

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	27.03.2014				
Payment date	25.03.2014			Following payment dates:	25.04.2014
Period No	5				27.05.2014
Monthly Period	Feb 2014				
Interest Period	from 25.02.2014	to	25.03.2014	=	28 days

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**1. Portfolio Information**



Reporting Date	27.03.2014		
Payment date	25.03.2014		
Period No	5		
Monthly Period	Feb 2014		
Interest Period	from	25.02.2014	to 25.03.2014 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	418 143 704,76 EUR	439 817 265,31 EUR
Scheduled Loan Principal Repayments	9 351 450,13 EUR	10 734 554,56 EUR
Prepayments	9 647 458,60 EUR	10 880 469,55 EUR
Deemed Collections - Other	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>18 998 908,73 EUR</b>	<b>21 615 024,11 EUR</b>
New Defaulted Auto Loans in Period	241 922,71 EUR	58 536,44 EUR
<b>Closing Balance</b>	<b>398 902 873,32 EUR</b>	<b>418 143 704,76 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	1 951 064,16 EUR	2 286 788,05 EUR
Recoveries on loans in default	29 017,89 EUR	16 207,19 EUR
<b>Total Revenue Received in Period</b>	<b>1 980 082,05 EUR</b>	<b>2 302 995,24 EUR</b>
<b># Loans</b>		
At beginning of period	36 152 Loans	37 223 Loans
Paid in Full	1 004 Loans	1 065 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	23 Loans	6 Loans
<b>At end of period</b>	<b>35 125 Loans</b>	<b>36 152 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from 25.02.2014	to	25.03.2014	=	28 days

**Purchaser Available Distribution Amount**

**Current Period**

**Previous Period**

a. Collections (Principal, interest, and fee etc)	20 978 991 EUR	23 918 019 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>20 978 991 EUR</b>	<b>23 918 019 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 777 115 EUR	23 683 767 EUR
b. Reserve Fund	12 833 875 EUR	12 833 875 EUR
c. Interest Earned by the Issuer	671 EUR	666 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>33 611 660 EUR</b>	<b>36 518 308 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27.03.2014
Payment date	25.03.2014
Period No	5
Monthly Period	Feb 2014
Interest Period	from 25.02.2014 to 25.03.2014 = 28 days

**Note Balance**

Beginning of Period	418 143 704,76 EUR
End of Period	398 902 873,32 EUR

**Reserve Fund**

	in %	
Beginning of Period	1,8 %	7 700 325,00 EUR
Cash Outflow		7 700 325,00 EUR
Cash Inflow		7 700 325,00 EUR
End of Period	1,8 %	7 700 325,00 EUR
Required Reserve Amount	1,8 %	7 700 325,00 EUR

**Liquidity Balance**

Beginning of Period	1,2 %	5 133 550,00 EUR
Cash Outflow		5 133 550,00 EUR
Cash Inflow		5 133 550,00 EUR
End of Period	1,2 %	5 133 550,00 EUR
Required Reserve Amount	1,2 %	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	27.03.2014				
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**Asset Balance**

Beginning of Period	418 143 704,76	EUR
End of Period	398 902 873,32	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	370 253 583,86	92,82 %	32 744
1-29 days past due	23 496 505,66	5,89 %	1 938
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	3 305 482,20	0,83 %	288
60-89 days past due	1 090 146,99	0,27 %	101
90-119 days past due	438 129,81	0,11 %	28
120-149 days past due	197 117,94	0,05 %	17
150-179 days past due	121 906,86	0,03 %	9
<b>Total Performing and Delinquent</b>	<b>398 902 873</b>	<b>100,00 %</b>	<b>35 125</b>

Current Period Defaults	241 922,71		23
Cumulative Defaults	317 666,89		33
Current Period Recoveries	29 017,89		
Cumulative Recoveries	45 535,07		

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**5. Outstanding Notes**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days

**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class C
<b>General Note Information</b>					
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
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance	418 088 704,76 EUR	343 788 704,76 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	33 611 660,41 EUR				
Amortisation	19 240 831,44 EUR				
Redemption per Class	19 240 831,44 EUR	19 240 831,44 EUR	- EUR	- EUR	- EUR
Redemption per Note		4 382,88 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	398 847 873,32 EUR	324 547 873,32 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		81,37 %	12,24 %	6,39 %	0,01 %
Current Pool Factor		0,74	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	28				
Principal Outstanding per Note Beginning of Period		78 311,78 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 382,88 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		73 928,90 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		52,34 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	287 739,28	229 765,45 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		52,34 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)	29,31 %	17,09 %	10,68 %	
Current CE (excl. Excess Spread)	21,85 %	9,62 %	3,22 %	

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.03.2014  
Payment date 25.03.2014  
Period No 5  
Monthly Period Feb 2014  
Interest Period : 25.02.2014 to 25.03.2014 = 28 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

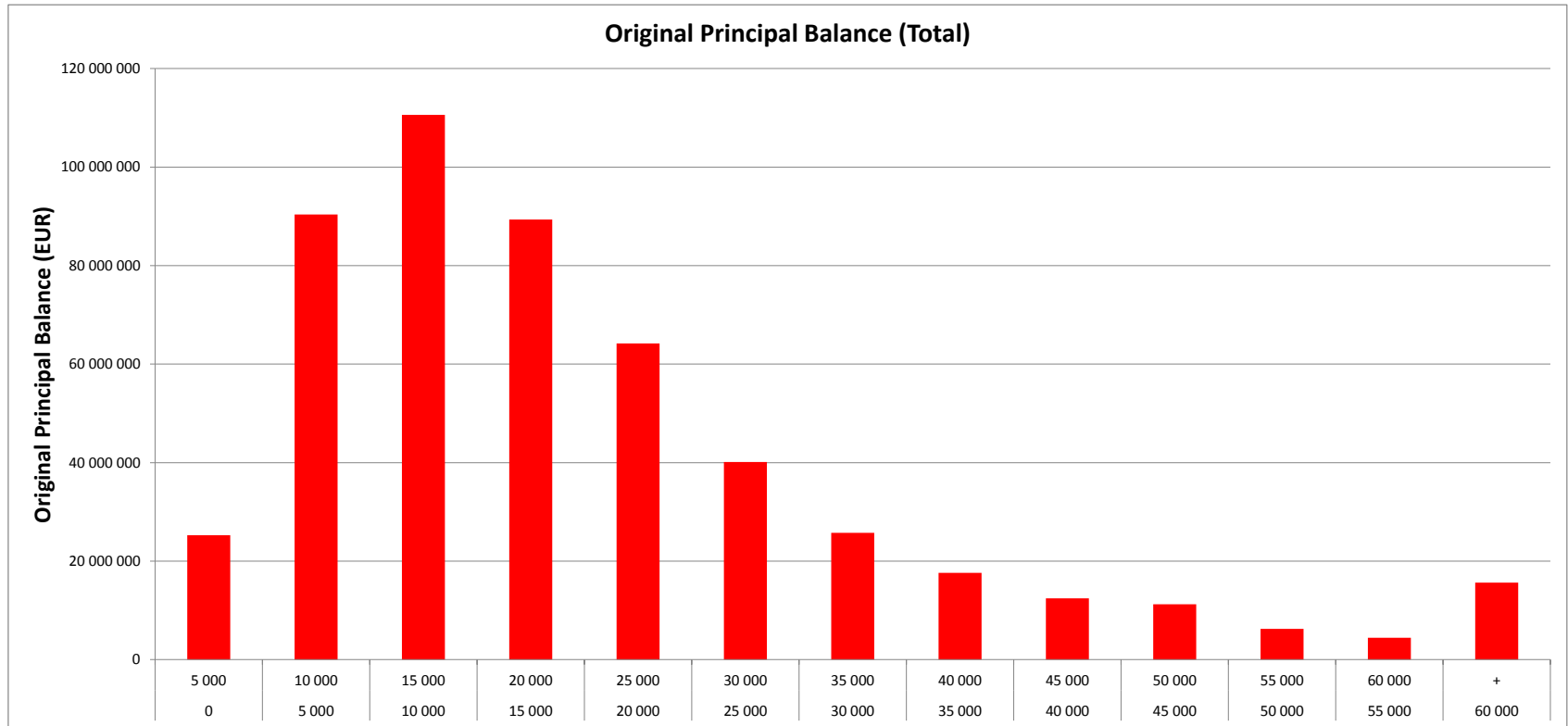
TOTAL							
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
0	5 000	7 722	25 239 514	4,9 %	19,0	13,7	
5 000	10 000	12 105	90 402 977	17,6 %	33,1	12,1	
10 000	15 000	8 965	110 601 458	21,5 %	40,4	10,9	
15 000	20 000	5 180	89 340 707	17,4 %	43,5	10,1	
20 000	25 000	2 882	64 224 790	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**

