

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.11.2016				
Payment date	25.11.2016			Following payment dates:	29.12.2016
Period No	12				25.01.2017
Monthly Period	Oct 2016			Convention	= 30/360 days
Interest Period	from 25.10.2016	to	25.11.2016	=	31 days
Cut-Off date	31.10.2016				

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1. Portfolio Information



Reporting Date	29.11.2016			
Payment date	25.11.2016			
Period No	12			
Monthly Period	Oct 2016	Convention =		30/360 days
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days

	Current Period		Previous Period
	Aggregated Outstanding Principal Amount		Aggregated Outstanding Principal Amount
Outstanding receivables			
Opening balance	230 403 384,37 EUR		243 087 608,96 EUR
Scheduled Loan Principal Repayments	5 250 634,04 EUR		5 619 138,08 EUR
Prepayments	6 483 846,92 EUR		6 836 336,02 EUR
Deemed Collections - Other	- EUR		- EUR
Total Principal Payments Received	11 734 480,96 EUR		12 455 474,10 EUR
New Defaulted Auto Loans in Period	93 912,86 EUR		228 750,49 EUR
Closing Balance	218 574 990,55 EUR		230 403 384,37 EUR
Total revenue collections			
Revenue and fees received on loan balances	876 601,04 EUR		906 477,19 EUR
Recoveries on loans in default	121 707,62 EUR		86 290,91 EUR
Total Revenue Received in Period	998 308,66 EUR		992 768,10 EUR
# Loans			
At beginning of period	19 334 Loans		20 063 Loans
Paid in Full	616 Loans		707 Loans
Repurchased (Deemed Collections)	- Loans		- Loans
New loans into default	13 Loans		22 Loans
At end of period	18 705 Loans		19 334 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	12 729 646 EUR	13 445 403 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	12 729 646 EUR	13 445 403 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 634 538 EUR	13 349 402 EUR
b. Reserve Fund	2 195 876 EUR	2 328 322 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	14 830 414 EUR	15 677 724 EUR

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3. Reserve Accounts



Reporting Date	29.11.2016				
Payment date	25.11.2016				
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Interest Period	from 25.10.2016	to 25.11.2016	=	31 days	

Note Balance

Beginning of Period	230 403 384,37	EUR
End of Period	218 574 990,55	EUR

Reserve Fund

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

Liquidity Balance

Beginning of Period	1,0 %	2 195 876,09	EUR
Cash Outflow		2 195 876,09	EUR
Cash Inflow		2 069 033,84	EUR
End of Period	0,9 %	2 069 033,84	EUR
Required Reserve Amount	0,9 %	2 069 033,84	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	29.11.2016	
Payment date	25.11.2016	
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Asset Balance

Beginning of Period	230 403 384,37	EUR
End of Period	218 574 990,55	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	200 141 500,27	91,57 %	17 208
1-29 days past due	15 199 763,99	6,95 %	1 272

Delinquent Receivables:

30-59 days past due	1 925 429,89	0,88 %	148
60-89 days past due	901 460,55	0,41 %	47
90-119 days past due	278 782,23	0,13 %	19
120-149 days past due	116 890,91	0,05 %	10
150-179 days past due	11 162,71	0,01 %	1
Total Performing and Delinquent	218 574 991	100,00 %	18 705

Current Period Defaults	93 912,86		13
Cumulative Defaults	960 254,31		97
Current Period Recoveries	121 707,62		
Cumulative Recoveries	579 663,67		

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

NO

[A] [1] - [2] - [3]	(0,00)
Note Principal Closing Balance [1]	218 574 990,55
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	218 574 990,55
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



Reporting Date	29.11.2016	
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	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
1. Note Balance							
General Note Information							
ISIN Code		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	86,98 %	6,99 %	1,49 %	0,98 %	1,69 %	1,87 %
Legal Final Maturity Date		25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024
Rating (Fitch/Moody's)		AAA / AAA	AA+/Aa2	A+/A2	A+/Baa1	BB+/Ba1	Not rated
Initial Notes Aggregate Principal Outstanding Balance	389 400 000,00	338 700 000,00	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	3894	3387	272	58	38	66	73
Current Note Information							
Class Principal Outstanding Opening Balance	230 403 384,37	179 703 384,37	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	14 830 413,91						
Amortisation	11 828 393,82						
Redemption per Class	11 828 393,82	11 828 393,82	-	-	-	-	-
Redemption per Note		3 492,29	-	-	-	-	-
Class Principal Outstanding Closing Balance	218 574 990,55	167 874 990,55	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	76,80 %	12,44 %	2,65 %	1,74 %	3,02 %	3,34 %
Current Pool Factor		0,50	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		53 056,80	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 492,29	-	-	-	-	-
Principal Outstanding per Note End of Period		49 564,51	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		3,45	70,83	108,33	175,00	291,67	750,00
Interest Payment	37 230,72	11 680,72	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		3,45	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)		27,03 %	14,59 %	11,94 %	10,20 %	7,18 %	3,84 %
Current CE (excl. Excess Spread)		24,14 %	11,70 %	9,04 %	7,31 %	4,29 %	0,95 %

*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 29.11.2016
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Monthly Period Oct 2016 to Convention = 30/360 days
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		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
Transaction Role	Counterparty	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-	AA-	A3	A3	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance



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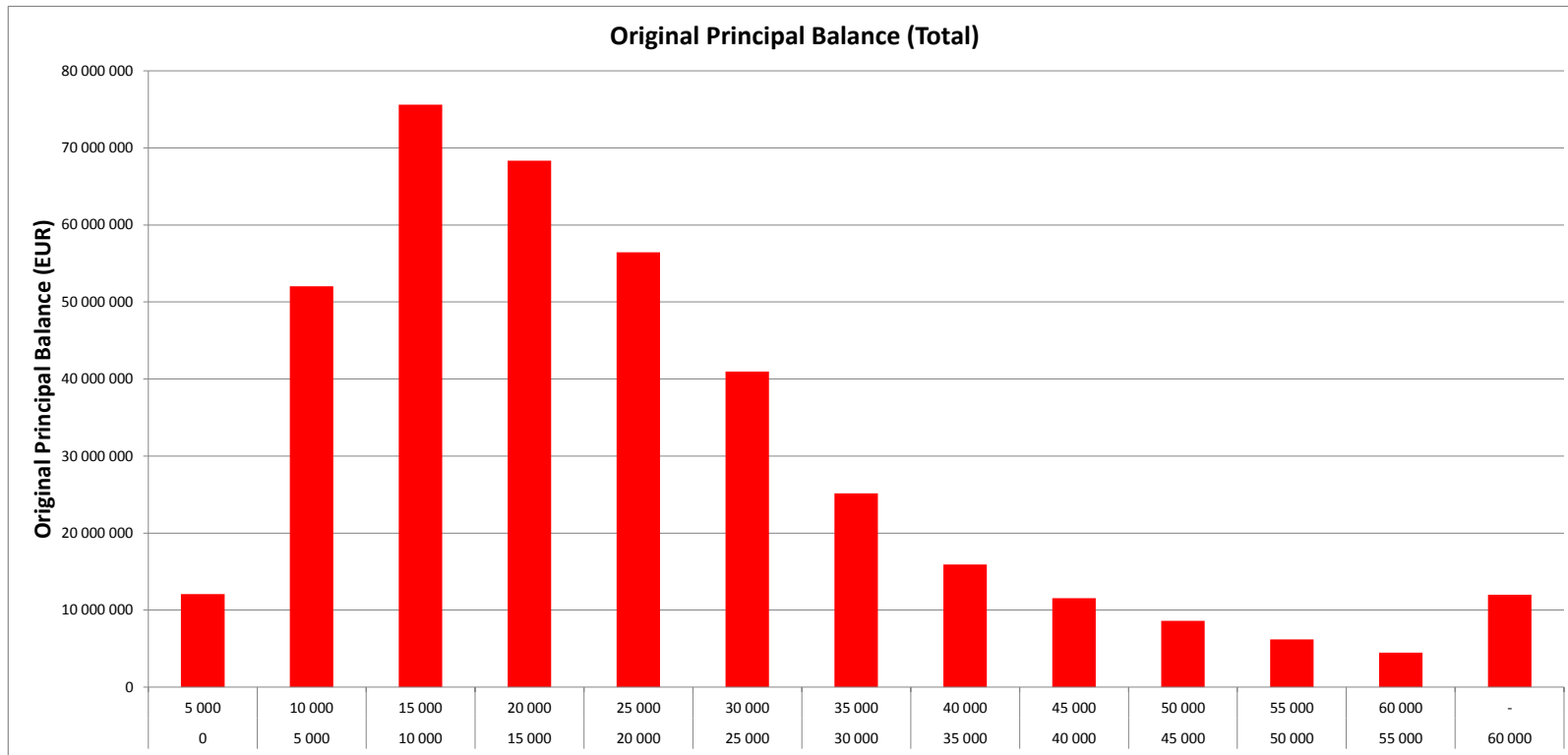
Average amount - all: 14 663

