

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27/02/2016		Following payment dates:		29/03/2016
Payment date	25/02/2016				25/04/2016
Period No	3				
Monthly Period	from	Jan 2016	to	Convention	= 30/360 days
Interest Period		25/01/2016		25/02/2016	= 31 days
Cut-Off date	31/01/2016				

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1. Portfolio Information



Reporting Date	27/02/2016		
Payment date	25/02/2016		
Period No	3		
Monthly Period	Jan 2016	Convention =	30/360 days
Interest Period	from 25/01/2016	to 25/02/2016 =	31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	352.411.509,11 EUR	366.651.902,90 EUR
Scheduled Loan Principal Repayments	6.672.403,10 EUR	7.300.469,93 EUR
Prepayments	6.246.741,43 EUR	6.939.723,86 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	12.919.144,53 EUR	14.240.193,79 EUR
New Defaulted Auto Loans in Period	33.106,90 EUR	200,00 EUR
Closing Balance	339.459.257,68 EUR	352.411.509,11 EUR
Total revenue collections		
Revenue and fees received on loan balances	1.227.691,31 EUR	1.352.197,06 EUR
Recoveries on loans in default	100,00 EUR	224,03 EUR
Total Revenue Received in Period	1.227.791,31 EUR	1.352.421,09 EUR
# Loans		
At beginning of period	25.170 Loans	25.709 Loans
Paid in Full	515 Loans	538 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	1 Loans	1 Loans
At end of period	24.654 Loans	25.170 Loans

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2. Amount Due for Distribution



Reporting Date	27/02/2016		
Payment date	25/02/2016		
Period No	3		
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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	14.146.860 EUR	15.592.598 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	14.146.860 EUR	15.592.598 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14.000.704 EUR	15.439.702 EUR
b. Reserve Fund	3.431.519 EUR	3.659.000 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	17.432.223 EUR	19.098.702 EUR

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3. Reserve Accounts



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	3				
Monthly Period	Jan 2016		Convention	=	30/360 days
Interest Period	from 25/01/2016	to	25/02/2016	=	31 days

Note Balance

Beginning of Period	352.411.509,11	EUR
End of Period	339.459.257,68	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 %	3.431.519,03	EUR
Cash Outflow		3.431.519,03	EUR
Cash Inflow		3.289.115,09	EUR
End of Period	0,9 %	3.289.115,09	EUR
Required Reserve Amount	0,9 %	3.289.115,09	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	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
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Asset Balance

Beginning of Period	352.411.509,11	EUR
End of Period	339.459.257,68	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	314.699.804,34	92,71%	22.922
1-29 days past due	22.088.940,77	6,51%	1.540

Delinquent Receivables:

30-59 days past due	2.145.310,43	0,63%	157
60-89 days past due	247.854,29	0,07%	16
90-119 days past due	225.415,89	0,07%	16
120-149 days past due	51.931,96	0,02%	3
150-179 days past due	-	0,00%	0
Total Performing and Delinquent	339.459.258	100,00%	24.654

Current Period Defaults	33.106,90		1
Cumulative Defaults	33.809,91		3
Current Period Recoveries	100,00		
Cumulative Recoveries	324,03		

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

NO

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	339.459.257,68
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	339.459.257,68
[B] Initial Aggregate Outstanding Note Principal Amount	389.400.000,00

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5. Outstanding Notes



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
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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	352.411.509,11	301.711.509,11	27.200.000,00	5.800.000,00	3.800.000,00	6.600.000,00	7.300.000,00
Available Distribution Amount	17.432.223,02						
Amortisation	12.952.251,43						
Redemption per Class	12.952.251,43	12.952.251,43	-	-	-	-	-
Redemption per Note		3.824,11	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100%	85,06%	8,01%	1,71%	1,12%	1,94%	2,15%
Current Pool Factor		0,85	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	31						
Principal Outstanding per Note Beginning of Period		89.079,28	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		3.824,11	-	-	-	-	-
Principal Outstanding per Note End of Period		85.255,17	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		16,33	70,83	108,33	175,00	291,67	750,00
Interest Payment	80.863,78	55.313,78	19.266,67	6.283,33	6.650,00	19.250,00	54.750,00
Interest Payment per Note		16,33	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)		18,60%	10,59%	8,88%	7,76%	5,82%	3,67%
Current CE (excl. Excess Spread)		15,90%	7,89%	6,18%	5,06%	3,12%	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 27/02/2016
 Payment date 25/02/2016
 Period No 3
 Monthly Period Jan 2016 to Convention = 30/360 days
 Interest Period : 25/01/2016 to 25/02/2016 = 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			
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 25/01/2016	to	25/02/2016	=	31 days

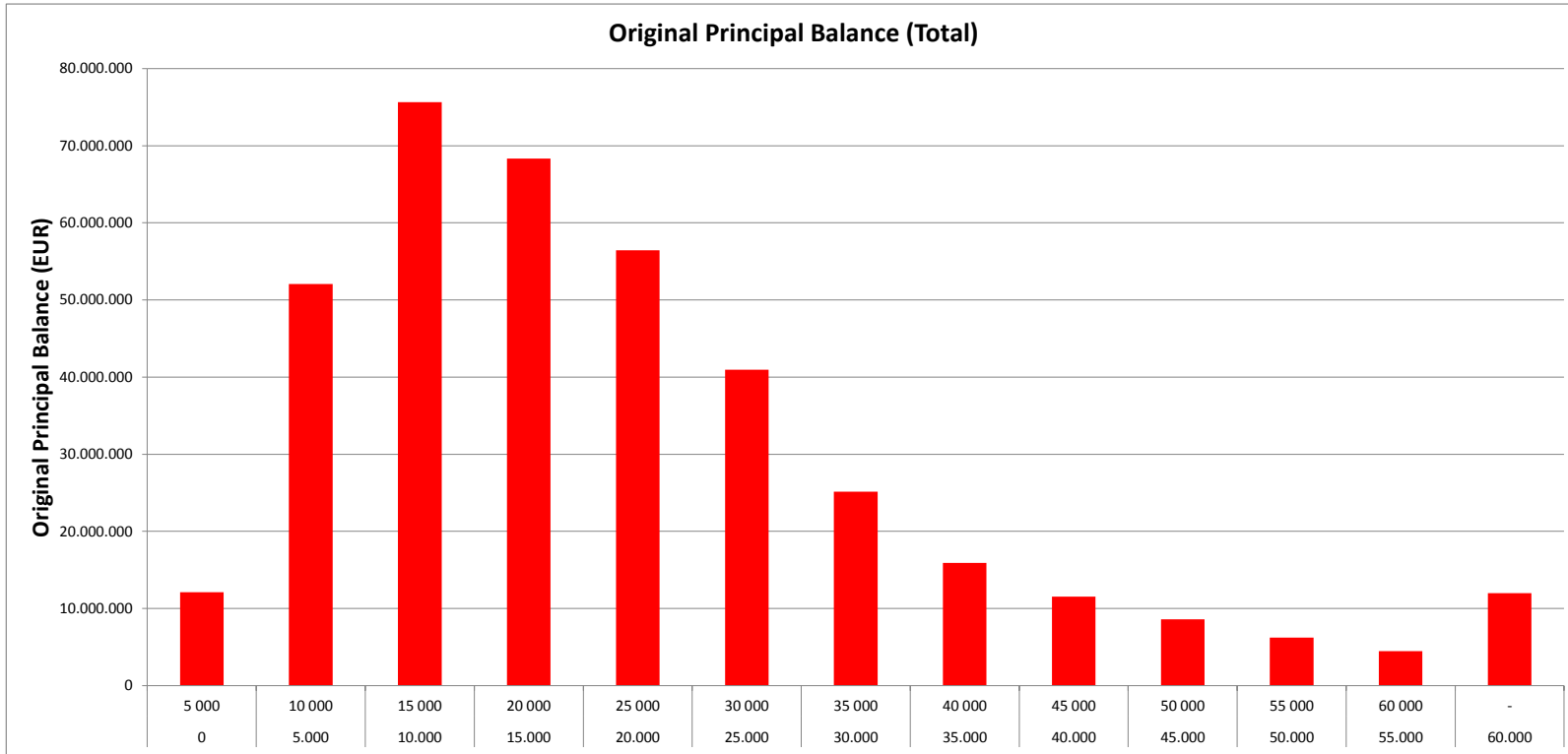
Average amount - all: 14.663

	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

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8.a Outstanding Principal Balance



