

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	27.10.2012	Following payment dates:	26.11.2012
Payment date	25.10.2012		
Period No	5		
Monthly Period	Sep-12		
Interest Period	from 25.09.2012	to 25.10.2012	= 30 days

<b>Index</b>	<b>Page</b>
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	27.10.2012
Payment date	25.10.2012
Period No	5
Monthly Period	Sep-12
Interest Period	from 25.09.2012 to 25.10.2012 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
<b>Opening balance</b>	<b>378 794 785,05 EUR</b>
Scheduled Loan Principal Repayments	9 584 388,54 EUR
Prepayments	11 618 080,90 EUR
Deemed Collections	- EUR
<b>Total Principal Payments Received</b>	<b>21 202 469,44</b>
New Defaulted Auto Loans in Period	183 957,16 EUR
<b>Total New Defaults</b>	
<b>Closing Balance</b>	<b>357 408 358,45 EUR</b>

<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 838 028,17 EUR
recoveries on loans in default	0,00
of which proceeds from bad debt sales	0,00
of which due to proceeds exceeding valuation	0,00 EUR
<b>Total revenue received in period</b>	<b>1 838 028,17 EUR</b>

<b># Loans</b>	
At beginning of period	39 455 Loans
Paid in full	1 424 Loans
Repurchased (Deemed Collections)	- Loans
New loans into Default	16 Loans
of which required payment to customer upon valuation	1 Loans
<b>At end of period</b>	<b>38 015 Loans</b>

Weighted Average Loan Return 5,99 %

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**2. Amount Due for Distribution**



Reporting Date	27.10.2012
Payment date	25.10.2012
Period No	5
Monthly Period	Sep-12
Interest Period	from 25.09.2012 to 25.10.2012 = 30 days

**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	23 040 497,61 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>23 040 497,61 EUR</b>

**Issuer Available Distribution Amount**

**Current Period**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	22 835 607,48 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	-65,04 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>30 064 927,44 EUR</b>

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**3. Reserve Accounts**



Reporting Date	27.10.2012
Payment date	25.10.2012
Period No	5
Monthly Period	Sep-12
Interest Period	from 25.09.2012 to 25.10.2012 = 30 days

**Note Balance**

Beginning of Period	378 794 765,00	EUR
End of Period	357 409 374,00	EUR

**Reserve Fund**

	in %		
Beginning of Period	1,9 %	7 229 385,00	EUR
Cash Outflow		7 229 385,00	EUR
Cash Inflow		7 229 385,00	EUR
End of Period	1,9 %	7 229 385,00	EUR
Required Reserve Amount	1,9 %	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.

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**4. Performance Data**



Reporting Date	27.10.2012				
Payment date	25.10.2012				
Period No	5				
Monthly Period	Sep-12				
Interest Period	from	25.09.2012	to	25.10.2012	= 30 days

**Asset Balance**

Beginning of Period	378 794 785,05	EUR
End of Period	357 408 358,45	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	329 263 867,08	92,13 %	35 231
1-30 days past due	23 377 282,36	6,54 %	2 344
<b>Delinquent Receivables:</b>			
31-60 days past due	3 185 310,98	0,89 %	308
61-90 days past due	1 120 814,85	0,31 %	102
91-120 days past due	184 650,73	0,05 %	20
121-150 days past due	123 521,90	0,03 %	11
151-180 days past due	152 910,55	0,04 %	12
<b>Total Performing and Delinquent</b>	<b>357 408 358,45</b>	<b>100,00 %</b>	<b>38 028</b>

Current Period Defaults	183 957,16	16
Cumulative Defaults	263 457,93	23
Current Period Recoveries	-	
Cumulative Recoveries	-	

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**5. Outstanding Notes**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	Sep-12	
Interest Period	from 25.09.2012	to 25.10.2012 = 30 days

**1. Note Balance**

	All Notes	Class A	Class A	Class B	Class B
<b>General Note Information</b>					
ISIN Code		N/A	x	N/A	N/A
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	83 %	0,01 %	16 %	0,005 %
Legal Final Maturity Date		25.01.2020	43855	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	35000 EUR	79 500 000,00 EUR	24000 EUR
Initial Nominal per Note		100000,00 EUR	1000 EUR	100 000,00 EUR	1000 EUR
Initial Number of Notes per Class	4878	4024	35	795	24
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance	378 794 765,00 EUR	299 244 737,25 EUR	26 027,75 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	23 040 497,61 EUR				
Amortisation	21 385 391,00 EUR				
Redemption per Class	21 385 391,00 EUR	21 383 536,00 EUR	1 855,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		5 314,00 EUR	53,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	357 409 374,00 EUR	277 861 206,15 EUR	24 167,85 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		77,74 %	0,01 %	22,24 %	0,01 %
Current Pool Factor		0,69	0,69	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		30,00	30,00	30,00	30,00
Interest Days	30				
Principal Outstanding per Note Beginning of Period		74 364,99 EUR	743,65 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		5 314,00 EUR	53,14 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		69 051,00 EUR	690,51 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		69,00 EUR	1,00 EUR	101,00 EUR	1,00 EUR
Interest Payment	358 010,00	277 656,00 EUR	35,00 EUR	80 295,00 EUR	24,00 EUR
Interest Payment per Note		69,00 EUR	1,00 EUR	101,00 EUR	1,00 EUR

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		18,00 %		1,50 %
Current CE (incl. Excess Spread)		27,22 %		4,97 %
Current CE (excl. Excess Spread)		24,27 %		2,02 %

SCF Rahoituspalvelut Limited  
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.10.2012  
 Payment date 25.10.2012  
 Period No 5  
 Monthly Period Sep-12  
 Interest Period : 25.09.2012 to 25.10.2012 = 30 days

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	
Service'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.

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**6.a Original Portfolio Principal Balance**



Reporting Date	27.10.2012		
Payment date	25.10.2012		
Period No	5		
Monthly Period	sep. 12		
Interest Period	from 25.09.2012	to 25.10.2012	= 30 days

