

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28/10/2015				
Payment date	26/10/2015			Following payment dates:	25/11/2015
Period No	11				25/12/2015
Monthly Period	Sep 2015			Fixed rate	= 30/360 days
Interest Period	from 25/09/2015	to	25/10/2015	=	30 days
Cut-Off date	30/09/2015				

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1. Portfolio Information



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015	to 25/10/2015 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	321.530.131,58 EUR	337.095.391,82 EUR
Scheduled Loan Principal Repayments	7.835.230,21 EUR	7.560.738,82 EUR
Prepayments	8.979.898,06 EUR	7.811.890,89 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	16.815.128,27 EUR	15.372.629,71 EUR
New Defaulted Auto Loans in Period	207.247,83 EUR	192.630,53 EUR
Closing Balance	304.507.755,48 EUR	321.530.131,58 EUR
Total revenue collections		
Revenue and fees received on loan balances	1.385.235,86 EUR	1.363.223,02 EUR
Recoveries on loans in default	224.051,53 EUR	207.108,25 EUR
Total Revenue Received in Period	1.609.287,39 EUR	1.570.331,27 EUR
# Loans		
At beginning of period	27.660 Loans	28.563 Loans
Paid in Full	897 Loans	887 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	18 Loans	16 Loans
At end of period	26.745 Loans	27.660 Loans

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2. Amount Due for Distribution



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	11				
Monthly Period	Sep 2015		Fixed rate	=	10/360 days
Interest Period	from 25/09/2015	to	25/10/2015	=	30 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	18.424.416 EUR	16.942.961 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	18.424.416 EUR	16.942.961 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	18.297.537 EUR	16.804.524 EUR
b. Reserve Fund	5.056.431 EUR	5.323.646 EUR
c. Interest Earned by the Issuer	-2 EUR	-1 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	23.353.966 EUR	22.128.169 EUR

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3. Reserve Accounts



Reporting Date	28/10/2015				
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Monthly Period	Sep 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/09/2015	to 25/10/2015	=	30 days	

Note Balance

Beginning of Period	321.530.131,58	EUR
End of Period	304.507.755,48	EUR

Reserve Fund

	in %	
Beginning of Period	0,5 %	1.685.476,96 EUR
Cash Outflow		1.685.476,96 EUR
Cash Inflow		1.607.650,66 EUR
End of Period	0,5 %	1.607.650,66 EUR
Required Reserve Amount	0,5 %	1.607.650,66 EUR

Liquidity Balance

Beginning of Period	1,0 %	3.370.953,92 EUR
Cash Outflow		3.370.953,92 EUR
Cash Inflow		3.215.301,32 EUR
End of Period	1,0 %	3.215.301,32 EUR
Required Reserve Amount	1,0 %	3.215.301,32 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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4. Performance Data



Reporting Date	28/10/2015				
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Asset Balance

Beginning of Period	321.530.131,58	EUR
End of Period	304.507.755,48	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	280.299.264,33	92,05%	24.772
1-29 days past due	20.786.898,98	6,83%	1.684

Delinquent Receivables:

30-59 days past due	2.374.602,64	0,78%	205
60-89 days past due	432.114,12	0,14%	41
90-119 days past due	252.840,88	0,08%	19
120-149 days past due	288.536,54	0,09%	17
150-179 days past due	73.497,99	0,02%	7
Total Performing and Delinquent	304.507.755	100,00%	26.745

Current Period Defaults	207.247,83	18
Cumulative Defaults	1.888.494,75	152
Current Period Recoveries	224.051,53	
Cumulative Recoveries	1.163.057,51	

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

NO

[A] [1] - [2] - [3]	(1.607.650,66)
Note Principal Closing Balance [1]	304.507.755,48
Reserve Fund Amount [2]	1.607.650,66
Aggregate Outstanding Asset Principal Amount [3]	304.507.755,48
[B] Initial Aggregate Outstanding Note Principal Amount	517.700.000,00

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5. Outstanding Notes



Reporting Date	28/10/2015	
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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	321.530.131,58	246.630.131,58	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Available Distribution Amount	23.353.966,49						
Amortisation	17.022.376,10						
Redemption per Class	17.022.376,10	17.022.376,10	-	-	-	-	-
Redemption per Note		3.844,26	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100%	75,40%	14,29%	2,20%	2,36%	2,69%	3,05%
Current Pool Factor		0,52	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	30						
Principal Outstanding per Note Beginning of Period		55.697,86	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		3.844,26	-	-	-	-	-
Principal Outstanding per Note End of Period		51.853,60	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		21,91	62,50	83,33	145,83	291,67	583,33
Interest Payment	129.778,69	97.007,85	27.187,50	5.583,33	10.500,00	23.916,67	54.250,00
Interest Payment per Note		21,91	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)		30,02%	15,74%	13,53%	11,17%	8,48%	5,42%
Current CE (excl. Excess Spread)		26,18%	11,90%	9,70%	7,33%	4,64%	1,58%

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28/10/2015
 Payment date 26/10/2015
 Period No 11
 Monthly Period Sep 2015 to Fixed rate = 30/360 days
 Interest Period : 25/09/2015 to 25/10/2015 = 30 days

		Rating Triggers									
		Short Term				Long Term					
		Fitch		Moody's		Fitch		Moody's			
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
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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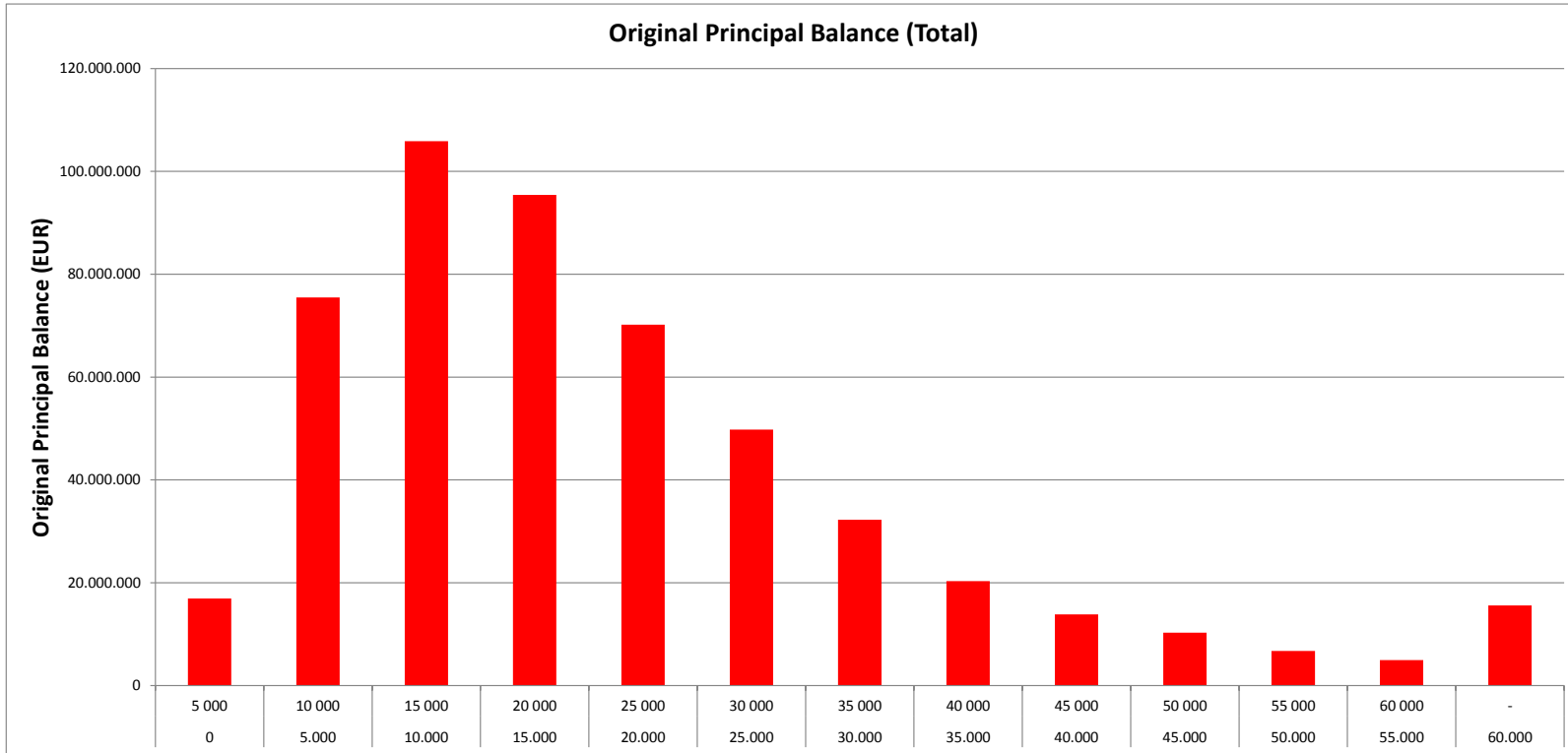
Average amount - all: 14.163

