

SCF Rahoituspalvelut Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.07.2013	Following payment dates:	27.08.2013
Payment date	25.07.2013		
Period No	14		
Monthly Period	Jun-13		
Interest Period	from 25.06.2013	to 25.07.2013	= 30 days

Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution	2
3 Reserve Accounts	3
4 Performance Data	4
5 Outstanding Notes	5
6 Counterparty Ratings, Trigger Levels and Consequences	6
7 a Original Principal Balance	7
7 b Original PB (Graph)	8
8 a Outstanding principal Balance	9
8 b Outstanding PB (Graph)	10
9 a Geographical Distribution	11
9 b Geographical (Graph)	12
10 a Interest Rate	13
10 b Interest Rate (Graph)	14
11 a Remaining Terms	15
11 b Remaining Terms (Graph)	16
12 a Seasoning	17
12 b Seasoning (Graph)	18
13 a Balloon loans as % of other loans	19
13 b Balloon loans as % of other loans (Graph)	20
14 a Loans per borrower	21
14 b Loans per borrower (Graph)	22
15 a Amortization Profile	23
15 b Amortization Profile (Graph)	24
16 a Payment Holidays	25
16 b Payment Holidays (Graph)	26
17 a Restructured Loans	27
17 b Restructured Loans (Graph)	28
18 Defaults, Recoveries and Losses by Quarter of Default	29
19 Priority of Payments Pre-Enforcement	30
20 Transaction Costs	31
21 Swap Counterparty Data	32
22 Contact Details	33

SCF Rahoituspalvelut Limited
Monthly Investor Report

1. Portfolio Information



Reporting Date	29.07.2013	
Payment date	25.07.2013	
Period No	14	
Monthly Period	Jun-13	
Interest Period	from 25.06.2013	to 25.07.2013 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	216 376 204,66 EUR	232 519 910,14 EUR
Scheduled Loan Principal Repayments	6 860 487,43 EUR	7 550 345,44 EUR
Prepayments	6 816 893,62 EUR	8 376 483,14 EUR
Deemed Collections	- EUR	85 650,35 EUR
Total Principal Payments Received	13 677 381,05 EUR	16 012 478,93 EUR
New Defaulted Auto Loans in Period	264 055,38 EUR	EUR
Closing Balance	202 434 768,23 EUR	131 226,55 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 086 541,86 EUR	1 272 798,77 EUR
recoveries on loans in default	142 486,67 EUR	35 427,10 EUR
of which proceeds from bad debt sales	- EUR	- EUR
of which due to proceeds exceeding valuation	- EUR	- EUR
Total revenue received in period	1 229 028,53 EUR	1 308 225,87 EUR
# Loans		
At beginning of period	27 720 Loans	28 952 Loans
Paid in full	1 152 Loans	1 203 Loans
Repurchased (Deemed Collections)	- Loans	10 Loans
New loans into Default	15 Loans	19 Loans
of which required payment to customer upon valuation	1 Loans	1 Loans
At end of period	26 553 Loans	27 720 Loans
Weighted Average Loan Return	6,23 %	

SCF Rahoituspalvelut Limited
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	29.07.2013
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	14 906 409,58 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0,00 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0,00 EUR
d. Other amounts Paid by the Seller to the Purchaser	0,00 EUR
e. Interest Earned by the Purchaser	0,00 EUR
Total Amount for Purchaser Available Distribution Amount	14 906 409,58 EUR

Issuer Available Distribution Amount

Current Period

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 796 549,08 EUR
b. Reserve Fund	6 491 281,32 EUR
c. Swap counterparty payment to the Issuer	0,00 EUR
d. Drawings under the Liquidity Facility	0,00 EUR
e. Interest Earned by the Issuer	-90,25 EUR
Total Amount for Issuer Available Distribution Amount	21 287 740,15 EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

3. Reserve Accounts



Reporting Date	29.07.2013					
Payment date	25.07.2013					
Period No	14					
Monthly Period	Jun-13					
Interest Period	from	25.06.2013	to	25.07.2013	=	30 days

Note Balance

Beginning of Period	216 376 044,00	EUR
End of Period	202 435 683,00	EUR

Reserve Fund

	in %		
Beginning of Period	3,0 %	6 491 281,32	EUR
Cash Outflow		6 073 070,49	EUR
Cash Inflow		6 073 070,49	EUR
End of Period	3,0 %	6 491 281,32	EUR
Required Reserve Amount	2,8 %	6 073 070,49	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 Ltd held deposits with Santander Consumer Finance Oy. The risk of set-off from deposits is therefore zero.

SCF Rahoituspalvelut Limited
Monthly Investor Report

4. Performance Data



Reporting Date	29.07.2013				
Payment date	25.07.2013				
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Asset Balance

Beginning of Period	216 376 204,66	EUR
End of Period	202 434 768,23	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	180 337 496,03	89,08 %	23 895
1-30 days past due	17 847 404,43	8,82 %	2 140
Delinquent Receivables:			
31-60 days past due	2 753 225,99	1,36 %	332
61-90 days past due	1 075 341,89	0,53 %	129
91-120 days past due	218 785,74	0,11 %	29
121-150 days past due	167 919,35	0,08 %	22
151-180 days past due	34 594,80	0,02 %	7
Total Performing and Delinquent	202 434 768,23	100,00 %	26 554

Current Period Defaults	264 055,38	15
Cumulative Defaults	1 916 421,52	187
Current Period Recoveries	142 486,67	
Cumulative Recoveries	1 081 127,51	

SCF Rahoituspalvelut Limited
Monthly Investor Report

5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class A	Class B	Class B
General Note Information					
ISIN Code		N/A	x	N/A	N/A
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	83 %	0 %	16 %	0,005 %
Legal Final Maturity Date		25.01.2020	25.01.2020	25.01.2020	43855
Rating (Fitch/Moody's)		AAAsf/Aaa(sf)	AAAsf/Aaa(sf)	N/A	N/A
Initial Notes Aggregate Principal Outstanding Balance	481 959 000,00 EUR	402 400 000,00 EUR	35 000,00 EUR	79 500 000,00 EUR	24000 EUR
Initial Nominal per Note		100000,00 EUR	1000,00 EUR	100 000,00 EUR	1000 EUR
Initial Number of Notes per Class	4878	4024	35	795	24
Current Note Information					
Class Principal Outstanding Opening Balance	216 376 044,00 EUR	136 840 141,90 EUR	11 902,10 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	14 906 409,58 EUR				
Amortisation	13 940 361,00 EUR				
Redemption per Class	13 940 361,00 EUR	13 939 136,00 EUR	1 225,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		3 464,00 EUR	35,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	202 435 683,00 EUR	122 900 993,30 EUR	10 689,70 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		60,71 %	0,01 %	39,27 %	0,01 %
Current Pool Factor		0,31	0,31	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class A	Class B	Class B
Interest Rate Basis: 1-M EURIBOR / Spread	0,13 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		30,00	30,00	30,00	30,00
Interest Days	30				
Principal Outstanding per Note Beginning of Period		34 006,00 EUR	340,06 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		3 464,00 EUR	34,64 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		30 542,00 EUR	305,42 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		32,00 EUR	- EUR	102,00 EUR	1,00 EUR
Interest Payment	209 882,00	128 768,00 EUR	- EUR	81 090,00 EUR	24,00 EUR
Interest Payment per Note		32,00 EUR	- EUR	102,00 EUR	1,00 EUR

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		18,00 %		1,50 %
Current CE (incl. Excess Spread)		45,43 %		6,14 %
Current CE (excl. Excess Spread)		42,49 %		3,21 %