Average outstanding principal balance: 10 679

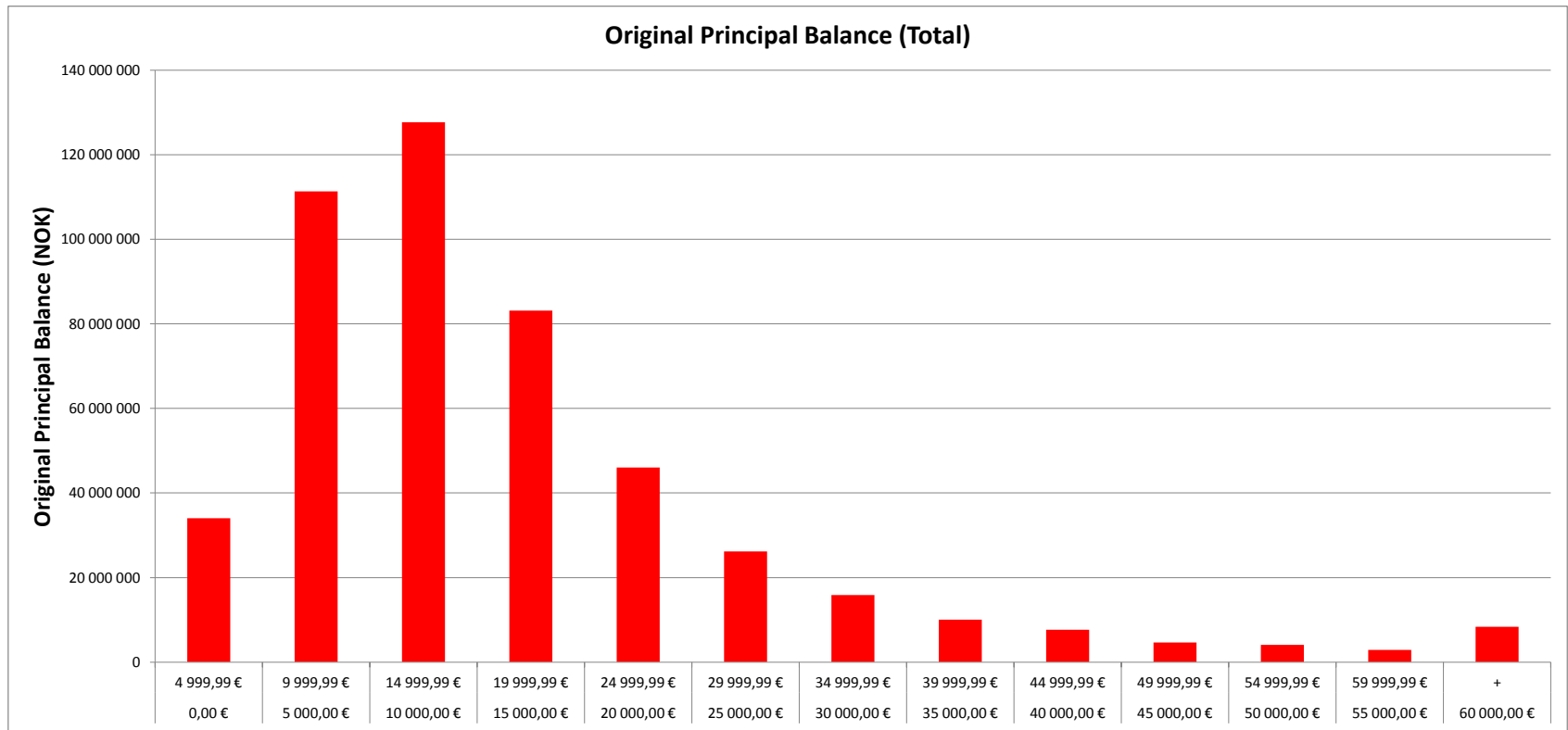
	TOTAL							
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
Original balance	0,00 €	4 999,99 €	10 569	34 014 267	7,1 %	20,3	20,2	
	5 000,00 €	9 999,99 €	14 962	111 330 743	23,1 %	33,3	16,0	
	10 000,00 €	14 999,99 €	10 448	127 666 197	26,5 %	40,0	13,1	
	15 000,00 €	19 999,99 €	4 833	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	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	27.10.2012						
Payment date	25.10.2012						
Period No	5						
Monthly Period	sep. 12						
Interest Period	from	25.09.2012	to	25.10.2012	=	30	days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**7.a Outstanding Principal Balance**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from 25.09.2012	to 25.10.2012 = 30 days

