

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27/11/2015				
Payment date	25/11/2015			Following payment dates:	25/12/2015
Period No	12				25/01/2016
Monthly Period	Oct 2015			Fixed rate	= 30/360 days
Interest Period	from 25/10/2015	to	25/11/2015	=	31 days
Cut-Off date	31/10/2015				

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1. Portfolio Information



Reporting Date	27/11/2015		
Payment date	25/11/2015		
Period No	12		
Monthly Period	Oct 2015	Fixed rate	= 30/360 days
Interest Period	from 25/10/2015	to 25/11/2015	= 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	304.507.755,48 EUR	321.530.131,58 EUR
Scheduled Loan Principal Repayments	7.365.824,23 EUR	7.835.230,21 EUR
Prepayments	9.393.778,06 EUR	8.979.898,06 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	16.759.602,29 EUR	16.815.128,27 EUR
New Defaulted Auto Loans in Period	285.038,09 EUR	207.247,83 EUR
Closing Balance	287.463.115,10 EUR	304.507.755,48 EUR
Total revenue collections		
Revenue and fees received on loan balances	1.283.401,38 EUR	1.385.235,86 EUR
Recoveries on loans in default	144.006,33 EUR	224.051,53 EUR
Total Revenue Received in Period	1.427.407,71 EUR	1.609.287,39 EUR
# Loans		
At beginning of period	26.745 Loans	27.660 Loans
Paid in Full	901 Loans	897 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	26 Loans	18 Loans
At end of period	25.818 Loans	26.745 Loans

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2. Amount Due for Distribution



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	12				
Monthly Period	Oct 2015		Fixed rate	=	10/360 days
Interest Period	from 25/10/2015	to	25/11/2015	=	31 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	18.270.616 EUR	18.424.416 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	18.270.616 EUR	18.424.416 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	18.144.847 EUR	18.297.537 EUR
b. Reserve Fund	4.822.952 EUR	5.056.431 EUR
c. Interest Earned by the Issuer	-1 EUR	-2 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	22.967.799 EUR	23.353.966 EUR

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3. Reserve Accounts



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	12				
Monthly Period	Oct 2015		Fixed rate	=	30/360 days
Interest Period	from 25/10/2015	to	25/11/2015	=	31 days

Note Balance

Beginning of Period		304.507.755,48	EUR
End of Period		287.463.115,10	EUR

Reserve Fund

	in %		
Beginning of Period	0,5 %	1.607.650,66	EUR
Cash Outflow		1.607.650,66	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 %	3.215.301,32	EUR
Cash Outflow		3.215.301,32	EUR
Cash Inflow		3.045.077,55	EUR
End of Period	1,0 %	3.045.077,55	EUR
Required Reserve Amount	1,0 %	3.045.077,55	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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4. Performance Data



Reporting Date	27/11/2015				
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Asset Balance

Beginning of Period	304.507.755,48	EUR
End of Period	287.463.115,10	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	265.978.246,64	92,53%	24.044
1-29 days past due	17.749.444,02	6,17%	1.473
Delinquent Receivables:			
30-59 days past due	2.668.112,92	0,93%	220
60-89 days past due	539.620,44	0,19%	44
90-119 days past due	201.967,49	0,07%	18
120-149 days past due	151.491,90	0,05%	10
150-179 days past due	174.231,69	0,06%	9
Total Performing and Delinquent	287.463.115	100,00%	25.818

Current Period Defaults	285.038,09	26
Cumulative Defaults	2.173.532,84	178
Current Period Recoveries	144.006,33	
Cumulative Recoveries	1.307.063,84	

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

[A] [1] - [2] - [3]	(1.553.100,00)
Note Principal Closing Balance [1]	287.463.115,10
Reserve Fund Amount [2]	1.553.100,00
Aggregate Outstanding Asset Principal Amount [3]	287.463.115,10
[B] Initial Aggregate Outstanding Note Principal Amount	517.700.000,00

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5. Outstanding Notes



Reporting Date	27/11/2015	
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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	304.507.755,48	229.607.755,48	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Available Distribution Amount	22.967.798,66						
Amortisation	17.044.640,38						
Redemption per Class	17.044.640,38	17.044.640,38	-	-	-	-	-
Redemption per Note		3.849,29	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100%	73,94%	15,13%	2,33%	2,50%	2,85%	3,24%
Current Pool Factor		0,48	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	31						
Principal Outstanding per Note Beginning of Period		51.853,60	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		3.849,29	-	-	-	-	-
Principal Outstanding per Note End of Period		48.004,32	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		20,40	62,50	83,33	145,83	291,67	583,33
Interest Payment	123.083,22	90.312,38	27.187,50	5.583,33	10.500,00	23.916,67	54.250,00
Interest Payment per Note		20,40	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)		30,85%	15,72%	13,39%	10,88%	8,03%	4,80%
Current CE (excl. Excess Spread)		27,66%	12,52%	10,19%	7,69%	4,83%	1,60%

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/11/2015
 Payment date 25/11/2015
 Period No 12
 Monthly Period Oct 2015 to Fixed rate = 30/360 days
 Interest Period : 25/10/2015 to 25/11/2015 = 31 days

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

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7.a Original Portfolio Principal Balance



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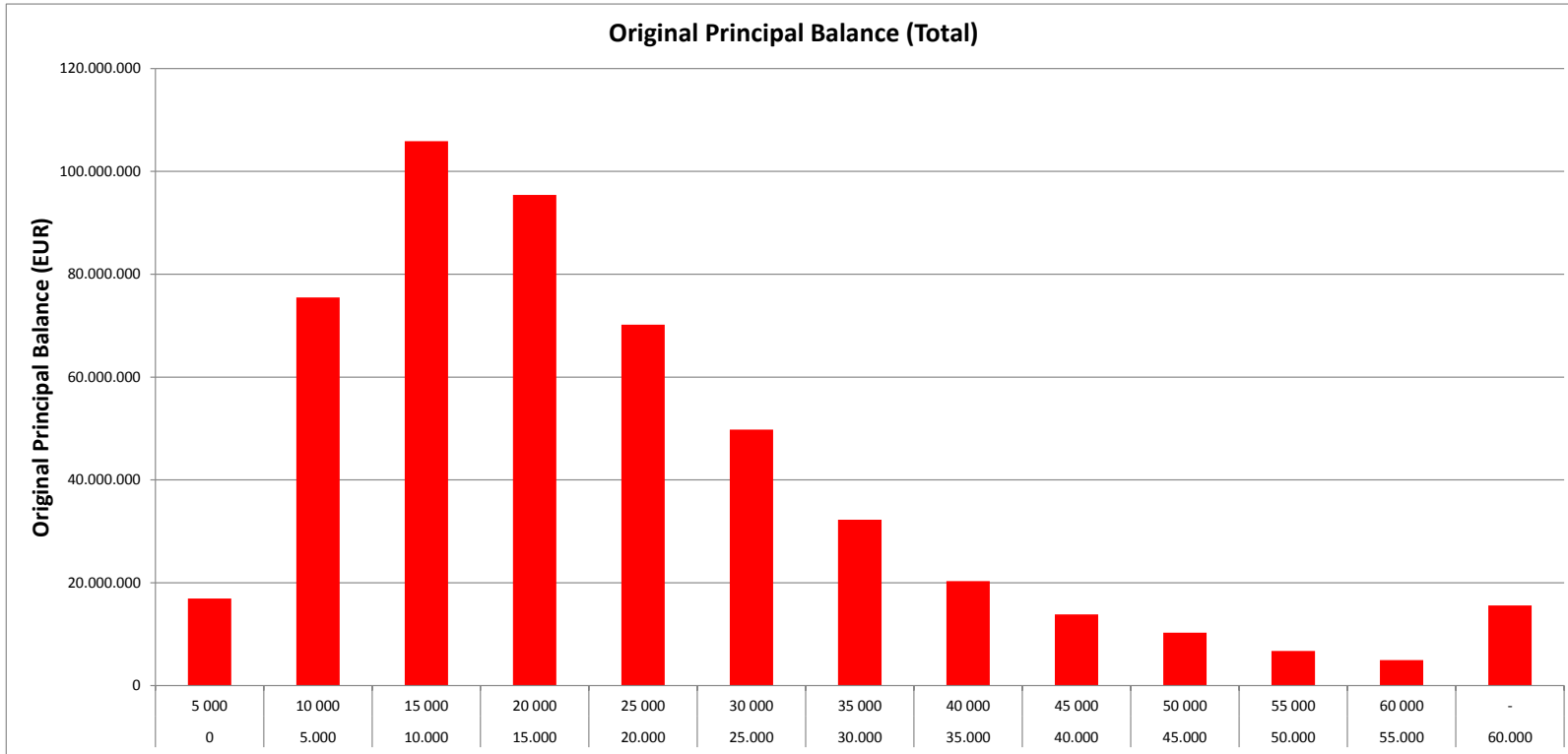
Average amount - all: 14.163

