

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.09.2015				
Payment date	25.09.2015			Following payment dates:	26.10.2015
Period No	10				25.11.2015
Monthly Period	Aug 2015			Fixed rate	= 30/360 days
Interest Period	from 25.08.2015	to	25.09.2015	=	31 days
Cut-Off date	31.08.2015				

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1. Portfolio Information



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	10	
Monthly Period	Aug 2015	Fixed rate = 30/360 days
Interest Period	from 25.08.2015	to 25.09.2015 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	337 095 391,82 EUR	354 909 729,48 EUR
Scheduled Loan Principal Repayments	7 560 738,82 EUR	8 467 771,75 EUR
Prepayments	7 811 890,89 EUR	8 998 570,32 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	15 372 629,71 EUR	17 466 342,07 EUR
New Defaulted Auto Loans in Period	192 630,53 EUR	347 995,59 EUR
Closing Balance	321 530 131,58 EUR	337 095 391,82 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 363 223,02 EUR	1 563 292,83 EUR
Recoveries on loans in default	207 108,25 EUR	183 524,39 EUR
Total Revenue Received in Period	1 570 331,27 EUR	1 746 817,22 EUR
# Loans		
At beginning of period	28 563 Loans	29 536 Loans
Paid in Full	887 Loans	944 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	16 Loans	29 Loans
At end of period	27 660 Loans	28 563 Loans

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2. Amount Due for Distribution



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015		Fixed rate	=	10/360 days
Interest Period	from 25.08.2015	to	25.09.2015	=	31 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	16 942 961 EUR	19 213 159 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	16 942 961 EUR	19 213 159 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	16 804 524 EUR	19 068 021 EUR
b. Reserve Fund	5 323 646 EUR	5 592 159 EUR
c. Interest Earned by the Issuer	-1 EUR	-2 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	22 128 169 EUR	24 660 177 EUR

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3. Reserve Accounts



Reporting Date	28.09.2015				
Payment date	25.09.2015				
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Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	

Note Balance

Beginning of Period	337 095 391,82	EUR
End of Period	321 530 131,58	EUR

Reserve Fund

	in %	
Beginning of Period	0,5 %	1 774 548,65 EUR
Cash Outflow		1 774 548,65 EUR
Cash Inflow		1 685 476,96 EUR
End of Period	0,5 %	1 685 476,96 EUR
Required Reserve Amount	0,5 %	1 685 476,96 EUR

Liquidity Balance

Beginning of Period	1,1 %	3 549 097,29 EUR
Cash Outflow		3 549 097,29 EUR
Cash Inflow		3 370 953,92 EUR
End of Period	1,0 %	3 370 953,92 EUR
Required Reserve Amount	1,0 %	3 370 953,92 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	28.09.2015				
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Asset Balance

Beginning of Period	337 095 391,82	EUR
End of Period	321 530 131,58	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	292 959 395,22	91,11 %	25 356
1-29 days past due	24 666 737,68	7,67 %	1 983

Delinquent Receivables:

30-59 days past due	2 450 722,27	0,76 %	218
60-89 days past due	735 072,30	0,23 %	54
90-119 days past due	504 408,77	0,16 %	30
120-149 days past due	121 105,37	0,04 %	11
150-179 days past due	92 689,97	0,03 %	8
Total Performing and Delinquent	321 530 132	100,00 %	27 660

Current Period Defaults	192 630,53	16
Cumulative Defaults	1 681 246,92	134
Current Period Recoveries	207 108,25	
Cumulative Recoveries	939 005,98	

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

NO

[A] [1] - [2] - [3]	(1 685 476,96)
Note Principal Closing Balance [1]	321 530 131,58
Reserve Fund Amount [2]	1 685 476,96
Aggregate Outstanding Asset Principal Amount [3]	321 530 131,58
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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5. Outstanding Notes



Reporting Date	28.09.2015	
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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	337 095 391,82	262 195 391,82	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	22 128 169,30						
Amortisation	15 565 260,24						
Redemption per Class	15 565 260,24	15 565 260,24	-	-	-	-	-
Redemption per Note		3 515,19	-	-	-	-	-
Class Principal Outstanding Closing Balance	321 530 131,58	246 630 131,58	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	76,71 %	13,53 %	2,08 %	2,24 %	2,55 %	2,89 %
Current Pool Factor		0,56	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	31						
Principal Outstanding per Note Beginning of Period		59 213,05	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 515,19	-	-	-	-	-
Principal Outstanding per Note End of Period		55 697,86	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		23,29	62,50	83,33	145,83	291,67	583,33
Interest Payment	135 901,02	103 130,19	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		23,29	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)		28,26 %	14,73 %	12,65 %	10,41 %	7,86 %	4,96 %
Current CE (excl. Excess Spread)		24,87 %	11,34 %	9,25 %	7,02 %	4,47 %	1,57 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.09.2015
 Payment date 25.09.2015
 Period No 10
 Monthly Period Aug 2015 to Fixed rate = 30/360 days
 Interest Period : 25.08.2015 to 25.09.2015 = 31 days

		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
		Short Term				Long Term					
		Fitch		Moody's		Fitch		Moody's			
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current		
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	A3	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	Aa3	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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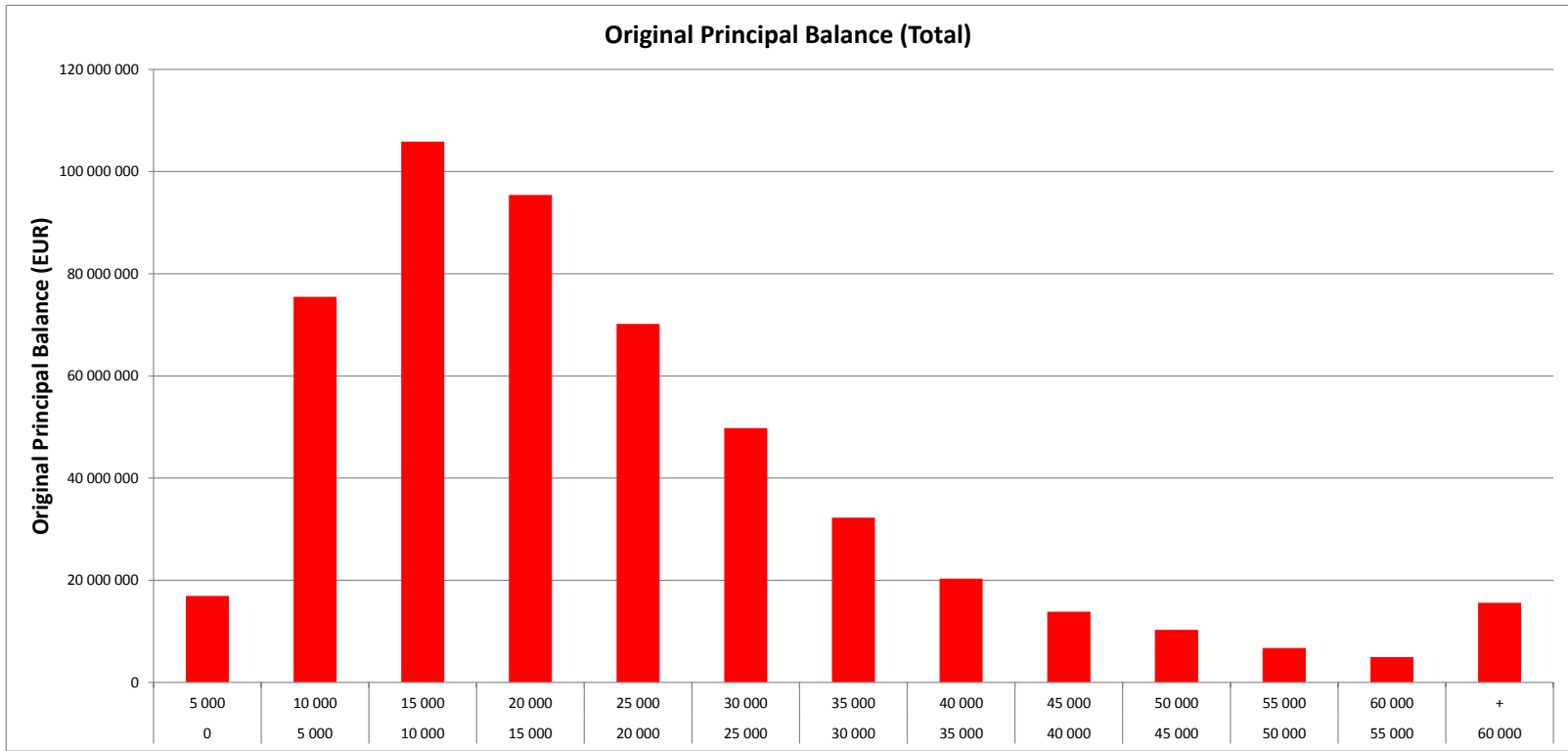
Average amount - all: 14 163

