

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

**Cover Sheet Monthly Investor Report**



Reporting Date	02.01.2014	Following payment dates:	27.01.2014
Payment date	30.12.2013		25.02.2014
Period No	2		
Monthly Period	Nov 2013		
Interest Period	from 25.11.2013	to 25.12.2013	= 30 days

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**1. Portfolio Information**



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	2	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 25.12.2013 = 30 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>479 099 091,95 EUR</b>
Scheduled Loan Principal Repayments	9 913 452,16 EUR
Prepayments	10 397 071,59 EUR
Deemed Collections - Other	389 621,67 EUR
<b>Total Principal Payments Received</b>	<b>20 700 145,42 EUR</b>
New Defaulted Auto Loans in Period	309,99 EUR
<b>Closing Balance</b>	<b>458 398 636,54 EUR</b>

<b>Total revenue collections</b>	
Revenue and fees received on loan balances	2 238 629,17 EUR
Recoveries on loans in default	- EUR
<b>Total Revenue Received in Period</b>	<b>2 238 629,17 EUR</b>

<b># Loans</b>	
At beginning of period	38 993 Loans
Paid in Full	906 Loans
Repurchased (Deemed Collections)	22 Loans
New loans into default	1 Loans
<b>At end of period</b>	<b>38 064 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
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**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	22 938 775 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>22 938 775 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	22 690 475 EUR
b. Reserve Fund	12 833 875 EUR
c. Interest Earned by the Issuer	-3 028 EUR
d. Other amounts received by the issuer	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>35 521 322 EUR</b>

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**3. Reserve Accounts**



Reporting Date	02.01.2014
Payment date	30.12.2013
Period No	2
Monthly Period	Nov 2013
Interest Period	from 25.11.2013 to 25.12.2013 = 30 days

**Note Balance**

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

**Reserve Fund**

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

**Liquidity Balance**

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

**Servicer Advance Reserve Fund**

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

**Set-off from Deposits**

No borrowers whose loans were sold to Bilkreditt 3 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	02.01.2014				
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**Asset Balance**

Beginning of Period	479 099 091,95	EUR
End of Period	458 398 636,54	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	428 532 436,14	93,48 %	35 686
1-29 days past due	25 230 809,16	5,50 %	2 002
		0,00 %	
<b>Delinquent Receivables:</b>			
30-59 days past due	3 566 770,40	0,78 %	288
60-89 days past due	894 088,53	0,20 %	71
90-119 days past due	174 532,31	0,04 %	17
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
<b>Total Performing and Delinquent</b>	<b>458 398 637</b>	<b>100,00 %</b>	<b>38 064</b>

Current Period Defaults	309,99	1
Cumulative Defaults	309,99	1
Current Period Recoveries	-	
Cumulative Recoveries	-	

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**5. Outstanding Notes**



Reporting Date	02.01.2014				
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**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	479 044 830,00 EUR	404 744 830,00 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Available Distribution Amount	35 521 321,99 EUR				
Amortisation	20 703 240,00 EUR				
Redemption per Class	20 703 240,00 EUR	20 703 240,00 EUR	- EUR	- EUR	- EUR
Redemption per Note		4 716,00 EUR	- EUR	- EUR	-
Class Principal Outstanding Closing Balance	458 341 590,00 EUR	384 041 590,00 EUR	48 800 000,00 EUR	25 500 000,00 EUR	55 000,00
Current Tranching		83,79 %	10,65 %	5,56 %	0,01 %
Current Pool Factor		0,87	1,00	1,00	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class C	Class C
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention					
Interest Days	30				
Principal Outstanding per Note Beginning of Period		92 197,00 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 716,00 EUR	- EUR	- EUR	- EUR
Principal Outstanding per Note End of Period		87 481,00 EUR	100 000,00 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		62,00 EUR	75,00 EUR	84,00 EUR	1 EUR
Interest Payment	330 200,00	272 180,00 EUR	36 600,00 EUR	21 420,00 EUR	55,00 EUR
Interest Payment per Note		62,00 EUR	75,00 EUR	84,00 EUR	1,00 EUR

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)	16,98 %	7,47 %		
Current CE (incl. Excess Spread)	27,13 %	16,48 %		
Current CE (excl. Excess Spread)	19,01 %	8,36 %		

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2014  
Payment date 30.12.2013  
Period No 2  
Monthly Period Nov 2013  
Interest Period : 25.11.2013 to 25.12.2013 = 30 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Rahotuspalvelut 2013 Limited		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2 Outlook Negative	BBB -	BBB+ Outlook negative	Baa3	Baa2 Outlook negative	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	Deutsche Bank AG	F1	F1+	P-1	P-1	A	A+	A2	A2	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and the Expenses Loan Payment Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Expenses Loan Payment Account; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.	
Paying Agent and related roles	Deutsche Bank AG		F1+		P-1		A+		A2			
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A2			
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A2			
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	A1	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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**7.a Original Portfolio Principal Balance**

Reporting Date	02.01.2014	
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Average amount - all: 12 666

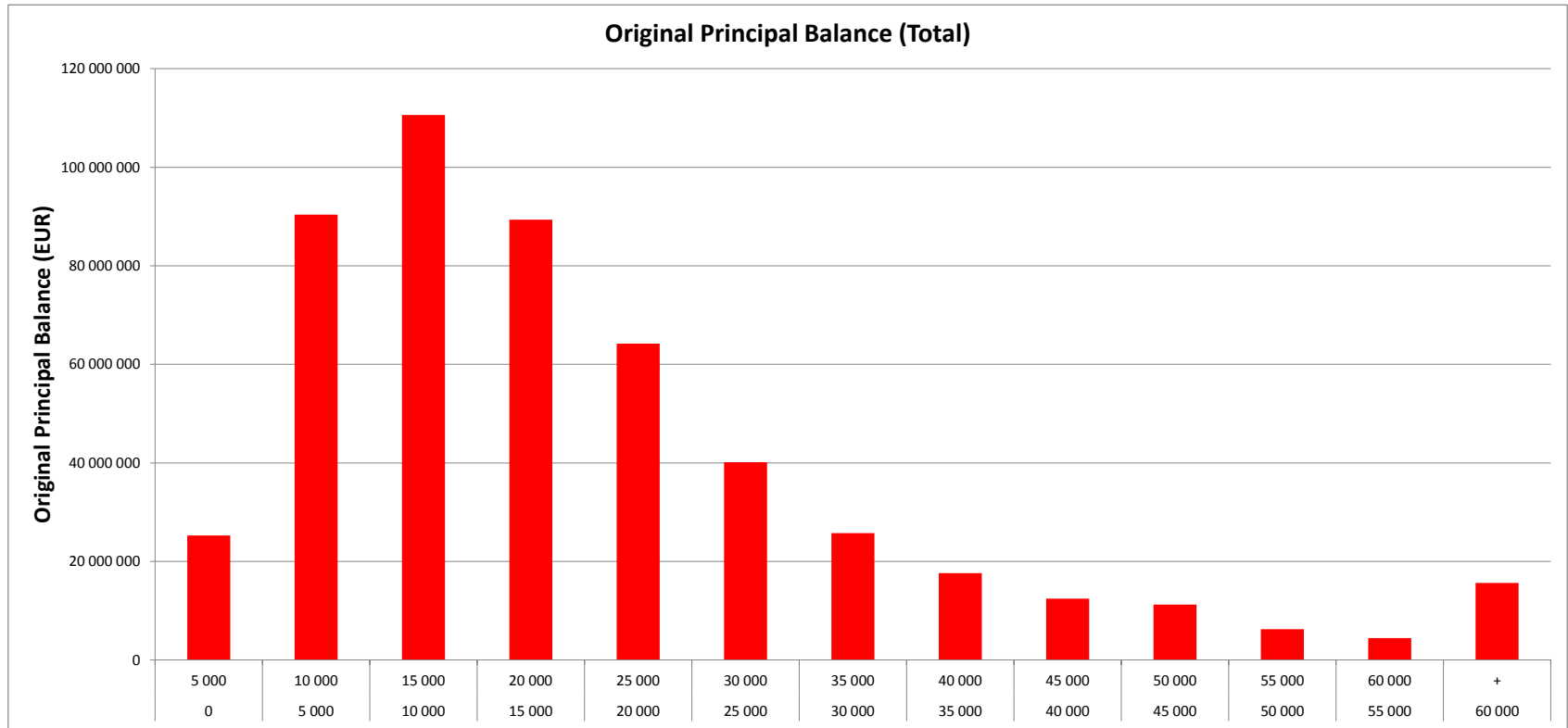
	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
Original balance	0	5 000	7 722	25 239 514	4,9 %	19,0	13,7
	5 000	10 000	12 105	90 402 977	17,6 %	33,1	12,1
	10 000	15 000	8 965	110 601 458	21,5 %	40,4	10,9
	15 000	20 000	5 180	89 340 707	17,4 %	43,5	10,1
	20 000	25 000	2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