Reporting Date	27/02/2016	
Payment date	25/02/2016	
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Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

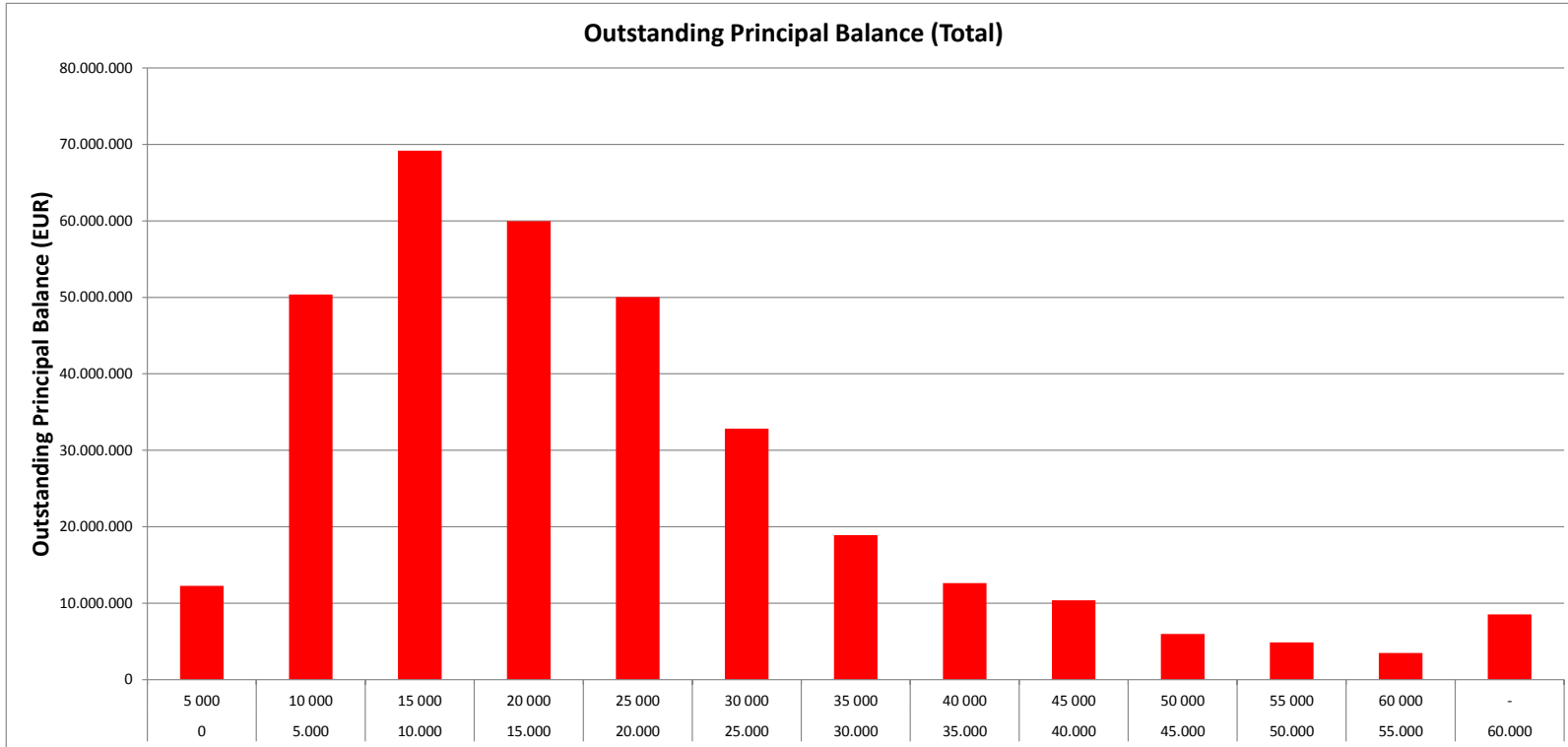
Average amount - all: 13.769

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	3.835	12.275.816	3,6 %	25,8	10,5	
	5.000	10 000	6.751	50.382.388	14,8 %	40,2	10,4	
	10.000	15 000	5.596	69.184.778	20,4 %	46,1	10,3	
	15.000	20 000	3.465	59.972.085	17,7 %	47,5	10,1	
	20.000	25 000	2.244	50.048.643	14,7 %	47,8	10,1	
	25.000	30 000	1.206	32.824.729	9,7 %	48,4	9,8	
	30.000	35 000	587	18.901.184	5,6 %	48,5	9,7	
	35.000	40 000	338	12.625.027	3,7 %	48,4	9,7	
	40.000	45 000	245	10.383.112	3,1 %	48,9	9,6	
	45.000	50 000	126	5.972.321	1,8 %	50,0	9,0	
	50.000	55 000	93	4.868.677	1,4 %	49,7	9,0	
	55.000	60 000	61	3.487.508	1,0 %	50,3	8,7	
	60.000	-	107	8.532.990	2,5 %	48,7	9,3	
	Total			24.654	339.459.258	100%		

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8.b Outstanding Principal Balance Graph

Reporting Date	27/02/2016	
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9.a Geographical Distribution



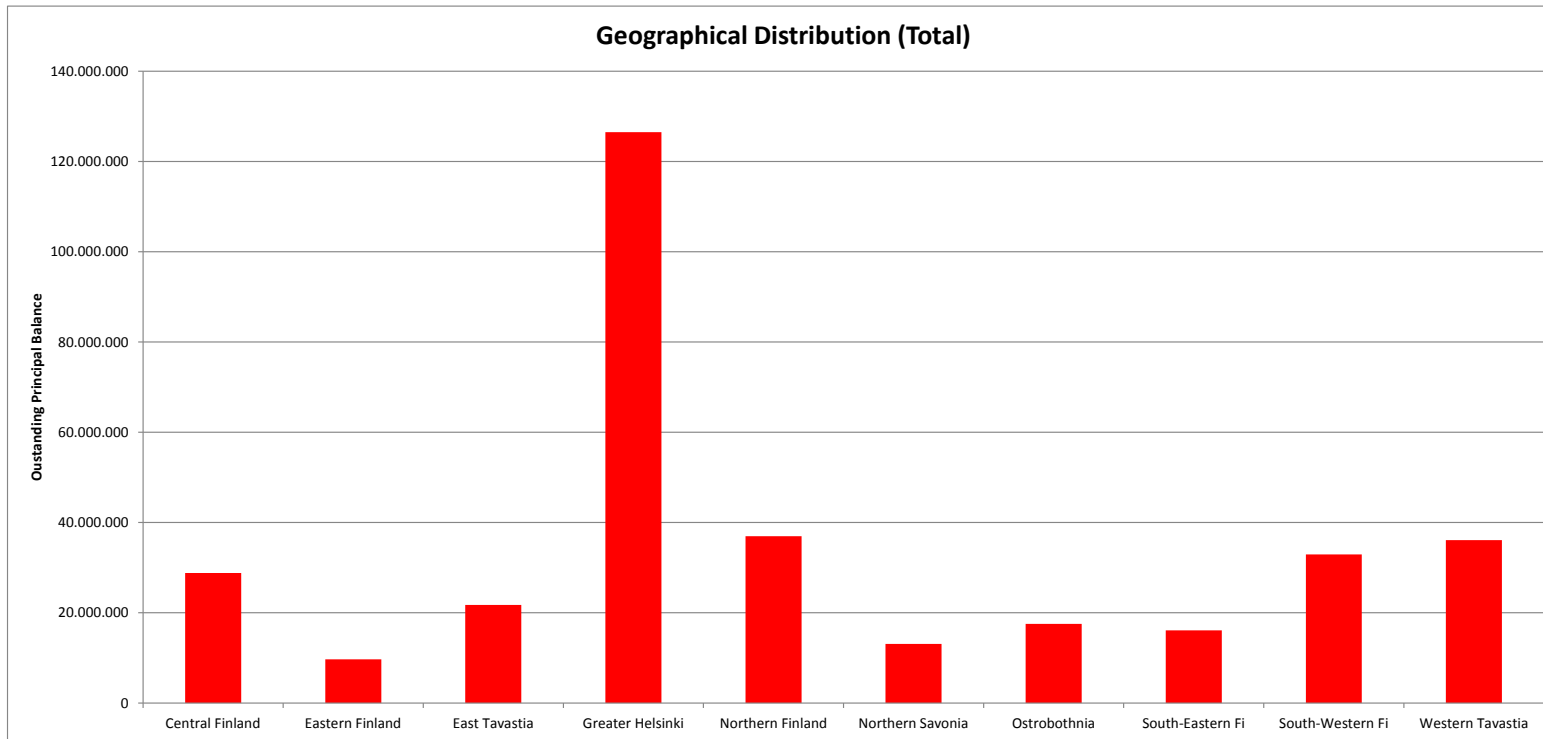
Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	3				
Monthly Period	Jan 2016	Convention	=	30/360 days	
Interest Period	from 25/01/2016	to 25/02/2016	=	31 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.268	28.804.848	8,49%	45,7	10,0	
Eastern Finland	722	9.689.138	2,85%	45,1	10,2	
East Tavastia	1.576	21.739.543	6,40%	46,4	10,1	
Greater Helsinki	8.565	126.498.389	37,26%	45,6	10,1	
Northern Finland	2.605	36.978.460	10,89%	46,3	10,1	
Northern Savonia	1.010	13.092.756	3,86%	45,5	9,8	
Ostrobothnia	1.420	17.542.900	5,17%	45,1	9,7	
South-Eastern Fi	1.289	16.092.994	4,74%	45,6	10,5	
South-Western Fi	2.485	32.929.888	9,70%	45,7	10,0	
Western Tavastia	2.714	36.090.343	10,63%	46,1	9,9	
Total	24.654	339.459.258	100%			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	3				
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Interest Period	from	25/01/2016	to	=	25/02/2016 31 days

