

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.01.2017								
Payment date	25.01.2017								
Period No	26								
Monthly Period	Dec 2016								
Interest Period	from 25.12.2016	to				Fixed rate	=	30/360 days	
Cut-Off date	31.12.2016					#N/A	=	#N/A days	

Following payment dates: 25.02.2017
25.03.2017

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1. Portfolio Information



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	26				
Monthly Period	#N/A	Fixed rate	=	30/360 days	
Interest Period	from #N/A	to #N/A	=	#N/A	days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	123 070 792,33 EUR	132 381 184,57 EUR
Scheduled Loan Principal Repayments	4 333 561,66 EUR	4 488 621,97 EUR
Prepayments	3 714 287,39 EUR	4 738 838,25 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	8 047 849,05 EUR	9 227 460,22 EUR
New Defaulted Auto Loans in Period	123 990,83 EUR	82 932,02 EUR
Closing Balance	114 898 952,45 EUR	123 070 792,33 EUR
Total revenue collections		
Revenue and fees received on loan balances	571 211,88 EUR	620 890,51 EUR
Recoveries on loans in default	60 820,01 EUR	92 949,73 EUR
Total Revenue Received in Period	632 031,89 EUR	713 840,24 EUR
# Loans		
At beginning of period	14 736 Loans	15 497 Loans
Paid in Full	602 Loans	746 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	12 Loans	15 Loans
At end of period	14 122 Loans	14 736 Loans

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2. Amount Due for Distribution



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	26				
Monthly Period	Dec 2016		Fixed rate	=	10/360 days
Interest Period	from 25.12.2016	to	25.01.2017	=	31 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	8 676 196 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	8 676 196 EUR

9 939 003 EUR
0 EUR
0 EUR
0 EUR
0 EUR
0 EUR
9 939 003 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 611 735 EUR
b. Reserve Fund	2 876 912 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	11 488 647 EUR

9 887 652 EUR
2 975 939 EUR
0 EUR
0 EUR
12 863 591 EUR

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3. Reserve Accounts



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	26				
Monthly Period	Dec 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	

Note Balance

Beginning of Period	123 070 792,33	EUR
End of Period	114 898 952,45	EUR

Reserve Fund

	in %	
Beginning of Period	1,3 %	1 553 100,00 EUR
Cash Outflow		1 553 100,00 EUR
Cash Inflow		1 553 100,00 EUR
End of Period	1,3 %	1 553 100,00 EUR
Required Reserve Amount	1,3 %	1 553 100,00 EUR

Liquidity Balance

Beginning of Period	1,1 %	1 323 811,85 EUR
Cash Outflow		1 323 811,85 EUR
Cash Inflow		1 230 707,92 EUR
End of Period	1,0 %	1 230 707,92 EUR
Required Reserve Amount	1,0 %	1 230 707,92 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	27.01.2017	
Payment date	25.01.2017	
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Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

Asset Balance

Beginning of Period	123 070 792,33	EUR
End of Period	114 898 952,45	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	104 303 658,60	90,78 %	12 966
1-29 days past due	8 391 589,71	7,30 %	927

Delinquent Receivables:

30-59 days past due	1 516 370,64	1,32 %	161
60-89 days past due	310 952,17	0,27 %	32
90-119 days past due	190 071,06	0,17 %	19
120-149 days past due	104 538,90	0,09 %	10
150-179 days past due	81 771,37	0,07 %	7
Total Performing and Delinquent	114 898 952	100,00 %	14 122

Current Period Defaults	123 990,83	12
Cumulative Defaults	4 316 832,77	376
Current Period Recoveries	60 820,01	
Cumulative Recoveries	3 457 571,30	

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

NO

[A] [1] - [2] - [3]	(1 553 100,00)
Note Principal Closing Balance [1]	114 898 952,45
Reserve Fund Amount [2]	1 553 100,00
Aggregate Outstanding Asset Principal Amount [3]	114 898 952,45
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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5. Outstanding Notes



Reporting Date	27.01.2017	
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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	123 070 792,33	48 170 792,33	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	11 488 647,25						
Amortisation	8 171 839,88						
Redemption per Class	8 171 839,88	8 171 839,88	-	-	-	-	-
Redemption per Note		1 845,49	-	-	-	-	-
Class Principal Outstanding Closing Balance	114 898 952,45	39 998 952,45	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	34,81 %	37,86 %	5,83 %	6,27 %	7,14 %	8,09 %
Current Pool Factor		0,09	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	31						
Principal Outstanding per Note Beginning of Period		10 878,68	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 845,49	-	-	-	-	-
Principal Outstanding per Note End of Period		9 033,19	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		4,28	62,50	83,33	145,83	291,67	583,33
Interest Payment	51 718,01	18 947,18	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		4,28	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)		70,34 %	32,48 %	26,65 %	20,39 %	13,25 %	5,16 %
Current CE (excl. Excess Spread)		67,61 %	29,75 %	23,92 %	17,65 %	10,52 %	2,42 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.01.2017
 Payment date 25.01.2017
 Period No 26
 Monthly Period Dec 2016 to Fixed rate = 30/360 days
 Interest Period : 25.12.2016 to 25.01.2017 = 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		No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3	No		Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas	F1	F1	P-1	P-1	A	A+	A2	A1	No		The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.	
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1+	P-1	P-1	A	AA-	A2	Aa3	No		The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance



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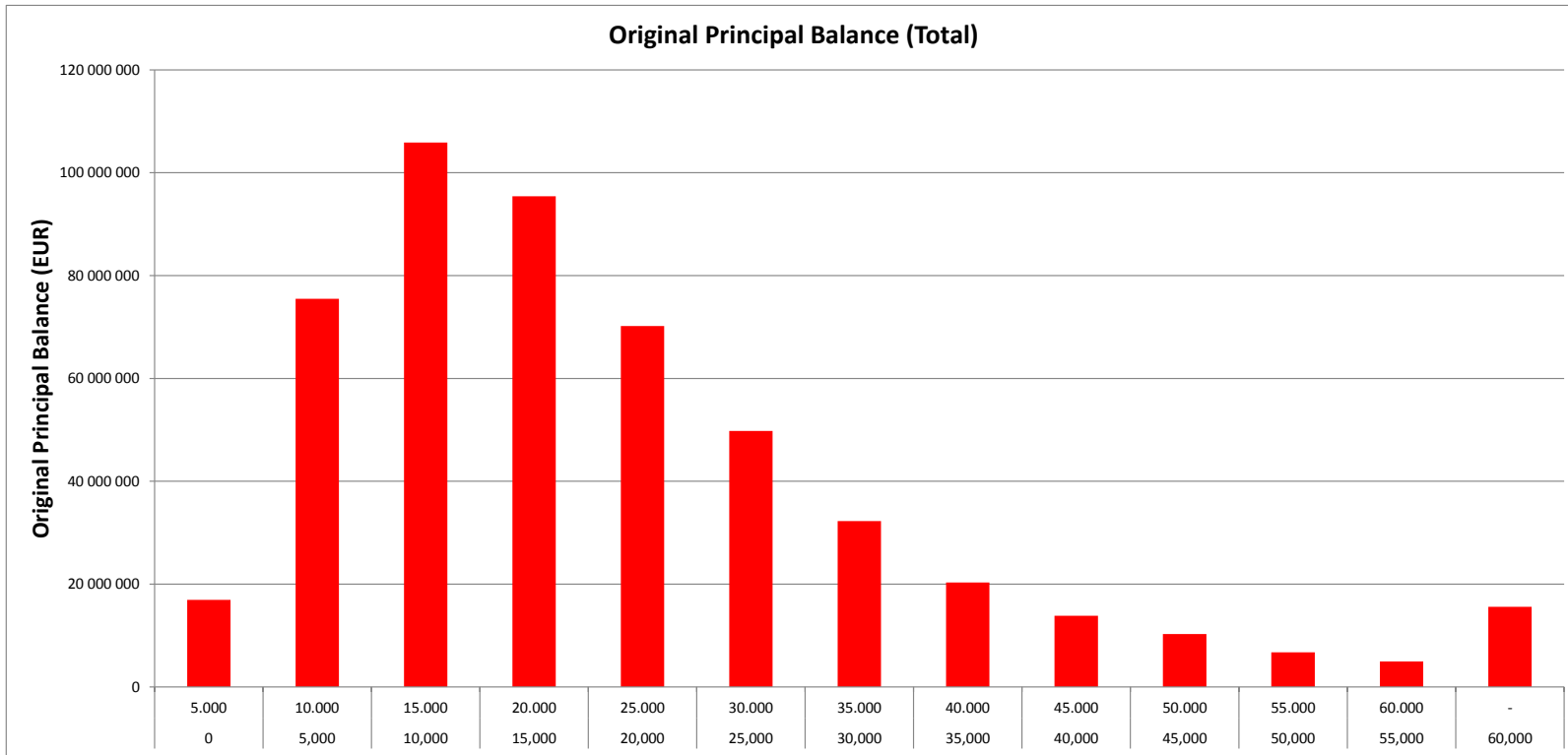
Average amount - all: 14 163

