

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	02.01.2015				
Payment date	30.12.2014			Following payment dates:	26.01.2015
Period No	1				25.02.2015
Monthly Period	Oct Nov 2014				
Interest Period	from 06.11.2014	to	30.12.2014	=	54 days

Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution	2
3 Reserve Accounts	3
4 Performance Data	4
5 Outstanding Notes	5
6 Counterparty Ratings, Trigger Levels and Consequences	6
7 a Original Principal Balance	7
7 b Original PB (Graph)	8
8 a Outstanding principal Balance	9
8 b Outstanding PB (Graph)	10
9 a Geographical Distribution	11
9 b Geographical (Graph)	12
10 a Interest Rate	13
10 b Interest Rate (Graph)	14
11 a Remaining Terms	15
11 b Remaining Terms (Graph)	16
12 a Seasoning	17
12 b Seasoning (Graph)	18
13 a Balloon loans as % of other loans	19
13 b Balloon loans as % of other loans (Graph)	20
14 a Loans per borrower	21
14 b Loans per borrower (Graph)	22
15 a Amortization Profile	23
15 b Amortization Profile (Graph)	24
16 a Payment Holidays	25
16 b Payment Holidays (Graph)	26
17 a Downpayment	27
17 b Downpayment (Graph)	28
18 a Vehicle Condition	29
18 b Vehicle Condition (Graph)	30
19 a Borrower Type	31
19 b Borrower Type (Graph)	32
20 a Vehicle Type	33
20 b Vehicle Type (Graph)	34
21 a Restructured Loans	35
21 b Restructured Loans (Graph)	36
22 Dynamic Interest Rate	37
23 Dynamic Pre-Payment	38
24 Dynamic Delinquency	39
25 Defaults, Recoveries and Losses by Quarter of Default	40
26 Priority of Payments Pre-Enforcement	41
27 Transaction Costs	42
28 Contact Details	43

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

1. Portfolio Information



Reporting Date	02.01.2015	
Payment date	30.12.2014	
Period No	1	
Monthly Period	Oct Nov 2014	
Interest Period	from 06.11.2014	to 30.12.2014 = 54 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	517 616 393,91 EUR
Scheduled Loan Principal Repayments	17 675 428,68 EUR
Prepayments	16 943 393,15 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	34 618 821,83 EUR
New Defaulted Auto Loans in Period	- EUR
Closing Balance	482 997 572,08 EUR

Total revenue collections	
Revenue and fees received on loan balances	3 680 474,77 EUR
Recoveries on loans in default	- EUR
Total Revenue Received in Period	3 680 474,77 EUR

# Loans	
At beginning of period	36 548 Loans
Paid in Full	1 289 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	- Loans
At end of period	35 259 Loans

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	38 299 297 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	38 299 297 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	37 909 160 EUR
b. Reserve Fund	7 765 500 EUR
c. Interest Earned by the Issuer	-2 518 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	45 672 142 EUR

**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

3. Reserve Accounts



Reporting Date	02.01.2015
Payment date	30.12.2014
Period No	1
Monthly Period	Oct Nov 2014
Interest Period	from 06.11.2014 to 30.12.2014 = 54 days

Note Balance

Beginning of Period	517 700 000,00 EUR
End of Period	482 997 572,08 EUR

Reserve Fund

	in %	
Beginning of Period	0,5 %	2 588 500,00 EUR
Cash Outflow		2 588 500,00 EUR
Cash Inflow		2 588 500,00 EUR
End of Period	0,5 %	2 588 500,00 EUR
Required Reserve Amount	0,5 %	2 588 500,00 EUR

Liquidity Balance

Beginning of Period	1,0 %	5 177 000,00 EUR
Cash Outflow		5 177 000,00 EUR
Cash Inflow		5 177 000,00 EUR
End of Period	1,0 %	5 177 000,00 EUR
Required Reserve Amount	1,0 %	5 177 000,00 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

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

4. Performance Data



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
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Asset Balance

Beginning of Period	517 616 393,91	EUR
End of Period	482 997 572,08	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	451 050 166,63	93,39 %	33 078
1-29 days past due	27 827 139,67	5,76 %	1 886
Delinquent Receivables:			
30-59 days past due	3 634 790,37	0,75 %	261
60-89 days past due	485 475,41	0,10 %	34
90-119 days past due	-	0,00 %	0
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	482 997 572	100,00 %	35 259

Current Period Defaults	-	0
Cumulative Defaults	-	0
Current Period Recoveries	-	
Cumulative Recoveries	-	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

5. Outstanding Notes



Reporting Date	02.01.2015		
Payment date	30.12.2014		
Period No	1		
Monthly Period	Oct Nov 2014		
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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	N/A	N/A	N/A	N/A
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	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
Available Distribution Amount	45 672 142,08						
Amortisation	34 702 427,92						
Redemption per Class	34 702 427,92	34 702 427,92	-	-	-	-	-
Redemption per Note		7 837,04	-	-	-	-	-
Class Principal Outstanding Closing Balance	482 997 572,08	408 097 572,08	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	84,49 %	9,01 %	1,39 %	1,49 %	1,70 %	1,93 %
Current Pool Factor		0,92	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	54						
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		7 837,04	-	-	-	-	-
Principal Outstanding per Note End of Period		92 162,96	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		64,24	102,08	136,11	238,19	476,39	952,78
Interest Payment	338 000,09	284 474,40	44 406,25	9 119,44	17 150,00	39 063,89	88 608,33
Interest Payment per Note		64,24	102,08	136,11	238,19	476,39	952,78
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)		21,02 %	12,02 %	10,63 %	9,14 %	7,44 %	5,51 %
Current CE (excl. Excess Spread)		17,12 %	8,11 %	6,72 %	5,23 %	3,53 %	1,61 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2015
Payment date 30.12.2014
Period No 1
Monthly Period Oct Nov 2014
Interest Period : 06.11.2014 to 30.12.2014 = 54 days

		Rating Triggers									
		Short Term				Long Term					
		Fitch		Moody's		Fitch		Moody's			
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCFI Rahoituspalvelut Ltd		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	Baa1 Outlook stable	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas	F1	F1	P-1	P-1	A	A+	A2	A1	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A	A+	A2	A 1	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

7.a Original Portfolio Principal Balance

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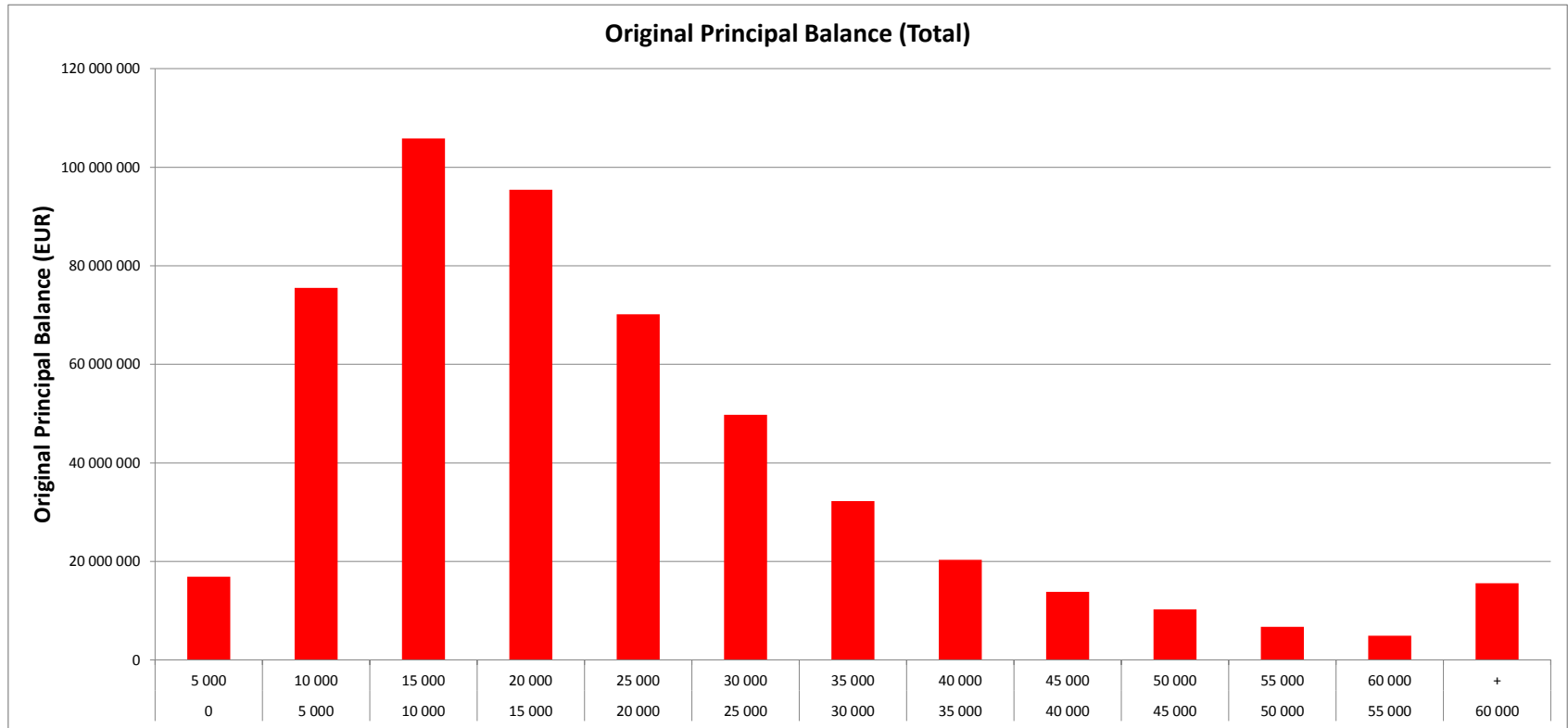
Average amount - all: 14 163

