

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.04.2017				
Payment date	25.04.2017			Following payment dates:	26.05.2017
Period No	17				26.06.2017
Monthly Period	Mar 2017			Convention	= 30/360 days
Interest Period	from 25.03.2017	to	25.04.2017	=	31 days
Cut-Off date	31.03.2017				

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1. Portfolio Information



Reporting Date	27.04.2017			
Payment date	25.04.2017			
Period No	17			
Monthly Period	Mar 2017	Convention =		30/360 days
Interest Period	from 25.03.2017	to 25.04.2017	=	31 days

	Current Period	Previous Period
Outstanding receivables	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Opening balance	176 468 278,38 EUR	186 116 839,17 EUR
Scheduled Loan Principal Repayments	4 987 083,33 EUR	4 457 281,92 EUR
Prepayments	5 597 972,36 EUR	5 033 495,41 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	10 585 055,69 EUR	9 490 777,33 EUR
New Defaulted Auto Loans in Period	183 866,56 EUR	157 783,46 EUR
Closing Balance	165 699 356,13 EUR	176 468 278,38 EUR
Total revenue collections		
Revenue and fees received on loan balances	752 352,11 EUR	668 504,61 EUR
Recoveries on loans in default	153 573,27 EUR	168 124,61 EUR
Total Revenue Received in Period	905 925,38 EUR	836 629,22 EUR
# Loans		
At beginning of period	16 377 Loans	16 950 Loans
Paid in Full	648 Loans	559 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	9 Loans	14 Loans
At end of period	15 720 Loans	16 377 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	11 487 850 EUR	10 324 667 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	11 487 850 EUR	10 324 667 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 416 434 EUR	10 256 005 EUR
b. Reserve Fund	1 626 168 EUR	1 738 621 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	13 042 602 EUR	11 994 626 EUR

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3. Reserve Accounts



Reporting Date	27.04.2017				
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Note Balance

Beginning of Period	176 468 278,38	EUR
End of Period	165 699 356,13	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 %	1 626 168,39	EUR
Cash Outflow		1 626 168,39	EUR
Cash Inflow		1 529 682,78	EUR
End of Period	0,9 %	1 529 682,78	EUR
Required Reserve Amount	0,9 %	1 529 682,78	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut I DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

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4. Performance Data



Reporting Date	27.04.2017	
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Asset Balance

Beginning of Period	176 468 278,38	EUR
End of Period	165 699 356,13	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	152 931 567,98	92,29 %	14 625
1-29 days past due	10 292 410,23	6,21 %	896

Delinquent Receivables:

30-59 days past due	1 713 541,20	1,03 %	134
60-89 days past due	424 203,03	0,26 %	36
90-119 days past due	143 847,38	0,09 %	18
120-149 days past due	186 959,74	0,11 %	10
150-179 days past due	6 826,57	0,00 %	1
Total Performing and Delinquent	165 699 356	100,00 %	15 720

Current Period Defaults	183 866,56		9
Cumulative Defaults	1 892 434,04		161
Current Period Recoveries	153 573,27		
Cumulative Recoveries	1 193 409,47		

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

NO

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	165 699 356,13
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	165 699 356,13
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



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	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
1. Note Balance							
General Note Information							
ISIN Code		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	86,98 %	6,99 %	1,49 %	0,98 %	1,69 %	1,87 %
Legal Final Maturity Date		25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024
Rating (Fitch/Moody's)		AAA / AAA	AA+/Aa2	A+/A2	A+/Baa1	BB+/Ba1	Not rated
Initial Notes Aggregate Principal Outstanding Balance	389 400 000,00	338 700 000,00	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	3894	3387	272	58	38	66	73
Current Note Information							
Class Principal Outstanding Opening Balance	176 468 278,38	125 768 278,38	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	13 042 602,33						
Amortisation	10 768 922,25						
Redemption per Class	10 768 922,25	10 768 922,25	-	-	-	-	-
Redemption per Note		3 179,49	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100 %	69,40 %	16,42 %	3,50 %	2,29 %	3,98 %	4,41 %
Current Pool Factor		0,34	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	31						
Principal Outstanding per Note Beginning of Period		37 132,65	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 179,49	-	-	-	-	-
Principal Outstanding per Note End of Period		33 953,16	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,38	70,83	108,33	175,00	291,67	750,00
Interest Payment	33 620,13	8 070,13	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		2,38	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)		34,56 %	18,15 %	14,65 %	12,36 %	8,37 %	3,97 %
Current CE (excl. Excess Spread)		31,52 %	15,11 %	11,61 %	9,31 %	5,33 %	0,92 %

*Convention applied is the fixed rate convention of 30/360, even though the Notes are floating. This is to align with the subordinated notes, which have a fixed rate.

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.04.2017
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 Monthly Period Mar 2017 to Convention = 30/360 days
 Interest Period : 25.03.2017 to 25.04.2017 = 31 days

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

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7.a Original Portfolio Principal Balance



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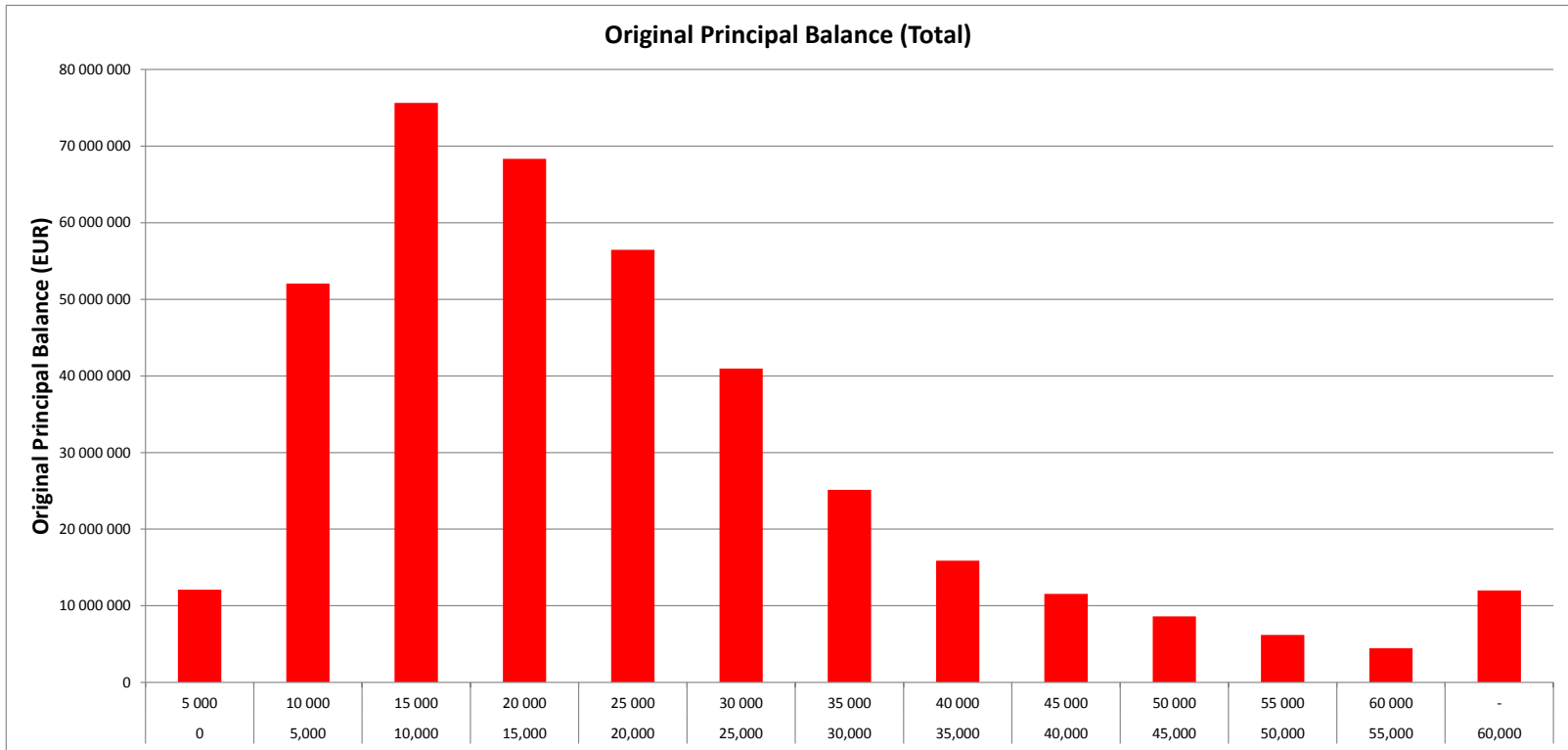
Average amount - all: 14 663

