

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.07.2015	Following payment dates:	25.08.2015
Payment date	27.07.2015		25.09.2015
Period No	8		
Monthly Period	Jun 2015	Fixed rate	= 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015		= 30 days

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1. Portfolio Information



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015	to 25.07.2015 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	372 810 567,39 EUR	389 516 915,15 EUR
Scheduled Loan Principal Repayments	8 341 169,27 EUR	8 357 153,01 EUR
Prepayments	9 310 364,80 EUR	8 174 137,29 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	17 651 534,07 EUR	16 531 290,30 EUR
New Defaulted Auto Loans in Period	249 303,84 EUR	175 057,46 EUR
Closing Balance	354 909 729,48 EUR	372 810 567,39 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 566 078,84 EUR	1 571 073,44 EUR
Recoveries on loans in default	68 827,66 EUR	204 915,09 EUR
Total Revenue Received in Period	1 634 906,50 EUR	1 775 988,53 EUR
# Loans		
At beginning of period	30 464 Loans	31 258 Loans
Paid in Full	908 Loans	780 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	20 Loans	14 Loans
At end of period	29 536 Loans	30 464 Loans

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2. Amount Due for Distribution



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	8				
Monthly Period	Jun 2015		Fixed rate	=	10/360 days
Interest Period	from 25.06.2015	to	25.07.2015	=	30 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	19 286 441 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	19 286 441 EUR

18 307 279 EUR
0 EUR
0 EUR
0 EUR
0 EUR
0 EUR
18 307 279 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 138 562 EUR
b. Reserve Fund	5 842 754 EUR
c. Interest Earned by the Issuer	-1 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	24 981 314 EUR

18 146 763 EUR
6 126 136 EUR
-1 EUR
0 EUR
24 272 898 EUR

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3. Reserve Accounts



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	8				
Monthly Period	Jun 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2015	to 25.07.2015	=	30 days	

Note Balance

Beginning of Period	372 810 567,39	EUR
End of Period	354 909 729,48	EUR

Reserve Fund

	in %	
Beginning of Period	0,5 %	1 947 584,58 EUR
Cash Outflow		1 947 584,58 EUR
Cash Inflow		1 864 052,84 EUR
End of Period	0,5 %	1 864 052,84 EUR
Required Reserve Amount	0,5 %	1 864 052,84 EUR

Liquidity Balance

Beginning of Period	1,0 %	3 895 169,15 EUR
Cash Outflow		3 895 169,15 EUR
Cash Inflow		3 728 105,67 EUR
End of Period	1,0 %	3 728 105,67 EUR
Required Reserve Amount	1,0 %	3 728 105,67 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	29.07.2015				
Payment date	27.07.2015				
Period No	8				
Monthly Period	Jun 2015	Fixed rate	=	30/360 days	
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Asset Balance

Beginning of Period	372 810 567,39	EUR
End of Period	354 909 729,48	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	326 630 026,72	92,03 %	27 305
1-29 days past due	24 004 310,77	6,76 %	1 891

Delinquent Receivables:

30-59 days past due	2 938 633,82	0,83 %	234
60-89 days past due	751 122,06	0,21 %	57
90-119 days past due	345 138,40	0,10 %	32
120-149 days past due	149 036,30	0,04 %	11
150-179 days past due	91 461,41	0,03 %	6
Total Performing and Delinquent	354 909 729	100,00 %	29 536

Current Period Defaults	249 303,84	20
Cumulative Defaults	1 140 620,80	89
Current Period Recoveries	68 827,66	
Cumulative Recoveries	548 373,34	

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

NO

[A] [1] - [2] - [3]	(1 864 052,84)
Note Principal Closing Balance [1]	354 909 729,48
Reserve Fund Amount [2]	1 864 052,84
Aggregate Outstanding Asset Principal Amount [3]	354 909 729,48
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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5. Outstanding Notes



Reporting Date	29.07.2015	
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Interest Period	from 25.06.2015	to 25.07.2015 = 30 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	372 810 567,39	297 910 567,39	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	24 981 313,75						
Amortisation	17 900 837,91						
Redemption per Class	17 900 837,91	17 900 837,91	-	-	-	-	-
Redemption per Note		4 042,65	-	-	-	-	-
Class Principal Outstanding Closing Balance	354 909 729,48	280 009 729,48	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	78,90 %	12,26 %	1,89 %	2,03 %	2,31 %	2,62 %
Current Pool Factor		0,63	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	30						
Principal Outstanding per Note Beginning of Period		67 278,81	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 042,65	-	-	-	-	-
Principal Outstanding per Note End of Period		63 236,16	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		26,46	62,50	83,33	145,83	291,67	583,33
Interest Payment	149 948,99	117 178,16	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		26,46	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)		25,80 %	13,54 %	11,65 %	9,63 %	7,31 %	4,69 %
Current CE (excl. Excess Spread)		22,68 %	10,42 %	8,54 %	6,51 %	4,20 %	1,58 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.07.2015
 Payment date 27.07.2015
 Period No 8
 Monthly Period Jun 2015 to Jun 2015 Fixed rate = 30/360 days
 Interest Period : 25.06.2015 to 25.07.2015 = 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		No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating		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



Reporting Date	29.07.2015		Fixed rate	=	30/360 days
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Monthly Period	Jun 2015				
Interest Period	from	25.06.2015	to	25.07.2015	= 30 days

