

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.04.2014				
Payment date	25.04.2014			Following payment dates:	27.05.2014
Period No	6				25.06.2014
Monthly Period	Mar 2014				
Interest Period	from 25.03.2014	to	25.04.2014	=	31 days

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1. Portfolio Information



Reporting Date	29.04.2014		
Payment date	25.04.2014		
Period No	6		
Monthly Period	Mar 2014		
Interest Period	from	25.03.2014	to 25.04.2014 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	398 902 873,32 EUR	418 143 704,76 EUR
Scheduled Loan Principal Repayments	9 654 450,06 EUR	9 351 450,13 EUR
Prepayments	9 774 132,99 EUR	9 647 458,60 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	19 428 583,05 EUR	18 998 908,73 EUR
New Defaulted Auto Loans in Period	260 419,37 EUR	241 922,71 EUR
Closing Balance	379 213 870,90 EUR	398 902 873,32 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 960 640,54 EUR	1 951 064,16 EUR
Recoveries on loans in default	110 451,77 EUR	29 017,89 EUR
Total Revenue Received in Period	2 071 092,31 EUR	1 980 082,05 EUR
# Loans		
At beginning of period	35 125 Loans	36 152 Loans
Paid in Full	1 125 Loans	1 004 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	21 Loans	23 Loans
At end of period	33 979 Loans	35 125 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)	21 499 675 EUR	20 978 991 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	21 499 675 EUR	20 978 991 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	21 287 213 EUR	20 777 115 EUR
b. Reserve Fund	12 833 875 EUR	12 833 875 EUR
c. Interest Earned by the Issuer	775 EUR	671 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	34 121 862 EUR	33 611 660 EUR

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3. Reserve Accounts



Reporting Date	29.04.2014
Payment date	25.04.2014
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Note Balance

Beginning of Period	398 902 873,32 EUR
End of Period	379 213 870,90 EUR

Reserve Fund

	in %	
Beginning of Period	1,9 %	7 700 325,00 EUR
Cash Outflow		7 700 325,00 EUR
Cash Inflow		7 700 325,00 EUR
End of Period	1,9 %	7 700 325,00 EUR
Required Reserve Amount	1,9 %	7 700 325,00 EUR

Liquidity Balance

Beginning of Period	1,3 %	5 133 550,00 EUR
Cash Outflow		5 133 550,00 EUR
Cash Inflow		5 133 550,00 EUR
End of Period	1,3 %	5 133 550,00 EUR
Required Reserve Amount	1,3 %	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	29.04.2014				
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Asset Balance

Beginning of Period	398 902 873,32	EUR
End of Period	379 213 870,90	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	344 081 075,41	90,74 %	31 004
1-29 days past due	30 152 795,00	7,95 %	2 511
		0,00 %	
Delinquent Receivables:			
30-59 days past due	3 199 380,17	0,84 %	313
60-89 days past due	1 012 241,69	0,27 %	86
90-119 days past due	507 154,64	0,13 %	42
120-149 days past due	171 908,01	0,05 %	12
150-179 days past due	89 315,98	0,02 %	11
Total Performing and Delinquent	379 213 871	100,00 %	33 979

Current Period Defaults	260 419,37	21
Cumulative Defaults	578 086,26	54
Current Period Recoveries	110 451,77	
Cumulative Recoveries	155 986,84	

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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	398 847 873,32 EUR	324 547 873,32 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	34 121 862,45 EUR				
Amortisation	19 689 002,42 EUR				
Redemption per Class	19 689 002,42 EUR	19 689 002,42 EUR	- EUR	- EUR	- EUR
Redemption per Note		4 484,97 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	379 158 870,90 EUR	304 858 870,90 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		80,40 %	12,87 %	6,73 %	0,01 %
Current Pool Factor		0,69	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	31				
Principal Outstanding per Note Beginning of Period		73 928,90 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 484,97 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		69 443,93 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		49,41 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	274 880,00	216 906,16 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		49,41 EUR	75,17 EUR	83,50 EUR	0,84 EUR

3. Credit Enhancements

Initial total CE (Subordination, Reserve)	16,98 %	7,48 %	2,50 %
Current CE (incl. Excess Spread)	30,48 %	17,62 %	10,88 %
Current CE (excl. Excess Spread)	22,98 %	10,12 %	3,38 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.04.2014
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		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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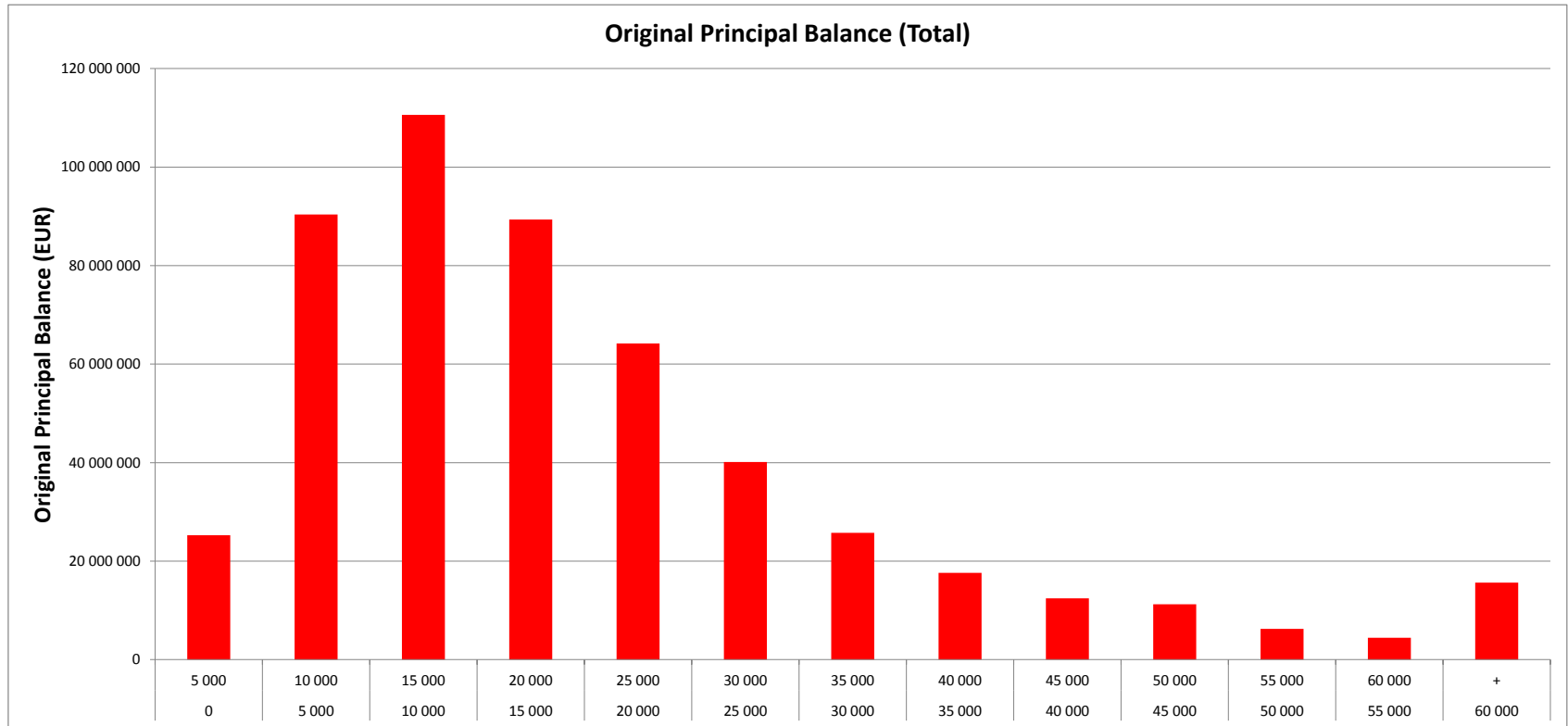
Average amount - all: 12 666

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

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8.a Outstanding Principal Balance



