

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	31/03/2016				
Payment date	29/03/2016			Following payment dates:	25/04/2016
Period No	16				25/05/2016
Monthly Period	Feb 2016			Fixed rate	= 30/360 days
Interest Period	from 25/02/2016		to	25/03/2016	= 29 days
Cut-Off date	29/02/2016				

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1. Portfolio Information



Reporting Date	31/03/2016		
Payment date	29/03/2016		
Period No	16		
Monthly Period	Feb 2016	Fixed rate	= 30/360 days
Interest Period	from 25/02/2016	to 25/03/2016	= 29 days

	Current Period		Previous Period
	Aggregated Outstanding Principal Amount		Aggregated Outstanding Principal Amount
Outstanding receivables			
Opening balance	243.048.310,74 EUR		257.000.517,34 EUR
Scheduled Loan Principal Repayments	6.348.519,04 EUR		6.480.539,89 EUR
Prepayments	7.993.845,97 EUR		7.209.865,23 EUR
Deemed Collections - Other	- EUR		- EUR
Total Principal Payments Received	14.342.365,01 EUR		13.690.405,12 EUR
New Defaulted Auto Loans in Period	126.694,84 EUR		261.801,48 EUR
Closing Balance	228.579.250,89 EUR		243.048.310,74 EUR
Total revenue collections			
Revenue and fees received on loan balances	1.029.046,96 EUR		1.065.794,51 EUR
Recoveries on loans in default	337.690,40 EUR		94.403,19 EUR
Total Revenue Received in Period	1.366.737,36 EUR		1.160.197,70 EUR
# Loans			
At beginning of period	23.333 Loans		24.157 Loans
Paid in Full	876 Loans		801 Loans
Repurchased (Deemed Collections)	- Loans		- Loans
New loans into default	7 Loans		23 Loans
At end of period	22.450 Loans		23.333 Loans

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2. Amount Due for Distribution



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	16				
Monthly Period	Feb 2016		Fixed rate	=	10/360 days
Interest Period	from 25/02/2016	to	25/03/2016	=	29 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	15.709.102 EUR	14.850.603 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	15.709.102 EUR	14.850.603 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	15.604.870 EUR	14.745.957 EUR
b. Reserve Fund	4.123.105 EUR	4.269.949 EUR
c. Interest Earned by the Issuer	-3 EUR	-36 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	19.727.972 EUR	19.015.871 EUR

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3. Reserve Accounts



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

Note Balance

Beginning of Period	243.048.310,74	EUR
End of Period	228.579.250,89	EUR

Reserve Fund

	in %		
Beginning of Period	0,6 %	1.553.100,00	EUR
Cash Outflow		1.553.100,00	EUR
Cash Inflow		1.553.100,00	EUR
End of Period	0,6 %	1.553.100,00	EUR
Required Reserve Amount	0,6 %	1.553.100,00	EUR

Liquidity Balance

Beginning of Period	1,1 %	2.570.005,17	EUR
Cash Outflow		2.570.005,17	EUR
Cash Inflow		2.430.483,11	EUR
End of Period	1,0 %	2.430.483,11	EUR
Required Reserve Amount	1,0 %	2.430.483,11	EUR

Service 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	31/03/2016				
Payment date	29/03/2016				
Period No	16				
Monthly Period	Feb 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	

Asset Balance

Beginning of Period	243.048.310,74	EUR
End of Period	228.579.250,89	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	207.051.545,02	90,58%	20.557
1-29 days past due	18.139.637,11	7,94%	1.595

Delinquent Receivables:

30-59 days past due	2.228.912,18	0,98%	206
60-89 days past due	729.359,99	0,32%	52
90-119 days past due	243.778,45	0,11%	24
120-149 days past due	152.442,74	0,07%	13
150-179 days past due	33.575,40	0,01%	3
Total Performing and Delinquent	228.579.251	100,00%	22.450

Current Period Defaults	126.694,84		7
Cumulative Defaults	2.992.046,65		236
Current Period Recoveries	337.690,40		
Cumulative Recoveries	2.107.542,46		

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

NO

[A] [1] - [2] - [3]	(1.553.100,00)
Note Principal Closing Balance [1]	228.579.250,89
Reserve Fund Amount [2]	1.553.100,00
Aggregate Outstanding Asset Principal Amount [3]	228.579.250,89
[B] Initial Aggregate Outstanding Note Principal Amount	517.700.000,00

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5. Outstanding Notes



Reporting Date	31/03/2016	
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Period No	16	
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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	243.048.310,74	168.148.310,74	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Available Distribution Amount	19.727.972,15						
Amortisation	14.469.059,85						
Redemption per Class	14.469.059,85	14.469.059,85	-	-	-	-	-
Redemption per Note		3.267,63	-	-	-	-	-
Class Principal Outstanding Closing Balance	228.579.250,89	153.679.250,89	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Current Tranching	100%	67,23%	19,03%	2,93%	3,15%	3,59%	4,07%
Current Pool Factor		0,35	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	29						
Principal Outstanding per Note Beginning of Period		37.973,87	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		3.267,63	-	-	-	-	-
Principal Outstanding per Note End of Period		34.706,24	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		14,94	62,50	83,33	145,83	291,67	583,33
Interest Payment	98.909,17	66.138,34	27.187,50	5.583,33	10.500,00	23.916,67	54.250,00
Interest Payment per Note		14,94	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)		39,13%	20,10%	17,17%	14,02%	10,43%	6,36%
Current CE (excl. Excess Spread)		34,51%	15,48%	12,55%	9,40%	5,81%	1,74%

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 31/03/2016
 Payment date 29/03/2016
 Period No 16
 Monthly Period Feb 2016 to Fixed rate = 30/360 days
 Interest Period : 25/02/2016 to 25/03/2016 = 29 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	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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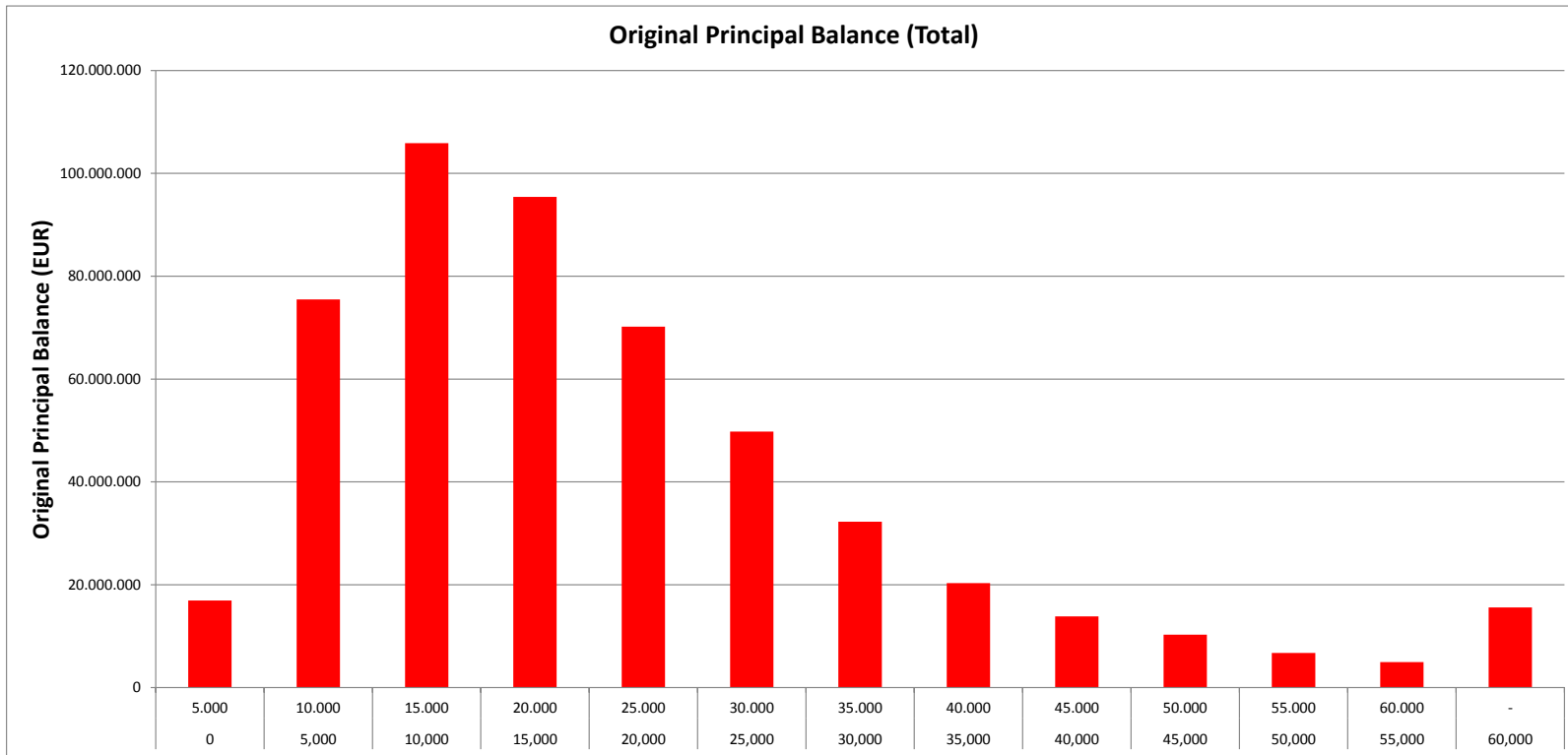
Average amount - all: 14.163

