

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.04.2018				
Payment date	25.04.2018			Following payment dates:	25.05.2018
Period No	29				25.06.2018
Monthly Period	Mar 2018			Convention	= 30/360 days
Interest Period	from 25.03.2018	to	25.04.2018	=	31 days
Cut-Off date	31.03.2018				

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**1. Portfolio Information**



Reporting Date	27.04.2018		
Payment date	25.04.2018		
Period No	29		
Monthly Period	Mar 2018	Convention =	30/360 days
Interest Period	from 25.03.2018	to 25.04.2018 =	31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>80 561 112,17 EUR</b>	<b>86 205 342,49 EUR</b>
Scheduled Loan Principal Repayments	2 822 518,96 EUR	2 772 496,99 EUR
Prepayments	2 664 363,20 EUR	2 828 168,19 EUR
Deemed Collections - Other	- EUR	- EUR
<b>Total Principal Payments Received</b>	<b>5 486 882,16 EUR</b>	<b>5 600 665,18 EUR</b>
New Defaulted Auto Loans in Period	28 778,75 EUR	43 565,14 EUR
<b>Closing Balance</b>	<b>75 045 451,26 EUR</b>	<b>80 561 112,17 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	351 736,62 EUR	352 220,67 EUR
Recoveries on loans in default	118 876,02 EUR	74 167,85 EUR
<b>Total Revenue Received in Period</b>	<b>470 612,64 EUR</b>	<b>426 388,52 EUR</b>
<b># Loans</b>		
At beginning of period	9 805 Loans	10 251 Loans
Paid in Full	456 Loans	439 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	8 Loans	7 Loans
<b>At end of period</b>	<b>9 341 Loans</b>	<b>9 805 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
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Interest Period	from 25.03.2018	to	25.04.2018	=	31 days

**Purchaser Available Distribution Amount**

**Current Period**

**Previous Period**

a. Collections (Principal, interest, and fee etc)	5 955 741 EUR	6 025 454 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>5 955 741 EUR</b>	<b>6 025 454 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	5 923 396 EUR	5 994 058 EUR
b. Reserve Fund	627 053 EUR	696 861 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>6 550 449 EUR</b>	<b>6 690 918 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	29				
Monthly Period	Mar 2018	Convention	=	30/360 days	
Interest Period	from 25.03.2018	to 25.04.2018	=	31 days	

**Note Balance**

Beginning of Period	80 561 112,17	EUR
End of Period	75 045 451,26	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 %	627 053,42	EUR
Cash Outflow		627 053,42	EUR
Cash Inflow		570 611,12	EUR
End of Period	0,7 %	570 611,12	EUR
Required Reserve Amount	0,7 %	570 611,12	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	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
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**Asset Balance**

Beginning of Period	80 561 112,17 EUR
End of Period	75 045 451,26 EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	68 523 079,46	91,31 %	8 603
1-29 days past due	4 991 305,35	6,65 %	581

**Delinquent Receivables:**

30-59 days past due	1 038 278,00	1,38 %	108
60-89 days past due	279 725,65	0,37 %	28
90-119 days past due	90 892,56	0,12 %	11
120-149 days past due	122 170,24	0,16 %	10
150-179 days past due	-	0,00 %	0
<b>Total Performing and Delinquent</b>	<b>75 045 451</b>	<b>100,00 %</b>	<b>9 341</b>

Current Period Defaults	28 778,75	8
Cumulative Defaults	3 009 484,06	290
Current Period Recoveries	118 876,02	
Cumulative Recoveries	2 258 914,68	

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

**NO**

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	75 045 451,26
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	75 045 451,26
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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**5. Outstanding Notes**



Reporting Date	27.04.2018		
Payment date	25.04.2018		
Period No	29		
Monthly Period	from	Mar 2018	to
Interest Period	from	25.03.2018	to
			Convention = 30/360 days
			25.04.2018 = 31 days

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>1. Note Balance</b>							
<b>General Note Information</b>							
ISIN Code		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	86,98 %	6,99 %	1,49 %	0,98 %	1,69 %	1,87 %
Legal Final Maturity Date		25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024
Rating (Fitch/Moody's)		AAA / AAA	AA+/Aaa	A+/Aa1	A+/Aa2	BB+/A3	Not rated
Initial Notes Aggregate Principal Outstanding Balance	389 400 000,00	338 700 000,00	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	3894	3387	272	58	38	66	73
<b>Current Note Information</b>							
Class Principal Outstanding Opening Balance	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
Available Distribution Amount	6 550 449,33						
Amortisation	5 515 660,91						
Redemption per Class	5 515 660,91	5 515 660,91	-	-	-	-	-
Redemption per Note		1 628,48	-	-	-	-	-
Class Principal Outstanding Closing Balance	75 045 451,26	24 345 451,26	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	32,44 %	36,24 %	7,73 %	5,06 %	8,79 %	9,73 %
Current Pool Factor		0,07	1,00	1,00	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	31						
Principal Outstanding per Note Beginning of Period		8 816,39	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 628,48	-	-	-	-	-
Principal Outstanding per Note End of Period		7 187,91	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,58	70,83	108,33	175,00	291,67	750,00
Interest Payment	27 515,86	1 965,86	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		0,58	70,83	108,33	175,00	291,67	750,00
<b>3. Credit Enhancements</b>							
Initial total CE (Subordination, Reserve)		13,96 %	6,97 %	5,49 %	4,51 %	2,81 %	0,94 %
Current CE (incl. Excess Spread)		72,66 %	36,41 %	28,69 %	23,62 %	14,83 %	5,10 %
Current CE (excl. Excess Spread)		68,32 %	32,07 %	24,35 %	19,28 %	10,49 %	0,76 %

\*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 27.04.2018  
 Payment date 25.04.2018  
 Period No 29  
 Monthly Period Mar 2018 to Convention = 30/360 days  
 Interest Period : 25.03.2018 to 25.04.2018 = 31 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.