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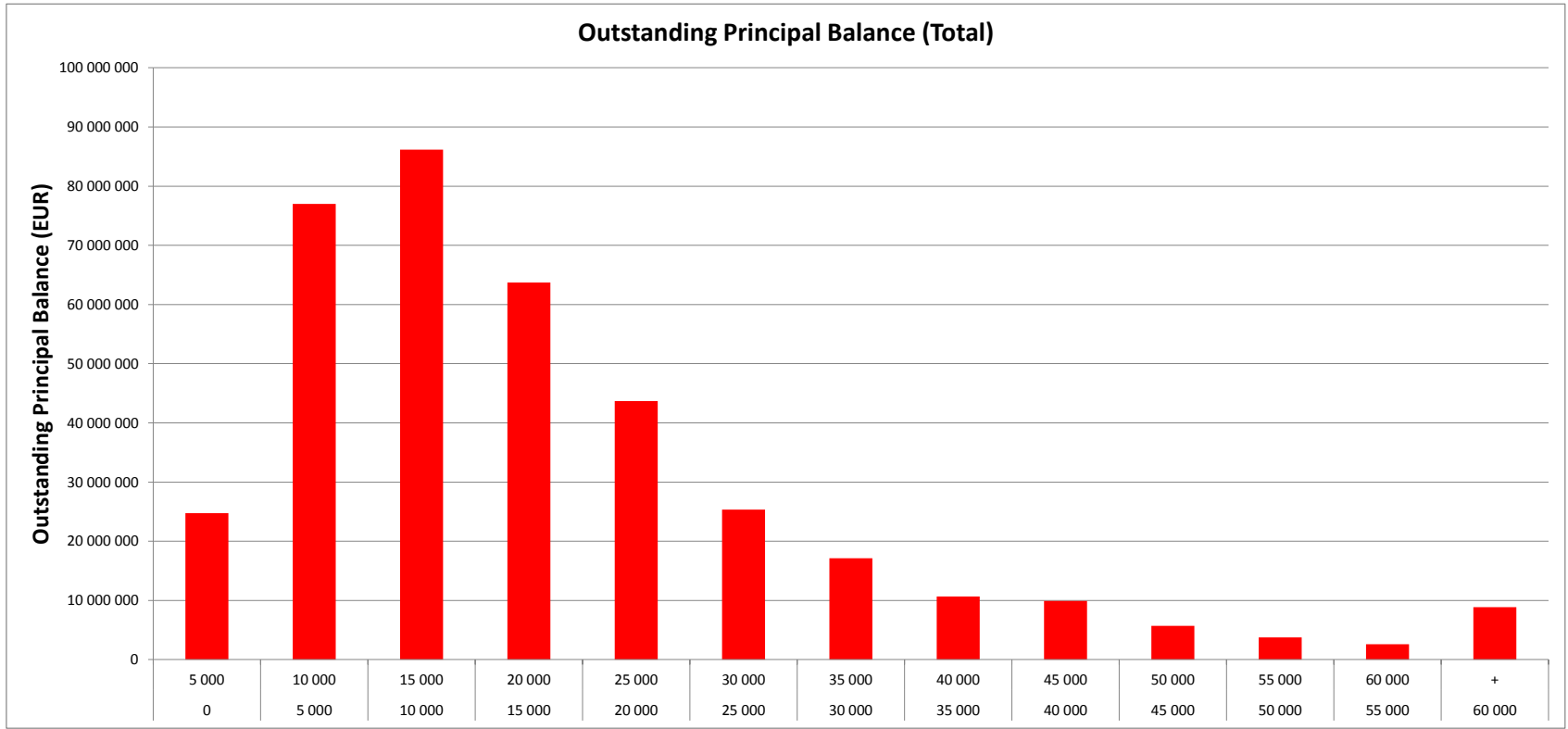
Average amount - all: 11 160

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	8 532	24 754 558	6,53 %	20,5	20,1
	5 000	10 000	10 410	76 985 005	20,30 %	34,0	17,4
	10 000	15 000	7 035	86 153 260	22,72 %	40,5	15,9
	15 000	20 000	3 700	63 702 638	16,80 %	42,6	15,2
	20 000	25 000	1 968	43 682 099	11,52 %	43,5	14,7
	25 000	30 000	932	25 356 821	6,69 %	43,4	14,7
	30 000	35 000	531	17 154 240	4,52 %	43,3	14,9
	35 000	40 000	286	10 666 171	2,81 %	42,9	15,0
	40 000	45 000	234	9 892 429	2,61 %	43,6	15,3
	45 000	50 000	120	5 688 786	1,50 %	42,9	14,7
	50 000	55 000	71	3 735 262	0,99 %	43,4	14,7
	55 000	60 000	45	2 582 321	0,68 %	46,1	13,1
	60 000	+	115	8 860 282	2,34 %	44,0	14,0
Total			33 979	379 213 871			

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8.b Outstanding Principal Balance Graph

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Interest Period	from 25.03.2014	to 25.04.2014 = 31 days



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9.a Geographical Distribution