	TOTAL									
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning			
Original balance	0	5.000	4.971	16.929.311	3,3 %	17,2	4,8			
	5.000	10.000	10.013	75.493.593	14,6 %	27,2	9,3			
	10.000	15.000	8.571	105.870.475	20,5 %	32,1	10,7			
	15.000	20.000	5.527	95.434.194	18,4 %	33,8	11,1			
	20.000	25.000	3.144	70.188.299	13,6 %	33,8	11,2			
	25.000	30.000	1.828	49.772.127	9,6 %	33,9	11,0			
	30.000	35.000	1.001	32.254.610	6,2 %	34,1	10,7			
	35.000	40.000	545	20.314.865	3,9 %	34,6	11,5			
	40.000	45.000	326	13.829.734	2,7 %	34,0	10,4			
	45.000	50.000	217	10.271.482	2,0 %	34,7	10,5			
	50.000	55.000	129	6.747.918	1,3 %	33,5	9,9			
	55.000	60.000	86	4.937.713	1,0 %	36,0	9,9			
	60.000	-	190	15.572.073	3,0 %	36,5	9,8			
	Total			36.548	517.616.394	100%				

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7.b Original Principal Balance Graph

Reporting Date	31/03/2016				
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Interest Period	from 25/02/2016	to 25/03/2016	=	29	days



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8.a Outstanding Principal Balance



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
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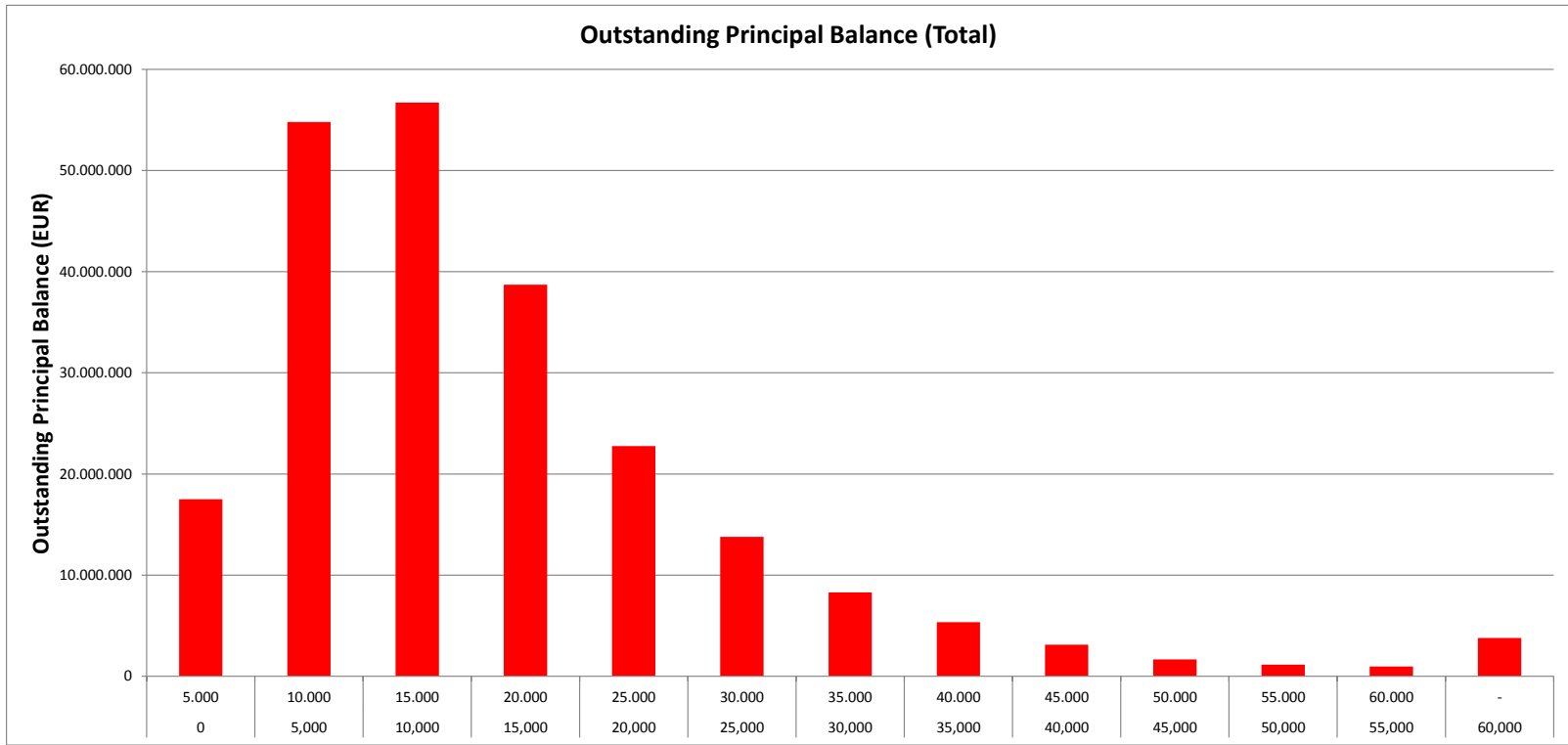
Average amount - all: 10.182

	TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
Outstanding balance	0	5.000	6.028	17.505.650	7,7 %	20,2	24,3		
	5.000	10.000	7.410	54.787.735	24,0 %	32,2	23,6		
	10.000	15.000	4.641	56.716.827	24,8 %	35,0	23,2		
	15.000	20.000	2.242	38.709.570	16,9 %	35,1	23,0		
	20.000	25.000	1.026	22.759.053	10,0 %	36,2	22,9		
	25.000	30.000	507	13.781.264	6,0 %	36,4	22,5		
	30.000	35.000	257	8.296.805	3,6 %	36,3	23,0		
	35.000	40.000	142	5.338.248	2,3 %	36,1	22,4		
	40.000	45.000	74	3.126.729	1,4 %	37,1	22,3		
	45.000	50.000	35	1.659.388	0,7 %	37,1	22,1		
	50.000	55.000	22	1.145.736	0,5 %	37,1	22,1		
	55.000	60.000	17	973.056	0,4 %	37,7	21,4		
	60.000	-	49	3.779.190	1,7 %	37,2	22,2		
	Total			22.450	228.579.251	100%			

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8.b Outstanding Principal Balance Graph

Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	16				
Monthly Period	Feb 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	



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9.a Geographical Distribution



