

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.07.2017				
Payment date	25.07.2017			Following payment dates:	25.08.2017
Period No	20				25.09.2017
Monthly Period	Jun 2017			Convention	= 30/360 days
Interest Period	from 25.06.2017	to	25.07.2017	=	30 days
Cut-Off date	30.06.2017				

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	27.07.2017			
Payment date	25.07.2017			
Period No	20			
Monthly Period	Jun 2017	Convention =		30/360 days
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	147 001 389,86 EUR	156 459 565,05 EUR
Scheduled Loan Principal Repayments	4 065 372,63 EUR	4 481 445,09 EUR
Prepayments	4 733 664,94 EUR	4 821 666,36 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	8 799 037,57 EUR	9 303 111,45 EUR
New Defaulted Auto Loans in Period	153 636,30 EUR	155 063,74 EUR
Closing Balance	138 048 715,99 EUR	147 001 389,86 EUR
Total revenue collections		
Revenue and fees received on loan balances	604 532,65 EUR	660 425,80 EUR
Recoveries on loans in default	133 569,77 EUR	64 626,26 EUR
Total Revenue Received in Period	738 102,42 EUR	725 052,06 EUR
# Loans		
At beginning of period	14 569 Loans	15 138 Loans
Paid in Full	543 Loans	553 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	15 Loans	16 Loans
At end of period	14 011 Loans	14 569 Loans

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

2. Amount Due for Distribution



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	20				
Monthly Period	Jun 2017		Convention	=	30/360 days
Interest Period	from 25.06.2017	to	25.07.2017	=	30 days

Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	9 534 423 EUR	10 025 471 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	9 534 423 EUR	10 025 471 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 476 869 EUR	9 962 145 EUR
b. Reserve Fund	1 329 596 EUR	1 421 994 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	10 806 465 EUR	11 384 139 EUR

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

3. Reserve Accounts



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	20				
Monthly Period	Jun 2017	Convention	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

Note Balance

Beginning of Period	147 001 389,86	EUR
End of Period	138 048 715,99	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 %	1 329 595,65	EUR
Cash Outflow		1 329 595,65	EUR
Cash Inflow		1 235 013,90	EUR
End of Period	0,8 %	1 235 013,90	EUR
Required Reserve Amount	0,8 %	1 235 013,90	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	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

Asset Balance

Beginning of Period	147 001 389,86	EUR
End of Period	138 048 715,99	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	127 394 530,21	92,28 %	13 012
1-29 days past due	8 435 278,02	6,11 %	801
Delinquent Receivables:			
30-59 days past due	1 437 966,40	1,04 %	136
60-89 days past due	404 064,41	0,29 %	33
90-119 days past due	141 449,51	0,10 %	13
120-149 days past due	197 028,79	0,14 %	14
150-179 days past due	38 398,65	0,03 %	2
Total Performing and Delinquent	138 048 716	100,00 %	14 011

Current Period Defaults	153 636,30	15
Cumulative Defaults	2 246 197,43	202
Current Period Recoveries	133 569,77	
Cumulative Recoveries	1 453 961,49	

Principal Deficiency Trigger Event, where [A] > [B * 9%] **NO**

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	138 048 715,99
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	138 048 715,99
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

5. Outstanding Notes



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017	to 25.07.2017 = 30 days

	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+/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	147 001 389,86	96 301 389,86	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	10 806 464,93						
Amortisation	8 952 673,87						
Redemption per Class	8 952 673,87	8 952 673,87	-	-	-	-	-
Redemption per Note		2 643,25	-	-	-	-	-
Class Principal Outstanding Closing Balance	138 048 715,99	87 348 715,99	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	63,27 %	19,70 %	4,20 %	2,75 %	4,78 %	5,29 %
Current Pool Factor		0,26	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		28 432,65	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 643,25	-	-	-	-	-
Principal Outstanding per Note End of Period		25 789,41	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		1,85	70,83	108,33	175,00	291,67	750,00
Interest Payment	31 809,59	6 259,59	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		1,85	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)		40,46 %	20,76 %	16,56 %	13,80 %	9,02 %	3,73 %
Current CE (excl. Excess Spread)		37,62 %	17,92 %	13,72 %	10,96 %	6,18 %	0,89 %

*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 27.07.2017
 Payment date 25.07.2017
 Period No 20
 Monthly Period Jun 2017 to Convention = 30/360 days
 Interest Period : 25.06.2017 to 25.07.2017 = 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. 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.

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

7.a Original Portfolio Principal Balance



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to	25.07.2017 = 30 days

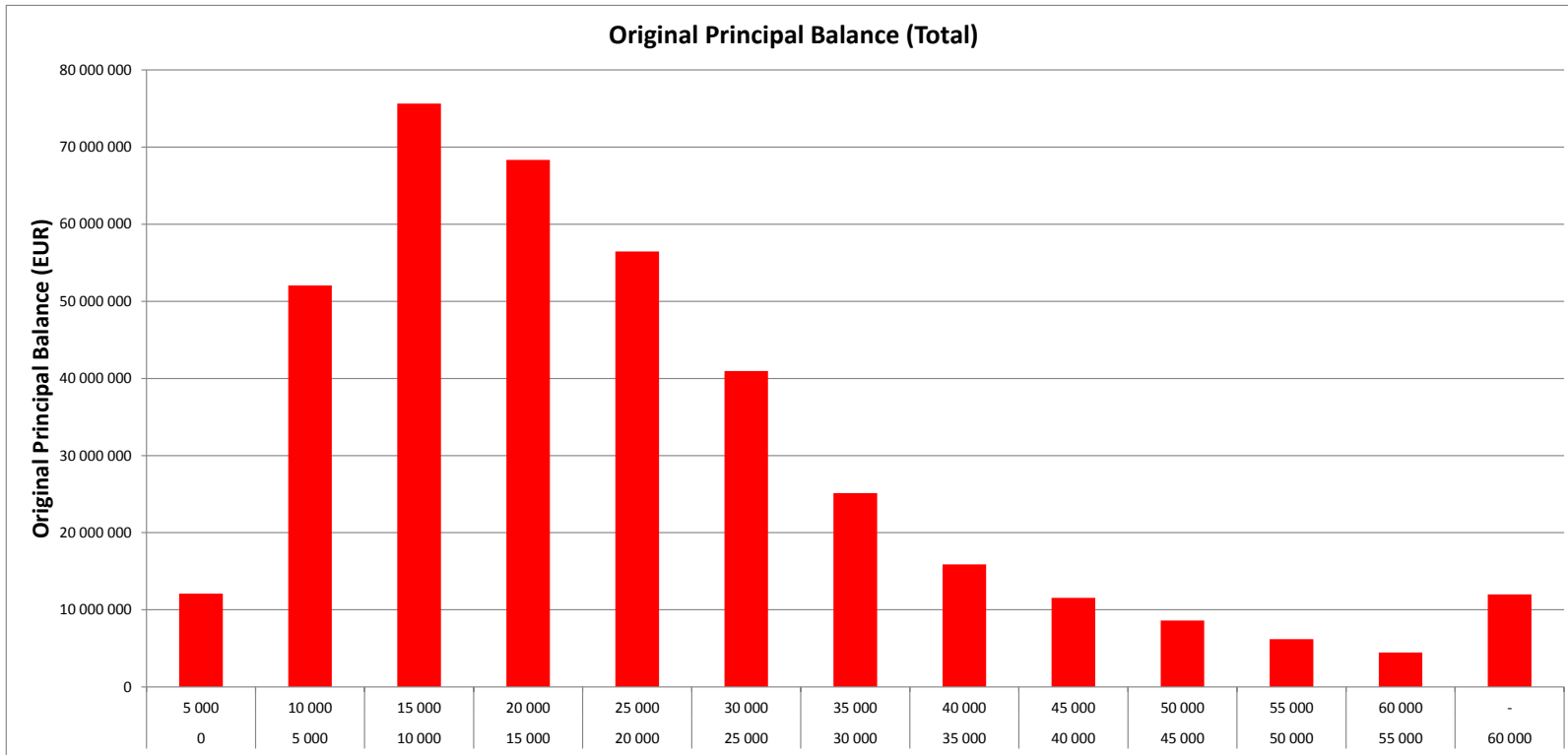
Average amount - all: 14 663

	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

Reporting Date	27.07.2017			
Payment date	25.07.2017			
Period No	20			
Monthly Period	Jun 2017	Convention	=	30/360 days
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

