

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		27.01.2017				
Payment date		25.01.2017			Following payment dates:	27.02.2017
Period No		14				27.03.2017
Monthly Period		Dec 2016			Convention	= 30/360 days
Interest Period	from	25.12.2016	to		25.01.2017	= 31 days
Cut-Off date		31.12.2016				

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1. Portfolio Information



Reporting Date	27.01.2017			
Payment date	25.01.2017			
Period No	14			
Monthly Period	Dec 2016	Convention =		30/360 days
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	207 082 594,90 EUR	218 574 990,55 EUR
Scheduled Loan Principal Repayments	5 116 413,83 EUR	5 254 395,59 EUR
Prepayments	4 467 713,62 EUR	6 157 703,18 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	9 584 127,45 EUR	11 412 098,77 EUR
New Defaulted Auto Loans in Period	136 351,09 EUR	80 296,88 EUR
Closing Balance	197 362 116,36 EUR	207 082 594,90 EUR
Total revenue collections		
Revenue and fees received on loan balances	772 731,72 EUR	842 371,18 EUR
Recoveries on loans in default	108 073,29 EUR	80 226,40 EUR
Total Revenue Received in Period	880 805,01 EUR	922 597,58 EUR
# Loans		
At beginning of period	18 104 Loans	18 705 Loans
Paid in Full	514 Loans	589 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	11 Loans	12 Loans
At end of period	17 579 Loans	18 104 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)	10 460 496 EUR	12 331 869 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	10 460 496 EUR	12 331 869 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 375 485 EUR	12 244 511 EUR
b. Reserve Fund	1 950 750 EUR	2 069 034 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	12 326 235 EUR	14 313 545 EUR

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3. Reserve Accounts



Reporting Date	27.01.2017				
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Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	

Note Balance

Beginning of Period	207 082 594,90	EUR
End of Period	197 362 116,36	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 %	1 950 749,91	EUR
Cash Outflow		1 950 749,91	EUR
Cash Inflow		1 835 825,95	EUR
End of Period	0,9 %	1 835 825,95	EUR
Required Reserve Amount	0,9 %	1 835 825,95	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	27.01.2017				
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Asset Balance

Beginning of Period	207 082 594,90	EUR
End of Period	197 362 116,36	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	182 223 080,95	92,33 %	16 357
1-29 days past due	11 782 048,16	5,97 %	990
Delinquent Receivables:			
30-59 days past due	2 211 161,05	1,12 %	164
60-89 days past due	450 680,60	0,23 %	32
90-119 days past due	292 499,36	0,15 %	18
120-149 days past due	225 399,22	0,11 %	11
150-179 days past due	177 247,02	0,09 %	7
Total Performing and Delinquent	197 362 116	100,00 %	17 579

Current Period Defaults	136 351,09	11
Cumulative Defaults	1 176 902,28	120
Current Period Recoveries	108 073,29	
Cumulative Recoveries	767 963,36	

Principal Deficiency Trigger Event, where [A] > [B * 9%] NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	197 362 116,36
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	197 362 116,36
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



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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	207 082 594,90	156 382 594,90	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	12 326 235,11						
Amortisation	9 720 478,54						
Redemption per Class	9 720 478,54	9 720 478,54	-	-	-	-	-
Redemption per Note		2 869,94	-	-	-	-	-
Class Principal Outstanding Closing Balance	197 362 116,36	146 662 116,36	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	74,31 %	13,78 %	2,94 %	1,93 %	3,34 %	3,70 %
Current Pool Factor		0,43	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		46 171,42	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 869,94	-	-	-	-	-
Principal Outstanding per Note End of Period		43 301,48	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		3,12	70,83	108,33	175,00	291,67	750,00
Interest Payment	36 105,83	10 555,83	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		3,12	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)		29,19 %	15,41 %	12,47 %	10,55 %	7,20 %	3,51 %
Current CE (excl. Excess Spread)		26,62 %	12,84 %	9,90 %	7,97 %	4,63 %	0,93 %

*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 27.01.2017
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 Period No 14
 Monthly Period Dec 2016 to Convention = 30/360 days
 Interest Period : 25.12.2016 to 25.01.2017 = 31 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut I DAC			No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	A1	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account.	
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A		If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within fourteen (14) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to 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 another bank that meets the applicable 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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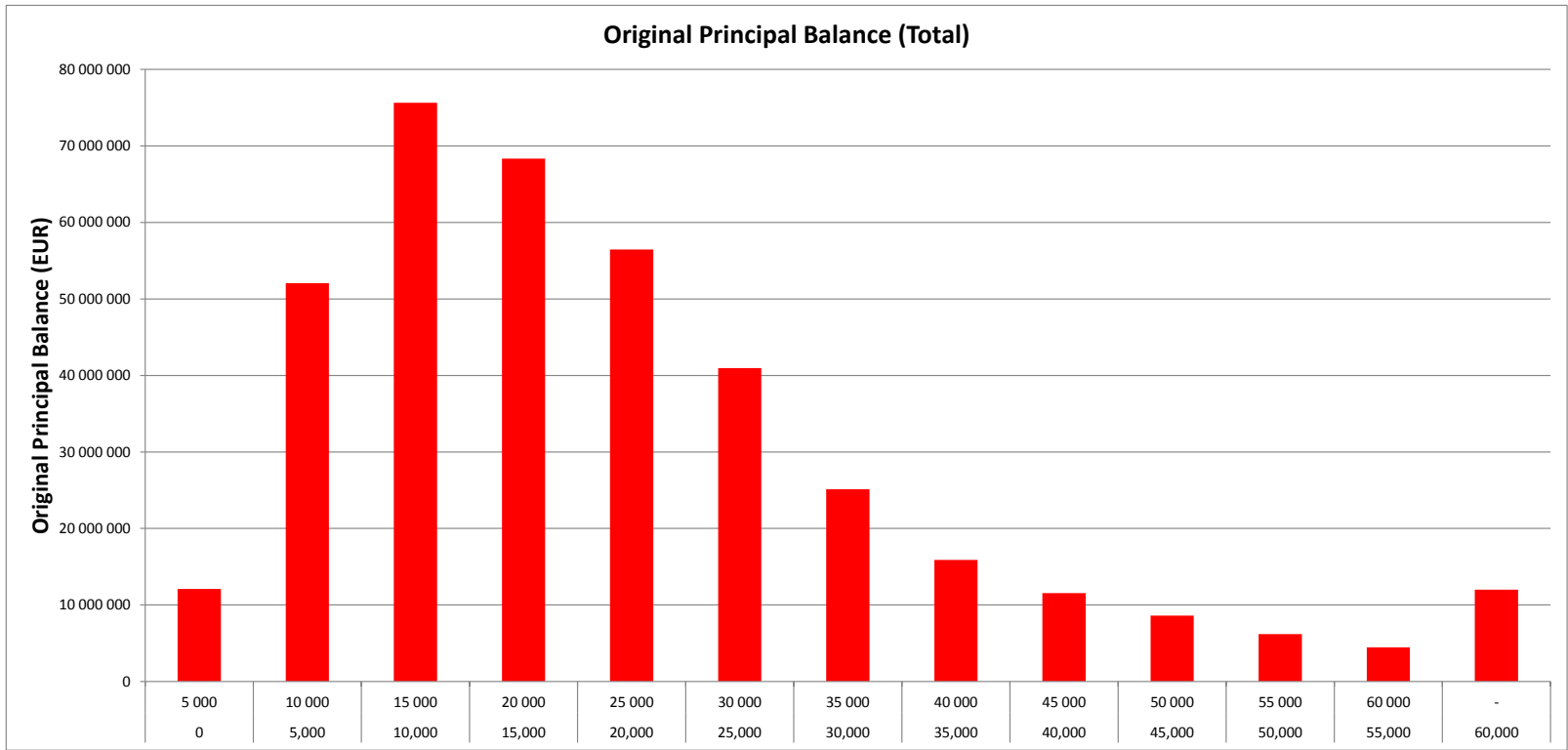
Average amount - all: 14 663

