

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	04/01/2015				
Payment date	30/12/2015			Following payment dates:	25/01/2016
Period No	1				25/02/2016
Monthly Period	Oct Nov 2015			Fixed rate	= 30/360 days
Interest Period	from 29/10/2015	to	25/12/2015	=	57 days
Cut-Off date	30/11/2015				

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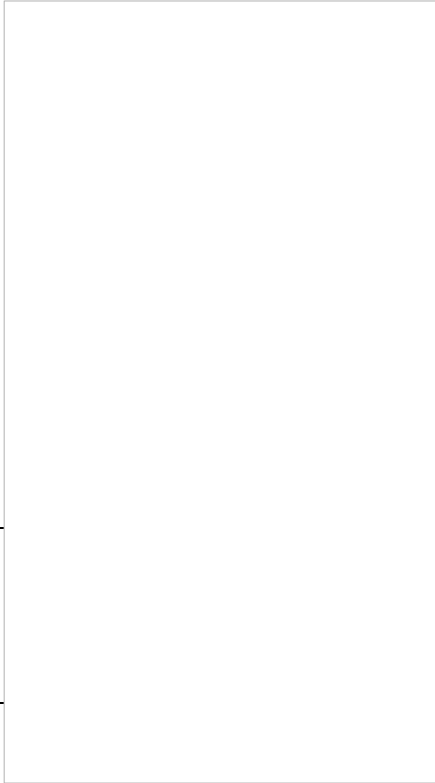
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1. Portfolio Information



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct Nov 2015	Fixed rate	=	30/360 days	
Interest Period	from 29/10/2015	to 25/12/2015	=	57 days	

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance	389.363.319,82	EUR
Scheduled Loan Principal Repayments	11.629.231,29	EUR
Prepayments	11.081.682,62	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received	22.710.913,91	EUR
New Defaulted Auto Loans in Period	503,01	EUR
Closing Balance	366.651.902,90	EUR
Total revenue collections		
Revenue and fees received on loan balances	2.220.495,70	EUR
Recoveries on loans in default	-	EUR
Total Revenue Received in Period	2.220.495,70	EUR
# Loans		
At beginning of period	26.555	Loans
Paid in Full	845	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	1	Loans
At end of period	25.709	Loans



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2. Amount Due for Distribution



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct Nov 2015		Fixed rate	=	10/360 days
Interest Period	from 29/10/2015	to	25/12/2015	=	57 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	24.968.009 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	24.968.009 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	24.718.482 EUR
b. Reserve Fund	3.659.000 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	28.388.834 EUR

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3. Reserve Accounts



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
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Note Balance

Beginning of Period	389.400.000,00	EUR
End of Period	366.651.902,90	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	0,9 %	3.659.000,00	EUR
Cash Outflow		3.659.000,00	EUR
Cash Inflow		3.659.000,00	EUR
End of Period	0,9 %	3.659.000,00	EUR
Required Reserve Amount	0,9 %	3.659.000,00	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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5. Outstanding Notes



Reporting Date	04/01/2015	
Payment date	30/12/2015	
Period No	1	
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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	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
Available Distribution Amount	28.388.834,48						
Amortisation	22.748.097,10						
Redemption per Class	22.748.097,10	22.748.097,10	-	-	-	-	-
Redemption per Note		6.716,30	-	-	-	-	-
Class Principal Outstanding Closing Balance	366.651.902,90	315.951.902,90	27.200.000,00	5.800.000,00	3.800.000,00	6.600.000,00	7.300.000,00
Current Tranching	100%	86,17%	7,42%	1,58%	1,04%	1,80%	1,99%
Current Pool Factor		0,93	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							
Interest Days	57						
Principal Outstanding per Note Beginning of Period		100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Principal Repayment per note		6.716,30	-	-	-	-	-
Principal Outstanding per Note End of Period		93.283,70	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
>Interest accrued for the period		57,19	134,58	205,83	332,50	554,17	1.425,00
Interest Payment	242.231,44	193.686,44	36.606,67	11.938,33	12.635,00	36.575,00	104.025,00
Interest Payment per Note		57,19	134,58	205,83	332,50	554,17	1.425,00

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)		17,35%	9,94%	8,35%	7,32%	5,52%	3,53%
Current CE (excl. Excess Spread)		14,83%	7,41%	5,83%	4,79%	2,99%	1,00%

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 04/01/2015
 Payment date 30/12/2015
 Period No 1
 Monthly Period Oct Nov 2015 Fixed rate = 30/360 days
 Interest Period : 29/10/2015 to 25/12/2015 = 57 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	29/10/2015	to	=	25/12/2015 57 days

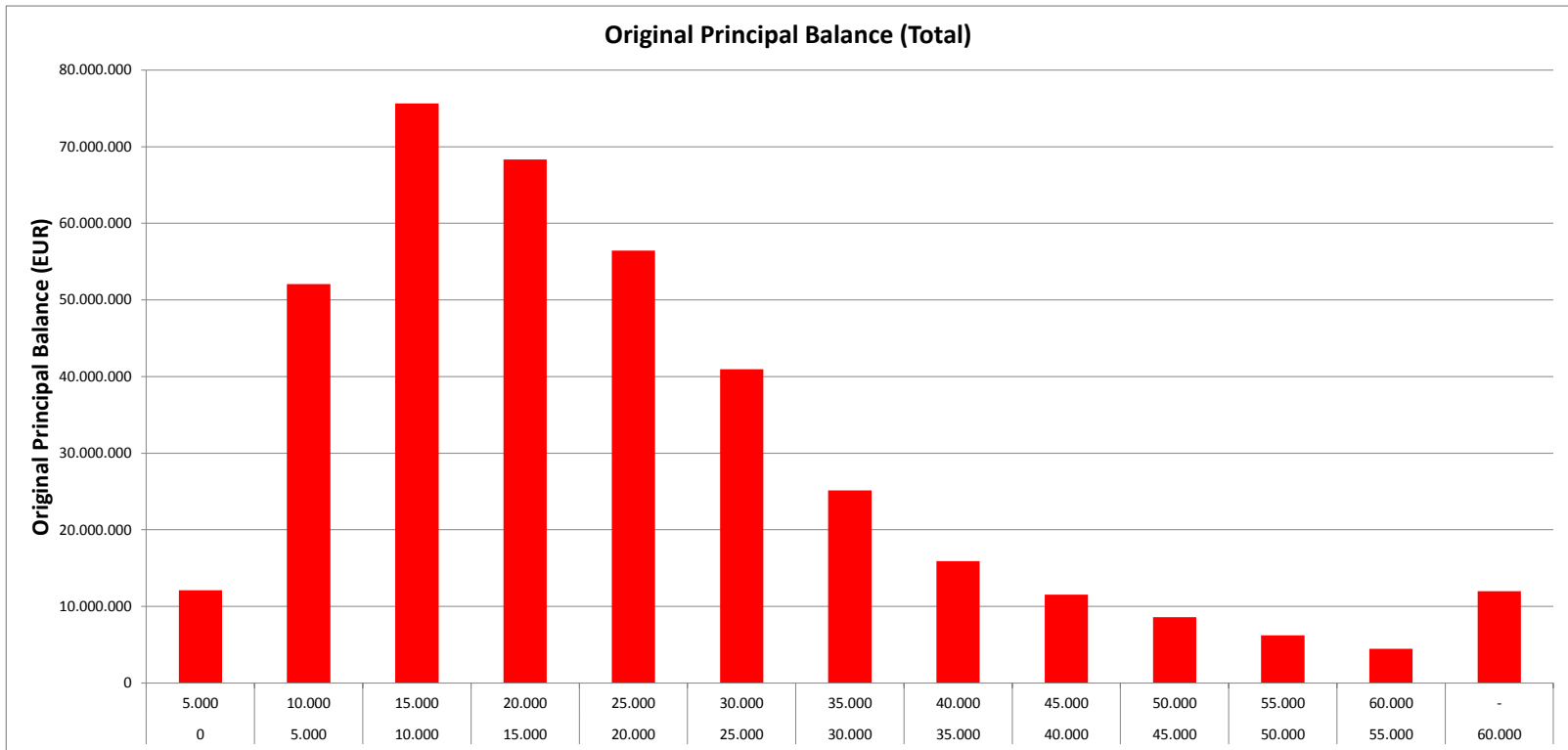
Average amount - all: 14.663

	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	04/01/2015		Fixed rate	=	30/360	days
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						days



