

SCF Rahoituspalvelut Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	12.09.2014				
Payment date	10.09.2014				
Period No	28				
Monthly Period	Aug-14				
Interest Period	from 26.08.2014	to 10.09.2014	=	15 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
22 Contact Details	32

SCF Rahoituspalvelut Limited
Monthly Investor Report

1. Portfolio Information



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Period No	28
Monthly Period	Aug-14
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	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	70 551 937,04 EUR	77 853 122,16 EUR
Scheduled Loan Principal Repayments	3 527 652,05 EUR	4 120 925,06 EUR
Prepayments	2 774 237,18 EUR	3 096 654,34 EUR
Deemed Collections	64 198 343,30 EUR	- EUR
Total Principal Payments Received	70 500 232,53 EUR	7 217 579,40 EUR
New Defaulted Auto Loans in Period	51 704,51 EUR	83 605,72 EUR
Closing Balance	- EUR	70 551 937,04 EUR
Total revenue collections		
Revenue and fees received on loan balances	421 634,02 EUR	490 189,72 EUR
recoveries on loans in default	81 470,30 EUR	113 282,08 EUR
of which proceeds from bad debt sales	- EUR	- EUR
of which due to proceeds exceeding valuation	- EUR	- EUR
Total revenue received in period	503 104,32 EUR	603 471,80 EUR
# Loans		
At beginning of period	12 827 Loans	13 803 Loans
Paid in full	809 Loans	966 Loans
Repurchased (Deemed Collections)	12 009 Loans	- Loans
New loans into Default	9 Loans	10 Loans
of which required payment to customer upon valuation	- Loans	- Loans
At end of period	- Loans	12 827 Loans
Weighted Average Loan Return	13,88 %	

SCF Rahoituspalvelut Limited
Monthly Investor Report

2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	71 003 336,85 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	71 003 336,85 EUR

Issuer Available Distribution Amount

Current Period

a. Amounts due to Issuer from Purchaser under the Loan Agreement	71 003 128,52 EUR
b. Reserve Fund	2 409 795,00 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	-194,74 EUR
Total Amount for Issuer Available Distribution Amount	73 412 728,78 EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

3. Reserve Accounts



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Note Balance

Beginning of Period		70 552 098,00	EUR
End of Period		-	EUR

Reserve Fund

	in %		
Beginning of Period	3,4 %	2 409 795,00	EUR
Cash Outflow		2 409 795,00	EUR
Cash Inflow		-	EUR
End of Period	0,0 %	-	EUR
Required Reserve Amount	0,0 %	-	EUR

Servicer Advance Reserve Fund

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



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Asset Balance

Beginning of Period	70 551 937,04	EUR
End of Period	-	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	-	0,00 %	0
1-30 days past due	-	0,00 %	0
Delinquent Receivables:			
31-60 days past due	-	0,00 %	0
61-90 days past due	-	0,00 %	0
91-120 days past due	-	0,00 %	0
121-150 days past due	-	0,00 %	0
151-180 days past due	-	0,00 %	0
Total Performing and Delinquent	-	0,00 %	0

Current Period Defaults	51 704,51	9
Cumulative Defaults	3 511 803,23	402
Current Period Recoveries	81 470,30	
Cumulative Recoveries	2 655 006,90	

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	25.01.2020
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	70 552 098,00 EUR	- EUR	- EUR	70 530 805,68 EUR	21 292,32 EUR
Available Distribution Amount	71 003 336,85 EUR				
Amortisation	70 552 098,00 EUR				
Redemption per Class	70 552 102,32 EUR	- EUR	- EUR	70 530 810,00 EUR	21 292,32 EUR
Redemption per Note		- EUR	- EUR	88 718,00 EUR	21 288,00 EUR
Class Principal Outstanding Closing Balance	- EUR	- EUR	- EUR	- EUR	- EUR
Current Tranching		0,00 %	0,00 %	0,00 %	0,00 %
Current Pool Factor		-	-	-	-
2. Payments to Investors per Note	All Notes	Class A	Class A	Class B	Class B
Interest Rate Basis: 1-M EURIBOR / Spread	0,08 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		15,00	15,00	15,00	15,00
Interest Days	15				
Principal Outstanding per Note Beginning of Period		- EUR	- EUR	88 717,99 EUR	887,18 EUR
>Principal Repayment per note		- EUR	- EUR	88 717,99 EUR	887,18 EUR
Principal Outstanding per Note End of Period		- EUR	- EUR	- EUR	- EUR
>Interest accrued for the period		- EUR	- EUR	44,00 EUR	- EUR
Interest Payment	34 980,00	- EUR	- EUR	34 980,00 EUR	- EUR
Interest Payment per Note		- EUR	- EUR	44,00 EUR	- EUR
3. Credit Enhancements					
Initial total CE (Subordination, Reserve)		18,00 %		1,50 %	
Current CE (incl. Excess Spread)		0,00 %		0,00 %	
Current CE (excl. Excess Spread)		0,00 %		0,00 %	

