

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.08.2015	Following payment dates:	25.09.2015
Payment date	25.08.2015		26.10.2015
Period No	9		
Monthly Period	Jul 2015	Fixed rate	= 30/360 days
Interest Period	from 25.07.2015 to 25.08.2015		= 31 days

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1. Portfolio Information



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
Monthly Period	Jul 2015	Fixed rate = 30/360 days
Interest Period	from 25.07.2015	to 25.08.2015 = 31 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	354 909 729,48 EUR	372 810 567,39 EUR
Scheduled Loan Principal Repayments	8 467 771,75 EUR	8 341 169,27 EUR
Prepayments	8 998 570,32 EUR	9 310 364,80 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	17 466 342,07 EUR	17 651 534,07 EUR
New Defaulted Auto Loans in Period	347 995,59 EUR	249 303,84 EUR
Closing Balance	337 095 391,82 EUR	354 909 729,48 EUR
Total revenue collections		
Revenue and fees received on loan balances	1 563 292,83 EUR	1 566 078,84 EUR
Recoveries on loans in default	183 524,39 EUR	68 827,66 EUR
Total Revenue Received in Period	1 746 817,22 EUR	1 634 906,50 EUR
# Loans		
At beginning of period	29 536 Loans	30 464 Loans
Paid in Full	944 Loans	908 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	29 Loans	20 Loans
At end of period	28 563 Loans	29 536 Loans

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2. Amount Due for Distribution



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	9				
Monthly Period	Jul 2015		Fixed rate	=	10/360 days
Interest Period	from 25.07.2015	to	25.08.2015	=	31 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	19 213 159 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	19 213 159 EUR

	19 286 441 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
Total	19 286 441 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 068 021 EUR
b. Reserve Fund	5 592 159 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	24 660 177 EUR

	19 138 562 EUR
	5 842 754 EUR
	-1 EUR
	0 EUR
Total	24 981 314 EUR

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3. Reserve Accounts



Reporting Date	27.08.2015				
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Note Balance

Beginning of Period	354 909 729,48	EUR
End of Period	337 095 391,82	EUR

Reserve Fund

	in %	
Beginning of Period	0,5 %	1 864 052,84 EUR
Cash Outflow		1 864 052,84 EUR
Cash Inflow		1 774 548,65 EUR
End of Period	0,5 %	1 774 548,65 EUR
Required Reserve Amount	0,5 %	1 774 548,65 EUR

Liquidity Balance

Beginning of Period	1,1 %	3 728 105,67 EUR
Cash Outflow		3 728 105,67 EUR
Cash Inflow		3 549 097,29 EUR
End of Period	1,0 %	3 549 097,29 EUR
Required Reserve Amount	1,0 %	3 549 097,29 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



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Asset Balance

Beginning of Period	354 909 729,48	EUR
End of Period	337 095 391,82	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	313 744 063,18	93,07 %	26 721
1-29 days past due	19 559 157,37	5,80 %	1 537

Delinquent Receivables:

30-59 days past due	2 579 731,16	0,77 %	213
60-89 days past due	737 918,20	0,22 %	53
90-119 days past due	246 886,66	0,07 %	20
120-149 days past due	192 205,08	0,06 %	15
150-179 days past due	35 430,17	0,01 %	4
Total Performing and Delinquent	337 095 392	100,00 %	28 563

Current Period Defaults	347 995,59	29
Cumulative Defaults	1 488 616,39	118
Current Period Recoveries	183 524,39	
Cumulative Recoveries	731 897,73	

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

NO

[A] [1] - [2] - [3]	(1 774 548,65)
Note Principal Closing Balance [1]	337 095 391,82
Reserve Fund Amount [2]	1 774 548,65
Aggregate Outstanding Asset Principal Amount [3]	337 095 391,82
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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5. Outstanding Notes



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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	354 909 729,48	280 009 729,48	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	24 660 177,27						
Amortisation	17 814 337,66						
Redemption per Class	17 814 337,66	17 814 337,66	-	-	-	-	-
Redemption per Note		4 023,11	-	-	-	-	-
Class Principal Outstanding Closing Balance	337 095 391,82	262 195 391,82	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	77,78 %	12,90 %	1,99 %	2,14 %	2,43 %	2,76 %
Current Pool Factor		0,59	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		63 236,16	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 023,11	-	-	-	-	-
Principal Outstanding per Note End of Period		59 213,05	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		24,87	62,50	83,33	145,83	291,67	583,33
Interest Payment	142 907,99	110 137,16	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		24,87	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)		27,05 %	14,15 %	12,16 %	10,02 %	7,59 %	4,83 %
Current CE (excl. Excess Spread)		23,80 %	10,89 %	8,91 %	6,77 %	4,34 %	1,58 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.08.2015
 Payment date 25.08.2015
 Period No 9
 Monthly Period Jul 2015 to Fixed rate = 30/360 days
 Interest Period : 25.07.2015 to 25.08.2015 = 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	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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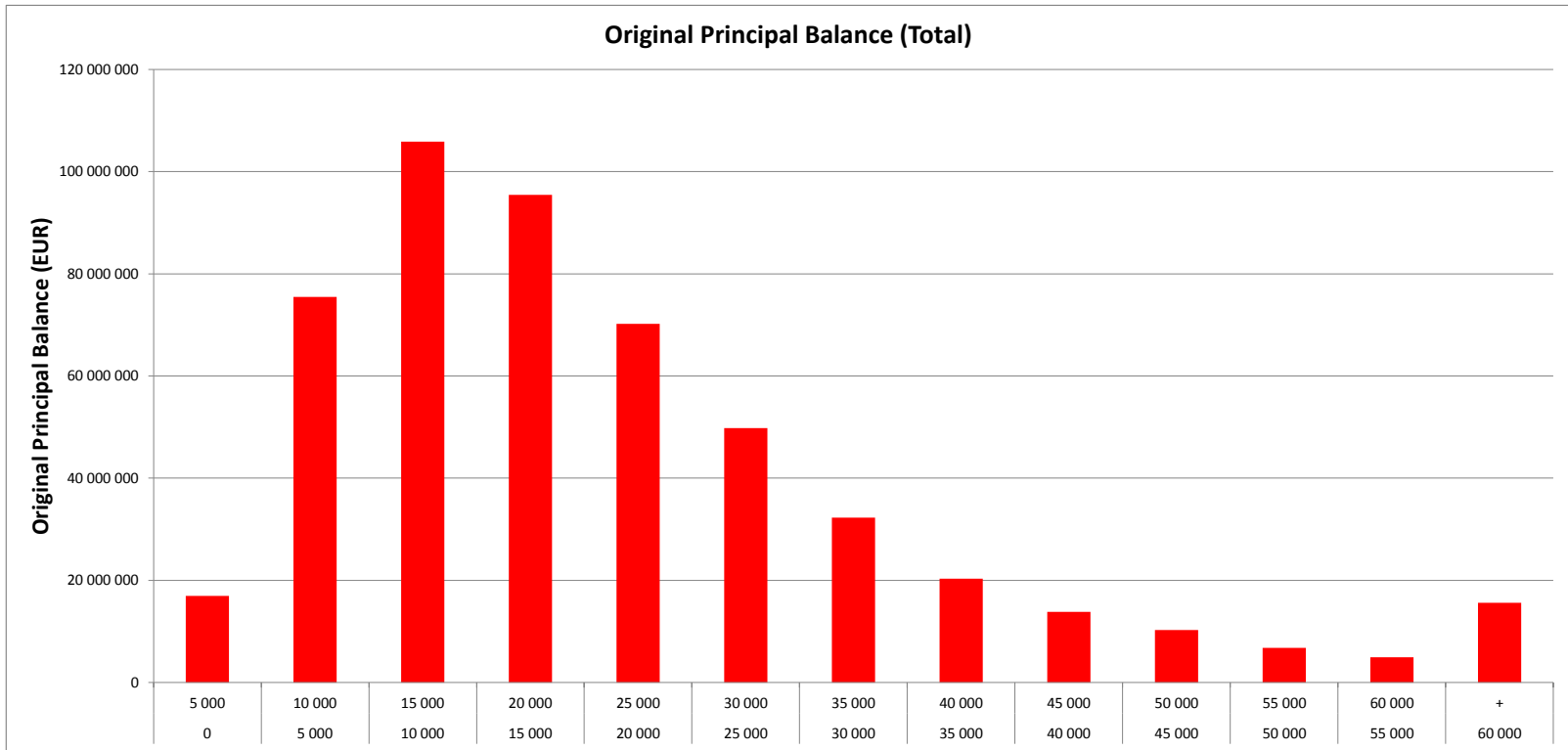
Average amount - all: 14 163