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8.a Outstanding Principal Balance



Reporting Date	04/01/2015	
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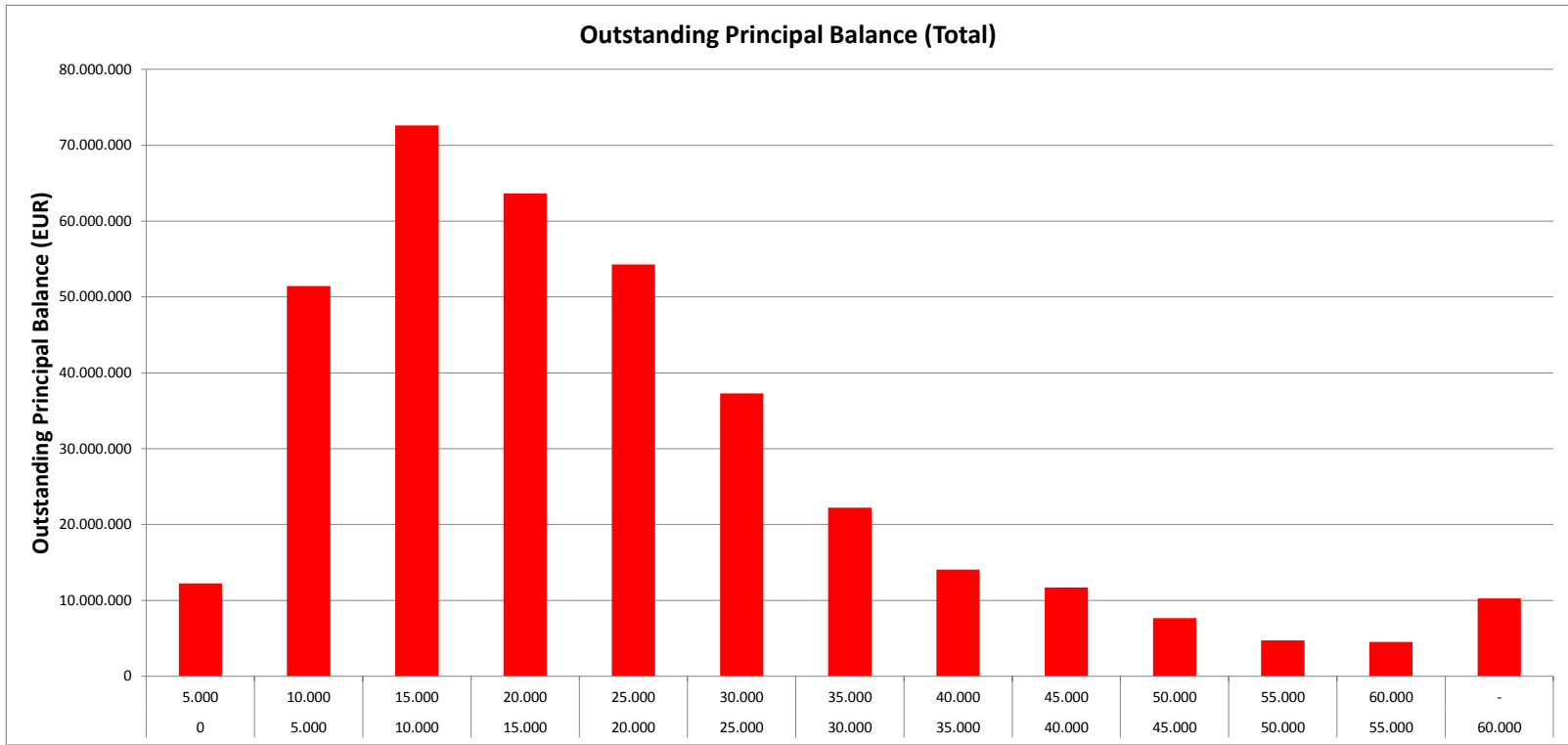
Average amount - all: 14.262

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5.000	3.699	12.219.482	3,3 %	26,5	8,6
	5.000	10.000	6.861	51.439.221	14,0 %	41,5	8,4
	10.000	15.000	5.859	72.608.044	19,8 %	47,8	8,3
	15.000	20.000	3.684	63.666.875	17,4 %	49,2	8,1
	20.000	25.000	2.432	54.285.512	14,8 %	49,6	8,1
	25.000	30.000	1.372	37.290.157	10,2 %	49,9	7,9
	30.000	35.000	691	22.222.718	6,1 %	50,0	7,7
	35.000	40.000	377	14.056.952	3,8 %	50,5	7,7
	40.000	45.000	276	11.720.361	3,2 %	50,6	7,6
	45.000	50.000	161	7.641.131	2,1 %	51,2	7,2
	50.000	55.000	90	4.729.887	1,3 %	51,2	7,2
	55.000	60.000	79	4.524.632	1,2 %	52,4	6,7
	60.000	-	128	10.246.931	2,8 %	50,6	7,4
	Total			25.709	366.651.903	100%	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



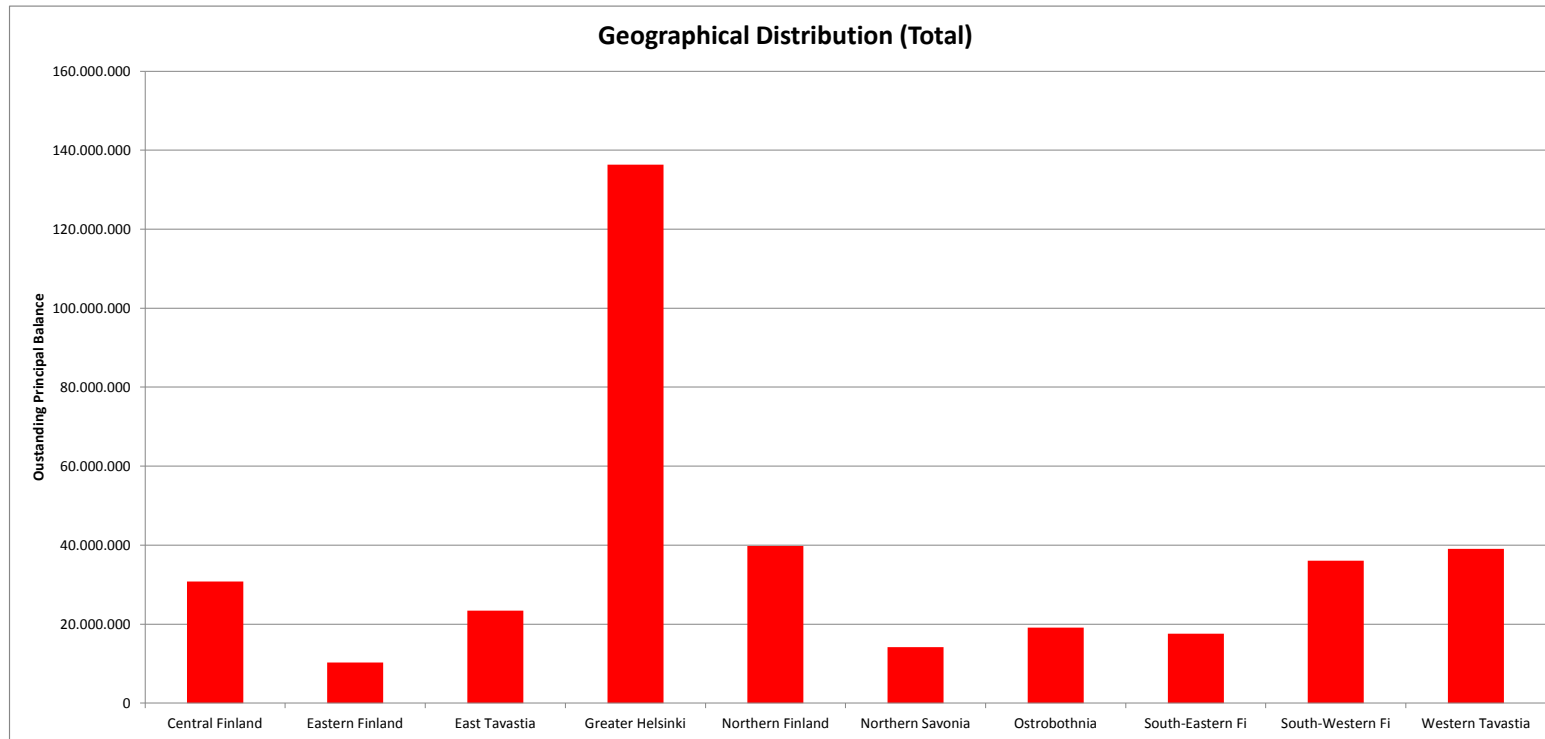
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Period No	1				
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2.355	30.816.768	8,40%	47,5		8,0
Eastern Finland	748	10.240.818	2,79%	46,8		8,2
East Tavastia	1.644	23.395.880	6,38%	48,1		8,1
Greater Helsinki	8.913	136.366.875	37,19%	47,3		8,1
Northern Finland	2.711	39.776.484	10,85%	48,1		8,1
Northern Savonia	1.060	14.201.213	3,87%	47,0		7,8
Ostrobothnia	1.490	19.135.772	5,22%	46,8		7,7
South-Eastern Fi	1.363	17.605.639	4,80%	47,3		8,5
South-Western Fi	2.606	36.030.312	9,83%	47,5		8,0
Western Tavastia	2.819	39.082.143	10,66%	48,0		7,9
Total	25.709	366.651.903	100%			

