

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.09.2016				
Payment date	26.09.2016			Following payment dates:	25.10.2016
Period No	10				25.11.2016
Monthly Period	Aug 2016			Convention	= 30/360 days
Interest Period	from 25.08.2016	to	25.09.2016	=	31 days
Cut-Off date	31.08.2016				

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1. Portfolio Information



Reporting Date	28.09.2016			
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Monthly Period	Aug 2016	Convention =		30/360 days
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	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	256 332 240,31 EUR	269 186 189,23 EUR
Scheduled Loan Principal Repayments	5 984 900,30 EUR	5 723 185,99 EUR
Prepayments	7 123 063,61 EUR	7 094 183,94 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	13 107 963,91 EUR	12 817 369,93 EUR
New Defaulted Auto Loans in Period	136 667,44 EUR	36 578,99 EUR
Closing Balance	243 087 608,96 EUR	256 332 240,31 EUR
Total revenue collections		
Revenue and fees received on loan balances	983 359,67 EUR	972 664,25 EUR
Recoveries on loans in default	112 042,43 EUR	68 453,81 EUR
Total Revenue Received in Period	1 095 402,10 EUR	1 041 118,06 EUR
# Loans		
At beginning of period	20 740 Loans	21 390 Loans
Paid in Full	666 Loans	644 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	11 Loans	6 Loans
At end of period	20 063 Loans	20 740 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	14 203 324 EUR	13 858 446 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	14 203 324 EUR	13 858 446 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 098 625 EUR	13 748 045 EUR
b. Reserve Fund	2 456 862 EUR	2 591 181 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	16 555 487 EUR	16 339 226 EUR

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3. Reserve Accounts



Reporting Date	28.09.2016				
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Note Balance

Beginning of Period	256 332 240,31	EUR
End of Period	243 087 608,96	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 %	2 456 861,89	EUR
Cash Outflow		2 456 861,89	EUR
Cash Inflow		2 328 322,40	EUR
End of Period	0,9 %	2 328 322,40	EUR
Required Reserve Amount	0,9 %	2 328 322,40	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



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Asset Balance

Beginning of Period	256 332 240,31	EUR
End of Period	243 087 608,96	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	224 108 063,89	92,19 %	18 585
1-29 days past due	16 161 720,92	6,65 %	1 268
Delinquent Receivables:			
30-59 days past due	2 080 614,61	0,86 %	148
60-89 days past due	454 174,83	0,19 %	33
90-119 days past due	72 585,61	0,03 %	10
120-149 days past due	45 105,58	0,02 %	8
150-179 days past due	165 343,52	0,07 %	11
Total Performing and Delinquent	243 087 609	100,00 %	20 063

Current Period Defaults	136 667,44	11
Cumulative Defaults	865 838,44	62
Current Period Recoveries	112 042,43	
Cumulative Recoveries	457 956,05	

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

NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	243 087 608,96
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	243 087 608,96
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



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	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
1. Note Balance							
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	256 332 240,31	205 632 240,31	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	16 555 487,25						
Amortisation	13 244 631,35						
Redemption per Class	13 244 631,35	13 244 631,35	-	-	-	-	-
Redemption per Note		3 910,43	-	-	-	-	-
Class Principal Outstanding Closing Balance	243 087 608,96	192 387 608,96	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	79,14 %	11,19 %	2,39 %	1,56 %	2,72 %	3,00 %
Current Pool Factor		0,57	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	31						
Principal Outstanding per Note Beginning of Period		60 712,21	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 910,43	-	-	-	-	-
Principal Outstanding per Note End of Period		56 801,77	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		4,10	70,83	108,33	175,00	291,67	750,00
Interest Payment	39 430,18	13 880,18	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		4,10	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)		24,76 %	13,57 %	11,18 %	9,62 %	6,90 %	3,90 %
Current CE (excl. Excess Spread)		21,81 %	10,63 %	8,24 %	6,68 %	3,96 %	0,96 %

*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 28.09.2016
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 Period No 10
 Monthly Period Aug 2016 to 25.09.2016
 Interest Period : 25.08.2016 to 25.09.2016
 Convention = 30/360 days
 = 31 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	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 another bank that meets the applicable 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-	AA-	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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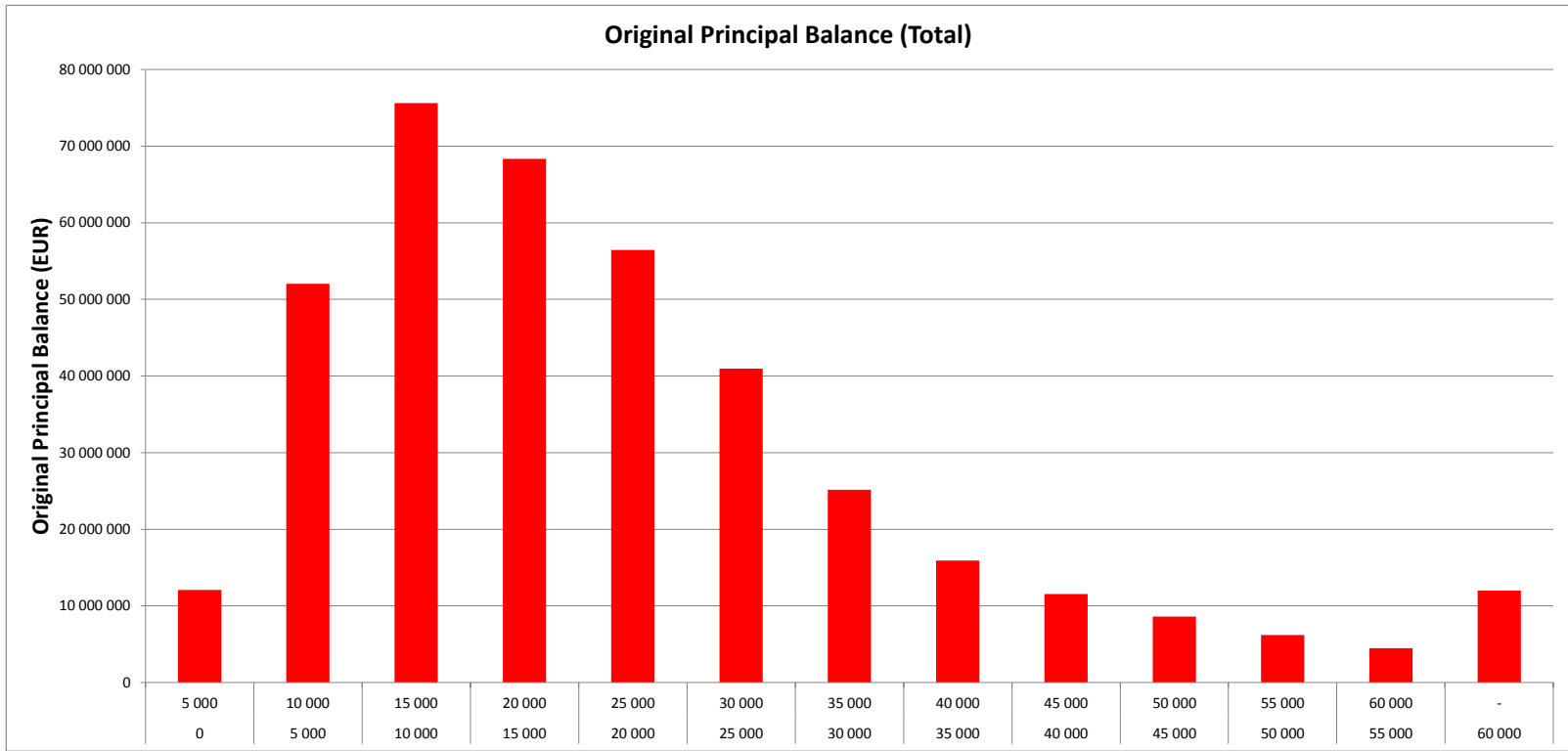
Average amount - all: 14 663

