

SCF Rahoituspalvelut Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.03.2013	Following payment dates:	25.04.2013
Payment date	25.03.2013		
Period No	10		
Monthly Period	Feb-13		
Interest Period	from 25.02.2013	to 25.03.2013	= 28 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	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	Feb-13	
Interest Period	from 25.02.2013	to 25.03.2013 = 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	281 475 782,85 EUR	300 692 820,05 EUR
Scheduled Loan Principal Repayments	8 128 828,58 EUR	8 955 664,07 EUR
Prepayments	8 441 152,47 EUR	10 087 705,33 EUR
Deemed Collections	- EUR	- EUR
Total Principal Payments Received	16 569 981,05 EUR	19 043 369,40 EUR
New Defaulted Auto Loans in Period	163 899,47 EUR	EUR
Closing Balance	264 741 902,33 EUR	173 667,80 EUR 281 475 782,85 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 401 711,55 EUR	1 677 756,09 EUR
recoveries on loans in default	111 396,82 EUR	145 824,75 EUR
of which proceeds from bad debt sales	- EUR	- EUR
of which due to proceeds exceeding valuation	- EUR	- EUR
Total revenue received in period	1 513 108,37 EUR	1 823 580,84 EUR
# Loans		
At beginning of period	32 810 Loans	34 232 Loans
Paid in full	1 369 Loans	1 399 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into Default	21 Loans	23 Loans
of which required payment to customer upon valuation	1 Loans	1 Loans
At end of period	31 420 Loans	32 810 Loans
Weighted Average Loan Return	6,60 %	

SCF Rahoituspalvelut Limited
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	27.03.2013
Payment date	25.03.2013
Period No	10
Monthly Period	Feb-13
Interest Period	from 25.02.2013 to 25.03.2013 = 28 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	18 083 089,42 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	18 083 089,42 EUR

Issuer Available Distribution Amount

Current Period

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 936 209,30 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	-89,47 EUR
Total Amount for Issuer Available Distribution Amount	25 165 504,83 EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

3. Reserve Accounts



Reporting Date	27.03.2013
Payment date	25.03.2013
Period No	10
Monthly Period	Feb-13
Interest Period	from 25.02.2013 to 25.03.2013 = 28 days

Note Balance

Beginning of Period	281 473 938,00	EUR
End of Period	264 740 676,00	EUR

Reserve Fund

	in %		
Beginning of Period	2,6 %	7 229 385,00	EUR
Cash Outflow		7 229 385,00	EUR
Cash Inflow		7 229 385,00	EUR
End of Period	2,6 %	7 229 385,00	EUR
Required Reserve Amount	2,6 %	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	27.03.2013				
Payment date	25.03.2013				
Period No	10				
Monthly Period	Feb-13				
Interest Period	from	25.02.2013	to	25.03.2013	= 28 days

Asset Balance

Beginning of Period	281 475 782,85	EUR
End of Period	264 741 902,33	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	245 038 154,15	92,56 %	29 282
1-30 days past due	15 889 930,23	6,00 %	1 733
Delinquent Receivables:			
31-60 days past due	2 843 702,10	1,07 %	296
61-90 days past due	533 665,94	0,20 %	66
91-120 days past due	324 706,91	0,12 %	32
121-150 days past due	103 846,14	0,04 %	10
151-180 days past due	7 896,86	0,00 %	1
Total Performing and Delinquent	264 741 902,33	100,00 %	31 420

Current Period Defaults	175 646,18	21
Cumulative Defaults	1 282 774,69	122
Current Period Recoveries	111 396,82	
Cumulative Recoveries	647 925,46	

SCF Rahoituspalvelut Limited
Monthly Investor Report

5. Outstanding Notes



Reporting Date	27.03.2013				
Payment date	25.03.2013				
Period No	10				
Monthly Period	Feb-13				
Interest Period	from	25.02.2013	to	25.03.2013	= 28 days

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	281 473 938,00 EUR	201 932 374,30 EUR	17 563,70 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	18 083 089,42 EUR				
Amortisation	16 733 262,00 EUR				
Redemption per Class	16 733 262,00 EUR	16 731 792,00 EUR	1 470,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		4 158,00 EUR	42,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	264 740 676,00 EUR	185 200 567,60 EUR	16 108,40 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		69,96 %	0,01 %	30,03 %	0,01 %
Current Pool Factor		0,46	0,46	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		28,00	28,00	28,00	28,00
Interest Days	28				
Principal Outstanding per Note Beginning of Period		50 182,00 EUR	501,82 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 158,00 EUR	41,58 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		46 024,00 EUR	460,24 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		44,00 EUR	- EUR	95,00 EUR	1,00 EUR
Interest Payment	252 605,00	177 056,00 EUR	- EUR	75 525,00 EUR	24,00 EUR
Interest Payment per Note		44,00 EUR	- EUR	95,00 EUR	1,00 EUR

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		18,00 %		1,50 %
Current CE (incl. Excess Spread)		35,72 %		5,68 %
Current CE (excl. Excess Spread)		32,77 %		2,73 %

SCF Rahoituspalvelut Limited
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.03.2013
 Payment date 25.03.2013
 Period No 10
 Monthly Period Feb-13
 Interest Period : 25.02.2013 to 25.03.2013 = 28 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		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	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	27.03.2013				
Payment date	25.03.2013				
Period No	10				
Monthly Period	feb. 13				
Interest Period	from	25.02.2013	to	25.03.2013	= 28 days