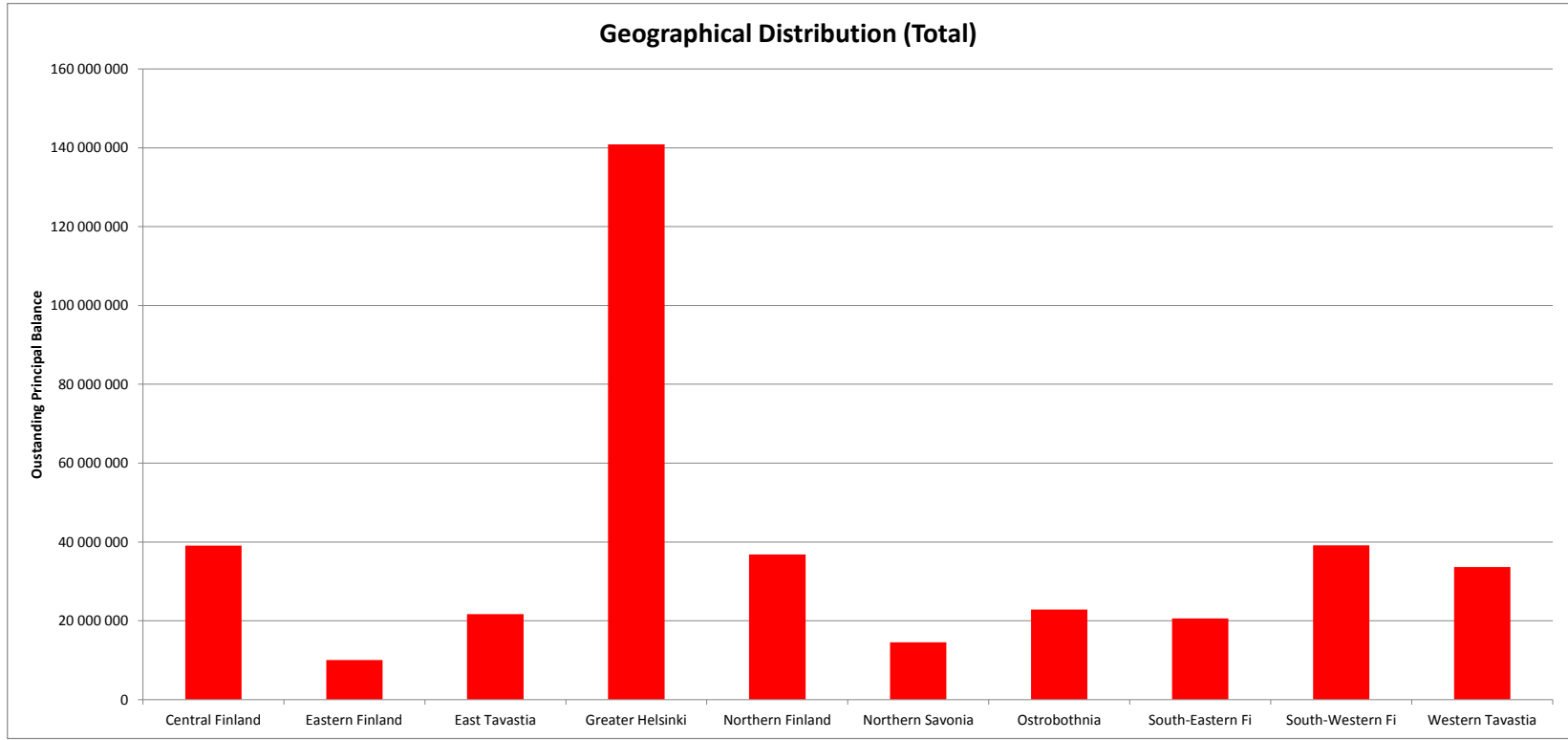
Reporting Date	29.04.2014	
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TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 600	39 076 333	10,30 %	10,59 %	39,1	15,8	
Eastern Finland	973	10 012 273	2,64 %	2,86 %	39,3	15,8	
East Tavastia	1 982	21 650 650	5,71 %	5,83 %	39,0	16,4	
Greater Helsinki	12 078	140 844 456	37,14 %	35,55 %	39,3	15,9	
Northern Finland	3 250	36 834 652	9,71 %	9,56 %	39,9	16,0	
Northern Savonia	1 353	14 518 857	3,83 %	3,98 %	39,0	15,8	
Ostrobothnia	2 190	22 858 762	6,03 %	6,45 %	37,9	16,1	
South-Eastern Fi	1 878	20 602 787	5,43 %	5,53 %	39,7	15,8	
South-Western Fi	3 589	39 147 913	10,32 %	10,56 %	39,1	16,1	
Western Tavastia	3 086	33 667 187	8,88 %	9,08 %	39,1	16,1	
Total	33 979	379 213 871	100 %	100,00 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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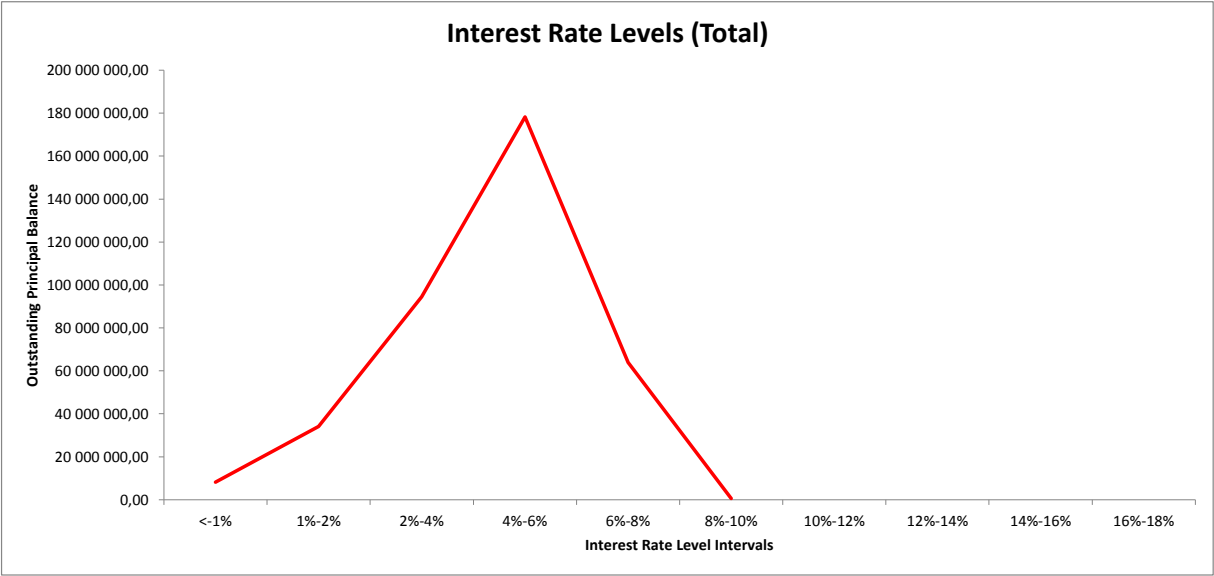
TOTAL								
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	<		1 %	979	8 120 162	2,14 %	32,0	14,8
		1 %	2 %	3300	34 055 973	8,98 %	37,9	14,2
		2 %	4 %	6859	94 406 240	24,90 %	41,3	14,7
		4 %	6 %	15 309	178 169 682	46,98 %	39,1	16,8
		6 %	8 %	7 469	63 946 403	16,86 %	38,1	16,7
		8 %	10 %	63	515 411	0,14 %	41,4	12,8
		10 %	12 %					
		12 %	14 %					
		14 %	16 %					
		16 %	18 %					
		Total		33 979	379 213 871	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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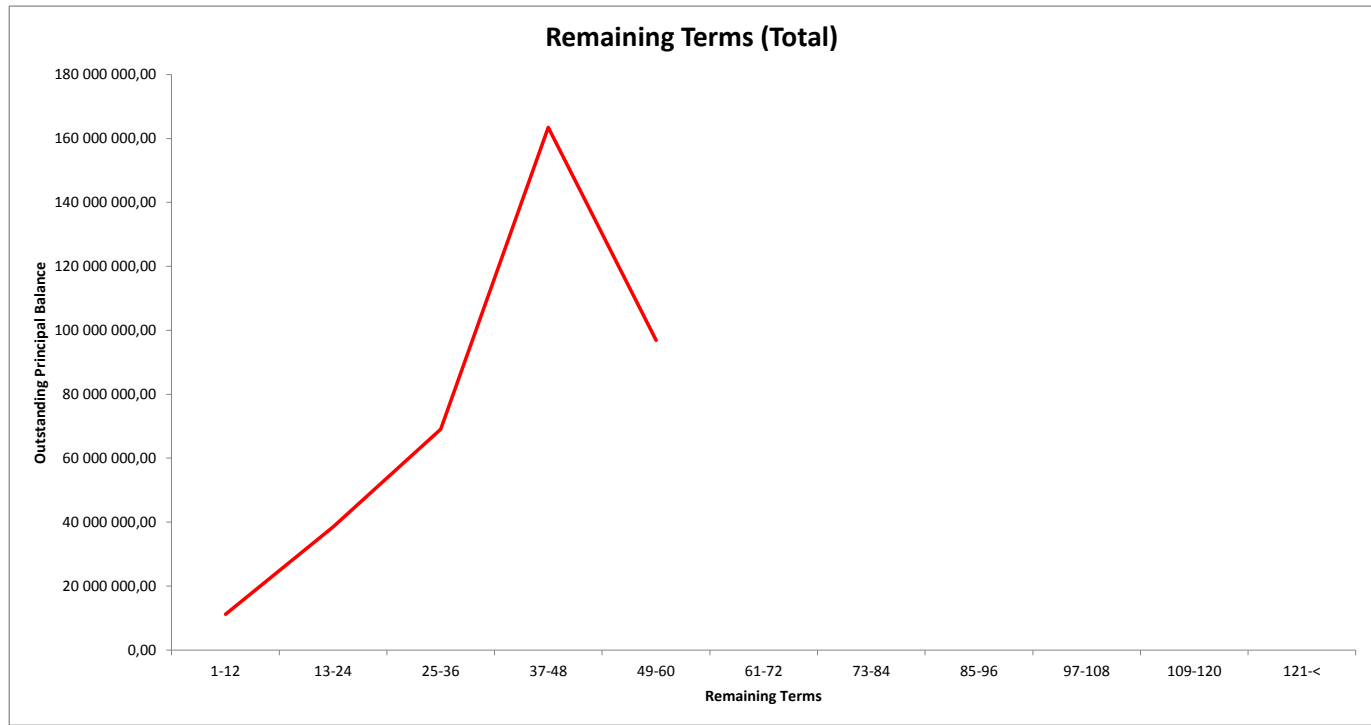
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		42	67 699	0,02 %	0,0	47,4	
1		12	3 629	11 177 975	2,95 %	8,5	30,6
13		24	6 140	38 550 822	10,17 %	19,1	22,0
25		36	7 145	69 024 564	18,20 %	30,9	19,7
37		48	11 365	163 481 595	43,11 %	42,9	15,8
49		60	5 658	96 911 216	25,56 %	50,5	9,4
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		33 979	379 213 871	100 %			