8.a Outstanding Principal Balance



Reporting Date	27.07.2017			
Payment date	25.07.2017			
Period No	20			
Monthly Period	Jun 2017		Convention	= 30/360 days
Interest Period	from 25.06.2017	to 25.07.2017		= 30 days

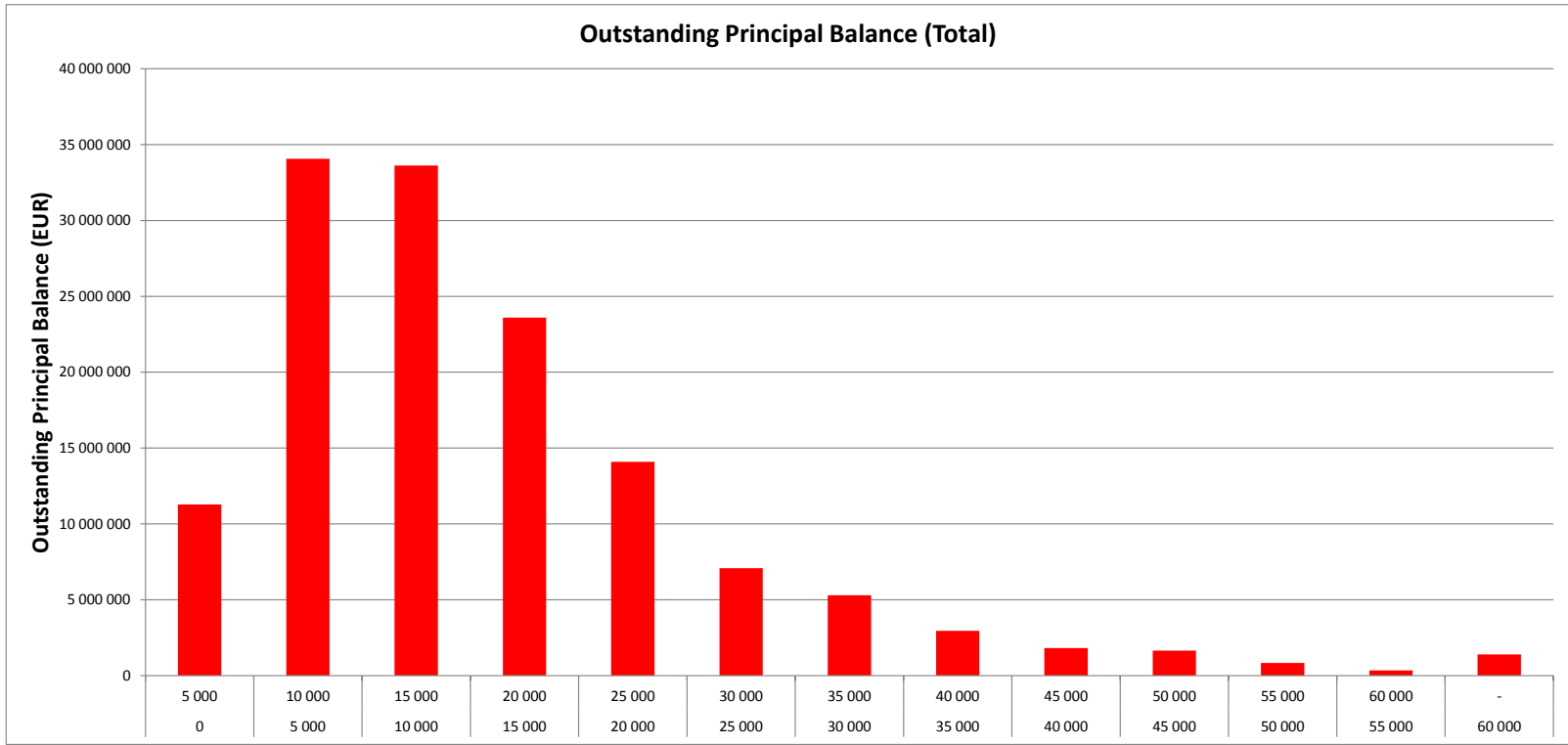
Average amount - all: 9 853

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	4 020	11 284 560	8,2 %	20,3	27,5
	5 000	10 000	4 610	34 065 048	24,7 %	30,1	27,0
	10 000	15 000	2 745	33 622 889	24,4 %	32,0	26,8
	15 000	20 000	1 375	23 589 303	17,1 %	32,7	26,6
	20 000	25 000	638	14 092 162	10,2 %	33,1	26,4
	25 000	30 000	261	7 082 522	5,1 %	32,9	26,7
	30 000	35 000	165	5 303 113	3,8 %	33,7	25,9
	35 000	40 000	79	2 957 538	2,1 %	33,6	25,8
	40 000	45 000	43	1 821 337	1,3 %	33,6	25,1
	45 000	50 000	35	1 648 060	1,2 %	34,4	25,5
	50 000	55 000	16	840 949	0,6 %	32,3	26,8
	55 000	60 000	6	341 044	0,2 %	30,0	26,9
	60 000	-	18	1 400 191	1,0 %	32,5	26,2
Total			14 011	138 048 716	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