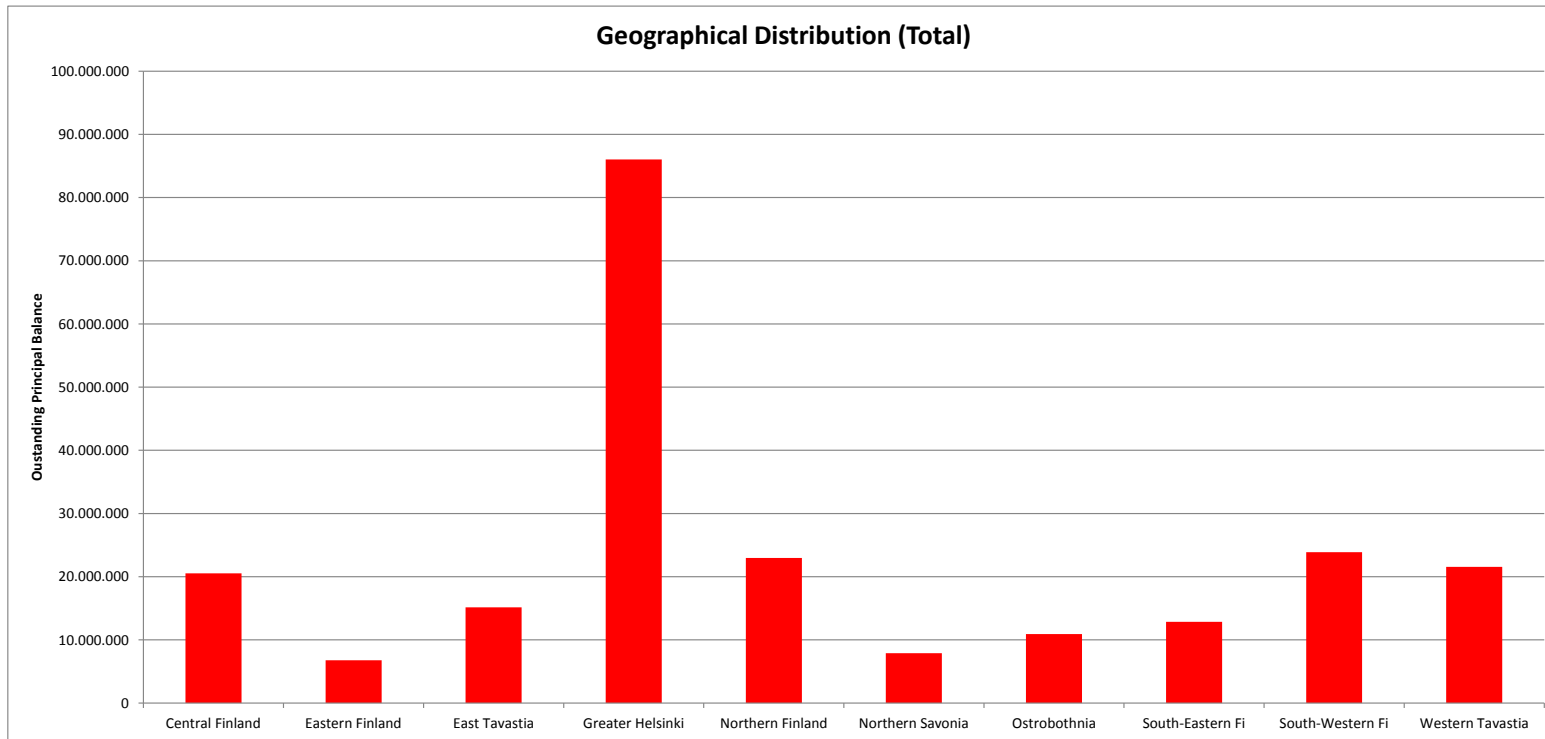
Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	16				
Monthly Period	Feb 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.144	20.538.737	8,99%	33,5	23,2	
Eastern Finland	688	6.788.560	2,97%	33,4	23,4	
East Tavastia	1.445	15.162.128	6,63%	33,9	23,3	
Greater Helsinki	7.999	86.043.208	37,64%	33,5	23,2	
Northern Finland	2.232	22.957.937	10,04%	34,2	23,2	
Northern Savonia	809	7.896.815	3,45%	33,0	23,5	
Ostrobothnia	1.215	10.917.710	4,78%	32,7	23,1	
South-Eastern Fi	1.374	12.850.482	5,62%	33,8	23,2	
South-Western Fi	2.380	23.877.155	10,45%	33,6	23,2	
Western Tavastia	2.164	21.546.519	9,43%	33,7	23,1	
Total	22.450	228.579.251	100%			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	16				
Monthly Period	from	Feb 2016	to	Fixed rate	= 30/360 days
Interest Period	from	25/02/2016	to	25/03/2016	= 29 days

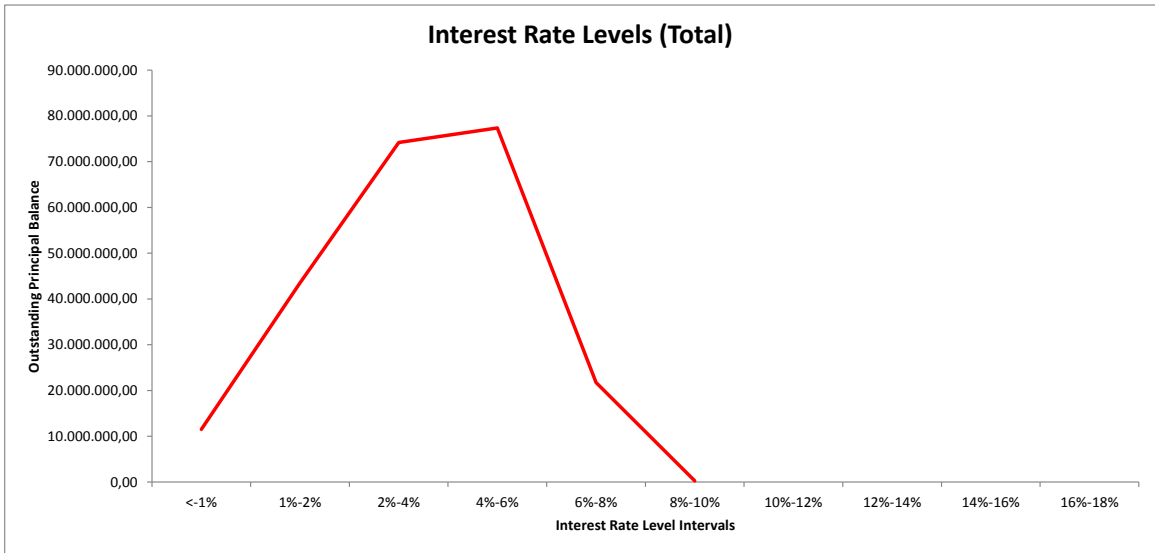
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	1174	11.515.143	5,04%	36,0	21,1
1	2	4290	43.499.834	19,03%	33,3	23,0
2	4	6234	74.205.971	32,46%	33,8	23,3
4	6	7859	77.362.105	33,84%	33,4	23,4
6	8	2853	21.736.454	9,51%	32,9	23,4
8	10	40	259.743	0,11%	33,1	22,5
10	12					
12	14					
14	16					
16	18					
Total		22.450	228.579.251	100%		

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10.b Interest Rate



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11.a Remaining Terms



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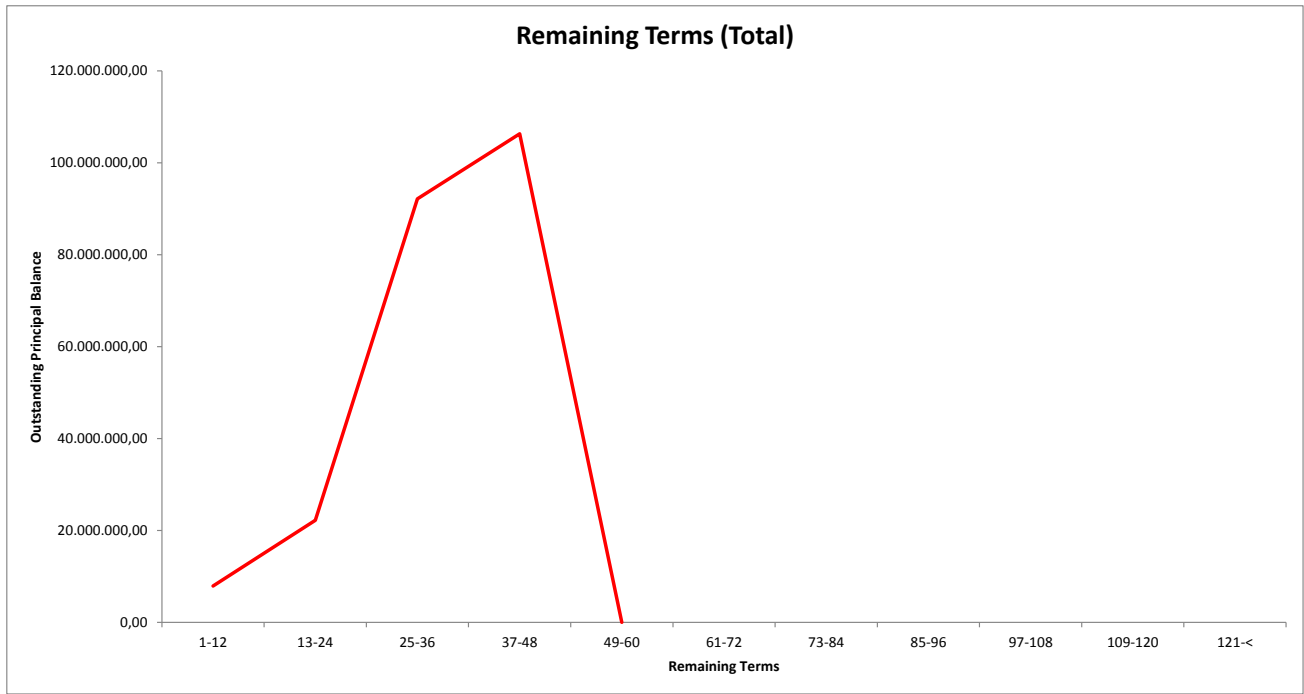
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		22	7.826	0,00%	0,0	24,1	
1		12	2.737	7.895.328	3,45%	8,6	26,1
13		24	3.714	22.195.619	9,71%	18,5	24,2
25		36	8.261	92.163.417	40,32%	32,3	25,9
37		48	7.715	106.310.061	46,51%	39,7	20,4
49		60	1	6.999	0,00%	55,0	28,0
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		22.450	228.579.251	100%			

