

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27/05/2016	Following payment dates:	27/06/2016
Payment date	25/05/2016		25/07/2016
Period No	6		
Monthly Period	Apr 2016	Convention	= 30/360 days
Interest Period	from 25/04/2016 to	25/05/2016	= 30 days
Cut-Off date	30/04/2016		

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1. Portfolio Information



Reporting Date	27/05/2016		
Payment date	25/05/2016		
Period No	6		
Monthly Period	Apr 2016	Convention =	30/360 days
Interest Period	from 25/04/2016	to 25/05/2016	= 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	309.872.376,14 EUR	325.103.620,02 EUR
Scheduled Loan Principal Repayments	6.332.672,00 EUR	6.950.731,77 EUR
Prepayments	7.532.516,50 EUR	8.165.613,21 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	13.865.188,50 EUR	15.116.344,98 EUR
New Defaulted Auto Loans in Period	98.162,50 EUR	114.898,90 EUR
Closing Balance	295.909.025,14 EUR	309.872.376,14 EUR
Total revenue collections		
Revenue and fees received on loan balances	1.122.552,32 EUR	1.238.040,83 EUR
Recoveries on loans in default	80.450,00 EUR	44.425,10 EUR
Total Revenue Received in Period	1.203.002,32 EUR	1.282.465,93 EUR
# Loans		
At beginning of period	23.366 Loans	24.027 Loans
Paid in Full	653 Loans	654 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	10 Loans	7 Loans
At end of period	22.703 Loans	23.366 Loans

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2. Amount Due for Distribution



Reporting Date	27/05/2016				
Payment date	25/05/2016				
Period No	6				
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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	15.068.175 EUR	16.398.770 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	15.068.175 EUR	16.398.770 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14.944.880 EUR	16.265.353 EUR
b. Reserve Fund	3.016.036 EUR	3.159.593 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	17.960.916 EUR	19.424.945 EUR

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3. Reserve Accounts



Reporting Date	27/05/2016				
Payment date	25/05/2016				
Period No	6				
Monthly Period	Apr 2016		Convention	=	30/360 days
Interest Period	from 25/04/2016	to	25/05/2016	=	30 days

Note Balance

Beginning of Period	309.872.376,14	EUR
End of Period	295.909.025,14	EUR

Reserve Fund

	in %	
Beginning of Period	0,0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

Liquidity Balance

Beginning of Period	1,0 %	3.016.036,20	EUR
Cash Outflow		3.016.036,20	EUR
Cash Inflow		2.863.723,76	EUR
End of Period	0,9 %	2.863.723,76	EUR
Required Reserve Amount	0,9 %	2.863.723,76	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 SCF Rahoituspalvelut I DAC 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	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
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Asset Balance

Beginning of Period	309.872.376,14	EUR
End of Period	295.909.025,14	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	276.878.540,70	93,57%	21.305
1-29 days past due	16.470.029,37	5,57%	1.191

Delinquent Receivables:

30-59 days past due	1.945.959,44	0,66%	161
60-89 days past due	287.739,13	0,10%	25
90-119 days past due	151.798,29	0,05%	12
120-149 days past due	162.541,53	0,05%	8
150-179 days past due	12.416,68	0,00%	1
Total Performing and Delinquent	295.909.025	100,00%	22.703

Current Period Defaults	98.162,50	10
Cumulative Defaults	343.917,03	24
Current Period Recoveries	80.450,00	
Cumulative Recoveries	161.349,13	

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

NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	295.909.025,14
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	295.909.025,14
[B] Initial Aggregate Outstanding Note Principal Amount	389.400.000,00

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5. Outstanding Notes



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
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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		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100%	86,98%	6,99%	1,49%	0,98%	1,69%	1,87%
Legal Final Maturity Date		25/11/2024	25/11/2024	25/11/2024	25/11/2024	25/11/2024	25/11/2024
Rating (Fitch/Moody's)		AAA / AAA	AA/Aa2	A+/A2	A-/Baa1	BB+/Ba1	Not rated
Initial Notes Aggregate Principal Outstanding Balance	389.400.000,00	338.700.000,00	27.200.000,00	5.800.000,00	3.800.000,00	6.600.000,00	7.300.000,00
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	3894	3387	272	58	38	66	73
Current Note Information							
Class Principal Outstanding Opening Balance	309.872.376,14	259.172.376,14	27.200.000,00	5.800.000,00	3.800.000,00	6.600.000,00	7.300.000,00
Available Distribution Amount	17.960.915,97						
Amortisation	13.963.351,00						
Redemption per Class	13.963.351,00	13.963.351,00	-	-	-	-	-
Redemption per Note		4.122,63	-	-	-	-	-
Class Principal Outstanding Closing Balance	295.909.025,14	245.209.025,14	27.200.000,00	5.800.000,00	3.800.000,00	6.600.000,00	7.300.000,00
Current Tranching	100%	82,87%	9,19%	1,96%	1,28%	2,23%	2,47%
Current Pool Factor		0,72	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							
Day Count Convention*		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	30						
Principal Outstanding per Note Beginning of Period		76.519,74	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		4.122,63	-	-	-	-	-
Principal Outstanding per Note End of Period		72.397,11	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		6,89	70,83	108,33	175,00	291,67	750,00
Interest Payment	48.875,51	23.325,51	19.266,67	6.283,33	6.650,00	19.250,00	54.750,00
Interest Payment per Note		6,89	70,83	108,33	175,00	291,67	750,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		13,96%	6,97%	5,49%	4,51%	2,81%	0,94%
Current CE (incl. Excess Spread)		21,07%	11,88%	9,92%	8,64%	6,41%	3,94%
Current CE (excl. Excess Spread)		18,10%	8,91%	6,95%	5,67%	3,43%	0,97%

*Convention applied is the fixed rate convention of 30/360, even though the Notes are floating. This is to align with the subordinated notes, which have a fixed rate.

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/05/2016
 Payment date 25/05/2016
 Period No 6
 Monthly Period Apr 2016 Convention = 30/360 days
 Interest Period : 25/04/2016 to 25/05/2016 = 30 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut I DAC			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+	A3	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.	
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A		If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within fourteen (14) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
	RBC	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA	N/A	N/A		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) may, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not affect the then current ratings of the Class A Notes).	
Swap Counterparty	RBC	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	Aa3 (negative outlook)		If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
	RBC	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	Aa3 (negative outlook)		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not affect the then current ratings of the Class A Notes).	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1	P-1	P-1	A-	A+	A3	A3	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance



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Interest Period	from	25/04/2016	to	25/05/2016	= 30 days

