

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

**Cover Sheet Monthly Investor Report**



Reporting Date		30.05.2017			
Payment date		26.05.2017		Following payment dates:	26.06.2017
Period No		18			25.07.2017
Monthly Period		Apr 2017		Convention	= 30/360 days
Interest Period	from	25.04.2017	to	25.05.2017	= 30 days
Cut-Off date		30.04.2017			

Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution	2
3 Reserve Accounts	3
4 Performance Data	4
5 Outstanding Notes	5
6 Counterparty Ratings, Trigger Levels and Consequences	6
7 a Original Principal Balance	7
7 b Original PB (Graph)	8
8 a Outstanding principal Balance	9
8 b Outstanding PB (Graph)	10
9 a Geographical Distribution	11
9 b Geographical (Graph)	12
10 a Interest Rate	13
10 b Interest Rate (Graph)	14
11 a Remaining Terms	15
11 b Remaining Terms (Graph)	16
12 a Seasoning	17
12 b Seasoning (Graph)	18
13 a Balloon loans as % of other loans	19
13 b Balloon loans as % of other loans (Graph)	20
14 a Loans per borrower	21
14 b Loans per borrower (Graph)	22
15 a Amortization Profile	23
15 b Amortization Profile (Graph)	24
16 a Payment Holidays	25
16 b Payment Holidays (Graph)	26
17 a Downpayment	27
17 b Downpayment (Graph)	28
18 a Vehicle Condition	29
18 b Vehicle Condition (Graph)	30
19 a Borrower Type	31
19 b Borrower Type (Graph)	32
20 a Vehicle Type	33
20 b Vehicle Type (Graph)	34
21 a Restructured Loans	35
21 b Restructured Loans (Graph)	36
22 Dynamic Interest Rate	37
23 Dynamic Pre-Payment	38
24 Dynamic Delinquency	39
25 Defaults, Recoveries and Losses by Quarter of Default	40
26 Priority of Payments Pre-Enforcement	41
27 Transaction Costs	42
28 Contact Details	43

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

**1. Portfolio Information**



Reporting Date	30.05.2017		
Payment date	26.05.2017		
Period No	18		
Monthly Period	Apr 2017	Convention =	30/360 days
Interest Period	from 25.04.2017	to 25.05.2017	= 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>165 699 356,13 EUR</b>	<b>176 468 278,38 EUR</b>
Scheduled Loan Principal Repayments	4 146 338,69 EUR	4 987 083,33 EUR
Prepayments	5 048 389,04 EUR	5 597 972,36 EUR
Deemed Collections - Other	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>9 194 727,73 EUR</b>	<b>10 585 055,69 EUR</b>
New Defaulted Auto Loans in Period	45 063,35 EUR	183 866,56 EUR
<b>Closing Balance</b>	<b>156 459 565,05 EUR</b>	<b>165 699 356,13 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	628 277,35 EUR	752 352,11 EUR
Recoveries on loans in default	62 355,99 EUR	153 573,27 EUR
<b>Total Revenue Received in Period</b>	<b>690 633,34 EUR</b>	<b>905 925,38 EUR</b>
<b># Loans</b>		
At beginning of period	15 720 Loans	16 377 Loans
Paid in Full	572 Loans	648 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	10 Loans	9 Loans
<b>At end of period</b>	<b>15 138 Loans</b>	<b>15 720 Loans</b>

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**2. Amount Due for Distribution**



Reporting Date	30.05.2017			
Payment date	26.05.2017			
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Interest Period	from 25.04.2017	to 25.05.2017	=	30 days

**Purchaser Available Distribution Amount**

**Current Period**

**Previous Period**

a. Collections (Principal, interest, and fee etc)	9 882 518 EUR	11 487 850 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>9 882 518 EUR</b>	<b>11 487 850 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 817 326 EUR	11 416 434 EUR
b. Reserve Fund	1 529 683 EUR	1 626 168 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>11 347 009 EUR</b>	<b>13 042 602 EUR</b>

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**3. Reserve Accounts**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	18				
Monthly Period	Apr 2017	Convention	=	30/360 days	
Interest Period	from 25.04.2017	to 25.05.2017	=	30 days	

**Note Balance**

Beginning of Period	165 699 356,13	EUR
End of Period	156 459 565,05	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 %	1 529 682,78	EUR
Cash Outflow		1 529 682,78	EUR
Cash Inflow		1 421 993,56	EUR
End of Period	0,9 %	1 421 993,56	EUR
Required Reserve Amount	0,9 %	1 421 993,56	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***

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**4. Performance Data**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
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Monthly Period	Apr 2017	Convention	=	30/360 days	
Interest Period	from 25.04.2017	to 25.05.2017	=	30 days	

**Asset Balance**

Beginning of Period	165 699 356,13	EUR
End of Period	156 459 565,05	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	142 363 392,54	90,99 %	13 903
1-29 days past due	11 060 774,24	7,07 %	986

**Delinquent Receivables:**

30-59 days past due	1 948 940,62	1,25 %	167
60-89 days past due	700 965,32	0,45 %	51
90-119 days past due	152 731,61	0,10 %	13
120-149 days past due	102 016,47	0,07 %	11
150-179 days past due	130 744,25	0,08 %	7
<b>Total Performing and Delinquent</b>	<b>156 459 565</b>	<b>100,00 %</b>	<b>15 138</b>

Current Period Defaults	45 063,35		10
Cumulative Defaults	1 937 497,39		171
Current Period Recoveries	62 355,99		
Cumulative Recoveries	1 255 765,46		

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

**NO**

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	156 459 565,05
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	156 459 565,05
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**5. Outstanding Notes**



Reporting Date	30.05.2017	
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	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>1. Note Balance</b>							
<b>General Note Information</b>							
ISIN Code		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	86,98 %	6,99 %	1,49 %	0,98 %	1,69 %	1,87 %
Legal Final Maturity Date		25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024
Rating (Fitch/Moody's)		AAA / AAA	AA+/Aaa	A+/Aa1	A+/Aa2	BB+/A3	Not rated
Initial Notes Aggregate Principal Outstanding Balance	389 400 000,00	338 700 000,00	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	3894	3387	272	58	38	66	73
<b>Current Note Information</b>							
Class Principal Outstanding Opening Balance	165 699 356,13	114 999 356,13	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	11 347 009,27						
Amortisation	9 239 791,08						
Redemption per Class	9 239 791,08	9 239 791,08	-	-	-	-	-
Redemption per Note		2 728,02	-	-	-	-	-
Class Principal Outstanding Closing Balance	156 459 565,05	105 759 565,05	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	67,60 %	17,38 %	3,71 %	2,43 %	4,22 %	4,67 %
Current Pool Factor		0,31	1,00	1,00	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
Interest rate Basis: 1-M EURIBOR / Spread							
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		33 953,16	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 728,02	-	-	-	-	-
Principal Outstanding per Note End of Period		31 225,14	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,24	70,83	108,33	175,00	291,67	750,00
Interest Payment	33 120,79	7 570,79	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		2,24	70,83	108,33	175,00	291,67	750,00
<b>3. Credit Enhancements</b>							
Initial total CE (Subordination, Reserve)		13,96 %	6,97 %	5,49 %	4,51 %	2,81 %	0,94 %
Current CE (incl. Excess Spread)		36,20 %	18,82 %	15,11 %	12,68 %	8,46 %	3,80 %
Current CE (excl. Excess Spread)		33,31 %	15,93 %	12,22 %	9,79 %	5,57 %	0,91 %

\*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.

