SCFI Rahoituspalvelut DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		31.12.2016					
Payment date		29.12.2016		Following payment dates:		25.01.2017	
Period No		25				27.02.2017	
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days
Cut-Off date		30.11.2016					

Santander
CONSUMER BANK

Index

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

1. Portfolio Information

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

	Current Period		Previous Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**		**Aggregated Outstanding Principal Amount**	
Opening balance	**132 381 184,57**	**EUR**	**142 283 907,23**	**EUR**
Scheduled Loan Principal Repayments	4 488 621,97	EUR	4 519 889,12	EUR
Prepayments	4 738 838,25	EUR	5 289 477,94	EUR
Deemed Collections - Other	-	EUR	-	EUR
Total Principal Payments Received	**9 227 460,22**	**EUR**	**9 809 367,06**	**EUR**
New Defaulted Auto Loans in Period	82 932,02	EUR	93 355,60	EUR
Closing Balance	**123 070 792,33**	**EUR**	**132 381 184,57**	**EUR**

Total revenue collections				
Revenue and fees received on loan balances	620 890,51	EUR	658 465,41	EUR
Recoveries on loans in default	92 949,73	EUR	173 780,80	EUR
Total Revenue Received in Period	**713 840,24**	EUR	**832 246,21**	EUR

# Loans				
At beginning of period	15 497	Loans	16 281	Loans
Paid in Full	746	Loans	771	Loans
Repurchased (Deemed Collections)	-	Loans	-	Loans
New loans into default	15	Loans	13	Loans
At end of period	**14 736**	Loans	**15 497**	Loans

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

2. Amount Due for Distribution

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	9 939 003 EUR	10 639 006 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	**9 939 003 EUR**	**10 639 006 EUR**

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 887 652 EUR	10 581 009 EUR
b. Reserve Fund	2 975 939 EUR	3 082 432 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	**12 863 591** EUR	**13 663 441** EUR

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

3. Reserve Accounts

Reporting Date		31.12.2016					
Payment date Period No		29.12.2016 25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days

Note Balance

Beginning of Period		132 381 184,57	EUR
End of Period		123 070 792,33	EUR

Reserve Fund

	in %		
Beginning of Period	1,2 %	1 553 100,00	EUR
Cash Outflow		1 553 100,00	EUR
Cash Inflow		1 553 100,00	EUR
End of Period	1,2 %	1 553 100,00	EUR
Required Reserve Amount	1,2 %	1 553 100,00	EUR

Liquidity Balance

Beginning of Period	1,1 %	1 422 839,07	EUR
Cash Outflow		1 422 839,07	EUR
Cash Inflow		1 323 811,85	EUR
End of Period	1,0 %	1 323 811,85	EUR
Required Reserve Amount	1,0 %	1 323 811,85	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

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

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

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

4. Performance Data

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days

Asset Balance

Beginning of Period	132 381 184,57	EUR
End of Period	123 070 792,33	EUR

Portfolio Performance:	**EUR**	**%**	**# loans**
Performing Receivables:			
Current	111 243 214,79	90,39 %	13 470
1-29 days past due	9 638 620,12	7,83 %	1 030
Delinquent Receivables:			
30-59 days past due	1 395 168,92	1,13 %	160
60-89 days past due	469 098,47	0,38 %	48
90-119 days past due	127 392,88	0,10 %	12
120-149 days past due	103 523,22	0,08 %	10
150-179 days past due	93 773,93	0,08 %	6
Total Performing and Delinquent	**123 070 792**	**100,00 %**	**14 736**

Current Period Defaults	82 932,02	15
Cumulative Defaults	4 192 841,94	364
Current Period Recoveries	92 949,73	
Cumulative Recoveries	3 396 751,29	

Principal Deficiency Trigger Event, where [A] > [B * 9%]		**NO**
[A] [1] - [2] - [3]	(1 553 100,00)	
Note Principal Closing Balance [1]	123 070 792,33	
Reserve Fund Amount [2]	1 553 100,00	
Aggregate Outstanding Asset Principal Amount [3]	123 070 792,33	
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00	

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

5. Outstanding Notes

Reporting Date		31.12.2016			
Payment date		29.12.2016			
Period No		25			
Monthly Period		Nov 2016		Fixed rate =	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016 =	30 days

1. Note Balance

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS1116626141	XS1116626497	XS1116626653	XS1116626810	XS1116626901	XS1116627115
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	85,5 %	8,4 %	1,3 %	1,4 %	1,6 %	1,8 %
Legal Final Maturity Date		25.09.2023	25.09.2023	25.09.2023	25.09.2023	25.09.2023	25.09.2023
Rating (Fitch/Moody's)		AAA / AAA	AA/Aa2	A+/A2	A/Baa1	BB+/Ba1	Not rated
Initial Notes Aggregate Principal Outstanding Balance	517 700 000,00	442 800 000,00	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	5177	4428	435	67	72	82	93
Current Note Information							
Class Principal Outstanding Opening Balance	132 381 184,57	57 481 184,57	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	12 863 591,03						
Amortisation	9 310 392,24						
Redemption per Class	9 310 392,24	9 310 392,24	-	-	-	-	-
Redemption per Note		2 102,62	-	-	-	-	-
Class Principal Outstanding Closing Balance	123 070 792,33	48 170 792,33	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	39,14 %	35,35 %	5,44 %	5,85 %	6,66 %	7,56 %
Current Pool Factor		0,11	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	30						
Principal Outstanding per Note Beginning of Period		12 981,30	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 102,62	-	-	-	-	-
Principal Outstanding per Note End of Period		10 878,68	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		5,11	62,50	83,33	145,83	291,67	583,33
Interest Payment	55 380,10	22 609,27	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		5,11	62,50	83,33	145,83	291,67	583,33

3. Credit Enhancements

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination, Reserve)		15,97 %	7,57 %	6,27 %	4,88 %	3,30 %	1,50 %
Current CE (incl. Excess Spread)		66,97 %	31,62 %	26,18 %	20,33 %	13,66 %	6,11 %
Current CE (excl. Excess Spread)		63,20 %	27,85 %	22,41 %	16,56 %	9,89 %	2,34 %

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	25				
Monthly Period	Nov 2016		Fixed rate	=	30/360 days
Interest Period :	25.11.2016	to	25.12.2016	=	30 days

		Rating Triggers									
		Short Term				Long Term					
		Fitch		Moody's		Fitch		Moody's			
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCFI Rahoituspalvelut Ltd		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas	F1	F1	P-1	P-1	A	A+	A2	A1	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1+	P-1	P-1	A	AA-	A2	Aa3	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

SCFI Rahoituspalvelut DAC
Monthly Investor Report

7.a Original Portfolio Principal Balance

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Payment date		29.12.2016			
Period No		25			
Monthly Period		Nov 2016		Fixed rate	= 30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	= 30 days

Average amount - all: 14 163

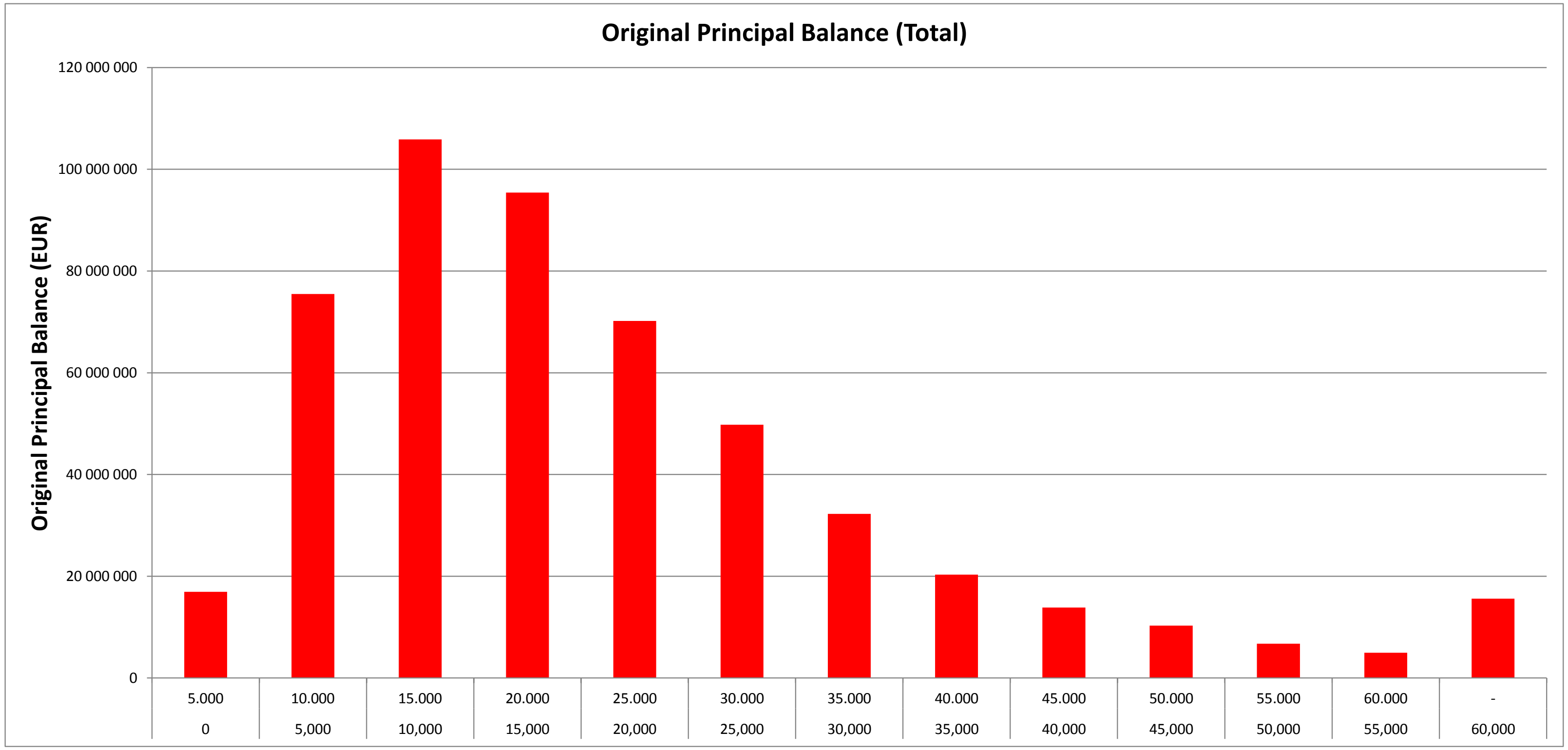
Original balance	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
	0	5.000	4 971	16 929 311	3,3 %	17,2	4,8
	5 000	10.000	10 013	75 493 593	14,6 %	27,2	9,3
	10 000	15.000	8 571	105 870 475	20,5 %	32,1	10,7
	15 000	20.000	5 527	95 434 194	18,4 %	33,8	11,1
	20 000	25.000	3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