	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

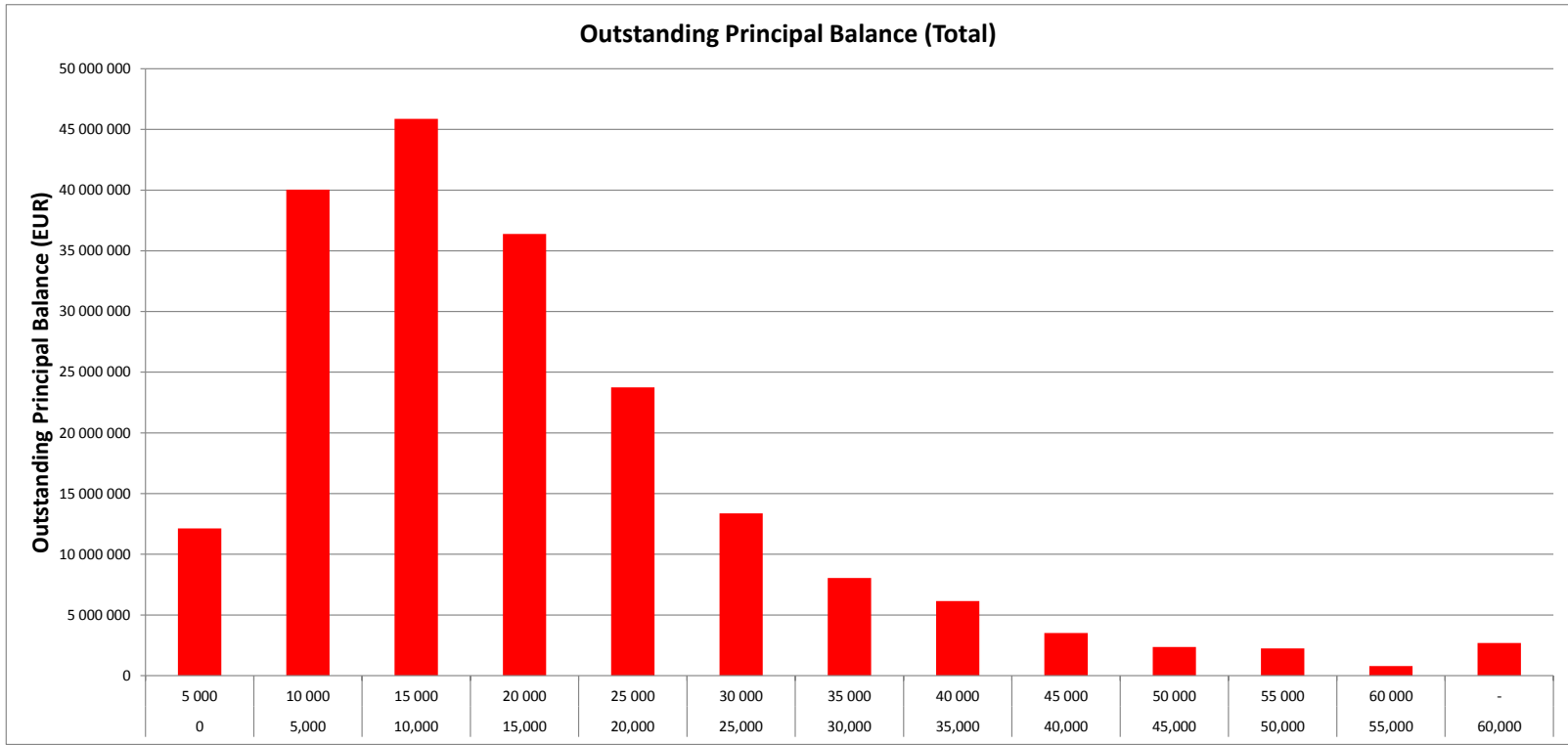
Reporting Date	27.01.2017	
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



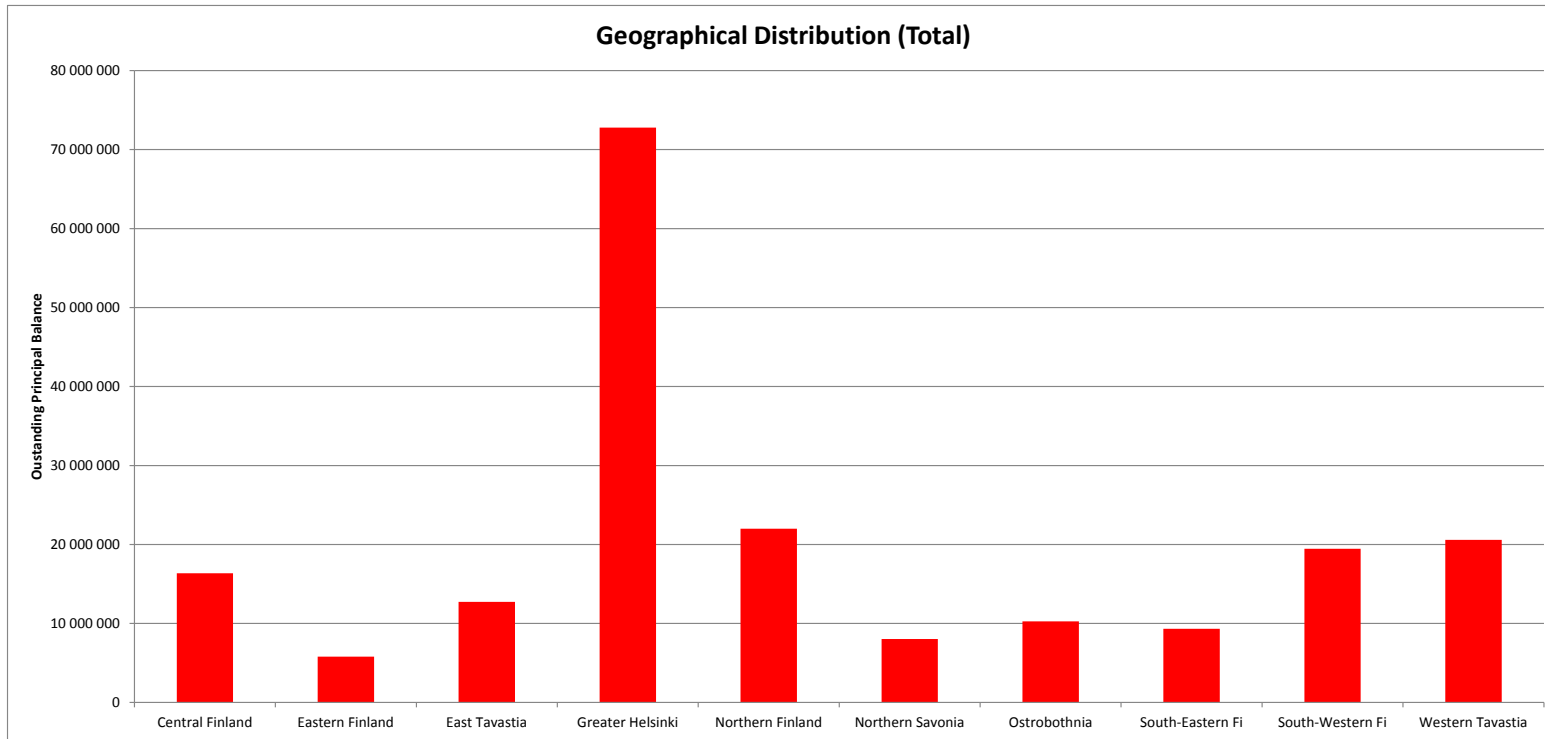
Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	14				
Monthly Period	Dec 2016	Convention	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 591	16 354 256	8,29 %	36,1		20,9
Eastern Finland	551	5 787 402	2,93 %	35,4		21,0
East Tavastia	1 111	12 737 950	6,45 %	36,4		20,9
Greater Helsinki	6 022	72 785 953	36,88 %	36,0		20,9
Northern Finland	1 888	22 003 114	11,15 %	36,6		20,8
Northern Savonia	725	8 041 540	4,07 %	36,4		20,6
Ostrobothnia	1 057	10 271 305	5,20 %	35,6		20,7
South-Eastern Fi	909	9 325 317	4,72 %	36,0		21,3
South-Western Fi	1 787	19 466 414	9,86 %	36,1		20,8
Western Tavastia	1 938	20 588 865	10,43 %	36,5		20,7
Total	17 579	197 362 116	100 %			

