

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27/02/2016				
Payment date	25/02/2016			Following payment dates:	25/03/2016
Period No	15				25/04/2016
Monthly Period	Jan 2016			Fixed rate	= 30/360 days
Interest Period	from 25/01/2016	to	25/02/2016	=	31 days
Cut-Off date	31/01/2016				

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1. Portfolio Information



Reporting Date	27/02/2016		
Payment date	25/02/2016		
Period No	15		
Monthly Period	Jan 2016	Fixed rate	= 30/360 days
Interest Period	from 25/01/2016	to 25/02/2016	= 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	257.000.517,34 EUR	271.684.934,31 EUR
Scheduled Loan Principal Repayments	6.480.539,89 EUR	7.348.375,44 EUR
Prepayments	7.209.865,23 EUR	7.176.031,70 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	13.690.405,12 EUR	14.524.407,14 EUR
New Defaulted Auto Loans in Period	261.801,48 EUR	160.009,83 EUR
Closing Balance	243.048.310,74 EUR	257.000.517,34 EUR
Total revenue collections		
Revenue and fees received on loan balances	1.065.794,51 EUR	1.208.727,56 EUR
Recoveries on loans in default	94.403,19 EUR	149.101,57 EUR
Total Revenue Received in Period	1.160.197,70 EUR	1.357.829,13 EUR
# Loans		
At beginning of period	24.157 Loans	24.951 Loans
Paid in Full	801 Loans	783 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	23 Loans	11 Loans
At end of period	23.333 Loans	24.157 Loans

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2. Amount Due for Distribution



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016		Fixed rate	=	10/360 days
Interest Period	from 25/01/2016	to	25/02/2016	=	31 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	14.850.603 EUR	15.882.236 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	14.850.603 EUR	15.882.236 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14.745.957 EUR	15.771.583 EUR
b. Reserve Fund	4.269.949 EUR	4.427.731 EUR
c. Interest Earned by the Issuer	-36 EUR	-2 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	19.015.871 EUR	20.199.312 EUR

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3. Reserve Accounts



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016		Fixed rate	=	30/360 days
Interest Period	from 25/01/2016	to	25/02/2016	=	31 days

Note Balance

Beginning of Period		257.000.517,34	EUR
End of Period		243.048.310,74	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 %	2.716.849,34	EUR
Cash Outflow		2.716.849,34	EUR
Cash Inflow		2.570.005,17	EUR
End of Period	1,0 %	2.570.005,17	EUR
Required Reserve Amount	1,0 %	2.570.005,17	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	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/01/2016	to 25/02/2016	=	31 days	

Asset Balance

Beginning of Period	257.000.517,34	EUR
End of Period	243.048.310,74	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	219.517.177,50	90,32%	21.263
1-29 days past due	19.654.911,15	8,09%	1.742

Delinquent Receivables:

30-59 days past due	2.918.686,51	1,20%	235
60-89 days past due	574.033,24	0,24%	61
90-119 days past due	234.372,56	0,10%	23
120-149 days past due	75.026,03	0,03%	6
150-179 days past due	74.103,75	0,03%	3
Total Performing and Delinquent	243.048.311	100,00%	23.333

Current Period Defaults	261.801,48	23
Cumulative Defaults	2.865.351,81	229
Current Period Recoveries	94.403,19	
Cumulative Recoveries	1.769.852,06	

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

NO

[A] [1] - [2] - [3]	(1.553.100,00)
Note Principal Closing Balance [1]	243.048.310,74
Reserve Fund Amount [2]	1.553.100,00
Aggregate Outstanding Asset Principal Amount [3]	243.048.310,74
[B] Initial Aggregate Outstanding Note Principal Amount	517.700.000,00

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5. Outstanding Notes



Reporting Date	27/02/2016	
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Period No	15	
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Interest Period	from 25/01/2016	to 25/02/2016 = 31 days

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	257.000.517,34	182.100.517,34	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Available Distribution Amount	19.015.870,50						
Amortisation	13.952.206,60						
Redemption per Class	13.952.206,60	13.952.206,60	-	-	-	-	-
Redemption per Note		3.150,90	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100%	69,18%	17,90%	2,76%	2,96%	3,37%	3,83%
Current Pool Factor		0,38	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		41.124,78	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		3.150,90	-	-	-	-	-
Principal Outstanding per Note End of Period		37.973,87	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		16,18	62,50	83,33	145,83	291,67	583,33
Interest Payment	104.397,04	71.626,20	27.187,50	5.583,33	10.500,00	23.916,67	54.250,00
Interest Payment per Note		16,18	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)		34,97%	17,07%	14,31%	11,35%	7,98%	4,15%
Current CE (excl. Excess Spread)		32,51%	14,62%	11,86%	8,90%	5,52%	1,70%

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/02/2016
 Payment date 25/02/2016
 Period No 15
 Monthly Period Jan 2016 to Feb 2016 Fixed rate = 30/360 days
 Interest Period : 25/01/2016 to 25/02/2016 = 31 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCFI Rahoituspalvelut Ltd		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas	F1	F1	P-1	P-1	A	A+	A2	A1	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.	
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	Aa3	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance



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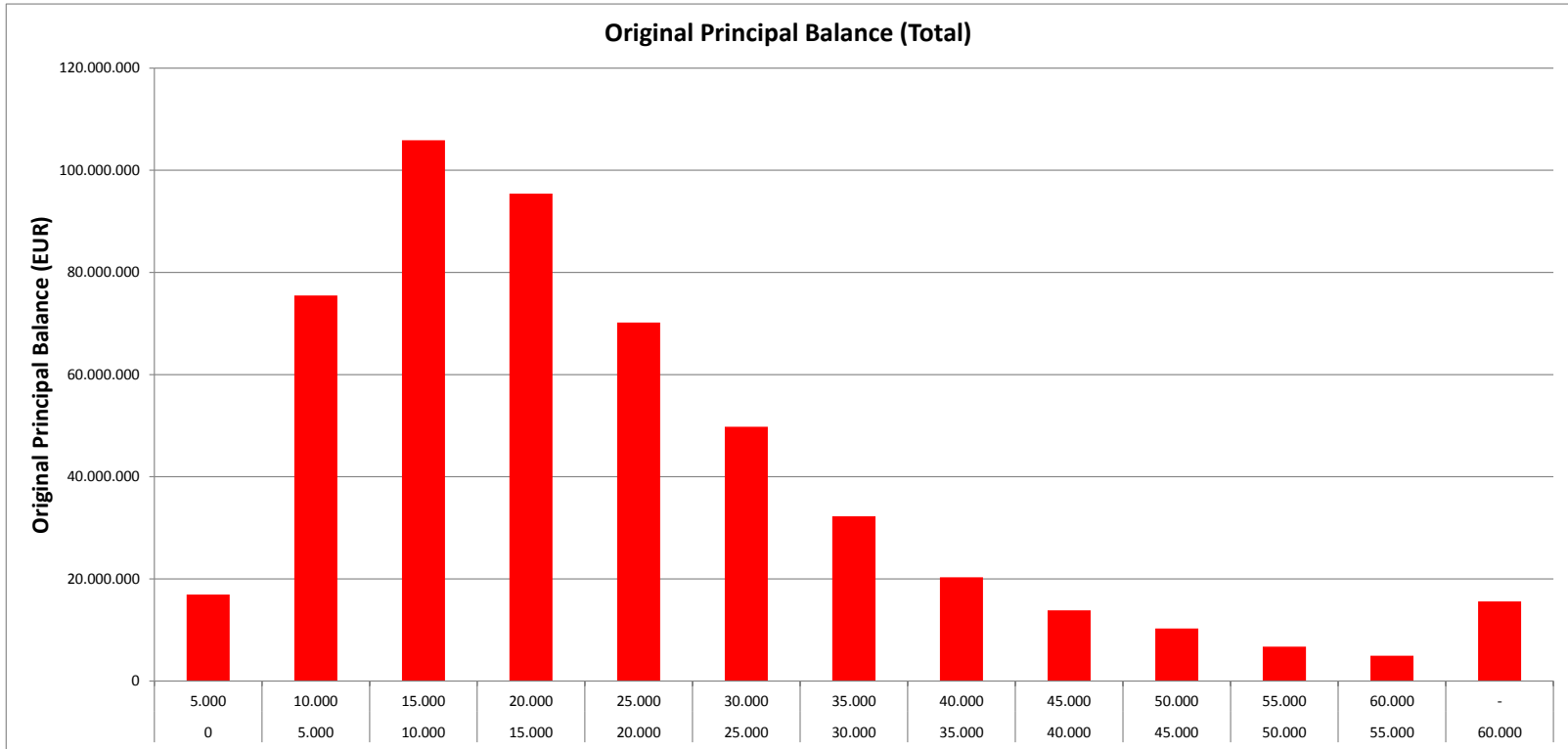
Average amount - all: 14.163

