

SCF Rahoituspalvelut Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.04.2013	Following payment dates:	28.05.2013
Payment date	25.04.2013		
Period No	11		
Monthly Period	Mar-13		
Interest Period	from 25.03.2013	to 25.04.2013	= 31 days

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1. Portfolio Information



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	11	
Monthly Period	Mar-13	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	264 741 902,33 EUR	281 475 782,85 EUR
Scheduled Loan Principal Repayments	7 947 274,53 EUR	8 128 828,58 EUR
Prepayments	8 166 600,56 EUR	8 441 152,47 EUR
Deemed Collections	- EUR	- EUR
Total Principal Payments Received	16 113 875,09 EUR	16 569 981,05 EUR
New Defaulted Auto Loans in Period	112 158,96 EUR	EUR
Closing Balance	248 515 868,28 EUR	163 899,47 EUR 264 741 902,33 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 355 227,51 EUR	1 401 711,55 EUR
recoveries on loans in default	156 799,93 EUR	111 396,82 EUR
of which proceeds from bad debt sales	- EUR	- EUR
of which due to proceeds exceeding valuation	- EUR	- EUR
Total revenue received in period	1 512 027,44 EUR	1 513 108,37 EUR
# Loans		
At beginning of period	31 420 Loans	32 810 Loans
Paid in full	1 234 Loans	1 369 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into Default	13 Loans	21 Loans
of which required payment to customer upon valuation	1 Loans	1 Loans
At end of period	30 173 Loans	31 420 Loans
Weighted Average Loan Return	6,13 %	

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2. Amount Due for Distribution



Reporting Date	29.04.2013
Payment date	25.04.2013
Period No	11
Monthly Period	Mar-13
Interest Period	from 25.03.2013 to 25.04.2013 = 31 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	17 625 902,53 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	17 625 902,53 EUR

Issuer Available Distribution Amount

Current Period

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 485 117,74 EUR
b. Reserve Fund	7 229 385,00 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	-89,83 EUR
Total Amount for Issuer Available Distribution Amount	24 714 412,91 EUR

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3. Reserve Accounts



Reporting Date	29.04.2013
Payment date	25.04.2013
Period No	11
Monthly Period	Mar-13
Interest Period	from 25.03.2013 to 25.04.2013 = 31 days

Note Balance

Beginning of Period	264 740 676,00	EUR
End of Period	248 514 508,00	EUR

Reserve Fund

	in %		
Beginning of Period	2,7 %	7 229 385,00	EUR
Cash Outflow		7 229 385,00	EUR
Cash Inflow		7 229 385,00	EUR
End of Period	2,7 %	7 229 385,00	EUR
Required Reserve Amount	2,7 %	7 229 385,00	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 Ltd held deposits with Santander Consumer Finance Oy. The risk of set-off from deposits is therefore zero.

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4. Performance Data



Reporting Date	29.04.2013				
Payment date	25.04.2013				
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Monthly Period	Mar-13				
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Asset Balance

Beginning of Period	264 741 902,33	EUR
End of Period	248 515 868,28	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	224 294 807,27	90,25 %	27 503
1-30 days past due	19 068 990,87	7,67 %	2 087
Delinquent Receivables:			
31-60 days past due	4 132 391,53	1,66 %	467
61-90 days past due	686 550,47	0,28 %	78
91-120 days past due	111 259,52	0,04 %	17
121-150 days past due	165 670,84	0,07 %	14
151-180 days past due	56 197,78	0,02 %	7
Total Performing and Delinquent	248 515 868,28	100,00 %	30 173

Current Period Defaults	112 552,23	13
Cumulative Defaults	1 395 326,92	135
Current Period Recoveries	156 799,93	
Cumulative Recoveries	804 725,39	

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5. Outstanding Notes



Reporting Date	29.04.2013	
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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	264 740 676,00 EUR	185 200 567,60 EUR	16 108,40 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	17 625 902,53 EUR				
Amortisation	16 226 168,00 EUR				
Redemption per Class	16 226 168,00 EUR	16 224 768,00 EUR	1 400,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		4 032,00 EUR	40,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	248 514 508,00 EUR	168 975 810,80 EUR	14 697,20 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		67,99 %	0,01 %	31,99 %	0,01 %
Current Pool Factor		0,42	0,42	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	0,12 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		31,00	31,00	31,00	31,00
Interest Days	31				
Principal Outstanding per Note Beginning of Period		46 024,00 EUR	460,24 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 032,00 EUR	40,32 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		41 992,00 EUR	419,92 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		44,00 EUR	- EUR	105,00 EUR	1,00 EUR
Interest Payment	260 555,00	177 056,00 EUR	- EUR	83 475,00 EUR	24,00 EUR
Interest Payment per Note		44,00 EUR	- EUR	105,00 EUR	1,00 EUR

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		18,00 %		1,50 %
Current CE (incl. Excess Spread)		37,86 %		5,86 %
Current CE (excl. Excess Spread)		34,91 %		2,91 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.04.2013
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Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach		
		Short Term				Long Term							
		Fitch	Current	Moody's	Current	Fitch	Current	Moody's	Current				
Issuer	Rahoituspalvelut Limited		No rating		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance OY		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance OY		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB	BBB+ Rating Watch Negative	Baa3	Baa2 Review for possible Downgrade	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.	F2	F2	P-1 Review for possible Downgrade	P-2	A Rating Watch Negative	BBB+ Rating Watch Negative	A1 Review for possible downgrade	Baa2 Review for possible Downgrade	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.	F2	F2	P-1 Review for possible Downgrade	P-2	A Rating Watch Negative	BBB+ Rating Watch Negative	A1 Review for possible downgrade	Baa2 Review for possible Downgrade	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
Issuer Bank	Deutsche Bank AG	F1 Rating Watch Negative	F1+	P-1 Review for possible Downgrade	P-1	A Rating Watch Negative	A+	A1 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 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, 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 Review for possible Downgrade	P-1	A Rating Watch Negative	A+	A1 Review for possible downgrade	A1	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.

