

SCF Rahoituspalvelut Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	30.12.2012	Following payment dates:	25.01.2013
Payment date	28.12.2012		
Period No	7		
Monthly Period	Nov-12		
Interest Period	from 26.11.2012	to 28.12.2012	= 32 days

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1. Portfolio Information



Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	7	
Monthly Period	Nov-12	
Interest Period	from 26.11.2012	to 28.12.2012 = 32 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	335 672 505,19 EUR	357 408 358,45 EUR
Scheduled Loan Principal Repayments	9 267 709,60 EUR	9 994 457,29 EUR
Prepayments	9 703 014,04 EUR	11 509 838,13 EUR
Deemed Collections	2 329,29 EUR	- EUR
Total Principal Payments Received	18 973 052,93 EUR	21 504 295,42 EUR
New Defaulted Auto Loans in Period	125 407,97 EUR	EUR
Closing Balance	316 574 044,29 EUR	231 557,84 EUR 335 672 505,19 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 710 342,75 EUR	1 906 873,36 EUR
recoveries on loans in default	51 004,89 EUR	171 066,00 EUR
of which proceeds from bad debt sales	- EUR	- EUR
of which due to proceeds exceeding valuation	- EUR	- EUR
Total revenue received in period	1 761 347,64 EUR	2 077 939,36 EUR
# Loans		
At beginning of period	36 522 Loans	38 015 Loans
Paid in full	1 242 Loans	1 478 Loans
Repurchased (Deemed Collections)	1 Loans	- Loans
New loans into Default	18 Loans	15 Loans
of which required payment to customer upon valuation	1 Loans	1 Loans
At end of period	35 261 Loans	36 522 Loans
Weighted Average Loan Return	6,29 %	

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	20 734 400,57 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	20 734 400,57 EUR

Issuer Available Distribution Amount

Current Period

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 562 714,63 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	-64,50 EUR
Total Amount for Issuer Available Distribution Amount	27 792 035,13 EUR

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3. Reserve Accounts



Reporting Date	30.12.2012
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Note Balance

Beginning of Period	335 673 860,00	EUR
End of Period	316 574 311,00	EUR

Reserve Fund

	in %		
Beginning of Period	2,2 %	7 229 385,00	EUR
Cash Outflow		7 229 385,00	EUR
Cash Inflow		7 229 385,00	EUR
End of Period	2,2 %	7 229 385,00	EUR
Required Reserve Amount	2,2 %	7 229 385,00	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut Ltd held deposits with Santander Consumer Finance Oy. The risk of set-off from deposits is therefore zero.

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4. Performance Data



Reporting Date	30.12.2012				
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Asset Balance

Beginning of Period	335 672 505,19	EUR
End of Period	316 574 044,29	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	294 550 307,49	93,04 %	32 953
1-30 days past due	17 757 003,91	5,61 %	1 867
Delinquent Receivables:			
31-60 days past due	3 186 260,57	1,01 %	333
61-90 days past due	443 095,59	0,14 %	51
91-120 days past due	246 510,19	0,08 %	25
121-150 days past due	139 874,54	0,04 %	17
151-180 days past due	250 992,00	0,08 %	15
Total Performing and Delinquent	316 574 044,29	100,00 %	35 261

Current Period Defaults	125 407,97	18
Cumulative Defaults	621 385,94	56
Current Period Recoveries	51 004,89	
Cumulative Recoveries	222 070,89	

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5. Outstanding Notes



Reporting Date	30.12.2012	
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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 %	0,01 %	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
Current Note Information					
Class Principal Outstanding Opening Balance	335 673 860,00 EUR	256 127 582,50 EUR	22 277,50 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	20 734 400,57 EUR				
Amortisation	19 099 549,00 EUR				
Redemption per Class	19 099 549,00 EUR	19 097 904,00 EUR	1 645,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		4 746,00 EUR	47,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	316 574 311,00 EUR	237 029 694,60 EUR	20 616,40 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		74,87 %	0,01 %	25,11 %	0,01 %
Current Pool Factor		0,59	0,59	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	0,11 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		32,00	32,00	32,00	32,00
Interest Days	32				
Principal Outstanding per Note Beginning of Period		63 650,00 EUR	636,50 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		4 746,00 EUR	47,46 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		58 904,00 EUR	589,04 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		63,00 EUR	1,00 EUR	107,00 EUR	1,00 EUR
Interest Payment	338 636,00	253 512,00 EUR	35,00 EUR	85 065,00 EUR	24,00 EUR
Interest Payment per Note		63,00 EUR	1,00 EUR	107,00 EUR	1,00 EUR

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		18,00 %		1,50 %
Current CE (incl. Excess Spread)		30,37 %		5,25 %
Current CE (excl. Excess Spread)		27,40 %		2,28 %

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6. Counterparty Ratings, Trigger Levels and Consequences