	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

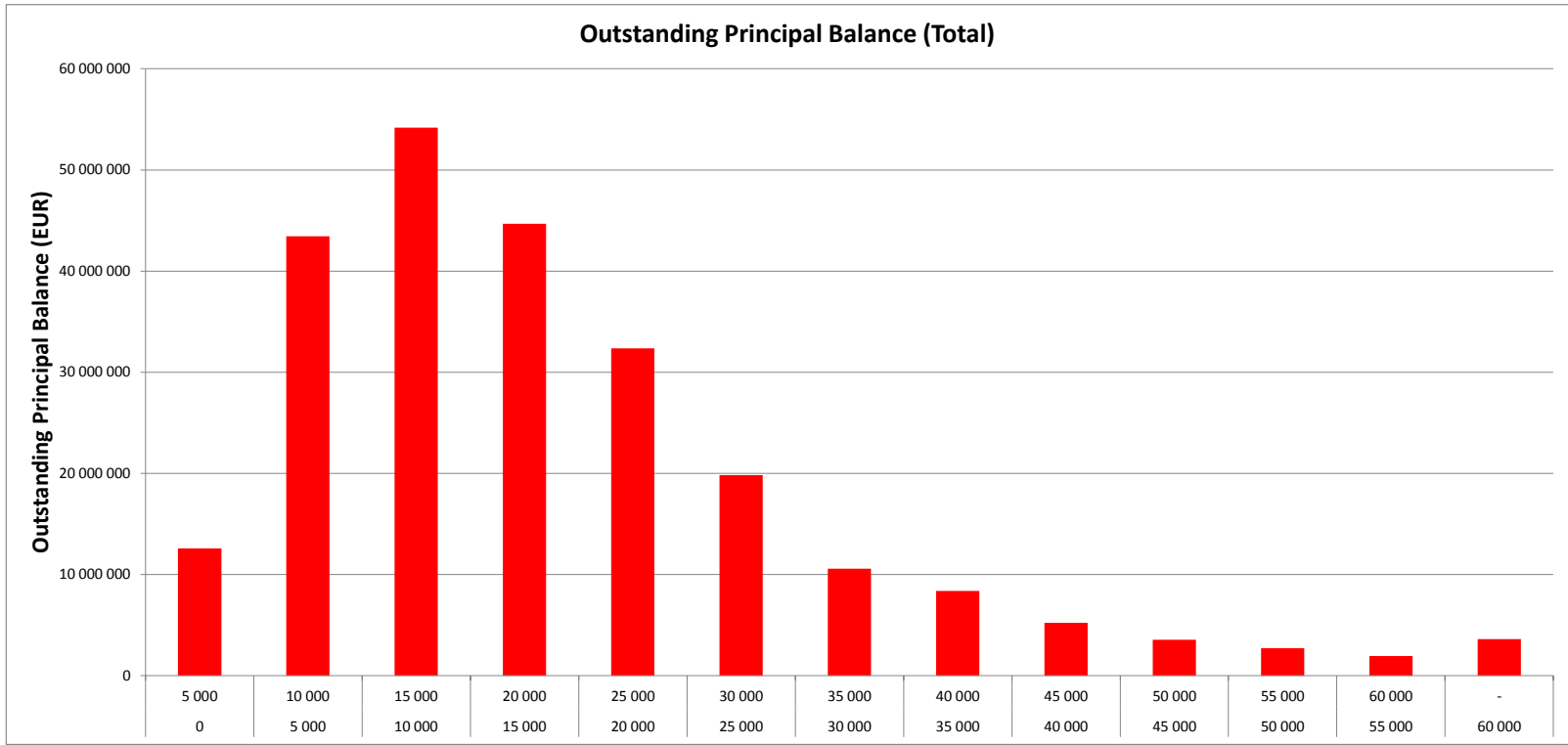
Reporting Date	28.09.2016			
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



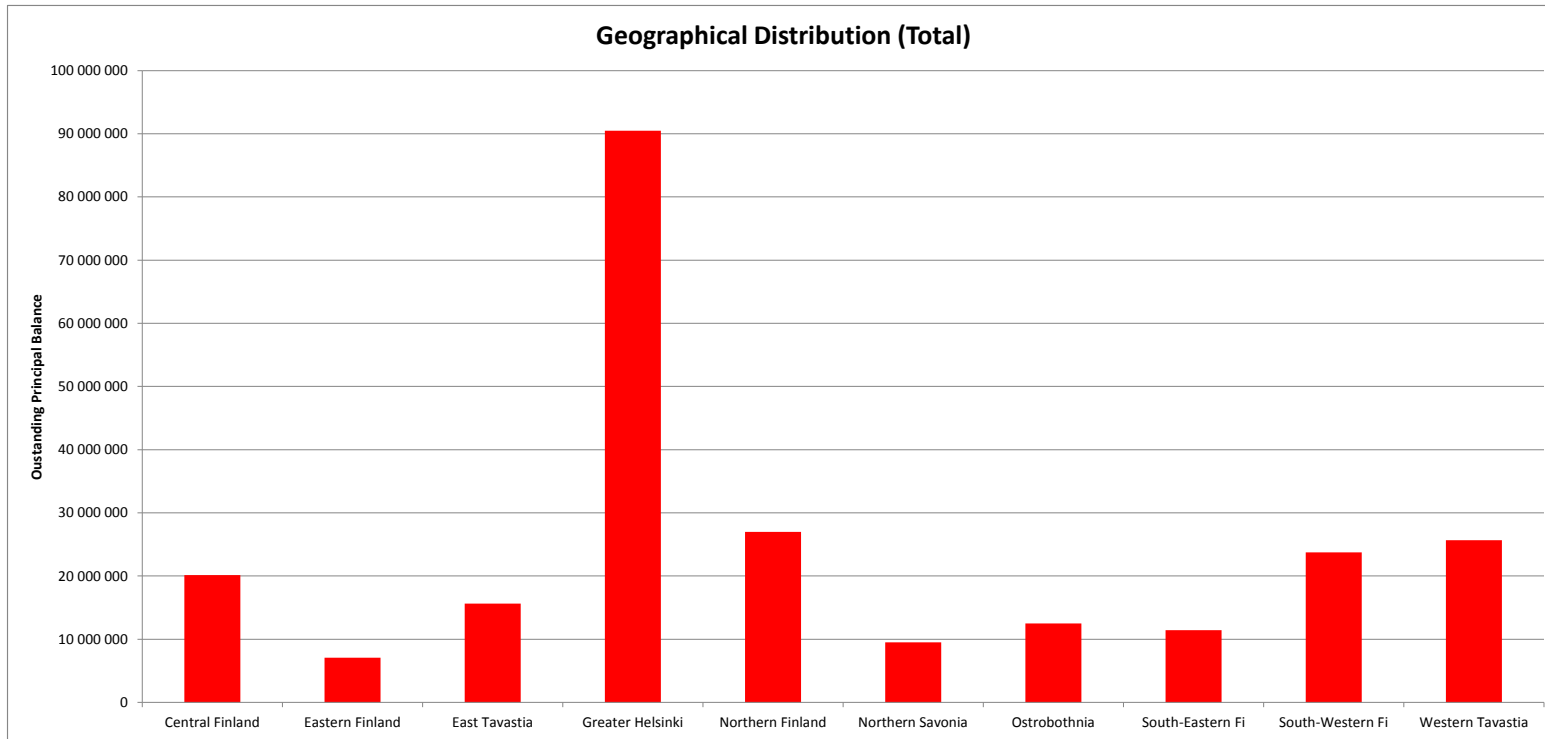
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 811	20 125 048	8,28 %	39,5		16,9
Eastern Finland	615	7 081 785	2,91 %	38,7		17,1
East Tavastia	1 269	15 656 753	6,44 %	40,1		17,0
Greater Helsinki	6 934	90 455 535	37,21 %	39,5		16,9
Northern Finland	2 144	26 987 100	11,10 %	40,1		16,9
Northern Savonia	810	9 493 190	3,91 %	39,8		16,6
Ostrobothnia	1 175	12 478 359	5,13 %	39,1		16,7
South-Eastern Fi	1 045	11 418 052	4,70 %	39,4		17,4
South-Western Fi	2 034	23 744 386	9,77 %	39,6		16,9
Western Tavastia	2 226	25 647 402	10,55 %	40,0		16,8
Total	20 063	243 087 609	100 %			

