

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.04.2015	Following payment dates:	25.05.2015
Payment date	27.04.2015		25.06.2015
Period No	5		
Monthly Period	Mar 2015	Fixed rate	= 30/360 days
Interest Period	from 25.03.2015 to 25.04.2015		= 31 days

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1. Portfolio Information



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
Monthly Period	Mar 2015	Fixed rate = 30/360 days
Interest Period	from 25.03.2015	to 25.04.2015 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	427 392 973,06 EUR	445 935 670,13 EUR
Scheduled Loan Principal Repayments	9 336 039,26 EUR	8 618 476,80 EUR
Prepayments	9 282 539,30 EUR	9 845 106,11 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	18 618 578,56 EUR	18 463 582,91 EUR
New Defaulted Auto Loans in Period	365 309,92 EUR	79 114,16 EUR
Closing Balance	408 409 084,58 EUR	427 392 973,06 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 820 945,91 EUR	1 723 268,21 EUR
Recoveries on loans in default	16 600,00 EUR	61 986,00 EUR
Total Revenue Received in Period	1 837 545,91 EUR	1 785 254,21 EUR
# Loans		
At beginning of period	33 043 Loans	33 854 Loans
Paid in Full	894 Loans	805 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	25 Loans	6 Loans
At end of period	32 124 Loans	33 043 Loans

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2. Amount Due for Distribution



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015		Fixed rate	=	10/360 days
Interest Period	from 25.03.2015	to	25.04.2015	=	31 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	20 456 124 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	20 456 124 EUR

20 248 837 EUR
0 EUR
0 EUR
0 EUR
0 EUR
0 EUR
20 248 837 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 280 282 EUR
b. Reserve Fund	6 689 035 EUR
c. Interest Earned by the Issuer	-2 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	26 969 315 EUR

20 082 629 EUR
6 972 457 EUR
-2 EUR
0 EUR
27 055 085 EUR

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3. Reserve Accounts



Reporting Date	29.04.2015				
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Period No	5				
Monthly Period	Mar 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	

Note Balance

Beginning of Period	427 392 973,06	EUR
End of Period	408 409 084,58	EUR

Reserve Fund

	in %	
Beginning of Period	0,5 %	2 229 678,35 EUR
Cash Outflow		2 229 678,35 EUR
Cash Inflow		2 136 964,87 EUR
End of Period	0,5 %	2 136 964,87 EUR
Required Reserve Amount	0,5 %	2 136 964,87 EUR

Liquidity Balance

Beginning of Period	1,0 %	4 459 356,70 EUR
Cash Outflow		4 459 356,70 EUR
Cash Inflow		4 273 929,73 EUR
End of Period	1,0 %	4 273 929,73 EUR
Required Reserve Amount	1,0 %	4 273 929,73 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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4. Performance Data



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	

Asset Balance

Beginning of Period	427 392 973,06	EUR
End of Period	408 409 084,58	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	375 806 628,83	92,02 %	29 745
1-29 days past due	28 707 420,29	7,03 %	2 097

Delinquent Receivables:

30-59 days past due	2 617 265,35	0,64 %	200
60-89 days past due	830 883,10	0,20 %	47
90-119 days past due	253 515,19	0,06 %	19
120-149 days past due	108 575,17	0,03 %	10
150-179 days past due	84 796,65	0,02 %	6
Total Performing and Delinquent	408 409 085	100,00 %	32 124

Current Period Defaults	365 309,92	25
Cumulative Defaults	533 020,38	37
Current Period Recoveries	16 600,00	
Cumulative Recoveries	90 731,00	

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

NO

[A] [1] - [2] - [3]	(2 136 964,87)
Note Principal Closing Balance [1]	408 409 084,58
Reserve Fund Amount [2]	2 136 964,87
Aggregate Outstanding Asset Principal Amount [3]	408 409 084,58
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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5. Outstanding Notes



Reporting Date	29.04.2015	
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Period No	5	
Monthly Period	Mar 2015	Fixed rate = 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		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	427 392 973,06	352 492 973,06	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	26 969 315,12						
Amortisation	18 983 888,48						
Redemption per Class	18 983 888,48	18 983 888,48	-	-	-	-	-
Redemption per Note		4 287,24	-	-	-	-	-
Class Principal Outstanding Closing Balance	408 409 084,58	333 509 084,58	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	81,66 %	10,65 %	1,64 %	1,76 %	2,01 %	2,28 %
Current Pool Factor		0,75	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention							
Interest Days	31						
Principal Outstanding per Note Beginning of Period		79 605,46	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 287,24	-	-	-	-	-
Principal Outstanding per Note End of Period		75 318,22	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		31,31	62,50	83,33	145,83	291,67	583,33
Interest Payment	171 418,07	138 647,24	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		31,31	62,50	83,33	145,83	291,67	583,33

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,97 %	7,57 %	6,27 %	4,88 %	3,30 %	1,50 %
Current CE (incl. Excess Spread)		22,64 %	11,99 %	10,35 %	8,58 %	6,58 %	4,30 %
Current CE (excl. Excess Spread)		19,91 %	9,26 %	7,62 %	5,85 %	3,85 %	1,57 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.04.2015
 Payment date 27.04.2015
 Period No 5
 Monthly Period Mar 2015 to Fixed rate = 30/360 days
 Interest Period : 25.03.2015 to 25.04.2015 = 31 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	Baa1	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	A+	A2	A 1	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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Interest Period	from	25.03.2015	to	25.04.2015	=	31 days

Average amount - all: 14 163

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	4 971	16 929 311	3,3 %	21,8	8,5	
	5 000	10 000	10 013	75 493 593	14,6 %	36,6	8,5	
	10 000	15 000	8 571	105 870 475	20,5 %	43,3	8,2	
	15 000	20 000	5 527	95 434 194	18,4 %	45,5	8,1	
	20 000	25 000	3 144	70 188 299	13,6 %	46,1	7,9	
	25 000	30 000	1 828	49 772 127	9,6 %	46,0	7,8	
	30 000	35 000	1 001	32 254 610	6,2 %	46,2	7,5	
	35 000	40 000	545	20 314 865	3,9 %	46,7	7,6	
	40 000	45 000	326	13 829 734	2,7 %	46,9	7,9	
	45 000	50 000	217	10 271 482	2,0 %	46,9	7,5	
	50 000	55 000	129	6 747 918	1,3 %	45,1	7,0	
	55 000	60 000	86	4 937 713	1,0 %	45,5	7,6	
	60 000	+	190	15 572 073	3,0 %	46,8	7,0	
	Total		36 548	517 616 394	100 %			