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11.b Remaining Terms



Reporting Date	31/03/2016	
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12.a Seasoning



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	16				
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Interest Period	from	25/02/2016	to	25/03/2016	= 29 days

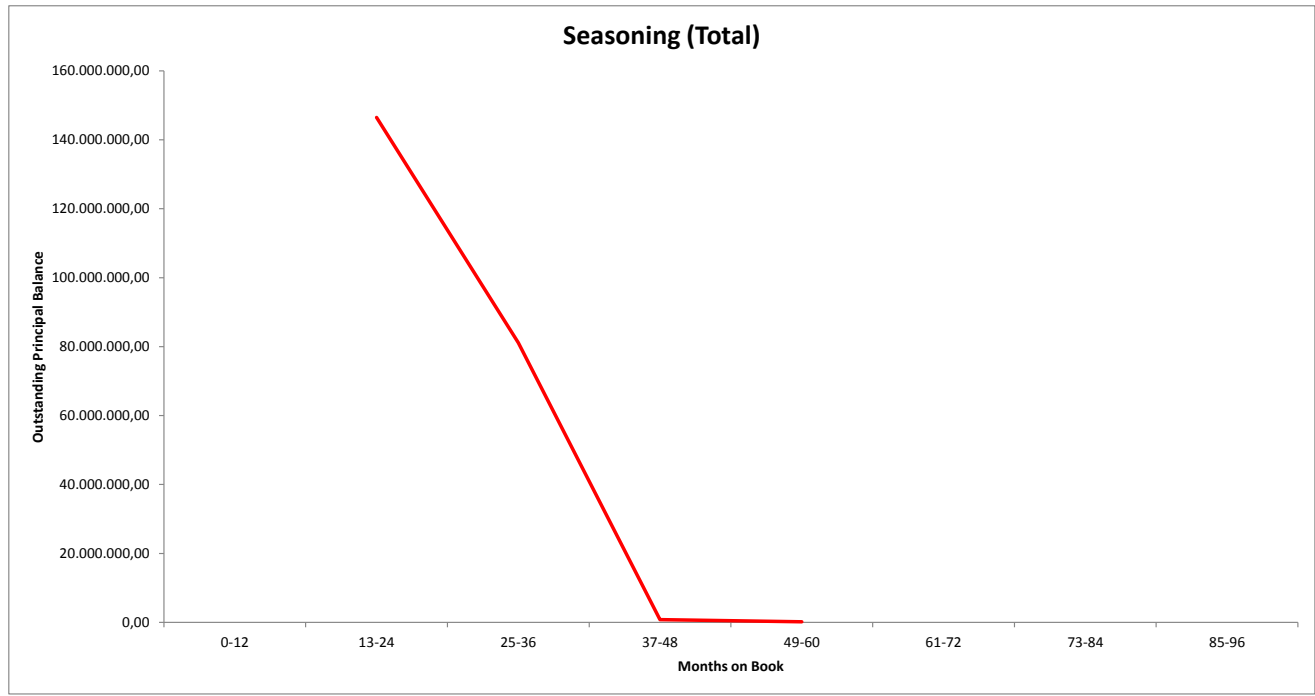
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24	13.539	146.493.268	64,09%	35,8	20,7
	25		36	8.737	81.117.100	35,49%	29,8	27,4
	37		48	130	799.162	0,35%	16,9	42,6
	49		60	44	169.721	0,07%	7,6	54,0
	61		72					
	73		84					
	85		96					
	Total			22.450	228.579.251	100%		

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12.b Seasoning



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.a Balloon loans



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

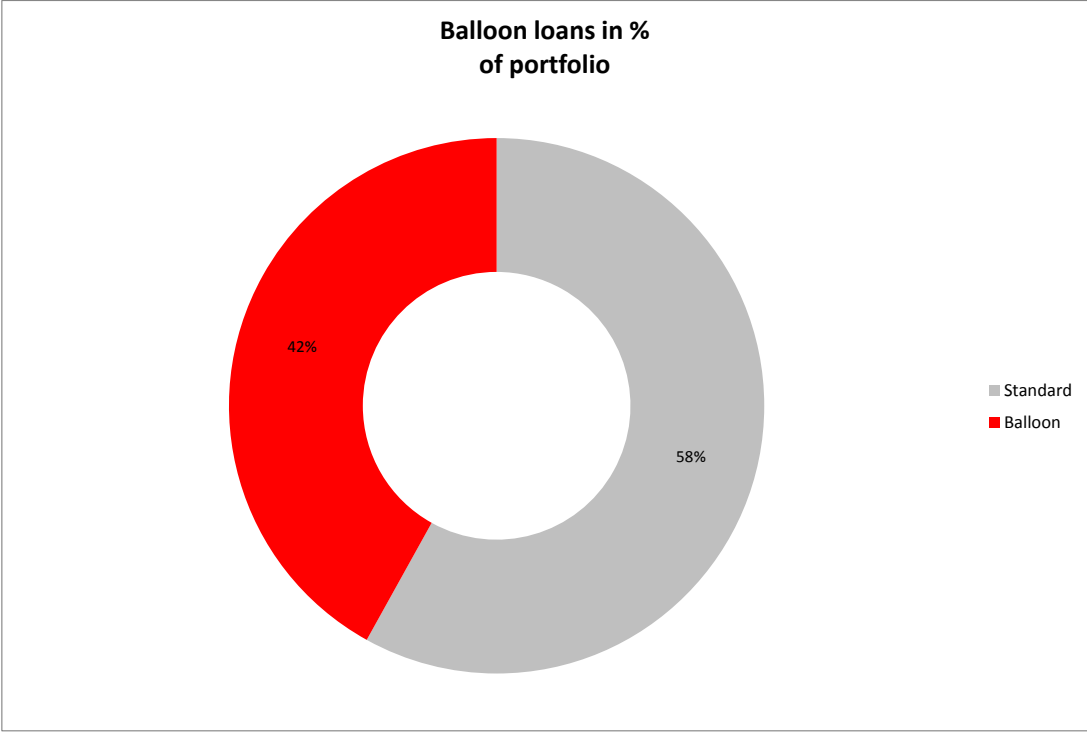
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		17.009	132.727.472	58,07%	2.612	0,00%	32,1	23,2
Balloon		5.441	95.851.779	41,93%	34.753.976	36,26%	35,6	23,2
Total		22.450	228.579.251	100%	34.756.588	15,21%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