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	3 538	12 087 833	3,1 %	23,2	7,5	
	5 000	10 000	6 935	52 056 104	13,4 %	38,3	7,8	
	10 000	15 000	6 097	75 628 826	19,4 %	44,5	7,8	
	15 000	20 000	3 944	68 327 622	17,5 %	46,5	7,7	
	20 000	25 000	2 522	56 454 771	14,5 %	47,0	7,8	
	25 000	30 000	1 507	40 970 915	10,5 %	47,0	7,5	
	30 000	35 000	782	25 133 034	6,5 %	47,1	7,3	
	35 000	40 000	426	15 895 923	4,1 %	47,5	7,4	
	40 000	45 000	272	11 540 107	3,0 %	48,5	7,1	
	45 000	50 000	183	8 604 555	2,2 %	47,6	7,0	
	50 000	55 000	119	6 204 812	1,6 %	50,1	7,2	
	55 000	60 000	78	4 469 848	1,1 %	49,6	6,5	
	60 000	-	152	11 988 971	3,1 %	48,4	7,0	
	Total		26 555	389 363 320	100 %			

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7.b Original Principal Balance Graph

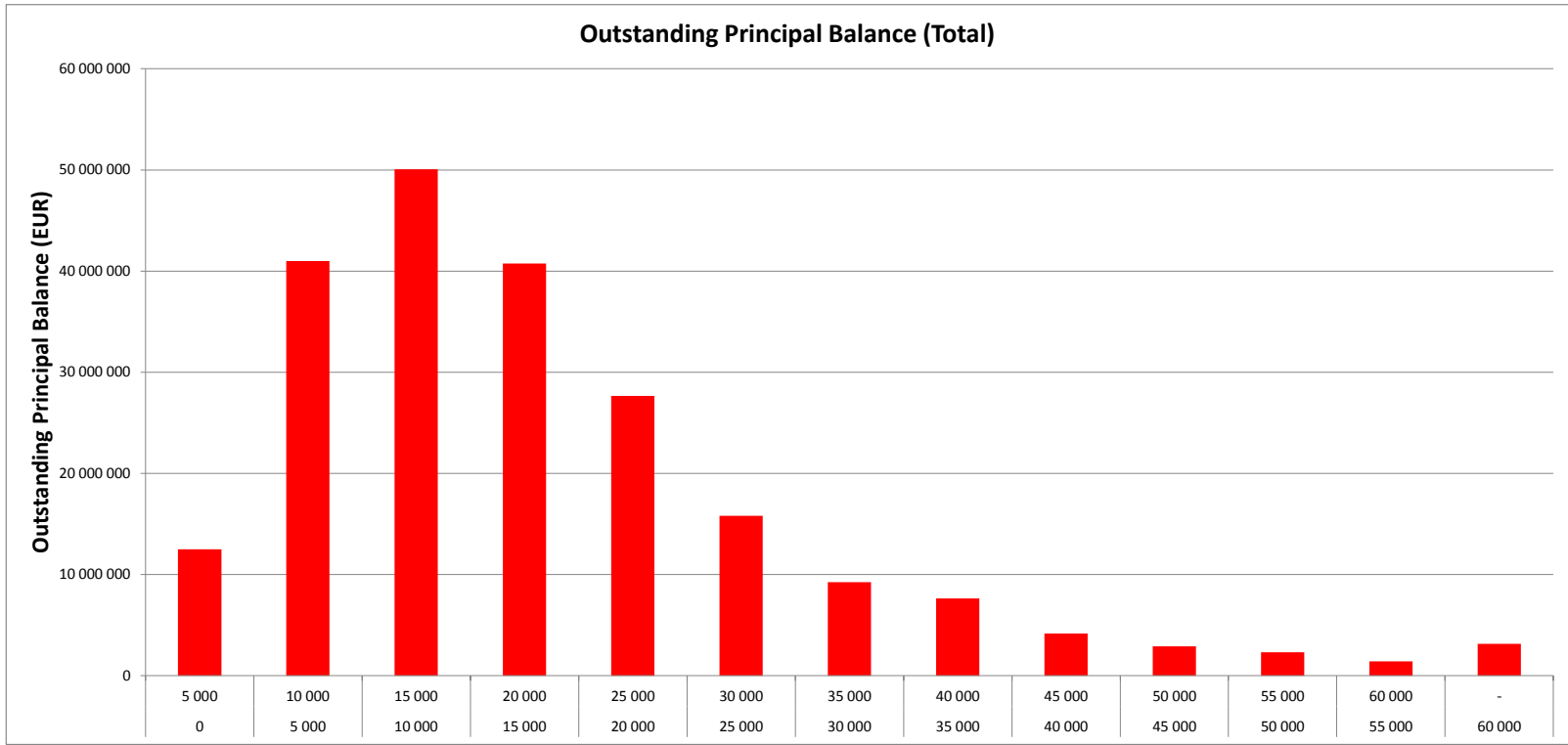
Reporting Date	29.11.2016	
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