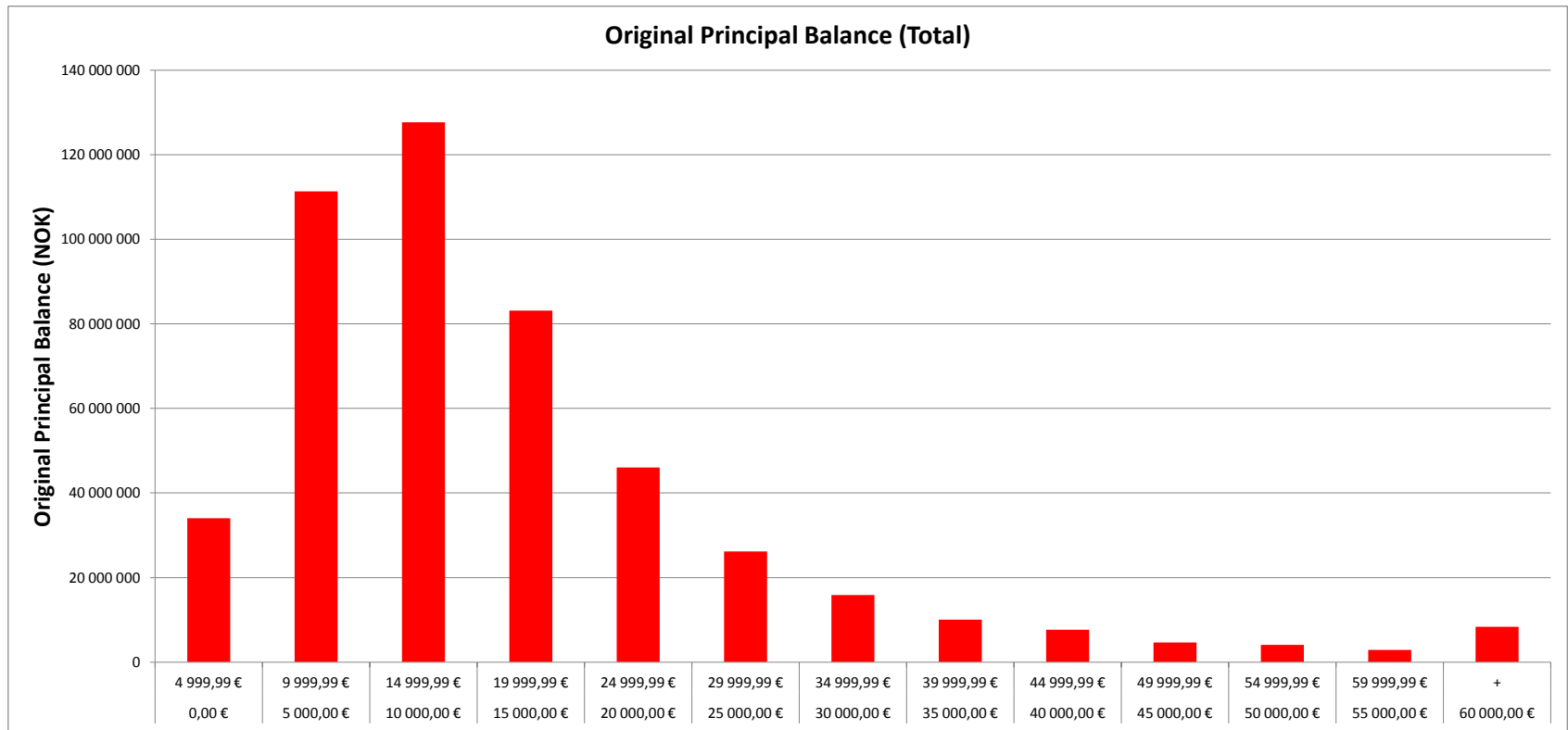
Reporting Date 30.12.2012
 Payment date 28.12.2012
 Period No 7
 Monthly Period Nov-12
 Interest Period : 26.11.2012 to 28.12.2012 = 32 days

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.

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6.b Original Principal Balance Graph

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7.a Outstanding Principal Balance



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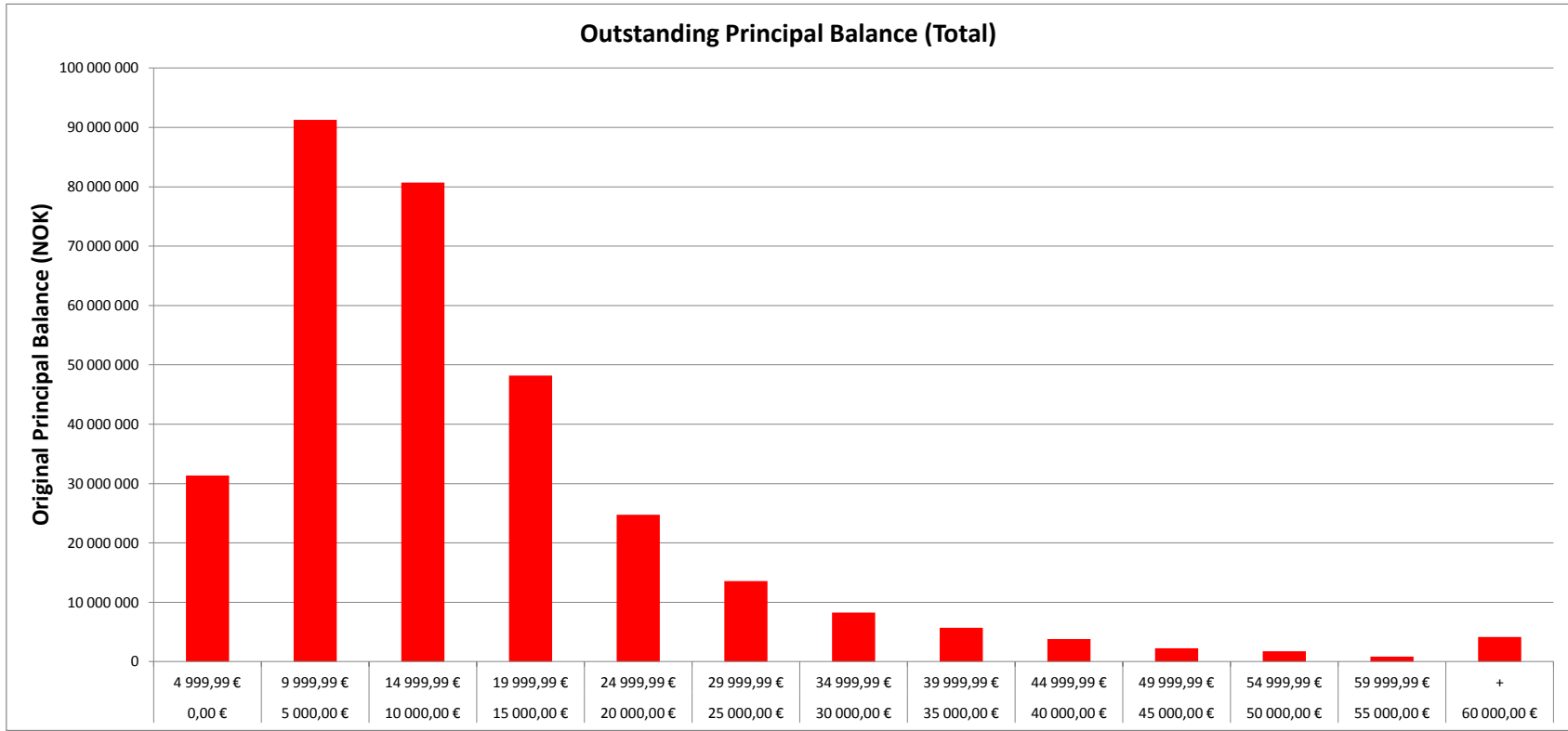
Average amount - all: 8 978

