

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	31/03/2016	Following payment dates:	25/04/2016
Payment date	29/03/2016		25/05/2016
Period No	4		
Monthly Period	Feb 2016	Convention	= 30/360 days
Interest Period	from 25/02/2016	to 25/03/2016	= 29 days
Cut-Off date	29/02/2016		

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1. Portfolio Information



Reporting Date	31/03/2016		
Payment date	29/03/2016		
Period No	4		
Monthly Period	Feb 2016	Convention =	30/360 days
Interest Period	from 25/02/2016	to 25/03/2016 =	29 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	339.459.257,68 EUR	352.411.509,11 EUR
Scheduled Loan Principal Repayments	6.534.131,10 EUR	6.672.403,10 EUR
Prepayments	7.724.460,84 EUR	6.246.741,43 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	14.258.591,94 EUR	12.919.144,53 EUR
New Defaulted Auto Loans in Period	97.045,72 EUR	33.106,90 EUR
Closing Balance	325.103.620,02 EUR	339.459.257,68 EUR
Total revenue collections		
Revenue and fees received on loan balances	1.195.166,82 EUR	1.227.691,31 EUR
Recoveries on loans in default	36.150,00 EUR	100,00 EUR
Total Revenue Received in Period	1.231.316,82 EUR	1.227.791,31 EUR
# Loans		
At beginning of period	24.654 Loans	25.170 Loans
Paid in Full	623 Loans	515 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	4 Loans	1 Loans
At end of period	24.027 Loans	24.654 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)	15.489.868 EUR	14.146.860 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	15.489.868 EUR	14.146.860 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	15.341.783 EUR	14.000.704 EUR
b. Reserve Fund	3.289.115 EUR	3.431.519 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	18.630.898 EUR	17.432.223 EUR

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3. Reserve Accounts



Reporting Date	31/03/2016				
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Interest Period	from 25/02/2016	to	25/03/2016	=	29 days

Note Balance

Beginning of Period	339.459.257,68	EUR
End of Period	325.103.620,02	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 %	3.289.115,09	EUR
Cash Outflow		3.289.115,09	EUR
Cash Inflow		3.159.592,58	EUR
End of Period	0,9 %	3.159.592,58	EUR
Required Reserve Amount	0,9 %	3.159.592,58	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	31/03/2016	
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Asset Balance

Beginning of Period	339.459.257,68	EUR
End of Period	325.103.620,02	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	302.359.501,11	93,00%	22.418
1-29 days past due	20.127.266,93	6,19%	1.410

Delinquent Receivables:

30-59 days past due	2.032.959,82	0,63%	155
60-89 days past due	344.080,25	0,11%	28
90-119 days past due	92.968,84	0,03%	6
120-149 days past due	131.943,80	0,04%	9
150-179 days past due	14.899,27	0,00%	1
Total Performing and Delinquent	325.103.620	100,00%	24.027

Current Period Defaults	97.045,72		4
Cumulative Defaults	130.855,63		7
Current Period Recoveries	36.150,00		
Cumulative Recoveries	36.474,03		

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

NO

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	325.103.620,02
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	325.103.620,02
[B] Initial Aggregate Outstanding Note Principal Amount	389.400.000,00

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		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	339.459.257,68	288.759.257,68	27.200.000,00	5.800.000,00	3.800.000,00	6.600.000,00	7.300.000,00
Available Distribution Amount	18.630.897,76						
Amortisation	14.355.637,66						
Redemption per Class	14.355.637,66	14.355.637,66	-	-	-	-	-
Redemption per Note		4.238,45	-	-	-	-	-
Class Principal Outstanding Closing Balance	325.103.620,02	274.403.620,02	27.200.000,00	5.800.000,00	3.800.000,00	6.600.000,00	7.300.000,00
Current Tranching	100%	84,40%	8,37%	1,78%	1,17%	2,03%	2,25%
Current Pool Factor		0,81	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	29						
Principal Outstanding per Note Beginning of Period		85.255,17	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		4.238,45	-	-	-	-	-
Principal Outstanding per Note End of Period		81.016,72	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		13,43	70,83	108,33	175,00	291,67	750,00
Interest Payment	71.029,58	45.479,58	19.266,67	6.283,33	6.650,00	19.250,00	54.750,00
Interest Payment per Note		13,43	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)		19,26%	10,89%	9,11%	7,94%	5,91%	3,66%
Current CE (excl. Excess Spread)		16,57%	8,20%	6,42%	5,25%	3,22%	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 31/03/2016
 Payment date 29/03/2016
 Period No 4
 Monthly Period Feb 2016 Convention = 30/360 days
 Interest Period : 25/02/2016 to 25/03/2016 = 29 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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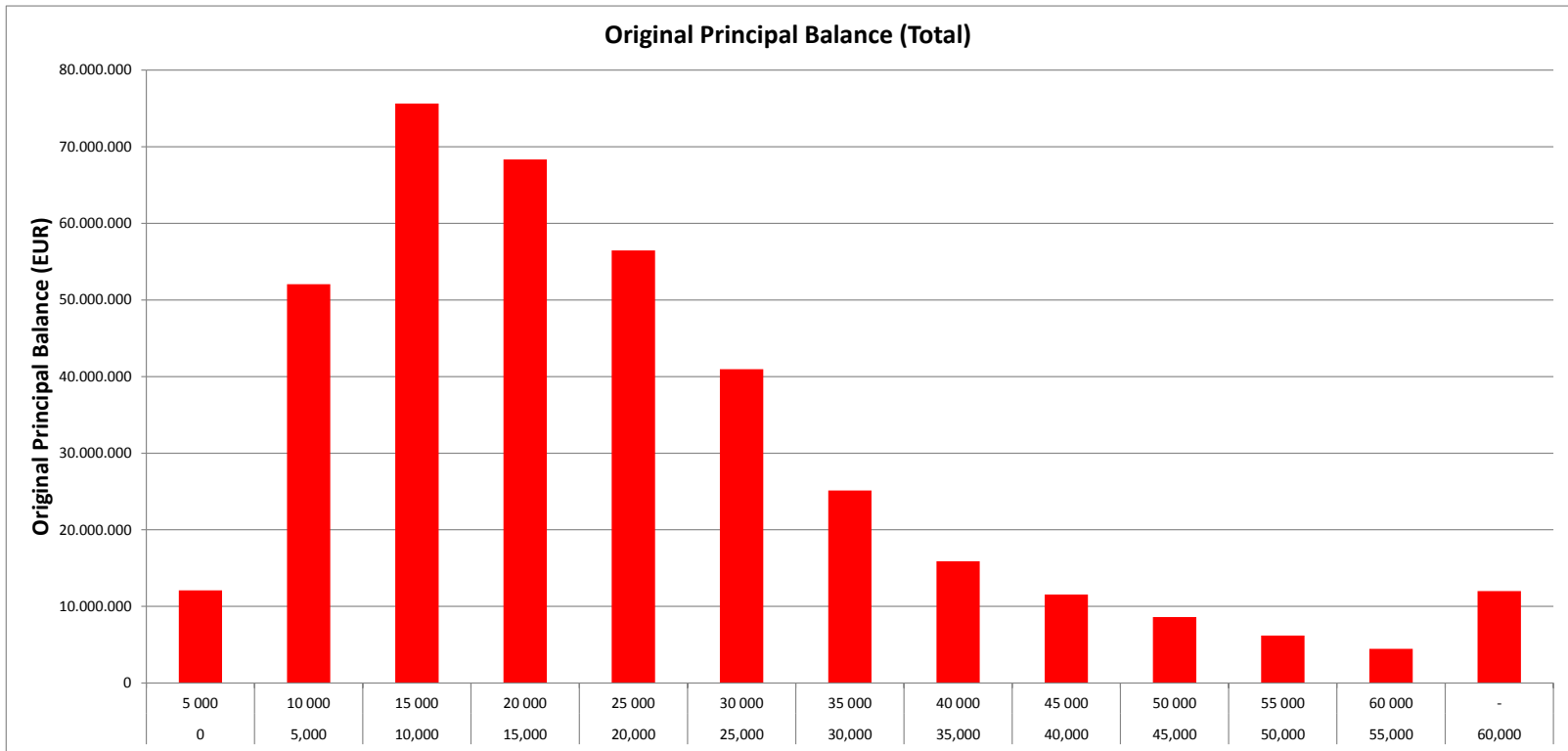
Average amount - all: 14.663

