

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	01/01/2016				
Payment date	30/12/2015			Following payment dates:	25/01/2016
Period No	13				25/02/2016
Monthly Period	Nov 2015			Fixed rate	= 30/360 days
Interest Period	from 25/11/2015	to	25/12/2015	=	30 days
Cut-Off date	30/11/2015				

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1. Portfolio Information



Reporting Date	01/01/2016		
Payment date	30/12/2015		
Period No	13		
Monthly Period	Nov 2015	Fixed rate	= 30/360 days
Interest Period	from 25/11/2015	to 25/12/2015	= 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	287.463.115,10 EUR	304.507.755,48 EUR
Scheduled Loan Principal Repayments	6.904.597,88 EUR	7.365.824,23 EUR
Prepayments	8.603.575,25 EUR	9.393.778,06 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	15.508.173,13 EUR	16.759.602,29 EUR
New Defaulted Auto Loans in Period	270.007,66 EUR	285.038,09 EUR
Closing Balance	271.684.934,31 EUR	287.463.115,10 EUR
Total revenue collections		
Revenue and fees received on loan balances	1.180.036,96 EUR	1.283.401,38 EUR
Recoveries on loans in default	219.283,46 EUR	144.006,33 EUR
Total Revenue Received in Period	1.399.320,42 EUR	1.427.407,71 EUR
# Loans		
At beginning of period	25.818 Loans	26.745 Loans
Paid in Full	850 Loans	901 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	17 Loans	26 Loans
At end of period	24.951 Loans	25.818 Loans

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2. Amount Due for Distribution



Reporting Date	01/01/2016		
Payment date	30/12/2015		
Period No	13		
Monthly Period	Nov 2015	Fixed rate	= 10/360 days
Interest Period	from 25/11/2015	to 25/12/2015	= 30 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	16.907.494 EUR	18.270.616 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	16.907.494 EUR	18.270.616 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	16.794.291 EUR	18.144.847 EUR
b. Reserve Fund	4.598.178 EUR	4.822.952 EUR
c. Interest Earned by the Issuer	-1 EUR	-1 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	21.392.468 EUR	22.967.799 EUR

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3. Reserve Accounts



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days

Note Balance

Beginning of Period	287.463.115,10	EUR
End of Period	271.684.934,31	EUR

Reserve Fund

	in %		
Beginning of Period	0,5 %	1.553.100,00	EUR
Cash Outflow		1.553.100,00	EUR
Cash Inflow		1.553.100,00	EUR
End of Period	0,5 %	1.553.100,00	EUR
Required Reserve Amount	0,5 %	1.553.100,00	EUR

Liquidity Balance

Beginning of Period	1,1 %	3.045.077,55	EUR
Cash Outflow		3.045.077,55	EUR
Cash Inflow		2.874.631,15	EUR
End of Period	1,0 %	2.874.631,15	EUR
Required Reserve Amount	1,0 %	2.874.631,15	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	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days

Asset Balance

Beginning of Period	287.463.115,10	EUR
End of Period	271.684.934,31	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	247.653.712,83	91,15%	22.872
1-29 days past due	20.406.327,46	7,51%	1.769

Delinquent Receivables:

30-59 days past due	2.518.505,93	0,93%	225
60-89 days past due	670.996,13	0,25%	51
90-119 days past due	247.288,33	0,09%	19
120-149 days past due	133.923,00	0,05%	12
150-179 days past due	54.180,63	0,02%	3
Total Performing and Delinquent	271.684.934	100,00%	24.951

Current Period Defaults	270.007,66	17
Cumulative Defaults	2.443.540,50	195
Current Period Recoveries	219.283,46	
Cumulative Recoveries	1.526.347,30	

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

[A] [1] - [2] - [3]	(1.553.100,00)
Note Principal Closing Balance [1]	271.684.934,31
Reserve Fund Amount [2]	1.553.100,00
Aggregate Outstanding Asset Principal Amount [3]	271.684.934,31
[B] Initial Aggregate Outstanding Note Principal Amount	517.700.000,00

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5. Outstanding Notes



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015	to 25/12/2015 = 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	287.463.115,10	212.563.115,10	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Available Distribution Amount	21.392.467,76						
Amortisation	15.778.180,79						
Redemption per Class	15.778.180,79	15.778.180,79	-	-	-	-	-
Redemption per Note		3.563,27	-	-	-	-	-
Class Principal Outstanding Closing Balance	271.684.934,31	196.784.934,31	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Current Tranching	100%	72,43%	16,01%	2,47%	2,65%	3,02%	3,42%
Current Pool Factor		0,44	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		48.004,32	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		3.563,27	-	-	-	-	-
Principal Outstanding per Note End of Period		44.441,04	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		18,88	62,50	83,33	145,83	291,67	583,33
Interest Payment	116.378,99	83.608,16	27.187,50	5.583,33	10.500,00	23.916,67	54.250,00
Interest Payment per Note		18,88	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)		32,40%	16,39%	13,93%	11,28%	8,26%	4,83%
Current CE (excl. Excess Spread)		29,20%	13,19%	10,72%	8,07%	5,05%	1,63%

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 01/01/2016
 Payment date 30/12/2015
 Period No 13
 Monthly Period Nov 2015 to Fixed rate = 30/360 days
 Interest Period : 25/11/2015 to 25/12/2015 = 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		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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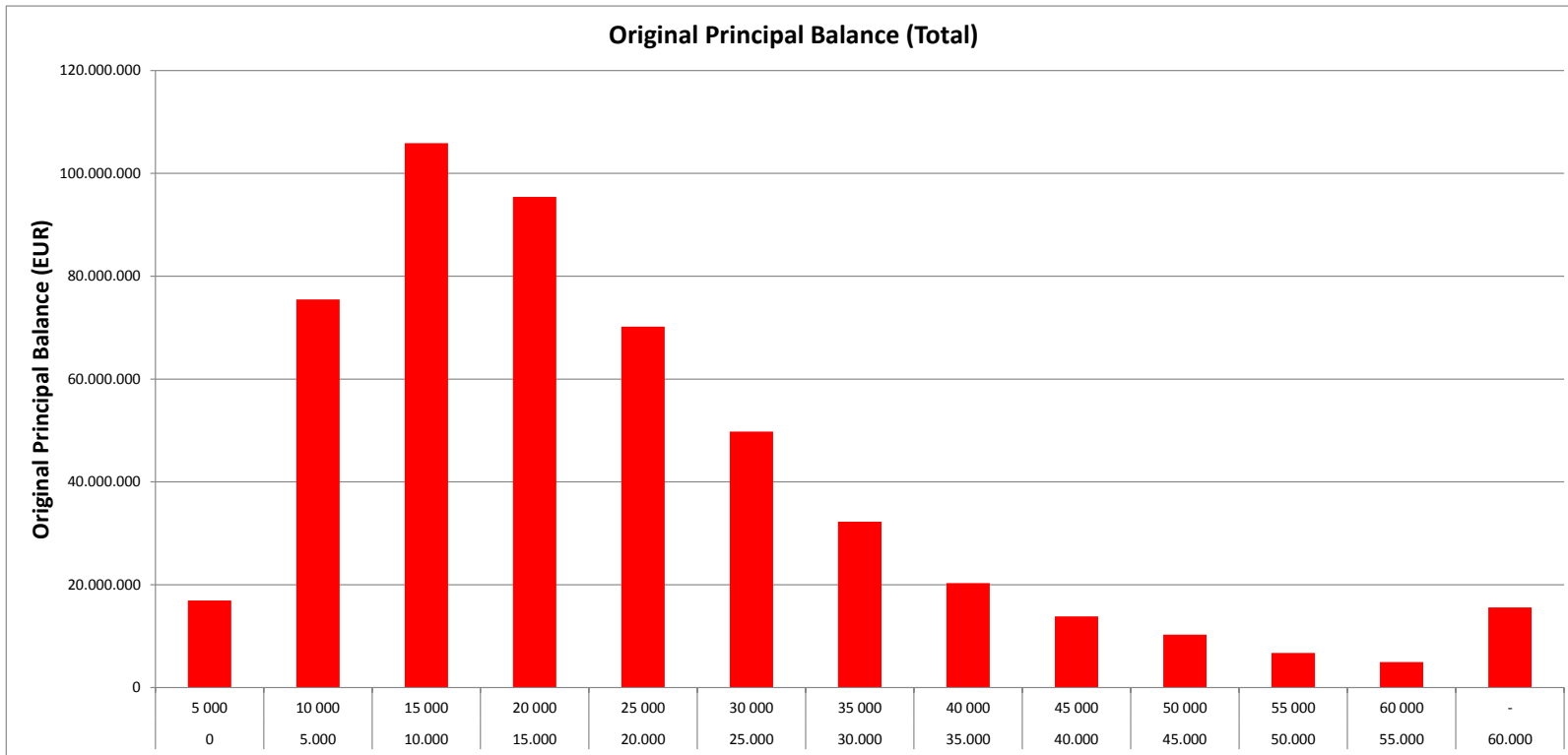
Average amount - all: 14.163