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6.a Original Portfolio Principal Balance

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Interest Period	from 25.03.2013	to 25.04.2013 = 31 days



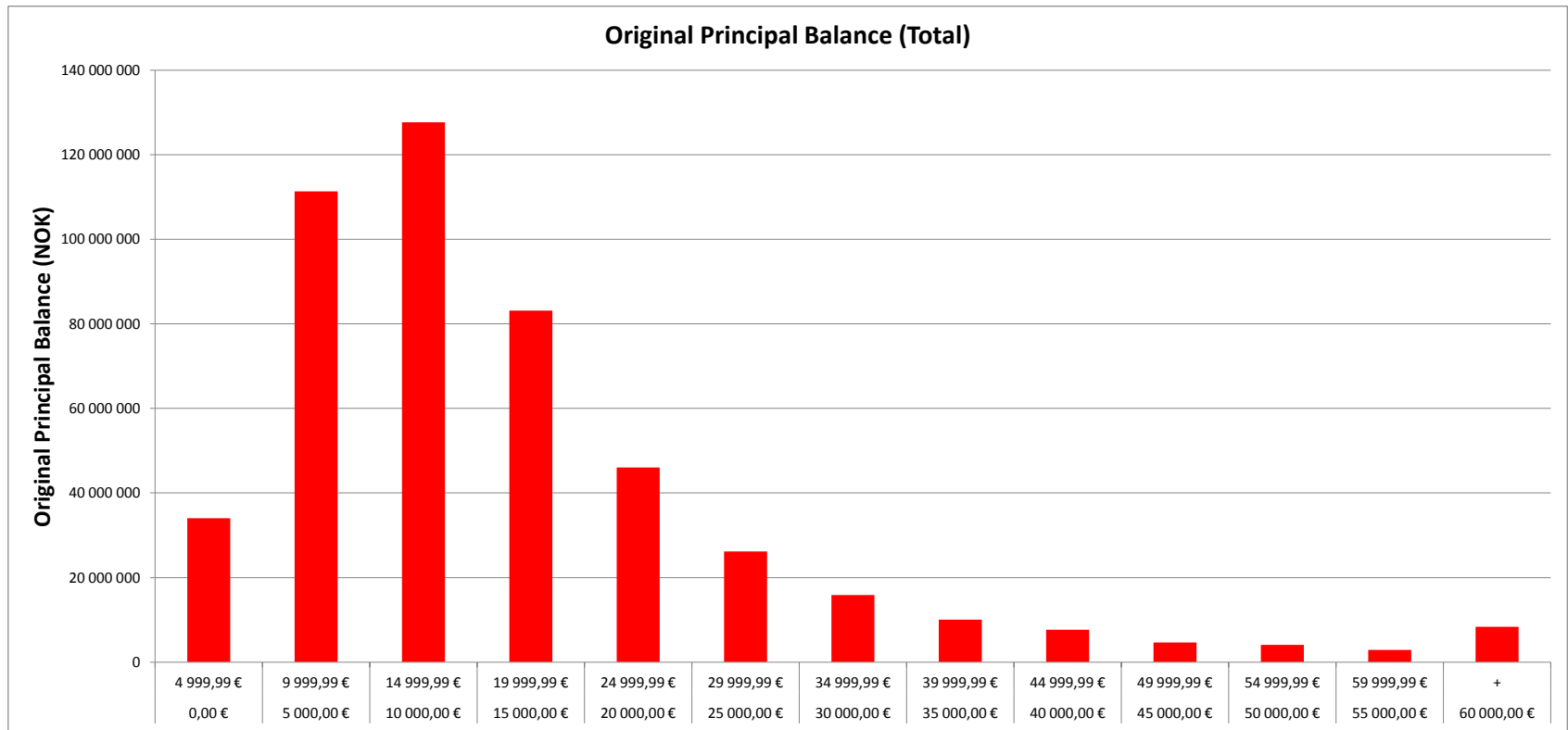
Average outstanding principal balance: 10 679

	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	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	

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6.b Original Principal Balance Graph

Reporting Date	29.04.2013						
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Monthly Period	mar. 13						
Interest Period	from	25.03.2013	to	25.04.2013	=	31	days



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7.a Outstanding Principal Balance



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	11	
Monthly Period	mar. 13	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