	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	28.09.2015				
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Interest Period	from 25.08.2015	to 25.09.2015	=	31	days



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8.a Outstanding Principal Balance



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
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Interest Period	from 25.08.2015	to	25.09.2015	=	31 days

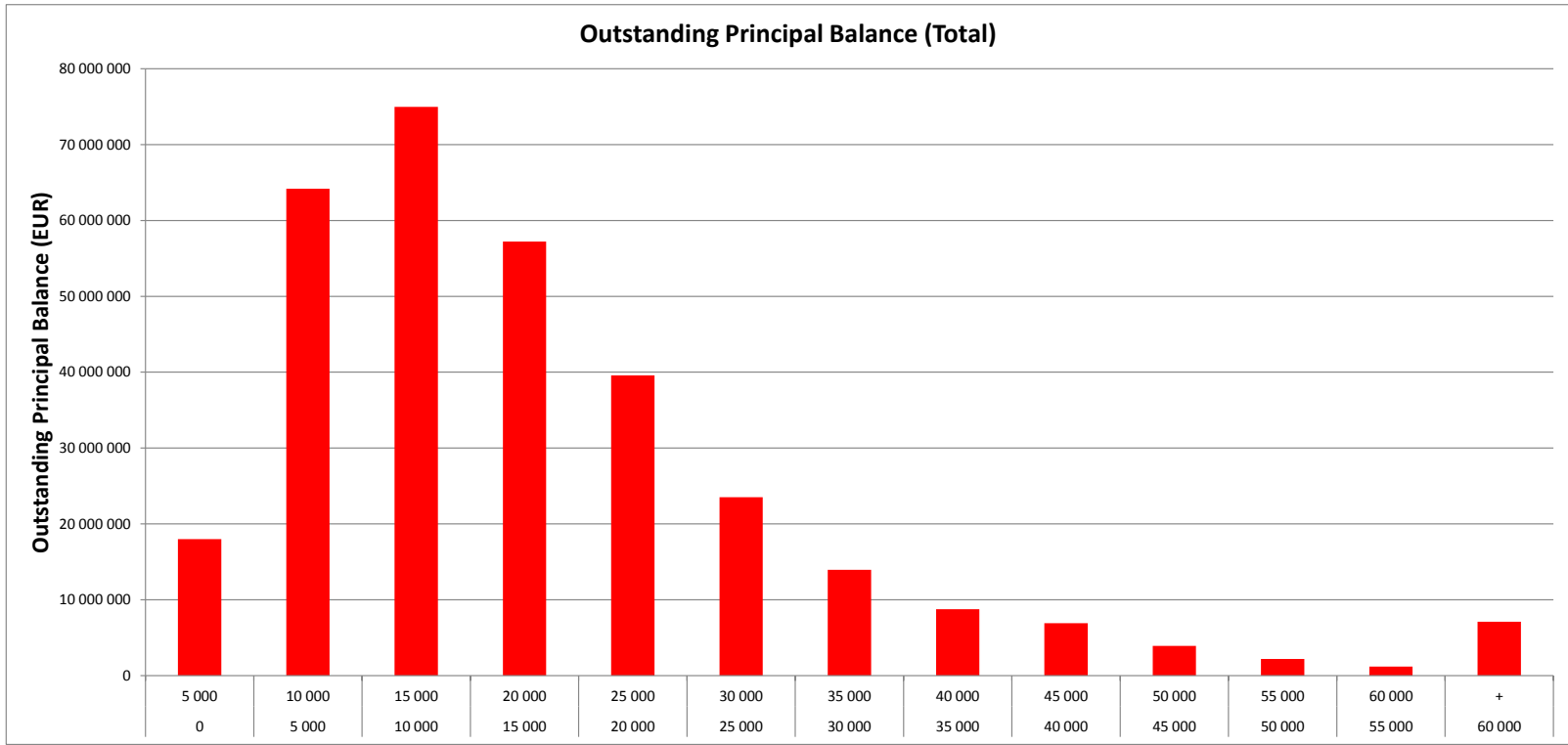
Average amount - all: 11 624

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	5 929	17 995 731	5,60 %	22,1	18,5
		5 000 10 000	8 600	64 181 136	19,96 %	35,4	17,9
		10 000 15 000	6 094	74 982 160	23,32 %	40,0	17,4
		15 000 20 000	3 318	57 222 544	17,80 %	40,4	17,2
		20 000 25 000	1 783	39 575 710	12,31 %	41,2	17,0
		25 000 30 000	866	23 528 305	7,32 %	41,5	17,0
		30 000 35 000	433	13 946 611	4,34 %	41,7	16,8
		35 000 40 000	236	8 759 847	2,72 %	41,9	17,2
		40 000 45 000	164	6 911 415	2,15 %	42,1	16,5
		45 000 50 000	83	3 917 558	1,22 %	41,8	16,6
		50 000 55 000	42	2 205 425	0,69 %	43,5	16,1
		55 000 60 000	21	1 204 063	0,37 %	41,8	17,7
		60 000 +	91	7 099 625	2,21 %	42,3	16,0
		Total	27 660	321 530 132	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	28.09.2015				
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Period No	10				
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Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	



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Monthly Investor Report

9.a Geographical Distribution



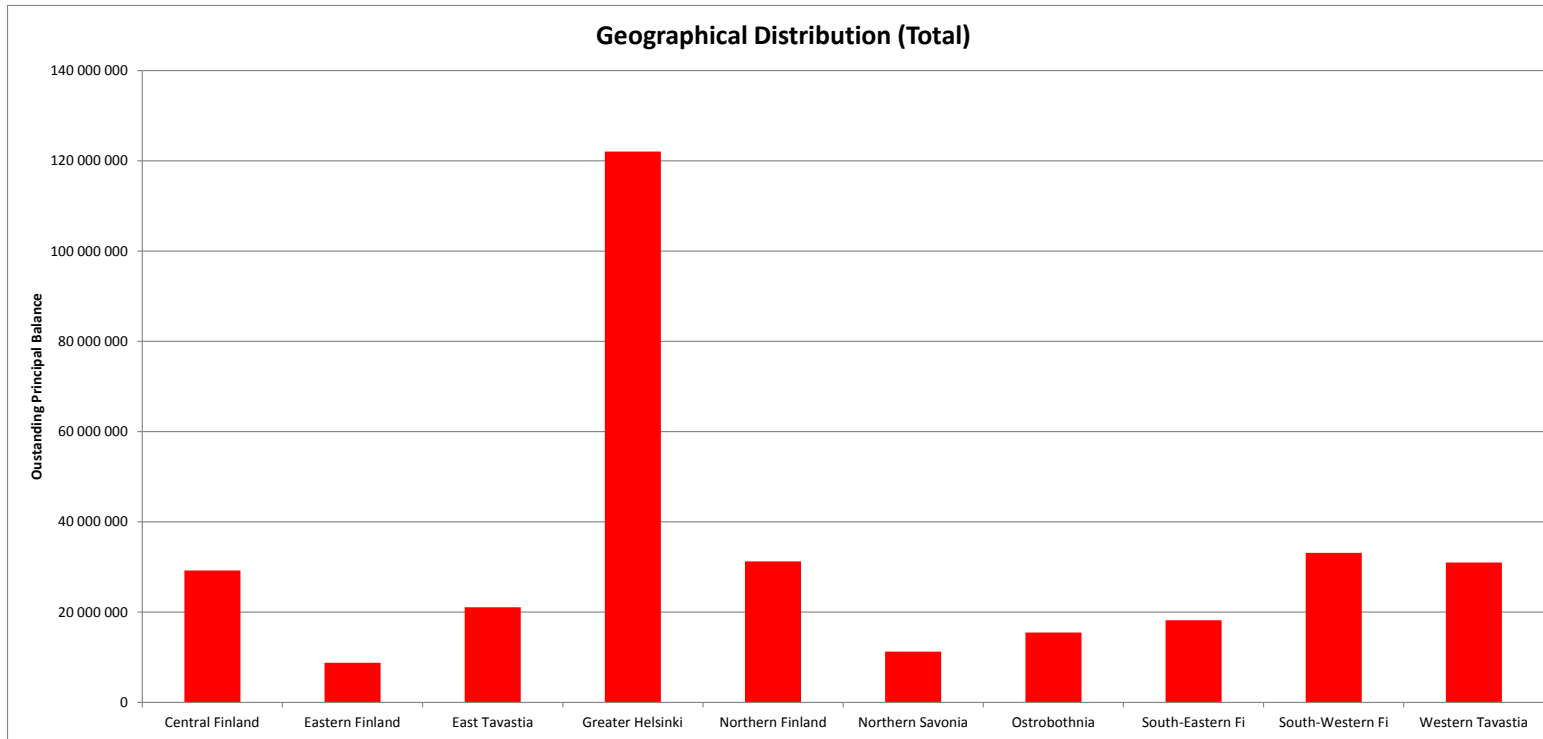
Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 662	29 234 876	9,09 %	38,6		17,3
Eastern Finland	817	8 788 893	2,73 %	38,1		17,6
East Tavastia	1 787	21 103 232	6,56 %	39,1		17,4
Greater Helsinki	9 875	122 069 325	37,97 %	38,6		17,3
Northern Finland	2 662	31 260 777	9,72 %	39,4		17,3
Northern Savonia	1 023	11 273 194	3,51 %	37,9		17,6
Ostrobothnia	1 490	15 472 746	4,81 %	37,6		17,3
South-Eastern Fi	1 703	18 188 250	5,66 %	38,8		17,4
South-Western Fi	2 945	33 129 328	10,30 %	38,7		17,4
Western Tavastia	2 696	31 009 510	9,64 %	38,8		17,2
Total	27 660	321 530 132	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015		Fixed rate	=	30/360 days
Interest Period	from 25.08.2015	to 25.09.2015		=	31 days