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	4.971	16.929.311	3,3 %	18,3	5,8	
	5.000	10 000	10.013	75.493.593	14,6 %	29,2	9,9	
	10.000	15 000	8.571	105.870.475	20,5 %	34,5	10,9	
	15.000	20 000	5.527	95.434.194	18,4 %	36,5	11,2	
	20.000	25 000	3.144	70.188.299	13,6 %	36,4	11,3	
	25.000	30 000	1.828	49.772.127	9,6 %	36,8	11,4	
	30.000	35 000	1.001	32.254.610	6,2 %	36,5	10,9	
	35.000	40 000	545	20.314.865	3,9 %	36,9	11,6	
	40.000	45 000	326	13.829.734	2,7 %	36,5	10,8	
	45.000	50 000	217	10.271.482	2,0 %	37,3	10,6	
	50.000	55 000	129	6.747.918	1,3 %	35,7	10,0	
	55.000	60 000	86	4.937.713	1,0 %	39,0	10,0	
	60.000	-	190	15.572.073	3,0 %	37,2	10,1	
	Total			36.548	517.616.394	100%		

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7.b Original Principal Balance Graph

Reporting Date	27/11/2015				
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8.a Outstanding Principal Balance



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	12				
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Interest Period	from 25/10/2015	to	25/11/2015	=	31 days

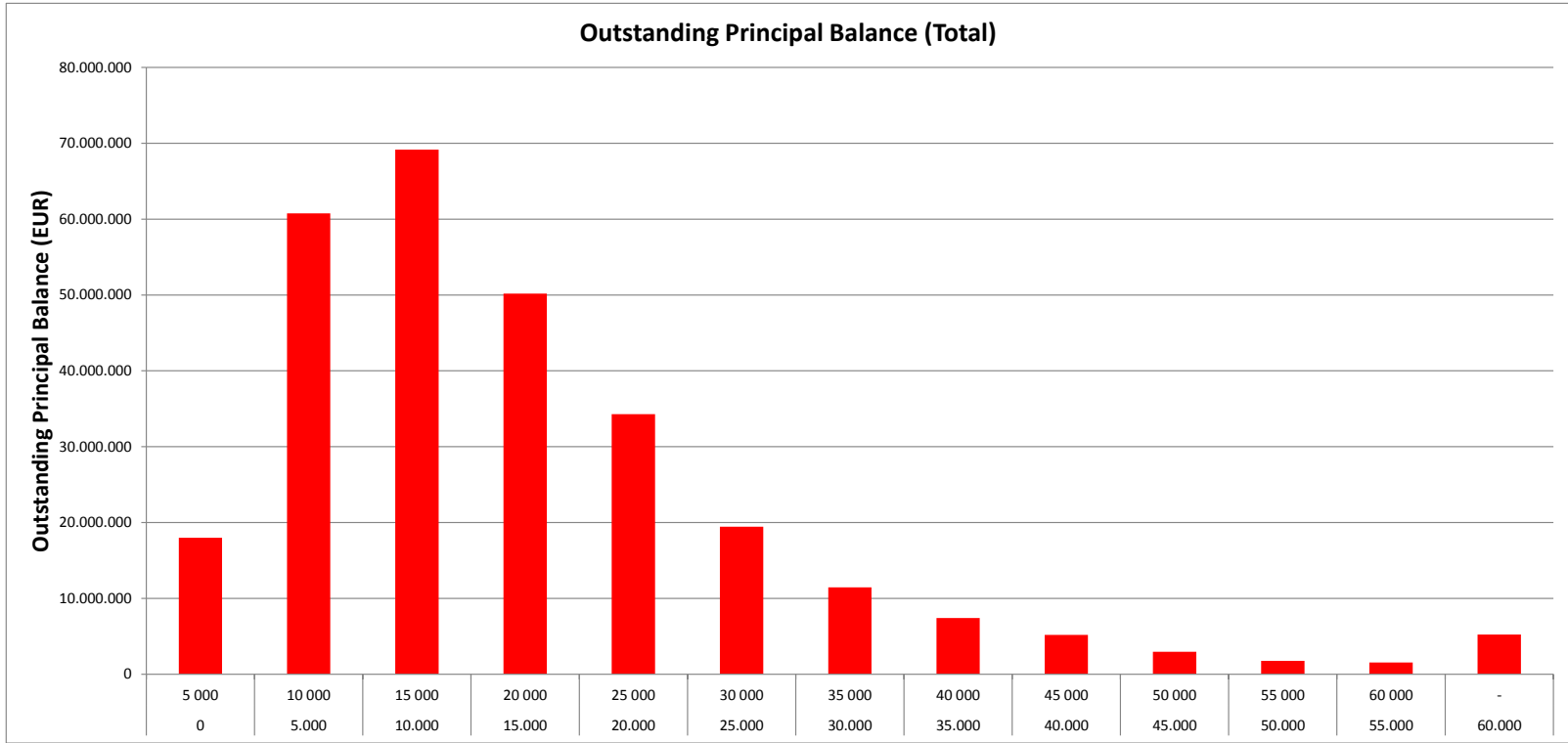
Average amount - all: 11.134

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5.988	18.002.235	6,3 %	21,4	20,4	
	5.000	10 000	8.170	60.759.608	21,1 %	34,2	19,8	
	10.000	15 000	5.627	69.164.952	24,1 %	38,4	19,3	
	15.000	20 000	2.906	50.181.629	17,5 %	38,6	19,2	
	20.000	25 000	1.546	34.301.649	11,9 %	39,5	19,0	
	25.000	30 000	714	19.446.377	6,8 %	39,9	18,8	
	30.000	35 000	354	11.451.946	4,0 %	39,8	19,0	
	35.000	40 000	199	7.421.705	2,6 %	40,0	18,8	
	40.000	45 000	123	5.191.899	1,8 %	39,9	18,9	
	45.000	50 000	63	2.964.808	1,0 %	40,8	18,4	
	50.000	55 000	34	1.778.460	0,6 %	41,5	18,0	
	55.000	60 000	27	1.555.548	0,5 %	40,2	18,0	
	60.000	-	67	5.242.297	1,8 %	40,4	18,0	
				25.818	287.463.115	100%		

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8.b Outstanding Principal Balance Graph

Reporting Date	27/11/2015		Fixed rate	=	30/360 days
Payment date	25/11/2015				
Period No	12				
Monthly Period	Oct 2015				
Interest Period	from 25/10/2015	to 25/11/2015		=	31 days



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9.a Geographical Distribution



