

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.09.2016				
Payment date	26.09.2016			Following payment dates:	25.10.2016
Period No	22				25.11.2016
Monthly Period	Aug 2016			Fixed rate	= 30/360 days
Interest Period	from 25.08.2016		to	25.09.2016	= 31 days
Cut-Off date	31.08.2016				

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1. Portfolio Information



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016	to 25.09.2016 = 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	164 174 645,92 EUR	175 020 461,05 EUR
Scheduled Loan Principal Repayments	5 320 013,26 EUR	5 196 918,04 EUR
Prepayments	5 785 251,59 EUR	5 603 864,85 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	11 105 264,85 EUR	10 800 782,89 EUR
New Defaulted Auto Loans in Period	136 193,62 EUR	45 032,24 EUR
Closing Balance	152 933 187,45 EUR	164 174 645,92 EUR
Total revenue collections		
Revenue and fees received on loan balances	768 574,70 EUR	771 229,89 EUR
Recoveries on loans in default	78 587,42 EUR	373 145,11 EUR
Total Revenue Received in Period	847 162,12 EUR	1 144 375,00 EUR
# Loans		
At beginning of period	18 075 Loans	18 893 Loans
Paid in Full	885 Loans	812 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	16 Loans	6 Loans
At end of period	17 174 Loans	18 075 Loans

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2. Amount Due for Distribution



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016		Fixed rate	=	10/360 days
Interest Period	from 25.08.2016	to	25.09.2016	=	31 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	11 949 787 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	11 949 787 EUR

	11 942 142 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
Total	11 942 142 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 878 285 EUR
b. Reserve Fund	3 303 305 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	15 181 590 EUR

	11 871 420 EUR
	3 423 126 EUR
	0 EUR
	0 EUR
Total	15 294 546 EUR

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3. Reserve Accounts



Reporting Date	28.09.2016				
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Interest Period	from 25.08.2016	to	25.09.2016	=	31 days

Note Balance

Beginning of Period	164 174 645,92	EUR
End of Period	152 933 187,45	EUR

Reserve Fund

	in %	
Beginning of Period	0,9 %	1 553 100,00 EUR
Cash Outflow		1 553 100,00 EUR
Cash Inflow		1 553 100,00 EUR
End of Period	0,9 %	1 553 100,00 EUR
Required Reserve Amount	0,9 %	1 553 100,00 EUR

Liquidity Balance

Beginning of Period	1,1 %	1 750 204,61 EUR
Cash Outflow		1 750 204,61 EUR
Cash Inflow		1 641 746,46 EUR
End of Period	1,0 %	1 641 746,46 EUR
Required Reserve Amount	1,0 %	1 641 746,46 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	28.09.2016				
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Monthly Period	Aug 2016	Fixed rate	=	30/360 days	
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Asset Balance

Beginning of Period	164 174 645,92	EUR
End of Period	152 933 187,45	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	138 308 072,08	90,44 %	15 686
1-29 days past due	12 137 901,69	7,94 %	1 220

Delinquent Receivables:

30-59 days past due	1 686 091,93	1,10 %	186
60-89 days past due	438 650,77	0,29 %	46
90-119 days past due	158 063,70	0,10 %	19
120-149 days past due	167 294,85	0,11 %	14
150-179 days past due	37 112,43	0,02 %	3
Total Performing and Delinquent	152 933 187	100,00 %	17 174

Current Period Defaults	136 193,62	16
Cumulative Defaults	3 822 206,61	321
Current Period Recoveries	78 587,42	
Cumulative Recoveries	2 998 243,26	

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

NO

[A] [1] - [2] - [3]	(1 553 100,00)
Note Principal Closing Balance [1]	152 933 187,45
Reserve Fund Amount [2]	1 553 100,00
Aggregate Outstanding Asset Principal Amount [3]	152 933 187,45
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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5. Outstanding Notes



Reporting Date	28.09.2016	
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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	164 174 645,92	89 274 645,92	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	15 181 589,71						
Amortisation	11 241 458,47						
Redemption per Class	11 241 458,47	11 241 458,47	-	-	-	-	-
Redemption per Note		2 538,72	-	-	-	-	-
Class Principal Outstanding Closing Balance	152 933 187,45	78 033 187,45	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	51,02 %	28,44 %	4,38 %	4,71 %	5,36 %	6,08 %
Current Pool Factor		0,18	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		20 161,39	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 538,72	-	-	-	-	-
Principal Outstanding per Note End of Period		17 622,67	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		7,93	62,50	83,33	145,83	291,67	583,33
Interest Payment	67 885,53	35 114,69	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		7,93	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)		54,14 %	25,70 %	21,32 %	16,61 %	11,25 %	5,17 %
Current CE (excl. Excess Spread)		51,06 %	22,62 %	18,24 %	13,53 %	8,17 %	2,09 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.09.2016
 Payment date 26.09.2016
 Period No 22
 Monthly Period Aug 2016 to Fixed rate = 30/360 days
 Interest Period : 25.08.2016 to 25.09.2016 = 31 days

		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
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.	

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7.a Original Portfolio Principal Balance



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Monthly Period	Aug 2016				
Interest Period	from	25.08.2016	to	25.09.2016	= 31 days

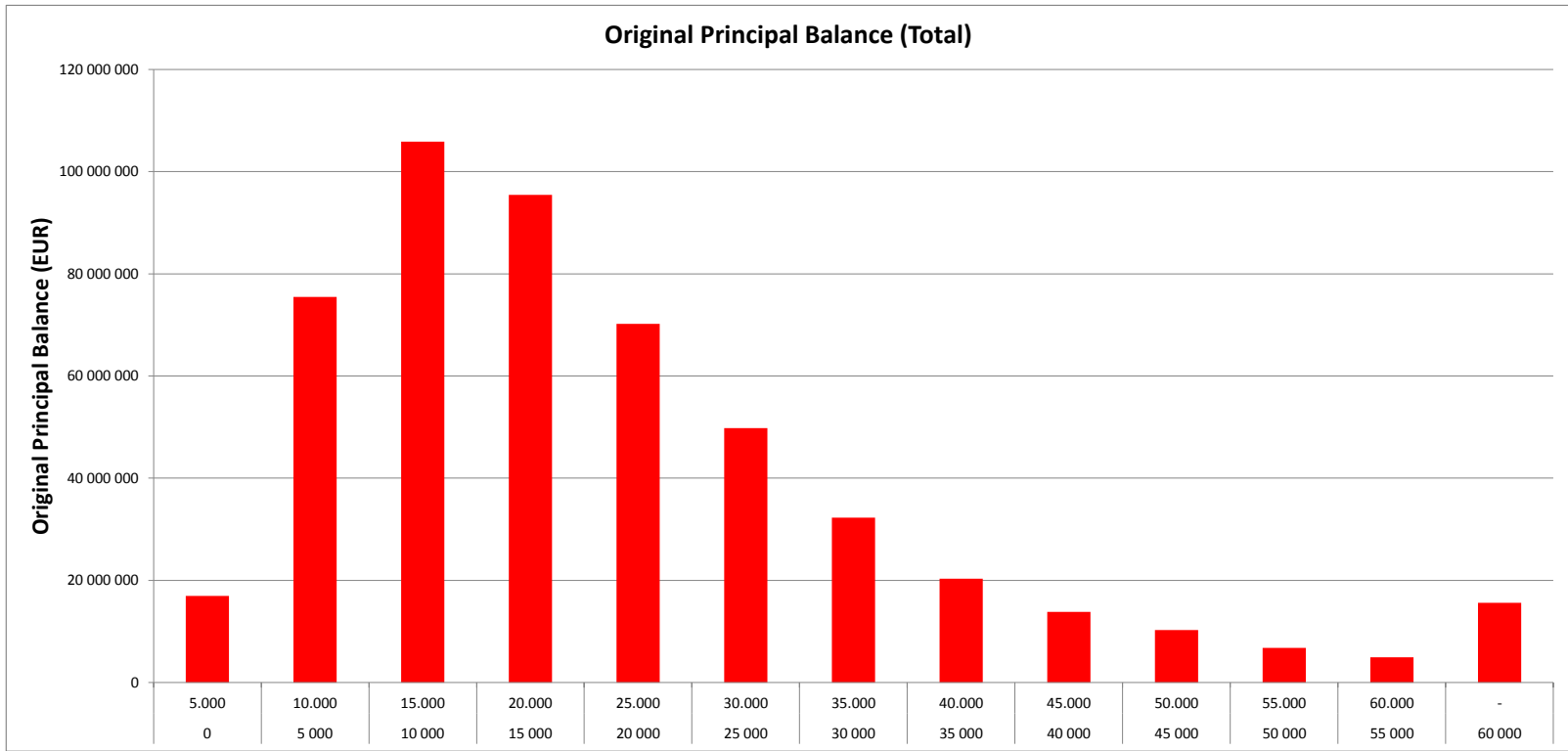
Average amount - all: 14 163

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5.000	4 971	16 929 311	3,3 %	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 %			