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

7.b Original Principal Balance Graph

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

8.a Outstanding Principal Balance

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days

Average amount - all:	8 352

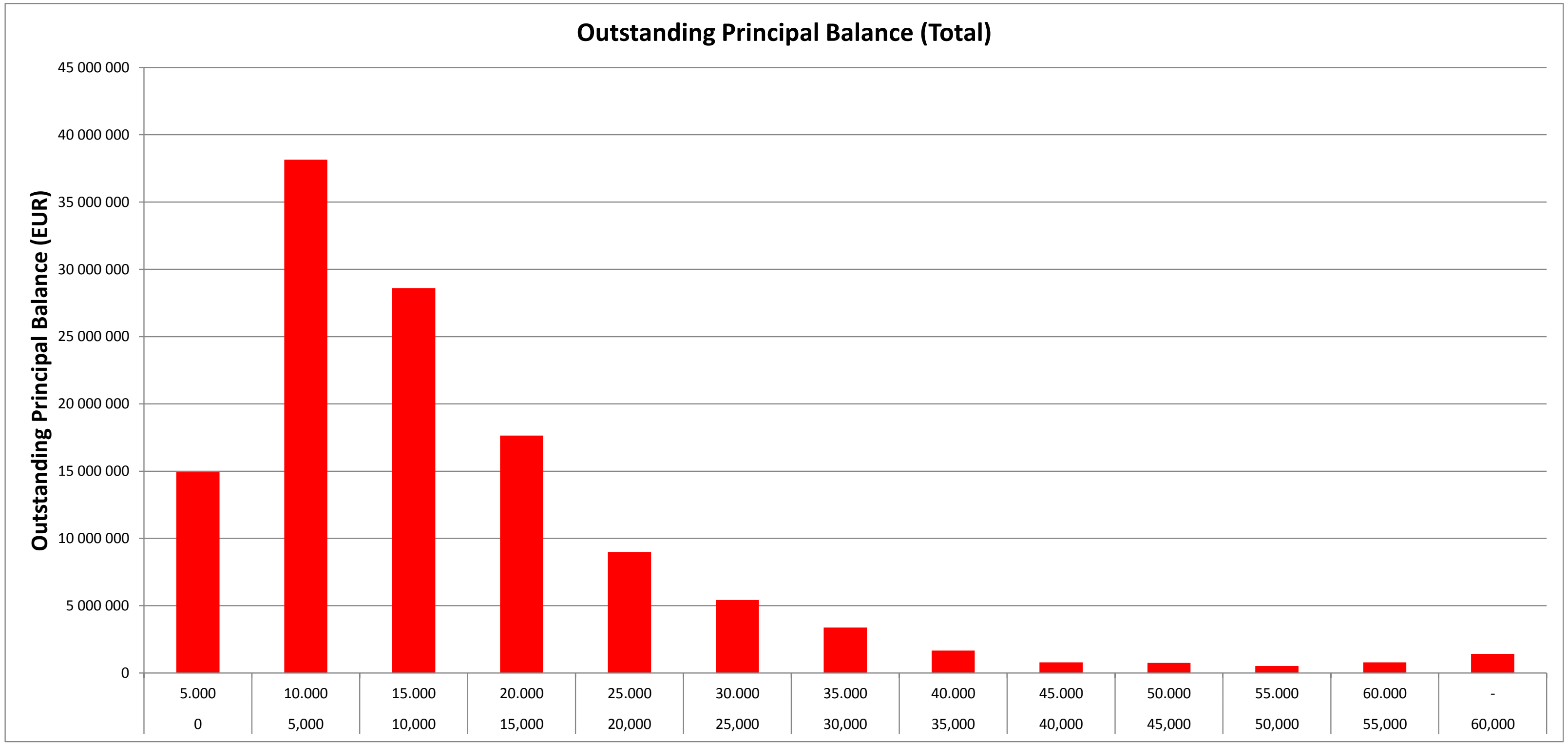
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5.000	5 264	14 931 044	12,1 %	18,6	32,9
5 000	10.000	5 256	38 144 478	31,0 %	26,1	32,2
10 000	15.000	2 355	28 609 225	23,2 %	27,0	31,9
15 000	20.000	1 032	17 650 480	14,3 %	27,8	31,6
20 000	25.000	405	8 984 301	7,3 %	28,2	31,5
25 000	30.000	199	5 429 065	4,4 %	27,5	31,5
30 000	35.000	104	3 378 237	2,7 %	28,7	31,5
35 000	40.000	45	1 664 439	1,4 %	28,5	31,8
40 000	45.000	19	797 697	0,6 %	29,5	30,8
45 000	50.000	16	749 466	0,6 %	27,9	31,0
50 000	55.000	10	522 644	0,4 %	29,4	30,3
55 000	60.000	14	798 555	0,6 %	29,6	30,9
60 000	-	17	1 411 159	1,1 %	27,5	31,7
Total		14 736	123 070 792	100 %		

SCFI Rahoituspalvelut DAC
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

9.a Geographical Distribution

Reporting Date		31.12.2016			
Payment date		29.12.2016			
Period No		25			
Monthly Period		Nov 2016		Fixed rate	= 30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	= 30 days

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to mat	WA seasoning
	Central Finland	1 378	10 676 558	8,68 %	26,1	31,9
	Eastern Finland	448	3 827 311	3,11 %	26,3	32,3
	East Tavastia	948	8 176 432	6,64 %	25,9	32,3
	Greater Helsinki	5 197	45 144 428	36,68 %	26,0	32,0
	Northern Finland	1 505	12 672 281	10,30 %	26,6	31,9
	Northern Savonia	523	4 289 910	3,49 %	26,1	32,3
	Ostrobothnia	817	6 186 553	5,03 %	25,2	32,0
	South-Eastern Fi	893	7 112 227	5,78 %	26,6	31,8
	South-Western Fi	1 586	13 253 161	10,77 %	25,9	32,0
	Western Tavastia	1 441	11 731 932	9,53 %	26,2	31,8
	Total	14 736	123 070 792	100 %		

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
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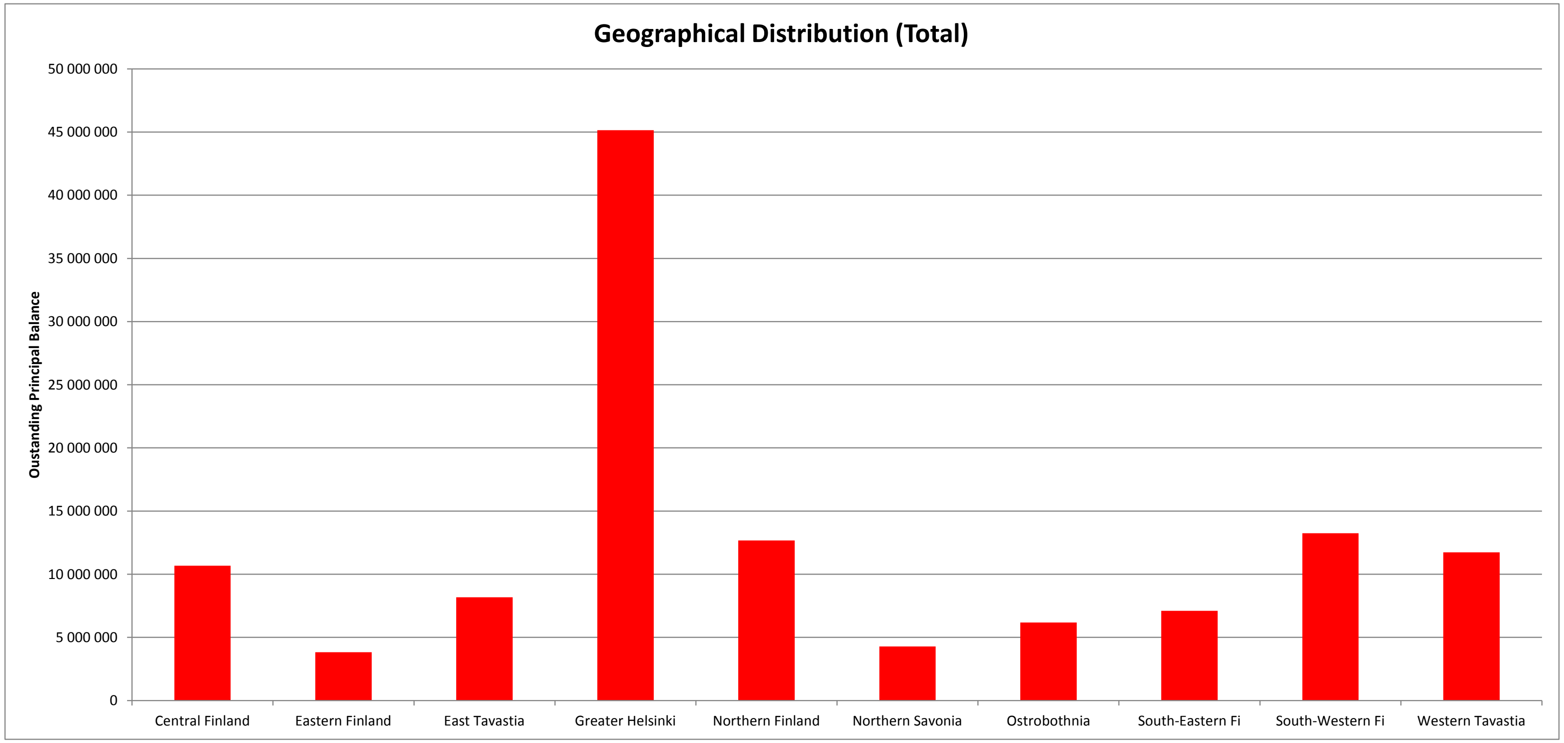
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