Reporting Date	27.03.2014	
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Monthly Period	Feb 2014	
Interest Period	from 25.02.2014	to 25.03.2014 = 28 days



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**8.a Outstanding Principal Balance**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days

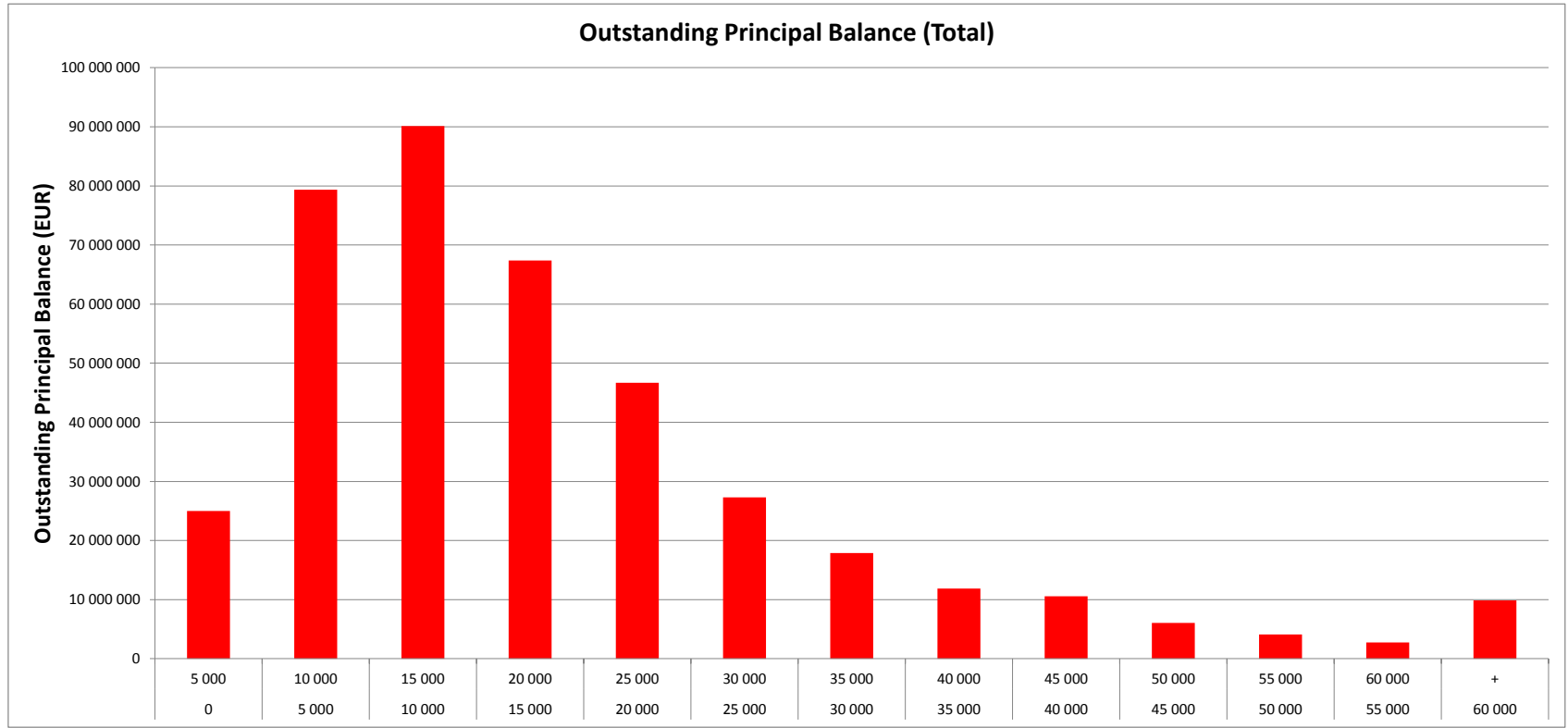
Average amount - all: 11 357

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	8 545	25 010 004	6,27 %	20,8	19,2	
	5 000	10 000	10 710	79 354 324	19,89 %	34,5	16,6	
	10 000	15 000	7 348	90 117 882	22,59 %	41,2	15,0	
	15 000	20 000	3 912	67 394 448	16,89 %	43,4	14,3	
	20 000	25 000	2 103	46 668 989	11,70 %	44,3	13,9	
	25 000	30 000	1 003	27 282 223	6,84 %	44,3	13,7	
	30 000	35 000	554	17 869 477	4,48 %	44,1	13,9	
	35 000	40 000	319	11 880 358	2,98 %	44,0	13,9	
	40 000	45 000	249	10 571 499	2,65 %	44,5	14,3	
	45 000	50 000	128	6 059 700	1,52 %	44,2	13,7	
	50 000	55 000	78	4 095 280	1,03 %	44,3	13,6	
	55 000	60 000	48	2 747 705	0,69 %	46,7	11,9	
	60 000	+	128	9 850 985	2,47 %	45,1	12,9	
	Total			35 125	398 902 873			

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**8.b Outstanding Principal Balance Graph**

Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
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**9.a Geographical Distribution**



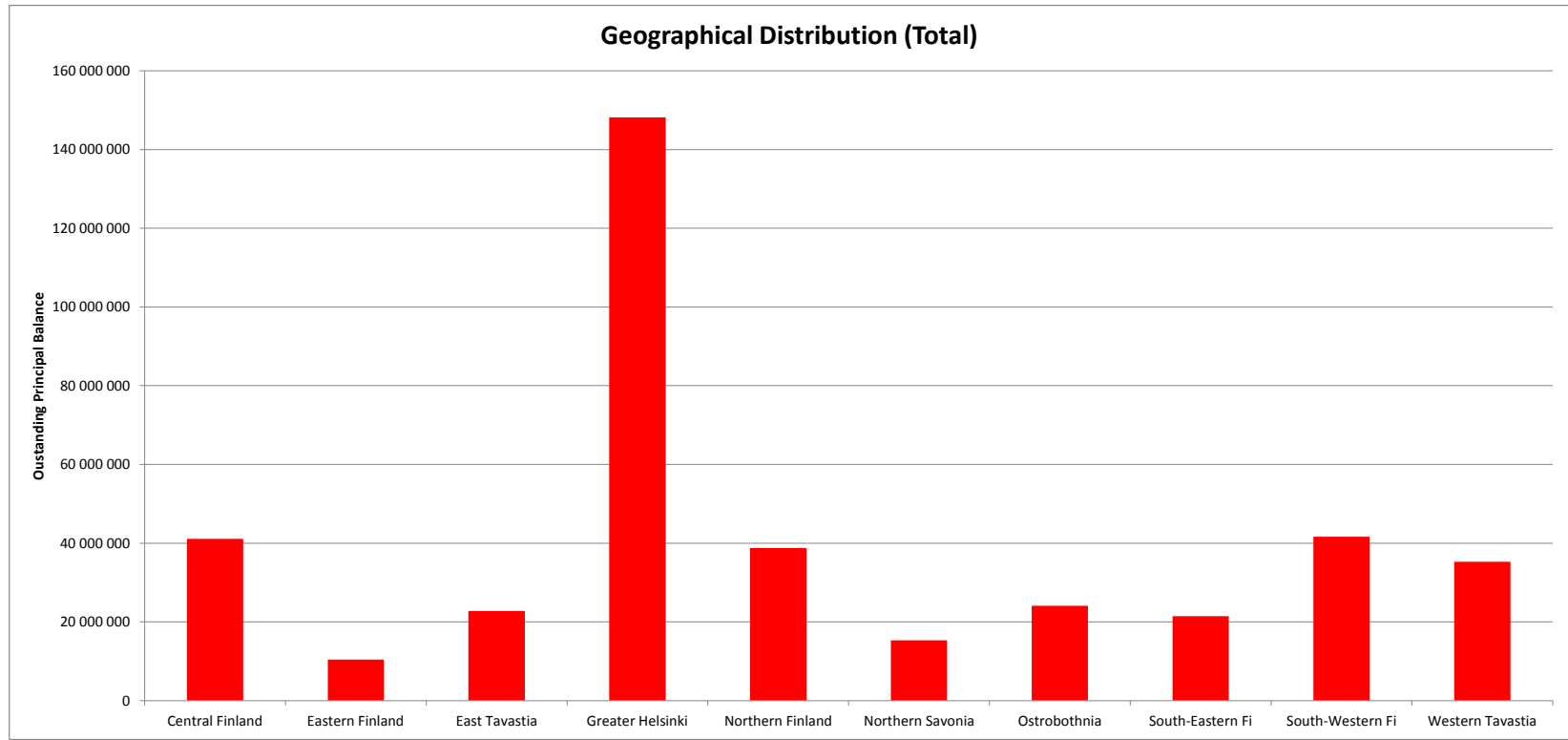
Reporting Date	27.03.2014	
Payment date	25.03.2014	
Period No	5	
Monthly Period	Feb 2014	
Interest Period	from 25.02.2014	to 25.03.2014 = 28 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning
Central Finland	3 717	41 127 876	10,31 %	10,58 %	39,9	14,9
Eastern Finland	1 001	10 429 782	2,61 %	2,85 %	40,0	14,8
East Tavastia	2 052	22 750 790	5,70 %	5,84 %	39,8	15,5
Greater Helsinki	12 497	148 126 067	37,13 %	35,58 %	40,1	15,0
Northern Finland	3 357	38 756 300	9,72 %	9,56 %	40,7	15,0
Northern Savonia	1 398	15 282 169	3,83 %	3,98 %	39,9	14,7
Ostrobothnia	2 256	24 074 730	6,04 %	6,42 %	38,8	15,1
South-Eastern Fi	1 928	21 441 162	5,38 %	5,49 %	40,4	14,9
South-Western Fi	3 737	41 639 278	10,44 %	10,64 %	40,0	15,2
Western Tavastia	3 182	35 274 719	8,84 %	9,06 %	39,9	15,2
Total	35 125	398 902 873	100 %	100,00 %		

