

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.01.2014				
Payment date	27.01.2014			Following payment dates:	25.02.2014
Period No	3				25.03.2014
Monthly Period	Dec 2013				
Interest Period	from 30.12.2013	to	25.01.2014	=	26 days

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1. Portfolio Information



Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	3	
Monthly Period	Dec 2013	
Interest Period	from 30.12.2013	to 25.01.2014 = 26 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	458 398 636,54 EUR
Scheduled Loan Principal Repayments	10 222 665,40 EUR
Prepayments	8 341 808,08 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	18 564 473,48 EUR
New Defaulted Auto Loans in Period	16 897,75 EUR
Closing Balance	439 817 265,31 EUR

Total revenue collections	
Revenue and fees received on loan balances	2 043 201,26 EUR
Recoveries on loans in default	309,99 EUR
Total Revenue Received in Period	2 043 511,25 EUR

# Loans	
At beginning of period	38 064 Loans
Paid in Full	838 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	3 Loans
At end of period	37 223 Loans

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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)	20 607 985 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	20 607 985 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 361 184 EUR
b. Reserve Fund	12 833 875 EUR
c. Interest Earned by the Issuer	-89 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	33 194 970 EUR

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3. Reserve Accounts



Reporting Date	29.01.2014
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Note Balance

Beginning of Period	513 355 000,00 EUR
End of Period	479 099 830,00 EUR

Reserve Fund

	in %	
Beginning of Period	1,5 %	7 700 325,00 EUR
Cash Outflow		7 700 325,00 EUR
Cash Inflow		7 700 325,00 EUR
End of Period	1,5 %	7 700 325,00 EUR
Required Reserve Amount	1,5 %	7 700 325,00 EUR

Liquidity Balance

Beginning of Period	1,0 %	5 133 550,00 EUR
Cash Outflow		5 133 550,00 EUR
Cash Inflow		5 133 550,00 EUR
End of Period	1,0 %	5 133 550,00 EUR
Required Reserve Amount	1,0 %	5 133 550,00 EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00 EUR
Cash Outflow	- EUR
Cash Inflow	- EUR
End of Period	100 000,00 EUR
Required Reserve Amount	100 000,00 EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut 2013 held deposits with Santander Consumer Bank AS. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 122a of the CRD.

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4. Performance Data



Reporting Date	29.01.2014				
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Asset Balance

Beginning of Period	458 398 636,54	EUR
End of Period	439 817 265,31	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	400 832 159,53	91,14 %	34 122
1-29 days past due	33 548 784,20	7,63 %	2 679
		0,00 %	
Delinquent Receivables:			
30-59 days past due	3 836 015,42	0,87 %	290
60-89 days past due	986 723,95	0,22 %	83
90-119 days past due	443 473,14	0,10 %	32
120-149 days past due	170 109,07	0,04 %	17
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	439 817 265	100,00 %	37 223

Current Period Defaults	16 897,75		3
Cumulative Defaults	17 207,74		4
Current Period Recoveries	309,99		
Cumulative Recoveries	309,99		

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5. Outstanding Notes



Reporting Date	29.01.2014				
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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	458 341 590,00 EUR	384 041 590,00 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	33 194 969,99 EUR				
Amortisation	18 578 480,00 EUR				
Redemption per Class	18 578 480,00 EUR	18 578 480,00 EUR	- EUR	- EUR	- EUR
Redemption per Note		4 232,00 EUR	- EUR	- EUR	-
Class Principal Outstanding Closing Balance	439 763 110,00 EUR	365 463 110,00 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		83,10 %	11,10 %	5,80 %	0,01 %
Current Pool Factor		0,83	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					
Day Count Convention		(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	26				
Principal Outstanding per Note Beginning of Period		87 481,00 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 232,00 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		83 249,00 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		58,00 EUR	75,00 EUR	84,00 EUR	1 EUR
Interest Payment	312 640,00	254 620,00 EUR	36 600,00 EUR	21 420,00 EUR	55,00 EUR
Interest Payment per Note		58,00 EUR	75,00 EUR	84,00 EUR	1,00 EUR

3. Credit Enhancements				
Initial total CE (Subordination, Reserve)		16,98 %	7,48 %	2,50 %
Current CE (incl. Excess Spread)		27,07 %	15,99 %	10,17 %
Current CE (excl. Excess Spread)		19,81 %	8,73 %	2,92 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.01.2014
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Monthly Period Dec 2013
Interest Period : 30.12.2013 to 25.01.2014 = 26 days

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 Outlook Negative	BBB -	BBB+ Outlook negative	Baa3	Baa2 Outlook negative	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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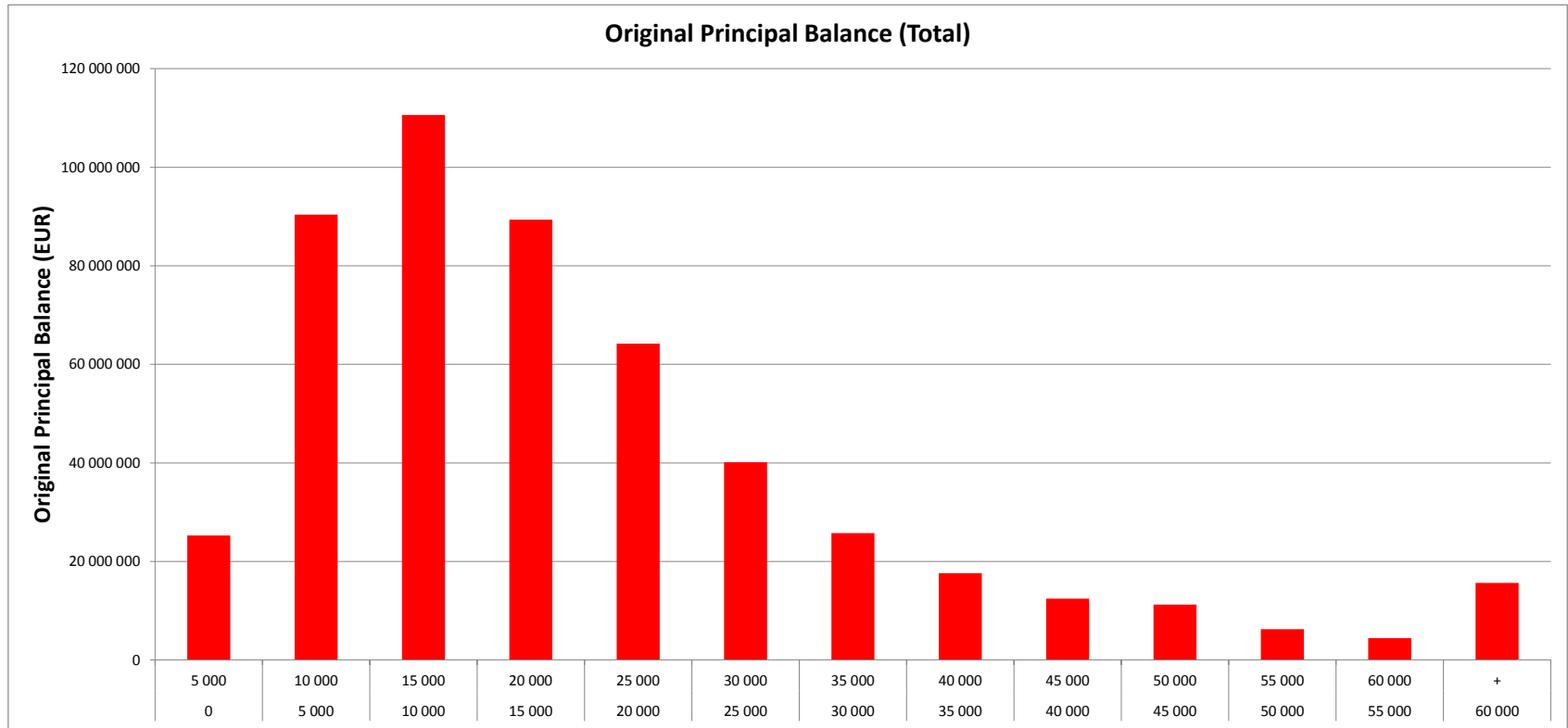
Average amount - all: 12 666

