

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

**Cover Sheet Monthly Investor Report**



Reporting Date	28.11.2012	Following payment dates:	28.12.2012
Payment date	26.11.2012		
Period No	6		
Monthly Period	Oct-12		
Interest Period	from 25.10.2012	to 26.11.2012	= 32 days

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**1. Portfolio Information**



Reporting Date	28.11.2012	
Payment date	26.11.2012	
Period No	6	
Monthly Period	Oct-12	
Interest Period	from 25.10.2012	to 26.11.2012 = 32 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>357 408 358,45 EUR</b>	<b>378 794 785,05 EUR</b>
Scheduled Loan Principal Repayments	9 994 457,29 EUR	9 584 388,54 EUR
Prepayments	11 509 838,13 EUR	11 618 080,90 EUR
Deemed Collections	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>21 504 295,42 EUR</b>	<b>21 202 469,44 EUR</b>
New Defaulted Auto Loans in Period	231 557,84 EUR	EUR
<b>Closing Balance</b>	<b>335 672 505,19 EUR</b>	<b>183 957,16 EUR</b> <b>357 408 358,45 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	1 906 873,36 EUR	1 838 028,17 EUR
recoveries on loans in default	171 066,00 EUR	- 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>2 077 939,36 EUR</b>	<b>1 838 028,17 EUR</b>
<b># Loans</b>		
At beginning of period	38 015 Loans	39 455 Loans
Paid in full	1 478 Loans	1 424 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into Default	15 Loans	16 Loans
of which required payment to customer upon valuation	1 Loans	1 Loans
<b>At end of period</b>	<b>36 522 Loans</b>	<b>38 015 Loans</b>
Weighted Average Loan Return	6,39 %	

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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)	23 582 234,78 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>23 582 234,78 EUR</b>

**Issuer Available Distribution Amount**

**Current Period**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 393 180,89 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
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>30 622 501,39 EUR</b>

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**3. Reserve Accounts**



Reporting Date	28.11.2012
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**Note Balance**

Beginning of Period	357 409 374,00	EUR
End of Period	335 673 860,00	EUR

**Reserve Fund**

	in %		
Beginning of Period	2,0 %	7 229 385,00	EUR
Cash Outflow		7 229 385,00	EUR
Cash Inflow		7 229 385,00	EUR
End of Period	2,0 %	7 229 385,00	EUR
Required Reserve Amount	2,0 %	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	357 408 358,45	EUR
End of Period	335 672 505,19	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	310 464 748,96	92,49 %	33 960
1-30 days past due	21 565 399,26	6,42 %	2 203
<b>Delinquent Receivables:</b>			
31-60 days past due	2 309 276,19	0,69 %	247
61-90 days past due	632 213,22	0,19 %	63
91-120 days past due	360 676,97	0,11 %	38
121-150 days past due	280 272,13	0,08 %	19
151-180 days past due	59 918,46	0,02 %	5
<b>Total Performing and Delinquent</b>	<b>335 672 505,19</b>	<b>100,00 %</b>	<b>36 535</b>

Current Period Defaults	232 520,04	15
Cumulative Defaults	495 977,97	38
Current Period Recoveries	171 066,00	
Cumulative Recoveries	171 066,00	

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**5. Outstanding Notes**



Reporting Date	28.11.2012	
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Interest Period	from 25.10.2012	to 26.11.2012 = 32 days

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	357 409 374,00 EUR	277 861 206,15 EUR	24 167,85 EUR	79 500 000,00 EUR	24 000,00 EUR
Available Distribution Amount	23 582 234,78 EUR				
Amortisation	21 735 514,00 EUR				
Redemption per Class	21 735 514,00 EUR	21 733 624,00 EUR	1 890,00 EUR	0,00 EUR	0,00 EUR
Redemption per Note		5 401,00 EUR	54,00 EUR	0,00 EUR	0,00 EUR
Class Principal Outstanding Closing Balance	335 673 860,00 EUR	256 127 582,50 EUR	22 277,50 EUR	79 500 000,00 EUR	24 000,00 EUR
Current Tranching		76,30 %	0,01 %	23,68 %	0,01 %
Current Pool Factor		0,64	0,64	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	0,11 %	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		69 051,00 EUR	690,51 EUR	100 000,00 EUR	1 000,00 EUR
>Principal Repayment per note		5 401,00 EUR	54,01 EUR	0,00 EUR	0,00 EUR
Principal Outstanding per Note End of Period		63 650,00 EUR	636,50 EUR	100 000,00 EUR	1 000,00 EUR
>Interest accrued for the period		68,00 EUR	1,00 EUR	108,00 EUR	1,00 EUR
Interest Payment	359 551,00	273 632,00 EUR	35,00 EUR	85 860,00 EUR	24,00 EUR
Interest Payment per Note		68,00 EUR	1,00 EUR	108,00 EUR	1,00 EUR
<b>3. Credit Enhancements</b>					
Initial total CE (Subordination, Reserve)			18,00 %		1,50 %
Current CE (incl. Excess Spread)			28,82 %		5,13 %
Current CE (excl. Excess Spread)			25,84 %		2,15 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.11.2012  
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 Interest Period : 25.10.2012 to 26.11.2012 = 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+	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.a Original Portfolio Principal Balance**



Reporting Date	28.11.2012	
Payment date	26.11.2012	
Period No	6	
Monthly Period	okt. 12	
Interest Period	from 25.10.2012	to 26.11.2012 = 32 days

