

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.03.2018				
Payment date	26.03.2018			Following payment dates:	25.04.2018
Period No	28				25.05.2018
Monthly Period	Feb 2018			Convention	= 30/360 days
Interest Period	from 25.02.2018		to	25.03.2018	= 28 days
Cut-Off date	28.02.2018				

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	28.03.2018		
Payment date	26.03.2018		
Period No	28		
Monthly Period	Feb 2018	Convention =	30/360 days
Interest Period	from 25.02.2018	to 25.03.2018	= 28 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	86 205 342,49 EUR	93 186 051,33 EUR
Scheduled Loan Principal Repayments	2 772 496,99 EUR	3 235 425,22 EUR
Prepayments	2 828 168,19 EUR	3 683 690,30 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	5 600 665,18 EUR	6 919 115,52 EUR
New Defaulted Auto Loans in Period	43 565,14 EUR	61 593,32 EUR
Closing Balance	80 561 112,17 EUR	86 205 342,49 EUR
Total revenue collections		
Revenue and fees received on loan balances	352 220,67 EUR	417 489,15 EUR
Recoveries on loans in default	74 167,85 EUR	58 871,95 EUR
Total Revenue Received in Period	426 388,52 EUR	476 361,10 EUR
# Loans		
At beginning of period	10 251 Loans	10 814 Loans
Paid in Full	439 Loans	554 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	7 Loans	9 Loans
At end of period	9 805 Loans	10 251 Loans

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	6 025 454 EUR	7 393 637 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	6 025 454 EUR	7 393 637 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	5 994 058 EUR	7 344 341 EUR
b. Reserve Fund	696 861 EUR	755 601 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	6 690 918 EUR	8 099 942 EUR

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

3. Reserve Accounts



Reporting Date	28.03.2018				
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Note Balance

Beginning of Period	86 205 342,49	EUR
End of Period	80 561 112,17	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	0,8 %	696 860,51	EUR
Cash Outflow		696 860,51	EUR
Cash Inflow		627 053,42	EUR
End of Period	0,7 %	627 053,42	EUR
Required Reserve Amount	0,7 %	627 053,42	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	28.03.2018	
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Asset Balance

Beginning of Period	86 205 342,49	EUR
End of Period	80 561 112,17	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	73 167 118,34	90,82 %	9 008
1-29 days past due	6 036 142,27	7,49 %	647
Delinquent Receivables:			
30-59 days past due	968 310,83	1,20 %	107
60-89 days past due	228 611,20	0,28 %	25
90-119 days past due	103 988,70	0,13 %	12
120-149 days past due	32 340,06	0,04 %	2
150-179 days past due	24 600,77	0,03 %	4
Total Performing and Delinquent	80 561 112	100,00 %	9 805

Current Period Defaults	43 565,14	7
Cumulative Defaults	2 980 705,31	282
Current Period Recoveries	74 167,85	
Cumulative Recoveries	2 140 038,66	

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

NO

[A] [1] - [2] - [3]	(0,00)
Note Principal Closing Balance [1]	80 561 112,17
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	80 561 112,17
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

5. Outstanding Notes



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1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	86,98 %	6,99 %	1,49 %	0,98 %	1,69 %	1,87 %
Legal Final Maturity Date		25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024
Rating (Fitch/Moody's)		AAA / AAA	AA+/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
Current Note Information							
Class Principal Outstanding Opening Balance	86 205 342,49	35 505 342,49	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	6 690 918,26						
Amortisation	5 644 230,32						
Redemption per Class	5 644 230,32	5 644 230,32	-	-	-	-	-
Redemption per Note		1 666,44	-	-	-	-	-
Class Principal Outstanding Closing Balance	80 561 112,17	29 861 112,17	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	37,07 %	33,76 %	7,20 %	4,72 %	8,19 %	9,06 %
Current Pool Factor		0,09	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	28						
Principal Outstanding per Note Beginning of Period		10 482,83	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 666,44	-	-	-	-	-
Principal Outstanding per Note End of Period		8 816,39	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,70	70,83	108,33	175,00	291,67	750,00
Interest Payment	27 917,02	2 367,02	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		0,70	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)		67,26 %	33,50 %	26,30 %	21,58 %	13,39 %	4,33 %
Current CE (excl. Excess Spread)		63,71 %	29,95 %	22,75 %	18,03 %	9,84 %	0,78 %

*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 28.03.2018
 Payment date 26.03.2018
 Period No 28
 Monthly Period Feb 2018 to Convention = 30/360 days
 Interest Period : 25.02.2018 to 25.03.2018 = 28 days

Transaction Role		Counterparty		Rating Triggers						Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
				Short Term		Long Term						
				Fitch	Moody's	Fitch	Moody's	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	N	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	N	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	N	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	N	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)	N	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)	N	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	N	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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Interest Period	from 25.02.2018	to	25.03.2018	=	28 days

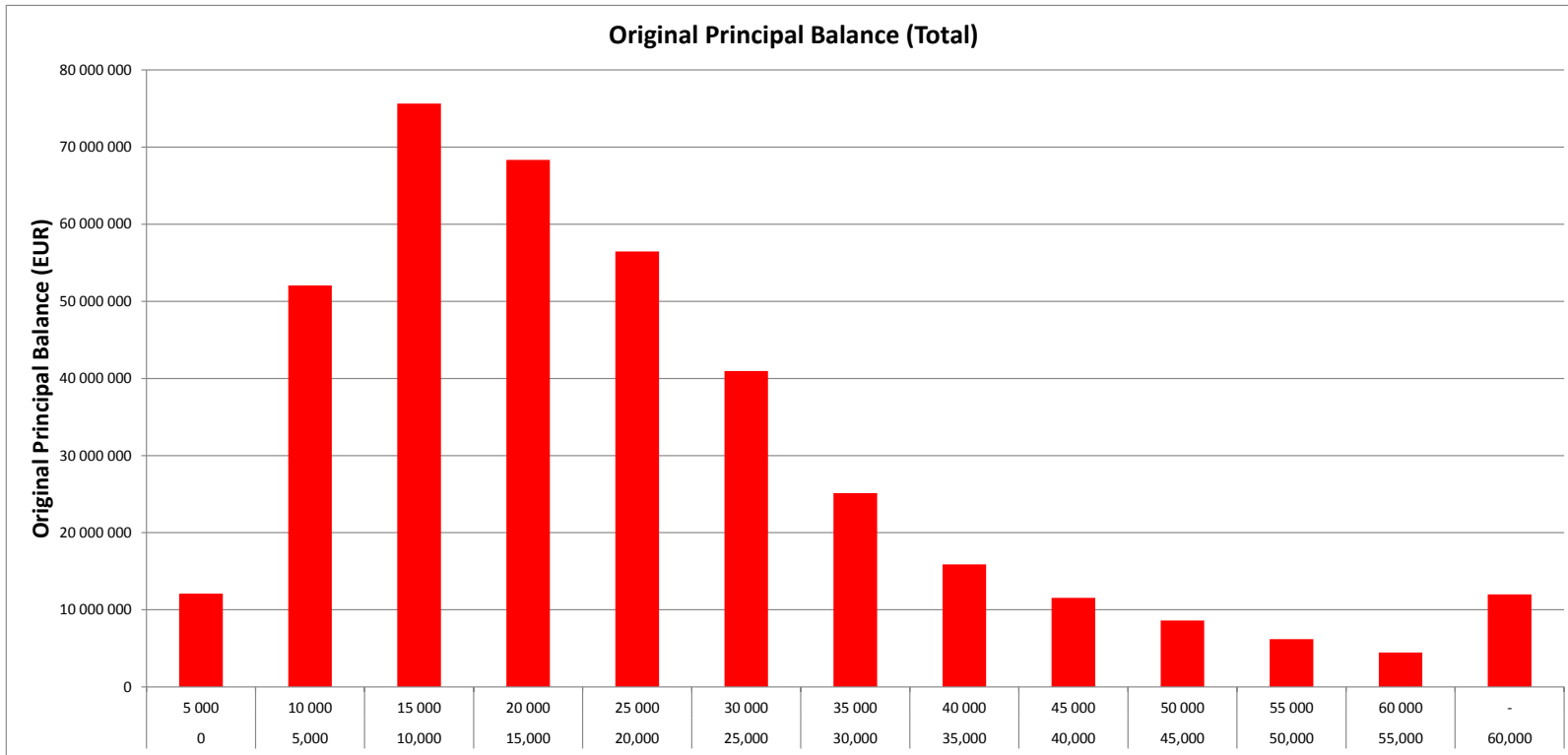
Average amount - all: 14 663

	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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**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