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5.000	4.971	16.929.311	3,3 %	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	27/02/2016		Fixed rate	=	30/360	days
Payment date	25/02/2016					
Period No	15					
Monthly Period	Jan 2016					
Interest Period	from 25/01/2016	to 25/02/2016				
				=	31	days



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8.a Outstanding Principal Balance



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	from	Jan 2016	to	Fixed rate	= 30/360 days
Interest Period		25/01/2016		25/02/2016	= 31 days

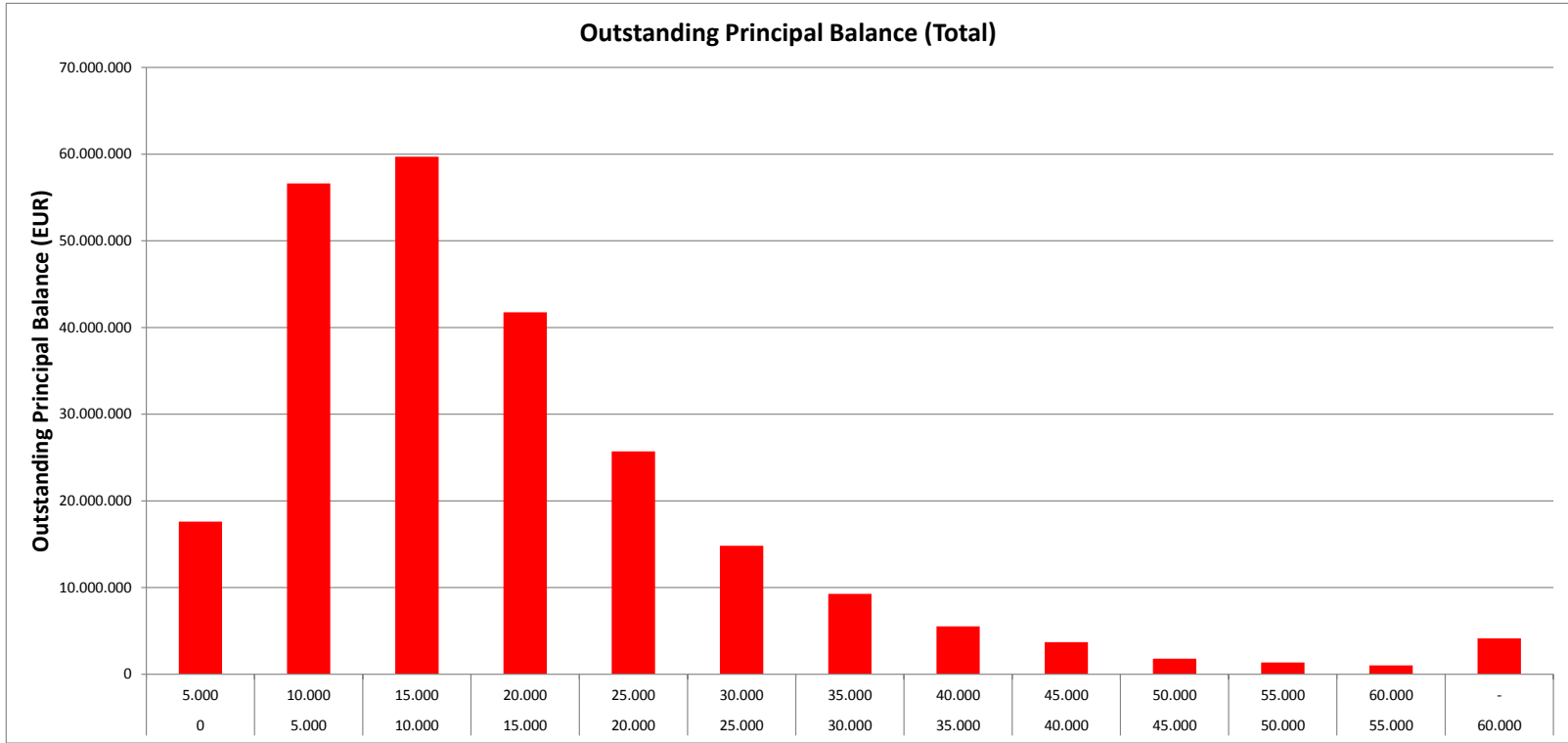
Average amount - all: 10.417

Outstanding balance	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0	5.000	6.017	17.603.281	7,2 %	20,5	23,3	
	5.000	10.000	7.653	56.628.873	23,3 %	32,6	22,7	
	10.000	15.000	4.880	59.692.331	24,6 %	35,9	22,2	
	15.000	20.000	2.421	41.761.828	17,2 %	35,9	22,1	
	20.000	25.000	1.159	25.707.119	10,6 %	37,0	21,9	
	25.000	30.000	545	14.828.637	6,1 %	37,4	21,6	
	30.000	35.000	287	9.272.486	3,8 %	37,0	22,1	
	35.000	40.000	147	5.524.349	2,3 %	37,4	21,4	
	40.000	45.000	88	3.712.348	1,5 %	37,2	21,4	
	45.000	50.000	38	1.790.401	0,7 %	38,3	21,5	
	50.000	55.000	26	1.349.806	0,6 %	38,0	20,4	
	55.000	60.000	18	1.025.723	0,4 %	39,6	20,6	
	60.000	-	54	4.151.129	1,7 %	38,1	21,1	
			23.333	243.048.311	100%			

SCFI Rahoituspalvelut Ltd
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8.b Outstanding Principal Balance Graph

Reporting Date	27/02/2016		Fixed rate	=	30/360 days
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016				
Interest Period	from 25/01/2016	to 25/02/2016			31 days



