

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.08.2015				
Payment date	25.08.2016			Following payment dates:	26.09.2016
Period No	9				25.10.2016
Monthly Period	Jul 2016			Convention	= 30/360 days
Interest Period	from 25.07.2016	to	25.08.2016	=	31 days
Cut-Off date	31.07.2016				

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1. Portfolio Information



Reporting Date	29.08.2015		
Payment date	25.08.2016		
Period No	9		
Monthly Period	Jul 2016	Convention =	30/360 days
Interest Period	from 25.07.2016	to 25.08.2016	= 31 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	269 186 189,23 EUR	282 618 105,58 EUR
Scheduled Loan Principal Repayments	5 723 185,99 EUR	6 296 057,11 EUR
Prepayments	7 094 183,94 EUR	6 913 359,16 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	12 817 369,93 EUR	13 209 416,27 EUR
New Defaulted Auto Loans in Period	36 578,99 EUR	222 500,08 EUR
Closing Balance	256 332 240,31 EUR	269 186 189,23 EUR
Total revenue collections		
Revenue and fees received on loan balances	972 664,25 EUR	1 084 472,26 EUR
Recoveries on loans in default	68 453,81 EUR	80 181,00 EUR
Total Revenue Received in Period	1 041 118,06 EUR	1 164 653,26 EUR
# Loans		
At beginning of period	21 390 Loans	22 067 Loans
Paid in Full	644 Loans	663 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	6 Loans	14 Loans
At end of period	20 740 Loans	21 390 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	13 858 446 EUR	14 374 029 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	13 858 446 EUR	14 374 029 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	13 748 045 EUR	14 261 830 EUR
b. Reserve Fund	2 591 181 EUR	2 724 090 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	16 339 226 EUR	16 985 920 EUR

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3. Reserve Accounts



Reporting Date	29.08.2015				
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Note Balance

Beginning of Period	269 186 189,23	EUR
End of Period	256 332 240,31	EUR

Reserve Fund

	in %	
Beginning of Period	0,0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

Liquidity Balance

Beginning of Period	1,0 %	2 591 181,06	EUR
Cash Outflow		2 591 181,06	EUR
Cash Inflow		2 456 861,89	EUR
End of Period	0,9 %	2 456 861,89	EUR
Required Reserve Amount	0,9 %	2 456 861,89	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 SCF Rahoituspalvelut I DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

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

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4. Performance Data



Reporting Date	29.08.2015				
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Asset Balance

Beginning of Period	269 186 189,23	EUR
End of Period	256 332 240,31	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	235 366 738,18	91,82 %	19 113
1-29 days past due	17 914 309,96	6,99 %	1 392

Delinquent Receivables:

30-59 days past due	2 276 108,53	0,89 %	170
60-89 days past due	448 840,02	0,18 %	35
90-119 days past due	84 748,60	0,03 %	11
120-149 days past due	223 809,78	0,09 %	16
150-179 days past due	17 685,24	0,01 %	3
Total Performing and Delinquent	256 332 240	100,00 %	20 740

Current Period Defaults	36 578,99	6
Cumulative Defaults	729 171,00	51
Current Period Recoveries	68 453,81	
Cumulative Recoveries	345 913,62	

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

NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	256 332 240,31
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	256 332 240,31
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



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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		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	86,98 %	6,99 %	1,49 %	0,98 %	1,69 %	1,87 %
Legal Final Maturity Date		25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024
Rating (Fitch/Moody's)		AAA / AAA	AA/Aa2	A+/A2	A-/Baa1	BB+/Ba1	Not rated
Initial Notes Aggregate Principal Outstanding Balance	389 400 000,00	338 700 000,00	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
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	3894	3387	272	58	38	66	73
Current Note Information							
Class Principal Outstanding Opening Balance	269 186 189,23	218 486 189,23	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	16 339 226,13						
Amortisation	12 853 948,92						
Redemption per Class	12 853 948,92	12 853 948,92	-	-	-	-	-
Redemption per Note		3 795,08	-	-	-	-	-
Class Principal Outstanding Closing Balance	256 332 240,31	205 632 240,31	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	80,22 %	10,61 %	2,26 %	1,48 %	2,57 %	2,85 %
Current Pool Factor		0,61	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
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		64 507,29	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 795,08	-	-	-	-	-
Principal Outstanding per Note End of Period		60 712,21	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		4,30	70,83	108,33	175,00	291,67	750,00
Interest Payment	40 115,75	14 565,75	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		4,30	70,83	108,33	175,00	291,67	750,00
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		13,96 %	6,97 %	5,49 %	4,51 %	2,81 %	0,94 %
Current CE (incl. Excess Spread)		23,69 %	13,08 %	10,82 %	9,34 %	6,76 %	3,91 %
Current CE (excl. Excess Spread)		20,74 %	10,13 %	7,86 %	6,38 %	3,81 %	0,96 %

*Convention applied is the fixed rate convention of 30/360, even though the Notes are floating. This is to align with the subordinated notes, which have a fixed rate.

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.08.2015
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		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut I DAC		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+	A3	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.	
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within fourteen (14) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
	RBC	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA	N/A	N/A	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) may, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not affect the then current ratings of the Class A Notes).	
Swap Counterparty	RBC	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	Aa3 (negative outlook)	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
	RBC	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	Aa3 (negative outlook)	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not affect the then current ratings of the Class A Notes).	
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A-	AA-	A3	A3	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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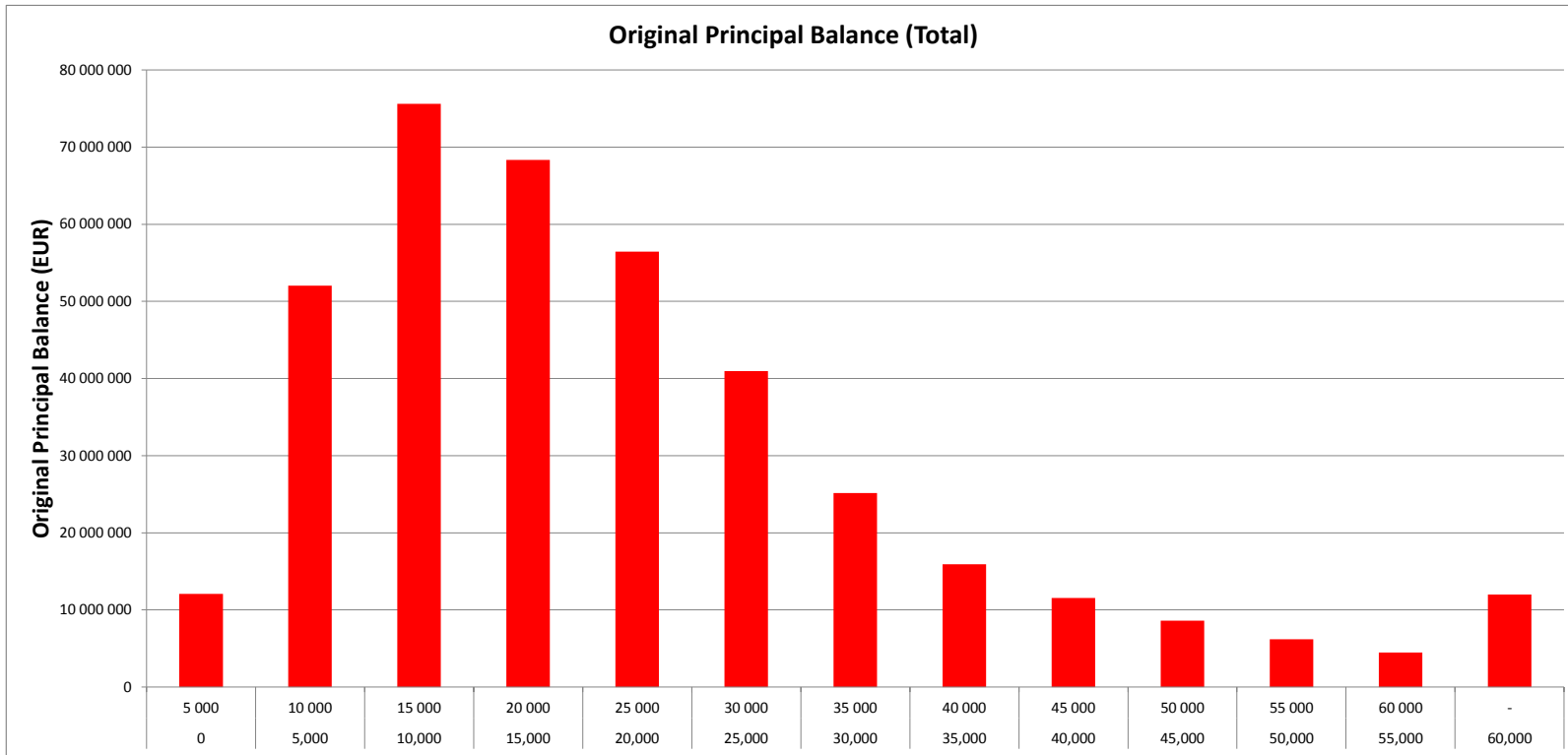
Average amount - all: 14 663