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
	0,00 €	4 999,99 €	11 141	31 362 726	9,91 %	31,60 %	17,6	26,3
	5 000,00 €	9 999,99 €	12 389	91 272 450	28,83 %	35,14 %	29,2	22,1
	10 000,00 €	14 999,99 €	6 657	80 718 027	25,50 %	18,88 %	35,4	19,9
	15 000,00 €	19 999,99 €	2 813	48 174 465	15,22 %	7,98 %	38,8	18,2
	20 000,00 €	24 999,99 €	1 112	24 745 110	7,82 %	3,15 %	40,3	17,0
	25 000,00 €	29 999,99 €	500	13 584 410	4,29 %	1,42 %	39,3	17,3
	30 000,00 €	34 999,99 €	257	8 247 588	2,61 %	0,73 %	40,0	17,4
	35 000,00 €	39 999,99 €	153	5 717 768	1,81 %	0,43 %	39,5	17,4
	40 000,00 €	44 999,99 €	90	3 803 186	1,20 %	0,26 %	38,8	16,4
	45 000,00 €	49 999,99 €	47	2 228 372	0,70 %	0,13 %	40,3	17,0
	50 000,00 €	54 999,99 €	33	1 726 764	0,55 %	0,09 %	38,4	16,3
	55 000,00 €	59 999,99 €	15	860 009	0,27 %	0,04 %	40,1	14,5
	60 000,00 € +		54	4 133 170	1,31 %	0,15 %	38,4	16,2
Total			35 261	316 574 044	100,0 %	100,0 %	33,3	20,3

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7.b Outstanding Principal Balance Graph

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**SCF Rahoituspalvelut Limited
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8.a Geographical Distribution



Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	7	
Monthly Period	nov. 12	
Interest Period	from 26.11.2012	28.12.2012 = 30 days

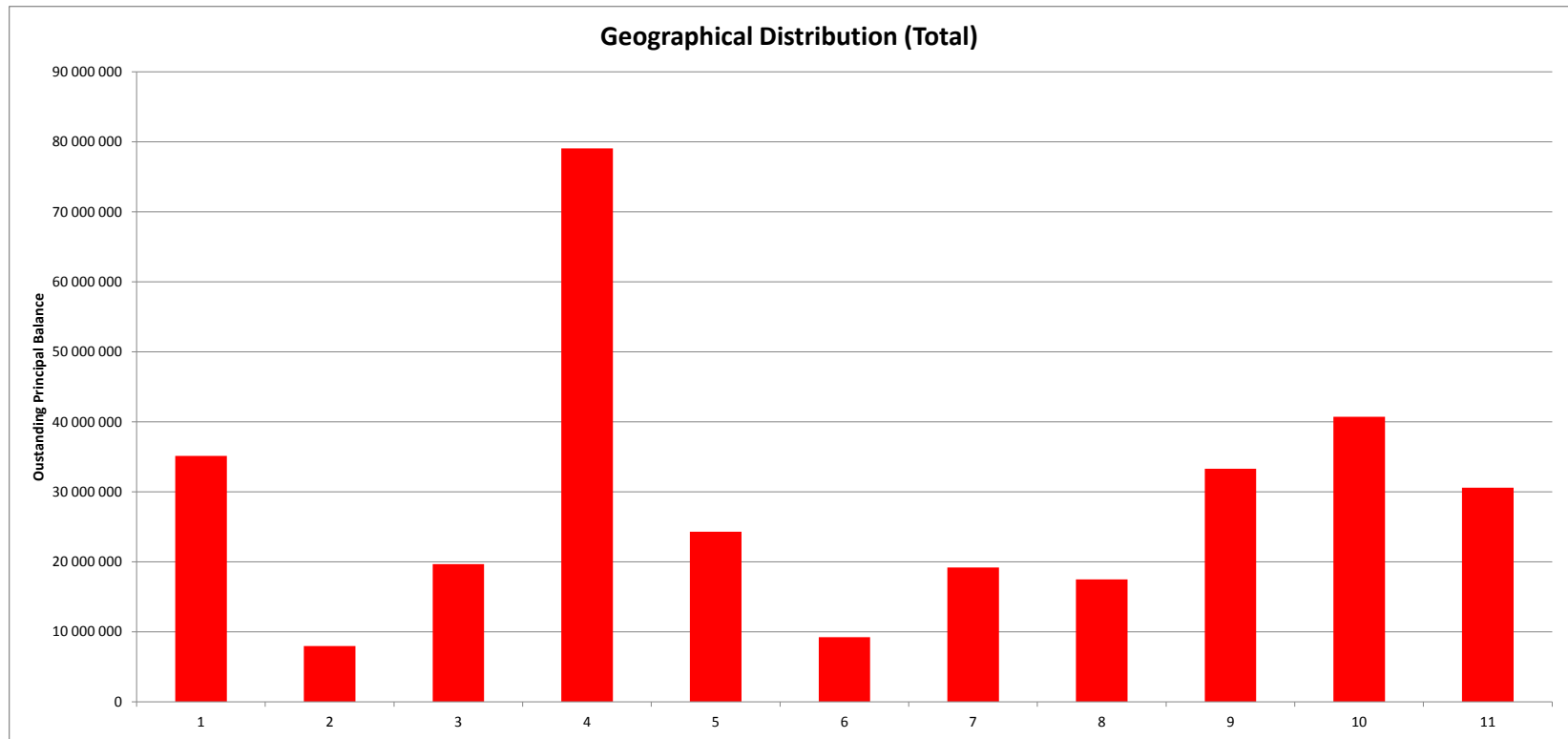
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	4 021	35 103 107	11,09 %	11,40 %	33,5	20,2	
Eastern Finland	941	7 969 149	2,52 %	2,67 %	32,4	20,6	
East Tavastia	2 220	19 661 911	6,21 %	6,30 %	33,8	20,5	
Greater Helsinki	8 187	79 072 620	24,98 %	23,22 %	33,2	20,2	
Northern Finland	2 639	24 281 601	7,67 %	7,48 %	34,7	19,5	
Northern Savonia	1 147	9 205 904	2,91 %	3,25 %	32,3	20,0	
Ostrobothnia	2 198	19 192 765	6,06 %	6,23 %	31,3	20,8	
South-Eastern Fi	1 955	17 490 957	5,53 %	5,54 %	33,7	20,0	
South-Western Fi	3 816	33 296 996	10,52 %	10,82 %	33,1	20,2	
Uusimaa	4 781	40 717 004	12,86 %	13,56 %	33,1	21,5	
Western Tavastia	3 356	30 582 030	9,66 %	9,52 %	33,4	19,9	
Total	35 261	316 574 044	100,0 %	100,00 %	33,2	20,3	

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8.b Geographical Distribution Graph