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**7.b Original Principal Balance Graph**

Reporting Date	02.01.2014					
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Interest Period	from	25.11.2013	to	25.12.2013	=	30 days

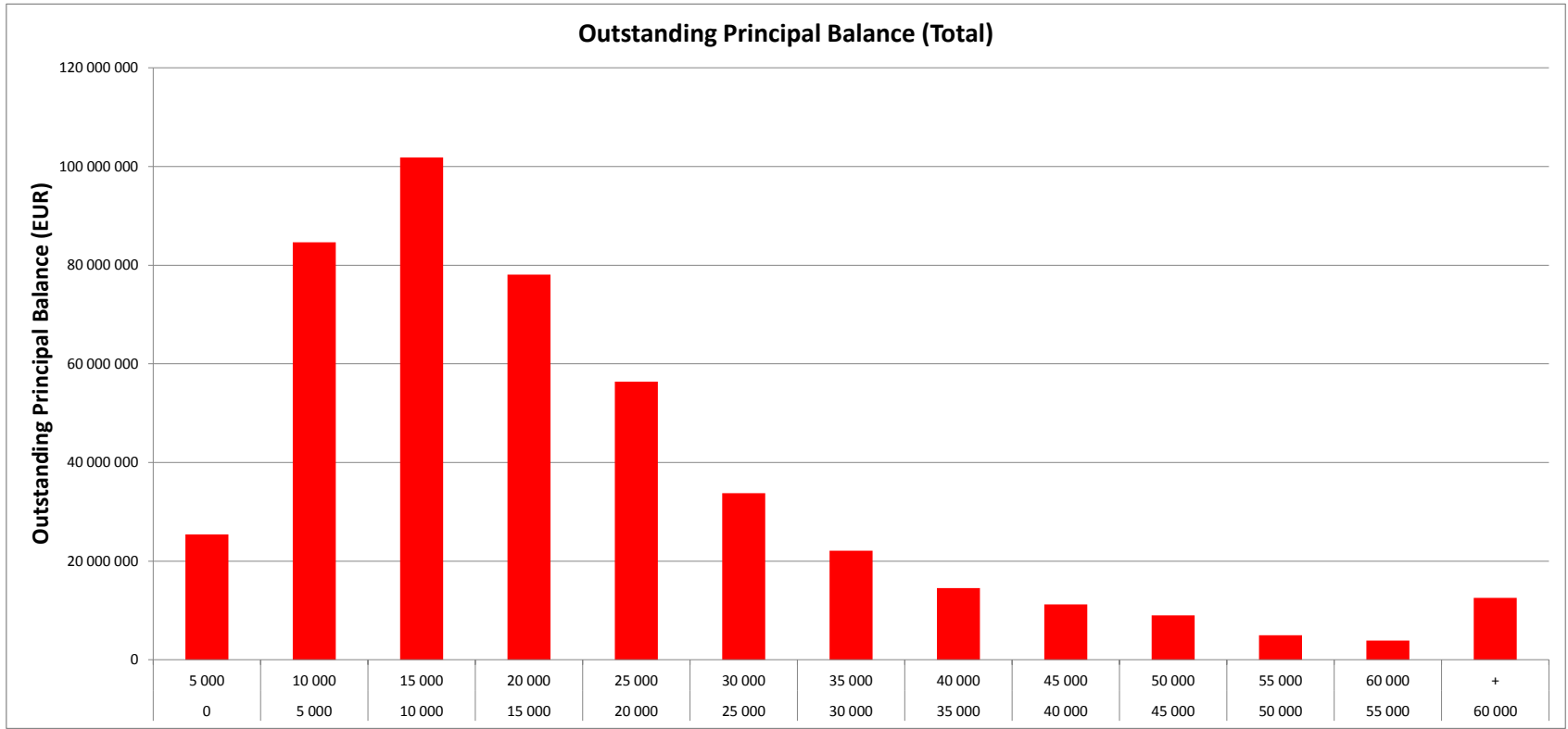




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**8.b Outstanding Principal Balance Graph**

Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	2				
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**9.a Geographical Distribution**



Reporting Date	02.01.2014					
Payment date	30.12.2013					
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Monthly Period	Nov 2013					
Interest Period	from	25.11.2013	to	25.12.2013	=	30 days

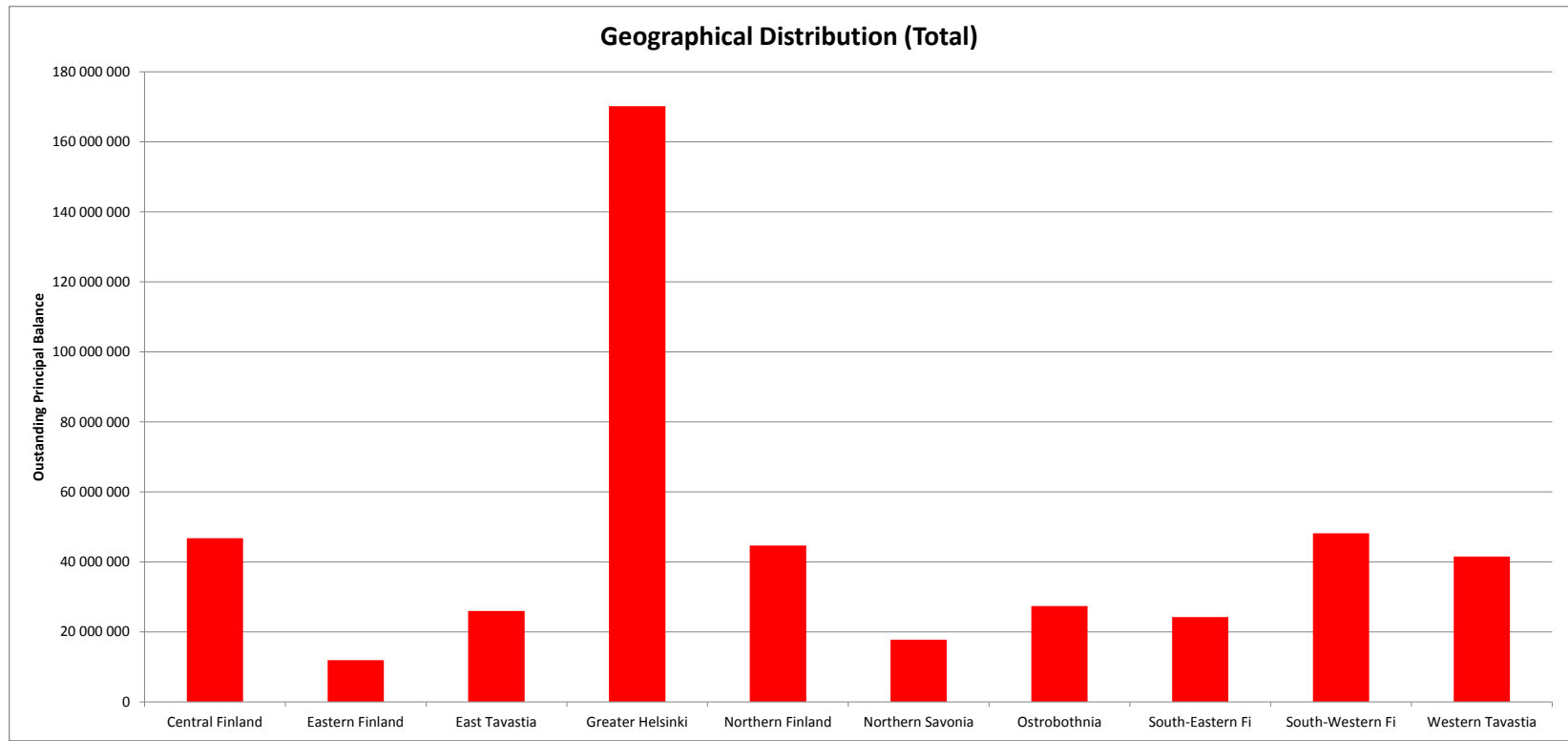
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	4 018	46 788 208	10,21 %	10,56 %	42,3	12,2	
Eastern Finland	1 072	11 859 388	2,59 %	2,82 %	42,3	12,0	
East Tavastia	2 218	26 002 313	5,67 %	5,83 %	41,9	12,8	
Greater Helsinki	13 523	170 141 762	37,12 %	35,53 %	42,5	12,2	
Northern Finland	3 638	44 634 065	9,74 %	9,56 %	43,3	12,2	
Northern Savonia	1 508	17 775 101	3,88 %	3,96 %	42,3	12,0	
Ostrobothnia	2 420	27 337 184	5,96 %	6,36 %	41,0	12,3	
South-Eastern Fi	2 072	24 239 855	5,29 %	5,44 %	43,0	11,9	
South-Western Fi	4 089	48 134 719	10,50 %	10,74 %	42,4	12,4	
Western Tavastia	3 506	41 486 041	9,05 %	9,21 %	42,4	12,4	
Total	38 064	458 398 637	100,00 %	100,00 %			

