

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.10.2016				
Payment date	25.10.2016			Following payment dates:	25.11.2016
Period No	23				29.12.2016
Monthly Period	Sep 2016			Fixed rate	= 30/360 days
Interest Period	from 25.09.2016		to	25.10.2016	= 30 days
Cut-Off date	30.09.2016				

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1. Portfolio Information



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016	to 25.10.2016 = 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	152 933 187,45 EUR	164 174 645,92 EUR
Scheduled Loan Principal Repayments	4 802 538,13 EUR	5 320 013,26 EUR
Prepayments	5 652 394,38 EUR	5 785 251,59 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	10 454 932,51 EUR	11 105 264,85 EUR
New Defaulted Auto Loans in Period	194 347,71 EUR	136 193,62 EUR
Closing Balance	142 283 907,23 EUR	152 933 187,45 EUR
Total revenue collections		
Revenue and fees received on loan balances	695 551,84 EUR	768 574,70 EUR
Recoveries on loans in default	131 777,50 EUR	78 587,42 EUR
Total Revenue Received in Period	827 329,34 EUR	847 162,12 EUR
# Loans		
At beginning of period	17 174 Loans	18 075 Loans
Paid in Full	878 Loans	885 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	15 Loans	16 Loans
At end of period	16 281 Loans	17 174 Loans

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2. Amount Due for Distribution



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	23				
Monthly Period	Sep 2016		Fixed rate	=	10/360 days
Interest Period	from 25.09.2016	to	25.10.2016	=	30 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	11 279 957 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	11 279 957 EUR

	11 949 787 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
	0 EUR
Total	11 949 787 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 213 584 EUR
b. Reserve Fund	3 194 846 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	14 408 431 EUR

	11 878 285 EUR
	3 303 305 EUR
	0 EUR
	0 EUR
Total	15 181 590 EUR

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3. Reserve Accounts



Reporting Date	27.10.2016				
Payment date	25.10.2016				
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Monthly Period	Sep 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	

Note Balance

Beginning of Period	152 933 187,45	EUR
End of Period	142 283 907,23	EUR

Reserve Fund

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

Liquidity Balance

Beginning of Period	1,1 %	1 641 746,46 EUR
Cash Outflow		1 641 746,46 EUR
Cash Inflow		1 529 331,87 EUR
End of Period	1,0 %	1 529 331,87 EUR
Required Reserve Amount	1,0 %	1 529 331,87 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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4. Performance Data



Reporting Date	27.10.2016				
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Monthly Period	Sep 2016	Fixed rate	=	30/360 days	
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Asset Balance

Beginning of Period	152 933 187,45	EUR
End of Period	142 283 907,23	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	130 005 528,07	91,37 %	15 027
1-29 days past due	10 056 899,67	7,07 %	1 019

Delinquent Receivables:

30-59 days past due	1 521 775,15	1,07 %	158
60-89 days past due	361 257,09	0,25 %	41
90-119 days past due	236 937,03	0,17 %	26
120-149 days past due	60 059,72	0,04 %	6
150-179 days past due	41 450,50	0,03 %	4
Total Performing and Delinquent	142 283 907	100,00 %	16 281

Current Period Defaults	194 347,71	15
Cumulative Defaults	4 016 554,32	336
Current Period Recoveries	131 777,50	
Cumulative Recoveries	3 130 020,76	

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

NO

[A] [1] - [2] - [3]	(1 553 100,00)
Note Principal Closing Balance [1]	142 283 907,23
Reserve Fund Amount [2]	1 553 100,00
Aggregate Outstanding Asset Principal Amount [3]	142 283 907,23
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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5. Outstanding Notes



Reporting Date	27.10.2016	
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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	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
Available Distribution Amount	14 408 430,71						
Amortisation	10 649 280,22						
Redemption per Class	10 649 280,22	10 649 280,22	-	-	-	-	-
Redemption per Note		2 404,99					
Class Principal Outstanding Closing Balance	142 283 907,23	67 383 907,23	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	47,36 %	30,57 %	4,71 %	5,06 %	5,76 %	6,54 %
Current Pool Factor		0,15	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	30						
Principal Outstanding per Note Beginning of Period		17 622,67	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 404,99	-	-	-	-	-
Principal Outstanding per Note End of Period		15 217,68	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		6,93	62,50	83,33	145,83	291,67	583,33
Interest Payment	63 463,89	30 693,05	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		6,93	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)		57,74 %	27,17 %	22,46 %	17,40 %	11,64 %	5,10 %
Current CE (excl. Excess Spread)		54,81 %	24,23 %	19,53 %	14,47 %	8,70 %	2,17 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.10.2016
 Payment date 25.10.2016
 Period No 23
 Monthly Period Sep 2016 to Fixed rate = 30/360 days
 Interest Period : 25.09.2016 to 25.10.2016 = 30 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	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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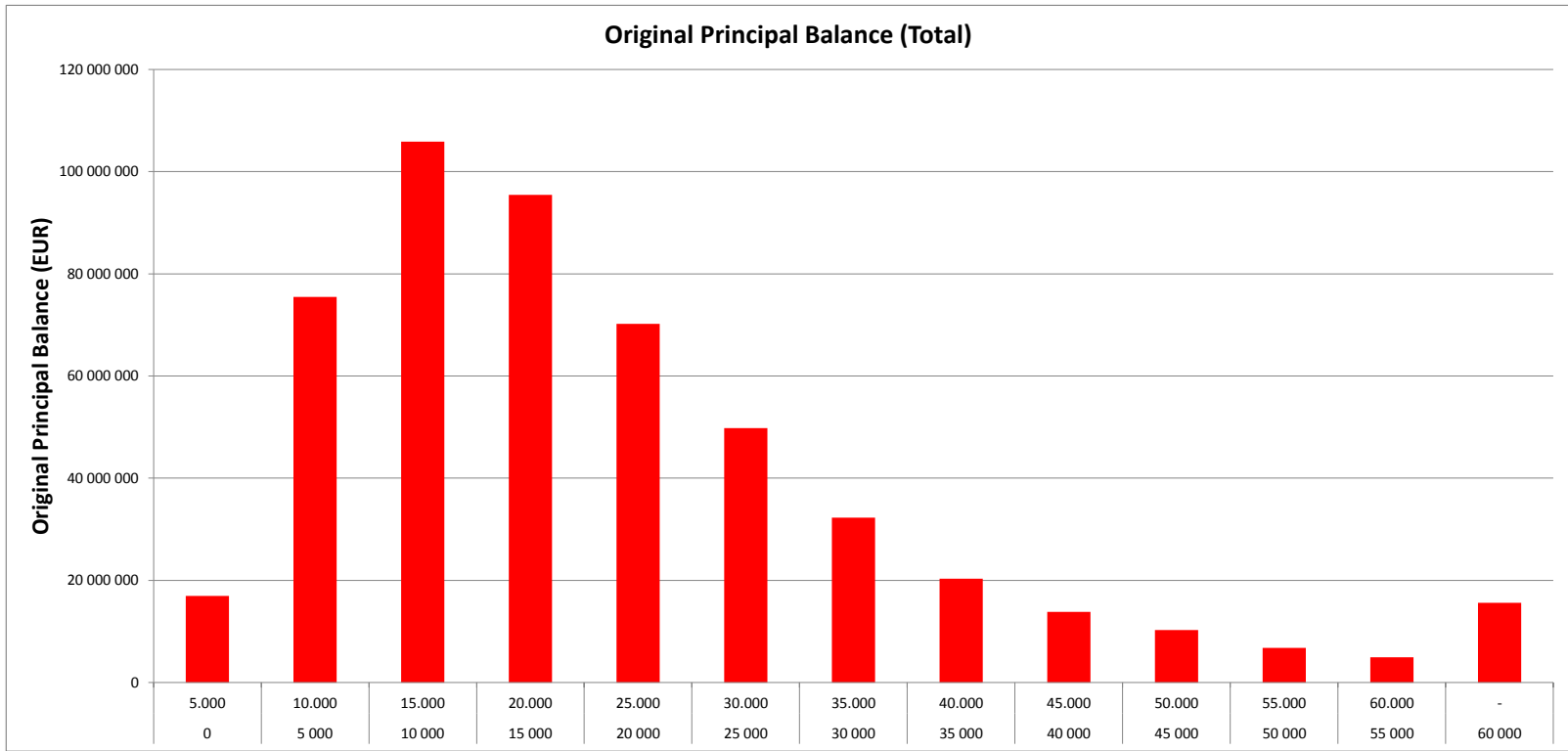
Average amount - all: 14 163

