

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

**Cover Sheet Monthly Investor Report**



Reporting Date		27.10.2016				
Payment date		25.10.2016			Following payment dates:	25.11.2016
Period No		11				29.12.2016
Monthly Period		Sep 2016		Convention	=	30/360 days
Interest Period	from	25.09.2016	to	25.10.2016	=	30 days
Cut-Off date		30.09.2016				

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**1. Portfolio Information**



Reporting Date	27.10.2016			
Payment date	25.10.2016			
Period No	11			
Monthly Period	Sep 2016	Convention =		30/360 days
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>243 087 608,96 EUR</b>	<b>256 332 240,31 EUR</b>
Scheduled Loan Principal Repayments	5 619 138,08 EUR	5 984 900,30 EUR
Prepayments	6 836 336,02 EUR	7 123 063,61 EUR
Deemed Collections - Other	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>12 455 474,10 EUR</b>	<b>13 107 963,91 EUR</b>
New Defaulted Auto Loans in Period	228 750,49 EUR	136 667,44 EUR
<b>Closing Balance</b>	<b>230 403 384,37 EUR</b>	<b>243 087 608,96 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	906 477,19 EUR	983 359,67 EUR
Recoveries on loans in default	86 290,91 EUR	112 042,43 EUR
<b>Total Revenue Received in Period</b>	<b>992 768,10 EUR</b>	<b>1 095 402,10 EUR</b>
<b># Loans</b>		
At beginning of period	20 063 Loans	20 740 Loans
Paid in Full	707 Loans	666 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	22 Loans	11 Loans
<b>At end of period</b>	<b>19 334 Loans</b>	<b>20 063 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	27.10.2016				
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**Purchaser Available Distribution Amount**

**Current Period**

**Previous Period**

a. Collections (Principal, interest, and fee etc)	13 445 403 EUR	14 203 324 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>13 445 403 EUR</b>	<b>14 203 324 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	13 349 402 EUR	14 098 625 EUR
b. Reserve Fund	2 328 322 EUR	2 456 862 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>15 677 724 EUR</b>	<b>16 555 487 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016	Convention	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	

**Note Balance**

Beginning of Period	243 087 608,96	EUR
End of Period	230 403 384,37	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 %	2 328 322,40	EUR
Cash Outflow		2 328 322,40	EUR
Cash Inflow		2 195 876,09	EUR
End of Period	0,9 %	2 195 876,09	EUR
Required Reserve Amount	0,9 %	2 195 876,09	EUR

**Servicer Advance Reserve Fund**

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

**Set-off from Deposits**

No borrowers whose loans were sold to SCF Rahoituspalvelut I DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

***We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR***

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**4. Performance Data**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016	Convention	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	

**Asset Balance**

Beginning of Period	243 087 608,96	EUR
End of Period	230 403 384,37	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	214 602 548,74	93,14 %	18 097
1-29 days past due	12 897 163,56	5,60 %	1 019

**Delinquent Receivables:**

30-59 days past due	2 031 016,57	0,88 %	154
60-89 days past due	641 428,85	0,28 %	41
90-119 days past due	182 202,39	0,08 %	16
120-149 days past due	36 961,28	0,02 %	5
150-179 days past due	12 062,98	0,01 %	2
<b>Total Performing and Delinquent</b>	<b>230 403 384</b>	<b>100,00 %</b>	<b>19 334</b>

Current Period Defaults	503,01	22
Cumulative Defaults	866 341,45	84
Current Period Recoveries	-	
Cumulative Recoveries	457 956,05	

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

**NO**

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	230 403 384,37
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	230 403 384,37
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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**5. Outstanding Notes**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016	to 25.10.2016 = 30 days

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>1. Note Balance</b>							
<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	243 087 608,96	192 387 608,96	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	15 677 724,12						
Amortisation	12 684 224,59						
Redemption per Class	12 684 224,59	12 684 224,59	-	-	-	-	-
Redemption per Note		3 744,97	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100 %	78,00 %	11,81 %	2,52 %	1,65 %	2,86 %	3,17 %
Current Pool Factor		0,53	1,00	1,00	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	30						
Principal Outstanding per Note Beginning of Period		56 801,77	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 744,97	-	-	-	-	-
Principal Outstanding per Note End of Period		53 056,80	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		3,74	70,83	108,33	175,00	291,67	750,00
Interest Payment	38 215,52	12 665,52	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		3,74	70,83	108,33	175,00	291,67	750,00
<b>3. Credit Enhancements</b>							
Initial total CE (Subordination, Reserve)		13,96 %	6,97 %	5,49 %	4,51 %	2,81 %	0,94 %
Current CE (incl. Excess Spread)		25,25 %	13,44 %	10,92 %	9,27 %	6,41 %	3,24 %
Current CE (excl. Excess Spread)		22,96 %	11,15 %	8,64 %	6,99 %	4,12 %	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 27.10.2016  
 Payment date 25.10.2016  
 Period No 11  
 Monthly Period Sep 2016 to 25.10.2016  
 Interest Period : 25.09.2016 to 25.10.2016  
 Convention = 30/360 days  
 = 30 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	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 another bank that meets the applicable 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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Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from	25.09.2016	to	=	25.10.2016 30 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 %			



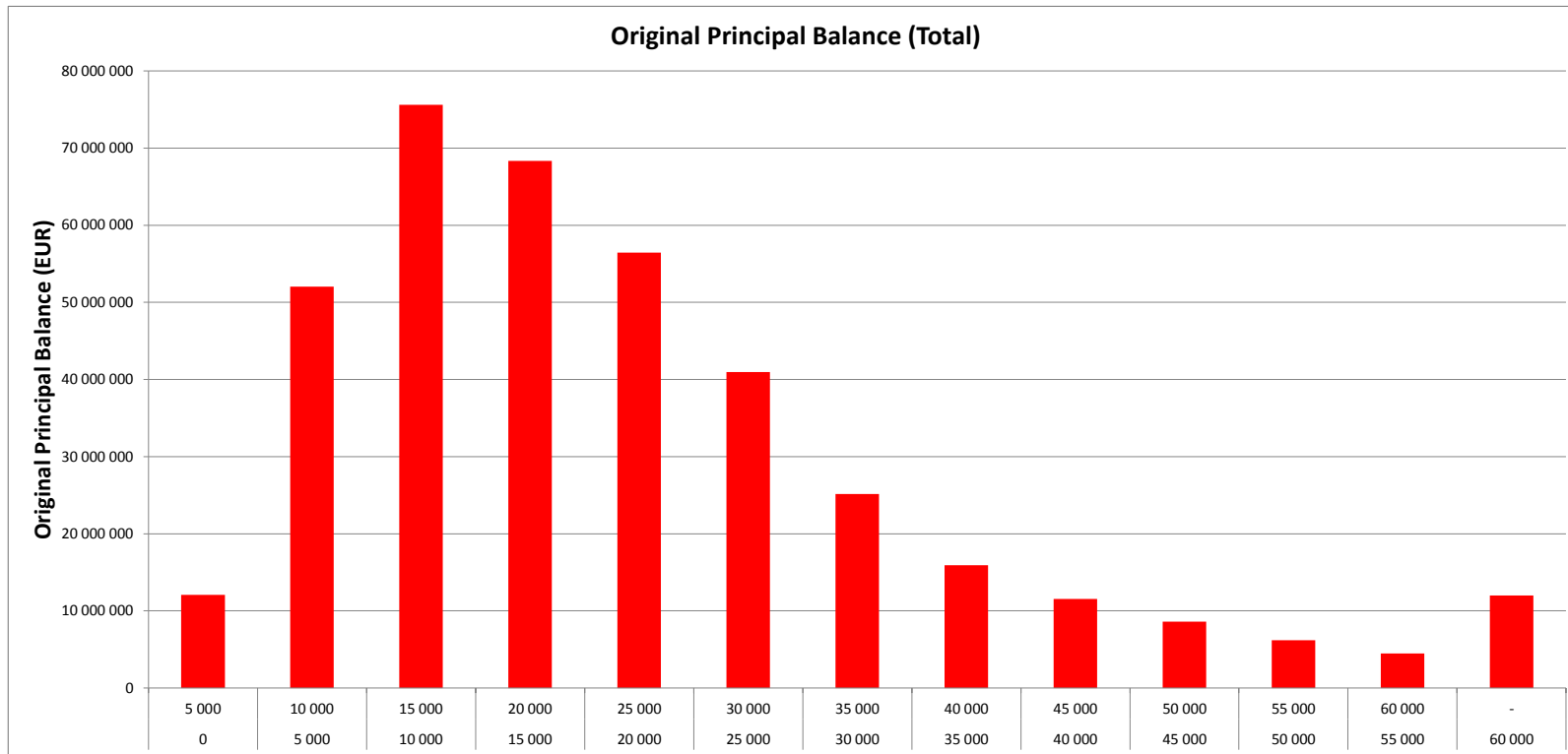
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**7.b Original Principal Balance Graph**