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Monthly Investor Report

9.a Geographical Distribution



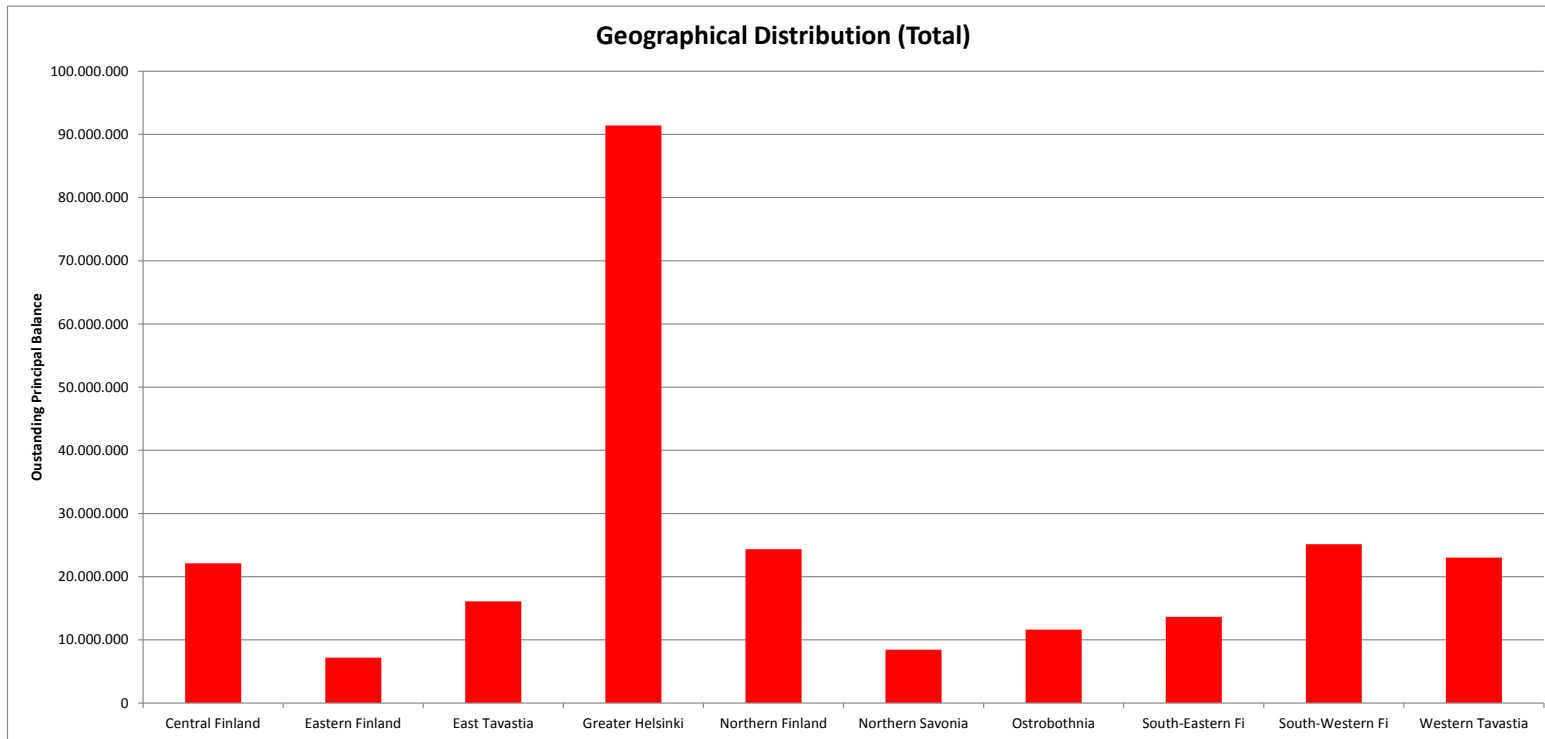
Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/01/2016	to 25/02/2016	=	31 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.243	22.109.624	9,10%	34,4		22,2
Eastern Finland	718	7.177.432	2,95%	34,1		22,4
East Tavastia	1.501	16.085.291	6,62%	34,8		22,4
Greater Helsinki	8.301	91.409.291	37,61%	34,3		22,2
Northern Finland	2.313	24.347.576	10,02%	35,0		22,2
Northern Savonia	839	8.452.801	3,48%	33,9		22,5
Ostrobothnia	1.257	11.625.191	4,78%	33,4		22,2
South-Eastern Fi	1.430	13.662.407	5,62%	34,6		22,2
South-Western Fi	2.476	25.153.996	10,35%	34,4		22,2
Western Tavastia	2.255	23.024.702	9,47%	34,6		22,1
Total	23.333	243.048.311	100%			

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9.b Geographical Distribution Graph

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Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



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10.a Interest Rate



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

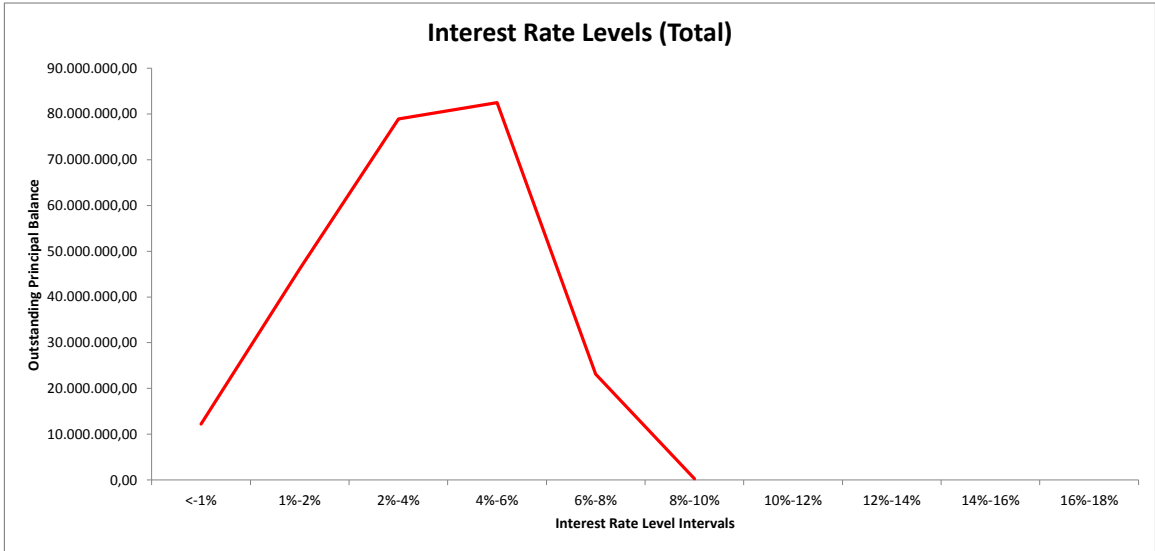
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	1213	12.195.551	5,02%	36,8	20,2
1	2	4442	46.075.893	18,96%	34,2	22,1
2	4	6478	78.892.837	32,46%	34,6	22,3
4	6	8181	82.453.525	33,92%	34,2	22,5
6	8	2977	23.155.642	9,53%	33,7	22,4
8	10	42	274.862	0,11%	33,3	21,5
10	12					
12	14					
14	16					
16	18					
Total		23.333	243.048.311	100%		

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10.b Interest Rate



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11.a Remaining Terms



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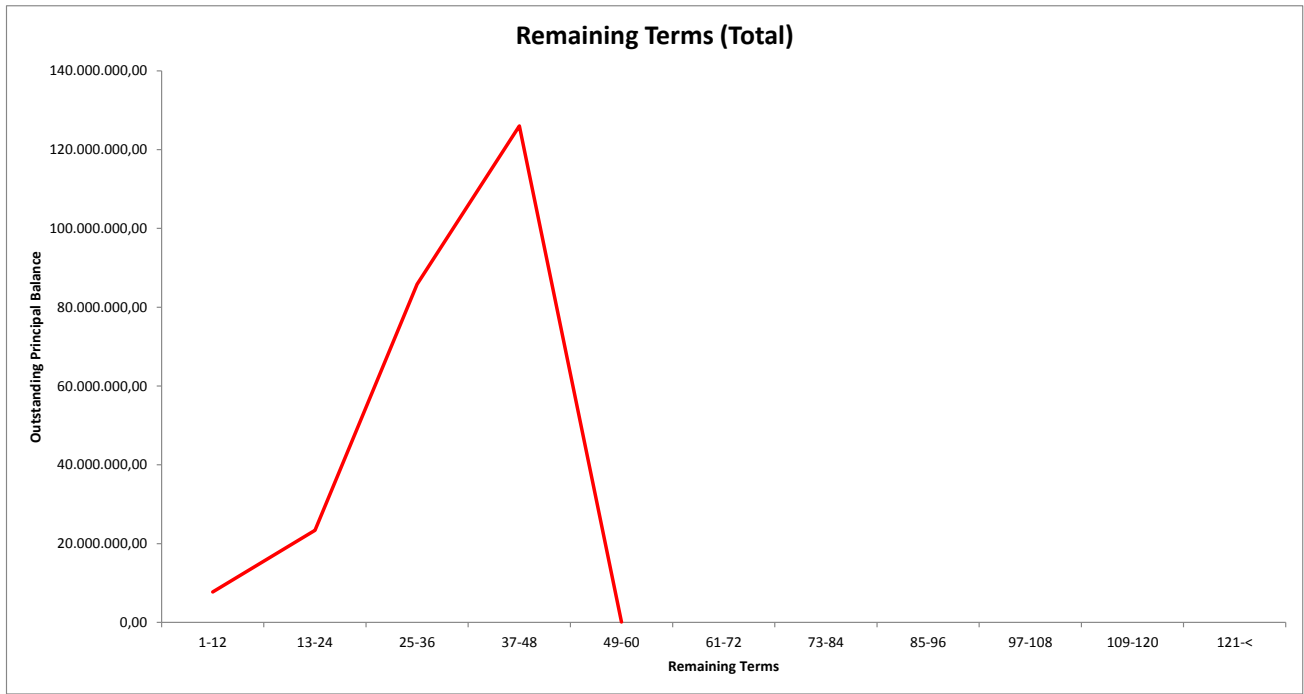
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		34	18.581	0,01%	0,0		35,6
1		2.676	7.711.651	3,17%	8,7		25,3
13		3.845	23.355.019	9,61%	18,6		23,2
25		7.792	85.841.127	35,32%	32,5		25,2
37		8.982	126.025.186	51,85%	40,3		19,8
49		4	96.747	0,04%	49,5		19,3
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		23.333	243.048.311	100%			