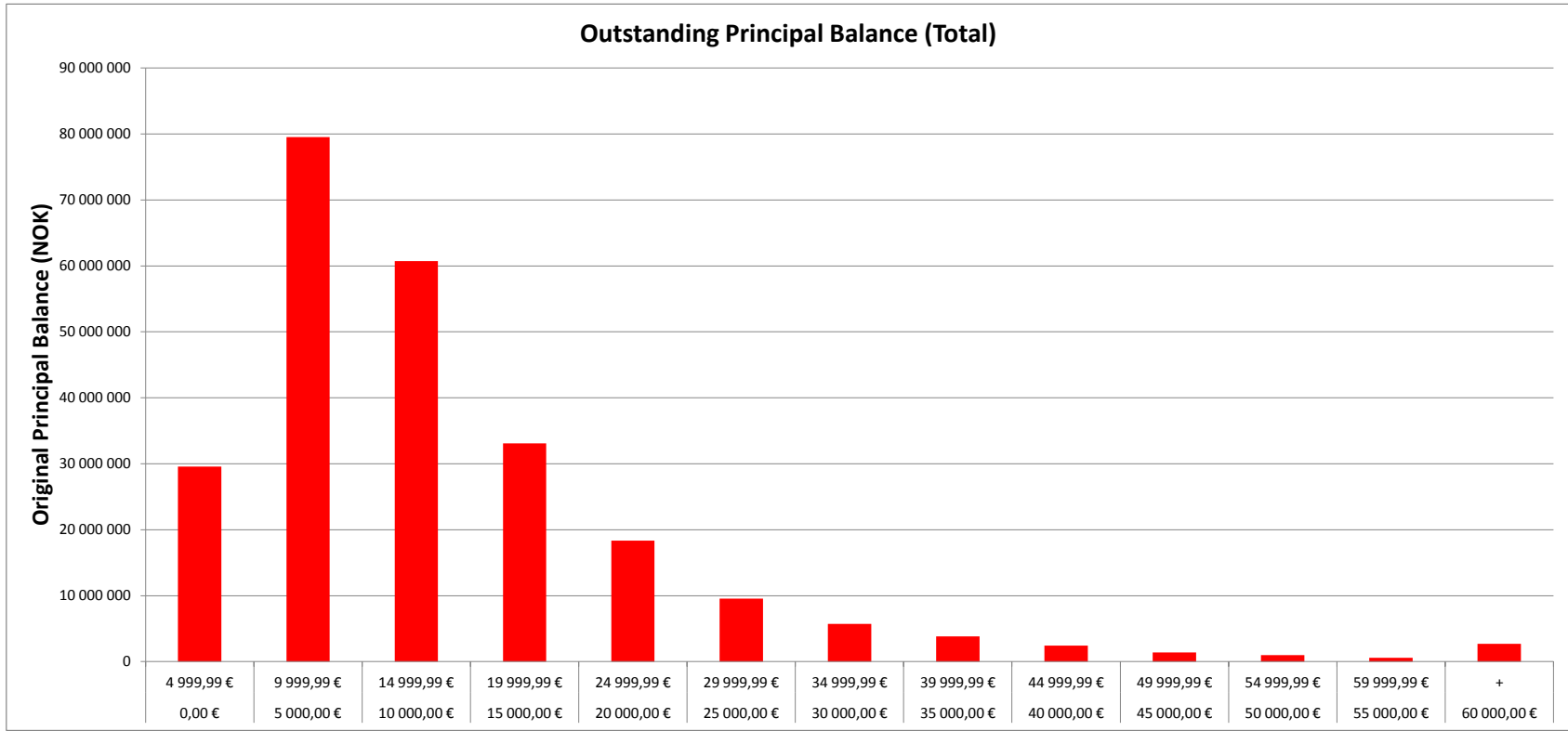
Average amount - all: 8 236

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0,00 €	4 999,99 €	10 769	29 574 640	11,90 %	35,69 %	16,6	28,9
	5 000,00 €	9 999,99 €	10 874	79 523 951	32,00 %	36,04 %	27,2	25,1
	10 000,00 €	14 999,99 €	4 989	60 747 539	24,44 %	16,53 %	33,3	23,2
	15 000,00 €	19 999,99 €	1 934	33 069 199	13,31 %	6,41 %	36,4	21,2
	20 000,00 €	24 999,99 €	825	18 356 239	7,39 %	2,73 %	36,6	20,8
	25 000,00 €	29 999,99 €	350	9 562 097	3,85 %	1,16 %	36,9	20,8
	30 000,00 €	34 999,99 €	177	5 732 212	2,31 %	0,59 %	35,3	21,4
	35 000,00 €	39 999,99 €	103	3 850 796	1,55 %	0,34 %	36,4	20,3
	40 000,00 €	44 999,99 €	57	2 421 239	0,97 %	0,19 %	37,1	20,2
	45 000,00 €	49 999,99 €	29	1 380 763	0,56 %	0,10 %	35,0	20,6
	50 000,00 €	54 999,99 €	19	993 279	0,40 %	0,06 %	35,2	20,9
	55 000,00 €	59 999,99 €	10	581 472	0,23 %	0,03 %	36,1	20,1
	60 000,00 € +		37	2 722 442	1,10 %	0,12 %	35,1	20,3
	Total			30 173	248 515 868	100,0 %	100,0 %	30,3

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7.b Outstanding Principal Balance Graph

Reporting Date	29.04.2013	
Payment date	25.04.2013	
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Monthly Period	mar. 13	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days



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8.a Geographical Distribution



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	11	
Monthly Period	mar. 13	
Interest Period	from 25.03.2013	25.04.2013 = 30 days

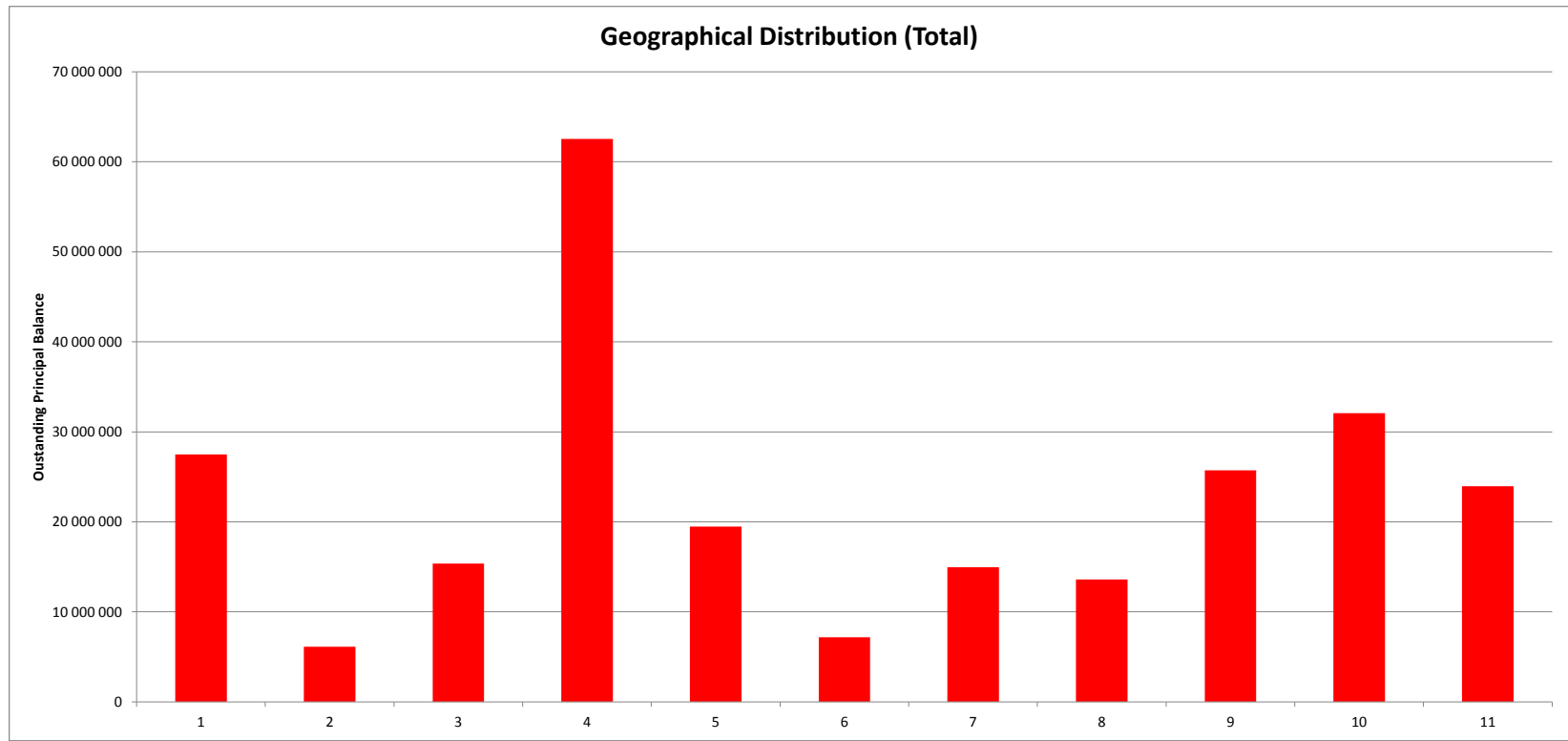
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 440	27 503 439	11,07 %	11,40 %	30,7	23,4	
Eastern Finland	793	6 135 049	2,47 %	2,63 %	29,8	24,0	
East Tavastia	1 893	15 346 808	6,18 %	6,27 %	31,0	23,9	
Greater Helsinki	7 067	62 552 824	25,17 %	23,42 %	30,3	23,7	
Northern Finland	2 264	19 471 861	7,84 %	7,50 %	31,7	23,1	
Northern Savonia	992	7 183 056	2,89 %	3,29 %	29,2	23,7	
Ostrobothnia	1 869	14 947 566	6,01 %	6,19 %	28,6	24,2	
South-Eastern Fi	1 649	13 608 610	5,48 %	5,47 %	30,8	23,4	
South-Western Fi	3 251	25 712 388	10,35 %	10,77 %	30,0	23,6	
Uusimaa	4 087	32 085 591	12,91 %	13,55 %	30,3	24,9	
Western Tavastia	2 868	23 968 677	9,64 %	9,51 %	30,4	23,4	
Total	30 173	248 515 868	100,0 %	100,00 %	30,2	23,7	