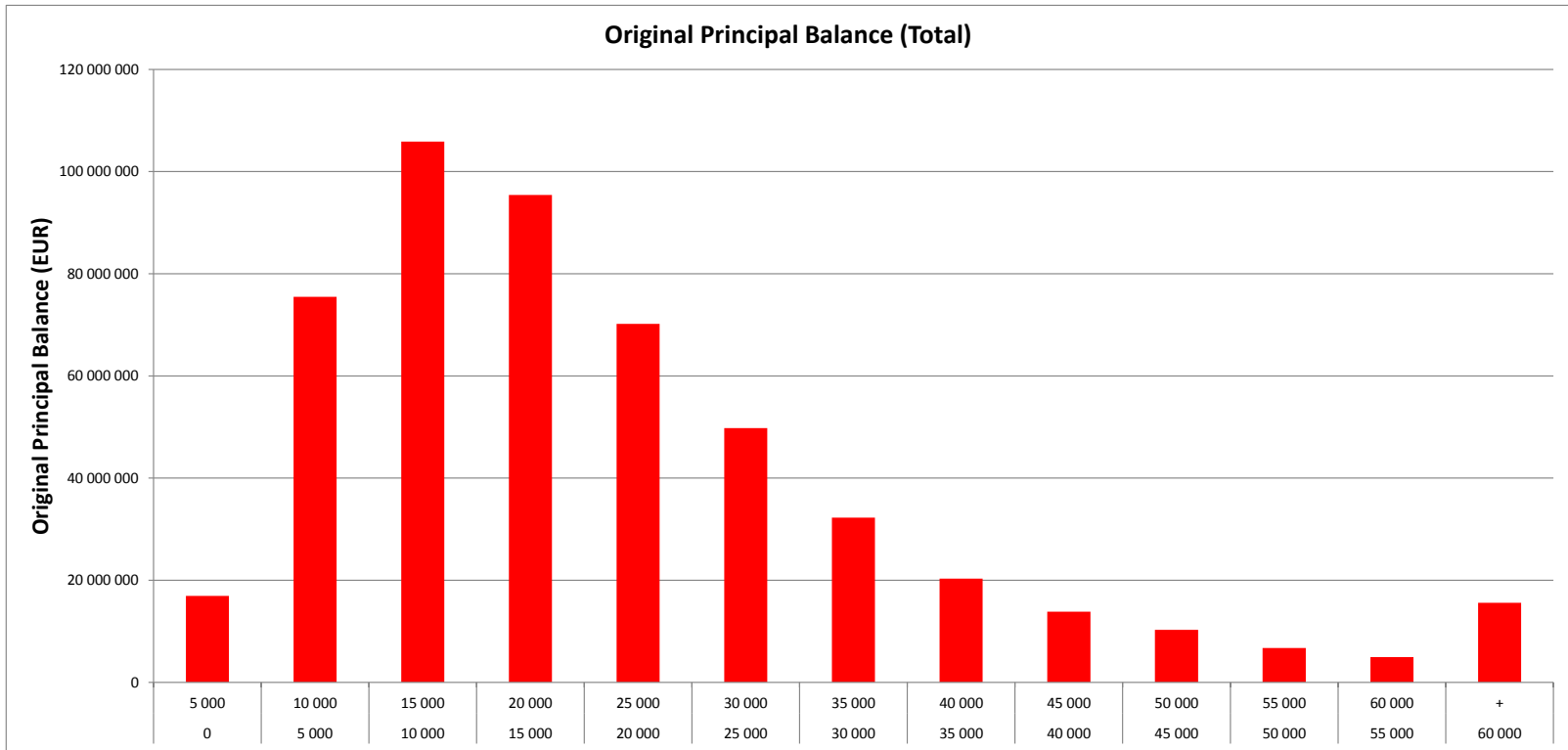
Average amount - all: 14 163

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	4 971	16 929 311	3,3 %	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

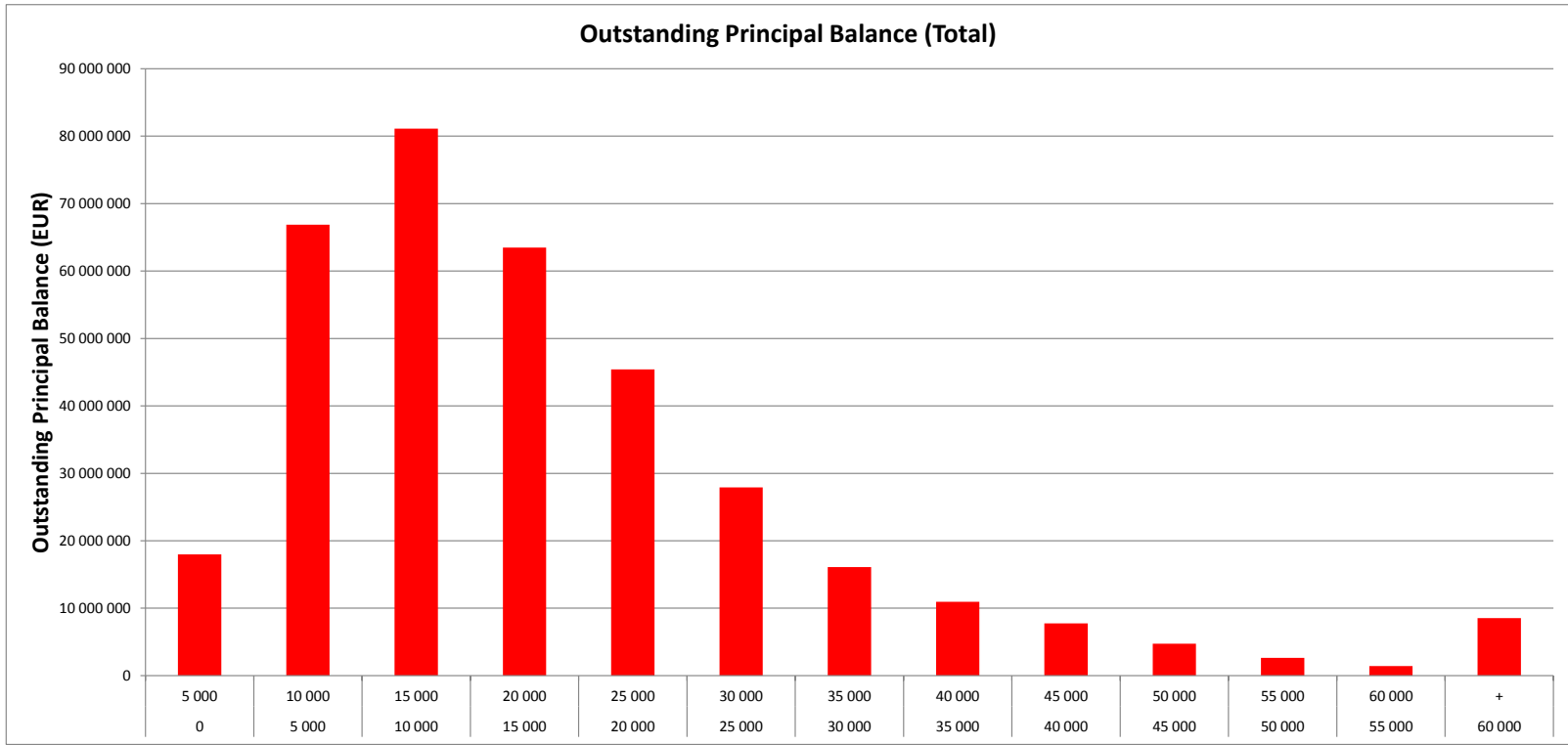
Reporting Date	29.07.2015		Fixed rate	=	30/360	days
Payment date	27.07.2015					
Period No	8					
Monthly Period	Jun 2015					
Interest Period	from 25.06.2015	to 25.07.2015		=	30	days



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8.b Outstanding Principal Balance Graph

Reporting Date	29.07.2015		Fixed rate	=	30/360 days
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Period No	8				
Monthly Period	Jun 2015				
Interest Period	from 25.06.2015	to 25.07.2015			



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9.a Geographical Distribution