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**7.a Original Portfolio Principal Balance**



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	29					
Monthly Period	Mar 2018		Convention	=	30/360 days	
Interest Period	from	25.03.2018	to	=	25.04.2018 31 days	

Average amount - all: 14 663

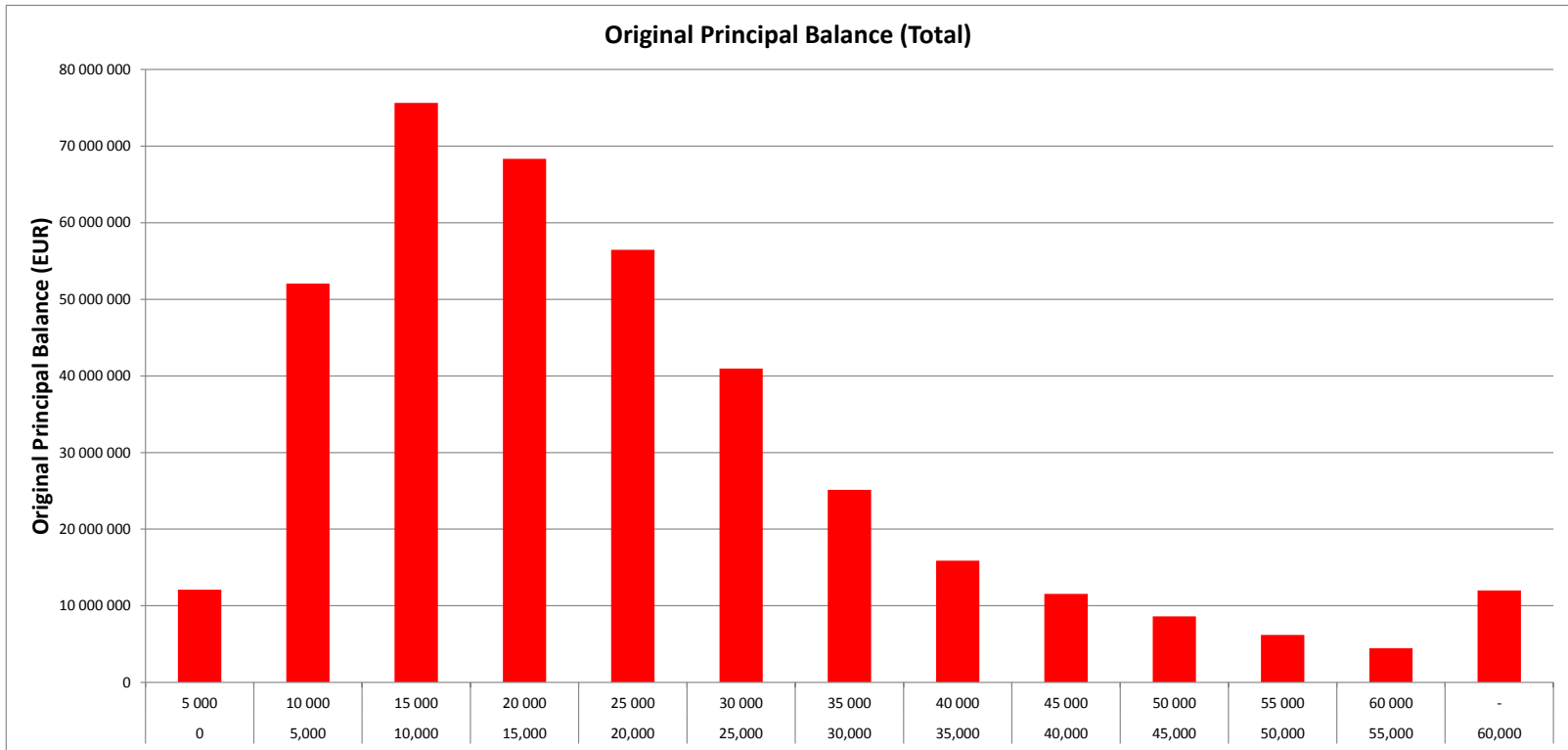
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	3 538	12 087 833	3,1 %	23,2	7,5		
	5 000	10 000	6 935	52 056 104	13,4 %	38,3	7,8		
	10 000	15 000	6 097	75 628 826	19,4 %	44,5	7,8		
	15 000	20 000	3 944	68 327 622	17,5 %	46,5	7,7		
	20 000	25 000	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 %			



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**7.b Original Principal Balance Graph**

Reporting Date	27.04.2018			
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**8.a Outstanding Principal Balance**



Reporting Date	27.04.2018			
Payment date	25.04.2018			
Period No	29			
Monthly Period	Mar 2018		Convention	= 30/360 days
Interest Period	from 25.03.2018	to 25.04.2018		= 31 days