	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 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

7.b Original Principal Balance Graph

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SCFI Rahoituspalvelut Ltd
Monthly Investor Report

8.a Outstanding Principal Balance



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct	Nov	2014		
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days

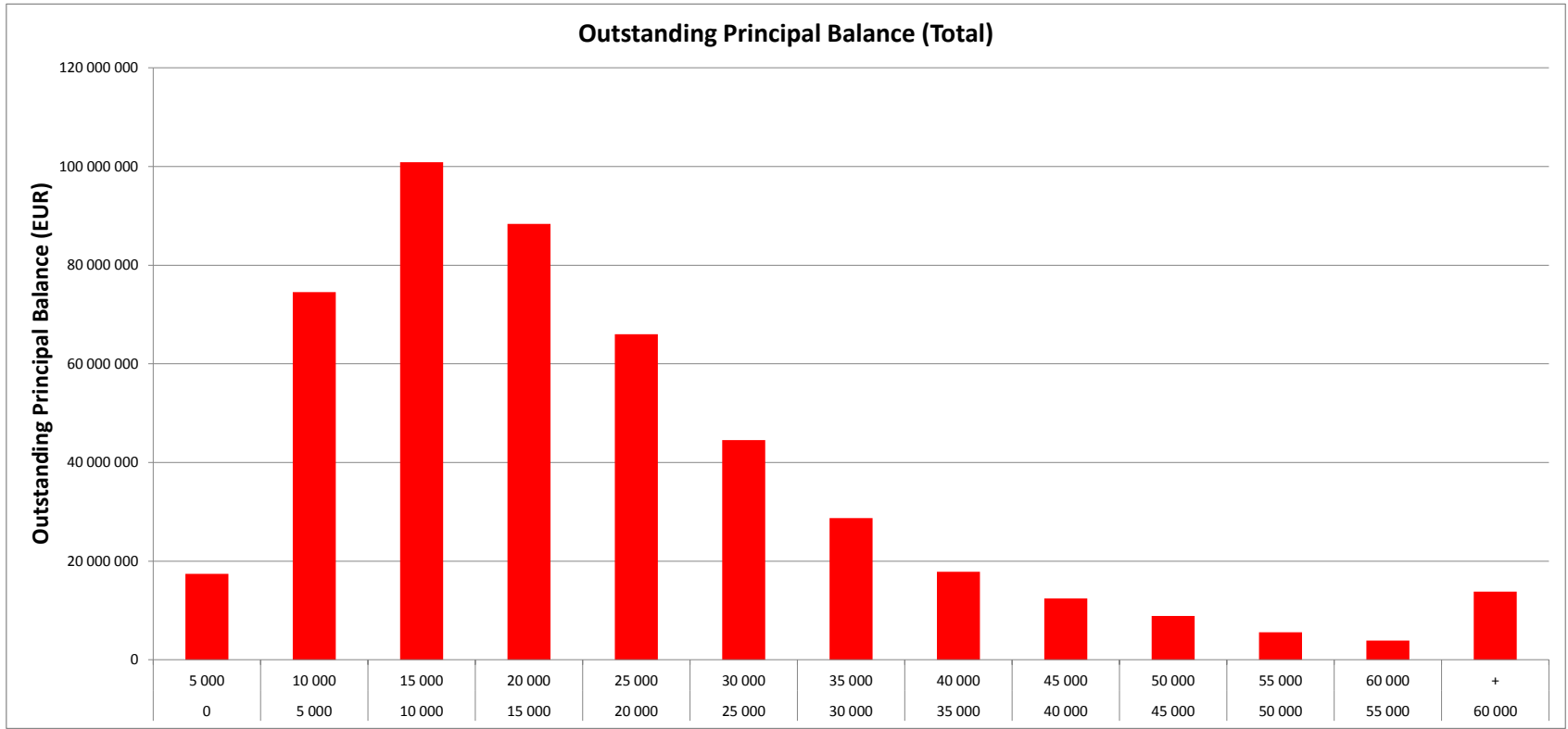
Average amount - all: 13 699

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 285	17 433 760	3,61 %	25,4	9,9	
	5 000	10 000	9 886	74 540 982	15,43 %	40,2	9,2	
	10 000	15 000	8 171	100 892 983	20,89 %	46,7	8,8	
	15 000	20 000	5 127	88 373 227	18,30 %	48,7	8,5	
	20 000	25 000	2 959	66 001 224	13,66 %	48,9	8,4	
	25 000	30 000	1 635	44 517 369	9,22 %	49,3	8,3	
	30 000	35 000	891	28 705 378	5,94 %	49,3	8,1	
	35 000	40 000	479	17 878 832	3,70 %	49,8	8,1	
	40 000	45 000	293	12 429 118	2,57 %	49,9	8,2	
	45 000	50 000	188	8 908 655	1,84 %	50,2	8,0	
	50 000	55 000	107	5 601 176	1,16 %	49,7	7,9	
	55 000	60 000	68	3 878 507	0,80 %	50,7	7,9	
	60 000	+	170	13 836 362	2,86 %	50,1	7,5	
Total			35 259	482 997 572	100 %			

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	02.01.2015				
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SCFI Rahoituspalvelut Ltd
Monthly Investor Report

