

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.03.2015	Following payment dates:	27.04.2015
Payment date	25.03.2015		25.05.2015
Period No	4		
Monthly Period	Feb 2015	Fixed rate	= 30/360 days
Interest Period	from 25.02.2015 to	25.03.2015	= 28 days

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1. Portfolio Information



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015	to 25.03.2015 = 28 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	445 935 670,13 EUR	464 830 496,70 EUR
Scheduled Loan Principal Repayments	8 618 476,80 EUR	9 393 487,67 EUR
Prepayments	9 845 106,11 EUR	9 428 655,96 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	18 463 582,91 EUR	18 822 143,63 EUR
New Defaulted Auto Loans in Period	79 114,16 EUR	72 682,94 EUR
Closing Balance	427 392 973,06 EUR	445 935 670,13 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 723 268,21 EUR	1 885 182,66 EUR
Recoveries on loans in default	61 986,00 EUR	12 145,00 EUR
Total Revenue Received in Period	1 785 254,21 EUR	1 897 327,66 EUR
# Loans		
At beginning of period	33 854 Loans	34 621 Loans
Paid in Full	805 Loans	762 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	6 Loans	5 Loans
At end of period	33 043 Loans	33 854 Loans

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2. Amount Due for Distribution



Reporting Date	27.03.2015		
Payment date	25.03.2015		
Period No	4		
Monthly Period	Feb 2015	Fixed rate	= 10/360 days
Interest Period	from 25.02.2015	to 25.03.2015	= 28 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	20 248 837 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	20 248 837 EUR

	20 719 471 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
Total	20 719 471 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 082 629 EUR
b. Reserve Fund	6 972 457 EUR
c. Interest Earned by the Issuer	-2 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	27 055 085 EUR

	20 515 471 EUR
	7 244 964 EUR
	-37 EUR
	0 EUR
Total	27 760 398 EUR

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3. Reserve Accounts



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.02.2015	to 25.03.2015	=	28 days	

Note Balance

Beginning of Period	445 935 670,13	EUR
End of Period	427 392 973,06	EUR

Reserve Fund

	in %	
Beginning of Period	0,5 %	2 324 152,48 EUR
Cash Outflow		2 324 152,48 EUR
Cash Inflow		2 229 678,35 EUR
End of Period	0,5 %	2 229 678,35 EUR
Required Reserve Amount	0,5 %	2 229 678,35 EUR

Liquidity Balance

Beginning of Period	1,0 %	4 648 304,97 EUR
Cash Outflow		4 648 304,97 EUR
Cash Inflow		4 459 356,70 EUR
End of Period	1,0 %	4 459 356,70 EUR
Required Reserve Amount	1,0 %	4 459 356,70 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	27.03.2015	
Payment date	25.03.2015	
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Asset Balance

Beginning of Period	445 935 670,13	EUR
End of Period	427 392 973,06	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	399 327 801,54	93,43 %	31 031
1-29 days past due	23 813 706,58	5,57 %	1 704

Delinquent Receivables:

30-59 days past due	3 072 116,54	0,72 %	220
60-89 days past due	626 303,67	0,15 %	43
90-119 days past due	266 646,58	0,06 %	23
120-149 days past due	247 023,64	0,06 %	20
150-179 days past due	39 374,51	0,01 %	2
Total Performing and Delinquent	427 392 973	100,00 %	33 043

Current Period Defaults	79 114,16		6
Cumulative Defaults	167 710,46		12
Current Period Recoveries	61 986,00		
Cumulative Recoveries	74 131,00		

Principal Deficiency Trigger Event, where [A] > [B * 9%] NO

[A] [1] - [2] - [3]	(2 229 678,35)
Note Principal Closing Balance [1]	427 392 973,06
Reserve Fund Amount [2]	2 229 678,35
Aggregate Outstanding Asset Principal Amount [3]	427 392 973,06
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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5. Outstanding Notes



Reporting Date	27.03.2015	
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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	445 935 670,13	371 035 670,13	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	27 055 084,52						
Amortisation	18 542 697,07						
Redemption per Class	18 542 697,07	18 542 697,07	-	-	-	-	-
Redemption per Note		4 187,60	-	-	-	-	-
Class Principal Outstanding Closing Balance	427 392 973,06	352 492 973,06	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	82,48 %	10,18 %	1,57 %	1,68 %	1,92 %	2,18 %
Current Pool Factor		0,80	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	28						
Principal Outstanding per Note Beginning of Period		83 793,06	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 187,60	-	-	-	-	-
Principal Outstanding per Note End of Period		79 605,46	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		32,96	62,50	83,33	145,83	291,67	583,33
Interest Payment	178 711,53	145 940,70	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		32,96	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)		22,68 %	12,50 %	10,93 %	9,25 %	7,33 %	5,15 %
Current CE (excl. Excess Spread)		19,09 %	8,91 %	7,34 %	5,66 %	3,74 %	1,57 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.03.2015
 Payment date 25.03.2015
 Period No 4
 Monthly Period Feb 2015 to Fixed rate = 30/360 days
 Interest Period : 25.02.2015 to 25.03.2015 = 28 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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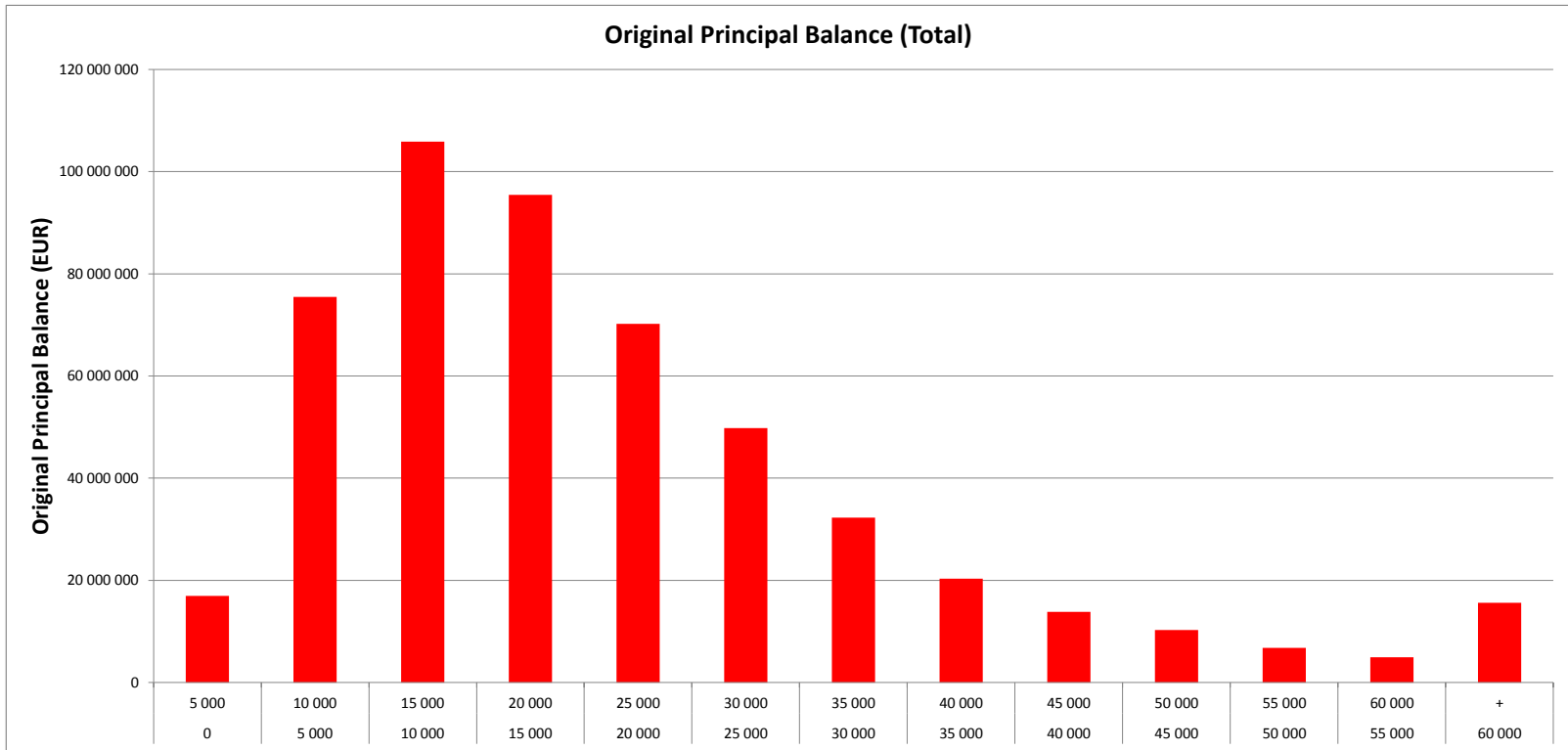
Average amount - all: 14 163