SCF Rahoituspalvelut Limited
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date
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Period No
Monthly Period
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Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	Rahoituspalvelut 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	N	the Back-up Servicer Facilitator, Banco Santander S.A., will perform the following services: (a) in accordance with the provisions of this Agreement, select an appropriate bank or financial institution to act as a successor servicer in the event that a Servicer Termination Notice is delivered; (b) review the information provided to it by the Servicer under this Agreement; (c) enter into appropriate data confidentiality provisions; and (d) notify the Servicer if it requires further assistance	
Liquidity Facility Provider	Banco Santander S.A.	F1 Rating Watch Negative	F2	P-1 for possible Downgrade	Review P-2 Outlook negative	A Rating Watch Negative	BBB+ Outlook negative	A1 Review for possible downgrade	Baa2 Outlook negative	Y	The Liquidity Facility Provider (Banco Santander) shall either a) assign or transfer all its rights, benefits, and obligations to a bank or financial intermediary passported to perform banking activities in Ireland that (i) meets the applicable Required Ratings (ii) enters into a liquidity facility agreement on substantially the same terms as the Liquidity Facility Agreement and (iii) accedes to the Issuer Security Trust Deed all by no later than 30 calendar days from the date on which the Ratings Downgrade took place if the Liquidity Facility provider fails to provide Cash Collateral or b) deposit an amount equal to the Available Facility into the Issuer Transaction Account by no later than 14 calendar days after the downgrade (Cash Collateral)	
Issuer Swap Provider	Banco Santander S.A.	Fitch Rating event I & Moody's first trigger	F2	F2	P-2	P-2	A-	BBB+ Outlook Negative	A3	Baa2 Outlook negative	Y	The Swap Counterparty (Banco Santander) will be obliged, within the time periods specified in the Basis Swap Agreement, at its own cost, to post collateral for its obligations in accordance with the provisions of the Credit Support Annex, and in addition, will be obliged, within the time periods specified in the Basis Swap Agreement, at its cost, to either (i) obtain a guarantee of its obligations under the Basis Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Basis Swap Agreement to a third party with the Required Ratings
		Fitch Rating event II	F3	F2	N/A	P-2	BBB	BBB+ Outlook Negative	N/A	Baa2 Outlook negative	N	Provide collection in the form of cash or securities or other, in support of its obligations under this Agreement, in accordance with the provisions of the Credit Support Annex (such provision of collateral being a "Fitch Ratings Event II Collateral Cure" for the purposes of Fitch), and, upon the expiry of the relevant period from (and including) the date which such Fitch Ratings Event II occurs to (and including) the 14th calendar day thereafter (the "Rating Event Cure Period") shall be deemed to have elected to effect a Fitch Ratings Event II Collateral Cure (for the purposes of Fitch) unless and until an alternative Rating Event Cure for such Fitch Ratings Event is or has been effected,
		Fitch Rating event III & Moody's second trigger	B	F2	Not Prime	P-2	BB+	BBB+ Outlook Negative	Ba1	Baa2 Outlook negative	N	Provide an eligible Guarantee, or replace Swap Counterparty
Issuer Bank	Deutsche Bank AG	F1 Rating Watch Negative	F1+	P-1 for possible Downgrade	Review P-1	A Rating Watch Negative	A+	A 1 Review for possible downgrade	A2	To be clarified	If at any time a Ratings Downgrade has occurred in respect of the Transaction Account Bank, then the Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, 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, are transferred to another bank or banks that meet the applicable Required Ratings (which bank shall be notified in writing by the Issuer to the Transaction Account Bank) and approved in writing by the Note Trustee and in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective.	
Paying Agent and related roles	Deutsche Bank AG		F1+		P-1		A+		A2	N/A		
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A2	N/A		
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A2	N/A		
Collections Bank	SEB AB	F1 Rating Watch Negative	F1	P-1 for possible Downgrade	Review P-1	A Rating Watch Negative	A+	A1 Review for possible downgrade	A 1	N	Within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank or banks who meet the Required Ratings (which bank shall be notified in writing by the Servicer to the Collections Account Bank and approved in writing by the Note Trustee); the appointment of the Collections Account Bank shall terminate on the date on which the appointment of the new transaction account bank becomes effective. Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction Upon the transfer of the Issuer Collections Account to another bank, the Issuer will procure that the new transaction account bank enters into an agreement substantially in the form of the Issuer Collections Account Agreement and accedes to the Issuer Security Trust Deed.	

SCF Rahoituspalvelut Limited
Monthly Investor Report

6.a Original Portfolio Principal Balance



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Interest Period	from 25.06.2013	to 25.07.2013 = 30 days

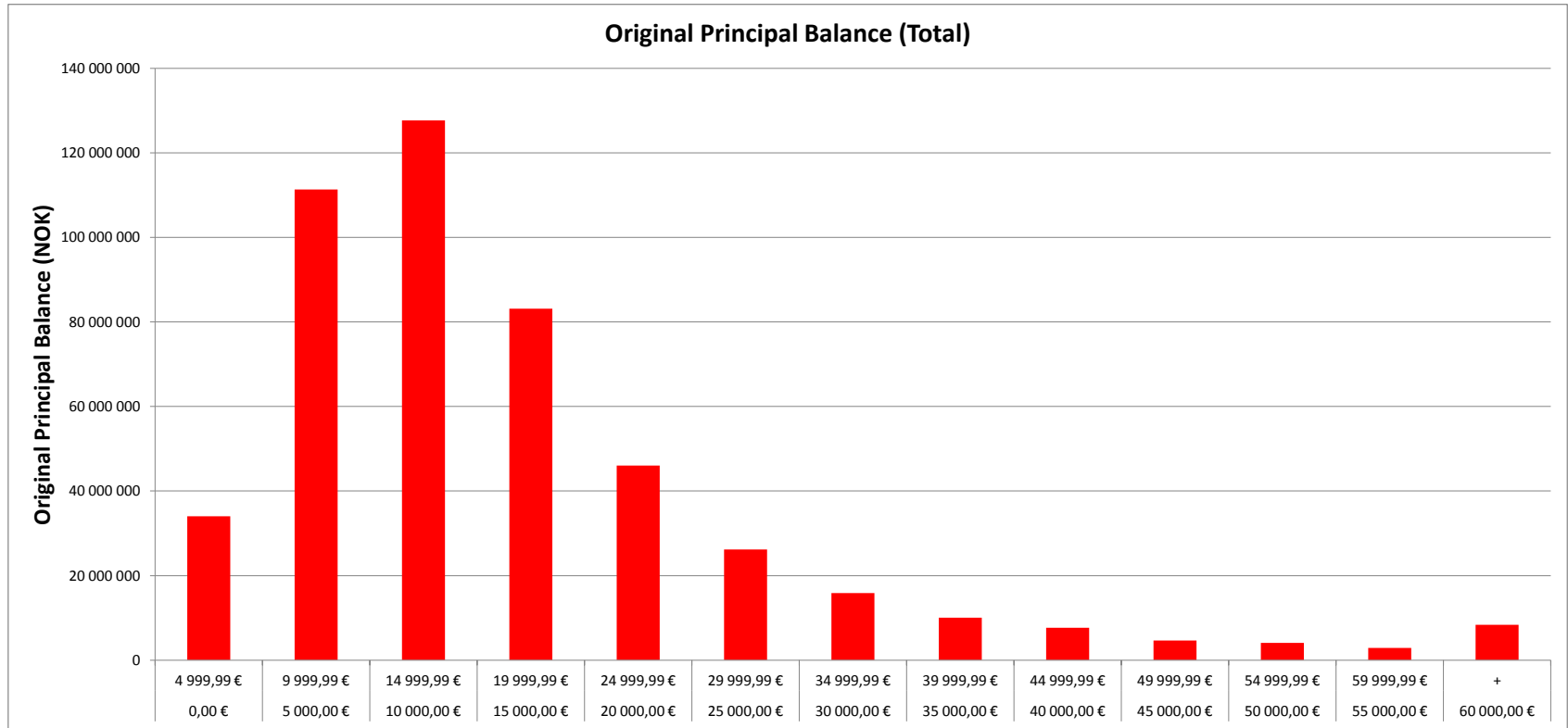
Average outstanding principal balance: 10 679