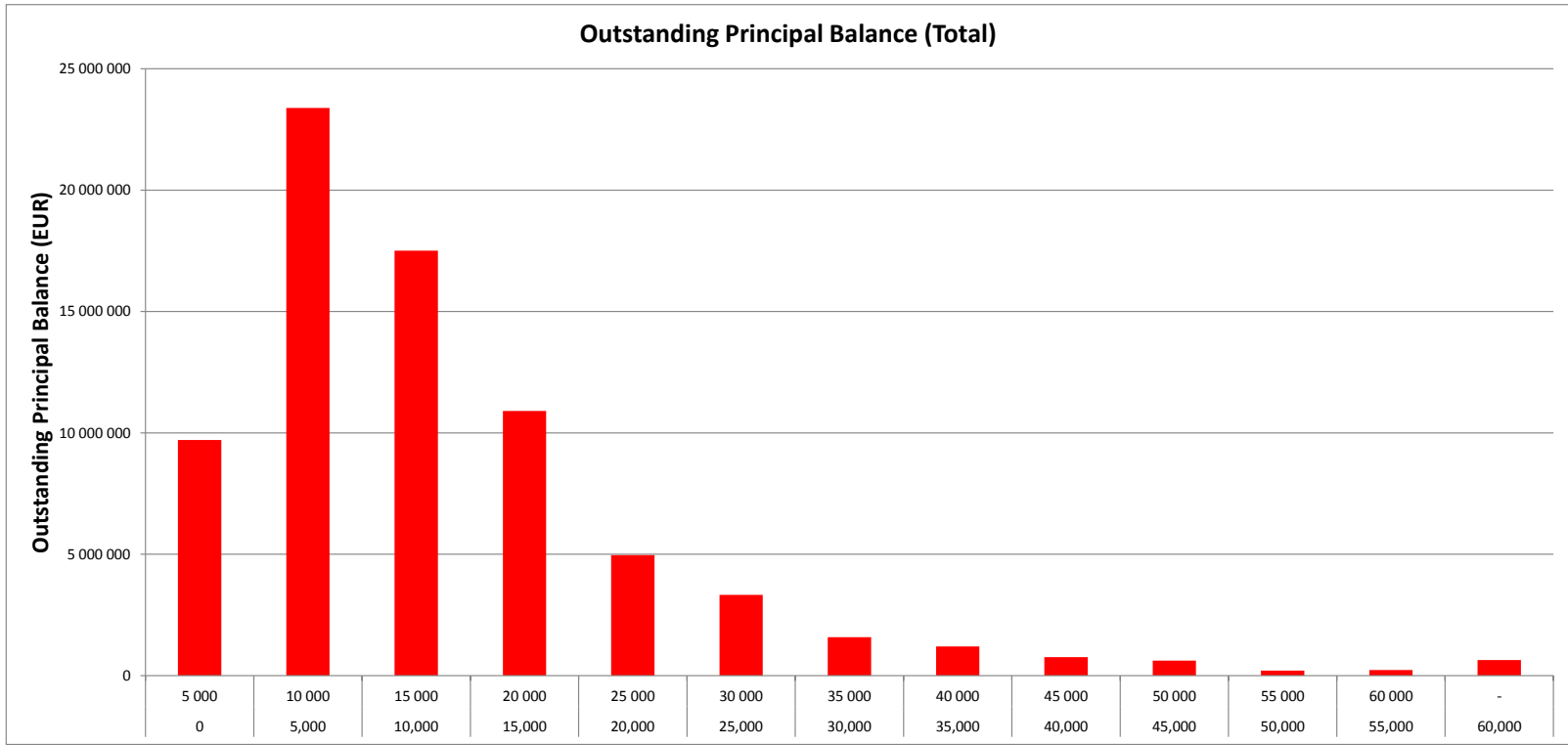
Average amount - all: 8 034

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3 535	9 706 617	12,9 %	18,2	36,3
	5 000	10 000	3 244	23 381 176	31,2 %	23,4	35,7
	10 000	15 000	1 452	17 505 158	23,3 %	24,3	35,4
	15 000	20 000	635	10 905 360	14,5 %	25,0	35,1
	20 000	25 000	224	4 964 304	6,6 %	24,9	35,4
	25 000	30 000	123	3 328 849	4,4 %	25,1	34,9
	30 000	35 000	49	1 583 665	2,1 %	24,8	35,0
	35 000	40 000	32	1 205 358	1,6 %	26,0	34,6
	40 000	45 000	18	765 104	1,0 %	25,0	35,6
	45 000	50 000	13	616 356	0,8 %	23,6	33,8
	50 000	55 000	4	206 699	0,3 %	27,3	34,0
	55 000	60 000	4	231 664	0,3 %	24,9	35,3
	60 000	-	8	645 141	0,9 %	23,9	35,8
	Total			9 341	75 045 451	100 %	

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**8.b Outstanding Principal Balance Graph**

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Interest Period	from 25.03.2018 to 25.04.2018	= 31 days



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**9.a Geographical Distribution**



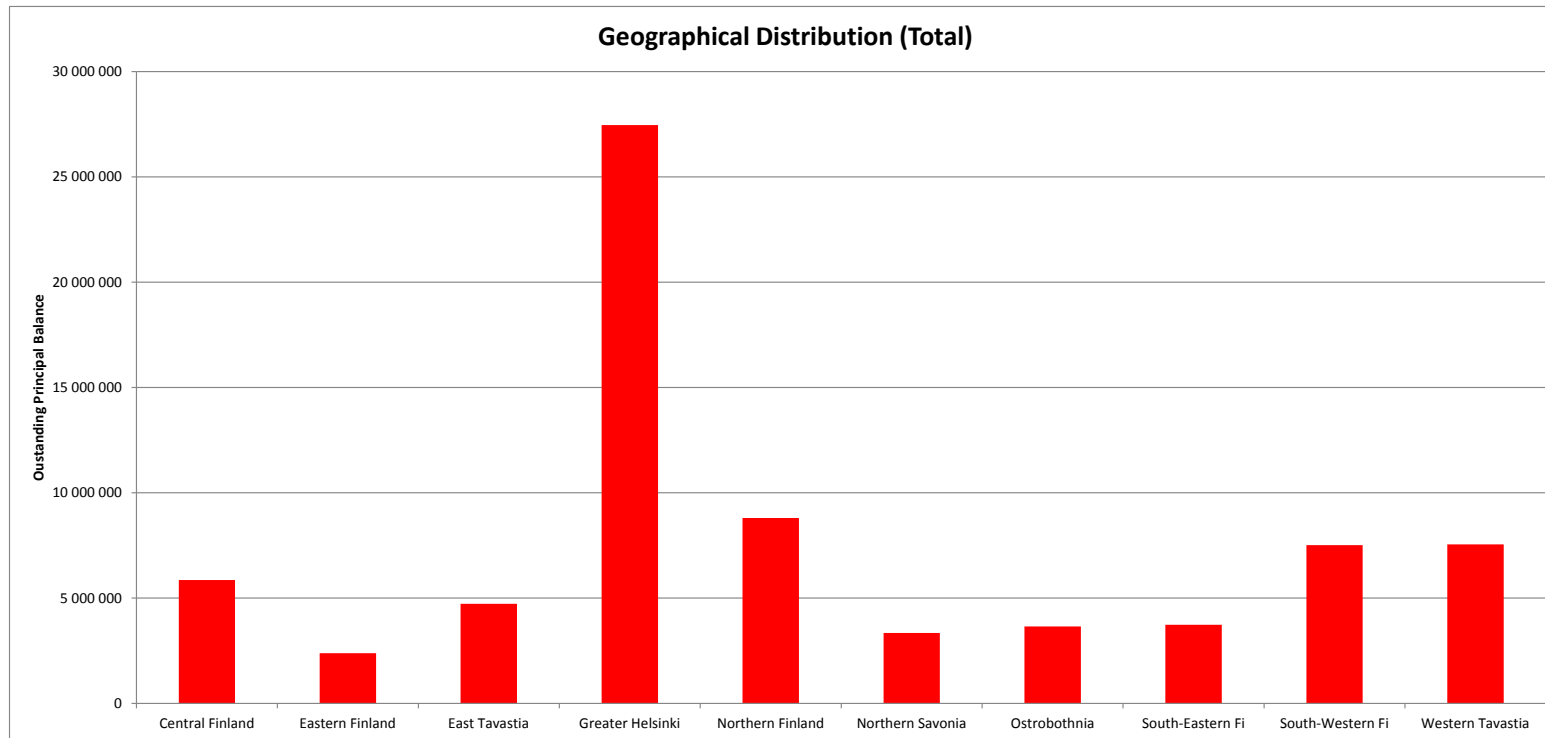
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Payment date	25.04.2018				
Period No	29				
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Interest Period	from 25.03.2018	to	25.04.2018	=	31 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	840	5 859 495	7,81 %	22,9		35,8
Eastern Finland	311	2 384 135	3,18 %	23,3		35,5
East Tavastia	585	4 729 647	6,30 %	23,4		35,6
Greater Helsinki	3 135	27 459 770	36,59 %	23,5		35,5
Northern Finland	1 077	8 807 300	11,74 %	23,7		35,5
Northern Savonia	407	3 346 761	4,46 %	23,4		35,5
Ostrobothnia	553	3 657 384	4,87 %	22,9		35,5
South-Eastern Fi	505	3 737 983	4,98 %	23,3		36,1
South-Western Fi	955	7 514 768	10,01 %	23,3		35,5
Western Tavastia	973	7 548 208	10,06 %	23,9		35,2
Total	9 341	75 045 451	100 %			

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**9.b Geographical Distribution Graph**

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**10.a Interest Rate**



Reporting Date	27.04.2018					
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Period No	29					
Monthly Period	Mar 2018		Convention	=	30/360 days	
Interest Period	from 25.03.2018	to 25.04.2018		=	31 days	