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

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7.b Original Principal Balance Graph

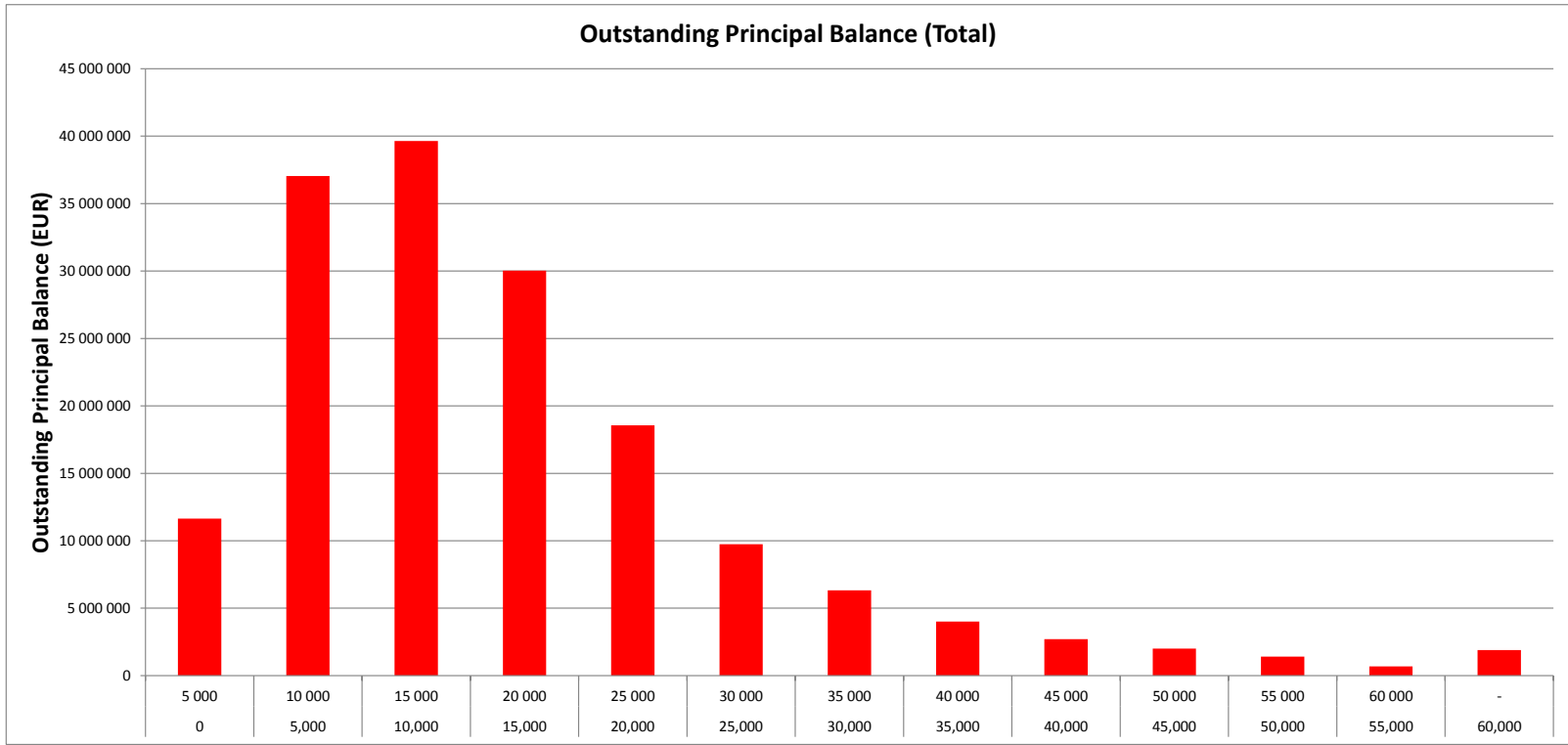
Reporting Date	27.04.2017	
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



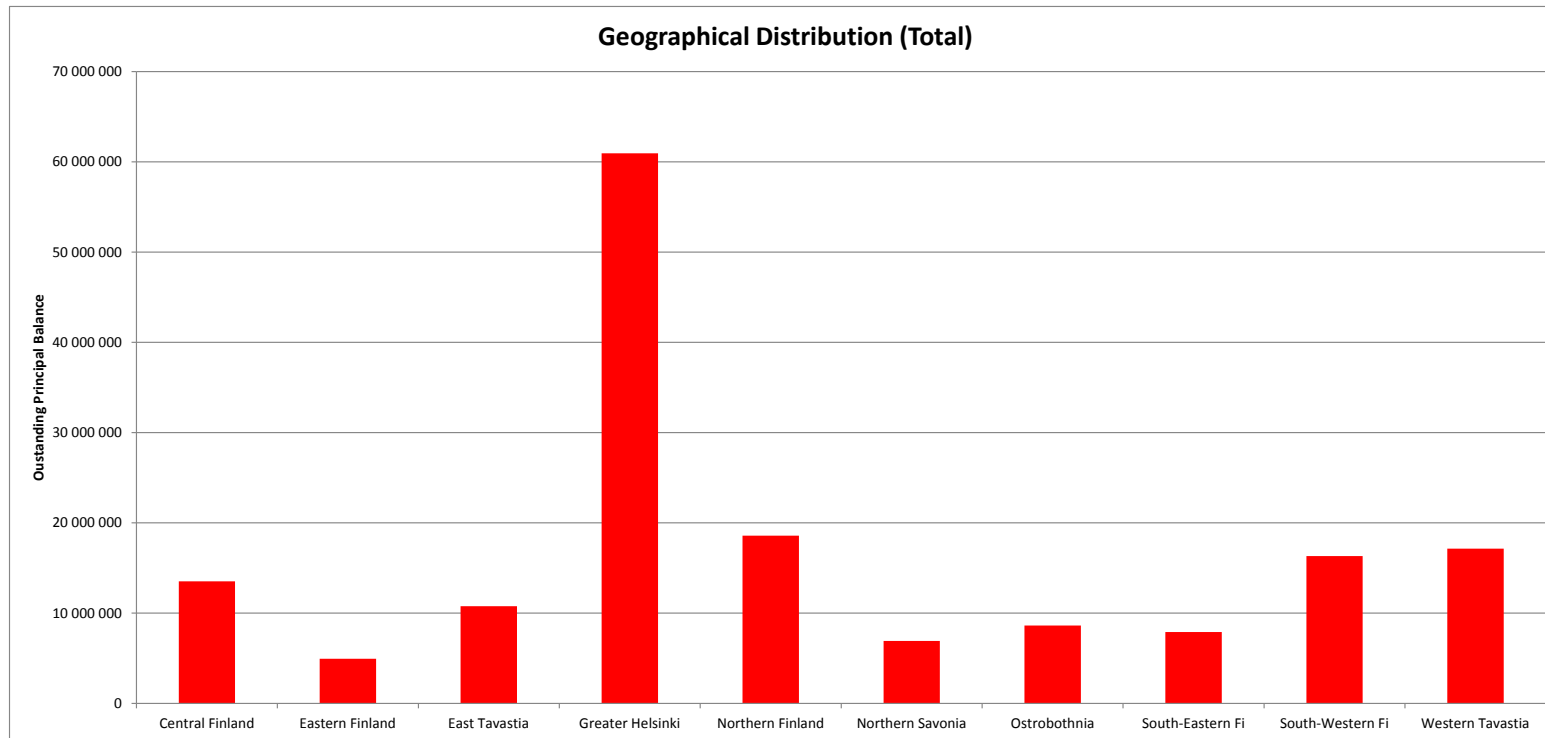
Reporting Date	27.04.2017				
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Period No	17				
Monthly Period	Mar 2017		Convention	=	30/360 days
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 405	13 519 798	8,16 %	33,4		23,9
Eastern Finland	488	4 941 842	2,98 %	33,2		24,0
East Tavastia	1 002	10 769 679	6,50 %	33,8		23,8
Greater Helsinki	5 371	60 953 342	36,79 %	33,6		23,8
Northern Finland	1 730	18 579 184	11,21 %	33,9		23,7
Northern Savonia	653	6 916 680	4,17 %	33,8		23,5
Ostrobothnia	957	8 631 057	5,21 %	33,1		23,6
South-Eastern Fi	817	7 912 895	4,78 %	33,3		24,3
South-Western Fi	1 582	16 330 192	9,86 %	33,5		23,7
Western Tavastia	1 715	17 144 688	10,35 %	33,9		23,6
Total	15 720	165 699 356	100 %			