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	4.971	16.929.311	3,3 %	18,1	5,5		
	5.000	10 000	10.013	75.493.593	14,6 %	28,6	9,7		
	10.000	15 000	8.571	105.870.475	20,5 %	33,9	10,9		
	15.000	20 000	5.527	95.434.194	18,4 %	35,5	11,1		
	20.000	25 000	3.144	70.188.299	13,6 %	35,6	11,3		
	25.000	30 000	1.828	49.772.127	9,6 %	35,8	11,3		
	30.000	35 000	1.001	32.254.610	6,2 %	35,4	10,8		
	35.000	40 000	545	20.314.865	3,9 %	36,1	11,6		
	40.000	45 000	326	13.829.734	2,7 %	35,9	10,6		
	45.000	50 000	217	10.271.482	2,0 %	36,9	10,7		
	50.000	55 000	129	6.747.918	1,3 %	36,3	10,1		
	55.000	60 000	86	4.937.713	1,0 %	35,7	9,7		
	60.000	-	190	15.572.073	3,0 %	36,7	9,9		
Total			36.548	517.616.394	100%				

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7.b Original Principal Balance Graph

Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
Monthly Period	Nov 2015	Fixed rate	=	30/360	days
Interest Period	from 25/11/2015	to 25/12/2015	=	30	days



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8.a Outstanding Principal Balance



Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
Monthly Period	Nov 2015	Fixed rate	=	30/360	days
Interest Period	from 25/11/2015	to 25/12/2015	=	30	days

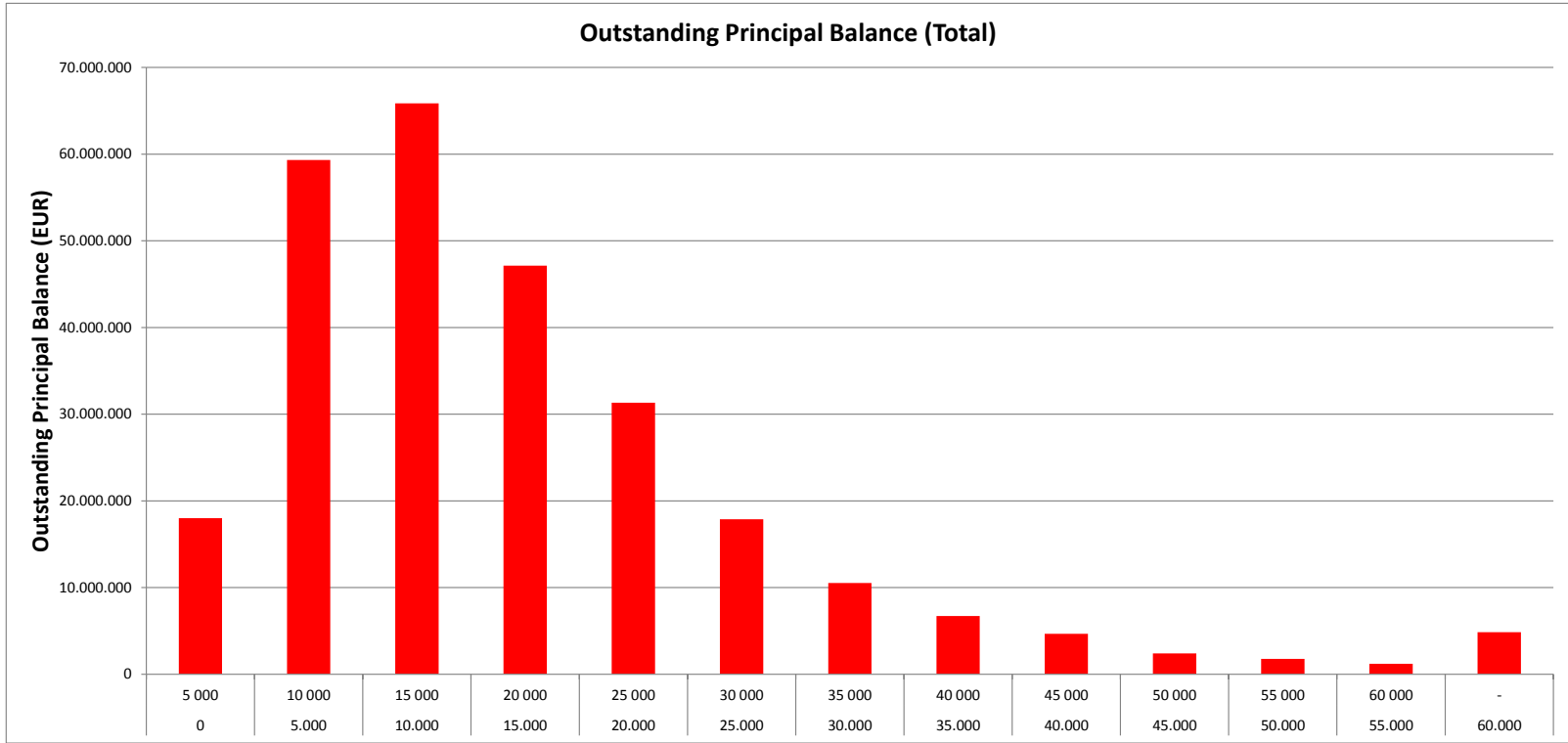
Average amount - all: 10.889

	TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
Outstanding balance	0	5 000	6.014	18.002.165	6,6 %	21,1	21,4		
	5.000	10 000	7.986	59.330.477	21,8 %	33,7	20,8		
	10.000	15 000	5.368	65.860.561	24,2 %	37,6	20,2		
	15.000	20 000	2.729	47.125.652	17,3 %	37,8	20,2		
	20.000	25 000	1.414	31.328.489	11,5 %	38,6	20,0		
	25.000	30 000	656	17.875.482	6,6 %	39,1	19,7		
	30.000	35 000	325	10.527.758	3,9 %	39,0	20,0		
	35.000	40 000	180	6.719.443	2,5 %	39,1	19,8		
	40.000	45 000	111	4.676.751	1,7 %	39,0	19,7		
	45.000	50 000	51	2.396.443	0,9 %	39,8	19,4		
	50.000	55 000	34	1.775.219	0,7 %	40,1	18,6		
	55.000	60 000	21	1.214.654	0,4 %	41,3	18,7		
	60.000	-	62	4.851.841	1,8 %	39,4	19,1		
	Total			24.951	271.684.934	100%			

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8.b Outstanding Principal Balance Graph

Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
Monthly Period	Nov 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/11/2015	to 25/12/2015	=	30 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

