

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		31.12.2016			
Payment date		29.12.2016		Following payment dates:	25.01.2017
Period No		13			27.02.2017
Monthly Period		Nov 2016		Convention	= 30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	= 30 days
Cut-Off date		30.11.2016			

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1. Portfolio Information



Reporting Date	31.12.2016			
Payment date	29.12.2016			
Period No	13			
Monthly Period	Nov 2016	Convention =		30/360 days
Interest Period	from 25.11.2016	to 25.12.2016	=	30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	218 574 990,55 EUR	230 403 384,37 EUR
Scheduled Loan Principal Repayments	5 254 395,59 EUR	5 250 634,04 EUR
Prepayments	6 157 703,18 EUR	6 483 846,92 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	11 412 098,77 EUR	11 734 480,96 EUR
New Defaulted Auto Loans in Period	80 296,88 EUR	93 912,86 EUR
Closing Balance	207 082 594,90 EUR	218 574 990,55 EUR
Total revenue collections		
Revenue and fees received on loan balances	842 371,18 EUR	876 601,04 EUR
Recoveries on loans in default	80 226,40 EUR	121 707,62 EUR
Total Revenue Received in Period	922 597,58 EUR	998 308,66 EUR
# Loans		
At beginning of period	18 705 Loans	19 334 Loans
Paid in Full	589 Loans	616 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	12 Loans	13 Loans
At end of period	18 104 Loans	18 705 Loans

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2. Amount Due for Distribution



Reporting Date	31.12.2016				
Payment date	29.12.2016				
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Interest Period	from 25.11.2016	to	25.12.2016	=	30 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	12 331 869 EUR	12 729 646 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	12 331 869 EUR	12 729 646 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 244 511 EUR	12 634 538 EUR
b. Reserve Fund	2 069 034 EUR	2 195 876 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	14 313 545 EUR	14 830 414 EUR

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3. Reserve Accounts



Reporting Date	31.12.2016				
Payment date	29.12.2016				
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Interest Period	from 25.11.2016	to 25.12.2016	=	30 days	

Note Balance

Beginning of Period	218 574 990,55	EUR
End of Period	207 082 594,90	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 %	2 069 033,84	EUR
Cash Outflow		2 069 033,84	EUR
Cash Inflow		1 950 749,91	EUR
End of Period	0,9 %	1 950 749,91	EUR
Required Reserve Amount	0,9 %	1 950 749,91	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	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
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Asset Balance

Beginning of Period	218 574 990,55	EUR
End of Period	207 082 594,90	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	189 704 233,50	91,61 %	16 721
1-29 days past due	14 513 987,24	7,01 %	1 176

Delinquent Receivables:

30-59 days past due	1 714 106,17	0,83 %	138
60-89 days past due	586 170,30	0,28 %	38
90-119 days past due	260 474,46	0,13 %	15
120-149 days past due	219 572,93	0,11 %	11
150-179 days past due	84 050,30	0,04 %	5
Total Performing and Delinquent	207 082 595	100,00 %	18 104

Current Period Defaults	80 296,88	12
Cumulative Defaults	1 268 798,67	109
Current Period Recoveries	80 226,40	
Cumulative Recoveries	746 180,98	

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

NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	207 082 594,90
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	207 082 594,90
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
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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	218 574 990,55	167 874 990,55	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	14 313 544,90						
Amortisation	11 492 395,65						
Redemption per Class	11 492 395,65	11 492 395,65	-	-	-	-	-
Redemption per Note		3 393,09	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100 %	75,52 %	13,13 %	2,80 %	1,84 %	3,19 %	3,53 %
Current Pool Factor		0,46	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	30						
Principal Outstanding per Note Beginning of Period		49 564,51	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 393,09	-	-	-	-	-
Principal Outstanding per Note End of Period		46 171,42	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		3,18	70,83	108,33	175,00	291,67	750,00
Interest Payment	36 321,98	10 771,98	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		3,18	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)		28,39 %	15,26 %	12,46 %	10,62 %	7,43 %	3,91 %
Current CE (excl. Excess Spread)		25,43 %	12,29 %	9,49 %	7,65 %	4,47 %	0,94 %

*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 31.12.2016
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 Period No 13
 Monthly Period Nov 2016 to Convention = 30/360 days
 Interest Period : 25.11.2016 to 25.12.2016 = 30 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
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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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 %			

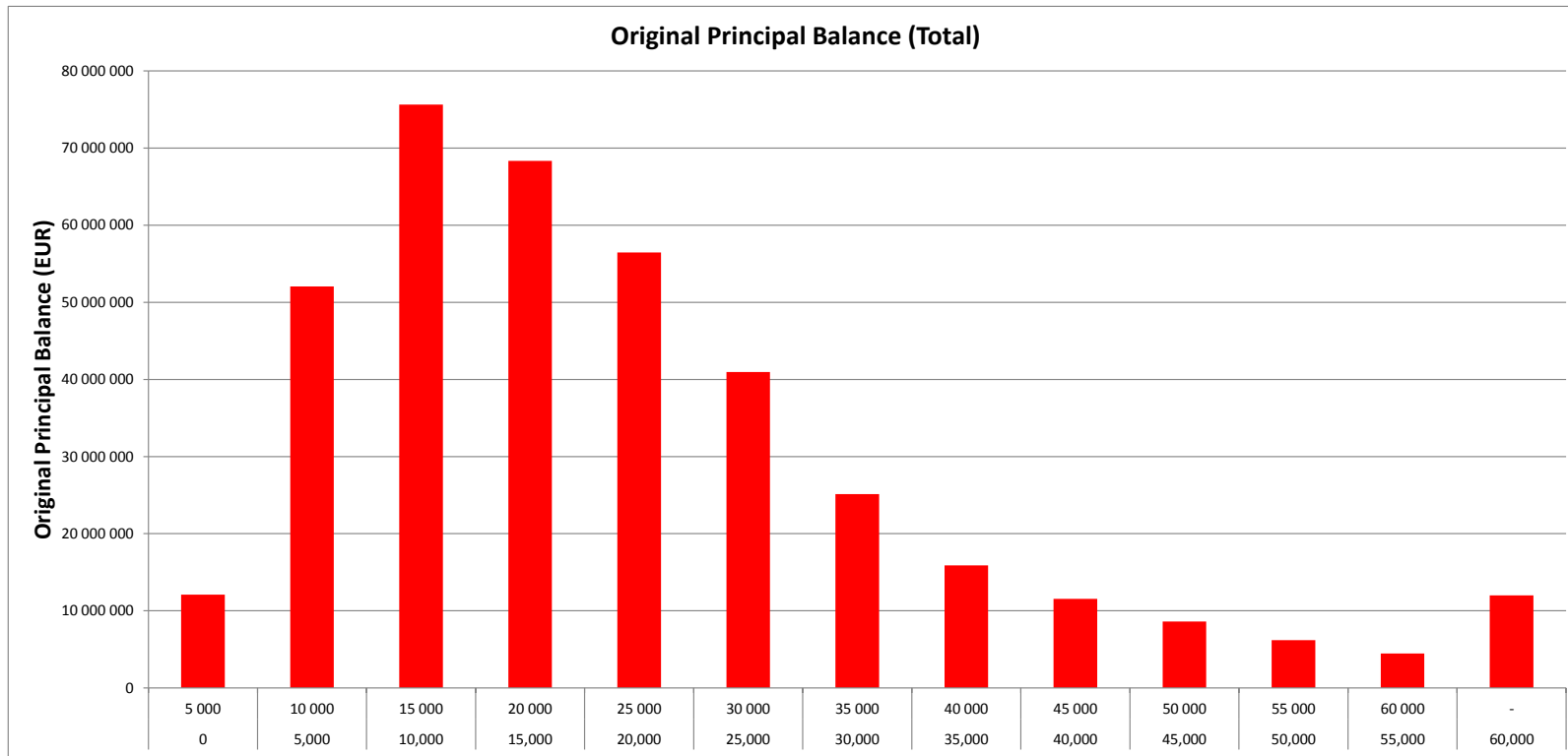
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7.b Original Principal Balance Graph

Reporting Date	31.12.2016			
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Original Principal Balance (Total)



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8.a Outstanding Principal Balance