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9.b Geographical Distribution Graph

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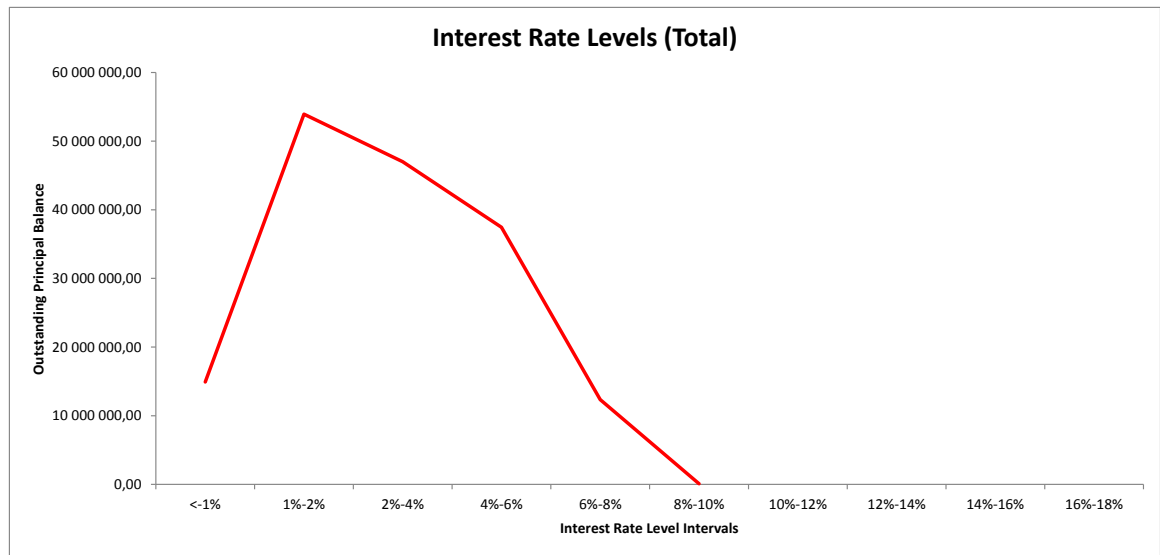


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10.b Interest Rate



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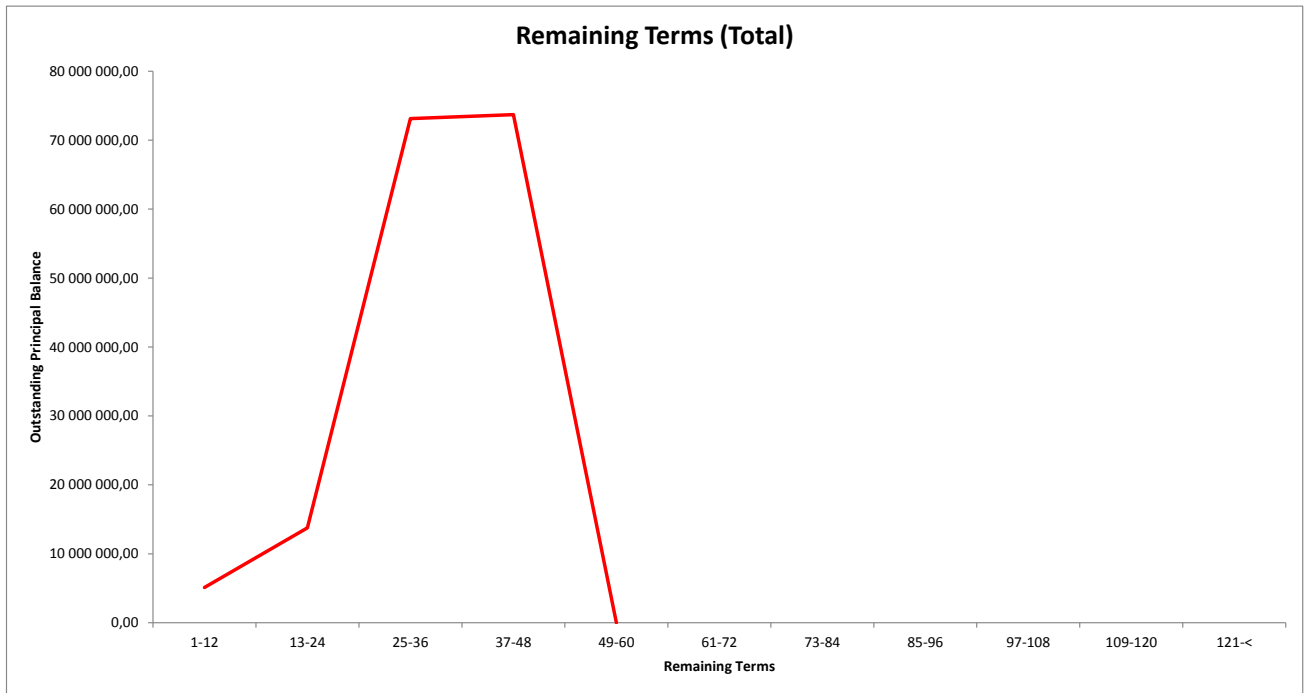


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11.b Remaining Terms



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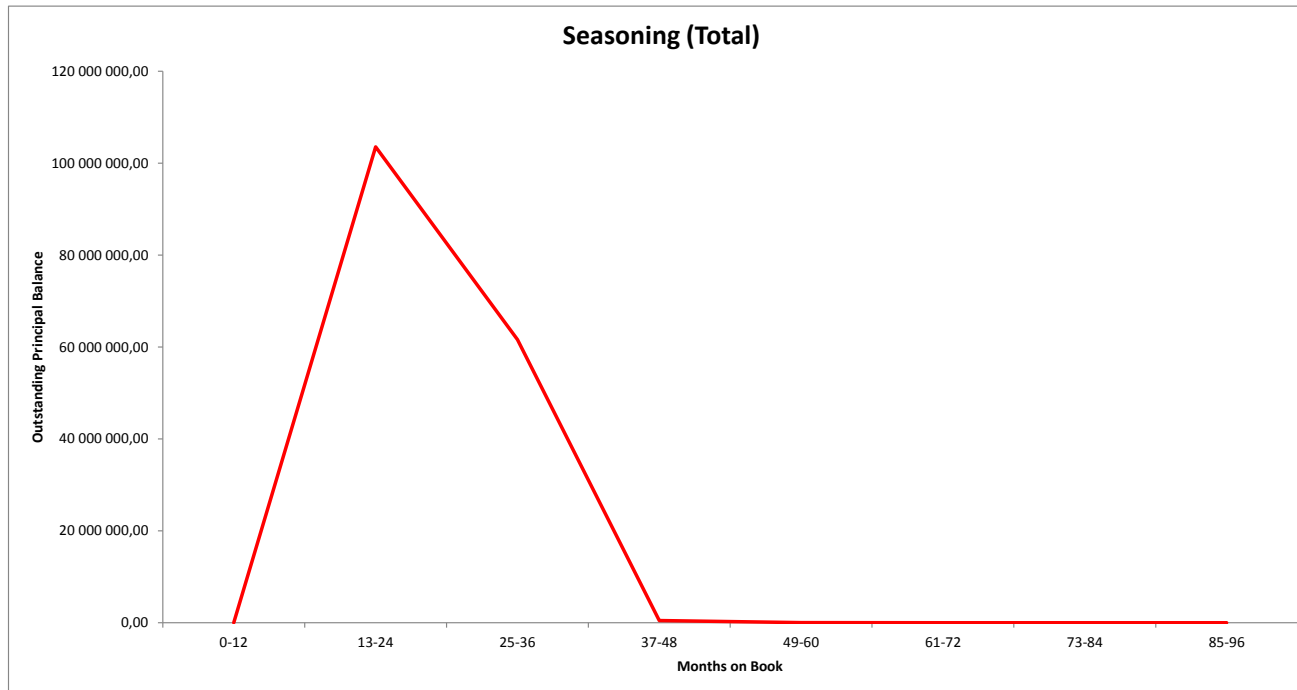