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	3 538	12 087 833	3,1 %	23,2	7,5		
	5 000	10 000	6 935	52 056 104	13,4 %	38,3	7,8		
	10 000	15 000	6 097	75 628 826	19,4 %	44,5	7,8		
	15 000	20 000	3 944	68 327 622	17,5 %	46,5	7,7		
	20 000	25 000	2 522	56 454 771	14,5 %	47,0	7,8		
	25 000	30 000	1 507	40 970 915	10,5 %	47,0	7,5		
	30 000	35 000	782	25 133 034	6,5 %	47,1	7,3		
	35 000	40 000	426	15 895 923	4,1 %	47,5	7,4		
	40 000	45 000	272	11 540 107	3,0 %	48,5	7,1		
	45 000	50 000	183	8 604 555	2,2 %	47,6	7,0		
	50 000	55 000	119	6 204 812	1,6 %	50,1	7,2		
	55 000	60 000	78	4 469 848	1,1 %	49,6	6,5		
	60 000	-	152	11 988 971	3,1 %	48,4	7,0		
	Total			26 555	389 363 320	100 %			

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7.b Original Principal Balance Graph

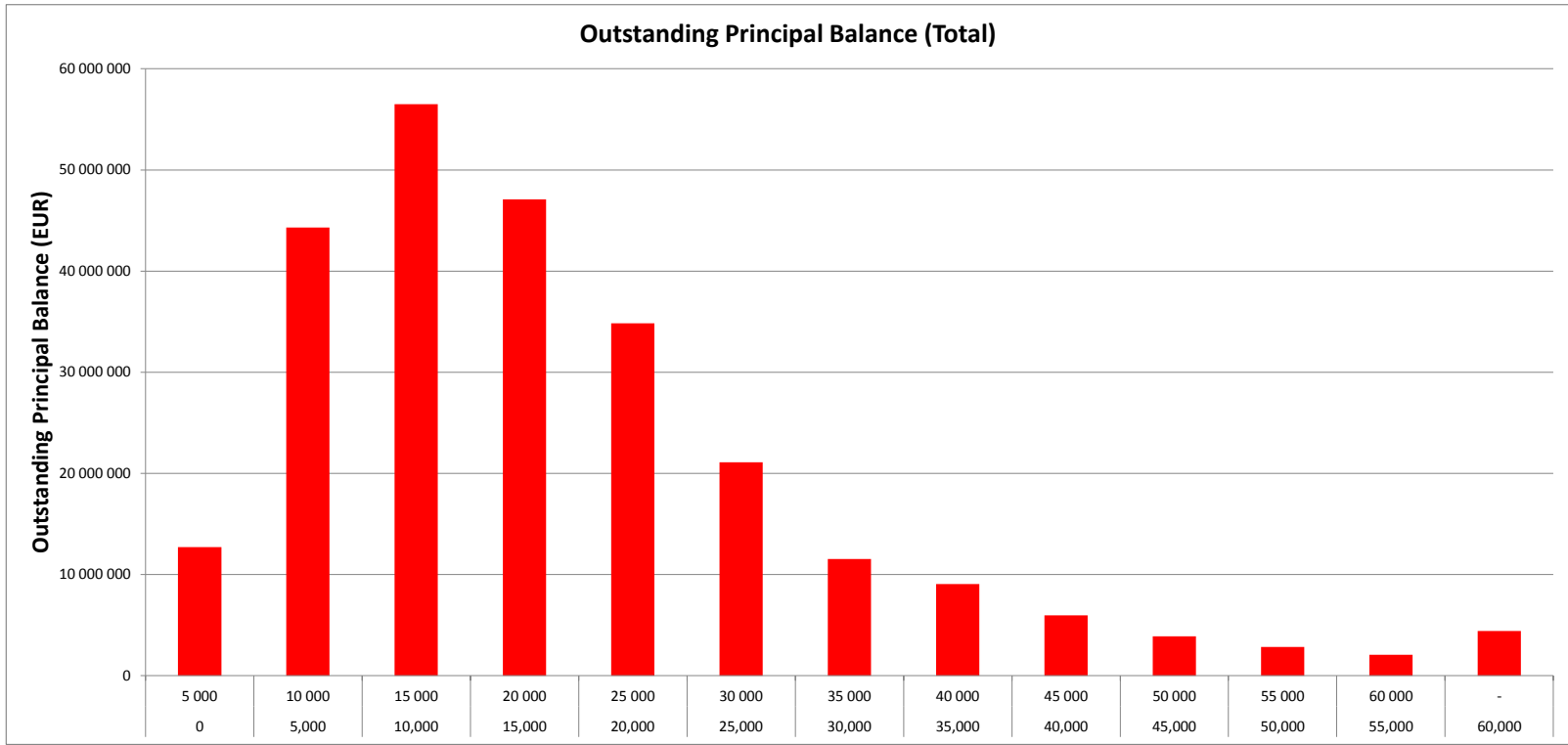
Reporting Date	29.08.2015			
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8.b Outstanding Principal Balance Graph

Reporting Date	29.08.2015			
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Monthly Period	from	Jul 2016	Convention	= 30/360 days
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9.a Geographical Distribution



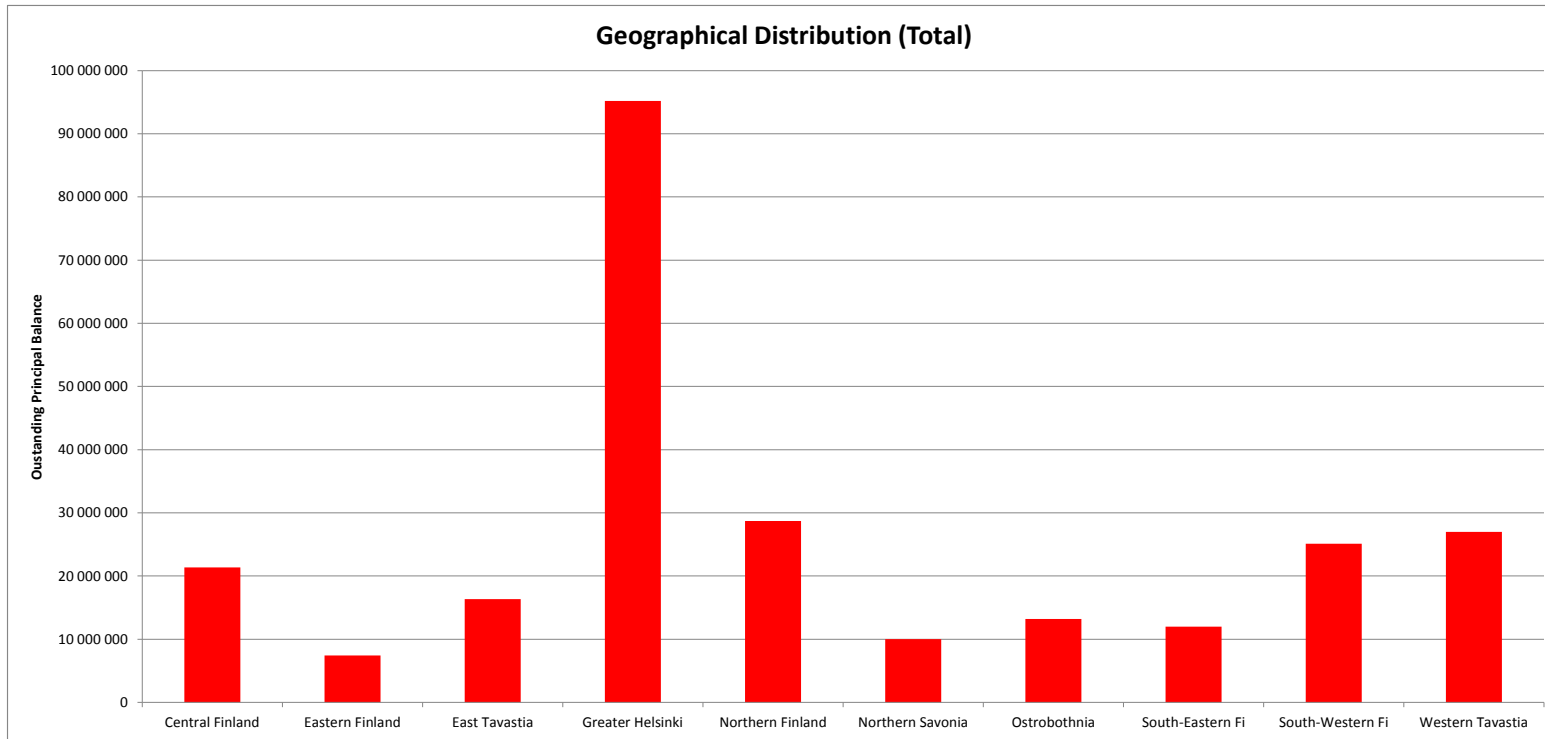
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 877	21 340 662	8,33 %	40,4		16,0
Eastern Finland	632	7 420 806	2,89 %	39,6		16,1
East Tavastia	1 302	16 349 096	6,38 %	41,0		16,0
Greater Helsinki	7 163	95 204 363	37,14 %	40,3		16,0
Northern Finland	2 226	28 704 493	11,20 %	41,0		16,0
Northern Savonia	841	9 995 769	3,90 %	40,6		15,6
Ostrobothnia	1 208	13 223 921	5,16 %	39,7		15,7
South-Eastern Fi	1 079	12 000 945	4,68 %	40,3		16,4
South-Western Fi	2 117	25 106 596	9,79 %	40,4		15,9
Western Tavastia	2 295	26 985 592	10,53 %	40,8		15,8
Total	20 740	256 332 240	100 %			