Original balance	TOTAL							
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
	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

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8.a Outstanding Principal Balance



Reporting Date	31/03/2016		
Payment date	29/03/2016		
Period No	4		
Monthly Period	from	Feb 2016	Convention = 30/360 days
Interest Period	to	25/02/2016	= 29 days

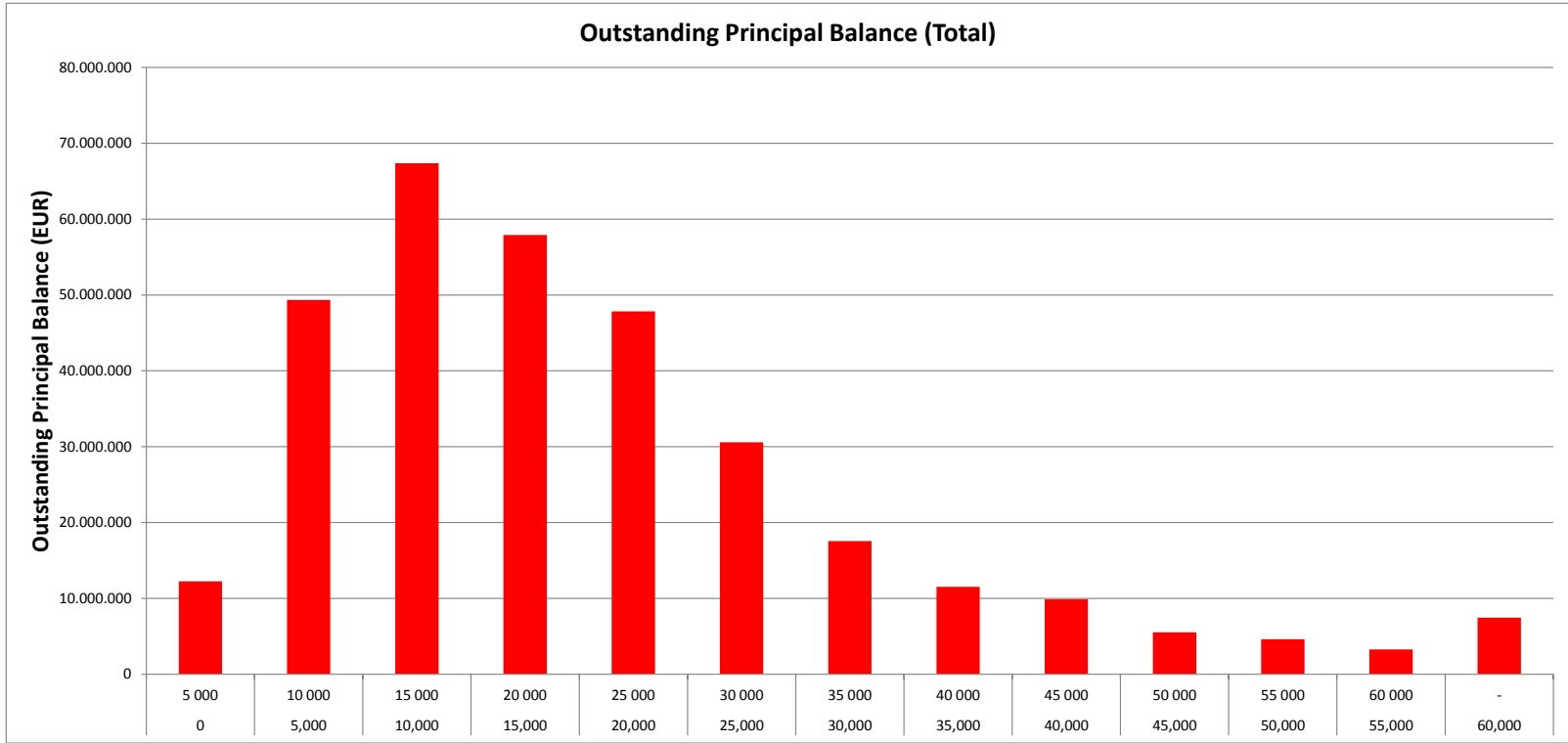
Average amount - all: 13.531

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3.881	12.250.192	3,8 %	25,4	11,5
	5.000	10 000	6.631	49.349.714	15,2 %	39,6	11,4
	10.000	15 000	5.456	67.355.567	20,7 %	45,3	11,2
	15.000	20 000	3.346	57.909.193	17,8 %	46,6	11,1
	20.000	25 000	2.146	47.832.437	14,7 %	46,9	11,0
	25.000	30 000	1.123	30.573.062	9,4 %	47,6	10,8
	30.000	35 000	545	17.563.370	5,4 %	47,3	10,9
	35.000	40 000	309	11.528.103	3,5 %	47,7	10,6
	40.000	45 000	234	9.883.987	3,0 %	48,2	10,5
	45.000	50 000	117	5.534.125	1,7 %	48,5	10,0
	50.000	55 000	88	4.608.194	1,4 %	49,3	9,9
	55.000	60 000	57	3.263.103	1,0 %	49,3	9,6
	60.000	-	94	7.452.572	2,3 %	47,4	10,4
	Total			24.027	325.103.620	100%	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