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	4.971	16.929.311	3,3 %	18,6	6,2		
	5.000	10 000	10.013	75.493.593	14,6 %	30,1	10,0		
	10.000	15 000	8.571	105.870.475	20,5 %	35,5	11,0		
	15.000	20 000	5.527	95.434.194	18,4 %	37,3	11,2		
	20.000	25 000	3.144	70.188.299	13,6 %	37,6	11,4		
	25.000	30 000	1.828	49.772.127	9,6 %	37,7	11,4		
	30.000	35 000	1.001	32.254.610	6,2 %	37,1	10,9		
	35.000	40 000	545	20.314.865	3,9 %	38,3	11,6		
	40.000	45 000	326	13.829.734	2,7 %	37,1	11,0		
	45.000	50 000	217	10.271.482	2,0 %	39,6	10,7		
	50.000	55 000	129	6.747.918	1,3 %	37,1	10,3		
	55.000	60 000	86	4.937.713	1,0 %	38,6	9,7		
	60.000	-	190	15.572.073	3,0 %	38,8	10,3		
	Total			36.548	517.616.394	100%			

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7.b Original Principal Balance Graph

Reporting Date	28/10/2015				
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Monthly Period	Sep 2015	Fixed rate	=	30/360	days
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8.a Outstanding Principal Balance



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	11				
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Interest Period	from	25/09/2015	to	25/10/2015	= 30 days

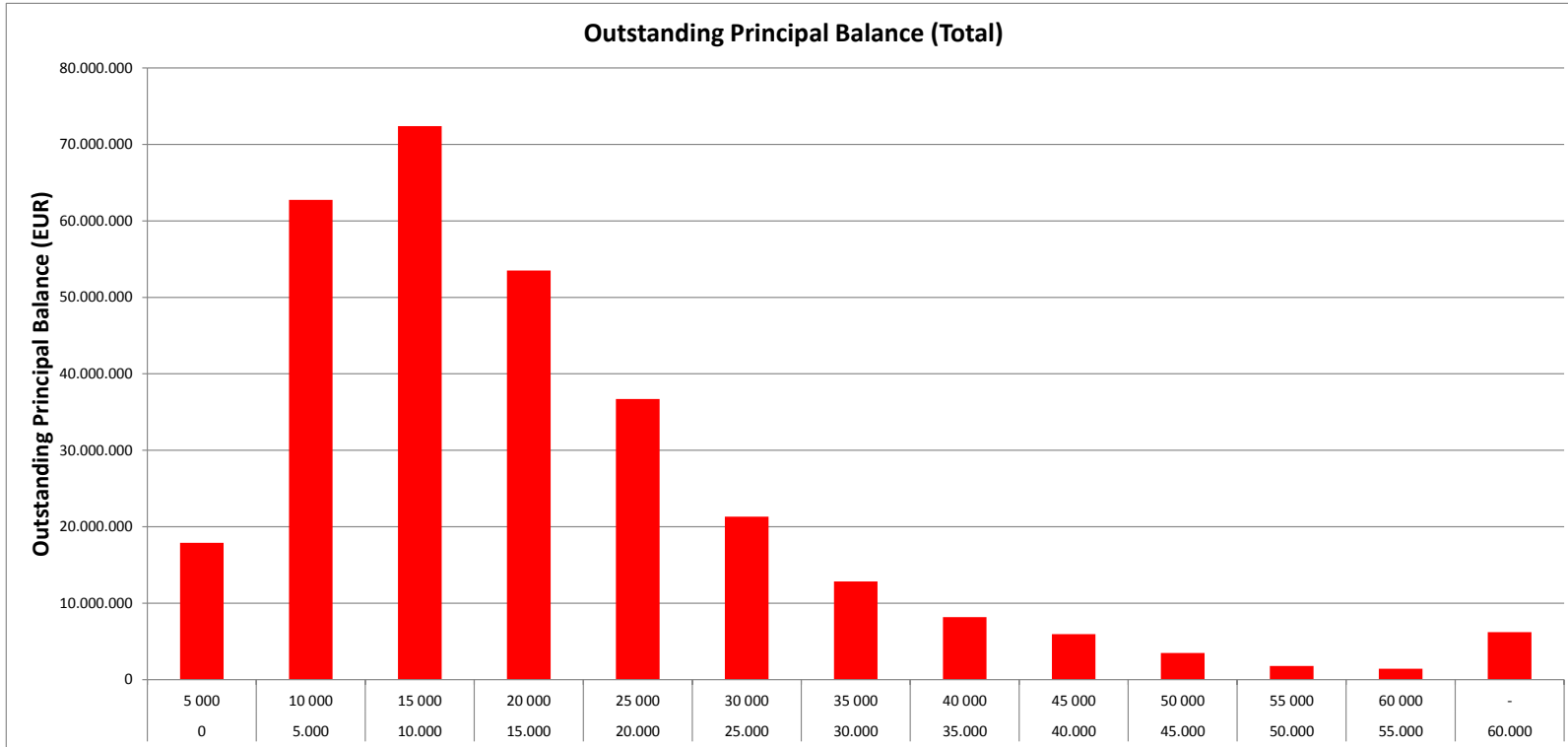
Average amount - all: 11.386

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5.921	17.900.598	5,9 %	21,7	19,4
	5.000	10 000	8.430	62.738.169	20,6 %	34,8	18,9
	10.000	15 000	5.885	72.390.227	23,8 %	39,3	18,3
	15.000	20 000	3.098	53.518.935	17,6 %	39,5	18,2
	20.000	25 000	1.655	36.707.218	12,1 %	40,4	18,0
	25.000	30 000	785	21.331.084	7,0 %	40,6	17,9
	30.000	35 000	398	12.839.895	4,2 %	40,8	17,9
	35.000	40 000	220	8.190.666	2,7 %	40,8	18,0
	40.000	45 000	141	5.948.176	2,0 %	41,2	17,6
	45.000	50 000	74	3.491.946	1,1 %	41,3	17,7
	50.000	55 000	34	1.787.955	0,6 %	43,0	16,6
	55.000	60 000	25	1.436.034	0,5 %	39,8	17,9
	60.000	-	79	6.226.853	2,0 %	41,8	16,9
	Total			26.745	304.507.755	100%	

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8.b Outstanding Principal Balance Graph

Reporting Date	28/10/2015		Fixed rate	=	30/360 days	
Payment date	26/10/2015					
Period No	11					
Monthly Period	Sep 2015	to	25/10/2015	=	30 days	
Interest Period	from	25/09/2015	to	25/10/2015	=	30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