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 stable	BBB-	A- Outlook stable	Baa3	Baa1 Outlook stable	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 Review for possible Downgrade	P-2 Outlook stable	A Rating Watch Negative	A- Outlook stable	A1 Review for possible downgrade	Baa1 Outlook stable	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-	A- Outlook stable	A3	Baa1 Outlook stable	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	A- Outlook stable	N/A	Baa1 Outlook stable	N	Provide a guarantee 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+	A- Outlook stable	Ba1	Baa1 Outlook stable	N	Provide an eligible Guarantee, or replace Swap Counterparty
Issuer Bank	Deutsche Bank AG	F1 Rating Watch Negative	F1+	P-1 Review for possible Downgrade	P-1	A Rating Watch Negative	A+	A 1 Review for possible downgrade	A3	Y	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+		A3	N/A		
Corporate Service Provider	Deutsche International Corporate Services		F1+		P-1		A+		A3	N/A		
Note Trustee and Security Trustee	Deutsche Trustee Company Limited		F1+		P-1		A+		A3	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	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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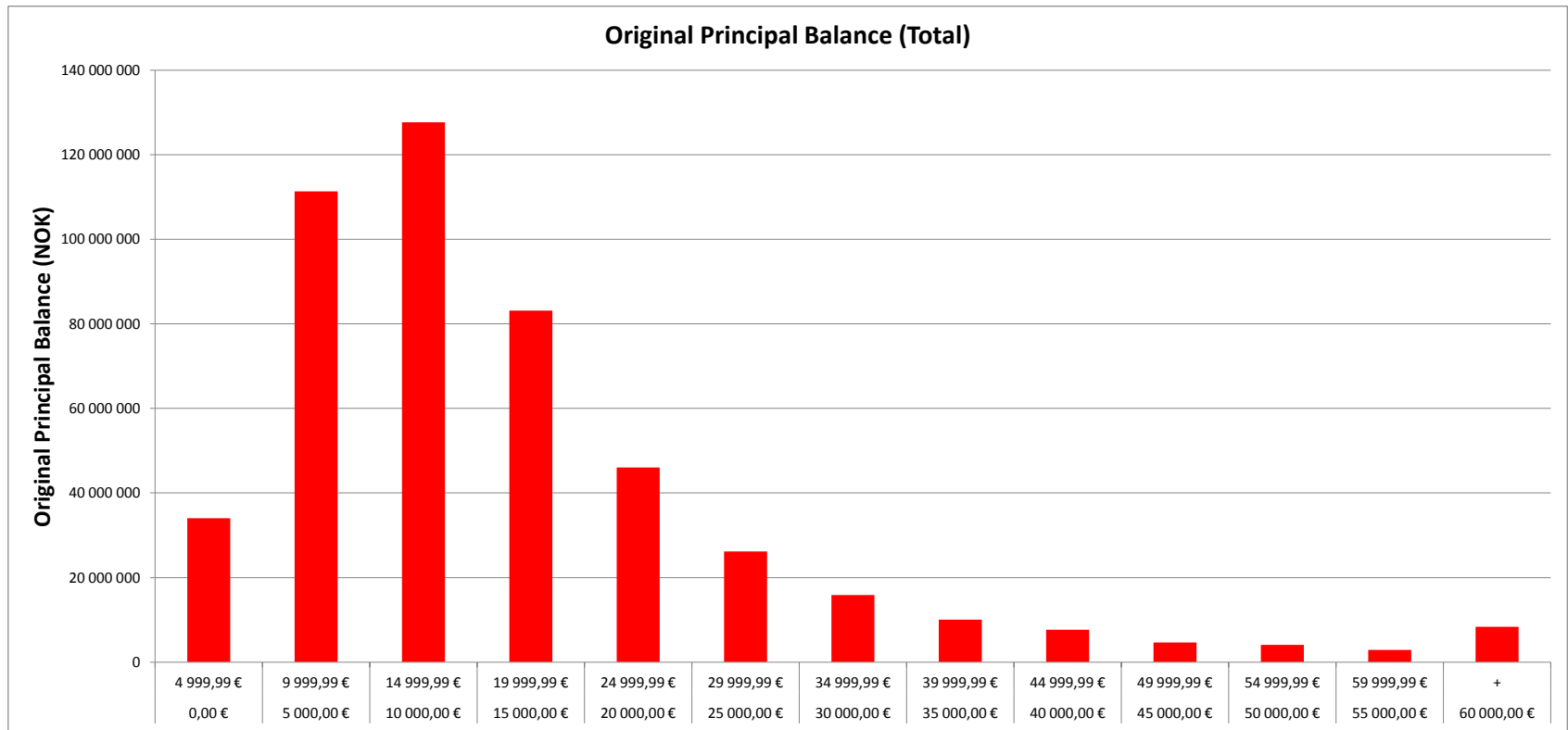
Average outstanding principal balance: 10 679

	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 %	39,3

SCF Rahoituspalvelut Limited
Monthly Investor Report

6.b Original Principal Balance Graph

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SCF Rahoituspalvelut Limited
Monthly Investor Report

7.a Outstanding Principal Balance

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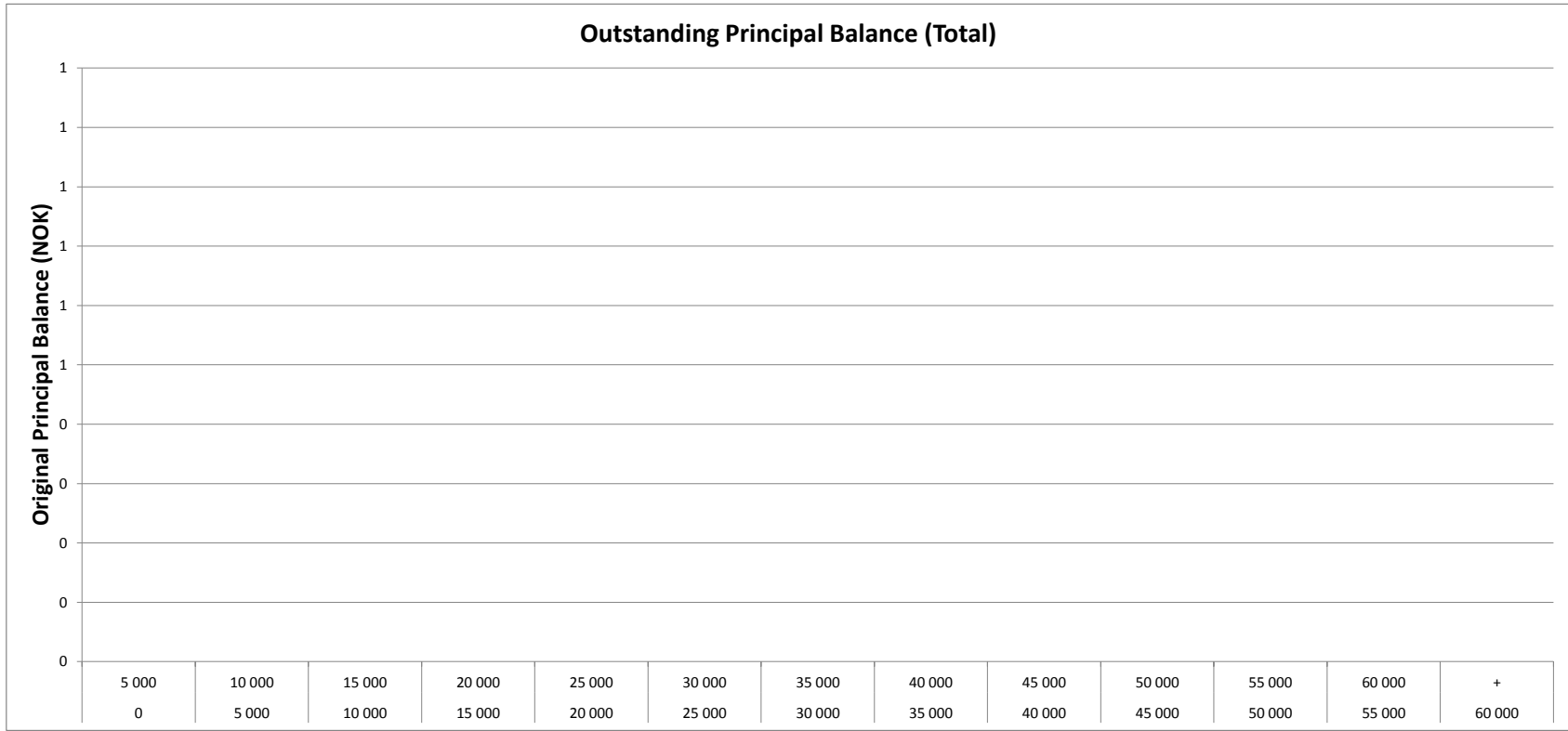
Average amount - all: #DIV/0!