8.b Outstanding Principal Balance Graph

Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

9.a Geographical Distribution



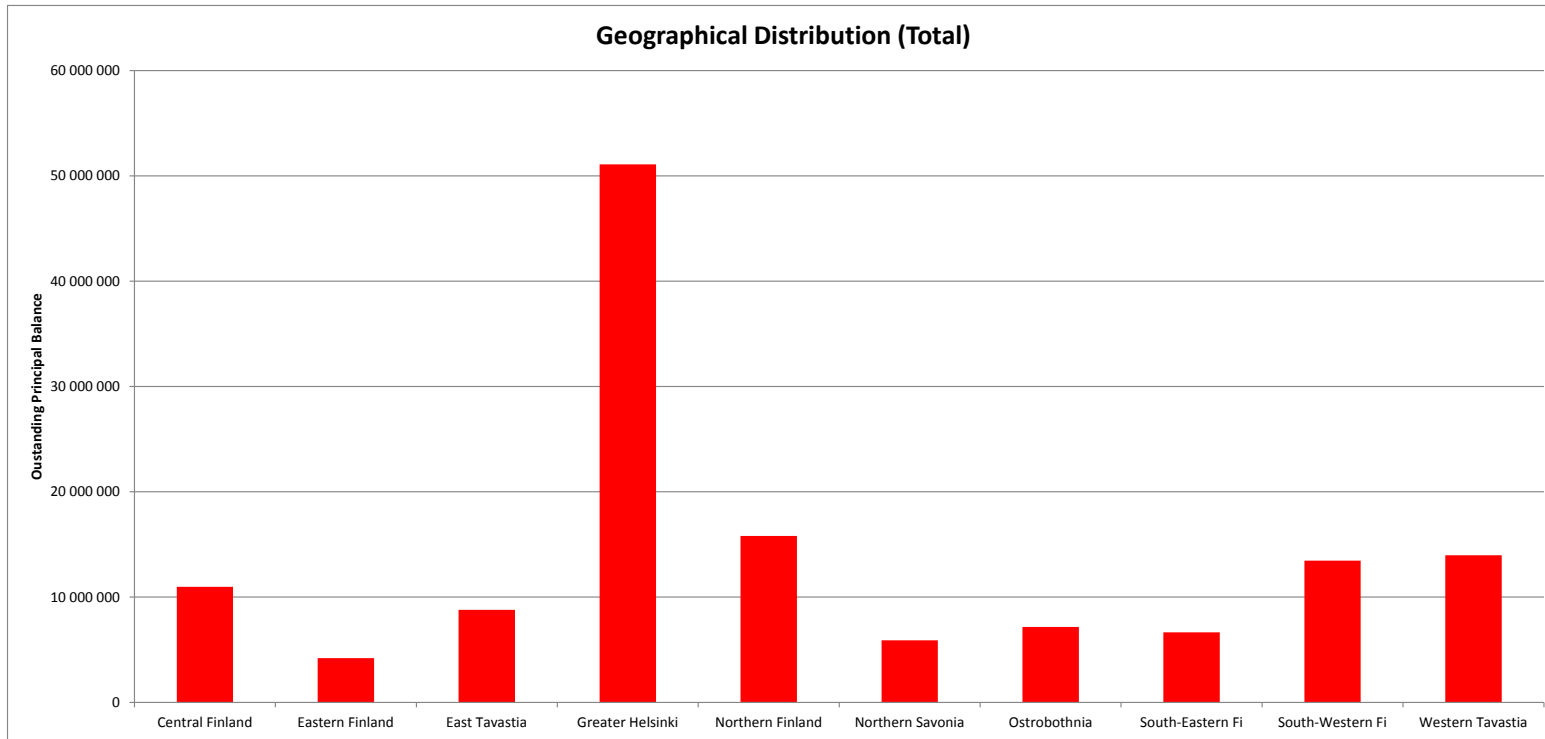
Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	20				
Monthly Period	Jun 2017	Convention	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 247	10 968 767	7,95 %	30,7		26,9
Eastern Finland	444	4 215 004	3,05 %	30,6		26,9
East Tavastia	885	8 791 390	6,37 %	31,2		26,6
Greater Helsinki	4 801	51 098 601	37,01 %	31,0		26,7
Northern Finland	1 560	15 807 536	11,45 %	31,4		26,7
Northern Savonia	589	5 903 373	4,28 %	31,3		26,5
Ostrobothnia	847	7 165 553	5,19 %	30,6		26,6
South-Eastern Fi	737	6 665 721	4,83 %	30,6		27,3
South-Western Fi	1 407	13 462 888	9,75 %	30,9		26,6
Western Tavastia	1 494	13 969 882	10,12 %	31,3		26,6
Total	14 011	138 048 716	100 %			