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9.b Geographical Distribution Graph

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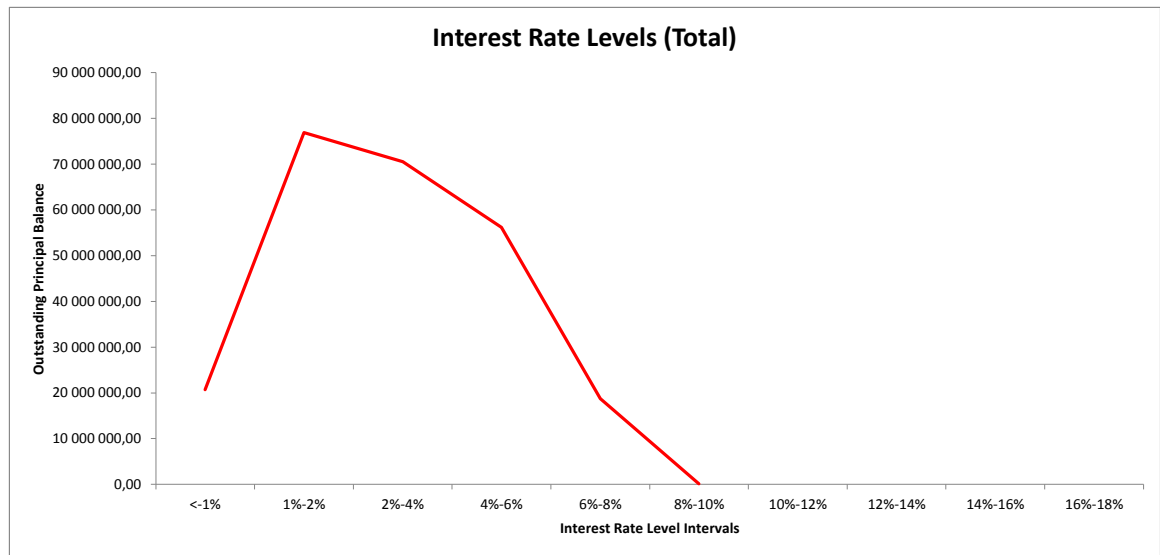


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10.b Interest Rate



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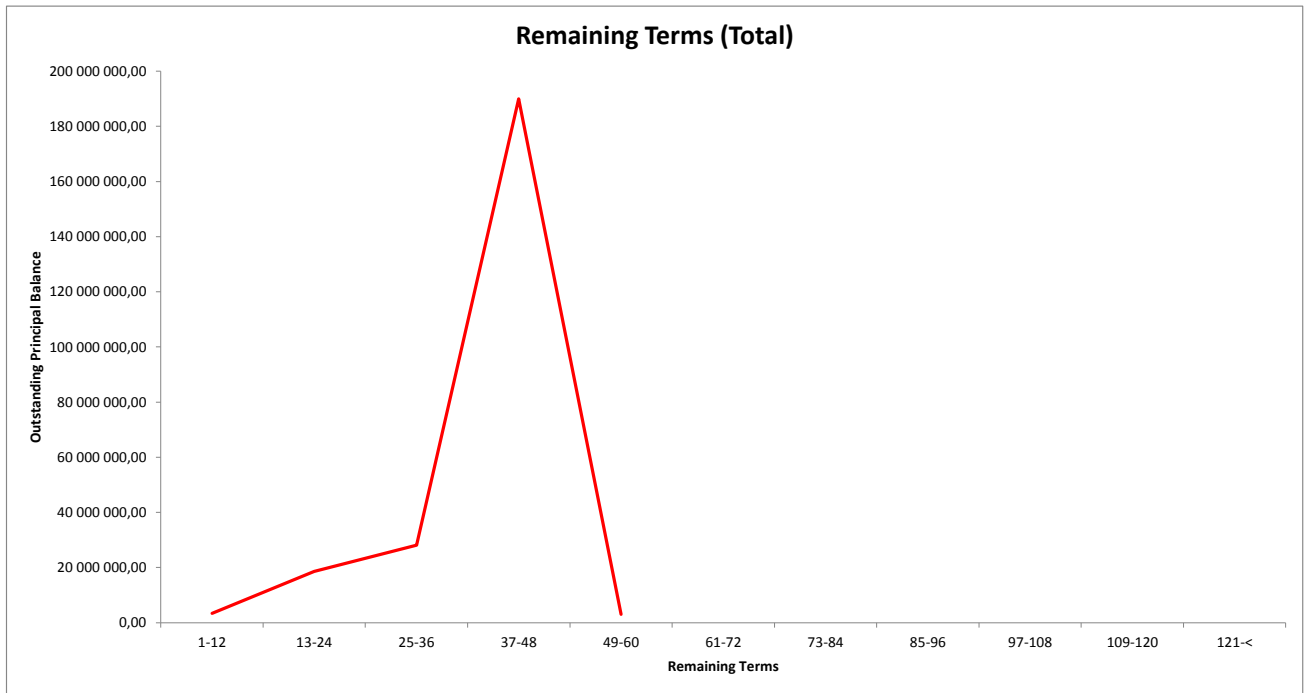