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	0	0	0%	0%	0	0
	5 000	10 000	0	0	0%	0%	0	0
	10 000	15 000	0	0	0%	0%	0	0
	15 000	20 000	0	0	0%	0%	0	0
	20 000	25 000	0	0	0%	0%	0	0
	25 000	30 000	0	0	0%	0%	0	0
	30 000	35 000	0	0	0%	0%	0	0
	35 000	40 000	0	0	0%	0%	0	0
	40 000	45 000	0	0	0%	0%	0	0
	45 000	50 000	0	0	0%	0%	0	0
	50 000	55 000	0	0	0%	0%	0	0
	55 000	60 000	0	0	0%	0%	0	0
	60 000 +		0	0	0%	0%	0	0
Total			0	0,00	0%	0%	0	0

SCF Rahoituspalvelut Limited
Monthly Investor Report

7.b Outstanding Principal Balance Graph

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**SCF Rahoituspalvelut Limited
Monthly Investor Report**

8.a Geographical Distribution



Reporting Date	12.09.2014	
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Interest Period	from 26.08.2014	10.09.2014 = 30 days

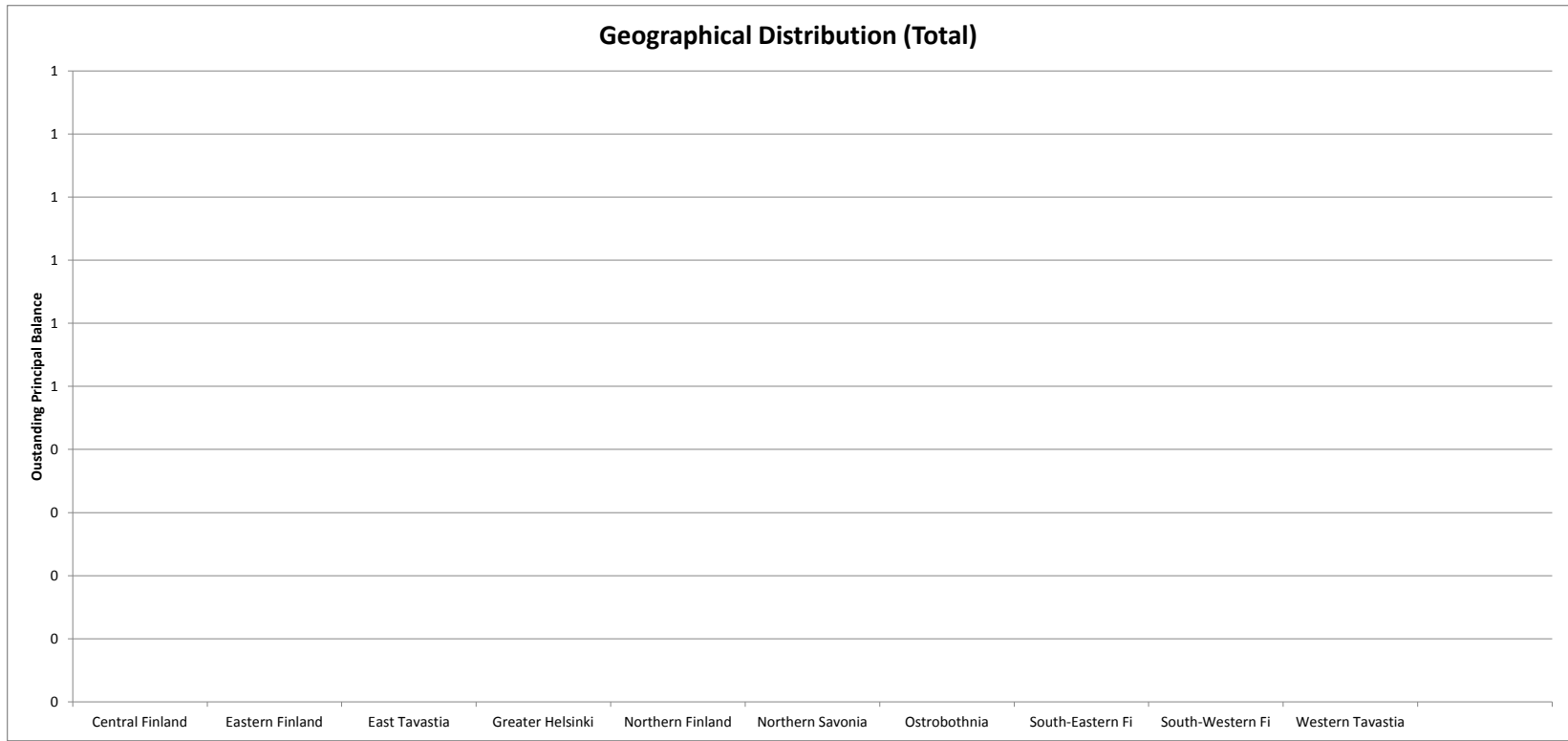
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	0	0	0	0,00 %	0	0	0
Eastern Finland	0	0	0	0,00 %	0	0	0
East Tavastia	0	0	0	0,00 %	0	0	0
Greater Helsinki	0	0	0	0,00 %	0	0	0
Northern Finland	0	0	0	0,00 %	0	0	0
Northern Savonia	0	0	0	0,00 %	0	0	0
Ostrobothnia	0	0	0	0,00 %	0	0	0
South-Eastern Fi	0	0	0	0,00 %	0	0	0
South-Western Fi	0	0	0	0,00 %	0	0	0
Western Tavastia	0	0	0	0,00 %	0	0	0
Total	0	0	0 %	0,00 %	-	0,0	

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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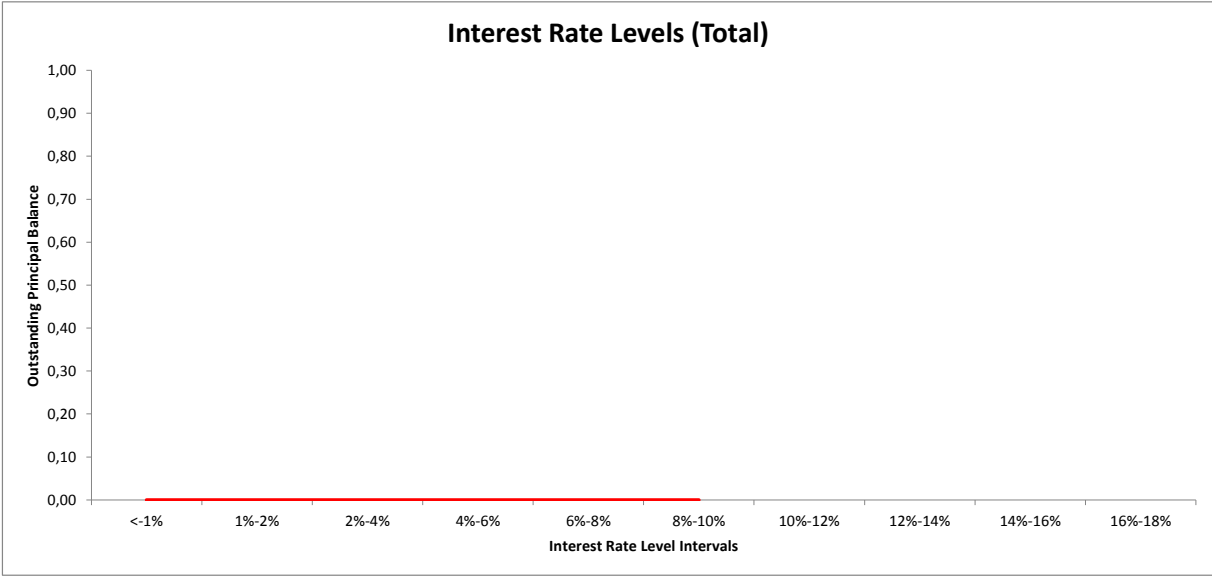
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	0	-	0,00 %	0,0	0,0
1 %	2 %	0	-	0,00 %	0,0	0,0
2 %	4 %	0	-	0,00 %	0,0	0,0
4 %	6 %	0	-	0,00 %	0,0	0,0
6 %	8 %	0	-	0,00 %	0,0	0,0
8 %	10 %	0	-	0,00 %	0,0	0,0
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		0	0	0 %	-	0,0