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9.b Geographical Distribution Graph

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Period No	9				
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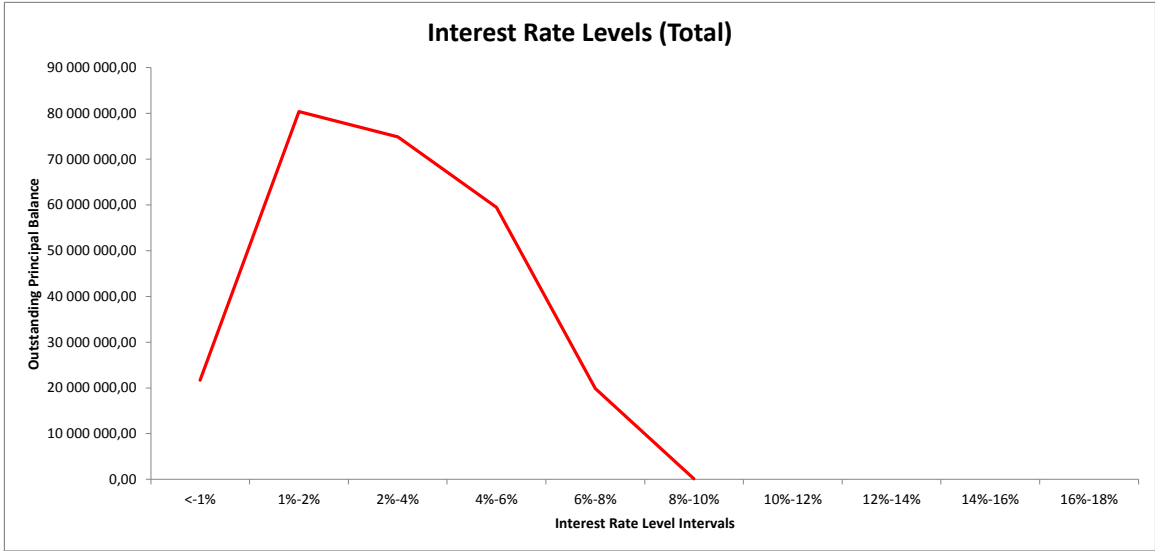


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10.b Interest Rate



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11.a Remaining Terms



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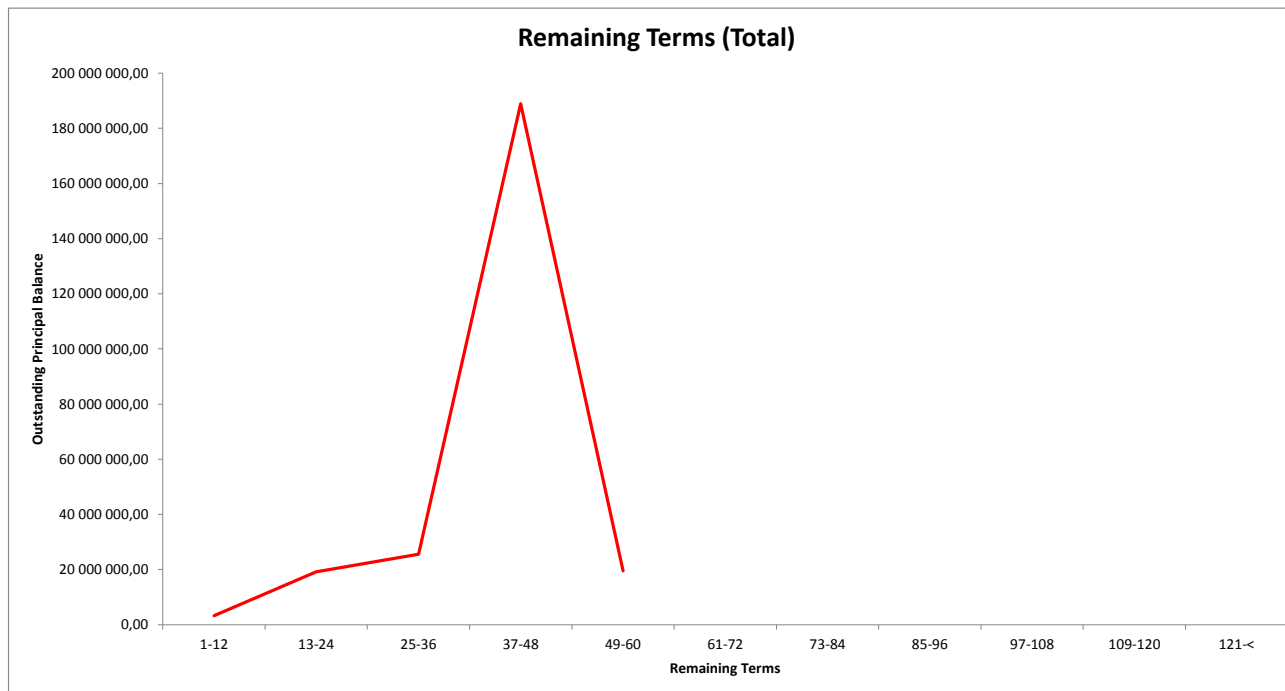
TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0		9	2 792	0,00 %	0,0	16,5	
	1		12	1 328	3 221 369	1,26 %	8,5	16,0
	13		24	3 035	19 148 471	7,47 %	19,4	16,5
	25		36	2 887	25 526 778	9,96 %	31,1	16,7
	37		48	12 315	188 967 451	73,72 %	43,5	16,3
	49		60	1 166	19 465 380	7,59 %	49,2	11,2
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
	Total			20 740	256 332 240	100 %		

