

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

**Cover Sheet Monthly Investor Report**



Reporting Date	30.05.2013	Following payment dates:	25.06.2013
Payment date	28.05.2013		
Period No	12		
Monthly Period	Apr-13		
Interest Period	from 25.04.2013	to 28.05.2013	= 33 days

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**1. Portfolio Information**



Reporting Date	30.05.2013	
Payment date	28.05.2013	
Period No	12	
Monthly Period	Apr-13	
Interest Period	from 25.04.2013	to 28.05.2013 = 33 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	248 515 868,28 EUR	264 741 902,33 EUR
Scheduled Loan Principal Repayments	7 778 715,11 EUR	7 947 274,53 EUR
Prepayments	8 093 714,13 EUR	8 166 600,56 EUR
Deemed Collections	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>15 872 429,24 EUR</b>	<b>16 113 875,09 EUR</b>
New Defaulted Auto Loans in Period	123 528,90 EUR	EUR
<b>Closing Balance</b>	<b>232 519 910,14 EUR</b>	<b>112 158,96 EUR</b> <b>248 515 868,28 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	1 320 363,66 EUR	1 355 227,51 EUR
recoveries on loans in default	98 488,35 EUR	156 799,93 EUR
of which proceeds from bad debt sales	- EUR	- EUR
of which due to proceeds exceeding valuation	- EUR	- EUR
<b>Total revenue received in period</b>	<b>1 418 852,01 EUR</b>	<b>1 512 027,44 EUR</b>
<b># Loans</b>		
At beginning of period	30 173 Loans	31 420 Loans
Paid in full	1 203 Loans	1 234 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into Default	18 Loans	13 Loans
of which required payment to customer upon valuation	1 Loans	1 Loans
<b>At end of period</b>	<b>28 952 Loans</b>	<b>30 173 Loans</b>
Weighted Average Loan Return	6,59 %	

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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)	17 291 281,25 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>17 291 281,25 EUR</b>

**Issuer Available Distribution Amount**

**Current Period**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 164 041,30 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	-90,04 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>24 393 336,26 EUR</b>

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**3. Reserve Accounts**



Reporting Date	30.05.2013
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Interest Period	from 25.04.2013 to 28.05.2013 = 33 days

**Note Balance**

Beginning of Period	248 514 508,00	EUR
End of Period	232 521 732,00	EUR

**Reserve Fund**

	in %		
Beginning of Period	2,9 %	7 229 385,00	EUR
Cash Outflow		7 229 385,00	EUR
Cash Inflow		7 229 385,00	EUR
End of Period	2,9 %	7 229 385,00	EUR
Required Reserve Amount	2,9 %	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.

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**4. Performance Data**



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**Asset Balance**

Beginning of Period	248 515 868,28	EUR
End of Period	232 519 910,14	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	211 991 015,63	91,17 %	26 573
1-30 days past due	16 917 642,29	7,28 %	1 960
<b>Delinquent Receivables:</b>			
31-60 days past due	2 417 939,75	1,04 %	274
61-90 days past due	713 980,48	0,31 %	95
91-120 days past due	350 562,92	0,15 %	33
121-150 days past due	79 495,53	0,03 %	11
151-180 days past due	49 273,54	0,02 %	6
<b>Total Performing and Delinquent</b>	<b>232 519 910,14</b>	<b>100,00 %</b>	<b>28 952</b>

Current Period Defaults	123 528,90	18
Cumulative Defaults	1 518 855,82	153
Current Period Recoveries	98 488,35	
Cumulative Recoveries	903 213,74	

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**5. Outstanding Notes**



Reporting Date	30.05.2013				
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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 %	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
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance	248 514 508,00 EUR	168 975 810,80 EUR	14 697,20 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	17 291 281,25 EUR				
Amortisation	15 992 776,00 EUR				
Redemption per Class	15 992 776,00 EUR	15 991 376,00 EUR	1 400,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		3 974,00 EUR	40,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	232 521 732,00 EUR	152 984 425,70 EUR	13 306,30 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		65,79 %	0,01 %	34,19 %	0,01 %
Current Pool Factor		0,38	0,38	1,00	1,00
<b>2. Payments to Investors per Note</b>	<b>All Notes</b>	<b>Class A</b>	<b>Class A</b>	<b>Class B</b>	<b>Class B</b>
Interest Rate Basis: 1-M EURIBOR / Spread	0,12 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		33,00	33,00	33,00	33,00
Interest Days	33				
Principal Outstanding per Note Beginning of Period		41 992,00 EUR	419,92 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		3 974,00 EUR	39,74 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		38 018,00 EUR	380,18 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		43,00 EUR	- EUR	112,00 EUR	1,00 EUR
Interest Payment	262 096,00	173 032,00 EUR	- EUR	89 040,00 EUR	24,00 EUR
Interest Payment per Note		43,00 EUR	- EUR	112,00 EUR	1,00 EUR
<b>3. Credit Enhancements</b>					
Initial total CE (Subordination, Reserve)			18,00 %		1,50 %
Current CE (incl. Excess Spread)			39,92 %		5,72 %
Current CE (excl. Excess Spread)			37,31 %		3,11 %

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6. Counterparty Ratings, Trigger Levels and Consequences