9.a Geographical Distribution



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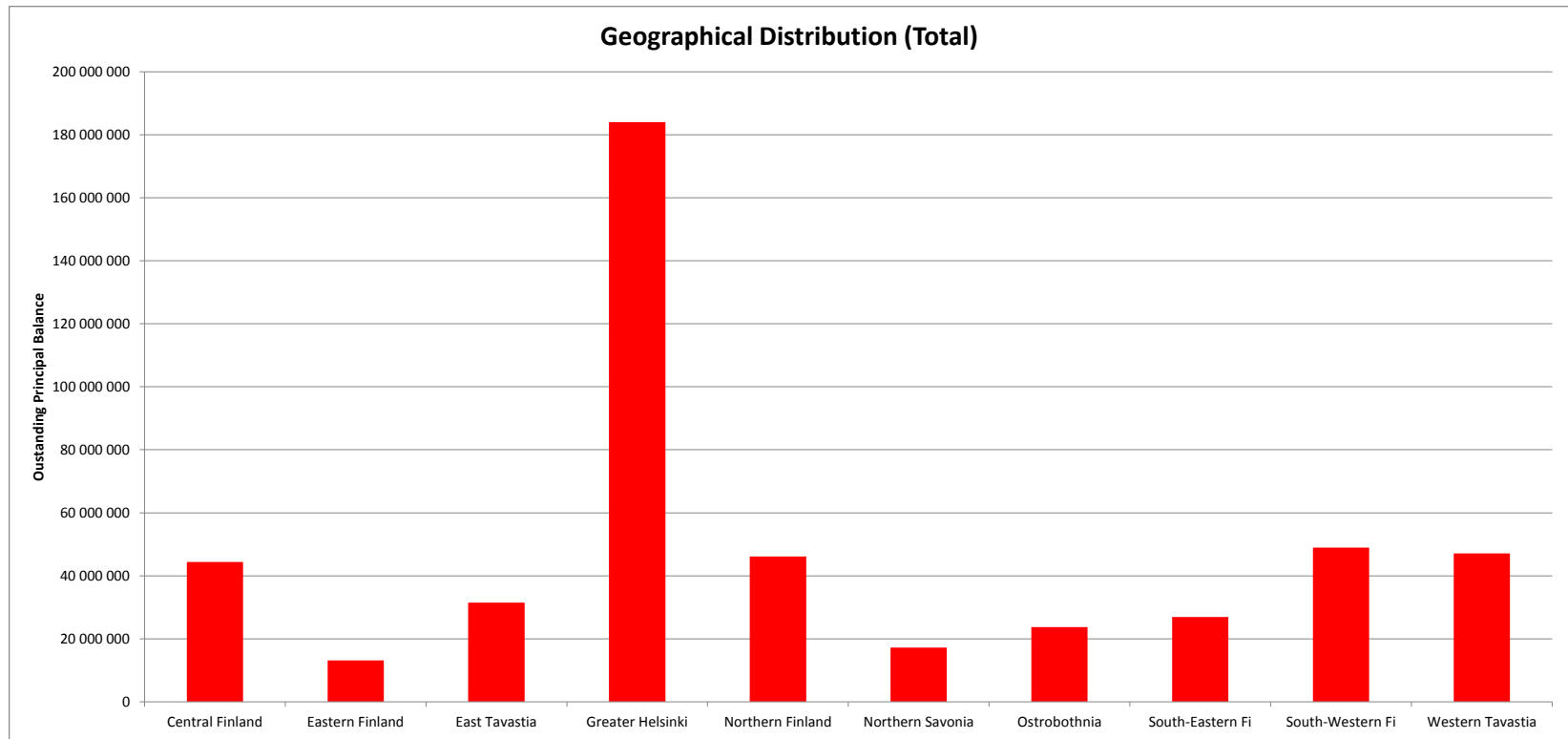
TOTAL							
District	No	Outstanding balance	% of Outstanding balance	% of Loans	WA months to maturity	WA seasoning	
Central Finland	3 396	44 389 273		9,19 %	9,63 %	46,3	8,5
Eastern Finland	1 048	13 126 346		2,72 %	2,97 %	45,9	8,8
East Tavastia	2 246	31 482 253		6,52 %	6,37 %	47,1	8,7
Greater Helsinki	12 605	183 992 898		38,09 %	35,75 %	46,4	8,6
Northern Finland	3 385	46 092 757		9,54 %	9,60 %	47,1	8,6
Northern Savonia	1 317	17 216 800		3,56 %	3,74 %	45,4	8,9
Ostrobothnia	1 923	23 703 565		4,91 %	5,45 %	45,3	8,4
South-Eastern Fi	2 172	26 952 951		5,58 %	6,16 %	46,4	8,6
South-Western Fi	3 711	48 940 255		10,13 %	10,52 %	46,5	8,7
Western Tavastia	3 456	47 100 473		9,75 %	9,80 %	46,5	8,5
Total	35 259	482 997 572		100 %	100,00 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

9.b Geographical Distribution Graph



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SCFI Rahoituspalvelut Ltd
Monthly Investor Report

10.a Interest Rate



Reporting Date	02.01.2015	
Payment date	30.12.2014	
Period No	1	
Monthly Period	Oct Nov 2014	
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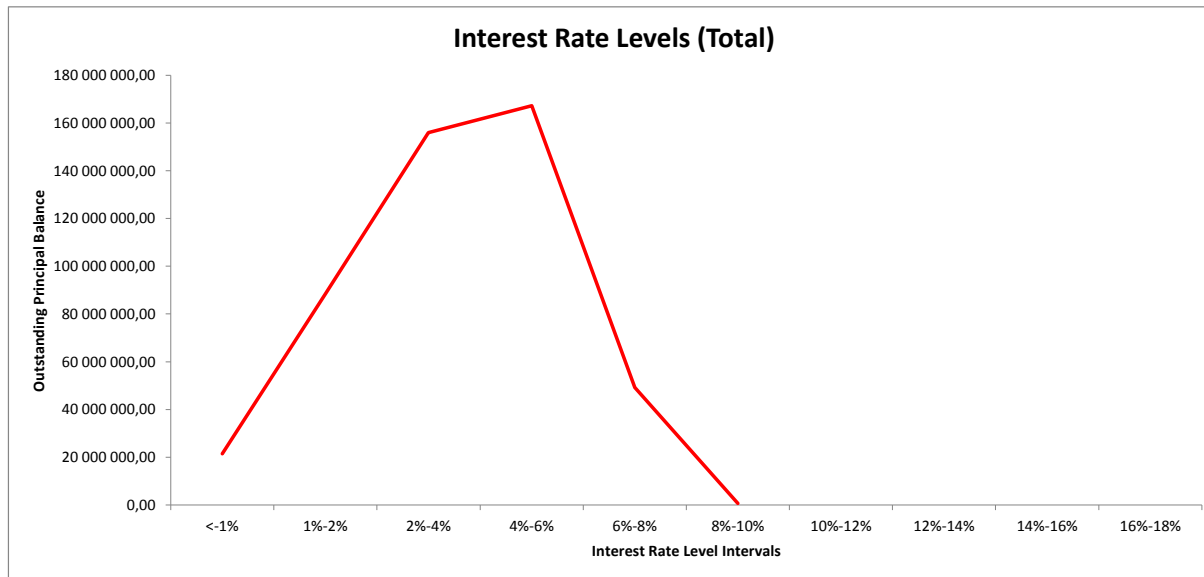
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
<	1 %	1566	21 392 166	4,43 %	49,3	6,6
1 %	2 %	6419	88 399 295	18,30 %	46,0	8,4
2 %	4 %	9729	156 044 470	32,31 %	46,9	8,6
4 %	6 %	12 627	167 270 795	34,63 %	46,1	8,9
6 %	8 %	4 841	49 189 445	10,18 %	45,3	8,8
8 %	10 %	77	701 401	0,15 %	45,5	8,1
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
Total		35 259	482 997 572	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

10.b Interest Rate



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SCFI Rahoituspalvelut Ltd
Monthly Investor Report

11.a Remaining Terms



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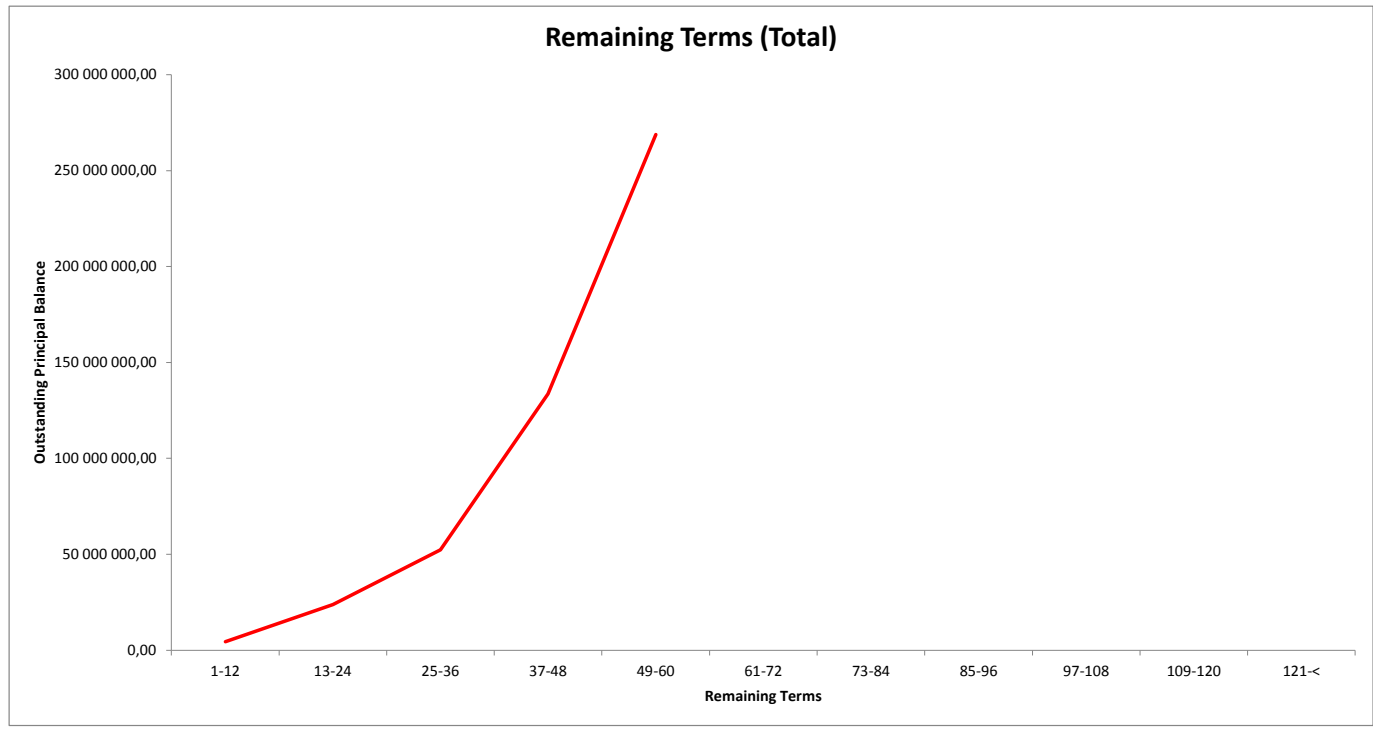
		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity				0				
		1	12	1 440	4 491 751	0,93 %	9,1	12,4
		13	24	3 762	23 738 118	4,91 %	20,2	11,2
		25	36	5 526	52 371 655	10,84 %	30,7	9,4
		37	48	9 446	133 589 389	27,66 %	44,7	11,6
		49	60	15 085	268 806 658	55,65 %	53,3	6,7
		61	72					
		73	84					
		85	96					
		97	108					
		109	120					
		121						
		Total			35 259	482 997 572	100 %	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