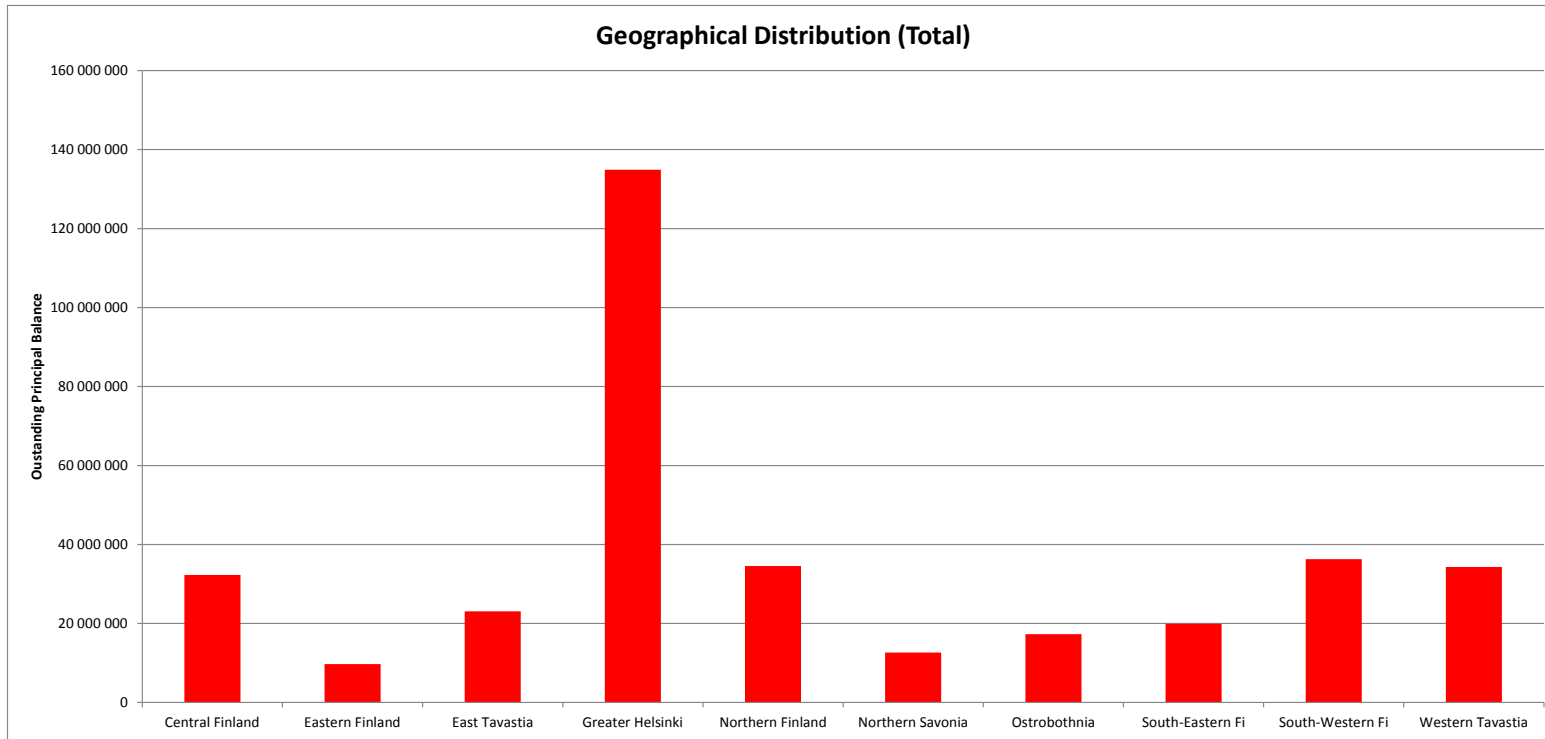
Reporting Date	29.07.2015				
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Period No	8				
Monthly Period	Jun 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2015	to 25.07.2015	=	30 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 844	32 286 205	9,10 %	40,3		15,4
Eastern Finland	882	9 724 228	2,74 %	39,7		15,7
East Tavastia	1 894	23 055 294	6,50 %	40,8		15,5
Greater Helsinki	10 520	134 888 310	38,01 %	40,3		15,4
Northern Finland	2 858	34 526 142	9,73 %	41,1		15,4
Northern Savonia	1 103	12 640 812	3,56 %	39,4		15,7
Ostrobothnia	1 606	17 272 992	4,87 %	39,3		15,3
South-Eastern Fi	1 818	19 916 438	5,61 %	40,6		15,4
South-Western Fi	3 119	36 276 029	10,22 %	40,4		15,5
Western Tavastia	2 892	34 323 280	9,67 %	40,5		15,2
Total	29 536	354 909 729	100 %			

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9.b Geographical Distribution Graph

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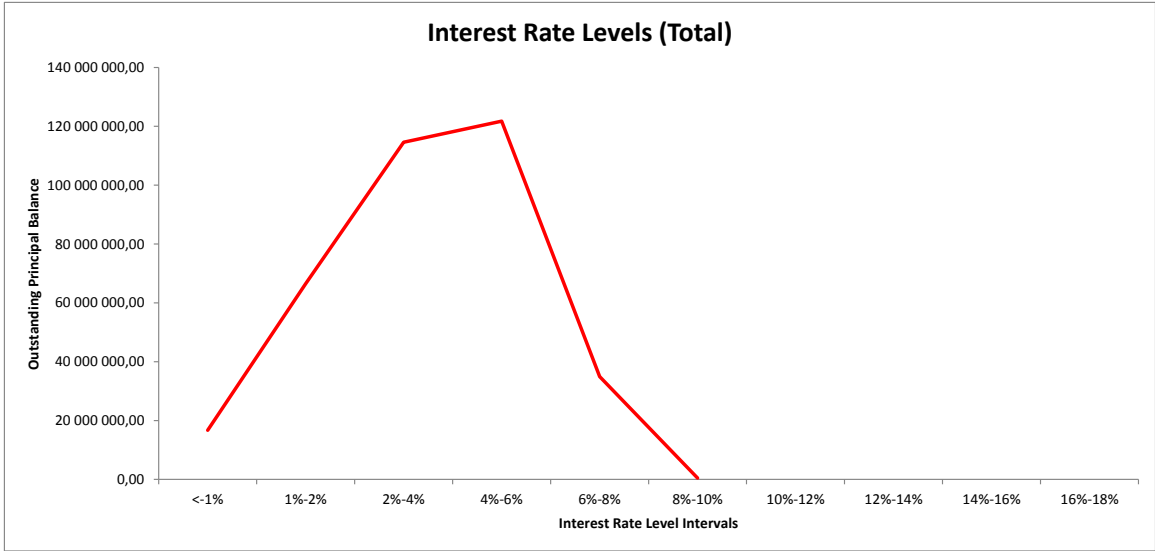


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10.b Interest Rate



Reporting Date	29.07.2015	
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11.a Remaining Terms



Reporting Date	29.07.2015	
Payment date	27.07.2015	
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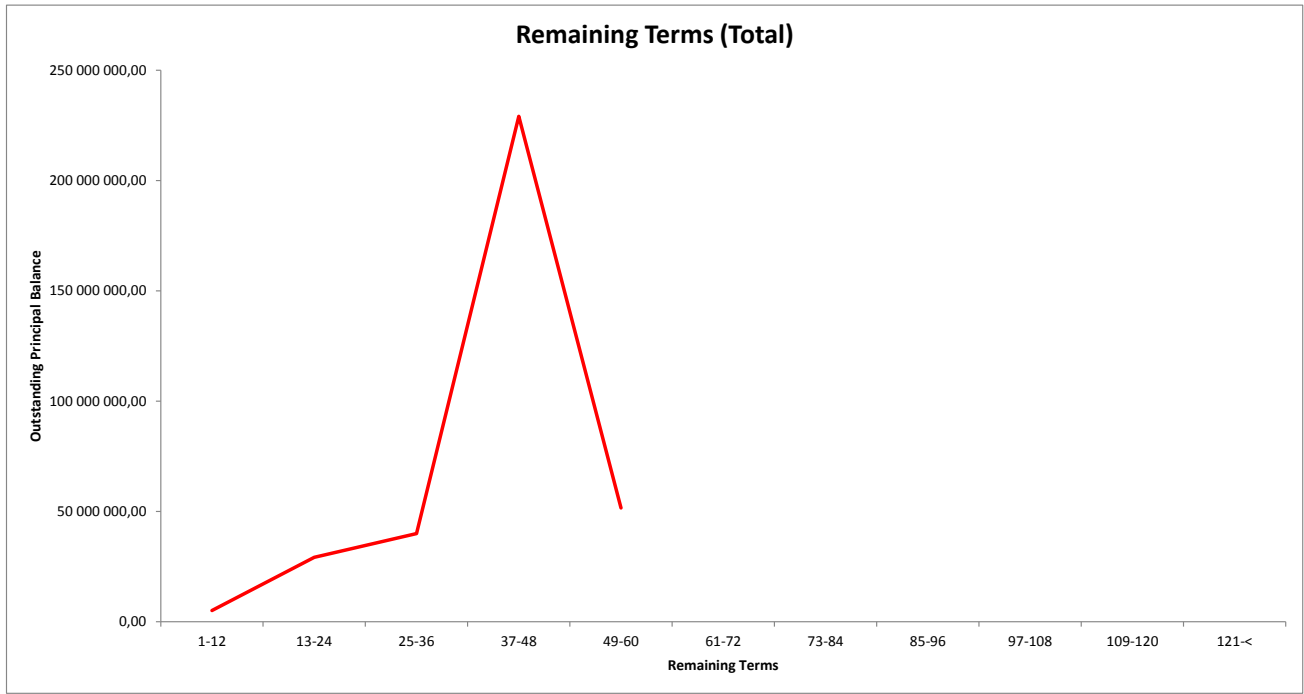
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0	27	8 601	0,00 %	0,0	24,2
1		12	1 983	5 076 181	1,43 %	8,7	17,3
13		24	4 511	29 159 615	8,22 %	19,3	16,6
25		36	4 476	39 934 010	11,25 %	30,6	16,0
37		48	15 368	229 108 251	64,55 %	43,4	16,2
49		60	3 171	51 623 071	14,55 %	49,5	10,6
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		29 536		354 909 729	100 %		