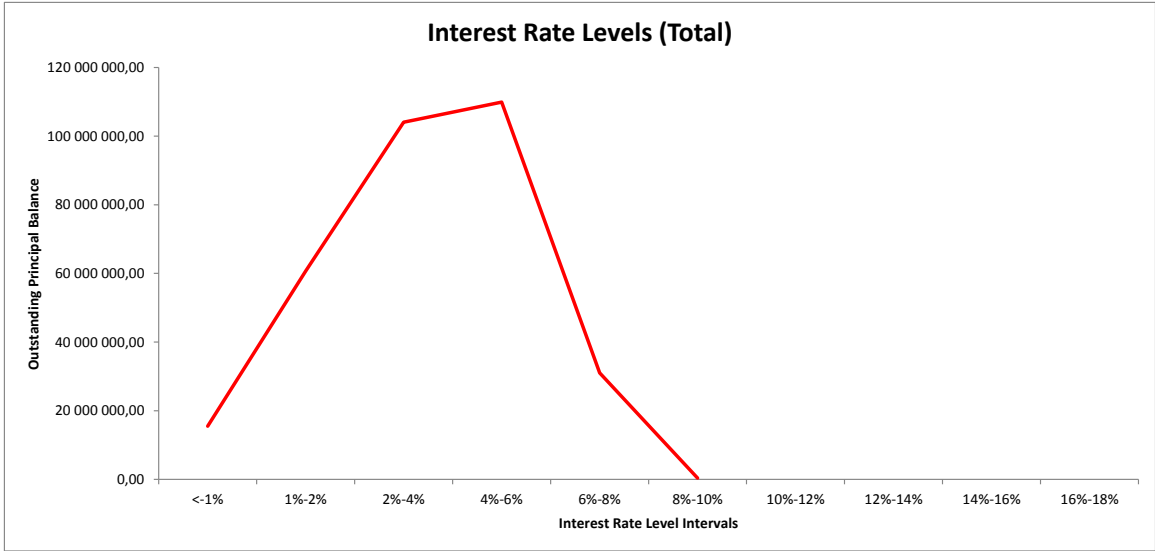
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
<		1%	1359	15 483 464	4,82 %	41,3	15,3
1 %		2%	5231	60 669 884	18,87 %	38,3	17,3
2 %		4%	7669	104 083 765	32,37 %	39,0	17,4
4 %		6%	9 763	109 913 581	34,18 %	38,5	17,6
6 %		8%	3 586	31 003 887	9,64 %	37,9	17,6
8 %		10%	52	375 550	0,12 %	38,0	16,4
10 %		12%					
12 %		14%					
14 %		16%					
16 %		18%					
Total			27 660	321 530 132	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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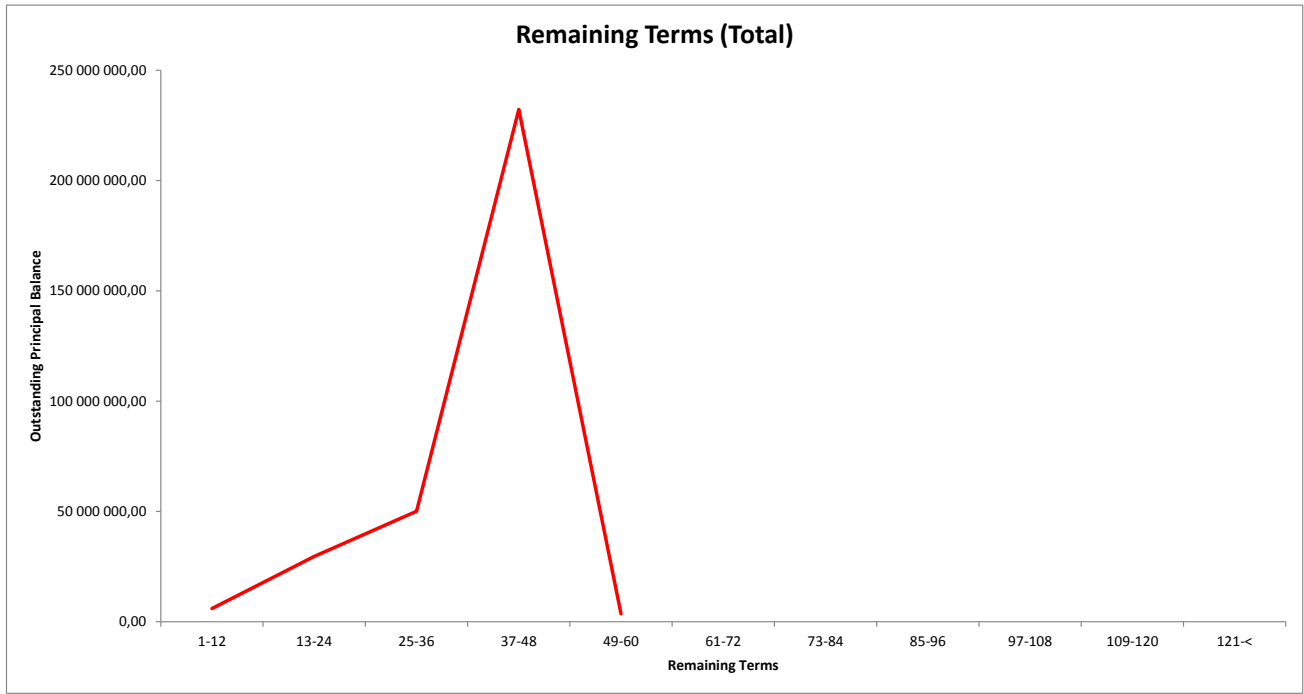
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	34	18 718	0,01 %	0,0	29,8
1		12	2 196	5 971 246	1,86 %	9,1	19,3
13		24	4 545	29 652 721	9,22 %	19,4	18,1
25		36	5 155	50 033 223	15,56 %	32,4	19,4
37		48	15 526	232 221 590	72,22 %	43,1	16,9
49		60	204	3 632 634	1,13 %	49,3	12,1
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		27 660		321 530 132	100 %		