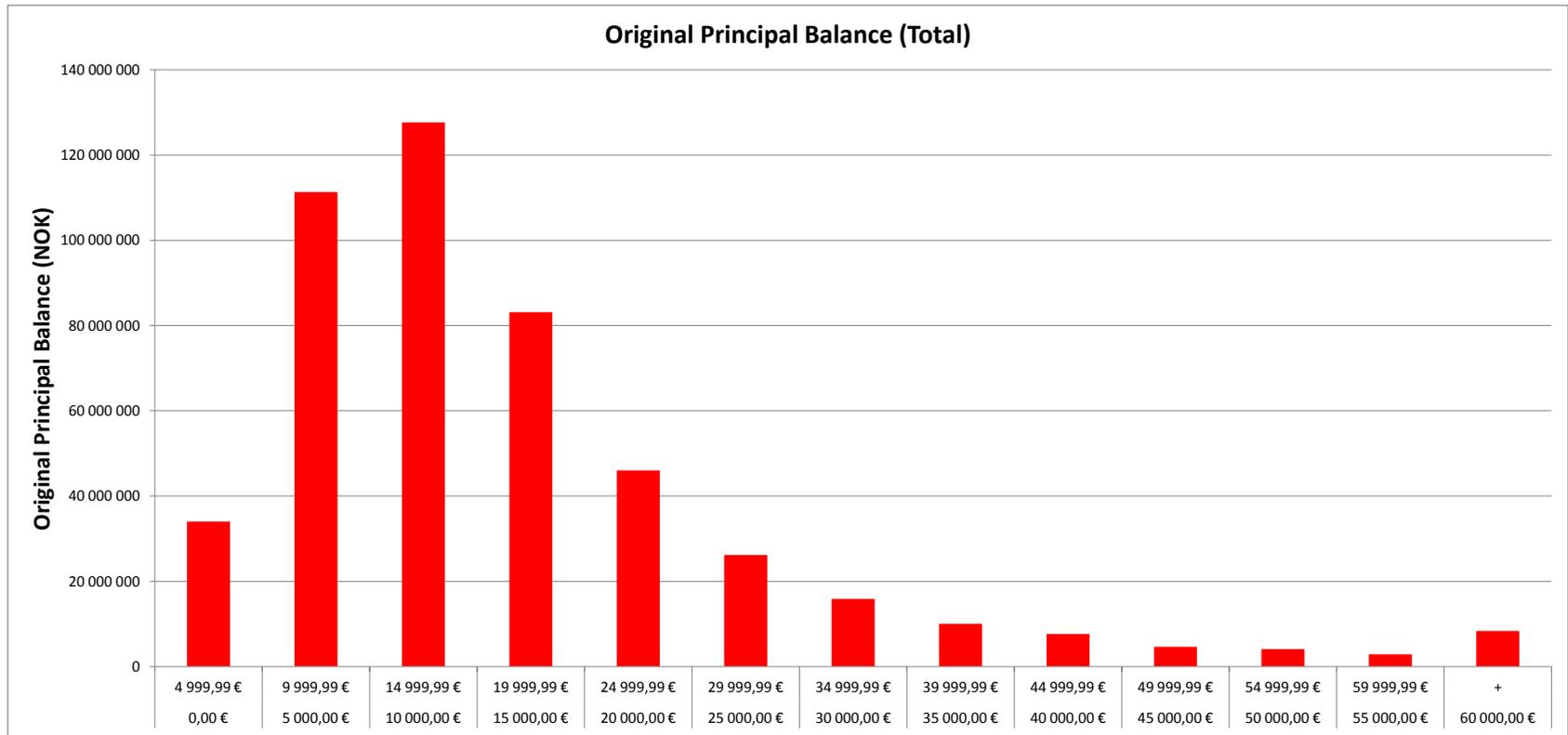
Average outstanding principal balance: 10 679

	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0,00 €	4 999,99 €	10 569	34 014 267	7,1 %	20,3	20,2
	5 000,00 €	9 999,99 €	14 962	111 330 743	23,1 %	33,3	16,0
	10 000,00 €	14 999,99 €	10 448	127 666 197	26,5 %	40,0	13,1
	15 000,00 €	19 999,99 €	4 833	83 124 702	17,2 %	44,2	12,1
	20 000,00 €	24 999,99 €	2 080	46 047 406	9,6 %	45,8	10,7
	25 000,00 €	29 999,99 €	963	26 170 405	5,4 %	46,3	9,8
	30 000,00 €	34 999,99 €	493	15 863 298	3,3 %	46,5	9,7
	35 000,00 €	39 999,99 €	271	10 073 680	2,1 %	45,7	10,4
	40 000,00 €	44 999,99 €	181	7 662 654	1,6 %	45,4	9,9
	45 000,00 €	49 999,99 €	99	4 678 264	1,0 %	45,7	10,0
	50 000,00 €	54 999,99 €	78	4 056 518	0,8 %	45,7	9,0
	55 000,00 €	59 999,99 €	51	2 927 246	0,6 %	45,7	10,1
	60 000,00 € +		105	8 342 278	1,7 %	44,8	9,2
	Total			45 133	481 957 657	100,00 %	42,3

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**6.b Original Principal Balance Graph**

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**7.a Outstanding Principal Balance**



Reporting Date	28.11.2012	
Payment date	26.11.2012	
Period No	6	
Monthly Period	okt. 12	
Interest Period	from 25.10.2012	to 26.11.2012 = 32 days