8.a Outstanding Principal Balance



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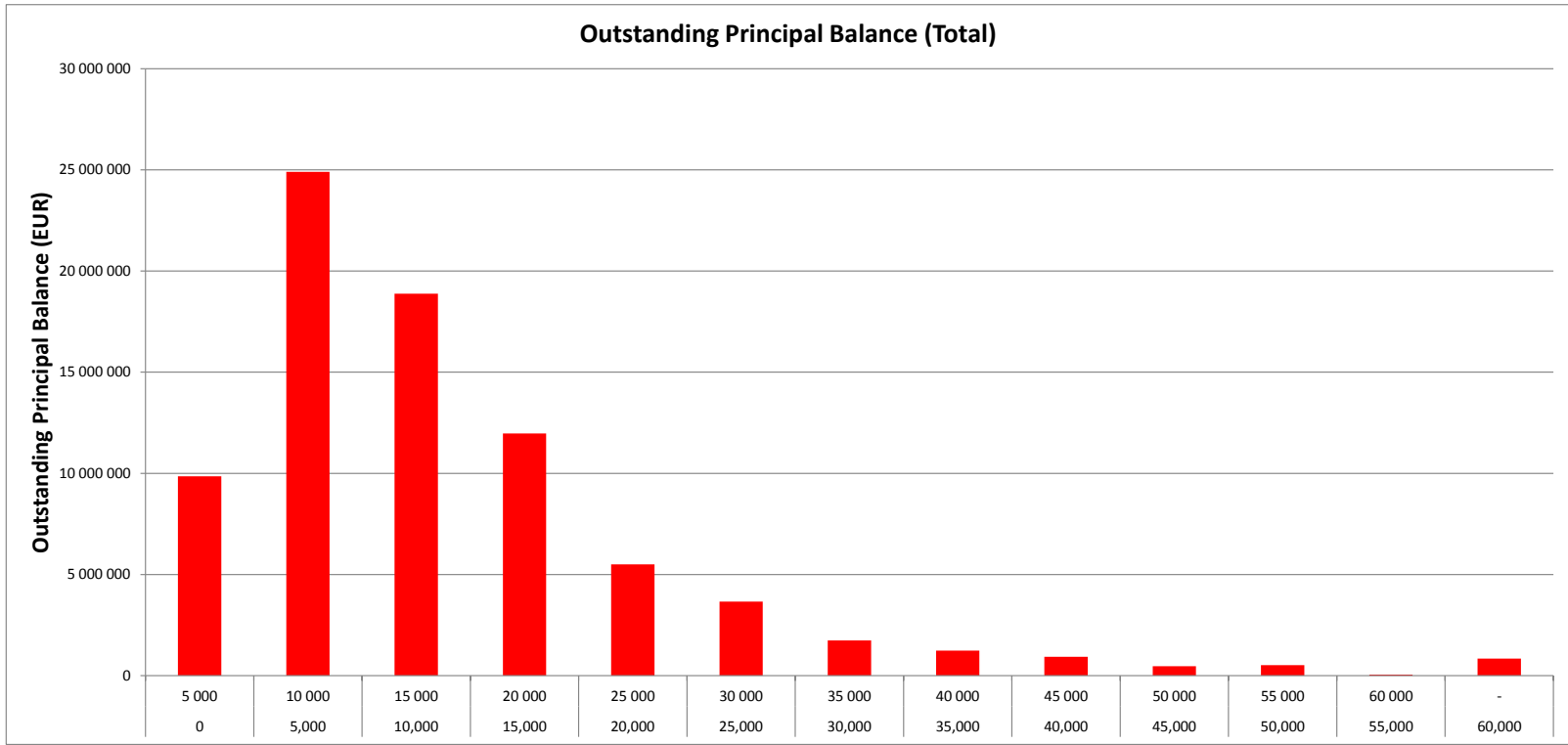
Average amount - all: 8 216

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3 593	9 851 413	12,2 %	18,4	35,3
	5 000	10 000	3 432	24 901 713	30,9 %	24,2	34,8
	10 000	15 000	1 560	18 883 844	23,4 %	25,2	34,5
	15 000	20 000	696	11 973 937	14,9 %	26,0	34,1
	20 000	25 000	248	5 497 140	6,8 %	25,6	34,4
	25 000	30 000	135	3 659 930	4,5 %	26,2	33,9
	30 000	35 000	54	1 743 498	2,2 %	25,4	34,4
	35 000	40 000	33	1 235 506	1,5 %	27,2	33,4
	40 000	45 000	22	931 659	1,2 %	26,3	34,2
	45 000	50 000	10	468 016	0,6 %	27,7	32,6
	50 000	55 000	10	517 614	0,6 %	23,8	33,3
	55 000	60 000	1	55 945	0,1 %	29,0	32,0
	60 000	-	11	840 898	1,0 %	24,9	34,8
			9 805	80 561 112	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	28.03.2018			
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SCF Rahoituspalvelut I DAC
Monthly Investor Report

9.a Geographical Distribution



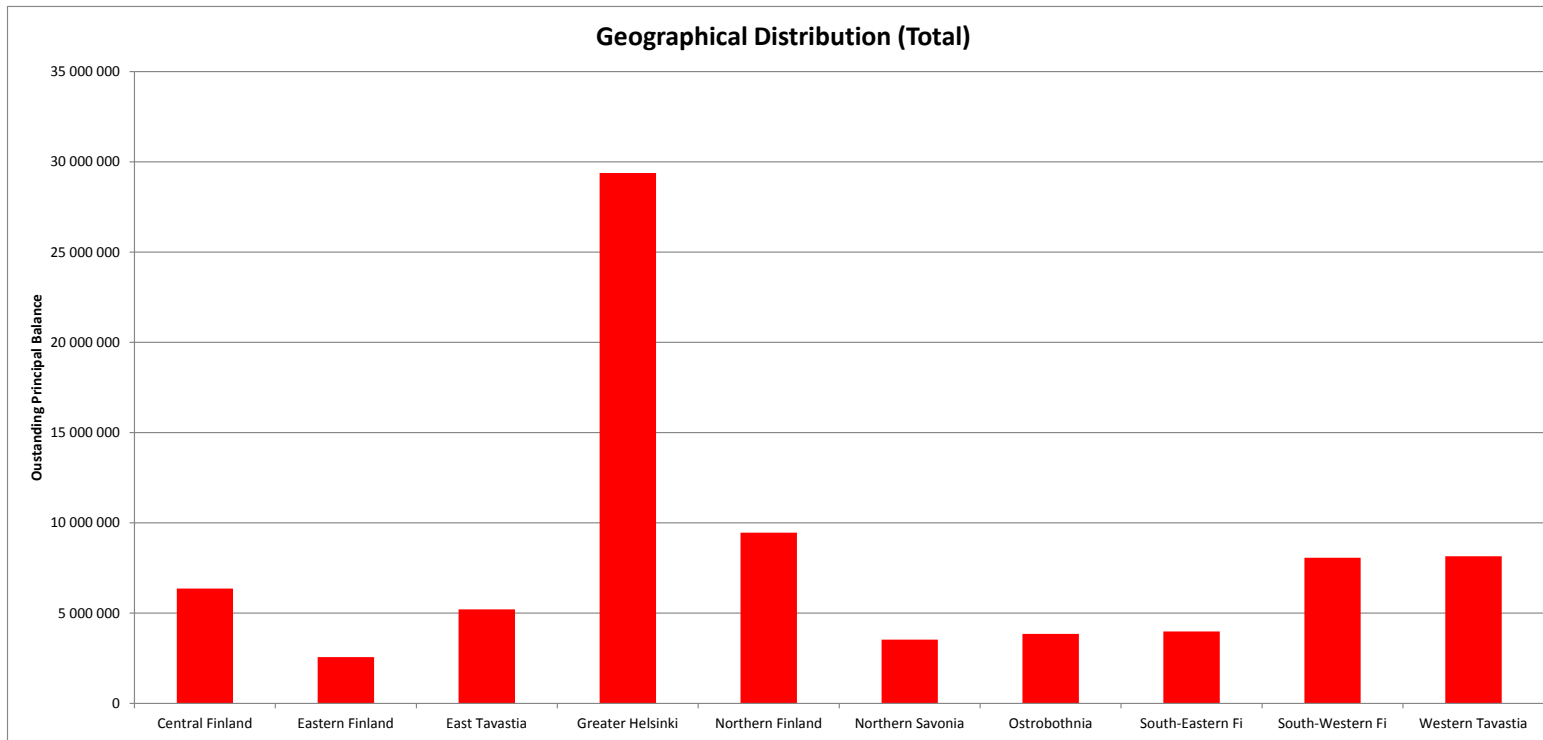
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	889	6 359 910	7,89 %	23,8		34,8
Eastern Finland	323	2 561 785	3,18 %	24,1		34,6
East Tavastia	619	5 206 933	6,46 %	24,2		34,5
Greater Helsinki	3 289	29 380 109	36,47 %	24,4		34,5
Northern Finland	1 129	9 460 256	11,74 %	24,6		34,5
Northern Savonia	420	3 528 841	4,38 %	24,2		34,5
Ostrobothnia	572	3 848 431	4,78 %	23,7		34,5
South-Eastern Fi	527	3 990 861	4,95 %	24,1		35,2
South-Western Fi	1 005	8 074 161	10,02 %	24,2		34,5
Western Tavastia	1 032	8 149 827	10,12 %	24,7		34,3
Total	9 805	80 561 112	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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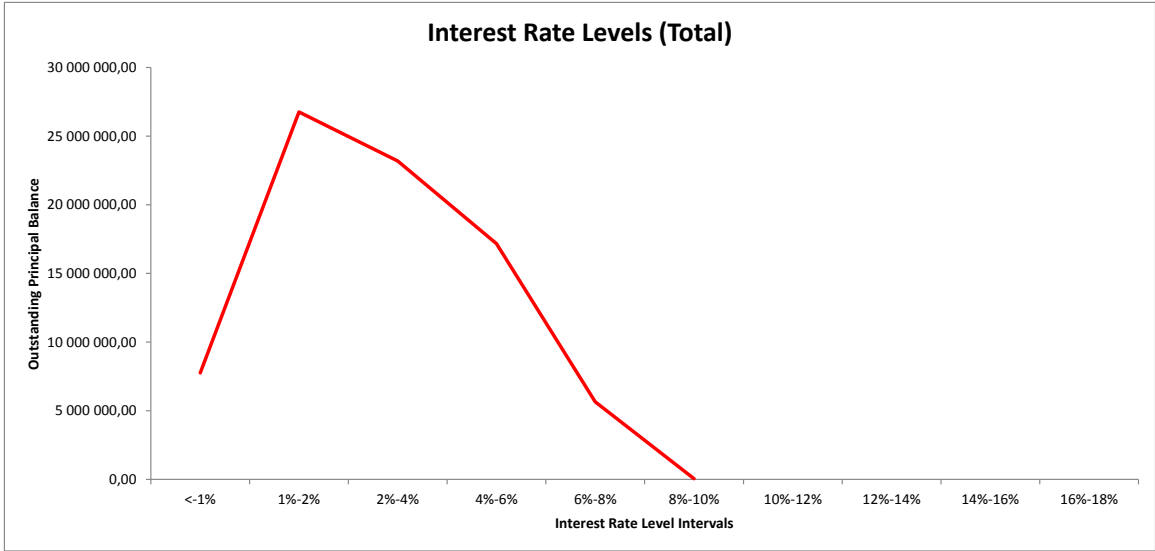
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		912	7 752 217	9,62 %	25,4	33,6
1 2		2817	26 760 217	33,22 %	24,5	34,6
2 4		2573	23 193 307	28,79 %	24,3	34,5
4 6		2493	17 166 321	21,31 %	23,5	35,0
6 8		1002	5 641 519	7,00 %	24,1	34,4
8 10		8	47 531	0,06 %	24,4	36,2
10 12						
12 14						
14 16						
16 18						
Total		9 805	80 561 112	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