11.b Remaining Terms



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**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

12.a Seasoning



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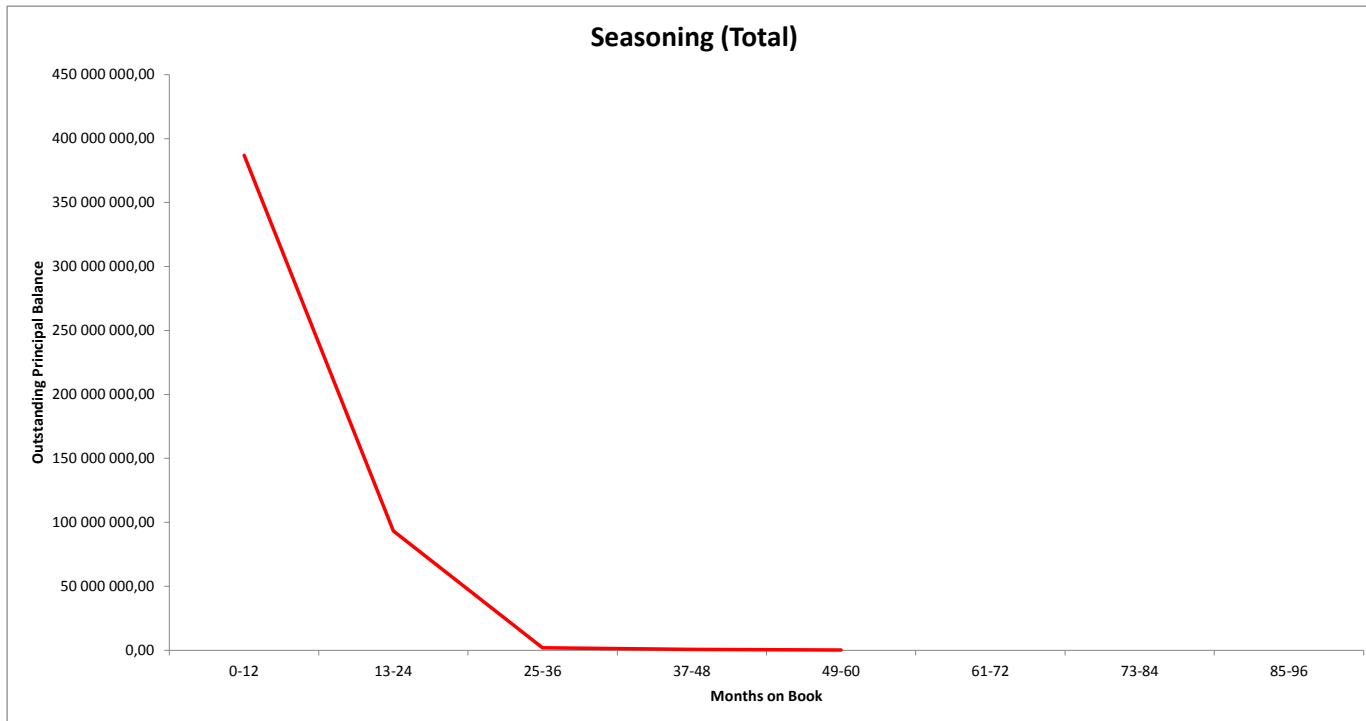
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12	27 104	387 042 058	80,13 %	47,8	7,1
13		24	7 813	93 240 563	19,30 %	41,2	14,2
25		36	220	1 987 716	0,41 %	28,3	29,4
37		48	88	615 896	0,13 %	19,0	41,7
49		60	34	111 339	0,02 %	9,2	51,5
61		72					
73		84					
85		96					
Total		35 259		482 997 572	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

12.b Seasoning



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SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.a Balloon loans



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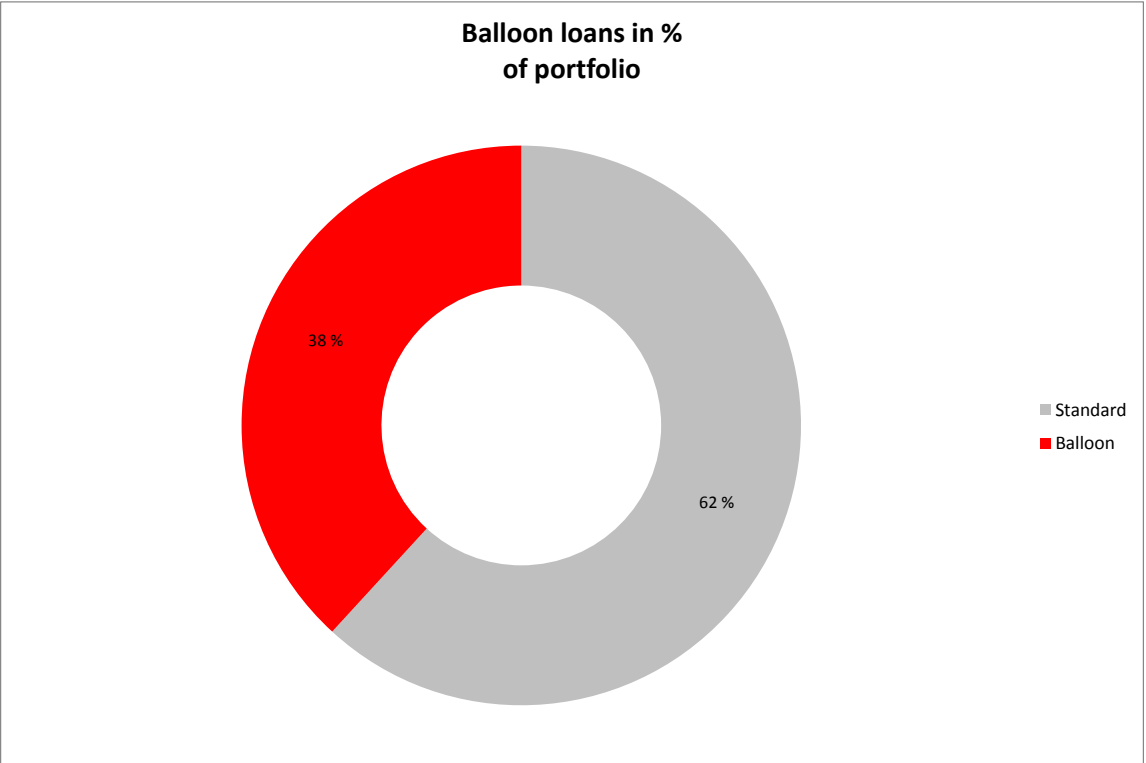
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	26 952	298 579 704	61,82 %	3 920	0,00 %	44,3	8,6
	Balloon	8 307	184 417 868	38,18 %	53 427 613	28,97 %	49,9	8,6
	Total	35 259	482 997 572	100 %	53 431 532	11,06 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

13.b Balloon loans



Reporting Date	02.01.2015	
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**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