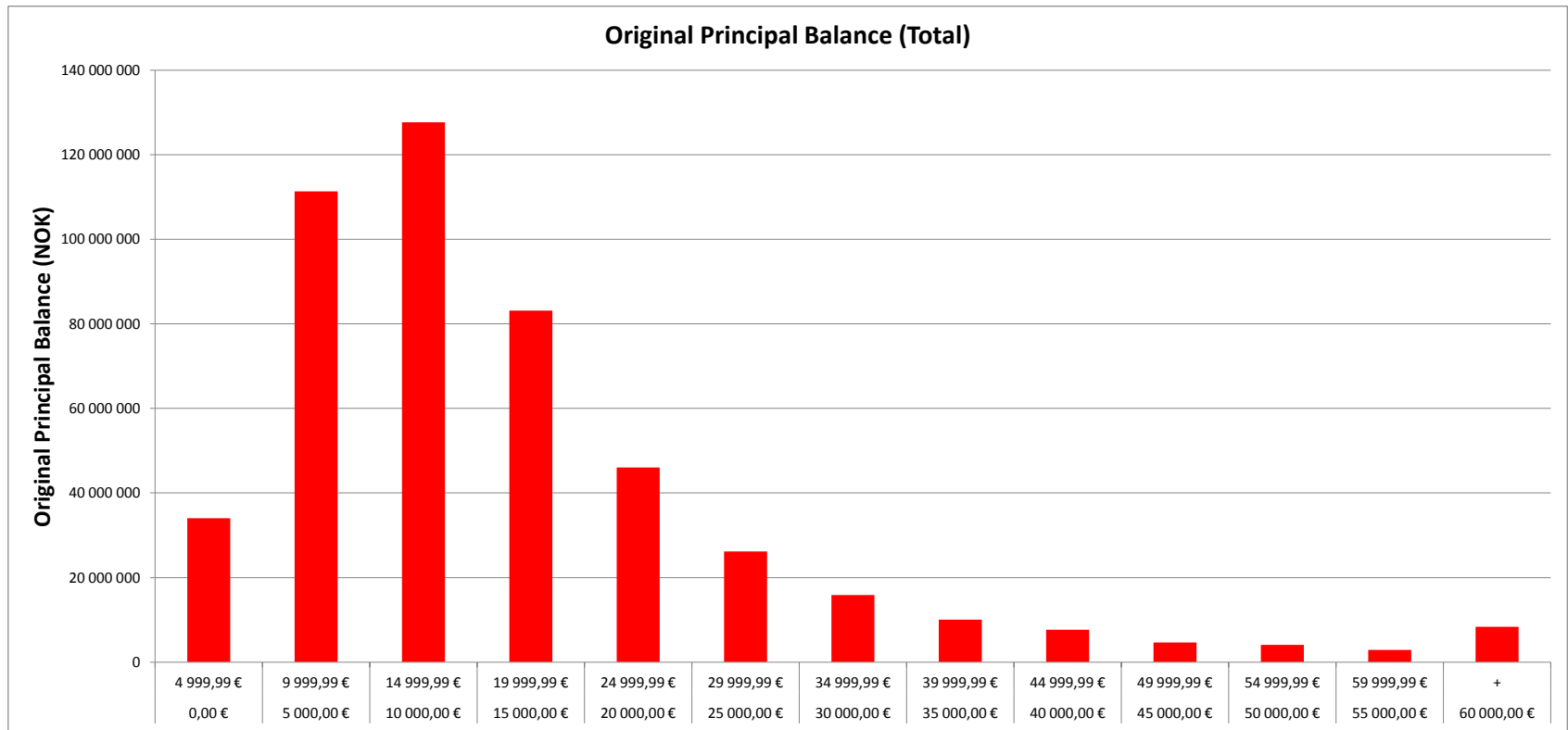
Average outstanding principal balance: 10 679

	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	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from 25.02.2013	to 25.03.2013 = 28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

7.a Outstanding Principal Balance



Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from 25.02.2013	to 25.03.2013 = 28 days

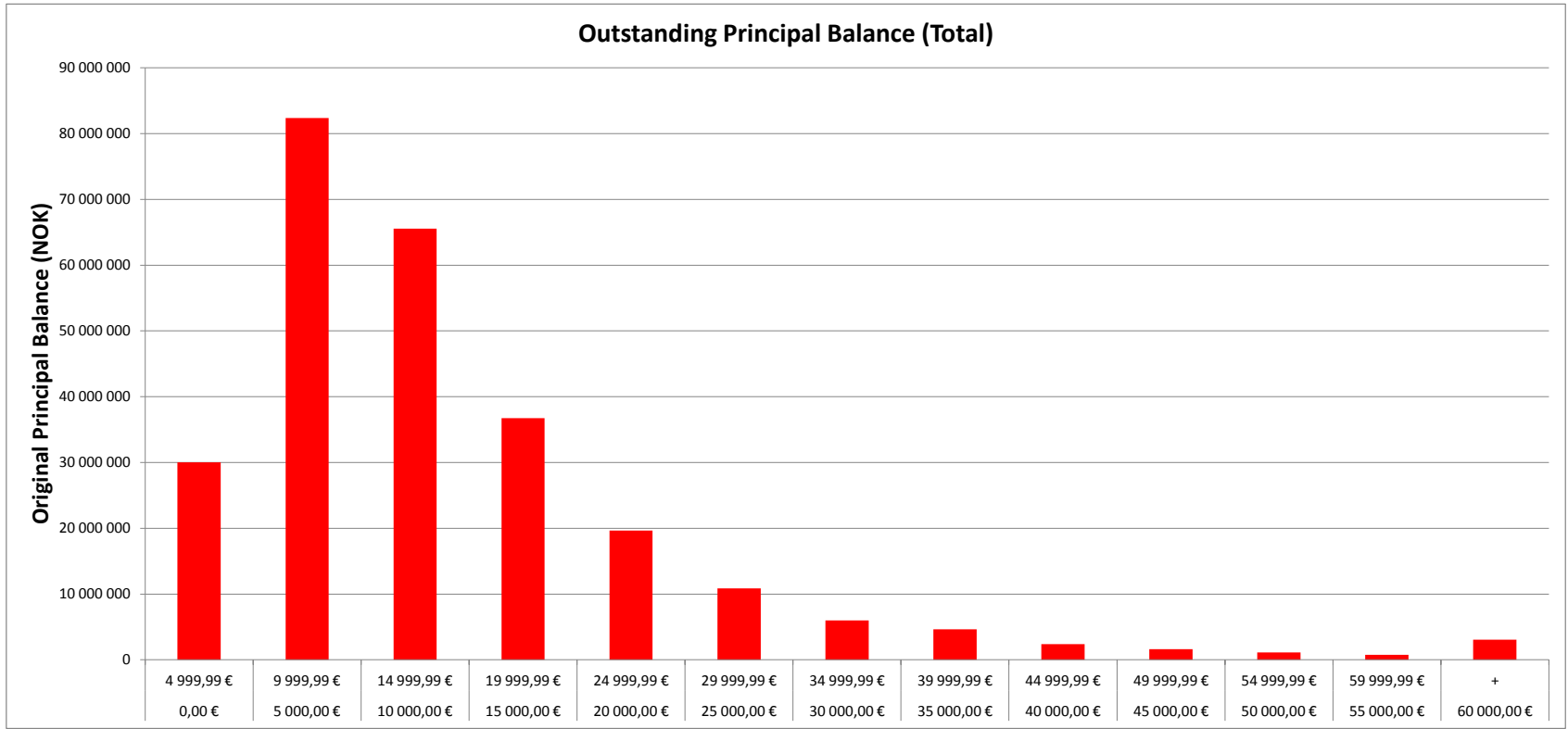
Average amount - all: 8 426

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
	0,00 €	4 999,99 €	10 882	30 042 690	11,35 %	34,63 %	16,9	28,2
	5 000,00 €	9 999,99 €	11 238	82 375 653	31,12 %	35,77 %	27,7	24,4
	10 000,00 €	14 999,99 €	5 397	65 559 511	24,76 %	17,18 %	33,8	22,4
	15 000,00 €	19 999,99 €	2 147	36 726 928	13,87 %	6,83 %	37,0	20,4
	20 000,00 €	24 999,99 €	883	19 638 364	7,42 %	2,81 %	37,4	19,9
	25 000,00 €	29 999,99 €	398	10 853 443	4,10 %	1,27 %	37,5	19,8
	30 000,00 €	34 999,99 €	185	5 977 022	2,26 %	0,59 %	36,9	19,9
	35 000,00 €	39 999,99 €	124	4 639 817	1,75 %	0,39 %	36,9	20,1
	40 000,00 €	44 999,99 €	56	2 377 250	0,90 %	0,18 %	37,1	19,0
	45 000,00 €	49 999,99 €	34	1 609 768	0,61 %	0,11 %	37,2	19,2
	50 000,00 €	54 999,99 €	22	1 145 985	0,43 %	0,07 %	36,2	19,9
	55 000,00 €	59 999,99 €	13	749 223	0,28 %	0,04 %	36,0	18,8
	60 000,00 € +		41	3 046 248	1,15 %	0,13 %	35,7	19,3
Total			31 420	264 741 902	100,0 %	100,0 %	31,1	22,9