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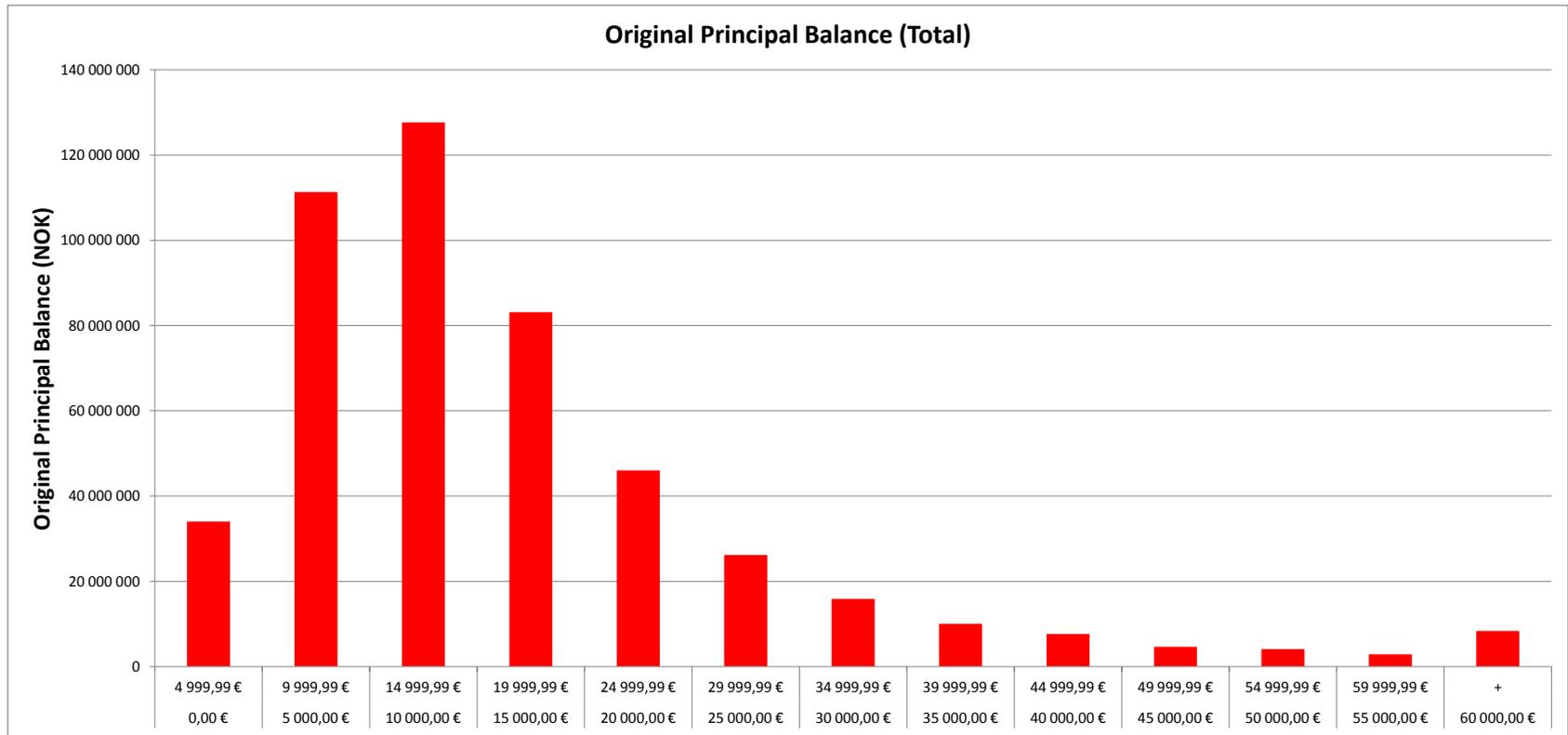
Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch	Current	Moody's	Current	Fitch	Current	Moody's	Current			
Issuer	Rahoituspalvelut Limited		No rating		No rating		No rating		No rating		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	
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+	A 1 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	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.



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**6.b Original Principal Balance Graph**

Reporting Date	30.05.2013						
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Interest Period	from	25.04.2013	to	28.05.2013	=	33	days



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**7.a Outstanding Principal Balance**



Reporting Date	30.05.2013	
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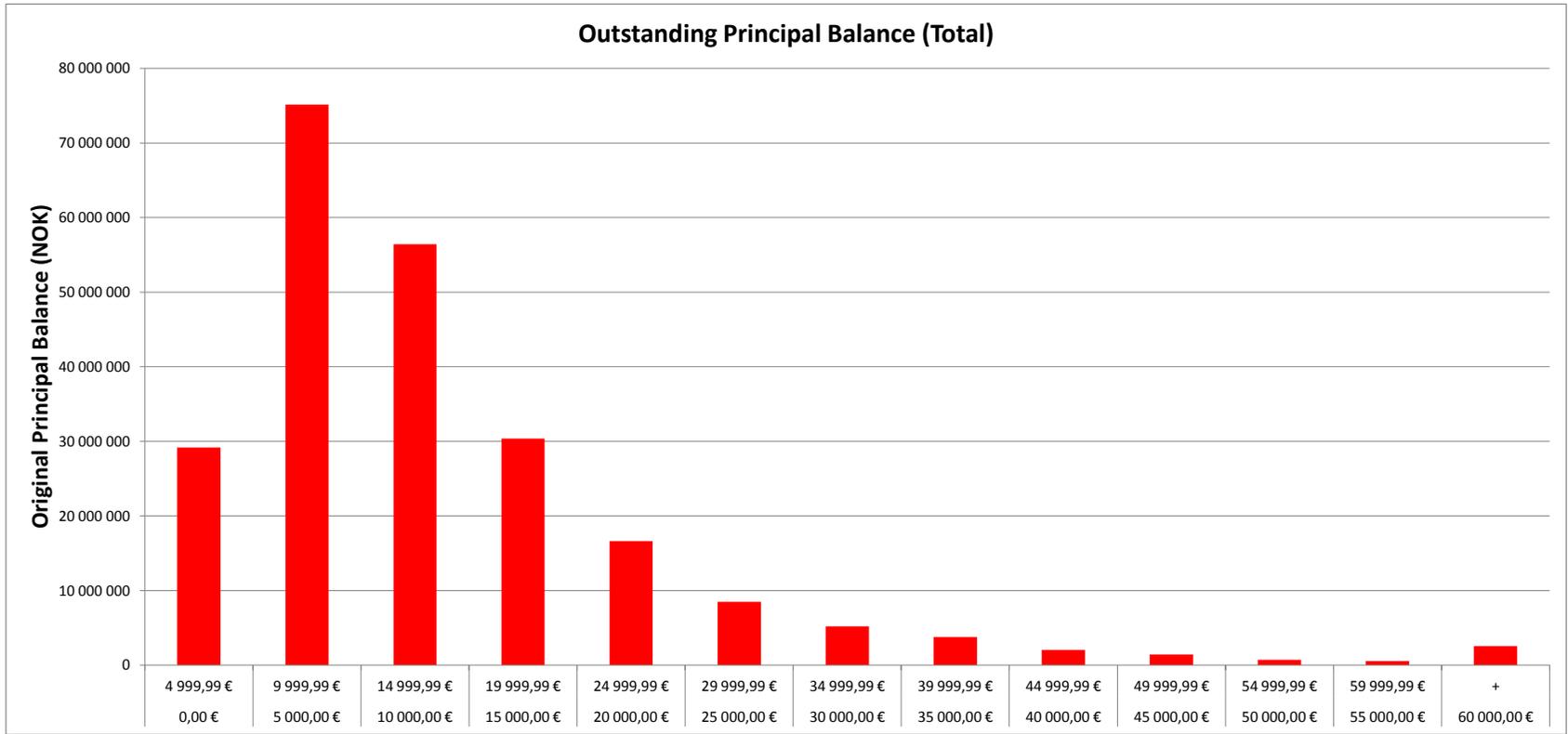
Average amount - all: 8 031