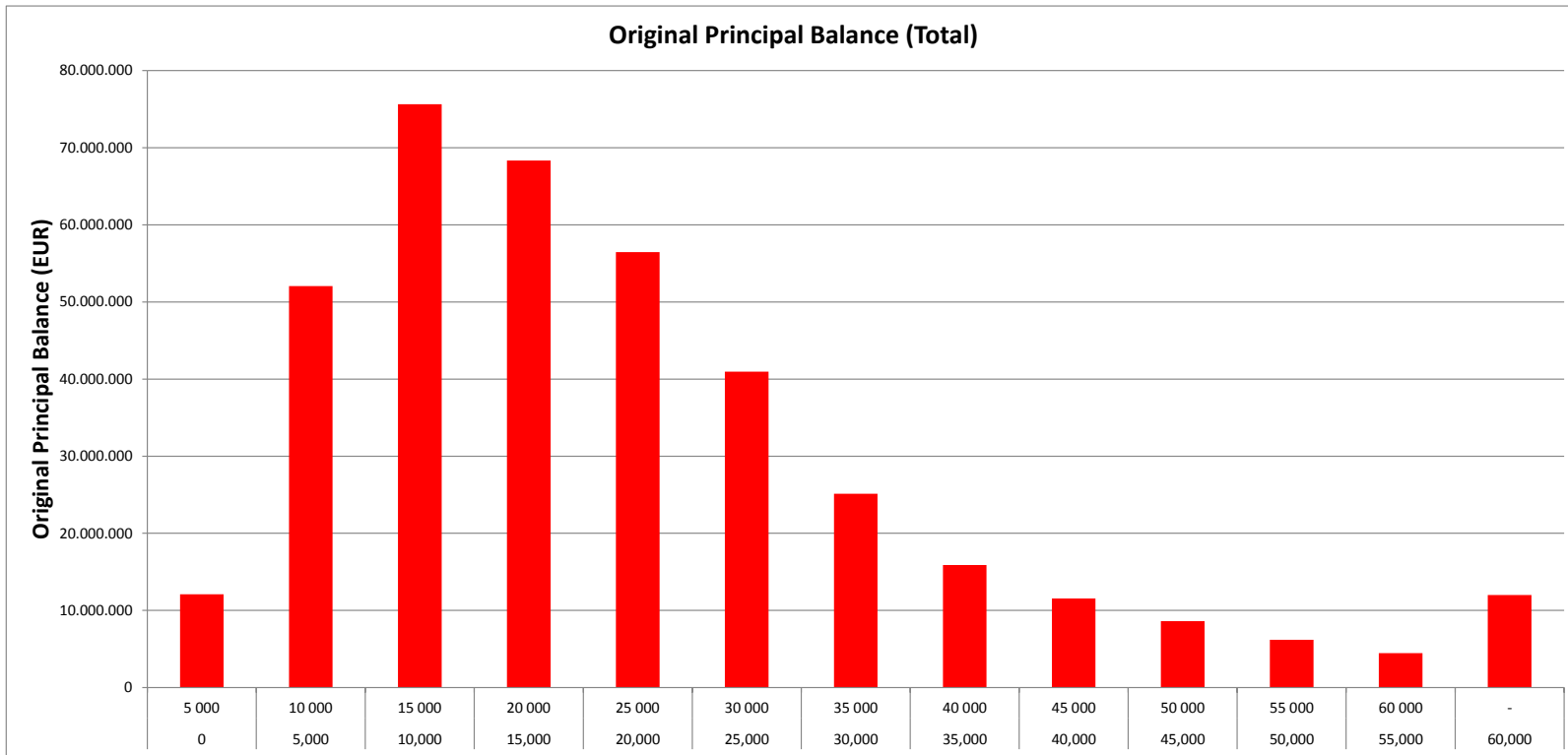
Average amount - all: 14.663

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	3.538	12.087.833	3,1 %	23,2	7,5		
	5.000	10 000	6.935	52.056.104	13,4 %	38,3	7,8		
	10.000	15 000	6.097	75.628.826	19,4 %	44,5	7,8		
	15.000	20 000	3.944	68.327.622	17,5 %	46,5	7,7		
	20.000	25 000	2.522	56.454.771	14,5 %	47,0	7,8		
	25.000	30 000	1.507	40.970.915	10,5 %	47,0	7,5		
	30.000	35 000	782	25.133.034	6,5 %	47,1	7,3		
	35.000	40 000	426	15.895.923	4,1 %	47,5	7,4		
	40.000	45 000	272	11.540.107	3,0 %	48,5	7,1		
	45.000	50 000	183	8.604.555	2,2 %	47,6	7,0		
	50.000	55 000	119	6.204.812	1,6 %	50,1	7,2		
	55.000	60 000	78	4.469.848	1,1 %	49,6	6,5		
	60.000	-	152	11.988.971	3,1 %	48,4	7,0		
Total			26.555	389.363.320	100%				

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7.b Original Principal Balance Graph

Reporting Date	27/05/2016	
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8.a Outstanding Principal Balance



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days

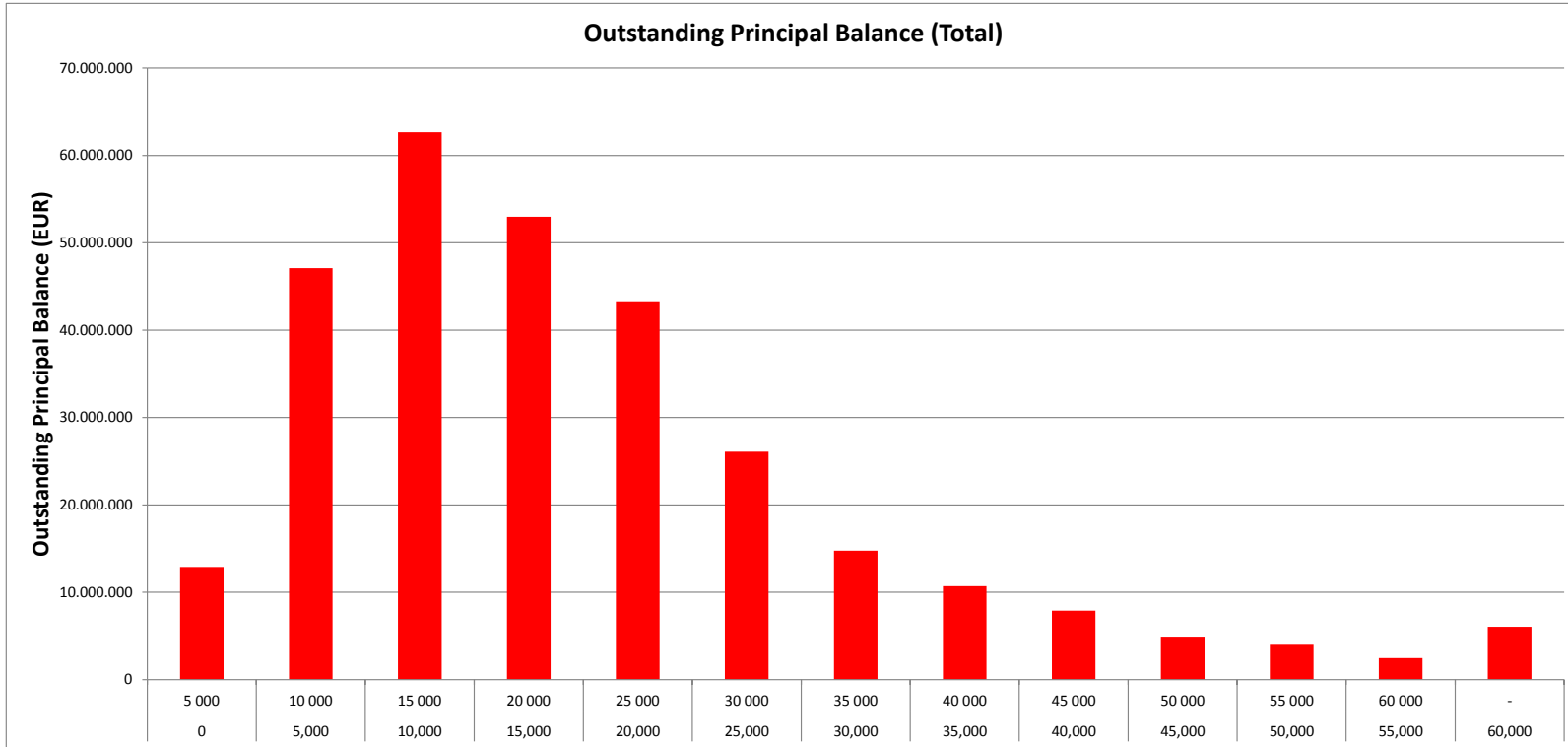
Average amount - all: 13.034

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4.108	12.905.046	4,4 %	24,5	13,6	
	5.000	10 000	6.307	47.088.397	15,9 %	38,5	13,4	
	10.000	15 000	5.087	62.654.401	21,2 %	43,7	13,2	
	15.000	20 000	3.065	52.982.220	17,9 %	44,6	13,1	
	20.000	25 000	1.947	43.297.418	14,6 %	45,4	12,9	
	25.000	30 000	957	26.087.807	8,8 %	45,9	12,6	
	30.000	35 000	458	14.758.670	5,0 %	45,5	12,8	
	35.000	40 000	286	10.698.696	3,6 %	46,0	12,4	
	40.000	45 000	187	7.896.200	2,7 %	46,7	12,4	
	45.000	50 000	104	4.923.685	1,7 %	47,1	11,9	
	50.000	55 000	78	4.094.544	1,4 %	47,1	11,6	
	55.000	60 000	43	2.469.543	0,8 %	47,5	12,1	
	60.000	-	76	6.052.398	2,0 %	45,5	12,2	
	Total			22.703	295.909.025	100%		

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8.b Outstanding Principal Balance Graph

Reporting Date	27/05/2016	
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9.a Geographical Distribution