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11.b Remaining Terms



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12.a Seasoning



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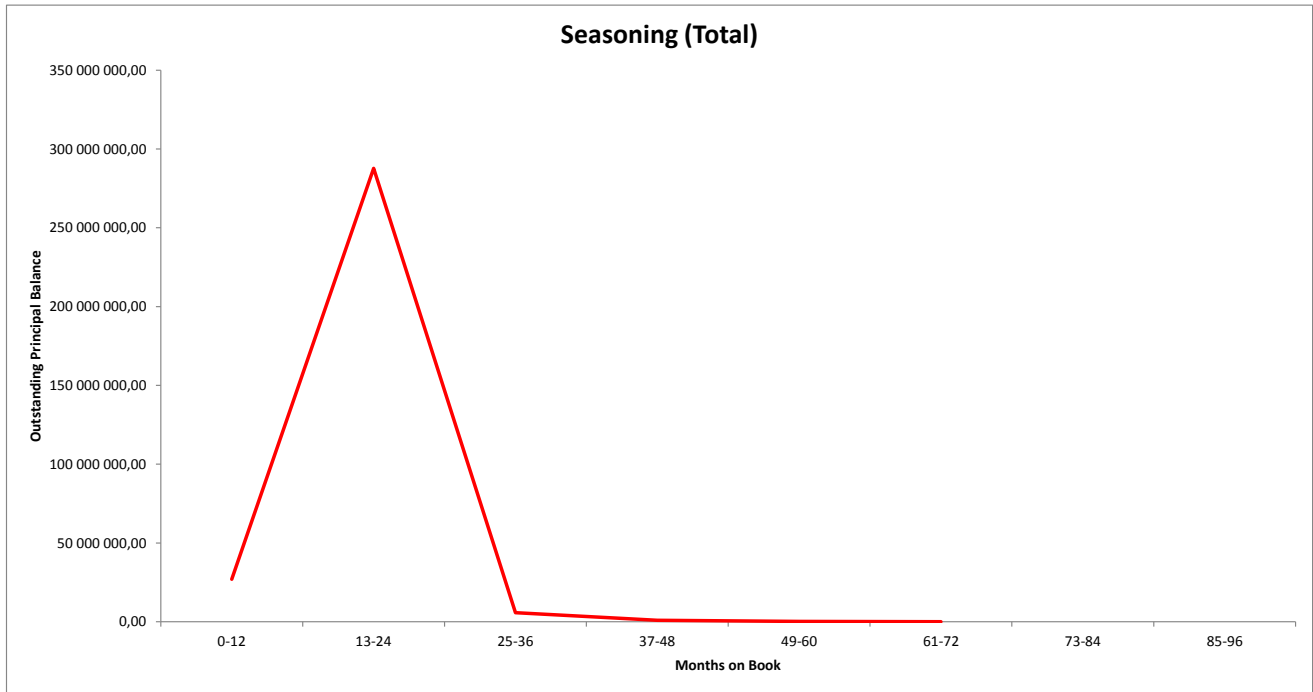
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	2 162	27 020 959	8,40 %	43,5	11,8
	13		24	24 725	287 729 719	89,49 %	38,5	17,6
	25		36	595	5 701 669	1,77 %	31,6	26,3
	37		48	124	886 856	0,28 %	19,1	40,5
	49		60	50	177 882	0,06 %	9,1	52,3
	61		72	4	13 046	0,00 %	4,7	61,9
	73		84					
	85		96					
	Total			27 660	321 530 132	100 %		

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12.b Seasoning



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13.a Balloon loans



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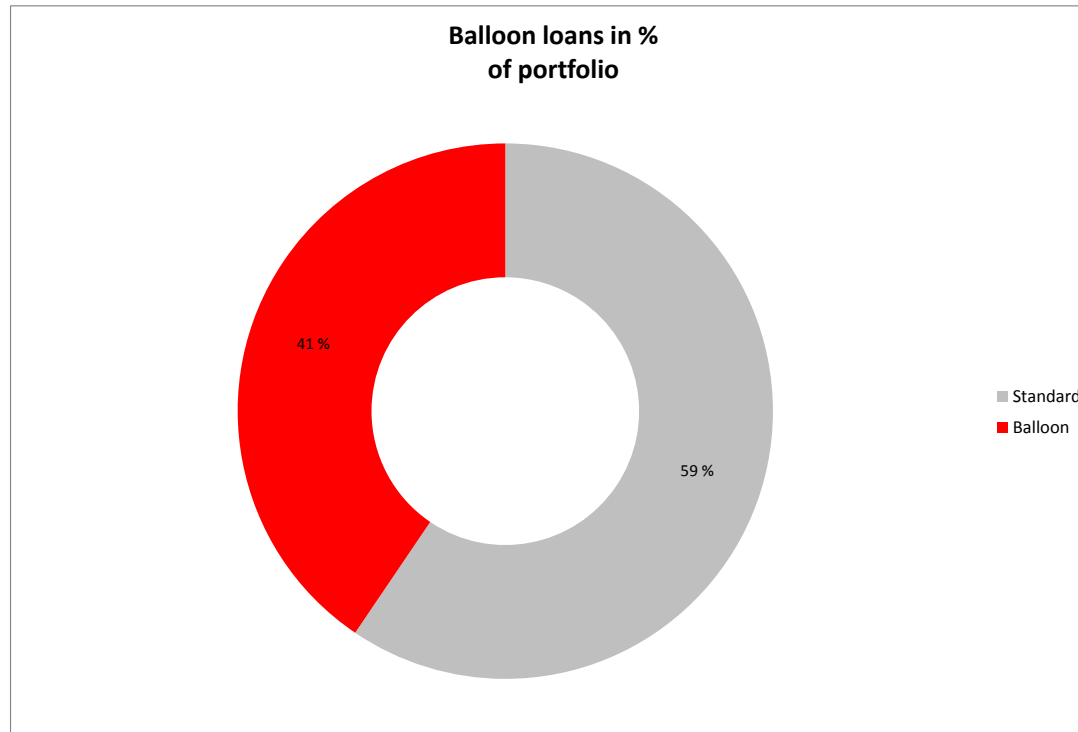
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		20 996	191 244 556	59,48 %	3 148	0,00 %	36,9	17,3
Balloon		6 664	130 285 576	40,52 %	42 823 420	32,87 %	41,3	17,4
Total		27 660	321 530 132	100 %	42 826 568	13,32 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