	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	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015	Fixed rate	=	30/360	days
Interest Period	from 25.02.2015	to 25.03.2015	=	28	days



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8.a Outstanding Principal Balance



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days

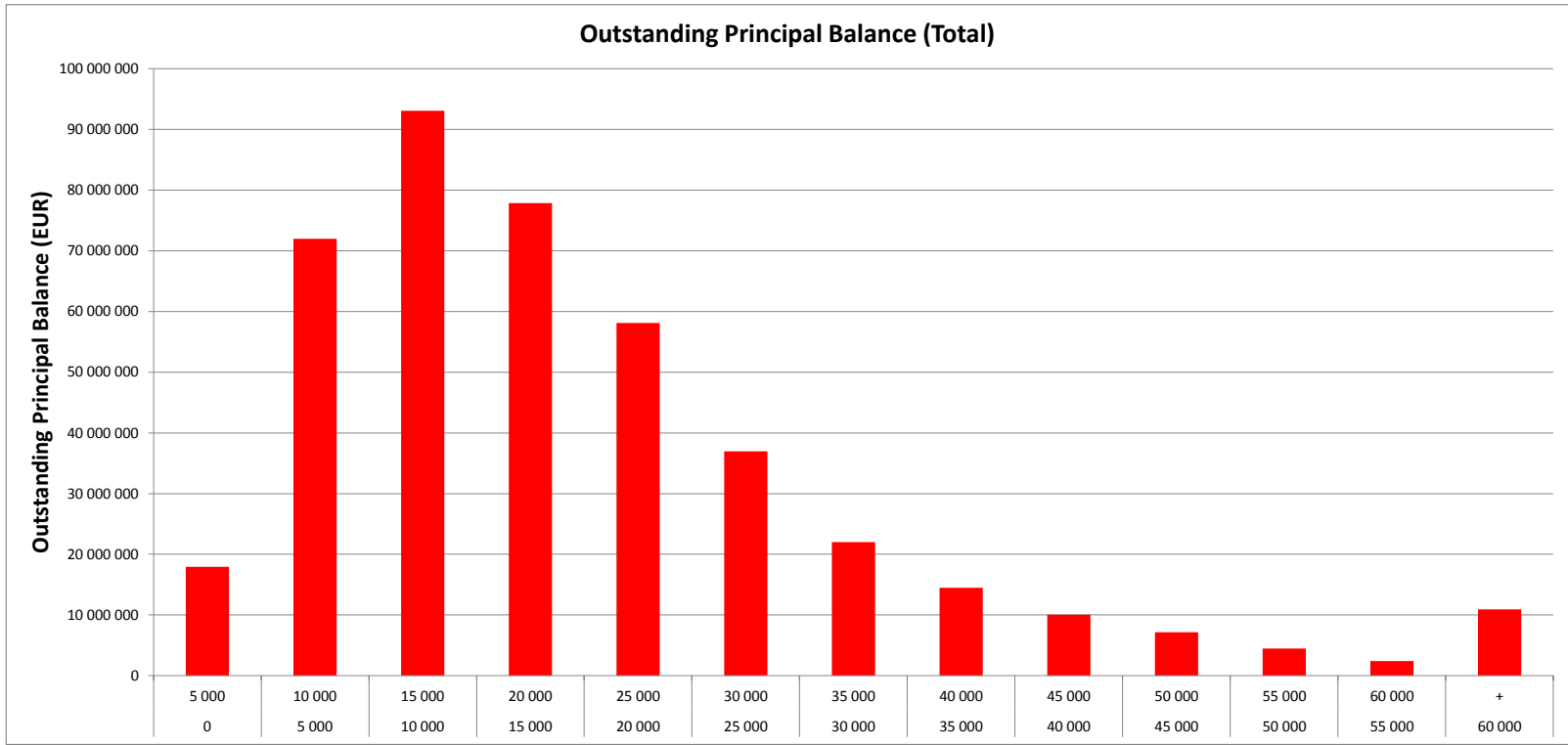
Average amount - all: 12 934

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	5 710	17 917 205	4,19 %	24,0	12,9
	5 000	10 000	9 581	71 974 770	16,84 %	38,4	12,1
	10 000	15 000	7 549	93 106 565	21,78 %	44,6	11,6
	15 000	20 000	4 521	77 850 094	18,22 %	46,1	11,4
	20 000	25 000	2 609	58 124 645	13,60 %	46,1	11,3
	25 000	30 000	1 354	36 967 048	8,65 %	46,7	11,2
	30 000	35 000	683	22 011 604	5,15 %	46,8	10,8
	35 000	40 000	387	14 462 714	3,38 %	47,1	11,1
	40 000	45 000	237	10 032 734	2,35 %	47,6	11,2
	45 000	50 000	151	7 140 188	1,67 %	46,9	10,6
	50 000	55 000	85	4 466 568	1,05 %	48,0	10,9
	55 000	60 000	42	2 420 697	0,57 %	47,6	10,6
	60 000 +		134	10 918 141	2,55 %	47,5	10,5
Total			33 043	427 392 973	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.02.2015	to 25.03.2015	=	28 days	



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9.a Geographical Distribution



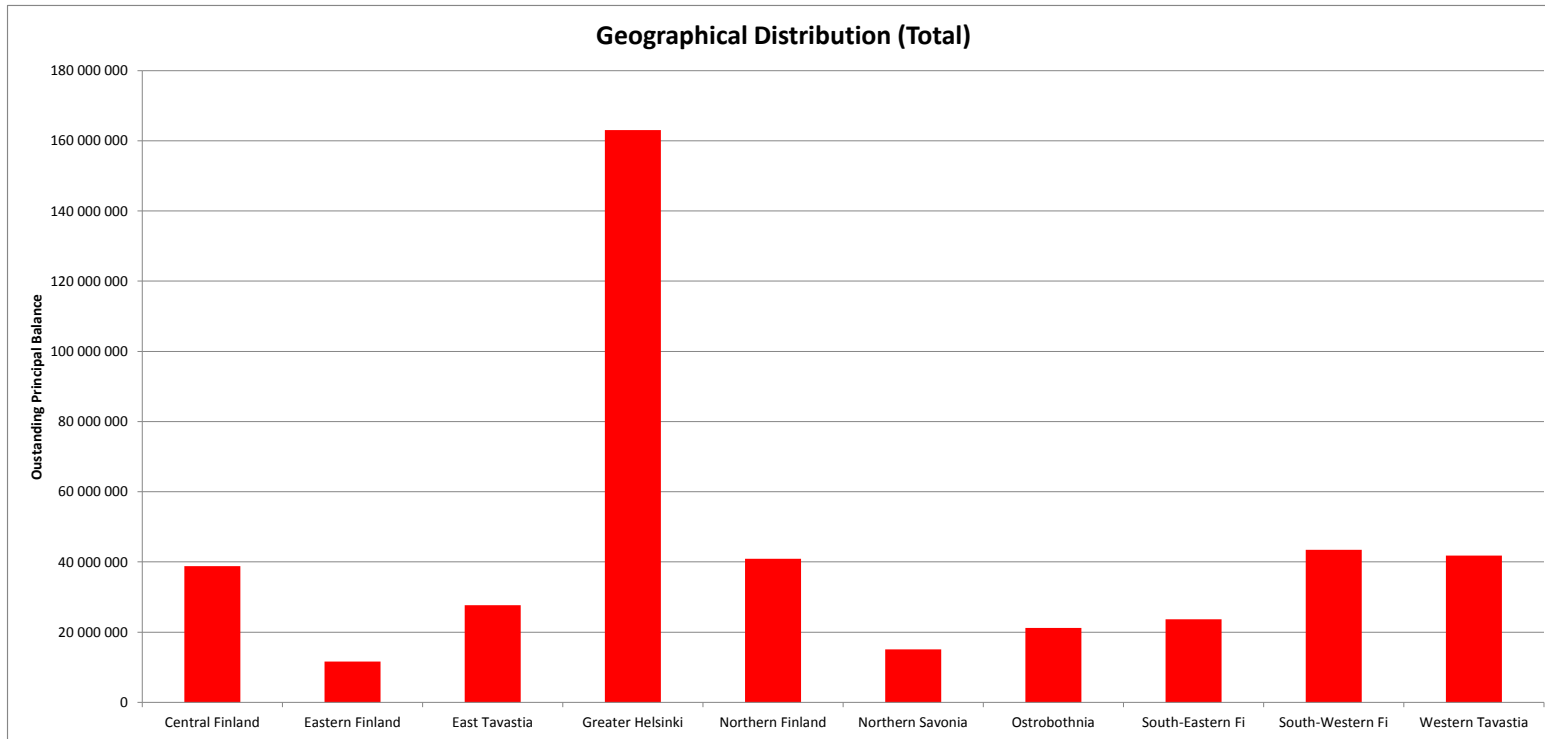
Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.02.2015	to 25.03.2015	=	28 days	

TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 177	38 804 897	9,08 %	9,61 %	43,7		11,4
Eastern Finland	981	11 674 190	2,73 %	2,97 %	43,4		11,8
East Tavastia	2 102	27 656 418	6,47 %	6,36 %	44,4		11,6
Greater Helsinki	11 814	163 046 785	38,15 %	35,75 %	43,7		11,5
Northern Finland	3 150	40 883 830	9,57 %	9,53 %	44,5		11,5
Northern Savonia	1 232	15 094 519	3,53 %	3,73 %	42,8		11,8
Ostrobothnia	1 822	21 182 268	4,96 %	5,51 %	42,7		11,4
South-Eastern Fi	2 026	23 713 303	5,55 %	6,13 %	43,9		11,5
South-Western Fi	3 490	43 501 543	10,18 %	10,56 %	43,9		11,6
Western Tavastia	3 249	41 835 220	9,79 %	9,83 %	43,9		11,5
Total	33 043	427 392 973	100 %	100,00 %			

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9.b Geographical Distribution Graph

Reporting Date	27.03.2015	
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10.a Interest Rate



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days

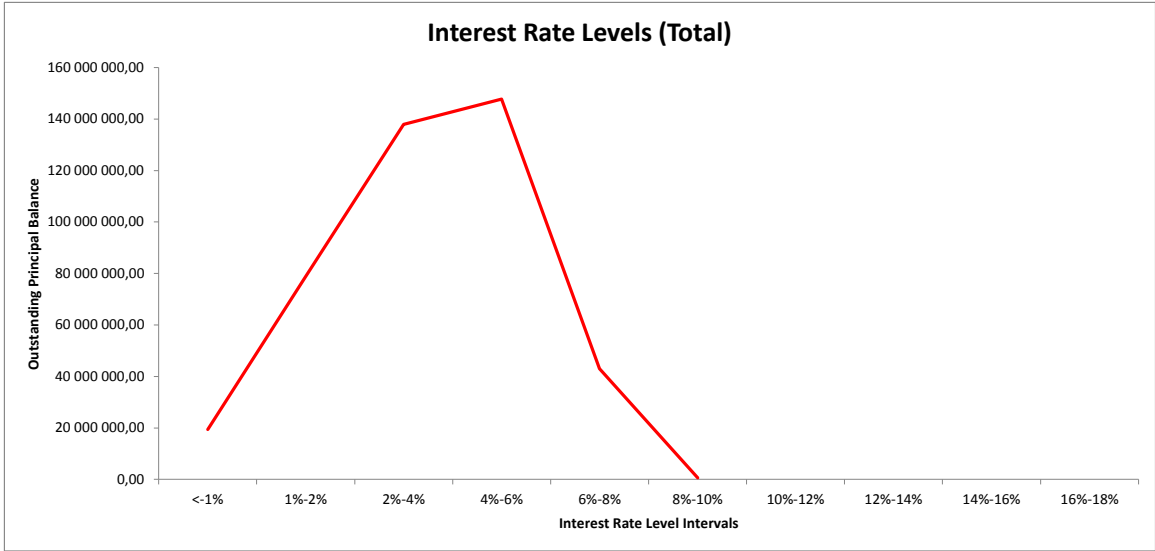
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<		1 % 1504	19 425 758	4,55 %	46,7	9,5
1 %		2 % 6079	78 797 977	18,44 %	43,3	11,4
2 %		4 % 9099	137 876 172	32,26 %	44,2	11,5
4 %		6 % 11 797	147 697 896	34,56 %	43,5	11,8
6 %		8 % 4 492	42 993 530	10,06 %	42,8	11,7
8 %		10 % 72	601 639	0,14 %	42,5	10,9
10 %		12 %				
12 %		14 %				
14 %		16 %				
16 %		18 %				
Total		33 043	427 392 973	100 %		

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10.b Interest Rate



Reporting Date	27.03.2015	
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11.a Remaining Terms



Reporting Date	27.03.2015				
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Period No	4				
Monthly Period	from	Feb 2015	to	Fixed rate	= 30/360 days
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days

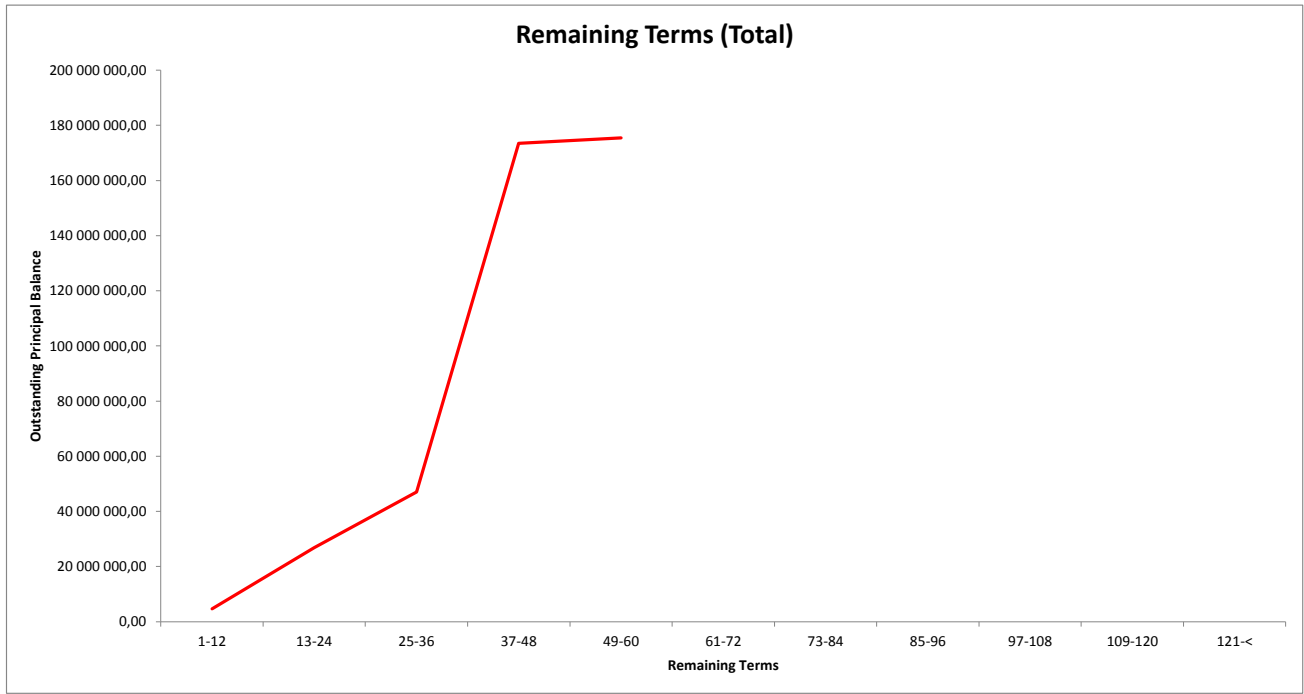
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	14		7 381	0,00 %	0,0	19,0
	1		12	1 738	4 694 410	1,10 %	8,5	15,1
	13		24	4 158	26 828 289	6,28 %	19,8	13,8
	25		36	5 114	46 988 143	10,99 %	30,4	12,4
	37		48	11 763	173 470 458	40,59 %	44,2	14,0
	49		60	10 256	175 404 292	41,04 %	51,6	8,4
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
	Total		33 043	427 392 973	100 %			