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5.000	4 971	16 929 311	3,3 %	17,2	4,8		
	5 000	10.000	10 013	75 493 593	14,6 %	27,2	9,3		
	10 000	15.000	8 571	105 870 475	20,5 %	32,1	10,7		
	15 000	20.000	5 527	95 434 194	18,4 %	33,8	11,1		
	20 000	25.000	3 144	70 188 299	13,6 %	33,8	11,2		
	25 000	30.000	1 828	49 772 127	9,6 %	33,9	11,0		
	30 000	35.000	1 001	32 254 610	6,2 %	34,1	10,7		
	35 000	40.000	545	20 314 865	3,9 %	34,6	11,5		
	40 000	45.000	326	13 829 734	2,7 %	34,0	10,4		
	45 000	50.000	217	10 271 482	2,0 %	34,7	10,5		
	50 000	55.000	129	6 747 918	1,3 %	33,5	9,9		
	55 000	60.000	86	4 937 713	1,0 %	36,0	9,9		
	60 000	-	190	15 572 073	3,0 %	36,5	9,8		
	Total			36 548	517 616 394	100 %			

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7.b Original Principal Balance Graph

Reporting Date	27.01.2017				
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Period No	26				
Monthly Period	Dec 2016	Fixed rate	=	30/360	days
Interest Period	from 25.12.2016	to 25.01.2017	=	31	days



**SCFI Rahoituspalvelut Ltd
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8.a Outstanding Principal Balance



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	26				
Monthly Period	Dec 2016		Fixed rate	=	30/360 days
Interest Period	from 25.12.2016	to 25.01.2017		=	31 days

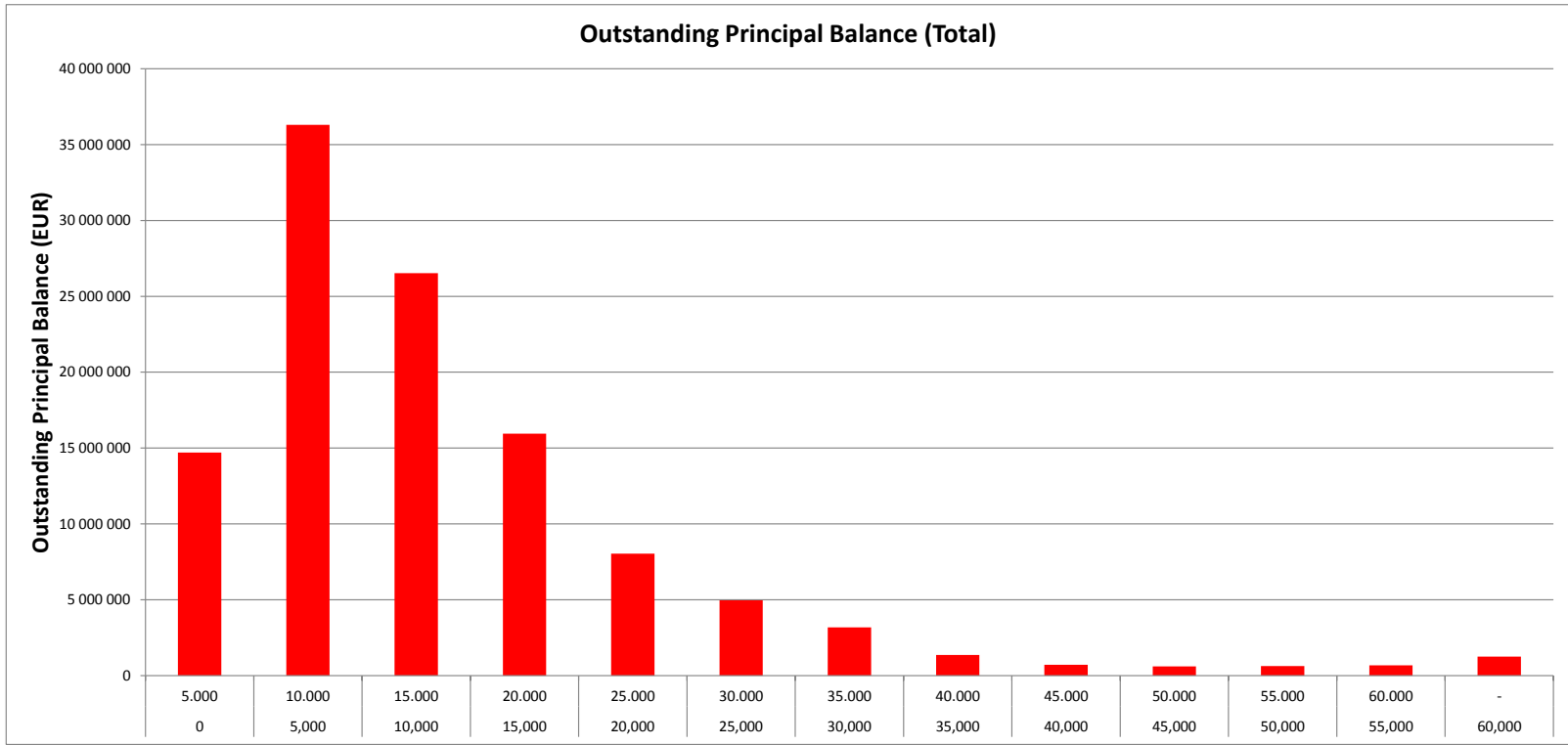
Average amount - all: 8 136

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5.000	5 222	14 700 454	12,8 %	18,4	33,9
	5 000	10.000	5 030	36 305 640	31,6 %	25,4	33,1
	10 000	15.000	2 186	26 524 792	23,1 %	26,1	32,9
	15 000	20.000	933	15 947 905	13,9 %	26,9	32,6
	20 000	25.000	364	8 041 422	7,0 %	27,3	32,5
	25 000	30.000	183	4 958 443	4,3 %	26,8	32,4
	30 000	35.000	98	3 176 143	2,8 %	27,8	32,4
	35 000	40.000	37	1 365 751	1,2 %	27,4	32,9
	40 000	45.000	17	714 834	0,6 %	27,8	31,5
	45 000	50.000	13	605 158	0,5 %	28,0	32,1
	50 000	55.000	12	631 374	0,5 %	27,6	32,3
	55 000	60.000	12	677 629	0,6 %	28,5	31,9
	60 000	-	15	1 249 408	1,1 %	26,3	32,8
Total			14 122	114 898 952	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	27.01.2017				
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Period No	26				
Monthly Period	Dec 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	



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9.a Geographical Distribution