14.a # loans per borrower



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	

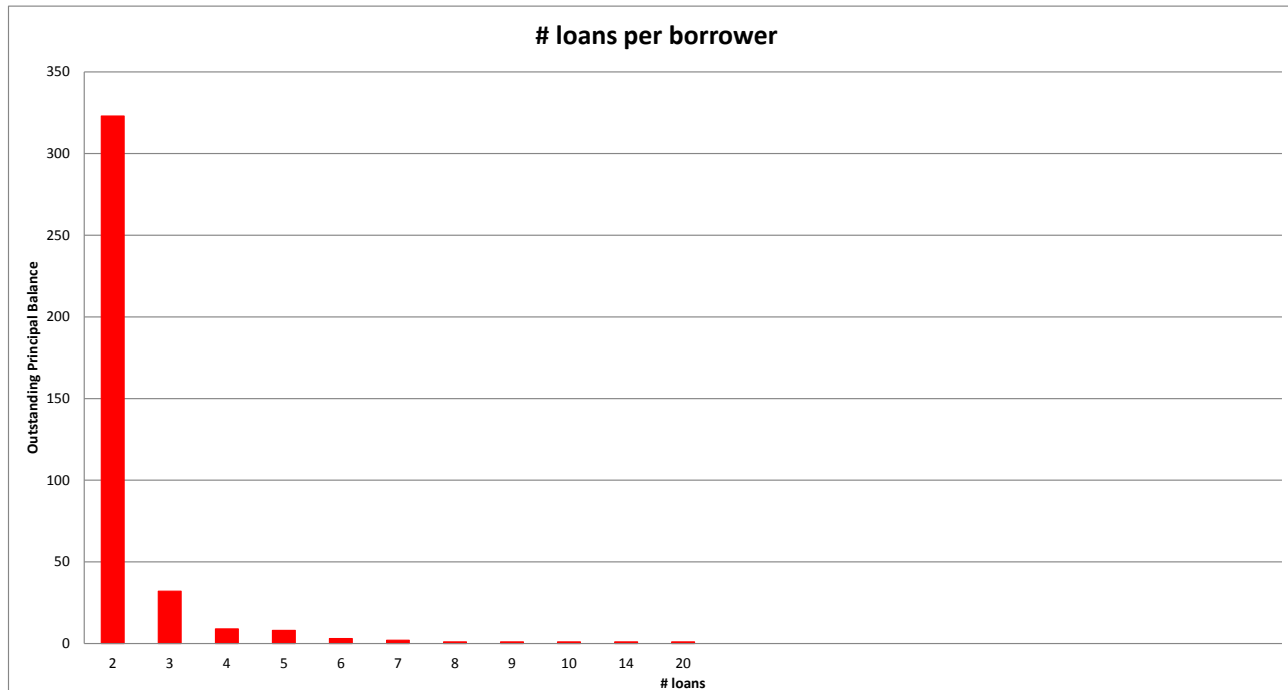
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	26 749	308 507 822	95,95 %	
	2	323	9 424 388	2,93 %	
	3	32	1 343 773	0,42 %	
	4	9	552 909	0,17 %	
	5	8	494 257	0,15 %	
	6	3	278 253	0,09 %	
	7	2	157 678	0,05 %	
	8	1	107 016	0,03 %	
	9	1	101 713	0,03 %	
	10	1	171 454	0,05 %	
	14	1	268 110	0,08 %	
	20	1	122 759	0,04 %	
Total:	27 131	321 530 132	100,0 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	10	
Monthly Period	Aug 2015	Fixed rate = 30/360 days
Interest Period	from 25.08.2015 to 25.09.2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	10	
Monthly Period	Aug 2015	Fixed rate = 30/360 days
Interest Period	from 25.08.2015 to 25.09.2015	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	321 530 132	313 669 910	7 860 222	1 061 999	4,04 %	97,56 %
2	313 669 910	305 917 312	7 752 598	1 035 256	4,03 %	95,14 %
3	305 917 312	298 152 631	7 764 680	1 009 496	4,03 %	92,73 %
4	298 152 631	290 439 180	7 713 452	983 721	4,03 %	90,33 %
5	290 439 180	282 724 131	7 715 049	958 106	4,03 %	87,93 %
6	282 724 131	275 004 629	7 719 501	932 447	4,03 %	85,53 %
7	275 004 629	267 310 160	7 694 470	906 775	4,03 %	83,14 %
8	267 310 160	259 598 613	7 711 547	881 167	4,03 %	80,74 %
9	259 598 613	251 927 222	7 671 391	855 504	4,03 %	78,35 %
10	251 927 222	244 313 143	7 614 079	830 031	4,03 %	75,98 %
11	244 313 143	236 729 505	7 583 638	804 682	4,02 %	73,63 %
12	236 729 505	229 190 705	7 538 800	779 469	4,02 %	71,28 %
13	229 190 705	221 733 713	7 456 992	754 465	4,02 %	68,96 %
14	221 733 713	214 359 557	7 374 156	729 673	4,02 %	66,67 %
15	214 359 557	207 024 925	7 334 632	705 161	4,02 %	64,39 %
16	207 024 925	199 458 276	7 566 649	680 717	4,02 %	62,03 %
17	199 458 276	192 322 466	7 135 811	655 797	4,02 %	59,81 %
18	192 322 466	185 211 265	7 111 200	632 060	4,02 %	57,60 %
19	185 211 265	178 182 830	7 028 435	608 267	4,01 %	55,42 %
20	178 182 830	171 021 833	7 160 997	584 767	4,01 %	53,19 %

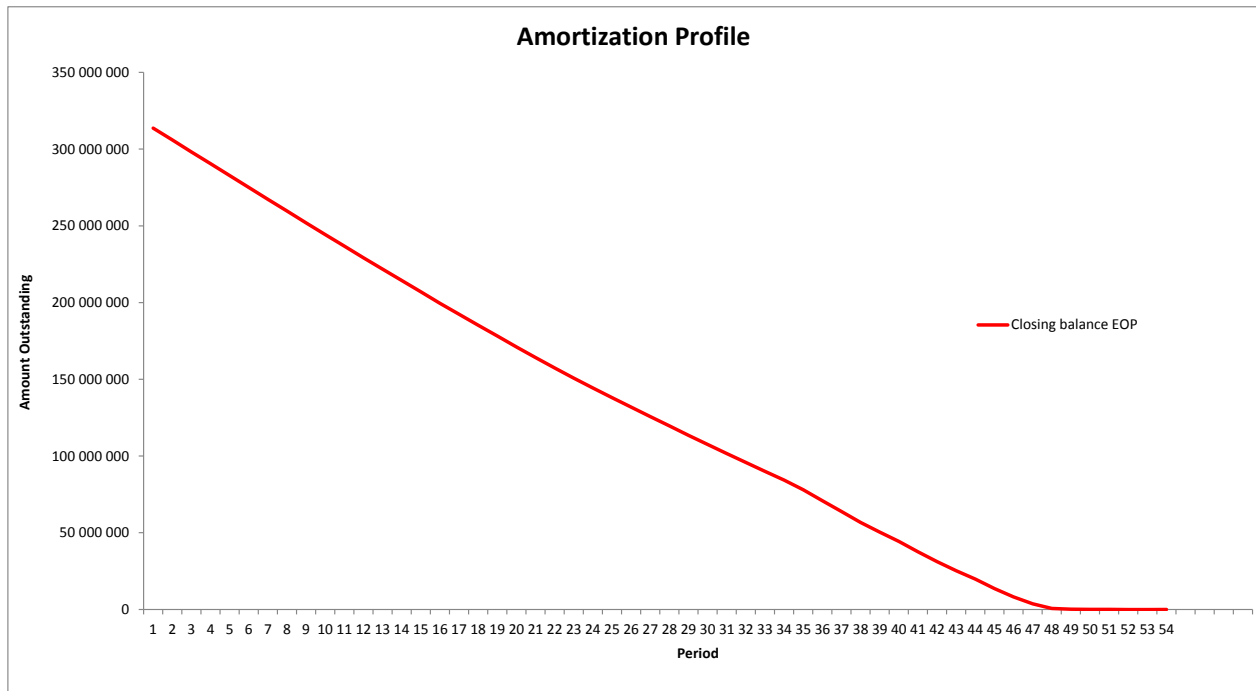
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	10	
Monthly Period	Aug 2015	Fixed rate = 30/360 days
Interest Period	from 25.08.2015 to 25.09.2015	= 31 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015		Fixed rate	=	30/360 days
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days