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 30.05.2017  
 Payment date 26.05.2017  
 Period No 18  
 Monthly Period Apr 2017 to Convention = 30/360 days  
 Interest Period : 25.04.2017 to 25.05.2017 = 30 days

Transaction Role		Counterparty		Rating Triggers						Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
				Short Term		Long Term						
				Fitch	Moody's	Fitch	Moody's	Fitch	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut I DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	A1	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account.
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A		If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within fourteen (14) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to another bank that meets the applicable Required Ratings.
	RBC	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA	N/A	N/A		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) may, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not affect the then current ratings of the Class A Notes).
Swap Counterparty	RBC	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	Aa3 (negative outlook)		If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to another bank that meets the applicable Required Ratings.
	RBC	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	Aa3 (negative outlook)		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not affect the then current ratings of the Class A Notes).
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1	P-1	P-1	A-	AA-	A3	A3	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**7.a Original Portfolio Principal Balance**



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Payment date	26.05.2017				
Period No	18				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2017	to	25.05.2017	= 30 days

Average amount - all: 14 663

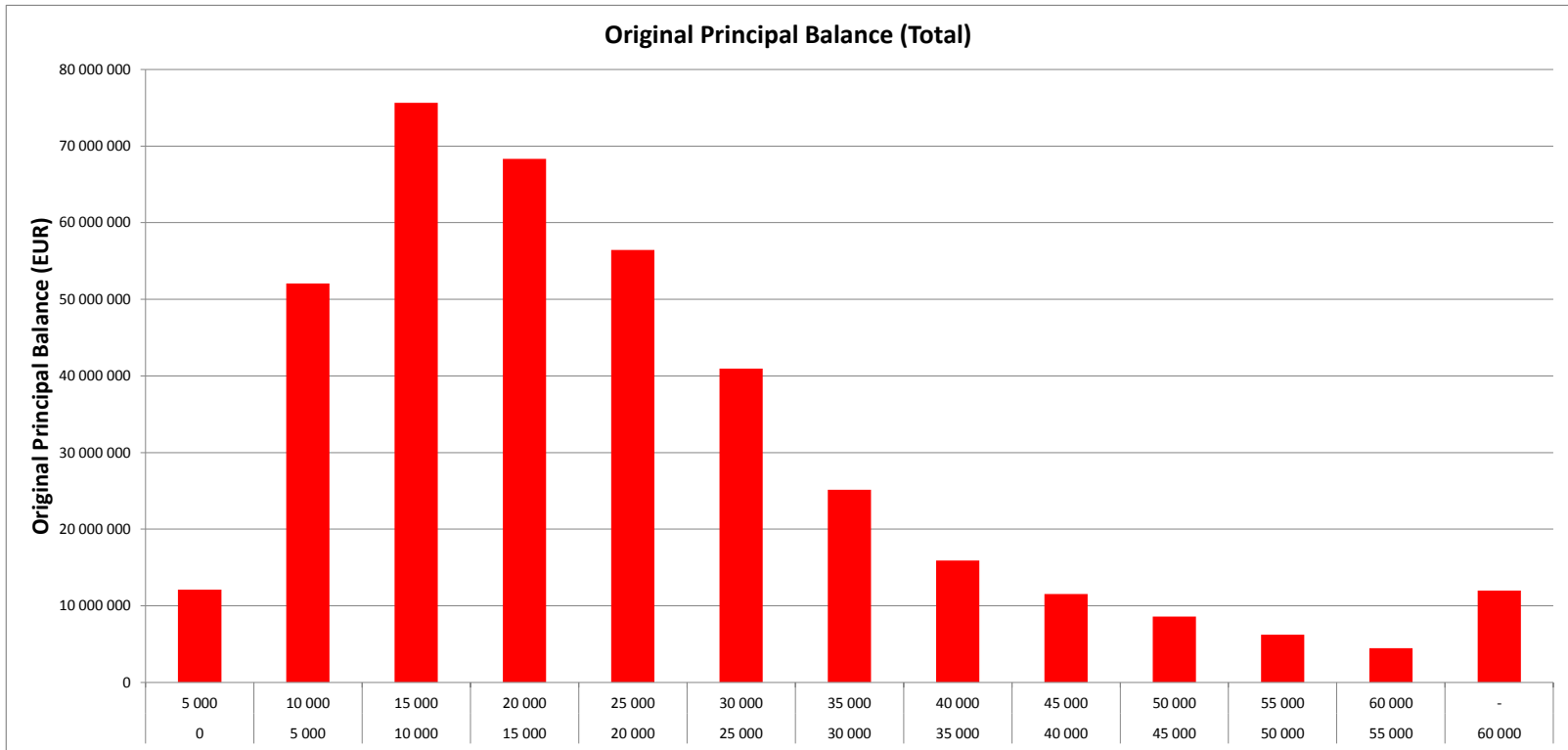
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	3 538	12 087 833	3,1 %	23,2	7,5		
	5 000	10 000	6 935	52 056 104	13,4 %	38,3	7,8		
	10 000	15 000	6 097	75 628 826	19,4 %	44,5	7,8		
	15 000	20 000	3 944	68 327 622	17,5 %	46,5	7,7		
	20 000	25 000	2 522	56 454 771	14,5 %	47,0	7,8		
	25 000	30 000	1 507	40 970 915	10,5 %	47,0	7,5		
	30 000	35 000	782	25 133 034	6,5 %	47,1	7,3		
	35 000	40 000	426	15 895 923	4,1 %	47,5	7,4		
	40 000	45 000	272	11 540 107	3,0 %	48,5	7,1		
	45 000	50 000	183	8 604 555	2,2 %	47,6	7,0		
	50 000	55 000	119	6 204 812	1,6 %	50,1	7,2		
	55 000	60 000	78	4 469 848	1,1 %	49,6	6,5		
	60 000	-	152	11 988 971	3,1 %	48,4	7,0		
	Total			26 555	389 363 320	100 %			



**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**7.b Original Principal Balance Graph**

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Interest Period	from 25.04.2017 to 25.05.2017	= 30 days

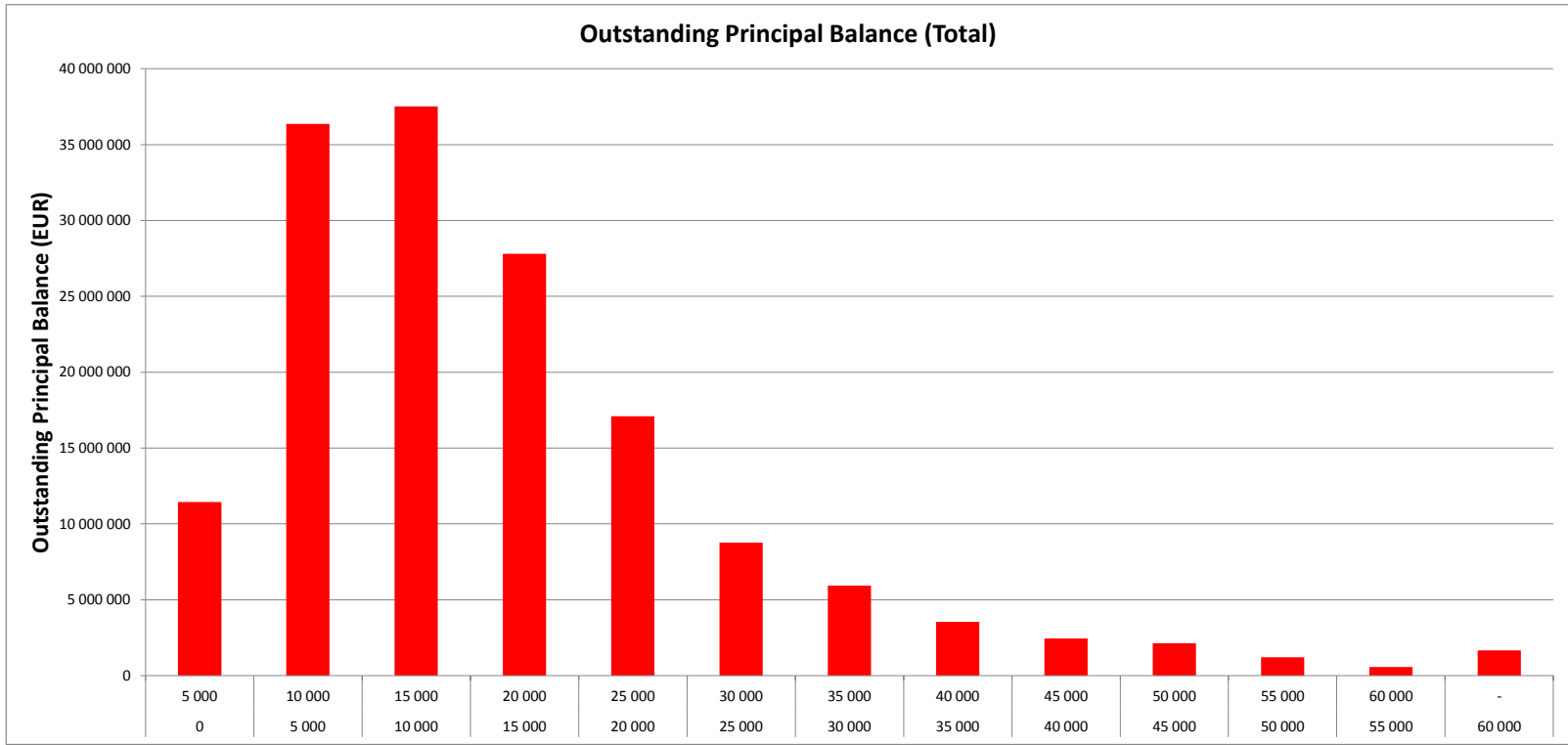




**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**8.b Outstanding Principal Balance Graph**

Reporting Date	30.05.2017	
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Interest Period	from 25.04.2017 to 25.05.2017	= 30 days