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11.b Remaining Terms



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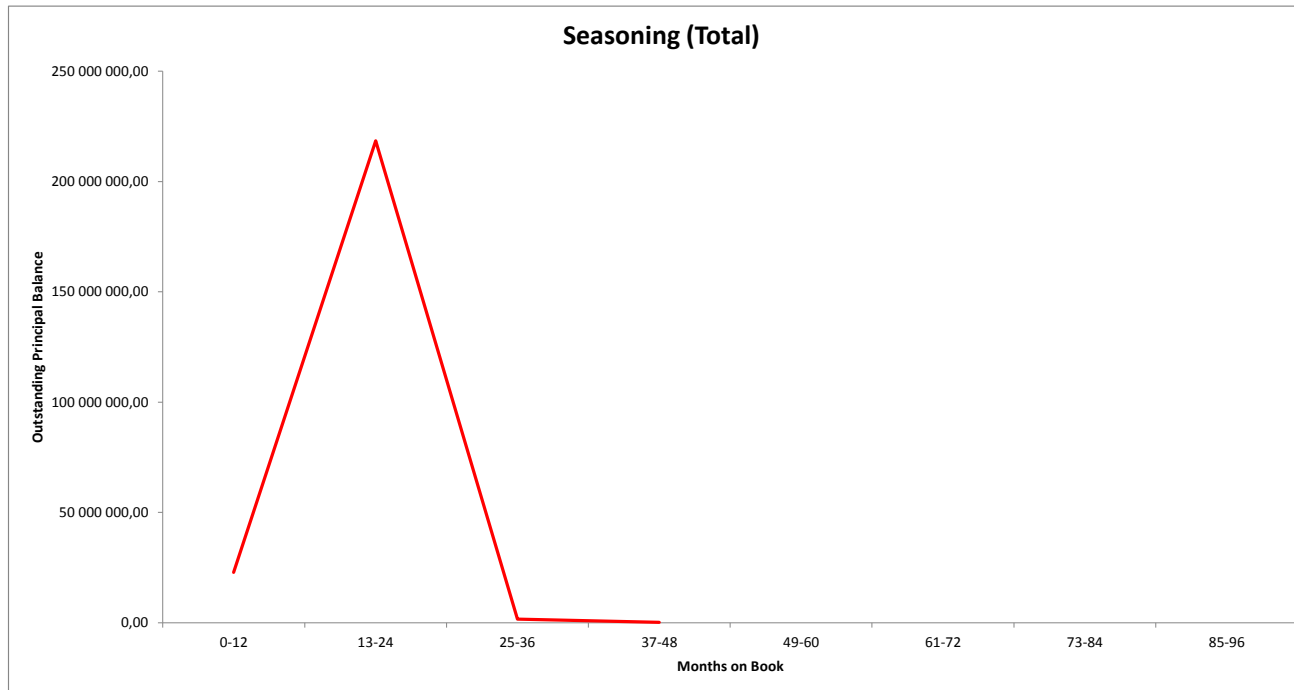


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12.b Seasoning



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13.a Balloon loans



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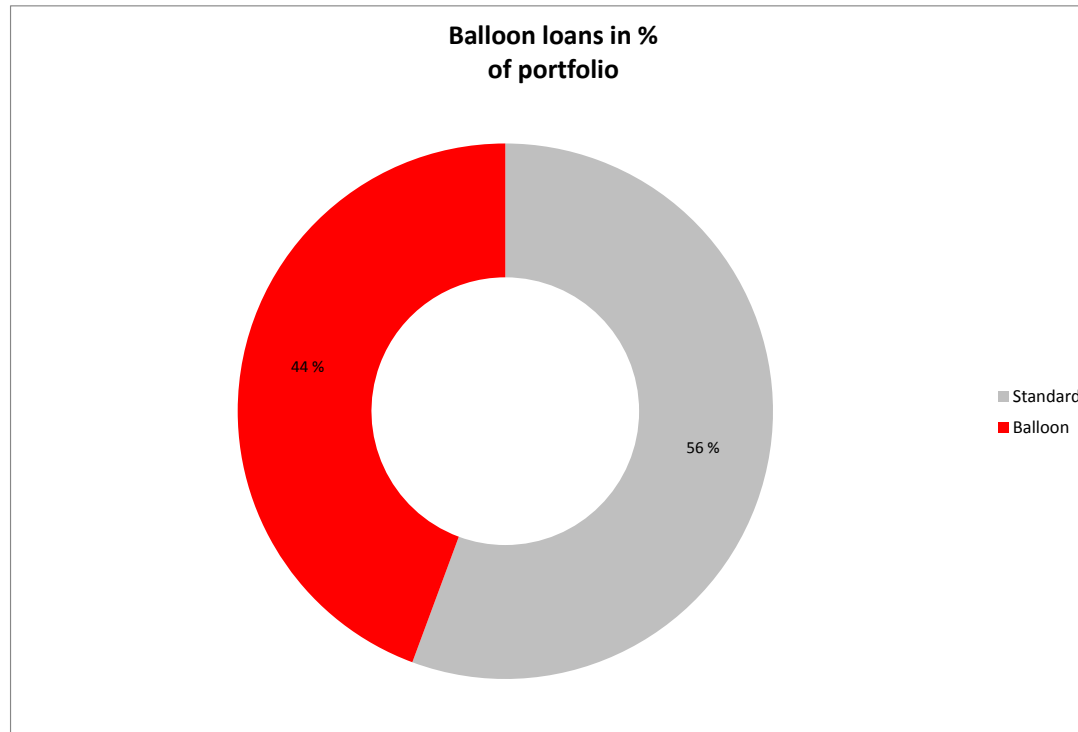
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	14 575	135 270 594	55,65 %	1 686	0,00 %	37,5	16,9
	Balloon	5 488	107 817 015	44,35 %	35 686 123	33,10 %	42,2	17,0
	Total	20 063	243 087 609	100 %	35 687 808	14,68 %		

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13.b Balloon loans



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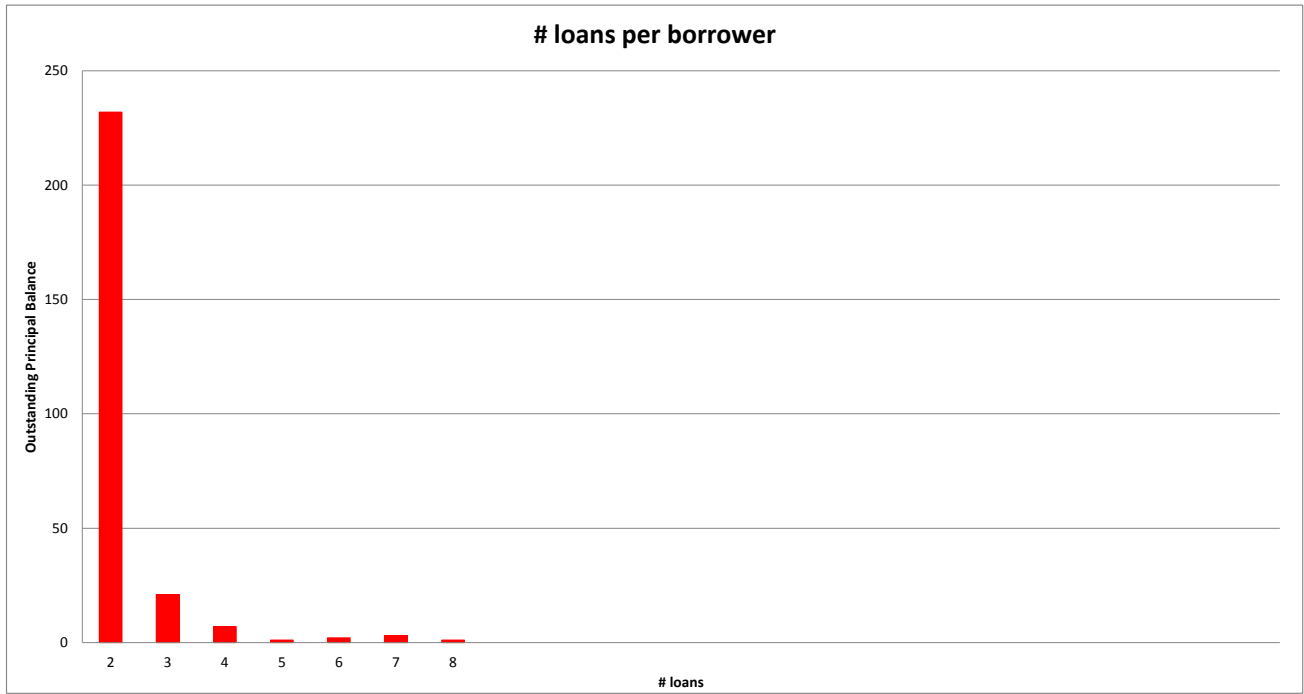