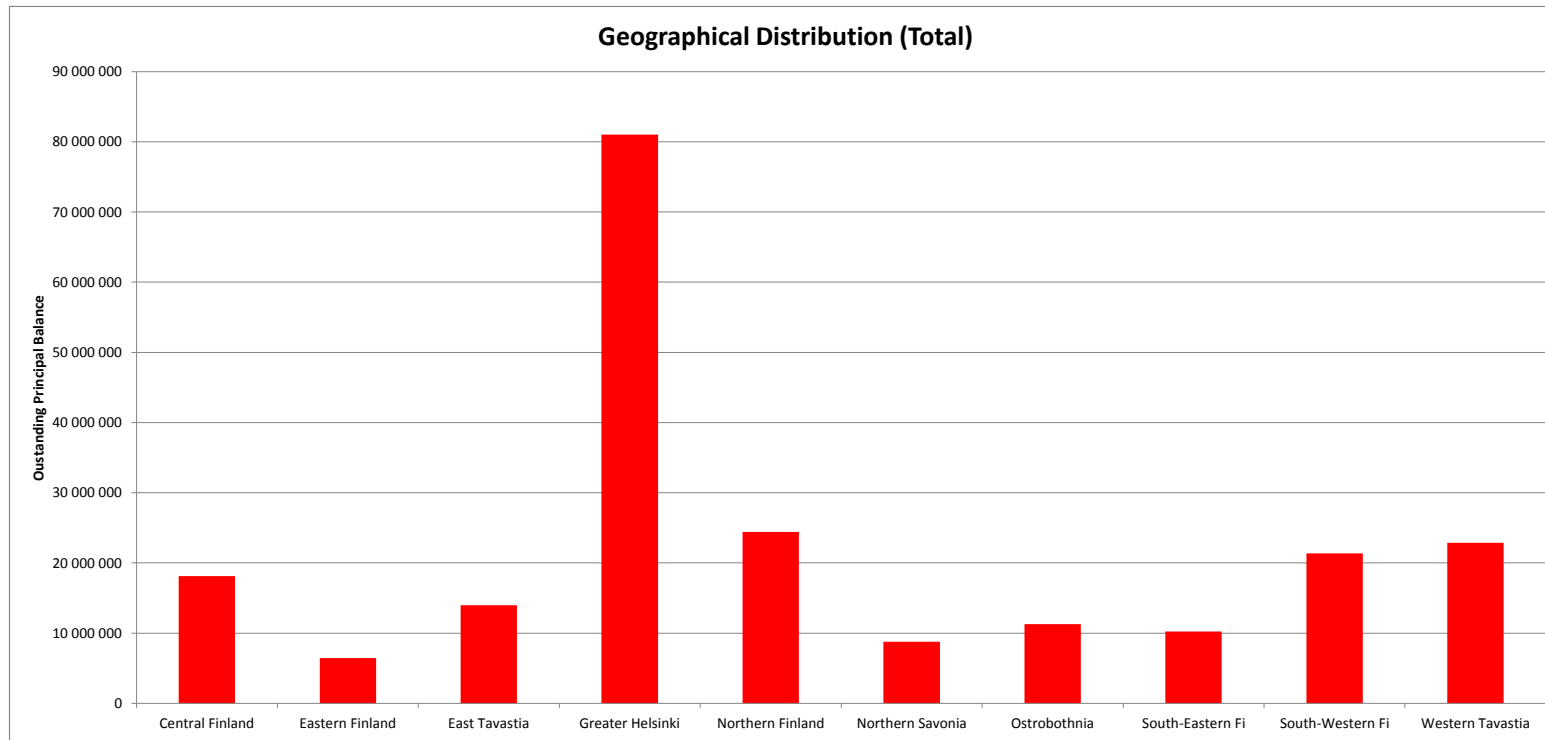
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 694	18 118 750	8,29 %	37,8		18,9
Eastern Finland	586	6 472 507	2,96 %	36,9		19,0
East Tavastia	1 180	13 984 361	6,40 %	38,3		18,9
Greater Helsinki	6 448	81 008 676	37,06 %	37,7		18,9
Northern Finland	2 022	24 422 626	11,17 %	38,3		18,9
Northern Savonia	764	8 789 022	4,02 %	38,1		18,6
Ostrobothnia	1 108	11 304 103	5,17 %	37,4		18,7
South-Eastern Fi	960	10 223 270	4,68 %	37,7		19,4
South-Western Fi	1 885	21 382 368	9,78 %	37,8		18,8
Western Tavastia	2 058	22 869 307	10,46 %	38,2		18,7
Total	18 705	218 574 991	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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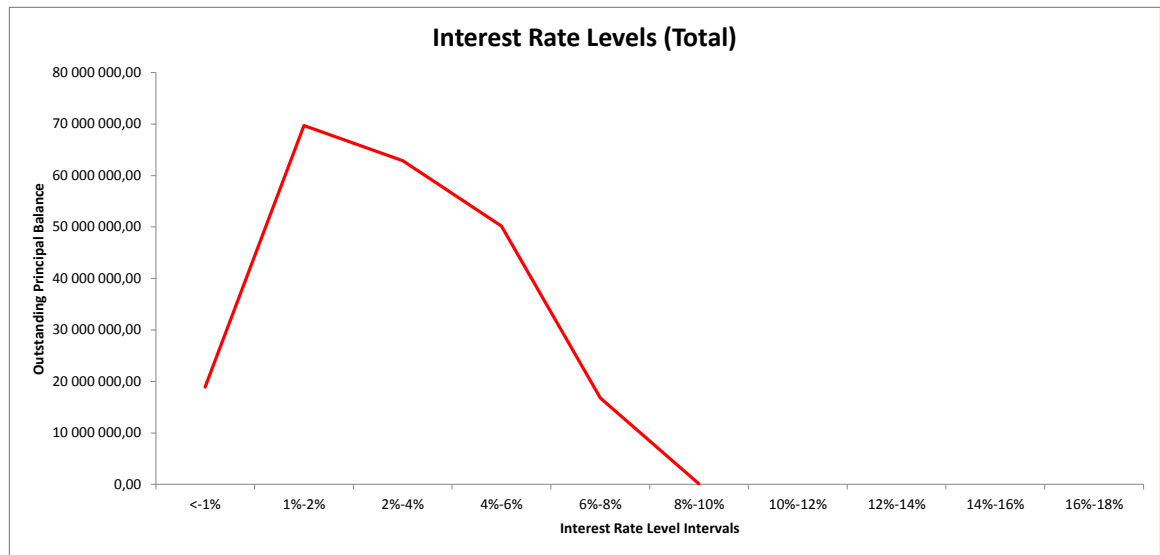
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1576	18 875 454	8,64 %	38,9	18,2
1 2		5056	69 714 663	31,90 %	38,6	18,8
2 4		4927	62 890 267	28,77 %	37,8	18,8
4 6		5035	50 200 184	22,97 %	36,8	19,4
6 8		2095	16 782 422	7,68 %	37,1	18,7
8 10		16	112 000	0,05 %	38,6	19,1
10 12						
12 14						
14 16						
16 18						
Total		18 705	218 574 991	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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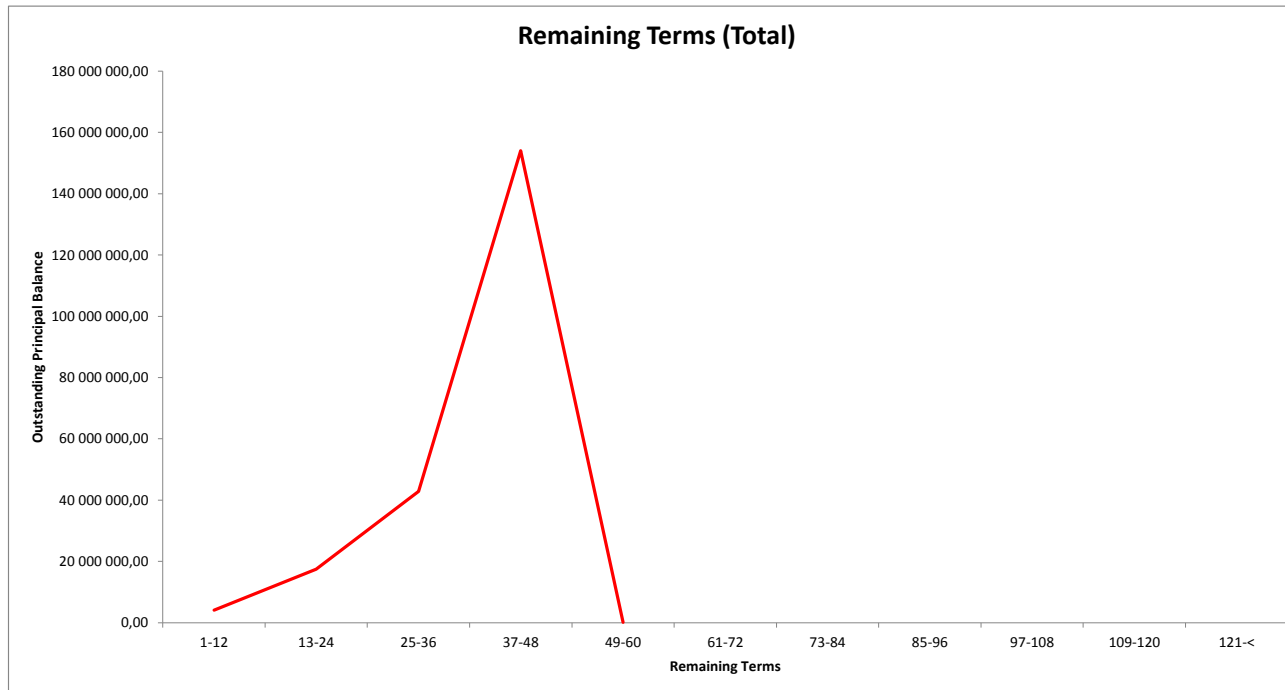
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		14	4 854	0,00 %	0,0	23,4	
	1		12	1 568	4 137 334	1,89 %	9,1	20,8
	13		24	2 826	17 490 403	8,00 %	19,0	19,7
	25		36	4 073	42 849 394	19,60 %	33,0	21,8
	37		48	10 219	153 988 972	70,45 %	42,1	17,9
	49		60	5	104 034	0,05 %	49,5	14,1
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
	Total		18 705	218 574 991	100 %			