	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	27.10.2016				
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Period No	23				
Monthly Period	Sep 2016	Fixed rate	=	30/360	days
Interest Period	from 25.09.2016	to 25.10.2016	=	30	days



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8.a Outstanding Principal Balance



Reporting Date	27.10.2016			
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Period No	23			
Monthly Period	Sep 2016		Fixed rate	= 30/360 days
Interest Period	from	25.09.2016	to	25.10.2016 = 30 days

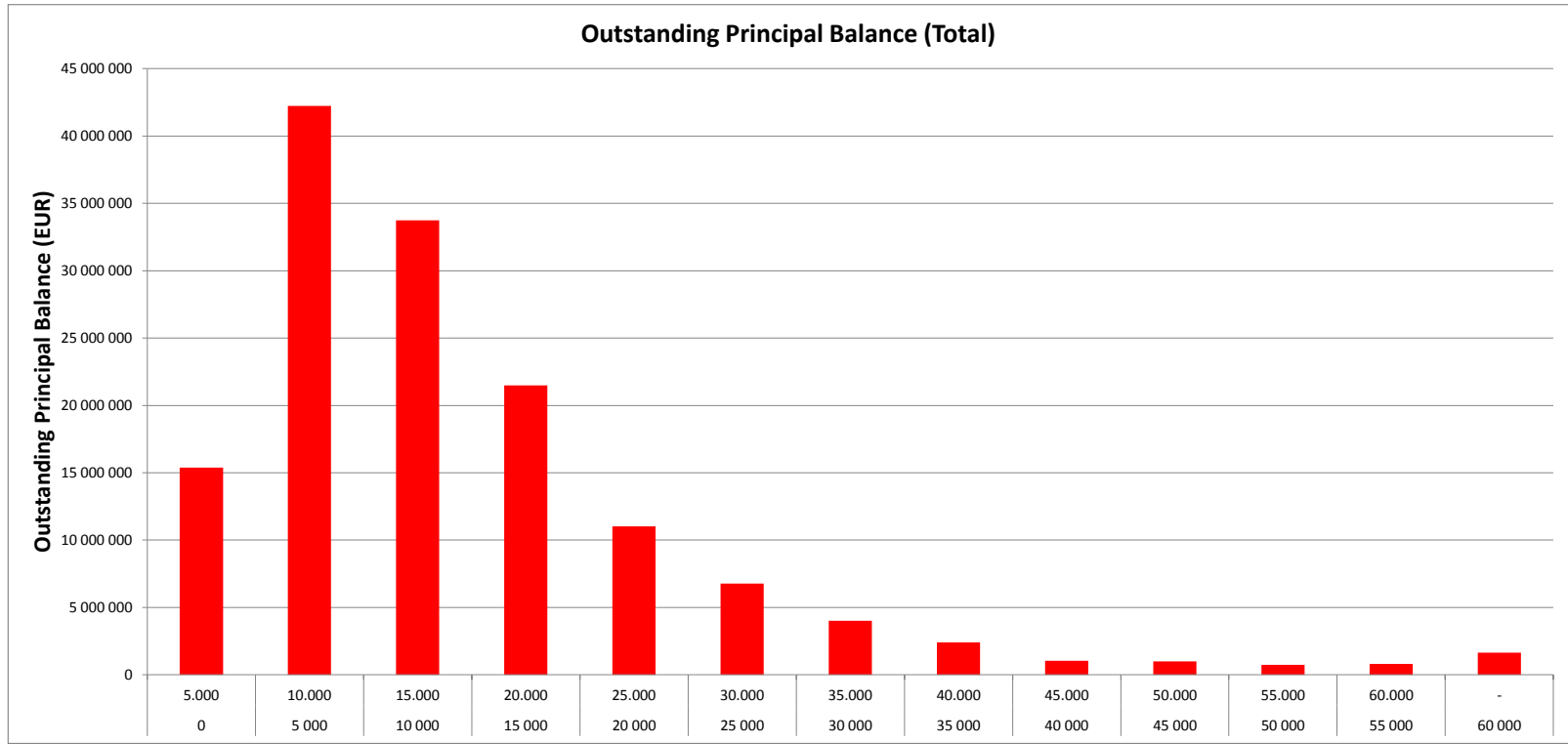
Average amount - all: 8 739

		TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance		0	5 453	15 379 613	10,8 %	19,1	30,9	
		5 000	5 778	42 244 524	29,7 %	27,5	30,3	
		10 000	2 772	33 739 030	23,7 %	28,8	29,9	
		15 000	1 251	21 494 634	15,1 %	29,6	29,7	
		20 000	496	11 029 621	7,8 %	30,0	29,6	
		25 000	248	6 761 385	4,8 %	29,2	29,7	
		30 000	124	4 015 567	2,8 %	29,8	29,3	
		35 000	65	2 404 901	1,7 %	30,8	29,5	
		40 000	25	1 044 992	0,7 %	30,1	29,5	
		45 000	21	986 676	0,7 %	30,8	28,5	
		50 000	14	733 511	0,5 %	30,4	29,4	
		55 000	14	816 830	0,6 %	31,5	29,0	
		60 000	20	1 632 623	1,1 %	29,8	29,5	
				16 281	142 283 907	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	27.10.2016				
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Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	



