

SCF Rahoituspalvelut Limited
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.06.2014	Following payment dates:	25.07.2014
Payment date	25.06.2014		
Period No	25		
Monthly Period	May-14		
Interest Period	from 27.05.2014	to 25.06.2014	= 29 days

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1. Portfolio Information



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	25	
Monthly Period	May-14	
Interest Period	from 27.05.2014	to 25.06.2014 = 29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	93 152 722,42 EUR	101 280 259,28 EUR
Scheduled Loan Principal Repayments	4 334 363,30 EUR	4 691 447,61 EUR
Prepayments	3 477 681,14 EUR	3 397 087,12 EUR
Deemed Collections	- EUR	- EUR
Total Principal Payments Received	7 812 044,44 EUR	8 088 534,73 EUR
New Defaulted Auto Loans in Period	120 105,03 EUR	39 002,13 EUR
Closing Balance	85 220 572,95 EUR	93 152 722,42 EUR
Total revenue collections		
Revenue and fees received on loan balances	521 963,27 EUR	570 900,77 EUR
recoveries on loans in default	315 570,26 EUR	170 013,07 EUR
of which proceeds from bad debt sales	- EUR	- EUR
of which due to proceeds exceeding valuation	- EUR	- EUR
Total revenue received in period	837 533,53 EUR	740 913,84 EUR
# Loans		
At beginning of period	15 633 Loans	16 478 Loans
Paid in full	894 Loans	840 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into Default	14 Loans	5 Loans
of which required payment to customer upon valuation	- Loans	- Loans
At end of period	14 725 Loans	15 633 Loans
Weighted Average Loan Return	6,80 %	

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2. Amount Due for Distribution



Reporting Date	27.06.2014
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	8 649 577,97 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	8 649 577,97 EUR

Issuer Available Distribution Amount

Current Period

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 601 669,79 EUR
b. Reserve Fund	2 794 633,29 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	522,36 EUR
Total Amount for Issuer Available Distribution Amount	11 396 825,44 EUR

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3. Reserve Accounts



Reporting Date	27.06.2014
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Note Balance

Beginning of Period	93 154 443,00	EUR
End of Period	85 222 439,00	EUR

Reserve Fund

	in %	
Beginning of Period	3,0 %	2 794 633,29 EUR
Cash Outflow		2 794 633,29 EUR
Cash Inflow		2 556 673,17 EUR
End of Period	2,7 %	2 556 673,17 EUR
Required Reserve Amount	2,7 %	2 556 673,17 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	27.06.2014	
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Asset Balance

Beginning of Period	93 152 722,42	EUR
End of Period	85 220 572,95	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	75 347 891,06	88,42 %	13 241
1-30 days past due	7 244 568,67	8,50 %	1 115
Delinquent Receivables:			
31-60 days past due	1 880 286,61	2,21 %	262
61-90 days past due	400 598,66	0,47 %	66
91-120 days past due	176 049,38	0,21 %	20
121-150 days past due	69 440,39	0,08 %	11
151-180 days past due	101 738,18	0,12 %	10
Total Performing and Delinquent	85 220 572,95	100,00 %	14 725

Current Period Defaults	120 105,03	14
Cumulative Defaults	3 192 424,37	363
Current Period Recoveries	315 570,26	
Cumulative Recoveries	2 412 458,72	

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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	93 154 443,00 EUR	13 629 257,55 EUR	1 185,45 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	8 649 577,97 EUR				
Amortisation	7 932 004,00 EUR				
Redemption per Class	7 932 004,00 EUR	7 931 304,00 EUR	700,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		1 971,00 EUR	20,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	85 222 439,00 EUR	5 697 943,40 EUR	495,60 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		6,69 %	0,00 %	93,29 %	0,03 %
Current Pool Factor		0,01	0,01	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	0,26 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		29,00	29,00	29,00	29,00
Interest Days	29				
Principal Outstanding per Note Beginning of Period		3 386,99 EUR	33,87 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		1 971,00 EUR	19,71 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		1 415,99 EUR	14,16 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		3,00 EUR	- EUR	110,00 EUR	1,00 EUR
Interest Payment	99 546,00	12 072,00 EUR	- EUR	87 450,00 EUR	24,00 EUR
Interest Payment per Note		3,00 EUR	- EUR	110,00 EUR	1,00 EUR

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		18,00 %		1,50 %	
Current CE (incl. Excess Spread)		99,24 %		5,93 %	
Current CE (excl. Excess Spread)		96,31 %		3,00 %	

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date					
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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 collection 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	A2	N	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.a Original Portfolio Principal Balance



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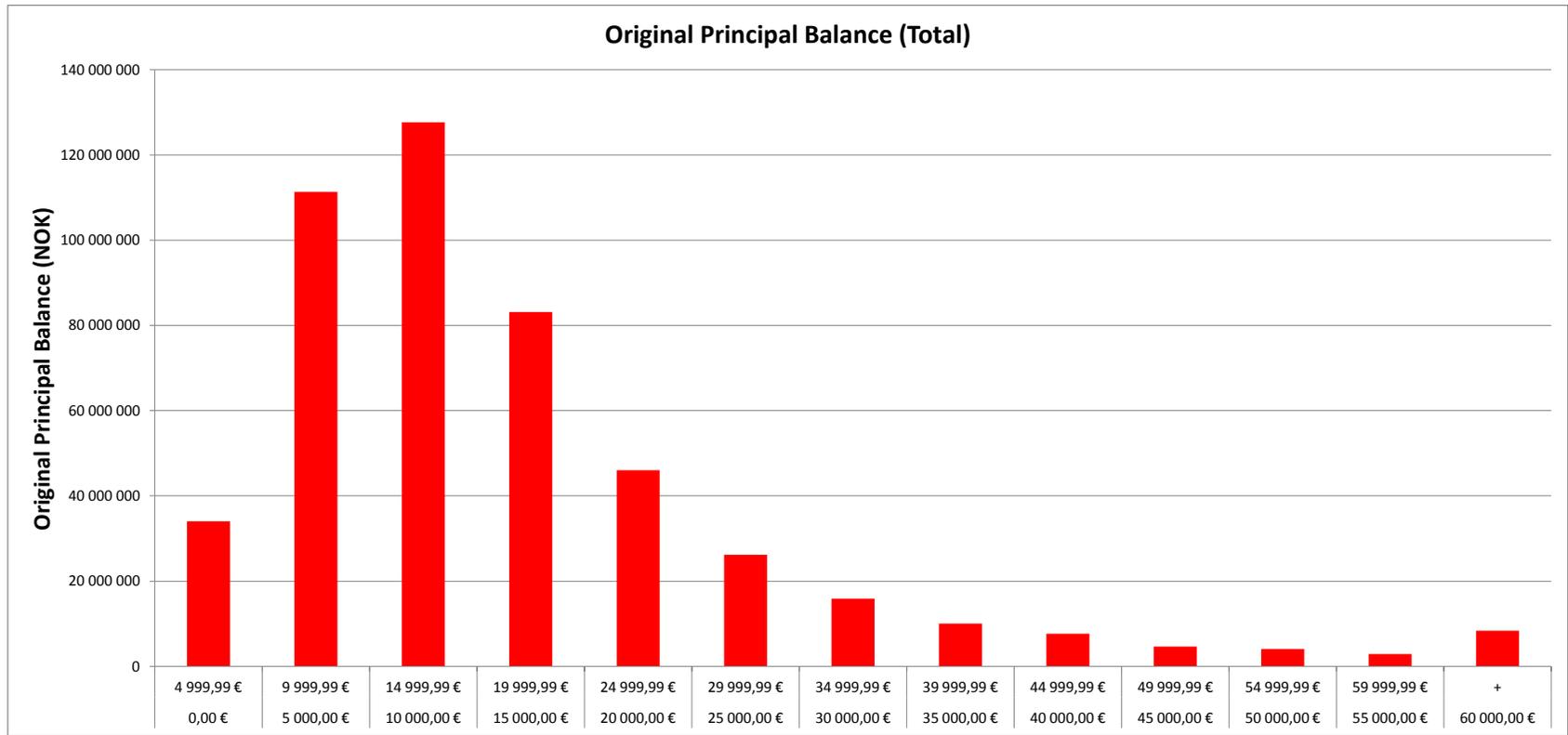
Average outstanding principal balance: 10 679