10.b Interest Rate



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**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

11.a Remaining Terms



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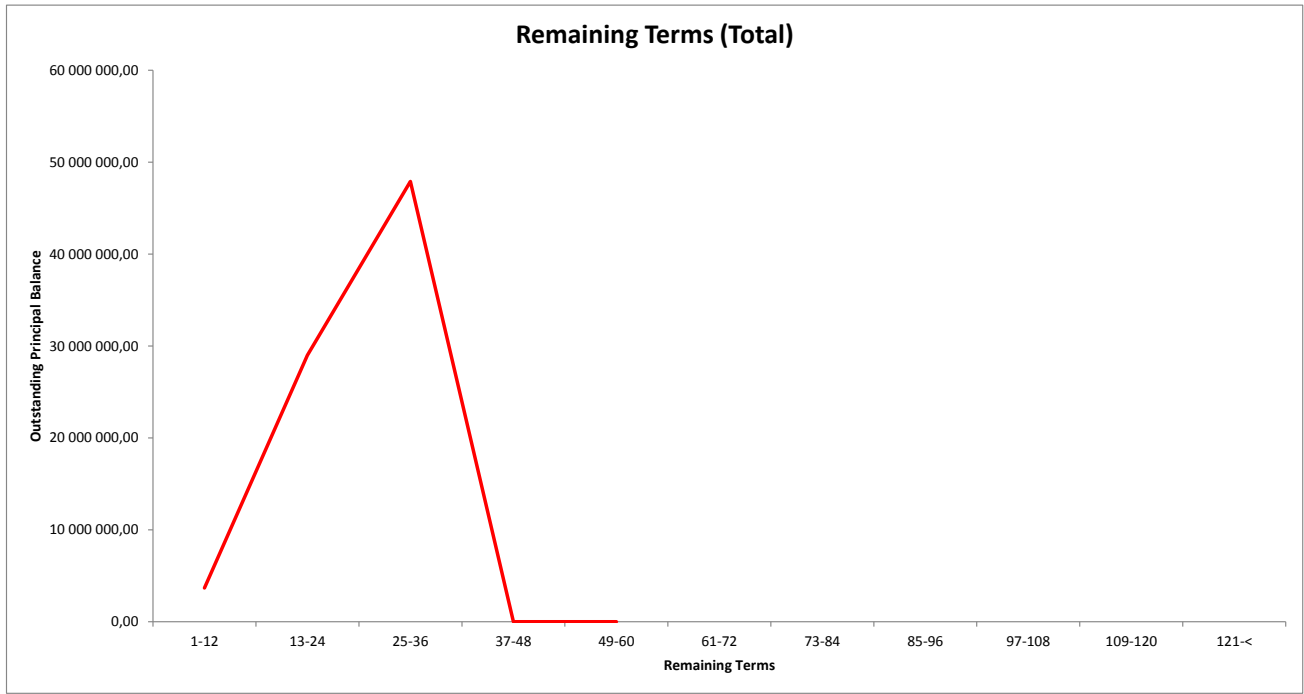
TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		19	9 332	0,01 %	0,0	35,6
	1		1 612	3 664 743	4,55 %	7,5	36,2
	13		3 708	28 985 833	35,98 %	20,7	37,6
	25		4 466	47 901 204	59,46 %	27,8	32,6
	37		0	0	0,00 %	0,0	0,0
	49		0	0	0,00 %	0,0	0,0
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121						
Total			9 805	80 561 112	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

11.b Remaining Terms



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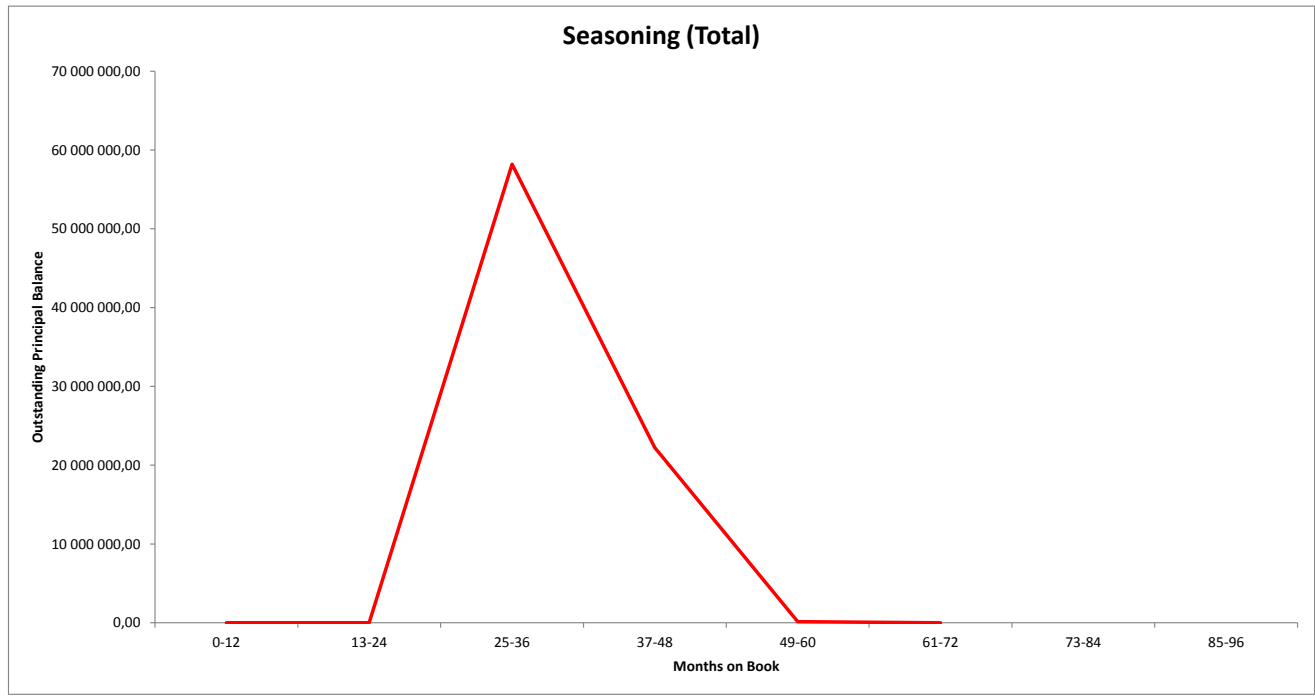