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11.b Remaining Terms



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12.a Seasoning



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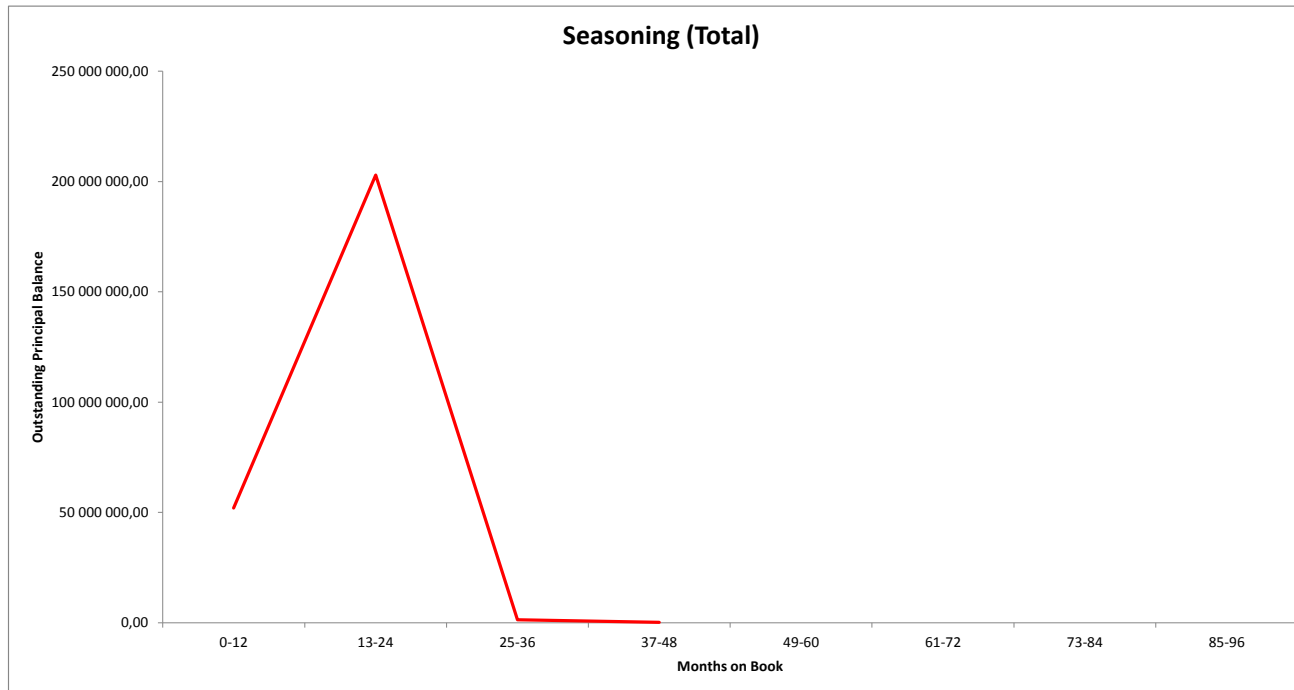
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	3 975	52 017 539	20,29 %	44,5	11,5
	13		24	16 616	202 857 109	79,14 %	39,5	17,0
	25		36	136	1 362 241	0,53 %	29,2	30,2
	37		48	13	95 351	0,04 %	19,2	40,6
	49		60					
	61		72					
	73		84					
	85		96					
	Total			20 740	256 332 240	100 %		

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12.b Seasoning



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13.a Balloon loans



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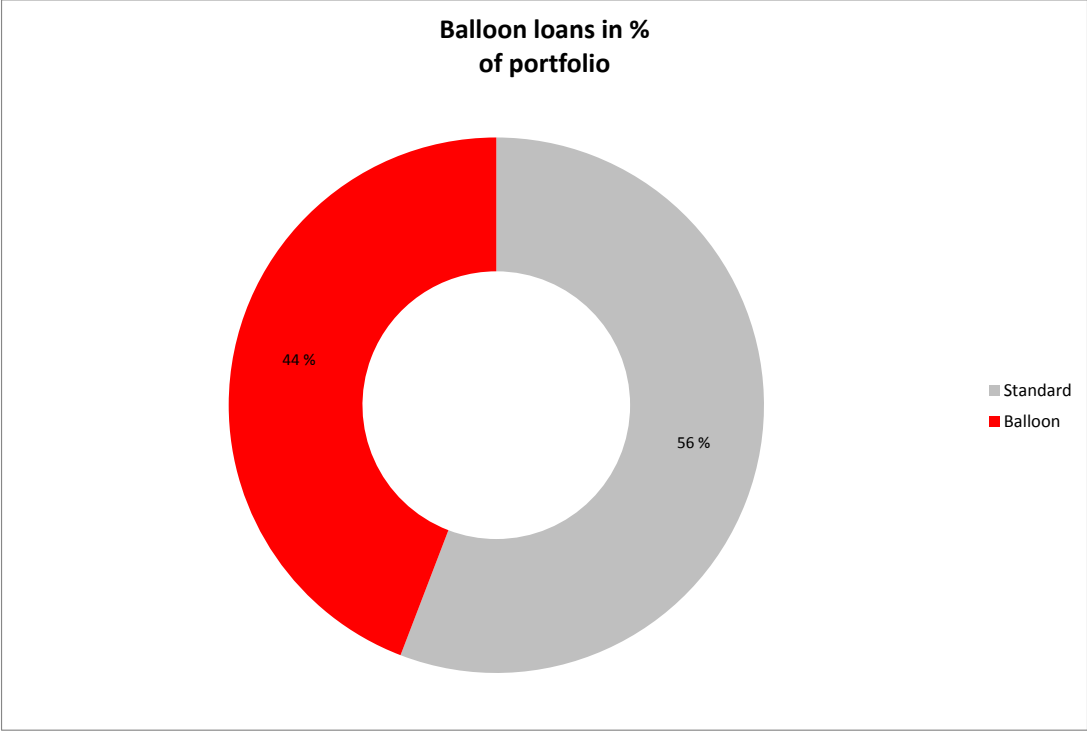
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	15 075	143 098 123	55,83 %	1 714	0,00 %	38,3	15,9
	Balloon	5 665	113 234 118	44,17 %	36 994 905	32,67 %	43,2	16,0
	Total	20 740	256 332 240	100 %	36 996 619	14,43 %		

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13.b Balloon loans



Reporting Date	29.08.2015					
Payment date	25.08.2016					
Period No	9					
Monthly Period	Jul 2016		Convention	=	30/360 days	
Interest Period	from 25.07.2016	to	25.08.2016	=	31 days	

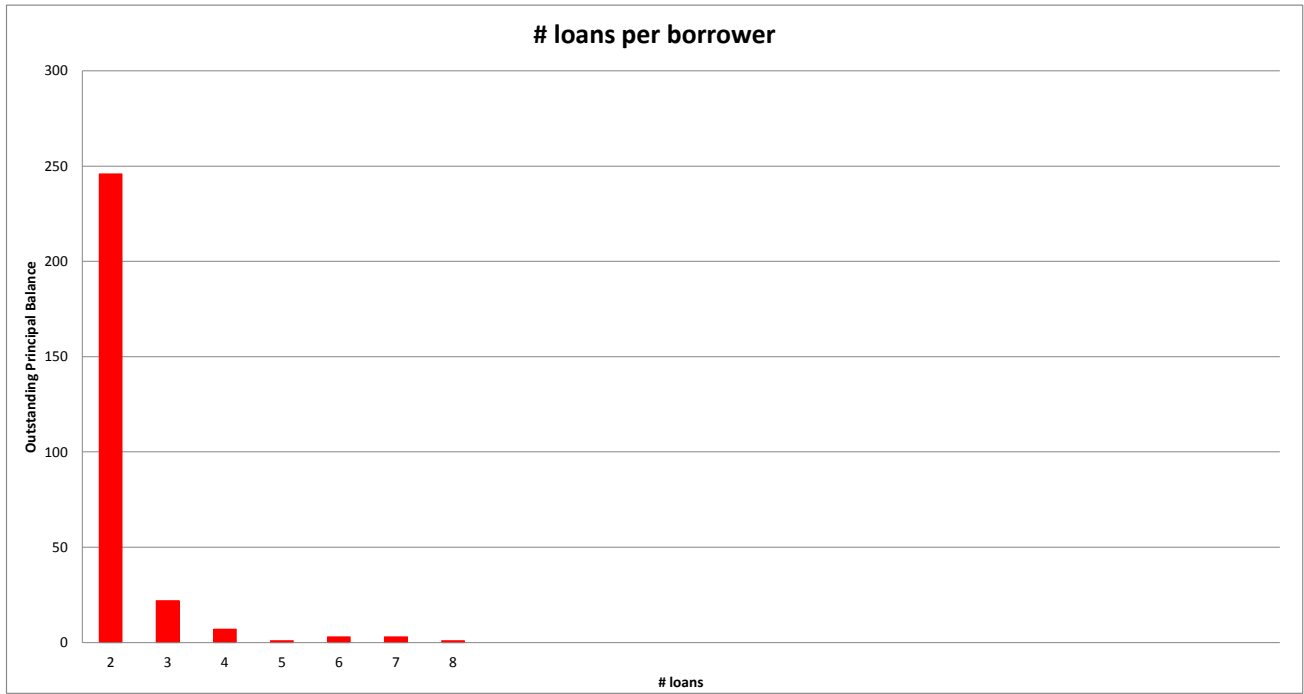


SCF Rahoituspalvelut I DAC
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14.b # loans per borrower