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

**9.a Geographical Distribution**



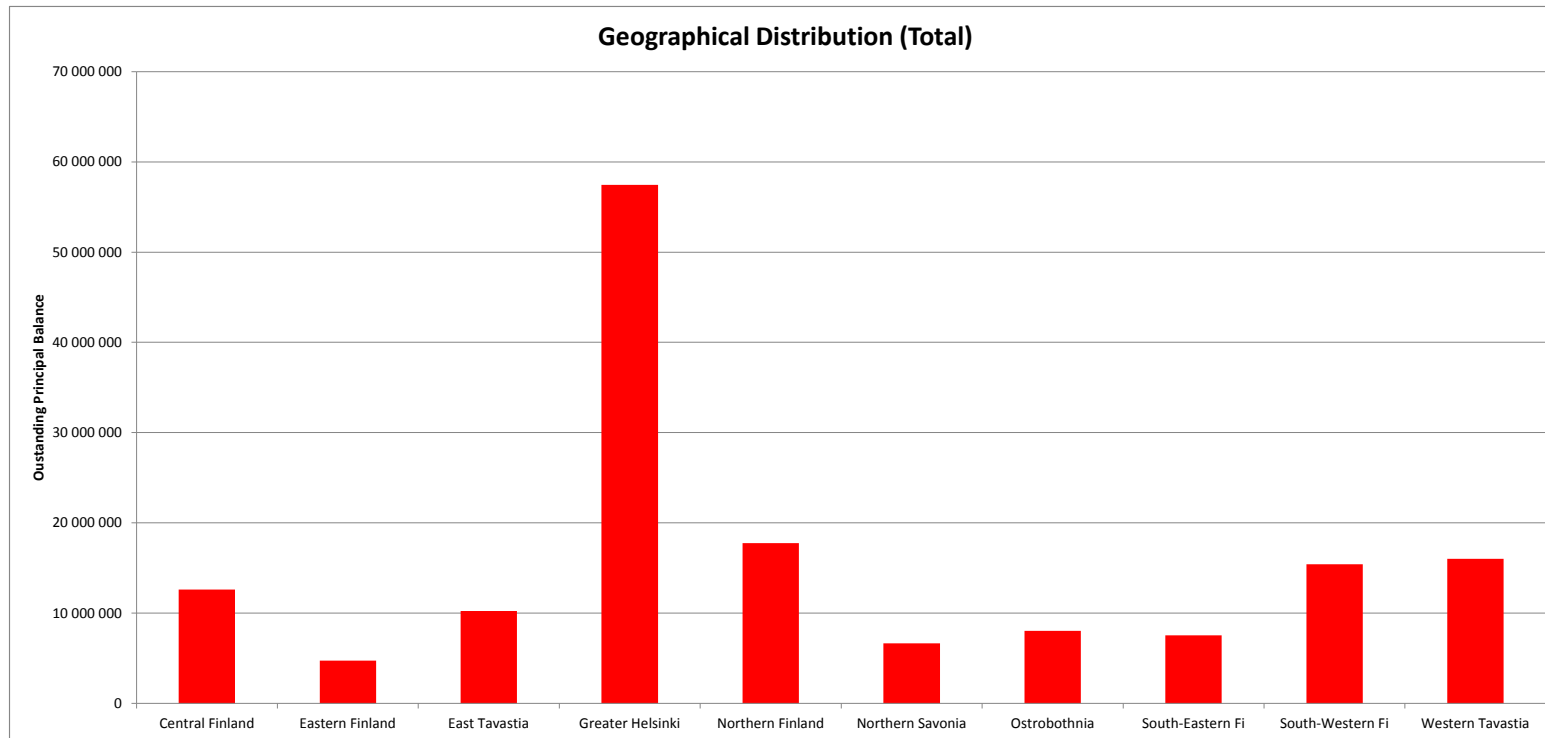
Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	18				
Monthly Period	Apr 2017		Convention	=	30/360 days
Interest Period	from 25.04.2017	to	25.05.2017	=	30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 344	12 619 195	8,07 %	32,6		24,9
Eastern Finland	475	4 734 227	3,03 %	32,4		24,9
East Tavastia	965	10 244 742	6,55 %	33,0		24,8
Greater Helsinki	5 174	57 439 976	36,71 %	32,7		24,8
Northern Finland	1 674	17 746 743	11,34 %	33,1		24,7
Northern Savonia	637	6 644 540	4,25 %	33,0		24,5
Ostrobothnia	913	8 042 187	5,14 %	32,2		24,6
South-Eastern Fi	797	7 556 136	4,83 %	32,4		25,3
South-Western Fi	1 525	15 425 580	9,86 %	32,6		24,7
Western Tavastia	1 634	16 006 240	10,23 %	33,0		24,6
Total	15 138	156 459 565	100 %			

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

**9.b Geographical Distribution Graph**

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

**10.a Interest Rate**



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Interest Period	from	25.04.2017	to	25.05.2017	= 30 days

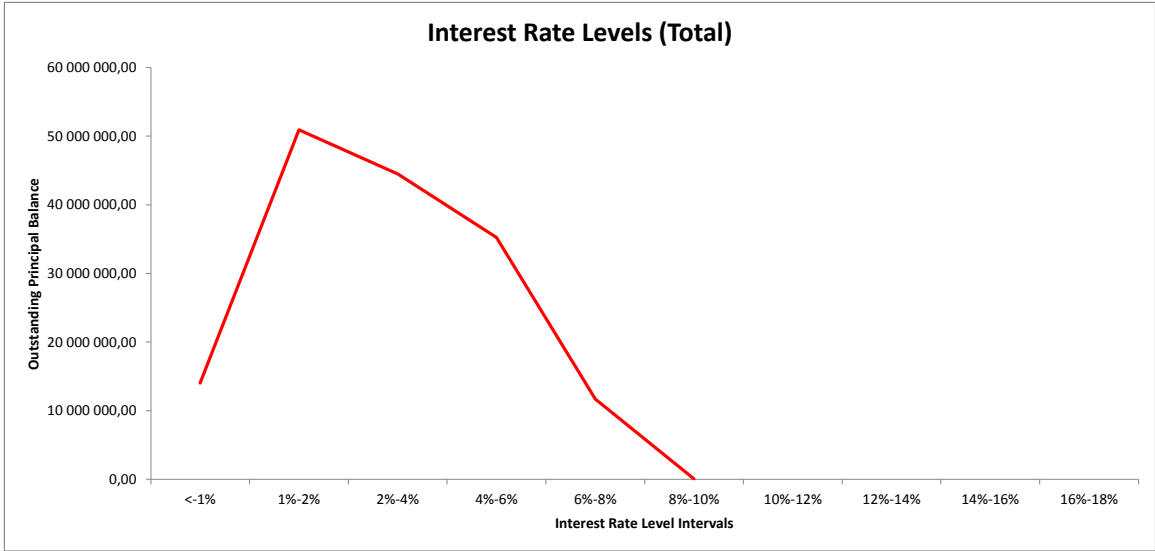
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1345	14 028 612	8,97 %	33,8	23,9
1 2		4195	50 937 289	32,56 %	33,3	24,7
2 4		3943	44 485 018	28,43 %	32,7	24,7
4 6		4003	35 245 609	22,53 %	31,7	25,3
6 8		1640	11 673 947	7,46 %	32,1	24,6
8 10		12	89 090	0,06 %	34,4	25,0
10 12						
12 14						
14 16						
16 18						
Total		15 138	156 459 565	100 %		