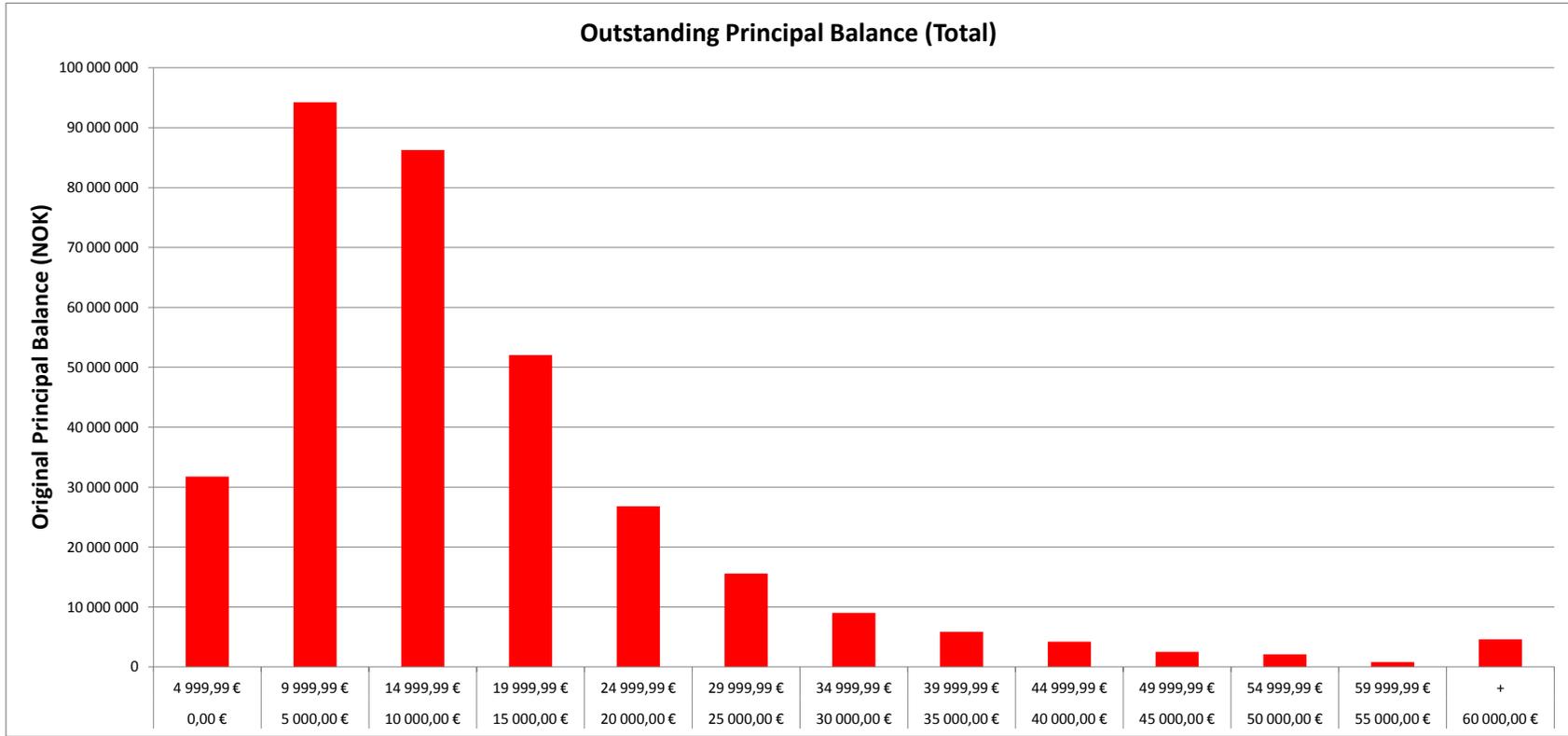
Average amount - all: 9 188

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding balance	% of loans	WA months to maturity	WA seasoning
	0,00 €	4 999,99 €	11 145	31 735 037	9,45 %	30,50 %	17,8	25,6
	5 000,00 €	9 999,99 €	12 758	94 224 786	28,07 %	34,92 %	29,7	21,4
	10 000,00 €	14 999,99 €	7 109	86 250 401	25,69 %	19,46 %	36,0	19,1
	15 000,00 €	19 999,99 €	3 039	52 026 178	15,50 %	8,32 %	39,5	17,3
	20 000,00 €	24 999,99 €	1 208	26 778 333	7,98 %	3,31 %	41,0	16,3
	25 000,00 €	29 999,99 €	573	15 559 853	4,64 %	1,57 %	40,6	16,2
	30 000,00 €	34 999,99 €	279	8 998 565	2,68 %	0,76 %	40,3	16,8
	35 000,00 €	39 999,99 €	157	5 875 596	1,75 %	0,43 %	40,5	16,2
	40 000,00 €	44 999,99 €	100	4 228 786	1,26 %	0,27 %	39,8	16,0
	45 000,00 €	49 999,99 €	53	2 509 872	0,75 %	0,15 %	40,5	15,8
	50 000,00 €	54 999,99 €	40	2 098 846	0,63 %	0,11 %	40,3	15,0
	55 000,00 €	59 999,99 €	14	798 992	0,24 %	0,04 %	39,0	16,4
	60 000,00 € +		60	4 587 262	1,37 %	0,16 %	39,5	15,2
Total			36 535	335 672 505	100,0 %	100,0 %	34,0	19,5

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**7.b Outstanding Principal Balance Graph**

Reporting Date	28.11.2012	
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**8.a Geographical Distribution**



Reporting Date	28.11.2012	
Payment date	26.11.2012	
Period No	6	
Monthly Period	okt. 12	
Interest Period	from 25.10.2012	26.11.2012 = 30 days

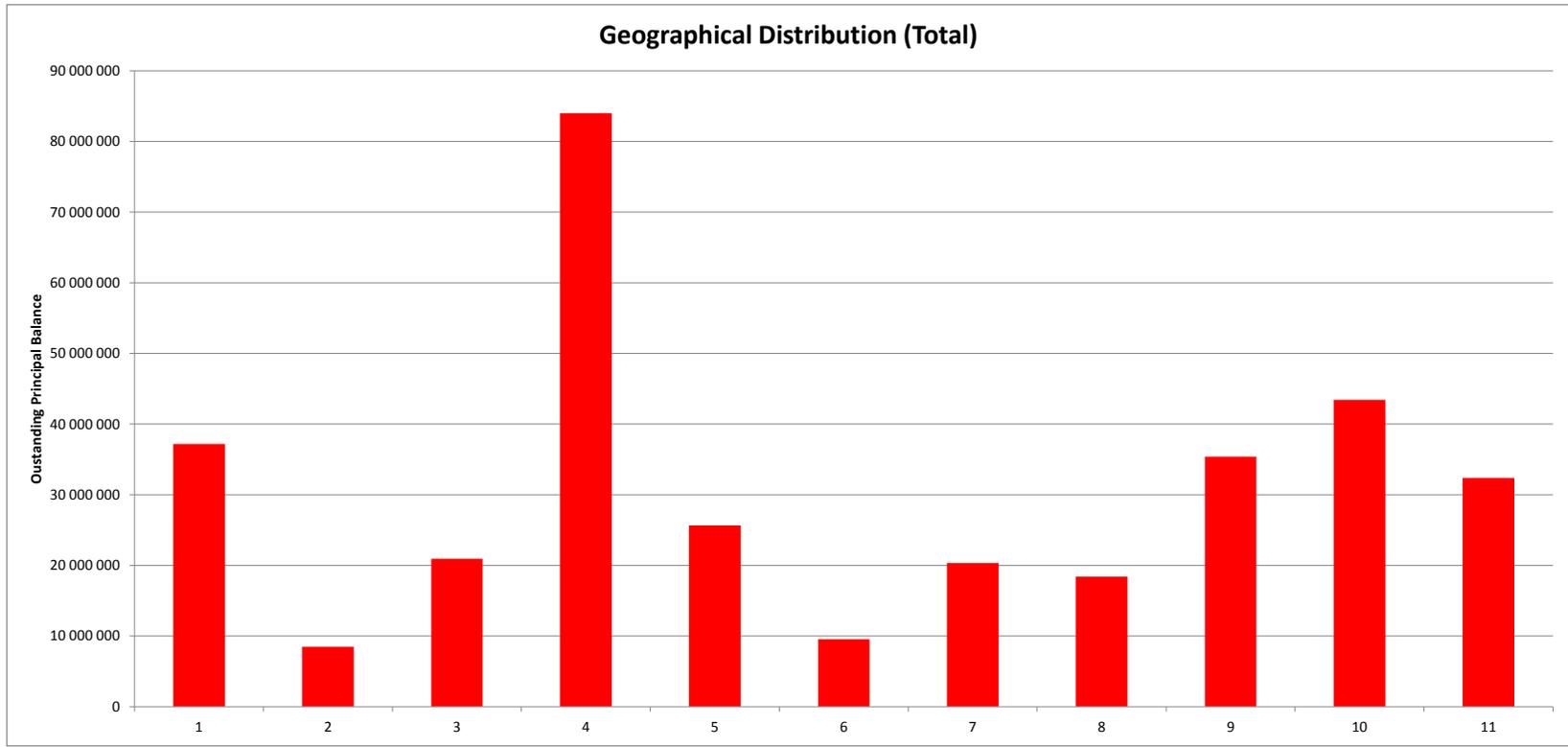
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	4 175	37 177 223	11,08 %	11,43 %	34,2	19,3	
Eastern Finland	980	8 491 409	2,53 %	2,68 %	33,3	19,6	
East Tavastia	2 297	20 920 592	6,23 %	6,29 %	34,5	19,6	
Greater Helsinki	8 483	83 985 742	25,02 %	23,22 %	34,0	19,4	
Northern Finland	2 727	25 667 394	7,65 %	7,46 %	35,5	18,6	
Northern Savonia	1 172	9 530 918	2,84 %	3,21 %	33,1	19,2	
Ostrobothnia	2 279	20 304 343	6,05 %	6,24 %	32,2	19,9	
South-Eastern Fi	2 028	18 411 189	5,48 %	5,55 %	34,4	19,2	
South-Western Fi	3 954	35 366 208	10,54 %	10,82 %	33,9	19,3	
Uusimaa	4 969	43 424 240	12,94 %	13,60 %	33,9	20,6	
Western Tavastia	3 471	32 393 246	9,65 %	9,50 %	34,2	19,0	
Total	36 535	335 672 505	100,0 %	100,00 %	33,9	19,4	