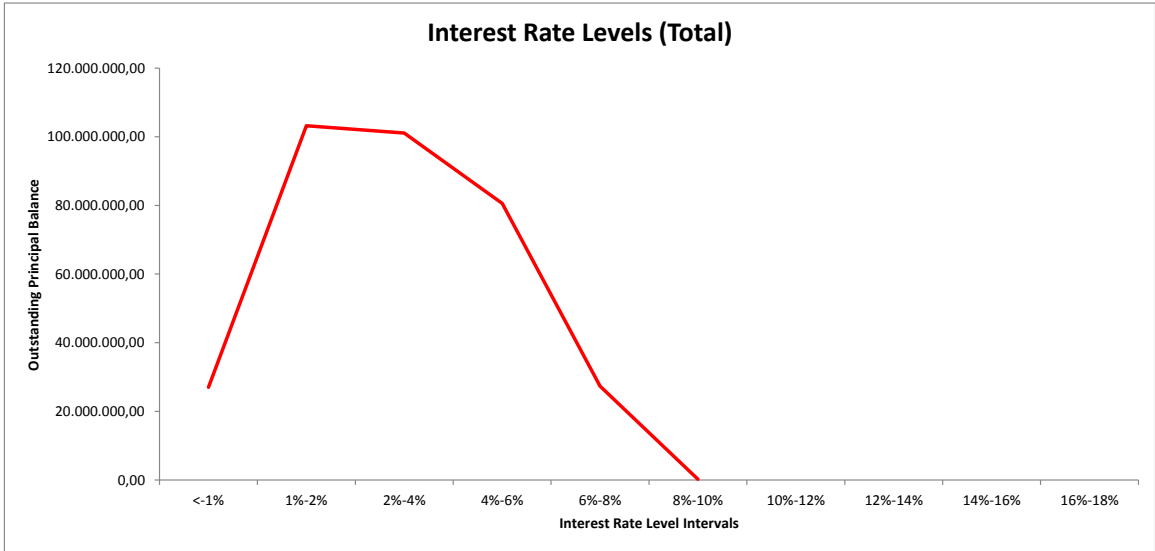
		TOTAL					
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	0	1	1855	27.020.282	7,96%	46,9	9,4
	1	2	6377	103.214.061	30,41%	46,7	10,0
	2	4	6588	101.076.513	29,78%	45,8	9,9
	4	6	6852	80.572.202	23,74%	44,6	10,5
	6	8	2958	27.359.242	8,06%	44,4	9,8
	8	10	24	216.958	0,06%	44,0	11,7
	10	12					
	12	14					
	14	16					
	16	18					
Total			24.654	339.459.258	100%		

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10.b Interest Rate



Reporting Date	27/02/2016	
Payment date	25/02/2016	
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11.a Remaining Terms



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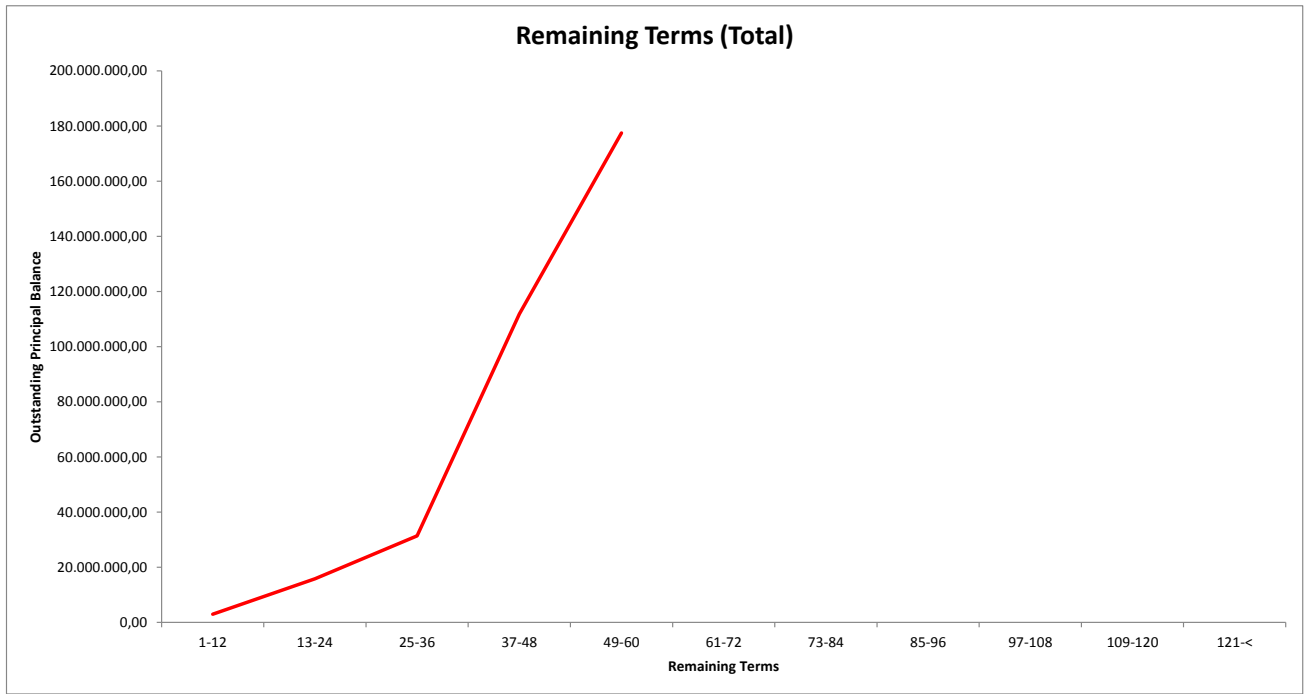
TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		5	4.237	0,00%	0,0	11,3
	1		12	2.967.176	0,87%	8,9	11,8
	13		24	15.817.566	4,66%	20,0	11,9
	25		36	31.338.004	9,23%	30,3	10,9
	37		48	111.854.446	32,95%	44,7	12,9
	49		60	177.477.829	52,28%	52,1	7,9
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121						
	Total		24.654	339.459.258	100%		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