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

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7.b Original Principal Balance Graph

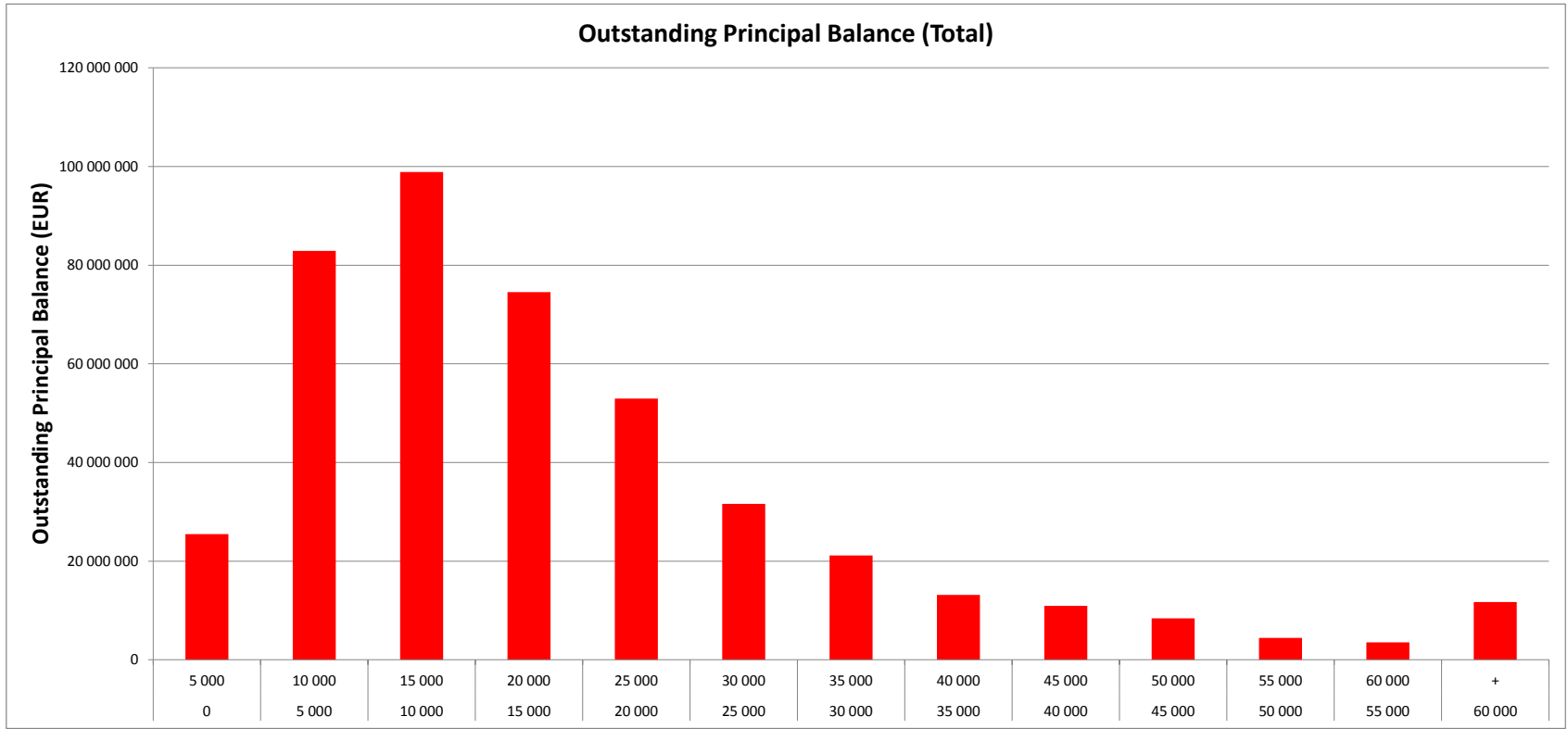
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



