

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	27/04/2016	Following payment dates:	25/05/2016
Payment date	25/04/2016		27/06/2016
Period No	5		
Monthly Period	Mar 2016	Convention	= 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016		= 31 days
Cut-Off date	31/03/2016		

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1. Portfolio Information



Reporting Date	27/04/2016			
Payment date	25/04/2016			
Period No	5			
Monthly Period	Mar 2016	Convention =		30/360 days
Interest Period	from 25/03/2016	to 25/04/2016	=	31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	325.103.620,02 EUR	339.459.257,68 EUR
Scheduled Loan Principal Repayments	6.950.731,77 EUR	6.534.131,10 EUR
Prepayments	8.165.613,21 EUR	7.724.460,84 EUR
Deemed Collections - Other	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>15.116.344,98 EUR</b>	<b>14.258.591,94 EUR</b>
New Defaulted Auto Loans in Period	114.898,90 EUR	97.045,72 EUR
<b>Closing Balance</b>	<b>309.872.376,14 EUR</b>	<b>325.103.620,02 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	1.238.040,83 EUR	1.195.166,82 EUR
Recoveries on loans in default	44.425,10 EUR	36.150,00 EUR
<b>Total Revenue Received in Period</b>	<b>1.282.465,93 EUR</b>	<b>1.231.316,82 EUR</b>
<b># Loans</b>		
At beginning of period	24.027 Loans	24.654 Loans
Paid in Full	654 Loans	623 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	7 Loans	4 Loans
<b>At end of period</b>	<b>23.366 Loans</b>	<b>24.027 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	27/04/2016				
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**Purchaser Available Distribution Amount**

**Current Period**

**Previous Period**

a. Collections (Principal, interest, and fee etc)	16.398.770 EUR	15.489.868 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>16.398.770 EUR</b>	<b>15.489.868 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	16.265.353 EUR	15.341.783 EUR
b. Reserve Fund	3.159.593 EUR	3.289.115 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>19.424.945 EUR</b>	<b>18.630.898 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	5				
Monthly Period	Mar 2016		Convention	=	30/360 days
Interest Period	from 25/03/2016	to	25/04/2016	=	31 days

**Note Balance**

Beginning of Period	325.103.620,02	EUR
End of Period	309.872.376,14	EUR

**Reserve Fund**

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

**Liquidity Balance**

Beginning of Period	1,0 %	3.159.592,58	EUR
Cash Outflow		3.159.592,58	EUR
Cash Inflow		3.016.036,20	EUR
End of Period	0,9 %	3.016.036,20	EUR
Required Reserve Amount	0,9 %	3.016.036,20	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	27/04/2016				
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Interest Period	from 25/03/2016	to 25/04/2016	=	31 days	

**Asset Balance**

Beginning of Period	325.103.620,02	EUR
End of Period	309.872.376,14	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	289.200.195,31	93,33%	21.861
1-29 days past due	18.030.183,56	5,82%	1.320

**Delinquent Receivables:**

30-59 days past due	1.875.159,62	0,61%	128
60-89 days past due	428.373,87	0,14%	34
90-119 days past due	256.557,75	0,08%	16
120-149 days past due	49.961,86	0,02%	4
150-179 days past due	31.944,17	0,01%	3
<b>Total Performing and Delinquent</b>	<b>309.872.376</b>	<b>100,00%</b>	<b>23.366</b>

Current Period Defaults	114.898,90		7
Cumulative Defaults	245.754,53		14
Current Period Recoveries	44.425,10		
Cumulative Recoveries	80.899,13		

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

**NO**

[A] [1] - [2] - [3]	(0,00)
Note Principal Closing Balance [1]	309.872.376,14
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	309.872.376,14
[B] Initial Aggregate Outstanding Note Principal Amount	389.400.000,00

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**5. Outstanding Notes**



Reporting Date	27/04/2016		
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**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>General Note Information</b>							
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
<b>Current Note Information</b>							
Class Principal Outstanding Opening 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
Available Distribution Amount	19.424.945,25						
Amortisation	15.231.243,88						
Redemption per Class	15.231.243,88	15.231.243,88	-	-	-	-	-
Redemption per Note		4.496,97	-	-	-	-	-
Class Principal Outstanding Closing Balance	309.872.376,14	259.172.376,14	27.200.000,00	5.800.000,00	3.800.000,00	6.600.000,00	7.300.000,00
Current Tranching	100%	83,64%	8,78%	1,87%	1,23%	2,13%	2,36%
Current Pool Factor		0,77	1,00	1,00	1,00	1,00	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	31						
Principal Outstanding per Note Beginning of Period		81.016,72	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		4.496,97	-	-	-	-	-
Principal Outstanding per Note End of Period		76.519,74	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		8,10	70,83	108,33	175,00	291,67	750,00
Interest Payment	52.990,36	27.440,36	19.266,67	6.283,33	6.650,00	19.250,00	54.750,00
Interest Payment per Note		8,10	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)		20,25%	11,47%	9,60%	8,37%	6,24%	3,89%
Current CE (excl. Excess Spread)		17,33%	8,56%	6,69%	5,46%	3,33%	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 27/04/2016  
 Payment date 25/04/2016  
 Period No 5  
 Monthly Period Mar 2016 Convention = 30/360 days  
 Interest Period : 25/03/2016 to 25/04/2016 = 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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Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to	25/04/2016 = 31 days

Average amount - all: 14.663

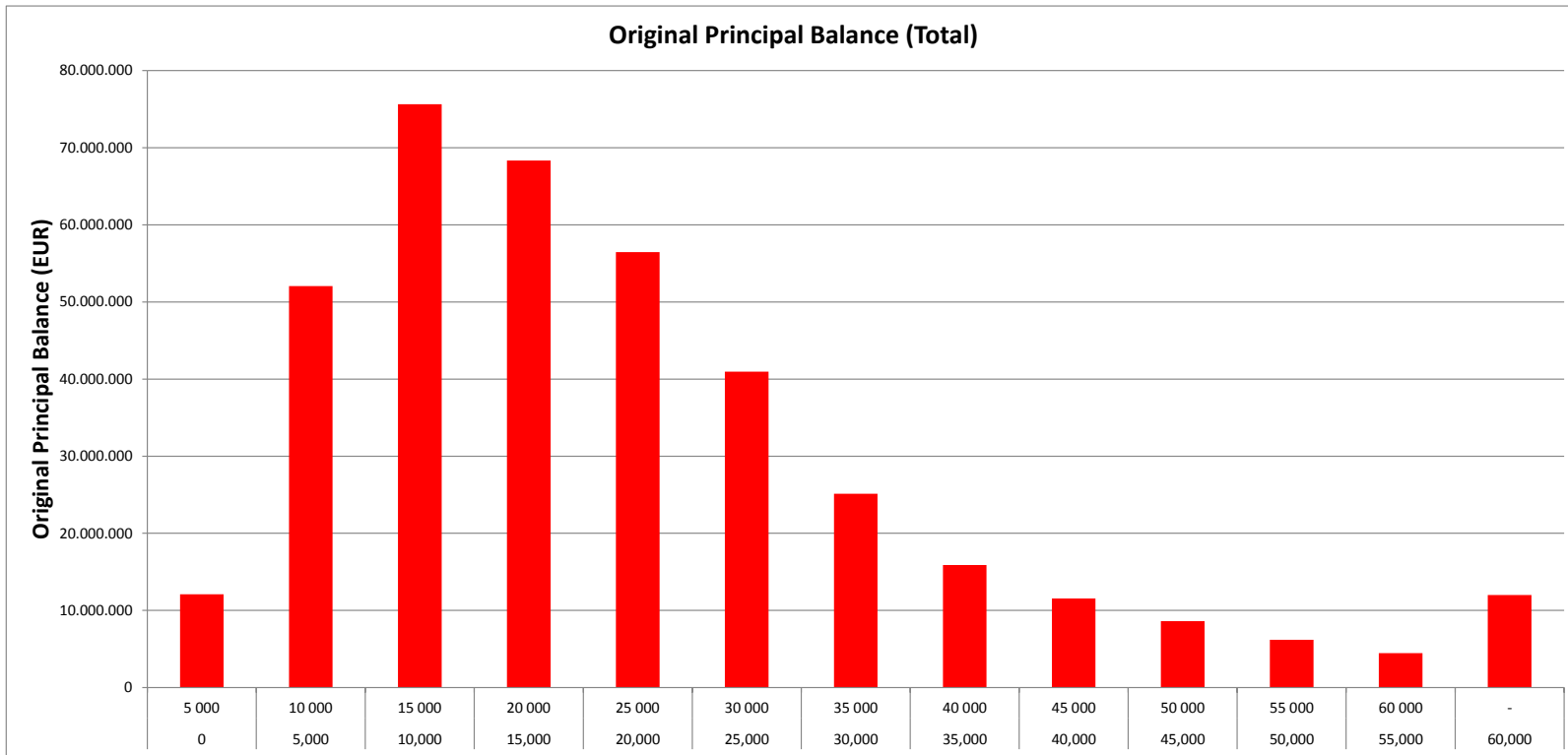
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	3.538	12.087.833	3,1 %	23,2	7,5		
	5.000	10 000	6.935	52.056.104	13,4 %	38,3	7,8		
	10.000	15 000	6.097	75.628.826	19,4 %	44,5	7,8		
	15.000	20 000	3.944	68.327.622	17,5 %	46,5	7,7		
	20.000	25 000	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**

