

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	29/07/2015	Following payment dates:	25/08/2016
Payment date	26/07/2016		26/09/2016
Period No	8		
Monthly Period	Jun 2016	Convention	= 30/360 days
Interest Period	from 25/06/2016 to	25/07/2016	= 30 days
Cut-Off date	30/06/2016		

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1. Portfolio Information



Reporting Date	29/07/2015			
Payment date	26/07/2016			
Period No	8			
Monthly Period	Jun 2016	Convention =	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>282.618.105,58 EUR</b>	<b>295.909.025,14 EUR</b>
Scheduled Loan Principal Repayments	6.296.057,11 EUR	6.288.766,64 EUR
Prepayments	6.913.359,16 EUR	6.875.978,02 EUR
Deemed Collections - Other	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>13.209.416,27 EUR</b>	<b>13.164.744,66 EUR</b>
New Defaulted Auto Loans in Period	222.500,08 EUR	126.174,90 EUR
<b>Closing Balance</b>	<b>269.186.189,23 EUR</b>	<b>282.618.105,58 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	1.084.472,26 EUR	1.084.226,45 EUR
Recoveries on loans in default	80.181,00 EUR	35.929,68 EUR
<b>Total Revenue Received in Period</b>	<b>1.164.653,26 EUR</b>	<b>1.120.156,13 EUR</b>
<b># Loans</b>		
At beginning of period	22.067 Loans	22.703 Loans
Paid in Full	663 Loans	629 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	14 Loans	7 Loans
<b>At end of period</b>	<b>21.390 Loans</b>	<b>22.067 Loans</b>

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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)	14.374.029 EUR	14.284.885 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>14.374.029 EUR</b>	<b>14.284.885 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14.261.830 EUR	14.163.202 EUR
b. Reserve Fund	2.724.090 EUR	2.863.724 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>16.985.920 EUR</b>	<b>17.026.926 EUR</b>

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**3. Reserve Accounts**



Reporting Date	29/07/2015				
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**Note Balance**

Beginning of Period	282.618.105,58	EUR
End of Period	269.186.189,23	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 %	2.724.090,25	EUR
Cash Outflow		2.724.090,25	EUR
Cash Inflow		2.591.181,06	EUR
End of Period	0,9 %	2.591.181,06	EUR
Required Reserve Amount	0,9 %	2.591.181,06	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**



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**Asset Balance**

Beginning of Period	282.618.105,58	EUR
End of Period	269.186.189,23	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	250.801.508,91	93,17%	19.998
1-29 days past due	16.277.345,29	6,05%	1.220
<b>Delinquent Receivables:</b>			
30-59 days past due	1.477.835,98	0,55%	125
60-89 days past due	339.012,66	0,13%	23
90-119 days past due	261.685,66	0,10%	20
120-149 days past due	28.800,73	0,01%	4
150-179 days past due	-	0,00%	0
<b>Total Performing and Delinquent</b>	<b>269.186.189</b>	<b>100,00%</b>	<b>21.390</b>

Current Period Defaults	222.500,08	14
Cumulative Defaults	692.592,01	45
Current Period Recoveries	80.181,00	
Cumulative Recoveries	277.459,81	

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

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	269.186.189,23
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	269.186.189,23
[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
<b>General Note Information</b>							
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
<b>Current Note Information</b>							
Class Principal Outstanding Opening Balance	282.618.105,58	231.918.105,58	27.200.000,00	5.800.000,00	3.800.000,00	6.600.000,00	7.300.000,00
Available Distribution Amount	16.985.920,23						
Amortisation	13.431.916,35						
Redemption per Class	13.431.916,35	13.431.916,35	-	-	-	-	-
Redemption per Note		3.965,73	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100%	81,17%	10,10%	2,15%	1,41%	2,45%	2,71%
Current Pool Factor		0,65	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*		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	30						
Principal Outstanding per Note Beginning of Period		68.473,02	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		3.965,73	-	-	-	-	-
Principal Outstanding per Note End of Period		64.507,29	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		5,25	70,83	108,33	175,00	291,67	750,00
Interest Payment	43.330,39	17.780,39	19.266,67	6.283,33	6.650,00	19.250,00	54.750,00
Interest Payment per Note		5,25	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)		22,42%	12,31%	10,16%	8,75%	6,29%	3,58%
Current CE (excl. Excess Spread)		19,80%	9,69%	7,54%	6,13%	3,67%	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 29/07/2015  
 Payment date 26/07/2016  
 Period No 8  
 Monthly Period Jun 2016 Convention = 30/360 days  
 Interest Period : 25/06/2016 to 25/07/2016 = 30 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	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.	
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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Monthly Period	Jun 2016		Convention	=	30/360 days
Interest Period	from 25/06/2016	to	25/07/2016	=	30 days

Average amount - all: 14.663

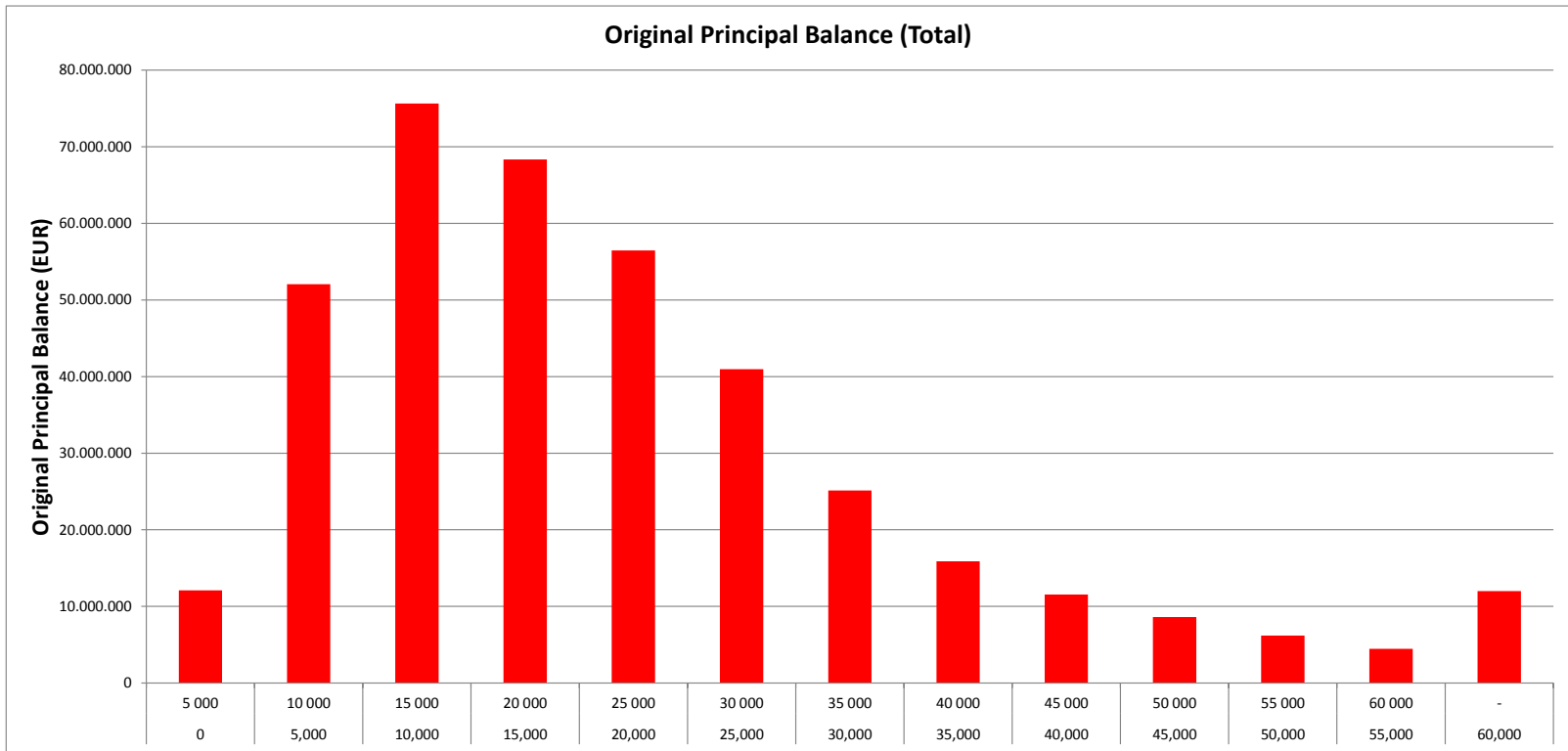
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	3.538	12.087.833	3,1 %	23,2	7,5		
	5.000	10 000	6.935	52.056.104	13,4 %	38,3	7,8		
	10.000	15 000	6.097	75.628.826	19,4 %	44,5	7,8		
	15.000	20 000	3.944	68.327.622	17,5 %	46,5	7,7		
	20.000	25 000	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**

