SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27/01/2016					
Payment date		25/01/2016		Following payment dates:		25/02/2016	
Period No		14				25/03/2016	
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days
Cut-Off date		31/12/2015					

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Santander Consumer Finance Oy
Hermannin Rantatie 10
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1. Portfolio Information

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

	Current Period		Previous Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**		**Aggregated Outstanding Principal Amount**	
Opening balance	**271.684.934,31**	**EUR**	**287.463.115,10**	**EUR**
Scheduled Loan Principal Repayments	7.348.375,44	EUR	6.904.597,88	EUR
Prepayments	7.176.031,70	EUR	8.603.575,25	EUR
Deemed Collections - Other	-	EUR	-	EUR
Total Principal Payments Received	**14.524.407,14**	**EUR**	**15.508.173,13**	**EUR**
New Defaulted Auto Loans in Period	160.009,83	EUR	270.007,66	EUR
Closing Balance	**257.000.517,34**	**EUR**	**271.684.934,31**	**EUR**

Total revenue collections

Revenue and fees received on loan balances	1.208.727,56	EUR	1.180.036,96	EUR
Recoveries on loans in default	149.101,57	EUR	219.283,46	EUR
Total Revenue Received in Period	**1.357.829,13**	EUR	**1.399.320,42**	EUR

Loans

At beginning of period	24.951	Loans	25.818	Loans
Paid in Full	783	Loans	850	Loans
Repurchased (Deemed Collections)	-	Loans	-	Loans
New loans into default	11	Loans	17	Loans
At end of period	**24.157**	Loans	**24.951**	Loans

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2. Amount Due for Distribution

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	;0/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

Purchaser Available Distribution Amount

	Current Period	Previous Period
a. Collections (Principal, interest, and fee etc)	15.882.236 EUR	16.907.494 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	**15.882.236 EUR**	**16.907.494 EUR**

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	15.771.583 EUR	16.794.291 EUR
b. Reserve Fund	4.427.731 EUR	4.598.178 EUR
c. Interest Earned by the Issuer	-2 EUR	-1 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	**20.199.312** EUR	**21.392.468** EUR

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3. Reserve Accounts

Reporting Date		27/01/2016						
Payment date		25/01/2016						
Period No		14						
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days

Note Balance

Beginning of Period		271.684.934,31	EUR
End of Period		257.000.517,34	EUR

Reserve Fund

	in %		
Beginning of Period	0,6 %	1.553.100,00	EUR
Cash Outflow		1.553.100,00	EUR
Cash Inflow		1.553.100,00	EUR
End of Period	0,6 %	1.553.100,00	EUR
Required Reserve Amount	0,6 %	1.553.100,00	EUR

Liquidity Balance

Beginning of Period	1,1 %	2.874.631,15	EUR
Cash Outflow		2.874.631,15	EUR
Cash Inflow		2.716.849,34	EUR
End of Period	1,0 %	2.716.849,34	EUR
Required Reserve Amount	1,0 %	2.716.849,34	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		27/01/2016				
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Period No		14				
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Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

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Asset Balance

Beginning of Period	271.684.934,31	EUR
End of Period	257.000.517,34	EUR

Portfolio Performance:	**EUR**	**%**	**# loans**
Performing Receivables:			
Current	235.947.662,53	91,81%	22.346
1-29 days past due	17.941.309,40	6,98%	1.522
Delinquent Receivables:			
30-59 days past due	2.151.995,66	0,84%	205
60-89 days past due	478.949,78	0,19%	47
90-119 days past due	227.244,46	0,09%	18
120-149 days past due	215.630,62	0,08%	13
150-179 days past due	37.724,89	0,01%	6
Total Performing and Delinquent	**257.000.517**	**100,00%**	**24.157**

Current Period Defaults	160.009,83	11
Cumulative Defaults	2.603.550,33	206
Current Period Recoveries	149.101,57	
Cumulative Recoveries	1.675.448,87	

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

[A] [1] - [2] - [3]	(1.553.100,00)
Note Principal Closing Balance [1]	257.000.517,34
Reserve Fund Amount [2]	1.553.100,00
Aggregate Outstanding Asset Principal Amount [3]	257.000.517,34
[B] Initial Aggregate Outstanding Note Principal Amount	517.700.000,00

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5. Outstanding Notes

Reporting Date		27/01/2016			
Payment date		25/01/2016			
Period No		14			
Monthly Period		Dec 2015		Fixed rate =	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016 =	31 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	271.684.934,31	196.784.934,31	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Available Distribution Amount	20.199.312,36						
Amortisation	14.684.416,97						
Redemption per Class	14.684.416,97	14.684.416,97	-	-	-	-	-
Redemption per Note		3.316,26	-	-	-	-	-
Class Principal Outstanding Closing Balance	257.000.517,34	182.100.517,34	43.500.000,00	6.700.000,00	7.200.000,00	8.200.000,00	9.300.000,00
Current Tranching	100%	70,86%	16,93%	2,61%	2,80%	3,19%	3,62%
Current Pool Factor		0,41	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	31						
Principal Outstanding per Note Beginning of Period		44.441,04	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		3.316,26	-	-	-	-	-
Principal Outstanding per Note End of Period		41.124,78	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		17,48	62,50	83,33	145,83	291,67	583,33
Interest Payment	110.172,91	77.402,07	27.187,50	5.583,33	10.500,00	23.916,67	54.250,00
Interest Payment per Note		17,48	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)		34,48%	17,55%	14,95%	12,14%	8,95%	5,33%
Current CE (excl. Excess Spread)		30,81%	13,88%	11,27%	8,47%	5,28%	1,66%

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6. Counterparty Ratings, Trigger Levels and Consequences

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Interest Period :	25/12/2015	to	25/01/2016	=	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	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	A+	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.

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7.a Original Portfolio Principal Balance

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Interest Period	from	25/12/2015	to	25/01/2016	= 31 days

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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 %	17,6	5,1
	5.000	10 000	10.013	75.493.593	14,6 %	27,8	9,5
	10.000	15 000	8.571	105.870.475	20,5 %	33,0	10,8
	15.000	20 000	5.527	95.434.194	18,4 %	34,9	11,2
	20.000	25 000	3.144	70.188.299	13,6 %	34,8	11,2
	25.000	30 000	1.828	49.772.127	9,6 %	34,7	11,2
	30.000	35 000	1.001	32.254.610	6,2 %	34,9	10,8
	35.000	40 000	545	20.314.865	3,9 %	35,0	11,5
	40.000	45 000	326	13.829.734	2,7 %	35,7	10,7
	45.000	50 000	217	10.271.482	2,0 %	36,0	10,7
	50.000	55 000	129	6.747.918	1,3 %	35,4	10,1
	55.000	60 000	86	4.937.713	1,0 %	35,5	9,6
	60.000	-	190	15.572.073	3,0 %	36,0	9,7
	Total		36.548	517.616.394	100%		