**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

12.b Seasoning



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Payment date	26.03.2018	
Period No	28	
Monthly Period	from Feb 2018	to 30/360 days
Interest Period	from 25.02.2018	to 25.03.2018 = 28 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.a Balloon loans



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days

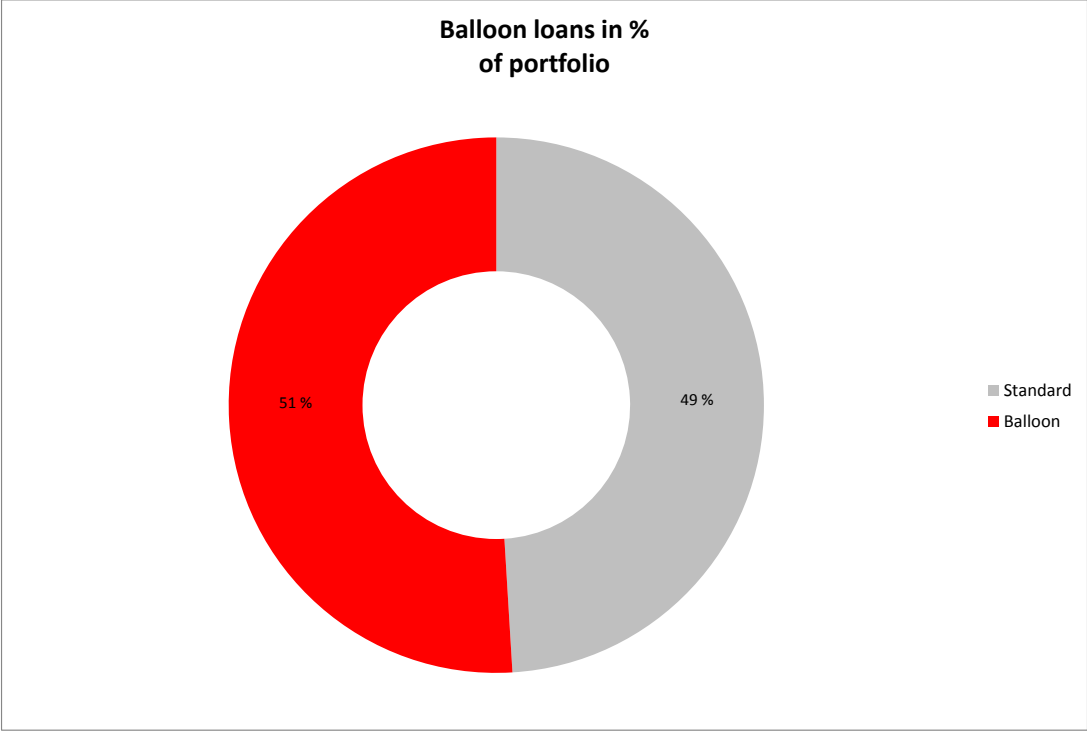
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	6 901	39 506 369	49,04 %	672	0,00 %	23,5	34,4
	Balloon	2 904	41 054 743	50,96 %	18 789 646	45,77 %	25,1	34,7
	Total	9 805	80 561 112	100 %	18 790 317	23,32 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days

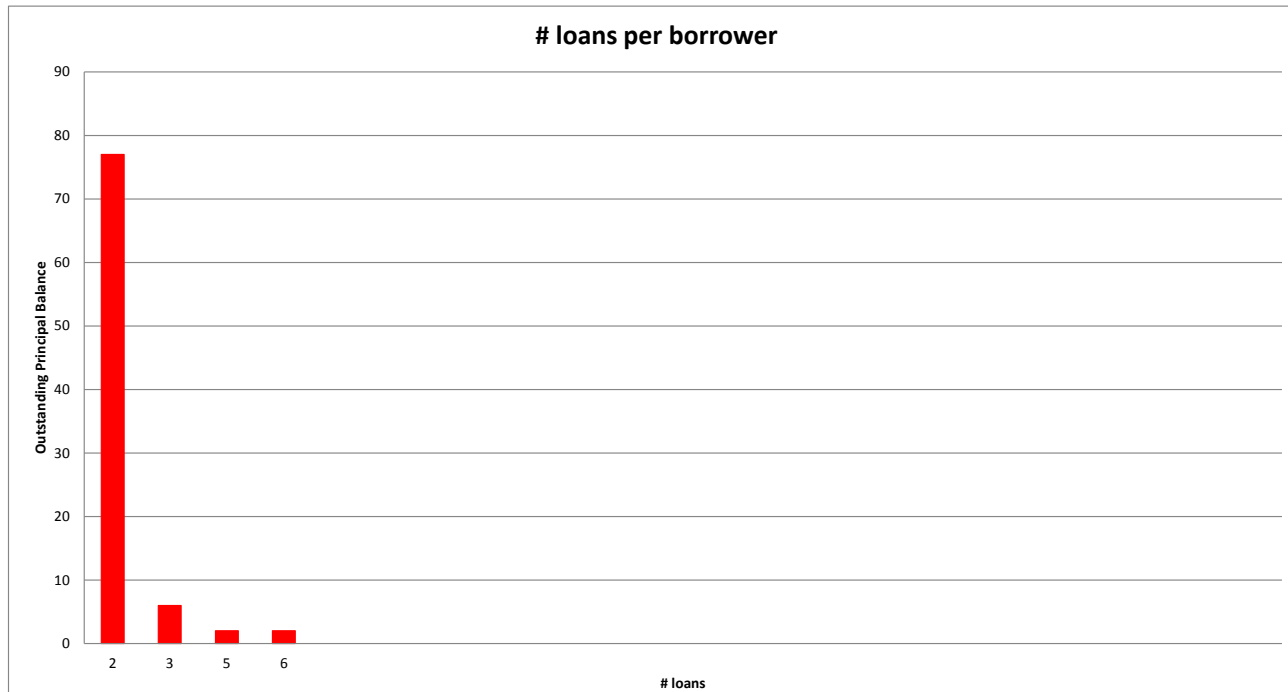


SCF Rahoituspalvelut I DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	80 561 112	77 707 972	2 853 140	216 436	3,27 %	96,46 %
2	77 707 972	74 840 973	2 866 999	208 489	3,27 %	92,90 %
3	74 840 973	72 011 995	2 828 978	200 460	3,26 %	89,39 %
4	72 011 995	69 287 117	2 724 878	192 626	3,26 %	86,01 %
5	69 287 117	66 552 040	2 735 077	185 014	3,25 %	82,61 %
6	66 552 040	63 932 758	2 619 282	177 402	3,25 %	79,36 %
7	63 932 758	61 274 879	2 657 878	170 108	3,24 %	76,06 %
8	61 274 879	58 644 259	2 630 620	162 762	3,23 %	72,79 %
9	58 644 259	56 106 850	2 537 409	155 454	3,23 %	69,65 %
10	56 106 850	53 594 364	2 512 486	148 412	3,22 %	66,53 %
11	53 594 364	51 070 918	2 523 446	141 427	3,21 %	63,39 %
12	51 070 918	48 587 233	2 483 685	134 389	3,20 %	60,31 %
13	48 587 233	46 087 194	2 500 039	127 504	3,19 %	57,21 %
14	46 087 194	43 608 213	2 478 981	120 586	3,19 %	54,13 %
15	43 608 213	41 241 475	2 366 738	113 672	3,17 %	51,19 %
16	41 241 475	38 835 541	2 405 933	107 114	3,16 %	48,21 %
17	38 835 541	36 479 915	2 355 626	100 354	3,15 %	45,28 %
18	36 479 915	33 827 140	2 652 775	93 876	3,13 %	41,99 %
19	33 827 140	30 700 390	3 126 750	86 357	3,11 %	38,11 %
20	30 700 390	27 613 611	3 086 779	77 686	3,08 %	34,28 %

