

**SCFI Rahoituspalvelut Ltd**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	27.02.2015	Following payment dates:	25.03.2015
Payment date	25.02.2015		27.04.2015
Period No	3		
Monthly Period	Jan 2015	Fixed rate	= 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015		= 31 days

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**1. Portfolio Information**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015	to 25.02.2015 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	464 830 496,70 EUR	482 997 572,08 EUR
Scheduled Loan Principal Repayments	9 393 487,67 EUR	9 756 639,88 EUR
Prepayments	9 428 655,96 EUR	8 394 522,14 EUR
Deemed Collections - Other	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>18 822 143,63 EUR</b>	<b>18 151 162,02 EUR</b>
New Defaulted Auto Loans in Period	72 682,94 EUR	15 913,36 EUR
<b>Closing Balance</b>	<b>445 935 670,13 EUR</b>	<b>464 830 496,70 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	1 885 182,66 EUR	1 994 374,59 EUR
Recoveries on loans in default	12 145,00 EUR	- EUR
<b>Total Revenue Received in Period</b>	<b>1 897 327,66 EUR</b>	<b>1 994 374,59 EUR</b>
<b># Loans</b>		
At beginning of period	34 621 Loans	35 259 Loans
Paid in Full	762 Loans	637 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	5 Loans	1 Loans
<b>At end of period</b>	<b>33 854 Loans</b>	<b>34 621 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	27.02.2015		
Payment date	25.02.2015		
Period No	3		
Monthly Period	Jan 2015	Fixed rate	= 10/360 days
Interest Period	from 25.01.2015	to 25.02.2015	= 31 days

**Purchaser Available Distribution Amount**

**Current Period**

**Previous Period**

a. Collections (Principal, interest, and fee etc)	20 719 471 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>20 719 471 EUR</b>

	20 145 537 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
<b>Total</b>	<b>20 145 537 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 515 471 EUR
b. Reserve Fund	7 244 964 EUR
c. Interest Earned by the Issuer	-37 EUR
d. Other amounts received by the issuer	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>27 760 398 EUR</b>

	19 938 371 EUR
	7 765 500 EUR
	-1 EUR
	0 EUR
<b>Total</b>	<b>27 703 870 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	Jan 2015		Fixed rate	=	30/360 days
Interest Period	from 25.01.2015	to	25.02.2015	=	31 days

**Note Balance**

Beginning of Period	464 830 496,70	EUR
End of Period	445 935 670,13	EUR

**Reserve Fund**

	in %	
Beginning of Period	0,5 %	2 414 987,86 EUR
Cash Outflow		2 414 987,86 EUR
Cash Inflow		2 324 152,48 EUR
End of Period	0,5 %	2 324 152,48 EUR
Required Reserve Amount	0,5 %	2 324 152,48 EUR

**Liquidity Balance**

Beginning of Period	1,0 %	4 829 975,72 EUR
Cash Outflow		4 829 975,72 EUR
Cash Inflow		4 648 304,97 EUR
End of Period	1,0 %	4 648 304,97 EUR
Required Reserve Amount	1,0 %	4 648 304,97 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	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	Jan 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.01.2015	to 25.02.2015	=	31 days	

**Asset Balance**

Beginning of Period	464 830 496,70	EUR
End of Period	445 935 670,13	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	418 959 066,49	93,95 %	31 932
1-29 days past due	22 821 682,62	5,12 %	1 614

**Delinquent Receivables:**

30-59 days past due	3 093 308,24	0,69 %	221
60-89 days past due	623 602,63	0,14 %	53
90-119 days past due	311 711,27	0,07 %	24
120-149 days past due	126 298,88	0,03 %	10
150-179 days past due	-	0,00 %	0
<b>Total Performing and Delinquent</b>	<b>445 935 670</b>	<b>100,00 %</b>	<b>33 854</b>

Current Period Defaults	72 682,94	5
Cumulative Defaults	88 596,30	6
Current Period Recoveries	12 145,00	
Cumulative Recoveries	12 145,00	

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

**NO**

[A] [1] - [2] - [3]	(2 324 152,48)
Note Principal Closing Balance [1]	445 935 670,13
Reserve Fund Amount [2]	2 324 152,48
Aggregate Outstanding Asset Principal Amount [3]	445 935 670,13
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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**5. Outstanding Notes**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
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Interest Period	from 25.01.2015	to 25.02.2015 = 31 days

**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>General Note Information</b>							
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
<b>Current Note Information</b>							
Class Principal Outstanding Opening Balance	464 830 496,70	389 930 496,70	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	27 760 398,18						
Amortisation	18 894 826,57						
Redemption per Class	18 894 826,57	18 894 826,57	-	-	-	-	-
Redemption per Note		4 267,12	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100 %	83,20 %	9,75 %	1,50 %	1,61 %	1,84 %	2,09 %
Current Pool Factor		0,84	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		88 060,18	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 267,12	-	-	-	-	-
Principal Outstanding per Note End of Period		83 793,06	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		34,64	62,50	83,33	145,83	291,67	583,33
Interest Payment	186 143,50	153 372,66	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		34,64	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)		21,60 %	11,85 %	10,35 %	8,73 %	6,89 %	4,81 %
Current CE (excl. Excess Spread)		18,36 %	8,60 %	7,10 %	5,49 %	3,65 %	1,56 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.02.2015  
 Payment date 25.02.2015  
 Period No 3  
 Monthly Period Jan 2015 to Fixed rate = 30/360 days  
 Interest Period : 25.01.2015 to 25.02.2015 = 31 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**



Reporting Date	27.02.2015					
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Interest Period	from 25.01.2015	to	25.02.2015	=	31 days	

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 %			



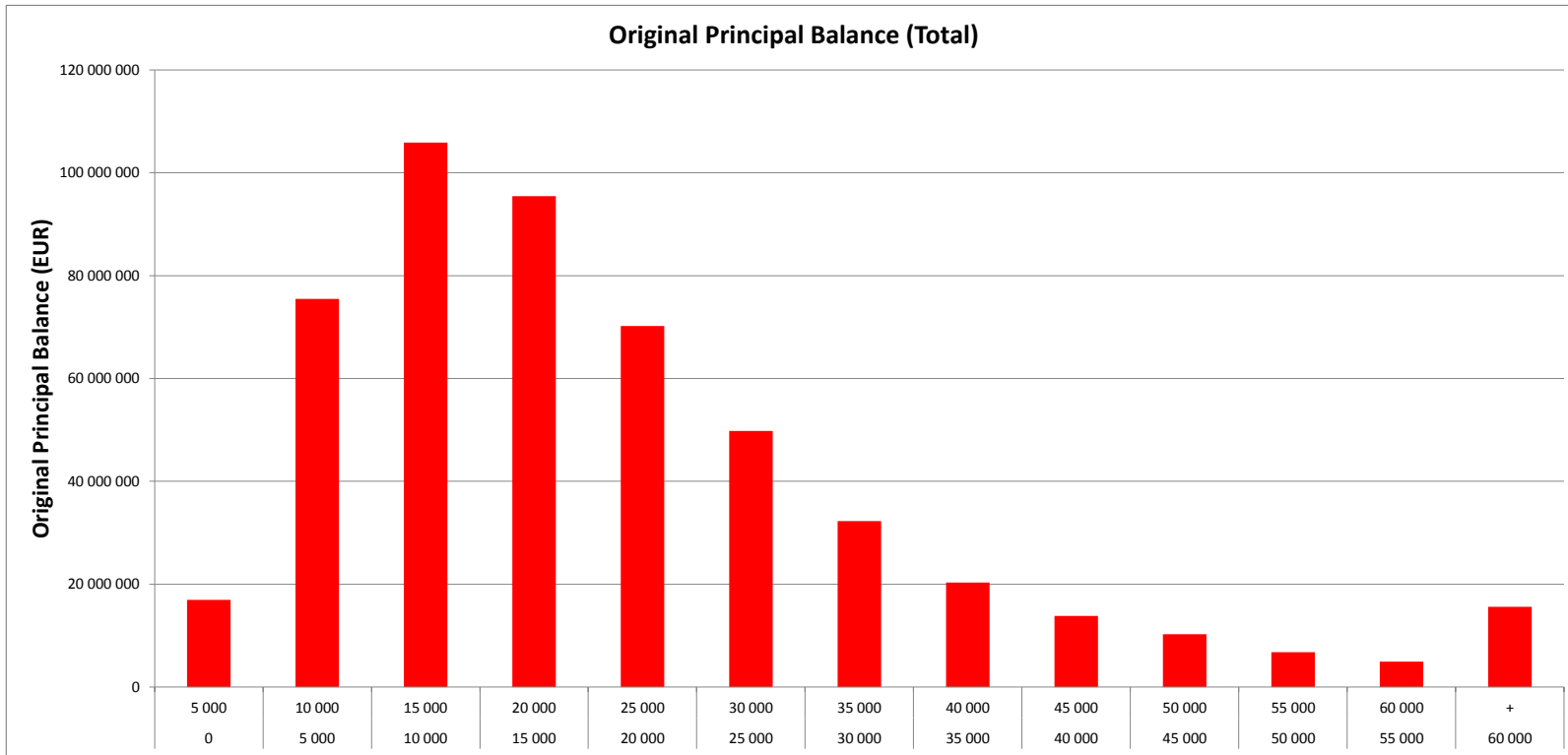
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**7.b Original Principal Balance Graph**