	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

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6.b Original Principal Balance Graph

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7.a Outstanding Principal Balance



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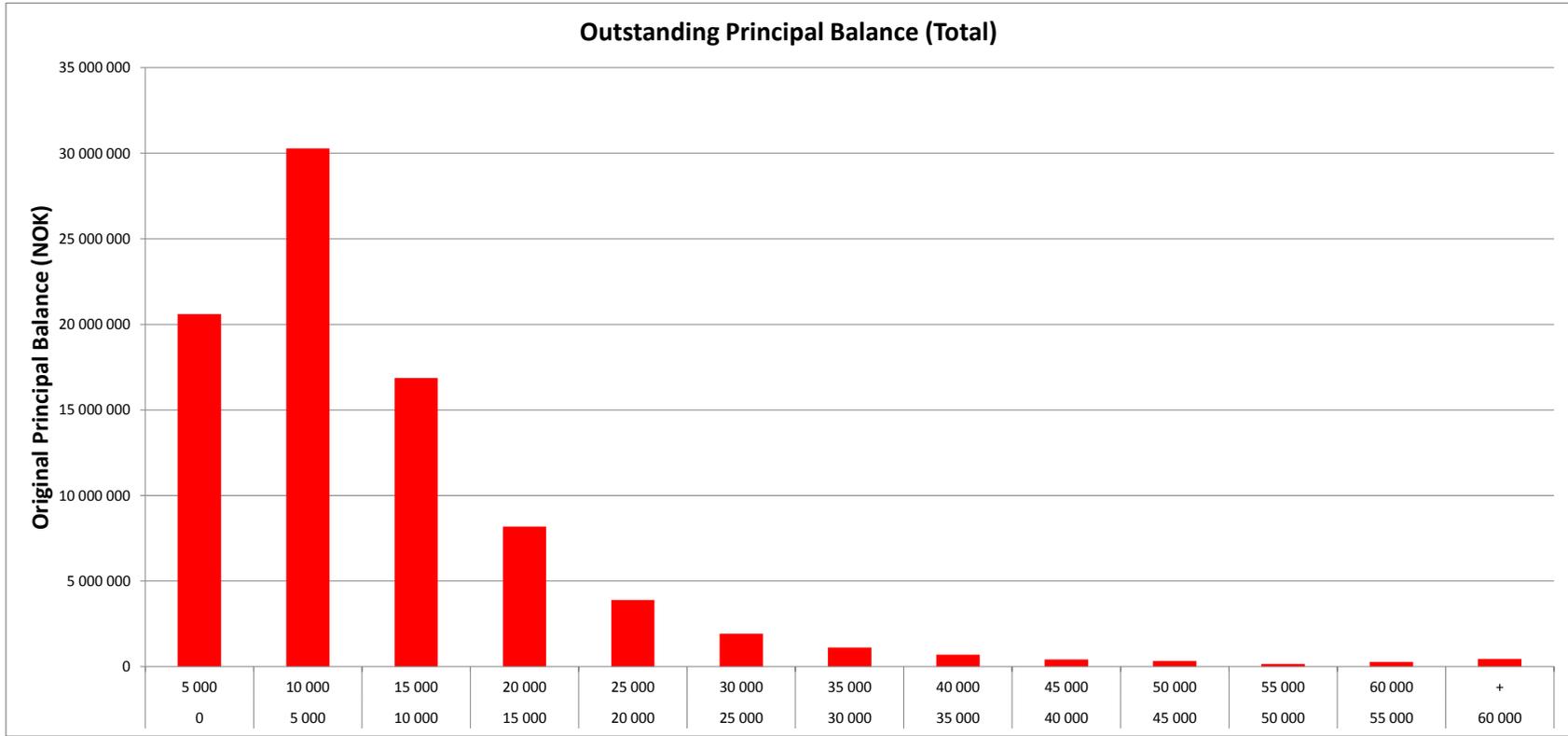
Average amount - all: 5 787

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	8 254	20 602 196	24,18 %	56,05 %	13,7	38,5
	5 000	10 000	4 262	30 271 777	35,52 %	28,94 %	22,3	36,0
	10 000	15 000	1 401	16 871 689	19,80 %	9,51 %	25,7	33,7
	15 000	20 000	477	8 183 472	9,60 %	3,24 %	26,7	33,0
	20 000	25 000	176	3 886 311	4,56 %	1,20 %	25,9	33,2
	25 000	30 000	70	1 935 678	2,27 %	0,48 %	25,8	33,5
	30 000	35 000	35	1 125 041	1,32 %	0,24 %	25,1	33,1
	35 000	40 000	19	706 463	0,83 %	0,13 %	24,6	32,8
	40 000	45 000	10	416 258	0,49 %	0,07 %	27,2	32,2
	45 000	50 000	7	329 699	0,39 %	0,05 %	22,9	33,3
	50 000	55 000	3	156 005	0,18 %	0,02 %	20,6	34,9
	55 000	60 000	5	281 179	0,33 %	0,03 %	19,9	33,3
	60 000 +		6	454 805	0,53 %	0,04 %	22,0	34,3
	Total		14 725	85 220 572,95	100 %	100,0 %	21,6	35,5