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11.b Remaining Terms



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12.a Seasoning



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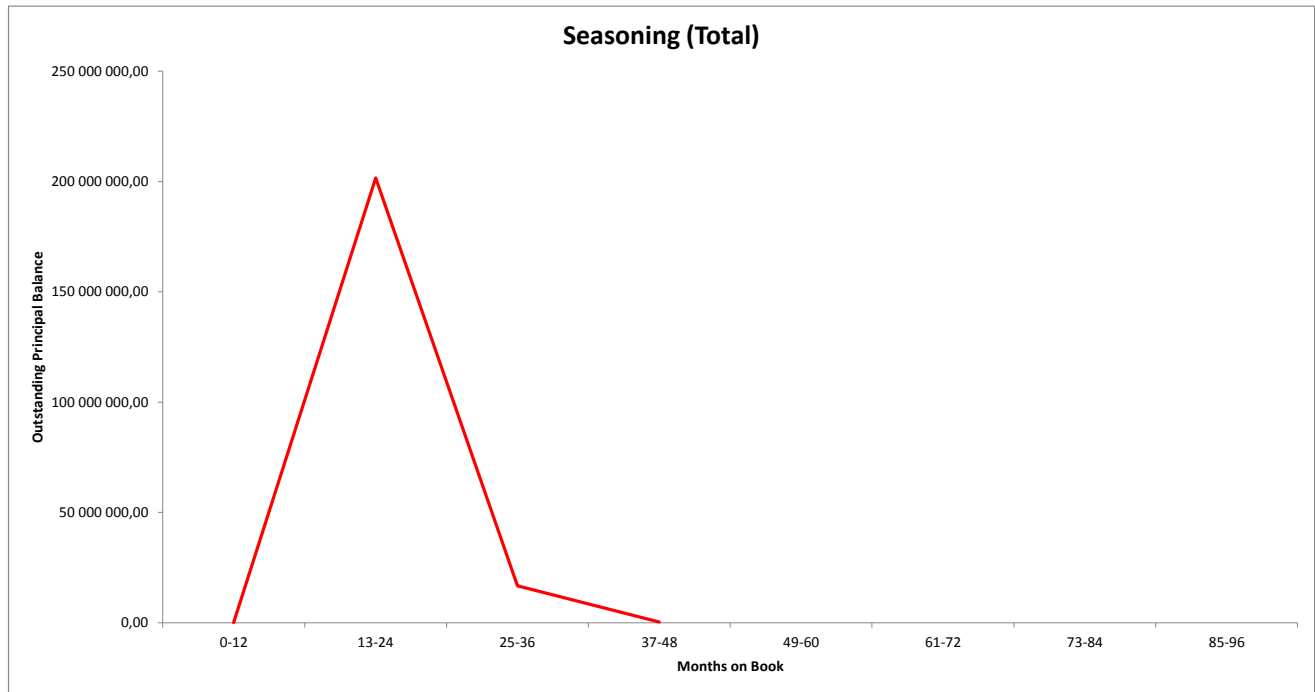
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1	12	0	0	0,00 %	0,0	0,0	
	13	24	17 019	201 551 422	92,21 %	38,4	18,3	
	25	36	1 642	16 699 540	7,64 %	31,9	25,6	
	37	48	44	324 029	0,15 %	21,0	39,1	
	49	60						
	61	72						
	73	84						
	85	96						
			18 705	218 574 991	100 %			

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12.b Seasoning



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13.a Balloon loans



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Period No	12	
Monthly Period	Oct 2016	Convention = 30/360 days
Interest Period	from 25.10.2016 to 25.11.2016	= 31 days

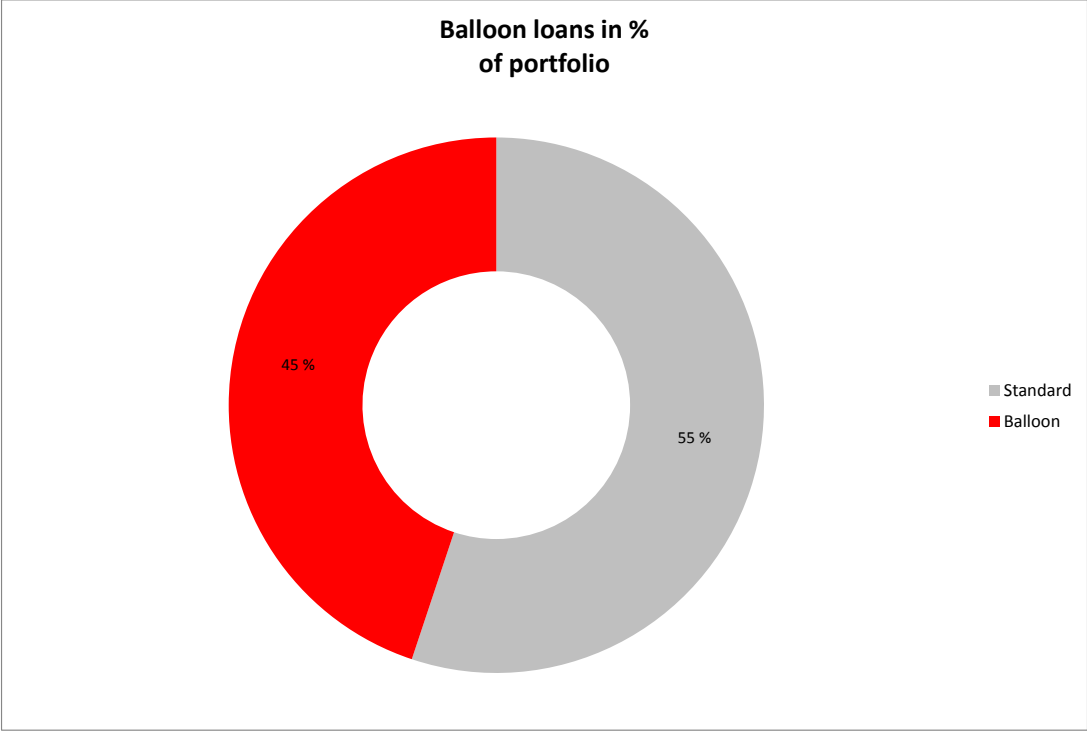
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		13 565	120 466 066	55,11 %	1 623	0,00 %	35,9	18,8
Balloon		5 140	98 108 924	44,89 %	33 498 029	34,14 %	40,3	18,9
Total		18 705	218 574 991	100 %	33 499 652	15,33 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	29.11.2016					
Payment date	25.11.2016					
Period No	12					
Monthly Period	Oct 2016	Convention	=	30/360 days		
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days		

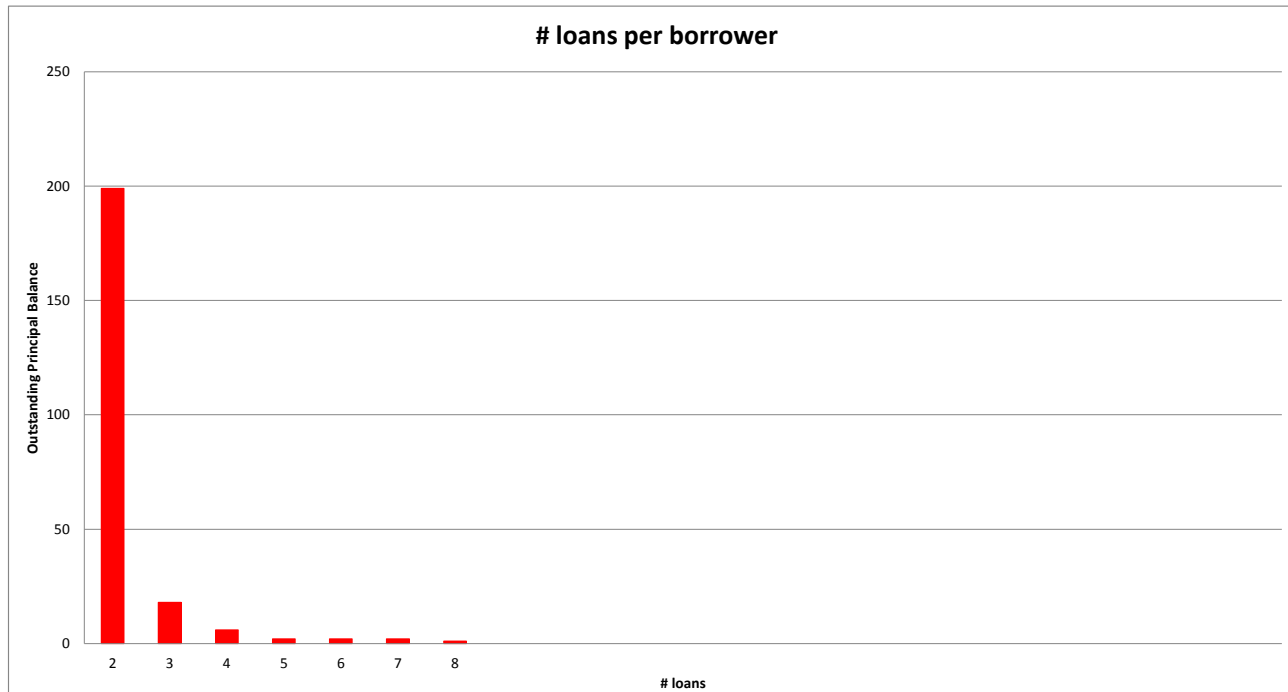


SCF Rahoituspalvelut I DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016	Convention	=	30/360 days	
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days	