	TOTAL							
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
Original balance	0,00 €	4 999,99 €	10 569	34 014 267	7,1 %	20,3	20,2	
	5 000,00 €	9 999,99 €	14 962	111 330 743	23,1 %	33,3	16,0	
	10 000,00 €	14 999,99 €	10 448	127 666 197	26,5 %	40,0	13,1	
	15 000,00 €	19 999,99 €	4 833	83 124 702	17,2 %	44,2	12,1	
	20 000,00 €	24 999,99 €	2 080	46 047 406	9,6 %	45,8	10,7	
	25 000,00 €	29 999,99 €	963	26 170 405	5,4 %	46,3	9,8	
	30 000,00 €	34 999,99 €	493	15 863 298	3,3 %	46,5	9,7	
	35 000,00 €	39 999,99 €	271	10 073 680	2,1 %	45,7	10,4	
	40 000,00 €	44 999,99 €	181	7 662 654	1,6 %	45,4	9,9	
	45 000,00 €	49 999,99 €	99,00 €	4 678 264	1,0 %	45,7	10,0	
	50 000,00 €	54 999,99 €	78	4 056 518	0,8 %	45,7	9,0	
	55 000,00 €	59 999,99 €	51	2 927 246	0,6 %	45,7	10,1	
	60 000,00 € +		105	8 342 278	1,7 %	44,8	9,2	
	Total			45 133	481 957 657	100,00 %	42,3	11,56

SCF Rahoituspalvelut Limited
Monthly Investor Report

6.b Original Principal Balance Graph

Reporting Date	29.07.2013						
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Monthly Period	jun. 13						
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SCF Rahoituspalvelut Limited
Monthly Investor Report

7.a Outstanding Principal Balance



Reporting Date	29.07.2013	
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Interest Period	from 25.06.2013	to 25.07.2013 = 30 days

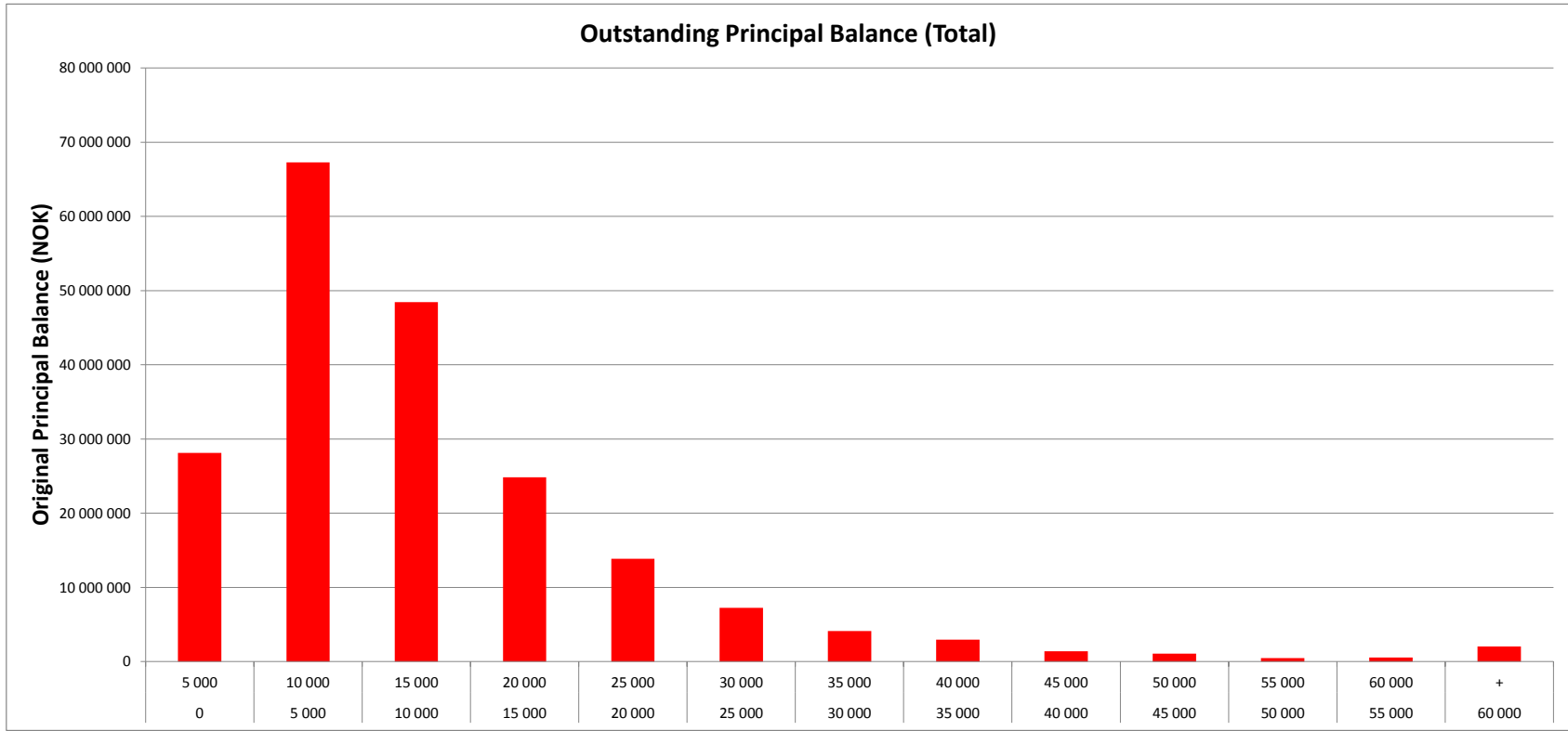
Average amount - all: 7 624

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	10 562	28 137 739	13,90 %	39,78 %	15,9	30,9
	5 000	10 000	9 335	67 268 083	33,23 %	35,16 %	25,8	27,4
	10 000	15 000	4 001	48 449 918	23,93 %	15,07 %	31,5	25,4
	15 000	20 000	1 452	24 829 768	12,27 %	5,47 %	34,0	23,7
	20 000	25 000	626	13 867 457	6,85 %	2,36 %	34,3	23,3
	25 000	30 000	266	7 244 384	3,58 %	1,00 %	34,1	23,7
	30 000	35 000	128	4 130 350	2,04 %	0,48 %	32,8	23,5
	35 000	40 000	80	2 963 731	1,46 %	0,30 %	34,0	23,5
	40 000	45 000	33	1 383 753	0,68 %	0,12 %	33,7	22,8
	45 000	50 000	23	1 079 362	0,53 %	0,09 %	32,5	24,1
	50 000	55 000	9	470 284	0,23 %	0,03 %	30,8	26,4
	55 000	60 000	10	574 302	0,28 %	0,04 %	30,3	24,8
	60 000 +		28	2 035 640	1,01 %	0,11 %	32,9	22,1
	Total			26 553	202 434 768	100,0 %	100,0 %	28,1

SCF Rahoituspalvelut Limited
Monthly Investor Report

7.b Outstanding Principal Balance Graph

Reporting Date	29.07.2013				
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Monthly Period	jun. 13				
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**SCF Rahoituspalvelut Limited
Monthly Investor Report**