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**8.b Geographical Distribution Graph**



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**9.a Interest Rate**



Reporting Date	28.11.2012	
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Interest Period	from 25.10.2012	to 26.11.2012 = 32 days

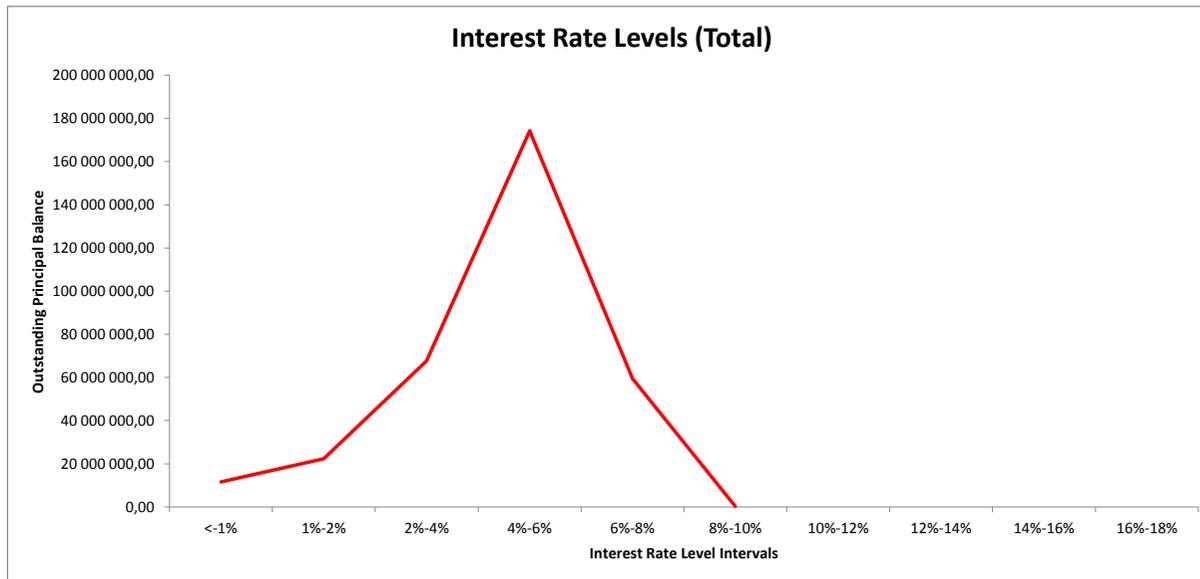
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1 298	11 657 740	3,47 %	25,0	13,2
1 %	2 %	2 990	22 400 877	6,67 %	28,5	19,1
2 %	4 %	6 748	67 603 112	20,14 %	34,2	19,4
4 %	6 %	17 425	174 213 408	51,90 %	35,5	19,5
6 %	8 %	8 023	59 504 740	17,73 %	33,4	20,8
8 %	10 %	51	292 628	0,09 %	33,3	19,9
10 %	12 %			0,00 %		
12 %	14 %			0,00 %		
14 %	16 %			0,00 %		
16 %	18 %			0,00 %		
Total		36 535	335 672 505	100,00 %	31,7	18,7

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**9.b Interest Rate**



Reporting Date	28.11.2012				
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**10.a Remaining Terms**



Reporting Date	28.11.2012	
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Interest Period	from 25.10.2012	to 26.11.2012 = 32 days

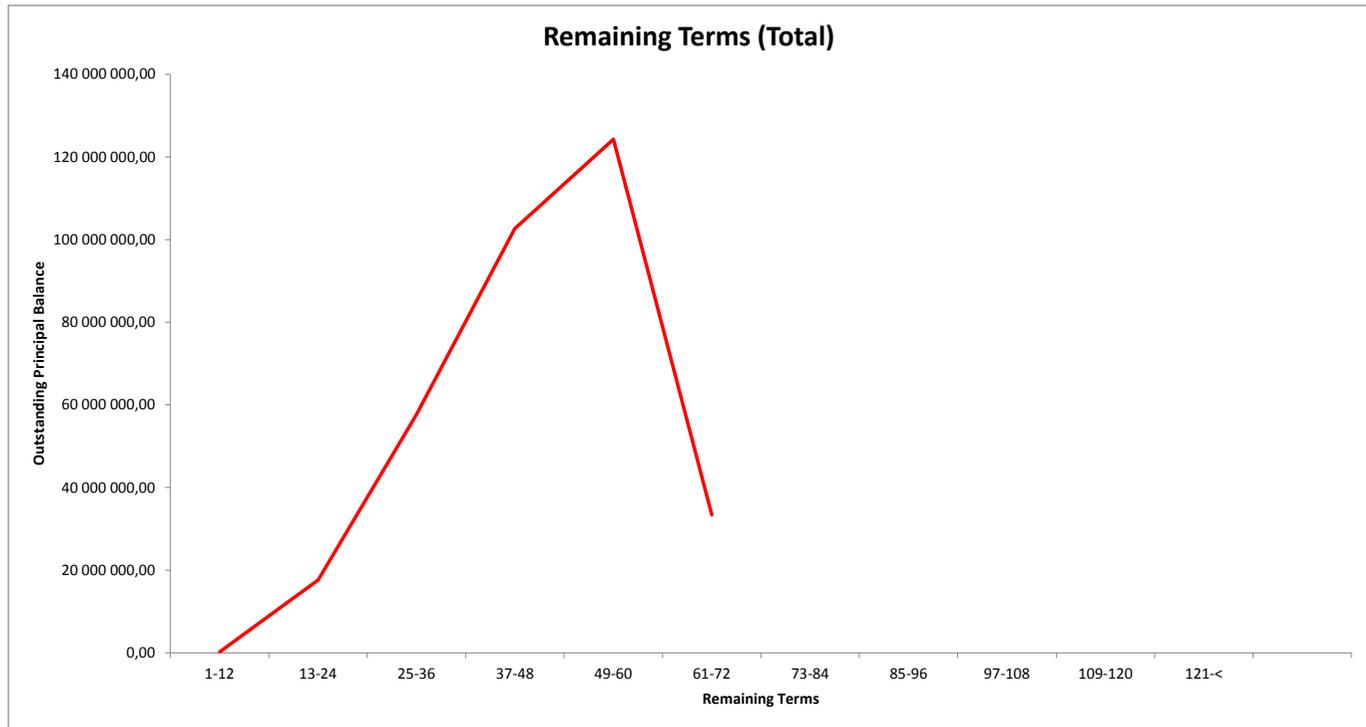
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	221	214 344	0,06 %	0,0	39,9
1		12	5 873	17 549 102	5,23 %	7,9	34,4
13		24	9 011	57 599 162	17,16 %	19,6	25,1
25		36	10 551	102 598 566	30,57 %	30,7	22,0
37		48	8 881	124 298 682	37,03 %	42,9	15,5
49		60	1 998	33 412 650	9,95 %	50,1	9,0
61		72			0,00 %		
73		84			0,00 %		
85		96			0,00 %		
97		108			0,00 %		
109		120			0,00 %		
121 >					0,00 %		
Total		36 535		335 672 505	100,00 %	30,2	21,2

