

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.06.2014				
Payment date	25.06.2014			Following payment dates:	25.07.2014
Period No	8				26.08.2014
Monthly Period	May 2014				
Interest Period	from 27.05.2014	to	25.06.2014	=	29 days

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1. Portfolio Information



Reporting Date	27.06.2014		
Payment date	25.06.2014		
Period No	8		
Monthly Period	May 2014		
Interest Period	from	27.05.2014	to 25.06.2014 = 29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	359 234 653,74 EUR	379 213 870,90 EUR
Scheduled Loan Principal Repayments	8 805 455,12 EUR	9 323 221,33 EUR
Prepayments	9 363 765,28 EUR	10 423 035,57 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	18 169 220,40 EUR	19 746 256,90 EUR
New Defaulted Auto Loans in Period	180 368,25 EUR	232 960,26 EUR
Closing Balance	340 885 065,09 EUR	359 234 653,74 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 744 581,84 EUR	1 879 012,42 EUR
Recoveries on loans in default	125 753,75 EUR	163 331,84 EUR
Total Revenue Received in Period	1 870 335,59 EUR	2 042 344,26 EUR
# Loans		
At beginning of period	32 714 Loans	33 979 Loans
Paid in Full	1 137 Loans	1 242 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	19 Loans	23 Loans
At end of period	31 558 Loans	32 714 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)	20 039 556 EUR	21 788 601 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	3 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	20 039 556 EUR	21 788 604 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 848 547 EUR	21 592 844 EUR
b. Reserve Fund	12 833 875 EUR	12 833 875 EUR
c. Interest Earned by the Issuer	1 762 EUR	1 162 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	32 684 184 EUR	34 427 882 EUR

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3. Reserve Accounts



Reporting Date	27.06.2014
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Note Balance

Beginning of Period	359 234 653,74 EUR
End of Period	340 885 065,09 EUR

Reserve Fund

	in %	
Beginning of Period	2,1 %	7 700 325,00 EUR
Cash Outflow		7 700 325,00 EUR
Cash Inflow		7 700 325,00 EUR
End of Period	2,1 %	7 700 325,00 EUR
Required Reserve Amount	2,1 %	7 700 325,00 EUR

Liquidity Balance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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4. Performance Data



Reporting Date	27.06.2014				
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Asset Balance

Beginning of Period	359 234 653,74	EUR
End of Period	340 885 065,09	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	310 356 735,88	91,04 %	28 870
1-29 days past due	24 800 443,07	7,28 %	2 160
		0,00 %	
Delinquent Receivables:			
30-59 days past due	4 101 643,00	1,20 %	371
60-89 days past due	964 304,61	0,28 %	92
90-119 days past due	369 469,74	0,11 %	35
120-149 days past due	138 533,84	0,04 %	13
150-179 days past due	153 934,95	0,05 %	16
Total Performing and Delinquent	340 885 065	100,00 %	31 557

Current Period Defaults	180 368,25	19
Cumulative Defaults	991 414,77	96
Current Period Recoveries	125 753,75	
Cumulative Recoveries	445 072,43	

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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	359 179 653,74 EUR	284 879 653,74 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	32 684 184,44 EUR				
Amortisation	18 349 588,65 EUR				
Redemption per Class	18 349 588,65 EUR	18 349 588,65 EUR	- EUR	- EUR	- EUR
Redemption per Note		4 179,86 EUR	- EUR	- EUR	- EUR
Class Principal Outstanding Closing Balance	340 830 065,09 EUR	266 530 065,09 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		78,20 %	14,32 %	7,48 %	0,02 %
Current Pool Factor		0,61	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	29				
Principal Outstanding per Note Beginning of Period		64 892,86 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 179,86 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		60 713,00 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		43,37 EUR	75,17 EUR	83,50 EUR	0,835 EUR
Interest Payment	248 368,40	190 394,57 EUR	36 681,33 EUR	21 292,50 EUR	45,93 EUR
Interest Payment per Note		43,37 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)	29,50 %	15,19 %	7,70 %
Current CE (excl. Excess Spread)	25,57 %	11,26 %	3,77 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.06.2014
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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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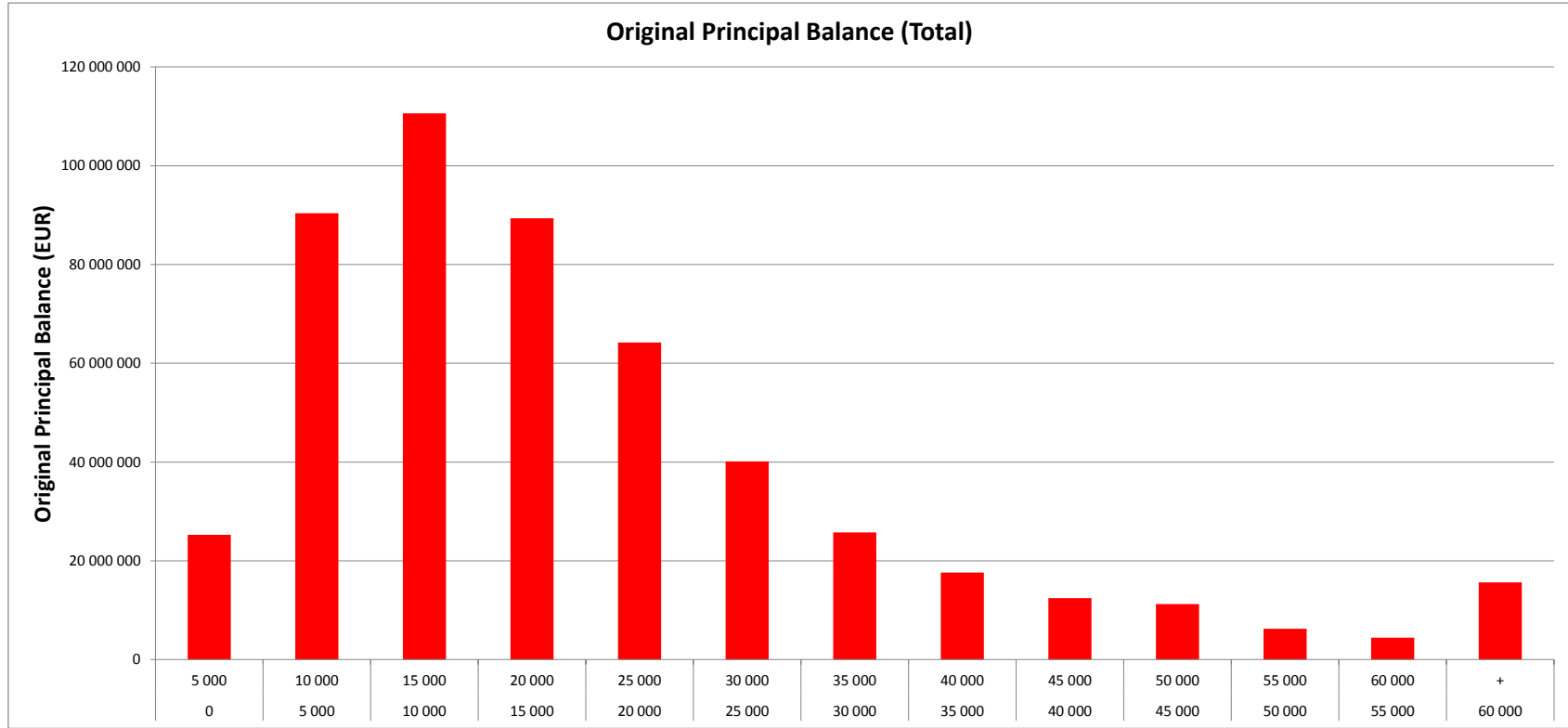
Average amount - all: 12 666