11.b Remaining Terms



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



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12.a Seasoning



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	3				
Monthly Period	Jan 2016		Convention	=	30/360 days
Interest Period	from 25/01/2016		to 25/02/2016	=	31 days

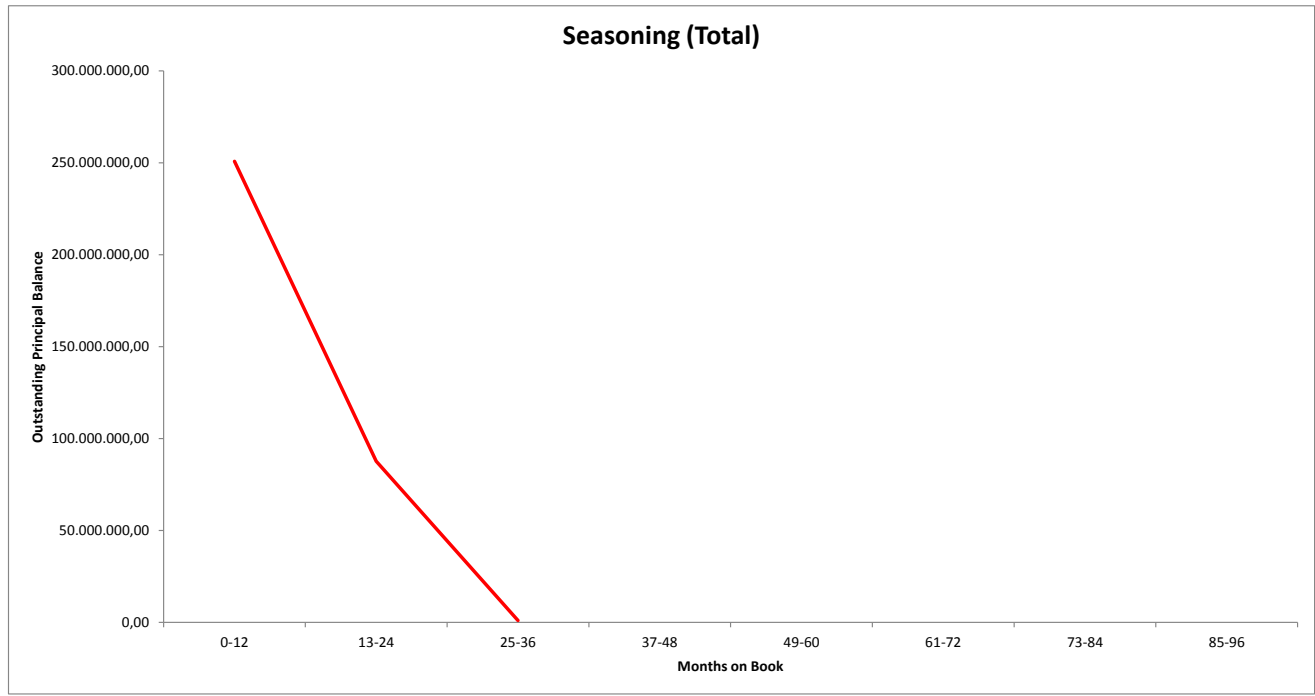
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	17.624	250.790.639	73,88%	47,4	8,3
13	24	6.929	87.638.837	25,82%	41,2	14,8
25	36	101	1.029.781	0,30%	30,0	28,4
37	48					
49	60					
61	72					
73	84					
85	96					
Total		24.654	339.459.258	100%		

**SCF Rahoituspalvelut I DAC
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12.b Seasoning



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

13.a Balloon loans



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

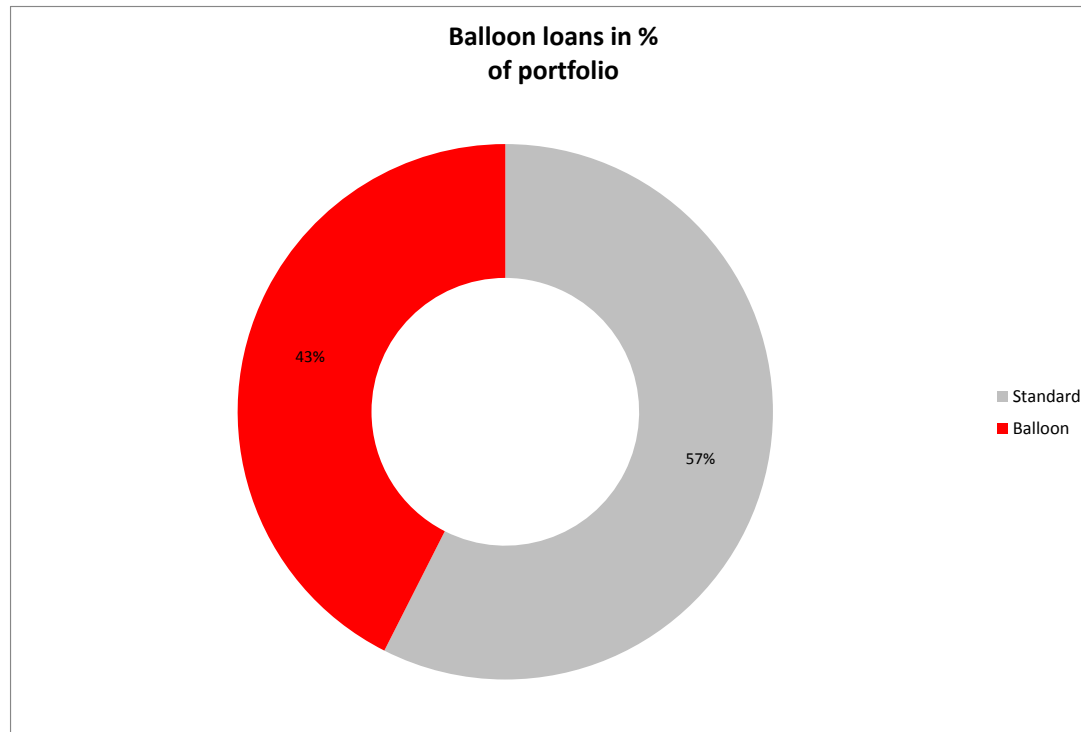
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	18.012	195.073.486	57,47%	2.050	0,00%	43,4	10,0
	Balloon	6.642	144.385.772	42,53%	43.351.327	30,02%	49,0	10,1
	Total	24.654	339.459.258	100%	43.353.377	12,77%		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

14.a # loans per borrower



Reporting Date	27/02/2016		
Payment date	25/02/2016		
Period No	3		
Monthly Period	Jan 2016	Convention =	30/360 days
Interest Period	from 25/01/2016	to 25/02/2016 =	31 days