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11.b Remaining Terms



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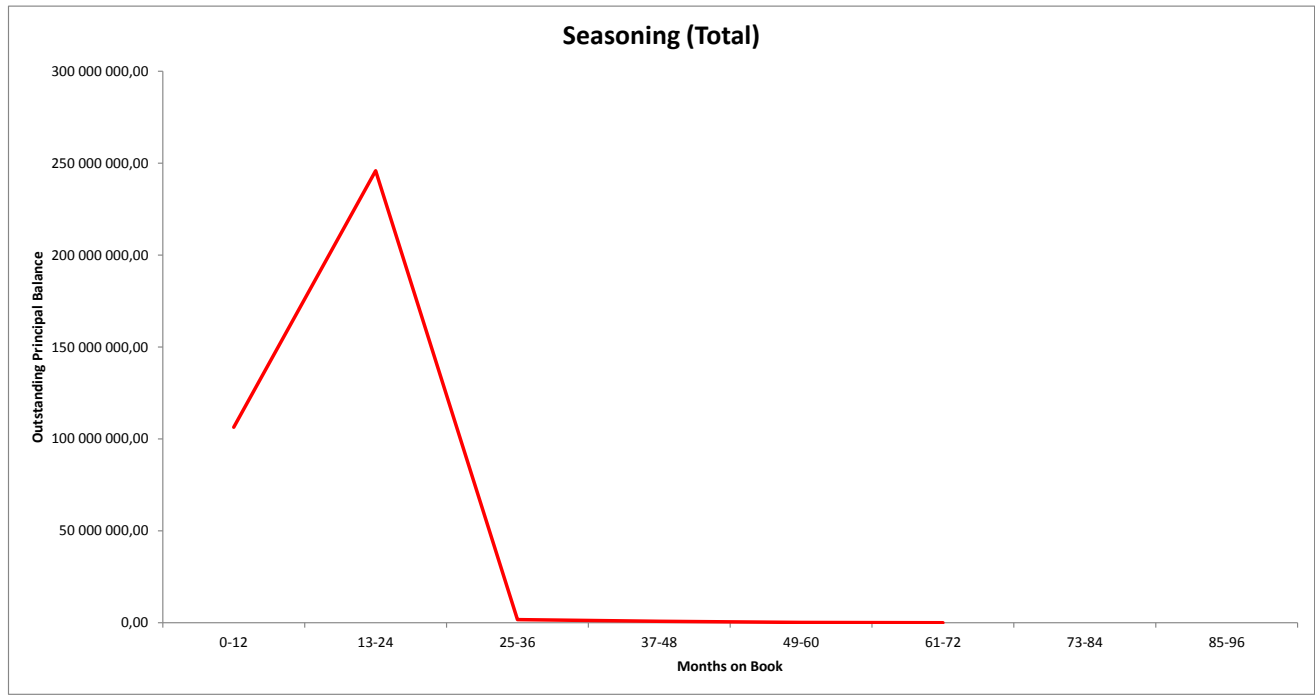


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12.b Seasoning



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13.a Balloon loans



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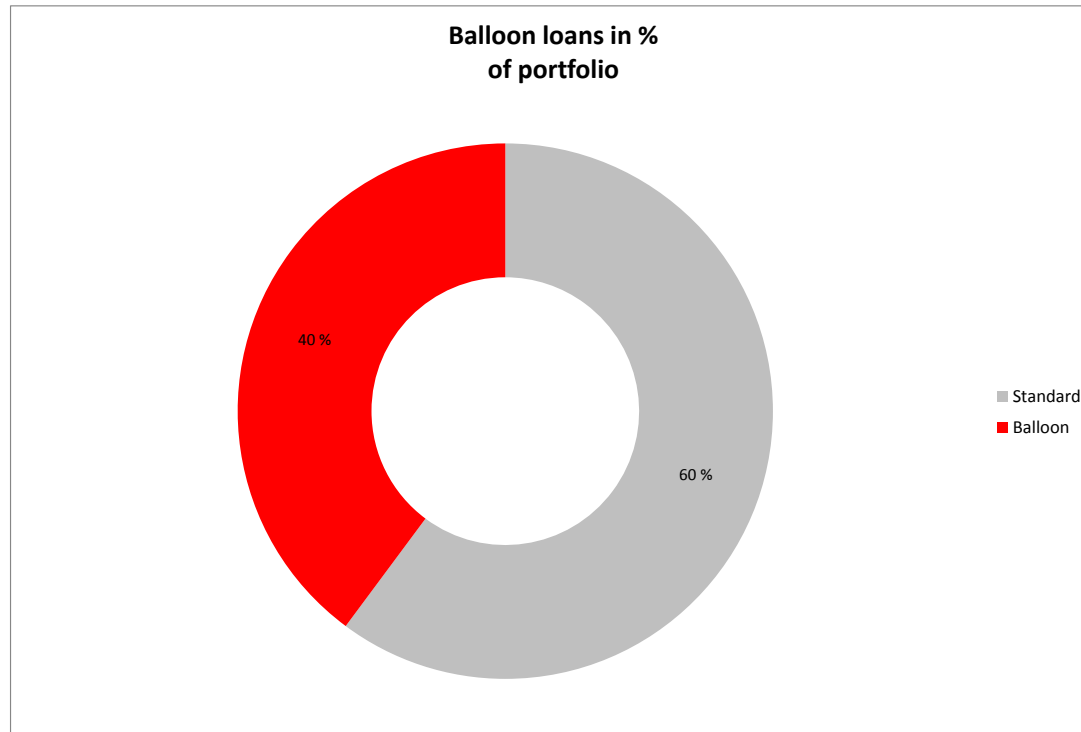
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		22 513	213 549 275	60,17 %	3 306	0,00 %	38,5	15,4
Balloon		7 023	141 360 454	39,83 %	45 145 760	31,94 %	43,2	15,4
Total		29 536	354 909 729	100 %	45 149 067	12,72 %		

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13.b Balloon loans



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Period No	8	
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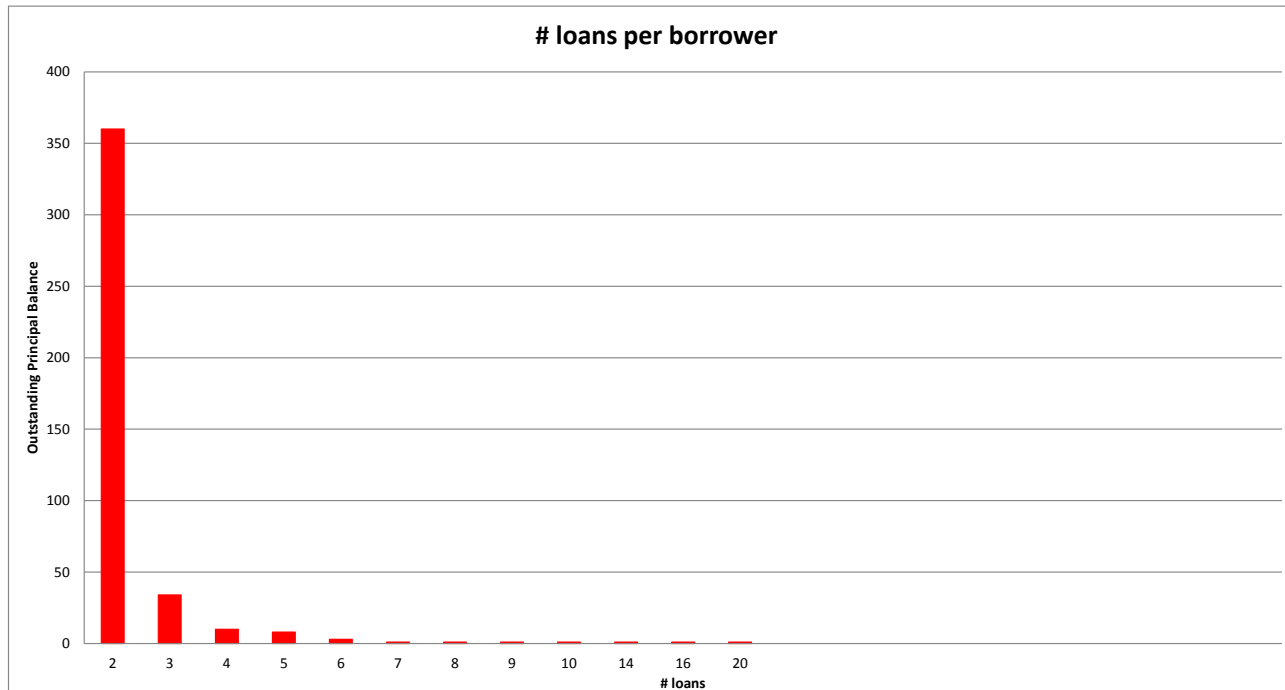