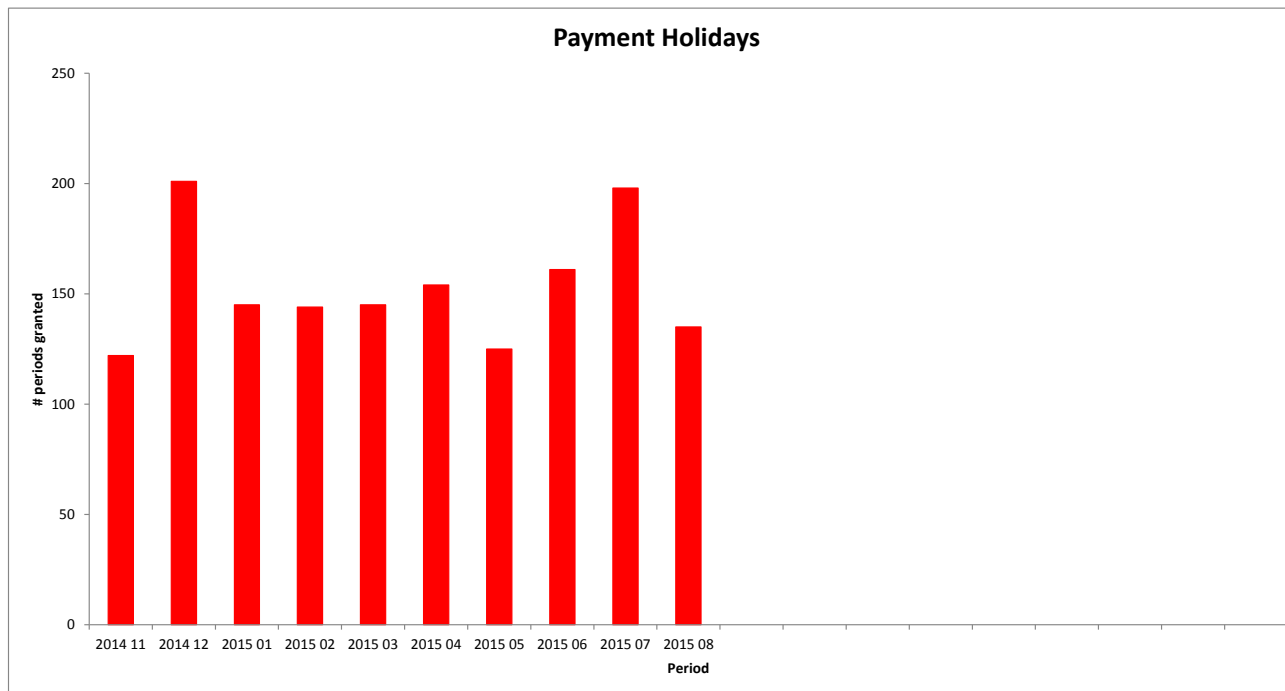
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53 198	2 111 589	
2014 12	201	259	71 441	3 113 780	
2015 01	145	199	54 831	2 246 481	
2015 02	144	219	65 418	2 388 678	
2015 03	145	213	68 793	2 553 256	
2015 04	154	214	58 576	2 232 972	
2015 05	125	188	56 454	1 901 911	
2015 06	161	220	62 434	2 442 642	
2015 07	198	271	77 587	2 730 946	
2015 08	135	178	50 420	1 981 746	
Total:	1 530	2 147	619 152	23 704 001	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	10	
Monthly Period	Aug 2015	Fixed rate = 30/360 days
Interest Period	from 25.08.2015 to 25.09.2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015		Fixed rate	=	30/360 days
Interest Period	from	25.08.2015	to	25.09.2015	= 31 days

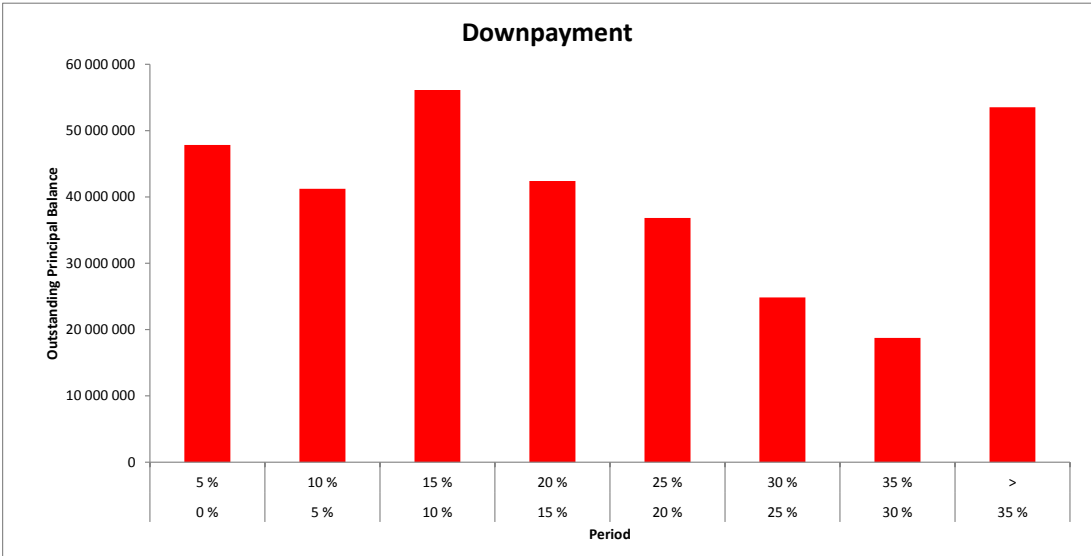
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 263	47 825 687	14,9 %	41,9	16,8
	5 %	10 %	2 933	41 215 732	12,8 %	41,1	17,2
	10 %	15 %	4 372	56 139 080	17,5 %	40,1	17,6
	15 %	20 %	3 379	42 411 850	13,2 %	39,1	17,6
	20 %	25 %	3 095	36 836 989	11,5 %	38,0	17,5
	25 %	30 %	2 129	24 836 407	7,7 %	38,3	17,4
	30 %	35 %	1 705	18 754 751	5,8 %	37,1	17,6
	35 % >		6 784	53 509 635	16,6 %	33,3	17,3
	Total		27 660	321 530 132	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	28.09.2015			
Payment date	25.09.2015			
Period No	10			
Monthly Period	Aug 2015	Fixed rate	=	30/360 days
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



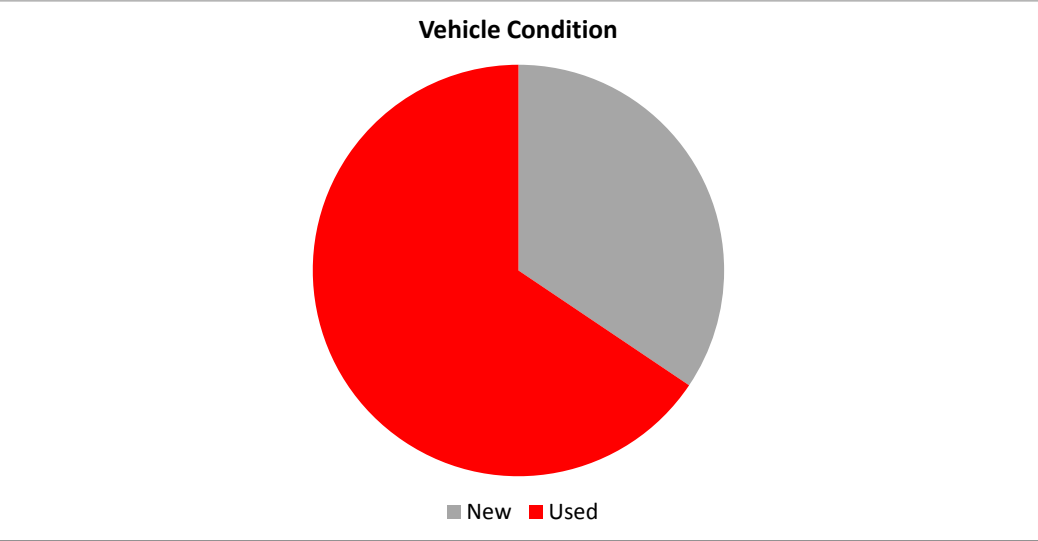
Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015		Fixed rate	=	30/360 days
Interest Period	from 25.08.2015	to	25.09.2015	=	31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		6 945	110 678 557	34,4 %	38,1	17,6
Used		20 715	210 851 574	65,6 %	39,0	17,2
Total		27 660	321 530 132	100 %		

18.b Vehicle Condition



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	

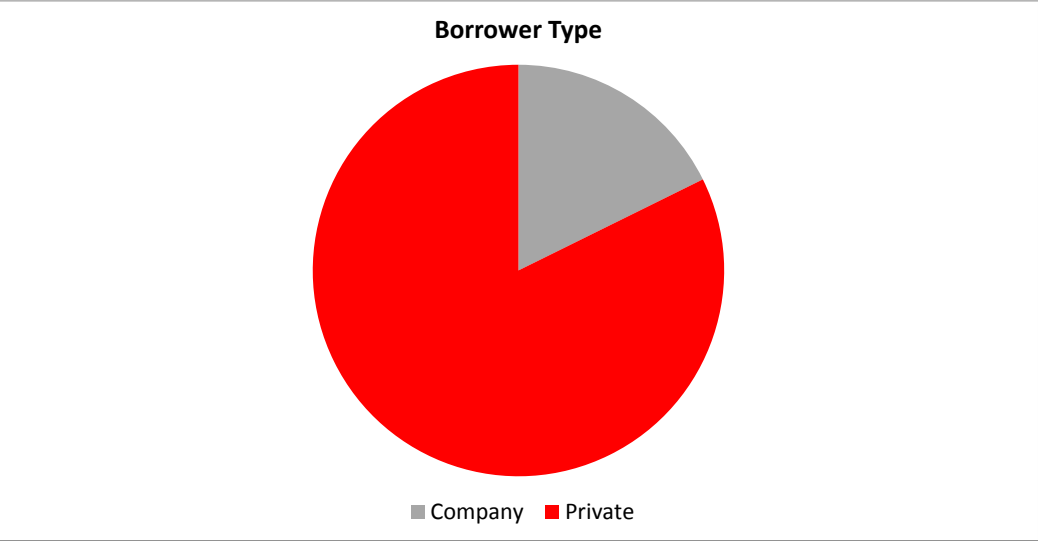
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 579	56 909 422	17,7 %	35,4	17,5
	Private	24 081	264 620 710	82,3 %	39,4	17,3
	Total	27 660	321 530 132	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	