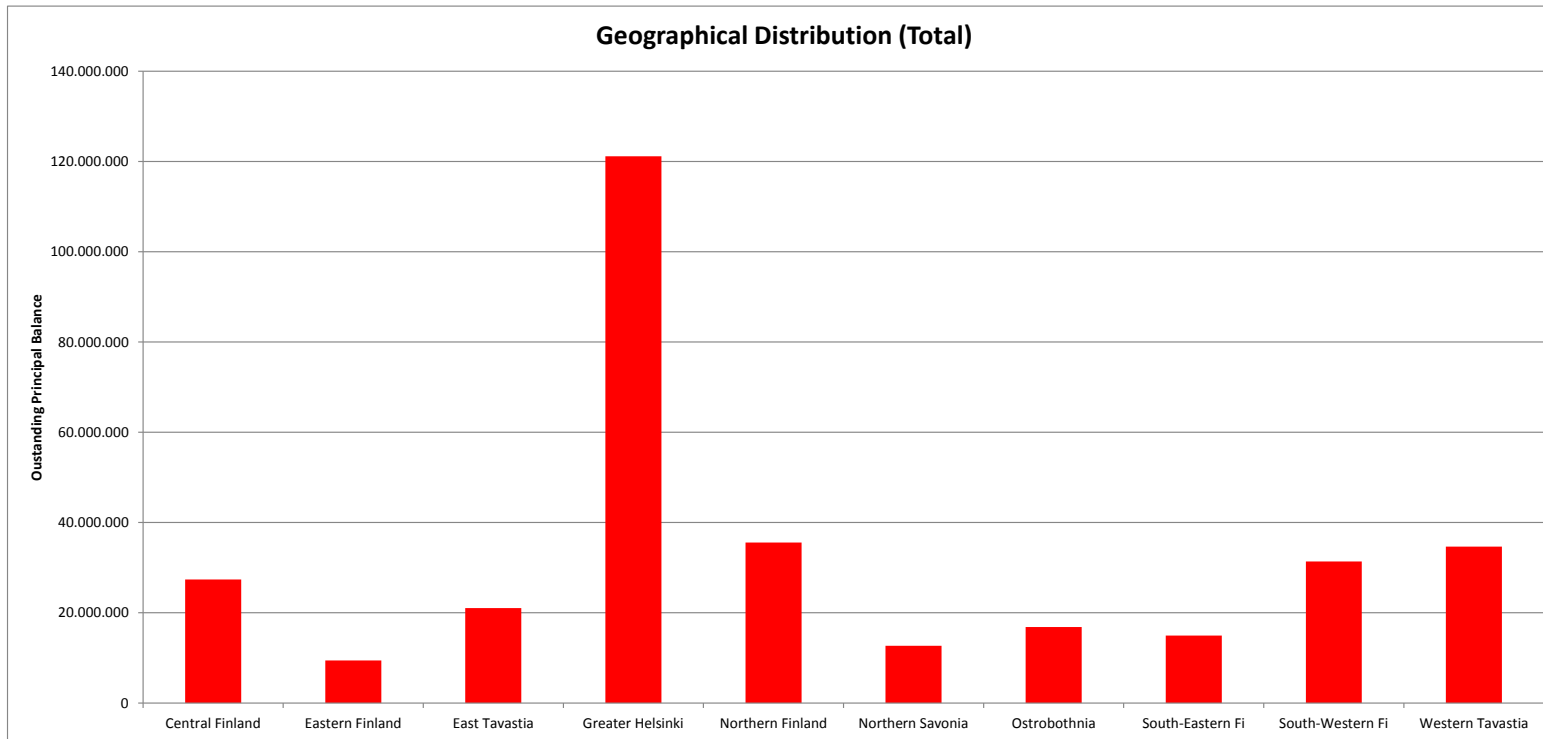
Reporting Date	31/03/2016				
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Period No	4				
Monthly Period	Feb 2016	Convention	=	30/360 days	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.197	27.393.347	8,43%	44,8	11,0	
Eastern Finland	714	9.457.897	2,91%	44,2	11,2	
East Tavastia	1.548	21.031.472	6,47%	45,4	11,1	
Greater Helsinki	8.332	121.131.483	37,26%	44,7	11,1	
Northern Finland	2.549	35.568.442	10,94%	45,4	11,0	
Northern Savonia	991	12.687.023	3,90%	44,7	10,7	
Ostrobothnia	1.391	16.841.598	5,18%	44,2	10,6	
South-Eastern Fi	1.244	14.974.060	4,61%	44,6	11,5	
South-Western Fi	2.408	31.356.969	9,65%	44,8	11,0	
Western Tavastia	2.653	34.661.328	10,66%	45,2	10,9	
Total	24.027	325.103.620	100%			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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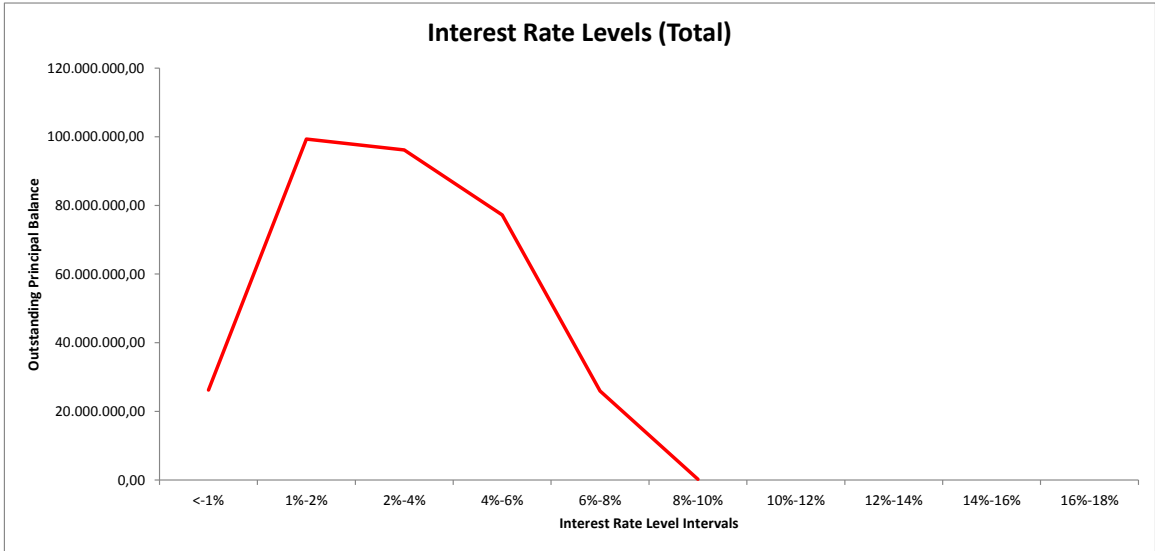
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1834	26.222.126	8,07%	46,0	10,4
1 2		6252	99.334.151	30,55%	45,8	11,0
2 4		6388	96.143.204	29,57%	44,8	10,9
4 6		6673	77.249.097	23,76%	43,7	11,5
6 8		2856	25.942.483	7,98%	43,6	10,7
8 10		24	212.560	0,07%	43,5	12,6
10 12						
12 14						
14 16						
16 18						
Total		24.027	325.103.620	100%		

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10.b Interest Rate



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11.a Remaining Terms



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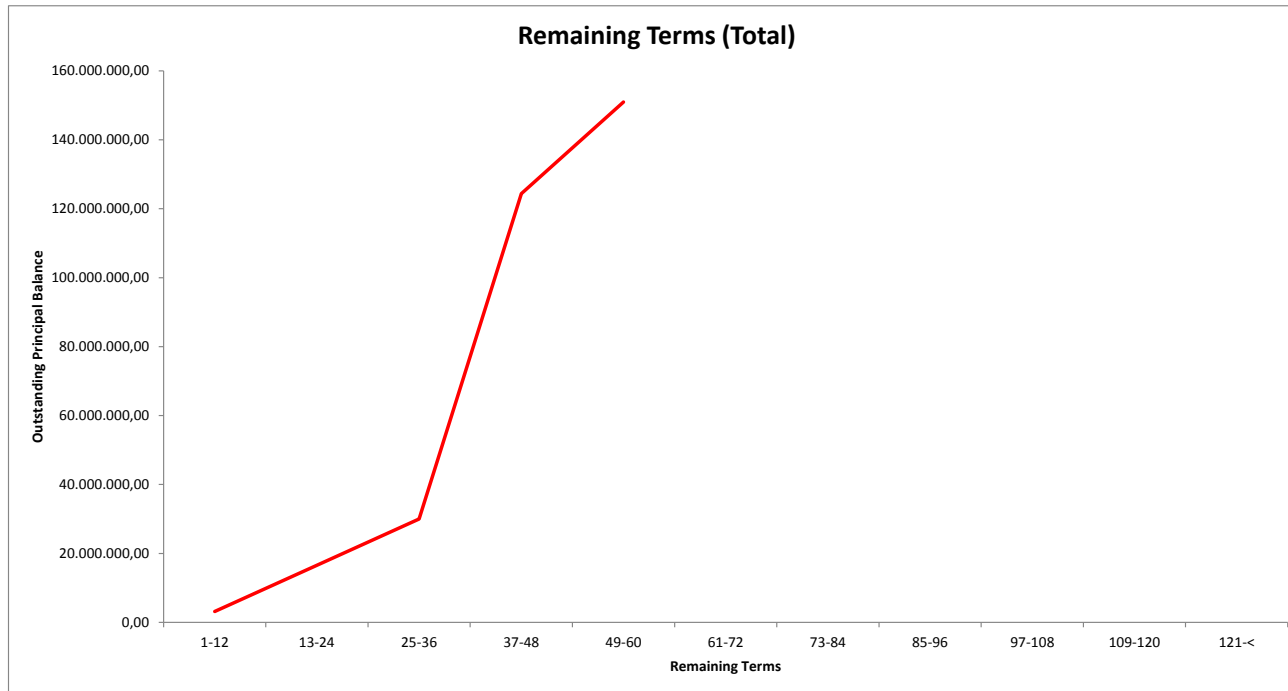
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		6	4.831	0,00%	0,0	13,7	
	1		12	1.093	3.161.513	0,97%	8,9	12,6
	13		24	2.569	16.576.851	5,10%	20,0	12,8
	25		36	3.439	29.994.453	9,23%	30,3	11,9
	37		48	8.320	124.400.619	38,26%	44,5	13,6
	49		60	8.600	150.965.353	46,44%	51,5	8,5
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
	Total		24.027	325.103.620	100%			