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	243 087 609	237 321 490	5 766 118	677 296	3,34 %	97,63 %
2	237 321 490	231 655 788	5 665 703	660 683	3,34 %	95,30 %
3	231 655 788	226 018 423	5 637 365	644 497	3,34 %	92,98 %
4	226 018 423	220 397 776	5 620 646	628 380	3,34 %	90,67 %
5	220 397 776	214 785 025	5 612 751	612 363	3,33 %	88,36 %
6	214 785 025	209 189 916	5 595 109	596 365	3,33 %	86,06 %
7	209 189 916	203 626 206	5 563 710	580 387	3,33 %	83,77 %
8	203 626 206	198 091 480	5 534 726	564 496	3,33 %	81,49 %
9	198 091 480	192 577 316	5 514 165	548 705	3,32 %	79,22 %
10	192 577 316	187 076 927	5 500 389	532 968	3,32 %	76,96 %
11	187 076 927	181 610 140	5 466 787	517 281	3,32 %	74,71 %
12	181 610 140	176 099 978	5 510 161	501 678	3,31 %	72,44 %
13	176 099 978	170 636 455	5 463 523	485 969	3,31 %	70,20 %
14	170 636 455	165 190 378	5 446 077	470 454	3,31 %	67,96 %
15	165 190 378	159 888 717	5 301 662	454 929	3,30 %	65,77 %
16	159 888 717	154 608 284	5 280 433	439 766	3,30 %	63,60 %
17	154 608 284	149 370 789	5 237 495	424 645	3,30 %	61,45 %
18	149 370 789	144 208 750	5 162 038	409 696	3,29 %	59,32 %
19	144 208 750	139 074 413	5 134 337	394 936	3,29 %	57,21 %
20	139 074 413	133 981 634	5 092 779	380 377	3,28 %	55,12 %

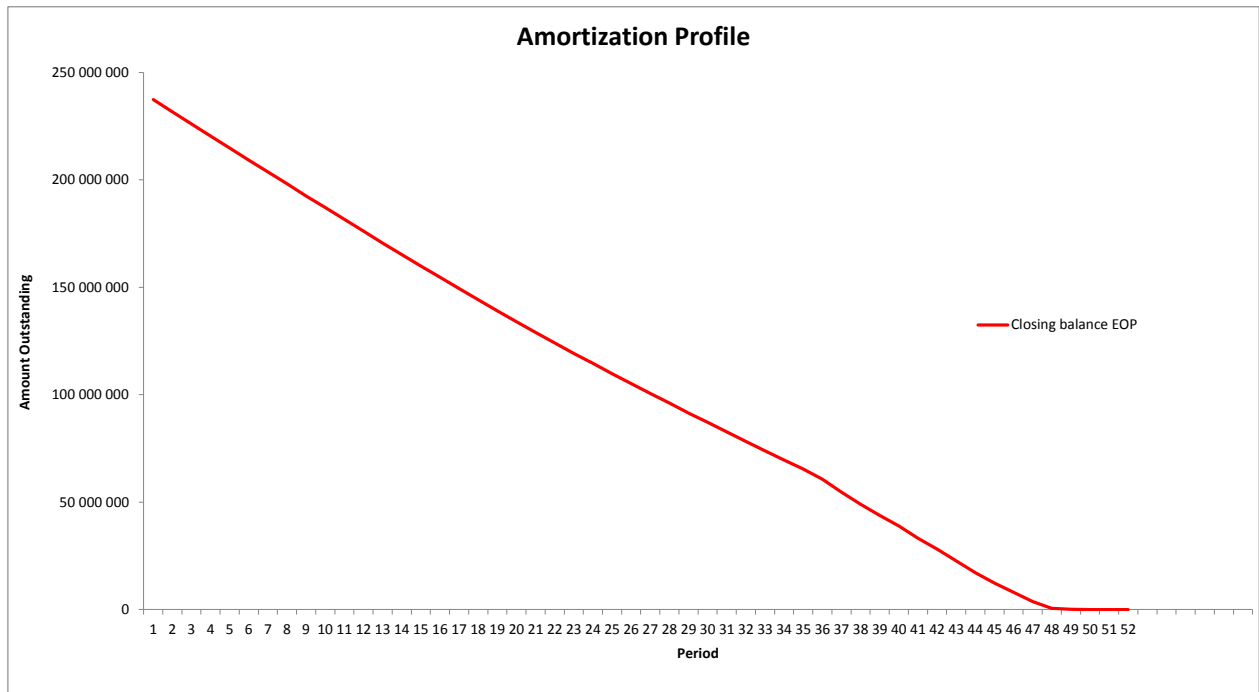
Amortization profile (first 20 periods)

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15.b Amortization Profile



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	10	
Monthly Period	Aug 2016	Convention = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days



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16.a Payment Holidays



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	10	
Monthly Period	Aug 2016	Convention = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

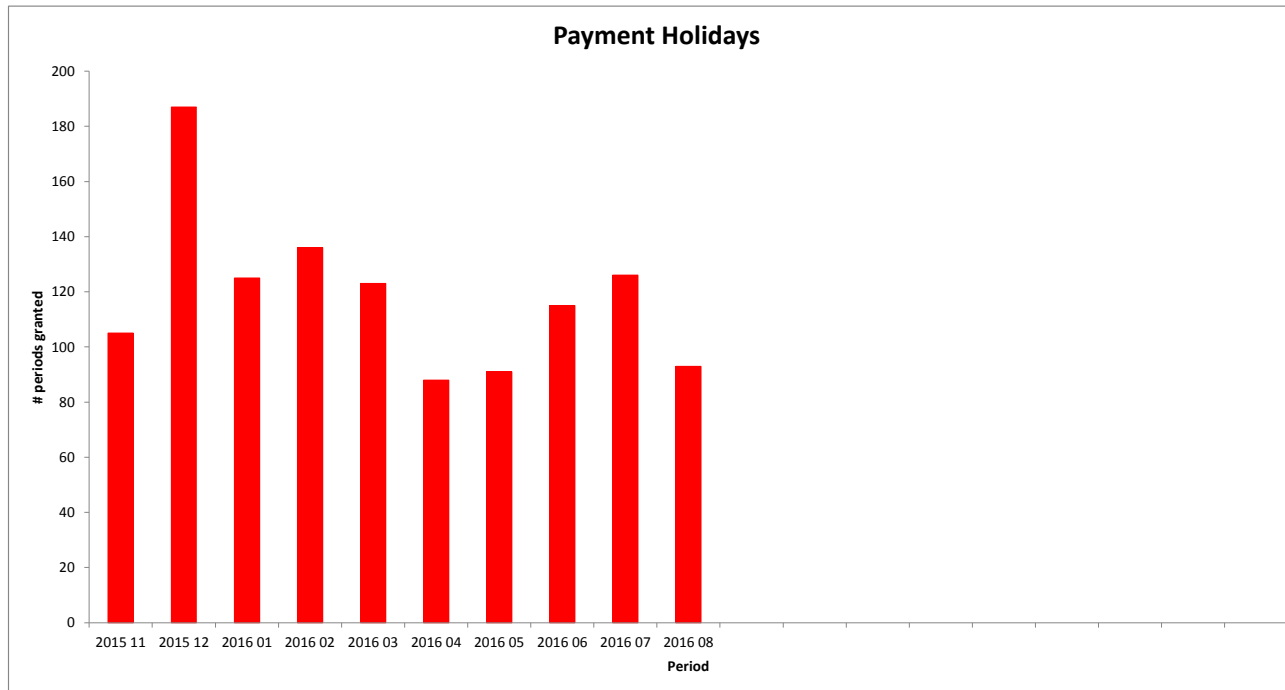
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	1 358 372	
2016 06	115	162	47 026	1 721 241	
2016 07	126	167	51 851	1 900 677	
2016 08	93	118	34 630	1 444 788	
Total:	1 189	1 645	530 279	18 849 076	