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11.b Remaining Terms



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12.a Seasoning



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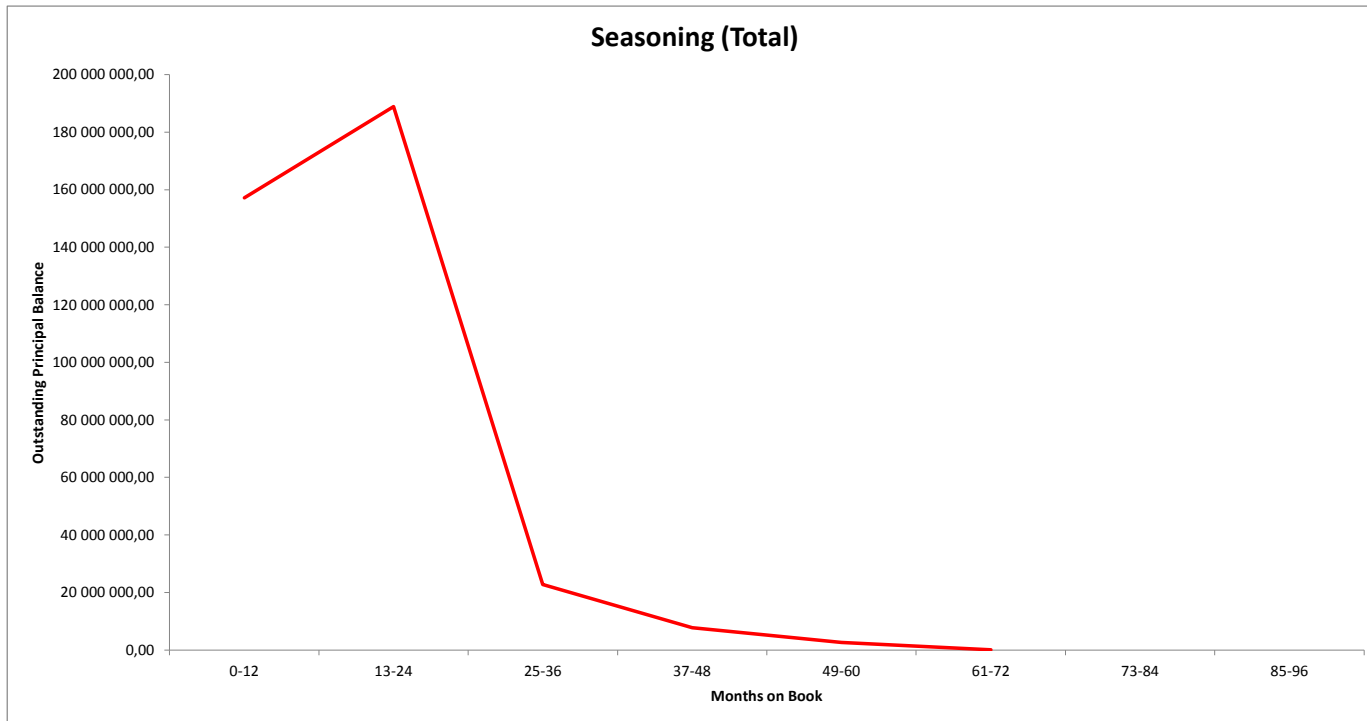
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
		1	12	11 975	157 124 706	41,43 %	45,2	9,8
		13	24	17 870	188 926 023	49,82 %	37,1	17,8
		25	36	2 509	22 737 639	6,00 %	26,8	29,6
		37	48	1 113	7 760 029	2,05 %	16,9	42,3
		49	60	505	2 634 870	0,69 %	6,6	54,0
		61	72	7	30 604	0,01 %	7,1	64,5
		73	84					
		85	96					
		Total		33 979	379 213 871	100 %		

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12.b Seasoning



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13.a Balloon loans



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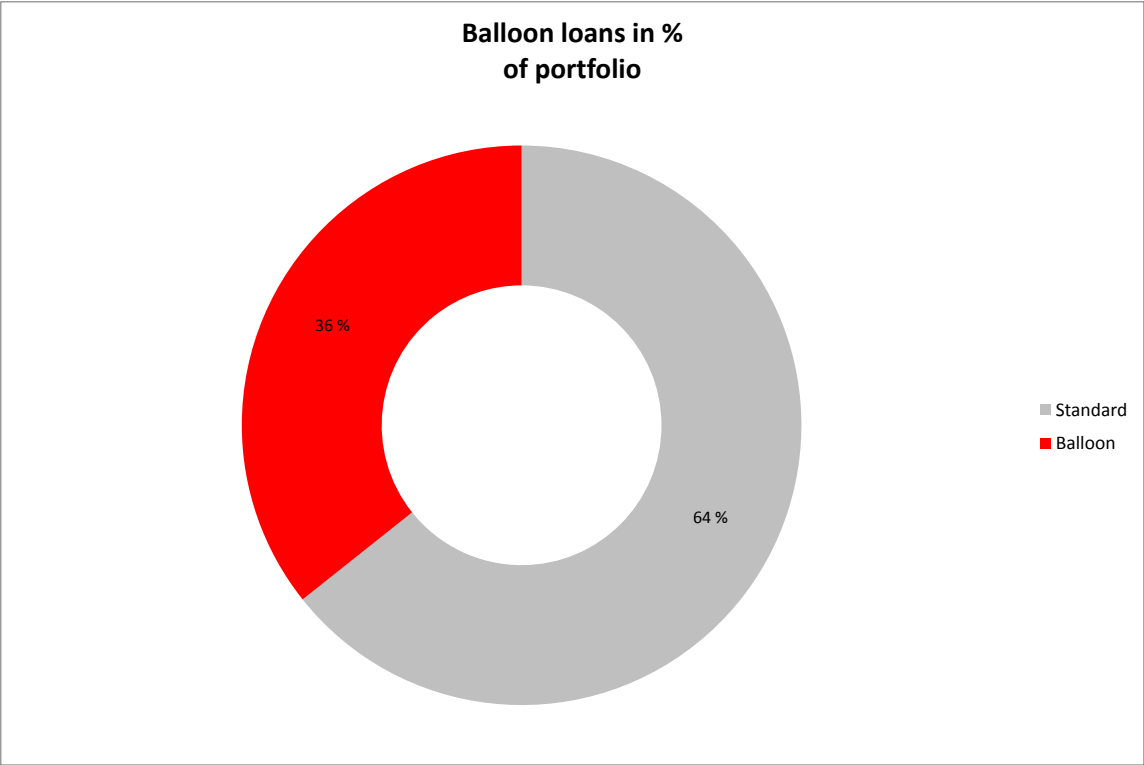
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	27 174		243 851 243	64,30 %	3 070	0,00 %	37,9	15,7
Balloon	6 805		135 362 628	35,70 %	45 995 099	33,98 %	41,7	16,5
Total	33 979		379 213 871	100 %	45 998 169	12,13 %		

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13.b Balloon loans



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14.a # loans per borrower



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Monthly Period	Mar 2014		
Interest Period	from	25.03.2014	to 25.04.2014 = 31 days

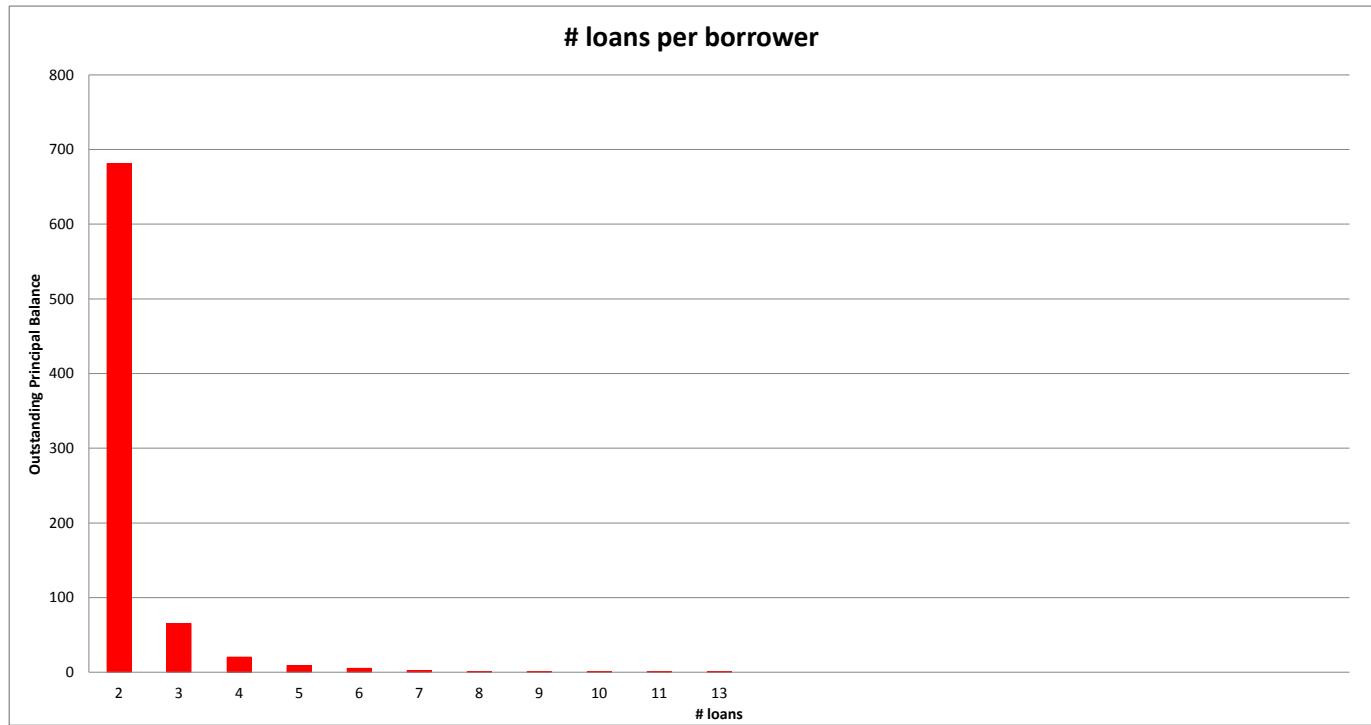
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	32 202	354 222 209	93,41 %	
	2	681	18 870 946	4,98 %	
	3	65	2 940 087	0,78 %	
	4	20	1 119 415	0,30 %	
	5	9	743 095	0,20 %	
	6	5	471 874	0,12 %	
	7	2	113 237	0,03 %	
	8	1	232 756	0,06 %	
	9	1	58 451	0,02 %	
	10	1	143 941	0,04 %	
	11	1	134 997	0,04 %	
	13	1	162 864	0,04 %	
Total:		32 989	379 213 871	100,0 %	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

