

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date 28/07/2016
Payment date 26/07/2016
Period No 20
Monthly Period Jun 2016
Interest Period from 25/06/2016 to
Cut-Off date 30/06/2016

Following payment dates: 25/08/2016
25/09/2016

Fixed rate = 30/360 days
25/07/2016 = 30 days

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1. Portfolio Information



Reporting Date	28/07/2016				
Payment date	26/07/2016				
Period No	20				
Monthly Period	Jun 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days	

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	187.002.569,80 EUR	199.749.553,29 EUR
Scheduled Loan Principal Repayments	5.666.514,02 EUR	5.720.640,11 EUR
Prepayments	6.144.177,09 EUR	6.873.939,92 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	11.810.691,11 EUR	12.594.580,03 EUR
New Defaulted Auto Loans in Period	171.417,64 EUR	152.403,46 EUR
Closing Balance	175.020.461,05 EUR	187.002.569,80 EUR
Total revenue collections		
Revenue and fees received on loan balances	850.099,71 EUR	882.553,98 EUR
Recoveries on loans in default	109.426,68 EUR	70.774,68 EUR
Total Revenue Received in Period	959.526,39 EUR	953.328,66 EUR
# Loans		
At beginning of period	19.718 Loans	20.600 Loans
Paid in Full	810 Loans	865 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	15 Loans	17 Loans
At end of period	18.893 Loans	19.718 Loans

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2. Amount Due for Distribution



Reporting Date	28/07/2016		
Payment date	26/07/2016		
Period No	20		
Monthly Period	Jun 2016	Fixed rate	= 10/360 days
Interest Period	from 25/06/2016	to 25/07/2016	= 30 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	12.767.312 EUR	13.544.724 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	12.767.312 EUR	13.544.724 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12.687.586 EUR	13.464.209 EUR
b. Reserve Fund	3.550.596 EUR	3.690.695 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	16.238.181 EUR	17.154.904 EUR

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3. Reserve Accounts



Reporting Date	28/07/2016				
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Period No	20				
Monthly Period	Jun 2016		Fixed rate	=	30/360 days
Interest Period	from 25/06/2016	to	25/07/2016	=	30 days

Note Balance

Beginning of Period	187.002.569,80	EUR
End of Period	175.020.461,05	EUR

Reserve Fund

	in %	
Beginning of Period	0,8 %	1.553.100,00 EUR
Cash Outflow		1.553.100,00 EUR
Cash Inflow		1.553.100,00 EUR
End of Period	0,8 %	1.553.100,00 EUR
Required Reserve Amount	0,8 %	1.553.100,00 EUR

Liquidity Balance

Beginning of Period	1,1 %	1.997.495,53 EUR
Cash Outflow		1.997.495,53 EUR
Cash Inflow		1.870.025,70 EUR
End of Period	1,0 %	1.870.025,70 EUR
Required Reserve Amount	1,0 %	1.870.025,70 EUR

Servicer Advance Reserve Fund

Beginning of Period	100.000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100.000,00	EUR
Required Reserve Amount	100.000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCFI Rahoituspalvelut held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

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4. Performance Data



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
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Asset Balance

Beginning of Period	187.002.569,80	EUR
End of Period	175.020.461,05	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	159.013.970,94	90,85%	17.329
1-29 days past due	13.314.784,29	7,61%	1.306

Delinquent Receivables:

30-59 days past due	1.876.854,11	1,07%	177
60-89 days past due	590.937,97	0,34%	55
90-119 days past due	152.627,11	0,09%	16
120-149 days past due	62.415,86	0,04%	9
150-179 days past due	8.870,77	0,01%	1
Total Performing and Delinquent	175.020.461	100,00%	18.893

Current Period Defaults	171.417,64	15
Cumulative Defaults	3.640.980,75	299
Current Period Recoveries	109.426,68	
Cumulative Recoveries	2.546.510,73	

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

[A] [1] - [2] - [3]	(1.553.100,00)
Note Principal Closing Balance [1]	175.020.461,05
Reserve Fund Amount [2]	1.553.100,00
Aggregate Outstanding Asset Principal Amount [3]	175.020.461,05
[B] Initial Aggregate Outstanding Note Principal Amount	517.700.000,00

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5. Outstanding Notes



Reporting Date	28/07/2016	
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Period No	20	
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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	187.002.569,80	112.102.569,80	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Available Distribution Amount	16.238.181,36						
Amortisation	11.982.108,75						
Redemption per Class	11.982.108,75	11.982.108,75	-	-	-	-	-
Redemption per Note		2.705,99	-	-	-	-	-
Class Principal Outstanding Closing Balance	175.020.461,05	100.120.461,05	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Current Tranching	100%	57,21%	24,85%	3,83%	4,11%	4,69%	5,31%
Current Pool Factor		0,23	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							
Day Count Convention		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	30						
Principal Outstanding per Note Beginning of Period		25.316,75	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		2.705,99	-	-	-	-	-
Principal Outstanding per Note End of Period		22.610,76	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		9,96	62,50	83,33	145,83	291,67	583,33
Interest Payment	76.864,51	44.093,68	27.187,50	5.583,33	10.500,00	23.916,67	54.250,00
Interest Payment per Note		9,96	62,50	83,33	145,83	291,67	583,33

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,97%	7,57%	6,27%	4,88%	3,30%	1,50%
Current CE (incl. Excess Spread)		47,96%	23,11%	19,28%	15,17%	10,48%	5,17%
Current CE (excl. Excess Spread)		44,75%	19,90%	16,07%	11,95%	7,27%	1,96%

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28/07/2016
 Payment date 26/07/2016
 Period No 20
 Monthly Period Jun 2016 to Jun 2016 Fixed rate = 30/360 days
 Interest Period : 25/06/2016 to 25/07/2016 = 30 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	AA-	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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Interest Period	from	25/06/2016	to	=	25/07/2016 30 days	