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**8.a Outstanding Principal Balance**



Reporting Date	29/07/2015	
Payment date	26/07/2016	
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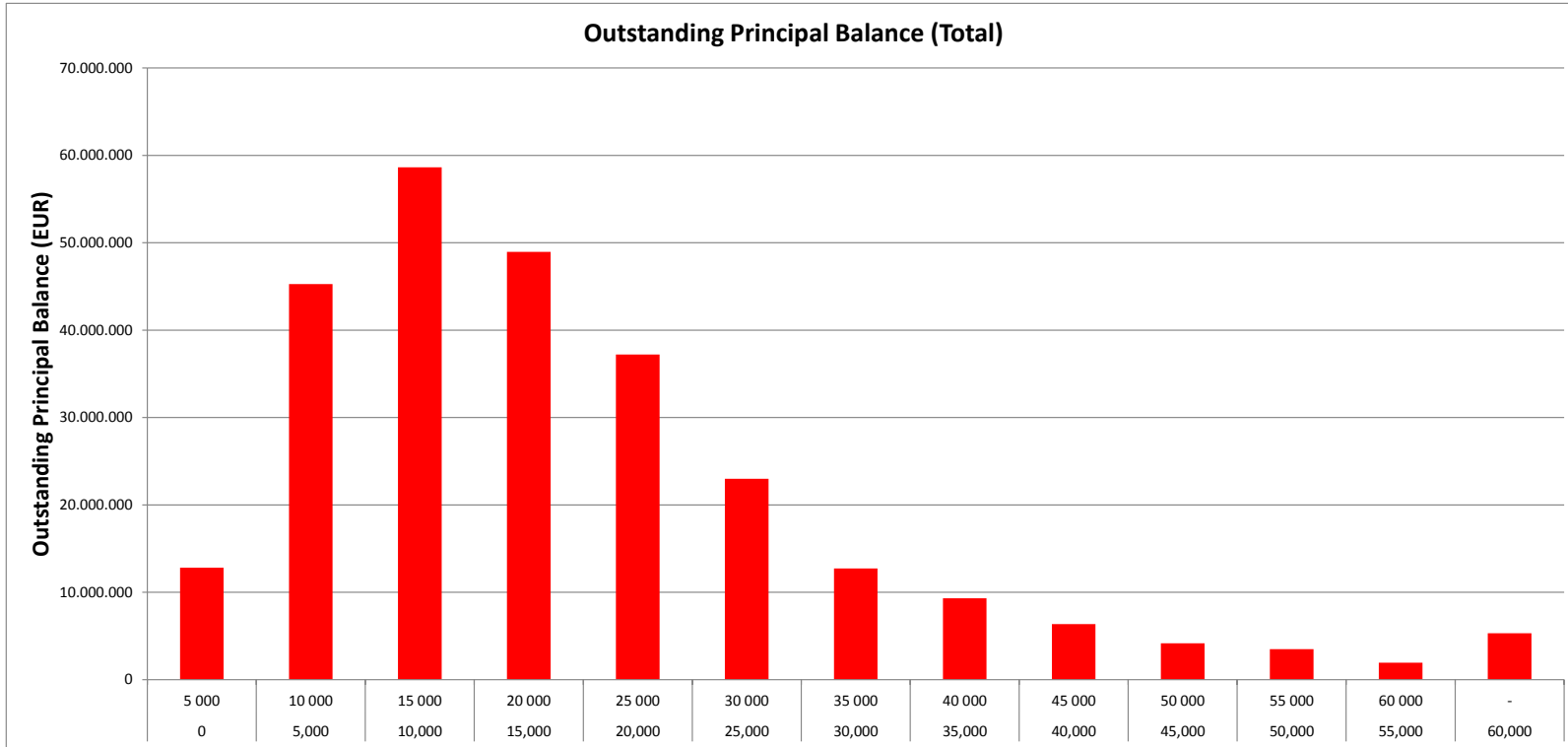
Average amount - all: 12.585

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4.159	12.805.764	4,8 %	23,9	15,6	
	5.000	10 000	6.062	45.275.648	16,8 %	37,4	15,4	
	10.000	15 000	4.765	58.634.038	21,8 %	42,2	15,1	
	15.000	20 000	2.831	48.957.376	18,2 %	42,7	15,1	
	20.000	25 000	1.677	37.206.135	13,8 %	43,9	14,8	
	25.000	30 000	845	22.985.447	8,5 %	44,0	14,5	
	30.000	35 000	395	12.726.334	4,7 %	43,8	14,9	
	35.000	40 000	249	9.309.681	3,5 %	44,7	14,1	
	40.000	45 000	151	6.364.283	2,4 %	45,1	14,1	
	45.000	50 000	88	4.161.427	1,5 %	45,1	14,2	
	50.000	55 000	67	3.501.389	1,3 %	45,6	13,5	
	55.000	60 000	34	1.952.214	0,7 %	44,9	13,6	
	60.000	-	67	5.306.454	2,0 %	43,7	14,3	
	Total			21.390	269.186.189	100%		

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



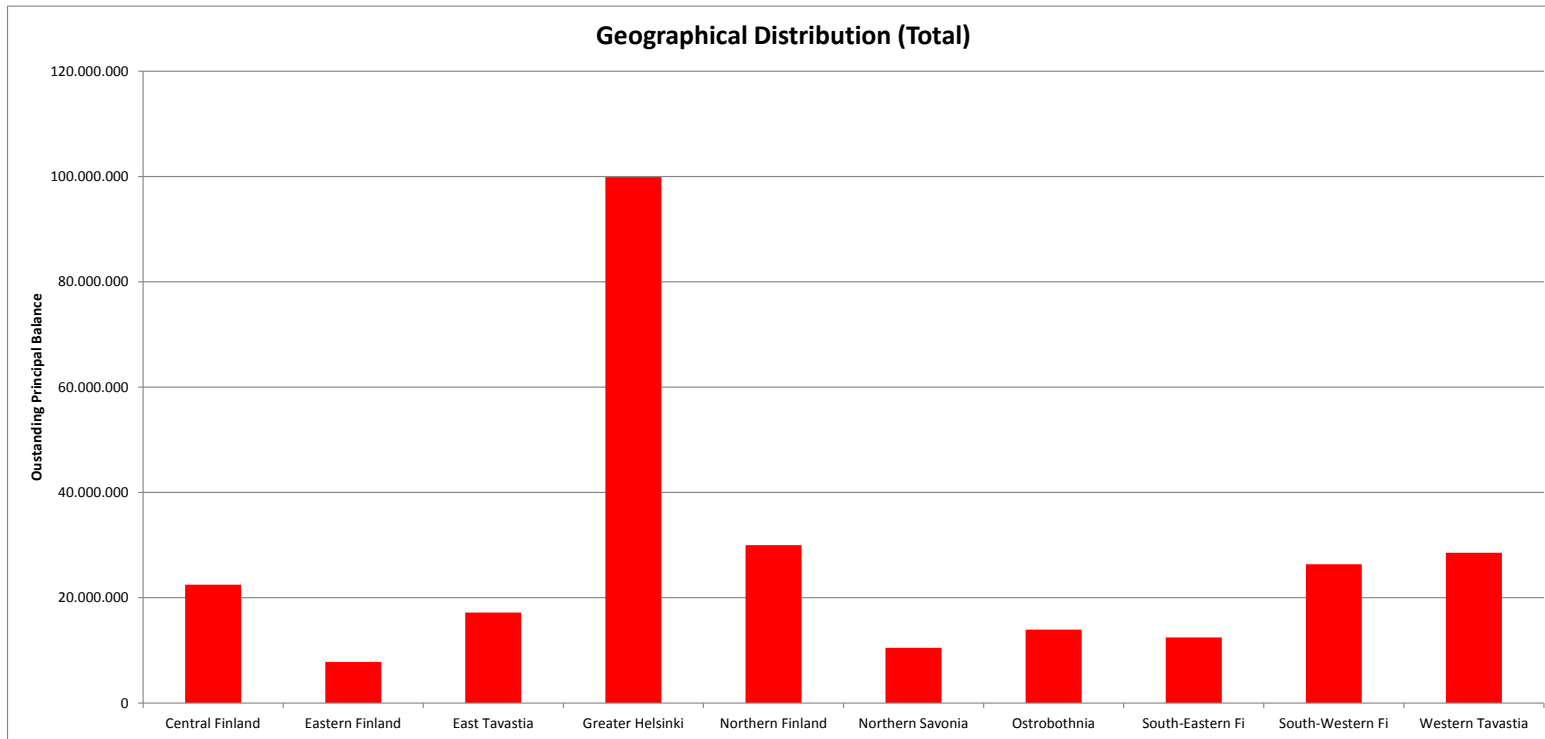
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1.944	22.472.161	8,35%	41,3	15,0	
Eastern Finland	650	7.797.159	2,90%	40,6	15,1	
East Tavastia	1.357	17.211.708	6,39%	41,9	15,0	
Greater Helsinki	7.393	99.906.390	37,11%	41,2	15,0	
Northern Finland	2.289	29.981.458	11,14%	42,0	15,0	
Northern Savonia	870	10.500.174	3,90%	41,4	14,7	
Ostrobothnia	1.245	13.942.298	5,18%	40,6	14,6	
South-Eastern Fi	1.105	12.467.435	4,63%	41,1	15,4	
South-Western Fi	2.166	26.345.761	9,79%	41,3	14,9	
Western Tavastia	2.371	28.561.644	10,61%	41,7	14,8	
Total	21.390	269.186.189	100%			