14.b # loans per borrower



Reporting Date	29.04.2014					
Payment date	25.04.2014					
Period No	6					
Monthly Period	Mar 2014					
Interest Period	from	25.03.2014	to	25.04.2014	=	31 days



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15.a Amortization Profile



Reporting Date	29.04.2014	
Payment date	25.04.2014	
Period No	6	
Monthly Period	Mar 2014	
Interest Period	from 25.03.2014	to 25.04.2014 = 31 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	379 213 871	369 516 523	9 697 348	1 505 067	1,82 %	4,44 %
2	369 516 523	359 981 276	9 535 247	1 466 036	1,82 %	4,32 %
3	359 981 276	350 378 482	9 602 793	1 428 216	1,82 %	4,21 %
4	350 378 482	340 928 422	9 450 060	1 390 261	1,82 %	4,09 %
5	340 928 422	331 454 420	9 474 002	1 352 860	1,82 %	3,98 %
6	331 454 420	321 967 929	9 486 491	1 315 303	1,82 %	3,86 %
7	321 967 929	312 554 169	9 413 760	1 277 861	1,82 %	3,75 %
8	312 554 169	303 357 725	9 196 444	1 240 751	1,82 %	3,64 %
9	303 357 725	294 252 377	9 105 348	1 204 370	1,82 %	3,53 %
10	294 252 377	285 066 422	9 185 955	1 168 386	1,82 %	3,42 %
11	285 066 422	275 960 756	9 105 666	1 132 053	1,82 %	3,31 %
12	275 960 756	266 447 314	9 513 441	1 096 054	1,82 %	3,20 %
13	266 447 314	257 310 550	9 136 765	1 058 981	1,82 %	3,09 %
14	257 310 550	248 403 290	8 907 260	1 022 706	1,82 %	2,98 %
15	248 403 290	239 504 444	8 898 846	987 370	1,82 %	2,87 %
16	239 504 444	230 858 367	8 646 076	951 912	1,82 %	2,77 %
17	230 858 367	222 355 373	8 502 995	917 514	1,82 %	2,67 %
18	222 355 373	213 872 034	8 483 338	883 828	1,82 %	2,57 %
19	213 872 034	205 575 627	8 296 407	850 086	1,82 %	2,47 %
20	205 575 627	197 201 083	8 374 544	817 423	1,82 %	2,37 %

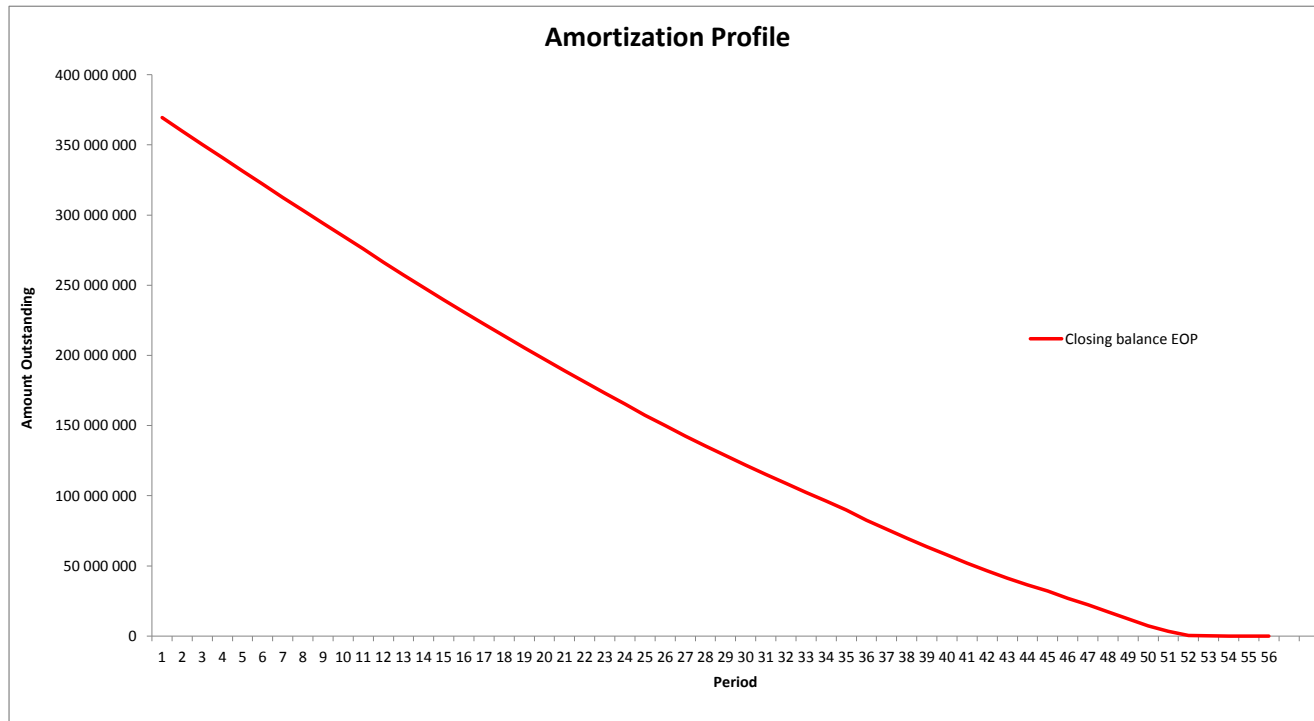
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.04.2014				
Payment date	25.04.2014				
Period No	6				
Monthly Period	Mar 2014				
Interest Period	from	25.03.2014	to	25.04.2014	= 31 days

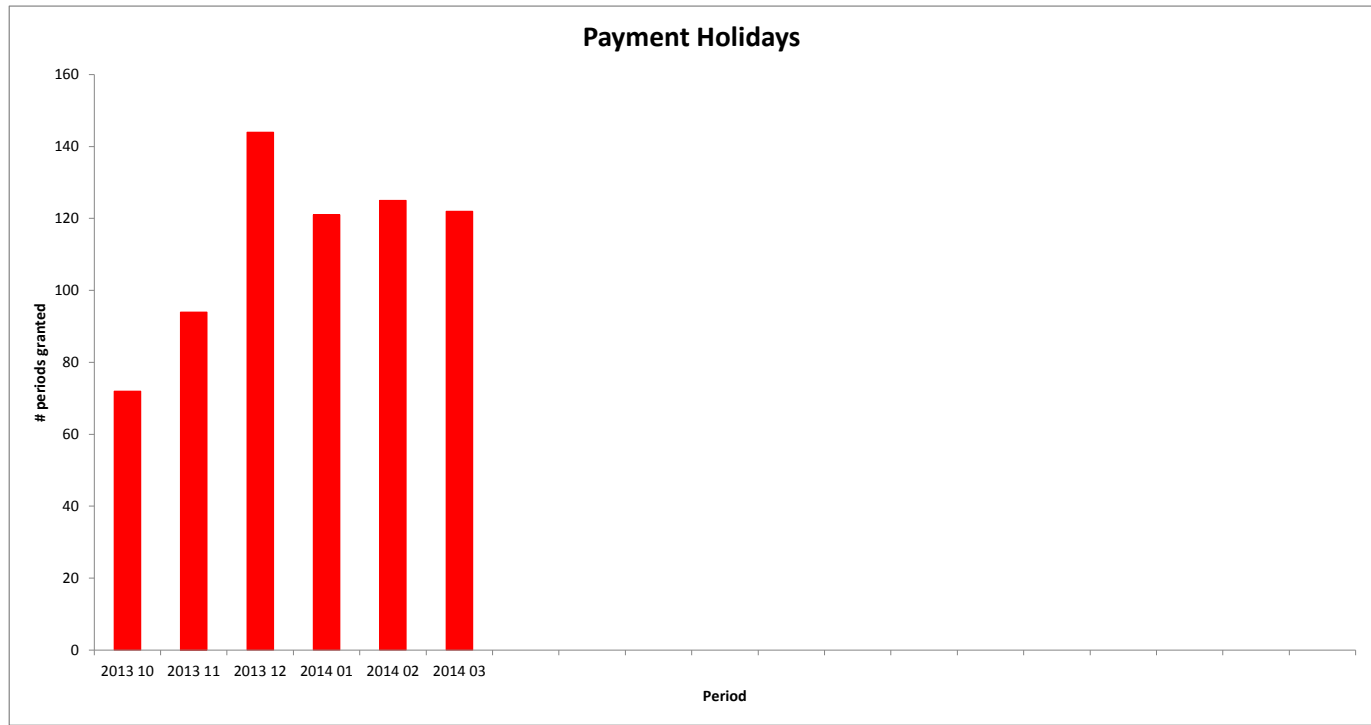


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16.b Payment Holidays



Reporting Date	29.04.2014				
Payment date	25.04.2014				
Period No	6				
Monthly Period	Mar 2014				
Interest Period	from	25.03.2014	to	25.04.2014	= 31 days