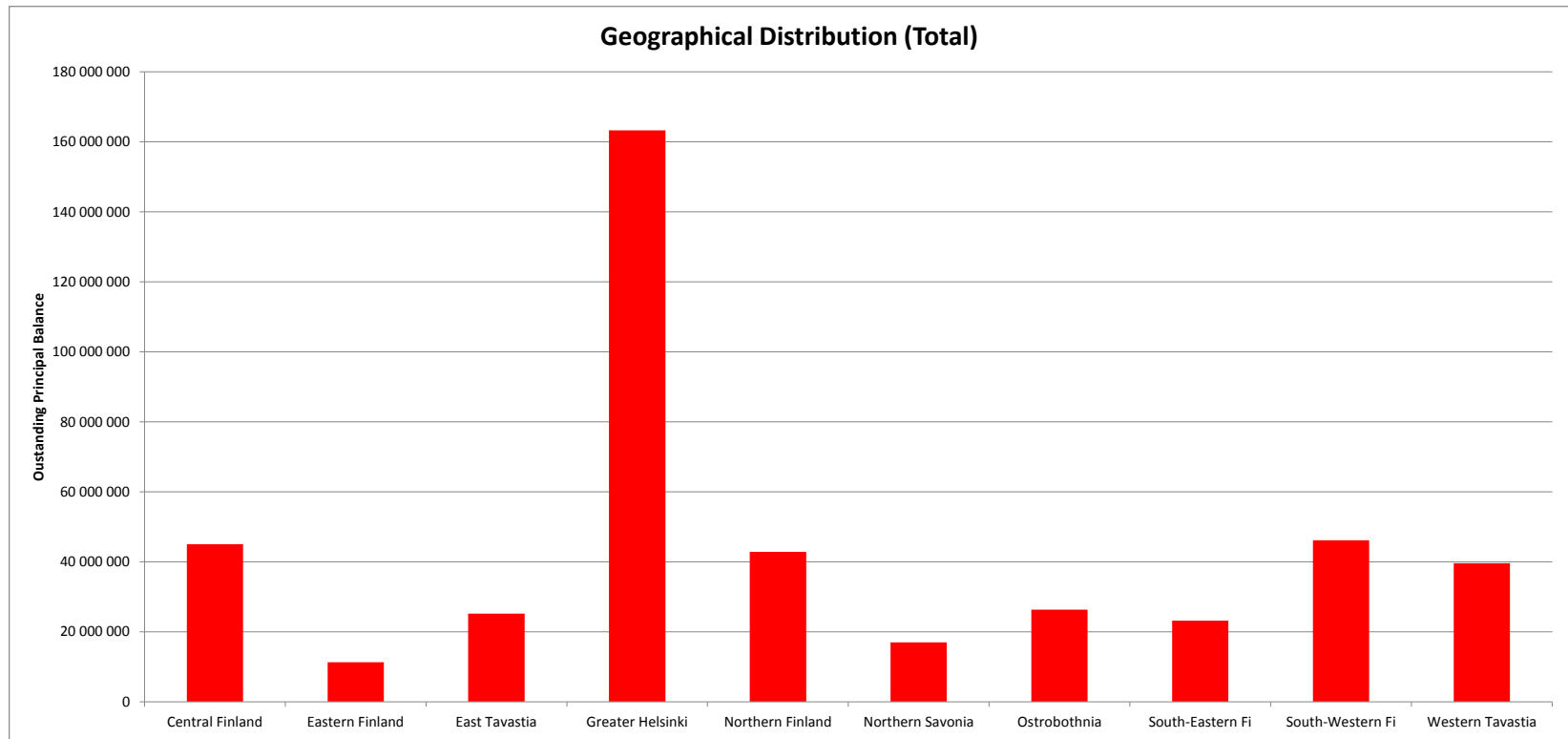
Reporting Date	29.01.2014					
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TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 934	44 987 256	10,23 %	10,57 %	41,6	13,1	
Eastern Finland	1 049	11 321 247	2,57 %	2,82 %	41,5	12,9	
East Tavastia	2 190	25 186 206	5,73 %	5,88 %	41,1	13,8	
Greater Helsinki	13 241	163 308 109	37,13 %	35,57 %	41,7	13,2	
Northern Finland	3 560	42 823 478	9,74 %	9,56 %	42,4	13,2	
Northern Savonia	1 468	16 959 702	3,86 %	3,94 %	41,5	12,9	
Ostrobothnia	2 364	26 292 789	5,98 %	6,35 %	40,3	13,3	
South-Eastern Fi	2 021	23 210 711	5,28 %	5,43 %	42,2	12,9	
South-Western Fi	3 986	46 115 580	10,49 %	10,71 %	41,5	13,4	
Western Tavastia	3 410	39 612 186	9,01 %	9,16 %	41,5	13,3	
Total	37 223	439 817 265	100 %	100,00 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	29.01.2014	
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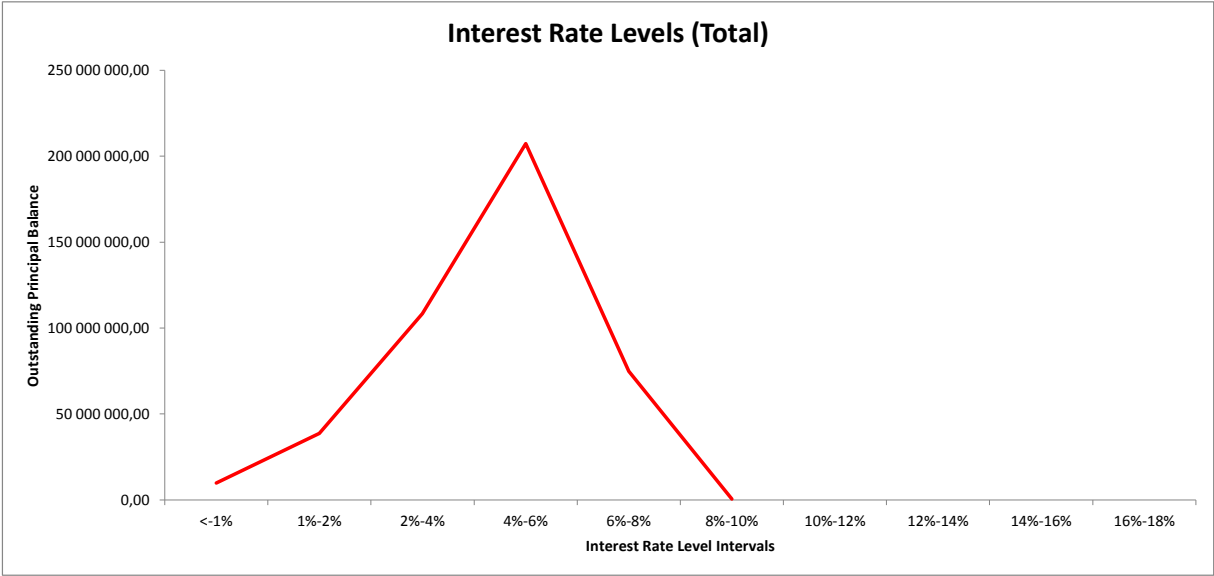
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<		1080	9882931,2	2,25 %	34,2	12,2
1 %	2 %	3503	38 778 055	8,82 %	40,5	11,2
2 %	4 %	7498	108 396 428	24,65 %	43,7	11,9
4 %	6 %	16 838	207 376 967	47,15 %	41,5	14,0
6 %	8 %	8 236	74 796 772	17,01 %	40,4	13,9
8 %	10 %	68	586 112	0,13 %	43,8	9,7
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		37 223	439 817 265	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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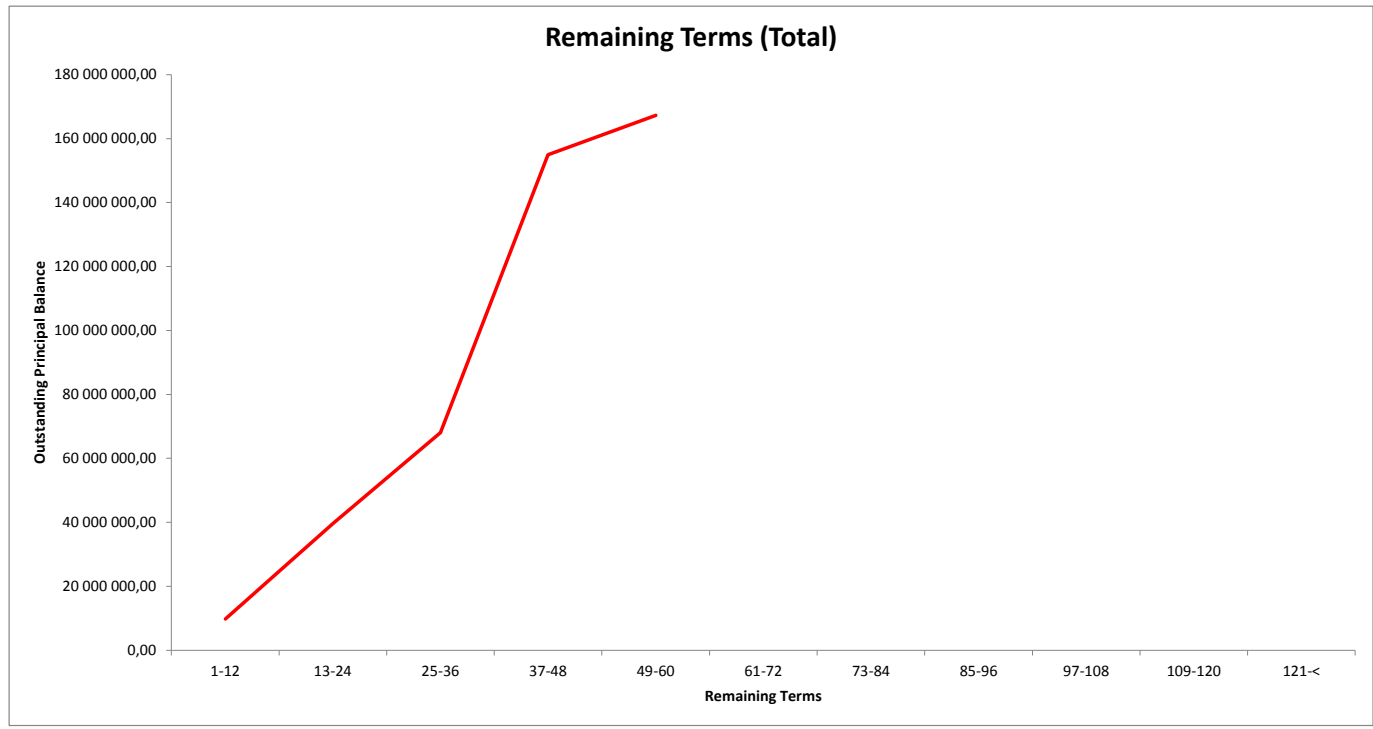
		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	19	12 147	0,00 %	0,0	33,0
		1		12	3 173	9 760 718	2,22 %	7,9	31,1
		13		24	6 282	39 632 791	9,01 %	19,1	20,5
		25		36	7 300	68 107 148	15,49 %	30,3	16,6
		37		48	11 025	155 009 330	35,24 %	43,0	14,7
		49		60	9 424	167 295 131	38,04 %	52,2	7,6
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121							
		Total			37 223		439 817 265	100 %	