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**9.b Geographical Distribution Graph**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
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**10.a Interest Rate**



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	2	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 25.12.2013 = 30 days

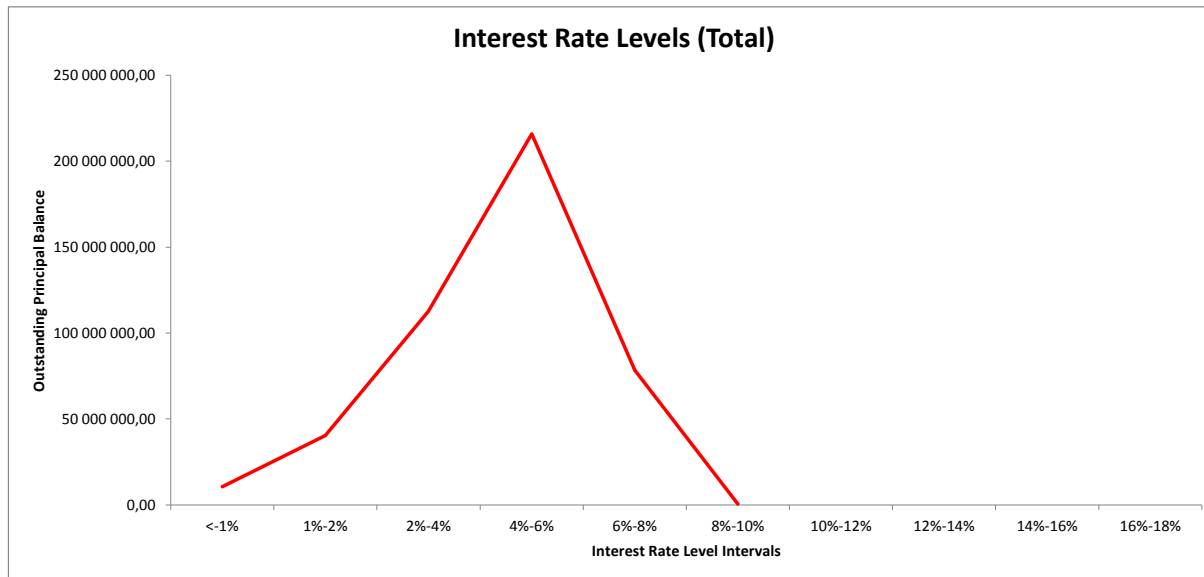
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1116	10543755,58	2,30 %	35,1	11,5
1 %	2 %	3561	40 302 264	8,79 %	41,3	10,3
2 %	4 %	7650	112 677 148	24,58 %	44,6	11,0
4 %	6 %	17 205	215 864 554	47,09 %	42,3	13,1
6 %	8 %	8 462	78 405 918	17,10 %	41,1	13,0
8 %	10 %	70	604 997	0,13 %	44,4	8,6
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		38 064	458 398 637	100 %		

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**10.b Interest Rate**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
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Monthly Period	Nov 2013				
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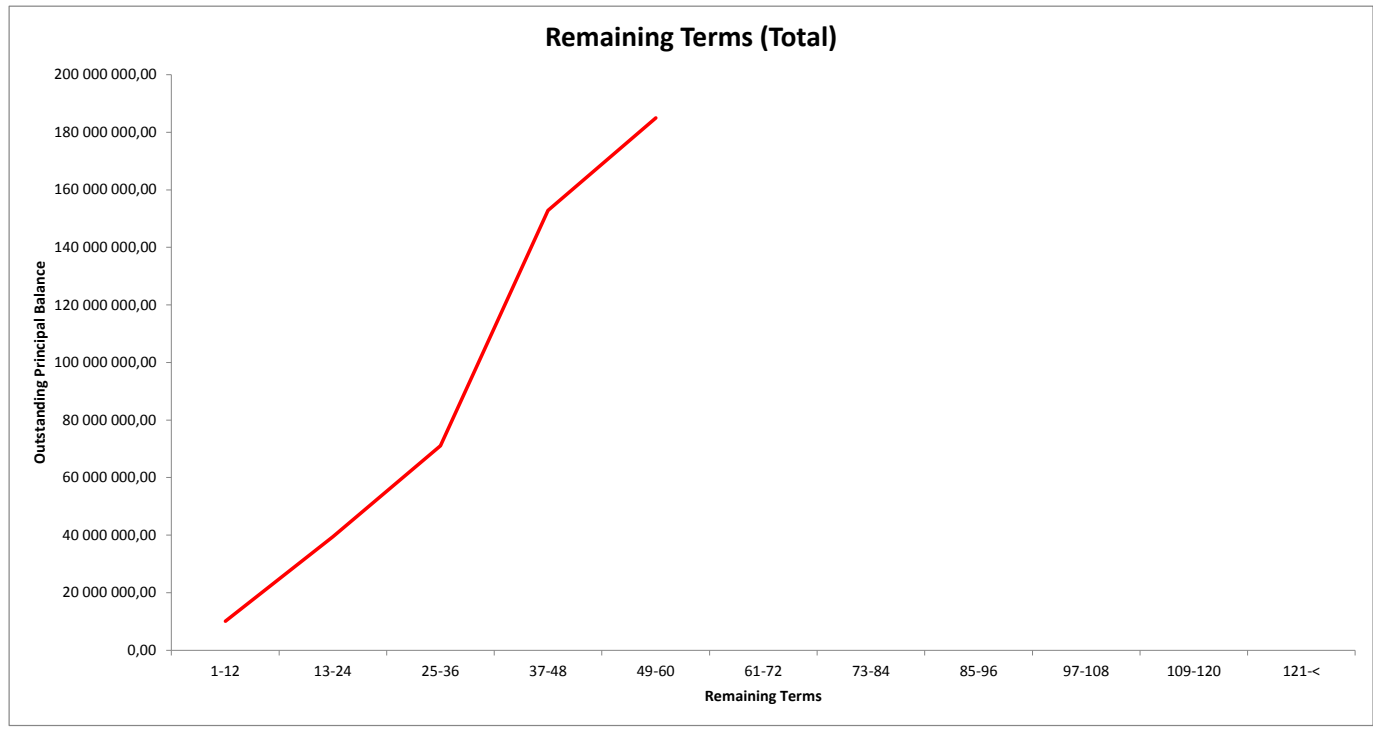