Reporting Date	27.10.2016	
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Period No	11	
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Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



**Original Principal Balance (Total)**



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**8.a Outstanding Principal Balance**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from	25.09.2016	to	25.10.2016	= 30 days

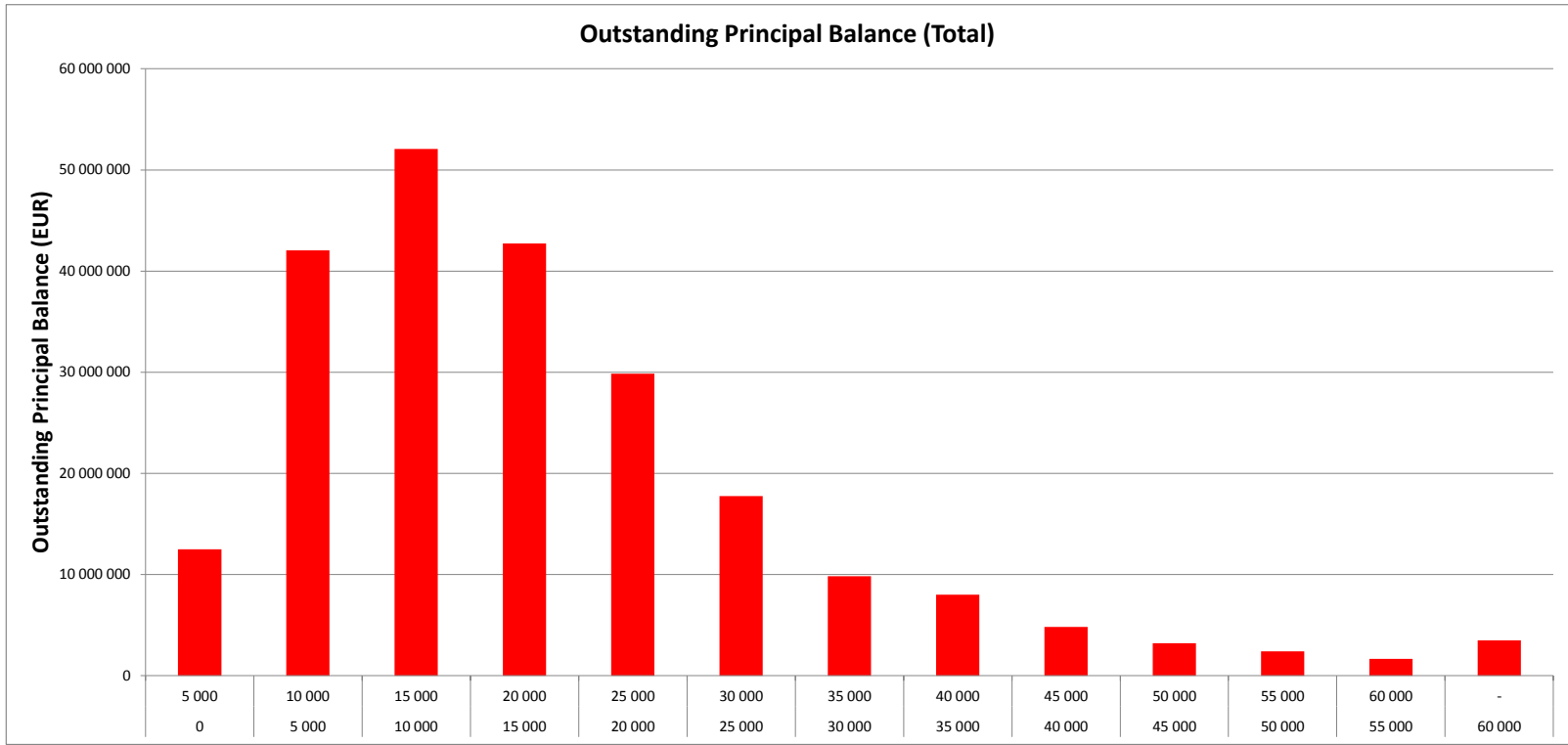
Average amount - all: 11 917

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4 165	12 500 636	5,4 %	22,7	18,5	
	5 000	10 000	5 636	42 060 939	18,3 %	35,7	18,3	
	10 000	15 000	4 243	52 083 043	22,6 %	39,5	18,0	
	15 000	20 000	2 471	42 727 215	18,5 %	40,4	18,0	
	20 000	25 000	1 345	29 845 141	13,0 %	41,1	17,7	
	25 000	30 000	654	17 744 700	7,7 %	41,3	17,5	
	30 000	35 000	305	9 841 863	4,3 %	41,1	17,6	
	35 000	40 000	214	7 994 817	3,5 %	41,9	17,2	
	40 000	45 000	114	4 821 200	2,1 %	43,1	16,6	
	45 000	50 000	68	3 224 878	1,4 %	42,2	16,8	
	50 000	55 000	46	2 404 834	1,0 %	42,8	16,8	
	55 000	60 000	29	1 650 175	0,7 %	41,0	17,3	
	60 000	-	44	3 503 944	1,5 %	41,1	17,5	
	Total			19 334	230 403 384	100 %		

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



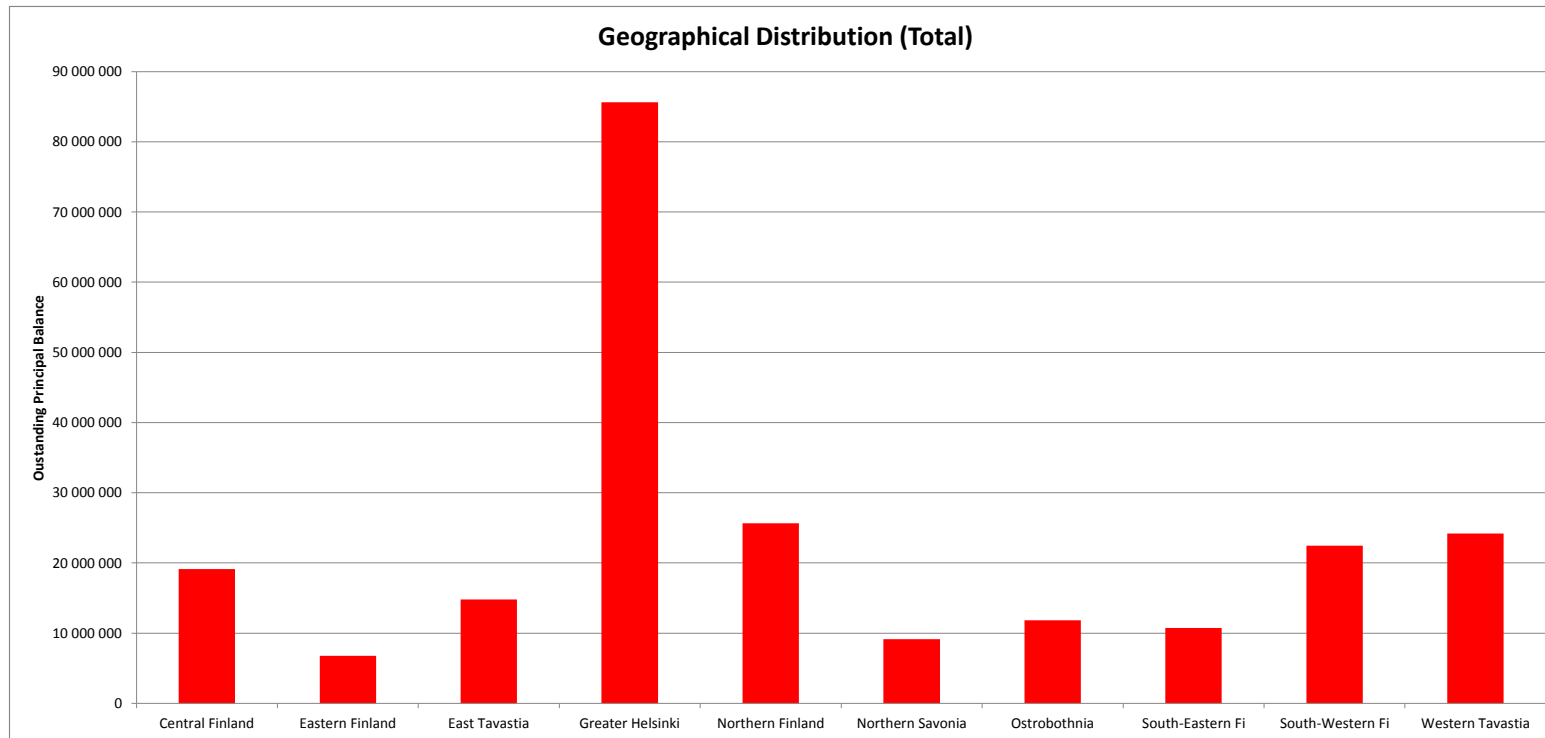
Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from 25.09.2016	to	25.10.2016	=	30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 750	19 153 156	8,31 %	38,6		17,9
Eastern Finland	594	6 776 309	2,94 %	37,7		18,1
East Tavastia	1 225	14 815 348	6,43 %	39,1		18,0
Greater Helsinki	6 687	85 633 550	37,17 %	38,6		17,9
Northern Finland	2 084	25 672 894	11,14 %	39,2		17,9
Northern Savonia	786	9 151 286	3,97 %	39,0		17,5
Ostrobothnia	1 133	11 814 931	5,13 %	38,2		17,7
South-Eastern Fi	993	10 726 623	4,66 %	38,6		18,4
South-Western Fi	1 951	22 461 088	9,75 %	38,7		17,8
Western Tavastia	2 131	24 198 201	10,50 %	39,1		17,7
Total	19 334	230 403 384	100 %			

