

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.05.2015	Following payment dates:	25.06.2015
Payment date	26.05.2015		25.07.2015
Period No	6		
Monthly Period	Apr 2015	Fixed rate	= 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015		= 30 days

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1. Portfolio Information



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015	to 25.05.2015 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	408 409 084,58 EUR	427 392 973,06 EUR
Scheduled Loan Principal Repayments	8 871 464,36 EUR	9 336 039,26 EUR
Prepayments	9 837 465,95 EUR	9 282 539,30 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	18 708 930,31 EUR	18 618 578,56 EUR
New Defaulted Auto Loans in Period	183 239,12 EUR	365 309,92 EUR
Closing Balance	389 516 915,15 EUR	408 409 084,58 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 717 121,88 EUR	1 820 945,91 EUR
Recoveries on loans in default	183 899,59 EUR	16 600,00 EUR
Total Revenue Received in Period	1 901 021,47 EUR	1 837 545,91 EUR
# Loans		
At beginning of period	32 124 Loans	33 043 Loans
Paid in Full	848 Loans	894 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	18 Loans	25 Loans
At end of period	31 258 Loans	32 124 Loans

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2. Amount Due for Distribution



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015		Fixed rate	=	10/360 days
Interest Period	from 25.04.2015	to	25.05.2015	=	30 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	20 609 952 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	20 609 952 EUR

20 456 124 EUR
0 EUR
0 EUR
0 EUR
0 EUR
0 EUR
20 456 124 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 447 653 EUR
b. Reserve Fund	6 410 895 EUR
c. Interest Earned by the Issuer	-1 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	26 858 547 EUR

20 280 282 EUR
6 689 035 EUR
-2 EUR
0 EUR
26 969 315 EUR

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3. Reserve Accounts



Reporting Date	28.05.2015				
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Monthly Period	Apr 2015		Fixed rate	=	30/360 days
Interest Period	from 25.04.2015	to	25.05.2015	=	30 days

Note Balance

Beginning of Period	408 409 084,58	EUR
End of Period	389 516 915,15	EUR

Reserve Fund

	in %	
Beginning of Period	0,5 %	2 136 964,87 EUR
Cash Outflow		2 136 964,87 EUR
Cash Inflow		2 042 045,42 EUR
End of Period	0,5 %	2 042 045,42 EUR
Required Reserve Amount	0,5 %	2 042 045,42 EUR

Liquidity Balance

Beginning of Period	1,0 %	4 273 929,73 EUR
Cash Outflow		4 273 929,73 EUR
Cash Inflow		4 084 090,85 EUR
End of Period	1,0 %	4 084 090,85 EUR
Required Reserve Amount	1,0 %	4 084 090,85 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 SCFI Rahoituspalvelut held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

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4. Performance Data



Reporting Date	28.05.2015				
Payment date	26.05.2015				
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Monthly Period	Apr 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days	

Asset Balance

Beginning of Period	408 409 084,58	EUR
End of Period	389 516 915,15	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	361 109 820,21	92,71 %	29 144
1-29 days past due	24 191 827,21	6,21 %	1 806

Delinquent Receivables:

30-59 days past due	2 989 804,77	0,77 %	214
60-89 days past due	779 752,46	0,20 %	60
90-119 days past due	236 415,86	0,06 %	19
120-149 days past due	160 828,85	0,04 %	10
150-179 days past due	48 465,79	0,01 %	5
Total Performing and Delinquent	389 516 915	100,00 %	31 258

Current Period Defaults	183 239,12	18
Cumulative Defaults	716 259,50	55
Current Period Recoveries	183 899,59	
Cumulative Recoveries	274 630,59	

Principal Deficiency Trigger Event, where [A] > [B * 9%]

NO

[A] [1] - [2] - [3]	(2 042 045,42)
Note Principal Closing Balance [1]	389 516 915,15
Reserve Fund Amount [2]	2 042 045,42
Aggregate Outstanding Asset Principal Amount [3]	389 516 915,15
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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5. Outstanding Notes



Reporting Date	28.05.2015	
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1. Note Balance

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS1116626141	XS1116626497	XS1116626653	XS1116626810	XS1116626901	XS1116627115
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	85,5 %	8,4 %	1,3 %	1,4 %	1,6 %	1,8 %
Legal Final Maturity Date		25.09.2023	25.09.2023	25.09.2023	25.09.2023	25.09.2023	25.09.2023
Rating (Fitch/Moody's)		AAA / AAA	AA/Aa2	A+/A2	A/Baa1	BB+/Ba1	Not rated
Initial Notes Aggregate Principal Outstanding Balance	517 700 000,00	442 800 000,00	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	5177	4428	435	67	72	82	93
Current Note Information							
Class Principal Outstanding Opening Balance	408 409 084,58	333 509 084,58	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	26 858 546,59						
Amortisation	18 892 169,43						
Redemption per Class	18 892 169,43	18 892 169,43	-	-	-	-	-
Redemption per Note		4 266,52	-	-	-	-	-
Class Principal Outstanding Closing Balance	389 516 915,15	314 616 915,15	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	80,77 %	11,17 %	1,72 %	1,85 %	2,11 %	2,39 %
Current Pool Factor		0,71	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention							
Interest Days	30						
Principal Outstanding per Note Beginning of Period		75 318,22	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 266,52	-	-	-	-	-
Principal Outstanding per Note End of Period		71 051,70	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		29,63	62,50	83,33	145,83	291,67	583,33
Interest Payment	163 951,07	131 180,24	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		29,63	62,50	83,33	145,83	291,67	583,33

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,97 %	7,57 %	6,27 %	4,88 %	3,30 %	1,50 %
Current CE (incl. Excess Spread)		24,56 %	13,39 %	11,67 %	9,82 %	7,72 %	5,33 %
Current CE (excl. Excess Spread)		20,80 %	9,63 %	7,91 %	6,07 %	3,96 %	1,57 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.05.2015
 Payment date 26.05.2015
 Period No 6
 Monthly Period Apr 2015 to Fixed rate = 30/360 days
 Interest Period : 25.04.2015 to 25.05.2015 = 30 days

		Rating Triggers									
		Short Term				Long Term					
		Fitch		Moody's		Fitch		Moody's			
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCFI Rahoituspalvelut Ltd		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 -	A- Outlook stable	Baa3	Baa1	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas	F1	F1	P-1	P-1	A	A+	A2	A1	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	A 1	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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7.a Original Portfolio Principal Balance



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Average amount - all: 14 163

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	4 971	16 929 311	3,3 %	21,8	8,5	
	5 000	10 000	10 013	75 493 593	14,6 %	36,6	8,5	
	10 000	15 000	8 571	105 870 475	20,5 %	43,3	8,2	
	15 000	20 000	5 527	95 434 194	18,4 %	45,5	8,1	
	20 000	25 000	3 144	70 188 299	13,6 %	46,1	7,9	
	25 000	30 000	1 828	49 772 127	9,6 %	46,0	7,8	
	30 000	35 000	1 001	32 254 610	6,2 %	46,2	7,5	
	35 000	40 000	545	20 314 865	3,9 %	46,7	7,6	
	40 000	45 000	326	13 829 734	2,7 %	46,9	7,9	
	45 000	50 000	217	10 271 482	2,0 %	46,9	7,5	
	50 000	55 000	129	6 747 918	1,3 %	45,1	7,0	
	55 000	60 000	86	4 937 713	1,0 %	45,5	7,6	
	60 000	+	190	15 572 073	3,0 %	46,8	7,0	
	Total		36 548	517 616 394	100 %			