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Monthly Investor Report

9.a Geographical Distribution



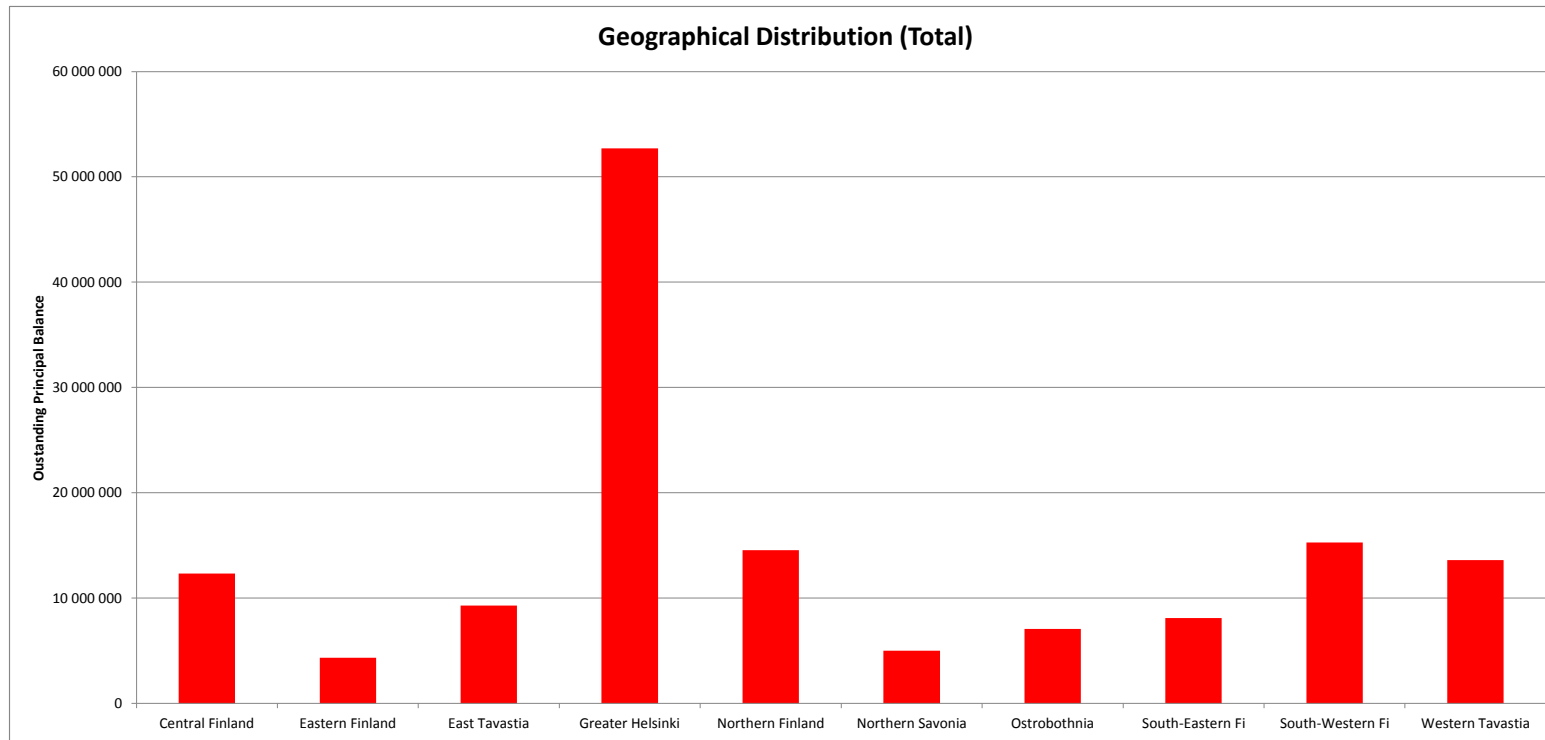
Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	23				
Monthly Period	Sep 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 524	12 321 509	8,66 %	27,7		30,0
Eastern Finland	494	4 332 029	3,04 %	27,7		30,3
East Tavastia	1 024	9 283 523	6,52 %	27,8		30,3
Greater Helsinki	5 761	52 710 771	37,05 %	27,6		30,0
Northern Finland	1 650	14 559 576	10,23 %	28,3		29,9
Northern Savonia	583	4 991 187	3,51 %	27,7		30,3
Ostrobothnia	897	7 072 338	4,97 %	26,9		30,0
South-Eastern Fi	981	8 114 121	5,70 %	28,2		29,8
South-Western Fi	1 762	15 279 051	10,74 %	27,6		30,1
Western Tavastia	1 605	13 619 800	9,57 %	27,8		29,9
Total	16 281	142 283 907	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
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Interest Period	from 25.09.2016 to 25.10.2016	= 30 days

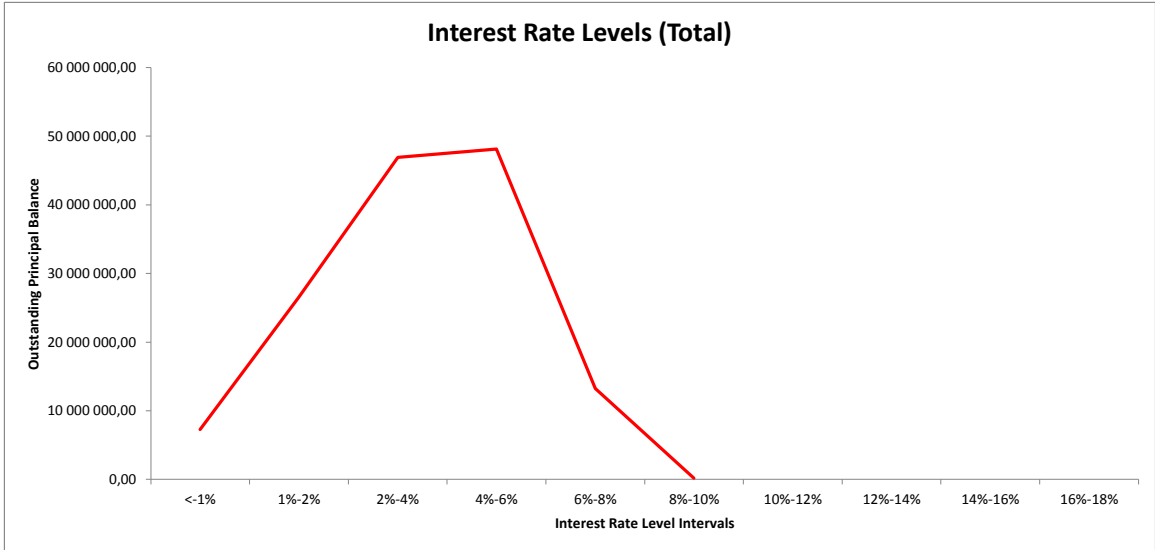
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		893	7 262 308	5,10 %	29,7	28,1
1 2		3 103	26 577 132	18,68 %	27,6	29,9
2 4		4 598	46 895 549	32,96 %	27,7	30,2
4 6		5 679	48 135 759	33,83 %	27,6	30,2
6 8		1 979	13 252 002	9,31 %	27,4	30,1
8 10		29	161 157	0,11 %	26,5	30,1
10 12						
12 14						
14 16						
16 18						
Total		16 281	142 283 907	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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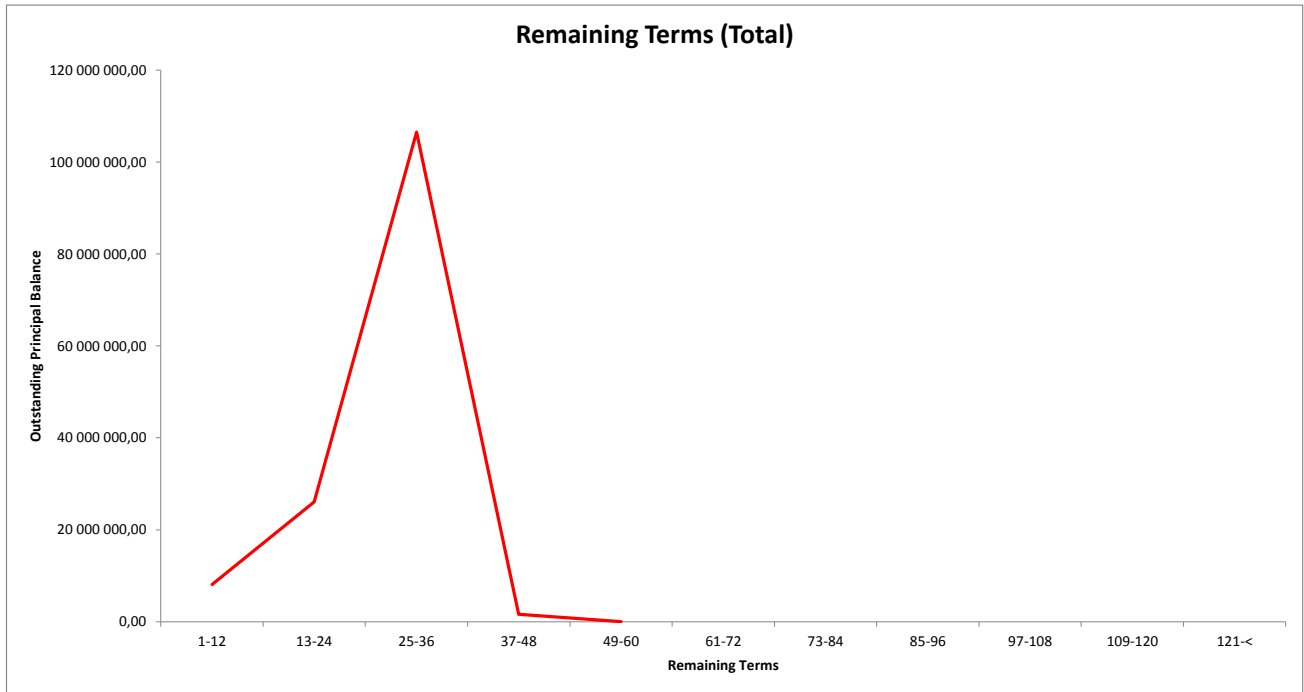
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0		34	13 798	0,01 %	0,0	37,4
		1	12	2 817	8 086 239	5,68 %	8,2	30,8
		13	24	3 883	26 057 897	18,31 %	20,9	33,0
		25	36	9 441	106 529 618	74,87 %	30,7	29,3
		37	48	106	1 596 355	1,12 %	37,8	25,9
		49	60	0	0	0,00 %	0,0	0,0
		61	72					
		73	84					
		85	96					
		97	108					
		109	120					
	121							
	Total		16 281	142 283 907	100 %			

