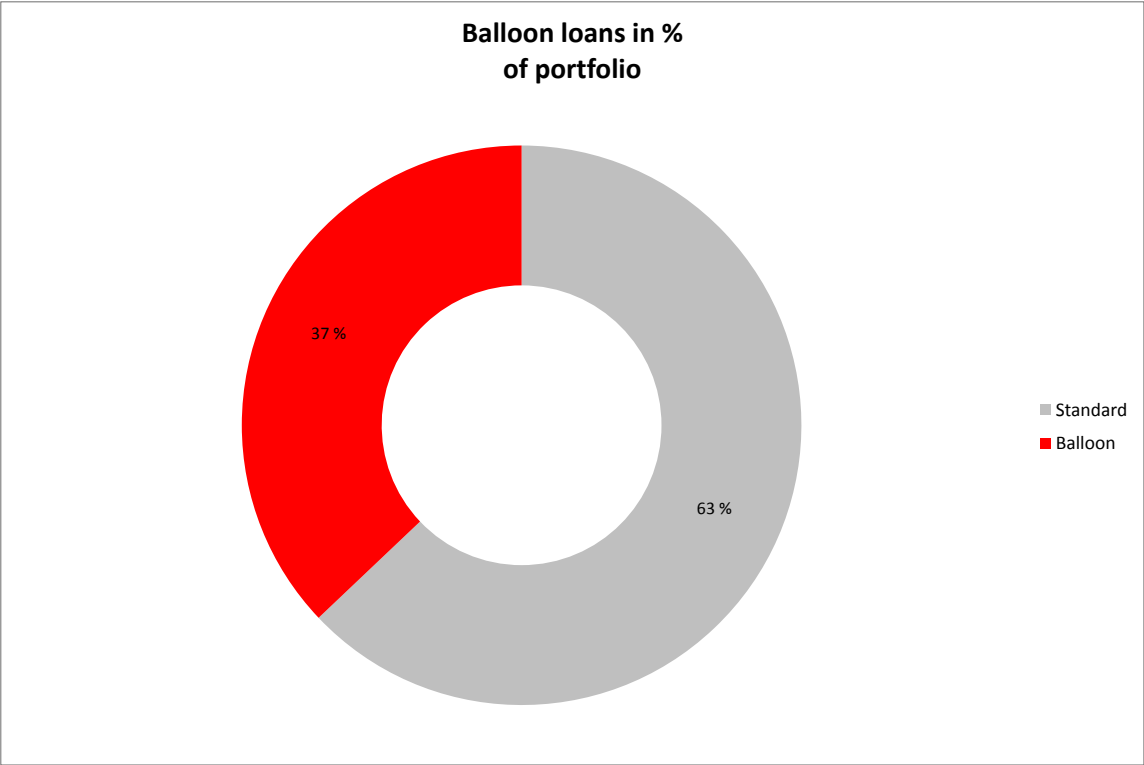
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		22 411	181 726 772	62,92 %	2 531	0,00 %	34,1	20,2
Balloon		5 747	107 090 157	37,08 %	38 669 383	36,11 %	37,5	20,9
Total		28 158	288 816 929	100 %	38 671 914	13,39 %		

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13.b Balloon loans



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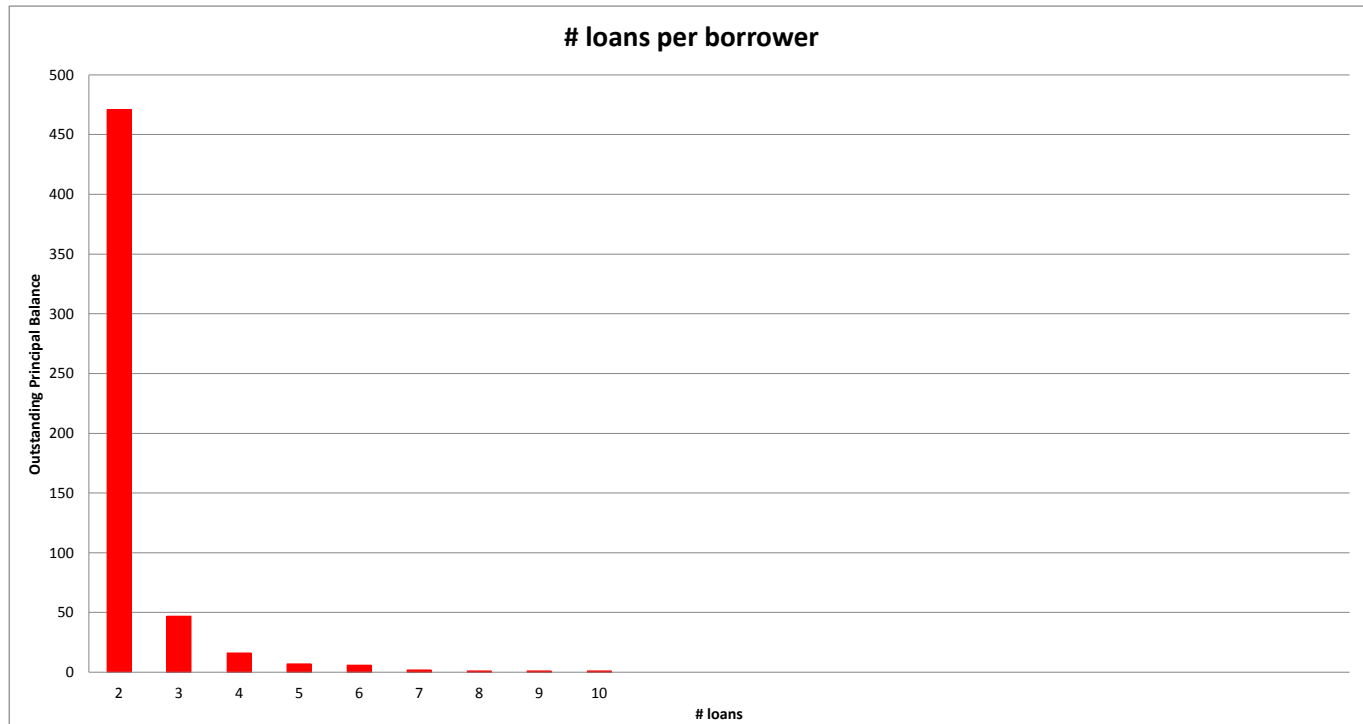