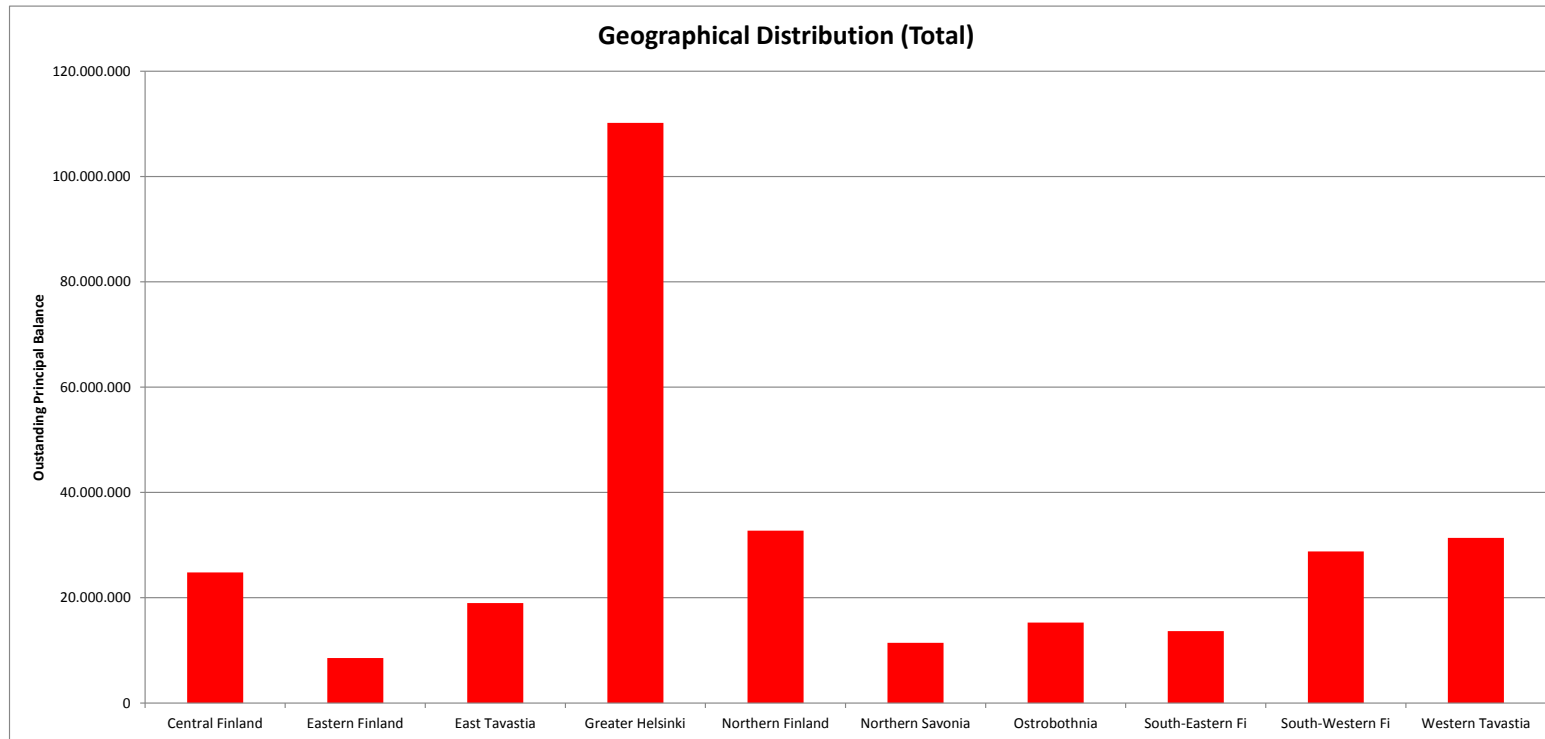
Reporting Date	27/05/2016				
Payment date	25/05/2016				
Period No	6				
Monthly Period	Apr 2016	Convention	=	30/360 days	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.064	24.826.998	8,39%	43,0	13,0	
Eastern Finland	680	8.569.680	2,90%	42,4	13,2	
East Tavastia	1.452	18.991.755	6,42%	43,6	13,1	
Greater Helsinki	7.877	110.185.982	37,24%	42,9	13,0	
Northern Finland	2.423	32.740.683	11,06%	43,7	13,0	
Northern Savonia	923	11.447.124	3,87%	43,0	12,7	
Ostrobothnia	1.323	15.291.243	5,17%	42,3	12,7	
South-Eastern Fi	1.166	13.675.775	4,62%	42,9	13,4	
South-Western Fi	2.289	28.802.434	9,73%	43,1	12,9	
Western Tavastia	2.506	31.377.351	10,60%	43,5	12,8	
Total	22.703	295.909.025	100%			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	27/05/2016							
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Period No	6							
Monthly Period	Apr 2016			Convention	=		30/360 days	
Interest Period	from 25/04/2016		to	25/05/2016	=		30 days	

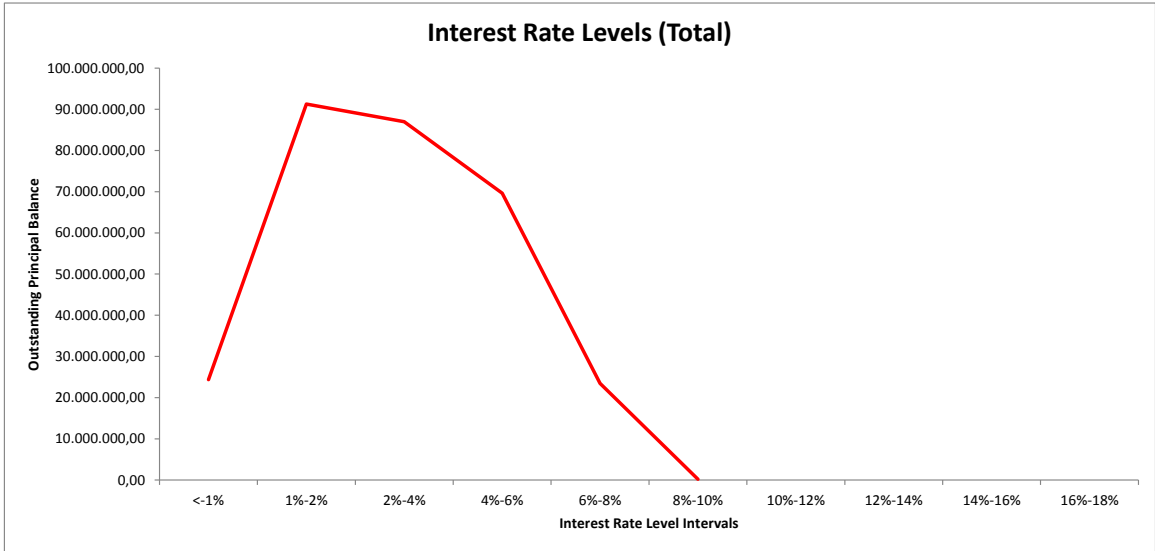
TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	0	1	1778	24.366.834	8,23%	44,2	12,3
	1	2	5959	91.277.284	30,85%	43,9	12,9
	2	4	6030	86.993.428	29,40%	43,0	12,9
	4	6	6244	69.627.499	23,53%	42,0	13,5
	6	8	2670	23.455.288	7,93%	42,0	12,7
	8	10	22	188.693	0,06%	42,3	14,4
	10	12					
	12	14					
	14	16					
	16	18					
	Total		22.703	295.909.025	100%		

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10.b Interest Rate



Reporting Date	27/05/2016	
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11.a Remaining Terms