14.a # loans per borrower



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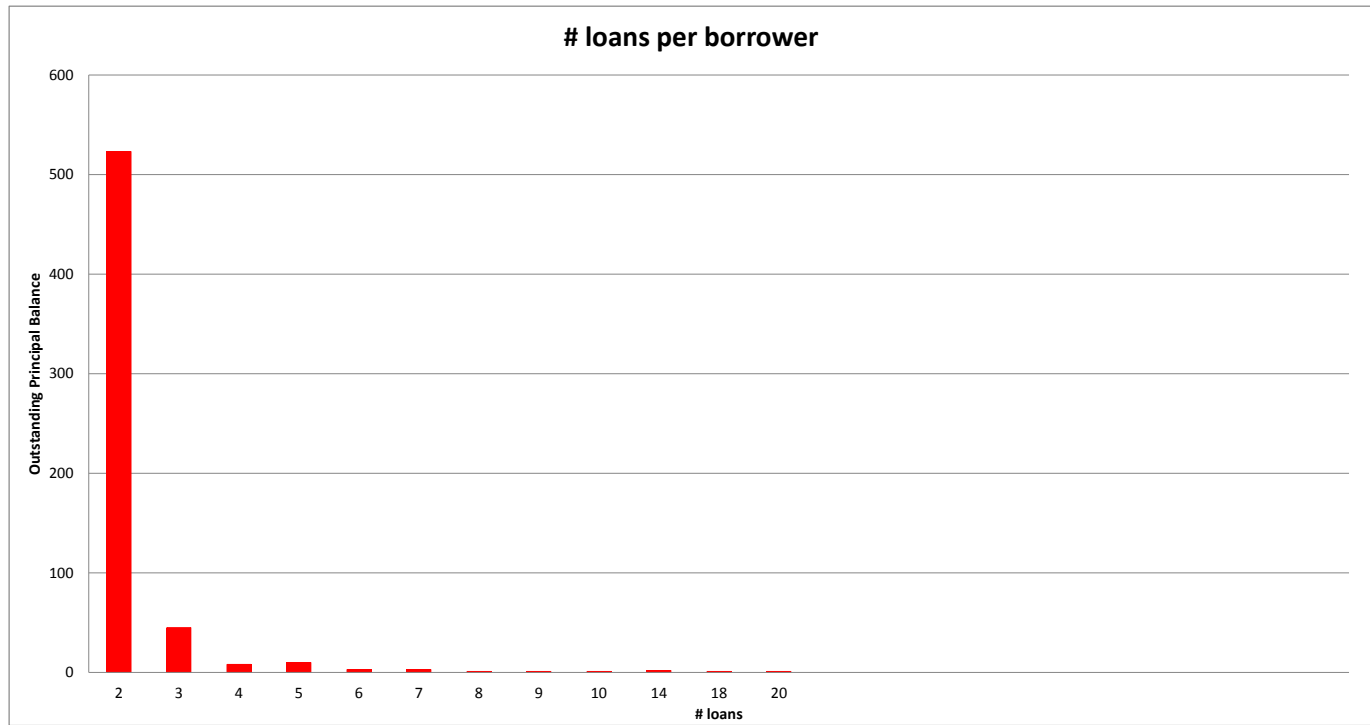
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	33 864	458 984 938	95,03 %	
	2	523	18 111 084	3,75 %	
	3	45	2 495 773	0,52 %	
	4	8	601 549	0,12 %	
	5	10	765 008	0,16 %	
	6	3	336 733	0,07 %	
	7	3	232 232	0,05 %	
	8	1	126 119	0,03 %	
	9	1	133 812	0,03 %	
	10	1	202 991	0,04 %	
	14	2	571 005	0,12 %	
	18	1	261 112	0,05 %	
	20	1	175 217	0,04 %	
Total:	34 463	482 997 572	100,0 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	02.01.2015	
Payment date	30.12.2014	
Period No	1	
Monthly Period	Oct Nov 2014	
Interest Period	from 06.11.2014	to 30.12.2014 = 54 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	482 997 572	473 279 127		9 718 445	1 616 675	4,09 %
2	473 279 127	463 603 518		9 675 608	1 583 136	4,09 %
3	463 603 518	453 902 013		9 701 505	1 550 529	4,09 %
4	453 902 013	444 202 300		9 699 713	1 517 941	4,09 %
5	444 202 300	434 474 355		9 727 945	1 485 330	4,09 %
6	434 474 355	424 765 744		9 708 612	1 452 624	4,09 %
7	424 765 744	414 991 014		9 774 730	1 419 973	4,09 %
8	414 991 014	405 283 832		9 707 182	1 387 029	4,09 %
9	405 283 832	395 582 894		9 700 938	1 354 395	4,08 %
10	395 582 894	385 934 166		9 648 728	1 321 777	4,08 %
11	385 934 166	376 246 400		9 687 766	1 289 275	4,08 %
12	376 246 400	366 661 251		9 585 149	1 256 739	4,08 %
13	366 661 251	357 104 504		9 556 747	1 224 476	4,08 %
14	357 104 504	347 590 571		9 513 932	1 192 273	4,08 %
15	347 590 571	338 074 370		9 516 201	1 160 200	4,08 %
16	338 074 370	328 595 928		9 478 442	1 128 118	4,08 %
17	328 595 928	319 111 189		9 484 739	1 096 141	4,08 %
18	319 111 189	309 632 647		9 478 542	1 064 159	4,08 %
19	309 632 647	300 273 193		9 359 454	1 032 221	4,07 %
20	300 273 193	290 893 575		9 379 619	1 000 676	4,07 %

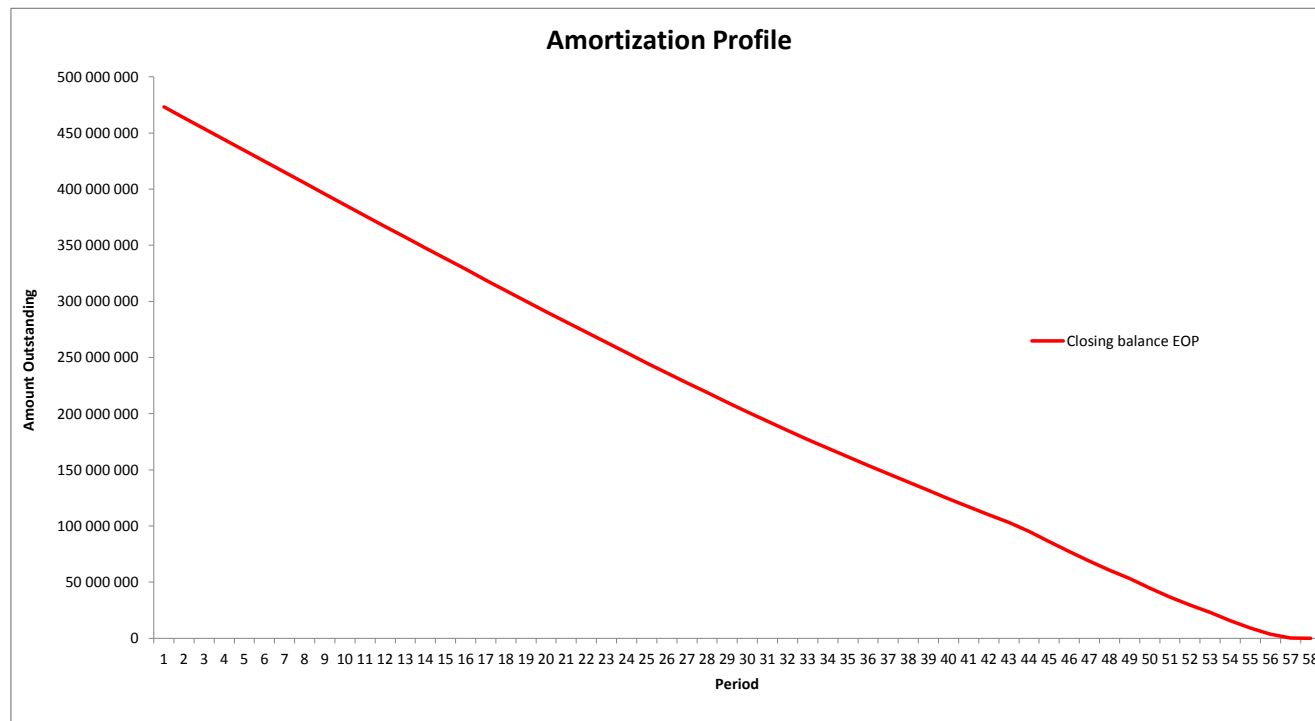
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

16.a Payment Holidays



Reporting Date		02.01.2015			
Payment date		30.12.2014			
Period No		1			
Monthly Period		Oct Nov 2014			
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days