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14.b # loans per borrower



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Monthly Period	Aug 2014					
Interest Period	from	26.08.2014	to	25.09.2014	=	30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.09.2014	
Payment date	25.09.2014	
Period No	11	
Monthly Period	Aug 2014	
Interest Period	from 26.08.2014	to 25.09.2014 = 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	288 816 929	280 494 216	8 322 713	1 140 653	4,84 %	97,12 %
2	280 494 216	272 491 167	8 003 049	1 108 104	4,85 %	94,35 %
3	272 491 167	264 493 912	7 997 255	1 076 724	4,85 %	91,58 %
4	264 493 912	256 594 756	7 899 156	1 045 356	4,85 %	88,84 %
5	256 594 756	248 648 570	7 946 186	1 014 328	4,85 %	86,09 %
6	248 648 570	240 768 297	7 880 273	983 049	4,85 %	83,36 %
7	240 768 297	232 463 548	8 304 749	952 108	4,85 %	80,49 %
8	232 463 548	224 566 082	7 897 466	919 934	4,85 %	77,75 %
9	224 566 082	216 826 570	7 739 512	888 821	4,85 %	75,07 %
10	216 826 570	209 091 019	7 735 551	858 249	4,85 %	72,40 %
11	209 091 019	201 540 204	7 550 814	827 579	4,85 %	69,78 %
12	201 540 204	194 177 626	7 362 579	797 667	4,85 %	67,23 %
13	194 177 626	186 887 667	7 289 959	768 613	4,85 %	64,71 %
14	186 887 667	179 658 597	7 229 070	739 770	4,85 %	62,21 %
15	179 658 597	172 378 161	7 280 436	711 443	4,86 %	59,68 %
16	172 378 161	165 252 586	7 125 575	683 185	4,86 %	57,22 %
17	165 252 586	158 256 565	6 996 021	655 103	4,86 %	54,79 %
18	158 256 565	151 415 667	6 840 898	627 381	4,86 %	52,43 %
19	151 415 667	144 605 956	6 809 710	600 023	4,86 %	50,07 %
20	144 605 956	137 826 614	6 779 342	572 865	4,86 %	47,72 %

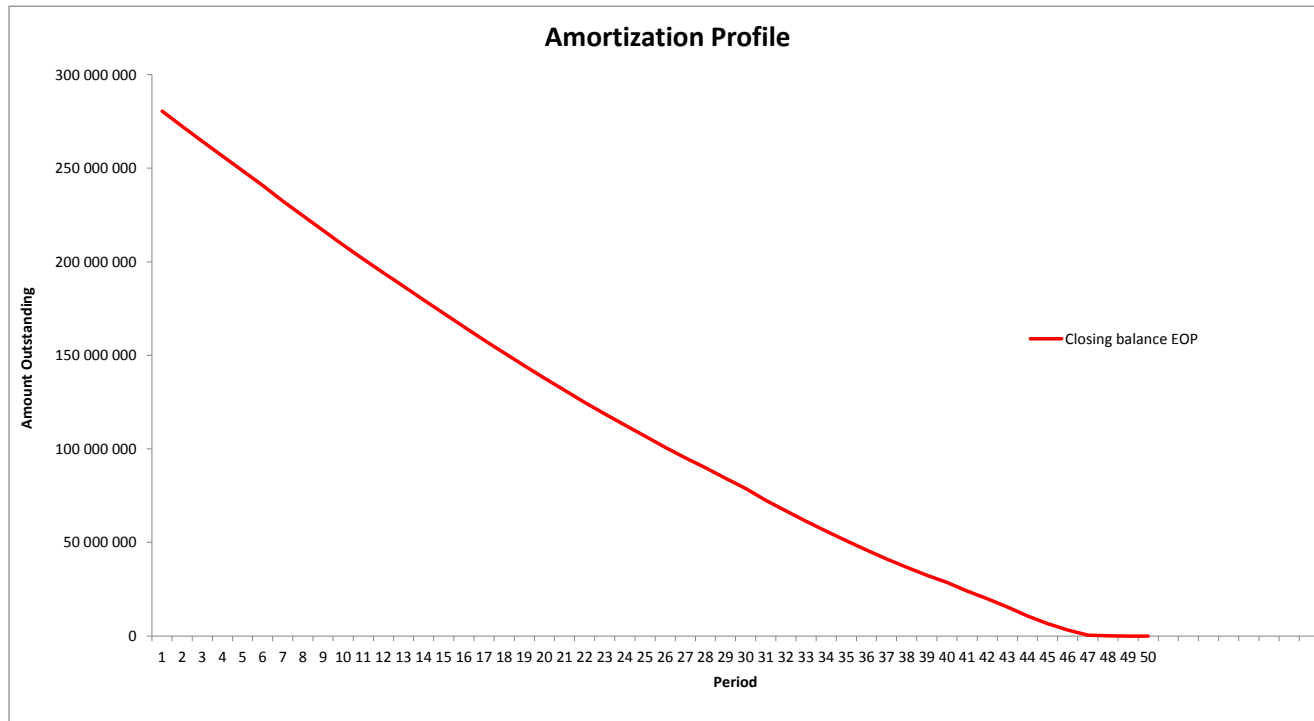
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.09.2014				
Payment date	25.09.2014				
Period No	11				
Monthly Period	Aug 2014				
Interest Period	from	26.08.2014	to	25.09.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27.09.2014				
Payment date	25.09.2014				
Period No	11				
Monthly Period	Aug 2014				
Interest Period	from	26.08.2014	to	25.09.2014	= 30 days