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**10.b Interest Rate**



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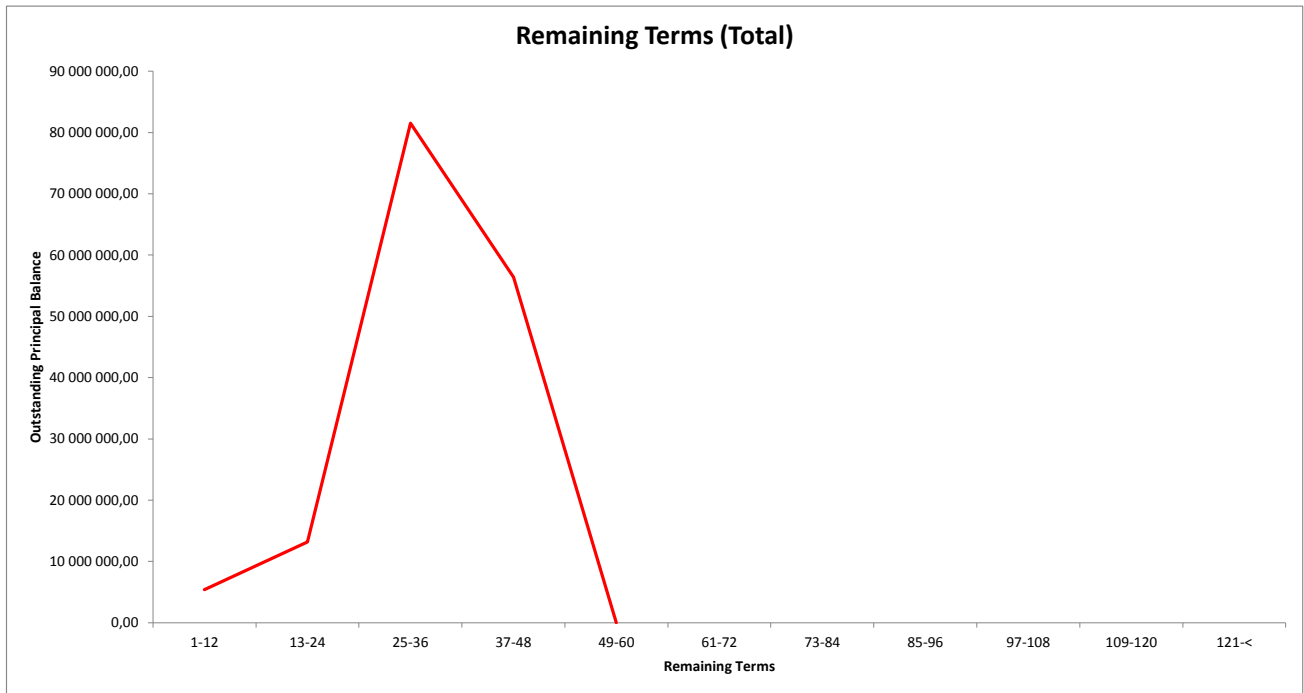


SCF Rahoituspalvelut I DAC  
Monthly Investor Report

11.b Remaining Terms



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

**12.a Seasoning**



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Interest Period	from 25.04.2017	to 25.05.2017	=	30 days

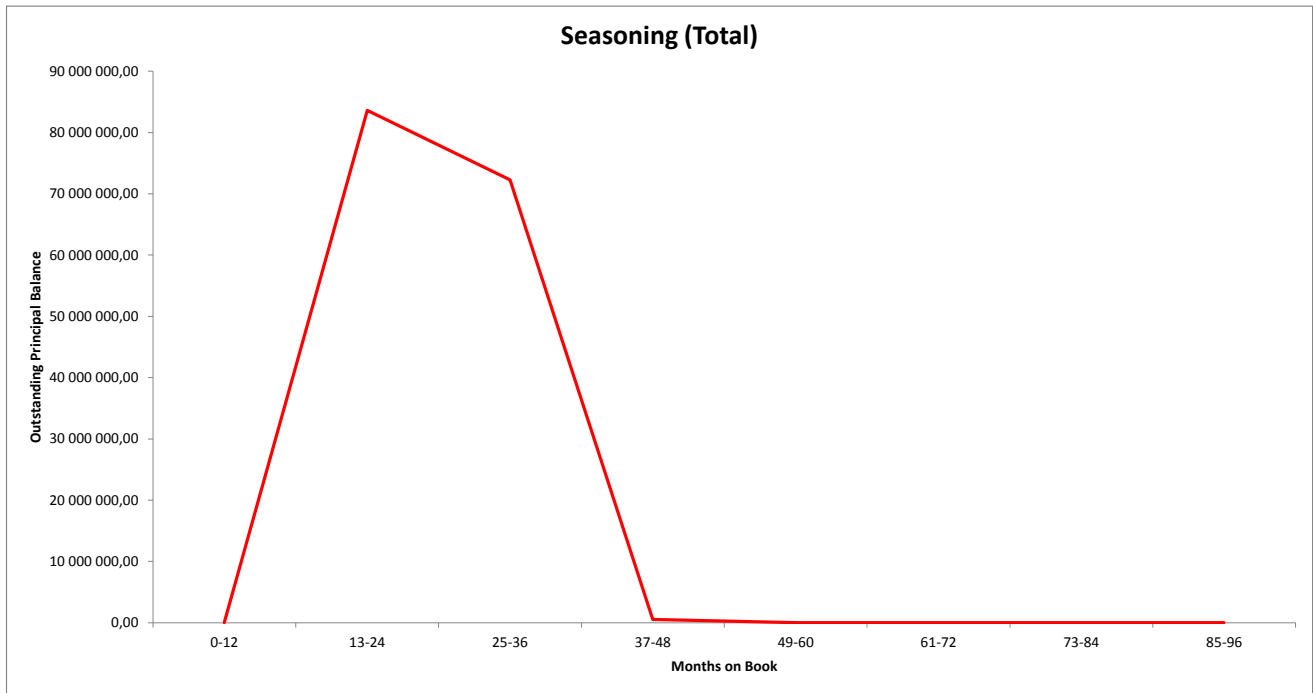
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	0	0,00 %	0,0	0,0	
	13		24	7 563	83 594 106	53,43 %	35,4	22,0
	25		36	7 496	72 298 002	46,21 %	29,8	27,8
	37		48	73	539 062	0,34 %	19,9	40,9
	49		60	6	28 395	0,02 %	8,6	50,9
	61		72	0	0	0,00 %	0,0	0,0
	73		84	0	0	0,00 %	0,0	0,0
	85		96	0	0	0,00 %	0,0	0,0
			15 138	156 459 565	100 %			

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**12.b Seasoning**



Reporting Date	30.05.2017	
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**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**13.a Balloon loans**



Reporting Date	30.05.2017	
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Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days

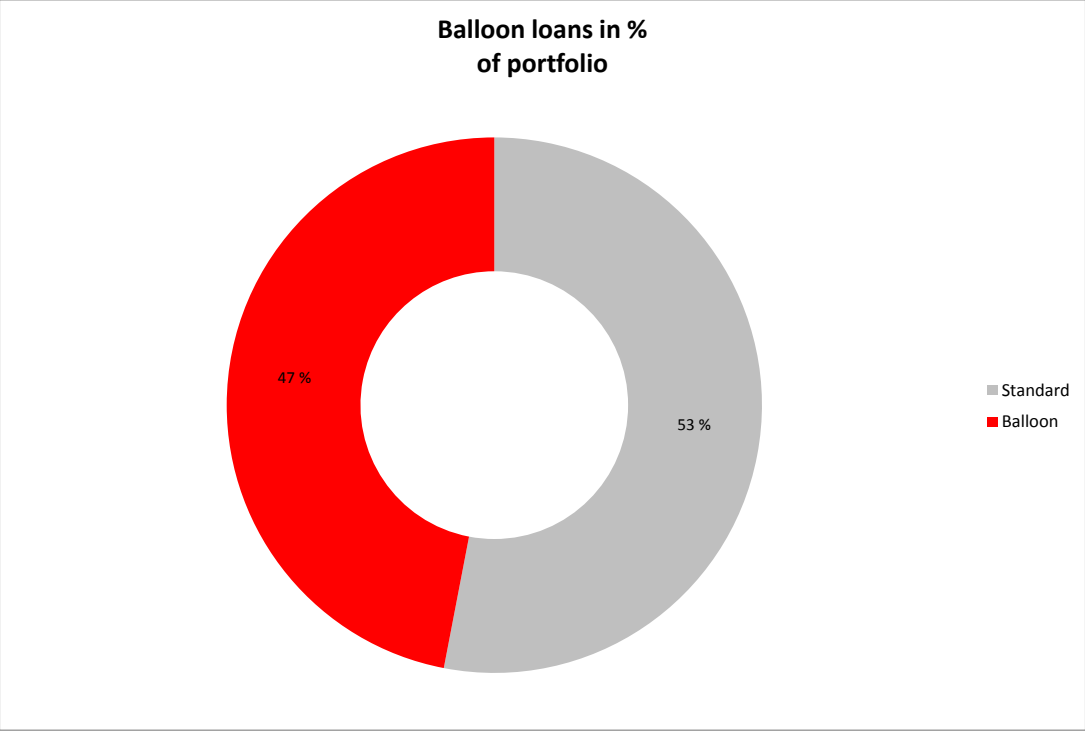
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		10 860	82 960 245	53,02 %	1 170	0,00 %	31,2	24,7
Balloon		4 278	73 499 320	46,98 %	27 769 669	37,78 %	34,5	24,8
Total		15 138	156 459 565	100 %	27 770 839	17,75 %		

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

**13.b Balloon loans**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days



**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**14.a # loans per borrower**



Reporting Date	30.05.2017
Payment date	26.05.2017
Period No	18
Monthly Period	Apr 2017
Interest Period	from 25.04.2017 to 25.05.2017
Convention	= 30/360 days
	= 30 days