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**9.b Geographical Distribution Graph**

Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days



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**10.a Interest Rate**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days

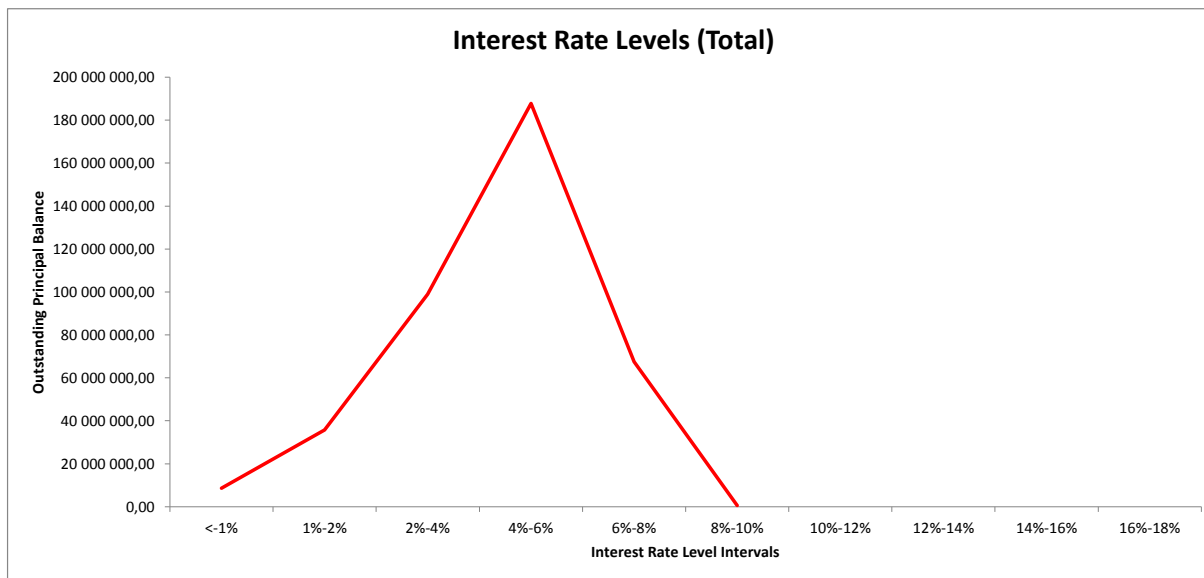
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
<		1008	8595190,66	2,15 %	32,7	13,9	
1 %		3374	35 685 630	8,95 %	38,8	13,2	
2 %		7083	98 937 210	24,80 %	42,1	13,8	
4 %		15 860	187 696 220	47,05 %	39,9	15,9	
6 %		7 737	67 462 189	16,91 %	38,9	15,8	
8 %		63	526 434	0,13 %	42,2	11,8	
10 %							
12 %							
14 %							
16 %							
18 %							
Total		35 125	398 902 873	100 %			

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**10.b Interest Rate**



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**11.a Remaining Terms**



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Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	39	44 691	0,01 %	0,0	38,4
	1			12	3 297	9 459 027	2,37 %	7,8	31,6
	13			24	6 338	39 374 994	9,87 %	18,8	21,5
	25			36	6 883	64 259 780	16,11 %	30,2	18,5
	37			48	11 638	165 294 946	41,44 %	42,7	15,7
	49			60	6 930	120 469 436	30,20 %	51,1	8,8
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121								
Total				35 125		398 902 873	100 %		