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8.b Geographical Distribution Graph



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9.a Interest Rate



Reporting Date	29.04.2013	
Payment date	25.04.2013	
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Monthly Period	mar. 13	
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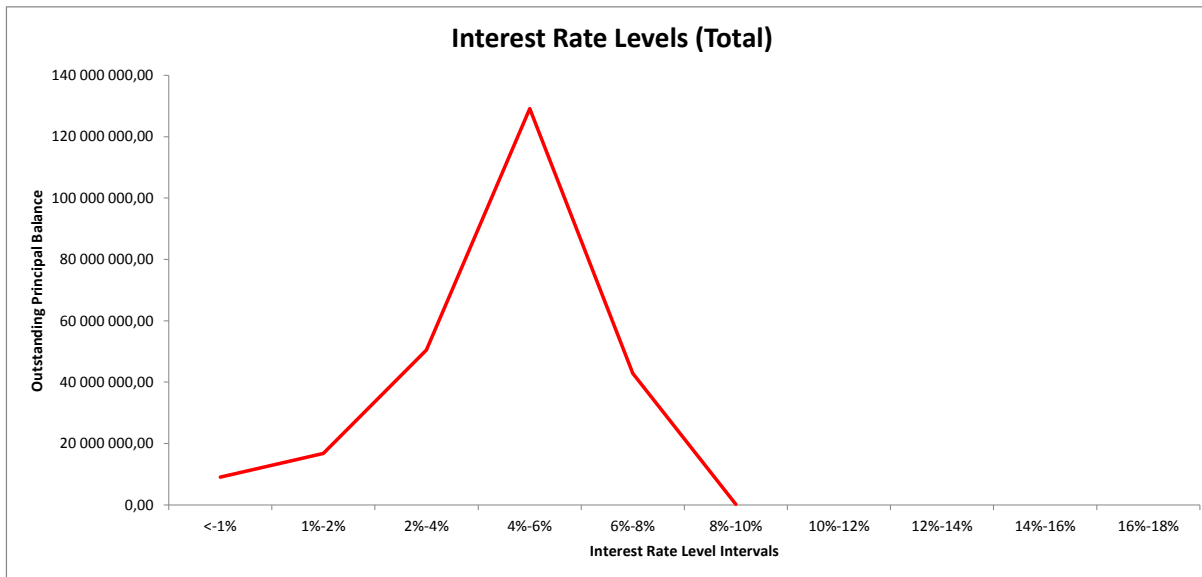
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 203	9 067 584	3,65 %	20,1	18,2
1 %	2 %	2 600	16 744 192	6,74 %	24,7	23,7
2 %	4 %	5 607	50 443 632	20,30 %	30,4	23,9
4 %	6 %	14 302	129 182 155	51,98 %	31,8	23,8
6 %	8 %	6 423	42 865 468	17,25 %	30,3	24,7
8 %	10 %	38	212 838	0,09 %	29,4	24,0
10 %	12 %			0,00 %		
12 %	14 %			0,00 %		
14 %	16 %			0,00 %		
16 %	18 %			0,00 %		
Total		30 173	248 515 868	100,00 %	27,8	23,1

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9.b Interest Rate



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10.a Remaining Terms



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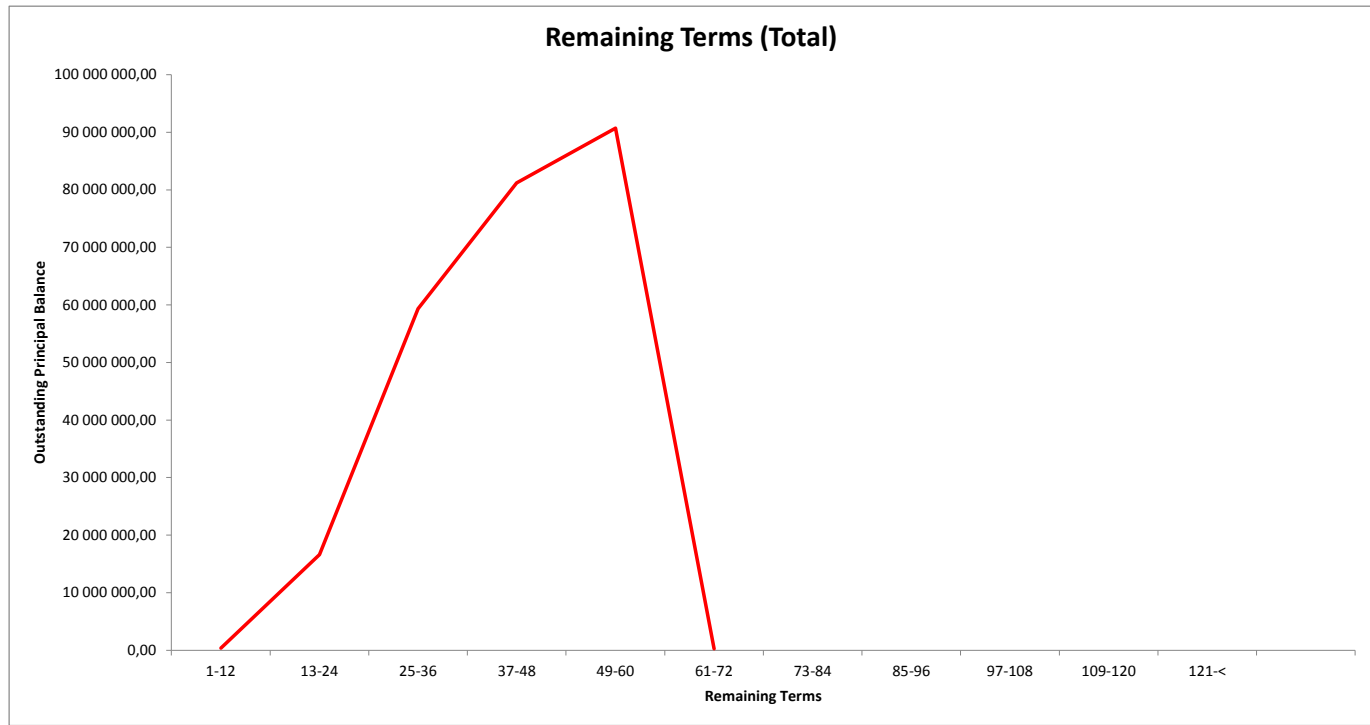
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	335	368 184	0,15 %	0,0	46,2
1		12	5 782	16 628 432	6,69 %	7,9	35,4
13		24	9 321	59 349 410	23,88 %	19,2	28,0
25		36	8 211	81 196 220	32,67 %	30,6	25,3
37		48	6 511	90 730 905	36,51 %	41,6	17,4
49		60	13	242 717	0,10 %	51,4	18,0
61		72			0,00 %		
73		84			0,00 %		
85		96			0,00 %		
97		108			0,00 %		
109		120			0,00 %		
121 >					0,00 %		
Total		30 173		248 515 868	100,00 %	30,1	24,8