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
	0,00 €	4 999,99 €	10 751	29 170 263	12,55 %	37,13 %	16,4	29,5
	5 000,00 €	9 999,99 €	10 321	75 128 443	32,31 %	35,65 %	26,7	25,8
	10 000,00 €	14 999,99 €	4 646	56 444 030	24,27 %	16,05 %	32,7	24,0
	15 000,00 €	19 999,99 €	1 776	30 375 644	13,06 %	6,13 %	35,6	22,1
	20 000,00 €	24 999,99 €	747	16 620 170	7,15 %	2,58 %	35,9	21,5
	25 000,00 €	29 999,99 €	312	8 501 562	3,66 %	1,08 %	35,7	21,9
	30 000,00 €	34 999,99 €	161	5 189 209	2,23 %	0,56 %	34,8	22,1
	35 000,00 €	39 999,99 €	101	3 759 441	1,62 %	0,35 %	35,6	21,5
	40 000,00 €	44 999,99 €	48	2 034 245	0,87 %	0,17 %	35,7	20,7
	45 000,00 €	49 999,99 €	30	1 430 173	0,62 %	0,10 %	34,3	21,5
	50 000,00 €	54 999,99 €	14	730 091	0,31 %	0,05 %	36,1	20,7
	55 000,00 €	59 999,99 €	10	576 874	0,25 %	0,03 %	31,9	24,4
	60 000,00 € +		35	2 559 766	1,10 %	0,12 %	34,8	20,5
Total			28 952	232 519 910	100,0 %	100,0 %	29,6	24,6

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**7.b Outstanding Principal Balance Graph**

Reporting Date	30.05.2013	
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**8.a Geographical Distribution**



Reporting Date	30.05.2013	
Payment date	28.05.2013	
Period No	12	
Monthly Period	apr. 13	
Interest Period	from 25.04.2013	28.05.2013 = 30 days

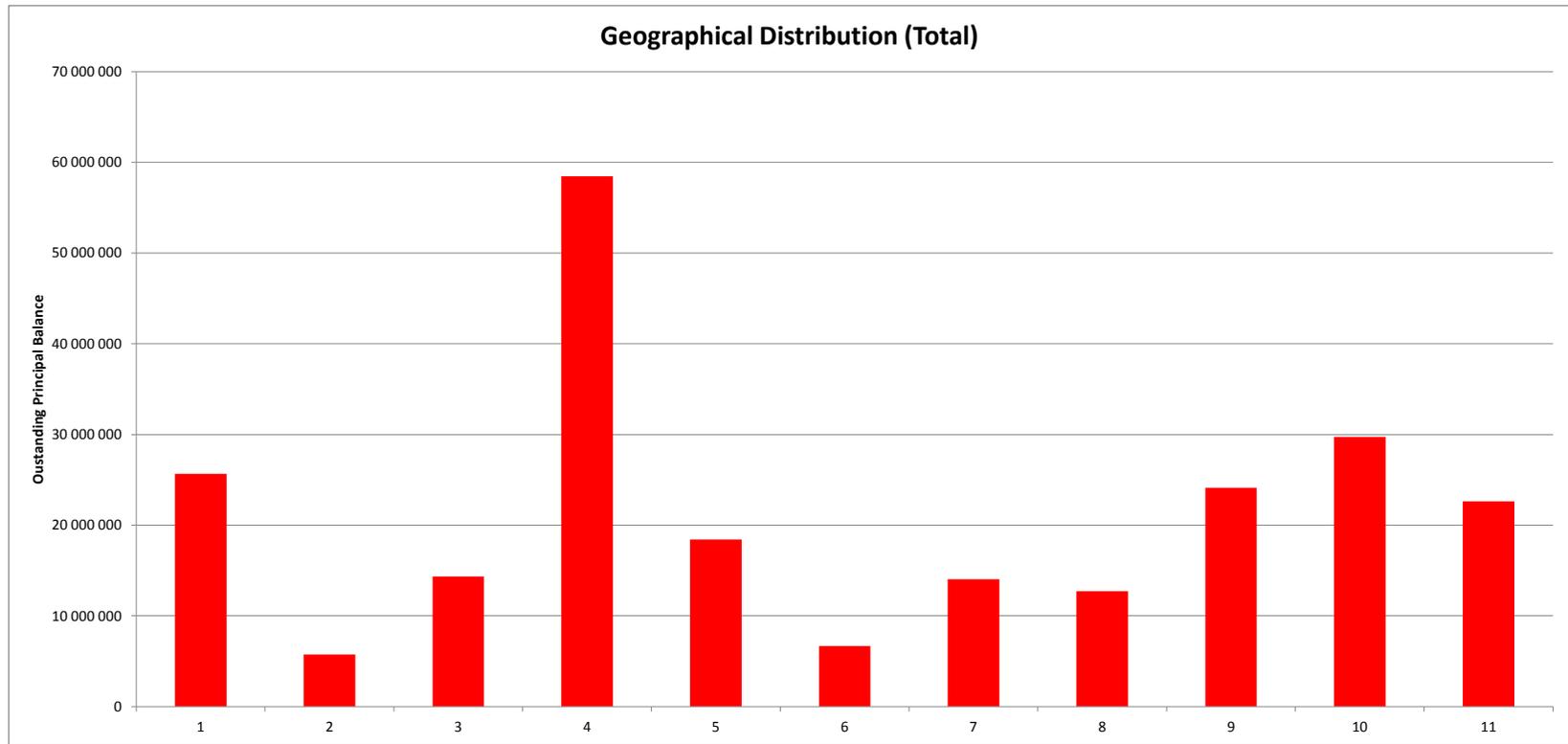
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 288	25 650 661	11,03 %	11,36 %	30,0	24,2	
Eastern Finland	770	5 760 469	2,48 %	2,66 %	29,1	24,8	
East Tavastia	1 819	14 358 084	6,17 %	6,28 %	30,2	24,7	
Greater Helsinki	6 790	58 473 741	25,15 %	23,45 %	29,5	24,5	
Northern Finland	2 188	18 404 737	7,92 %	7,56 %	30,9	24,0	
Northern Savonia	938	6 672 887	2,87 %	3,24 %	28,5	24,4	
Ostrobothnia	1 801	14 022 084	6,03 %	6,22 %	27,9	25,0	
South-Eastern Finland	1 582	12 701 370	5,46 %	5,46 %	30,0	24,2	
South-Western Finland	3 121	24 110 563	10,37 %	10,78 %	29,3	24,5	
Uusimaa	3 897	29 738 932	12,79 %	13,46 %	29,6	25,7	
Western Tavastia	2 758	22 626 383	9,73 %	9,53 %	29,6	24,3	
Total	28 952	232 519 910	1	100,00 %	29,5	24,6	