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9.b Geographical Distribution Graph

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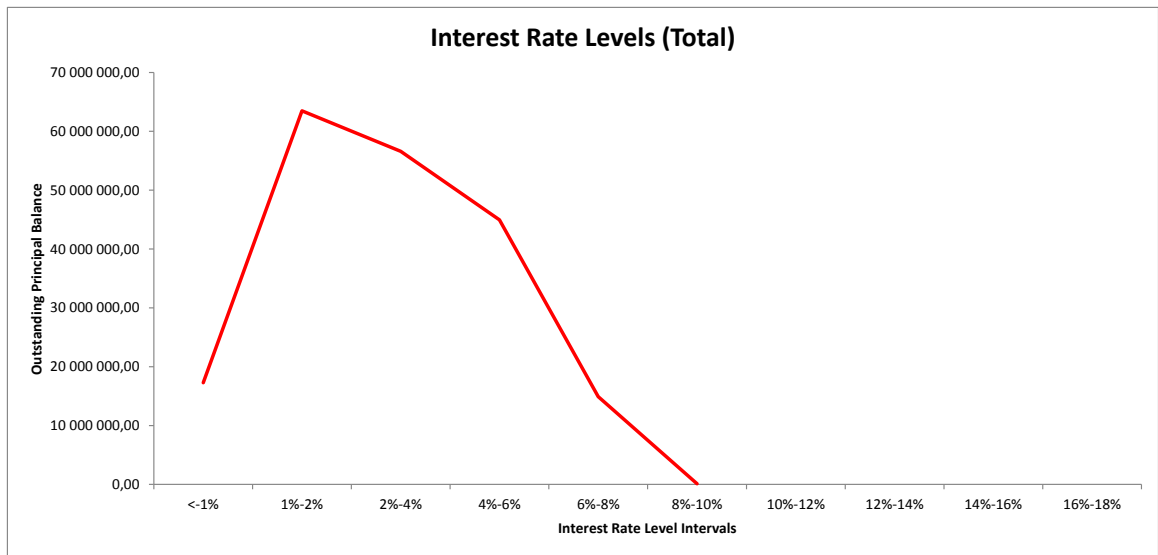


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10.b Interest Rate



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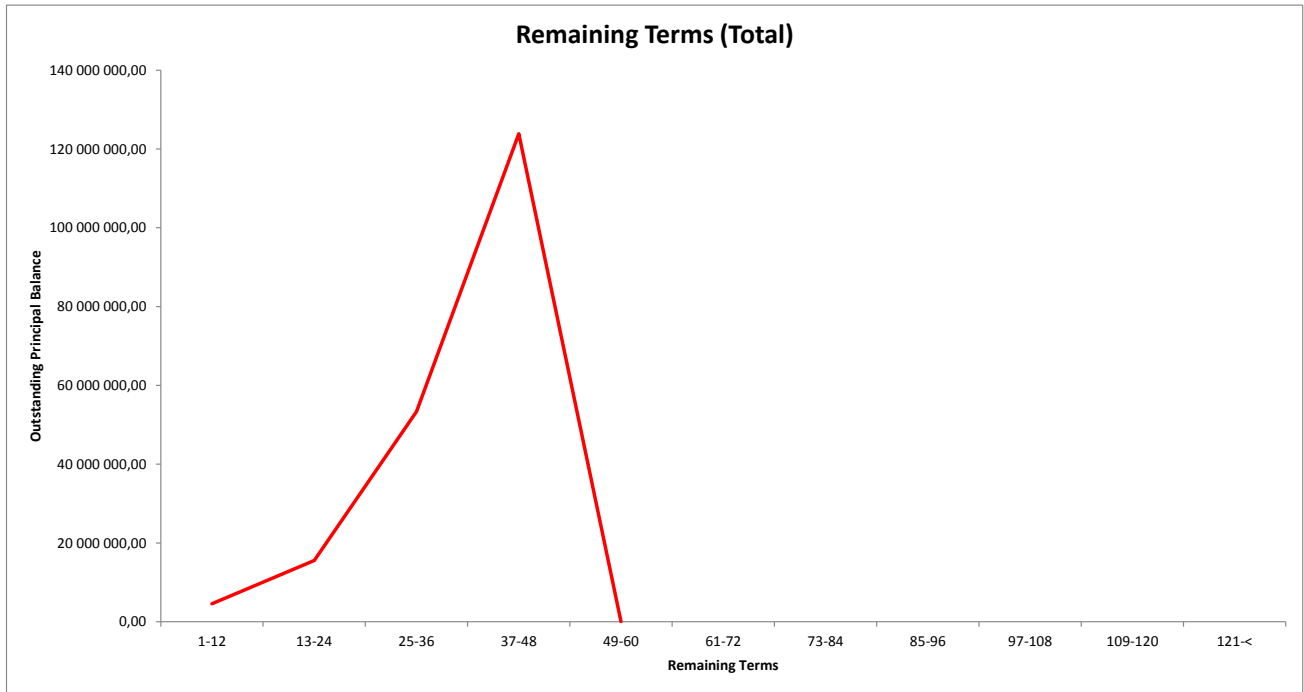


