

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

**Cover Sheet Monthly Investor Report**



Reporting Date	30.08.2012	Following payment dates:	25.09.2012
Payment date	28.08.2012		
Period No	3		
Monthly Period	Jul-12		
Interest Period	from 25.07.2012	to 28.08.2012	= 34 days

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**1. Portfolio Information**



Reporting Date	30.08.2012	
Payment date	28.08.2012	
Period No	3	
Monthly Period	Jul-12	
Interest Period	from 25.07.2012	to 28.08.2012 = 34 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>424 971 186,41 EUR</b>
Scheduled Loan Principal Repayments	10 595 245,25 EUR
Prepayments	11 918 467,04 EUR
Deemed Collections	- EUR
<b>Total Principal Payments Received</b>	<b>22 513 712,29</b>
Additional Loss due to government valuation	0,00 EUR
New Defaulted Auto Loans in Period	26 610,96 EUR
<b>Total New Defaults</b>	<b>26 610,96 EUR</b>
<b>Closing Balance</b>	<b>402 430 863,16 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	2 164 416,97 EUR
recoveries on loans in default	0,00
of which proceeds from bad debt sales	0,00
of which due to proceeds exceeding valuation	0,00 EUR
<b>Total revenue received in period</b>	<b>2 164 416,97 EUR</b>
<b># Loans</b>	
At beginning of period	42 319 Loans
Paid in full	1 333 Loans
Repurchased (Deemed Collections)	- Loans
New loans into Default	1 Loans
of which required payment to customer upon valuation	
<b>At end of period</b>	<b>40 985 Loans</b>
Weighted Average Loan Return	6,08 %

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**2. Amount Due for Distribution**



Reporting Date	30.08.2012
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**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	24 678 129,26 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>24 678 129,26 EUR</b>

**Issuer Available Distribution Amount**

**Current Period**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	24 452 879,76 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	937,16 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>31 683 201,92 EUR</b>

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**3. Reserve Accounts**



Reporting Date	30.08.2012
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**Note Balance**

Beginning of Period	424 970 166,00	EUR
End of Period	402 429 782,00	EUR

**Reserve Fund**

	in %		
Beginning of Period	1,7 %	7 229 385,00	EUR
Cash Outflow		7 229 385,00	EUR
Cash Inflow		7 229 385,00	EUR
End of Period	1,7 %	7 229 385,00	EUR
Required Reserve Amount	1,7 %	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	424 971 186,41	EUR
End of Period	402 430 863,16	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	372 070 300,10	92,46 %	38 114
1-30 days past due	27 006 218,23	6,71 %	2 544
<b>Delinquent Receivables:</b>			
31-60 days past due	2 351 934,19	0,58 %	235
61-90 days past due	584 369,03	0,15 %	58
91-120 days past due	320 885,49	0,08 %	27
121-150 days past due	97 156,12	0,02 %	7
151-180 days past due	-	0,00 %	0
<b>Total Performing and Delinquent</b>	<b>402 430 863,16</b>	<b>100,00 %</b>	<b>40 985</b>

Current Period Defaults	26 610,96	1
Cumulative Defaults	26 610,96	1
Current Period Recoveries	-	
Cumulative Recoveries	-	

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**5. Outstanding Notes**



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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 %	0,01 %	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
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance	424 970 166,00 EUR	345 416 122,35 EUR	30 043,65 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	24 678 129,26 EUR				
Amortisation	22 540 384,00 EUR				
Redemption per Class	22 540 384,00 EUR	22 538 424,00 EUR	1 960,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		5 601,00 EUR	56,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	402 429 782,00 EUR	322 877 698,70 EUR	28 083,30 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		80,23 %	0,01 %	19,75 %	0,01 %
Current Pool Factor		0,80	0,80	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	0,17 %	1,00 %	1,00 %	1,10 %	1,10 %
Day Count Convention		34,00	34,00	34,00	34,00
Interest Days	34				
Principal Outstanding per Note Beginning of Period		85 839,00 EUR	858,39 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		5 601,00 EUR	56,01 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		80 238,00 EUR	802,38 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		95,00 EUR	1,00 EUR	120,00 EUR	1,00 EUR
Interest Payment	477 739,00	382 280,00 EUR	35,00 EUR	95 400,00 EUR	24,00 EUR
Interest Payment per Note		95,00 EUR	1,00 EUR	120,00 EUR	1,00 EUR

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		18,00 %		1,50 %
Current CE (incl. Excess Spread)		24,55 %		4,79 %
Current CE (excl. Excess Spread)		21,56 %		1,80 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 30.08.2012  
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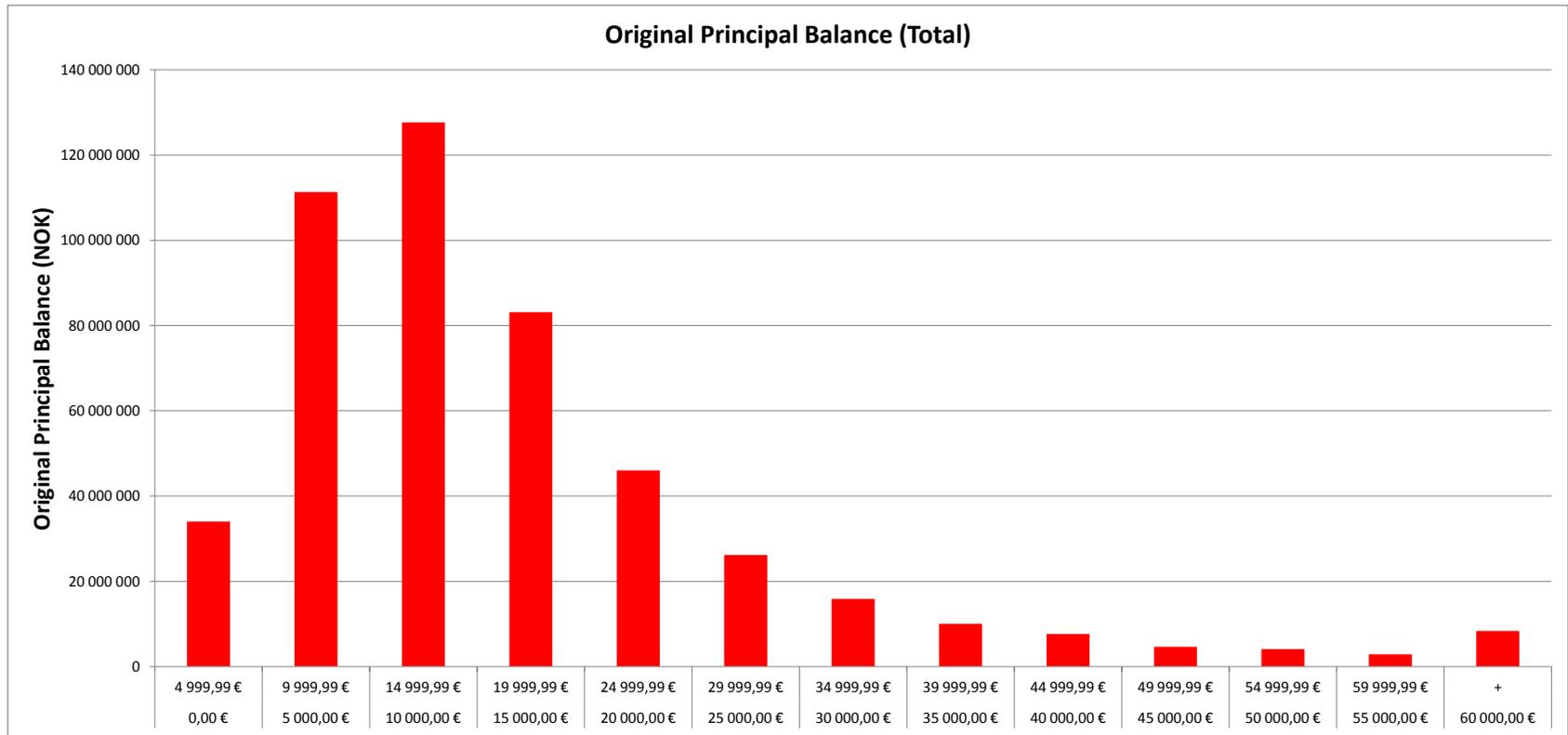
Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach		
		Short Term				Long Term							
		Fitch	Current	Moody's	Current	Fitch	Current	Moody's	Current				
Issuer	Rahoituspalvelut Limited		No rating		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance OY		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance OY		No rating		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**