Reporting Date	31.12.2016	
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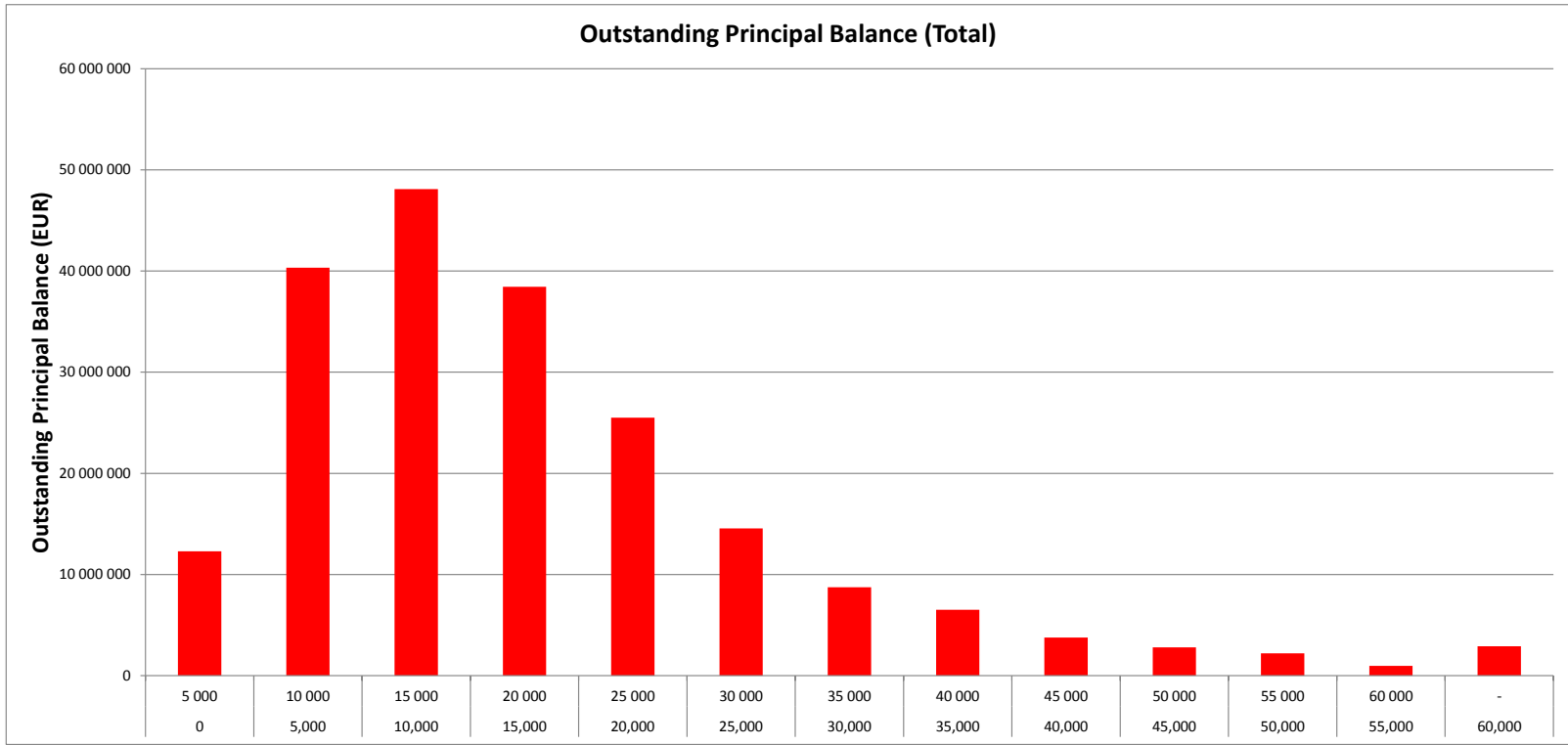
Average amount - all: 11 438

	TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
Outstanding balance		0 5 000		4 169	12 288 826	5,9 %		22,1	20,5
		5 000	10 000	5 414	40 320 148	19,5 %		34,5	20,3
		10 000	15 000	3 923	48 092 553	23,2 %		37,8	19,9
		15 000	20 000	2 224	38 446 592	18,6 %		38,8	19,9
		20 000	25 000	1 148	25 497 063	12,3 %		39,3	19,6
		25 000	30 000	537	14 555 992	7,0 %		39,3	19,6
		30 000	35 000	270	8 729 395	4,2 %		39,8	19,4
		35 000	40 000	175	6 520 390	3,1 %		40,3	19,2
		40 000	45 000	89	3 762 791	1,8 %		40,6	18,8
		45 000	50 000	59	2 794 191	1,3 %		41,2	18,4
		50 000	55 000	42	2 210 539	1,1 %		39,6	19,0
		55 000	60 000	17	967 369	0,5 %		41,2	18,7
		60 000	-	37	2 896 745	1,4 %		38,7	19,7
	Total		18 104	207 082 595	100 %				

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8.b Outstanding Principal Balance Graph

Reporting Date	31.12.2016	
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9.a Geographical Distribution