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**9.b Geographical Distribution Graph**

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**10.a Interest Rate**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
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Interest Period	from	25.09.2016	to	25.10.2016	= 30 days

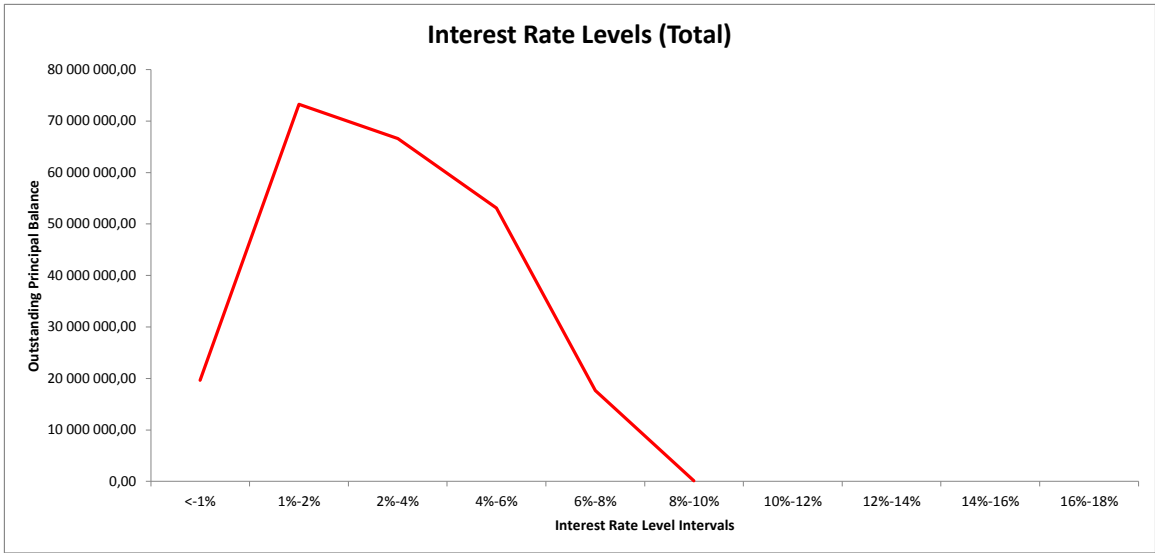
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1608	19 672 148	8,54 %	39,8	17,2
1 2		5211	73 231 547	31,78 %	39,5	17,8
2 4		5120	66 602 120	28,91 %	38,7	17,8
4 6		5202	53 084 116	23,04 %	37,7	18,4
6 8		2175	17 681 622	7,67 %	37,9	17,6
8 10		18	131 831	0,06 %	37,5	20,1
10 12						
12 14						
14 16						
16 18						
Total		19 334	230 403 384	100 %		

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**10.b Interest Rate**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
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Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



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**11.a Remaining Terms**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from	25.09.2016	to	25.10.2016	= 30 days

TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		12	5 405	0,00 %	0,0	27,1
	1		1 491	3 802 928	1,65 %	9,1	19,2
	13		2 911	18 137 434	7,87 %	19,1	18,5
	25		3 539	35 662 341	15,48 %	32,6	20,4
	37		48	171 785 086	74,56 %	42,7	17,3
	49		60	1 010 191	0,44 %	49,1	13,3
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121						
Total			19 334	230 403 384	100 %		

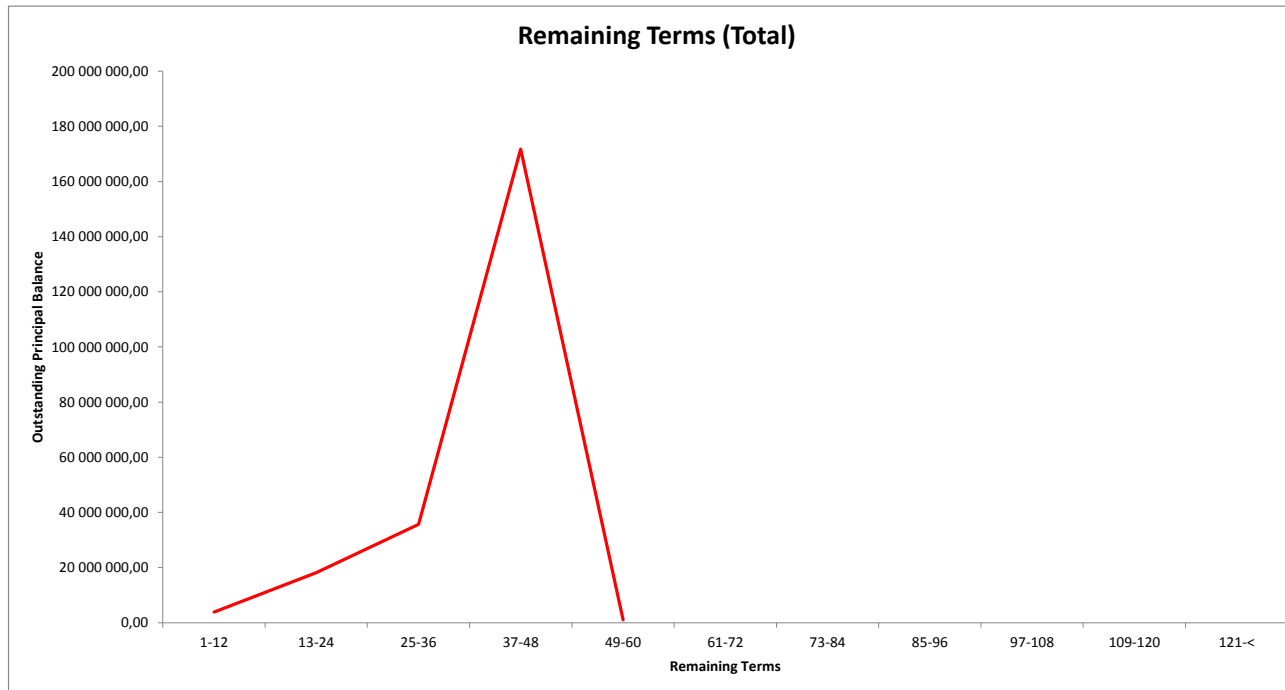


**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



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**12.a Seasoning**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from 25.09.2016	to 25.10.2016		=	30 days