Reporting Date	27.02.2015		Fixed rate	=	30/360	days
Payment date	25.02.2015					
Period No	3					
Monthly Period	Jan 2015					
Interest Period	from 25.01.2015	to 25.02.2015		=	31	days



**Original Principal Balance (Total)**



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**8.a Outstanding Principal Balance**



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	Jan 2015		Fixed rate	=	30/360 days
Interest Period	from 25.01.2015	to 25.02.2015		=	31 days

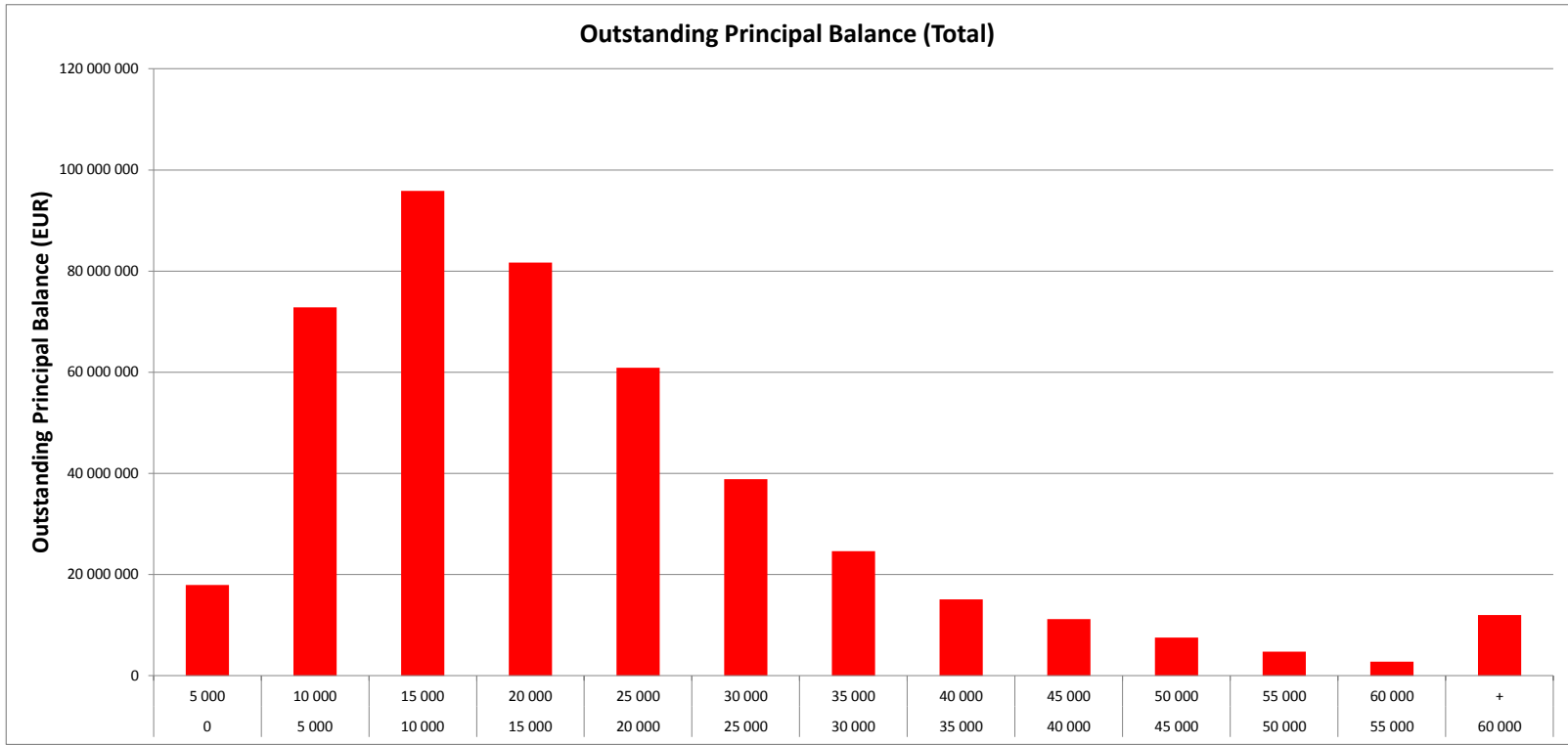
Average amount - all: 13 172

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 618	17 911 387	4,02 %	24,5	11,9	
	5 000	10 000	9 682	72 830 804	16,33 %	39,0	11,2	
	10 000	15 000	7 776	95 856 676	21,50 %	45,3	10,7	
	15 000	20 000	4 745	81 704 846	18,32 %	47,0	10,5	
	20 000	25 000	2 729	60 872 918	13,65 %	47,0	10,4	
	25 000	30 000	1 424	38 833 787	8,71 %	47,5	10,2	
	30 000	35 000	766	24 642 024	5,53 %	47,7	9,9	
	35 000	40 000	405	15 104 991	3,39 %	48,1	10,1	
	40 000	45 000	264	11 175 112	2,51 %	48,4	10,2	
	45 000	50 000	159	7 526 276	1,69 %	47,5	9,7	
	50 000	55 000	90	4 721 292	1,06 %	48,9	9,8	
	55 000	60 000	48	2 743 584	0,62 %	49,0	9,4	
	60 000	+	148	12 011 973	2,69 %	48,1	9,6	
Total			33 854	445 935 670	100 %			

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**8.b Outstanding Principal Balance Graph**

Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	from	Jan 2015	Fixed rate	=	30/360 days
Interest Period	to	25.01.2015		=	31 days



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**9.a Geographical Distribution**