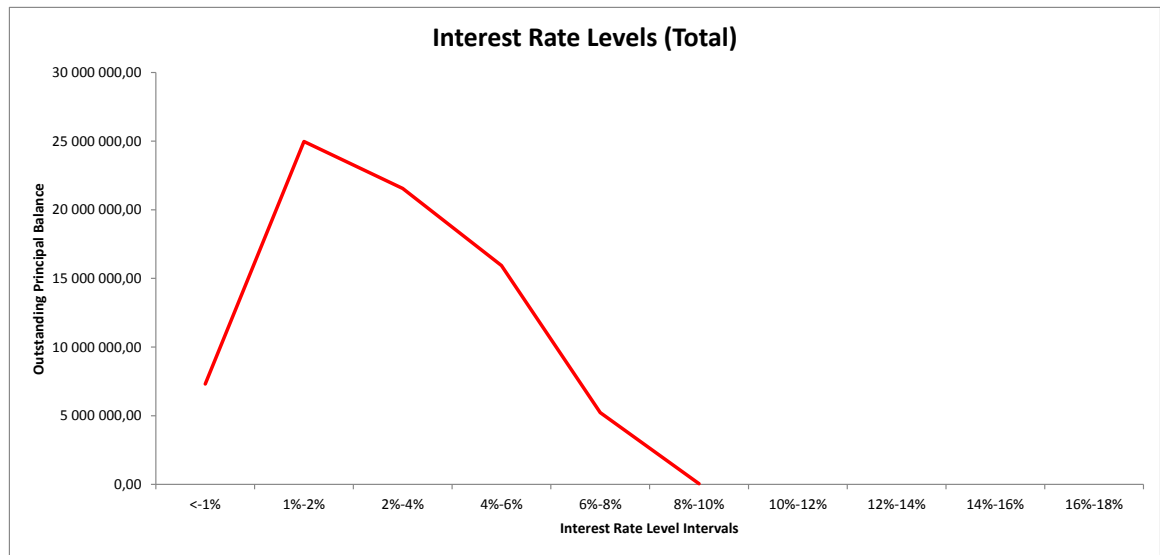
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		875	7 308 961	9,74 %	24,5	34,6
1 2		2694	24 972 861	33,28 %	23,7	35,6
2 4		2446	21 553 361	28,72 %	23,5	35,5
4 6		2376	15 939 837	21,24 %	22,6	36,0
6 8		942	5 224 384	6,96 %	23,3	35,4
8 10		8	46 048	0,06 %	23,5	37,2
10 12						
12 14						
14 16						
16 18						
Total		9 341	75 045 451	100 %		

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10.b Interest Rate



Reporting Date	27.04.2018	
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**11.a Remaining Terms**



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Period No	29	
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Interest Period	from 25.03.2018 to 25.04.2018	= 31 days

TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		28	25 160	0,03 %	0,0	35,7
	1		1 583	3 672 529	4,89 %	7,8	37,0
	13		4 112	32 841 173	43,76 %	20,7	38,1
	25		3 617	38 491 474	51,29 %	27,3	33,2
	37		0	0	0,00 %	0,0	0,0
	49		1	15 115	0,02 %	60,0	32,0
	61						
	73						
	85						
	97						
	109						
	121						
	Total		9 341	75 045 451	100 %		