SCF Rahoituspalvelut I DAC
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

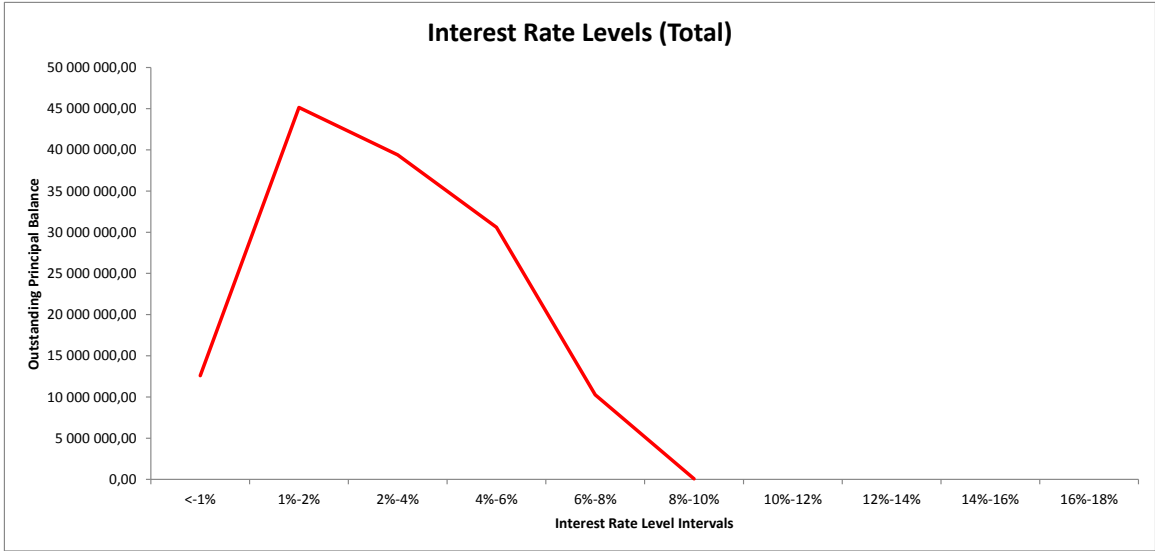


**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

10.b Interest Rate



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

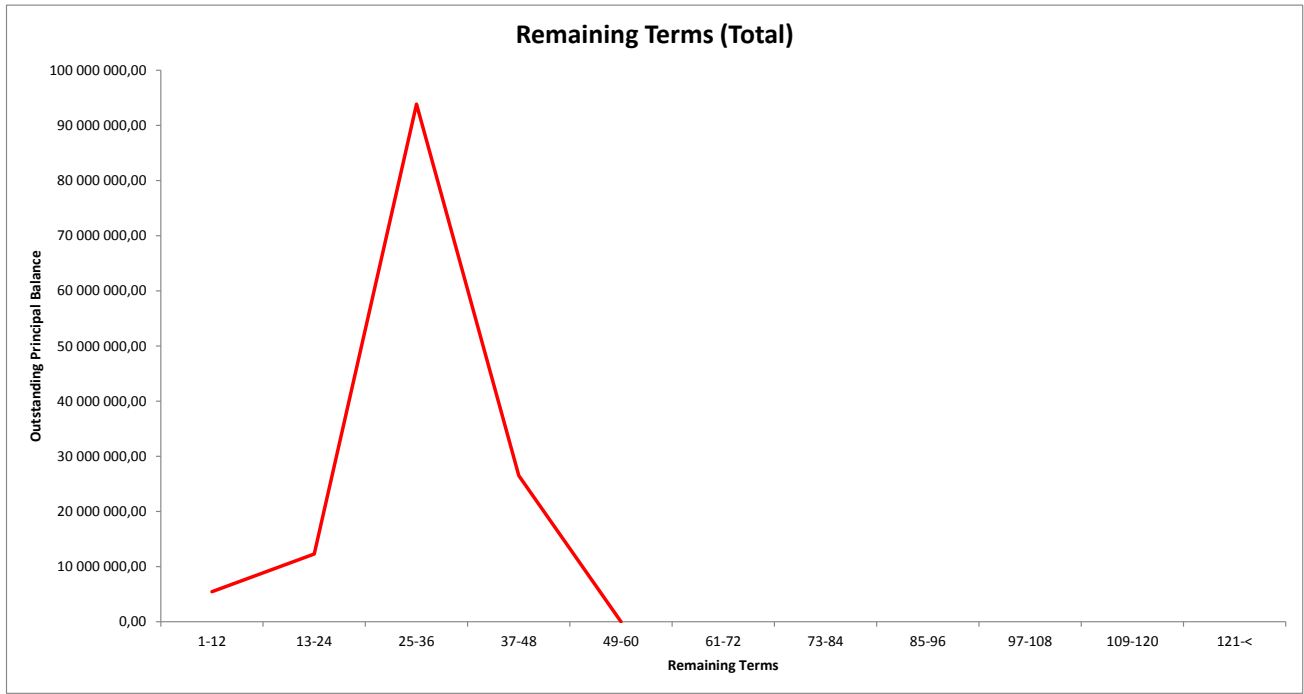


**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

11.b Remaining Terms



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

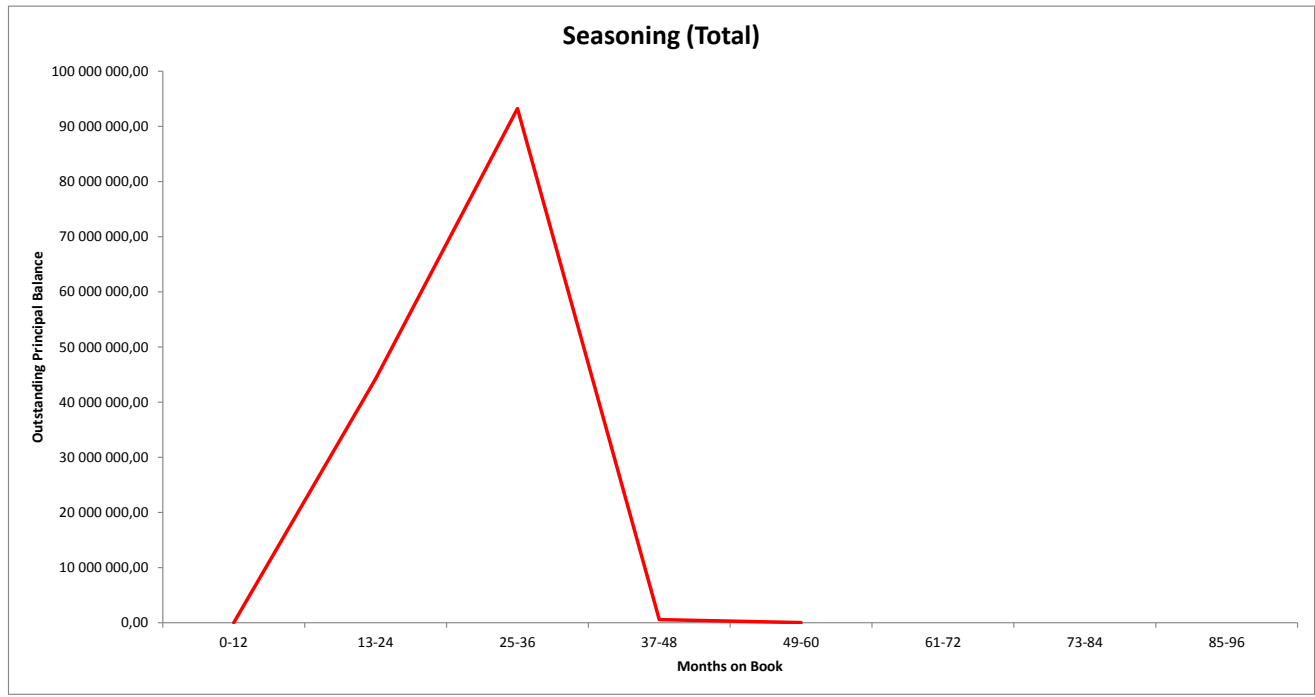


**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

13.a Balloon loans



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

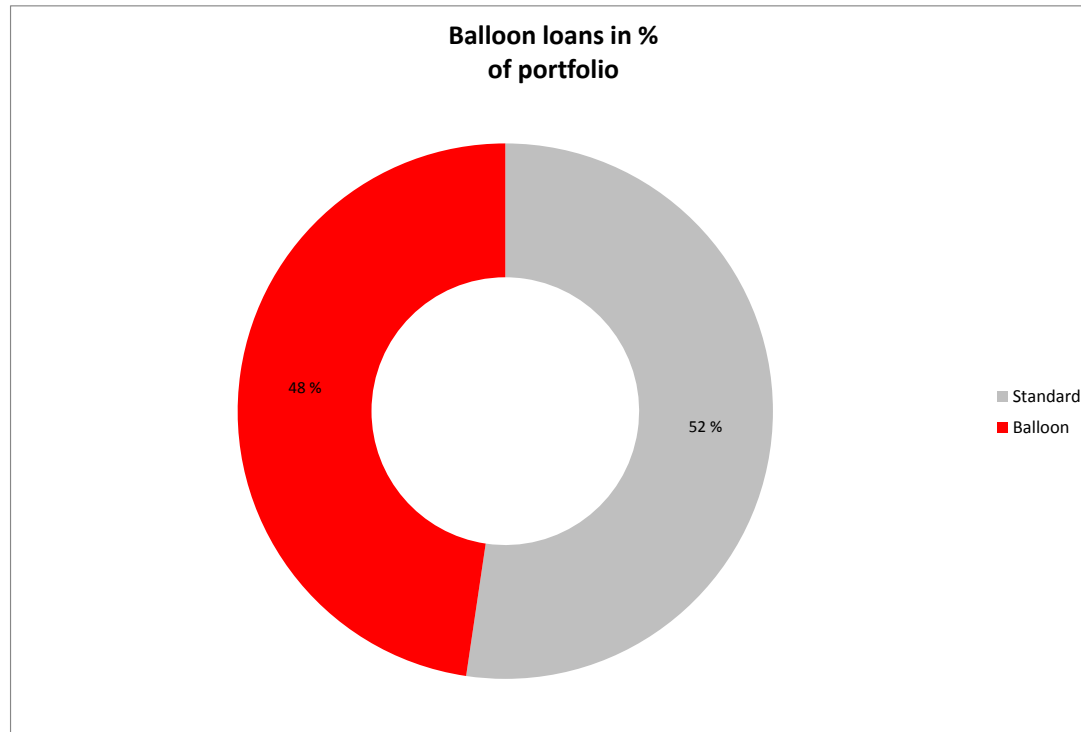
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	10 024	72 254 338	52,34 %	1 060	0,00 %	29,6	26,7
	Balloon	3 987	65 794 378	47,66 %	25 783 366	39,19 %	32,5	26,8
	Total	14 011	138 048 716	100 %	25 784 426	18,68 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

