

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	01.03.2017				
Payment date	27.02.2017			Following payment dates:	27.03.2017
Period No	15				25.04.2017
Monthly Period	Jan 2017		Convention	=	30/360 days
Interest Period	from 25.01.2017	to	25.02.2017	=	31 days
Cut-Off date	31.01.2017				

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1. Portfolio Information



Reporting Date	01.03.2017			
Payment date	27.02.2017			
Period No	15			
Monthly Period	Jan 2017	Convention =		30/360 days
Interest Period	from 25.01.2017	to 25.02.2017	=	31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	197 362 116,36 EUR	207 082 594,90 EUR
Scheduled Loan Principal Repayments	4 861 105,49 EUR	5 116 413,83 EUR
Prepayments	6 010 289,96 EUR	4 467 713,62 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	10 871 395,45 EUR	9 584 127,45 EUR
New Defaulted Auto Loans in Period	373 881,74 EUR	136 351,09 EUR
Closing Balance	186 116 839,17 EUR	197 362 116,36 EUR
Total revenue collections		
Revenue and fees received on loan balances	742 734,47 EUR	772 731,72 EUR
Recoveries on loans in default	103 748,23 EUR	108 073,29 EUR
Total Revenue Received in Period	846 482,70 EUR	880 805,01 EUR
# Loans		
At beginning of period	17 579 Loans	18 104 Loans
Paid in Full	611 Loans	514 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	18 Loans	11 Loans
At end of period	16 950 Loans	17 579 Loans

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2. Amount Due for Distribution



Reporting Date	01.03.2017		
Payment date	27.02.2017		
Period No	15		
Monthly Period	Jan 2017	Convention	= 30/360 days
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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	11 714 933 EUR	10 460 496 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	11 714 933 EUR	10 460 496 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 622 662 EUR	10 375 485 EUR
b. Reserve Fund	1 835 826 EUR	1 950 750 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	13 458 488 EUR	12 326 235 EUR

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3. Reserve Accounts



Reporting Date	01.03.2017				
Payment date	27.02.2017				
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Note Balance

Beginning of Period	197 362 116,36	EUR
End of Period	186 116 839,17	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 %	1 835 825,95	EUR
Cash Outflow		1 835 825,95	EUR
Cash Inflow		1 738 621,16	EUR
End of Period	0,9 %	1 738 621,16	EUR
Required Reserve Amount	0,9 %	1 738 621,16	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	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
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Asset Balance

Beginning of Period	197 362 116,36	EUR
End of Period	186 116 839,17	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	169 780 860,62	91,22 %	15 589
1-29 days past due	13 212 360,40	7,10 %	1 118

Delinquent Receivables:

30-59 days past due	2 111 305,76	1,13 %	178
60-89 days past due	544 370,09	0,29 %	37
90-119 days past due	164 173,31	0,09 %	10
120-149 days past due	270 047,47	0,15 %	15
150-179 days past due	33 721,52	0,02 %	3
Total Performing and Delinquent	186 116 839	100,00 %	16 950

Current Period Defaults	373 881,74	18
Cumulative Defaults	1 550 784,02	138
Current Period Recoveries	103 748,23	
Cumulative Recoveries	871 711,59	

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

NO

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	186 116 839,17
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	186 116 839,17
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



Reporting Date	01.03.2017	
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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	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
Available Distribution Amount	13 458 488,24						
Amortisation	11 245 277,19						
Redemption per Class	11 245 277,19	11 245 277,19	-	-	-	-	-
Redemption per Note		3 320,13	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100 %	72,76 %	14,61 %	3,12 %	2,04 %	3,55 %	3,92 %
Current Pool Factor		0,40	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
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		43 301,48	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 320,13	-	-	-	-	-
Principal Outstanding per Note End of Period		39 981,35	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,81	70,83	108,33	175,00	291,67	750,00
Interest Payment	35 083,04	9 533,04	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		2,81	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)		29,12 %	14,51 %	11,39 %	9,35 %	5,80 %	1,88 %
Current CE (excl. Excess Spread)		28,18 %	13,56 %	10,44 %	8,40 %	4,86 %	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 01.03.2017
 Payment date 27.02.2017
 Period No 15
 Monthly Period Jan 2017 to Convention = 30/360 days
 Interest Period : 25.01.2017 to 25.02.2017 = 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. 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



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Interest Period	from	25.01.2017	to	=	25.02.2017 31 days	

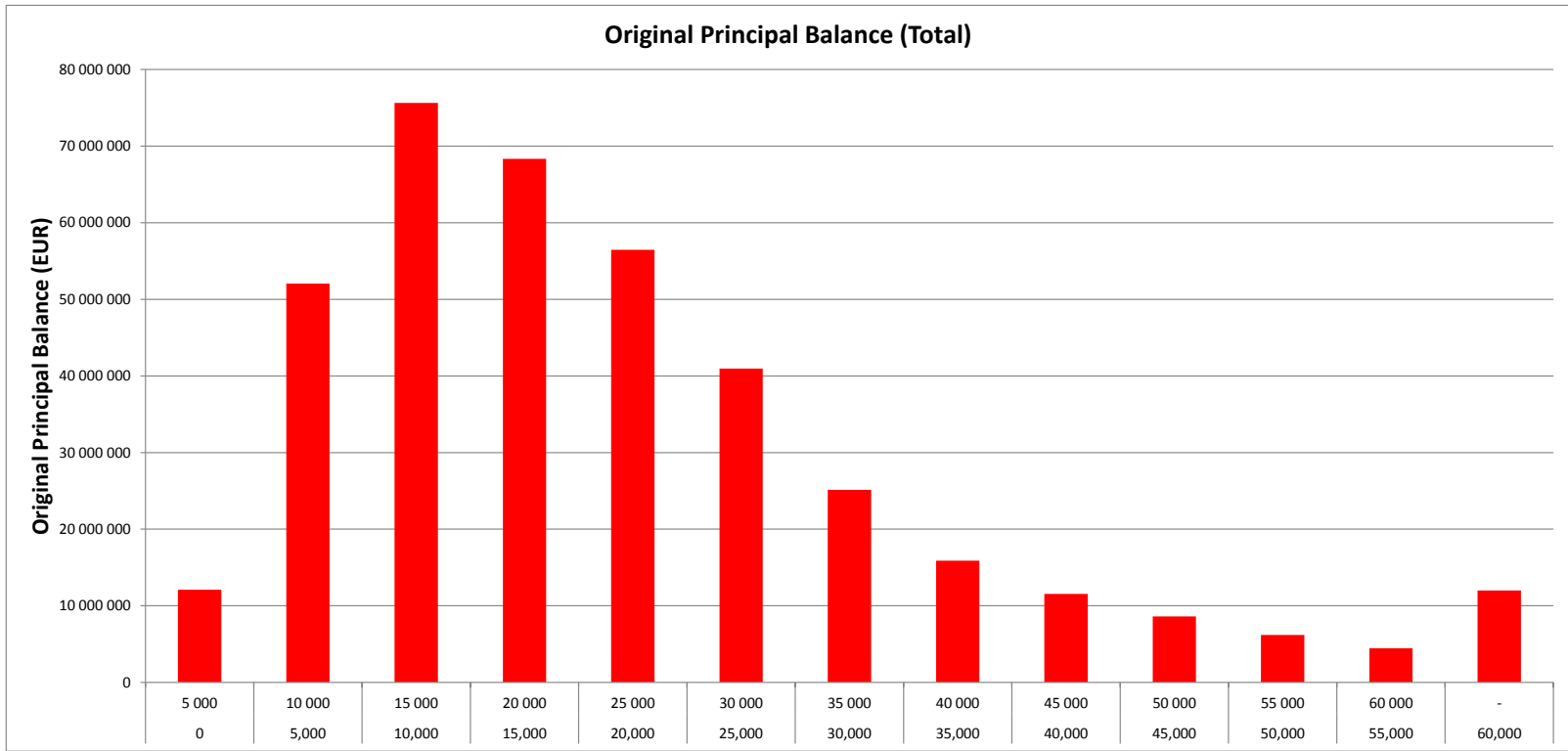
Average amount - all: 14 663

	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	01.03.2017			
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8.a Outstanding Principal Balance