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11.b Remaining Terms



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12.a Seasoning



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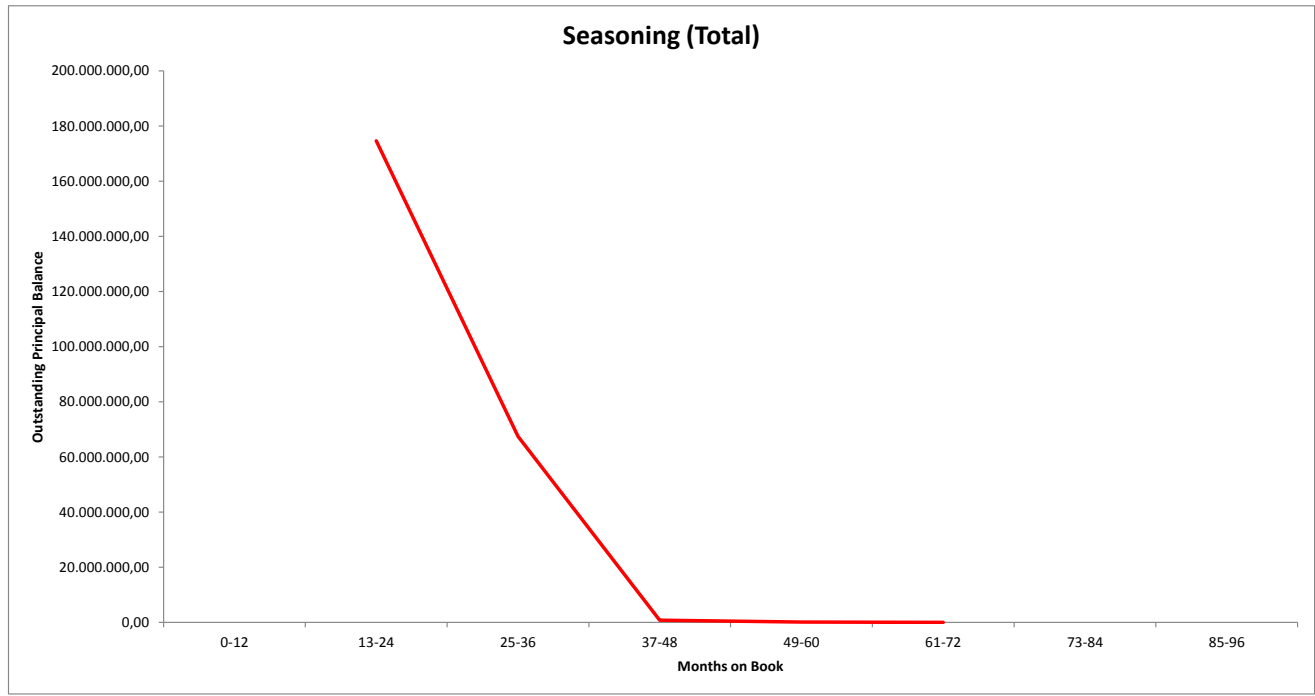
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12				
13	24	15.878	174.638.214	71,85%	36,2	20,2
25	36	7.282	67.447.323	27,75%	30,0	27,1
37	48	129	812.733	0,33%	16,9	42,4
49	60	42	149.446	0,06%	7,7	54,3
61	72	2	595	0,00%	1,0	61,0
73	84					
85	96					
Total		23.333	243.048.311	100%		

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12.b Seasoning



Reporting Date	27/02/2016	
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13.a Balloon loans



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

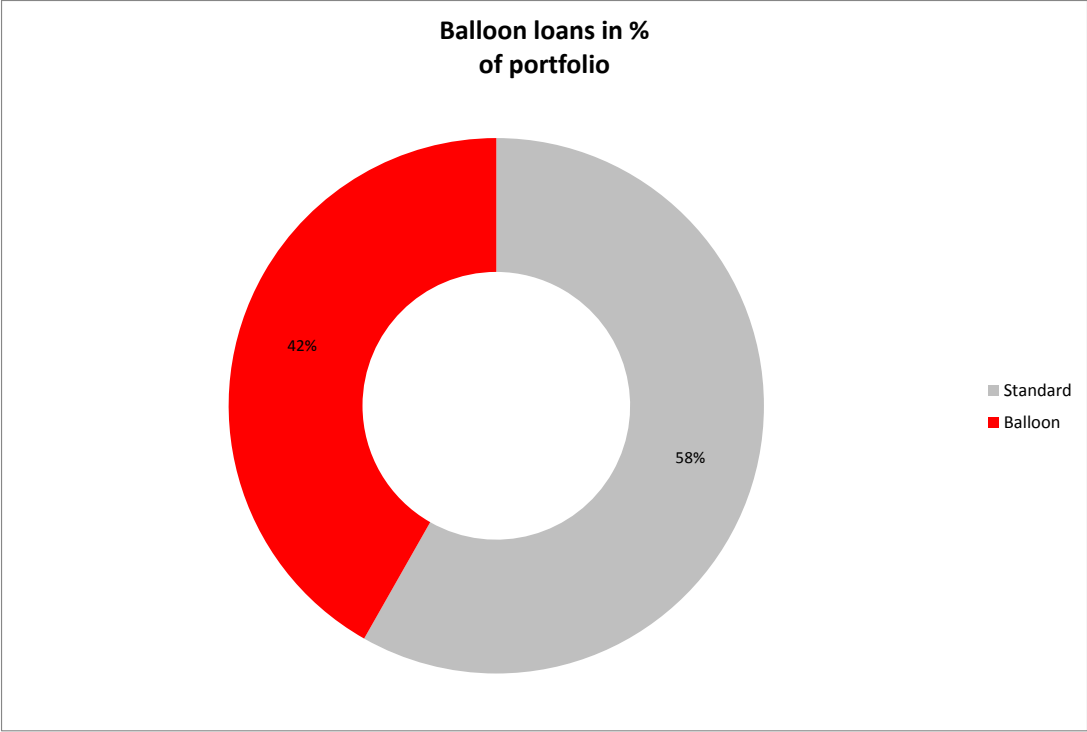
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		17.673	141.508.732	58,22%	2.744	0,00%	32,9	22,2
Balloon		5.660	101.539.578	41,78%	36.310.622	35,76%	36,5	22,3
Total		23.333	243.048.311	100%	36.313.366	14,94%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.a # loans per borrower



Reporting Date	27/02/2016		
Payment date	25/02/2016		
Period No	15		
Monthly Period	Jan 2016	Fixed rate	= 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016		= 31 days