8.a Geographical Distribution



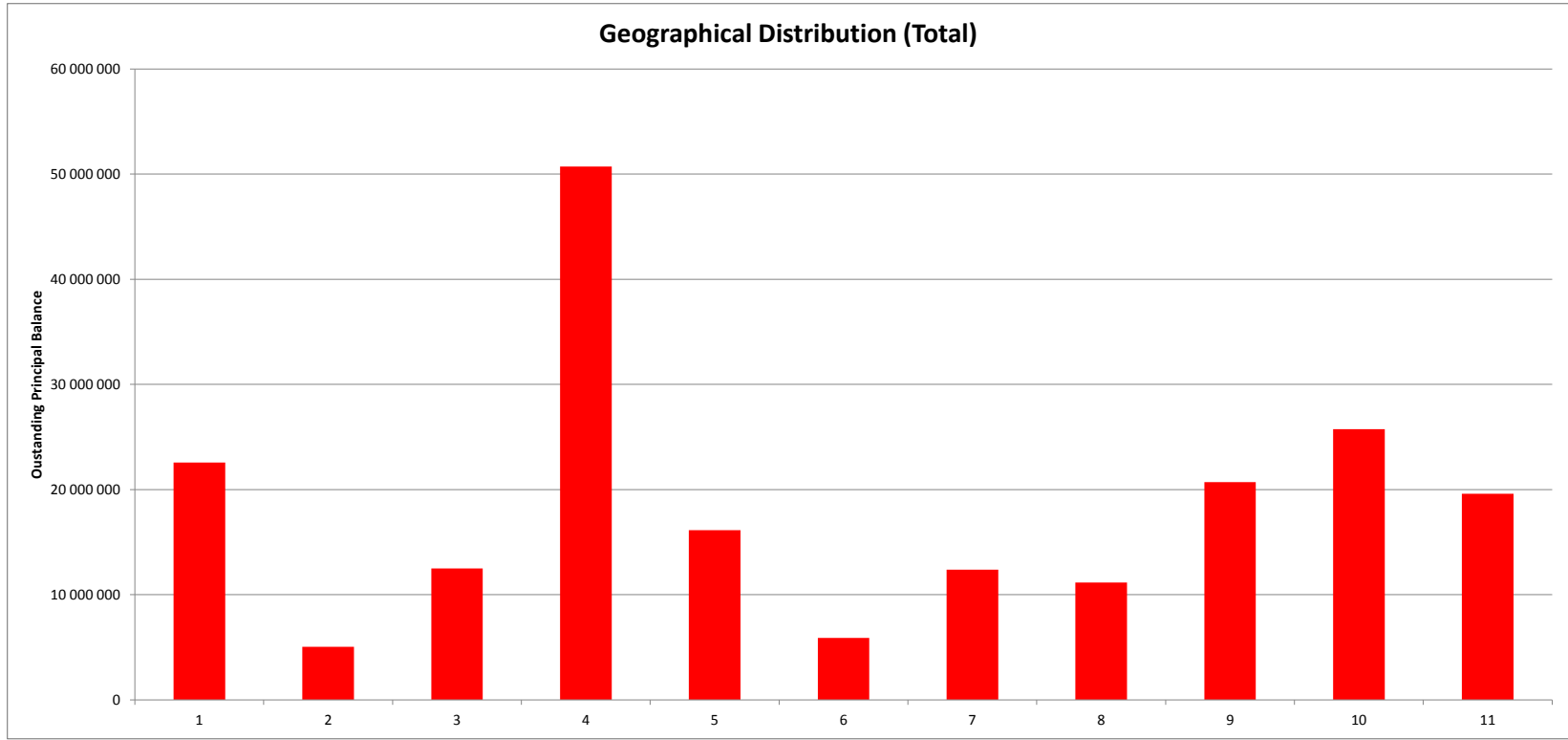
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TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 024	22 581 596	11,15 %	11,39 %	28,5	25,9	
Eastern Finland	710	5 036 837	2,49 %	2,67 %	27,7	26,4	
East Tavastia	1 672	12 488 134	6,17 %	6,30 %	28,7	26,5	
Greater Helsinki	6 163	50 725 341	25,06 %	23,21 %	28,1	26,2	
Northern Finland	2 034	16 122 869	7,96 %	7,66 %	29,2	25,8	
Northern Savonia	872	5 882 915	2,91 %	3,28 %	27,2	26,0	
Ostrobothnia	1 668	12 391 720	6,12 %	6,28 %	26,5	26,7	
South-Eastern Finland	1 454	11 155 819	5,51 %	5,48 %	28,7	25,7	
South-Western Finland	2 879	20 694 491	10,22 %	10,84 %	27,6	26,4	
Uusimaa	3 542	25 751 934	12,72 %	13,34 %	28,2	27,3	
Western Tavastia	2 535	19 603 112	9,68 %	9,55 %	28,0	26,0	
Total	26 553	202 434 768	1	100,00 %	28,0	26,3	

SCF Rahoituspalvelut Limited
Monthly Investor Report

8.b Geographical Distribution Graph

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SCF Rahoituspalvelut Limited
Monthly Investor Report

9.a Interest Rate



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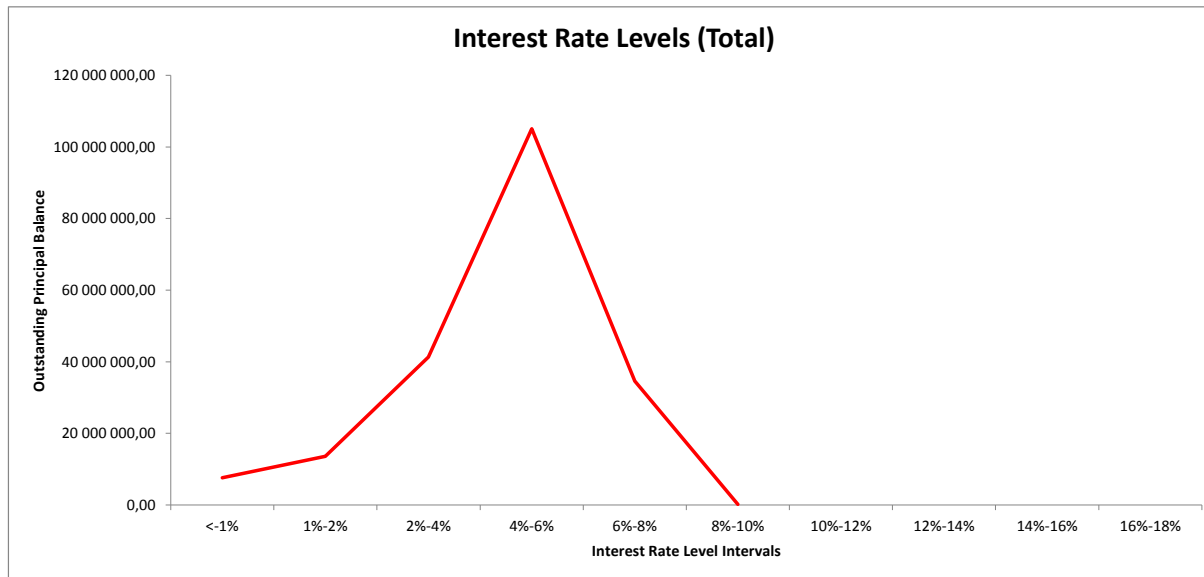
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 163	7 622 666	3,77 %	17,1	21,2
1 %	2 %	2 357	13 603 615	6,72 %	22,5	26,4
2 %	4 %	4 957	41 338 817	20,42 %	28,1	26,5
4 %	6 %	12 522	105 101 041	51,92 %	29,5	26,4
6 %	8 %	5 519	34 584 560	17,08 %	28,5	26,8
8 %	10 %	35	184 070	0,09 %	28,2	26,2
10 %	12 %			0,00 %		
12 %	14 %			0,00 %		
14 %	16 %			0,00 %		
16 %	18 %			0,00 %		
Total		26 533	202 434 768	100,00 %	25,7	25,6

SCF Rahoituspalvelut Limited
Monthly Investor Report

9.b Interest Rate



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SCF Rahoituspalvelut Limited
Monthly Investor Report