Reporting Date	01.03.2017		
Payment date	27.02.2017		
Period No	15		
Monthly Period	Jan 2017		
Interest Period	from 25.01.2017	to	25.02.2017
		Convention	= 30/360 days
			= 31 days

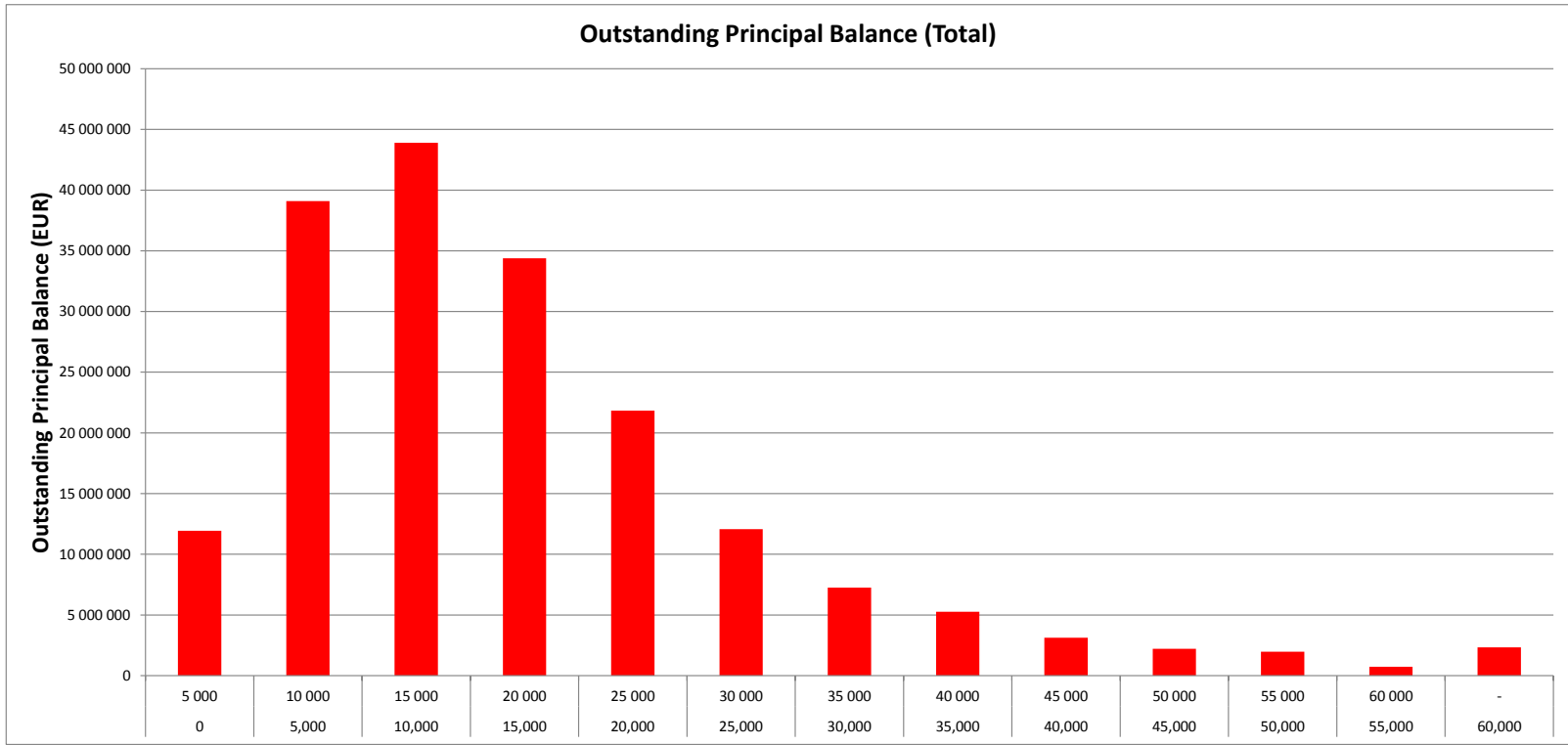
Average amount - all: 10 980

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0	5 000	4 122	11 938 249	6,4 %	21,5	22,5	
	5 000	10 000	5 260	39 101 277	21,0 %	33,3	22,2	
	10 000	15 000	3 581	43 899 740	23,6 %	36,2	21,9	
	15 000	20 000	1 991	34 384 081	18,5 %	37,1	21,8	
	20 000	25 000	983	21 834 516	11,7 %	37,5	21,6	
	25 000	30 000	445	12 064 044	6,5 %	37,5	21,5	
	30 000	35 000	224	7 253 475	3,9 %	38,3	21,2	
	35 000	40 000	142	5 263 981	2,8 %	38,4	21,1	
	40 000	45 000	74	3 124 866	1,7 %	38,9	20,5	
	45 000	50 000	47	2 218 816	1,2 %	39,1	20,6	
	50 000	55 000	38	1 968 440	1,1 %	37,7	20,8	
	55 000	60 000	13	736 319	0,4 %	39,5	20,6	
	60 000	-	30	2 329 035	1,3 %	36,4	21,6	
Total			16 950	186 116 839	100 %			

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8.b Outstanding Principal Balance Graph

Reporting Date	01.03.2017	
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9.a Geographical Distribution