		TOTAL						
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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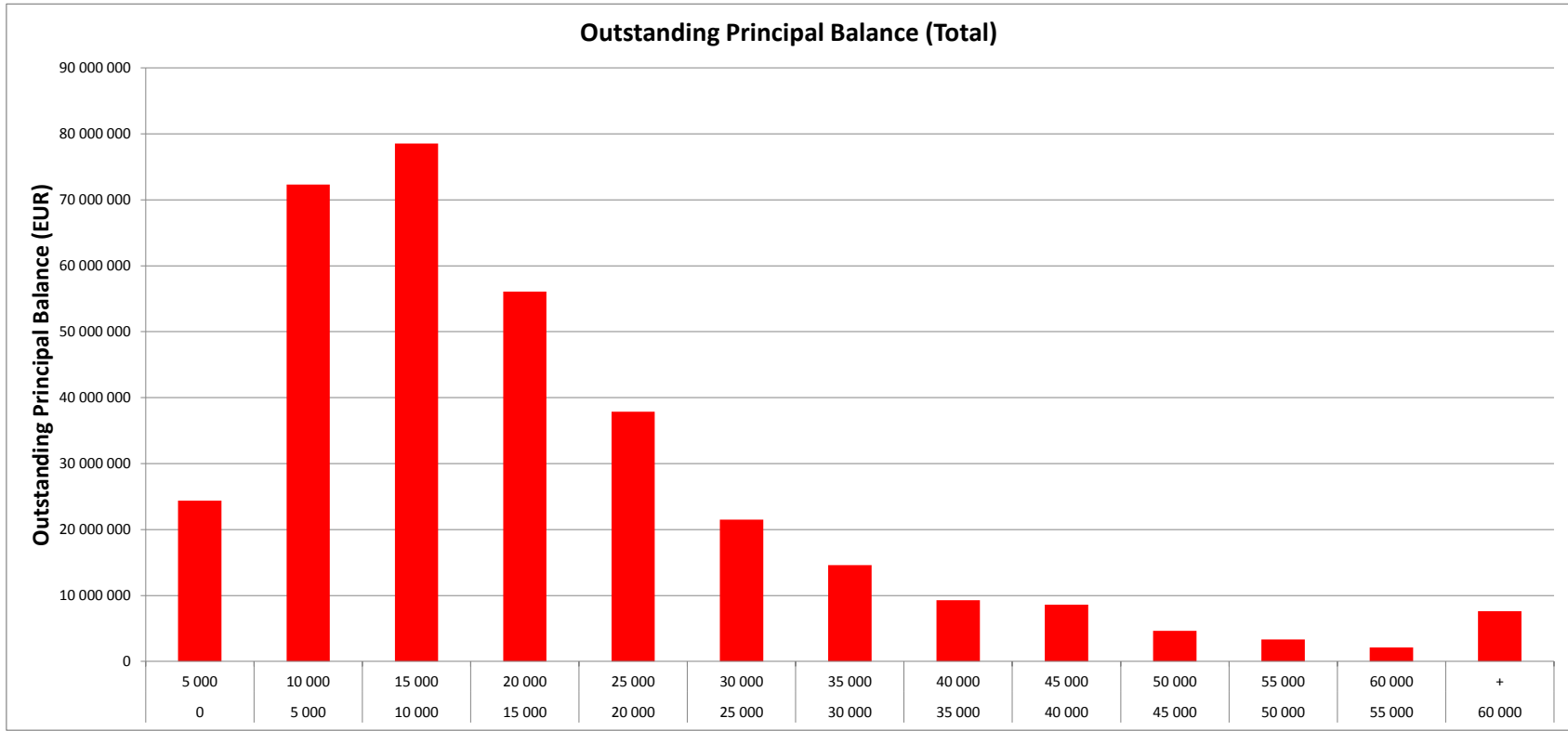
Average amount - all: 10 802

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	8 414	24 404 202	7,16 %	20,0	21,6	
	5 000	10 000	9 776	72 325 050	21,22 %	33,2	19,1	
	10 000	15 000	6 414	78 517 194	23,03 %	39,1	17,6	
	15 000	20 000	3 253	56 084 748	16,45 %	41,1	17,0	
	20 000	25 000	1 709	37 889 420	11,12 %	41,9	16,4	
	25 000	30 000	789	21 484 306	6,30 %	41,7	16,6	
	30 000	35 000	453	14 621 313	4,29 %	41,0	17,0	
	35 000	40 000	248	9 279 751	2,72 %	42,0	16,5	
	40 000	45 000	204	8 597 399	2,52 %	41,3	17,4	
	45 000	50 000	98	4 638 011	1,36 %	41,1	16,9	
	50 000	55 000	63	3 311 904	0,97 %	42,4	17,2	
	55 000	60 000	37	2 130 067	0,62 %	43,1	15,6	
	60 000	+	100	7 601 699	2,23 %	41,9	16,0	
Total			31 558	340 885 065				

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



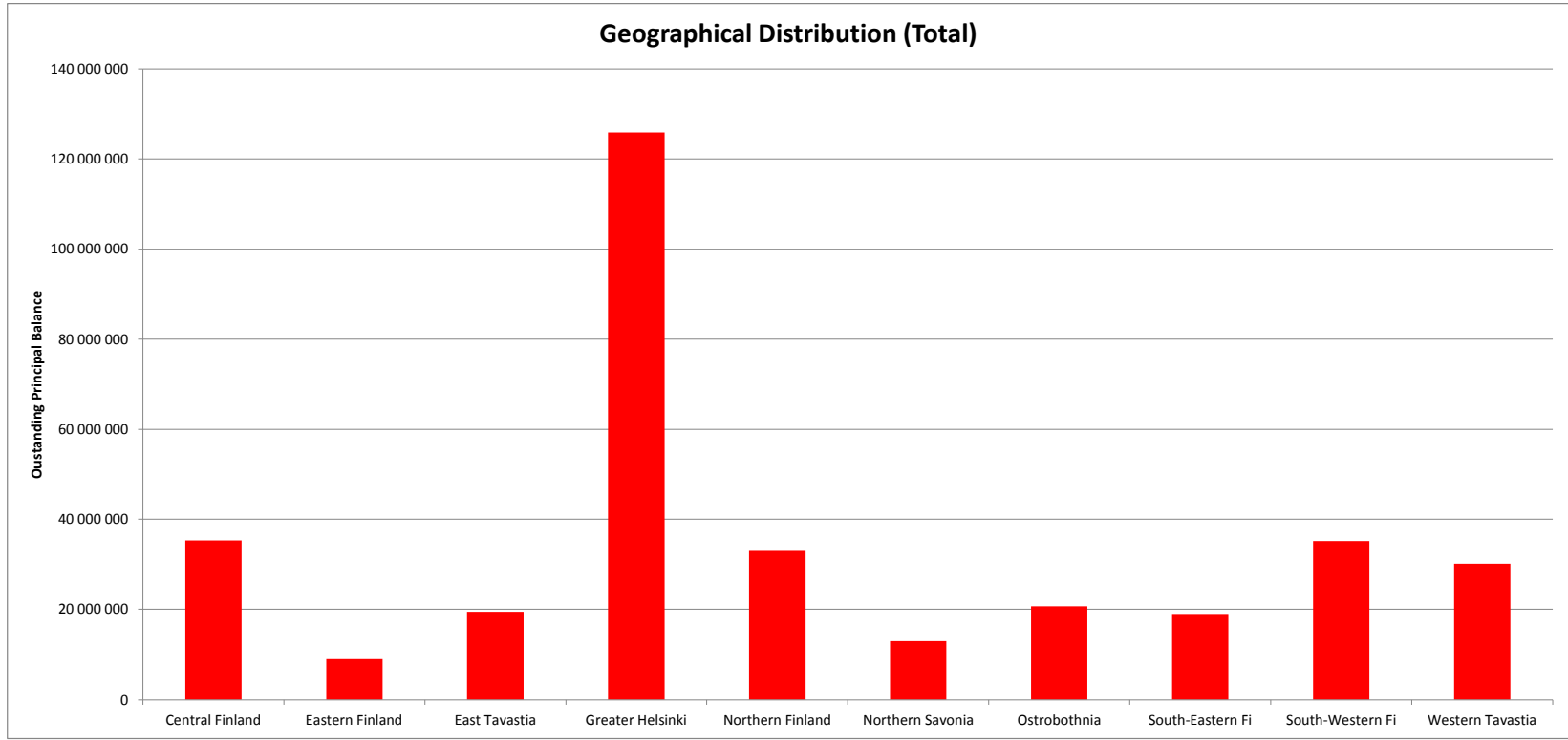
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning
Central Finland	3 366	35 240 908	10,34 %	10,67 %	37,5	17,7
Eastern Finland	917	9 129 877	2,68 %	2,91 %	37,9	17,5
East Tavastia	1 833	19 420 355	5,70 %	5,81 %	37,5	18,1
Greater Helsinki	11 122	125 904 658	36,93 %	35,24 %	37,7	17,7
Northern Finland	3 030	33 185 943	9,74 %	9,60 %	38,3	17,8
Northern Savonia	1 253	13 127 071	3,85 %	3,97 %	37,4	17,7
Ostrobothnia	2 056	20 688 789	6,07 %	6,51 %	36,3	18,0
South-Eastern Fi	1 789	18 943 461	5,56 %	5,67 %	37,9	17,7
South-Western Fi	3 333	35 124 624	10,30 %	10,56 %	37,5	18,0
Western Tavastia	2 859	30 119 379	8,84 %	9,06 %	37,8	17,7
Total	31 558	340 885 065	100 %	100,00 %		