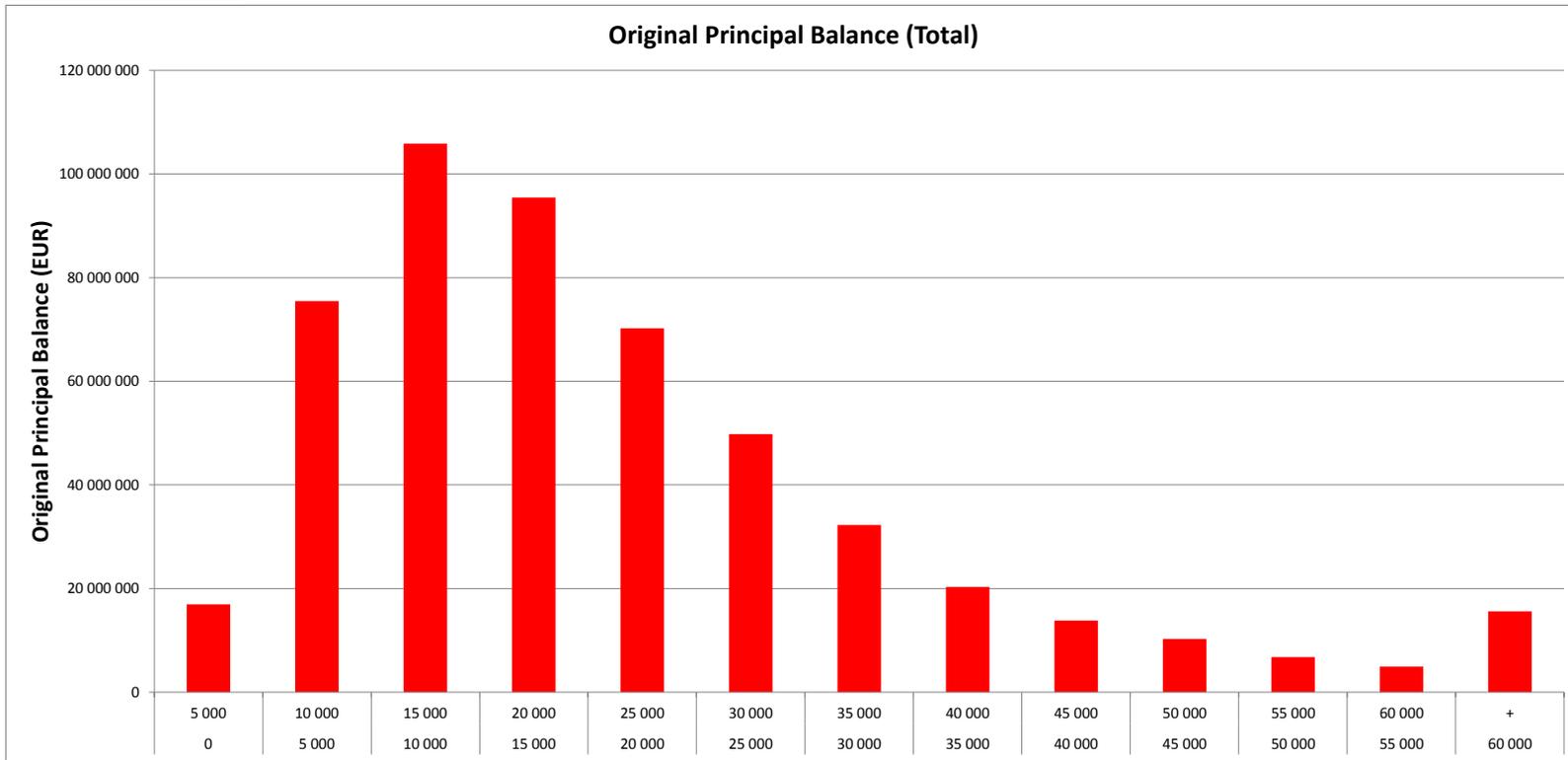
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7.b Original Principal Balance Graph

Reporting Date	29.04.2015		Fixed rate	=	30/360	days
Payment date	27.04.2015					
Period No	5					
Monthly Period	Mar 2015					
Interest Period	from 25.03.2015	to 25.04.2015		=	31	days



Original Principal Balance (Total)



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8.a Outstanding Principal Balance



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015		Fixed rate	=	30/360 days
Interest Period	from 25.03.2015	to 25.04.2015		=	31 days

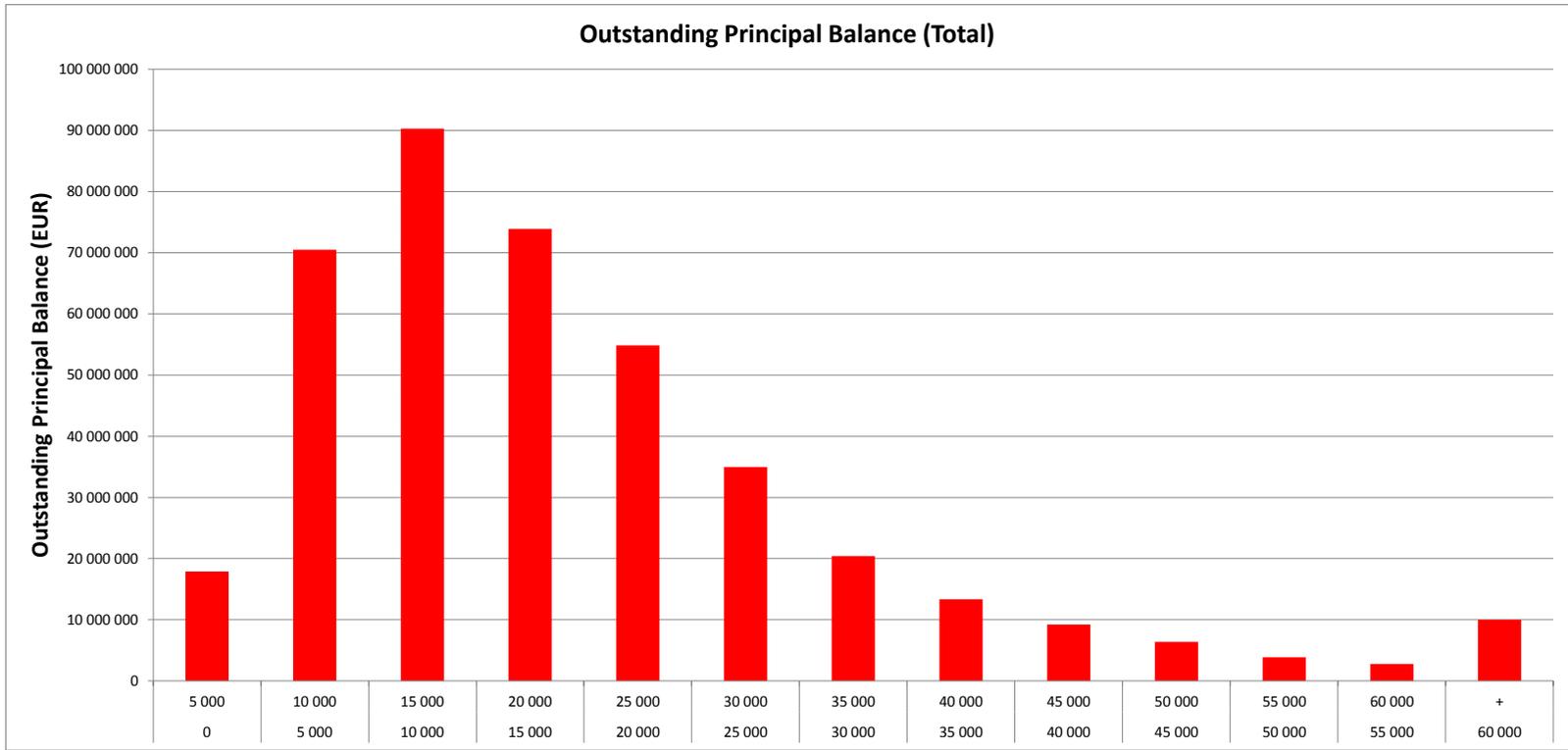
Average amount - all: 12 714

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 747	17 893 826	4,38 %	23,7	13,8
	5 000	10 000	9 417	70 498 835	17,26 %	38,0	13,1
	10 000	15 000	7 333	90 298 743	22,11 %	43,8	12,6
	15 000	20 000	4 293	73 920 742	18,10 %	45,1	12,4
	20 000	25 000	2 467	54 876 238	13,44 %	45,2	12,3
	25 000	30 000	1 280	34 932 466	8,55 %	45,8	12,1
	30 000	35 000	633	20 422 015	5,00 %	46,0	11,9
	35 000	40 000	357	13 341 628	3,27 %	46,2	12,1
	40 000	45 000	218	9 230 887	2,26 %	46,5	12,1
	45 000	50 000	135	6 363 219	1,56 %	46,5	11,4
	50 000	55 000	74	3 857 793	0,94 %	46,7	12,0
	55 000	60 000	48	2 755 612	0,67 %	46,7	11,5
	60 000 +		122	10 017 080	2,45 %	46,7	11,4
Total			32 124	408 409 085	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	29.04.2015			
Payment date	27.04.2015			
Period No	5			
Monthly Period	Mar 2015	Fixed rate	=	30/360 days
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days



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9.a Geographical Distribution