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**8.b Geographical Distribution Graph**



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**9.a Interest Rate**



Reporting Date	30.05.2013	
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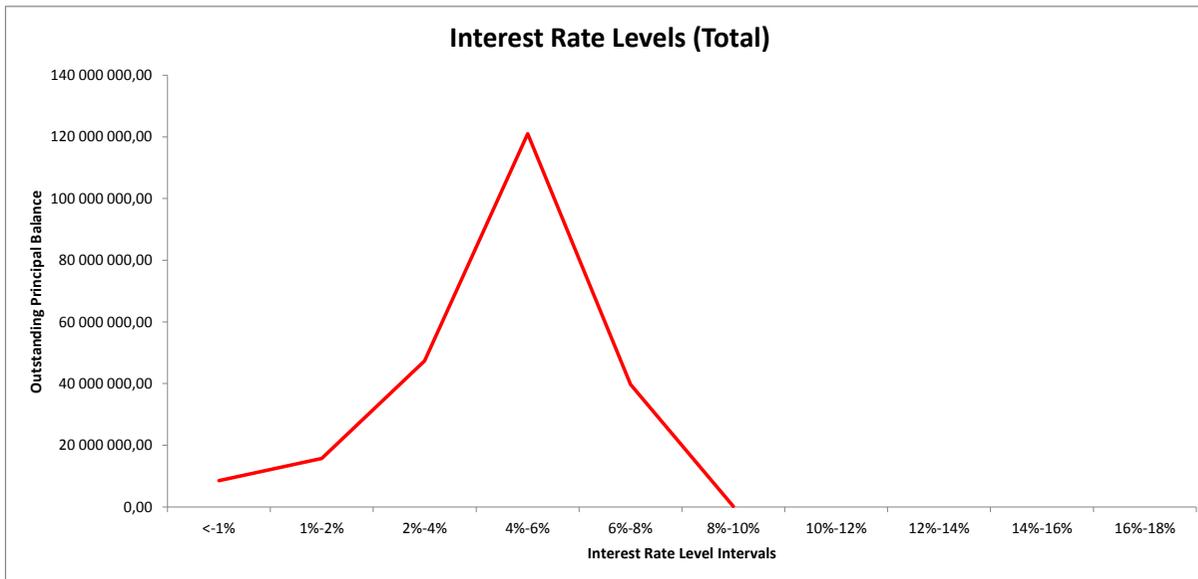
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 184	8 521 782	3,66 %	19,1	19,2
1 %	2 %	2 534	15 706 570	6,75 %	23,9	24,6
2 %	4 %	5 408	47 295 672	20,34 %	29,6	24,7
4 %	6 %	13 694	121 023 103	52,05 %	31,0	24,7
6 %	8 %	6 094	39 768 188	17,10 %	29,7	25,4
8 %	10 %	38	204 597	0,09 %	28,9	24,8
10 %	12 %			0,00 %		
12 %	14 %			0,00 %		
14 %	16 %			0,00 %		
16 %	18 %			0,00 %		
Total		28 952	232 519 910	100,00 %	27,1	23,9

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**9.b Interest Rate**



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**10.a Remaining Terms**



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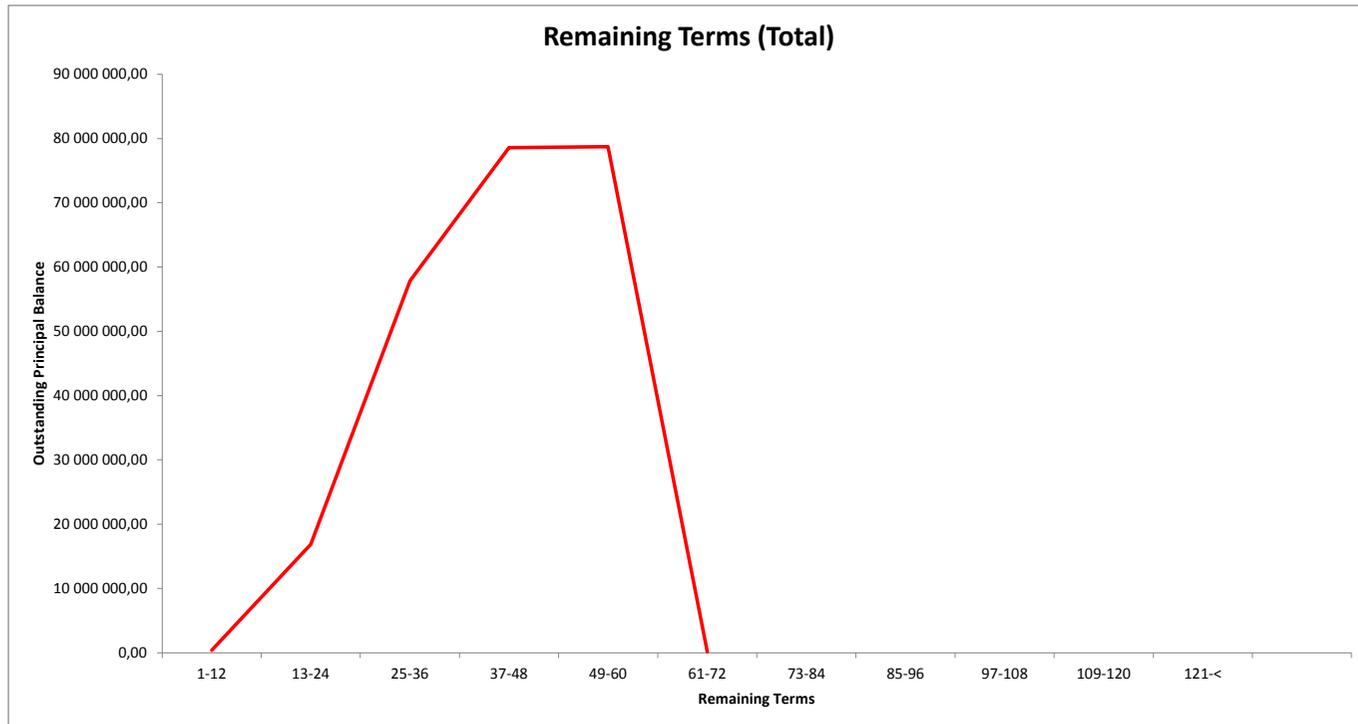
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	488	377 394	0,16 %	0,0	47,4
1		12	5 783	16 839 946	7,24 %	8,0	35,4
13		24	9 104	57 869 874	24,89 %	19,1	28,8
25		36	7 858	78 597 158	33,80 %	30,6	25,8
37		48	5 711	78 713 790	33,85 %	41,1	18,0
49		60	8	121 749	0,05 %	51,1	23,3
61		72			0,00 %		
73		84			0,00 %		
85		96			0,00 %		
97		108			0,00 %		
109		120			0,00 %		
121 >					0,00 %		
Total		28 952		232 519 910	100,00 %	30,0	26,2