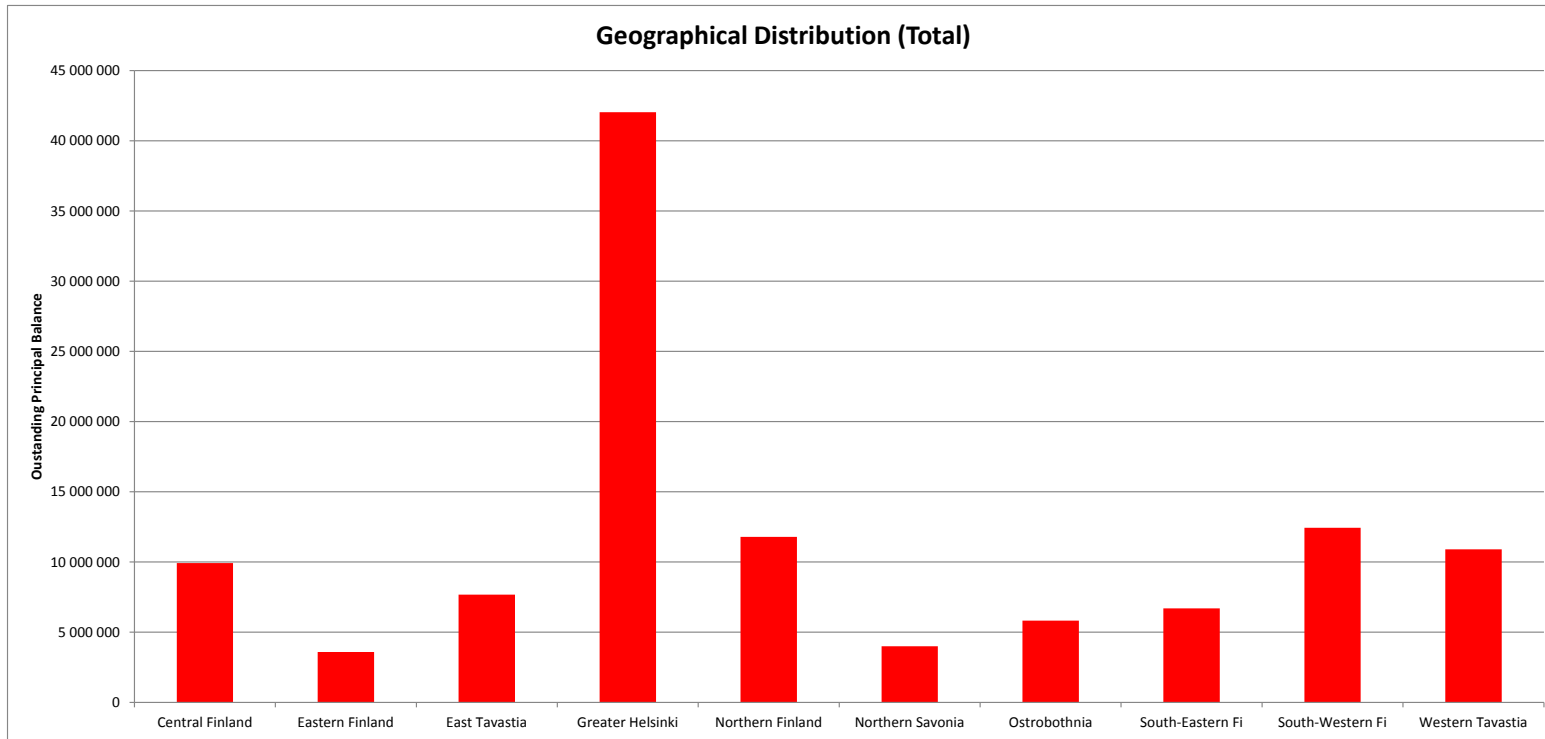
Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	26				
Monthly Period	Dec 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 310	9 925 014	8,64 %	25,3		32,9
Eastern Finland	432	3 590 187	3,12 %	25,4		33,3
East Tavastia	903	7 681 412	6,69 %	25,1		33,2
Greater Helsinki	4 979	42 033 965	36,58 %	25,2		32,9
Northern Finland	1 437	11 790 748	10,26 %	25,7		32,9
Northern Savonia	503	4 003 567	3,48 %	25,3		33,3
Ostrobothnia	781	5 827 023	5,07 %	24,3		33,0
South-Eastern Fi	865	6 699 956	5,83 %	25,8		32,8
South-Western Fi	1 530	12 438 024	10,83 %	25,1		33,0
Western Tavastia	1 382	10 909 057	9,49 %	25,3		32,9
Total	14 122	114 898 952	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	27.01.2017	
Payment date	25.01.2017	
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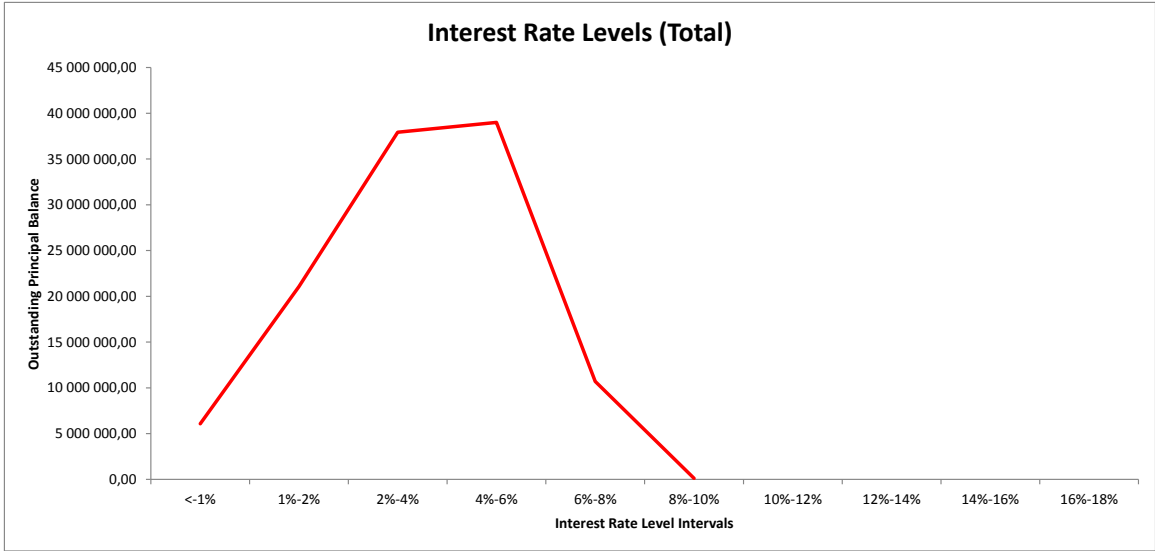
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		819	6 078 881	5,29 %	27,2	31,0
1 2		2 581	21 067 325	18,34 %	25,2	32,8
2 4		4 003	37 927 985	33,01 %	25,2	33,1
4 6		4 964	38 999 008	33,94 %	25,1	33,1
6 8		1 735	10 710 197	9,32 %	25,0	33,0
8 10		20	115 556	0,10 %	24,1	33,3
10 12						
12 14						
14 16						
16 18						
Total		14 122	114 898 952	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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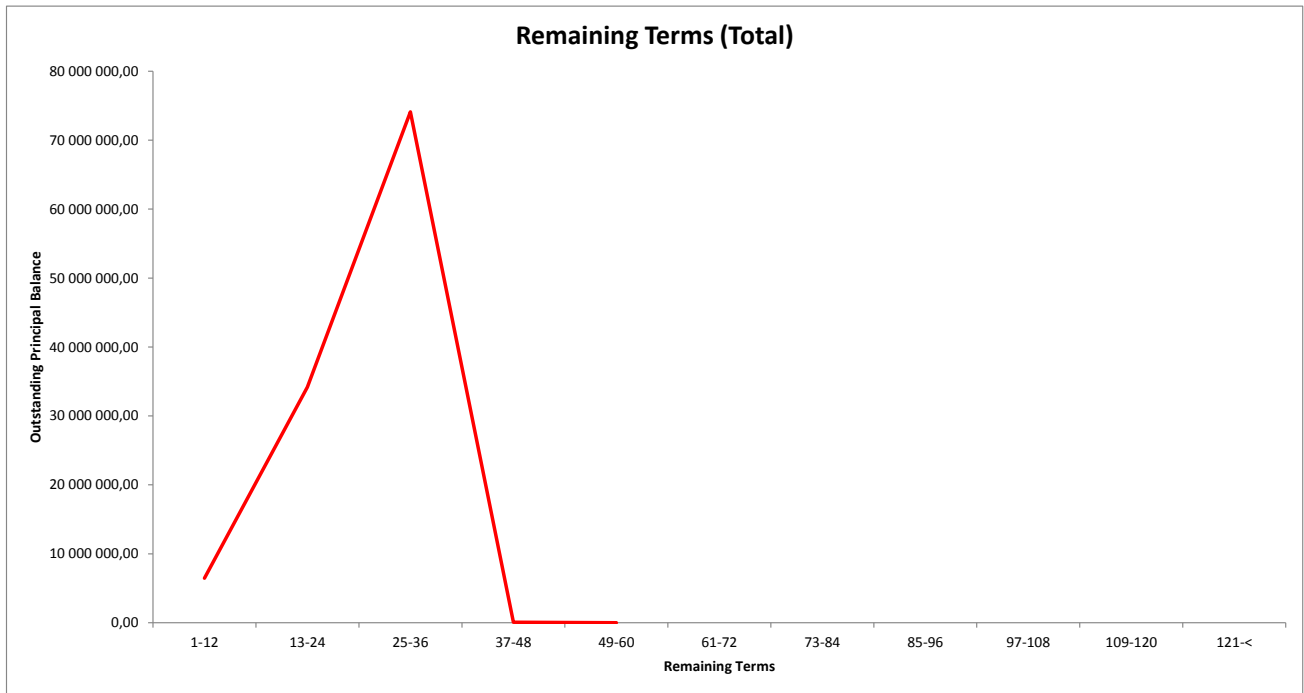
TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		35	67 551	0,06 %	0,0	35,7
	1		2 501	6 452 799	5,62 %	7,5	34,3
	13		4 704	34 190 156	29,76 %	20,6	36,4
	25		6 878	74 104 958	64,50 %	28,9	31,3
	37		4	83 489	0,07 %	40,5	28,6
	49		0	0	0,00 %	0,0	0,0
	61						
	73						
	85						
	97						
	109						
	121						
	Total		14 122	114 898 952	100 %		