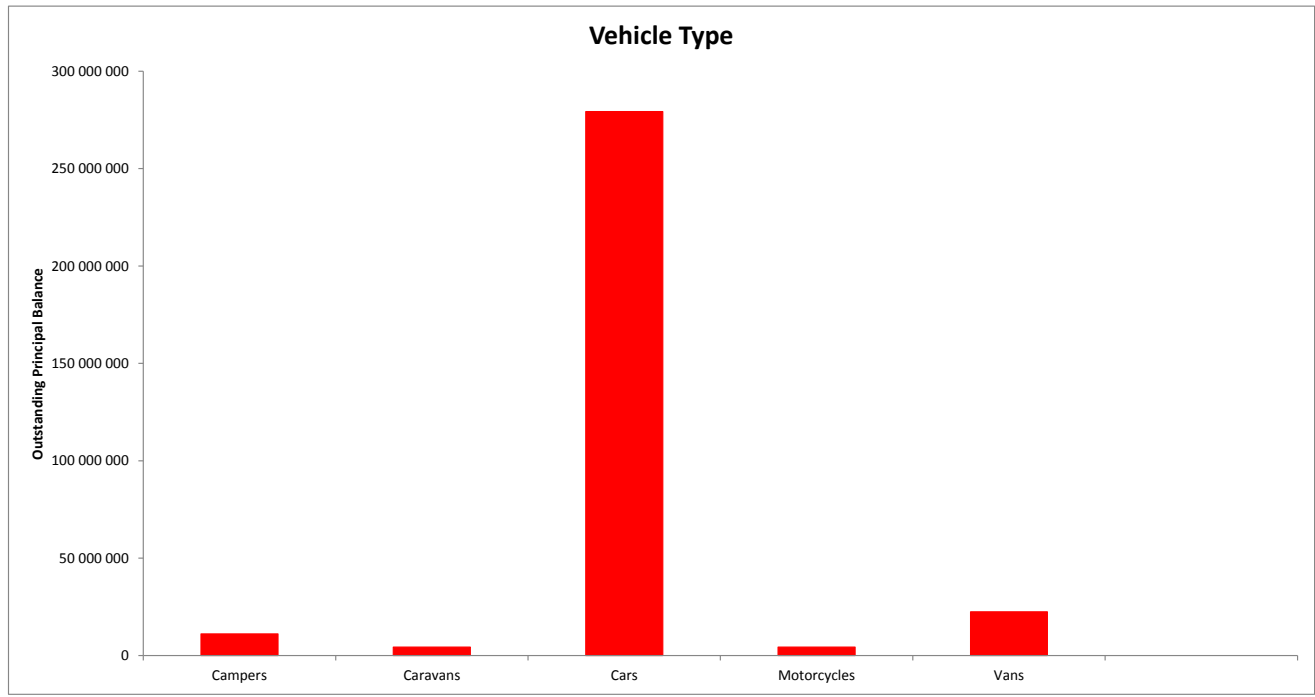
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	518	11 081 972	3,45 %	40,9	17,18
	Caravans	404	4 344 037	1,35 %	39,9	17,76
	Cars	24 334	279 299 829	86,87 %	38,8	17,35
	Motorcycles	582	4 371 381	1,36 %	38,6	16,06
	Vans	1 822	22 432 913	6,98 %	36,4	17,72
		27 660	321 530 132	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	

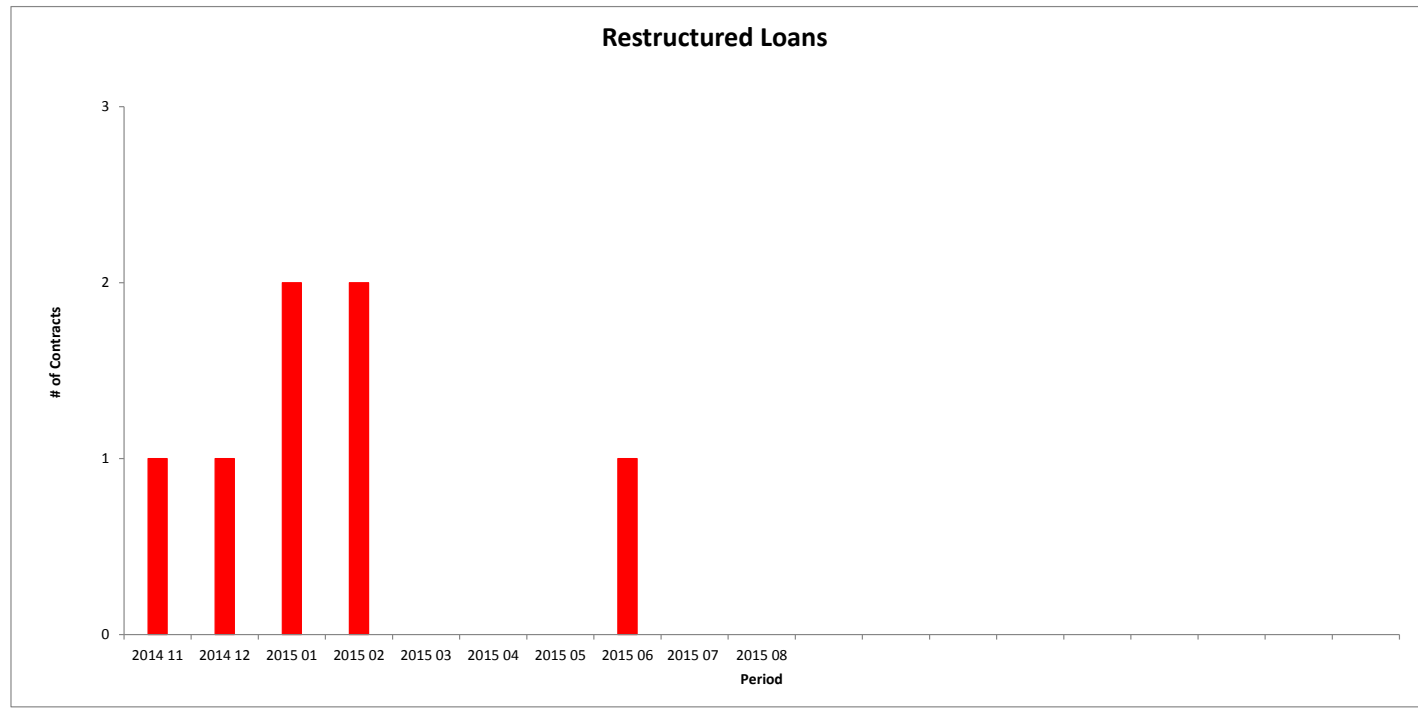
TOTAL		
Period	No	Outstanding balance
2014 11	1	7 950
2014 12	1	8 488
2015 01	2	20 970
2015 02	2	18 198
2015 03	0	0
2015 04	0	0
2015 05	0	0
2015 06	1	17 951
2015 07	0	0
2015 08	0	0
	7	73 556