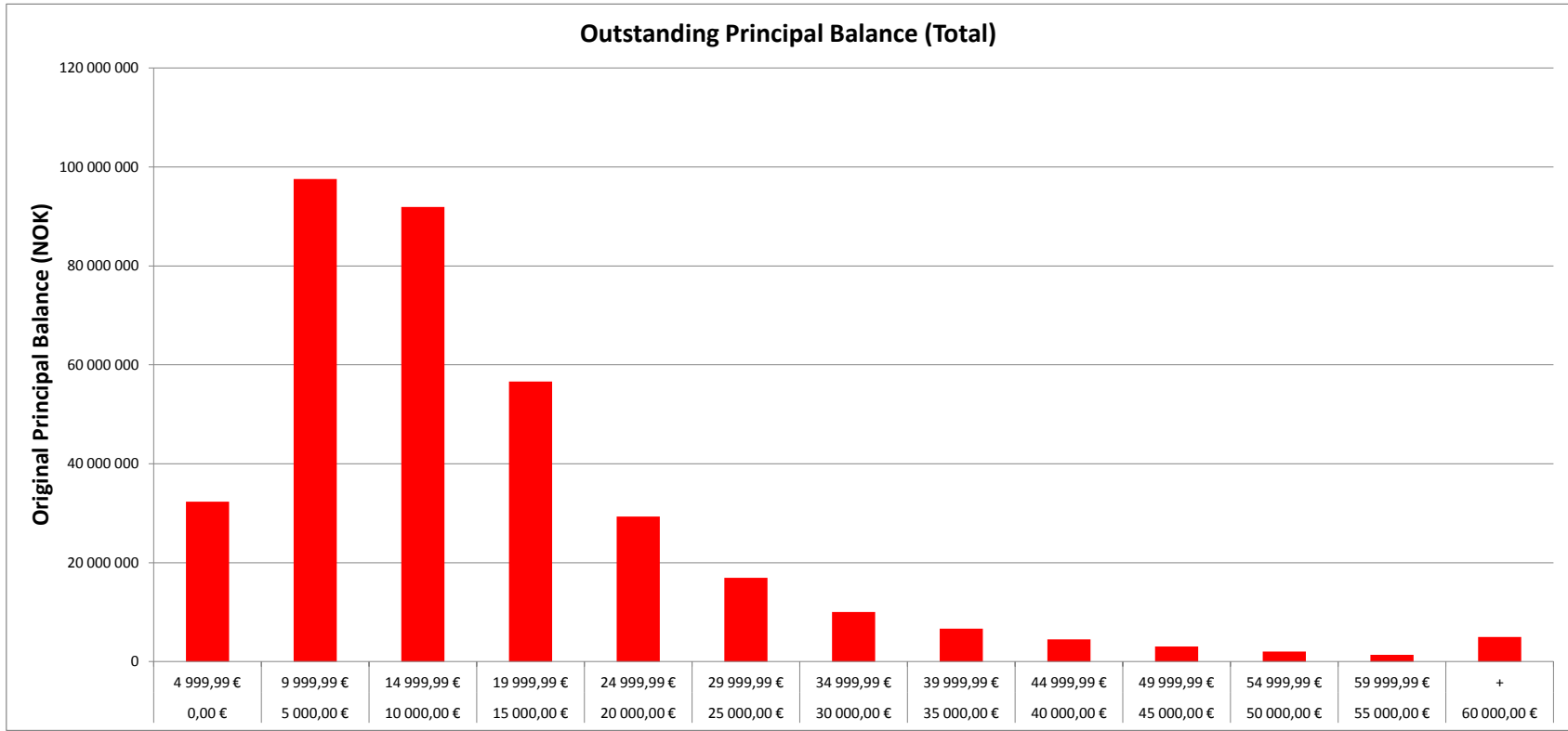
Average amount - all: 9 399

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0,00 €	4 999,99 €	11 239	32 348 471	9,05 %	29,55 %	18,0	24,9
	5 000,00 €	9 999,99 €	13 172	97 584 427	27,30 %	34,64 %	30,2	20,7
	10 000,00 €	14 999,99 €	7 568	91 888 163	25,71 %	19,90 %	36,5	18,2
	15 000,00 €	19 999,99 €	3 310	56 610 995	15,84 %	8,70 %	40,1	16,6
	20 000,00 €	24 999,99 €	1 325	29 318 240	8,20 %	3,48 %	41,5	15,8
	25 000,00 €	29 999,99 €	625	16 957 883	4,74 %	1,64 %	41,2	15,2
	30 000,00 €	34 999,99 €	311	10 033 763	2,81 %	0,82 %	41,8	15,5
	35 000,00 €	39 999,99 €	179	6 696 457	1,87 %	0,47 %	41,1	15,2
	40 000,00 €	44 999,99 €	107	4 515 963	1,26 %	0,28 %	41,3	15,4
	45 000,00 €	49 999,99 €	65	3 072 518	0,86 %	0,17 %	40,3	14,4
	50 000,00 €	54 999,99 €	39	2 032 943	0,57 %	0,10 %	41,8	15,1
	55 000,00 €	59 999,99 €	24	1 365 090	0,38 %	0,06 %	39,2	15,4
	60 000,00 € +		64	4 983 447	1,39 %	0,17 %	38,7	15,5
Total			38 028	357 408 358	100,0 %	100,0 %	34,7	18,6

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**7.b Outstanding Principal Balance Graph**

Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from 25.09.2012	to 25.10.2012 = 30 days



**SCF Rahoituspalvelut Limited  
Monthly Investor Report**

**8.a Geographical Distribution**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from 25.09.2012	25.10.2012 = 30 days

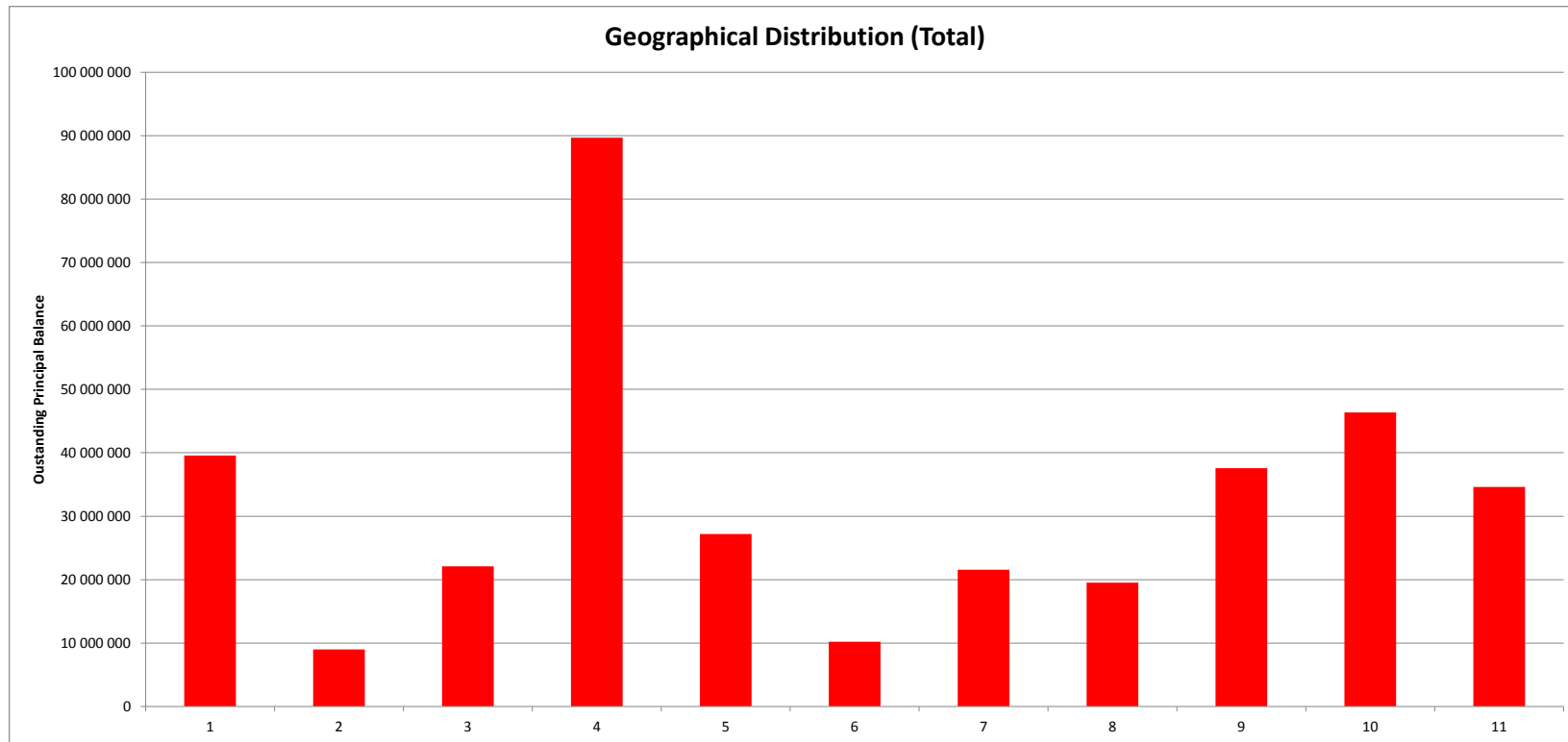
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	4 344	39 566 426	11,07 %	11,42 %	34,9	18,5	
Eastern Finland	1 012	9 006 436	2,52 %	2,66 %	34,0	18,9	
East Tavastia	2 382	22 090 163	6,18 %	6,26 %	35,2	18,7	
Greater Helsinki	8 825	89 702 380	25,10 %	23,21 %	41,5	15,8	
Northern Finland	2 823	27 170 563	7,60 %	7,42 %	36,3	17,7	
Northern Savonia	1 227	10 212 047	2,86 %	3,23 %	33,9	18,3	
Ostrobothnia	2 378	21 578 248	6,04 %	6,25 %	32,9	19,1	
South-Eastern Fi	2 118	19 525 919	5,46 %	5,57 %	34,9	18,4	
South-Western Fi	4 107	37 582 629	10,52 %	10,80 %	34,6	18,4	
Uusimaa	5 198	46 363 417	12,97 %	13,67 %	34,6	19,8	
Western Tavastia	3 614	34 610 128	9,68 %	9,50 %	34,9	18,2	
Total	38 028	357 408 358	100,0 %	100,00 %	35,2	18,4	

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**8.b Geographical Distribution Graph**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from	25.09.2012 to 25.10.2012 = 30 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**9.a Interest Rate**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from 25.09.2012	to 25.10.2012 = 30 days