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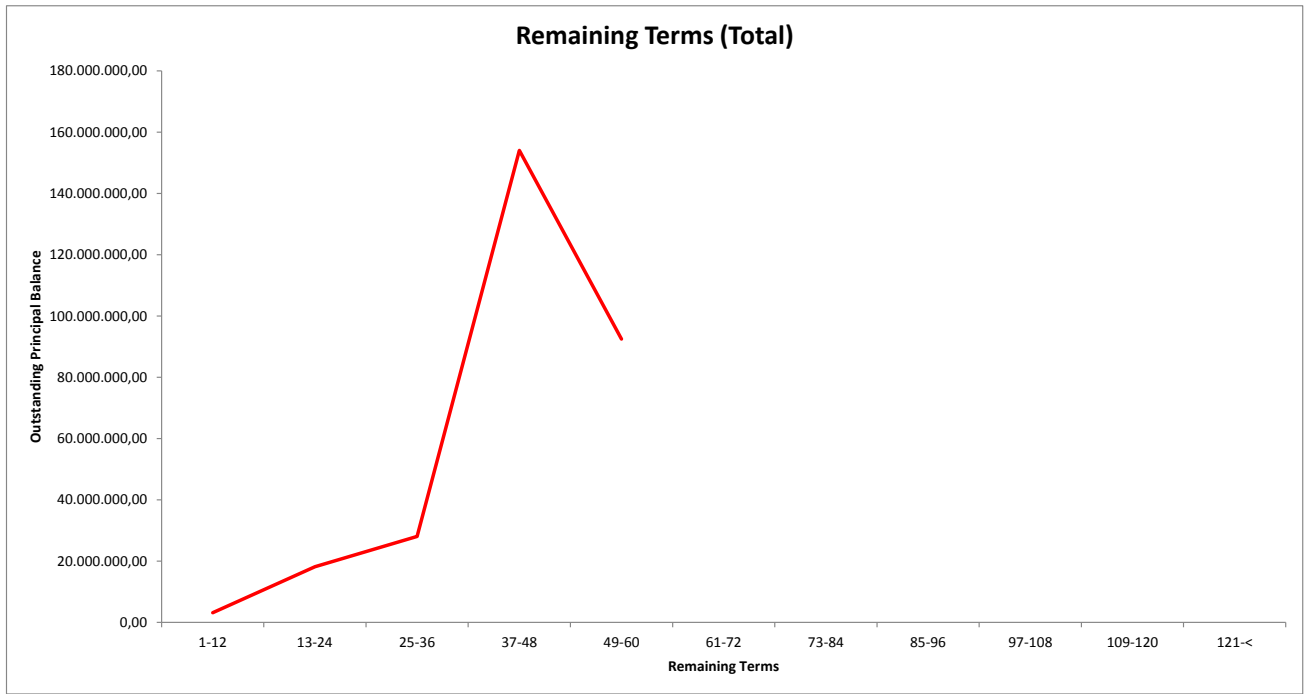
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		10	8.075	0,00%	0,0	11,6	
	1		12	1.189	3.150.374	1,06%	8,6	14,2
	13		24	2.825	18.176.430	6,14%	19,9	14,4
	25		36	3.197	28.046.337	9,48%	30,6	13,9
	37		48	10.106	154.033.630	52,05%	44,3	14,7
	49		60	5.376	92.494.180	31,26%	50,5	9,5
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
Total		22.703		295.909.025	100%			

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

11.b Remaining Terms



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days



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12.a Seasoning



Reporting Date	27/05/2016			
Payment date	25/05/2016			
Period No	6			
Monthly Period	Apr 2016		Convention	= 30/360 days
Interest Period	from 25/04/2016	to 25/05/2016		= 30 days

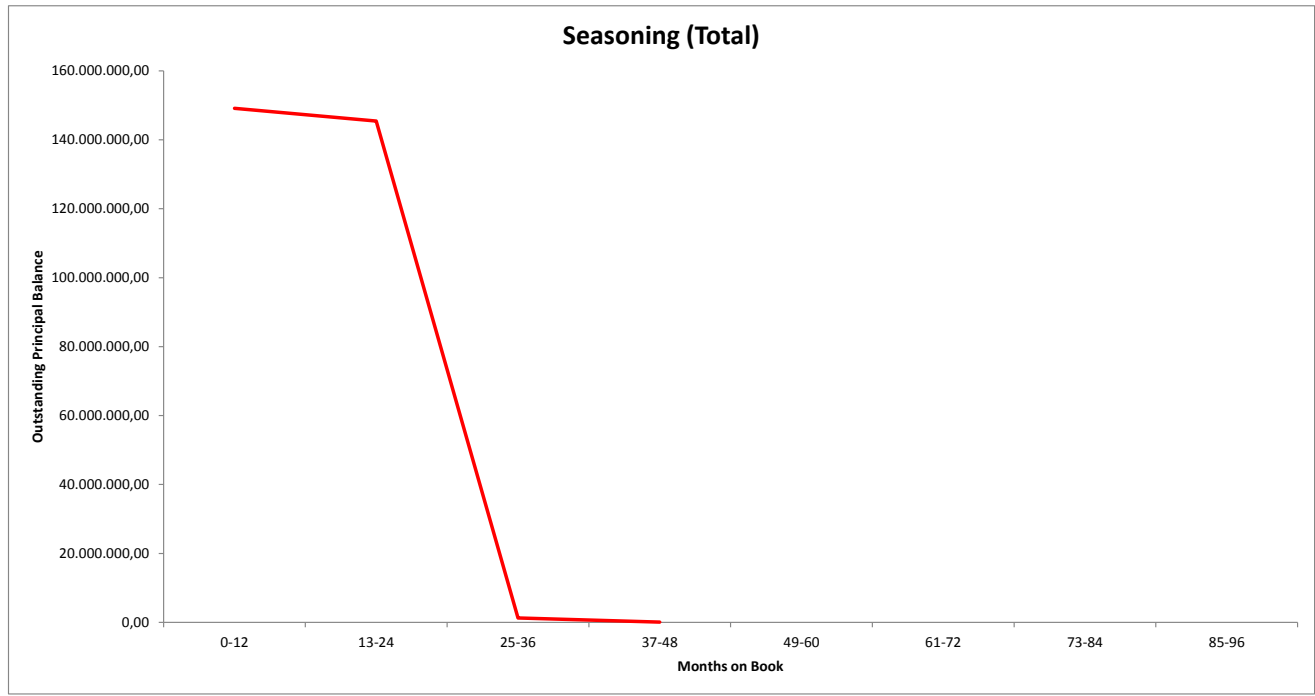
		TOTAL							
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book		1		12	10.872	149.133.737	50,40%	46,0	10,0
		13		24	11.699	145.423.337	49,14%	40,2	15,9
		25		36	124	1.271.416	0,43%	30,5	29,0
		37		48	8	80.535	0,03%	21,0	38,7
		49		60					
		61		72					
		73		84					
		85		96					
		Total			22.703	295.909.025	100%		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

12.b Seasoning



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

13.a Balloon loans



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days

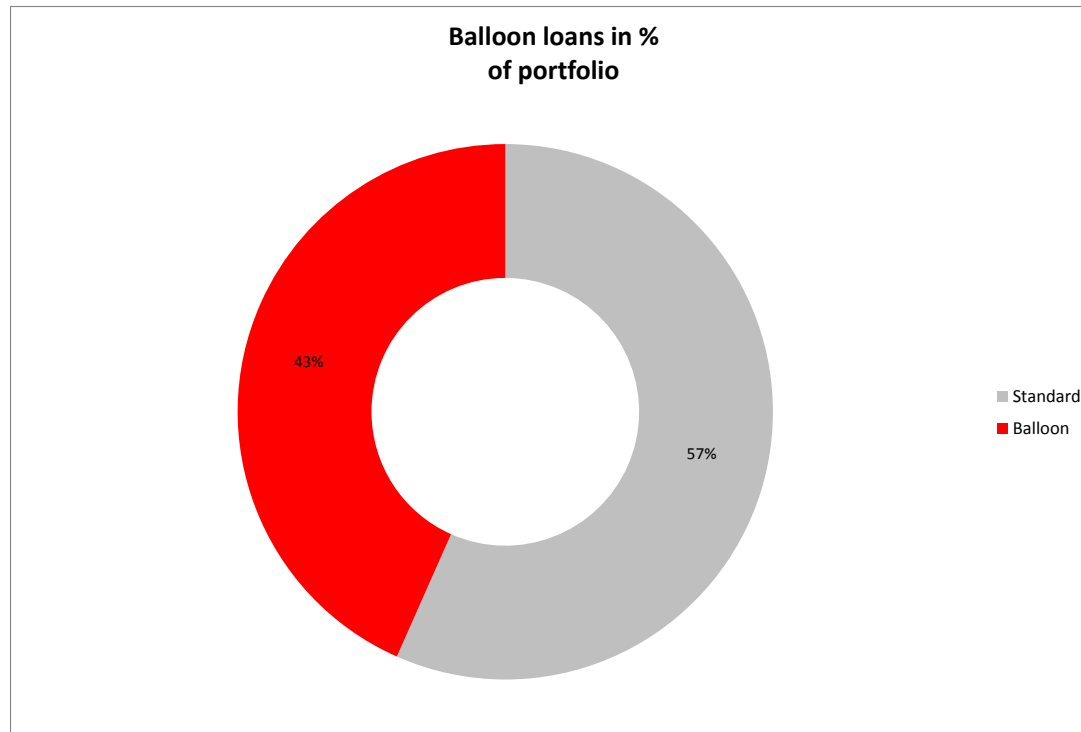
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	16.542	167.602.230	56,64%	1.873	0,00%	40,8	13,0
	Balloon	6.161	128.306.795	43,36%	40.020.653	31,19%	46,0	13,0
	Total	22.703	295.909.025	100%	40.022.526	13,53%		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