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7.b Outstanding Principal Balance Graph

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8.a Geographical Distribution



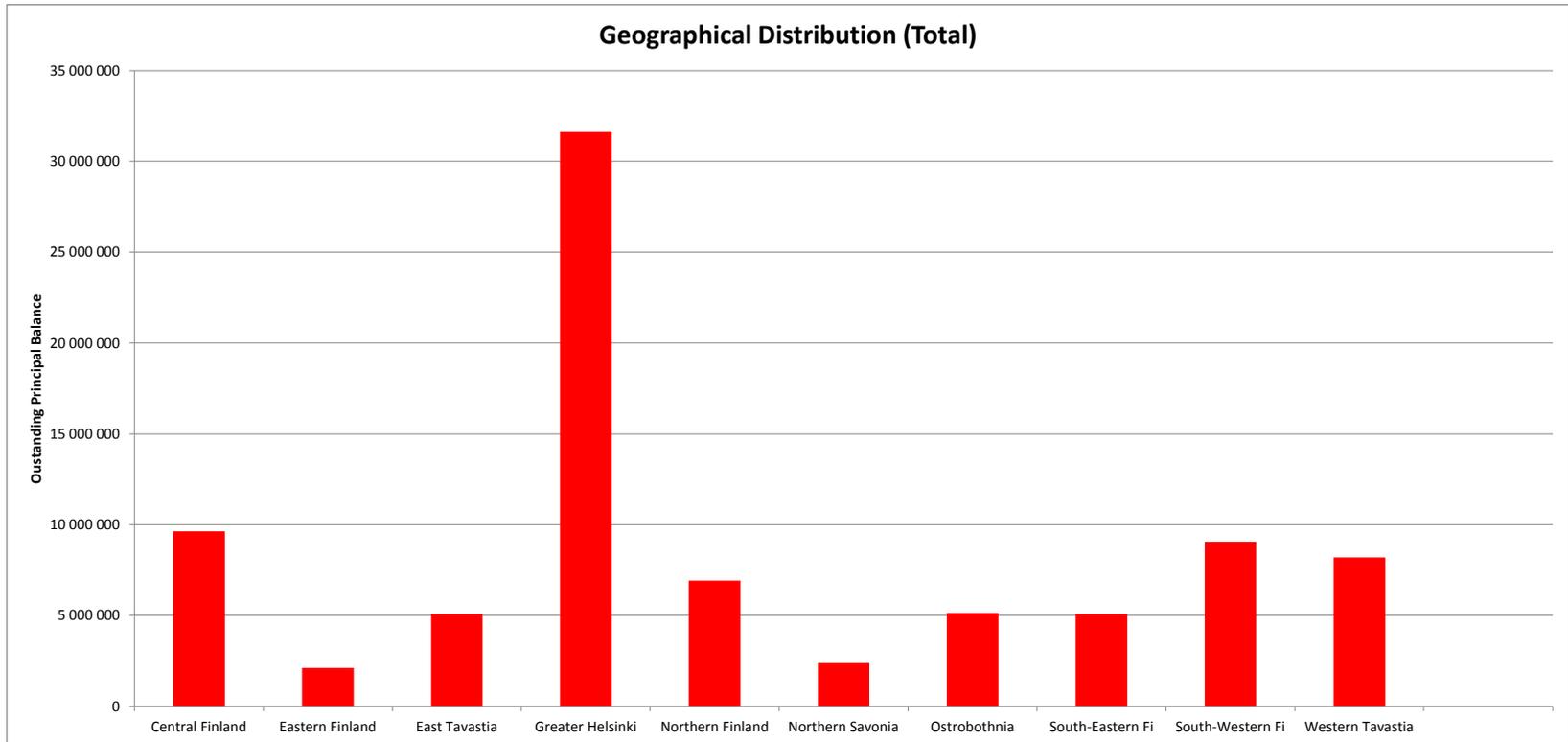
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TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	1 716	9 638 234	11,31 %	11,65 %	21,9	35,4	
Eastern Finland	418	2 112 821	2,48 %	2,84 %	20,9	35,7	
East Tavastia	900	5 088 303	5,97 %	6,11 %	21,9	35,6	
Greater Helsinki	5 255	31 622 381	37,11 %	35,69 %	21,6	35,7	
Northern Finland	1 144	6 919 010	8,12 %	7,77 %	22,7	35,1	
Northern Savonia	485	2 375 317	2,79 %	3,29 %	20,1	36,2	
Ostrobothnia	925	5 132 355	6,02 %	6,28 %	20,4	35,9	
South-Eastern Fi	827	5 074 145	5,95 %	5,62 %	22,8	34,7	
South-Western Fi	1 642	9 064 560	10,64 %	11,15 %	21,4	35,6	
Western Tavastia	1 413	8 193 449	9,61 %	9,60 %	21,5	35,4	
Total	14 725	85 220 573	100 %	100,00 %	21,6	35,5	

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8.b Geographical Distribution Graph