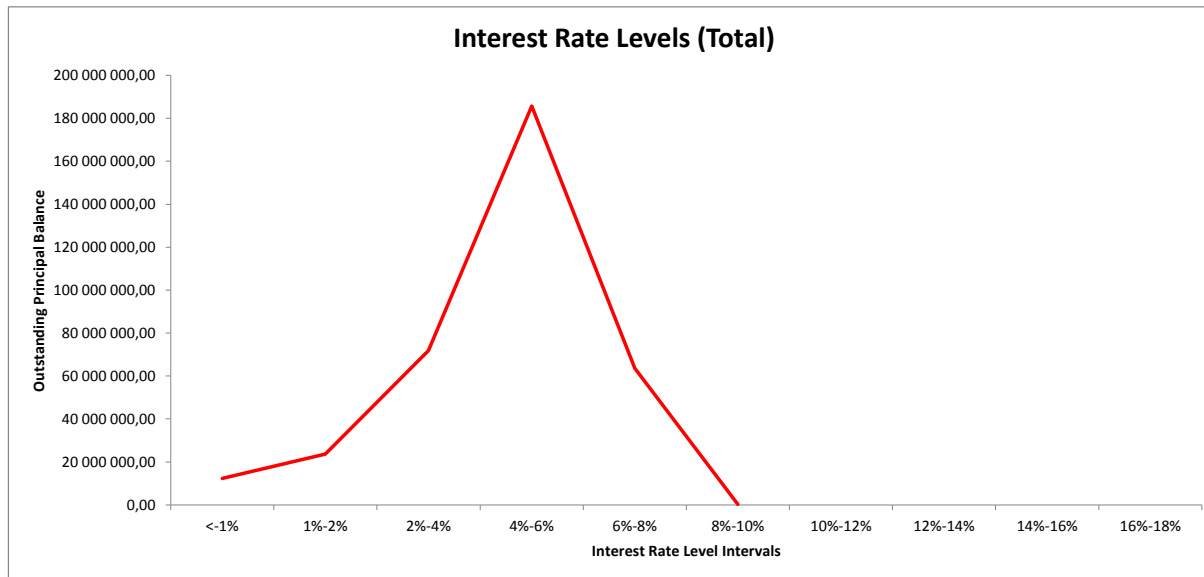
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 322	12 310 457	3,44 %	25,9	12,2
1 %	2 %	3 069	23 681 713	6,63 %	29,2	18,2
2 %	4 %	6 986	71 827 880	20,10 %	35,0	18,5
4 %	6 %	18 154	185 686 315	51,95 %	36,2	18,6
6 %	8 %	8 441	63 579 135	17,79 %	34,0	20,1
8 %	10 %	56	322 858	0,09 %	33,3	19,4
10 %	12 %			0,00 %		
12 %	14 %			0,00 %		
14 %	16 %			0,00 %		
16 %	18 %			0,00 %		
Total		38 028	357 408 358	100,00 %	32,3	17,9

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**9.b Interest Rate**



Reporting Date	27.10.2012				
Payment date	25.10.2012				
Period No	5				
Monthly Period	sep. 12				
Interest Period	from	25.09.2012	to	25.10.2012	= 30 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**10.a Remaining Terms**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from 25.09.2012	to 25.10.2012 = 30 days

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	255	580 830	0,16 %	0,0	45,9
1		12	5 868	18 092 316	5,06 %	8,2	33,8
13		24	9 011	57 216 209	16,01 %	19,7	24,7
25		36	10 995	107 898 980	30,19 %	30,8	21,2
37		48	9 151	127 544 886	35,69 %	43,0	15,1
49		60	2 748	46 075 138	12,89 %	50,5	8,5
61		72			0,00 %		
73		84			0,00 %		
85		96			0,00 %		
97		108			0,00 %		
109		120			0,00 %		
121	>				0,00 %		
Total		38 028	357 408 358	100,00 %	30,5	20,7	

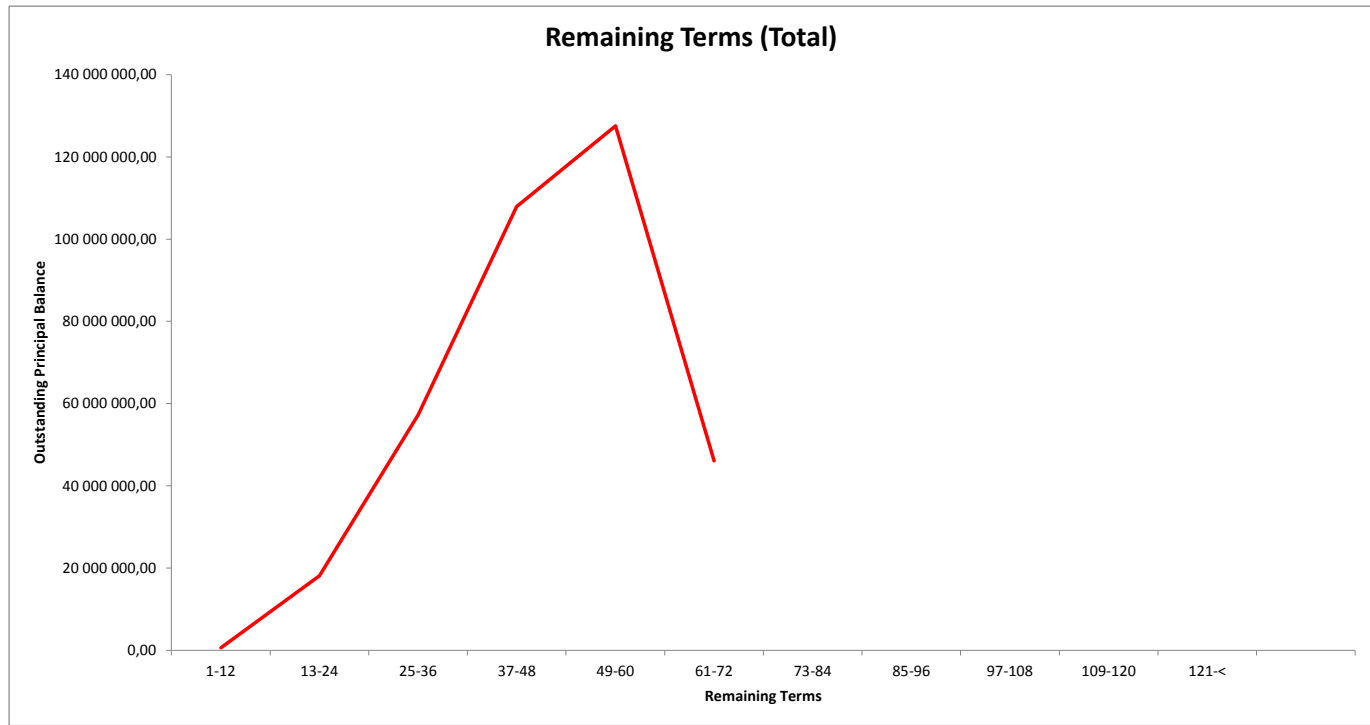


**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**10.b Remaining Terms**



Reporting Date	27.10.2012				
Payment date	25.10.2012				
Period No	5				
Monthly Period	sep. 12				
Interest Period	from	25.09.2012	to	25.10.2012	= 30 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**11.a Seasoning**