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11.b Remaining Terms



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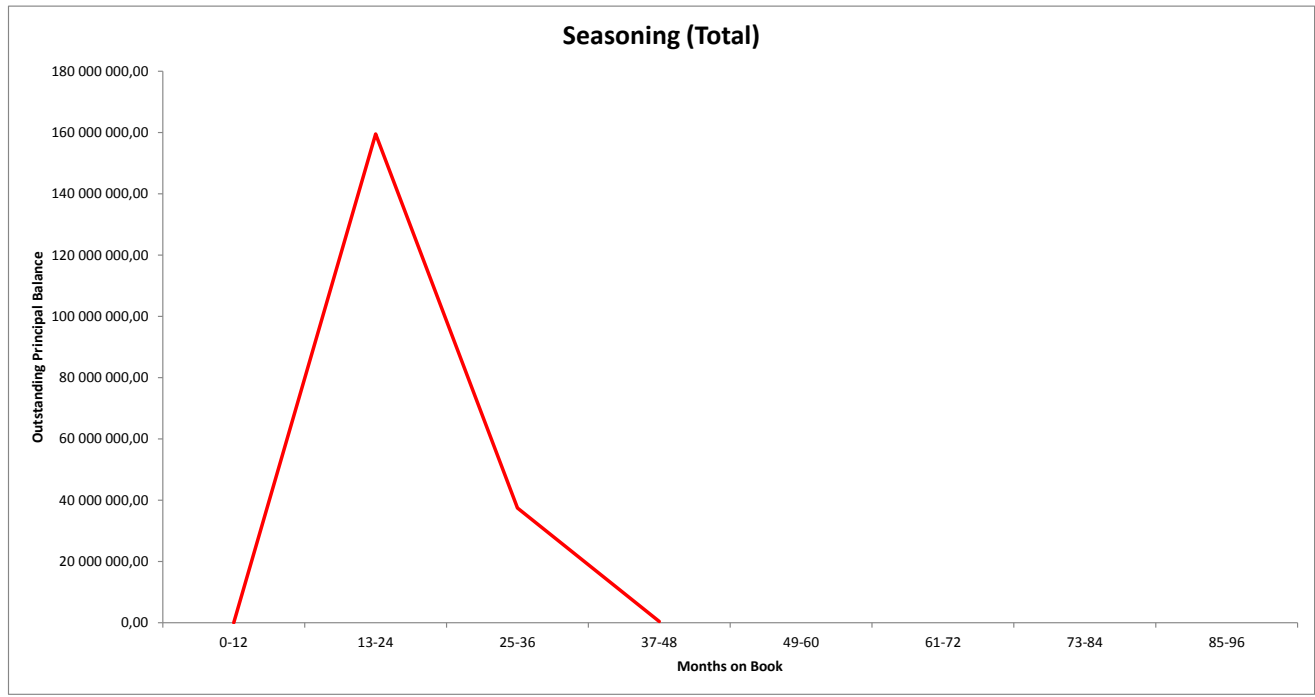


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12.b Seasoning



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13.a Balloon loans



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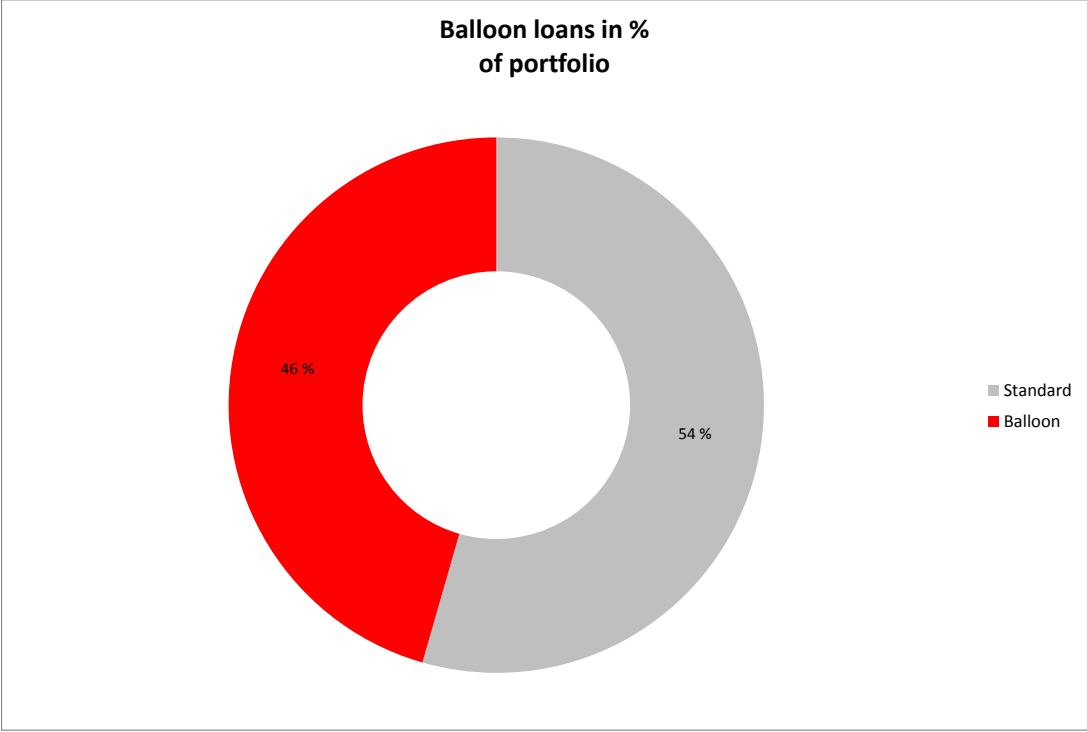
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		12 718	107 471 348	54,45 %	1 411	0,00 %	34,3	20,8
Balloon		4 861	89 890 768	45,55 %	31 745 825	35,32 %	38,3	20,9
Total		17 579	197 362 116	100 %	31 747 237	16,09 %		

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13.b Balloon loans



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Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	