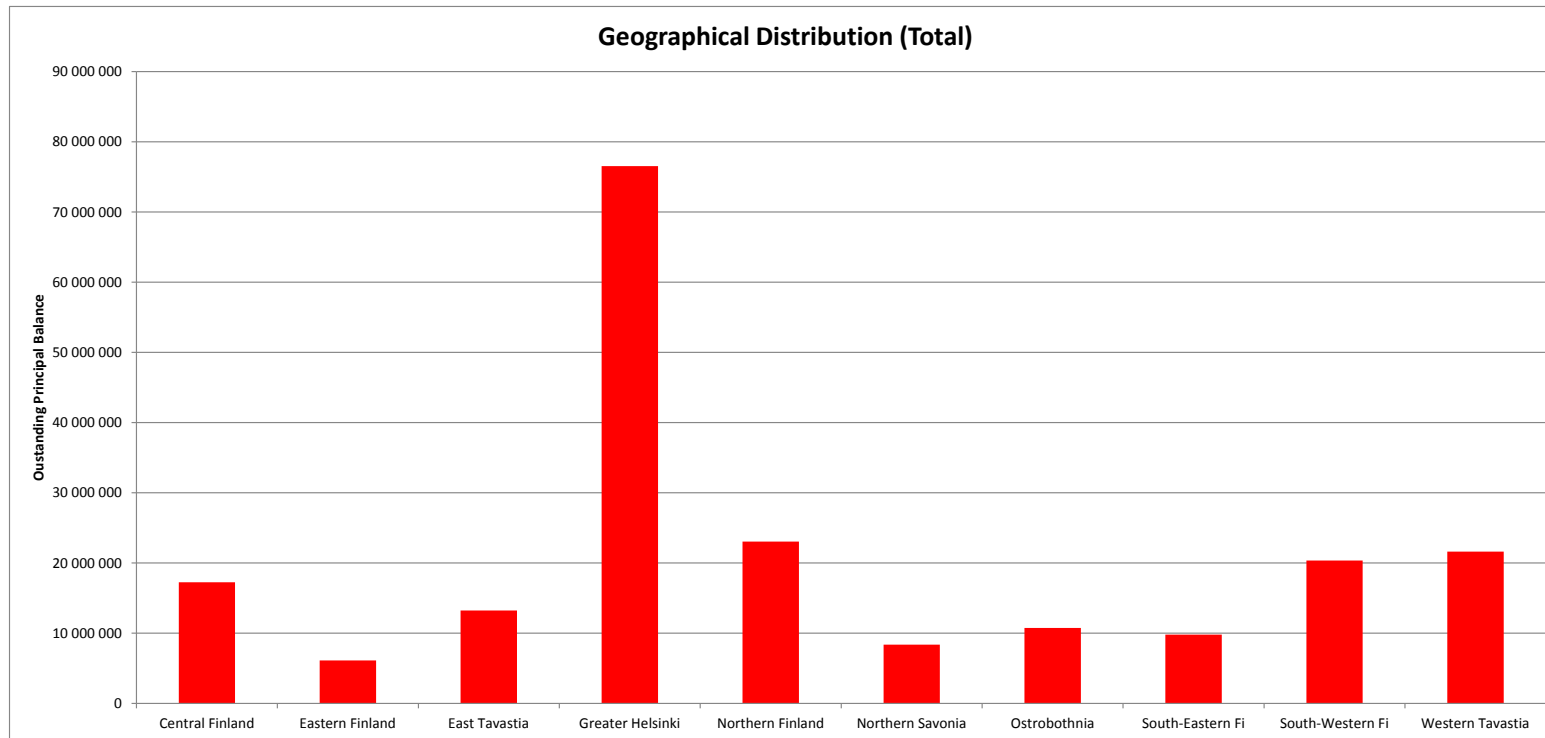
Reporting Date	31.12.2016				
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 647	17 255 389	8,33 %	37,0		19,9
Eastern Finland	566	6 121 517	2,96 %	36,2		20,0
East Tavastia	1 134	13 231 829	6,39 %	37,3		19,9
Greater Helsinki	6 220	76 525 316	36,95 %	36,9		19,9
Northern Finland	1 946	23 062 168	11,14 %	37,5		19,8
Northern Savonia	741	8 360 654	4,04 %	37,2		19,6
Ostrobothnia	1 085	10 741 734	5,19 %	36,4		19,7
South-Eastern Fi	937	9 798 017	4,73 %	36,9		20,3
South-Western Fi	1 834	20 360 754	9,83 %	36,9		19,8
Western Tavastia	1 994	21 625 215	10,44 %	37,3		19,7
Total	18 104	207 082 595	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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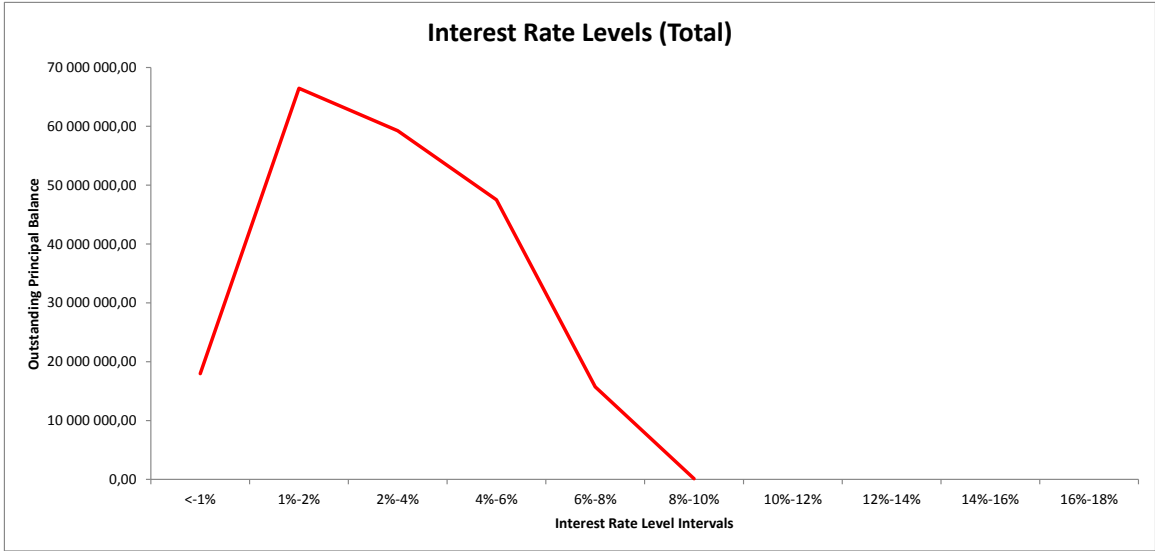
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1539	17 987 602	8,69 %	38,0	19,1
1 2		4918	66 465 637	32,10 %	37,7	19,8
2 4		4755	59 264 479	28,62 %	36,9	19,8
4 6		4868	47 521 715	22,95 %	35,9	20,4
6 8		2008	15 733 815	7,60 %	36,3	19,6
8 10		16	109 347	0,05 %	37,9	20,0
10 12						
12 14						
14 16						
16 18						
Total		18 104	207 082 595	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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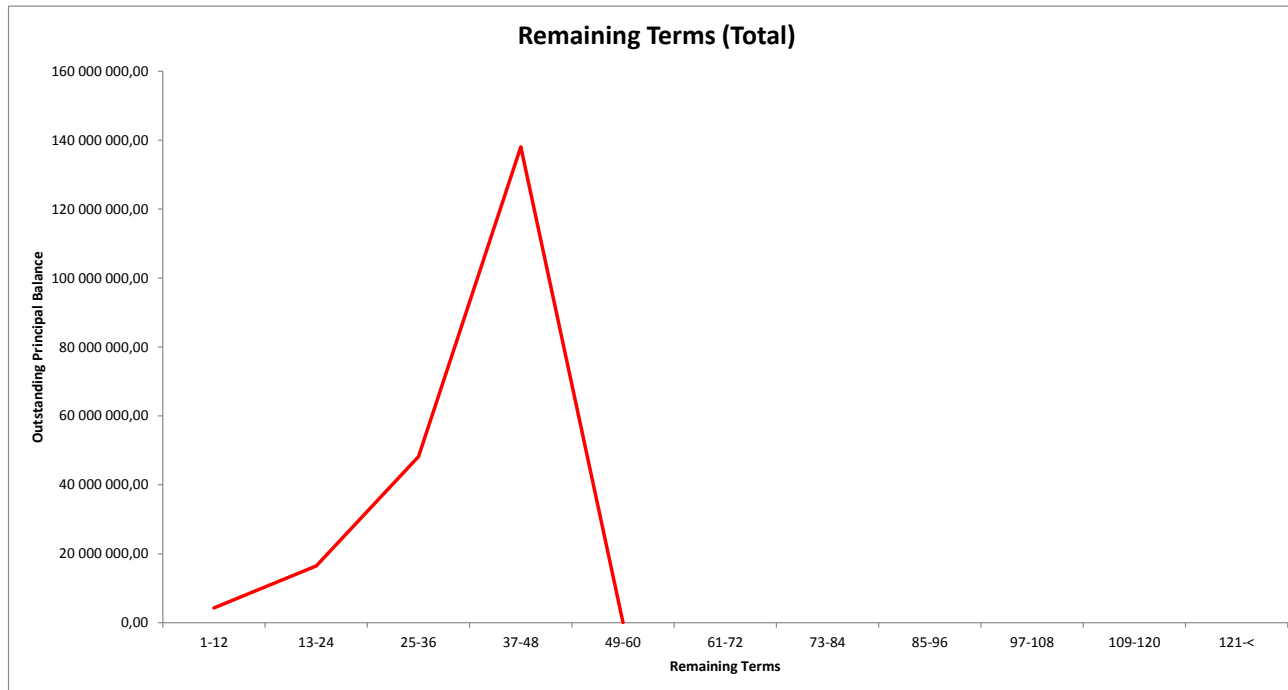
TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		13	4 927	0,00 %	0,0	23,1
	1		1 626	4 283 070	2,07 %	9,1	22,2
	13		2 717	16 478 300	7,96 %	18,7	20,7
	25		36	4 456	23,27 %	32,9	23,0
	37		48	9 289	66,67 %	41,5	18,6
	49		60	3	0,03 %	49,5	15,7
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121						
Total			18 104	207 082 595	100 %		

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11.b Remaining Terms



Reporting Date	31.12.2016	
Payment date	29.12.2016	
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Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days