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days



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15.a Amortization Profile



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	256 332 240	250 440 433	5 891 807	716 254	3,41 %	97,70 %
2	250 440 433	244 597 165	5 843 268	699 328	3,40 %	95,42 %
3	244 597 165	238 761 386	5 835 779	682 545	3,40 %	93,15 %
4	238 761 386	232 964 339	5 797 047	665 858	3,40 %	90,88 %
5	232 964 339	227 186 237	5 778 102	649 244	3,40 %	88,63 %
6	227 186 237	221 412 594	5 773 643	632 743	3,39 %	86,38 %
7	221 412 594	215 662 411	5 750 184	616 242	3,39 %	84,13 %
8	215 662 411	209 940 541	5 721 870	599 778	3,39 %	81,90 %
9	209 940 541	204 245 964	5 694 576	583 398	3,39 %	79,68 %
10	204 245 964	198 574 829	5 671 135	567 105	3,38 %	77,47 %
11	198 574 829	192 915 818	5 659 011	550 875	3,38 %	75,26 %
12	192 915 818	187 292 242	5 623 576	534 693	3,38 %	73,07 %
13	187 292 242	181 623 225	5 669 018	518 601	3,37 %	70,85 %
14	181 623 225	176 000 782	5 622 443	502 398	3,37 %	68,66 %
15	176 000 782	170 400 677	5 600 104	486 385	3,37 %	66,48 %
16	170 400 677	164 940 820	5 459 857	470 383	3,36 %	64,35 %
17	164 940 820	159 513 371	5 427 449	454 726	3,36 %	62,23 %
18	159 513 371	154 132 219	5 381 152	439 154	3,35 %	60,13 %
19	154 132 219	148 807 821	5 324 399	423 751	3,35 %	58,05 %
20	148 807 821	143 532 239	5 275 582	408 494	3,34 %	55,99 %

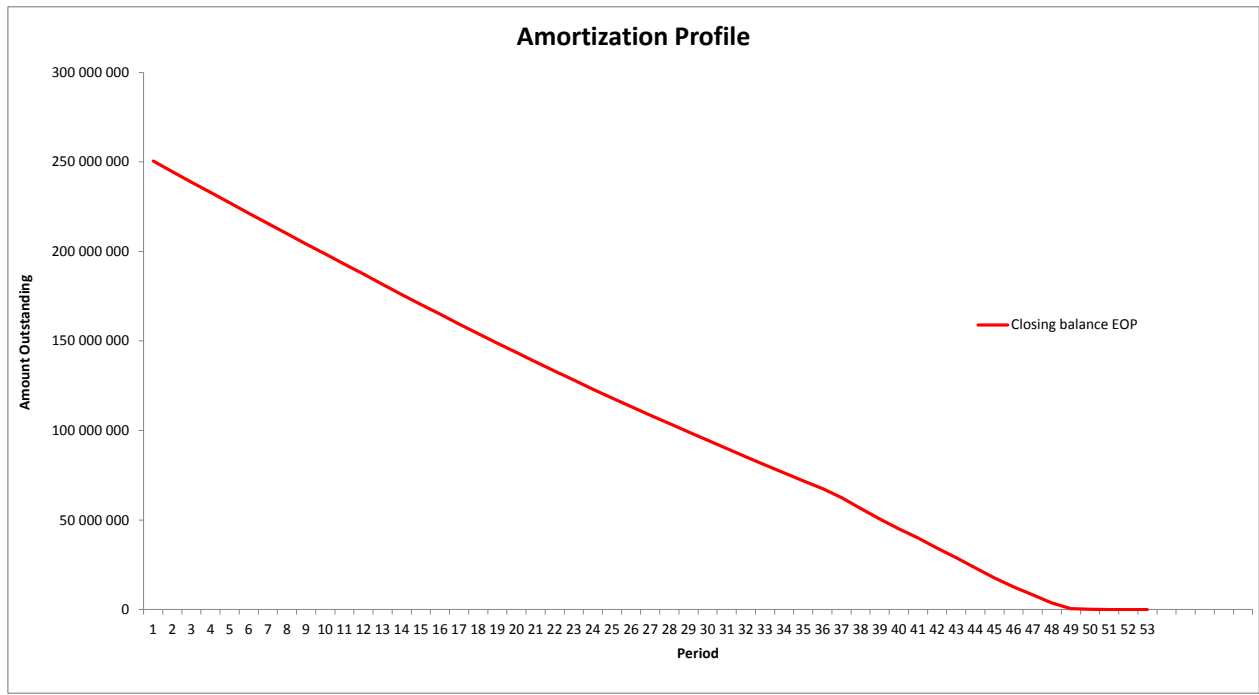
Amortization profile (first 20 periods)

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15.b Amortization Profile



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days



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16.a Payment Holidays



Reporting Date	29.08.2015				
Payment date	25.08.2016				
Period No	9				
Monthly Period	Jul 2016		Convention	=	30/360 days
Interest Period	from	25.07.2016	to	25.08.2016	= 31 days

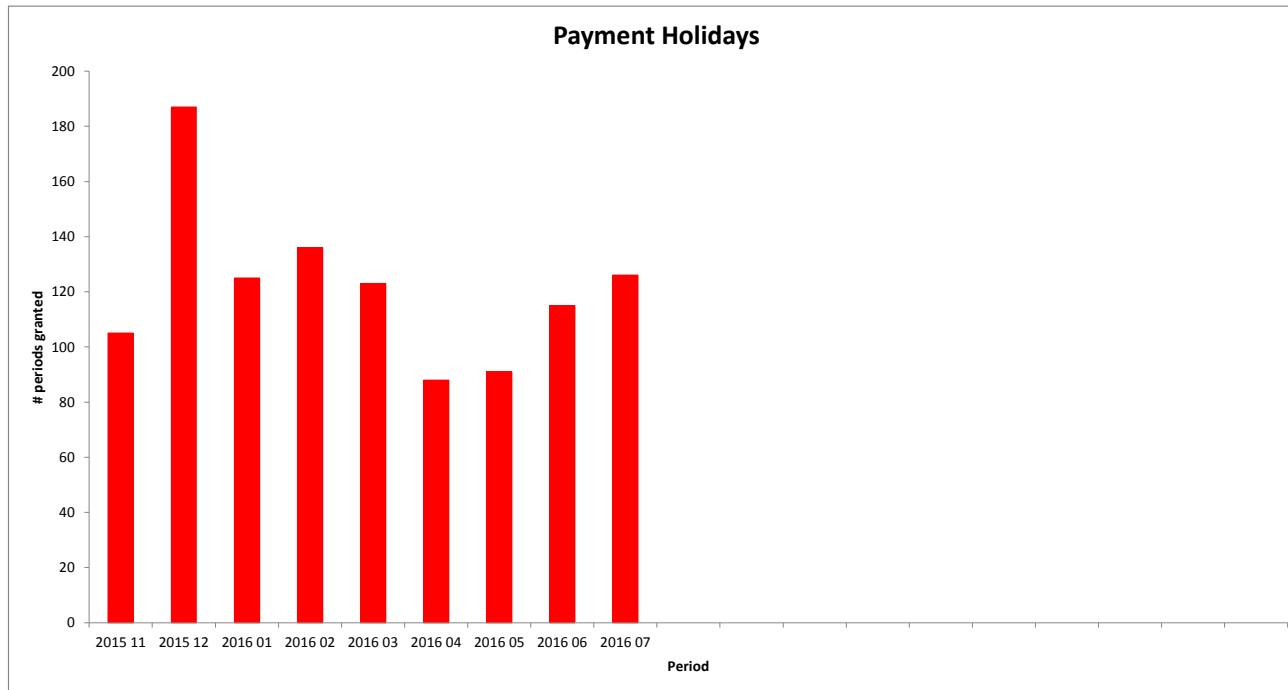
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	1 358 372	
2016 06	115	162	47 026	1 721 241	
2016 07	126	167	51 851	1 900 677	
Total:	1 096	1 527	495 649	17 404 288	