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10.b Remaining Terms



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11.a Seasoning



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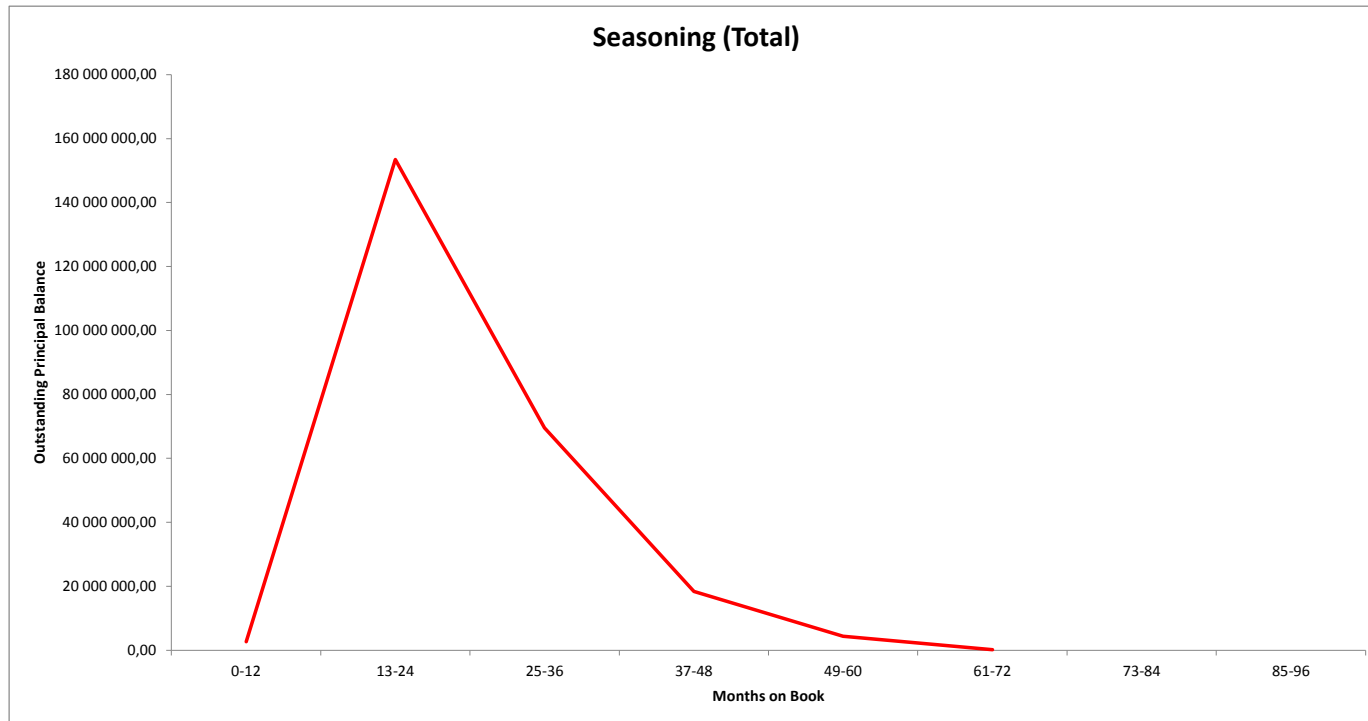
		TOTAL						
Months on book		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1			12	2 625 689	1,06 %	38,5	12,0
	13			24	153 438 050	61,74 %	34,7	18,3
	25			36	69 598 212	28,01 %	25,5	29,7
	37			48	18 365 190	7,39 %	16,9	41,1
	49			60	4 334 931	1,74 %	7,2	53,7
	61			72	153 796	0,06 %	13,0	63,0
	73			84				
	85			96				
				30 173	248 515 868	100 %	22,6	36,3

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11.b Seasoning



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	11				
Monthly Period	mar. 13				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days



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13.a Balloon loans



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	11	
Monthly Period	mar. 13	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

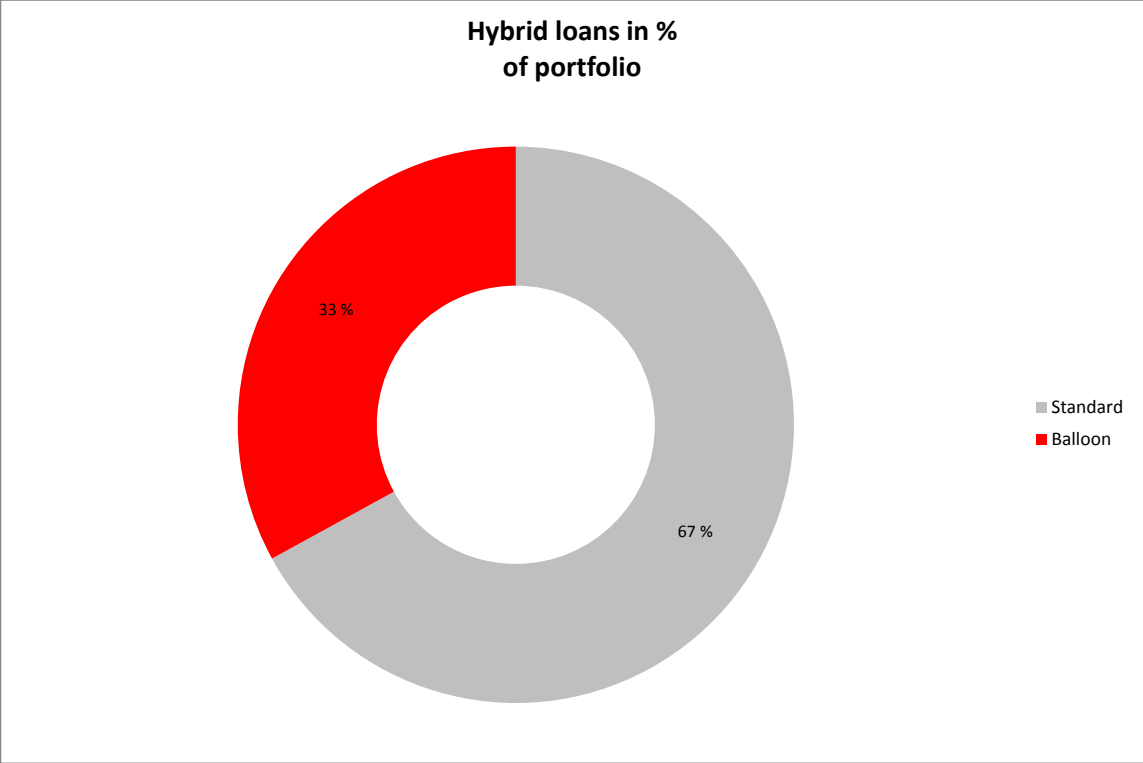
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		24 778	166 539 717	67,01 %	29,5	23,3
Balloon		5 395	81 976 151	32,99 %	32,1	24,6
Total		30 173	248 515 868	100 %	30,8	24,0