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9.a Interest Rate



Reporting Date	30.12.2012	
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Monthly Period	nov. 12	
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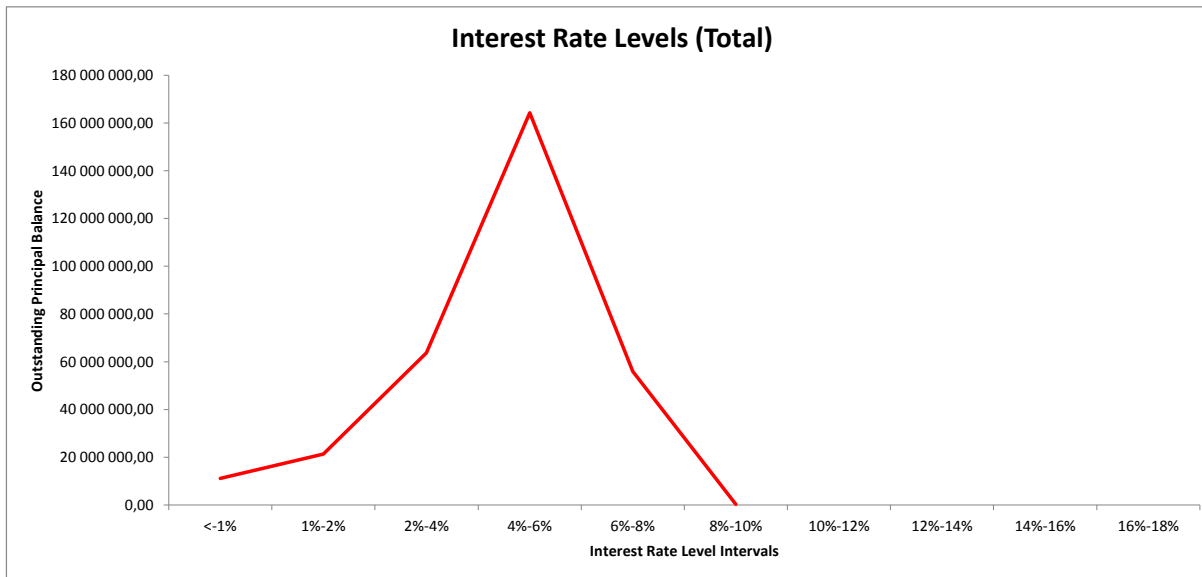
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 275	11 056 900	3,49 %	23,9	14,2
1 %	2 %	2 920	21 274 445	6,72 %	27,7	20,1
2 %	4 %	6 509	63 687 514	20,12 %	33,4	20,3
4 %	6 %	16 811	164 359 917	51,92 %	34,7	20,4
6 %	8 %	7 697	55 916 536	17,66 %	32,9	21,6
8 %	10 %	49	278 732	0,09 %	32,8	21,0
10 %	12 %			0,00 %		
12 %	14 %			0,00 %		
14 %	16 %			0,00 %		
16 %	18 %			0,00 %		
Total		35 261	316 574 044	100,00 %	30,9	19,6

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9.b Interest Rate



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10.a Remaining Terms



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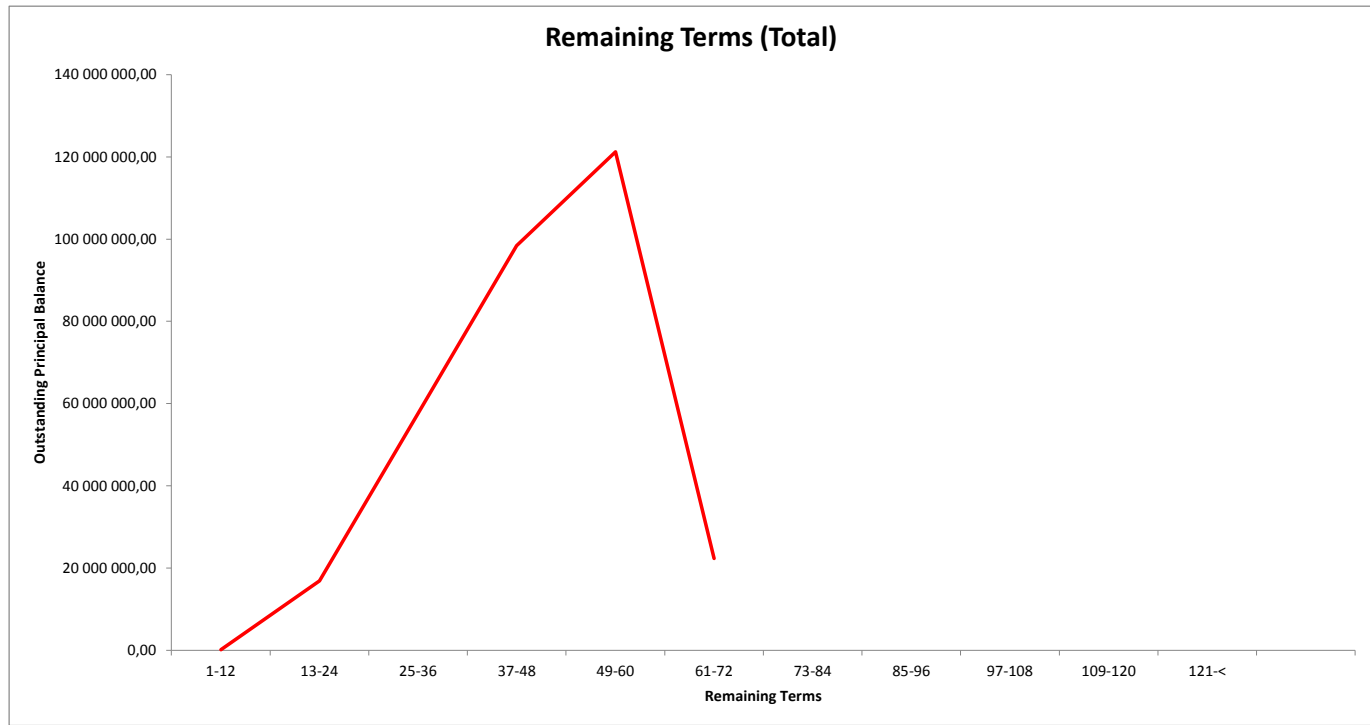
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	209	147 396	0,05 %	0,0	39,3
1		12	5 874	16 883 027	5,33 %	7,7	34,8
13		24	9 045	57 596 388	18,19 %	19,4	25,6
25		36	10 158	98 403 177	31,08 %	30,5	22,7
37		48	8 648	121 237 924	38,30 %	42,7	15,8
49		60	1 327	22 306 132	7,05 %	49,5	9,5
61		72			0,00 %		
73		84			0,00 %		
85		96			0,00 %		
97		108			0,00 %		
109		120			0,00 %		
121 >					0,00 %		
Total		35 261		316 574 044	100,00 %	30,0	21,7