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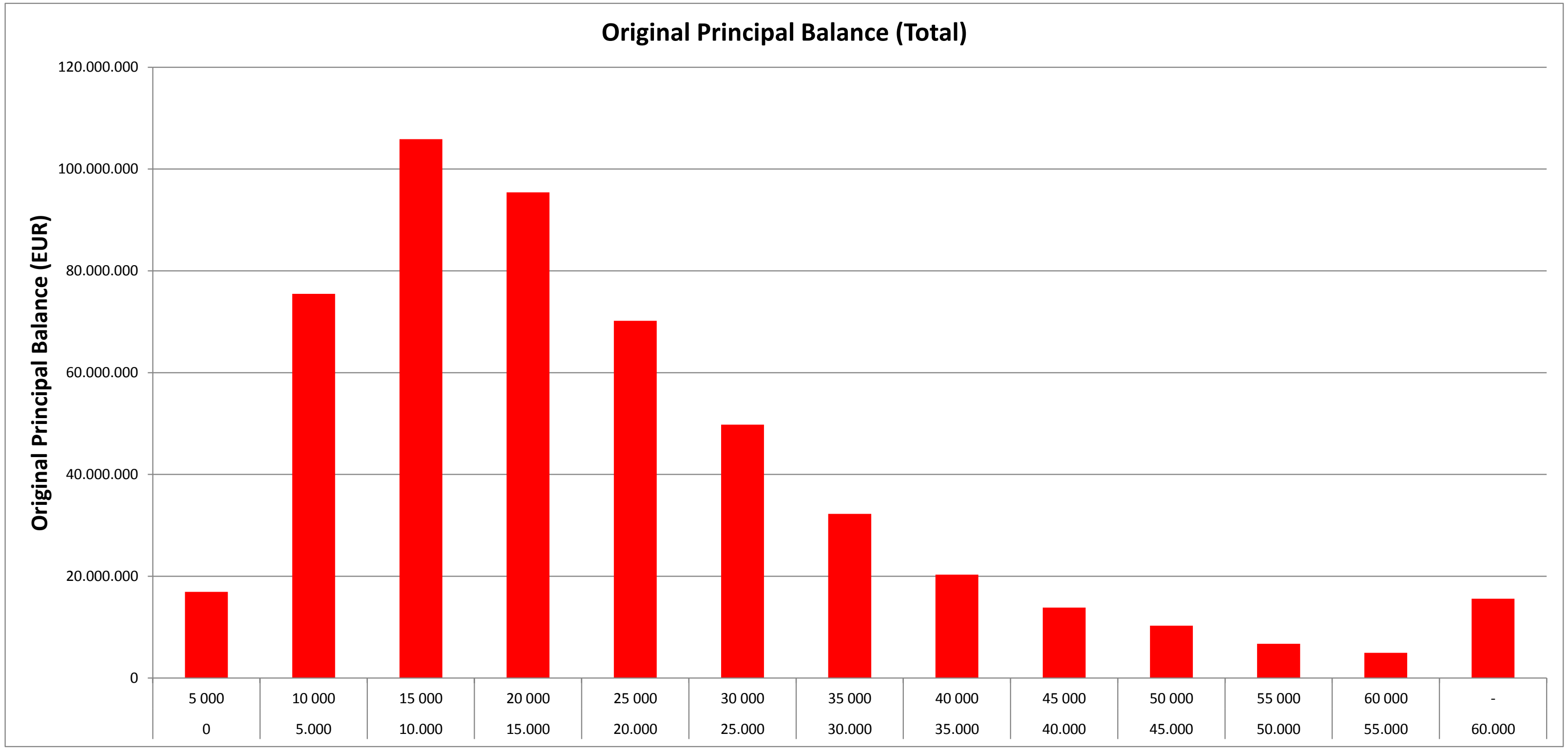
7.b Original Principal Balance Graph

Reporting Date		27/01/2016					
Payment date		25/01/2016					
Period No		14					
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days



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8.a Outstanding Principal Balance

Reporting Date		27/01/2016			
Payment date		25/01/2016			
Period No		14			
Monthly Period		Dec 2015		Fixed rate	= 30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	= 31 days

Average amount - all:	10.670

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	6.045	17.907.288	7,0 %	20,9	22,3
	5.000	10 000	7.807	57.918.259	22,5 %	33,2	21,7
	10.000	15 000	5.147	63.060.368	24,5 %	36,8	21,2
	15.000	20 000	2.578	44.540.198	17,3 %	36,8	21,2
	20.000	25 000	1.263	27.995.719	10,9 %	37,9	20,9
	25.000	30 000	595	16.170.129	6,3 %	38,2	20,8
	30.000	35 000	312	10.086.757	3,9 %	38,0	20,9
	35.000	40 000	168	6.300.209	2,5 %	38,3	20,7
	40.000	45 000	93	4.676.751	1,5 %	38,2	20,6
	45.000	50 000	46	2.164.190	0,8 %	39,3	20,2
	50.000	55 000	26	1.351.936	0,5 %	38,6	19,8
	55.000	60 000	20	1.147.041	0,4 %	40,7	19,4
	60.000	-	57	4.433.888	1,7 %	38,8	20,1
	Total		24.157	257.752.732	100%		

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8.b Outstanding Principal Balance Graph

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
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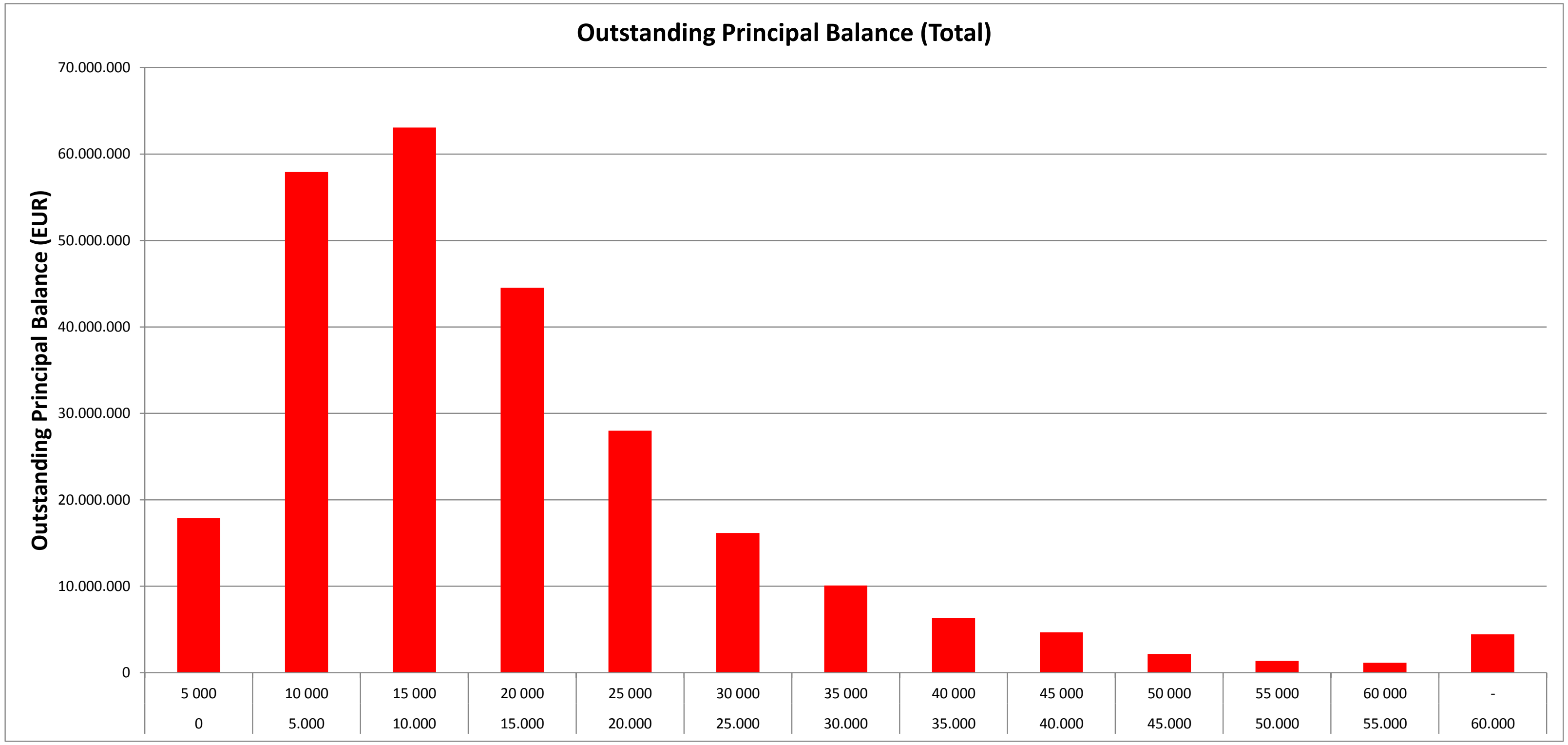

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9.a Geographical Distribution

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

Santander CONSUMER BANK

TOTAL

District	No	Outstanding balance	% of Outstanding balance	WA months to mat	WA seasoning
Central Finland	2.317	23.395.635	9,10%	35,2	21,2
Eastern Finland	731	7.353.374	2,86%	34,9	21,5
East Tavastia	1.560	17.137.329	6,67%	35,6	21,4
Greater Helsinki	8.575	96.511.672	37,55%	35,2	21,2
Northern Finland	2.383	25.563.565	9,95%	35,9	21,2
Northern Savonia	882	8.979.756	3,49%	34,6	21,5
Ostrobothnia	1.314	12.319.291	4,79%	34,3	21,2
South-Eastern Fi	1.480	14.718.326	5,73%	35,6	21,2
South-Western Fi	2.578	26.680.726	10,38%	35,3	21,3
Western Tavastia	2.337	24.340.844	9,47%	35,3	21,1
Total	24.157	257.000.517	100%		