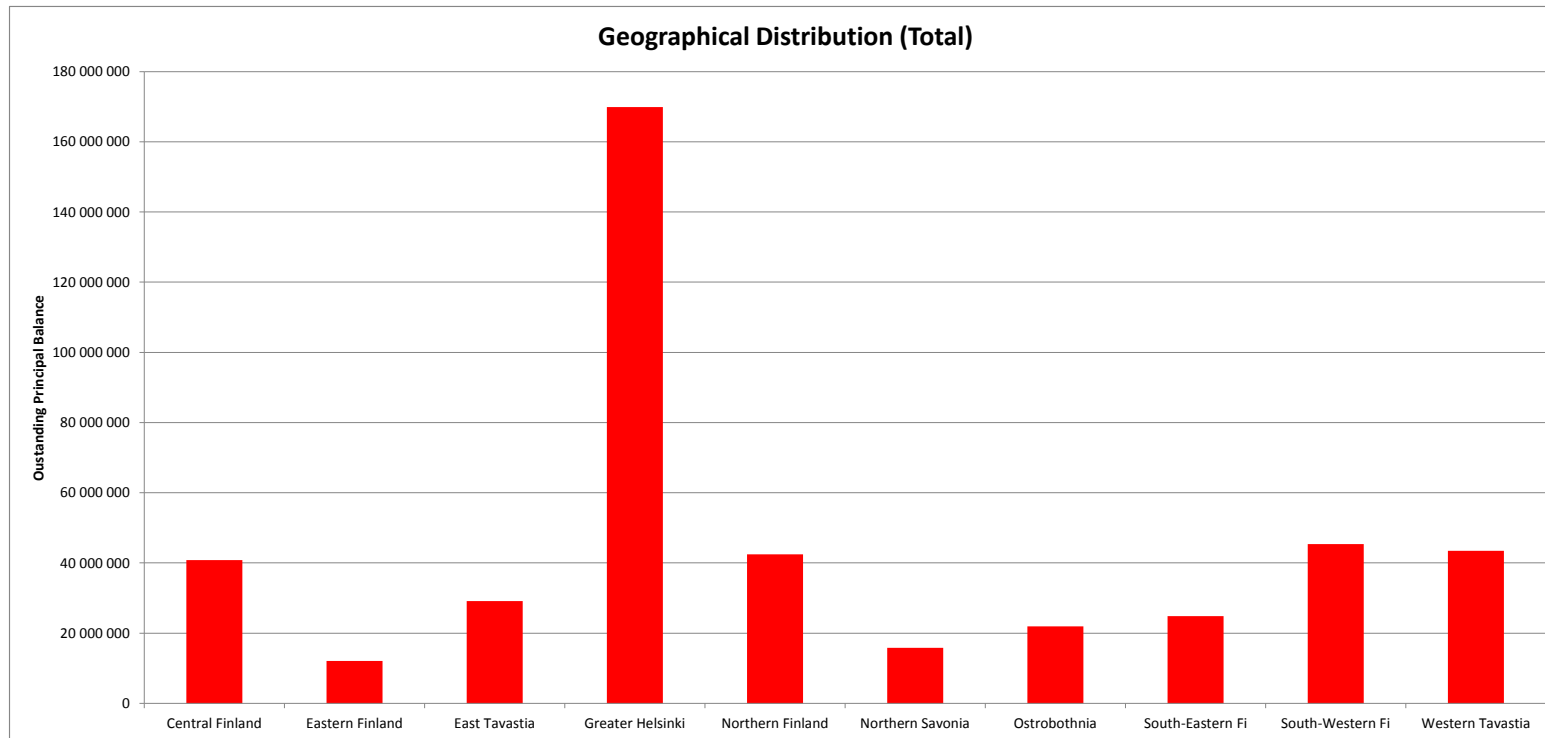
Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	Jan 2015		Fixed rate	=	30/360 days
Interest Period	from 25.01.2015	to	25.02.2015	=	31 days

TOTAL								
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning		
Central Finland	3 268	40 796 629	9,15 %	9,65 %	44,6			10,5
Eastern Finland	1 006	12 117 160	2,72 %	2,97 %	44,2			10,8
East Tavastia	2 161	29 108 370	6,53 %	6,38 %	45,3			10,6
Greater Helsinki	12 088	169 889 598	38,10 %	35,71 %	44,6			10,5
Northern Finland	3 235	42 457 575	9,52 %	9,56 %	45,3			10,5
Northern Savonia	1 258	15 806 922	3,54 %	3,72 %	43,6			10,8
Ostrobothnia	1 860	21 966 036	4,93 %	5,49 %	43,5			10,4
South-Eastern Fi	2 084	24 871 111	5,58 %	6,16 %	44,8			10,5
South-Western Fi	3 568	45 425 131	10,19 %	10,54 %	44,8			10,6
Western Tavastia	3 326	43 497 139	9,75 %	9,82 %	44,8			10,5
Total	33 854	445 935 670	100 %	100,00 %				

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**9.b Geographical Distribution Graph**

Reporting Date	27.02.2015	
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Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



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**10.a Interest Rate**



Reporting Date	27.02.2015			
Payment date	25.02.2015			
Period No	3			
Monthly Period	from	Jan 2015	Fixed rate	= 30/360 days
Interest Period	from	25.01.2015	to	25.02.2015 = 31 days

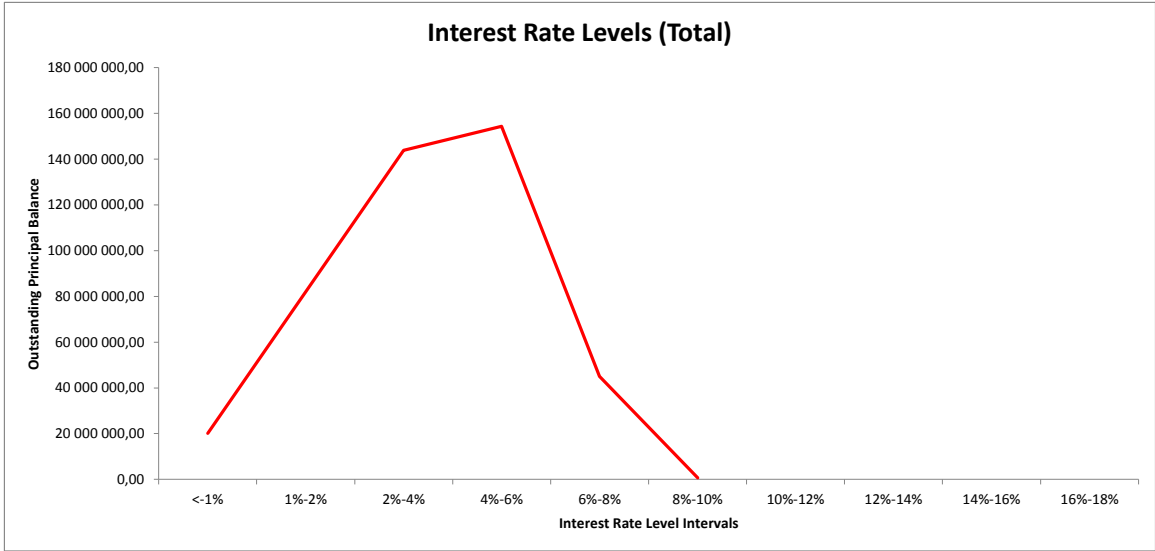
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
<		1 %	1532	20 112 656	4,51 %	47,6	8,5
1 %		2 %	6205	82 007 477	18,39 %	44,2	10,4
2 %		4 %	9322	143 762 441	32,24 %	45,1	10,5
4 %		6 %	12 108	154 360 421	34,61 %	44,4	10,8
6 %		8 %	4 614	45 065 337	10,11 %	43,6	10,8
8 %		10 %	73	627 338	0,14 %	43,4	10,0
10 %		12 %					
12 %		14 %					
14 %		16 %					
16 %		18 %					
Total			33 854	445 935 670	100 %		

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**10.b Interest Rate**



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11.a Remaining Terms



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
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TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	8	4 254	0,00 %	0,0	16,0
1		12	1 658	4 710 134	1,06 %	8,7	14,3
13		24	4 003	25 487 155	5,72 %	19,9	13,0
25		36	5 290	49 387 108	11,07 %	30,5	11,4
37		48	10 976	159 971 298	35,87 %	44,4	13,3
49		60	11 919	206 375 722	46,28 %	52,1	7,8
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		33 854		445 935 670	100 %		

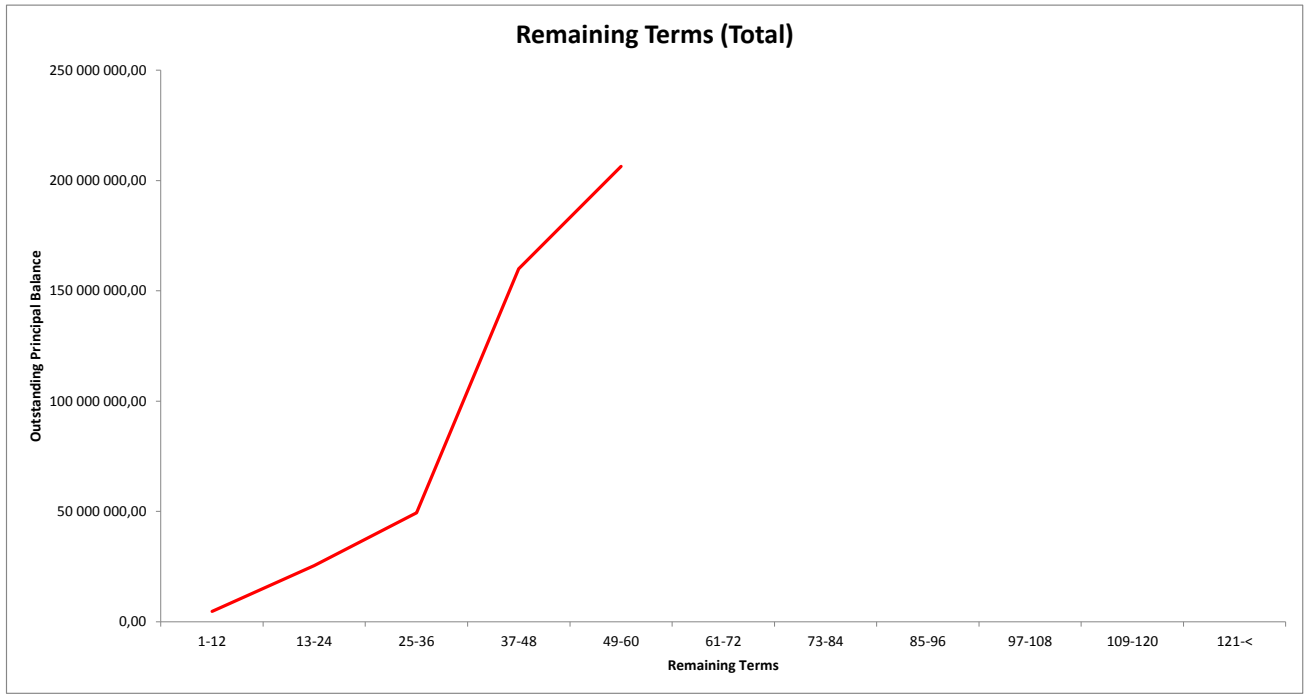


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**11.b Remaining Terms**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
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Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