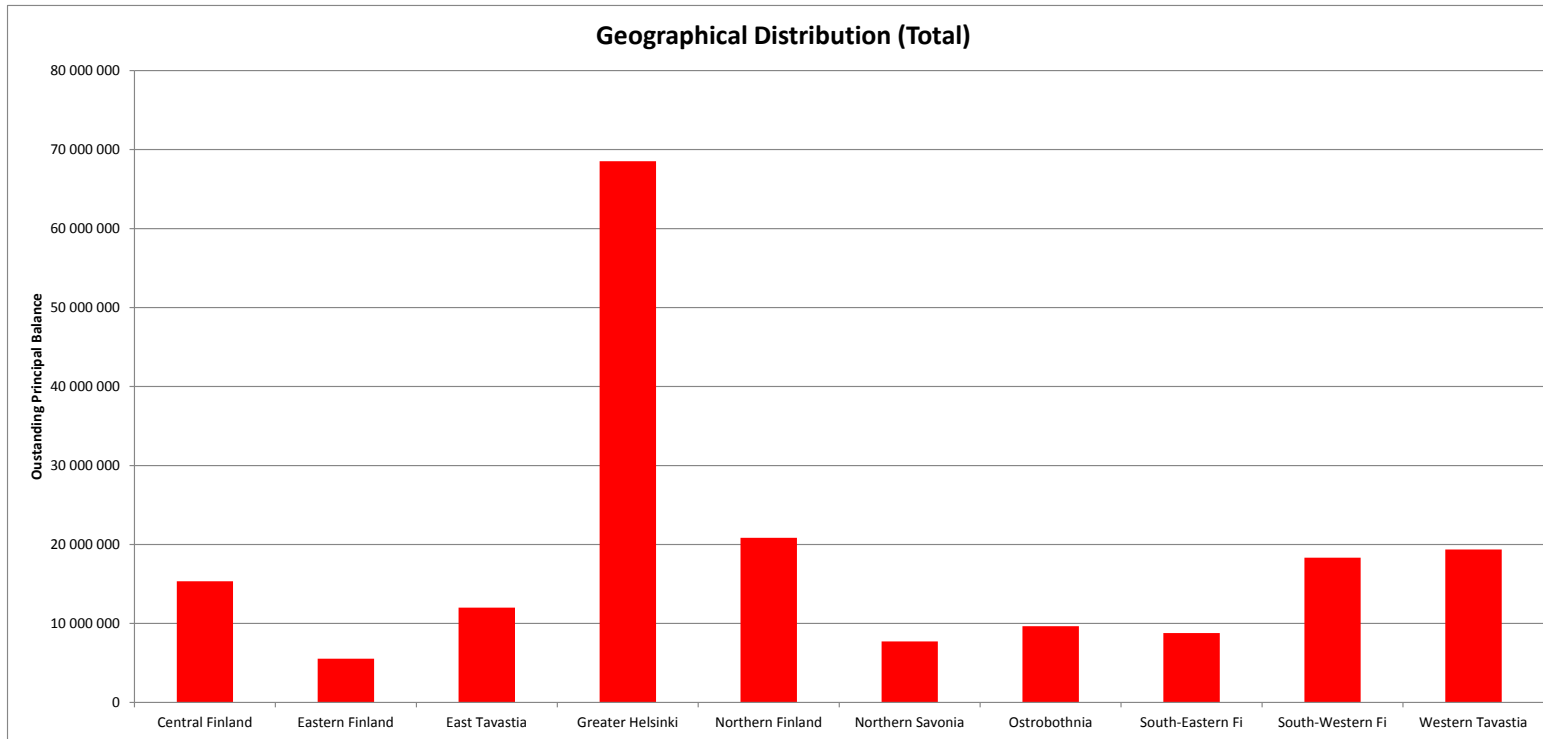
Reporting Date	01.03.2017				
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 528	15 347 625	8,25 %	35,2		21,9
Eastern Finland	533	5 543 510	2,98 %	34,6		22,0
East Tavastia	1 074	11 995 883	6,45 %	35,5		21,8
Greater Helsinki	5 796	68 525 302	36,82 %	35,2		21,8
Northern Finland	1 841	20 854 003	11,20 %	35,7		21,8
Northern Savonia	709	7 725 439	4,15 %	35,5		21,5
Ostrobothnia	1 022	9 650 401	5,19 %	34,7		21,7
South-Eastern Fi	873	8 784 891	4,72 %	35,1		22,3
South-Western Fi	1 720	18 332 458	9,85 %	35,2		21,8
Western Tavastia	1 854	19 357 329	10,40 %	35,6		21,6
Total	16 950	186 116 839	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
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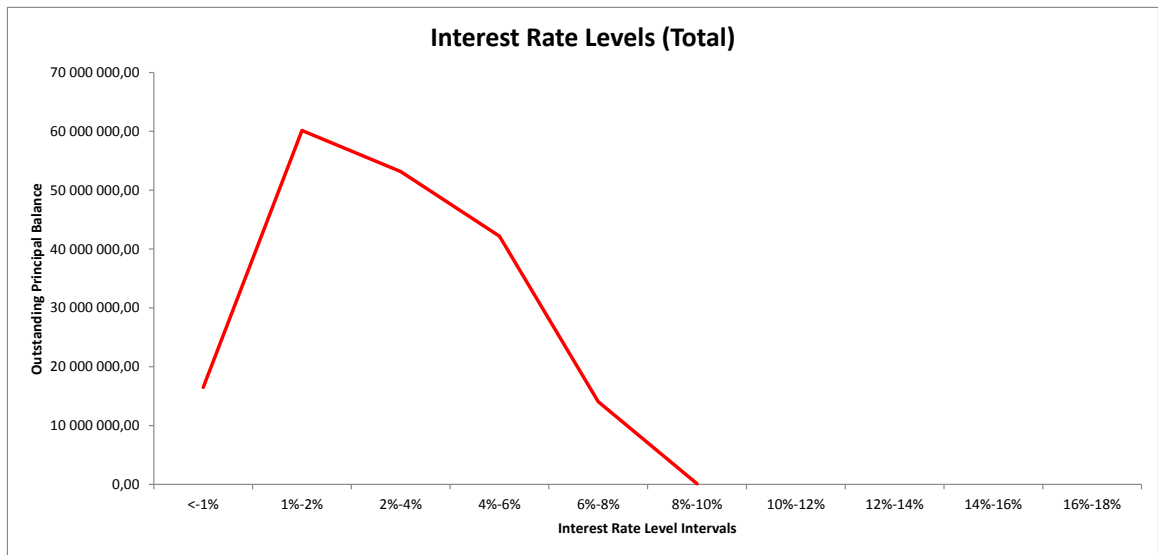
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1469	16 475 512	8,85 %	36,3	21,0
1 2		4641	60 146 434	32,32 %	36,0	21,8
2 4		4427	53 164 336	28,57 %	35,2	21,8
4 6		4537	42 182 095	22,66 %	34,2	22,3
6 8		1862	14 047 067	7,55 %	34,6	21,6
8 10		14	101 396	0,05 %	36,8	22,1
10 12						
12 14						
14 16						
16 18						
Total		16 950	186 116 839	100 %		

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10.b Interest Rate



Reporting Date	01.03.2017	
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11.a Remaining Terms



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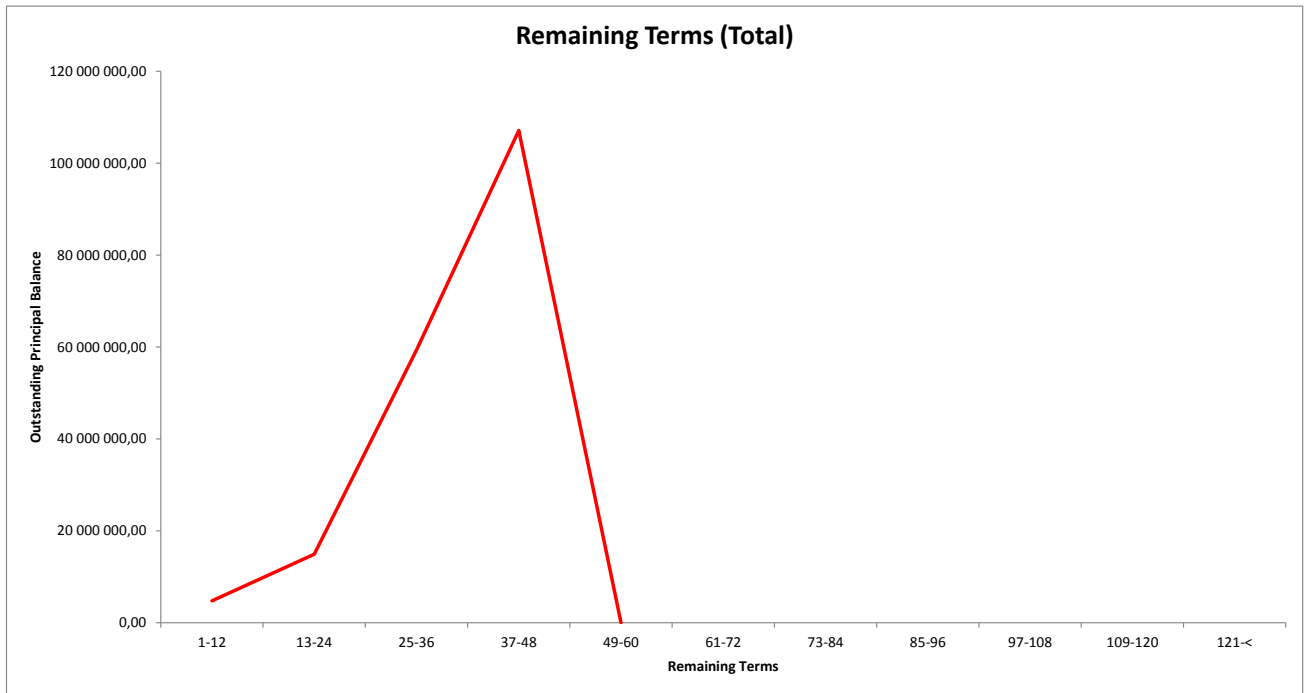
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		14	11 372	0,01 %	0,0		23,4
1		12 1 700	4 752 329	2,55 %	9,0		24,5
13		24 2 537	14 888 577	8,00 %	18,5		22,8
25		36 5 260	59 341 736	31,88 %	32,7		24,8
37		48 7 438	107 107 254	57,55 %	40,2		19,9
49		60 1	15 572	0,01 %	49,0		20,0
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		16 950	186 116 839	100 %			

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11.b Remaining Terms



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
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Interest Period	from 25.01.2017 to 25.02.2017	= 31 days



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Monthly Investor Report

12.a Seasoning



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	15				
Monthly Period	Jan 2017		Convention	=	30/360 days
Interest Period	from 25.01.2017	to 25.02.2017		=	31 days