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11.b Remaining Terms



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12.a Seasoning



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.02.2015	to 25.03.2015	=	28 days	

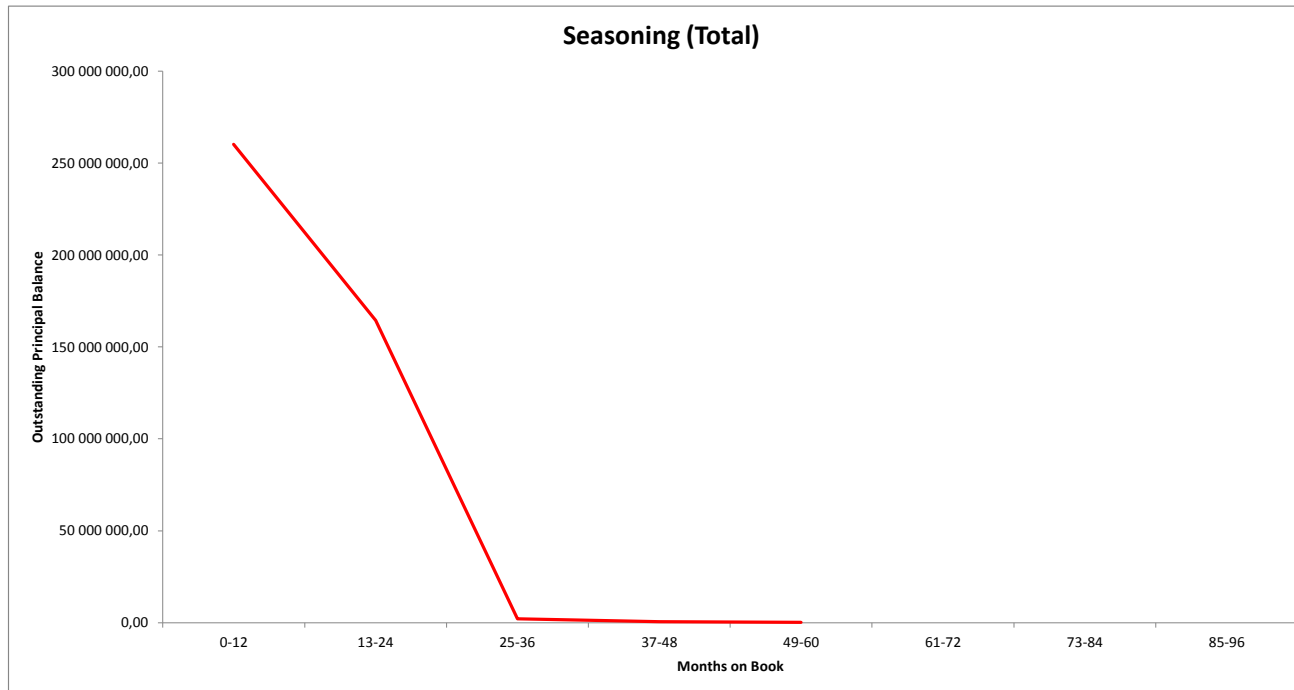
TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1	12	19 027	260 237 007	60,89 %	46,3	8,8
	13	24	13 642	164 382 930	38,46 %	40,1	15,5
	25	36	249	2 075 386	0,49 %	27,4	30,4
	37	48	80	551 477	0,13 %	17,2	42,6
	49	60	45	146 172	0,03 %	8,6	52,3
	61	72					
	73	84					
	85	96					
Total			33 043	427 392 973	100 %		

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12.b Seasoning



Reporting Date	27.03.2015	
Payment date	25.03.2015	
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13.a Balloon loans



Reporting Date	27.03.2015	
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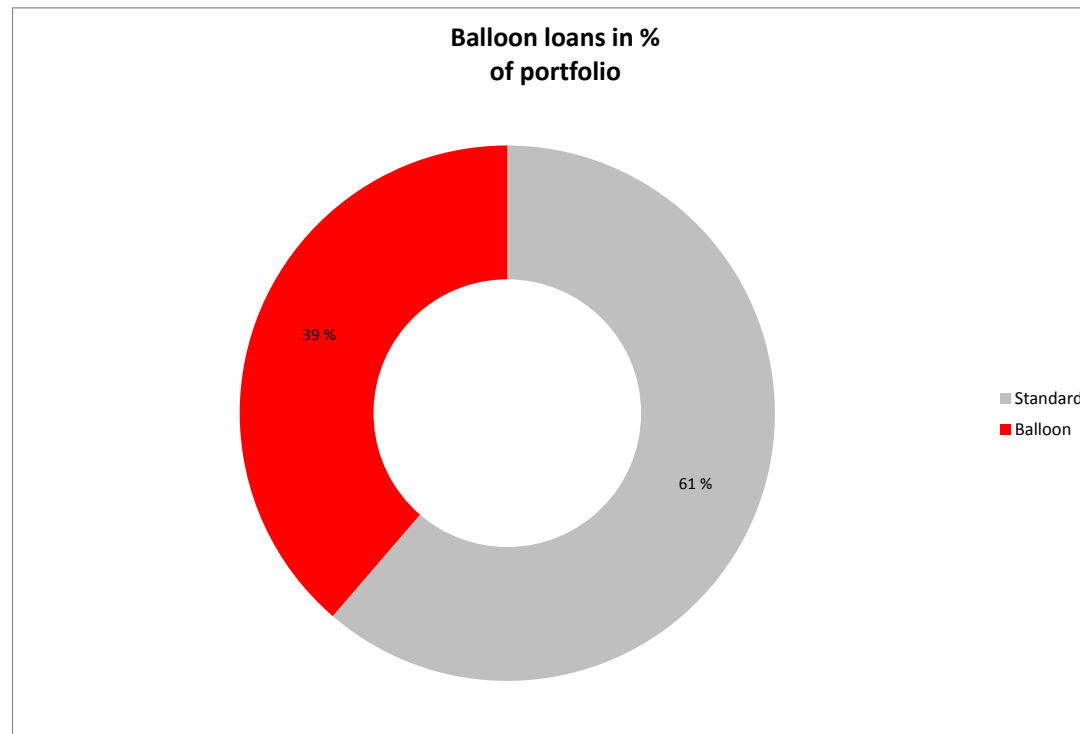
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		25 270	262 035 024	61,31 %	3 646	0,00 %	41,8	11,5
Balloon		7 773	165 357 949	38,69 %	49 751 184	30,09 %	47,0	11,5
Total		33 043	427 392 973	100 %	49 754 830	11,64 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.02.2015	to 25.03.2015	=	28 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.a # loans per borrower



Reporting Date	27.03.2015		
Payment date	25.03.2015		
Period No	4		
Monthly Period	Feb 2015	Fixed rate	= 30/360 days
Interest Period	from 25.02.2015	to 25.03.2015	= 28 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	31 816	407 409 660	95,32 %
2	452	14 776 891	3,46 %
3	42	2 247 446	0,53 %
4	9	592 362	0,14 %
5	7	538 353	0,13 %
6	4	366 198	0,09 %
7	2	154 300	0,04 %
8	1	120 238	0,03 %
9	1	124 704	0,03 %
10	1	193 808	0,05 %
11	1	193 357	0,05 %
14	1	305 973	0,07 %
16	1	211 831	0,05 %
20	1	157 851	0,04 %
Total:	32 339	427 392 973	100,0 %