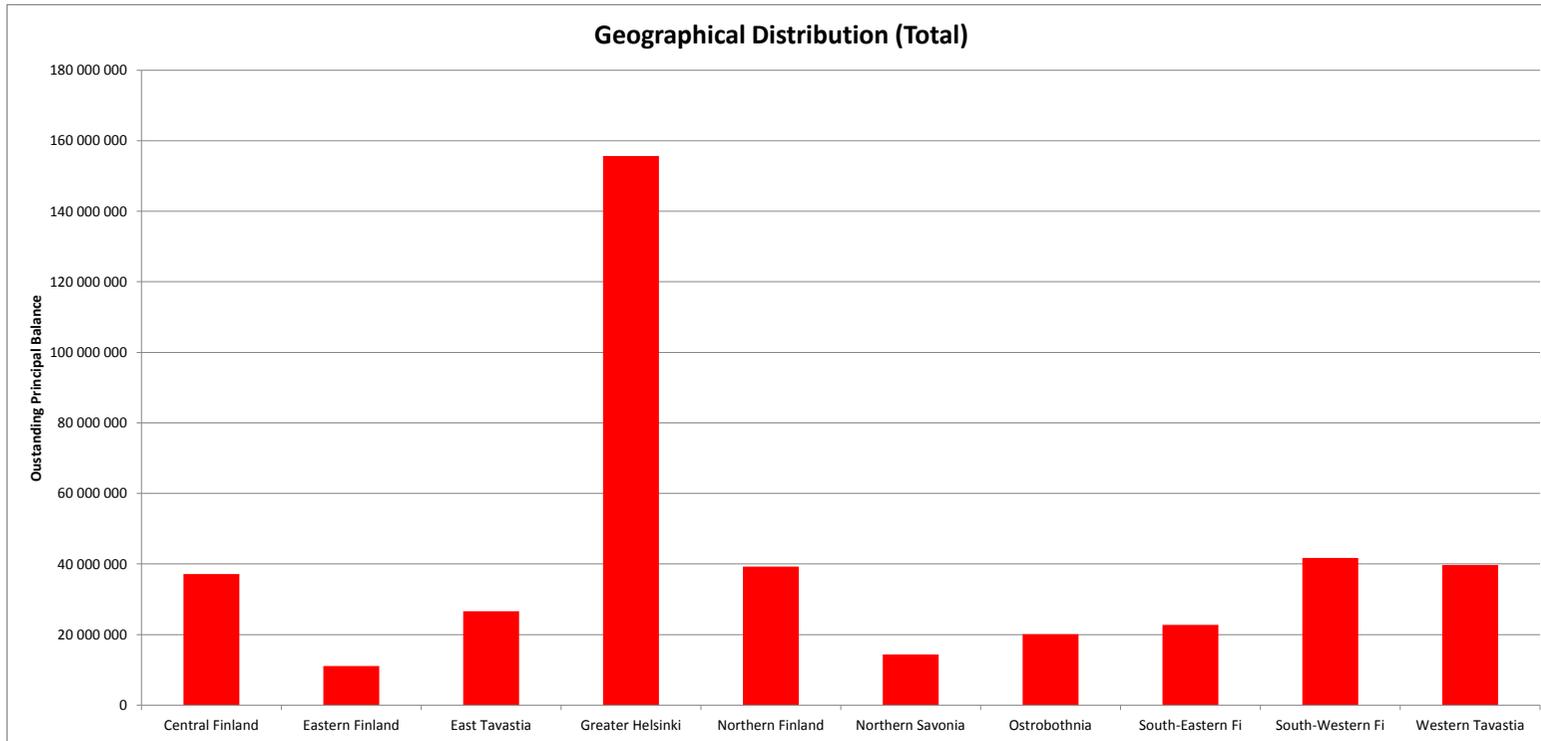
Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	

TOTAL								
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning		
Central Finland	3 088	37 208 046		9,11 %	9,61 %	42,8		12,4
Eastern Finland	950	11 052 736		2,71 %	2,96 %	42,3		12,7
East Tavastia	2 050	26 547 195		6,50 %	6,38 %	43,5		12,6
Greater Helsinki	11 484	155 683 718		38,12 %	35,75 %	42,9		12,5
Northern Finland	3 075	39 291 539		9,62 %	9,57 %	43,6		12,5
Northern Savonia	1 190	14 340 882		3,51 %	3,70 %	41,9		12,8
Ostrobothnia	1 767	20 160 449		4,94 %	5,50 %	41,8		12,3
South-Eastern Fi	1 970	22 750 939		5,57 %	6,13 %	43,1		12,5
South-Western Fi	3 393	41 688 813		10,21 %	10,56 %	43,0		12,5
Western Tavastia	3 157	39 684 768		9,72 %	9,83 %	43,1		12,4
Total	32 124	408 409 085		100 %	100,00 %			

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9.b Geographical Distribution Graph

Reporting Date	29.04.2015				
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Period No	5				
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Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	

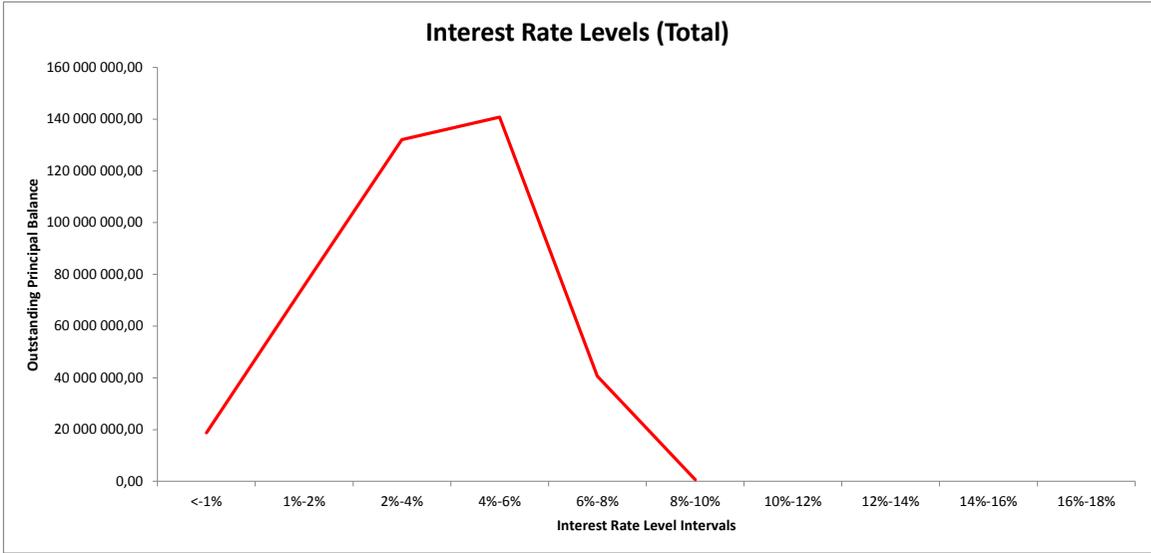


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10.b Interest Rate



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
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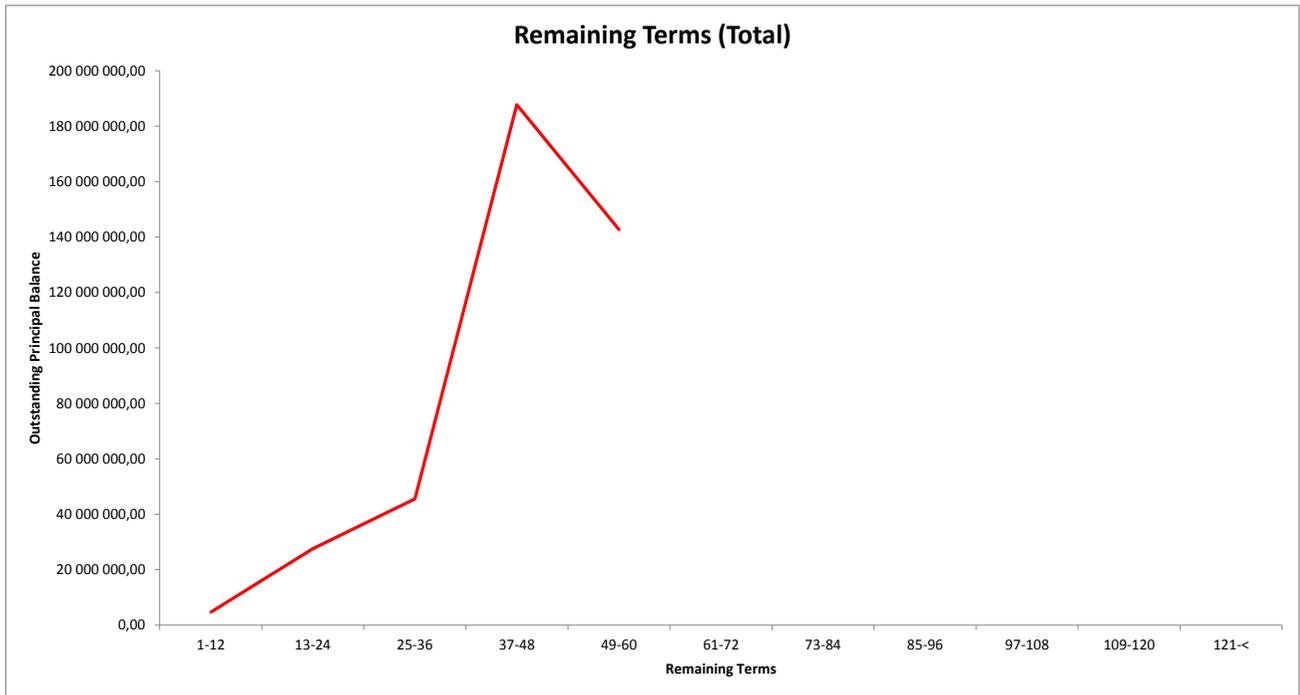