Reporting Date	30.08.2012	
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Monthly Period	jul. 12	
Interest Period	from 25.07.2012	to 28.08.2012 = 34 days



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**7.a Outstanding Principal Balance**



Reporting Date	30.08.2012	
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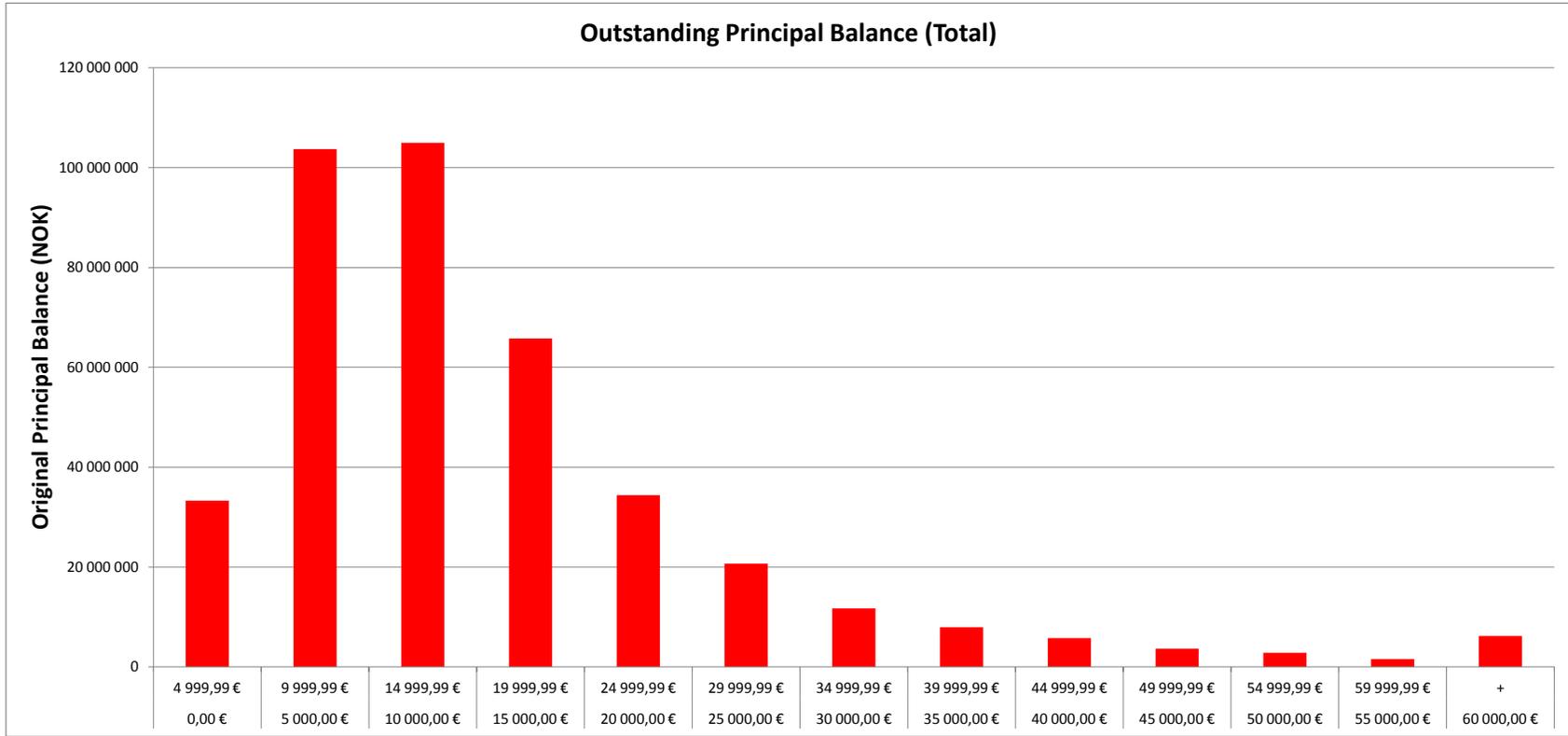
Average amount - all: 9 819

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
Outstanding balance	0,00 €	4 999,99 €	11 277	33 322 041	8,28 %	27,51 %	18,5	23,6
	5 000,00 €	9 999,99 €	13 966	103 676 729	25,76 %	34,08 %	31,3	19,1
	10 000,00 €	14 999,99 €	8 633	104 952 192	26,08 %	21,06 %	37,7	16,6
	15 000,00 €	19 999,99 €	3 841	65 792 017	16,35 %	9,37 %	41,5	15,1
	20 000,00 €	24 999,99 €	1 557	34 392 832	8,55 %	3,80 %	42,8	14,1
	25 000,00 €	29 999,99 €	762	20 691 946	5,14 %	1,86 %	43,0	13,7
	30 000,00 €	34 999,99 €	363	11 709 171	2,91 %	0,89 %	43,5	13,1
	35 000,00 €	39 999,99 €	213	7 928 629	1,97 %	0,52 %	42,3	13,7
	40 000,00 €	44 999,99 €	136	5 748 422	1,43 %	0,33 %	43,2	13,3
	45 000,00 €	49 999,99 €	78	3 687 740	0,92 %	0,19 %	42,9	12,3
	50 000,00 €	54 999,99 €	54	2 825 185	0,70 %	0,13 %	42,4	13,7
	55 000,00 €	59 999,99 €	27	1 544 674	0,38 %	0,07 %	41,4	13,4
	60 000,00 € +		78	6 159 286	1,53 %	0,19 %	40,0	13,7
	Total			40 985	402 430 863	100,0 %	100,0 %	36,3