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Monthly Investor Report

11.b Remaining Terms



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



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12.a Seasoning



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	4				
Monthly Period	from	Feb 2016	Convention	=	30/360 days
Interest Period	from	25/02/2016	to	=	25/03/2016 = 29 days

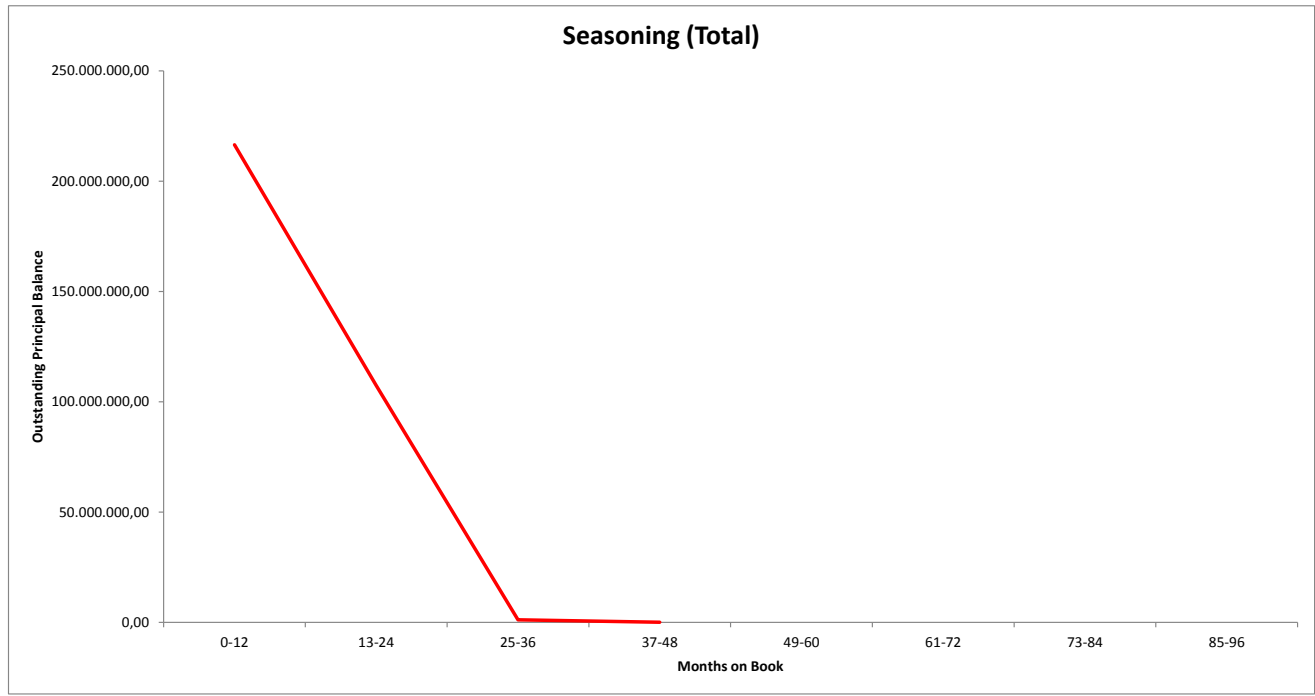
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	15.409	216.487.336	66,59%	46,9	8,9
13	24	8.503	107.428.185	33,04%	40,9	15,2
25	36	110	1.127.458	0,35%	30,5	28,2
37	48	5	60.641	0,02%	22,4	37,0
49	60					
61	72					
73	84					
85	96					
Total		24.027	325.103.620	100%		

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12.b Seasoning



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



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13.a Balloon loans



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

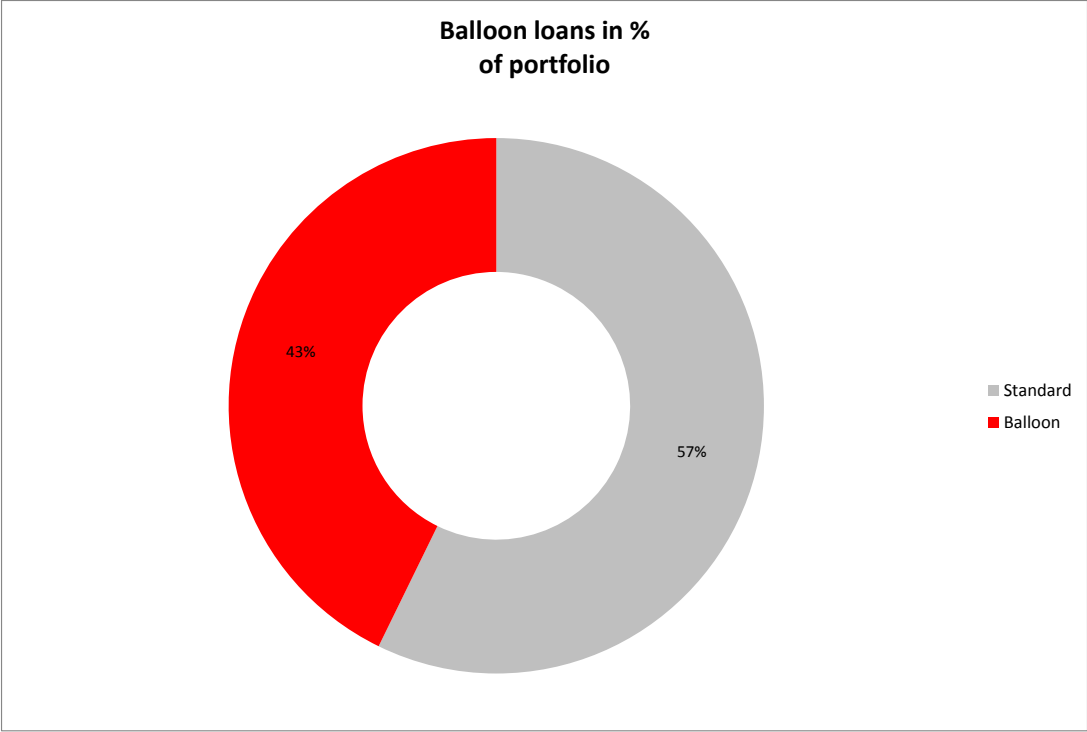
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		17.541	186.107.782	57,25%	2.040	0,00%	42,5	11,0
Balloon		6.486	138.995.838	42,75%	42.205.374	30,36%	48,0	11,1
Total		24.027	325.103.620	100%	42.207.414	12,98%		

**SCF Rahoituspalvelut I DAC
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13.b Balloon loans



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



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14.a # loans per borrower



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	4				
Monthly Period	Feb 2016	Convention	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	