Reporting Date	27/04/2016	
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**8.a Outstanding Principal Balance**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
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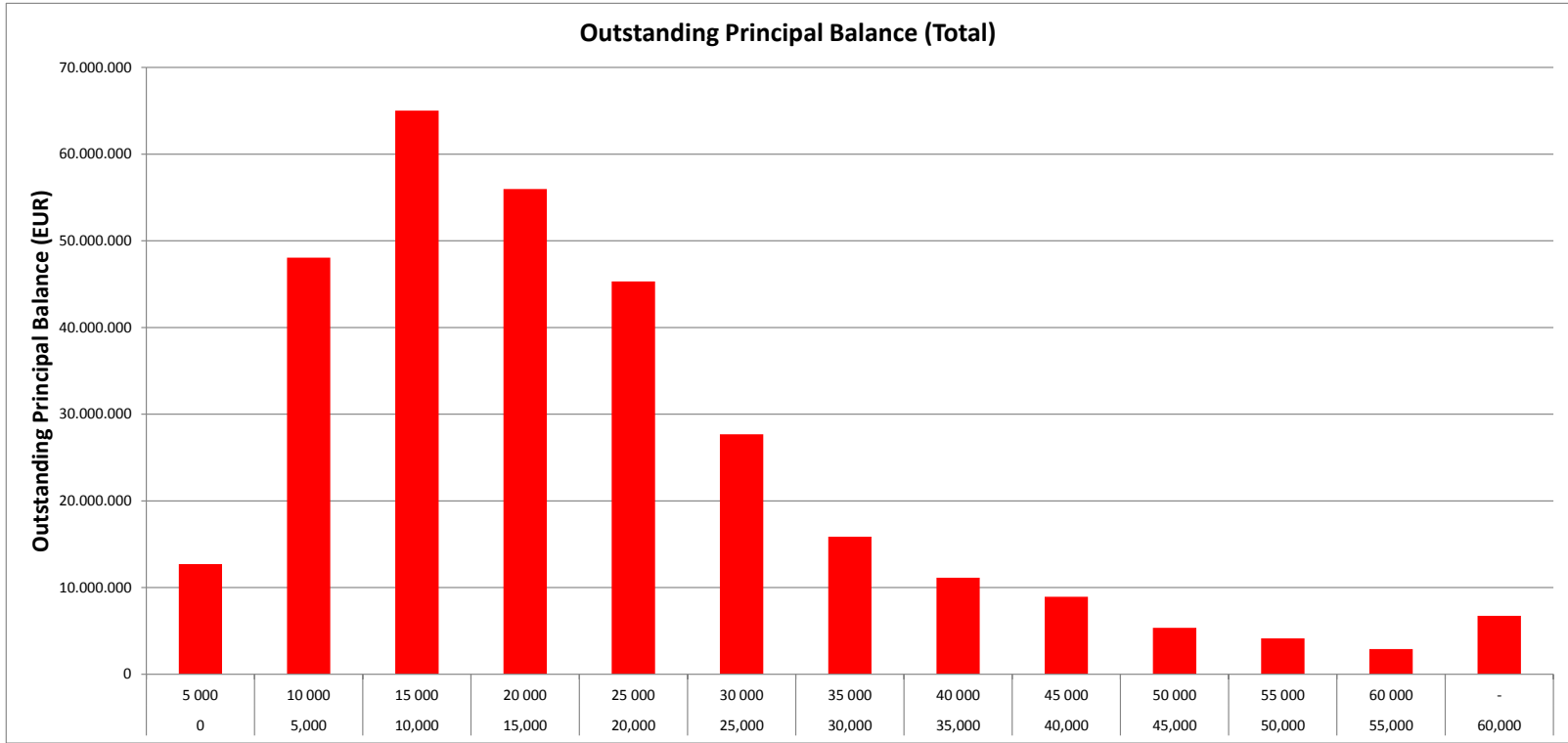
Average amount - all: 13.262

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4.029	12.714.444	4,1 %	25,0	12,6
	5.000	10 000	6.448	48.061.301	15,5 %	39,1	12,3
	10.000	15 000	5.277	65.020.806	21,0 %	44,5	12,2
	15.000	20 000	3.234	55.966.950	18,1 %	45,6	12,1
	20.000	25 000	2.031	45.311.503	14,6 %	46,2	12,0
	25.000	30 000	1.015	27.674.685	8,9 %	46,8	11,7
	30.000	35 000	493	15.870.721	5,1 %	46,3	11,9
	35.000	40 000	299	11.147.056	3,6 %	46,7	11,6
	40.000	45 000	212	8.943.163	2,9 %	47,5	11,3
	45.000	50 000	113	5.356.973	1,7 %	48,1	11,0
	50.000	55 000	79	4.147.622	1,3 %	48,3	10,5
	55.000	60 000	51	2.917.116	0,9 %	48,5	11,1
	60.000	-	85	6.740.036	2,2 %	46,3	11,3
	Total			23.366	309.872.376	100%	