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17.a Downpayment



Reporting Date	29.04.2014				
Payment date	25.04.2014				
Period No	6				
Monthly Period	Mar 2014				
Interest Period	from	25.03.2014	to	25.04.2014	= 31 days

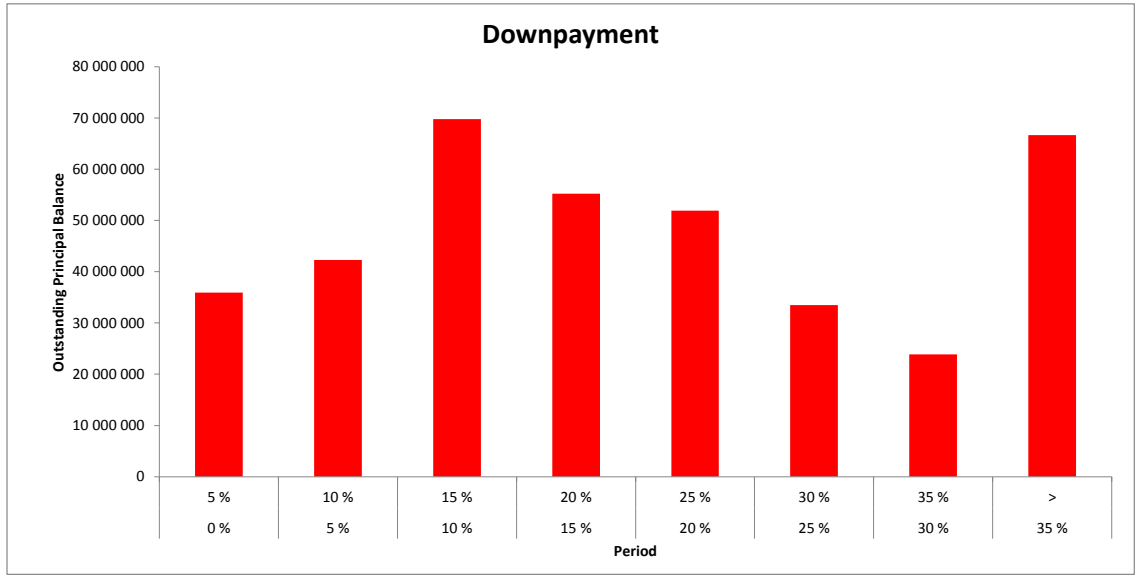
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	2 384	35 947 869	9,5 %	44,3	14,0	
	5 %	10 %	2 899	42 309 049	11,2 %	43,3	14,8	
	10 %	15 %	5 409	69 767 194	18,4 %	41,2	16,0	
	15 %	20 %	4 483	55 251 945	14,6 %	39,6	16,7	
	20 %	25 %	4 652	51 947 218	13,7 %	38,2	16,8	
	25 %	30 %	2 979	33 463 381	8,8 %	38,2	16,3	
	30 %	35 %	2 343	23 841 534	6,3 %	36,7	17,0	
	35 %	>	8 830	66 685 681	17,6 %	33,8	16,0	
	Total		33 979	379 213 871	100 %			

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Monthly Investor Report

17.b Downpayment



Reporting Date	29.04.2014	
Payment date	25.04.2014	
Period No	6	
Monthly Period	Mar 2014	
Interest Period	from 25.03.2014	to 25.04.2014 = 31 days



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Monthly Investor Report

18.a Vehicle Condition



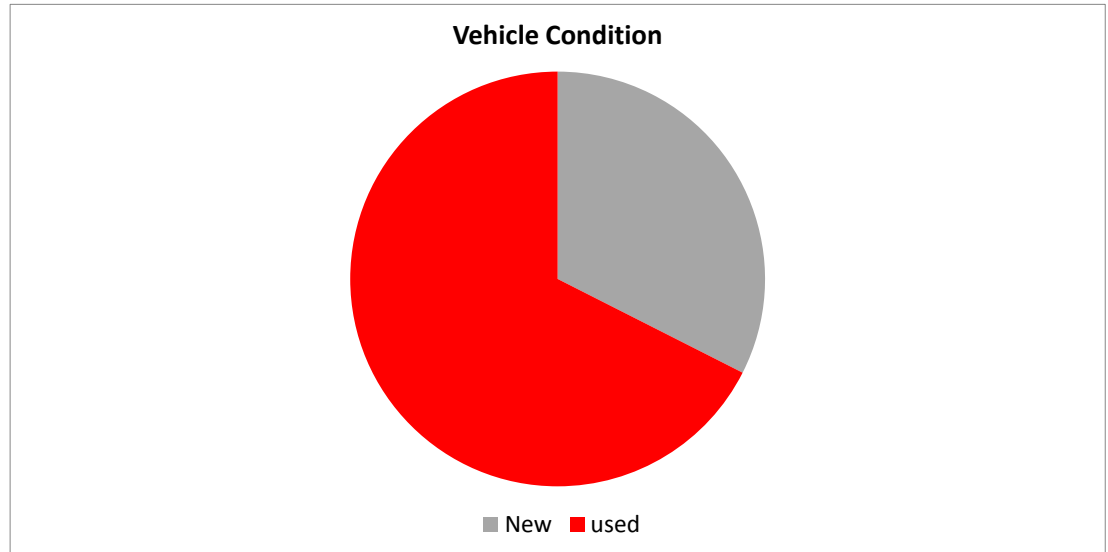
Reporting Date	29.04.2014	
Payment date	25.04.2014	
Period No	6	
Monthly Period	Mar 2014	
Interest Period	from 25.03.2014	to 25.04.2014 = 31 days

TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 155	123 109 427	32,5 %	39,5	15,9
	used	25 824	256 104 443	67,5 %	39,1	16,0
	Total	33 979	379 213 871	100 %		

18.b Vehicle Condition



Reporting Date			29.04.2014		
Payment date			25.04.2014		
Period No			6		
Monthly Period			Mar 2014		
Interest Period	from	25.03.2014	to	25.04.2014	= 31 days



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Monthly Investor Report

19.a Borrower Type



Reporting Date	29.04.2014	
Payment date	25.04.2014	
Period No	6	
Monthly Period	Mar 2014	
Interest Period	from 25.03.2014	to 25.04.2014 = 31 days

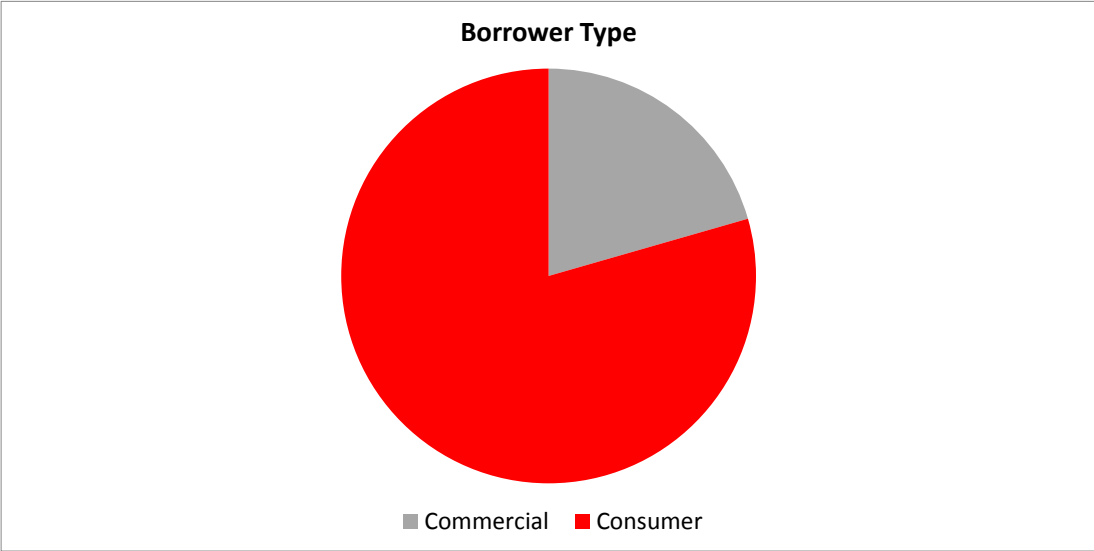
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	5 346	77 918 863	20,5 %	36,1	17,4
	Consumer	28 633	301 295 008	79,5 %	40,0	15,6
	Total	33 979	379 213 871	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