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12.a Seasoning



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days

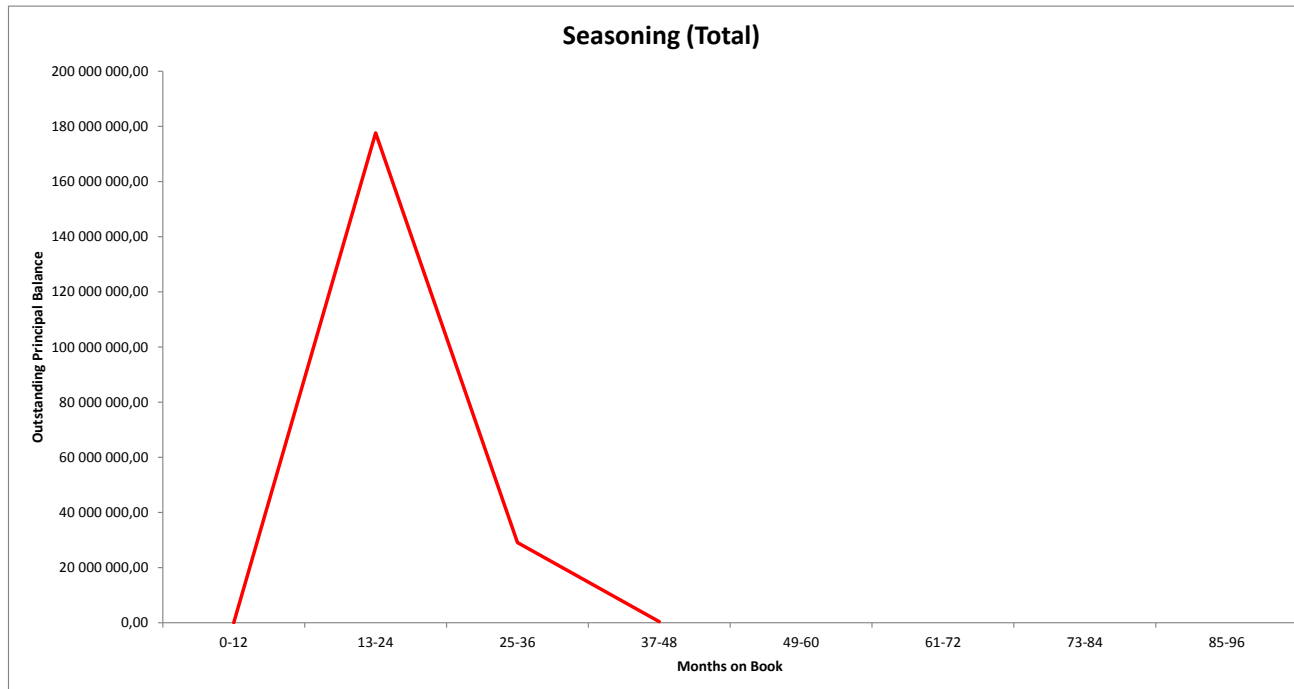
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	0	0	0,00 %	0,0	0,0
13	24	15 166	177 634 125	85,78 %	37,9	18,8
25	36	2 890	29 088 723	14,05 %	31,7	25,8
37	48	48	359 747	0,17 %	20,4	39,5
49	60					
61	72					
73	84					
85	96					
Total		18 104	207 082 595	100 %		

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12.b Seasoning



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days



SCF Rahoituspalvelut I DAC
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13.a Balloon loans



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days

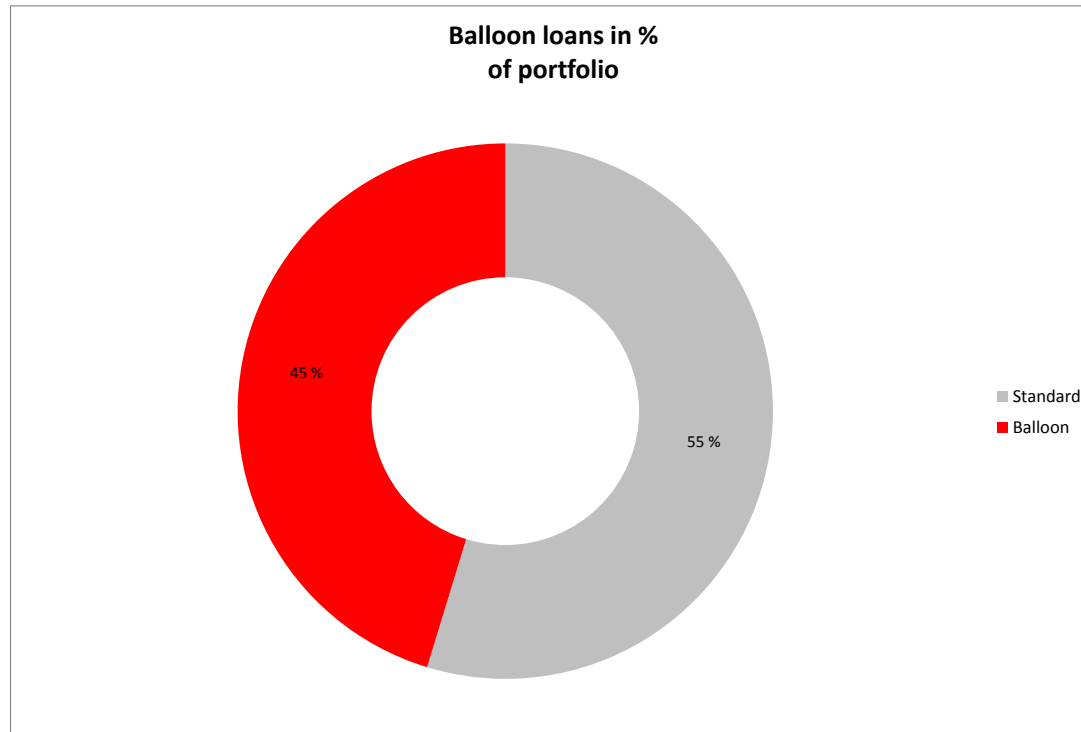
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		13 111	113 318 045	54,72 %	1 561	0,00 %	35,1	19,8
Balloon		4 993	93 764 550	45,28 %	32 569 734	34,74 %	39,3	19,9
Total		18 104	207 082 595	100 %	32 571 295	15,73 %		

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13.b Balloon loans



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days



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14.a # loans per borrower



Reporting Date			31.12.2016		
Payment date			29.12.2016		
Period No			13		
Monthly Period			Nov 2016	Convention =	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	= 30 days

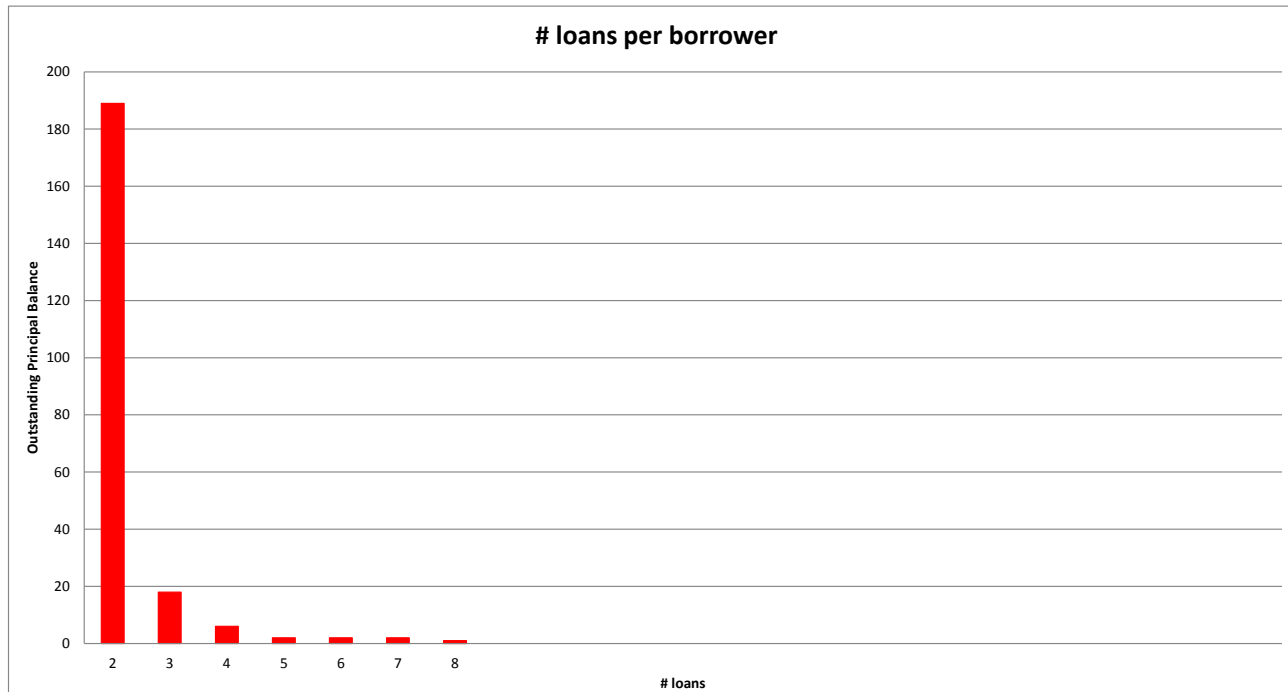
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	17604	200 020 586	96,59 %
	2	189	5 457 052	2,64 %
	3	18	617 243	0,30 %
	4	6	420 033	0,20 %
	5	2	131 251	0,06 %
	6	2	125 190	0,06 %
	7	2	153 350	0,07 %
	8	1	157 890	0,08 %
Total:		17 824	207 082 595	100,0 %