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9.b Geographical Distribution Graph

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10.a Interest Rate



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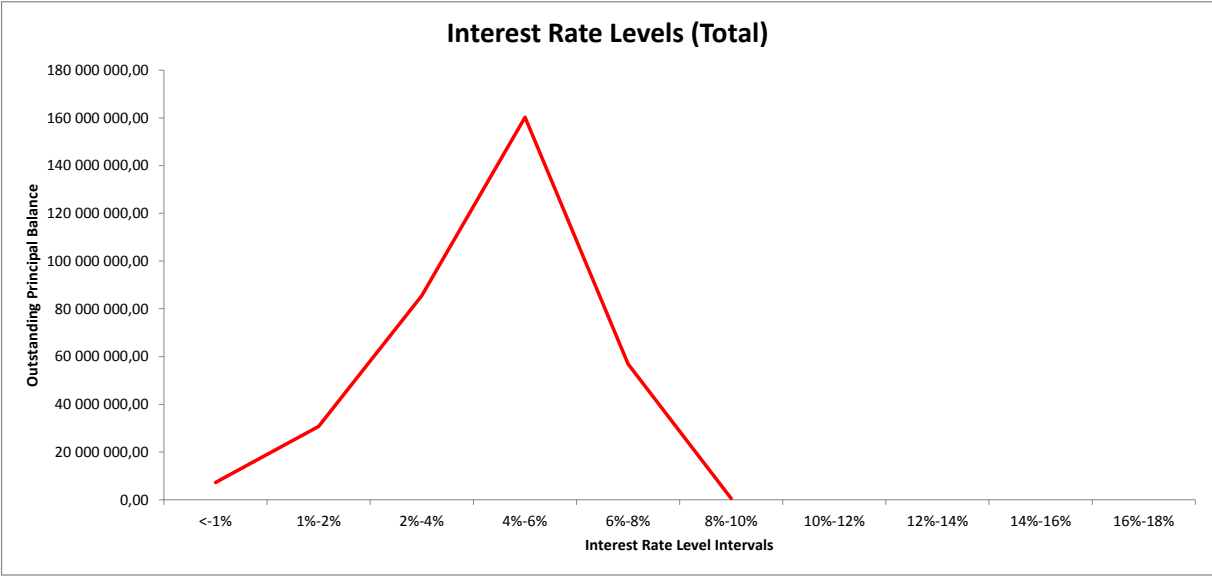
TOTAL								
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	<		1 %	929	7 229 688	2,12 %	30,9	16,5
	1 %		2 %	3102	30 652 974	8,99 %	36,4	16,1
	2 %		4 %	6418	85 435 343	25,06 %	39,6	16,6
	4 %		6 %	14 227	160 303 664	47,03 %	37,5	18,6
	6 %		8 %	6 831	56 820 273	16,67 %	36,6	18,5
	8 %		10 %	51	443 122	0,13 %	40,1	14,7
	10 %		12 %					
	12 %		14 %					
	14 %		16 %					
	16 %		18 %					
	Total			31 558	340 885 065	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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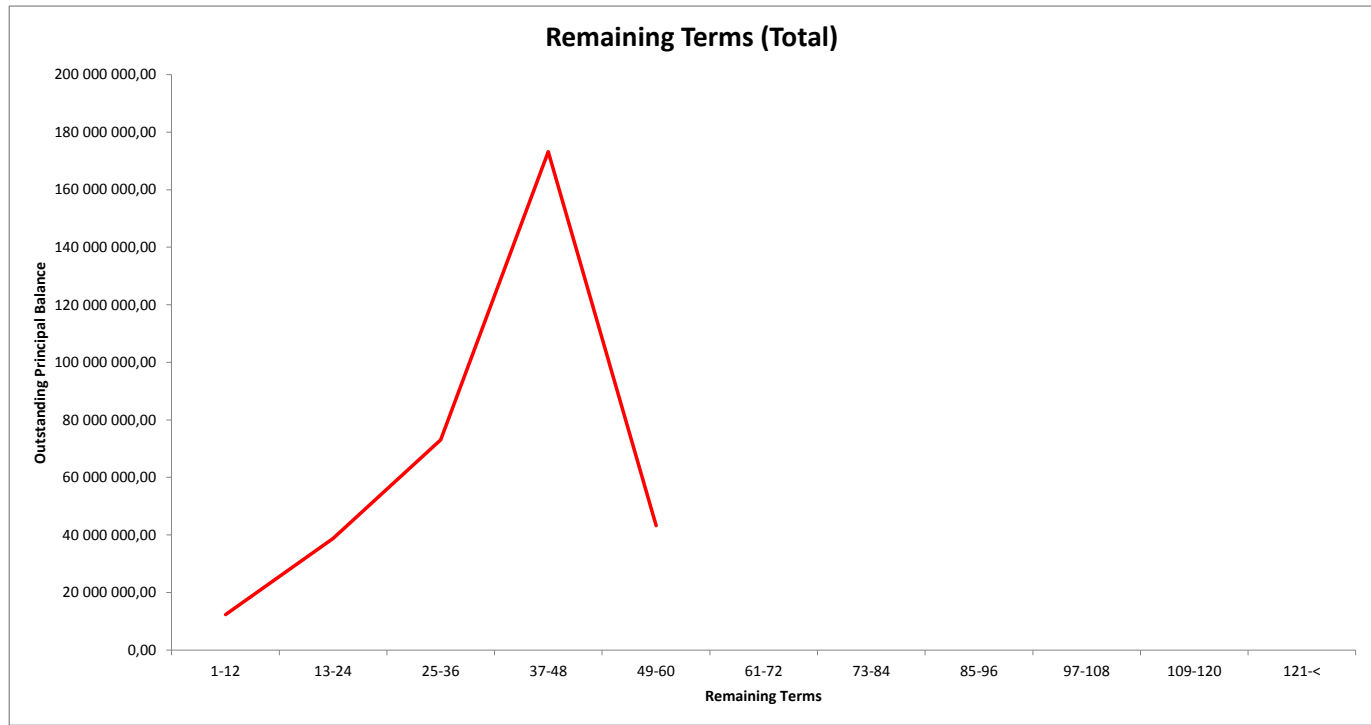
		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	64	135 509	0,04 %	0,0	48,2
	1			12	3 879	12 356 213	3,62 %	8,6	30,8
	13			24	6 141	38 818 677	11,39 %	19,5	22,8
	25			36	7 249	73 115 112	21,45 %	31,6	21,4
	37			48	11 652	173 219 730	50,81 %	43,4	16,0
	49			60	2 573	43 239 825	12,68 %	49,6	10,4
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121								
		Total			31 558		340 885 065	100 %	