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14.b # loans per borrower



Reporting Date	29.07.2015				
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15.a Amortization Profile



Reporting Date	29.07.2015	
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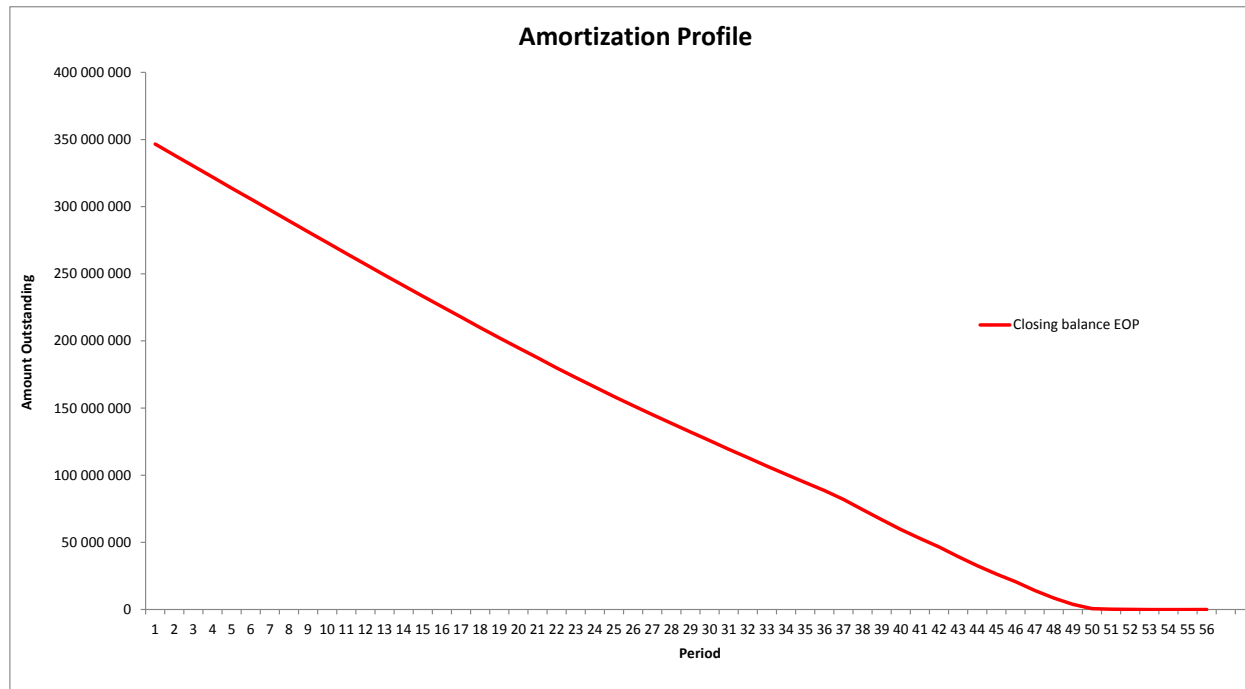
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	354 909 729	346 630 559	8 279 171	1 177 116	4,05 %	97,67 %
2	346 630 559	338 391 231	8 239 328	1 148 871	4,05 %	95,35 %
3	338 391 231	330 175 868	8 215 363	1 121 470	4,05 %	93,03 %
4	330 175 868	321 985 558	8 190 309	1 094 084	4,05 %	90,72 %
5	321 985 558	313 794 048	8 191 510	1 066 766	4,05 %	88,42 %
6	313 794 048	305 652 068	8 141 981	1 039 461	4,05 %	86,12 %
7	305 652 068	297 519 185	8 132 882	1 012 314	4,05 %	83,83 %
8	297 519 185	289 380 993	8 138 192	985 161	4,05 %	81,54 %
9	289 380 993	281 274 871	8 106 122	957 987	4,05 %	79,25 %
10	281 274 871	273 152 548	8 122 323	930 895	4,04 %	76,96 %
11	273 152 548	265 072 411	8 080 137	903 754	4,04 %	74,69 %
12	265 072 411	257 057 535	8 014 876	876 808	4,04 %	72,43 %
13	257 057 535	249 038 143	8 019 392	850 019	4,04 %	70,17 %
14	249 038 143	241 108 536	7 929 607	823 260	4,04 %	67,94 %
15	241 108 536	233 259 316	7 849 221	796 849	4,04 %	65,72 %
16	233 259 316	225 501 777	7 757 538	770 632	4,04 %	63,54 %
17	225 501 777	217 795 174	7 706 604	744 751	4,04 %	61,37 %
18	217 795 174	209 819 855	7 975 318	718 969	4,03 %	59,12 %
19	209 819 855	202 319 003	7 500 852	692 627	4,03 %	57,01 %
20	202 319 003	194 811 389	7 507 615	667 578	4,03 %	54,89 %

Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile

Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days

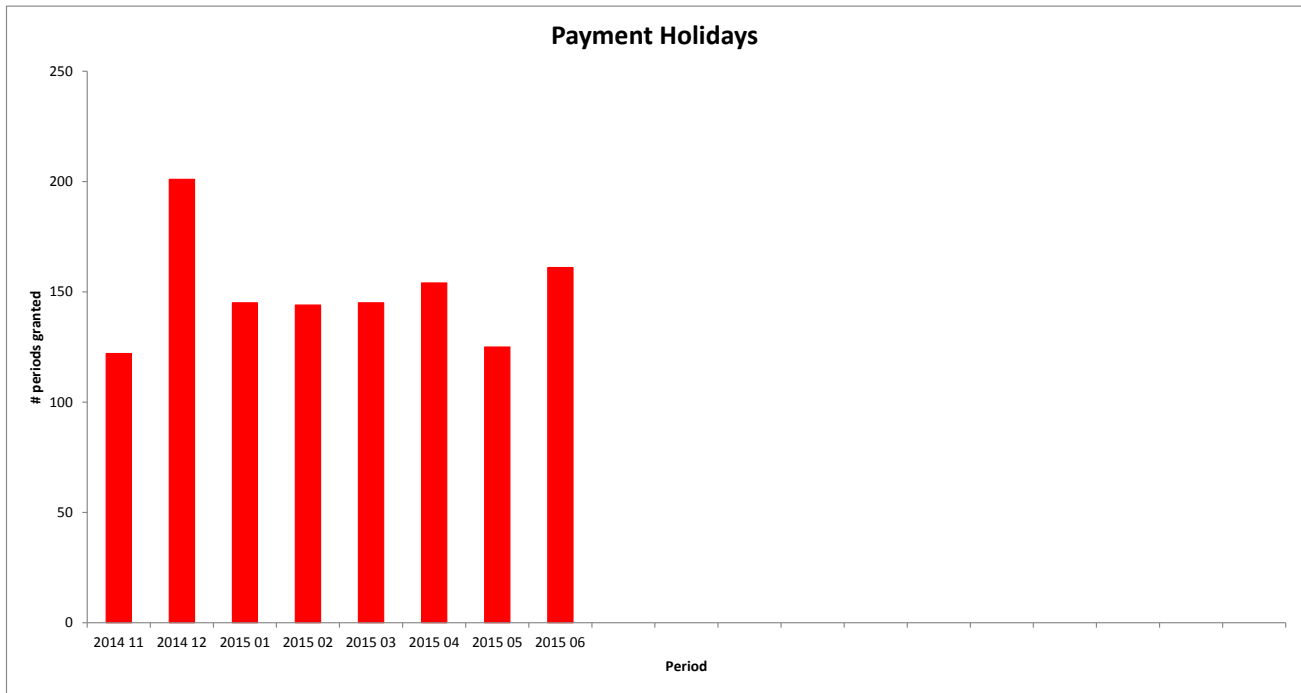
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2014 11	122	186	53 198	2 111 589
	2014 12	201	259	71 441	3 113 780
	2015 01	145	199	54 831	2 246 481
	2015 02	144	219	65 418	2 388 678
	2015 03	145	213	68 793	2 553 256
	2015 04	154	214	58 576	2 232 972
	2015 05	125	188	56 454	1 901 911
	2015 06	161	220	62 434	2 442 642
Total:	1 197	1 698	491 144	18 991 309	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	8				
Monthly Period	Jun 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2015	to 25.07.2015	=	30 days	

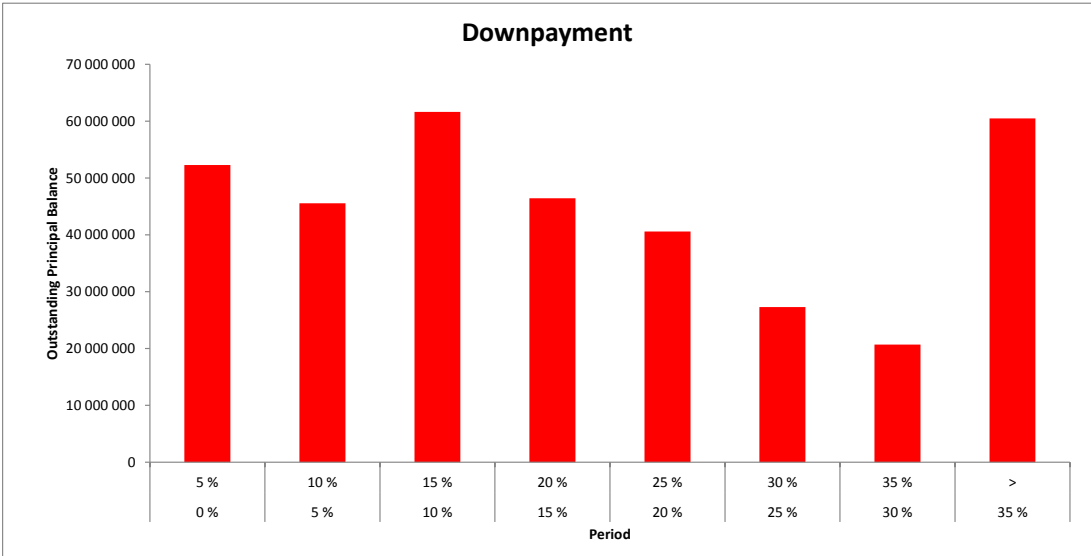
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 450	52 272 031	14,7 %	43,8	14,8
	5 %	10 %	3 114	45 542 426	12,8 %	42,9	15,3
	10 %	15 %	4 665	61 616 073	17,4 %	41,9	15,6
	15 %	20 %	3 565	46 428 655	13,1 %	40,9	15,6
	20 %	25 %	3 285	40 588 761	11,4 %	39,7	15,6
	25 %	30 %	2 257	27 300 662	7,7 %	40,0	15,4
	30 %	35 %	1 799	20 680 624	5,8 %	38,8	15,7
	35 % >		7 401	60 480 497	17,0 %	34,8	15,4
	Total		29 536	354 909 729	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	29.07.2015			
Payment date	27.07.2015			
Period No	8			
Monthly Period	Jun 2015	Fixed rate	=	30/360 days
Interest Period	from 25.06.2015	to 25.07.2015	=	30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



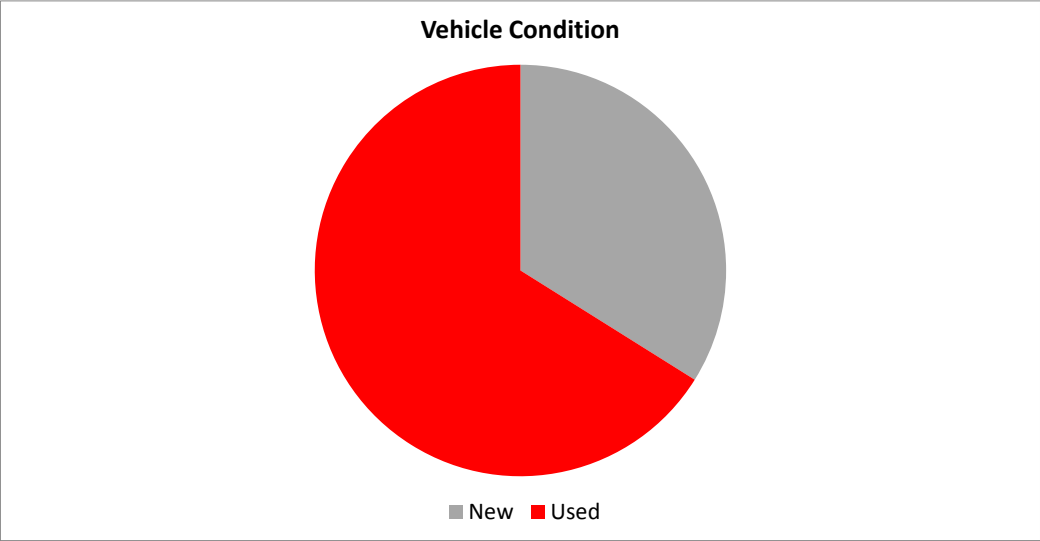
Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		7 294	120 347 456	33,9 %	39,8	15,6
Used		22 242	234 562 274	66,1 %	40,7	15,3
Total		29 536	354 909 729	100 %		

18.b Vehicle Condition



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	8				
Monthly Period	Jun 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2015	to 25.07.2015	=	30 days	