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**7.b Outstanding Principal Balance Graph**

Reporting Date	30.08.2012	
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**8.a Geographical Distribution**



Reporting Date	30.08.2012	
Payment date	28.08.2012	
Period No	3	
Monthly Period	from	jul. 12
Interest Period	from	25.07.2012 28.08.2012 = 30 days

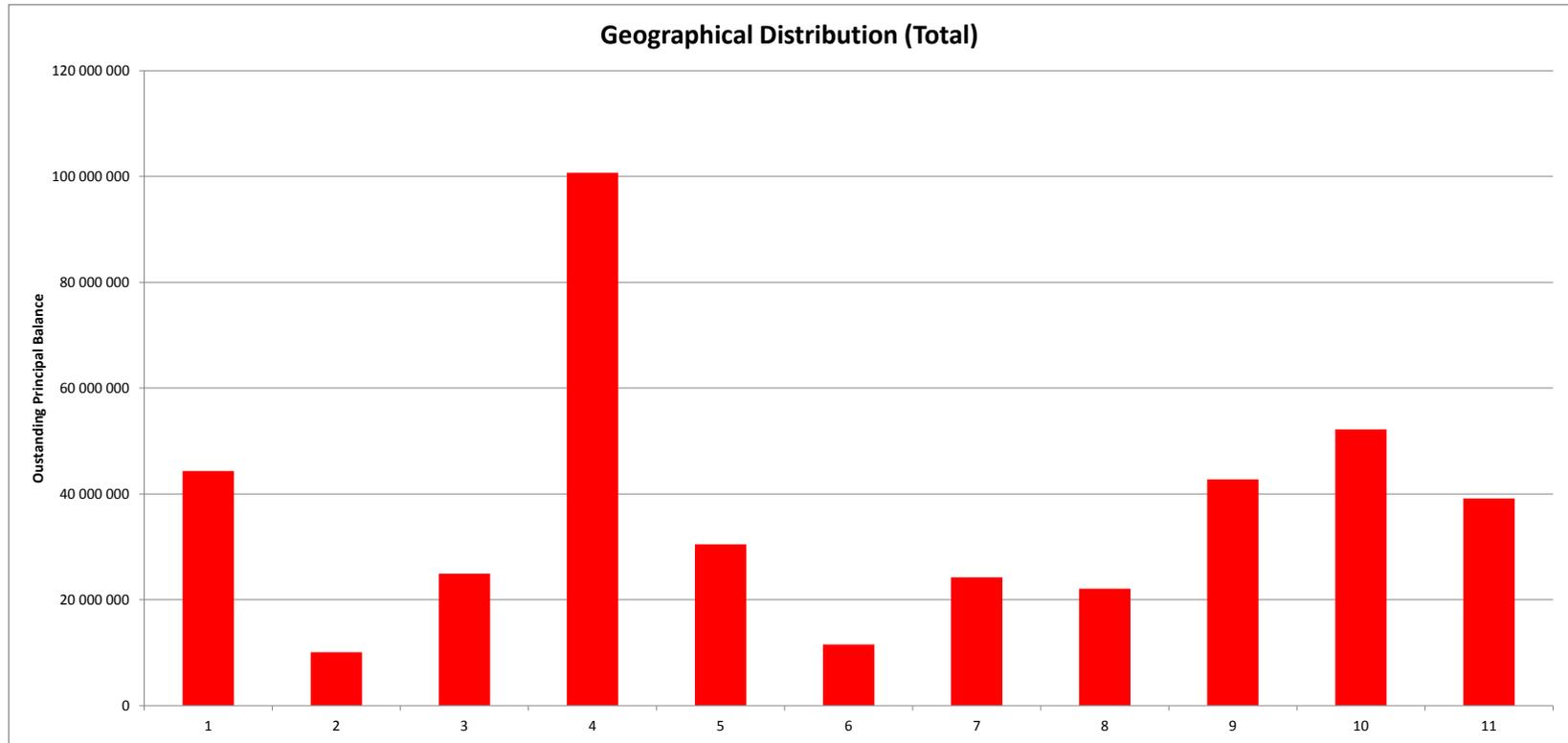
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	4 661	44 323 488	11,01 %	11,37 %	36,3	16,9	
Eastern Finland	1 082	10 072 577	2,50 %	2,64 %	35,6	17,2	
East Tavastia	2 589	24 936 479	6,20 %	6,32 %	36,6	17,1	
Greater Helsinki	9 520	100 689 733	25,02 %	23,23 %	36,2	16,8	
Northern Finland	3 024	30 485 759	7,58 %	7,38 %	38,0	15,9	
Northern Savonia	1 333	11 560 763	2,87 %	3,25 %	35,5	16,6	
Ostrobothnia	2 551	24 220 606	6,02 %	6,22 %	34,5	17,3	
South-Eastern Fi	2 309	22 064 587	5,48 %	5,63 %	36,3	16,8	
South-Western Fi	4 419	42 730 682	10,62 %	10,78 %	36,3	16,7	
Uusimaa	5 586	52 174 201	12,96 %	13,63 %	36,1	18,1	
Western Tavastia	3 911	39 171 987	9,73 %	9,54 %	36,5	16,4	
Total	40 985	402 430 863	100,0 %	100,00 %	36,2	16,9	

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**8.b Geographical Distribution Graph**



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**9.a Interest Rate**



Reporting Date	30.08.2012	
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Interest Period	from 25.07.2012	to 28.08.2012 = 34 days