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**11.b Remaining Terms**



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**12.a Seasoning**



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Payment date	30.12.2013				
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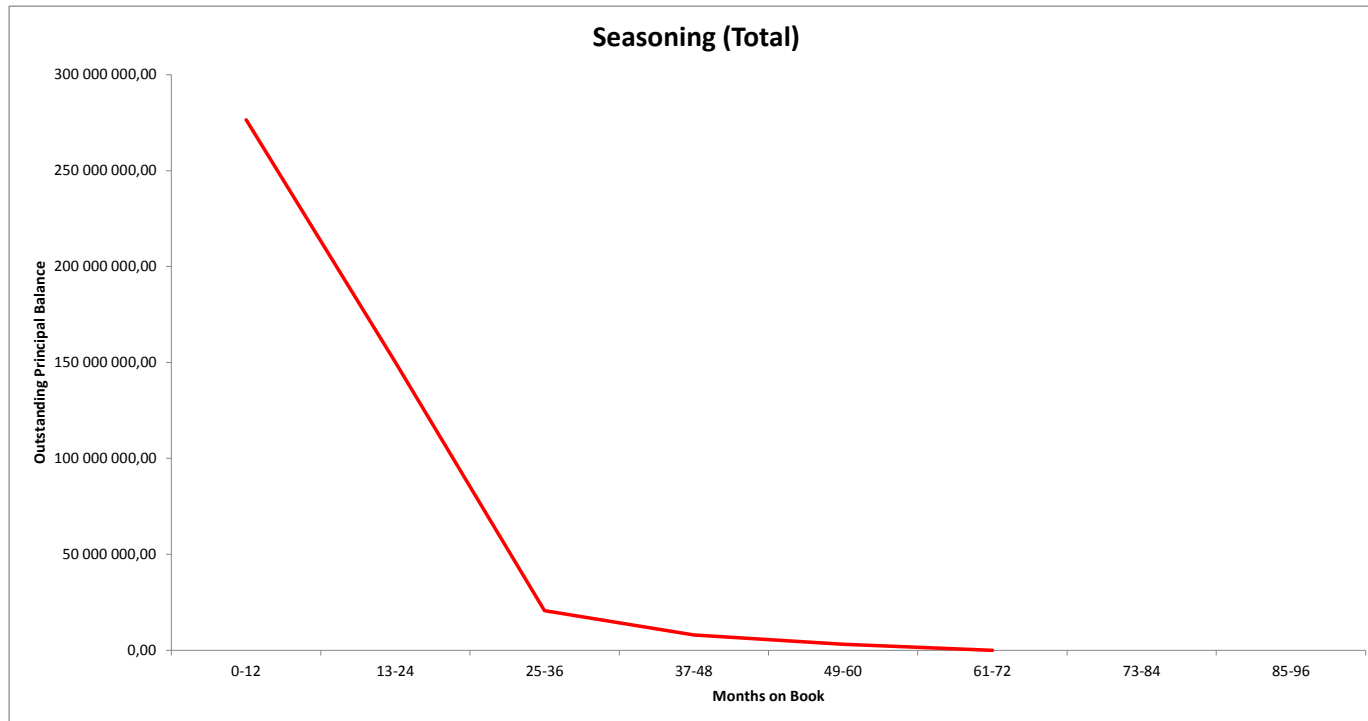
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
		1	12	20 177	276 427 323	60,30 %	47,1	7,4
		13	24	14 023	150 147 601	32,75 %	37,9	16,6
		25	36	2 271	20 719 986	4,52 %	27,4	29,1
		37	48	1 087	8 009 616	1,75 %	18,2	41,0
		49	60	502	3 067 541	0,67 %	8,6	52,1
		61	72	4	26 569	0,01 %	11,8	62,5
		73	84					
		85	96					
		Total		38 064	458 398 637	100 %		

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**12.b Seasoning**



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**13.a Balloon loans**



Reporting Date	02.01.2014				
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Interest Period	from	25.11.2013	to	25.12.2013	= 30 days

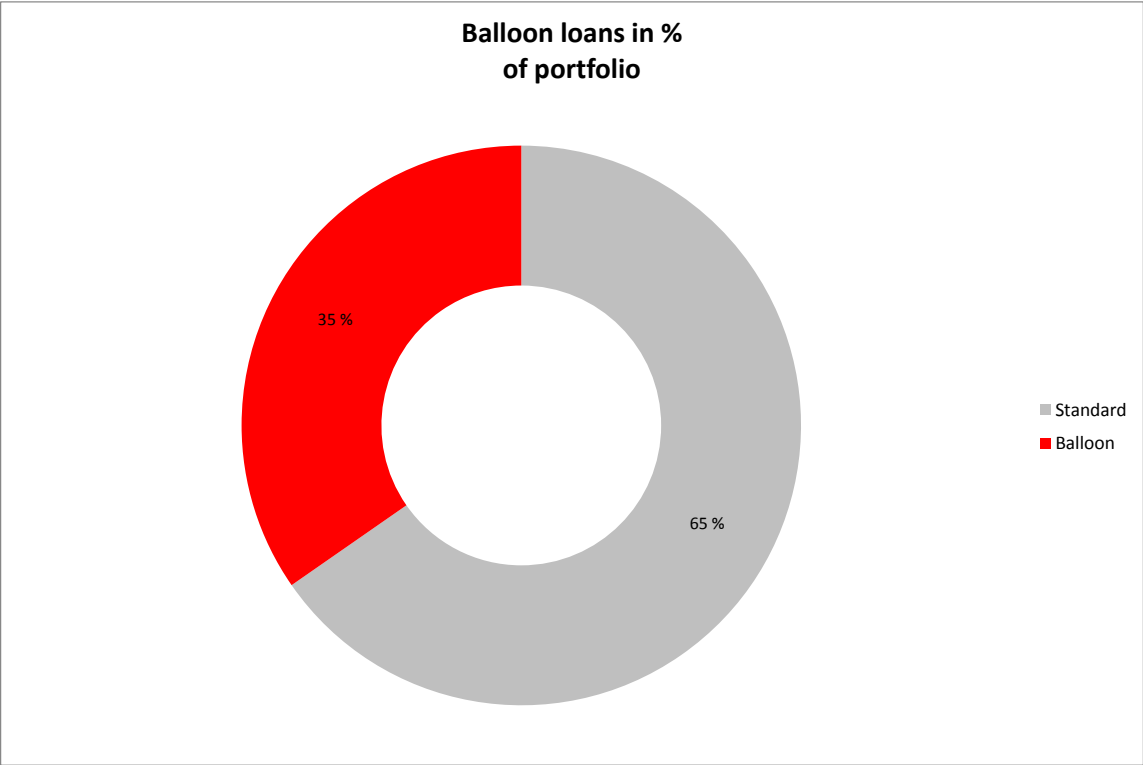
Balloon loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		30 492	299 484 116	65,33 %	40,9	12,0
Balloon		7 572	158 914 520	34,67 %	45,3	12,8
Total		38 064	458 398 637	100 %		

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**13.b Balloon loans**



Reporting Date	02.01.2014	
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Period No	2	
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Interest Period	from	25.11.2013
	to	25.12.2013
	=	30 days



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**14.a # loans per borrower**



Reporting Date	02.01.2014	
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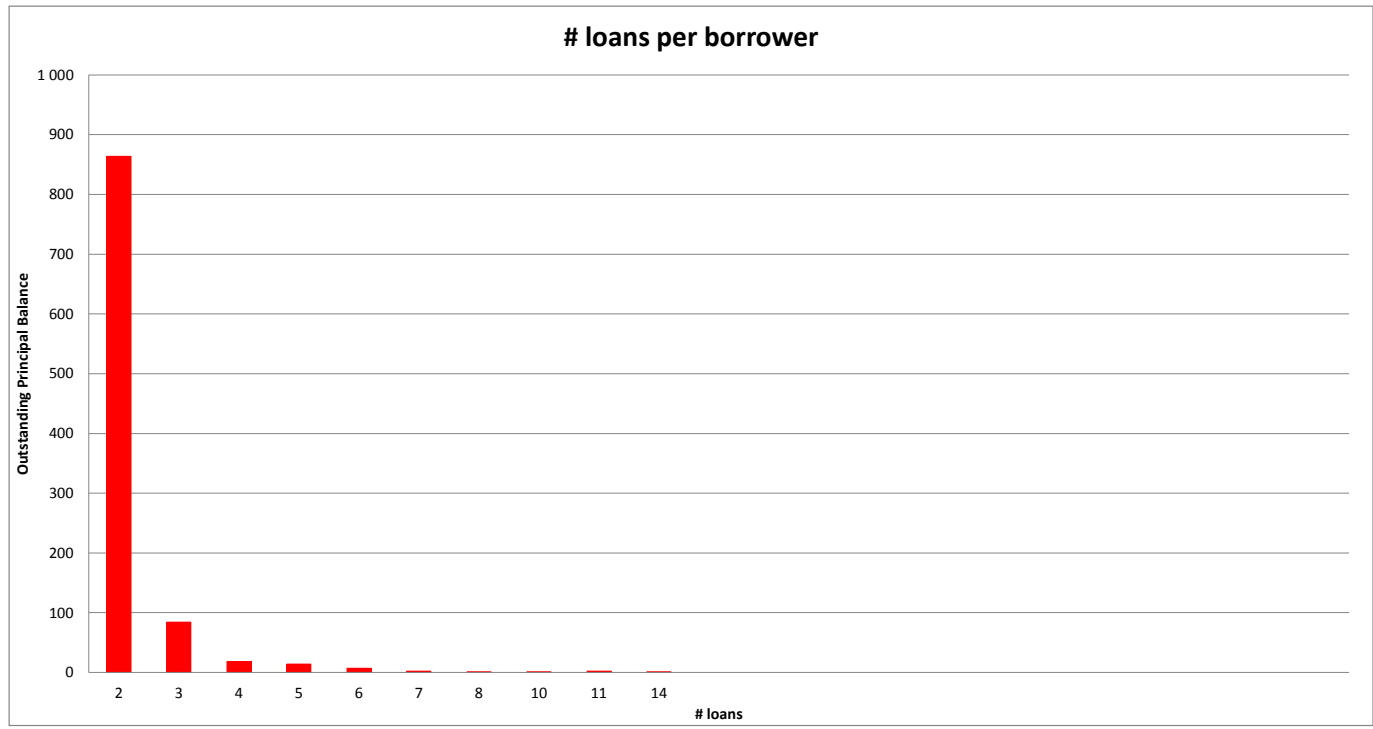
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	35 832	424 501 151	92,61 %	
	2	864	25 978 367	5,67 %	
	3	84	3 960 318	0,86 %	
	4	18	1 057 642	0,23 %	
	5	14	1 332 793	0,29 %	
	6	7	590 319	0,13 %	
	7	2	129 606	0,03 %	
	8	1	260 532	0,06 %	
	10	1	153 144	0,03 %	
	11	2	239 541	0,05 %	
	14	1	195 224	0,04 %	
Total:	36 826	458 398 637	100,0 %		

