

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29/06/2015				
Payment date	27/06/2016			Following payment dates:	25/07/2016
Period No	7				25/08/2016
Monthly Period	May 2016			Convention	= 30/360 days
Interest Period	from 25/05/2016	to	25/06/2016	=	31 days
Cut-Off date	31/05/2016				

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1. Portfolio Information



Reporting Date	29/06/2015			
Payment date	27/06/2016			
Period No	7			
Monthly Period	May 2016	Convention =		30/360 days
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	295.909.025,14 EUR	309.872.376,14 EUR
Scheduled Loan Principal Repayments	6.288.766,64 EUR	6.332.672,00 EUR
Prepayments	6.875.978,02 EUR	7.532.516,50 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	13.164.744,66 EUR	13.865.188,50 EUR
New Defaulted Auto Loans in Period	126.174,90 EUR	98.162,50 EUR
Closing Balance	282.618.105,58 EUR	295.909.025,14 EUR
Total revenue collections		
Revenue and fees received on loan balances	1.084.226,45 EUR	1.122.552,32 EUR
Recoveries on loans in default	35.929,68 EUR	80.450,00 EUR
Total Revenue Received in Period	1.120.156,13 EUR	1.203.002,32 EUR
# Loans		
At beginning of period	22.703 Loans	23.366 Loans
Paid in Full	629 Loans	653 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	7 Loans	10 Loans
At end of period	22.067 Loans	22.703 Loans

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2. Amount Due for Distribution



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	May 2016	Convention	=	30/360 days	
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days	

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	14.284.885 EUR	15.068.175 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	14.284.885 EUR	15.068.175 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14.163.202 EUR	14.944.880 EUR
b. Reserve Fund	2.863.724 EUR	3.016.036 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	17.026.926 EUR	17.960.916 EUR

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3. Reserve Accounts



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	May 2016		Convention	=	30/360 days
Interest Period	from 25/05/2016	to	25/06/2016	=	31 days

Note Balance

Beginning of Period	295.909.025,14	EUR
End of Period	282.618.105,58	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 %	2.863.723,76	EUR
Cash Outflow		2.863.723,76	EUR
Cash Inflow		2.724.090,25	EUR
End of Period	0,9 %	2.724.090,25	EUR
Required Reserve Amount	0,9 %	2.724.090,25	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	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
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Asset Balance

Beginning of Period	295.909.025,14	EUR
End of Period	282.618.105,58	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	258.929.060,54	91,62%	20.318
1-29 days past due	20.738.998,69	7,34%	1.538

Delinquent Receivables:

30-59 days past due	2.096.077,66	0,74%	141
60-89 days past due	626.683,07	0,22%	52
90-119 days past due	65.367,38	0,02%	8
120-149 days past due	75.205,86	0,03%	5
150-179 days past due	86.712,38	0,03%	5
Total Performing and Delinquent	282.618.106	100,00%	22.067

Current Period Defaults	126.174,90	7
Cumulative Defaults	470.091,93	31
Current Period Recoveries	35.929,68	
Cumulative Recoveries	197.278,81	

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

NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	282.618.105,58
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	282.618.105,58
[B] Initial Aggregate Outstanding Note Principal Amount	389.400.000,00

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5. Outstanding Notes



Reporting Date	29/06/2015		
Payment date	27/06/2016		
Period No	7		
Monthly Period	May 2016		Convention = 30/360 days
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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	295.909.025,14	245.209.025,14	27.200.000,00	5.800.000,00	3.800.000,00	6.600.000,00	7.300.000,00
Available Distribution Amount	17.026.926,17						
Amortisation	13.290.919,56						
Redemption per Class	13.290.919,56	13.290.919,56	-	-	-	-	-
Redemption per Note		3.924,10	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100%	82,06%	9,62%	2,05%	1,34%	2,34%	2,58%
Current Pool Factor		0,68	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	31						
Principal Outstanding per Note Beginning of Period		72.397,11	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		3.924,10	-	-	-	-	-
Principal Outstanding per Note End of Period		68.473,02	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		6,09	70,83	108,33	175,00	291,67	750,00
Interest Payment	46.188,43	20.638,43	19.266,67	6.283,33	6.650,00	19.250,00	54.750,00
Interest Payment per Note		6,09	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)		21,46%	11,84%	9,78%	8,44%	6,11%	3,52%
Current CE (excl. Excess Spread)		18,90%	9,28%	7,23%	5,88%	3,55%	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 29/06/2015
 Payment date 27/06/2016
 Period No 7
 Monthly Period May 2016 to Convention = 30/360 days
 Interest Period : 25/05/2016 to 25/06/2016 = 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	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	May 2016				
Interest Period	from	25/05/2016	to	25/06/2016	= 31 days

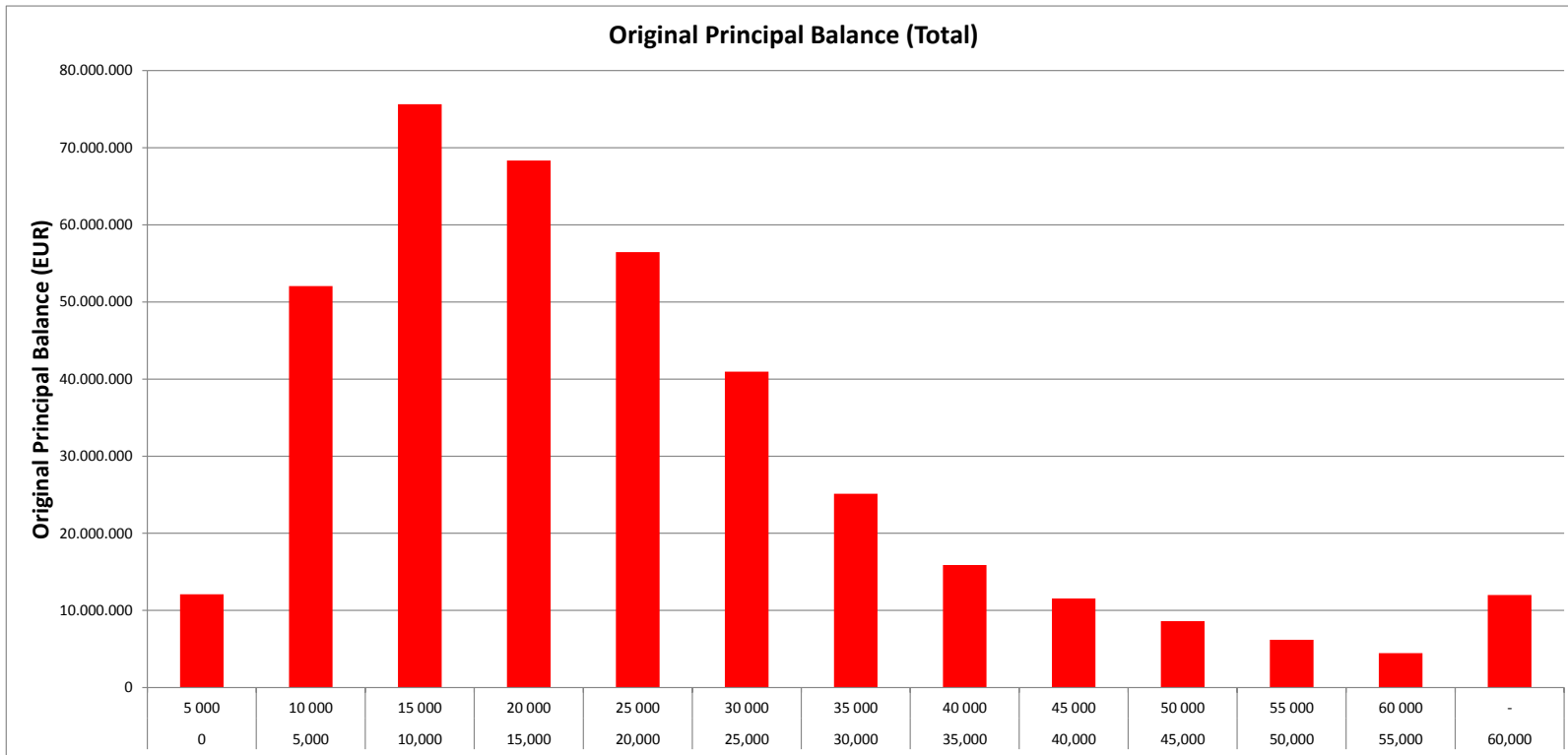
Average amount - all: 14.663

	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

Reporting Date	29/06/2015			
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8.a Outstanding Principal Balance