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9.b Geographical Distribution Graph

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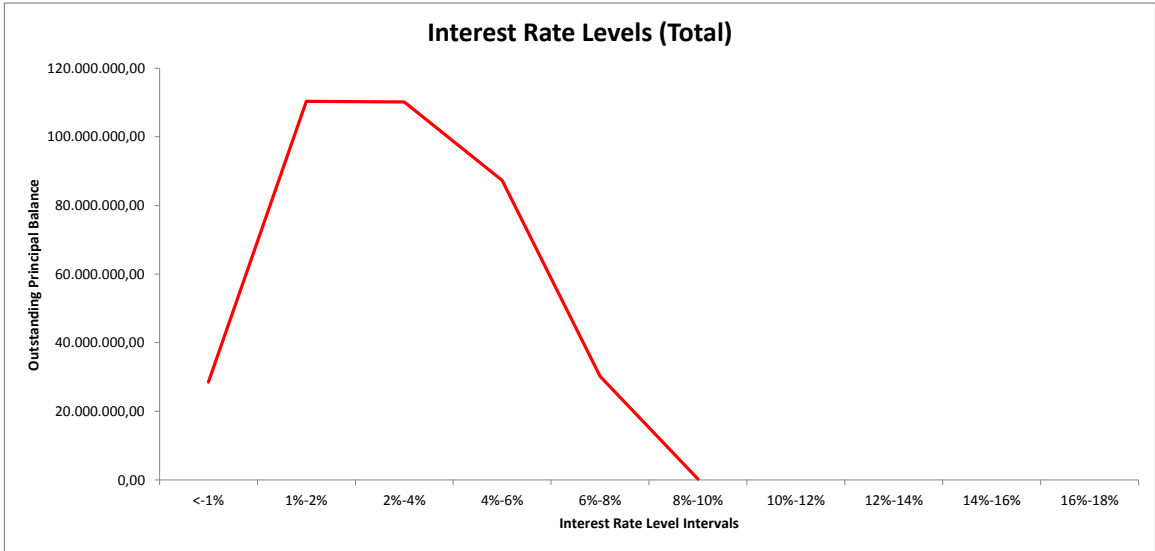


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10.b Interest Rate



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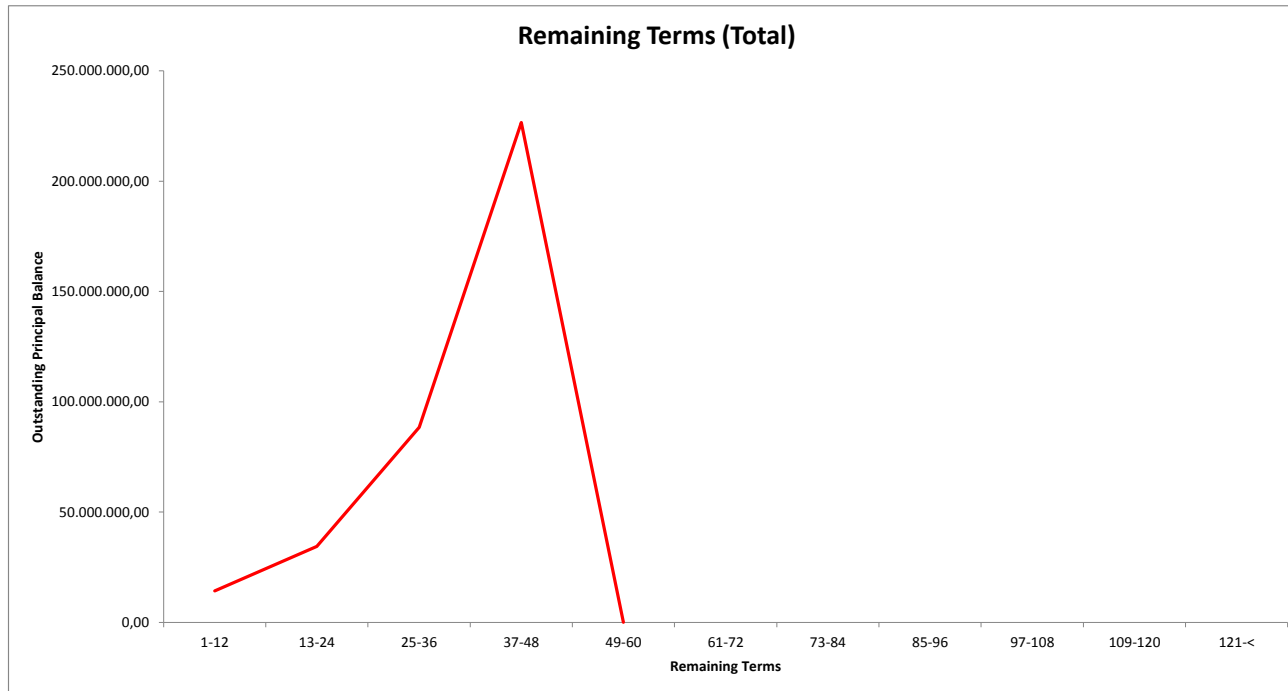