	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

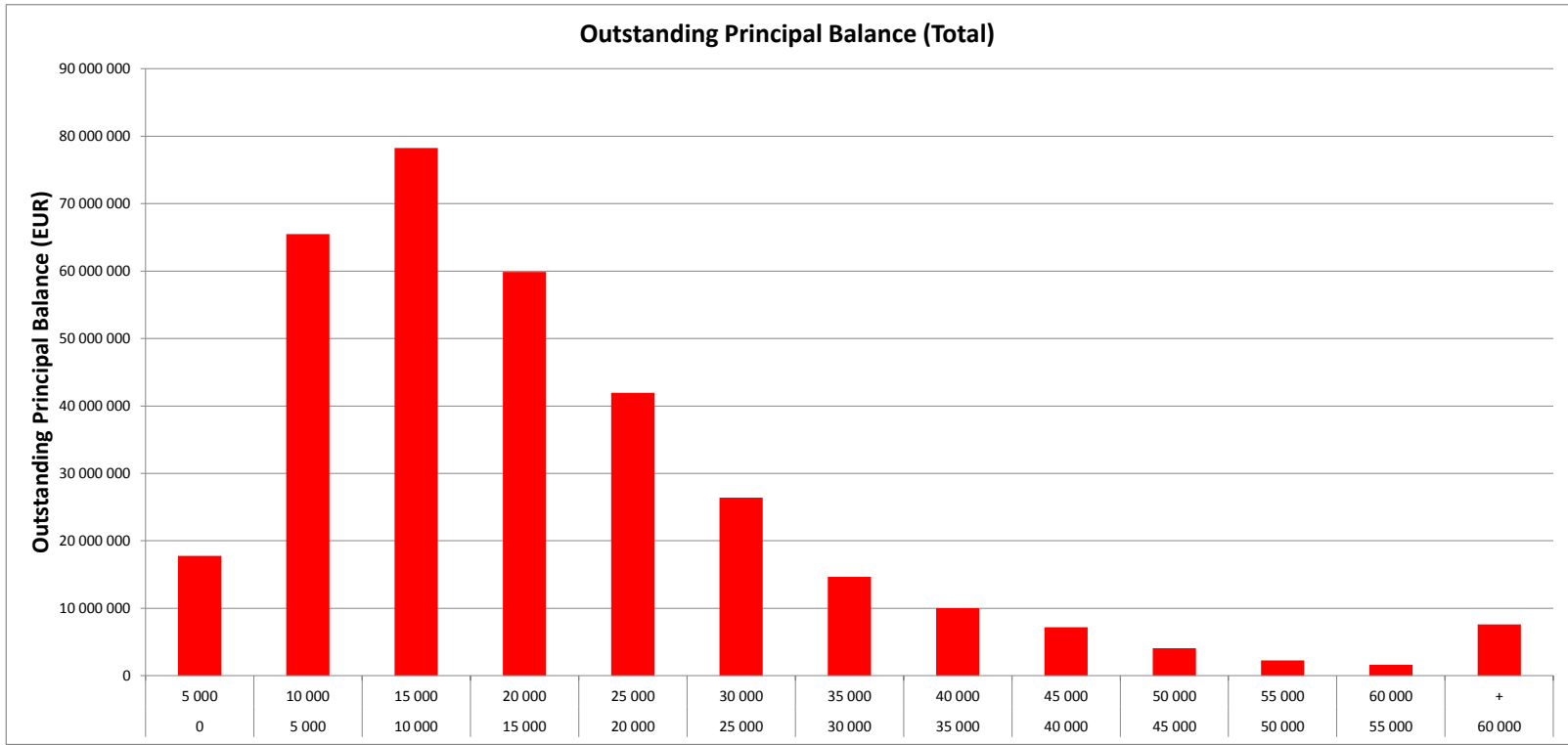
Reporting Date	27.08.2015		Fixed rate	=	30/360	days
Payment date	25.08.2015					
Period No	9					
Monthly Period	Jul 2015					
Interest Period	from	25.07.2015	to	25.08.2015	=	31 days



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8.b Outstanding Principal Balance Graph

Reporting Date	27.08.2015			
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9.a Geographical Distribution



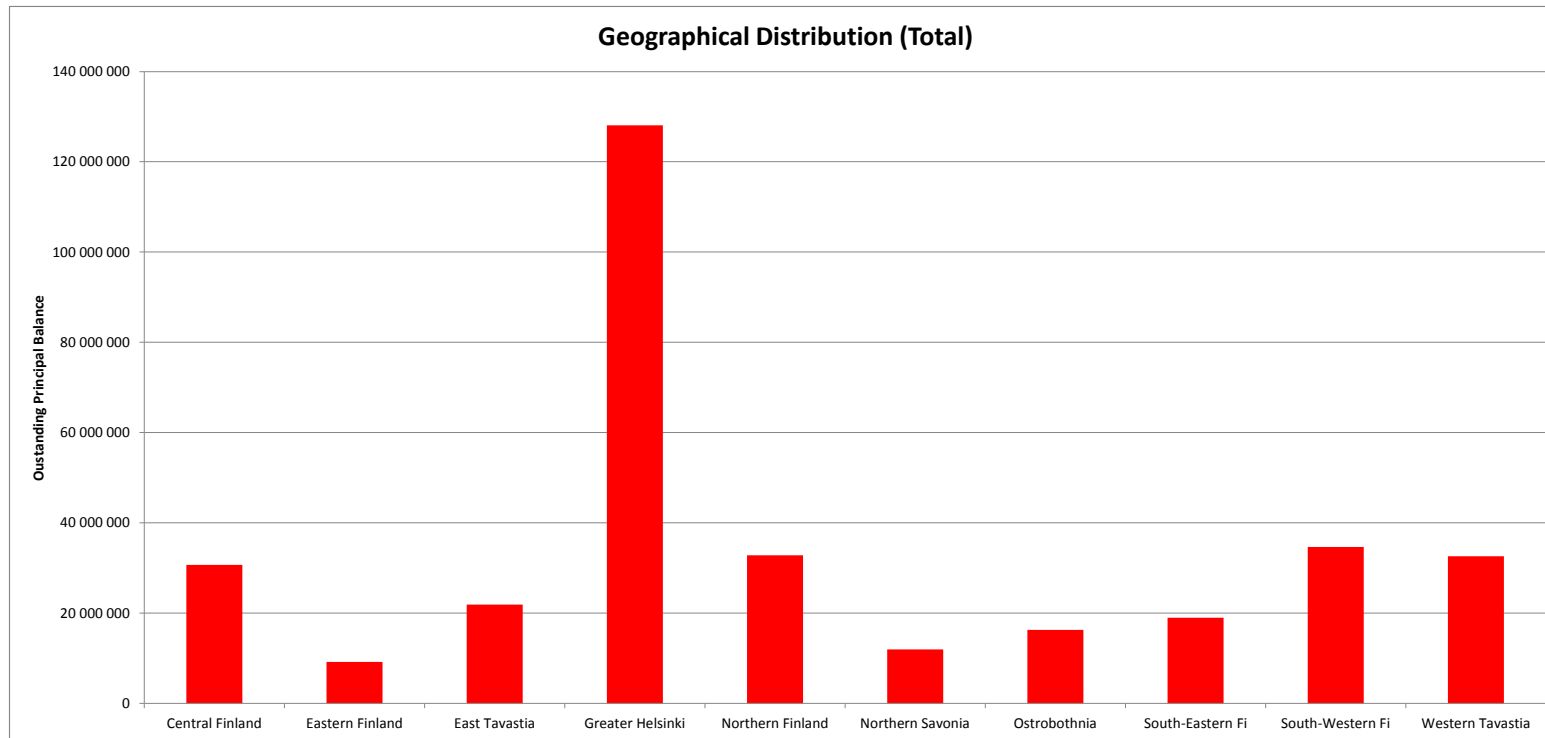
Reporting Date	27.08.2015				
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Monthly Period	Jul 2015	Fixed rate	=	30/360 days	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 747	30 668 903	9,10 %	39,5		16,3
Eastern Finland	849	9 210 291	2,73 %	38,9		16,6
East Tavastia	1 826	21 895 389	6,50 %	39,9		16,5
Greater Helsinki	10 187	128 052 755	37,99 %	39,5		16,4
Northern Finland	2 753	32 778 427	9,72 %	40,3		16,3
Northern Savonia	1 066	11 962 110	3,55 %	38,6		16,7
Ostrobothnia	1 547	16 286 395	4,83 %	38,4		16,3
South-Eastern Fi	1 754	19 003 220	5,64 %	39,7		16,4
South-Western Fi	3 041	34 643 062	10,28 %	39,6		16,4
Western Tavastia	2 793	32 594 840	9,67 %	39,7		16,2
Total	28 563	337 095 392	100 %			