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**12.a Seasoning**



Reporting Date	27.02.2015			
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Period No	3			
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Interest Period	from 25.01.2015	to 25.02.2015	=	31 days

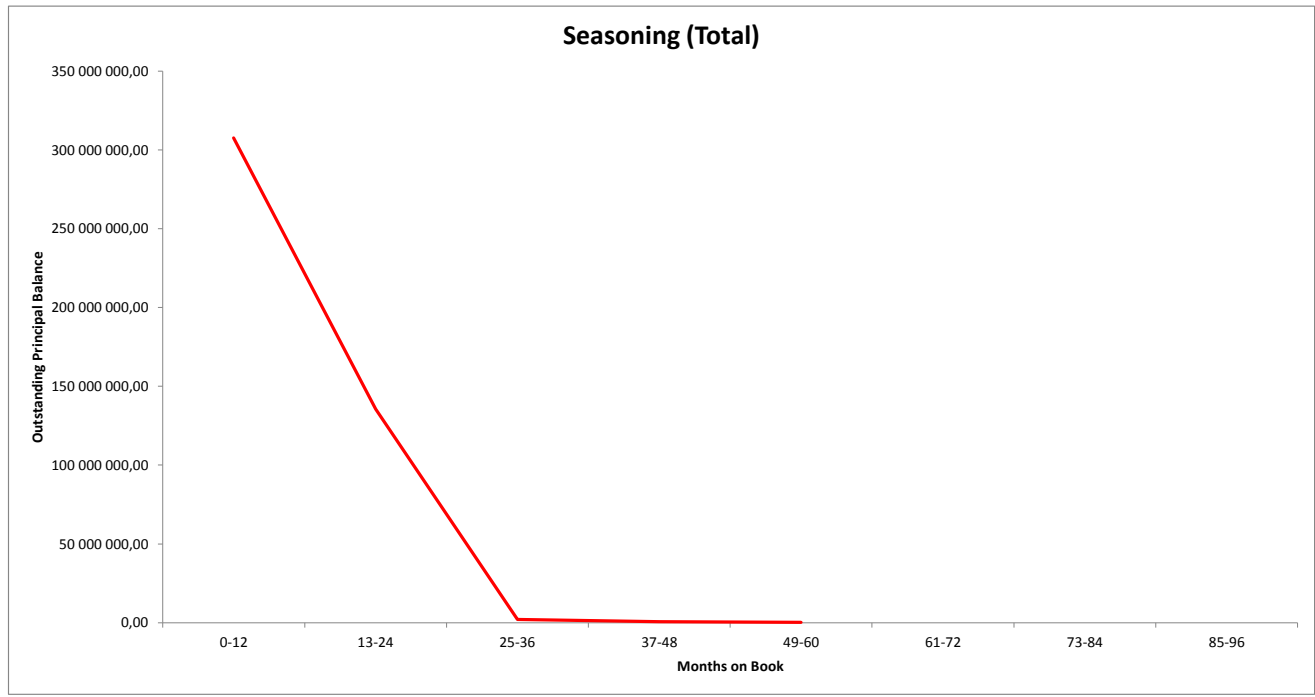
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	22 168	307 660 759	68,99 %	46,8	8,3
	13		24	11 320	135 480 824	30,38 %	40,2	15,2
	25		36	240	2 090 156	0,47 %	27,8	30,1
	37		48	86	574 189	0,13 %	18,0	42,4
	49		60	40	129 742	0,03 %	8,6	52,1
	61		72					
	73		84					
	85		96					
Total			33 854		445 935 670	100 %		

**SCFI Rahoituspalvelut Ltd**  
**Monthly Investor Report**

**12.b Seasoning**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



**SCFI Rahoituspalvelut Ltd**  
**Monthly Investor Report**

**13.a Balloon loans**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days

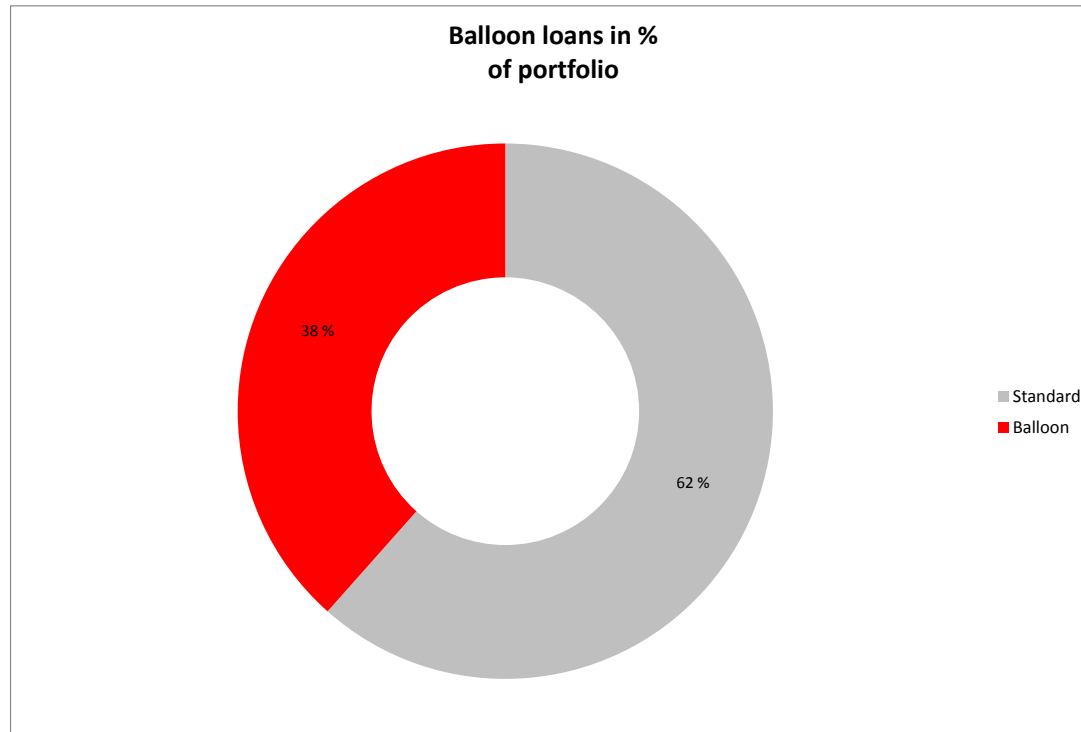
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	25 907	274 507 342	61,56 %	3 775	0,00 %	42,6	10,5
	Balloon	7 947	171 428 329	38,44 %	50 950 948	29,72 %	47,9	10,5
	Total	33 854	445 935 670	100 %	50 954 723	11,43 %		

**SCFI Rahoituspalvelut Ltd**  
**Monthly Investor Report**

**13.b Balloon loans**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



**SCFI Rahoituspalvelut Ltd**  
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**14.a # loans per borrower**



Reporting Date	27.02.2015		
Payment date	25.02.2015		
Period No	3		
Monthly Period	Jan 2015	Fixed rate	= 30/360 days
Interest Period	from 25.01.2015	to 25.02.2015	= 31 days