10.a Remaining Terms



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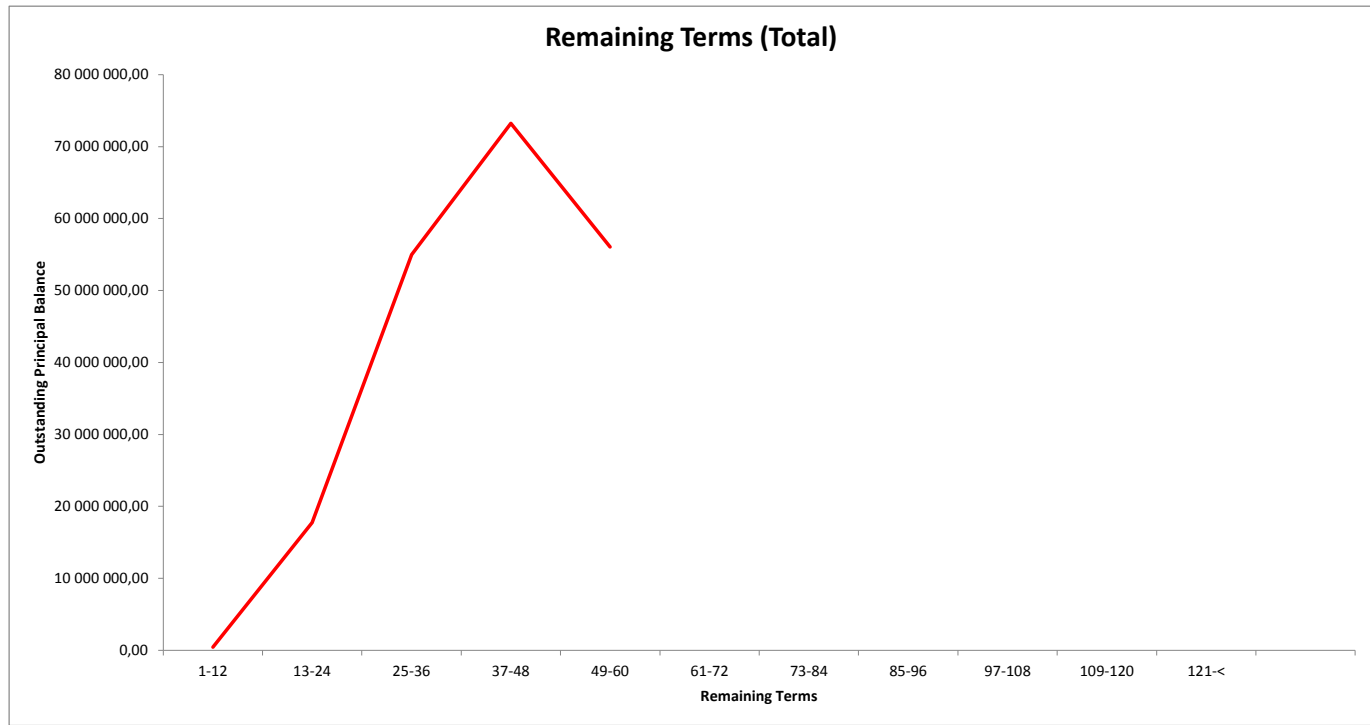
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	631	418 194	0,21 %	0,0	46,2
1		12	5 944	17 724 706	8,76 %	8,3	35,9
13		24	8 678	54 998 119	27,17 %	19,0	30,4
25		36	7 177	73 215 737	36,17 %	30,8	26,4
37		48	4 123	56 078 012	27,70 %	40,0	19,0
49		60			0,00 %		
61		72			0,00 %		
73		84			0,00 %		
85		96			0,00 %		
97		108			0,00 %		
109		120			0,00 %		
121	>				0,00 %		
Total		26 553	202 434 768	100,00 %	24,5	27,9	

SCF Rahoituspalvelut Limited
Monthly Investor Report

10.b Remaining Terms



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SCF Rahoituspalvelut Limited
Monthly Investor Report

11.a Seasoning



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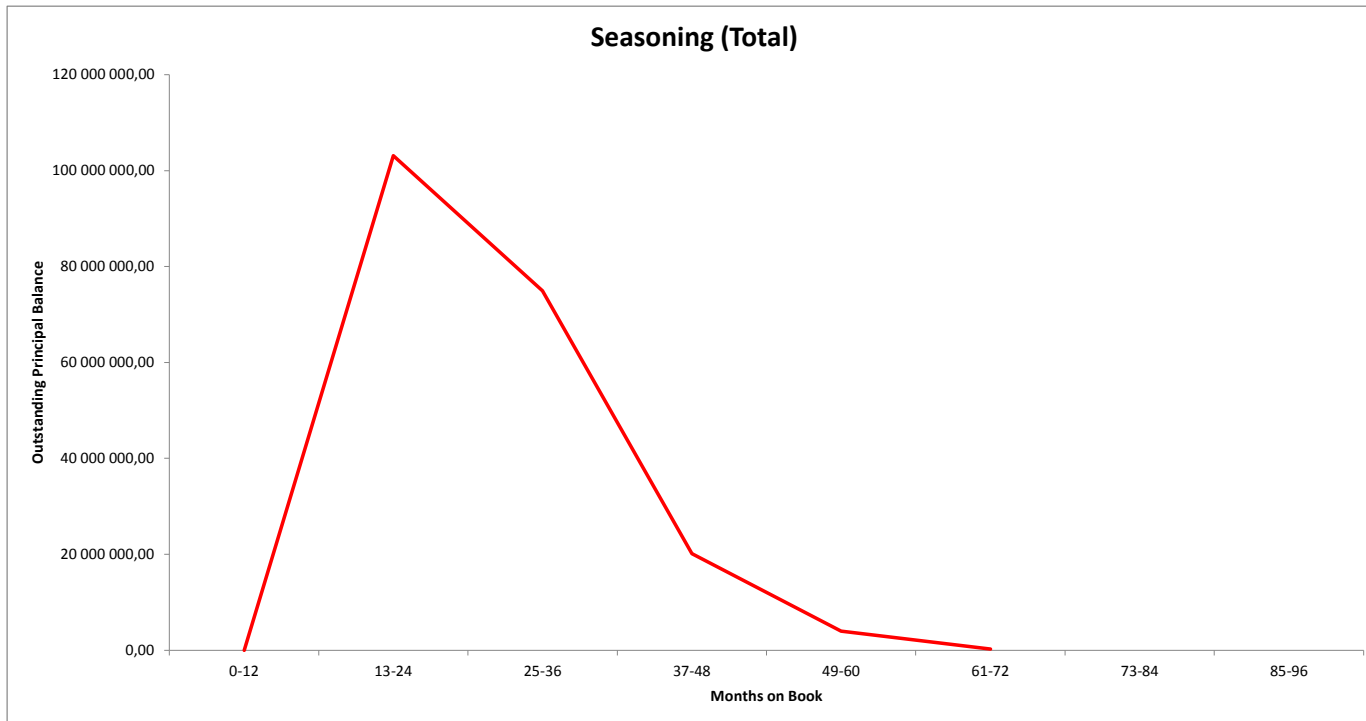
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	1	0	0,00 %	0,0	0,0
	13		24	11 110	103 083 945	50,92 %	33,4	19,9
	25		36	10 414	74 953 677	37,03 %	25,1	29,6
	37		48	3 858	20 162 889	9,96 %	16,7	41,1
	49		60	1 111	3 999 382	1,98 %	7,3	53,3
	61		72	59	234 874	0,12 %	14,1	62,5
	73		84					
	85		96					
				26 553	202 434 768	100 %	16,1	34,4

SCF Rahoituspalvelut Limited
Monthly Investor Report

11.b Seasoning



Reporting Date	29.07.2013				
Payment date	25.07.2013				
Period No	14				
Monthly Period	jun. 13				
Interest Period	from	25.06.2013	to	25.07.2013	= 30 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

13.a Balloon loans



Reporting Date	29.07.2013				
Payment date	25.07.2013				
Period No	14				
Monthly Period	jun. 13				
Interest Period	from	25.06.2013	to	25.07.2013	= 30 days