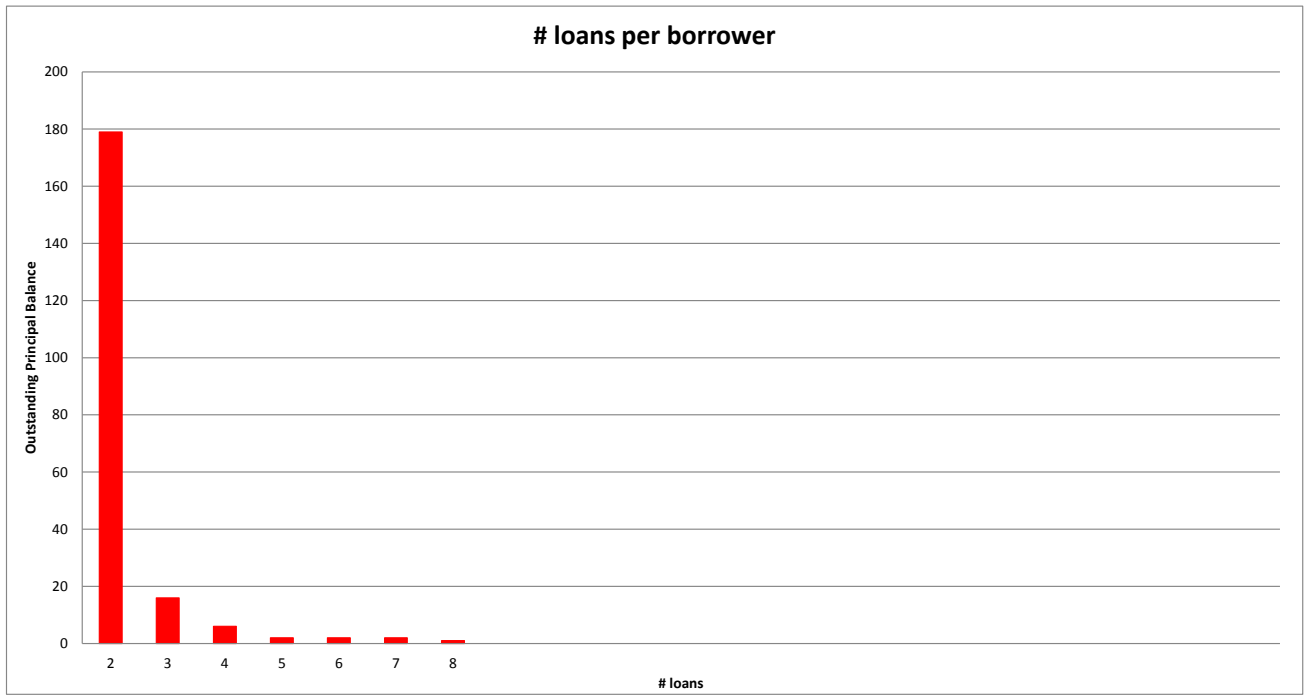


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14.b # loans per borrower



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15.a Amortization Profile



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Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	197 362 116	192 336 675	5 025 442	545 742	3,37 %	97,45 %
2	192 336 675	187 347 423	4 989 252	531 241	3,37 %	94,93 %
3	187 347 423	182 366 748	4 980 675	517 083	3,36 %	92,40 %
4	182 366 748	177 414 406	4 952 343	502 944	3,36 %	89,89 %
5	177 414 406	172 477 985	4 936 421	488 903	3,36 %	87,39 %
6	172 477 985	167 554 646	4 923 339	474 905	3,35 %	84,90 %
7	167 554 646	162 654 701	4 899 945	460 949	3,35 %	82,41 %
8	162 654 701	157 710 806	4 943 895	447 046	3,35 %	79,91 %
9	157 710 806	152 820 568	4 890 238	433 043	3,35 %	77,43 %
10	152 820 568	147 923 742	4 896 826	419 219	3,34 %	74,95 %
11	147 923 742	143 170 405	4 753 337	405 332	3,34 %	72,54 %
12	143 170 405	138 418 936	4 751 469	391 803	3,33 %	70,13 %
13	138 418 936	133 724 432	4 694 503	378 288	3,33 %	67,76 %
14	133 724 432	129 088 109	4 636 323	364 947	3,32 %	65,41 %
15	129 088 109	124 481 349	4 606 761	351 765	3,32 %	63,07 %
16	124 481 349	119 920 767	4 560 582	338 791	3,32 %	60,76 %
17	119 920 767	115 440 622	4 480 145	325 845	3,31 %	58,49 %
18	115 440 622	111 049 888	4 390 734	313 144	3,30 %	56,27 %
19	111 049 888	106 659 501	4 390 386	300 656	3,30 %	54,04 %
20	106 659 501	102 437 256	4 222 245	288 186	3,29 %	51,90 %

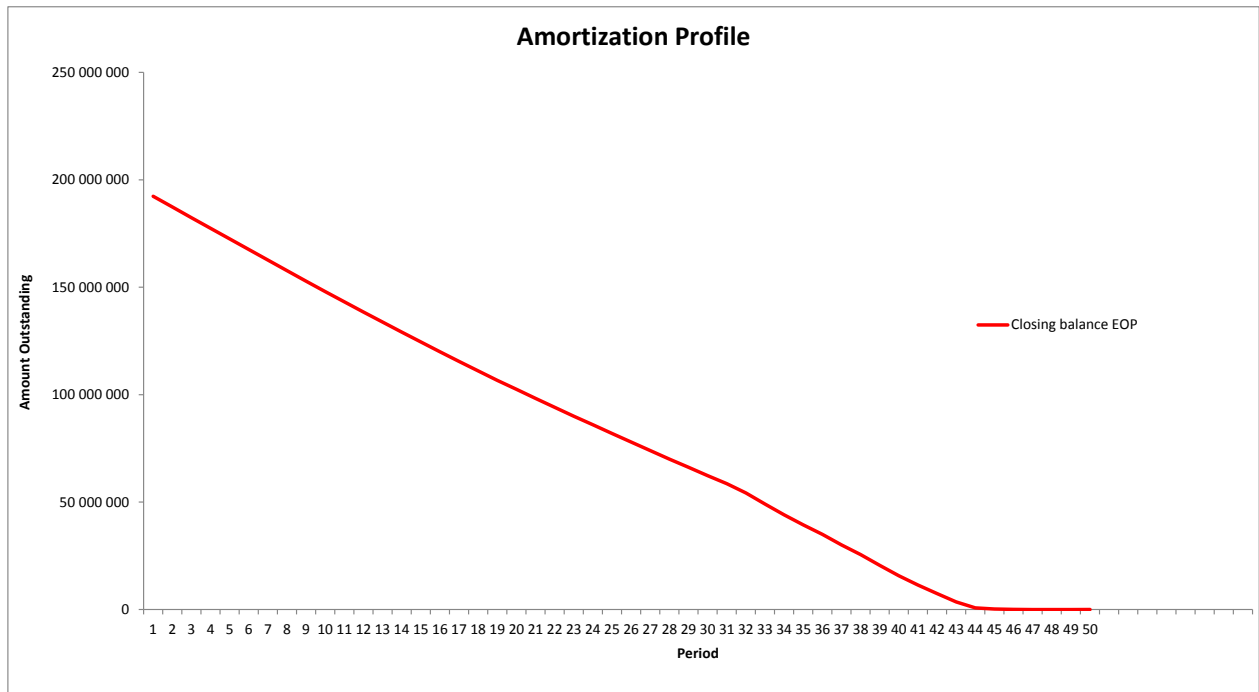
Amortization profile (first 20 periods)

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15.b Amortization Profile



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	Dec 2016	Convention = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



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16.a Payment Holidays



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	14				
Monthly Period	Dec 2016		Convention	=	30/360 days
Interest Period	from	25.12.2016	to	25.01.2017	= 31 days

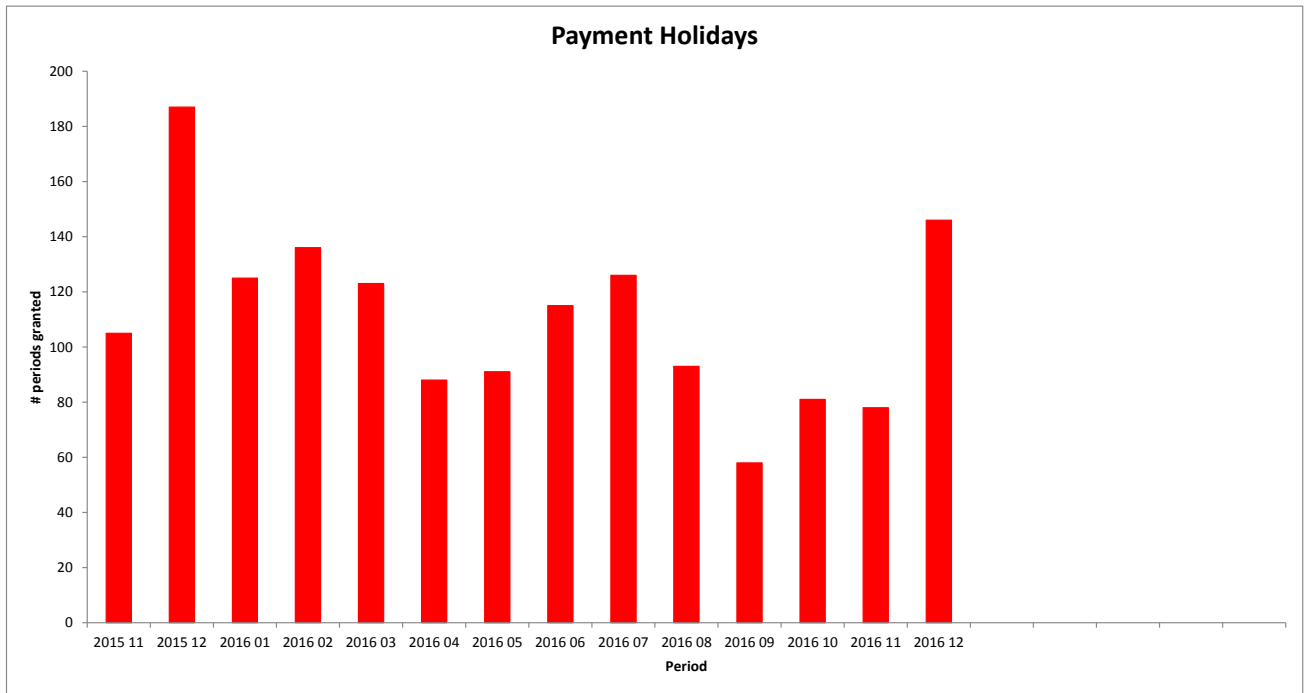
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	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	
2016 11	78	116	30 160	986 066	
2016 12	146	189	52 752	1 792 759	
Total:	1 552	2 142	680 384	23 528 329	