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
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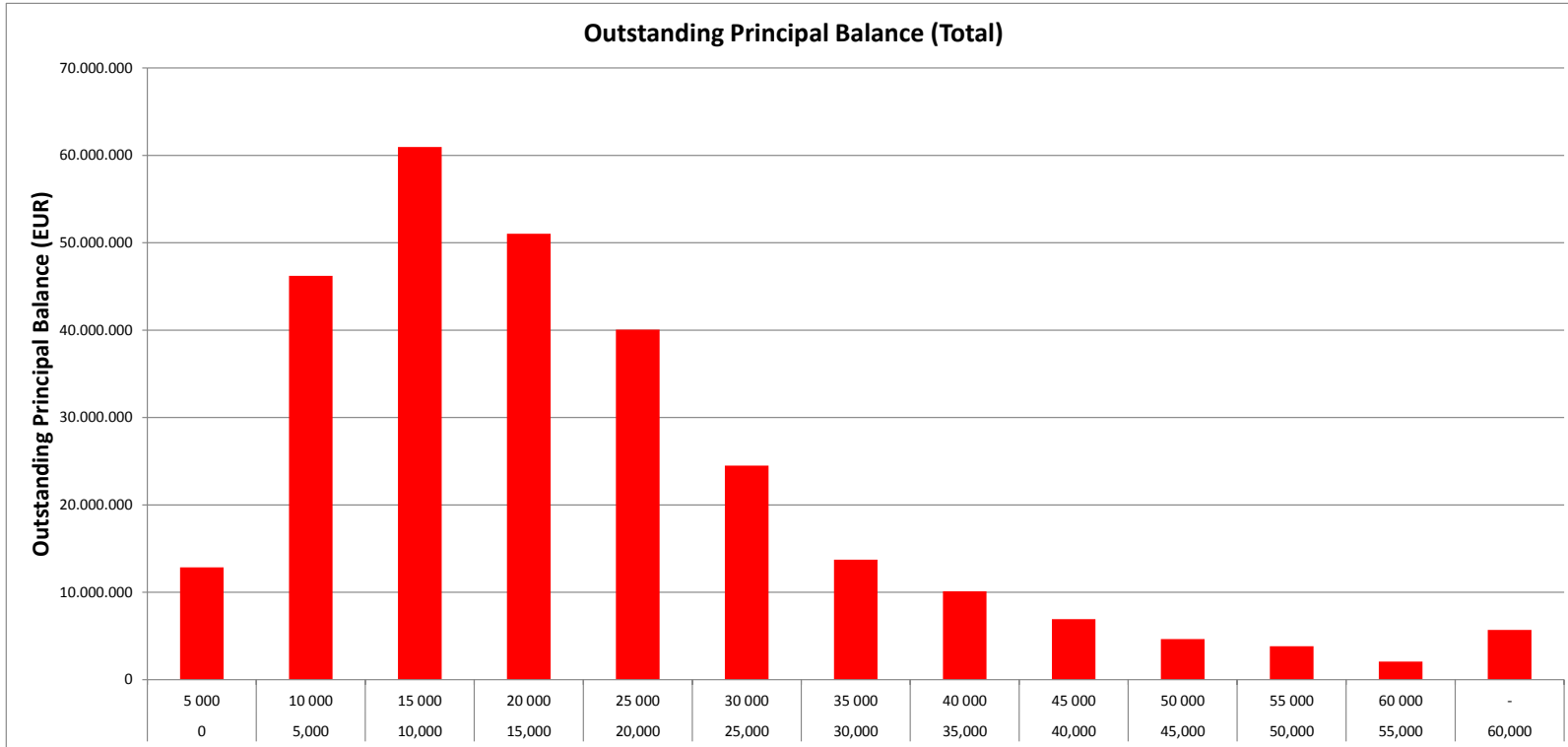
Average amount - all: 12.807

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4.135	12.858.706	4,5 %	24,2	14,6	
	5.000	10 000	6.192	46.220.353	16,4 %	37,9	14,3	
	10.000	15 000	4.950	60.944.197	21,6 %	42,9	14,2	
	15.000	20 000	2.949	51.020.712	18,1 %	43,7	14,1	
	20.000	25 000	1.803	40.060.547	14,2 %	44,6	13,9	
	25.000	30 000	899	24.496.733	8,7 %	44,9	13,6	
	30.000	35 000	426	13.743.590	4,9 %	44,7	13,8	
	35.000	40 000	270	10.117.164	3,6 %	45,3	13,3	
	40.000	45 000	164	6.926.073	2,5 %	45,7	13,3	
	45.000	50 000	98	4.639.513	1,6 %	46,6	12,9	
	50.000	55 000	73	3.826.906	1,4 %	46,5	12,5	
	55.000	60 000	36	2.069.531	0,7 %	46,4	13,2	
	60.000	-	72	5.694.081	2,0 %	44,4	13,3	
	Total			22.067	282.618.106	100%		

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8.b Outstanding Principal Balance Graph

Reporting Date	29/06/2015			
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Period No	7			
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Interest Period	from 25/05/2016	to 25/06/2016	=	31 days



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9.a Geographical Distribution



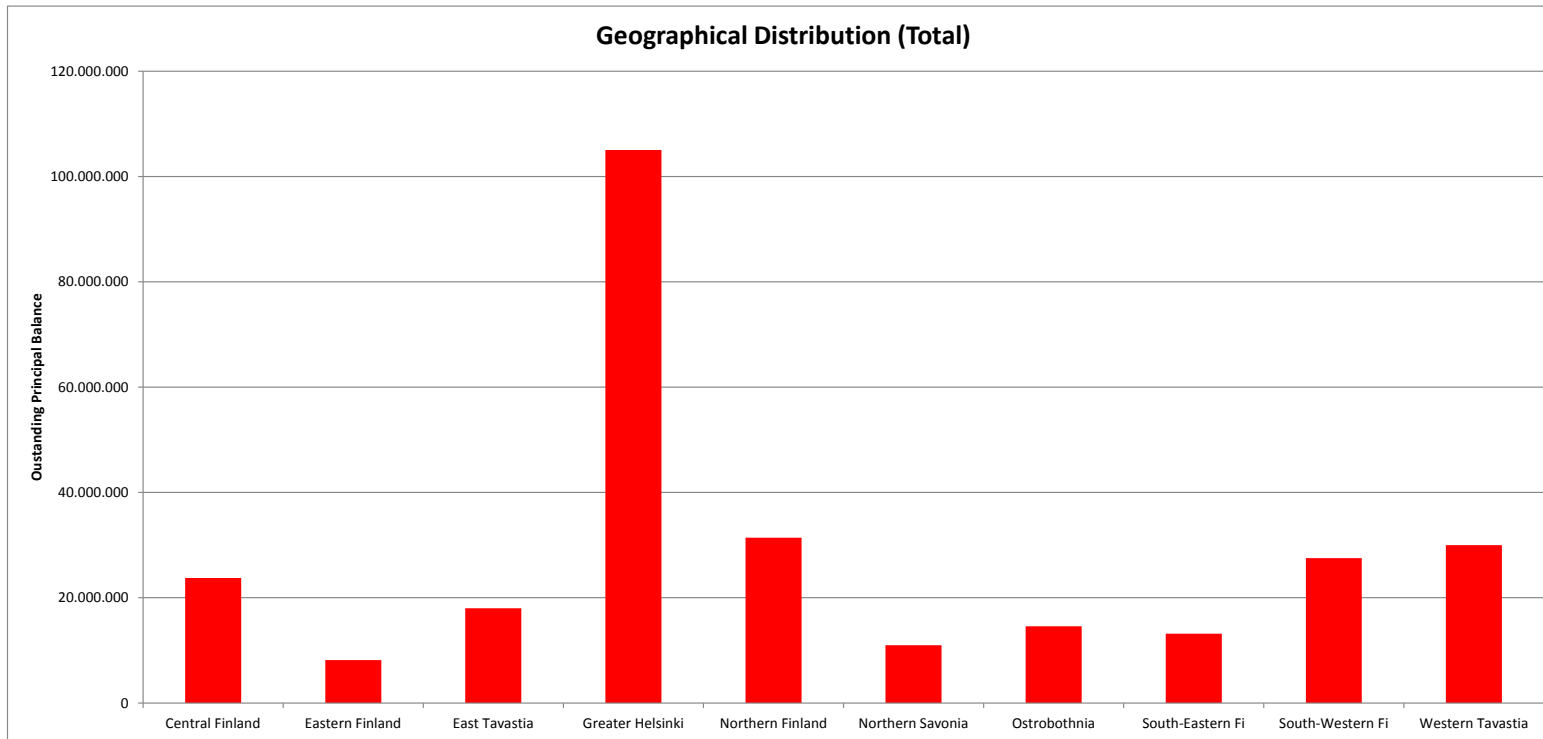
Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	from	May 2016	Convention	=	30/360 days
Interest Period		25/05/2016	to	=	25/06/2016 31 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.005	23.738.980	8,40%	42,2	14,0	
Eastern Finland	664	8.170.003	2,89%	41,4	14,1	
East Tavastia	1.400	18.020.334	6,38%	42,7	14,0	
Greater Helsinki	7.644	105.026.985	37,16%	42,1	14,0	
Northern Finland	2.363	31.423.242	11,12%	42,8	14,0	
Northern Savonia	898	10.973.553	3,88%	42,1	13,7	
Ostrobothnia	1.287	14.576.424	5,16%	41,4	13,6	
South-Eastern Fi	1.142	13.161.683	4,66%	42,0	14,4	
South-Western Fi	2.224	27.514.663	9,74%	42,2	13,9	
Western Tavastia	2.440	30.012.238	10,62%	42,6	13,8	
Total	22.067	282.618.106	100%			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
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Interest Period	from 25/05/2016 to 25/06/2016	= 31 days