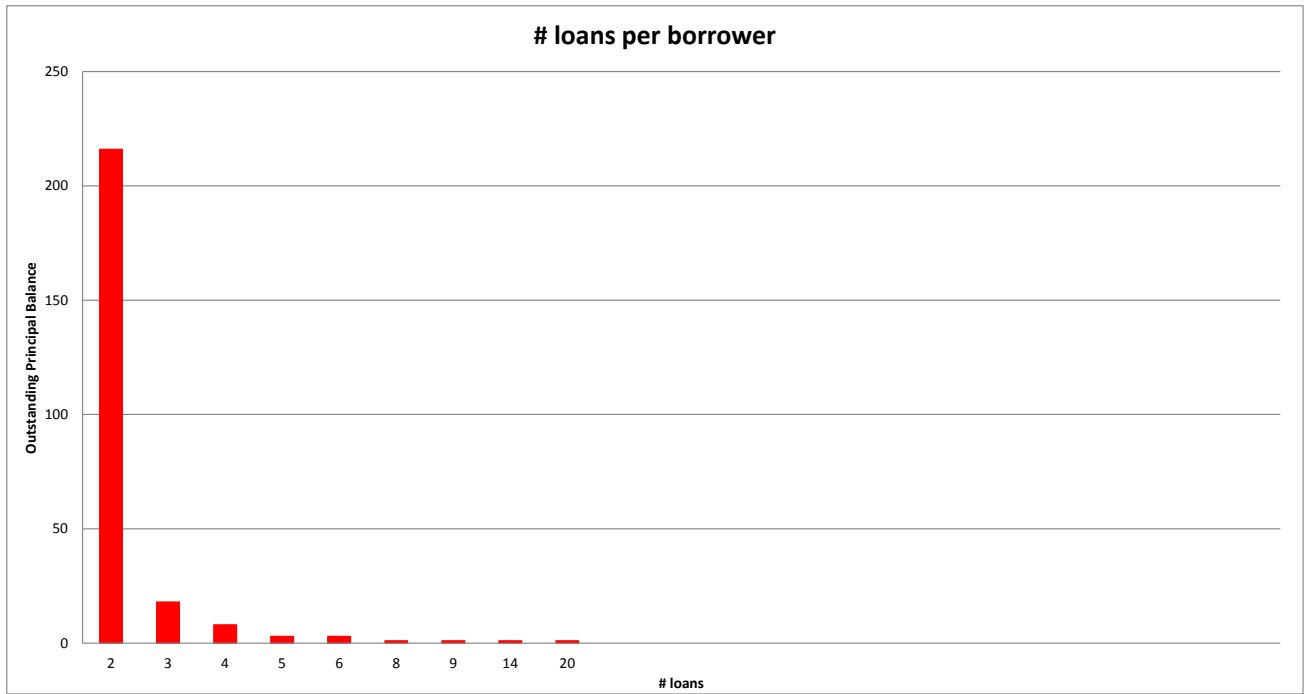


SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	228.579.251	222.160.861	6.418.390	749.778	4,01%	97,19%	
2	222.160.861	215.807.587	6.353.274	728.544	4,01%	94,41%	
3	215.807.587	209.407.978	6.399.608	707.484	4,01%	91,61%	
4	209.407.978	203.058.725	6.349.253	686.377	4,00%	88,84%	
5	203.058.725	196.748.045	6.310.680	665.370	4,00%	86,07%	
6	196.748.045	190.458.478	6.289.567	644.553	4,00%	83,32%	
7	190.458.478	184.243.012	6.215.466	623.837	4,00%	80,60%	
8	184.243.012	178.090.569	6.152.443	603.289	4,00%	77,91%	
9	178.090.569	171.954.801	6.135.768	582.983	4,00%	75,23%	
10	171.954.801	165.738.160	6.216.641	562.647	4,00%	72,51%	
11	165.738.160	159.818.294	5.919.866	542.140	4,00%	69,92%	
12	159.818.294	153.884.243	5.934.051	522.496	3,99%	67,32%	
13	153.884.243	148.016.229	5.868.014	502.761	3,99%	64,75%	
14	148.016.229	142.049.726	5.966.503	483.303	3,99%	62,14%	
15	142.049.726	136.281.490	5.768.236	463.564	3,99%	59,62%	
16	136.281.490	130.621.087	5.660.403	444.578	3,99%	57,14%	
17	130.621.087	125.052.016	5.569.070	425.846	3,98%	54,71%	
18	125.052.016	119.615.718	5.436.298	407.243	3,98%	52,33%	
19	119.615.718	114.406.400	5.209.317	389.012	3,97%	50,05%	
20	114.406.400	109.255.137	5.151.264	371.529	3,97%	47,80%	

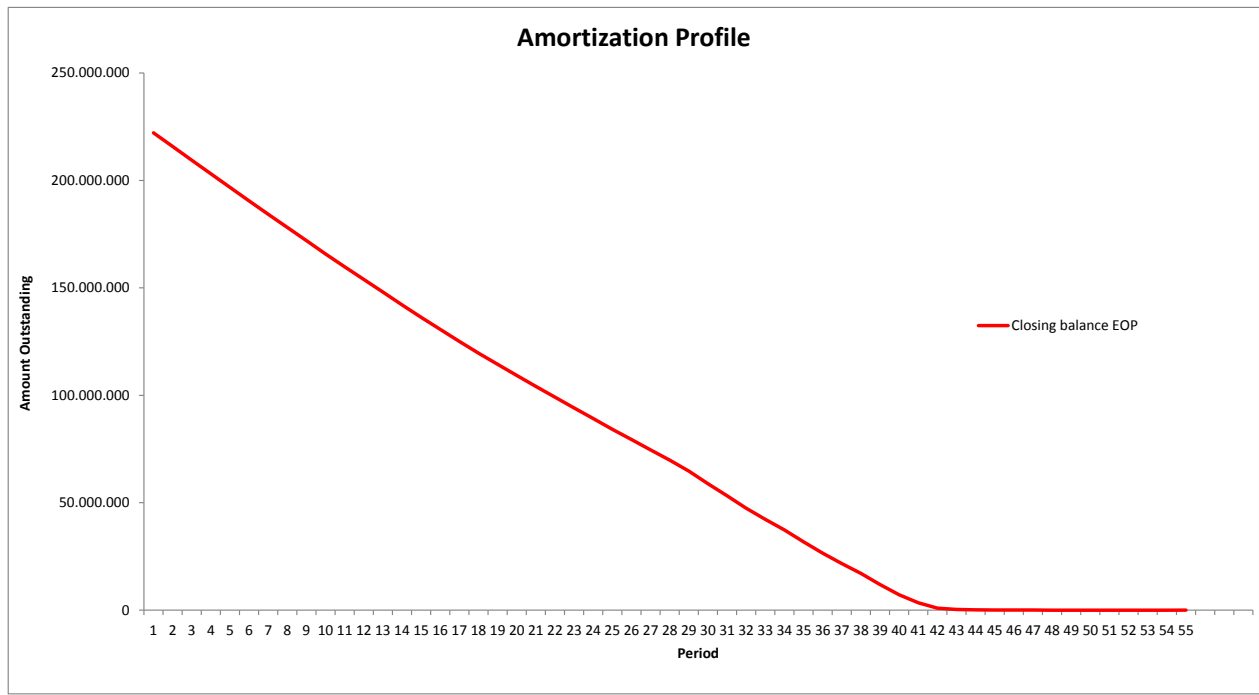
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.a Payment Holidays



Reporting Date	31/03/2016			
Payment date	29/03/2016			
Period No	16			
Monthly Period	Feb 2016	Fixed rate	=	30/360 days
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days

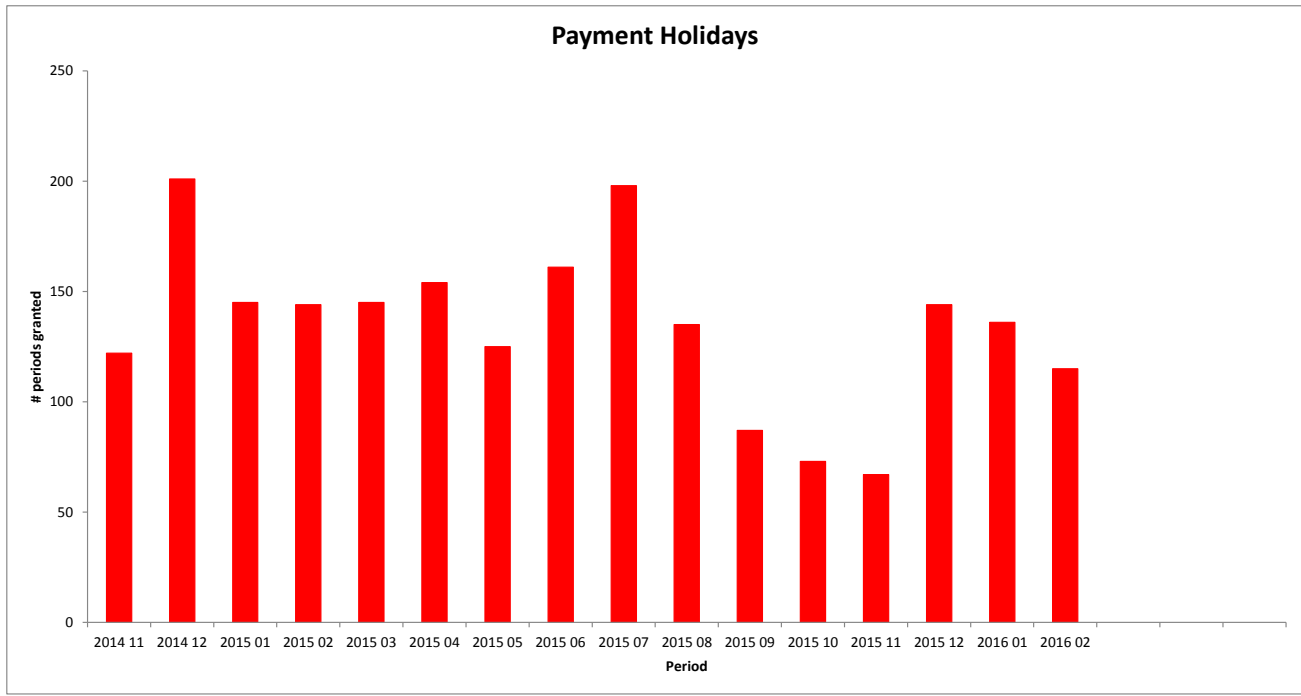
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53.198	2.111.589	
2014 12	201	259	71.441	3.113.780	
2015 01	145	199	54.831	2.246.481	
2015 02	144	219	65.418	2.388.678	
2015 03	145	213	68.793	2.553.256	
2015 04	154	214	58.576	2.232.972	
2015 05	125	188	56.454	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	
2015 09	87	121	35.821	1.148.106	
2015 10	73	95	25.312	908.717	
2015 11	67	104	28.538	830.991	
2015 12	144	172	49.725	1.707.540	
2016 01	136	205	67.592	1.707.904	
2016 02	115	163	53.028	1.455.068	
Total:	2.152	3.007	879.168	31.462.328	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