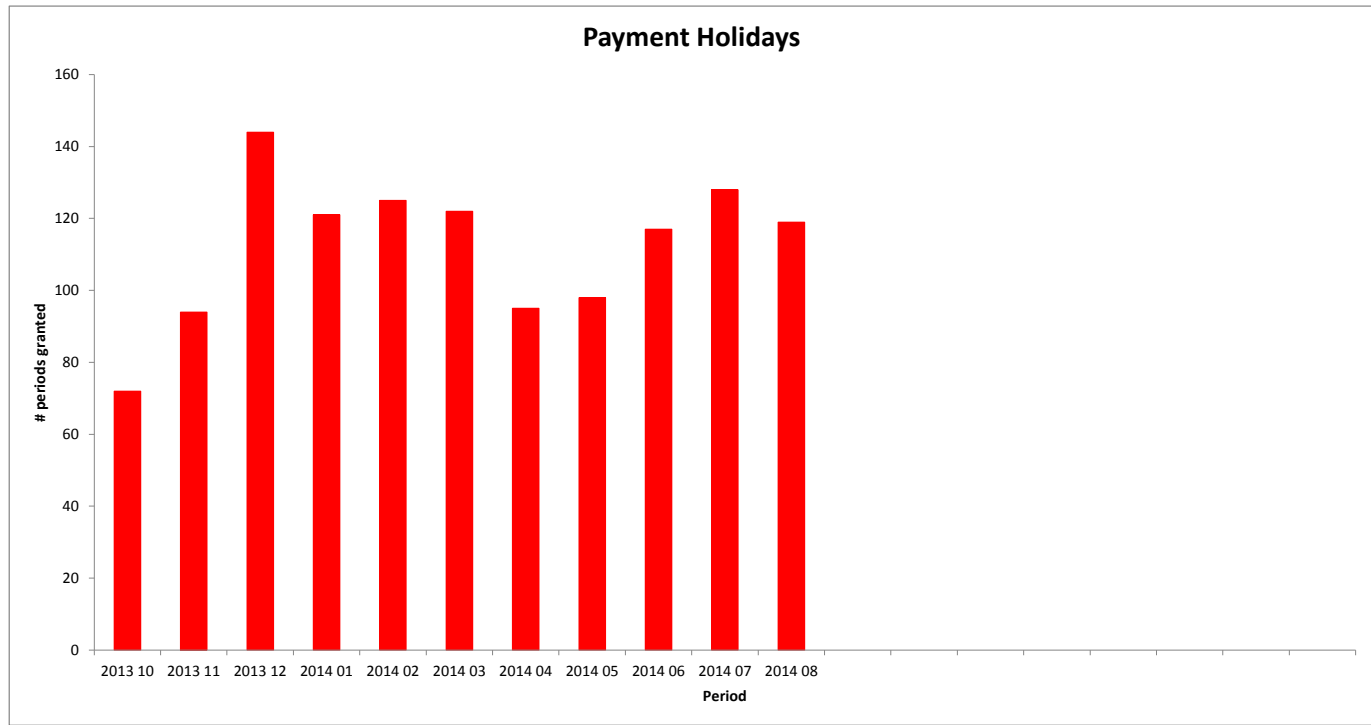
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2013 10	72	107	28 515	901 468	
2013 11	94	145	41 443	1 278 284	
2013 12	144	175	51 230	2 221 311	
2014 01	121	174	52 332	1 706 176	
2014 02	125	185	51 325	1 759 910	
2014 03	122	186	51 140	1 786 354	
2014 04	95	139	38 074	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	
Total:	1 235	1 755	494 284	16 828 755	

