

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.03.2017	Following payment dates:	25.04.2017
Payment date	27.03.2017		25.05.2017
Period No	16		
Monthly Period	Feb 2017	Convention	= 30/360 days
Interest Period	from 25.02.2017		= 28 days
Cut-Off date	28.02.2017		

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1. Portfolio Information



Reporting Date	29.03.2017		
Payment date	27.03.2017		
Period No	16		
Monthly Period	Feb 2017	Convention =	30/360 days
Interest Period	from 25.02.2017	to 25.03.2017	= 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	186 116 839,17 EUR	197 362 116,36 EUR
Scheduled Loan Principal Repayments	4 457 281,92 EUR	4 861 105,49 EUR
Prepayments	5 033 495,41 EUR	6 010 289,96 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	9 490 777,33 EUR	10 871 395,45 EUR
New Defaulted Auto Loans in Period	157 783,46 EUR	373 881,74 EUR
Closing Balance	176 468 278,38 EUR	186 116 839,17 EUR
Total revenue collections		
Revenue and fees received on loan balances	668 504,61 EUR	742 734,47 EUR
Recoveries on loans in default	168 124,61 EUR	103 748,23 EUR
Total Revenue Received in Period	836 629,22 EUR	846 482,70 EUR
# Loans		
At beginning of period	16 950 Loans	17 579 Loans
Paid in Full	559 Loans	611 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	14 Loans	18 Loans
At end of period	16 377 Loans	16 950 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)	10 324 667 EUR	11 714 933 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	10 324 667 EUR	11 714 933 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 256 005 EUR	11 622 662 EUR
b. Reserve Fund	1 738 621 EUR	1 835 826 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	11 994 626 EUR	13 458 488 EUR

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3. Reserve Accounts



Reporting Date	29.03.2017				
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Note Balance

Beginning of Period	186 116 839,17	EUR
End of Period	176 468 278,38	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 %	1 738 621,16	EUR
Cash Outflow		1 738 621,16	EUR
Cash Inflow		1 626 168,39	EUR
End of Period	0,9 %	1 626 168,39	EUR
Required Reserve Amount	0,9 %	1 626 168,39	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	29.03.2017	
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Asset Balance

Beginning of Period	186 116 839,17	EUR
End of Period	176 468 278,38	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	161 250 439,64	91,38 %	15 103
1-29 days past due	12 290 281,08	6,96 %	1 050

Delinquent Receivables:

30-59 days past due	1 929 381,65	1,09 %	157
60-89 days past due	512 256,70	0,29 %	40
90-119 days past due	259 506,13	0,15 %	16
120-149 days past due	150 753,80	0,09 %	7
150-179 days past due	75 659,38	0,04 %	4
Total Performing and Delinquent	176 468 278	100,00 %	16 377

Current Period Defaults	157 783,46	14
Cumulative Defaults	1 708 567,48	152
Current Period Recoveries	168 124,61	
Cumulative Recoveries	1 039 836,20	

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

NO

[A] [1] - [2] - [3]	(0,00)
Note Principal Closing Balance [1]	176 468 278,38
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	176 468 278,38
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



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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	186 116 839,17	135 416 839,17	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	11 994 625,93						
Amortisation	9 648 560,79						
Redemption per Class	9 648 560,79	9 648 560,79	-	-	-	-	-
Redemption per Note		2 848,70	-	-	-	-	-
Class Principal Outstanding Closing Balance	176 468 278,38	125 768 278,38	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	71,27 %	15,41 %	3,29 %	2,15 %	3,74 %	4,14 %
Current Pool Factor		0,37	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	28						
Principal Outstanding per Note Beginning of Period		39 981,35	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 848,70	-	-	-	-	-
Principal Outstanding per Note End of Period		37 132,65	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,63	70,83	108,33	175,00	291,67	750,00
Interest Payment	34 464,94	8 914,94	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		2,63	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)		32,57 %	17,15 %	13,87 %	11,71 %	7,97 %	3,84 %
Current CE (excl. Excess Spread)		29,65 %	14,24 %	10,95 %	8,80 %	5,06 %	0,92 %

*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 29.03.2017
 Payment date 27.03.2017
 Period No 16
 Monthly Period Feb 2017 to Convention = 30/360 days
 Interest Period : 25.02.2017 to 25.03.2017 = 28 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. to another bank that meets the applicable Required Ratings.	
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



Average amount - all: 14 663

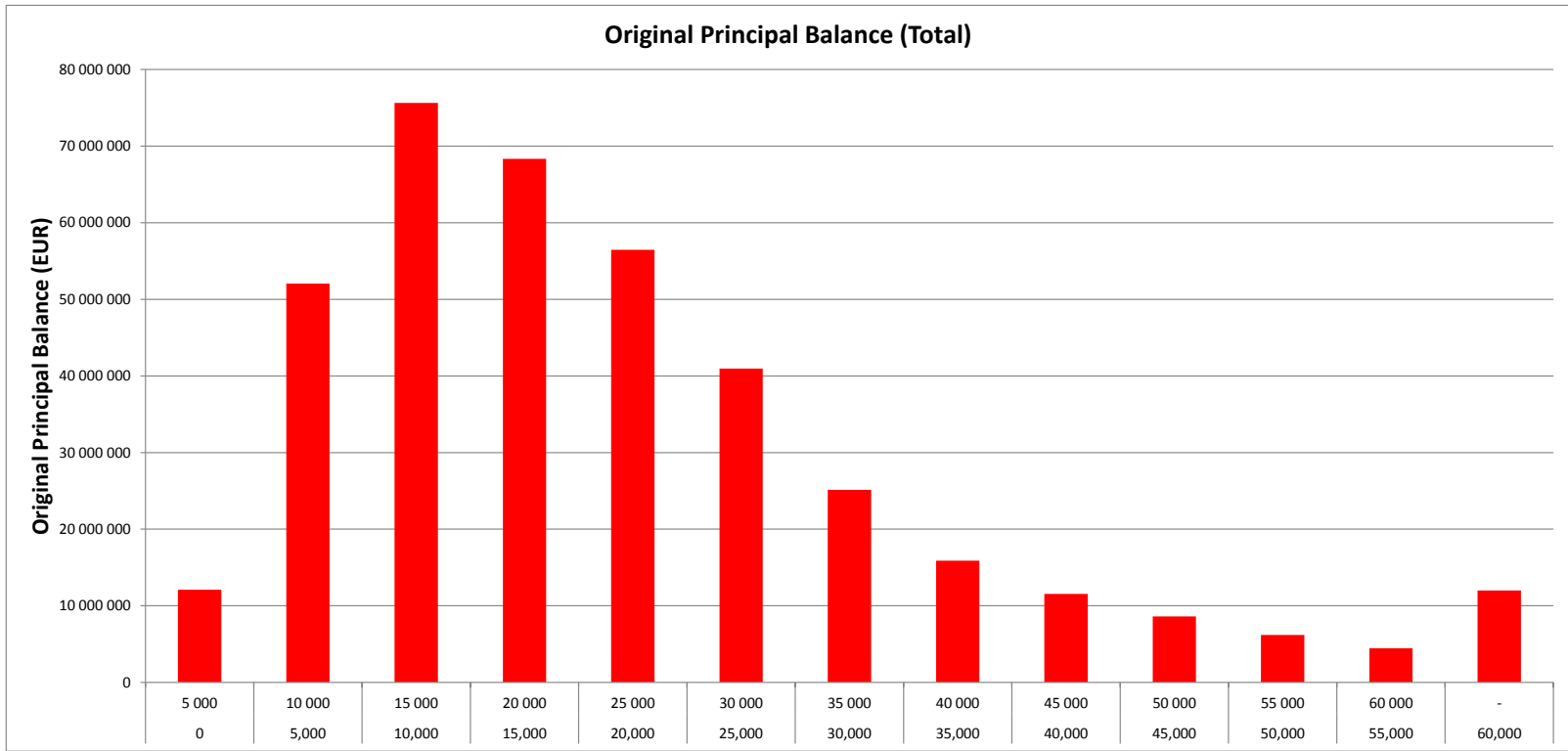
Reporting Date	29.03.2017		Convention	=	30/360 days
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Interest Period	from	25.02.2017	to	25.03.2017	= 28 days