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16.b Payment Holidays



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days



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17.a Downpayment



Reporting Date	29.08.2015				
Payment date	25.08.2016				
Period No	9				
Monthly Period	Jul 2016		Convention	=	30/360 days
Interest Period	from 25.07.2016	to 25.08.2016		=	31 days

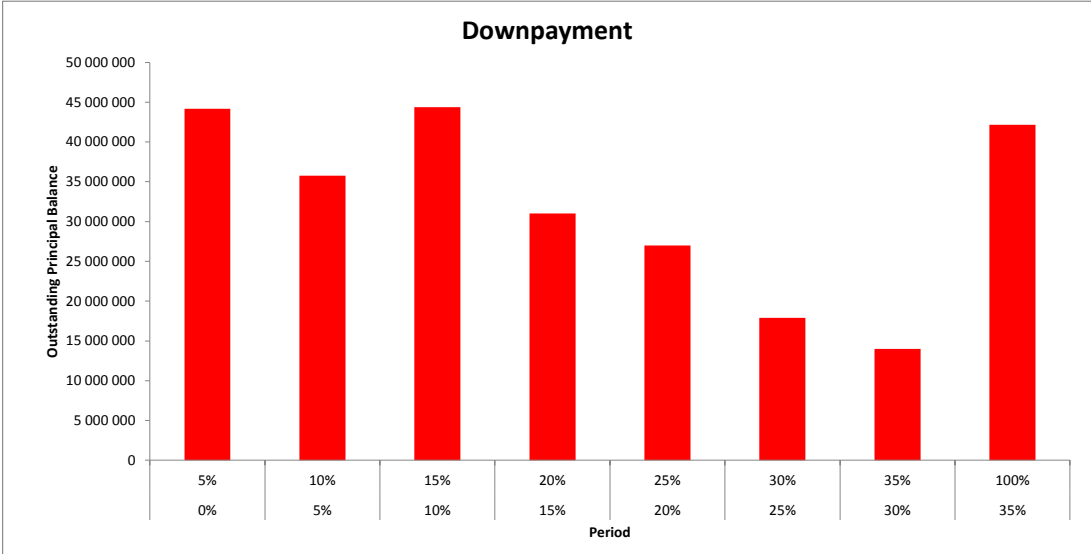
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 974	44 162 775	17,2 %	43,1	16,0
	5 %	10 %	2 416	35 741 359	13,9 %	42,7	15,8
	10 %	15 %	3 276	44 385 419	17,3 %	41,2	16,1
	15 %	20 %	2 347	31 003 850	12,1 %	40,8	15,9
	20 %	25 %	2 046	26 993 917	10,5 %	40,4	15,8
	25 %	30 %	1 471	17 908 931	7,0 %	39,6	16,3
	30 %	35 %	1 202	13 986 738	5,5 %	38,9	16,1
	35 %	100 %	5 008	42 149 251	16,4 %	35,8	15,8
	Total		20 740	256 332 240	100 %		

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17.b Downpayment



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days



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18.a Vehicle Condition



Reporting Date	29.08.2015				
Payment date	25.08.2016				
Period No	9				
Monthly Period	Jul 2016	Convention	=	30/360 days	
Interest Period	from 25.07.2016	to 25.08.2016	=	31 days	

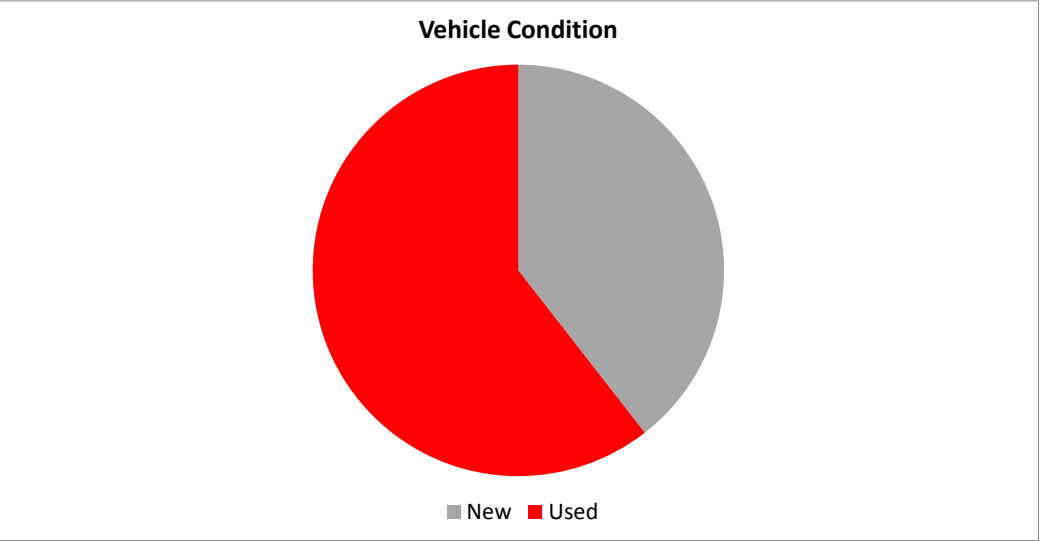
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		5 979	101 154 598	39,5 %	40,6	16,0
Used		14 761	155 177 642	60,5 %	40,4	15,9
Total		20 740	256 332 240	100 %		

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18.b Vehicle Condition



Reporting Date	29.08.2015				
Payment date	25.08.2016				
Period No	9				
Monthly Period	Jul 2016		Convention	=	30/360 days
Interest Period	from 25.07.2016	to	25.08.2016	=	31 days



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19.a Borrower Type



Reporting Date	29.08.2015				
Payment date	25.08.2016				
Period No	9				
Monthly Period	Jul 2016	Convention	=	30/360 days	
Interest Period	from 25.07.2016	to 25.08.2016	=	31 days	

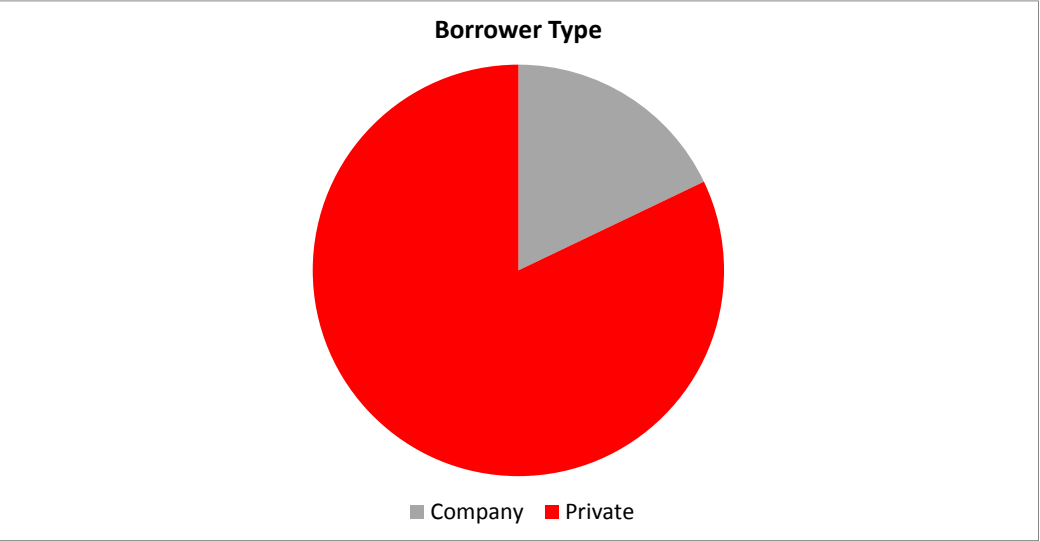
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 714	45 889 469	17,9 %	37,2	16,0
	Private	18 026	210 442 771	82,1 %	41,2	15,9
	Total	20 740	256 332 240	100 %		

SCF Rahoituspalvelut I DAC
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19.b Borrower Type



Reporting Date	29.08.2015				
Payment date	25.08.2016				
Period No	9				
Monthly Period	Jul 2016		Convention	=	30/360 days
Interest Period	from 25.07.2016	to	25.08.2016	=	31 days