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16.b Payment Holidays



Reporting Date	27.09.2014				
Payment date	25.09.2014				
Period No	11				
Monthly Period	Aug 2014				
Interest Period	from	26.08.2014	to	25.09.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.a Downpayment



Reporting Date	27.09.2014					
Payment date	25.09.2014					
Period No	11					
Monthly Period	Aug 2014					
Interest Period	from	26.08.2014	to	25.09.2014	=	30 days

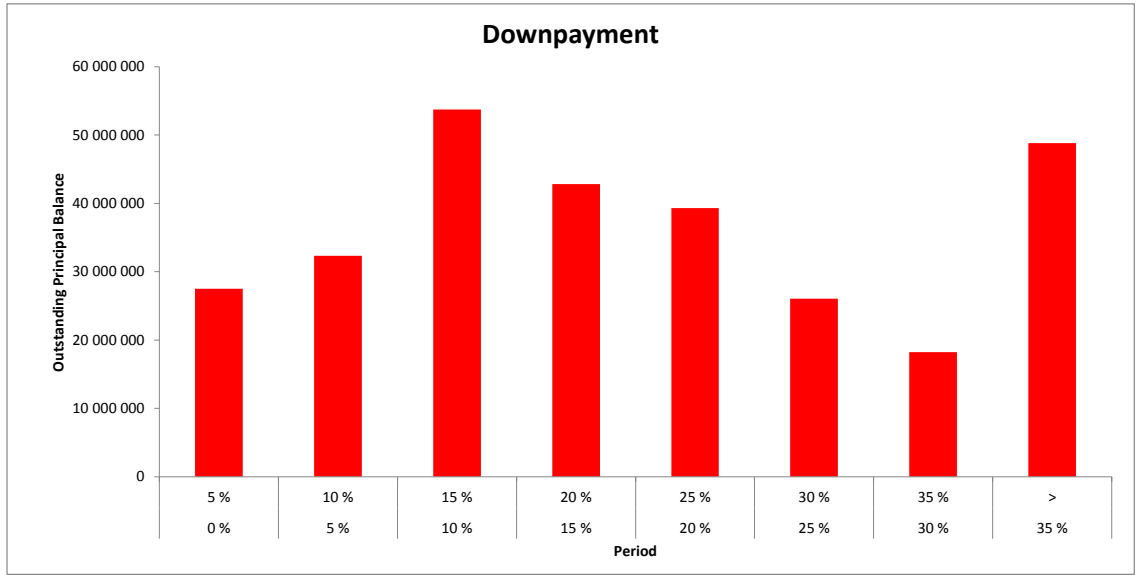
TOTAL									
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning		
	0 %		5 %	1 978	27 509 603		9,5 %	39,9	18,7
		5 %		10 %	2 438	32 326 815		11,2 %	38,8
			10 %		4 572	53 724 782		18,6 %	37,0
			15 %		3 778	42 830 444		14,8 %	35,6
			20 %		3 841	39 302 884		13,6 %	34,4
			25 %		2 503	26 057 781		9,0 %	34,5
			30 %		1 949	18 250 136		6,3 %	33,1
			35 %		7 099	48 814 485		16,9 %	30,6
			>						
	Total			28 158	288 816 929		100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	27.09.2014	
Payment date	25.09.2014	
Period No	11	
Monthly Period	Aug 2014	
Interest Period	from 26.08.2014	to 25.09.2014 = 30 days



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Monthly Investor Report

18.a Vehicle Condition



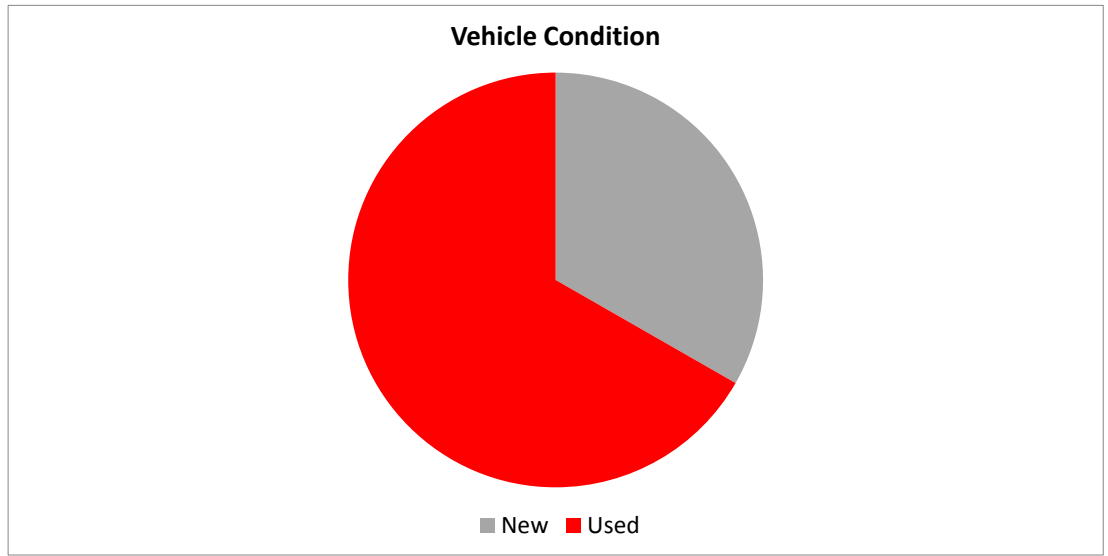
Reporting Date	27.09.2014	
Payment date	25.09.2014	
Period No	11	
Monthly Period	Aug 2014	
Interest Period	from 26.08.2014	to 25.09.2014 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 995	96 117 829	33,3 %	35,5	20,5
	Used	21 163	192 699 100	66,7 %	35,3	20,5
	Total	28 158	288 816 929	100 %		