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	

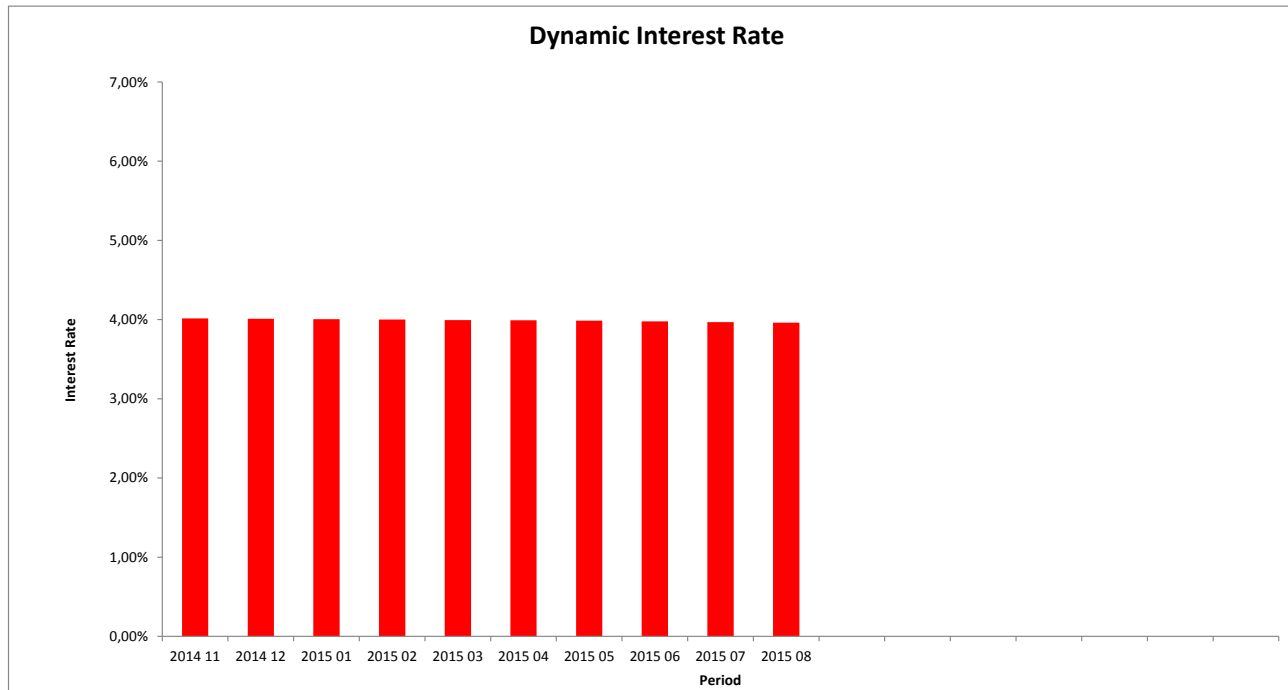


SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	10	
Monthly Period	Aug 2015	Fixed rate = 30/360 days
Interest Period	from 25.08.2015 to 25.09.2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.a Dynamic Pre-Payments



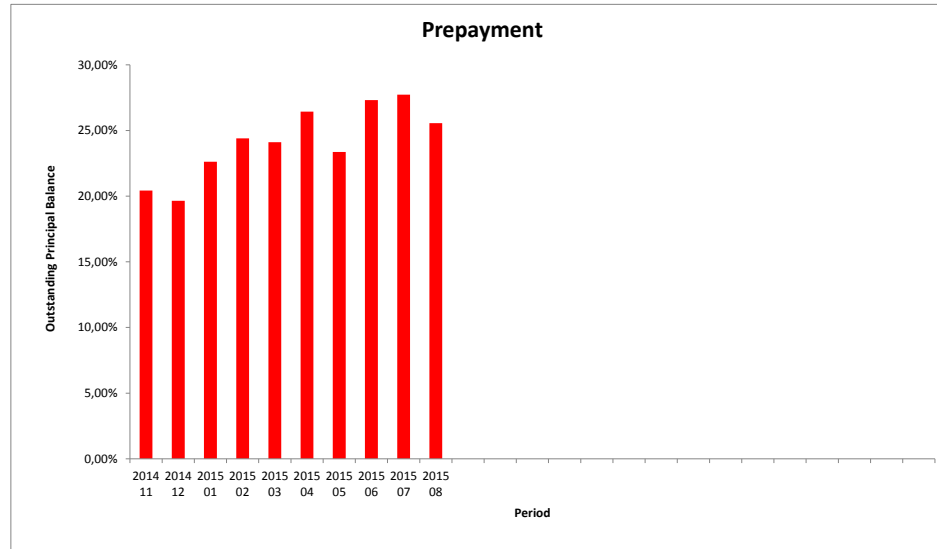
Reporting Date	28.09.2015			
Payment date	25.09.2015			
Period No	10			
Monthly Period	Aug 2015	Fixed rate	=	30/360 days
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days

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 %	
2015 05	8 174 137	372 810 567	23,36 %	
2015 06	9 310 365	354 909 729	27,31 %	
2015 07	8 998 570	337 095 392	27,72 %	
2015 08	7 811 891	321 530 132	25,56 %	

23.b Dynamic Pre-Payments



Reporting Date	28.09.2015		
Payment date	25.09.2015		
Period No	10		
Monthly Period	Aug 2015	Fixed rate	= 30/360 days
Interest Period	from 25.08.2015	to 25.09.2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2015	to 25.09.2015	=	31 days	

year	mth	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	
	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	
2015	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	372 810 567	27 908	339 530 532	2 196	28 528 491	250	3 210 336	69	976 764	22	269 896	15	246 892	4	47 656	14	175 057	
	6	354 909 729	27 305	326 630 027	1 891	24 004 311	234	2 938 634	57	751 122	32	345 138	11	149 036	6	91 461	20	249 304	
	7	337 095 392	26 721	313 744 063	1 537	19 559 157	213	2 579 731	53	737 918	20	246 887	15	192 205	4	35 430	29	347 996	
	8	321 530 132	25 356	292 959 395	1 983	24 666 738	218	2 450 722	54	735 072	30	504 409	11	121 105	8	92 690	16	192 631	
	9																		
	10																		
	11																		
	12																		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	10	
Monthly Period	Aug 2015	Fixed rate = 30/360 days
Interest Period	from 25.08.2015 to 25.09.2015	= 31 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	-	-	15 913	-	-	15 913	-	-	15 913	0	0	15 913
2015 1	517 107	36				90 731	90 731	426 376	194 861	284 202	232 905	101 634	285 836	231 271
2015 2	358 297	32							276 954	276 954	330 646	126 865	403 819	45 523
2015 3	540 626	45										162 133	55 025	292 970

SCFI Rahoituspalvelut Ltd
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26. Priority of Payments



Reporting Date	28.09.2015
Payment date	25.09.2015
Period No	10
Monthly Period	Aug 2015
Interest Period	from 25.08.2015 to 25.09.2015
Fixed rate	= 30/360 days
	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	16 942 960,98	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	138 436,58	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 238 848,16	EUR
Principal on Loan to Issuer	-	15 565 260,24	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	22 128 169,30	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	103 130,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 370 953,92	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	-	15 565 260,24	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	-	1 685 476,96	EUR
Interest on Class F notes	-	54 250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 562,50	EUR
Interest Issuer Subordinated Loan	-	2 031,86	EUR
Principal Issuer Subordinated Loan	-	267 215,06	EUR
Payment to Purchaser	-	961 684,76	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	961 684,76	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	38,17	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	961 646,59	EUR

SCFI Rahoituspalvelut Ltd
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27. Transaction Costs



Reporting Date	28.09.2015	
Payment date	25.09.2015	
Period No	10	
Monthly Period	Aug 2015	Fixed rate = 30/360 days
Interest Period	from 25.08.2015 to 25.09.2015	= 31 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	224 568,00	103 130,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	2 759 616,00	1 468 327,00	289 098,00	59 366,00	111 650,00	254 317,00	576 858,00
Interest Payments	EUR	224 568,00	103 130,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	2 759 616,00	1 468 327,00	289 098,00	59 366,00	111 650,00	254 317,00	576 858,00
Interest accrued on Subordinated Loan for the Period	EUR	2 031,86						
Cumulative Interest accrued on Subordinated Loan	EUR	31 313,96						
Interest Payments on Subordinated Loan	EUR	2 031,86						
Cumulative Interest Payments on Subordinated Loan	EUR	31 313,96						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

28. Contact Details



Santander Consumer Bank AS

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Reporting Date	28.09.2015				
Payment date	25.09.2015				
Period No	10				
Monthly Period	Aug 2015		Fixed rate	=	30/360 days
Interest Period	from 25.08.2015	to 25.09.2015		=	31 days