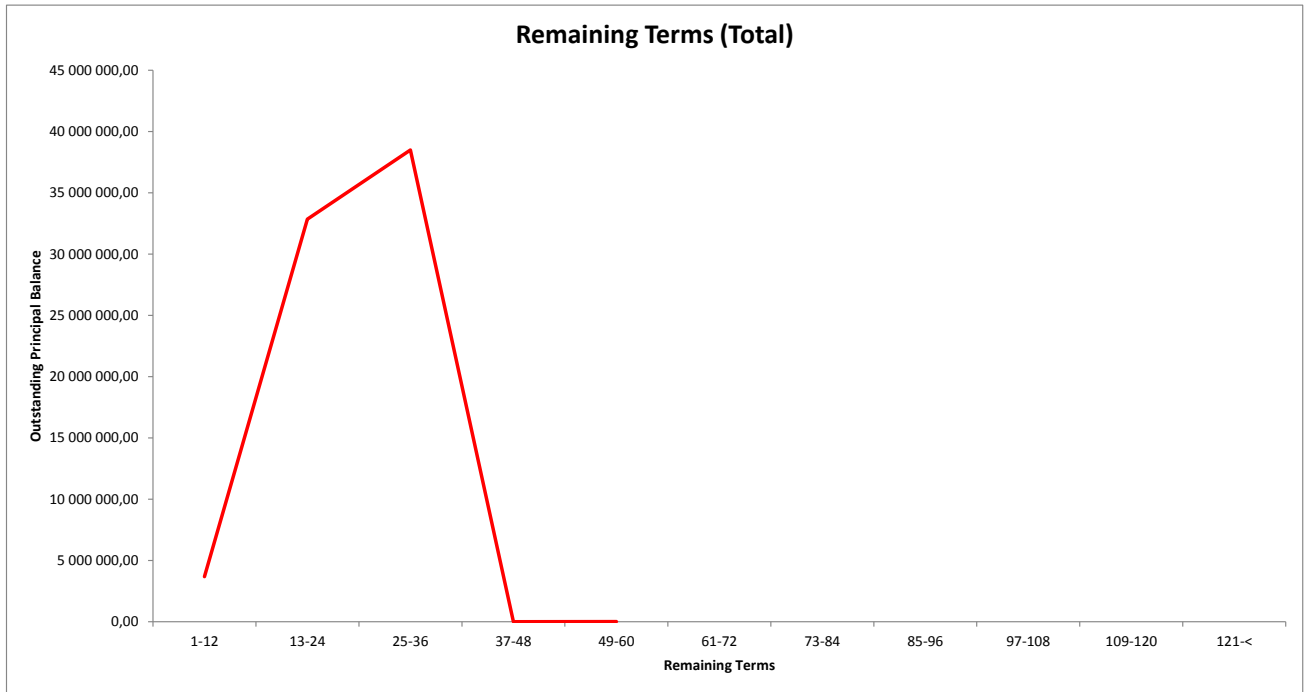


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11.b Remaining Terms



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days



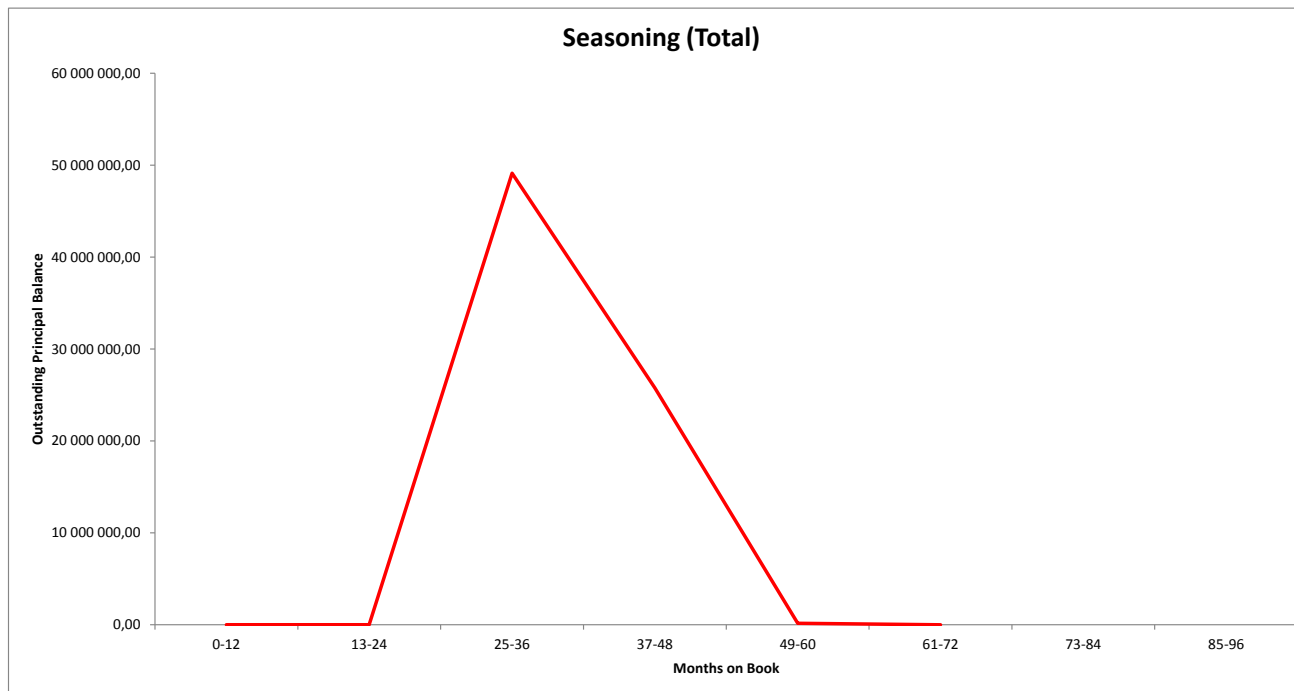


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**12.b Seasoning**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days



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**13.a Balloon loans**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days

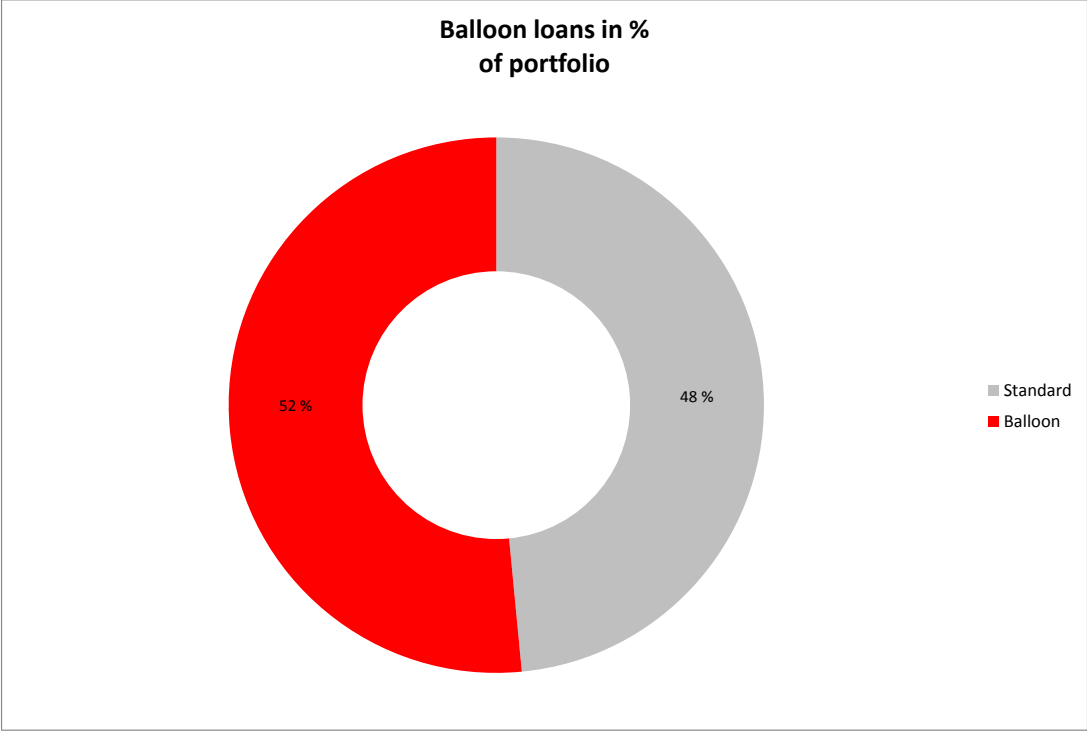
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	6 556	36 382 468	48,48 %	656	0,00 %	22,7	35,4
	Balloon	2 785	38 662 983	51,52 %	18 098 355	46,81 %	24,1	35,6
	Total	9 341	75 045 451	100 %	18 099 011	24,12 %		

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**13.b Balloon loans**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days