SCF Rahoituspalvelut Limited
Monthly Investor Report

7.b Outstanding Principal Balance Graph

Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from 25.02.2013	to 25.03.2013 = 28 days



**SCF Rahoituspalvelut Limited
Monthly Investor Report**

8.a Geographical Distribution



Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from 25.02.2013	25.03.2013 = 30 days

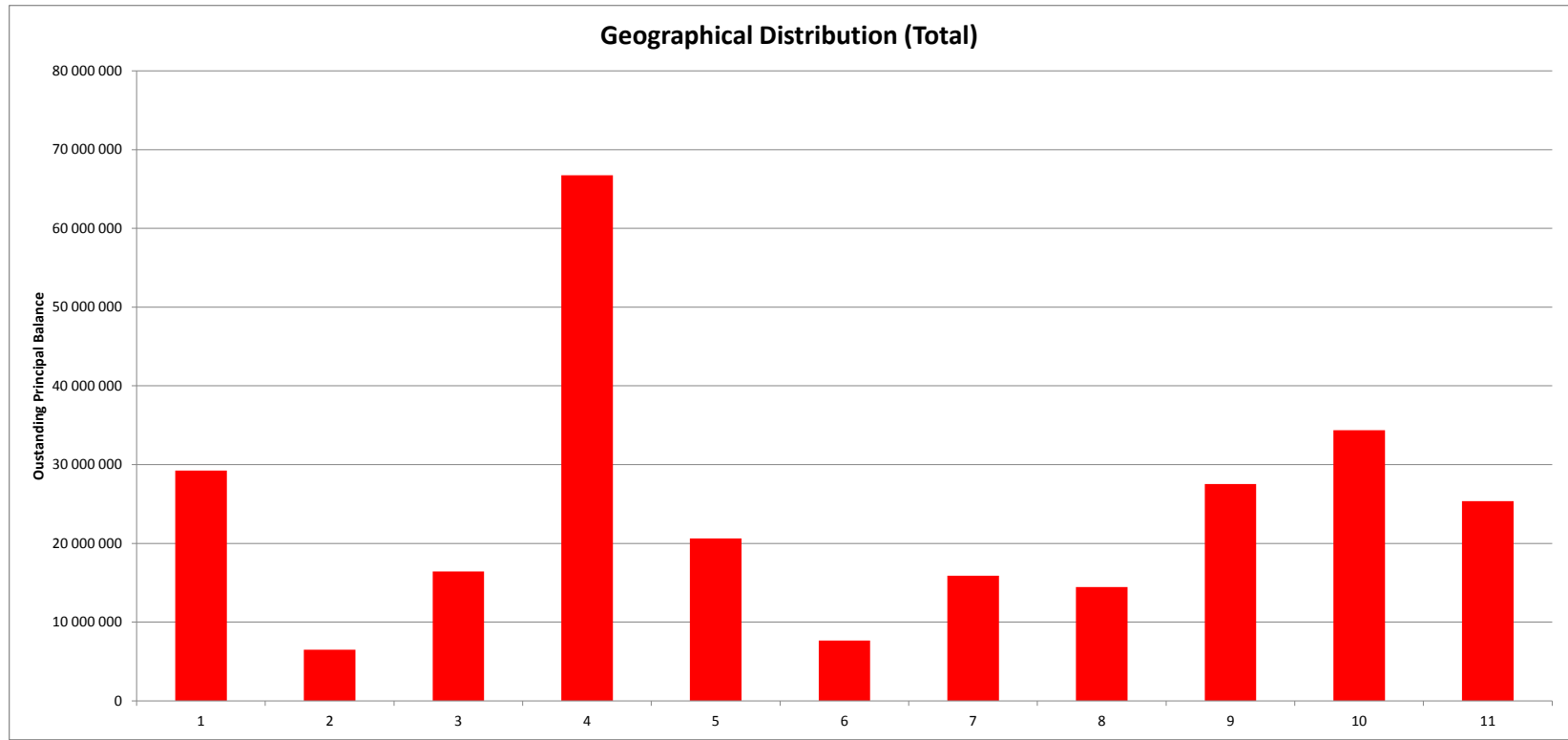
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 570	29 226 232	11,04 %	11,36 %	31,3	22,6	
Eastern Finland	819	6 510 978	2,46 %	2,61 %	30,6	23,1	
East Tavastia	1 969	16 411 335	6,20 %	6,27 %	31,7	23,0	
Greater Helsinki	7 373	66 758 066	25,22 %	23,47 %	31,0	22,8	
Northern Finland	2 343	20 621 878	7,79 %	7,46 %	32,4	22,2	
Northern Savonia	1 027	7 652 203	2,89 %	3,27 %	30,1	22,7	
Ostrobothnia	1 943	15 870 244	5,99 %	6,18 %	29,3	23,4	
South-Eastern Fi	1 719	14 440 338	5,45 %	5,47 %	31,5	22,5	
South-Western Fi	3 395	27 539 446	10,40 %	10,81 %	30,8	22,8	
Uusimaa	4 279	34 350 408	12,98 %	13,62 %	31,0	24,1	
Western Tavastia	2 983	25 360 773	9,58 %	9,49 %	31,1	22,5	
Total	31 420	264 741 902	100,0 %	100,00 %	31,0	22,9	

SCF Rahoituspalvelut Limited
Monthly Investor Report

8.b Geographical Distribution Graph



Reporting Date	27.03.2013					
Payment date	25.03.2013					
Period No	10					
Monthly Period	feb. 13					
Interest Period	from	25.02.2013	to	25.03.2013	=	28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

9.a Interest Rate



Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from 25.02.2013	to 25.03.2013 = 28 days