Geographic distribution

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9.b Geographical Distribution Graph

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Period No		14				
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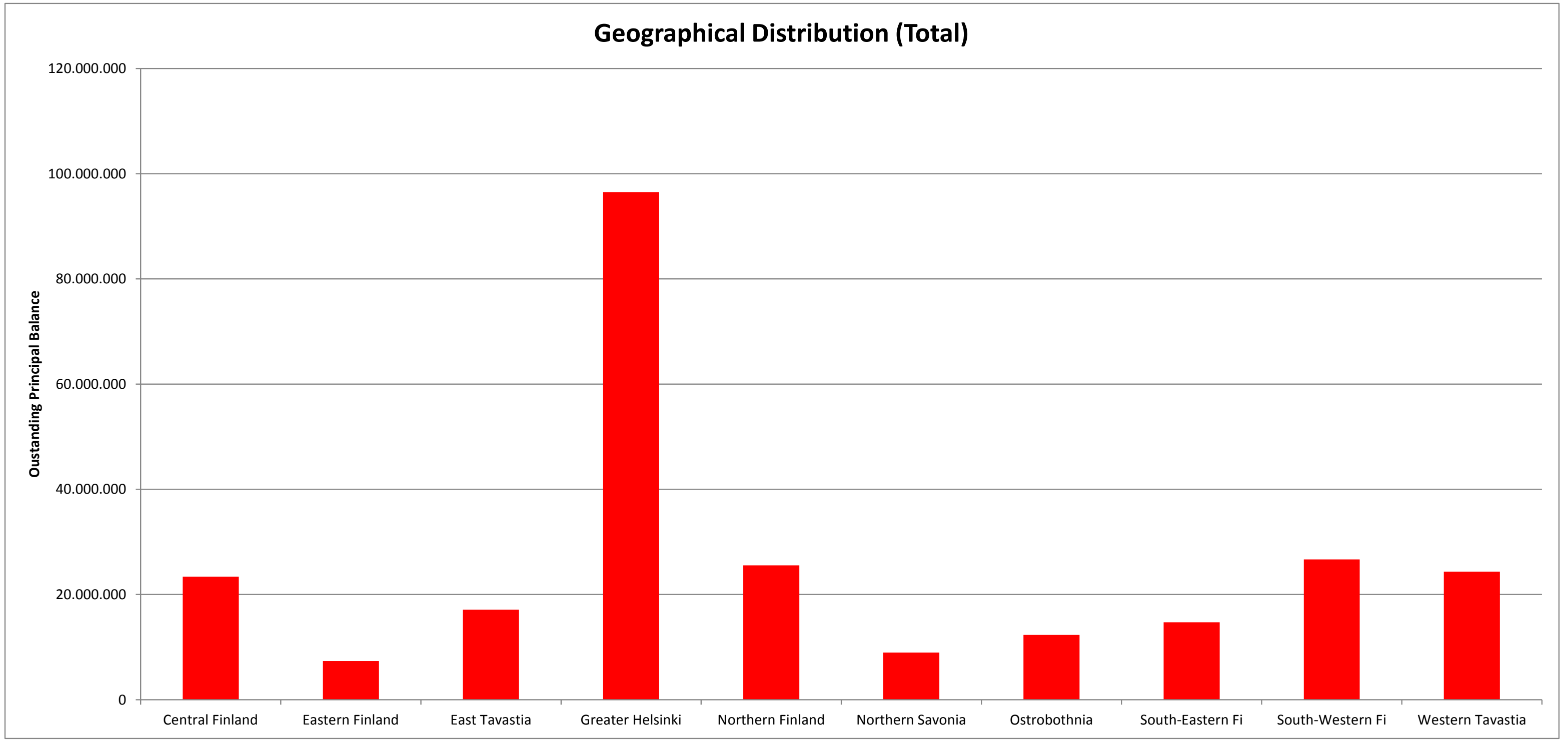

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10.a Interest Rate

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
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Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	1246	12.861.781	5,00%	37,7	19,2
1	2	4600	48.799.184	18,99%	35,0	21,1
2	4	6705	83.429.995	32,46%	35,5	21,3
4	6	8482	87.219.339	33,94%	35,0	21,5
6	8	3081	24.403.035	9,50%	34,5	21,5
8	10	43	287.184	0,11%	34,1	20,5
10	12					
12	14					
14	16					
16	18					
Total		24.157	257.000.517	100%		

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10.b Interest Rate

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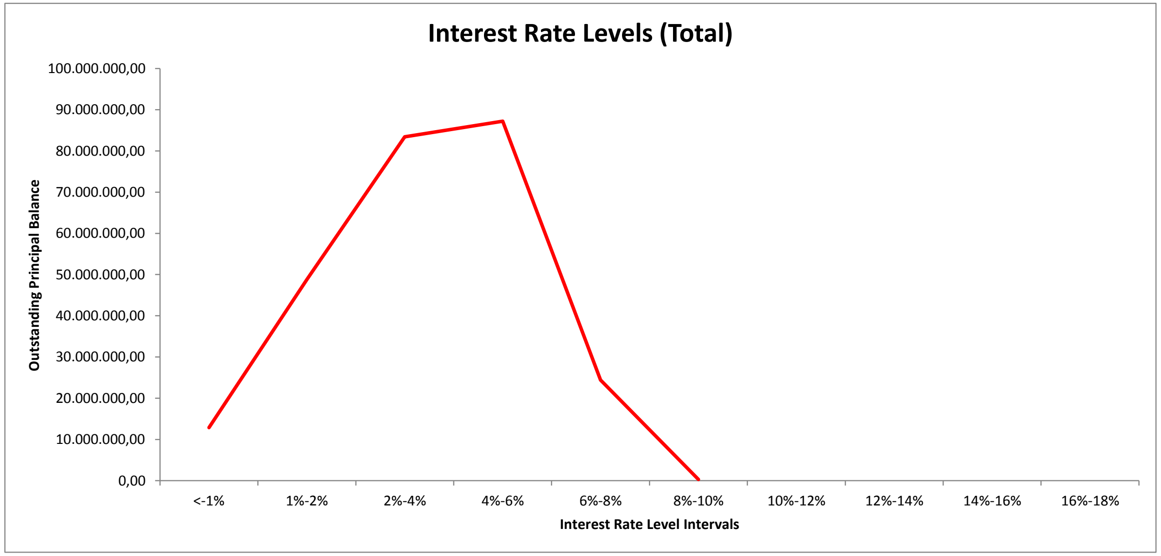

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11.a Remaining Terms

Reporting Date		27/01/2016			
Payment date		25/01/2016			
Period No		14			
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Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	15	6.575	0,00%	0,0	21,7
	1	12	2.626	7.657.562	2,98%	9,0	24,5
	13	24	3.956	23.903.991	9,30%	18,6	22,2
	25	36	7.246	78.185.503	30,42%	32,5	24,4
	37	48	10.311	147.209.300	57,28%	40,8	19,3
	49	60	3	37.586	0,01%	51,4	22,0
	61	72					
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		24.157	257.000.517	100%		