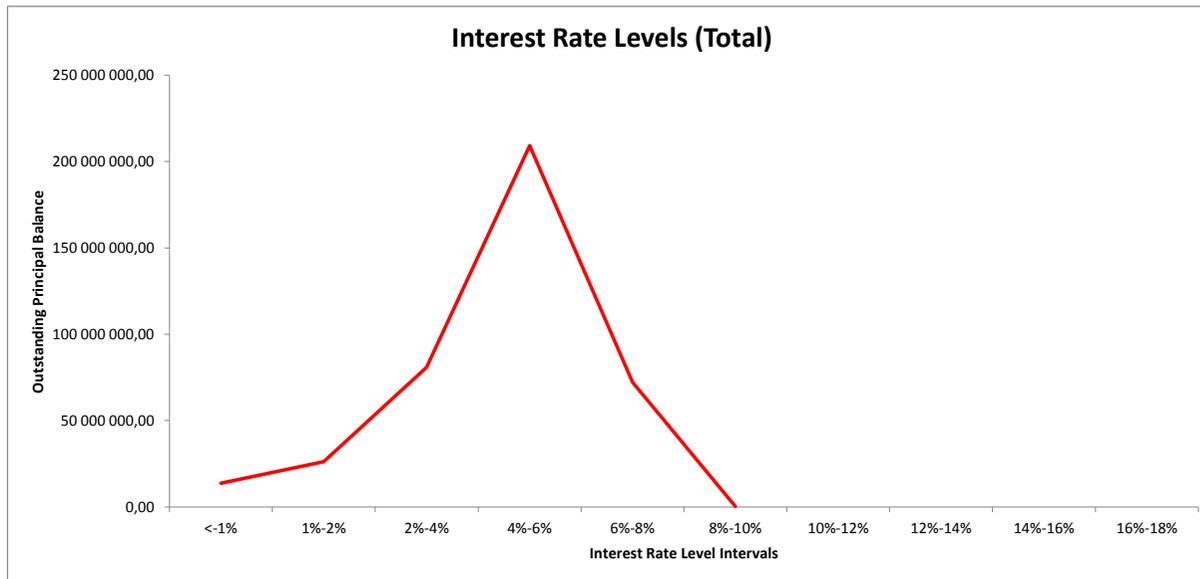
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 382	13 682 910	3,40 %	28,2	10,2
1 %	2 %	3 204	26 243 847	6,52 %	30,8	16,4
2 %	4 %	7 484	80 851 510	20,09 %	36,7	16,6
4 %	6 %	19 639	209 123 193	51,96 %	37,6	16,9
6 %	8 %	9 219	72 176 450	17,94 %	35,3	18,6
8 %	10 %	58	352 953	0,09 %	34,6	17,9
10 %	12 %			0,00 %		
12 %	14 %			0,00 %		
14 %	16 %			0,00 %		
16 %	18 %			0,00 %		
Total		40 986	402 430 863	100,00 %	33,9	16,1

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**9.b Interest Rate**



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**10.a Remaining Terms**



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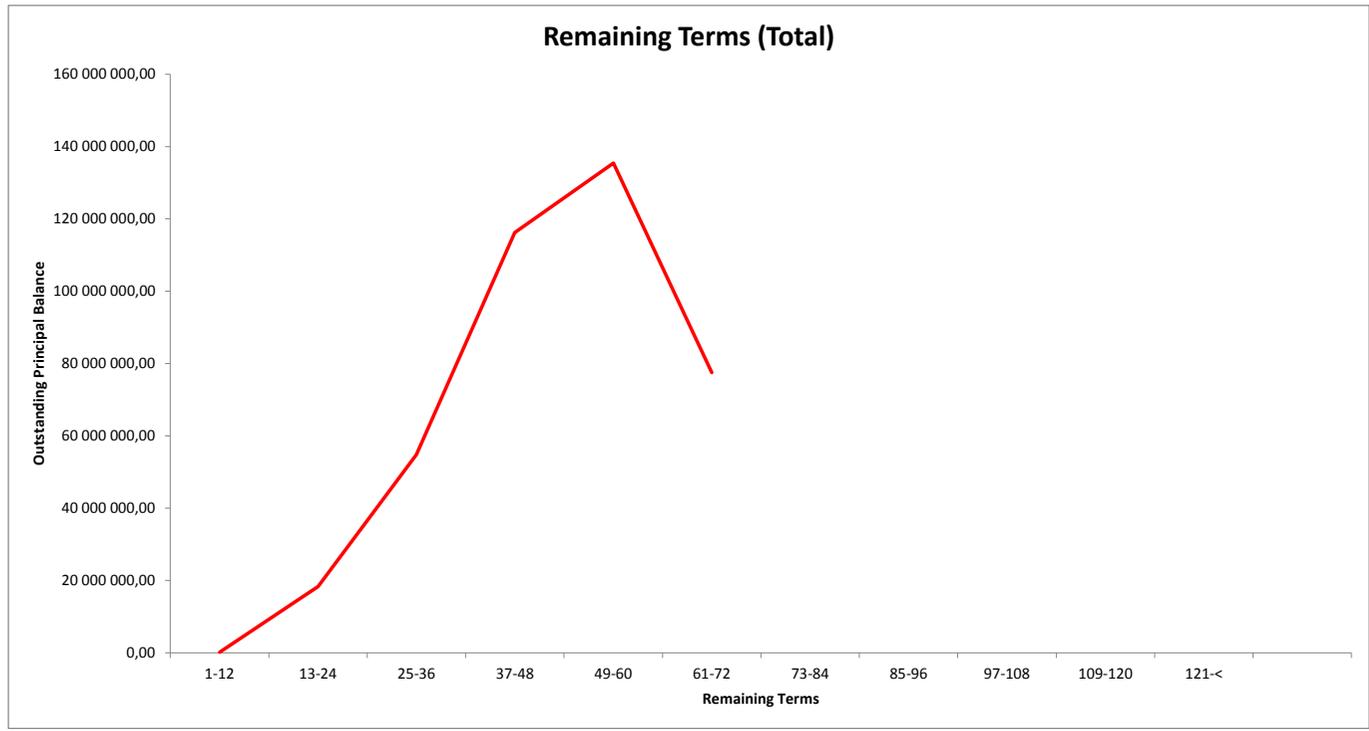
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	179	191 532	0,05 %	0,0	44,3
1		12	5 609	18 349 639	4,56 %	8,4	32,9
13		24	8 761	54 796 958	13,62 %	19,6	24,5
25		36	11 904	116 214 447	28,88 %	30,8	19,6
37		48	9 940	135 400 367	33,65 %	42,8	14,7
49		60	4 592	77 477 921	19,25 %	51,5	7,6
61		72			0,00 %		
73		84			0,00 %		
85		96			0,00 %		
97		108			0,00 %		
109		120			0,00 %		
121	>				0,00 %		
Total			40 985	402 430 863	100,00 %	30,6	19,8