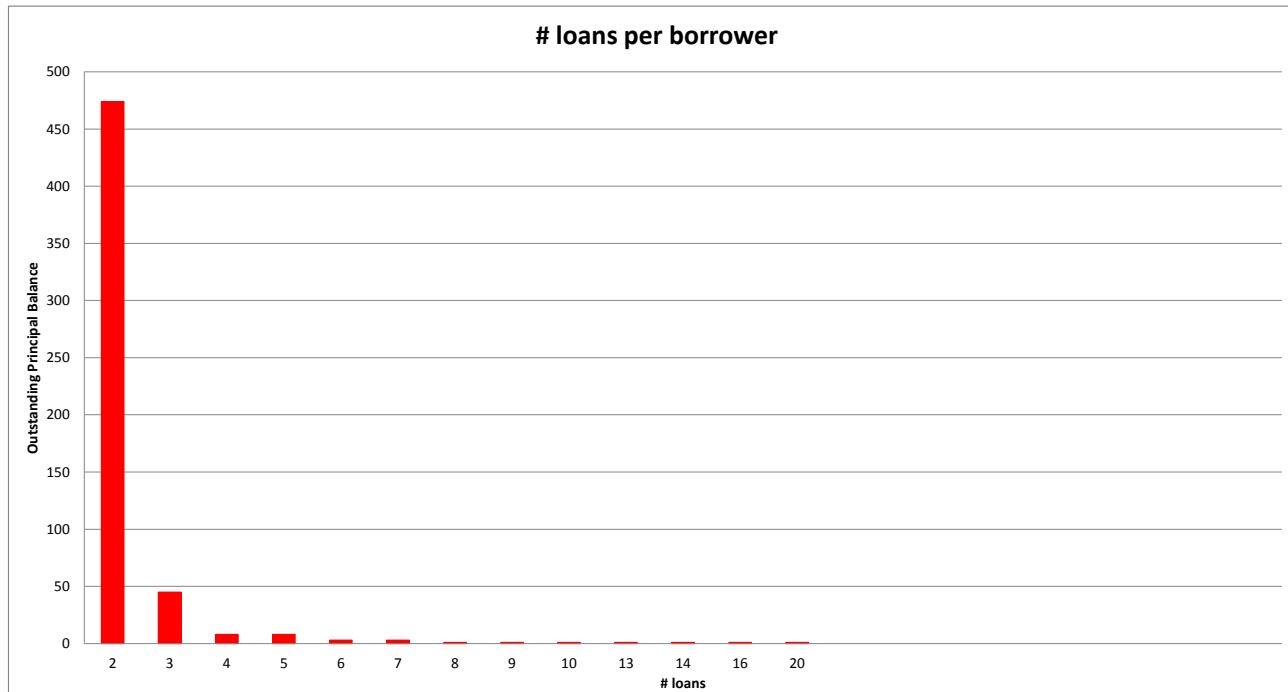
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	32 570	424 780 730	95,26 %
	2	474	15 716 477	3,52 %
	3	45	2 383 359	0,53 %
	4	8	580 391	0,13 %
	5	8	576 767	0,13 %
	6	3	323 853	0,07 %
	7	3	215 830	0,05 %
	8	1	121 836	0,03 %
	9	1	127 141	0,03 %
	10	1	197 151	0,04 %
	13	1	219 370	0,05 %
	14	1	310 228	0,07 %
	16	1	219 164	0,05 %
	20	1	163 374	0,04 %
Total:	33 118	445 935 670	100,0 %	

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**14.b # loans per borrower**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



SCFI Rahoituspalvelut Ltd  
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	445 935 670	436 468 753	9 466 917	1 489 470	4,08 %	97,88 %
2	436 468 753	427 165 527	9 303 226	1 457 056	4,08 %	95,79 %
3	427 165 527	417 816 257	9 349 271	1 425 746	4,08 %	93,69 %
4	417 816 257	408 479 933	9 336 323	1 394 385	4,08 %	91,60 %
5	408 479 933	399 104 670	9 375 264	1 363 062	4,08 %	89,50 %
6	399 104 670	389 767 671	9 336 999	1 331 571	4,08 %	87,40 %
7	389 767 671	380 437 091	9 330 580	1 300 247	4,08 %	85,31 %
8	380 437 091	371 137 820	9 299 271	1 268 931	4,08 %	83,23 %
9	371 137 820	361 809 050	9 328 770	1 237 657	4,08 %	81,13 %
10	361 809 050	352 589 143	9 219 907	1 206 396	4,08 %	79,07 %
11	352 589 143	343 401 146	9 187 997	1 175 416	4,07 %	77,01 %
12	343 401 146	334 247 018	9 154 128	1 144 521	4,07 %	74,95 %
13	334 247 018	325 088 061	9 158 957	1 113 722	4,07 %	72,90 %
14	325 088 061	315 968 155	9 119 906	1 082 915	4,07 %	70,86 %
15	315 968 155	306 834 752	9 133 402	1 052 211	4,07 %	68,81 %
16	306 834 752	297 709 143	9 125 609	1 021 462	4,07 %	66,76 %
17	297 709 143	288 699 589	9 009 555	990 776	4,07 %	64,74 %
18	288 699 589	279 672 376	9 027 212	960 471	4,07 %	62,72 %
19	279 672 376	270 741 536	8 930 840	930 144	4,06 %	60,71 %
20	270 741 536	261 918 275	8 823 261	900 189	4,06 %	58,73 %

Amortization profile (first 20 periods)

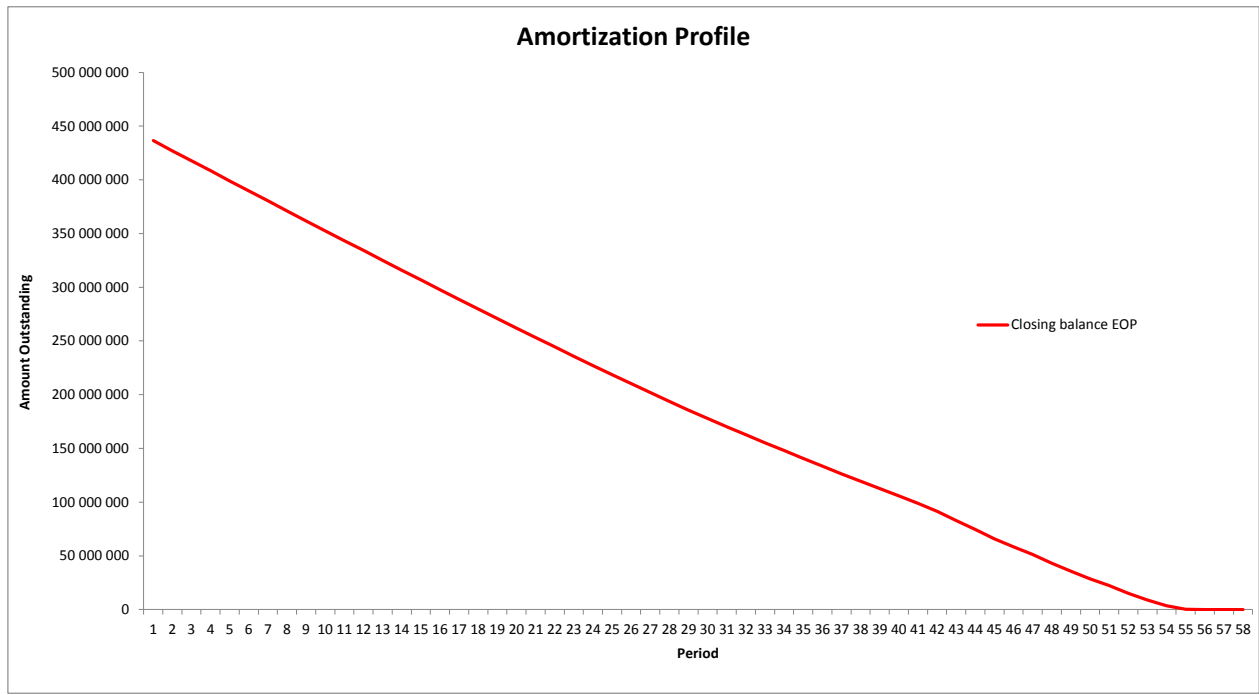


**SCFI Rahoituspalvelut Ltd**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



**SCFI Rahoituspalvelut Ltd  
Monthly Investor Report**

**16.a Payment Holidays**



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	Jan 2015		Fixed rate	=	30/360 days
Interest Period	from 25.01.2015	to	25.02.2015	=	31 days