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**9.b Geographical Distribution Graph**

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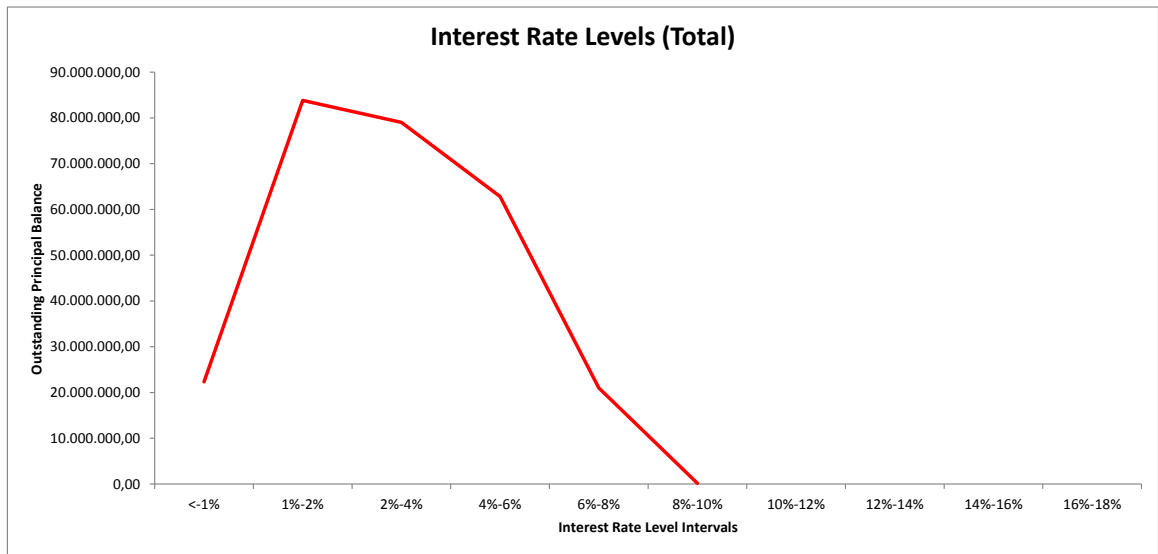


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10.b Interest Rate



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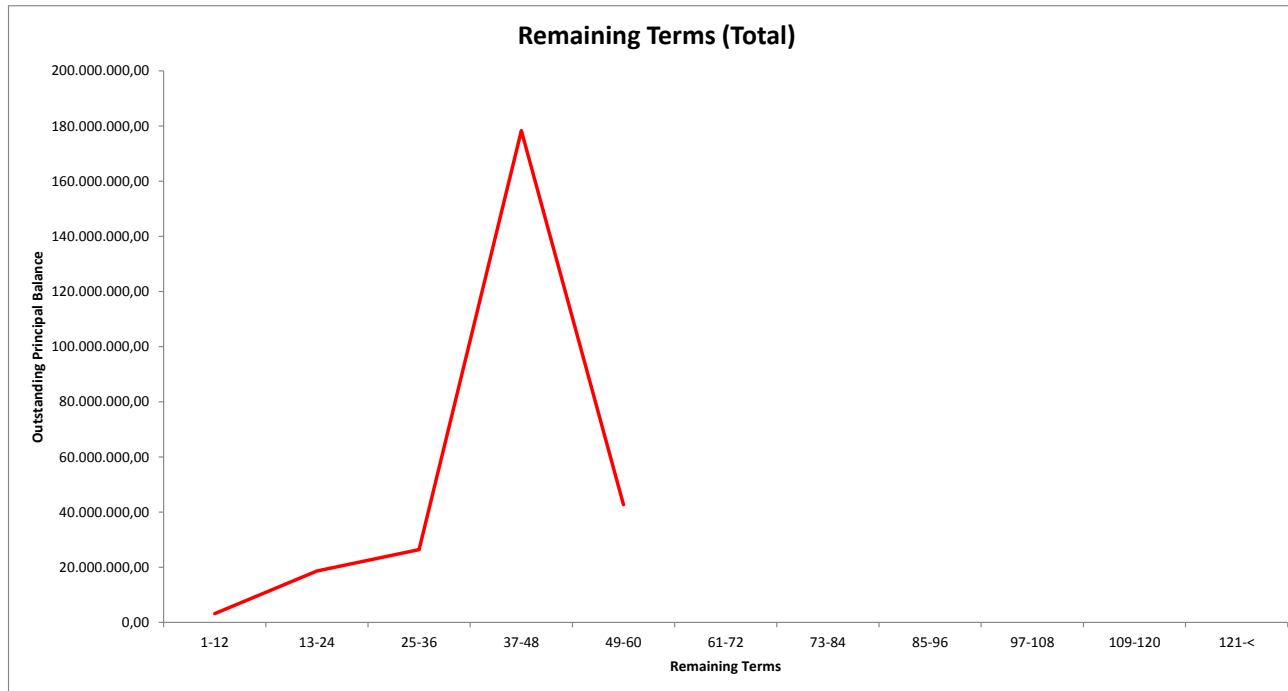


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**11.b Remaining Terms**



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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
1	12	6.113	81.557.841	30,30%	45,0	11,0
13	24	15.137	186.236.684	69,19%	39,8	16,6
25	36	129	1.308.836	0,49%	29,7	29,9
37	48	11	82.828	0,03%	19,4	40,3
49	60					
61	72					
73	84					
85	96					
Total		21.390	269.186.189	100%		