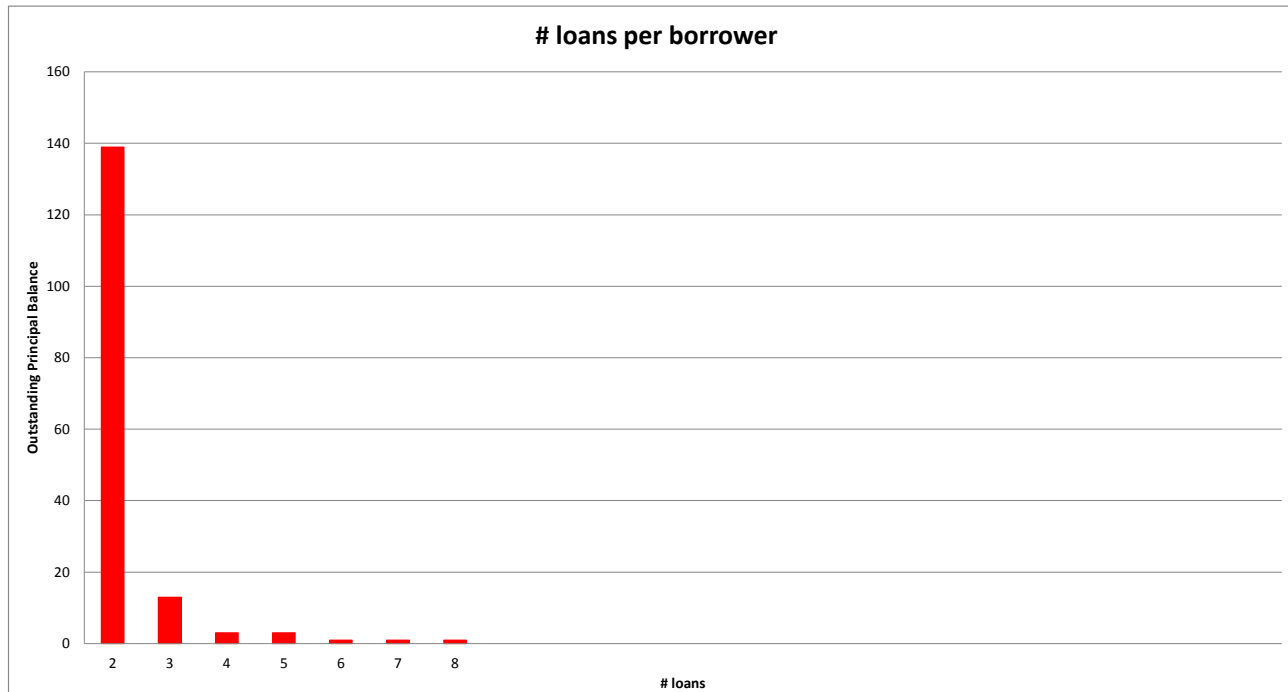
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	14773	151 770 096	97,00 %
	2	139	3 605 244	2,30 %
	3	13	419 558	0,27 %
	4	3	208 198	0,13 %
	5	3	132 554	0,08 %
	6	1	71 972	0,05 %
	7	1	109 846	0,07 %
	8	1	142 097	0,09 %
Total:		14 934	156 459 565	100,0 %

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

14.b # loans per borrower



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

15.a Amortization Profile



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	156 459 565	152 094 971	4 364 594	429 886	3,35 %	97,21 %
2	152 094 971	147 794 158	4 300 813	417 525	3,34 %	94,46 %
3	147 794 158	143 502 819	4 291 339	405 404	3,34 %	91,72 %
4	143 502 819	139 144 974	4 357 845	393 297	3,34 %	88,93 %
5	139 144 974	134 836 024	4 308 949	380 998	3,34 %	86,18 %
6	134 836 024	130 500 952	4 335 072	368 864	3,33 %	83,41 %
7	130 500 952	126 308 915	4 192 038	356 631	3,33 %	80,73 %
8	126 308 915	122 139 008	4 169 907	344 736	3,32 %	78,06 %
9	122 139 008	117 994 587	4 144 421	332 930	3,32 %	75,42 %
10	117 994 587	113 895 034	4 099 553	321 183	3,32 %	72,80 %
11	113 895 034	109 824 301	4 070 733	309 571	3,31 %	70,19 %
12	109 824 301	105 790 514	4 033 787	298 118	3,31 %	67,62 %
13	105 790 514	101 821 234	3 969 281	286 672	3,30 %	65,08 %
14	101 821 234	97 930 565	3 890 669	275 466	3,30 %	62,59 %
15	97 930 565	94 050 092	3 880 472	264 441	3,29 %	60,11 %
16	94 050 092	90 336 335	3 713 758	253 462	3,28 %	57,74 %
17	90 336 335	86 618 601	3 717 734	242 949	3,28 %	55,36 %
18	86 618 601	82 934 409	3 684 193	232 488	3,27 %	53,01 %
19	82 934 409	79 347 897	3 586 512	222 043	3,26 %	50,71 %
20	79 347 897	75 811 094	3 536 802	211 893	3,25 %	48,45 %

Amortization profile (first 20 periods)

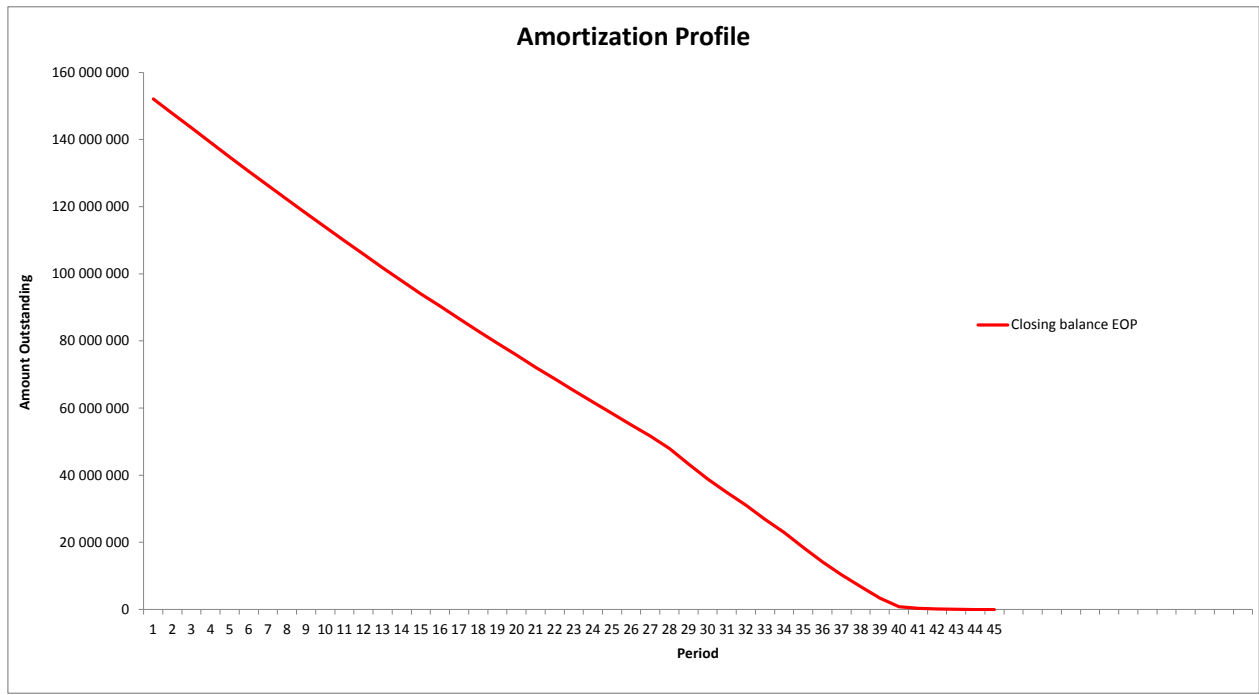


SCF Rahoituspalvelut I DAC  
Monthly Investor Report

15.b Amortization Profile



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days



**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**16.a Payment Holidays**



Reporting Date	30.05.2017		
Payment date	26.05.2017		
Period No	18		
Monthly Period	Apr 2017	Convention	= 30/360 days
Interest Period	from 25.04.2017	to 25.05.2017	= 30 days