9.a Geographical Distribution



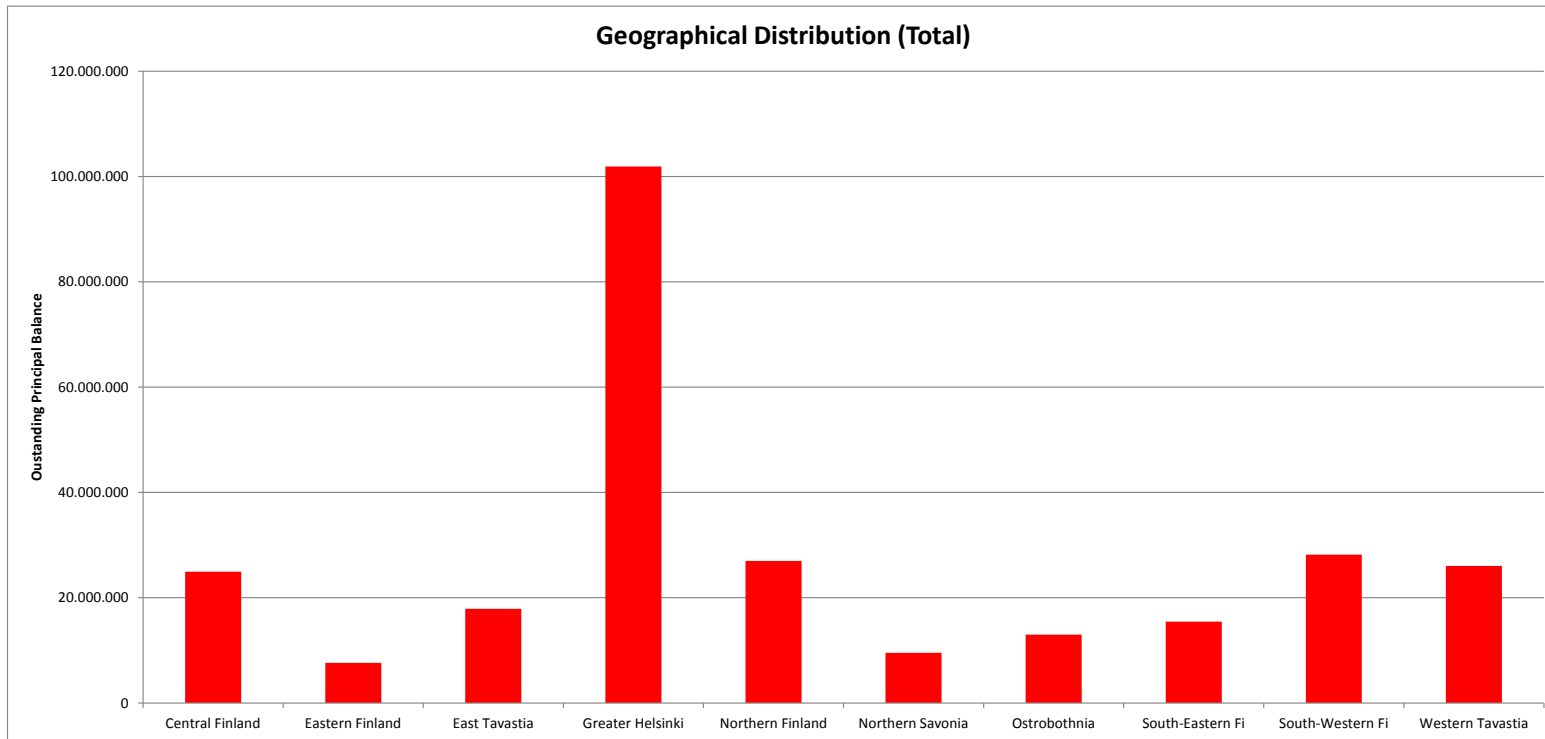
Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
Monthly Period	Nov 2015		Fixed rate	=	30/360 days
Interest Period	from	25/11/2015	to	=	30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.414	24.963.763	9,19%	36,0		20,3
Eastern Finland	746	7.642.695	2,81%	35,6		20,5
East Tavastia	1.614	17.910.503	6,59%	36,4		20,4
Greater Helsinki	8.838	101.904.698	37,51%	36,0		20,3
Northern Finland	2.456	27.011.187	9,94%	36,7		20,3
Northern Savonia	913	9.540.395	3,51%	35,4		20,6
Ostrobothnia	1.353	13.000.453	4,79%	35,1		20,3
South-Eastern Fi	1.528	15.460.938	5,69%	36,4		20,2
South-Western Fi	2.663	28.188.668	10,38%	36,1		20,3
Western Tavastia	2.426	26.061.635	9,59%	36,2		20,1
Total	24.951	271.684.934	100%			

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9.b Geographical Distribution Graph

Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
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Interest Period	from 25/11/2015	to 25/12/2015	=	30 days	



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10.a Interest Rate



Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
Monthly Period	Nov 2015		Fixed rate	=	30/360 days
Interest Period	from	25/11/2015	to	25/12/2015	= 30 days

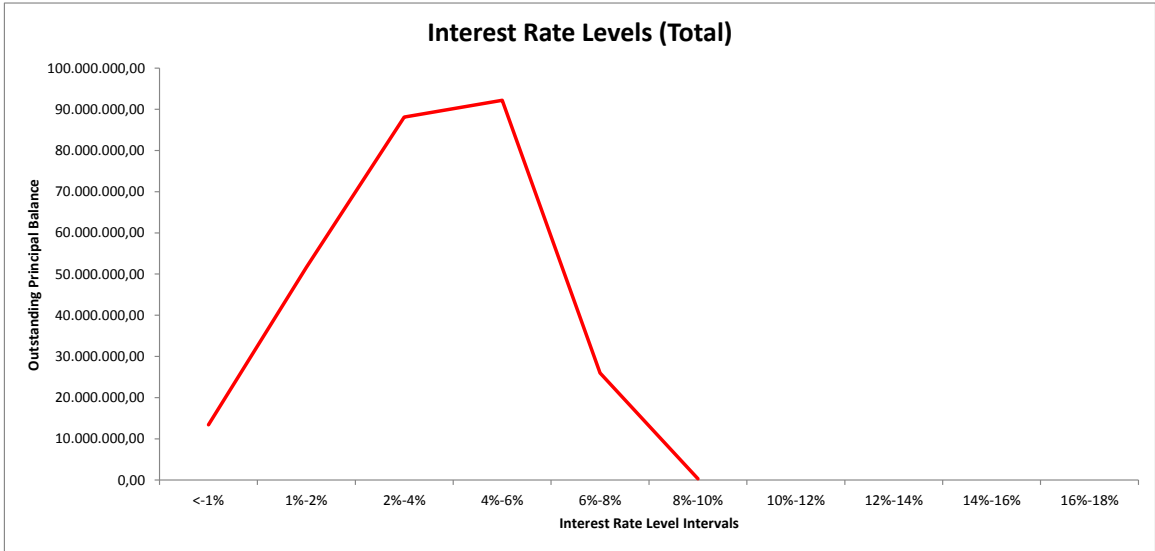
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	1268	13.428.067	4,94%	38,6	18,3
1	2	4758	51.666.088	19,02%	35,8	20,1
2	4	6927	88.104.360	32,43%	36,4	20,3
4	6	8747	92.188.804	33,93%	35,9	20,5
6	8	3206	25.998.779	9,57%	35,3	20,5
8	10	45	298.837	0,11%	34,8	19,5
10	12					
12	14					
14	16					
16	18					
Total		24.951	271.684.934	100%		

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10.b Interest Rate



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
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11.a Remaining Terms



Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
Monthly Period	Nov 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/11/2015	to 25/12/2015	=	30 days	

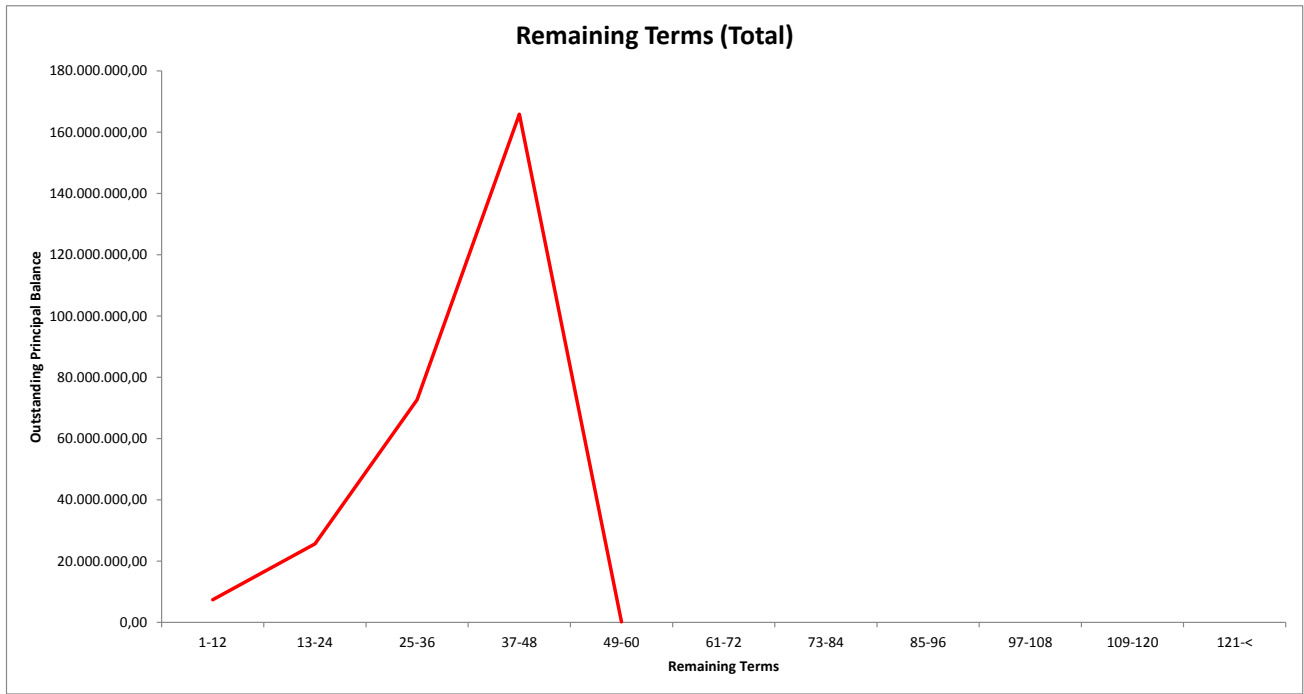
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		25	13.984	0,01%	0,0		29,2
1		12	7.353.726	2,71%	9,0		23,5
13		24	4.116	25.644.152	9,44%	18,8	21,2
25		36	6.784	72.630.861	26,73%	32,7	23,4
37		48	11.459	165.863.810	61,05%	41,4	18,6
49		60	7	178.401	0,07%	49,6	16,3
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		24.951	271.684.934	100%			