	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

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8.a Outstanding Principal Balance



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Interest Period	from 25.02.2017	to	25.03.2017	= 28 days

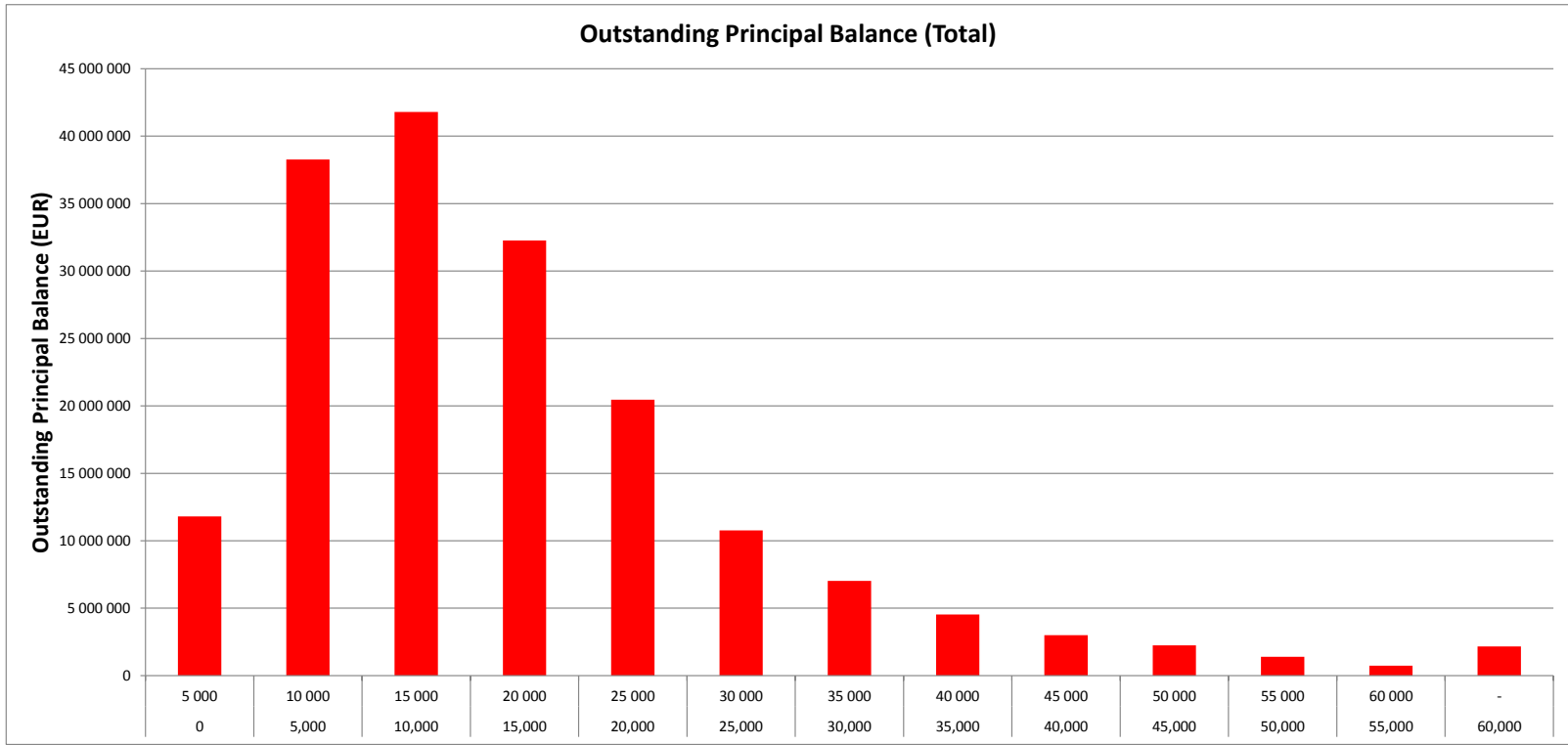
Average amount - all: 10 775

		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0	5 000	4 096	11 799 807	6,7 %	21,2	23,5
		5 000	10 000	5 151	38 267 684	21,7 %	32,7	23,2
		10 000	15 000	3 415	41 795 002	23,7 %	35,4	22,9
		15 000	20 000	1 872	32 259 645	18,3 %	36,2	22,7
		20 000	25 000	921	20 460 623	11,6 %	36,6	22,6
		25 000	30 000	397	10 767 815	6,1 %	36,6	22,5
		30 000	35 000	217	7 031 137	4,0 %	37,3	22,3
		35 000	40 000	122	4 529 256	2,6 %	37,6	22,0
		40 000	45 000	71	3 003 497	1,7 %	37,8	21,6
		45 000	50 000	47	2 243 164	1,3 %	37,4	21,3
		50 000	55 000	27	1 404 154	0,8 %	37,8	21,9
		55 000	60 000	13	736 142	0,4 %	38,4	20,8
		60 000	-	28	2 170 350	1,2 %	35,6	22,8
		Total		16 377	176 468 278	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