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11.b Remaining Terms



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12.a Seasoning



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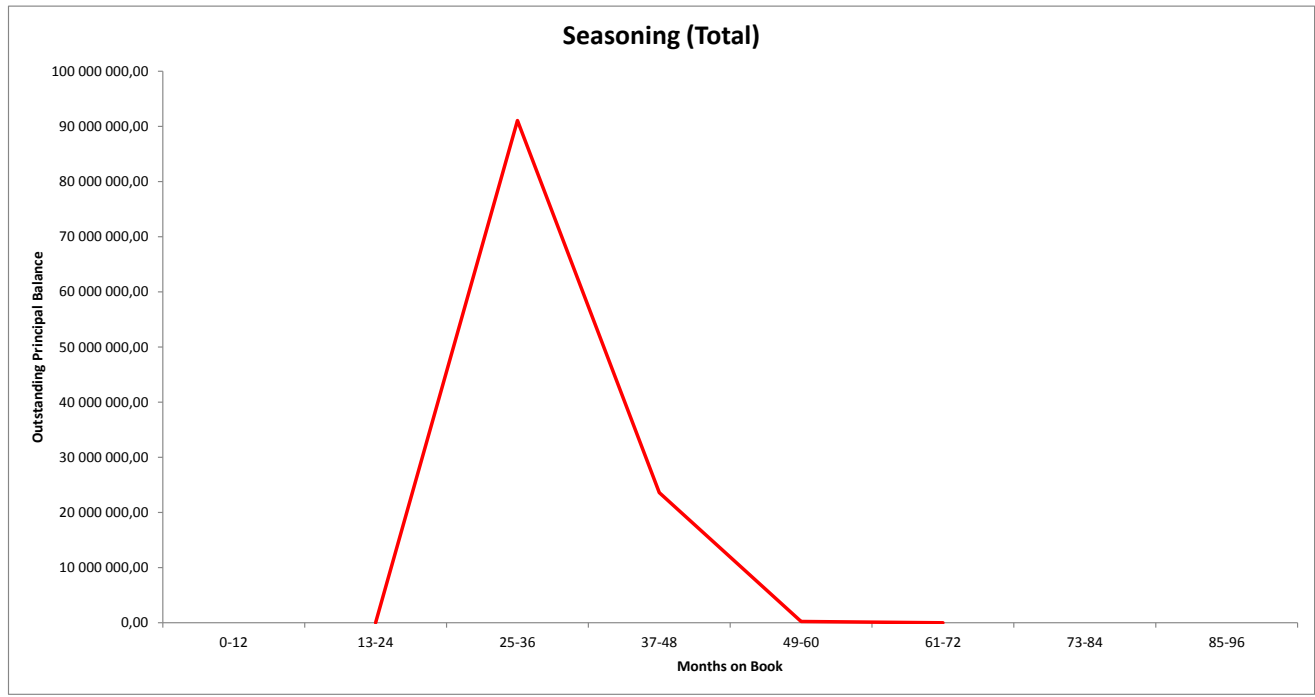
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24	0	0	0,00 %	0,0
	25		36	10 795	91 064 348	79,26 %	26,5
	37		48	3 266	23 601 486	20,54 %	20,6
	49		60	59	225 927	0,20 %	7,4
	61		72	2	7 191	0,01 %	9,1
	73		84				
	85		96				
	Total			14 122	114 898 952	100 %	

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12.b Seasoning



Reporting Date	27.01.2017	
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13.a Balloon loans



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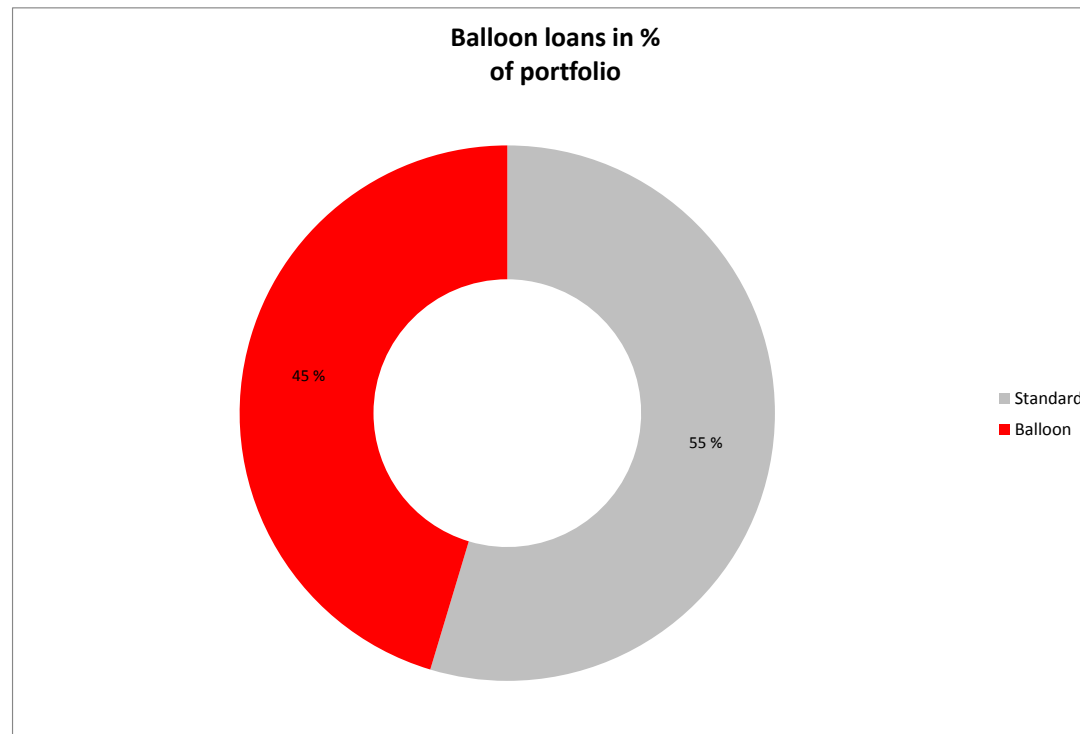
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		10 572	62 790 326	54,65 %	1 757	0,00 %	24,5	32,9
Balloon		3 550	52 108 626	45,35 %	22 841 373	43,83 %	26,2	33,0
Total		14 122	114 898 952	100 %	22 843 130	19,88 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



SCFI Rahoituspalvelut Ltd
 Monthly Investor Report

14.a # loans per borrower



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

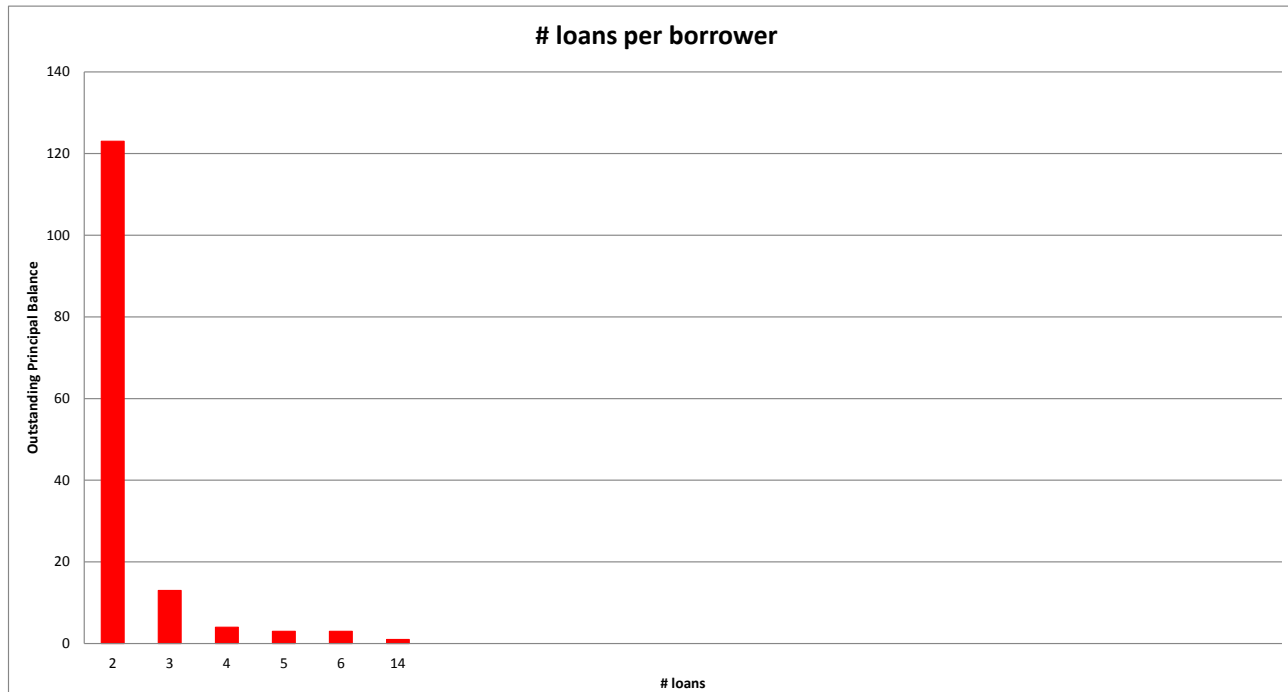
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	15 913	112 067 347	97,54 %
	2	123	2029669,22	1,77 %
	3	13	413 014	0,36 %
	4	4	81302,86	0,07 %
	5	3	72 802	0,06 %
	6	3	66168,13	0,06 %
	14	1	168 650	0,15 %
Total:	16 060	114 898 952	100,0 %	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	114 898 952	110 713 185	4 185 768	376 319	4,00 %	96,36 %
2	110 713 185	106 546 647	4 166 537	362 524	4,00 %	92,73 %
3	106 546 647	102 458 785	4 087 863	348 699	4,00 %	89,17 %
4	102 458 785	98 321 748	4 137 037	335 192	4,00 %	85,57 %
5	98 321 748	94 281 183	4 040 565	321 530	4,00 %	82,06 %
6	94 281 183	90 294 483	3 986 701	308 261	3,99 %	78,59 %
7	90 294 483	86 425 417	3 869 066	295 151	3,99 %	75,22 %
8	86 425 417	82 618 874	3 806 543	282 176	3,99 %	71,91 %
9	82 618 874	78 976 484	3 642 390	269 473	3,98 %	68,74 %
10	78 976 484	75 364 704	3 611 780	257 307	3,98 %	65,59 %
11	75 364 704	71 806 785	3 557 919	245 290	3,98 %	62,50 %
12	71 806 785	68 295 859	3 510 925	233 427	3,97 %	59,44 %
13	68 295 859	64 730 803	3 565 056	221 678	3,97 %	56,34 %
14	64 730 803	61 273 136	3 457 668	209 837	3,96 %	53,33 %
15	61 273 136	57 837 224	3 435 911	198 299	3,95 %	50,34 %
16	57 837 224	54 493 901	3 343 323	186 835	3,95 %	47,43 %
17	54 493 901	51 151 947	3 341 954	175 725	3,94 %	44,52 %
18	51 151 947	47 886 729	3 265 218	164 577	3,93 %	41,68 %
19	47 886 729	44 359 940	3 526 789	153 786	3,92 %	38,61 %
20	44 359 940	40 364 622	3 995 318	141 946	3,91 %	35,13 %