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11.b Remaining Terms



Reporting Date	01/01/2016	
Payment date	30/12/2015	
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12.a Seasoning



Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
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Interest Period	from 25/11/2015	to 25/12/2015		=	30 days

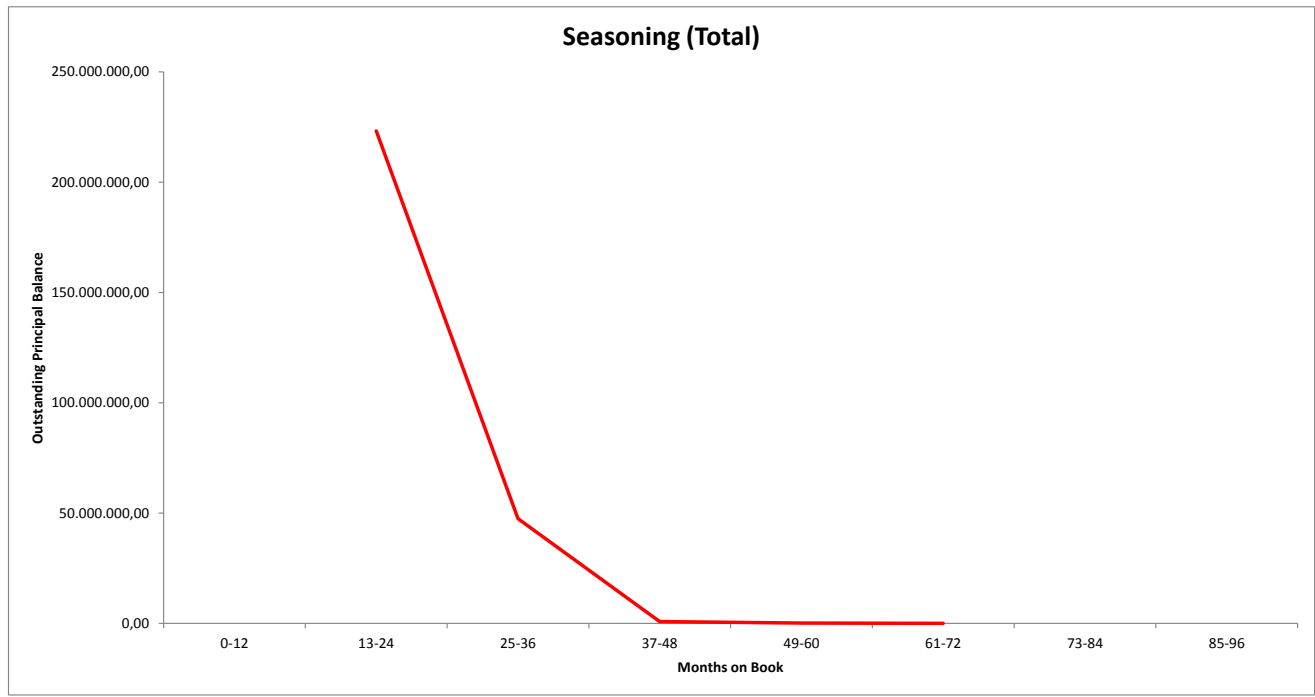
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24	19.683	223.240.557	82,17%	37,3	18,9
25		36	5.092	47.417.580	17,45%	30,9	26,2
37		48	128	844.710	0,31%	17,7	41,5
49		60	45	172.973	0,06%	8,7	53,2
61		72	3	9.115	0,00%	2,8	64,9
73		84					
85		96					
Total		24.951		271.684.934	100%		

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12.b Seasoning



Reporting Date	01/01/2016	
Payment date	30/12/2015	
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13.a Balloon loans



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days

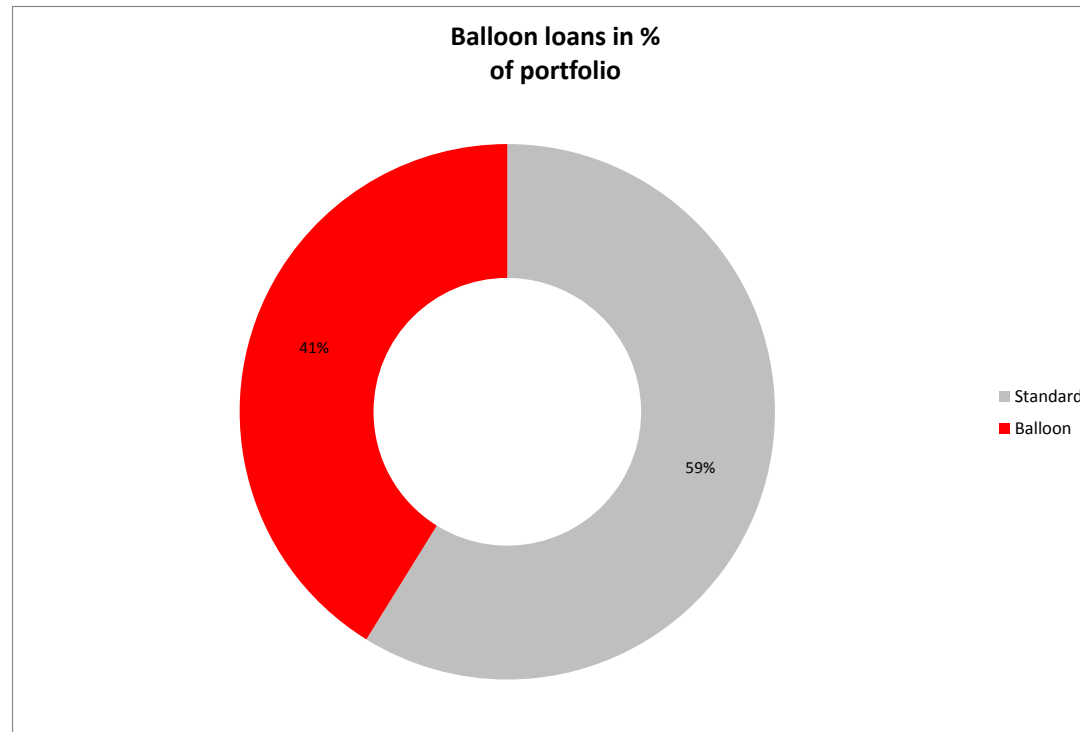
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		18.936	159.825.936	58,83%	2.821	0,00%	34,5	20,3
Balloon		6.015	111.858.999	41,17%	38.631.525	34,54%	38,4	20,3
Total		24.951	271.684.934	100%	38.634.347	14,22%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

14.a # loans per borrower



Reporting Date	01/01/2016		
Payment date	30/12/2015		
Period No	13		
Monthly Period	Nov 2015	Fixed rate	= 30/360 days
Interest Period	from 25/11/2015	to 25/12/2015	= 30 days