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**10.b Remaining Terms**



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**11.a Seasoning**



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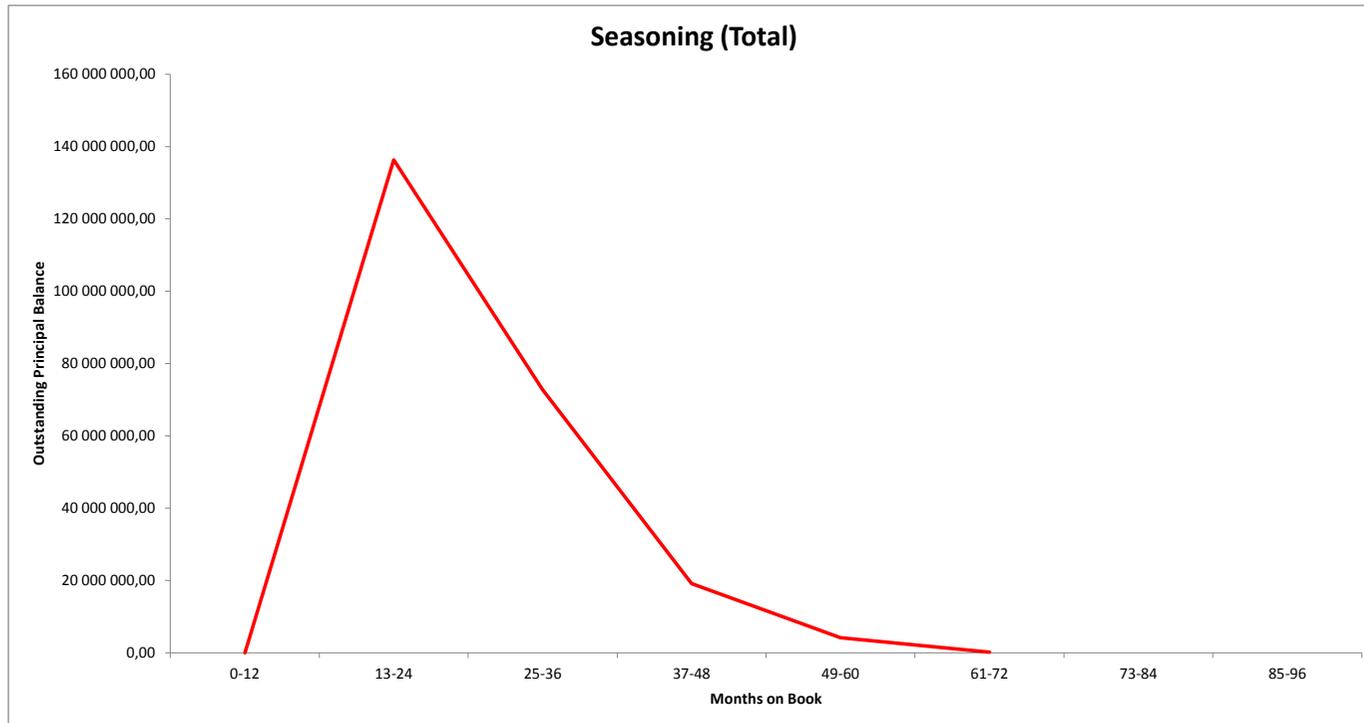
		TOTAL					
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
		1		12	1	0	0,00 %
	13		24	14 148	136 326 941	58,63 %	34,3
	25		36	10 010	72 762 890	31,29 %	25,5
	37		48	3 655	19 116 279	8,22 %	16,8
	49		60	1 104	4 146 515	1,78 %	7,3
	61		72	34	167 285	0,07 %	14,9
	73		84				
	85		96				
				28 952	232 519 910	100 %	16,5
							34,4

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**11.b Seasoning**



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**13.a Balloon loans**



Reporting Date	30.05.2013	
Payment date	28.05.2013	
Period No	12	
Monthly Period	apr. 13	
Interest Period	from	25.04.2013 to 28.05.2013 = 33 days

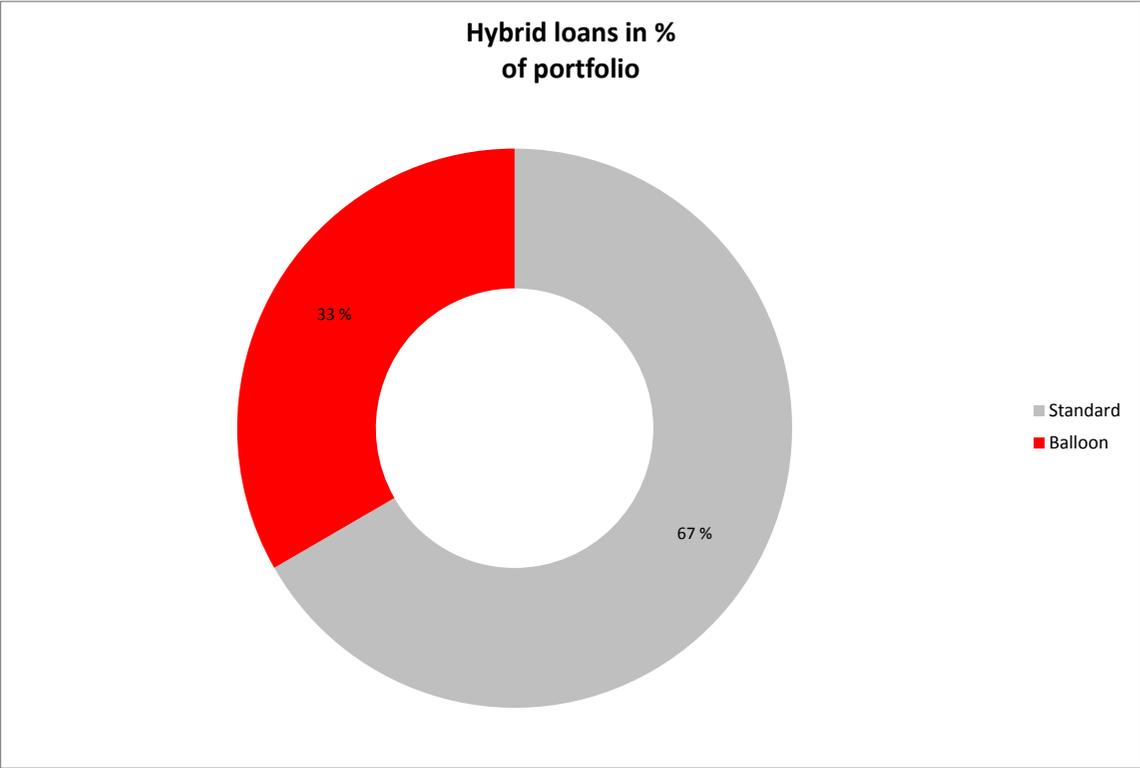
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		23 744	155 034 416	66,68 %	28,8	24,2
Balloon		5 208	77 485 494	33,32 %	31,3	25,4
Total		28 952	232 519 910	100 %	30,0	24,8