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9.b Geographical Distribution Graph

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Period No	9				
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Interest Period	from 25.07.2015	to 25.08.2015		=	31 days

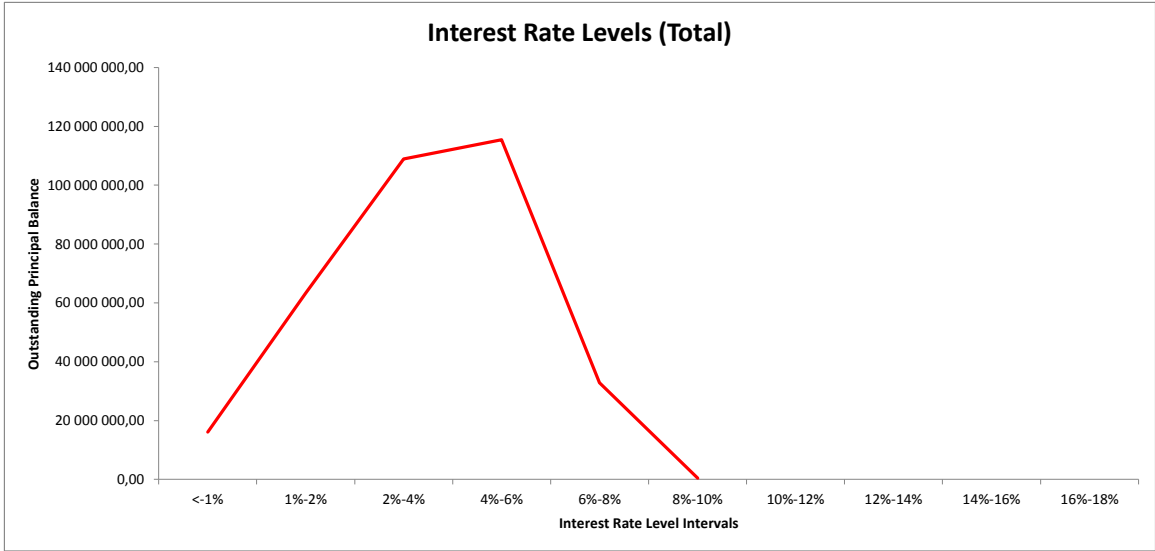


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10.b Interest Rate



Reporting Date	27.08.2015	
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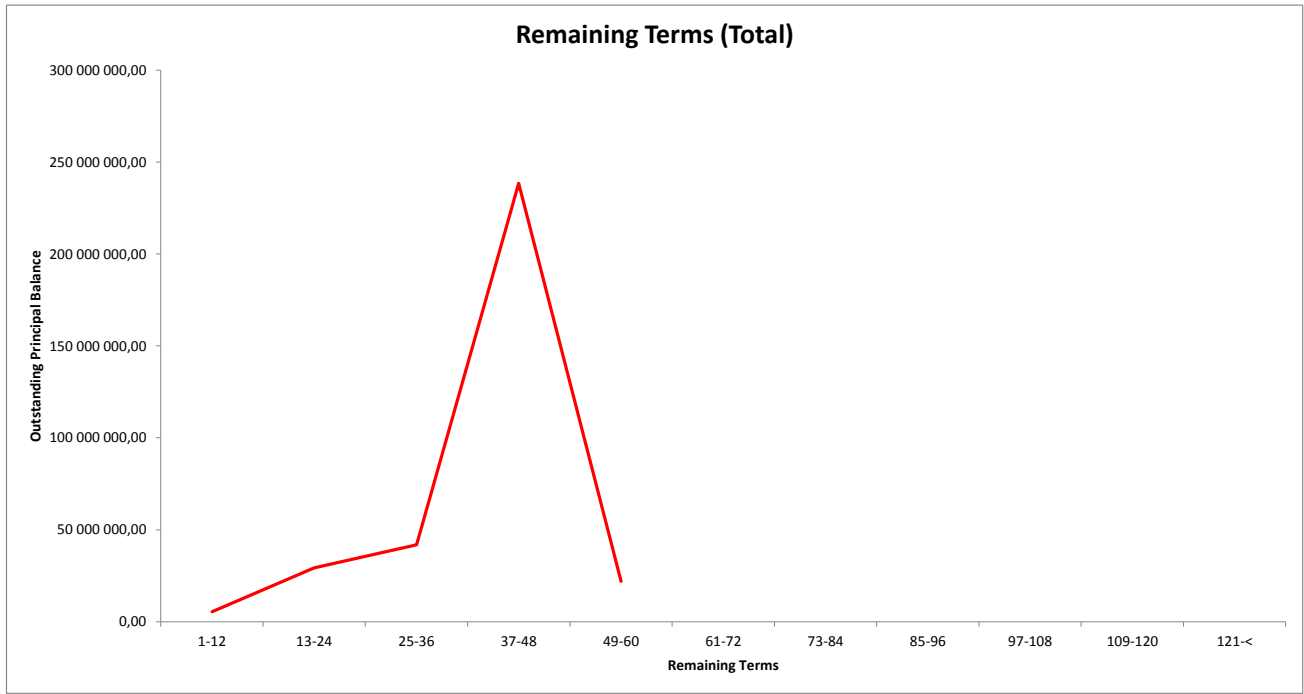