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11.b Remaining Terms



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12.a Seasoning



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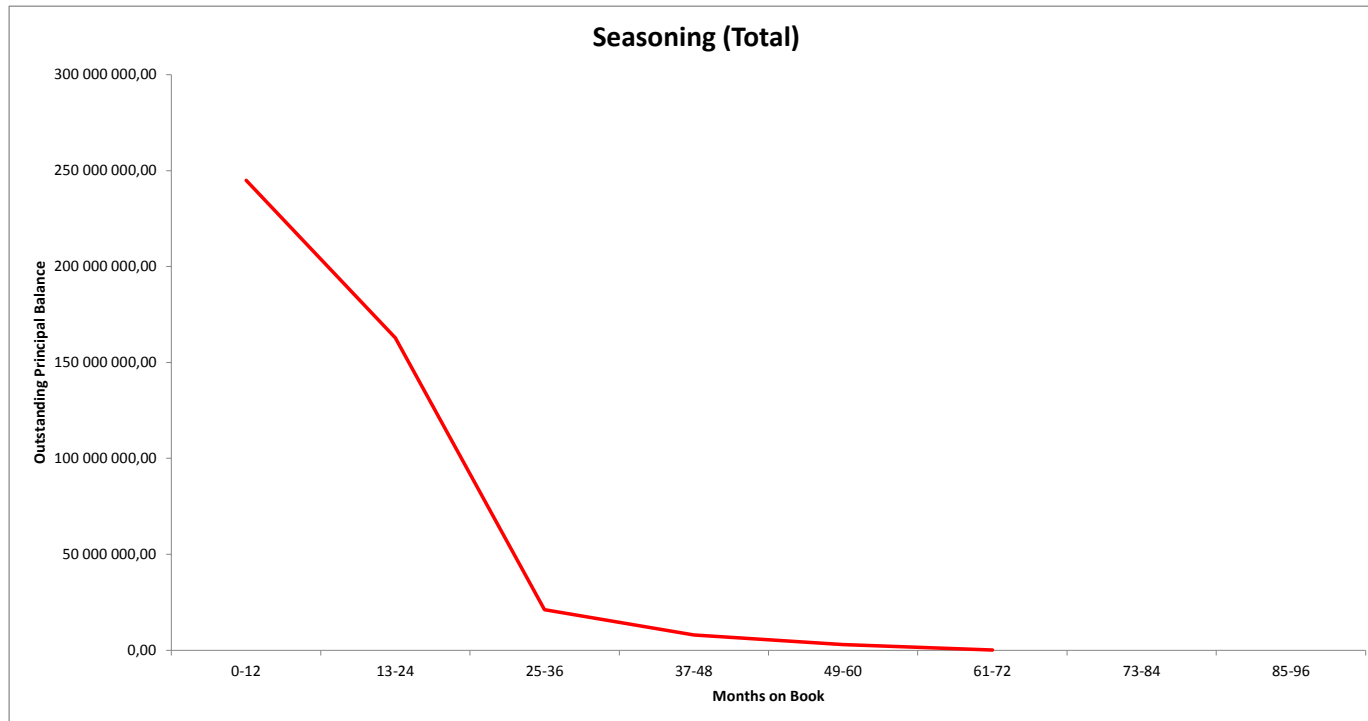
		TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning		
		1		12	18 013	244 891 511	55,68 %	46,7	7,9
		13		24	15 262	162 861 589	37,03 %	37,6	16,9
		25		36	2 329	21 088 852	4,79 %	27,2	29,3
		37		48	1 093	7 919 788	1,80 %	17,7	41,4
		49		60	519	3 007 587	0,68 %	7,9	52,7
		61		72	7	47 938	0,01 %	6,6	62,3
		73		84					
		85		96					
		Total			37 223	439 817 265	100 %		

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12.b Seasoning



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13.a Balloon loans



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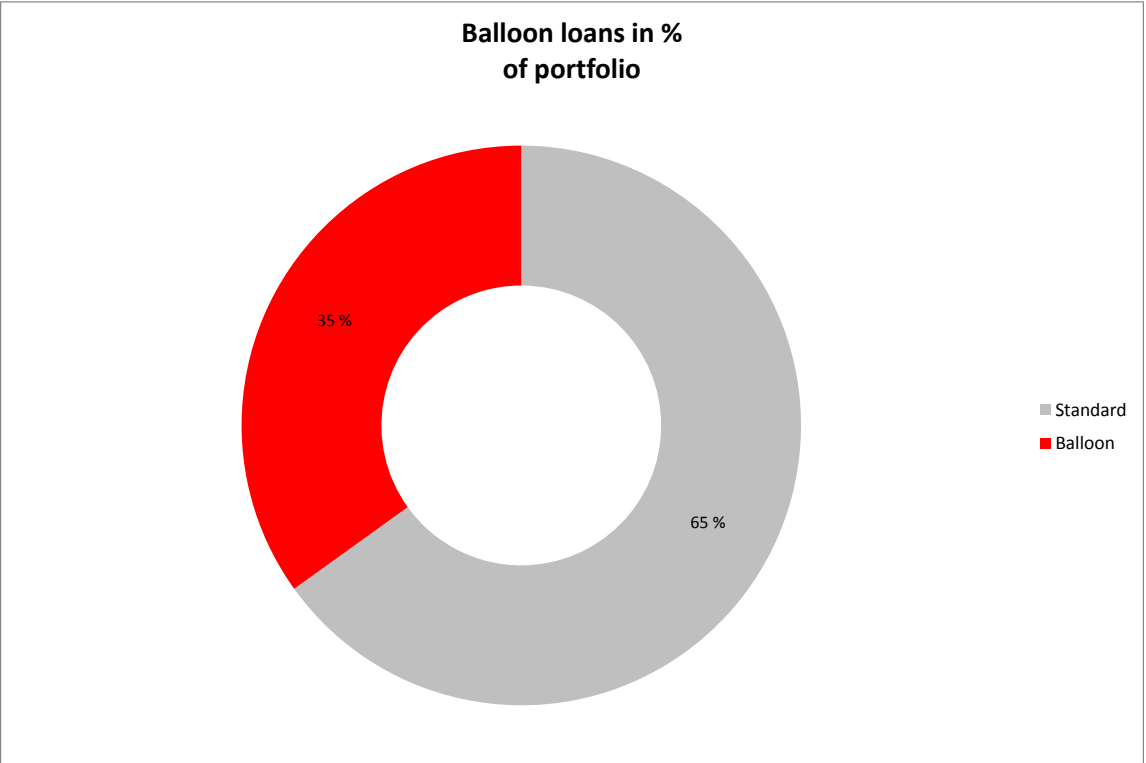
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		29 801	286 226 506	65,08 %	40,1	12,9
Balloon		7 422	153 590 759	34,92 %	44,4	13,7
Total		37 223	439 817 265	100 %		

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13.b Balloon loans



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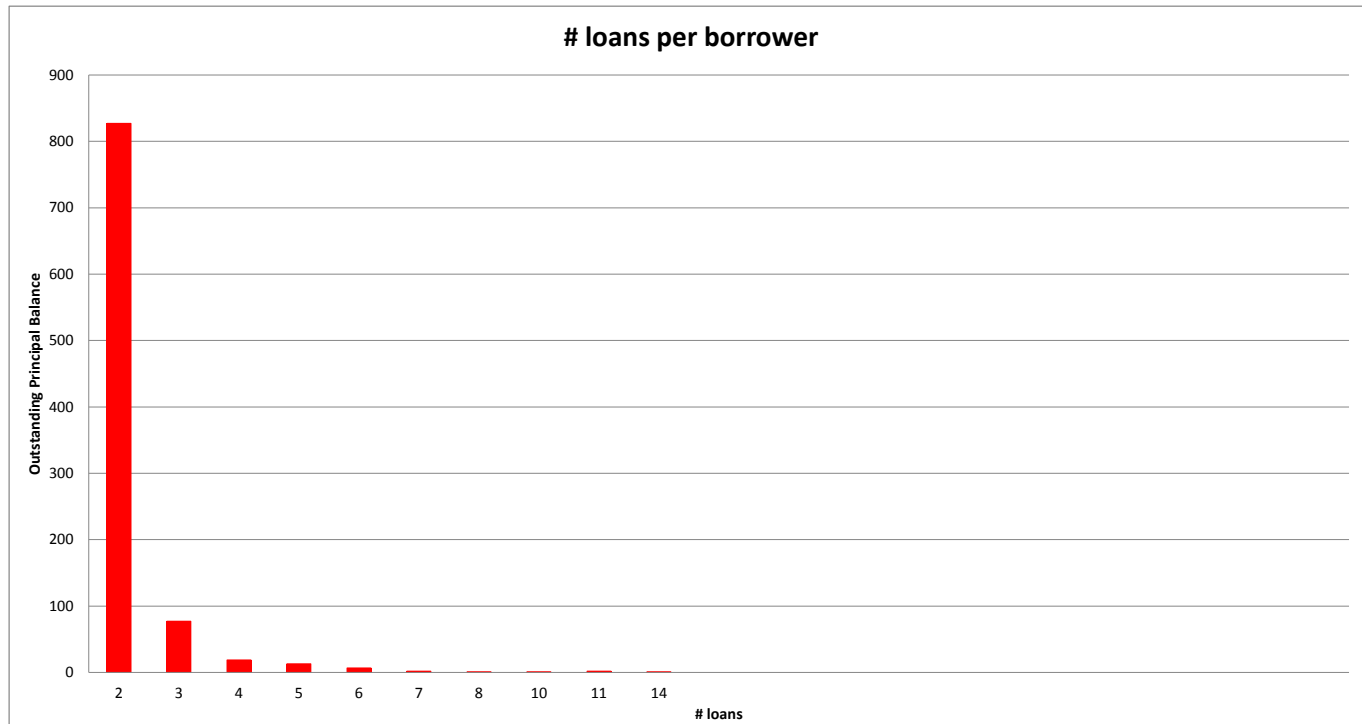