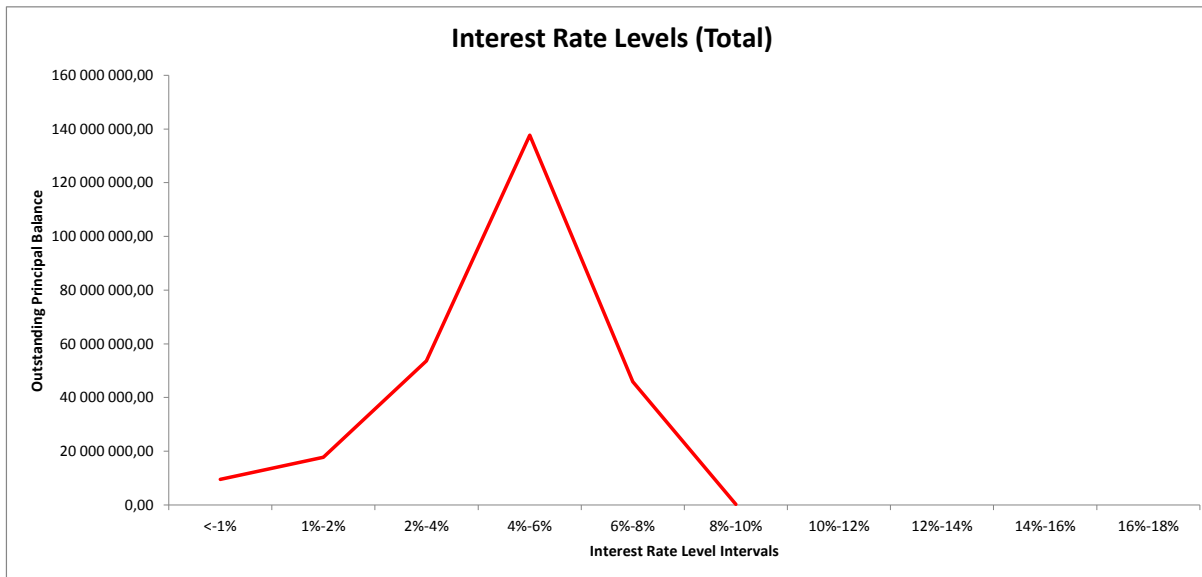
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 217	9 539 148	3,60 %	21,0	17,2
1 %	2 %	2 674	17 774 612	6,71 %	25,4	22,8
2 %	4 %	5 836	53 598 288	20,25 %	31,2	22,9
4 %	6 %	14 932	137 711 825	52,02 %	32,5	23,0
6 %	8 %	6 719	45 885 663	17,33 %	31,0	23,9
8 %	10 %	42	232 367	0,09 %	29,7	23,5
10 %	12 %			0,00 %		
12 %	14 %			0,00 %		
14 %	16 %			0,00 %		
16 %	18 %			0,00 %		
Total		31 420	264 741 902	100,00 %	28,5	22,2

SCF Rahoituspalvelut Limited
Monthly Investor Report

9.b Interest Rate



Reporting Date	27.03.2013				
Payment date	25.03.2013				
Period No	10				
Monthly Period	feb. 13				
Interest Period	from	25.02.2013	to	25.03.2013	= 28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

10.a Remaining Terms



Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from 25.02.2013	to 25.03.2013 = 28 days

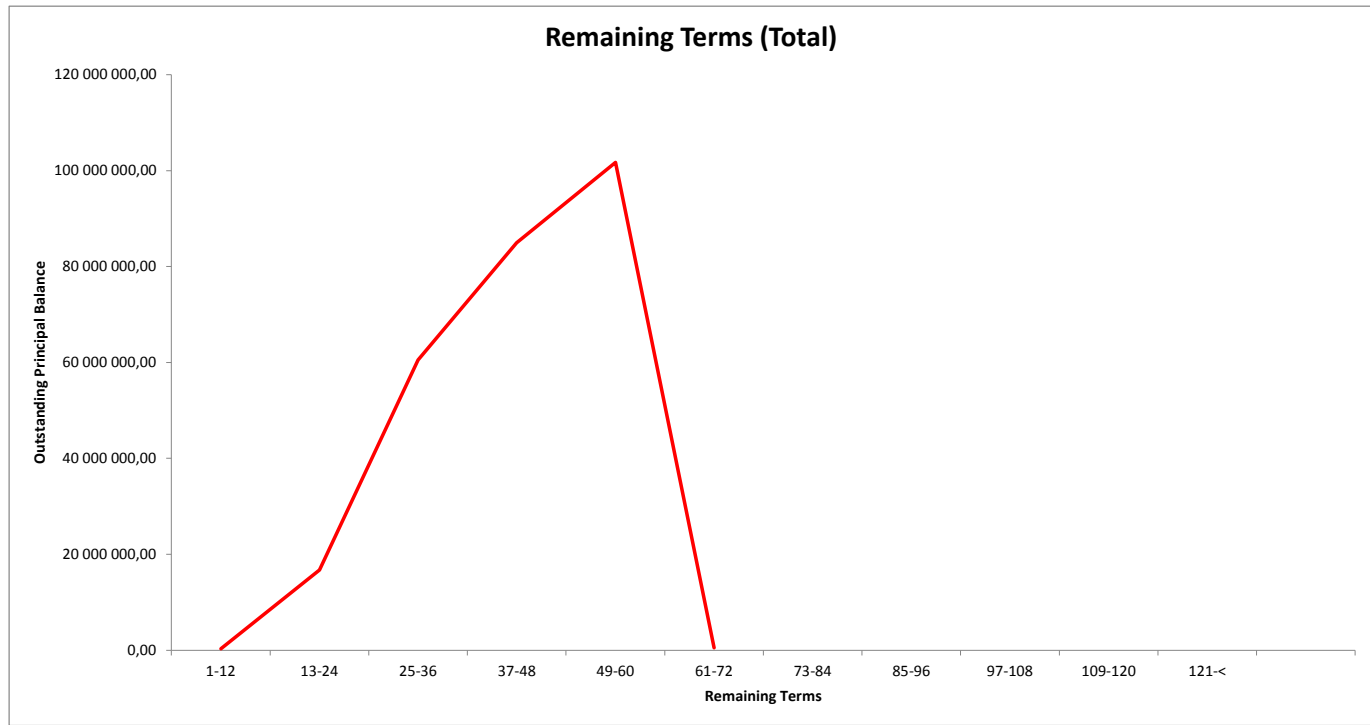
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	343	344 308	0,13 %	0,0	50,0
1		12	5 808	16 703 304	6,31 %	7,8	34,9
13		24	9 442	60 548 994	22,87 %	19,4	27,2
25		36	8 598	84 921 952	32,08 %	30,7	24,7
37		48	7 200	101 722 895	38,42 %	42,2	16,8
49		60	29	500 449	0,19 %	50,6	15,2
61		72			0,00 %		
73		84			0,00 %		
85		96			0,00 %		
97		108			0,00 %		
109		120			0,00 %		
121 >					0,00 %		
Total		31 420		264 741 902	100,00 %	30,1	23,8

SCF Rahoituspalvelut Limited
Monthly Investor Report

10.b Remaining Terms



Reporting Date	27.03.2013				
Payment date	25.03.2013				
Period No	10				
Monthly Period	feb. 13				
Interest Period	from	25.02.2013	to	25.03.2013	= 28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