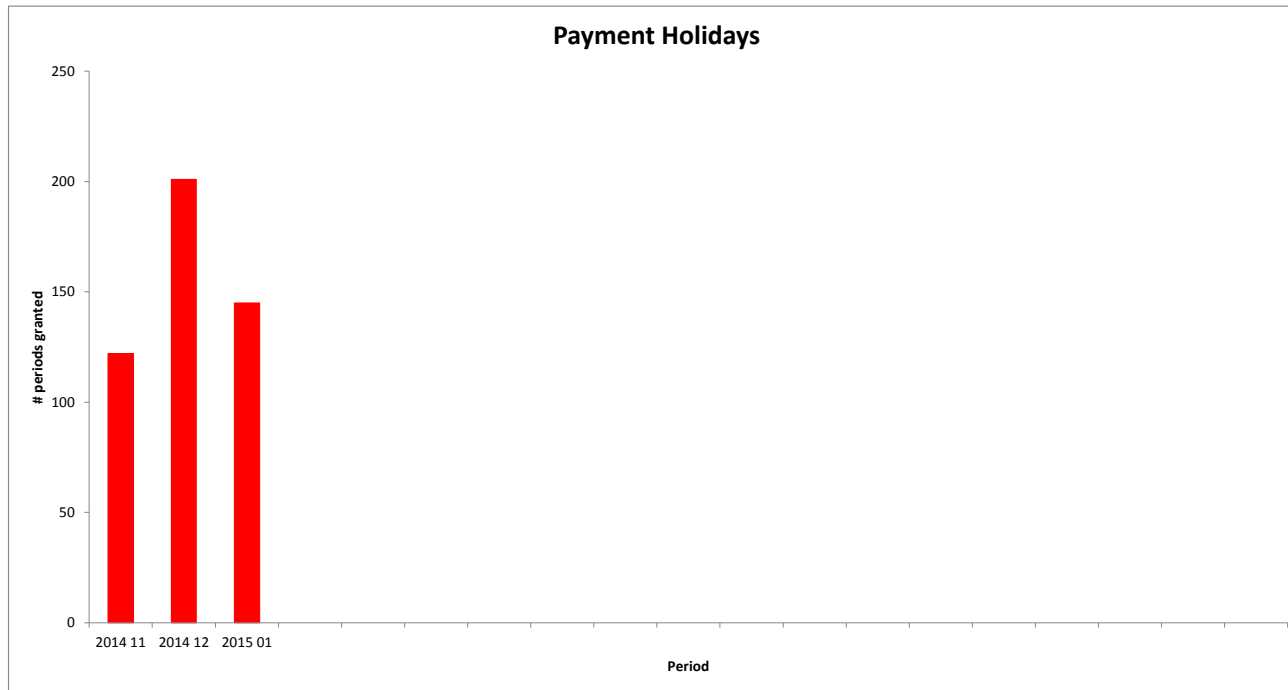
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53 198	2 111 589	
2014 12	201	259	71 441	3 113 780	
2015 01	145	199	54 831	2 246 481	
Total:	468	644	179 469	7 471 850	

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**16.b Payment Holidays**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



**SCFI Rahoituspalvelut Ltd**  
**Monthly Investor Report**

**17.a Downpayment**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days

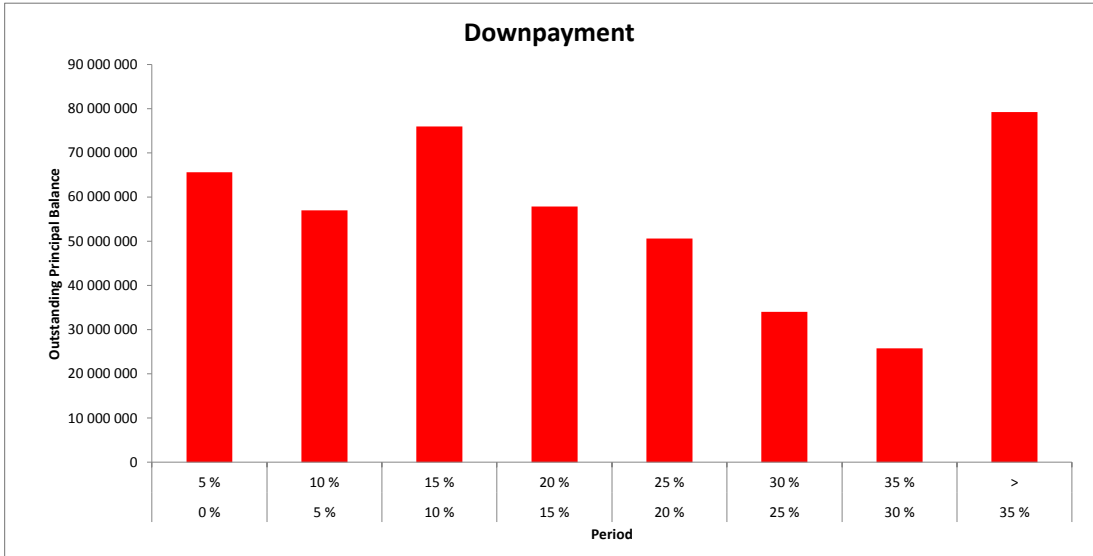
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 982	65 600 126	14,7 %	48,5	10,0
	5 %	10 %	3 571	56 984 171	12,8 %	47,6	10,4
	10 %	15 %	5 255	75 939 646	17,0 %	46,3	10,8
	15 %	20 %	4 023	57 835 063	13,0 %	45,4	10,8
	20 %	25 %	3 699	50 605 730	11,3 %	44,1	10,7
	25 %	30 %	2 564	34 026 746	7,6 %	44,3	10,5
	30 %	35 %	2 051	25 765 517	5,8 %	43,0	10,8
	35 % >		8 709	79 178 672	17,8 %	38,3	10,5
Total			33 854	445 935 670	100 %		

SCFI Rahoituspalvelut Ltd  
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17.b Downpayment



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



**SCFI Rahoituspalvelut Ltd**  
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**18.a Vehicle Condition**



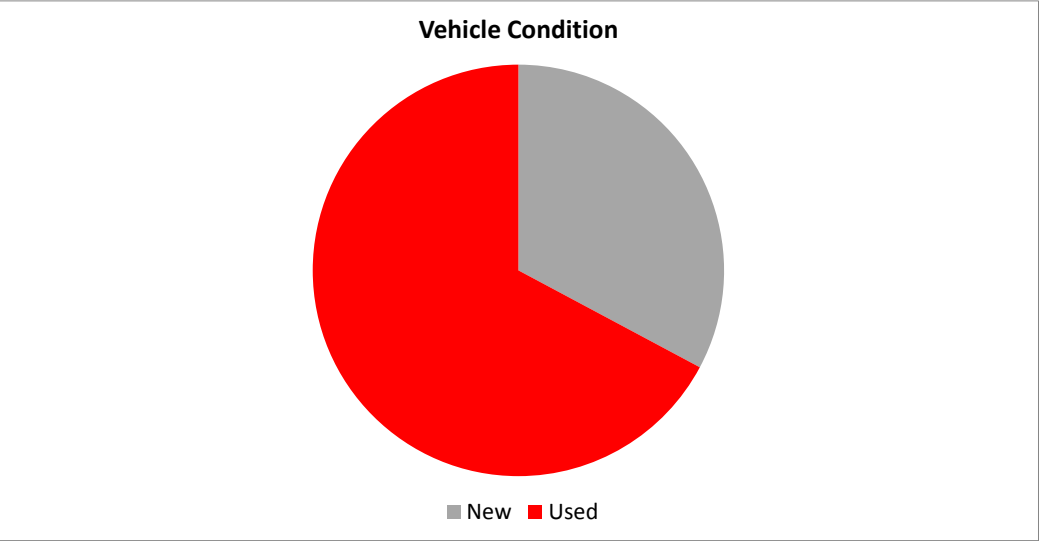
Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	Jan 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.01.2015	to 25.02.2015	=	31 days	

TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	8 058	146 287 465	32,8 %	44,2	10,8	
Used	25 796	299 648 205	67,2 %	44,9	10,4	
Total	33 854	445 935 670	100 %			

**18.b Vehicle Condition**



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	Jan 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.01.2015	to 25.02.2015	=	31 days	