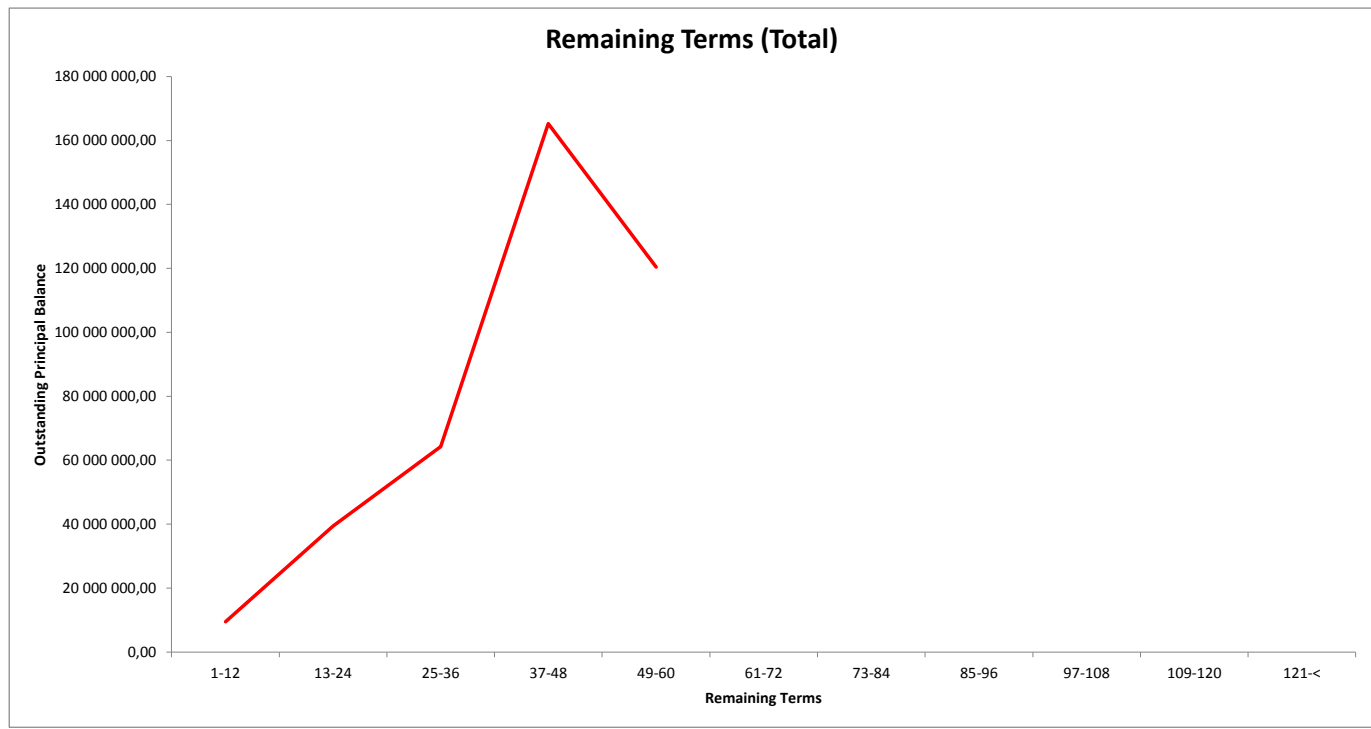


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**11.b Remaining Terms**



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**12.a Seasoning**



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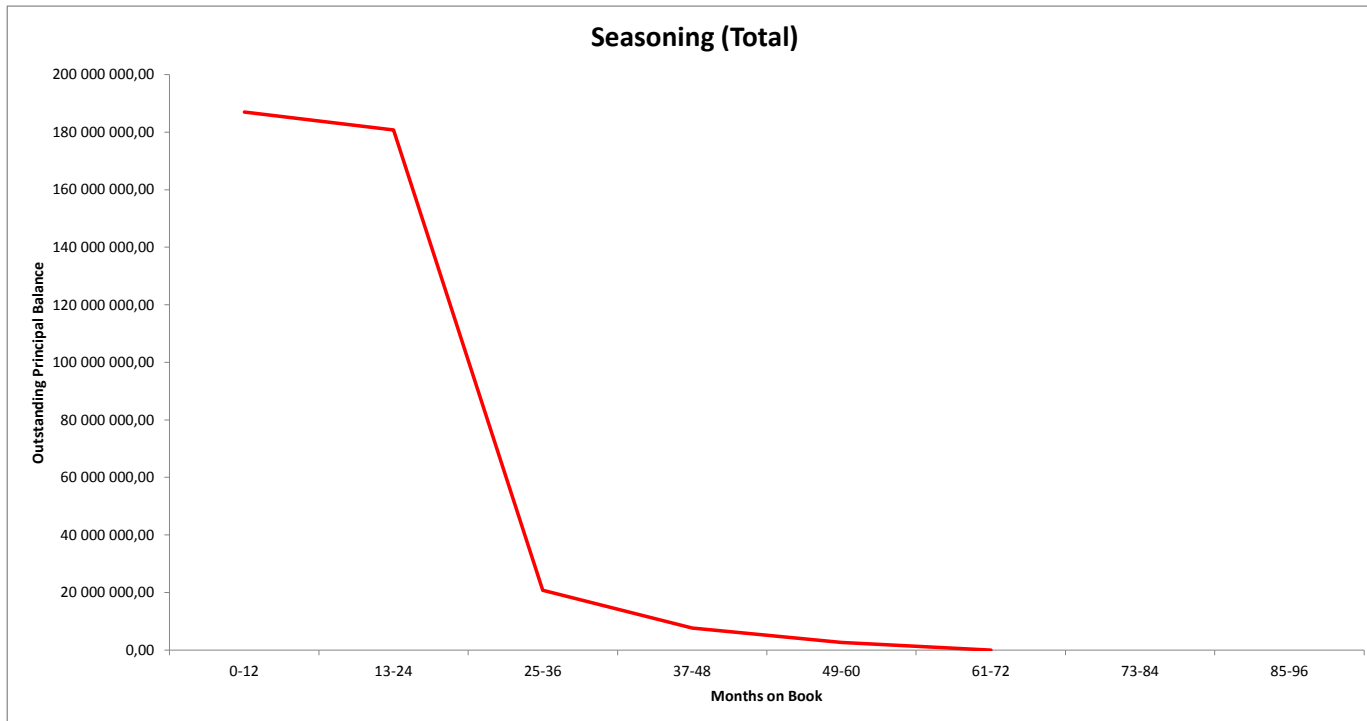
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
		1	12	14 039	187 006 608	46,88 %	45,8	9,2
		13	24	17 148	180 737 344	45,31 %	37,1	17,6
		25	36	2 308	20 759 975	5,20 %	26,6	30,0
		37	48	1 119	7 691 942	1,93 %	17,0	42,2
		49	60	507	2 687 009	0,67 %	6,8	53,8
		61	72	4	19 995	0,01 %	11,1	65,6
		73	84					
		85	96					
		Total		35 125	398 902 873	100 %		

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**12.b Seasoning**



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**13.a Balloon loans**



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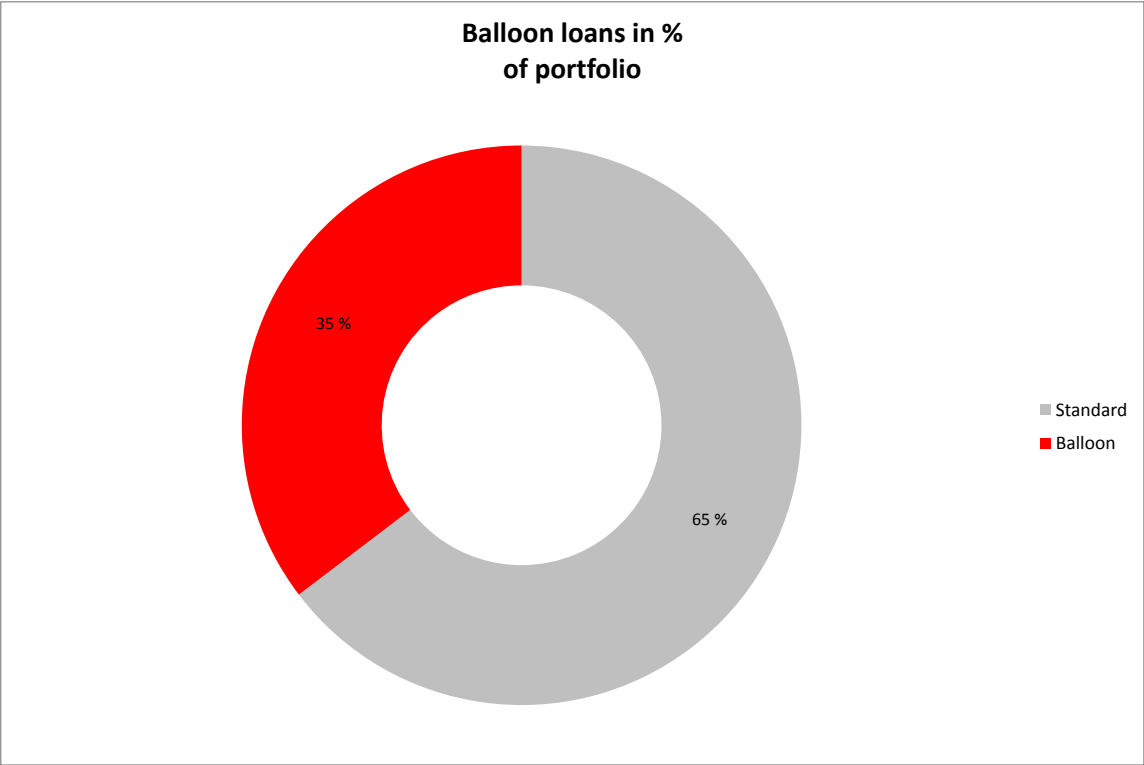
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		28 121	257 900 103	64,65 %	3 190	0,00 %	38,6	14,8
Balloon		7 004	141 002 770	35,35 %	47 246 604	33,51 %	42,6	15,6
Total		35 125	398 902 873	100 %	47 249 794	11,84 %		

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**13.b Balloon loans**



Reporting Date	27.03.2014					
Payment date	25.03.2014					
Period No	5					
Monthly Period	Feb 2014					
Interest Period	from	25.02.2014	to	25.03.2014	=	28 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
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14.a # loans per borrower



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from 25.02.2014	to	25.03.2014	=	28 days