Reporting Date	27.10.2012				
Payment date	25.10.2012				
Period No	5				
Monthly Period	sep. 12				
Interest Period	from	25.09.2012	to	25.10.2012	= 30 days

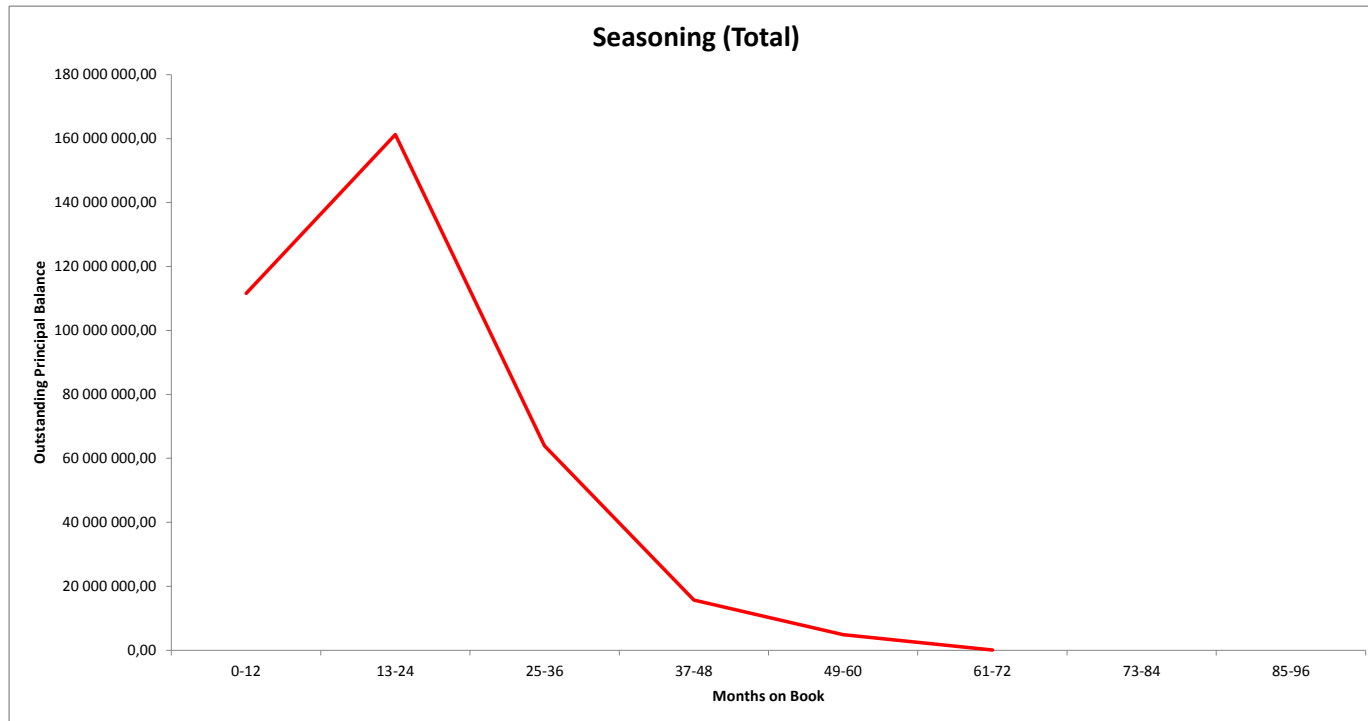
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	9 400	111 609 292	31,23 %	42,2	9,5
	13		24	16 254	161 282 007	45,13 %	35,4	17,6
	25		36	8 493	63 946 352	17,89 %	26,3	29,0
	37		48	2 815	15 681 441	4,39 %	16,3	41,3
	49		60	1 056	4 842 838	1,35 %	8,8	52,5
	61		72	10	46 428	0,01 %	18,5	61,1
	73		84					
	85		96					
				38 028	357 408 358	100 %	24,6	35,2

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**11.b Seasoning**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from	25.09.2012
	to	25.10.2012
	=	30 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**13.a Balloon loans**



Reporting Date	27.10.2012				
Payment date	25.10.2012				
Period No	5				
Monthly Period	sep. 12				
Interest Period	from	25.09.2012	to	25.10.2012	= 30 days

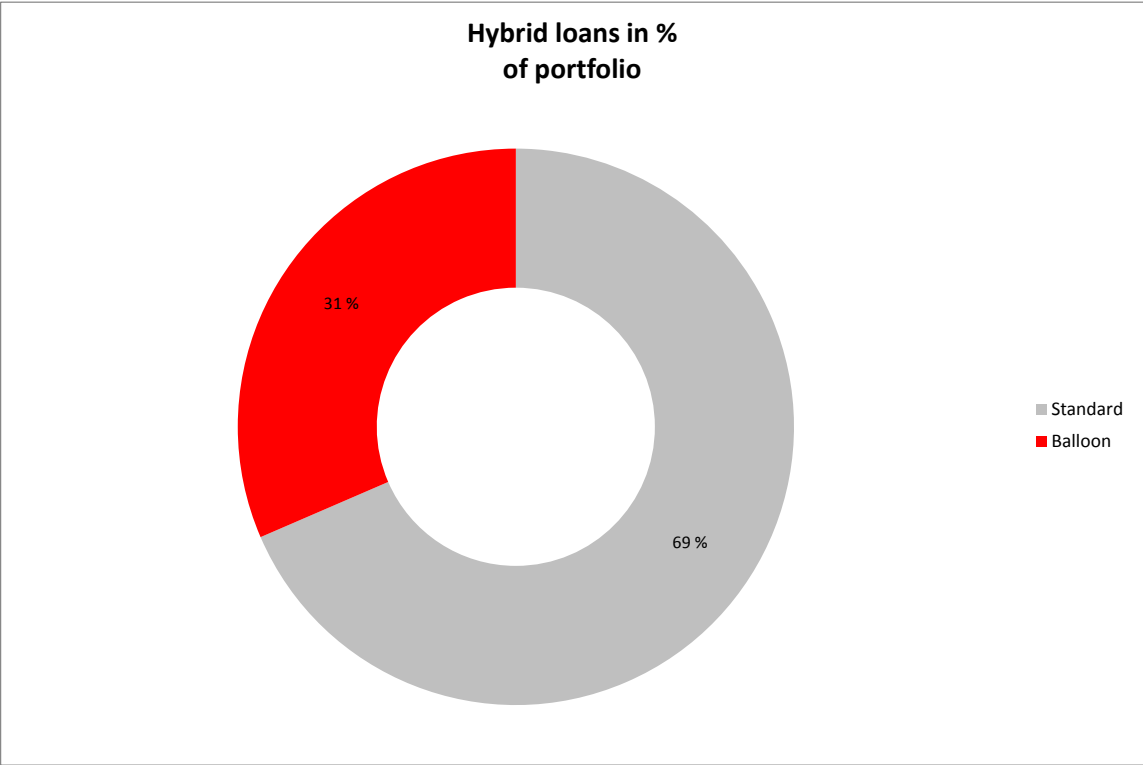
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		31 323	244 859 761	68,51 %	33,8	18,1
Balloon		6 705	112 548 597	31,49 %	36,8	19,7
Total		38 028	357 408 358	100 %	35,3	18,9