**SCFI Rahoituspalvelut Ltd**  
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**19.a Borrower Type**



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	Jan 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.01.2015	to 25.02.2015	=	31 days	

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 248	78 851 996	17,7 %	41,1	10,8
	Private	29 606	367 083 674	82,3 %	45,4	10,6
	Total	33 854	445 935 670	100 %		

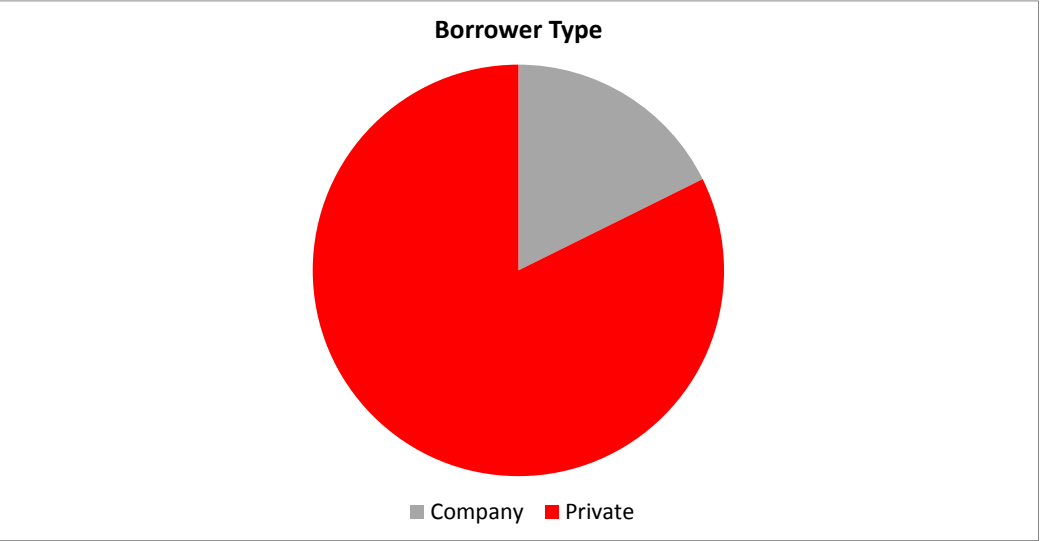


**SCFI Rahoituspalvelut Ltd**  
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**19.b Borrower Type**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



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**20.a Vehicle type**



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	Jan 2015		Fixed rate	=	30/360 days
Interest Period	from 25.01.2015	to 25.02.2015		=	31 days

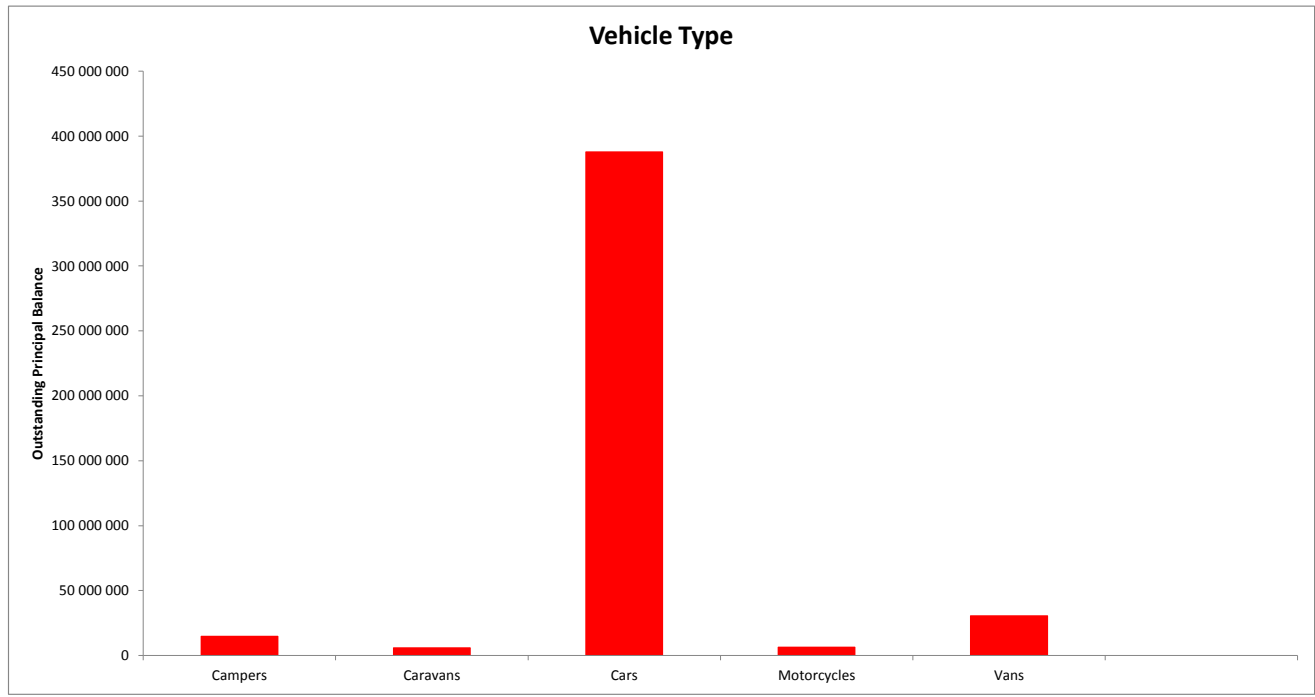
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	656	14 791 464	3,32 %	47,0	10,37
	Caravans	511	6 003 803	1,35 %	46,1	10,68
	Cars	29 726	387 981 797	87,00 %	44,8	10,53
	Motorcycles	796	6 557 938	1,47 %	44,3	9,22
	Vans	2 165	30 600 669	6,86 %	42,0	11,00
		33 854	445 935 670	100 %		

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**20.b Vehicle type**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



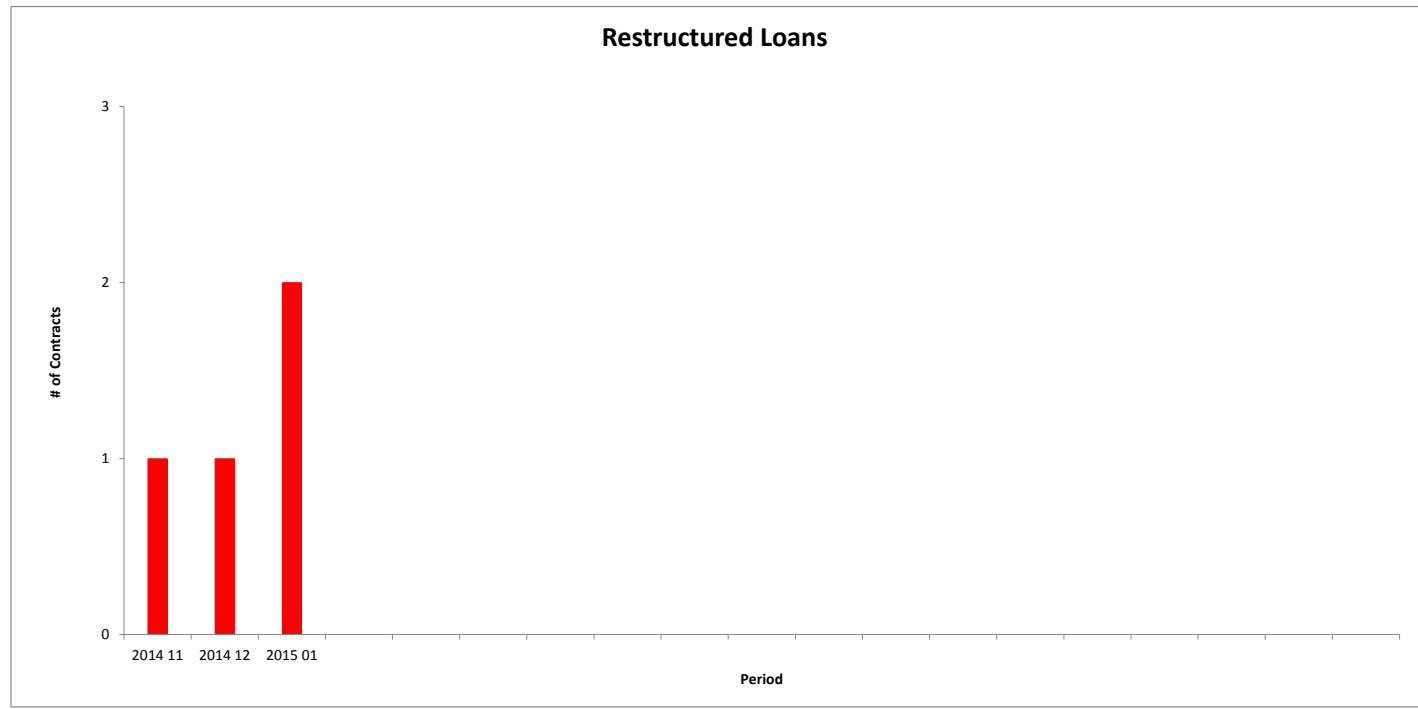


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**21.b Restructured Loans**



Reporting Date	27.02.2015				
Payment date	25.02.2015				
Period No	3				
Monthly Period	Jan 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.01.2015	to 25.02.2015	=	31 days	