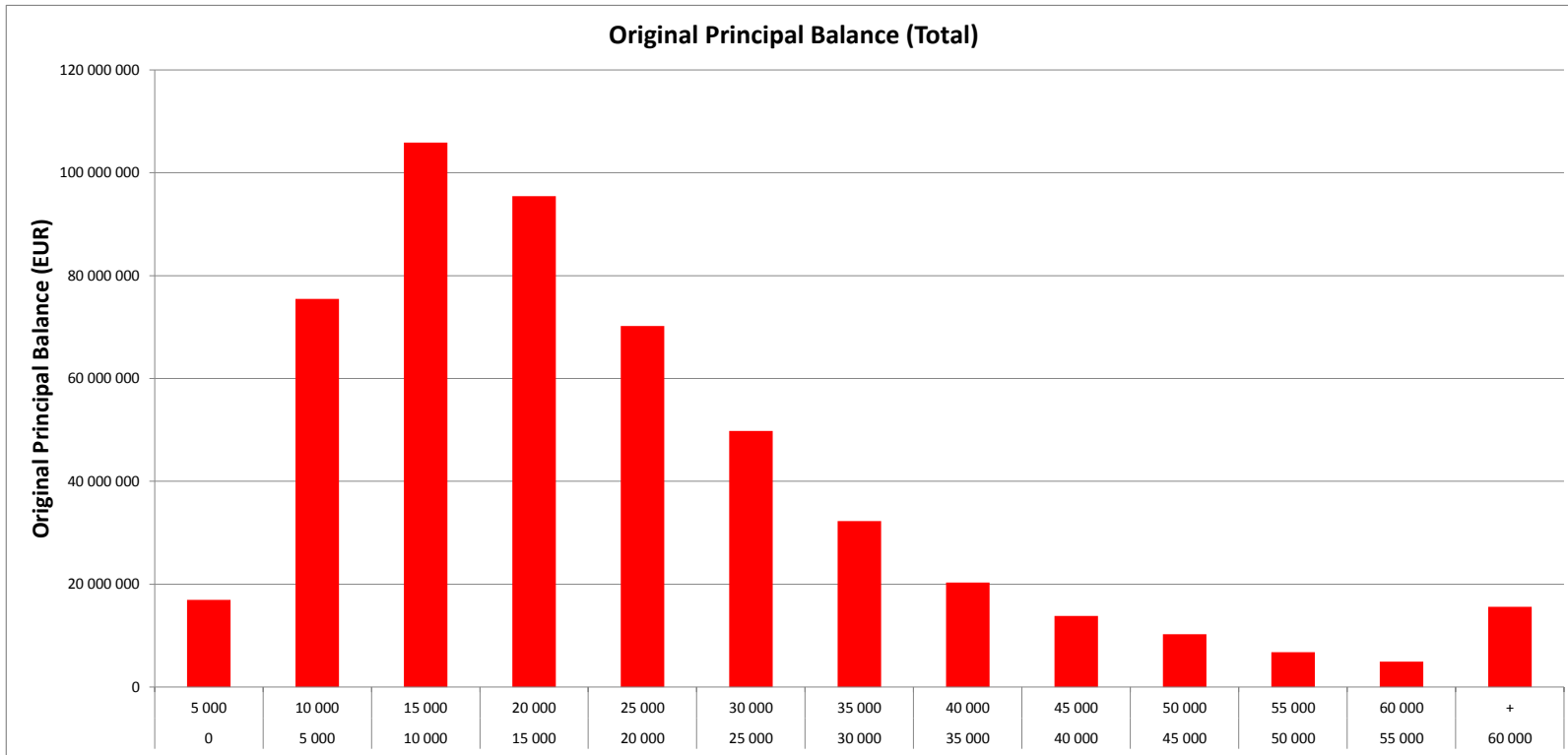
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7.b Original Principal Balance Graph

Reporting Date	28.05.2015		Fixed rate	=	30/360	days
Payment date	26.05.2015					
Period No	6					
Monthly Period	Apr 2015					
Interest Period	from 25.04.2015	to 25.05.2015		=	30	days



Original Principal Balance (Total)



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8.a Outstanding Principal Balance



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015			Fixed rate	= 30/360 days
Interest Period	from 25.04.2015	to	25.05.2015	=	30 days

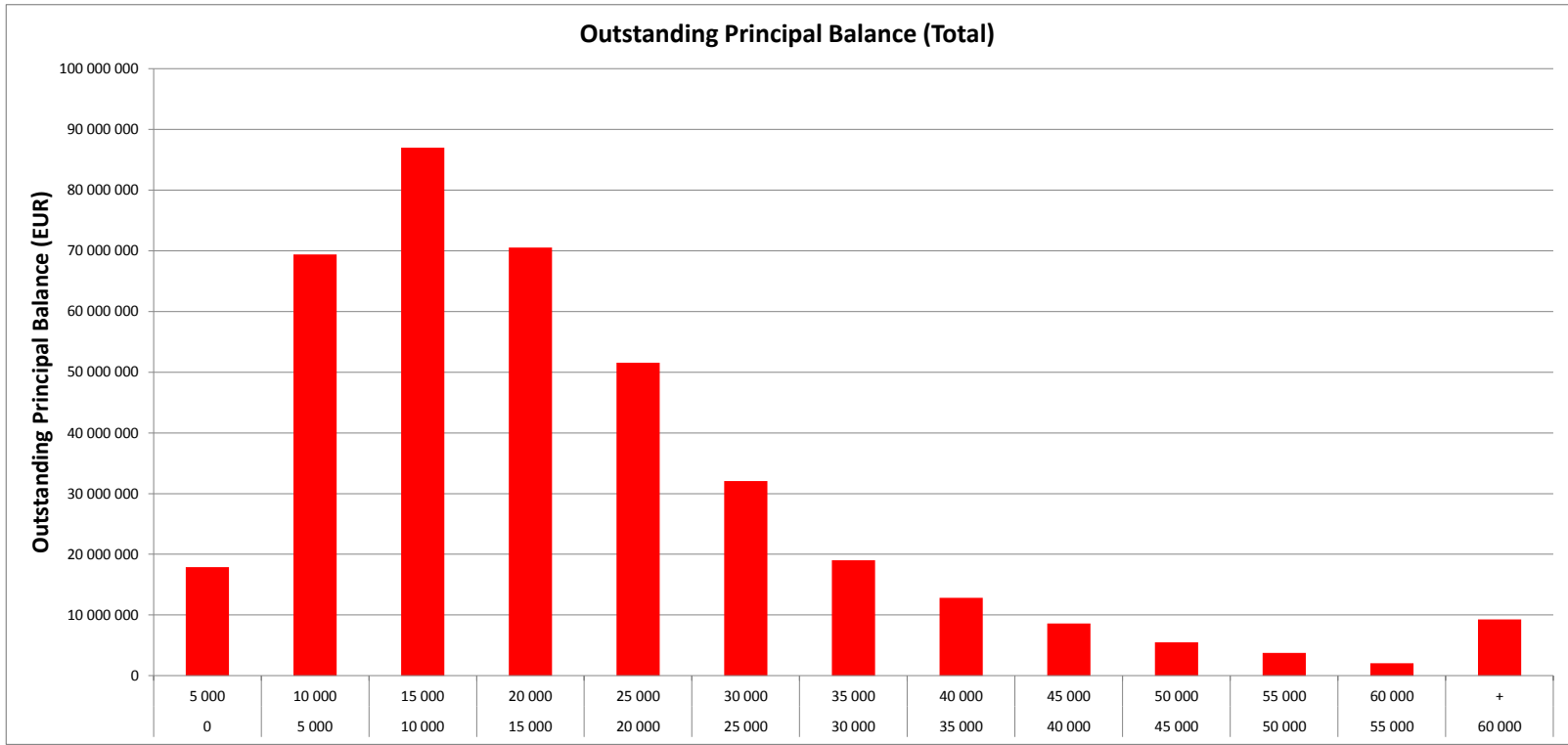
Average amount - all: 12 461

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 824	17 906 442	4,60 %	23,5	14,7
	5 000	10 000	9 287	69 422 419	17,82 %	37,4	14,1
	10 000	15 000	7 069	86 988 462	22,33 %	43,1	13,5
	15 000	20 000	4 101	70 532 098	18,11 %	44,2	13,4
	20 000	25 000	2 321	51 538 496	13,23 %	44,4	13,2
	25 000	30 000	1 178	32 072 771	8,23 %	44,8	13,1
	30 000	35 000	591	19 017 916	4,88 %	45,3	12,8
	35 000	40 000	344	12 827 987	3,29 %	45,4	13,2
	40 000	45 000	203	8 603 990	2,21 %	45,4	13,0
	45 000	50 000	117	5 498 390	1,41 %	45,9	12,5
	50 000	55 000	72	3 749 469	0,96 %	45,7	12,9
	55 000	60 000	36	2 071 811	0,53 %	45,5	12,5
	60 000	+	115	9 286 664	2,38 %	45,8	12,2
	Total		31 258	389 516 915	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	28.05.2015			
Payment date	26.05.2015			
Period No	6			
Monthly Period	Apr 2015	Fixed rate	=	30/360 days
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days



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9.a Geographical Distribution