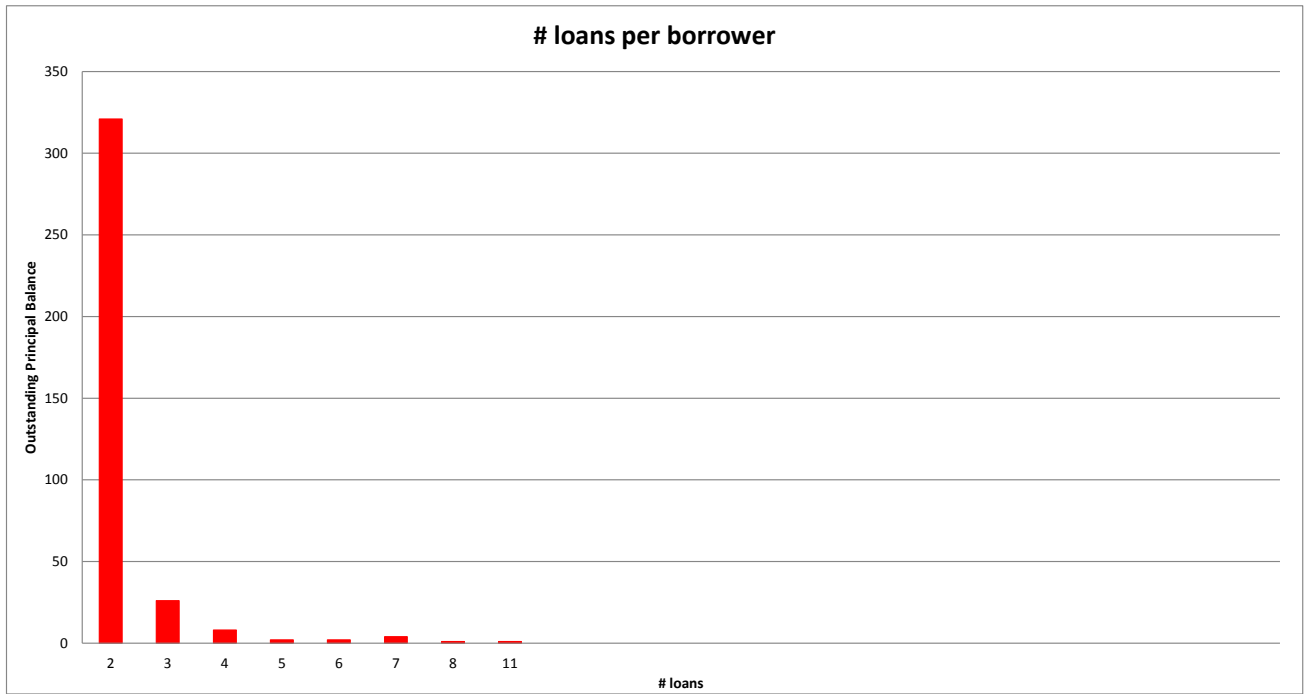
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	23206	310.556.636	95,53%	
	2	321	11.601.555	3,57%	
	3	26	1.236.704	0,38%	
	4	8	560.806	0,17%	
	5	2	188.530	0,06%	
	6	2	228.378	0,07%	
	7	4	388.524	0,12%	
	8	1	187.398	0,06%	
	11	1	155.090	0,05%	
Total:	23.571	325.103.620	100,0 %		

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14.b # loans per borrower



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



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Monthly Investor Report

15.a Amortization Profile



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	325.103.620	318.341.516	6.761.777	920.417	3,45%	97,92%
2	318.341.516	311.676.302	6.665.214	900.324	3,45%	95,87%
3	311.676.302	304.998.637	6.677.665	881.054	3,45%	93,82%
4	304.998.637	298.338.282	6.660.355	861.711	3,44%	91,77%
5	298.338.282	291.687.579	6.650.704	842.435	3,44%	89,72%
6	291.687.579	285.030.710	6.656.868	823.186	3,44%	87,67%
7	285.030.710	278.370.052	6.660.659	803.931	3,44%	85,63%
8	278.370.052	271.721.617	6.648.434	784.684	3,44%	83,58%
9	271.721.617	265.121.534	6.600.083	765.474	3,43%	81,55%
10	265.121.534	258.550.042	6.571.492	746.385	3,43%	79,53%
11	258.550.042	251.982.694	6.567.348	727.379	3,43%	77,51%
12	251.982.694	245.443.974	6.538.720	708.390	3,43%	75,50%
13	245.443.974	238.944.221	6.499.753	689.459	3,42%	73,50%
14	238.944.221	232.457.251	6.486.971	670.650	3,42%	71,50%
15	232.457.251	226.017.821	6.439.430	651.900	3,42%	69,52%
16	226.017.821	219.594.330	6.423.491	633.270	3,41%	67,55%
17	219.594.330	213.191.708	6.402.622	614.710	3,41%	65,58%
18	213.191.708	206.755.305	6.436.403	596.208	3,41%	63,60%
19	206.755.305	200.378.266	6.377.039	577.607	3,40%	61,64%
20	200.378.266	194.028.639	6.349.627	559.246	3,40%	59,68%

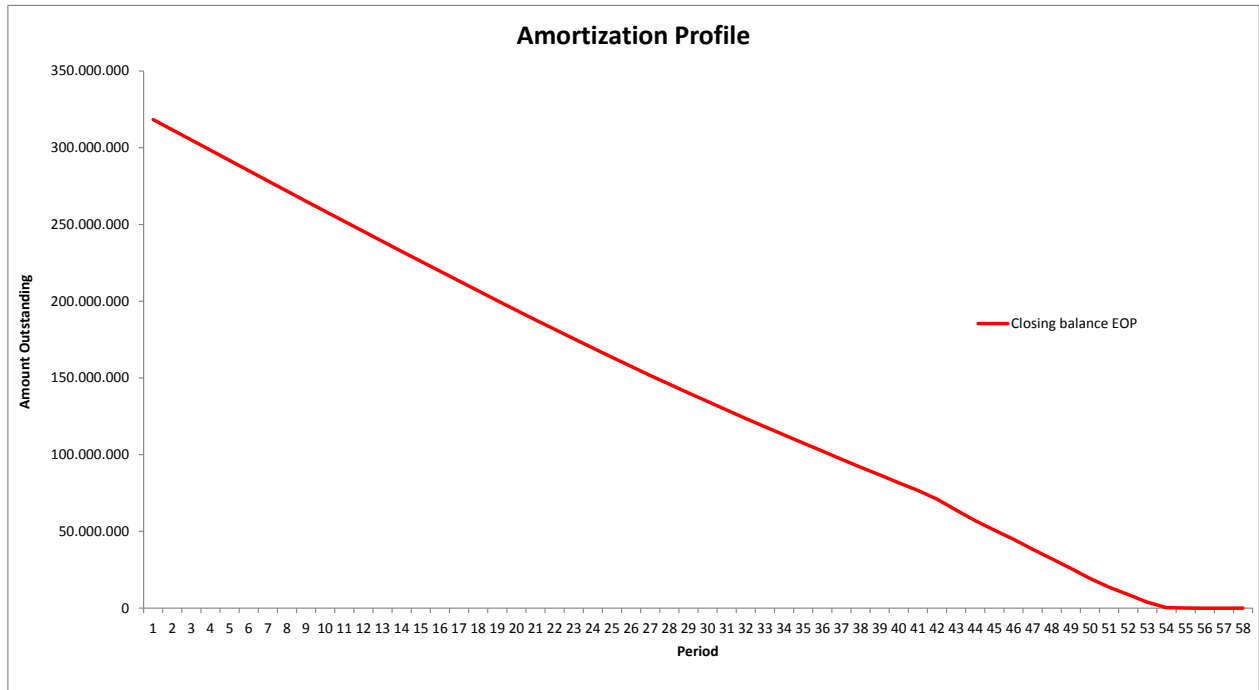
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
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15.b Amortization Profile



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



16.a Payment Holidays



Reporting Date	31/03/2016		
Payment date	29/03/2016		
Period No	4		
Monthly Period	Feb 2016	Convention	= 30/360 days
Interest Period	from 25/02/2016	to 25/03/2016	= 29 days