10.a Interest Rate

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	843	6 434 401	5,23 %	28,1	30,1
1	2	2 730	22 668 409	18,42 %	26,0	31,9
2	4	4 185	40 752 624	33,11 %	26,0	32,1
4	6	5 161	41 688 338	33,87 %	25,9	32,2
6	8	1 795	11 402 507	9,26 %	25,8	32,0
8	10	22	124 513	0,10 %	25,0	32,3
10	12					
12	14					
14	16					
16	18					
Total		14 736	123 070 792	100 %		

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

10.b Interest Rate

Reporting Date		31.12.2016				
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Period No		25				
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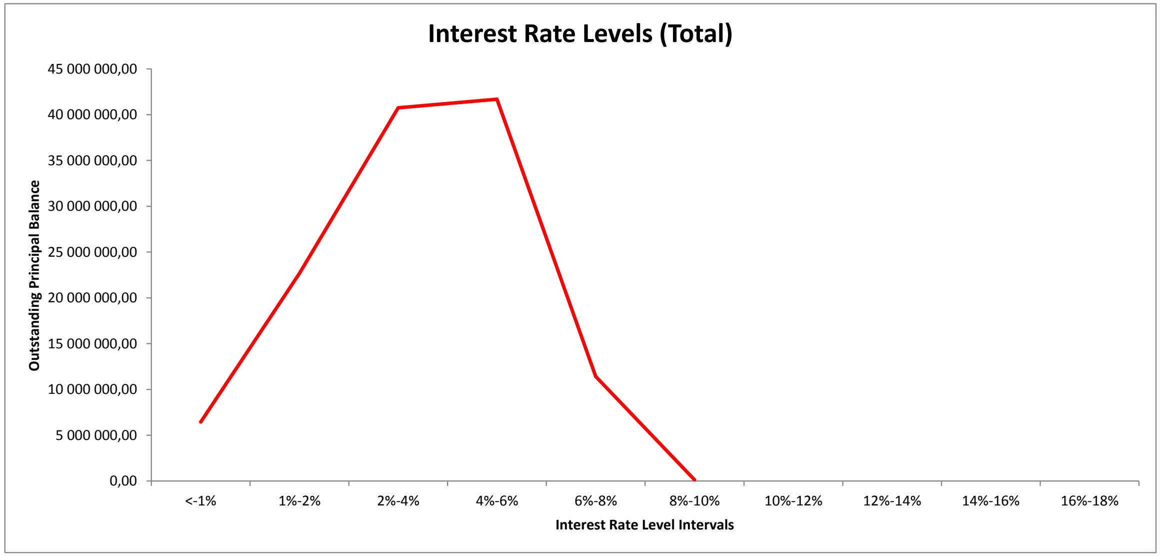

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

11.a Remaining Terms

Reporting Date		31.12.2016			
Payment date		29.12.2016			
Period No		25			
Monthly Period		Nov 2016		Fixed rate	= 30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	= 30 days

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	34	32 499	0,03 %	0,0	34,9
1	12	2 598	6 976 987	5,67 %	7,6	33,3
13	24	4 435	31 988 700	25,99 %	20,8	35,5
25	36	7 650	83 790 568	68,08 %	29,6	30,6
37	48	19	282 039	0,23 %	38,2	27,6
49	60	0	0	0,00 %	0,0	0,0
61	72					
73	84					
85	96					
97	108					
109	120					
121	-					
Total		14 736	123 070 792	100 %		

Santander Consumer Finance Oy
Hermannin Rantatie 10
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Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

11.b Remaining Terms

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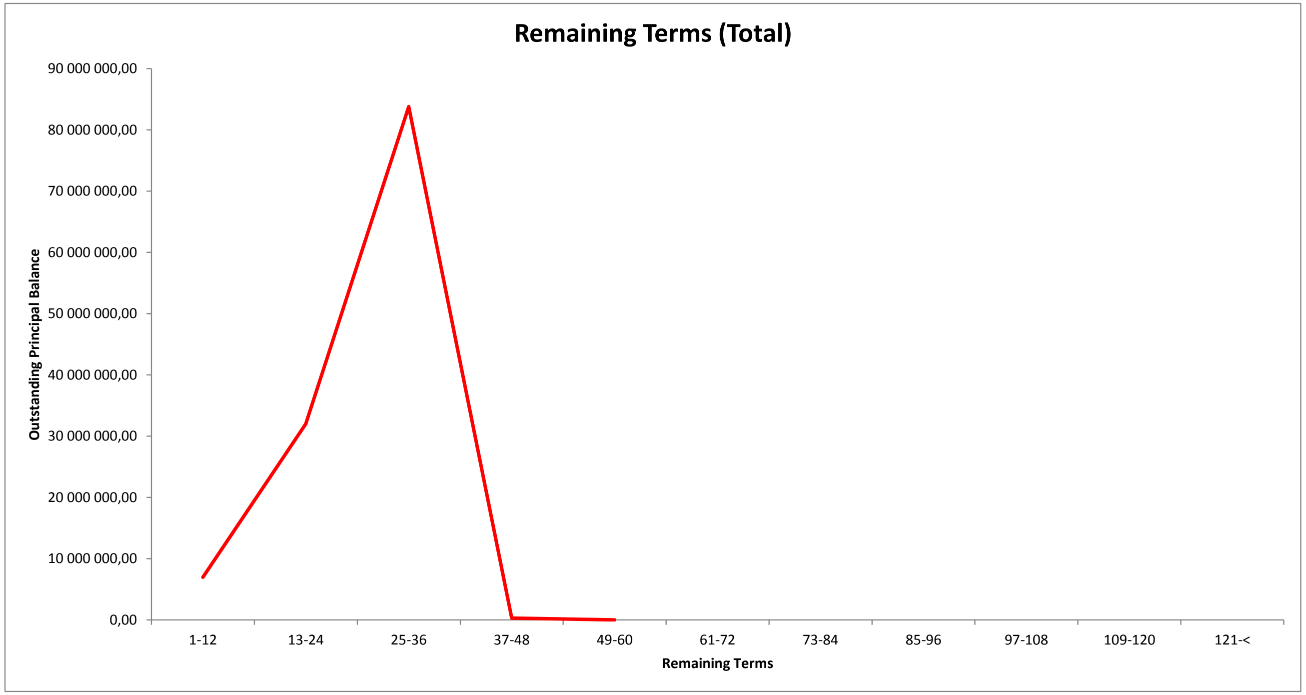

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

12.a Seasoning

Reporting Date		31.12.2016				
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Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

TOTAL

Months on book

Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	0	0	0,00 %	0,0	0,0
25	36	11 984	103 387 179	84,01 %	27,1	30,8
37	48	2 688	19 416 049	15,78 %	21,0	38,1
49	60	60	258 899	0,21 %	7,0	53,7
61	72	4	8 666	0,01 %	9,5	62,7
73	84					
85	96					
Total		14 736	123 070 792	100 %		