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14.b # loans per borrower



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15.a Amortization Profile



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TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	439 817 265	429 215 906	10 601 359	1 747 705	1,79 %	4,20 %
2	429 215 906	418 863 334	10 352 573	1 706 264	1,79 %	4,10 %
3	418 863 334	408 466 943	10 396 391	1 665 137	1,79 %	4,00 %
4	408 466 943	398 098 171	10 368 772	1 623 797	1,79 %	3,90 %
5	398 098 171	387 727 276	10 370 895	1 582 725	1,79 %	3,80 %
6	387 727 276	377 349 049	10 378 227	1 541 451	1,79 %	3,69 %
7	377 349 049	367 131 329	10 217 720	1 500 298	1,79 %	3,59 %
8	367 131 329	356 900 253	10 231 075	1 459 725	1,79 %	3,49 %
9	356 900 253	346 665 754	10 234 500	1 419 028	1,79 %	3,39 %
10	346 665 754	336 461 386	10 204 368	1 378 498	1,79 %	3,29 %
11	336 461 386	326 518 787	9 942 599	1 338 166	1,79 %	3,20 %
12	326 518 787	316 646 503	9 872 284	1 298 756	1,79 %	3,10 %
13	316 646 503	306 746 543	9 899 960	1 259 609	1,79 %	3,00 %
14	306 746 543	296 912 886	9 833 657	1 220 330	1,79 %	2,91 %
15	296 912 886	286 685 055	10 227 832	1 181 385	1,79 %	2,81 %
16	286 685 055	276 844 756	9 840 299	1 141 375	1,79 %	2,71 %
17	276 844 756	267 259 693	9 585 063	1 102 229	1,79 %	2,62 %
18	267 259 693	257 649 722	9 609 971	1 064 094	1,79 %	2,52 %
19	257 649 722	248 337 053	9 312 668	1 025 708	1,79 %	2,43 %
20	248 337 053	239 176 182	9 160 871	988 554	1,79 %	2,34 %

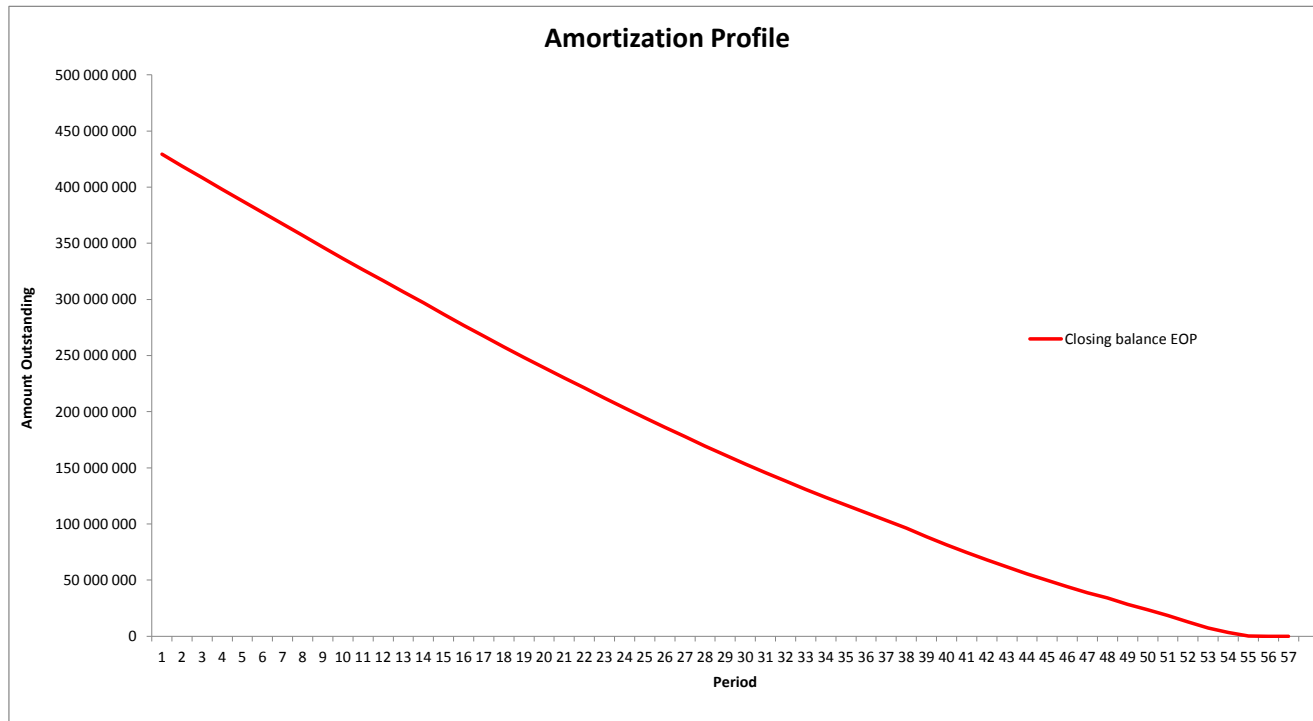
Amortization profile (first 20 periods)

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15.b Amortization Profile



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	3				
Monthly Period	Dec 2013				
Interest Period	from	30.12.2013	to	25.01.2014	= 26 days