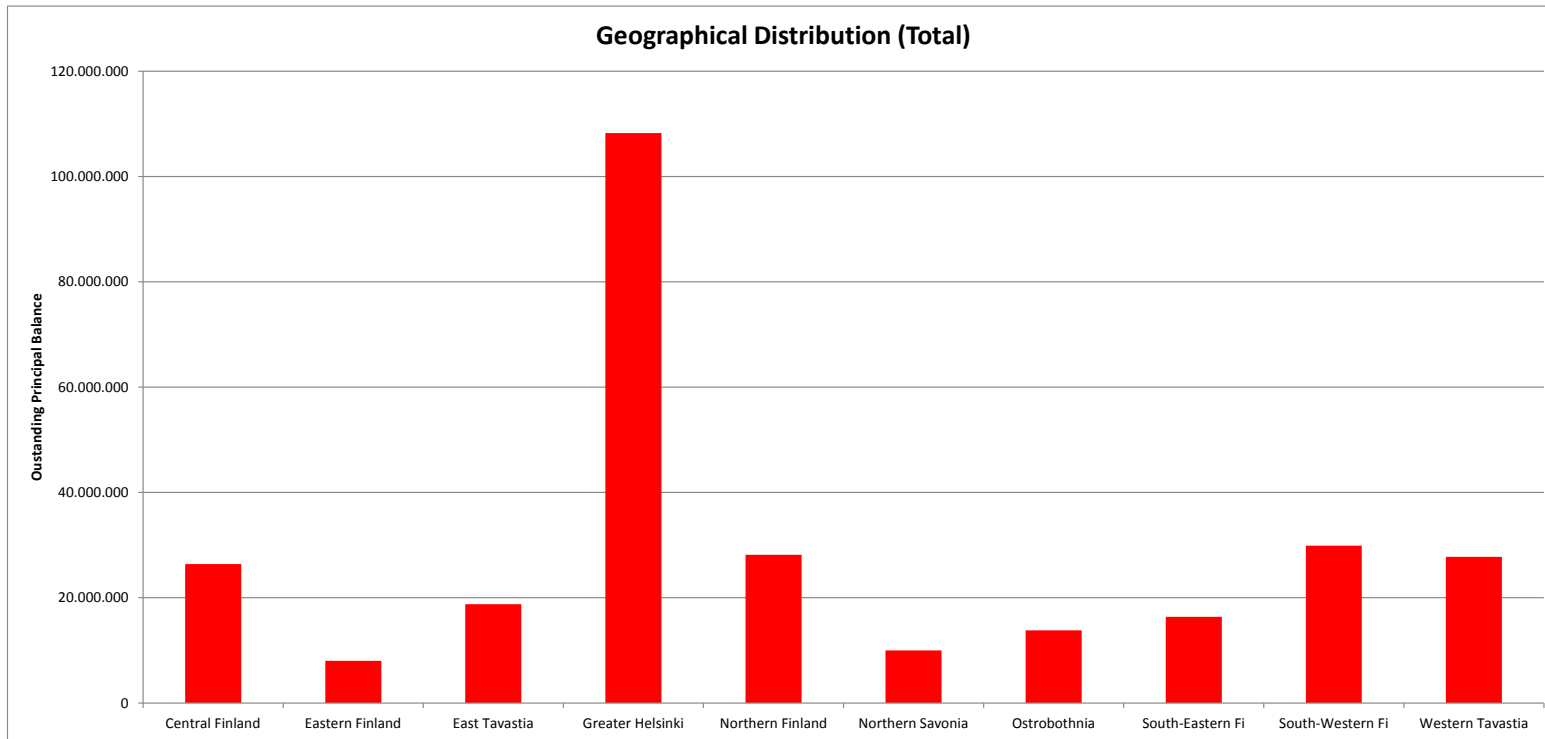
Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	12				
Monthly Period	Oct 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/10/2015	to 25/11/2015	=	31 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.495	26.404.996	9,19%	37,0	19,3	
Eastern Finland	768	8.011.339	2,79%	36,4	19,6	
East Tavastia	1.659	18.785.290	6,53%	37,3	19,4	
Greater Helsinki	9.183	108.264.065	37,66%	36,9	19,3	
Northern Finland	2.506	28.146.464	9,79%	37,6	19,3	
Northern Savonia	940	9.993.791	3,48%	36,2	19,5	
Ostrobothnia	1.396	13.794.564	4,80%	36,0	19,2	
South-Eastern Fi	1.589	16.370.064	5,69%	37,2	19,3	
South-Western Fi	2.759	29.907.559	10,40%	37,0	19,3	
Western Tavastia	2.523	27.784.984	9,67%	37,1	19,2	
Total	25.818	287.463.115	100%			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	27/11/2015				
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Period No	12				
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Interest Period	from	25/10/2015	to	25/11/2015	= 31 days

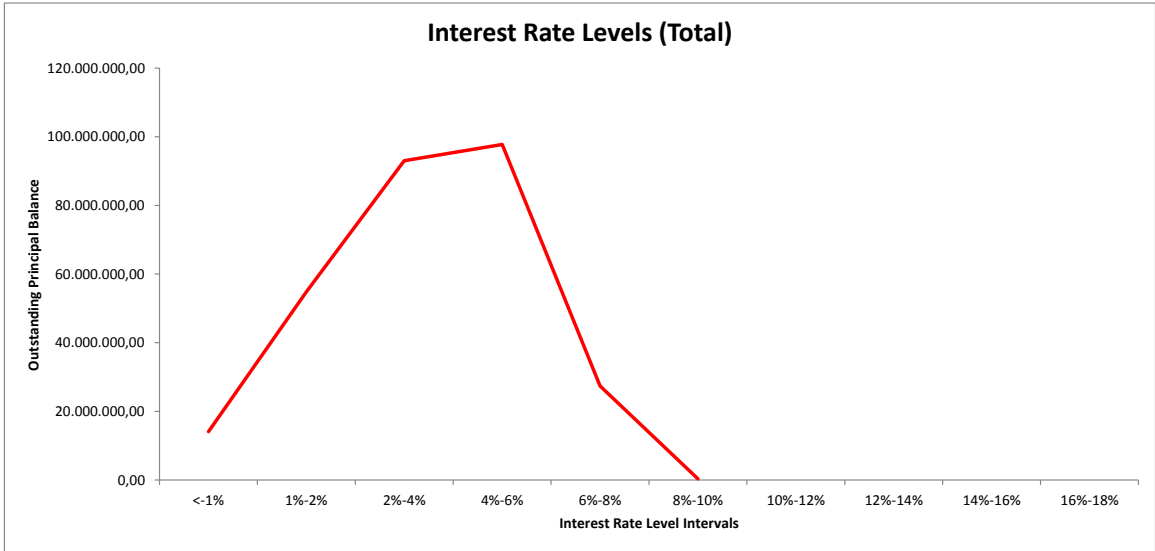
TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	0	1	1298	14.100.653	4,91%	39,5	17,3
	1	2	4918	54.813.016	19,07%	36,7	19,2
	2	4	7164	93.036.907	32,36%	37,2	19,4
	4	6	9079	97.759.119	34,01%	36,8	19,5
	6	8	3311	27.417.945	9,54%	36,2	19,5
	8	10	48	335.475	0,12%	36,0	18,5
	10	12					
	12	14					
	14	16					
	16	18					
Total			25.818	287.463.115	100%		