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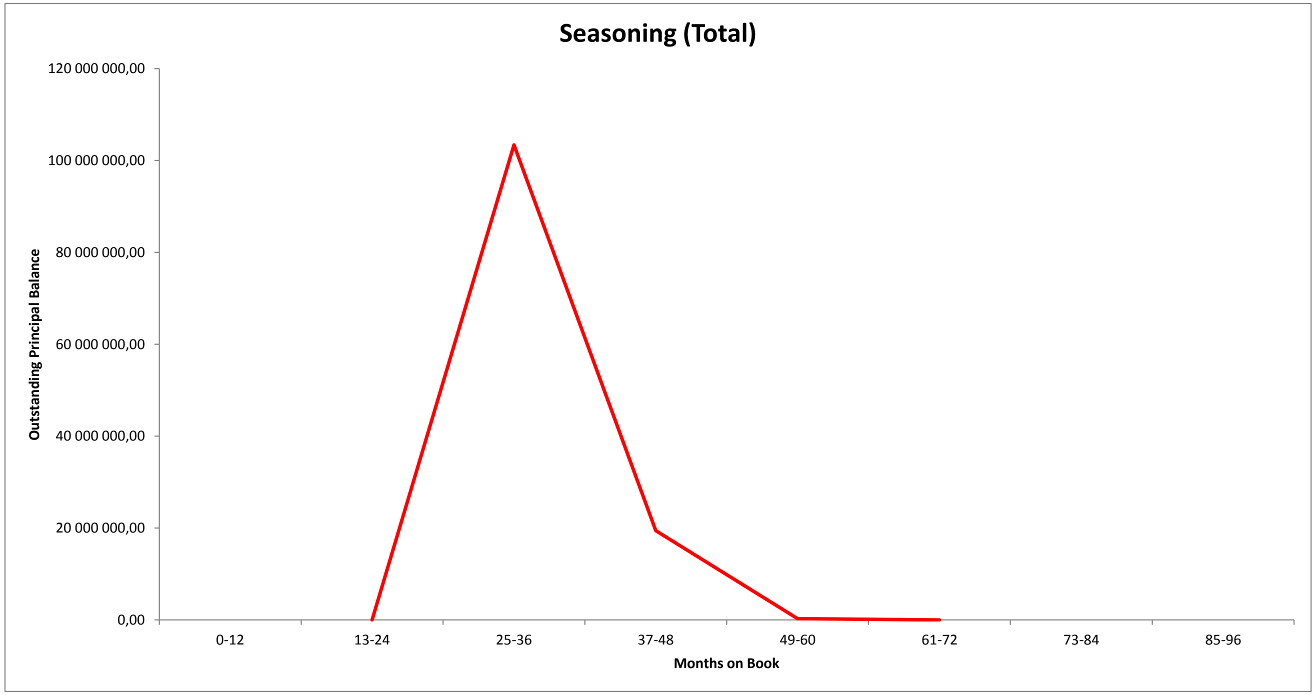
Fax.: +47 21 08 33 68

SCFI Rahoituspalvelut DAC
Monthly Investor Report

12.b Seasoning

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

13.a Balloon loans

Reporting Date		31.12.2016			
Payment date		29.12.2016			
Period No		25			
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

Balloon loans in % of portfolio

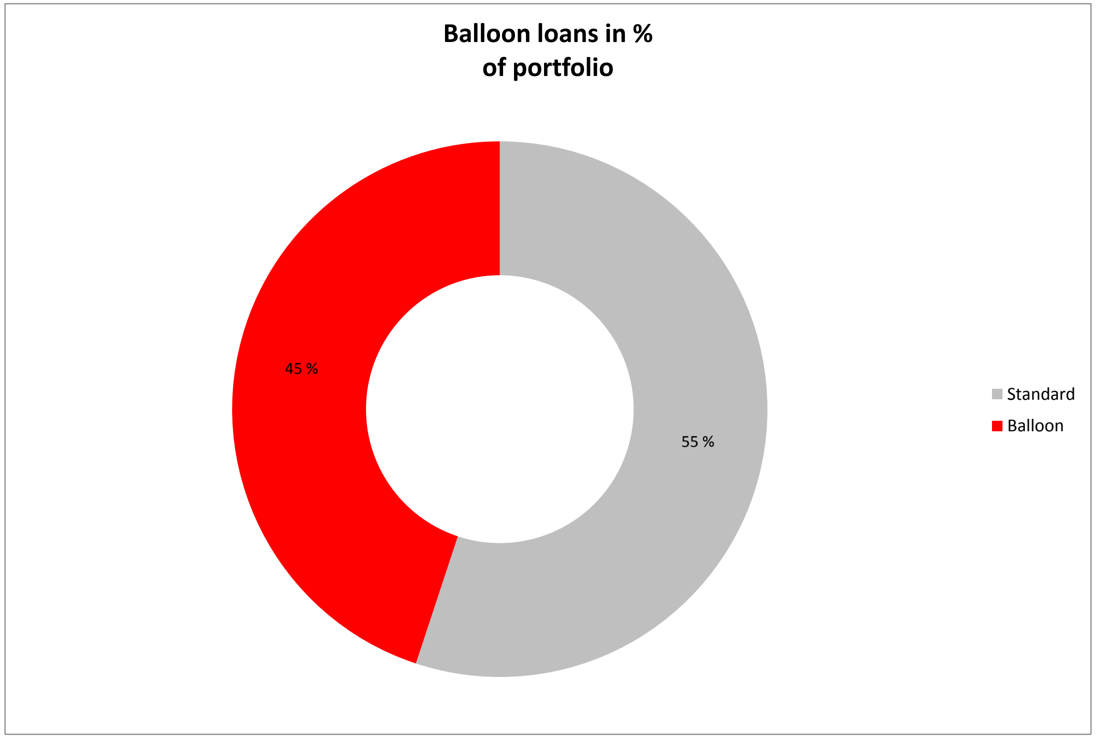
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	11 050	67 781 353	55,08 %	1 786	0,00 %	25,2	31,9
Balloon	3 686	55 289 439	44,92 %	23 754 826	42,96 %	27,1	32,1
Total	14 736	123 070 792	100 %	23 756 612	19,30 %		

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

13.b Balloon loans

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

14.a # loans per borrower

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

loans per borrower

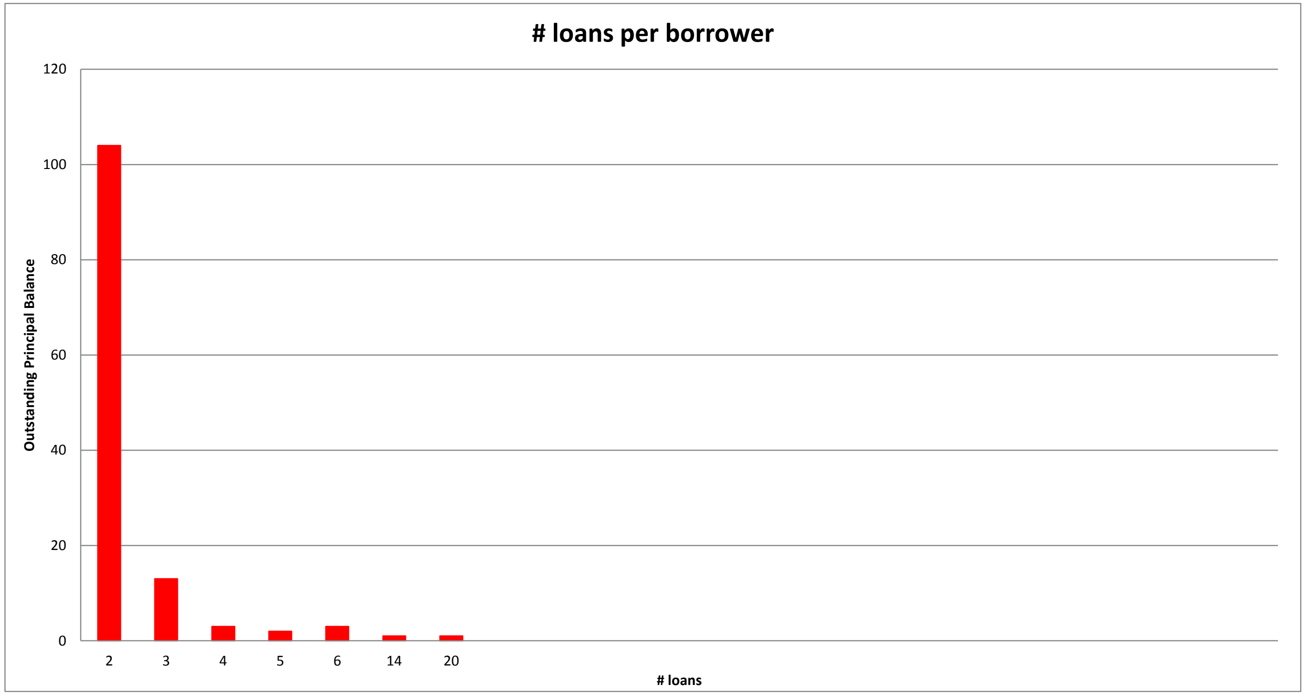
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	14 415	119 978 004	97,49 %
2	104	2162539,1	1,76 %
3	13	403 793	0,33 %
4	3	63139,68	0,05 %
5	2	120 504	0,10 %
6	3	134508,28	0,11 %
14	1	174 999	0,14 %
20	1	33305,98	0,03 %
Total:	14 542	123 070 792	100,0 %

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

14.b # loans per borrower



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

15.a Amortization Profile

Reporting Date		31.12.2016			
Payment date		29.12.2016			
Period No		25			
Monthly Period		Nov 2016		Fixed rate	= 30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	= 30 days

Amortization profile (first 20 periods)