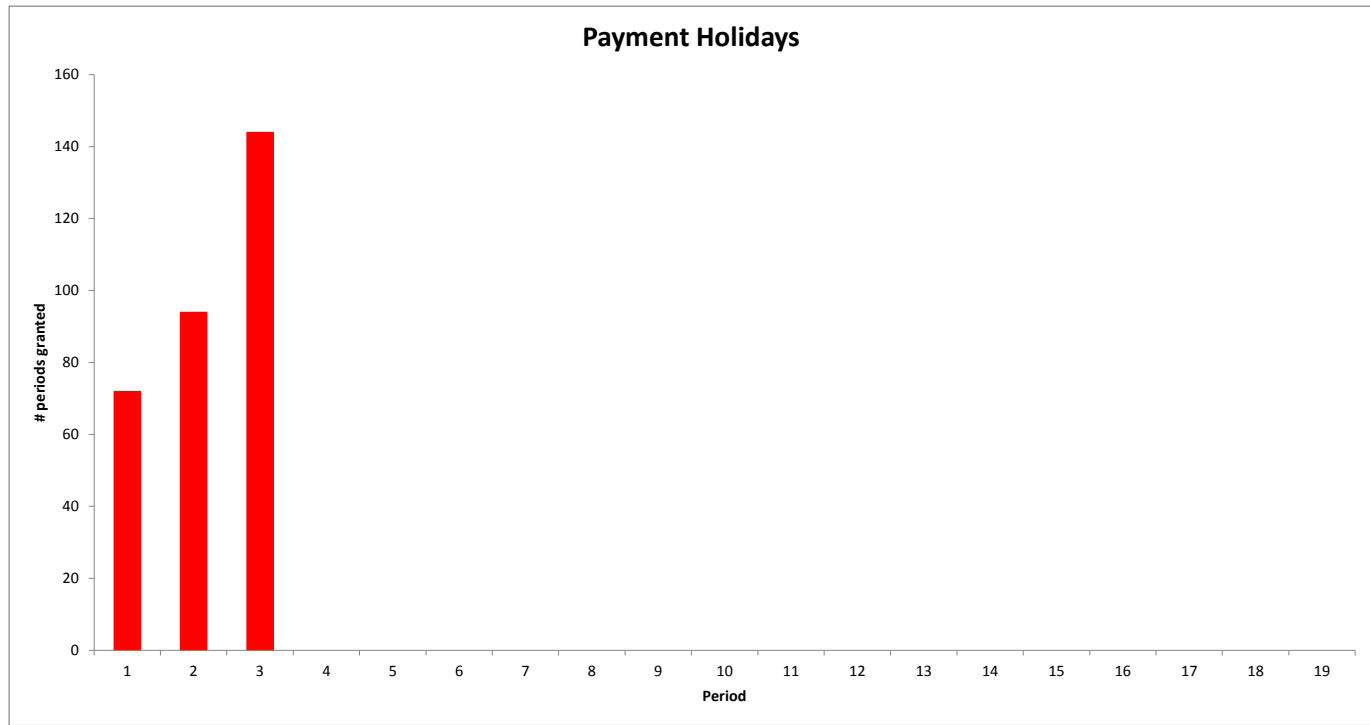


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16.b Payment Holidays



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	3				
Monthly Period	Dec 2013				
Interest Period	from	30.12.2013	to	25.01.2014	= 26 days

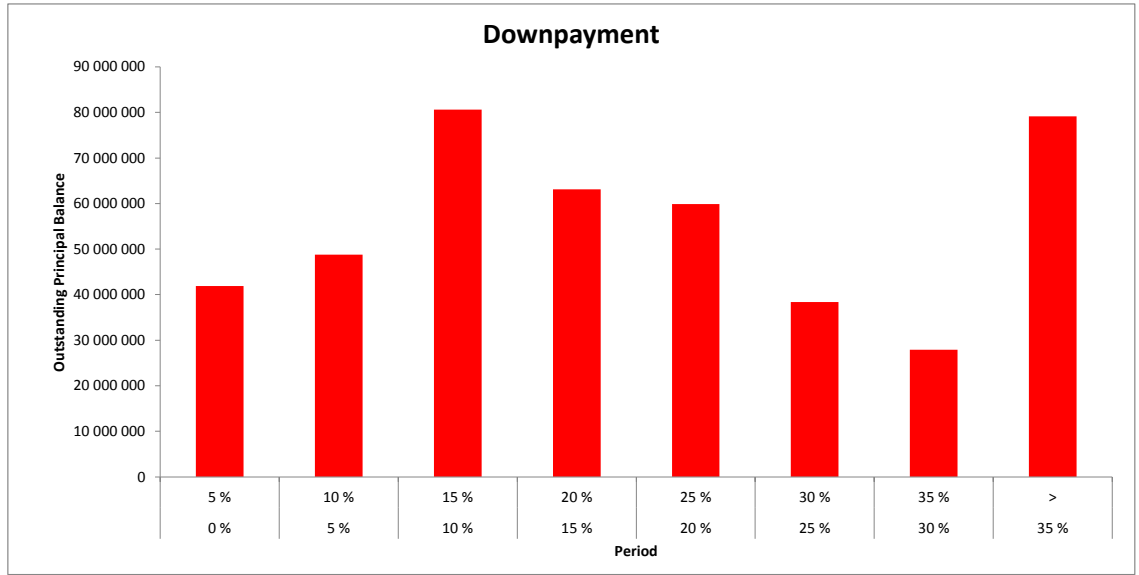


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17.b Downpayment



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	3				
Monthly Period	Dec 2013				
Interest Period	from	30.12.2013	to	25.01.2014	= 26 days



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18.a Vehicle Condition



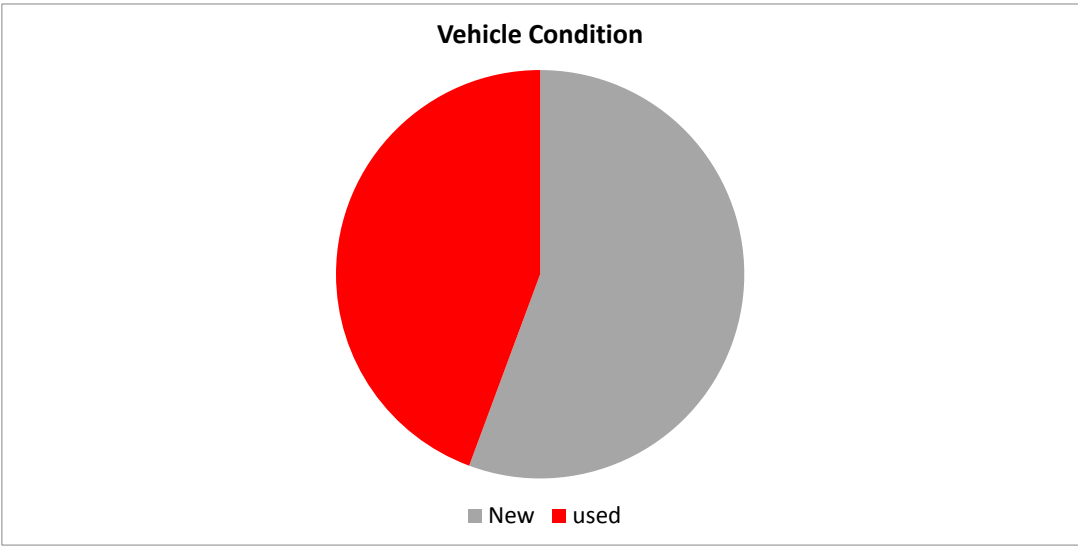
Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	3	
Monthly Period	Dec 2013	
Interest Period	from 30.12.2013	to 25.01.2014 = 26 days

TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	24 129	244 766 556	55,7 %	41,0	13,6
	used	13 094	195 050 710	44,3 %	42,4	12,7
	Total	37 223	439 817 265	100 %		

18.b Vehicle Condition



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	3				
Monthly Period	Dec 2013				
Interest Period	from	30.12.2013	to	25.01.2014	= 26 days



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19.a Borrower Type



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	3				
Monthly Period	Dec 2013				
Interest Period	from	30.12.2013	to	25.01.2014	= 26 days

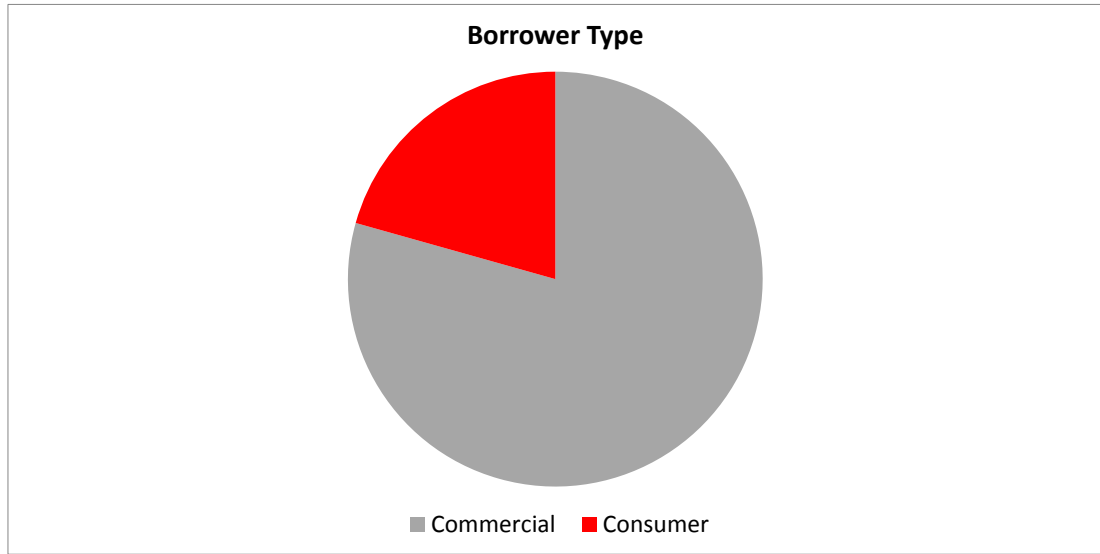
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	31 328	349 043 903	79,4 %	42,5	12,8
	Consumer	5 895	90 773 362	20,6 %	38,3	14,8
	Total	37 223	439 817 265	100 %		