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10.b Interest Rate



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11.a Remaining Terms



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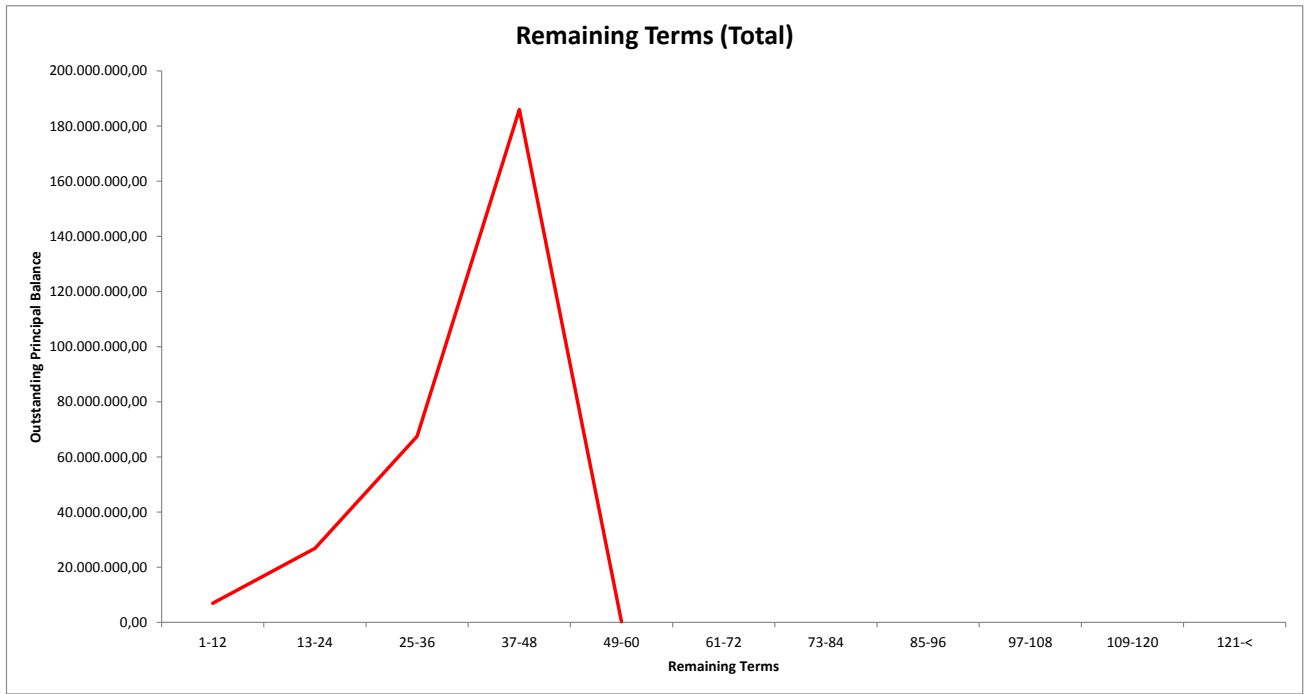
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		22	11.326	0,00%	0,0	22,6	
1		12	2.467	6.923.246	2,41%	9,1	22,4
13		24	4.256	26.855.819	9,34%	19,0	20,2
25		36	6.386	67.457.378	23,47%	32,9	22,4
37		48	12.677	185.966.462	64,69%	42,1	18,0
49		60	10	248.884	0,09%	49,8	14,7
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		25.818	287.463.115	100%			

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11.b Remaining Terms



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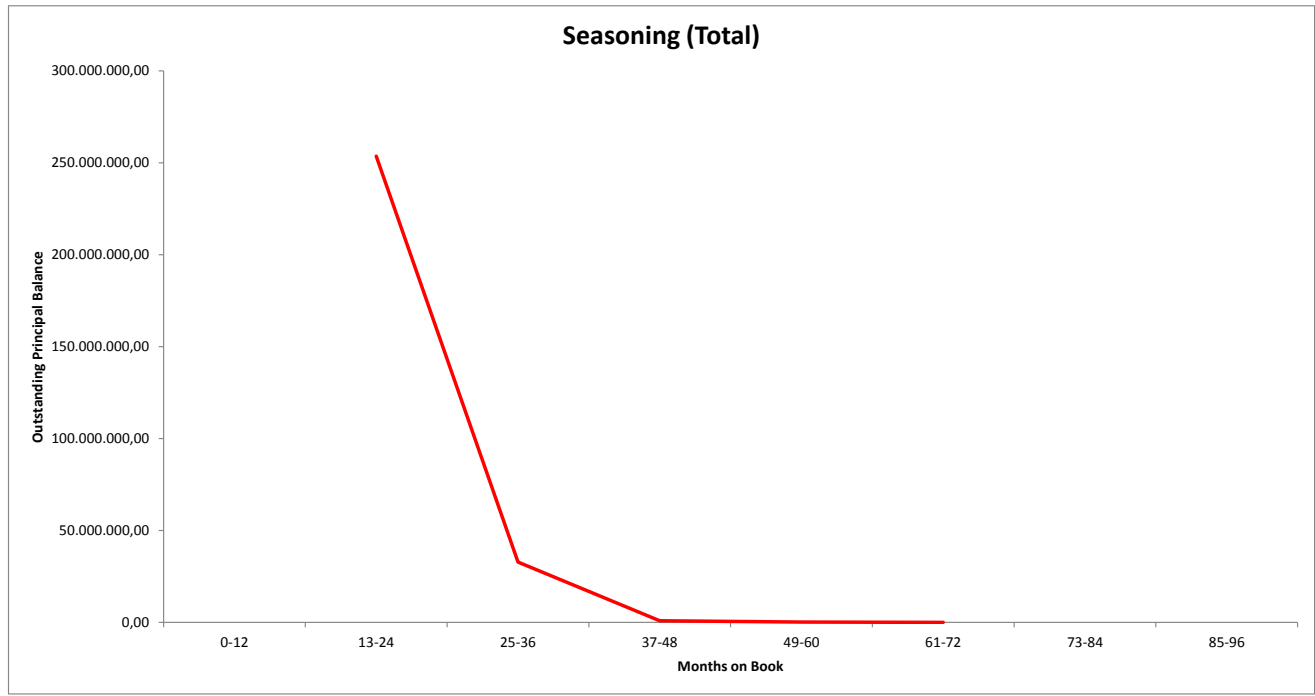


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12.b Seasoning



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13.a Balloon loans



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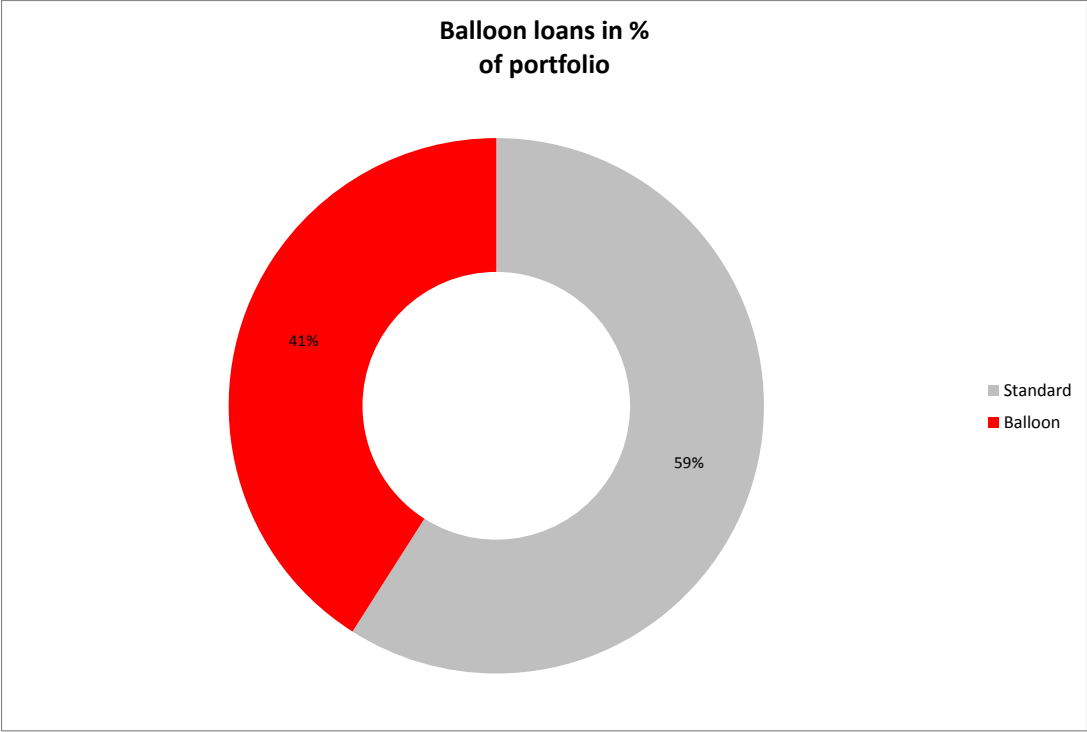
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		19.590	169.686.837	59,03%	3.018	0,00%	35,3	19,3
Balloon		6.228	117.776.278	40,97%	40.015.849	33,98%	39,4	19,3
Total		25.818	287.463.115	100%	40.018.867	13,92%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days