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20.a Vehicle type



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days

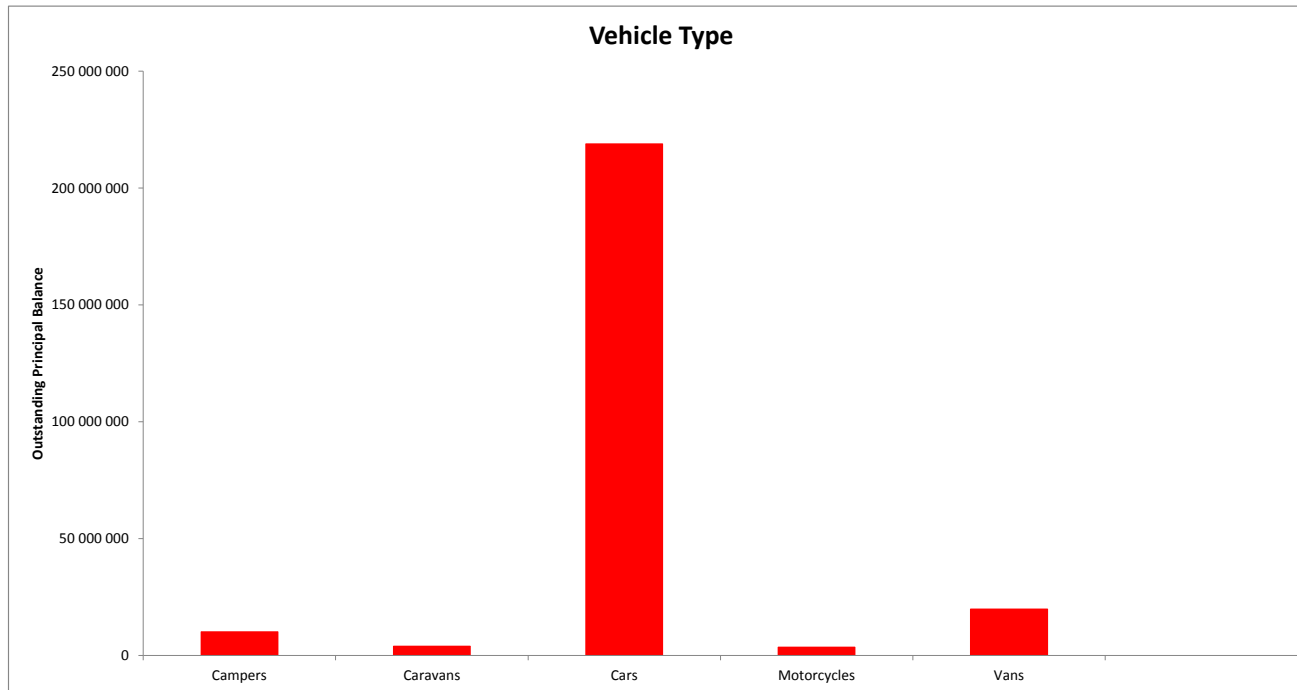
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	466	10 120 336	3,95 %	42,4	15,34
	Caravans	354	3 938 123	1,54 %	41,9	15,45
	Cars	17 930	218 880 468	85,39 %	40,5	15,99
	Motorcycles	477	3 510 609	1,37 %	39,8	14,70
	Vans	1 513	19 882 703	7,76 %	38,7	16,00
		20 740	256 332 240	100 %		

**SCF Rahoituspalvelut I DAC
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20.b Vehicle type



Reporting Date	29.08.2015				
Payment date	25.08.2016				
Period No	9				
Monthly Period	Jul 2016		Convention	=	30/360 days
Interest Period	from 25.07.2016	to	25.08.2016	=	31 days

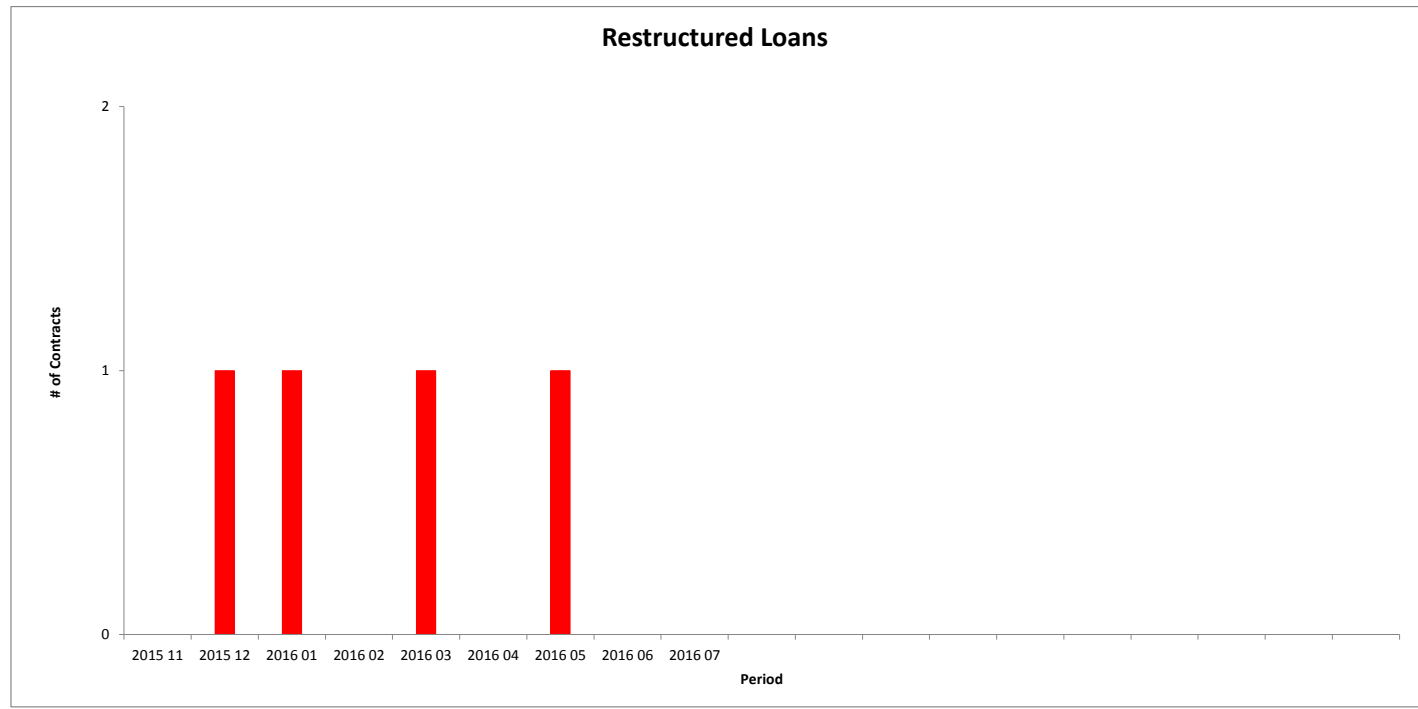


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21.b Restructured Loans



Reporting Date	29.08.2015				
Payment date	25.08.2016				
Period No	9				
Monthly Period	Jul 2016	Convention	=	30/360 days	
Interest Period	from 25.07.2016	to 25.08.2016	=	31 days	