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



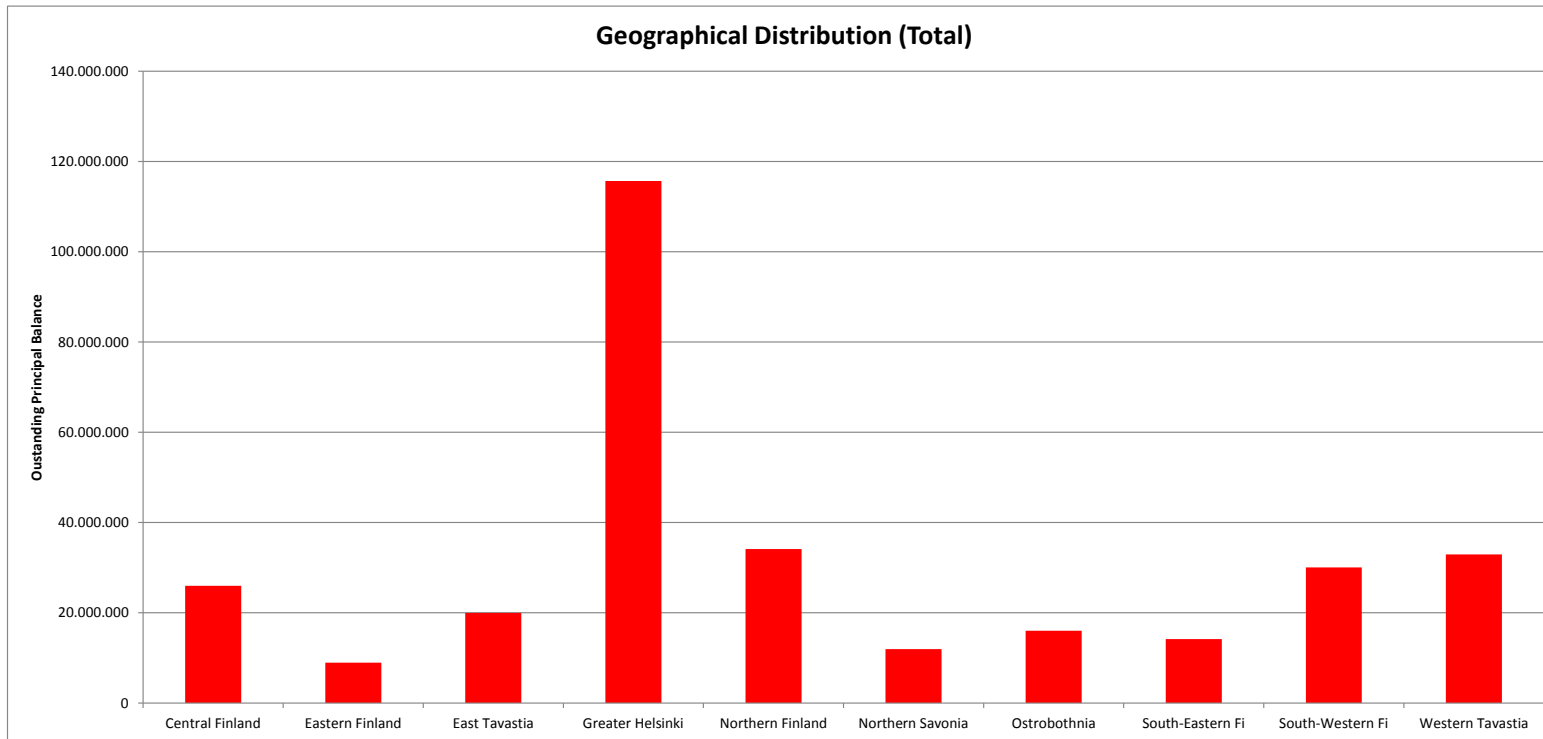
Reporting Date	27/04/2016				
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Period No	5				
Monthly Period	Mar 2016	Convention	=	30/360 days	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.127	26.002.592	8,39%	43,9	12,0	
Eastern Finland	694	8.950.254	2,89%	43,2	12,2	
East Tavastia	1.502	19.981.624	6,45%	44,5	12,1	
Greater Helsinki	8.118	115.682.163	37,33%	43,8	12,1	
Northern Finland	2.491	34.142.994	11,02%	44,5	12,0	
Northern Savonia	952	11.946.332	3,86%	43,8	11,7	
Ostrobothnia	1.359	16.015.058	5,17%	43,2	11,6	
South-Eastern Fi	1.201	14.177.724	4,58%	43,7	12,4	
South-Western Fi	2.348	30.047.708	9,70%	43,9	12,0	
Western Tavastia	2.574	32.925.926	10,63%	44,4	11,9	
Total	23.366	309.872.376	100%			

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**9.b Geographical Distribution Graph**

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10.a Interest Rate



Reporting Date	27/04/2016	
Payment date	25/04/2016	
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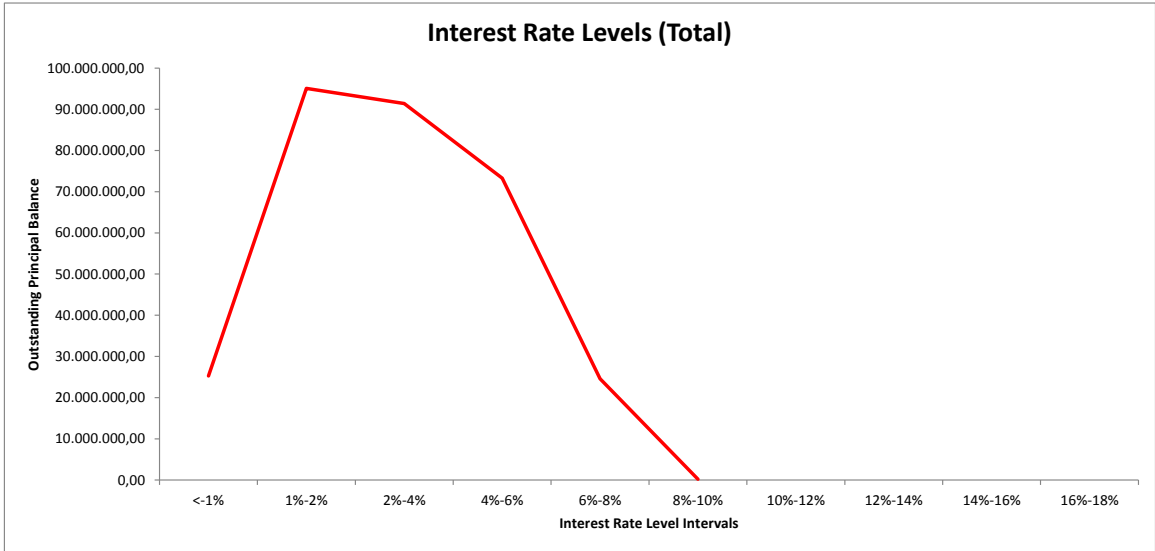
TOTAL								
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	0	1	1808	25.260.348	8,15%	45,1	11,3	
	1	2	6108	95.083.102	30,68%	44,9	12,0	
	2	4	6202	91.428.420	29,51%	44,0	11,9	
	4	6	6455	73.287.734	23,65%	42,8	12,5	
	6	8	2770	24.615.217	7,94%	42,8	11,7	
	8	10	23	197.554	0,06%	42,8	13,4	
	10	12						
	12	14						
	14	16						
	16	18						
	Total			23.366	309.872.376	100%		

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**10.b Interest Rate**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
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11.a Remaining Terms



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days

TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		11	5.081	0,00%	0,0	12,5	
	1		12	1.146	3.168.459	1,02%	8,8	13,3
	13		24	2.684	17.255.794	5,57%	19,9	13,7
	25		36	3.341	29.257.619	9,44%	30,5	12,9
	37		48	9.226	138.945.957	44,84%	44,5	14,2
	49		60	6.958	121.239.465	39,13%	51,0	9,0
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
Total			23.366	309.872.376	100%			

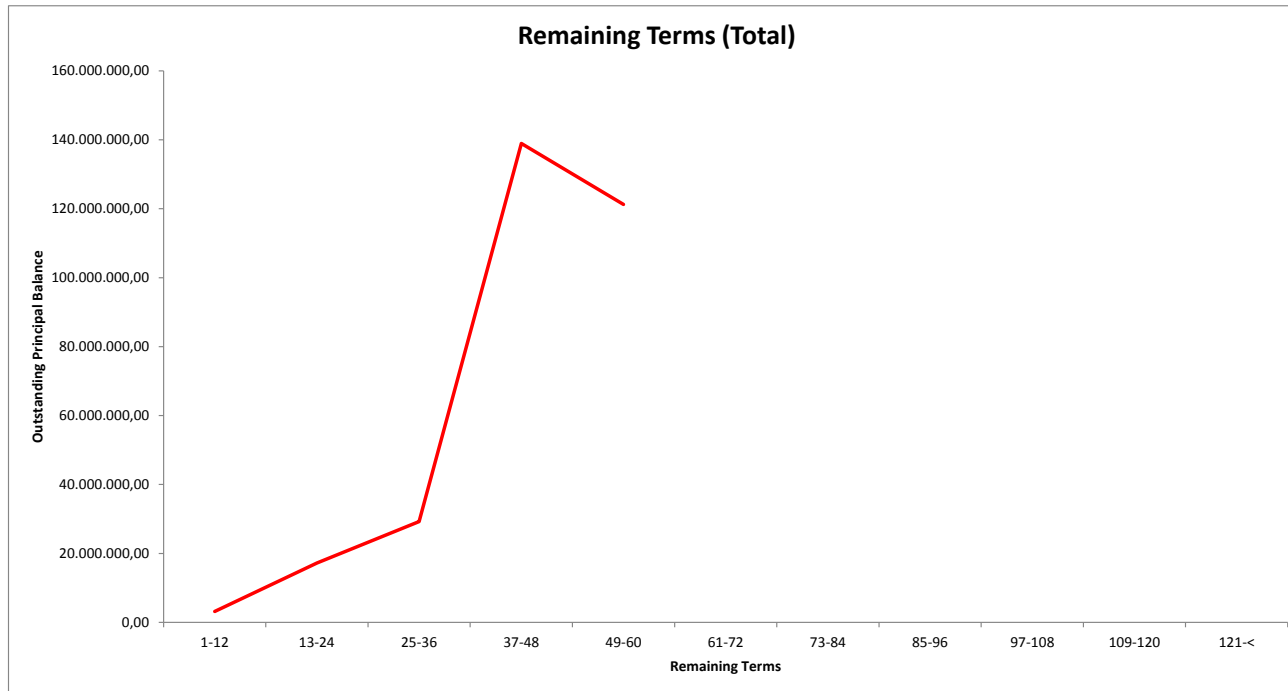


SCF Rahoituspalvelut I DAC  
Monthly Investor Report

11.b Remaining Terms



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days



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**12.a Seasoning**



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	5				
Monthly Period	Mar 2016		Convention	=	30/360 days
Interest Period	from 25/03/2016	to	25/04/2016	=	31 days