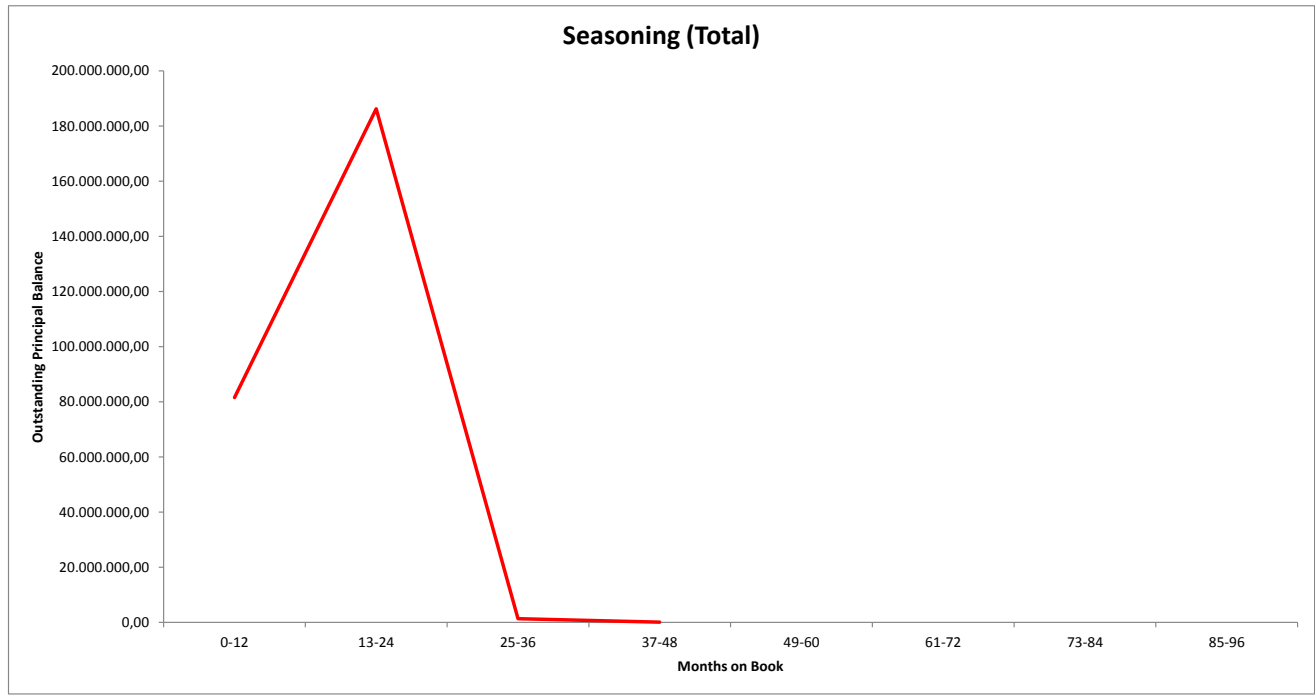
Santander Consumer Bank AS  
Strandveien 18  
PO Box 177  
N-1325 Lysaker  
Tel.: +47 21 08 30 00  
Fax.: +47 21 08 33 68

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**12.b Seasoning**



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



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**13.a Balloon loans**



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days

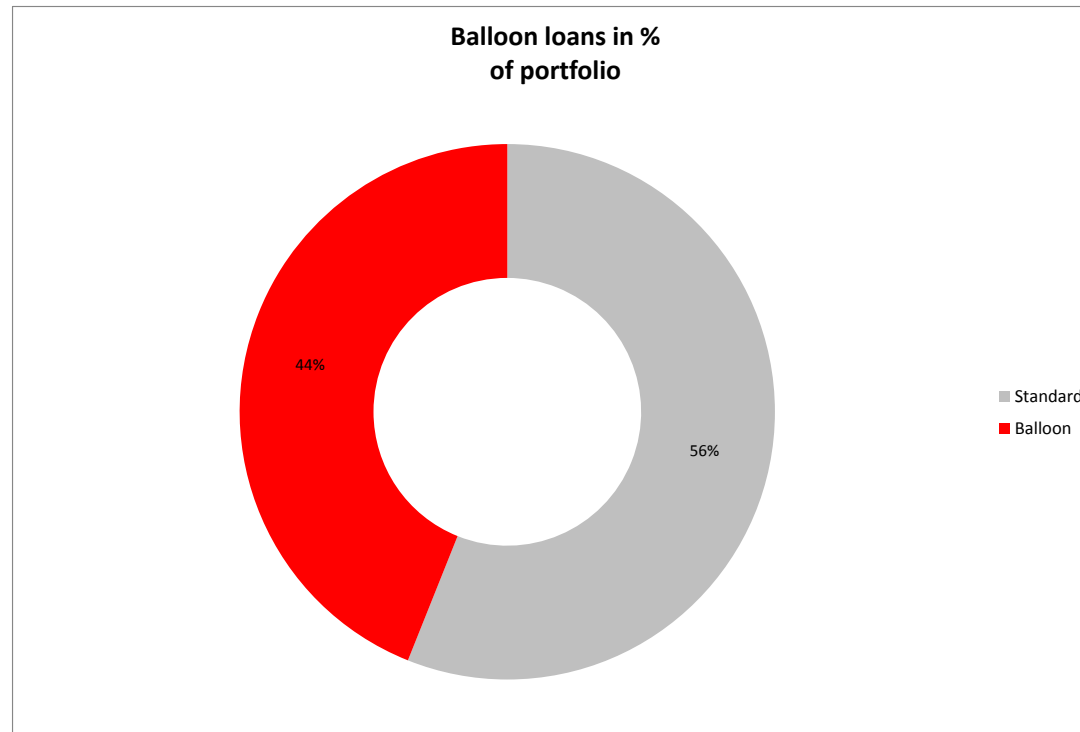
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		15.554	150.895.898	56,06%	1.786	0,00%	39,2	14,9
Balloon		5.836	118.290.291	43,94%	38.097.245	32,21%	44,1	15,0
Total		21.390	269.186.189	100%	38.099.031	14,15%		

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**13.b Balloon loans**



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



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**14.a # loans per borrower**



Reporting Date	29/07/2015		
Payment date	26/07/2016		
Period No	8		
Monthly Period	Jun 2016	Convention	= 30/360 days
Interest Period	from 25/06/2016	to 25/07/2016	= 30 days

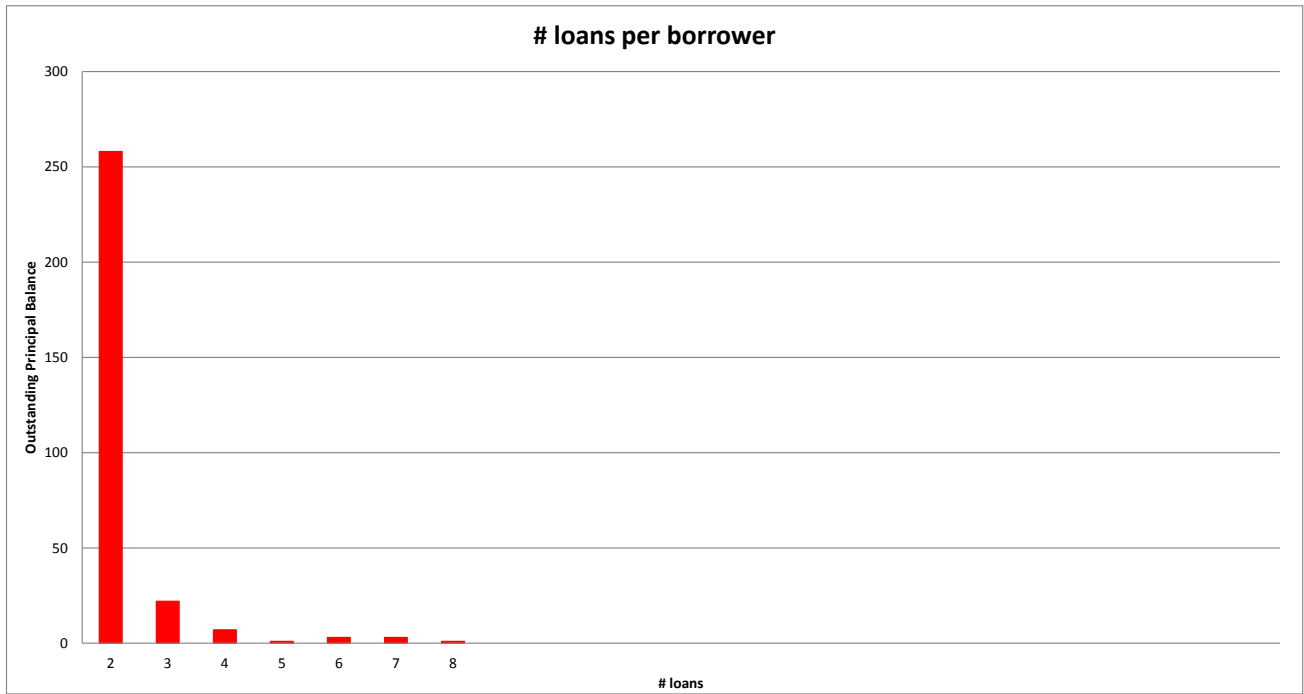
	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	20728	258.597.741	96,07%
	2	258	8.455.044	3,14%
	3	22	832.525	0,31%
	4	7	508.582	0,19%
	5	1	78.763	0,03%
	6	3	274.597	0,10%
	7	3	265.025	0,10%
	8	1	173.913	0,06%
# loans per borrower				
Total:	21.023	269.186.189	100,0 %	