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9.a Interest Rate



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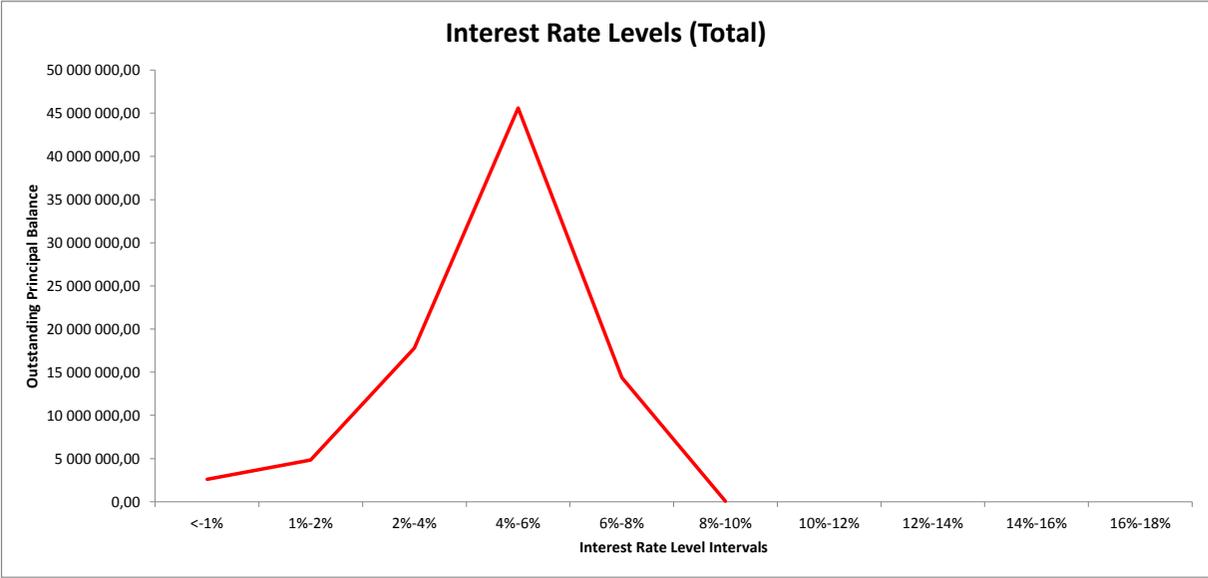
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	842	2 595 232	3,05 %	8,7	31,8
1 %	2 %	1 325	4 829 447	5,67 %	17,3	35,6
2 %	4 %	2 801	17 789 065	20,87 %	21,3	35,7
4 %	6 %	6 925	45 582 496	53,49 %	22,7	35,6
6 %	8 %	2 821	14 365 725	16,86 %	22,4	35,7
8 %	10 %	11	58 607	0,07 %	23,2	33,8
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		14 725	85 220 573	100 %	21,6	35,5

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9.b Interest Rate



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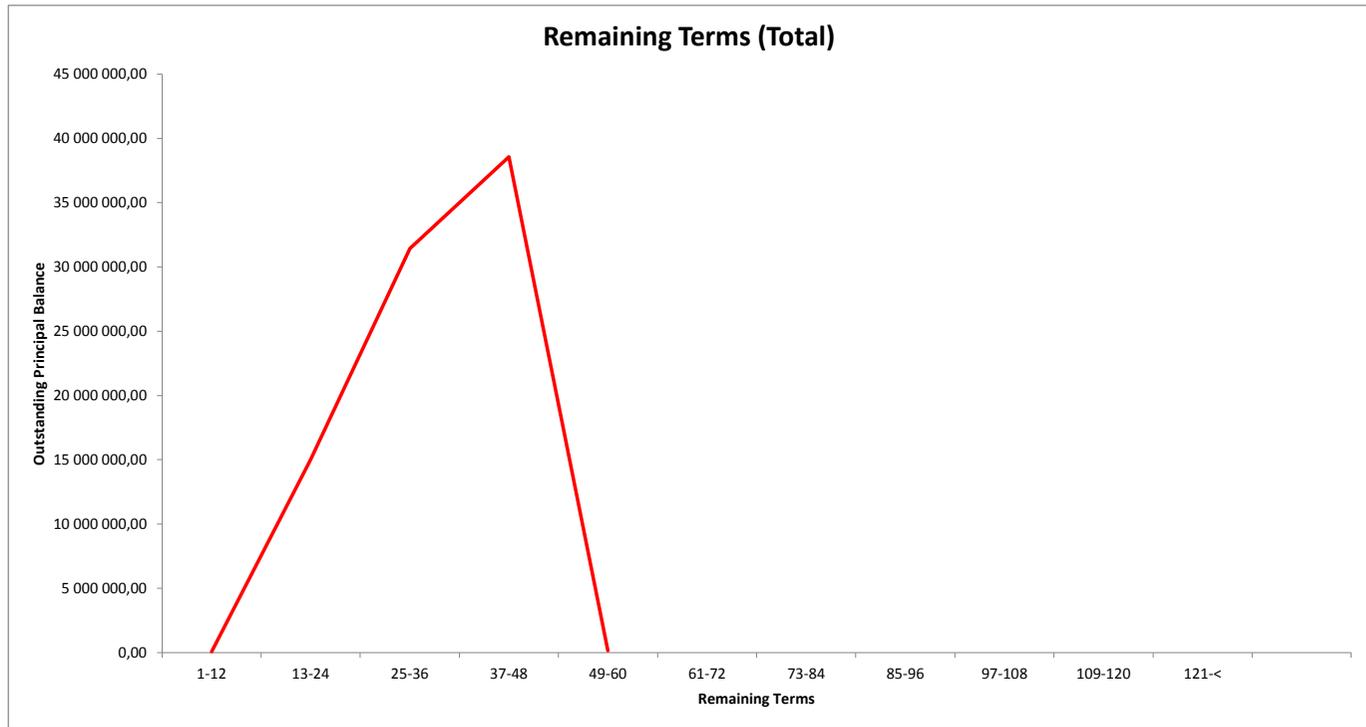