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15.a Amortization Profile



Reporting Date	29.11.2016	
Payment date	25.11.2016	
Period No	12	
Monthly Period	Oct 2016	Convention = 30/360 days
Interest Period	from 25.10.2016 to 25.11.2016	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	218 574 991	213 212 320	5 362 670	606 909	3,38 %	97,55 %
2	213 212 320	207 925 069	5 287 251	591 511	3,38 %	95,13 %
3	207 925 069	202 632 688	5 292 381	576 491	3,38 %	92,71 %
4	202 632 688	197 352 868	5 279 821	561 434	3,38 %	90,29 %
5	197 352 868	192 101 143	5 251 725	546 388	3,37 %	87,89 %
6	192 101 143	186 878 252	5 222 891	531 424	3,37 %	85,50 %
7	186 878 252	181 676 031	5 202 221	516 560	3,37 %	83,12 %
8	181 676 031	176 484 323	5 191 708	501 754	3,36 %	80,74 %
9	176 484 323	171 322 214	5 162 109	486 984	3,36 %	78,38 %
10	171 322 214	166 115 877	5 206 337	472 284	3,36 %	76,00 %
11	166 115 877	160 953 191	5 162 686	457 482	3,36 %	73,64 %
12	160 953 191	155 801 660	5 151 531	442 852	3,35 %	71,28 %
13	155 801 660	150 791 102	5 010 558	428 194	3,35 %	68,99 %
14	150 791 102	145 802 191	4 988 911	413 883	3,34 %	66,71 %
15	145 802 191	140 867 089	4 935 102	399 621	3,34 %	64,45 %
16	140 867 089	135 991 067	4 876 022	385 547	3,33 %	62,22 %
17	135 991 067	131 139 164	4 851 903	371 642	3,33 %	60,00 %
18	131 139 164	126 327 678	4 811 486	357 936	3,32 %	57,80 %
19	126 327 678	121 615 876	4 711 802	344 232	3,32 %	55,64 %
20	121 615 876	116 997 828	4 618 048	330 824	3,31 %	53,53 %

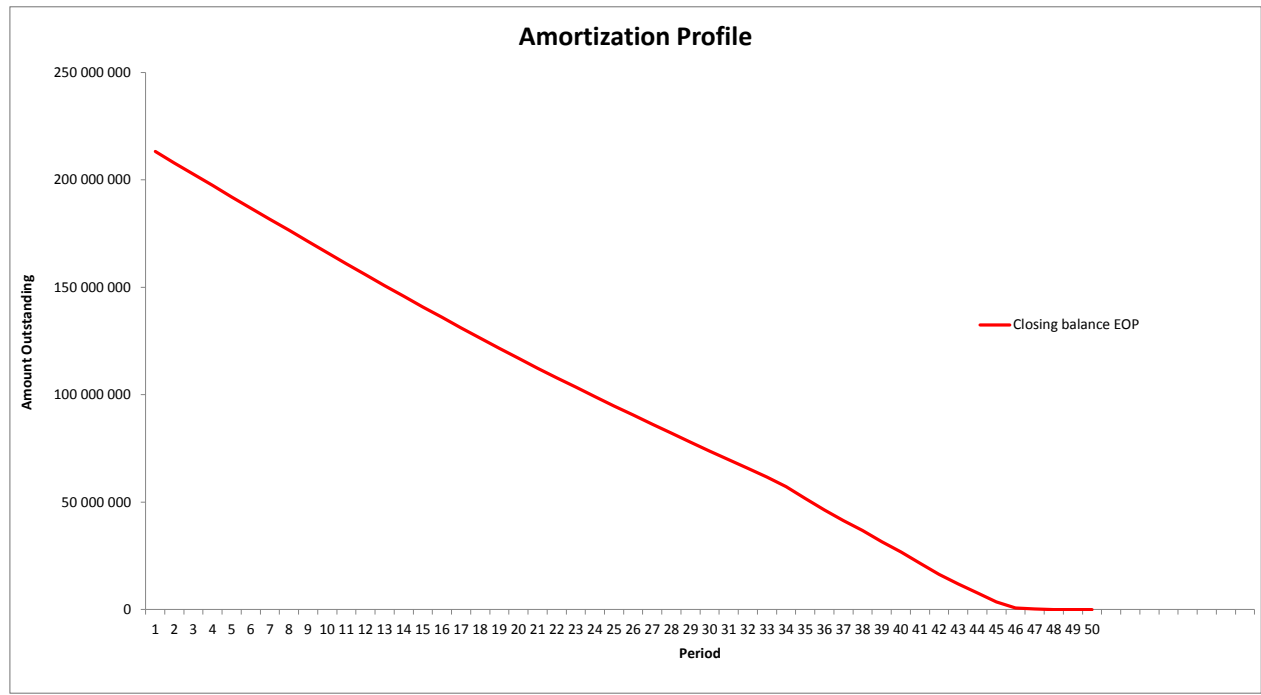
Amortization profile (first 20 periods)

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

15.b Amortization Profile



Reporting Date	29.11.2016	
Payment date	25.11.2016	
Period No	12	
Monthly Period	Oct 2016	Convention = 30/360 days
Interest Period	from 25.10.2016 to 25.11.2016	= 31 days



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16.a Payment Holidays



Reporting Date	29.11.2016	
Payment date	25.11.2016	
Period No	12	
Monthly Period	Oct 2016	Convention = 30/360 days
Interest Period	from 25.10.2016 to 25.11.2016	= 31 days

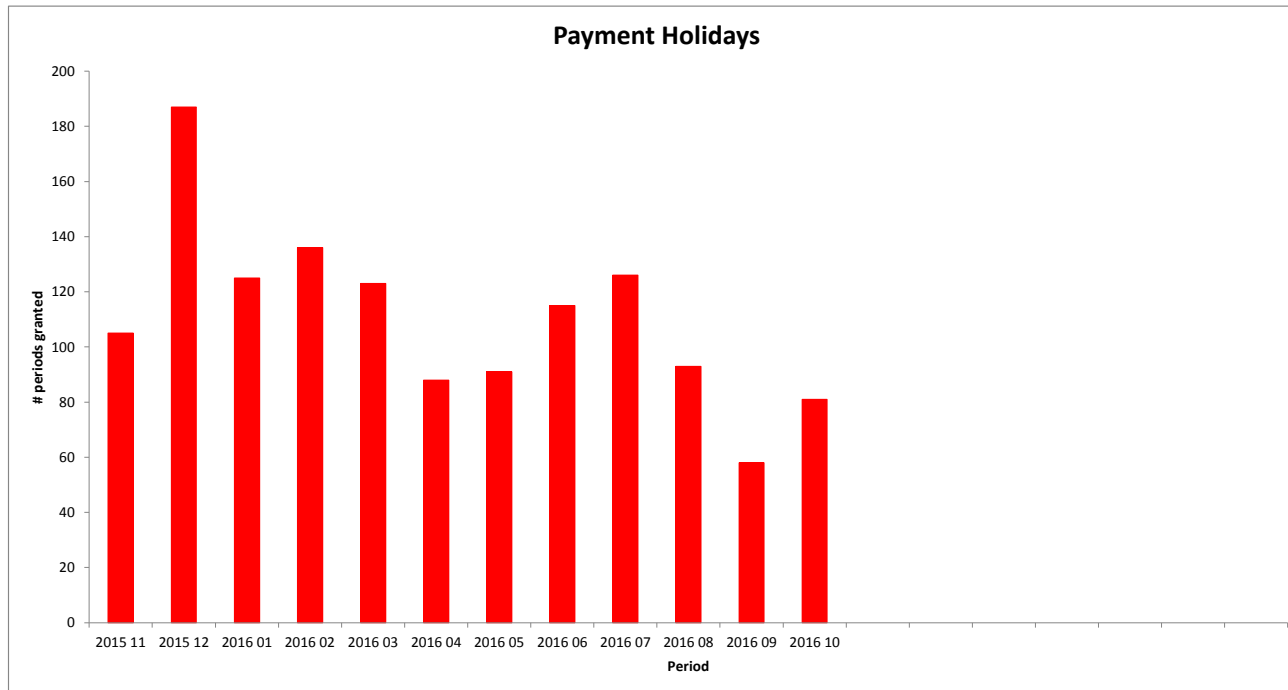
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	1 358 372	
2016 06	115	162	47 026	1 721 241	
2016 07	126	167	51 851	1 900 677	
2016 08	93	118	34 630	1 444 788	
2016 09	58	82	28 659	849 875	
2016 10	81	110	38 534	1 050 552	
Total:	1 328	1 837	597 472	20 749 503	