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11.b Remaining Terms



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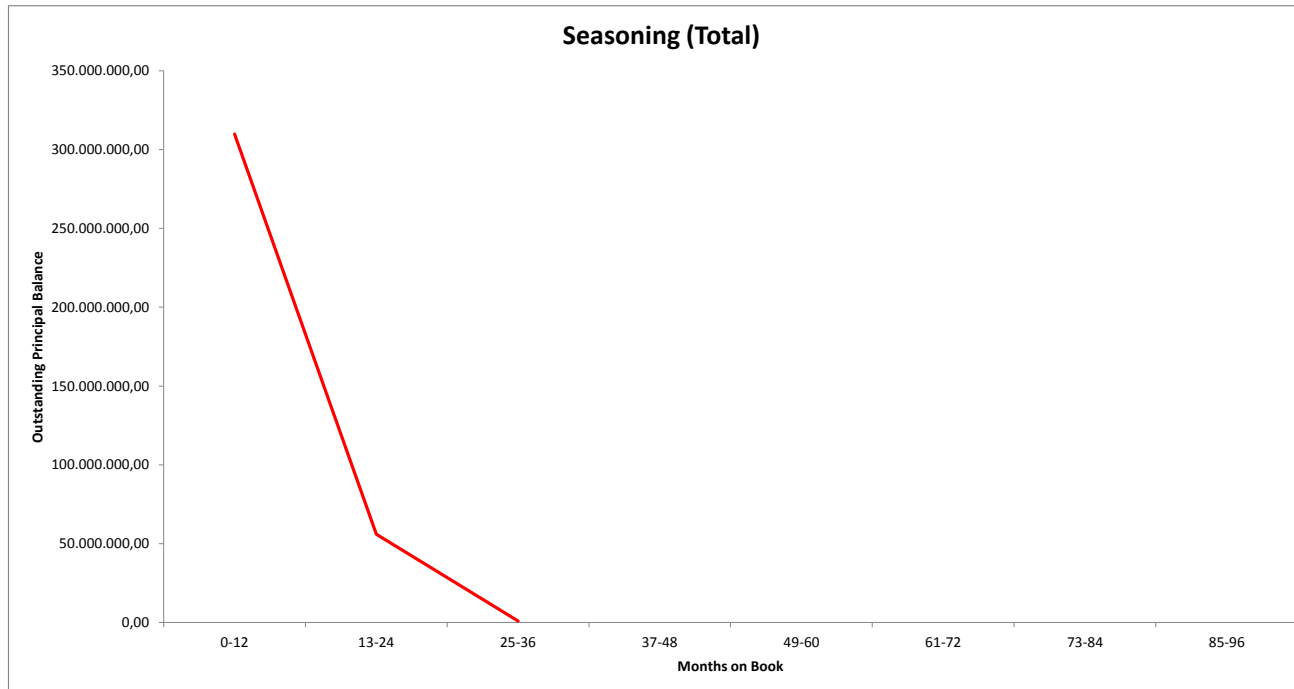


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12.b Seasoning



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13.a Balloon loans



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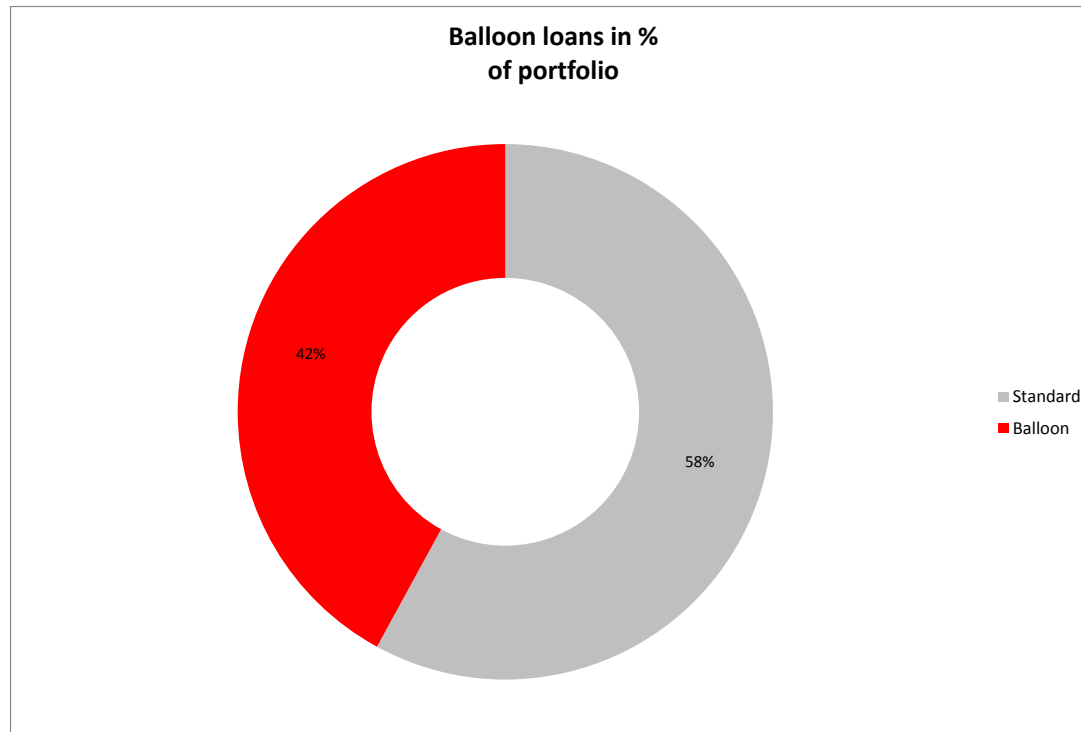
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	18.807	212.510.761	57,96%	2.146	0,00%	45,0	8,0
	Balloon	6.902	154.141.142	42,04%	45.159.035	29,30%	50,9	8,1
	Total	25.709	366.651.903	100%	45.161.181	12,32%		

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13.b Balloon loans



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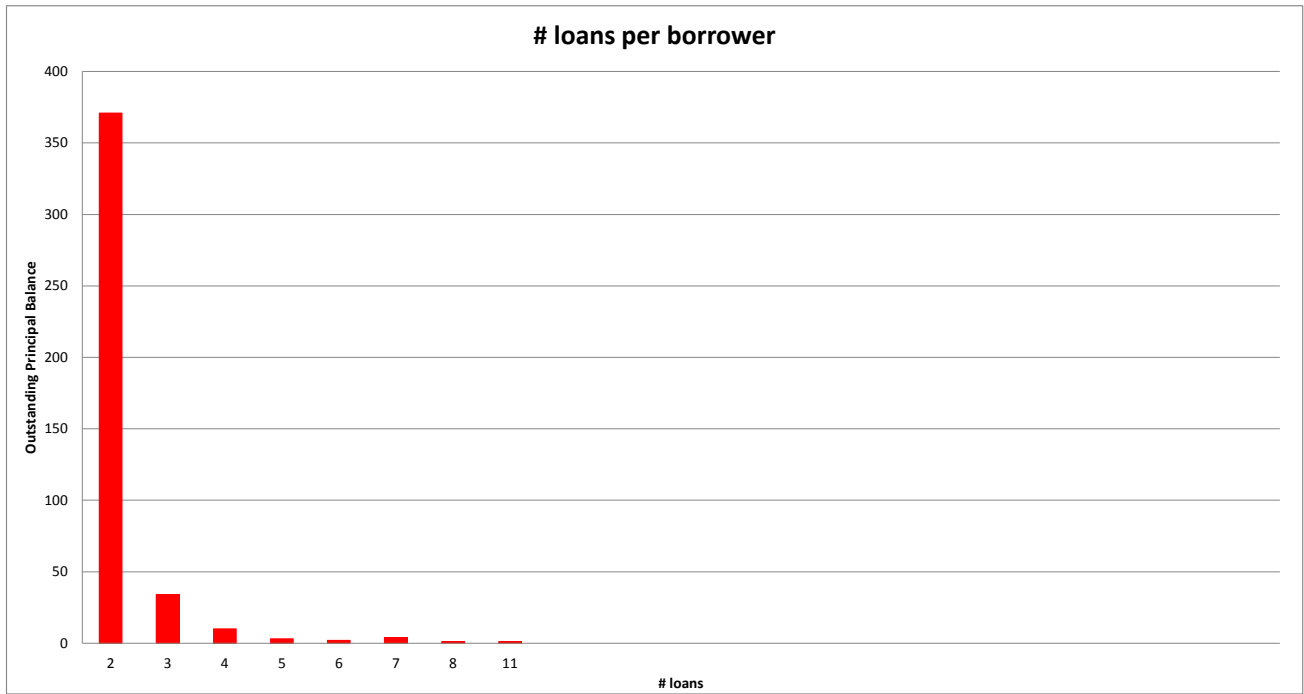