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11.b Remaining Terms



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12.a Seasoning



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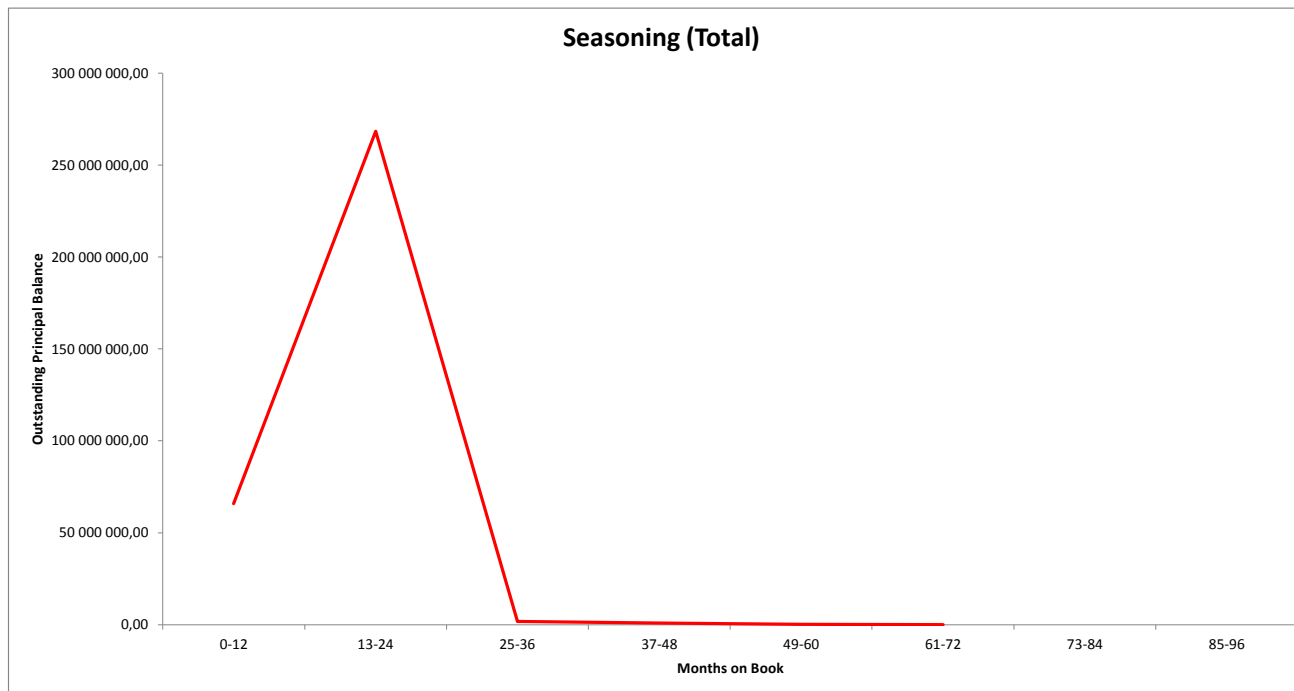
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	5 182	65 938 977	19,56 %	44,1	11,5
	13		24	22 988	268 358 628	79,61 %	38,6	17,4
	25		36	224	1 760 823	0,52 %	28,5	29,2
	37		48	115	847 933	0,25 %	19,9	40,1
	49		60	52	178 353	0,05 %	8,8	51,9
	61		72	2	10 678	0,00 %	6,1	61,2
	73		84					
	85		96					
	Total			28 563	337 095 392	100 %		

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12.b Seasoning



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13.a Balloon loans



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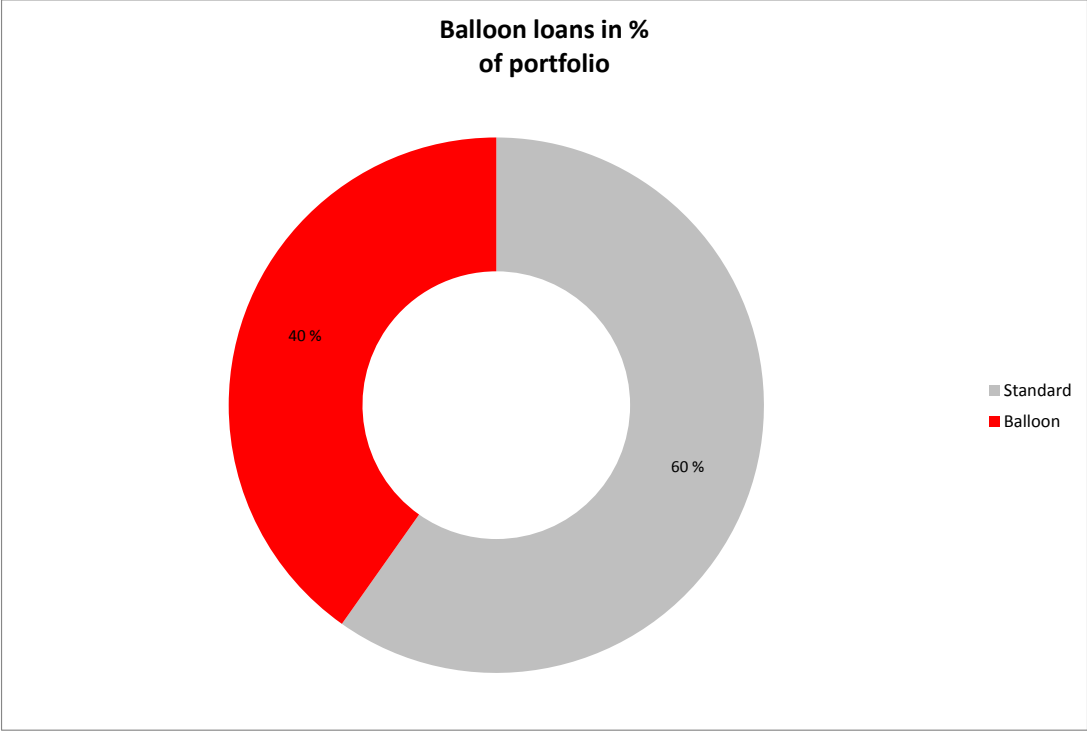
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	21 728	201 544 846	59,79 %	3 237	0,00 %	37,7	16,4
	Balloon	6 835	135 550 546	40,21 %	43 976 976	32,44 %	42,2	16,4
	Total	28 563	337 095 392	100 %	43 980 214	13,05 %		

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13.b Balloon loans



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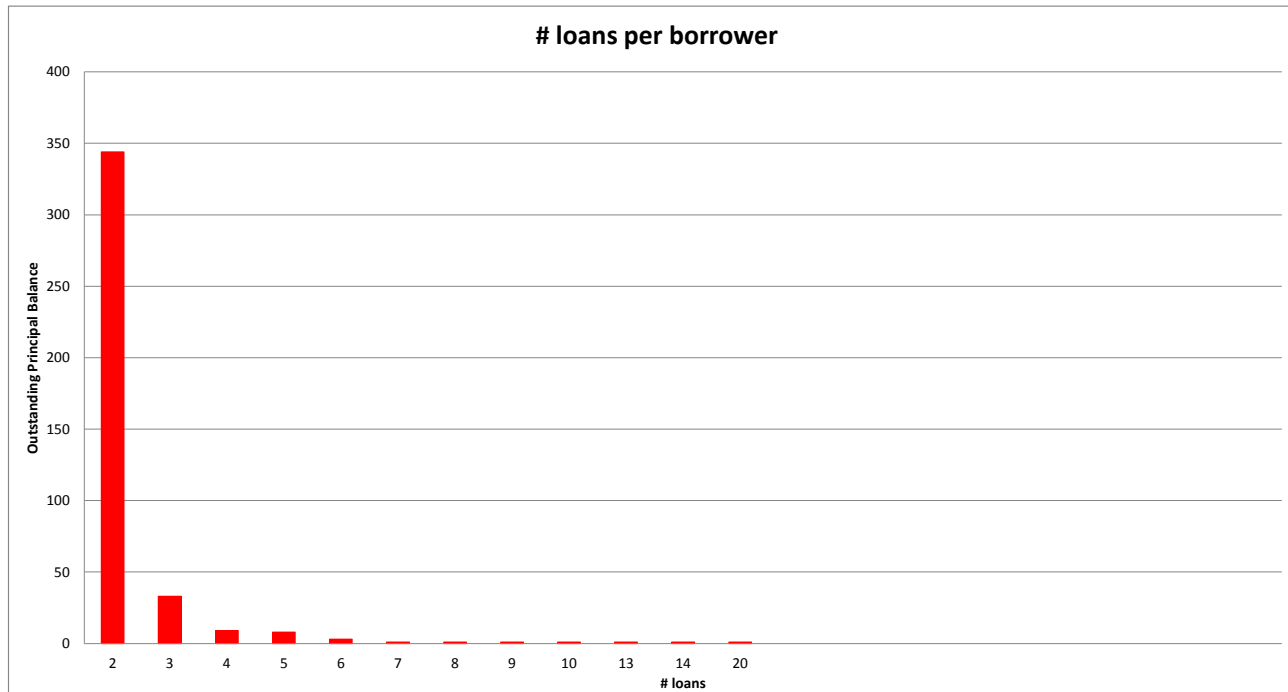