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14.b # loans per borrower



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days



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15.a Amortization Profile



Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	Nov 2016	Convention	=	30/360 days	
Interest Period	from 25.11.2016	to 25.12.2016	=	30 days	

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	207 082 595	201 908 033	5 174 561	573 484	3,37 %	97,50 %
2	201 908 033	196 781 060	5 126 973	558 673	3,37 %	95,03 %
3	196 781 060	191 660 974	5 120 086	544 078	3,37 %	92,55 %
4	191 660 974	186 562 478	5 098 497	529 518	3,37 %	90,09 %
5	186 562 478	181 492 712	5 069 766	515 022	3,36 %	87,64 %
6	181 492 712	176 442 282	5 050 430	500 621	3,36 %	85,20 %
7	176 442 282	171 403 024	5 039 258	486 276	3,36 %	82,77 %
8	171 403 024	166 392 615	5 010 409	471 972	3,35 %	80,35 %
9	166 392 615	161 336 726	5 055 888	457 734	3,35 %	77,91 %
10	161 336 726	156 336 870	4 999 856	443 391	3,35 %	75,49 %
11	156 336 870	151 333 556	5 003 314	429 234	3,34 %	73,08 %
12	151 333 556	146 471 855	4 861 701	415 020	3,34 %	70,73 %
13	146 471 855	141 616 707	4 855 148	401 167	3,34 %	68,39 %
14	141 616 707	136 822 143	4 794 564	387 341	3,33 %	66,07 %
15	136 822 143	132 084 399	4 737 744	373 703	3,33 %	63,78 %
16	132 084 399	127 375 334	4 709 065	360 214	3,32 %	61,51 %
17	127 375 334	122 718 244	4 657 090	346 933	3,32 %	59,26 %
18	122 718 244	118 143 461	4 574 783	333 690	3,31 %	57,05 %
19	118 143 461	113 660 415	4 483 046	320 703	3,31 %	54,89 %
20	113 660 415	109 175 399	4 485 017	307 936	3,30 %	52,72 %

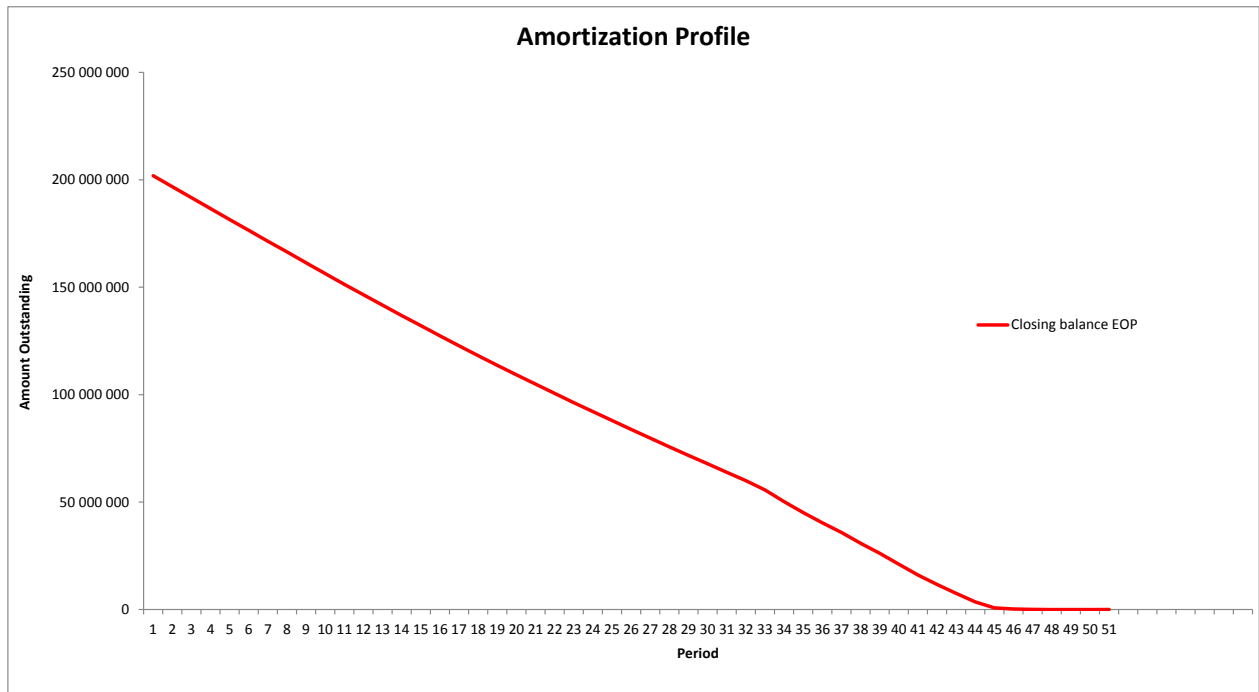
Amortization profile (first 20 periods)

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

15.b Amortization Profile



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.a Payment Holidays



Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	Nov 2016		Convention	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	= 30 days

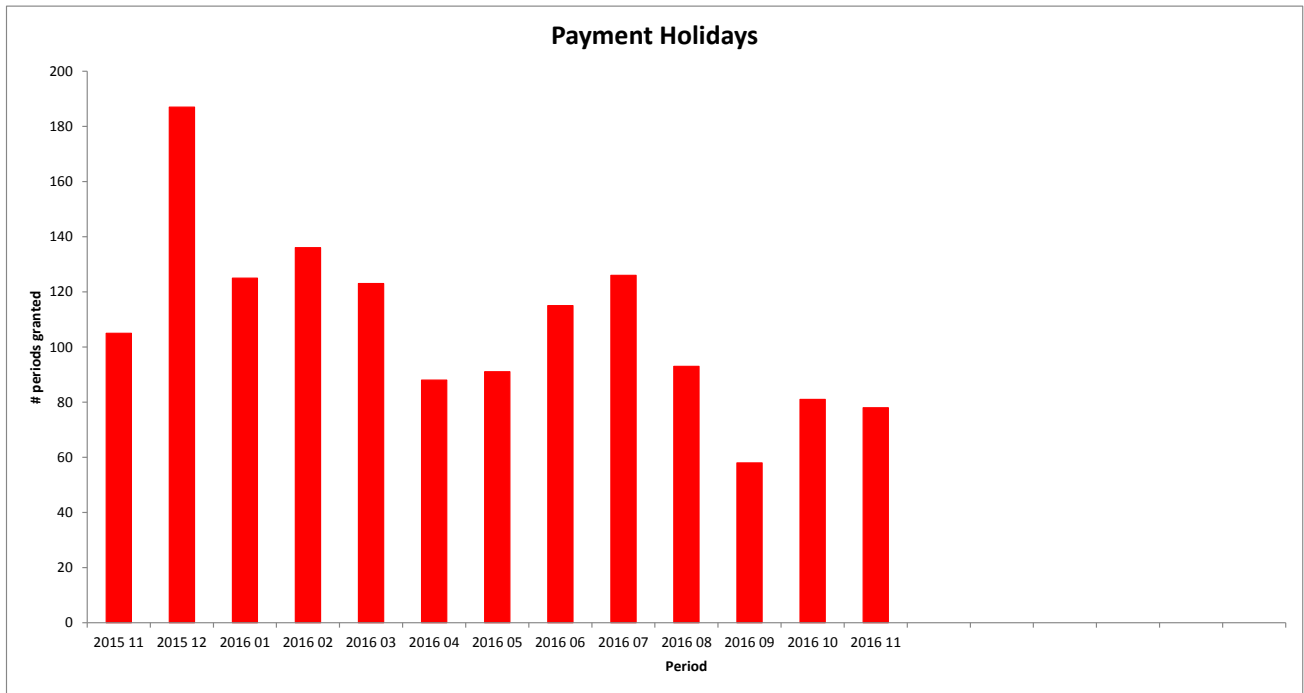
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	1 358 372	
2016 06	115	162	47 026	1 721 241	
2016 07	126	167	51 851	1 900 677	
2016 08	93	118	34 630	1 444 788	
2016 09	58	82	28 659	849 875	
2016 10	81	110	38 534	1 050 552	
2016 11	78	116	30 160	986 066	
Total:	1 406	1 953	627 632	21 735 569	