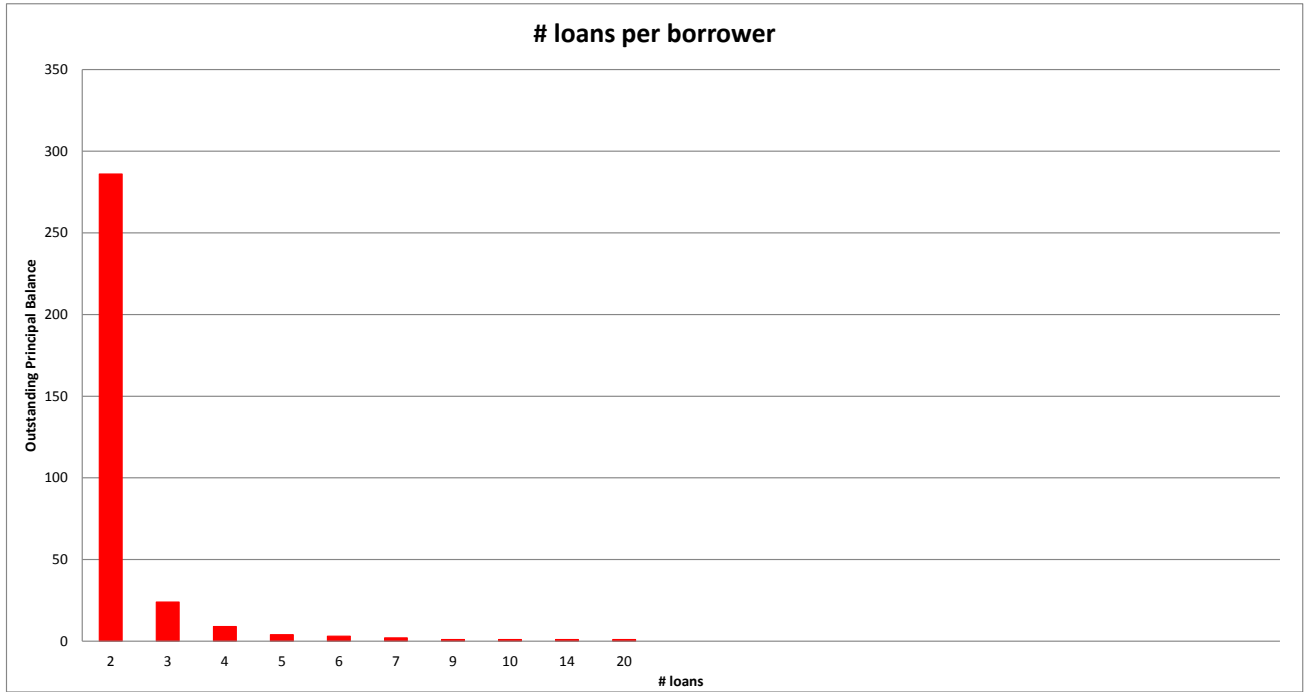


SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	287.463.115	280.091.748	7.371.367	945.539	4,02%	97,44%
2	280.091.748	272.842.279	7.249.469	921.006	4,02%	94,91%
3	272.842.279	265.584.000	7.258.279	897.008	4,02%	92,39%
4	265.584.000	258.318.584	7.265.416	872.944	4,02%	89,86%
5	258.318.584	251.090.966	7.227.618	848.854	4,02%	87,35%
6	251.090.966	243.832.258	7.258.709	824.862	4,01%	84,82%
7	243.832.258	236.607.836	7.224.422	800.782	4,01%	82,31%
8	236.607.836	229.440.277	7.167.559	776.879	4,01%	79,82%
9	229.440.277	222.303.663	7.136.614	753.097	4,01%	77,33%
10	222.303.663	215.205.215	7.098.449	729.460	4,01%	74,86%
11	215.205.215	208.202.763	7.002.451	706.009	4,01%	72,43%
12	208.202.763	201.269.862	6.932.902	682.796	4,01%	70,02%
13	201.269.862	194.361.664	6.908.198	659.842	4,01%	67,61%
14	194.361.664	187.275.591	7.086.072	636.893	4,00%	65,15%
15	187.275.591	180.583.800	6.691.791	613.611	4,00%	62,82%
16	180.583.800	173.899.605	6.684.195	591.399	4,00%	60,49%
17	173.899.605	167.278.010	6.621.594	569.116	4,00%	58,19%
18	167.278.010	160.566.437	6.711.573	547.056	4,00%	55,86%
19	160.566.437	154.088.053	6.478.384	524.769	3,99%	53,60%
20	154.088.053	147.744.449	6.343.604	503.399	3,99%	51,40%

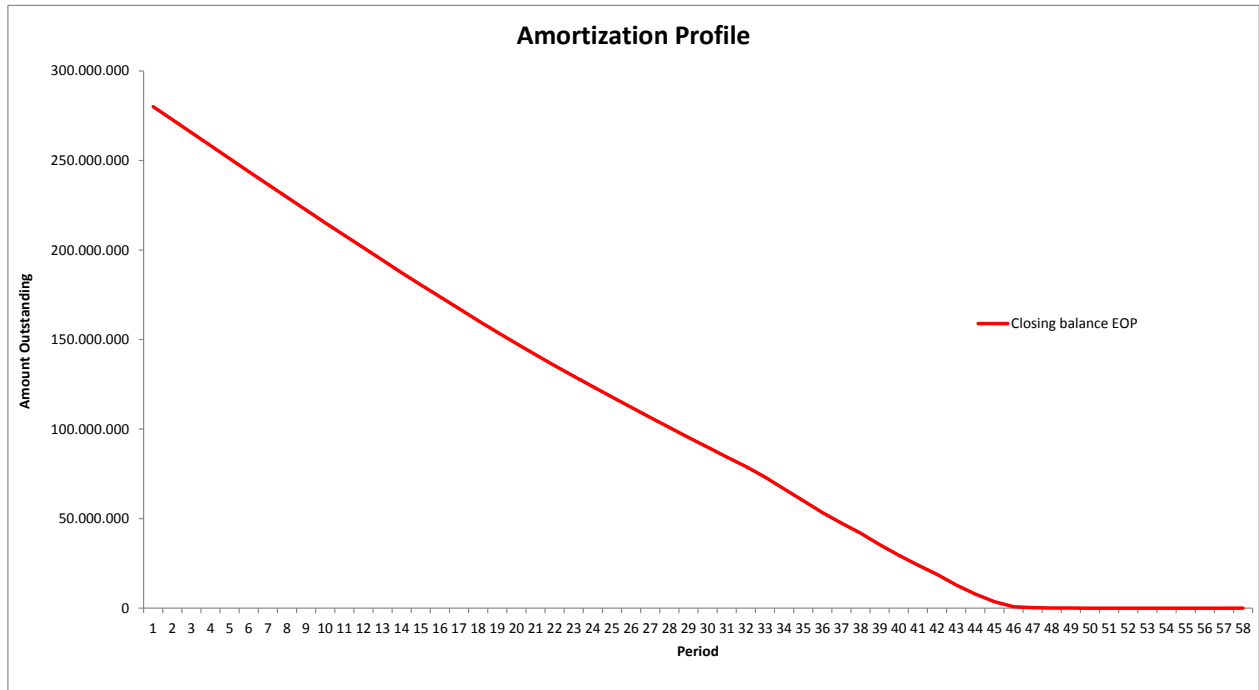
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	12				
Monthly Period	Oct 2015		Fixed rate	=	30/360 days
Interest Period	from 25/10/2015	to	25/11/2015	=	31 days