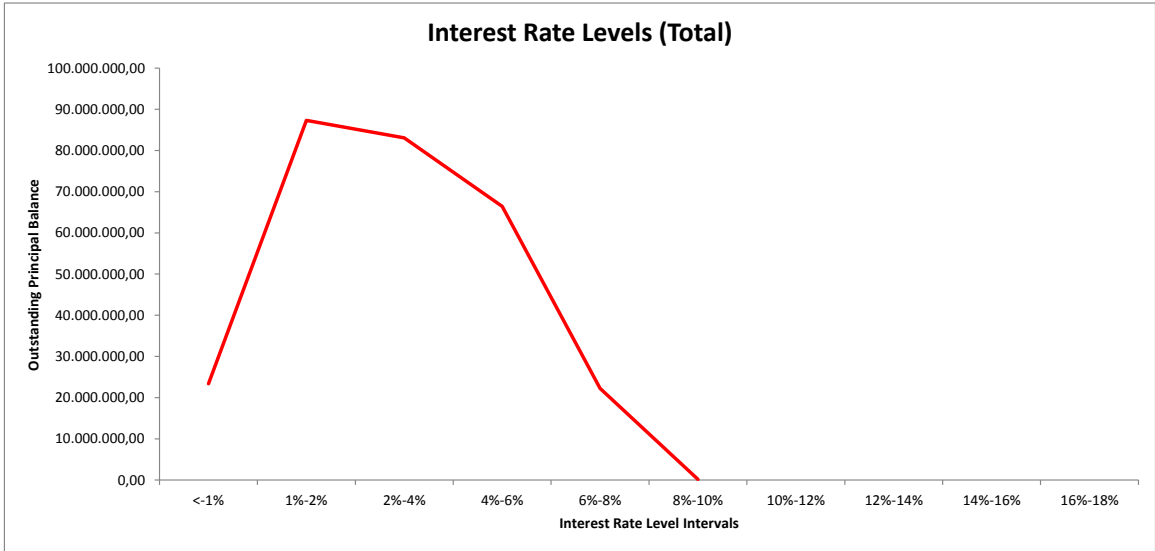
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	1745	23.362.557	8,27%	43,4	13,3
1	2	5801	87.311.342	30,89%	43,1	13,9
2	4	5871	83.077.372	29,40%	42,2	13,9
4	6	6053	66.451.690	23,51%	41,1	14,5
6	8	2577	22.249.227	7,87%	41,2	13,7
8	10	20	165.917	0,06%	40,8	15,6
10	12					
12	14					
14	16					
16	18					
Total		22.067	282.618.106	100%		

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10.b Interest Rate



Reporting Date	29/06/2015	
Payment date	27/06/2016	
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11.a Remaining Terms



Reporting Date	29/06/2015				
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Period No	7				
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Interest Period	from 25/05/2016	to 25/06/2016	=	31 days	

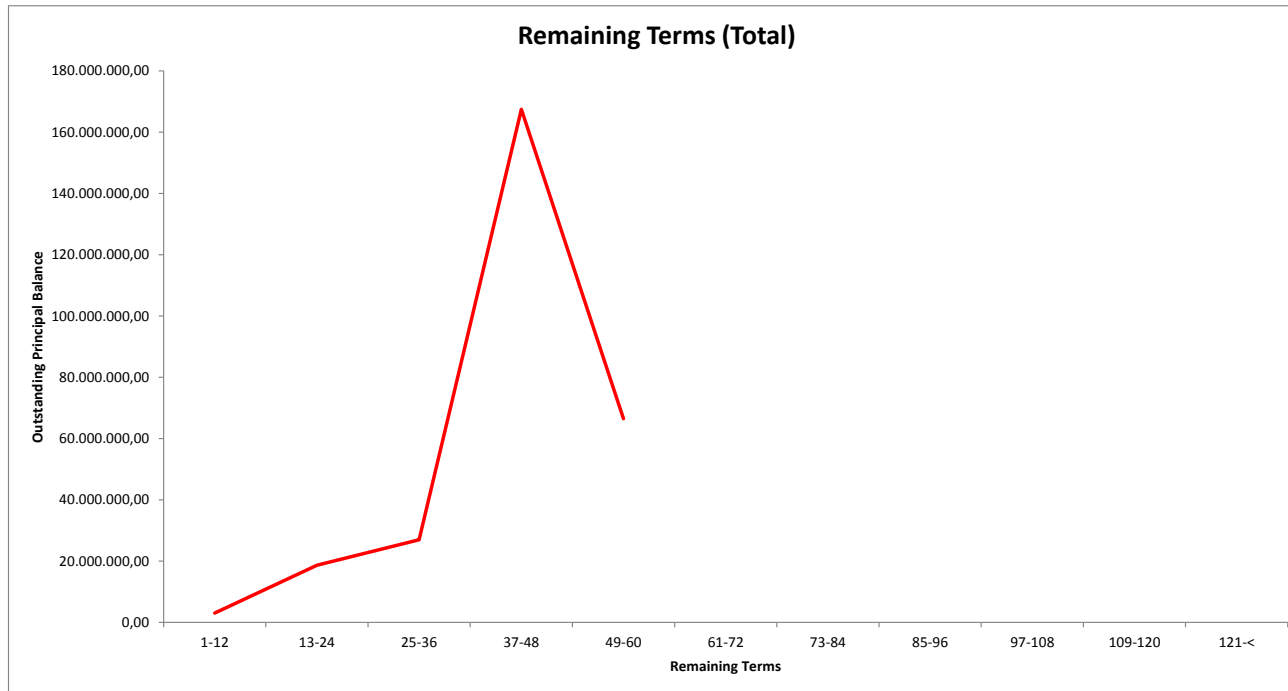
		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			7	6.623	0,00%	0,0	11,6	
	1			12	1.228	3.043.546	1,08%	8,4	15,0
	13			24	2.900	18.656.392	6,60%	19,6	15,1
	25			36	3.094	26.956.079	9,54%	30,7	14,9
	37			48	10.954	167.460.149	59,25%	44,1	15,2
	49			60	3.884	66.495.317	23,53%	50,0	10,1
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121								
Total				22.067	282.618.106	100%			