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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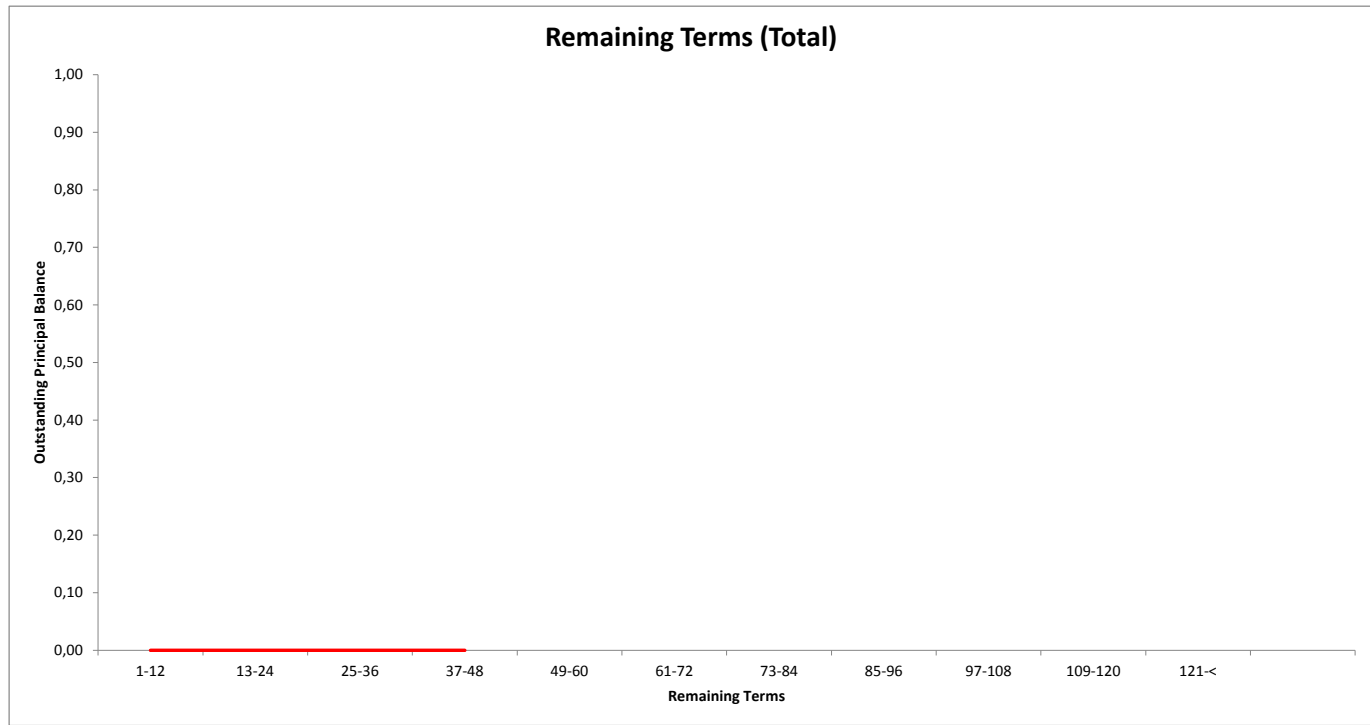
		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity				0	0	0	0,00 %	0,0	0,0
		1		12	0	0	0,00 %	0,0	0,0
		13		24	0	0	0,00 %	0,0	0,0
		25		36	0	0	0,00 %	0,0	0,0
		37		48					
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121 >							
		Total			0	0	0 %	-	0,0

SCF Rahoituspalvelut Limited
Monthly Investor Report

10.b Remaining Terms



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SCF Rahoituspalvelut Limited
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11.a Seasoning



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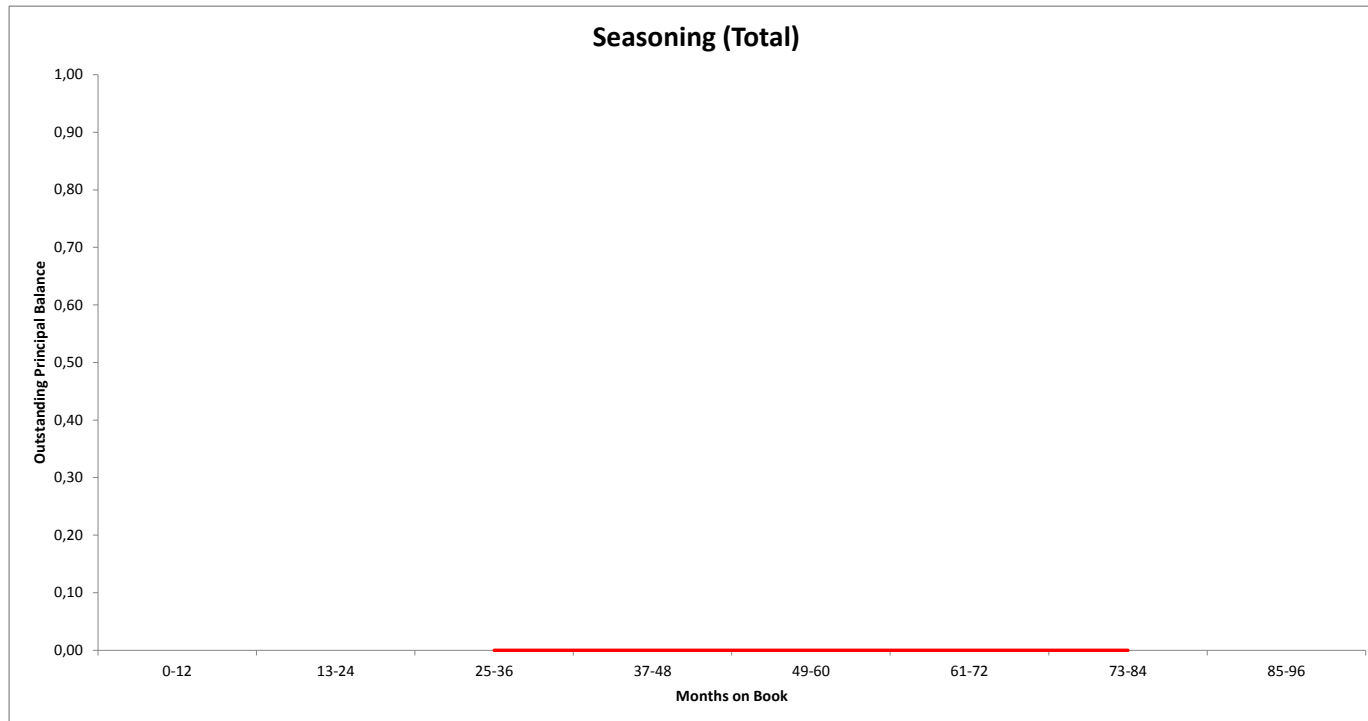
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24				
	25		36	0	0,00 %	0,0	0,0
	37		48	0	0,00 %	0,0	0,0
	49		60	0	0,00 %	0,0	0,0
	61		72	0	0,00 %	0,0	0,0
	73		84	0	0,00 %	0,0	0,0
	85		96				
				0	0 %	-	0,0