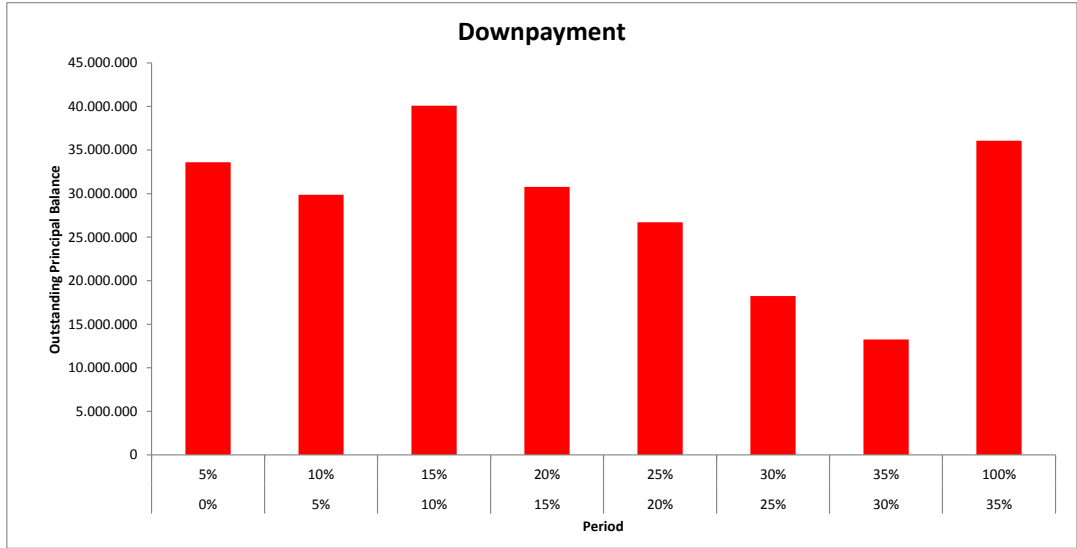
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	2.596	33.598.319	14,7 %	36,4	22,5
	5%	10%	2.432	29.861.486	13,1 %	35,5	23,0
	10%	15%	3.620	40.081.112	17,5 %	34,6	23,4
	15%	20%	2.818	30.772.602	13,5 %	33,8	23,5
	20%	25%	2.558	26.704.534	11,7 %	33,1	23,3
	25%	30%	1.769	18.243.654	8,0 %	33,2	23,3
	30%	35%	1.385	13.250.239	5,8 %	32,2	23,5
	35%	100%	5.272	36.067.306	15,8 %	29,1	23,2
Total			22.450	228.579.251	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



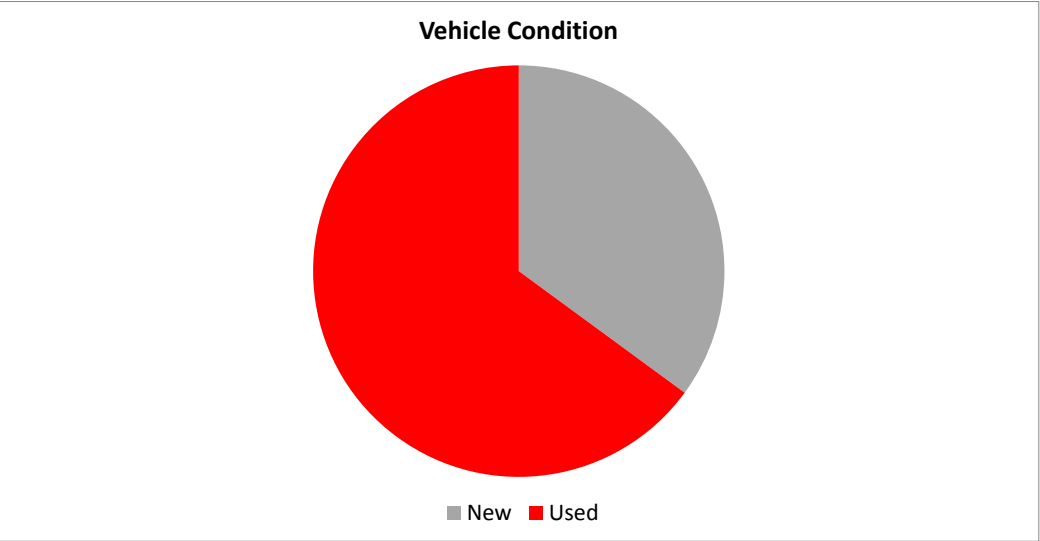
Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5.787	80.156.561	35,1 %	33,1	23,4
	Used	16.663	148.422.690	64,9 %	33,9	23,1
	Total	22.450	228.579.251	100%		

18.b Vehicle Condition



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	16				
Monthly Period	Feb 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	16				
Monthly Period	Feb 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	

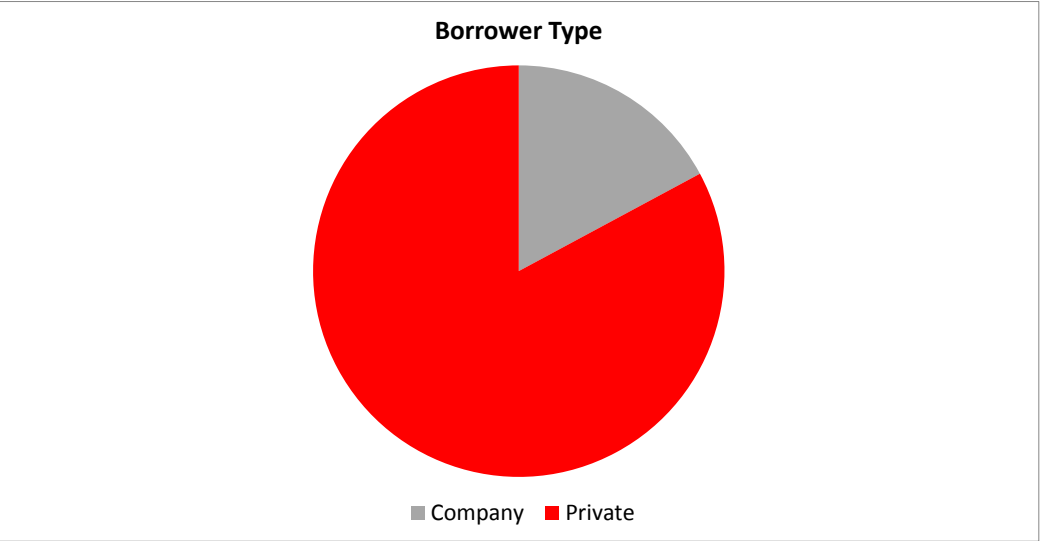
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2.823	39.200.536	17,1 %	30,7	23,3
	Private	19.627	189.378.715	82,9 %	34,2	23,2
	Total	22.450	228.579.251	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