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11.b Remaining Terms



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12.a Seasoning



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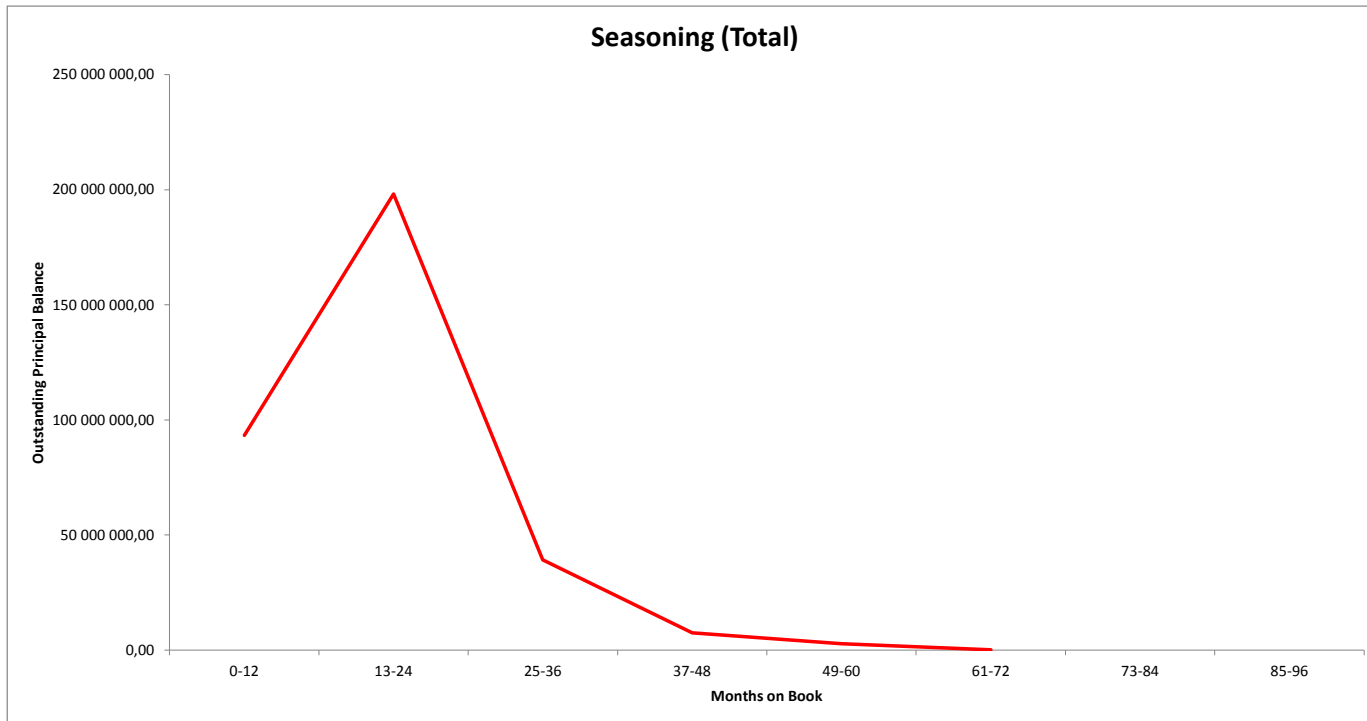
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
		1	12	7 276	93 319 022	27,38 %	44,3	10,9
		13	24	18 301	198 092 147	58,11 %	37,7	17,6
		25	36	4 396	39 203 952	11,50 %	27,9	28,0
		37	48	1 078	7 538 669	2,21 %	16,8	42,1
		49	60	498	2 687 079	0,79 %	6,8	54,0
		61	72	9	44 196	0,01 %	10,4	63,3
		73	84					
		85	96					
		Total		31 558	340 885 065	100 %		

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12.b Seasoning



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13.a Balloon loans



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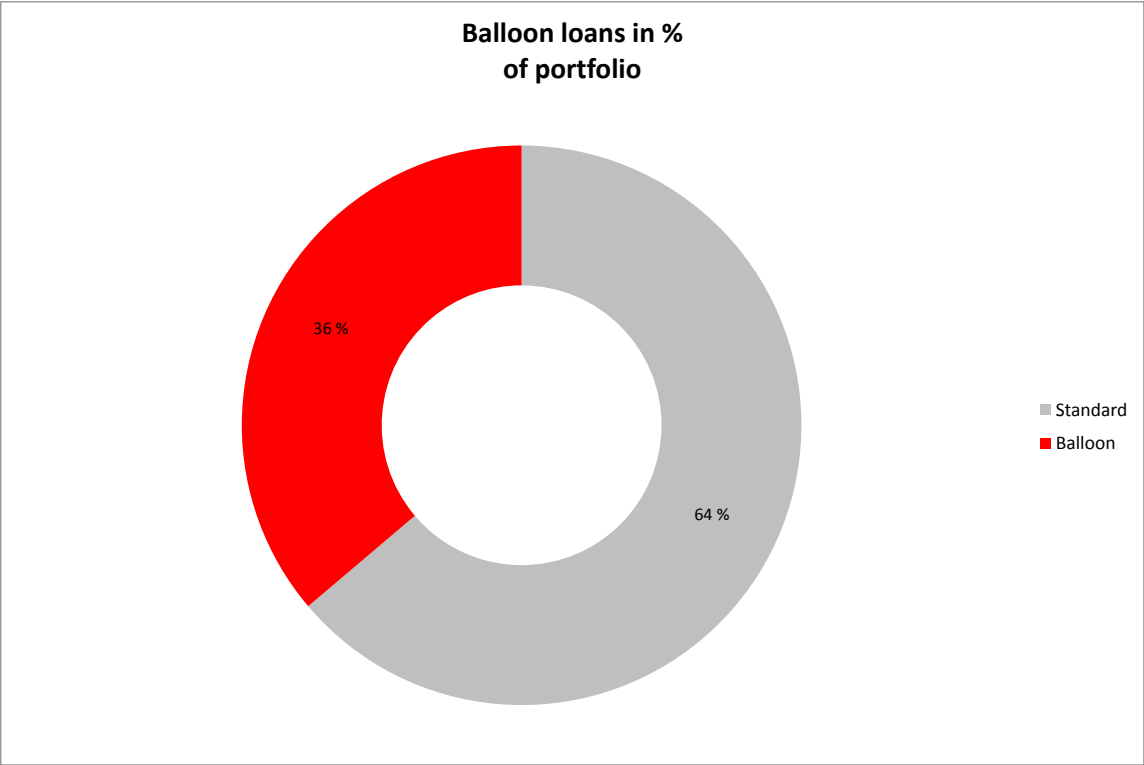
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		25 196	217 502 900	63,81 %	2 844	0,00 %	36,3	17,5
Balloon		6 362	123 382 165	36,19 %	43 038 635	34,88 %	40,0	18,3
Total		31 558	340 885 065	100 %	43 041 479	12,63 %		

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13.b Balloon loans



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14.a # loans per borrower



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Monthly Period		May 2014			
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days