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11.b Remaining Terms

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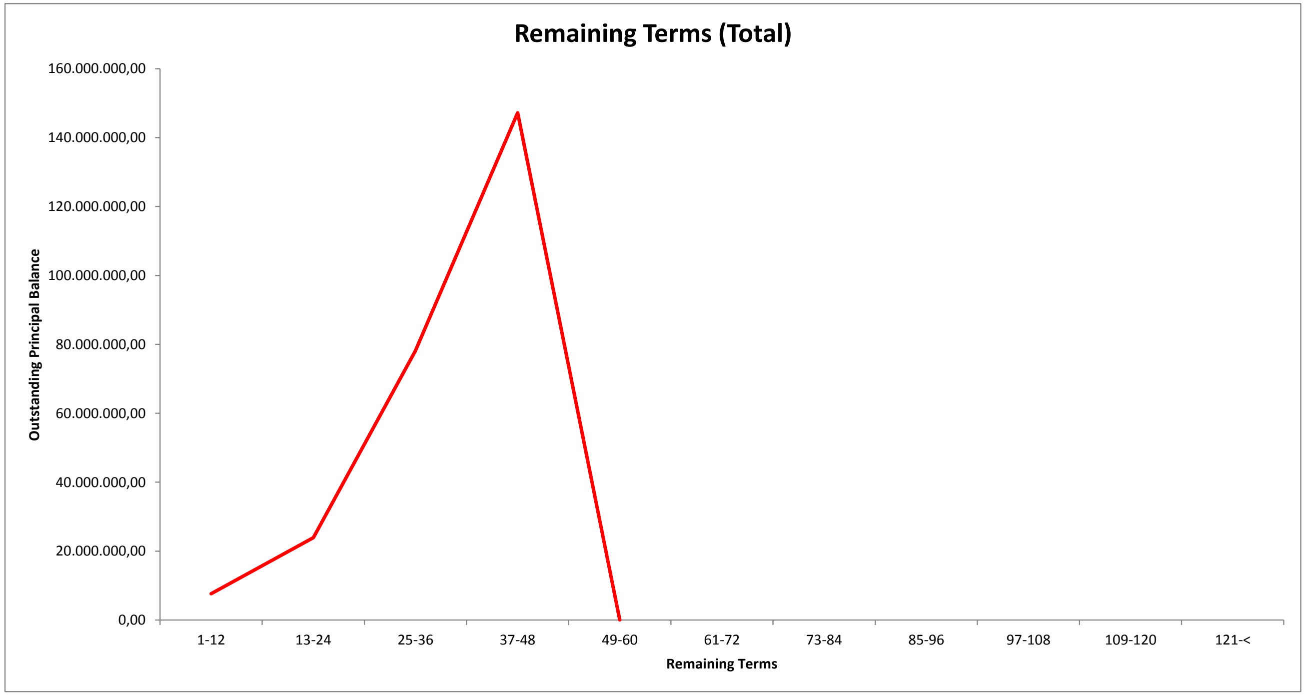

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12.a Seasoning

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Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

Santander CONSUMER BANK

TOTAL

Months on book

Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	17.711	197.735.633	76,94%	36,8	19,5
25	36	6.268	58.228.386	22,66%	30,5	26,6
37	48	132	874.078	0,34%	17,8	41,6
49	60	45	162.132	0,06%	8,0	54,0
61	72	1	289	0,00%	1,0	65,0
73	84					
85	96					
Total		24.157	257.000.517	100%		

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

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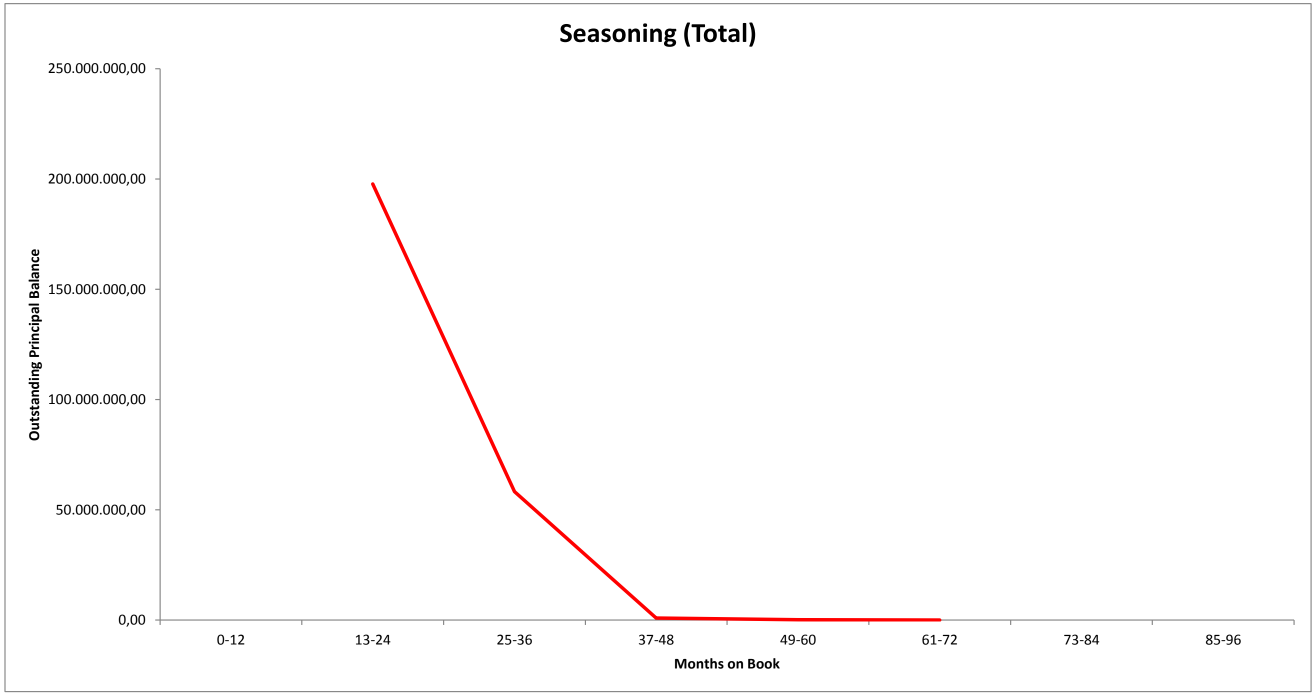
12.b Seasoning

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days



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13.a Balloon loans

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	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	18.318	150.572.993	58,59%	2.779	0,00%	33,7	21,2
Balloon	5.839	106.427.525	41,41%	37.336.955	35,08%	37,5	21,3
Total	24.157	257.000.517	100%	37.339.734	14,53%		

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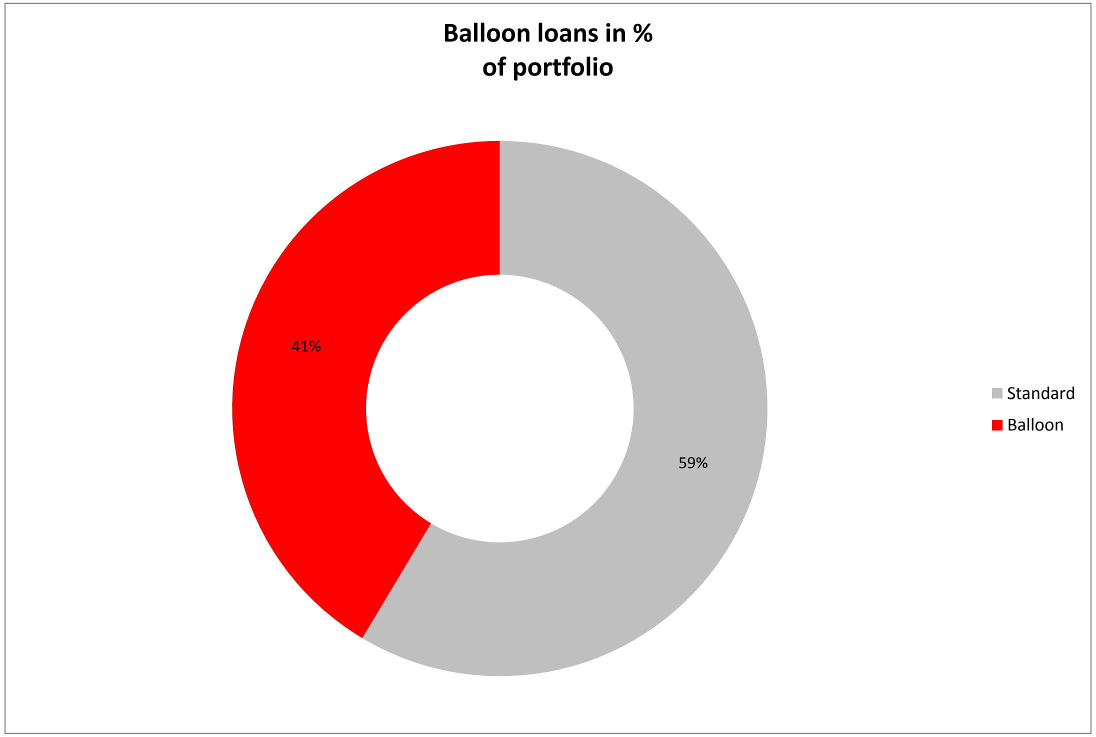
Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

13.b Balloon loans



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Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