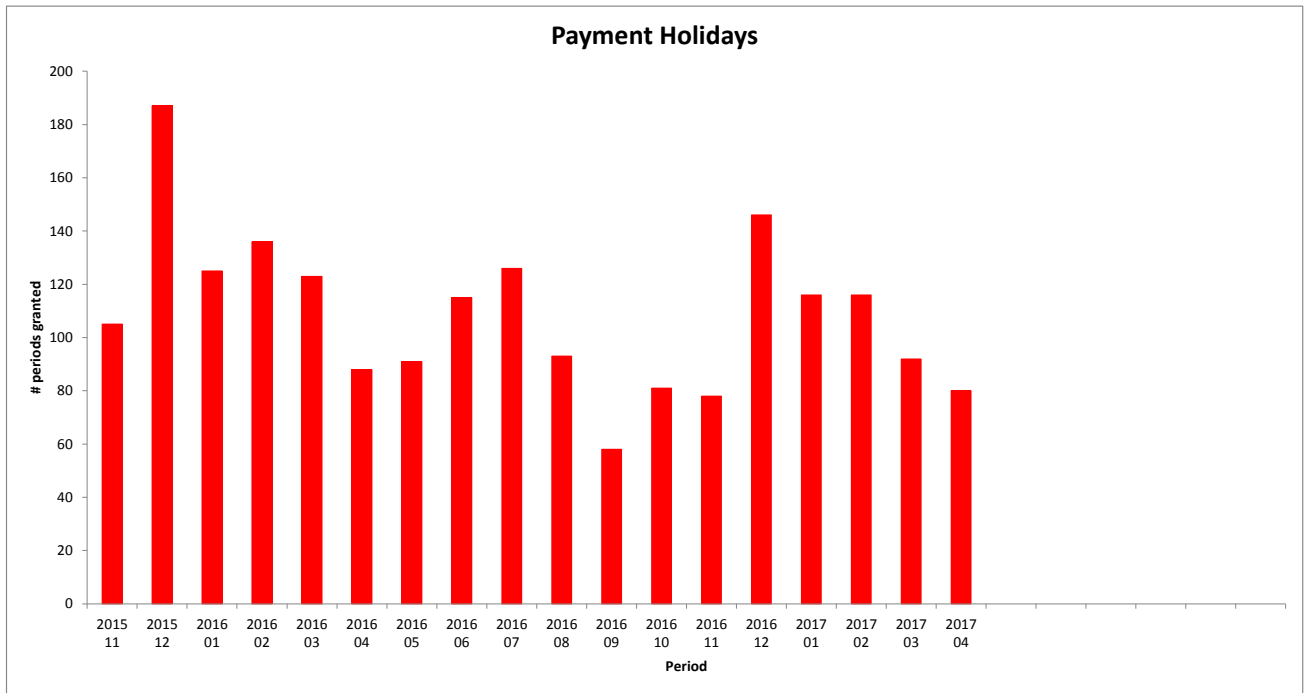
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	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	
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	
2017 03	92	122	36 362	1 297 264	
2017 04	80	109	29 069	872 166	
Total:	1 956	2 701	843 778	28 723 990	

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days



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

**17.a Downpayment**



Reporting Date	30.05.2017			
Payment date	26.05.2017			
Period No	18			
Monthly Period	Apr 2017		Convention =	30/360 days
Interest Period	from	25.04.2017	to	25.05.2017 = 30 days

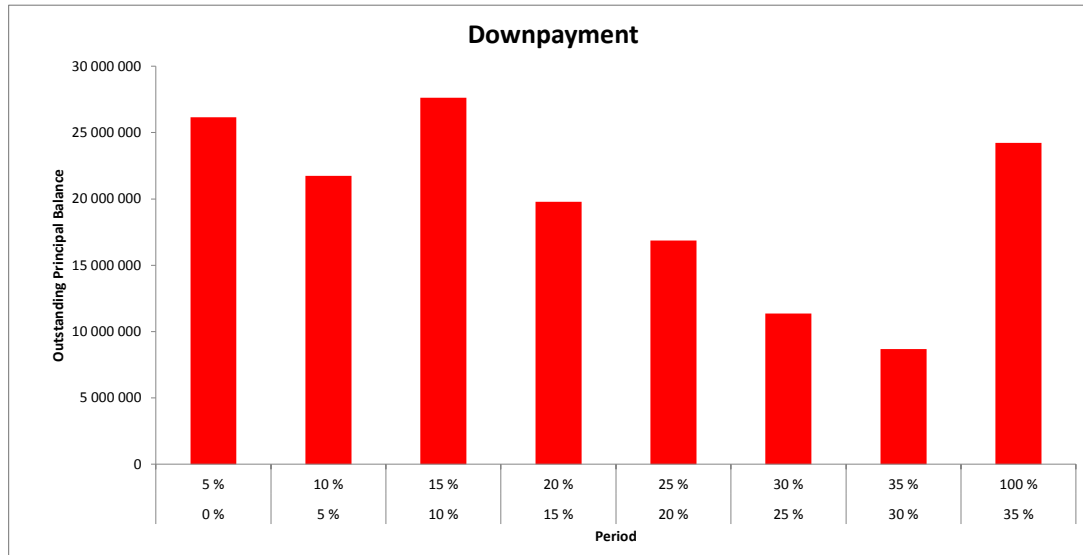
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 094	26 152 204	16,7 %	34,6	24,8
	5 %	10 %	1 801	21 750 160	13,9 %	34,3	24,7
	10 %	15 %	2 465	27 639 056	17,7 %	33,1	24,9
	15 %	20 %	1 758	19 788 033	12,6 %	32,9	24,7
	20 %	25 %	1 544	16 875 367	10,8 %	32,7	24,6
	25 %	30 %	1 100	11 349 811	7,3 %	31,8	25,1
	30 %	35 %	913	8 683 502	5,5 %	31,4	24,8
	35 %	100 %	3 463	24 221 432	15,5 %	29,6	24,5
	Total		15 138	156 459 565	100 %		

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

17.b Downpayment



Reporting Date	30.05.2017		
Payment date	26.05.2017		
Period No	18		
Monthly Period	Apr 2017	Convention	= 30/360 days
Interest Period	from 25.04.2017	to 25.05.2017	= 30 days



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

**18.a Vehicle Condition**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	18				
Monthly Period	Apr 2017	Convention	=	30/360 days	
Interest Period	from 25.04.2017	to 25.05.2017	=	30 days	

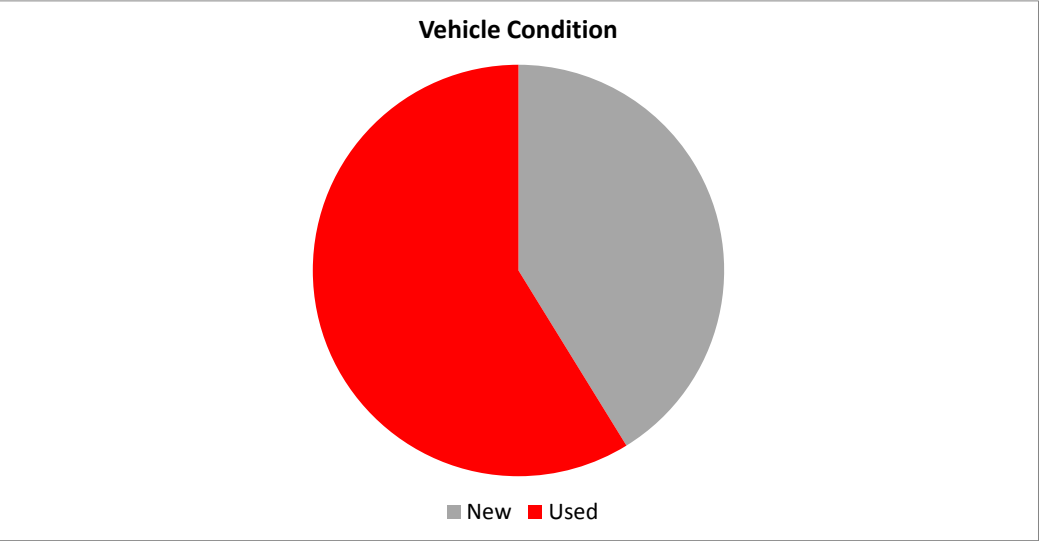
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 607	64 463 389	41,2 %	32,9	24,8
	Used	10 531	91 996 176	58,8 %	32,6	24,7
	Total	15 138	156 459 565	100 %		

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

**18.b Vehicle Condition**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

19.a Borrower Type



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 954	27 219 644	17,4 %	30,2	24,8
	Private	13 184	129 239 921	82,6 %	33,3	24,7
	Total	15 138	156 459 565	100 %		