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11.b Remaining Terms



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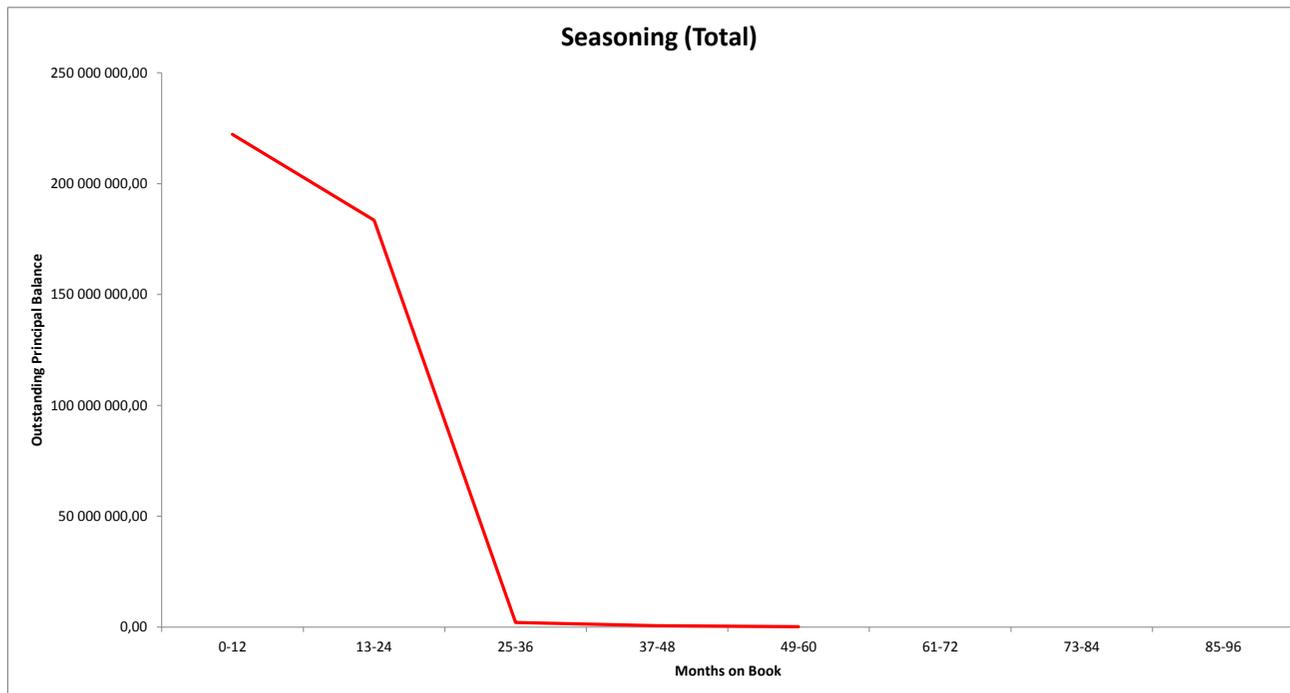


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12.b Seasoning



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13.a Balloon loans



Reporting Date	29.04.2015	
Payment date	27.04.2015	
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Interest Period	from 25.03.2015 to 25.04.2015	= 31 days

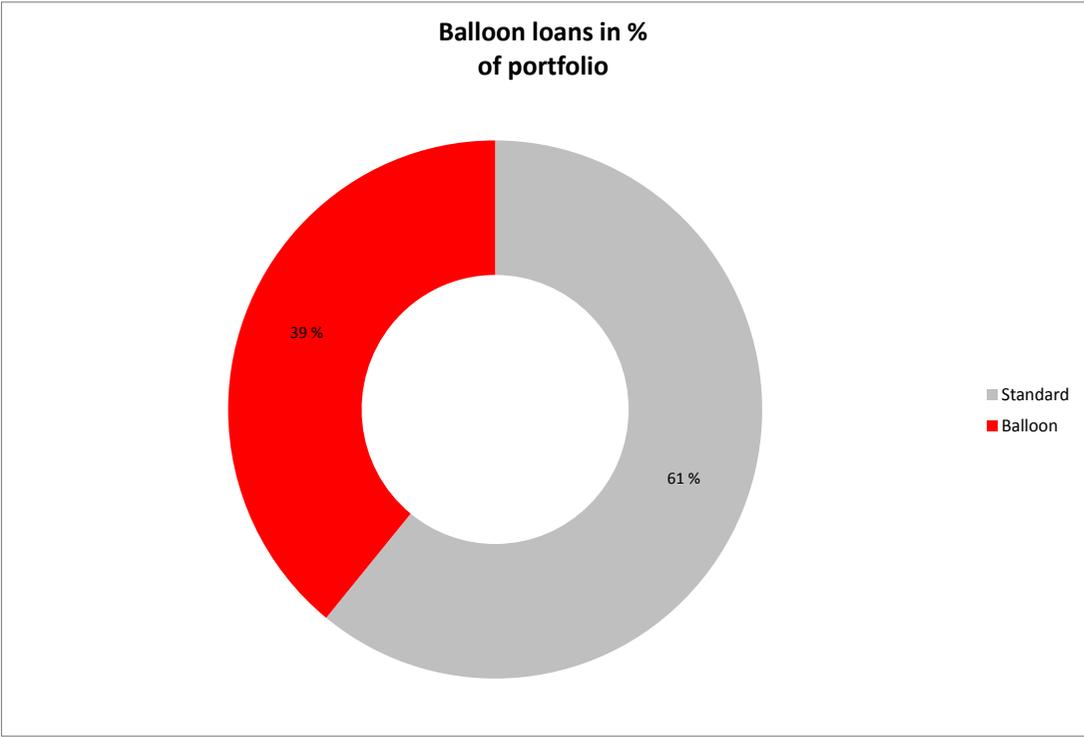
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		24 530	248 733 859	60,90 %	3 531	0,00 %	41,0	12,5
Balloon		7 594	159 675 225	39,10 %	48 776 266	30,55 %	46,0	12,5
Total		32 124	408 409 085	100 %	48 779 797	11,94 %		

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13.b Balloon loans



Reporting Date	29.04.2015	
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Interest Period	from 25.03.2015 to 25.04.2015	= 31 days