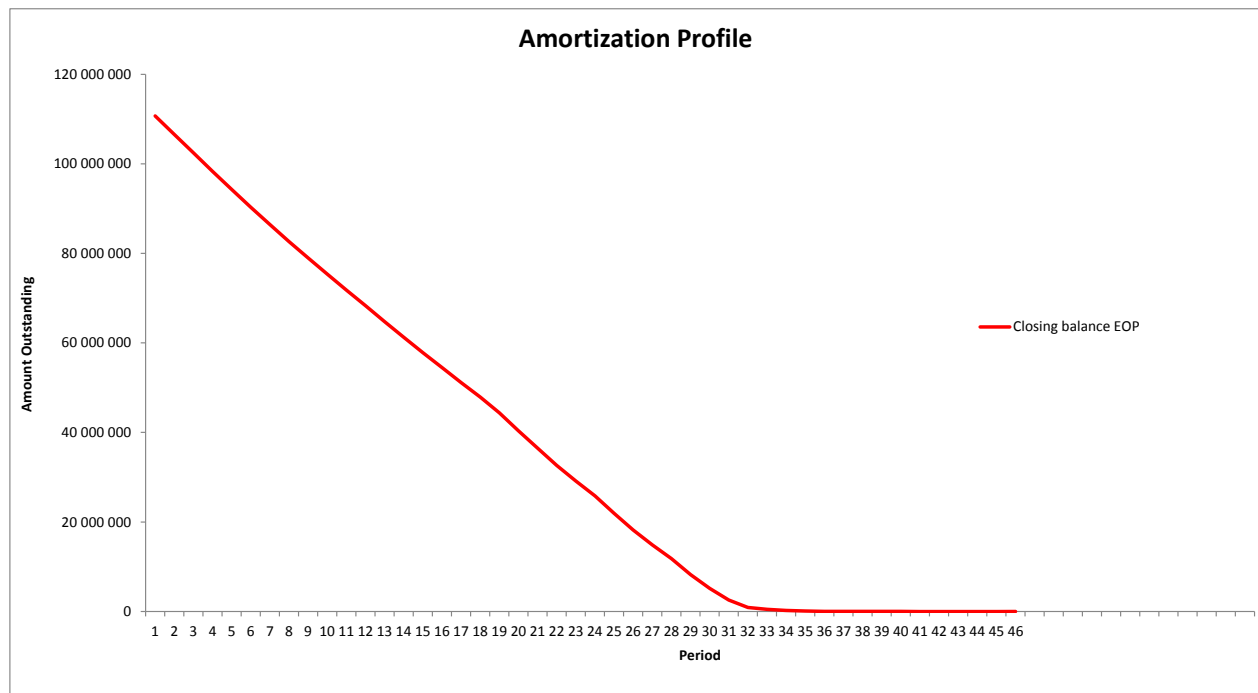
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 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
2015 11	67	104	28 538	830 991
2015 12	144	172	49 725	1 707 540
2016 01	136	205	67 592	1 707 904
2016 02	115	163	53 028	1 455 068
2016 03	103	148	42 554	1 248 587
2016 04	96	121	40 800	1 088 153
2016 05	75	103	30 659	849 767
2016 06	111	161	48 505	1 438 494
2016 07	134	205	66 008	1 544 697
2016 08	90	116	43 734	920 956
2016 09	49	67	21 042	506 775
2016 10	52	77	22 999	508 787
2016 11	68	93	25 121	653 248
2016 12	86	107	47 955	703 413
Total:	3 016	4 205	1 268 545	40 925 204