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**14.b # loans per borrower**



Reporting Date	02.01.2014					
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**15.a Amortization Profile**



Reporting Date	02.01.2014	
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Interest Period	from 25.11.2013	to 25.12.2013 = 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	458 398 637	447 732 249	10 666 388	1 823 753	1,75 %	4,13 %
2	447 732 249	437 102 809	10 629 440	1 780 928	1,75 %	4,03 %
3	437 102 809	426 550 617	10 552 191	1 739 172	1,75 %	3,93 %
4	426 550 617	415 950 168	10 600 449	1 697 312	1,75 %	3,84 %
5	415 950 168	405 381 719	10 568 449	1 655 117	1,75 %	3,74 %
6	405 381 719	394 811 670	10 570 049	1 613 199	1,75 %	3,64 %
7	394 811 670	384 235 624	10 576 046	1 571 087	1,75 %	3,54 %
8	384 235 624	373 817 572	10 418 052	1 529 098	1,75 %	3,45 %
9	373 817 572	363 391 347	10 426 225	1 487 693	1,75 %	3,35 %
10	363 391 347	352 887 375	10 503 972	1 446 179	1,75 %	3,25 %
11	352 887 375	342 492 349	10 395 026	1 404 579	1,75 %	3,16 %
12	342 492 349	332 365 841	10 126 508	1 363 447	1,75 %	3,07 %
13	332 365 841	322 308 350	10 057 491	1 323 251	1,75 %	2,97 %
14	322 308 350	312 220 532	10 087 818	1 283 340	1,75 %	2,88 %
15	312 220 532	302 200 122	10 020 411	1 243 282	1,75 %	2,79 %
16	302 200 122	291 798 419	10 401 703	1 203 549	1,76 %	2,69 %
17	291 798 419	281 763 373	10 035 046	1 162 818	1,76 %	2,60 %
18	281 763 373	271 996 281	9 767 092	1 122 858	1,76 %	2,51 %
19	271 996 281	262 212 996	9 783 285	1 083 964	1,76 %	2,42 %
20	262 212 996	252 733 866	9 479 130	1 044 866	1,76 %	2,33 %

Amortization profile (first 20 periods)

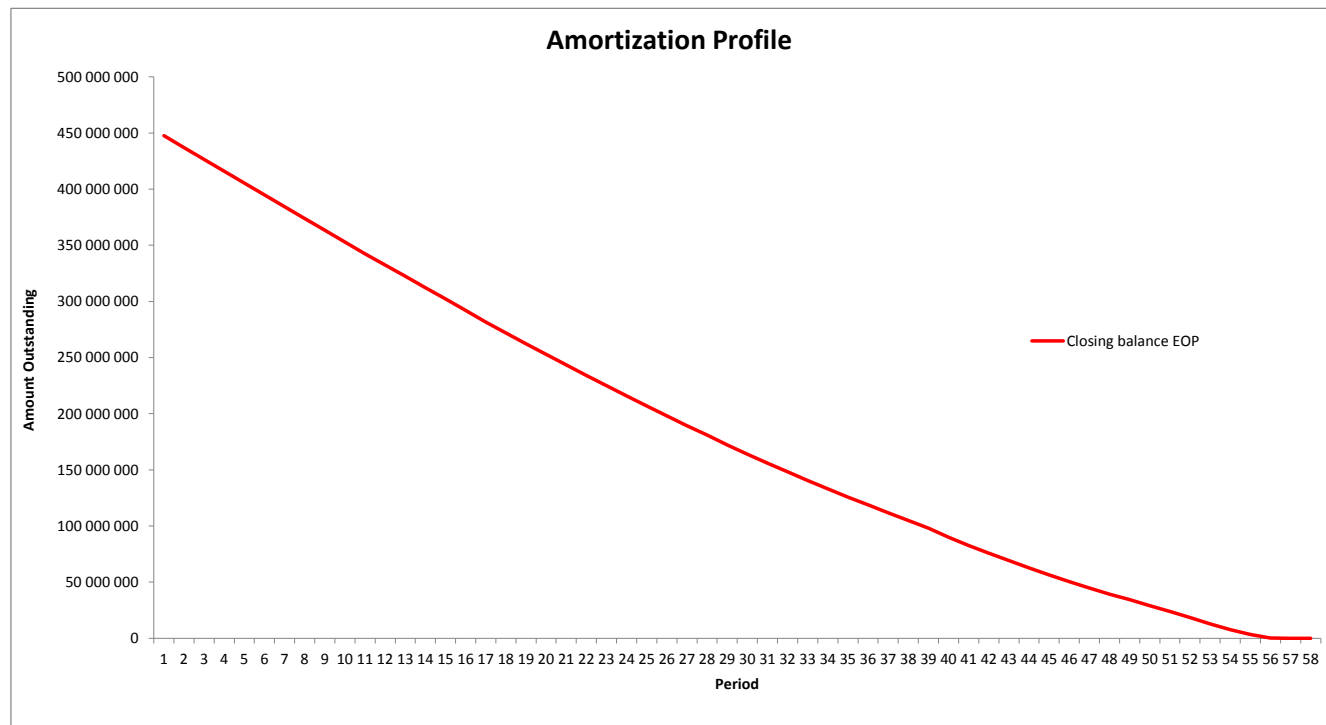


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	2				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	25.12.2013	= 30 days