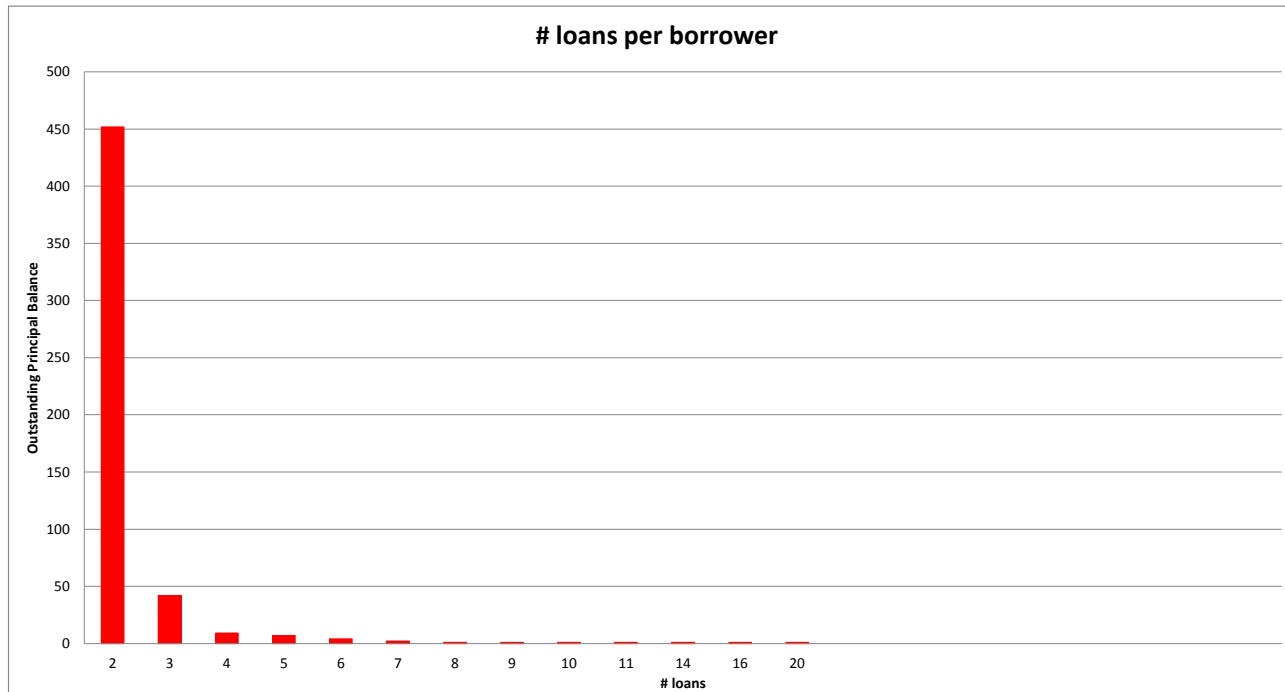
loans per borrower

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	427 392 973	418 167 111	9 225 862	1 425 783	4,08 %	97,84 %
2	418 167 111	409 019 330	9 147 781	1 394 329	4,08 %	95,70 %
3	409 019 330	399 893 666	9 125 664	1 363 662	4,07 %	93,57 %
4	399 893 666	390 728 752	9 164 914	1 333 075	4,07 %	91,42 %
5	390 728 752	381 602 997	9 125 755	1 302 318	4,07 %	89,29 %
6	381 602 997	372 483 217	9 119 780	1 271 729	4,07 %	87,15 %
7	372 483 217	363 409 119	9 074 097	1 241 149	4,07 %	85,03 %
8	363 409 119	354 286 774	9 122 346	1 210 687	4,07 %	82,89 %
9	354 286 774	345 264 670	9 022 104	1 180 151	4,07 %	80,78 %
10	345 264 670	336 275 339	8 989 331	1 149 864	4,07 %	78,68 %
11	336 275 339	327 315 469	8 959 870	1 119 671	4,07 %	76,58 %
12	327 315 469	318 354 173	8 961 296	1 089 562	4,07 %	74,49 %
13	318 354 173	309 427 198	8 926 975	1 059 449	4,07 %	72,40 %
14	309 427 198	300 490 529	8 936 669	1 029 425	4,07 %	70,31 %
15	300 490 529	291 558 874	8 931 655	999 374	4,06 %	68,22 %
16	291 558 874	282 742 679	8 816 194	969 367	4,06 %	66,16 %
17	282 742 679	273 890 391	8 852 288	939 742	4,06 %	64,08 %
18	273 890 391	265 156 981	8 733 410	910 057	4,06 %	62,04 %
19	265 156 981	256 522 224	8 634 757	880 802	4,06 %	60,02 %
20	256 522 224	247 989 073	8 533 152	851 785	4,06 %	58,02 %

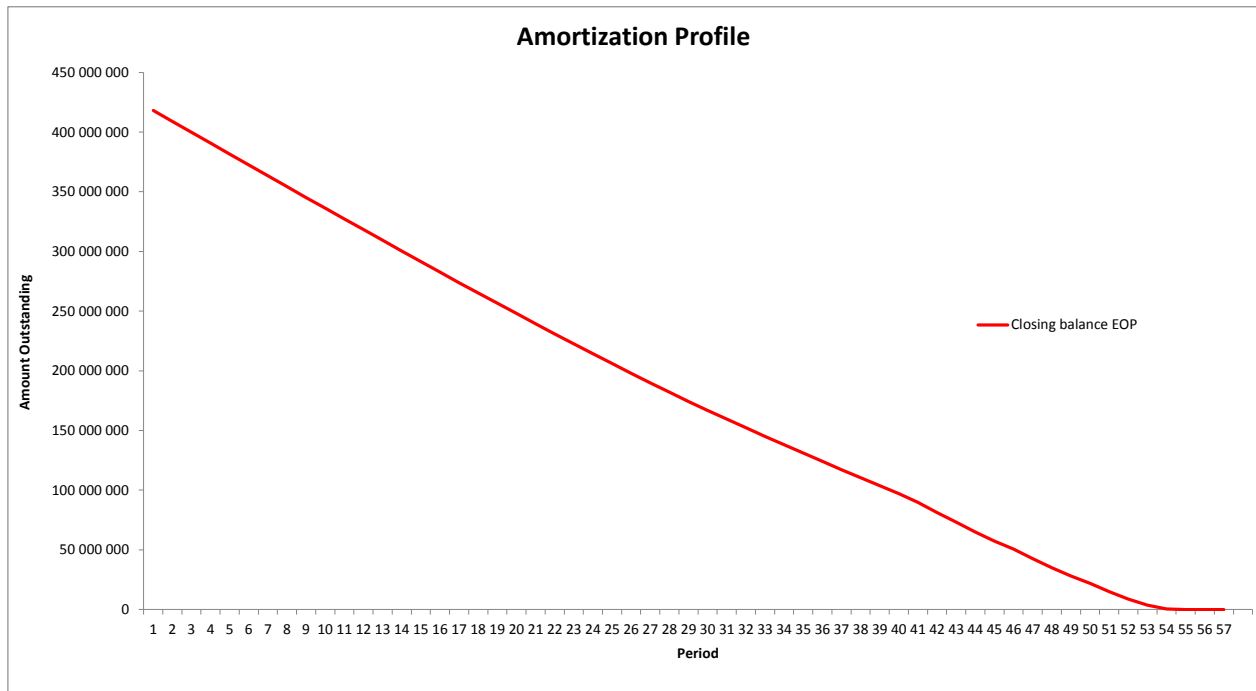
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015		Fixed rate	=	30/360 days
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days