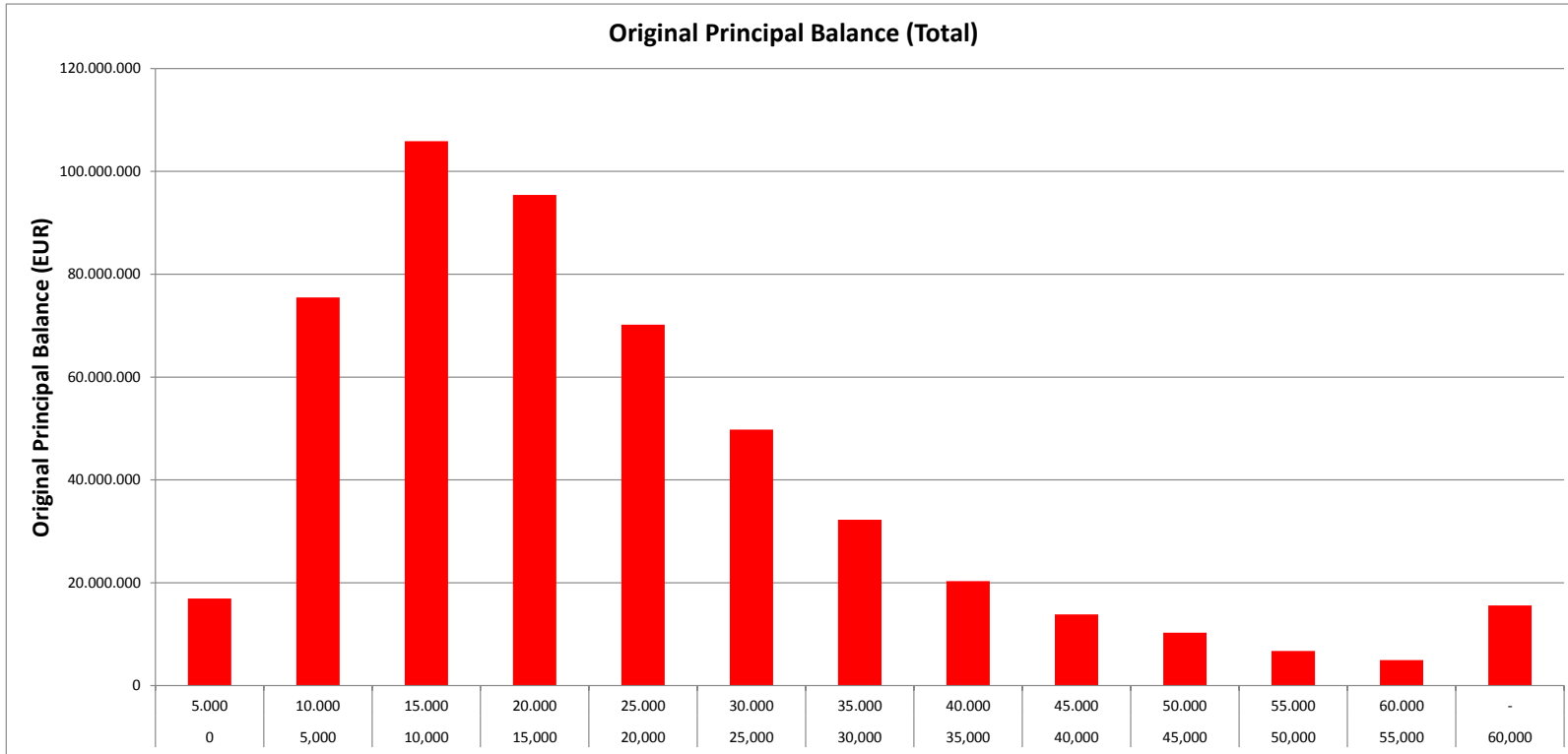
Average amount - all: 14.163

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5.000	4.971	16.929.311	3,3 %	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	28/07/2016		Fixed rate	=	30/360	days
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Period No	20					
Monthly Period	Jun 2016					
Interest Period	from	25/06/2016	to	25/07/2016	=	30 days



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8.a Outstanding Principal Balance



Reporting Date	28/07/2016		
Payment date	26/07/2016		
Period No	20		
Monthly Period	from	Jun 2016	Fixed rate = 30/360 days
Interest Period	to	25/06/2016	= 30 days

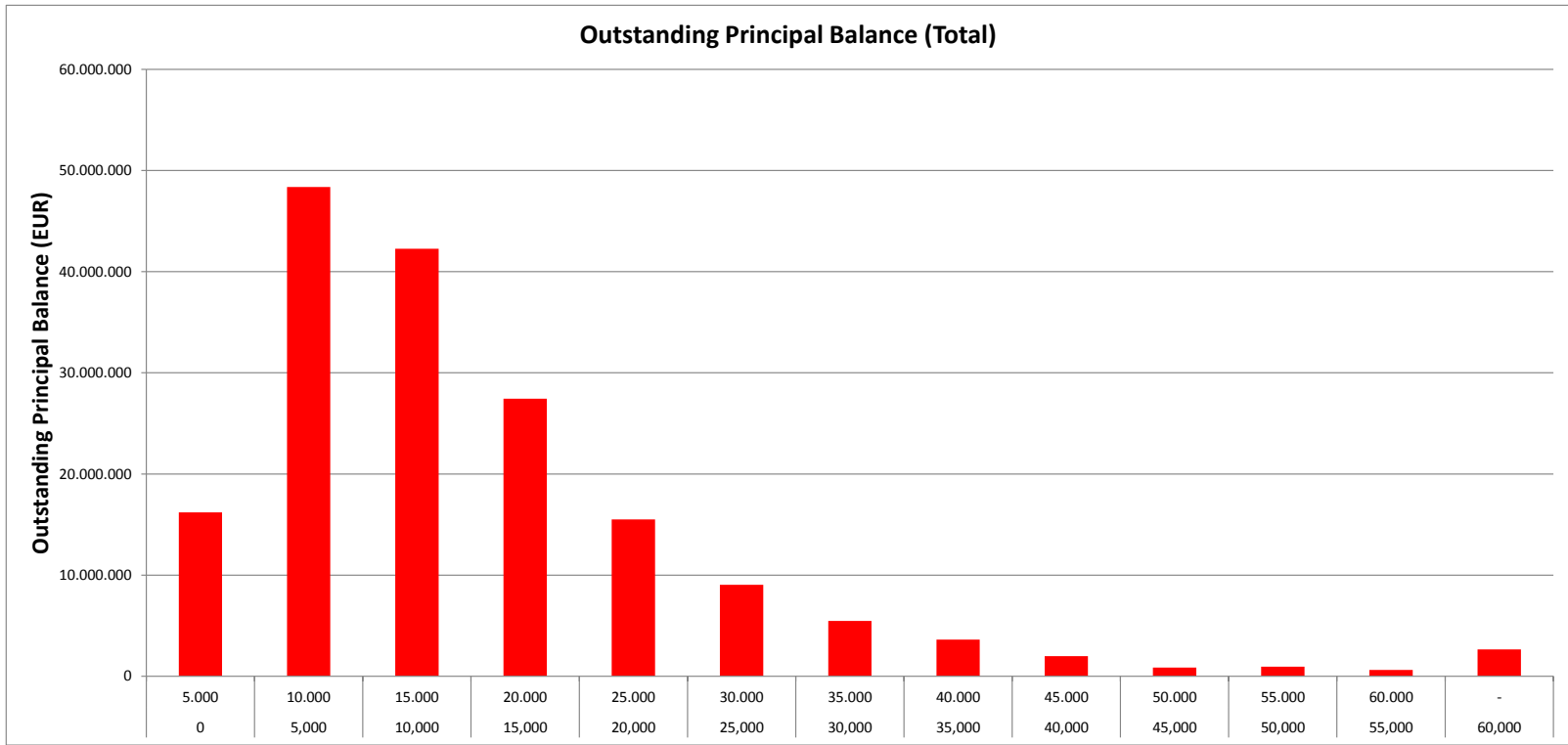
Average amount - all: 9,264

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5.000	5.815	16.199.118	9,3 %	19,5	28,1
	5.000	10.000	6.581	48.377.101	27,6 %	29,6	27,5
	10.000	15.000	3.470	42.273.109	24,2 %	31,6	27,0
	15.000	20.000	1.597	27.433.536	15,7 %	31,9	26,9
	20.000	25.000	701	15.514.013	8,9 %	32,6	26,6
	25.000	30.000	332	9.037.922	5,2 %	32,2	26,8
	30.000	35.000	170	5.471.121	3,1 %	32,8	26,3
	35.000	40.000	98	3.629.364	2,1 %	32,7	26,6
	40.000	45.000	47	1.989.715	1,1 %	33,1	26,6
	45.000	50.000	18	859.188	0,5 %	33,8	25,1
	50.000	55.000	18	943.151	0,5 %	32,5	26,4
	55.000	60.000	11	633.048	0,4 %	36,1	24,6
	60.000	-	35	2.660.074	1,5 %	33,3	26,5
Total			18.893	175.020.461	100%		

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8.b Outstanding Principal Balance Graph

Reporting Date	28/07/2016		Fixed rate	=	30/360 days
Payment date	26/07/2016				
Period No	20				
Monthly Period	Jun 2016				
Interest Period	from 25/06/2016	to 25/07/2016		=	30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