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7.b Original Principal Balance Graph

Reporting Date	28.09.2016		Fixed rate	=	30/360	days
Payment date	26.09.2016					
Period No	22					
Monthly Period	Aug 2016					
Interest Period	from 25.08.2016	to 25.09.2016		=	31	days



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8.a Outstanding Principal Balance



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016		Fixed rate	=	30/360 days
Interest Period	from 25.08.2016	to	25.09.2016	=	31 days

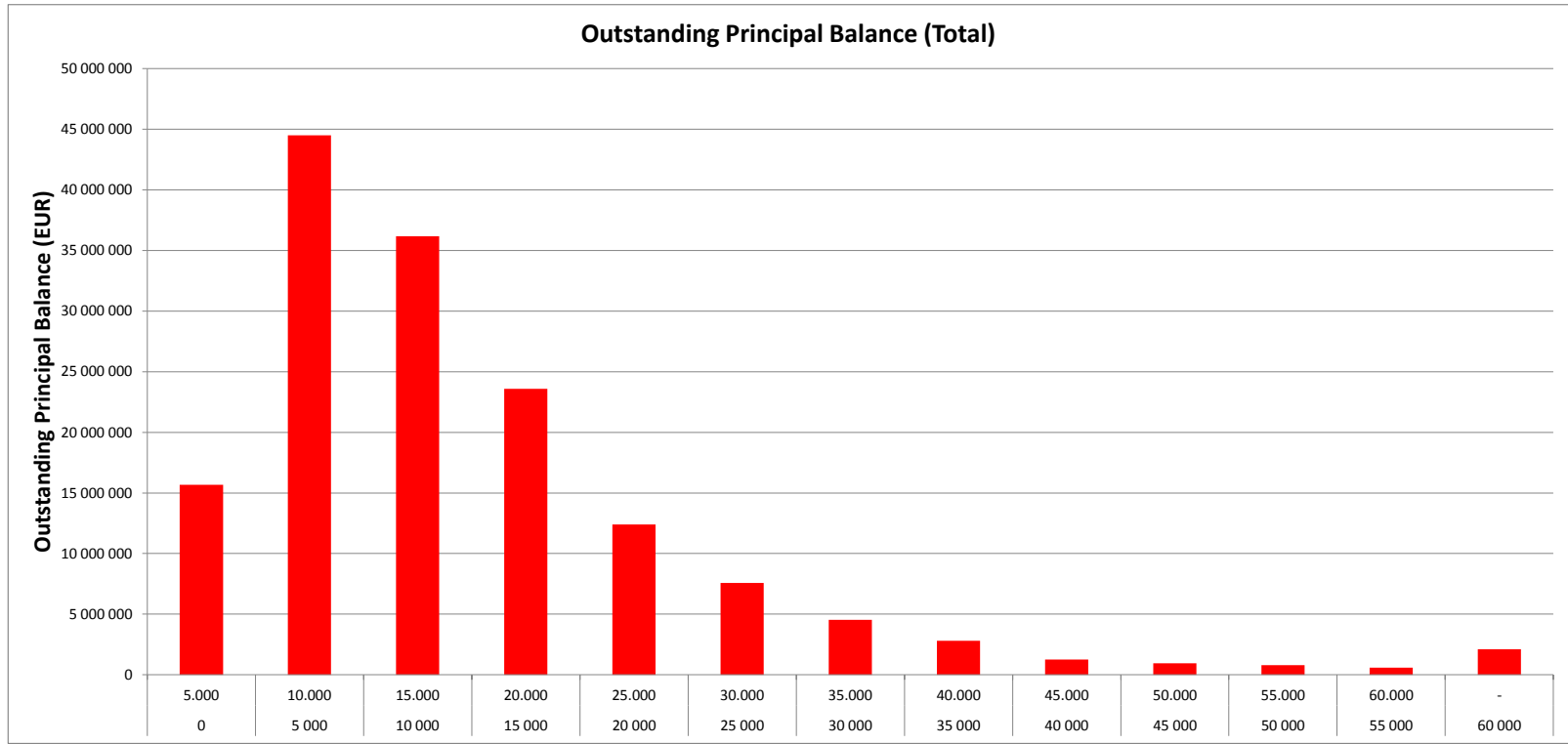
Average amount - all: 8 905

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5.000	5 590	15 665 136	10,2 %	19,3	30,0
	5 000	10.000	6 078	44 512 364	29,1 %	28,2	29,4
	10 000	15.000	2 976	36 163 663	23,6 %	29,8	29,0
	15 000	20.000	1 375	23 594 270	15,4 %	30,3	28,8
	20 000	25.000	559	12 395 886	8,1 %	30,7	28,6
	25 000	30.000	278	7 577 084	5,0 %	30,4	28,7
	30 000	35.000	140	4 530 963	3,0 %	30,8	28,2
	35 000	40.000	76	2 813 907	1,8 %	31,4	28,6
	40 000	45.000	30	1 261 827	0,8 %	31,9	28,1
	45 000	50.000	20	950 701	0,6 %	32,3	27,4
	50 000	55.000	15	788 396	0,5 %	30,1	28,6
	55 000	60.000	10	582 001	0,4 %	34,1	26,5
	60 000	-	27	2 096 989	1,4 %	31,0	28,5
Total			17 174	152 933 187	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	



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9.a Geographical Distribution