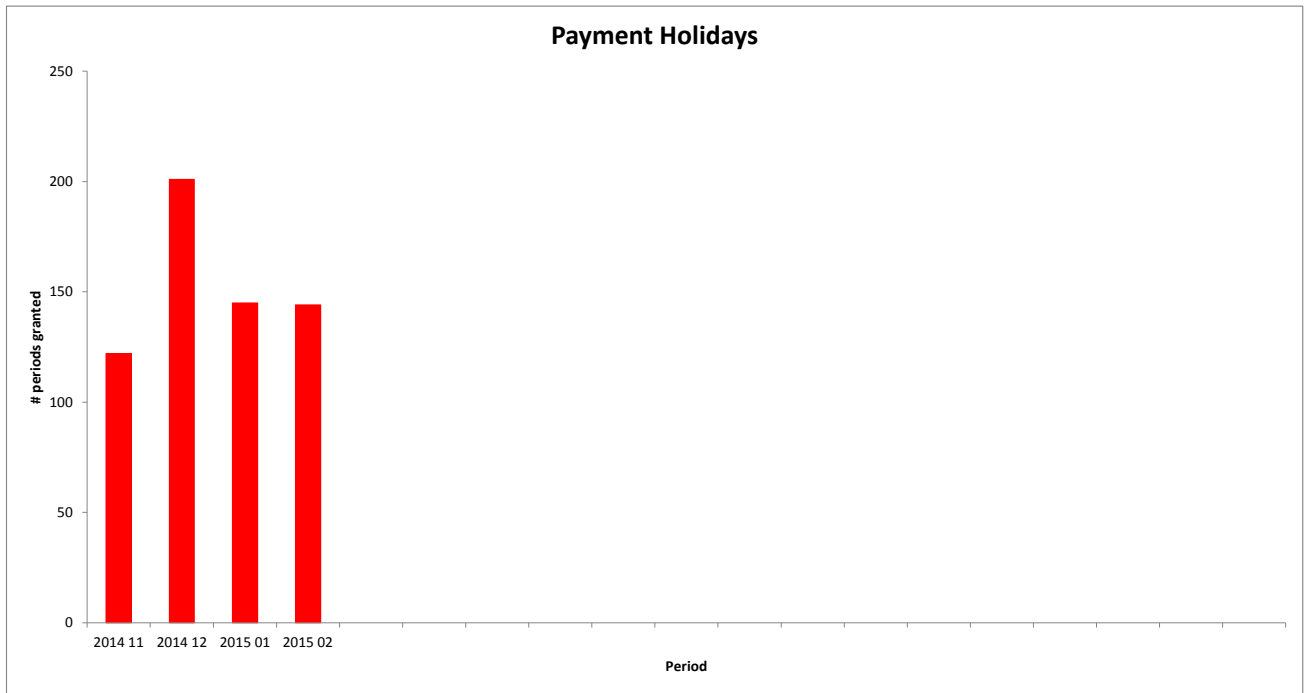
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53 198	2 111 589	
2014 12	201	259	71 441	3 113 780	
2015 01	145	199	54 831	2 246 481	
2015 02	144	219	65 418	2 388 678	
Total:	612	863	244 887	9 860 529	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

17.a Downpayment



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015		Fixed rate	=	30/360 days
Interest Period	from	25.02.2015	to	25.03.2015	= 28 days

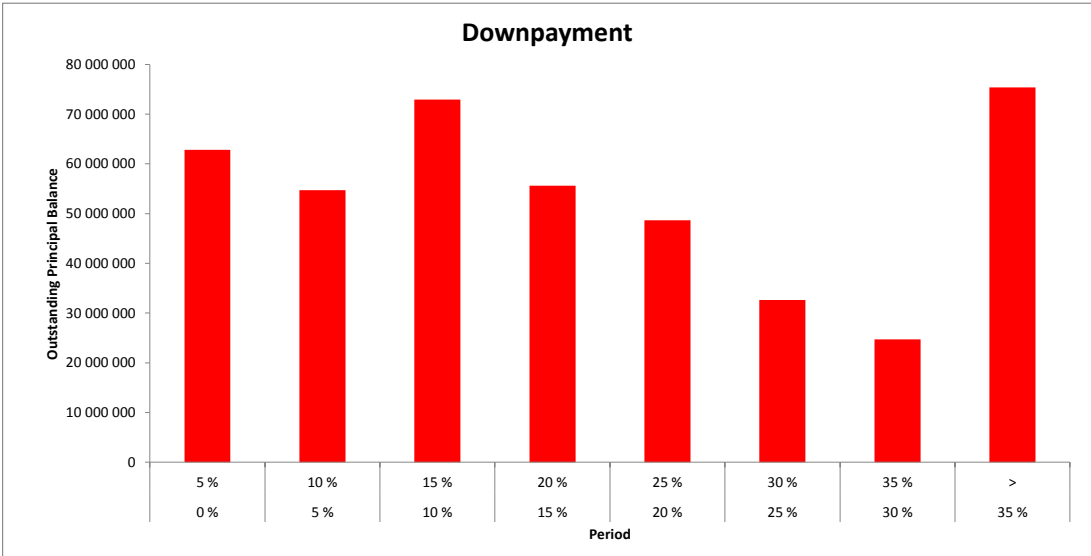
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 875	62 844 574	14,7 %	47,5	10,9
	5 %	10 %	3 488	54 730 937	12,8 %	46,7	11,4
	10 %	15 %	5 131	72 909 585	17,1 %	45,4	11,8
	15 %	20 %	3 937	55 603 262	13,0 %	44,5	11,8
	20 %	25 %	3 625	48 627 851	11,4 %	43,2	11,7
	25 %	30 %	2 501	32 628 447	7,6 %	43,5	11,5
	30 %	35 %	2 009	24 677 270	5,8 %	42,2	11,8
	35 % >		8 477	75 371 047	17,6 %	37,6	11,5
Total			33 043	427 392 973	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	27.03.2015			
Payment date	25.03.2015			
Period No	4			
Monthly Period	Feb 2015	Fixed rate	=	30/360 days
Interest Period	from 25.02.2015	to 25.03.2015	=	28 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



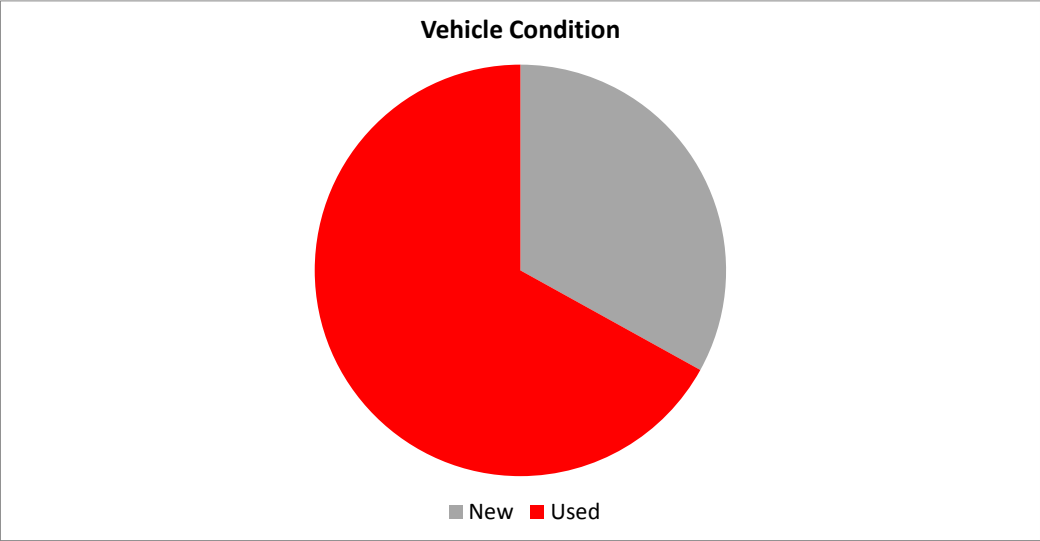
Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.02.2015	to 25.03.2015	=	28 days	

TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	7 910	141 224 382	33,0 %	43,3	11,7	
Used	25 133	286 168 591	67,0 %	44,0	11,4	
Total	33 043	427 392 973	100 %			

18.b Vehicle Condition



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.02.2015	to 25.03.2015	=	28 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days