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**13.b Balloon loans**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from	25.09.2012
	to	25.10.2012
	=	30 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**14.a # loans per borrower**



Reporting Date	27.10.2012				
Payment date	25.10.2012				
Period No	5				
Monthly Period	sep. 12				
Interest Period	from	25.09.2012	to	25.10.2012	= 30 days

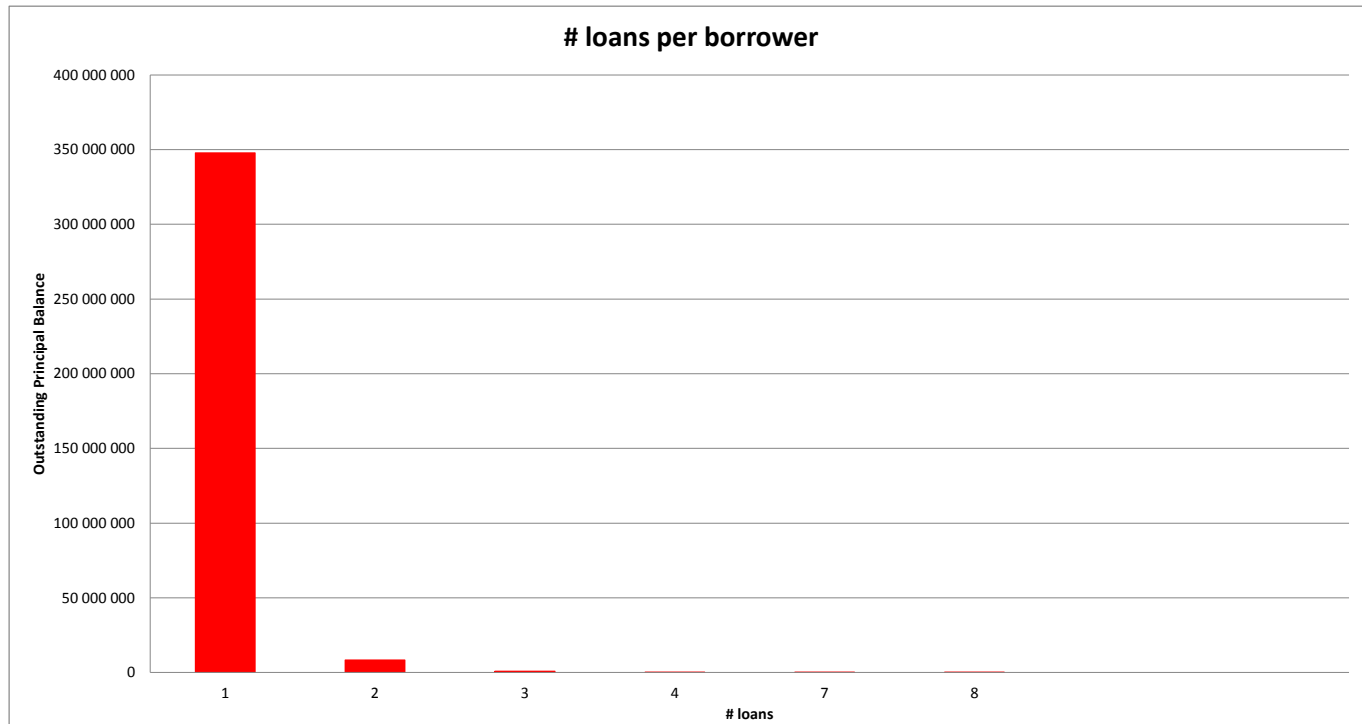
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	37 322	347 879 317	97,3 %	
	2	321	8 466 419	2,4 %	
	3	15	845 845	0,2 %	
	4	1	98 597	0,0 %	
	7	1	16 256	0,0 %	
	8	1	101 924	0,0 %	
Total	37 661	357 408 358	100,00 %		

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**14.b # loans per borrower**



Reporting Date	27.10.2012					
Payment date	25.10.2012					
Period No	5					
Monthly Period	sep. 12					
Interest Period	from	25.09.2012	to	25.10.2012	=	30 days



SCF Rahoituspalvelut Limited  
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from 25.09.2012	to 25.10.2012 = 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	357 408 358	346 410 601	10 997 757	1 451 729	4,87 %	96,92 %
2	346 410 601	335 569 311	10 841 290	1 407 328	4,88 %	93,89 %
3	335 569 311	324 749 912	10 819 399	1 363 679	4,88 %	90,86 %
4	324 749 912	314 001 010	10 748 902	1 320 157	4,88 %	87,85 %
5	314 001 010	303 244 039	10 756 971	1 276 897	4,88 %	84,85 %
6	303 244 039	292 595 446	10 648 593	1 233 531	4,88 %	81,87 %
7	292 595 446	282 110 865	10 484 581	1 190 749	4,88 %	78,93 %
8	282 110 865	271 611 794	10 499 071	1 148 689	4,89 %	75,99 %
9	271 611 794	261 262 436	10 349 358	1 106 349	4,89 %	73,10 %
10	261 262 436	251 308 894	9 953 542	1 064 709	4,89 %	70,31 %
11	251 308 894	241 384 168	9 924 726	1 024 826	4,89 %	67,54 %
12	241 384 168	231 663 391	9 720 777	984 917	4,90 %	64,82 %
13	231 663 391	222 114 939	9 548 452	945 889	4,90 %	62,15 %
14	222 114 939	212 749 584	9 365 355	907 731	4,90 %	59,53 %
15	212 749 584	203 360 146	9 389 439	870 531	4,91 %	56,90 %
16	203 360 146	193 988 569	9 371 577	833 444	4,92 %	54,28 %
17	193 988 569	185 012 092	8 976 477	796 771	4,93 %	51,76 %
18	185 012 092	175 927 328	9 084 764	761 628	4,94 %	49,22 %
19	175 927 328	167 043 379	8 883 949	726 204	4,95 %	46,74 %
20	167 043 379	158 147 952	8 895 427	691 632	4,97 %	44,25 %

Amortization profile (first 20 periods)