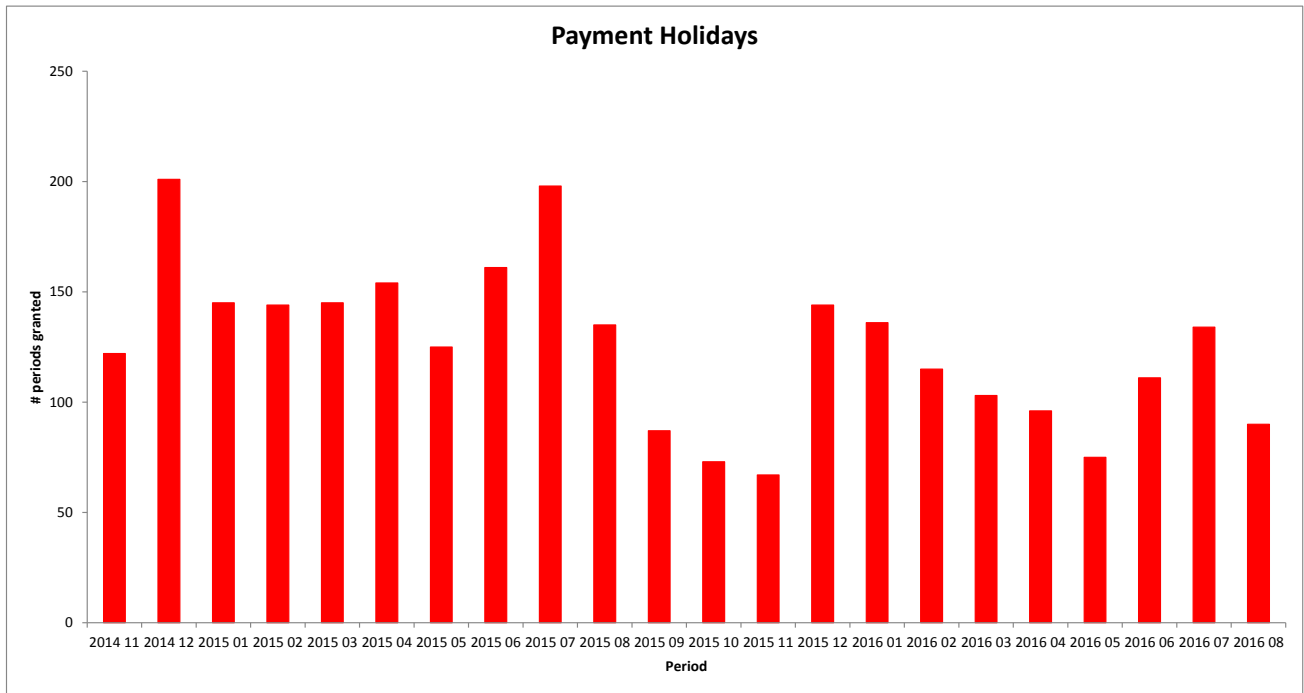
Payment Holiday

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

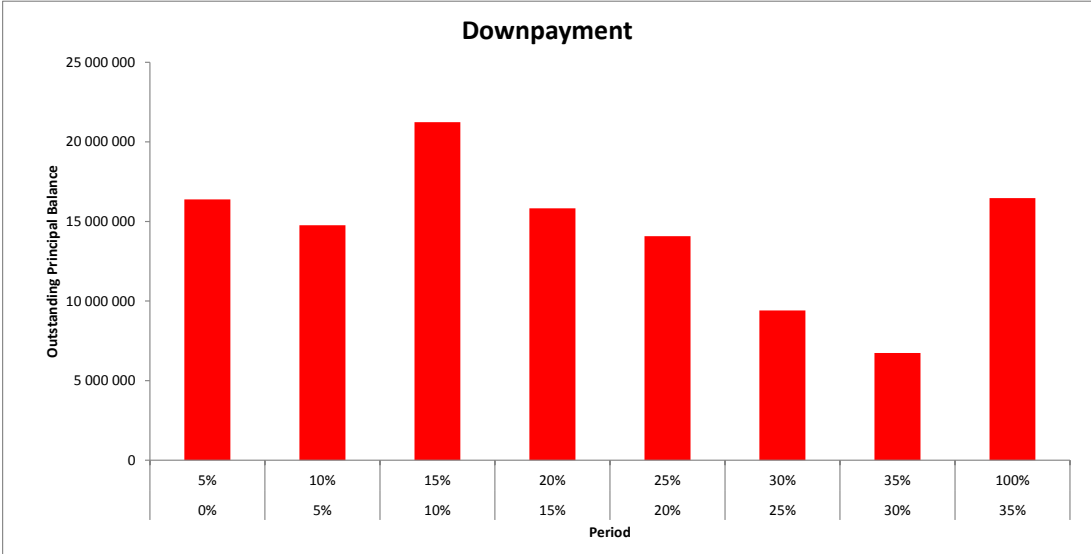
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 618	16 384 145	14,3 %	27,0	32,3
	5 %	10 %	1 597	14 764 649	12,9 %	26,2	32,9
	10 %	15 %	2 445	21 235 081	18,5 %	25,8	33,1
	15 %	20 %	1 879	15 825 140	13,8 %	25,2	33,3
	20 %	25 %	1 678	14 080 490	12,3 %	24,7	33,1
	25 %	30 %	1 122	9 405 592	8,2 %	24,9	33,1
	30 %	35 %	876	6 737 564	5,9 %	24,4	33,1
	35 %	100 %	2 907	16 466 291	14,3 %	22,9	32,9
Total			14 122	114 898 952	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	27.01.2017		
Payment date	25.01.2017		
Period No	26		
Monthly Period	Dec 2016	Fixed rate	= 30/360 days
Interest Period	from 25.12.2016	to 25.01.2017	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



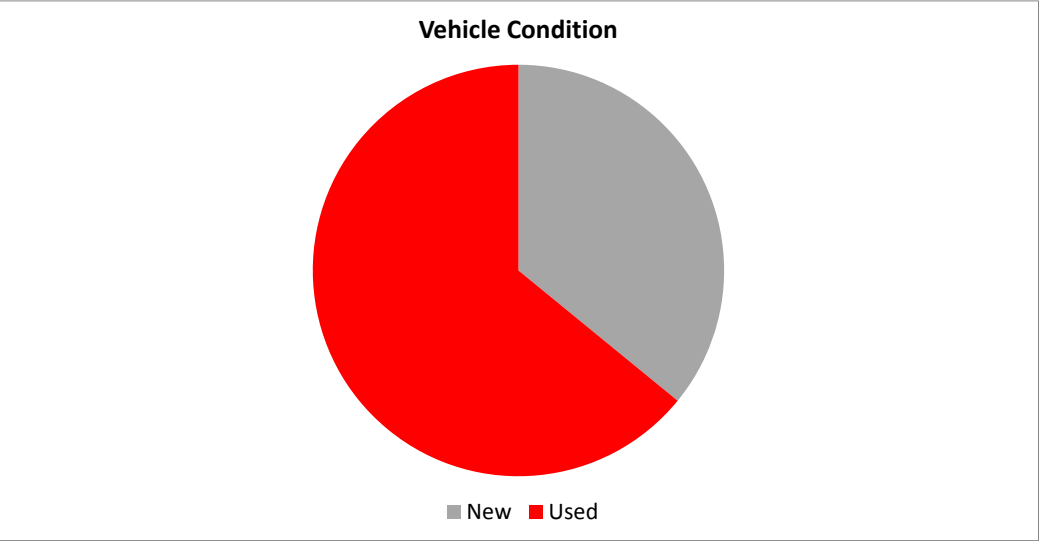
Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	26				
Monthly Period	Dec 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	

TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	3 644	41 259 003	35,9 %	24,9	33,1	
Used	10 478	73 639 949	64,1 %	25,4	32,9	
Total	14 122	114 898 952	100 %			

18.b Vehicle Condition



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

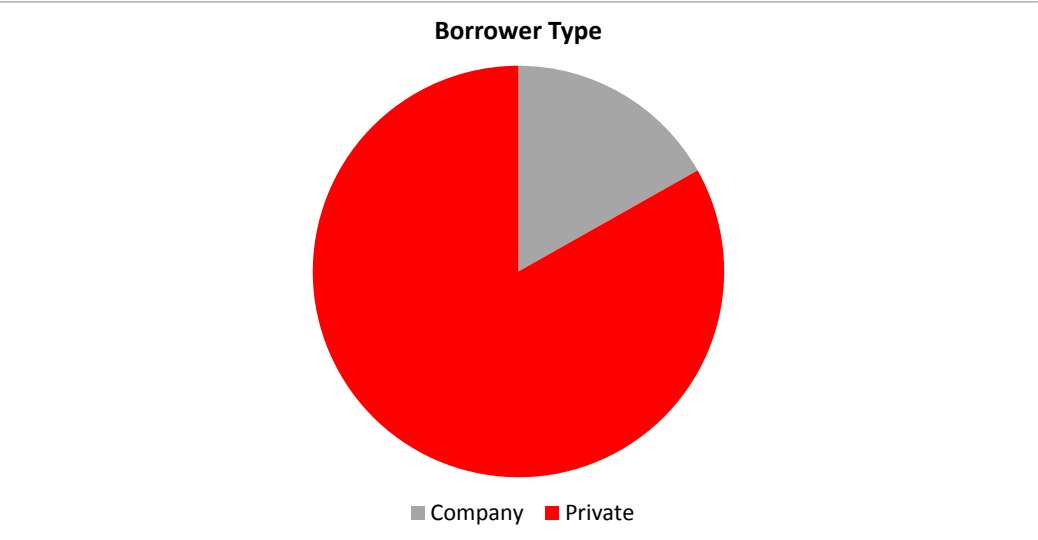
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 774	19 332 942	16,8 %	23,4	33,1
	Private	12 348	95 566 011	83,2 %	25,6	32,9
	Total	14 122	114 898 952	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	26				
Monthly Period		Dec 2016	Fixed rate	=	30/360 days
Interest Period	from	25.12.2016	to	25.01.2017	= 31 days

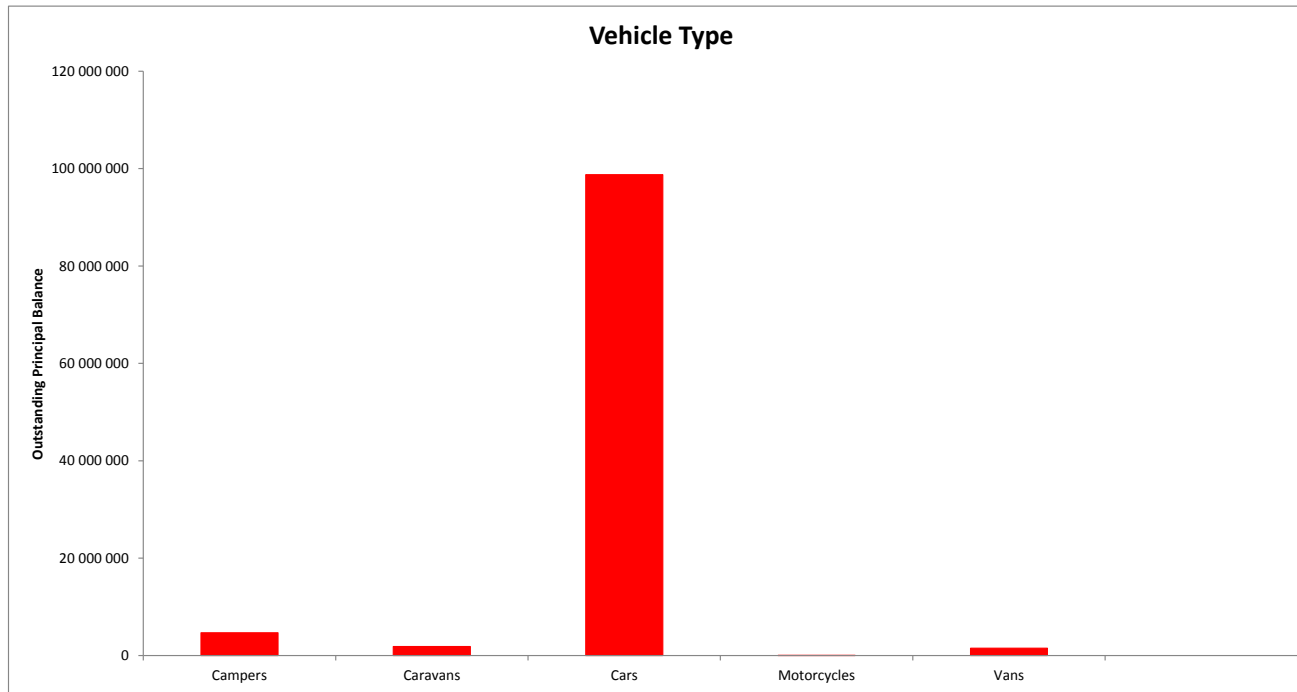
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		262	4 659 814	4,06 %	26,6	32,76
Caravans		226	1 833 060	1,60 %	25,8	33,26
Cars		12 421	98 761 154	85,95 %	25,3	32,96
Motorcycles		1	2 170	0,00 %	17,0	31,00
Vans		277	1 520 578	1,32 %	25,8	31,78
		13 187	106 776 776	93 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	26				
Monthly Period	Dec 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	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
2015 11	0	0
2015 12	1	7 455
2016 01	1	3 138
2016 02	1	18 991
2016 03	0	0
2016 04	0	0
2016 05	0	0
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	1	14 986
2016 10	0	0
2016 11	0	0
2016 12	0	0
	12	125 027