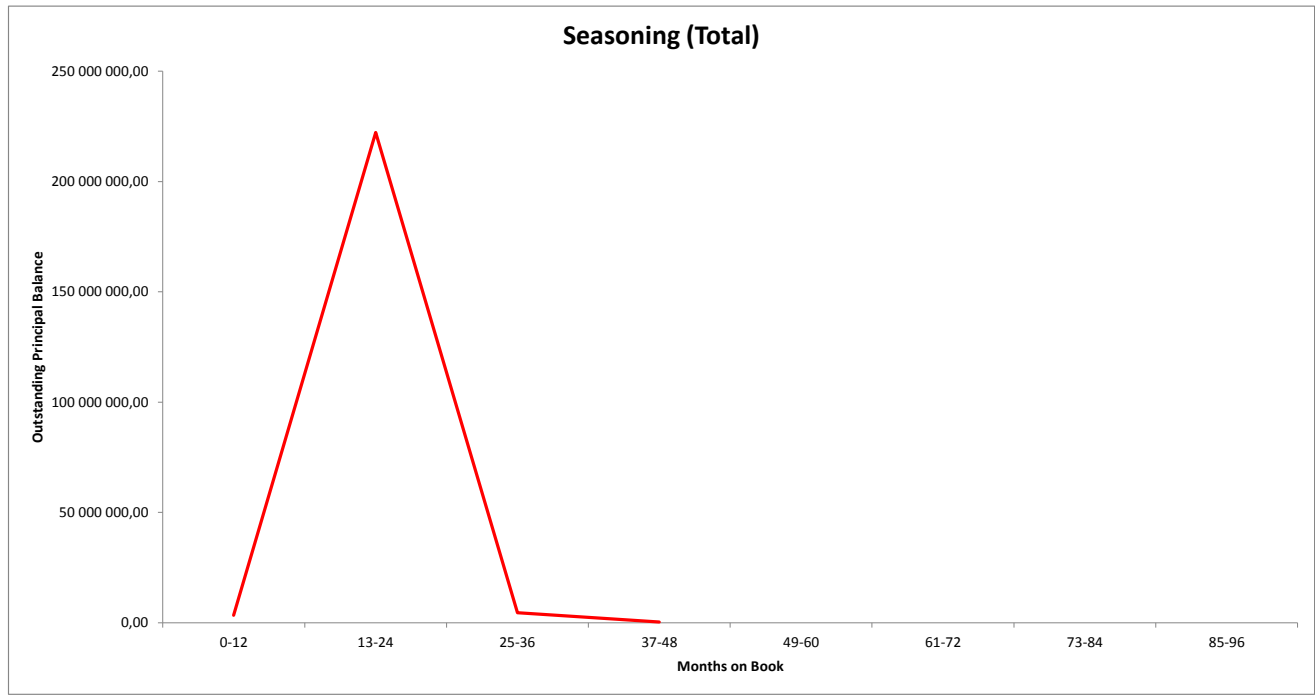
		TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1	12	259	3 357 018	1,46 %	44,0	12,0	
	13	24	18 600	222 237 500	96,46 %	38,8	17,8	
	25	36	443	4 568 794	1,98 %	32,0	26,5	
	37	48	32	240 073	0,10 %	20,7	39,1	
	49	60						
	61	72						
	73	84						
	85	96						
			19 334	230 403 384	100 %			

**SCF Rahoituspalvelut I DAC  
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**12.b Seasoning**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



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**13.a Balloon loans**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days

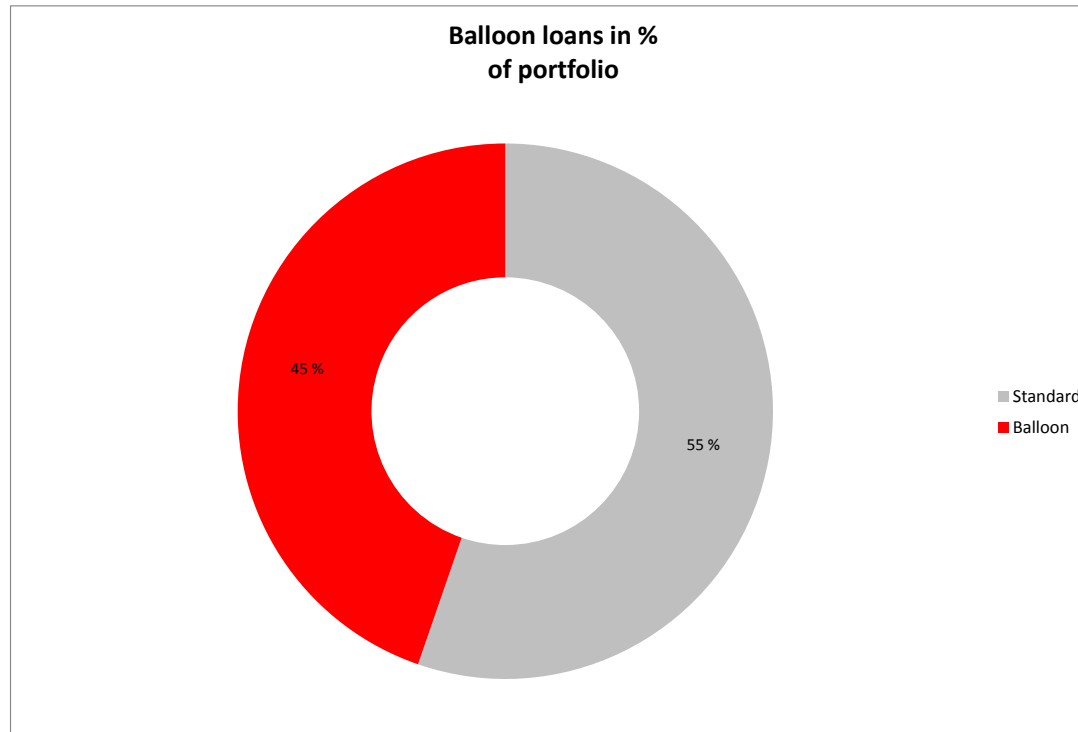
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	14 021	127 386 171	55,29 %	1 642	0,00 %	36,7	17,9
	Balloon	5 313	103 017 214	44,71 %	34 655 744	33,64 %	41,3	17,9
	Total	19 334	230 403 384	100 %	34 657 386	15,04 %		

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

**13.b Balloon loans**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



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14.a # loans per borrower



Reporting Date	27.10.2016		
Payment date	25.10.2016		
Period No	11		
Monthly Period	Sep 2016	Convention	= 30/360 days
Interest Period	from 25.09.2016	to 25.10.2016	= 30 days