13.b Balloon loans



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days



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Monthly Investor Report

14.a # loans per borrower



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016	to 25/05/2016 = 30 days

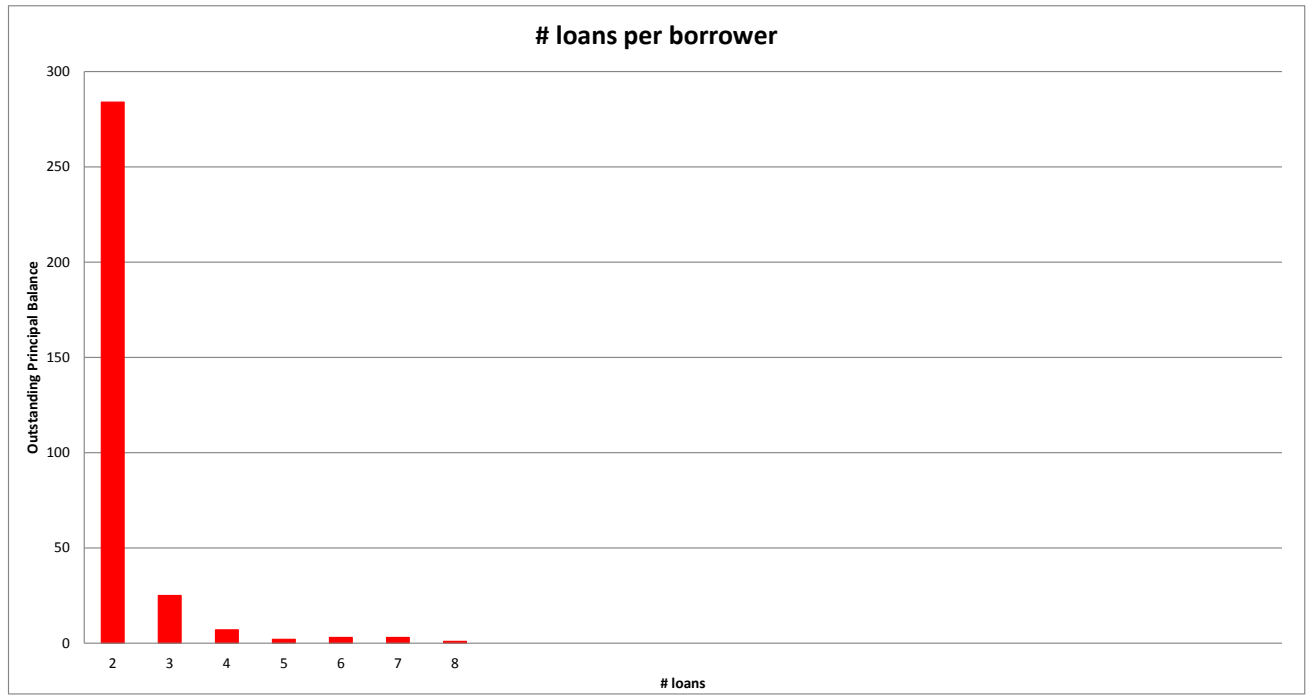
# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	21975	283.677.018	95,87%
	2	284	9.735.429	3,29%
	3	25	1.083.955	0,37%
	4	7	480.083	0,16%
	5	2	180.095	0,06%
	6	3	291.985	0,10%
	7	3	279.784	0,09%
	8	1	180.676	0,06%
Total:	22.300	295.909.025	100,0 %	

SCF Rahoituspalvelut I DAC
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14.b # loans per borrower



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days



SCF Rahoituspalvelut I DAC
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15.a Amortization Profile



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	295.909.025	289.511.027	6.397.998	834.013	3,44%	97,84%
2	289.511.027	283.182.701	6.328.326	815.216	3,43%	95,70%
3	283.182.701	276.865.947	6.316.754	796.921	3,43%	93,56%
4	276.865.947	270.543.334	6.322.613	778.703	3,43%	91,43%
5	270.543.334	264.213.388	6.329.946	760.475	3,43%	89,29%
6	264.213.388	257.898.430	6.314.958	742.243	3,42%	87,15%
7	257.898.430	251.632.155	6.266.275	724.065	3,42%	85,04%
8	251.632.155	245.381.928	6.250.227	706.004	3,42%	82,92%
9	245.381.928	239.135.407	6.246.520	687.989	3,42%	80,81%
10	239.135.407	232.918.954	6.216.453	669.994	3,41%	78,71%
11	232.918.954	226.734.426	6.184.528	652.061	3,41%	76,62%
12	226.734.426	220.568.521	6.165.904	634.229	3,41%	74,54%
13	220.568.521	214.443.199	6.125.322	616.470	3,41%	72,47%
14	214.443.199	208.332.120	6.111.080	598.814	3,40%	70,40%
15	208.332.120	202.241.675	6.090.444	581.216	3,40%	68,35%
16	202.241.675	196.129.048	6.112.627	563.678	3,40%	66,28%
17	196.129.048	190.060.824	6.068.224	546.094	3,39%	64,23%
18	190.060.824	184.025.459	6.035.365	528.684	3,39%	62,19%
19	184.025.459	178.137.536	5.887.924	511.324	3,39%	60,20%
20	178.137.536	172.283.725	5.853.811	494.330	3,38%	58,22%

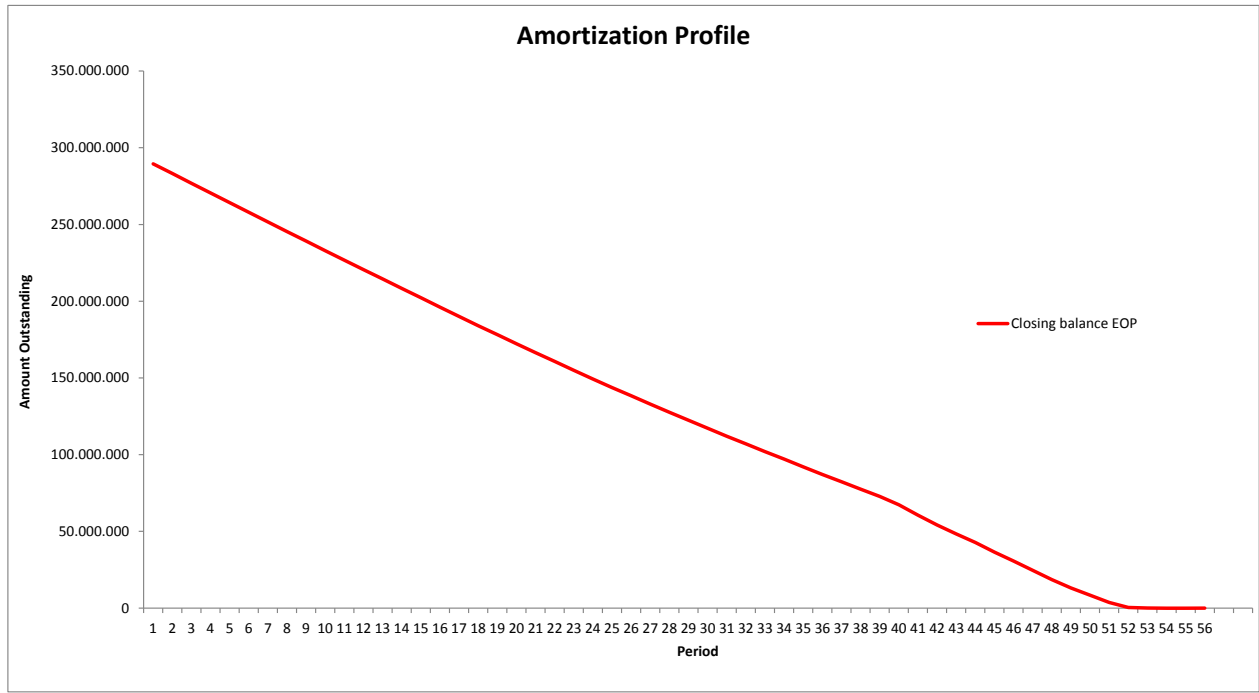
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days



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16.a Payment Holidays



Reporting Date	27/05/2016			
Payment date	25/05/2016			
Period No	6			
Monthly Period	Apr 2016	Convention	=	30/360 days
Interest Period	from 25/04/2016	to 25/05/2016	=	30 days