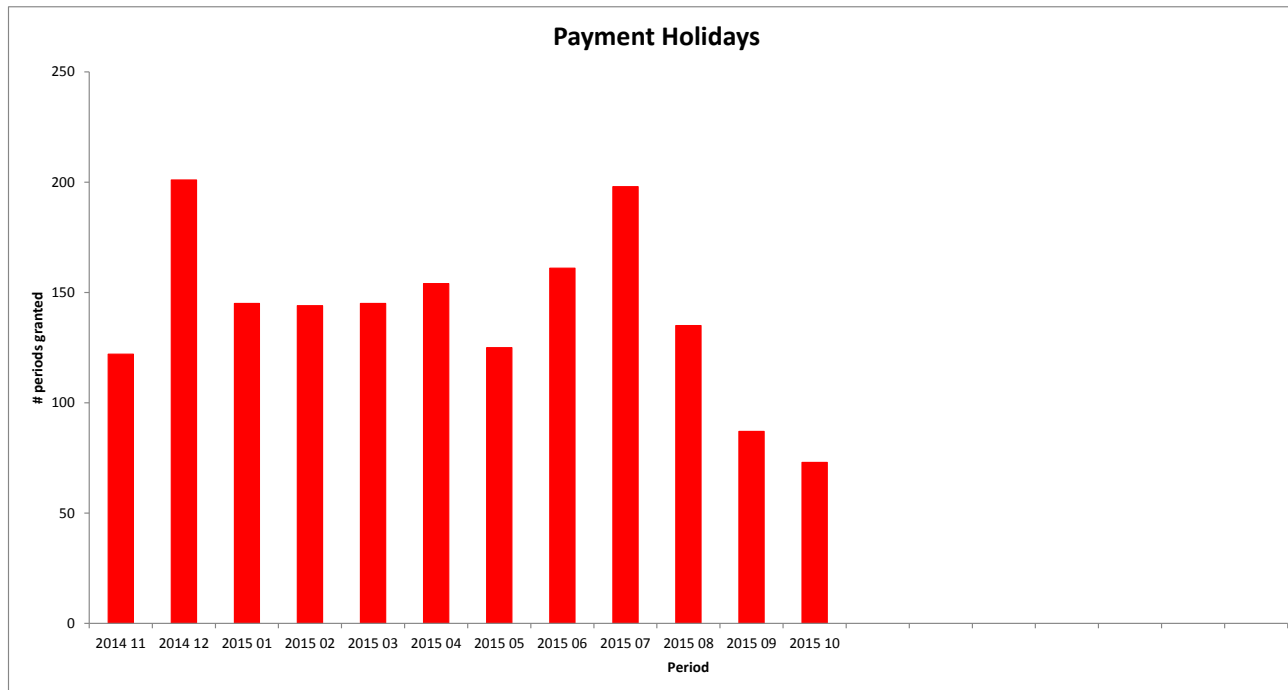
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53.198	2.111.589	
2014 12	201	259	71.441	3.113.780	
2015 01	145	199	54.831	2.246.481	
2015 02	144	219	65.418	2.388.678	
2015 03	145	213	68.793	2.553.256	
2015 04	154	214	58.576	2.232.972	
2015 05	125	188	56.454	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	
Total:	1.690	2.363	680.285	25.760.825	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days

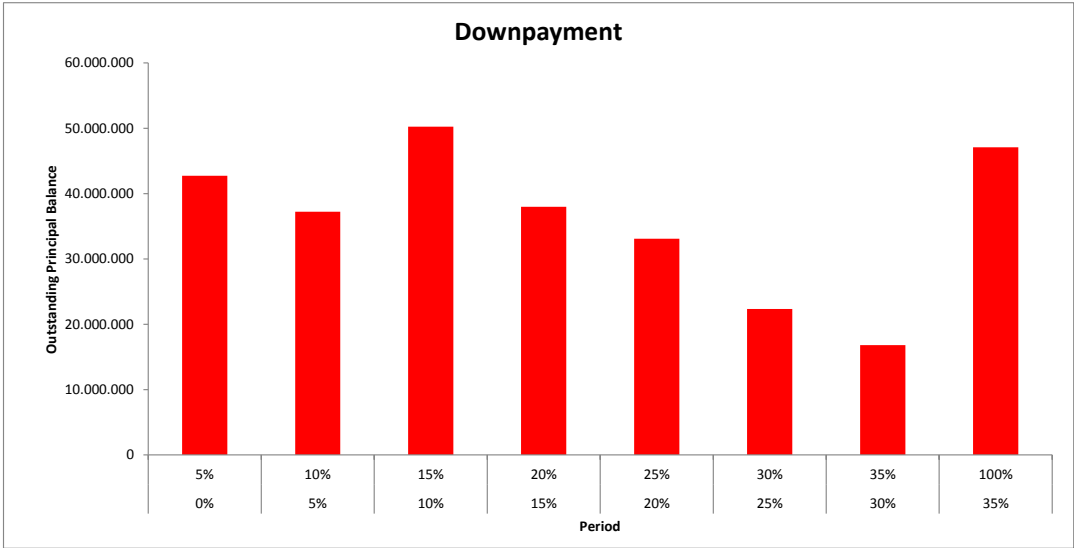
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3.035	42.725.244	14,9 %	40,1	18,7
	5%	10%	2.760	37.209.311	12,9 %	39,2	19,2
	10%	15%	4.109	50.236.627	17,5 %	38,3	19,5
	15%	20%	3.175	37.989.187	13,2 %	37,2	19,6
	20%	25%	2.895	33.098.646	11,5 %	36,3	19,4
	25%	30%	1.986	22.328.770	7,8 %	36,7	19,3
	30%	35%	1.598	16.792.044	5,8 %	35,4	19,6
	35%	100%	6.260	47.083.286	16,4 %	31,9	19,3
	Total		25.818	287.463.115	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



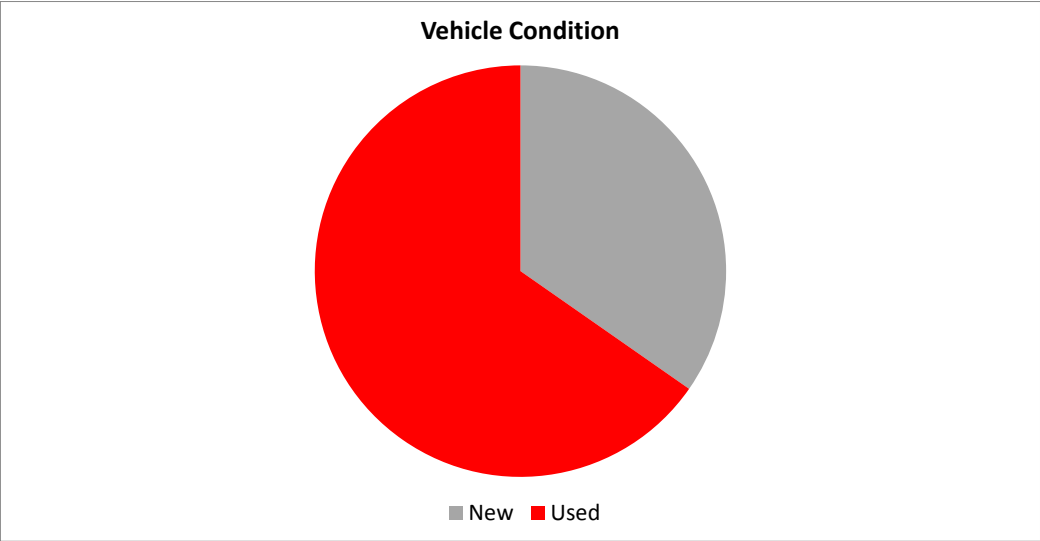
Reporting Date	27/11/2015
Payment date	25/11/2015
Period No	12
Monthly Period	Oct 2015
Interest Period	from 25/10/2015 to 25/11/2015
Fixed rate	= 30/360 days
	= 31 days

TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6.547	99.740.539	34,7 %	36,4	19,5
	Used	19.271	187.722.576	65,3 %	37,3	19,2
	Total	25.818	287.463.115	100%		

18.b Vehicle Condition



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	12				
Monthly Period	Oct 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/10/2015	to 25/11/2015	=	31 days	