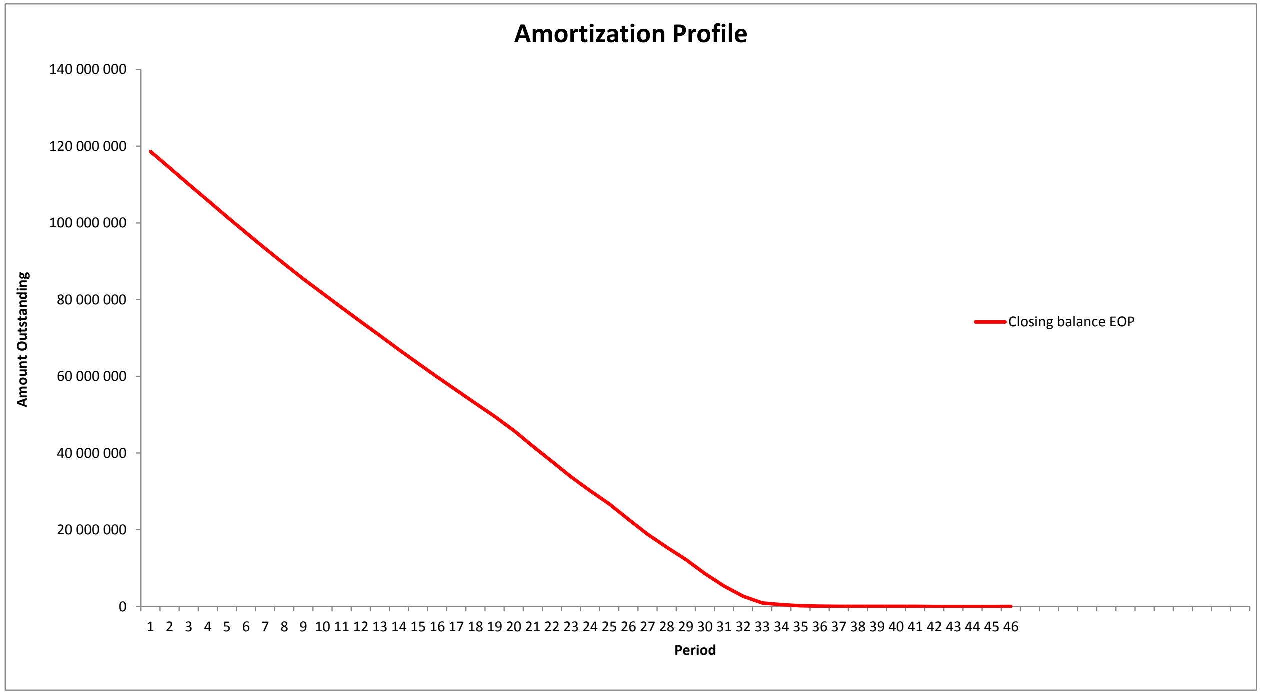
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	123 070 792	118 609 682	4 461 110	402 761	4,00 %	96,38 %
2	118 609 682	114 359 086	4 250 596	388 147	4,00 %	92,92 %
3	114 359 086	110 046 193	4 312 893	374 058	4,00 %	89,42 %
4	110 046 193	105 820 552	4 225 642	359 776	3,99 %	85,98 %
5	105 820 552	101 558 128	4 262 423	345 837	3,99 %	82,52 %
6	101 558 128	97 394 140	4 163 988	331 774	3,99 %	79,14 %
7	97 394 140	93 286 193	4 107 947	318 103	3,99 %	75,80 %
8	93 286 193	89 292 933	3 993 260	304 598	3,99 %	72,55 %
9	89 292 933	85 372 569	3 920 364	291 223	3,98 %	69,37 %
10	85 372 569	81 617 494	3 755 075	278 145	3,98 %	66,32 %
11	81 617 494	77 894 897	3 722 597	265 610	3,98 %	63,29 %
12	77 894 897	74 224 998	3 669 899	253 232	3,97 %	60,31 %
13	74 224 998	70 606 275	3 618 723	241 003	3,97 %	57,37 %
14	70 606 275	66 931 944	3 674 331	228 900	3,96 %	54,38 %
15	66 931 944	63 363 181	3 568 763	216 698	3,96 %	51,49 %
16	63 363 181	59 818 263	3 544 918	204 792	3,95 %	48,60 %
17	59 818 263	56 358 225	3 460 038	192 976	3,94 %	45,79 %
18	56 358 225	52 912 275	3 445 949	181 484	3,93 %	42,99 %
19	52 912 275	49 542 482	3 369 794	169 998	3,92 %	40,26 %
20	49 542 482	45 889 524	3 652 957	158 868	3,92 %	37,29 %

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

15.b Amortization Profile

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

16.a Payment Holidays

Reporting Date		31.12.2016		
Payment date		29.12.2016		
Period No		25		
Monthly Period		Nov 2016	Fixed rate	= 30/360 days
Interest Period	from	25.11.2016	to 25.12.2016	= 30 days

Payment Holiday

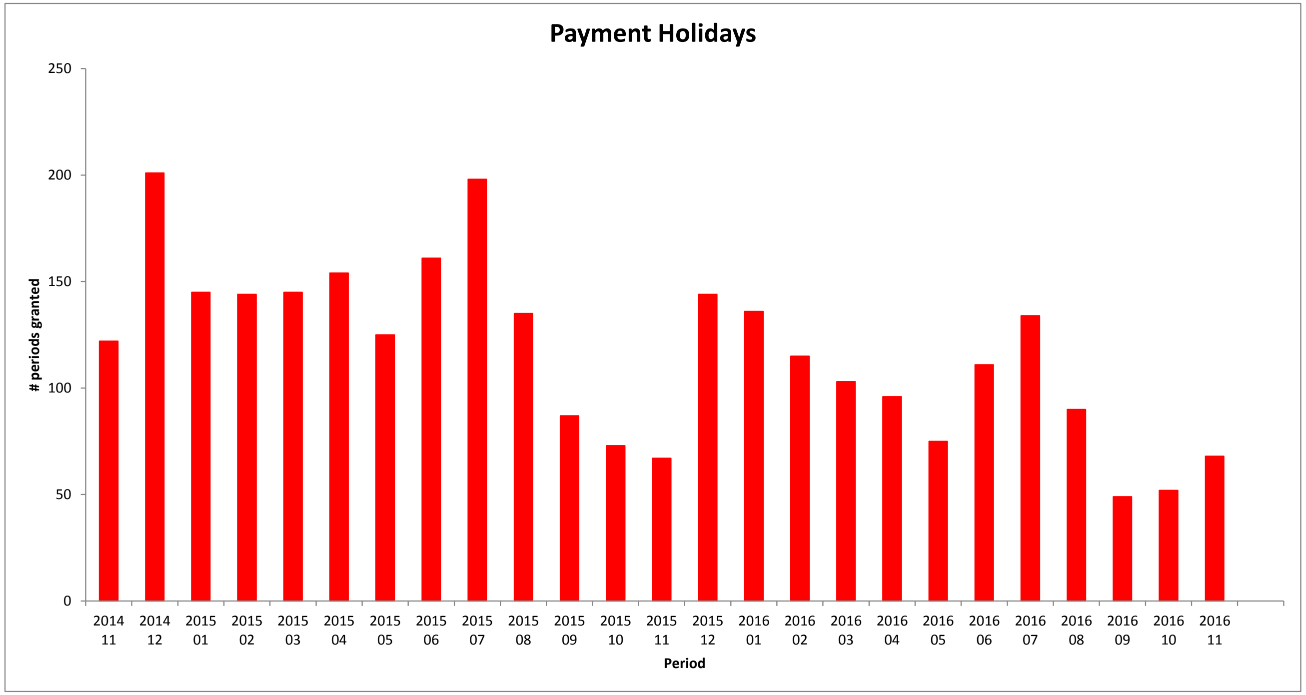
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2014 11	122	186	53 198	2 111 589
2014 12	201	259	71 441	3 113 780
2015 01	145	199	54 831	2 246 481
2015 02	144	219	65 418	2 388 678
2015 03	145	213	68 793	2 553 256
2015 04	154	214	58 576	2 232 972
2015 05	125	188	56 454	1 901 911
2015 06	161	220	62 434	2 442 642
2015 07	198	271	77 587	2 730 946
2015 08	135	178	50 420	1 981 746
2015 09	87	121	35 821	1 148 106
2015 10	73	95	25 312	908 717
2015 11	67	104	28 538	830 991
2015 12	144	172	49 725	1 707 540
2016 01	136	205	67 592	1 707 904
2016 02	115	163	53 028	1 455 068
2016 03	103	148	42 554	1 248 587
2016 04	96	121	40 800	1 088 153
2016 05	75	103	30 659	849 767
2016 06	111	161	48 505	1 438 494
2016 07	134	205	66 008	1 544 697
2016 08	90	116	43 734	920 956
2016 09	49	67	21 042	506 775
2016 10	52	77	22 999	508 787
2016 11	68	93	25 121	653 248
Total:	2 930	4 098	1 220 590	40 221 790

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

16.b Payment Holidays

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

17.a Downpayment

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

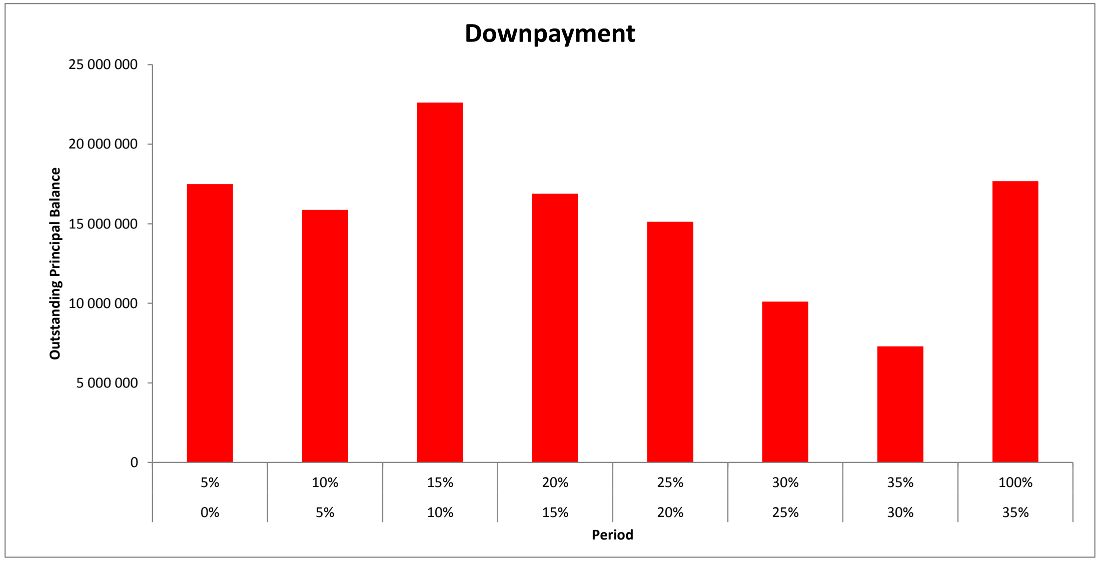
Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 681	17 492 800	14,2 %	28,0	31,4
	5 %	10 %	1 662	15 867 090	12,9 %	27,1	31,9
	10 %	15 %	2 530	22 610 274	18,4 %	26,7	32,1
	15 %	20 %	1 950	16 888 431	13,7 %	26,1	32,3
	20 %	25 %	1 759	15 121 421	12,3 %	25,6	32,1
	25 %	30 %	1 168	10 112 678	8,2 %	25,8	32,1
	30 %	35 %	922	7 298 068	5,9 %	25,2	32,1
	35 %	100 %	3 064	17 680 030	14,4 %	23,4	31,9
	Total		14 736	123 070 792	100 %		