14.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	23461	247.984.437	96,49%
	2	251	6.660.005	2,59%
	3	22	725.019	0,28%
	4	7	472.142	0,18%
	5	3	154.985	0,06%
	6	3	251.484	0,10%
	7	2	166.581	0,06%
	9	1	88.092	0,03%
	10	1	155.241	0,06%
	14	1	243.665	0,09%
	20	1	98.865	0,04%
	Total:	23.753	257.000.517	100,0 %

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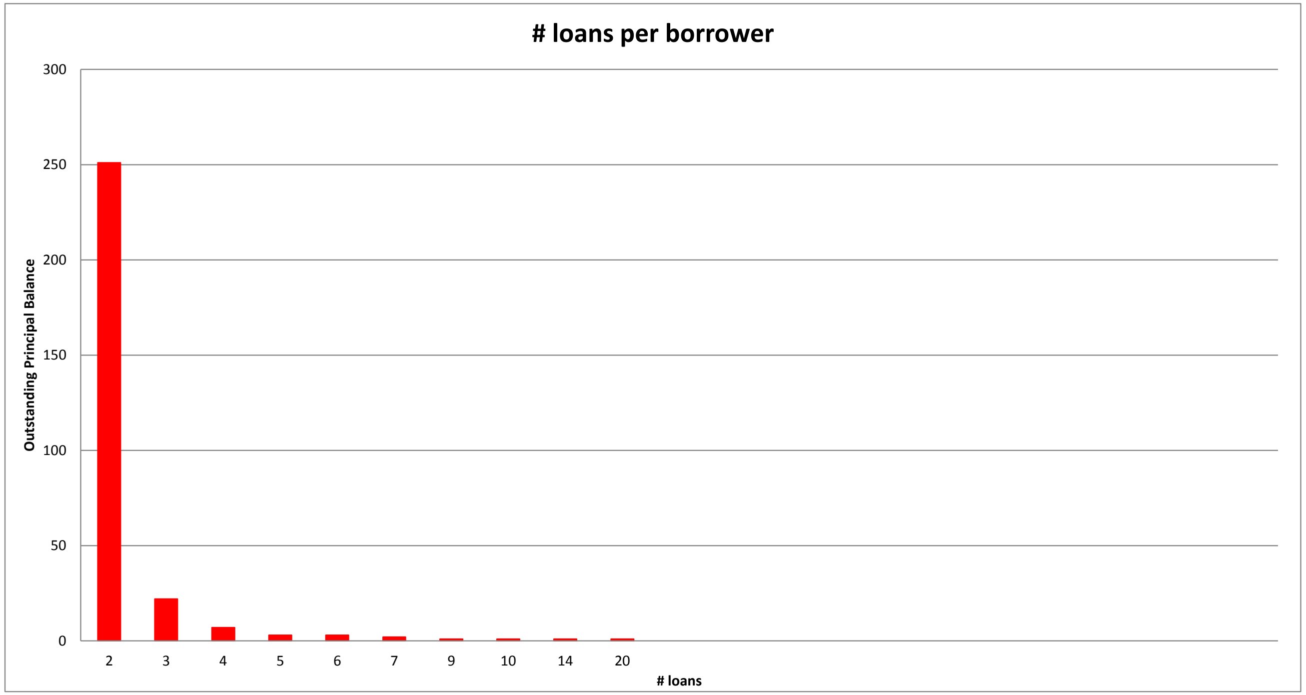
14.b # loans per borrower

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days



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15.a Amortization Profile

Reporting Date		27/01/2016			
Payment date		25/01/2016			
Period No		14			
Monthly Period		Dec 2015		Fixed rate	= 30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	= 31 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	257.000.258	250.135.413	6.864.845	843.955	4,01%	97,33%
2	250.135.413	243.301.521	6.833.892	821.051	4,01%	94,67%
3	243.301.521	236.487.948	6.813.572	798.468	4,01%	92,02%
4	236.487.948	229.687.870	6.800.078	775.887	4,01%	89,37%
5	229.687.870	222.860.262	6.827.609	753.376	4,01%	86,72%
6	222.860.262	216.093.983	6.766.279	730.816	4,01%	84,08%
7	216.093.983	209.367.451	6.726.532	708.396	4,01%	81,47%
8	209.367.451	202.667.309	6.700.142	686.174	4,00%	78,86%
9	202.667.309	196.053.109	6.614.199	664.073	4,00%	76,29%
10	196.053.109	189.506.480	6.546.630	642.167	4,00%	73,74%
11	189.506.480	182.975.377	6.531.103	620.524	4,00%	71,20%
12	182.975.377	176.289.332	6.686.045	598.856	4,00%	68,60%
13	176.289.332	169.984.370	6.304.962	576.911	4,00%	66,14%
14	169.984.370	163.686.603	6.297.767	555.994	4,00%	63,69%
15	163.686.603	157.425.984	6.260.620	535.016	3,99%	61,26%
16	157.425.984	151.089.468	6.336.516	514.195	3,99%	58,79%
17	151.089.468	144.976.198	6.113.270	493.207	3,99%	56,41%
18	144.976.198	138.987.641	5.988.556	473.063	3,99%	54,08%
19	138.987.641	133.079.917	5.907.724	453.233	3,98%	51,78%
20	133.079.917	127.313.769	5.766.148	433.480	3,98%	49,54%

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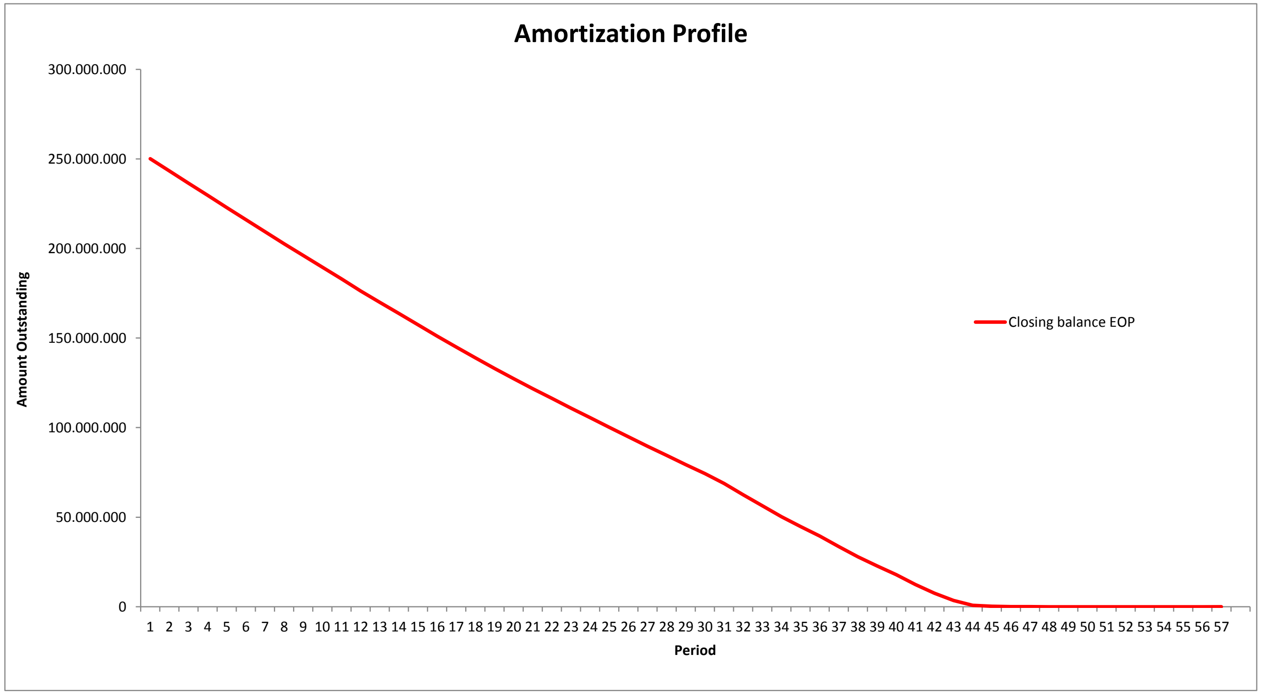
15.b Amortization Profile

Reporting Date		27/01/2016					
Payment date		25/01/2016					
Period No		14					
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days



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16.a Payment Holidays

Reporting Date		27/01/2016			
Payment date		25/01/2016			
Period No		14			
Monthly Period		Dec 2015		Fixed rate	= 30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	= 31 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
	Total:	1.901	2.639	758.549	28.299.356