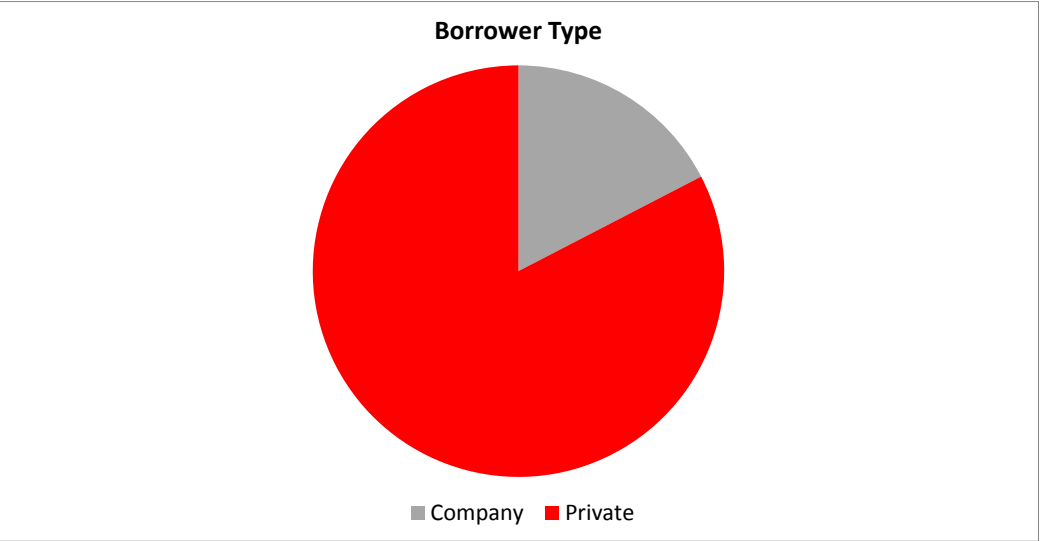
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3.301	50.023.002	17,4 %	33,7	19,5
	Private	22.517	237.440.113	82,6 %	37,6	19,3
	Total	25.818	287.463.115	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days

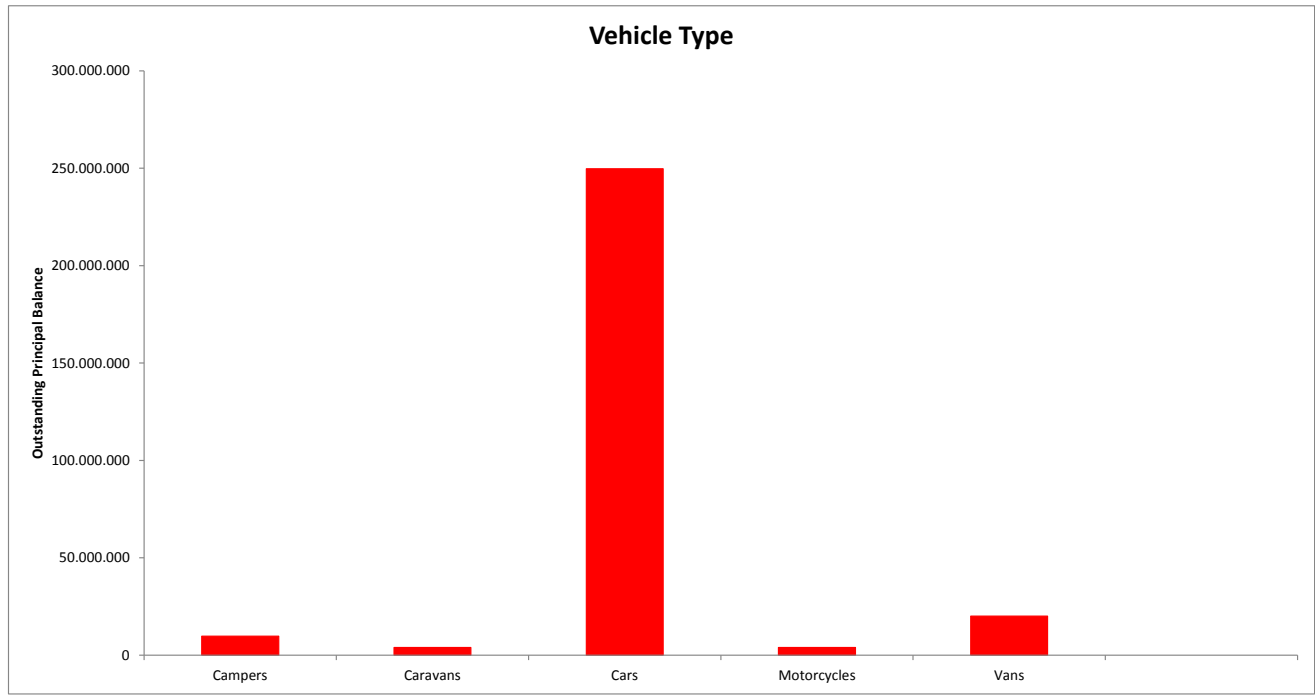
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	476	9.775.204	3,40%	39,0	19,17
	Caravans	379	3.957.988	1,38%	38,4	19,58
	Cars	22.725	249.737.289	86,88%	37,0	19,30
	Motorcycles	548	3.946.981	1,37%	36,9	17,99
	Vans	1.690	20.045.654	6,97%	34,9	19,63
		25.818	287.463.115	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	27/11/2015		
Payment date	25/11/2015		
Period No	12		
Monthly Period	Oct 2015	Fixed rate	= 30/360 days
Interest Period	from 25/10/2015	to 25/11/2015	= 31 days

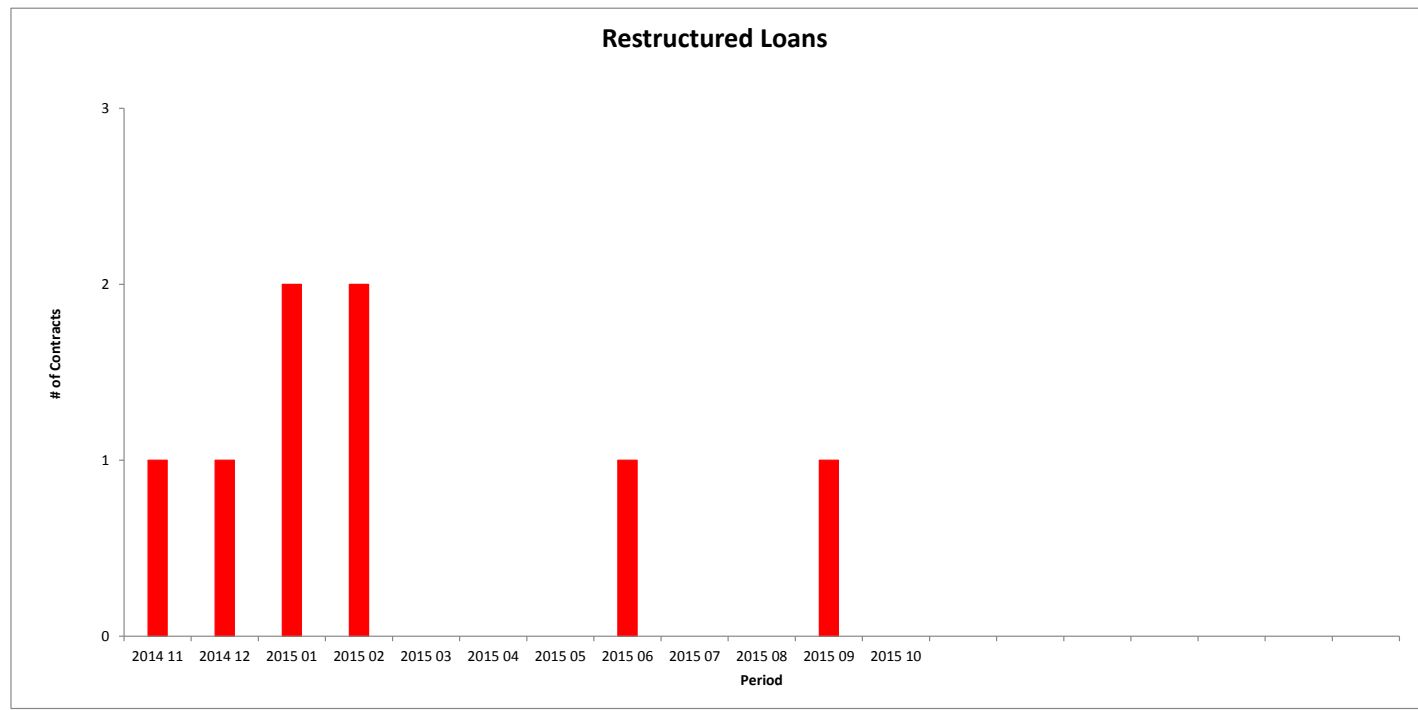
TOTAL		
Period	No	Outstanding balance
2014 11	1	7.950
2014 12	1	8.488
2015 01	2	20.970
2015 02	2	18.198
2015 03	0	0
2015 04	0	0
2015 05	0	0
2015 06	1	17.951
2015 07	0	0
2015 08	0	0
2015 09	1	6.901
2015 10	0	0
	8	80.457