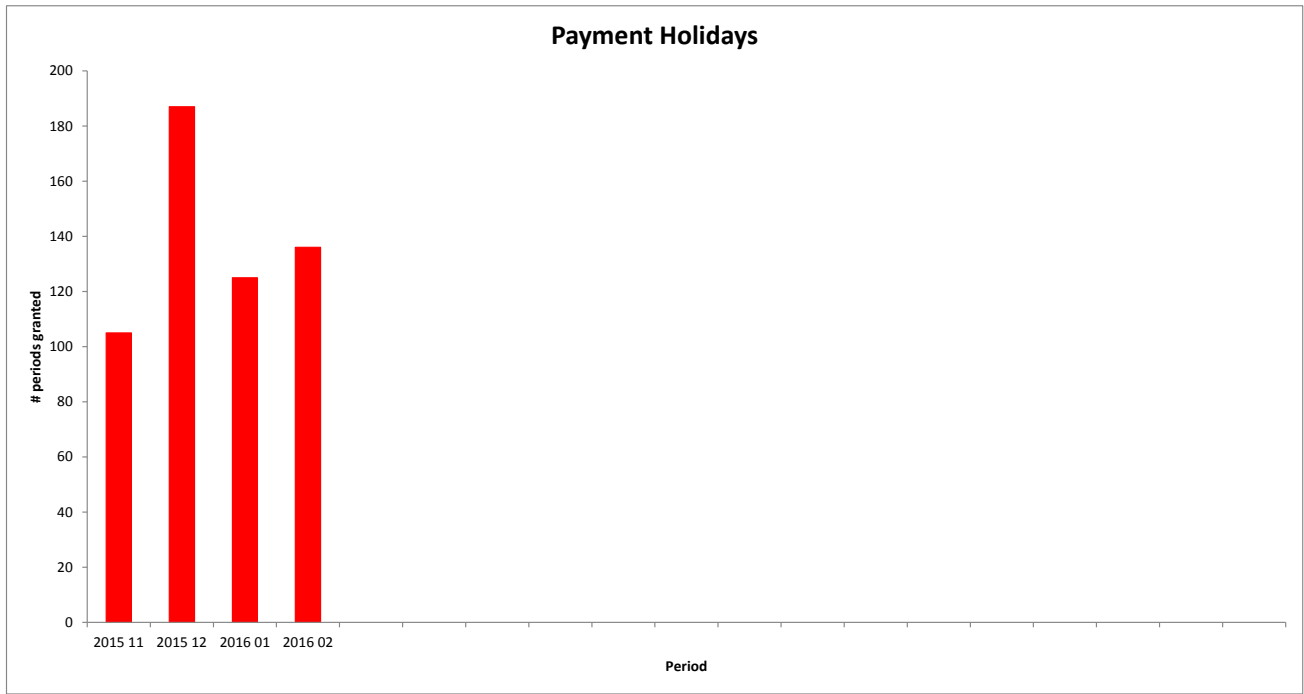
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2015 11	105	172	49.146	1.680.760
	2015 12	187	237	89.932	3.027.431
	2016 01	125	183	50.784	2.062.653
	2016 02	136	199	64.646	2.408.850
	Total:	553	791	254.508	9.179.695

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16.b Payment Holidays



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



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17.a Downpayment



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	4				
Monthly Period	Feb 2016	Convention	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	

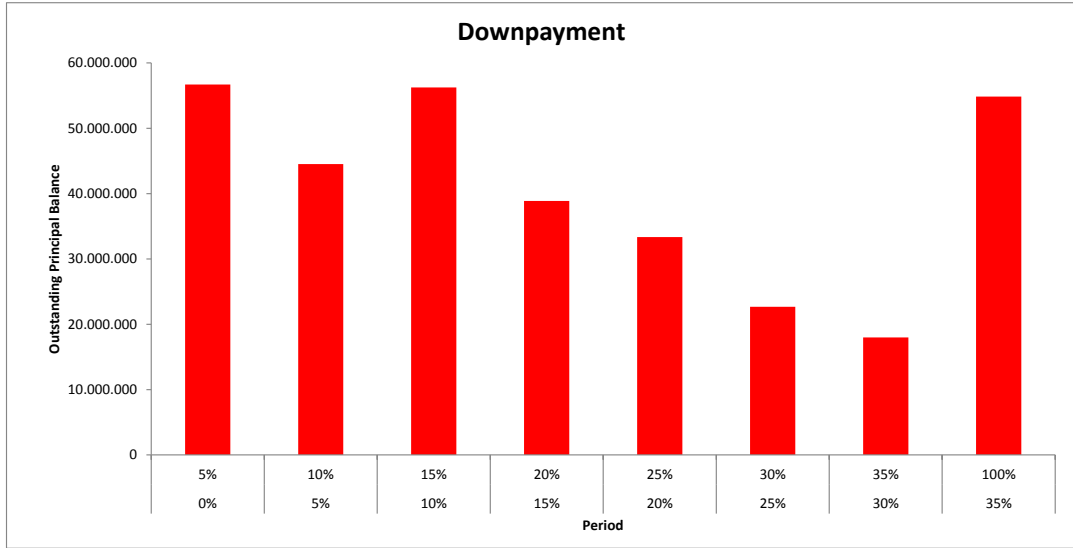
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3.521	56.684.507	17,4 %	47,8	11,1
	5%	10%	2.743	44.503.882	13,7 %	47,3	11,0
	10%	15%	3.781	56.231.484	17,3 %	45,8	11,1
	15%	20%	2.681	38.858.088	12,0 %	45,1	11,0
	20%	25%	2.320	33.345.718	10,3 %	44,8	10,9
	25%	30%	1.690	22.674.646	7,0 %	44,0	11,3
	30%	35%	1.401	17.962.484	5,5 %	43,2	11,1
	35%	100%	5.890	54.842.811	16,9 %	39,5	10,8
	Total		24.027	325.103.620	100%		

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17.b Downpayment



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



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18.a Vehicle Condition



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	4				
Monthly Period	Feb 2016		Convention =	30/360 days	
Interest Period	from 25/02/2016	to	25/03/2016 =	29 days	

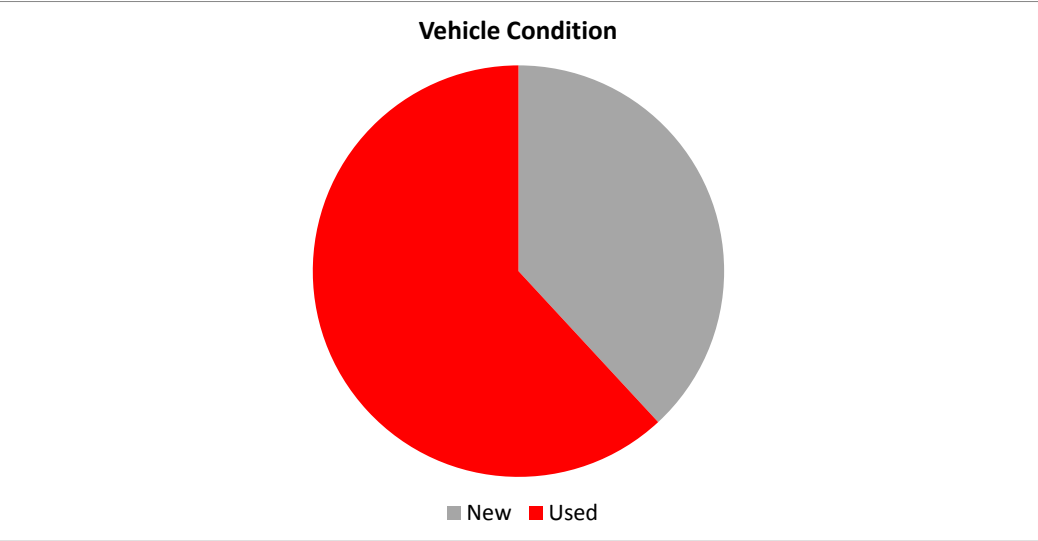
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	6.642	123.906.510	38,1 %	45,1	11,1	
Used	17.385	201.197.110	61,9 %	44,7	11,0	
Total	24.027	325.103.620	100%			

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18.b Vehicle Condition



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	4				
Monthly Period	Feb 2016	Convention	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	



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19.a Borrower Type



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	4				
Monthly Period	Feb 2016	Convention	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	