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19.b Borrower Type



Reporting Date			29.01.2014		
Payment date			27.01.2014		
Period No			3		
Monthly Period			Dec 2013		
Interest Period	from	30.12.2013	to	25.01.2014	= 26 days



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20.a Vehicle type



Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	3	
Monthly Period	Dec 2013	
Interest Period	from 30.12.2013	to 25.01.2014 = 26 days

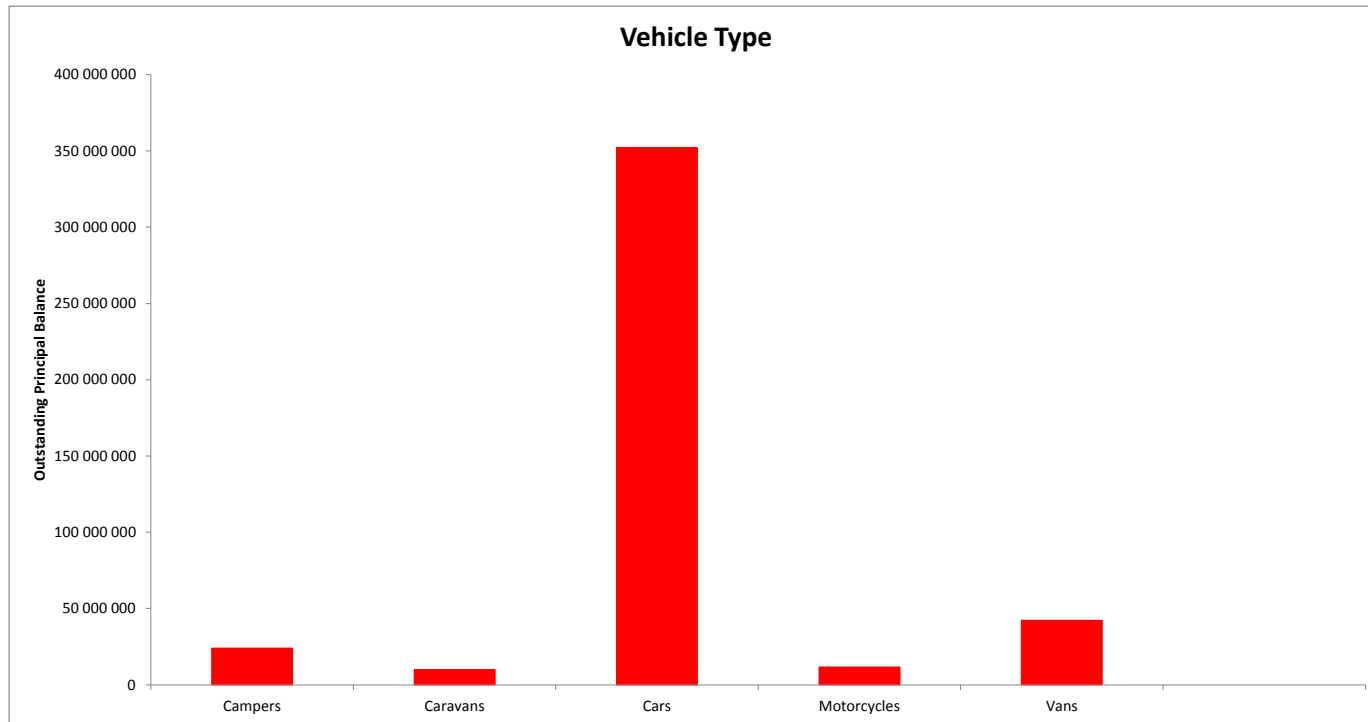
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		1 174	23 974 585	5,45 %	38,9	19,39
Caravans		914	9 662 131	2,20 %	37,6	19,99
Cars		29 400	352 170 909	80,07 %	42,8	11,98
Motorcycles		1 841	11 746 049	2,67 %	37,3	17,22
Vans		3 894	42 263 591	9,61 %	35,8	17,24
		37 223	439 817 265	100 %		

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20.b Vehicle type



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	3				
Monthly Period	Dec 2013				
Interest Period	from	30.12.2013	to	25.01.2014	= 26 days

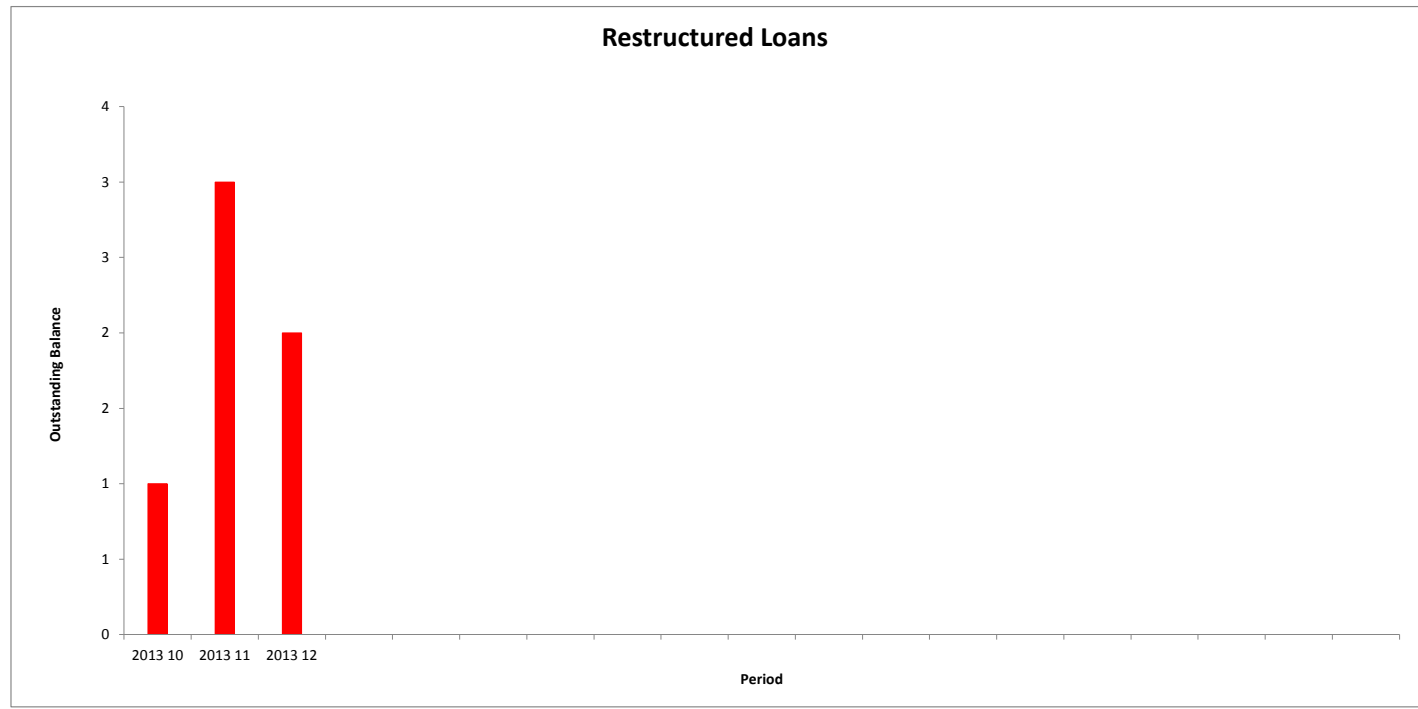


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21.b Restructured Loans



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	3				
Monthly Period	Dec 2013				
Interest Period	from	30.12.2013	to	25.01.2014	= 26 days