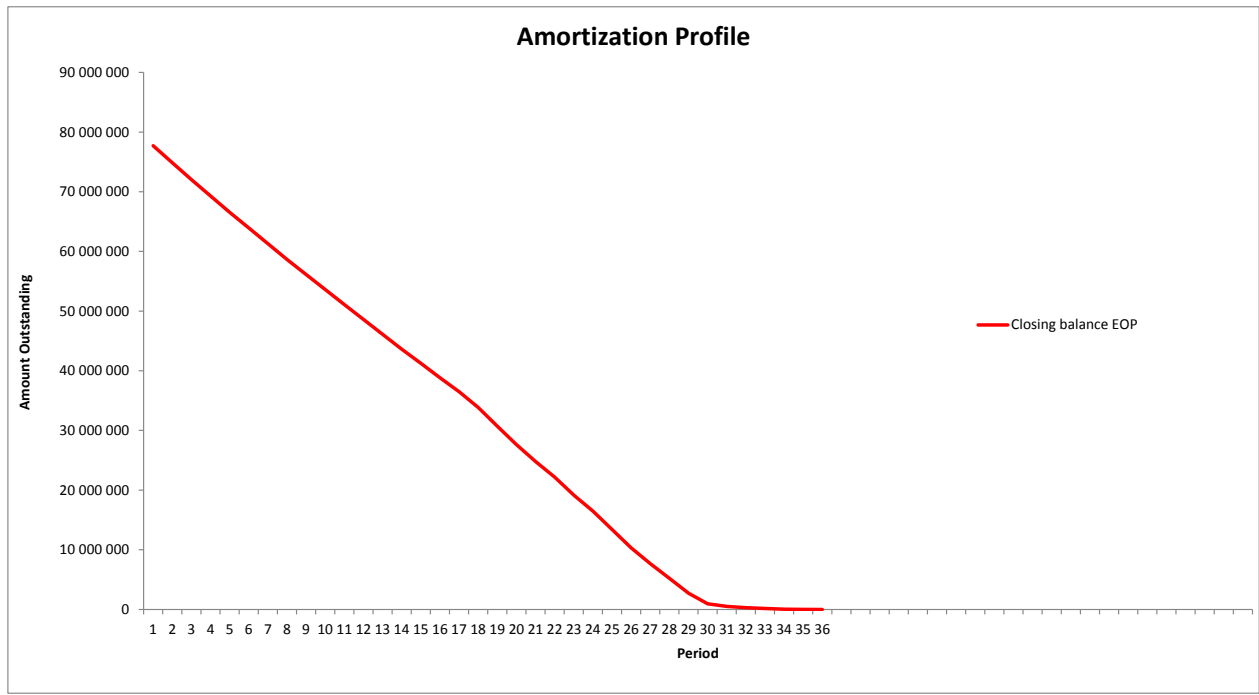
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.a Payment Holidays



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	1 358 372	
2016 06	115	162	47 026	1 721 241	
2016 07	126	167	51 851	1 900 677	
2016 08	93	118	34 630	1 444 788	
2016 09	58	82	28 659	849 875	
2016 10	81	110	38 534	1 050 552	
2016 11	78	116	30 160	986 066	
2016 12	146	189	52 752	1 792 759	
2017 01	116	162	52 545	1 675 136	
2017 02	116	166	45 419	1 351 095	
2017 03	92	122	36 362	1 297 264	
2017 04	80	109	29 069	872 166	
2017 05	90	121	36 290	1 157 383	
2017 06	136	195	53 275	1 591 023	
2017 07	127	164	45 956	1 375 287	
2017 08	88	113	34 412	880 564	
2017 09	48	68	17 425	435 907	
2017 10	47	64	17 884	494 681	
2017 11	77	110	32 024	787 828	
2017 12	103	119	35 314	1 013 832	
2018 01	84	116	33 665	874 614	
2018 02	78	109	38 687	725 142	
Total:	2 834	3 880	1 188 710	38 060 251	

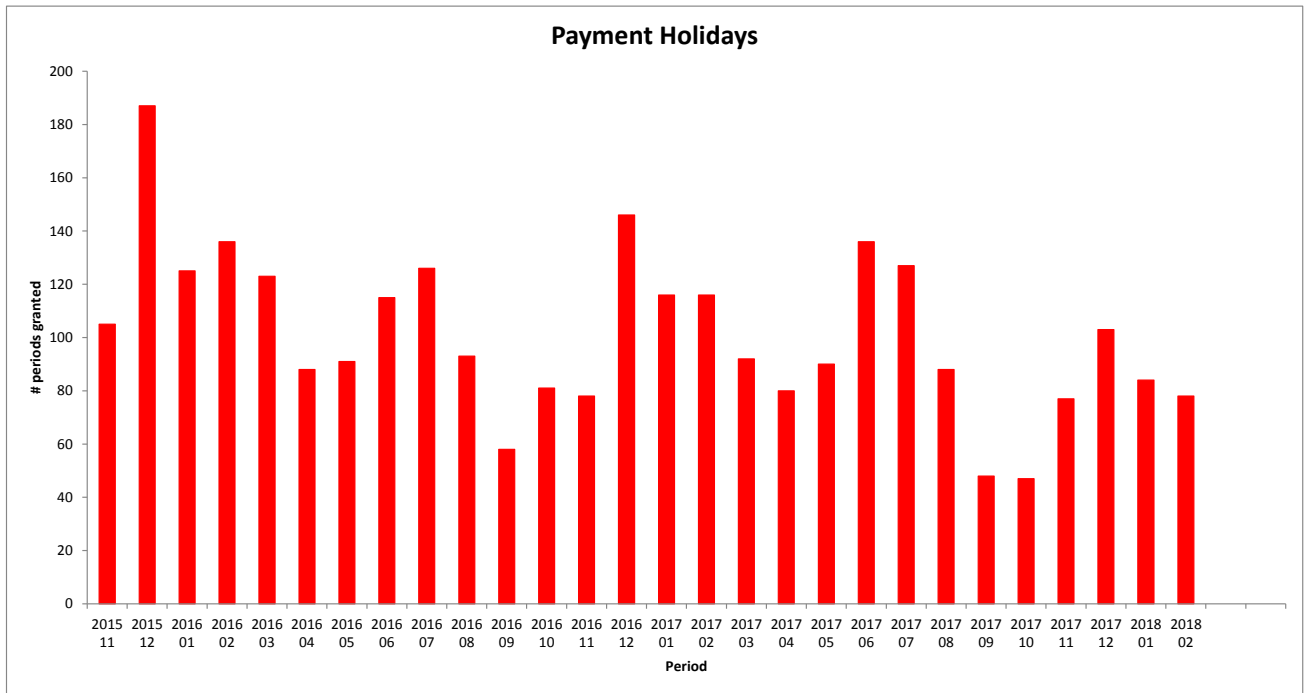
Payment Holiday

SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	28.03.2018			
Payment date	26.03.2018			
Period No	28			
Monthly Period	Feb 2018	Convention	=	30/360 days
Interest Period	from 25.02.2018	to 25.03.2018	=	28 days

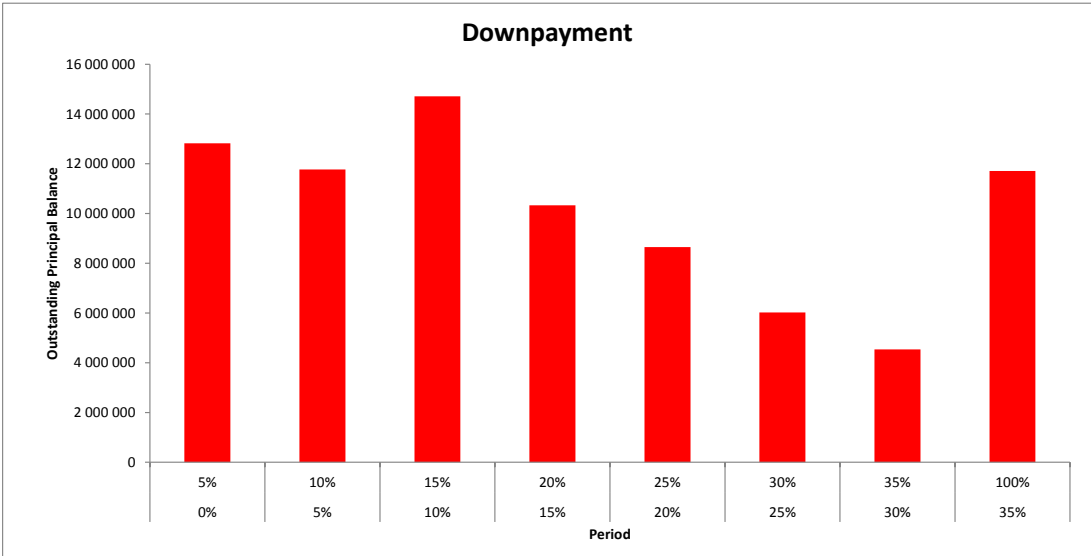
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 310	12 825 164	15,9 %	25,4	34,6
	5 %	10 %	1 271	11 771 785	14,6 %	25,2	34,5
	10 %	15 %	1 686	14 715 305	18,3 %	24,4	34,7
	15 %	20 %	1 149	10 333 528	12,8 %	24,5	34,5
	20 %	25 %	1 031	8 647 765	10,7 %	24,3	34,3
	25 %	30 %	743	6 025 009	7,5 %	23,4	34,9
	30 %	35 %	592	4 534 779	5,6 %	23,2	34,6
	35 %	100 %	2 023	11 707 777	14,5 %	23,0	34,2
Total			9 805	80 561 112	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	28				
Monthly Period	Feb 2018	Convention	=	30/360 days	
Interest Period	from 25.02.2018	to 25.03.2018	=	28 days	