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

**13.b Balloon loans**



Reporting Date	30.05.2013				
Payment date	28.05.2013				
Period No	12				
Monthly Period	apr. 13				
Interest Period	from	25.04.2013	to	28.05.2013	= 33 days



**SCF Rahoituspalvelut Limited**  
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**14.a # loans per borrower**



Reporting Date	30.05.2013	
Payment date	28.05.2013	
Period No	12	
Monthly Period	apr. 13	
Interest Period	from 25.04.2013	to 28.05.2013 = 33 days

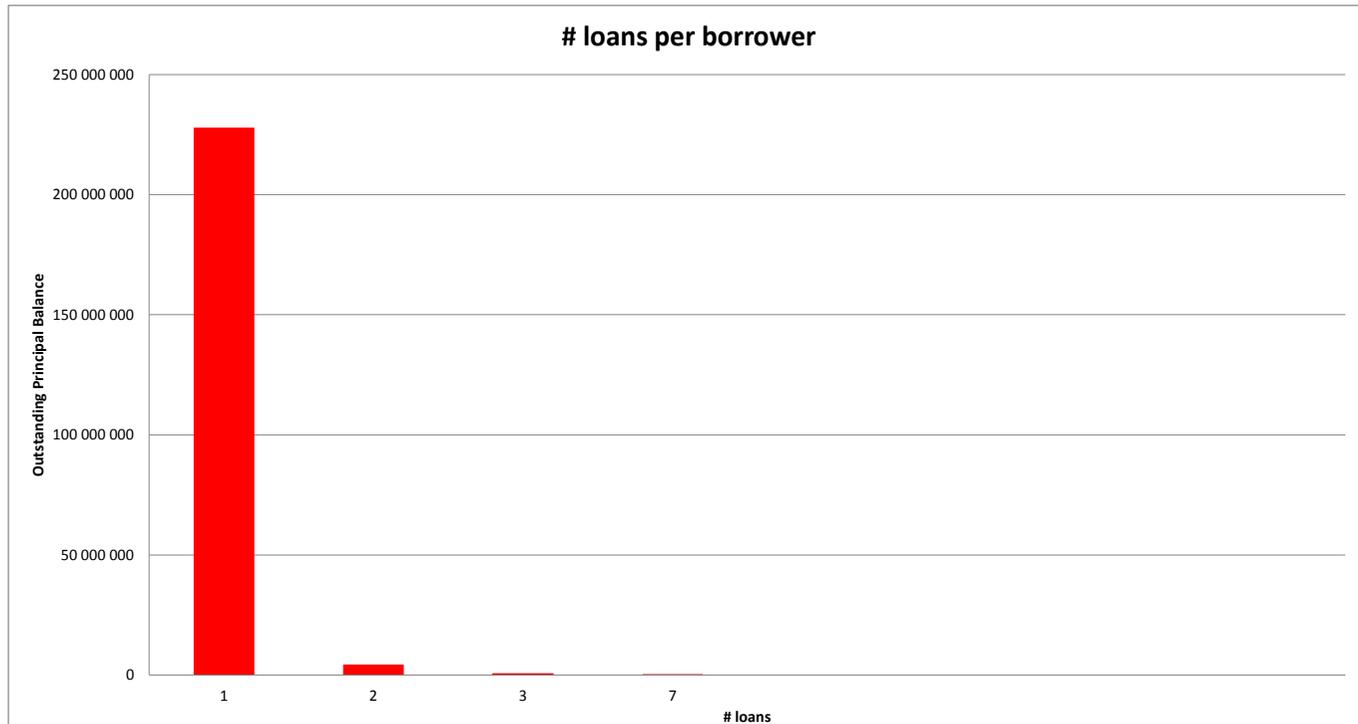
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	28 551	227 739 432	97,9 %
	2	180	4 192 062	1,8 %
	3	12	577 950	0,2 %
	7	1	10 466	0,0 %
	Total	28 744	232 519 910	100,00 %

**SCF Rahoituspalvelut Limited**  
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**14.b # loans per borrower**



Reporting Date	30.05.2013				
Payment date	28.05.2013				
Period No	12				
Monthly Period	apr. 13				
Interest Period	from	25.04.2013	to	28.05.2013	= 33 days



**SCF Rahoituspalvelut Limited**  
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**15.a Amortization Profile**



Reporting Date	30.05.2013	
Payment date	28.05.2013	
Period No	12	
Monthly Period	apr. 13	
Interest Period	from 25.04.2013	to 28.05.2013 = 33 days