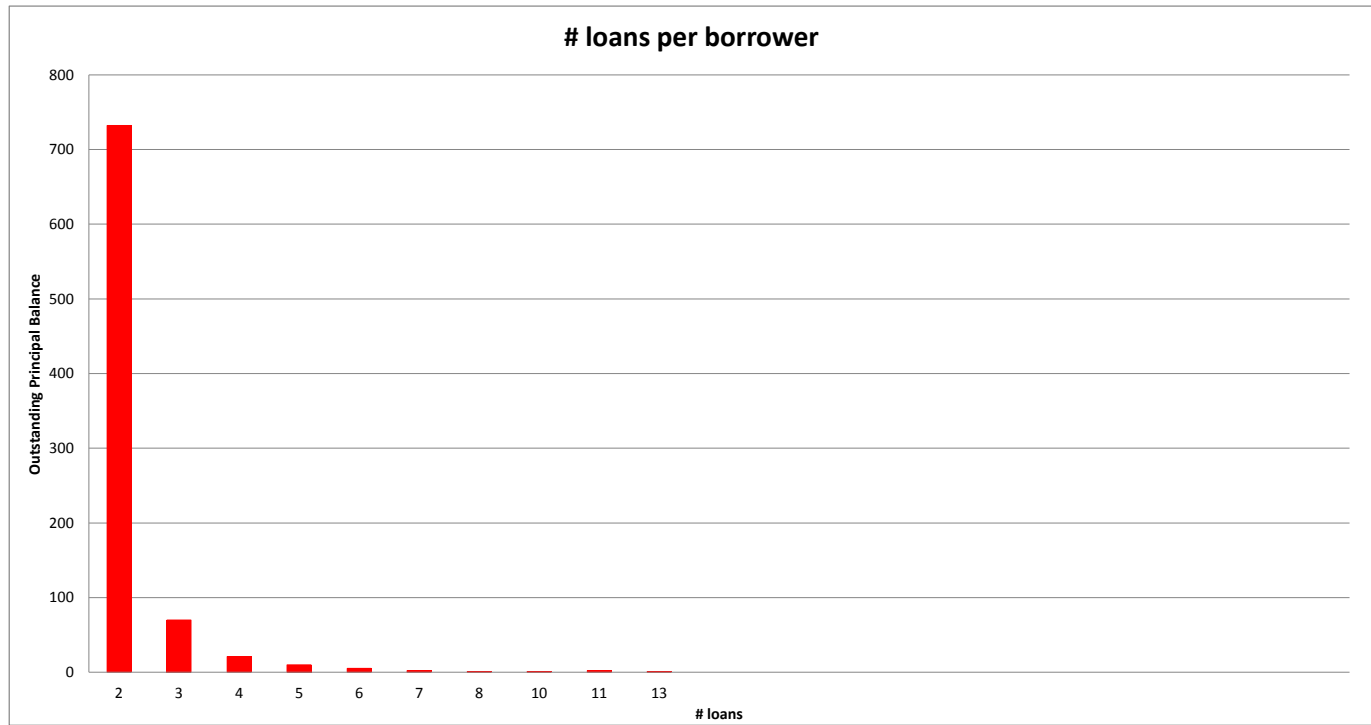
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	33 220	371 479 291	93,13 %
2	732	20 874 821	5,23 %
3	70	3 210 116	0,80 %
4	21	1 189 106	0,30 %
5	10	788 514	0,20 %
6	5	482 694	0,12 %
7	2	115 938	0,03 %
8	1	239 753	0,06 %
10	1	146 252	0,04 %
11	2	207 503	0,05 %
13	1	168 886	0,04 %
Total:	34 065	398 902 873	100,0 %

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
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**14.b # loans per borrower**



Reporting Date	27.03.2014					
Payment date	25.03.2014					
Period No	5					
Monthly Period	Feb 2014					
Interest Period	from	25.02.2014	to	25.03.2014	=	28 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**15.a Amortization Profile**



Reporting Date	27.03.2014	
Payment date	25.03.2014	
Period No	5	
Monthly Period	Feb 2014	
Interest Period	from 25.02.2014	to 25.03.2014 = 28 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	398 902 873	388 979 524	9 923 349	1 583 829	1,79 %	4,35 %
2	388 979 524	379 133 346	9 846 178	1 544 270	1,79 %	4,24 %
3	379 133 346	369 332 606	9 800 740	1 505 250	1,79 %	4,13 %
4	369 332 606	359 463 543	9 869 064	1 466 338	1,79 %	4,02 %
5	359 463 543	349 758 093	9 705 449	1 427 288	1,79 %	3,91 %
6	349 758 093	340 043 054	9 715 039	1 388 838	1,79 %	3,81 %
7	340 043 054	330 310 524	9 732 531	1 350 285	1,79 %	3,70 %
8	330 310 524	320 647 271	9 663 253	1 311 816	1,79 %	3,59 %
9	320 647 271	311 211 455	9 435 816	1 273 677	1,79 %	3,48 %
10	311 211 455	301 873 424	9 338 031	1 236 308	1,79 %	3,38 %
11	301 873 424	292 450 759	9 422 665	1 199 373	1,79 %	3,27 %
12	292 450 759	283 110 346	9 340 413	1 162 064	1,79 %	3,17 %
13	283 110 346	273 343 320	9 767 026	1 125 099	1,79 %	3,06 %
14	273 343 320	263 964 735	9 378 585	1 086 974	1,80 %	2,95 %
15	263 964 735	254 833 302	9 131 433	1 049 706	1,80 %	2,85 %
16	254 833 302	245 696 912	9 136 389	1 013 450	1,80 %	2,75 %
17	245 696 912	236 831 174	8 865 738	977 028	1,80 %	2,65 %
18	236 831 174	228 111 115	8 720 059	941 732	1,80 %	2,55 %
19	228 111 115	219 426 505	8 684 610	907 157	1,80 %	2,46 %
20	219 426 505	210 930 192	8 496 313	872 585	1,80 %	2,36 %

Amortization profile (first 20 periods)