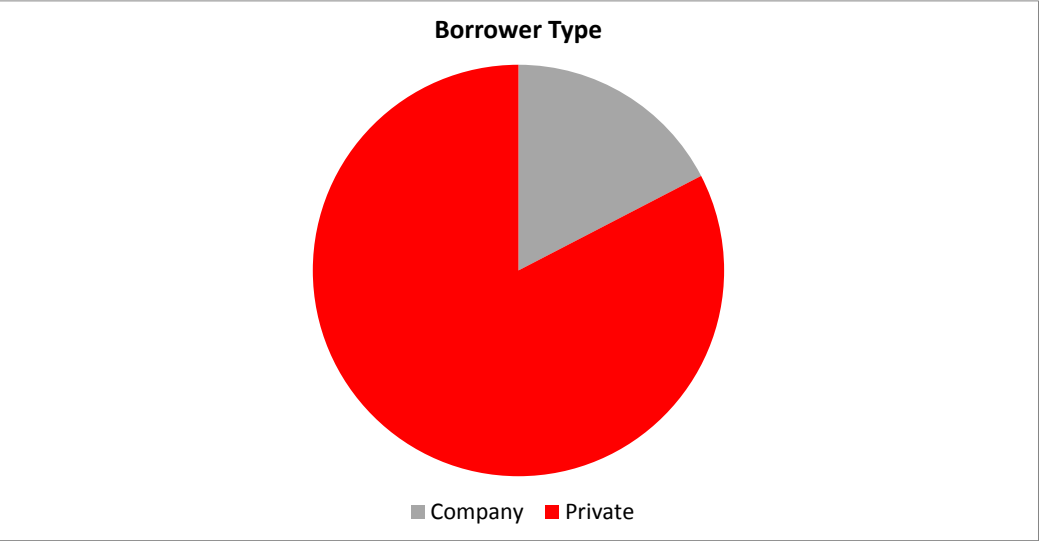


SCF Rahoituspalvelut I DAC  
Monthly Investor Report

**19.b Borrower Type**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	18				
Monthly Period	Apr 2017		Convention	=	30/360 days
Interest Period	from 25.04.2017	to	25.05.2017	=	30 days



**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**20.a Vehicle type**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	18				
Monthly Period	Apr 2017		Convention	=	30/360 days
Interest Period	from	25.04.2017	to	25.05.2017	= 30 days

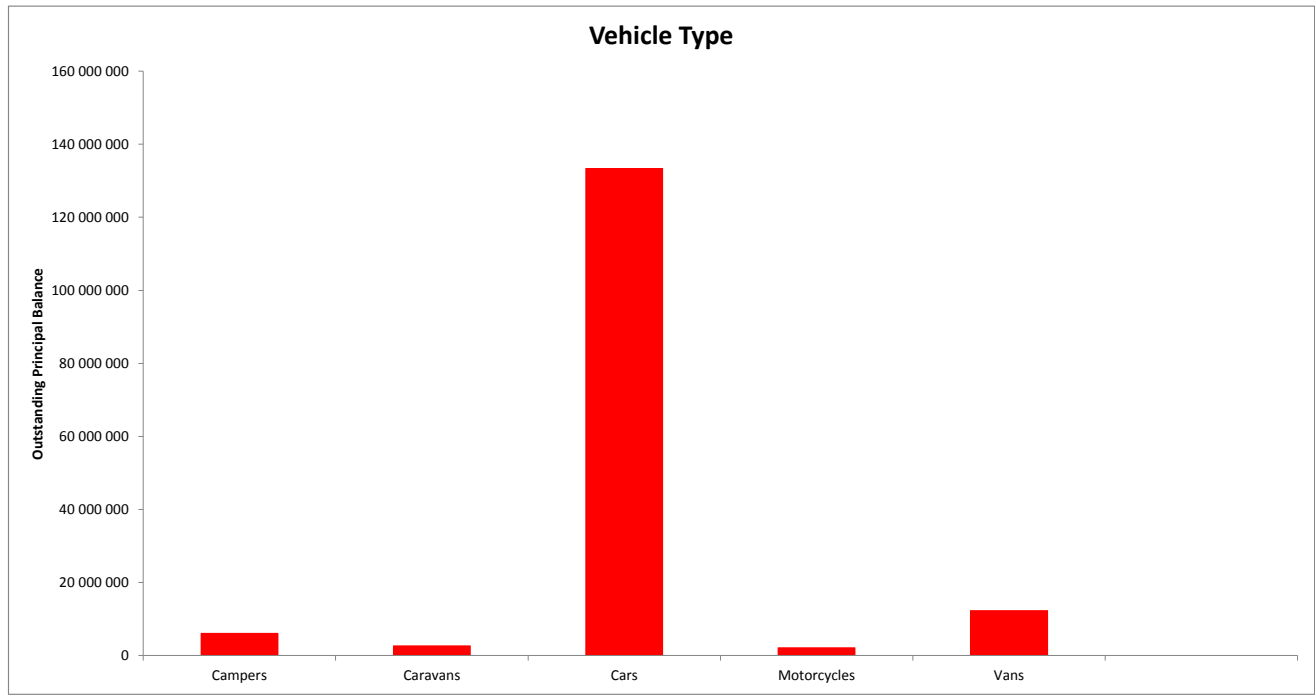
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	325	6 101 876	3,90 %	34,2	24,12	
Caravans	272	2 621 645	1,68 %	34,1	24,36	
Cars	13 097	133 340 785	85,22 %	32,8	24,81	
Motorcycles	342	2 100 887	1,34 %	32,5	23,53	
Vans	1 102	12 294 372	7,86 %	31,2	24,82	
	15 138	156 459 565	100 %			

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**20.b Vehicle type**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days



**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**21.a Restructured Loans**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	18				
Monthly Period	Apr 2017		Convention	=	30/360 days
Interest Period	from 25.04.2017	to	25.05.2017	=	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
2016 12	0	0
2017 01	0	0
2017 02	2	14 261
2017 03	1	29 321
2017 04	0	0
	8	94 658

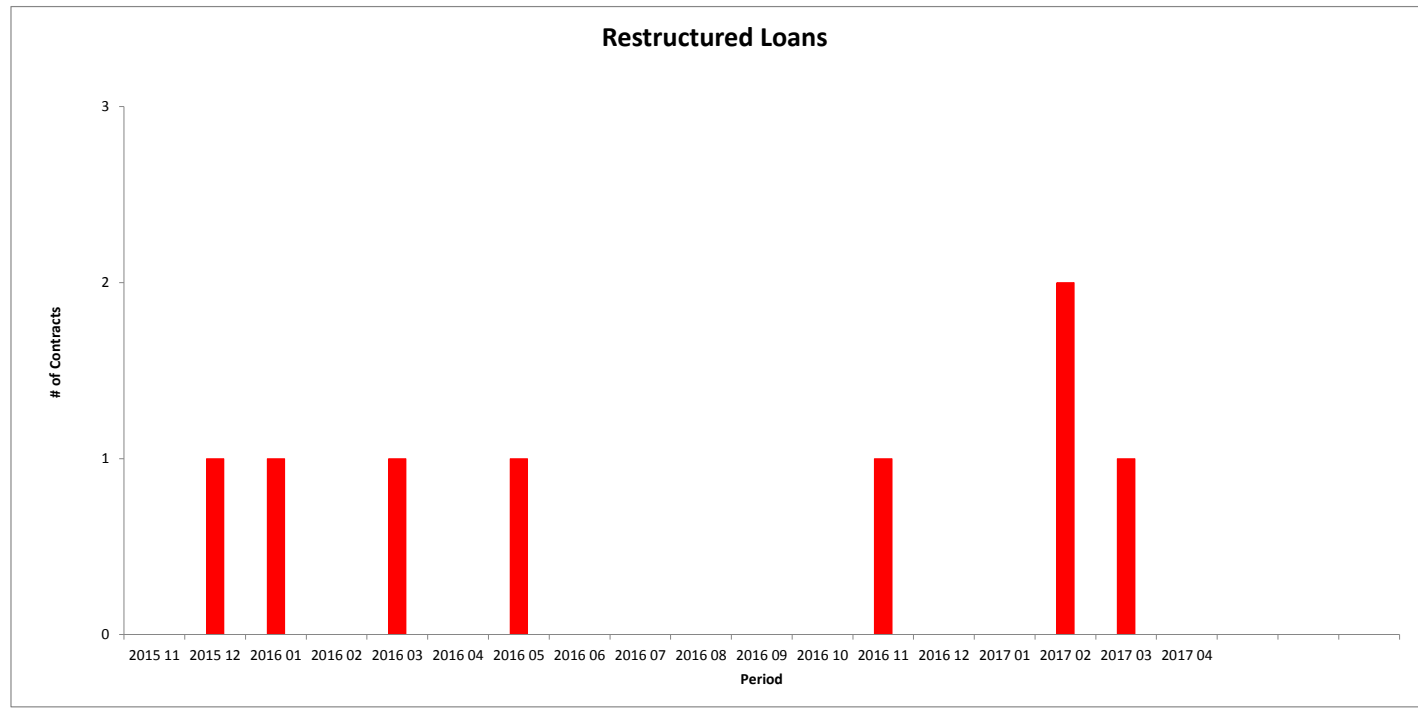
Restructured

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

**21.b Restructured Loans**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	18				
Monthly Period	Apr 2017	Convention	=	30/360 days	
Interest Period	from 25.04.2017	to 25.05.2017	=	30 days	