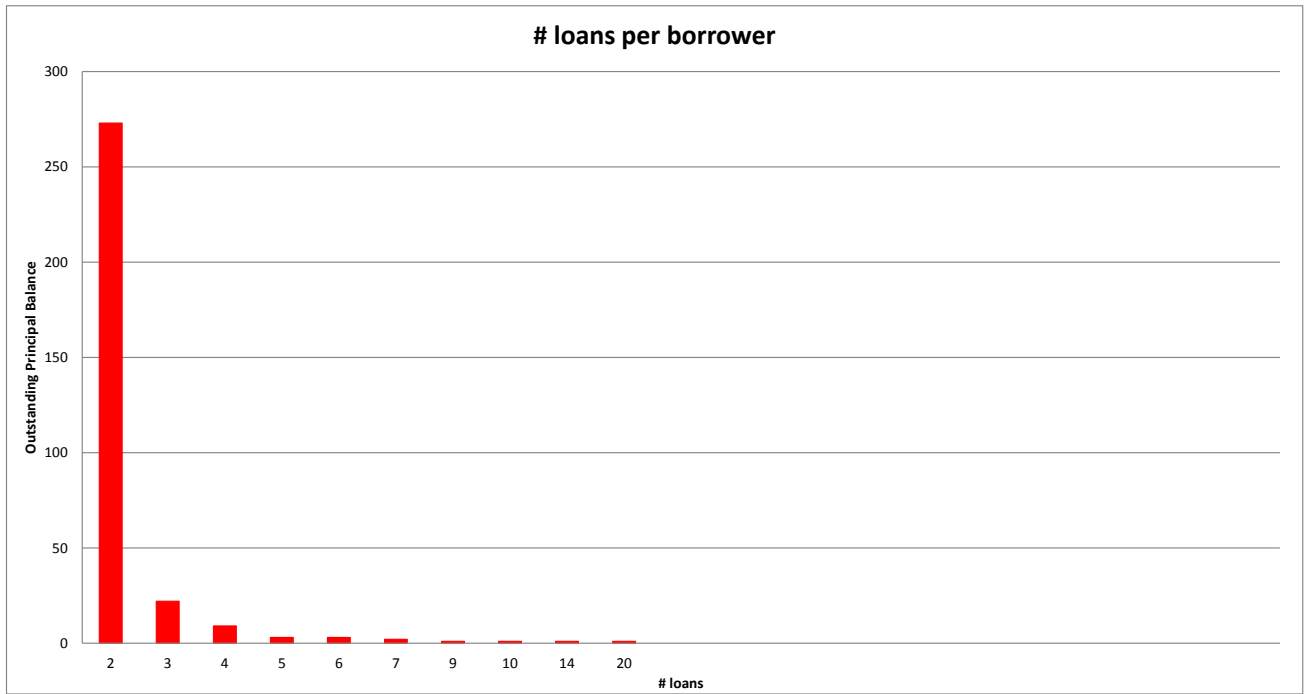
	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	24203	261.695.606	96,32%
	2	273	7.521.582	2,77%
	3	22	755.065	0,28%
	4	9	514.619	0,19%
	5	3	160.302	0,06%
	6	3	259.096	0,10%
	7	2	172.091	0,06%
	9	1	91.720	0,03%
	10	1	159.980	0,06%
	14	1	249.802	0,09%
	20	1	105.072	0,04%
Total:	24.519		271.684.934	100,0 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days

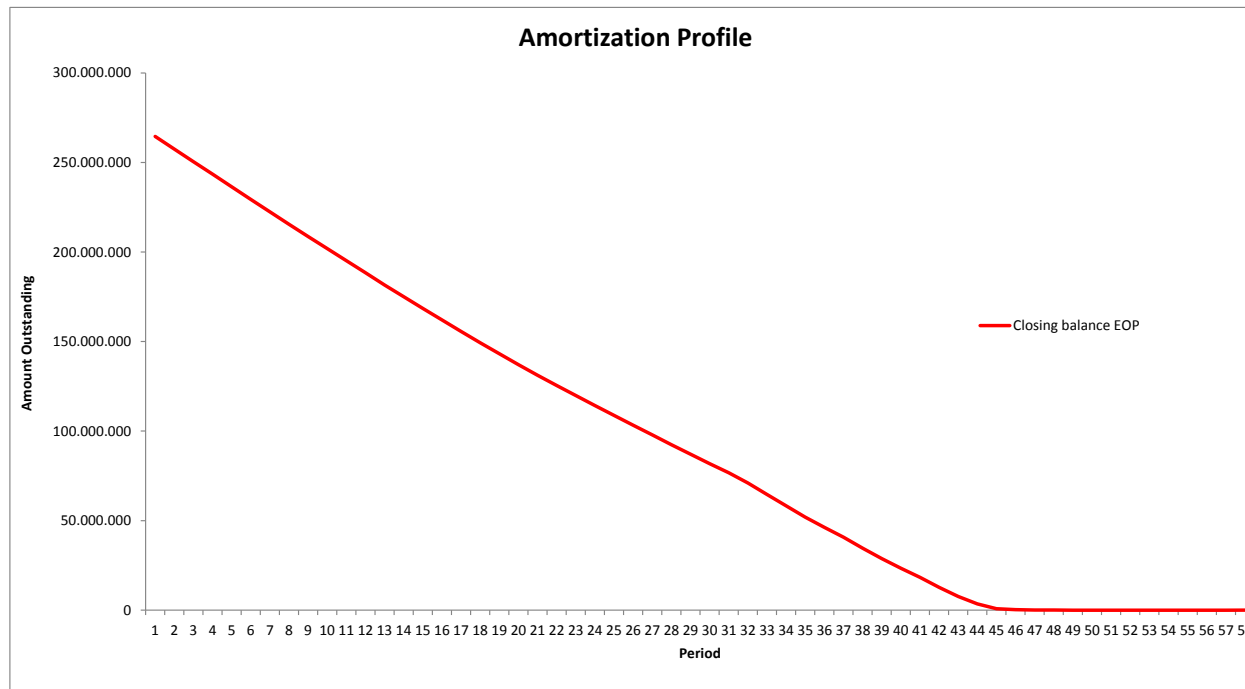
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	271.684.934	264.576.620	7.108.314	893.124	4,02%	97,38%
2	264.576.620	257.535.642	7.040.978	869.444	4,02%	94,79%
3	257.535.642	250.486.005	7.049.637	846.109	4,01%	92,20%
4	250.486.005	243.469.785	7.016.220	822.748	4,01%	89,61%
5	243.469.785	236.422.870	7.046.914	799.474	4,01%	87,02%
6	236.422.870	229.412.356	7.010.514	776.125	4,01%	84,44%
7	229.412.356	222.455.326	6.957.031	752.941	4,01%	81,88%
8	222.455.326	215.534.974	6.920.351	729.866	4,01%	79,33%
9	215.534.974	208.653.980	6.880.994	706.963	4,01%	76,80%
10	208.653.980	201.848.179	6.805.801	684.243	4,01%	74,29%
11	201.848.179	195.114.216	6.733.963	661.694	4,01%	71,82%
12	195.114.216	188.403.815	6.710.401	639.415	4,00%	69,35%
13	188.403.815	181.523.989	6.879.826	617.134	4,00%	66,81%
14	181.523.989	175.031.084	6.492.905	594.541	4,00%	64,42%
15	175.031.084	168.545.626	6.485.457	572.993	4,00%	62,04%
16	168.545.626	162.118.209	6.427.417	551.383	4,00%	59,67%
17	162.118.209	155.602.675	6.515.535	529.972	3,99%	57,27%
18	155.602.675	149.324.252	6.278.423	508.357	3,99%	54,96%
19	149.324.252	143.176.021	6.148.231	487.642	3,99%	52,70%
20	143.176.021	137.100.771	6.075.250	467.270	3,99%	50,46%

Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile

Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.a Payment Holidays



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days

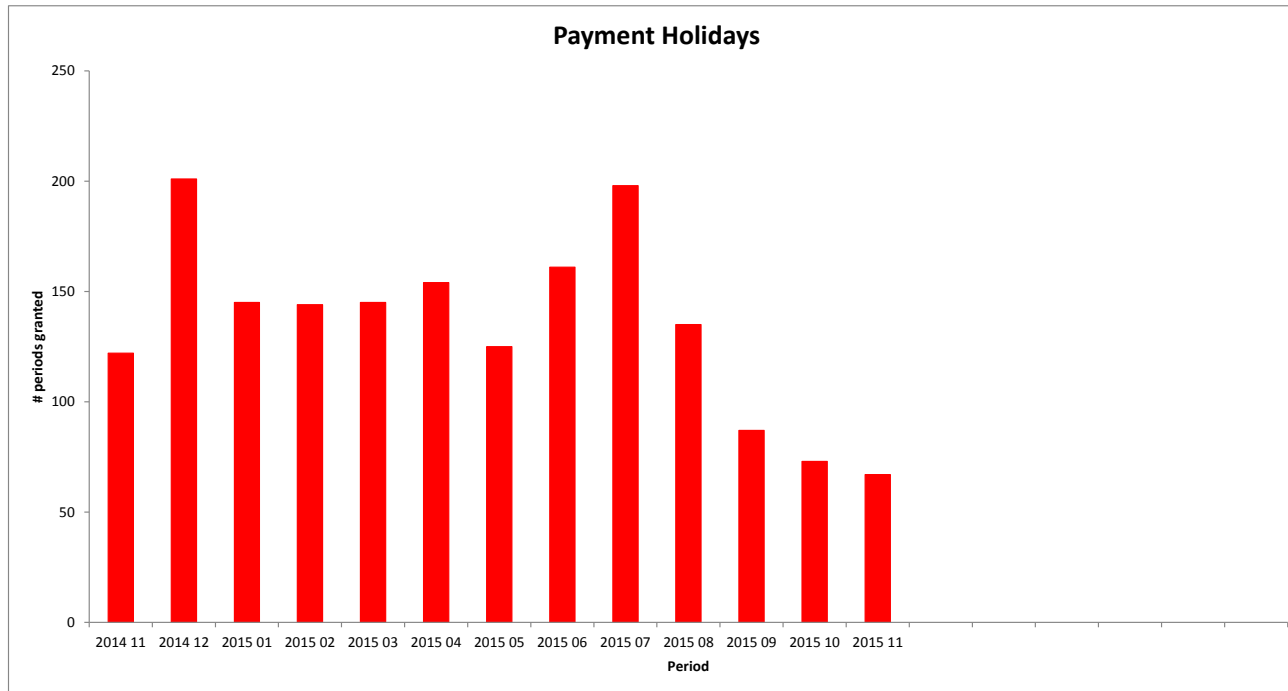
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53.198	2.111.589	
2014 12	201	259	71.441	3.113.780	
2015 01	145	199	54.831	2.246.481	
2015 02	144	219	65.418	2.388.678	
2015 03	145	213	68.793	2.553.256	
2015 04	154	214	58.576	2.232.972	
2015 05	125	188	56.454	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	
Total:	1.757	2.467	708.823	26.591.816	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days

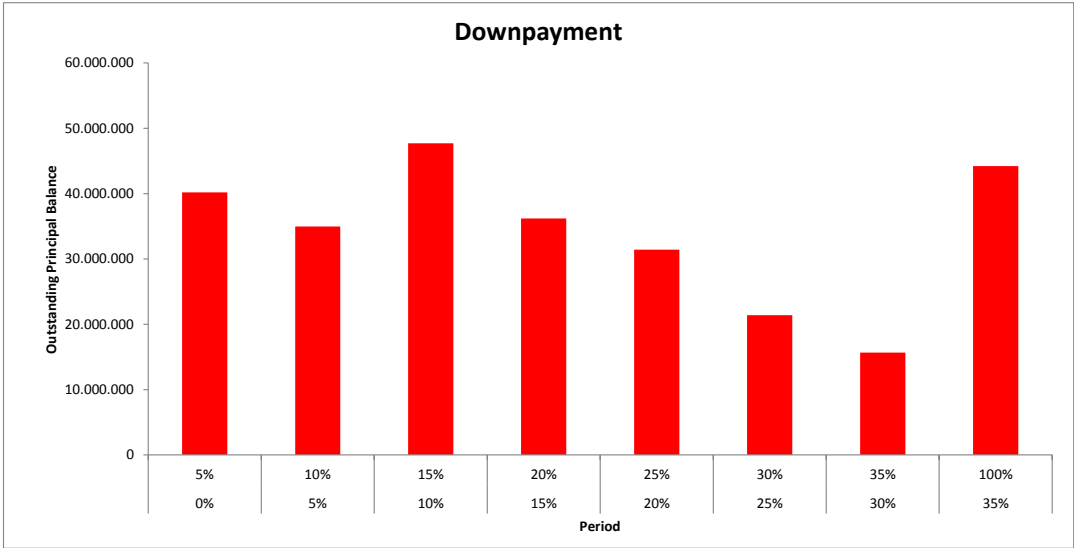
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	2.918	40.174.302	14,8 %	39,2	19,7
	5%	10%	2.659	34.955.819	12,9 %	38,2	20,2
	10%	15%	3.990	47.694.166	17,6 %	37,4	20,5
	15%	20%	3.087	36.201.591	13,3 %	36,4	20,6
	20%	25%	2.804	31.413.876	11,6 %	35,5	20,4
	25%	30%	1.937	21.376.169	7,9 %	35,8	20,3
	30%	35%	1.532	15.657.255	5,8 %	34,5	20,6
	35%	100%	6.024	44.211.757	16,3 %	31,1	20,2
	Total		24.951	271.684.934	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



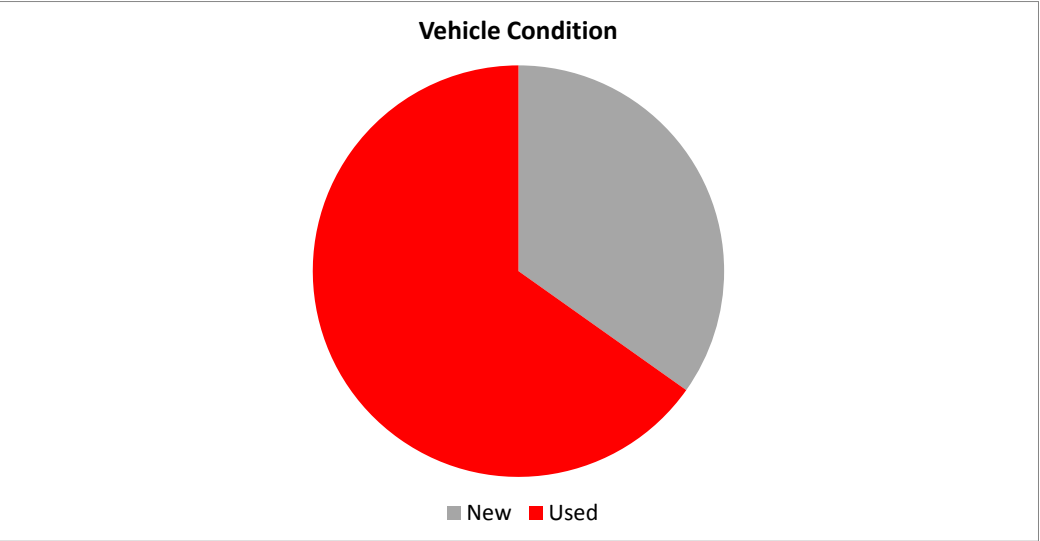
Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6.355	94.584.992	34,8 %	35,5	20,5
	Used	18.596	177.099.943	65,2 %	36,4	20,2
	Total	24.951	271.684.934	100%		

18.b Vehicle Condition



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
Monthly Period	Nov 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/11/2015	to 25/12/2015	=	30 days	

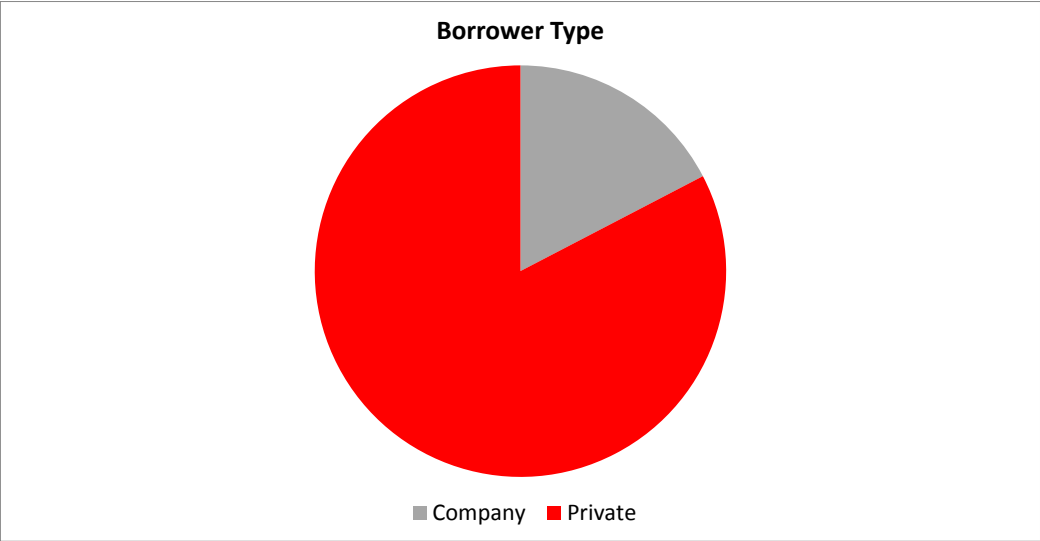
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3.178	47.178.777	17,4 %	32,9	20,4
	Private	21.773	224.506.158	82,6 %	36,8	20,2
	Total	24.951	271.684.934	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days