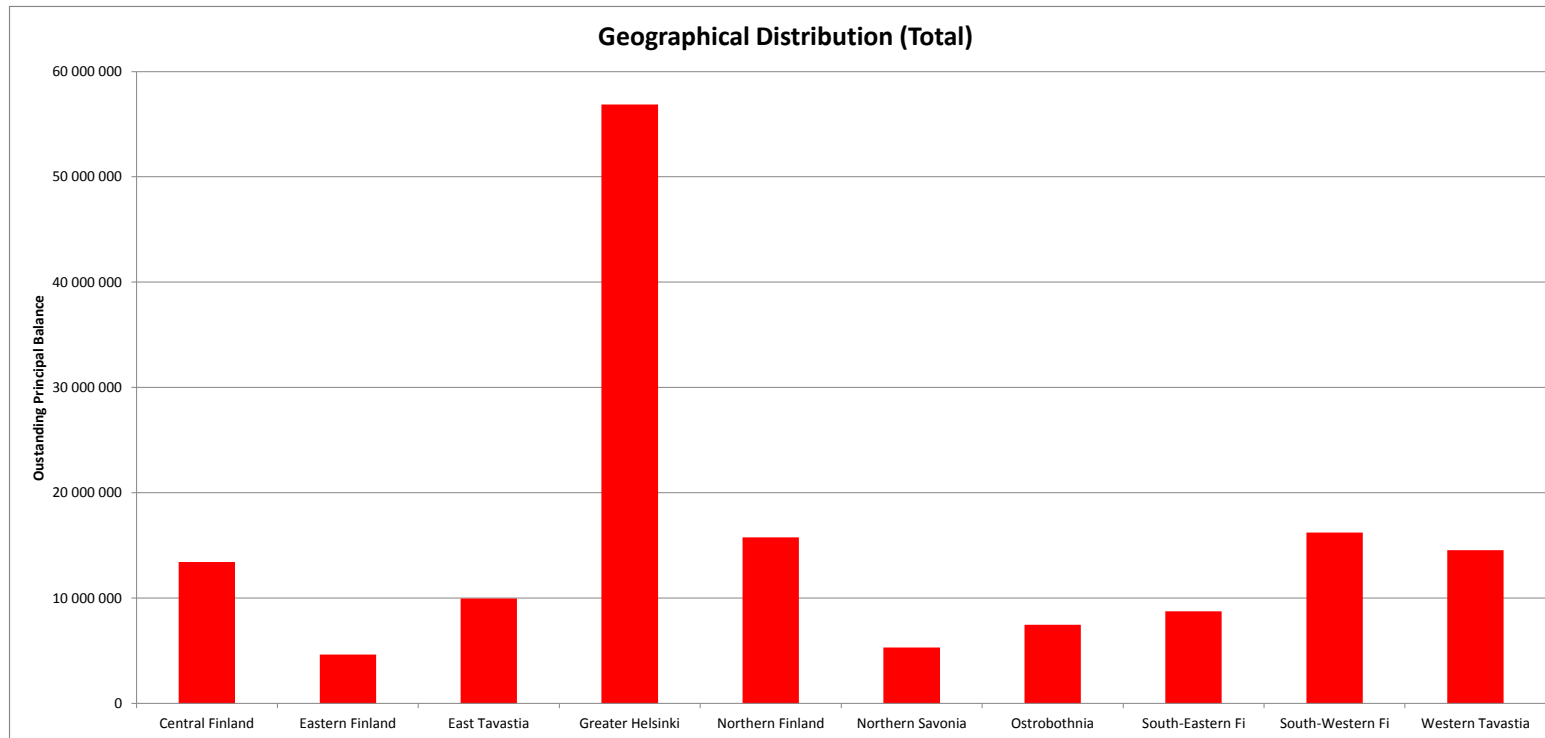
Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 603	13 416 889	8,77 %	28,5		29,0
Eastern Finland	519	4 640 959	3,03 %	28,5		29,3
East Tavastia	1 086	9 968 805	6,52 %	28,7		29,3
Greater Helsinki	6 095	56 859 975	37,18 %	28,4		29,1
Northern Finland	1 749	15 754 124	10,30 %	29,1		29,0
Northern Savonia	613	5 315 278	3,48 %	28,4		29,3
Ostrobothnia	944	7 452 855	4,87 %	27,7		29,0
South-Eastern Fi	1 042	8 743 398	5,72 %	29,0		28,9
South-Western Fi	1 838	16 232 066	10,61 %	28,5		29,1
Western Tavastia	1 685	14 548 837	9,51 %	28,6		28,9
Total	17 174	152 933 187	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
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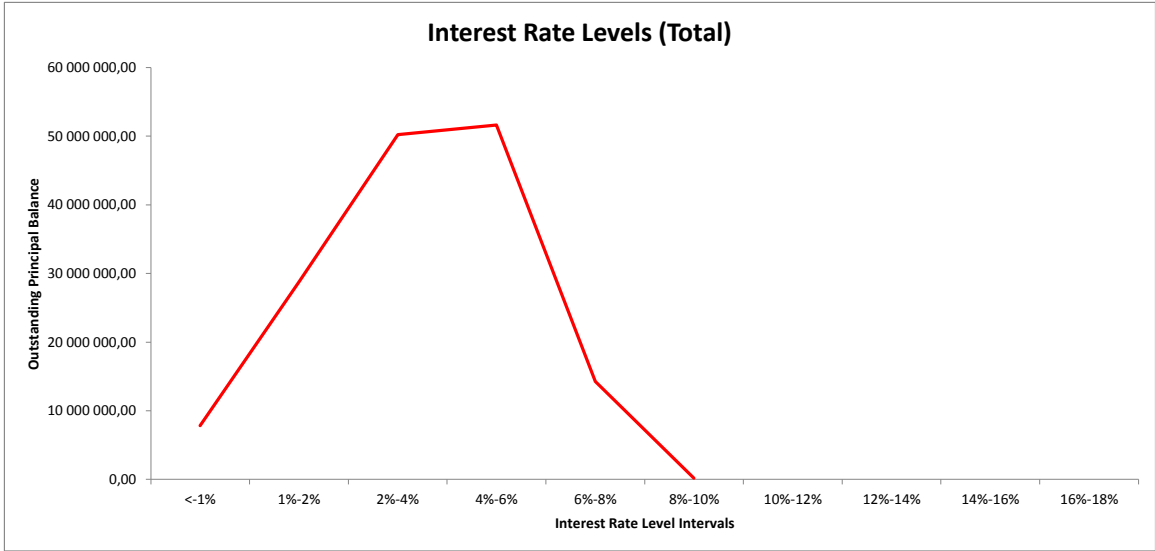
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		926	7 807 726	5,11 %	30,7	27,0
1 2		3 300	28 788 498	18,82 %	28,4	28,9
2 4		4 827	50 228 198	32,84 %	28,6	29,2
4 6		5 981	51 631 942	33,76 %	28,4	29,3
6 8		2 105	14 284 754	9,34 %	28,1	29,2
8 10		35	192 070	0,13 %	27,7	28,8
10 12						
12 14						
14 16						
16 18						
Total		17 174	152 933 187	100 %		

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10.b Interest Rate



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**SCFI Rahoituspalvelut Ltd
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11.a Remaining Terms



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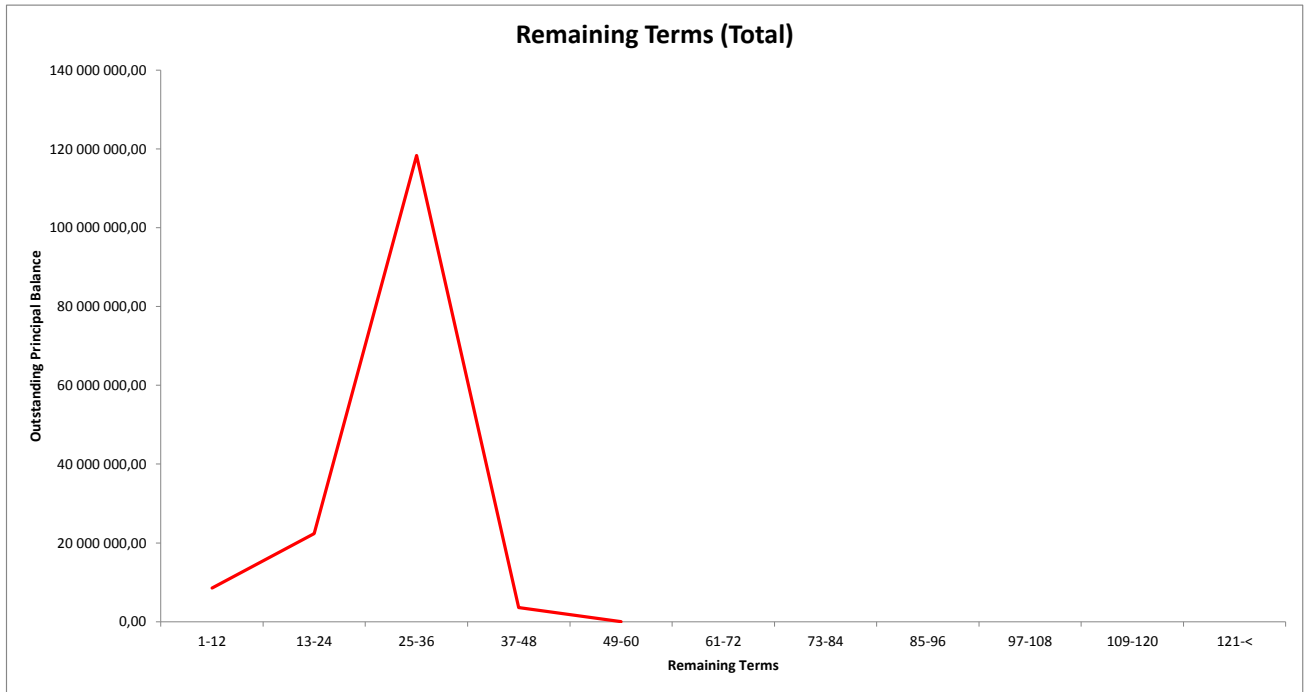
TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		31	11 104	0,01 %	0,0	34,9
	1		12 2944	8 570 377	5,60 %	8,4	29,5
	13		24 3 517	22 380 031	14,63 %	20,6	31,3
	25		36 10 428	118 345 221	77,38 %	31,2	28,7
	37		48 253	3 620 204	2,37 %	37,8	24,6
	49		60 1	6 249	0,00 %	49,0	34,0
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
121							
Total			17 174	152 933 187	100 %		