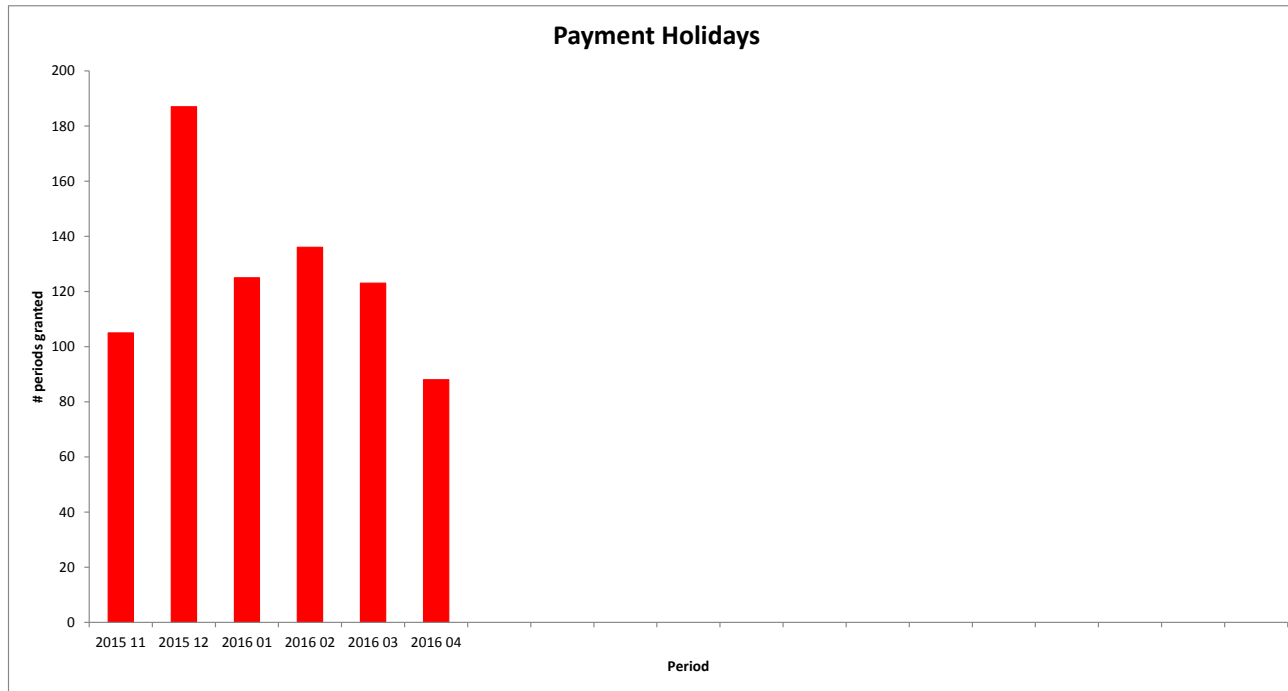
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49.146	1.680.760	
2015 12	187	237	89.932	3.027.431	
2016 01	125	183	50.784	2.062.653	
2016 02	136	199	64.646	2.408.850	
2016 03	123	165	46.941	2.009.027	
2016 04	88	121	50.011	1.235.276	
Total:	764	1.077	351.461	12.423.998	

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16.b Payment Holidays



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days



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17.a Downpayment



Reporting Date	27/05/2016				
Payment date	25/05/2016				
Period No	6				
Monthly Period	Apr 2016	Convention	=	30/360 days	
Interest Period	from 25/04/2016	to 25/05/2016	=	30 days	

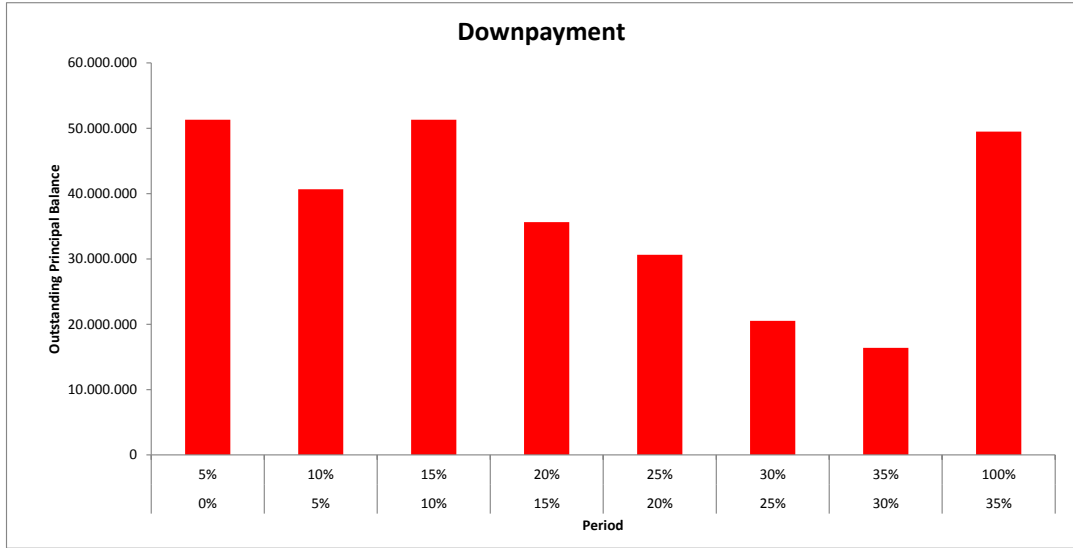
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3.302	51.304.648	17,3 %	45,9	13,0
	5%	10%	2.603	40.665.641	13,7 %	45,5	13,0
	10%	15%	3.578	51.302.994	17,3 %	44,0	13,1
	15%	20%	2.553	35.635.711	12,0 %	43,4	13,0
	20%	25%	2.217	30.623.295	10,3 %	43,0	12,9
	25%	30%	1.597	20.527.564	6,9 %	42,2	13,3
	30%	35%	1.322	16.378.732	5,5 %	41,4	13,1
	35%	100%	5.531	49.470.441	16,7 %	38,0	12,8
	Total		22.703	295.909.025	100%		

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17.b Downpayment



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days



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18.a Vehicle Condition



Reporting Date	27/05/2016				
Payment date	25/05/2016				
Period No	6				
Monthly Period	Apr 2016	Convention	=	30/360 days	
Interest Period	from 25/04/2016	to 25/05/2016	=	30 days	

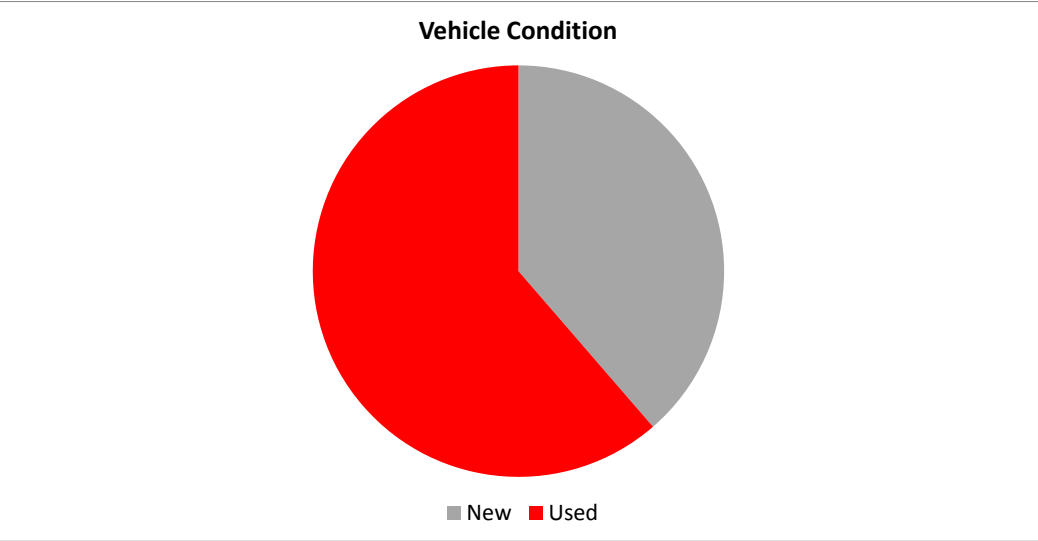
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	6.373	114.372.084	38,7 %	43,3	13,1	
Used	16.330	181.536.942	61,3 %	42,9	12,9	
Total	22.703	295.909.025	100%			

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18.b Vehicle Condition



Reporting Date	27/05/2016				
Payment date	25/05/2016				
Period No	6				
Monthly Period	Apr 2016		Convention	=	30/360 days
Interest Period	from 25/04/2016	to	25/05/2016	=	30 days



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19.a Borrower Type



Reporting Date	27/05/2016				
Payment date	25/05/2016				
Period No	6				
Monthly Period	Apr 2016		Convention	=	30/360 days
Interest Period	from 25/04/2016	to	25/05/2016	=	30 days