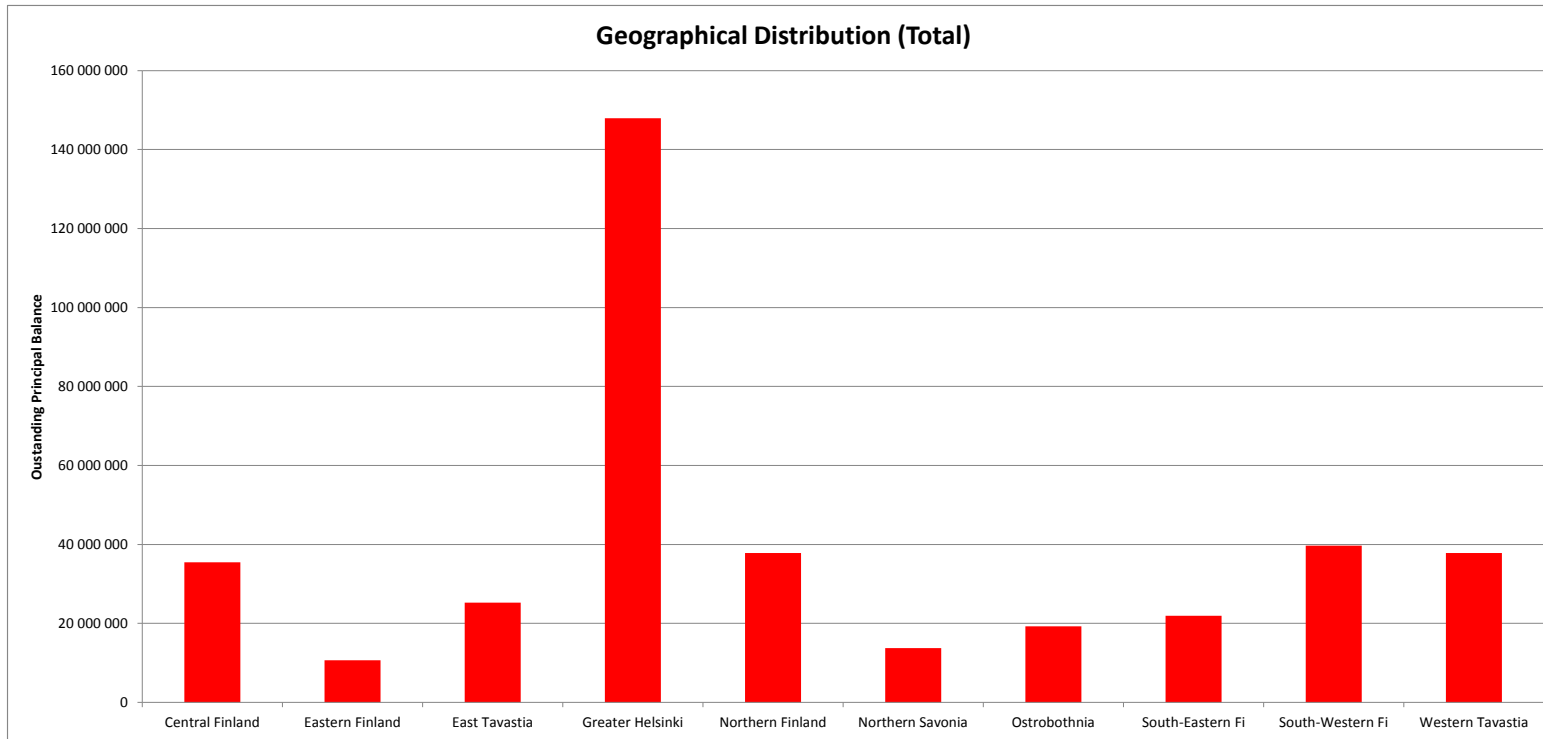
Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days	

TOTAL								
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning		
Central Finland	3 003	35 441 751	9,10 %	9,61 %	42,0			13,4
Eastern Finland	931	10 651 990	2,73 %	2,98 %	41,5			13,7
East Tavastia	1 990	25 233 945	6,48 %	6,37 %	42,6			13,5
Greater Helsinki	11 146	147 909 375	37,97 %	35,66 %	42,1			13,4
Northern Finland	3 014	37 831 057	9,71 %	9,64 %	42,8			13,5
Northern Savonia	1 163	13 753 838	3,53 %	3,72 %	41,0			13,8
Ostrobothnia	1 718	19 267 217	4,95 %	5,50 %	40,9			13,3
South-Eastern Fi	1 925	21 937 184	5,63 %	6,16 %	42,3			13,4
South-Western Fi	3 297	39 675 996	10,19 %	10,55 %	42,1			13,5
Western Tavastia	3 071	37 814 561	9,71 %	9,82 %	42,2			13,3
Total	31 258	389 516 915	100 %	100,00 %				

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	28.05.2015	
Payment date	26.05.2015	
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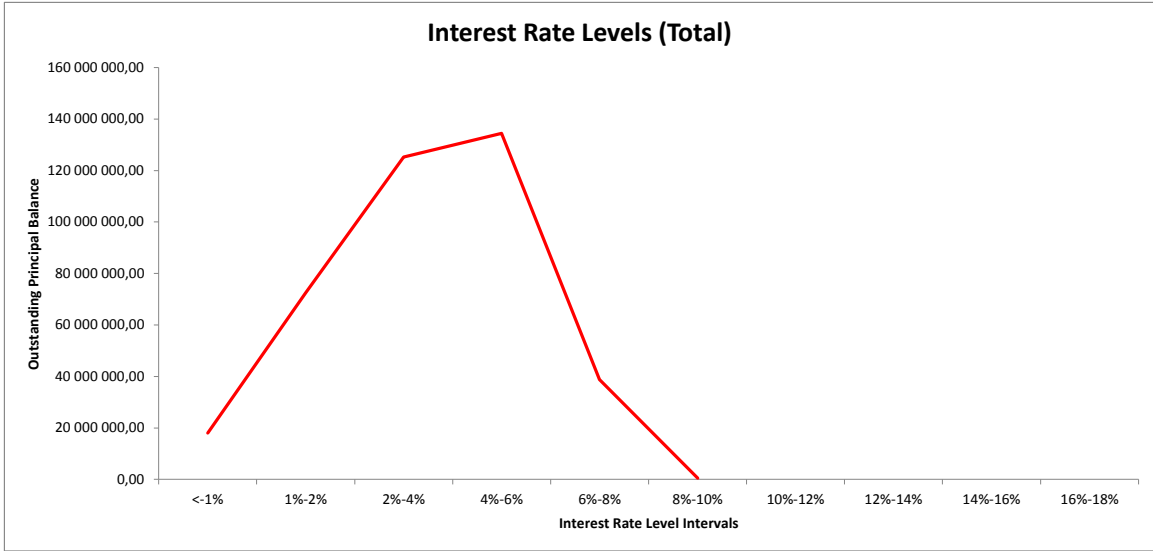
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
<		1 %	1452	18 017 139	4,63 %	44,9	11,4
1 %		2 %	5829	72 504 926	18,61 %	41,6	13,3
2 %		4 %	8590	125 234 536	32,15 %	42,5	13,5
4 %		6 %	11 122	134 417 137	34,51 %	41,8	13,7
6 %		8 %	4 200	38 839 712	9,97 %	41,2	13,7
8 %		10 %	65	503 466	0,13 %	40,9	12,5
		12 %					
		14 %					
		16 %					
		18 %					
Total		31 258	389 516 915	100 %			