**SCF Rahoituspalvelut I DAC
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16.b Payment Holidays



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days



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17.a Downpayment



Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	Nov 2016		Convention	=	30/360 days
Interest Period	from	25.11.2016	to	25.12.2016	= 30 days

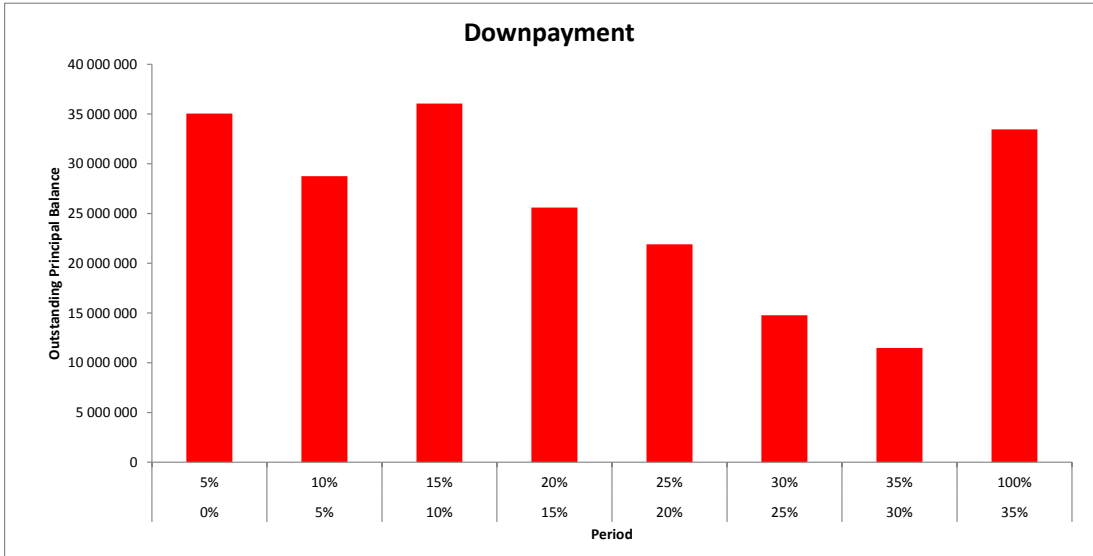
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 532	35 039 911	16,9 %	39,3	19,9
	5 %	10 %	2 115	28 761 792	13,9 %	38,9	19,7
	10 %	15 %	2 873	36 045 108	17,4 %	37,6	20,0
	15 %	20 %	2 074	25 609 217	12,4 %	37,3	19,8
	20 %	25 %	1 811	21 899 525	10,6 %	37,0	19,7
	25 %	30 %	1 306	14 777 142	7,1 %	36,2	20,2
	30 %	35 %	1 076	11 483 595	5,5 %	35,5	19,9
	35 %	100 %	4 317	33 466 304	16,2 %	33,0	19,7
Total		18 104	207 082 595	100 %			

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17.b Downpayment



Reporting Date	31.12.2016		
Payment date	29.12.2016		
Period No	13		
Monthly Period	Nov 2016	Convention	= 30/360 days
Interest Period	from 25.11.2016	to 25.12.2016	= 30 days



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18.a Vehicle Condition



Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	Nov 2016	Convention	=	30/360 days	
Interest Period	from 25.11.2016	to 25.12.2016	=	30 days	

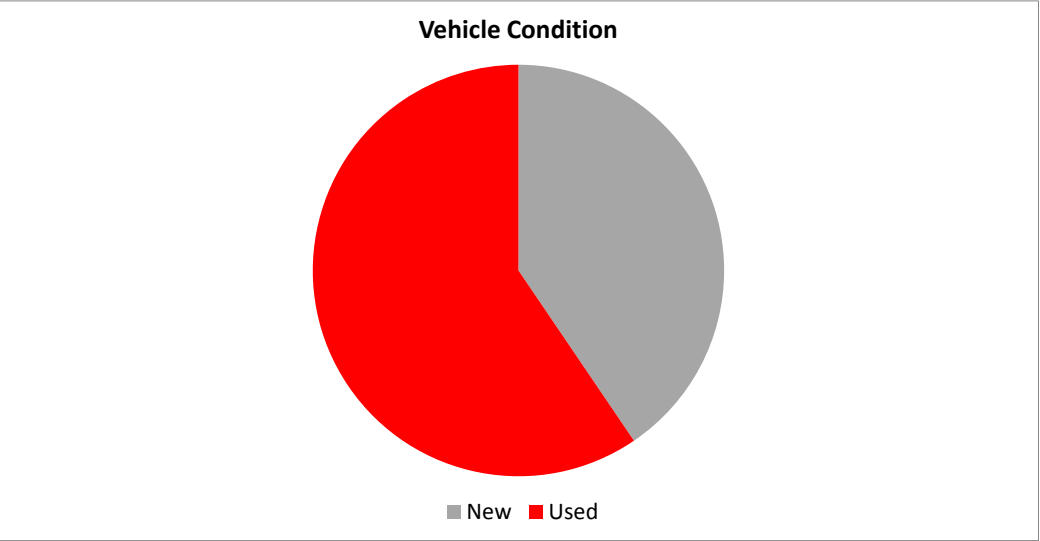
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	5 372	83 886 566	40,5 %	37,2	19,9	
Used	12 732	123 196 029	59,5 %	36,9	19,8	
Total	18 104	207 082 595	100 %			

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18.b Vehicle Condition



Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	Nov 2016	Convention	=	30/360 days	
Interest Period	from 25.11.2016	to 25.12.2016	=	30 days	



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19.a Borrower Type



Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	Nov 2016	Convention	=	30/360 days	
Interest Period	from 25.11.2016	to 25.12.2016	=	30 days	

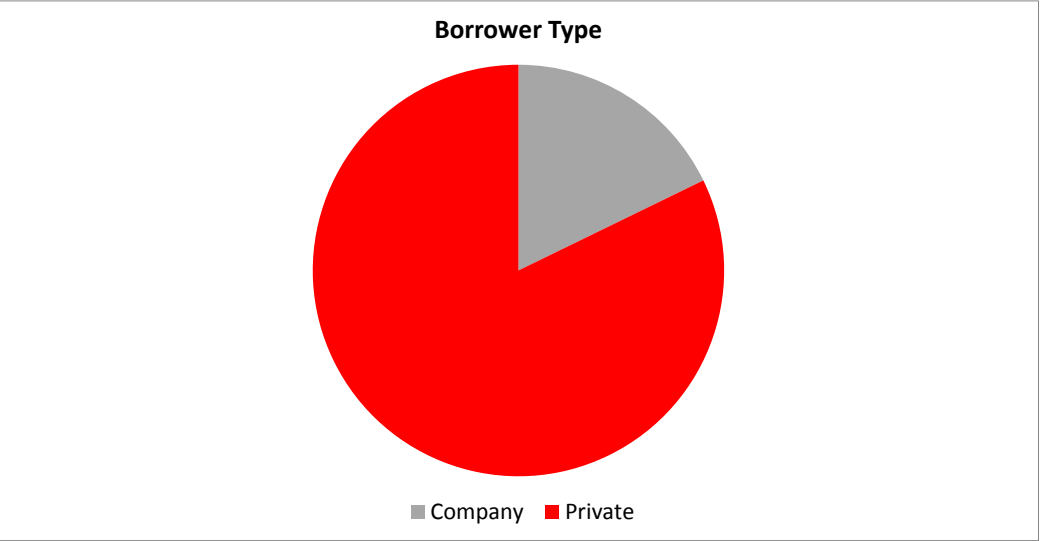
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 374	36 835 027	17,8 %	34,1	19,9
	Private	15 730	170 247 568	82,2 %	37,6	19,8
	Total	18 104	207 082 595	100 %		

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19.b Borrower Type



Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	Nov 2016	Convention	=	30/360 days	
Interest Period	from 25.11.2016	to 25.12.2016	=	30 days	



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20.a Vehicle type



Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	Nov 2016		Convention	=	30/360 days
Interest Period	from 25.11.2016	to 25.12.2016		=	30 days