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**10.b Remaining Terms**



Reporting Date	28.11.2012				
Payment date	26.11.2012				
Period No	6				
Monthly Period	okt. 12				
Interest Period	from	25.10.2012	to	26.11.2012	= 32 days



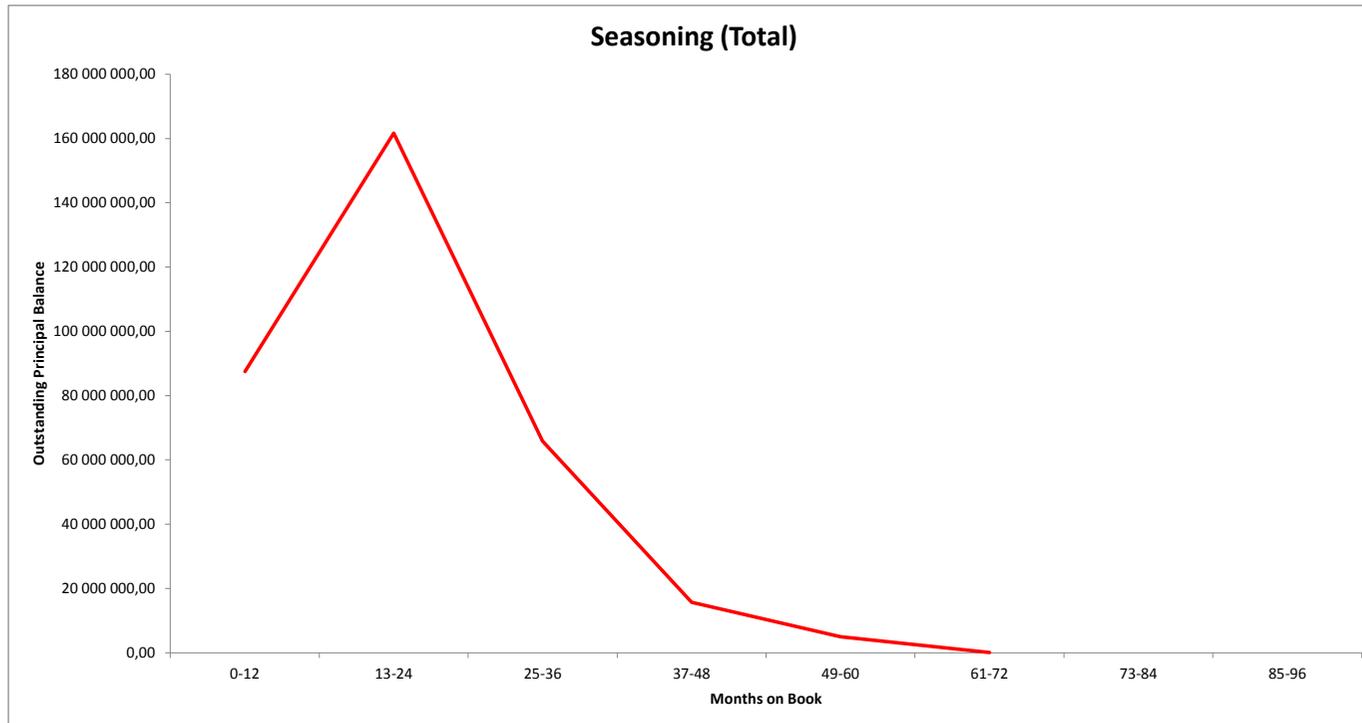


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**11.b Seasoning**



Reporting Date	28.11.2012				
Payment date	26.11.2012				
Period No	6				
Monthly Period	okt. 12				
Interest Period	from	25.10.2012	to	26.11.2012	= 32 days



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**13.a Balloon loans**



Reporting Date	28.11.2012				
Payment date	26.11.2012				
Period No	6				
Monthly Period	okt. 12				
Interest Period	from	25.10.2012	to	26.11.2012	= 32 days

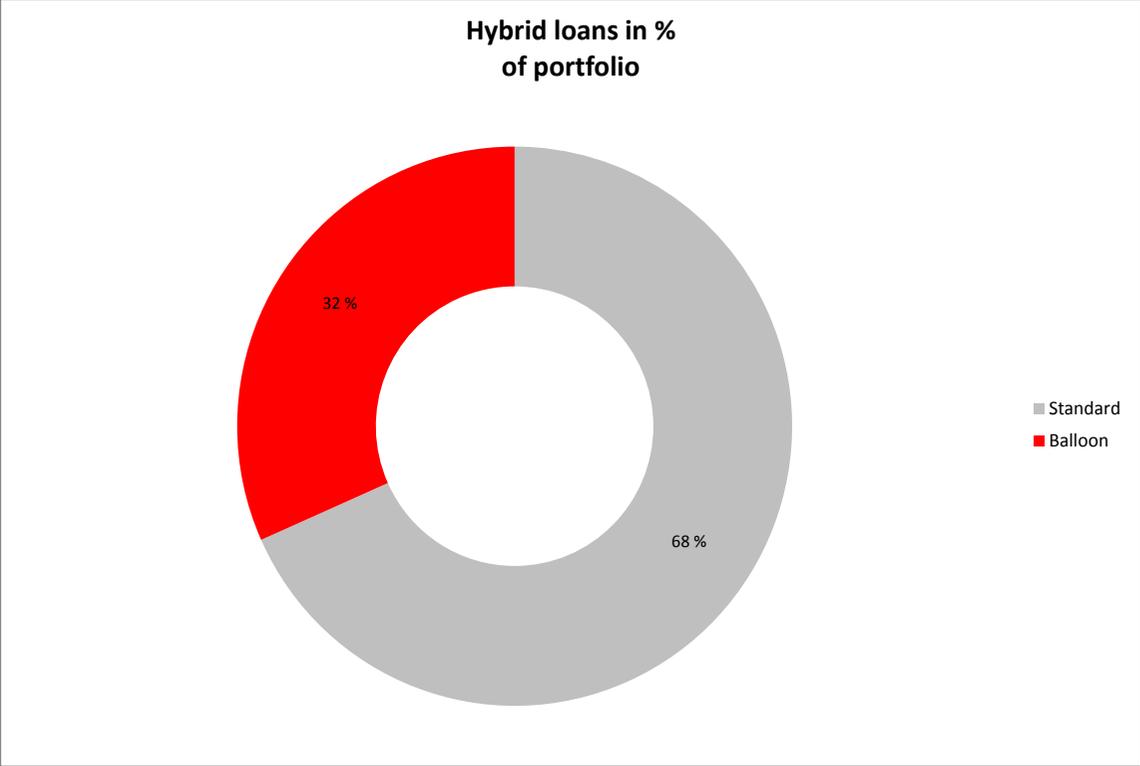
Hybrid loans in % of portfolio	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Standard		30 091	229 381 967	68,34 %	33,1	19,0
Balloon		6 444	106 290 538	31,66 %	36,1	20,4
Total		36 535	335 672 505	100 %	34,6	19,7