9.a Geographical Distribution



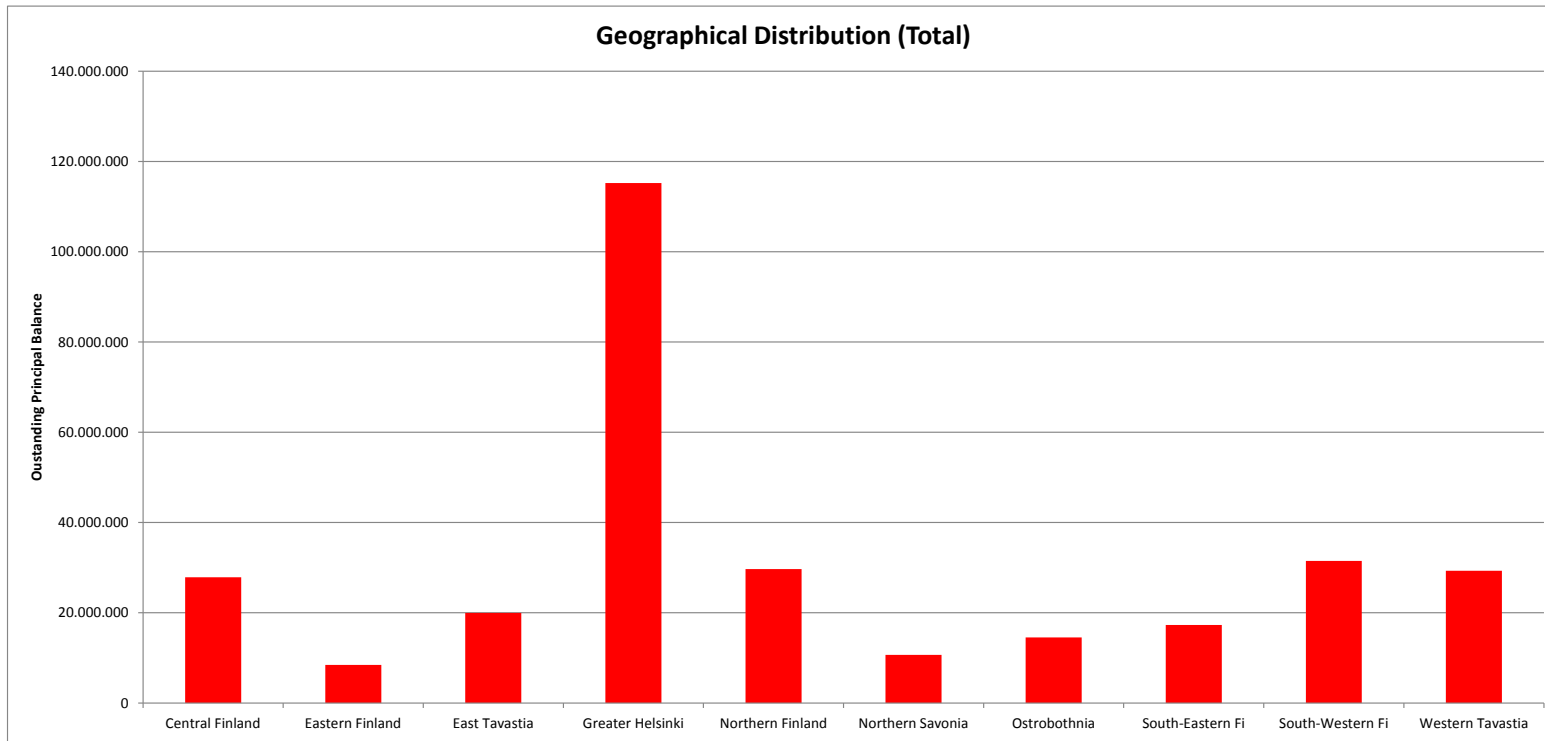
Reporting Date	28/10/2015				
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Period No	11				
Monthly Period	Sep 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/09/2015	to 25/10/2015	=	30 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.580	27.871.377	9,15%	37,8	18,3	
Eastern Finland	799	8.444.212	2,77%	37,3	18,6	
East Tavastia	1.723	19.982.181	6,56%	38,2	18,4	
Greater Helsinki	9.541	115.220.337	37,84%	37,8	18,3	
Northern Finland	2.582	29.674.399	9,75%	38,5	18,3	
Northern Savonia	987	10.689.611	3,51%	37,0	18,6	
Ostrobothnia	1.438	14.525.889	4,77%	36,8	18,3	
South-Eastern Fi	1.649	17.321.264	5,69%	38,0	18,3	
South-Western Fi	2.847	31.479.538	10,34%	37,9	18,3	
Western Tavastia	2.599	29.298.949	9,62%	38,0	18,2	
Total	26.745	304.507.755	100%			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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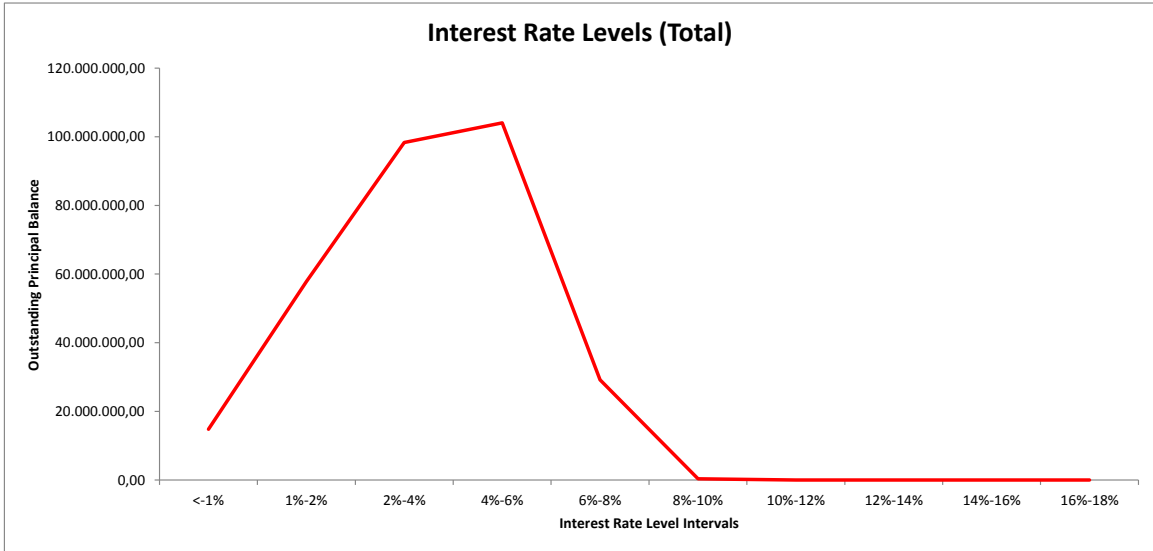
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	1329	14.792.364	4,86%	40,4	16,3
1	2	5079	57.808.204	18,98%	37,5	18,2
2	4	7422	98.331.081	32,29%	38,1	18,4
4	6	9420	104.050.580	34,17%	37,6	18,6
6	8	3446	29.175.849	9,58%	37,0	18,5
8	10	49	349.678	0,11%	37,0	17,4
10	12	0	-	0,00%	0,0	0,0
12	14	0	-	0,00%	0,0	0,0
14	16	0	-	0,00%	0,0	0,0
16	18	0	-	0,00%	0,0	0,0
Total		26.745	304.507.755	100%		

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10.b Interest Rate



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11.a Remaining Terms



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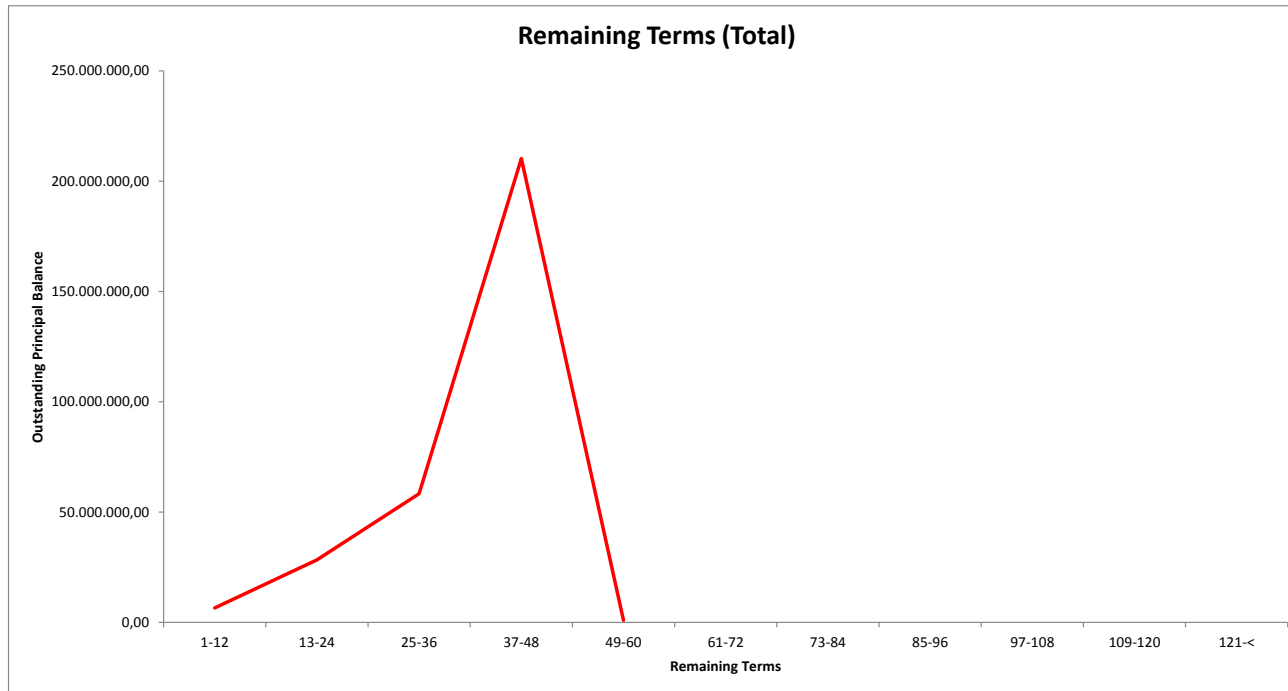
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		24	20.755	0,01%	0,0	28,2	
	1		12	2.339	6.575.567	2,16%	9,2	21,0
	13		24	4.411	28.372.134	9,32%	19,2	19,1
	25		36	5.754	58.300.243	19,15%	32,7	21,0
	37		48	14.165	210.271.126	69,05%	42,6	17,4
	49		60	52	967.930	0,32%	49,4	13,6
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
Total			26.745	304.507.755	100%			