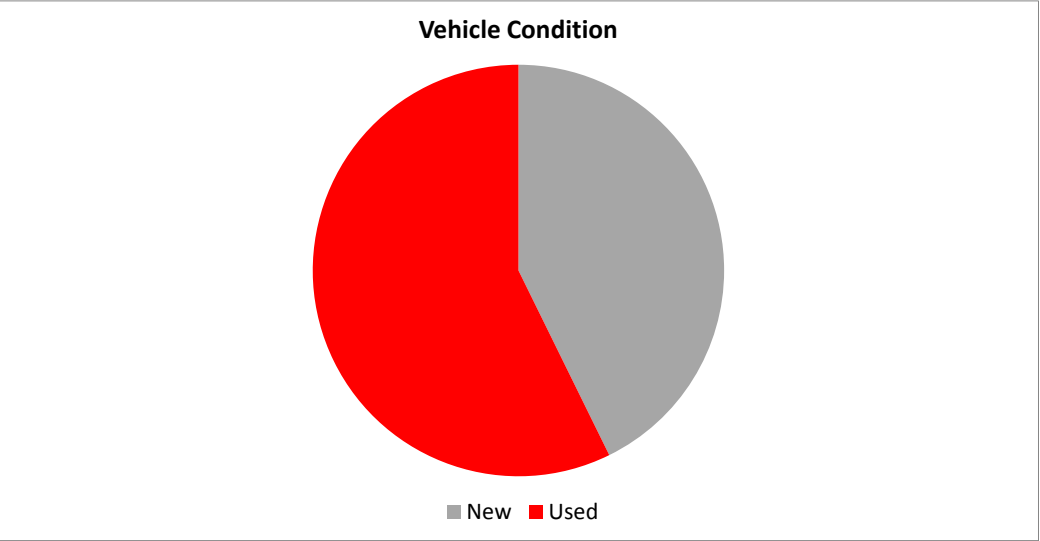
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	3 080	34 417 677	42,7 %	24,5	34,6	
Used	6 725	46 143 435	57,3 %	24,2	34,5	
Total	9 805	80 561 112	100 %			

SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.b Vehicle Condition



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	28				
Monthly Period	Feb 2018	Convention	=	30/360 days	
Interest Period	from 25.02.2018	to 25.03.2018	=	28 days	



SCF Rahoituspalvelut I DAC
Monthly Investor Report

19.a Borrower Type



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	28				
Monthly Period	Feb 2018	Convention	=	30/360 days	
Interest Period	from 25.02.2018	to 25.03.2018	=	28 days	

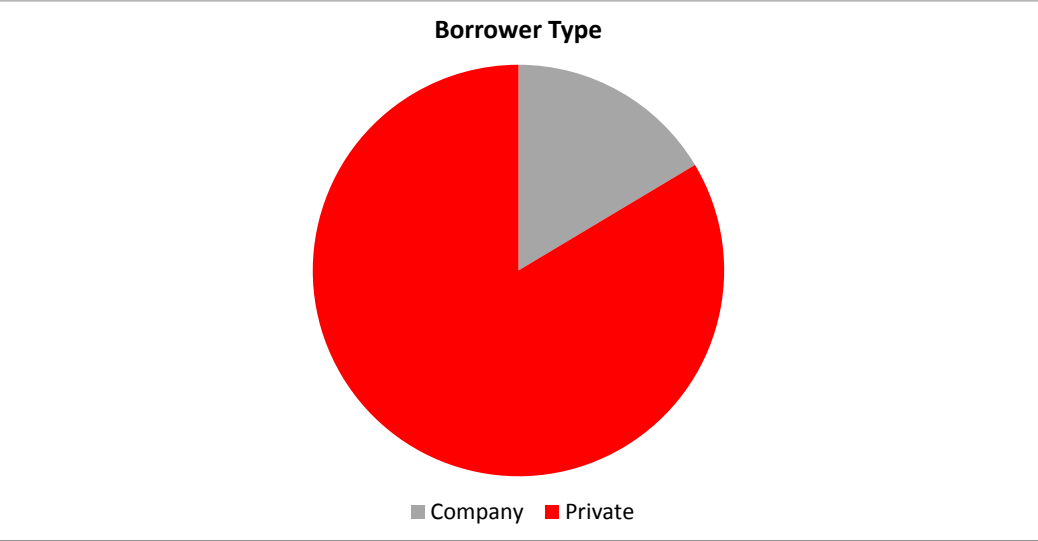
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 210	13 233 928	16,4 %	23,0	34,4
	Private	8 595	67 327 184	83,6 %	24,6	34,6
	Total	9 805	80 561 112	100 %		

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Monthly Investor Report

19.b Borrower Type



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	28				
Monthly Period	Feb 2018	Convention	=	30/360 days	
Interest Period	from 25.02.2018	to 25.03.2018	=	28 days	



SCF Rahoituspalvelut I DAC
Monthly Investor Report

20.a Vehicle type



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days

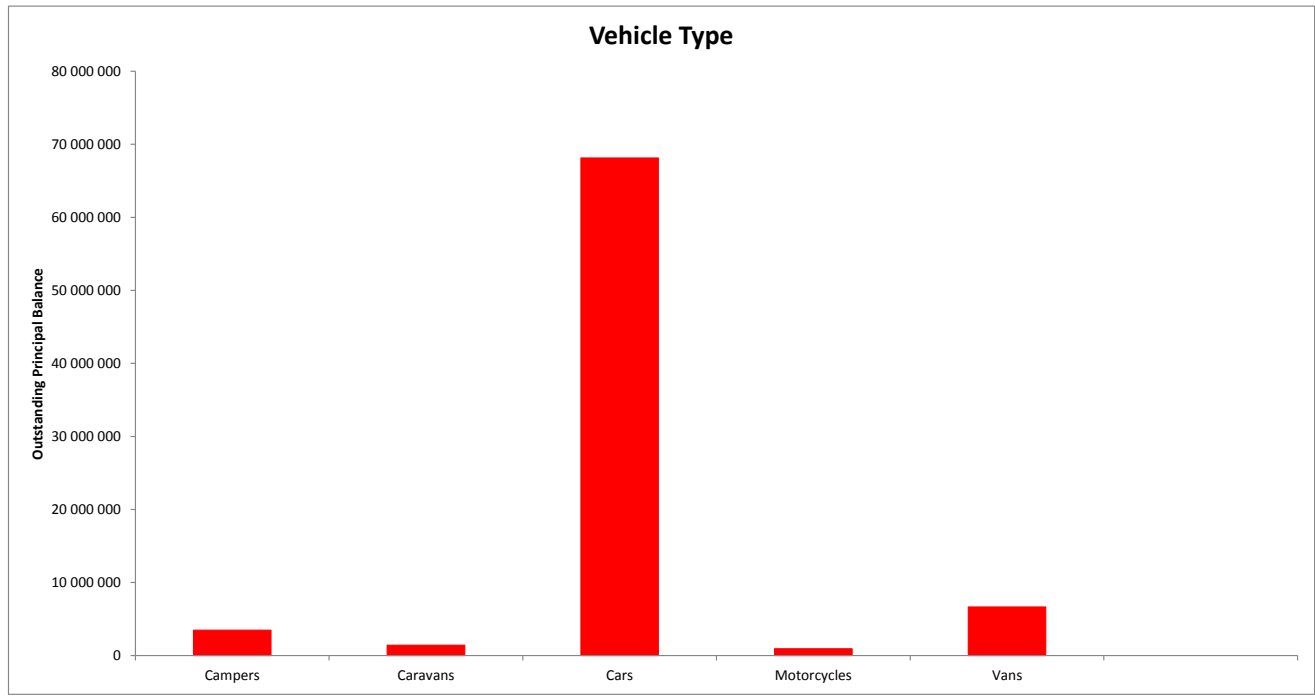
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	218	3 464 868	4,30 %	25,3	33,95
	Caravans	176	1 417 115	1,76 %	25,1	34,48
	Cars	8 460	68 122 269	84,56 %	24,3	34,60
	Motorcycles	207	915 994	1,14 %	24,3	33,39
	Vans	744	6 640 866	8,24 %	23,4	34,45
		9 805	80 561 112	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