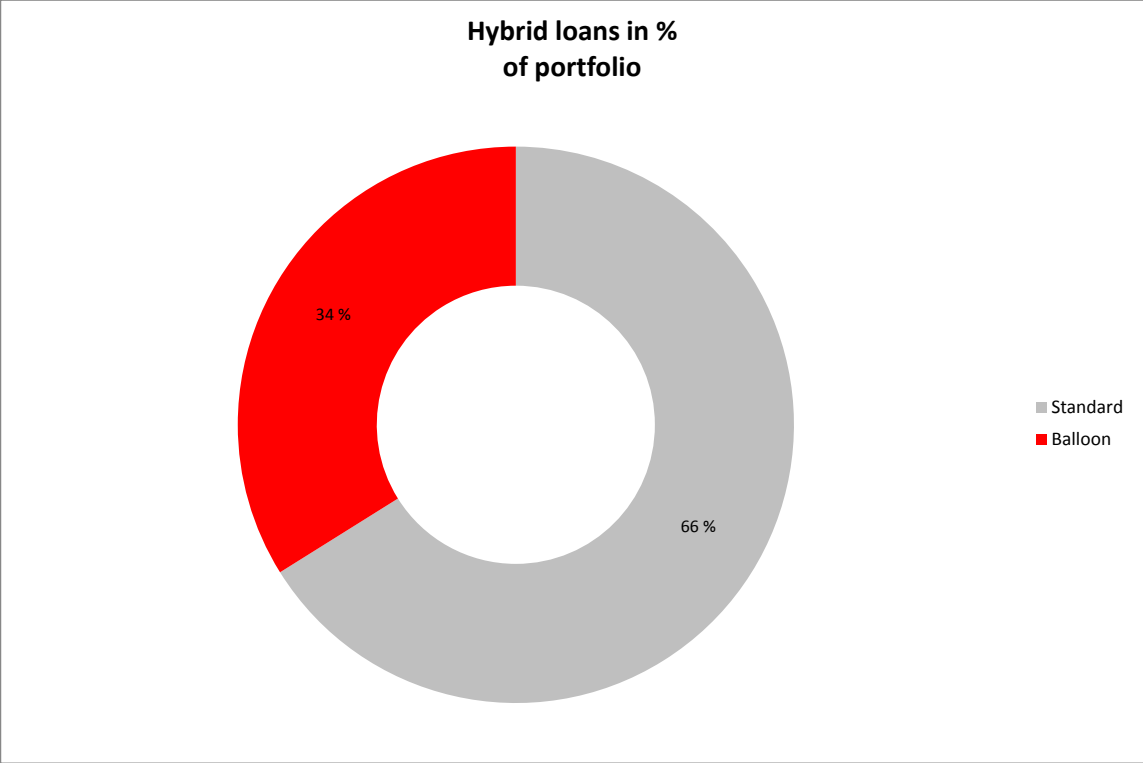
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		21 744	133 823 271	66,11 %	27,3	25,9
Balloon		4 809	68 611 497	33,89 %	29,7	27,0
Total		26 553	202 434 768	100 %	28,5	26,5

SCF Rahoituspalvelut Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date	29.07.2013				
Payment date	25.07.2013				
Period No	14				
Monthly Period	jun. 13				
Interest Period	from	25.06.2013	to	25.07.2013	= 30 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

14.a # loans per borrower



Reporting Date	29.07.2013	
Payment date	25.07.2013	
Period No	14	
Monthly Period	jun. 13	
Interest Period	from 25.06.2013	to 25.07.2013 = 30 days

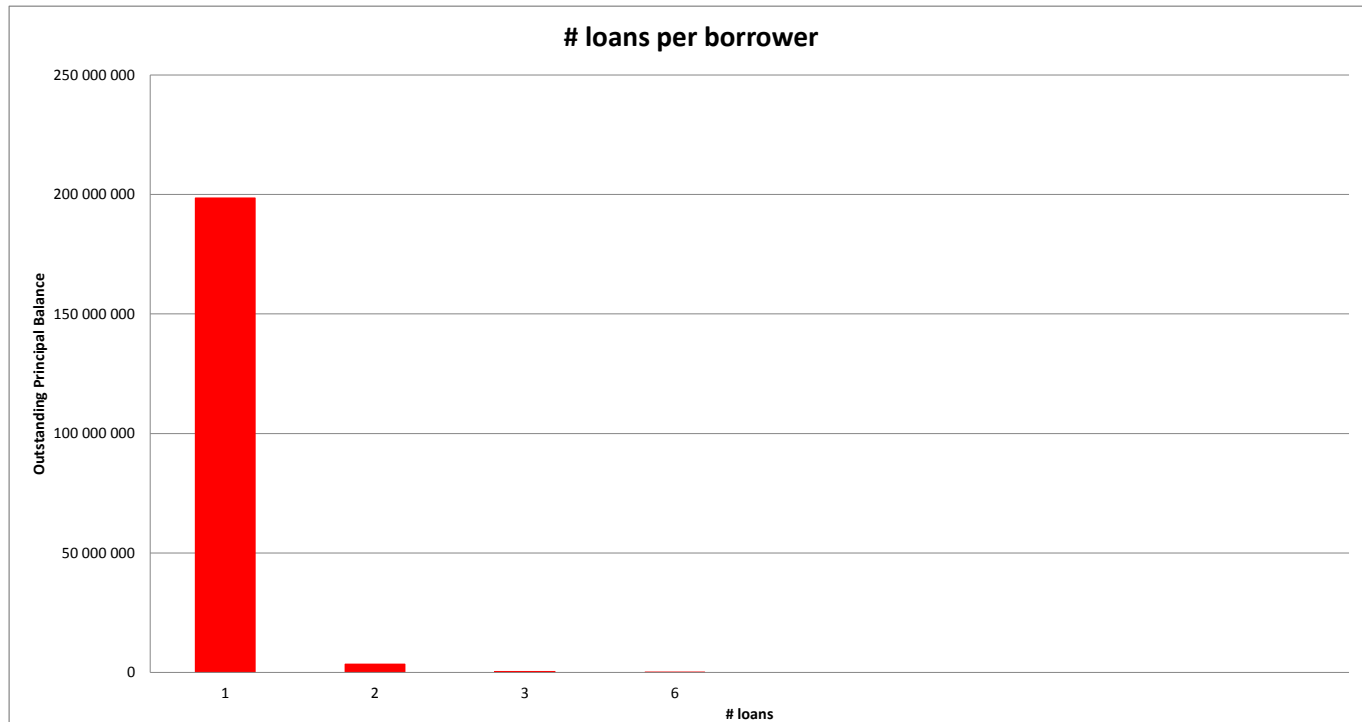
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	26 216	198 582 138	98,1 %
	2	149	3 448 478	1,7 %
	3	11	395 973	0,2 %
	6	1	8 179	0,0 %
	Total	26 377	202 434 768	100,00 %

SCF Rahoituspalvelut Limited
Monthly Investor Report

14.b # loans per borrower



Reporting Date	29.07.2013				
Payment date	25.07.2013				
Period No	14				
Monthly Period	jun. 13				
Interest Period	from	25.06.2013	to	25.07.2013	= 30 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

15.a Amortization Profile



Reporting Date	29.07.2013	
Payment date	25.07.2013	
Period No	14	
Monthly Period	jun. 13	
Interest Period	from 25.06.2013	to 25.07.2013 = 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	202 428 396	194 791 220	7 637 176	815 193	4,83 %	96,23 %
2	194 791 220	187 409 706	7 381 514	785 241	4,84 %	92,58 %
3	187 409 706	180 177 018	7 232 688	756 040	4,84 %	89,01 %
4	180 177 018	172 890 810	7 286 208	727 564	4,85 %	85,41 %
5	172 890 810	165 896 842	6 993 968	698 887	4,85 %	81,95 %
6	165 896 842	159 041 453	6 855 390	671 852	4,86 %	78,57 %
7	159 041 453	152 060 845	6 980 607	645 283	4,87 %	75,12 %
8	152 060 845	145 141 353	6 919 492	618 380	4,88 %	71,70 %
9	145 141 353	138 407 219	6 734 134	591 812	4,89 %	68,37 %
10	138 407 219	131 575 716	6 831 503	565 959	4,91 %	65,00 %
11	131 575 716	124 992 759	6 582 957	539 813	4,92 %	61,75 %
12	124 992 759	118 326 782	6 665 977	514 615	4,94 %	58,45 %
13	118 326 782	111 941 647	6 385 135	489 129	4,96 %	55,30 %
14	111 941 647	105 852 113	6 089 534	464 652	4,98 %	52,29 %
15	105 852 113	99 769 707	6 082 406	440 821	5,00 %	49,29 %
16	99 769 707	94 076 075	5 693 631	417 323	5,02 %	46,47 %
17	94 076 075	88 375 987	5 700 088	394 966	5,04 %	43,66 %
18	88 375 987	83 008 477	5 367 510	372 445	5,06 %	41,01 %
19	83 008 477	77 584 305	5 424 172	350 985	5,07 %	38,33 %
20	77 584 305	72 345 302	5 239 003	329 510	5,10 %	35,74 %