9.a Geographical Distribution



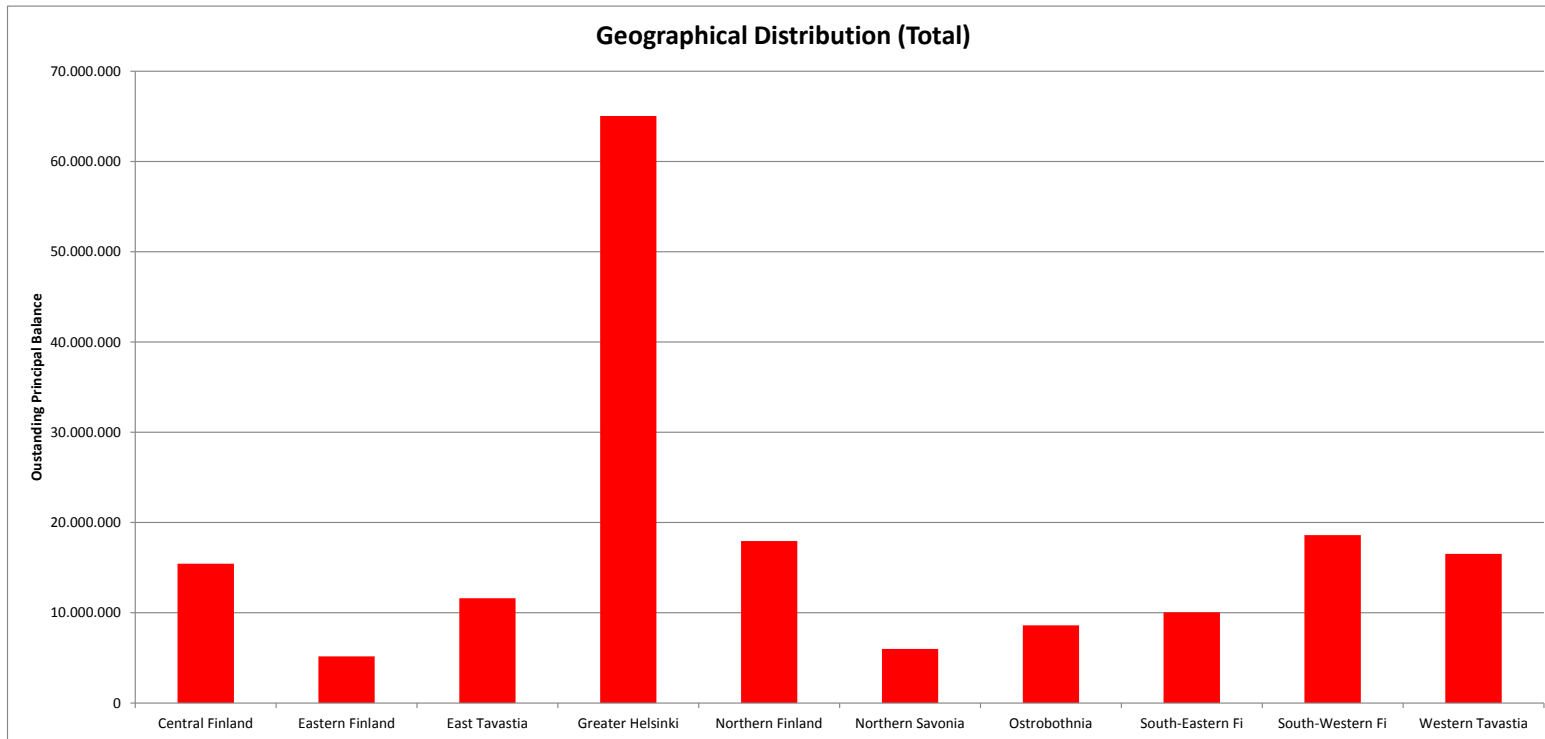
Reporting Date	28/07/2016				
Payment date	26/07/2016				
Period No	20				
Monthly Period	Jun 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1.786	15.448.650	8,83%	30,2		27,0
Eastern Finland	573	5.174.941	2,96%	30,1		27,4
East Tavastia	1.214	11.606.244	6,63%	30,4		27,3
Greater Helsinki	6.672	65.042.406	37,16%	30,1		27,1
Northern Finland	1.912	17.948.496	10,26%	30,8		27,0
Northern Savonia	680	6.006.483	3,43%	29,8		27,4
Ostrobothnia	1.037	8.616.012	4,92%	29,4		27,1
South-Eastern Fi	1.165	10.049.374	5,74%	30,6		27,0
South-Western Fi	2.024	18.605.496	10,63%	30,3		27,1
Western Tavastia	1.830	16.522.360	9,44%	30,3		27,0
Total	18.893	175.020.461	100%			

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9.b Geographical Distribution Graph

Reporting Date	28/07/2016				
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10.a Interest Rate

Reporting Date	28/07/2016			
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Monthly Period	Jun 2016	Fixed rate	=	30/360 days
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days



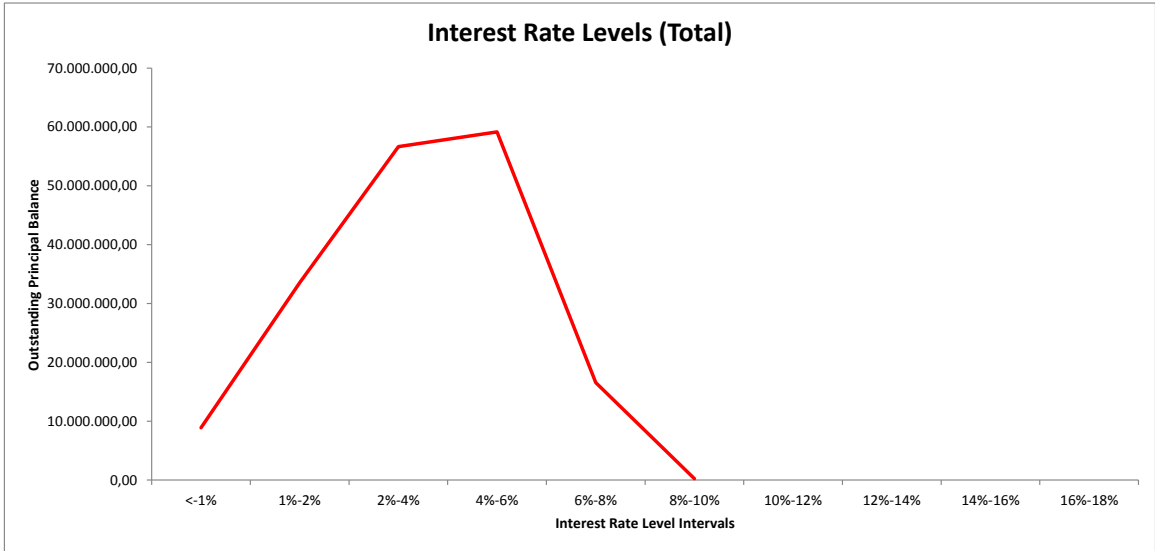
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1.006	8.898.183	5,08%	32,5	25,1
1 2		3.691	33.528.743	19,16%	30,0	27,0
2 4		5.233	56.670.204	32,38%	30,3	27,2
4 6		6.581	59.160.166	33,80%	30,0	27,3
6 8		2.344	16.538.570	9,45%	29,7	27,3
8 10		38	224.596	0,13%	29,5	26,5
10 12						
12 14						
14 16						
16 18						
Total		18.893	175.020.461	100%		

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10.b Interest Rate



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11.a Remaining Terms



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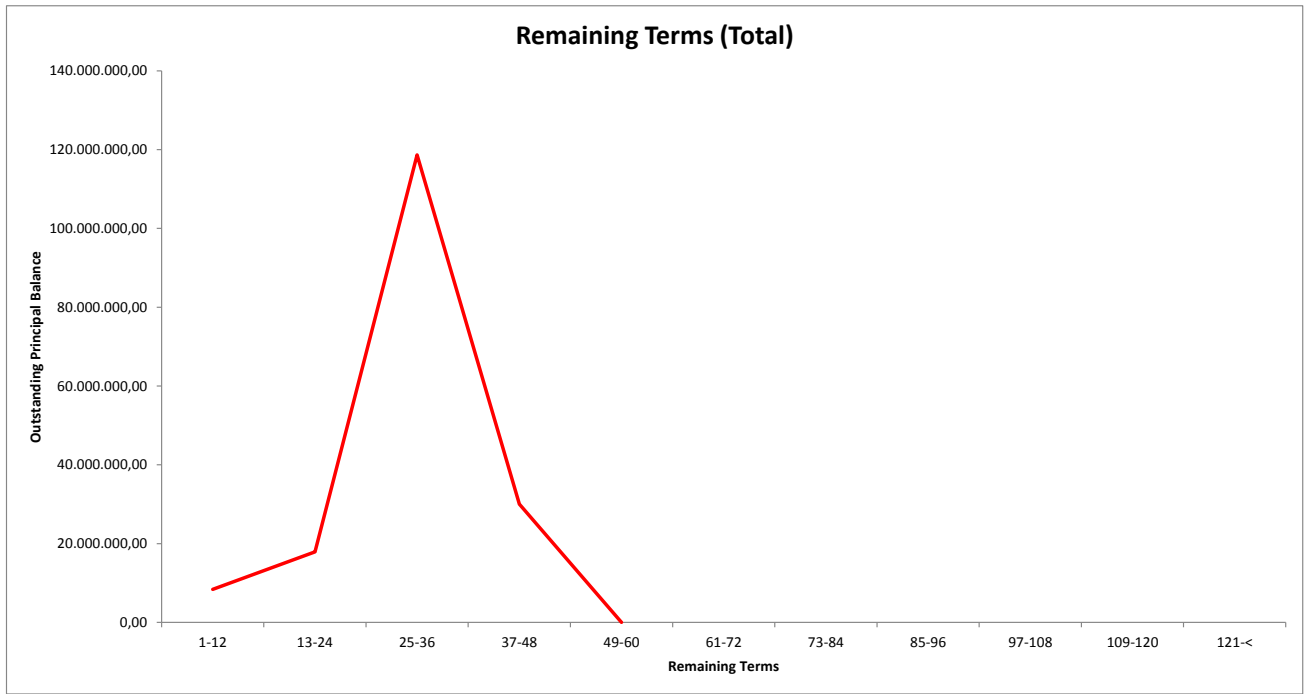
TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0		24	30.237	0,02%	0,0	51,2
	1		2.919	8.392.903	4,80%	8,4	28,0
	13		3.129	17.900.952	10,23%	18,9	27,8
	25		10.489	118.665.057	67,80%	31,6	28,0
	37		2.331	30.024.813	17,16%	37,7	22,7
	49		1	6.499	0,00%	51,0	32,0
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121						
	Total			18.893	175.020.461	100%	