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13.b Balloon loans



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	11				
Monthly Period	mar. 13				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days



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14.a # loans per borrower



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	11	
Monthly Period	mar. 13	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

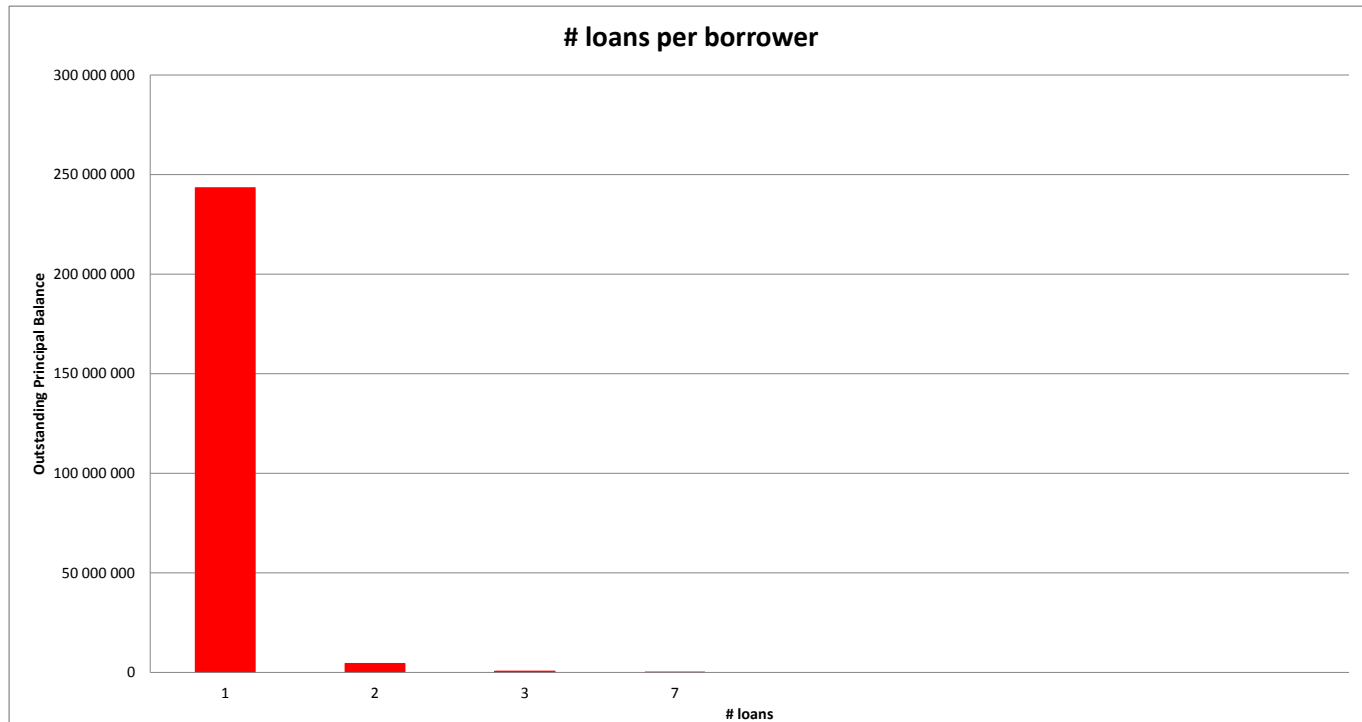
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	29 748	243 350 260	97,9 %
	2	191	4 557 846	1,8 %
	3	12	596 463	0,2 %
	7	1	11 299	0,0 %
	Total	29 952	248 515 868	100,00 %

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14.b # loans per borrower



Reporting Date	29.04.2013					
Payment date	25.04.2013					
Period No	11					
Monthly Period	mar. 13					
Interest Period	from	25.03.2013	to	25.04.2013	=	31 days



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15.a Amortization Profile



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	11	
Monthly Period	mar. 13	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	248 515 868	239 846 548	8 669 320	1 003 115	484,37 %	96,51 %
2	239 846 548	231 430 058	8 416 490	969 132	484,88 %	93,12 %
3	231 430 058	222 996 013	8 434 045	935 667	485,16 %	89,73 %
4	222 996 013	214 704 211	8 291 802	902 035	485,41 %	86,39 %
5	214 704 211	206 537 663	8 166 548	869 010	485,70 %	83,11 %
6	206 537 663	198 589 248	7 948 415	836 510	486,02 %	79,91 %
7	198 589 248	190 586 601	8 002 647	805 020	486,44 %	76,69 %
8	190 586 601	182 898 348	7 688 254	773 346	486,93 %	73,60 %
9	182 898 348	175 332 698	7 565 650	743 417	487,76 %	70,55 %
10	175 332 698	167 667 973	7 664 725	713 884	488,59 %	67,47 %
11	167 667 973	159 978 231	7 689 742	684 151	489,65 %	64,37 %
12	159 978 231	152 561 447	7 416 785	654 410	490,87 %	61,39 %
13	152 561 447	145 075 410	7 486 037	625 741	492,19 %	58,38 %
14	145 075 410	137 785 380	7 290 030	596 922	493,75 %	55,44 %
15	137 785 380	130 459 006	7 326 374	568 863	495,43 %	52,50 %
16	130 459 006	123 429 344	7 029 662	540 627	497,28 %	49,67 %
17	123 429 344	116 763 554	6 665 790	513 448	499,18 %	46,98 %
18	116 763 554	110 071 895	6 691 658	487 217	500,72 %	44,29 %
19	110 071 895	103 828 503	6 243 393	461 158	502,75 %	41,78 %
20	103 828 503	97 509 153	6 319 350	436 486	504,47 %	39,24 %