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10.b Interest Rate



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11.a Remaining Terms



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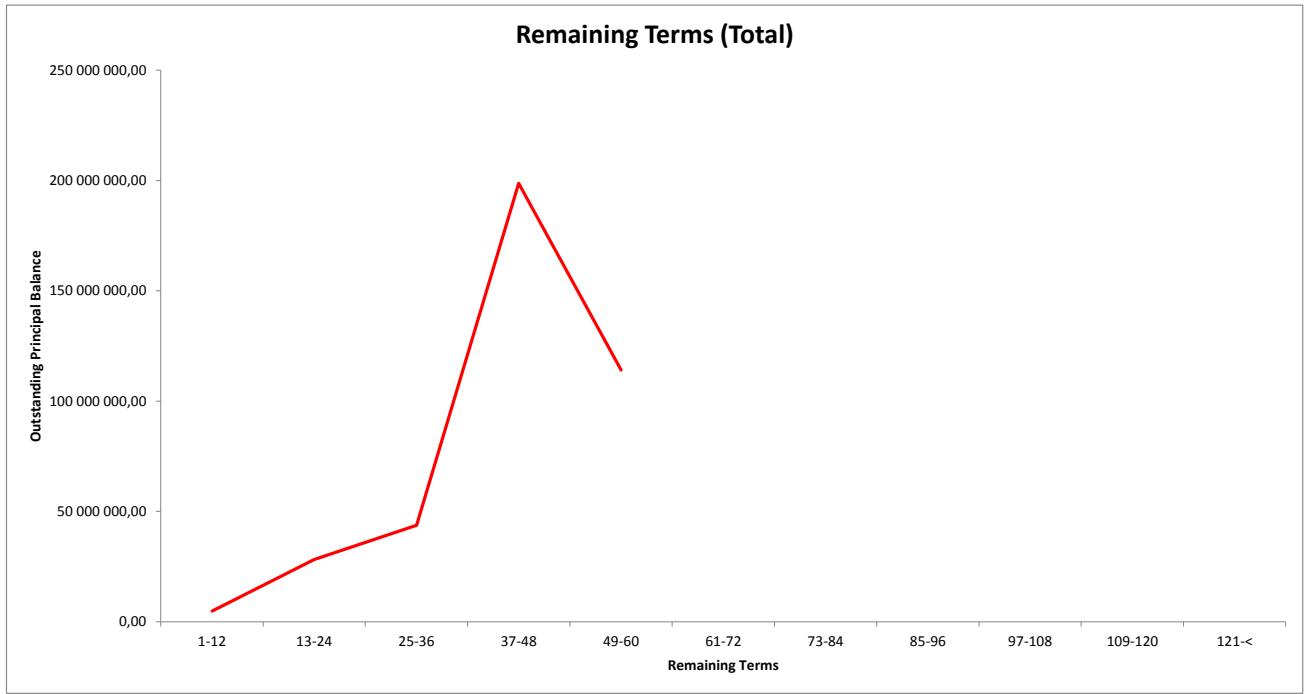
TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity			0	13	21 783	0,01 %	0,0	19,9
		1	12	1 866	4 823 349	1,24 %	8,6	16,3
		13	24	4 357	28 104 819	7,22 %	19,6	15,4
		25	36	4 782	43 733 448	11,23 %	30,5	14,1
		37	48	13 453	198 721 632	51,02 %	43,8	15,2
		49	60	6 787	114 111 885	29,30 %	50,5	9,5
		61	72					
		73	84					
		85	96					
		97	108					
		109	120					
		121						
		Total		31 258	389 516 915	100 %		

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11.b Remaining Terms



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12.a Seasoning



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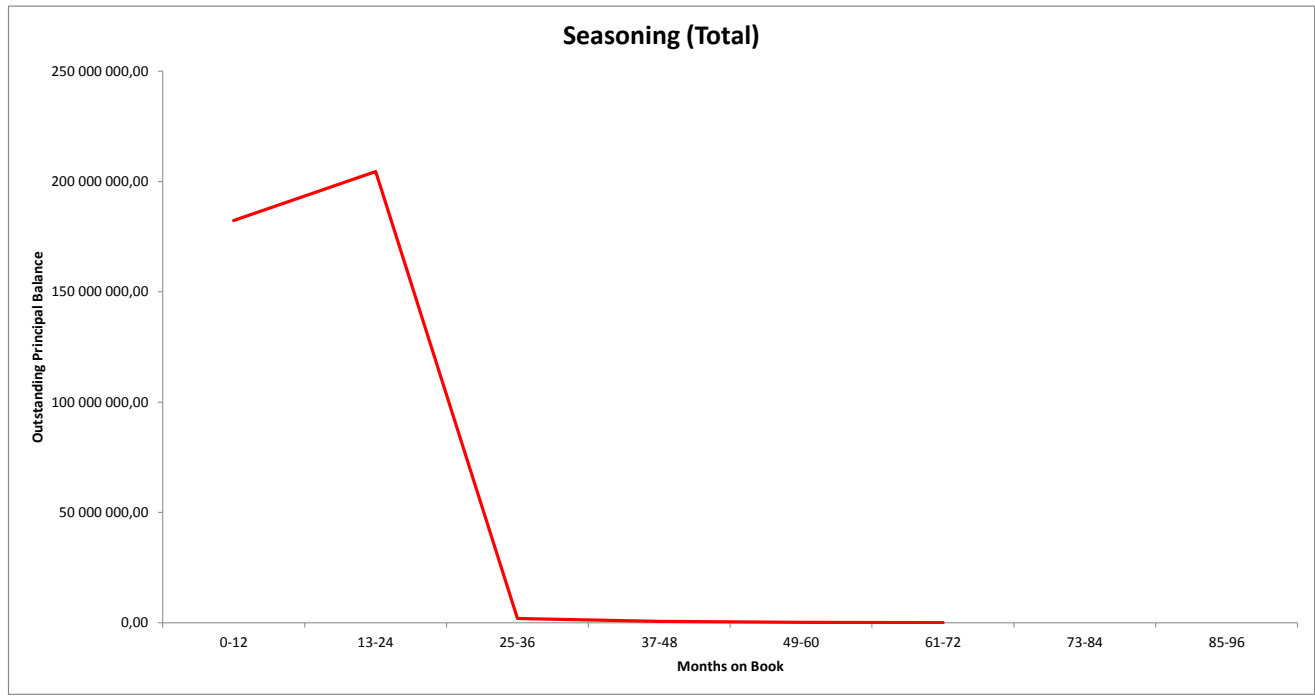
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	13 685	182 344 512	46,81 %	45,3	9,9
	13		24	17 205	204 583 460	52,52 %	39,4	16,3
	25		36	240	1 882 994	0,48 %	26,5	31,0
	37		48	82	545 914	0,14 %	18,9	41,1
	49		60	45	157 421	0,04 %	9,2	51,8
	61		72	1	2 614	0,00 %	1,0	61,0
	73		84					
	85		96					
	Total			31 258	389 516 915	100 %		

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12.b Seasoning



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13.a Balloon loans



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Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days

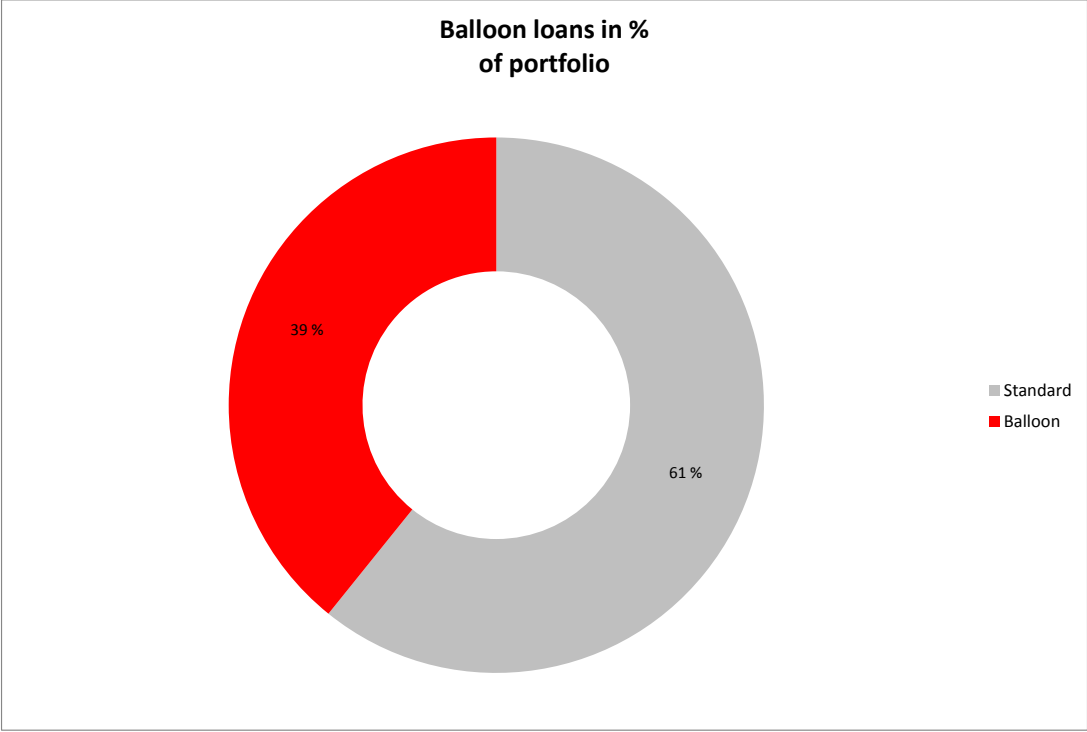
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		23 878	236 792 069	60,79 %	3 474	0,00 %	40,2	13,5
Balloon		7 380	152 724 846	39,21 %	47 372 743	31,02 %	45,0	13,5
Total		31 258	389 516 915	100 %	47 376 217	12,16 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.a # loans per borrower