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

17.b Downpayment

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days



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Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

18.a Vehicle Condtion

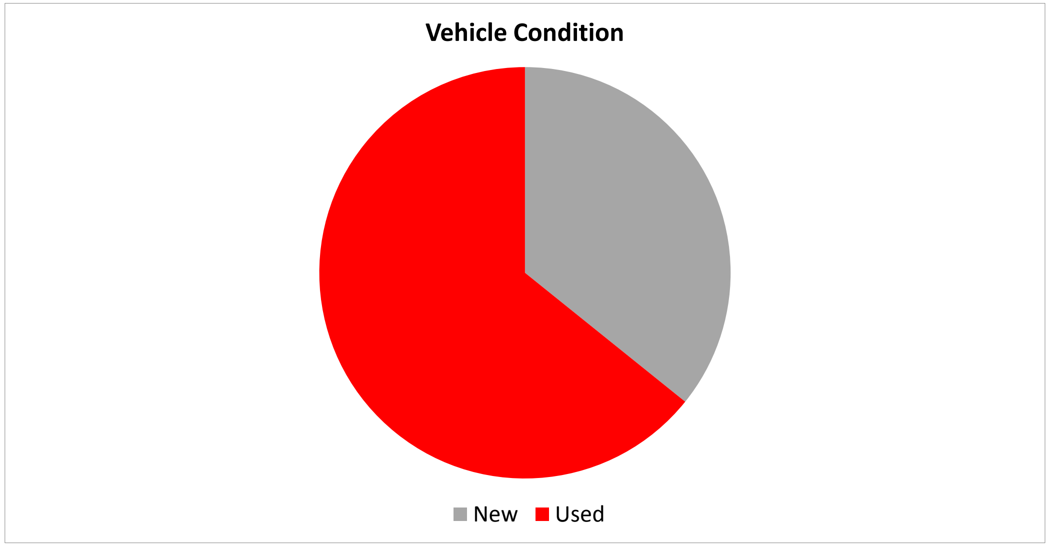
Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 817	44 038 077	35,8 %	25,7	32,1
Used	10 919	79 032 715	64,2 %	26,3	31,9
Total	14 736	123 070 792	100 %		

SCFI Rahoituspalvelut DAC
Monthly Investor Report

18.b Vehicle Condition

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days



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Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

19.a Borrower Type

Reporting Date		31.12.2016			
Payment date		29.12.2016			
Period No		25			
Monthly Period		Nov 2016		Fixed rate =	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016 =	30 days

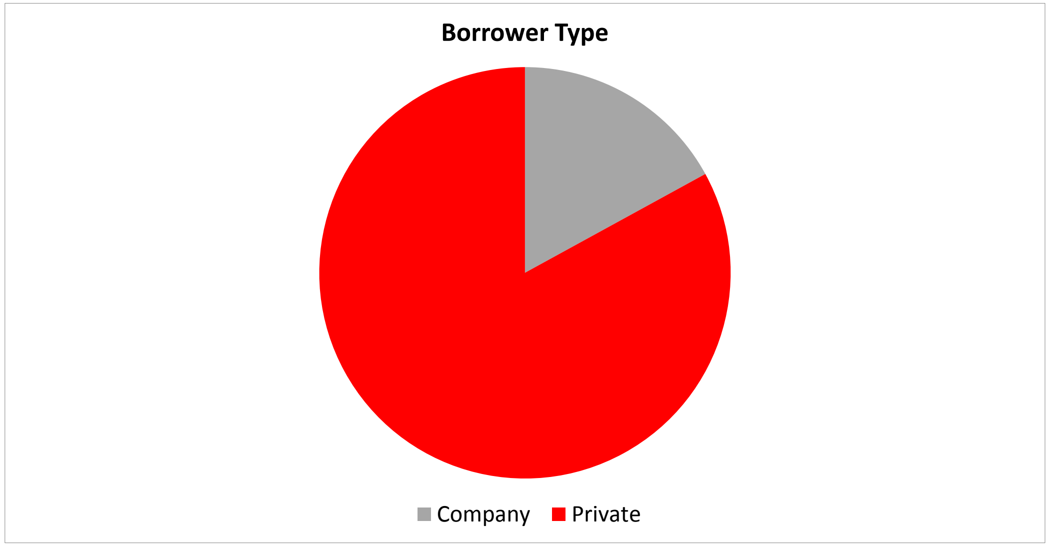
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 875	20 951 251	17,0 %	24,2	32,1
	Private	12 861	102 119 541	83,0 %	26,5	32,0
	Total	14 736	123 070 792	100 %		

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days

19.b Borrower Type



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days

20.a Vehicle type

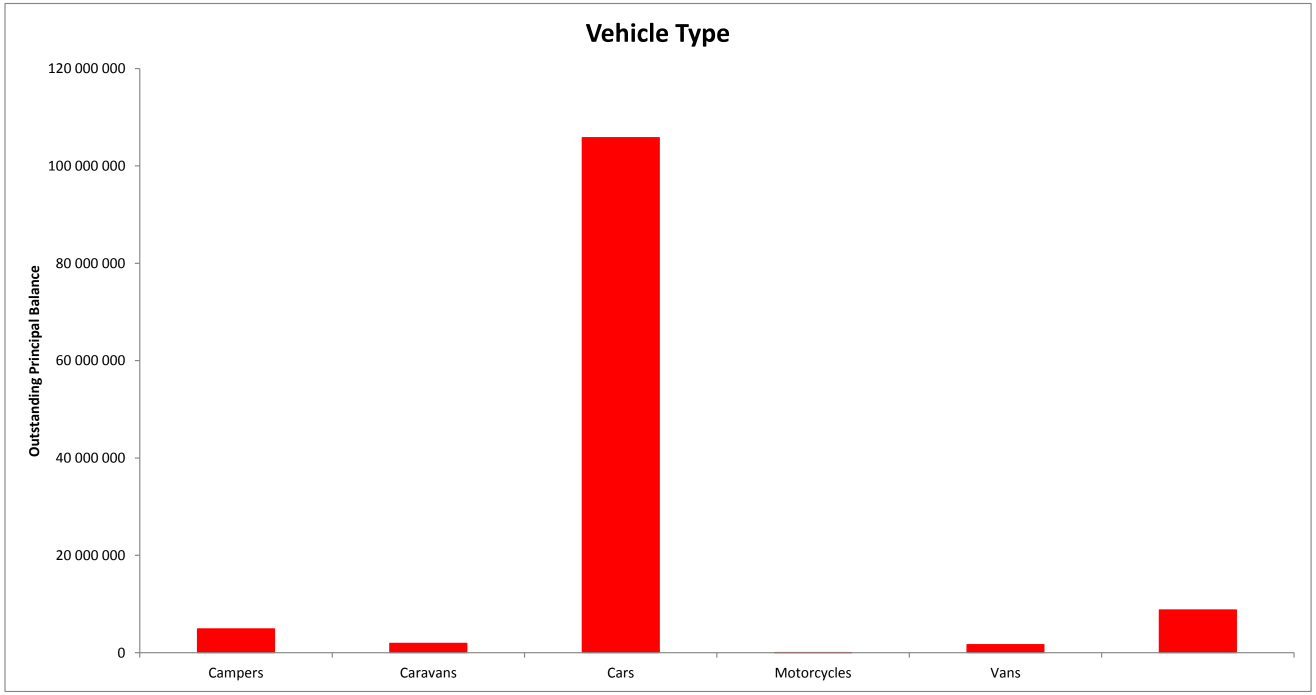
	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Vehicle type	Campers	271	4 896 637	3,98 %	27,3	31,95
	Caravans	235	1 912 387	1,55 %	26,7	32,30
	Cars	12 961	105 825 257	85,99 %	26,1	31,97
	Motorcycles	1	2 284	0,00 %	18,0	30,00
	Vans	291	1 655 632	1,35 %	26,7	30,75
		977	8 778 595	7,13 %	24,4	32,32
		14 736	123 070 792	100 %		