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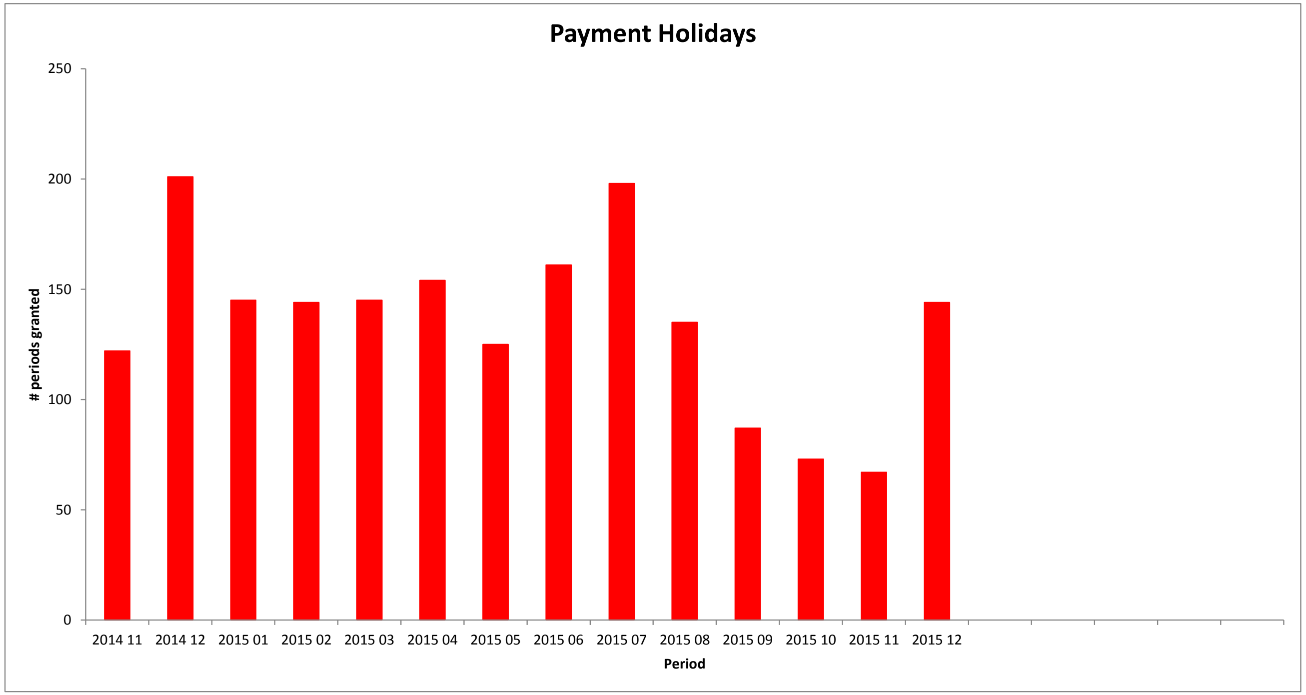
16.b Payment Holidays

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days



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Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

17.a Downpayment

	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
Downpayment %	0%	5%	2.814	37.960.679	14,8 %	38,2	20,6
	5%	10%	2.587	33.249.880	12,9 %	37,3	21,1
	10%	15%	3.891	45.245.384	17,6 %	36,5	21,4
	15%	20%	2.989	34.163.219	13,3 %	35,5	21,6
	20%	25%	2.720	29.781.625	11,6 %	34,8	21,4
	25%	30%	1.885	20.288.820	7,9 %	34,9	21,3
	30%	35%	1.485	14.845.029	5,8 %	33,7	21,6
	35%	100%	5.786	41.465.883	16,1 %	30,4	21,2
	Total		24.157	257.000.517	100%		

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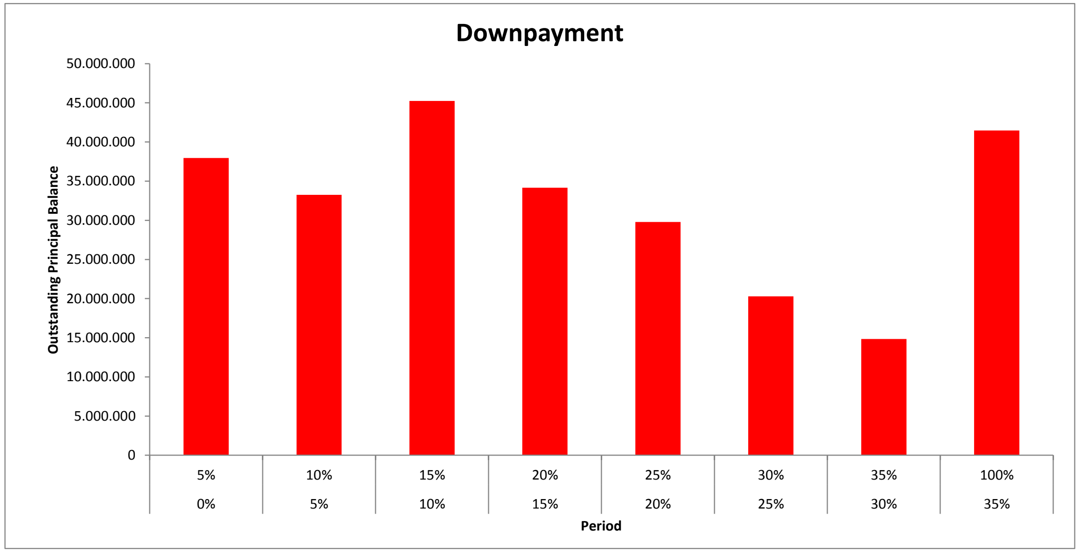
Reporting Date		27/01/2016					
Payment date		25/01/2016					
Period No		14					
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days

17.b Downpayment



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18.a Vehicle Condtion

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

Vehicle condition	TOTAL				
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	6.195	89.812.776	34,9 %	34,7	21,4
Used	17.962	167.187.742	65,1 %	35,6	21,1
Total	24.157	257.000.517	100%		

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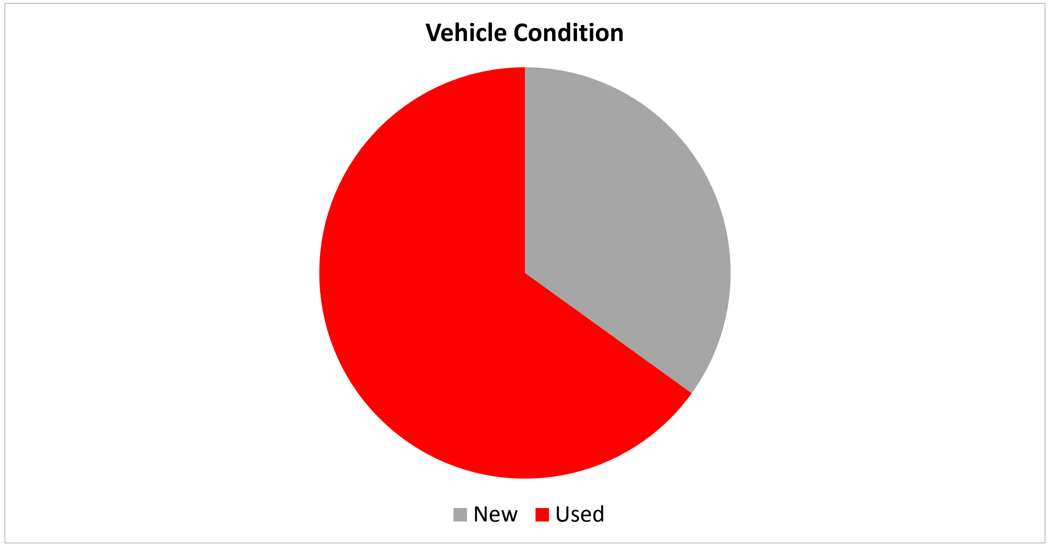
18.b Vehicle Condition

Reporting Date		27/01/2016					
Payment date		25/01/2016					
Period No		14					
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days



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Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

19.a Borrower Type

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3.053	44.268.337	17,2 %	32,2	21,4
	Private	21.104	212.732.180	82,8 %	35,9	21,2
	Total	24.157	257.000.517	100%		