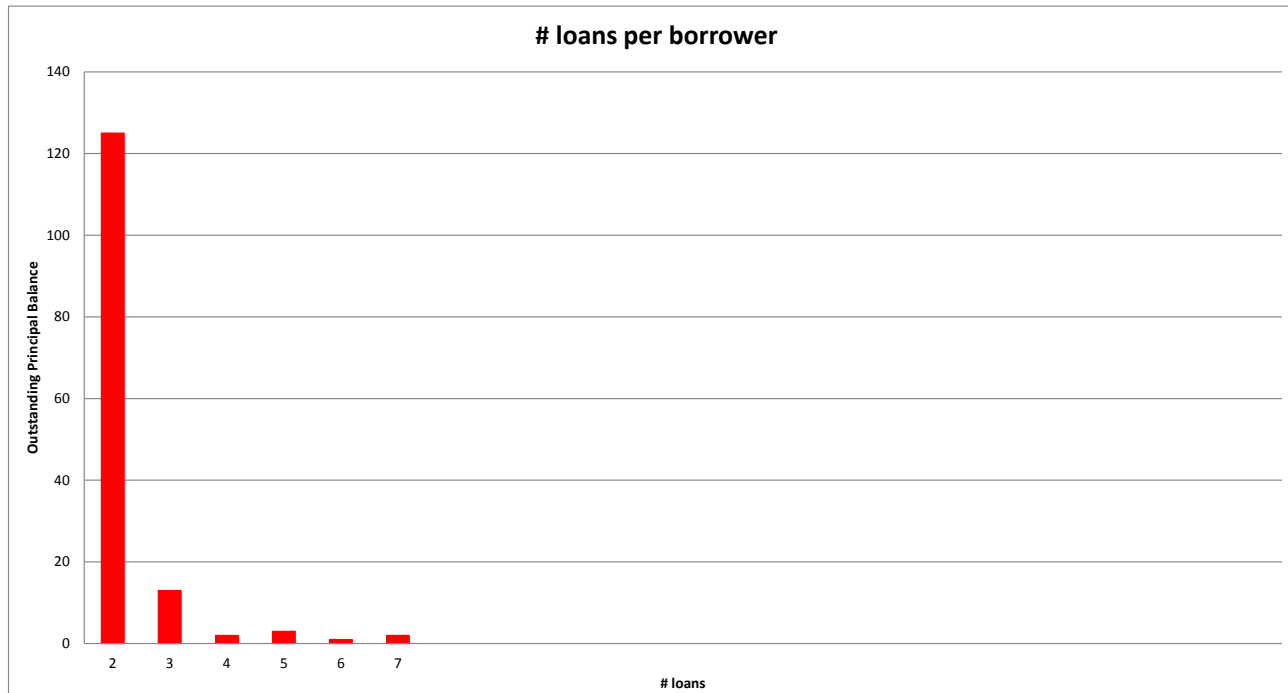


SCF Rahoituspalvelut I DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	138 048 716	134 015 797	4 032 919	377 377	3,33 %	97,08 %
2	134 015 797	129 946 606	4 069 192	366 032	3,33 %	94,13 %
3	129 946 606	125 912 907	4 033 699	354 586	3,32 %	91,21 %
4	125 912 907	121 883 889	4 029 018	343 281	3,32 %	88,29 %
5	121 883 889	117 962 838	3 921 051	331 931	3,32 %	85,45 %
6	117 962 838	114 065 656	3 897 182	320 847	3,31 %	82,63 %
7	114 065 656	110 187 928	3 877 729	309 850	3,31 %	79,82 %
8	110 187 928	106 366 694	3 821 234	298 906	3,30 %	77,05 %
9	106 366 694	102 577 213	3 789 481	288 125	3,30 %	74,31 %
10	102 577 213	98 779 092	3 798 122	277 493	3,29 %	71,55 %
11	98 779 092	95 050 098	3 728 994	266 770	3,29 %	68,85 %
12	95 050 098	91 420 716	3 629 383	256 289	3,28 %	66,22 %
13	91 420 716	87 784 182	3 636 533	246 066	3,28 %	63,59 %
14	87 784 182	84 307 177	3 477 005	235 840	3,27 %	61,07 %
15	84 307 177	80 823 228	3 483 949	226 042	3,27 %	58,55 %
16	80 823 228	77 362 969	3 460 259	216 275	3,26 %	56,04 %
17	77 362 969	73 998 516	3 364 453	206 499	3,25 %	53,60 %
18	73 998 516	70 686 398	3 312 118	197 018	3,24 %	51,20 %
19	70 686 398	67 320 093	3 366 305	187 707	3,23 %	48,77 %
20	67 320 093	64 049 636	3 270 458	178 258	3,22 %	46,40 %

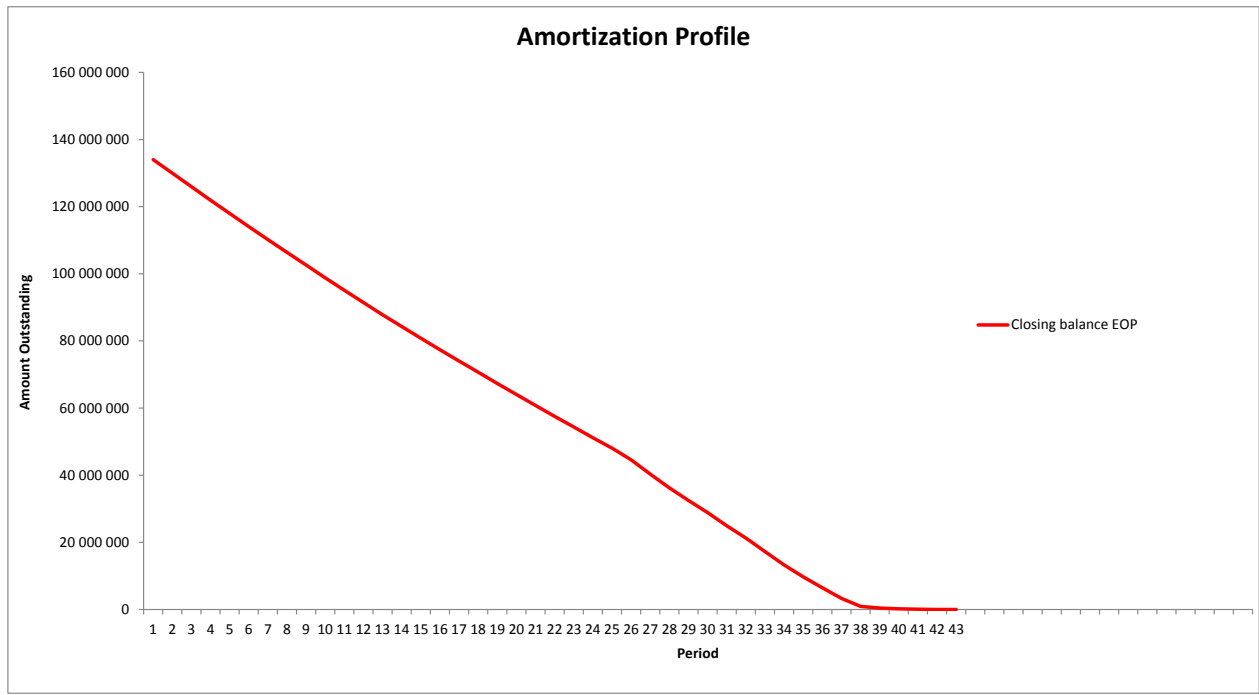
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

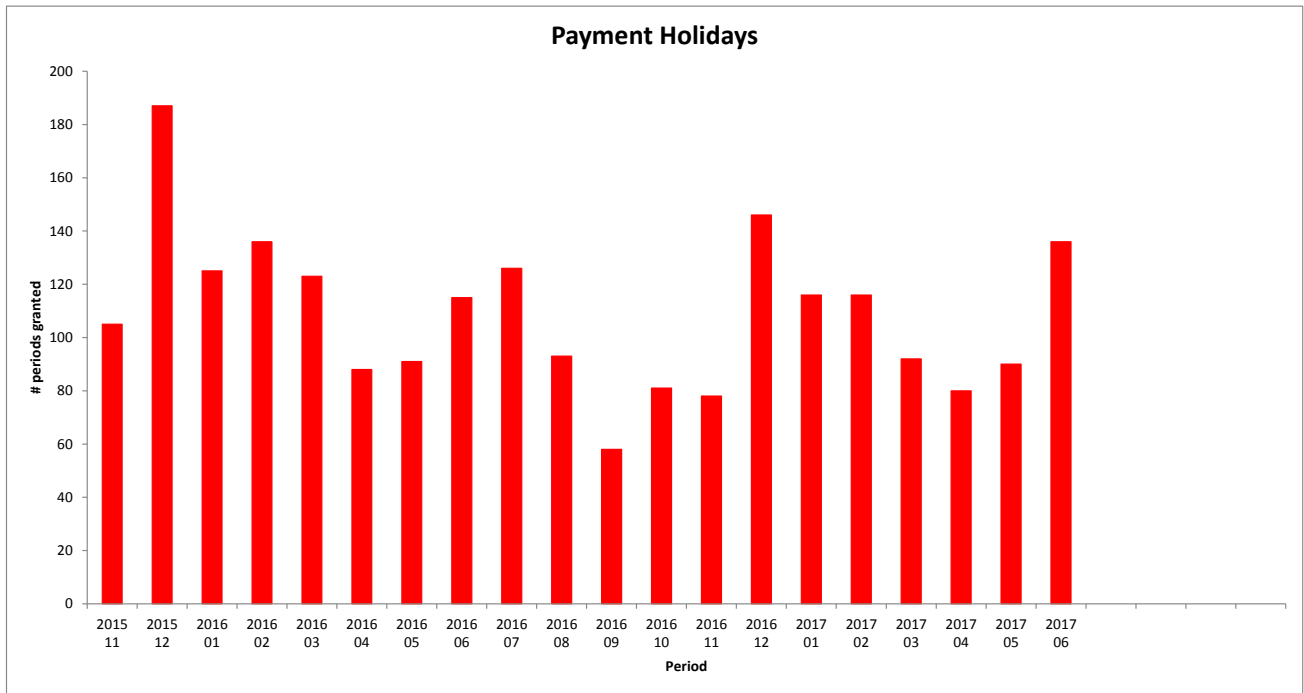


SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	27.07.2017			
Payment date	25.07.2017			
Period No	20			
Monthly Period	Jun 2017	Convention	=	30/360 days
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days