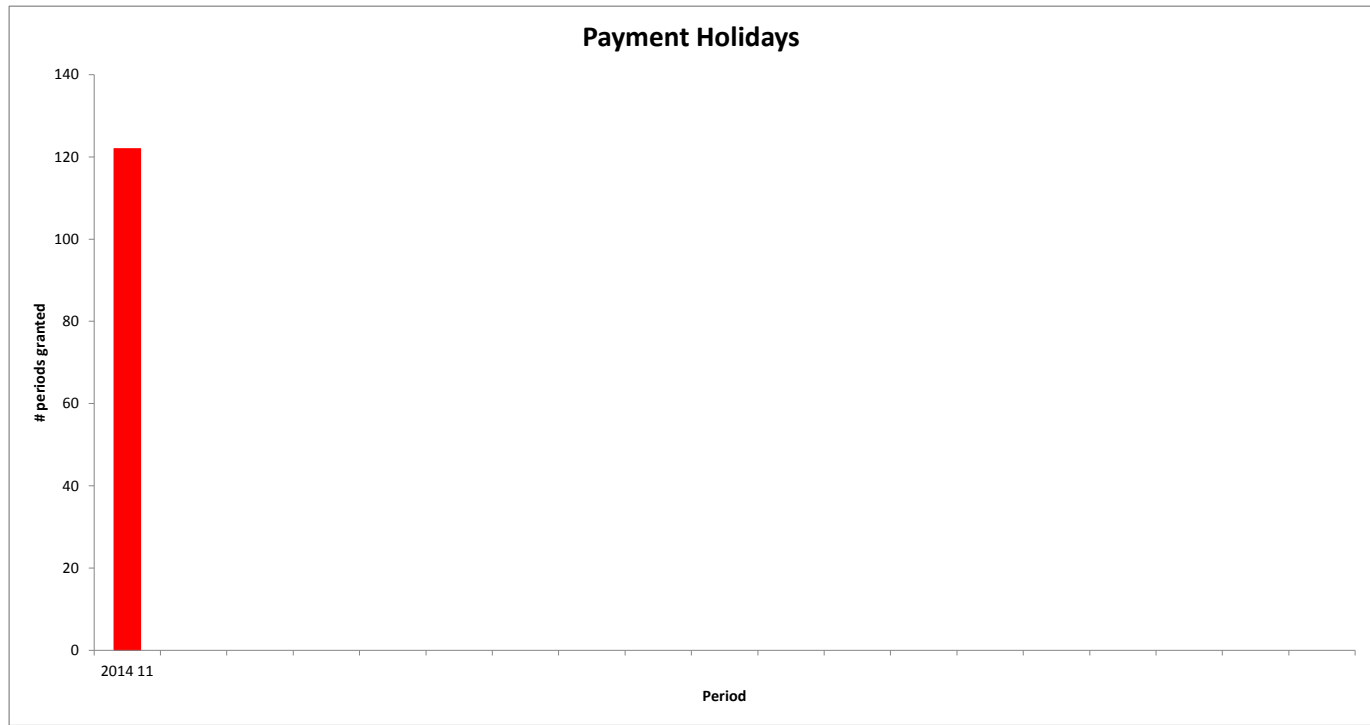
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53 198	2 111 589	
Total:	122	186	53 198	2 111 589	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	02.01.2015
Payment date	30.12.2014
Period No	1
Monthly Period	Oct Nov 2014
Interest Period	from 06.11.2014 to 30.12.2014 = 54 days

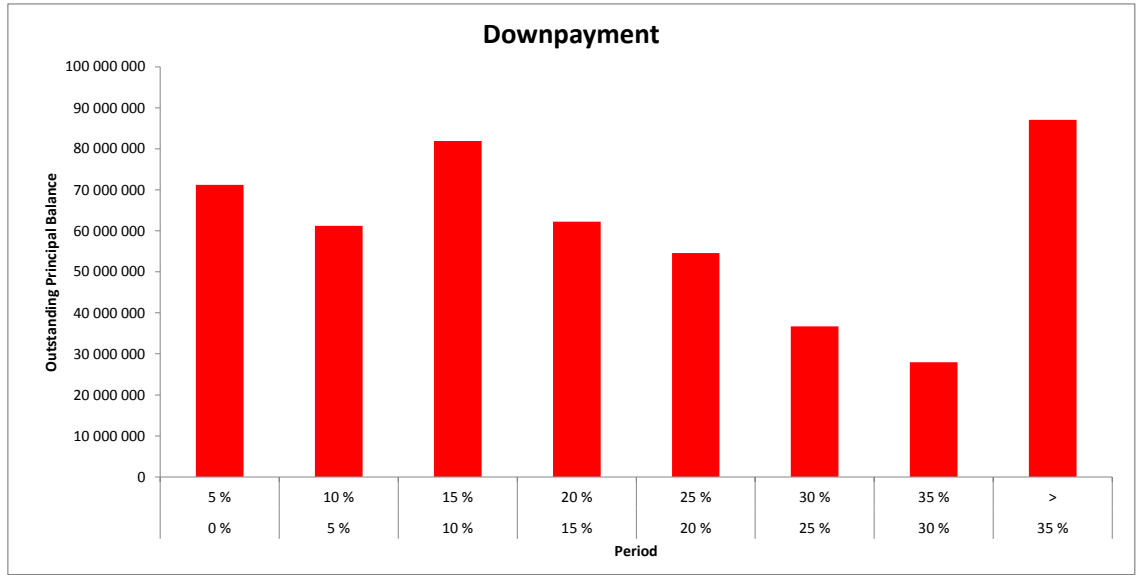
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	4 177	71 205 572	14,7 %	50,4	8,0
	5 %		10 %	3 695	61 245 651	12,7 %	49,5	8,5
	10 %		15 %	5 470	81 945 084	17,0 %	48,1	8,9
	15 %		20 %	4 168	62 212 751	12,9 %	47,1	8,9
	20 %		25 %	3 840	54 619 550	11,3 %	45,9	8,8
	25 %		30 %	2 658	36 734 910	7,6 %	46,1	8,6
	30 %		35 %	2 129	27 977 771	5,8 %	44,8	8,8
	35 %	>		9 122	87 056 284	18,0 %	39,8	8,5
	Total			35 259	482 997 572	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



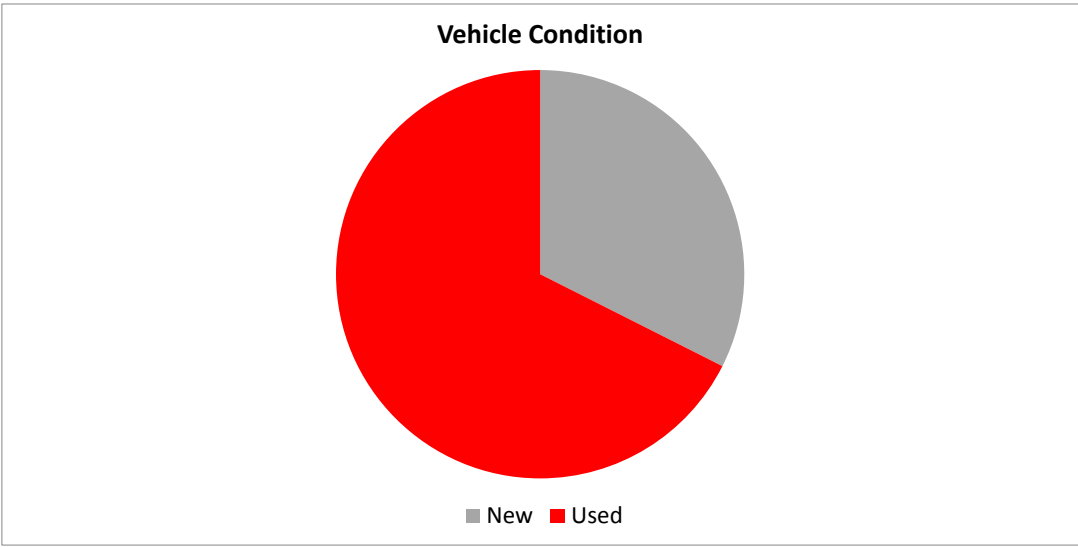
Reporting Date	02.01.2015
Payment date	30.12.2014
Period No	1
Monthly Period	Oct Nov 2014
Interest Period	from 06.11.2014 to 30.12.2014 = 54 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 294	156 635 735	32,4 %	46,0	9,0
	Used	26 965	326 361 837	67,6 %	46,6	8,0
	Total	35 259	482 997 572	100 %		

18.b Vehicle Condition



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days

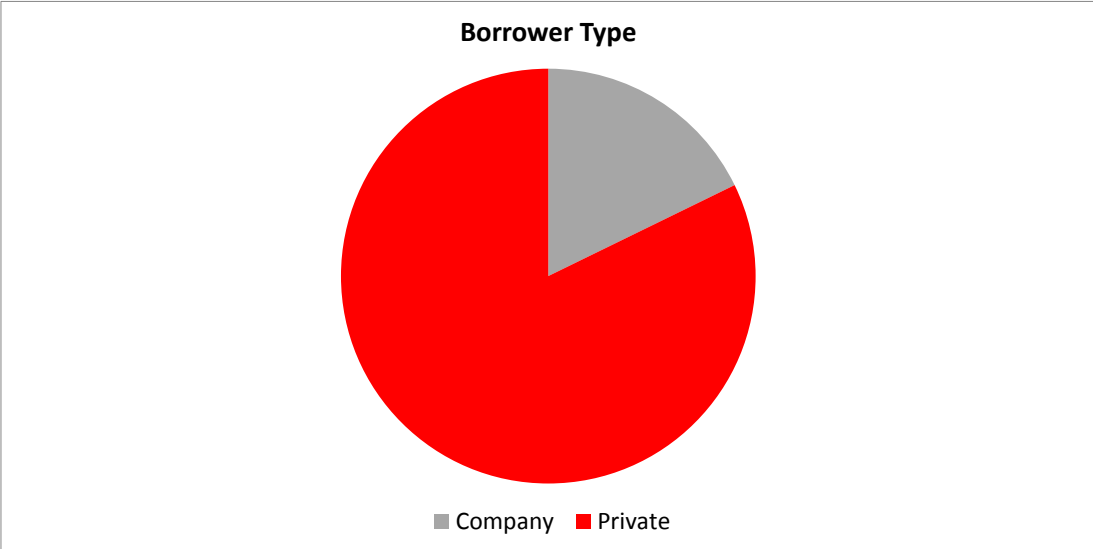
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 429	85 839 834	17,8 %	42,8	8,8
	Private	30 830	397 157 738	82,2 %	47,2	8,6
	Total	35 259	482 997 572	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date			02.01.2015		
Payment date			30.12.2014		
Period No			1		
Monthly Period			Oct Nov 2014		
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days