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Monthly Investor Report

11.b Remaining Terms



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days



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12.a Seasoning



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	from	May 2016	Convention	=	30/360 days
Interest Period		25/05/2016	to	=	25/06/2016 = 31 days

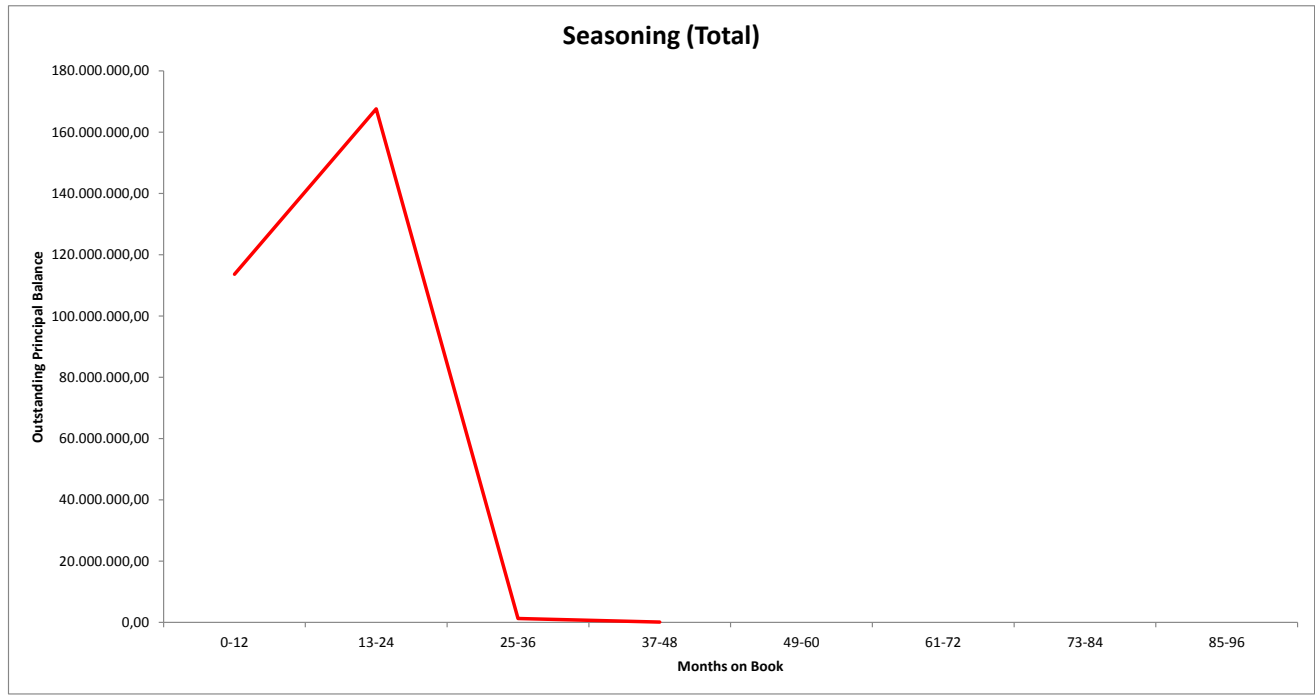
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	8.428	113.652.940	40,21%	45,5	10,5
	13		24	13.503	167.607.222	59,31%	40,1	16,2
	25		36	126	1.258.594	0,45%	30,0	29,4
	37		48	10	99.349	0,04%	20,7	39,1
	49		60					
	61		72					
	73		84					
	85		96					
	Total			22.067	282.618.106	100%		

**SCF Rahoituspalvelut I DAC
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12.b Seasoning



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days



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13.a Balloon loans



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days

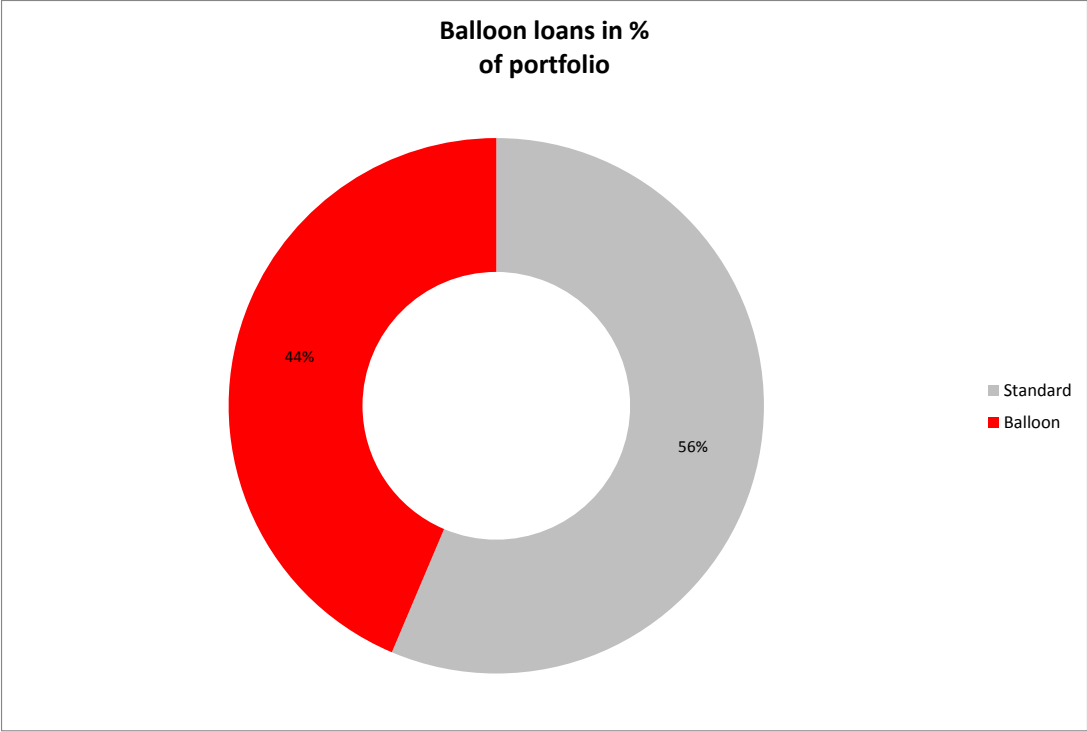
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		16.066	159.348.033	56,38%	1.841	0,00%	40,0	13,9
Balloon		6.001	123.270.072	43,62%	39.072.833	31,70%	45,1	14,0
Total		22.067	282.618.106	100%	39.074.674	13,83%		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

13.b Balloon loans



Reporting Date	29/06/2015					
Payment date	27/06/2016					
Period No	7					
Monthly Period	May 2016	Convention	=	30/360 days		
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days		



SCF Rahoituspalvelut I DAC
Monthly Investor Report

14.a # loans per borrower



Reporting Date	29/06/2015		
Payment date	27/06/2016		
Period No	7		
Monthly Period	May 2016	Convention	= 30/360 days
Interest Period	from 25/05/2016	to 25/06/2016	= 31 days