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16.b Payment Holidays



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	Dec 2016	Convention = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



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17.a Downpayment



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	14				
Monthly Period	Dec 2016		Convention	=	30/360 days
Interest Period	from	25.12.2016	to	25.01.2017	= 31 days

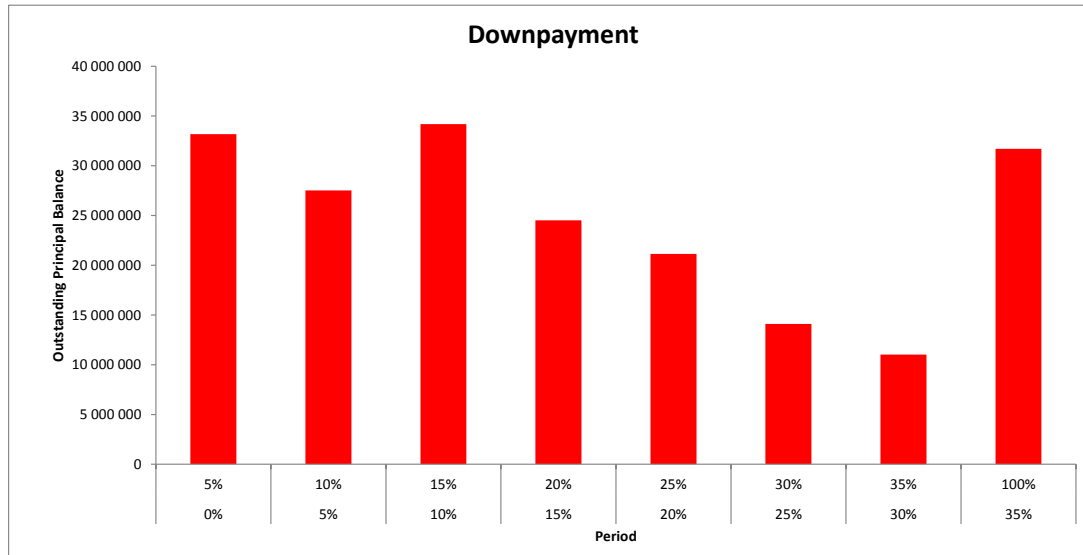
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 453	33 172 738	16,8 %	38,3	20,9
	5 %	10 %	2 062	27 527 875	13,9 %	38,0	20,7
	10 %	15 %	2 784	34 187 610	17,3 %	36,7	21,0
	15 %	20 %	2 015	24 511 009	12,4 %	36,4	20,8
	20 %	25 %	1 776	21 133 375	10,7 %	36,1	20,7
	25 %	30 %	1 265	14 096 971	7,1 %	35,3	21,2
	30 %	35 %	1 049	11 026 294	5,6 %	34,6	20,9
	35 %	100 %	4 175	31 706 243	16,1 %	32,4	20,6
Total		17 579	197 362 116	100 %			

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17.b Downpayment



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	Dec 2016	Convention = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



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18.a Vehicle Condition



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	14				
Monthly Period	Dec 2016	Convention	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	

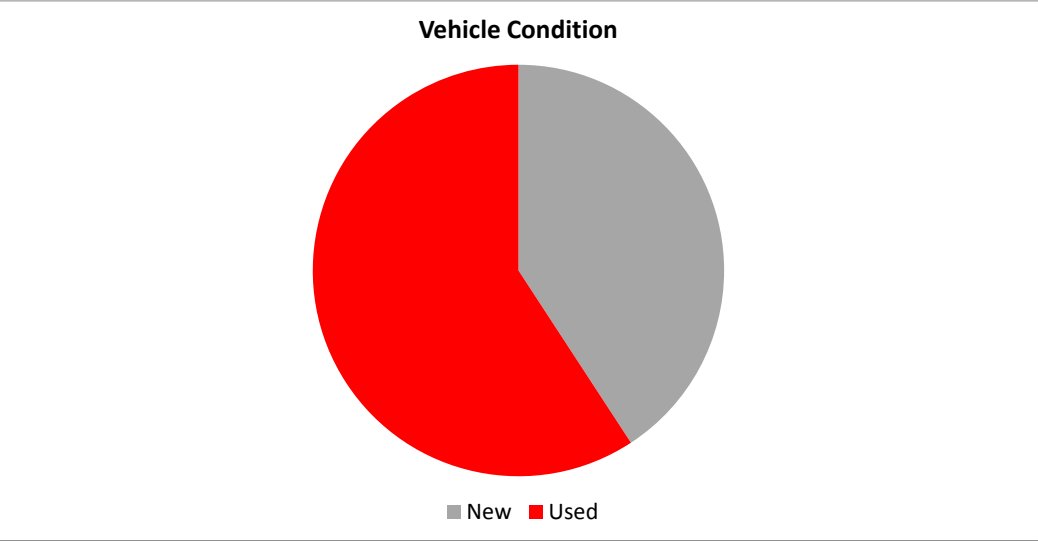
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	5 268	80 502 492	40,8 %	36,3	20,9	
Used	12 311	116 859 624	59,2 %	36,0	20,8	
Total	17 579	197 362 116	100 %			

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18.b Vehicle Condition



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	14				
Monthly Period	Dec 2016	Convention	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	



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19.a Borrower Type



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	14				
Monthly Period	Dec 2016	Convention	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	

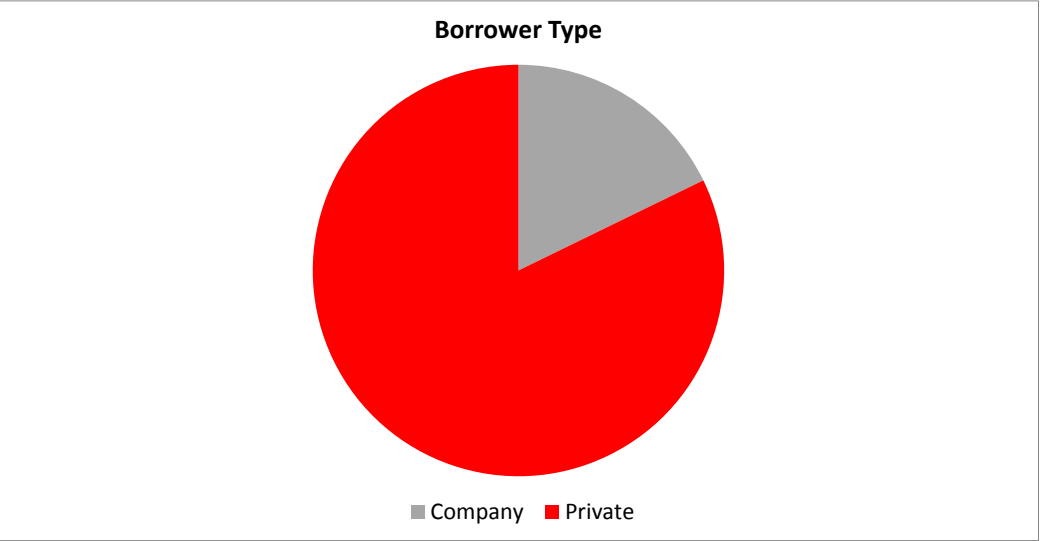
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 302	35 094 191	17,8 %	33,3	20,9
	Private	15 277	162 267 925	82,2 %	36,8	20,8
	Total	17 579	197 362 116	100 %		