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14.b # loans per borrower



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



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15.a Amortization Profile



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	269.186.189	263.145.254	6.040.935	755.216	3,42%	97,76%
2	263.145.254	257.153.875	5.991.379	737.543	3,42%	95,53%
3	257.153.875	251.142.175	6.011.701	720.324	3,41%	93,30%
4	251.142.175	245.150.672	5.991.502	703.071	3,41%	91,07%
5	245.150.672	239.196.176	5.954.497	685.877	3,41%	88,86%
6	239.196.176	233.260.936	5.935.239	668.753	3,41%	86,65%
7	233.260.936	227.330.223	5.930.713	651.741	3,40%	84,45%
8	227.330.223	221.426.412	5.903.811	634.728	3,40%	82,26%
9	221.426.412	215.550.729	5.875.683	617.768	3,40%	80,07%
10	215.550.729	209.704.078	5.846.651	600.890	3,40%	77,90%
11	209.704.078	203.882.153	5.821.925	584.105	3,39%	75,74%
12	203.882.153	198.074.211	5.807.942	567.387	3,39%	73,58%
13	198.074.211	192.287.424	5.786.787	550.721	3,39%	71,43%
14	192.287.424	186.473.591	5.813.833	534.119	3,38%	69,27%
15	186.473.591	180.705.902	5.767.689	517.446	3,38%	67,13%
16	180.705.902	174.964.194	5.741.709	500.958	3,38%	65,00%
17	174.964.194	169.366.611	5.597.583	484.505	3,37%	62,92%
18	169.366.611	163.797.507	5.569.104	468.405	3,37%	60,85%
19	163.797.507	158.283.593	5.513.914	452.365	3,36%	58,80%
20	158.283.593	152.815.962	5.467.632	436.536	3,36%	56,77%

Amortization profile (first 20 periods)

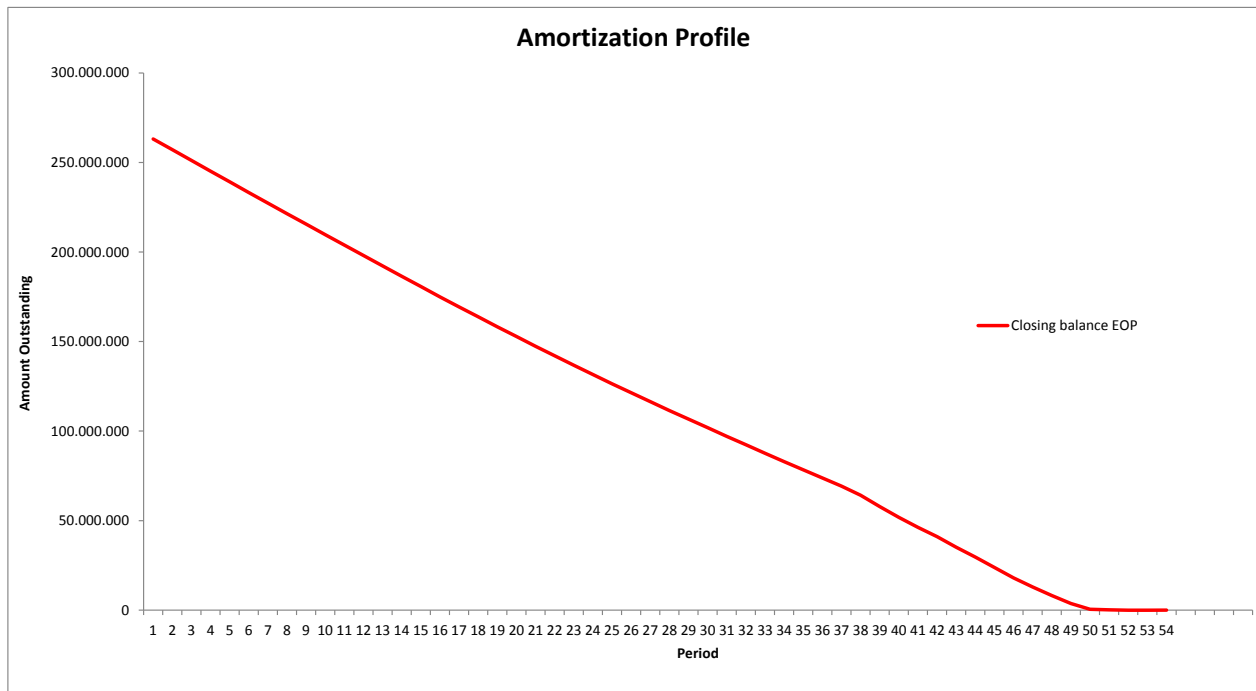


**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

**16.a Payment Holidays**



Reporting Date	29/07/2015				
Payment date	26/07/2016				
Period No	8				
Monthly Period	Jun 2016	Convention	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days	

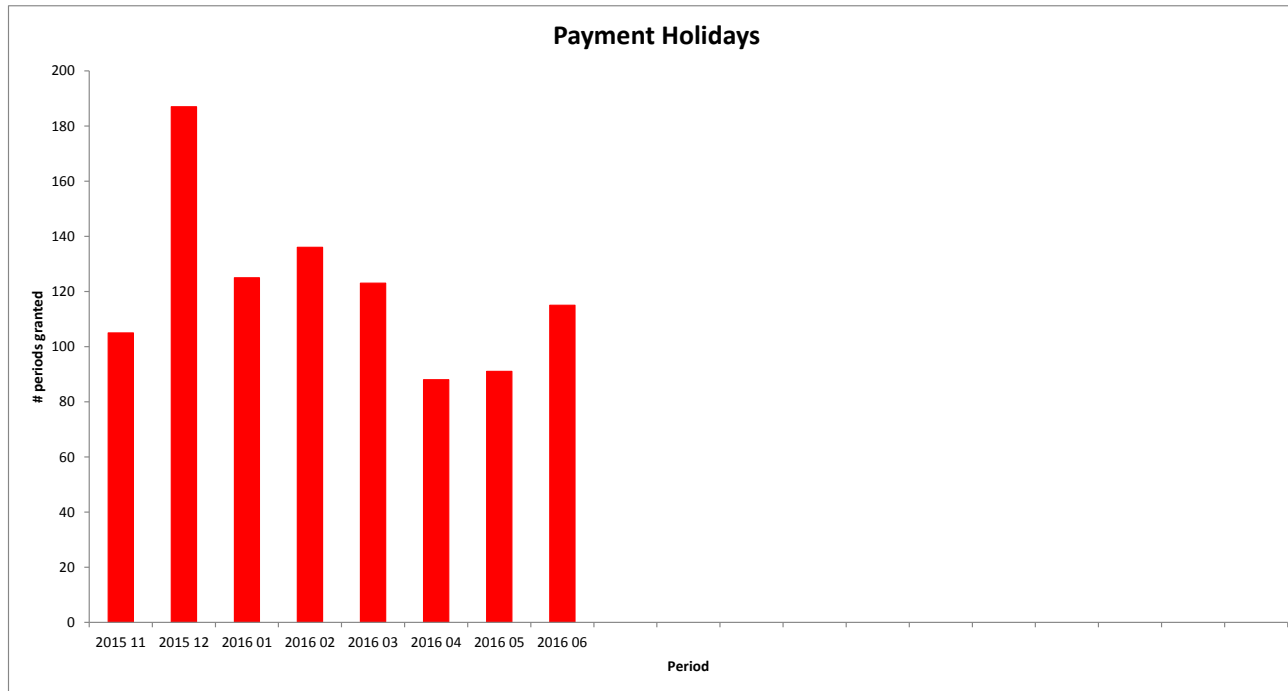
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49.146	1.680.760	
2015 12	187	237	89.932	3.027.431	
2016 01	125	183	50.784	2.062.653	
2016 02	136	199	64.646	2.408.850	
2016 03	123	165	46.941	2.009.027	
2016 04	88	121	50.011	1.235.276	
2016 05	91	121	45.312	1.358.372	
2016 06	115	162	47.026	1.721.241	
Total:	970	1.360	443.799	15.503.611	