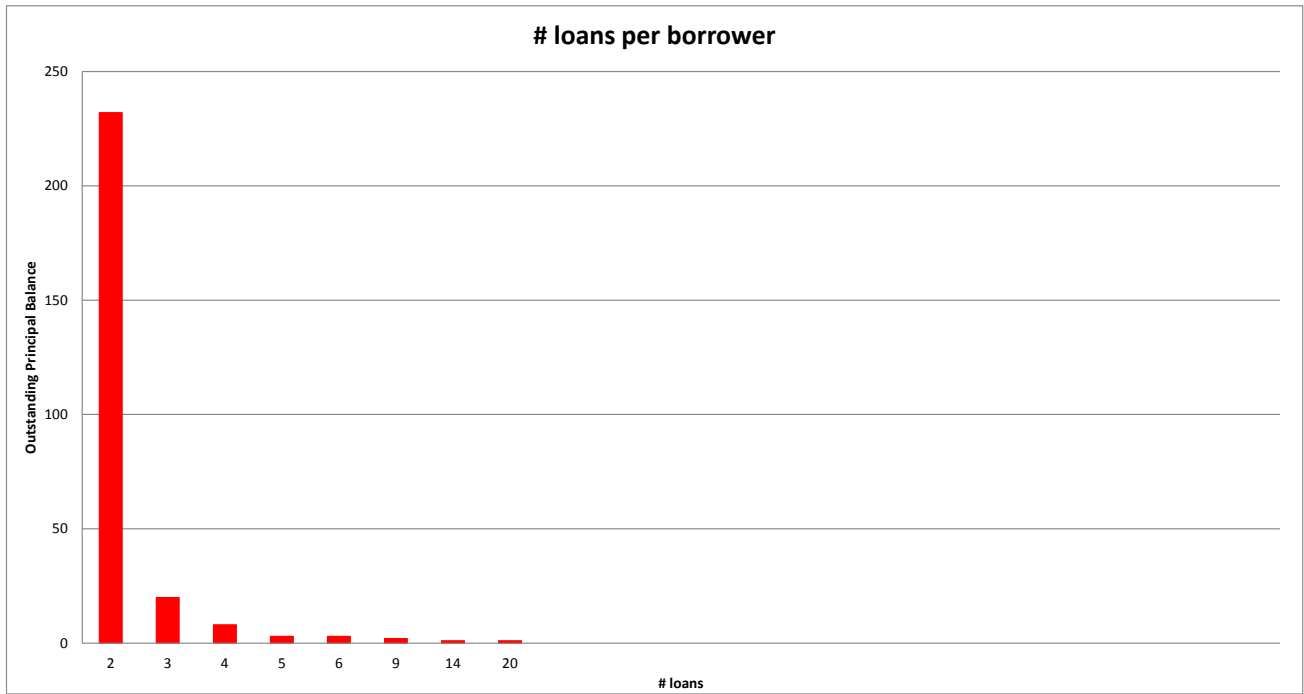
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	22692	234.900.036	96,65%	
	2	232	6.014.335	2,47%	
	3	20	674.683	0,28%	
	4	8	509.937	0,21%	
	5	3	151.614	0,06%	
	6	3	245.177	0,10%	
	9	2	221.793	0,09%	
	14	1	237.511	0,10%	
	20	1	93.224	0,04%	
Total:	22.962	243.048.311	100,0 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	243.048.311	236.394.492	6.653.819	798.073	4,01%	97,26%
2	236.394.492	229.797.239	6.597.253	776.042	4,01%	94,55%
3	229.797.239	223.217.789	6.579.450	754.147	4,01%	91,84%
4	223.217.789	216.591.346	6.626.443	732.363	4,01%	89,11%
5	216.591.346	210.023.854	6.567.492	710.484	4,01%	86,41%
6	210.023.854	203.493.894	6.529.960	688.730	4,01%	83,73%
7	203.493.894	196.991.333	6.502.561	667.162	4,01%	81,05%
8	196.991.333	190.570.602	6.420.731	645.723	4,01%	78,41%
9	190.570.602	184.211.478	6.359.124	624.469	4,00%	75,79%
10	184.211.478	177.866.027	6.345.451	603.454	4,00%	73,18%
11	177.866.027	171.449.882	6.416.145	582.405	4,00%	70,54%
12	171.449.882	165.319.886	6.129.995	561.209	4,00%	68,02%
13	165.319.886	159.192.097	6.127.789	540.872	4,00%	65,50%
14	159.192.097	153.122.780	6.069.317	520.467	3,99%	63,00%
15	153.122.780	146.951.308	6.171.472	500.302	3,99%	60,46%
16	146.951.308	141.002.469	5.948.838	479.857	3,99%	58,01%
17	141.002.469	135.179.546	5.822.923	460.260	3,99%	55,62%
18	135.179.546	129.427.779	5.751.767	440.978	3,99%	53,25%
19	129.427.779	123.821.417	5.606.362	421.743	3,98%	50,95%
20	123.821.417	118.445.027	5.376.390	402.923	3,98%	48,73%

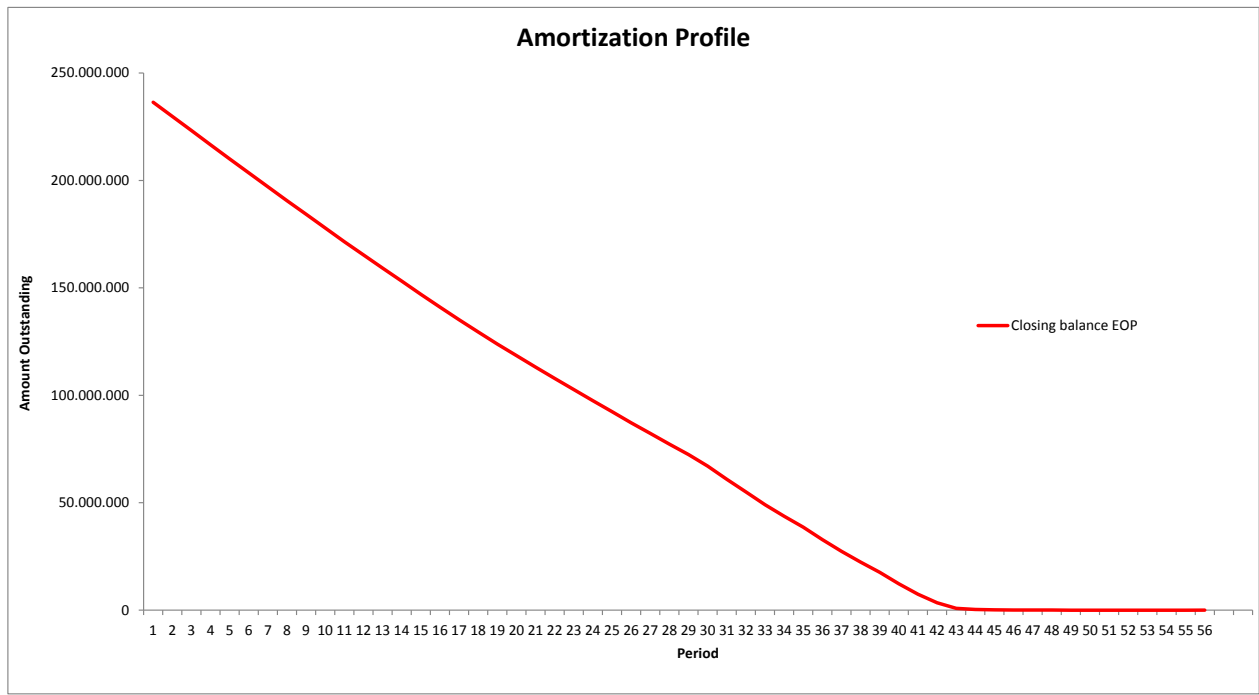
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016		Fixed rate	=	30/360 days
Interest Period	from 25/01/2016	to	25/02/2016	=	31 days