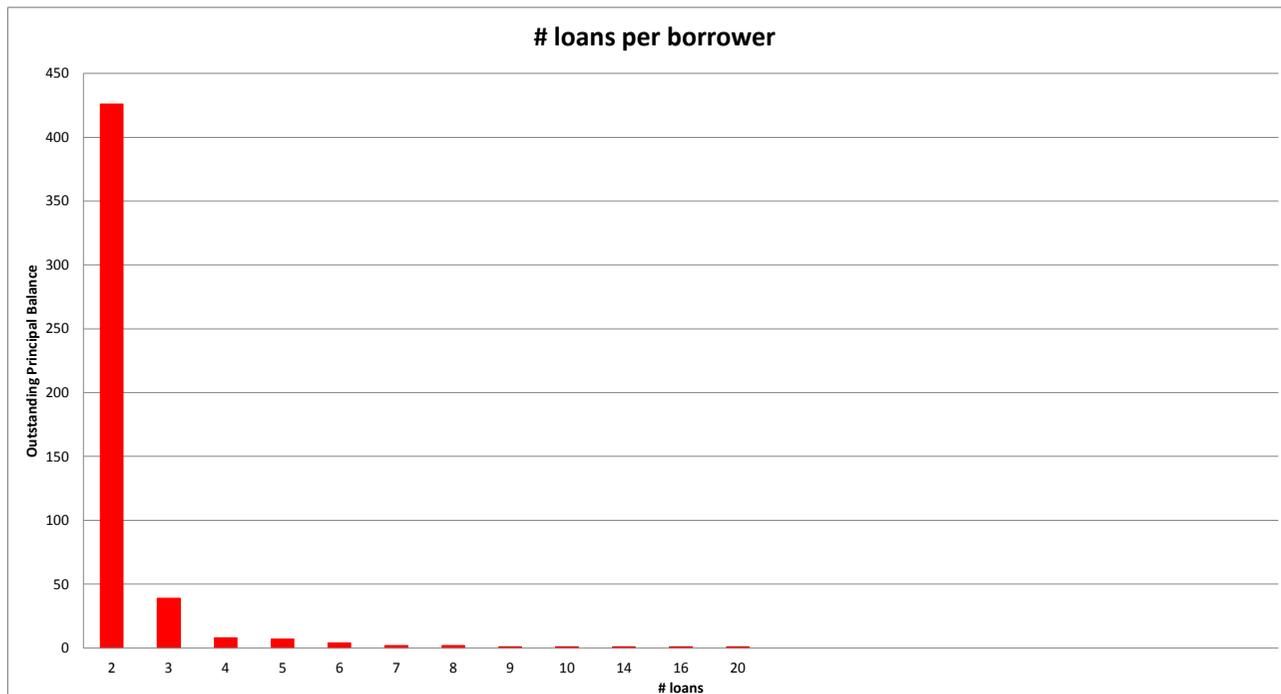


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14.b # loans per borrower



Reporting Date	29.04.2015				
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Period No	5				
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Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	



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15.a Amortization Profile



Reporting Date	29.04.2015	
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Interest Period	from 25.03.2015 to 25.04.2015	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	408 409 085	399 388 086	9 020 999	1 359 395	4,07 %	97,79 %
2	399 388 086	390 497 037	8 891 049	1 329 054	4,07 %	95,61 %
3	390 497 037	381 558 171	8 938 866	1 299 294	4,07 %	93,43 %
4	381 558 171	372 655 051	8 903 120	1 269 358	4,07 %	91,25 %
5	372 655 051	363 755 998	8 899 053	1 239 578	4,07 %	89,07 %
6	363 755 998	354 904 403	8 851 595	1 209 798	4,06 %	86,90 %
7	354 904 403	345 995 160	8 909 243	1 180 139	4,06 %	84,72 %
8	345 995 160	337 186 952	8 808 208	1 150 371	4,06 %	82,56 %
9	337 186 952	328 428 879	8 758 074	1 120 860	4,06 %	80,42 %
10	328 428 879	319 679 768	8 749 111	1 091 506	4,06 %	78,27 %
11	319 679 768	310 926 946	8 752 821	1 062 154	4,06 %	76,13 %
12	310 926 946	302 208 484	8 718 462	1 032 793	4,06 %	74,00 %
13	302 208 484	293 480 928	8 727 556	1 003 517	4,06 %	71,86 %
14	293 480 928	284 757 616	8 723 312	974 215	4,06 %	69,72 %
15	284 757 616	276 148 002	8 609 613	944 955	4,06 %	67,62 %
16	276 148 002	267 520 721	8 627 282	916 064	4,05 %	65,50 %
17	267 520 721	258 991 349	8 529 372	887 160	4,05 %	63,41 %
18	258 991 349	250 555 199	8 436 150	858 630	4,05 %	61,35 %
19	250 555 199	242 225 080	8 330 120	830 324	4,05 %	59,31 %
20	242 225 080	233 948 560	8 276 519	802 411	4,05 %	57,28 %

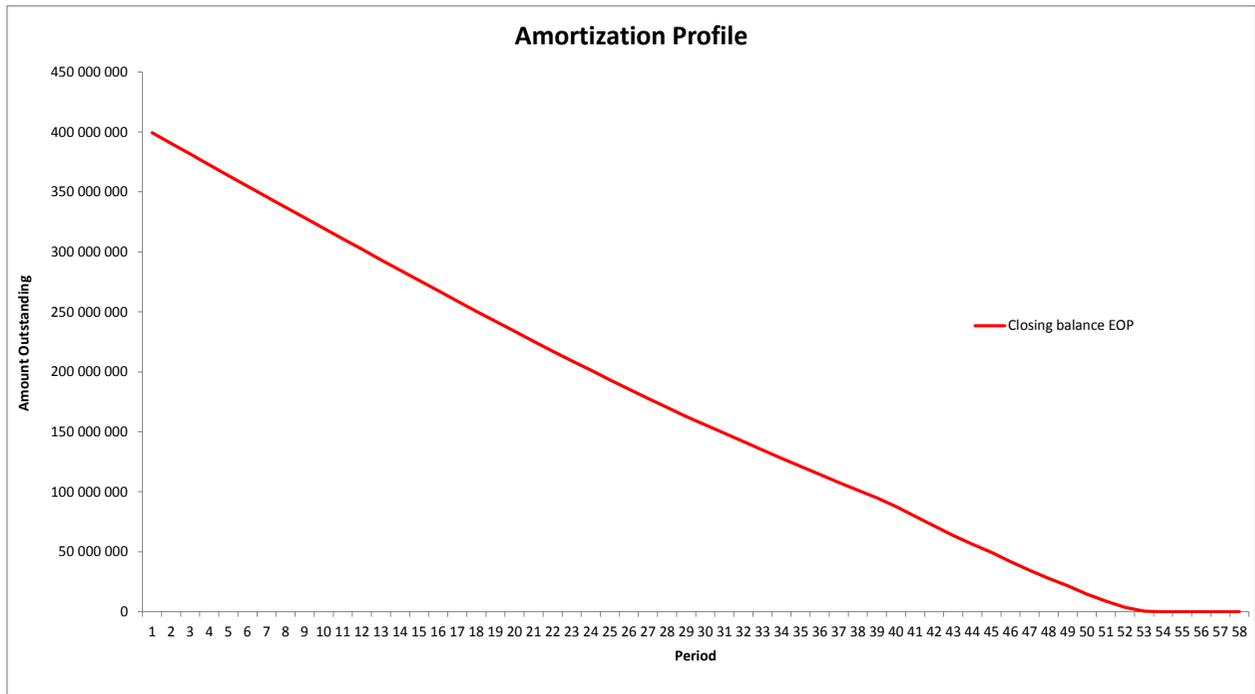
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
Monthly Period	Mar 2015	Fixed rate = 30/360 days
Interest Period	from 25.03.2015 to 25.04.2015	= 31 days