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Monthly Investor Report

20.a Vehicle type



Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
Monthly Period	Nov 2015		Fixed rate	=	30/360 days
Interest Period	from 25/11/2015	to	25/12/2015	=	30 days

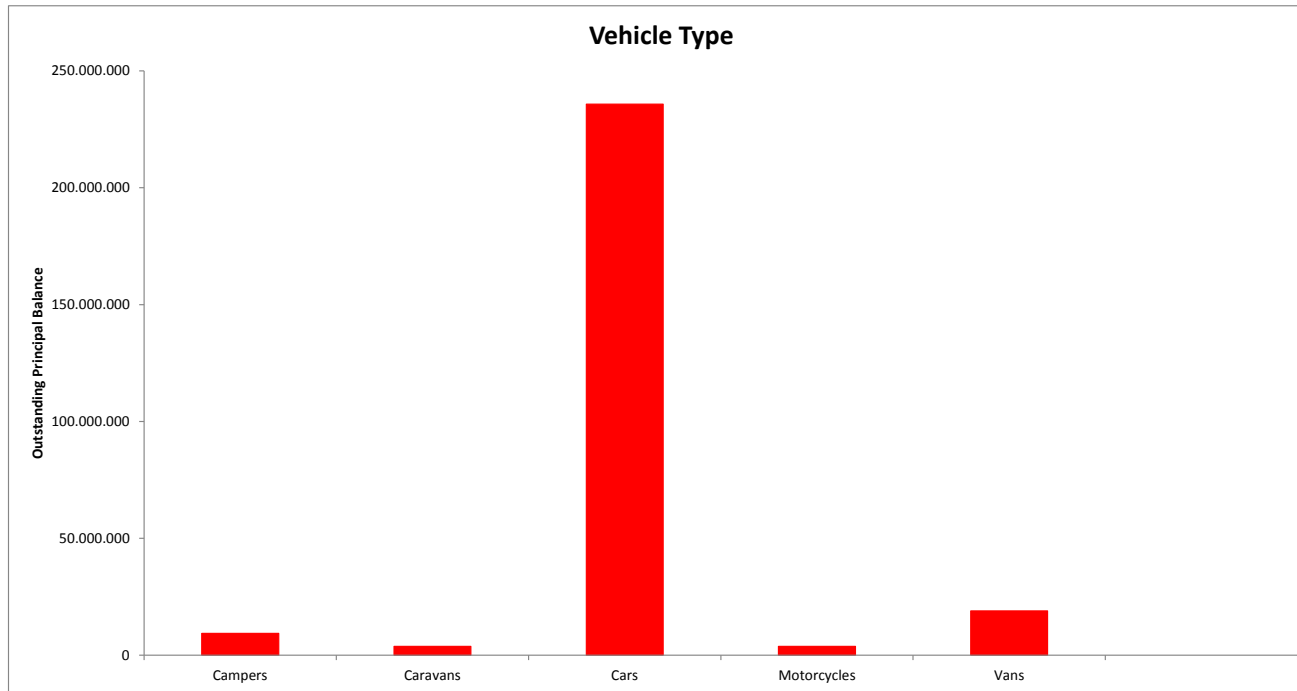
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	463	9.367.829	3,45%	38,1	20,16
	Caravans	366	3.773.671	1,39%	37,5	20,52
	Cars	21.963	235.792.902	86,79%	36,2	20,27
	Motorcycles	530	3.781.194	1,39%	36,2	18,98
	Vans	1.629	18.969.338	6,98%	34,1	20,60
		24.951	271.684.934	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	01/01/2016		
Payment date	30/12/2015		
Period No	13		
Monthly Period	Nov 2015	Fixed rate	= 30/360 days
Interest Period	from 25/11/2015	to 25/12/2015	= 30 days

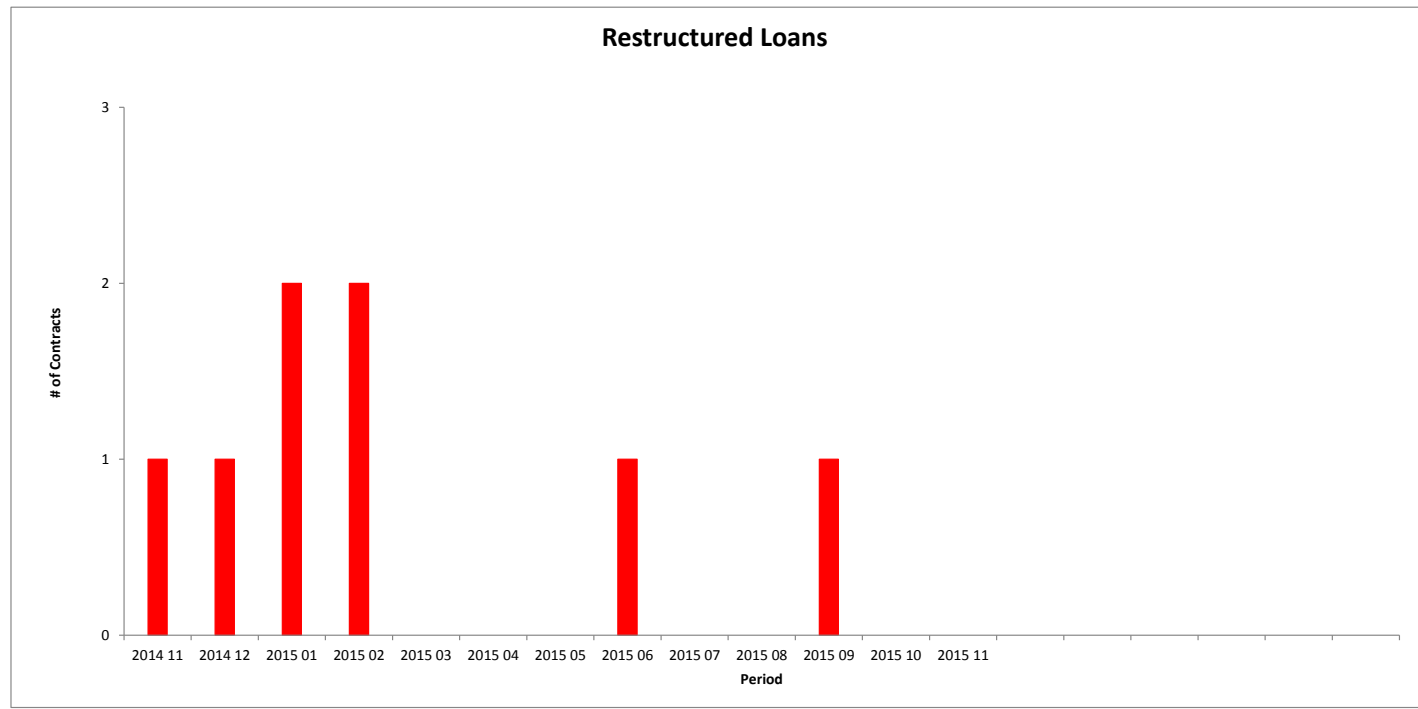
TOTAL		
Period	No	Outstanding balance
2014 11	1	7.950
2014 12	1	8.488
2015 01	2	20.970
2015 02	2	18.198
2015 03	0	0
2015 04	0	0
2015 05	0	0
2015 06	1	17.951
2015 07	0	0
2015 08	0	0
2015 09	1	6.901
2015 10	0	0
2015 11	0	0
	8	80.457

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
Monthly Period	Nov 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/11/2015	to 25/12/2015	=	30 days	



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

22.a Dynamic Interest rate



Reporting Date	01/01/2016			
Payment date	30/12/2015			
Period No	13			
Monthly Period	from	Nov 2015	to	Fixed rate = 30/360 days
Interest Period		25/11/2015		= 30 days