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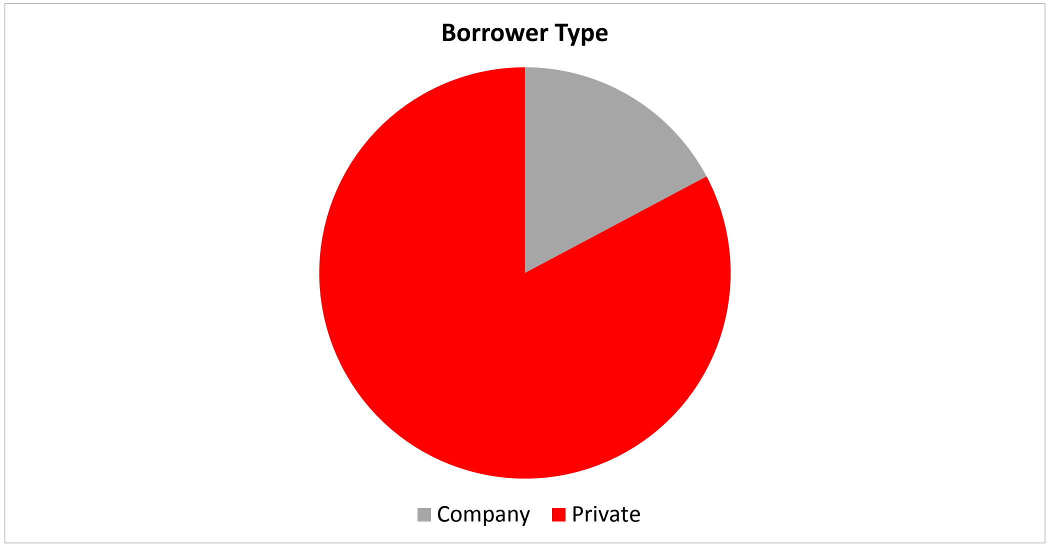
Reporting Date		27/01/2016					
Payment date		25/01/2016					
Period No		14					
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days

19.b Borrower Type



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20.a Vehicle type

Reporting Date		27/01/2016			
Payment date		25/01/2016			
Period No		14			
Monthly Period		Dec 2015		Fixed rate	= 30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	= 31 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	449	9.013.165	3,51%	37,2	21,17
	Caravans	358	3.625.684	1,41%	36,6	21,49
	Cars	21.274	223.030.240	86,78%	35,3	21,24
	Motorcycles	519	3.606.593	1,40%	35,4	19,92
	Vans	1.557	17.724.835	6,90%	33,2	21,62
		24.157	257.000.517	100%		

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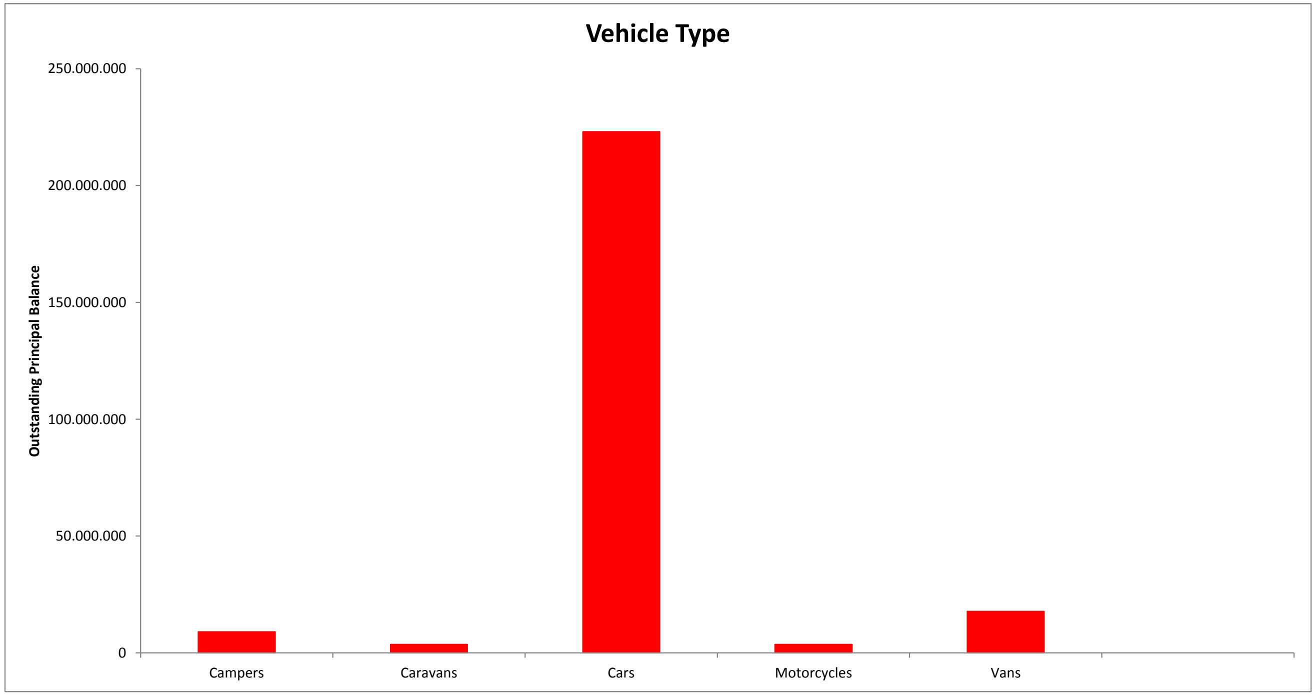
Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

20.b Vehicle type



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21.a Restructured Loans

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 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
		9	87.912

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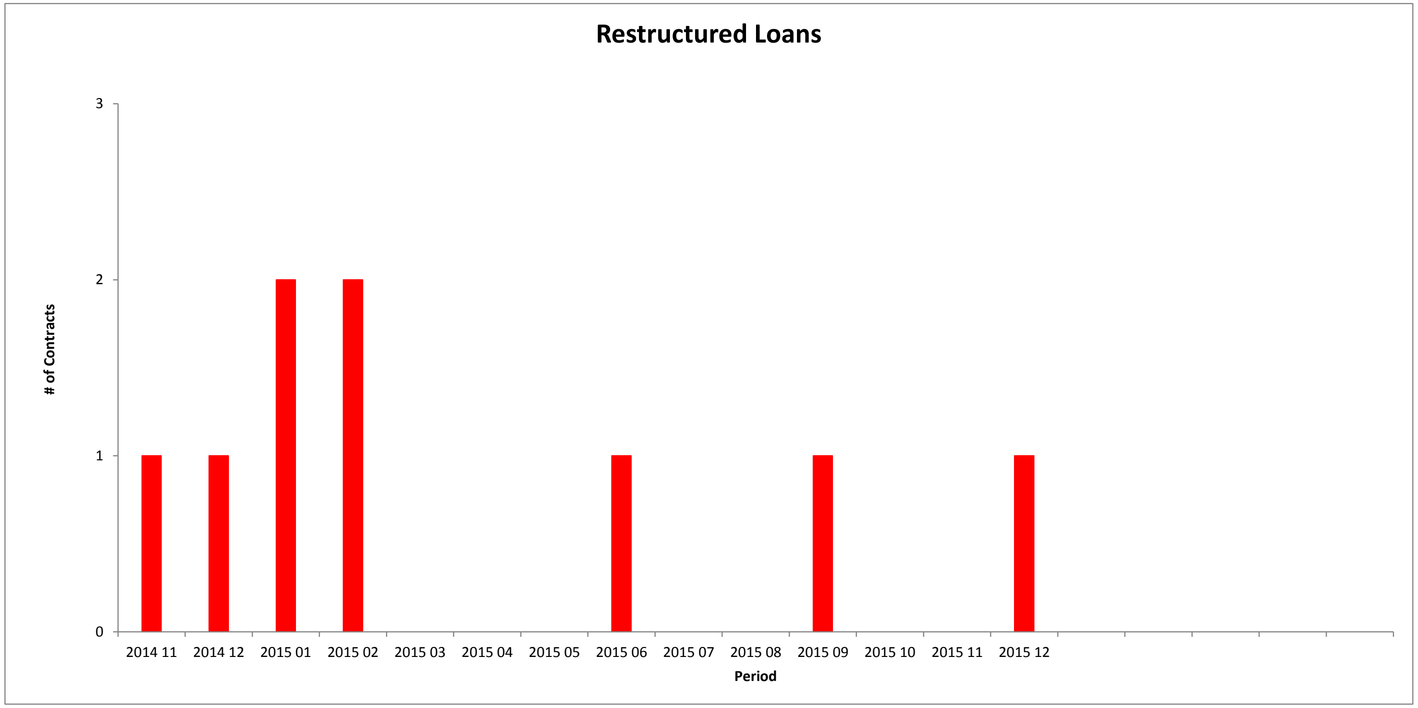
21.b Restructured Loans