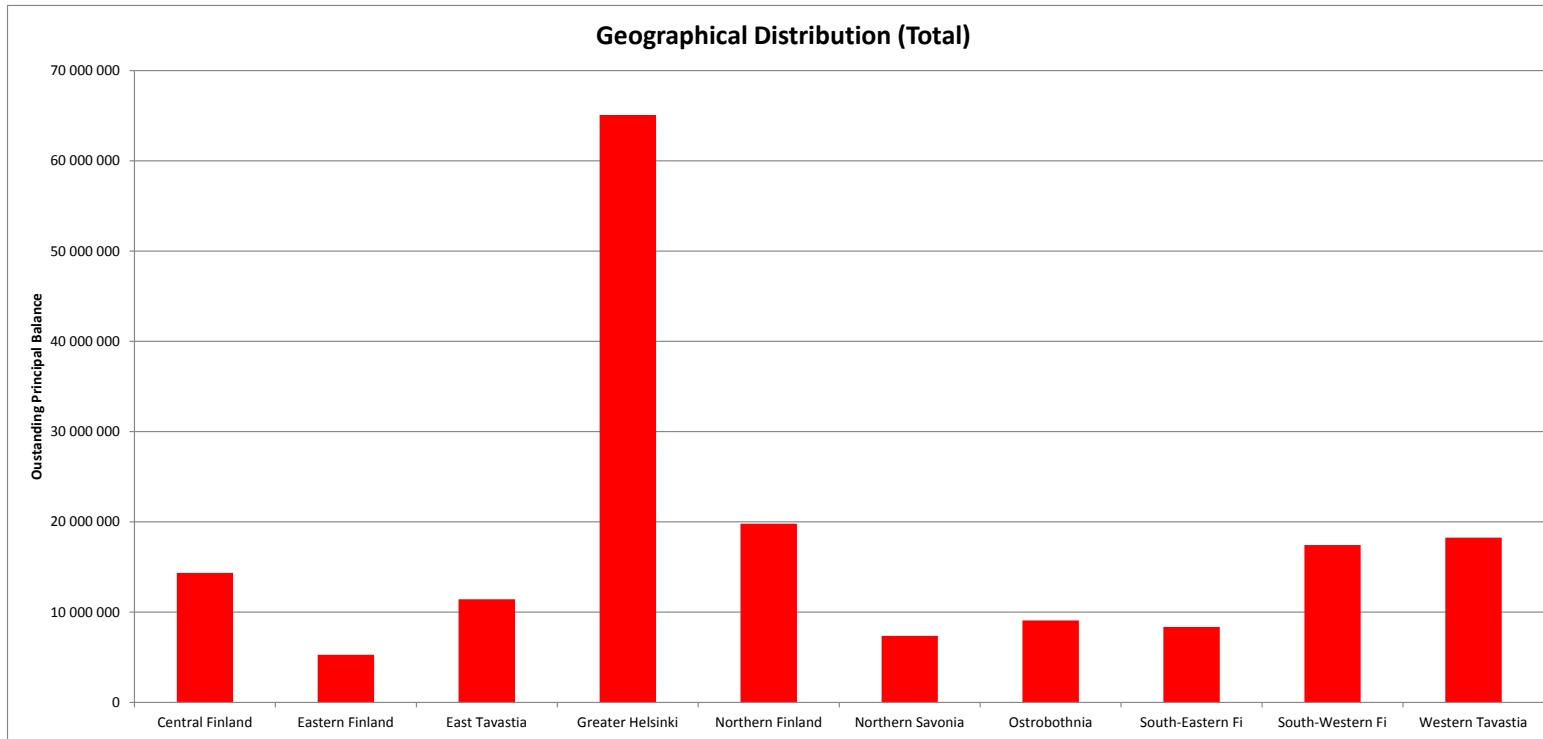
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 458	14 352 176	8,13 %	34,3		22,9
Eastern Finland	515	5 284 870	2,99 %	33,9		23,0
East Tavastia	1 042	11 432 954	6,48 %	34,7		22,8
Greater Helsinki	5 604	65 081 680	36,88 %	34,4		22,8
Northern Finland	1 787	19 795 098	11,22 %	34,8		22,8
Northern Savonia	691	7 385 095	4,18 %	34,6		22,5
Ostrobothnia	991	9 091 262	5,15 %	33,9		22,7
South-Eastern Fi	848	8 361 218	4,74 %	34,2		23,3
South-Western Fi	1 658	17 426 746	9,88 %	34,4		22,7
Western Tavastia	1 783	18 257 179	10,35 %	34,7		22,6
Total	16 377	176 468 278	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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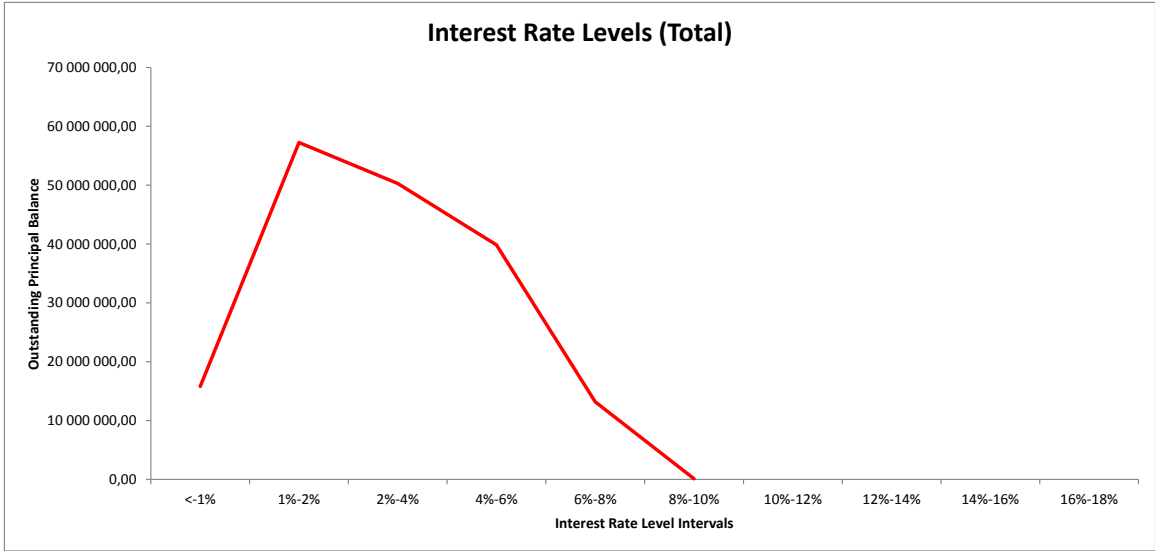
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1434	15 780 284	8,94 %	35,5	22,0
1 2		4502	57 246 496	32,44 %	35,1	22,7
2 4		4274	50 302 850	28,51 %	34,4	22,7
4 6		4365	39 850 889	22,58 %	33,4	23,3
6 8		1788	13 188 981	7,47 %	33,8	22,6
8 10		14	98 778	0,06 %	36,1	23,0
10 12						
12 14						
14 16						
16 18						
Total		16 377	176 468 278	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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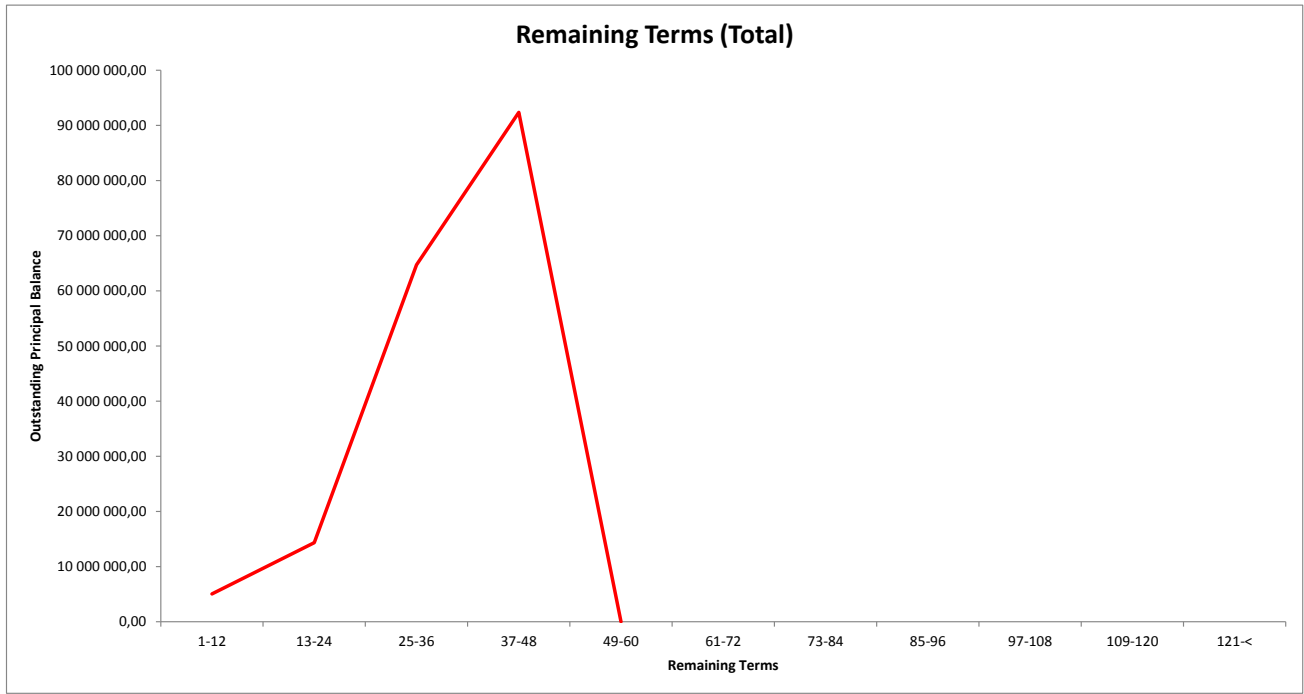
TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
								0
	1		12	1 724	5 042 920	2,86 %	9,0	25,2
	13		24	2 491	14 335 228	8,12 %	18,6	23,9
	25		36	5 665	64 711 690	36,67 %	32,5	25,6
	37		48	6 470	92 363 590	52,34 %	39,6	20,5
	49		60	0	0	0,00 %	0,0	0,0
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
Total			16 377	176 468 278	100 %			

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11.b Remaining Terms



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12.a Seasoning



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Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days