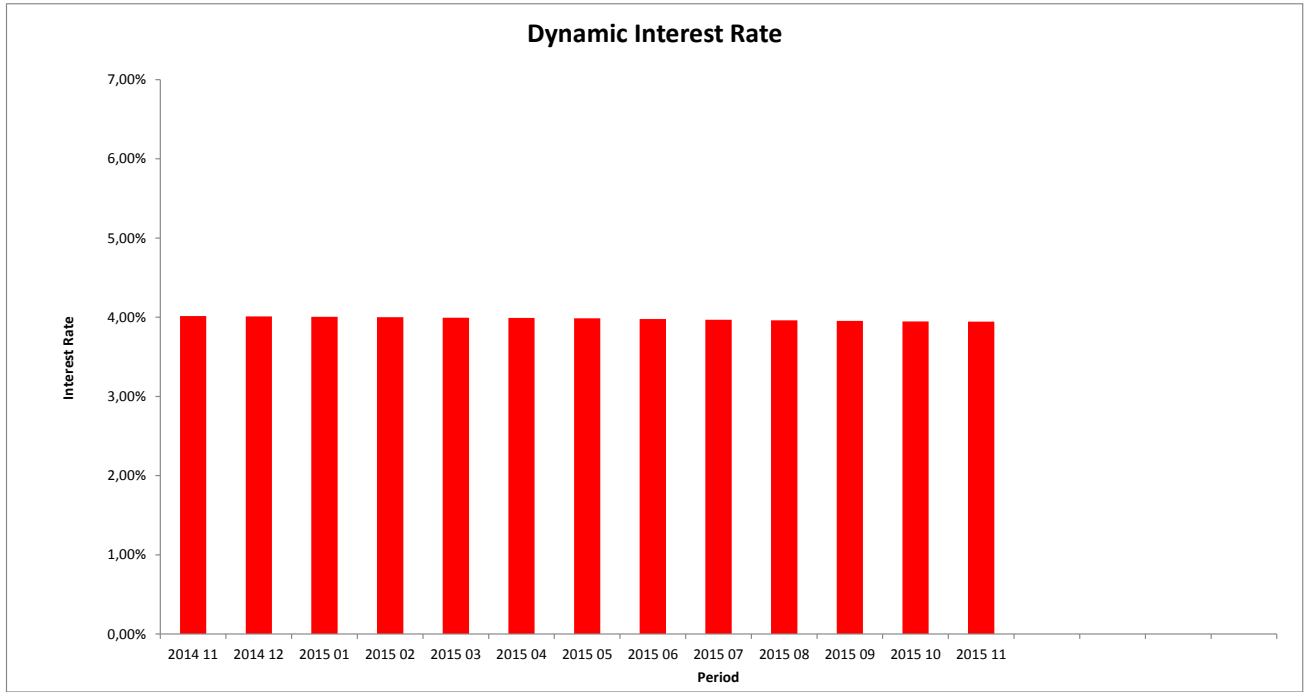
TOTAL		
Period	Closing balance	WA Interest rate
2014 11	482.997.572	4,01%
2014 12	464.830.497	4,01 %
2015 01	445.935.670	4,01 %
2015 02	427.392.973	4,00 %
2015 03	408.409.085	3,99 %
2015 04	389.516.915	3,99 %
2015 05	372.810.567	3,99 %
2015 06	354.909.729	3,98 %
2015 07	337.095.392	3,97 %
2015 08	321.530.132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

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	01/01/2016		
Payment date	30/12/2015		
Period No	13		
Monthly Period	Nov 2015	Fixed rate	= 30/360 days
Interest Period	from 25/11/2015	to 25/12/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.a Dynamic Pre-Payments



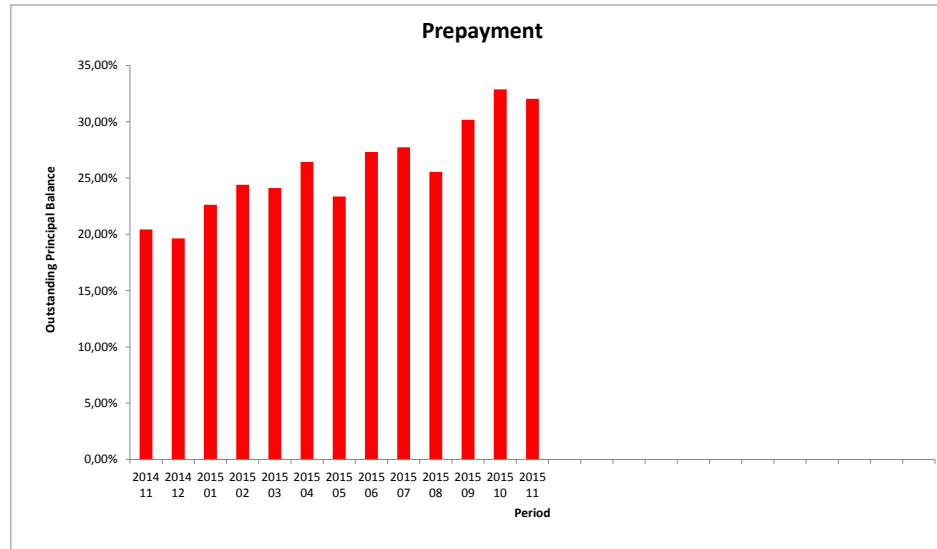
Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2014 11	16.943.393	482.997.572	20,43%
	2014 12	8.394.522	464.830.497	19,64%
	2015 01	9.428.656	445.935.670	22,62%
	2015 02	9.845.106	427.392.973	24,40%
	2015 03	9.282.539	408.409.085	24,11%
	2015 04	9.837.466	389.516.915	26,43%
	2015 05	8.174.137	372.810.567	23,36%
	2015 06	9.310.365	354.909.729	27,31%
	2015 07	8.998.570	337.095.392	27,72%
	2015 08	7.811.891	321.530.132	25,56%
	2015 09	8.979.898	304.507.755	30,18%
	2015 10	9.393.778	287.463.115	32,88%
2015 11	8.603.575	271.684.934	32,03%	

23.b Dynamic Pre-Payments



Reporting Date	01/01/2016		
Payment date	30/12/2015		
Period No	13		
Monthly Period	from	Nov 2015	Fixed rate = 30/360 days
Interest Period	to	25/11/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	01/01/2016				
Payment date	30/12/2015				
Period No	13				
Monthly Period	Nov 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/11/2015	to 25/12/2015	=	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
	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	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																

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	from Nov 2015	to Fixed rate = 30/360 days
Interest Period	from 25/11/2015	to 25/12/2015 = 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	0
2015 1	517.107	36				90.731	90.731	426.376	194.861	285.592	232.905	13.697	299.289	217.818	4.279	303.568	303.568
2015 2	607.600	52							262.781	262.781	330.646	190.480	453.261	154.339	9.748	463.009	463.009
2015 3	747.874	63										410.508	410.508	337.366	110.408	520.915	520.915
2015 4	551.140	42													238.855	238.855	238.855

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

26. Priority of Payments



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	16.907.493,55	EUR
Senior Expenses	-	12.416,00	EUR
Servicing Fee	-	113.202,06	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1.003.694,70	EUR
Principal on Loan to Issuer	-	15.778.180,79	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	21.392.467,76	EUR
Senior Expenses	-	12.416,00	EUR
Interest Class A	-	83.608,00	EUR
Interest Class B	-	27.188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2.874.631,15	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	-	15.778.180,79	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	-	50.450,00	EUR
Interest Issuer Subordinated Loan	-	1.513,57	EUR
Principal Issuer Subordinated Loan	-	170.446,40	EUR
Payment to Purchaser	-	746.683,85	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	746.683,85	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	32,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	746.650,93	EUR

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

27. Transaction Costs



Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	12.416,00						
Interest accrued for the Period	EUR	205.046,00	83.608,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest accrued	EUR	3.394.858,00	1.739.255,00	370.662,00	76.115,00	143.150,00	326.068,00	739.608,00
Interest Payments	EUR	205.046,00	83.608,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest Payments	EUR	3.394.858,00	1.739.255,00	370.662,00	76.115,00	143.150,00	326.068,00	739.608,00
Interest accrued on Subordinated Loan for the Period	EUR	1.513,57						
Cumulative Interest accrued on Subordinated Loan	EUR	36.430,46						
Interest Payments on Subordinated Loan	EUR	1.513,57						
Cumulative Interest Payments on Subordinated Loan	EUR	36.430,46						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

28. Contact Details



Santander Consumer Bank AS

Financial Markets

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Reporting Date	01/01/2016	
Payment date	30/12/2015	
Period No	13	
Monthly Period	Nov 2015	Fixed rate = 30/360 days
Interest Period	from 25/11/2015 to 25/12/2015	= 30 days