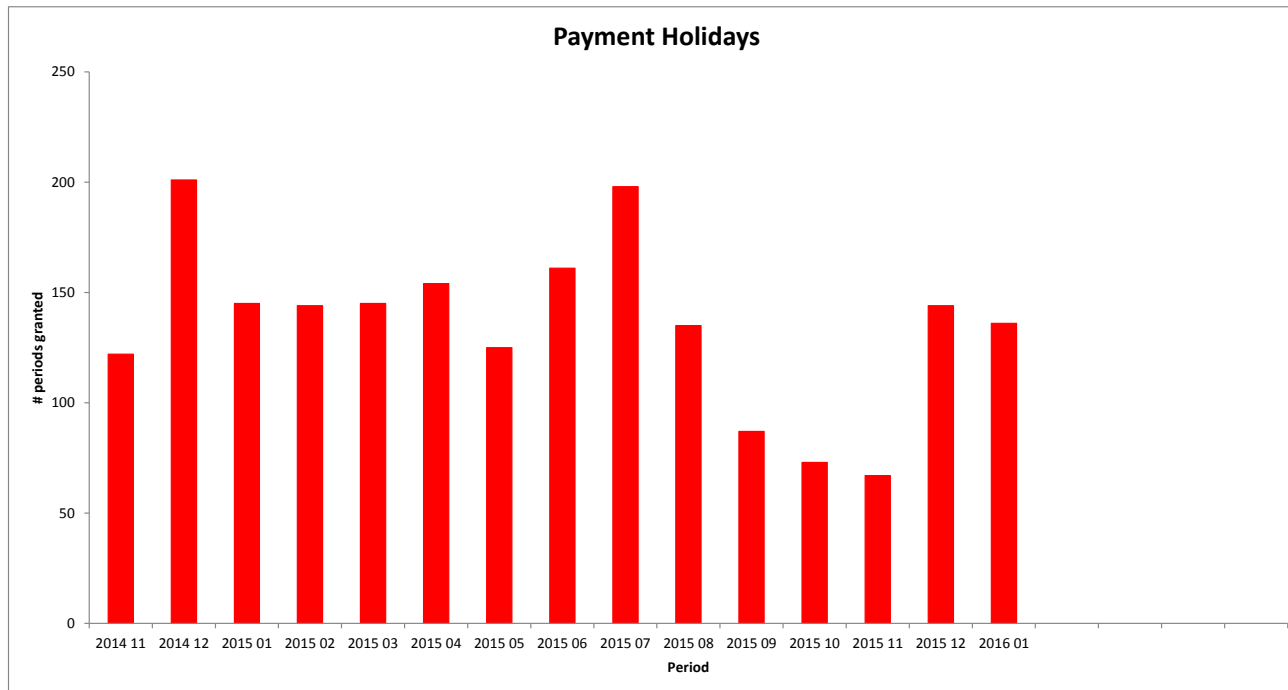
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53.198	2.111.589	
2014 12	201	259	71.441	3.113.780	
2015 01	145	199	54.831	2.246.481	
2015 02	144	219	65.418	2.388.678	
2015 03	145	213	68.793	2.553.256	
2015 04	154	214	58.576	2.232.972	
2015 05	125	188	56.454	1.901.911	
2015 06	161	220	62.434	2.442.642	
2015 07	198	271	77.587	2.730.946	
2015 08	135	178	50.420	1.981.746	
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	
Total:	2.037	2.844	826.140	30.007.260	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

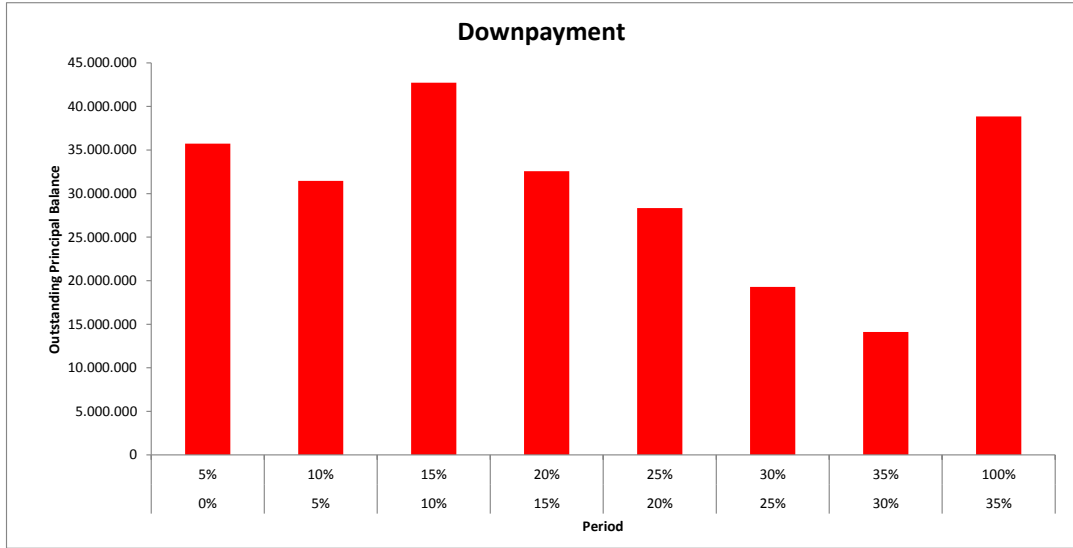
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	2.696	35.727.332	14,7 %	37,4	21,6
	5%	10%	2.509	31.453.789	12,9 %	36,4	22,1
	10%	15%	3.766	42.735.717	17,6 %	35,6	22,4
	15%	20%	2.919	32.557.502	13,4 %	34,6	22,6
	20%	25%	2.640	28.334.536	11,7 %	34,0	22,4
	25%	30%	1.826	19.287.701	7,9 %	34,1	22,3
	30%	35%	1.437	14.103.185	5,8 %	33,0	22,5
	35%	100%	5.540	38.848.549	16,0 %	29,8	22,2
Total			23.333	243.048.311	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/01/2016	to 25/02/2016	=	31 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



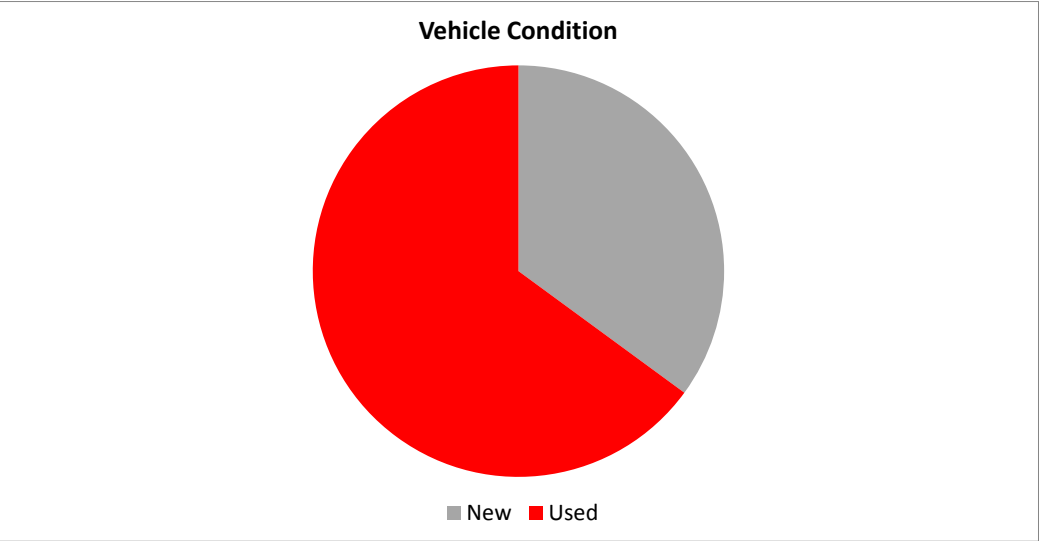
Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/01/2016	to 25/02/2016	=	31 days	

TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	5.998	85.219.293	35,1 %	33,9	22,4	
Used	17.335	157.829.018	64,9 %	34,7	22,1	
Total	23.333	243.048.311	100%			

18.b Vehicle Condition



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/01/2016	to 25/02/2016	=	31 days	

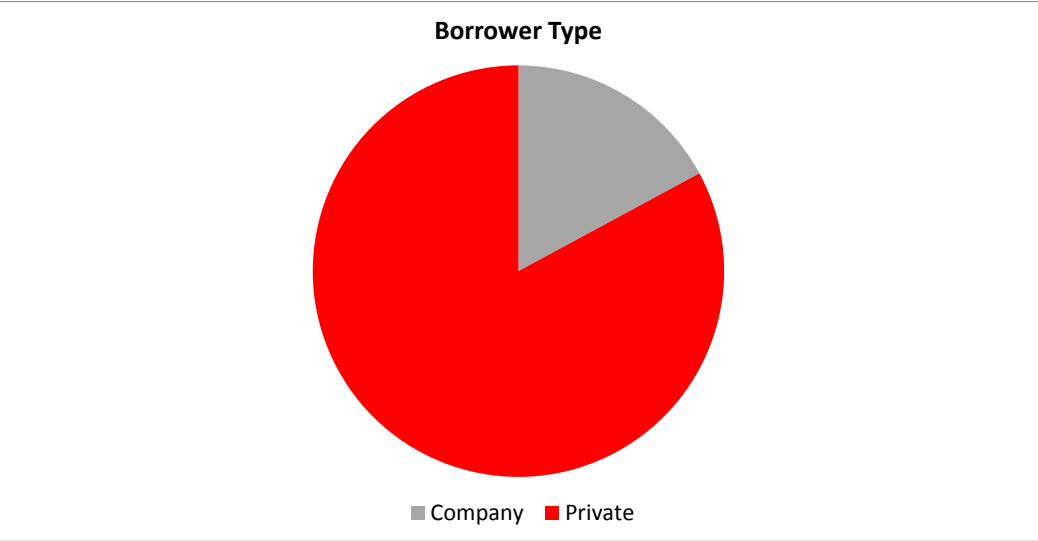
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2.931	41.604.225	17,1 %	31,5	22,3
	Private	20.402	201.444.086	82,9 %	35,0	22,2
	Total	23.333	243.048.311	100%		