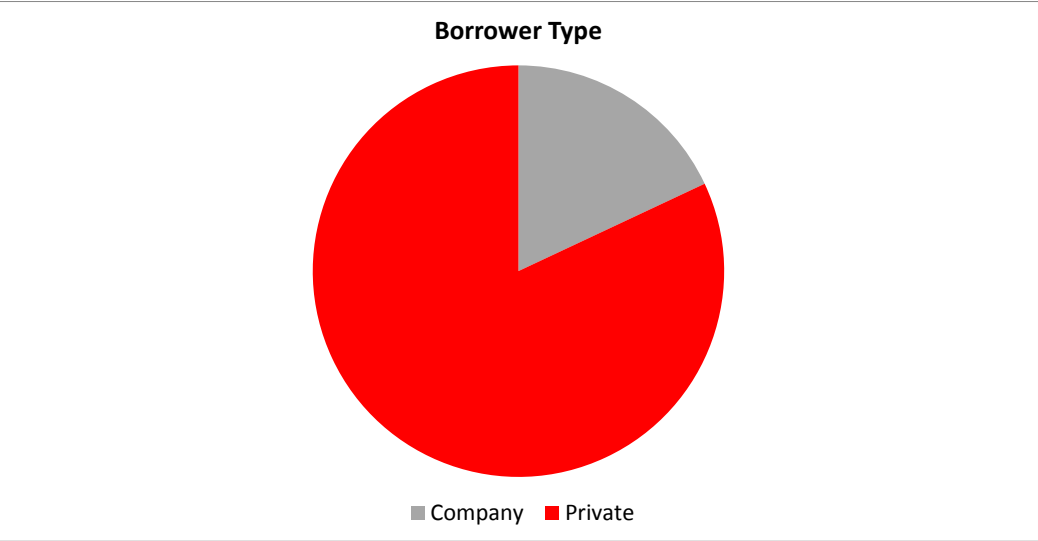
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3.097	58.577.842	18,0 %	41,5	11,1
	Private	20.930	266.525.778	82,0 %	45,6	11,0
	Total	24.027	325.103.620	100%		

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19.b Borrower Type



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	4				
Monthly Period	Feb 2016	Convention	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	



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20.a Vehicle type



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

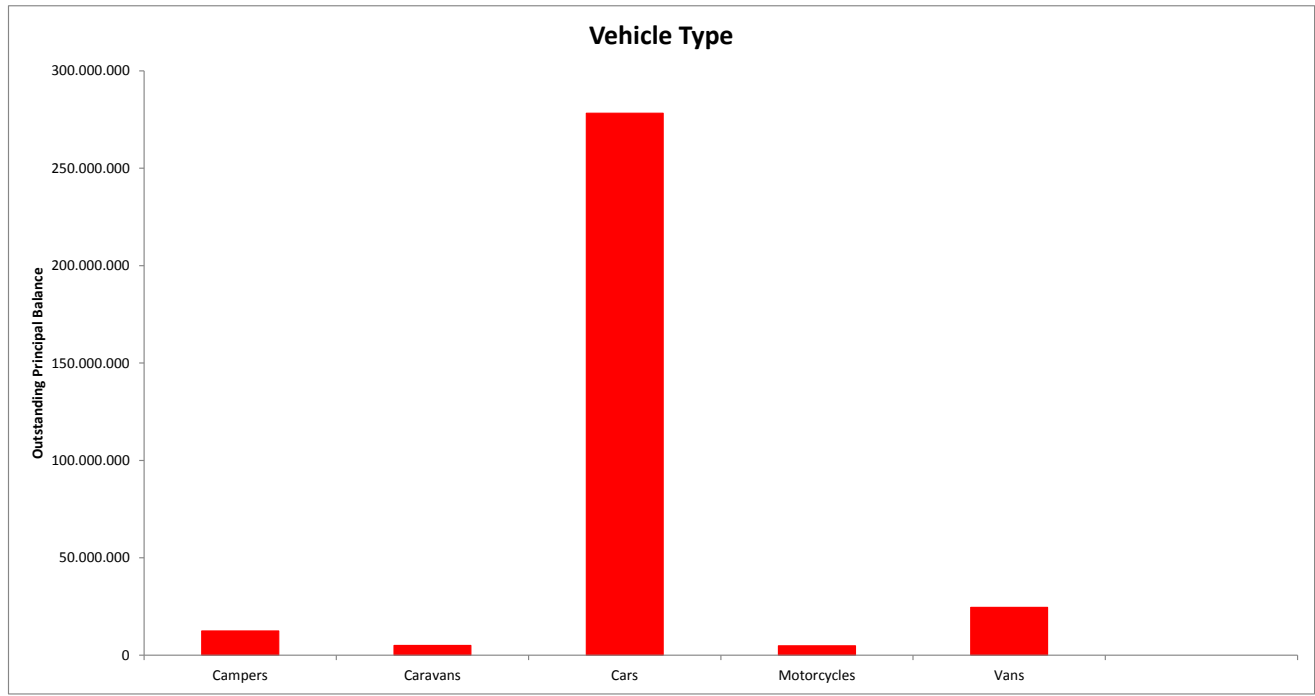
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	539	12.490.532	3,84%	47,1	10,31	
Caravans	424	5.026.432	1,55%	46,3	10,42	
Cars	20.750	278.239.488	85,58%	44,9	11,09	
Motorcycles	609	4.838.673	1,49%	44,0	9,74	
Vans	1.705	24.508.495	7,54%	43,0	11,10	
	24.027	325.103.620	100%			

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20.b Vehicle type



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



**SCF Rahoituspalvelut I DAC
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21.a Restructured Loans



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

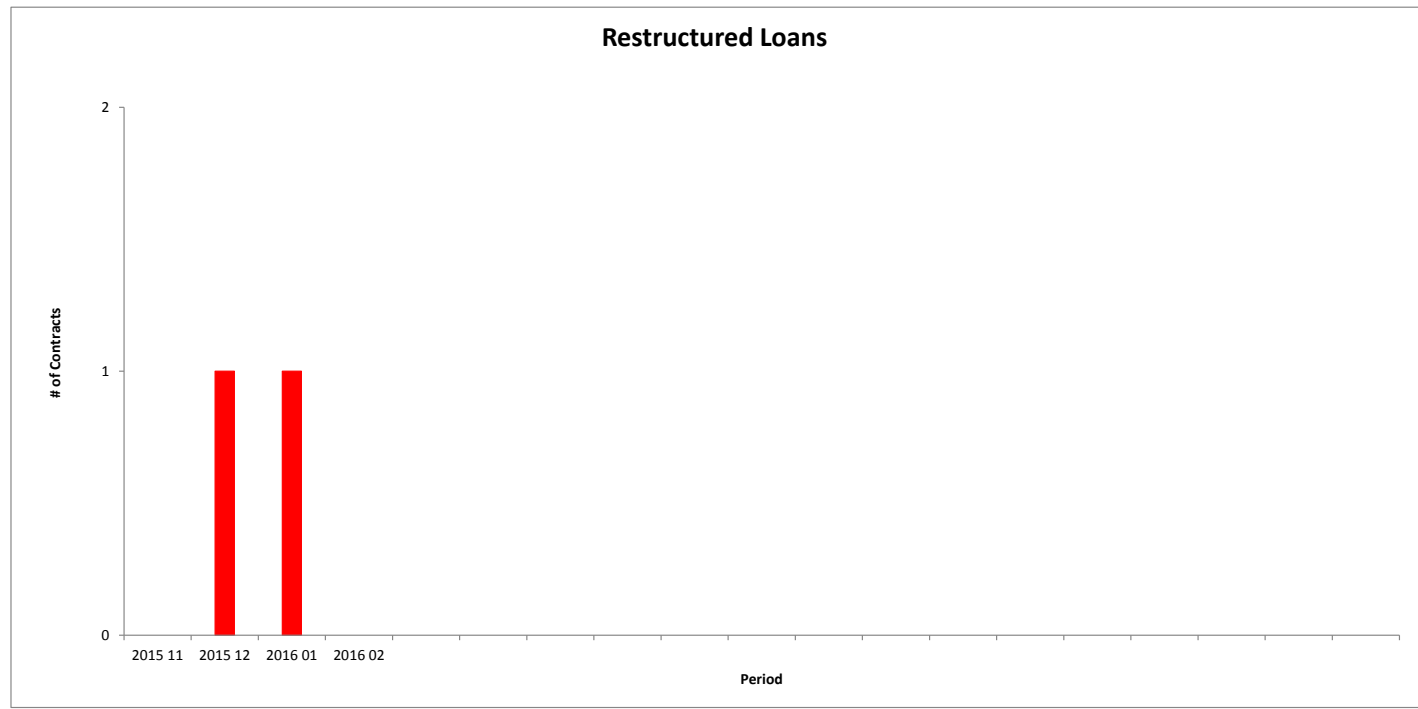
	TOTAL		
	Period	No	Outstanding balance
Restructured	2015 11	0	0
	2015 12	1	21.854
	2016 01	1	2.615
	2016 02	0	0
		2	24.469