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11.b Remaining Terms



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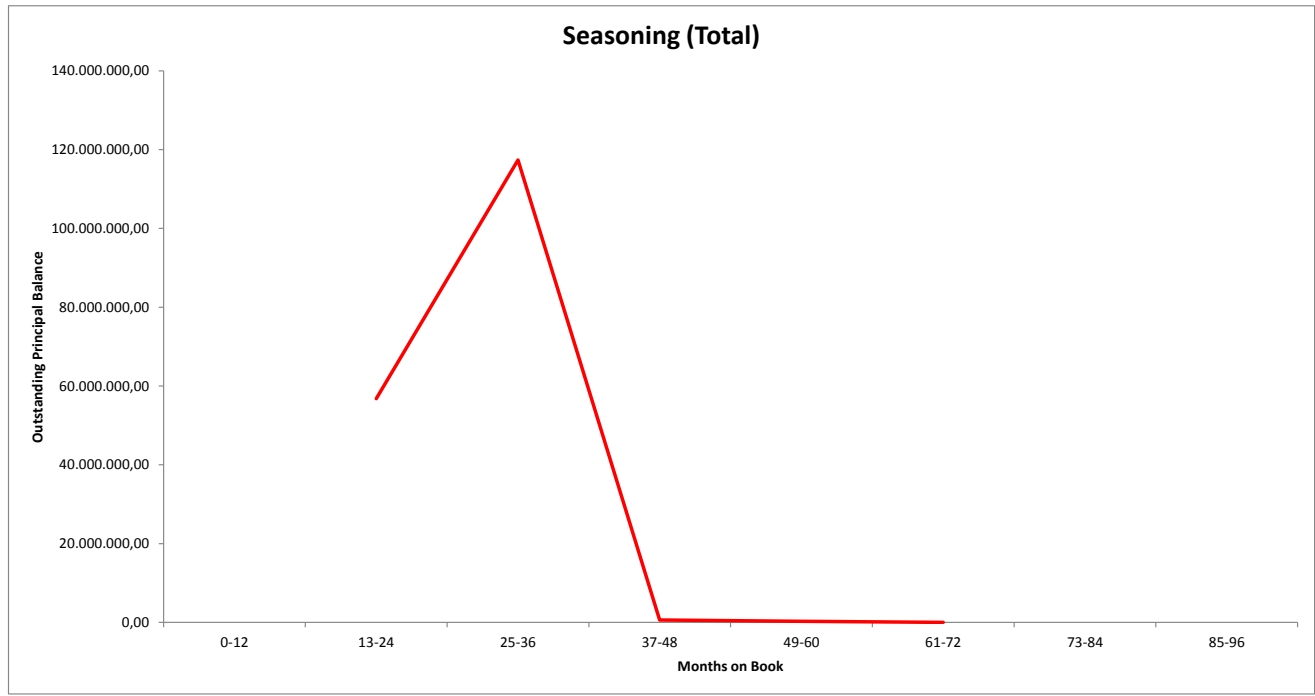


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12.b Seasoning



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13.a Balloon loans



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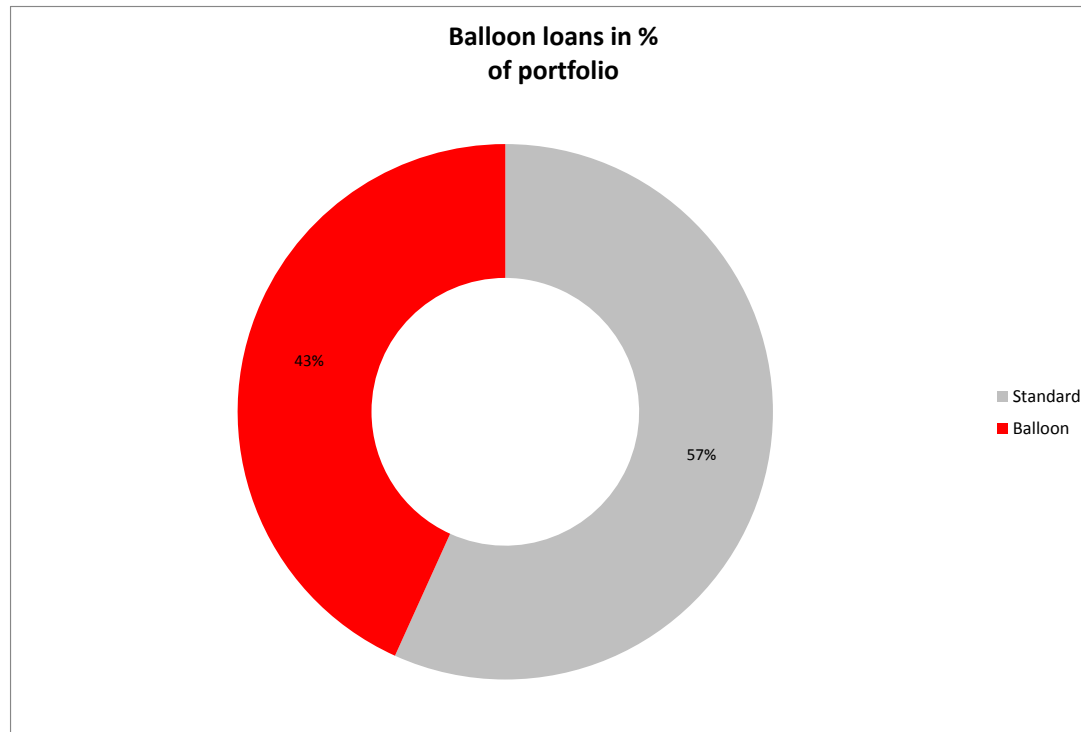
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		14.285	99.347.842	56,76%	2.070	0,00%	29,0	27,1
Balloon		4.608	75.672.619	43,24%	29.637.040	39,16%	31,8	27,1
Total		18.893	175.020.461	100%	29.639.110	16,93%		

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13.b Balloon loans



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.a # loans per borrower



Reporting Date	28/07/2016		
Payment date	26/07/2016		
Period No	20		
Monthly Period	Jun 2016	Fixed rate	= 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016		= 30 days