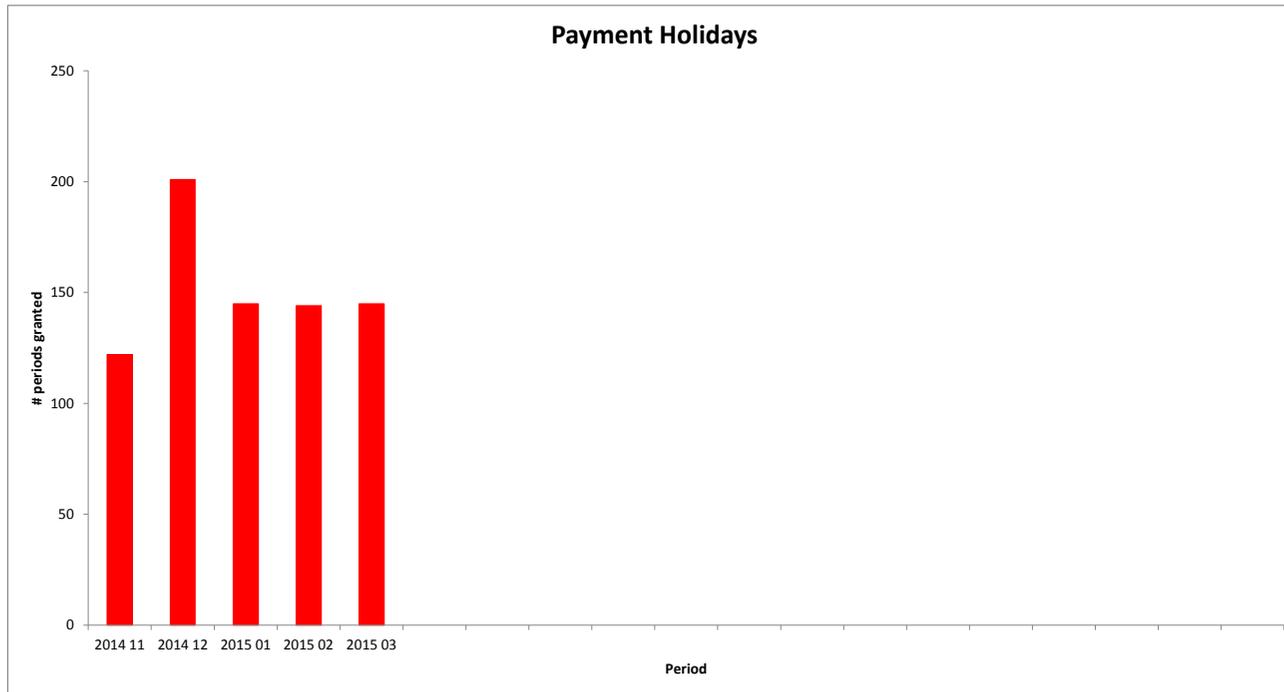


SCFI Rahoituspalvelut Ltd
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16.b Payment Holidays



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
Monthly Period	Mar 2015	Fixed rate = 30/360 days
Interest Period	from 25.03.2015 to 25.04.2015	= 31 days



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17.a Downpayment



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	

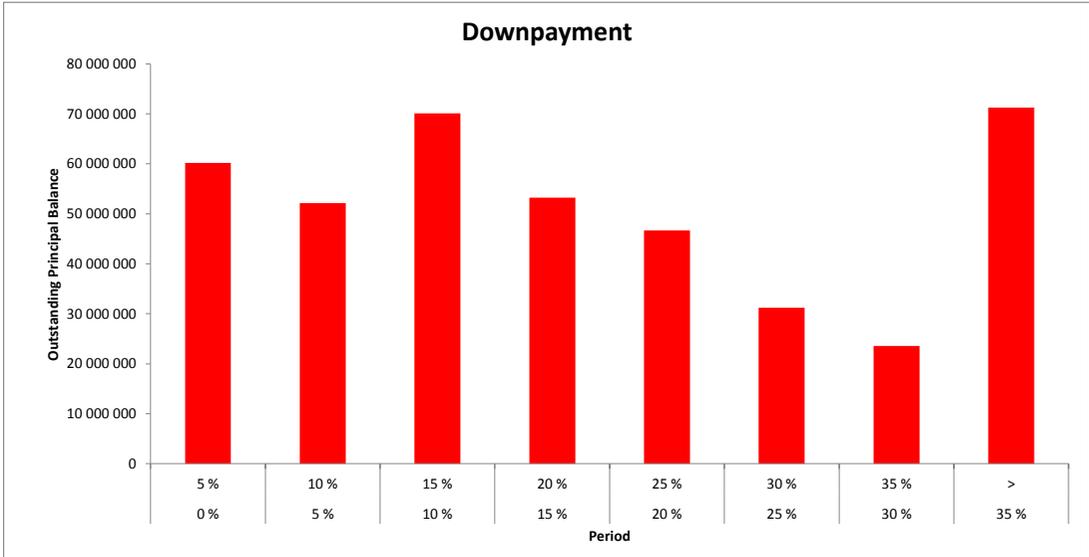
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 771	60 193 618	14,7 %	46,6	11,9
	5 %	10 %	3 387	52 153 965	12,8 %	45,7	12,3
	10 %	15 %	5 008	70 107 034	17,2 %	44,5	12,7
	15 %	20 %	3 830	53 226 903	13,0 %	43,5	12,7
	20 %	25 %	3 561	46 680 417	11,4 %	42,3	12,7
	25 %	30 %	2 432	31 241 752	7,6 %	42,7	12,5
	30 %	35 %	1 953	23 535 499	5,8 %	41,3	12,7
	35 % >		8 182	71 269 897	17,5 %	36,9	12,4
	Total		32 124	408 409 085	100 %		

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17.b Downpayment



Reporting Date	29.04.2015			
Payment date	27.04.2015			
Period No	5			
Monthly Period	Mar 2015	Fixed rate	=	30/360 days
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days



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Monthly Investor Report

18.a Vehicle Condition



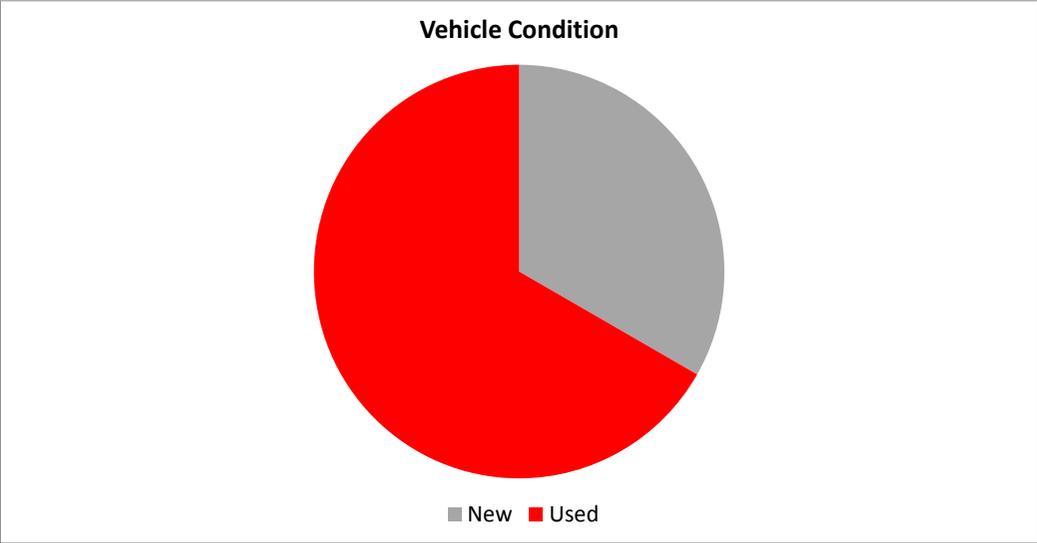
Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	7 757	135 935 891	33,3 %	42,4	12,7	
Used	24 367	272 473 194	66,7 %	43,2	12,4	
Total	32 124	408 409 085	100 %			