11.a Seasoning



Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from 25.02.2013	to 25.03.2013 = 28 days

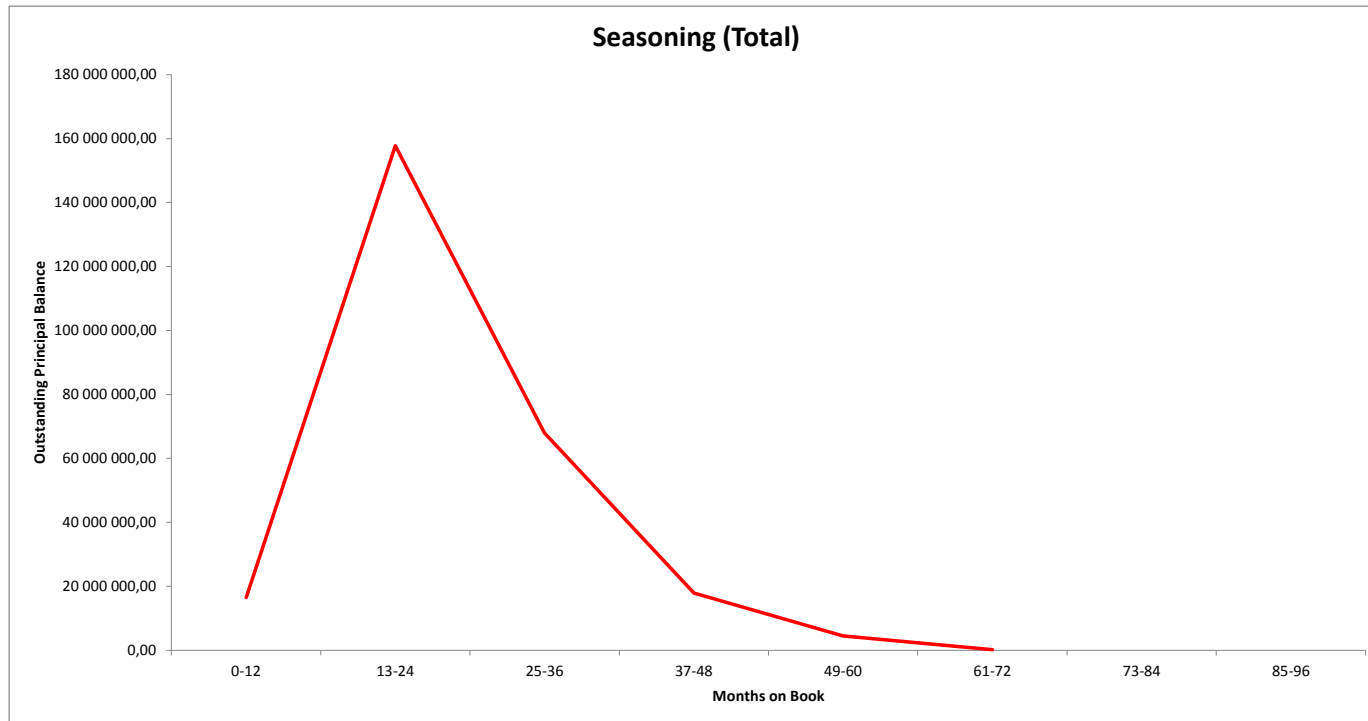
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	1 395	16 502 188	6,23 %	40,0	11,8
	13		24	16 152	157 766 381	59,59 %	34,7	18,2
	25		36	9 307	67 936 530	25,66 %	25,7	29,6
	37		48	3 377	17 907 249	6,76 %	17,0	41,0
	49		60	1 164	4 493 530	1,70 %	7,1	53,7
	61		72	25	136 025	0,05 %	11,1	62,7
	73		84					
	85		96					
				31 420	264 741 902	100 %	22,6	36,2

SCF Rahoituspalvelut Limited
Monthly Investor Report

11.b Seasoning



Reporting Date	27.03.2013				
Payment date	25.03.2013				
Period No	10				
Monthly Period	feb. 13				
Interest Period	from	25.02.2013	to	25.03.2013	= 28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

13.a Balloon loans



Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from	25.02.2013 to 25.03.2013 = 28 days

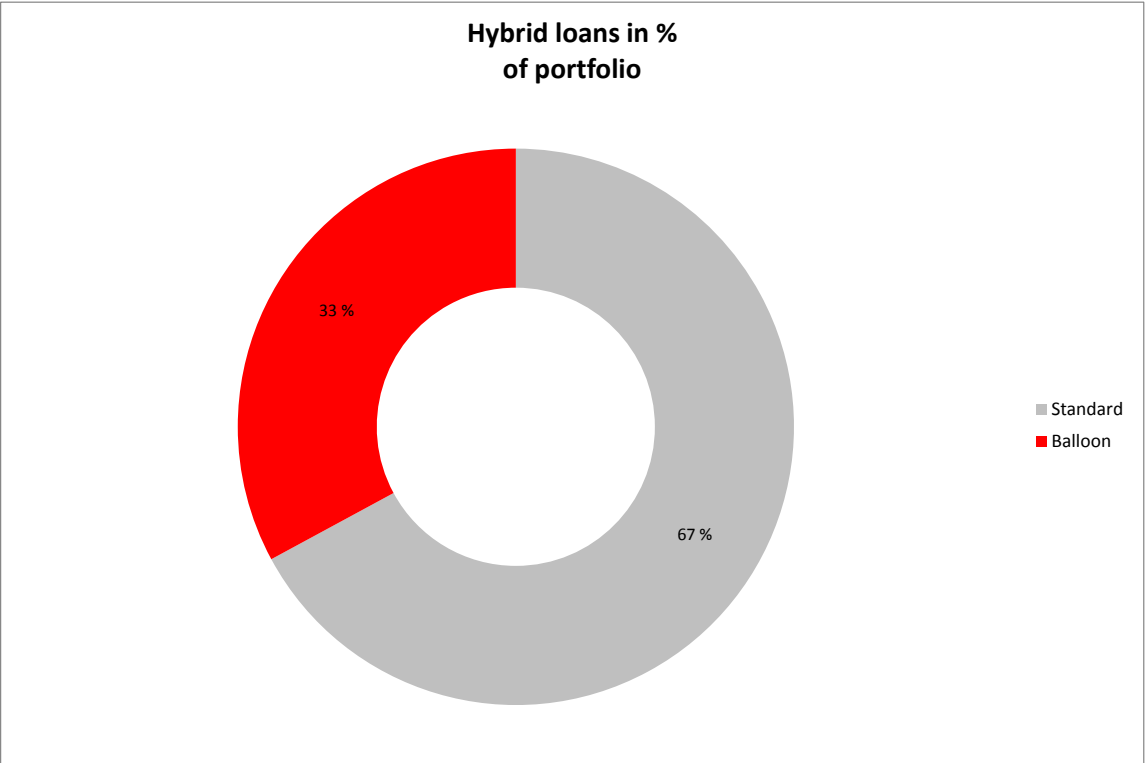
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		25 796	177 651 627	67,10 %	30,2	22,5
Balloon		5 624	87 090 275	32,90 %	32,9	23,8
Total		31 420	264 741 902	100 %	31,5	23,1