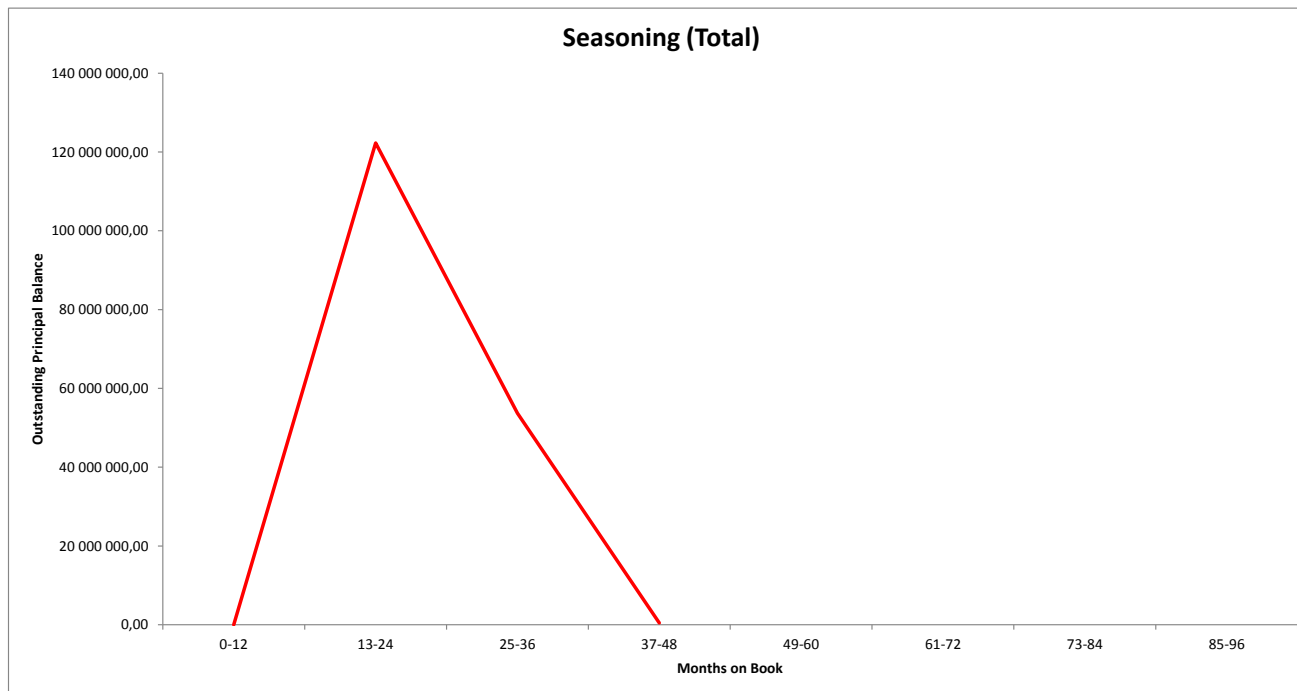
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	0	0	0,00 %	0,0	0,0
13	24	10 850	122 290 289	69,30 %	36,3	20,8
25	36	5 459	53 666 881	30,41 %	30,3	27,2
37	48	63	477 742	0,27 %	20,6	39,9
49	60					
61	72					
73	84					
85	96					
Total		16 372	176 434 912	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days



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13.a Balloon loans



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days

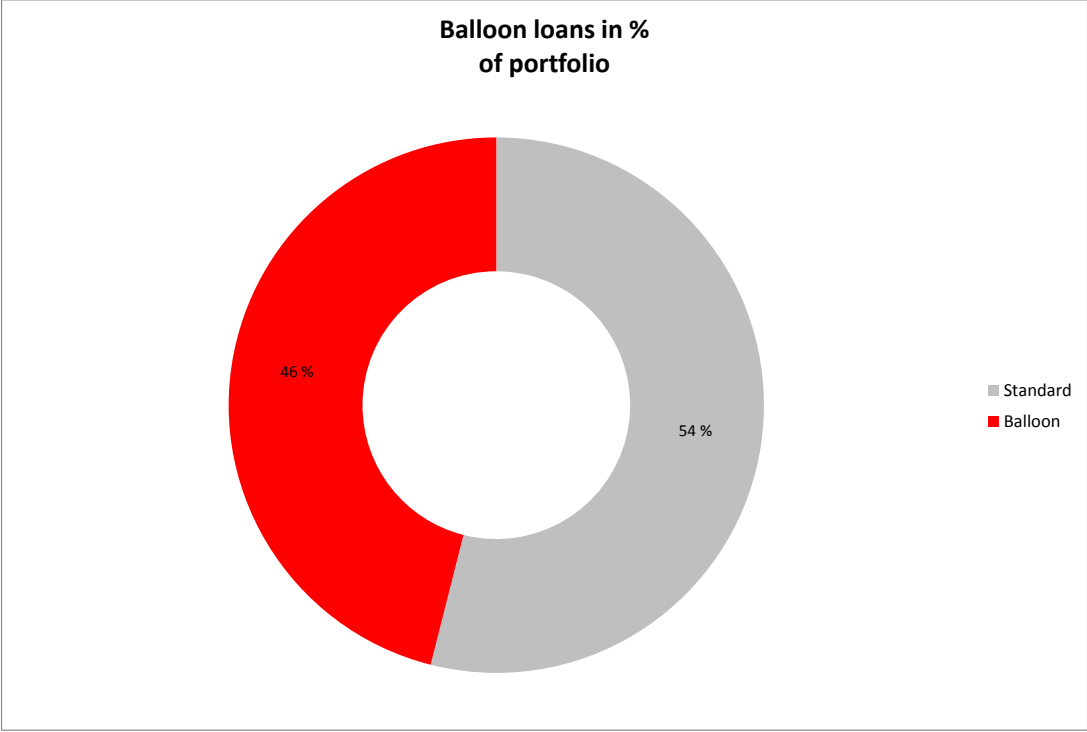
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		11 812	95 193 003	53,94 %	1 255	0,00 %	32,7	22,8
Balloon		4 565	81 275 276	46,06 %	29 640 408	36,47 %	36,4	22,8
Total		16 377	176 468 278	100 %	29 641 664	16,80 %		