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

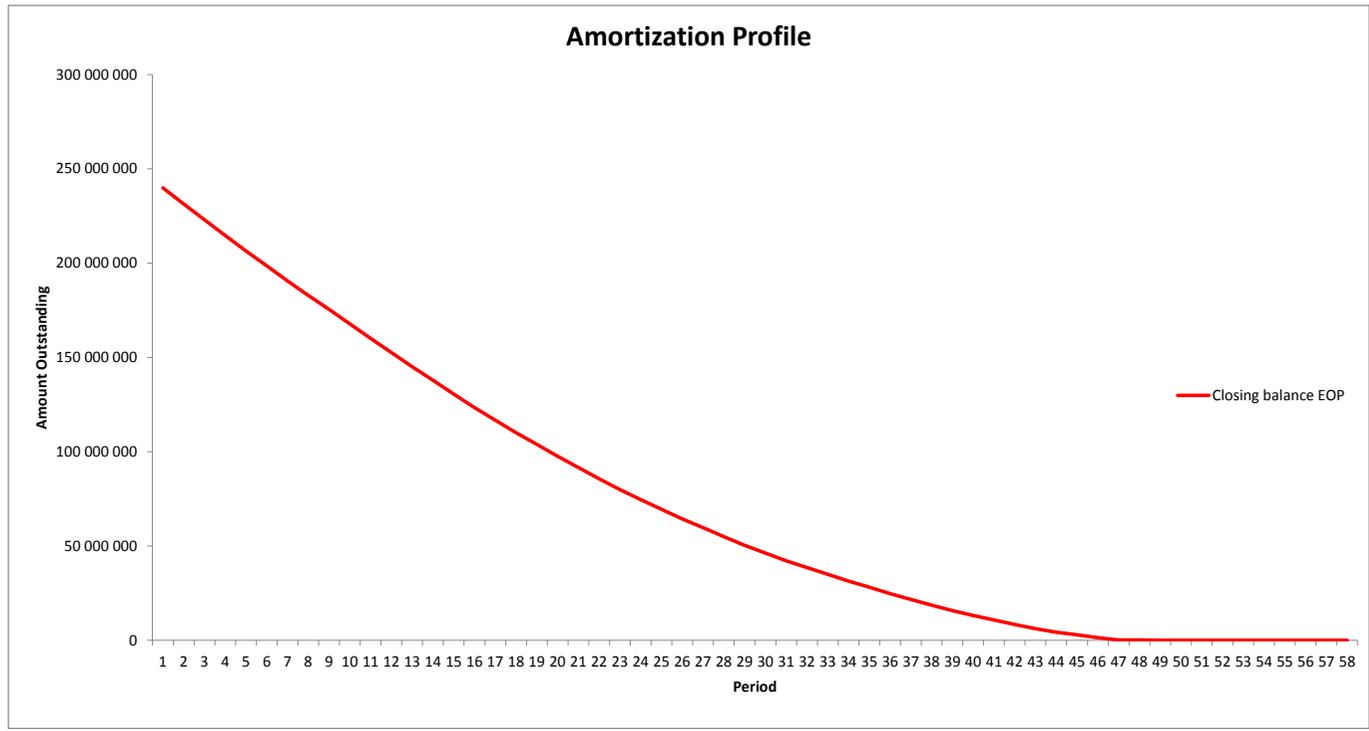
Amortization profile (first 20 periods)

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

**15.b Amortization Profile**



Reporting Date	30.05.2013				
Payment date	28.05.2013				
Period No	12				
Monthly Period	apr. 13				
Interest Period	from	25.04.2013	to	28.05.2013	= 33 days



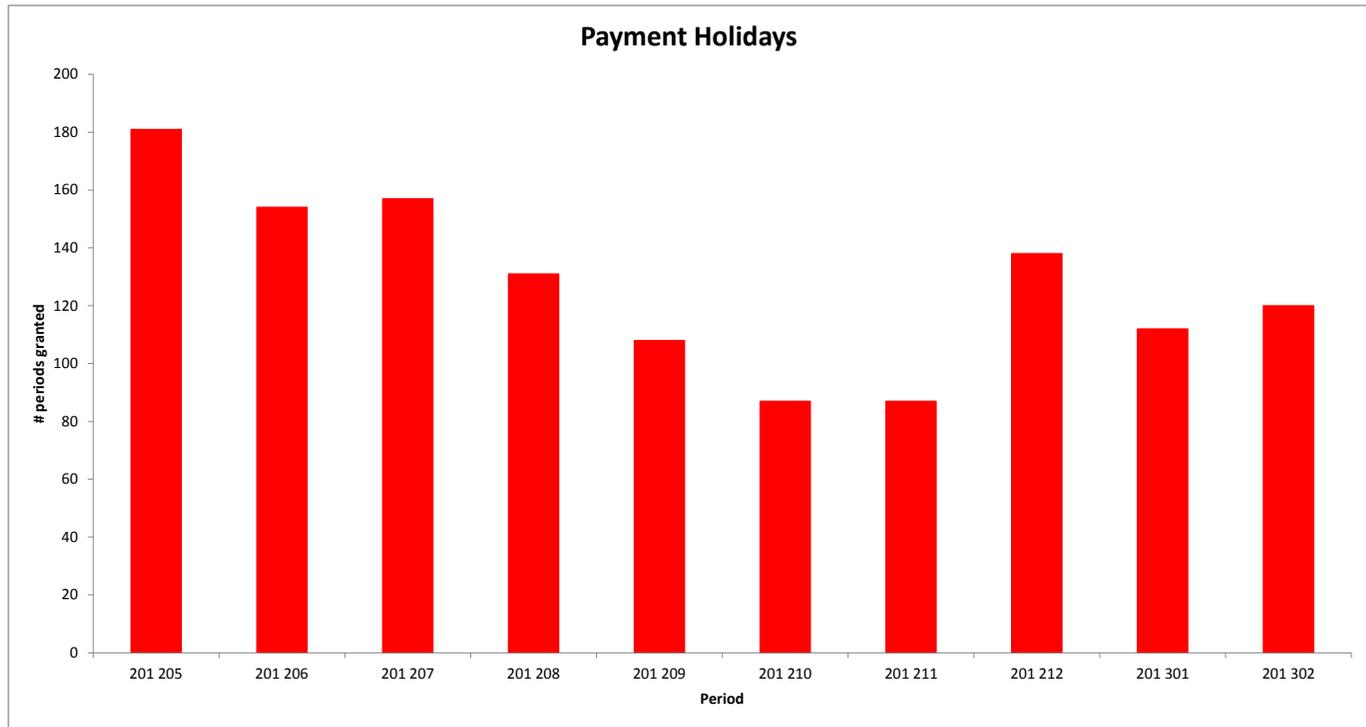


**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	30.05.2013				
Payment date	28.05.2013				
Period No	12				
Monthly Period	apr. 13				
Interest Period	from	25.04.2013	to	28.05.2013	= 33 days



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

**17.a Restructured Loans**



Reporting Date	30.05.2013	
Payment date	28.05.2013	
Period No	12	
Monthly Period	apr. 13	
Interest Period	from 25.04.2013	to 28.05.2013 = 33 days