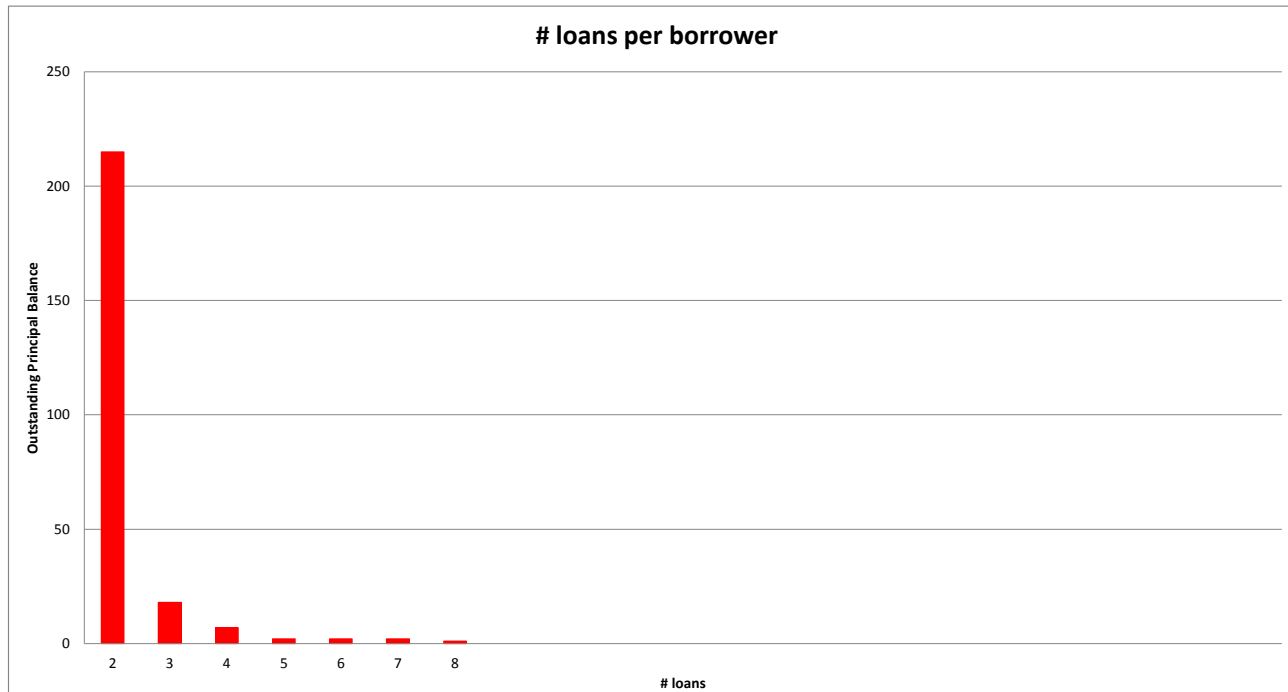
	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
1	18778		222 170 517	96,43 %
2	215		6 507 881	2,82 %
3	18		652 680	0,28 %
4	7		467 090	0,20 %
5	2		137 278	0,06 %
6	2		139 014	0,06 %
7	2		164 603	0,07 %
8	1		164 322	0,07 %
Total:	19 025		230 403 384	100,0 %

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14.b # loans per borrower



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	230 403 384	224 866 300	5 537 084	640 929	3,39 %	97,60 %
2	224 866 300	219 406 832	5 459 468	624 776	3,39 %	95,23 %
3	219 406 832	213 958 774	5 448 058	609 184	3,38 %	92,86 %
4	213 958 774	208 516 650	5 442 124	593 688	3,38 %	90,50 %
5	208 516 650	203 093 956	5 422 694	578 197	3,38 %	88,15 %
6	203 093 956	197 695 461	5 398 496	562 735	3,38 %	85,80 %
7	197 695 461	192 326 035	5 369 426	547 344	3,37 %	83,47 %
8	192 326 035	186 976 034	5 350 001	532 050	3,37 %	81,15 %
9	186 976 034	181 637 430	5 338 604	516 809	3,37 %	78,83 %
10	181 637 430	176 331 488	5 305 942	501 608	3,36 %	76,53 %
11	176 331 488	170 983 540	5 347 948	486 492	3,36 %	74,21 %
12	170 983 540	165 679 213	5 304 326	471 277	3,36 %	71,91 %
13	165 679 213	160 388 435	5 290 778	456 239	3,36 %	69,61 %
14	160 388 435	155 238 996	5 149 439	441 176	3,35 %	67,38 %
15	155 238 996	150 106 077	5 132 919	426 460	3,35 %	65,15 %
16	150 106 077	145 021 376	5 084 701	411 780	3,34 %	62,94 %
17	145 021 376	140 013 841	5 007 535	397 289	3,34 %	60,77 %
18	140 013 841	135 029 224	4 984 617	382 986	3,33 %	58,61 %
19	135 029 224	130 086 500	4 942 724	368 882	3,33 %	56,46 %
20	130 086 500	125 246 504	4 839 996	354 786	3,32 %	54,36 %

Amortization profile (first 20 periods)

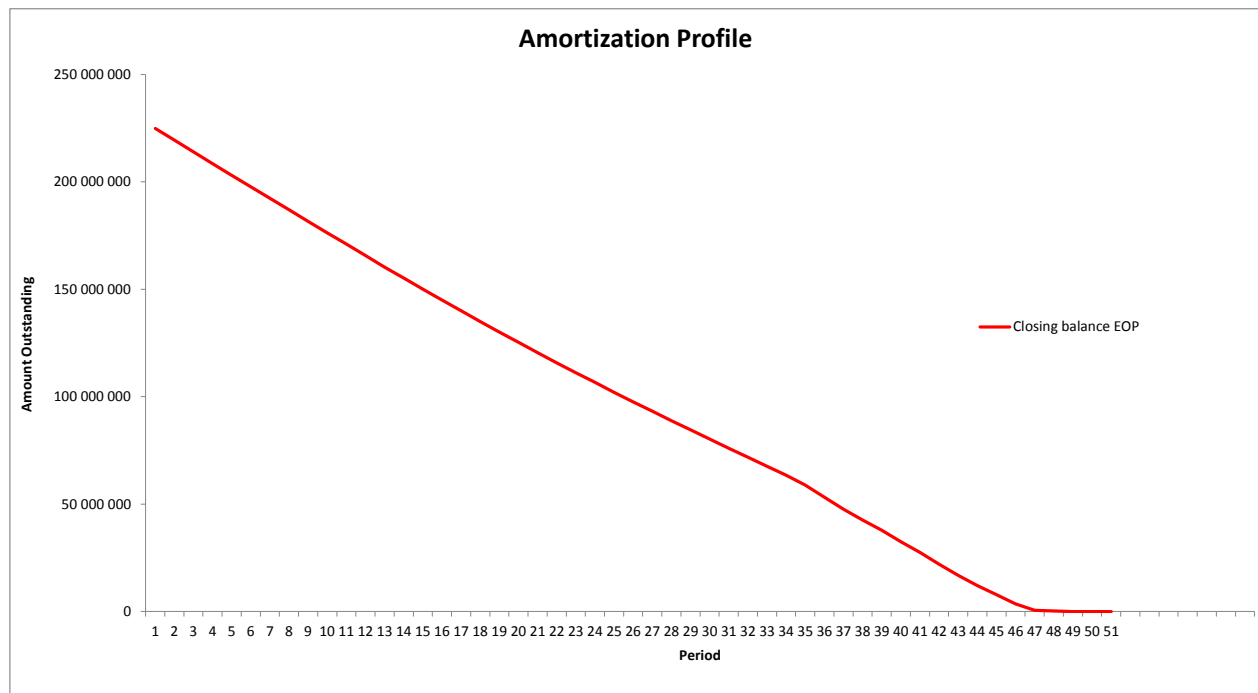


SCF Rahoituspalvelut I DAC  
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15.b Amortization Profile



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**16.a Payment Holidays**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from	25.09.2016	to	25.10.2016	= 30 days