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11.b Remaining Terms



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12.a Seasoning



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Period No	22				
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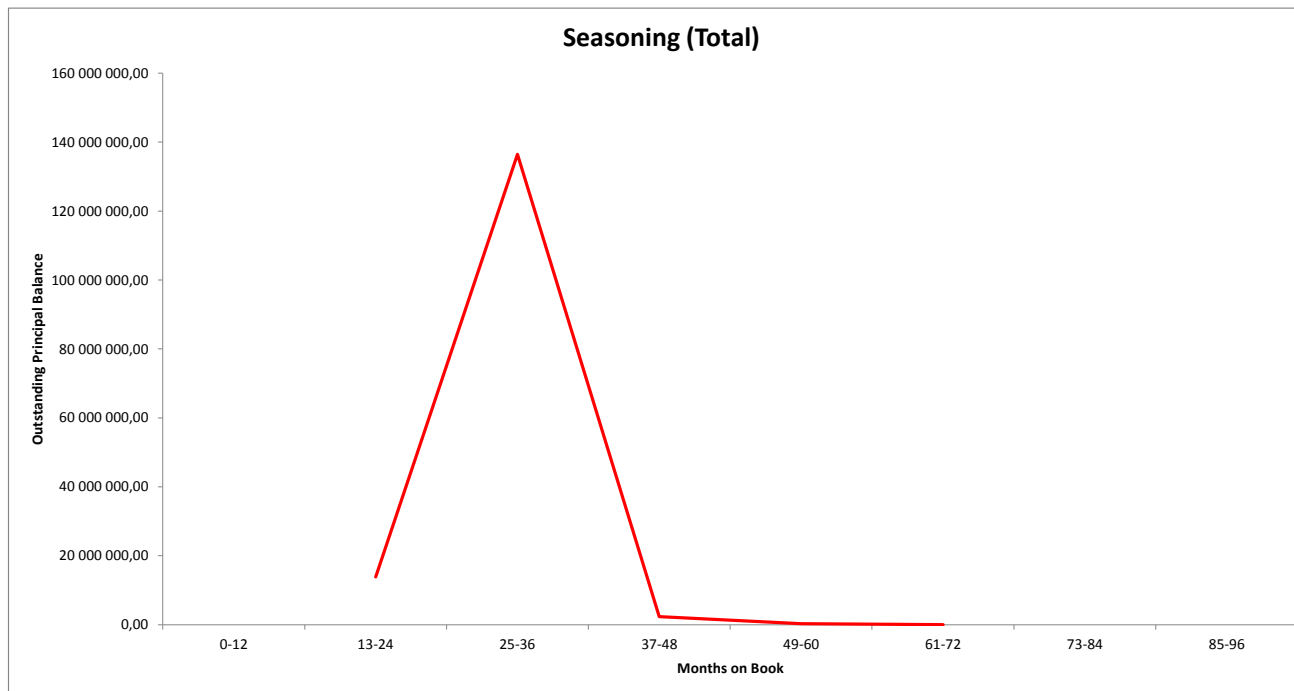
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	1 411	13 858 617	9,06 %	33,0	23,8
	25		36	15 368	136 454 524	89,22 %	28,3	29,4
	37		48	332	2 345 135	1,53 %	21,3	38,0
	49		60	61	270 537	0,18 %	8,3	52,3
	61		72	2	4 375	0,00 %	15,2	61,4
	73		84					
	85		96					
Total			17 174	152 933 187	100 %			

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12.b Seasoning



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13.a Balloon loans



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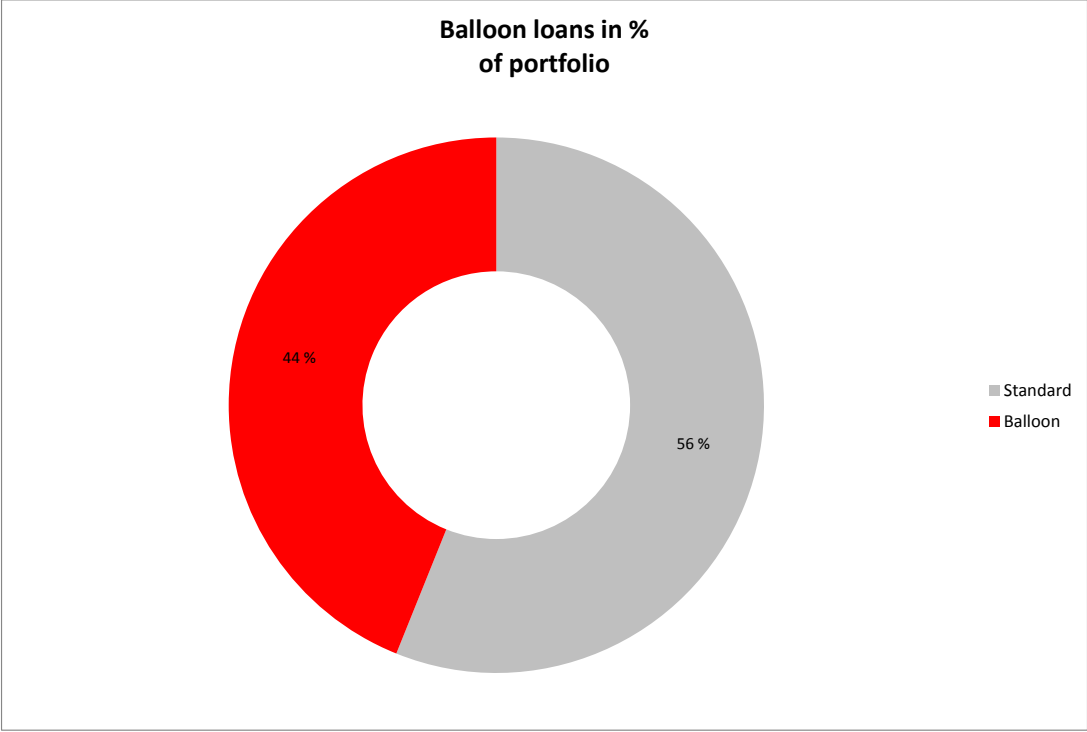
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		12 943	85 787 061	56,09 %	1 939	0,00 %	27,5	29,0
Balloon		4 231	67 146 126	43,91 %	27 252 424	40,59 %	29,9	29,1
Total		17 174	152 933 187	100 %	27 254 363	17,82 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	28.09.2016					
Payment date	26.09.2016					
Period No	22					
Monthly Period	Aug 2016	Fixed rate	=	30/360 days		
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days		