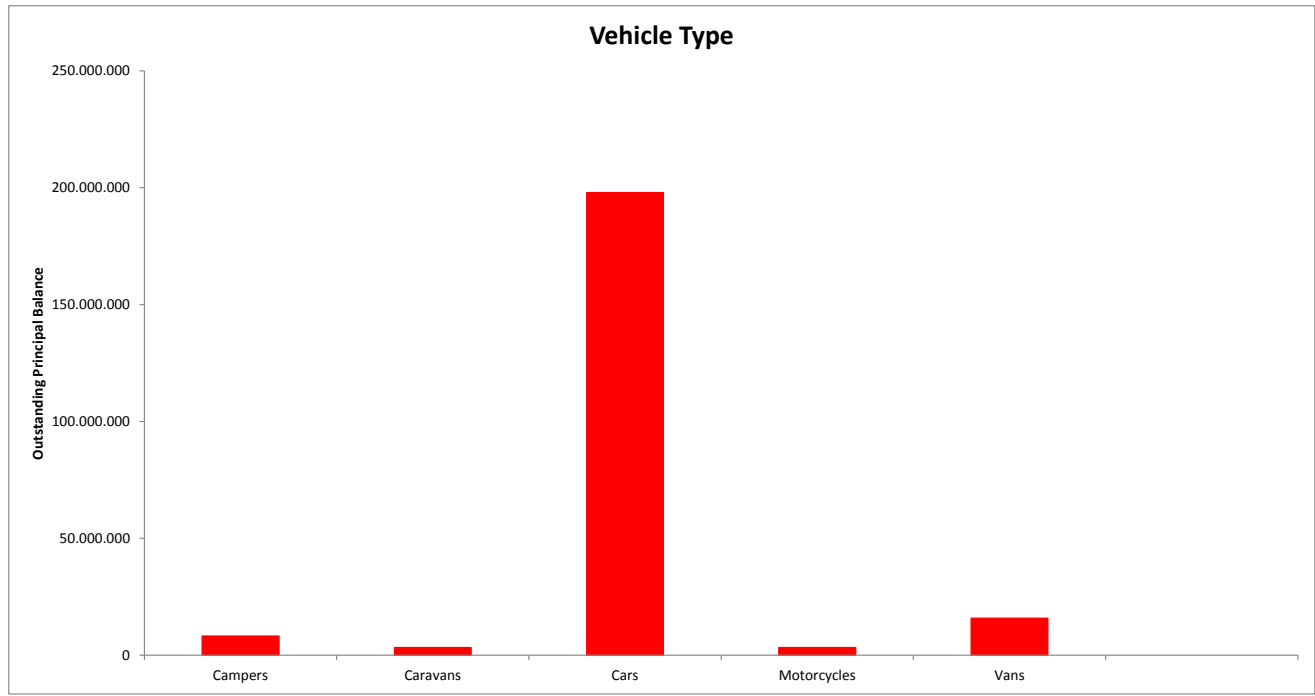
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	423	8.210.960	3,59%	35,4	23,12
	Caravans	341	3.298.555	1,44%	34,9	23,36
	Cars	19.751	197.919.567	86,59%	33,6	23,19
	Motorcycles	489	3.277.316	1,43%	34,0	21,91
	Vans	1.446	15.872.854	6,94%	31,6	23,52
		22.450	228.579.251	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	16				
Monthly Period	Feb 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 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
2015 09	1	6.901
2015 10	0	0
2015 11	0	0
2015 12	1	7.455
2016 01	1	3.138
2016 02	1	18.991
	11	110.041

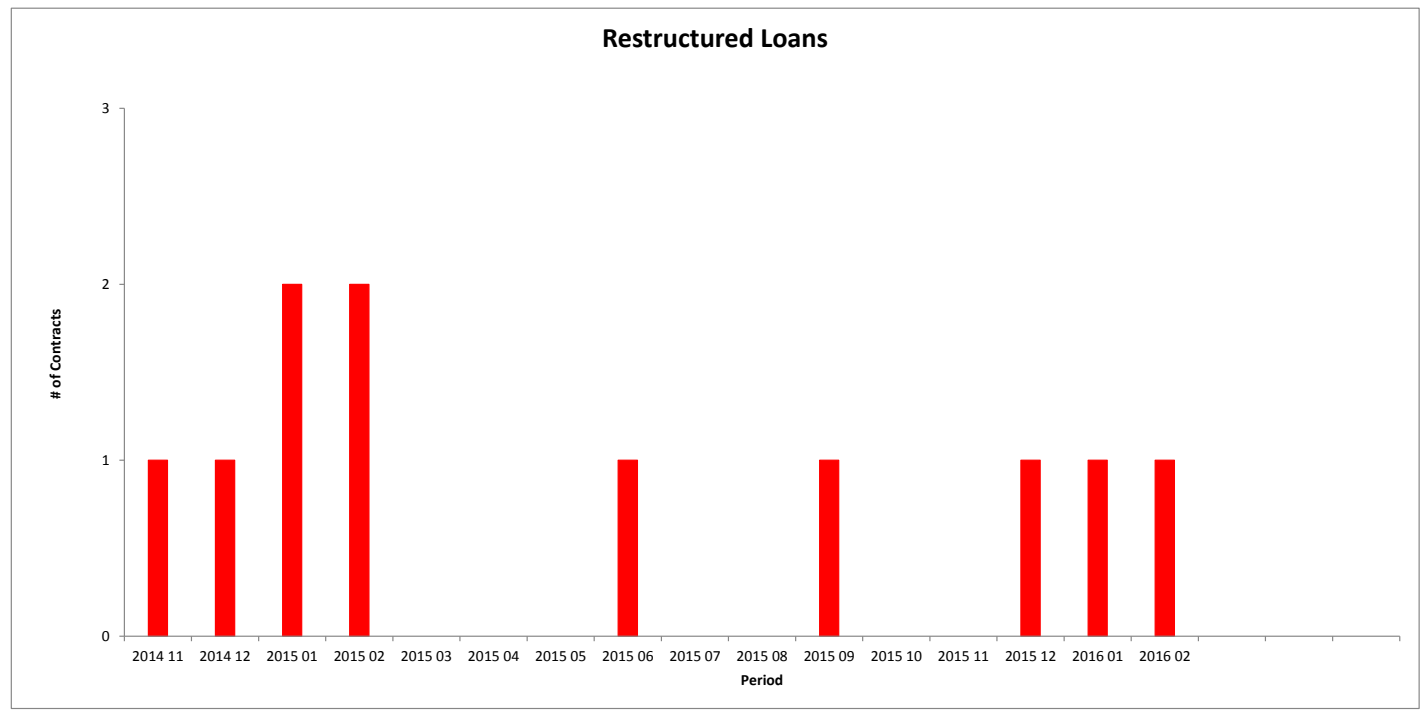
Restructured

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	16				
Monthly Period	Feb 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	from Feb 2016	Fixed rate = 30/360 days
Interest Period	to 25/02/2016	= 29 days