SCF Rahoituspalvelut Limited
Monthly Investor Report

11.b Seasoning



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SCF Rahoituspalvelut Limited
Monthly Investor Report

13.a Balloon loans



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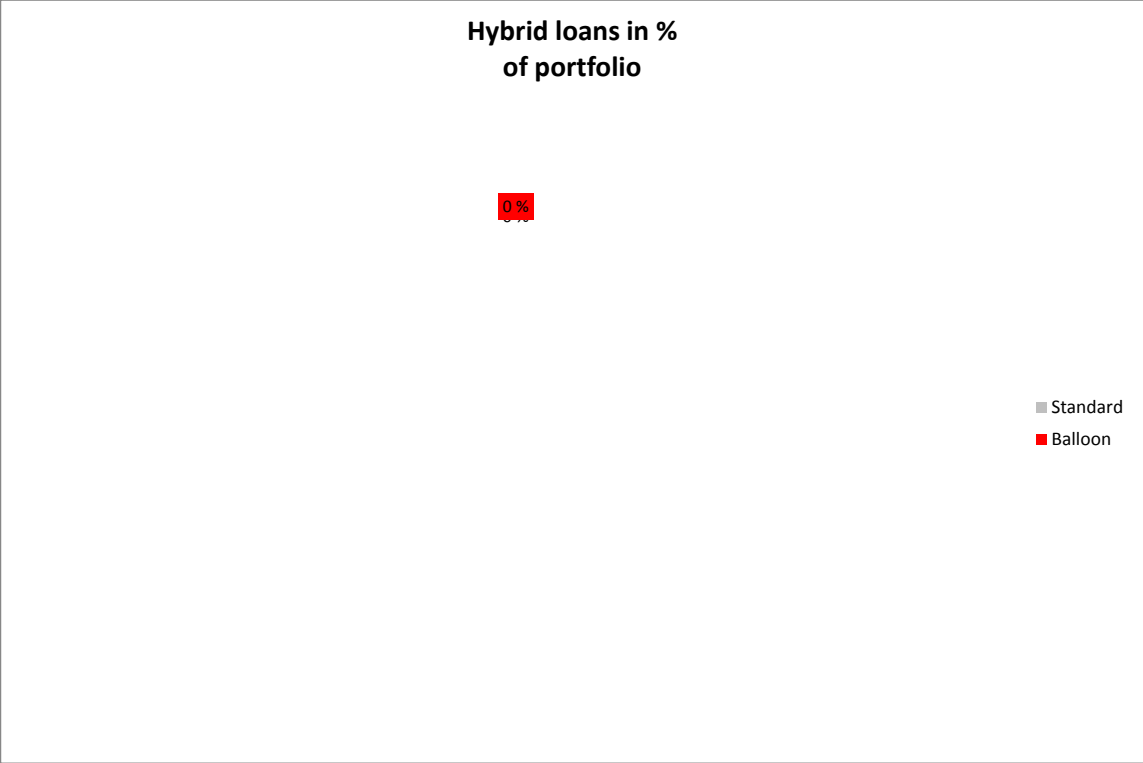
Hybrid loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		0	0	0,00 %	-	0,00 %	0,0	0,0
Balloon		0	0	0,00 %	-	0,00 %	0,0	0,0
Total		0	0	0 %	0	0 %	-	0,0

SCF Rahoituspalvelut Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date		12.09.2014					
Payment date		10.09.2014					
Period No		28					
Monthly Period		aug. 14					
Interest Period	from	26.08.2014	to	10.09.2014	=	15 days	



**SCF Rahoituspalvelut Limited
Monthly Investor Report**

14.a # loans per borrower



Reporting Date	12.09.2014	
Payment date	10.09.2014	
Period No	28	
Monthly Period	aug. 14	
Interest Period	from 26.08.2014	to 10.09.2014 = 15 days