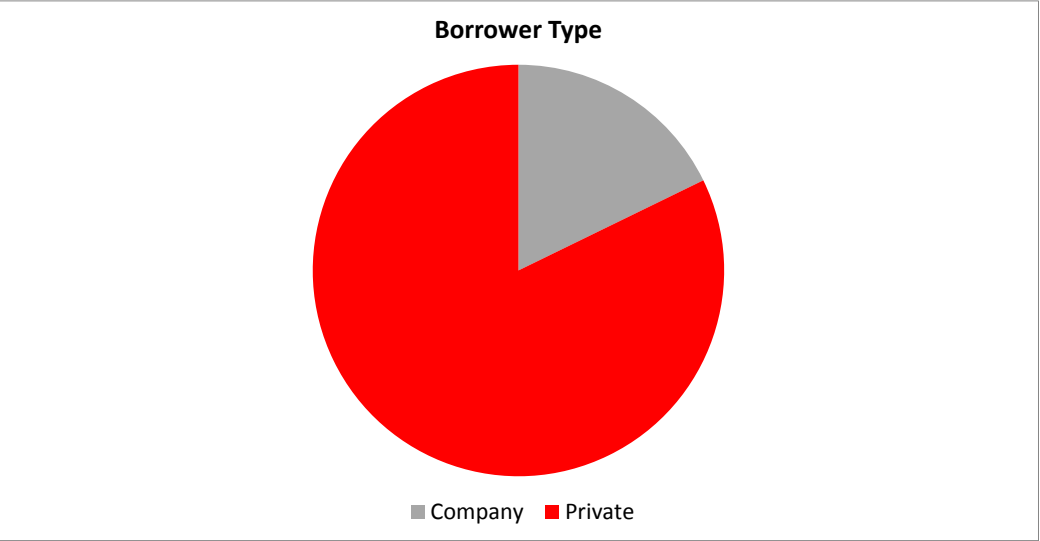
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 796	63 107 941	17,8 %	37,0	15,6
	Private	25 740	291 801 788	82,2 %	41,1	15,4
	Total	29 536	354 909 729	100 %		

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19.b Borrower Type



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	8				
Monthly Period	Jun 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2015	to 25.07.2015	=	30 days	



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20.a Vehicle type



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	8				
Monthly Period	Jun 2015		Fixed rate	=	30/360 days
Interest Period	from 25.06.2015	to 25.07.2015		=	30 days

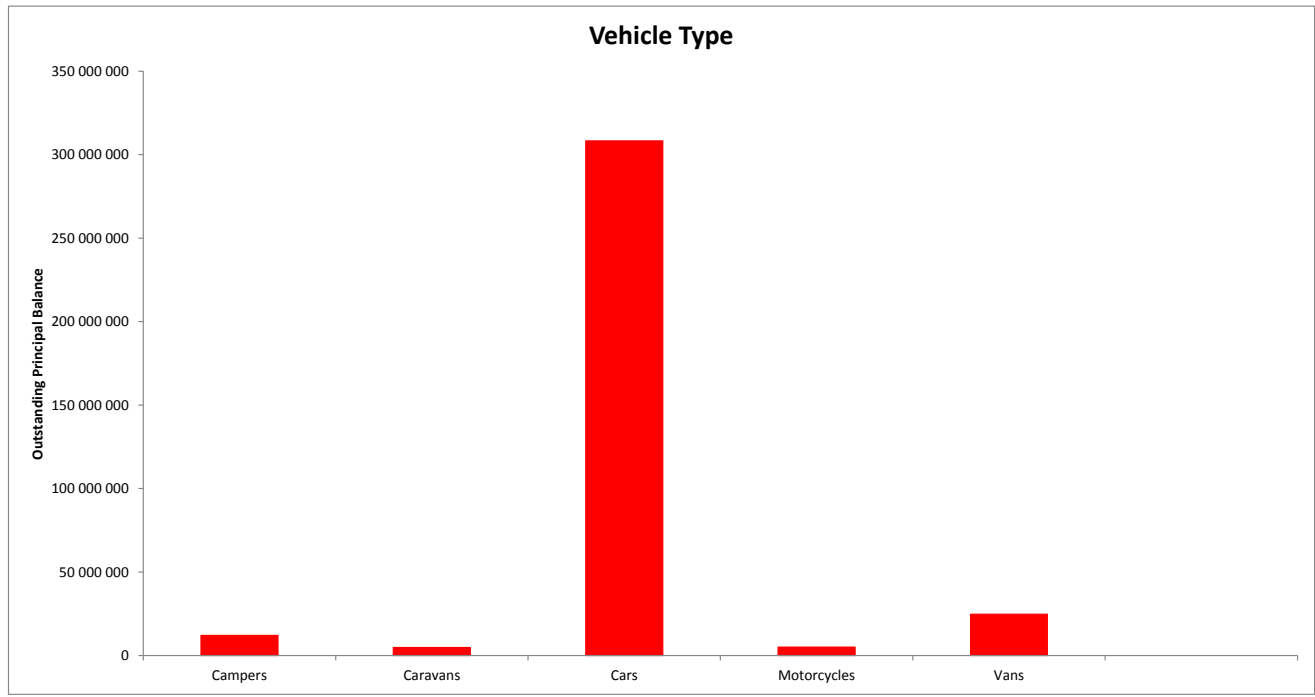
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	557	12 097 715	3,41 %	42,5	15,29
	Caravans	440	4 829 848	1,36 %	41,7	15,60
	Cars	25 952	308 221 441	86,85 %	40,5	15,40
	Motorcycles	656	5 027 106	1,42 %	40,2	14,06
	Vans	1 931	24 733 620	6,97 %	38,0	15,76
		29 536	354 909 729	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days

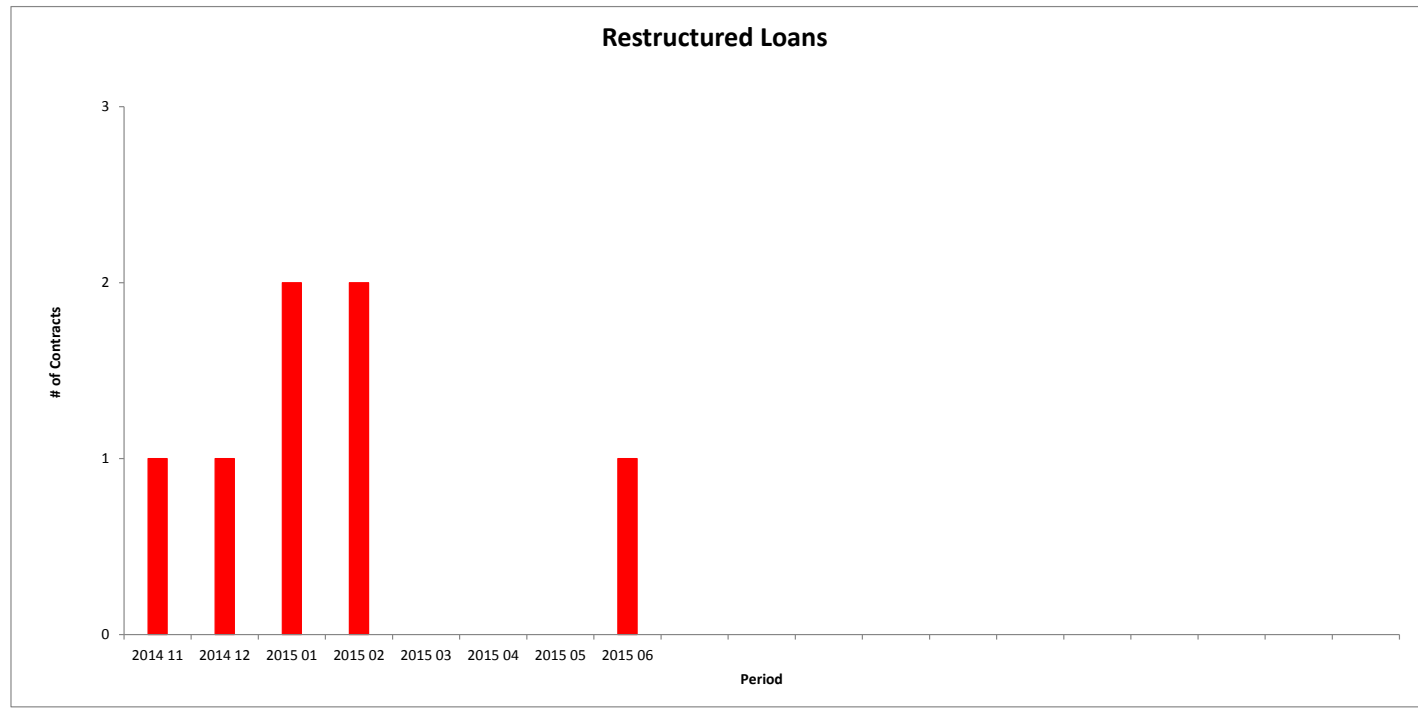


SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.07.2015				
Payment date	27.07.2015				
Period No	8				
Monthly Period	Jun 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2015	to 25.07.2015	=	30 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days