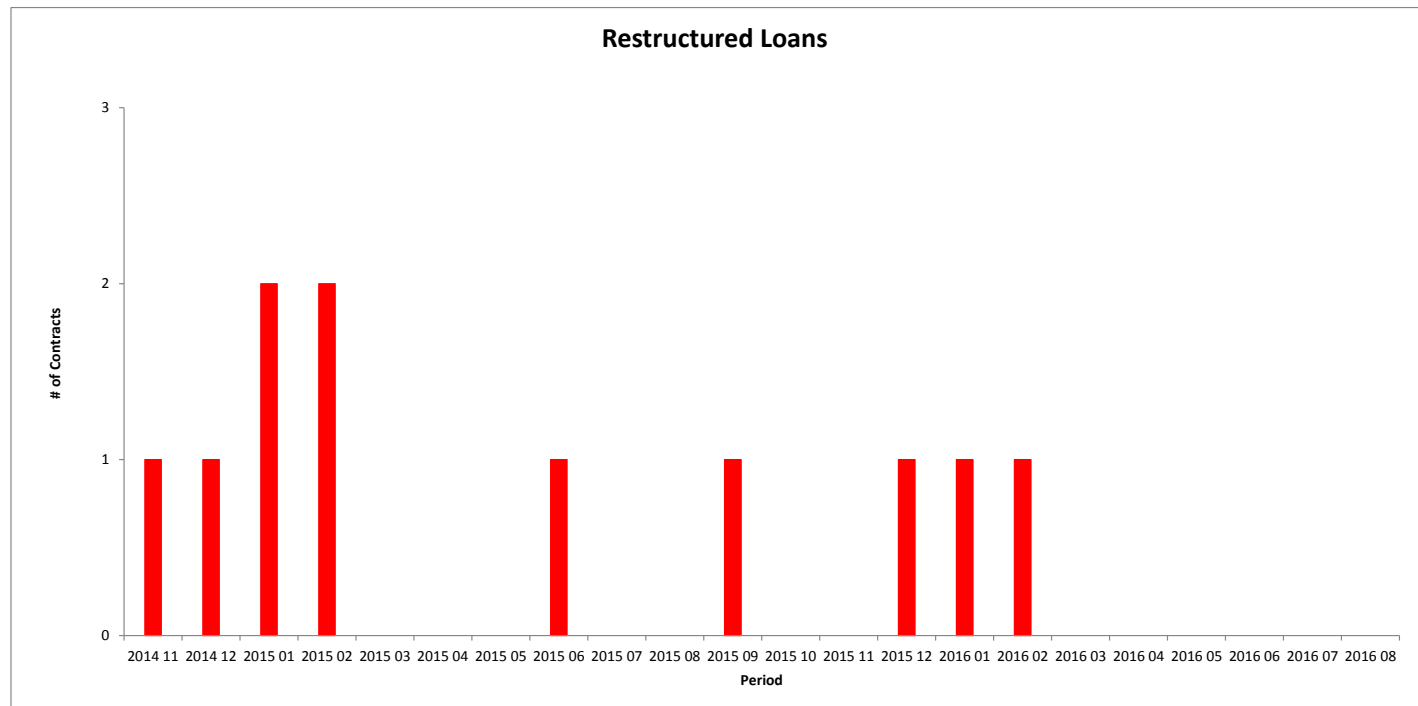
Restructured

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	26				
Monthly Period	Dec 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	from Dec 2016	to Fixed rate = 30/360 days
Interest Period	from 25.12.2016	to 25.01.2017 = 31 days

TOTAL		
Period	Closing balance	WA Interest rate
2014 11	482 997 572	4,01 %
2014 12	464 830 497	4,01 %
2015 01	445 935 670	4,01 %
2015 02	427 392 973	4,00 %
2015 03	408 409 085	3,99 %
2015 04	389 516 915	3,99 %
2015 05	372 810 567	3,99 %
2015 06	354 909 729	3,98 %
2015 07	337 095 392	3,97 %
2015 08	321 530 132	3,96 %
2015 09	304 507 755	3,95 %
2015 10	287 463 115	3,95 %
2015 11	271 684 934	3,94 %
2015 12	257 000 517	3,94 %
2016 01	243 048 311	3,94 %
2016 02	228 579 251	3,94 %
2016 03	213 759 499	3,93 %
2016 04	199 749 553	3,93 %
2016 05	187 002 570	3,93 %
2016 06	175 020 461	3,93 %
2016 07	164 174 646	3,93 %
2016 08	152 933 187	3,93 %
2016 09	142 283 907	3,93 %
2016 10	132 381 185	3,93 %
2016 11	123 070 792	3,93 %
2016 12	114 898 952	3,93 %

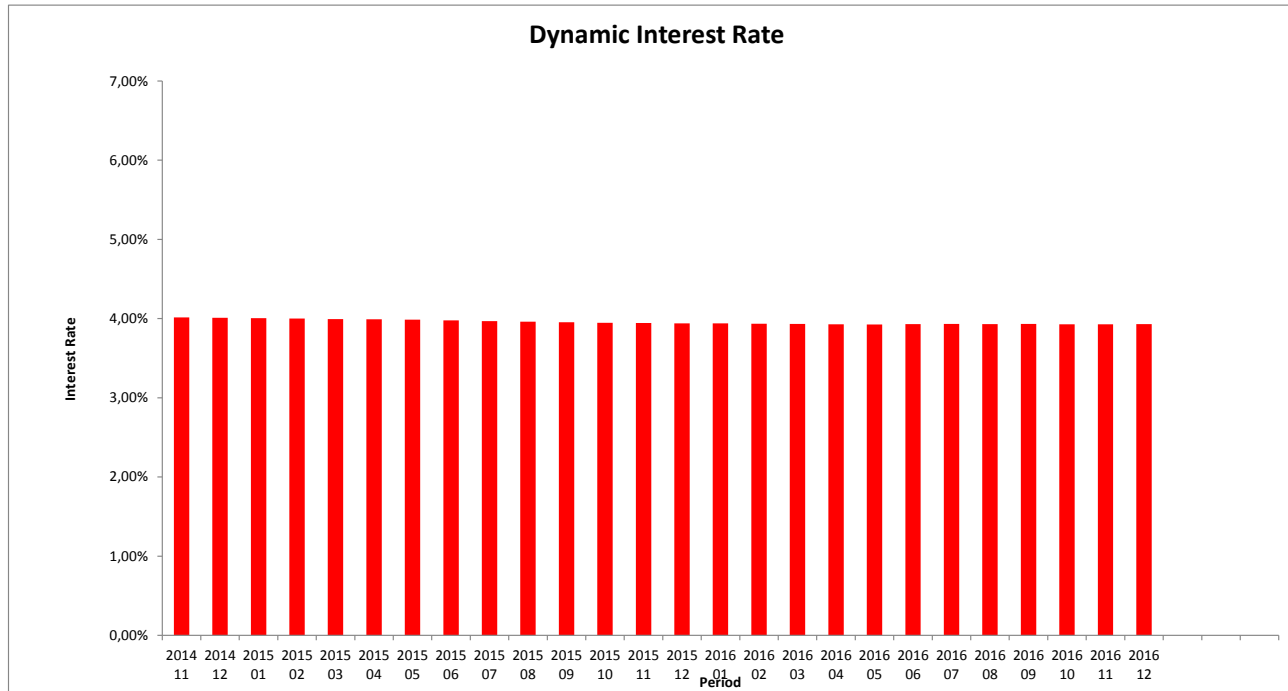
Interest rate evolution

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date 27.01.2017
Payment date 25.01.2017
Period No 26