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11.b Remaining Terms



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12.a Seasoning



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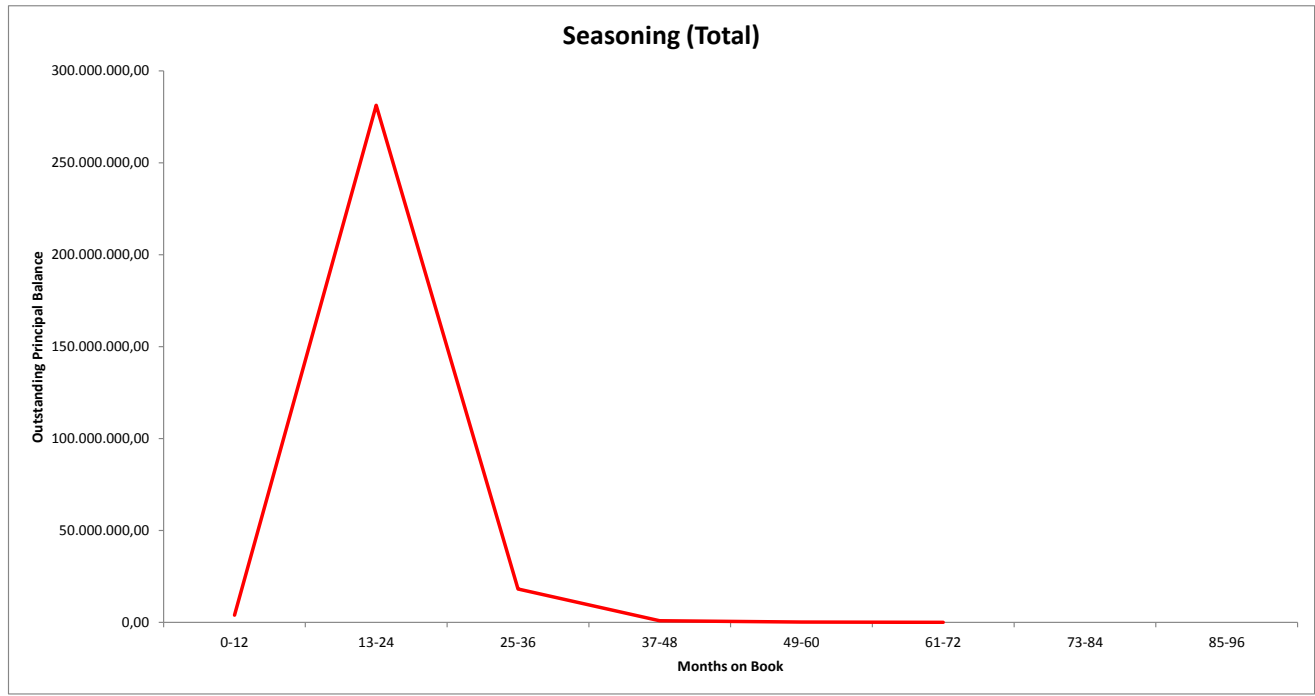
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	317	3.950.542	1,30%	42,7	12,0
	13		24	24.340	281.284.169	92,37%	38,2	17,8
	25		36	1.912	18.205.920	5,98%	31,7	25,6
	37		48	127	888.773	0,29%	18,6	40,9
	49		60	46	167.804	0,06%	8,6	52,7
	61		72	3	10.547	0,00%	4,4	62,8
	73		84					
	85		96					
Total			26.745	304.507.755	100%			

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12.b Seasoning



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.a Balloon loans



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days

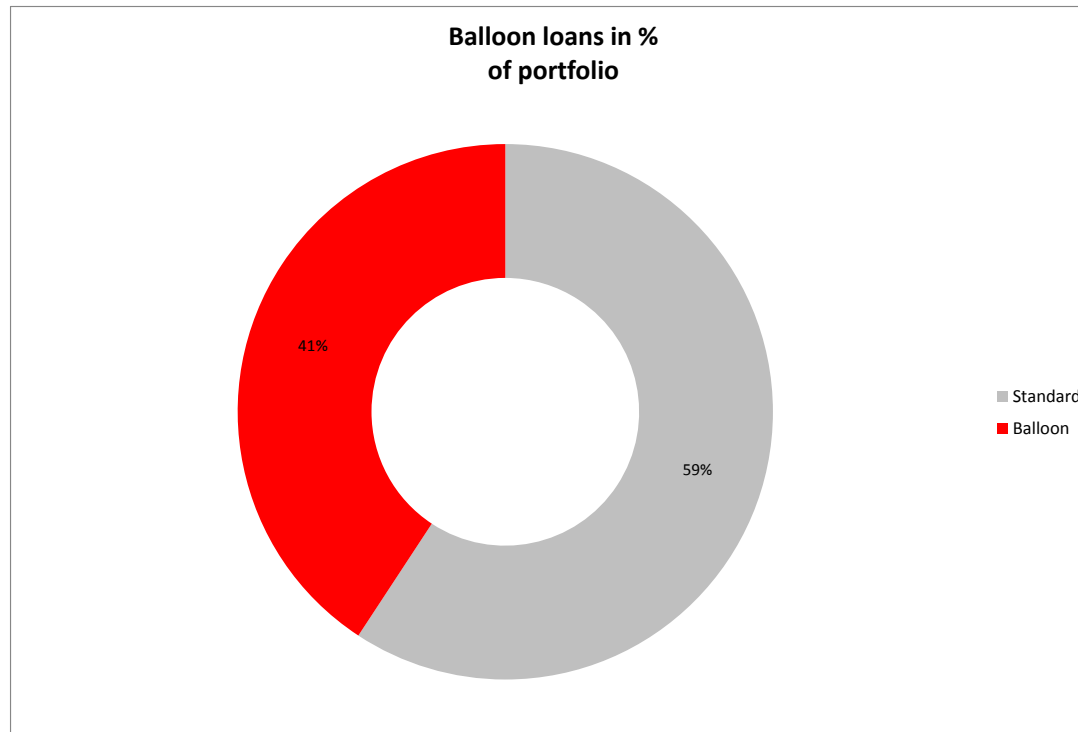
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		20.300	180.425.570	59,25%	3.082	0,00%	36,1	18,3
Balloon		6.445	124.082.185	40,75%	41.523.900	33,46%	40,3	18,3
Total		26.745	304.507.755	100%	41.526.982	13,64%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.a # loans per borrower



Reporting Date	28/10/2015		
Payment date	26/10/2015		
Period No	11		
Monthly Period	Sep 2015	Fixed rate	= 30/360 days
Interest Period	from 25/09/2015	to 25/10/2015	= 30 days