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14.b # loans per borrower



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15.a Amortization Profile



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TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	366.651.903	359.429.864	7.222.039	1.046.353	3,48%	98,03%
2	359.429.864	352.331.310	7.098.554	1.024.738	3,48%	96,09%
3	352.331.310	345.237.573	7.093.737	1.003.899	3,47%	94,16%
4	345.237.573	338.143.212	7.094.361	983.242	3,47%	92,22%
5	338.143.212	331.045.238	7.097.974	962.482	3,47%	90,29%
6	331.045.238	323.953.638	7.091.599	941.763	3,47%	88,35%
7	323.953.638	316.880.361	7.073.277	921.078	3,47%	86,43%
8	316.880.361	309.810.095	7.070.266	900.459	3,46%	84,50%
9	309.810.095	302.736.035	7.074.060	879.844	3,46%	82,57%
10	302.736.035	295.661.673	7.074.362	859.226	3,46%	80,64%
11	295.661.673	288.604.877	7.056.796	838.631	3,46%	78,71%
12	288.604.877	281.597.673	7.007.204	818.092	3,46%	76,80%
13	281.597.673	274.616.906	6.980.767	797.684	3,45%	74,90%
14	274.616.906	267.645.095	6.971.811	777.353	3,45%	73,00%
15	267.645.095	260.702.230	6.942.865	757.056	3,45%	71,10%
16	260.702.230	253.800.140	6.902.090	736.821	3,44%	69,22%
17	253.800.140	246.913.890	6.886.250	716.709	3,44%	67,34%
18	246.913.890	240.074.409	6.839.481	696.666	3,44%	65,48%
19	240.074.409	233.248.336	6.826.073	676.750	3,44%	63,62%
20	233.248.336	226.453.073	6.795.262	656.887	3,43%	61,76%

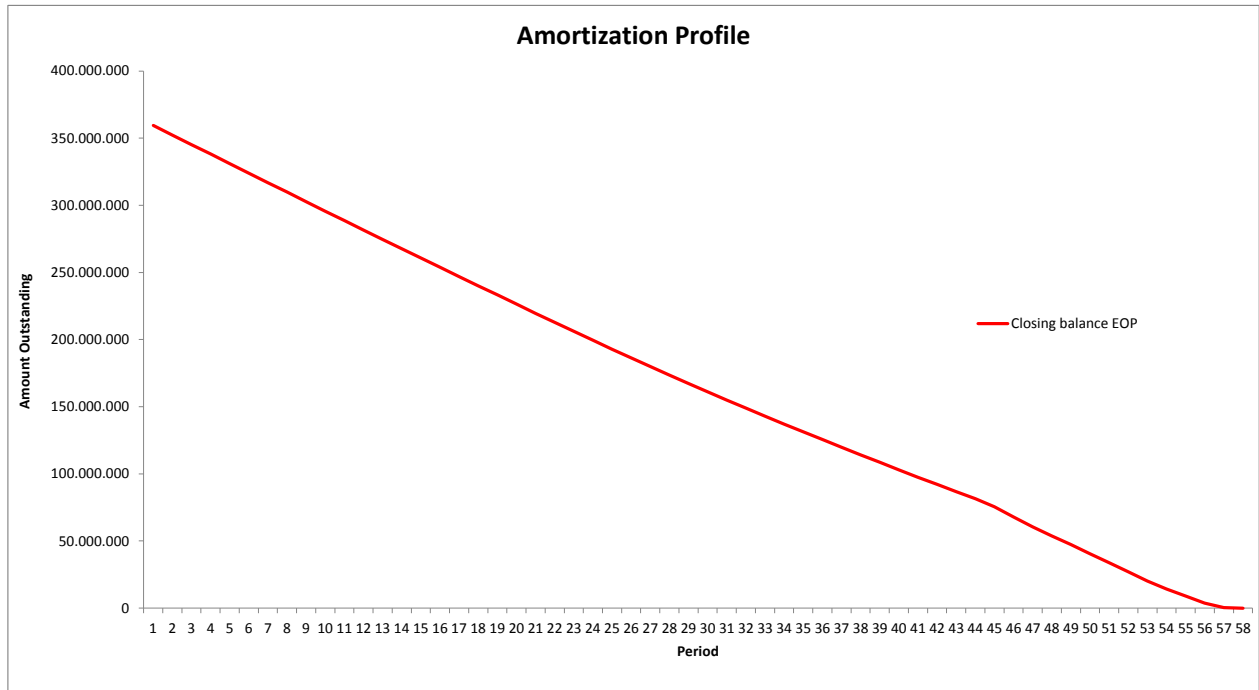
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
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15.b Amortization Profile



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct	Nov	2015	Fixed rate	= 30/360 days
Interest Period	from	29/10/2015	to	25/12/2015	= 57 days

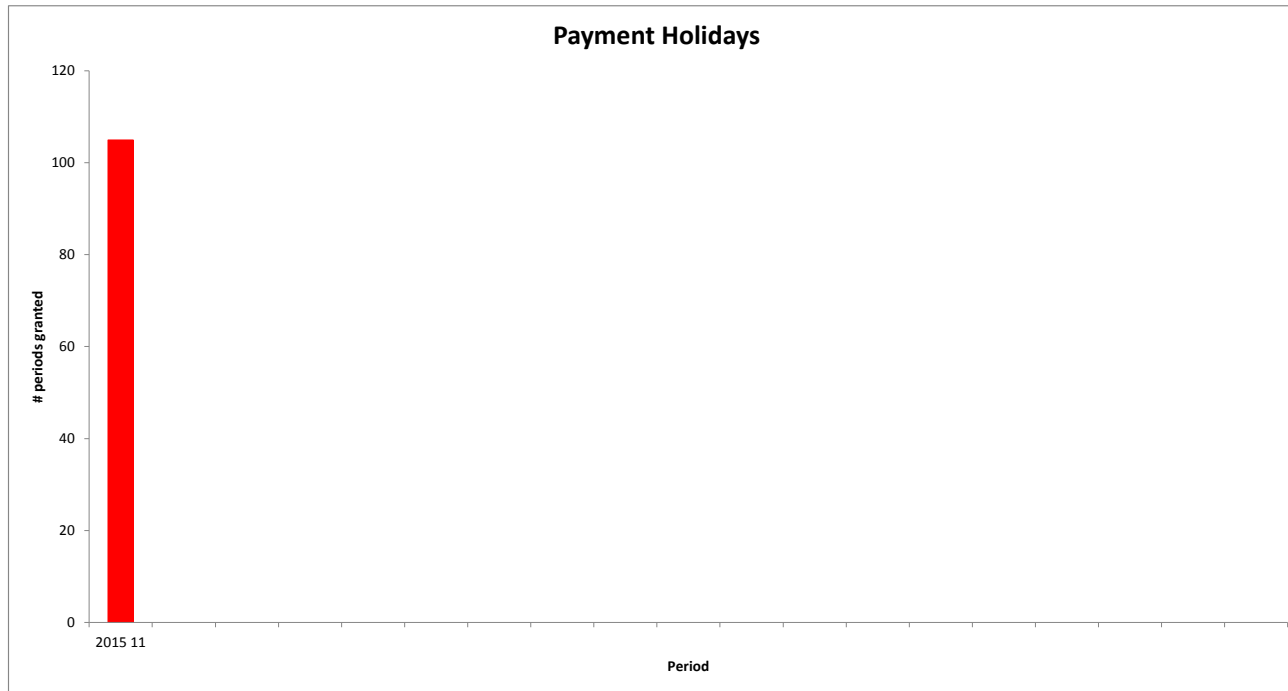


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16.b Payment Holidays



Reporting Date	04/01/2015	
Payment date	30/12/2015	
Period No	1	
Monthly Period	Oct Nov 2015	Fixed rate = 30/360 days
Interest Period	from 29/10/2015 to 25/12/2015	= 57 days