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	337 095 392	329 041 874	8 053 518	1 114 794	4,04 %	97,61 %
2	329 041 874	321 053 481	7 988 392	1 088 036	4,04 %	95,24 %
3	321 053 481	313 097 391	7 956 091	1 061 313	4,04 %	92,88 %
4	313 097 391	305 134 759	7 962 631	1 034 836	4,04 %	90,52 %
5	305 134 759	297 219 671	7 915 088	1 008 348	4,04 %	88,17 %
6	297 219 671	289 308 135	7 911 537	982 001	4,04 %	85,82 %
7	289 308 135	281 395 693	7 912 442	955 633	4,04 %	83,48 %
8	281 395 693	273 506 556	7 889 136	929 261	4,04 %	81,14 %
9	273 506 556	265 603 090	7 903 466	902 953	4,03 %	78,79 %
10	265 603 090	257 741 463	7 861 627	876 603	4,03 %	76,46 %
11	257 741 463	249 938 670	7 802 793	850 453	4,03 %	74,14 %
12	249 938 670	242 134 178	7 804 492	824 431	4,03 %	71,83 %
13	242 134 178	234 417 565	7 716 613	798 449	4,03 %	69,54 %
14	234 417 565	226 786 383	7 631 182	772 812	4,03 %	67,28 %
15	226 786 383	219 237 913	7 548 470	747 392	4,03 %	65,04 %
16	219 237 913	211 730 995	7 506 918	722 266	4,03 %	62,81 %
17	211 730 995	203 977 684	7 753 311	697 205	4,02 %	60,51 %
18	203 977 684	196 678 771	7 298 913	671 645	4,02 %	58,35 %
19	196 678 771	189 382 198	7 296 573	647 337	4,02 %	56,18 %
20	189 382 198	182 186 315	7 195 884	622 912	4,02 %	54,05 %

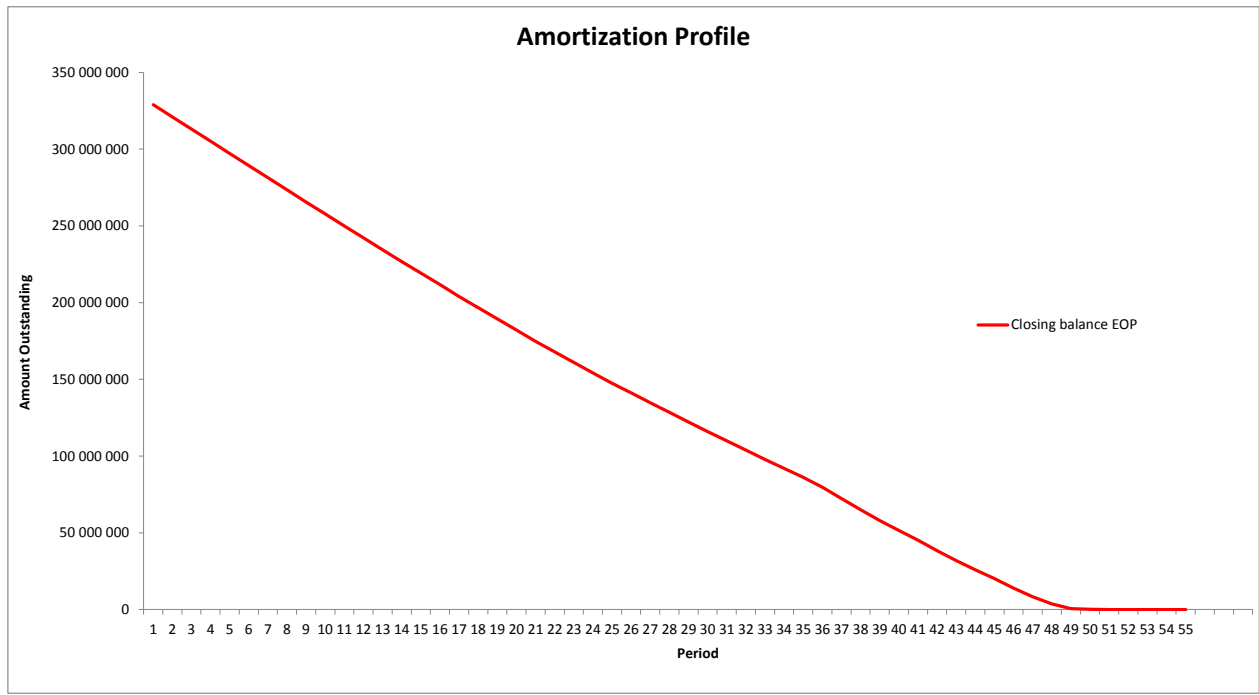
Amortization profile (first 20 periods)

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15.b Amortization Profile



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
Monthly Period	Jul 2015	Fixed rate = 30/360 days
Interest Period	from 25.07.2015 to 25.08.2015	= 31 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	9				
Monthly Period	Jul 2015		Fixed rate	=	30/360 days
Interest Period	from 25.07.2015	to	25.08.2015	=	31 days

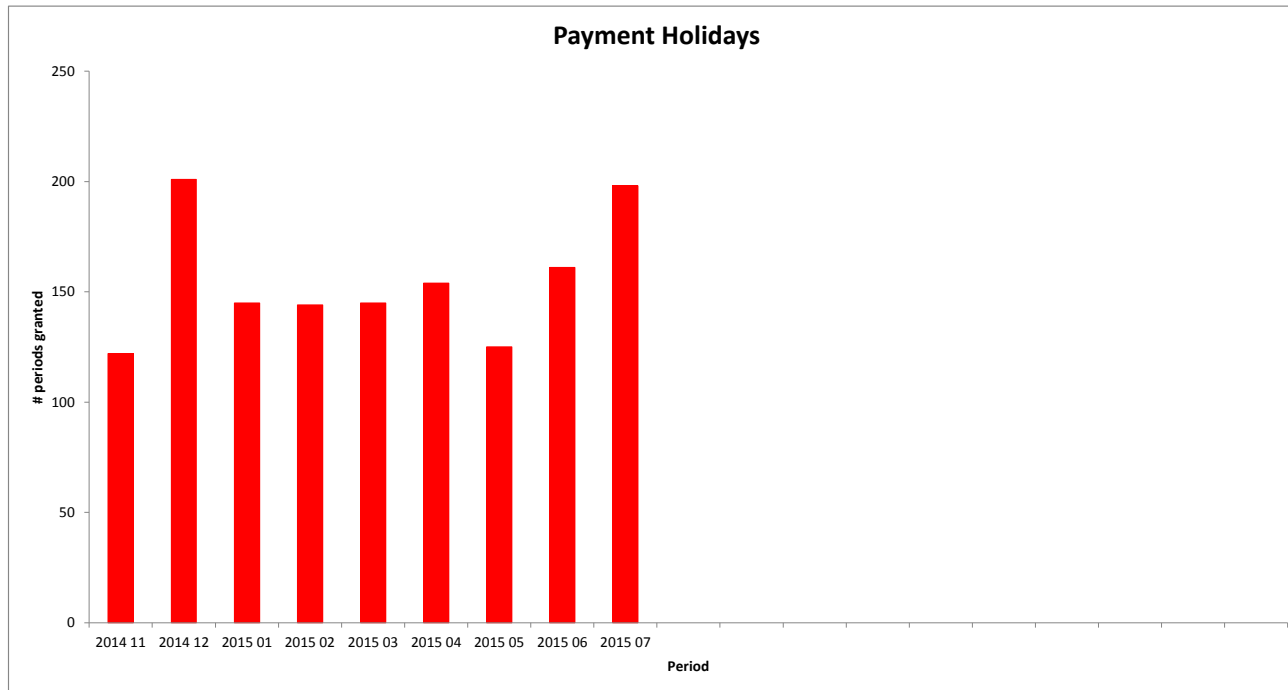
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53 198	2 111 589	
2014 12	201	259	71 441	3 113 780	
2015 01	145	199	54 831	2 246 481	
2015 02	144	219	65 418	2 388 678	
2015 03	145	213	68 793	2 553 256	
2015 04	154	214	58 576	2 232 972	
2015 05	125	188	56 454	1 901 911	
2015 06	161	220	62 434	2 442 642	
2015 07	198	271	77 587	2 730 946	
Total:	1 395	1 969	568 732	21 722 255	