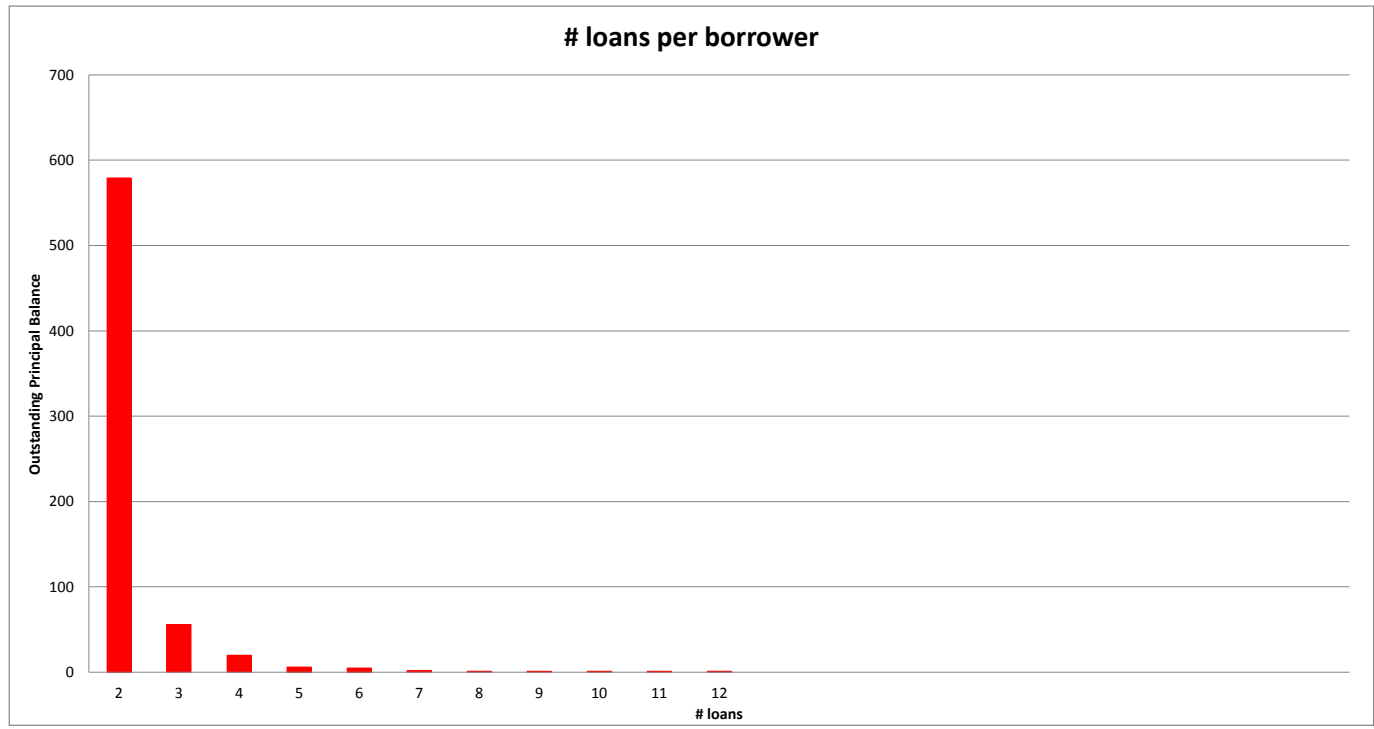
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	30 028	319 856 191	93,83 %
	2	579	15 682 415	4,60 %
	3	56	2 543 737	0,75 %
	4	20	1 127 513	0,33 %
	5	6	438 741	0,13 %
	6	5	450 970	0,13 %
	7	2	104 932	0,03 %
	8	1	217 666	0,06 %
	9	1	53 371	0,02 %
	10	1	139 300	0,04 %
	11	1	122 616	0,04 %
	12	1	147 613	0,04 %
Total:		30 701	340 885 065	100,0 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	8				
Monthly Period	May 2014				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	8	
Monthly Period	May 2014	
Interest Period	from 27.05.2014	to 25.06.2014 = 29 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	340 885 065	331 680 540	9 204 525	1 350 160	1,94 %	4,60 %
2	331 680 540	322 761 054	8 919 486	1 314 165	1,94 %	4,48 %
3	322 761 054	313 819 511	8 941 542	1 278 908	1,94 %	4,36 %
4	313 819 511	304 854 100	8 965 412	1 243 543	1,94 %	4,23 %
5	304 854 100	295 973 296	8 880 804	1 208 241	1,94 %	4,11 %
6	295 973 296	287 276 555	8 696 740	1 173 281	1,95 %	3,99 %
7	287 276 555	278 664 718	8 611 837	1 138 944	1,95 %	3,87 %
8	278 664 718	269 971 853	8 692 865	1 104 967	1,95 %	3,75 %
9	269 971 853	261 384 045	8 587 808	1 070 645	1,95 %	3,63 %
10	261 384 045	252 376 016	9 008 029	1 036 774	1,95 %	3,50 %
11	252 376 016	243 752 757	8 623 259	1 001 756	1,95 %	3,38 %
12	243 752 757	235 332 540	8 420 217	967 596	1,95 %	3,27 %
13	235 332 540	226 931 186	8 401 354	934 234	1,95 %	3,15 %
14	226 931 186	218 728 888	8 202 299	900 831	1,95 %	3,04 %
15	218 728 888	210 680 579	8 048 309	868 235	1,95 %	2,92 %
16	210 680 579	202 684 448	7 996 131	836 411	1,95 %	2,81 %
17	202 684 448	194 831 220	7 853 228	804 666	1,95 %	2,70 %
18	194 831 220	186 909 444	7 921 777	773 804	1,95 %	2,59 %
19	186 909 444	179 171 659	7 737 785	743 025	1,95 %	2,49 %
20	179 171 659	171 562 156	7 609 503	712 382	1,95 %	2,38 %

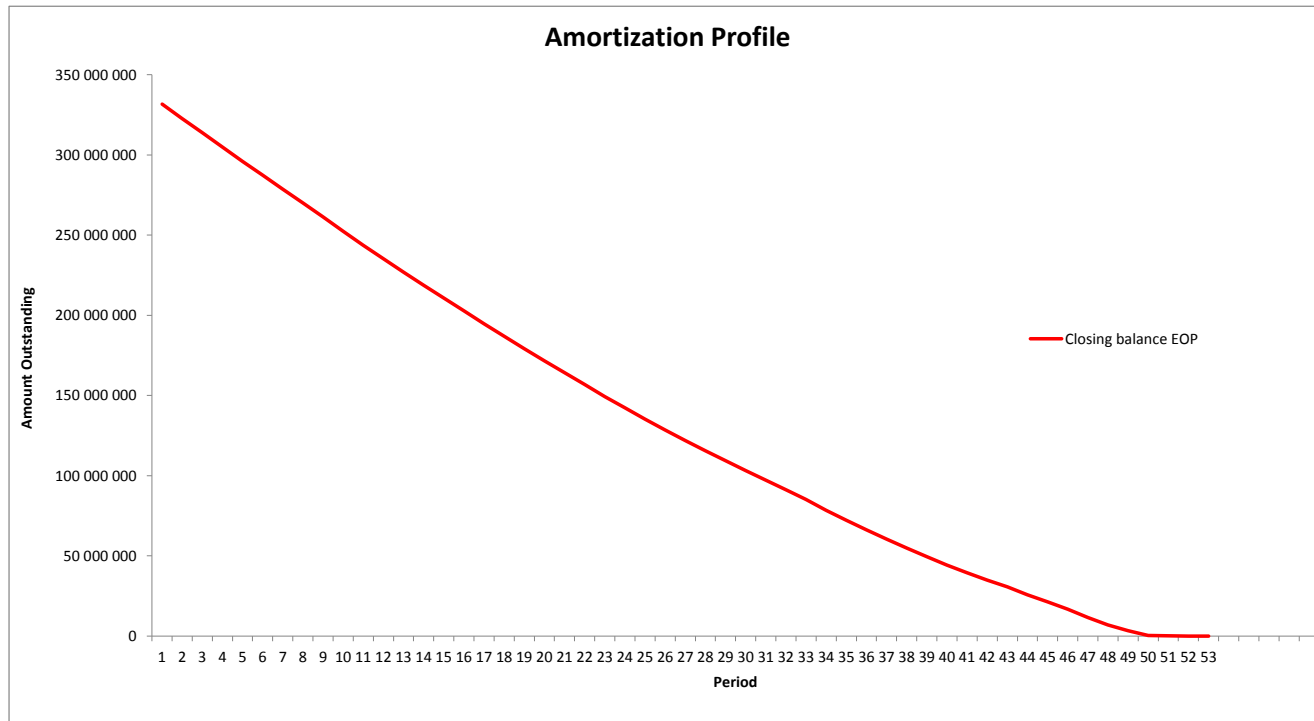
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	8				
Monthly Period	May 2014				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.a Payment Holidays

Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	8				
Monthly Period	May 2014				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 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	
Total:	871	1 239	349 461	12 159 999	

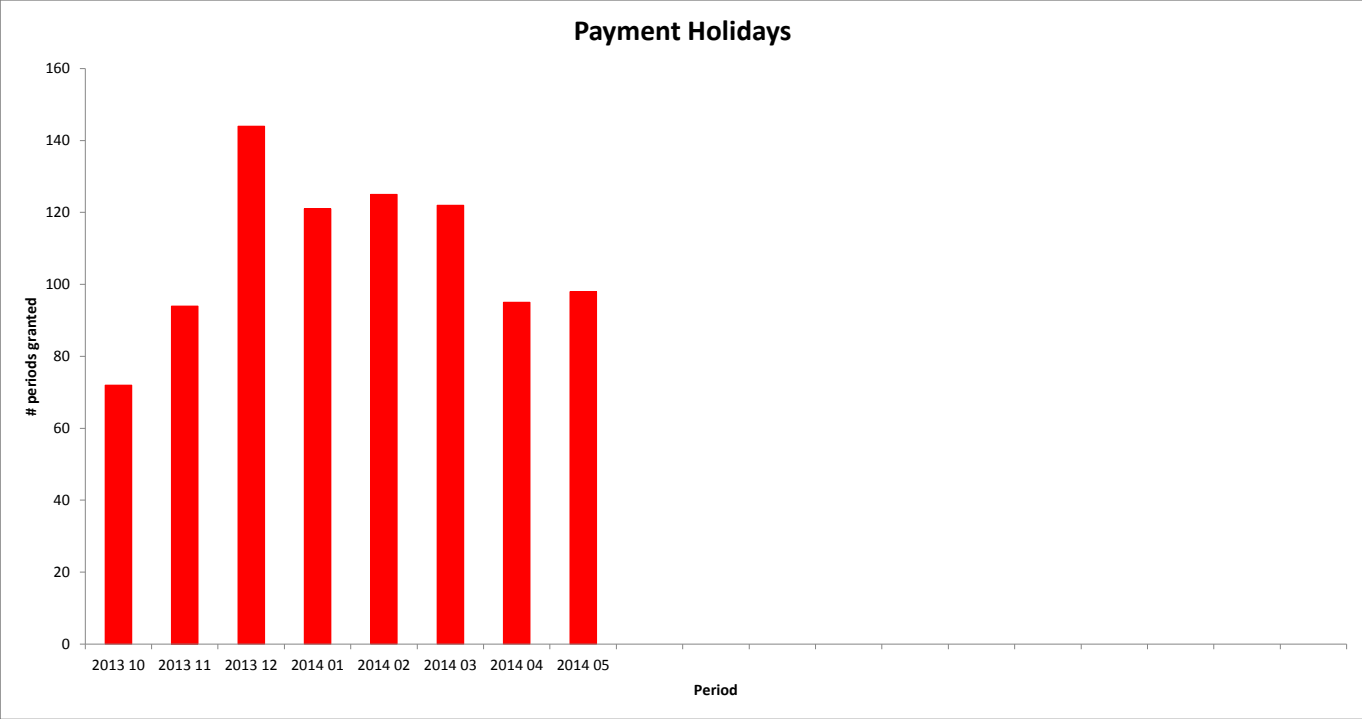
Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	8				
Monthly Period	May 2014				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days