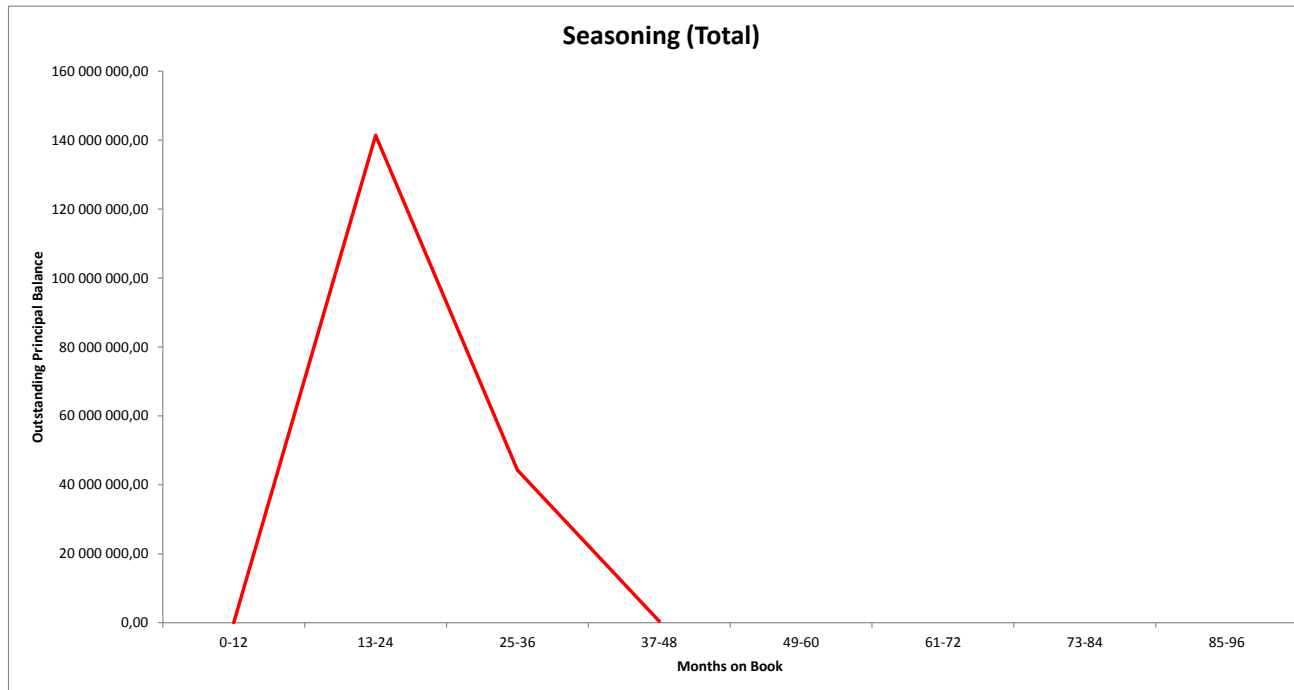
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	0	0	0,00 %	0,0	0,0	
13	24	12 406	141 405 348	75,98 %	36,8	20,2	
25	36	4 485	44 296 073	23,80 %	30,6	26,8	
37	48	59	415 419	0,22 %	19,1	40,5	
49	60						
61	72						
73	84						
85	96						
Total		16 950	186 116 839	100 %			

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.a Balloon loans



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days

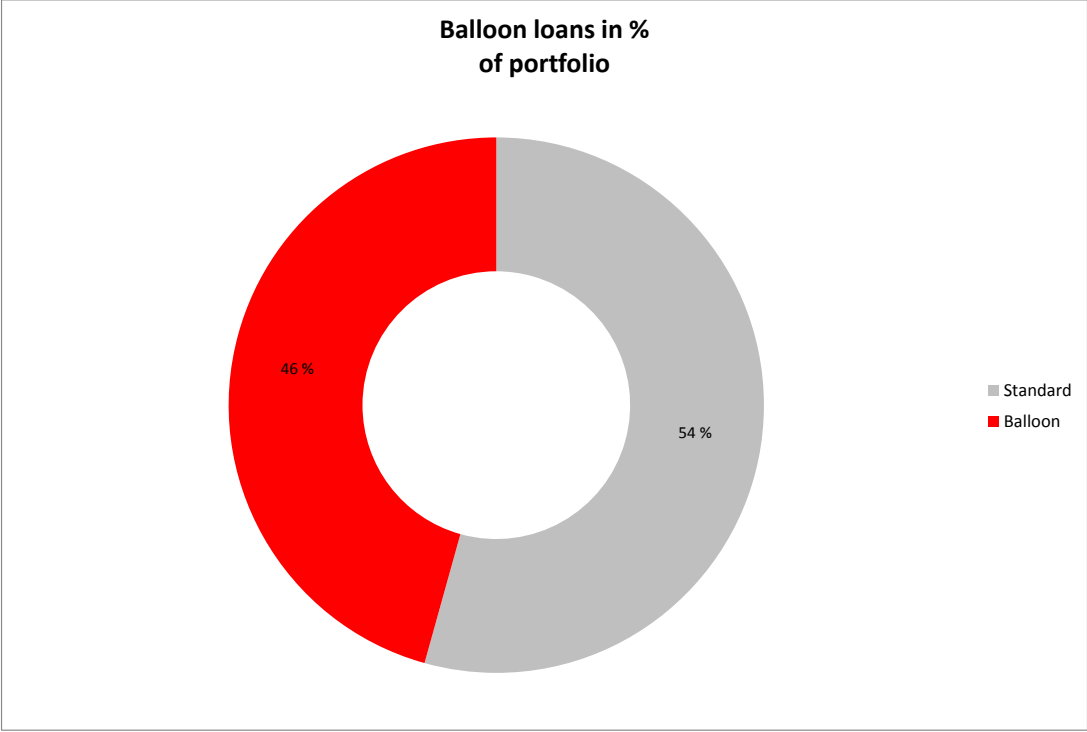
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		12 253	101 105 553	54,32 %	1 294	0,00 %	33,5	21,8
Balloon		4 697	85 011 286	45,68 %	30 507 577	35,89 %	37,4	21,8
Total		16 950	186 116 839	100 %	30 508 872	16,39 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days