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16.b Payment Holidays



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	10	
Monthly Period	Aug 2016	Convention = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days



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17.a Downpayment



Reporting Date	28.09.2016			
Payment date	26.09.2016			
Period No	10			
Monthly Period	Aug 2016		Convention =	30/360 days
Interest Period	from	25.08.2016	to	25.09.2016 = 31 days

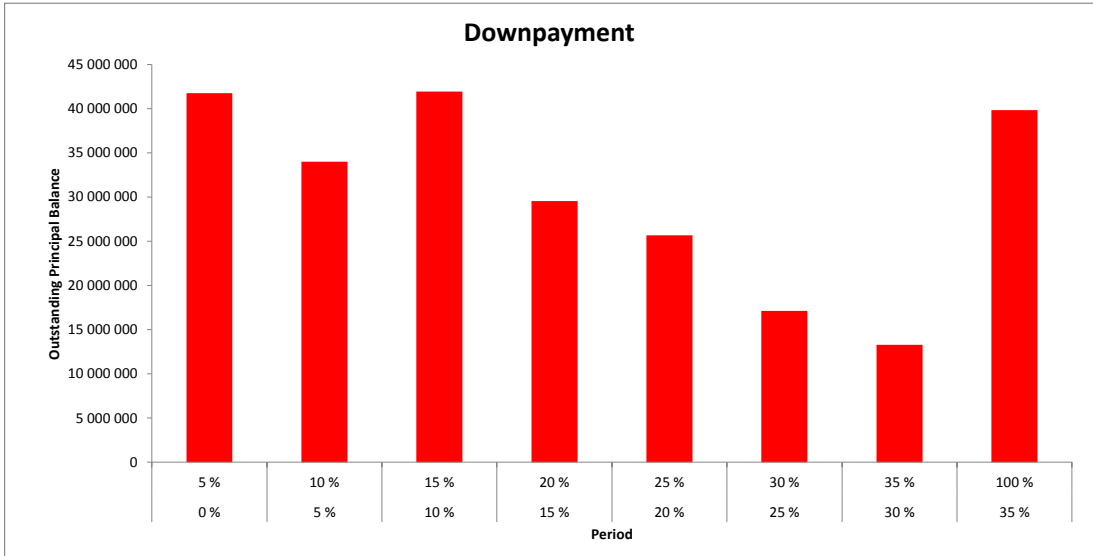
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 856	41 724 444	17,2 %	42,2	17,0
	5 %	10 %	2 341	33 996 970	14,0 %	41,8	16,8
	10 %	15 %	3 168	41 909 799	17,2 %	40,3	17,0
	15 %	20 %	2 282	29 537 918	12,2 %	39,9	16,9
	20 %	25 %	1 978	25 681 138	10,6 %	39,5	16,8
	25 %	30 %	1 433	17 134 573	7,0 %	38,8	17,3
	30 %	35 %	1 174	13 279 526	5,5 %	38,0	17,0
	35 %	100 %	4 831	39 823 239	16,4 %	35,1	16,7
Total		20 063	243 087 609	100 %			

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17.b Downpayment



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	10	
Monthly Period	Aug 2016	Convention = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days



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18.a Vehicle Condition



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	10				
Monthly Period	Aug 2016	Convention	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	

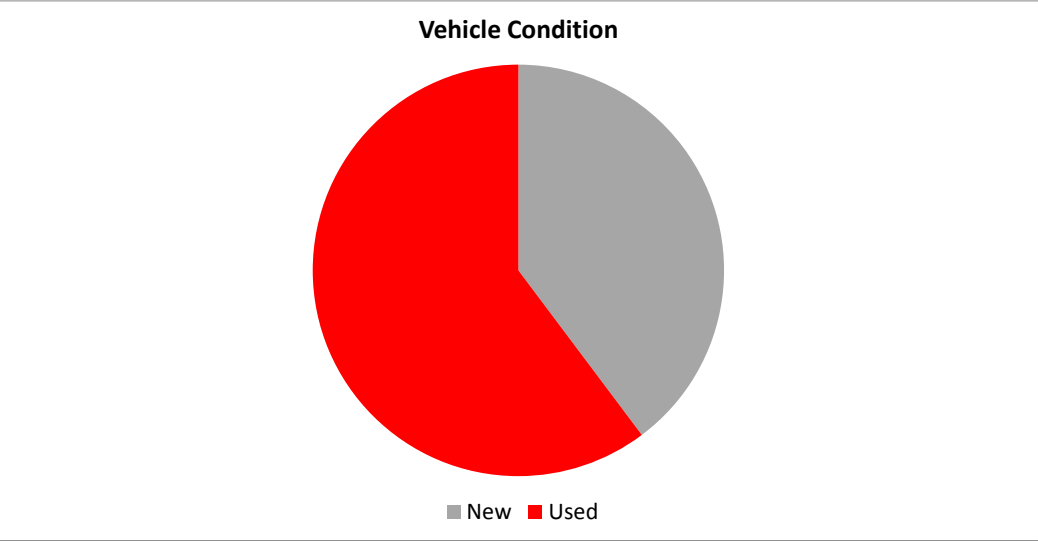
Vehicle condition	TOTAL				
	Vehicle condition	No	Outstanding balance	%	WA months to maturity
New	5 846	96 632 397	39,8 %	39,8	17,0
Used	14 217	146 455 212	60,2 %	39,5	16,9
Total	20 063	243 087 609	100 %		

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18.b Vehicle Condition



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	10				
Monthly Period	Aug 2016	Convention	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	



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19.a Borrower Type



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	10				
Monthly Period	Aug 2016	Convention	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	

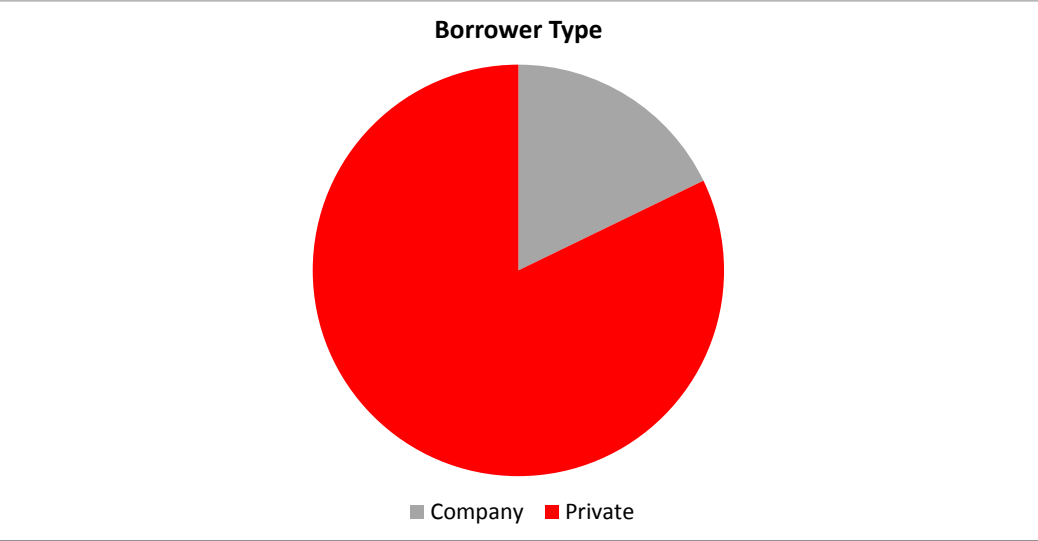
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 642	43 311 750	17,8 %	36,4	17,0
	Private	17 421	199 775 859	82,2 %	40,3	16,9
	Total	20 063	243 087 609	100 %		