Reporting Date	29.04.2014
Payment date	25.04.2014
Period No	6
Monthly Period	Mar 2014
Interest Period	from 25.03.2014 to 25.04.2014 = 31 days



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20.a Vehicle type



Reporting Date	29.04.2014	
Payment date	25.04.2014	
Period No	6	
Monthly Period	Mar 2014	
Interest Period	from 25.03.2014	to 25.04.2014 = 31 days

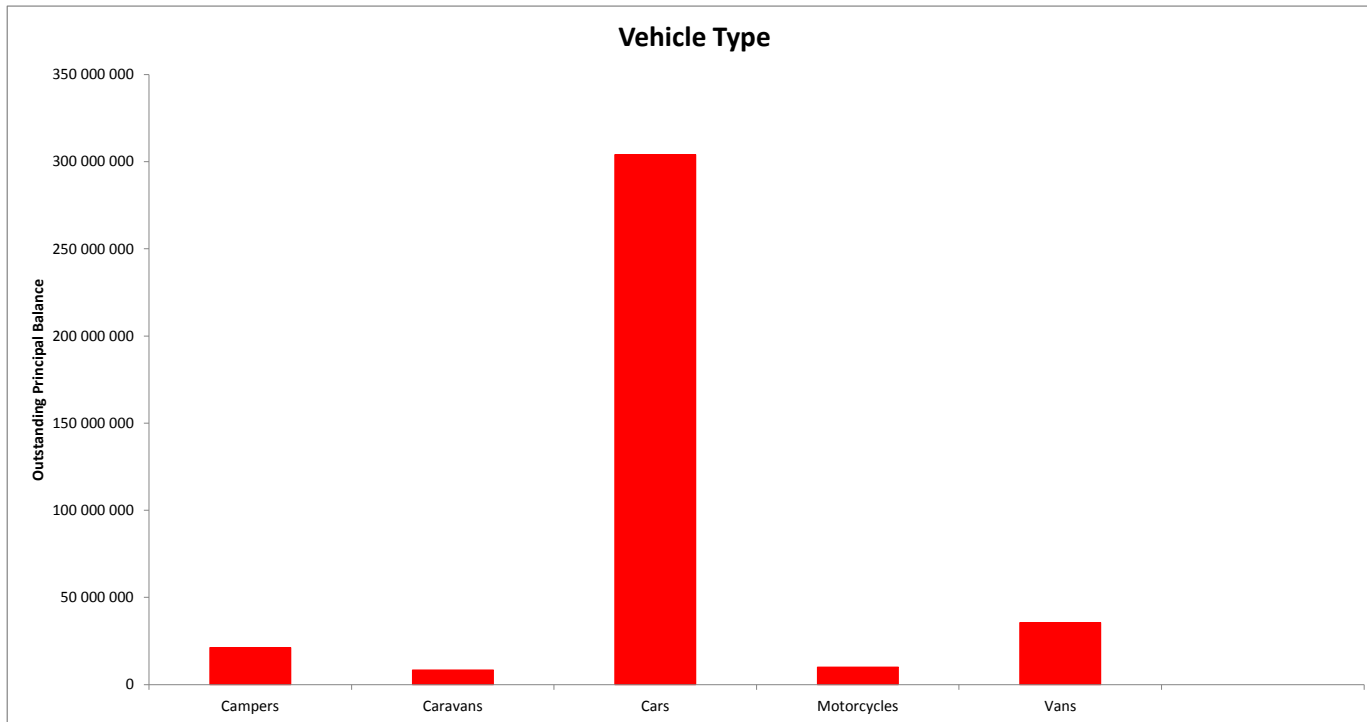
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		1 069	21 288 606	5,61 %	36,8	21,68
Caravans		833	8 437 299	2,22 %	35,4	22,45
Cars		26 944	304 023 392	80,17 %	40,3	14,82
Motorcycles		1 672	9 959 264	2,63 %	35,3	19,71
Vans		3 461	35 505 310	9,36 %	33,9	19,71
		33 979	379 213 871	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	29.04.2014				
Payment date	25.04.2014				
Period No	6				
Monthly Period	Mar 2014				
Interest Period	from	25.03.2014	to	25.04.2014	= 31 days

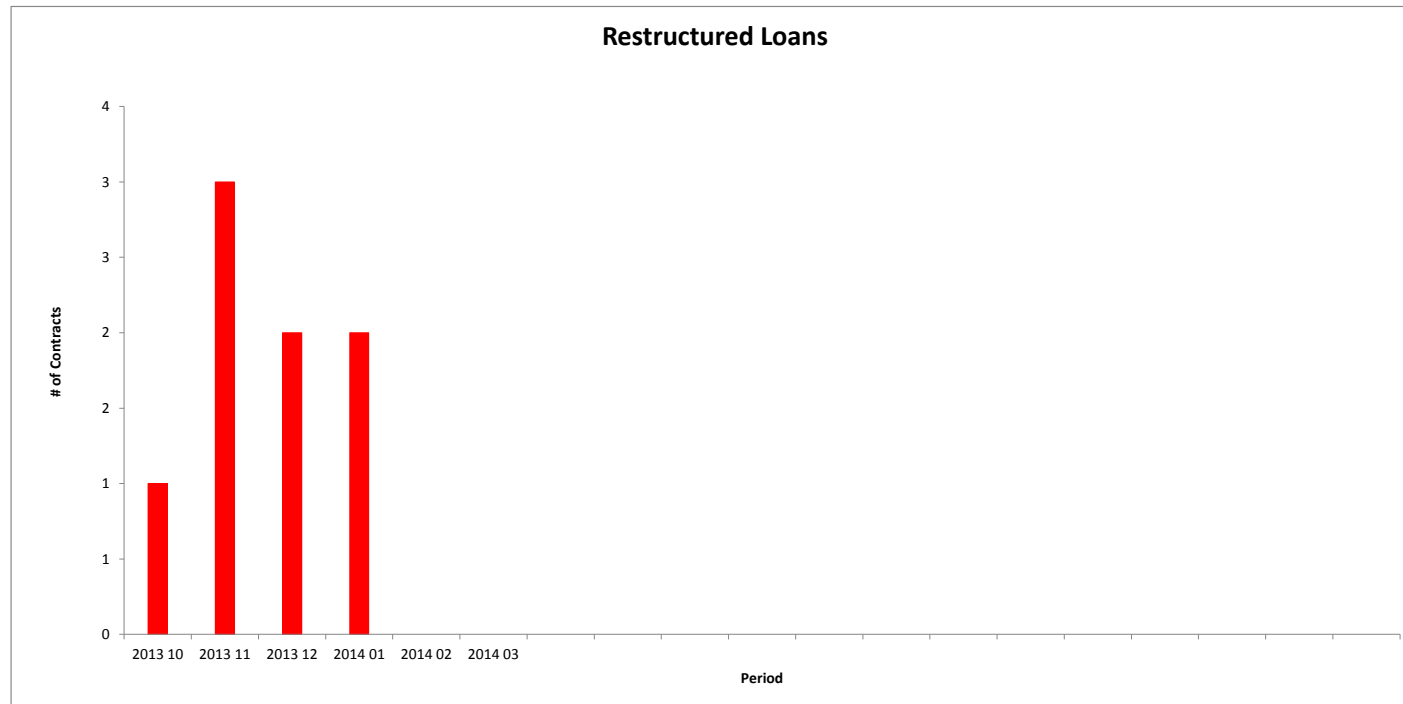


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.04.2014
Payment date	25.04.2014
Period No	6
Monthly Period	Mar 2014
Interest Period	from 25.03.2014 to 25.04.2014 = 31 days