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10.b Remaining Terms



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11.a Seasoning



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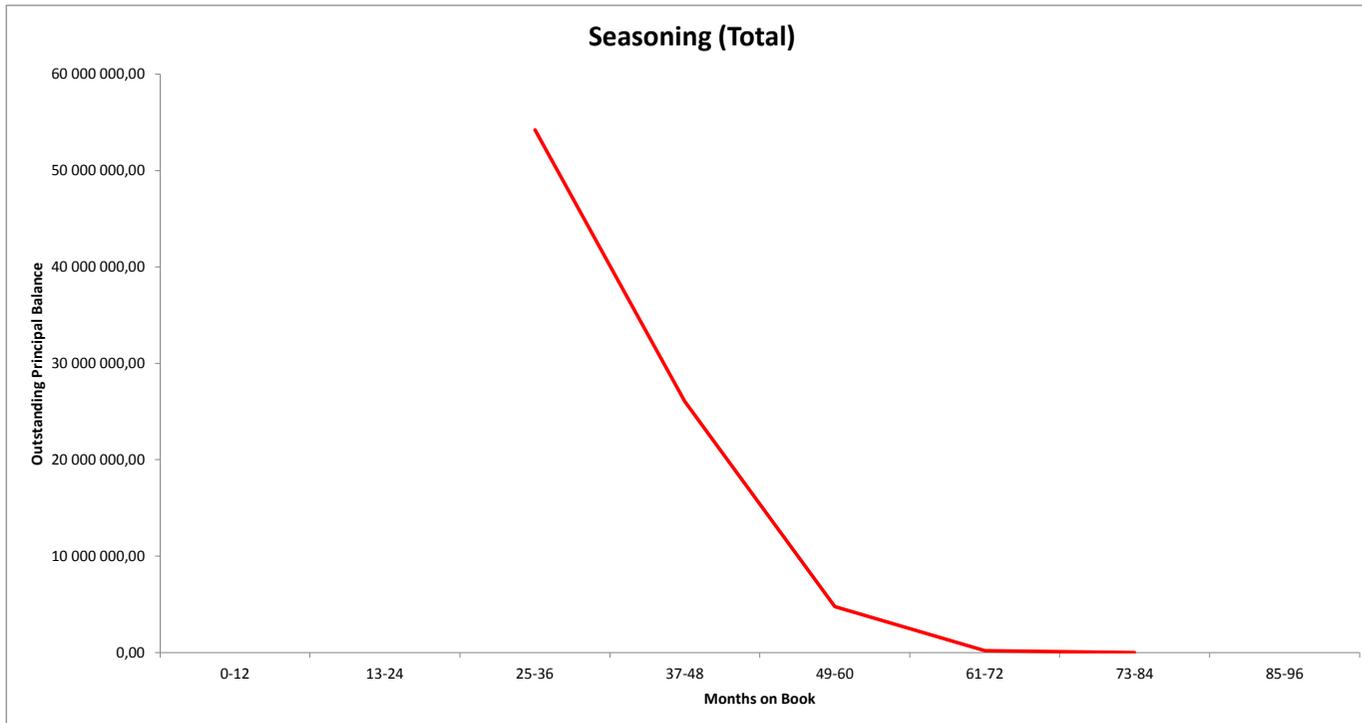
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24				
	25		36	7 876	54 221 128	63,62 %	25,2
	37		48	5 274	26 059 922	30,58 %	16,8
	49		60	1 529	4 751 374	5,58 %	7,9
	61		72	44	184 756	0,22 %	11,9
	73		84	2	3 392	0,00 %	9,4
	85		96				
			14 725		85 220 573	100 %	21,6
							35,5

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11.b Seasoning



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13.a Balloon loans



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Monthly Period	mai. 14	
Interest Period	from 27.05.2014	to 25.06.2014 = 29 days

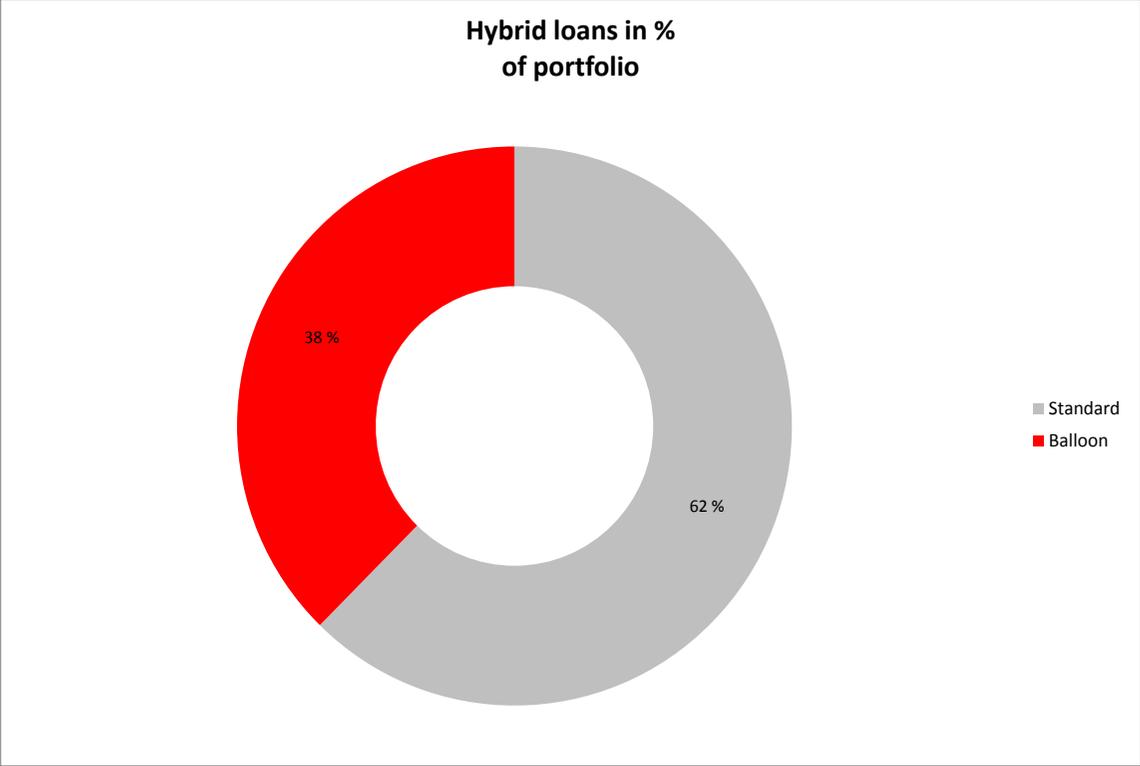
Hybrid loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		11 972	53 156 527	62,38 %	541	0,00 %	21,1	35,3
Balloon		2 753	32 064 046	37,62 %	14 018 131	43,72 %	22,5	36,0
Total		14 725	85 220 573	100 %	14 018 672	44 %	21,6	35,5

SCF Rahoituspalvelut Limited
Monthly Investor Report

13.b Balloon loans



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	25	
Monthly Period	mai. 14	
Interest Period	from	27.05.2014 to 25.06.2014 = 29 days



SCF Rahoituspalvelut Limited
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14.a # loans per borrower



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	25	
Monthly Period	mai. 14	
Interest Period	from 27.05.2014	to 25.06.2014 = 29 days