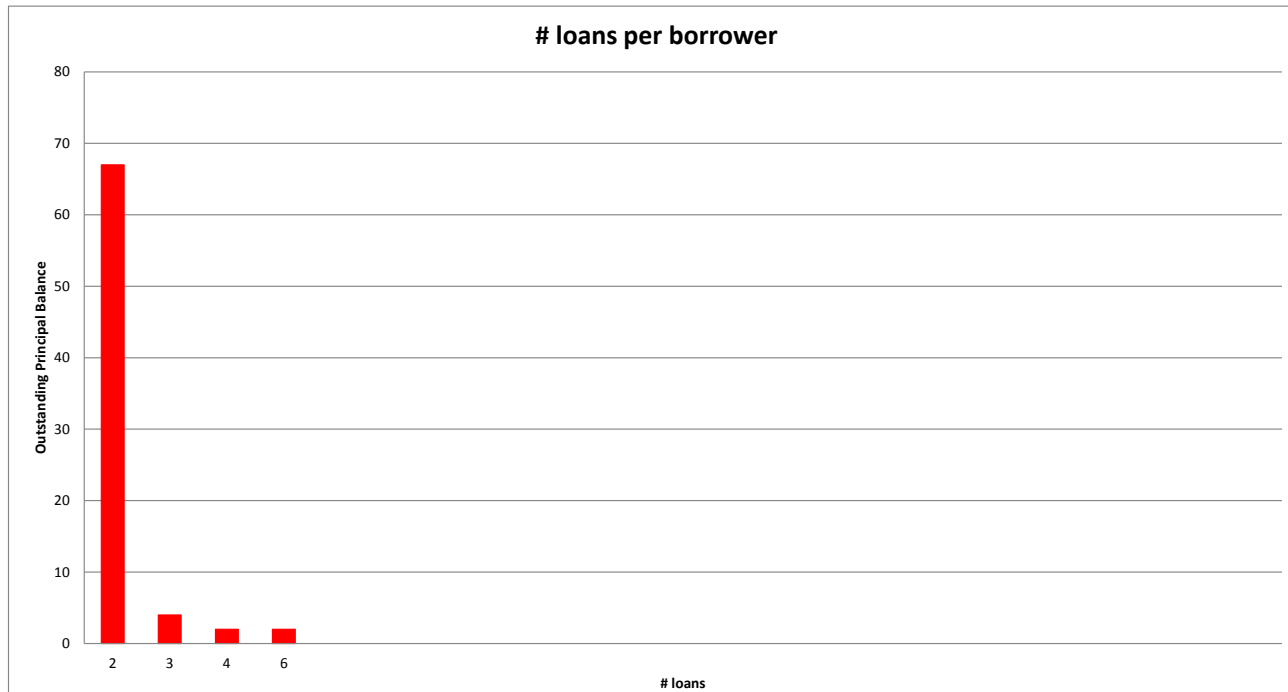


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14.b # loans per borrower



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days



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15.a Amortization Profile



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	75 045 451	72 234 305	2 811 146	201 094	3,26 %	96,25 %
2	72 234 305	69 503 001	2 731 304	193 344	3,26 %	92,61 %
3	69 503 001	66 871 481	2 631 520	185 758	3,25 %	89,11 %
4	66 871 481	64 228 186	2 643 295	178 405	3,25 %	85,59 %
5	64 228 186	61 700 538	2 527 648	171 050	3,24 %	82,22 %
6	61 700 538	59 150 343	2 550 195	164 019	3,24 %	78,82 %
7	59 150 343	56 612 397	2 537 946	156 972	3,23 %	75,44 %
8	56 612 397	54 160 694	2 451 703	149 908	3,22 %	72,17 %
9	54 160 694	51 728 675	2 432 019	143 107	3,22 %	68,93 %
10	51 728 675	49 290 587	2 438 088	136 350	3,21 %	65,68 %
11	49 290 587	46 893 450	2 397 137	129 556	3,20 %	62,49 %
12	46 893 450	44 477 412	2 416 038	122 916	3,19 %	59,27 %
13	44 477 412	42 082 757	2 394 655	116 236	3,18 %	56,08 %
14	42 082 757	39 809 291	2 273 466	109 565	3,17 %	53,05 %
15	39 809 291	37 487 514	2 321 777	103 260	3,16 %	49,95 %
16	37 487 514	35 209 622	2 277 892	96 742	3,14 %	46,92 %
17	35 209 622	32 636 906	2 572 716	90 477	3,13 %	43,49 %
18	32 636 906	29 670 052	2 966 854	83 184	3,10 %	39,54 %
19	29 670 052	26 734 996	2 935 056	74 942	3,07 %	35,63 %
20	26 734 996	23 948 391	2 786 605	66 828	3,04 %	31,91 %

Amortization profile (first 20 periods)

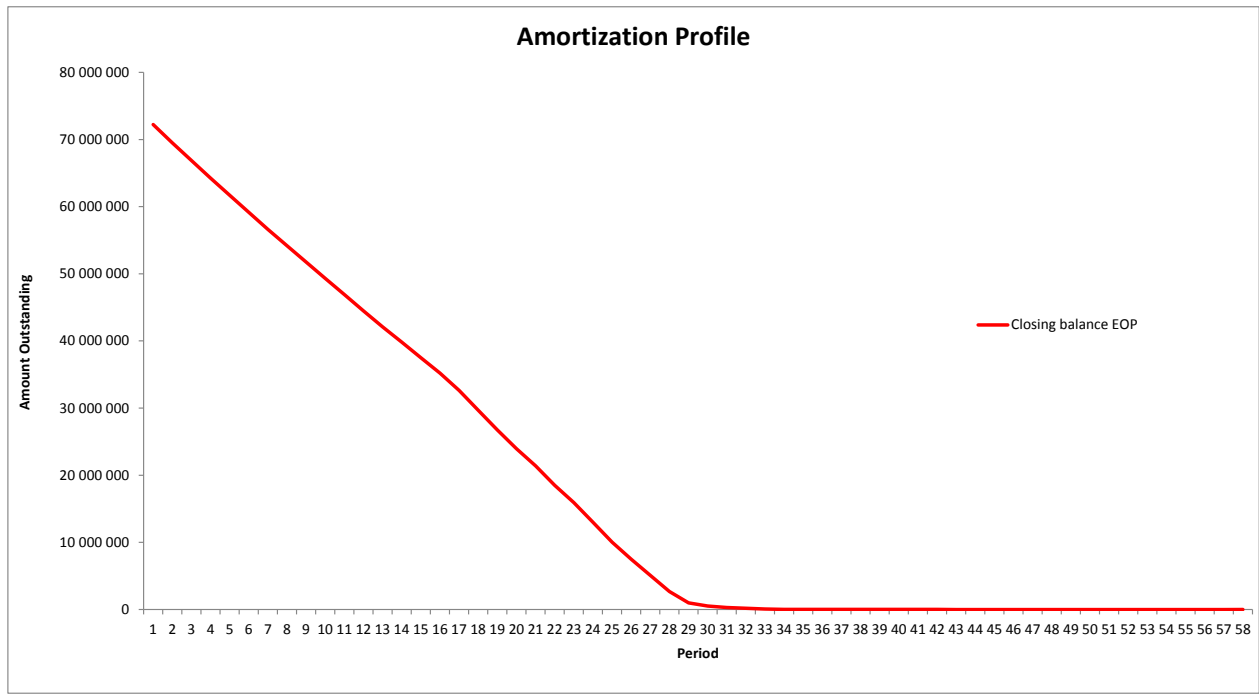


SCF Rahoituspalvelut I DAC  
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15.b Amortization Profile



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days



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16.a Payment Holidays



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	29				
Monthly Period	Mar 2018	Convention	=	30/360 days	
Interest Period	from 25.03.2018	to 25.04.2018	=	31 days	