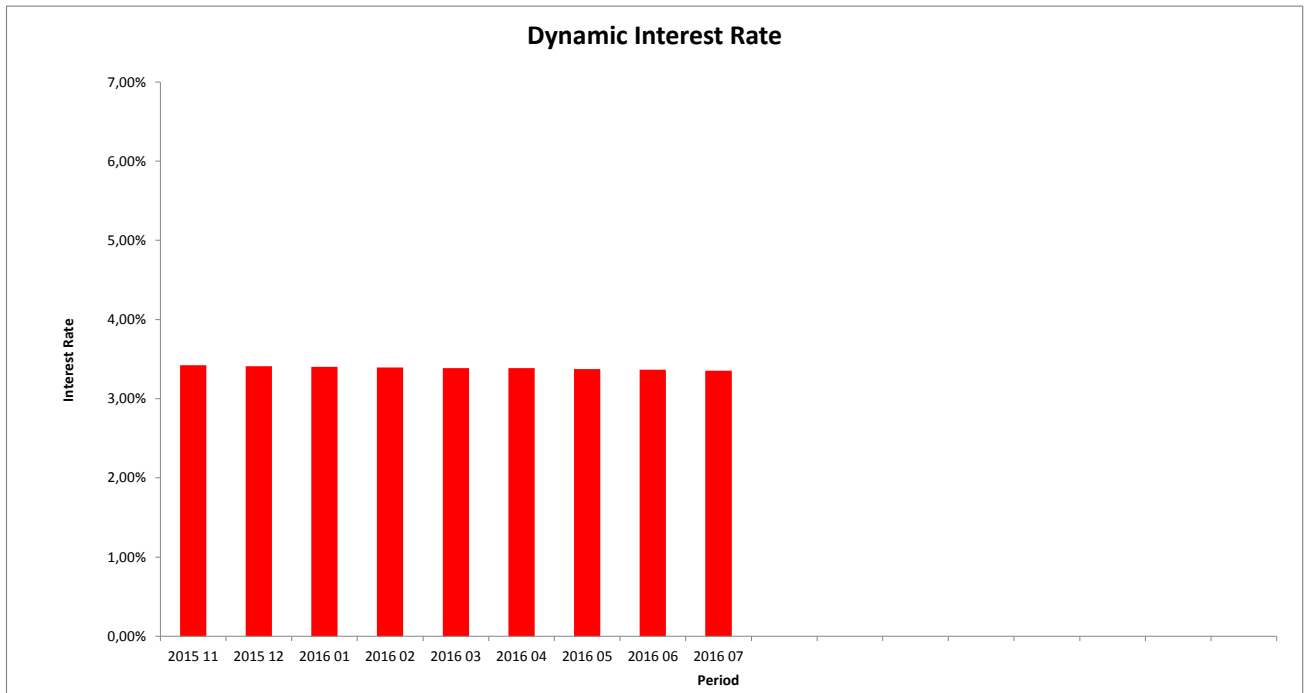


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22.b Dynamic Interest Rate



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date	29.08.2015		
Payment date	25.08.2016		
Period No	9		
Monthly Period	from	Jul 2016	to
Interest Period	from	25.07.2016	to
Convention	=	30/360 days	
	=	31 days	

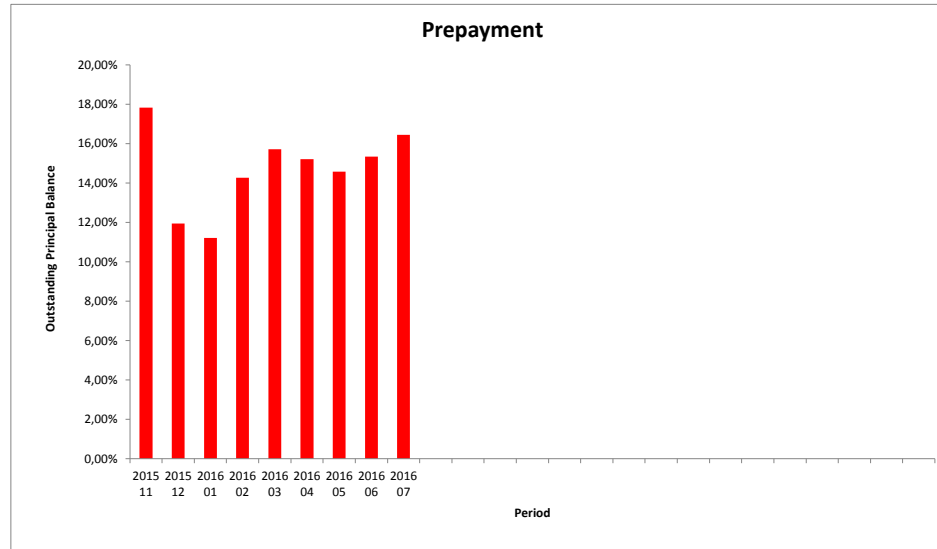
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2015 11	11 081 683	366 651 903	17,83 %	
2015 12	6 939 724	352 411 509	11,95 %	
2016 01	6 246 741	339 459 258	11,21 %	
2016 02	7 724 461	325 103 620	14,26 %	
2016 03	8 165 613	309 872 376	15,71 %	
2016 04	7 532 517	295 909 025	15,21 %	
2016 05	6 875 978	282 618 106	14,58 %	
2016 06	6 913 359	269 186 189	15,34 %	
2016 07	7 094 184	256 332 240	16,44 %	

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23.b Dynamic Pre-Payments



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days



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24. Delinquency



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2015	11	366 651 903	24 137	343 706 720	1 444	21 200 466	117	1 575 426	11	169 291	0	0	0	0	0	0	1	503	
	12	352 411 509	23 746	332 486 566	1 291	18 054 457	104	1 486 011	26	332 543	3	51 932	0	0	0	0	1	200	
2016	1	339 459 258	22 922	314 699 804	1 540	22 088 941	157	2 145 310	16	247 854	16	225 416	3	51 932	0	0	1	33 107	
	2	325 103 620	22 418	302 359 501	1 410	20 127 267	155	2 032 960	28	344 080	6	92 969	9	131 944	1	14 899	4	97 046	
	3	309 872 376	21 861	289 199 869	1 320	18 030 184	128	1 875 160	34	428 374	16	256 558	4	49 962	3	31 944	7	114 899	
	4	295 909 025	21 305	276 878 541	1 191	16 470 029	161	1 945 959	25	287 739	12	151 798	8	162 542	1	12 417	10	98 163	
	5	282 618 106	20 318	258 929 061	1 538	20 738 999	141	2 096 078	52	626 683	8	65 367	5	75 206	5	86 712	7	126 175	
	6	269 186 189	19 998	250 801 509	1 220	16 277 345	125	1 477 836	23	339 013	20	261 686	4	28 801	0	0	14	222 500	
	7	256 332 240	19 113	235 366 738	1 392	17 914 310	170	2 276 109	35	448 840	11	84 749	16	223 810	3	17 685	6	36 579	
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	from Jul 2016	to Convention = 30/360 days
Interest Period	from 25.07.2016	to 25.08.2016 = 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3					
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss			
2015 4	703	2	224	224	479	725	949	-	246	725	949	-	246	725	949	-	246
2016 1	245 052	12				79 950	79 950		165 102	63 132	143 082		101 970	950	144 032		101 020
2016 2	446 837	31								133 429	133 429		313 409	38 104	171 533		275 305
2016 3	36 579	6											29 400	29 400		7 179	

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26. Priority of Payments



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	13 858 446,40	EUR
Senior Expenses	-	4 813,51	EUR
Servicing Fee	-	110 365,27	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	889 318,70	EUR
Principal on Loan to Issuer	-	12 853 948,92	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	16 339 226,13	EUR
Senior Expenses	-	4 777,45	EUR
Interest Class A	-	14 566,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 456 861,89	EUR
Prior to PDTE - Interest on Class C notes	-	6 283,00	EUR
Prior to PDTE - Interest on Class D notes	-	6 650,00	EUR
Principal Payments on Class A	-	12 853 948,92	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	19 250,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	54 750,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 440,00	EUR
Interest Issuer Subordinated Loan	-	401,63	EUR
Principal Issuer Subordinated Loan	-	134 319,16	EUR
Payment to Purchaser	-	668 794,44	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	668 794,44	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,50	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	668 778,94	EUR

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27. Transaction Costs



Reporting Date	29.08.2015	
Payment date	25.08.2016	
Period No	9	
Monthly Period	Jul 2016	Convention = 30/360 days
Interest Period	from 25.07.2016 to 25.08.2016	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	4 813,51						
Interest accrued for the Period	EUR	120 766,00	14 566,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	1 515 170,00	463 790,00	190 743,00	62 202,00	65 835,00	190 575,00	542 025,00
Interest Payments	EUR	120 766,00	14 566,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	1 515 170,00	463 790,00	190 743,00	62 202,00	65 835,00	190 575,00	542 025,00
Interest accrued on Subordinated Loan for the Period	EUR	401,63						
Cumulative Interest accrued on Subordinated Loan	EUR	7 937,18						
Interest Payments on Subordinated Loan	EUR	401,63						
Cumulative Interest Payments on Subordinated Loan	EUR	7 937,18						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC
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28. Contact Details



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Reporting Date	29.08.2015				
Payment date	25.08.2016				
Period No	9				
Monthly Period	Jul 2016		Convention	=	30/360 days
Interest Period	from 25.07.2016	to 25.08.2016		=	31 days