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12.b Seasoning



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13.a Balloon loans



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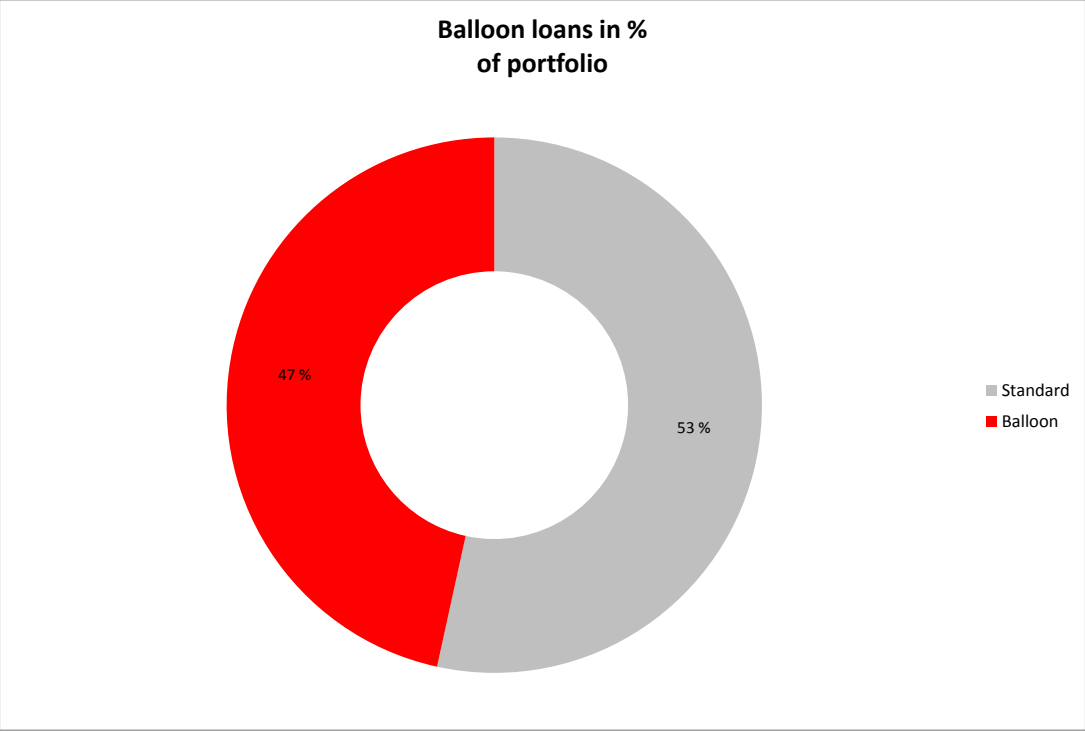
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		11 305	88 538 513	53,43 %	1 196	0,00 %	32,0	23,7
Balloon		4 415	77 160 843	46,57 %	28 689 214	37,18 %	35,4	23,8
Total		15 720	165 699 356	100 %	28 690 410	17,31 %		

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13.b Balloon loans



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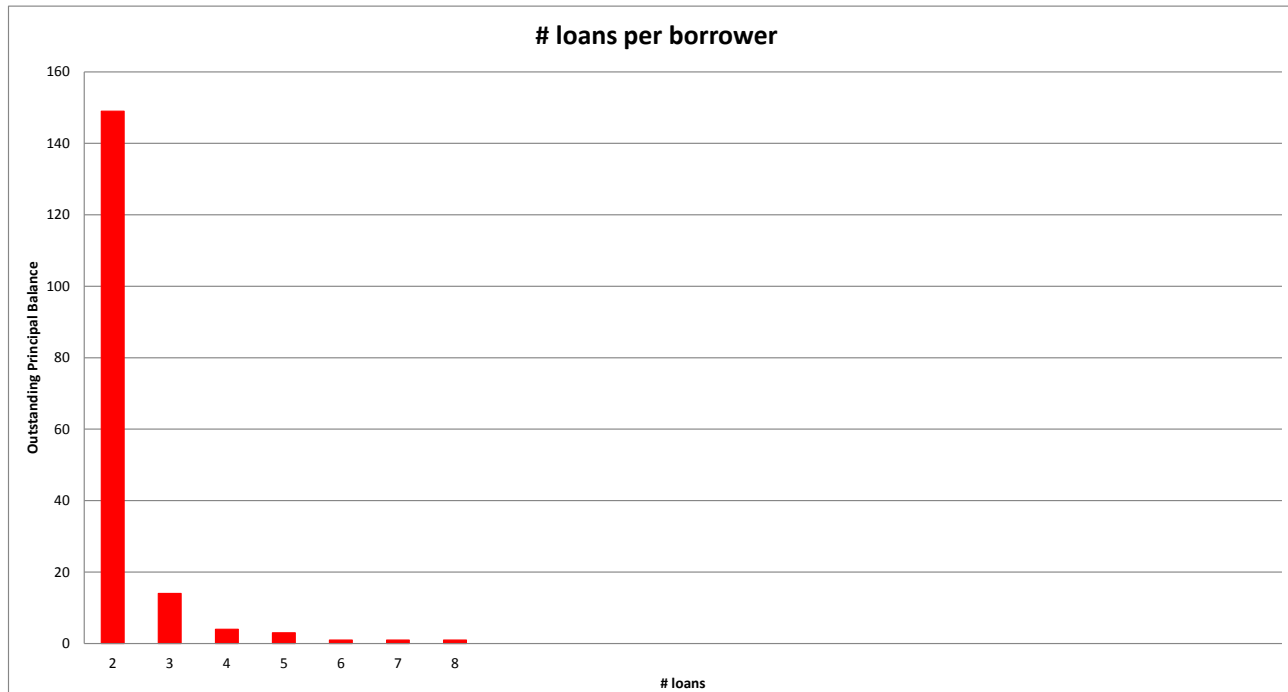


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14.b # loans per borrower



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15.a Amortization Profile



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Interest Period	from 25.03.2017 to 25.04.2017	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	165 699 356	161 207 738	4 491 618	455 303	3,35 %	97,29 %
2	161 207 738	156 747 266	4 460 471	442 452	3,34 %	94,60 %
3	156 747 266	152 289 674	4 457 593	429 874	3,34 %	91,91 %
4	152 289 674	147 852 527	4 437 147	417 301	3,34 %	89,23 %
5	147 852 527	143 356 619	4 495 908	404 779	3,34 %	86,52 %
6	143 356 619	138 915 311	4 441 308	392 094	3,33 %	83,84 %
7	138 915 311	134 452 234	4 463 076	379 586	3,33 %	81,14 %
8	134 452 234	130 130 067	4 322 167	366 993	3,33 %	78,53 %
9	130 130 067	125 815 543	4 314 524	354 740	3,32 %	75,93 %
10	125 815 543	121 551 531	4 264 012	342 502	3,32 %	73,36 %
11	121 551 531	117 328 989	4 222 542	330 429	3,31 %	70,81 %
12	117 328 989	113 126 658	4 202 331	318 470	3,31 %	68,27 %
13	113 126 658	108 977 290	4 149 368	306 677	3,30 %	65,77 %
14	108 977 290	104 890 517	4 086 773	294 914	3,30 %	63,30 %
15	104 890 517	100 883 038	4 007 479	283 382	3,29 %	60,88 %
16	100 883 038	96 890 321	3 992 717	272 026	3,28 %	58,47 %
17	96 890 321	93 060 450	3 829 871	260 731	3,28 %	56,16 %
18	93 060 450	89 225 817	3 834 633	249 899	3,27 %	53,85 %
19	89 225 817	85 423 842	3 801 974	239 108	3,26 %	51,55 %
20	85 423 842	81 716 974	3 706 868	228 320	3,25 %	49,32 %