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19.b Borrower Type



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	14				
Monthly Period	Dec 2016		Convention	=	30/360 days
Interest Period	from 25.12.2016	to	25.01.2017	=	31 days



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20.a Vehicle type



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	Dec 2016	Convention = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

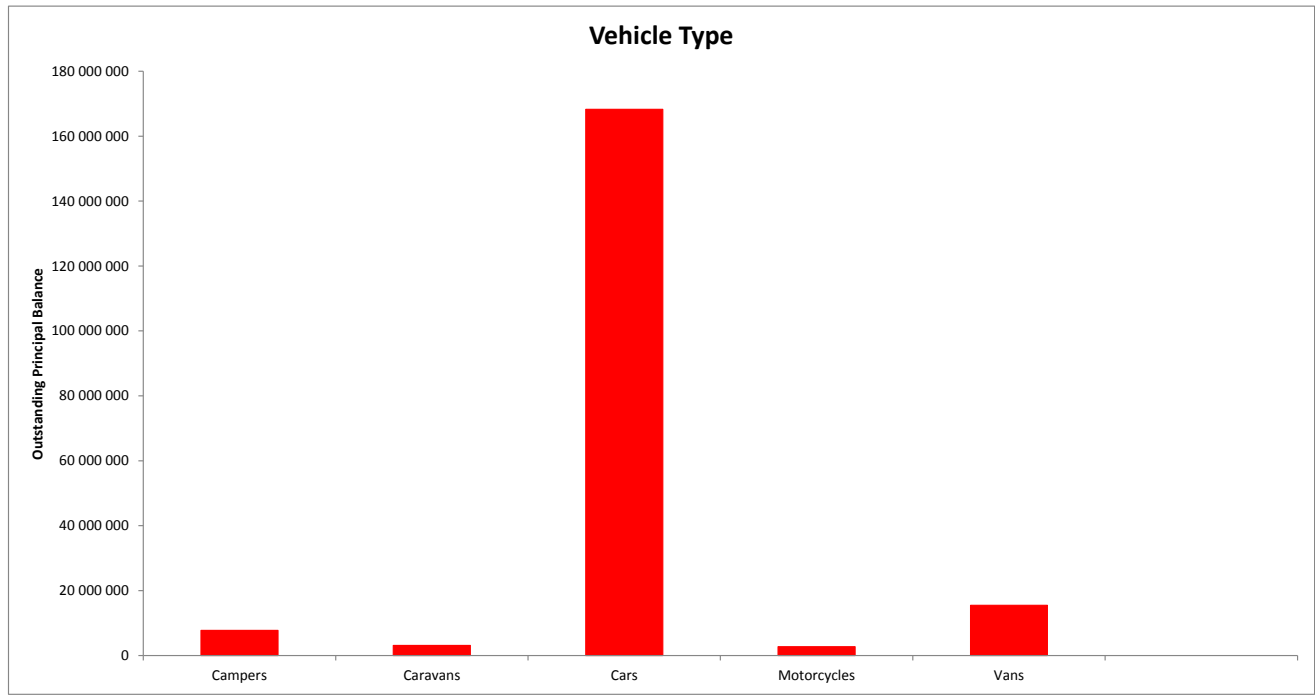
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	383	7 774 434	3,94 %	37,9	20,20
	Caravans	305	3 138 144	1,59 %	37,5	20,40
	Cars	15 198	168 275 293	85,26 %	36,2	20,90
	Motorcycles	403	2 702 724	1,37 %	35,9	19,51
	Vans	1 290	15 471 521	7,84 %	34,6	20,88
		17 579	197 362 116	100 %		

**SCF Rahoituspalvelut I DAC
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20.b Vehicle type



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	Dec 2016	Convention = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

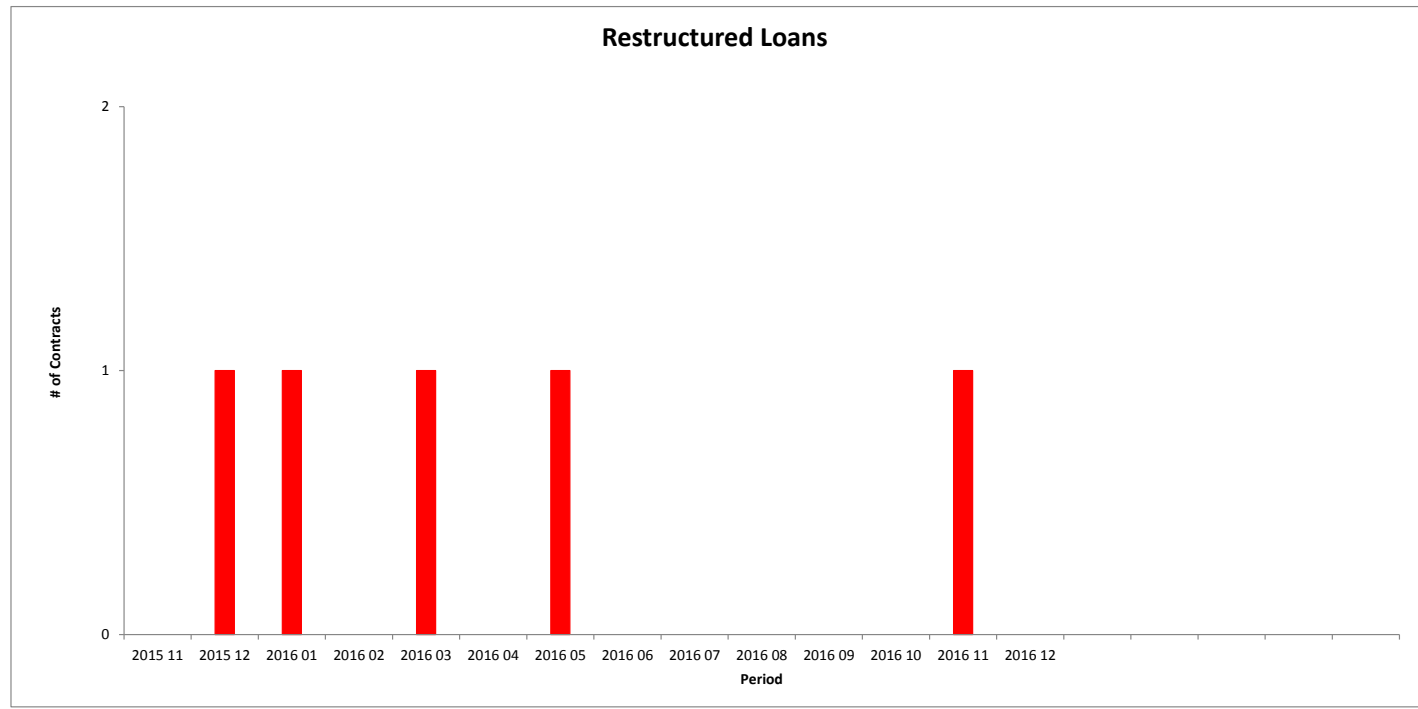


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21.b Restructured Loans



Reporting Date	27.01.2017				
Payment date	25.01.2017				
Period No	14				
Monthly Period	Dec 2016	Convention	=	30/360 days	
Interest Period	from 25.12.2016	to 25.01.2017	=	31 days	