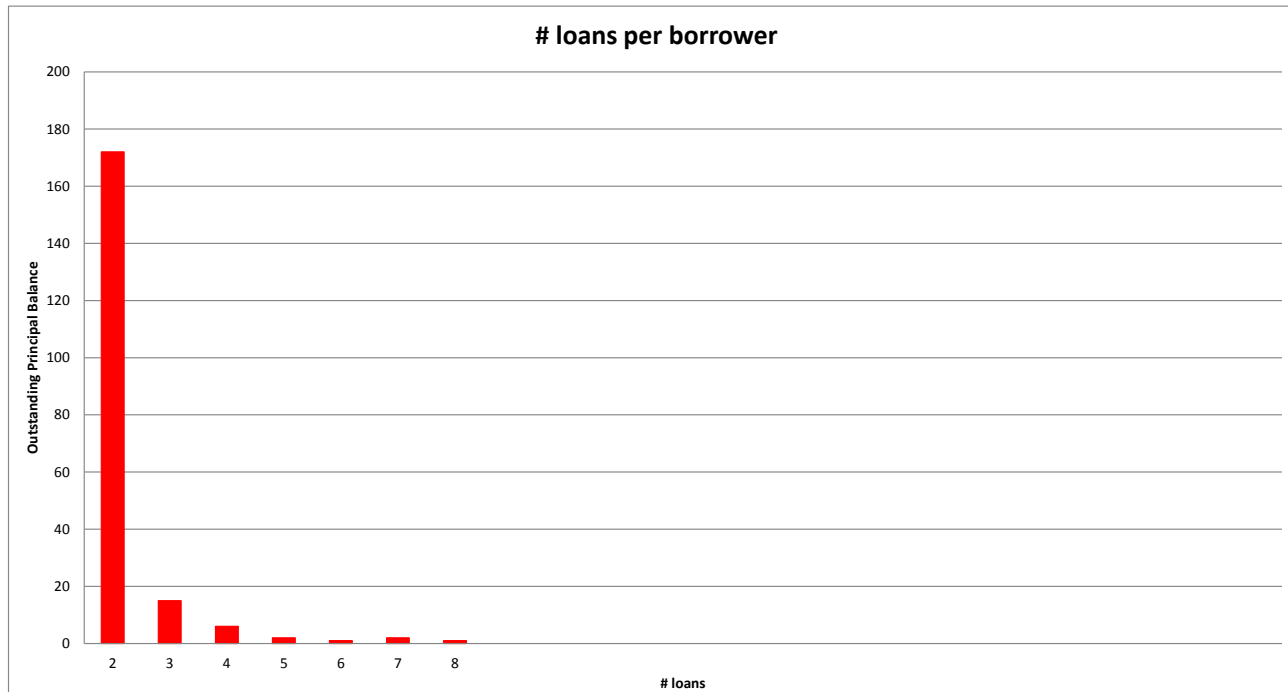


SCF Rahoituspalvelut I DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	186 116 839	181 244 324	4 872 515	513 532	3,36 %	97,38 %
2	181 244 324	176 440 171	4 804 153	499 466	3,36 %	94,80 %
3	176 440 171	171 651 115	4 789 057	485 851	3,35 %	92,23 %
4	171 651 115	166 877 783	4 773 331	472 295	3,35 %	89,66 %
5	166 877 783	162 115 647	4 762 136	458 780	3,35 %	87,10 %
6	162 115 647	157 378 060	4 737 587	445 304	3,35 %	84,56 %
7	157 378 060	152 590 395	4 787 666	431 886	3,34 %	81,99 %
8	152 590 395	147 855 042	4 735 353	418 348	3,34 %	79,44 %
9	147 855 042	143 105 890	4 749 152	404 981	3,34 %	76,89 %
10	143 105 890	138 499 881	4 606 010	391 538	3,33 %	74,42 %
11	138 499 881	133 901 601	4 598 279	378 449	3,33 %	71,94 %
12	133 901 601	129 355 330	4 546 272	365 384	3,32 %	69,50 %
13	129 355 330	124 860 256	4 495 074	352 481	3,32 %	67,09 %
14	124 860 256	120 390 539	4 469 716	339 716	3,31 %	64,69 %
15	120 390 539	115 974 551	4 415 989	327 151	3,31 %	62,31 %
16	115 974 551	111 632 788	4 341 763	314 613	3,30 %	59,98 %
17	111 632 788	107 381 099	4 251 689	302 323	3,30 %	57,70 %
18	107 381 099	103 126 604	4 254 495	290 247	3,29 %	55,41 %
19	103 126 604	99 050 753	4 075 850	278 183	3,29 %	53,22 %
20	99 050 753	94 972 949	4 077 804	266 620	3,28 %	51,03 %

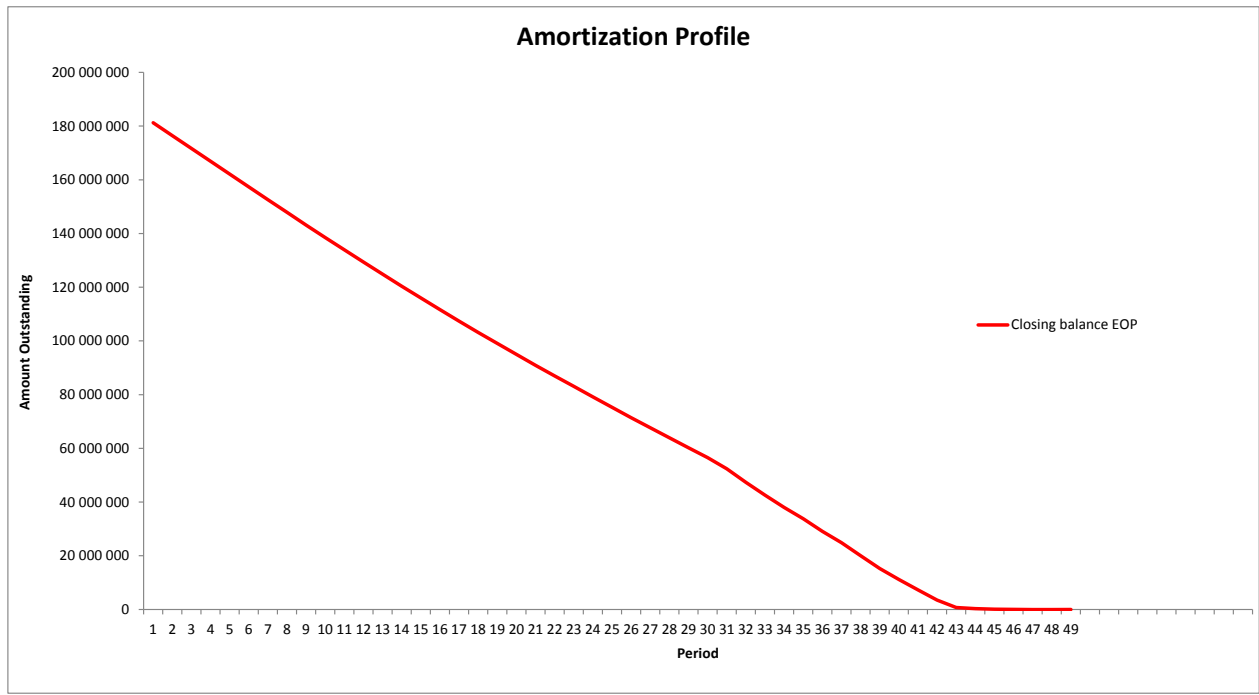
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.a Payment Holidays



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days

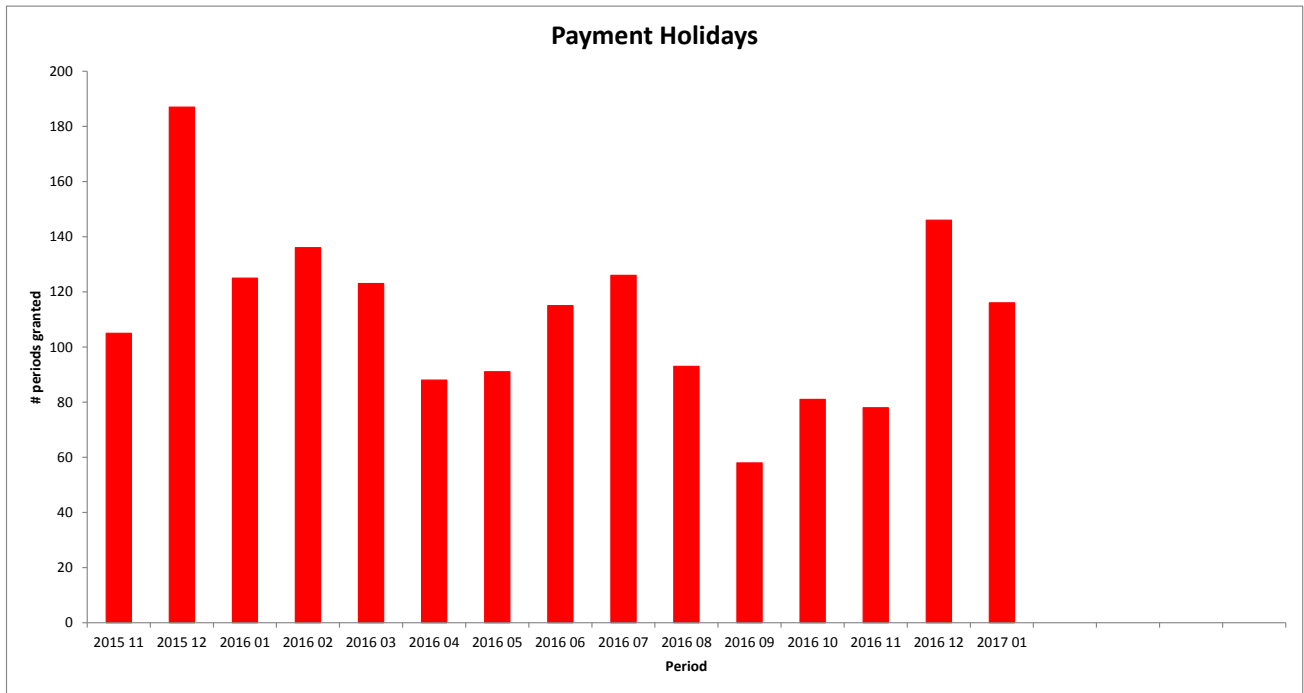
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	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	
2017 01	116	162	52 545	1 675 136	
Total:	1 668	2 304	732 929	25 203 465	

SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	01.03.2017			
Payment date	27.02.2017			
Period No	15			
Monthly Period	Jan 2017	Convention	=	30/360 days
Interest Period	from 25.01.2017	to 25.02.2017	=	31 days

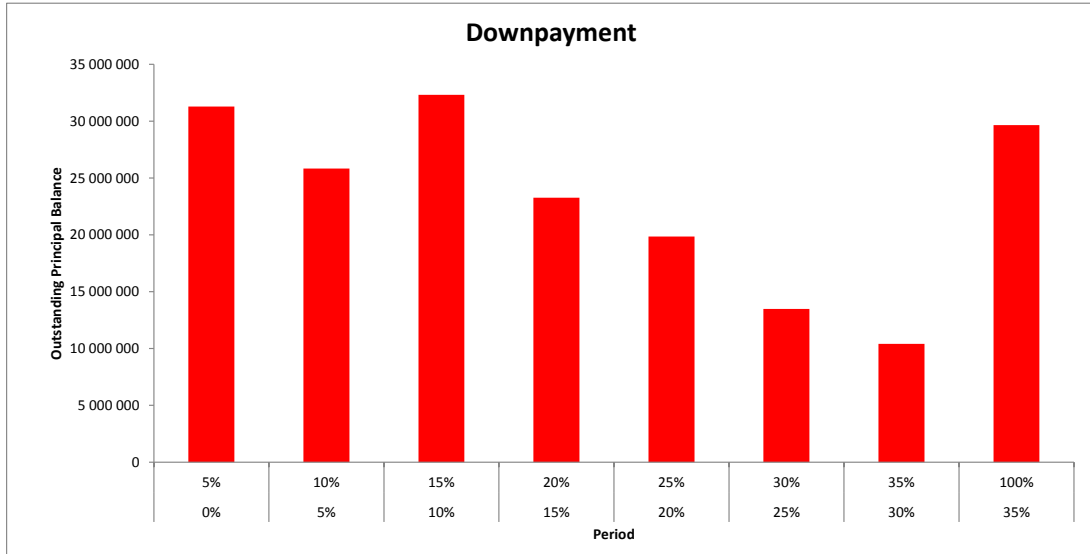
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 353	31 281 756	16,8 %	37,4	21,9
	5 %	10 %	1 994	25 835 462	13,9 %	37,1	21,7
	10 %	15 %	2 703	32 315 869	17,4 %	35,7	22,0
	15 %	20 %	1 949	23 272 165	12,5 %	35,5	21,8
	20 %	25 %	1 708	19 855 919	10,7 %	35,3	21,7
	25 %	30 %	1 232	13 485 170	7,2 %	34,4	22,2
	30 %	35 %	1 016	10 416 587	5,6 %	33,8	21,8
	35 %	100 %	3 995	29 653 912	15,9 %	31,7	21,6
	Total		16 950	186 116 839	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	01.03.2017		
Payment date	27.02.2017		
Period No	15		
Monthly Period	Jan 2017	Convention	= 30/360 days
Interest Period	from 25.01.2017	to 25.02.2017	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	15				
Monthly Period	Jan 2017	Convention	=	30/360 days	
Interest Period	from 25.01.2017	to 25.02.2017	=	31 days	

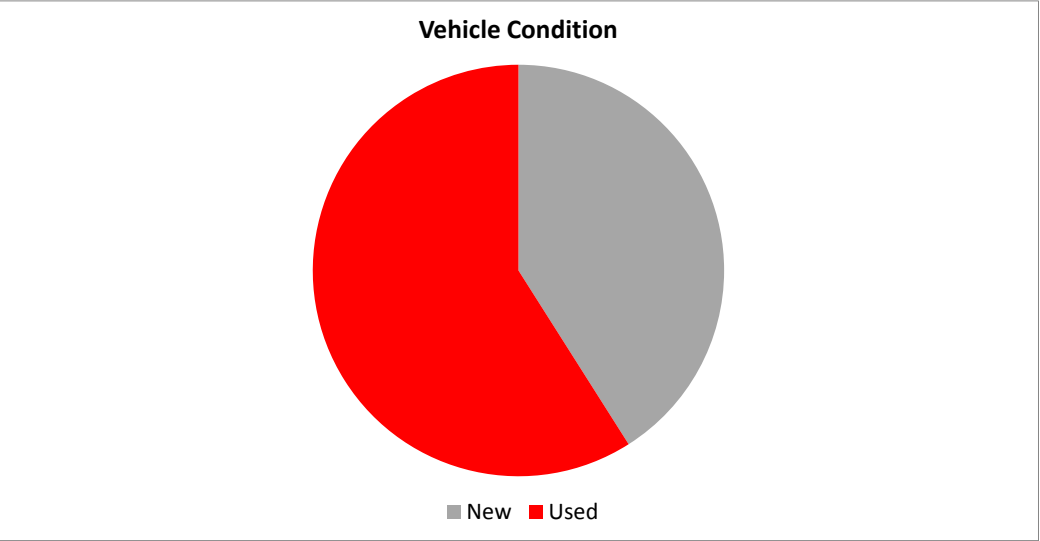
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		5 107	76 311 307	41,0 %	35,5	21,9
Used		11 843	109 805 532	59,0 %	35,2	21,8
Total		16 950	186 116 839	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.b Vehicle Condition



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	15				
Monthly Period	Jan 2017	Convention	=	30/360 days	
Interest Period	from 25.01.2017	to 25.02.2017	=	31 days	



SCF Rahoituspalvelut I DAC
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19.a Borrower Type



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	15				
Monthly Period	Jan 2017	Convention	=	30/360 days	
Interest Period	from 25.01.2017	to 25.02.2017	=	31 days	

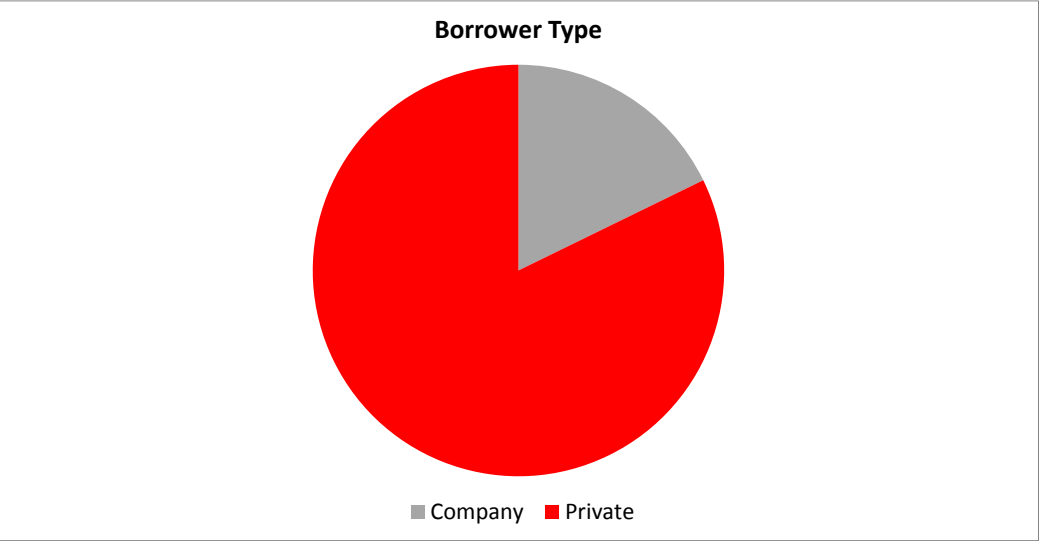
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 209	33 074 483	17,8 %	32,5	21,9
	Private	14 741	153 042 357	82,2 %	35,9	21,8
	Total	16 950	186 116 839	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	15				
Monthly Period	Jan 2017		Convention =	30/360 days	
Interest Period	from 25.01.2017	to 25.02.2017	=	31 days	