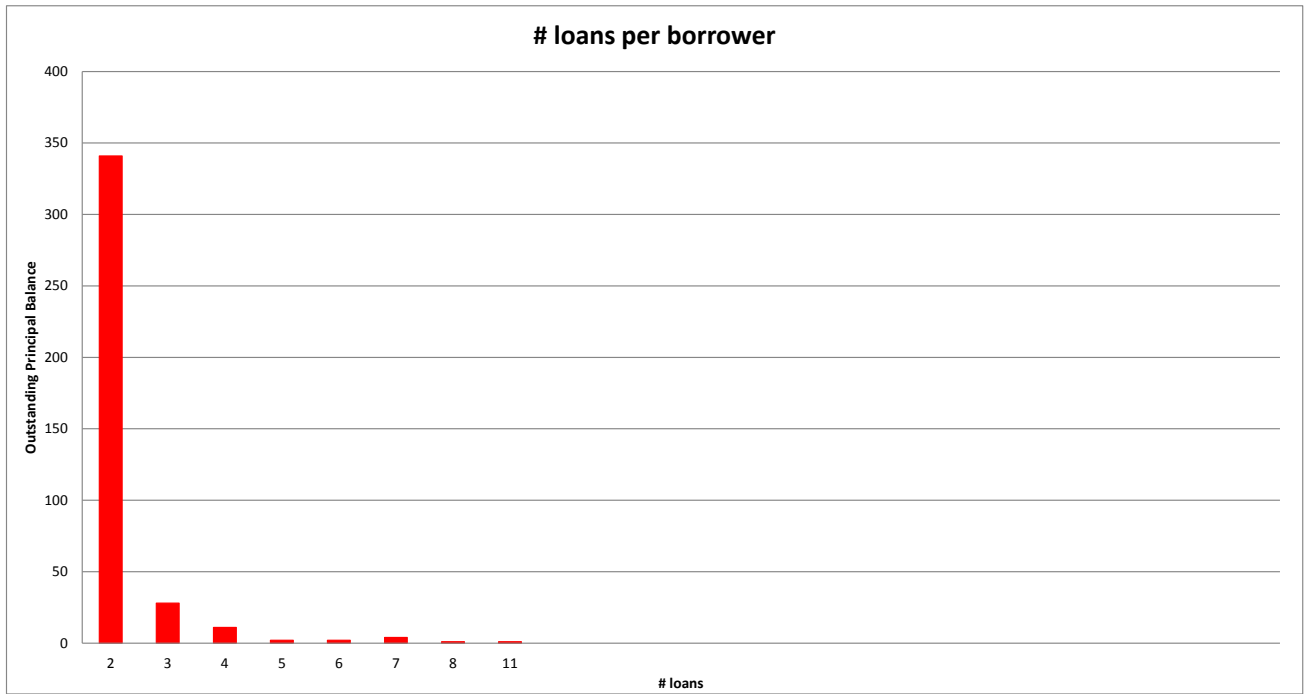
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	23775	323.374.227	95,26%	
	2	341	12.753.772	3,76%	
	3	28	1.461.754	0,43%	
	4	11	695.915	0,21%	
	5	2	190.841	0,06%	
	6	2	233.033	0,07%	
	7	4	401.594	0,12%	
	8	1	190.155	0,06%	
	11	1	157.965	0,05%	
Total:		24.165	339.459.258	100,0 %	

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14.b # loans per borrower



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	339.459.258	332.592.593	6.866.665	963.128	3,46%	97,98%
2	332.592.593	325.771.724	6.820.869	943.004	3,46%	95,97%
3	325.771.724	318.940.294	6.831.430	923.088	3,45%	93,96%
4	318.940.294	312.106.094	6.834.201	903.286	3,45%	91,94%
5	312.106.094	305.294.418	6.811.676	883.439	3,45%	89,94%
6	305.294.418	298.487.814	6.806.604	863.674	3,45%	87,93%
7	298.487.814	291.673.906	6.813.908	843.926	3,45%	85,92%
8	291.673.906	284.856.684	6.817.222	824.165	3,44%	83,91%
9	284.856.684	278.050.428	6.806.256	804.416	3,44%	81,91%
10	278.050.428	271.293.635	6.756.793	784.703	3,44%	79,92%
11	271.293.635	264.567.046	6.726.588	765.122	3,44%	77,94%
12	264.567.046	257.847.994	6.719.052	745.617	3,43%	75,96%
13	257.847.994	251.161.561	6.686.433	726.145	3,43%	73,99%
14	251.161.561	244.513.867	6.647.693	706.746	3,43%	72,03%
15	244.513.867	237.882.571	6.631.296	687.470	3,43%	70,08%
16	237.882.571	231.296.993	6.585.578	668.262	3,42%	68,14%
17	231.296.993	224.721.155	6.575.838	649.171	3,42%	66,20%
18	224.721.155	218.174.284	6.546.871	630.124	3,42%	64,27%
19	218.174.284	211.591.029	6.583.255	611.169	3,41%	62,33%
20	211.591.029	205.068.830	6.522.199	592.104	3,41%	60,41%

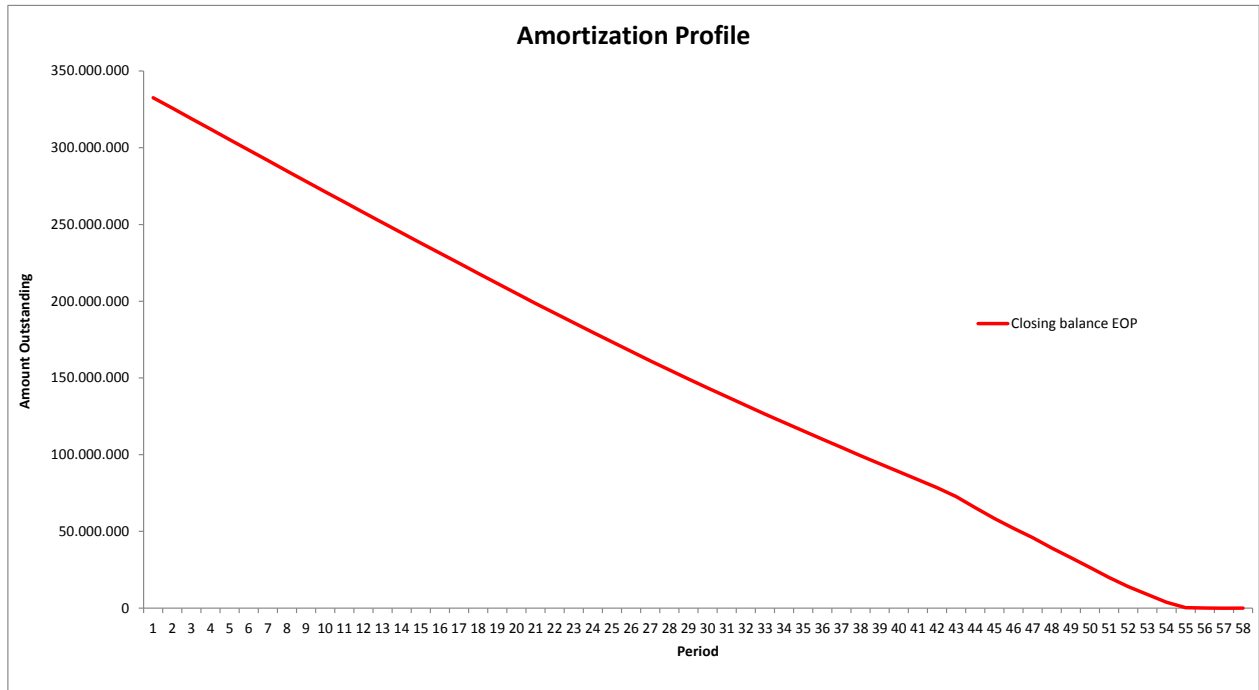
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
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15.b Amortization Profile