SCF Rahoituspalvelut I DAC
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16.b Payment Holidays



Reporting Date	29.11.2016	
Payment date	25.11.2016	
Period No	12	
Monthly Period	Oct 2016	Convention = 30/360 days
Interest Period	from 25.10.2016 to 25.11.2016	= 31 days



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17.a Downpayment



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016		Convention	=	30/360 days
Interest Period	from 25.10.2016	to 25.11.2016		=	31 days

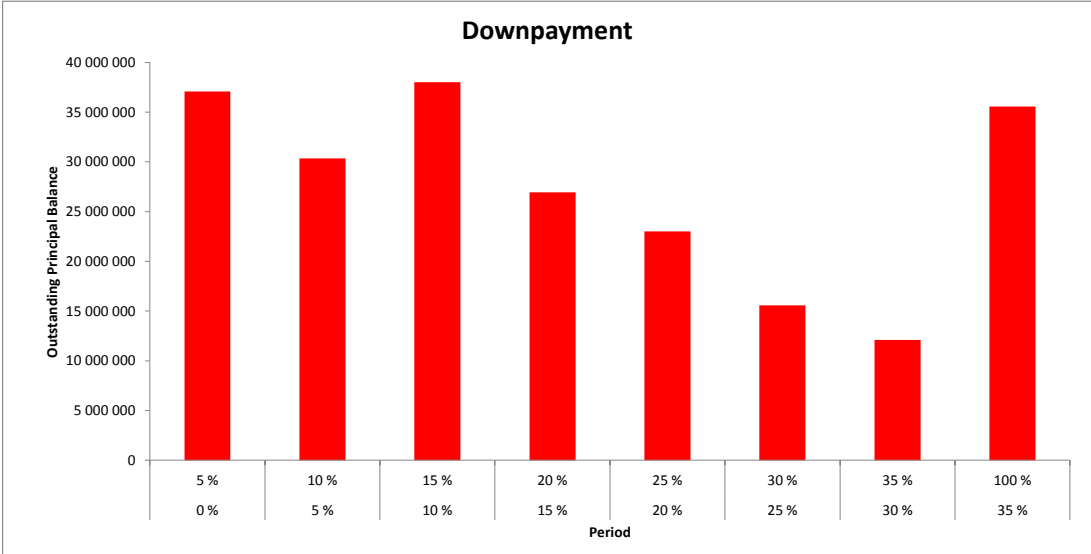
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 633	37 086 340	17,0 %	40,3	18,9
	5 %	10 %	2 178	30 336 032	13,9 %	39,9	18,8
	10 %	15 %	2 971	37 998 485	17,4 %	38,5	19,0
	15 %	20 %	2 139	26 931 395	12,3 %	38,1	18,8
	20 %	25 %	1 854	22 993 232	10,5 %	37,8	18,7
	25 %	30 %	1 348	15 563 129	7,1 %	37,0	19,2
	30 %	35 %	1 110	12 101 771	5,5 %	36,3	19,0
	35 %	100 %	4 472	35 564 606	16,3 %	33,7	18,7
Total			18 705	218 574 991	100 %		

SCF Rahoituspalvelut I DAC
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17.b Downpayment



Reporting Date	29.11.2016	
Payment date	25.11.2016	
Period No	12	
Monthly Period	Oct 2016	Convention = 30/360 days
Interest Period	from 25.10.2016 to 25.11.2016	= 31 days



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18.a Vehicle Condition



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016	Convention	=	30/360 days	
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days	

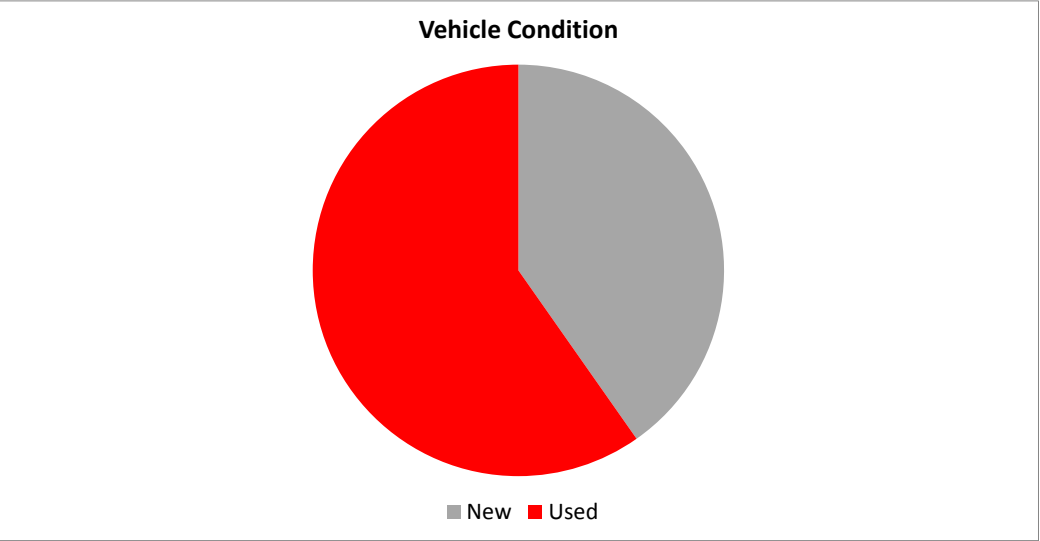
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	5 513	87 986 159	40,3 %	38,0	18,9	
Used	13 192	130 588 832	59,7 %	37,7	18,8	
Total	18 705	218 574 991	100 %			

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18.b Vehicle Condition



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016	Convention	=	30/360 days	
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days	



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19.a Borrower Type



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016	Convention	=	30/360 days	
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days	

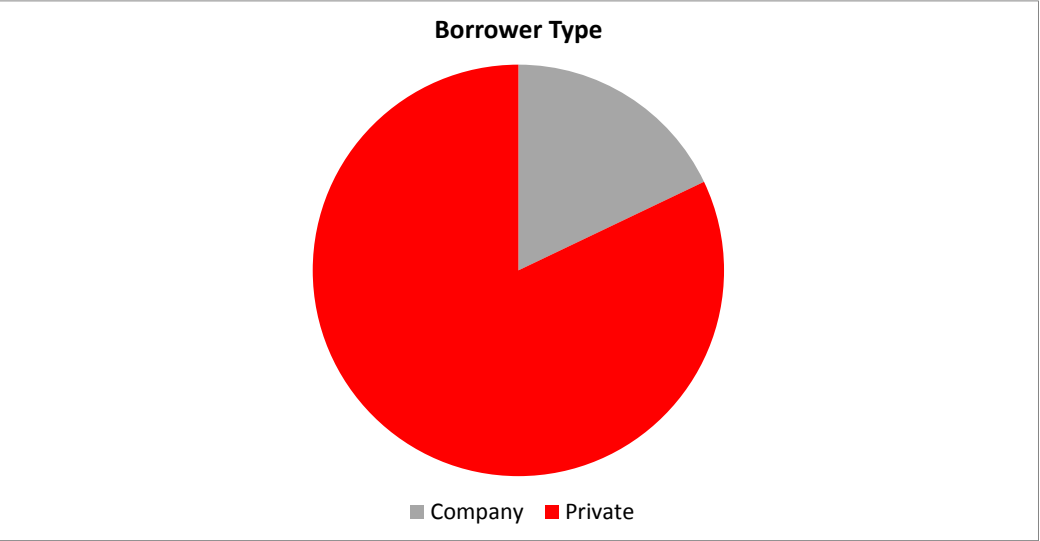
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 464	39 159 192	17,9 %	34,9	18,9
	Private	16 241	179 415 799	82,1 %	38,5	18,9
	Total	18 705	218 574 991	100 %		

SCF Rahoituspalvelut I DAC
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19.b Borrower Type



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016	Convention	=	30/360 days	
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days	



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20.a Vehicle type



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016	Convention	=	30/360 days	
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days	