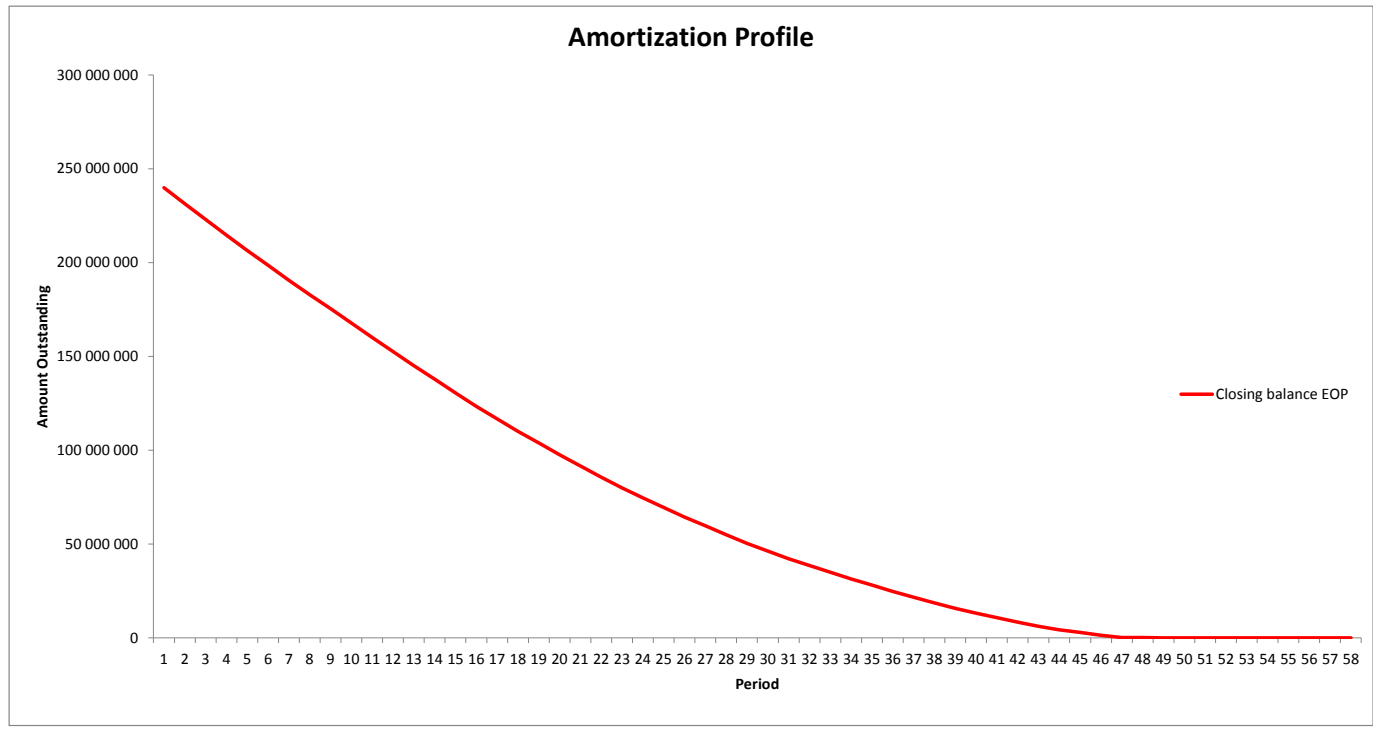
Amortization profile (first 20 periods)

SCF Rahoituspalvelut Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	11				
Monthly Period	mar. 13				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days



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Monthly Investor Report

16.a Payment Holidays



Reporting Date	29.04.2013				
Payment date	25.04.2013				
Period No	11				
Monthly Period	mar. 13				
Interest Period	from	25.03.2013	to	25.04.2013	= 31 days

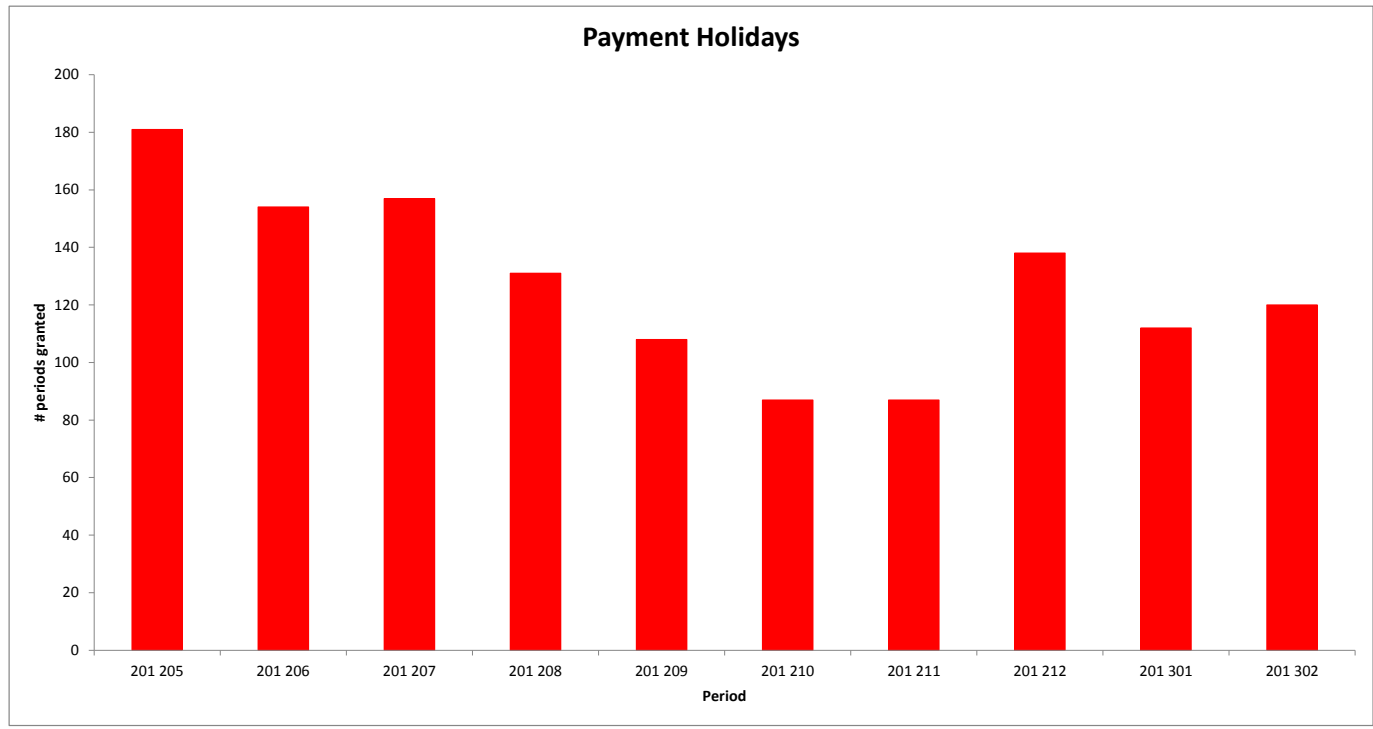
	TOTAL			
	Period	No of cont	Number of periods granted	Sum of Payments
Payment Holiday	201 205	181	248	2 124 992
	201 206	154	227	1 603 234
	201 207	157	230	2 021 937
	201 208	131	175	1 525 999
	201 209	108	153	1 082 676
	201 210	87	135	977 336
	201 211	87	131	930 795
	201 212	138	171	1 286 755
	201 301	112	157	1 222 860
	201 302	120	173	1 289 158
	201 303	123	166	1409025,32
Total	1 398	1 966	15 474 765	

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16.b Payment Holidays



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	11	
Monthly Period	mar. 13	
Interest Period	from	25.03.2013
	to	25.04.2013
	=	31 days



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17.a Restructured Loans



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	11	
Monthly Period	mar. 13	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