21.a Restructured Loans



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days

TOTAL		
Period	No	Outstanding balance
2015 11	0	0
2015 12	1	21 854
2016 01	1	2 615
2016 02	0	0
2016 03	1	758
2016 04	0	0
2016 05	1	13 140
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	0	0
2016 10	0	0
2016 11	1	12 709
2016 12	0	0
2017 01	0	0
2017 02	2	14 261
2017 03	1	29 321
2017 04	0	0
2017 05	1	12 700
2017 06	0	0
2017 07	0	0
2017 08	0	0
2017 09	1	7 023
2017 10	0	0
2017 11	0	0
2017 12	0	0
2018 01	1	5 440
2018 02	2	10 950
	13	130 771

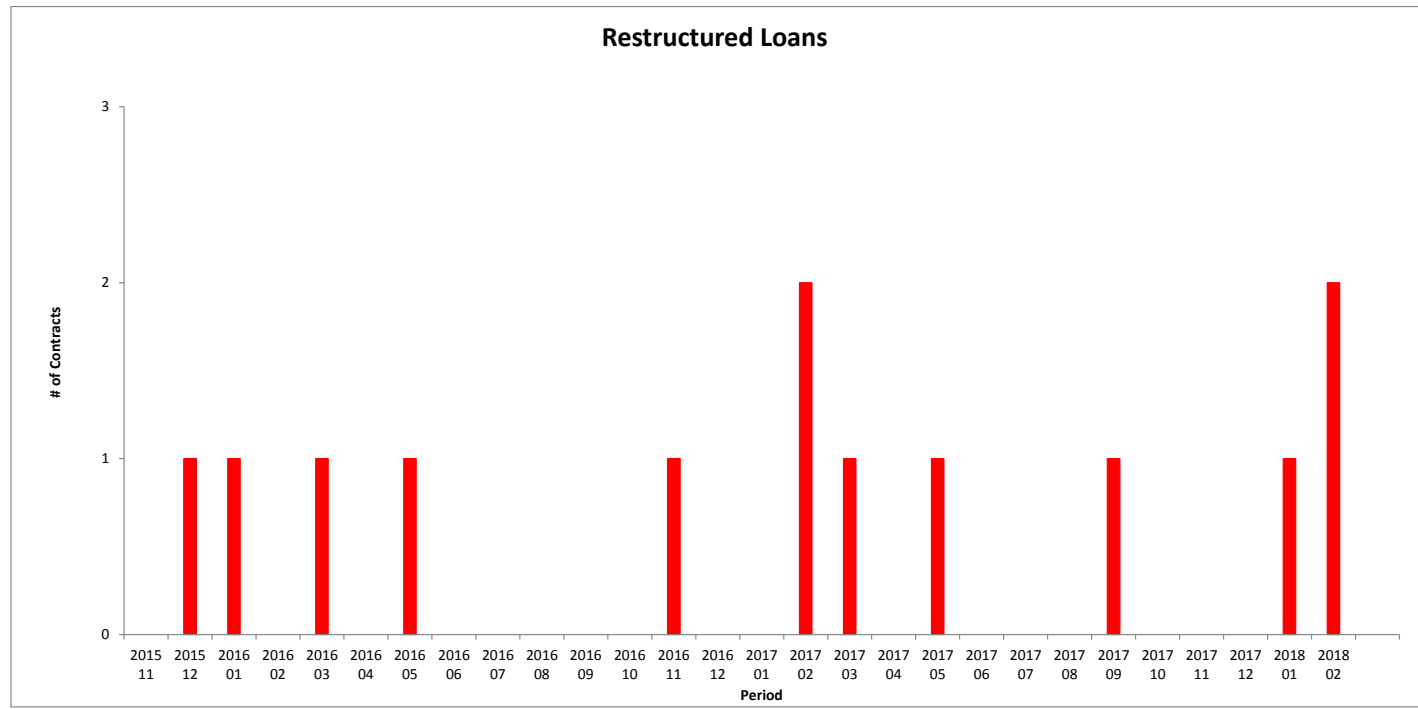
Restructured

SCF Rahoituspalvelut I DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	28				
Monthly Period	Feb 2018	Convention	=	30/360 days	
Interest Period	from 25.02.2018	to 25.03.2018	=	28 days	



SCF Rahoituspalvelut I DAC
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	28				
Monthly Period	from	Feb 2018	to	Convention	= 30/360 days
Interest Period		25.02.2018		25.03.2018	= 28 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 %
2017 02	176 468 278	3,30 %
2017 03	165 699 356	3,30 %
2017 04	156 459 565	3,30 %
2017 05	147 001 390	3,29 %
2017 06	138 048 716	3,28 %
2017 07	129 665 535	3,27 %
2017 08	120 971 843	3,27 %
2017 09	113 472 830	3,26 %
2017 10	106 015 033	3,25 %
2017 11	99 060 095	3,25 %
2017 12	93 186 051	3,24 %
2018 01	86 205 342	3,23 %
2018 02	80 561 112	3,22 %

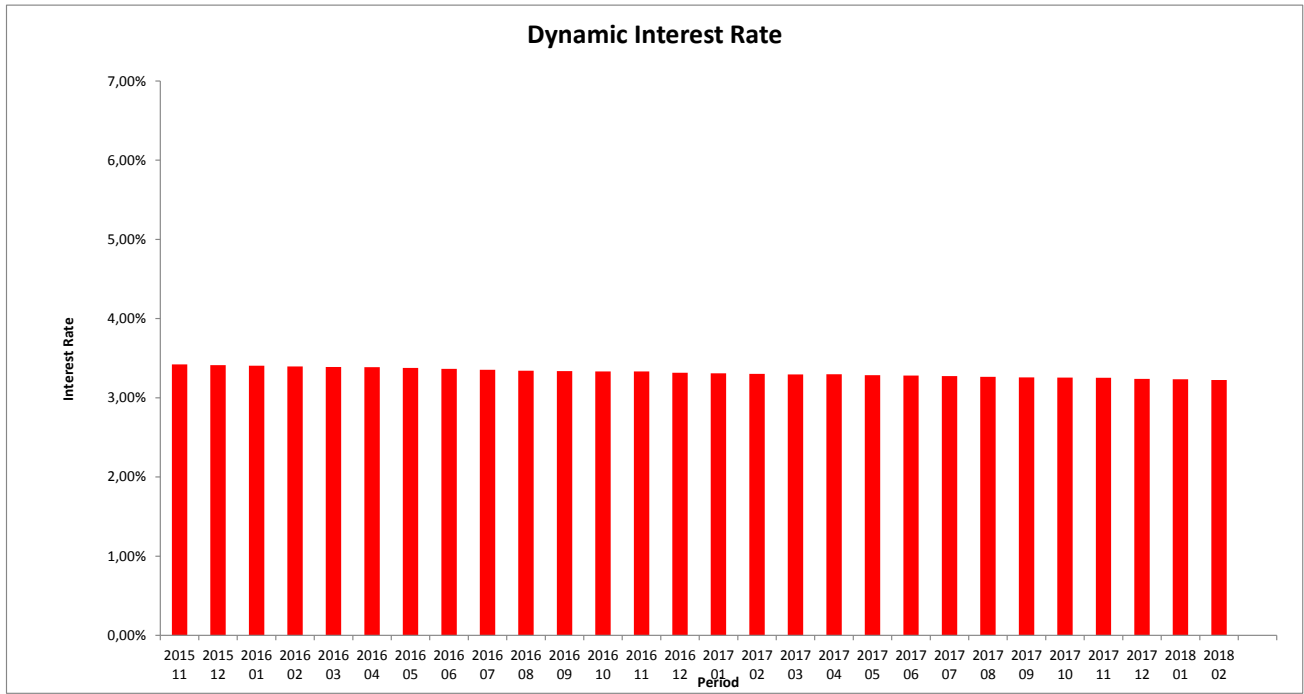
Interest rate evolution

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Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
Interest Period	from 25.02.2018 to 25.03.2018	= 28 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	28		
Monthly Period	from	Feb 2018	to
Interest Period	from	25.02.2018	to
Convention	=	30/360 days	
	=	28 days	