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**13.b Balloon loans**



Reporting Date		28.11.2012					
Payment date		26.11.2012					
Period No		6					
Monthly Period		okt. 12					
Interest Period	from	25.10.2012	to	26.11.2012	=	32 days	



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**14.a # loans per borrower**



Reporting Date	28.11.2012	
Payment date	26.11.2012	
Period No	6	
Monthly Period	okt. 12	
Interest Period	from 25.10.2012	to 26.11.2012 = 32 days

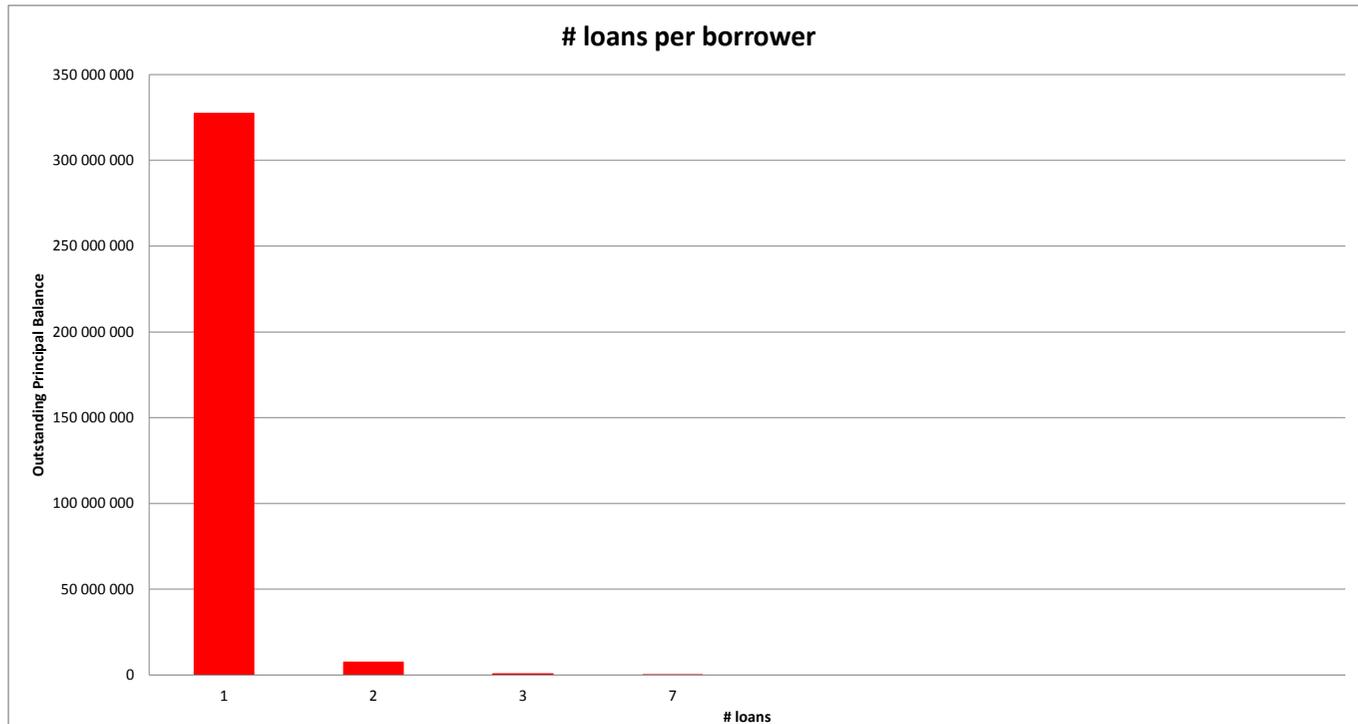
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	35 897	327 402 791	97,5 %
	2	296	7 547 826	2,2 %
	3	13	707 144	0,2 %
	7	1	14 743	0,0 %
	Total	36 207	335 672 505	100,00 %

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



Reporting Date	28.11.2012					
Payment date	26.11.2012					
Period No	6					
Monthly Period	okt. 12					
Interest Period	from	25.10.2012	to	26.11.2012	=	32 days



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15.a Amortization Profile



Reporting Date	28.11.2012	
Payment date	26.11.2012	
Period No	6	
Monthly Period	okt. 12	
Interest Period	from 25.10.2012	to 26.11.2012 = 32 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	335 672 505	325 175 716	10 496 790	1 361 737	4,87 %	96,87 %
2	325 175 716	314 663 336	10 512 379	1 319 571	4,87 %	93,74 %
3	314 663 336	304 242 303	10 421 034	1 277 341	4,87 %	90,64 %
4	304 242 303	293 819 274	10 423 029	1 235 476	4,87 %	87,53 %
5	293 819 274	283 515 901	10 303 373	1 193 528	4,87 %	84,46 %
6	283 515 901	273 356 386	10 159 515	1 152 211	4,88 %	81,44 %
7	273 356 386	263 237 039	10 119 346	1 111 516	4,88 %	78,42 %
8	263 237 039	253 207 885	10 029 154	1 070 790	4,88 %	75,43 %
9	253 207 885	243 586 980	9 620 905	1 030 508	4,88 %	72,57 %
10	243 586 980	233 972 998	9 613 981	992 047	4,89 %	69,70 %
11	233 972 998	224 585 075	9 387 923	953 461	4,89 %	66,91 %
12	224 585 075	215 335 670	9 249 405	915 884	4,89 %	64,15 %
13	215 335 670	206 272 616	9 063 055	878 980	4,90 %	61,45 %
14	206 272 616	197 209 766	9 062 849	843 059	4,90 %	58,75 %
15	197 209 766	188 134 973	9 074 793	807 332	4,91 %	56,05 %
16	188 134 973	179 435 859	8 699 114	771 907	4,92 %	53,46 %
17	179 435 859	170 641 491	8 794 368	737 907	4,93 %	50,84 %
18	170 641 491	162 033 659	8 607 833	703 696	4,95 %	48,27 %
19	162 033 659	153 417 335	8 616 323	670 267	4,96 %	45,70 %
20	153 417 335	145 117 044	8 300 291	636 669	4,98 %	43,23 %