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**10.b Remaining Terms**



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**11.a Seasoning**



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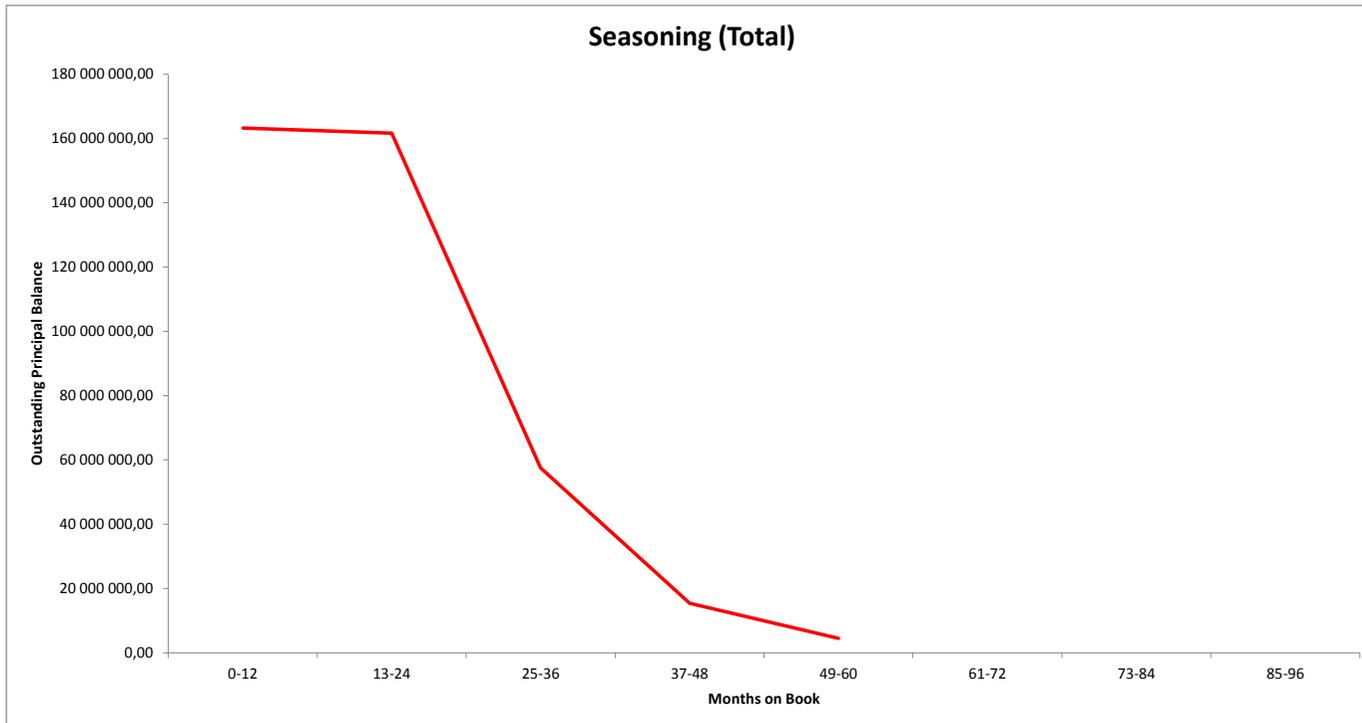
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	13 575	163 284 661	40,57 %	43,3	8,5
	13		24	16 220	161 713 982	40,18 %	35,4	17,7
	25		36	7 659	57 549 419	14,30 %	26,2	29,2
	37		48	2 597	15 434 443	3,84 %	16,3	41,7
	49		60	934	4 448 358	1,11 %	9,2	52,2
	61		72					
	73		84					
	85		96					
				40 985	402 430 863	100 %	26,1	29,8

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**11.b Seasoning**



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**13.a Balloon loans**



Reporting Date	30.08.2012				
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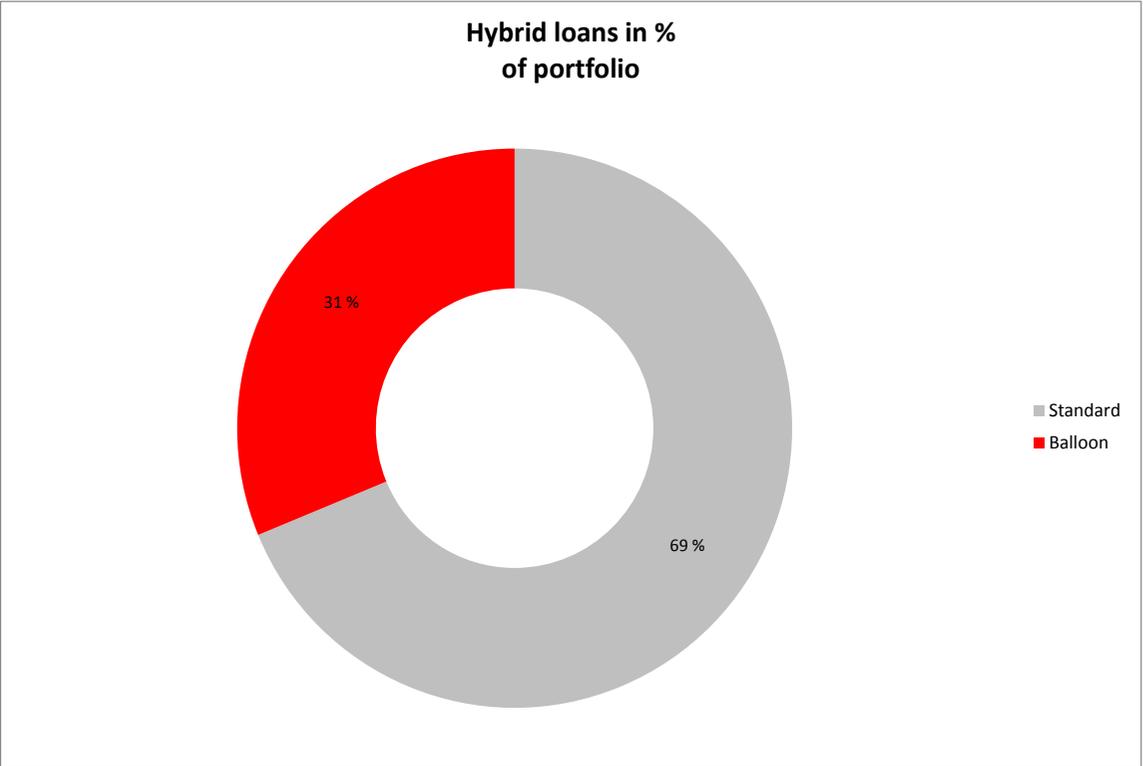
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		33 739	276 730 683	68,76 %	35,3	16,4
Balloon		7 246	125 700 180	31,24 %	38,4	18,0
Total		40 985	402 430 863	100 %	36,9	17,2

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

**13.b Balloon loans**



Reporting Date		30.08.2012				
Payment date		28.08.2012				
Period No		3				
Monthly Period		jul. 12				
Interest Period	from	25.07.2012	to	28.08.2012	=	34 days



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**14.a # loans per borrower**