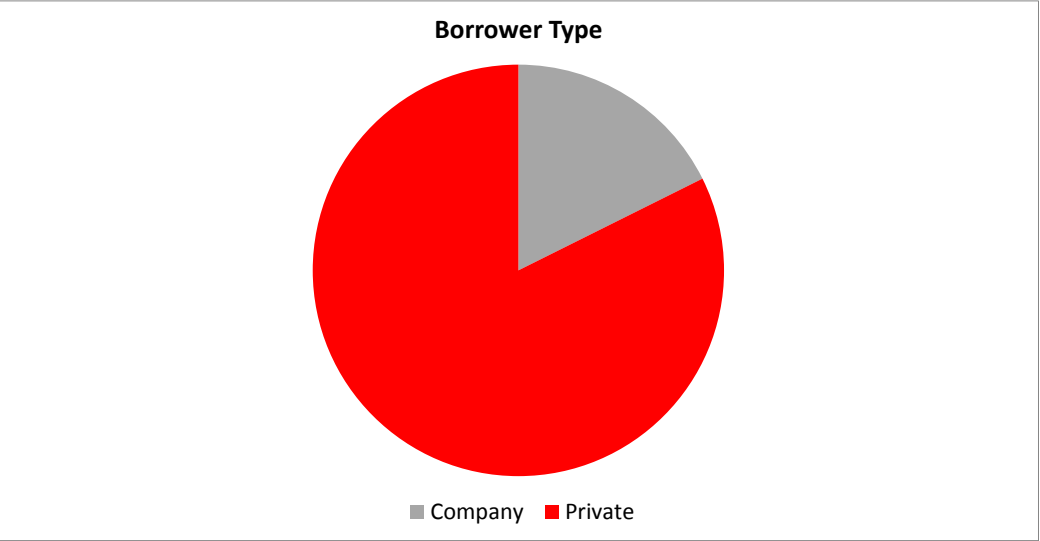
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 139	75 397 435	17,6 %	40,3	11,7
	Private	28 904	351 995 539	82,4 %	44,6	11,6
	Total	33 043	427 392 973	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.02.2015	to 25.03.2015	=	28 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days

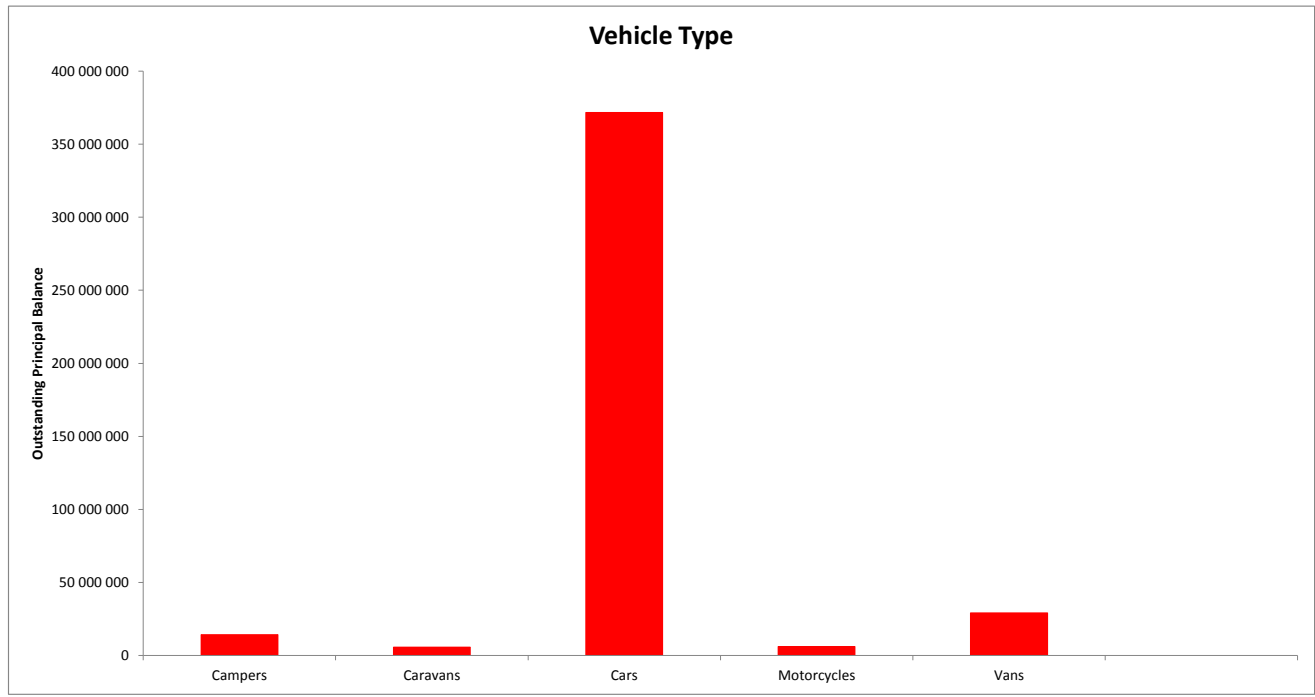
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	644	14 336 373	3,35 %	46,1	11,35
	Caravans	498	5 767 259	1,35 %	45,2	11,63
	Cars	29 020	371 791 664	86,99 %	43,9	11,51
	Motorcycles	771	6 221 174	1,46 %	43,5	10,22
	Vans	2 110	29 276 503	6,85 %	41,1	11,96
		33 043	427 392 973	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days

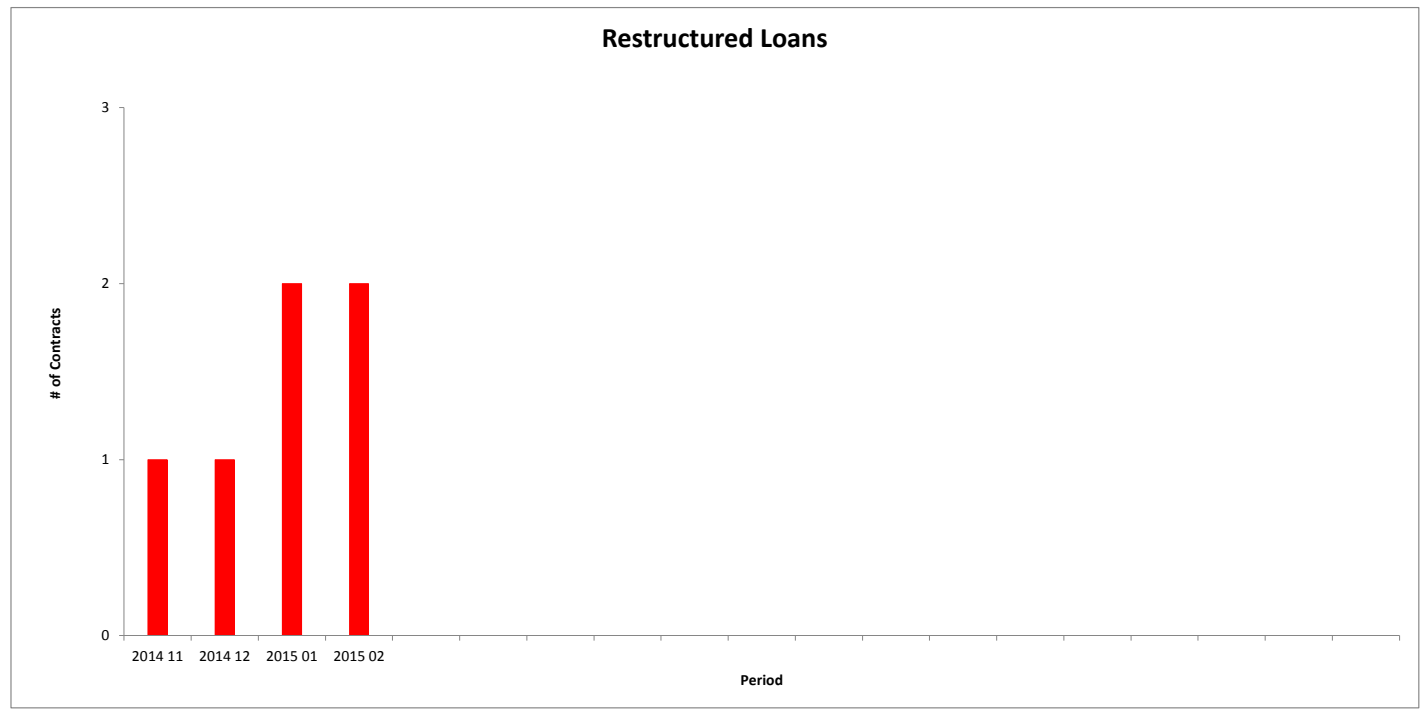
	TOTAL		
	Period	No	Outstanding balance
Restructured	2014 11	1	7 950
	2014 12	1	8 488
	2015 01	2	20 970
	2015 02	2	18 198
		6	55 606