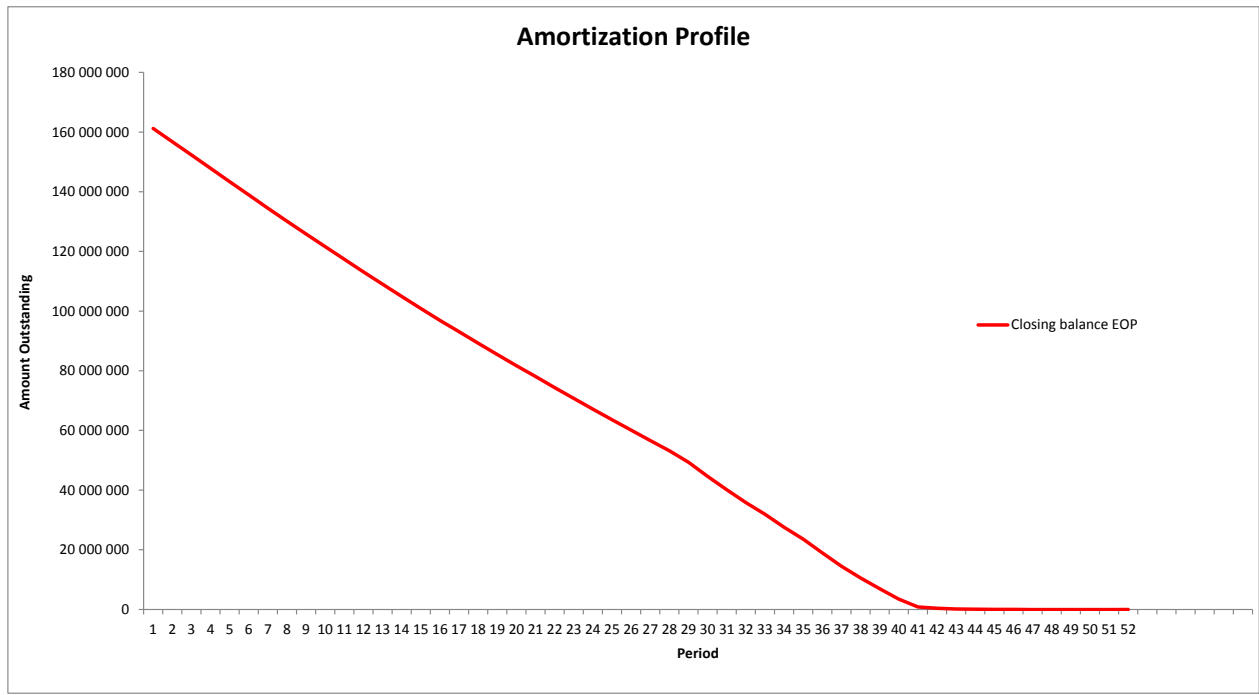
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	17	
Monthly Period	Mar 2017	Convention = 30/360 days
Interest Period	from 25.03.2017 to 25.04.2017	= 31 days



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16.a Payment Holidays



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	17	
Monthly Period	Mar 2017	Convention = 30/360 days
Interest Period	from 25.03.2017 to 25.04.2017	= 31 days

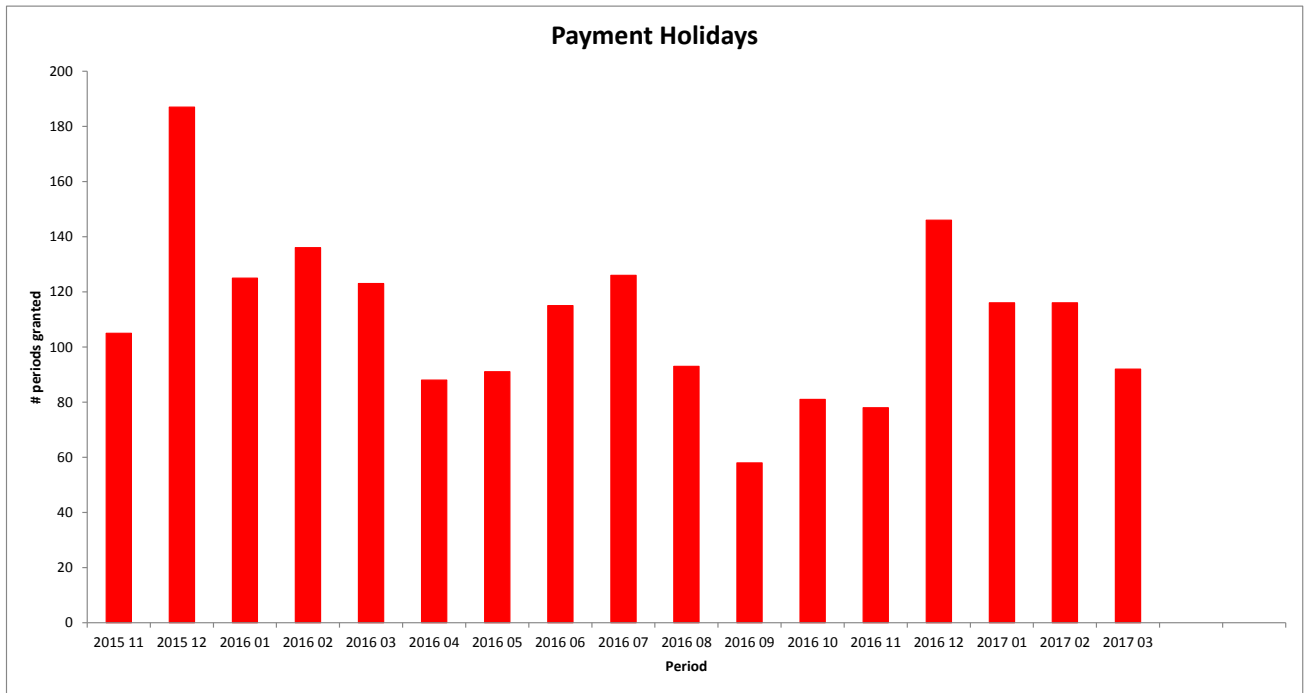
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	1 358 372	
2016 06	115	162	47 026	1 721 241	
2016 07	126	167	51 851	1 900 677	
2016 08	93	118	34 630	1 444 788	
2016 09	58	82	28 659	849 875	
2016 10	81	110	38 534	1 050 552	
2016 11	78	116	30 160	986 066	
2016 12	146	189	52 752	1 792 759	
2017 01	116	162	52 545	1 675 136	
2017 02	116	166	45 419	1 351 095	
2017 03	92	122	36 362	1 297 264	
Total:	1 876	2 592	814 709	27 851 824	

SCF Rahoituspalvelut I DAC
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16.b Payment Holidays



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	17	
Monthly Period	Mar 2017	Convention = 30/360 days
Interest Period	from 25.03.2017 to 25.04.2017	= 31 days



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17.a Downpayment



Reporting Date	27.04.2017			
Payment date	25.04.2017			
Period No	17			
Monthly Period	Mar 2017	Convention =	30/360 days	
Interest Period	from 25.03.2017	to 25.04.2017	=	31 days

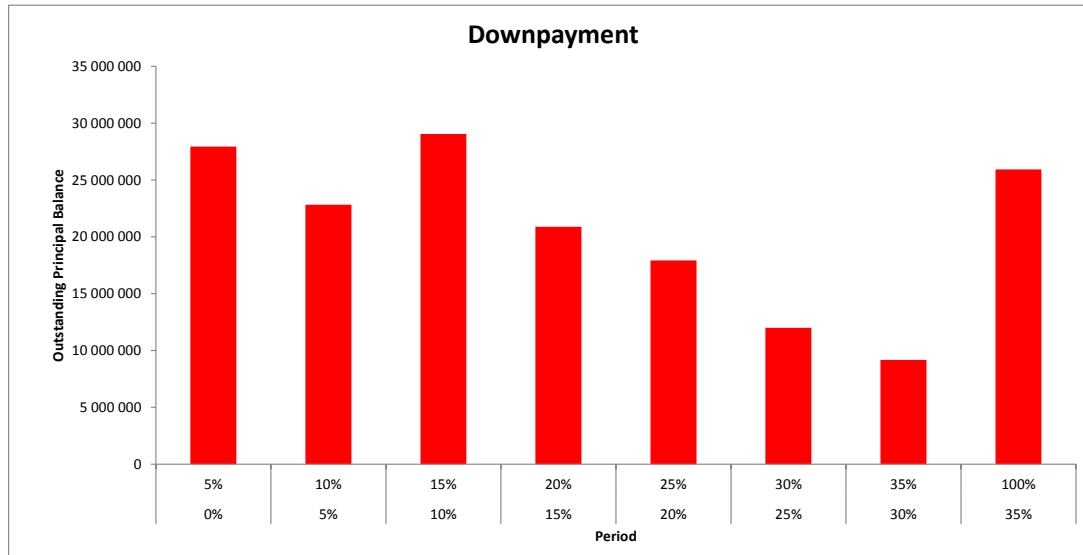
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 192	27 934 110	16,9 %	35,6	23,8
	5 %	10 %	1 849	22 821 777	13,8 %	35,2	23,7
	10 %	15 %	2 545	29 051 411	17,5 %	34,0	23,9
	15 %	20 %	1 817	20 879 332	12,6 %	33,8	23,7
	20 %	25 %	1 598	17 926 783	10,8 %	33,6	23,6
	25 %	30 %	1 142	11 988 954	7,2 %	32,7	24,1
	30 %	35 %	942	9 169 338	5,5 %	32,2	23,8
	35 %	100 %	3 635	25 927 651	15,6 %	30,4	23,5
	Total		15 720	165 699 356	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	17	
Monthly Period	Mar 2017	Convention = 30/360 days
Interest Period	from 25.03.2017 to 25.04.2017	= 31 days