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days

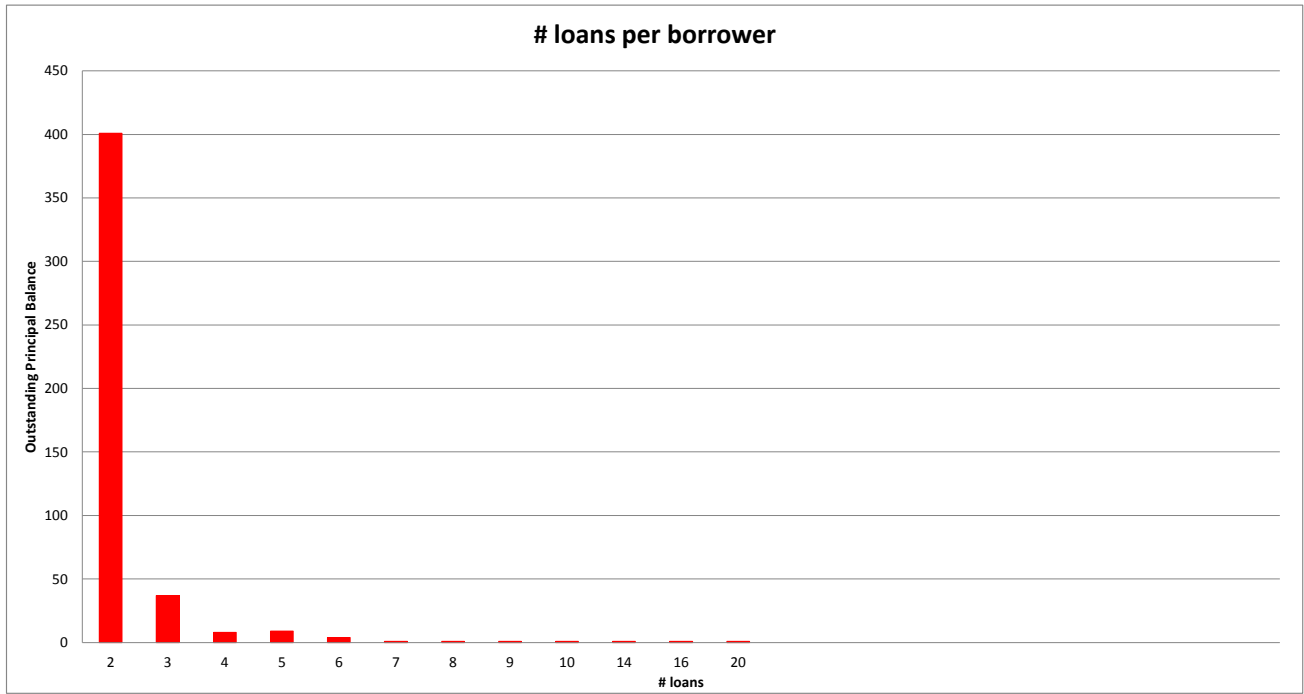
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	30 160	372 231 844	95,56 %
	2	401	12 862 179	3,30 %
	3	37	1 741 959	0,45 %
	4	8	531 445	0,14 %
	5	9	585 521	0,15 %
	6	4	414 470	0,11 %
	7	1	95 437	0,02 %
	8	1	115 386	0,03 %
	9	1	116 488	0,03 %
	10	1	186 610	0,05 %
	14	1	292 279	0,08 %
	16	1	197 113	0,05 %
	20	1	146 185	0,04 %
Total:		30 626	389 516 915	100,0 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	389 516 915	380 688 894	8 828 022	1 295 578	4,07 %	97,73 %
2	380 688 894	372 027 497	8 661 396	1 265 889	4,06 %	95,51 %
3	372 027 497	363 353 927	8 673 570	1 236 925	4,06 %	93,28 %
4	363 353 927	354 681 847	8 672 080	1 207 938	4,06 %	91,06 %
5	354 681 847	346 046 410	8 635 438	1 178 955	4,06 %	88,84 %
6	346 046 410	337 352 355	8 694 055	1 150 060	4,06 %	86,61 %
7	337 352 355	328 761 345	8 591 010	1 121 048	4,06 %	84,40 %
8	328 761 345	320 220 532	8 540 813	1 092 305	4,06 %	82,21 %
9	320 220 532	311 688 038	8 532 494	1 063 714	4,06 %	80,02 %
10	311 688 038	303 147 625	8 540 413	1 035 119	4,06 %	77,83 %
11	303 147 625	294 639 399	8 508 227	1 006 505	4,06 %	75,64 %
12	294 639 399	286 121 988	8 517 411	977 964	4,06 %	73,46 %
13	286 121 988	277 621 608	8 500 379	949 401	4,06 %	71,27 %
14	277 621 608	269 227 334	8 394 274	920 932	4,05 %	69,12 %
15	269 227 334	260 809 436	8 417 897	892 789	4,05 %	66,96 %
16	260 809 436	252 490 545	8 318 891	864 610	4,05 %	64,82 %
17	252 490 545	244 262 415	8 228 131	836 804	4,05 %	62,71 %
18	244 262 415	236 129 590	8 132 825	809 223	4,05 %	60,62 %
19	236 129 590	228 051 704	8 077 886	782 009	4,05 %	58,55 %
20	228 051 704	219 711 205	8 340 499	754 902	4,05 %	56,41 %

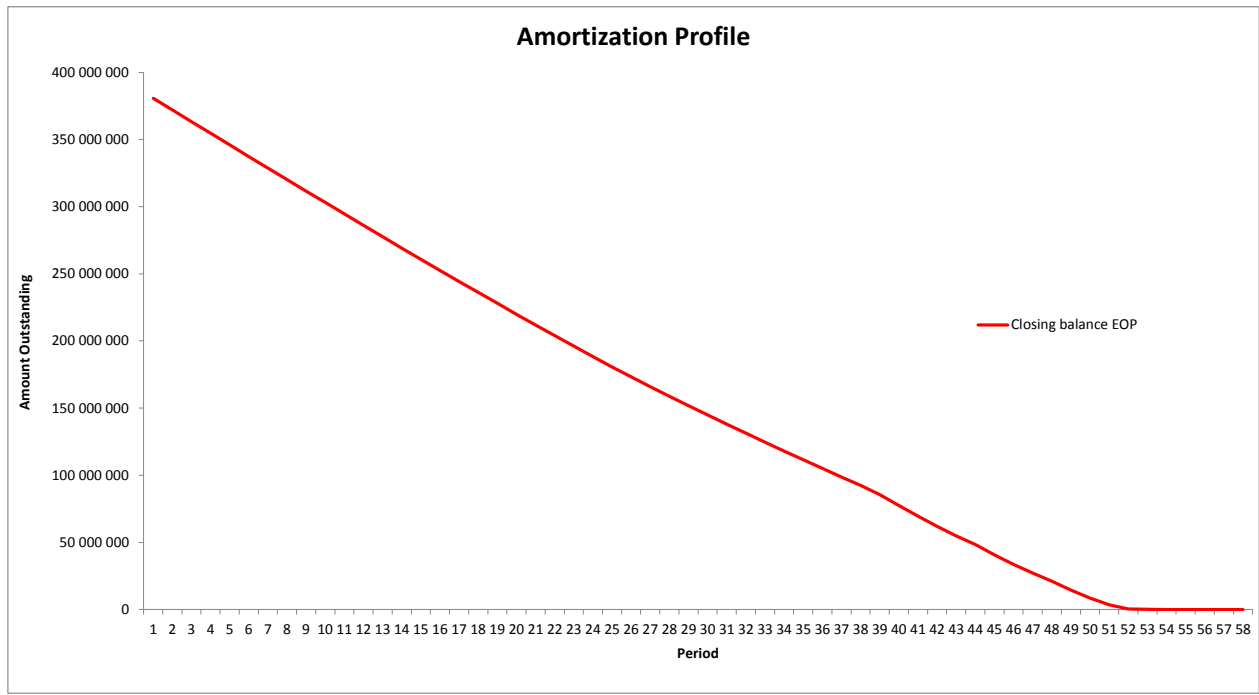
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015		Fixed rate	=	30/360 days
Interest Period	from 25.04.2015	to	25.05.2015	=	30 days