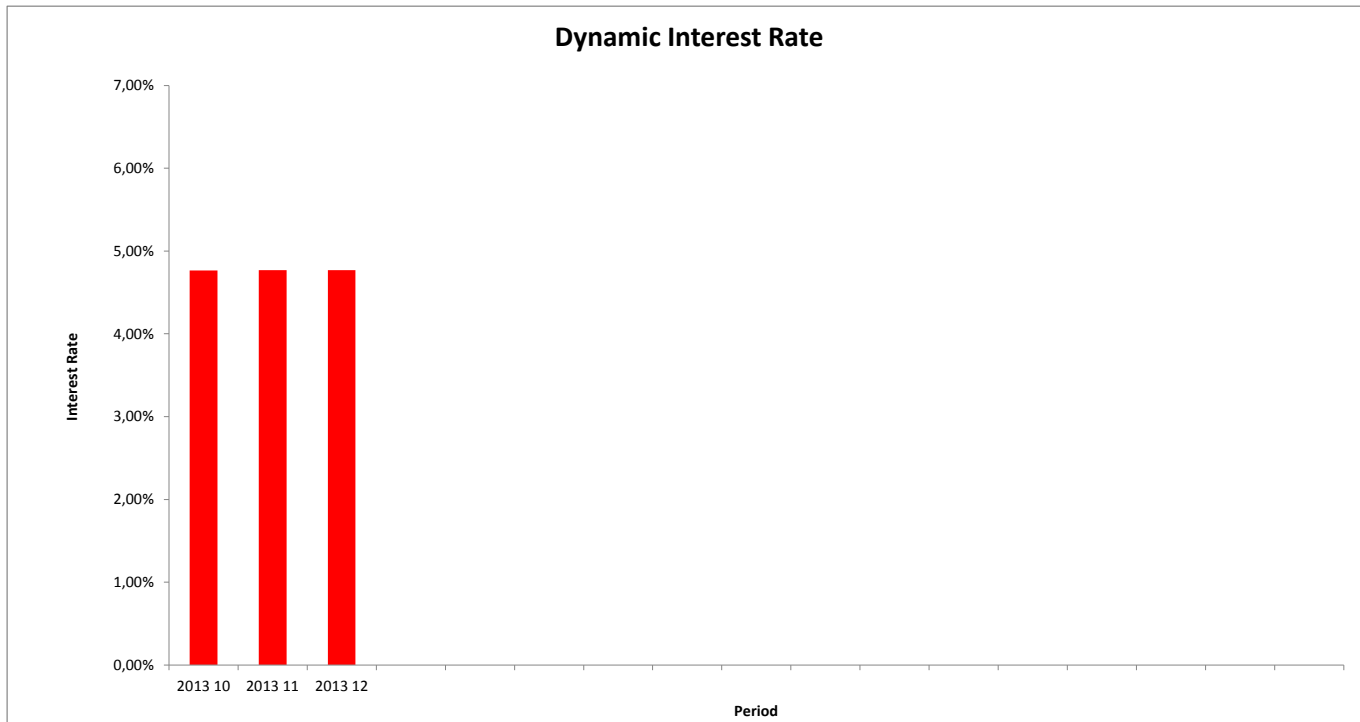


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22.b Dynamic Interest Rate



Reporting Date	29.01.2014					
Payment date	27.01.2014					
Period No	3					
Monthly Period	Dec 2013					
Interest Period	from	30.12.2013	to	25.01.2014	=	26 days



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23.a Dynamic Pre-Payments



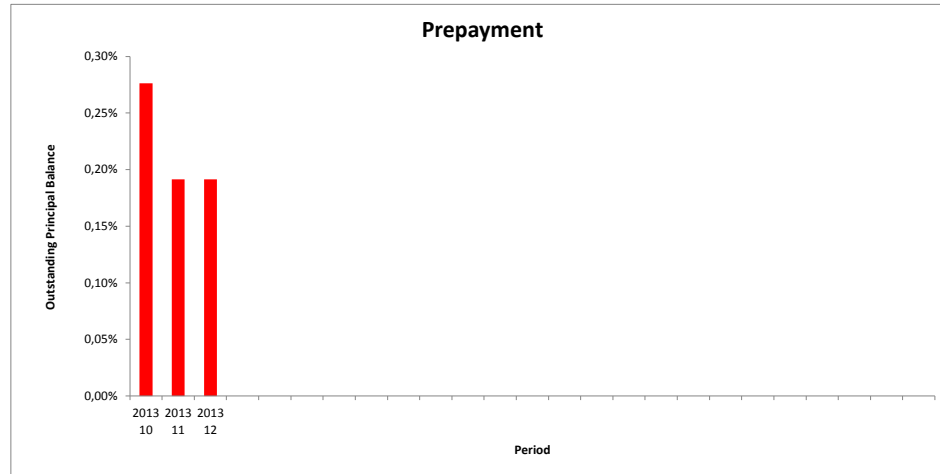
Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	3				
Monthly Period	Dec 2013				
Interest Period	from	30.12.2013	to	25.01.2014	= 26 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2013 10	110 467	479 099 092	0,28 %
	2013 11	73 234	458 398 637	0,19 %
	2013 12	70 207	439 817 265	0,19 %
Dynamic Prepayment				

23.b Dynamic Pre-Payments



Reporting Date	29.01.2014				
Payment date	27.01.2014				
Period No	3				
Monthly Period	Dec 2013				
Interest Period	from	30.12.2013	to	25.01.2014	= 26 days



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24. Delinquency



Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	3	
Monthly Period	Dec 2013	
Interest Period	from 30.12.2013 to 25.01.2014 = 26 days	

year	mth	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							
	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					
2014	1																		
	2																		
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	29.01.2014	
Payment date	27.01.2014	
Period No	3	
Monthly Period	Dec 2013	
Interest Period	from 30.12.2013	to 25.01.2014 = 26 days



Default Quarter	Default Amount	Recovery Quarter	2013 4			2014 1			2014 2			2014 3		
			No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries
2013 4	17 208	4	310	310	16 898									
2014 1														
2014 2														
2014 3														

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26. Priority of Payments



Reporting Date	29.01.2014
Payment date	27.01.2014
Period No	3
Monthly Period	Dec 2013
Interest Period	from 30.12.2013 to 25.01.2014 = 26 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	20 607 984,73	EUR
Senior Expenses	-	3 624,99	EUR
Servicing Fee	-	246 175,50	EUR
Interest on Loan to Issuer	-	1 779 704,24	EUR
Principal on Loan to Issuer	-	18 578 480,00	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	33 194 969,99	EUR
Senior Expenses	-	3 000,00	EUR
Interest Class A	-	254 620,00	EUR
Prior to a PDTE - Interest Class B	-	36 600,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	5 133 550,00	EUR
Principal Payments on Class A	-	18 578 480,00	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	-	21 475,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	34 565,90	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	1 432 354,09	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 432 354,09	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	269,33	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 432 084,76	EUR

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27. Transaction Costs



Reporting Date	29.01.2014
Payment date	27.01.2014
Period No	3
Monthly Period	Dec 2013
Interest Period	from 30.12.2013 to 25.01.2014 = 26 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	3 624,99 EUR			
Interest accrued for the Period	312 695,00 EUR	254 620,00 EUR	36 600,00 EUR	21 475,00 EUR
Cumulative Interest accrued	1 194 944,00 EUR	987 750,00 EUR	130 784,00 EUR	76 410,00 EUR
Interest Payments	312 695,00 EUR	254 620,00 EUR	36 600,00 EUR	21 475,00 EUR
Cumulative Interest Payments	1 194 944,00 EUR	987 750,00 EUR	130 784,00 EUR	76 410,00 EUR
Interest accrued on Subordinated Loan for the Period	34 565,90 EUR			
Cumulative Interest accrued on Subordinated Loan	120 811,48 EUR			
Interest Payments on Subordinated Loan	34 565,90 EUR			
Cumulative Interest Payments on Subordinated Loan	120 811,48 EUR			
Unpaid Interest for the Period	- EUR			
Cumulative Unpaid Interest	- EUR			

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28. Contact Details



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Reporting Date	29.01.2014
Payment date	27.01.2014
Period No	3
Monthly Period	Dec 2013
Interest Period	from 30.12.2013 to 25.01.2014 = 26 days