18.b Vehicle Condition



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	



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19.a Borrower Type



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	

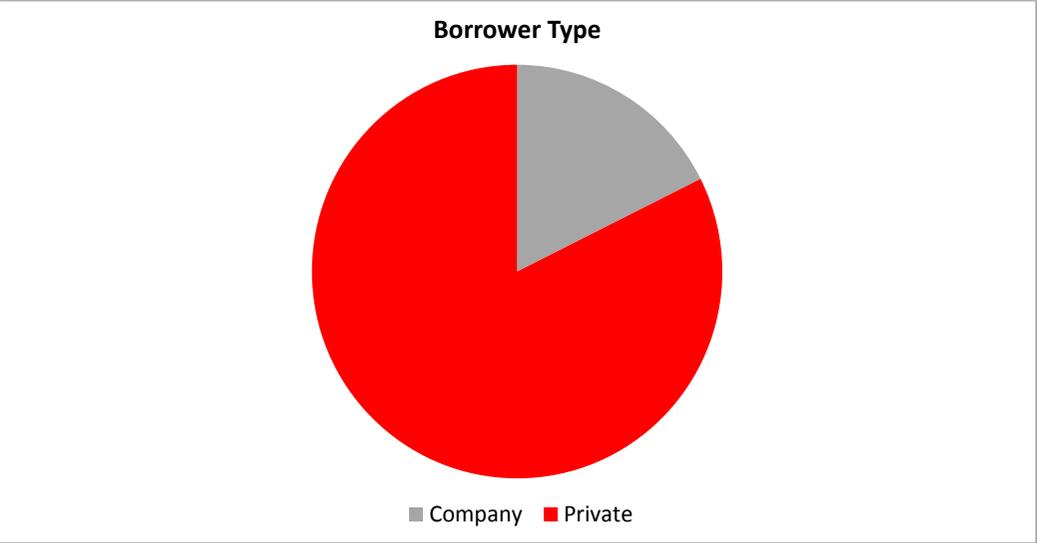
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 035	71 881 285	17,6 %	39,4	12,7
	Private	28 089	336 527 800	82,4 %	43,7	12,4
	Total	32 124	408 409 085	100 %		

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19.b Borrower Type



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	



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20.a Vehicle type



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015		Fixed rate	=	30/360 days
Interest Period	from 25.03.2015	to 25.04.2015		=	31 days

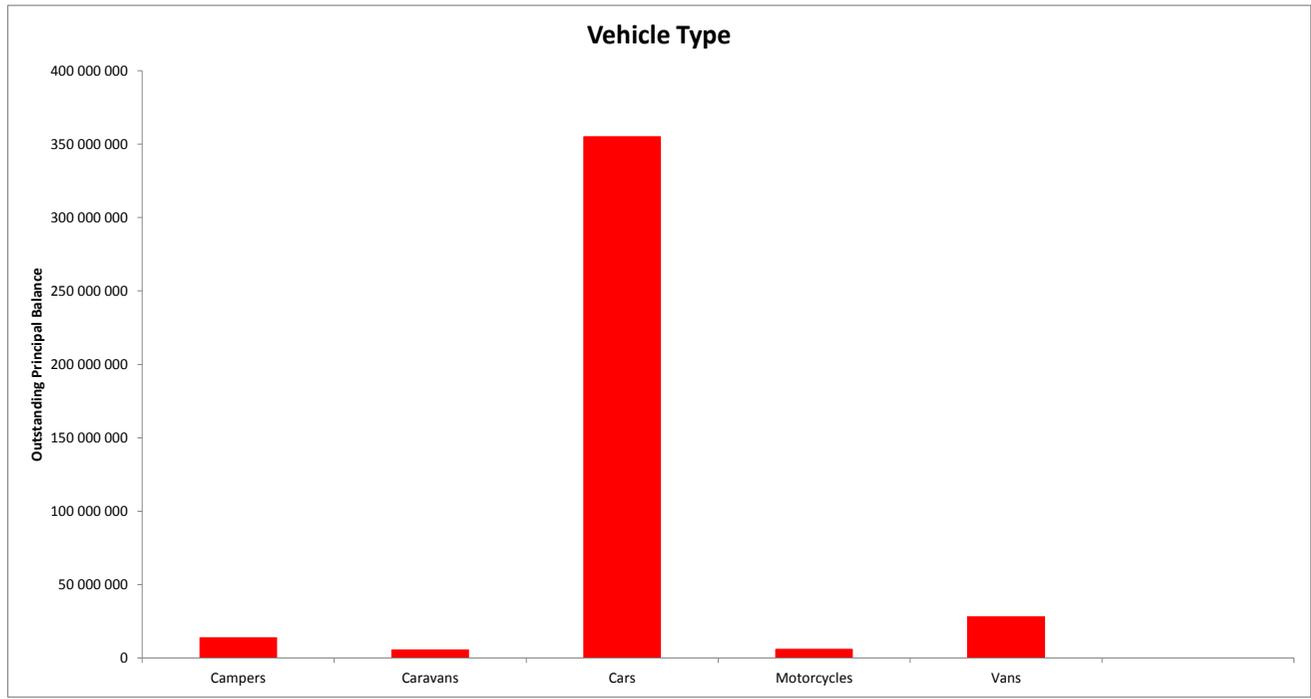
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	625	13 834 391	3,39 %	45,3	12,31
	Caravans	490	5 593 145	1,37 %	44,3	12,62
	Cars	28 214	355 098 125	86,95 %	43,0	12,48
	Motorcycles	738	5 884 858	1,44 %	42,6	11,21
	Vans	2 057	27 998 565	6,86 %	40,4	12,90
		32 124	408 409 085	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
Monthly Period	Mar 2015	Fixed rate = 30/360 days
Interest Period	from 25.03.2015 to 25.04.2015	= 31 days

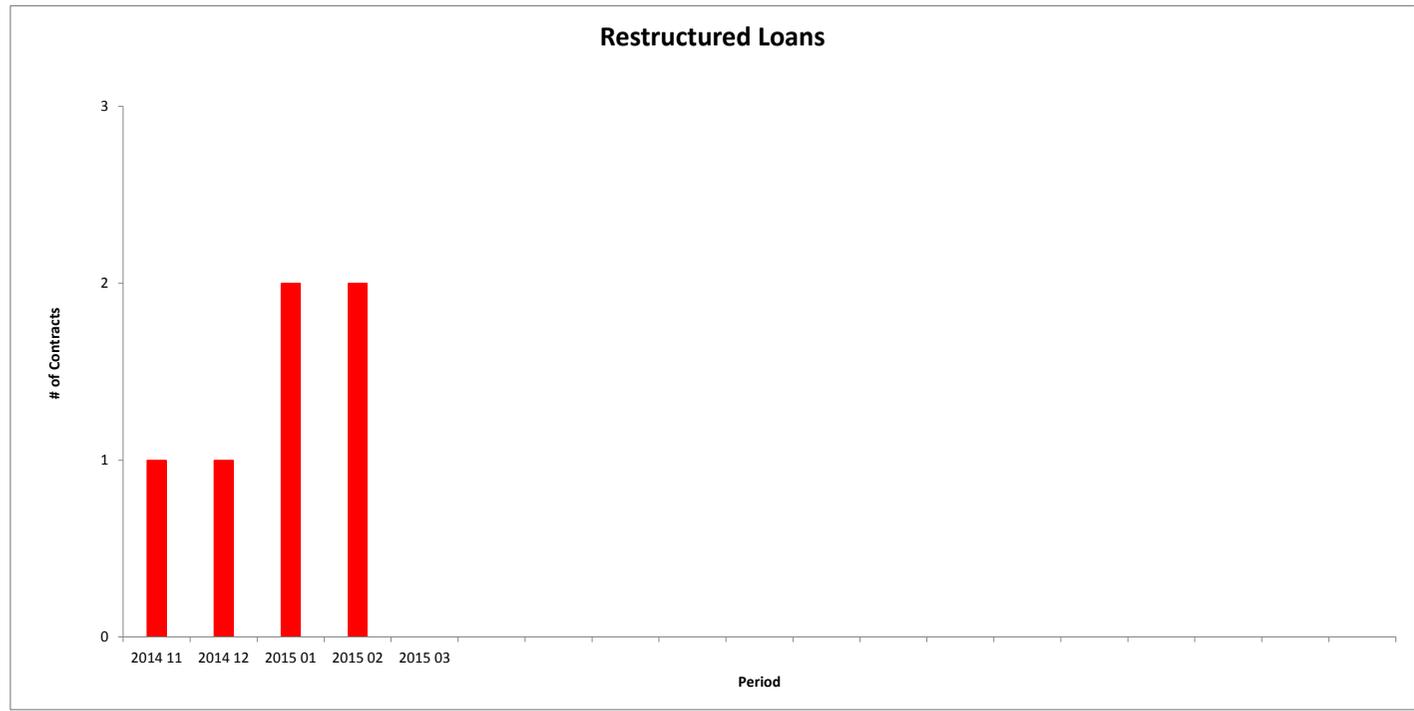


SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.03.2015	to 25.04.2015	=	31 days	