18.b Vehicle Condition



Reporting Date	27.09.2014
Payment date	25.09.2014
Period No	11
Monthly Period	Aug 2014
Interest Period	from 26.08.2014 to 25.09.2014 = 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
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19.a Borrower Type



Reporting Date	27.09.2014				
Payment date	25.09.2014				
Period No	11				
Monthly Period	Aug 2014				
Interest Period	from	26.08.2014	to	25.09.2014	= 30 days

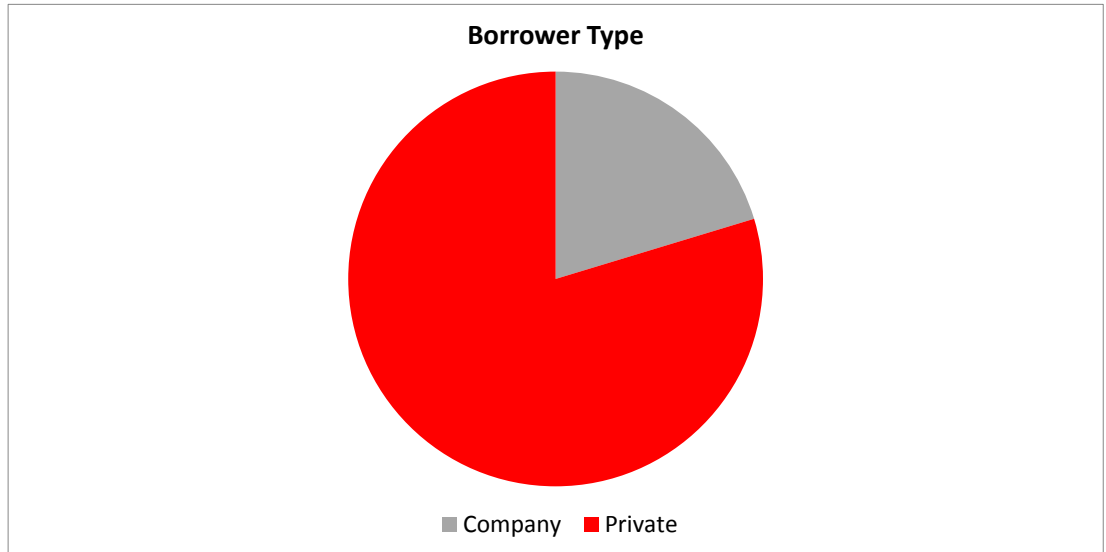
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 383	58 668 353	20,3 %	32,5	21,7
	Private	23 775	230 148 576	79,7 %	36,1	20,2
	Total	28 158	288 816 929	100 %		

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Monthly Investor Report

19.b Borrower Type



Reporting Date	27.09.2014
Payment date	25.09.2014
Period No	11
Monthly Period	Aug 2014
Interest Period	from 26.08.2014 to 25.09.2014 = 30 days



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Monthly Investor Report

20.a Vehicle type



Reporting Date	27.09.2014	
Payment date	25.09.2014	
Period No	11	
Monthly Period	Aug 2014	
Interest Period	from 26.08.2014	to 25.09.2014 = 30 days