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16.b Payment Holidays



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



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**Monthly Investor Report**

**17.a Downpayment**



Reporting Date	29/07/2015			
Payment date	26/07/2016			
Period No	8			
Monthly Period	Jun 2016	Convention	=	30/360 days
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days

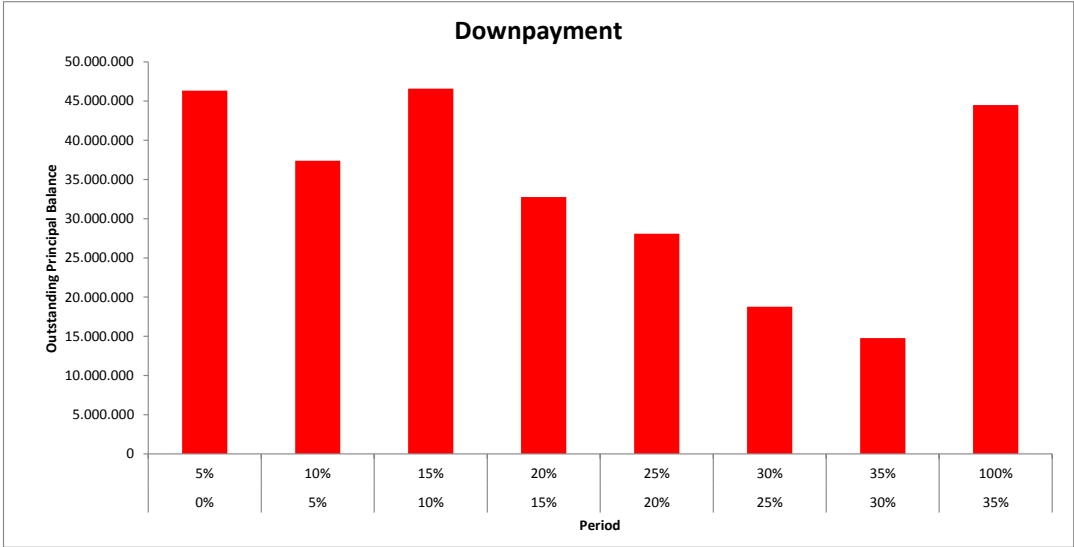
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3.073	46.327.641	17,2 %	44,1	15,0
	5%	10%	2.483	37.399.496	13,9 %	43,6	14,9
	10%	15%	3.380	46.589.161	17,3 %	42,1	15,1
	15%	20%	2.429	32.760.527	12,2 %	41,6	14,9
	20%	25%	2.104	28.088.057	10,4 %	41,3	14,8
	25%	30%	1.514	18.763.798	7,0 %	40,5	15,3
	30%	35%	1.239	14.760.722	5,5 %	39,8	15,0
	35%	100%	5.168	44.496.787	16,5 %	36,5	14,8
	Total		21.390	269.186.189	100%		

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**Monthly Investor Report**

**17.b Downpayment**



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



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**18.a Vehicle Condition**



Reporting Date	29/07/2015				
Payment date	26/07/2016				
Period No	8				
Monthly Period	Jun 2016		Convention =	30/360 days	
Interest Period	from 25/06/2016	to	25/07/2016 =	30 days	

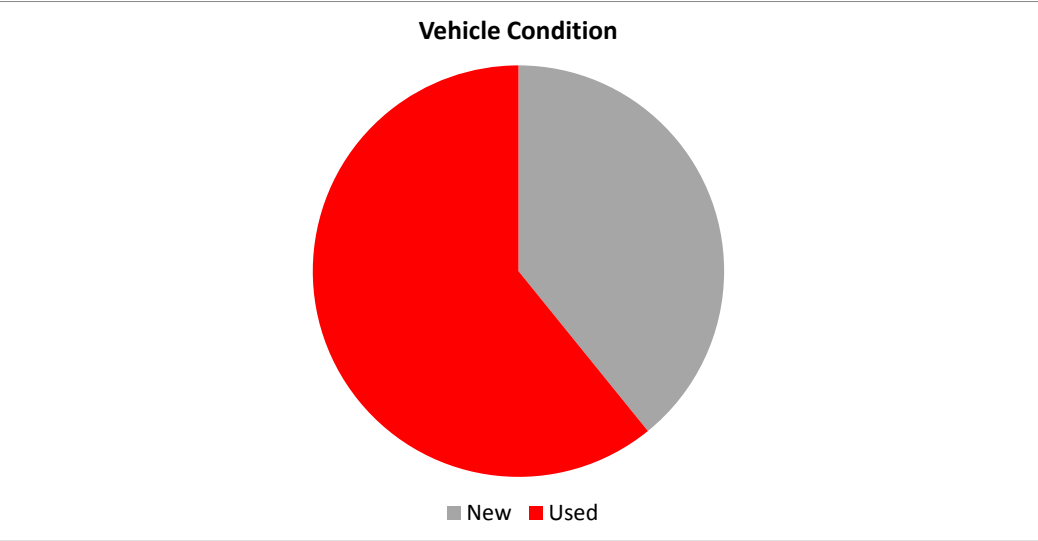
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	6.101	105.429.274	39,2 %	41,5	15,1	
Used	15.289	163.756.915	60,8 %	41,2	14,9	
Total	21.390	269.186.189	100%			

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**18.b Vehicle Condition**



Reporting Date	29/07/2015				
Payment date	26/07/2016				
Period No	8				
Monthly Period	Jun 2016	Convention	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days	



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**19.a Borrower Type**



Reporting Date	29/07/2015				
Payment date	26/07/2016				
Period No	8				
Monthly Period	Jun 2016	Convention	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days	

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2.786	48.155.031	17,9 %	38,1	15,0
	Private	18.604	221.031.158	82,1 %	42,1	14,9
	Total	21.390	269.186.189	100%		

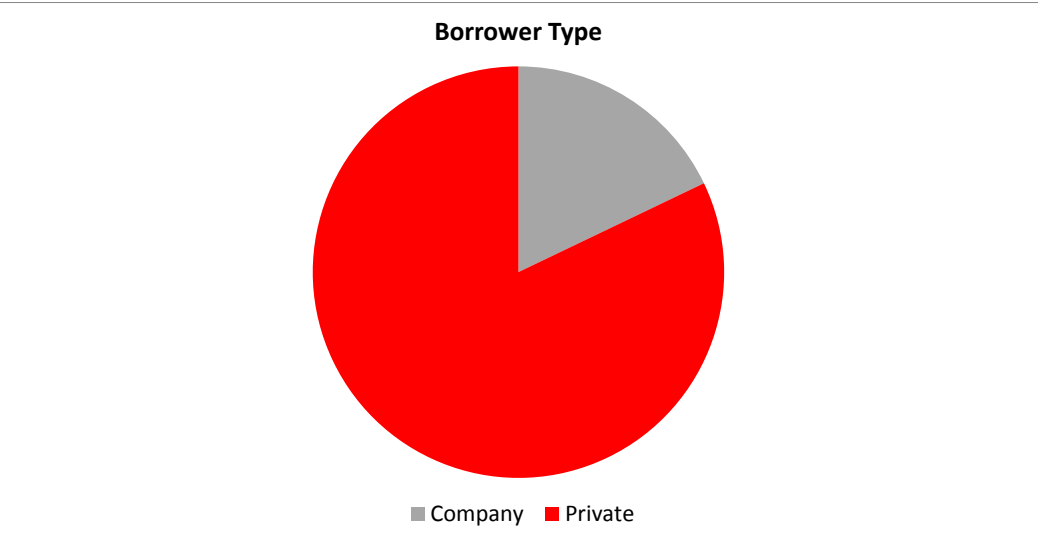


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**19.b Borrower Type**



Reporting Date	29/07/2015				
Payment date	26/07/2016				
Period No	8				
Monthly Period	Jun 2016	Convention	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days	