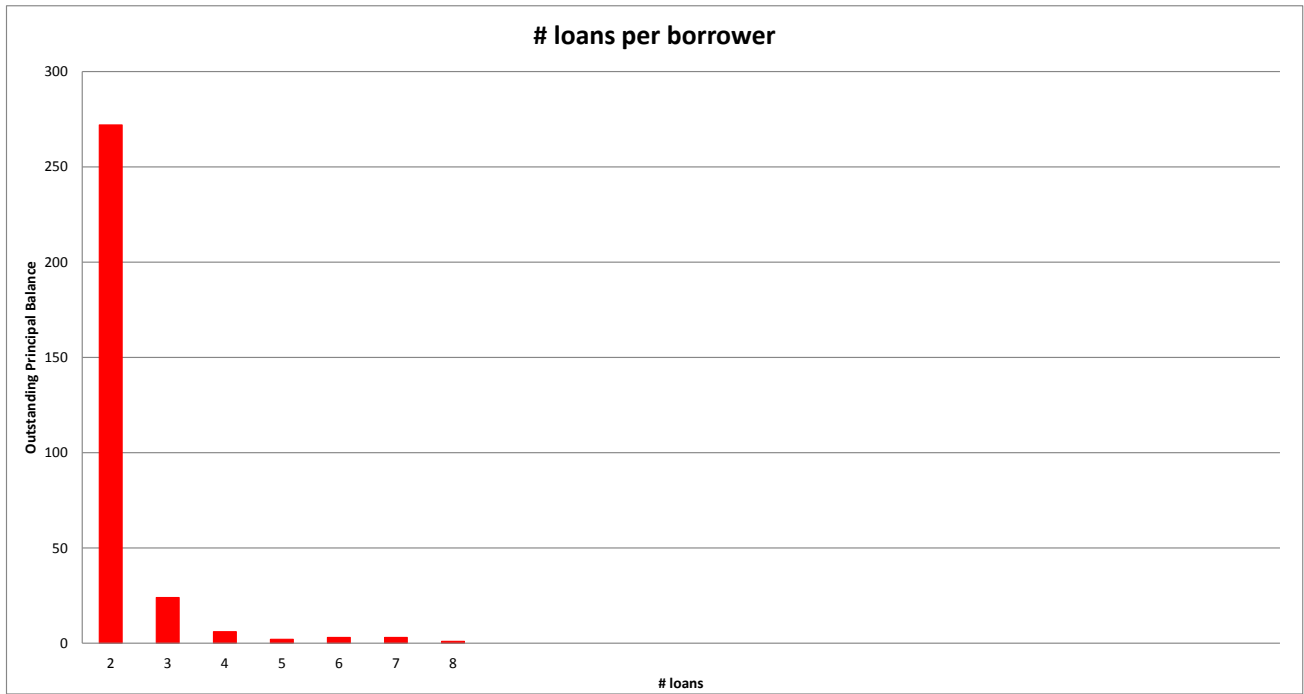
TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	21370		271.155.656	95,94%
2	272		9.118.719	3,23%
3	24		991.374	0,35%
4	6		442.950	0,16%
5	2		176.626	0,06%
6	3		282.860	0,10%
7	3		272.417	0,10%
8	1		177.502	0,06%
Total:	21.681		282.618.106	100,0 %

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14.b # loans per borrower



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days

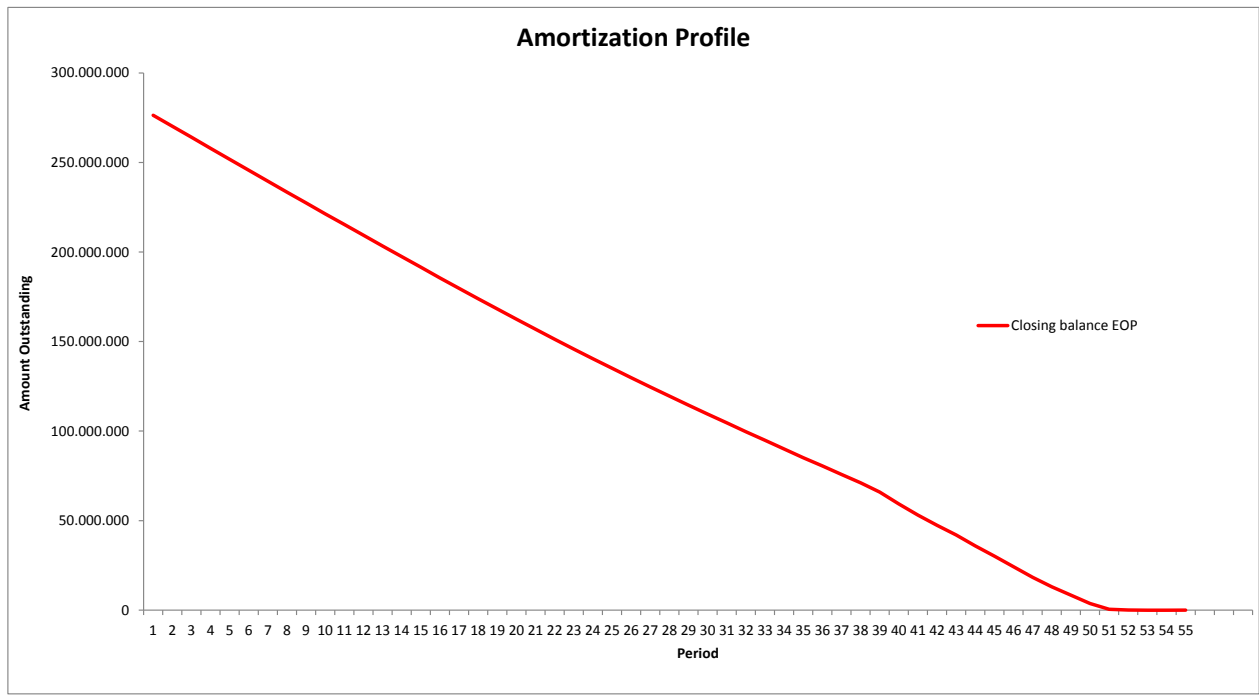
	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	282.618.106	276.402.262	6.215.844	795.281	3,43%	97,80%
	2	276.402.262	270.248.697	6.153.564	777.240	3,43%	95,62%
	3	270.248.697	264.081.793	6.166.905	759.475	3,42%	93,44%
	4	264.081.793	257.905.084	6.176.709	741.718	3,42%	91,26%
	5	257.905.084	251.747.106	6.157.978	723.951	3,42%	89,08%
	6	251.747.106	245.633.720	6.113.385	706.243	3,42%	86,91%
	7	245.633.720	239.535.209	6.098.511	688.618	3,42%	84,76%
	8	239.535.209	233.441.469	6.093.740	671.093	3,41%	82,60%
	9	233.441.469	227.375.878	6.065.591	653.565	3,41%	80,45%
	10	227.375.878	221.341.198	6.034.681	636.097	3,41%	78,32%
	11	221.341.198	215.342.390	5.998.808	618.720	3,41%	76,20%
	12	215.342.390	209.364.384	5.978.006	601.458	3,40%	74,08%
	13	209.364.384	203.399.027	5.965.357	584.249	3,40%	71,97%
	14	203.399.027	197.454.123	5.944.904	567.090	3,40%	69,87%
	15	197.454.123	191.487.167	5.966.956	549.992	3,39%	67,75%
	16	191.487.167	185.561.327	5.925.840	532.842	3,39%	65,66%
	17	185.561.327	179.669.724	5.891.603	515.853	3,39%	63,57%
	18	179.669.724	173.922.663	5.747.061	498.921	3,38%	61,54%
	19	173.922.663	168.206.109	5.716.554	482.350	3,38%	59,52%
	20	168.206.109	162.520.530	5.685.579	465.855	3,37%	57,51%

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15.b Amortization Profile



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	29/06/2015			
Payment date	27/06/2016			
Period No	7			
Monthly Period	May 2016	Convention	=	30/360 days
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days