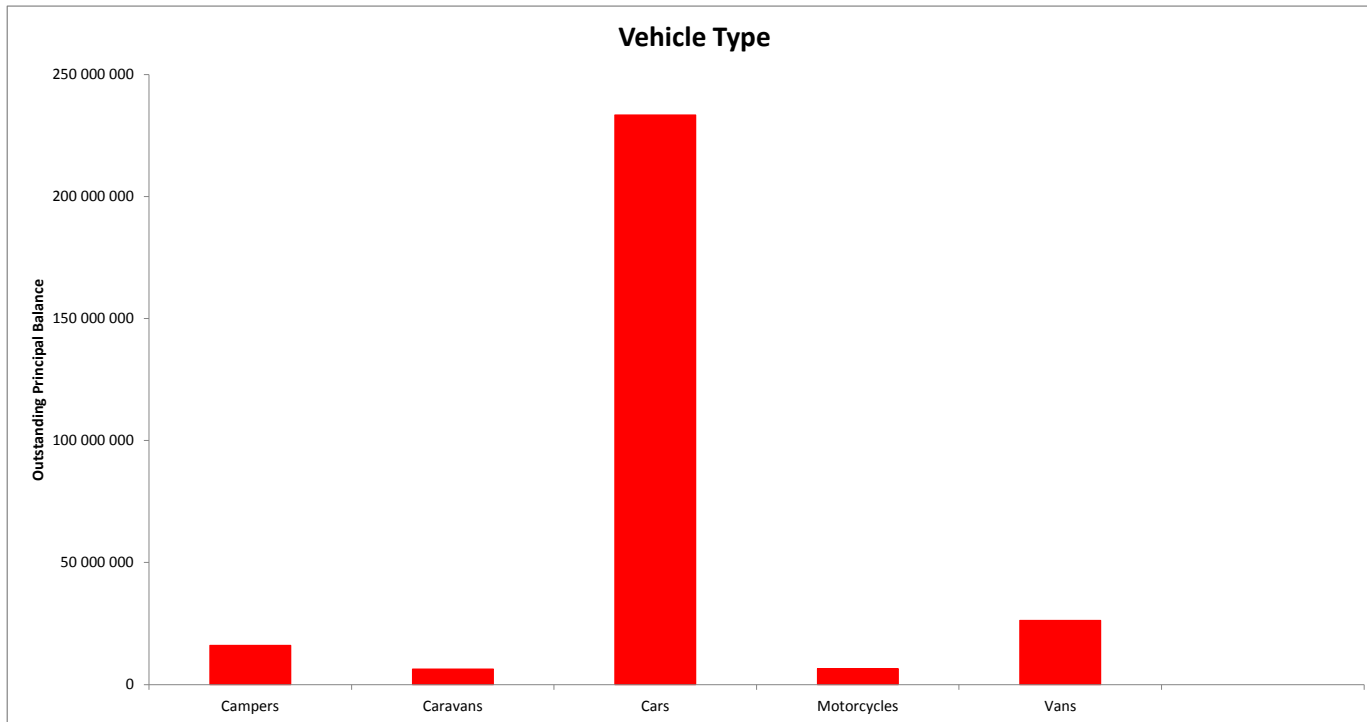
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		824	16 081 350	5,57 %	33,5	25,36
Caravans		645	6 350 783	2,20 %	32,3	26,11
Cars		22 793	233 533 441	80,86 %	36,2	19,54
Motorcycles		1 143	6 500 924	2,25 %	32,4	23,44
Vans		2 753	26 350 430	9,12 %	30,9	23,59
		28 158	288 816 929	100 %		

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Monthly Investor Report

20.b Vehicle type



Reporting Date	27.09.2014				
Payment date	25.09.2014				
Period No	11				
Monthly Period	Aug 2014				
Interest Period	from	26.08.2014	to	25.09.2014	= 30 days



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21.a Restructured Loans



Reporting Date	27.09.2014				
Payment date	25.09.2014				
Period No	11				
Monthly Period	Aug 2014				
Interest Period	from	26.08.2014	to	25.09.2014	= 30 days

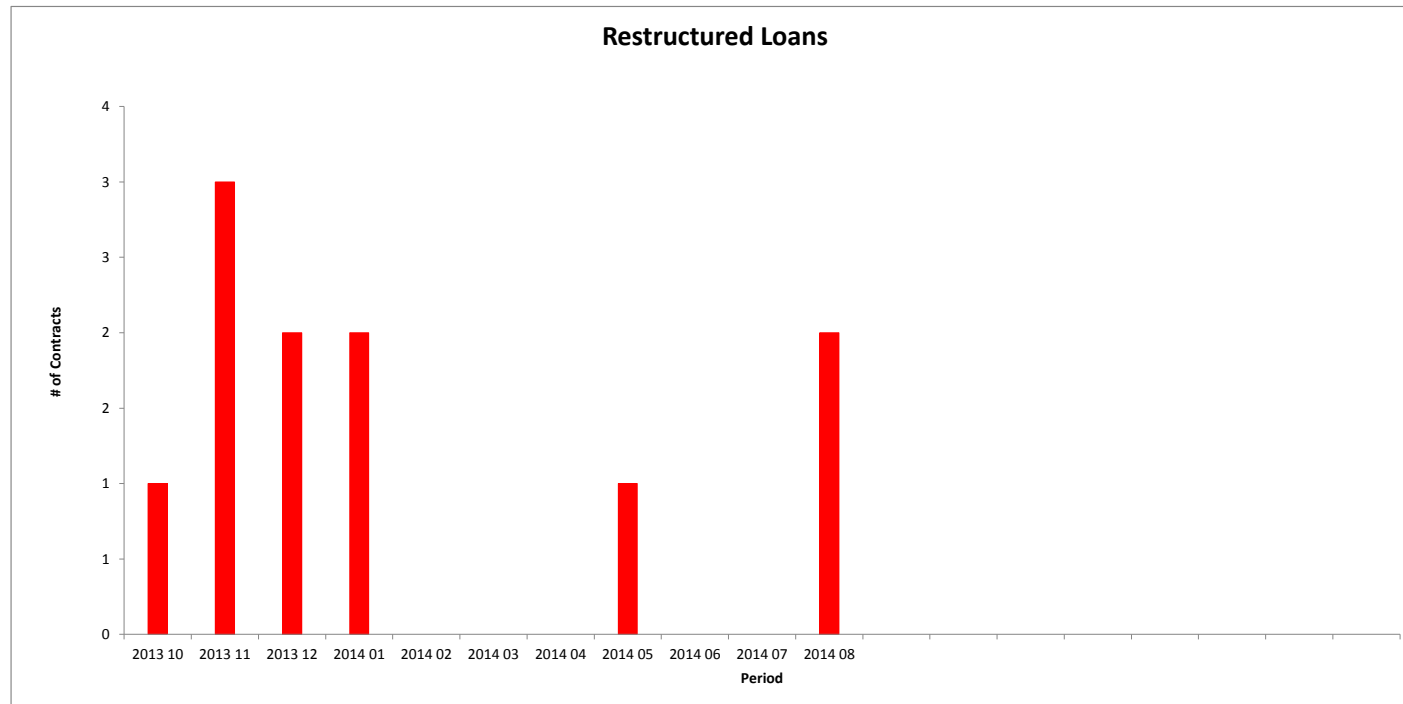
TOTAL			
Period	No	Outstanding balance	
2013 10	1	6	896
2013 11	3	22	012
2013 12	2	11	089
2014 01	2	11	629
2014 02	0	0	
2014 03	0	0	
2014 04	0	0	
2014 05	1	83	
2014 06	0	0	
2014 07	0	0	
2014 08	2	41	336
	11	93	045