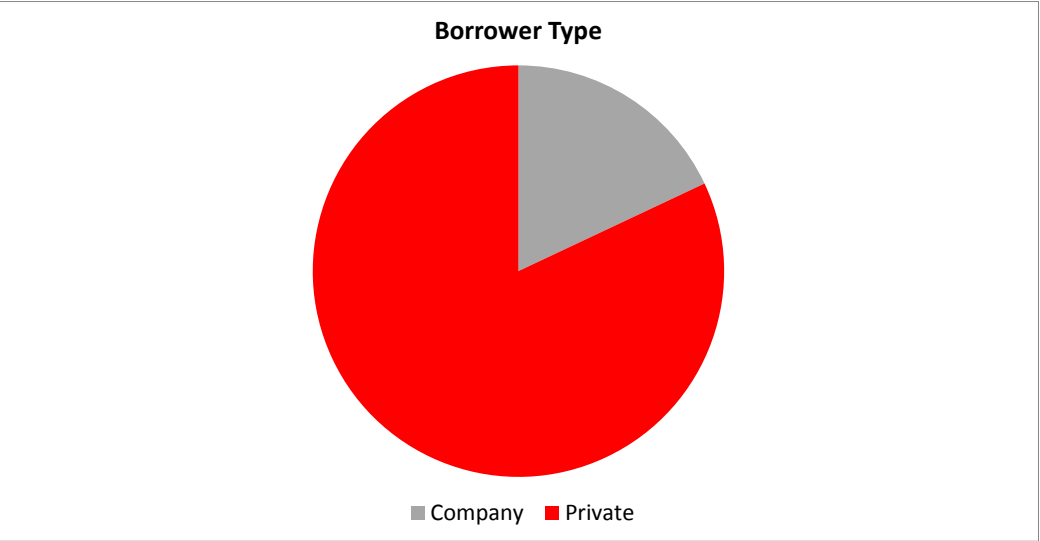
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2.945	53.255.396	18,0 %	39,8	13,1
	Private	19.758	242.653.630	82,0 %	43,8	13,0
	Total	22.703	295.909.025	100%		

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19.b Borrower Type



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days



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20.a Vehicle type



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days

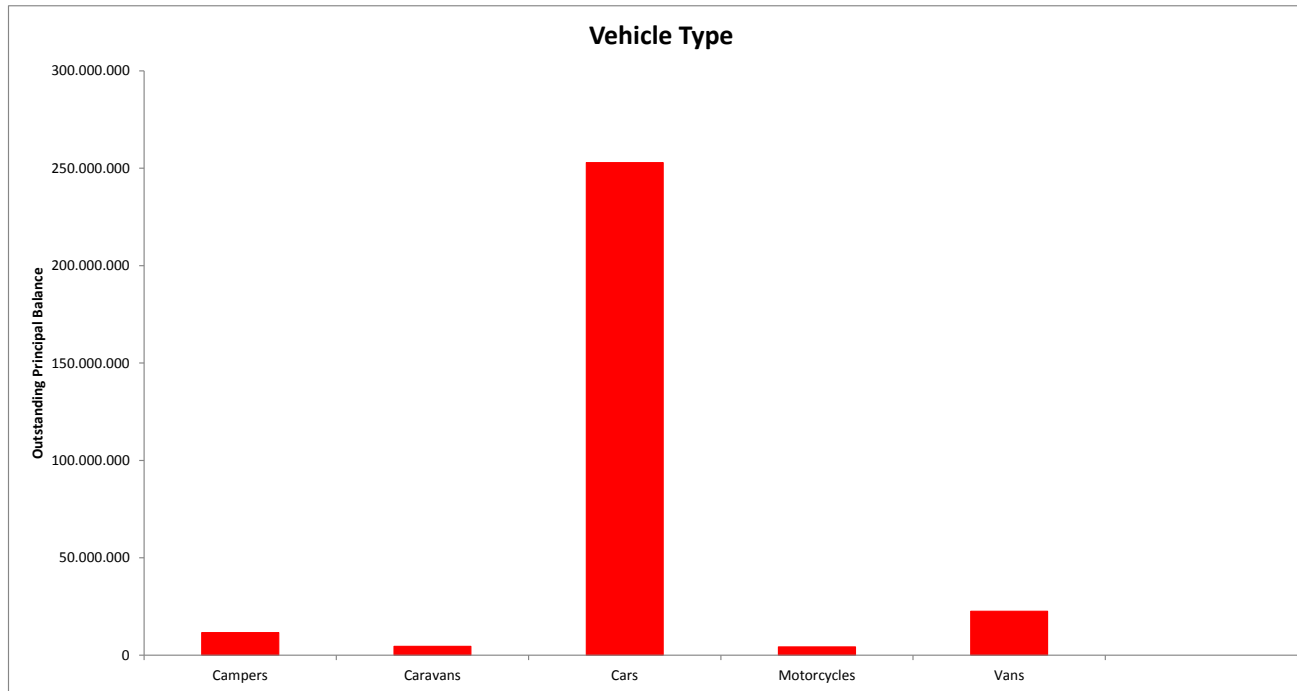
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	517	11.616.978	3,93%	45,2	12,34
	Caravans	391	4.497.677	1,52%	44,5	12,40
	Cars	19.608	252.924.867	85,47%	43,1	13,05
	Motorcycles	563	4.280.009	1,45%	42,1	11,79
	Vans	1.624	22.589.493	7,63%	41,3	13,07
		22.703	295.909.025	100%		

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20.b Vehicle type



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days

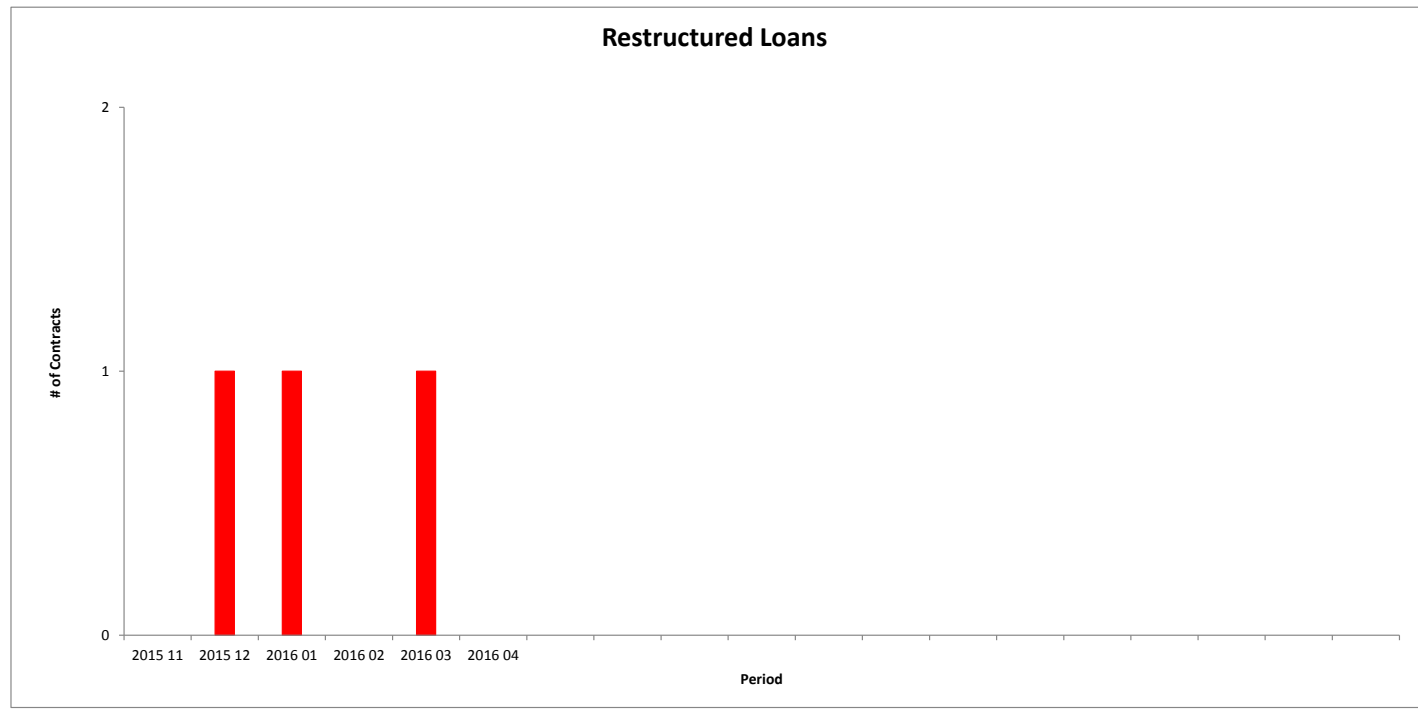


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21.b Restructured Loans



Reporting Date	27/05/2016				
Payment date	25/05/2016				
Period No	6				
Monthly Period	Apr 2016	Convention	=	30/360 days	
Interest Period	from 25/04/2016	to 25/05/2016	=	30 days	