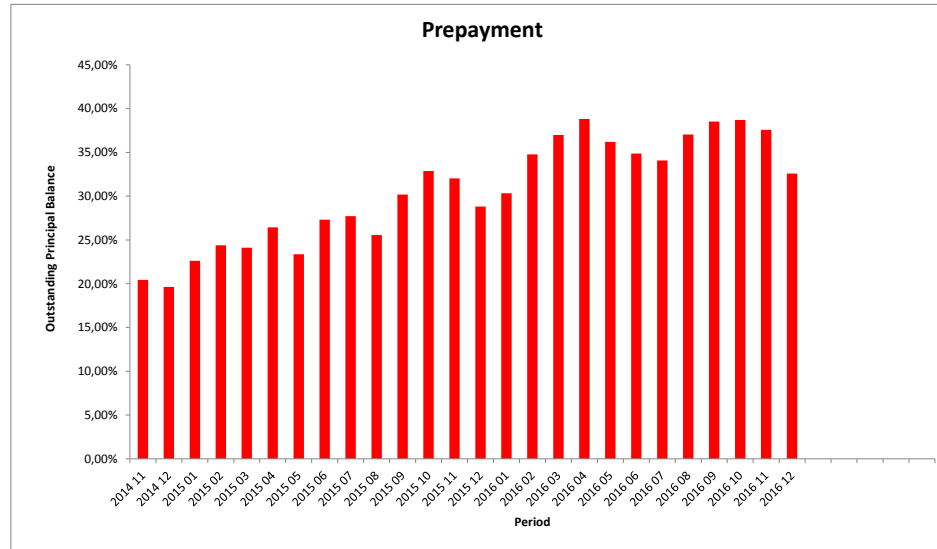
Monthly Period from Dec 2016 to Fixed rate = 30/360 days
Interest Period from 25.12.2016 to 25.01.2017 = 31 days

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 %	
2015 11	8 603 575	271 684 934	32,03 %	
2015 12	7 176 032	257 000 517	28,81 %	
2016 01	7 209 865	243 048 311	30,33 %	
2016 02	7 993 846	228 579 251	34,77 %	
2016 03	8 070 860	213 759 499	36,99 %	
2016 04	8 010 145	199 749 553	38,81 %	
2016 05	6 873 940	187 002 570	36,20 %	
2016 06	6 144 177	175 020 461	34,87 %	
2016 07	5 603 865	164 174 646	34,08 %	
2016 08	5 785 252	152 933 187	37,05 %	
2016 09	5 652 394	142 283 907	38,52 %	
2016 10	5 289 478	132 381 185	38,70 %	
2016 11	4 738 838	123 070 792	37,6 %	
2016 12	3 714 287	114 898 952	32,6 %	

23.b Dynamic Pre-Payments



Reporting Date	27.01.2017		
Payment date	25.01.2017		
Period No	26		
Monthly Period	from	Dec 2016	Fixed rate = 30/360 days
Interest Period	to	25.12.2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	26				
Monthly Period	Dec 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	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	271 684 934	22 872	247 653 713	1 769	20 406 327	225	2 518 506	51	670 996	19	247 288	12	133 923	3	54 181	17	270 008	
12	257 000 517	22 346	235 947 663	1 522	17 941 309	205	2 151 996	47	478 950	18	227 244	13	215 631	6	37 725	11	160 010	
2016	1	243 048 311	21 263	219 517 178	1 742	19 654 911	235	2 918 687	61	574 033	23	234 373	6	75 026	3	74 104	23	261 801
	2	228 579 251	20 557	207 051 545	1 595	18 139 637	206	2 228 912	52	729 360	24	243 778	13	152 443	3	33 575	7	126 695
	3	213 759 499	19 806	194 710 005	1 470	16 089 766	202	2 034 417	39	552 822	18	214 205	12	114 711	4	43 574	21	241 381
	4	199 749 553	19 094	183 519 434	1 205	13 024 752	230	2 483 366	44	394 264	10	102 264	11	154 624	6	70 849	10	83 732
	5	187 002 570	17 846	167 121 435	1 582	16 791 107	208	2 186 184	54	613 021	20	163 628	4	54 483	4	72 711	17	152 403
	6	175 020 461	17 329	159 013 971	1 306	13 314 784	177	1 876 854	55	590 938	16	152 627	9	62 416	1	8 871	15	171 418
	7	164 174 646	16 369	147 197 085	1 401	13 967 271	213	2 056 050	44	434 114	33	385 039	10	102 148	5	32 939	6	45 032
	8	152 933 187	15 686	138 308 072	1 220	12 137 902	186	1 686 092	46	438 651	19	158 064	14	167 295	3	37 112	16	136 194
	9	142 283 907	15 027	130 005 528	1 019	10 056 900	158	1 521 775	41	361 257	26	236 937	6	60 060	4	41 451	15	194 348
	10	132 381 185	14 053	118 607 609	1 201	11 477 836	172	1 601 232	43	417 241	15	135 338	10	114 141	3	27 787	13	93 356
	11	123 070 792	13 470	111 243 215	1 030	9 638 620	160	1 395 169	48	469 098	12	127 393	10	103 523	6	93 774	15	82 932
	12	114 898 952	12 966	104 303 659	927	8 391 590	161	1 516 371	32	310 952	19	190 071	10	104 539	7	81 771	12	123 991

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3			2015 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	15 913	1	-	-	15 913	-	-	15 913	-	-	15 913	-	-	15 913	0	0	15 913
2015 1	517 107	36				90 731	90 731	426 376	194 861	285 592	232 905	13 697	299 289	217 818	10 317	309 605	207 502
2015 2	607 600	52							262 781	262 781	330 646	190 480	453 261	154 339	13 738	466 999	140 801
2015 3	747 874	63										410 508	410 508	337 366	142 694	553 201	194 673
2015 4	715 056	53													345 643	345 643	369 412
2016 1	629 877	51															
2016 2	407 700	42															
2016 3	375 574	37															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 1			2016 2			2016 3			2016 4		
			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	6 481	6 481	9 432			
2015 1	517 107	36	2 309	311 915	205 192	9 780	321 694	195 413	61 652	381 956	135 151	1 319	383 275	133 832
2015 2	607 600	52	27 242	494 241	113 360	4 200	498 440	109 160	78 582	591 195	16 405	843	592 038	15 562
2015 3	747 874	63	7 850	561 051	186 823	13 507	574 558	173 316	87 598	694 995	59 511	5 801	700 796	53 710
2015 4	715 056	53	177 499	523 142	191 914	18 033	541 175	173 881	47 389	587 866	123 284	4 162	592 028	119 122
2016 1	629 877	51	341 434	341 434	288 444	116 030	457 464	172 414	12 397	494 853	135 024	20 429	515 282	114 595
2016 2	407 700	42				153 180	153 180	254 520	142 426	295 606	112 094	17 195	312 801	94 899
2016 3	375 574	37							146 984	146 984	228 590	92 233	239 217	136 357
2016 4	300 278	40										126 087	126 087	50 201

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26. Priority of Payments



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	8 676 196,48	EUR
Senior Expenses	-	34 081,58	EUR
Servicing Fee	-	49 470,38	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	420 804,64	EUR
Principal on Loan to Issuer	-	8 171 839,88	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	11 488 647,25	EUR
Senior Expenses	-	19 090,89	EUR
Interest Class A	-	18 947,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 230 707,92	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	-	8 171 839,88	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	-	-	EUR
Interest Issuer Subordinated Loan	-	448,40	EUR
Principal Issuer Subordinated Loan	-	93 103,92	EUR
Payment to Purchaser	-	279 971,24	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	279 971,24	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,59	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	279 955,65	EUR

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Monthly Investor Report

27. Transaction Costs



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	34 081,58						
Interest accrued for the Period	EUR	140 385,00	18 947,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	5 570 233,00	2 335 936,00	724 106,00	148 694,00	279 650,00	636 989,00	1 444 858,00
Interest Payments	EUR	140 385,00	18 947,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	5 570 233,00	2 335 936,00	724 106,00	148 694,00	279 650,00	636 989,00	1 444 858,00
Interest accrued on Subordinated Loan for the Period	EUR	448,40						
Cumulative Interest accrued on Subordinated Loan	EUR	45 811,90						
Interest Payments on Subordinated Loan	EUR	448,40						
Cumulative Interest Payments on Subordinated Loan	EUR	45 811,90						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd
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28. Contact Details



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Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	26	
Monthly Period	Dec 2016	Fixed rate = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days