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.09.2014				
Payment date	25.09.2014				
Period No	11				
Monthly Period	Aug 2014				
Interest Period	from	26.08.2014	to	25.09.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
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22.a Dynamic Interest rate



Reporting Date	27.09.2014	
Payment date	25.09.2014	
Period No	11	
Monthly Period	from	Aug 2014
Interest Period	from	26.08.2014 to 25.09.2014 = 30 days

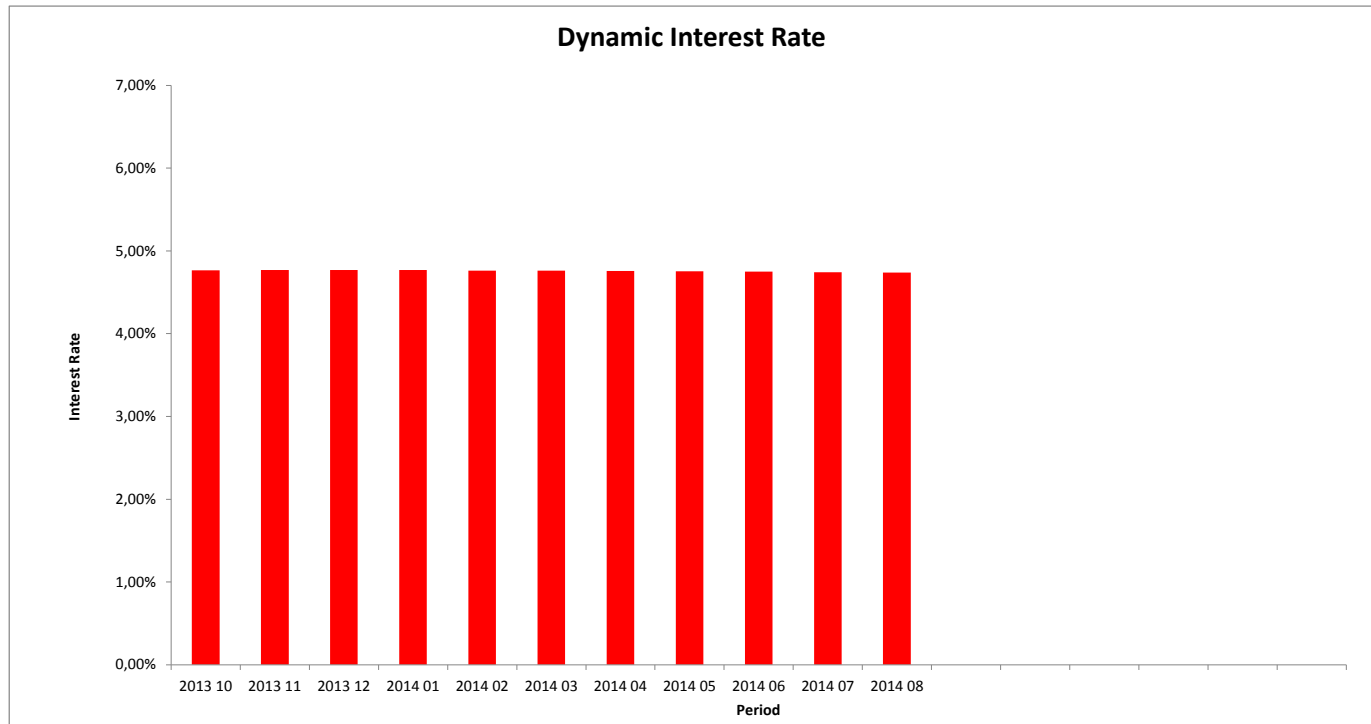
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2013 10	479 099 092	4,768 %
	2013 11	458 398 637	4,770 %
	2013 12	439 817 265	4,768 %
	2014 01	418 143 705	4,768 %
	2014 02	398 902 873	4,764 %
	2014 03	379 213 871	4,761 %
	2014 04	359 234 654	4,759 %
	2014 05	340 885 065	4,754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

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22.b Dynamic Interest Rate



Reporting Date	27.09.2014				
Payment date	25.09.2014				
Period No	11				
Monthly Period	Aug 2014				
Interest Period	from	26.08.2014	to	25.09.2014	= 30 days