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	12				
Monthly Period	Oct 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/10/2015	to 25/11/2015	=	31 days	



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

22.a Dynamic Interest rate



Reporting Date	27/11/2015				
Payment date	25/11/2015				
Period No	12				
Monthly Period	from	Oct 2015	to	Fixed rate	= 30/360 days
Interest Period		25/10/2015		25/11/2015	= 31 days

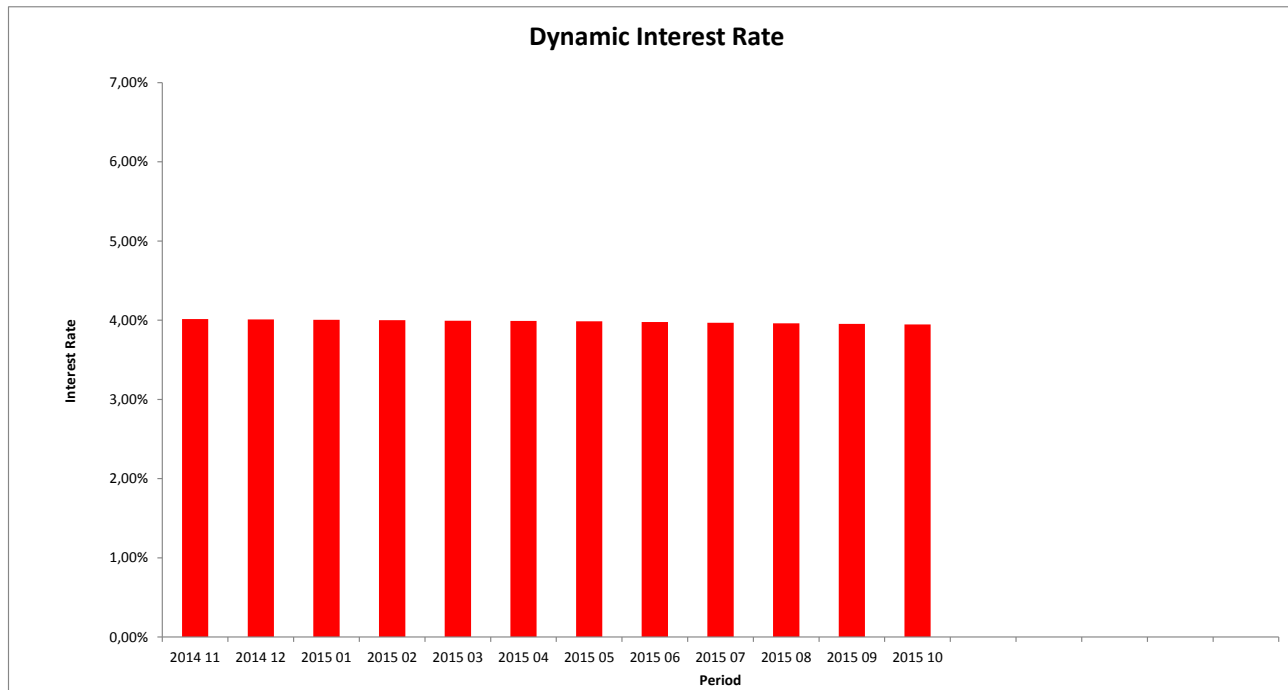
TOTAL		
Period	Closing balance	WA Interest rate
2014 11	482.997.572	4,01%
2014 12	464.830.497	4,011 %
2015 01	445.935.670	4,006 %
2015 02	427.392.973	4,002 %
2015 03	408.409.085	3,994 %
2015 04	389.516.915	3,991 %
2015 05	372.810.567	3,986 %
2015 06	354.909.729	3,978 %
2015 07	337.095.392	3,968 %
2015 08	321.530.132	3,961 %
2015 09	304.507.755	3,954 %
2015 10	287.463.115	3,946 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date 27/11/2015
Payment date 25/11/2015
Period No 12

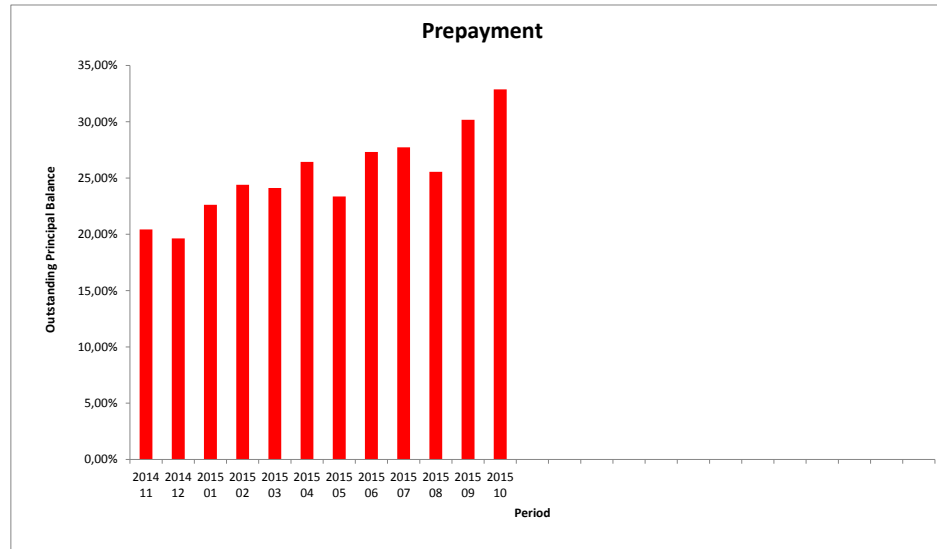
Monthly Period Oct 2015 Fixed rate = 30/360 days
Interest Period from 25/10/2015 to 25/11/2015 = 31 days

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

23.b Dynamic Pre-Payments



Reporting Date	27/11/2015		
Payment date	25/11/2015		
Period No	12		
Monthly Period	from	Oct 2015	Fixed rate = 30/360 days
Interest Period	to	25/10/2015	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 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																	
	12																	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3			2015 3		
			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	1.694	300.983	300.983
2015 2	607.600	52							262.781	262.781	330.646	190.480	453.261	154.339	2.389	455.651	455.651
2015 3	747.874	63										410.508	410.508	337.366	84.311	494.819	494.819
2015 4	285.038	26													55.612	55.612	55.612

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

26. Priority of Payments



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	18.270.616,09	EUR
Senior Expenses	-	22.416,00	EUR
Servicing Fee	-	123.768,84	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1.079.790,87	EUR
Principal on Loan to Issuer	-	17.044.640,38	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	22.967.798,66	EUR
Senior Expenses	-	21.416,00	EUR
Interest Class A	-	90.312,00	EUR
Interest Class B	-	27.188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3.045.077,55	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	-	17.044.640,38	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	-	50.487,50	EUR
Interest Issuer Subordinated Loan	-	1.736,26	EUR
Principal Issuer Subordinated Loan	-	224.774,42	EUR
Payment to Purchaser	-	814.816,55	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	814.816,55	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	36,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	814.780,55	EUR

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

27. Transaction Costs



Reporting Date	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	22.416,00						
Interest accrued for the Period	EUR	211.750,00	90.312,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest accrued	EUR	3.189.812,00	1.655.647,00	343.474,00	70.532,00	132.650,00	302.151,00	685.358,00
Interest Payments	EUR	211.750,00	90.312,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest Payments	EUR	3.189.812,00	1.655.647,00	343.474,00	70.532,00	132.650,00	302.151,00	685.358,00
Interest accrued on Subordinated Loan for the Period	EUR	1.736,26						
Cumulative Interest accrued on Subordinated Loan	EUR	34.916,89						
Interest Payments on Subordinated Loan	EUR	1.736,26						
Cumulative Interest Payments on Subordinated Loan	EUR	34.916,89						
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	27/11/2015	
Payment date	25/11/2015	
Period No	12	
Monthly Period	Oct 2015	Fixed rate = 30/360 days
Interest Period	from 25/10/2015 to 25/11/2015	= 31 days