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13.b Balloon loans



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days

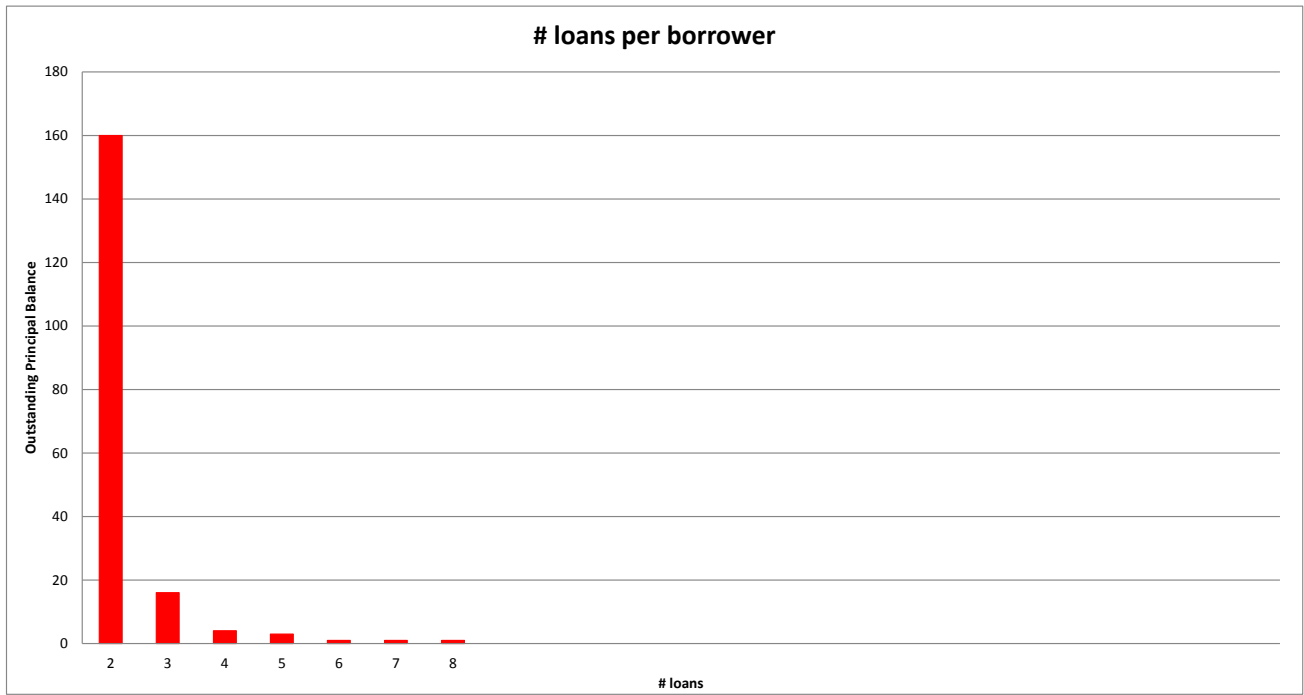


SCF Rahoituspalvelut I DAC
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14.b # loans per borrower



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days



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15.a Amortization Profile



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	176 468 278	171 794 646	4 673 632	485 529	3,35 %	97,35 %
2	171 794 646	167 154 893	4 639 753	472 170	3,35 %	94,72 %
3	167 154 893	162 524 581	4 630 312	459 077	3,35 %	92,10 %
4	162 524 581	157 904 909	4 619 672	446 000	3,34 %	89,48 %
5	157 904 909	153 305 680	4 599 229	432 965	3,34 %	86,87 %
6	153 305 680	148 648 402	4 657 277	419 976	3,34 %	84,24 %
7	148 648 402	144 045 167	4 603 236	406 824	3,33 %	81,63 %
8	144 045 167	139 418 578	4 626 588	393 857	3,33 %	79,00 %
9	139 418 578	134 939 503	4 479 075	380 786	3,33 %	76,47 %
10	134 939 503	130 463 951	4 475 552	368 079	3,32 %	73,93 %
11	130 463 951	126 036 115	4 427 836	355 381	3,32 %	71,42 %
12	126 036 115	121 655 628	4 380 487	342 842	3,31 %	68,94 %
13	121 655 628	117 304 614	4 351 014	330 427	3,31 %	66,47 %
14	117 304 614	113 008 466	4 296 148	318 196	3,30 %	64,04 %
15	113 008 466	108 778 150	4 230 317	306 015	3,30 %	61,64 %
16	108 778 150	104 635 926	4 142 224	294 063	3,29 %	59,29 %
17	104 635 926	100 497 877	4 138 048	282 319	3,29 %	56,95 %
18	100 497 877	96 531 525	3 966 352	270 600	3,28 %	54,70 %
19	96 531 525	92 559 721	3 971 804	259 375	3,27 %	52,45 %
20	92 559 721	88 619 454	3 940 266	248 193	3,27 %	50,22 %

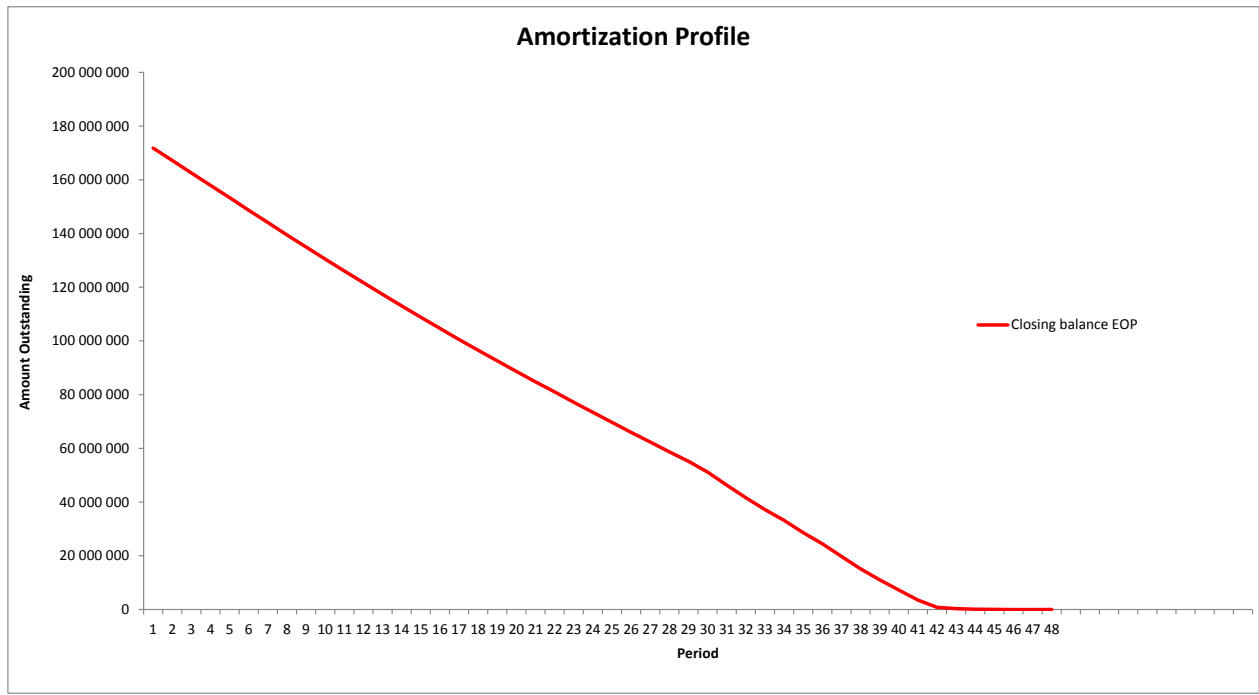
Amortization profile (first 20 periods)

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

15.b Amortization Profile



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days



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16.a Payment Holidays



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days

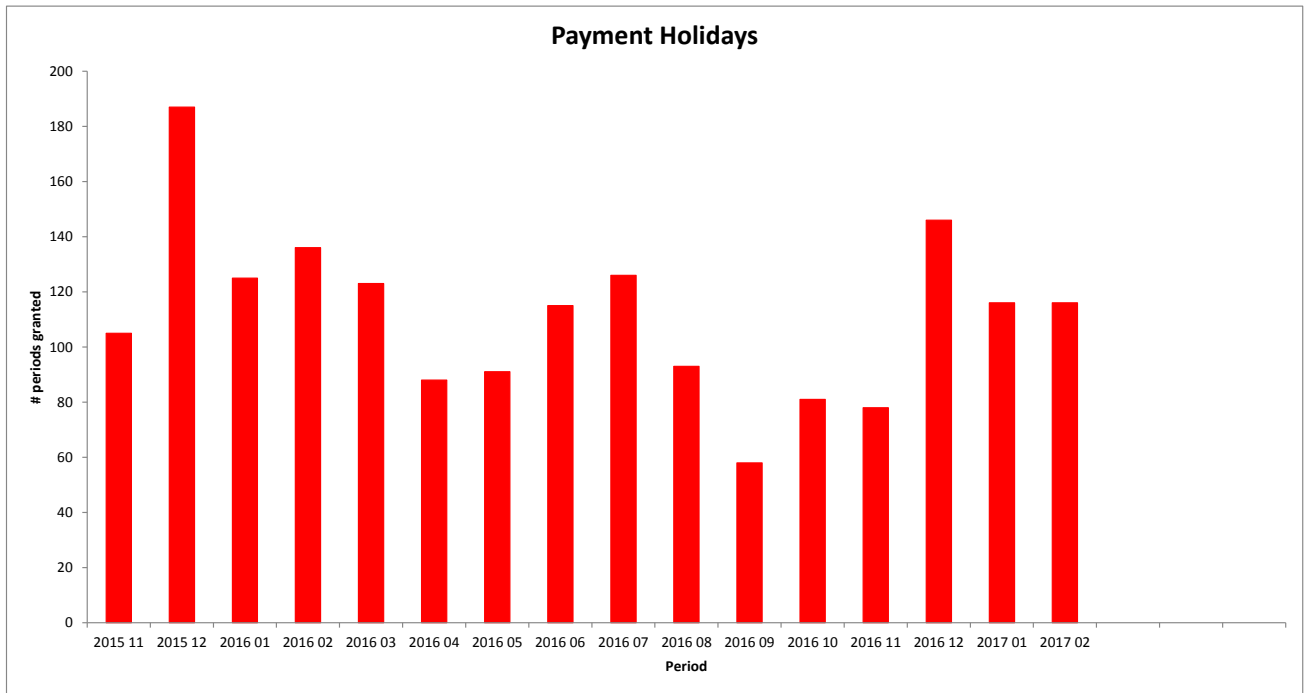
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	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	
2017 01	116	162	52 545	1 675 136	
2017 02	116	166	45 419	1 351 095	
Total:	1 784	2 470	778 347	26 554 560	