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days



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22.a Dynamic Interest rate

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 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	3,940 %

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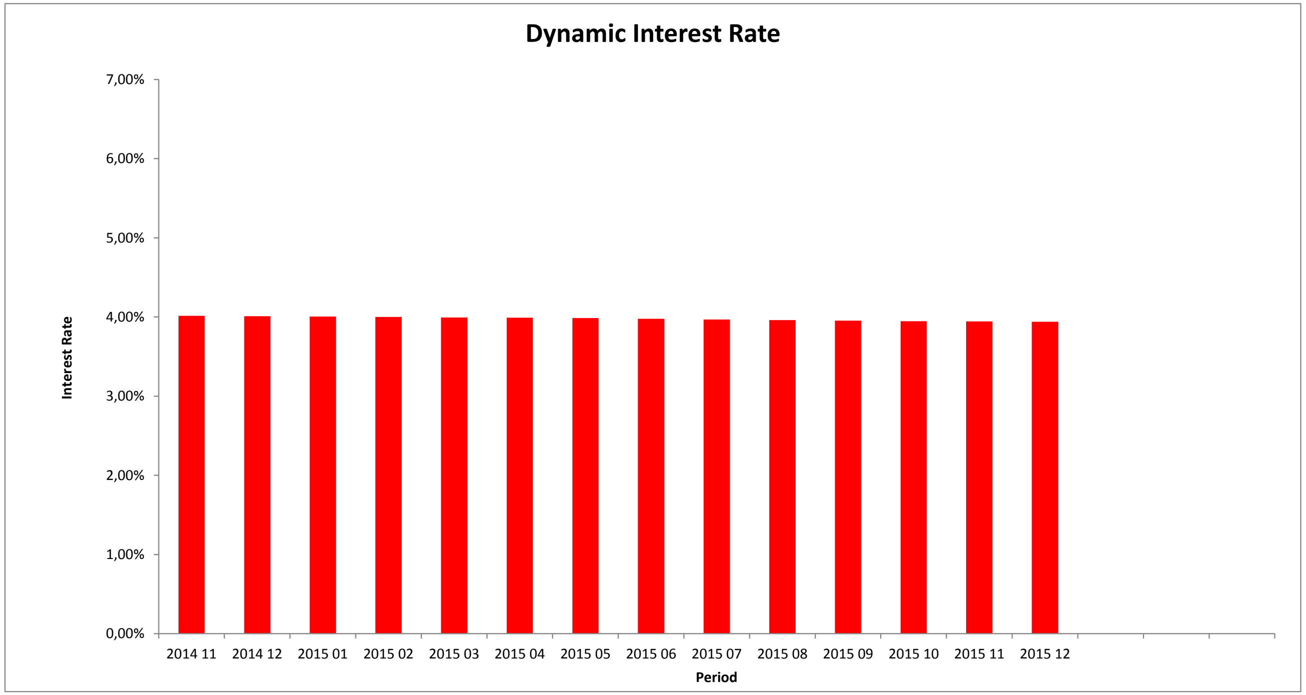
22.b Dynamic Interest Rate

Reporting Date		27/01/2016					
Payment date		25/01/2016					
Period No		14					
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days



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23.a Dynamic Pre-Payments

Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 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%

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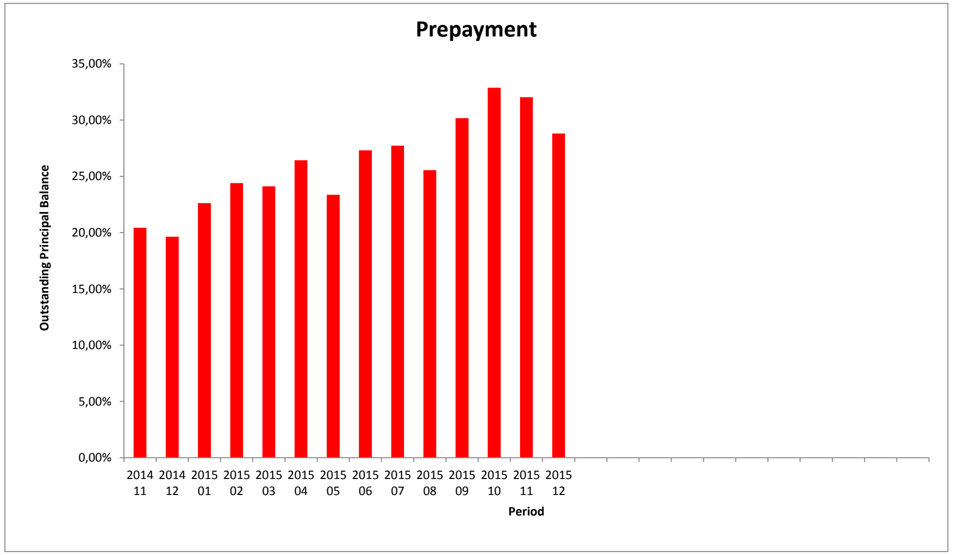
23.b Dynamic Pre-Payments

Reporting Date		27/01/2016					
Payment date		25/01/2016					
Period No		14					
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days



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Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

24. Delinquency

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

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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		27/01/2016		
Payment date		25/01/2016		
Period No		14		
Monthly Period		Dec 2015		Fixed rate = 30/360 days
Interest Period	from	25/12/2015	to	25/01/2016 = 31 days

		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	0
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	309 605
2015 2	607.600	52							262.781	262.781	330.646	190.480	453.261	154.339	13 738	466 999	466 999
2015 3	747.874	63										410.508	410.508	337.366	142 694	553 201	553 201
2015 4	715.056	53													345 643	345 643	345 643

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26. Priority of Payments

Reporting Date		27/01/2016					
Payment date		25/01/2016					
Period No		14					
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	15.882.236,27	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	110.653,00	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1.086.750,30	EUR
Principal on Loan to Issuer	-	14.684.416,97	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	20.199.312,36	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	77.402,00	EUR
Interest Class B	-	27.188,00	EUR
Credit the Reserve Account up to the requirred Liquidity Reserve Amount	-	2.716.849,34	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	-	14.684.416,97	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	-	50.412,50	EUR
Interest Issuer Subordinated Loan	-	1.330,66	EUR
Principal Issuer Subordinated Loan	-	157.781,81	EUR
Payment to Purchaser	-	836.165,08	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	836.165,08	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	30,05	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	836.135,03	EUR

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Reporting Date		27/01/2016				
Payment date		25/01/2016				
Period No		14				
Monthly Period		Dec 2015		Fixed rate	=	30/360 days
Interest Period	from	25/12/2015	to	25/01/2016	=	31 days

27. Transaction Costs

Santander CONSUMER BANK

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	198.840,00	77.402,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest accrued	EUR	3.593.698,00	1.816.657,00	397.850,00	81.698,00	153.650,00	349.985,00	793.858,00
Interest Payments	EUR	198.840,00	77.402,00	27.188,00	5.583,00	10.500,00	23.917,00	54.250,00
Cumulative Interest Payments	EUR	3.593.698,00	1.816.657,00	397.850,00	81.698,00	153.650,00	349.985,00	793.858,00
Interest accrued on Subordinated Loan for the Period	EUR	1.330,66						
Cumulative Interest accrued on Subordinated Loan	EUR	37.761,11						
Interest Payments on Subordinated Loan	EUR	1.330,66						
Cumulative Interest Payments on Subordinated Loan	EUR	37.761,11						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details

Reporting Date		27/01/2016						
Payment date		25/01/2016						
Period No		14						
Monthly Period		Dec 2015		Fixed rate	=	30/360	days
Interest Period	from	25/12/2015	to	25/01/2016	=	31	days

Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Anders Fuglsang	+47 95 04 21 28	anders.fuglsang@santanderconsumer.no
Ellen Belck-Olsen	+47 48 02 62 00	ellen.belck.olsen@santanderconsumer.no

Risk

Morten Christopher Freberg Holme	+47 928 23 833	morten.holme@santanderconsumer.no