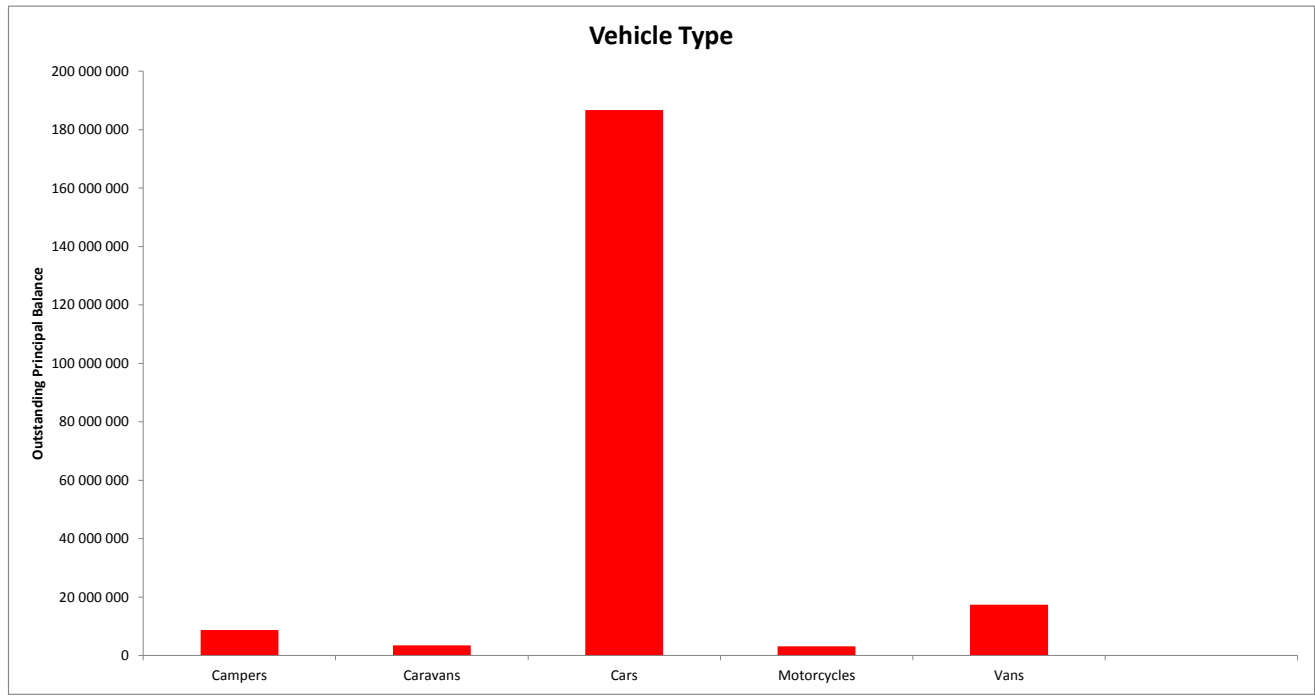
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	413	8 612 817	3,94 %	39,7	18,18
	Caravans	315	3 310 518	1,51 %	39,1	18,41
	Cars	16 176	186 488 341	85,32 %	37,9	18,92
	Motorcycles	419	2 950 847	1,35 %	37,5	17,63
	Vans	1 382	17 212 467	7,87 %	36,3	18,92
		18 705	218 574 991	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016	Convention	=	30/360 days	
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days	



**SCF Rahoituspalvelut I DAC
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21.a Restructured Loans



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016	Convention	=	30/360 days	
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days	

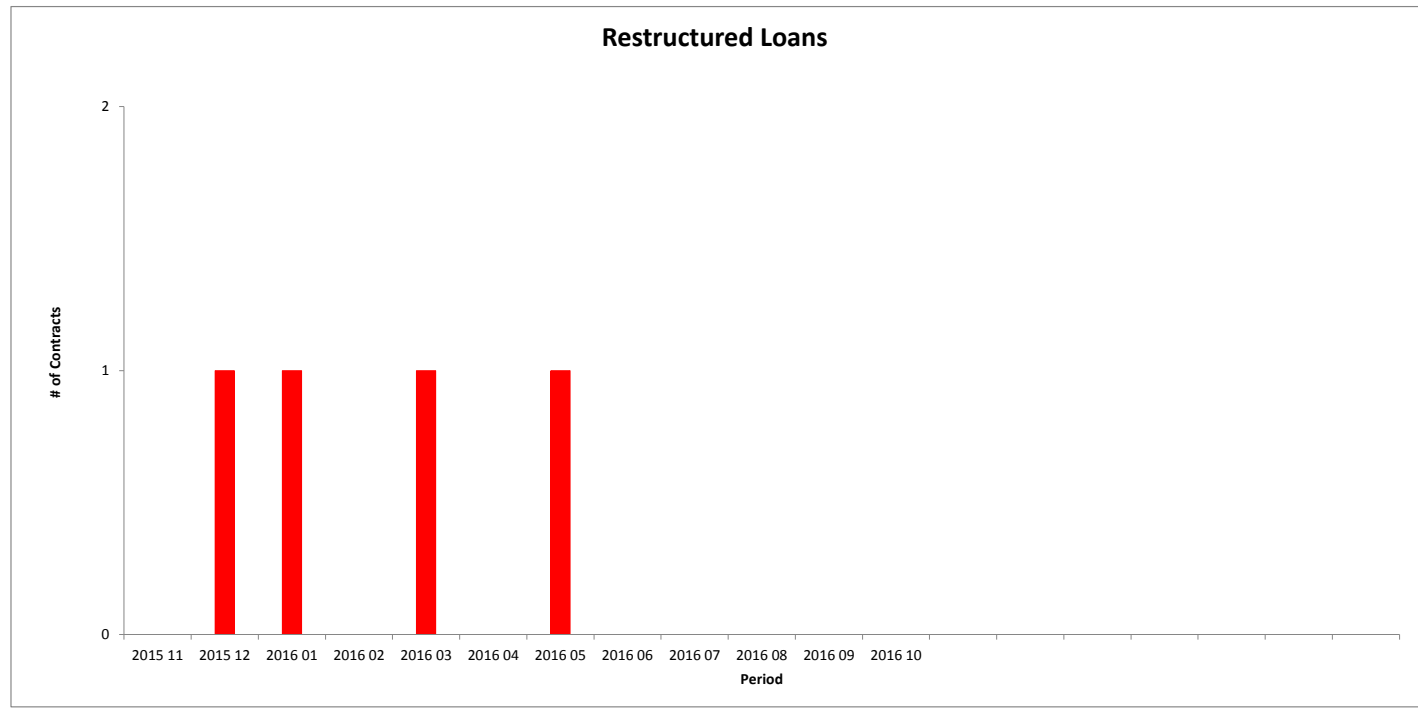
TOTAL		
Period	No	Outstanding balance
2015 11	0	0
2015 12	1	21 854
2016 01	1	2 615
2016 02	0	0
2016 03	1	758
2016 04	0	0
2016 05	1	13 140
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	0	0
2016 10	0	0
	4	38 367

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21.b Restructured Loans



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016	Convention	=	30/360 days	
Interest Period	from 25.10.2016	to 25.11.2016	=	31 days	