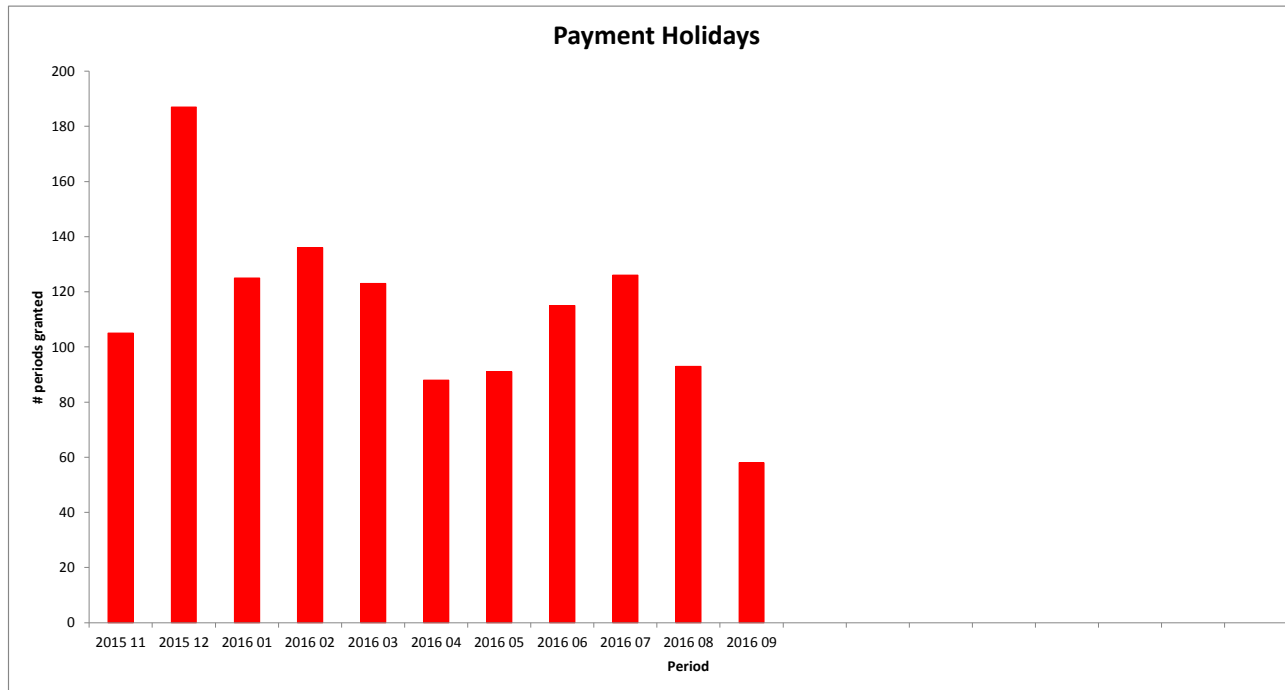
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	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	
Total:	1 247	1 727	558 938	19 698 951	

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

**16.b Payment Holidays**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



**SCF Rahoituspalvelut I DAC**  
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**17.a Downpayment**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from	25.09.2016	to	25.10.2016	= 30 days

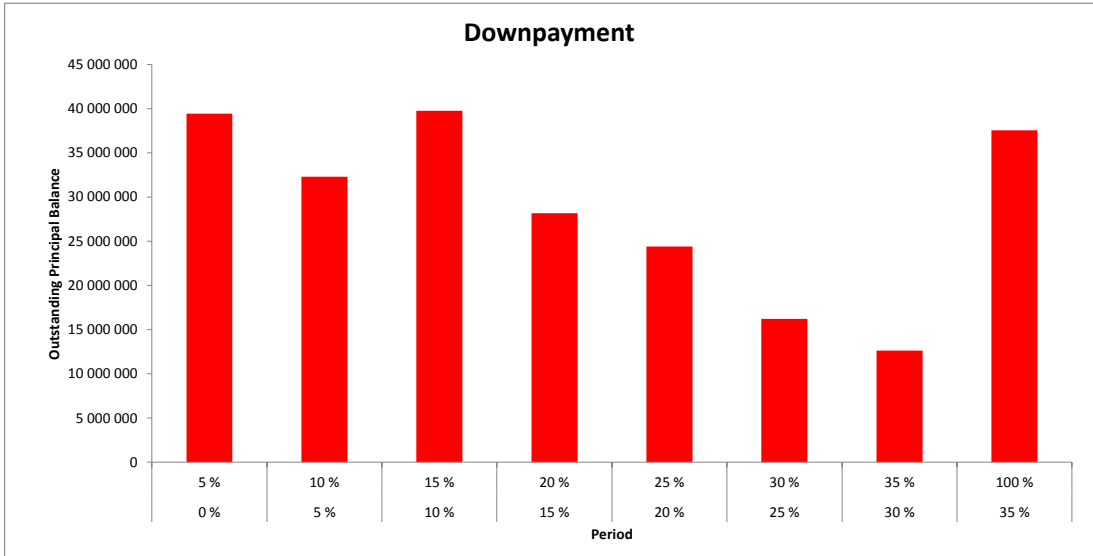
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 746	39 409 890	17,1 %	41,3	17,9
	5 %	10 %	2 264	32 283 547	14,0 %	40,8	17,8
	10 %	15 %	3 054	39 765 628	17,3 %	39,4	18,1
	15 %	20 %	2 206	28 181 860	12,2 %	39,0	17,9
	20 %	25 %	1 914	24 398 295	10,6 %	38,7	17,7
	25 %	30 %	1 378	16 200 513	7,0 %	37,9	18,2
	30 %	35 %	1 138	12 639 730	5,5 %	37,1	18,0
	35 %	100 %	4 634	37 523 922	16,3 %	34,4	17,7
	Total		19 334	230 403 384	100 %		

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**17.b Downpayment**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



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**18.a Vehicle Condition**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016	Convention	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	

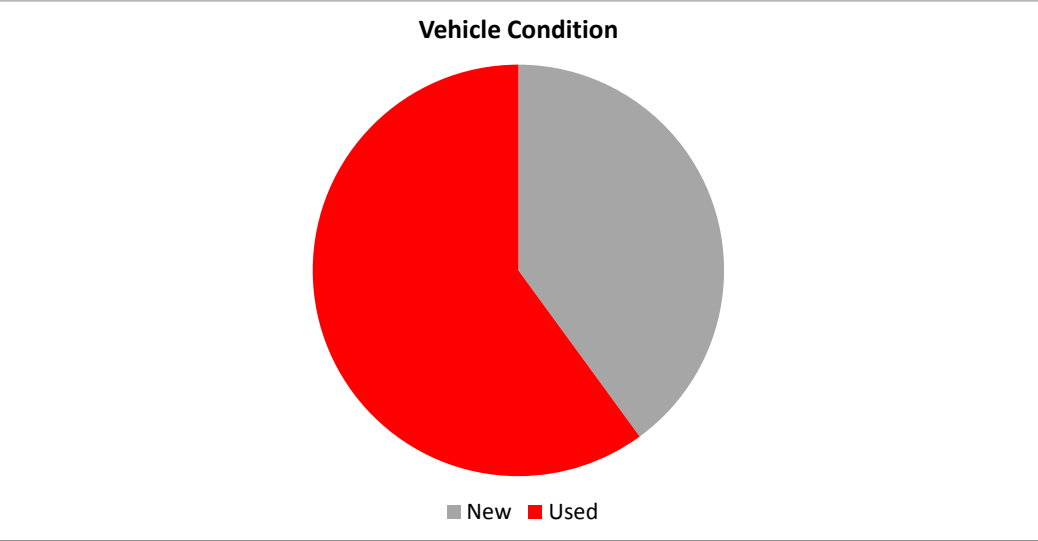
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	5 662	92 072 817	40,0 %	38,9	18,0	
Used	13 672	138 330 568	60,0 %	38,6	17,8	
Total	19 334	230 403 384	100 %			

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**18.b Vehicle Condition**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016	Convention	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	



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19.a Borrower Type



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016	Convention	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 541	41 011 962	17,8 %	35,7	18,0
	Private	16 793	189 391 422	82,2 %	39,4	17,9
	Total	19 334	230 403 384	100 %		

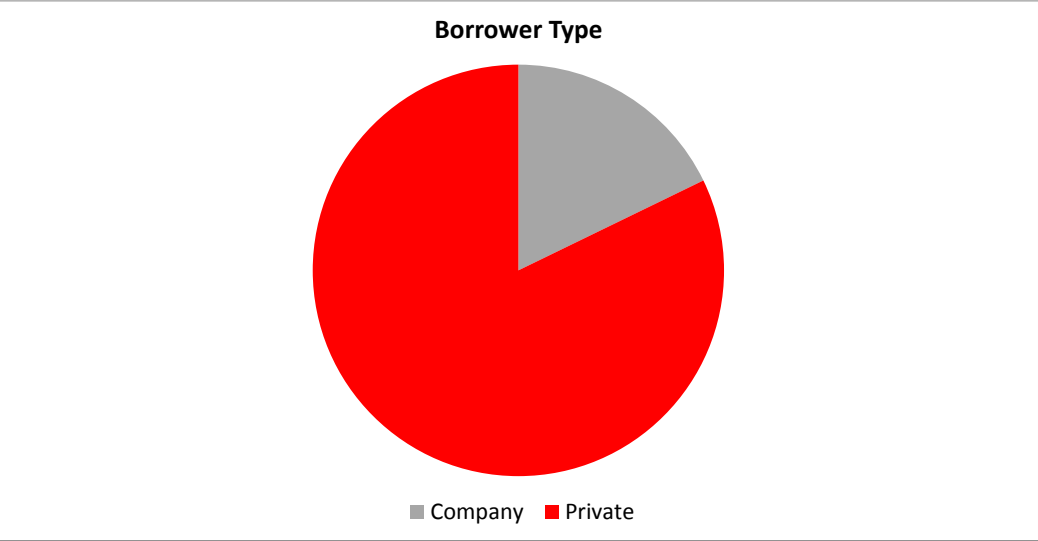


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**19.b Borrower Type**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from 25.09.2016	to	25.10.2016	=	30 days