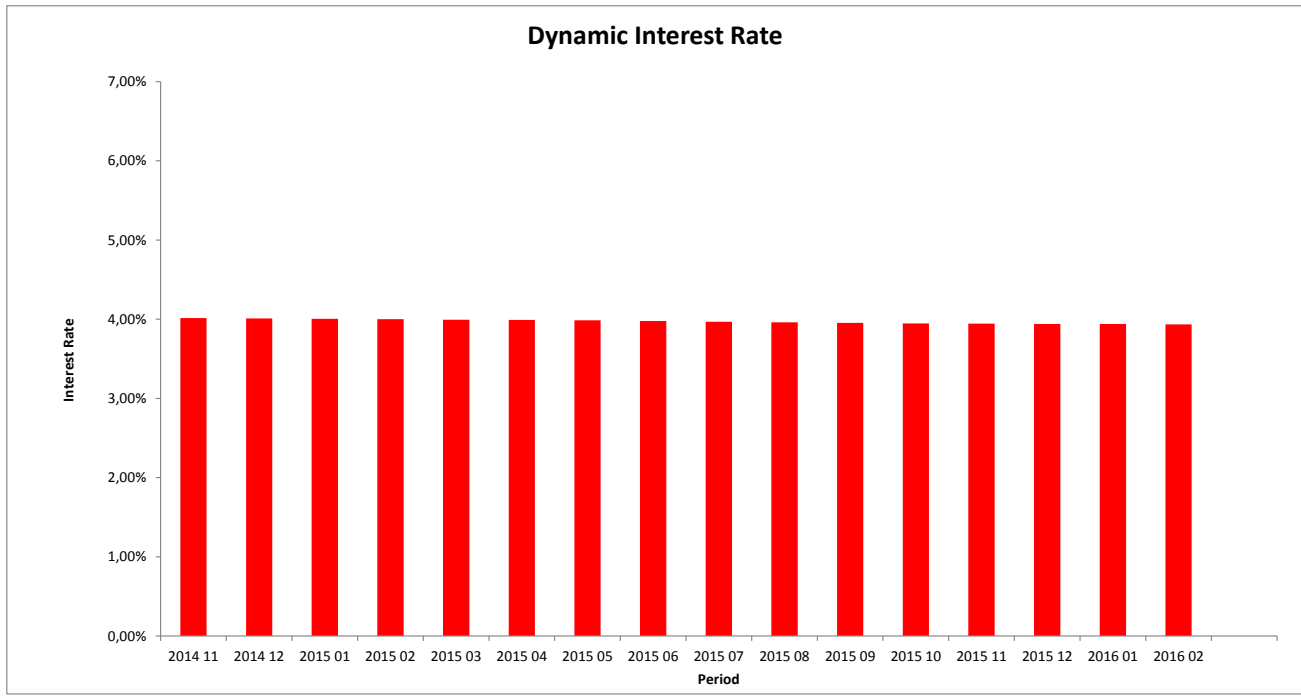
TOTAL		
Period	Closing balance	WA Interest rate
2014 11	482.997.572	4,01%
2014 12	464.830.497	4,01%
2015 01	445.935.670	4,01%
2015 02	427.392.973	4,00%
2015 03	408.409.085	3,99%
2015 04	389.516.915	3,99%
2015 05	372.810.567	3,99%
2015 06	354.909.729	3,98%
2015 07	337.095.392	3,97%
2015 08	321.530.132	3,96%
2015 09	304.507.755	3,95%
2015 10	287.463.115	3,95%
2015 11	271.684.934	3,94%
2015 12	257.000.517	3,94%
2016 01	243.048.311	3,94%
2016 02	228.579.251	3,94%

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.a Dynamic Pre-Payments



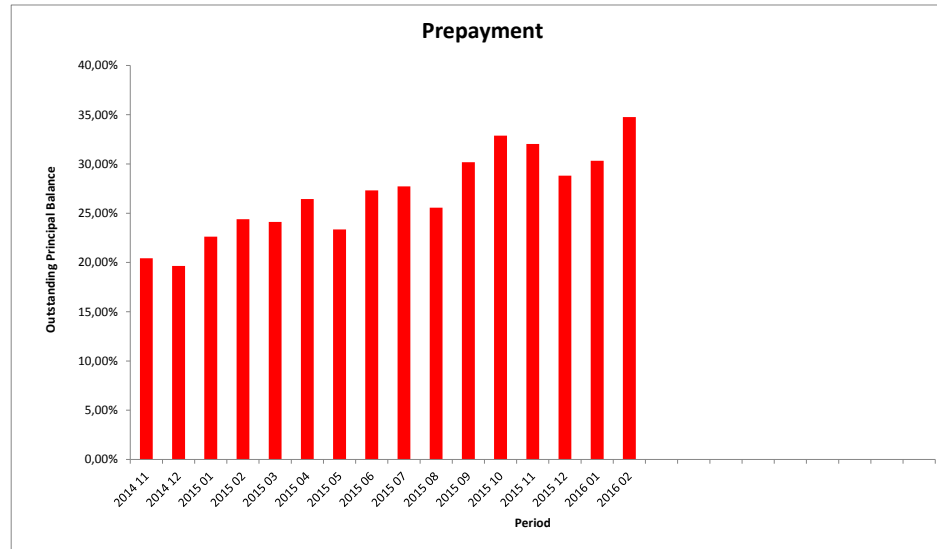
Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	16				
Monthly Period	from	Feb 2016	to	Fixed rate	= 30/360 days
Interest Period		25/02/2016		25/03/2016	= 29 days

		TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
Dynamic Prepayment	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%	
	2015 09	8.979.898	304.507.755	30,18%	
	2015 10	9.393.778	287.463.115	32,88%	
	2015 11	8.603.575	271.684.934	32,03%	
	2015 12	7.176.032	257.000.517	28,81%	
	2016 01	7.209.865	243.048.311	30,33%	
2016 02	7.993.846	228.579.251	34,77%		

23.b Dynamic Pre-Payments



Reporting Date	31/03/2016		
Payment date	29/03/2016		
Period No	16		
Monthly Period	from	Feb 2016	Fixed rate = 30/360 days
Interest Period	to	25/02/2016	= 29 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 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
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	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	304.507.755	24.772	280.299.264	1.684	20.786.899	205	2.374.603	41	432.114	19	252.841	17	288.537	7	73.498	18	207.248
	10	287.463.115	24.044	265.978.247	1.473	17.749.444	220	2.668.113	44	539.620	18	201.967	10	151.492	9	174.232	26	285.038
11	271.684.934	22.872	247.653.713	1.769	20.406.327	225	2.518.506	51	670.996	19	247.288	12	133.923	3	54.181	17	270.008	
12	257.000.517	22.346	235.947.663	1.522	17.941.309	205	2.151.996	47	478.950	18	227.244	13	215.631	6	37.725	11	160.010	
2016	1	243.048.311	21.263	219.517.178	1.742	19.654.911	235	2.918.687	61	574.033	23	234.373	6	75.026	3	74.104	23	261.801
	2	228.579.251	20.557	207.051.545	1.595	18.139.637	206	2.228.912	52	729.360	24	243.778	13	152.443	3	33.575	7	126.695
	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	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	from Feb 2016	to Fixed rate = 30/360 days
Interest Period	from 25/02/2016	to 25/03/2016 = 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3			2015 4		
			Recoveries	Cum. Recoveries	Loss	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	-	-	15.913	0	0	15.913
2015 1	517.107	36				90.731	90.731	426.376	194.861	285.592	232.905	13.697	299.289	217.818	10.317	309.605	207.502
2015 2	607.600	52							262.781	262.781	330.646						
2015 3	747.874	63										190.480	453.261	154.339	13.738	466.999	140.601
2015 4	715.056	53										410.508	410.508	337.366	142.694	553.201	194.673
2016 1	388.496	30													345.643	345.643	369.412

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 1		
			Recoveries	Cum. Recoveries	Loss
2014 4	15.913	1		0	15.913
2015 1	517.107	36	1.458	311.063	206.044
2015 2	607.600	52	24.366	491.365	116.235
2015 3	747.874	63	3.983	557.184	190.690
2015 4	715.056	53	174.512	520.155	194.901
2016 1	388.496	30	227.775	227.775	160.721

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

26. Priority of Payments



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	15.709.102,37	EUR
Senior Expenses	-	31.611,72	EUR
Servicing Fee	-	92.066,64	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1.116.364,16	EUR
Principal on Loan to Issuer	-	14.469.059,85	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	19.727.972,15	EUR
Senior Expenses	-	19.445,83	EUR
Interest Class A	-	66.138,00	EUR
Interest Class B	-	27.188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2.430.483,11	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	-	14.469.059,85	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	-	1.553.100,00	EUR
Interest on Class F notes	-	54.250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50.337,50	EUR
Interest Issuer Subordinated Loan	-	959,88	EUR
Principal Issuer Subordinated Loan	-	139.522,07	EUR
Payment to Purchaser	-	877.487,92	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	877.487,92	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	23,28	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	877.464,63	EUR

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27. Transaction Costs



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Fixed rate	= 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	31.611,72						
Interest accrued for the Period	EUR	187.576,00	66.138,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest accrued	EUR	3.974.338,00	1.954.421,00	452.226,00	92.864,00	174.650,00	397.819,00	902.358,00
Interest Payments	EUR	187.576,00	66.138,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest Payments	EUR	3.974.338,00	1.954.421,00	452.226,00	92.864,00	174.650,00	397.819,00	902.358,00
Interest accrued on Subordinated Loan for the Period	EUR	959,88						
Cumulative Interest accrued on Subordinated Loan	EUR	40.303,10						
Interest Payments on Subordinated Loan	EUR	959,88						
Cumulative Interest Payments on Subordinated Loan	EUR	40.303,10						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



Santander Consumer Bank AS

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Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	16	
Monthly Period	Feb 2016	Fixed rate = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days