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17.a Downpayment



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct	Nov 2015	Fixed rate	=	30/360 days
Interest Period	from	29/10/2015	to	=	25/12/2015 = 57 days

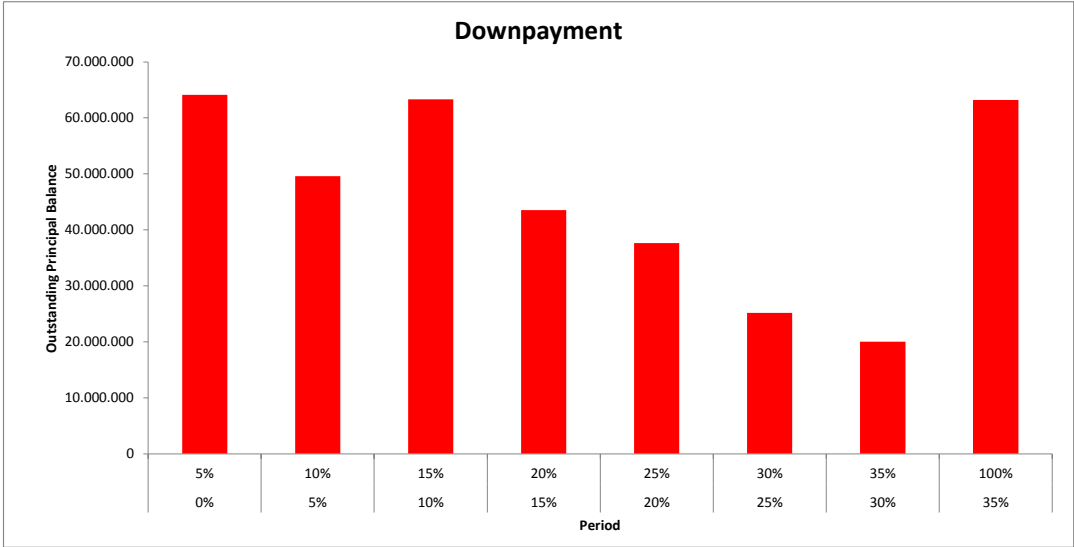
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3.784	64.142.936	17,5 %	50,6	8,2
	5%	10%	2.915	49.597.621	13,5 %	50,2	8,0
	10%	15%	4.046	63.327.799	17,3 %	48,7	8,1
	15%	20%	2.861	43.559.815	11,9 %	47,9	8,1
	20%	25%	2.475	37.637.754	10,3 %	47,4	7,9
	25%	30%	1.780	25.188.341	6,9 %	46,7	8,3
	30%	35%	1.484	20.016.671	5,5 %	45,9	8,2
	35%	100%	6.364	63.180.967	17,2 %	41,7	7,9
	Total		25.709	366.651.903	100%		

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17.b Downpayment



Reporting Date	04/01/2015								
Payment date	30/12/2015								
Period No	1								
Monthly Period	Oct Nov 2015	Fixed rate	=	30/360 days					
Interest Period	from 29/10/2015 to 25/12/2015		=	57 days					



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18.a Vehicle Condition



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct Nov 2015		Fixed rate	=	30/360 days
Interest Period	from 29/10/2015	to	25/12/2015	=	57 days

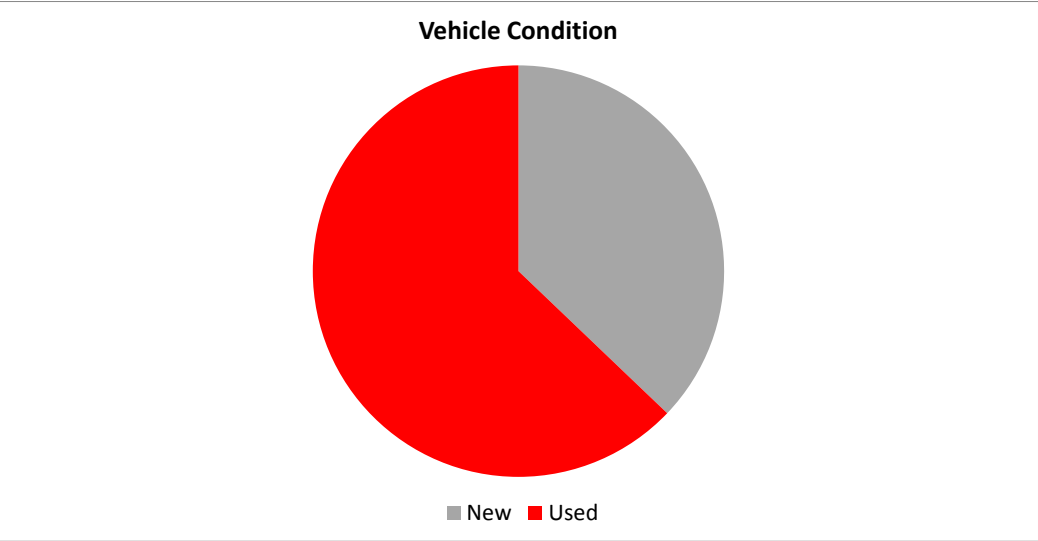
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	6.895	136.144.952	37,1 %	47,8	8,2	
Used	18.814	230.506.951	62,9 %	47,3	8,0	
Total	25.709	366.651.903	100%			

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18.b Vehicle Condition



Reporting Date	04/01/2015	
Payment date	30/12/2015	
Period No	1	
Monthly Period	Oct Nov 2015	Fixed rate = 30/360 days
Interest Period	from 29/10/2015 to 25/12/2015	= 57 days



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19.a Borrower Type



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct Nov 2015	Fixed rate	=	30/360 days	
Interest Period	from 29/10/2015	to 25/12/2015	=	57 days	

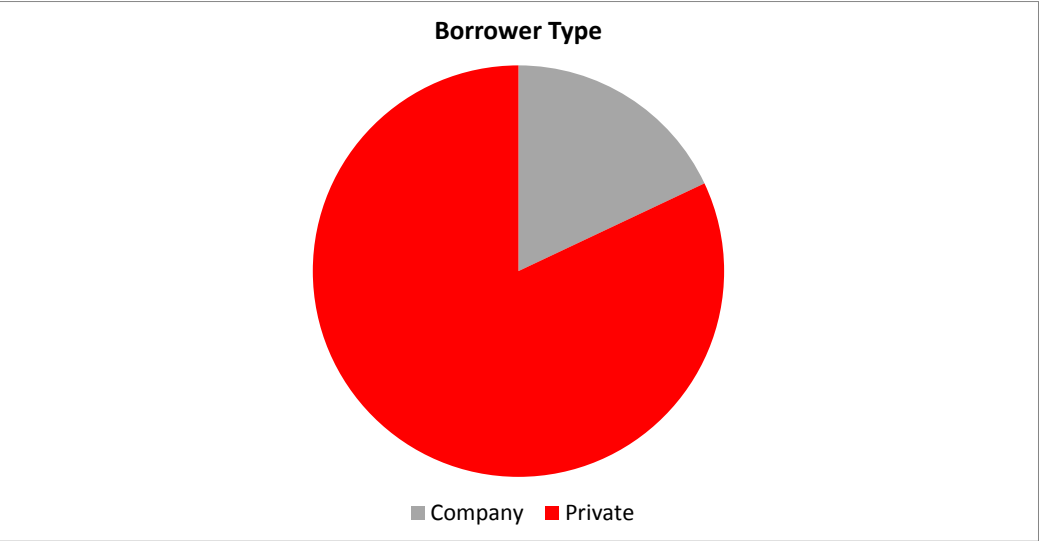
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3.287	65.950.092	18,0 %	44,0	8,1
	Private	22.422	300.701.810	82,0 %	48,3	8,0
	Total	25.709	366.651.903	100%		