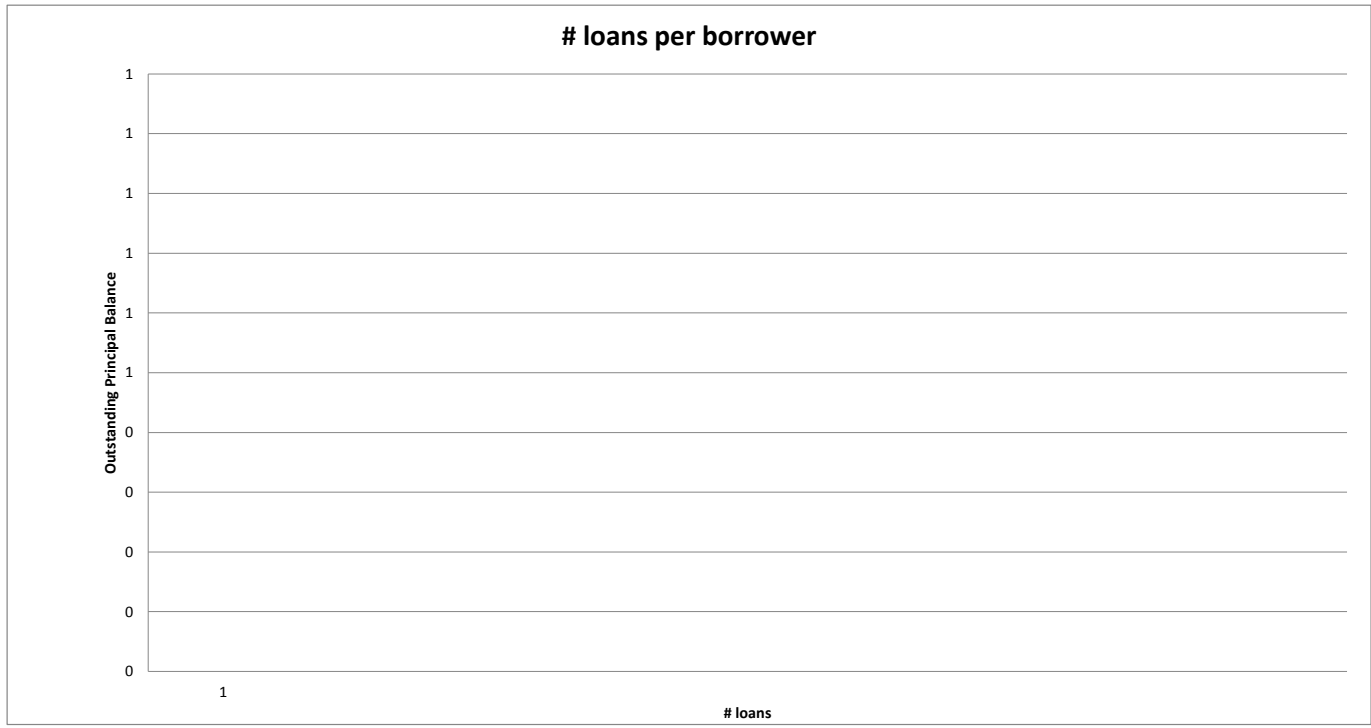
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	0	0	0,0%
Total		0	0	0%

SCF Rahoituspalvelut Limited
Monthly Investor Report

14.b # loans per borrower



Reporting Date	12.09.2014					
Payment date	10.09.2014					
Period No	28					
Monthly Period	aug. 14					
Interest Period	from	26.08.2014	to	10.09.2014	=	15 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

15.a Amortization Profile



Reporting Date	12.09.2014	
Payment date	10.09.2014	
Period No	28	
Monthly Period	aug. 14	
Interest Period	from 26.08.2014	to 10.09.2014 = 15 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	-	-	-	-	0,00 %	0,00 %
2	-	-	-	-	0,00 %	0,00 %
3	-	-	-	-	0,00 %	0,00 %
4	-	-	-	-	0,00 %	0,00 %
5	-	-	-	-	0,00 %	0,00 %
6	-	-	-	-	0,00 %	0,00 %
7	-	-	-	-	0,00 %	0,00 %
8	-	-	-	-	0,00 %	0,00 %
9	-	-	-	-	0,00 %	0,00 %
10	-	-	-	-	0,00 %	0,00 %
11	-	-	-	-	0,00 %	0,00 %
12	-	-	-	-	0,00 %	0,00 %
13	-	-	-	-	0,00 %	0,00 %
14	-	-	-	-	0,00 %	0,00 %
15	-	-	-	-	0,00 %	0,00 %
16	-	-	-	-	0,00 %	0,00 %
17	-	-	-	-	0,00 %	0,00 %
18	-	-	-	-	0,00 %	0,00 %
19	-	-	-	-	0,00 %	0,00 %
20	-	-	-	-	0,00 %	0,00 %

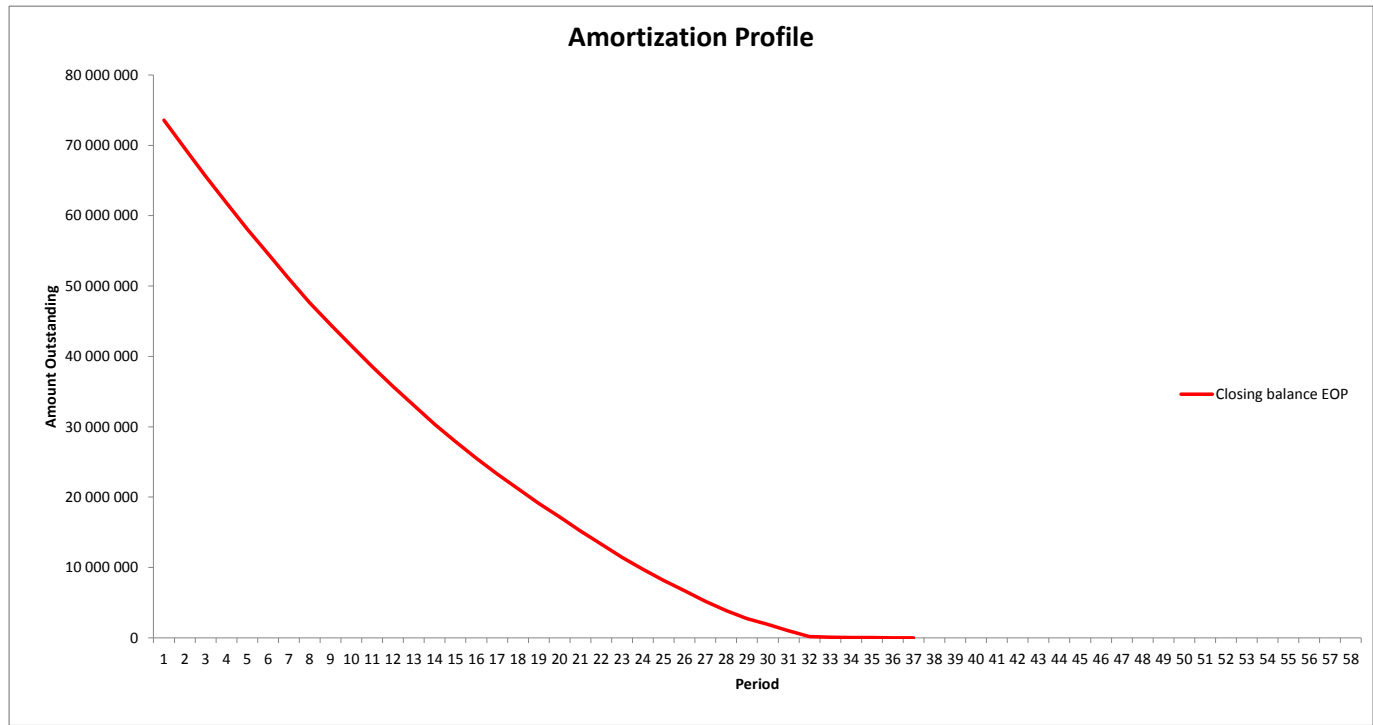
Amortization profile (first 20 periods)

SCF Rahoituspalvelut Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	12.09.2014					
Payment date	10.09.2014					
Period No	28					
Monthly Period	aug. 14					
Interest Period	from	26.08.2014	to	10.09.2014	=	15 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

16.a Payment Holidays



Reporting Date	12.09.2014			
Payment date	10.09.2014			
Period No	28			
Monthly Period	aug. 14			
Interest Period	from	26.08.2014	to	10.09.2014 = 15 days