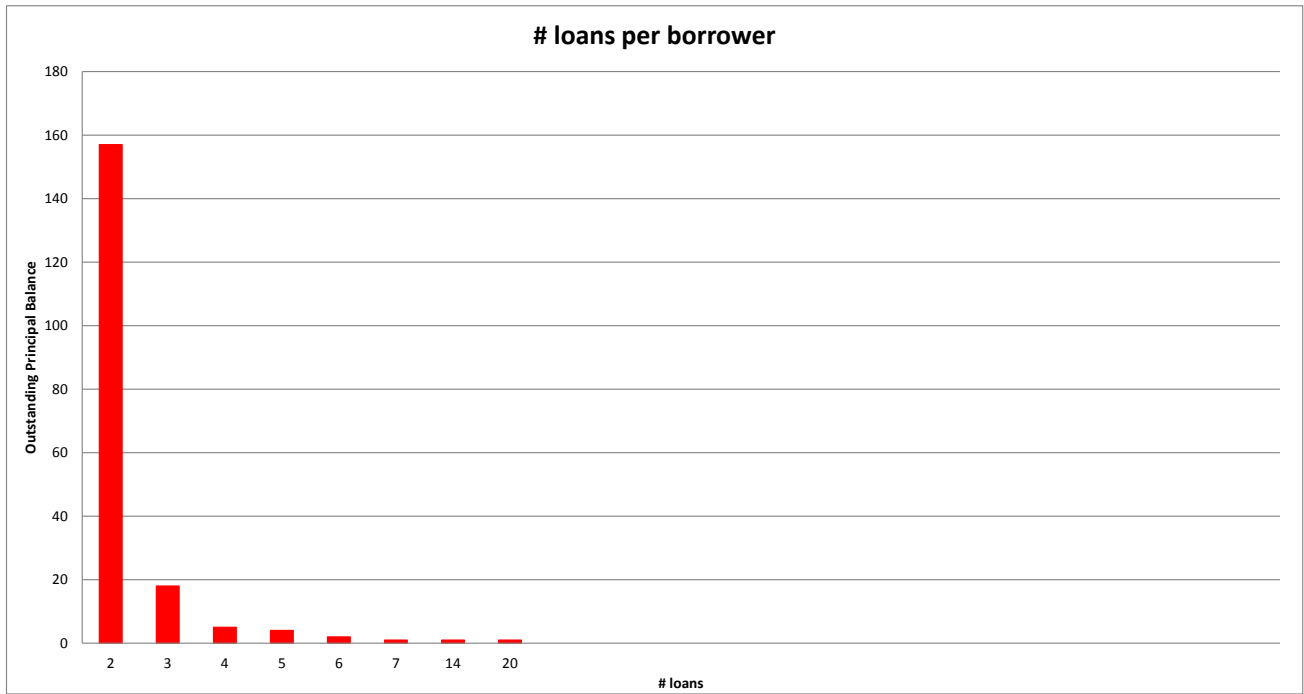
	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	18432	169.909.642	97,08%
	2	157	3.661.164	2,09%
	3	18	556.007	0,32%
	4	5	235.263	0,13%
	5	4	212.615	0,12%
	6	2	123.896	0,07%
	7	1	51.991	0,03%
	14	1	206.476	0,12%
	20	1	63.408	0,04%
	Total:	18.621	175.020.461	100,0 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	175.020.461	169.565.937	5.454.524	573.398	4,00%	96,88%
2	169.565.937	164.156.863	5.409.074	555.262	4,00%	93,79%
3	164.156.863	158.798.084	5.358.779	537.393	4,00%	90,73%
4	158.798.084	153.513.103	5.284.981	519.689	4,00%	87,71%
5	153.513.103	148.188.709	5.324.394	502.285	4,00%	84,67%
6	148.188.709	142.849.565	5.339.143	484.668	4,00%	81,62%
7	142.849.565	137.726.126	5.123.440	467.077	3,99%	78,69%
8	137.726.126	132.577.224	5.148.902	450.117	3,99%	75,75%
9	132.577.224	127.525.916	5.051.307	433.044	3,99%	72,86%
10	127.525.916	122.354.726	5.171.191	416.336	3,99%	69,91%
11	122.354.726	117.357.529	4.997.196	399.242	3,99%	67,05%
12	117.357.529	112.456.907	4.900.622	382.851	3,99%	64,25%
13	112.456.907	107.613.875	4.843.032	366.737	3,98%	61,49%
14	107.613.875	102.902.978	4.710.897	350.585	3,98%	58,79%
15	102.902.978	98.399.643	4.503.335	334.823	3,98%	56,22%
16	98.399.643	93.944.468	4.455.175	319.734	3,97%	53,68%
17	93.944.468	89.552.439	4.392.029	304.894	3,96%	51,17%
18	89.552.439	85.212.733	4.339.706	290.257	3,96%	48,69%
19	85.212.733	80.829.595	4.383.139	275.744	3,95%	46,18%
20	80.829.595	76.565.619	4.263.976	261.168	3,95%	43,75%

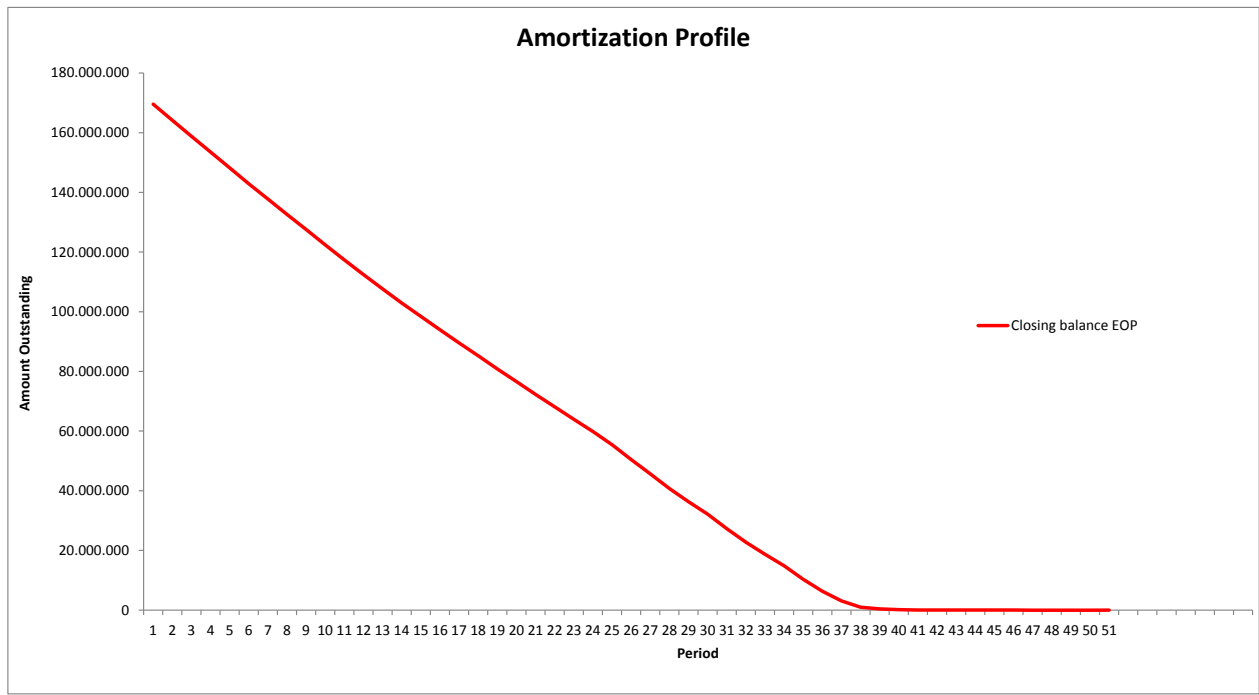
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.a Payment Holidays



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 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	
2016 03	103	148	42.554	1.248.587	
2016 04	96	121	40.800	1.088.153	
2016 05	75	103	30.659	849.767	
2016 06	111	161	48.505	1.438.494	
Total:	2.537	3.540	1.041.687	36.087.327	