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19.b Borrower Type



Reporting Date	04/01/2015		
Payment date	30/12/2015		
Period No	1		
Monthly Period	Oct Nov 2015	Fixed rate	= 30/360 days
Interest Period	from 29/10/2015	to 25/12/2015	= 57 days



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20.a Vehicle type



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct	Nov 2015	Fixed rate	=	30/360 days
Interest Period	from	29/10/2015	to	=	25/12/2015 = 57 days

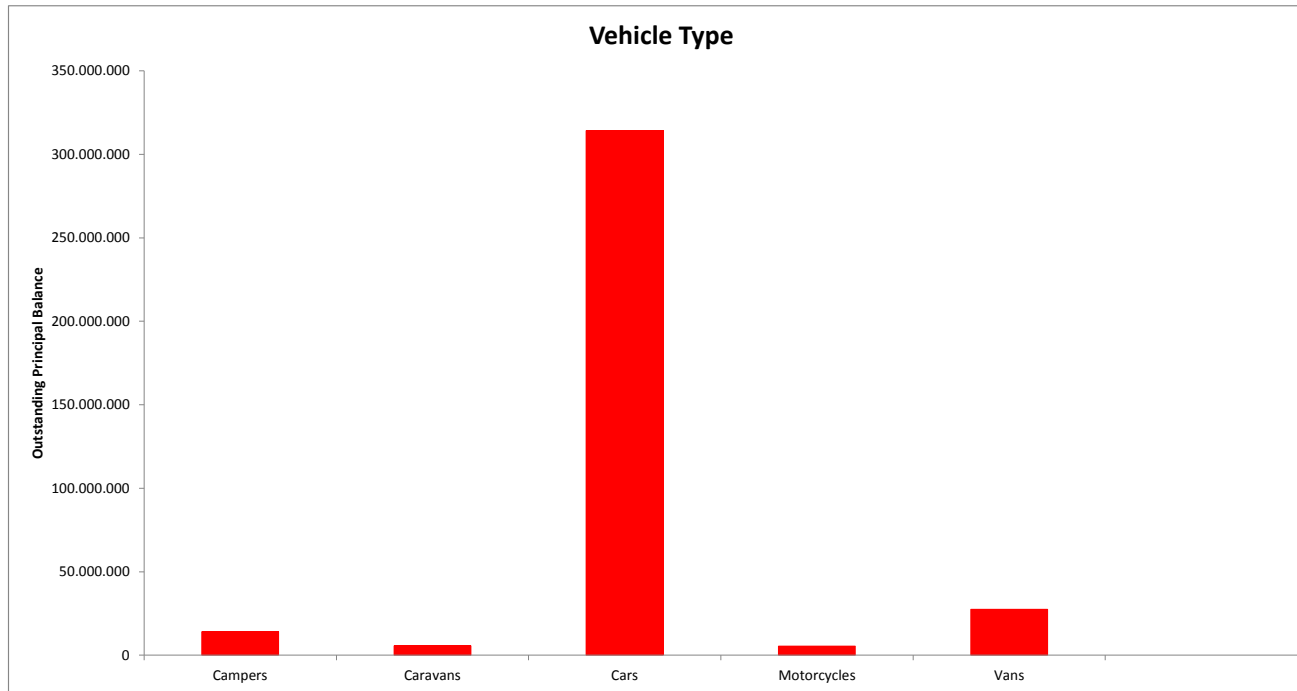
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		585	13.985.169	3,81%	49,8	7,38
Caravans		447	5.566.774	1,52%	49,0	7,43
Cars		22.208	314.195.331	85,69%	47,6	8,13
Motorcycles		643	5.402.965	1,47%	46,4	6,73
Vans		1.826	27.501.664	7,50%	45,5	8,12
		25.709	366.651.903	100%		

**SCF Rahoituspalvelut I DAC
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20.b Vehicle type



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct	Nov	2015	Fixed rate	= 30/360 days
Interest Period	from	29/10/2015	to	25/12/2015	= 57 days

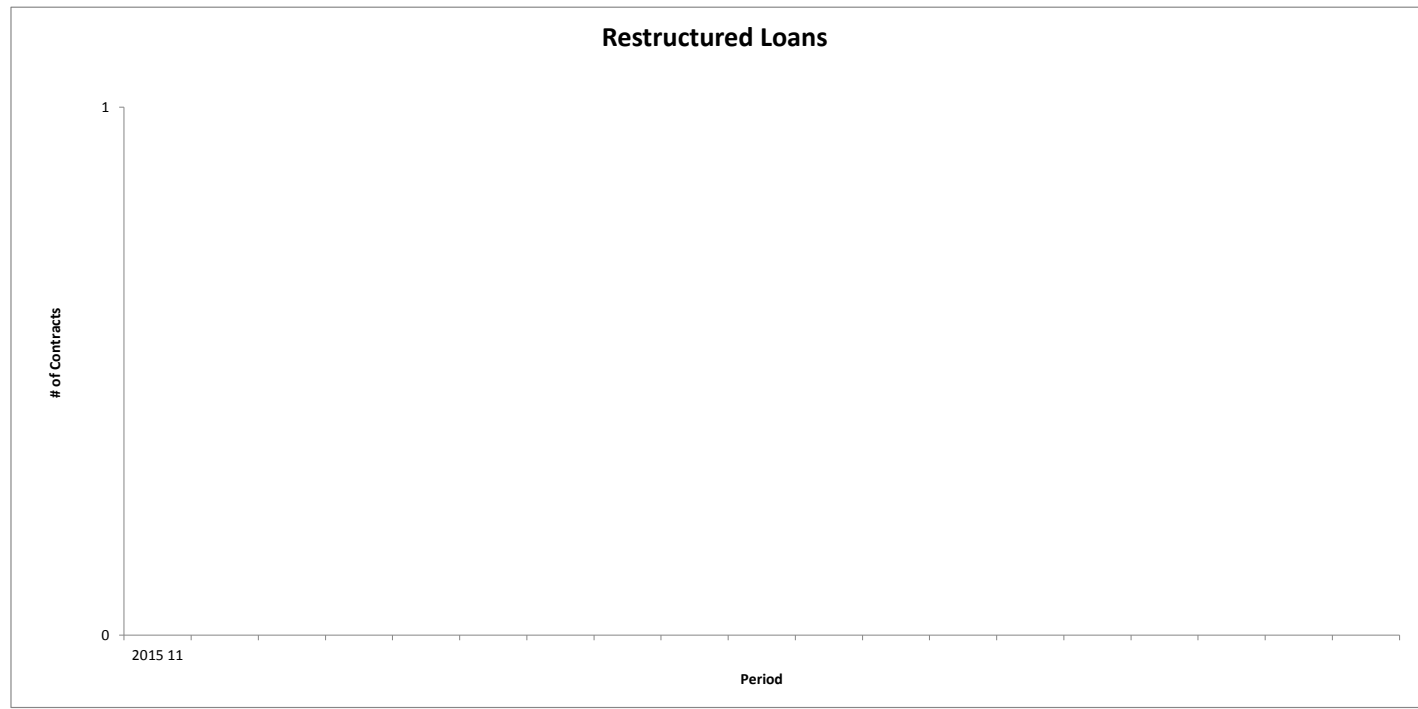


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21.b Restructured Loans



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct	Nov	2015	Fixed rate	= 30/360 days
Interest Period	from	29/10/2015	to	25/12/2015	= 57 days