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.a # loans per borrower



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

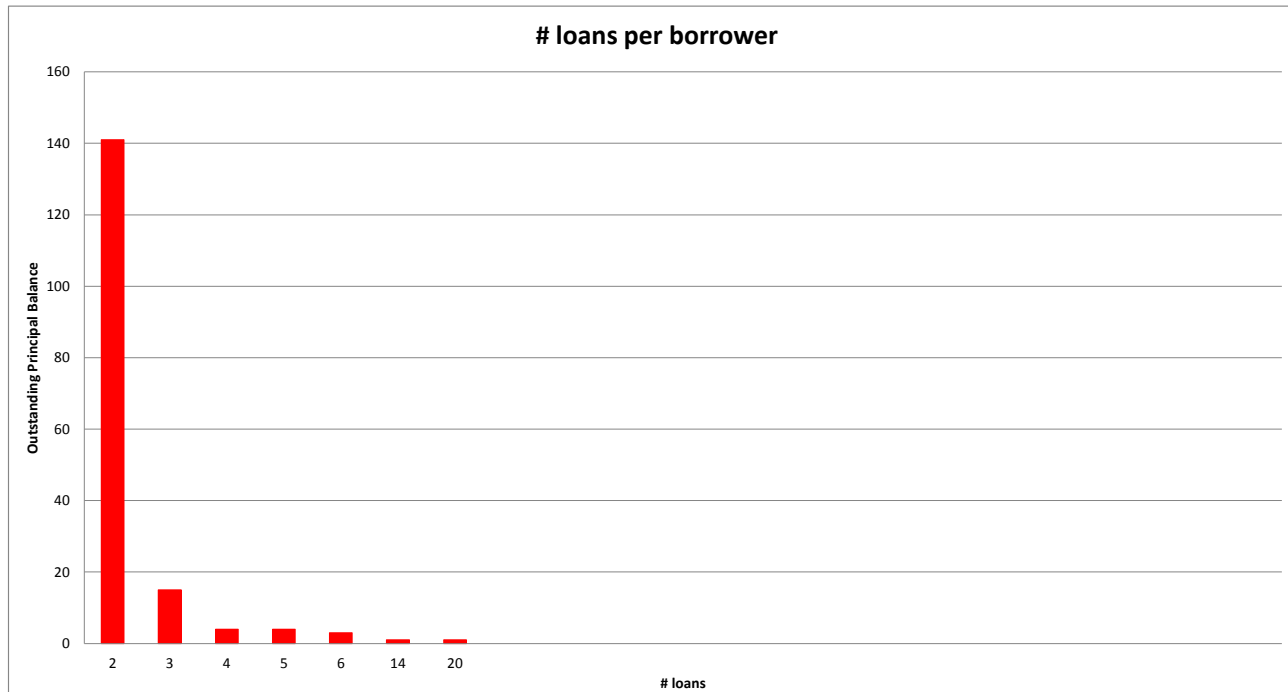
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	16759	148 559 378	97,14 %
	2	141	3 104 473	2,03 %
	3	15	478 002	0,31 %
	4	4	190 978	0,12 %
	5	4	199 389	0,13 %
	6	3	155 627	0,10 %
	14	1	193 938	0,13 %
	20	1	51 401	0,03 %
Total:	16 928	152 933 187	100,0 %	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

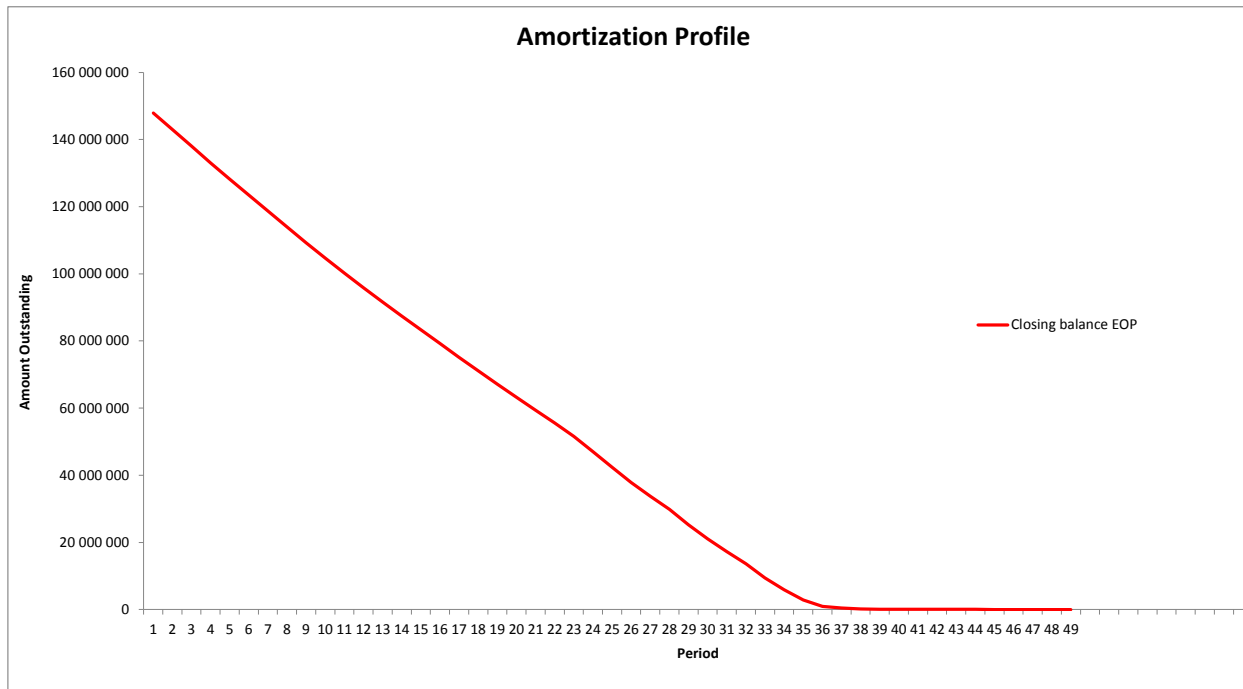
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	152 933 187	147 927 468	5 005 719	500 822	4,00 %	96,73 %
2	147 927 468	143 013 186	4 914 282	484 325	4,00 %	93,51 %
3	143 013 186	138 036 083	4 977 104	468 128	4,00 %	90,26 %
4	138 036 083	133 064 169	4 971 913	451 674	4,00 %	87,01 %
5	133 064 169	128 282 758	4 781 411	435 354	4,00 %	83,88 %
6	128 282 758	123 468 930	4 813 829	419 546	4,00 %	80,73 %
7	123 468 930	118 743 336	4 725 594	403 590	3,99 %	77,64 %
8	118 743 336	113 941 435	4 801 901	387 977	3,99 %	74,50 %
9	113 941 435	109 272 416	4 669 019	372 095	3,99 %	71,45 %
10	109 272 416	104 709 865	4 562 551	356 776	3,99 %	68,47 %
11	104 709 865	100 194 173	4 515 691	341 749	3,99 %	65,51 %
12	100 194 173	95 790 304	4 403 869	326 652	3,98 %	62,64 %
13	95 790 304	91 592 273	4 198 031	311 907	3,98 %	59,89 %
14	91 592 273	87 426 851	4 165 422	297 848	3,97 %	57,17 %
15	87 426 851	83 313 740	4 113 111	283 976	3,97 %	54,48 %
16	83 313 740	79 262 487	4 051 253	270 266	3,96 %	51,83 %
17	79 262 487	75 159 236	4 103 251	256 710	3,96 %	49,15 %
18	75 159 236	71 169 052	3 990 184	243 076	3,95 %	46,54 %
19	71 169 052	67 152 532	4 016 519	229 764	3,94 %	43,91 %
20	67 152 532	63 257 119	3 895 413	216 359	3,94 %	41,36 %

Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile

Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.a Payment Holidays



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

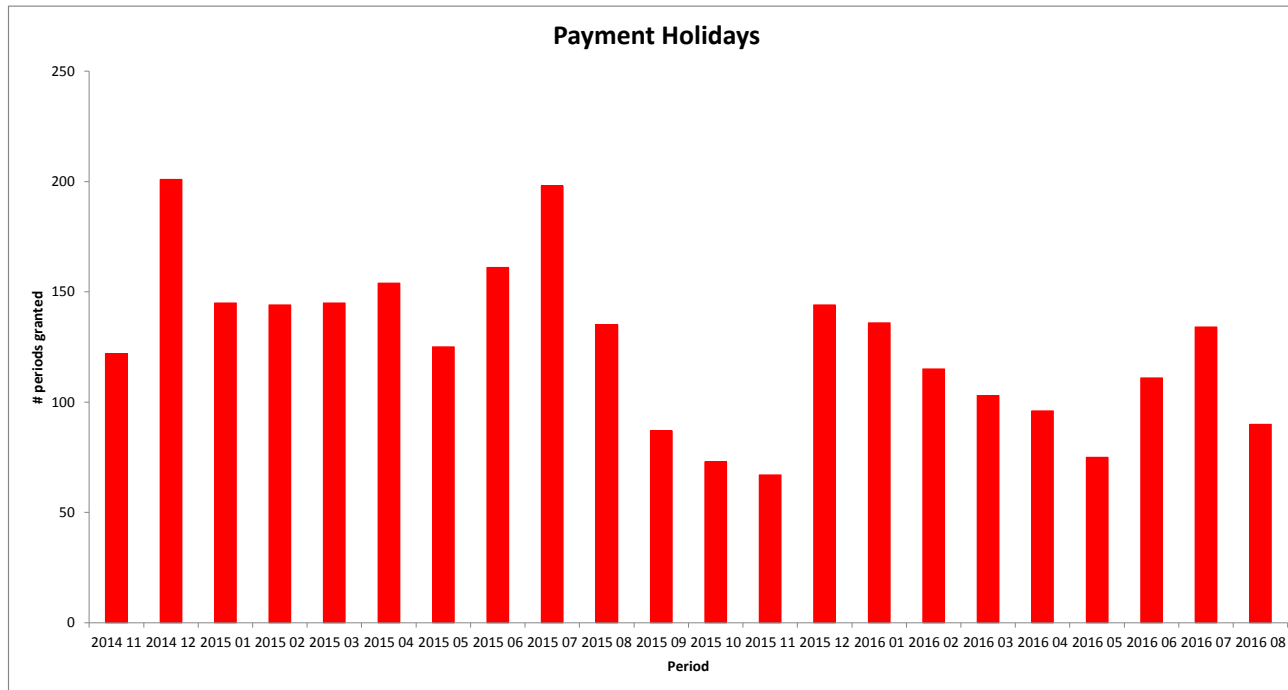
		TOTAL			
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53 198	2 111 589	
2014 12	201	259	71 441	3 113 780	
2015 01	145	199	54 831	2 246 481	
2015 02	144	219	65 418	2 388 678	
2015 03	145	213	68 793	2 553 256	
2015 04	154	214	58 576	2 232 972	
2015 05	125	188	56 454	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	
Total:	2 761	3 861	1 151 429	38 552 980	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016		Fixed rate	=	30/360 days
Interest Period	from	25.08.2016	to	25.09.2016	= 31 days

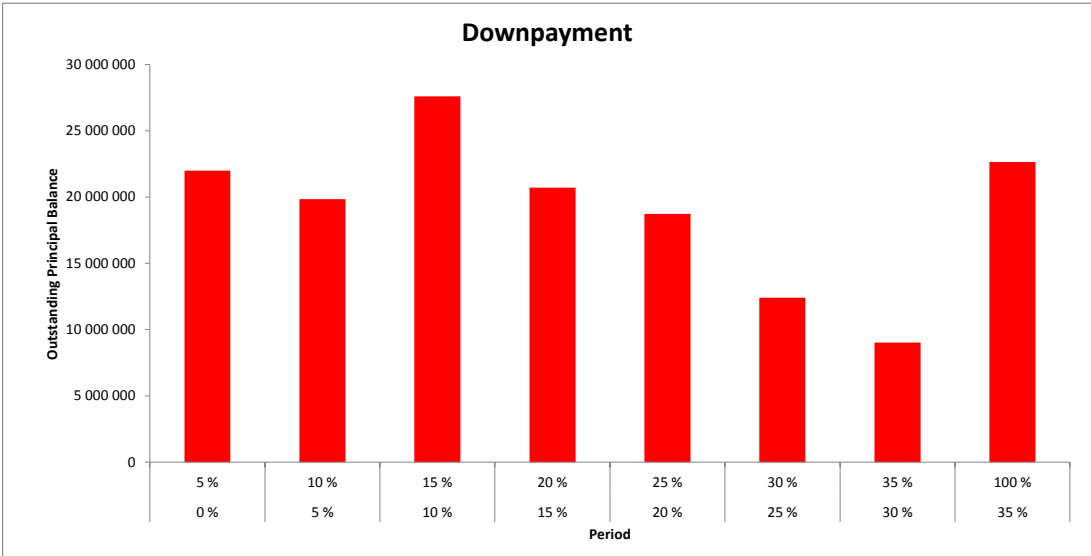
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 954	21 990 124	14,4 %	30,7	28,5
	5 %	10 %	1 895	19 835 047	13,0 %	29,9	28,9
	10 %	15 %	2 886	27 589 141	18,0 %	29,3	29,2
	15 %	20 %	2 224	20 709 740	13,5 %	28,6	29,4
	20 %	25 %	2 038	18 739 837	12,3 %	28,1	29,2
	25 %	30 %	1 362	12 392 750	8,1 %	28,3	29,2
	30 %	35 %	1 077	9 032 684	5,9 %	27,6	29,3
	35 %	100 %	3 738	22 643 865	14,8 %	25,3	29,0
Total			17 174	152 933 187	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



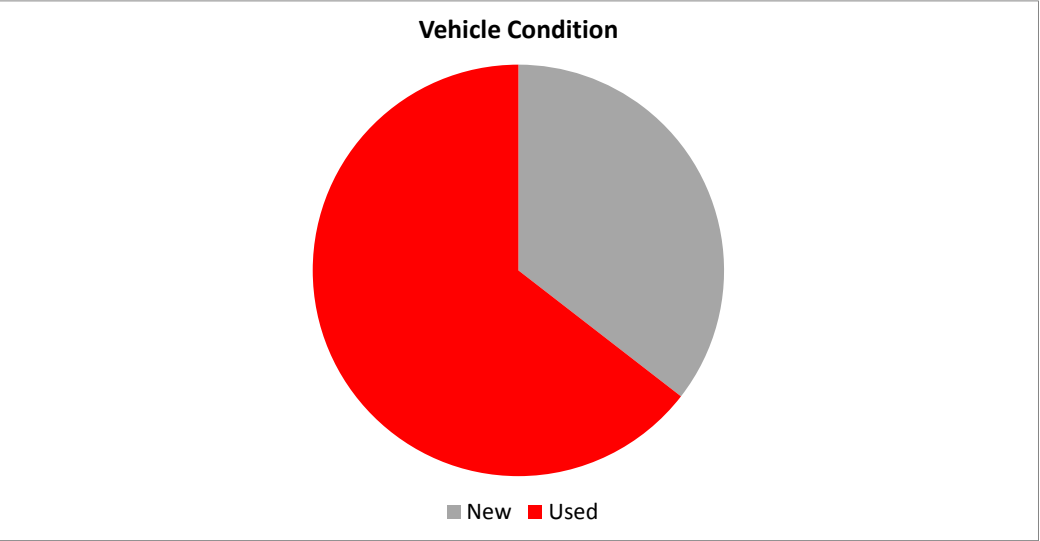
Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016		Fixed rate	=	30/360 days
Interest Period	from 25.08.2016	to	25.09.2016	=	31 days

TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	4 492	54 268 856	35,5 %	28,1	29,2	
Used	12 682	98 664 331	64,5 %	28,8	29,0	
Total	17 174	152 933 187	100 %			