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**20.a Vehicle type**



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days

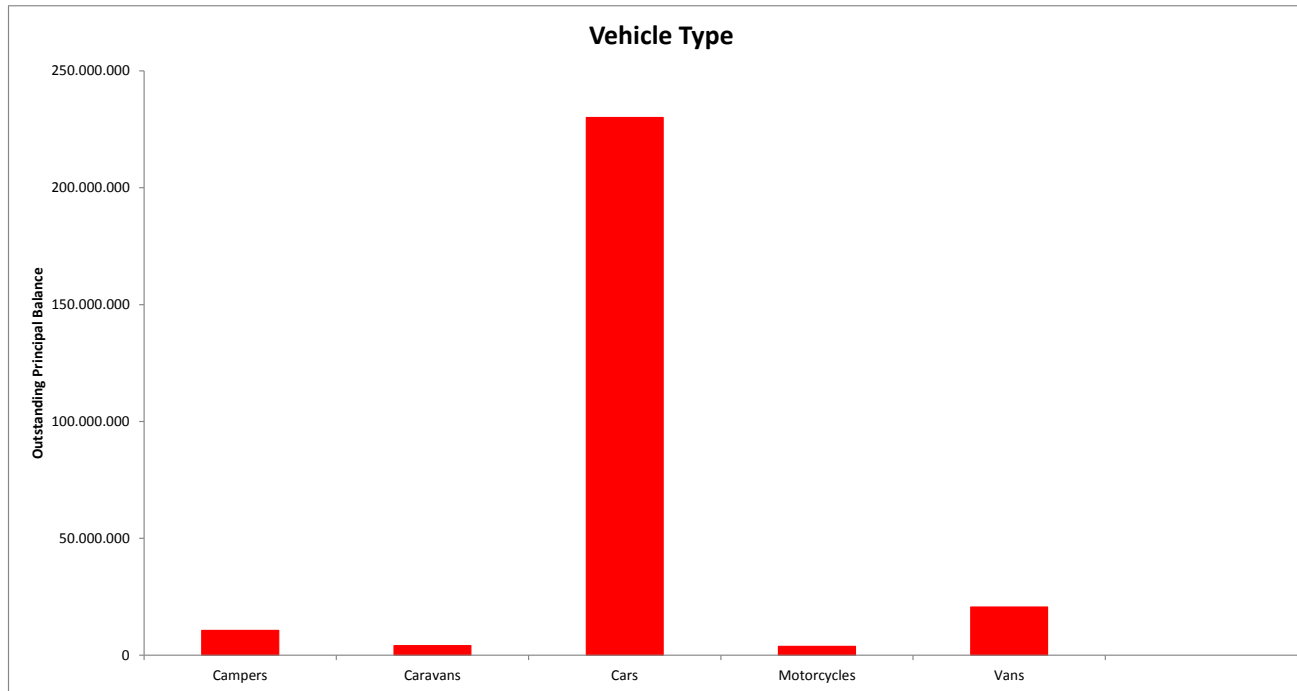
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	483	10.603.056	3,94%	43,4	14,32
	Caravans	365	4.108.912	1,53%	42,8	14,42
	Cars	18.490	230.050.990	85,46%	41,4	15,00
	Motorcycles	506	3.804.836	1,41%	40,7	13,72
	Vans	1.546	20.618.396	7,66%	39,6	15,02
		21.390	269.186.189	100%		

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**20.b Vehicle type**



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



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21.a Restructured Loans



Reporting Date	29/07/2015			
Payment date	26/07/2016			
Period No	8			
Monthly Period	Jun 2016	Convention	=	30/360 days
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days

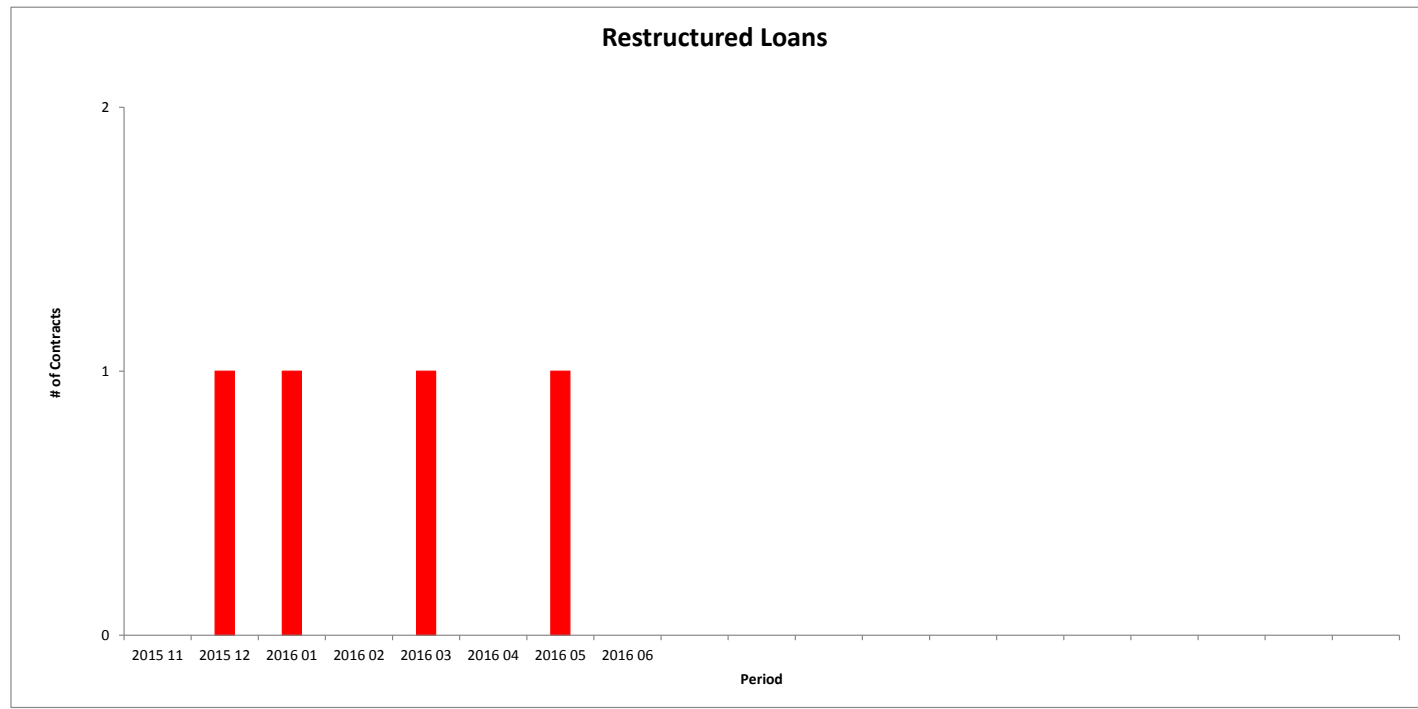
	TOTAL		
	Period	No	Outstanding balance
Restructured	2015 11	0	0
	2015 12	1	21.854
	2016 01	1	2.615
	2016 02	0	0
	2016 03	1	758
	2016 04	0	0
	2016 05	1	13.140
	2016 06	0	0
		4	38.367

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21.b Restructured Loans



Reporting Date	29/07/2015				
Payment date	26/07/2016				
Period No	8				
Monthly Period	Jun 2016	Convention	=	30/360 days	
Interest Period	from 25/06/2016	to 25/07/2016	=	30 days	



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22.a Dynamic Interest rate



Reporting Date 29/07/2015  
Payment date 26/07/2016  
Period No 8  
Monthly Period from Jun 2016 to Convention = 30/360 days  
Interest Period from 25/06/2016 to 25/07/2016 = 30 days