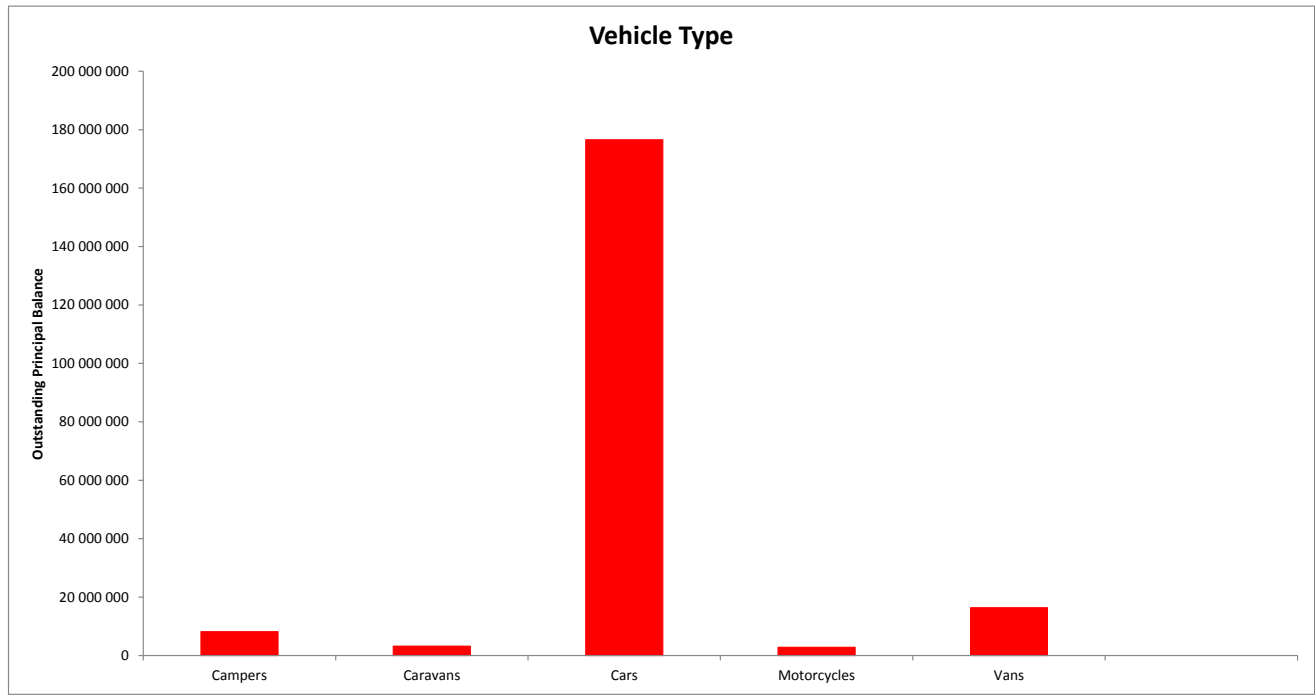
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	395	8 160 255	3,94 %	38,8	19,17
	Caravans	309	3 223 913	1,56 %	38,4	19,40
	Cars	15 644	176 548 118	85,25 %	37,1	19,91
	Motorcycles	412	2 809 902	1,36 %	36,7	18,49
	Vans	1 344	16 340 407	7,89 %	35,4	19,90
		18 104	207 082 595	100 %		

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20.b Vehicle type



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days



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21.a Restructured Loans



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days

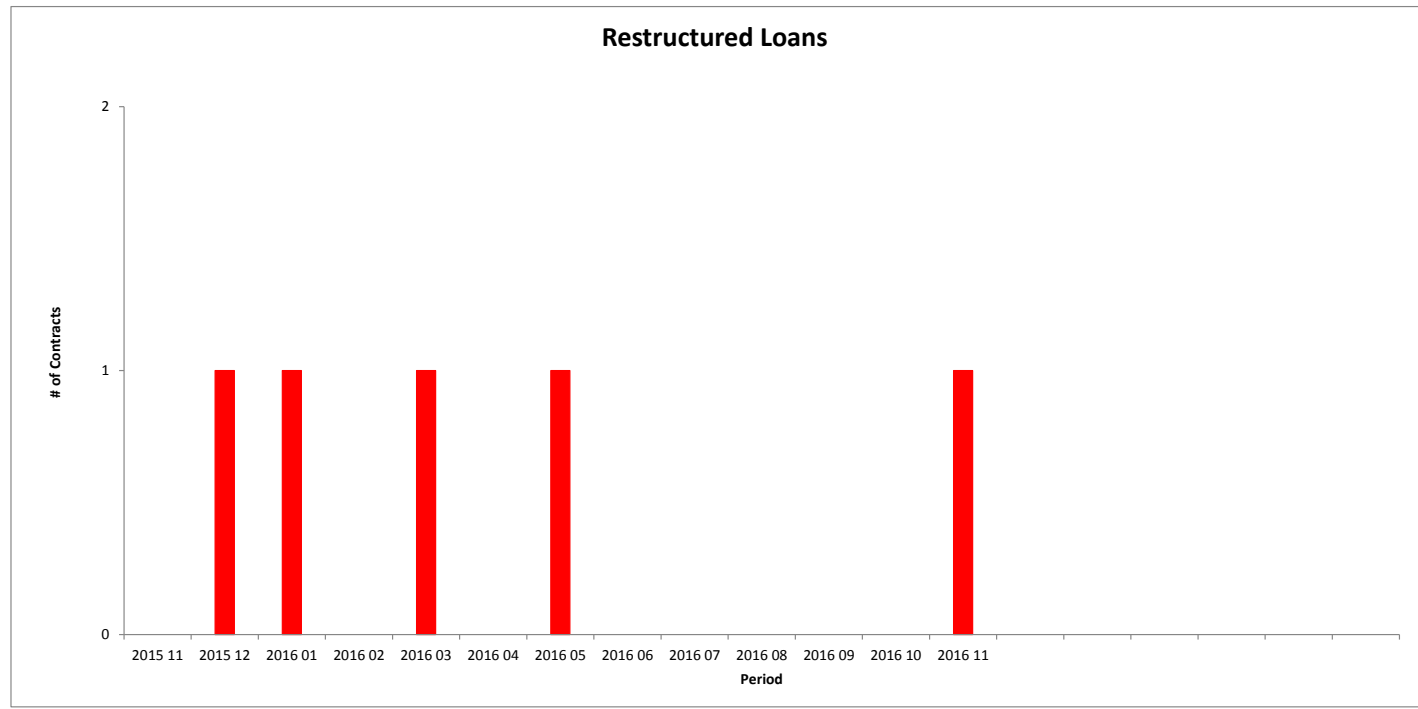
TOTAL		
Period	No	Outstanding balance
2015 11	0	0
2015 12	1	21 854
2016 01	1	2 615
2016 02	0	0
2016 03	1	758
2016 04	0	0
2016 05	1	13 140
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	0	0
2016 10	0	0
2016 11	1	12 709
	5	51 076

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21.b Restructured Loans



Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	Nov 2016	Convention	=	30/360 days	
Interest Period	from 25.11.2016	to 25.12.2016	=	30 days	



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22.a Dynamic Interest rate



Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	from Nov 2016	to	Convention	=	30/360 days
Interest Period	from 25.11.2016	to 25.12.2016		=	30 days