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2012 05	107	146	40 046	1 312 204
2012 06	156	231	62 022	1 640 795
2012 07	159	237	71 630	2 032 683
2012 08	133	183	51 859	1 566 704
2012 09	109	156	43 917	1 085 190
2012 10	89	138	38 653	998 306
2012 11	88	132	34 697	933 247
2012 12	143	183	47 263	1 364 743
2013 01	116	167	56 307	1 256 432
2013 02	122	175	49 484	1 307 946
2013 03	123	166	48 650	1 409 025
2013 04	85	117	31 782	770 640
2013 05	84	116	32 120	757 900
2013 06	101	142	43 497	1 040 461
2013 07	126	164	46 698	1 241 172
2013 08	104	140	44 253	1 090 321
2013 09	56	73	19 935	466 112
2013 10	43	59	17 550	359 981
2013 11	57	85	25 201	502 891
2013 12	81	96	27 827	627 296
2014 01	71	106	33 889	648 914
2014 02	71	100	30 442	675 522
2014 03	61	83	27 195	434 777
2014 04	39	59	19 097	307 894
2014 05	45	64	17 252	333 127
2014 06	45	66	21 374	333 584
2014 07	71	97	31 809	601 064
2014 08	0	0	0	0
Total	2 485	3 481	1 014 451	25 098 930

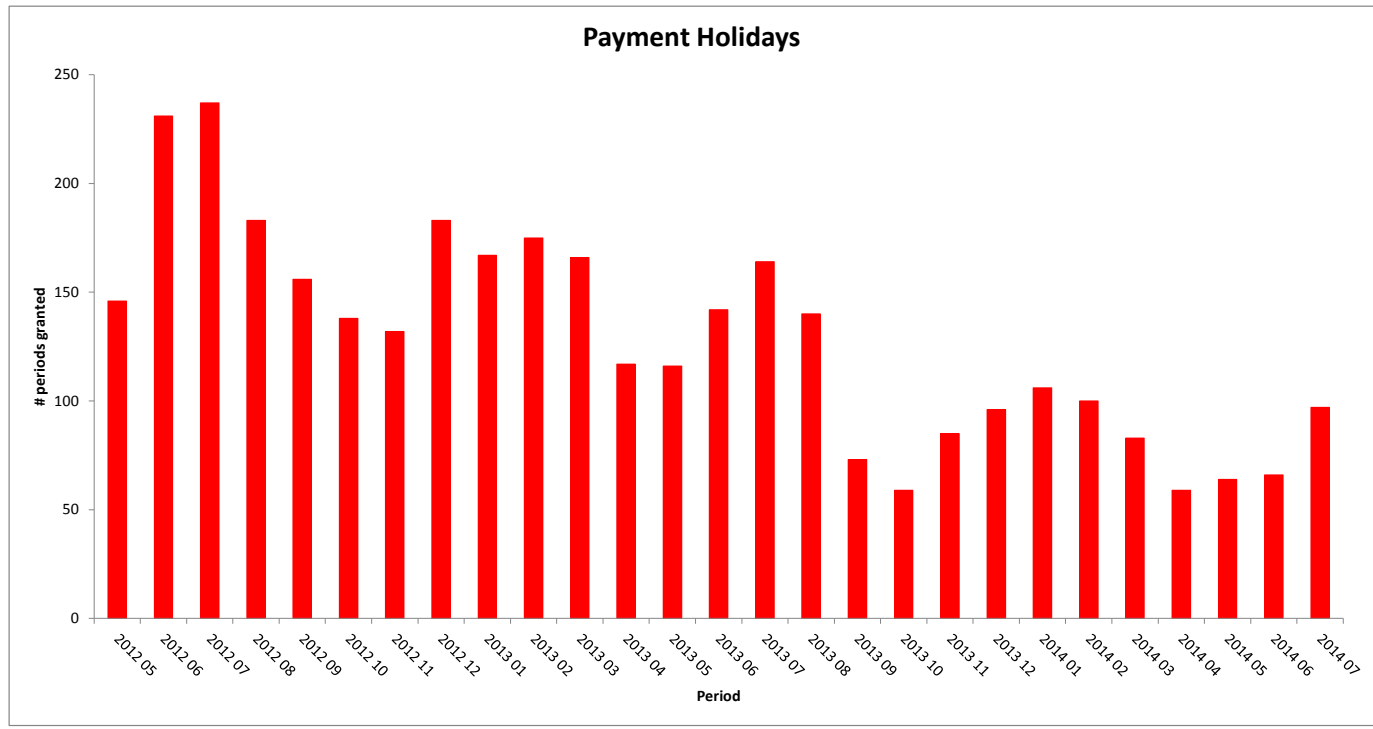
Payment Holiday

SCF Rahoituspalvelut Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	12.09.2014				
Payment date	10.09.2014				
Period No	28				
Monthly Period	aug. 14				
Interest Period	from	26.08.2014	to	10.09.2014	= 15 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

17.a Restructured Loans



Reporting Date	12.09.2014	
Payment date	10.09.2014	
Period No	28	
Monthly Period	aug. 14	
Interest Period	from 26.08.2014	to 10.09.2014 = 15 days