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21.b Restructured Loans



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	4				
Monthly Period	Feb 2016	Convention	=	30/360 days	
Interest Period	from 25/02/2016	to 25/03/2016	=	29 days	



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22.a Dynamic Interest rate



Reporting Date 31/03/2016
Payment date 29/03/2016
Period No 4

Monthly Period from Feb 2016 to Convention = 30/360 days
Interest Period from 25/02/2016 to 25/03/2016 = 29 days

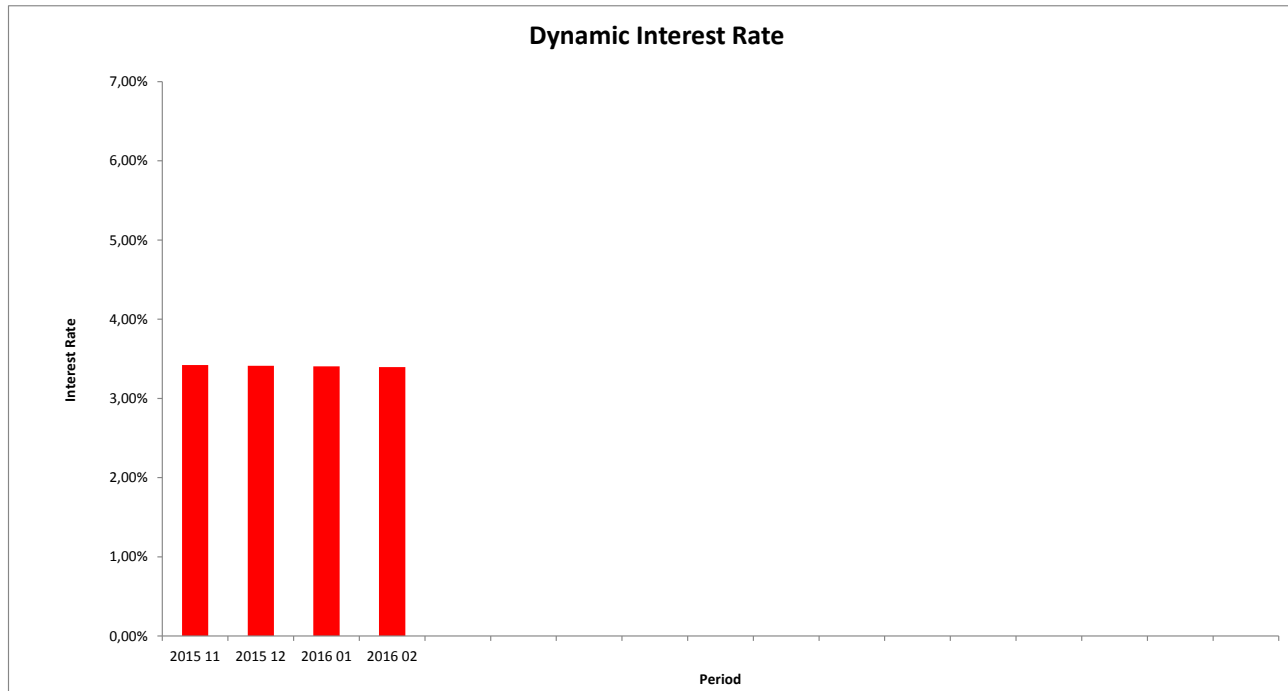
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2015 11	366.651.903	3,42%
	2015 12	352.411.509	3,41%
	2016 01	339.459.258	3,40%
	2016 02	325.103.620	3,40%

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22.b Dynamic Interest Rate



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days



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23.a Dynamic Pre-Payments



Reporting Date	31/03/2016				
Payment date	29/03/2016				
Period No	4				
Monthly Period	from	Feb 2016	to	Convention	= 30/360 days
Interest Period		25/02/2016			= 29 days

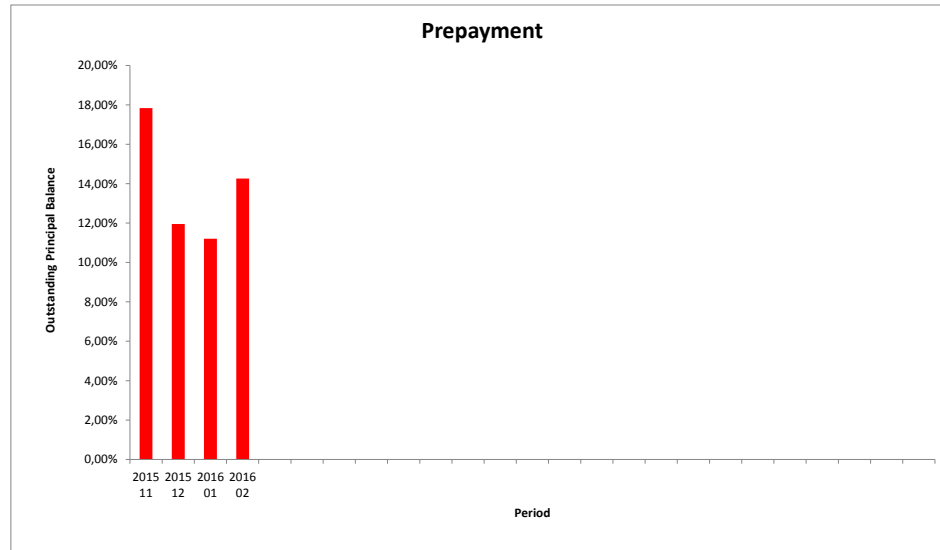
Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
2015 11	11.081.683	366.651.903	17,83%
2015 12	6.939.724	352.411.509	11,95%
2016 01	6.246.741	339.459.258	11,21%
2016 02	7.724.461	325.103.620	14,26%

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23.b Dynamic Pre-Payments



Reporting Date	31/03/2016					
Payment date	29/03/2016					
Period No	4					
Monthly Period	from	Feb 2016	to	Convention	=	30/360 days
Interest Period	from	25/02/2016	to	25/03/2016	=	29 days



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24. Delinquency



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 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	0	0
	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	0	0
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	0	0
	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	0	0
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	from Feb 2016	Convention = 30/360 days
Interest Period	to 25/02/2016	= 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2015 4	703	2	224	224	479	100	324	379
2016 1	130.153	5				36.150	36.150	94.003

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26. Priority of Payments



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	15.489.867,77	EUR
Senior Expenses	-	45.053,07	EUR
Servicing Fee	-	130.944,51	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	958.232,53	EUR
Principal on Loan to Issuer	-	14.355.637,66	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	18.630.897,76	EUR
Senior Expenses	-	27.912,48	EUR
Interest Class A	-	45.480,00	EUR
Interest Class B	-	19.267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3.159.592,58	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	-	14.355.637,66	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	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	-	50.577,50	EUR
Interest Issuer Subordinated Loan	-	765,72	EUR
Principal Issuer Subordinated Loan	-	129.522,51	EUR
Payment to Purchaser	-	720.084,95	EUR
		35.124,36	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	720.084,95	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	23,28	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	720.061,67	EUR

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27. Transaction Costs



Reporting Date	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	45.053,07						
Interest accrued for the Period	EUR	151.680,00	45.480,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest accrued	EUR	880.420,00	360.040,00	94.408,00	30.787,00	32.585,00	94.325,00	268.275,00
Interest Payments	EUR	151.680,00	45.480,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest Payments	EUR	880.420,00	360.040,00	94.408,00	30.787,00	32.585,00	94.325,00	268.275,00
Interest accrued on Subordinated Loan for the Period	EUR	765,72						
Cumulative Interest accrued on Subordinated Loan	EUR	5.482,68						
Interest Payments on Subordinated Loan	EUR	765,72						
Cumulative Interest Payments on Subordinated Loan	EUR	5.482,68						
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	31/03/2016	
Payment date	29/03/2016	
Period No	4	
Monthly Period	Feb 2016	Convention = 30/360 days
Interest Period	from 25/02/2016 to 25/03/2016	= 29 days