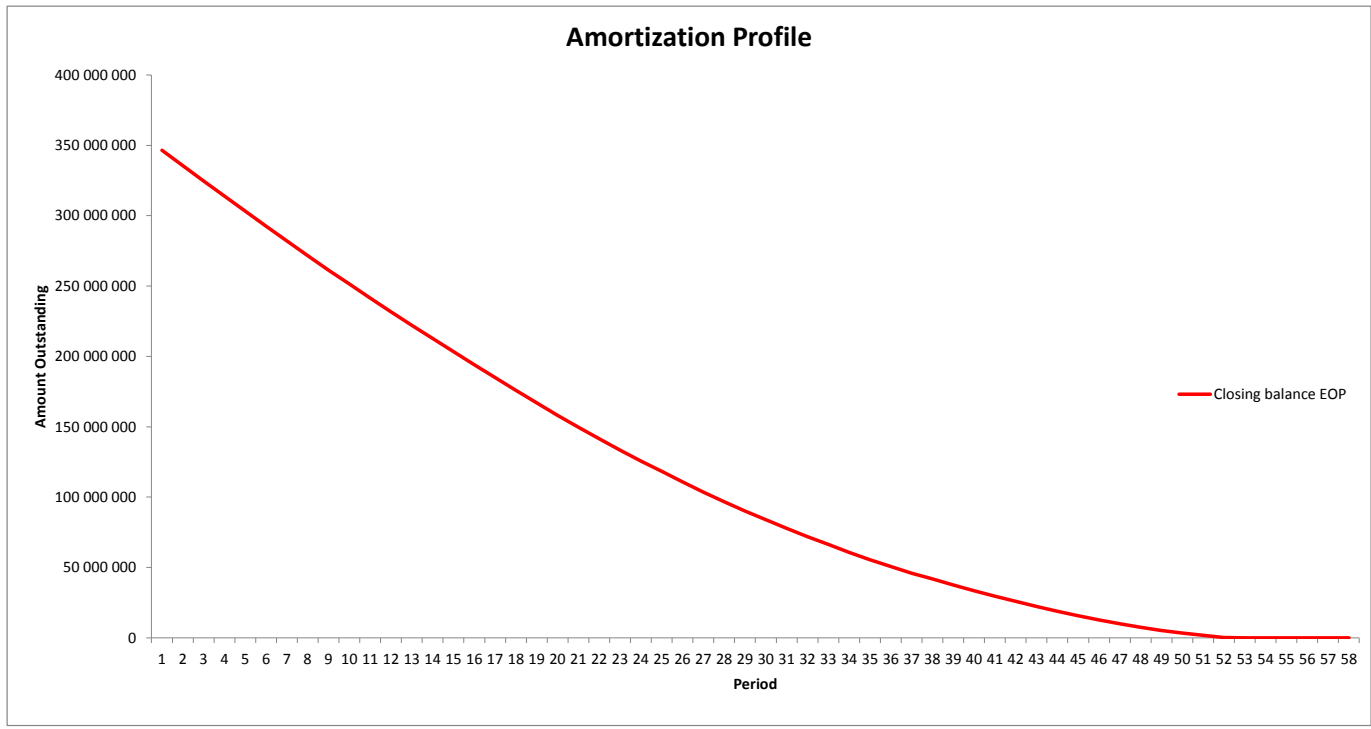


**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	27.10.2012				
Payment date	25.10.2012				
Period No	5				
Monthly Period	sep. 12				
Interest Period	from	25.09.2012	to	25.10.2012	= 30 days



**SCF Rahoituspalvelut Limited  
Monthly Investor Report**

**16.a Payment Holidays**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from 25.09.2012	to 25.10.2012 = 30 days

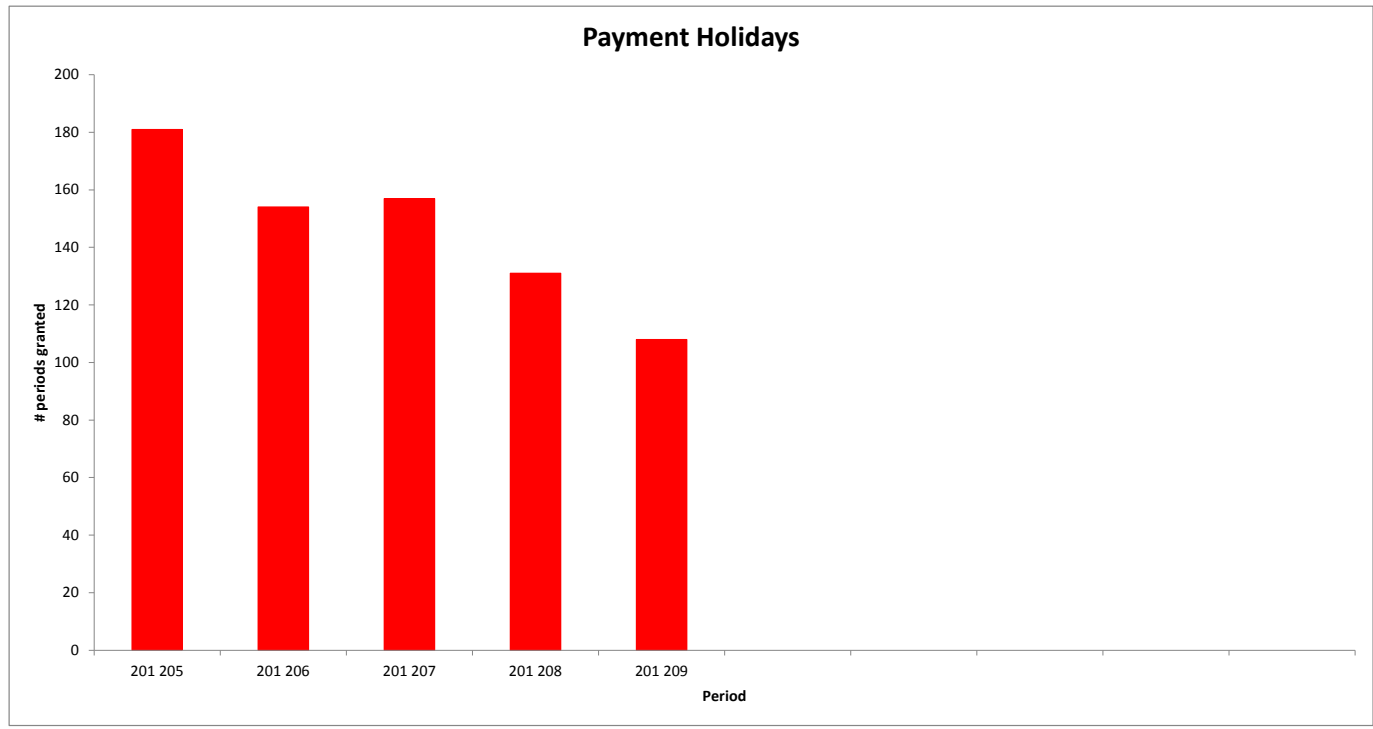
TOTAL				
Period	No of cont	Number of periods granted	Sum of Payments	
201 205	181	248	2 124 992	
201 206	154	227	1 603 234	
201 207	157	230	2 021 937	
201 208	131	175	1 525 999	
201 209	108	153	1 082 675,72	
Total	731	1 033	8 358 837	

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	27.10.2012				
Payment date	25.10.2012				
Period No	5				
Monthly Period	sep. 12				
Interest Period	from	25.09.2012	to	25.10.2012	= 30 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**17.a Restructured Loans**



Reporting Date			27.10.2012		
Payment date			25.10.2012		
Period No			5		
Monthly Period		from	sep. 12		
Interest Period	from	25.09.2012	to	25.10.2012	= 30 days