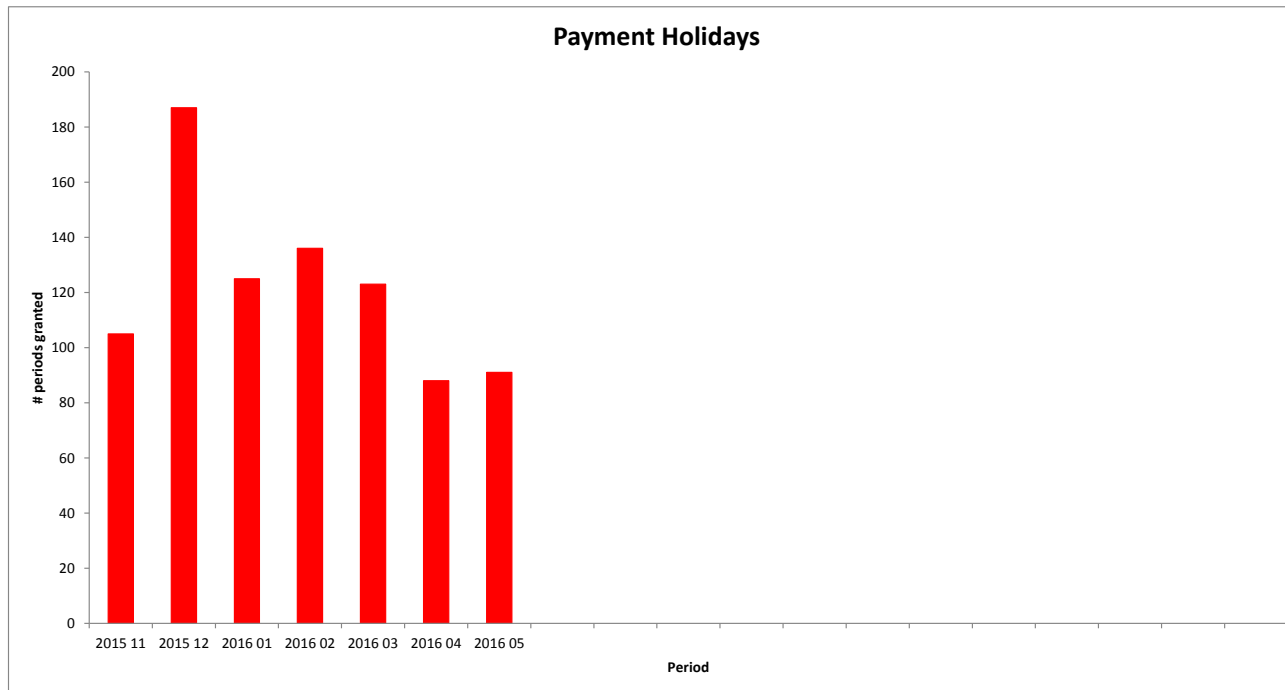
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49.146	1.680.760	
2015 12	187	237	89.932	3.027.431	
2016 01	125	183	50.784	2.062.653	
2016 02	136	199	64.646	2.408.850	
2016 03	123	165	46.941	2.009.027	
2016 04	88	121	50.011	1.235.276	
2016 05	91	121	45.312	1.358.372	
Total:	855	1.198	396.773	13.782.370	

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16.b Payment Holidays



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days



**SCF Rahoituspalvelut I DAC
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17.a Downpayment



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	May 2016	Convention	=	30/360 days	
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days	

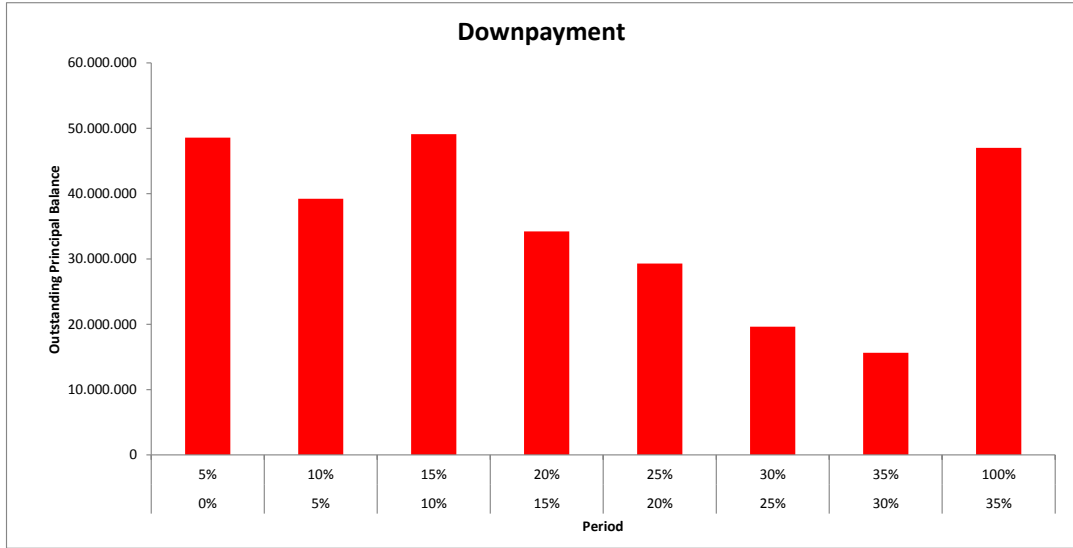
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3.182	48.562.861	17,2 %	45,0	14,0
	5%	10%	2.552	39.191.140	13,9 %	44,5	13,9
	10%	15%	3.488	49.096.984	17,4 %	43,1	14,1
	15%	20%	2.496	34.196.395	12,1 %	42,5	13,9
	20%	25%	2.163	29.301.116	10,4 %	42,1	13,8
	25%	30%	1.551	19.635.186	6,9 %	41,3	14,3
	30%	35%	1.287	15.629.999	5,5 %	40,7	14,1
	35%	100%	5.348	47.004.425	16,6 %	37,2	13,8
	Total		22.067	282.618.106	100%		

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17.b Downpayment



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days



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18.a Vehicle Condition



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	May 2016		Convention =	30/360 days	
Interest Period	from 25/05/2016	to	25/06/2016 =	31 days	

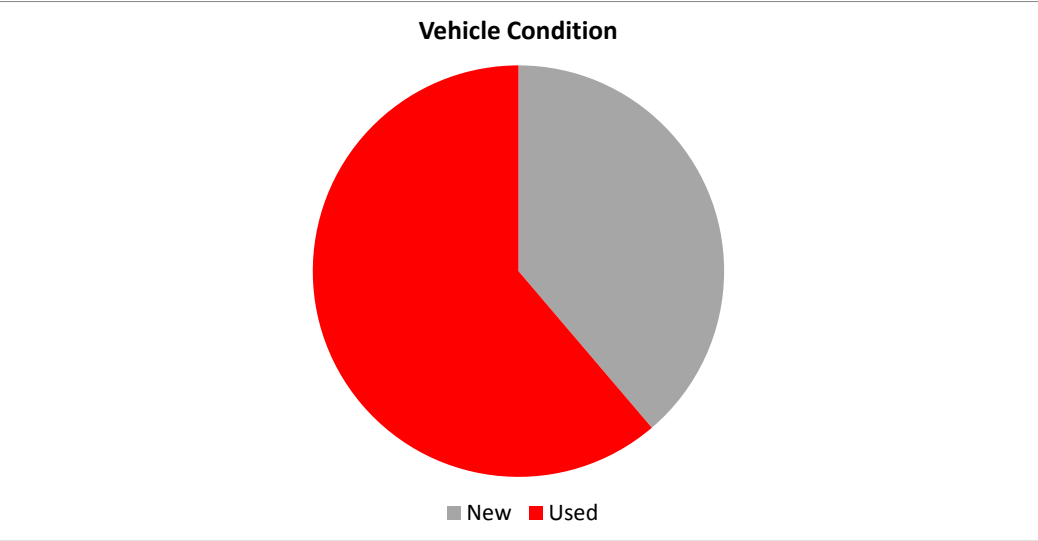
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	6.220	109.566.819	38,8 %	42,4	14,1	
Used	15.847	173.051.287	61,2 %	42,1	13,9	
Total	22.067	282.618.106	100%			

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18.b Vehicle Condition



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	May 2016	Convention	=	30/360 days	
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days	



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19.a Borrower Type



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	May 2016	Convention	=	30/360 days	
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days	