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18.a Vehicle Condition



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	17				
Monthly Period	Mar 2017		Convention	=	30/360 days
Interest Period	from 25.03.2017	to	25.04.2017	=	31 days

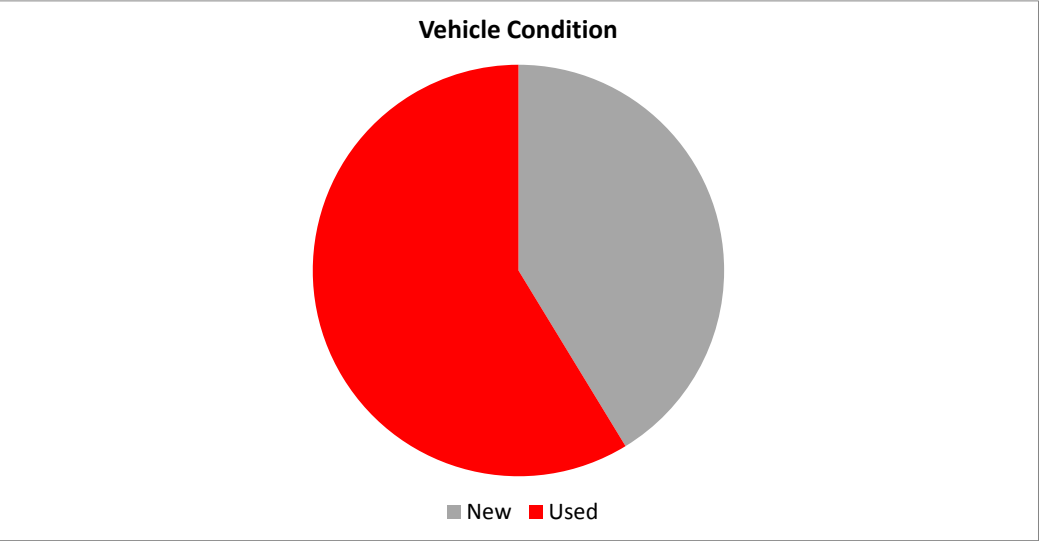
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	4 793	68 404 895	41,3 %	33,8	23,8	
Used	10 927	97 294 461	58,7 %	33,5	23,7	
Total	15 720	165 699 356	100 %			

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18.b Vehicle Condition



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	17				
Monthly Period	Mar 2017	Convention	=	30/360 days	
Interest Period	from 25.03.2017	to 25.04.2017	=	31 days	



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19.a Borrower Type



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	17	
Monthly Period	Mar 2017	Convention = 30/360 days
Interest Period	from 25.03.2017 to 25.04.2017	= 31 days

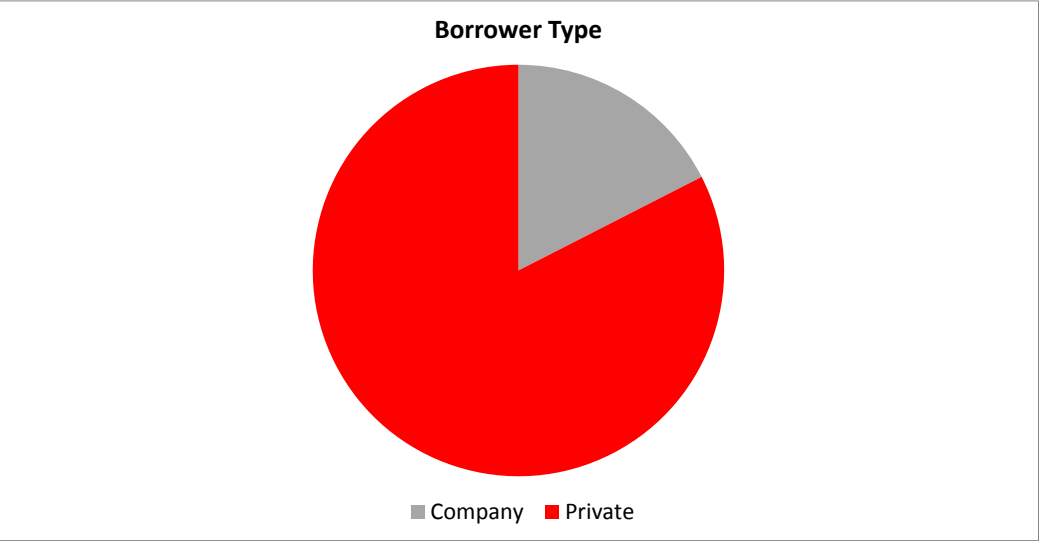
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 032	28 970 311	17,5 %	30,9	23,9
	Private	13 688	136 729 045	82,5 %	34,2	23,8
	Total	15 720	165 699 356	100 %		

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19.b Borrower Type



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	17				
Monthly Period	Mar 2017	Convention	=	30/360 days	
Interest Period	from 25.03.2017	to 25.04.2017	=	31 days	



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20.a Vehicle type



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	17				
Monthly Period	Mar 2017		Convention	=	30/360 days
Interest Period	from	25.03.2017	to	25.04.2017	= 31 days

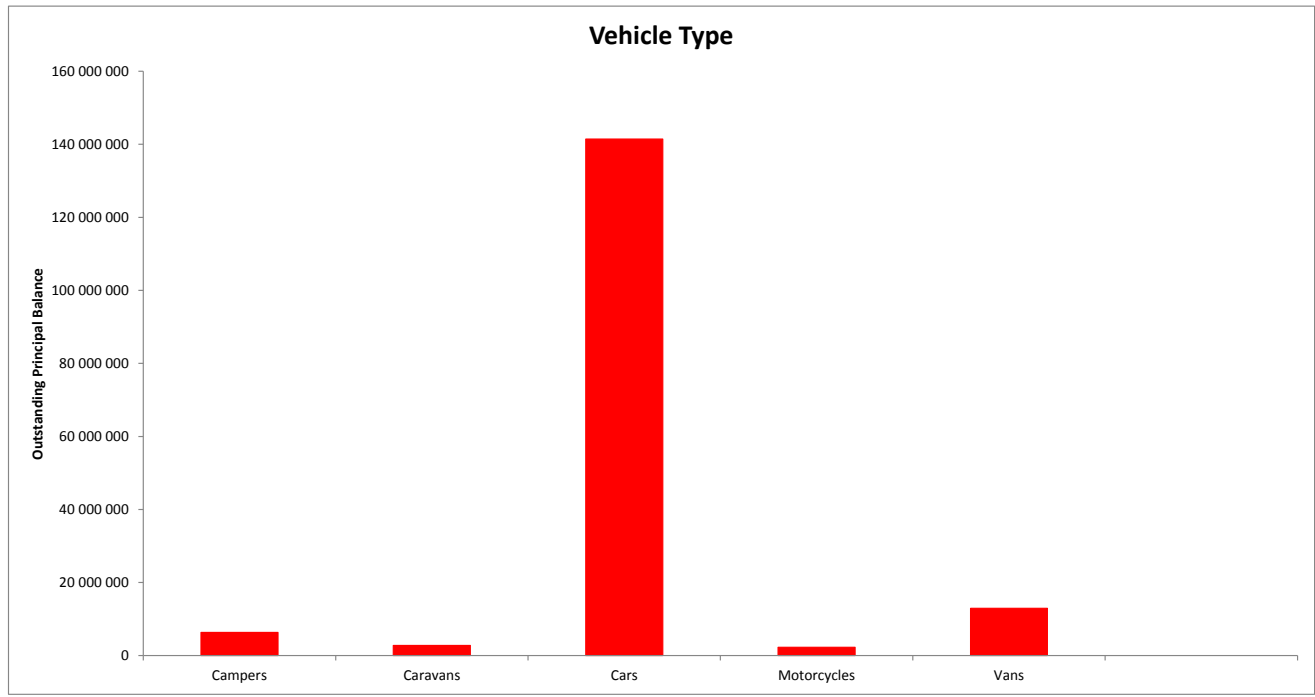
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	333	6 306 219	3,81 %	35,1	23,13
	Caravans	285	2 772 930	1,67 %	35,0	23,32
	Cars	13 597	141 435 388	85,36 %	33,6	23,82
	Motorcycles	362	2 239 198	1,35 %	33,4	22,52
	Vans	1 143	12 945 621	7,81 %	32,0	23,87
		15 720	165 699 356	100 %		