SCF Rahoituspalvelut Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date	27.03.2013					
Payment date	25.03.2013					
Period No	10					
Monthly Period	feb. 13					
Interest Period	from	25.02.2013	to	25.03.2013	=	28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

14.a # loans per borrower



Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from 25.02.2013	to 25.03.2013 = 28 days

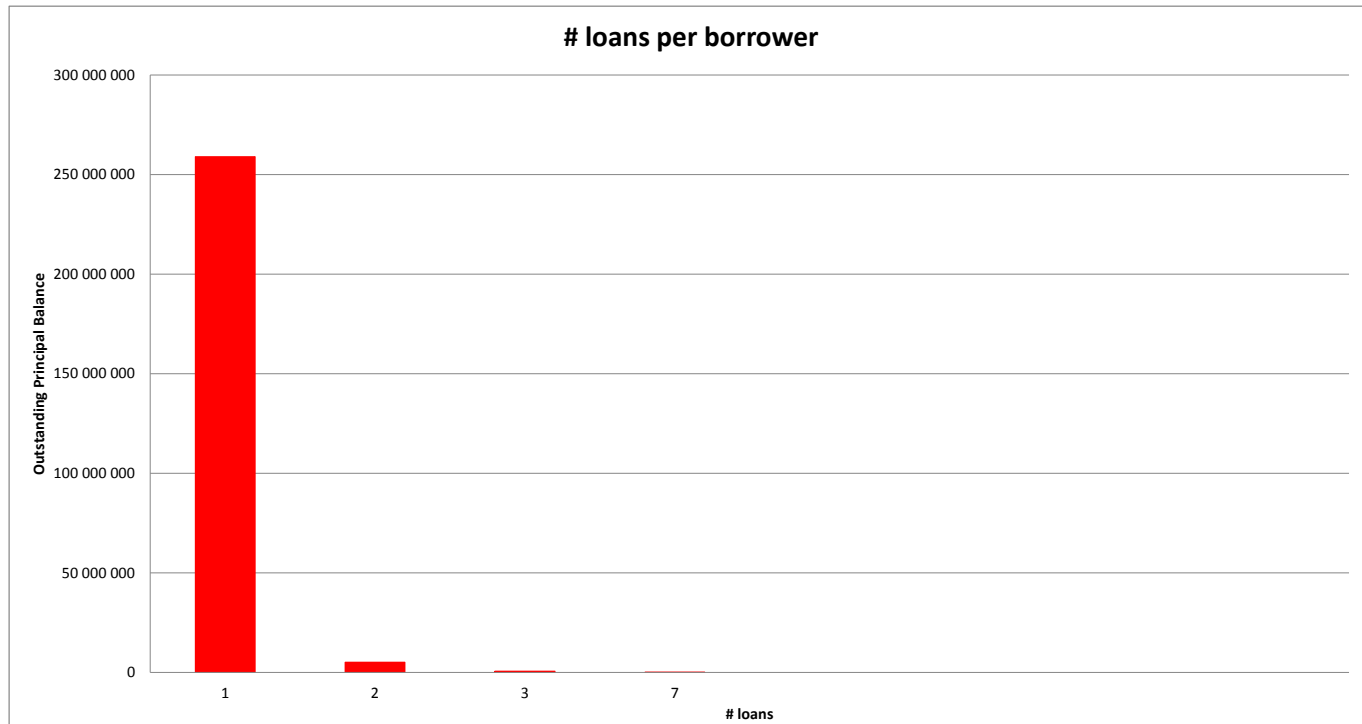
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	30 963	259 039 361	97,8 %
	2	207	5 078 213	1,9 %
	3	12	612 066	0,2 %
	7	1	12 263	0,0 %
	Total	31 183	264 741 902	100,00 %

SCF Rahoituspalvelut Limited
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.03.2013					
Payment date	25.03.2013					
Period No	10					
Monthly Period	feb. 13					
Interest Period	from	25.02.2013	to	25.03.2013	=	28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from 25.02.2013	to 25.03.2013 = 28 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	264 741 902	255 853 699	8 888 203	1 140 380	4,86 %	96,64 %
2	255 853 699	247 055 447	8 798 252	1 102 460	4,86 %	93,32 %
3	247 055 447	238 379 228	8 676 219	1 064 902	4,86 %	90,04 %
4	238 379 228	229 790 646	8 588 582	1 028 020	4,87 %	86,80 %
5	229 790 646	221 303 119	8 487 527	991 535	4,87 %	83,59 %
6	221 303 119	212 840 963	8 462 156	955 359	4,87 %	80,40 %
7	212 840 963	204 749 938	8 091 026	919 293	4,87 %	77,34 %
8	204 749 938	196 664 994	8 084 944	885 007	4,88 %	74,29 %
9	196 664 994	188 753 968	7 911 025	850 609	4,88 %	71,30 %
10	188 753 968	180 977 326	7 776 642	817 050	4,89 %	68,36 %
11	180 977 326	173 364 702	7 612 624	784 180	4,89 %	65,48 %
12	173 364 702	165 755 785	7 608 917	752 237	4,90 %	62,61 %
13	165 755 785	158 155 019	7 600 766	720 486	4,91 %	59,74 %
14	158 155 019	150 834 475	7 320 544	689 072	4,92 %	56,97 %
15	150 834 475	143 420 711	7 413 764	658 767	4,93 %	54,17 %
16	143 420 711	136 172 630	7 248 081	628 144	4,94 %	51,44 %
17	136 172 630	128 929 722	7 242 908	598 285	4,96 %	48,70 %
18	128 929 722	121 932 086	6 997 636	568 341	4,98 %	46,06 %
19	121 932 086	115 282 899	6 649 187	539 575	4,99 %	43,55 %
20	115 282 899	108 679 600	6 603 299	511 637	5,01 %	41,05 %