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10.b Remaining Terms



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	=	32 days



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11.a Seasoning



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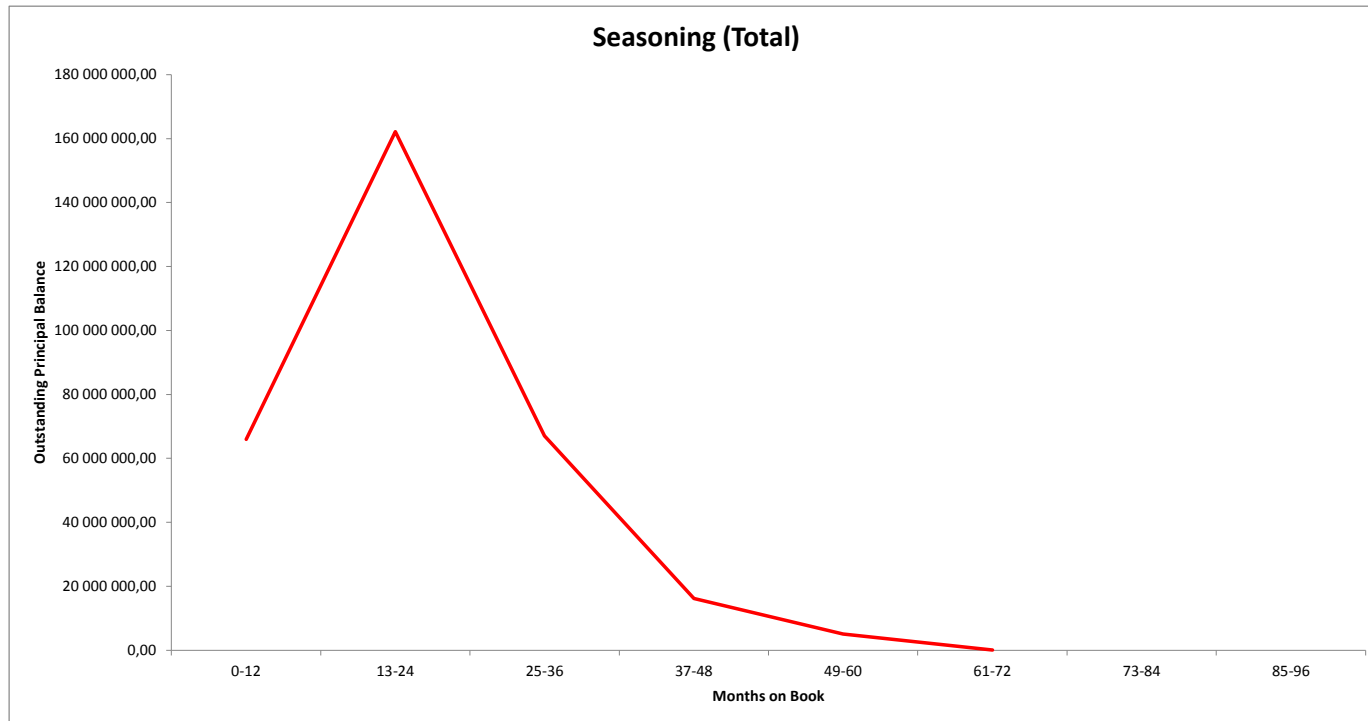
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	5 577	65 955 096	20,83 %	41,5	10,4
	13		24	16 483	162 218 058	51,24 %	35,2	17,7
	25		36	8 961	67 079 307	21,19 %	26,2	29,1
	37		48	3 049	16 168 178	5,11 %	17,0	40,8
	49		60	1 167	5 065 606	1,60 %	8,2	52,7
	61		72	24	87 799	0,03 %	13,6	61,8
	73		84					
	85		96					
				35 261	316 574 044	100 %	23,6	35,4

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11.b Seasoning



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13.a Balloon loans



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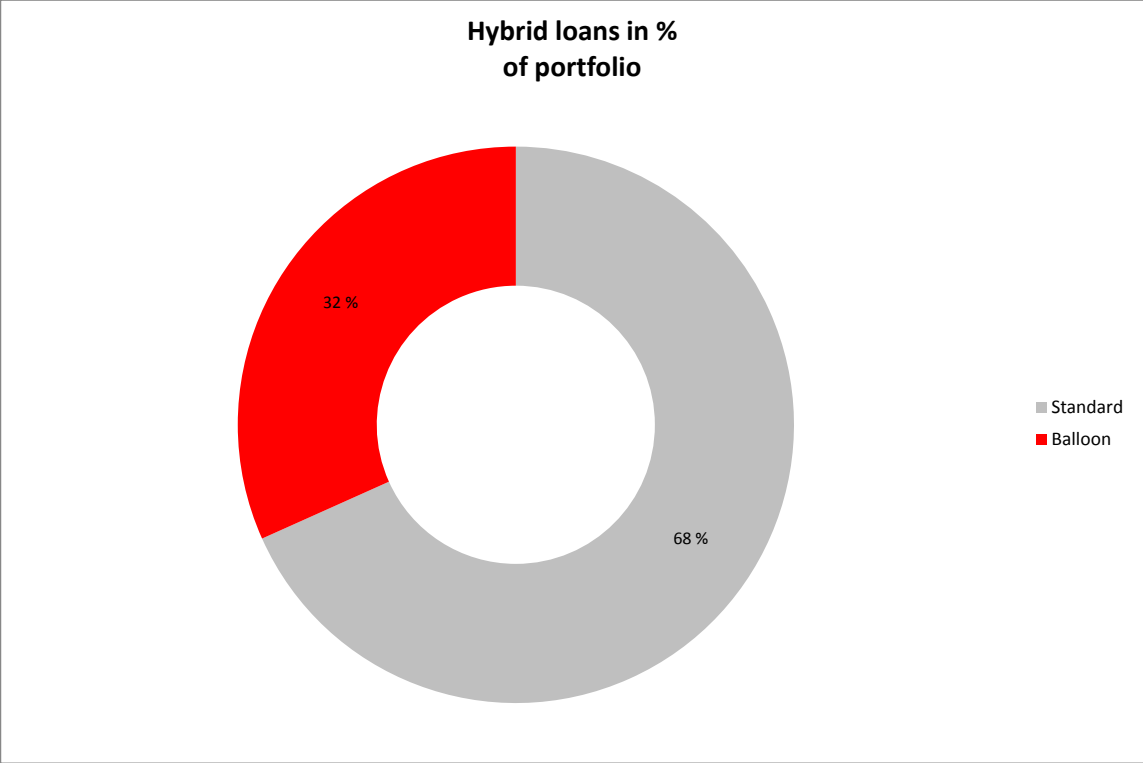
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		29 126	216 203 824	68,29 %	32,3	19,9
Balloon		6 135	100 370 221	31,71 %	35,3	21,3
Total		35 261	316 574 044	100 %	33,8	20,6