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Monthly Investor Report

17.a Downpayment



Reporting Date	27.06.2014
Payment date	25.06.2014
Period No	8
Monthly Period	May 2014
Interest Period	from 27.05.2014 to 25.06.2014 = 29 days

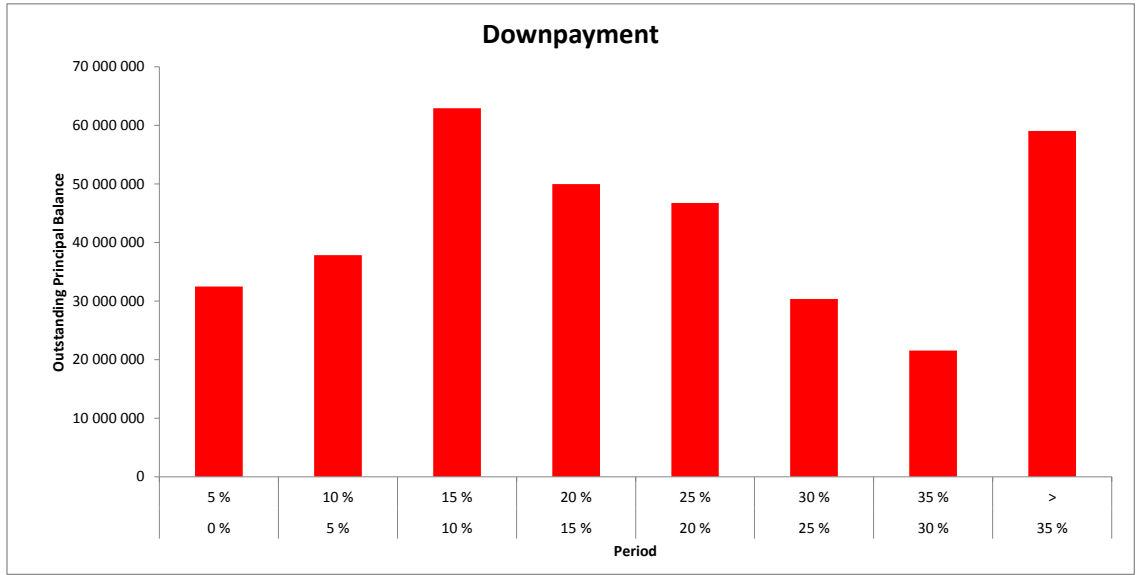
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	2 214	32 478 316	9,5 %	42,5	15,9
	5 %		10 %	2 696	37 852 707	11,1 %	41,5	16,6
	10 %		15 %	5 070	62 929 950	18,5 %	39,4	17,8
	15 %		20 %	4 181	49 959 846	14,7 %	38,0	18,5
	20 %		25 %	4 314	46 727 944	13,7 %	36,7	18,6
	25 %		30 %	2 789	30 319 997	8,9 %	36,7	18,1
	30 %		35 %	2 182	21 556 331	6,3 %	35,2	18,8
	35 %	>		8 112	59 059 975	17,3 %	32,5	17,8
Total				31 558	340 885 065	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

17.b Downpayment



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	8				
Monthly Period	May 2014				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

18.a Vehicle Condition



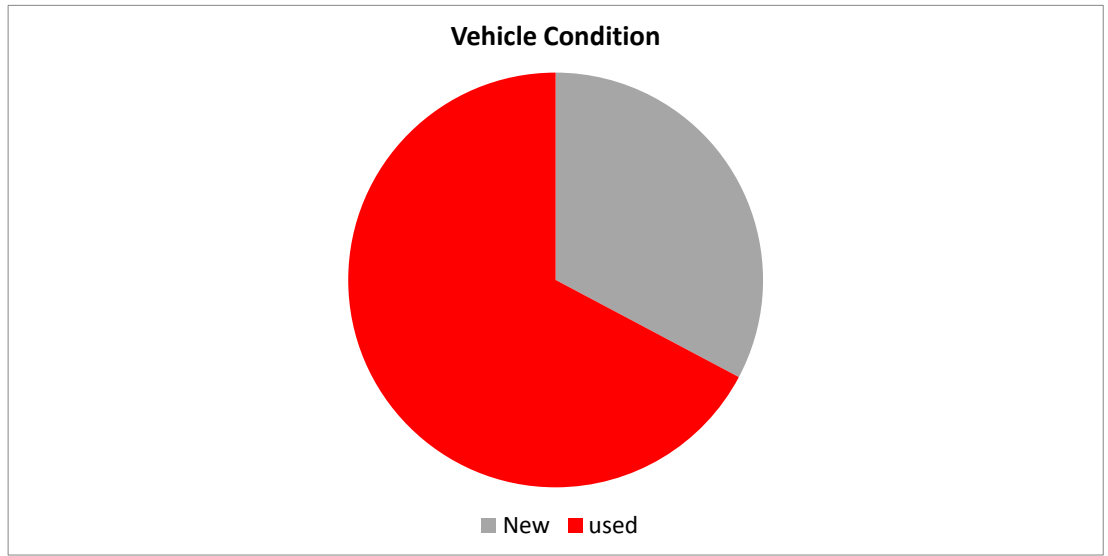
Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	8	
Monthly Period	May 2014	
Interest Period	from 27.05.2014	to 25.06.2014 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 637	111 663 305	32,8 %	37,9	17,7
	used	23 921	229 221 760	67,2 %	37,5	17,8
	Total	31 558	340 885 065	100 %		

18.b Vehicle Condition



Reporting Date	27.06.2014
Payment date	25.06.2014
Period No	8
Monthly Period	May 2014
Interest Period	from 27.05.2014 to 25.06.2014 = 29 days



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Monthly Investor Report

19.a Borrower Type



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	8				
Monthly Period	May 2014				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days

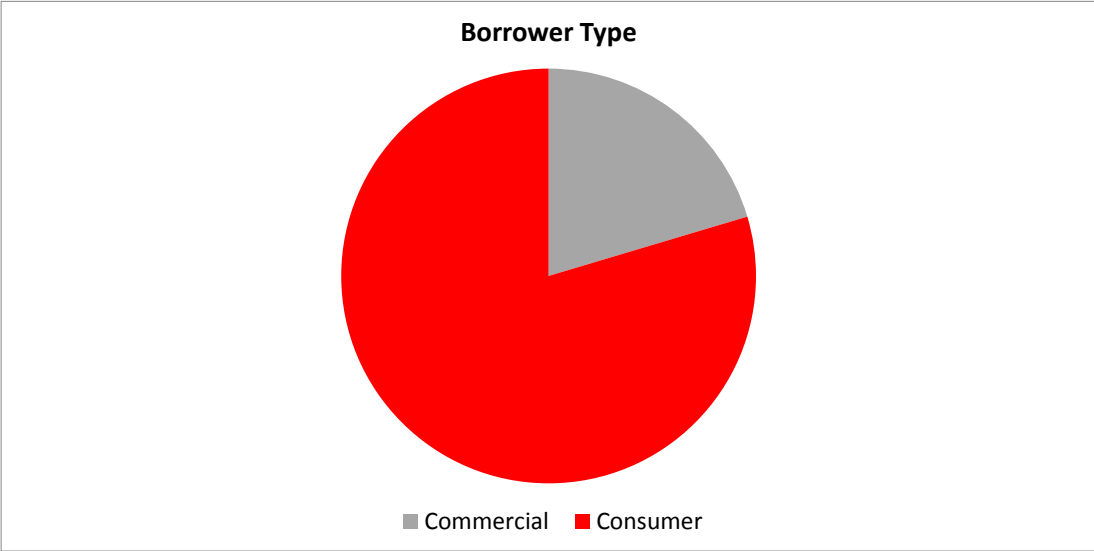
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	4 935	69 478 372	20,4 %	34,6	19,1
	Consumer	26 623	271 406 693	79,6 %	38,4	17,4
	Total	31 558	340 885 065	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