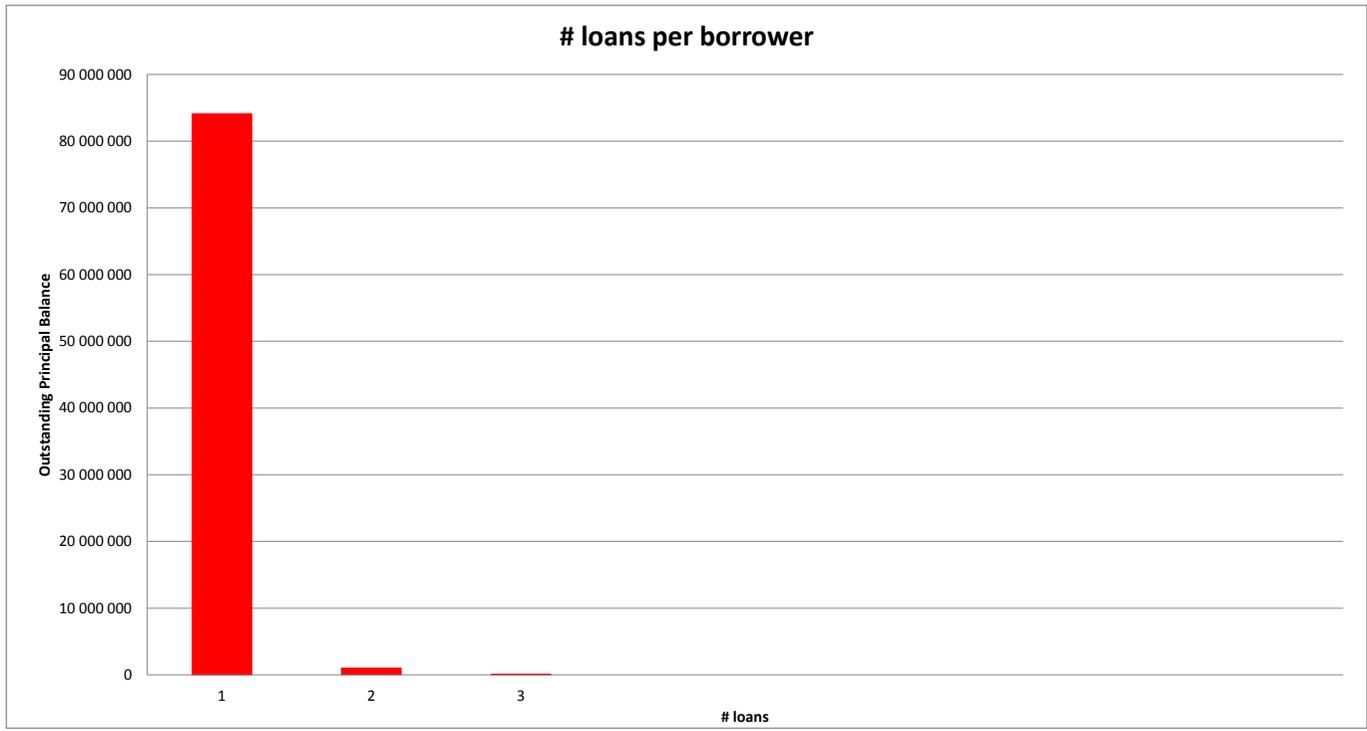
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	14 600	84 122 905	98,7 %
	2	60	1 038 878	1,2 %
	3	2	58 790	0,1 %
	Total	14 662	85 220 572	100 %

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14.b # loans per borrower



Reporting Date	27.06.2014					
Payment date	25.06.2014					
Period No	25					
Monthly Period	mai. 14					
Interest Period	from	27.05.2014	to	25.06.2014	=	29 days



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15.a Amortization Profile



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	25	
Monthly Period	mai. 14	
Interest Period	from 27.05.2014	to 25.06.2014 = 29 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	85 245 817	80 675 534	4 570 283	347 483	2,60 %	7,80 %
2	80 675 534	76 348 454	4 327 080	330 627	2,61 %	7,38 %
3	76 348 454	72 177 893	4 170 561	314 360	2,63 %	6,97 %
4	72 177 893	68 034 192	4 143 701	298 339	2,64 %	6,57 %
5	68 034 192	64 169 858	3 864 333	282 651	2,65 %	6,20 %
6	64 169 858	60 242 245	3 927 613	267 748	2,66 %	5,82 %
7	60 242 245	56 602 424	3 639 821	252 465	2,67 %	5,47 %
8	56 602 424	52 919 182	3 683 242	238 153	2,68 %	5,11 %
9	52 919 182	49 395 975	3 523 207	223 794	2,70 %	4,77 %
10	49 395 975	46 145 174	3 250 801	209 811	2,71 %	4,46 %
11	46 145 174	43 009 049	3 136 124	196 482	2,72 %	4,16 %
12	43 009 049	39 966 829	3 042 221	183 524	2,72 %	3,86 %
13	39 966 829	37 028 027	2 938 801	170 814	2,73 %	3,58 %
14	37 028 027	34 250 750	2 777 277	158 539	2,73 %	3,31 %
15	34 250 750	31 466 446	2 784 305	146 659	2,73 %	3,04 %
16	31 466 446	28 920 729	2 545 717	134 703	2,73 %	2,79 %
17	28 920 729	26 471 517	2 449 212	123 791	2,73 %	2,56 %
18	26 471 517	24 183 797	2 287 720	113 316	2,73 %	2,34 %
19	24 183 797	22 033 520	2 150 278	103 485	2,73 %	2,13 %
20	22 033 520	19 879 779	2 153 741	94 166	2,73 %	1,92 %