18.b Vehicle Condition



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

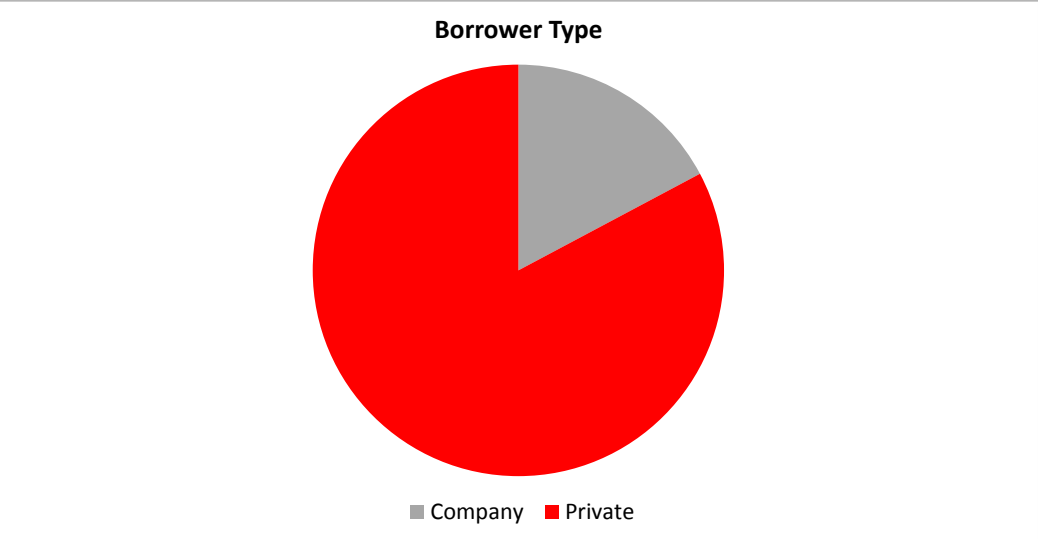
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 200	26 334 351	17,2 %	26,3	29,2
	Private	14 974	126 598 837	82,8 %	29,0	29,0
	Total	17 174	152 933 187	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016		Fixed rate	=	30/360 days
Interest Period	from	25.08.2016	to	25.09.2016	= 31 days

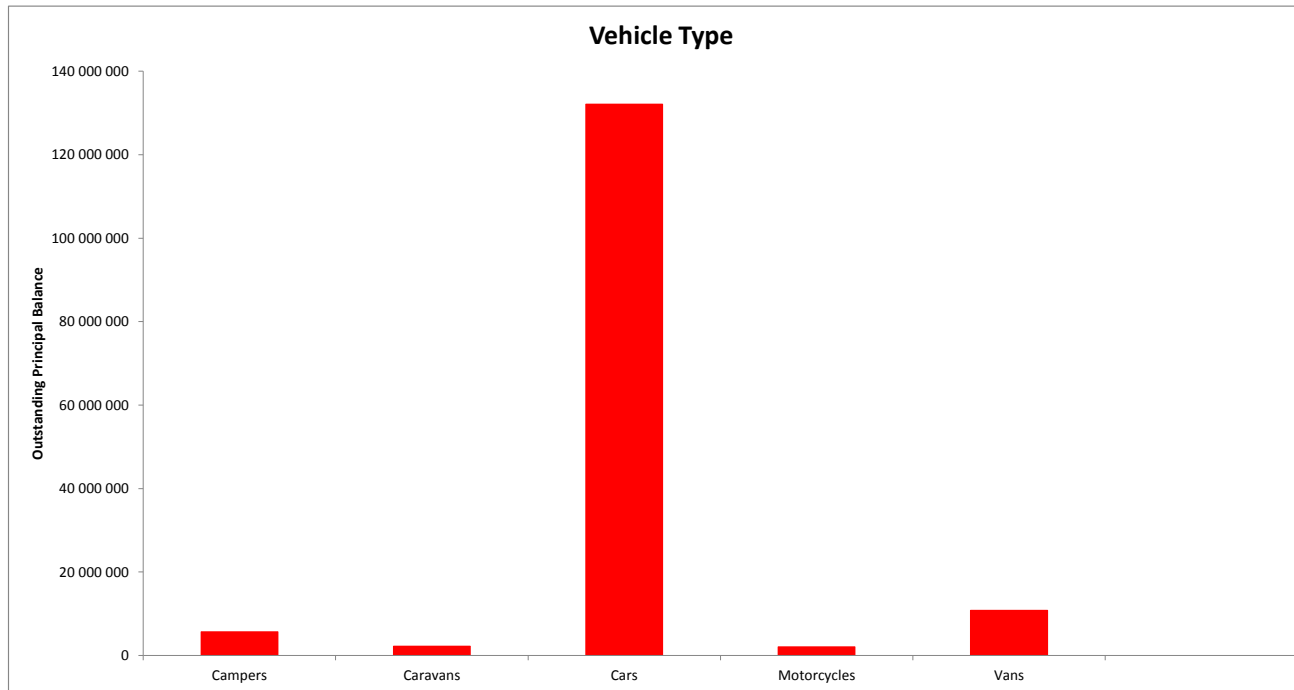
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	312	5 696 757	3,72 %	30,1	28,94
	Caravans	256	2 248 001	1,47 %	29,5	29,28
	Cars	15 131	132 140 617	86,40 %	28,6	29,05
	Motorcycles	339	2 048 199	1,34 %	29,1	27,78
	Vans	1 136	10 799 613	7,06 %	26,8	29,39
		17 174	152 933 187	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	

TOTAL		
Period	No	Outstanding balance
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
	11	110 041

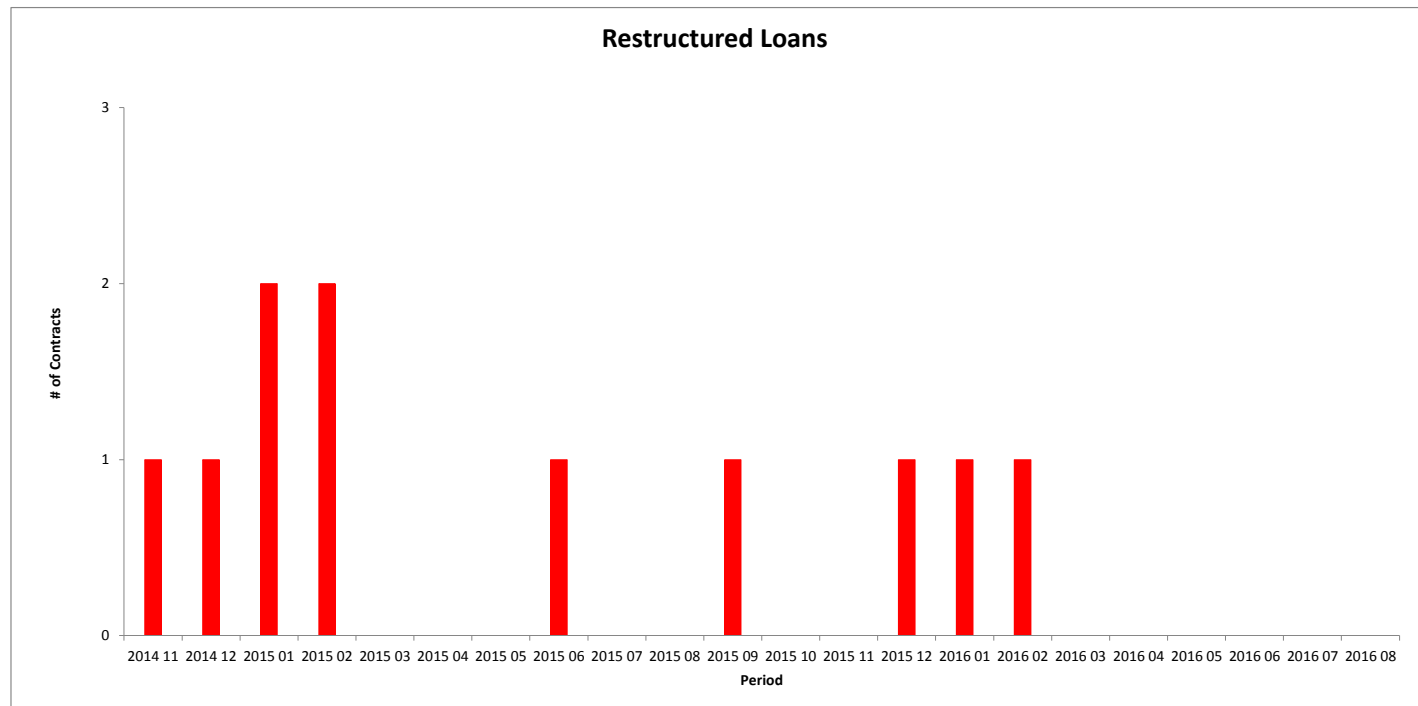
Restructured

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

22.a Dynamic Interest rate



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	from Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