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

16.b Payment Holidays



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days



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17.a Downpayment



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	16				
Monthly Period	Feb 2017		Convention	=	30/360 days
Interest Period	from	25.02.2017	to	25.03.2017	= 28 days

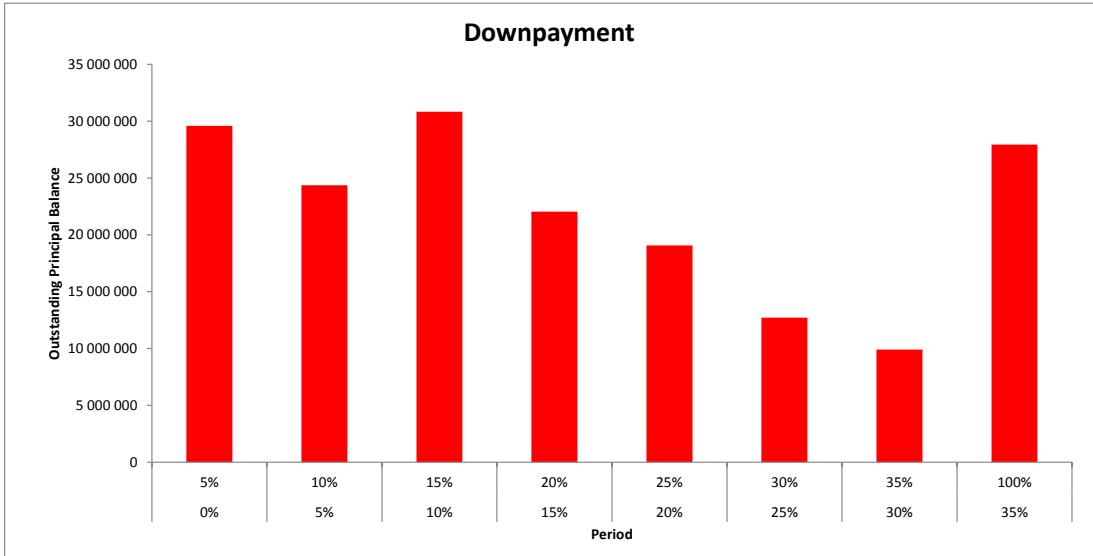
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 275	29 587 568	16,8 %	36,5	22,8
	5 %	10 %	1 924	24 358 787	13,8 %	36,2	22,7
	10 %	15 %	2 626	30 835 996	17,5 %	34,9	22,9
	15 %	20 %	1 889	22 049 309	12,5 %	34,7	22,8
	20 %	25 %	1 660	19 067 452	10,8 %	34,5	22,7
	25 %	30 %	1 186	12 721 557	7,2 %	33,5	23,2
	30 %	35 %	988	9 908 256	5,6 %	33,0	22,8
	35 %	100 %	3 829	27 939 353	15,8 %	31,0	22,6
Total		16 377	176 468 278	100 %			

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17.b Downpayment



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days



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18.a Vehicle Condition



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	16				
Monthly Period	Feb 2017	Convention	=	30/360 days	
Interest Period	from 25.02.2017	to 25.03.2017	=	28 days	

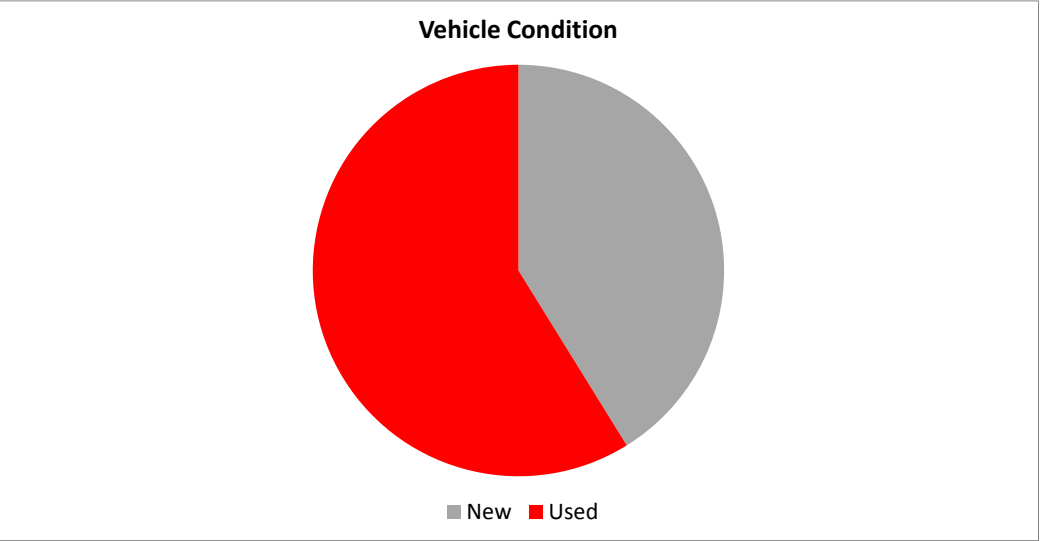
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 966	72 653 336	41,2 %	34,6	22,8
	Used	11 411	103 814 942	58,8 %	34,3	22,7
	Total	16 377	176 468 278	100 %		

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18.b Vehicle Condition



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	16				
Monthly Period	Feb 2017	Convention	=	30/360 days	
Interest Period	from 25.02.2017	to 25.03.2017	=	28 days	



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19.a Borrower Type



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	16				
Monthly Period	Feb 2017	Convention	=	30/360 days	
Interest Period	from 25.02.2017	to 25.03.2017	=	28 days	

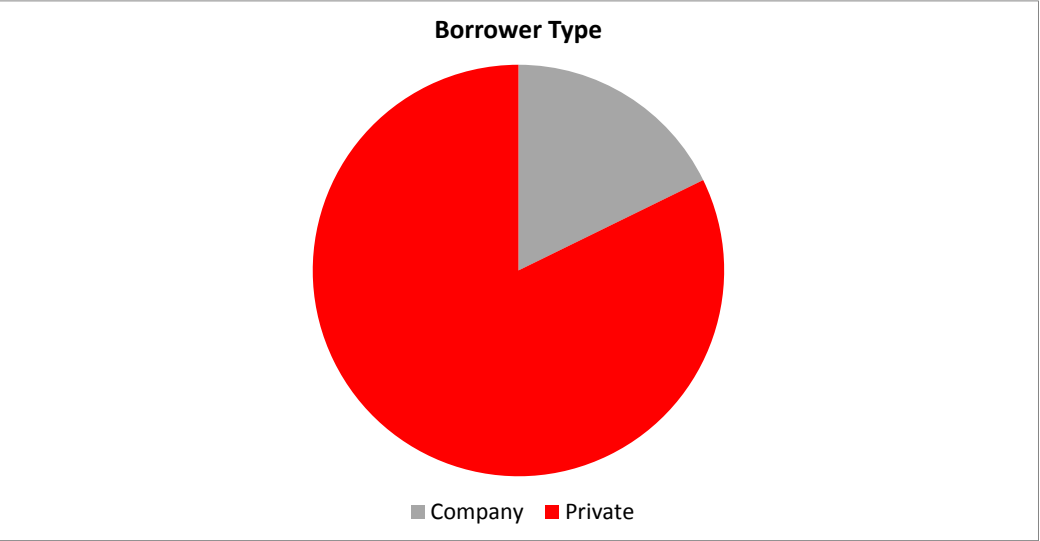
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 133	31 337 581	17,8 %	31,7	22,9
	Private	14 244	145 130 697	82,2 %	35,0	22,8
	Total	16 377	176 468 278	100 %		