SCF Rahoituspalvelut I DAC
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20.a Vehicle type



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	15				
Monthly Period	Jan 2017		Convention	=	30/360 days
Interest Period	from 25.01.2017	to 25.02.2017		=	31 days

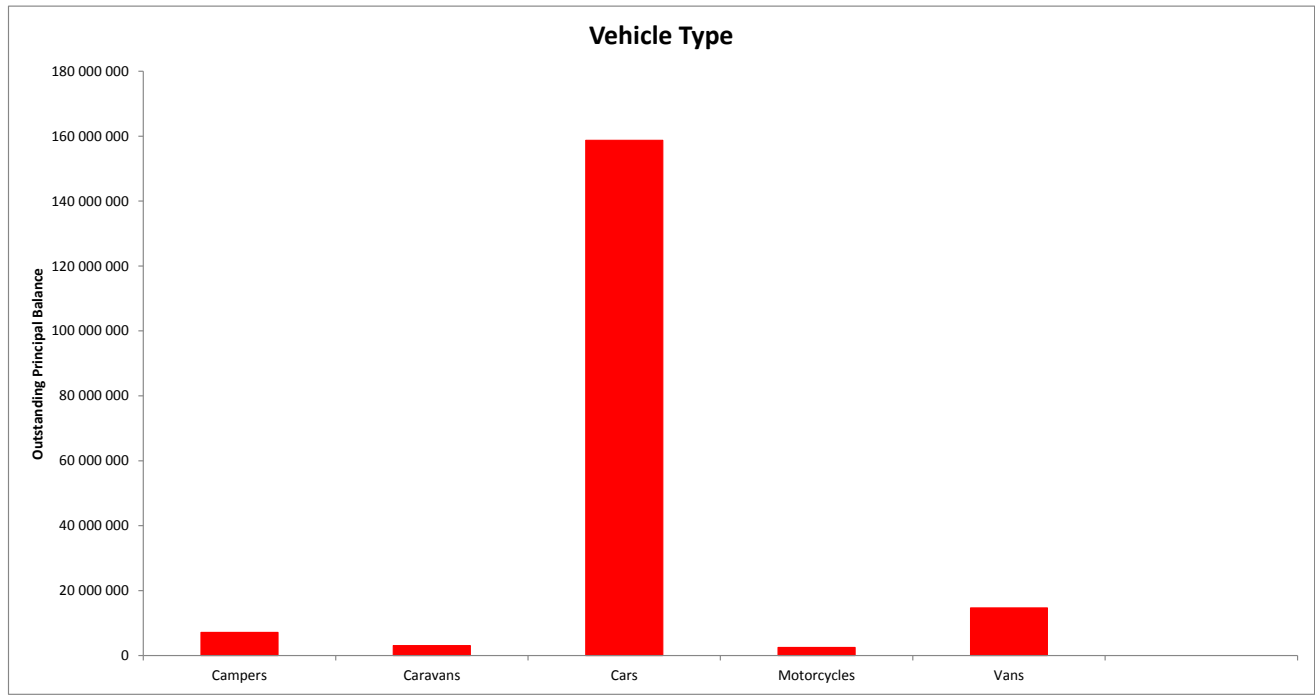
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		364	7 148 961	3,84 %	37,0	21,05
Caravans		303	3 061 206	1,64 %	36,7	21,41
Cars		14 652	158 737 442	85,29 %	35,3	21,87
Motorcycles		390	2 516 240	1,35 %	35,0	20,57
Vans		1 241	14 652 990	7,87 %	33,8	21,86
		16 950	186 116 839	100 %		

**SCF Rahoituspalvelut I DAC
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20.b Vehicle type



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

21.a Restructured Loans



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days

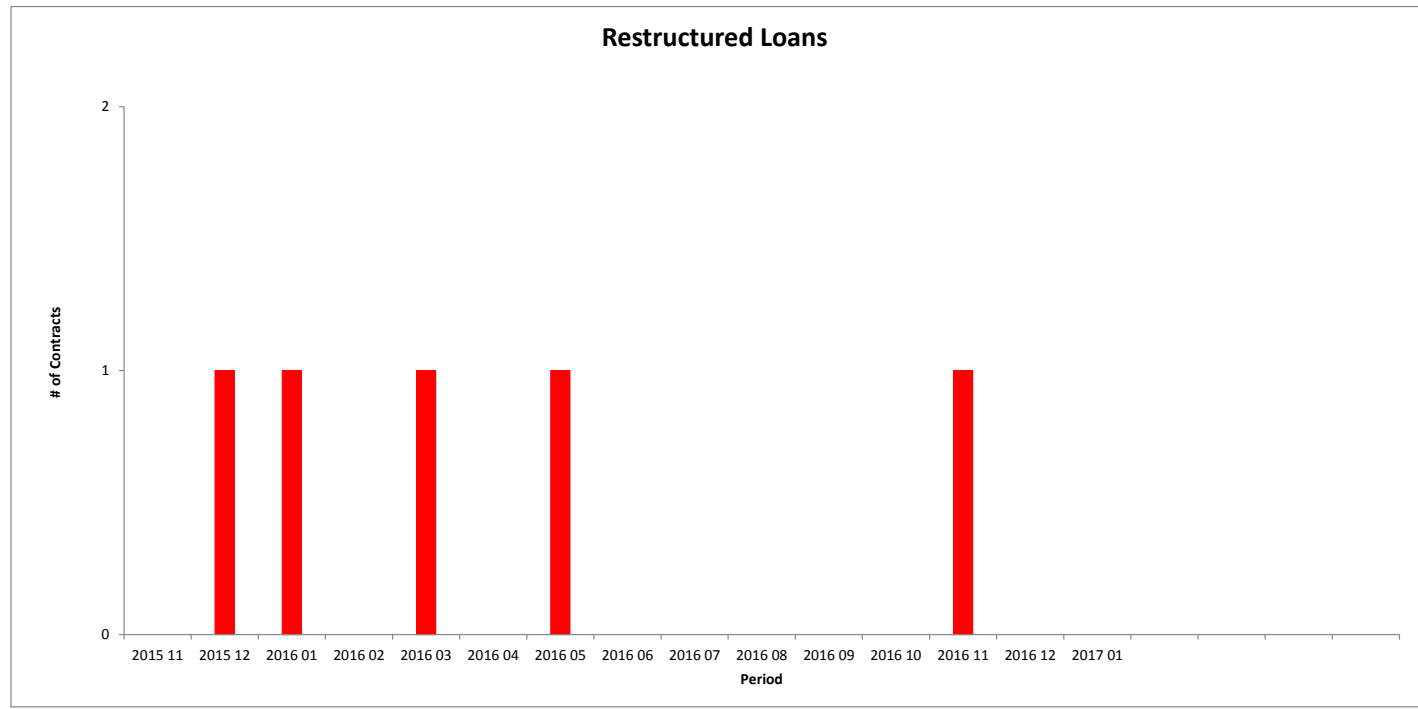
TOTAL		
Period	No	Outstanding balance
2015 11	0	0
2015 12	1	21 854
2016 01	1	2 615
2016 02	0	0
2016 03	1	758
2016 04	0	0
2016 05	1	13 140
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	0	0
2016 10	0	0
2016 11	1	12 709
2016 12	0	0
2017 01	0	0
	5	51 076

SCF Rahoituspalvelut I DAC
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21.b Restructured Loans



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	15				
Monthly Period	Jan 2017	Convention	=	30/360 days	
Interest Period	from 25.01.2017	to 25.02.2017	=	31 days	



**SCF Rahoituspalvelut I DAC
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22.a Dynamic Interest rate



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	15				
Monthly Period	from	Jan 2017	to	Convention	= 30/360 days
Interest Period	from	25.01.2017	to	25.02.2017	= 31 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 %
2016 10	218 574 991	3,33 %
2016 11	207 082 595	3,33 %
2016 12	197 362 116	3,32 %
2017 01	186 116 839	3,31 %