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 %

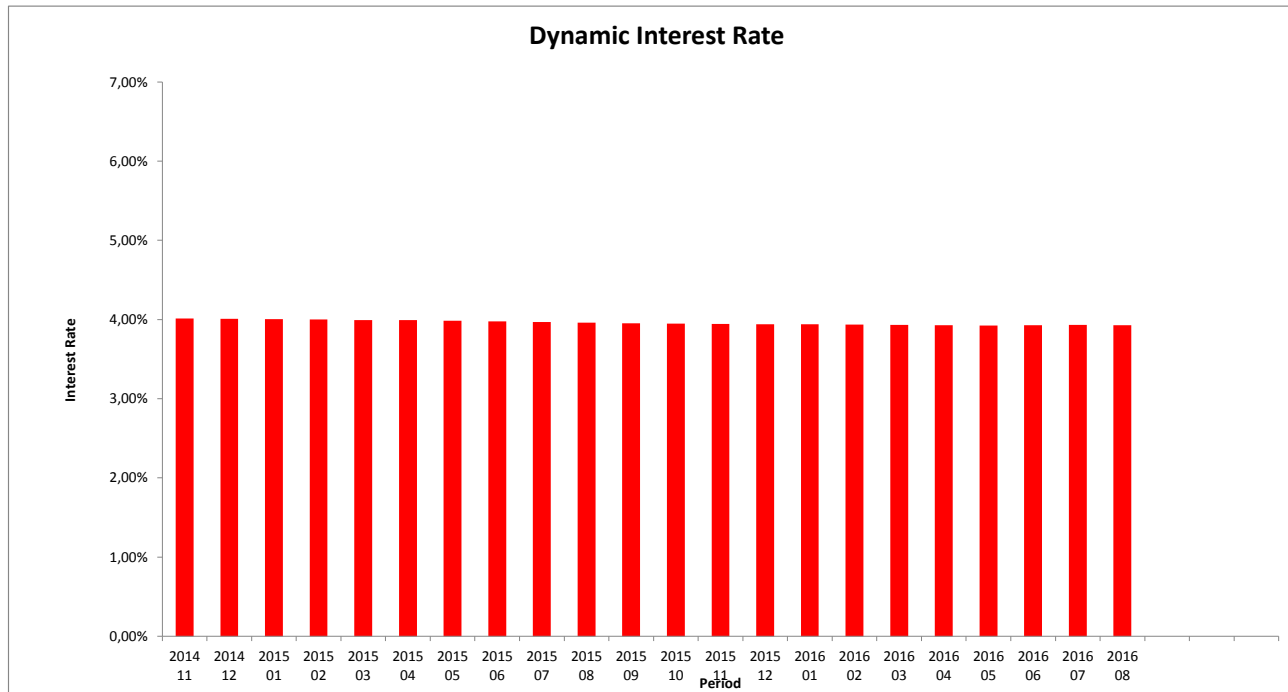
Interest rate evolution

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date 28.09.2016
Payment date 26.09.2016
Period No 22

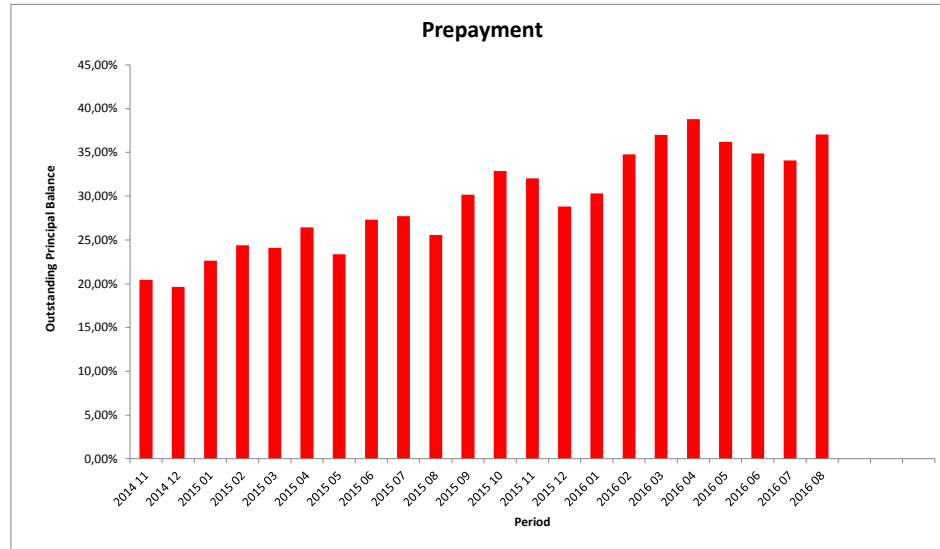
Monthly Period Aug 2016 Fixed rate = 30/360 days
Interest Period from 25.08.2016 to 25.09.2016 = 31 days

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 %	

23.b Dynamic Pre-Payments



Reporting Date	28.09.2016		
Payment date	26.09.2016		
Period No	22		
Monthly Period	from	Aug 2016	Fixed rate = 30/360 days
Interest Period	to	25.08.2016	= 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2015	11	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	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																		
	10																		
	11																		
	12																		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	from Aug 2016	to Fixed rate = 30/360 days
Interest Period	from 25.08.2016	to 25.09.2016 = 31 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2014 4			2015 1			2015 2			2015 3			2015 4		
			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	181 226	22															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 1			2016 2			2016 3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	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
2015 2	607 600	52	27 242	494 241	113 360	4 200	498 440	109 160	77 919	590 533	17 068
2015 3	747 874	63	7 850	561 051	186 823	13 507	574 558	173 316	86 551	693 948	60 558
2015 4	715 056	53	177 499	523 142	191 914	18 033	541 175	173 881	30 385	570 862	140 288
2016 1	629 877	51	341 434	341 434	288 444	116 030	457 464	172 414	11 269	493 725	136 153
2016 2	407 700	42				153 180	153 180	254 520	103 156	256 335	151 364
2016 3	181 226	22							74 320	74 320	106 906

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

26. Priority of Payments



Reporting Date	28.09.2016
Payment date	26.09.2016
Period No	22
Monthly Period	Aug 2016
Interest Period	from 25.08.2016 to 25.09.2016
Fixed rate	= 30/360 days
	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	11 949 786,66	EUR
Senior Expenses	-	14 302,26	EUR
Servicing Fee	-	66 545,96	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	627 479,96	EUR
Principal on Loan to Issuer	-	11 241 458,47	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	15 181 589,71	EUR
Senior Expenses	-	9 346,66	EUR
Interest Class A	-	35 115,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 641 746,46	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	-	11 241 458,47	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	-	50 112,50	EUR
Interest Issuer Subordinated Loan	-	514,86	EUR
Principal Issuer Subordinated Loan	-	108 458,15	EUR
Payment to Purchaser	-	420 299,61	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	420 299,61	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,59	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	420 284,02	EUR

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27. Transaction Costs



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	22	
Monthly Period	Aug 2016	Fixed rate = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	14 302,26						
Interest accrued for the Period	EUR	156 553,00	35 115,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	4 985 728,00	2 237 183,00	615 354,00	126 362,00	237 650,00	541 321,00	1 227 858,00
Interest Payments	EUR	156 553,00	35 115,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	4 985 728,00	2 237 183,00	615 354,00	126 362,00	237 650,00	541 321,00	1 227 858,00
Interest accrued on Subordinated Loan for the Period	EUR	514,86						
Cumulative Interest accrued on Subordinated Loan	EUR	43 975,51						
Interest Payments on Subordinated Loan	EUR	514,86						
Cumulative Interest Payments on Subordinated Loan	EUR	43 975,51						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no

Risk

Tom Daniel Sivertsen	+47 47 03 88 47	tom.daniel.sivertsen@santanderconsumer.no
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Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	22				
Monthly Period	Aug 2016		Fixed rate	=	30/360 days
Interest Period	from 25.08.2016	to 25.09.2016		=	31 days