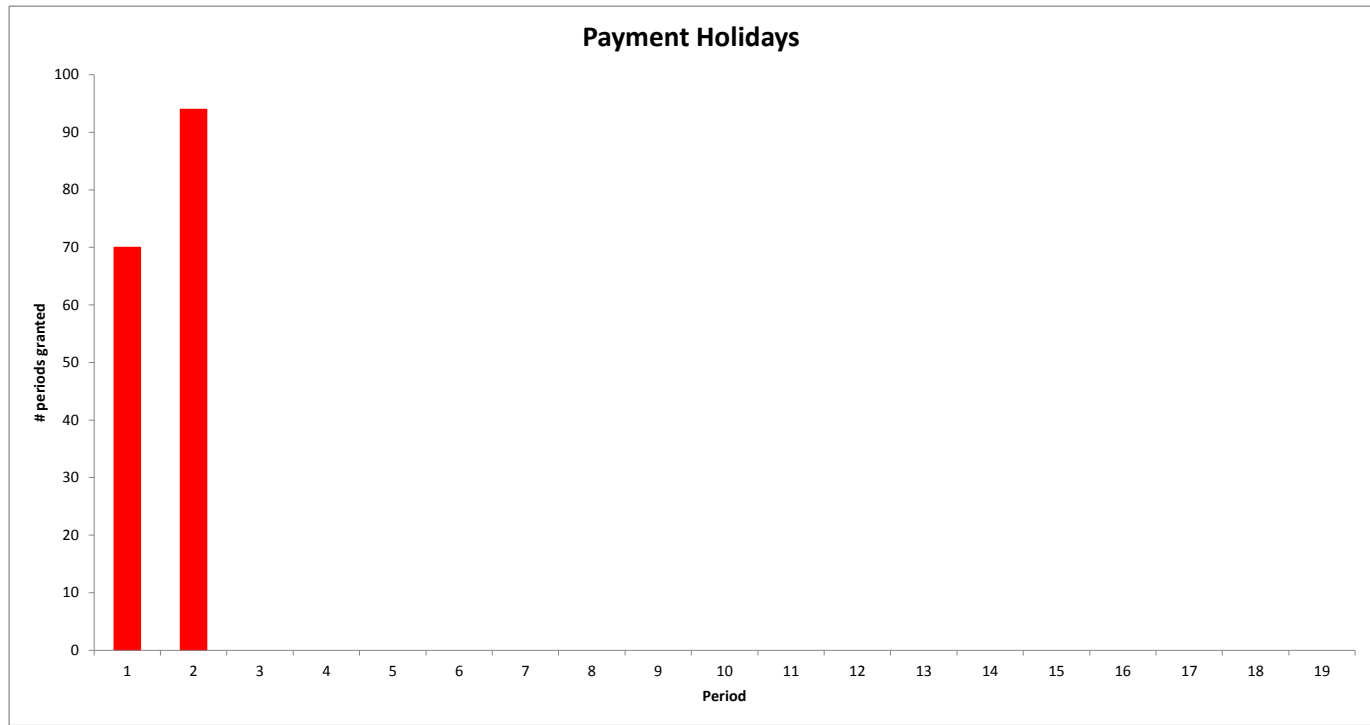


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**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	2				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	25.12.2013	= 30 days



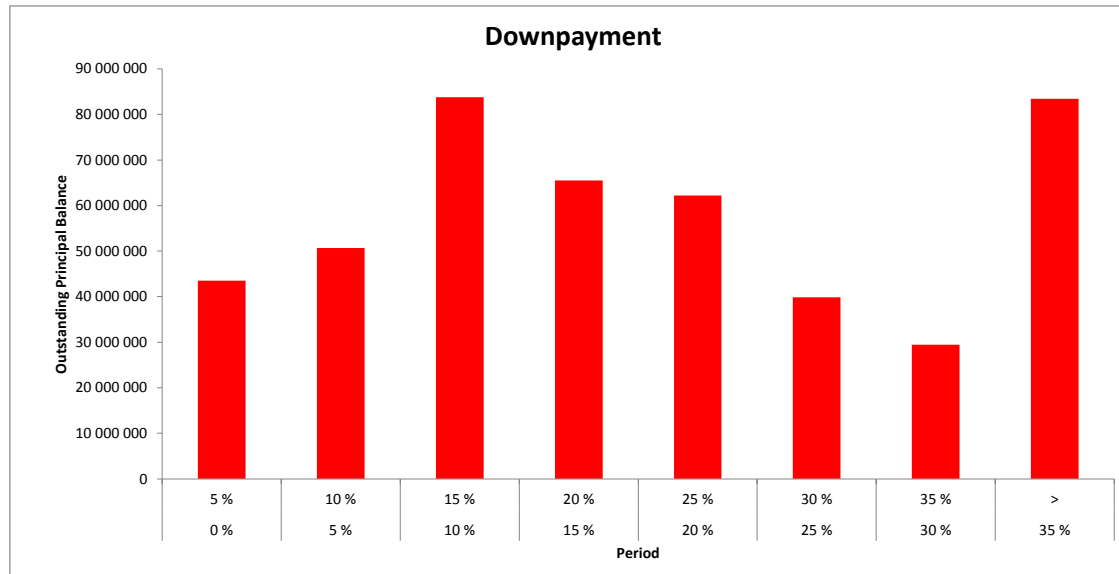


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**17.b Downpayment**



Reporting Date	02.01.2014					
Payment date	30.12.2013					
Period No	2					
Monthly Period	Nov 2013					
Interest Period	from	25.11.2013	to	25.12.2013	=	30 days



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**18.a Vehicle Condition**



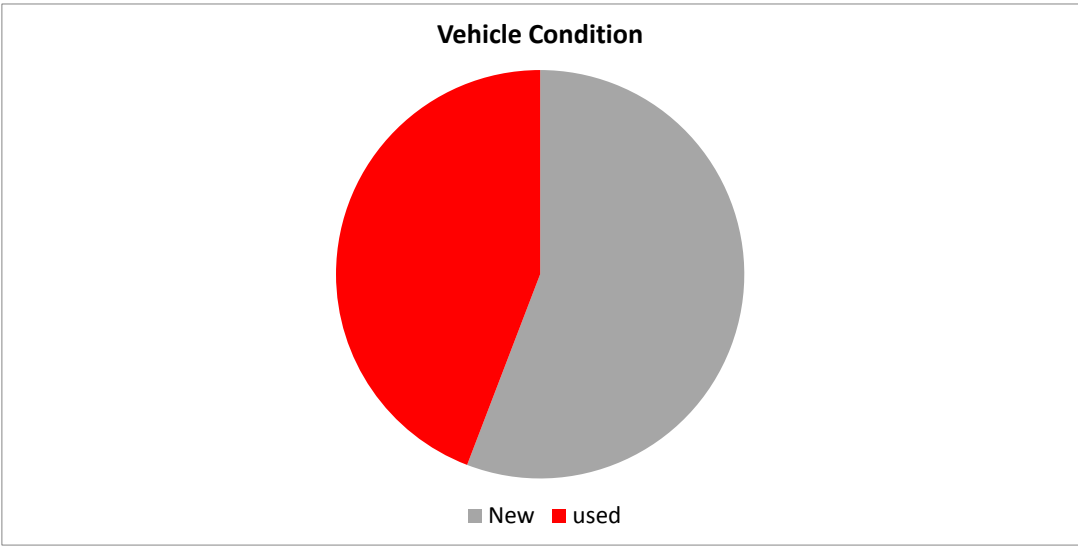
Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	2	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 25.12.2013 = 30 days

TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	24 725	255 896 149	55,8 %	41,8	12,7
	used	13 339	202 502 488	44,2 %	43,2	11,8
	Total	38 064	458 398 637	100 %		

18.b Vehicle Condition



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	2				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	25.12.2013	= 30 days



**SCF RAHOITUSPALVELUT 2013 LIMITED**  
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**19.a Borrower Type**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	2				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	25.12.2013	= 30 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Commercial	32 033	363 547 554	79,3 %	43,3	11,9
	Consumer	6 031	94 851 083	20,7 %	39,0	13,9
	Total	38 064	458 398 637	100 %		

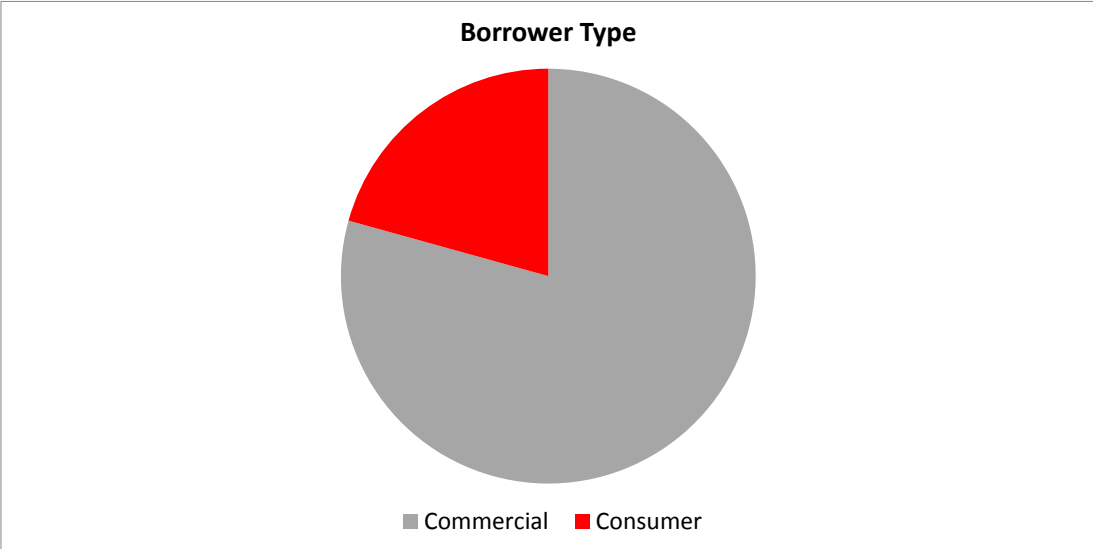


**SCF RAHOITUSPALVELUT 2013 LIMITED**  
**Monthly Investor Report**

**19.b Borrower Type**



Reporting Date		02.01.2014			
Payment date		30.12.2013			
Period No		2			
Monthly Period		Nov 2013			
Interest Period	from	25.11.2013	to	25.12.2013	= 30 days