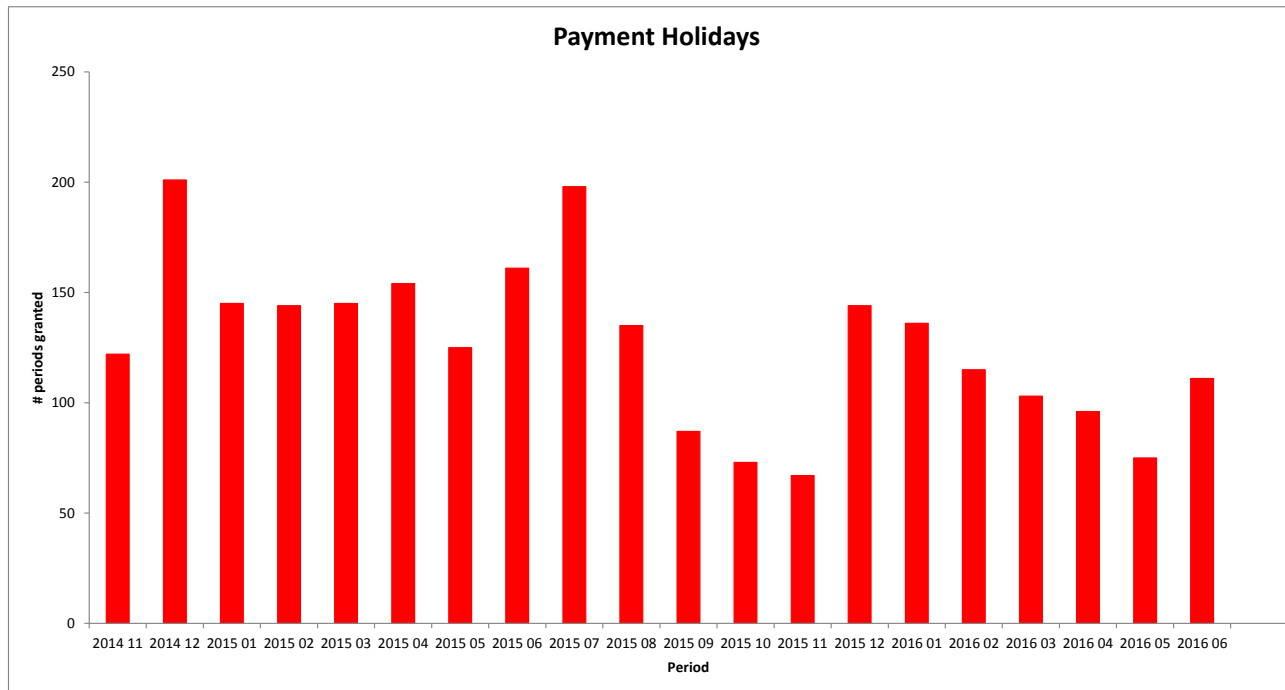
Payment Holiday

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days

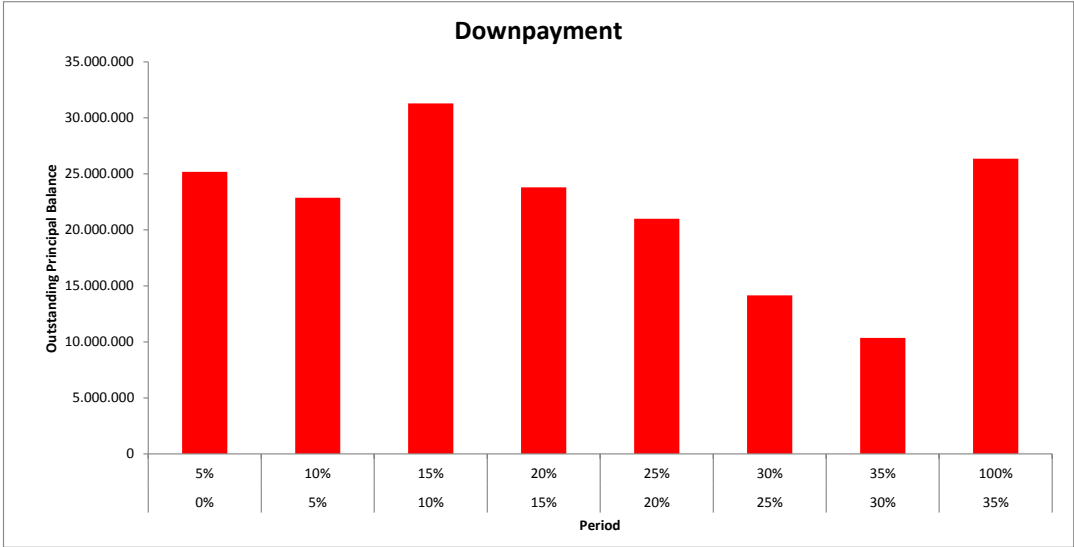
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	2.146	25.185.302	14,4 %	32,7	26,5
	5%	10%	2.068	22.869.673	13,1 %	31,7	27,0
	10%	15%	3.121	31.298.929	17,9 %	31,0	27,3
	15%	20%	2.426	23.804.584	13,6 %	30,3	27,4
	20%	25%	2.191	20.998.374	12,0 %	29,7	27,2
	25%	30%	1.490	14.157.577	8,1 %	29,9	27,2
	30%	35%	1.189	10.350.852	5,9 %	29,0	27,4
	35%	100%	4.262	26.355.169	15,1 %	26,5	27,0
	Total		18.893	175.020.461	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



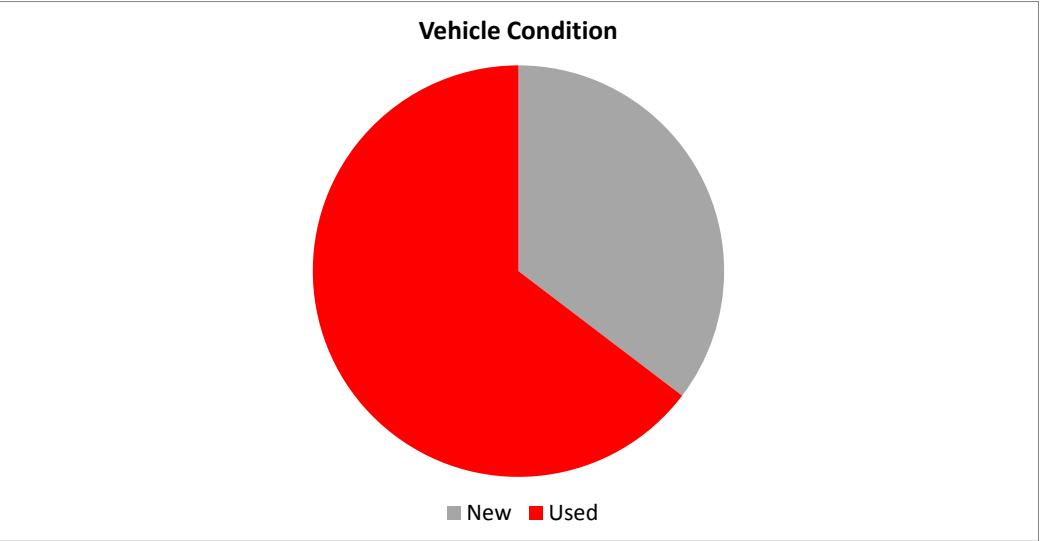
Reporting Date	28/07/2016			
Payment date	26/07/2016			
Period No	20			
Monthly Period	Jun 2016	Fixed rate	=	30/360 days
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days

TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4.913	61.866.785	35,3 %	29,7	27,3
	Used	13.980	113.153.676	64,7 %	30,5	27,0
	Total	18.893	175.020.461	100%		

18.b Vehicle Condition



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	28/07/2016				
Payment date	26/07/2016				
Period No	20				
Monthly Period	Jun 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days	

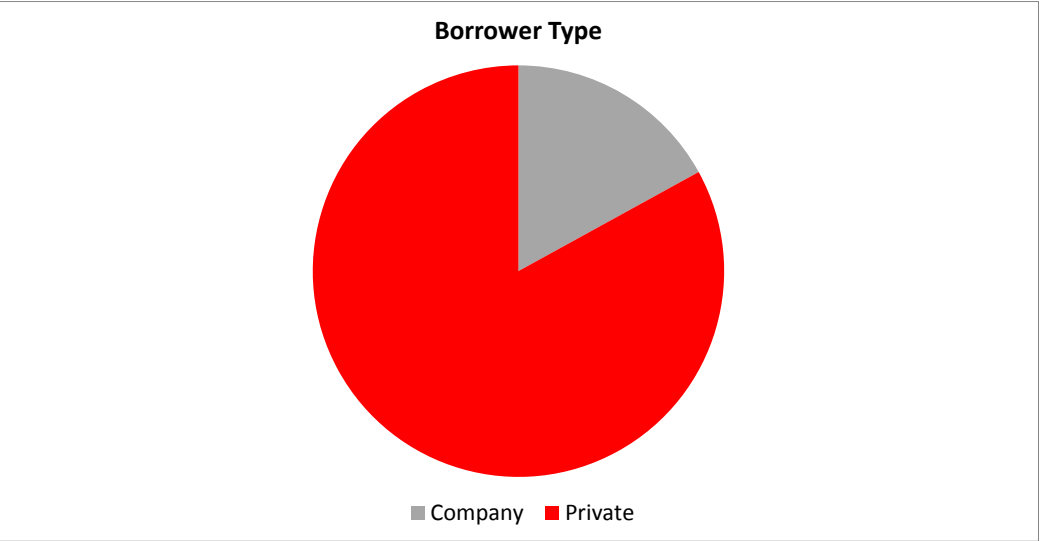
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2.391	29.751.630	17,0 %	27,7	27,3
	Private	16.502	145.268.831	83,0 %	30,7	27,1
	Total	18.893	175.020.461	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days