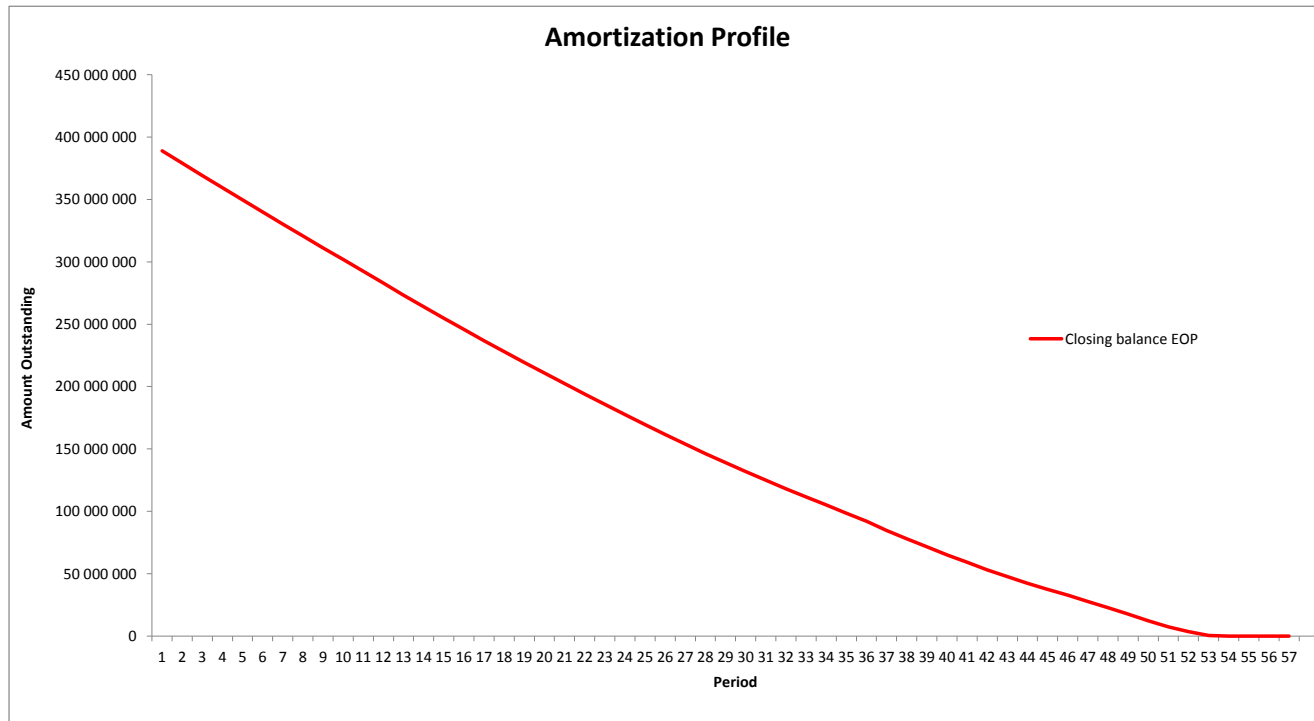


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days

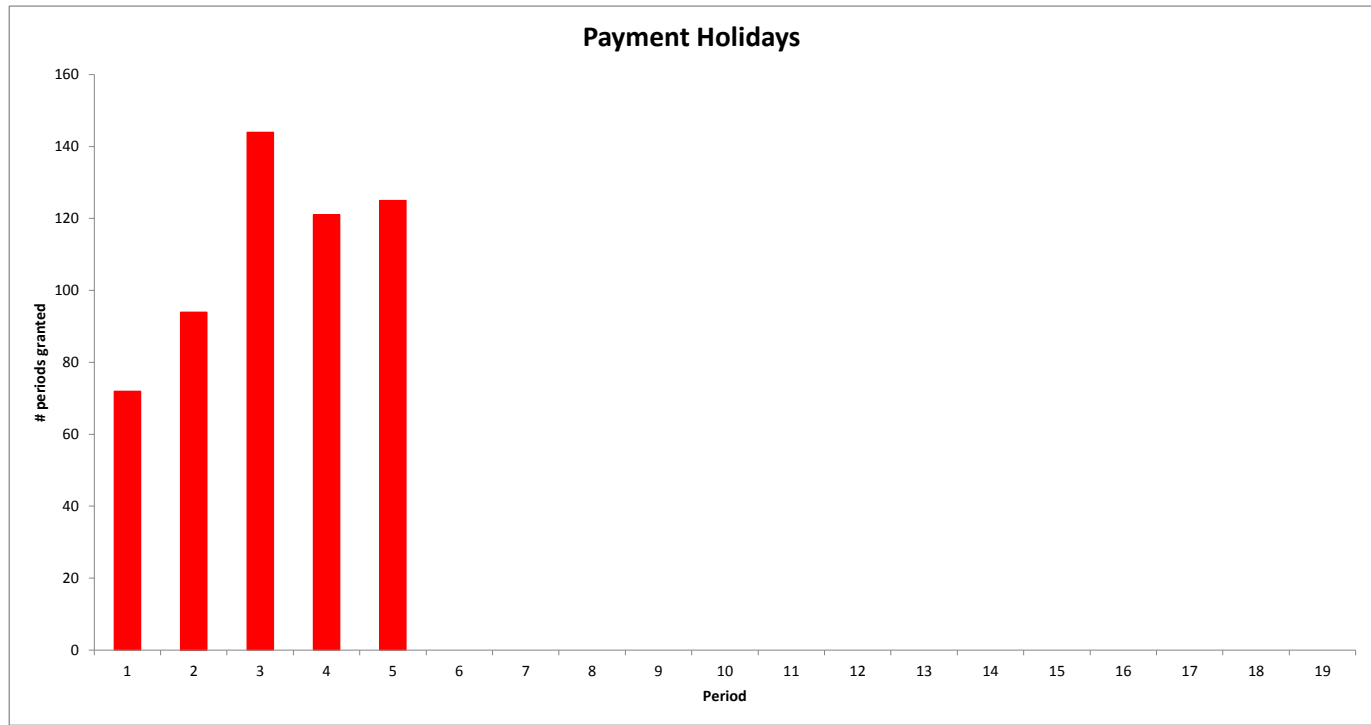
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
	2013 10	72	107	28 515	901 468
	2013 11	94	145	41 443	1 278 284
	2013 12	144	175	51 230	2 221 311
	2014 01	121	174	52 332	1 706 176
	2014 02	125	185	51 325	1 759 910
	Total:	556	786	224 845	7 867 149

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**17.a Downpayment**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days

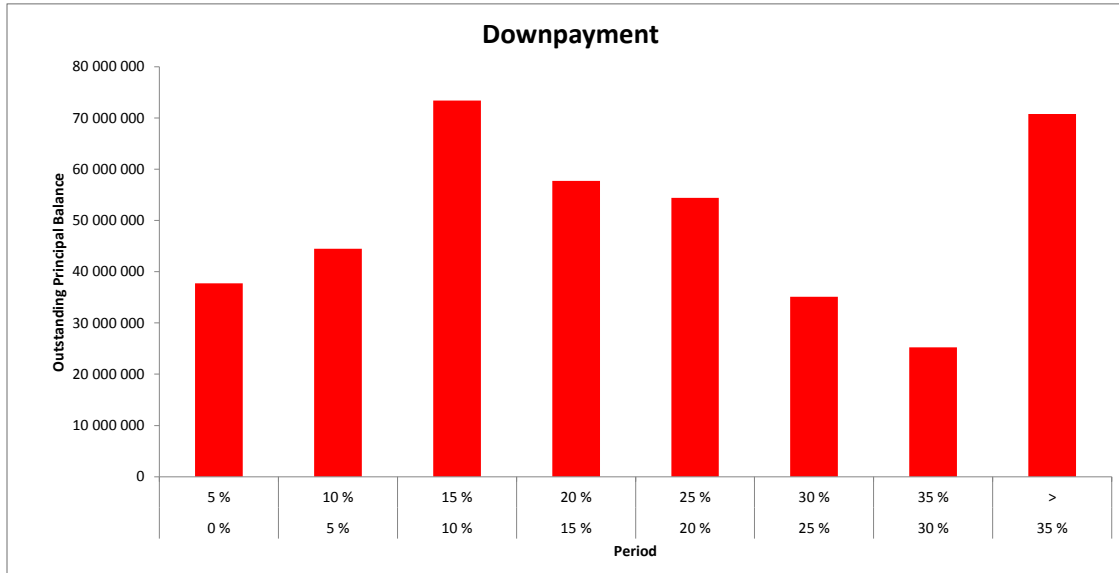
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	2 456	37 738 798	9,5 %	45,2	13,1
	5 %		10 %	2 989	44 512 452	11,2 %	44,2	13,8
	10 %		15 %	5 585	73 391 781	18,4 %	42,0	15,0
	15 %		20 %	4 610	57 739 132	14,5 %	40,5	15,8
	20 %		25 %	4 794	54 419 751	13,6 %	39,0	15,9
	25 %		30 %	3 078	35 109 017	8,8 %	39,0	15,4
	30 %		35 %	2 433	25 224 057	6,3 %	37,5	16,1
	35 % >			9 180	70 767 886	17,7 %	34,4	15,0
Total				35 125	398 902 873	100 %		

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
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**17.b Downpayment**



Reporting Date	27.03.2014					
Payment date	25.03.2014					
Period No	5					
Monthly Period	Feb 2014					
Interest Period	from	25.02.2014	to	25.03.2014	=	28 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**18.a Vehicle Condition**



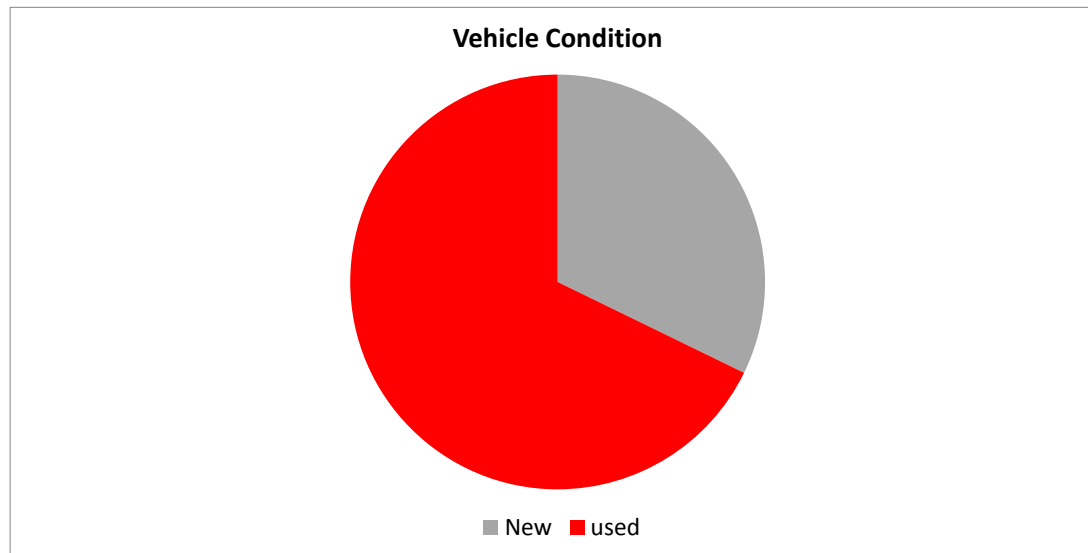
Reporting Date	27.03.2014	
Payment date	25.03.2014	
Period No	5	
Monthly Period	Feb 2014	
Interest Period	from 25.02.2014	to 25.03.2014 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 373	128 516 859	32,2 %	40,3	14,9
	used	26 752	270 386 015	67,8 %	39,9	15,1
	Total	35 125	398 902 873	100 %		

18.b Vehicle Condition



Reporting Date	27.03.2014
Payment date	25.03.2014
Period No	5
Monthly Period	Feb 2014
Interest Period	from 25.02.2014 to 25.03.2014 = 28 days



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**Monthly Investor Report**

**19.a Borrower Type**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	5 541	81 883 600	20,5 %	36,8	16,5
	Consumer	29 584	317 019 273	79,5 %	40,9	14,7
	Total	35 125	398 902 873	100 %		