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19.b Borrower Type



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	16				
Monthly Period	Feb 2017	Convention	=	30/360 days	
Interest Period	from 25.02.2017	to 25.03.2017	=	28 days	



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20.a Vehicle type



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days

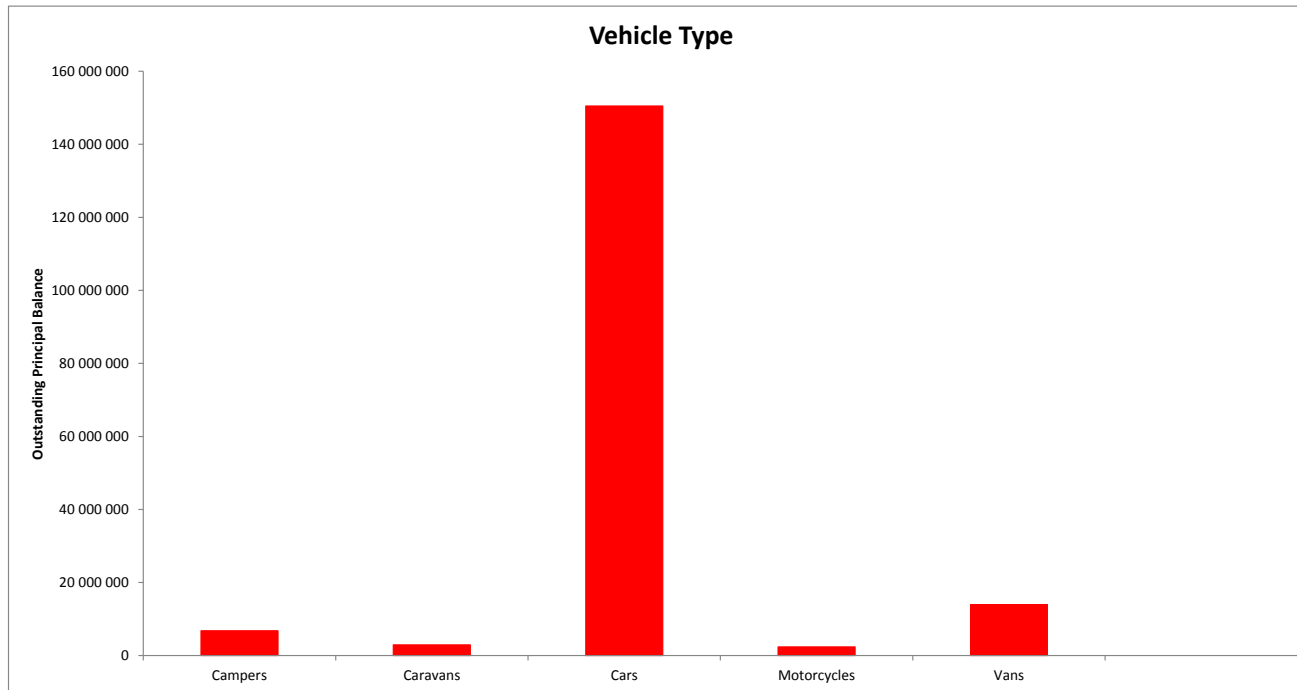
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	351	6 791 314	3,85 %	36,0	22,09
	Caravans	294	2 915 694	1,65 %	35,8	22,38
	Cars	14 165	150 472 924	85,27 %	34,5	22,83
	Motorcycles	373	2 345 010	1,33 %	34,2	21,51
	Vans	1 194	13 943 336	7,90 %	32,9	22,89
		16 377	176 468 278	100 %		

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20.b Vehicle type



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days



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21.a Restructured Loans



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 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
2016 11	1	12 709
2016 12	0	0
2017 01	0	0
2017 02	2	14 261
	7	65 337

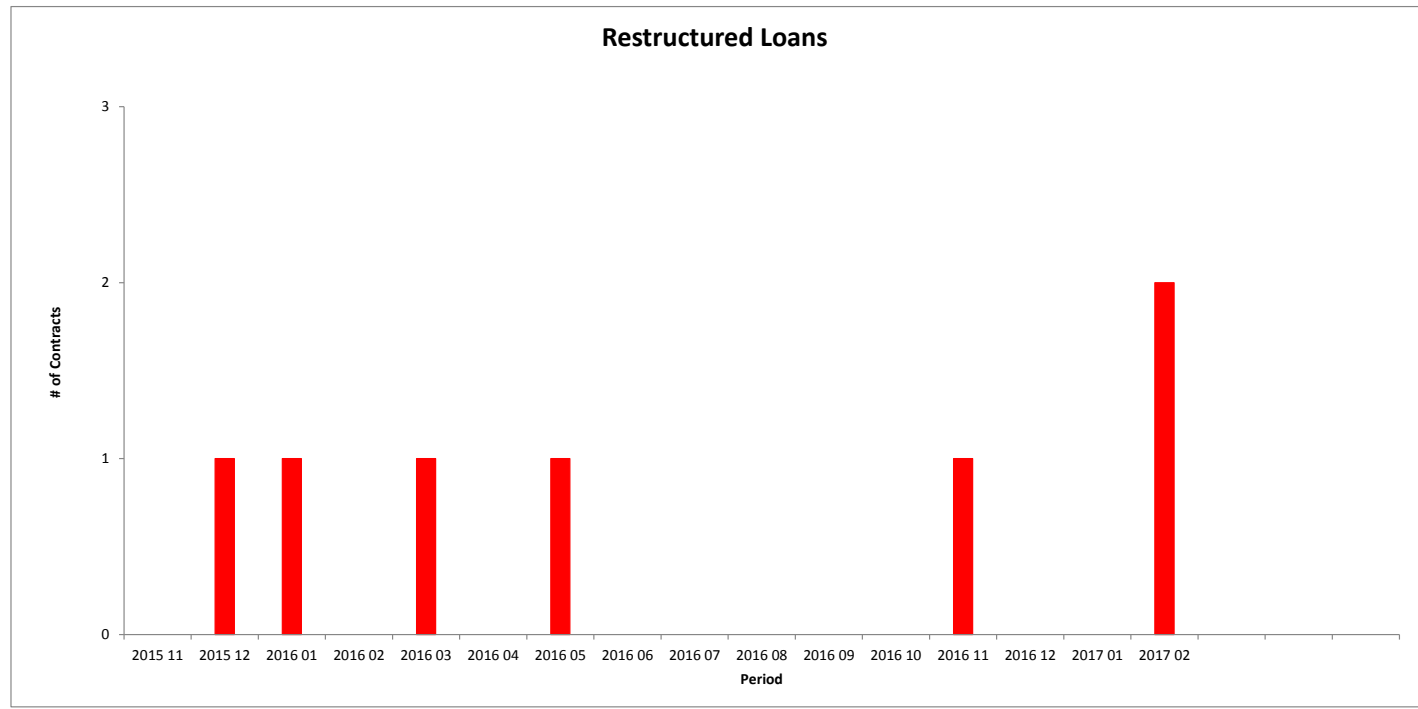
Restructured

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21.b Restructured Loans



Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	16				
Monthly Period	Feb 2017	Convention	=	30/360 days	
Interest Period	from 25.02.2017	to 25.03.2017	=	28 days	