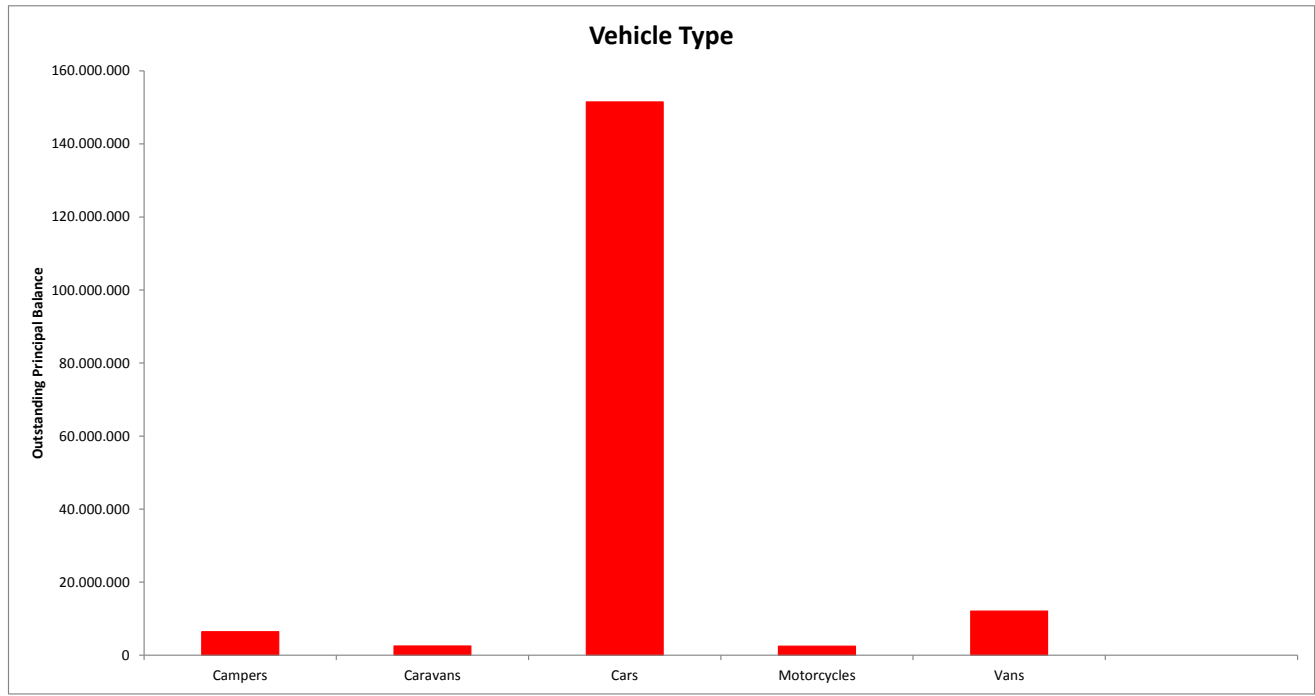
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	343	6.420.269	3,67%	31,9	27,14
	Caravans	282	2.540.868	1,45%	31,1	27,54
	Cars	16.653	151.508.692	86,57%	30,3	27,10
	Motorcycles	392	2.483.349	1,42%	30,7	25,86
	Vans	1.223	12.067.283	6,89%	28,3	27,47
		18.893	175.020.461	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	28/07/2016				
Payment date	26/07/2016				
Period No	20				
Monthly Period	Jun 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 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
2016 03	0	0
2016 04	0	0
2016 05	0	0
2016 06	0	0
	11	110.041

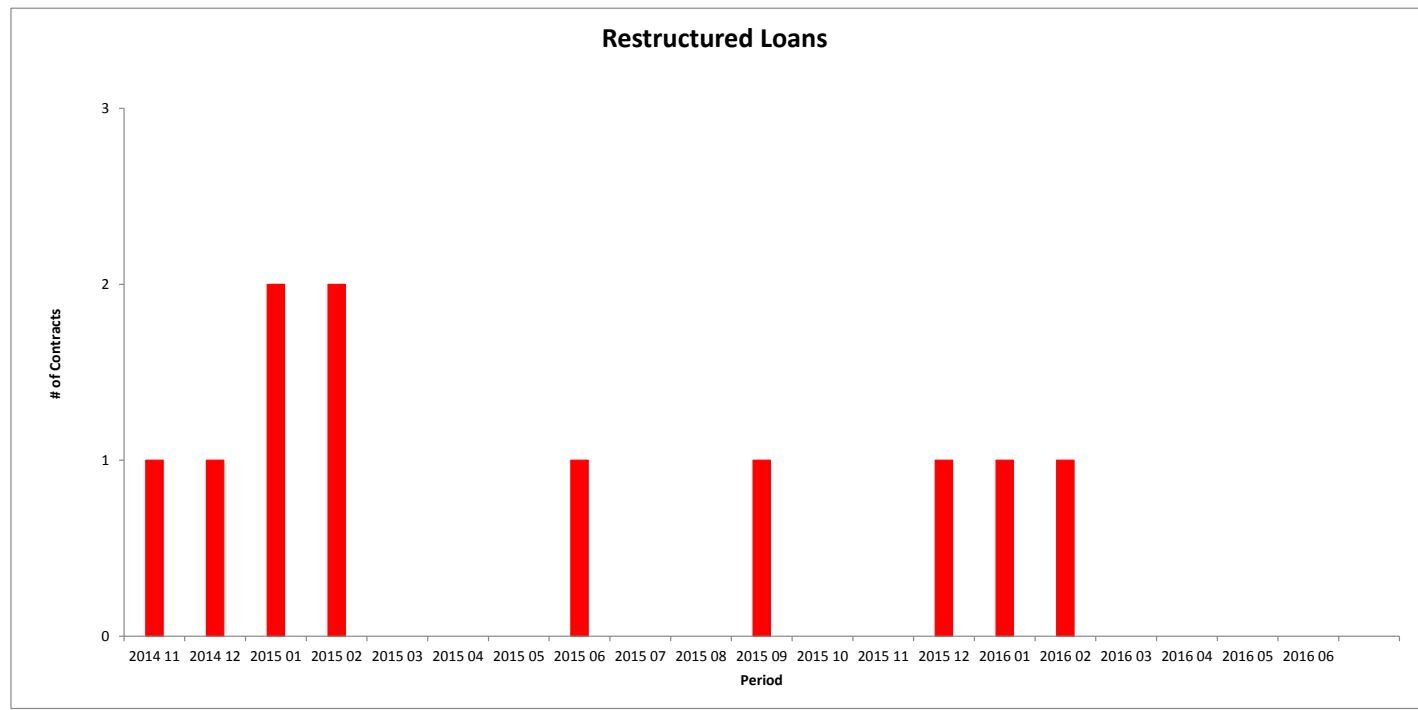
Restructured

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28/07/2016				
Payment date	26/07/2016				
Period No	20				
Monthly Period	Jun 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	from Jun 2016	to Fixed rate = 30/360 days
Interest Period	from 25/06/2016	to 25/07/2016 = 30 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%
2016 03	213.759.499	3,93%
2016 04	199.749.553	3,93%
2016 05	187.002.570	3,93%
2016 06	175.020.461	3,93%