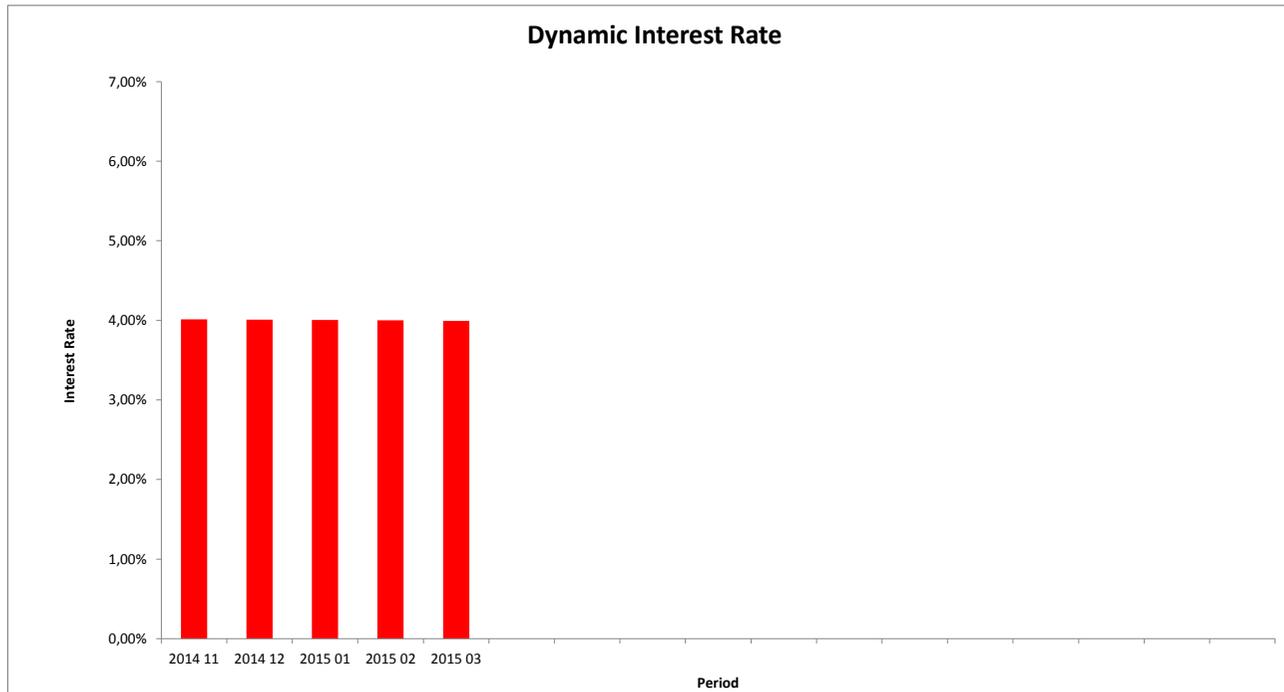


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22.b Dynamic Interest Rate



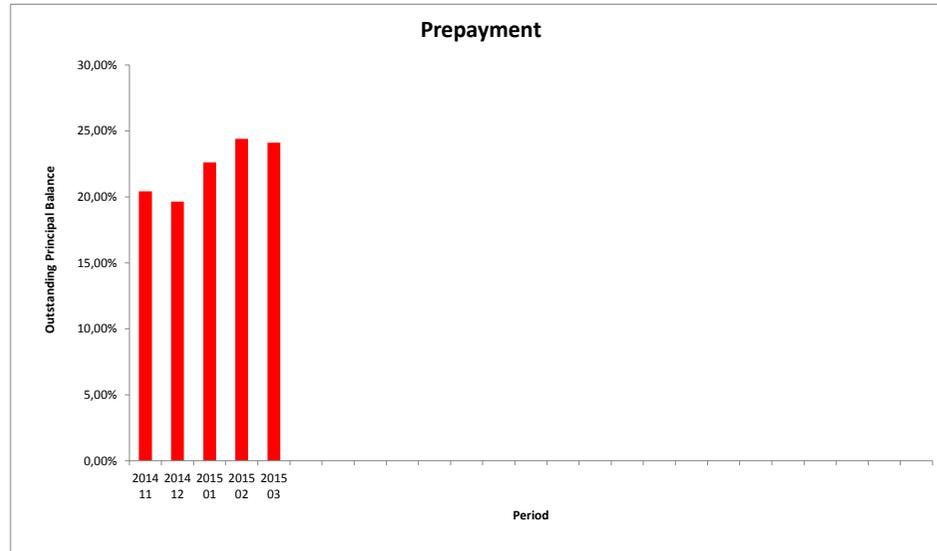
Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
Monthly Period	Mar 2015	Fixed rate = 30/360 days
Interest Period	from 25.03.2015 to 25.04.2015	= 31 days



23.b Dynamic Pre-Payments



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
Monthly Period	Mar 2015	Fixed rate = 30/360 days
Interest Period	from 25.03.2015 to 25.04.2015	= 31 days



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24. Delinquency



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
Monthly Period	Mar 2015	Fixed rate = 30/360 days
Interest Period	from 25.03.2015 to 25.04.2015	= 31 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2015	11	482 997 572	33 078	451 050 167	1 886	27 827 140	261	3 634 790	34	485 475							0	0	
	12	464 830 497	32 612	436 253 869	1 760	25 280 176	186	2 366 818	49	733 413	14	196 220					1	15 913	
	1	445 935 670	31 932	418 959 066	1 614	22 821 683	221	3 093 308	53	623 603	24	311 711	10	126 299			5	72 683	
	2	427 392 973	31 031	399 327 802	1 704	23 813 707	220	3 072 117	43	626 304	23	266 647	20	247 024	2	39 375	6	79 114	
	3	408 409 085	29 745	375 806 629	2 097	28 707 420	200	2 617 265	47	830 883	19	253 515	10	108 575	6	84 797	25	365 310	
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
11																			
12																			

SCFI Rahoituspalvelut Ltd
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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
Monthly Period	Mar 2015	Fixed rate = 30/360 days
Interest Period	from 25.03.2015 to 25.04.2015	= 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	15 913	1	0	0	15 913	0	0	15 913						
2015 1	517 107	36				90 731	90 731	426 376						
2015 2														
2015 3														

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26. Priority of Payments



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
Monthly Period	Mar 2015	Fixed rate = 30/360 days
Interest Period	from 25.03.2015 to 25.04.2015	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	20 456 124,47	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	175 842,80	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 295 977,19	EUR
Principal on Loan to Issuer	-	18 983 888,48	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	26 969 315,12	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	138 647,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 273 929,73	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	-	18 983 888,48	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	-	2 136 964,87	EUR
Interest on Class F notes	-	54 250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 750,00	EUR
Interest Issuer Subordinated Loan	-	2 998,92	EUR
Principal Issuer Subordinated Loan	-	278 140,46	EUR
Payment to Purchaser	-	982 141,67	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	982 141,67	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	44,83	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	982 096,84	EUR

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27. Transaction Costs



Reporting Date	29.04.2015	
Payment date	27.04.2015	
Period No	5	
Monthly Period	Mar 2015	Fixed rate = 30/360 days
Interest Period	from 25.03.2015 to 25.04.2015	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	416,00						
Interest accrued for the Period	EUR	260 085,00	138 647,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	1 567 052,00	882 953,00	153 158,00	31 451,00	59 150,00	134 732,00	305 608,00
Interest Payments	EUR	260 085,00	138 647,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	1 567 052,00	882 953,00	153 158,00	31 451,00	59 150,00	134 732,00	305 608,00
Interest accrued on Subordinated Loan for the Period	EUR	2 998,92						
Cumulative Interest accrued on Subordinated Loan	EUR	19 403,61						
Interest Payments on Subordinated Loan	EUR	2 998,92						
Cumulative Interest Payments on Subordinated Loan	EUR	19 403,61						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

28. Contact Details



Santander Consumer Bank AS

Financial Markets

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Reporting Date	29.04.2015				
Payment date	27.04.2015				
Period No	5				
Monthly Period	Mar 2015		Fixed rate	=	30/360 days
Interest Period	from 25.03.2015	to	25.04.2015	=	31 days