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13.b Balloon loans



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14.a # loans per borrower



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Period No	7	
Monthly Period	nov. 12	
Interest Period	from 26.11.2012	to 28.12.2012 = 32 days

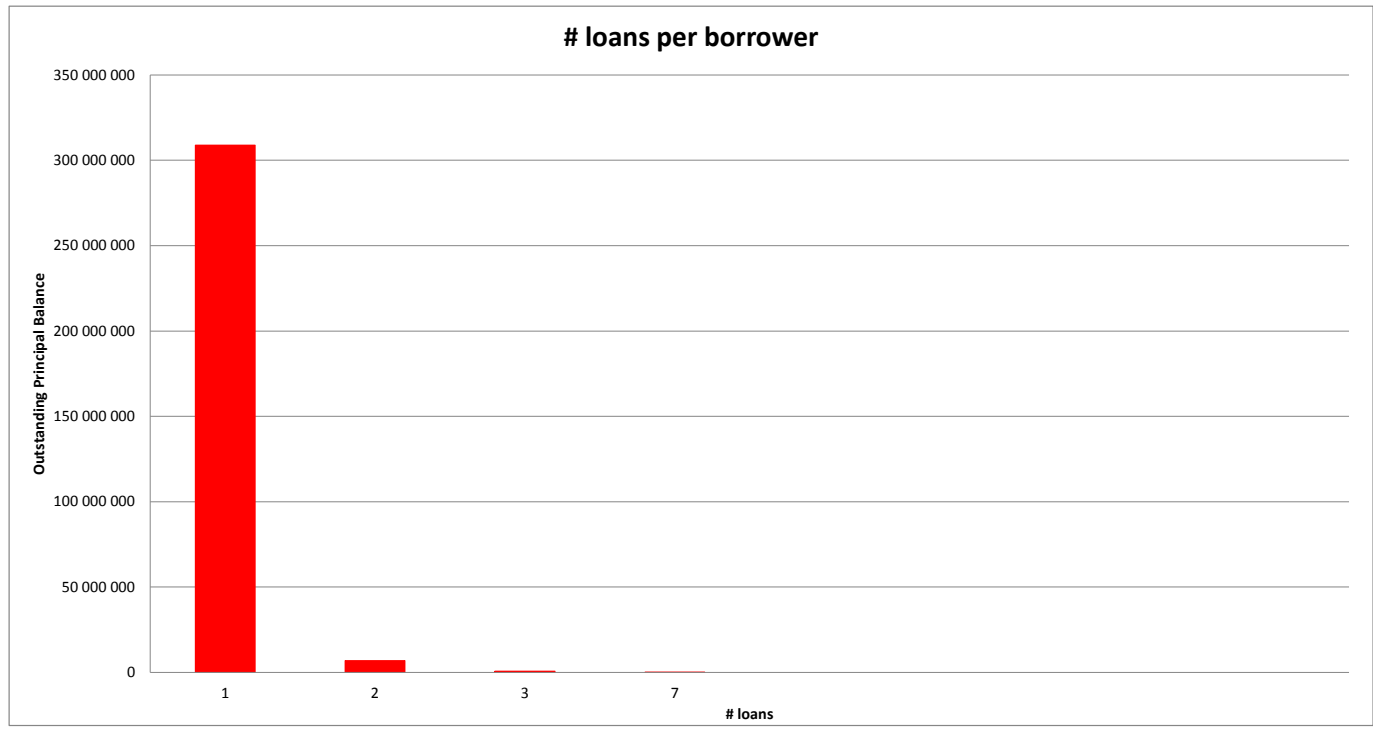
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	34 665	308 968 696	97,6 %
	2	275	6 903 059	2,2 %
	3	13	687 546	0,2 %
	7	1	14 743	0,0 %
	Total	34 954	316 574 044	100,00 %

SCF Rahoituspalvelut Limited
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14.b # loans per borrower



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	7				
Monthly Period	nov. 12				
Interest Period	from	26.11.2012	to	28.12.2012	= 32 days



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Monthly Investor Report

15.a Amortization Profile



Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	7	
Monthly Period	nov. 12	
Interest Period	from 26.11.2012	to 28.12.2012 = 32 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	316 574 044	306 268 163	10 305 881	1 285 426	4,87 %	96,74 %
2	306 268 163	296 084 450	10 183 713	1 243 978	4,87 %	93,53 %
3	296 084 450	285 937 257	10 147 193	1 203 038	4,88 %	90,32 %
4	285 937 257	275 891 387	10 045 870	1 162 194	4,88 %	87,15 %
5	275 891 387	265 997 931	9 893 457	1 121 909	4,88 %	84,02 %
6	265 997 931	256 138 384	9 859 546	1 082 290	4,88 %	80,91 %
7	256 138 384	246 363 523	9 774 862	1 042 606	4,88 %	77,82 %
8	246 363 523	236 990 810	9 372 712	1 003 317	4,89 %	74,86 %
9	236 990 810	227 631 708	9 359 102	965 837	4,89 %	71,90 %
10	227 631 708	218 466 394	9 165 313	928 271	4,89 %	69,01 %
11	218 466 394	209 473 758	8 992 636	891 553	4,90 %	66,17 %
12	209 473 758	200 660 273	8 813 484	855 696	4,90 %	63,38 %
13	200 660 273	191 854 215	8 806 059	820 790	4,91 %	60,60 %
14	191 854 215	183 058 767	8 795 447	786 118	4,92 %	57,82 %
15	183 058 767	174 552 729	8 506 038	751 801	4,93 %	55,14 %
16	174 552 729	165 990 888	8 561 841	718 549	4,94 %	52,43 %
17	165 990 888	157 595 649	8 395 239	685 243	4,95 %	49,78 %
18	157 595 649	149 210 857	8 384 791	652 650	4,97 %	47,13 %
19	149 210 857	141 127 100	8 083 758	619 942	4,99 %	44,58 %
20	141 127 100	133 425 644	7 701 456	588 579	5,00 %	42,15 %