19.b Borrower Type



Reporting Date	27.06.2014
Payment date	25.06.2014
Period No	8
Monthly Period	May 2014
Interest Period	from 27.05.2014 to 25.06.2014 = 29 days



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20.a Vehicle type



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	8	
Monthly Period	May 2014	
Interest Period	from 27.05.2014	to 25.06.2014 = 29 days

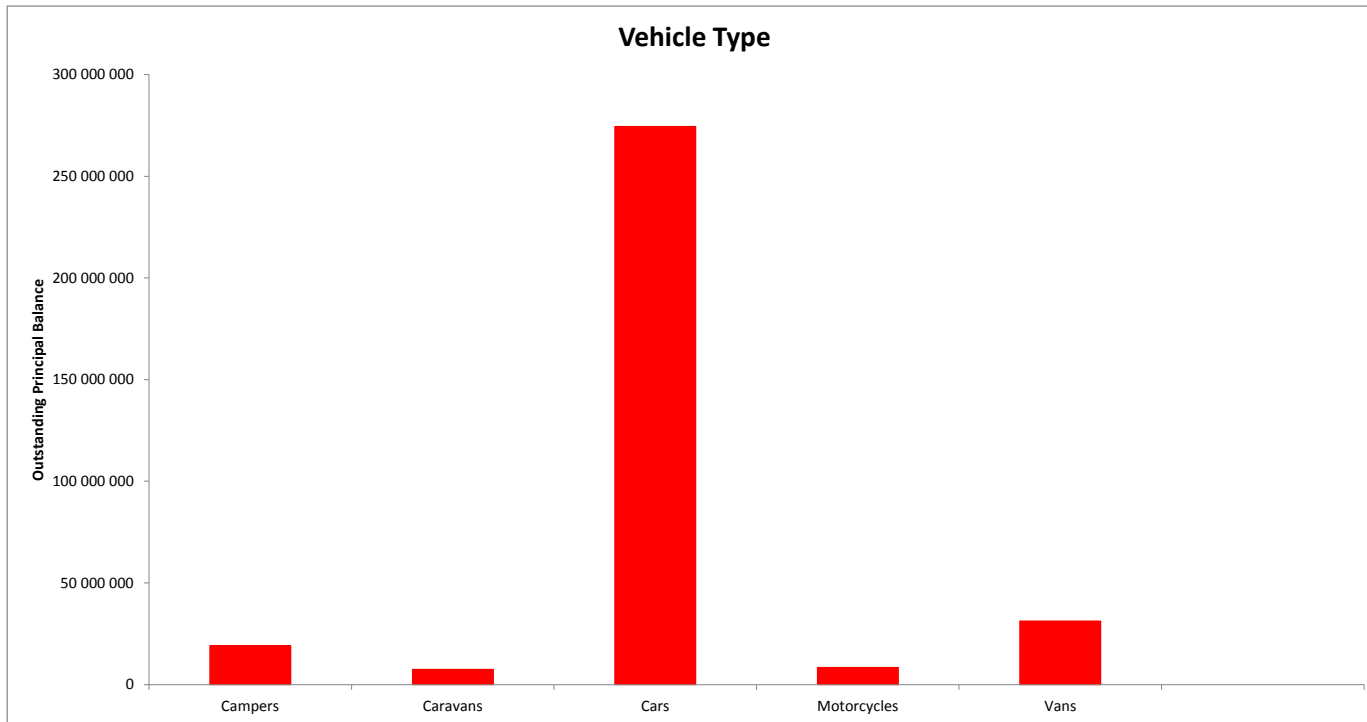
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		976	19 203 525	5,63 %	35,4	23,30
Caravans		756	7 498 700	2,20 %	33,9	24,08
Cars		25 254	274 422 829	80,50 %	38,6	16,72
Motorcycles		1 420	8 449 177	2,48 %	34,2	21,25
Vans		3 152	31 310 835	9,19 %	32,6	21,26
		31 558	340 885 065	100 %		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

20.b Vehicle type



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	8				
Monthly Period	May 2014				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED

Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	8	
Monthly Period	May 2014	
Interest Period	from 27.05.2014	to 25.06.2014 = 29 days

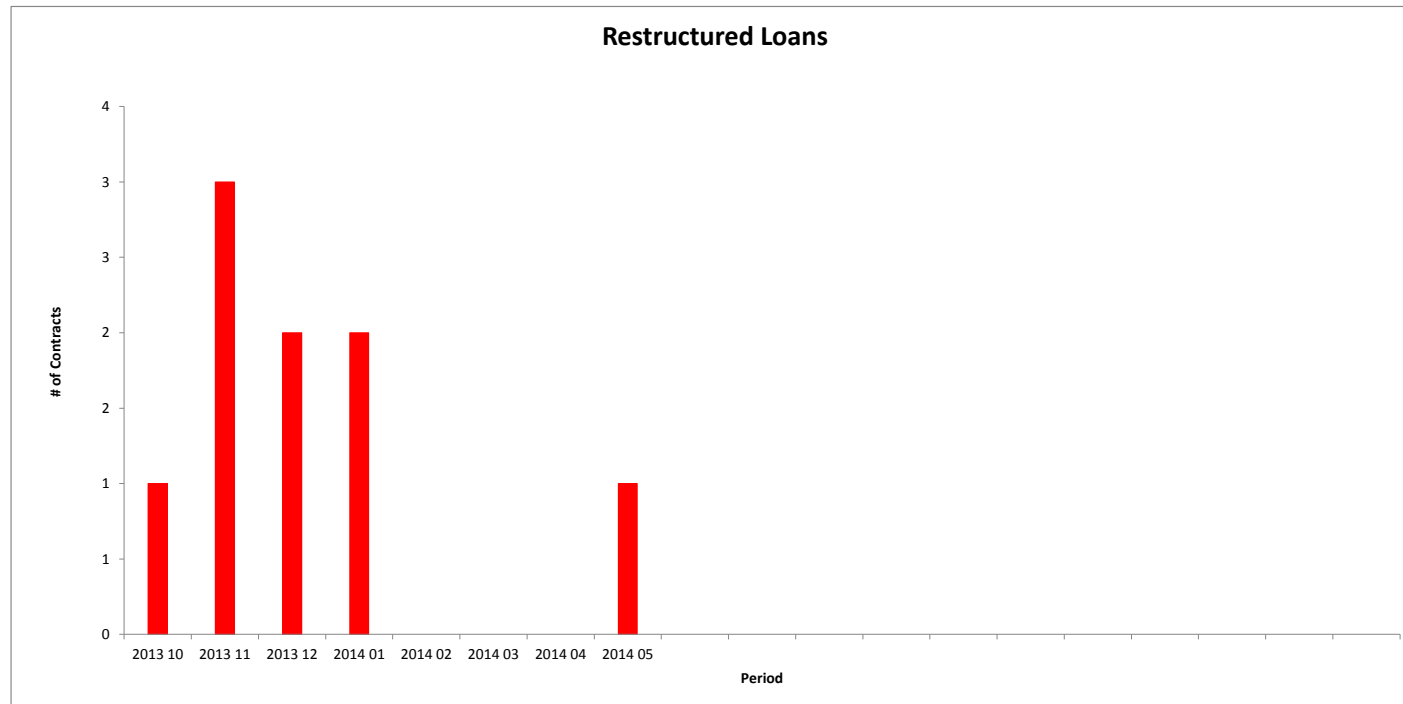
	TOTAL		
	Period	No	Outstanding balance
Restructured	2013 10	1	6 896
	2013 11	3	22 012
	2013 12	2	11 089
	2014 01	2	11 629
	2014 02	0	0
	2014 03	0	0
	2014 04	0	0
	2014 05	1	83
		9	51 708