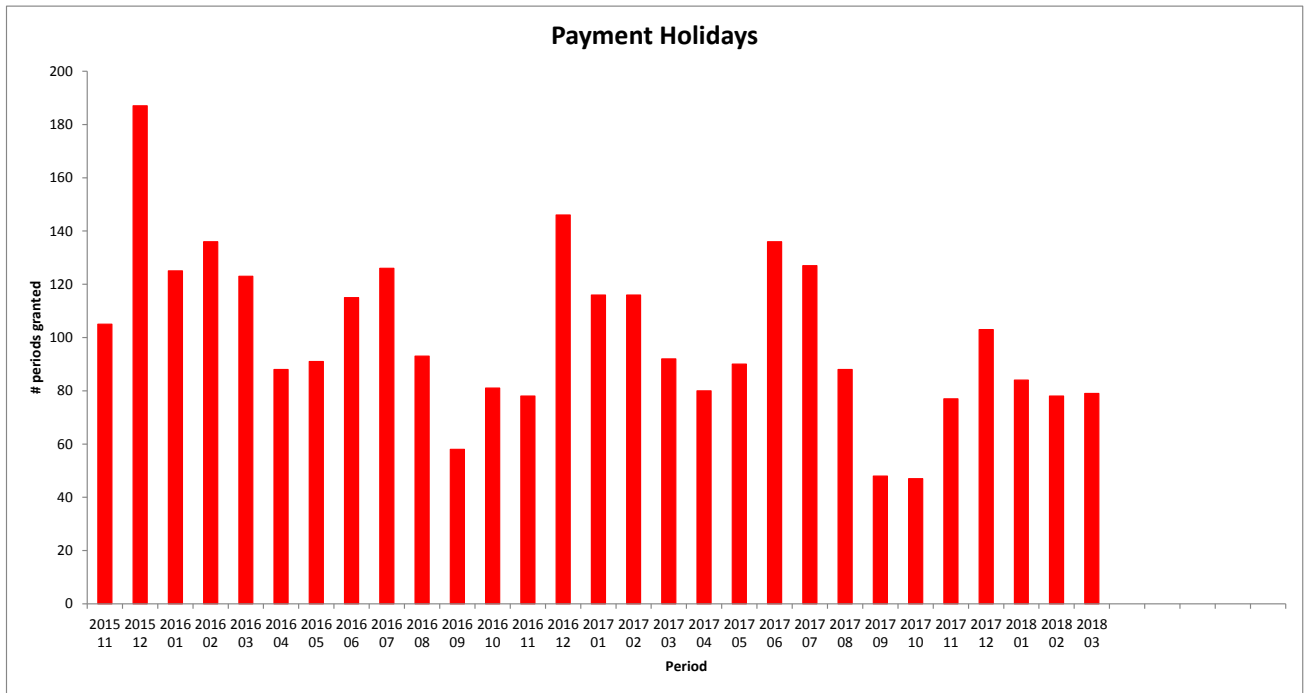
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2015 11	105	172	49 146	1 680 760
2015 12	187	237	89 932	3 027 431
2016 01	125	183	50 784	2 062 653
2016 02	136	199	64 646	2 408 850
2016 03	123	165	46 941	2 009 027
2016 04	88	121	50 011	1 235 276
2016 05	91	121	45 312	1 358 372
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
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
2018 03	79	106	34 097	843 660
Total:	2 913	3 986	1 222 807	38 903 911

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**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days



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**17.a Downpayment**



Reporting Date	27.04.2018			
Payment date	25.04.2018			
Period No	29			
Monthly Period	Mar 2018	Convention =	30/360 days	
Interest Period	from 25.03.2018	to 25.04.2018	=	31 days

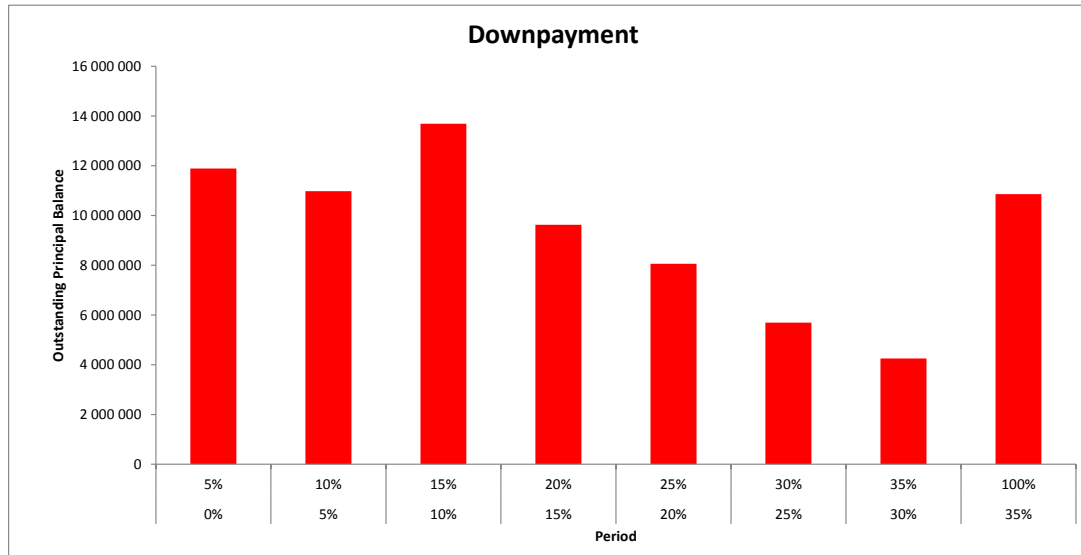
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 243	11 887 054	15,8 %	24,5	35,6
	5 %	10 %	1 212	10 979 606	14,6 %	24,3	35,5
	10 %	15 %	1 617	13 688 354	18,2 %	23,4	35,7
	15 %	20 %	1 104	9 630 763	12,8 %	23,6	35,5
	20 %	25 %	978	8 056 504	10,7 %	23,5	35,3
	25 %	30 %	713	5 691 845	7,6 %	22,5	36,0
	30 %	35 %	570	4 253 869	5,7 %	22,4	35,6
	35 %	100 %	1 904	10 857 457	14,5 %	22,3	35,2
Total			9 341	75 045 451	100 %		

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17.b Downpayment



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days



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**18.a Vehicle Condition**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	29				
Monthly Period	Mar 2018		Convention =	30/360 days	
Interest Period	from 25.03.2018	to	25.04.2018	=	31 days

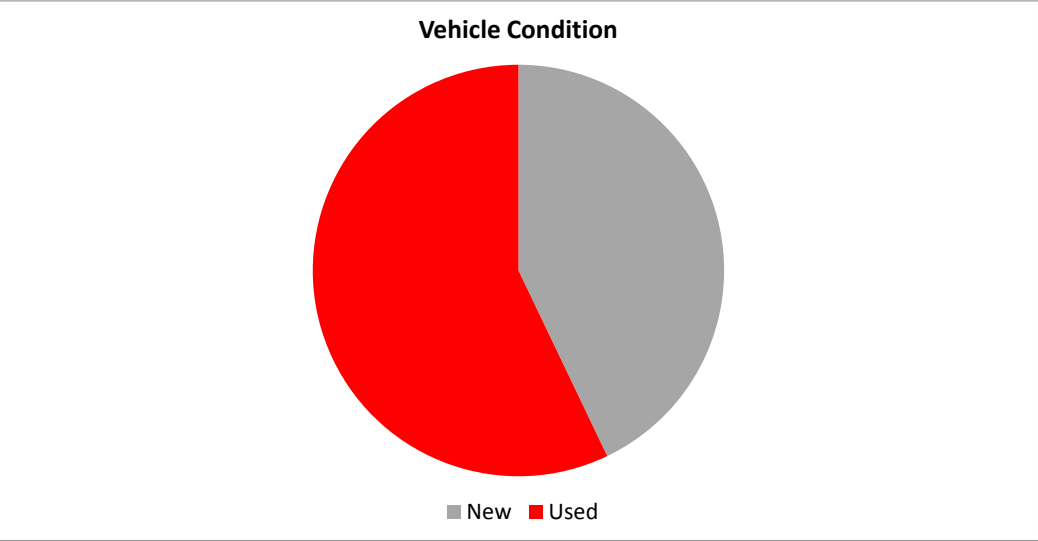
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 944	32 192 320	42,9 %	23,6	35,6
	Used	6 397	42 853 132	57,1 %	23,3	35,5
	Total	9 341	75 045 451	100 %		