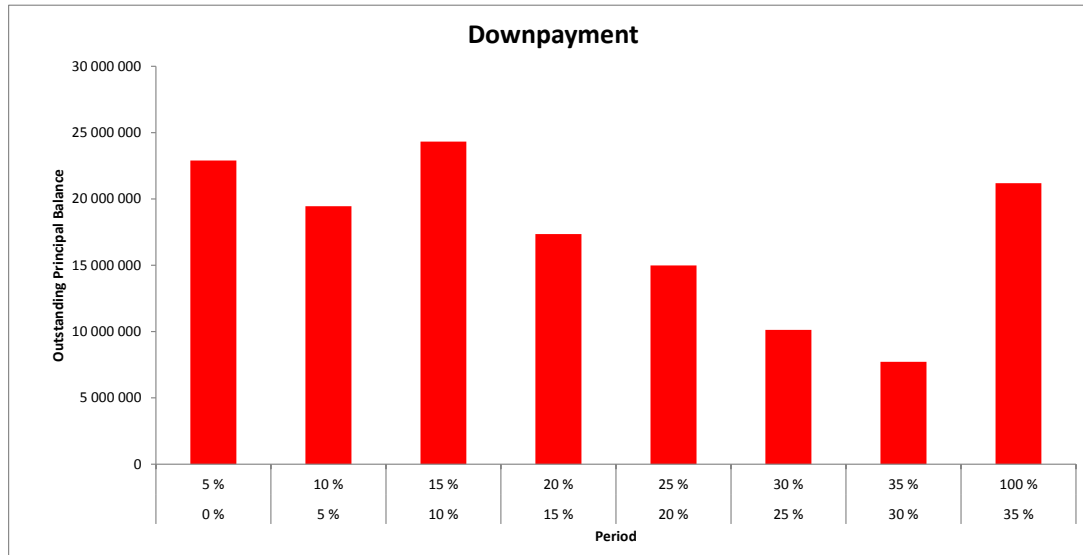
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 920	22 893 021	16,6 %	32,7	26,8
	5 %	10 %	1 684	19 448 129	14,1 %	32,4	26,6
	10 %	15 %	2 290	24 326 531	17,6 %	31,3	26,9
	15 %	20 %	1 617	17 348 471	12,6 %	31,2	26,7
	20 %	25 %	1 440	14 984 551	10,9 %	30,9	26,6
	25 %	30 %	1 032	10 129 570	7,3 %	30,1	27,1
	30 %	35 %	847	7 725 737	5,6 %	29,7	26,8
	35 %	100 %	3 181	21 192 705	15,4 %	28,4	26,5
	Total		14 011	138 048 716	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	20				
Monthly Period	Jun 2017	Convention	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

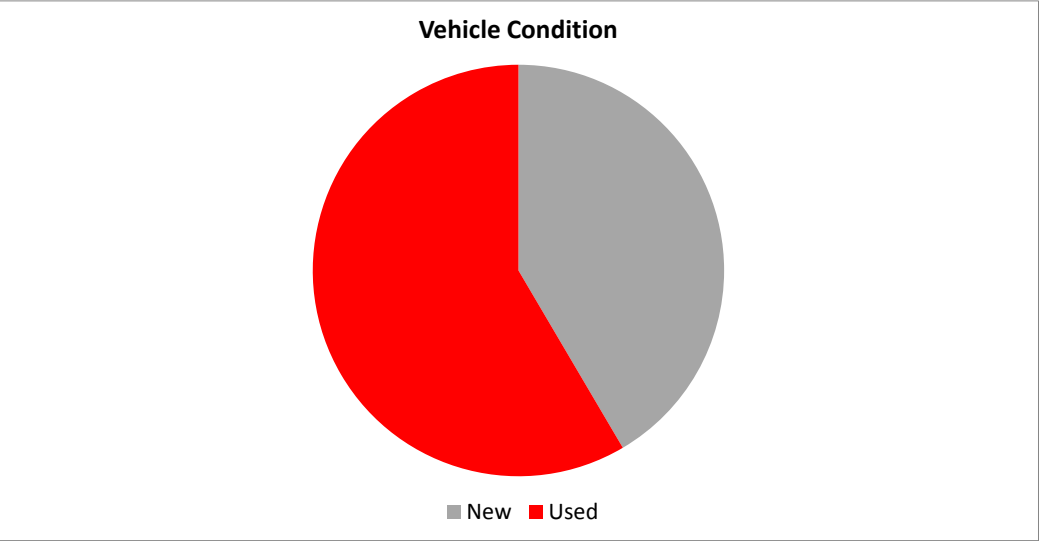
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 314	57 328 408	41,5 %	31,2	26,8	
Used	9 697	80 720 308	58,5 %	30,9	26,7	
Total	14 011	138 048 716	100 %			

SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.b Vehicle Condition



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	20				
Monthly Period	Jun 2017	Convention	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	



SCF Rahoituspalvelut I DAC
Monthly Investor Report

19.a Borrower Type



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	20				
Monthly Period	Jun 2017	Convention	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

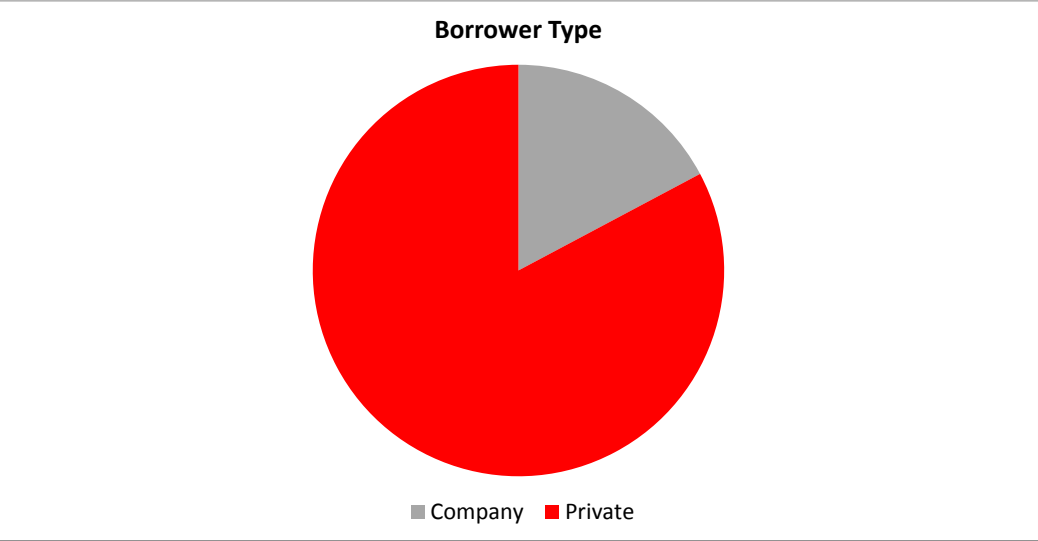
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 806	23 777 089	17,2 %	28,6	26,8
	Private	12 205	114 271 627	82,8 %	31,5	26,7
	Total	14 011	138 048 716	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	20				
Monthly Period	Jun 2017		Convention	=	30/360 days
Interest Period	from 25.06.2017	to	25.07.2017	=	30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