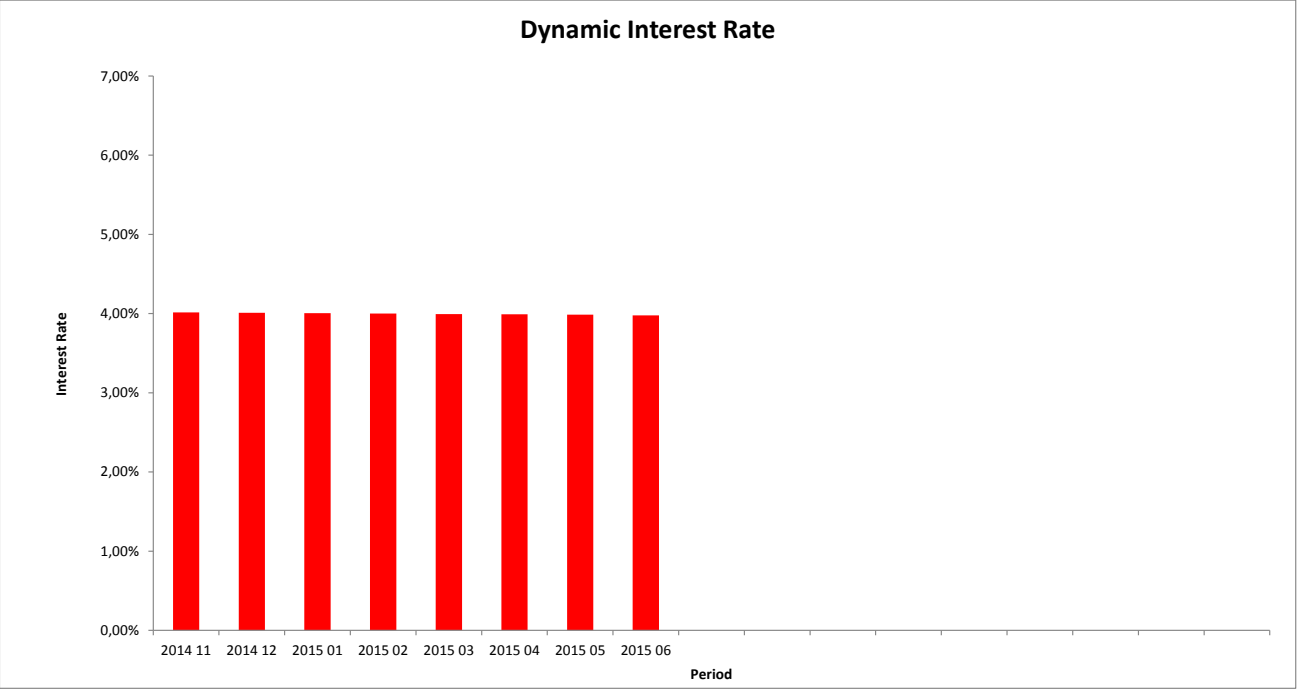
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2014 11	482 997 572	4,01 %
	2014 12	464 830 497	4,011 %
	2015 01	445 935 670	4,006 %
	2015 02	427 392 973	4,002 %
	2015 03	408 409 085	3,994 %
	2015 04	389 516 915	3,991 %
	2015 05	372 810 567	3,986 %
	2015 06	354 909 729	3,978 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days



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23.a Dynamic Pre-Payments



Reporting Date 29.07.2015
 Payment date 27.07.2015
 Period No 8

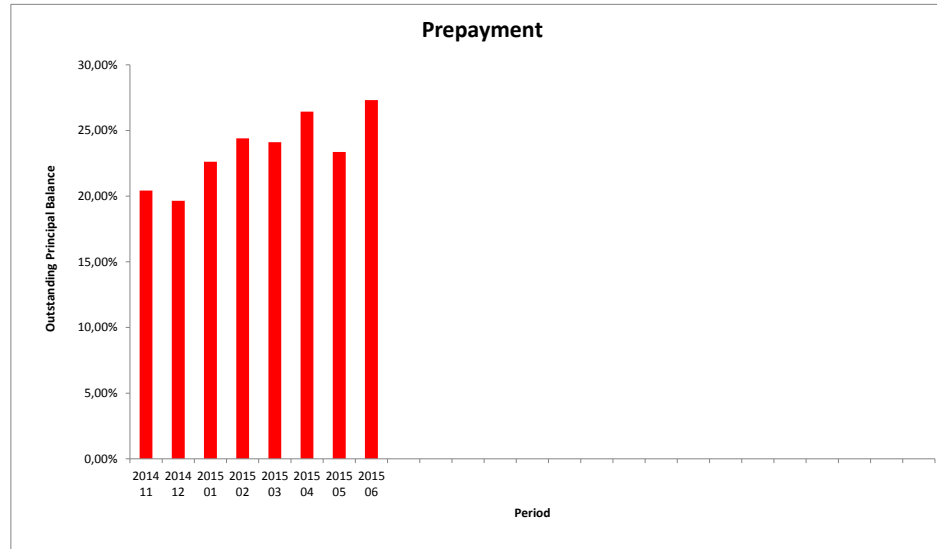
Monthly Period Jun 2015 Fixed rate = 30/360 days
 Interest Period from 25.06.2015 to 25.07.2015 = 30 days

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 %

23.b Dynamic Pre-Payments



Reporting Date	29.07.2015		
Payment date	27.07.2015		
Period No	8		
Monthly Period	Jun 2015	Fixed rate	= 30/360 days
Interest Period	from 25.06.2015	to 25.07.2015	= 30 days



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24. Delinquency



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 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	
	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	
2015	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																		
	8																		
	9																		
	10																		
	11																		
	12																		

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



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 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	-	-	15 913	-	-	15 913	-	-	15 913			
2015 1	517 107	36				90 731	90 731	426 376	194 861	284 202	232 905			
2015 2	358 297	32							276 954	276 954	330 646			
2015 3														

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26. Priority of Payments



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	19 286 440,57	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	147 879,05	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 237 307,61	EUR
Principal on Loan to Issuer	-	17 900 837,91	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	24 981 313,75	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	117 178,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 728 105,67	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	-	17 900 837,91	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	-	1 864 052,84	EUR
Interest on Class F notes	-	54 250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 637,50	EUR
Interest Issuer Subordinated Loan	-	2 356,58	EUR
Principal Issuer Subordinated Loan	-	250 595,22	EUR
Payment to Purchaser	-	945 696,04	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	945 696,04	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	40,33	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	945 655,71	EUR

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

27. Transaction Costs



Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	416,00						
Interest accrued for the Period	EUR	238 616,00	117 178,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	2 303 473,00	1 255 060,00	234 722,00	48 200,00	90 650,00	206 483,00	468 358,00
Interest Payments	EUR	238 616,00	117 178,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	2 303 473,00	1 255 060,00	234 722,00	48 200,00	90 650,00	206 483,00	468 358,00
Interest accrued on Subordinated Loan for the Period	EUR	2 356,58						
Cumulative Interest accrued on Subordinated Loan	EUR	27 059,22						
Interest Payments on Subordinated Loan	EUR	2 356,58						
Cumulative Interest Payments on Subordinated Loan	EUR	27 059,22						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

28. Contact Details



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Reporting Date	29.07.2015	
Payment date	27.07.2015	
Period No	8	
Monthly Period	Jun 2015	Fixed rate = 30/360 days
Interest Period	from 25.06.2015 to 25.07.2015	= 30 days