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

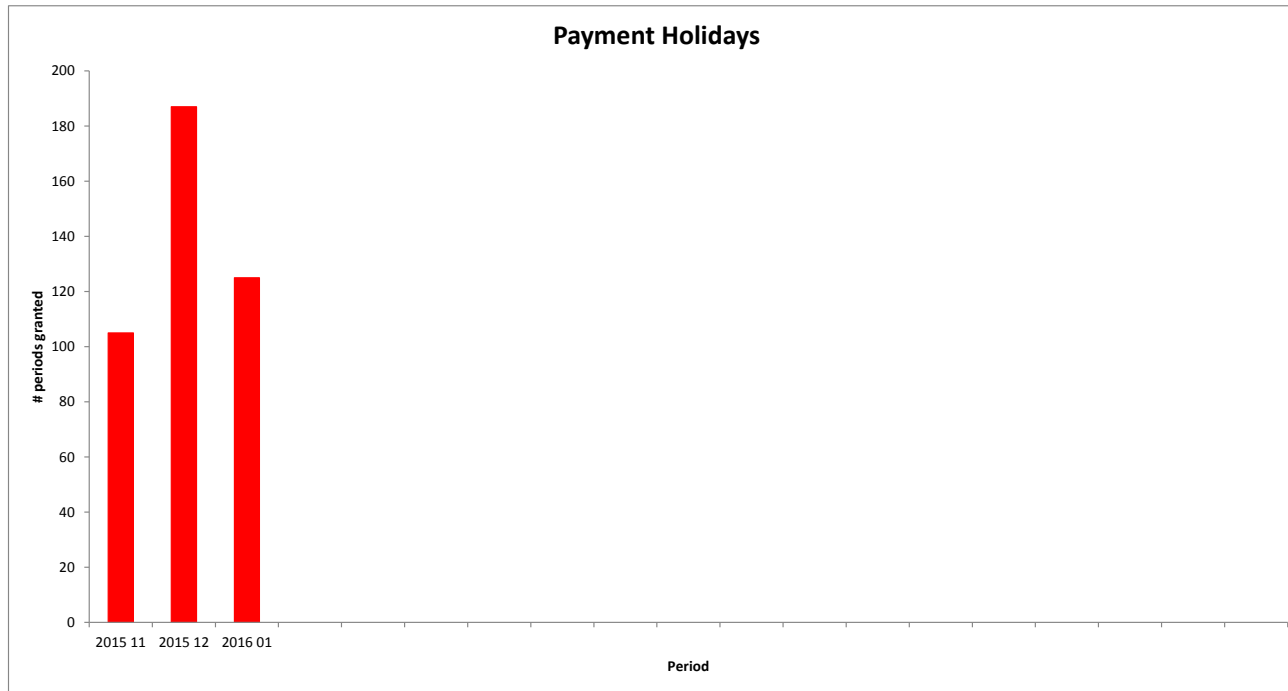


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16.b Payment Holidays



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



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17.a Downpayment



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

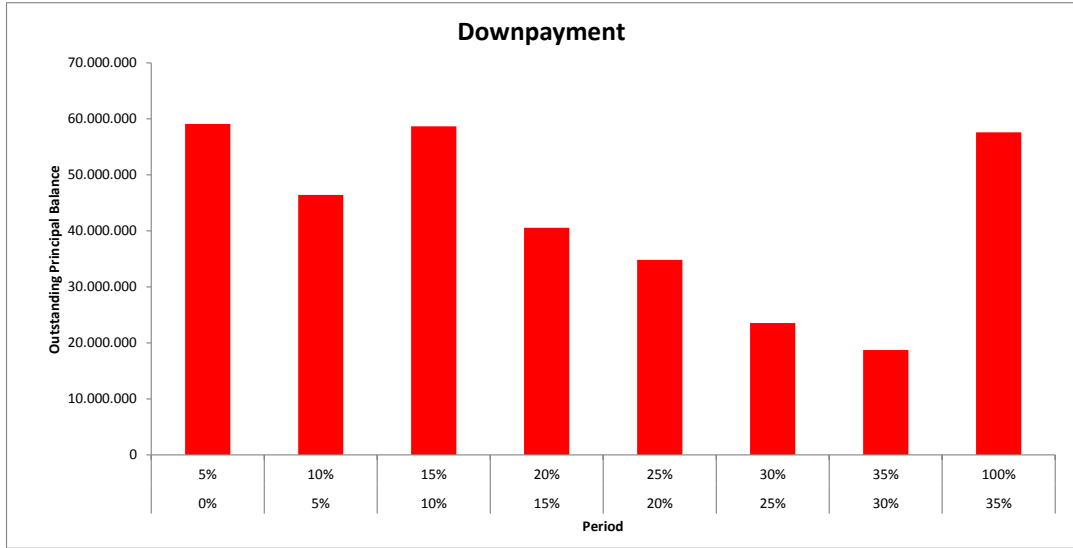
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3.614	59.108.506	17,4 %	48,7	10,1
	5%	10%	2.807	46.409.536	13,7 %	48,3	10,0
	10%	15%	3.880	58.664.199	17,3 %	46,8	10,1
	15%	20%	2.747	40.563.226	11,9 %	46,1	10,0
	20%	25%	2.390	34.828.019	10,3 %	45,7	9,9
	25%	30%	1.727	23.546.059	6,9 %	44,9	10,3
	30%	35%	1.432	18.725.634	5,5 %	44,1	10,1
	35%	100%	6.057	57.614.079	17,0 %	40,2	9,8
	Total		24.654	339.459.258	100%		

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17.b Downpayment



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



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18.a Vehicle Condition



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	3				
Monthly Period	Jan 2016		Convention	=	30/360 days
Interest Period	from 25/01/2016	to	25/02/2016	=	31 days

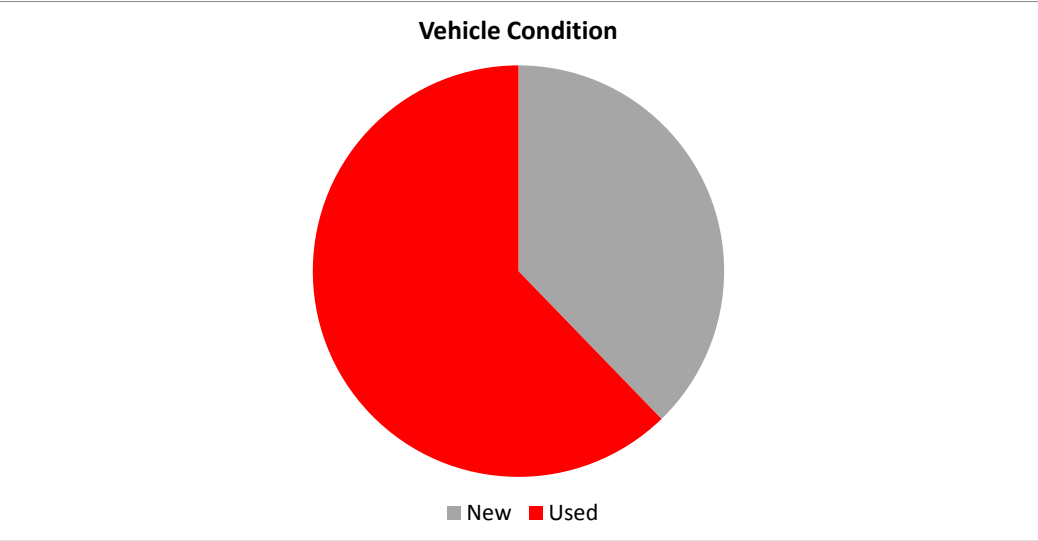
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	6.745	128.164.773	37,8 %	46,0	10,2	
Used	17.909	211.294.485	62,2 %	45,6	10,0	
Total	24.654	339.459.258	100%			

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18.b Vehicle Condition



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	3				
Monthly Period	Jan 2016		Convention	=	30/360 days
Interest Period	from 25/01/2016	to	25/02/2016	=	31 days



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19.a Borrower Type



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	3				
Monthly Period	Jan 2016	Convention	=	30/360 days	
Interest Period	from 25/01/2016	to 25/02/2016	=	31 days	