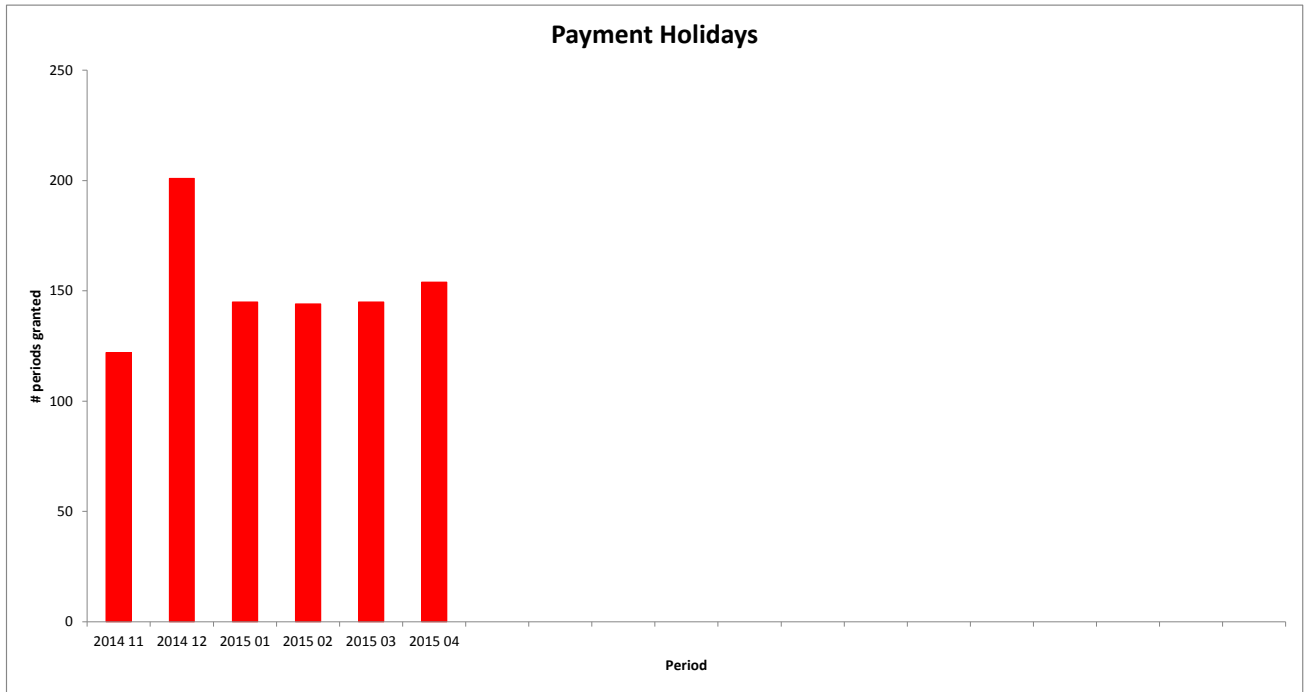
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53 198	2 111 589	
2014 12	201	259	71 441	3 113 780	
2015 01	145	199	54 831	2 246 481	
2015 02	144	219	65 418	2 388 678	
2015 03	145	213	68 793	2 553 256	
2015 04	154	214	58 576	2 232 972	
Total:	911	1 290	372 256	14 646 757	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days	

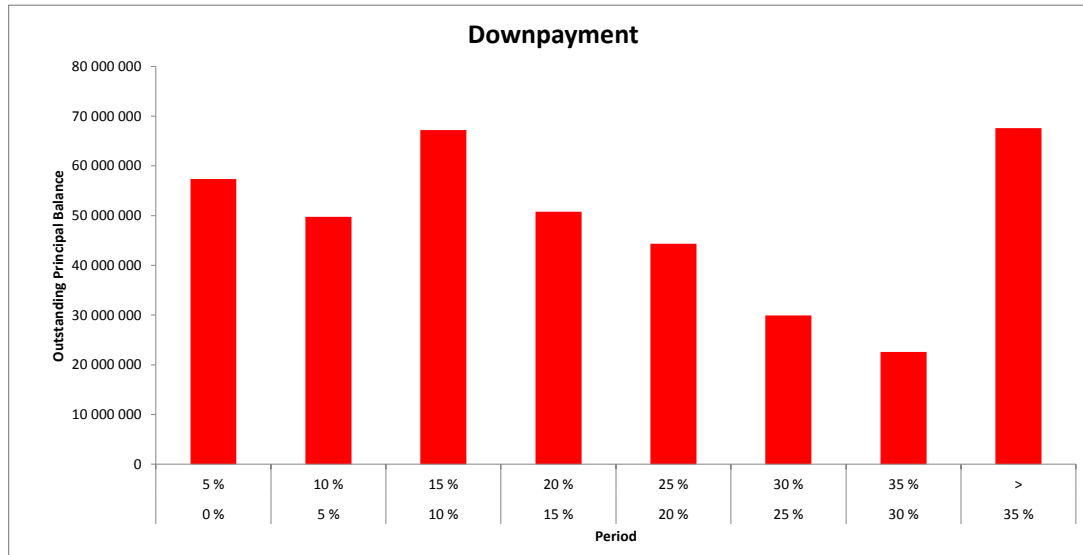
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 655	57 314 424	14,7 %	45,7	12,9
	5 %	10 %	3 286	49 741 695	12,8 %	44,8	13,3
	10 %	15 %	4 896	67 214 666	17,3 %	43,6	13,7
	15 %	20 %	3 748	50 775 553	13,0 %	42,6	13,7
	20 %	25 %	3 462	44 371 283	11,4 %	41,4	13,6
	25 %	30 %	2 380	29 931 338	7,7 %	41,8	13,5
	30 %	35 %	1 902	22 596 446	5,8 %	40,5	13,7
	35 % >		7 929	67 571 510	17,3 %	36,1	13,4
	Total		31 258	389 516 915	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	28.05.2015			
Payment date	26.05.2015			
Period No	6			
Monthly Period	Apr 2015	Fixed rate	=	30/360 days
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



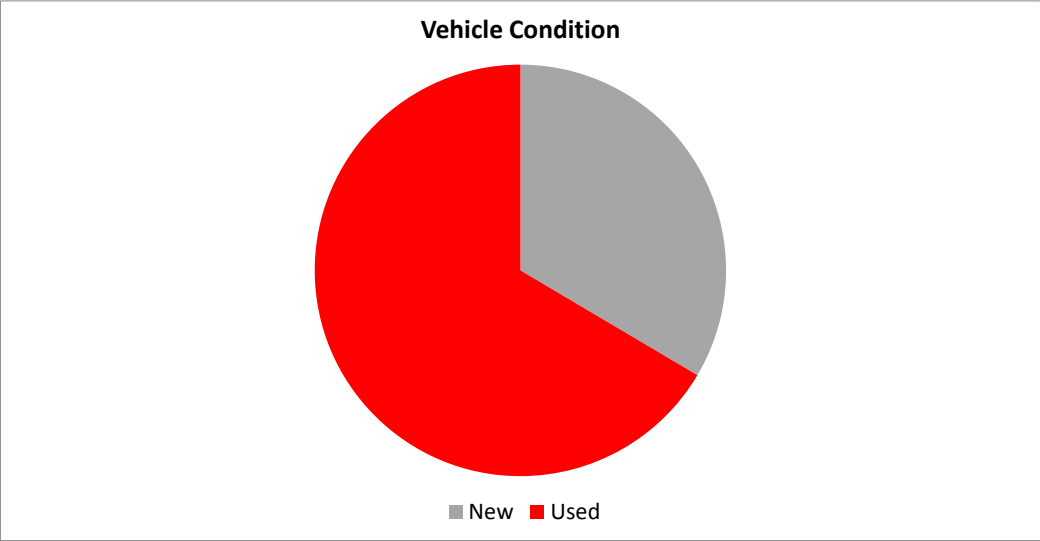
Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days	

TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	7 610	130 502 578	33,5 %	41,6	13,7	
Used	23 648	259 014 337	66,5 %	42,3	13,3	
Total	31 258	389 516 915	100 %			