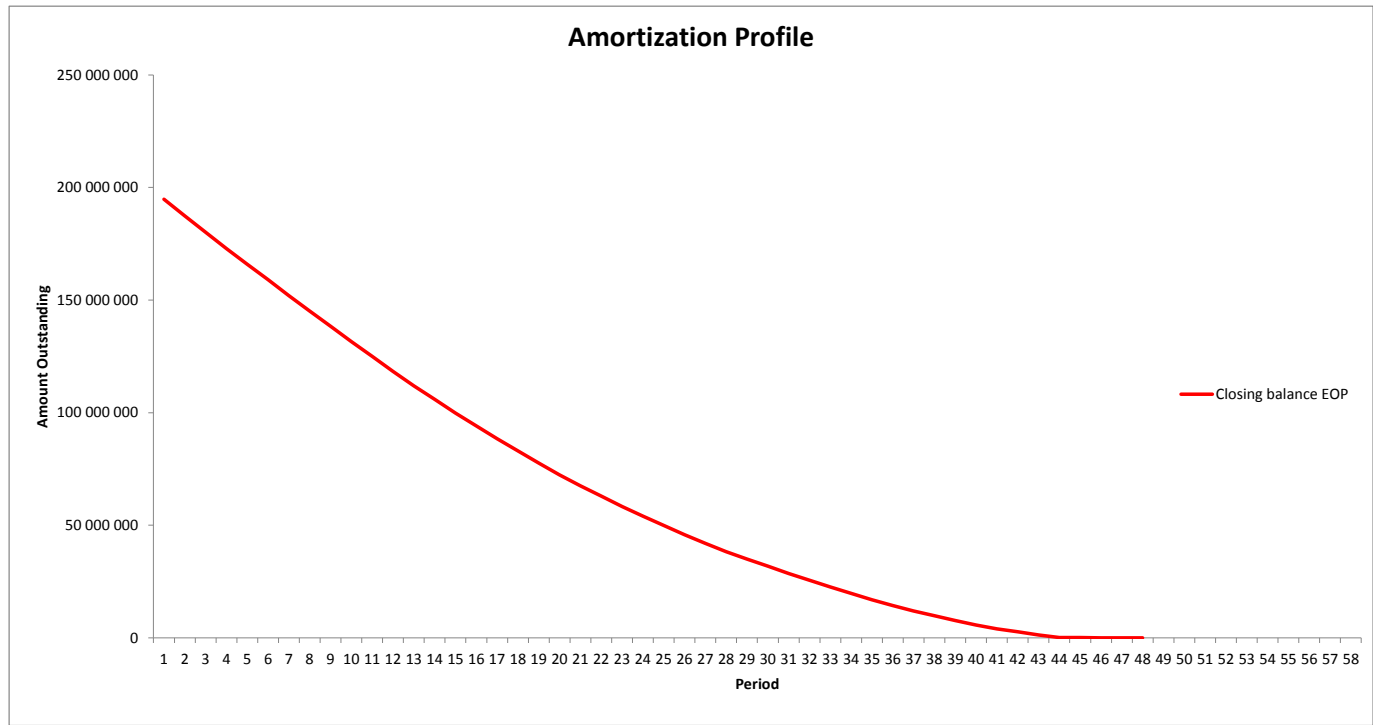
Amortization profile (first 20 periods)

SCF Rahoituspalvelut Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.07.2013				
Payment date	25.07.2013				
Period No	14				
Monthly Period	jun. 13				
Interest Period	from	25.06.2013	to	25.07.2013	= 30 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

16.a Payment Holidays



Reporting Date	29.07.2013	
Payment date	25.07.2013	
Period No	14	
Monthly Period	jun. 13	
Interest Period	from 25.06.2013	to 25.07.2013 = 30 days

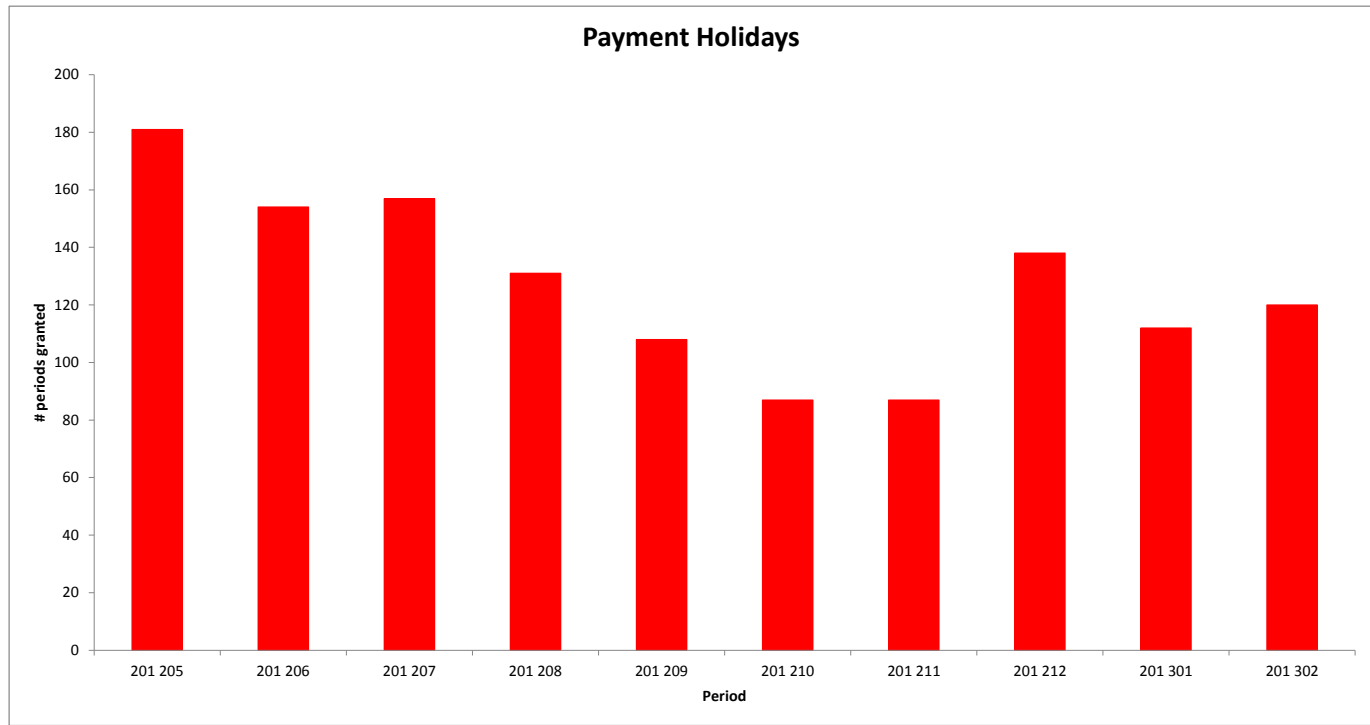
TOTAL				
Period	No of cont	Number of periods granted	Sum of Payments	
201 205	181	248	2 124 992	
201 206	154	227	1 603 234	
201 207	157	230	2 021 937	
201 208	131	175	1 525 999	
201 209	108	153	1 082 676	
201 210	87	135	977 336	
201 211	87	131	930 795	
201 212	138	171	1 286 755	
201 301	112	157	1 222 860	
201 302	120	173	1 289 158	
201 303	123	166	1 409 025	
201 304	82	112	737 920	
201 305	83	111	751 282	
201 306	101	142	1 040 461	
Total	1 664	2 331	18 004 430	