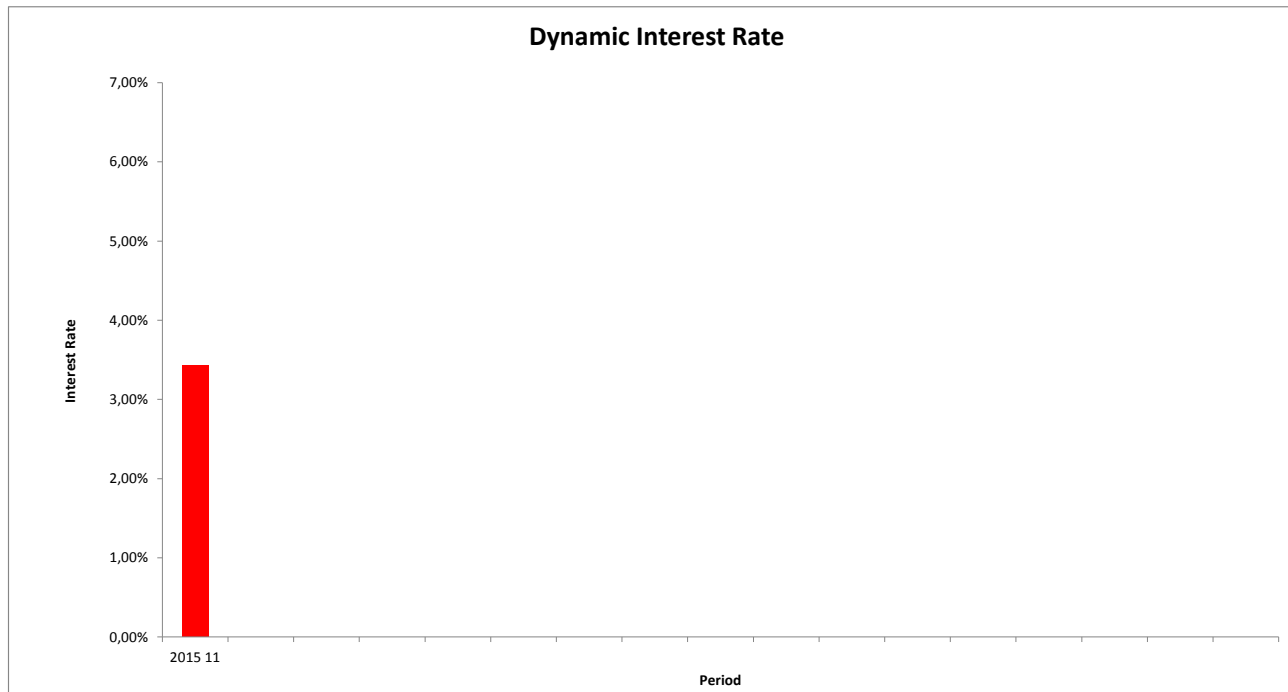


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22.b Dynamic Interest Rate



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct	Nov	2015	Fixed rate	= 30/360 days
Interest Period	from	29/10/2015	to	25/12/2015	= 57 days

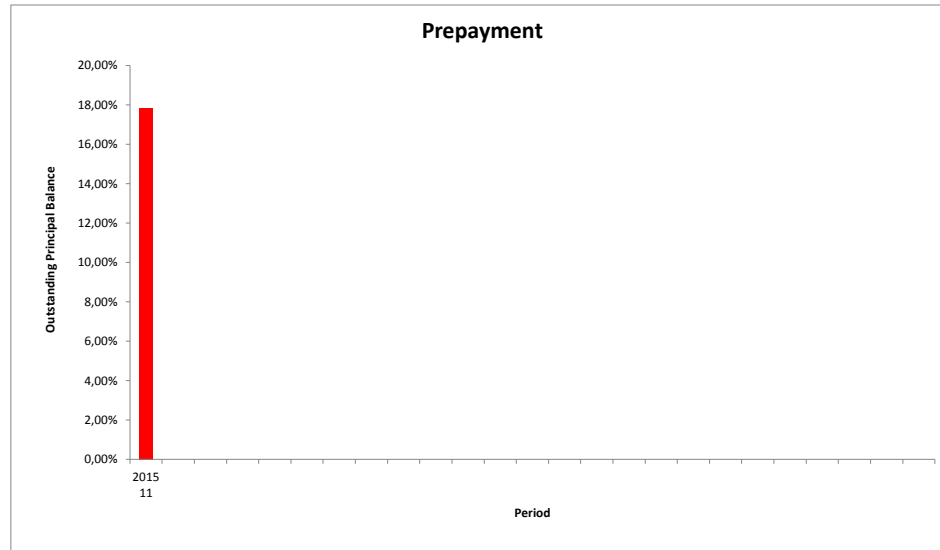


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23.b Dynamic Pre-Payments



Reporting Date	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	from	Oct Nov 2015	to	Fixed rate	= 30/360 days
Interest Period		29/10/2015		25/12/2015	= 57 days



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24. Delinquency



Reporting Date	04/01/2015	
Payment date	30/12/2015	
Period No	1	
Monthly Period	Oct Nov 2015	Fixed rate = 30/360 days
Interest Period	from 29/10/2015 to 25/12/2015	= 57 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																	
2016	1																	
	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	04/01/2015				
Payment date	30/12/2015				
Period No	1				
Monthly Period	Oct	Nov	2015	Fixed rate	= 30/360 days
Interest Period	from	29/10/2015	to	25/12/2015	= 57 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4		
			Recoveries	Cum. Recoveries	Loss
2015 4	503	1	-	-	503

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26. Priority of Payments



Reporting Date	04/01/2015	
Payment date	30/12/2015	
Period No	1	
Monthly Period	Oct Nov 2015	Fixed rate = 30/360 days
Interest Period	from 29/10/2015 to 25/12/2015	= 57 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	24.968.008,53	EUR
Senior Expenses	-	19.409,00	EUR
Servicing Fee	-	249.526,99	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1.950.975,44	EUR
Principal on Loan to Issuer	-	22.748.097,10	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	28.388.834,48	EUR
Senior Expenses	-	19.409,00	EUR
Interest Class A	-	193.686,00	EUR
Interest Class B	-	36.607,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3.659.000,00	EUR
Prior to PDTE - Interest on Class C notes	-	11.938,00	EUR
Prior to PDTE - Interest on Class D notes	-	12.635,00	EUR
Principal Payments on Class A	-	22.748.097,10	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	36.575,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	104.025,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	51.232,00	EUR
Interest Issuer Subordinated Loan	-	2.671,75	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	1.512.958,63	EUR
		-	

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1.512.958,63	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	73,02	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1.512.885,61	EUR

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27. Transaction Costs



Reporting Date	04/01/2015	
Payment date	30/12/2015	
Period No	1	
Monthly Period	Oct Nov 2015	Fixed rate = 30/360 days
Interest Period	from 29/10/2015 to 25/12/2015	= 57 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	19.409,00						
Interest accrued for the Period	EUR	395.466,00	193.686,00	36.607,00	11.938,00	12.635,00	36.575,00	104.025,00
Cumulative Interest accrued	EUR	395.466,00	193.686,00	36.607,00	11.938,00	12.635,00	36.575,00	104.025,00
Interest Payments	EUR	395.466,00	193.686,00	36.607,00	11.938,00	12.635,00	36.575,00	104.025,00
Cumulative Interest Payments	EUR	395.466,00	193.686,00	36.607,00	11.938,00	12.635,00	36.575,00	104.025,00
Interest accrued on Subordinated Loan for the Period	EUR	2.671,75						
Cumulative Interest accrued on Subordinated Loan	EUR	2.671,75						
Interest Payments on Subordinated Loan	EUR	2.671,75						
Cumulative Interest Payments on Subordinated Loan	EUR	2.671,75						
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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Reporting Date	04/01/2015	
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