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11.b Remaining Terms



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12.a Seasoning



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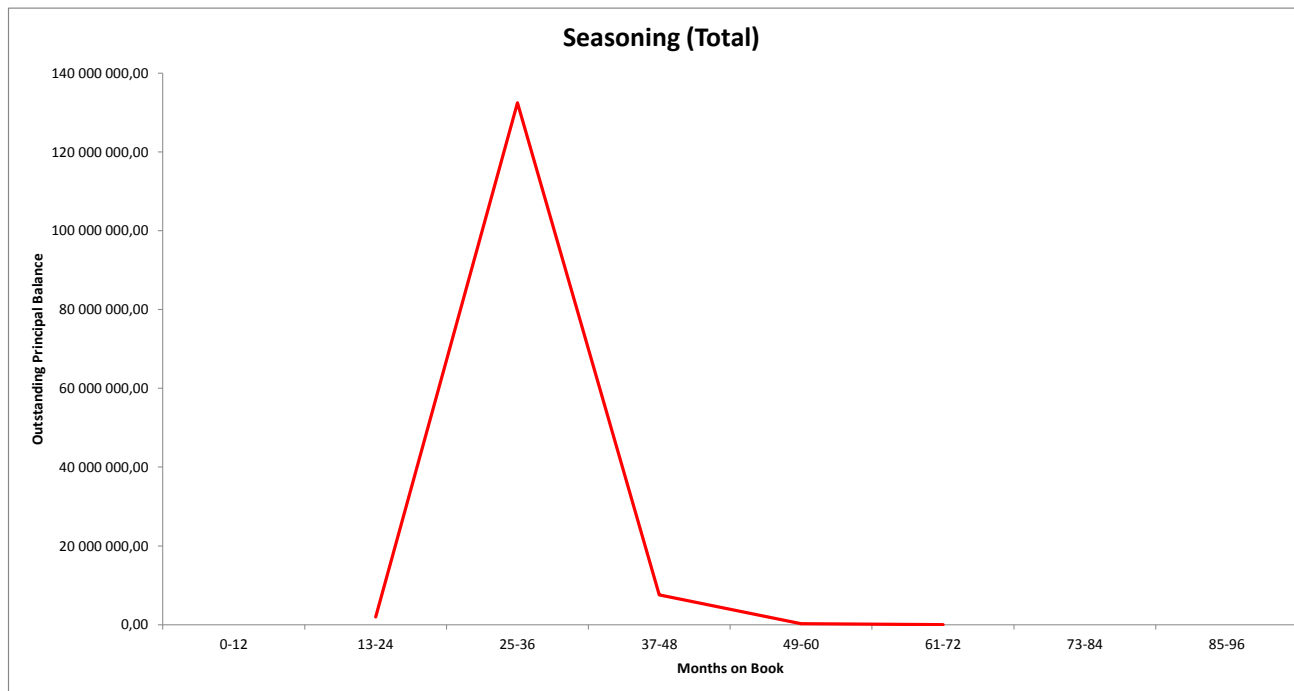
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24	206	1 942 464	1,37 %	32,6	24,0
	25		36	14 965	132 484 008	93,11 %	28,0	29,6
	37		48	1 048	7 583 567	5,33 %	21,6	37,5
	49		60	59	269 452	0,19 %	7,9	52,8
	61		72	3	4 416	0,00 %	13,3	61,8
	73		84					
	85		96					
	Total			16 281	142 283 907	100 %		

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12.b Seasoning



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13.a Balloon loans



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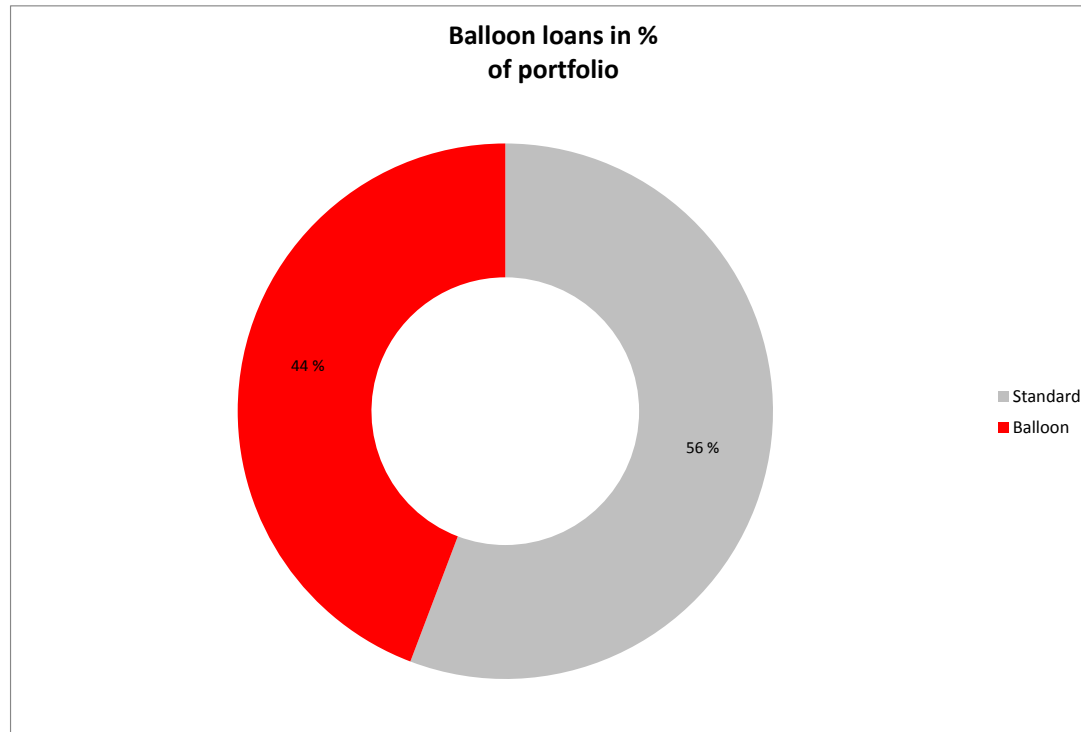
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		12 246	79 354 726	55,77 %	1 901	0,00 %	26,8	30,0
Balloon		4 035	62 929 181	44,23 %	26 038 033	41,38 %	28,9	30,1
Total		16 281	142 283 907	100 %	26 039 934	18,30 %		