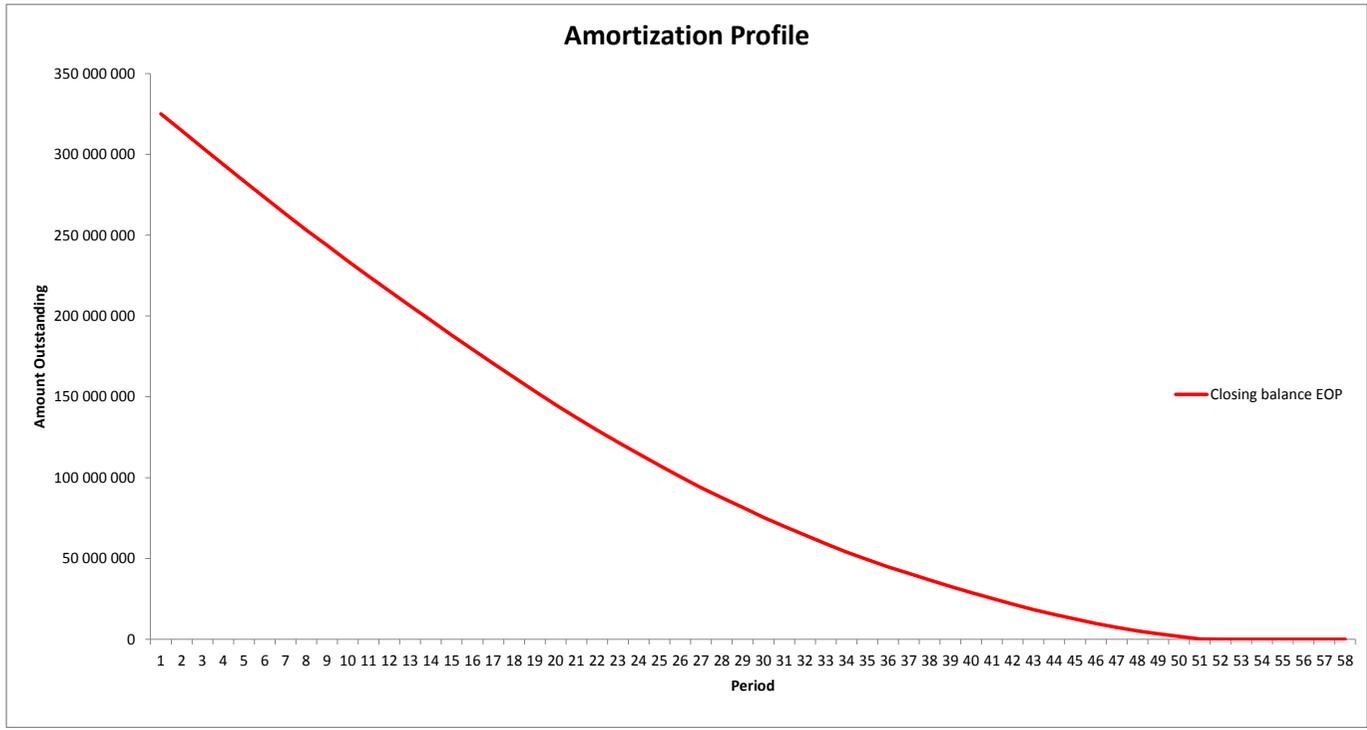
Amortization profile (first 20 periods)

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



Reporting Date	28.11.2012				
Payment date	26.11.2012				
Period No	6				
Monthly Period	okt. 12				
Interest Period	from	25.10.2012	to	26.11.2012	= 32 days



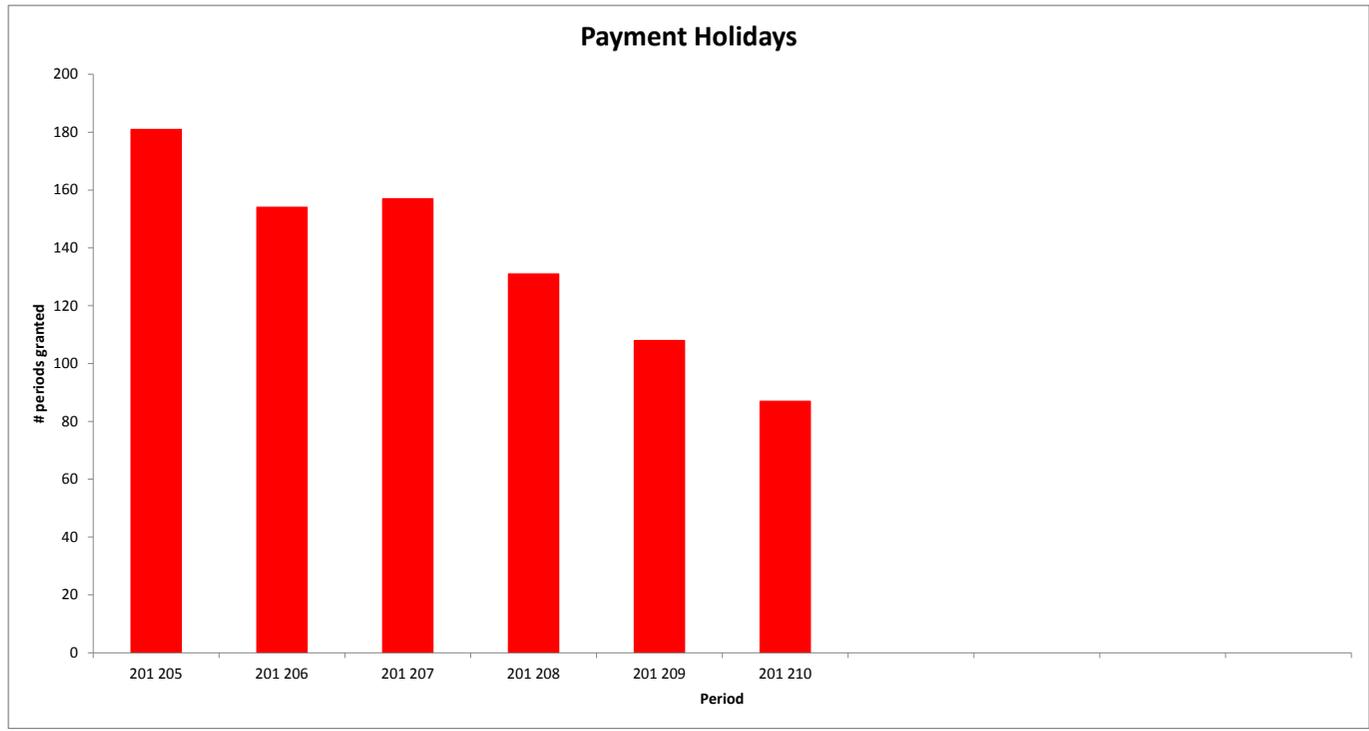


**SCF Rahoituspalvelut Limited**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	28.11.2012				
Payment date	26.11.2012				
Period No	6				
Monthly Period	okt. 12				
Interest Period	from	25.10.2012	to	26.11.2012	= 32 days