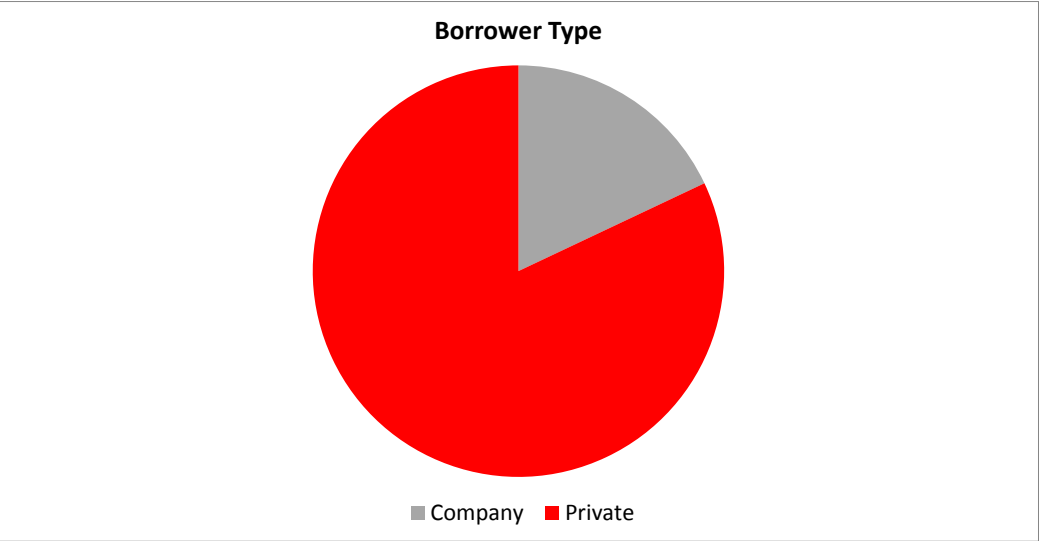
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3.174	61.028.084	18,0 %	42,3	10,1
	Private	21.480	278.431.174	82,0 %	46,5	10,0
	Total	24.654	339.459.258	100%		

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19.b Borrower Type



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	3				
Monthly Period	Jan 2016		Convention	=	30/360 days
Interest Period	from 25/01/2016	to	25/02/2016	=	31 days



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20.a Vehicle type



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

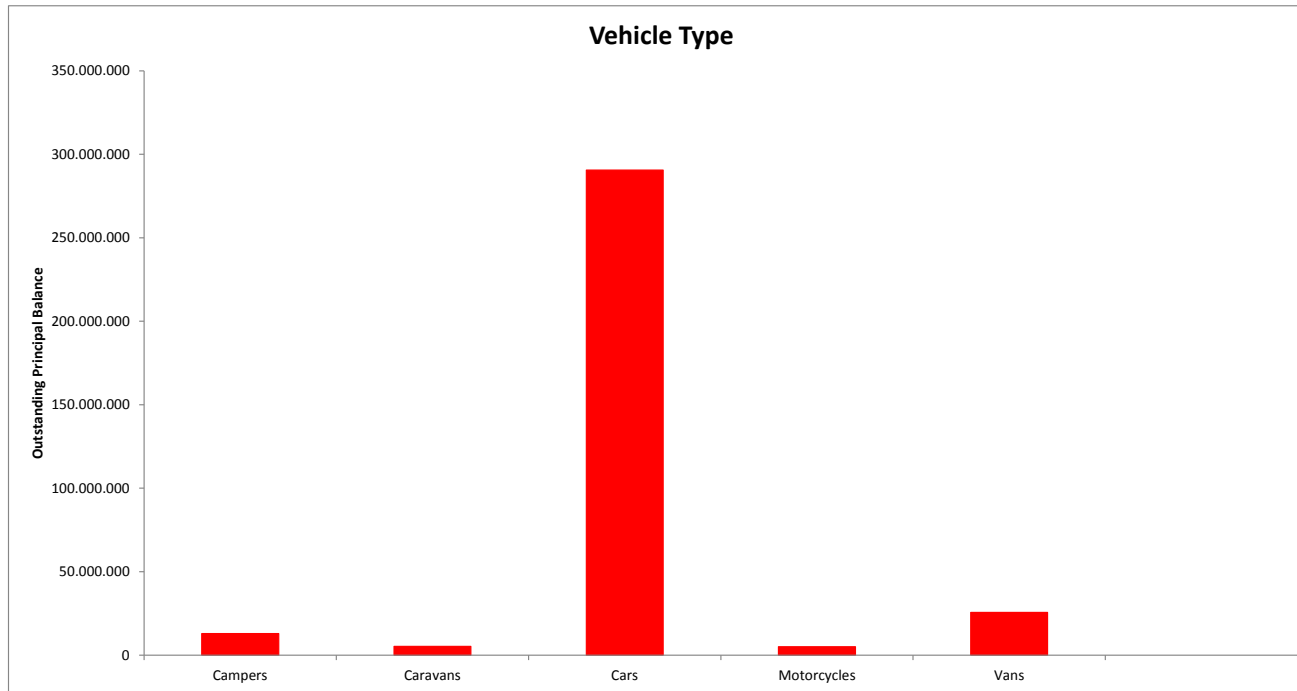
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	552	12.955.298	3,82%	48,0	9,35
	Caravans	434	5.230.687	1,54%	47,2	9,41
	Cars	21.286	290.549.510	85,59%	45,8	10,10
	Motorcycles	626	5.062.270	1,49%	44,8	8,74
	Vans	1.756	25.661.492	7,56%	43,8	10,10
		24.654	339.459.258	100%		

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20.b Vehicle type



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



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21.a Restructured Loans



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

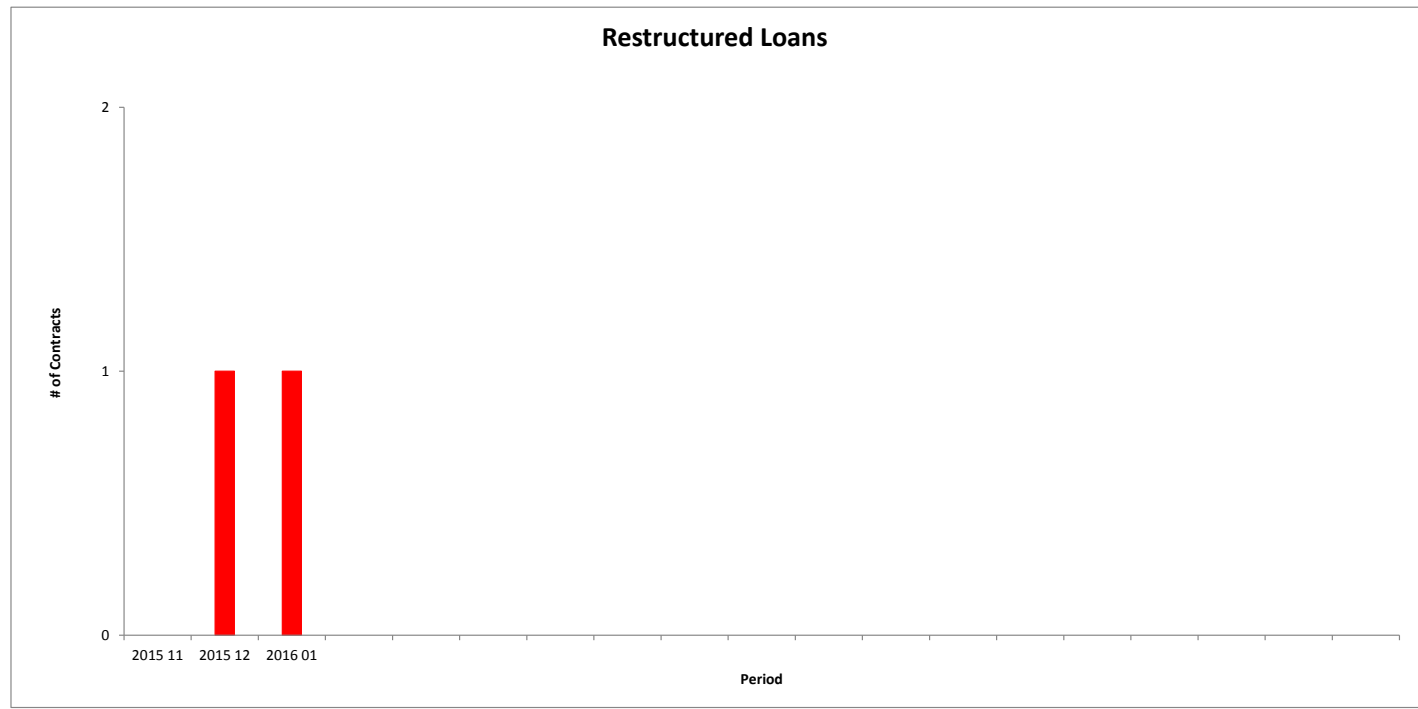
	TOTAL		
	Period	No	Outstanding balance
Restructured	2015 11	0	0
	2015 12	1	21.854
	2016 01	1	2.615
	2	24.469	