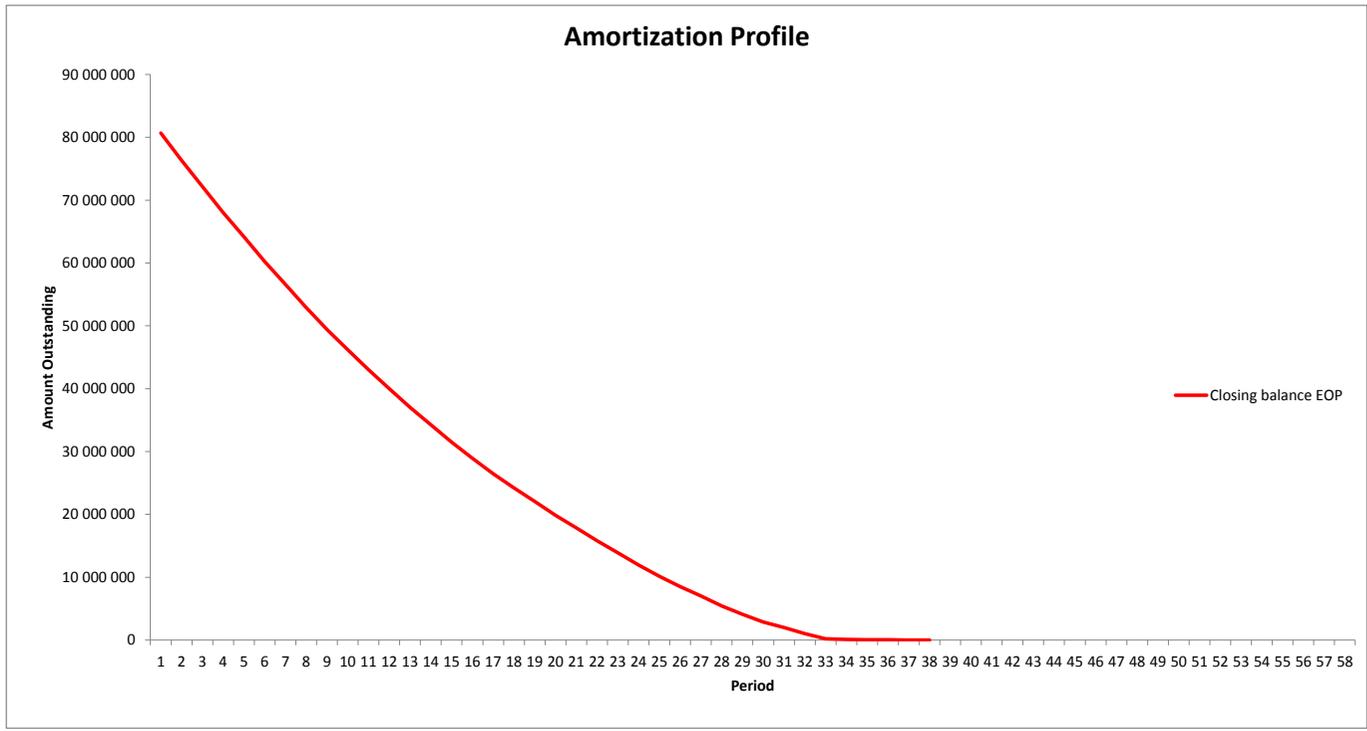
Amortization profile (first 20 periods)

SCF Rahoituspalvelut Limited
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	25	
Monthly Period	mai. 14	
Interest Period	from	27.05.2014
	to	25.06.2014
	=	29 days

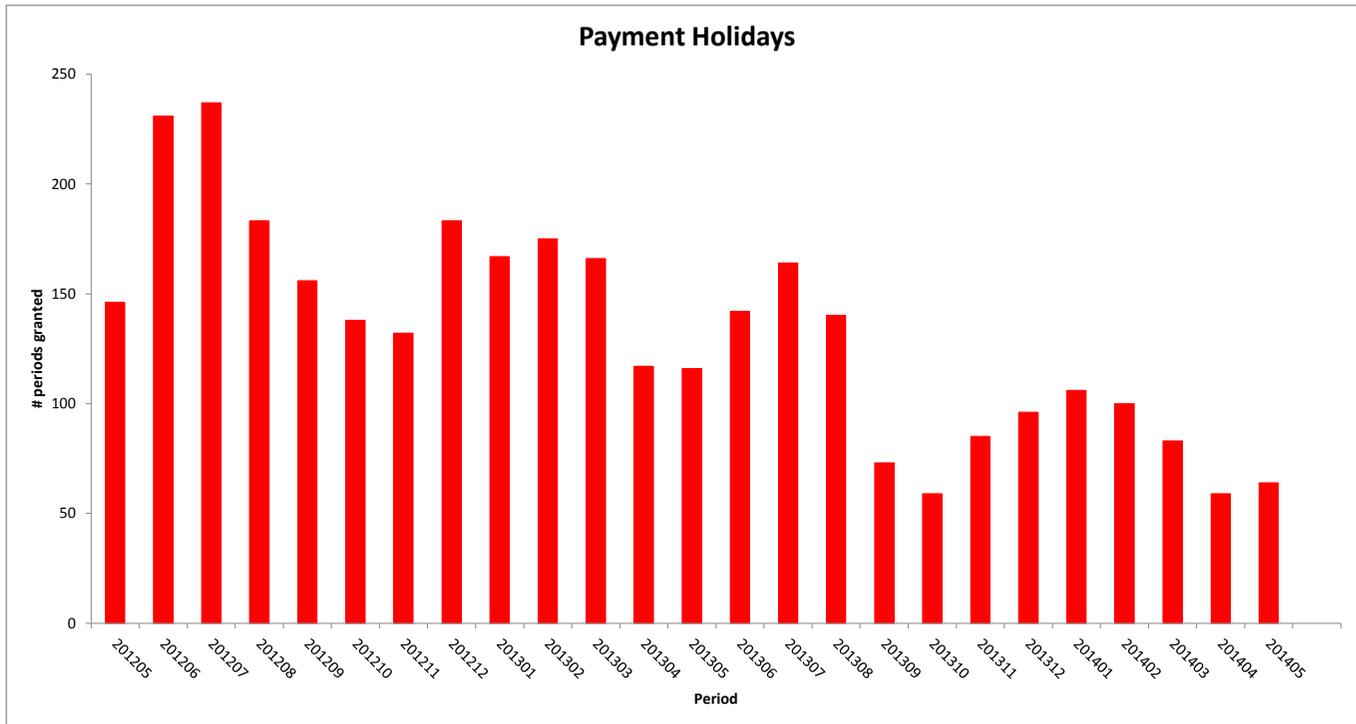


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Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	25				
Monthly Period	mai. 14				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days