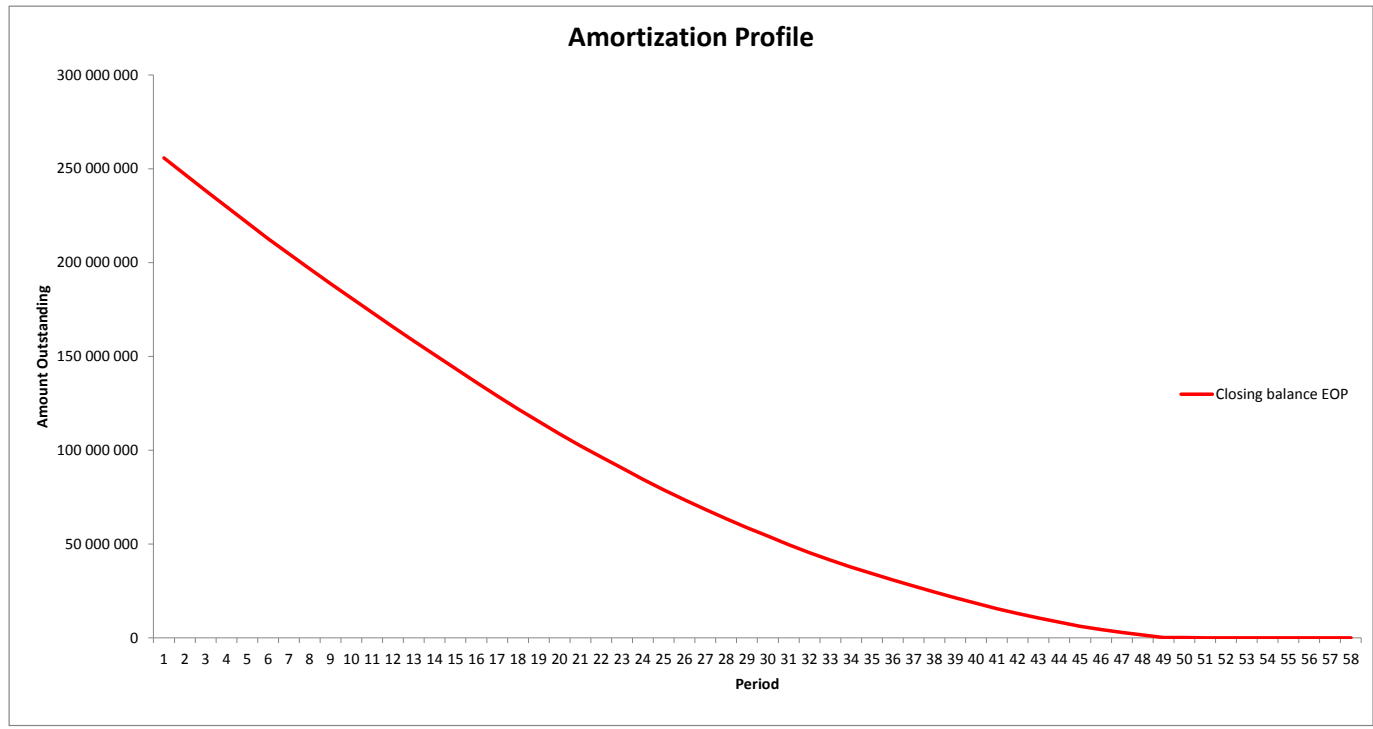
Amortization profile (first 20 periods)

SCF Rahoituspalvelut Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.03.2013				
Payment date	25.03.2013				
Period No	10				
Monthly Period	feb. 13				
Interest Period	from	25.02.2013	to	25.03.2013	= 28 days



**SCF Rahoituspalvelut Limited
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	27.03.2013			
Payment date	25.03.2013			
Period No	10			
Monthly Period	feb. 13			
Interest Period	from	25.02.2013	to	25.03.2013 = 28 days

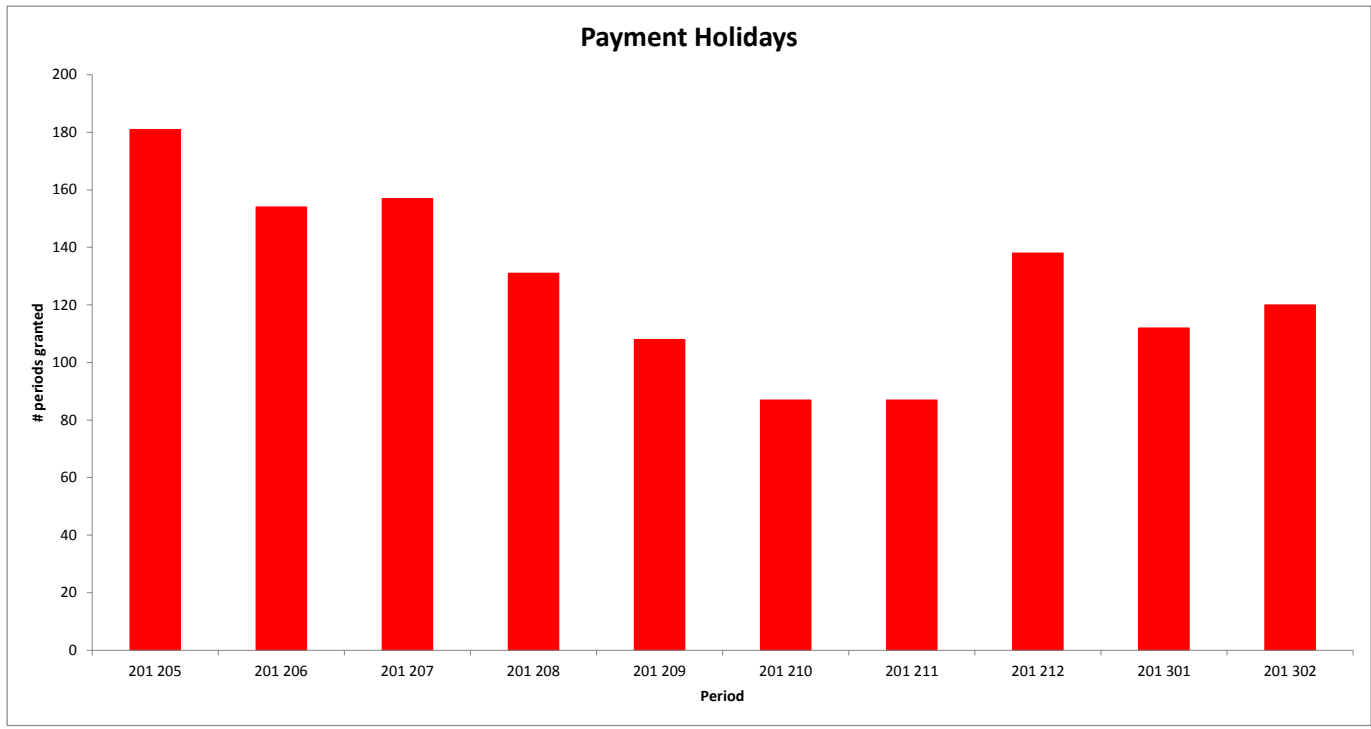
TOTAL					
	Period	No of cont	Number of periods granted	Sum of Payments	
Payment Holiday	201 205	181	248	2 124 992	
	201 206	154	227	1 603 234	
	201 207	157	230	2 021 937	
	201 208	131	175	1 525 999	
	201 209	108	153	1 082 676	
	201 210	87	135	977 336	
	201 211	87	131	930 795	
	201 212	138	171	1 286 755	
	201 301	112	157	1 222 860	
	201 302	120	173	1 289 158	
Total		1 275	1 800	14 065 740	

SCF Rahoituspalvelut Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.03.2013				
Payment date	25.03.2013				
Period No	10				
Monthly Period	feb. 13				
Interest Period	from	25.02.2013	to	25.03.2013	= 28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