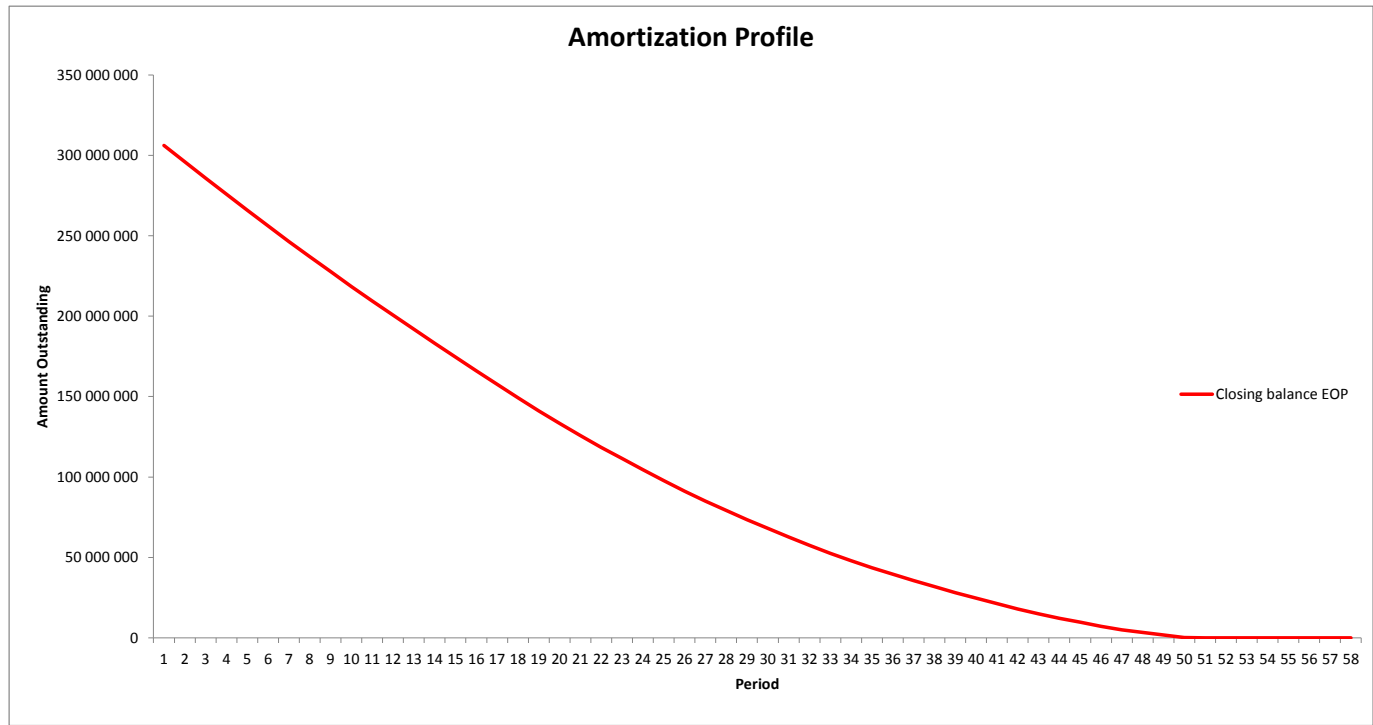
Amortization profile (first 20 periods)

SCF Rahoituspalvelut Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	7				
Monthly Period	nov. 12				
Interest Period	from	26.11.2012	to	28.12.2012	= 32 days

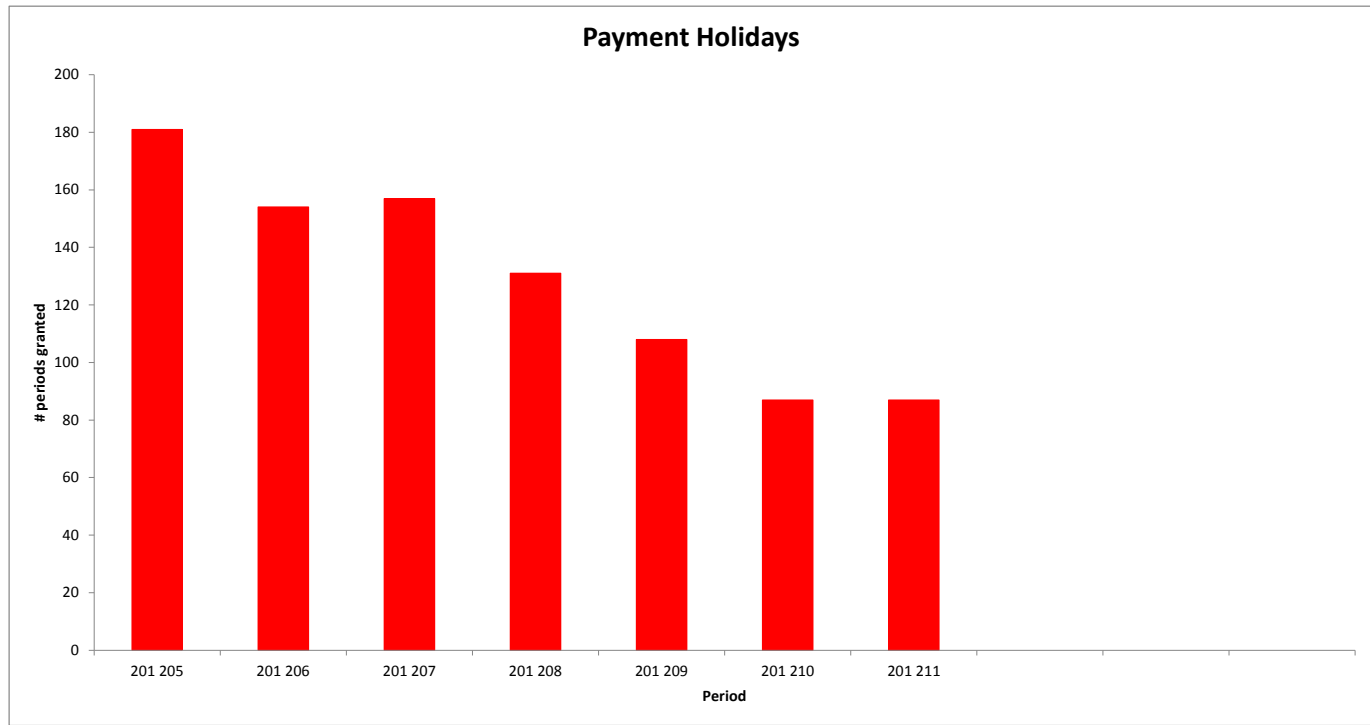


SCF Rahoituspalvelut Limited
Monthly Investor Report

16.b Payment Holidays



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	7				
Monthly Period	nov. 12				
Interest Period	from	26.11.2012	to	28.12.2012	= 32 days