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19.b Borrower Type



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	10				
Monthly Period	Aug 2016		Convention	=	30/360 days
Interest Period	from 25.08.2016	to	25.09.2016	=	31 days



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20.a Vehicle type



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	10				
Monthly Period	Aug 2016		Convention	=	30/360 days
Interest Period	from	25.08.2016	to	25.09.2016	= 31 days

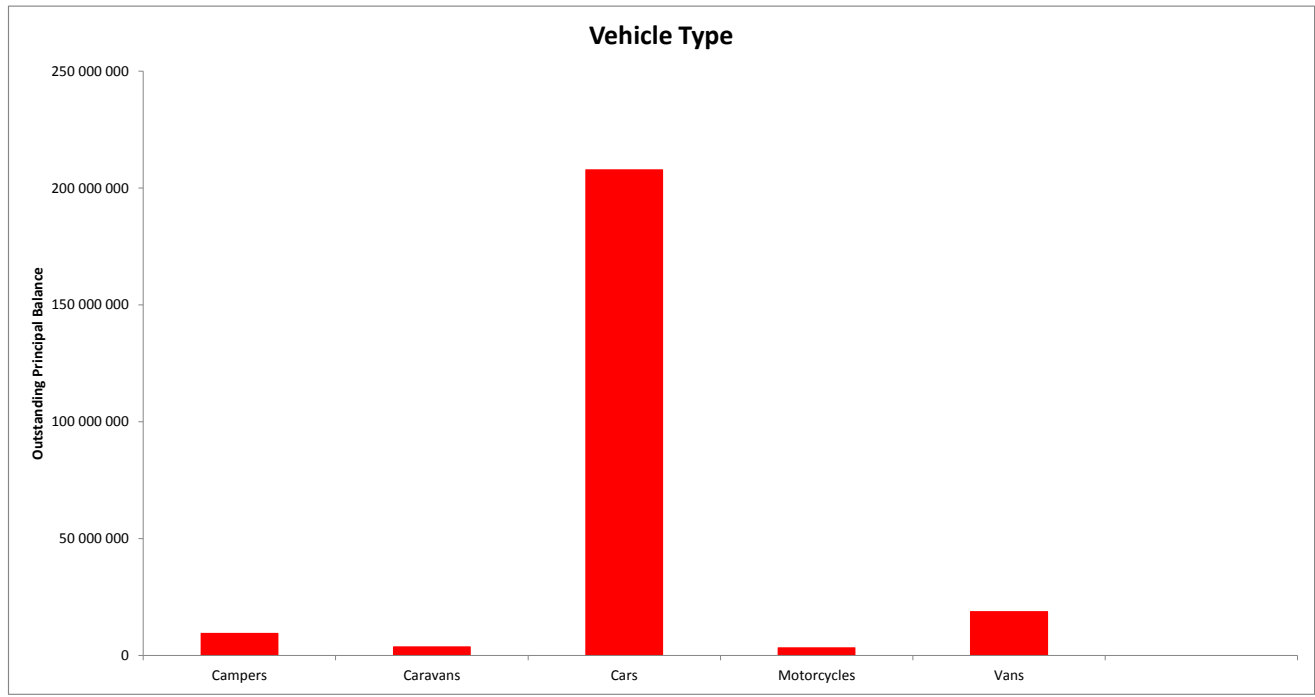
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	443	9 461 349	3,89 %	41,5	16,24
	Caravans	336	3 666 498	1,51 %	41,0	16,37
	Cars	17 352	207 780 411	85,48 %	39,7	16,97
	Motorcycles	462	3 333 137	1,37 %	39,0	15,69
	Vans	1 470	18 846 214	7,75 %	37,9	16,97
		20 063	243 087 609	100 %		

**SCF Rahoituspalvelut I DAC
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20.b Vehicle type



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	10	
Monthly Period	Aug 2016	Convention = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

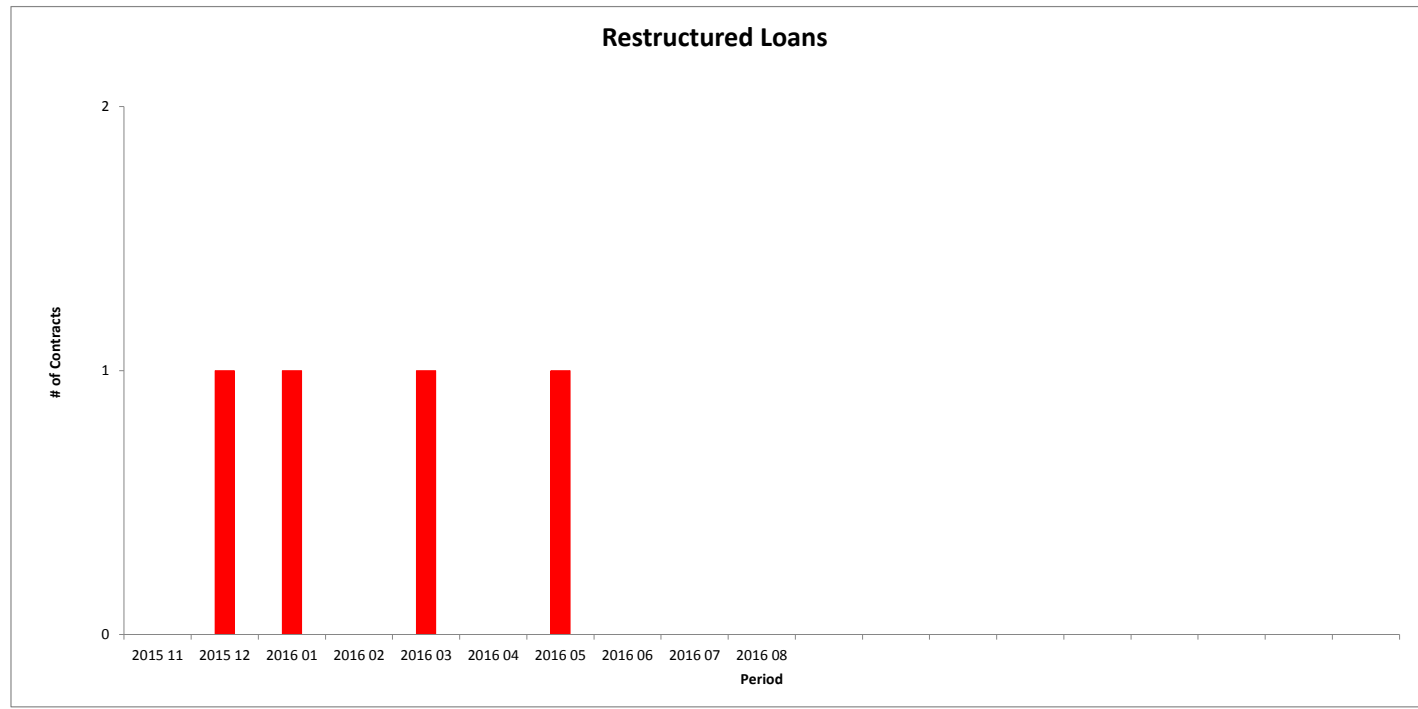


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21.b Restructured Loans



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	10				
Monthly Period	Aug 2016	Convention	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	