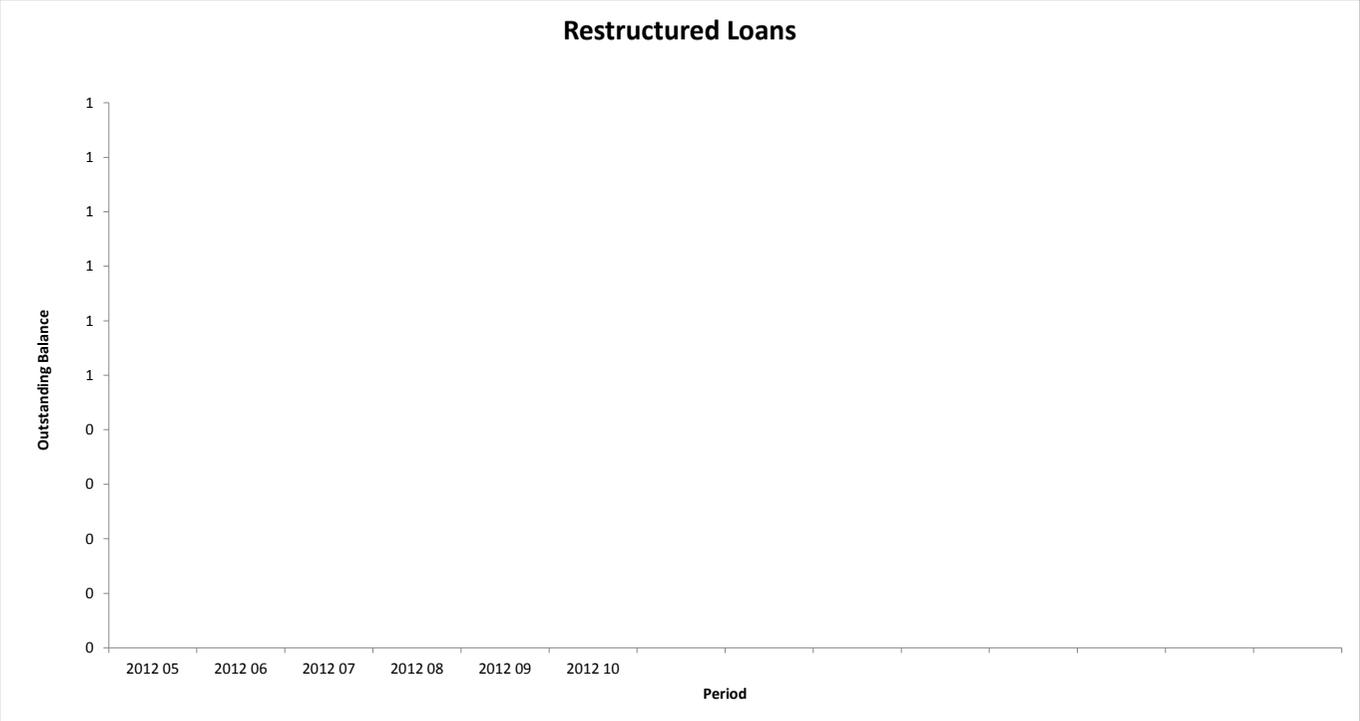


**SCF Rahoituspalvelut Limited**  
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**17.b Restructured Loans**



Reporting Date	28.11.2012				
Payment date	26.11.2012				
Period No	6				
Monthly Period	okt. 12				
Interest Period	from	25.10.2012	to	26.11.2012	= 32 days



**SCF Rahoituspalvelut Limited**  
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**18. Defaults, recoveries and loss**

Reporting Date	28.11.2012	
Payment date	26.11.2012	
Period No	6	
Monthly Period	okt. 12	
Interest Period	from 25.10.2012	to 26.11.2012 = 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	262 036	23				102 771	102 771	159 265
2012 04	231 558	15				68 295	68 295	163 263

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

**19. Priority of Payments**



Reporting Date	28.11.2012	
Payment date	26.11.2012	
Period No	6	
Monthly Period	okt. 12	
Interest Period	from 25.10.2012	to 26.11.2012 = 32 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	23 582 234,78	EUR
Senior Expenses	-	1 291,67	EUR
Servicing Fee	-	188 845,56	EUR
Interest on Loan to Issuer	-	1 656 583,55	EUR
Principal on Loan to Issuer	-	21 735 514,00	EUR
Principal on Purchaser Subordinated Loan	-	-	EUR

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	30 622 501,39	EUR
Senior Expenses	-	1 083,34	EUR
Net Swap Payments	-	360 142,47	EUR
Interest Notes Class A	-	273 667,00	EUR
Payments to Liquidity Provider	-	-	EUR
Principal Payments on Class A	-	21 735 514,00	EUR
Interest Notes Class B	-	85 884,00	EUR
Principal Payments Class B	-	-	EUR
Payments to Reserve Fund	-	7 229 385,00	EUR
Interest Issuer Subordinated Loan	-	19 985,23	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Termination Payment Swap Counterparty	-	-	EUR
Payment to Purchaser		916 840,35	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	916 840,35	EUR
Servicer Advance Fund Replenishment	-	-	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	276,44	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	916 563,90	EUR

**SCF Rahoituspalvelut Limited**  
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**20. Transaction Costs**



Reporting Date	28.11.2012
Payment date	26.11.2012
Period No	6
Monthly Period	okt. 12
Interest Period	from 25.10.2012 to 26.11.2012 = 32 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	359 551,00 EUR	273 667,00 EUR	85 884,00 EUR
Cumulative Interest accrued	3 290 540,00 EUR	2 644 013,00 EUR	646 527,00 EUR
Interest Payments	359 551,00 EUR	273 667,00 EUR	85 884,00 EUR
Cumulative Interest Payments	3 290 540,00 EUR	2 644 013,00 EUR	646 527,00 EUR
Interest accrued on Subordinated Loans for the Period	20 261,68 EUR		
Cumulative Interest accrued on Subordinated Loans	142 035,13 EUR		
Interest Payments on Subordinated Loans	20 261,68 EUR		
Cumulative Interest Payments on Subordinated Loans	142 035,13 EUR		
Unpaid Interest for the Period	- EUR		
Cumulative Unpaid Interest	- EUR		

**SCF Rahoituspalvelut Limited**  
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**21. Swap Counterparty Data**



Reporting Date	28.11.2012
Payment date	26.11.2012
Period No	6
Monthly Period	okt. 12
Interest Period	from 25.10.2012 to 26.11.2012 = 32 days

**Swap Counterparty Data**

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

Based on calculations as of 21 November 2012

**Swap Data**

Swap Type	Fixed Floating Interest Rate Swap
Swap Average Performing Balance	346 540 431,82 EUR
1M Euribor (Notes, Swap)	0,1100 %
Gross Amount Due to Swap Counterparty	1 657 666,89 EUR
Gross Amount Due from Swap Counterparty	1 297 524,42 EUR
Net Amount Due to Swap Counterparty	360 142,47 EUR

**SCF Rahoituspalvelut Limited  
Monthly Investor Report**

**22. Contact Details**



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Payment date	26.11.2012				
Period No	6				
Monthly Period	okt. 12				
Interest Period	from	25.10.2012	to	26.11.2012	= 32 days