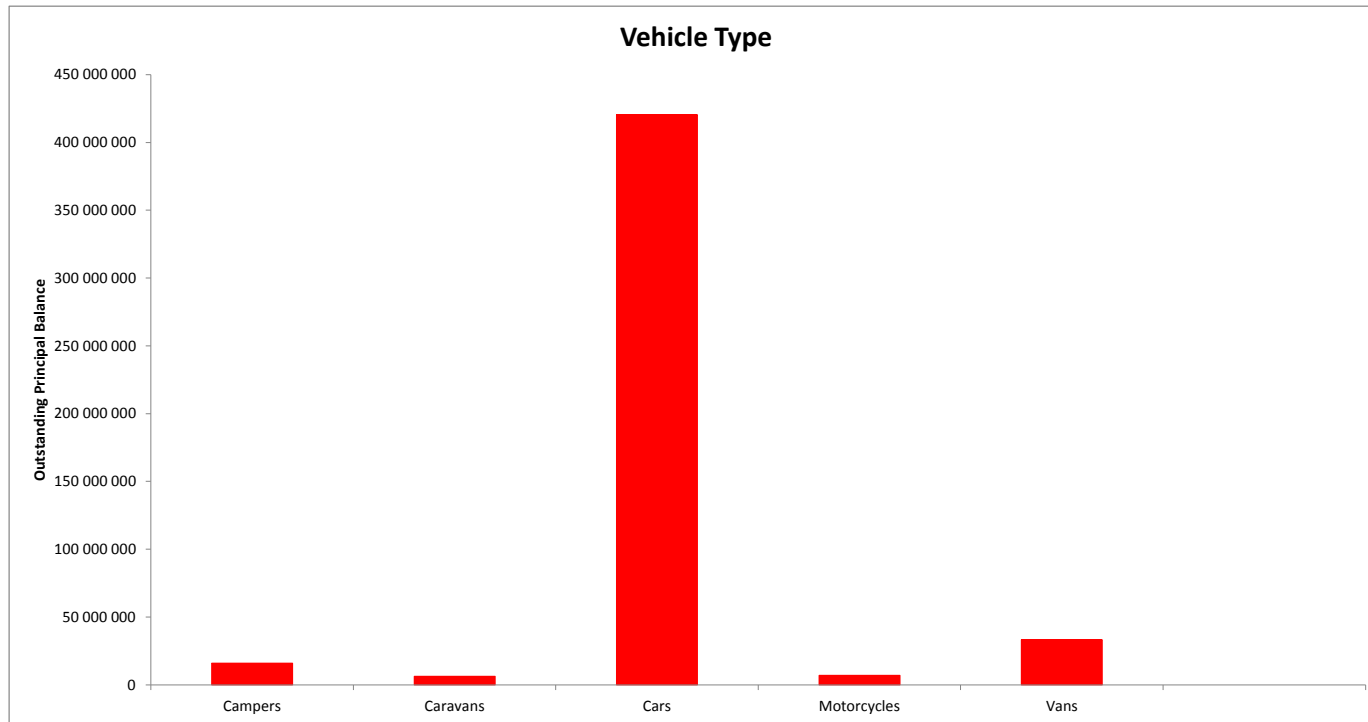
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	680	15 851 752	3,28 %	48,9	8,35	
Caravans	524	6 349 717	1,31 %	47,8	8,68	
Cars	30 965	420 567 369	87,07 %	46,5	8,59	
Motorcycles	828	7 070 085	1,46 %	45,8	7,29	
Vans	2 262	33 158 649	6,87 %	43,6	9,04	
	35 259	482 997 572	100 %			

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.a Restructured Loans



Reporting Date	02.01.2015	
Payment date	30.12.2014	
Period No	1	
Monthly Period	Oct Nov 2014	
Interest Period	from 06.11.2014 to 30.12.2014 =	54 days

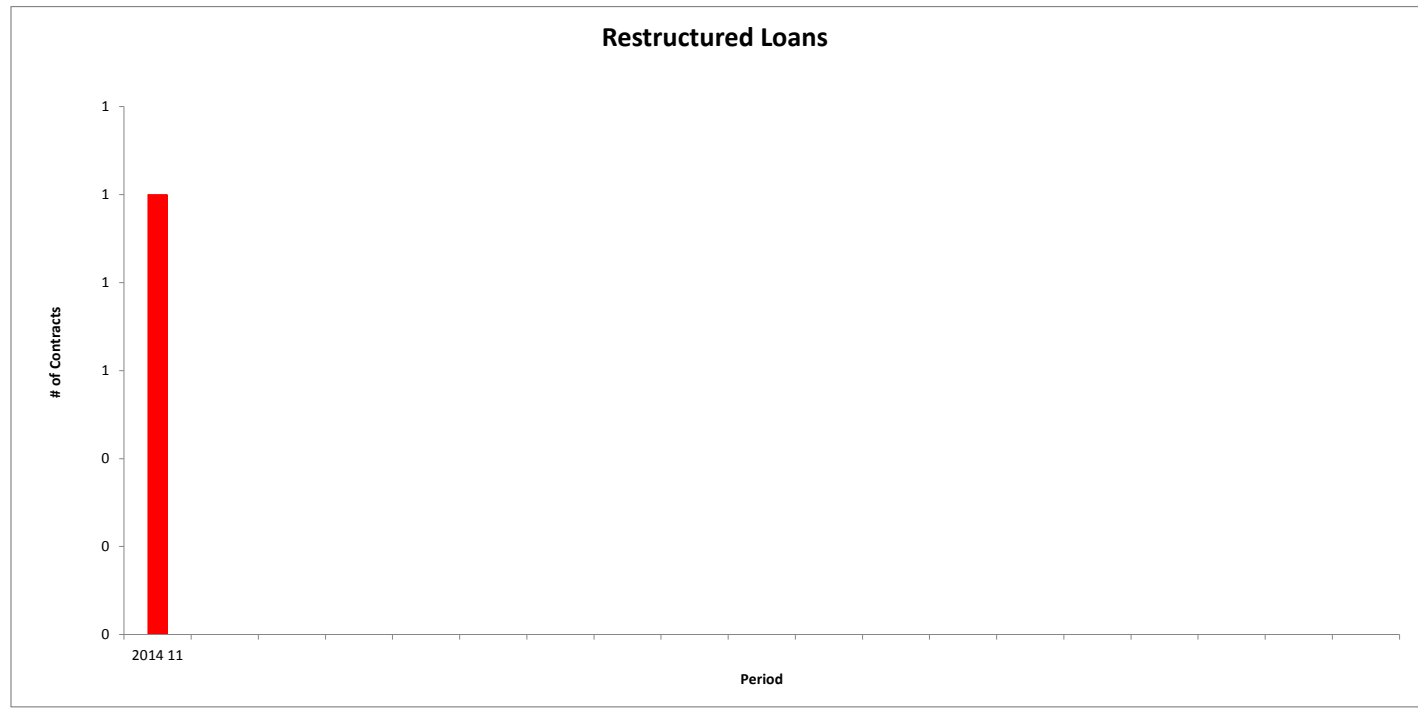
	TOTAL		
	Period	No	Outstanding balance
Restructured	2014 11	1	7 950
		1	7 950

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	02.01.2015
Payment date	30.12.2014
Period No	1
Monthly Period	Oct Nov 2014
Interest Period	from 06.11.2014 to 30.12.2014 = 54 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

22.a Dynamic Interest rate



Reporting Date	02.01.2015
Payment date	30.12.2014
Period No	1
Monthly Period	Oct Nov 2014
Interest Period	from 06.11.2014 to 30.12.2014 = 54 days