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Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
Monthly Period	Jul 2015	Fixed rate = 30/360 days
Interest Period	from 25.07.2015 to 25.08.2015	= 31 days



SCFI Rahoituspalvelut Ltd
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17.a Downpayment



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	9				
Monthly Period	Jul 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.07.2015	to 25.08.2015	=	31 days	

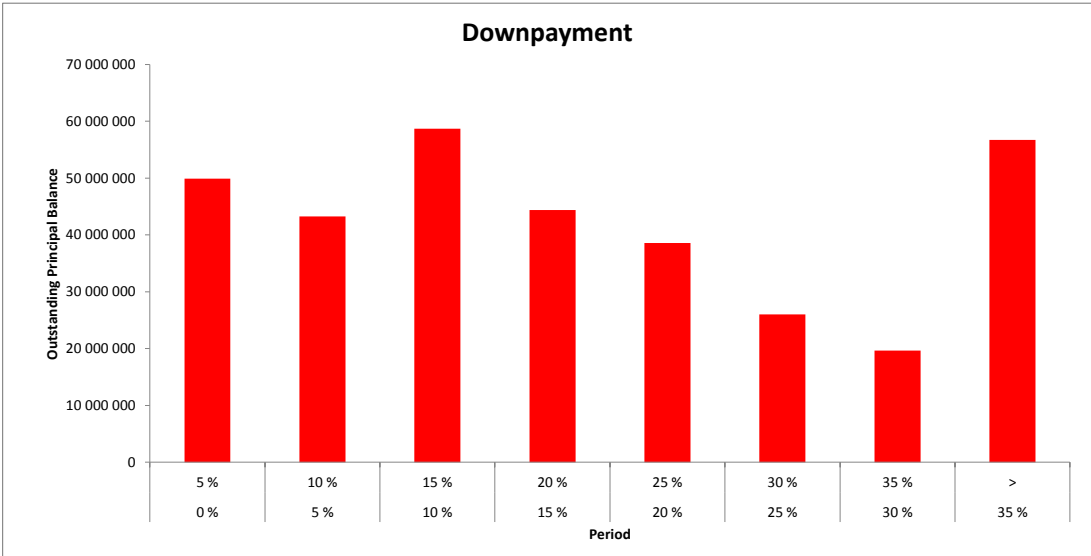
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 349	49 871 479	14,8 %	42,9	15,8
	5 %	10 %	3 015	43 229 433	12,8 %	42,0	16,2
	10 %	15 %	4 517	58 682 915	17,4 %	41,0	16,6
	15 %	20 %	3 470	44 367 848	13,2 %	40,0	16,6
	20 %	25 %	3 178	38 568 370	11,4 %	38,8	16,6
	25 %	30 %	2 190	26 012 410	7,7 %	39,2	16,4
	30 %	35 %	1 759	19 644 519	5,8 %	37,9	16,7
	35 % >		7 085	56 718 417	16,8 %	34,1	16,3
	Total		28 563	337 095 392	100 %		

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Monthly Investor Report

17.b Downpayment



Reporting Date	27.08.2015			
Payment date	25.08.2015			
Period No	9			
Monthly Period	Jul 2015		Fixed rate	= 30/360 days
Interest Period	from	25.07.2015	to	25.08.2015 = 31 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



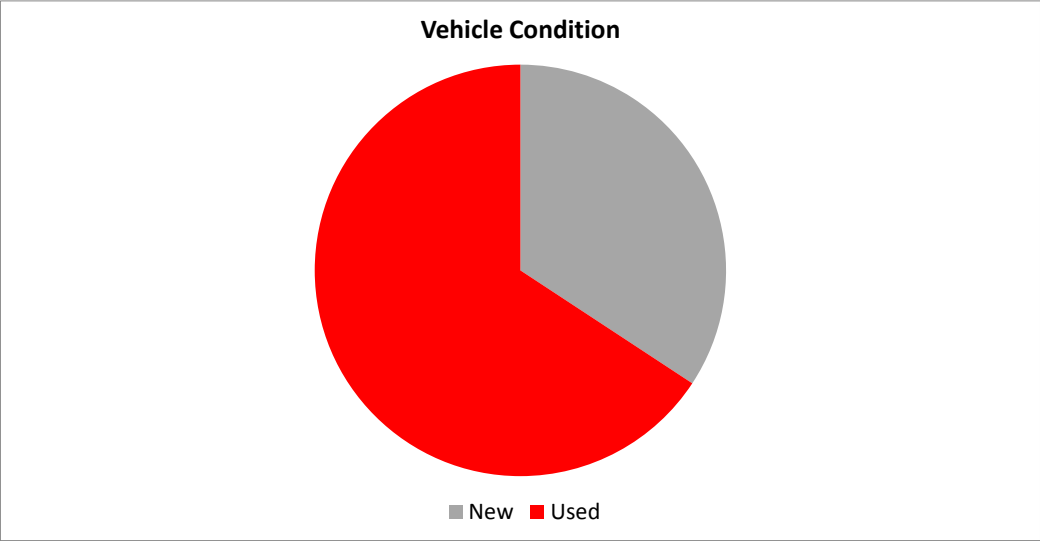
Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	9				
Monthly Period	Jul 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.07.2015	to 25.08.2015	=	31 days	

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 132	115 450 968	34,2 %	39,0	16,6
	Used	21 431	221 644 424	65,8 %	39,8	16,3
	Total	28 563	337 095 392	100 %		

18.b Vehicle Condition



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
Monthly Period	Jul 2015	Fixed rate = 30/360 days
Interest Period	from 25.07.2015 to 25.08.2015	= 31 days



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Monthly Investor Report

19.a Borrower Type



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	9				
Monthly Period	Jul 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.07.2015	to 25.08.2015	=	31 days	

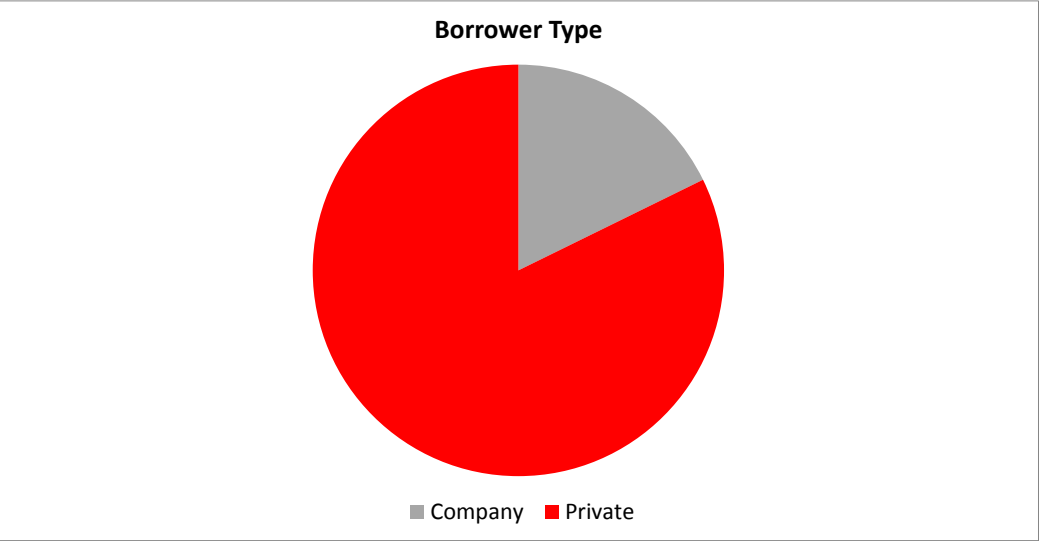
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 694	59 796 968	17,7 %	36,2	16,5
	Private	24 869	277 298 424	82,3 %	40,3	16,3
	Total	28 563	337 095 392	100 %		