Reporting Date	30.08.2012	
Payment date	28.08.2012	
Period No	3	
Monthly Period	jul. 12	
Interest Period	from 25.07.2012	to 28.08.2012 = 34 days

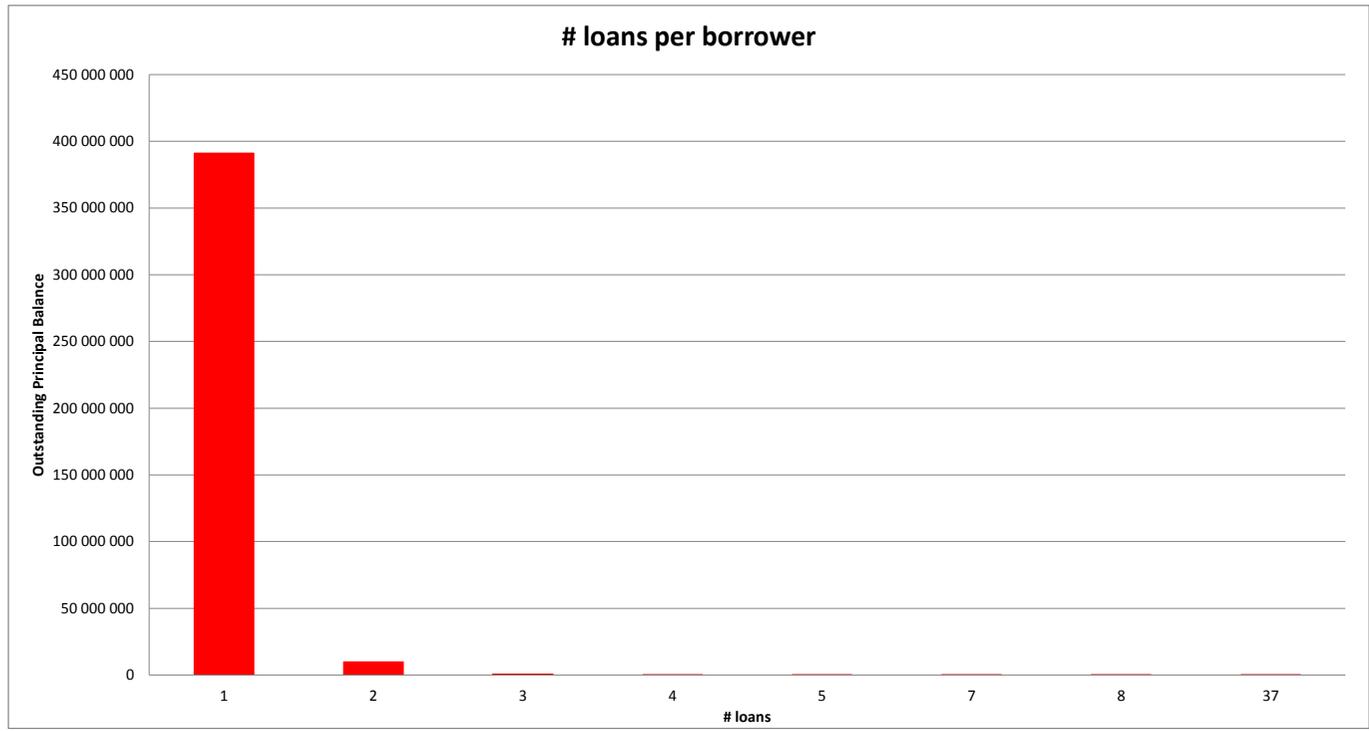
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	40 159	391 059 363	97,2 %	
	2	360	9 862 991	2,5 %	
	3	15	834 625	0,2 %	
	4	1	81 673	0,0 %	
	5	1	120 358	0,0 %	
	7	1	18 024	0,0 %	
	8	1	105 381	0,0 %	
	37	1	348 448	0,1 %	
	Total	40 539	402 430 863	100,00 %	

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



Reporting Date	30.08.2012				
Payment date	28.08.2012				
Period No	3				
Monthly Period	jul. 12				
Interest Period	from	25.07.2012	to	28.08.2012	= 34 days



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

**15.a Amortization Profile**



Reporting Date	30.08.2012	
Payment date	28.08.2012	
Period No	3	
Monthly Period	jul. 12	
Interest Period	from 25.07.2012	to 28.08.2012 = 34 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	402 430 863	390 662 687	11 768 176	1 637 712	4,88 %	97,08 %
2	390 662 687	378 785 776	11 876 912	1 589 994	4,88 %	94,12 %
3	378 785 776	367 161 401	11 624 375	1 541 649	4,88 %	91,24 %
4	367 161 401	355 792 528	11 368 873	1 494 562	4,88 %	88,41 %
5	355 792 528	344 375 982	11 416 545	1 448 719	4,89 %	85,57 %
6	344 375 982	332 996 993	11 378 989	1 402 661	4,89 %	82,75 %
7	332 996 993	321 615 797	11 381 196	1 356 726	4,89 %	79,92 %
8	321 615 797	310 352 873	11 262 924	1 310 703	4,89 %	77,12 %
9	310 352 873	299 233 720	11 119 153	1 265 296	4,89 %	74,36 %
10	299 233 720	288 137 666	11 096 054	1 220 531	4,89 %	71,60 %
11	288 137 666	277 124 766	11 012 901	1 175 657	4,90 %	68,86 %
12	277 124 766	266 575 413	10 549 353	1 131 152	4,90 %	66,24 %
13	266 575 413	256 009 129	10 566 284	1 088 737	4,90 %	63,62 %
14	256 009 129	245 684 027	10 325 102	1 046 101	4,90 %	61,05 %
15	245 684 027	235 542 593	10 141 434	1 004 436	4,91 %	58,53 %
16	235 542 593	225 630 531	9 912 062	963 738	4,91 %	56,07 %
17	225 630 531	215 686 035	9 944 496	924 246	4,92 %	53,60 %
18	215 686 035	205 743 684	9 942 350	884 876	4,92 %	51,13 %
19	205 743 684	196 235 088	9 508 596	845 859	4,93 %	48,76 %
20	196 235 088	186 632 656	9 602 432	808 434	4,94 %	46,38 %