SCFI Rahoituspalvelut Ltd
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19.b Borrower Type



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

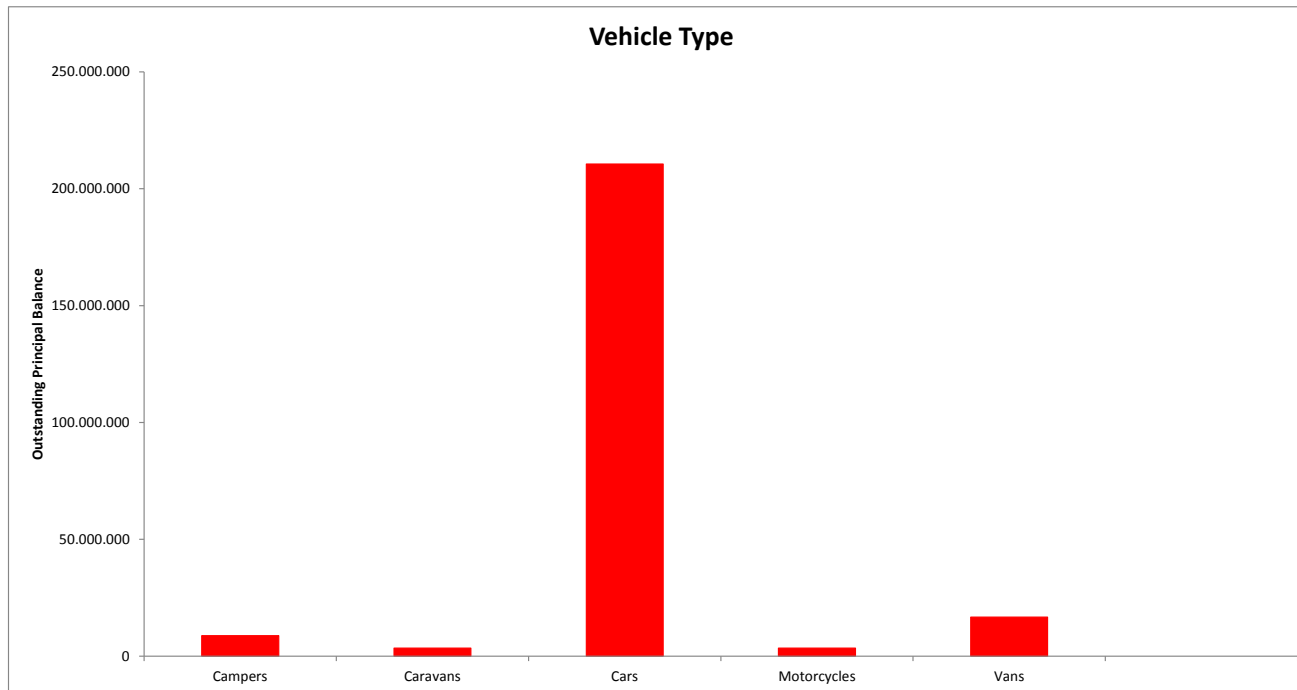
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	441	8.754.955	3,60%	36,3	22,16
	Caravans	351	3.491.337	1,44%	35,7	22,45
	Cars	20.539	210.601.833	86,65%	34,5	22,21
	Motorcycles	504	3.441.955	1,42%	34,5	20,92
	Vans	1.498	16.758.230	6,90%	32,4	22,57
		23.333	243.048.311	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

21.a Restructured Loans



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

TOTAL		
Period	No	Outstanding balance
2014 11	1	7.950
2014 12	1	8.488
2015 01	2	20.970
2015 02	2	18.198
2015 03	0	0
2015 04	0	0
2015 05	0	0
2015 06	1	17.951
2015 07	0	0
2015 08	0	0
2015 09	1	6.901
2015 10	0	0
2015 11	0	0
2015 12	1	7.455
2016 01	1	3.138
	10	91.050

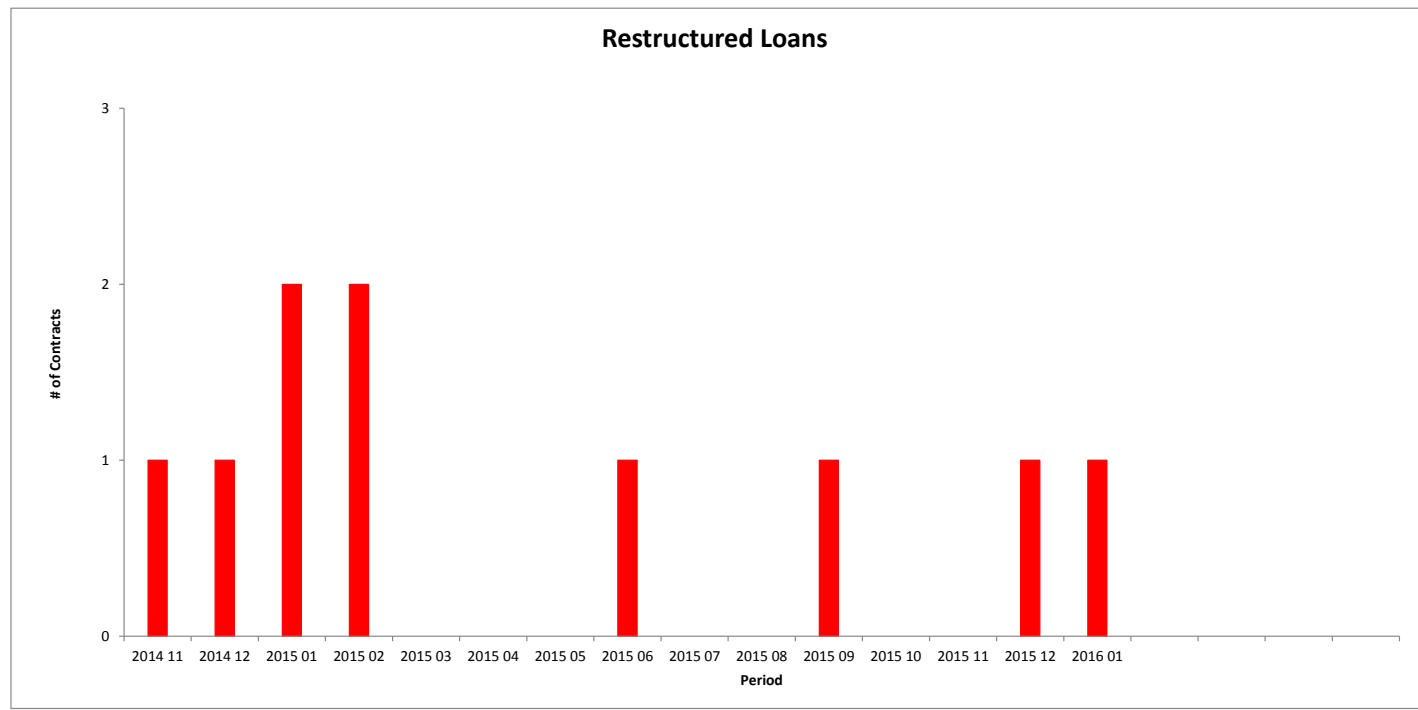
Restructured

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/01/2016	to 25/02/2016	=	31 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	from Jan 2016	Fixed rate = 30/360 days
Interest Period	to 25/01/2016	= 31 days