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13.b Balloon loans



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.a # loans per borrower



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days

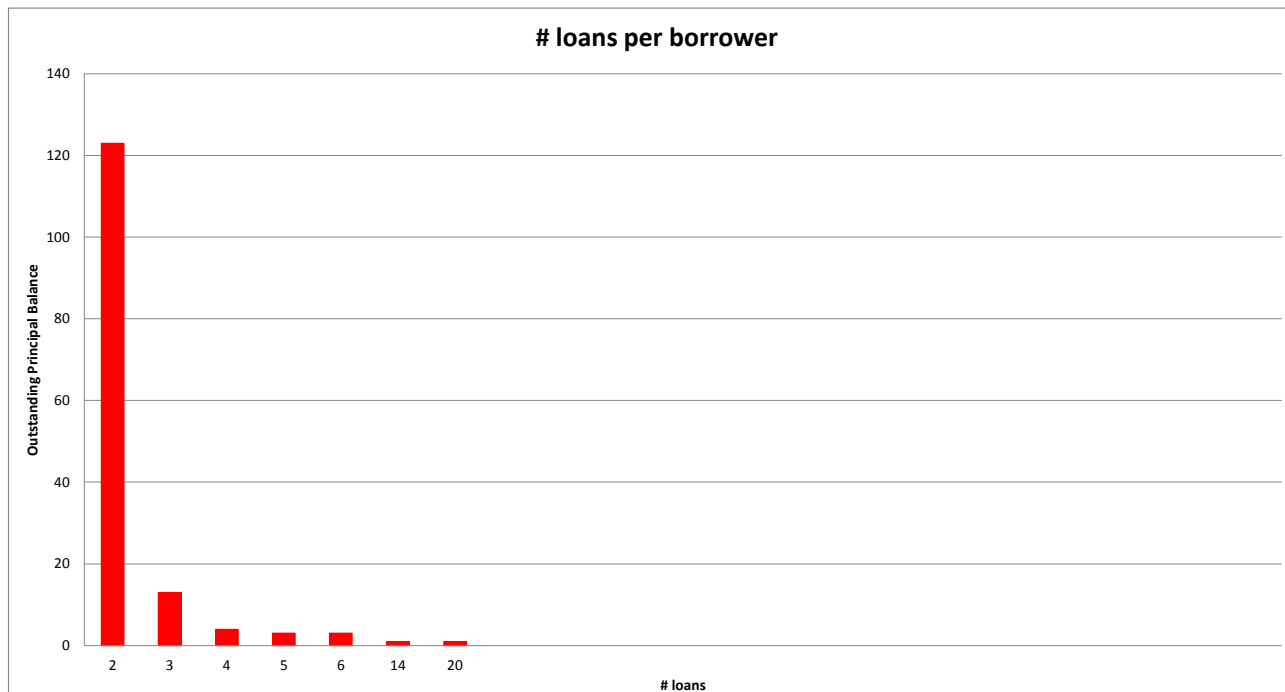
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	15 913	138 442 997	97,30 %
2	123	2745728,1	1,93 %
3	13	349 405	0,25 %
4	4	186760,71	0,13 %
5	3	177 389	0,12 %
6	3	148603,37	0,10 %
14	1	187 643	0,13 %
20	1	45381,04	0,03 %
Total:	16 061	142 283 907	100,0 %

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	142 283 907	137 547 445	4 736 462	466 314	4,00 %	96,67 %
2	137 547 445	132 773 737	4 773 708	450 589	4,00 %	93,32 %
3	132 773 737	127 991 758	4 781 979	434 791	4,00 %	89,96 %
4	127 991 758	123 388 021	4 603 737	419 086	4,00 %	86,72 %
5	123 388 021	118 755 424	4 632 597	403 860	4,00 %	83,46 %
6	118 755 424	114 215 547	4 539 877	388 510	4,00 %	80,27 %
7	114 215 547	109 601 720	4 613 827	373 517	4,00 %	77,03 %
8	109 601 720	105 110 503	4 491 217	358 254	3,99 %	73,87 %
9	105 110 503	100 696 162	4 414 341	343 500	3,99 %	70,77 %
10	100 696 162	96 350 033	4 346 129	328 956	3,99 %	67,72 %
11	96 350 033	92 101 785	4 248 249	314 400	3,99 %	64,73 %
12	92 101 785	88 048 874	4 052 911	300 170	3,98 %	61,88 %
13	88 048 874	84 040 400	4 008 474	286 614	3,98 %	59,07 %
14	84 040 400	80 080 432	3 959 968	273 266	3,97 %	56,28 %
15	80 080 432	76 182 204	3 898 228	260 060	3,97 %	53,54 %
16	76 182 204	72 229 936	3 952 268	247 013	3,96 %	50,76 %
17	72 229 936	68 383 584	3 846 352	233 873	3,96 %	48,06 %
18	68 383 584	64 535 170	3 848 414	221 032	3,95 %	45,36 %
19	64 535 170	60 806 406	3 728 764	208 187	3,94 %	42,74 %
20	60 806 406	57 077 536	3 728 870	195 781	3,93 %	40,12 %

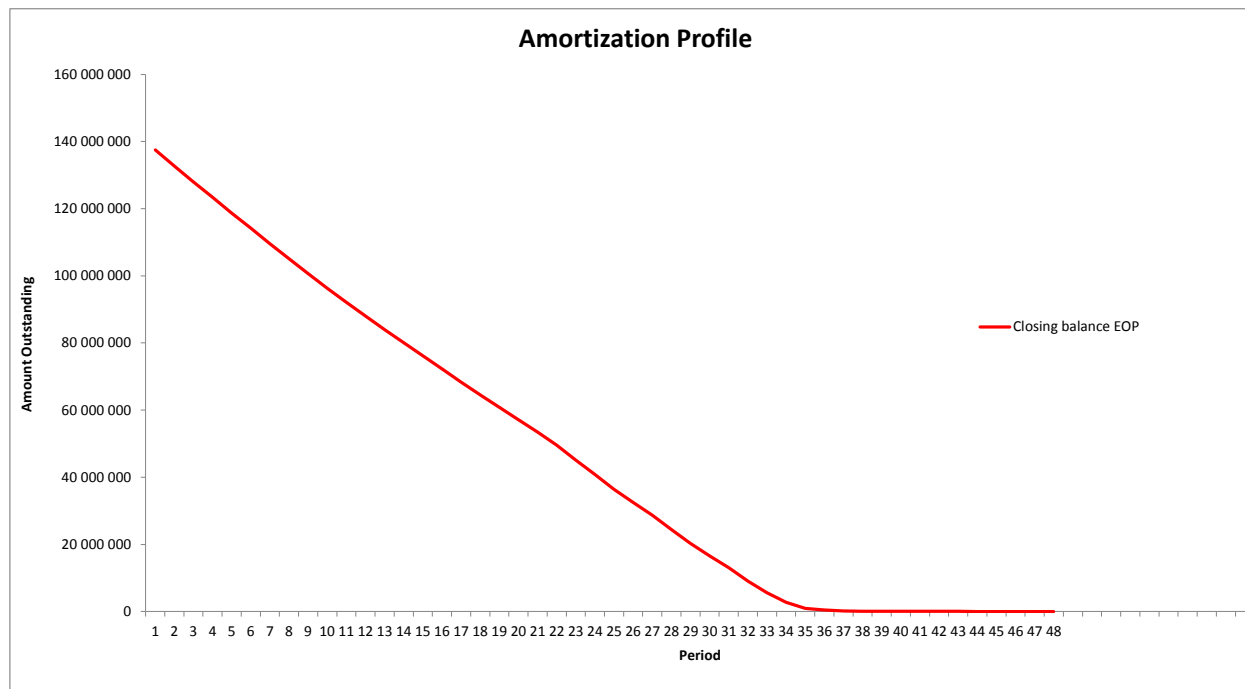
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27.10.2016			
Payment date	25.10.2016			
Period No	23			
Monthly Period	from	Sep 2016	to	Fixed rate = 30/360 days
Interest Period		25.09.2016		= 30 days