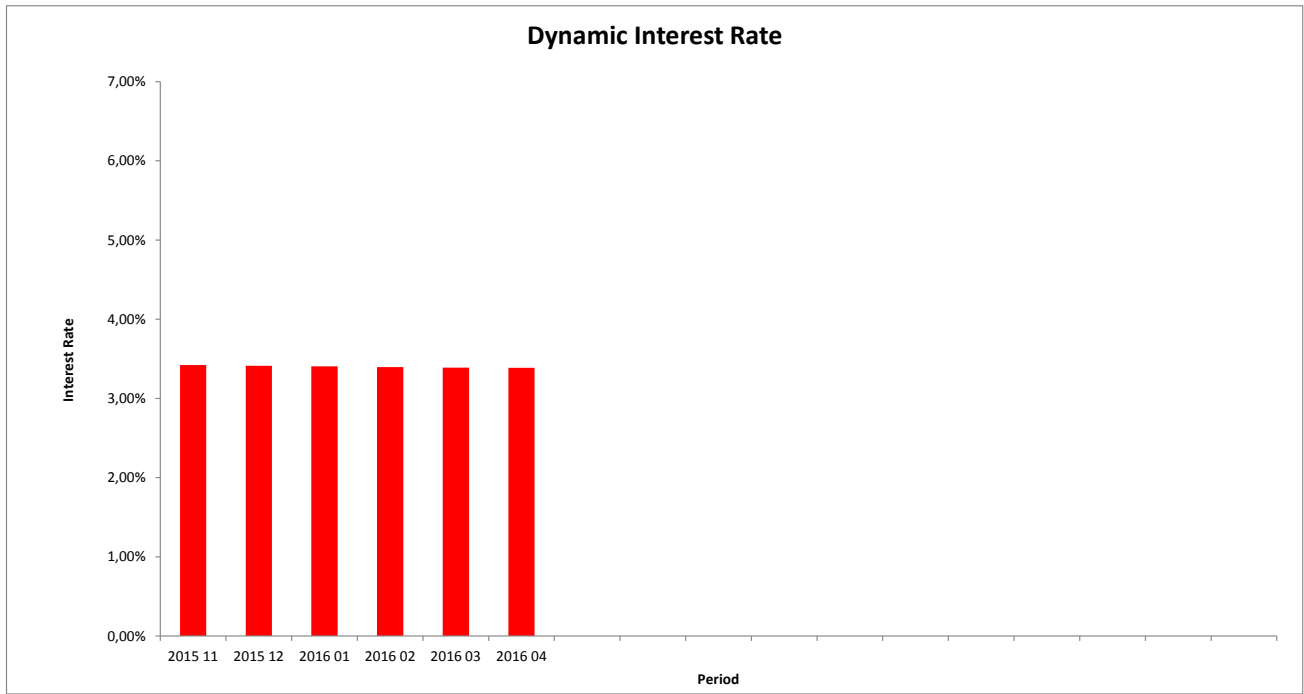


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22.b Dynamic Interest Rate



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days



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23.a Dynamic Pre-Payments



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days

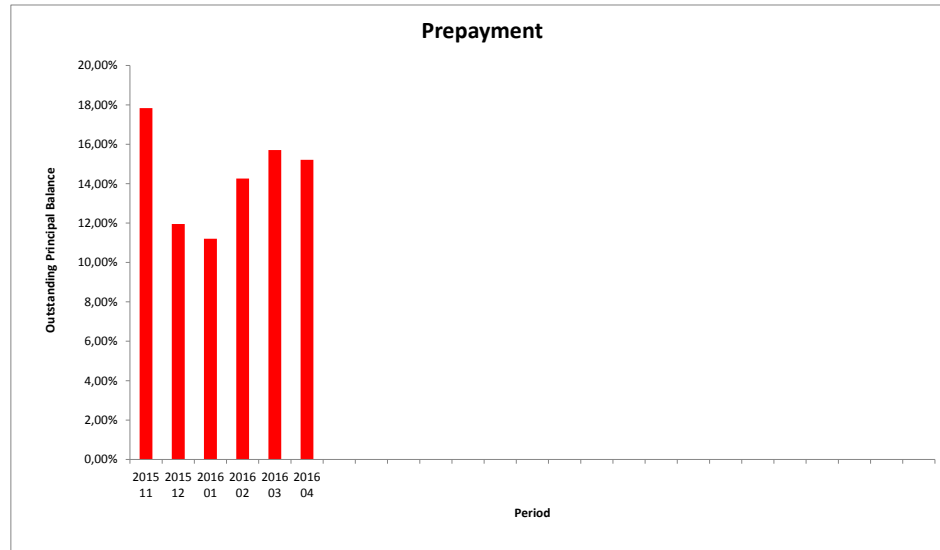
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2015 11	11.081.683	366.651.903	17,83%
	2015 12	6.939.724	352.411.509	11,95%
	2016 01	6.246.741	339.459.258	11,21%
	2016 02	7.724.461	325.103.620	14,26%
	2016 03	8.165.613	309.872.376	15,71%
	2016 04	7.532.517	295.909.025	15,21%

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23.b Dynamic Pre-Payments



Reporting Date	27/05/2016				
Payment date	25/05/2016				
Period No	6				
Monthly Period	from	Apr 2016	to	Convention	= 30/360 days
Interest Period	from	25/04/2016	to	25/05/2016	= 30 days



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24. Delinquency



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 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	366.651.903	24.137	343.706.720	1.444	21.200.466	117	1.575.426	11	169.291	0	0	0	0	0	0	1	503	
	12	352.411.509	23.746	332.486.566	1.291	18.054.457	104	1.486.011	26	332.543	3	51.932	0	0	0	0	1	200	
2016	1	339.459.258	22.922	314.699.804	1.540	22.088.941	157	2.145.310	16	247.854	16	225.416	3	51.932	0	0	1	33.107	
	2	325.103.620	22.418	302.359.501	1.410	20.127.267	155	2.032.960	28	344.080	6	92.969	9	131.944	1	14.899	4	97.046	
	3	309.872.376	21.861	289.199.869	1.320	18.030.184	128	1.875.160	34	428.374	16	256.558	4	49.962	3	31.944	7	114.899	
	4	295.909.025	21.305	276.878.541	1.191	16.470.029	161	1.945.959	25	287.739	12	151.798	8	162.542	1	12.417	10	98.163	
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	from Apr 2016	to
Interest Period	from 25/04/2016	to 25/05/2016
Convention	=	30/360 days
	=	30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2				
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss		
2015 4	703	2	224	224	479	725	949	-	246	725	949	-	246
2016 1	245.052	12				79.950	79.950	165.102		62.250	142.200		102.852
2016 2	98.163	10								18.200	18.200		79.963

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26. Priority of Payments



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	15.068.175,20	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	123.295,43	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	981.112,77	EUR
Principal on Loan to Issuer	-	13.963.351,00	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	17.960.915,97	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	23.326,00	EUR
Interest Class B	-	19.267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2.863.723,76	EUR
Prior to PDTE - Interest on Class C notes	-	6.283,00	EUR
Prior to PDTE - Interest on Class D notes	-	6.650,00	EUR
Principal Payments on Class A	-	13.963.351,00	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	19.250,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	54.750,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50.522,50	EUR
Interest Issuer Subordinated Loan	-	522,78	EUR
Principal Issuer Subordinated Loan	-	152.312,44	EUR
Payment to Purchaser	-	750.434,83	EUR
		50.106,66	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	750.434,83	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	17,33	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	750.417,50	EUR

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27. Transaction Costs



Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 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	129.526,00	23.326,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest accrued	EUR	1.143.586,00	410.806,00	132.942,00	43.353,00	45.885,00	132.825,00	377.775,00
Interest Payments	EUR	129.526,00	23.326,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest Payments	EUR	1.143.586,00	410.806,00	132.942,00	43.353,00	45.885,00	132.825,00	377.775,00
Interest accrued on Subordinated Loan for the Period	EUR	522,78						
Cumulative Interest accrued on Subordinated Loan	EUR	6.604,03						
Interest Payments on Subordinated Loan	EUR	522,78						
Cumulative Interest Payments on Subordinated Loan	EUR	6.604,03						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC
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28. Contact Details



Santander Consumer Bank AS

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Reporting Date	27/05/2016	
Payment date	25/05/2016	
Period No	6	
Monthly Period	Apr 2016	Convention = 30/360 days
Interest Period	from 25/04/2016 to 25/05/2016	= 30 days