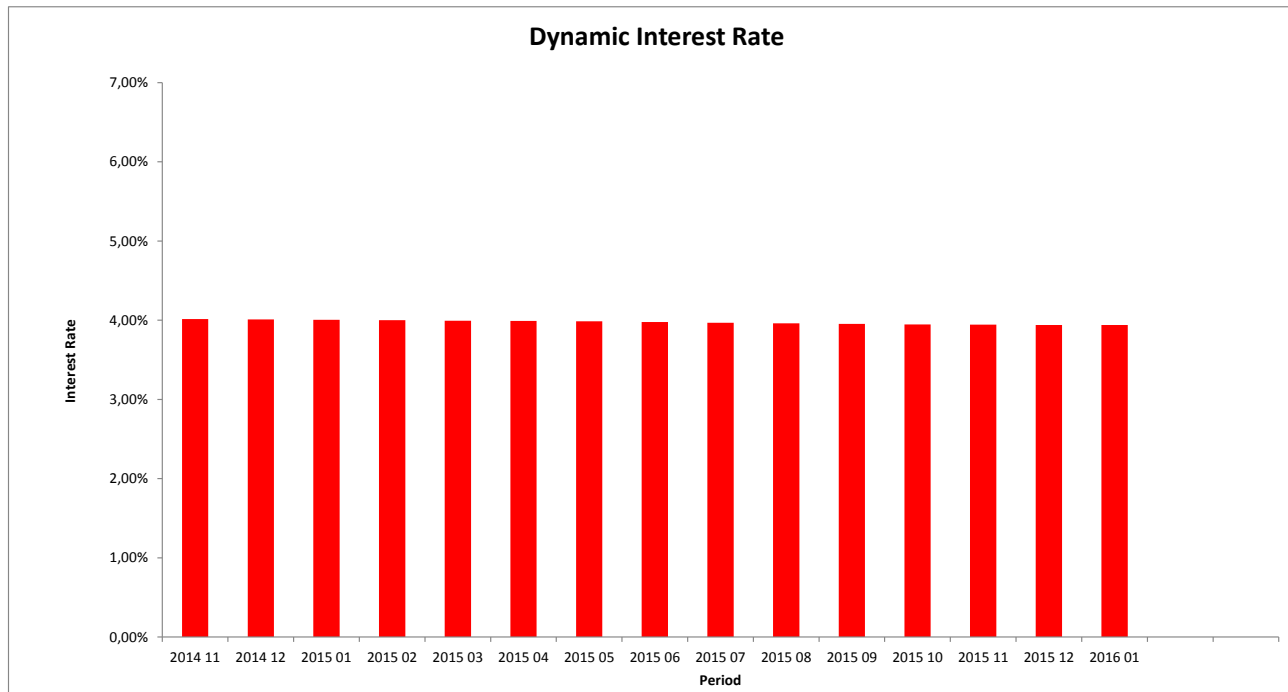
TOTAL		
Period	Closing balance	WA Interest rate
2014 11	482.997.572	4,01%
2014 12	464.830.497	4,01%
2015 01	445.935.670	4,01%
2015 02	427.392.973	4,00%
2015 03	408.409.085	3,99%
2015 04	389.516.915	3,99%
2015 05	372.810.567	3,99%
2015 06	354.909.729	3,98%
2015 07	337.095.392	3,97%
2015 08	321.530.132	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%

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

23.a Dynamic Pre-Payments



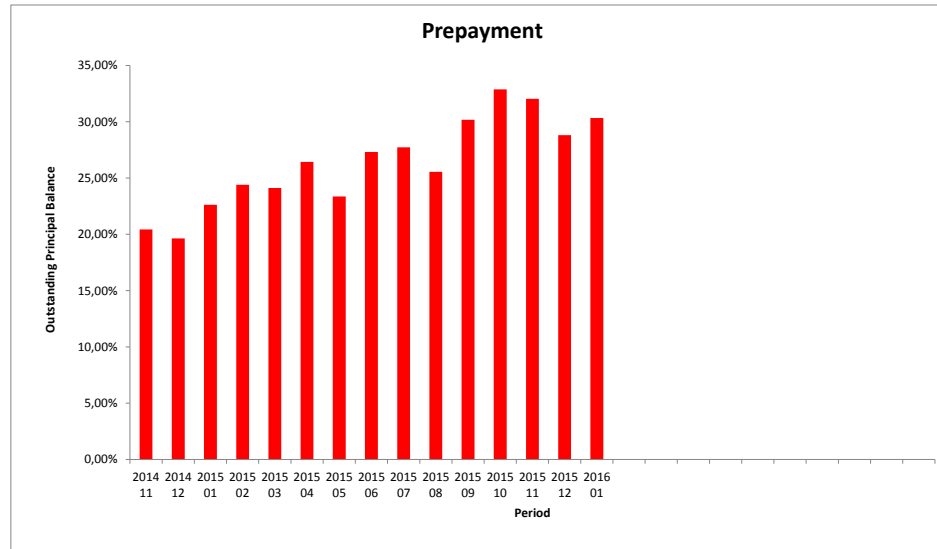
Reporting Date	27/02/2016		
Payment date	25/02/2016		
Period No	15		
Monthly Period	from	Jan 2016	Fixed rate = 30/360 days
Interest Period		to 25/01/2016	= 31 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2014 11	16.943.393	482.997.572	20,43%	
2014 12	8.394.522	464.830.497	19,64%	
2015 01	9.428.656	445.935.670	22,62%	
2015 02	9.845.106	427.392.973	24,40%	
2015 03	9.282.539	408.409.085	24,11%	
2015 04	9.837.466	389.516.915	26,43%	
2015 05	8.174.137	372.810.567	23,36%	
2015 06	9.310.365	354.909.729	27,31%	
2015 07	8.998.570	337.095.392	27,72%	
2015 08	7.811.891	321.530.132	25,56%	
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%	

23.b Dynamic Pre-Payments



Reporting Date	27/02/2016		
Payment date	25/02/2016		
Period No	15		
Monthly Period	from	Jan 2016	Fixed rate = 30/360 days
Interest Period	to	25/01/2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	15				
Monthly Period	Jan 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/01/2016	to 25/02/2016	=	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	
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	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	from Jan 2016	to Fixed rate = 30/360 days
Interest Period	from 25/01/2016	to 25/02/2016 = 31 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	0
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	309.605
2015 2	607.600	52							262.781	262.781	330.646	190.480	453.261	154.339	13.738	466.999	466.999
2015 3	747.874	63										410.508	410.508	337.366	142.694	553.201	553.201
2015 4	715.056	53												345.643	345.643	345.643	
2016 1	261.801	23															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 1		
			Recoveries	Cum. Recoveries	Loss
2014 4	15.913	1	-	-	15.913
2015 1	517.107	36	562	308.777	208.330
2015 2	607.600	52	2.028	483.201	124.400
2015 3	747.874	63	2.452	588.493	166.013
2015 4	715.056	53	89.079	434.024	277.126
2016 1	261.801	23	281	281	261.521

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

26. Priority of Payments



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	14.850.602,82	EUR
Senior Expenses	-	19.916,00	EUR
Servicing Fee	-	104.645,80	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	773.834,42	EUR
Principal on Loan to Issuer	-	13.952.206,60	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	19.015.870,50	EUR
Senior Expenses	-	19.916,00	EUR
Interest Class A	-	71.626,00	EUR
Interest Class B	-	27.188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2.570.005,17	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	-	13.952.206,60	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	-	50.375,00	EUR
Interest Issuer Subordinated Loan	-	1.582,11	EUR
Principal Issuer Subordinated Loan	-	146.844,17	EUR
Payment to Purchaser	-	528.777,45	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	528.777,45	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	34,30	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	528.743,16	EUR

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27. Transaction Costs



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	19.916,00						
Interest accrued for the Period	EUR	193.064,00	71.626,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest accrued	EUR	3.786.762,00	1.888.283,00	425.038,00	87.281,00	164.150,00	373.902,00	848.108,00
Interest Payments	EUR	193.064,00	71.626,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest Payments	EUR	3.786.762,00	1.888.283,00	425.038,00	87.281,00	164.150,00	373.902,00	848.108,00
Interest accrued on Subordinated Loan for the Period	EUR	1.582,11						
Cumulative Interest accrued on Subordinated Loan	EUR	39.343,22						
Interest Payments on Subordinated Loan	EUR	1.582,11						
Cumulative Interest Payments on Subordinated Loan	EUR	39.343,22						
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	27/02/2016	
Payment date	25/02/2016	
Period No	15	
Monthly Period	Jan 2016	Fixed rate = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days