**SCF Rahoituspalvelut I DAC
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20.b Vehicle type



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	17	
Monthly Period	Mar 2017	Convention = 30/360 days
Interest Period	from 25.03.2017 to 25.04.2017	= 31 days



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21.a Restructured Loans



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	17	
Monthly Period	Mar 2017	Convention = 30/360 days
Interest Period	from 25.03.2017 to 25.04.2017	= 31 days

TOTAL		
Period	No	Outstanding balance
2015 11	0	0
2015 12	1	21 854
2016 01	1	2 615
2016 02	0	0
2016 03	1	758
2016 04	0	0
2016 05	1	13 140
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	0	0
2016 10	0	0
2016 11	1	12 709
2016 12	0	0
2017 01	0	0
2017 02	2	14 261
2017 03	1	29 321
	8	94 658

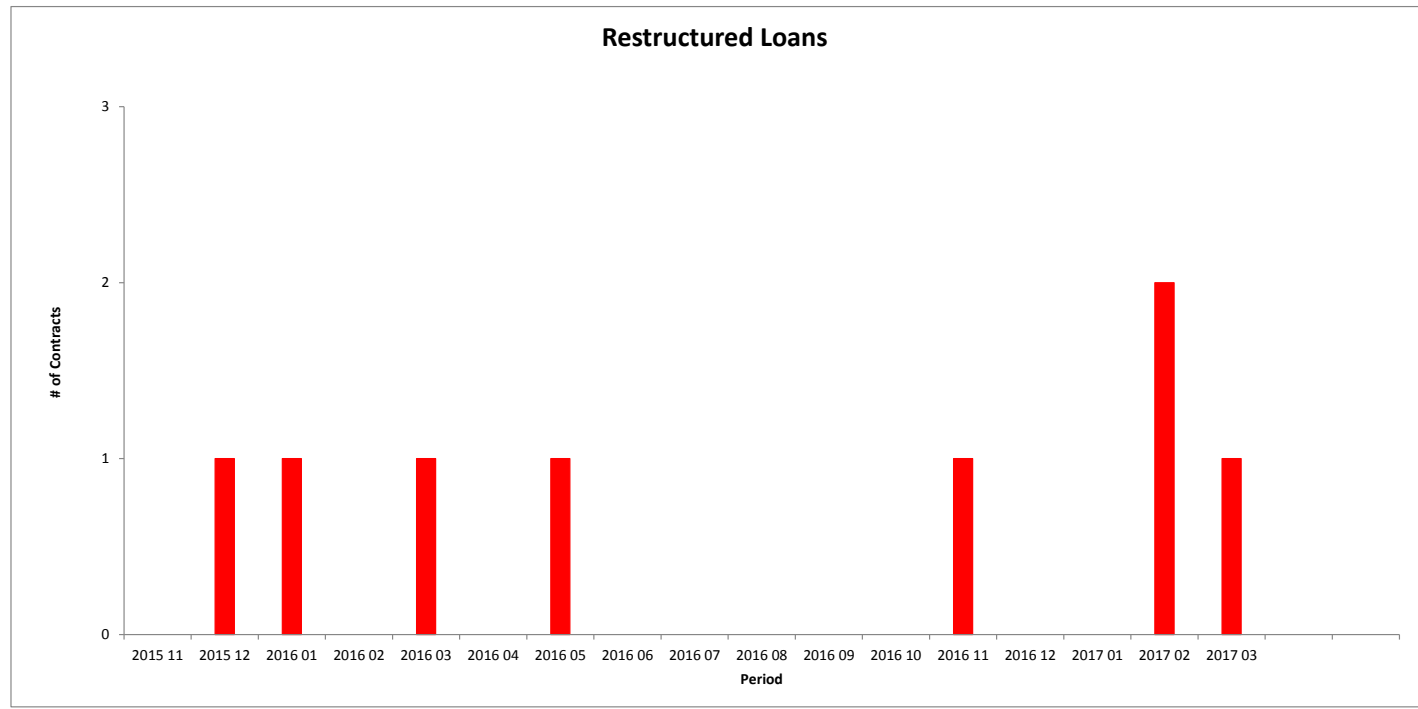
Restructured

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Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	17				
Monthly Period	Mar 2017	Convention	=	30/360 days	
Interest Period	from 25.03.2017	to 25.04.2017	=	31 days	

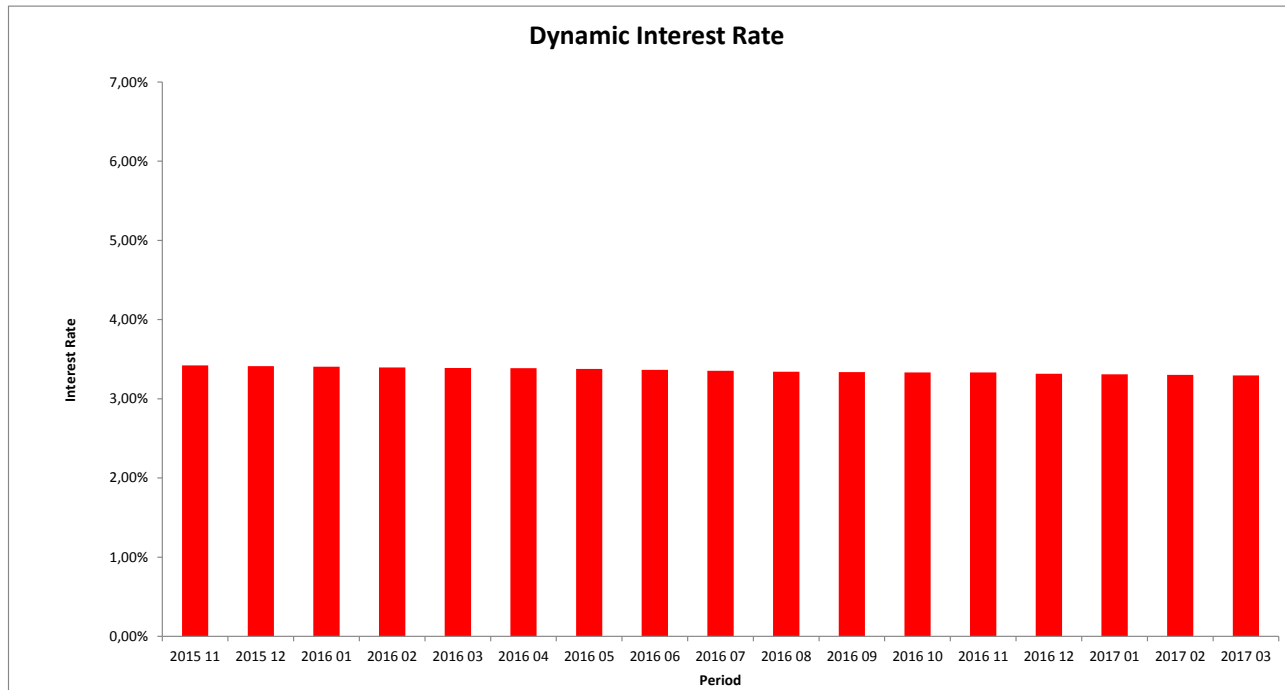


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22.b Dynamic Interest Rate



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	17				
Monthly Period	Mar 2017	Convention	=	30/360 days	
Interest Period	from 25.03.2017	to 25.04.2017	=	31 days	