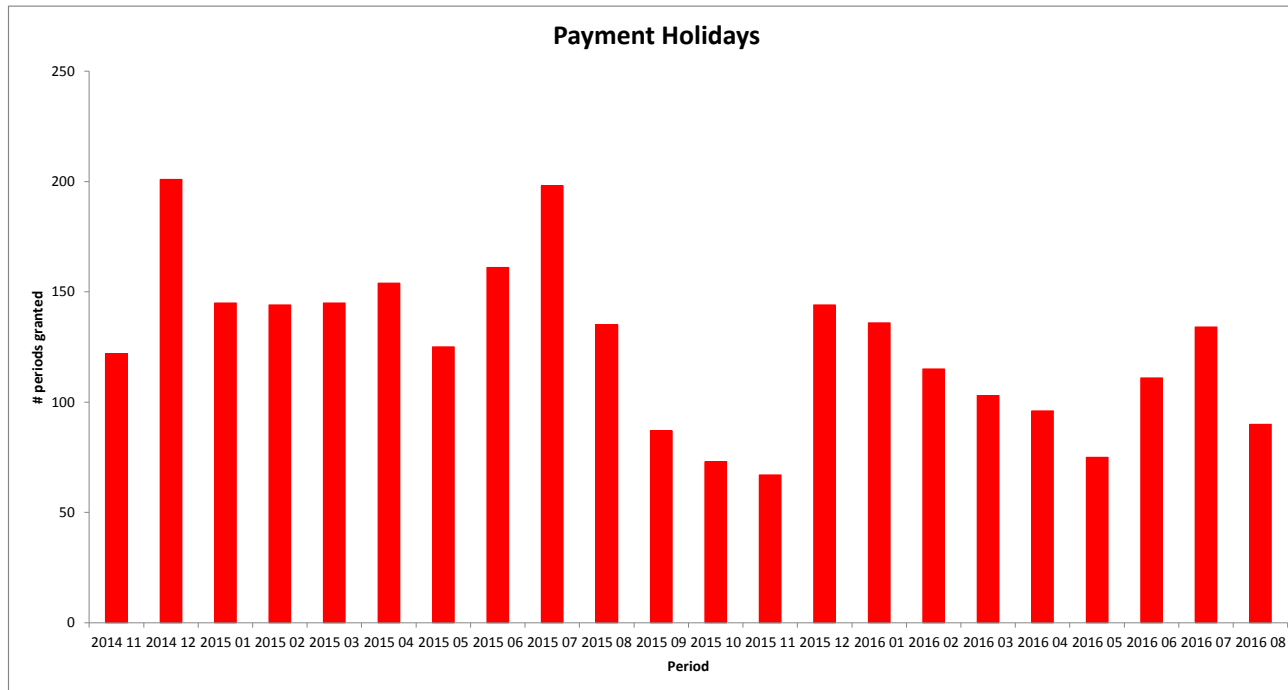
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2014 11	122	186	53 198	2 111 589	
2014 12	201	259	71 441	3 113 780	
2015 01	145	199	54 831	2 246 481	
2015 02	144	219	65 418	2 388 678	
2015 03	145	213	68 793	2 553 256	
2015 04	154	214	58 576	2 232 972	
2015 05	125	188	56 454	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	
2016 09	49	67	21 042	506 775	
Total:	2 810	3 928	1 172 471	39 059 755	

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.a Downpayment



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	23				
Monthly Period	Sep 2016		Fixed rate	=	30/360 days
Interest Period	from	25.09.2016	to	25.10.2016	= 30 days

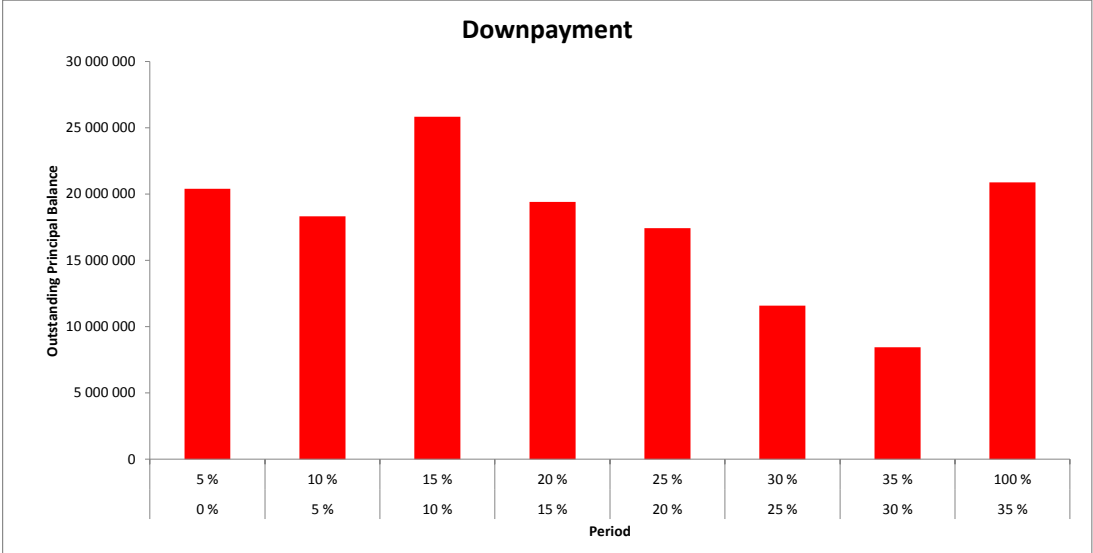
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 852	20 387 401	14,3 %	29,8	29,4
	5 %	10 %	1 795	18 323 969	12,9 %	28,9	29,9
	10 %	15 %	2 756	25 831 148	18,2 %	28,4	30,2
	15 %	20 %	2 129	19 409 896	13,6 %	27,8	30,4
	20 %	25 %	1 938	17 433 077	12,3 %	27,2	30,2
	25 %	30 %	1 299	11 588 553	8,1 %	27,5	30,1
	30 %	35 %	1 014	8 445 508	5,9 %	26,8	30,2
	35 %	100 %	3 498	20 864 355	14,7 %	24,7	30,0
Total		16 281	142 283 907	100 %			

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

17.b Downpayment



Reporting Date	27.10.2016			
Payment date	25.10.2016			
Period No	23			
Monthly Period	Sep 2016	Fixed rate	=	30/360 days
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

18.a Vehicle Condition



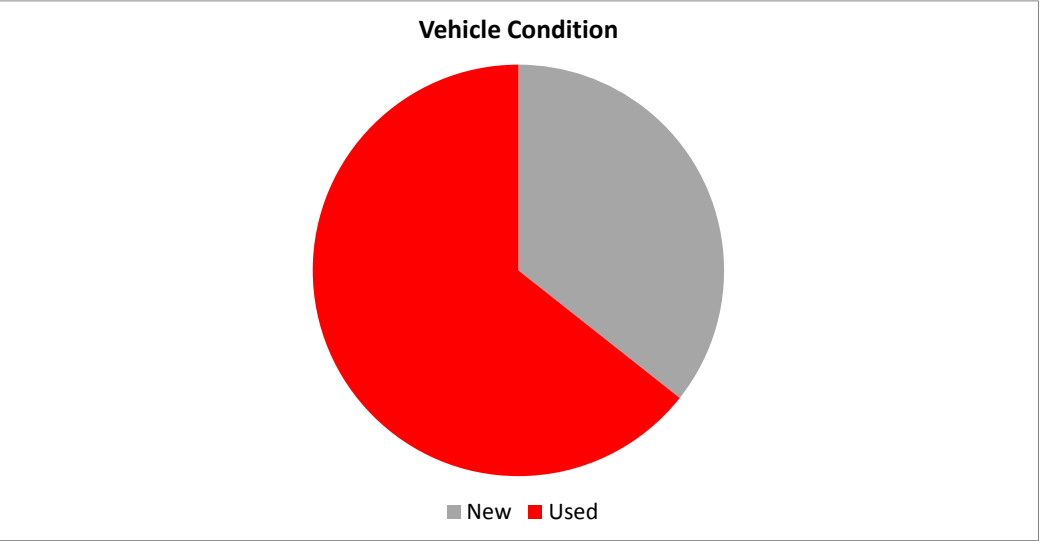
Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	23				
Monthly Period	Sep 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		4 254	50 718 297	35,6 %	27,4	30,2
Used		12 027	91 565 610	64,4 %	27,9	29,9
Total		16 281	142 283 907	100 %		

18.b Vehicle Condition



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	23				
Monthly Period	Sep 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.a Borrower Type