18.b Vehicle Condition



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days

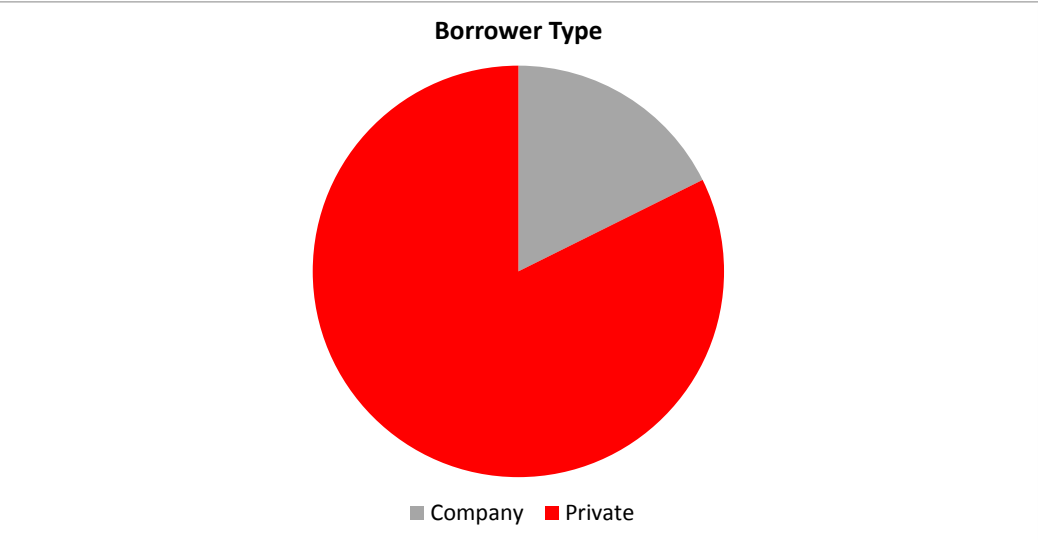
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 961	68 806 543	17,7 %	38,6	13,6
	Private	27 297	320 710 373	82,3 %	42,8	13,4
	Total	31 258	389 516 915	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015		Fixed rate	=	30/360 days
Interest Period	from 25.04.2015	to 25.05.2015		=	30 days

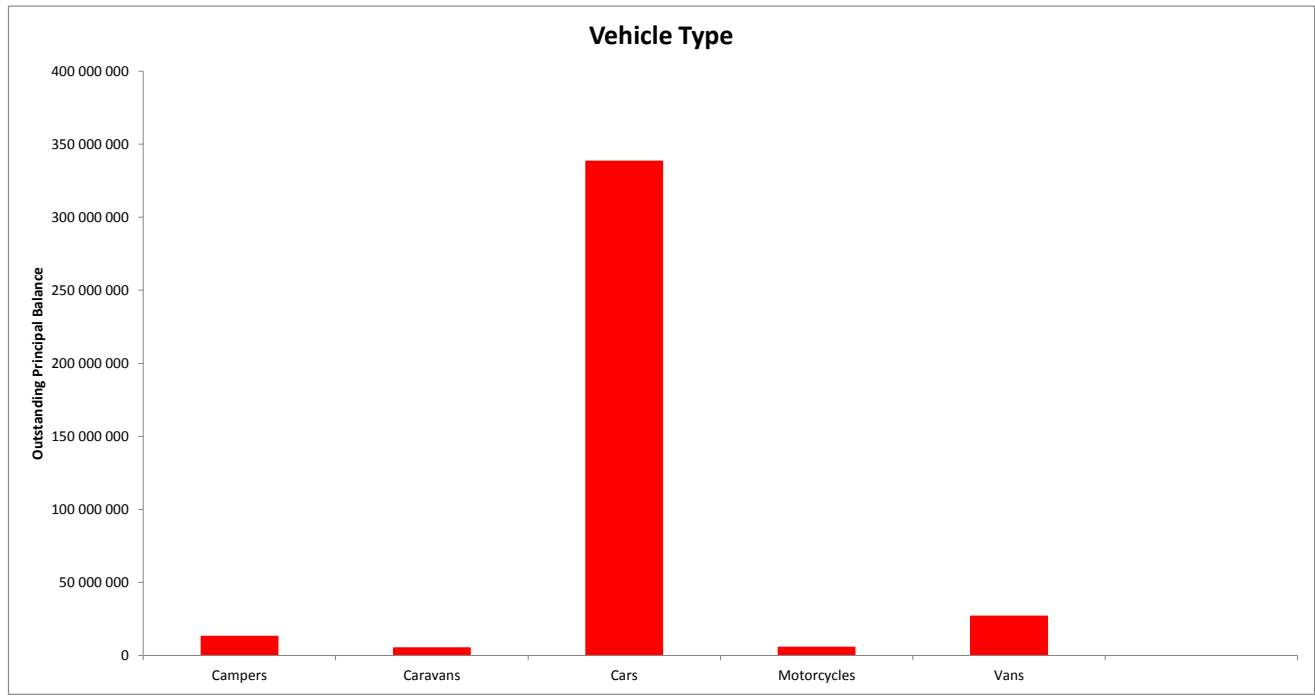
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	604	13 221 380	3,39 %	44,4	13,31
	Caravans	470	5 314 336	1,36 %	43,4	13,60
	Cars	27 451	338 448 865	86,89 %	42,2	13,45
	Motorcycles	714	5 633 429	1,45 %	41,8	12,19
	Vans	2 019	26 898 906	6,91 %	39,6	13,85
		31 258	389 516 915	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days	

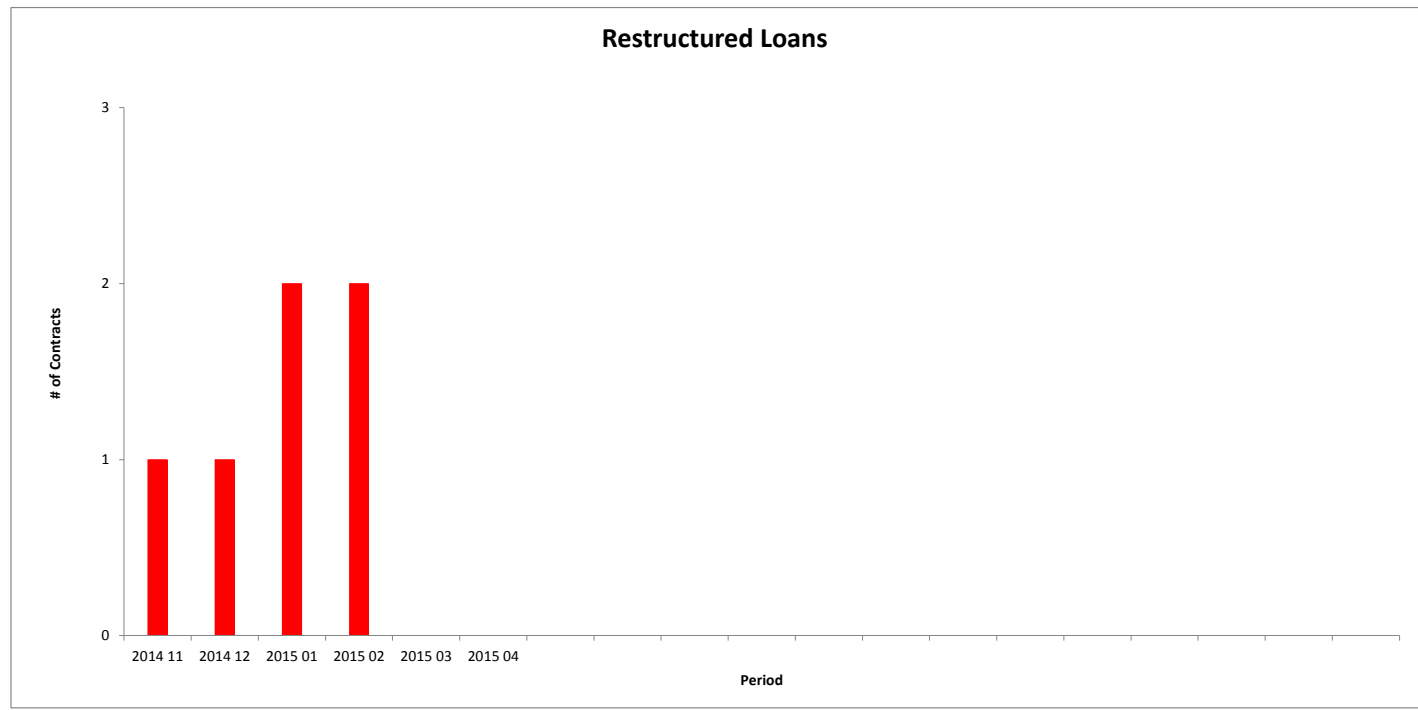
	TOTAL		
	Period	No	Outstanding balance
Restructured	2014 11	1	7 950
	2014 12	1	8 488
	2015 01	2	20 970
	2015 02	2	18 198
	2015 03	0	0
	2015 04	0	0
	6	55 606	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.04.2015	to 25.05.2015	=	30 days	



SCFI Rahoituspalvelut Ltd
 Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	from Apr 2015	Fixed rate = 30/360 days
Interest Period	to 25.04.2015	= 30 days