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.03.2015				
Payment date	25.03.2015				
Period No	4				
Monthly Period	Feb 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.02.2015	to 25.03.2015	=	28 days	



SCFI Rahoituspalvelut Ltd
 Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	from Feb 2015	Fixed rate = 30/360 days
Interest Period	to 25.02.2015	= 28 days

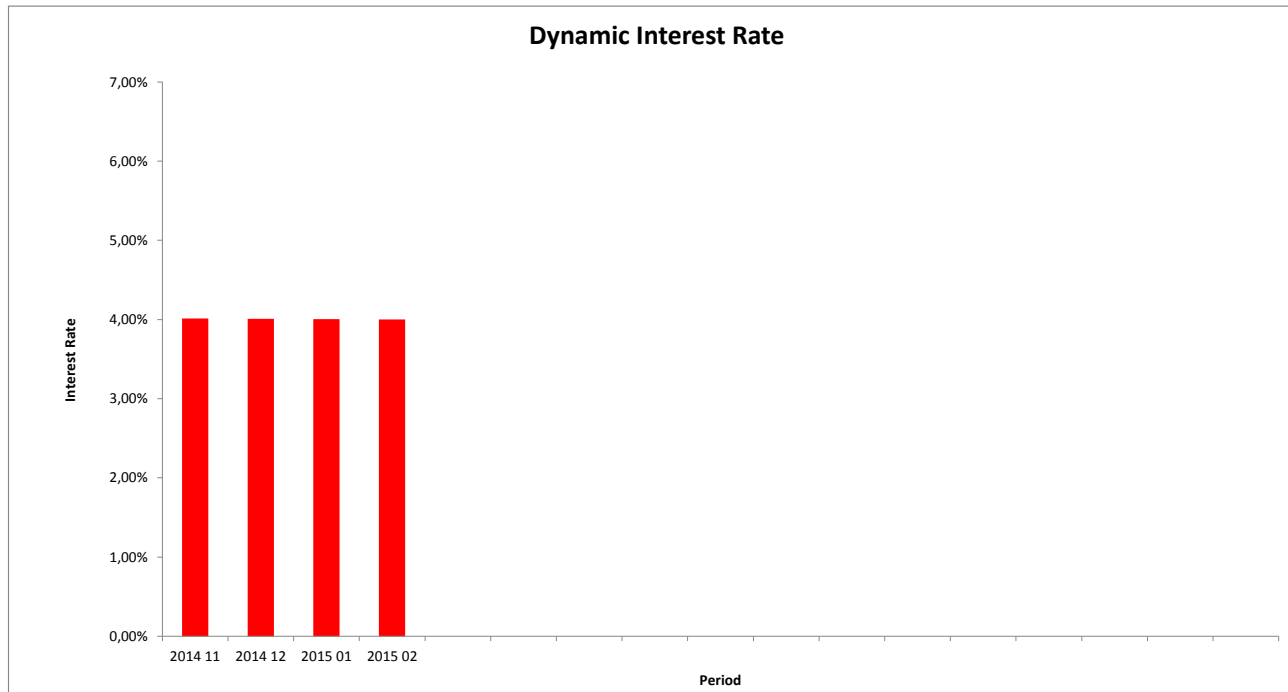
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2014 11	482 997 572	4,01 %
	2014 12	464 830 497	4,011 %
	2015 01	445 935 670	4,006 %
	2015 02	427 392 973	4,002 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date 27.03.2015
 Payment date 25.03.2015
 Period No 4

Monthly Period from Feb 2015 to Fixed rate = 30/360 days
 Interest Period from 25.02.2015 to 25.03.2015 = 28 days

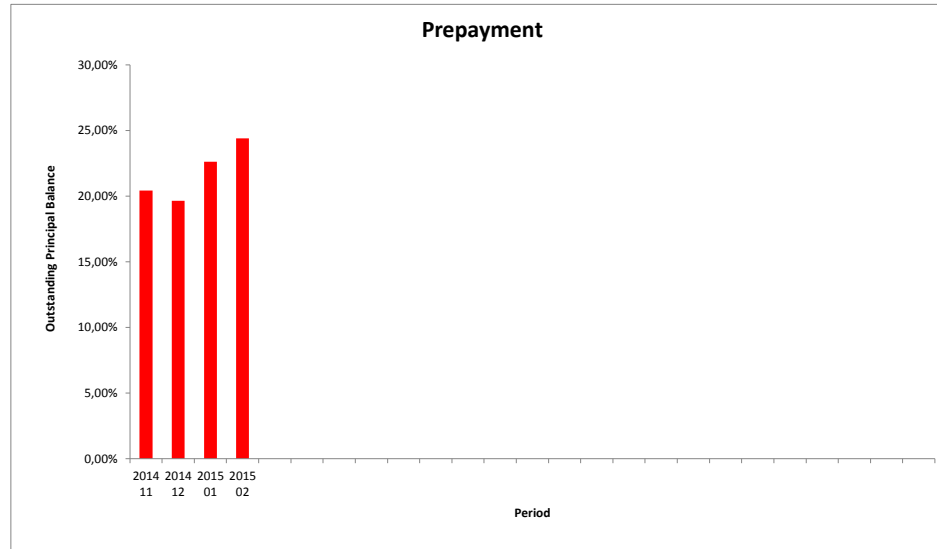
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2014 11	16 943 393	482 997 572	20,43 %
	2014 12	8 394 522	464 830 497	19,64 %
	2015 01	9 428 656	445 935 670	22,62 %
	2015 02	9 845 106	427 392 973	24,40 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	from Feb 2015	Fixed rate = 30/360 days
Interest Period	to 25.02.2015	= 28 days



SCFI Rahoituspalvelut Ltd
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24. Delinquency



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 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																		
	4																		
	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	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	from Feb 2015	Fixed rate = 30/360 days
Interest Period	to 25.02.2015	= 28 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						
2015 1	151 797	11				74 131	74 131	77 666						
2015 2														
2015 3														

SCFI Rahoituspalvelut Ltd
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26. Priority of Payments



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	20 248 837,12	EUR
Senior Expenses	-	832,00	EUR
Servicing Fee	-	166 208,38	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 539 099,67	EUR
Principal on Loan to Issuer	-	18 542 697,07	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	27 055 084,52	EUR
Senior Expenses	-	832,00	EUR
Interest Class A	-	145 941,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 459 356,70	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	-	18 542 697,07	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	-	2 229 678,35	EUR
Interest on Class F notes	-	54 250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 787,50	EUR
Interest Issuer Subordinated Loan	-	3 201,52	EUR
Principal Issuer Subordinated Loan	-	283 422,40	EUR
Payment to Purchaser	-	1 217 729,98	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 217 729,98	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	45,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 217 684,06	EUR

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

27. Transaction Costs



Reporting Date	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	832,00						
Interest accrued for the Period	EUR	267 379,00	145 941,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	1 306 967,00	744 306,00	125 970,00	25 868,00	48 650,00	110 815,00	251 358,00
Interest Payments	EUR	267 379,00	145 941,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	1 306 967,00	744 306,00	125 970,00	25 868,00	48 650,00	110 815,00	251 358,00
Interest accrued on Subordinated Loan for the Period	EUR	3 201,52						
Cumulative Interest accrued on Subordinated Loan	EUR	16 404,70						
Interest Payments on Subordinated Loan	EUR	3 201,52						
Cumulative Interest Payments on Subordinated Loan	EUR	16 404,70						
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	27.03.2015	
Payment date	25.03.2015	
Period No	4	
Monthly Period	Feb 2015	Fixed rate = 30/360 days
Interest Period	from 25.02.2015 to 25.03.2015	= 28 days