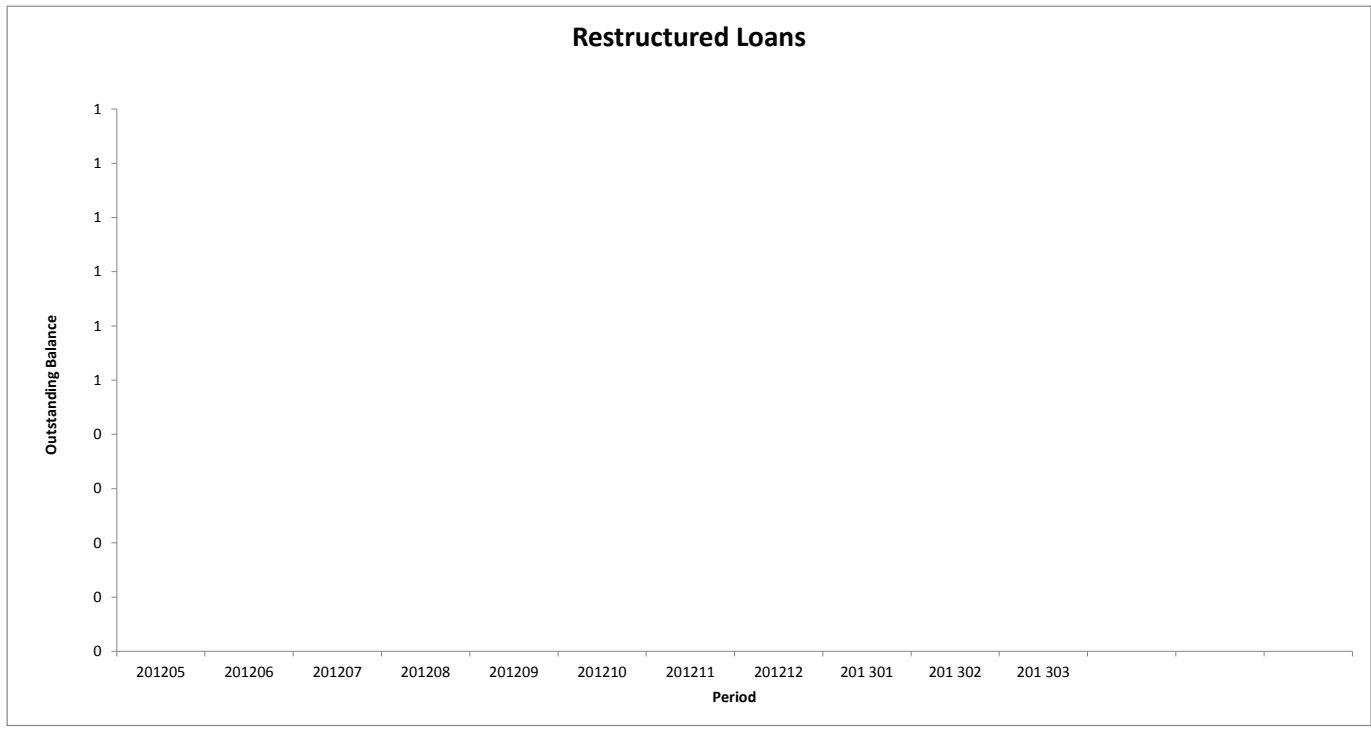
	TOTAL		
	Period	No	Outstanding Balance
Restructured	201205	0	0
	201206	0	0
	201207	0	0
	201208	0	0
	201209	0	0
	201210	0	0
	201211	0	0
	201212	0	0
	201 301	0	0
	201 302	0	0
	201 303	0	0
Total	0	-	

SCF Rahoituspalvelut Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	29.04.2013					
Payment date	25.04.2013					
Period No	11					
Monthly Period	mar. 13					
Interest Period	from	25.03.2013	to	25.04.2013	=	31 days



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18. Defaults, recoveries and loss

Reporting Date 29.04.2013
Payment date 25.04.2013
Period No 11
Monthly Period mar. 13
Interest Period from 25.03.2013 to 25.04.2013 = 31 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

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Monthly Investor Report

19. Priority of Payments



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	11	
Monthly Period	mar. 13	
Interest Period	from 25.03.2013	to 25.04.2013 = 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	17 625 902,53	EUR
Senior Expenses	-	2 375,01	EUR
Servicing Fee	-	139 493,12	EUR
Interest on Loan to Issuer	-	1 257 866,40	EUR
Principal on Loan to Issuer	-	16 226 168,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	24 714 412,91	EUR
Senior Expenses	-	1 083,34	EUR
Net Swap Payments	-	324 612,50	EUR
Interest Notes Class A	-	177 056,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	16 226 168,00	EUR
Interest Notes Class B	-	83 499,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	7 229 385,00	EUR
Interest Issuer Subordinated Loan	-	19 410,50	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		653 198,57	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	653 198,57	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	268,49	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	652 930,08	EUR

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20. Transaction Costs



Reporting Date	29.04.2013
Payment date	25.04.2013
Period No	11
Monthly Period	mar. 13
Interest Period	from 25.03.2013 to 25.04.2013 = 31 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	2 375,01 EUR		
Interest accrued for the Period	260 555,00 EUR	177 056,00 EUR	83 499,00 EUR
Cumulative Interest accrued	4 718 360,00 EUR	3 670 238,00 EUR	1 048 122,00 EUR
Interest Payments	260 555,00 EUR	177 056,00 EUR	83 499,00 EUR
Cumulative Interest Payments	4 718 360,00 EUR	3 670 238,00 EUR	1 048 122,00 EUR
Interest accrued on Subordinated Loans for the Period	19 678,99 EUR		
Cumulative Interest accrued on Subordinated Loans	237 106,62 EUR		
Interest Payments on Subordinated Loans	19 678,99 EUR		
Cumulative Interest Payments on Subordinated Loans	237 106,62 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

**SCF Rahoituspalvelut Limited
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21. Swap Counterparty Data



Reporting Date	29.04.2013					
Payment date	25.04.2013					
Period No	11					
Monthly Period	mar. 13					
Interest Period	from	25.03.2013	to	25.04.2013	=	31 days

Swap Counterparty Data

Swap Counterparty Provider	Banco Santander SA
Swap Rating Trigger Breach	yes
Swap Collateral posted	576 536,10 EUR

Based on calculations as of 19th April 2013

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	256 628 885,31 EUR
1M Euribor (Notes, Swap)	0,1180 %
Gross Amount Due to Swap Counterparty	1 258 949,74 EUR
Gross Amount Due from Swap Counterparty	934 337,24 EUR
Net Amount Due to Swap Counterparty	324 612,50 EUR

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22. Contact Details



Reporting Date	29.04.2013	
Payment date	25.04.2013	
Period No	11	
Monthly Period	mar. 13	
Interest Period	from	25.03.2013 to 25.04.2013 = 31 days

Santander Consumer Bank AS

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