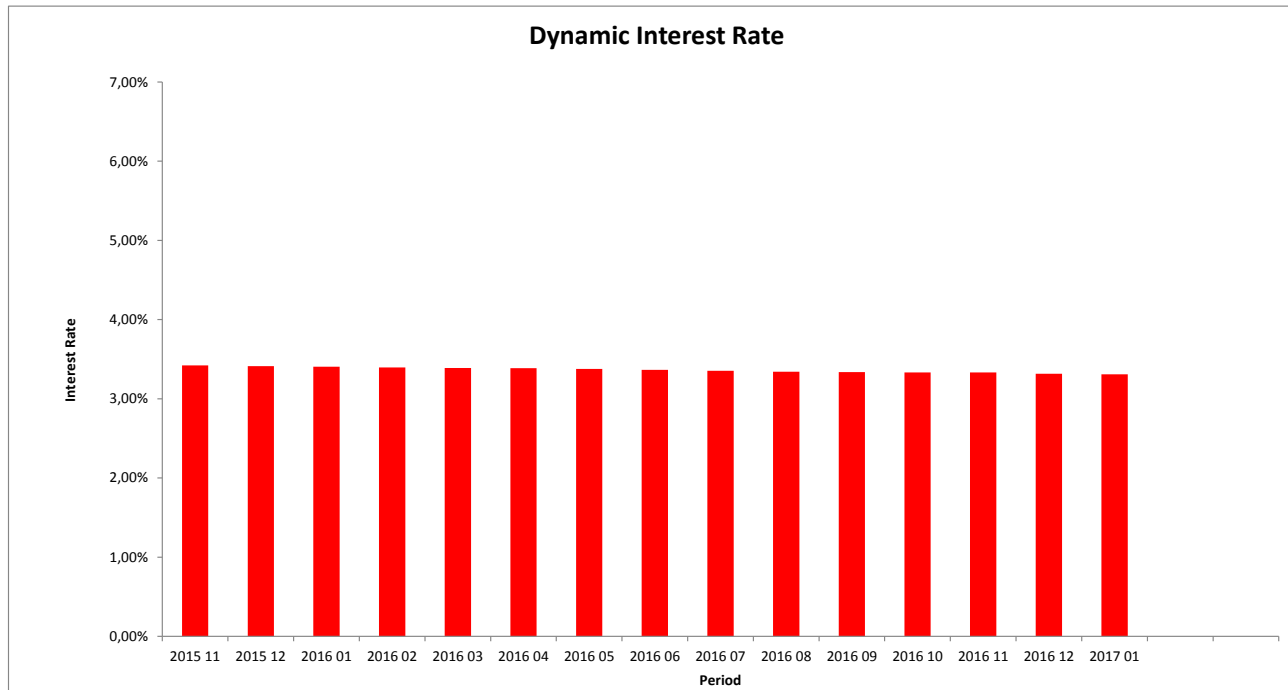
Interest rate evolution

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

22.b Dynamic Interest Rate



Reporting Date	01.03.2017		
Payment date	27.02.2017		
Period No	15		
Monthly Period	Jan 2017	Convention	= 30/360 days
Interest Period	from 25.01.2017	to 25.02.2017	= 31 days



**SCF Rahoituspalvelut I DAC
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23.a Dynamic Pre-Payments



Reporting Date	01.03.2017		
Payment date	27.02.2017		
Period No	15		
Monthly Period	from	Jan 2017	to
Interest Period	from	25.01.2017	to
Convention	=	30/360 days	
	=	31 days	

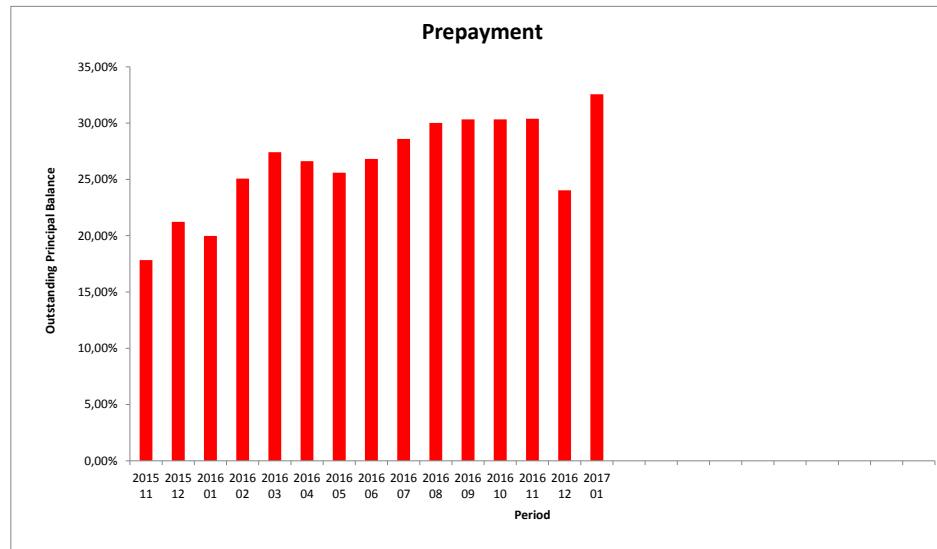
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2015 11	11 081 683	366 651 903	17,83 %
2015 12	6 939 724	352 411 509	21,23 %
2016 01	6 246 741	339 459 258	19,98 %
2016 02	7 724 461	325 103 294	25,07 %
2016 03	8 165 613	309 872 050	27,42 %
2016 04	7 532 517	295 909 025	26,61 %
2016 05	6 875 978	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 %
2016 10	6 483 847	218 574 991	30,33 %
2016 11	6 157 703	207 082 595	30,4 %
2016 12	4 467 714	197 362 116	24,0 %
2017 01	6 010 290	186 116 839	32,6 %

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23.b Dynamic Pre-Payments



Reporting Date	01.03.2017		
Payment date	27.02.2017		
Period No	15		
Monthly Period	Jan 2017	Convention	= 30/360 days
Interest Period	from 25.01.2017	to 25.02.2017	= 31 days



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24. Delinquency



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 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
2017	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																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF Rahoituspalvelut I DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	from Jan 2017	to Convention = 30/360 days
Interest Period	from 25.01.2017	to 25.02.2017 = 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	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	373 882	18																		

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1		
			Recoveries	Cum.Recoveries	Loss
2015 4	703	2			
2016 1	245 052	12	3 965	154 279	90 773
2016 2	446 837	31	280	228 773	218 065
2016 3	401 997	39	3 668	334 206	67 791
2016 4	310 561	36	54 638	202 267	108 293
2017 1	373 882	18	41 197	41 197	332 684

SCF Rahoituspalvelut I DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	11 714 933,39	EUR
Senior Expenses	-	34 148,60	EUR
Servicing Fee	-	80 133,64	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	355 373,96	EUR
Principal on Loan to Issuer	-	11 245 277,19	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	13 458 488,24	EUR
Senior Expenses	-	22 011,14	EUR
Interest Class A	-	9 533,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 738 621,16	EUR
Prior to PDTE - Interest on Class C notes	-	6 283,00	EUR
Prior to PDTE - Interest on Class D notes	-	6 650,00	EUR
Principal Payments on Class A	-	11 245 277,19	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	-	50 275,00	EUR
Interest Issuer Subordinated Loan	-	281,39	EUR
Principal Issuer Subordinated Loan	-	97 204,79	EUR
Payment to Purchaser	-	155 995,97	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	155 995,97	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,33	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	155 980,64	EUR

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27. Transaction Costs



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	34 148,60						
Interest accrued for the Period	EUR	115 733,00	9 533,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	2 185 973,00	497 393,00	306 345,00	99 900,00	105 735,00	306 075,00	870 525,00
Interest Payments	EUR	115 733,00	9 533,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	2 185 973,00	497 393,00	306 345,00	99 900,00	105 735,00	306 075,00	870 525,00
Interest accrued on Subordinated Loan for the Period	EUR	281,39						
Cumulative Interest accrued on Subordinated Loan	EUR	9 511,26						
Interest Payments on Subordinated Loan	EUR	281,39						
Cumulative Interest Payments on Subordinated Loan	EUR	9 511,26						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	15	
Monthly Period	Jan 2017	Convention = 30/360 days
Interest Period	from 25.01.2017 to 25.02.2017	= 31 days