20.a Vehicle type



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	20				
Monthly Period	Jun 2017		Convention	=	30/360 days
Interest Period	from	25.06.2017	to	25.07.2017	= 30 days

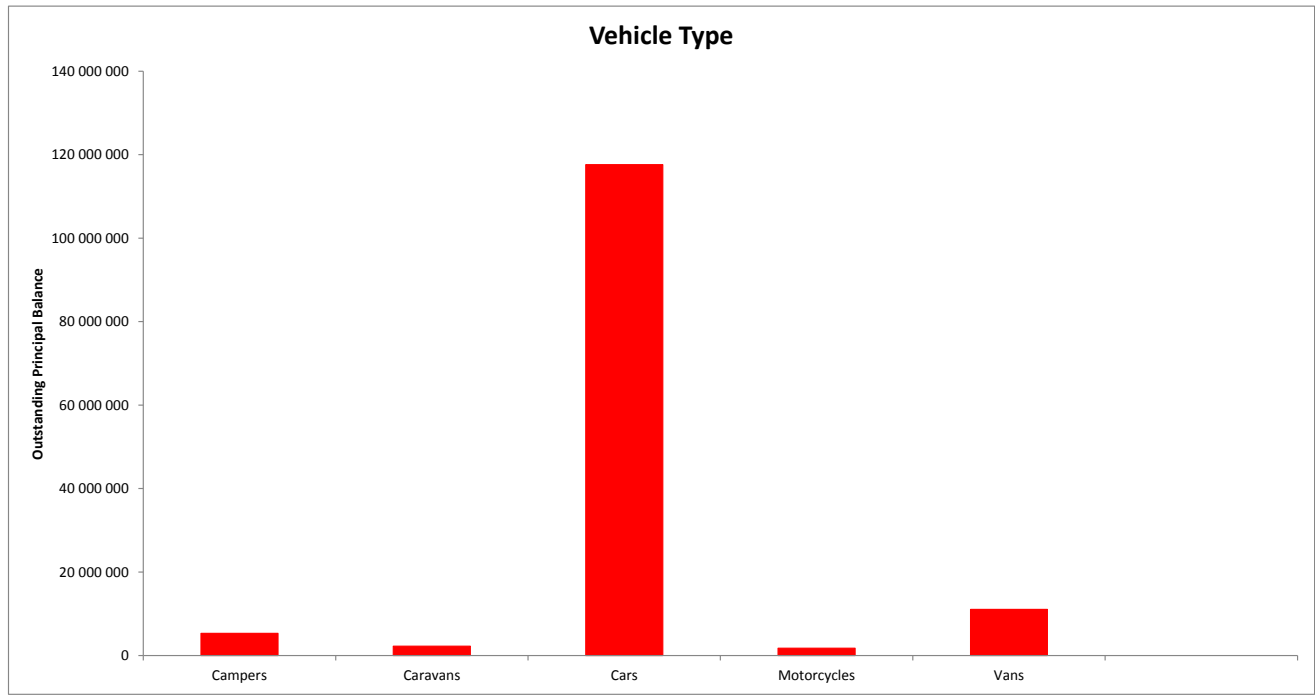
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	298	5 328 940	3,86 %	32,3	26,10
	Caravans	243	2 265 497	1,64 %	32,6	26,32
	Cars	12 135	117 636 884	85,21 %	31,1	26,79
	Motorcycles	295	1 778 170	1,29 %	30,9	25,45
	Vans	1 040	11 039 225	8,00 %	29,5	26,78
		14 011	138 048 716	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

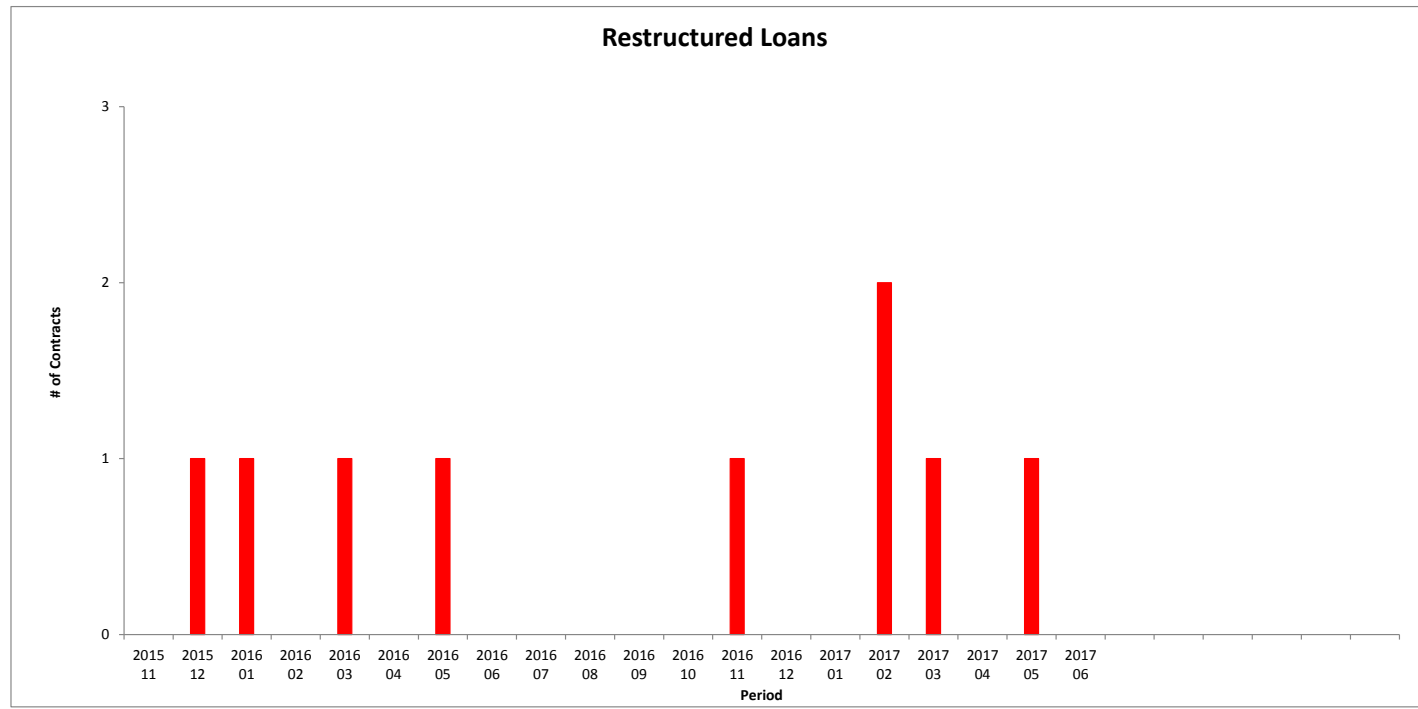


SCF Rahoituspalvelut I DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	20				
Monthly Period	Jun 2017	Convention	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

22.a Dynamic Interest rate



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	from Jun 2017	to Convention = 30/360 days
Interest Period	from 25.06.2017	to 25.07.2017 = 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 %
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 %