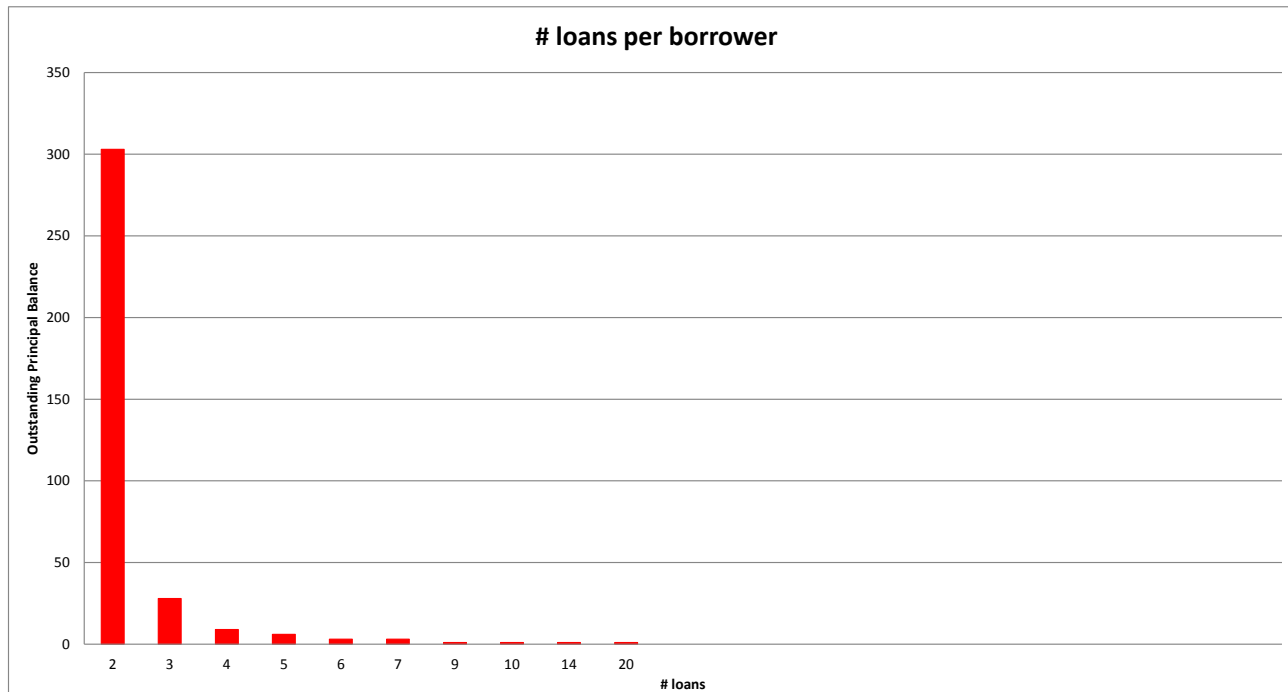
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	25897	292.762.539	96,14%	
	2	303	8.681.426	2,85%	
	3	28	1.056.081	0,35%	
	4	9	561.884	0,18%	
	5	6	285.218	0,09%	
	6	3	271.672	0,09%	
	7	3	243.837	0,08%	
	9	1	98.561	0,03%	
	10	1	167.639	0,06%	
	14	1	262.025	0,09%	
	20	1	116.874	0,04%	
Total:	26.253	304.507.755	100,0 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

15.a Amortization Profile



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	304.507.755	296.912.389	7.595.366	1.003.771	4,03%	97,51%
2	296.912.389	289.371.546	7.540.843	978.243	4,03%	95,03%
3	289.371.546	281.880.144	7.491.402	953.250	4,03%	92,57%
4	281.880.144	274.384.637	7.495.507	928.409	4,02%	90,11%
5	274.384.637	266.884.606	7.500.032	903.517	4,02%	87,64%
6	266.884.606	259.408.038	7.476.567	878.609	4,02%	85,19%
7	259.408.038	251.917.821	7.490.217	853.762	4,02%	82,73%
8	251.917.821	244.462.542	7.455.279	828.874	4,02%	80,28%
9	244.462.542	237.063.491	7.399.051	804.161	4,02%	77,85%
10	237.063.491	229.693.681	7.369.810	779.565	4,02%	75,43%
11	229.693.681	222.364.983	7.328.698	755.104	4,02%	73,02%
12	222.364.983	215.136.375	7.228.609	730.845	4,02%	70,65%
13	215.136.375	207.974.424	7.161.951	706.851	4,01%	68,30%
14	207.974.424	200.850.172	7.124.252	683.092	4,01%	65,96%
15	200.850.172	193.495.089	7.355.083	659.379	4,01%	63,54%
16	193.495.089	186.566.437	6.928.652	635.192	4,01%	61,27%
17	186.566.437	179.655.196	6.911.241	612.193	4,01%	59,00%
18	179.655.196	172.826.279	6.828.917	589.099	4,01%	56,76%
19	172.826.279	165.878.078	6.948.201	566.308	4,00%	54,47%
20	165.878.078	159.201.878	6.676.201	543.241	4,00%	52,28%

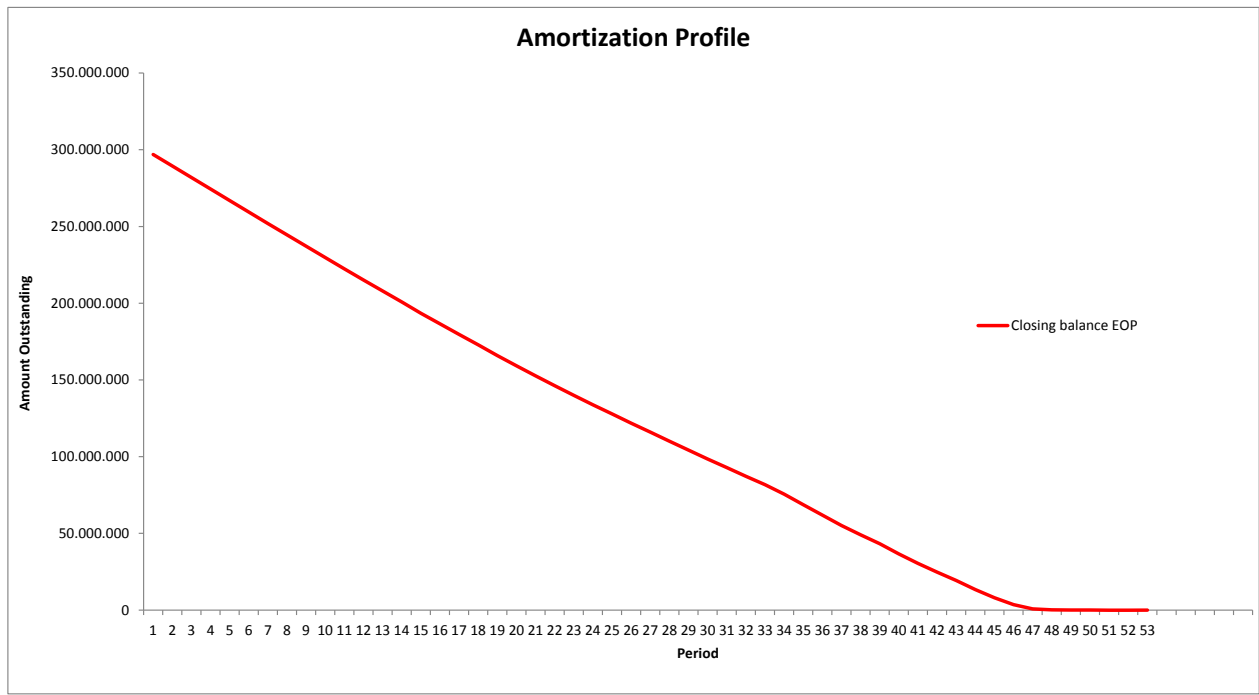
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days