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**20.a Vehicle type**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from	25.09.2016	to	25.10.2016	= 30 days

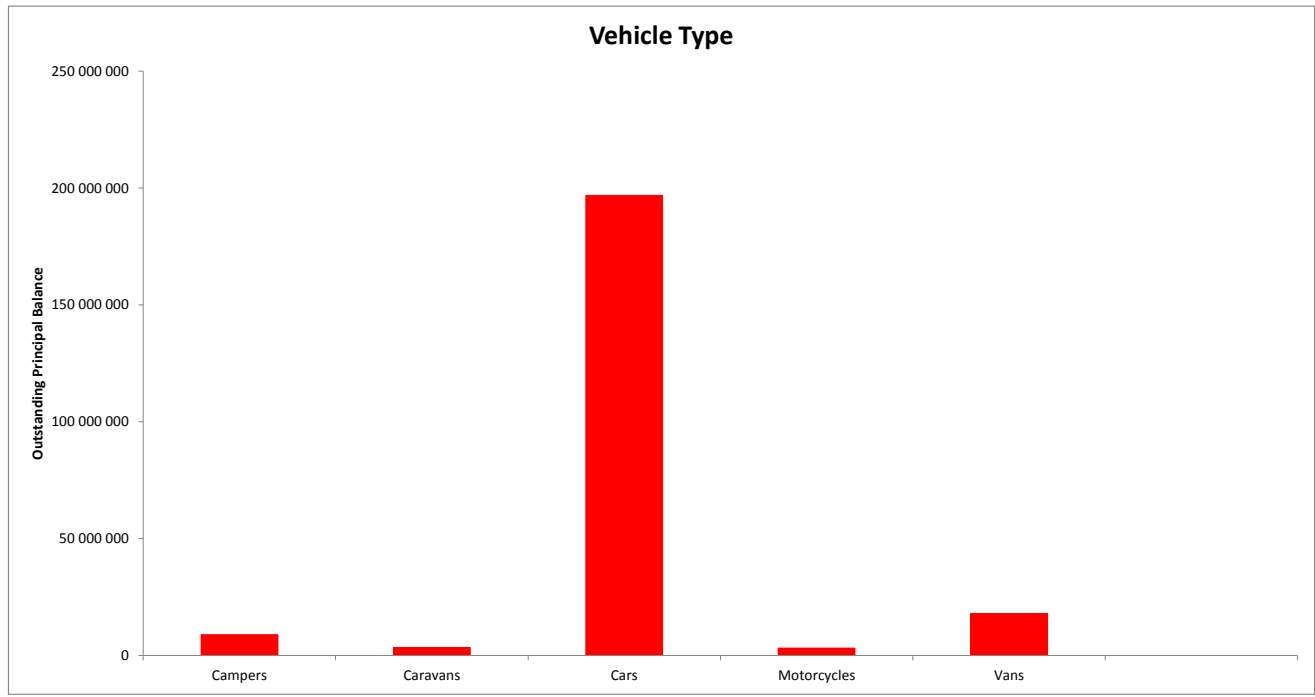
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	425	8 970 626	3,89 %	40,6	17,19
	Caravans	323	3 465 683	1,50 %	40,1	17,43
	Cars	16 727	196 872 560	85,45 %	38,8	17,95
	Motorcycles	434	3 116 204	1,35 %	38,3	16,61
	Vans	1 425	17 978 312	7,80 %	37,0	17,96
		19 334	230 403 384	100 %		

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**20.b Vehicle type**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



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**21.a Restructured Loans**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from	25.09.2016	to	25.10.2016	= 30 days

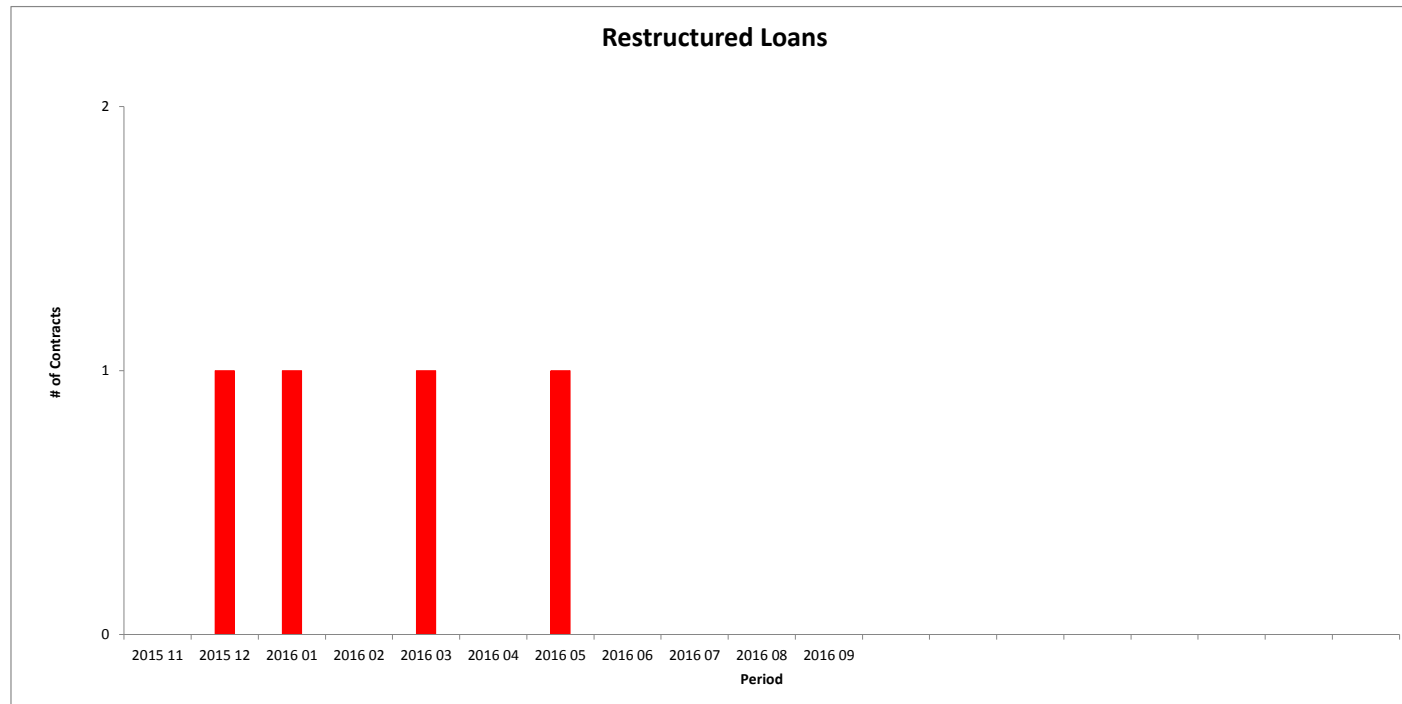
TOTAL		
Period	No	Outstanding balance
2015 11	0	0
2015 12	1	21 854
2016 01	1	2 615
2016 02	0	0
2016 03	1	758
2016 04	0	0
2016 05	1	13 140
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	0	0
	4	38 367

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21.b Restructured Loans



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016	Convention	=	30/360 days	
Interest Period	from 25.09.2016	to 25.10.2016	=	30 days	



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**22.a Dynamic Interest rate**



Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	from	Sep 2016	to	Convention	= 30/360 days
Interest Period		25.09.2016		25.10.2016	= 30 days