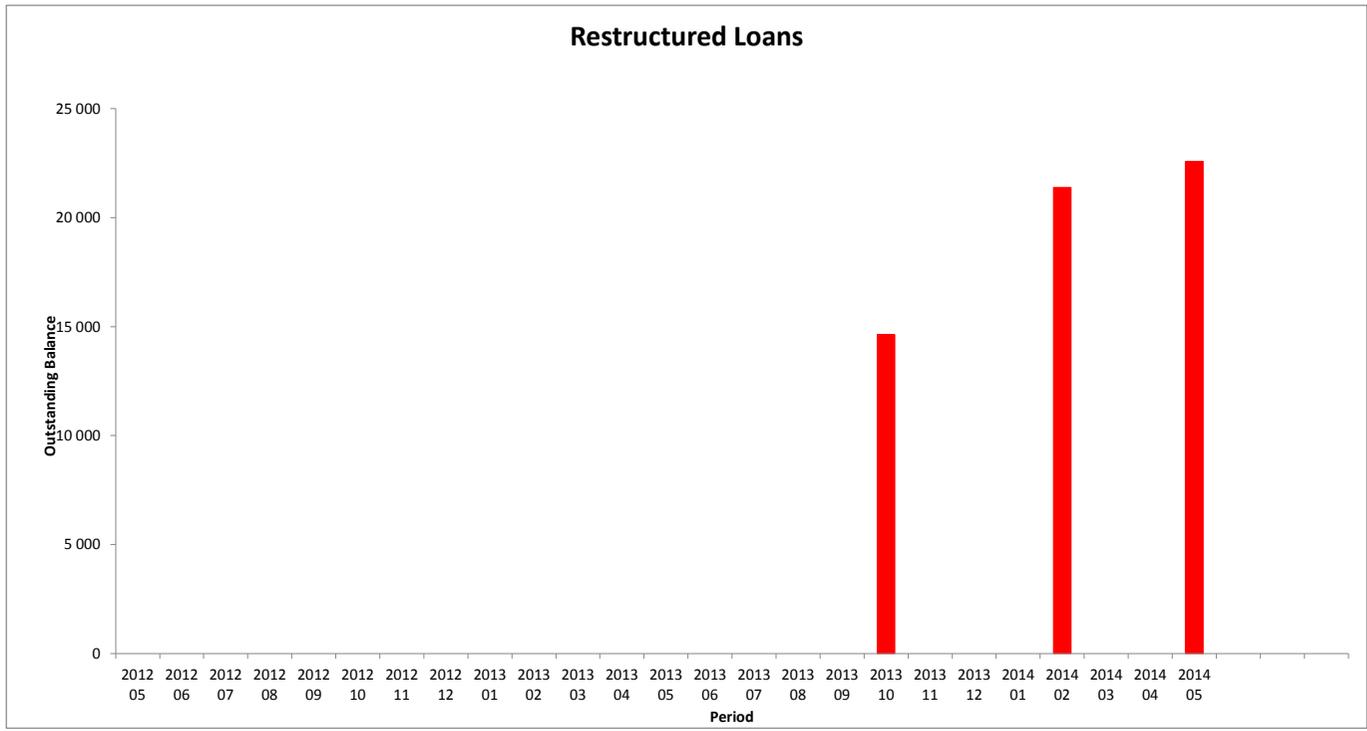


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17.b Restructured Loans



Reporting Date	27.06.2014				
Payment date	25.06.2014				
Period No	25				
Monthly Period	mai. 14				
Interest Period	from	27.05.2014	to	25.06.2014	= 29 days



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18. Defaults, recoveries and loss

Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	25	
Monthly Period	mai. 14	
Interest Period	from 27.05.2014 to 25.06.2014	= 29 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 3			2012 4			2013 1			2013 2		
			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	39 002	5												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2013 3			2013 4			2014 1			2014 2		
			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	4 495	190 231	71 805
2012 4	669 041	51	5 297	453 812	215 229	102 279	556 091	112 950	1 597	557 687	111 353	25 073	582 760	86 280
2013 1	449 726	54	3 822	307 700	142 026	12 941	320 640	129 086	10 313	330 953	118 773	39 585	370 539	79 188
2013 2	518 760	47	20 083	170 133	348 627	61 047	231 180	287 580	4 049	235 230	283 530	151 981	387 211	131 549
2013 3	455 184	58	104 953	104 953	350 230	123 100	228 053	227 131	15 447	243 500	211 684	42 870	286 370	168 814
2013 4	358 911	51				132 694	132 694	226 217	84 730	217 424	141 487	56 474	273 897	85 014
2014 1	319 666	51							156 346	156 346	163 321	85 227	241 572	78 094
2014 2	159 107	19										79 879	79 879	79 229

SCF Rahoituspalvelut Limited
Monthly Investor Report

19. Priority of Payments



Reporting Date	27.06.2014	
Payment date	25.06.2014	
Period No	25	
Monthly Period	mai. 14	
Interest Period	from 27.05.2014	to 25.06.2014 = 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	8 649 577,97	EUR
Senior Expenses	-	1 291,67	EUR
Servicing Fee	-	47 699,85	EUR
Interest on Loan to Issuer	-	668 582,45	EUR
Principal on Loan to Issuer	-	7 932 004,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	11 396 825,44	EUR
Senior Expenses	-	1 083,34	EUR
Net Swap Payments	-	351654,2765	EUR
Interest Notes Class A	-	12 072,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	7 932 004,00	EUR
Interest Notes Class B	-	87 474,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	2 556 673,17	EUR
Interest Issuer Subordinated Loan	-	7 341,27	EUR
Principal Issuer Subordinated Loan	-	237 960,12	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		210 563,27	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	210 563,27	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	262,69	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	210 300,57	EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

20. Transaction Costs



Reporting Date	27.06.2014
Payment date	25.06.2014
Period No	25
Monthly Period	mai. 14
Interest Period	from 27.05.2014 to 25.06.2014 = 29 days

Transaction Costs

	All Notes	Class A	Class B
Senior Expenses	1 291,67 EUR		
Interest accrued for the Period	99 546,00 EUR	12 072,00 EUR	87 474,00 EUR
Cumulative Interest accrued	7 035 433,00 EUR	4 788 910,00 EUR	2 246 523,00 EUR
Interest Payments	99 546,00 EUR	12 072,00 EUR	87 474,00 EUR
Cumulative Interest Payments	7 035 433,00 EUR	4 788 910,00 EUR	2 246 523,00 EUR
Interest accrued on Subordinated Loans for the Period	245 564,08 EUR		
Cumulative Interest accrued on Subordinated Loans	5 095 755,52 EUR		
Interest Payments on Subordinated Loans	245 564,08 EUR		
Cumulative Interest Payments on Subordinated Loans	5 095 755,52 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

**SCF Rahoituspalvelut Limited
Monthly Investor Report**

21. Swap Counterparty Data



Reporting Date	27.06.2014					
Payment date	25.06.2014					
Period No	25					
Monthly Period	mai. 14					
Interest Period	from	27.05.2014	to	25.06.2014	=	29 days

Swap Counterparty Data

Swap Counterparty Provider	Banco Santander SA
Swap Rating Trigger Breach	yes
Swap Collateral posted	526 842 EUR

Based on calculations as of 20th June 2014

Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	89 186 647,68 EUR
1M Euribor (Notes, Swap)	0,2610 %
Gross Amount Due to Swap Counterparty	669 665,79 EUR
Gross Amount Due from Swap Counterparty	318 011,52 EUR
Net Amount Due to Swap Counterparty	351 654,28 EUR

SCF Rahoituspalvelut Limited
Monthly Investor Report

22. Contact Details



Reporting Date	27.06.2014
Payment date	25.06.2014
Period No	25
Monthly Period	mai. 14
Interest Period	from 27.05.2014 to 25.06.2014 = 29 days

Santander Consumer Bank AS

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