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21.b Restructured Loans



Reporting Date	27/02/2016				
Payment date	25/02/2016				
Period No	3				
Monthly Period	Jan 2016	Convention	=	30/360 days	
Interest Period	from 25/01/2016	to 25/02/2016	=	31 days	



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22.a Dynamic Interest rate



Reporting Date				27/02/2016			
Payment date				25/02/2016			
Period No				3			
Monthly Period		from	Jan 2016	to	Convention	=	30/360 days
Interest Period			25/01/2016		25/02/2016	=	31 days

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

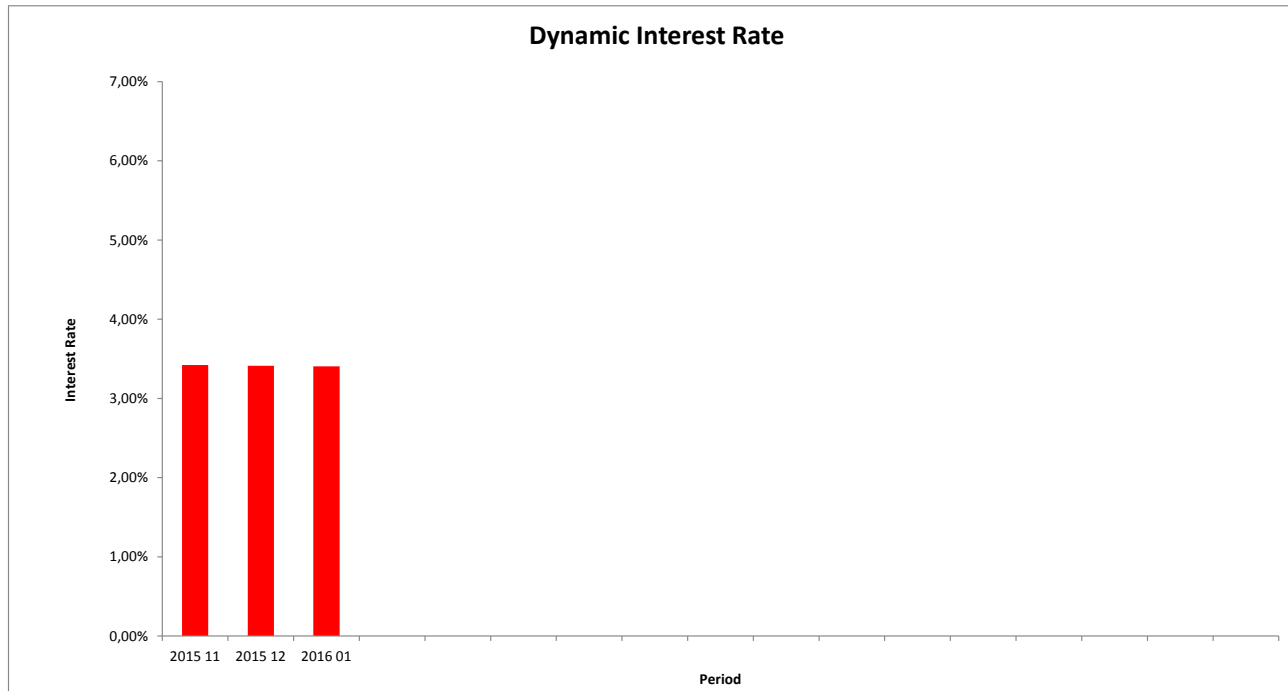
Interest rate evolution

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22.b Dynamic Interest Rate



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date 27/02/2016
Payment date 25/02/2016
Period No 3

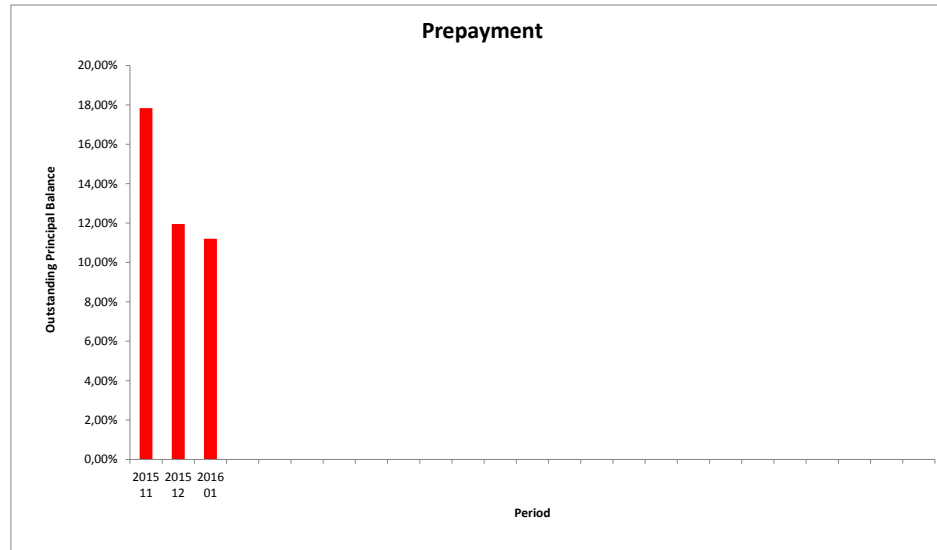
Monthly Period Jan 2016 Convention = 30/360 days
Interest Period from 25/01/2016 to 25/02/2016 = 31 days

TOTAL				
Period	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%	

23.b Dynamic Pre-Payments



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	from Jan 2016	to Convention = 30/360 days
Interest Period	from 25/01/2016	to 25/02/2016 = 31 days



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24. Delinquency



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 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	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																	
	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	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2015 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2015 4	703	2	224	224	479	100	324	379
2016 1	33.107	1						

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26. Priority of Payments



Reporting Date	27/02/2016
Payment date	25/02/2016
Period No	3
Monthly Period	Jan 2016
Interest Period	from 25/01/2016 to 25/02/2016
Convention	= 30/360 days
	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	14.146.860,06	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	146.156,07	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1.048.036,56	EUR
Principal on Loan to Issuer	-	12.952.251,43	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	17.432.223,02	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	55.314,00	EUR
Interest Class B	-	19.267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3.289.115,09	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	-	12.952.251,43	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	-	50.605,00	EUR
Interest Issuer Subordinated Loan	-	945,57	EUR
Principal Issuer Subordinated Loan	-	142.403,94	EUR
Payment to Purchaser	-	803.795,13	EUR
		31.176,86	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	803.795,13	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	27,56	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	803.767,58	EUR

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27. Transaction Costs



Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 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	161.514,00	55.314,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest accrued	EUR	728.740,00	314.560,00	75.141,00	24.504,00	25.935,00	75.075,00	213.525,00
Interest Payments	EUR	161.514,00	55.314,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest Payments	EUR	728.740,00	314.560,00	75.141,00	24.504,00	25.935,00	75.075,00	213.525,00
Interest accrued on Subordinated Loan for the Period	EUR	945,57						
Cumulative Interest accrued on Subordinated Loan	EUR	4.716,96						
Interest Payments on Subordinated Loan	EUR	945,57						
Cumulative Interest Payments on Subordinated Loan	EUR	4.716,96						
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

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Anders Fuglsang	+47 95 04 21 28	anders.fuglsang@santanderconsumer.no
Ellen Belck-Olsen	+47 48 02 62 00	ellen.belck.olsen@santanderconsumer.no

Risk

Morten Christopher Freberg Holme	+47 928 23 833	morten.holme@santanderconsumer.no
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Reporting Date	27/02/2016	
Payment date	25/02/2016	
Period No	3	
Monthly Period	Jan 2016	Convention = 30/360 days
Interest Period	from 25/01/2016 to 25/02/2016	= 31 days