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

20.b Vehicle type

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

21.a Restructured Loans

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

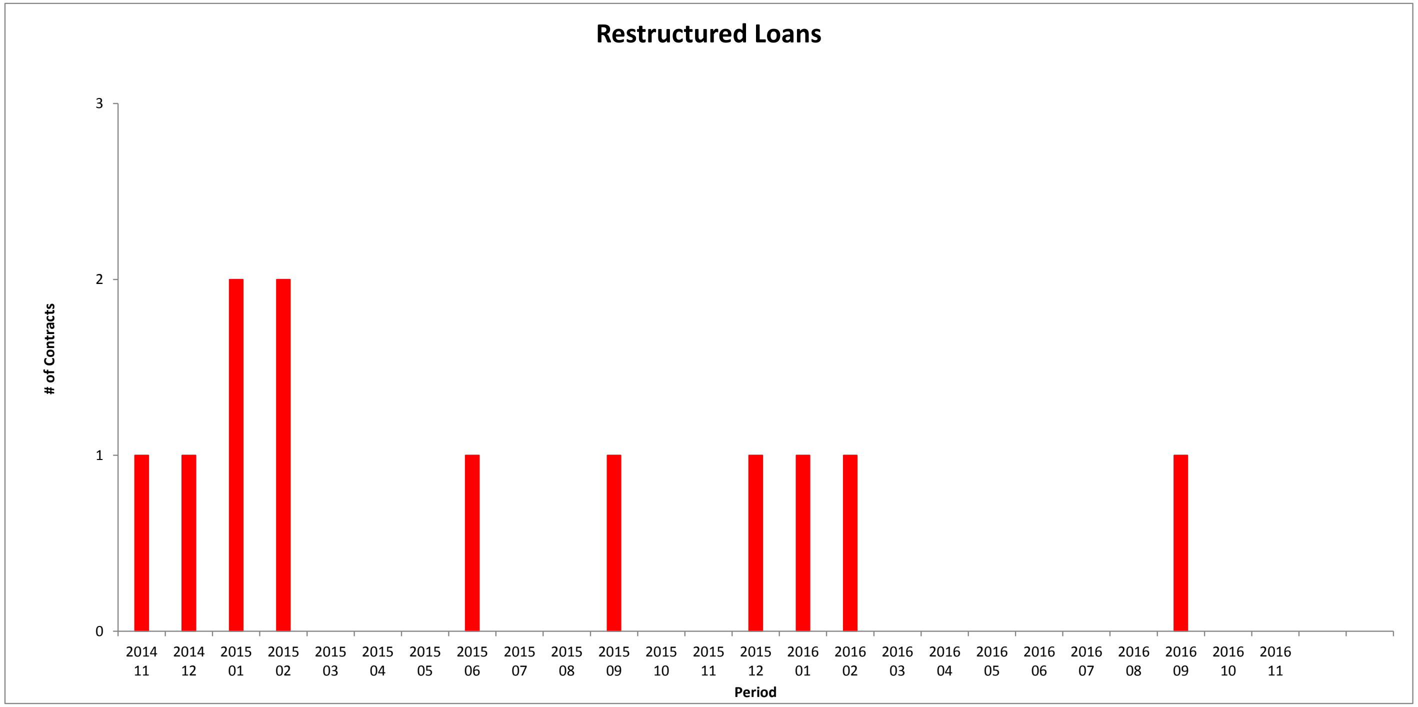
	TOTAL		
	Period	No	Outstanding balance
Restructured	2014 11	1	7 950
	2014 12	1	8 488
	2015 01	2	20 970
	2015 02	2	18 198
	2015 03	0	0
	2015 04	0	0
	2015 05	0	0
	2015 06	1	17 951
	2015 07	0	0
	2015 08	0	0
	2015 09	1	6 901
	2015 10	0	0
	2015 11	0	0
	2015 12	1	7 455
	2016 01	1	3 138
	2016 02	1	18 991
	2016 03	0	0
	2016 04	0	0
	2016 05	0	0
	2016 06	0	0
	2016 07	0	0
	2016 08	0	0
	2016 09	1	14 986
	2016 10	0	0
	2016 11	0	0
		12	125 027

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

21.b Restructured Loans

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

22.a Dynamic Interest rate

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

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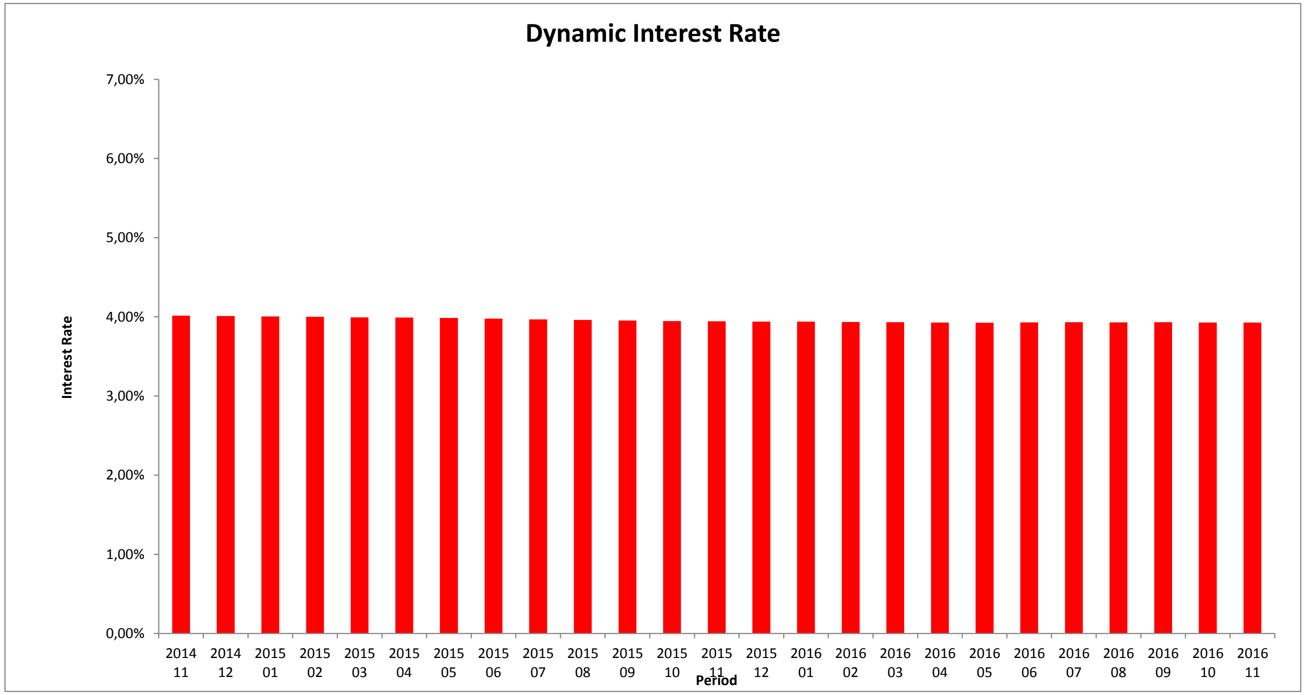
Interest rate evolution

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

SCFI Rahoituspalvelut DAC
Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

23.a Dynamic Pre-Payments

Reporting Date		31.12.2016			
Payment date		29.12.2016			
Period No		25			
Monthly Period		Nov 2016		Fixed rate	= 30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	= 30 days

Dynamic Prepayment

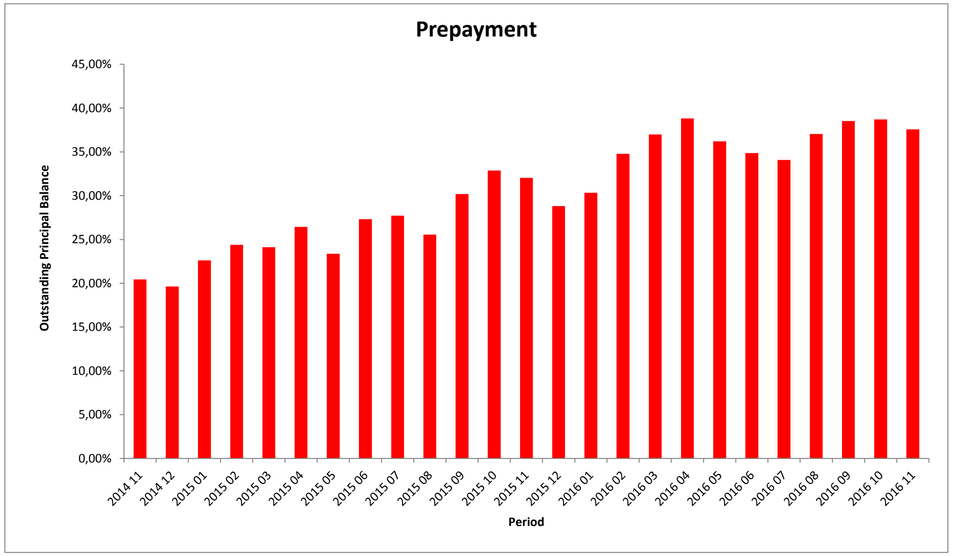
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2014 11	16 943 393	482 997 572	20,43 %
2014 12	8 394 522	464 830 497	19,64 %
2015 01	9 428 656	445 935 670	22,62 %
2015 02	9 845 106	427 392 973	24,40 %
2015 03	9 282 539	408 409 085	24,11 %
2015 04	9 837 466	389 516 915	26,43 %
2015 05	8 174 137	372 810 567	23,36 %
2015 06	9 310 365	354 909 729	27,31 %
2015 07	8 998 570	337 095 392	27,72 %
2015 08	7 811 891	321 530 132	25,56 %
2015 09	8 979 898	304 507 755	30,18 %
2015 10	9 393 778	287 463 115	32,88 %
2015 11	8 603 575	271 684 934	32,03 %
2015 12	7 176 032	257 000 517	28,81 %
2016 01	7 209 865	243 048 311	30,33 %
2016 02	7 993 846	228 579 251	34,77 %
2016 03	8 070 860	213 759 499	36,99 %
2016 04	8 010 145	199 749 553	38,81 %
2016 05	6 873 940	187 002 570	36,20 %
2016 06	6 144 177	175 020 461	34,87 %
2016 07	5 603 865	164 174 646	34,08 %
2016 08	5 785 252	152 933 187	37,05 %
2016 09	5 652 394	142 283 907	38,52 %
2016 10	5 289 478	132 381 185	38,70 %
2016 11	4 738 838	123 070 792	37,6 %