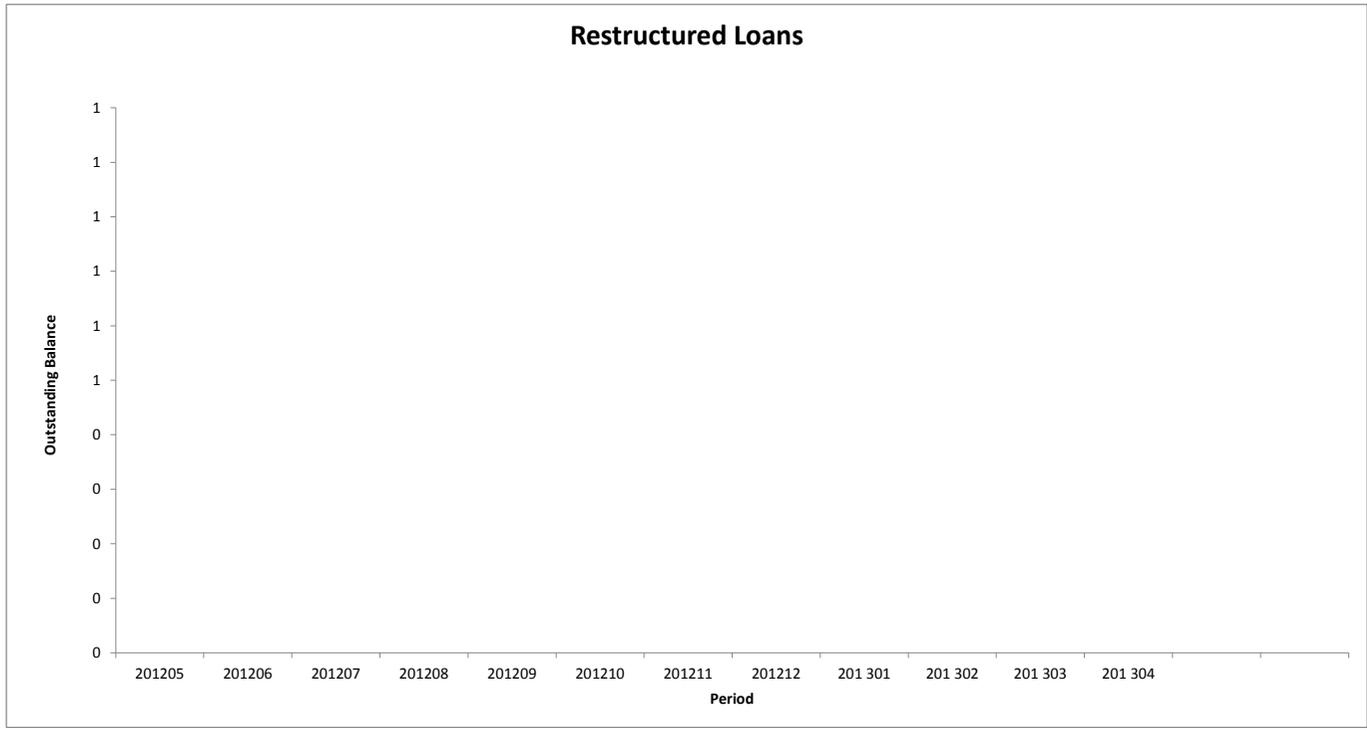
	TOTAL		
	Period	No	Outstanding Balance
Restructured	201205	0	0
	201206	0	0
	201207	0	0
	201208	0	0
	201209	0	0
	201210	0	0
	201211	0	0
	201212	0	0
	201 301	0	0
	201 302	0	0
	201 303	0	0
	201 304	0	0
Total	0	-	

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

**17.b Restructured Loans**



Reporting Date	30.05.2013					
Payment date	28.05.2013					
Period No	12					
Monthly Period	apr. 13					
Interest Period	from	25.04.2013	to	28.05.2013	=	33 days



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

**18. Defaults, recoveries and loss**

Reporting Date 30.05.2013  
Payment date 28.05.2013  
Period No 12  
Monthly Period apr. 13  
Interest Period from 25.04.2013 to 28.05.2013 = 33 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	30.05.2013	
Payment date	28.05.2013	
Period No	12	
Monthly Period	apr. 13	
Interest Period	from 25.04.2013	to 28.05.2013 = 33 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	17 291 281,25	EUR
Senior Expenses	-	2 375,01	EUR
Servicing Fee	-	125 948,28	EUR
Interest on Loan to Issuer	-	1 170 181,96	EUR
Principal on Loan to Issuer	-	15 992 776,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	24 393 336,26	EUR
Senior Expenses	-	1 083,34	EUR
Net Swap Payments	-	238 657,24	EUR
Interest Notes Class A	-	173 032,00	EUR
Payments to Liquidity Provider	-	72 293,85	EUR
Principal Payments on Class A	-	15 992 776,00	EUR
Interest Notes Class B	-	89 064,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	7 229 385,00	EUR
Interest Issuer Subordinated Loan	-	20 662,79	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		576 382,04	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	576 382,04	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	285,82	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	576 096,22	EUR

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

**20. Transaction Costs**



Reporting Date	30.05.2013
Payment date	28.05.2013
Period No	12
Monthly Period	apr. 13
Interest Period	from 25.04.2013 to 28.05.2013 = 33 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	2 375,01 EUR		
Interest accrued for the Period	262 096,00 EUR	173 032,00 EUR	89 064,00 EUR
Cumulative Interest accrued	4 980 456,00 EUR	3 843 270,00 EUR	1 137 186,00 EUR
Interest Payments	262 096,00 EUR	173 032,00 EUR	89 064,00 EUR
Cumulative Interest Payments	4 980 456,00 EUR	3 843 270,00 EUR	1 137 186,00 EUR
Interest accrued on Subordinated Loans for the Period	20 948,60 EUR		
Cumulative Interest accrued on Subordinated Loans	258 055,23 EUR		
Interest Payments on Subordinated Loans	20 948,60 EUR		
Cumulative Interest Payments on Subordinated Loans	258 055,23 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

**SCF Rahoituspalvelut Limited  
Monthly Investor Report**

**21. Swap Counterparty Data**



Reporting Date	30.05.2013
Payment date	28.05.2013
Period No	12
Monthly Period	apr. 13
Interest Period	from 25.04.2013 to 28.05.2013 = 33 days

**Swap Counterparty Data**

Swap Counterparty Provider	Banco Santander SA
Swap Rating Trigger Breach	yes
Swap Collateral posted	541 579,67 EUR

Based on calculations as of 24th May 2013

**Swap Data**

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	240 517 889,21 EUR
1M Euribor (Notes, Swap)	0,1180 %
Gross Amount Due to Swap Counterparty	1 171 265,30 EUR
Gross Amount Due from Swap Counterparty	932 608,06 EUR
Net Amount Due to Swap Counterparty	238 657,24 EUR

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

**22. Contact Details**



Reporting Date	30.05.2013	
Payment date	28.05.2013	
Period No	12	
Monthly Period	apr. 13	
Interest Period	from	25.04.2013
	to	28.05.2013
	=	33 days

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