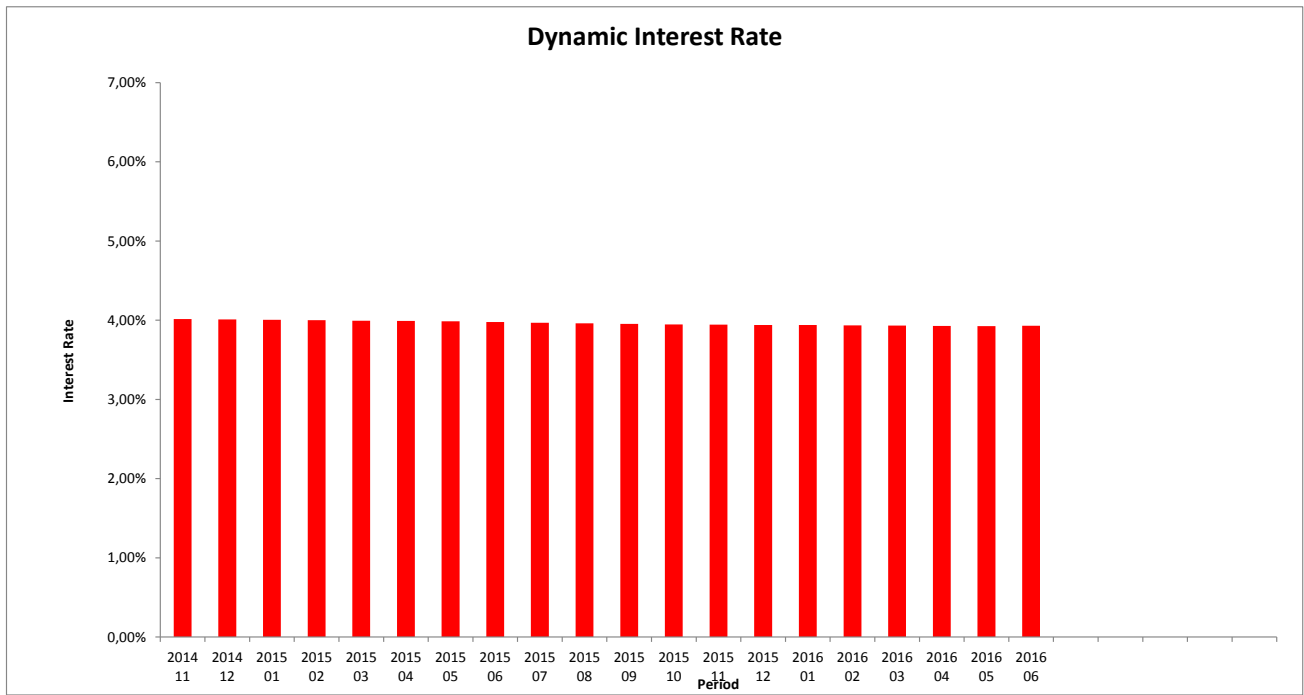
Interest rate evolution

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date 28/07/2016
Payment date 26/07/2016
Period No 20

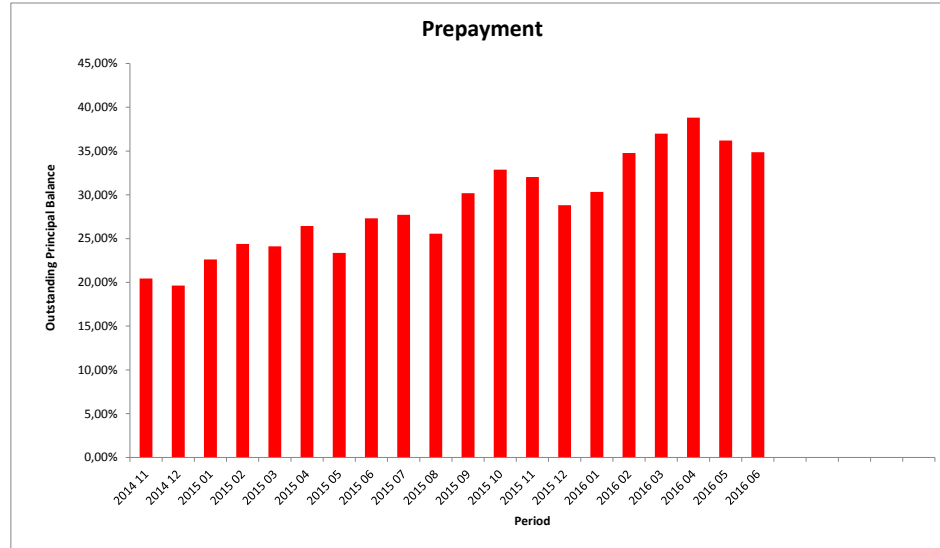
Monthly Period Jun 2016 Fixed rate = 30/360 days
Interest Period from 25/06/2016 to 25/07/2016 = 30 days

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%	
2016 02	7.993.846	228.579.251	34,77%	
2016 03	8.070.860	213.759.499	36,99%	
2016 04	8.010.145	199.749.553	38,81%	
2016 05	6.873.940	187.002.570	36,20%	
2016 06	6.144.177	175.020.461	34,87%	

23.b Dynamic Pre-Payments



Reporting Date	28/07/2016		
Payment date	26/07/2016		
Period No	20		
Monthly Period	from	Jun 2016	Fixed rate = 30/360 days
Interest Period	to	25/06/2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	28/07/2016				
Payment date	26/07/2016				
Period No	20				
Monthly Period	Jun 2016	Fixed rate	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 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	213.759.499	19.806	194.710.005	1.470	16.089.766	202	2.034.417	39	552.822	18	214.205	12	114.711	4	43.574	21	241.381	
	4	199.749.553	19.094	183.519.434	1.205	13.024.752	230	2.483.366	44	394.264	10	102.264	11	154.624	6	70.849	10	83.732	
	5	187.002.570	17.846	167.121.435	1.582	16.791.107	208	2.186.184	54	613.021	20	163.628	4	54.483	4	72.711	17	152.403	
	6	175.020.461	17.329	159.013.971	1.306	13.314.784	177	1.876.854	55	590.938	16	152.627	9	62.416	1	8.871	15	171.418	
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	from Jun 2016	to Fixed rate = 30/360 days
Interest Period	from 25/06/2016	to 25/07/2016 = 30 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	190.480	453.261	154.339	13.738	466.999	140.601
2015 3	747.874	63										410.508	410.508	337.366	142.694	553.201	194.673
2015 4	715.056	53												345.643	345.643	369.412	
2016 1	629.877	51															
2016 2	407.700	42															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 1			2016 2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	15.913	1		0	15.913		0	15.913
2015 1	517.107	36	2.309	311.915	205.192	9.780	321.694	195.413
2015 2	607.600	52	27.242	494.241	113.360	4.200	498.440	109.160
2015 3	747.874	63	7.850	561.051	186.823	13.507	574.558	173.316
2015 4	715.056	53	177.499	523.142	191.914	18.033	541.175	173.881
2016 1	629.877	51	341.434	341.434	288.444	116.030	457.464	172.414
2016 2	407.700	42				153.180	153.180	254.520

SCFI Rahoituspalvelut Ltd
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26. Priority of Payments



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	12.767.311,89	EUR
Senior Expenses	-	4.446,63	EUR
Servicing Fee	-	79.689,67	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	701.066,84	EUR
Principal on Loan to Issuer	-	11.982.108,75	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	16.238.181,36	EUR
Senior Expenses	-	4.410,24	EUR
Interest Class A	-	44.094,00	EUR
Interest Class B	-	27.188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1.870.025,70	EUR
Prior to PDTE - Interest on Class C notes	-	5.583,00	EUR
Prior to PDTE - Interest on Class D notes	-	10.500,00	EUR
Principal Payments on Class A	-	11.982.108,75	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	-	50.187,50	EUR
Interest Issuer Subordinated Loan	-	568,10	EUR
Principal Issuer Subordinated Loan	-	127.469,83	EUR
Payment to Purchaser	-	484.779,24	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	484.779,24	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	484.763,24	EUR

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27. Transaction Costs



Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	4.446,63						
Interest accrued for the Period	EUR	165.532,00	44.094,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest accrued	EUR	4.668.356,00	2.162.687,00	560.978,00	115.196,00	216.650,00	493.487,00	1.119.358,00
Interest Payments	EUR	165.532,00	44.094,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest Payments	EUR	4.668.356,00	2.162.687,00	560.978,00	115.196,00	216.650,00	493.487,00	1.119.358,00
Interest accrued on Subordinated Loan for the Period	EUR	568,10						
Cumulative Interest accrued on Subordinated Loan	EUR	42.930,07						
Interest Payments on Subordinated Loan	EUR	568,10						
Cumulative Interest Payments on Subordinated Loan	EUR	42.930,07						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd
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28. Contact Details



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Reporting Date	28/07/2016	
Payment date	26/07/2016	
Period No	20	
Monthly Period	Jun 2016	Fixed rate = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days