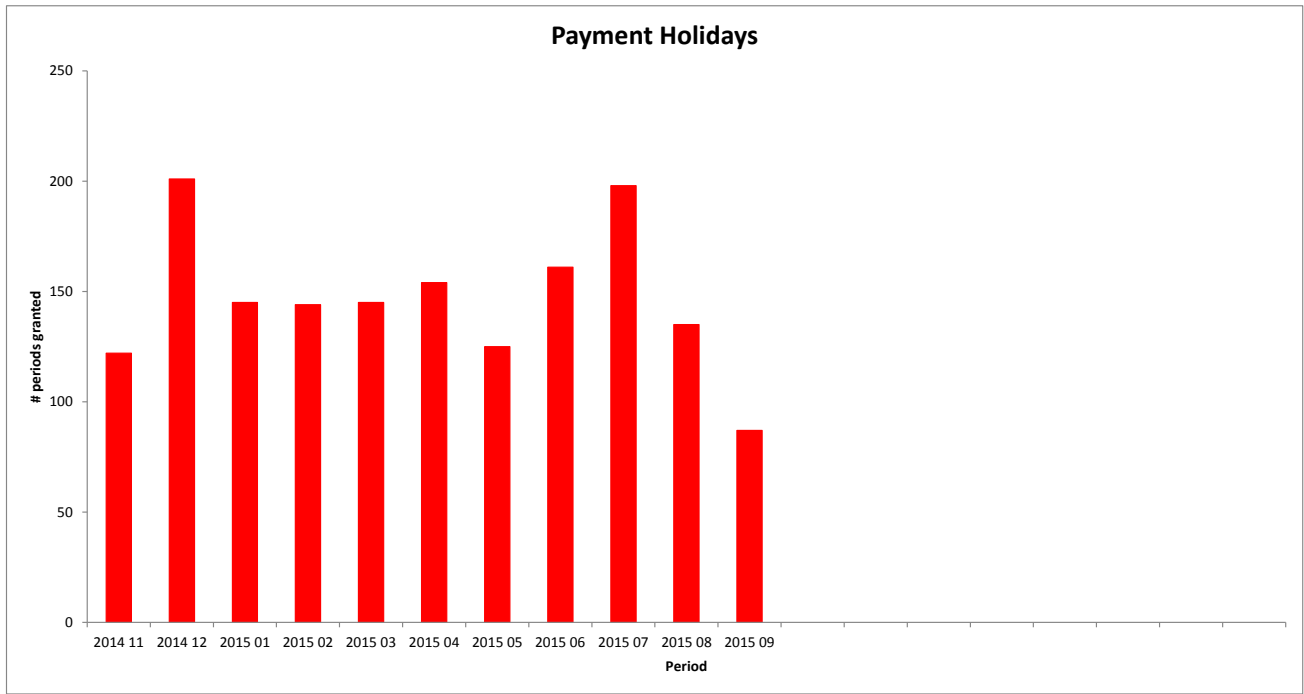
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53.198	2.111.589	
2014 12	201	259	71.441	3.113.780	
2015 01	145	199	54.831	2.246.481	
2015 02	144	219	65.418	2.388.678	
2015 03	145	213	68.793	2.553.256	
2015 04	154	214	58.576	2.232.972	
2015 05	125	188	56.454	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	
Total:	1.617	2.268	654.973	24.852.107	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days

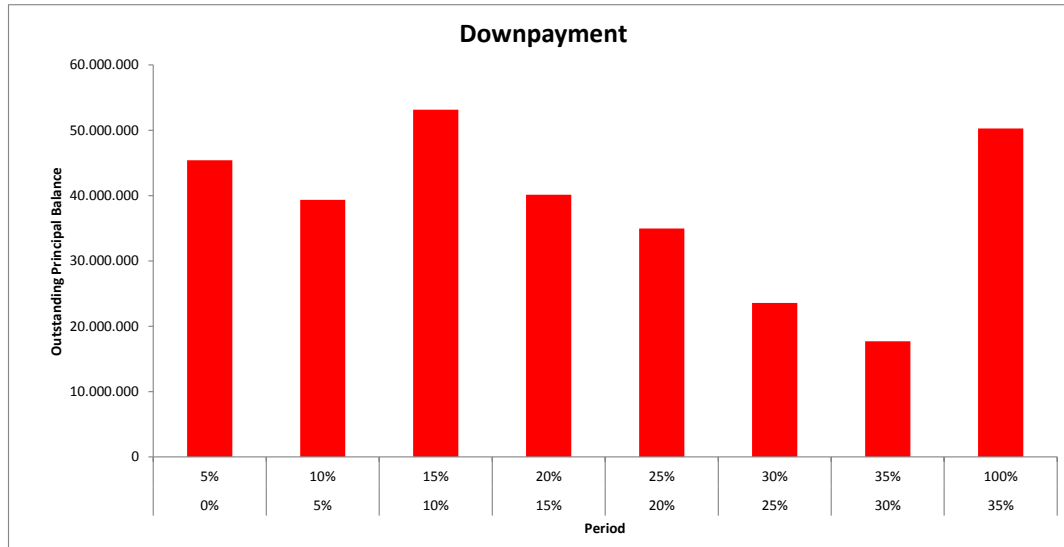
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3.157	45.405.993	14,9 %	41,0	17,7
	5%	10%	2.857	39.354.270	12,9 %	40,1	18,2
	10%	15%	4.242	53.154.926	17,5 %	39,2	18,5
	15%	20%	3.275	40.131.970	13,2 %	38,2	18,6
	20%	25%	3.001	34.947.932	11,5 %	37,1	18,5
	25%	30%	2.056	23.566.233	7,7 %	37,5	18,3
	30%	35%	1.648	17.693.585	5,8 %	36,2	18,6
	35%	100%	6.509	50.252.846	16,5 %	32,6	18,3
Total			26.745	304.507.755	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	11				
Monthly Period	Sep 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/09/2015	to 25/10/2015	=	30 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



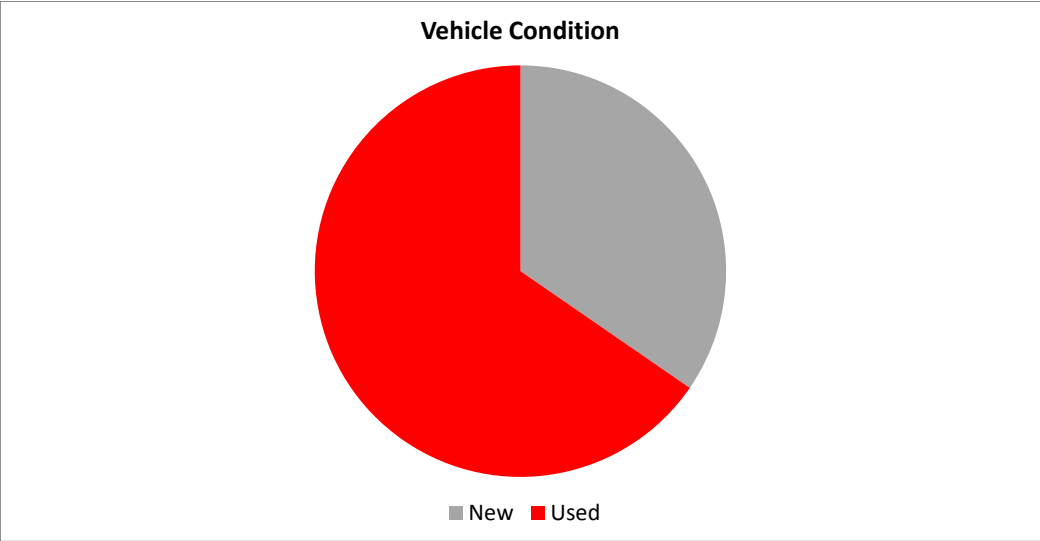
Reporting Date	28/10/2015
Payment date	26/10/2015
Period No	11
Monthly Period	Sep 2015
Interest Period	from 25/09/2015 to 25/10/2015
Fixed rate	= 30/360 days
	= 30 days

TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	6.741	105.376.437	34,6 %	37,3	18,5	
Used	20.004	199.131.319	65,4 %	38,1	18,2	
Total	26.745	304.507.755	100%			

18.b Vehicle Condition



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	11				
Monthly Period	Sep 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/09/2015	to 25/10/2015	=	30 days	