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Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	27.09.2014	
Payment date	25.09.2014	
Period No	11	
Monthly Period	Aug 2014	
Interest Period	from 26.08.2014	to 25.09.2014 = 30 days

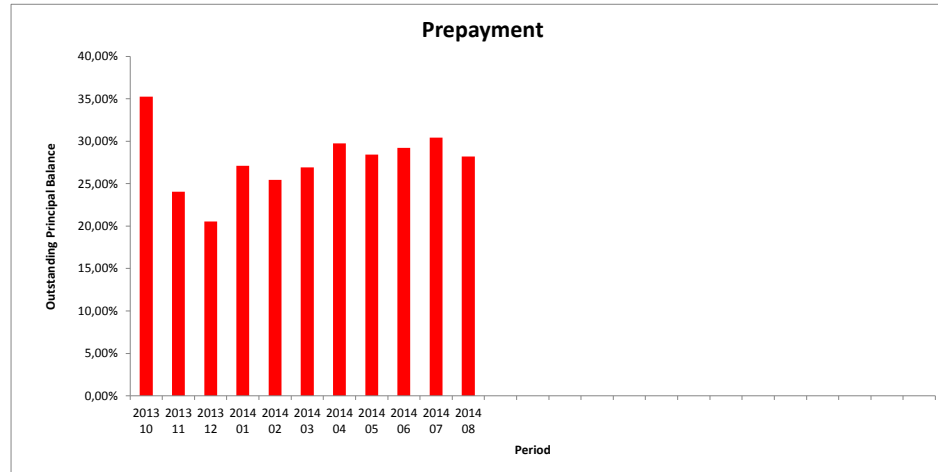
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2013 10	17 039 534	479 099 092	35,25 %
	2013 11	10 397 072	458 398 637	24,07 %
	2013 12	8 341 808	439 817 265	20,53 %
	2014 01	10 880 470	418 143 705	27,12 %
	2014 02	9 647 459	398 902 873	25,46 %
	2014 03	9 774 133	379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

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Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	27.09.2014				
Payment date	25.09.2014				
Period No	11				
Monthly Period	Aug 2014				
Interest Period	from	26.08.2014	to	25.09.2014	= 30 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

24. Delinquency



Reporting Date	27.09.2014					
Payment date	25.09.2014					
Period No	11					
Monthly Period	Aug 2014					
Interest Period	from	26.08.2014	to	25.09.2014	=	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	322 650 512	27 706	292 465 617	2 216	25 004 361	325	3 633 923	94	965 651	35	353 168	18	200 365	4	27 428	32	357 222	
	7	304 641 317	26 752	276 720 717	2 016	23 238 572	276	3 263 378	84	826 500	32	327 052	16	168 021	10	97 077	18	164 770	
	8	288 816 929	25 501	258 414 267	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																		
	10																		
	11																		
	12																		

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

Reporting Date	27.09.2014				
Payment date	25.09.2014				
Period No	11				
Monthly Period	Aug 2014				
Interest Period	from	26.08.2014	to	25.09.2014	= 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	376	15 915	1 292
2014 1	560 879	50				141 225	141 225	419 654	194 983	336 208	224 671	16 936	353 144	207 735
2014 2	770 550	74							272 315	272 315	498 235	207 485	479 800	290 750
2014 3	386 479	42										90 600	90 600	295 878

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26. Priority of Payments



Reporting Date	27.09.2014	
Payment date	25.09.2014	
Period No	11	
Monthly Period	Aug 2014	
Interest Period	from 26.08.2014	to 25.09.2014 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	17 158 995,68	EUR
Senior Expenses	-	1 438,33	EUR
Servicing Fee	-	161 657,25	EUR
Interest on Loan to Issuer	-	1 171 511,98	EUR
Principal on Loan to Issuer	-	15 824 388,12	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	29 830 940,77	EUR
Senior Expenses	-	1 230,00	EUR
Interest Class A	-	153 908,00	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	-	15 824 388,12	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	-	32 929,58	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	926 591,06	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	926 591,06	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	256,58	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	926 334,48	EUR

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27. Transaction Costs



Reporting Date	27.09.2014	
Payment date	25.09.2014	
Period No	11	
Monthly Period	Aug 2014	
Interest Period	from 26.08.2014	to 25.09.2014 = 30 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 438,33 EUR			
Interest accrued for the Period	211 927,00 EUR	153 908,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	3 242 143,00 EUR	2 570 797,00 EUR	424 232,00 EUR	247 114,00 EUR
Interest Payments	211 927,00 EUR	153 908,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	3 242 143,00 EUR	2 570 797,00 EUR	424 232,00 EUR	247 114,00 EUR
Interest accrued on Subordinated Loan for the Period	32 929,58 EUR			
Cumulative Interest accrued on Subordinated Loan	393 499,24 EUR			
Interest Payments on Subordinated Loan	32 929,58 EUR			
Cumulative Interest Payments on Subordinated Loan	393 499,24 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	27.09.2014
Payment date	25.09.2014
Period No	11
Monthly Period	Aug 2014
Interest Period	from 26.08.2014 to 25.09.2014 = 30 days