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19.b Borrower Type



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	9				
Monthly Period	Jul 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.07.2015	to 25.08.2015	=	31 days	



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20.a Vehicle type



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	9				
Monthly Period	from	Jul 2015	Fixed rate	=	30/360 days
Interest Period		25.07.2015	to	=	25.08.2015 = 31 days

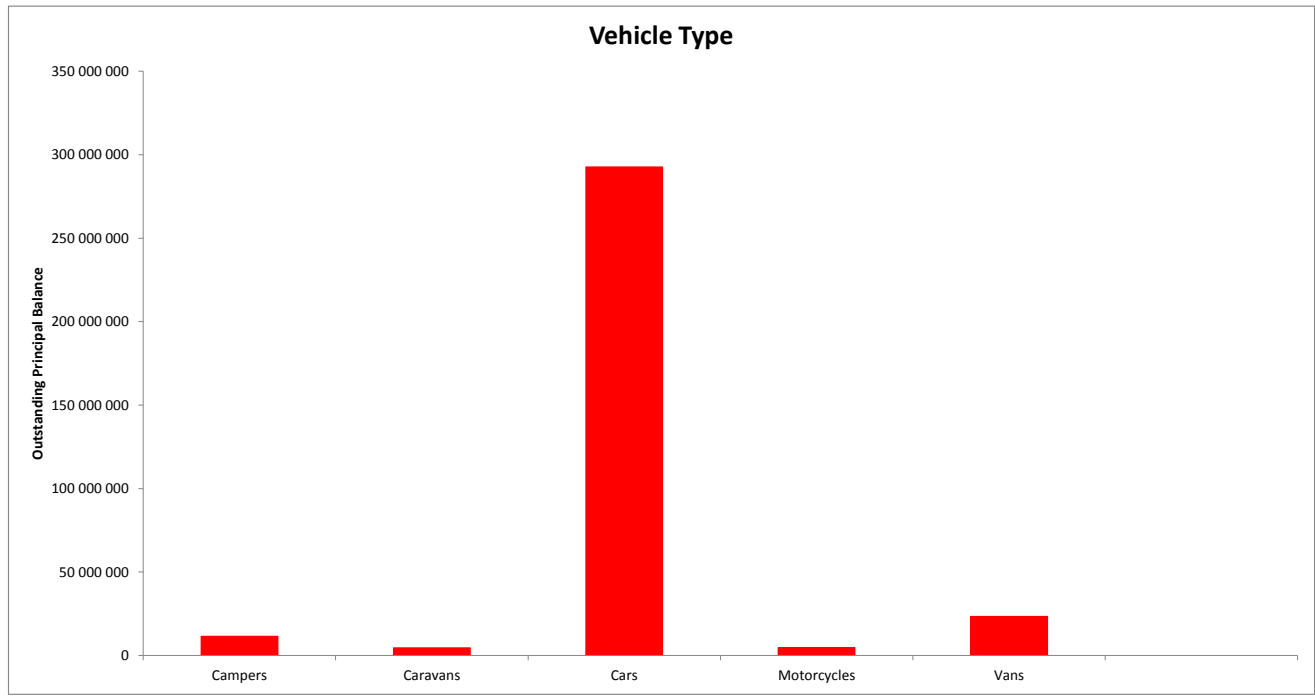
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	533	11 512 238	3,42 %	41,7	16,18
	Caravans	417	4 556 724	1,35 %	40,8	16,70
	Cars	25 113	292 749 934	86,84 %	39,6	16,37
	Motorcycles	630	4 769 978	1,42 %	39,5	15,05
	Vans	1 870	23 506 517	6,97 %	37,2	16,74
		28 563	337 095 392	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
Monthly Period	Jul 2015	Fixed rate = 30/360 days
Interest Period	from 25.07.2015 to 25.08.2015	= 31 days

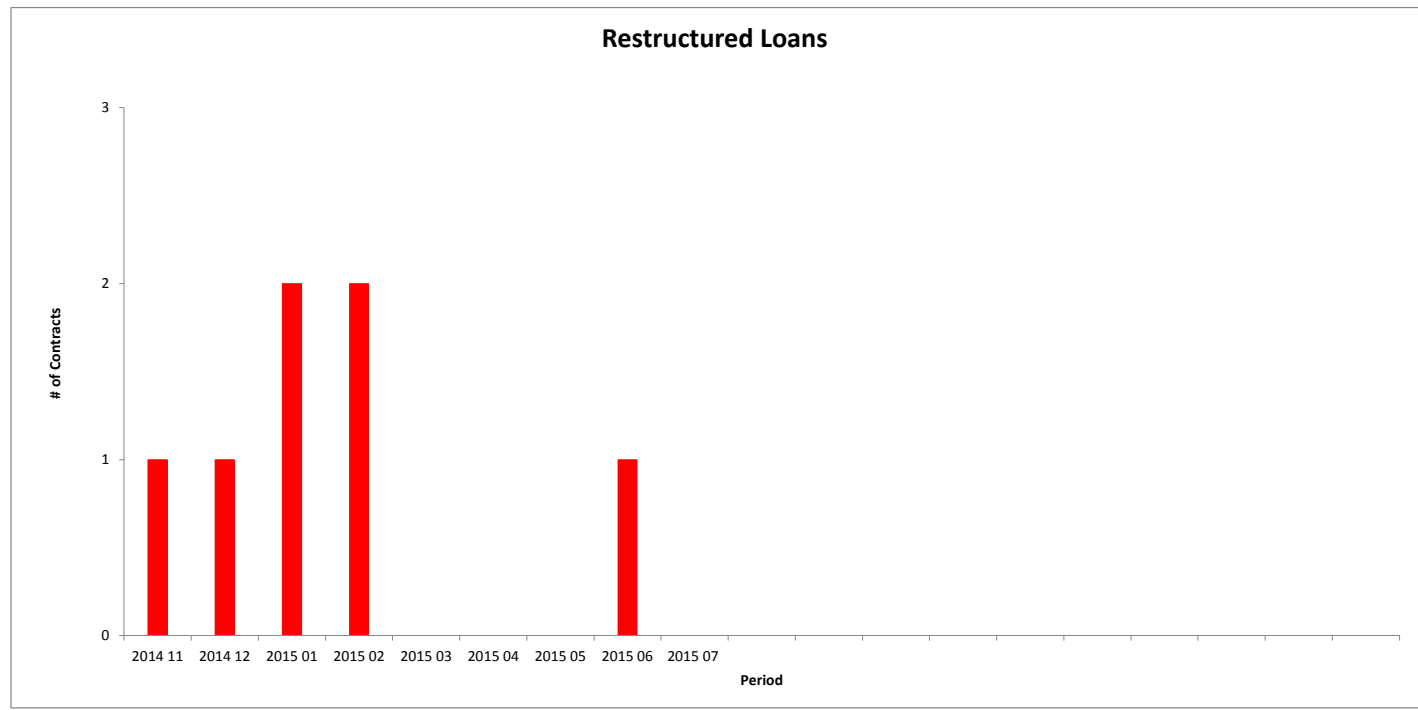


SCFI Rahoituspalvelut Ltd
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21.b Restructured Loans



Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	9				
Monthly Period	Jul 2015	Fixed rate	=	30/360 days	
Interest Period	from 25.07.2015	to 25.08.2015	=	31 days	



SCFI Rahoituspalvelut Ltd
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22.a Dynamic Interest rate



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
Monthly Period	from Jul 2015	Fixed rate = 30/360 days
Interest Period	to 25.07.2015	= 31 days