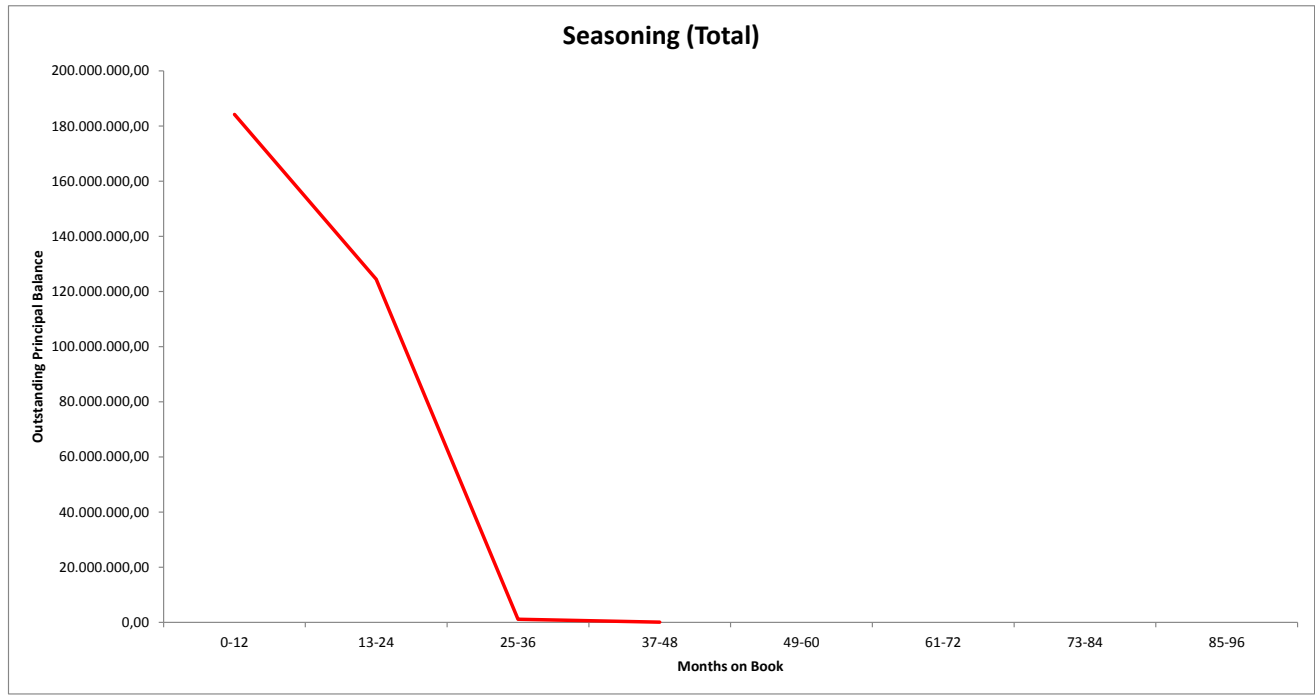
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	13.292	184.204.543	59,45%	46,4	9,5
	13		24	9.954	124.422.203	40,15%	40,5	15,6
	25		36	112	1.161.956	0,37%	30,7	28,6
	37		48	8	83.674	0,03%	22,0	37,7
	49		60					
	61		72					
	73		84					
	85		96					
			23.366	309.872.376	100%			

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**12.b Seasoning**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days



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Monthly Investor Report**

**13.a Balloon loans**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days

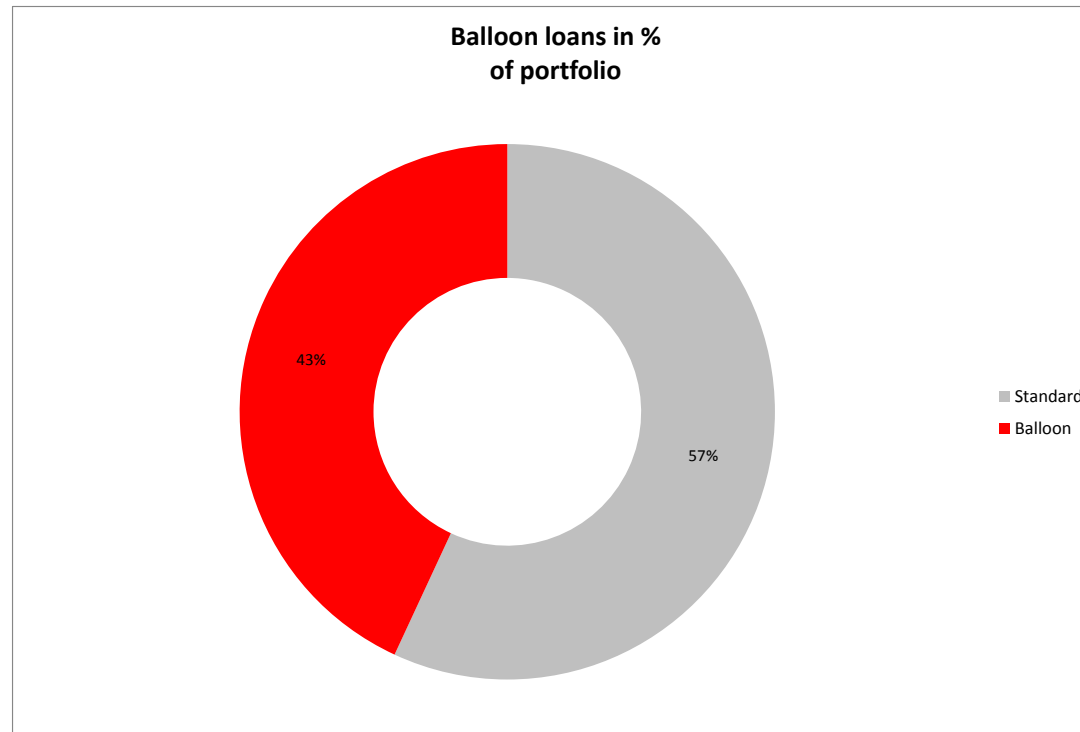
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		17.042	176.385.150	56,92%	1.913	0,00%	41,7	12,0
Balloon		6.324	133.487.226	43,08%	41.135.162	30,82%	47,0	12,1
Total		23.366	309.872.376	100%	41.137.075	13,28%		

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Monthly Investor Report**

**13.b Balloon loans**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days



**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**14.a # loans per borrower**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days