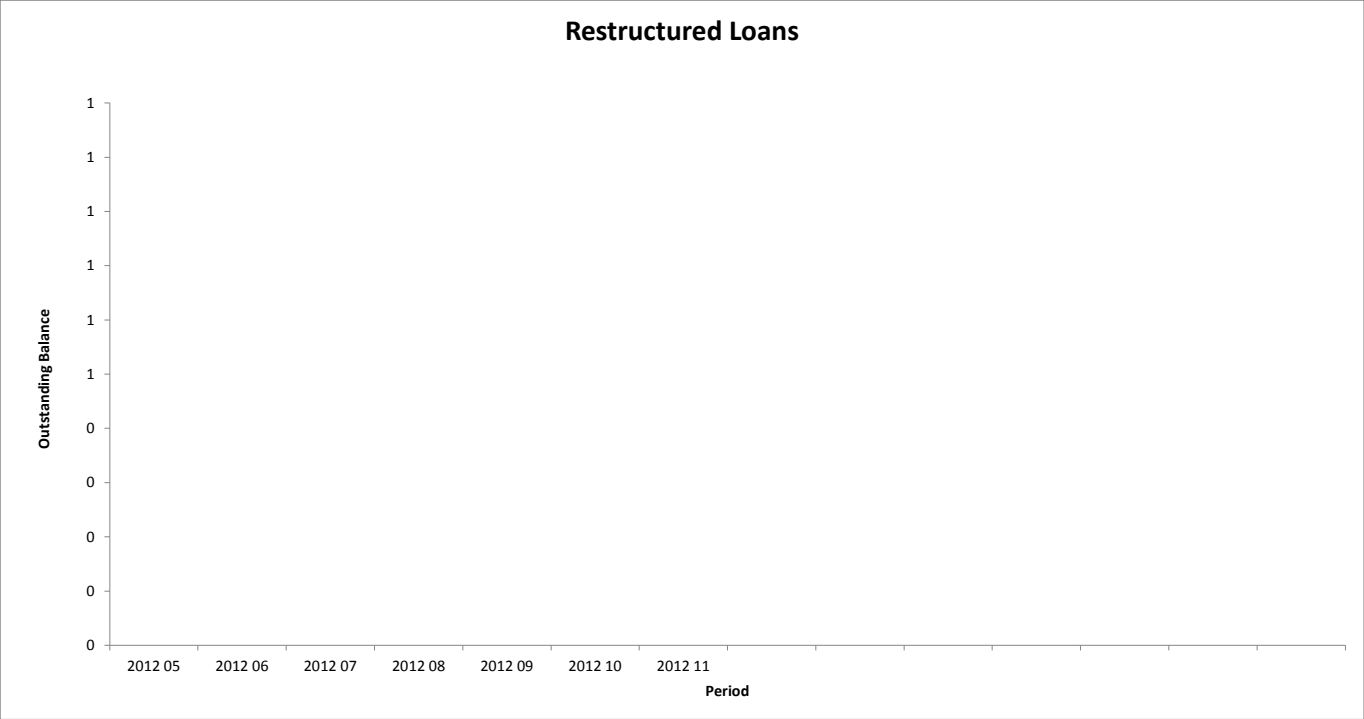


SCF Rahoituspalvelut Limited
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17.b Restructured Loans



Reporting Date	30.12.2012				
Payment date	28.12.2012				
Period No	7				
Monthly Period	nov. 12				
Interest Period	from	26.11.2012	to	28.12.2012	= 32 days



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Monthly Investor Report

18. Defaults, recoveries and loss

Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	7	
Monthly Period	nov. 12	
Interest Period	from 26.11.2012	to 28.12.2012 = 32 days



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

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19. Priority of Payments



Reporting Date	30.12.2012	
Payment date	28.12.2012	
Period No	7	
Monthly Period	nov. 12	
Interest Period	from 26.11.2012	to 28.12.2012 = 32 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	20 734 400,57	EUR
Senior Expenses	-	1 291,67	EUR
Servicing Fee	-	171 477,61	EUR
Interest on Loan to Issuer	-	1 462 082,29	EUR
Principal on Loan to Issuer	-	19 099 549,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR
<hr/>			
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	27 792 035,13	EUR
Senior Expenses	-	1 083,34	EUR
Net Swap Payments	-	242 539,60	EUR
Interest Notes Class A	-	253 547,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	19 099 549,00	EUR
Interest Notes Class B	-	85 089,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	7 229 385,00	EUR
Interest Issuer Subordinated Loan	-	19 965,95	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		860 876,24	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	860 876,24	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	276,18	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	860 600,06	EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

20. Transaction Costs



Reporting Date	30.12.2012
Payment date	28.12.2012
Period No	7
Monthly Period	nov. 12
Interest Period	from 26.11.2012 to 28.12.2012 = 32 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	1 291,67 EUR		
Interest accrued for the Period	338 636,00 EUR	253 547,00 EUR	85 089,00 EUR
Cumulative Interest accrued	3 629 176,00 EUR	2 897 560,00 EUR	731 616,00 EUR
Interest Payments	338 636,00 EUR	253 547,00 EUR	85 089,00 EUR
Cumulative Interest Payments	3 629 176,00 EUR	2 897 560,00 EUR	731 616,00 EUR
Interest accrued on Subordinated Loans for the Period	20 242,13 EUR		
Cumulative Interest accrued on Subordinated Loans	162 277,27 EUR		
Interest Payments on Subordinated Loans	20 242,13 EUR		
Cumulative Interest Payments on Subordinated Loans	162 277,27 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

**SCF Rahoituspalvelut Limited
Monthly Investor Report**

21. Swap Counterparty Data



Reporting Date	30.12.2012					
Payment date	28.12.2012					
Period No	7					
Monthly Period	nov. 12					
Interest Period	from	26.11.2012	to	28.12.2012	=	32 days

Swap Counterparty Data

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

Based on calculations as of 19 December 2012

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	326 123 274,74 EUR
1M Euribor (Notes, Swap)	0,1070 %
Gross Amount Due to Swap Counterparty	1 463 165,63 EUR
Gross Amount Due from Swap Counterparty	1 220 626,04 EUR
Net Amount Due to Swap Counterparty	242 539,60 EUR

**SCF Rahoituspalvelut Limited
Monthly Investor Report**

22. Contact Details



Reporting Date	30.12.2012
Payment date	28.12.2012
Period No	7
Monthly Period	nov. 12
Interest Period	from 26.11.2012 to 28.12.2012 = 32 days

Santander Consumer Bank AS

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