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**20.a Vehicle type**



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	2	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 25.12.2013 = 30 days

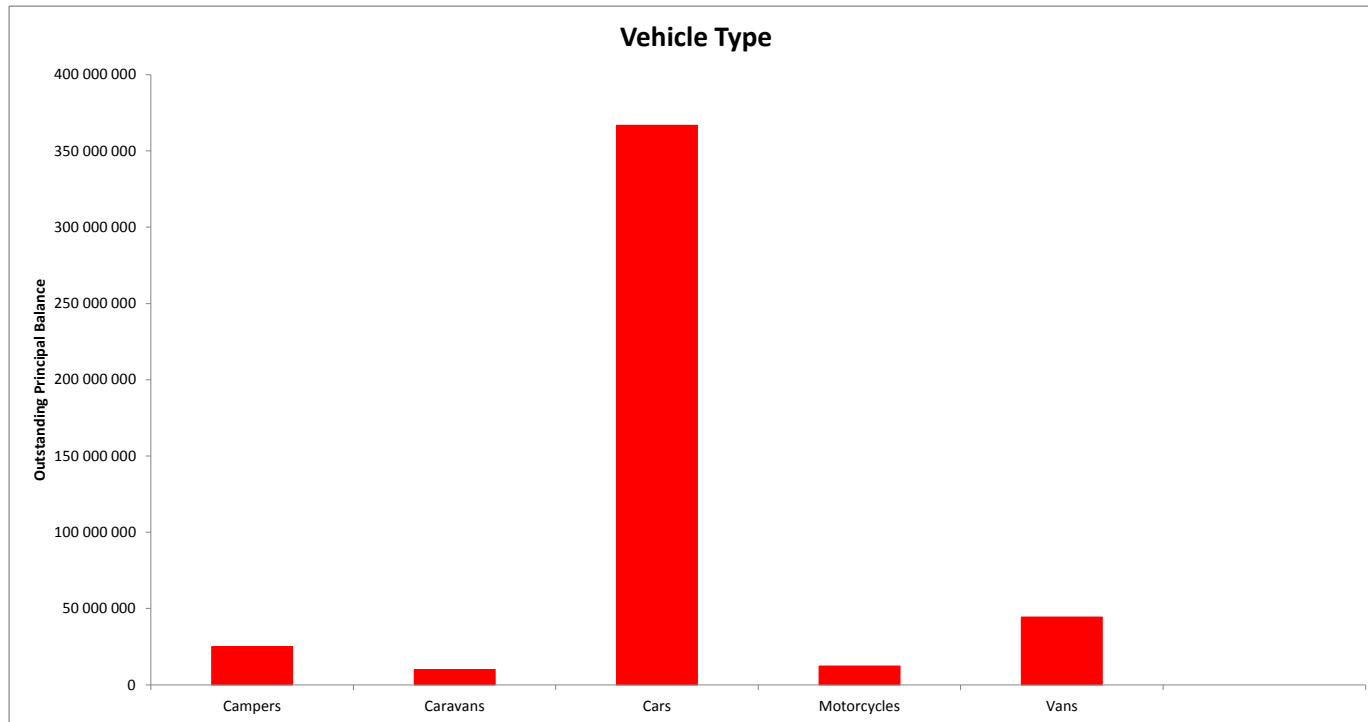
TOTAL						
Vehicle type	Mln	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		1 196	24 881 843	5,43 %	39,7	18,50
Caravans		928	9 985 011	2,18 %	38,3	19,15
Cars		30 060	366 884 982	80,04 %	43,6	11,02
Motorcycles		1 895	12 338 309	2,69 %	37,9	16,40
Vans		3 985	44 308 492	9,67 %	36,4	16,46
		38 064	458 398 637	100 %		

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
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**20.b Vehicle type**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	2				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	25.12.2013	= 30 days



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**21.a Restructured Loans**



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	2	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 25.12.2013 = 30 days

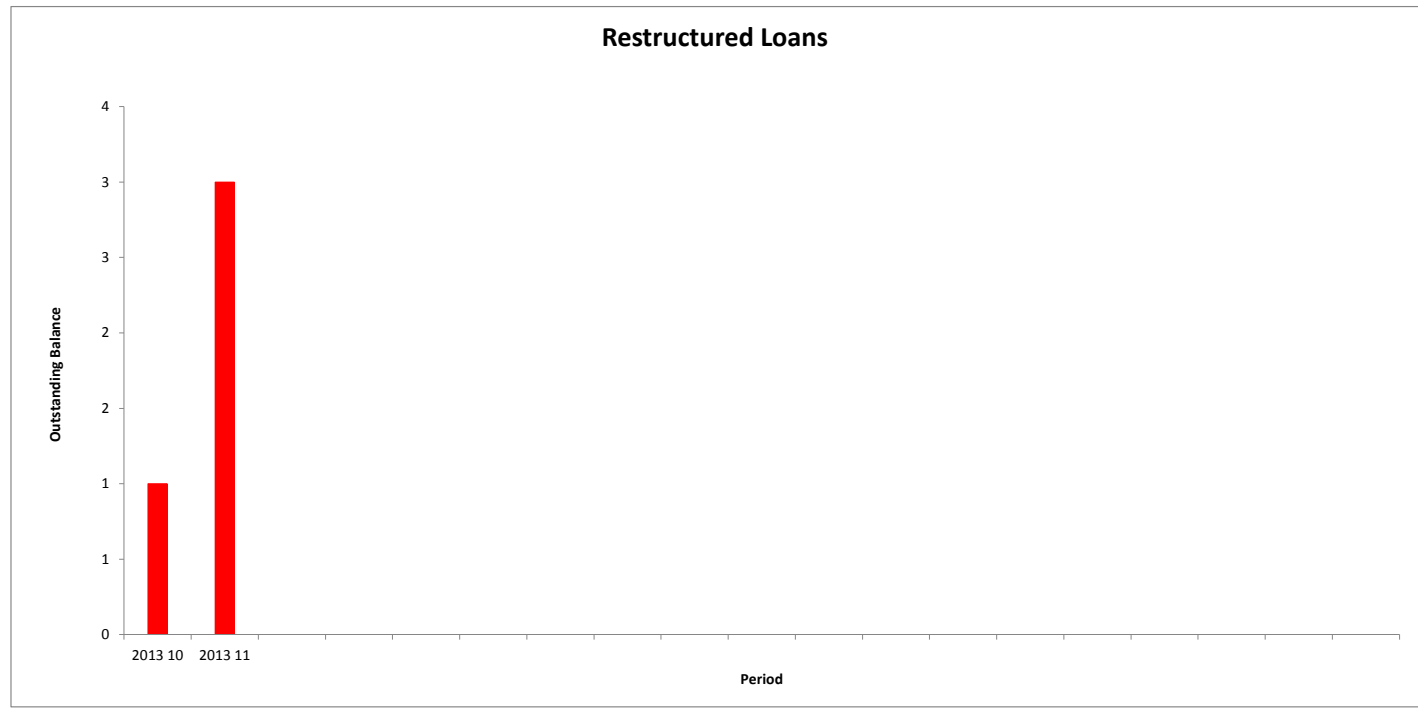
	TOTAL		
	Period	No	Outstanding balance
Restructured	2013 10	1	6 896
	2013 11	3	22 012
		4	28 908

SCF RAHOITUSPALVELUT 2013 LIMITED  
Monthly Investor Report

**21.b Restructured Loans**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	2				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	25.12.2013	= 30 days