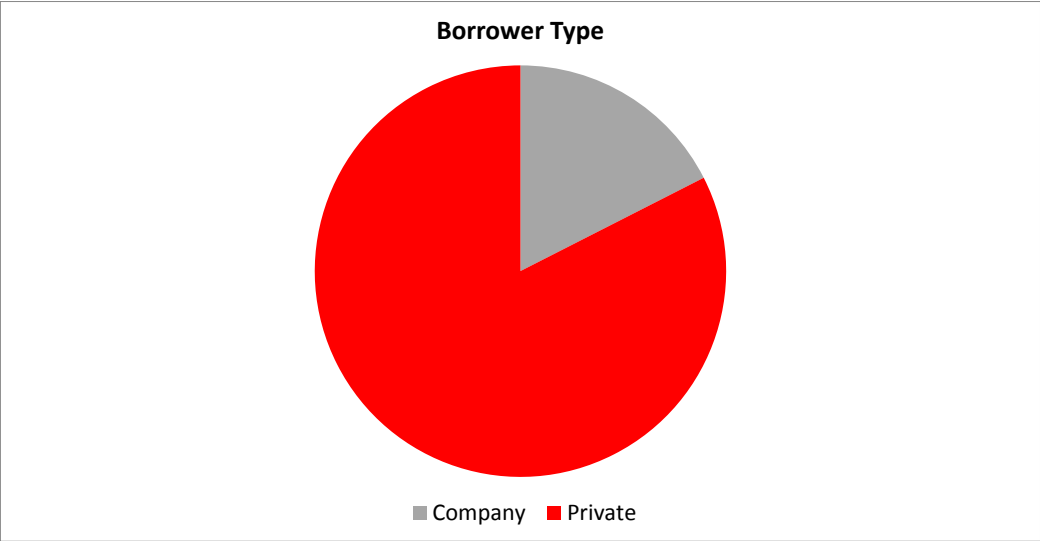
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3.443	53.303.413	17,5 %	34,5	18,5
	Private	23.302	251.204.342	82,5 %	38,5	18,3
	Total	26.745	304.507.755	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days

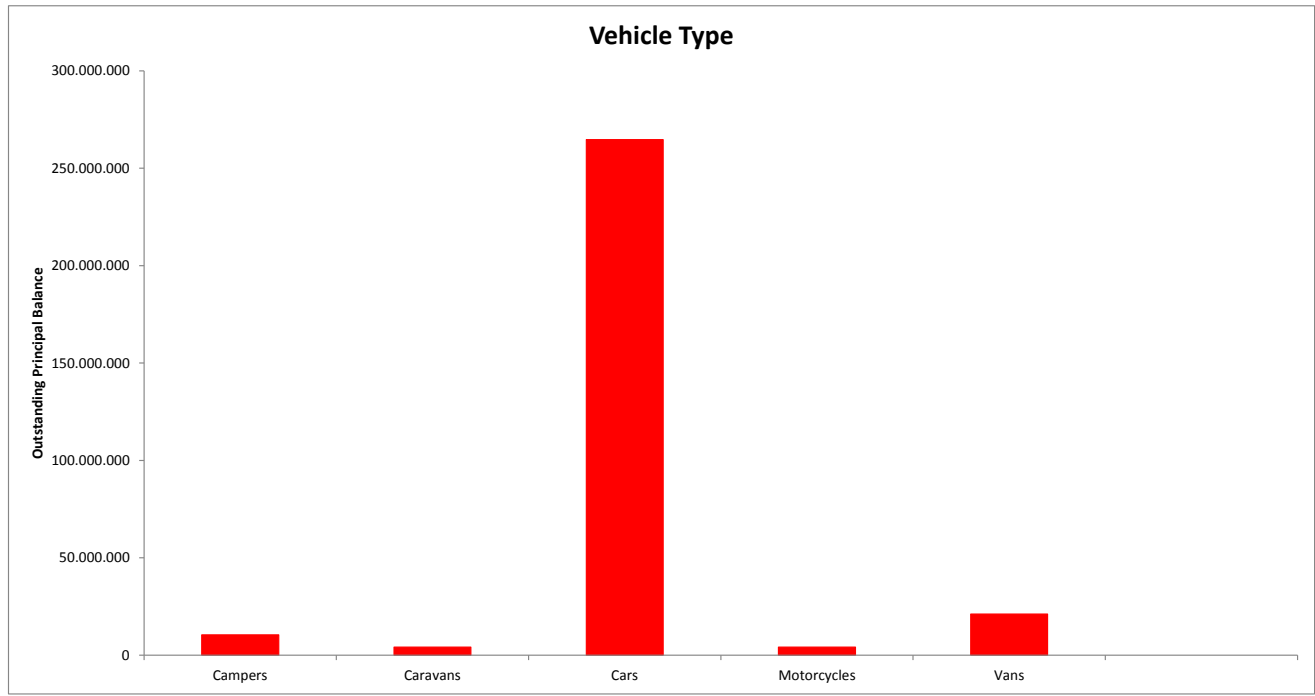
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	494	10.395.344	3,41%	40,0	18,12
	Caravans	390	4.151.031	1,36%	39,1	18,77
	Cars	23.544	264.673.085	86,92%	37,9	18,32
	Motorcycles	562	4.144.625	1,36%	37,8	17,01
	Vans	1.755	21.143.671	6,94%	35,6	18,65
		26.745	304.507.755	100%		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	28/10/2015		
Payment date	26/10/2015		
Period No	11		
Monthly Period	Sep 2015	Fixed rate	= 30/360 days
Interest Period	from 25/09/2015	to 25/10/2015	= 30 days

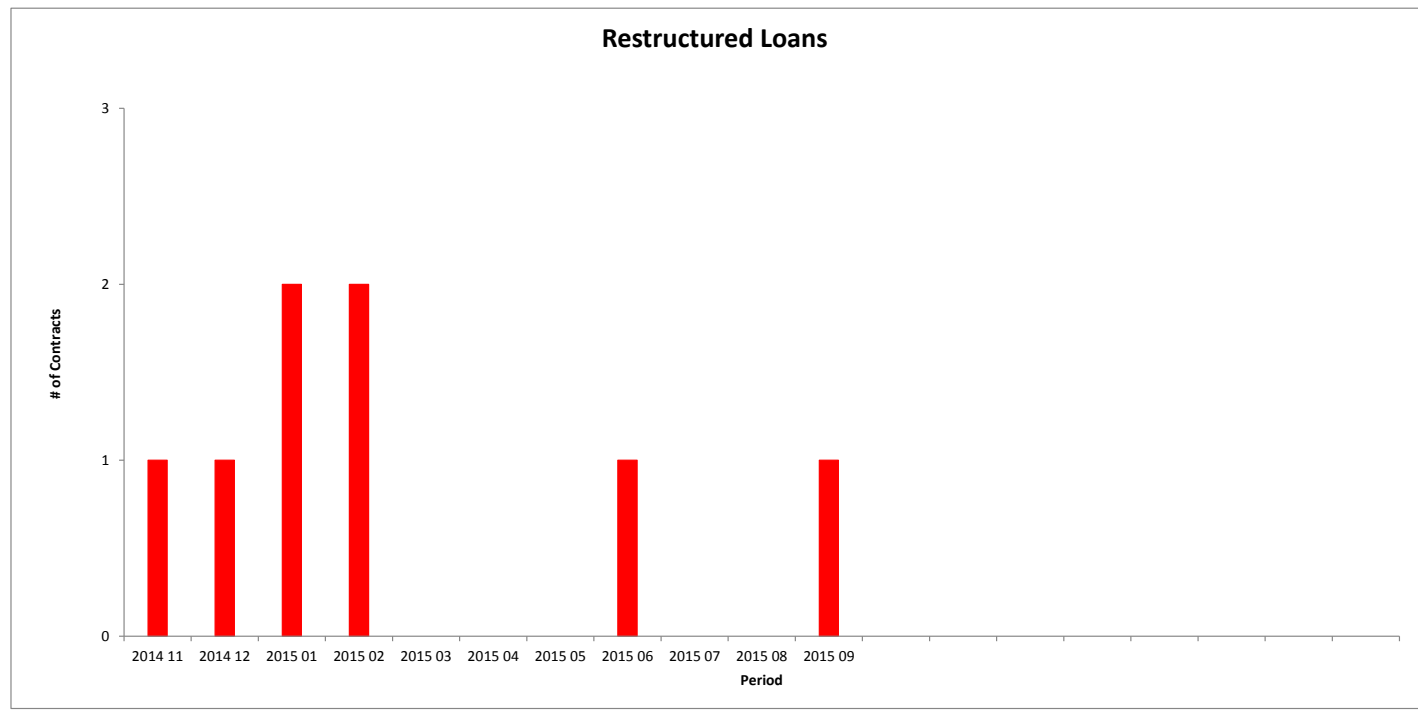
TOTAL		
Period	No	Outstanding balance
2014 11	1	7.950
2014 12	1	8.488
2015 01	2	20.970
2015 02	2	18.198
2015 03	0	0
2015 04	0	0
2015 05	0	0
2015 06	1	17.951
2015 07	0	0
2015 08	0	0
2015 09	1	6.901
	8	80.457