17.a Restructured Loans



Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from 25.02.2013	to 25.03.2013 = 28 days

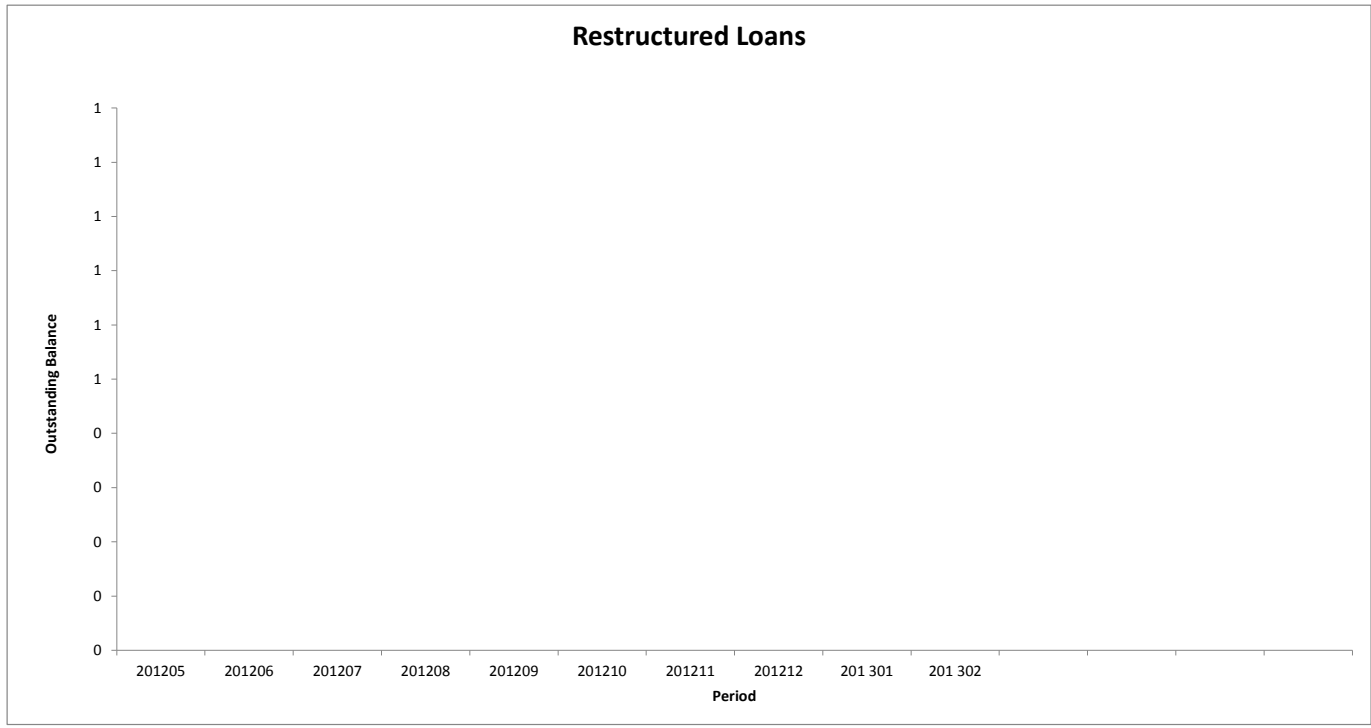
	TOTAL		
	Period	No	Outstanding Balance
Restructured	201205	0	0
	201206	0	0
	201207	0	0
	201208	0	0
	201209	0	0
	201210	0	0
	201211	0	0
	201212	0	0
	201 301	0	0
	201 302	0	0
Total	0	-	

SCF Rahoituspalvelut Limited
Monthly Investor Report

17.b Restructured Loans



Reporting Date	27.03.2013				
Payment date	25.03.2013				
Period No	10				
Monthly Period	feb. 13				
Interest Period	from	25.02.2013	to	25.03.2013	= 28 days



SCF Rahoituspalvelut Limited
Monthly Investor Report

18. Defaults, recoveries and loss

Reporting Date 27.03.2013
Payment date 25.03.2013
Period No 10
Monthly Period feb. 13
Interest Period from 25.02.2013 to 25.03.2013 = 28 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	27.03.2013				
Payment date	25.03.2013				
Period No	10				
Monthly Period	feb. 13				
Interest Period	from	25.02.2013	to	25.03.2013	= 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	18 083 089,42	EUR
Senior Expenses	-	2 375,01	EUR
Servicing Fee	-	145 588,45	EUR
Interest on Loan to Issuer	-	1 201 863,96	EUR
Principal on Loan to Issuer	-	16 733 262,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR
<hr/>			
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	25 165 504,83	EUR
Senior Expenses	-	1 083,34	EUR
Net Swap Payments	-	305 002,78	EUR
Interest Notes Class A	-	177 056,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	16 733 262,00	EUR
Interest Notes Class B	-	75 549,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	7 229 385,00	EUR
Interest Issuer Subordinated Loan	-	17 537,68	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		626 629,02	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	626 629,02	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	242,59	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	626 386,43	EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

20. Transaction Costs



Reporting Date	27.03.2013
Payment date	25.03.2013
Period No	10
Monthly Period	feb. 13
Interest Period	from 25.02.2013 to 25.03.2013 = 28 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	2 375,01 EUR		
Interest accrued for the Period	252 605,00 EUR	177 056,00 EUR	75 549,00 EUR
Cumulative Interest accrued	4 457 805,00 EUR	3 493 182,00 EUR	964 623,00 EUR
Interest Payments	252 605,00 EUR	177 056,00 EUR	75 549,00 EUR
Cumulative Interest Payments	4 457 805,00 EUR	3 493 182,00 EUR	964 623,00 EUR
Interest accrued on Subordinated Loans for the Period	17 780,27 EUR		
Cumulative Interest accrued on Subordinated Loans	217 427,63 EUR		
Interest Payments on Subordinated Loans	17 780,27 EUR		
Cumulative Interest Payments on Subordinated Loans	217 427,63 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

**SCF Rahoituspalvelut Limited
Monthly Investor Report**

21. Swap Counterparty Data



Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from	25.02.2013 to 25.03.2013 = 28 days

Swap Counterparty Data

Swap Counterparty Provider	Banco Santander SA
Swap Rating Trigger Breach	yes
Swap Collateral posted	739 640,35 EUR

Based on calculations as of 22 March 2013

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	273 108 842,59 EUR
1M Euribor (Notes, Swap)	0,1190 %
Gross Amount Due to Swap Counterparty	1 202 947,30 EUR
Gross Amount Due from Swap Counterparty	897 944,52 EUR
Net Amount Due to Swap Counterparty	305 002,78 EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

22. Contact Details



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
---------------------------------	-----------------	-----------------------------------

Reporting Date	27.03.2013	
Payment date	25.03.2013	
Period No	10	
Monthly Period	feb. 13	
Interest Period	from	25.02.2013 to 25.03.2013 = 28 days