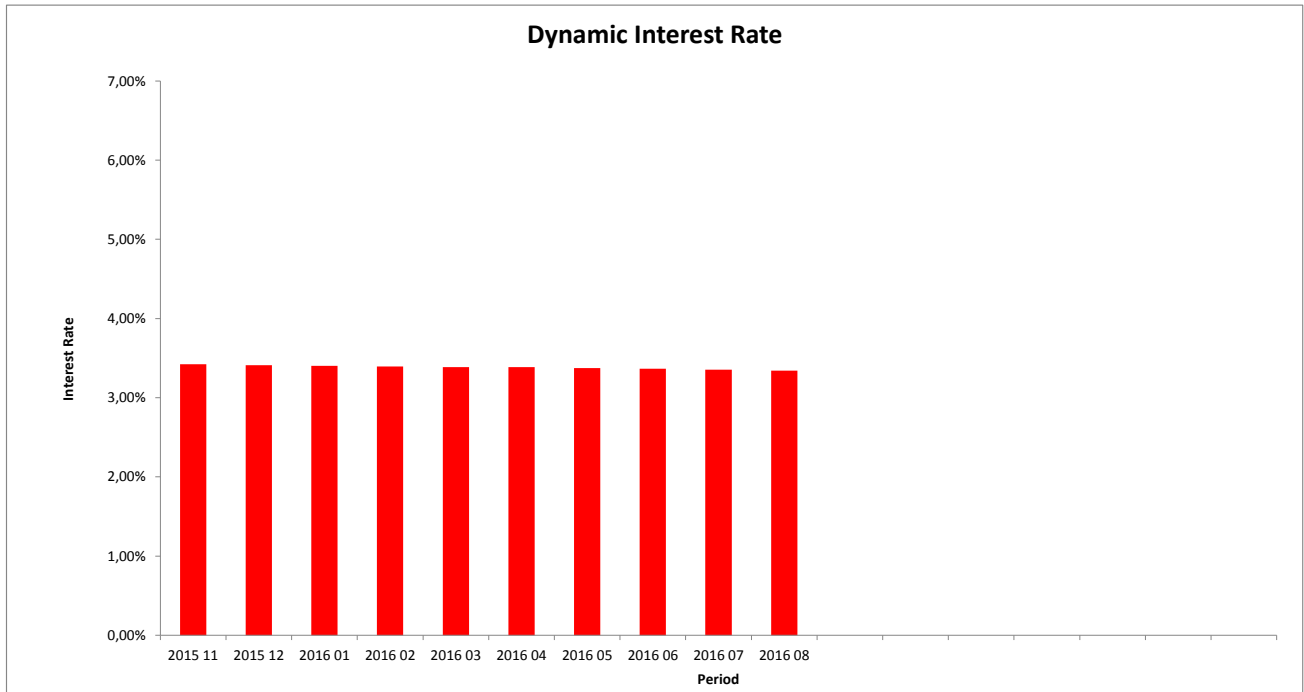


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22.b Dynamic Interest Rate



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	10	
Monthly Period	Aug 2016	Convention = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

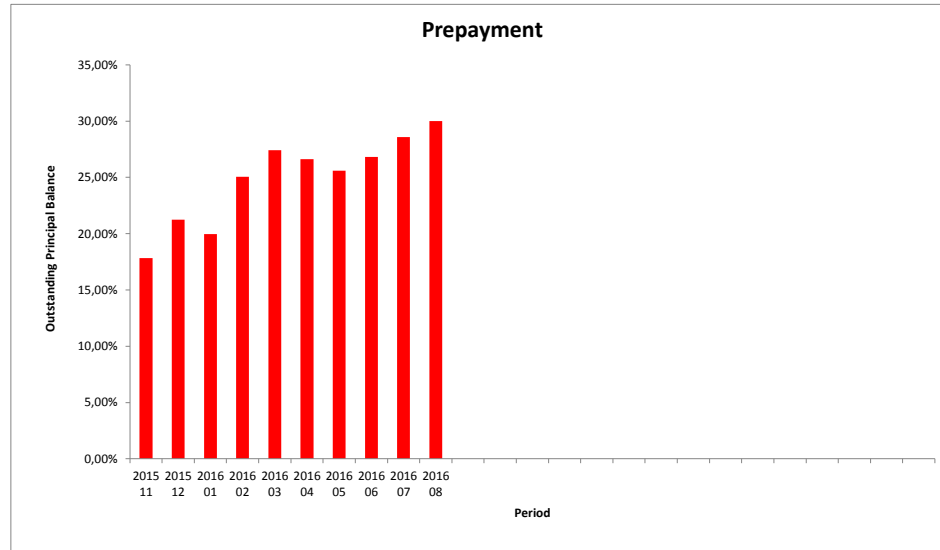


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23.b Dynamic Pre-Payments



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	10	
Monthly Period	Aug 2016	Convention = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days



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24. Delinquency



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	10	
Monthly Period	Aug 2016	Convention = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 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	
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	282 618 106	20 318	258 929 061	1 538	20 738 999	141	2 096 078	52	626 683	8	65 367	5	75 206	5	86 712	7	126 175	
	6	269 186 189	19 998	250 801 509	1 220	16 277 345	125	1 477 836	23	339 013	20	261 686	4	28 801	0	0	14	222 500	
	7	256 332 240	19 113	235 366 738	1 392	17 914 310	170	2 276 109	35	448 840	11	84 749	16	223 810	3	17 685	6	36 579	
	8	243 087 609	18 585	224 108 064	1 268	16 161 721	148	2 080 615	33	454 175	10	72 586	8	45 106	11	165 344	11	136 667	
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	10	
Monthly Period	Aug 2016	Convention = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3					
			Recoveries	Cum. Recoveries	Loss	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	725	949	-	246
2016 1	245 052	12				79 950	79 950		165 102	63 132	143 082		101 970	2 003	145 085		99 967
2016 2	446 837	31								133 429	133 429		313 409	80 562	213 991		232 847
2016 3	173 246	17											97 932	97 932		75 315	

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26. Priority of Payments



Reporting Date	28.09.2016				
Payment date	26.09.2016				
Period No	10				
Monthly Period	Aug 2016	Convention	=	30/360 days	
Interest Period	from 25.08.2016	to 25.09.2016	=	31 days	

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	14 203 324,12	EUR
Senior Expenses	-	4 798,20	EUR
Servicing Fee	-	104 662,72	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	849 231,85	EUR
Principal on Loan to Issuer	-	13 244 631,35	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	16 555 487,25	EUR
Senior Expenses	-	4 762,15	EUR
Interest Class A	-	13 880,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 328 322,40	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	-	13 244 631,35	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	-	50 412,50	EUR
Interest Issuer Subordinated Loan	-	382,93	EUR
Principal Issuer Subordinated Loan	-	128 539,49	EUR
Payment to Purchaser	-	632 494,72	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	632 494,72	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,59	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	632 479,14	EUR

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27. Transaction Costs



Reporting Date	28.09.2016	
Payment date	26.09.2016	
Period No	10	
Monthly Period	Aug 2016	Convention = 30/360 days
Interest Period	from 25.08.2016 to 25.09.2016	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	4 798,20						
Interest accrued for the Period	EUR	120 080,00	13 880,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	1 635 250,00	477 670,00	210 010,00	68 485,00	72 485,00	209 825,00	596 775,00
Interest Payments	EUR	120 080,00	13 880,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	1 635 250,00	477 670,00	210 010,00	68 485,00	72 485,00	209 825,00	596 775,00
Interest accrued on Subordinated Loan for the Period	EUR	382,93						
Cumulative Interest accrued on Subordinated Loan	EUR	8 320,11						
Interest Payments on Subordinated Loan	EUR	382,93						
Cumulative Interest Payments on Subordinated Loan	EUR	8 320,11						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC
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28. Contact Details



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Reporting Date	28.09.2016				
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