SCF Rahoituspalvelut Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	29.07.2013				
Payment date	25.07.2013				
Period No	14				
Monthly Period	jun. 13				
Interest Period	from	25.06.2013	to	25.07.2013	= 30 days



**SCF Rahoituspalvelut Limited
Monthly Investor Report**

17.a Restructured Loans



Reporting Date	29.07.2013				
Payment date	25.07.2013				
Period No	14				
Monthly Period	jun. 13				
Interest Period	from	25.06.2013	to	25.07.2013	= 30 days

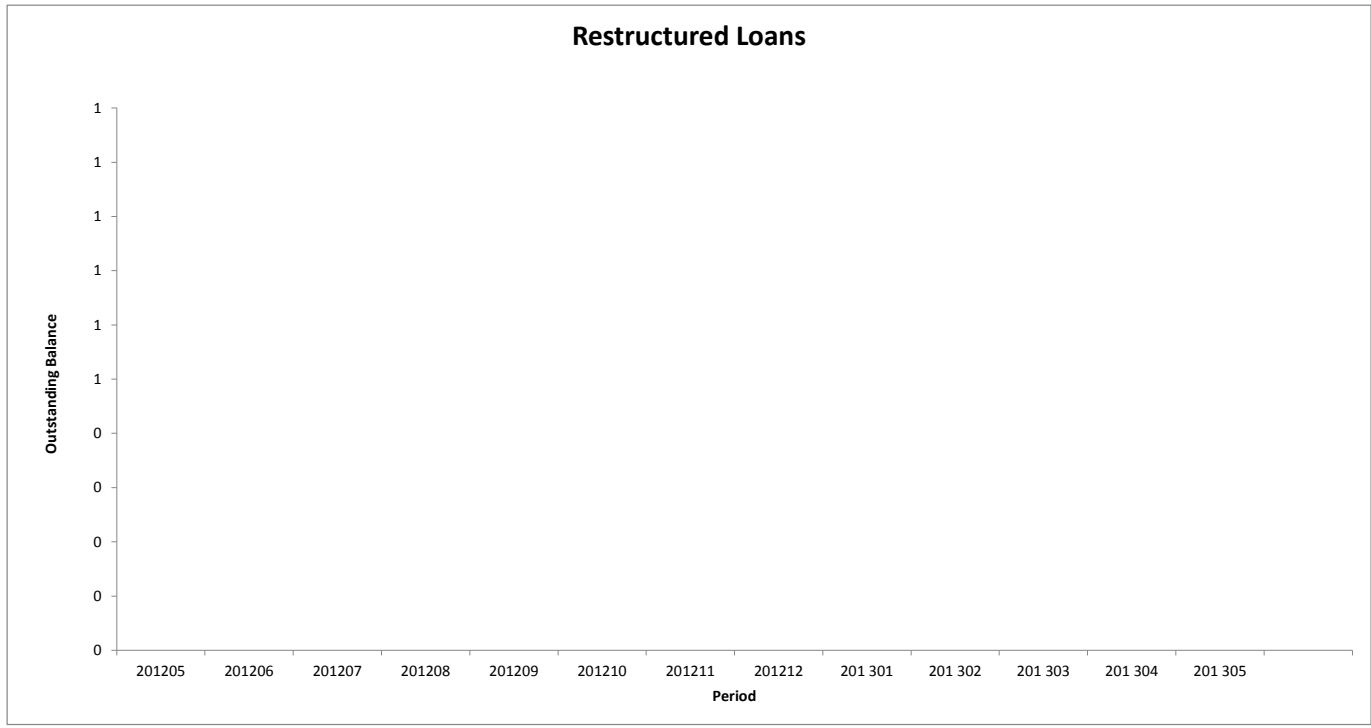
	TOTAL		
	Period	No	Outstanding Balance
Restructured	201205	0	0
	201206	0	0
	201207	0	0
	201208	0	0
	201209	0	0
	201210	0	0
	201211	0	0
	201212	0	0
	201 301	0	0
	201 302	0	0
	201 303	0	0
	201 304	0	0
	201 305	0	0
Total	0	-	

SCF Rahoituspalvelut Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	29.07.2013					
Payment date	25.07.2013					
Period No	14					
Monthly Period	jun. 13					
Interest Period	from	25.06.2013	to	25.07.2013	=	30 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

18. Defaults, recoveries and loss

Reporting Date	29.07.2013	
Payment date	25.07.2013	
Period No	14	
Monthly Period	jun. 13	
Interest Period	from 25.06.2013	to 25.07.2013 = 30 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 3			2012 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 03	263 458	23				128 273	128 273	135 184
2012 04	356 966	15				93 797	93 797	263 168

SCF Rahoituspalvelut Limited
Monthly Investor Report

19. Priority of Payments



Reporting Date	29.07.2013	
Payment date	25.07.2013	
Period No	14	
Monthly Period	jun. 13	
Interest Period	from 25.06.2013	to 25.07.2013 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	14 906 409,58	EUR
Senior Expenses	-	1 291,67	EUR
Servicing Fee	-	109 652,17	EUR
Interest on Loan to Issuer	-	855 104,74	EUR
Principal on Loan to Issuer	-	13 940 361,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	21 287 740,15	EUR
Senior Expenses	-	1 083,34	EUR
Net Swap Payments	-	115633,8382	EUR
Interest Notes Class A	-	128 768,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	13 940 361,00	EUR
Interest Notes Class B	-	81 114,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	6 073 070,49	EUR
Interest Issuer Subordinated Loan	-	435 126,03	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		512 583,46	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	512 583,46	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	260,58	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	512 322,88	EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

20. Transaction Costs



Reporting Date	29.07.2013
Payment date	25.07.2013
Period No	14
Monthly Period	jun. 13
Interest Period	from 25.06.2013 to 25.07.2013 = 30 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	1 291,67 EUR		
Interest accrued for the Period	209 882,00 EUR	128 768,00 EUR	81 114,00 EUR
Cumulative Interest accrued	5 397 884,00 EUR	4 104 830,00 EUR	1 293 054,00 EUR
Interest Payments	209 882,00 EUR	128 768,00 EUR	81 114,00 EUR
Cumulative Interest Payments	5 397 884,00 EUR	4 104 830,00 EUR	1 293 054,00 EUR
Interest accrued on Subordinated Loans for the Period	435 386,61 EUR		
Cumulative Interest accrued on Subordinated Loans	1 449 285,89 EUR		
Interest Payments on Subordinated Loans	435 386,61 EUR		
Cumulative Interest Payments on Subordinated Loans	1 449 285,89 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

SCF Rahoituspalvelut Limited
Monthly Investor Report

21. Swap Counterparty Data



Reporting Date	29.07.2013	
Payment date	25.07.2013	
Period No	14	
Monthly Period	jun. 13	
Interest Period	from	25.06.2013
	to	25.07.2013
	=	30 days

Swap Counterparty Data

Swap Counterparty Provider	Banco Santander SA
Swap Rating Trigger Breach	yes
Swap Collateral posted	679 808 EUR

Based on calculations as of 5th July 2013

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	209 405 486,45 EUR
1M Euribor (Notes, Swap)	0,1270 %
Gross Amount Due to Swap Counterparty	856 188,08 EUR
Gross Amount Due from Swap Counterparty	740 554,25 EUR
Net Amount Due to Swap Counterparty	115 633,84 EUR

**SCF Rahoituspalvelut Limited
Monthly Investor Report**

22. Contact Details



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Reporting Date	29.07.2013	
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