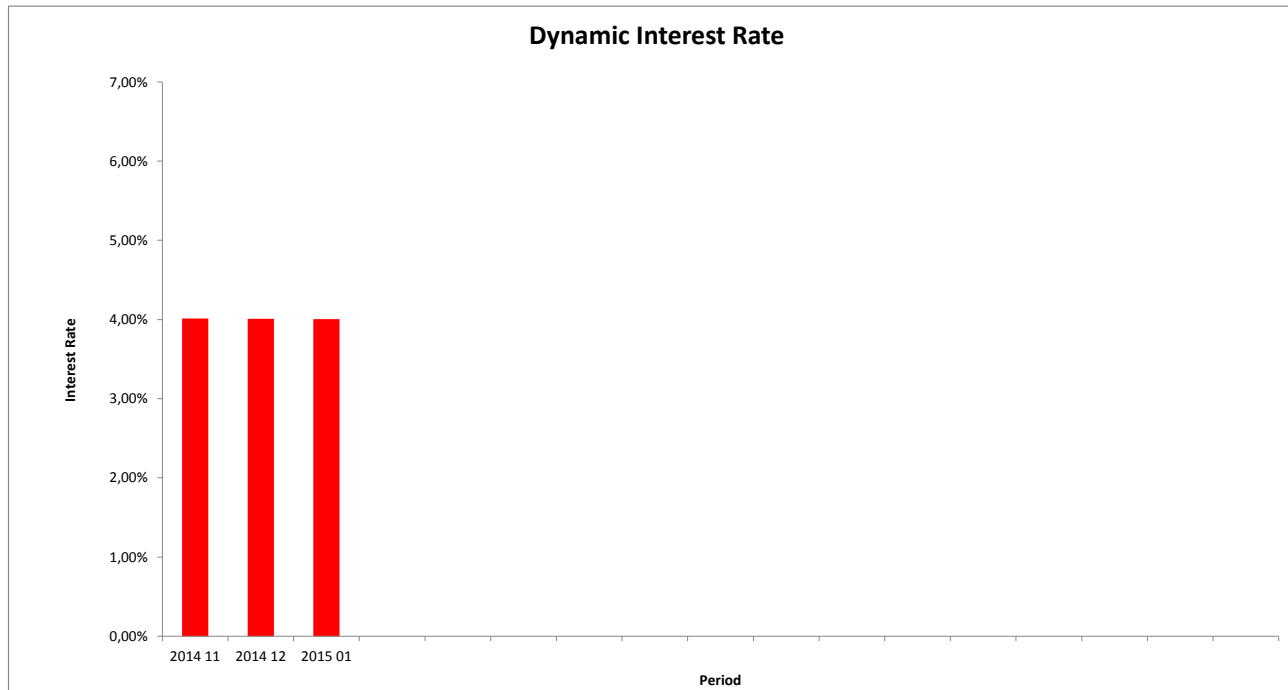


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**22.b Dynamic Interest Rate**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days



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**23.a Dynamic Pre-Payments**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	from Jan 2015	Fixed rate = 30/360 days
Interest Period	to 25.01.2015	= 31 days

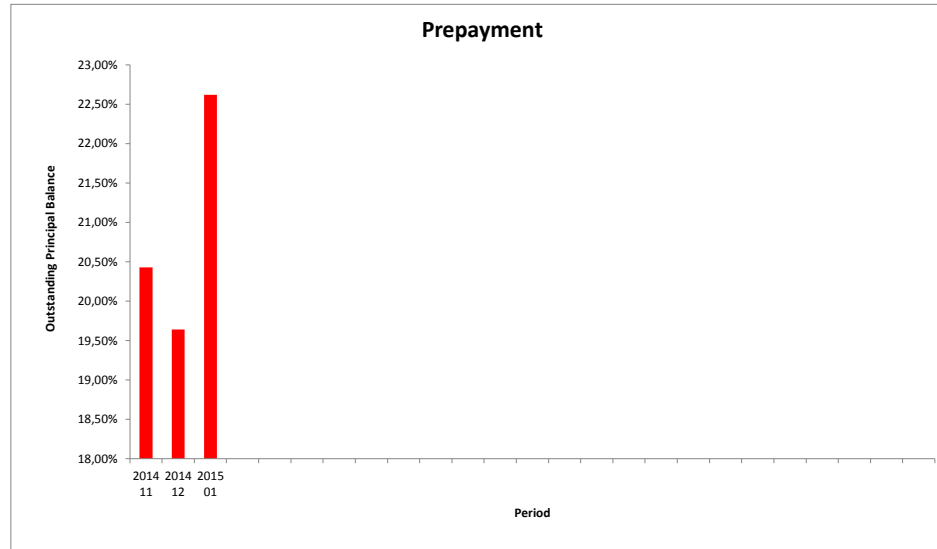
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2014 11	16 943 393	482 997 572	20,43 %
	2014 12	8 394 522	464 830 497	19,64 %
	2015 01	9 428 656	445 935 670	22,62 %



**23.b Dynamic Pre-Payments**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	from Jan 2015	Fixed rate = 30/360 days
Interest Period	to 25.01.2015	= 31 days



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**24. Delinquency**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 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
	11	482 997 572	33 078	451 050 167	1 886	27 827 140	261	3 634 790	34	485 475	0	0	0	0	0	0	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	0	0	0	0	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	0	0	5	72 683
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCFI Rahoituspalvelut Ltd  
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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 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	0	0	15 913	0	0	15 913						
2015 1	72 683	5				12 145	12 145	60 538						
2015 2														
2015 3														

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**26. Priority of Payments**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	20 719 471,29	EUR
Senior Expenses	-	31 416,00	EUR
Servicing Fee	-	192 000,08	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 601 228,64	EUR
Principal on Loan to Issuer	-	18 894 826,57	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	27 760 398,18	EUR
Senior Expenses	-	19 416,00	EUR
Interest Class A	-	153 373,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 648 304,97	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	-	18 894 826,57	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	-	2 324 152,48	EUR
Interest on Class F notes	-	54 250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 825,00	EUR
Interest Issuer Subordinated Loan	-	3 314,57	EUR
Principal Issuer Subordinated Loan	-	272 506,13	EUR
Payment to Purchaser	-	1 272 241,46	EUR
		-	

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	1 272 241,46	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	45,75	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 272 195,71	EUR

**SCFI Rahoituspalvelut Ltd**  
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**27. Transaction Costs**



Reporting Date	27.02.2015	
Payment date	25.02.2015	
Period No	3	
Monthly Period	Jan 2015	Fixed rate = 30/360 days
Interest Period	from 25.01.2015 to 25.02.2015	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	31 416,00						
Interest accrued for the Period	EUR	274 811,00	153 373,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	1 039 588,00	598 365,00	98 782,00	20 285,00	38 150,00	86 898,00	197 108,00
Interest Payments	EUR	274 811,00	153 373,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	1 039 588,00	598 365,00	98 782,00	20 285,00	38 150,00	86 898,00	197 108,00
Interest accrued on Subordinated Loan for the Period	EUR	3 314,57						
Cumulative Interest accrued on Subordinated Loan	EUR	13 203,18						
Interest Payments on Subordinated Loan	EUR	3 314,57						
Cumulative Interest Payments on Subordinated Loan	EUR	13 203,18						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd  
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**28. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	27.02.2015		
Payment date	25.02.2015		
Period No	3		
Monthly Period	Jan 2015	Fixed rate	= 30/360 days
Interest Period	from 25.01.2015	to 25.02.2015	= 31 days