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28/10/2015				
Payment date	26/10/2015				
Period No	11				
Monthly Period	Sep 2015	Fixed rate	=	30/360 days	
Interest Period	from 25/09/2015	to 25/10/2015	=	30 days	



SCFI Rahoituspalvelut Ltd
 Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days

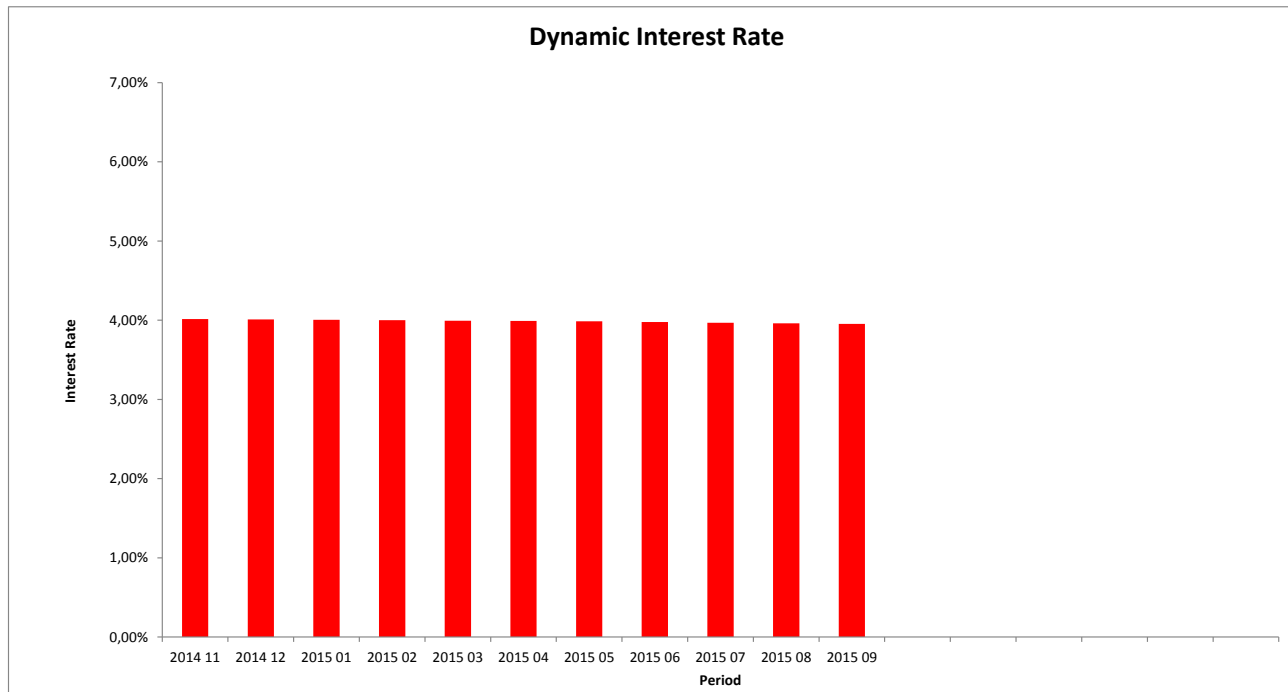
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2014 11	482.997.572	4,01%
	2014 12	464.830.497	4,011 %
	2015 01	445.935.670	4,006 %
	2015 02	427.392.973	4,002 %
	2015 03	408.409.085	3,994 %
	2015 04	389.516.915	3,991 %
	2015 05	372.810.567	3,986 %
	2015 06	354.909.729	3,978 %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

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

23.a Dynamic Pre-Payments



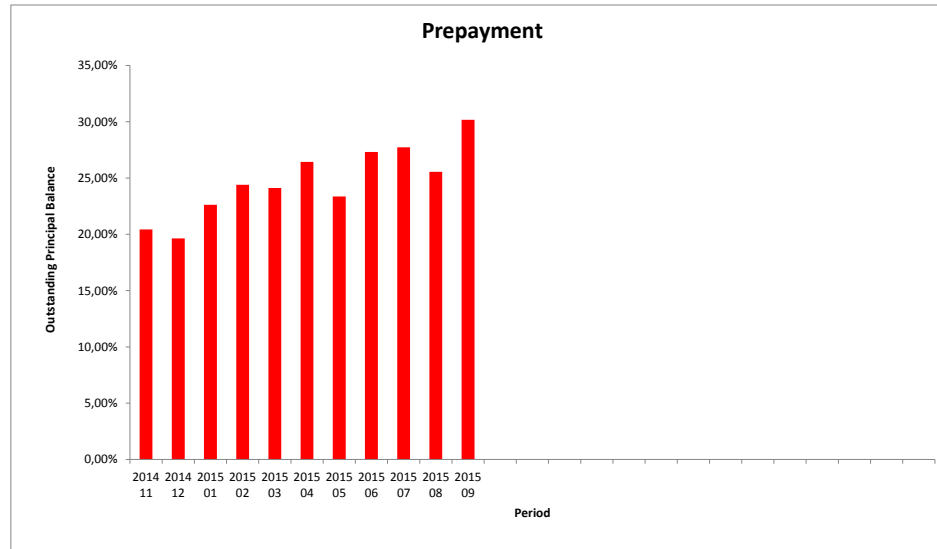
Reporting Date	28/10/2015			
Payment date	26/10/2015			
Period No	11			
Monthly Period	from	Sep 2015	to	Fixed rate = 30/360 days
Interest Period	from	25/09/2015	to	25/10/2015 = 30 days

	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%	

23.b Dynamic Pre-Payments



Reporting Date	28/10/2015		
Payment date	26/10/2015		
Period No	11		
Monthly Period	Sep 2015	Fixed rate	= 30/360 days
Interest Period	from 25/09/2015	to 25/10/2015	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 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
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																	
11																		
12																		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 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	0	0	15.913
2015 1	517.107	36				90.731	90.731	426.376	194.861	285.592	232.905	13.697	299.289	217.818
2015 2	607.600	52							262.781	262.781	330.646	190.480	453.261	154.339
2015 3	747.874	63										410.508	410.508	337.366

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

26. Priority of Payments



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	18.424.415,66	EUR
Senior Expenses	-	2.728,40	EUR
Servicing Fee	-	126.878,23	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1.272.432,93	EUR
Principal on Loan to Issuer	-	17.022.376,10	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	23.353.966,49	EUR
Senior Expenses	-	2.728,40	EUR
Interest Class A	-	97.008,00	EUR
Interest Class B	-	27.188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3.215.301,32	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	-	17.022.376,10	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	-	1.607.650,66	EUR
Interest on Class F notes	-	54.250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50.525,00	EUR
Interest Issuer Subordinated Loan	-	1.866,67	EUR
Principal Issuer Subordinated Loan	-	233.478,90	EUR
Payment to Purchaser	-	1.001.593,44	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1.001.593,44	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	36,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1.001.556,53	EUR

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

27. Transaction Costs



Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	2.728,40						
Interest accrued for the Period	EUR	218.446,00	97.008,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest accrued	EUR	2.978.062,00	1.565.335,00	316.286,00	64.949,00	122.150,00	278.234,00	631.108,00
Interest Payments	EUR	218.446,00	97.008,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest Payments	EUR	2.978.062,00	1.565.335,00	316.286,00	64.949,00	122.150,00	278.234,00	631.108,00
Interest accrued on Subordinated Loan for the Period	EUR	1.866,67						
Cumulative Interest accrued on Subordinated Loan	EUR	33.180,63						
Interest Payments on Subordinated Loan	EUR	1.866,67						
Cumulative Interest Payments on Subordinated Loan	EUR	33.180,63						
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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Risk

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Reporting Date	28/10/2015	
Payment date	26/10/2015	
Period No	11	
Monthly Period	Sep 2015	Fixed rate = 30/360 days
Interest Period	from 25/09/2015 to 25/10/2015	= 30 days