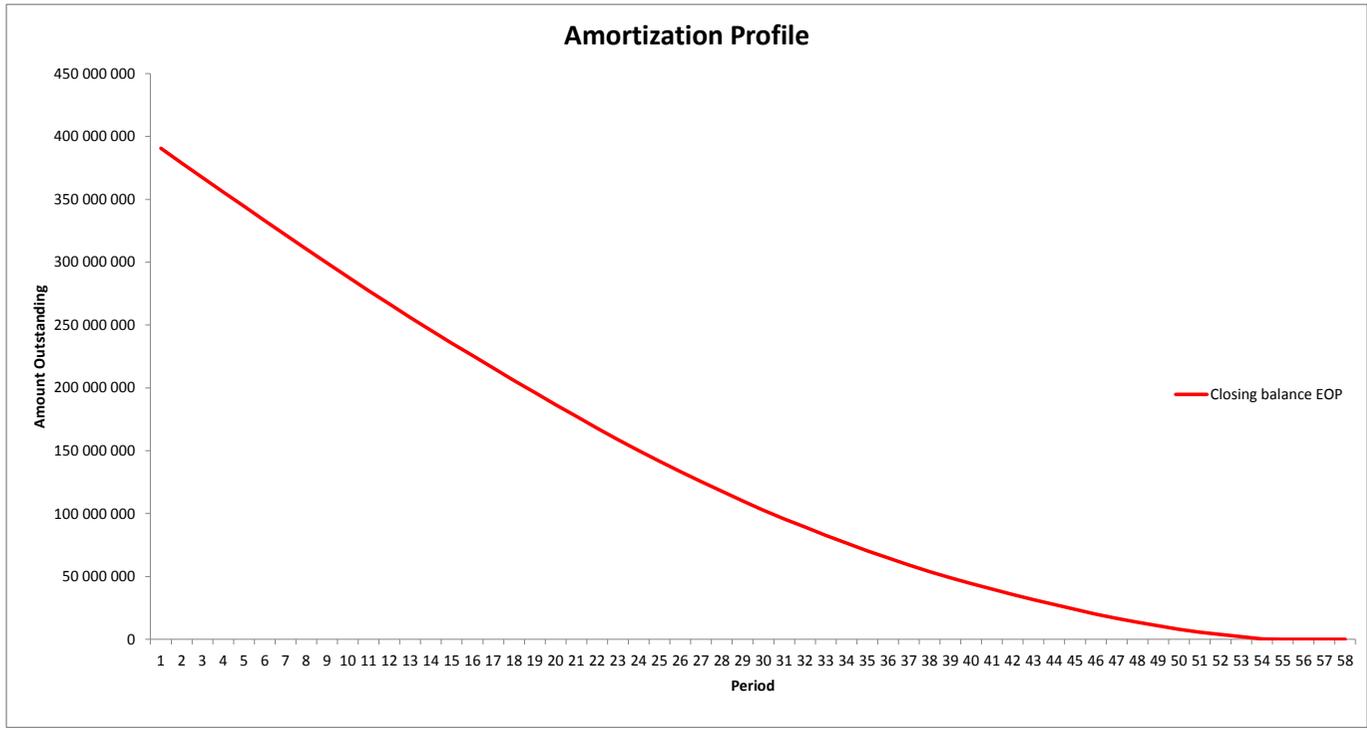
Amortization profile (first 20 periods)

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

**15.b Amortization Profile**



Reporting Date	30.08.2012				
Payment date	28.08.2012				
Period No	3				
Monthly Period	jul. 12				
Interest Period	from	25.07.2012	to	28.08.2012	= 34 days



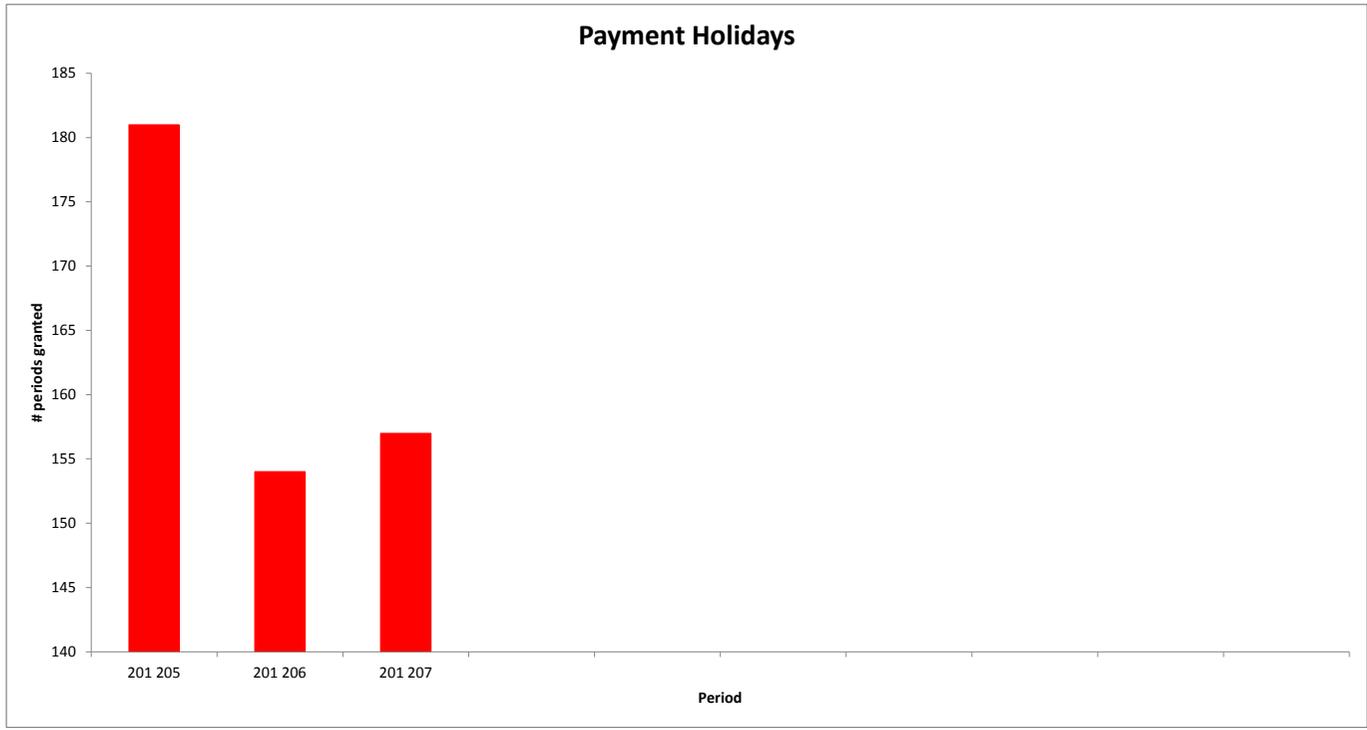


**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	30.08.2012				
Payment date	28.08.2012				
Period No	3				
Monthly Period	jul. 12				
Interest Period	from	25.07.2012	to	28.08.2012	= 34 days