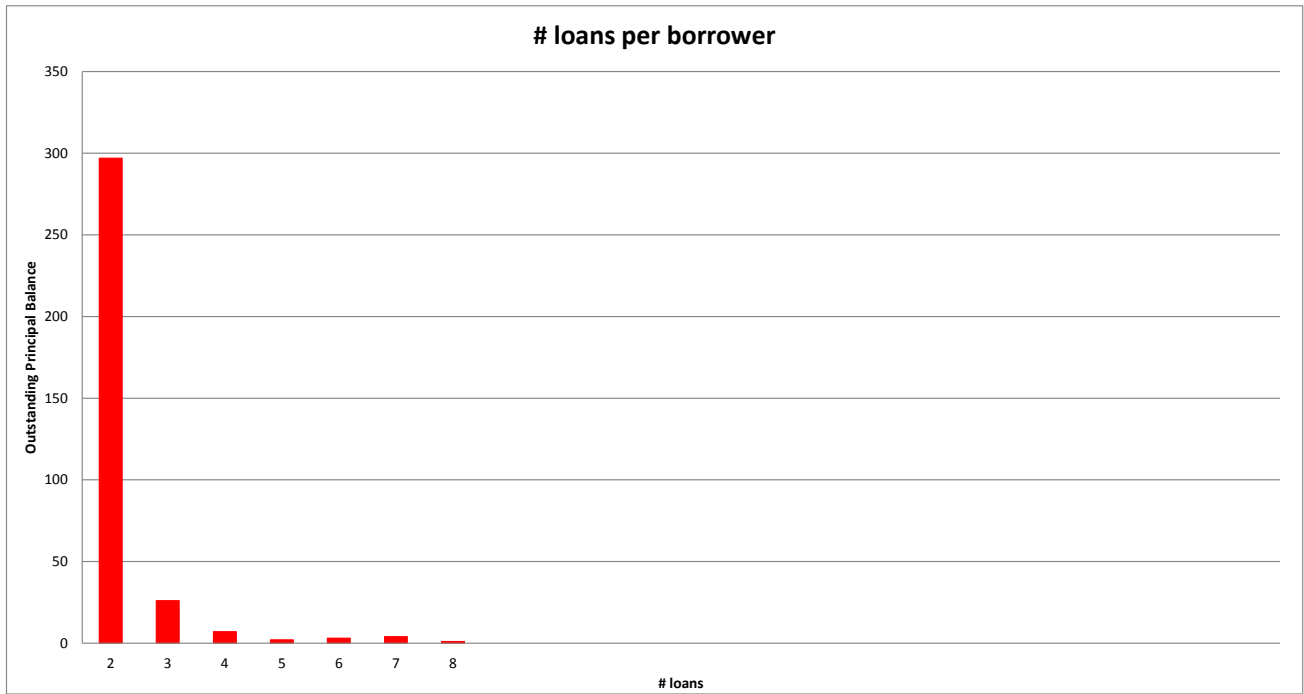
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	22602	296.716.767	95,53%	
	2	297	10.421.970	3,57%	
	3	26	1.181.550	0,38%	
	4	7	494.260	0,17%	
	5	2	184.204	0,06%	
	6	3	312.903	0,07%	
	7	4	377.283	0,12%	
	8	1	183.439	0,06%	
	Total:	22.942	309.872.376	100,0 %	

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14.b # loans per borrower



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days



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15.a Amortization Profile



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	309.872.376	303.338.601	6.533.449	875.254	3,44%	97,89%
2	303.338.601	296.842.771	6.495.830	856.157	3,44%	95,80%
3	296.842.771	290.360.324	6.482.447	837.317	3,44%	93,70%
4	290.360.324	283.883.408	6.476.916	818.586	3,44%	91,61%
5	283.883.408	277.400.977	6.482.431	799.867	3,43%	89,52%
6	277.400.977	270.915.041	6.485.936	781.144	3,43%	87,43%
7	270.915.041	264.445.336	6.469.705	762.430	3,43%	85,34%
8	264.445.336	258.023.205	6.422.131	743.770	3,43%	83,27%
9	258.023.205	251.607.539	6.415.666	725.226	3,43%	81,20%
10	251.607.539	245.207.532	6.400.007	706.703	3,42%	79,13%
11	245.207.532	238.836.223	6.371.308	688.232	3,42%	77,08%
12	238.836.223	232.501.928	6.334.295	669.812	3,42%	75,03%
13	232.501.928	226.181.349	6.320.580	651.511	3,41%	72,99%
14	226.181.349	219.904.695	6.276.654	633.271	3,41%	70,97%
15	219.904.695	213.645.265	6.259.429	615.143	3,41%	68,95%
16	213.645.265	207.406.082	6.239.183	597.083	3,41%	66,93%
17	207.406.082	201.131.569	6.274.513	579.090	3,40%	64,91%
18	201.131.569	194.917.384	6.214.185	560.990	3,40%	62,90%
19	194.917.384	188.731.500	6.185.884	543.121	3,40%	60,91%
20	188.731.500	182.674.590	6.056.909	525.290	3,39%	58,95%

Amortization profile (first 20 periods)

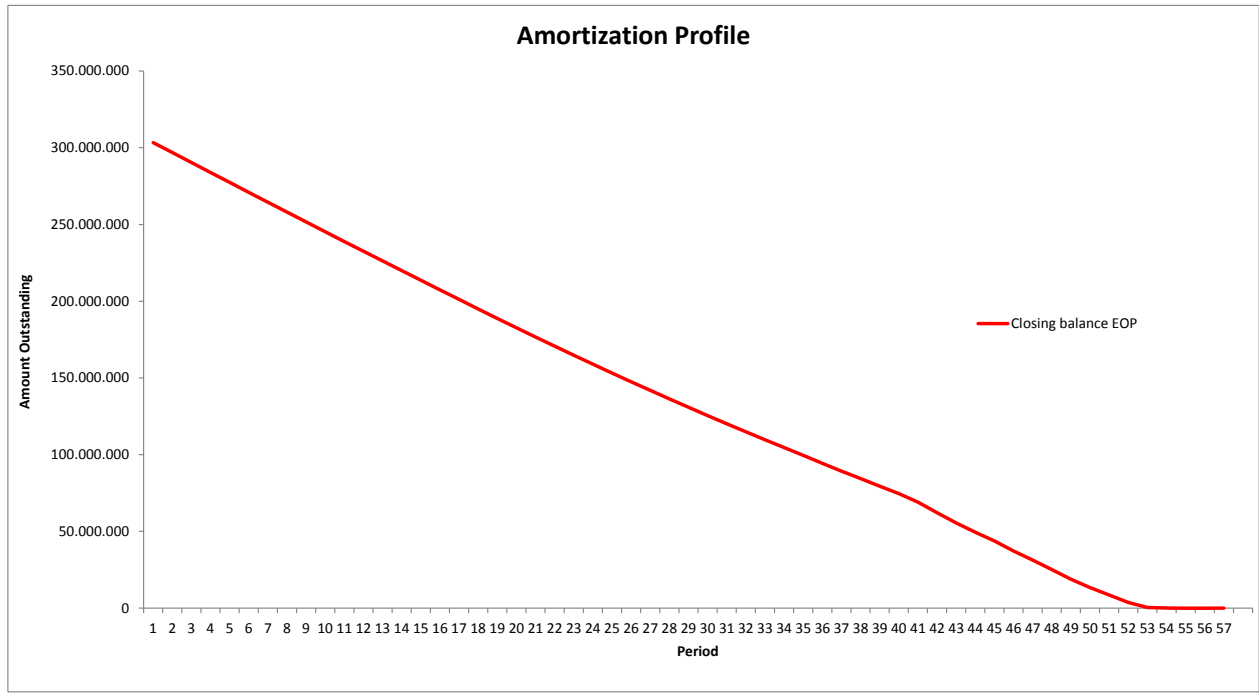


**SCF Rahoituspalvelut I DAC**  
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**15.b Amortization Profile**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days



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**16.a Payment Holidays**



Reporting Date	27/04/2016			
Payment date	25/04/2016			
Period No	5			
Monthly Period	Mar 2016		Convention =	30/360 days
Interest Period	from	25/03/2016	to	25/04/2016 = 31 days