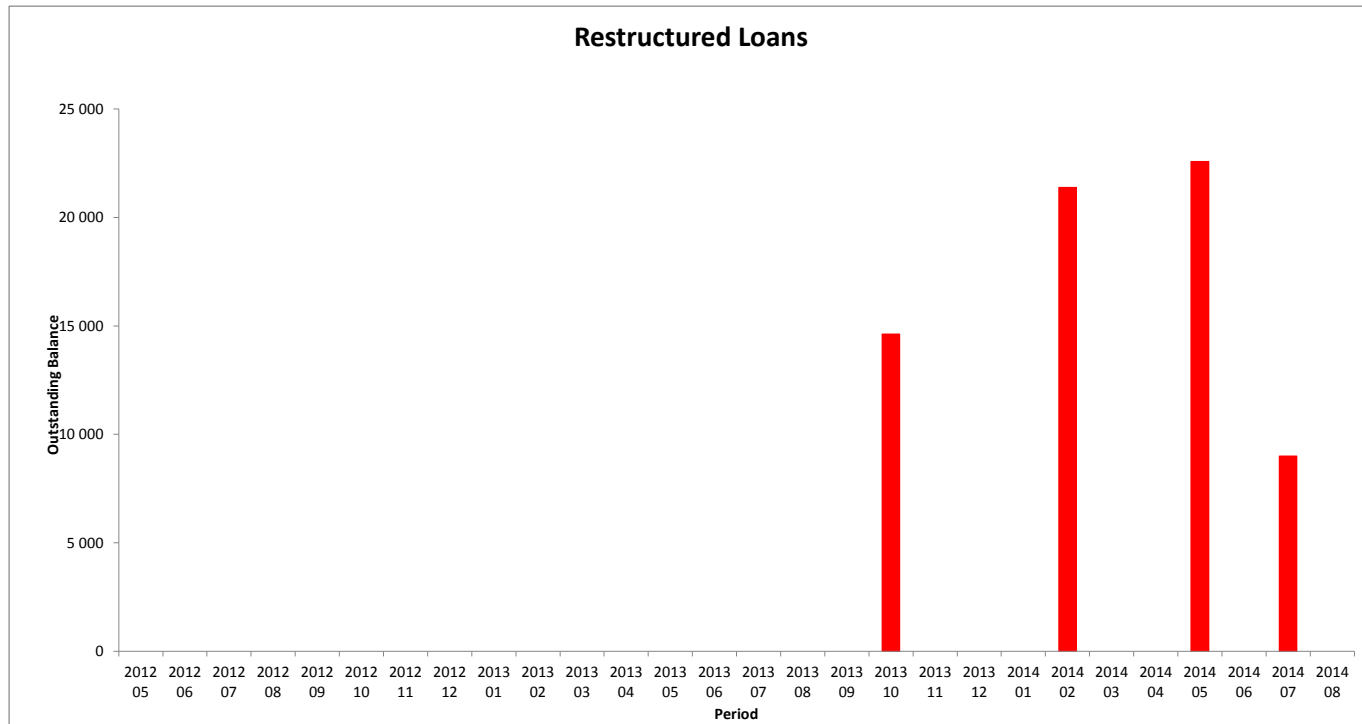
TOTAL		
Period	No	Outstanding Balance
2012 05		
2012 06		
2012 07		
2012 08		
2012 09		
2012 10		
2012 11		
2012 12		
2013 01		
2013 02		
2013 03		
2013 04		
2013 05		
2013 06		
2013 07		
2013 08		
2013 09		
2013 10	1	14 627
2013 11		
2013 12		
2014 01		
2014 02	1	21 392
2014 03		
2014 04		
2014 05	1	22 589
2014 06		
2014 07	1	9 000
2014 08		
Total	4	67 607

SCF Rahoituspalvelut Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	12.09.2014				
Payment date	10.09.2014				
Period No	28				
Monthly Period	aug. 14				
Interest Period	from	26.08.2014	to	10.09.2014	= 15 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

18. Defaults, recoveries and loss

Reporting Date	12.09.2014	
Payment date	10.09.2014	
Period No	28	
Monthly Period	aug. 14	
Interest Period	from 26.08.2014	to 10.09.2014 = 15 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 3			2012 4			2013 1			2013 2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 3	262 036	23	0	0	262 036	120 305	120 305	141 731	57 157	177 462	84 574	1 222	178 684	83 352
2012 4	669 041	51				270 399	270 399	398 642	147 531	417 930	251 111	30 586	448 516	220 525
2013 1	449 726	54							209 334	209 334	240 392	94 544	303 878	145 848
2013 2	518 760	47										150 050	150 050	368 710
2013 3	455 184	58												
2013 4	358 911	51												
2014 1	319 666	51												
2014 2	343 176	39												
2014 3	83 606	10												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2013 3			2013 4			2014 1			2014 2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 3	262 036	23	1 313	179 997	82 039	3 681	183 678	78 358	2 058	185 736	76 300	5 015	190 751	71 285
2012 4	669 041	51	5 297	453 812	215 229	102 279	556 091	112 950	1 597	557 687	111 353	25 370	583 057	85 984
2013 1	449 726	54	3 822	307 700	142 026	12 941	320 640	129 086	10 313	330 953	118 773	41 263	372 217	77 510
2013 2	518 760	47	20 083	170 133	348 627	61 047	231 180	287 580	4 049	235 230	283 530	151 667	386 897	131 863
2013 3	455 184	58	104 953	104 953	350 230	123 100	228 053	227 131	15 447	243 500	211 684	46 477	289 977	165 207
2013 4	358 911	51				132 694	132 694	226 217	84 730	217 424	141 487	60 117	277 541	81 370
2014 1	319 666	51							156 346	156 346	163 321	89 932	246 277	73 389
2014 2	343 176	39										113 538	113 538	229 638
2014 3	83 606	10												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 3		
			Recoveries	Cum. Recoveries	Loss
2012 3	262 036	23	1 616	212 744	49 293
2012 4	669 041	51	1 146	594 638	74 403
2013 1	449 726	54	292	384 698	65 028
2013 2	518 760	47	108	446 382	72 378
2013 3	455 184	58	3 812	412 143	43 040
2013 4	358 911	51	4 110	298 848	60 062
2014 1	319 666	51	1 562	233 887	85 779
2014 2	343 176	39	19 110	101 698	233 585
2014 3	101 879	15	57 608	57 608	44 271

SCF Rahoituspalvelut Limited
Monthly Investor Report

19. Priority of Payments



Reporting Date	12.09.2014	
Payment date	10.09.2014	
Period No	28	
Monthly Period	aug. 14	
Interest Period	from 26.08.2014	to 10.09.2014 = 15 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	71 003 336,85	EUR
Senior Expenses	-	4 990,30	EUR
Servicing Fee	-	-	EUR
Interest on Loan to Issuer	-	446 248,55	EUR
Principal on Loan to Issuer	-	70 552 098,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	73 412 728,78	EUR
Senior Expenses	-	4 781,97	EUR
Net Swap Payments	-	388 430,37	EUR
Interest Notes Class A	-	-	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	-	EUR
Interest Notes Class B	-	34 980,00	EUR
Principal Payments Class B	-	70 552 098,00	EUR
Payments to Reserve Fund	-	-	EUR
Interest Issuer Subordinated Loan	-	3 091,57	EUR
Principal Issuer Subordinated Loan	-	2 409 795,00	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		19 551,87	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	19 551,87	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	128,29	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller*	=	19 423,58	EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

20. Transaction Costs



Reporting Date	12.09.2014
Payment date	10.09.2014
Period No	28
Monthly Period	aug. 14
Interest Period	from 26.08.2014 to 10.09.2014 = 15 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	4 990,30 EUR		
Interest accrued for the Period	34 980,00 EUR	- EUR	34 980,00 EUR
Cumulative Interest accrued	7 236 665,00 EUR	4 792 934,00 EUR	2 443 731,00 EUR
Interest Payments	34 980,00 EUR	- EUR	34 980,00 EUR
Cumulative Interest Payments	7 236 665,00 EUR	4 792 934,00 EUR	2 443 731,00 EUR
Interest accrued on Subordinated Loans for the Period	3 219,86 EUR		
Cumulative Interest accrued on Subordinated Loans	440 049,11 EUR		
Interest Payments on Subordinated Loans	3 219,86 EUR		
Cumulative Interest Payments on Subordinated Loans	440 049,11 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

SCF Rahoituspalvelut Limited
Monthly Investor Report

22. Contact Details



Reporting Date	12.09.2014
Payment date	10.09.2014
Period No	28
Monthly Period	aug. 14
Interest Period	from 26.08.2014 to 10.09.2014 = 15 days

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