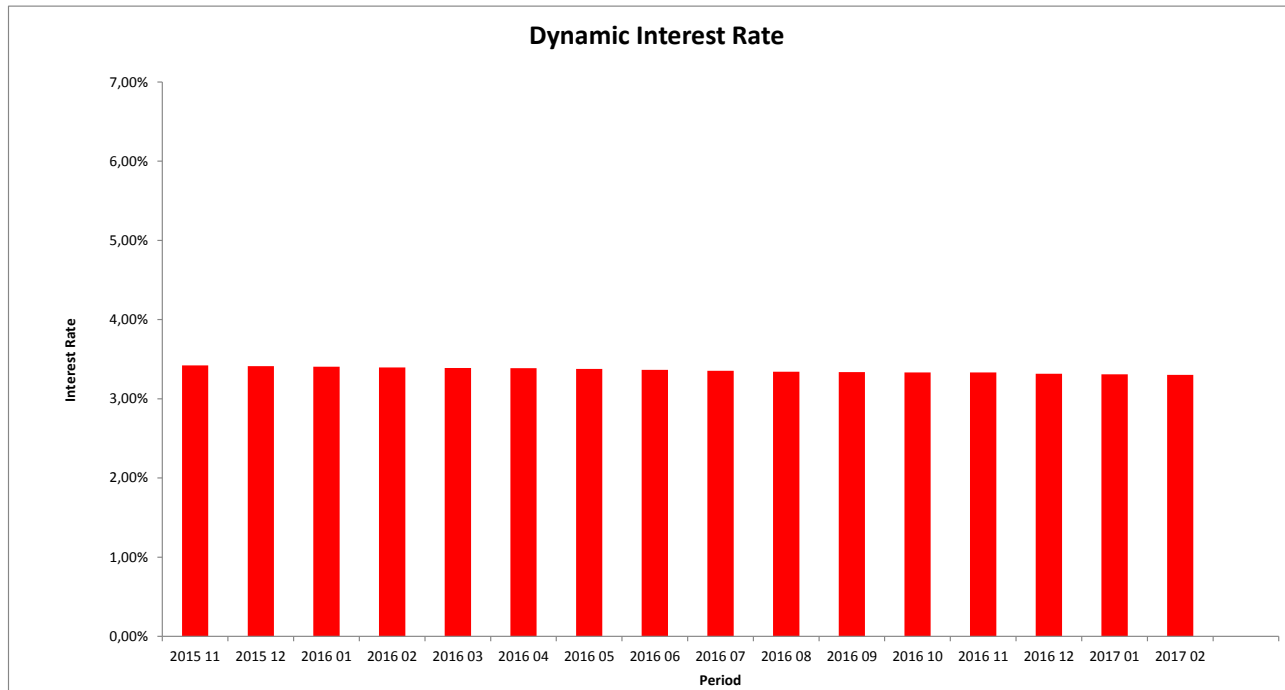


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22.b Dynamic Interest Rate



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days

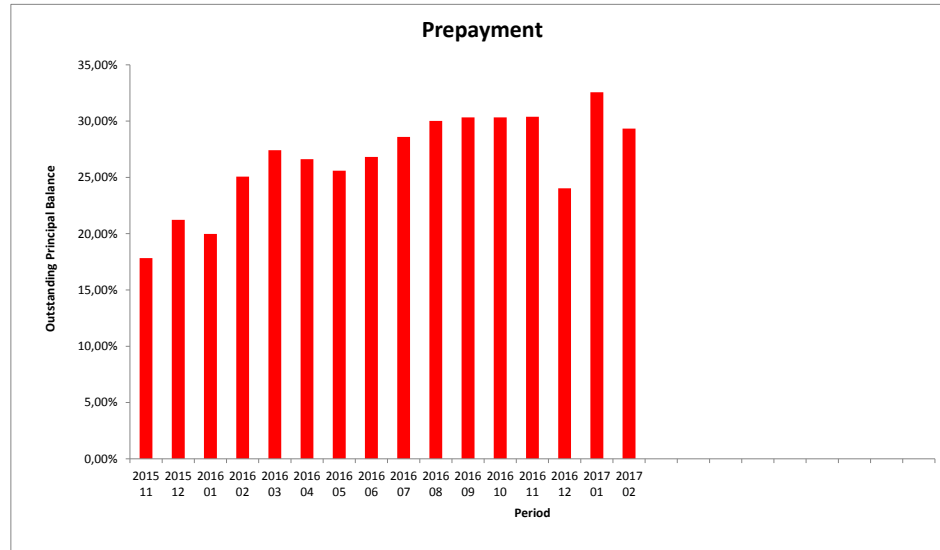


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23.b Dynamic Pre-Payments



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	from Feb 2017	to Convention = 30/360 days
Interest Period	from 25.02.2017	to 25.03.2017 = 28 days



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24. Delinquency



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 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	
2016	1	186 116 839	15 589	169 780 861	1 118	13 212 360	178	2 111 306	37	544 370	10	164 173	15	270 047	3	33 722	18	373 882	
	2	176 468 278	15 103	161 250 440	1 050	12 290 281	157	1 929 382	40	512 257	16	259 506	7	150 754	4	75 659	14	157 783	
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	from Feb 2017	to Convention = 30/360 days
Interest Period	from 25.02.2017	to 25.03.2017 = 28 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	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
2017 1	531 665	32																		

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1		
			Recoveries	Cum.Recoveries	Loss
2015 4	703	2			
2016 1	245 052	12	6 345	156 659	88 393
2016 2	446 837	31	2 409	230 902	215 936
2016 3	401 997	39	5 268	335 806	66 191
2016 4	310 561	36	58 730	206 359	104 202
2017 1	531 665	32	199 121	199 121	332 544

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26. Priority of Payments



Reporting Date	29.03.2017
Payment date	27.03.2017
Period No	16
Monthly Period	Feb 2017
Interest Period	from 25.02.2017 to 25.03.2017
Convention	= 30/360 days
	= 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	10 324 667,42	EUR
Senior Expenses	-	3 396,55	EUR
Servicing Fee	-	68 626,55	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	604 083,53	EUR
Principal on Loan to Issuer	-	9 648 560,79	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	11 994 625,93	EUR
Senior Expenses	-	3 360,45	EUR
Interest Class A	-	8 915,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 626 168,39	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	-	9 648 560,79	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	-	50 247,50	EUR
Interest Issuer Subordinated Loan	-	242,05	EUR
Principal Issuer Subordinated Loan	-	112 452,77	EUR
Payment to Purchaser	-	410 989,35	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	410 989,35	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	13,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	410 975,43	EUR

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27. Transaction Costs



Reporting Date	29.03.2017	
Payment date	27.03.2017	
Period No	16	
Monthly Period	Feb 2017	Convention = 30/360 days
Interest Period	from 25.02.2017 to 25.03.2017	= 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	3 396,55						
Interest accrued for the Period	EUR	115 115,00	8 915,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	2 301 088,00	506 308,00	325 612,00	106 183,00	112 385,00	325 325,00	925 275,00
Interest Payments	EUR	115 115,00	8 915,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	2 301 088,00	506 308,00	325 612,00	106 183,00	112 385,00	325 325,00	925 275,00
Interest accrued on Subordinated Loan for the Period	EUR	242,05						
Cumulative Interest accrued on Subordinated Loan	EUR	9 753,32						
Interest Payments on Subordinated Loan	EUR	242,05						
Cumulative Interest Payments on Subordinated Loan	EUR	9 753,32						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC
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28. Contact Details



Santander Consumer Bank AS

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Risk

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Reporting Date	29.03.2017				
Payment date	27.03.2017				
Period No	16				
Monthly Period	Feb 2017	Convention	=	30/360 days	
Interest Period	from 25.02.2017	to 25.03.2017	=	28 days	