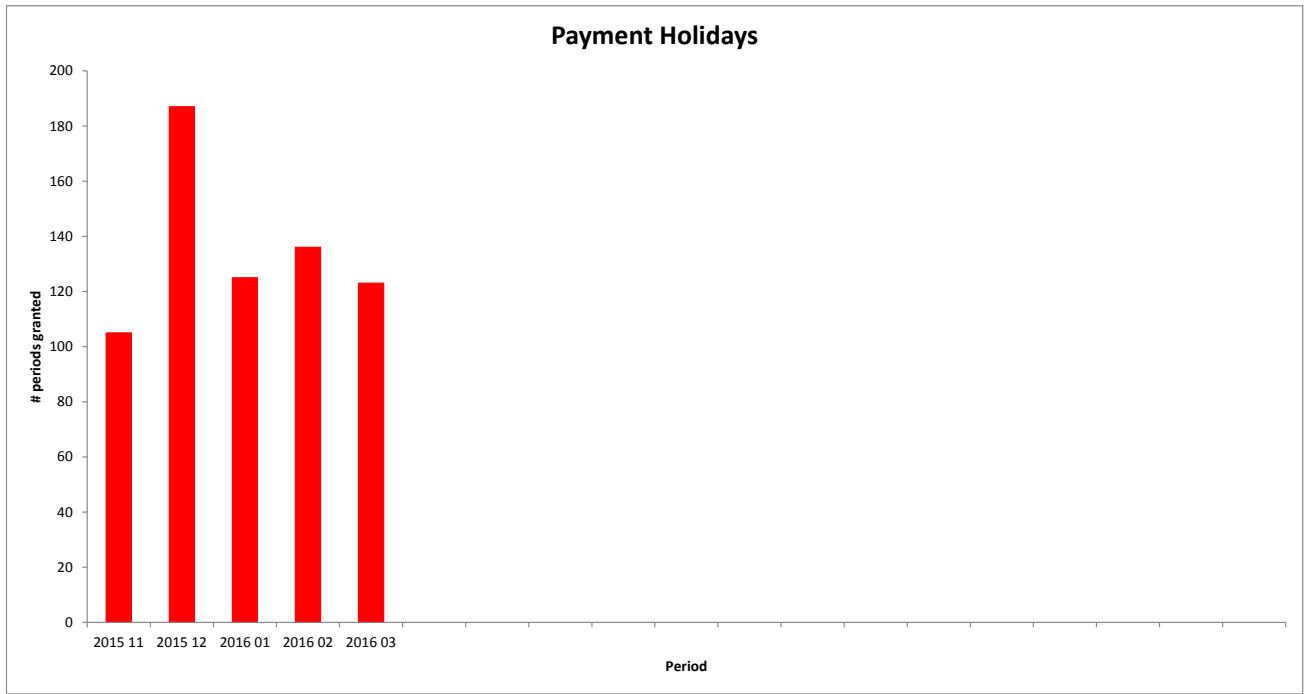
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49.146	1.680.760	
2015 12	187	237	89.932	3.027.431	
2016 01	125	183	50.784	2.062.653	
2016 02	136	199	64.646	2.408.850	
2016 03	123	165	46.941	2.009.027	
Total:	676	956	301.449	11.188.722	

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**16.b Payment Holidays**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days



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**17.a Downpayment**



Reporting Date	27/04/2016		
Payment date	25/04/2016		
Period No	5		
Monthly Period	Mar 2016	Convention	= 30/360 days
Interest Period	from 25/03/2016	to 25/04/2016	= 31 days

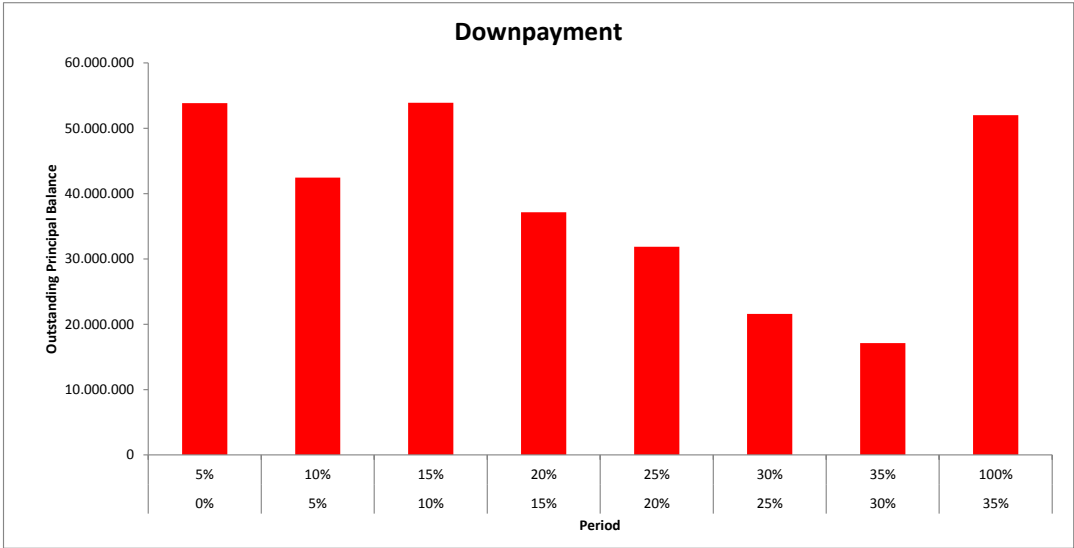
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3.411	53.844.396	17,4 %	46,9	12,1
	5%	10%	2.668	42.443.849	13,7 %	46,4	12,0
	10%	15%	3.685	53.889.428	17,4 %	44,9	12,1
	15%	20%	2.618	37.128.284	12,0 %	44,2	12,0
	20%	25%	2.271	31.865.132	10,3 %	43,9	11,9
	25%	30%	1.641	21.580.567	7,0 %	43,2	12,3
	30%	35%	1.363	17.120.426	5,5 %	42,3	12,1
	35%	100%	5.709	52.000.295	16,8 %	38,7	11,8
	Total		23.366	309.872.376	100%		

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17.b Downpayment



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	5				
Monthly Period	Mar 2016	Convention	=	30/360 days	
Interest Period	from 25/03/2016	to 25/04/2016	=	31 days	



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**18.a Vehicle Condition**



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	5				
Monthly Period	Mar 2016		Convention	=	30/360 days
Interest Period	from 25/03/2016	to	25/04/2016	=	31 days

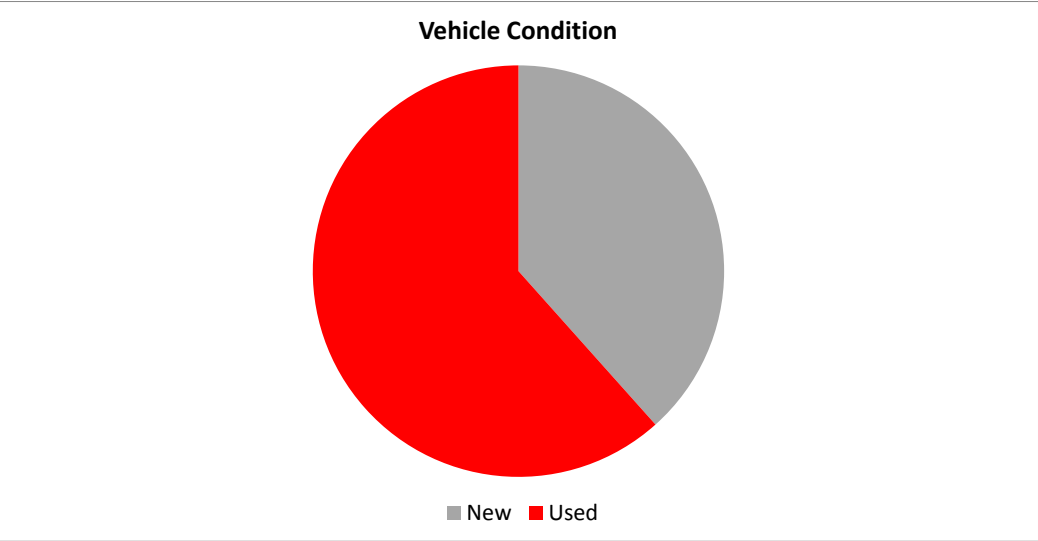
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6.513	118.977.456	38,4 %	44,2	12,1
	Used	16.853	190.894.920	61,6 %	43,8	11,9
	Total	23.366	309.872.376	100%		

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**18.b Vehicle Condition**



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	5				
Monthly Period	Mar 2016	Convention	=	30/360 days	
Interest Period	from 25/03/2016	to 25/04/2016	=	31 days	



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**19.a Borrower Type**



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	5				
Monthly Period	Mar 2016		Convention	=	30/360 days
Interest Period	from 25/03/2016	to	25/04/2016	=	31 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3.018	55.794.061	18,0 %	40,7	12,1
	Private	20.348	254.078.315	82,0 %	44,7	12,0
	Total	23.366	309.872.376	100%		