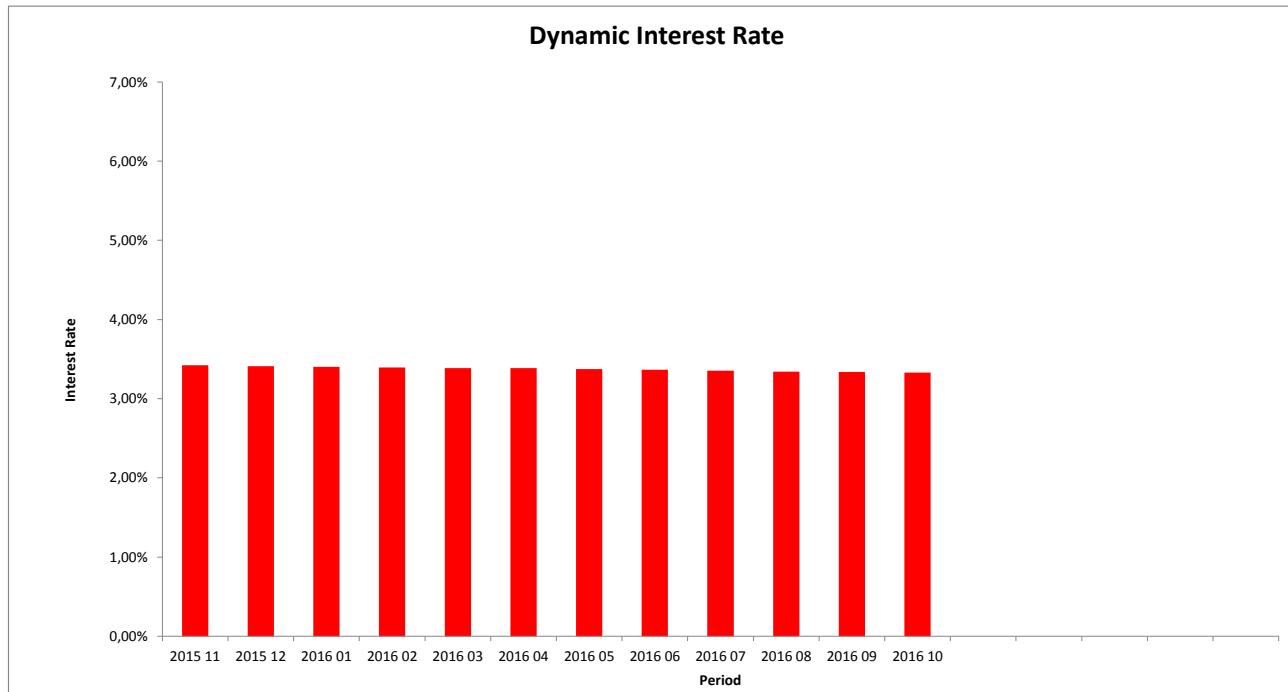


**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

22.b Dynamic Interest Rate



Reporting Date	29.11.2016	
Payment date	25.11.2016	
Period No	12	
Monthly Period	Oct 2016	Convention = 30/360 days
Interest Period	from 25.10.2016 to 25.11.2016	= 31 days

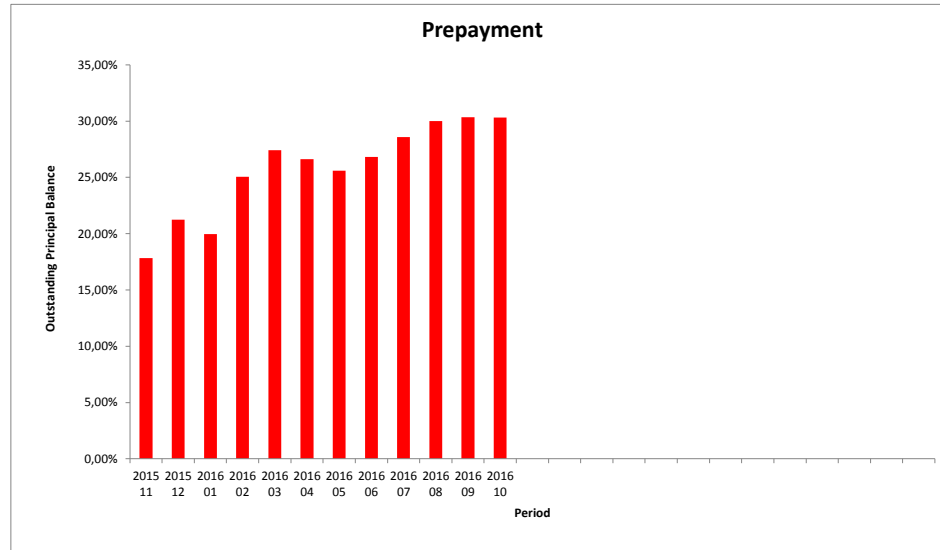


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23.b Dynamic Pre-Payments



Reporting Date	29.11.2016	
Payment date	25.11.2016	
Period No	12	
Monthly Period	Oct 2016	Convention = 30/360 days
Interest Period	from 25.10.2016 to 25.11.2016	= 31 days



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24. Delinquency



Reporting Date	29.11.2016	
Payment date	25.11.2016	
Period No	12	
Monthly Period	Oct 2016	Convention = 30/360 days
Interest Period	from 25.10.2016 to 25.11.2016	= 31 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2015	11	366 651 903	24 137	343 706 720	1 444	21 200 466	117	1 575 426	11	169 291	0	0	0	0	0	0	1	503	
	12	352 411 509	23 746	332 486 566	1 291	18 054 457	104	1 486 011	26	332 543	3	51 932	0	0	0	0	1	200	
2016	1	339 459 258	22 922	314 699 804	1 540	22 088 941	157	2 145 310	16	247 854	16	225 416	3	51 932	0	0	1	33 107	
	2	325 103 620	22 418	302 359 501	1 410	20 127 267	155	2 032 960	28	344 080	6	92 969	9	131 944	1	14 899	4	97 046	
	3	309 872 376	21 861	289 199 869	1 320	18 030 184	128	1 875 160	34	428 374	16	256 558	4	49 962	3	31 944	7	114 899	
	4	295 909 025	21 305	276 878 541	1 191	16 470 029	161	1 945 959	25	287 739	12	151 798	8	162 542	1	12 417	10	98 163	
	5	282 618 106	20 318	258 929 061	1 538	20 738 999	141	2 096 078	52	626 683	8	65 367	5	75 206	5	86 712	7	126 175	
	6	269 186 189	19 998	250 801 509	1 220	16 277 345	125	1 477 836	23	339 013	20	261 686	4	28 801	0	0	14	222 500	
	7	256 332 240	19 113	235 366 738	1 392	17 914 310	170	2 276 109	35	448 840	11	84 749	16	223 810	3	17 685	6	36 579	
	8	243 087 609	18 585	224 108 064	1 268	16 161 721	148	2 080 615	33	454 175	10	72 586	8	45 106	11	165 344	11	136 667	
	9	230 403 384	18 097	214 602 549	1 019	12 897 164	154	2 031 017	41	641 429	16	182 202	5	36 961	2	12 063	22	228 750	
	10	218 574 991	17 208	200 141 500	1 272	15 199 764	148	1 925 430	47	901 461	19	278 782	10	116 891	1	11 163	13	93 913	
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.11.2016	
Payment date	25.11.2016	
Period No	12	
Monthly Period	Oct 2016	Convention = 30/360 days
Interest Period	from 25.10.2016 to 25.11.2016	= 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3			2016 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2015 4	703	2	224	224	479	725	949	- 246	725	949	- 246	725	949	- 246			
2016 1	245 052	12				79 950	79 950	165 102	63 132	143 082	101 970	2 992	146 074	98 977	1 168	147 242	97 809
2016 2	446 837	31							133 429	133 429	313 409	80 562	213 991	232 847	427	214 418	232 420
2016 3	401 997	39										183 233	183 233	218 764	81 487	264 720	137 277
2016 4	93 913	13													38 626	38 626	55 287

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26. Priority of Payments



Reporting Date	29.11.2016
Payment date	25.11.2016
Period No	12
Monthly Period	Oct 2016
Interest Period	from 25.10.2016 to 25.11.2016
Convention	= 30/360 days
	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	12 729 646,50	EUR
Senior Expenses	-	37 916,00	EUR
Servicing Fee	-	94 108,68	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	769 228,00	EUR
Principal on Loan to Issuer	-	11 828 393,82	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	14 830 413,91	EUR
Senior Expenses	-	37 916,00	EUR
Interest Class A	-	11 681,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 069 033,84	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	-	11 828 393,82	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	-	50 357,50	EUR
Interest Issuer Subordinated Loan	-	336,58	EUR
Principal Issuer Subordinated Loan	-	126 842,25	EUR
Payment to Purchaser	-	559 109,84	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	559 109,84	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,33	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	559 094,52	EUR

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27. Transaction Costs



Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016		Convention	=	30/360 days
Interest Period	from 25.10.2016	to	25.11.2016	=	31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	37 916,00						
Interest accrued for the Period	EUR	117 881,00	11 681,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	1 871 997,00	502 017,00	248 544,00	81 051,00	85 785,00	248 325,00	706 275,00
Interest Payments	EUR	117 881,00	11 681,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	1 871 997,00	502 017,00	248 544,00	81 051,00	85 785,00	248 325,00	706 275,00
Interest accrued on Subordinated Loan for the Period	EUR	336,58						
Cumulative Interest accrued on Subordinated Loan	EUR	9 003,99						
Interest Payments on Subordinated Loan	EUR	336,58						
Cumulative Interest Payments on Subordinated Loan	EUR	9 003,99						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC
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28. Contact Details



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Reporting Date	29.11.2016				
Payment date	25.11.2016				
Period No	12				
Monthly Period	Oct 2016		Convention	=	30/360 days
Interest Period	from 25.10.2016	to 25.11.2016		=	31 days