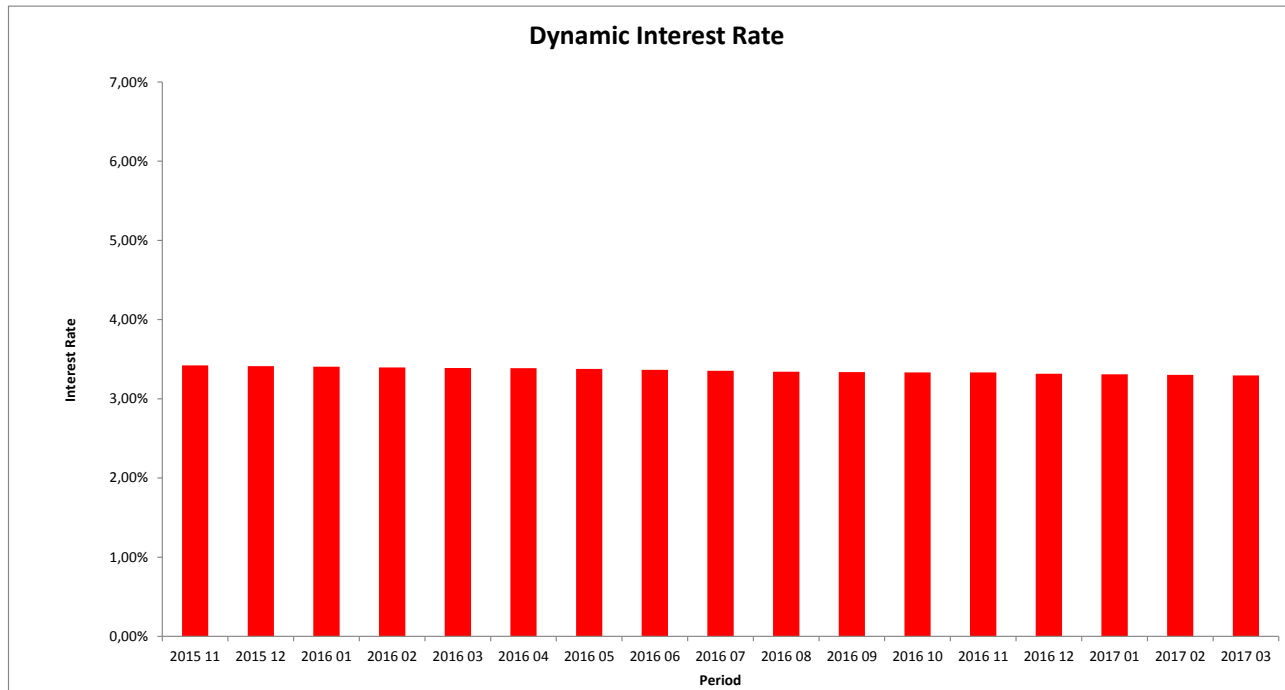
Interest rate evolution

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

22.b Dynamic Interest Rate



Reporting Date	27.07.2017		
Payment date	25.07.2017		
Period No	20		
Monthly Period	Jun 2017	Convention	= 30/360 days
Interest Period	from 25.06.2017	to 25.07.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date 27.07.2017
Payment date 25.07.2017
Period No 20

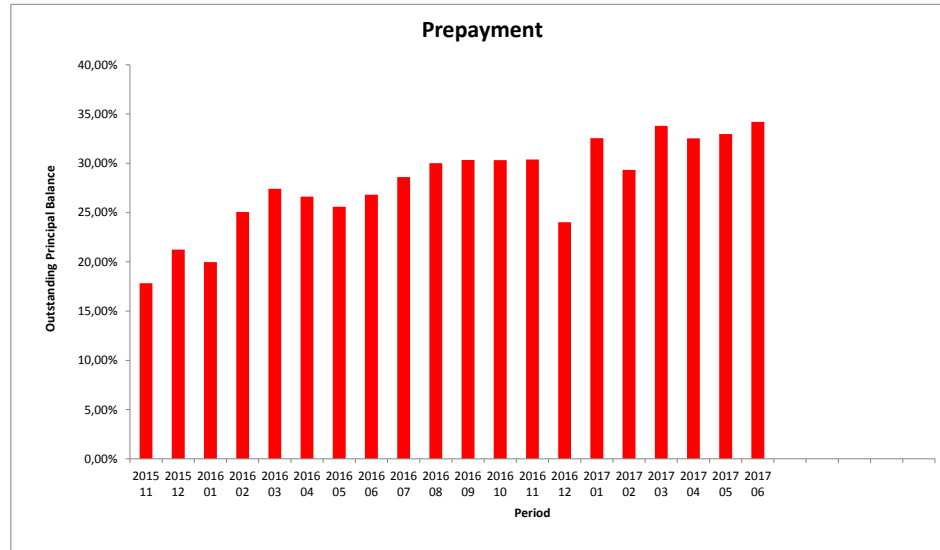
Monthly Period from Jun 2017 to Convention = 30/360 days
Interest Period from 25.06.2017 to 25.07.2017 = 30 days

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 %	
2017 05	4 821 666	147 001 390	33,0 %	
2017 06	4 733 665	138 048 716	34,2 %	

23.b Dynamic Pre-Payments



Reporting Date	27.07.2017		
Payment date	25.07.2017		
Period No	20		
Monthly Period	Jun 2017	Convention	= 30/360 days
Interest Period	from 25.06.2017	to 25.07.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

24. Delinquency



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	20				
Monthly Period	Jun 2017	Convention	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	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	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																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	from Jun 2017	to Convention = 30/360 days
Interest Period	from 25.06.2017	to 25.07.2017 = 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	353 763	41																	

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	26 246	184 220	60 831
2016 2	446 837	31	2 657	231 150	215 688	1 719	232 869	213 968
2016 3	401 997	39	6 190	336 728	65 269	2 936	339 664	62 333
2016 4	310 561	36	61 850	209 480	101 081	6 499	215 980	94 581
2017 1	715 532	41	444 737	444 737	270 794	147 362	592 099	123 433
2017 2	353 763	41				79 736	79 736	274 028

SCF Rahoituspalvelut I DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	9 534 423,50	EUR
Senior Expenses	-	3 089,78	EUR
Servicing Fee	-	57 520,30	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	521 139,55	EUR
Principal on Loan to Issuer	-	8 952 673,87	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	10 806 464,93	EUR
Senior Expenses	-	3 055,86	EUR
Interest Class A	-	6 260,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 235 013,90	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	-	8 952 673,87	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	-	50 137,50	EUR
Interest Issuer Subordinated Loan	-	197,22	EUR
Principal Issuer Subordinated Loan	-	94 581,75	EUR
Payment to Purchaser	-	337 319,02	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	337 319,02	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,83	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	337 304,19	EUR

SCF Rahoituspalvelut I DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	27.07.2017	
Payment date	25.07.2017	
Period No	20	
Monthly Period	Jun 2017	Convention = 30/360 days
Interest Period	from 25.06.2017 to 25.07.2017	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	3 089,78						
Interest accrued for the Period	EUR	112 460,00	6 260,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	2 754 487,00	534 907,00	402 680,00	131 315,00	138 985,00	402 325,00	1 144 275,00
Interest Payments	EUR	112 460,00	6 260,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	2 754 487,00	534 907,00	402 680,00	131 315,00	138 985,00	402 325,00	1 144 275,00
Interest accrued on Subordinated Loan for the Period	EUR	197,22						
Cumulative Interest accrued on Subordinated Loan	EUR	10 642,08						
Interest Payments on Subordinated Loan	EUR	197,22						
Cumulative Interest Payments on Subordinated Loan	EUR	10 642,08						
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
Anders Fuglsang	+47 95 04 21 28	anders.fuglsang@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	27.07.2017		
Payment date	25.07.2017		
Period No	20		
Monthly Period	Jun 2017	Convention	= 30/360 days
Interest Period	from 25.06.2017	to 25.07.2017	= 30 days