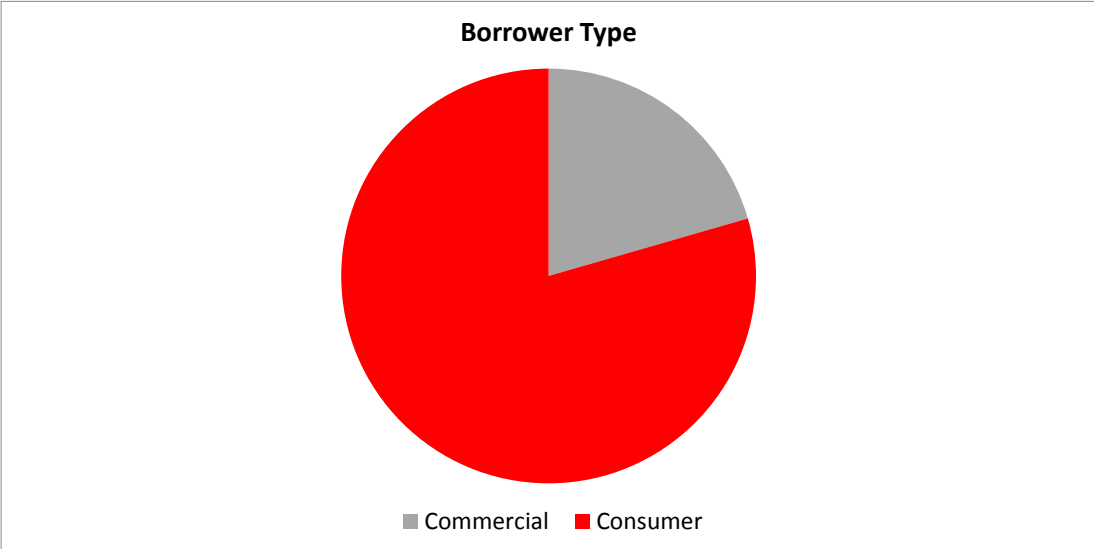


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**19.b Borrower Type**



Reporting Date			27.03.2014		
Payment date			25.03.2014		
Period No			5		
Monthly Period			Feb 2014		
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**20.a Vehicle type**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days

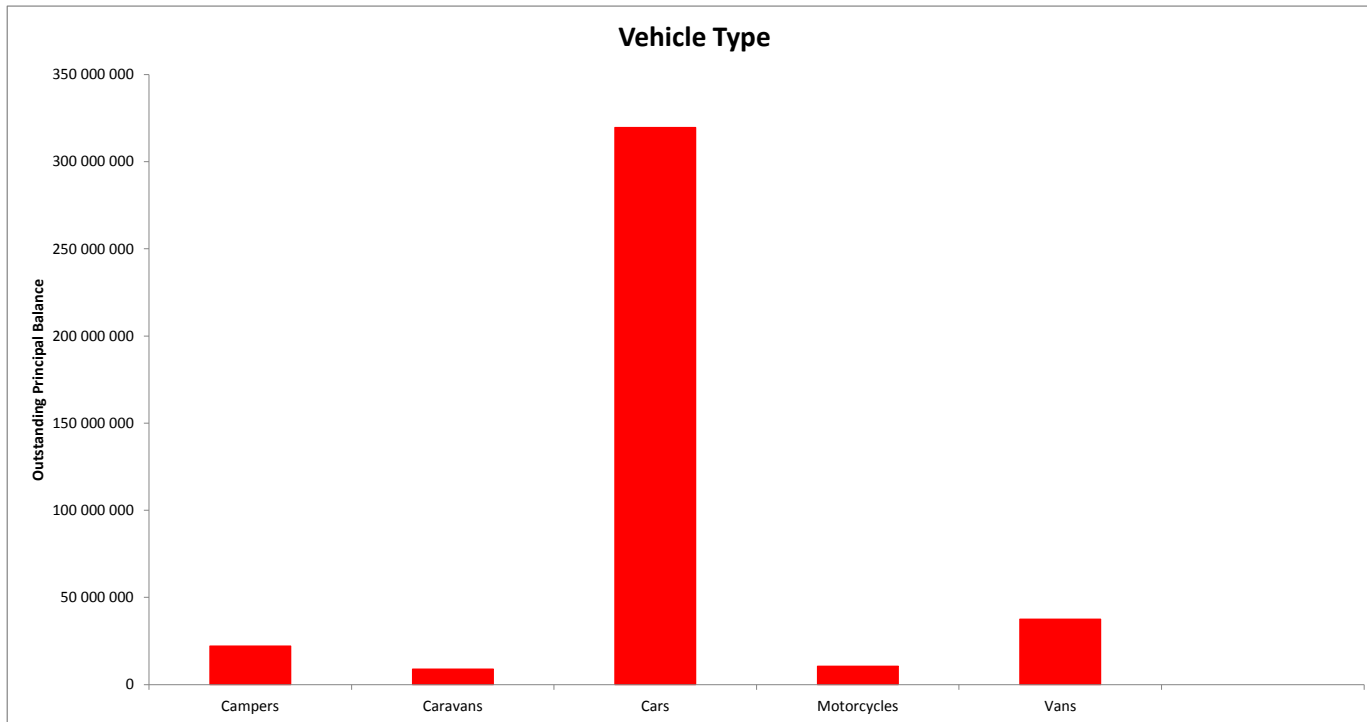
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		1 112	22 118 383	5,54 %	37,6	20,79
Caravans		861	8 842 685	2,22 %	36,0	21,69
Cars		27 801	319 668 696	80,14 %	41,1	13,87
Motorcycles		1 746	10 620 134	2,66 %	36,0	18,85
Vans		3 605	37 652 974	9,44 %	34,5	18,91
		35 125	398 902 873	100 %		

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**20.b Vehicle type**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days



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**21.a Restructured Loans**



Reporting Date	27.03.2014	
Payment date	25.03.2014	
Period No	5	
Monthly Period	Feb 2014	
Interest Period	from 25.02.2014	to 25.03.2014 = 28 days

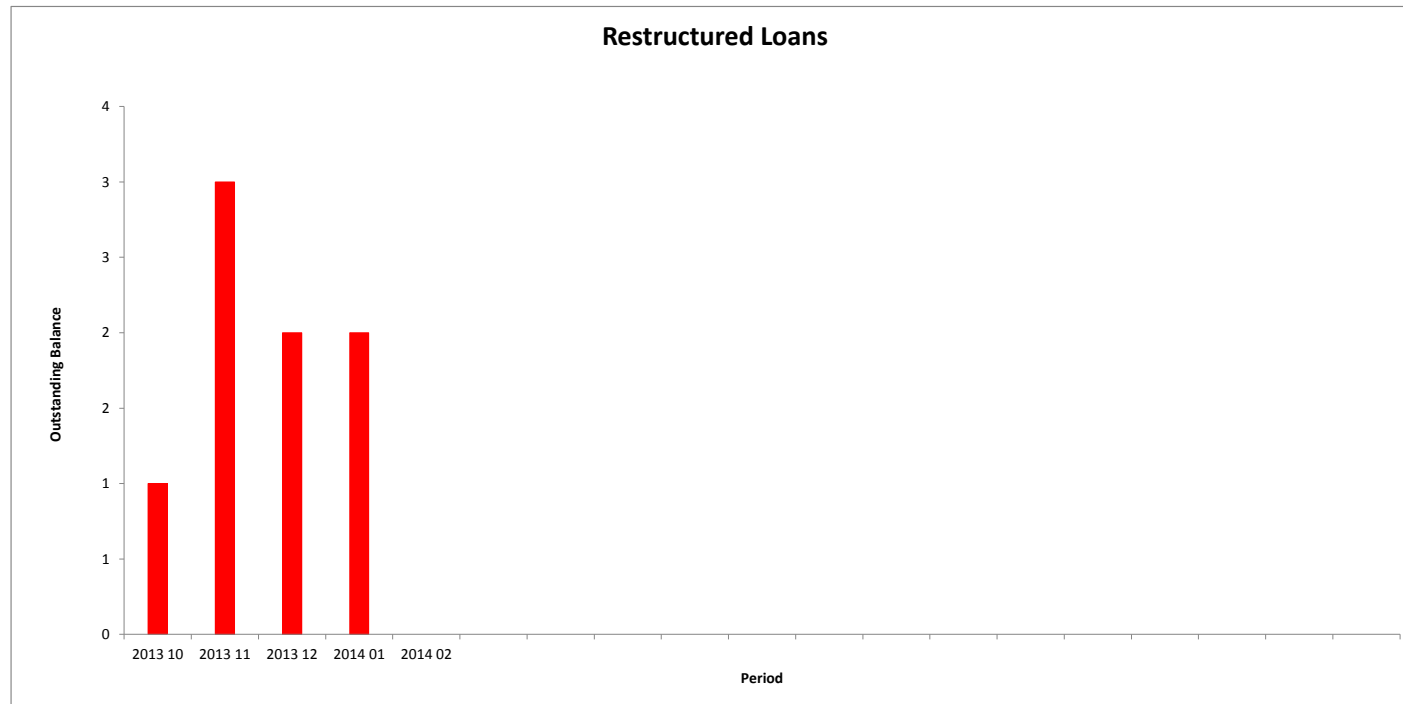
	TOTAL		
	Period	No	Outstanding balance
Restructured	2013 10	1	6 896
	2013 11	3	22 012
	2013 12	2	11 089
	2014 01	2	11 629
	2014 02	0	0
		8	51 626

SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.03.2014
Payment date	25.03.2014
Period No	5
Monthly Period	Feb 2014
Interest Period	from 25.02.2014 to 25.03.2014 = 28 days



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Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.03.2014	
Payment date	25.03.2014	
Period No	5	
Monthly Period	Feb 2014	
Interest Period	from 25.02.2014	to 25.03.2014 = 28 days

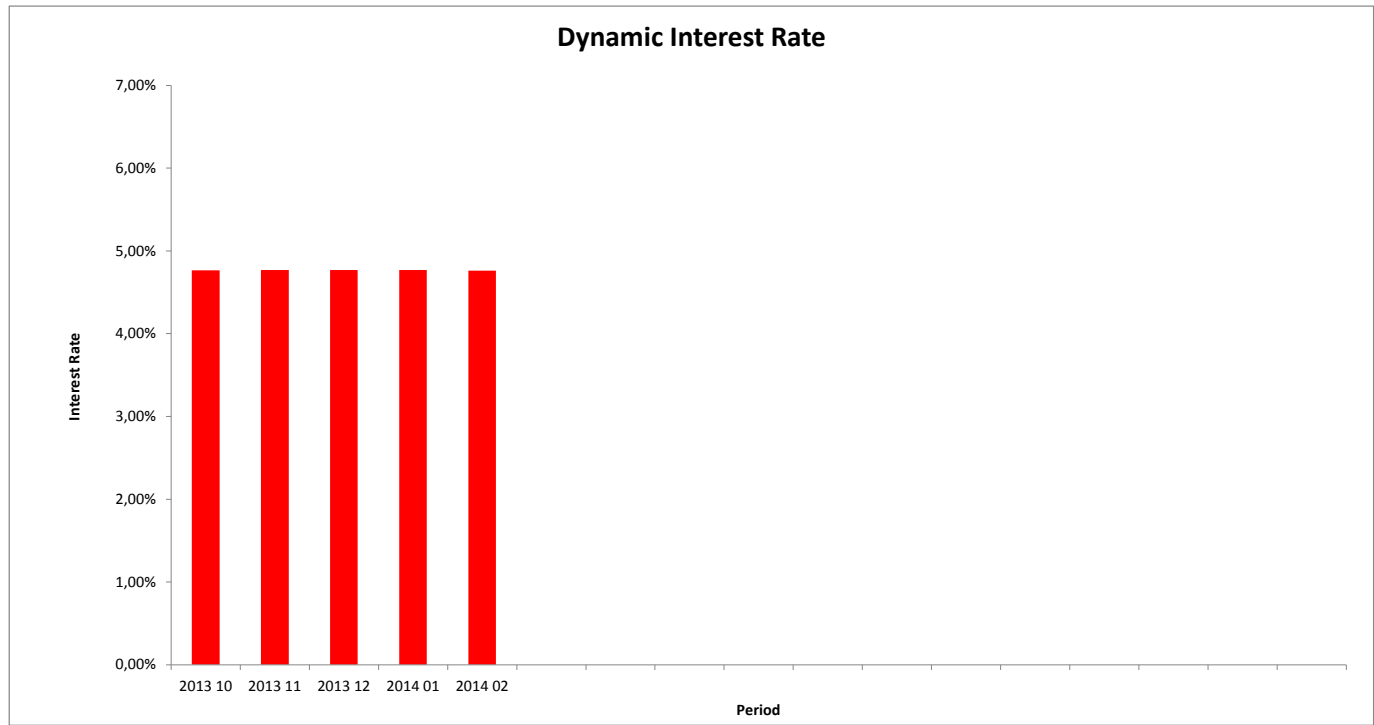
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2013 10	479 099 092	4,768 %
	2013 11	458 398 637	4,770 %
	2013 12	439 817 265	4,768 %
	2014 01	418 143 705	4,768 %
	2014 02	398 902 873	4,764 %

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**22.b Dynamic Interest Rate**



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days



SCF RAHOITUSPALVELUT 2013 LIMITED  
 Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	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 %
Dynamic Prepayment				

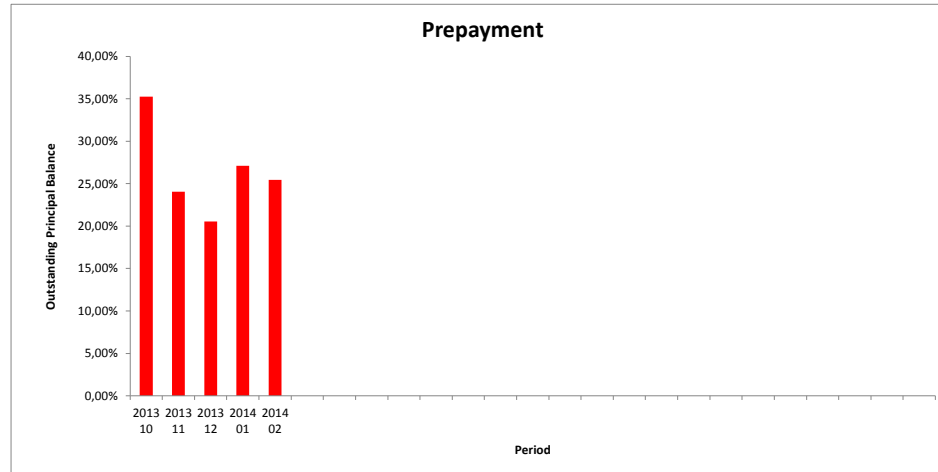


SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 days



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**24. Delinquency**



Reporting Date	27.03.2014					
Payment date	25.03.2014					
Period No	5					
Monthly Period	Feb 2014					
Interest Period	from	25.02.2014	to	25.03.2014	=	28 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					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																		
	4																		
	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	27.03.2014				
Payment date	25.03.2014				
Period No	5				
Monthly Period	Feb 2014				
Interest Period	from	25.02.2014	to	25.03.2014	= 28 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	8 452	8 762	8 446						
2014 1	300 459	29				36 773	36 773	263 686						
2014 2														
2014 3														

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**26. Priority of Payments**



Reporting Date	27.03.2014	
Payment date	25.03.2014	
Period No	5	
Monthly Period	Feb 2014	
Interest Period	from 25.02.2014	to 25.03.2014 = 28 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	20 978 990,78	EUR
Senior Expenses	-	1 208,33	EUR
Servicing Fee	-	201 667,56	EUR
Interest on Loan to Issuer	-	1 535 283,45	EUR
Principal on Loan to Issuer	-	19 240 831,44	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	33 611 660,41	EUR
Senior Expenses	-	1 000,00	EUR
Interest Class A	-	229 765,00	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	-	19 240 831,44	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	-	34 458,95	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	1 213 711,01	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	1 213 711,01	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	268,50	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 213 442,51	EUR

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
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**27. Transaction Costs**



Reporting Date	27.03.2014	
Payment date	25.03.2014	
Period No	5	
Monthly Period	Feb 2014	
Interest Period	from 25.02.2014	to 25.03.2014 = 28 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	1 208,33 EUR			
Interest accrued for the Period	287 784,00 EUR	229 765,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	1 784 998,00 EUR	1 461 766,00 EUR	204 146,00 EUR	119 086,00 EUR
Interest Payments	287 784,00 EUR	229 765,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	1 784 998,00 EUR	1 461 766,00 EUR	204 146,00 EUR	119 086,00 EUR
Interest accrued on Subordinated Loan for the Period	34 458,95 EUR			
Cumulative Interest accrued on Subordinated Loan	189 921,90 EUR			
Interest Payments on Subordinated Loan	34 458,95 EUR			
Cumulative Interest Payments on Subordinated Loan	189 921,90 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	27.03.2014
Payment date	25.03.2014
Period No	5
Monthly Period	Feb 2014
Interest Period	from 25.02.2014 to 25.03.2014 = 28 days