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days

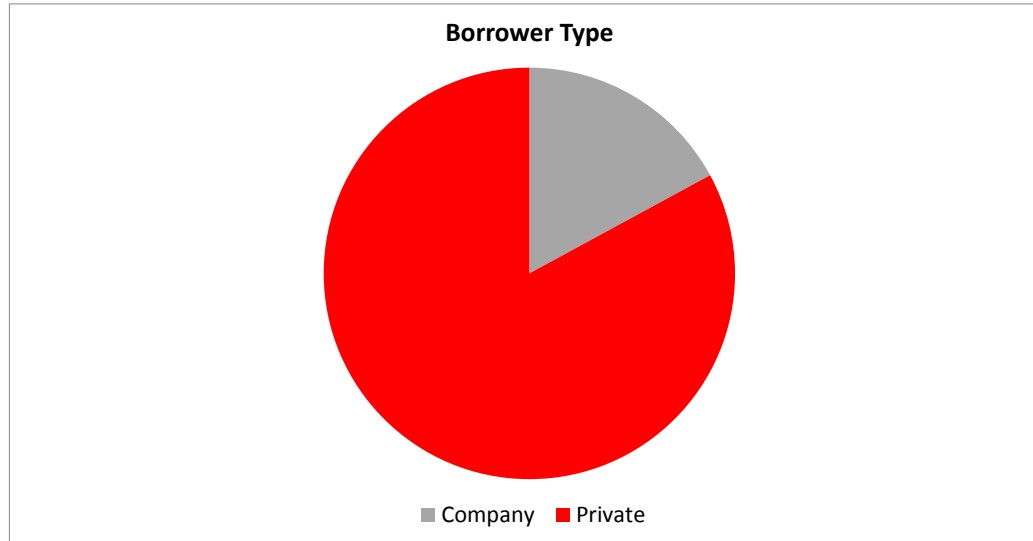
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 068	24 302 153	17,1 %	25,5	30,2
	Private	14 213	117 981 754	82,9 %	28,2	30,0
	Total	16 281	142 283 907	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

19.b Borrower Type



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	23				
Monthly Period	Sep 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.a Vehicle type



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	23				
Monthly Period	Sep 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	

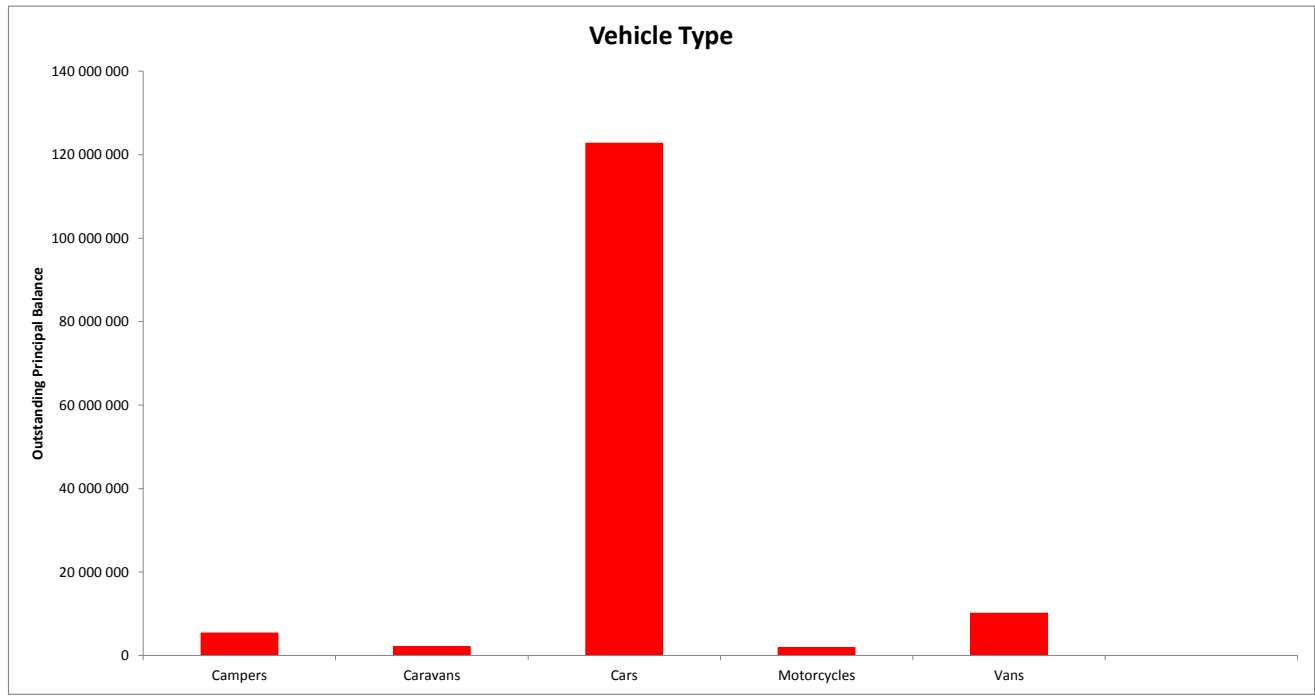
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		297	5 356 368	3,76 %	29,2	29,95
Caravans		247	2 132 756	1,50 %	28,5	30,33
Cars		14 337	122 753 089	86,27 %	27,8	30,03
Motorcycles		325	1 909 773	1,34 %	28,2	28,78
Vans		1 075	10 131 921	7,12 %	26,0	30,37
		16 281	142 283 907	100 %		

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

20.b Vehicle type



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

21.a Restructured Loans



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016	to 25.10.2016 = 30 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
2016 09	1	14 986
	12	125 027

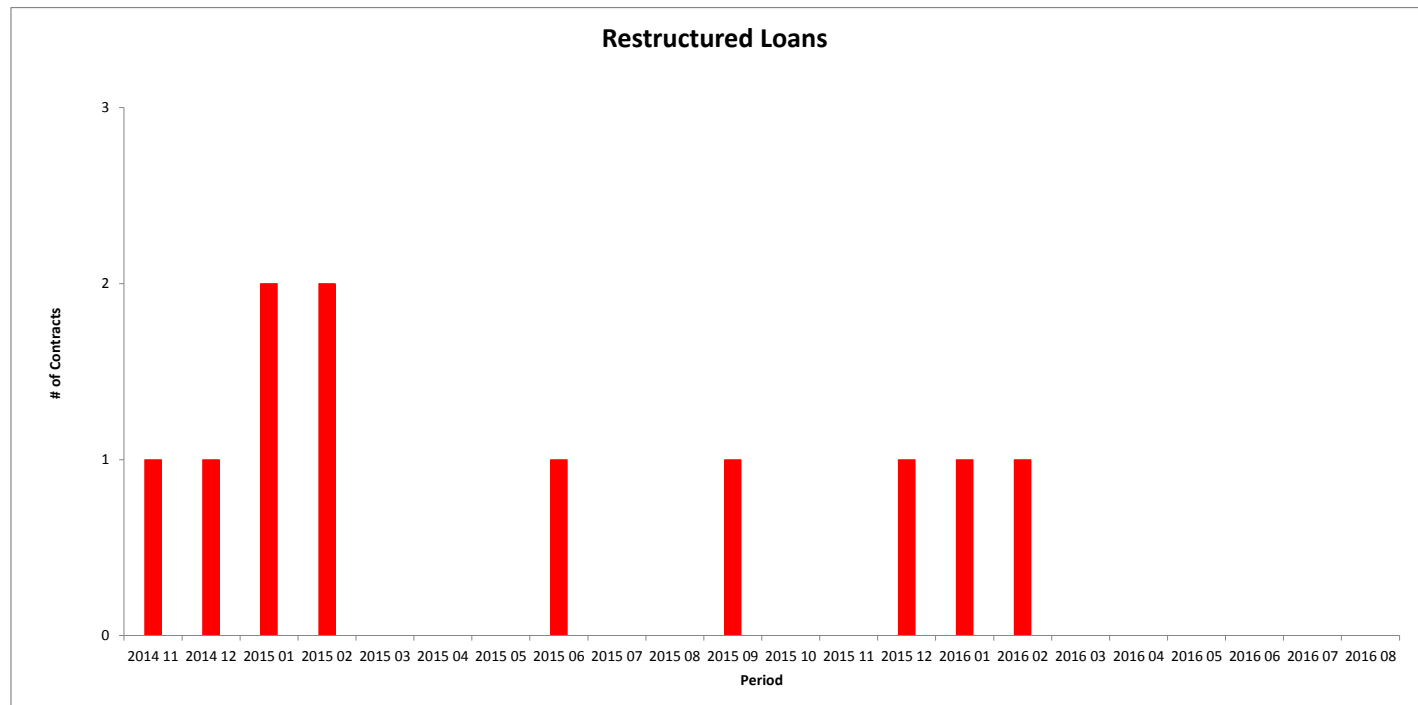
Restructured

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	23				
Monthly Period	Sep 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	