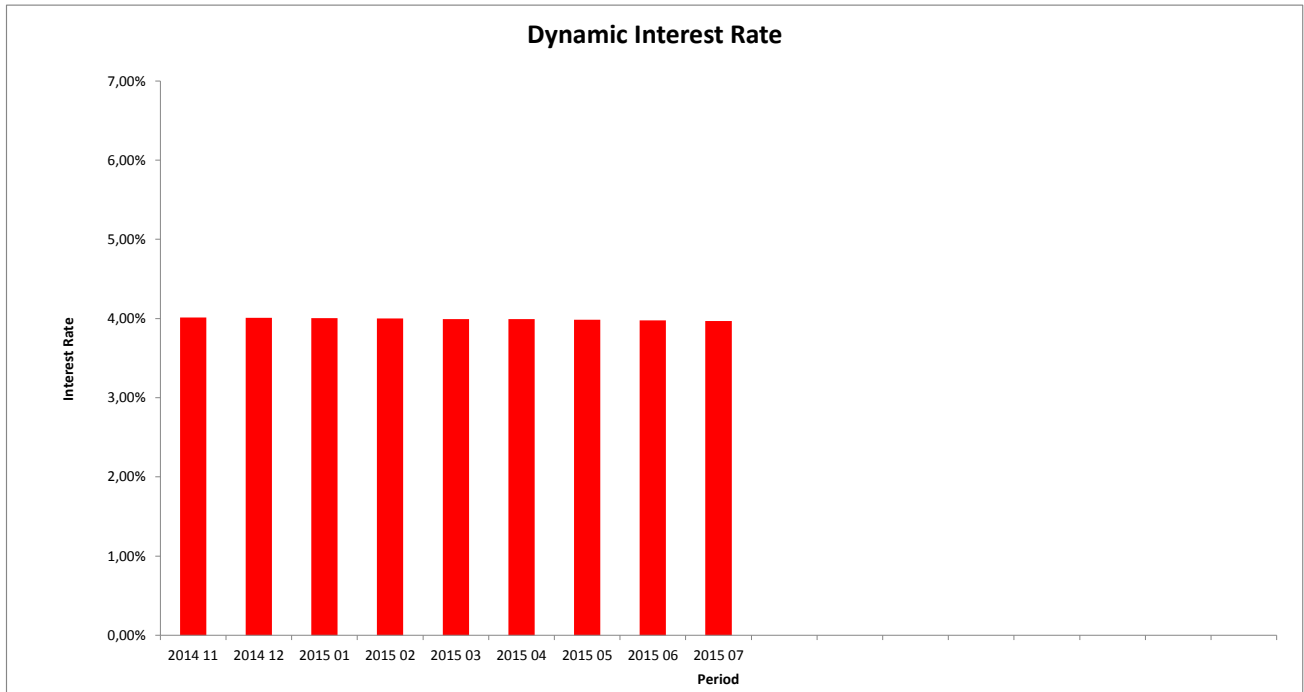
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2014 11	482 997 572	4,01 %
	2014 12	464 830 497	4,011 %
	2015 01	445 935 670	4,006 %
	2015 02	427 392 973	4,002 %
	2015 03	408 409 085	3,994 %
	2015 04	389 516 915	3,991 %
	2015 05	372 810 567	3,986 %
	2015 06	354 909 729	3,978 %
	2015 07	337 095 392	3,968 %

SCFI Rahoituspalvelut Ltd
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22.b Dynamic Interest Rate



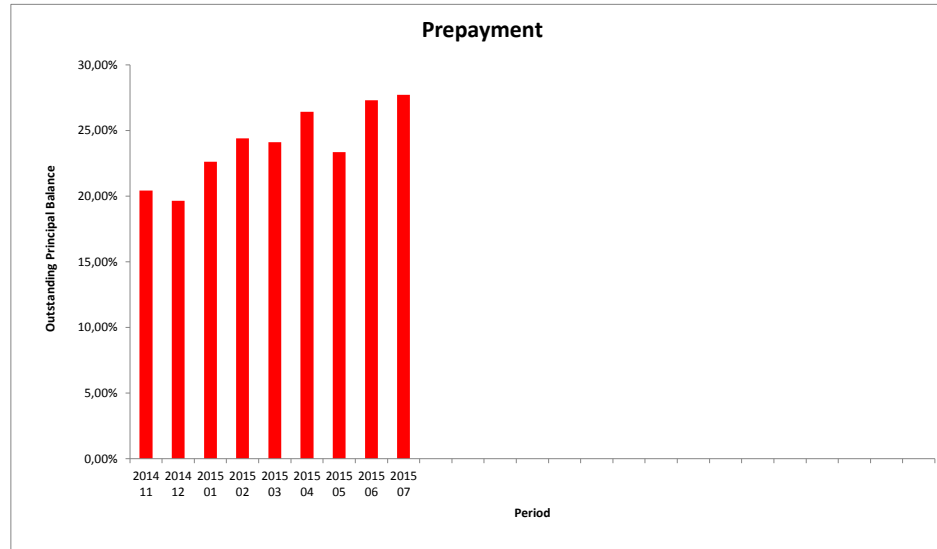
Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
Monthly Period	Jul 2015	Fixed rate = 30/360 days
Interest Period	from 25.07.2015 to 25.08.2015	= 31 days



23.b Dynamic Pre-Payments



Reporting Date	27.08.2015		
Payment date	25.08.2015		
Period No	9		
Monthly Period	from	Jul 2015	Fixed rate = 30/360 days
Interest Period	to	25.07.2015	= 31 days



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24. Delinquency



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
Monthly Period	Jul 2015	Fixed rate = 30/360 days
Interest Period	from 25.07.2015 to 25.08.2015	= 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	
	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																		
	9																		
	10																		
	11																		
	12																		

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



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
Monthly Period	Jul 2015	Fixed rate = 30/360 days
Interest Period	from 25.07.2015 to 25.08.2015	= 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	-	-	15 913	-	-	15 913	-	-	15 913	0	0	15 913
2015 1	517 107	36				90 731	90 731	426 376	194 861	284 202	232 905	1 634	285 836	231 271
2015 2	358 297	32							276 954	276 954	330 646	126 865	403 819	45 523
2015 3	347 996	29										55 025	55 025	292 970

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26. Priority of Payments



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
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Interest Period	from 25.07.2015 to 25.08.2015	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	19 213 159,29	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	145 138,29	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 253 267,34	EUR
Principal on Loan to Issuer	-	17 814 337,66	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	24 660 177,27	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	110 137,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 549 097,29	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	-	17 814 337,66	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	-	1 774 548,65	EUR
Interest on Class F notes	-	54 250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 600,00	EUR
Interest Issuer Subordinated Loan	-	2 222,88	EUR
Principal Issuer Subordinated Loan	-	268 512,57	EUR
Payment to Purchaser	-	968 867,21	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	968 867,21	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	39,75	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	968 827,46	EUR

SCFI Rahoituspalvelut Ltd
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27. Transaction Costs



Reporting Date	27.08.2015	
Payment date	25.08.2015	
Period No	9	
Monthly Period	Jul 2015	Fixed rate = 30/360 days
Interest Period	from 25.07.2015 to 25.08.2015	= 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	231 575,00	110 137,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	2 535 048,00	1 365 197,00	261 910,00	53 783,00	101 150,00	230 400,00	522 608,00
Interest Payments	EUR	231 575,00	110 137,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	2 535 048,00	1 365 197,00	261 910,00	53 783,00	101 150,00	230 400,00	522 608,00
Interest accrued on Subordinated Loan for the Period	EUR	2 222,88						
Cumulative Interest accrued on Subordinated Loan	EUR	29 282,10						
Interest Payments on Subordinated Loan	EUR	2 222,88						
Cumulative Interest Payments on Subordinated Loan	EUR	29 282,10						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

28. Contact Details



Santander Consumer Bank AS

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Reporting Date	27.08.2015				
Payment date	25.08.2015				
Period No	9				
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