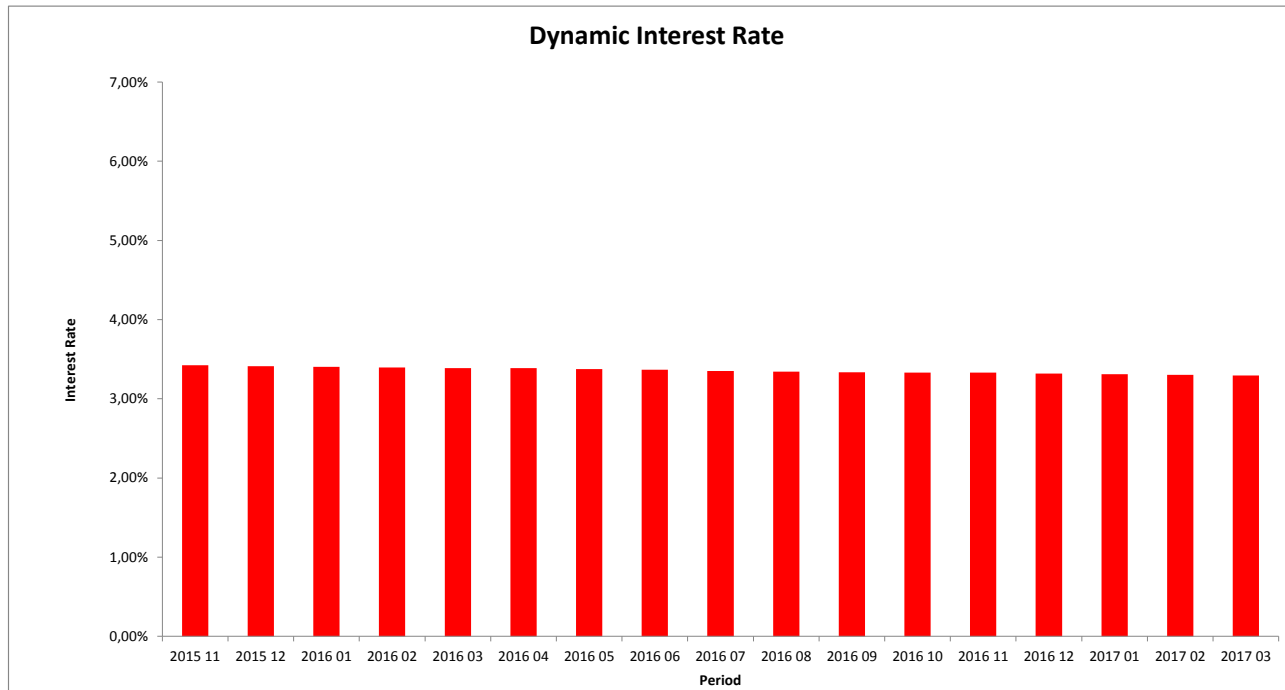


**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**22.b Dynamic Interest Rate**



Reporting Date	30.05.2017		
Payment date	26.05.2017		
Period No	18		
Monthly Period	Apr 2017	Convention	= 30/360 days
Interest Period	from 25.04.2017	to 25.05.2017	= 30 days



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	30.05.2017		
Payment date	26.05.2017		
Period No	18		
Monthly Period	from	Apr 2017	to
Interest Period	from	25.04.2017	to
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	325 103 294	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 %	
2017 02	5 033 495	176 468 278	29,3 %	
2017 03	5 597 972	165 699 356	33,8 %	
2017 04	5 048 389	156 459 565	32,5 %	

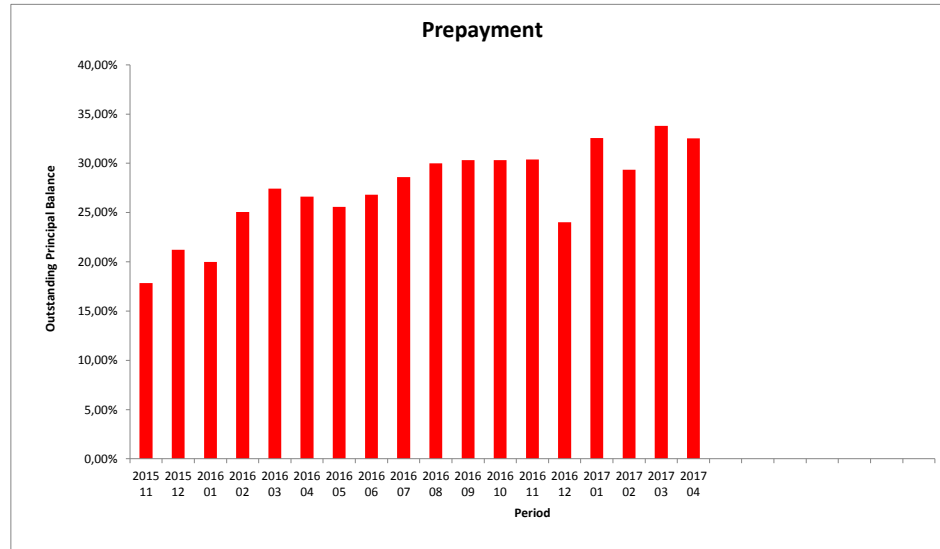


SCF Rahoituspalvelut I DAC  
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	30.05.2017		
Payment date	26.05.2017		
Period No	18		
Monthly Period	Apr 2017	Convention	= 30/360 days
Interest Period	from 25.04.2017	to 25.05.2017	= 30 days



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

24. Delinquency



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	18				
Monthly Period	Apr 2017	Convention	=	30/360 days	
Interest Period	from 25.04.2017	to 25.05.2017	=	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	
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	165 699 356	14 625	152 931 568	896	10 292 410	134	1 713 541	36	424 203	18	143 847	10	186 960	1	6 827	9	183 867	
	4	156 459 565	13 903	142 363 393	986	11 060 774	167	1 948 941	51	700 965	13	152 732	11	102 016	7	130 744	10	45 063	
	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	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	from Apr 2017	to Convention = 30/360 days
Interest Period	from 25.04.2017	to 25.05.2017 = 30 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3			2016 Q4				
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss		
2015 4	703	2	224	224	479	725	949	-	246	725	949	-	246						
2016 1	245 052	12				79 950	79 950		165 102	63 132	143 082		101 970	2 992	146 074	98 977	4 240	150 314	94 738
2016 2	446 837	31								133 429	133 429		313 409	80 562	213 991	232 847	14 502	228 492	218 345
2016 3	401 997	39											183 233	183 233	218 764		147 305	330 538	71 459
2016 4	310 561	36															147 630	147 630	162 931
2017 1	715 532	41																	
2017 2	45 063	10																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1			2017 Q2		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2015 4	703	2						
2016 1	245 052	12	7 660	157 974	87 077	1 396	159 371	85 681
2016 2	446 837	31	2 657	231 150	215 688	422	231 572	215 266
2016 3	401 997	39	6 190	336 728	65 269	1 325	338 053	63 944
2016 4	310 561	36	61 850	209 480	101 081	1 478	210 958	99 603
2017 1	715 532	41	444 737	444 737	270 794	57 397	502 134	213 397
2017 2	45 063	10				4 285	4 285	40 779

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

**26. Priority of Payments**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	9 882 517,97	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	65 191,49	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	577 119,40	EUR
Principal on Loan to Issuer	-	9 239 791,08	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	11 347 009,27	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	7 571,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 421 993,56	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	-	9 239 791,08	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	-	50 192,50	EUR
Interest Issuer Subordinated Loan	-	228,18	EUR
Principal Issuer Subordinated Loan	-	107 689,22	EUR
Payment to Purchaser	-	387 915,37	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	387 915,37	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	387 900,45	EUR

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

**27. Transaction Costs**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
Interest Period	from 25.04.2017 to 25.05.2017	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	416,00						
Interest accrued for the Period	EUR	113 771,00	7 571,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	2 529 129,00	521 949,00	364 146,00	118 749,00	125 685,00	363 825,00	1 034 775,00
Interest Payments	EUR	113 771,00	7 571,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	2 529 129,00	521 949,00	364 146,00	118 749,00	125 685,00	363 825,00	1 034 775,00
Interest accrued on Subordinated Loan for the Period	EUR	228,18						
Cumulative Interest accrued on Subordinated Loan	EUR	10 229,35						
Interest Payments on Subordinated Loan	EUR	228,18						
Cumulative Interest Payments on Subordinated Loan	EUR	10 229,35						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**28. Contact Details**



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Reporting Date	30.05.2017	
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Period No	18	
Monthly Period	Apr 2017	Convention = 30/360 days
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