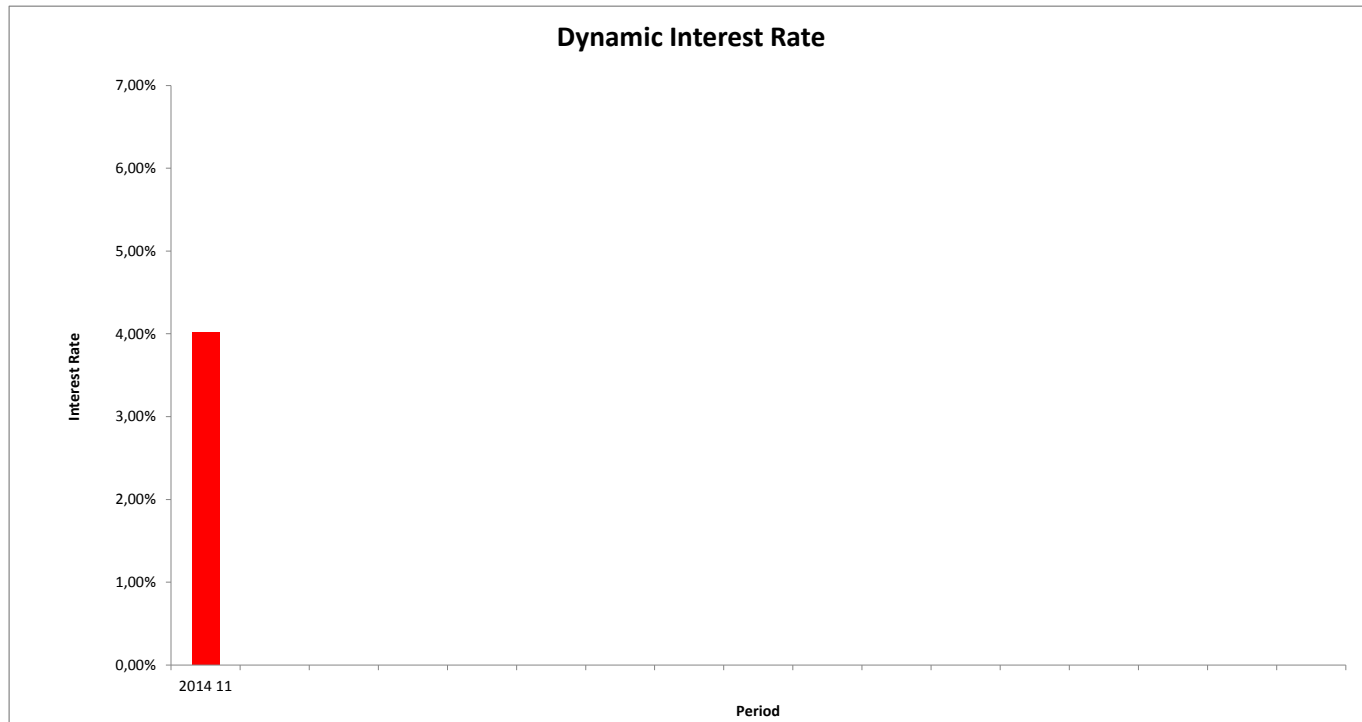
Interest rate evolution	TOTAL		
	Period	Closing balance	WA Interest rate
	2014 11	482 997 572	4,01 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days



SCFI Rahoituspalvelut Ltd
 Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	02.01.2015		
Payment date	30.12.2014		
Period No	1		
Monthly Period	Oct Nov 2014		
Interest Period	from 06.11.2014	to 30.12.2014	= 54 days

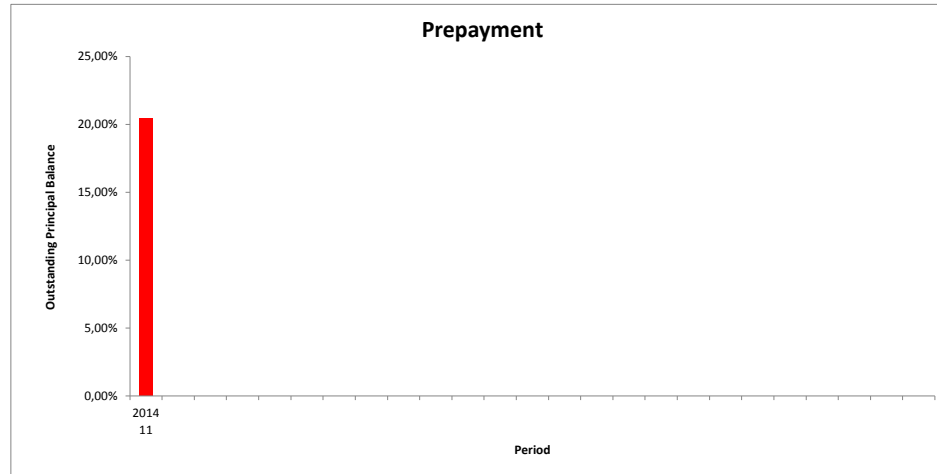
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2014 11	16 943 393	482 997 572	20,43 %

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

23.b Dynamic Pre-Payments



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	02.01.2015	
Payment date	30.12.2014	
Period No	1	
Monthly Period	Oct Nov 2014	
Interest Period	from 06.11.2014 to 30.12.2014 =	54 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
	11	482 997 572	33 078	451 050 167	1 886	27 827 140	261	3 634 790	34	485 475	0	0	0	0	0	0	0	0
	12																	
2015	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 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	-	0	0	0	0									
2015 1														
2015 2														
2015 3														

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

26. Priority of Payments



Reporting Date	02.01.2015				
Payment date	30.12.2014				
Period No	1				
Monthly Period	Oct Nov 2014				
Interest Period	from	06.11.2014	to	30.12.2014	= 54 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	38 299 296,60	EUR
Senior Expenses	-	4 220,00	EUR
Servicing Fee	-	389 081,38	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	3 203 567,30	EUR
Principal on Loan to Issuer	-	34 702 427,92	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	45 672 142,08	EUR
Senior Expenses	-	3 165,00	EUR
Interest Class A	-	284 474,00	EUR
Interest Class B	-	44 406,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	5 177 000,00	EUR
Prior to PDTE - Interest on Class C notes	-	9 119,00	EUR
Prior to PDTE - Interest on Class D notes	-	17 150,00	EUR
Principal Payments on Class A	-	34 702 427,92	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	39 064,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	2 588 500,00	EUR
Interest on Class F notes	-	88 608,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	51 590,00	EUR
Interest Issuer Subordinated Loan	-	6 167,64	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	2 660 470,53	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	2 660 470,53	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	79,42	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	2 660 391,10	EUR

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

27. Transaction Costs



Reporting Date	02.01.2015	
Payment date	30.12.2014	
Period No	1	
Monthly Period	Oct Nov 2014	
Interest Period	from 06.11.2014	to 30.12.2014 = 54 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	4 220,00						
Interest accrued for the Period	EUR	482 821,00	284 474,00	44 406,00	9 119,00	17 150,00	39 064,00	88 608,00
Cumulative Interest accrued	EUR	482 821,00	284 474,00	44 406,00	9 119,00	17 150,00	39 064,00	88 608,00
Interest Payments	EUR	482 821,00	284 474,00	44 406,00	9 119,00	17 150,00	39 064,00	88 608,00
Cumulative Interest Payments	EUR	482 821,00	284 474,00	44 406,00	9 119,00	17 150,00	39 064,00	88 608,00
Interest accrued on Subordinated Loan for the Period	EUR	6 167,64						
Cumulative Interest accrued on Subordinated Loan	EUR	6 167,64						
Interest Payments on Subordinated Loan	EUR	6 167,64						
Cumulative Interest Payments on Subordinated Loan	EUR	6 167,64						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

28. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70
Priscilla Halverson	+47 21 08 37 72
Anders Fuglsang	+47 95 04 21 28
Ellen Belck-Olsen	+47 48 02 62 00

anders.bruun.olsen@santanderconsumer.no
priscilla.halverson@santanderconsumer.no
anders.fuglsang@santanderconsumer.no
ellen.belck.olsen@santanderconsumer.no

Risk

Tom Daniel Sivertsen	+47 21 08 38 97
Morten Christopher Freberg Holme	+47 21 08 38 25
Tatiana Sushko	+47 21 08 37 54

tom.daniel.sivertsen@santanderconsumer.no
morten.holme@santanderconsumer.no
tatiana.sushko@santanderconsumer.no

Reporting Date	02.01.2015
Payment date	30.12.2014
Period No	1
Monthly Period	Oct Nov 2014
Interest Period	from 06.11.2014 to 30.12.2014 = 54 days