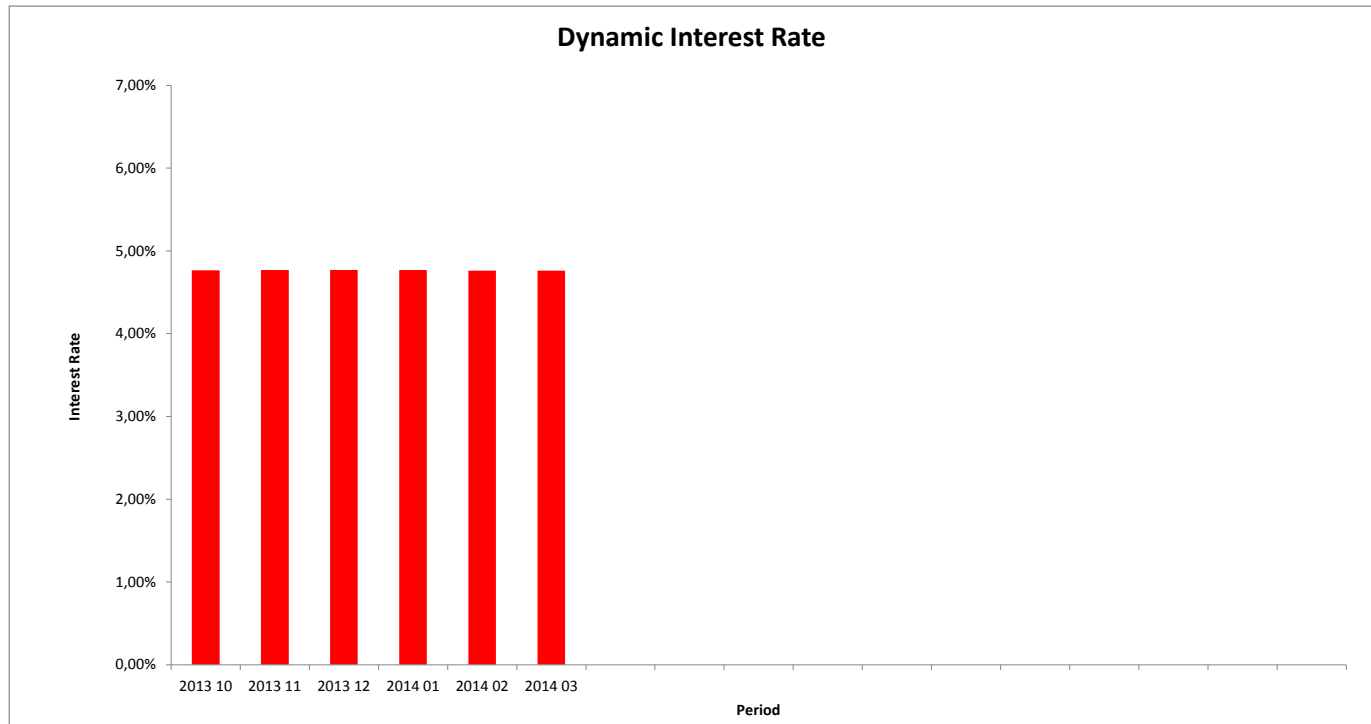


SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	29.04.2014					
Payment date	25.04.2014					
Period No	6					
Monthly Period	Mar 2014					
Interest Period	from	25.03.2014	to	25.04.2014	=	31 days



SCF RAHOITUSPALVELUT 2013 LIMITED
 Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	29.04.2014		
Payment date	25.04.2014		
Period No	6		
Monthly Period	Mar 2014		
Interest Period	from	25.03.2014	to 25.04.2014 = 31 days

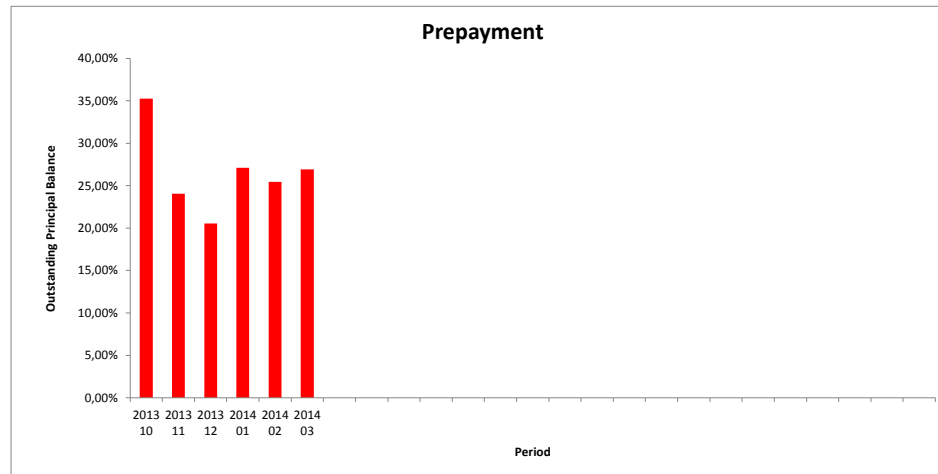
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2013 10	17 039 534	479 099 092	35,25 %
	2013 11	10 397 072	458 398 637	24,07 %
	2013 12	8 341 808	439 817 265	20,53 %
	2014 01	10 880 470	418 143 705	27,12 %
	2014 02	9 647 459	398 902 873	25,46 %
	2014 03	9 774 133	379 213 871	26,90 %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

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Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	29.04.2014	
Payment date	25.04.2014	
Period No	6	
Monthly Period	Mar 2014	
Interest Period	from	25.03.2014 to 25.04.2014 = 31 days



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Monthly Investor Report

24. Delinquency



Reporting Date	29.04.2014					
Payment date	25.04.2014					
Period No	6					
Monthly Period	Mar 2014					
Interest Period	from	25.03.2014	to	25.04.2014	=	31 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	38 993	36 474	446 596 917	2 220	28 822 032	261	3 285 113	38	395 030								
	11	458 398 637	38 064	35 686	428 532 436	2 002	25 230 809	288	3 566 770	71	894 089	17	174 532					310	
	12	439 817 265	37 223	34 122	400 832 160	2 679	33 548 784	290	3 836 015	83	986 724	32	443 473	17	170 109			16 898	
2014	1	418 143 705	36 152	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	58 536	
	2	398 902 873	35 125	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	241 923	
	3	379 213 871	33 979	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	260 419	
	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	29.04.2014				
Payment date	25.04.2014				
Period No	6				
Monthly Period	Mar 2014				
Interest Period	from	25.03.2014	to	25.04.2014	= 31 days



Default Quarter	Default Amount	Recovery Quarter	2013 4			2014 1			2014 2			2014 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2013 4	17 208	4	310	310	16 898	14 452	14 762	2 446						
2014 1	560 879	50				141 225	141 225	419 654						
2014 2														
2014 3														

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

26. Priority of Payments



Reporting Date	29.04.2014
Payment date	25.04.2014
Period No	6
Monthly Period	Mar 2014
Interest Period	from 25.03.2014 to 25.04.2014 = 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	21 499 675,36	EUR
Senior Expenses	-	1 553,33	EUR
Servicing Fee	-	212 254,43	EUR
Interest on Loan to Issuer	-	1 596 865,18	EUR
Principal on Loan to Issuer	-	19 689 002,42	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	34 121 862,45	EUR
Senior Expenses	-	1 345,00	EUR
Interest Class A	-	216 906,00	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	-	19 689 002,42	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	-	34 640,77	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	1 288 074,26	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 288 074,26	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	269,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 287 804,35	EUR

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

Reporting Date	29.04.2014
Payment date	25.04.2014
Period No	6
Monthly Period	Mar 2014
Interest Period	from 25.03.2014 to 25.04.2014 = 31 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 553,33 EUR			
Interest accrued for the Period	274 925,00 EUR	216 906,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	2 059 923,00 EUR	1 678 672,00 EUR	240 827,00 EUR	140 424,00 EUR
Interest Payments	274 925,00 EUR	216 906,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	2 059 923,00 EUR	1 678 672,00 EUR	240 827,00 EUR	140 424,00 EUR
Interest accrued on Subordinated Loan for the Period	34 640,77 EUR			
Cumulative Interest accrued on Subordinated Loan	224 562,67 EUR			
Interest Payments on Subordinated Loan	34 640,77 EUR			
Cumulative Interest Payments on Subordinated Loan	224 562,67 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	29.04.2014
Payment date	25.04.2014
Period No	6
Monthly Period	Mar 2014
Interest Period	from 25.03.2014 to 25.04.2014 = 31 days