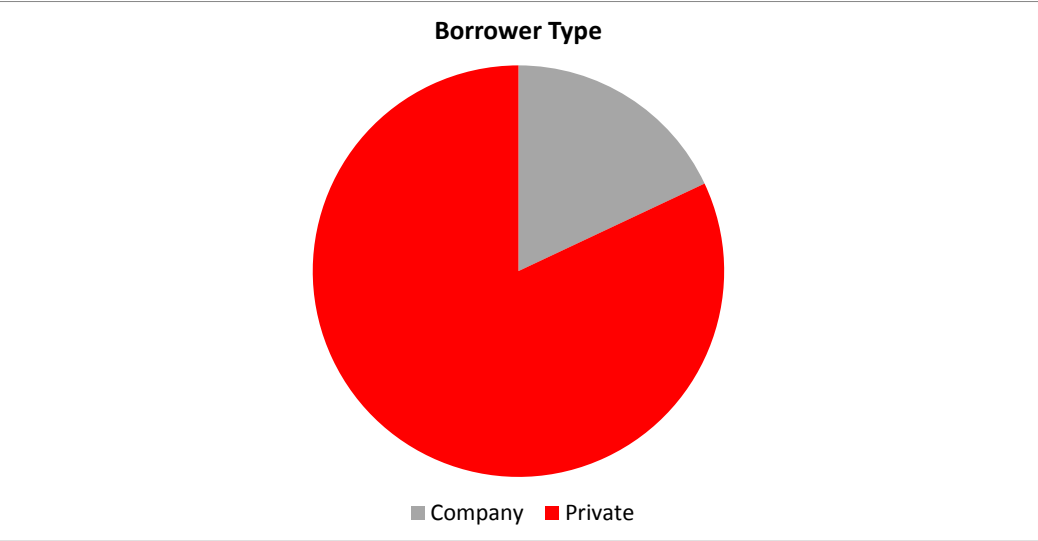


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**19.b Borrower Type**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days



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**20.a Vehicle type**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days

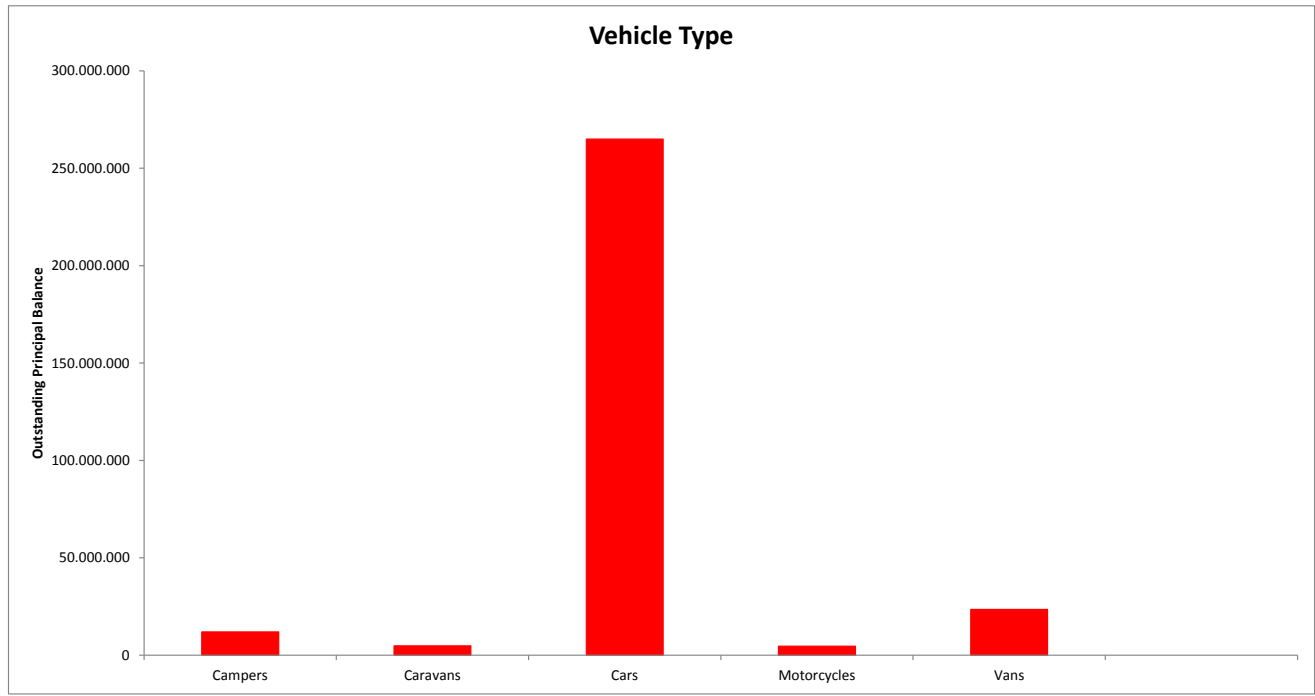
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	527	11.975.582	3,86%	46,1	11,33
	Caravans	410	4.799.747	1,55%	45,3	11,41
	Cars	20.172	264.968.136	85,51%	44,0	12,07
	Motorcycles	589	4.592.090	1,48%	43,1	10,75
	Vans	1.668	23.536.822	7,60%	42,1	12,10
		23.366	309.872.376	100%		

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**20.b Vehicle type**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days



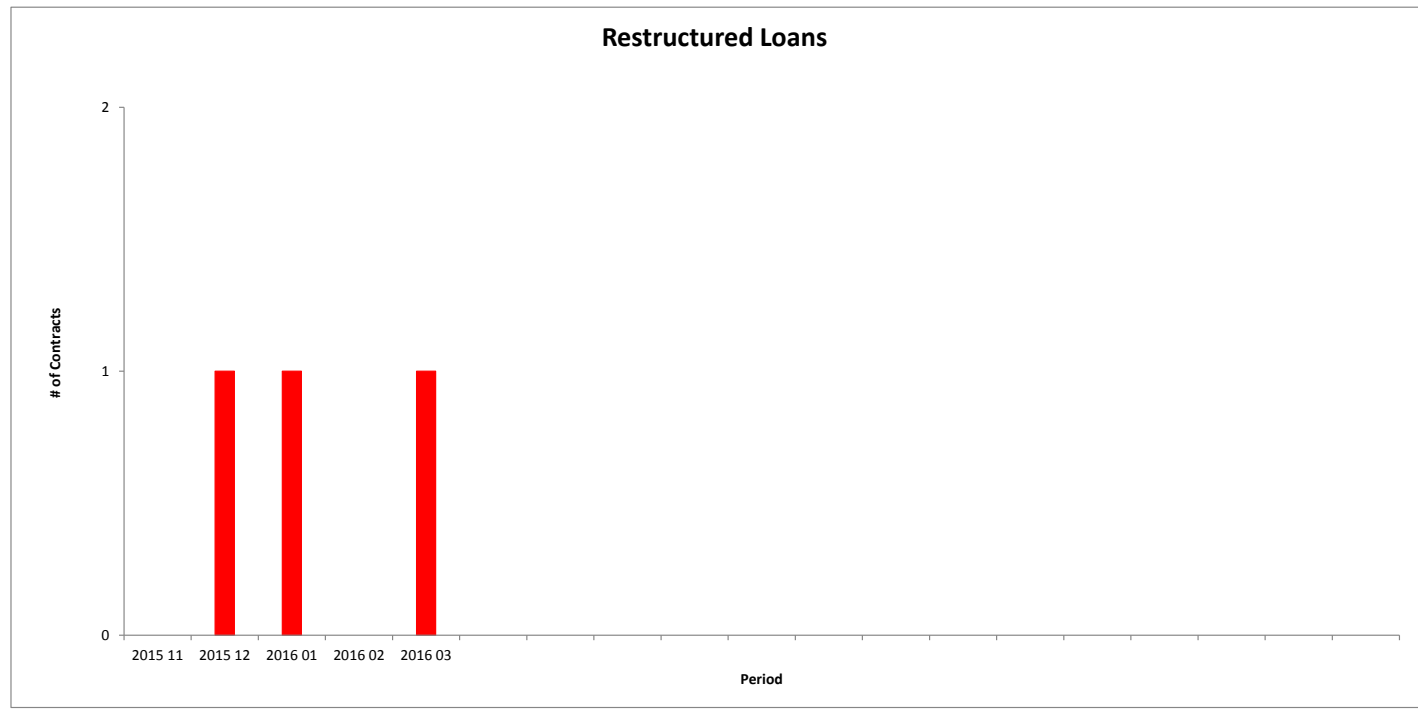


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21.b Restructured Loans



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	5				
Monthly Period	Mar 2016	Convention	=	30/360 days	
Interest Period	from 25/03/2016	to 25/04/2016	=	31 days	