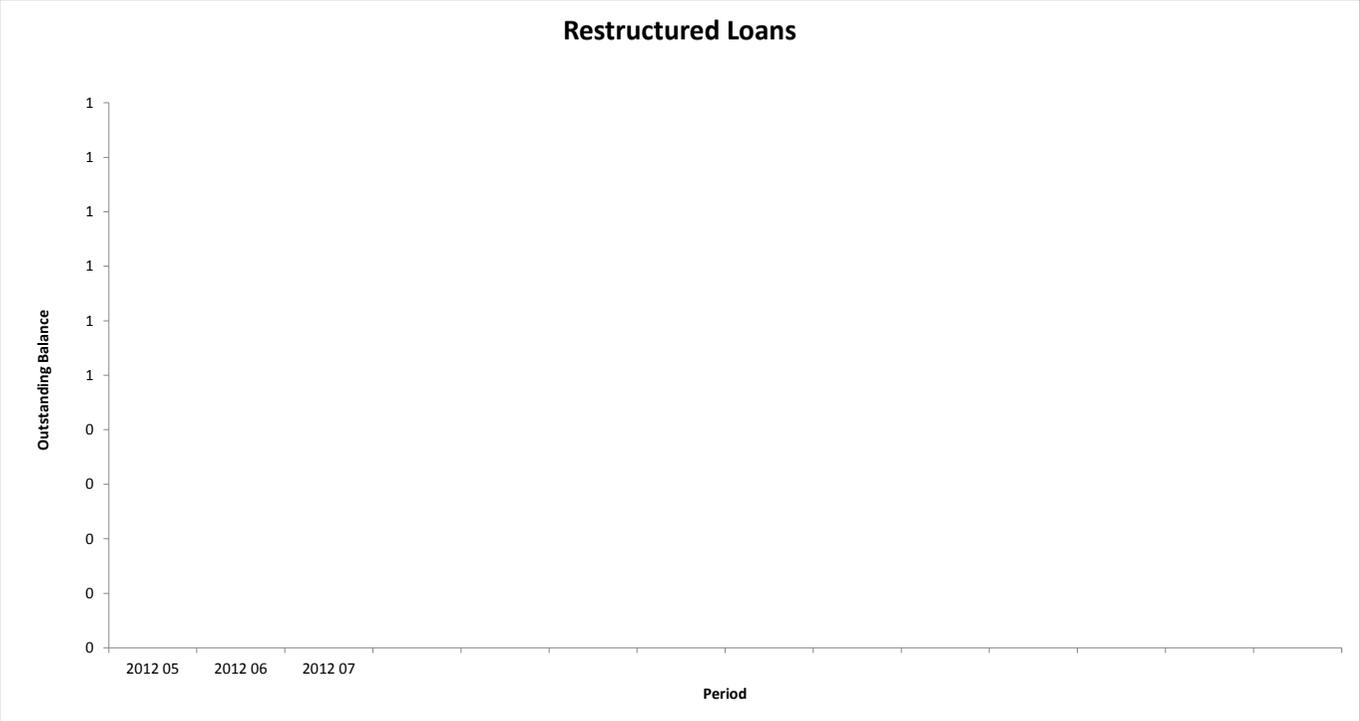


**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**17.b Restructured Loans**



Reporting Date	30.08.2012				
Payment date	28.08.2012				
Period No	3				
Monthly Period	jul. 12				
Interest Period	from	25.07.2012	to	28.08.2012	= 34 days



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

**18. Defaults, recoveries and loss**

Reporting Date 30.08.2012  
Payment date 28.08.2012  
Period No 3  
Monthly Period jul. 12  
Interest Period from 25.07.2012 to 28.08.2012 = 34 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2012 3			2012 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2012 03	26 611	1						

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

**19. Priority of Payments**



Reporting Date	30.08.2012	
Payment date	28.08.2012	
Period No	3	
Monthly Period	jul. 12	
Interest Period	from 25.07.2012	to 28.08.2012 = 34 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	24 678 129,26	EUR
Senior Expenses	-	1 291,67	EUR
Servicing Fee	-	225 249,50	EUR
Interest on Loan to Issuer	-	1 911 204,09	EUR
Principal on Loan to Issuer	-	22 540 384,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR
<hr/>			
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	31 683 201,92	EUR
Senior Expenses	-	1 083,34	EUR
Net Swap Payments	-	243 462,23	EUR
Interest Notes Class A	-	382 315,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	22 540 384,00	EUR
Interest Notes Class B	-	95 424,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	7 229 385,00	EUR
Interest Issuer Subordinated Loan	-	21 664,46	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		1 169 483,90	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	1 169 483,90	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	299,67	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 169 184,23	EUR

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

**20. Transaction Costs**



Reporting Date	30.08.2012
Payment date	28.08.2012
Period No	3
Monthly Period	jul. 12
Interest Period	from 25.07.2012 to 28.08.2012 = 34 days

**Transaction Costs**

	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	1 291,67 EUR		
Interest accrued for the Period	477 739,00 EUR	382 315,00 EUR	95 424,00 EUR
Cumulative Interest accrued	2 215 715,00 EUR	1 810 940,00 EUR	404 775,00 EUR
Interest Payments	477 739,00 EUR	382 315,00 EUR	95 424,00 EUR
Cumulative Interest Payments	2 215 715,00 EUR	1 810 940,00 EUR	404 775,00 EUR
Interest accrued on Subordinated Loans for the Period	21 964,13 EUR		
Cumulative Interest accrued on Subordinated Loans	84 938,82 EUR		
Interest Payments on Subordinated Loans	21 964,13 EUR		
Cumulative Interest Payments on Subordinated Loans	84 938,82 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

**SCF Rahoituspalvelut Limited  
Monthly Investor Report**

**21. Swap Counterparty Data**



Reporting Date	30.08.2012					
Payment date	28.08.2012					
Period No	3					
Monthly Period	jul. 12					
Interest Period	from	25.07.2012	to	28.08.2012	=	34 days

**Swap Counterparty Data**

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

Based on calculations as of 24 August 2012

**Swap Data**

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	413 701 024,79 EUR
1M Euribor (Notes, Swap)	0,1730 %
Gross Amount Due to Swap Counterparty	1 912 495,76 EUR
Gross Amount Due from Swap Counterparty	1 669 033,54 EUR
Net Amount Due to Swap Counterparty	243 462,23 EUR

**SCF Rahoituspalvelut Limited  
Monthly Investor Report**

**22. Contact Details**



Reporting Date	30.08.2012
Payment date	28.08.2012
Period No	3
Monthly Period	jul. 12
Interest Period	from 25.07.2012 to 28.08.2012 = 34 days

**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 0364 1182	Janne.Mantyniemi@santanderconsumer.fi

**Accounting and Taxes**

Sari Alto	+358 9 8564 5134	sari.alto@santanderconsumer.no
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**Risk**

Morten Christopher Lundin Holme	+47 21 08 30 25	morten.holme@santanderconsumer.no
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