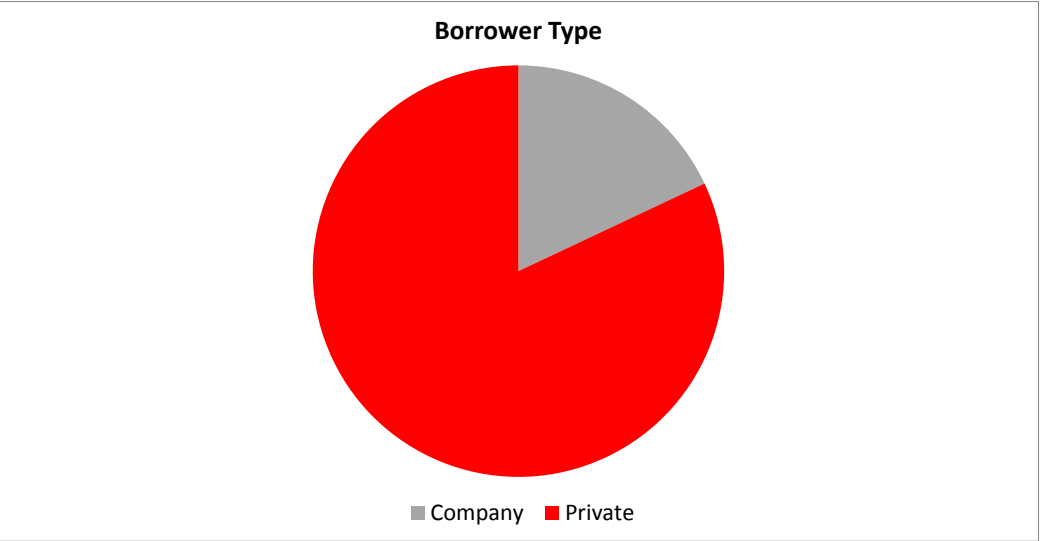
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2.861	50.864.573	18,0 %	39,0	14,1
	Private	19.206	231.753.533	82,0 %	42,9	14,0
	Total	22.067	282.618.106	100%		

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19.b Borrower Type



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	May 2016	Convention	=	30/360 days	
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days	



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20.a Vehicle type



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days

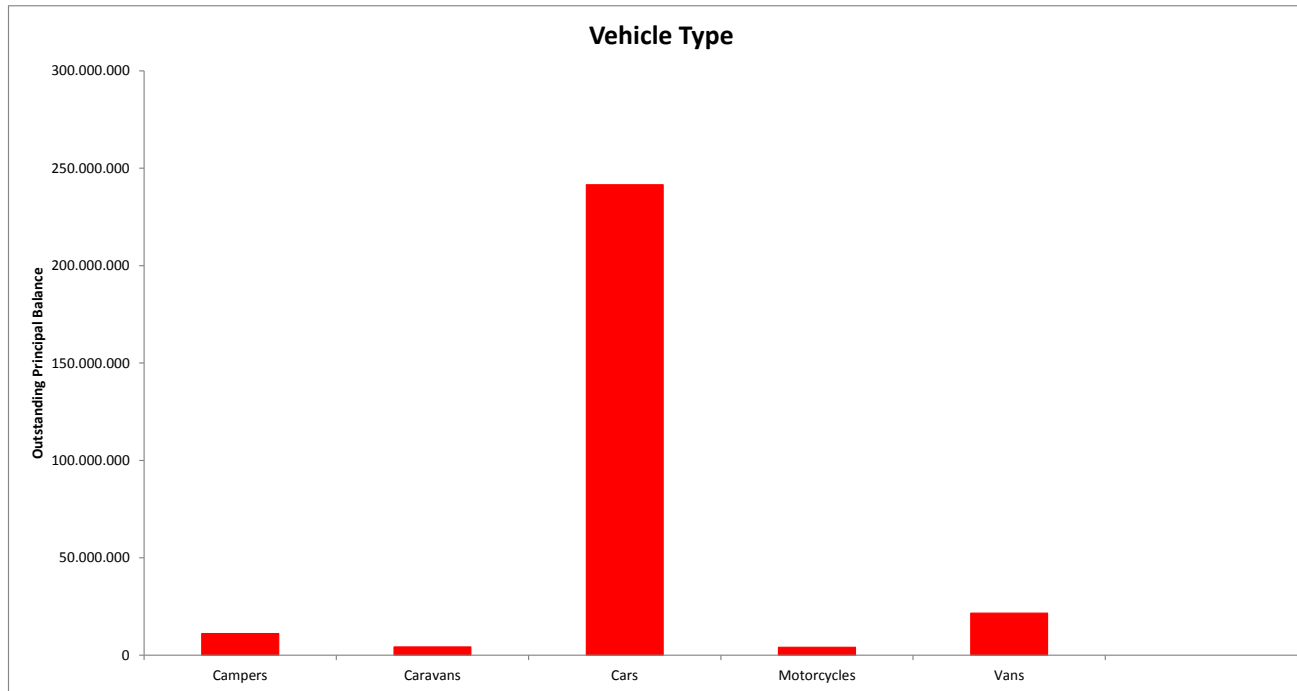
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		499	11.078.282	3,92%	44,3	13,31
Caravans		376	4.289.575	1,52%	43,7	13,42
Cars		19.075	241.589.502	85,48%	42,3	14,03
Motorcycles		533	4.048.809	1,43%	41,5	12,75
Vans		1.584	21.611.938	7,65%	40,5	14,03
		22.067	282.618.106	100%		

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20.b Vehicle type



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days



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21.a Restructured Loans



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	May 2016	Convention	=	30/360 days	
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days	

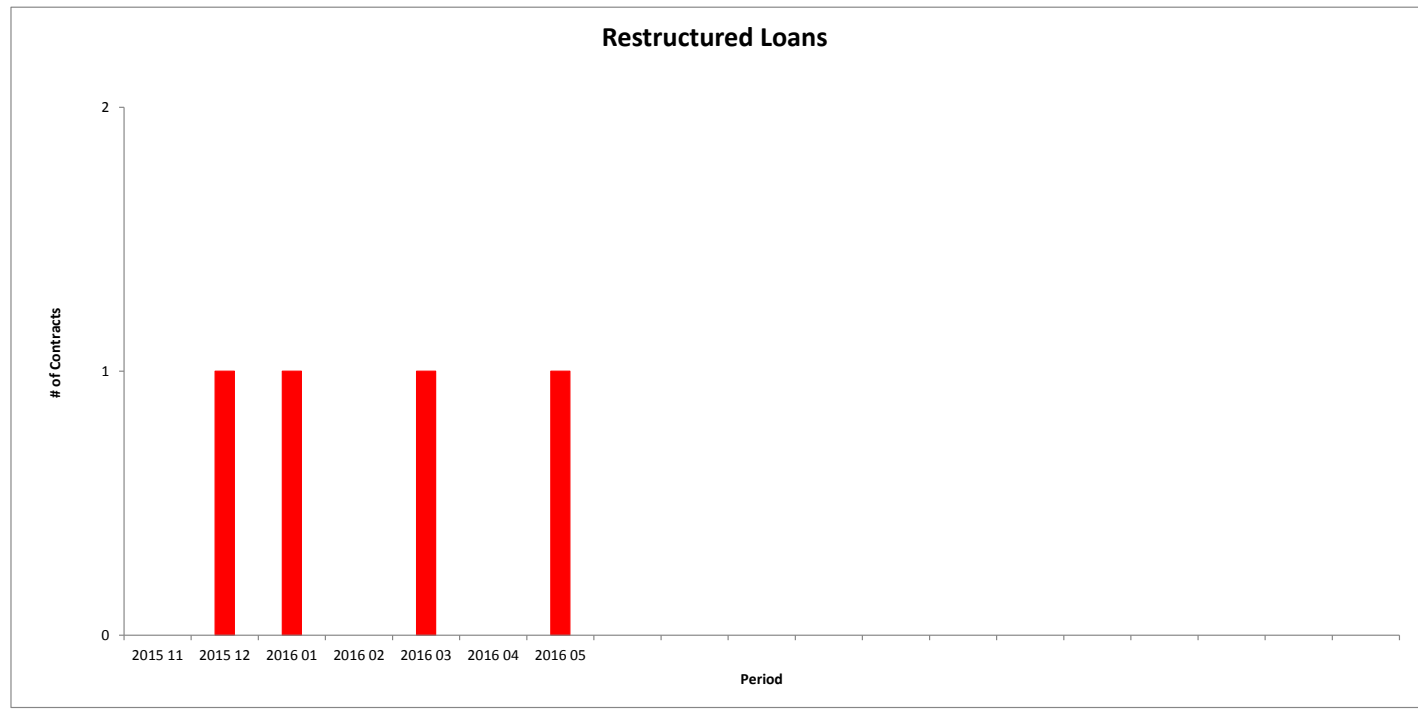
	TOTAL		
	Period	No	Outstanding balance
Restructured	2015 11	0	0
	2015 12	1	21.854
	2016 01	1	2.615
	2016 02	0	0
	2016 03	1	758
	2016 04	0	0
	2016 05	1	13.140
		4	38.367