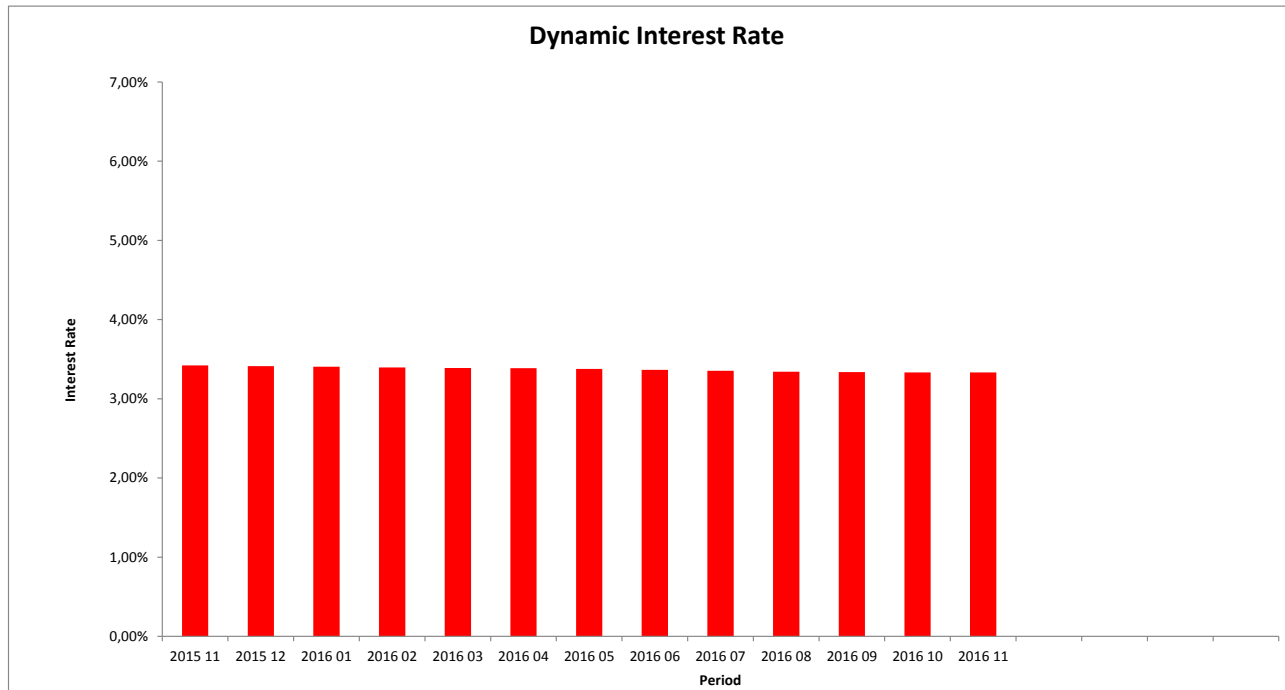
TOTAL		
Period	Closing balance	WA Interest rate
2015 11	366 651 903	3,42 %
2015 12	352 411 509	3,41 %
2016 01	339 459 258	3,40 %
2016 02	325 103 620	3,40 %
2016 03	309 872 376	3,39 %
2016 04	295 909 025	3,39 %
2016 05	282 618 106	3,38 %
2016 06	269 186 189	3,37 %
2016 07	256 332 240	3,35 %
2016 08	243 087 609	3,34 %
2016 09	230 403 384	3,34 %
2016 10	218 574 991	3,33 %
2016 11	207 082 595	3,33 %

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22.b Dynamic Interest Rate



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days



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23.a Dynamic Pre-Payments



Reporting Date	31.12.2016		
Payment date	29.12.2016		
Period No	13		
Monthly Period	from	Nov 2016	to
Interest Period		25.11.2016	
Convention	=	30/360 days	
	=	30 days	

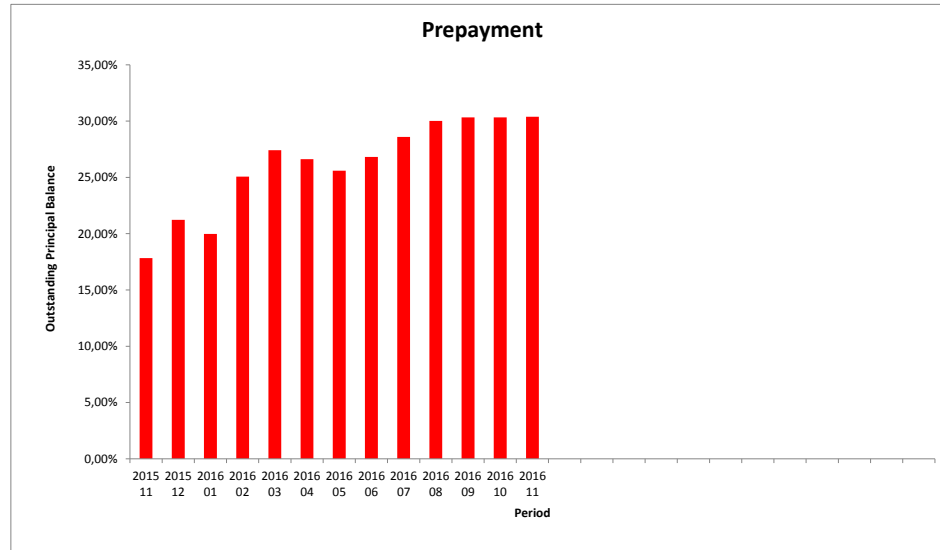
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2015 11	11 081 683	366 651 903	17,83 %
2015 12	6 939 724	352 411 509	21,23 %
2016 01	6 246 741	339 459 258	19,98 %
2016 02	7 724 461	325 103 620	25,07 %
2016 03	8 165 613	309 872 376	27,42 %
2016 04	7 532 517	295 909 025	26,61 %
2016 05	6 875 978	282 618 106	25,59 %
2016 06	6 913 359	269 186 189	26,82 %
2016 07	7 094 184	256 332 240	28,59 %
2016 08	7 123 064	243 087 609	30,01 %
2016 09	6 836 336	230 403 384	30,33 %
2016 10	6 483 847	218 574 991	30,33 %
2016 11	6 157 703	207 082 595	30,39 %

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23.b Dynamic Pre-Payments



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days



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24. Delinquency



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 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	
	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	
2016	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																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	from Nov 2016	to Convention = 30/360 days
Interest Period	from 25.11.2016	to 25.12.2016 = 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3			2016 4					
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss			
2015 4	703	2	224	224	479	725	949	-	246	725	949	-	246	725	949	-	246			
2016 1	245 052	12				79 950	79 950		165 102	63 132	143 082		101 970	2 992	146 074		98 977	2 185	148 259	96 793
2016 2	446 837	31								133 429	133 429		313 409	80 562	213 991		232 847	3 961	217 951	228 886
2016 3	401 997	39												183 233	183 233		218 764	98 539	281 772	120 225
2016 4	174 210	25																100 839	100 839	73 371

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26. Priority of Payments



Reporting Date	31.12.2016
Payment date	29.12.2016
Period No	13
Monthly Period	Nov 2016
Interest Period	from 25.11.2016 to 25.12.2016
Convention	= 30/360 days
	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	12 331 868,62	EUR
Senior Expenses	-	22 581,32	EUR
Servicing Fee	-	86 284,41	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	730 607,24	EUR
Principal on Loan to Issuer	-	11 492 395,65	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	14 313 544,90	EUR
Senior Expenses	-	21 508,17	EUR
Interest Class A	-	10 772,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 950 749,91	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	-	11 492 395,65	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	-	50 330,00	EUR
Interest Issuer Subordinated Loan	-	305,18	EUR
Principal Issuer Subordinated Loan	-	118 283,94	EUR
Payment to Purchaser	-	526 207,45	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	526 207,45	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,75	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	526 192,70	EUR

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27. Transaction Costs



Reporting Date	31.12.2016	
Payment date	29.12.2016	
Period No	13	
Monthly Period	Nov 2016	Convention = 30/360 days
Interest Period	from 25.11.2016 to 25.12.2016	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	22 581,32						
Interest accrued for the Period	EUR	116 972,00	10 772,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	1 988 969,00	512 789,00	267 811,00	87 334,00	92 435,00	267 575,00	761 025,00
Interest Payments	EUR	116 972,00	10 772,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	1 988 969,00	512 789,00	267 811,00	87 334,00	92 435,00	267 575,00	761 025,00
Interest accrued on Subordinated Loan for the Period	EUR	305,18						
Cumulative Interest accrued on Subordinated Loan	EUR	9 309,18						
Interest Payments on Subordinated Loan	EUR	305,18						
Cumulative Interest Payments on Subordinated Loan	EUR	9 309,18						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

28. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Morten Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no

Risk

Tom Daniel Sivertsen	+47 47 03 88 47	tom.daniel.sivertsen@santanderconsumer.no
Ayan Ali	+47 48 50 46 46	ayan.ali@santanderconsumer.no

Reporting Date	31.12.2016				
Payment date	29.12.2016				
Period No	13				
Monthly Period	Nov 2016		Convention	=	30/360 days
Interest Period	from 25.11.2016	to 25.12.2016		=	30 days