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22.a Dynamic Interest rate



Reporting Date	27/04/2016					
Payment date	25/04/2016					
Period No	5					
Monthly Period	from	Mar 2016	to	Convention	=	30/360 days
Interest Period		25/03/2016		25/04/2016	=	31 days

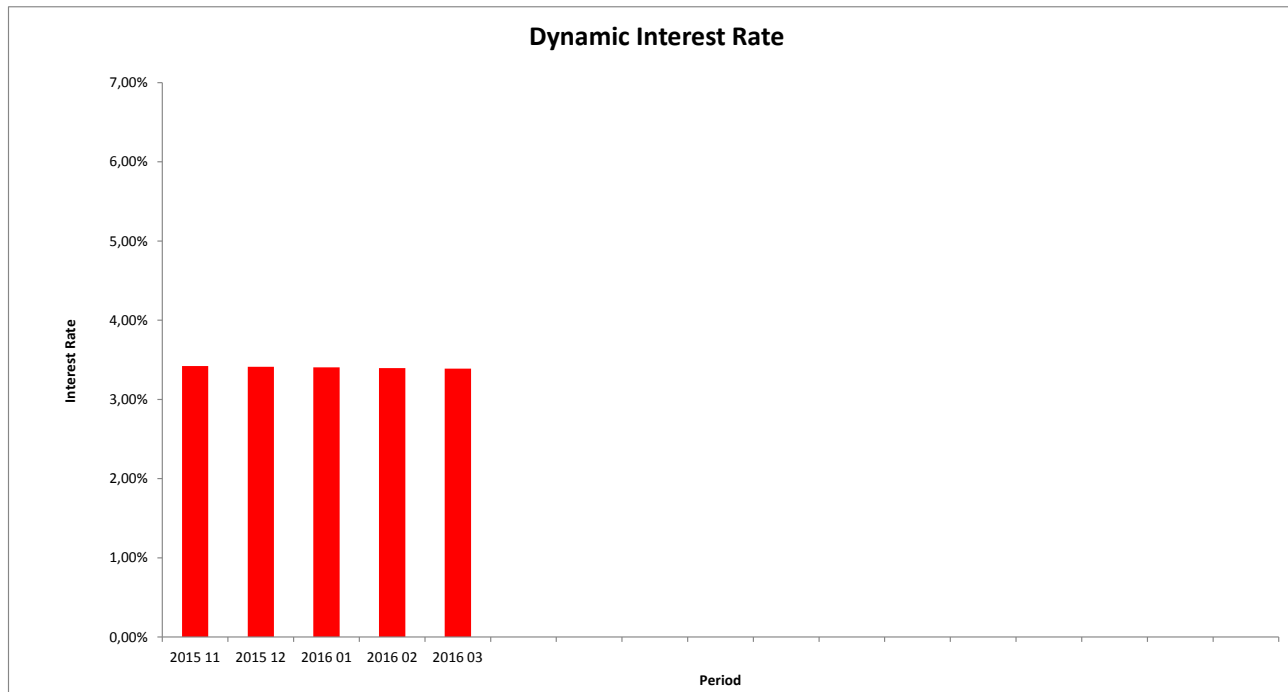
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2015 11	366.651.903	3,42%
	2015 12	352.411.509	3,41%
	2016 01	339.459.258	3,40%
	2016 02	325.103.620	3,40%
	2016 03	309.872.376	3,39%

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**22.b Dynamic Interest Rate**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date	27/04/2016				
Payment date	25/04/2016				
Period No	5				
Monthly Period	from	Mar 2016	to	Convention	= 30/360 days
Interest Period	from	25/03/2016	to	25/04/2016	= 31 days

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

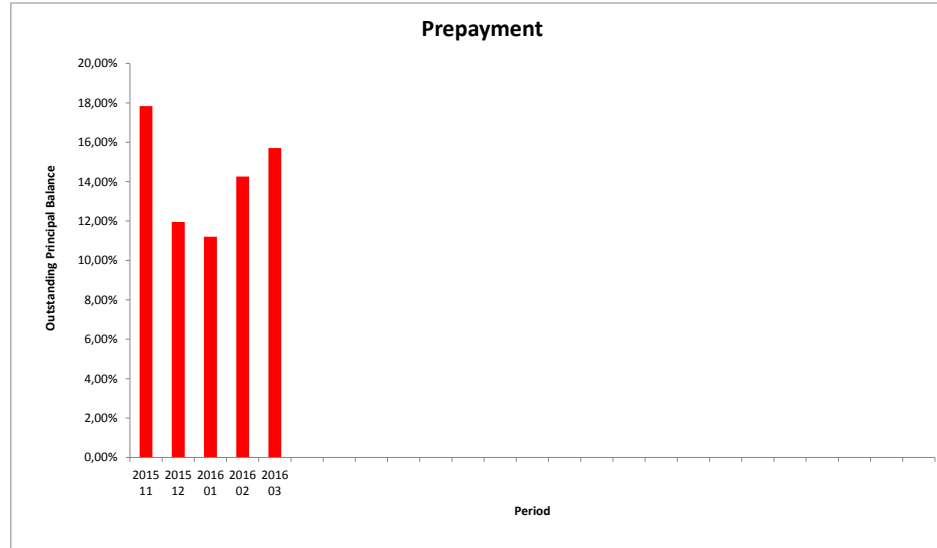


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23.b Dynamic Pre-Payments



Reporting Date	27/04/2016			
Payment date	25/04/2016			
Period No	5			
Monthly Period	from	Mar 2016	to	Convention = 30/360 days
Interest Period	from	25/03/2016	to	25/04/2016 = 31 days



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24. Delinquency



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 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	
	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	
2016	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	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			
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

**SCF Rahoituspalvelut I DAC**  
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**25. Defaults, Recoveries and Losses by Quarter of Default**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 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	725	949	- 246
2016 1	245.052	12				79.950	79.950	165.102

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**26. Priority of Payments**



Reporting Date	27/04/2016
Payment date	25/04/2016
Period No	5
Monthly Period	Mar 2016
Interest Period	from 25/03/2016 to 25/04/2016
Convention	= 30/360 days
	= 31 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	16.398.769,95	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	133.417,27	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1.033.692,80	EUR
Principal on Loan to Issuer	-	15.231.243,88	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	19.424.945,25	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	27.440,00	EUR
Interest Class B	-	19.267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3.016.036,20	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	-	15.231.243,88	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	-	50.550,00	EUR
Interest Issuer Subordinated Loan	-	598,57	EUR
Principal Issuer Subordinated Loan	-	143.556,38	EUR
Payment to Purchaser	-	796.919,99	EUR
		51.984,24	

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	796.919,99	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	18,94	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	796.901,04	EUR

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**27. Transaction Costs**



Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 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	133.640,00	27.440,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest accrued	EUR	1.014.060,00	387.480,00	113.675,00	37.070,00	39.235,00	113.575,00	323.025,00
Interest Payments	EUR	133.640,00	27.440,00	19.267,00	6.283,00	6.650,00	19.250,00	54.750,00
Cumulative Interest Payments	EUR	1.014.060,00	387.480,00	113.675,00	37.070,00	39.235,00	113.575,00	323.025,00
Interest accrued on Subordinated Loan for the Period	EUR	598,57						
Cumulative Interest accrued on Subordinated Loan	EUR	6.081,25						
Interest Payments on Subordinated Loan	EUR	598,57						
Cumulative Interest Payments on Subordinated Loan	EUR	6.081,25						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**28. Contact Details**



**Santander Consumer Bank AS**

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**Risk**

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Reporting Date	27/04/2016	
Payment date	25/04/2016	
Period No	5	
Monthly Period	Mar 2016	Convention = 30/360 days
Interest Period	from 25/03/2016 to 25/04/2016	= 31 days