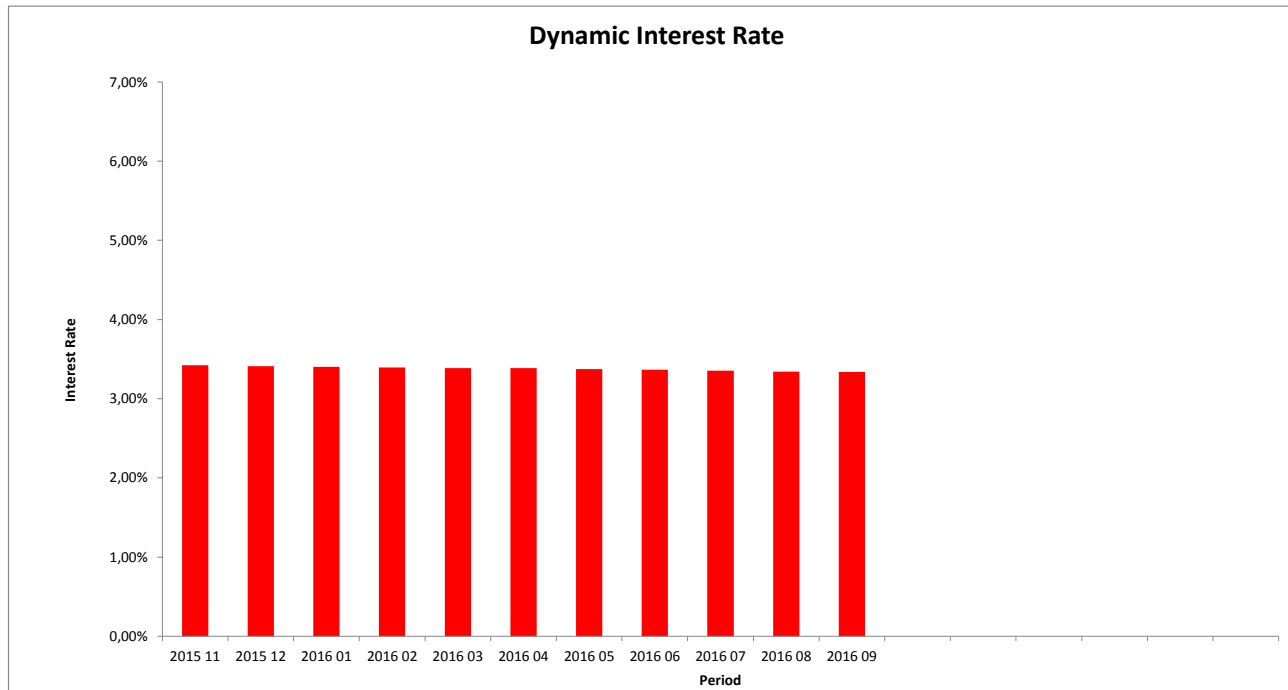
TOTAL		
Period	Closing balance	WA Interest rate
2015 11	366 651 903	3,42 %
2015 12	352 411 509	3,41 %
2016 01	339 459 258	3,40 %
2016 02	325 103 620	3,40 %
2016 03	309 872 376	3,39 %
2016 04	295 909 025	3,39 %
2016 05	282 618 106	3,38 %
2016 06	269 186 189	3,37 %
2016 07	256 332 240	3,35 %
2016 08	243 087 609	3,34 %
2016 09	230 403 384	3,34 %

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**22.b Dynamic Interest Rate**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



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**23.a Dynamic Pre-Payments**



Reporting Date	27.10.2016		
Payment date	25.10.2016		
Period No	11		
Monthly Period	Sep 2016	Convention	= 30/360 days
Interest Period	from 25.09.2016 to	25.10.2016	= 30 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	21,23 %
	2016 01	6 246 741	339 459 258	19,98 %
	2016 02	7 724 461	325 103 620	25,07 %
	2016 03	8 165 613	309 872 376	27,42 %
	2016 04	7 532 517	295 909 025	26,61 %
	2016 05	6 875 978	282 618 106	25,59 %
	2016 06	6 913 359	269 186 189	26,82 %
	2016 07	7 094 184	256 332 240	28,59 %
	2016 08	7 123 064	243 087 609	30,01 %
	2016 09	6 836 336	230 403 384	30,33 %

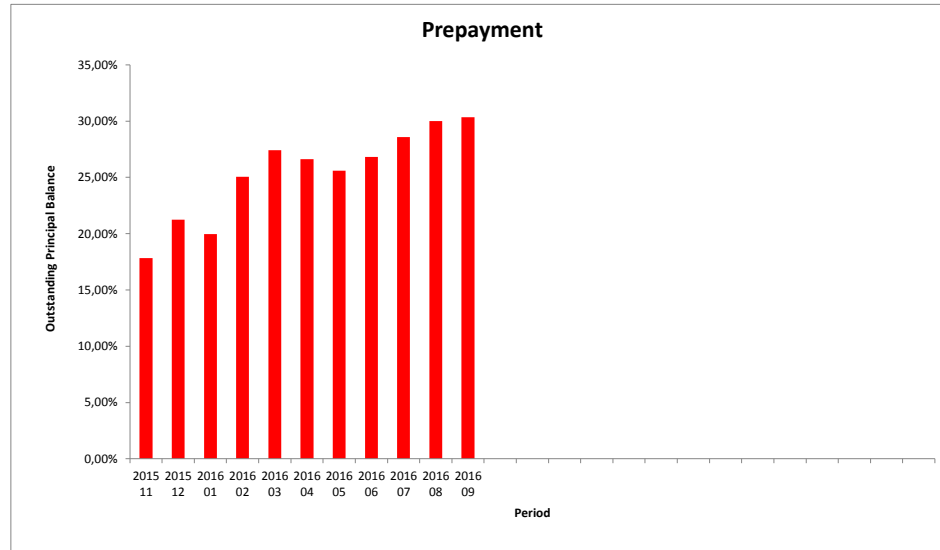


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23.b Dynamic Pre-Payments



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days



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24. Delinquency



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 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																		
	11																		
	12																		

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



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3					
			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
2016 2	446 837	31								133 429	133 429		313 409	80 562	213 991		232 847
2016 3	401 997	39											183 233	183 233		218 764	

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**26. Priority of Payments**



Reporting Date	27.10.2016
Payment date	25.10.2016
Period No	11
Monthly Period	Sep 2016
Interest Period	from 25.09.2016 to 25.10.2016
Convention	= 30/360 days
	= 30 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	13 445 403,13	EUR
Senior Expenses	-	2 416,00	EUR
Servicing Fee	-	96 001,41	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	662 761,13	EUR
Principal on Loan to Issuer	-	12 684 224,59	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	15 677 724,12	EUR
Senior Expenses	-	2 416,00	EUR
Interest Class A	-	12 666,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 195 876,09	EUR
Prior to PDTE - Interest on Class C notes	-	6 283,00	EUR
Prior to PDTE - Interest on Class D notes	-	6 650,00	EUR
Principal Payments on Class A	-	12 684 224,59	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	-	50 385,00	EUR
Interest Issuer Subordinated Loan	-	347,31	EUR
Principal Issuer Subordinated Loan	-	132 446,31	EUR
Payment to Purchaser	-	451 318,52	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	451 318,52	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	451 303,60	EUR

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**27. Transaction Costs**



Reporting Date	27.10.2016	
Payment date	25.10.2016	
Period No	11	
Monthly Period	Sep 2016	Convention = 30/360 days
Interest Period	from 25.09.2016 to 25.10.2016	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	2 416,00						
Interest accrued for the Period	EUR	118 866,00	12 666,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	1 754 116,00	490 336,00	229 277,00	74 768,00	79 135,00	229 075,00	651 525,00
Interest Payments	EUR	118 866,00	12 666,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	1 754 116,00	490 336,00	229 277,00	74 768,00	79 135,00	229 075,00	651 525,00
Interest accrued on Subordinated Loan for the Period	EUR	347,31						
Cumulative Interest accrued on Subordinated Loan	EUR	8 667,41						
Interest Payments on Subordinated Loan	EUR	347,31						
Cumulative Interest Payments on Subordinated Loan	EUR	8 667,41						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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**28. Contact Details**



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Reporting Date	27.10.2016				
Payment date	25.10.2016				
Period No	11				
Monthly Period	Sep 2016		Convention	=	30/360 days
Interest Period	from 25.09.2016	to 25.10.2016		=	30 days