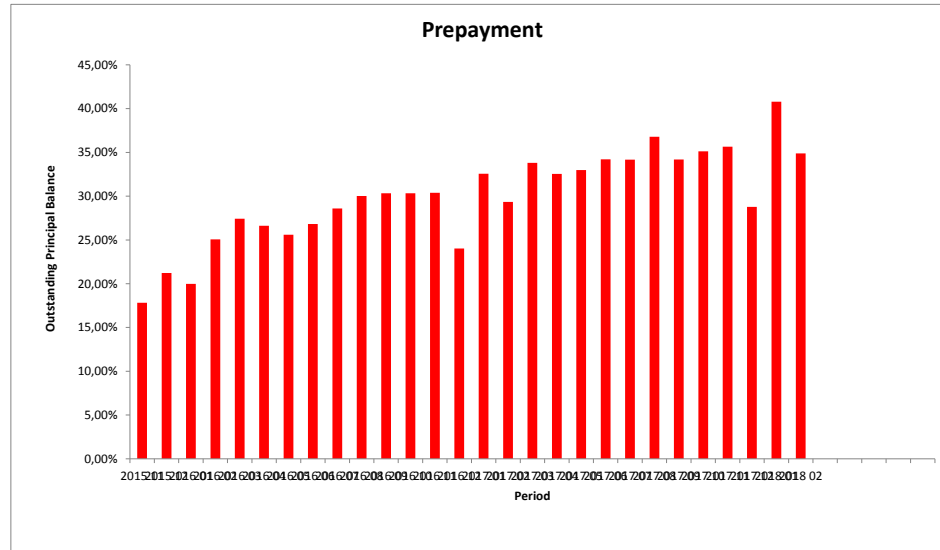
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2015 11	11 081 683	366 651 903	17,83 %	
2015 12	6 939 724	352 411 509	21,23 %	
2016 01	6 246 741	339 459 258	19,98 %	
2016 02	7 724 461	325 103 294	25,07 %	
2016 03	8 165 613	309 872 050	27,42 %	
2016 04	7 532 517	295 909 025	26,61 %	
2016 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 %	
2017 05	4 821 666	147 001 390	33,0 %	
2017 06	4 733 665	138 048 716	34,2 %	
2017 07	4 440 140	129 665 535	34,2 %	
2017 08	4 535 404	120 971 843	36,8 %	
2017 09	3 888 254	113 472 830	34,2 %	
2017 10	3 754 738	106 015 033	35,1 %	
2017 11	3 573 562	99 060 095	35,7 %	
2017 12	2 597 819	93 186 051	28,8 %	
2018 01	3 683 690	86 205 342	40,8 %	
2018 02	2 828 168	80 561 112	34,9 %	

SCF Rahoituspalvelut I DAC
 Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	28		
Monthly Period	from	Feb 2018	Convention = 30/360 days
Interest Period	from	25.02.2018	to 25.03.2018 = 28 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

24. Delinquency



Reporting Date	28.03.2018			
Payment date	26.03.2018			
Period No	28			
Monthy Period	Feb 2018	Convention	=	30/360 days
Interest Period	from 25.02.2018	to 25.03.2018	=	28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2015	11	366 651 903	24 137	343 706 720	1 444	21 200 466	117	1 575 426	11	169 291	0	0	0	0	0	0	1	503
	12	352 411 509	23 746	332 486 566	1 291	18 054 457	104	1 486 011	26	332 543	3	51 932	0	0	0	0	1	200
	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	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
2		176 468 278	15 103	161 250 440	1 050	12 290 281	157	1 929 382	40	512 257	16	259 906	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		147 001 390	13 334	133 832 316	1 019	10 777 504	132	1 386 028	47	482 341	22	332 868	7	109 383	8	80 950	16	155 064
6		138 048 716	13 012	127 394 530	801	8 435 278	136	1 437 966	33	404 064	13	141 450	14	197 029	2	38 399	15	153 636
7		129 665 535	12 322	117 406 572	954	10 046 920	147	1 601 866	30	302 079	11	123 306	8	109 647	5	75 143	8	130 594
8		120 971 843	11 876	110 736 733	846	8 684 664	119	1 167 028	32	296 561	4	33 090	3	37 406	2	16 361	17	169 545
9		113 472 830	11 428	104 659 713	700	7 129 254	121	1 131 872	29	307 249	18	207 217	3	32 636	1	4 889	7	68 252
10		106 015 033	10 753	96 269 344	792	7 901 964	130	1 234 612	35	312 524	11	100 629	11	166 812	2	29 148	10	42 829
11		99 060 095	10 362	90 534 166	704	6 960 624	118	1 108 795	24	135 914	8	105 702	7	72 445	10	142 448	6	38 010
12		93 186 051	9 950	84 999 574	686	6 485 964	119	1 162 343	42	425 266	10	55 383	4	29 541	3	27 981	16	180 119
2018	1	86 205 342	9 368	78 197 637	727	6 445 686	105	1 101 622	35	313 836	10	108 765	6	37 796			9	61 593
	2	80 561 112	9 008	73 167 118	647	6 036 142	107	968 311	25	228 611	12	103 989	2	32 340	4	24 601	7	43 565
	3																	
	4																	
	5																	
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	7																	
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	9																	
	10																	
	11																	
	12																	

SCF Rahoituspalvelut I DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	from Feb 2018	to Convention = 30/360 days
Interest Period	from 25.02.2018	to 25.03.2018 = 28 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3			2016 Q4					
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss			
2015 4	703	2	224	224	479	725	949	-	246	725	949	-	246	725	949	-	246			
2016 1	245 052	12				79 950	79 950		165 102	63 132	143 082		101 970	2 992	146 074		98 977	4 240	150 314	94 738
2016 2	446 837	31								133 429	133 429		313 409	80 562	213 991		232 847	14 502	228 492	218 345
2016 3	401 997	39												183 233	183 233		218 764	147 305	330 538	71 459
2016 4	310 561	36																147 630	147 630	162 931
2017 1	715 532	41																		
2017 2	353 763	41																		
2017 3	368 391	32																		
2017 4	260 958	32																		
2018 1	105 158	16																		

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1			2017 Q2			2017 Q3			2017 Q4			2018 Q1					
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss			
2015 4	703	2																		
2016 1	245 052	12	7 660	157 974	87 077	26 246	184 220	60 831	634	184 854	60 197	1 128	185 982	59 069	607	186 589	58 462			
2016 2	446 837	31	2 657	231 150	215 688	1 719	232 869	213 968	3 568	236 437	210 400	4 881	241 319	205 519	2 647	243 966	202 872			
2016 3	401 997	39	6 190	336 728	65 269	2 936	339 664	62 333	2 240	341 904	60 093	3 150	345 054	56 943	4 188	349 243	52 754			
2016 4	310 561	36	61 850	209 480	101 081	6 499	215 980	94 581	7 558	223 537	87 024	5 918	229 455	81 105	2 494	231 950	78 611			
2017 1	715 532	41	444 737	444 737	270 794	147 362	592 099	123 433	29 776	621 875	93 656	56 860	678 736	36 796	4 873	683 609	31 923			
2017 2	353 763	41				79 736	79 736	274 028	94 815	174 551	179 213	8 020	182 571	171 193	27 188	209 759	144 005			
2017 3	368 391	32							198 814	198 814	169 577	113 892	312 707	55 684	23 630	336 337	32 054			
2017 4	260 958	32										29 158	29 158	231 800	59 079	88 237	172 722			
2018 1	105 158	16													8 334	8 334	96 825			

SCF Rahoituspalvelut I DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	28				
Monthly Period	Feb 2018	Convention	=	30/360 days	
Interest Period	from 25.02.2018	to 25.03.2018	=	28 days	

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	6 025 453,91	EUR
Senior Expenses	-	3 913,03	EUR
Servicing Fee	-	31 329,32	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	345 981,24	EUR
Principal on Loan to Issuer	-	5 644 230,32	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	6 690 918,26	EUR
Senior Expenses	-	3 846,19	EUR
Interest Class A	-	2 367,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	627 053,42	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	-	5 644 230,32	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	-	-	EUR
Interest Issuer Subordinated Loan	-	97,56	EUR
Principal Issuer Subordinated Loan	-	69 807,09	EUR
Payment to Purchaser	-	230 136,71	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	230 136,71	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	230 122,71	EUR

SCF Rahoituspalvelut I DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	28	
Monthly Period	Feb 2018	Convention = 30/360 days
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Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	3 913,03						
Interest accrued for the Period	EUR	108 567,00	2 367,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	3 635 449,00	566 269,00	556 816,00	181 579,00	192 185,00	556 325,00	1 582 275,00
Interest Payments	EUR	108 567,00	2 367,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	3 635 449,00	566 269,00	556 816,00	181 579,00	192 185,00	556 325,00	1 582 275,00
Interest accrued on Subordinated Loan for the Period	EUR	97,56						
Cumulative Interest accrued on Subordinated Loan	EUR	11 788,38						
Interest Payments on Subordinated Loan	EUR	97,56						
Cumulative Interest Payments on Subordinated Loan	EUR	11 788,38						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

28. Contact Details



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