**SCFI Rahoituspalvelut Ltd
Monthly Investor Report**

22.a Dynamic Interest rate



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	from Sep 2016	Fixed rate = 30/360 days
Interest Period	to 25.09.2016	= 30 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 %
2016 09	142 283 907	3,93 %

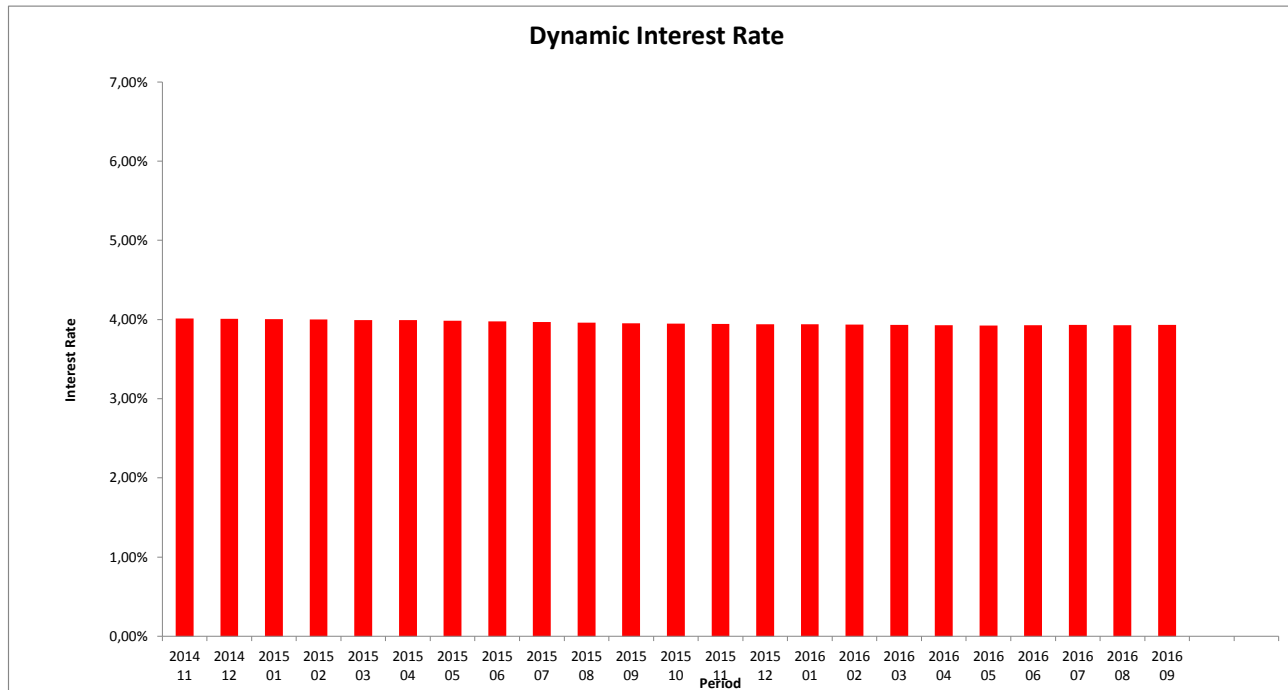
Interest rate evolution

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date 27.10.2016
Payment date 25.10.2016
Period No 23

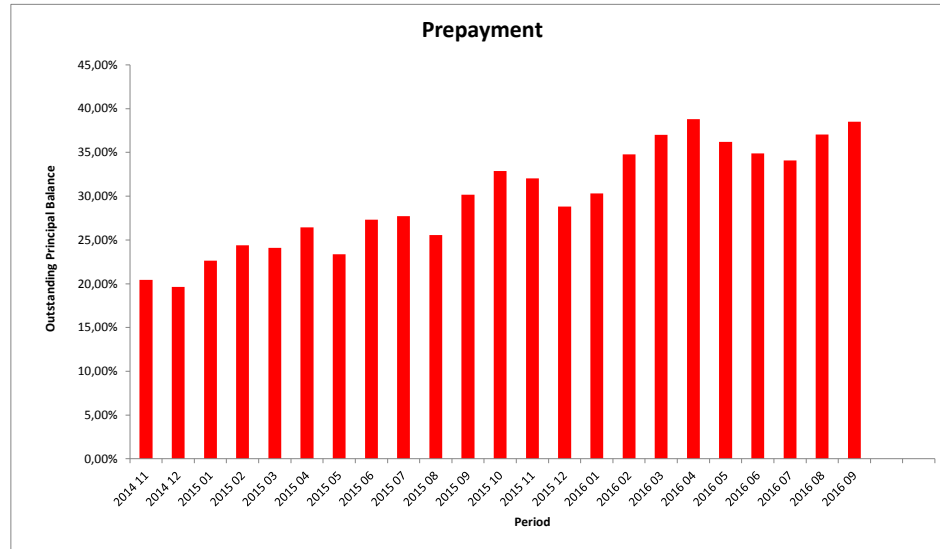
Monthly Period from Sep 2016 to Fixed rate = 30/360 days
Interest Period from 25.09.2016 to 25.10.2016 = 30 days

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 %	
2016 09	5 652 394	142 283 907	38,52 %	

23.b Dynamic Pre-Payments



Reporting Date	27.10.2016		
Payment date	25.10.2016		
Period No	23		
Monthly Period	from	Sep 2016	Fixed rate = 30/360 days
Interest Period	to	25.09.2016	= 30 days



SCFI Rahoituspalvelut Ltd
Monthly Investor Report

24. Delinquency



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	23				
Monthly Period	Sep 2016	Fixed rate	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 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	142 283 907	15 027	130 005 528	1 019	10 056 900	158	1 521 775	41	361 257	26	236 937	6	60 060	4	41 451	15	194 348	
	10																		
	11																		
	12																		

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 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	375 574	37															

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	78 582	591 195	16 405
2015 3	747 874	63	7 850	561 051	186 823	13 507	574 558	173 316	87 598	694 995	59 511
2015 4	715 056	53	177 499	523 142	191 914	18 033	541 175	173 881	47 389	587 866	123 284
2016 1	629 877	51	341 434	341 434	288 444	116 030	457 464	172 414	12 397	494 853	135 024
2016 2	407 700	42				153 180	153 180	254 520	142 426	295 606	112 094
2016 3	375 574	37							146 984	146 984	228 590

SCFI Rahoituspalvelut Ltd
Monthly Investor Report

26. Priority of Payments



Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	23
Monthly Period	Sep 2016
Interest Period	from 25.09.2016 to 25.10.2016
Fixed rate	= 30/360 days
	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	11 279 956,85	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	66 372,60	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	563 888,03	EUR
Principal on Loan to Issuer	-	10 649 280,22	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	14 408 430,71	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	30 693,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 529 331,87	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	-	10 649 280,22	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	-	50 075,00	EUR
Interest Issuer Subordinated Loan	-	476,56	EUR
Principal Issuer Subordinated Loan	-	112 414,58	EUR
Payment to Purchaser	-	361 205,46	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	361 205,46	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	361 190,55	EUR

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27. Transaction Costs



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	23	
Monthly Period	Sep 2016	Fixed rate = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 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	152 131,00	30 693,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	5 137 859,00	2 267 876,00	642 542,00	131 945,00	248 150,00	565 238,00	1 282 108,00
Interest Payments	EUR	152 131,00	30 693,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	5 137 859,00	2 267 876,00	642 542,00	131 945,00	248 150,00	565 238,00	1 282 108,00
Interest accrued on Subordinated Loan for the Period	EUR	476,56						
Cumulative Interest accrued on Subordinated Loan	EUR	44 452,08						
Interest Payments on Subordinated Loan	EUR	476,56						
Cumulative Interest Payments on Subordinated Loan	EUR	44 452,08						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCFI Rahoituspalvelut Ltd
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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	27.10.2016				
Payment date	25.10.2016				
Period No	23				
Monthly Period	Sep 2016		Fixed rate	=	30/360 days
Interest Period	from 25.09.2016	to	25.10.2016	=	30 days