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21.b Restructured Loans



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	May 2016	Convention	=	30/360 days	
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days	



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22.a Dynamic Interest rate



Reporting Date	29/06/2015			
Payment date	27/06/2016			
Period No	7			
Monthly Period	from	May 2016	to	Convention = 30/360 days
Interest Period		25/05/2016		= 31 days

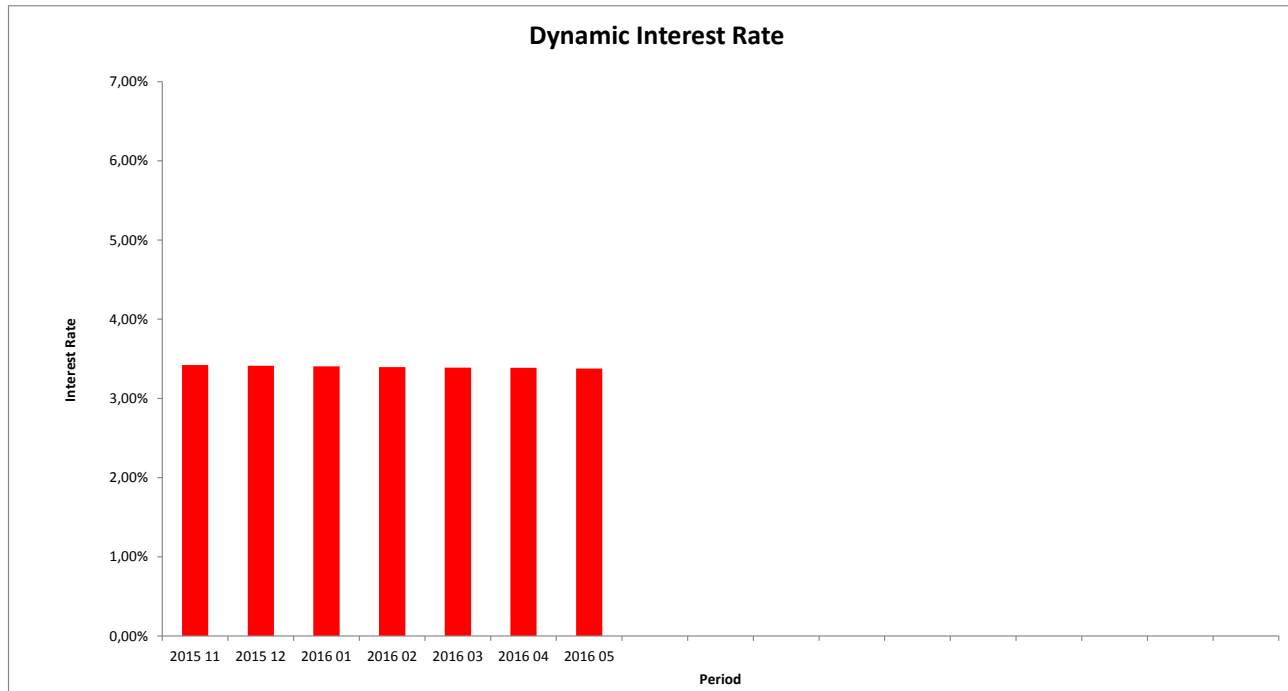
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2015 11	366.651.903	3,42%
	2015 12	352.411.509	3,41%
	2016 01	339.459.258	3,40%
	2016 02	325.103.620	3,40%
	2016 03	309.872.376	3,39%
	2016 04	295.909.025	3,39%
	2016 05	282.618.106	3,38%

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22.b Dynamic Interest Rate



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	May 2016	Convention	=	30/360 days	
Interest Period	from 25/05/2016	to 25/06/2016	=	31 days	



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23.a Dynamic Pre-Payments



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days

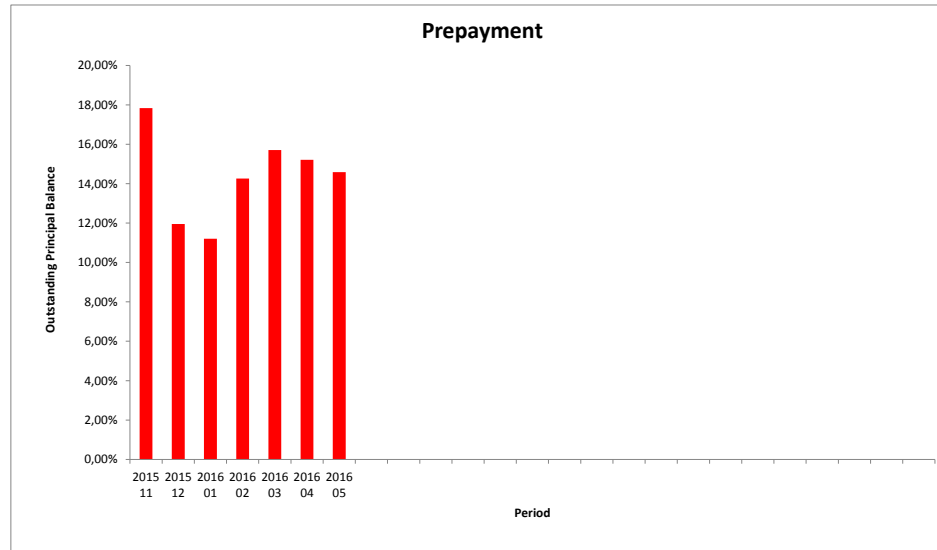
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2015 11	11.081.683	366.651.903	17,83%
	2015 12	6.939.724	352.411.509	11,95%
	2016 01	6.246.741	339.459.258	11,21%
	2016 02	7.724.461	325.103.620	14,26%
	2016 03	8.165.613	309.872.376	15,71%
	2016 04	7.532.517	295.909.025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

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23.b Dynamic Pre-Payments



Reporting Date	29/06/2015				
Payment date	27/06/2016				
Period No	7				
Monthly Period	from	May 2016	to	Convention	= 30/360 days
Interest Period	from	25/05/2016	to	25/06/2016	= 31 days



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24. Delinquency



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 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	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																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	from	May 2016
Interest Period	from	25/05/2016
	to	25/06/2016
		Convention = 30/360 days
		= 31 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		62.250	142.200	102.852	
2016 2	224.337	17								54.130	54.130	170.208	

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26. Priority of Payments



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	14.284.885,20	EUR
Senior Expenses	-	6.769,61	EUR
Servicing Fee	-	121.682,80	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	865.513,23	EUR
Principal on Loan to Issuer	-	13.290.919,56	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	17.026.926,17	EUR
Senior Expenses	-	6.769,61	EUR
Interest Class A	-	20.638,00	EUR
Interest Class B	-	19.267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2.724.090,25	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	-	13.290.919,56	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	-	50.495,00	EUR
Interest Issuer Subordinated Loan	-	495,66	EUR
Principal Issuer Subordinated Loan	-	139.633,51	EUR
Payment to Purchaser	-	637.219,19	EUR
		50.465,38	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	637.219,19	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	17,31	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	637.201,88	EUR

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27. Transaction Costs



Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	6.769,61						
Interest accrued for the Period	EUR	126.838,00	20.638,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest accrued	EUR	1.270.424,00	431.444,00	152.209,00	49.636,00	52.535,00	152.075,00	432.525,00
Interest Payments	EUR	126.838,00	20.638,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest Payments	EUR	1.270.424,00	431.444,00	152.209,00	49.636,00	52.535,00	152.075,00	432.525,00
Interest accrued on Subordinated Loan for the Period	EUR	495,66						
Cumulative Interest accrued on Subordinated Loan	EUR	7.099,69						
Interest Payments on Subordinated Loan	EUR	495,66						
Cumulative Interest Payments on Subordinated Loan	EUR	7.099,69						
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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Reporting Date	29/06/2015	
Payment date	27/06/2016	
Period No	7	
Monthly Period	May 2016	Convention = 30/360 days
Interest Period	from 25/05/2016 to 25/06/2016	= 31 days