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23.a Dynamic Pre-Payments



Reporting Date	27.04.2017		
Payment date	25.04.2017		
Period No	17		
Monthly Period	from	Mar 2017	to
Interest Period	from	25.03.2017	to
Convention	=	30/360 days	
	=	31 days	

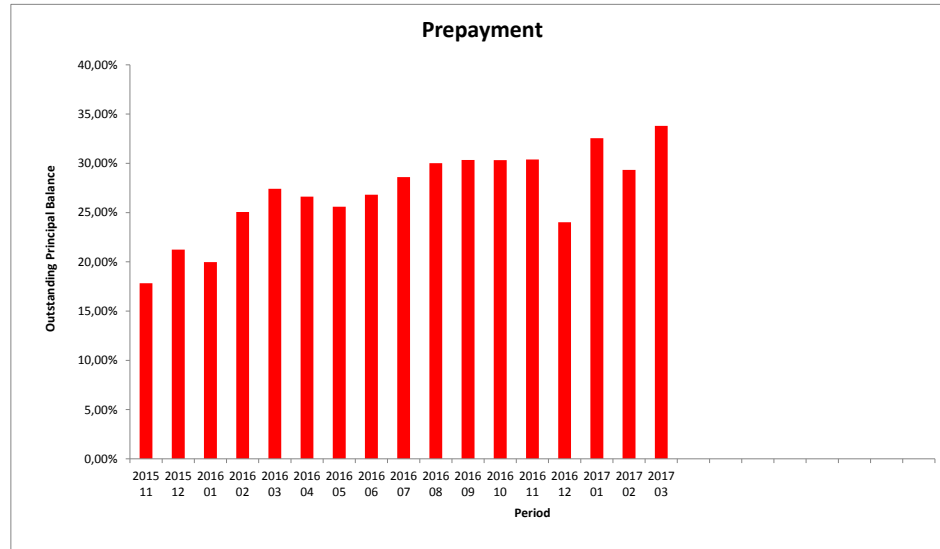
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2015 11	11 081 683	366 651 903	17,83 %	
2015 12	6 939 724	352 411 509	21,23 %	
2016 01	6 246 741	339 459 258	19,98 %	
2016 02	7 724 461	325 103 294	25,07 %	
2016 03	8 165 613	309 872 050	27,42 %	
2016 04	7 532 517	295 909 025	26,61 %	
2016 05	6 875 978	282 618 106	25,59 %	
2016 06	6 913 359	269 186 189	26,82 %	
2016 07	7 094 184	256 332 240	28,59 %	
2016 08	7 123 064	243 087 609	30,01 %	
2016 09	6 836 336	230 403 384	30,33 %	
2016 10	6 483 847	218 574 991	30,33 %	
2016 11	6 157 703	207 082 595	30,4 %	
2016 12	4 467 714	197 362 116	24,0 %	
2017 01	6 010 290	186 116 839	32,6 %	
2017 02	5 033 495	176 468 278	29,3 %	
2017 03	5 597 972	165 699 356	33,8 %	

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23.b Dynamic Pre-Payments



Reporting Date	27.04.2017		
Payment date	25.04.2017		
Period No	17		
Monthly Period	Mar 2017	Convention	= 30/360 days
Interest Period	from 25.03.2017	to 25.04.2017	= 31 days



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24. Delinquency



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	17	
Monthly Period	Mar 2017	Convention = 30/360 days
Interest Period	from 25.03.2017 to 25.04.2017	= 31 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2015	11	366 651 903	24 137	343 706 720	1 444	21 200 466	117	1 575 426	11	169 291	0	0	0	0	0	0	1	503
	12	352 411 509	23 746	332 486 566	1 291	18 054 457	104	1 486 011	26	332 543	3	51 932	0	0	0	0	1	200
2016	1	339 459 258	22 922	314 699 804	1 540	22 088 941	157	2 145 310	16	247 854	16	225 416	3	51 932	0	0	1	33 107
	2	325 103 620	22 418	302 359 501	1 410	20 127 267	155	2 032 960	28	344 080	6	92 969	9	131 944	1	14 899	4	97 046
	3	309 872 376	21 861	289 199 869	1 320	18 030 184	128	1 875 160	34	428 374	16	256 558	4	49 962	3	31 944	7	114 899
	4	295 909 025	21 305	276 878 541	1 191	16 470 029	161	1 945 959	25	287 739	12	151 798	8	162 542	1	12 417	10	98 163
	5	282 618 106	20 318	258 929 061	1 538	20 738 999	141	2 096 078	52	626 683	8	65 367	5	75 206	5	86 712	7	126 175
	6	269 186 189	19 998	250 801 509	1 220	16 277 345	125	1 477 836	23	339 013	20	261 686	4	28 801	0	0	14	222 500
	7	256 332 240	19 113	235 366 738	1 392	17 914 310	170	2 276 109	35	448 840	11	84 749	16	223 810	3	17 685	6	36 579
	8	243 087 609	18 585	224 108 064	1 268	16 161 721	148	2 080 615	33	454 175	10	72 586	8	45 106	11	165 344	11	136 667
	9	230 403 384	18 097	214 602 549	1 019	12 897 164	154	2 031 017	41	641 429	16	182 202	5	36 961	2	12 063	22	228 750
	10	218 574 991	17 208	200 141 500	1 272	15 199 764	148	1 925 430	47	901 461	19	278 782	10	116 891	1	11 163	13	93 913
	11	207 082 595	16 721	189 704 234	1 176	14 513 987	138	1 714 106	38	586 170	15	260 474	11	219 573	5	84 050	12	80 297
	12	197 362 116	16 357	182 223 081	990	11 782 048	164	2 211 161	32	450 681	18	292 499	11	225 399	7	177 247	11	136 351
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																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	17	
Monthly Period	from Mar 2017	to Convention = 30/360 days
Interest Period	from 25.03.2017	to 25.04.2017 = 31 days



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

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1		
			Recoveries	Cum.Recoveries	Loss
2015 4	703	2			
2016 1	245 052	12	7 660	157 974	87 077
2016 2	446 837	31	2 657	231 150	215 688
2016 3	401 997	39	6 190	336 728	65 269
2016 4	310 561	36	61 850	209 480	101 081
2017 1	715 532	41	444 737	444 737	270 794

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26. Priority of Payments



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	17
Monthly Period	Mar 2017
Interest Period	from 25.03.2017 to 25.04.2017
Convention	= 30/360 days
	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	11 487 849,75	EUR
Senior Expenses	-	5 962,66	EUR
Servicing Fee	-	71 342,78	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	641 622,06	EUR
Principal on Loan to Issuer	-	10 768 922,25	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	13 042 602,33	EUR
Senior Expenses	-	5 889,63	EUR
Interest Class A	-	8 070,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 529 682,78	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	-	10 768 922,25	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	-	50 220,00	EUR
Interest Issuer Subordinated Loan	-	247,86	EUR
Principal Issuer Subordinated Loan	-	96 485,61	EUR
Payment to Purchaser	-	448 401,19	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	448 401,19	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,24	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	448 385,94	EUR

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27. Transaction Costs



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	17	
Monthly Period	Mar 2017	Convention = 30/360 days
Interest Period	from 25.03.2017 to 25.04.2017	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	5 962,66						
Interest accrued for the Period	EUR	114 270,00	8 070,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	2 415 358,00	514 378,00	344 879,00	112 466,00	119 035,00	344 575,00	980 025,00
Interest Payments	EUR	114 270,00	8 070,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	2 415 358,00	514 378,00	344 879,00	112 466,00	119 035,00	344 575,00	980 025,00
Interest accrued on Subordinated Loan for the Period	EUR	247,86						
Cumulative Interest accrued on Subordinated Loan	EUR	10 001,17						
Interest Payments on Subordinated Loan	EUR	247,86						
Cumulative Interest Payments on Subordinated Loan	EUR	10 001,17						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut I DAC
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28. Contact Details



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Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	17				
Monthly Period	Mar 2017		Convention	=	30/360 days
Interest Period	from 25.03.2017	to	25.04.2017	=	31 days