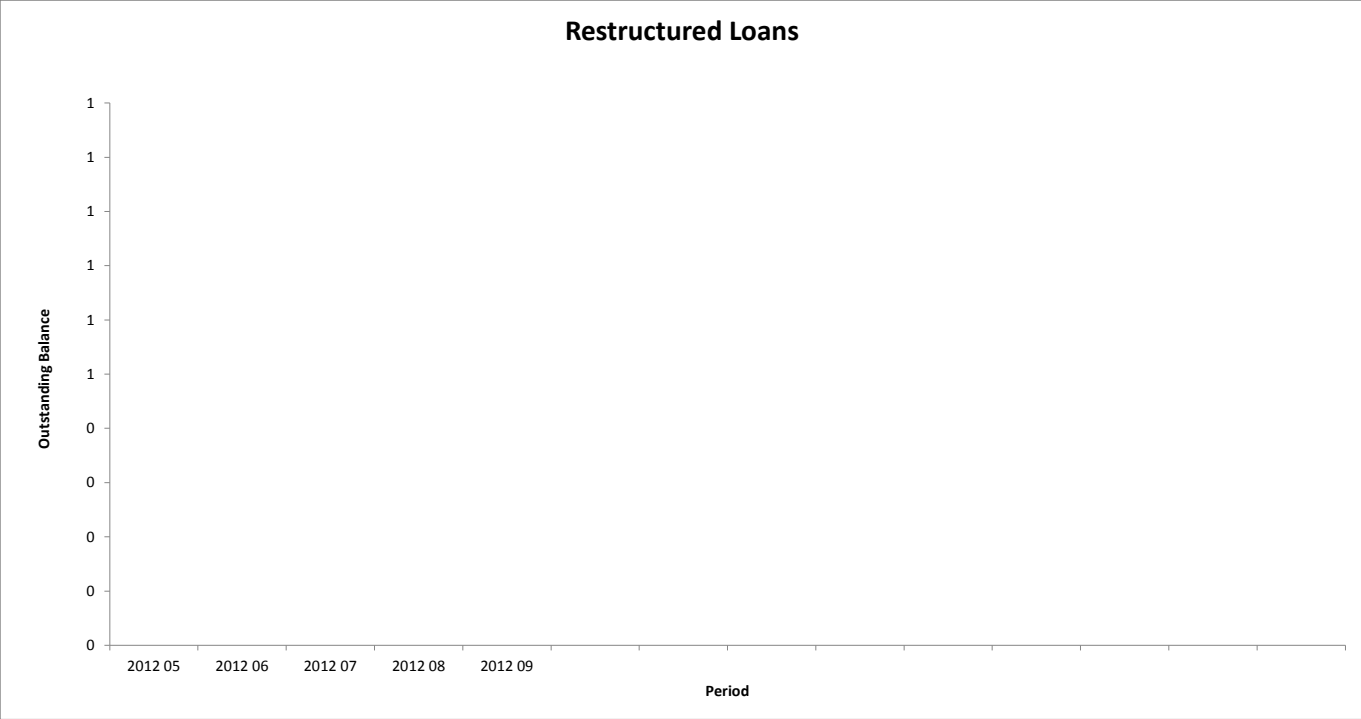
TOTAL		
Period	No	Outstanding Balance
2012 05	0	0
2012 06	0	0
2012 07	0	0
2012 08	0	0
2012 09	0	0
Total	0	-

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**17.b Restructured Loans**



Reporting Date	27.10.2012					
Payment date	25.10.2012					
Period No	5					
Monthly Period	sep. 12					
Interest Period	from	25.09.2012	to	25.10.2012	=	30 days



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**18. Defaults, recoveries and loss**

Reporting Date 27.10.2012  
Payment date 25.10.2012  
Period No 5  
Monthly Period sep. 12  
Interest Period from 25.09.2012 to 25.10.2012 = 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	262 036	23						

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**19. Priority of Payments**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from 25.09.2012	to 25.10.2012 = 30 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	23 040 497,61	EUR
Senior Expenses	-	23 462,89	EUR
Servicing Fee	-	193 596,19	EUR
Interest on Loan to Issuer	-	1 438 047,53	EUR
Principal on Loan to Issuer	-	21 385 391,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	30 064 927,44	EUR
Senior Expenses	-	12 168,95	EUR
Net Swap Payments	-	156 954,81	EUR
Interest Notes Class A	-	277 691,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	21 385 391,00	EUR
Interest Notes Class B	-	80 319,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	7 229 385,00	EUR
Interest Issuer Subordinated Loan	-	18 766,28	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		904 251,40	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	904 251,40	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	259,58	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	903 991,82	EUR

**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**20. Transaction Costs**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from	25.09.2012 to 25.10.2012 = 30 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	23 462,89 EUR		
Interest accrued for the Period	358 010,00 EUR	277 691,00 EUR	80 319,00 EUR
Cumulative Interest accrued	2 930 989,00 EUR	2 370 346,00 EUR	560 643,00 EUR
Interest Payments	358 010,00 EUR	277 691,00 EUR	80 319,00 EUR
Cumulative Interest Payments	2 930 989,00 EUR	2 370 346,00 EUR	560 643,00 EUR
Interest accrued on Subordinated Loans for the Period	19 025,86 EUR		
Cumulative Interest accrued on Subordinated Loans	121 773,46 EUR		
Interest Payments on Subordinated Loans	19 025,86 EUR		
Cumulative Interest Payments on Subordinated Loans	121 773,46 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		



**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**21. Swap Counterparty Data**



Reporting Date	27.10.2012
Payment date	25.10.2012
Period No	5
Monthly Period	sep. 12
Interest Period	from 25.09.2012 to 25.10.2012 = 30 days

**Swap Counterparty Data**

Swap Counterparty Provider	Banco Santander SA
Swap Rating Trigger Breach	yes
Swap Collateral posted	-

Based on calculations as of 23 October 2012

**Swap Data**

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	368 101 571,75 EUR
1M Euribor (Notes, Swap)	0,1150 %
Gross Amount Due to Swap Counterparty	1 450 216,48 EUR
Gross Amount Due from Swap Counterparty	1 293 261,67 EUR
Net Amount Due to Swap Counterparty	156 954,81 EUR

**SCF Rahoituspalvelut Limited  
Monthly Investor Report**

**22. Contact Details**



Reporting Date	27.10.2012	
Payment date	25.10.2012	
Period No	5	
Monthly Period	sep. 12	
Interest Period	from	25.09.2012 to 25.10.2012 = 30 days

**Santander Consumer Bank AS**

**Financial Markets**

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Thomas Aase Johansen	+47 21 08 33 87	thomas.aase.johansen@santanderconsumer.no
Janne Mäntyniemi	+358 5 03 64 11 82	janne.mantyniemi@santanderconsumer.fi

**Accounting and Taxes**

Sari Alto	+358 9 85 64 51 34	sari.alto@santanderconsumer.no
-----------	--------------------	--------------------------------

**Risk**

Morten Christopher Lundin Holme	+47 21 08 30 25	morten.holme@santanderconsumer.no
---------------------------------	-----------------	-----------------------------------