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.06.2014
Payment date	25.06.2014
Period No	8
Monthly Period	May 2014
Interest Period	from 27.05.2014 to 25.06.2014 = 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	8				
Monthly Period	May 2014				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days

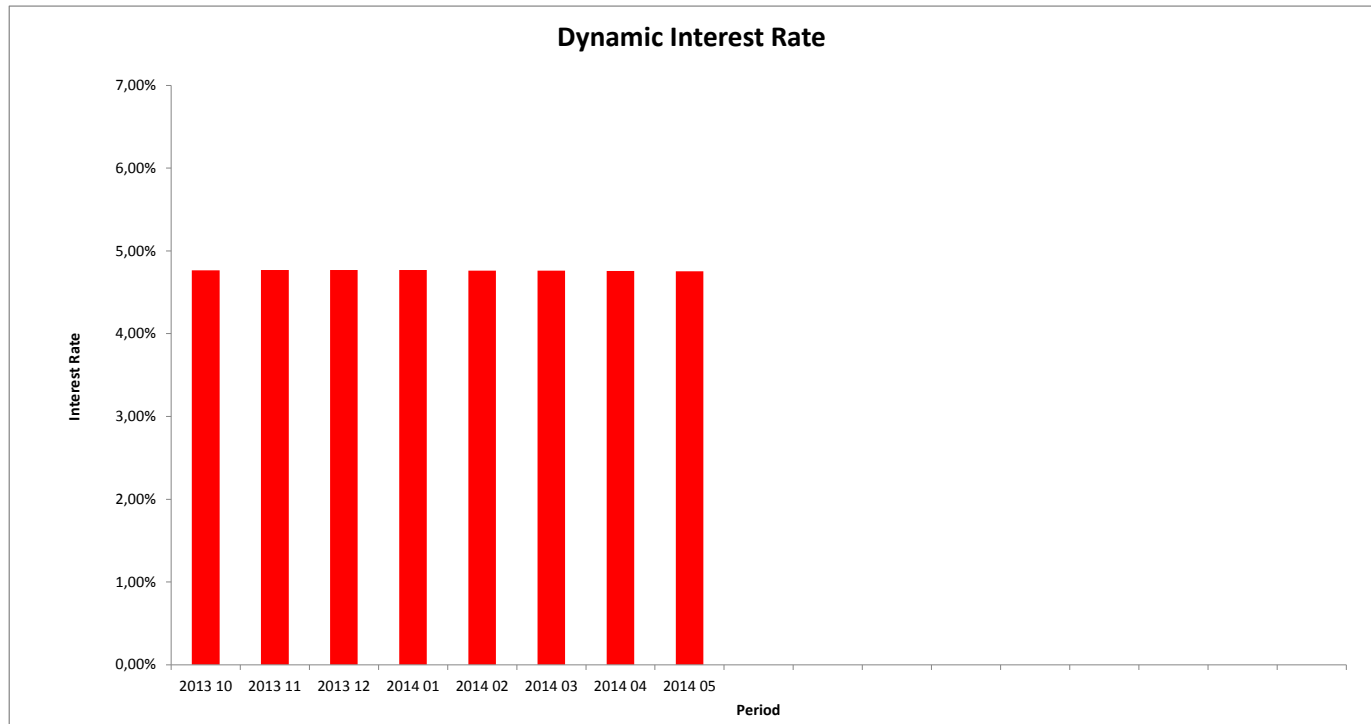
	TOTAL			
	Period	Closing balance	WA Interest rate	
Interest rate evolution	2013 10	479 099 092	4,768 %	
	2013 11	458 398 637	4,770 %	
	2013 12	439 817 265	4,768 %	
	2014 01	418 143 705	4,768 %	
	2014 02	398 902 873	4,764 %	
	2014 03	379 213 871	4,761 %	
	2014 04	359 234 654	4,759 %	
	2014 05	340 885 065	4,754 %	

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	8				
Monthly Period	May 2014				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days



SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	8	
Monthly Period	from	May 2014
Interest Period	from	27.05.2014
	to	25.06.2014
	=	29 days

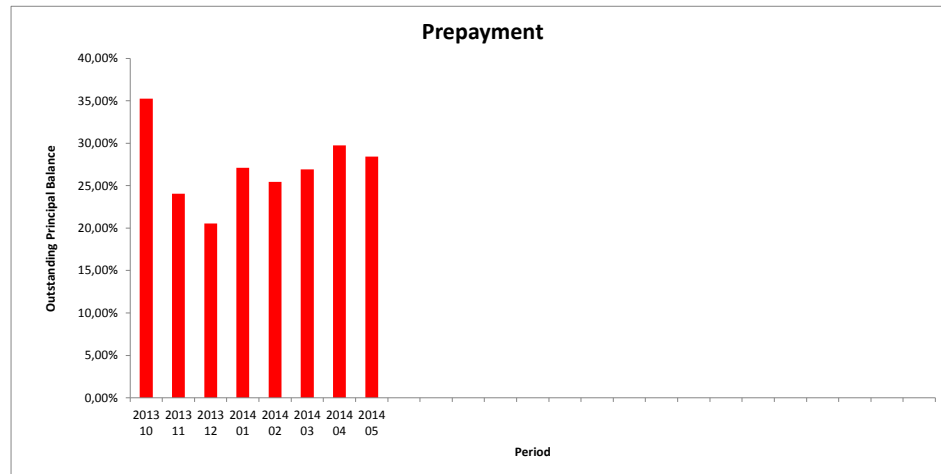
Dynamic Prepayment	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2013 10	17 039 534	479 099 092	35,25 %
	2013 11	10 397 072	458 398 637	24,07 %
	2013 12	8 341 808	439 817 265	20,53 %
	2014 01	10 880 470	418 143 705	27,12 %
	2014 02	9 647 459	398 902 873	25,46 %
	2014 03	9 774 133	379 213 871	26,90 %
	2014 04	10 423 036	359 234 654	29,77 %
	2014 05	9 363 765	340 885 065	28,41 %

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	8				
Monthly Period	May 2014				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days



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24. Delinquency



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	8	
Monthly Period	May 2014	
Interest Period	from 27.05.2014 to 25.06.2014	= 29 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																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT 2013 LIMITED
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	8	
Monthly Period	May 2014	
Interest Period	from 27.05.2014	to 25.06.2014 = 29 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	785	15 547	1 660			
2014 1	560 879	50				141 225	141 225	419 654	150 190	291 415	269 464			
2014 2	413 329	42							138 111	138 111	275 218			
2014 3														

SCF RAHOITUSPALVELUT 2013 LIMITED
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26. Priority of Payments



Reporting Date	27.06.2014
Payment date	25.06.2014
Period No	8
Monthly Period	May 2014
Interest Period	from 27.05.2014 to 25.06.2014 = 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	20 039 556,44	EUR
Senior Expenses	-	1 438,33	EUR
Servicing Fee	-	190 800,95	EUR
Interest on Loan to Issuer	-	1 497 728,51	EUR
Principal on Loan to Issuer	-	18 349 588,65	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	32 684 184,44	EUR
Senior Expenses	-	1 230,00	EUR
Interest Class A	-	190 395,00	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	-	18 349 588,65	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	-	34 876,06	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	1 216 200,74	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 216 200,74	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	271,75	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 215 928,99	EUR

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

Reporting Date	27.06.2014
Payment date	25.06.2014
Period No	8
Monthly Period	May 2014
Interest Period	from 27.05.2014 to 25.06.2014 = 29 days

Transaction Costs

	All Notes	Class A	Class B	Class C
Senior Expenses	1 438,33 EUR			
Interest accrued for the Period	248 414,00 EUR	190 395,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest accrued	2 570 103,00 EUR	2 072 814,00 EUR	314 189,00 EUR	183 100,00 EUR
Interest Payments	248 414,00 EUR	190 395,00 EUR	36 681,00 EUR	21 338,00 EUR
Cumulative Interest Payments	2 570 103,00 EUR	2 072 814,00 EUR	314 189,00 EUR	183 100,00 EUR
Interest accrued on Subordinated Loan for the Period	34 876,06 EUR			
Cumulative Interest accrued on Subordinated Loan	294 229,22 EUR			
Interest Payments on Subordinated Loan	34 876,06 EUR			
Cumulative Interest Payments on Subordinated Loan	294 229,22 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	27.06.2014
Payment date	25.06.2014
Period No	8
Monthly Period	May 2014
Interest Period	from 27.05.2014 to 25.06.2014 = 29 days