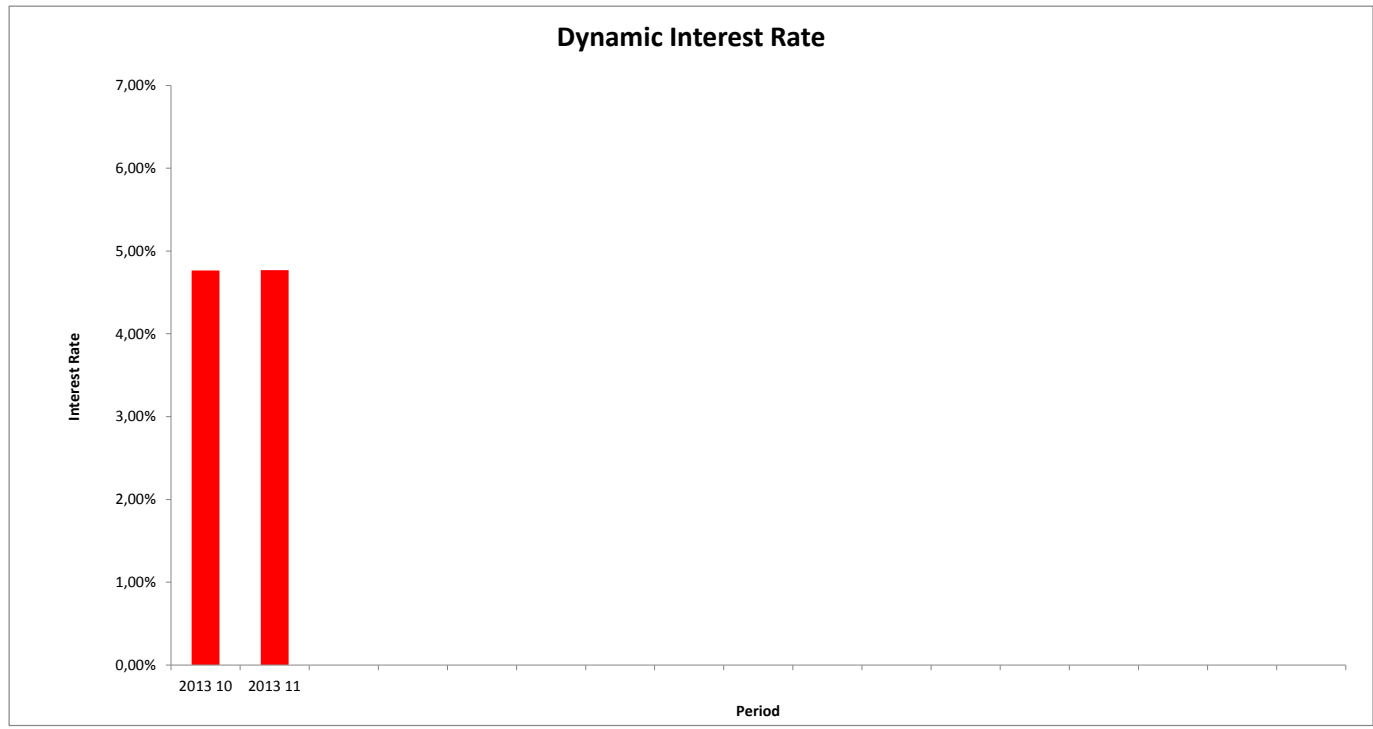


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**Monthly Investor Report**

**22.b Dynamic Interest Rate**



Reporting Date	02.01.2014					
Payment date	30.12.2013					
Period No	2					
Monthly Period	Nov 2013					
Interest Period	from	25.11.2013	to	25.12.2013	=	30 days



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**23.a Dynamic Pre-Payments**



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	2				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	25.12.2013	= 30 days

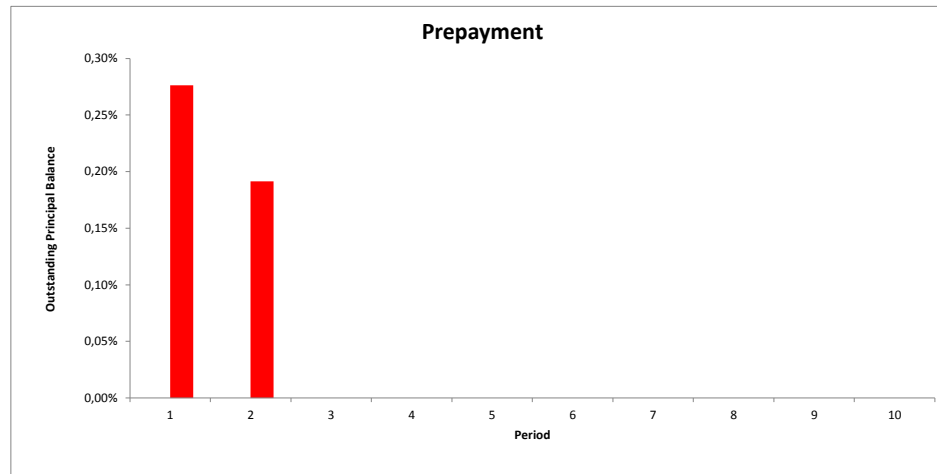
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2013 10	110 467	479 099 092	0,3 %
	2013 11	73 234	458 398 637	0,2 %
Dynamic Prepayment				



23.b Dynamic Pre-Payments



Reporting Date	02.01.2014				
Payment date	30.12.2013				
Period No	2				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	25.12.2013	= 30 days



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**Monthly Investor Report**

**24. Delinquency**



Reporting Date	02.01.2014		
Payment date	30.12.2013		
Period No	2		
Monthly Period	Nov 2013		
Interest Period	from	25.11.2013	to 25.12.2013 = 30 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2013	10	479 099 092	36 474	446 596 917	2 220	28 822 032	261	3 285 113	38	395 030								
	11	458 398 637	35 686	428 532 436	2 002	25 230 809	288	3 566 770	71	894 089	17	174 532						
	12																	
2014	1																	
	2																	
	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	02.01.2014				
Payment date	30.12.2013				
Period No	2				
Monthly Period	Nov 2013				
Interest Period	from	25.11.2013	to	25.12.2013	= 30 days



Default Quarter	Default Amount	Recovery Quarter	2013 4			2014 1			2014 2			2014 3		
			No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries
2013 4	0	0	0	0	0									
2014 1														
2014 2														
2014 3														

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

**26. Priority of Payments**



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	2	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 25.12.2013 = 30 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	22 938 774,59	EUR
Senior Expenses	-	-	EUR
Servicing Fee	-	248 299,26	EUR
Interest on Loan to Issuer	-	1 987 235,33	EUR
Principal on Loan to Issuer	-	20 703 240,00	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	35 521 321,99	EUR
Senior Expenses	-	-	EUR
Interest Class A	-	272 180,00	EUR
Prior to a PDTE - Interest Class B	-	36 600,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	5 133 550,00	EUR
Principal Payments on Class A	-	20 703 240,00	EUR
Following a PDTE - Interest Class B	-	N/A	EUR
Principal Payments Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	7 700 325,00	EUR
Interest Class C	-	21 475,00	EUR
Principal Payments on Class C	-	-	EUR
Interest Issuer Subordinated Loan	-	33 432,24	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	1 620 519,74	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	1 620 519,74	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	260,50	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 620 259,24	EUR

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



Reporting Date	02.01.2014	
Payment date	30.12.2013	
Period No	2	
Monthly Period	Nov 2013	
Interest Period	from 25.11.2013	to 25.12.2013 = 30 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>
Senior Expenses	- EUR			
Interest accrued for the Period	330 255,00 EUR	272 180,00 EUR	36 600,00 EUR	21 475,00 EUR
Cumulative Interest accrued	882 249,00 EUR	733 130,00 EUR	94 184,00 EUR	54 935,00 EUR
Interest Payments	330 255,00 EUR	272 180,00 EUR	36 600,00 EUR	21 475,00 EUR
Cumulative Interest Payments	882 249,00 EUR	733 130,00 EUR	94 184,00 EUR	54 935,00 EUR
Interest accrued on Subordinated Loan for the Period	33 432,24 EUR			
Cumulative Interest accrued on Subordinated Loan	86 245,58 EUR			
Interest Payments on Subordinated Loan	33 432,24 EUR			
Cumulative Interest Payments on Subordinated Loan	86 245,58 EUR			
Unpaid Interest for the Period	- EUR			
Cumulative Unpaid Interest	- EUR			

**SCF RAHOITUSPALVELUT 2013 LIMITED**  
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**28. Contact Details**



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Reporting Date	02.01.2014
Payment date	30.12.2013
Period No	2
Monthly Period	Nov 2013
Interest Period	from 25.11.2013 to 25.12.2013 = 30 days