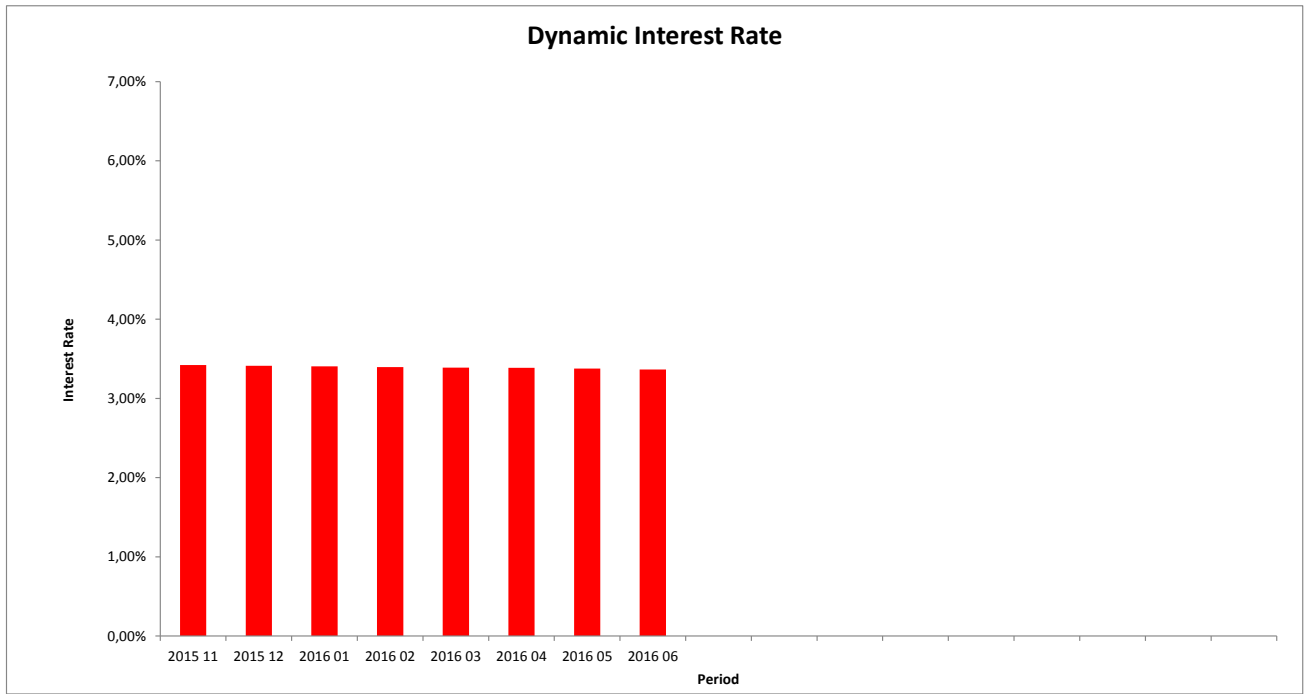
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2015 11	366.651.903	3,42%
	2015 12	352.411.509	3,41%
	2016 01	339.459.258	3,40%
	2016 02	325.103.620	3,40%
	2016 03	309.872.376	3,39%
	2016 04	295.909.025	3,39%
	2016 05	282.618.106	3,38%
	2016 06	269.186.189	3,37%

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**22.b Dynamic Interest Rate**



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days



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**23.a Dynamic Pre-Payments**



Reporting Date 29/07/2015  
Payment date 26/07/2016  
Period No 8

Monthly Period Jun 2016 Convention = 30/360 days  
Interest Period from 25/06/2016 to 25/07/2016 = 30 days

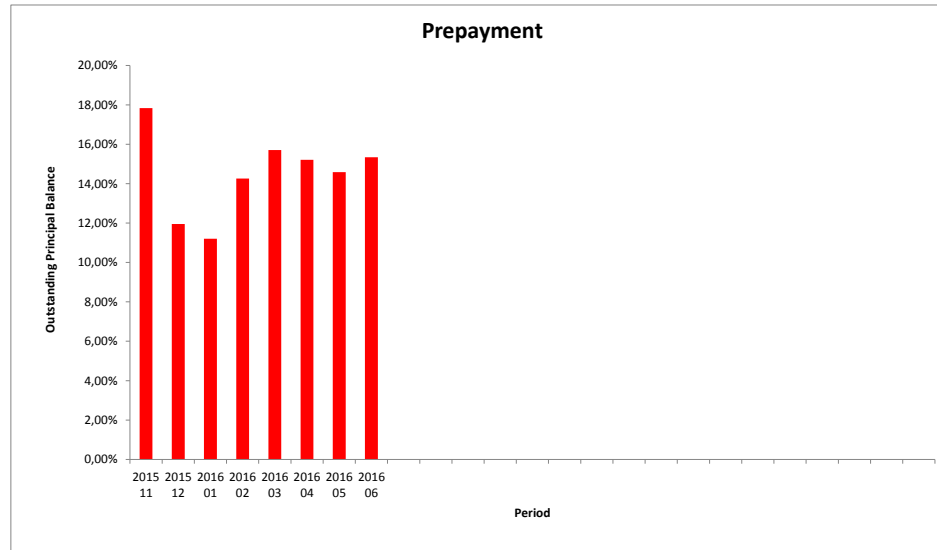
	TOTAL				
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
Dynamic Prepayment	2015 11	11.081.683	366.651.903	17,83%	
	2015 12	6.939.724	352.411.509	11,95%	
	2016 01	6.246.741	339.459.258	11,21%	
	2016 02	7.724.461	325.103.620	14,26%	
	2016 03	8.165.613	309.872.376	15,71%	
	2016 04	7.532.517	295.909.025	15,21%	
	2016 05	6.875.978	282.618.106	14,58%	
	2016 06	6.913.359	269.186.189	15,34%	



**23.b Dynamic Pre-Payments**



Reporting Date	29/07/2015					
Payment date	26/07/2016					
Period No	8					
Monthly Period	from	Jun 2016	to	Convention	=	30/360 days
Interest Period	from	25/06/2016	to	25/07/2016	=	30 days



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24. Delinquency



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 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	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																		
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2				
			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
2016 1	245.052	12				79.950	79.950	165.102		63.132	143.082		101.970
2016 2	446.837	31								133.429	133.429		313.409

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**26. Priority of Payments**



Reporting Date	29/07/2015
Payment date	26/07/2016
Period No	8
Monthly Period	Jun 2016
Interest Period	from 25/06/2016 to 25/07/2016
Convention	= 30/360 days
	= 30 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	14.374.028,81	EUR
Senior Expenses	-	4.841,66	EUR
Servicing Fee	-	112.160,91	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	825.109,89	EUR
Principal on Loan to Issuer	-	13.431.916,35	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	16.985.920,23	EUR
Senior Expenses	-	4.803,74	EUR
Interest Class A	-	17.780,00	EUR
Interest Class B	-	19.267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2.591.181,06	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	-	13.431.916,35	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	-	50.467,50	EUR
Interest Issuer Subordinated Loan	-	435,85	EUR
Principal Issuer Subordinated Loan	-	132.909,20	EUR
Payment to Purchaser	-	602.296,79	EUR
		47.929,74	

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	602.296,79	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	602.280,79	EUR

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**27. Transaction Costs**



Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	4.841,66						
Interest accrued for the Period	EUR	123.980,00	17.780,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest accrued	EUR	1.394.404,00	449.224,00	171.476,00	55.919,00	59.185,00	171.325,00	487.275,00
Interest Payments	EUR	123.980,00	17.780,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest Payments	EUR	1.394.404,00	449.224,00	171.476,00	55.919,00	59.185,00	171.325,00	487.275,00
Interest accrued on Subordinated Loan for the Period	EUR	435,85						
Cumulative Interest accrued on Subordinated Loan	EUR	7.535,54						
Interest Payments on Subordinated Loan	EUR	435,85						
Cumulative Interest Payments on Subordinated Loan	EUR	7.535,54						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**28. Contact Details**



**Santander Consumer Bank AS**

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**Risk**

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Reporting Date	29/07/2015	
Payment date	26/07/2016	
Period No	8	
Monthly Period	Jun 2016	Convention = 30/360 days
Interest Period	from 25/06/2016 to 25/07/2016	= 30 days