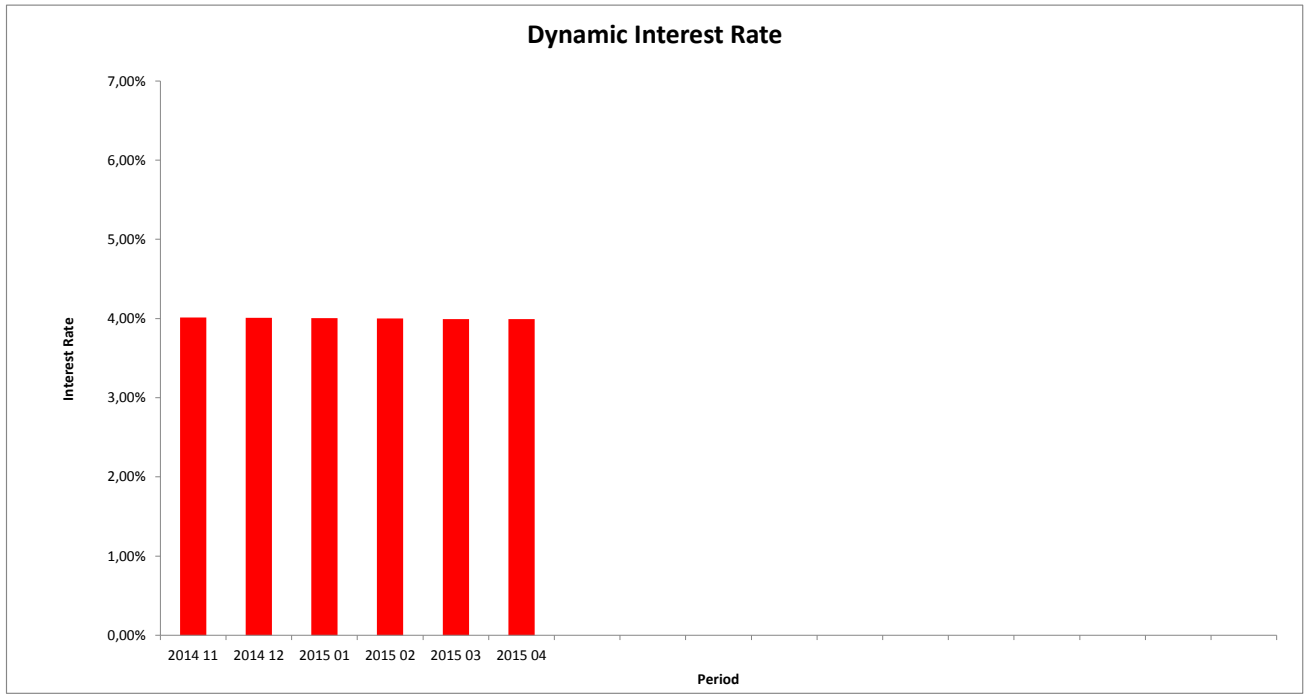
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2014 11	482 997 572	4,01 %
	2014 12	464 830 497	4,011 %
	2015 01	445 935 670	4,006 %
	2015 02	427 392 973	4,002 %
	2015 03	408 409 085	3,994 %
	2015 04	389 516 915	3,991 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.a Dynamic Pre-Payments



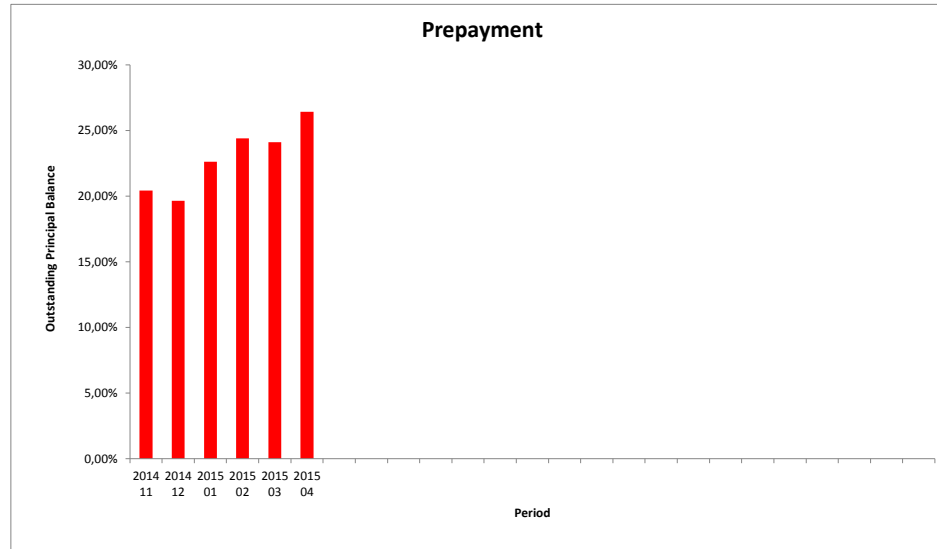
Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	from	Apr 2015	to	Fixed rate	= 30/360 days
Interest Period		25.04.2015		25.05.2015	= 30 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2014 11	16 943 393	482 997 572	20,43 %	
2014 12	8 394 522	464 830 497	19,64 %	
2015 01	9 428 656	445 935 670	22,62 %	
2015 02	9 845 106	427 392 973	24,40 %	
2015 03	9 282 539	408 409 085	24,11 %	
2015 04	9 837 466	389 516 915	26,43 %	

23.b Dynamic Pre-Payments



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	from Apr 2015	Fixed rate = 30/360 days
Interest Period	to 25.04.2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2015	11	482 997 572	33 078	451 050 167	1 886	27 827 140	261	3 634 790	34	485 475							0	0	
	12	464 830 497	32 612	436 253 869	1 760	25 280 176	186	2 366 818	49	733 413	14	196 220					1	15 913	
	1	445 935 670	31 932	418 959 066	1 614	22 821 683	221	3 093 308	53	623 603	24	311 711	10	126 299			5	72 683	
	2	427 392 973	31 031	399 327 802	1 704	23 813 707	220	3 072 117	43	626 304	23	266 647	20	247 024	2	39 375	6	79 114	
	3	408 409 085	29 745	375 806 629	2 097	28 707 420	200	2 617 265	47	830 883	19	253 515	10	108 575	6	84 797	25	365 310	
	4	389 516 915	29 144	361 109 820	1 806	24 191 827	214	2 989 805	60	779 752	19	236 416	10	160 829	5	48 466	18	183 239	
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
11																			
12																			

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	15 913	1	0	0	15 913	0	0	15 913	0	0	15 913			
2015 1	517 107	36				90 731	90 731	426 376	115 599	206 330	310 777			
2015 2	183 239	18							68 301	68 301	114 938			
2015 3														

SCFI Rahoituspalvelut Ltd
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26. Priority of Payments



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	20 609 951,78	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	162 298,71	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 555 067,64	EUR
Principal on Loan to Issuer	-	18 892 169,43	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	26 858 546,59	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	131 180,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 084 090,85	EUR
Prior to PDTE - Interest on Class C notes	-	5 583,00	EUR
Prior to PDTE - Interest on Class D notes	-	10 500,00	EUR
Principal Payments on Class A	-	18 892 169,43	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	23 917,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	2 042 045,42	EUR
Interest on Class F notes	-	54 250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 712,50	EUR
Interest Issuer Subordinated Loan	-	2 756,68	EUR
Principal Issuer Subordinated Loan	-	284 758,33	EUR
Payment to Purchaser	-	1 248 979,38	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 248 979,38	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	43,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 248 936,38	EUR

SCFI Rahoituspalvelut Ltd
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27. Transaction Costs



Reporting Date	28.05.2015	
Payment date	26.05.2015	
Period No	6	
Monthly Period	Apr 2015	Fixed rate = 30/360 days
Interest Period	from 25.04.2015 to 25.05.2015	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	416,00						
Interest accrued for the Period	EUR	252 618,00	131 180,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	1 819 670,00	1 014 133,00	180 346,00	37 034,00	69 650,00	158 649,00	359 858,00
Interest Payments	EUR	252 618,00	131 180,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	1 819 670,00	1 014 133,00	180 346,00	37 034,00	69 650,00	158 649,00	359 858,00
Interest accrued on Subordinated Loan for the Period	EUR	2 756,68						
Cumulative Interest accrued on Subordinated Loan	EUR	22 160,30						
Interest Payments on Subordinated Loan	EUR	2 756,68						
Cumulative Interest Payments on Subordinated Loan	EUR	22 160,30						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

28. Contact Details



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Reporting Date	28.05.2015				
Payment date	26.05.2015				
Period No	6				
Monthly Period	Apr 2015		Fixed rate	=	30/360 days
Interest Period	from 25.04.2015	to 25.05.2015		=	30 days