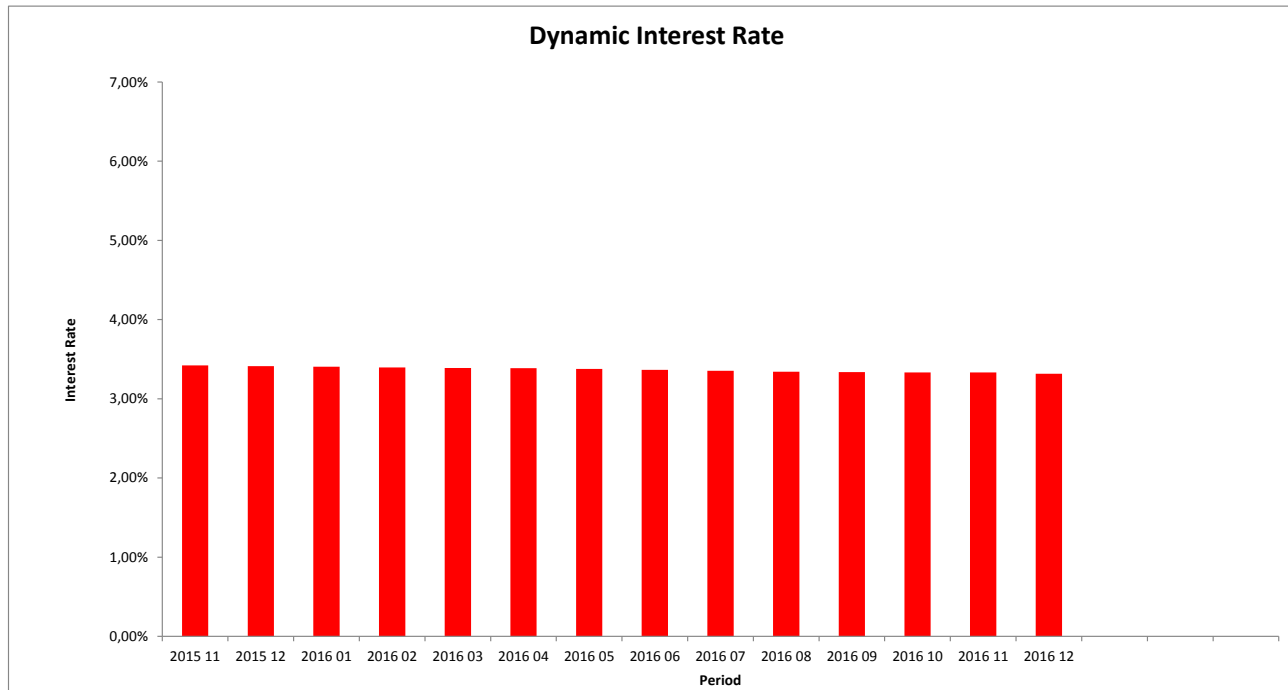


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22.b Dynamic Interest Rate



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	Dec 2016	Convention = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

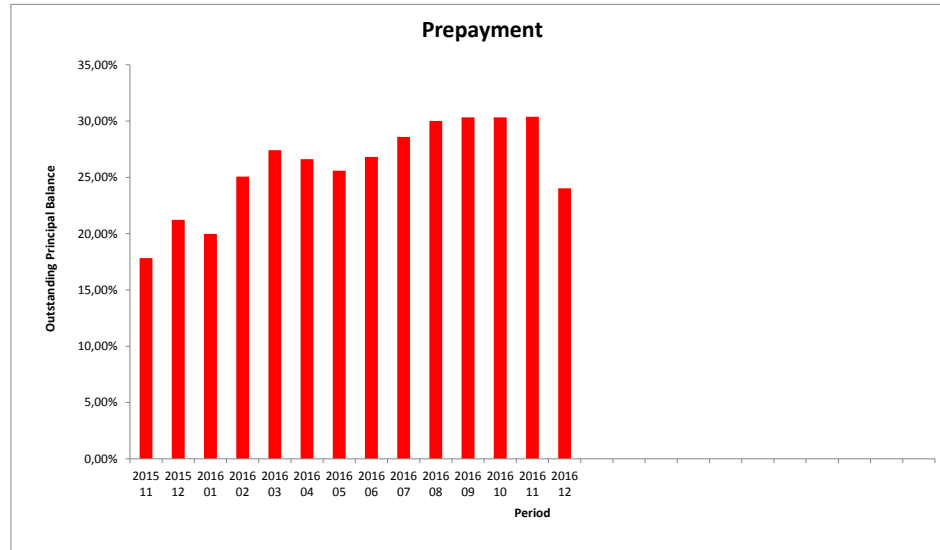


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23.b Dynamic Pre-Payments



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	Dec 2016	Convention = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days



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24. Delinquency



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	Dec 2016	Convention = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2015	11	366 651 903	24 137	343 706 720	1 444	21 200 466	117	1 575 426	11	169 291	0	0	0	0	0	0	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	207 082 595	16 721	189 704 234	1 176	14 513 987	138	1 714 106	38	586 170	15	260 474	11	219 573	5	84 050	12	80 297
	12	197 362 116	16 357	182 223 081	990	11 782 048	164	2 211 161	32	450 681	18	292 499	11	225 399	7	177 247	11	136 351

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	from Dec 2016	to Convention = 30/360 days
Interest Period	from 25.12.2016	to 25.01.2017 = 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3			2016 Q4					
			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							
2016 1	245 052	12				79 950	79 950		165 102	63 132	143 082		101 970	2 992	146 074		98 977	4 240	150 314	94 738
2016 2	446 837	31								133 429	133 429		313 409	80 562	213 991		232 847	14 502	228 492	218 345
2016 3	401 997	39												183 233	183 233		218 764	147 305	330 538	71 459
2016 4	310 561	36																147 630	147 630	162 931

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26. Priority of Payments



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	Dec 2016	Convention = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	10 460 495,74	EUR
Senior Expenses	-	4 217,97	EUR
Servicing Fee	-	84 975,36	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	650 823,87	EUR
Principal on Loan to Issuer	-	9 720 478,54	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	12 326 235,11	EUR
Senior Expenses	-	4 182,79	EUR
Interest Class A	-	10 556,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 835 825,95	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	-	9 720 478,54	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	-	50 302,50	EUR
Interest Issuer Subordinated Loan	-	304,05	EUR
Principal Issuer Subordinated Loan	-	114 923,96	EUR
Payment to Purchaser	-	448 583,67	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	448 583,67	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,59	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	448 568,08	EUR

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27. Transaction Costs



Reporting Date	27.01.2017	
Payment date	25.01.2017	
Period No	14	
Monthly Period	Dec 2016	Convention = 30/360 days
Interest Period	from 25.12.2016 to 25.01.2017	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	4 217,97						
Interest accrued for the Period	EUR	116 756,00	10 556,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	2 070 240,00	487 860,00	287 078,00	93 617,00	99 085,00	286 825,00	815 775,00
Interest Payments	EUR	116 756,00	10 556,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	2 070 240,00	487 860,00	287 078,00	93 617,00	99 085,00	286 825,00	815 775,00
Interest accrued on Subordinated Loan for the Period	EUR	304,05						
Cumulative Interest accrued on Subordinated Loan	EUR	9 229,87						
Interest Payments on Subordinated Loan	EUR	304,05						
Cumulative Interest Payments on Subordinated Loan	EUR	9 229,87						
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	27.01.2017				
Payment date	25.01.2017				
Period No	14				
Monthly Period	Dec 2016		Convention	=	30/360 days
Interest Period	from 25.12.2016	to 25.01.2017		=	31 days