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

23.b Dynamic Pre-Payments

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days



Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

24. Delinquency

Reporting Date		31.12.2016			
Payment date		29.12.2016			
Period No		25			
Monthly Period		Nov 2016		Fixed rate	= 30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	= 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
	11	482 997 572	33 078	451 050 167	1 886	27 827 140	261	3 634 790	34	485 475							0	0
	12	464 830 497	32 612	436 253 869	1 760	25 280 176	186	2 366 818	49	733 413	14	196 220					1	15 913
2015	1	445 935 670	31 932	418 959 066	1 614	22 821 683	221	3 093 308	53	623 603	24	311 711	10	126 299			5	72 683
	2	427 392 973	31 031	399 327 802	1 704	23 813 707	220	3 072 117	43	626 304	23	266 647	20	247 024	2	39 375	6	79 114
	3	408 409 085	29 745	375 806 629	2 097	28 707 420	200	2 617 265	47	830 883	19	253 515	10	108 575	6	84 797	25	365 310
	4	389 516 915	29 144	361 109 820	1 806	24 191 827	214	2 989 805	60	779 752	19	236 416	10	160 829	5	48 466	18	183 239
	5	372 810 567	27 908	339 530 532	2 196	28 528 491	250	3 210 336	69	976 764	22	269 896	15	246 892	4	47 656	14	175 057
	6	354 909 729	27 305	326 630 027	1 891	24 004 311	234	2 938 634	57	751 122	32	345 138	11	149 036	6	91 461	20	249 304
	7	337 095 392	26 721	313 744 063	1 537	19 559 157	213	2 579 731	53	737 918	20	246 887	15	192 205	4	35 430	29	347 996
	8	321 530 132	25 356	292 959 395	1 983	24 666 738	218	2 450 722	54	735 072	30	504 409	11	121 105	8	92 690	16	192 631
	9	304 507 755	24 772	280 299 264	1 684	20 786 899	205	2 374 603	41	432 114	19	252 841	17	288 537	7	73 498	18	207 248
	10	287 463 115	24 044	265 978 247	1 473	17 749 444	220	2 668 113	44	539 620	18	201 967	10	151 492	9	174 232	26	285 038
	11	271 684 934	22 872	247 653 713	1 769	20 406 327	225	2 518 506	51	670 996	19	247 288	12	133 923	3	54 181	17	270 008
	12	257 000 517	22 346	235 947 663	1 522	17 941 309	205	2 151 996	47	478 950	18	227 244	13	215 631	6	37 725	11	160 010
2016	1	243 048 311	21 263	219 517 178	1 742	19 654 911	235	2 918 687	61	574 033	23	234 373	6	75 026	3	74 104	23	261 801
	2	228 579 251	20 557	207 051 545	1 595	18 139 637	206	2 228 912	52	729 360	24	243 778	13	152 443	3	33 575	7	126 695
	3	213 759 499	19 806	194 710 005	1 470	16 089 766	202	2 034 417	39	552 822	18	214 205	12	114 711	4	43 574	21	241 381
	4	199 749 553	19 094	183 519 434	1 205	13 024 752	230	2 483 366	44	394 264	10	102 264	11	154 624	6	70 849	10	83 732
	5	187 002 570	17 846	167 121 435	1 582	16 791 107	208	2 186 184	54	613 021	20	163 628	4	54 483	4	72 711	17	152 403
	6	175 020 461	17 329	159 013 971	1 306	13 314 784	177	1 876 854	55	590 938	16	152 627	9	62 416	1	8 871	15	171 418
	7	164 174 646	16 369	147 197 085	1 401	13 967 271	213	2 056 050	44	434 114	33	385 039	10	102 148	5	32 939	6	45 032
	8	152 933 187	15 686	138 308 072	1 220	12 137 902	186	1 686 092	46	438 651	19	158 064	14	167 295	3	37 112	16	136 194
	9	142 283 907	15 027	130 005 528	1 019	10 056 900	158	1 521 775	41	361 257	26	236 937	6	60 060	4	41 451	15	194 348
	10	132 381 185	14 053	118 607 609	1 201	11 477 836	172	1 601 232	43	417 241	15	135 338	10	114 141	3	27 787	13	93 356
	11	123 070 792	13 470	111 243 215	1 030	9 638 620	160	1 395 169	48	469 098	12	127 393	10	103 523	6	93 774	15	82 932
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Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		31.12.2016		
Payment date		29.12.2016		
Period No		25		
Monthly Period		Nov 2016		Fixed rate = 30/360 days
Interest Period	from	25.11.2016	to	25.12.2016 = 30 days

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		Recovery Quarter	2014 4			2015 1			2015 2			2015 3			2015 4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	15 913	1	-	-	15 913	-	-	15 913	-	-	15 913	-	-	15 913	0	0	15 913
2015 1	517 107	36				90 731	90 731	426 376	194 861	285 592	232 905	13 697	299 289	217 818	10 317	309 605	207 502
2015 2	607 600	52							262 781	262 781	330 646	190 480	453 261	154 339	13 738	466 999	140 601
2015 3	747 874	63										410 508	410 508	337 366	142 694	553 201	194 673
2015 4	715 056	53													345 643	345 643	369 412
2016 1	629 877	51															
2016 2	407 700	42															
2016 3	375 574	37															
2016 4	176 288	28															

		Recovery Quarter	2016 1			2016 2			2016 3			2016 4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recovories	Cum.Recovories	Loss
2014 4	15 913	1		-	15 913		-	15 913	6 481	6 481	9 432			
2015 1	517 107	36	2 309	311 915	205 192	9 780	321 694	195 413	61 652	381 956	135 151	1 319	383 275	133 832
2015 2	607 600	52	27 242	494 241	113 360	4 200	498 440	109 160	78 582	591 195	16 405	843	592 038	15 562
2015 3	747 874	63	7 850	561 051	186 823	13 507	574 558	173 316	87 598	694 995	59 511	5 801	700 796	53 710
2015 4	715 056	53	177 499	523 142	191 914	18 033	541 175	173 881	47 389	587 866	123 284	4 162	592 028	119 122
2016 1	629 877	51	341 434	341 434	288 444	116 030	457 464	172 414	12 397	494 853	135 024	20 429	515 282	114 595
2016 2	407 700	42				153 180	153 180	254 520	142 426	295 606	112 094	17 195	312 801	94 899
2016 3	375 574	37							146 984	146 984	228 590	92 233	239 217	136 357
2016 4	176 288	28										126 087	126 087	50 201

SCFI Rahoituspalvelut DAC
Monthly Investor Report

26. Priority of Payments

Reporting Date		31.12.2016						
Payment date		29.12.2016						
Period No		25						
Monthly Period		Nov 2016			Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to		25.12.2016	=	30	days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	9 939 003,29	EUR
Senior Expenses	-	31 554,31	EUR
Servicing Fee	-	51 279,50	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	545 777,24	EUR
Principal on Loan to Issuer	-	9 310 392,24	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	12 863 591,03	EUR
Senior Expenses	-	31 482,47	EUR
Interest Class A	-	22 609,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the requirred Liquidity Reserve Amount	-	1 323 811,85	EUR
Prior to PDTE - Interest on Class C notes	-	5 583,00	EUR
Prior to PDTE - Interest on Class D notes	-	10 500,00	EUR
Principal Payments on Class A	-	9 310 392,24	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	23 917,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	1 553 100,00	EUR
Interest on Class F notes	-	54 250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	438,95	EUR
Principal Issuer Subordinated Loan	-	99 027,23	EUR
Payment to Purchaser	-	401 291,29	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	401 291,29	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,75	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	401 276,54	EUR

Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
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SCFI Rahoituspalvelut DAC
Monthly Investor Report

27. Transaction Costs

Reporting Date		31.12.2016				
Payment date		29.12.2016				
Period No		25				
Monthly Period		Nov 2016		Fixed rate	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	=	30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	31 554,31						
Interest accrued for the Period	EUR	144 047,00	22 609,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	5 429 848,00	2 316 989,00	696 918,00	143 111,00	269 150,00	613 072,00	1 390 608,00
Interest Payments	EUR	144 047,00	22 609,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	5 429 848,00	2 316 989,00	696 918,00	143 111,00	269 150,00	613 072,00	1 390 608,00
Interest accrued on Subordinated Loan for the Period	EUR	438,95						
Cumulative Interest accrued on Subordinated Loan	EUR	45 363,50						
Interest Payments on Subordinated Loan	EUR	438,95						
Cumulative Interest Payments on Subordinated Loan	EUR	45 363,50						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

28. Contact Details

Reporting Date		31.12.2016					
Payment date		29.12.2016					
Period No		25					
Monthly Period		Nov 2016		Fixed rate	=	30/360	days
Interest Period	from	25.11.2016	to	25.12.2016	=	30	days

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