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**18.b Vehicle Condition**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	29				
Monthly Period	Mar 2018	Convention	=	30/360 days	
Interest Period	from 25.03.2018	to 25.04.2018	=	31 days	



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19.a Borrower Type



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	29				
Monthly Period	Mar 2018	Convention	=	30/360 days	
Interest Period	from 25.03.2018	to 25.04.2018	=	31 days	

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 146	12 336 071	16,4 %	22,2	35,4
	Private	8 195	62 709 381	83,6 %	23,7	35,6
	Total	9 341	75 045 451	100 %		

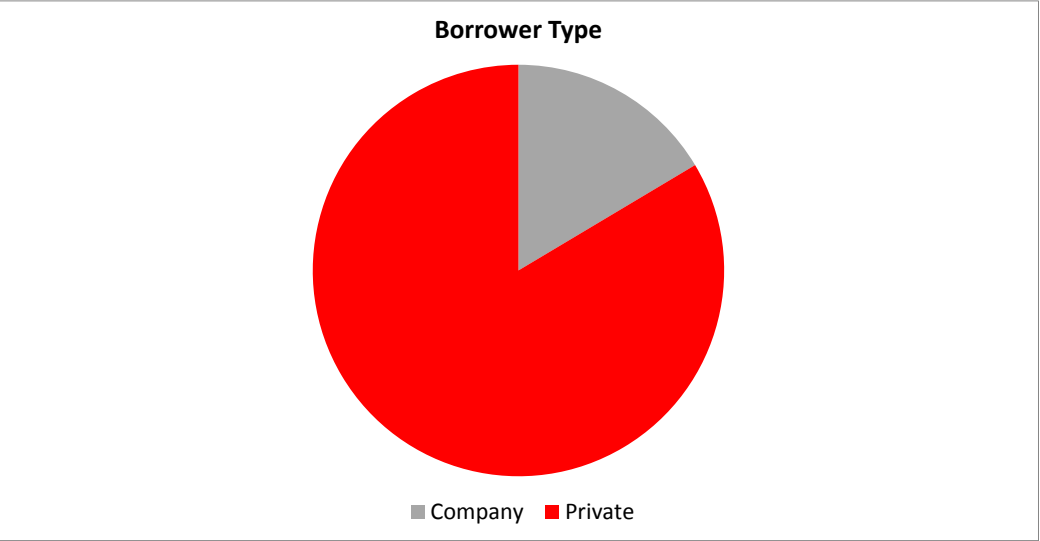


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**19.b Borrower Type**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	29				
Monthly Period	Mar 2018		Convention	=	30/360 days
Interest Period	from 25.03.2018	to	25.04.2018	=	31 days



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**20.a Vehicle type**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days

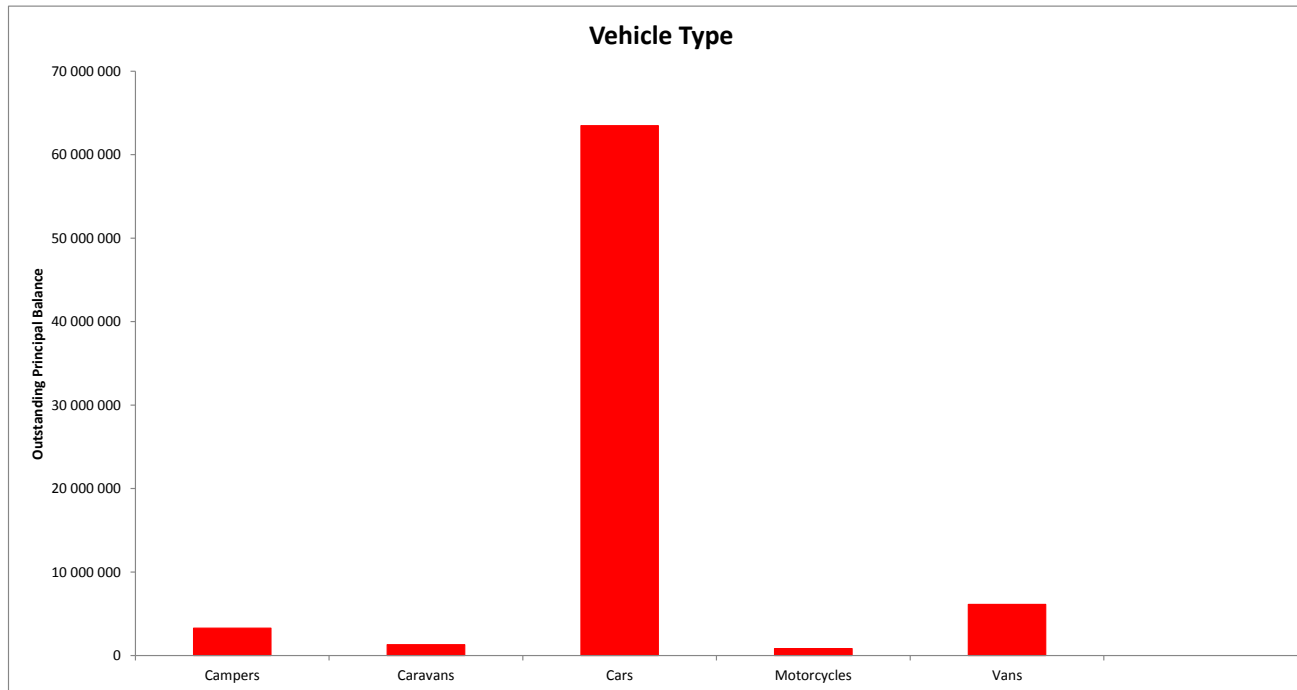
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	211	3 275 436	4,36 %	24,4	34,99
	Caravans	168	1 299 736	1,73 %	24,2	35,39
	Cars	8 064	63 489 236	84,60 %	23,5	35,60
	Motorcycles	196	845 052	1,13 %	23,4	34,40
	Vans	702	6 135 992	8,18 %	22,6	35,37
		9 341	75 045 451	100 %		

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**20.b Vehicle type**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days



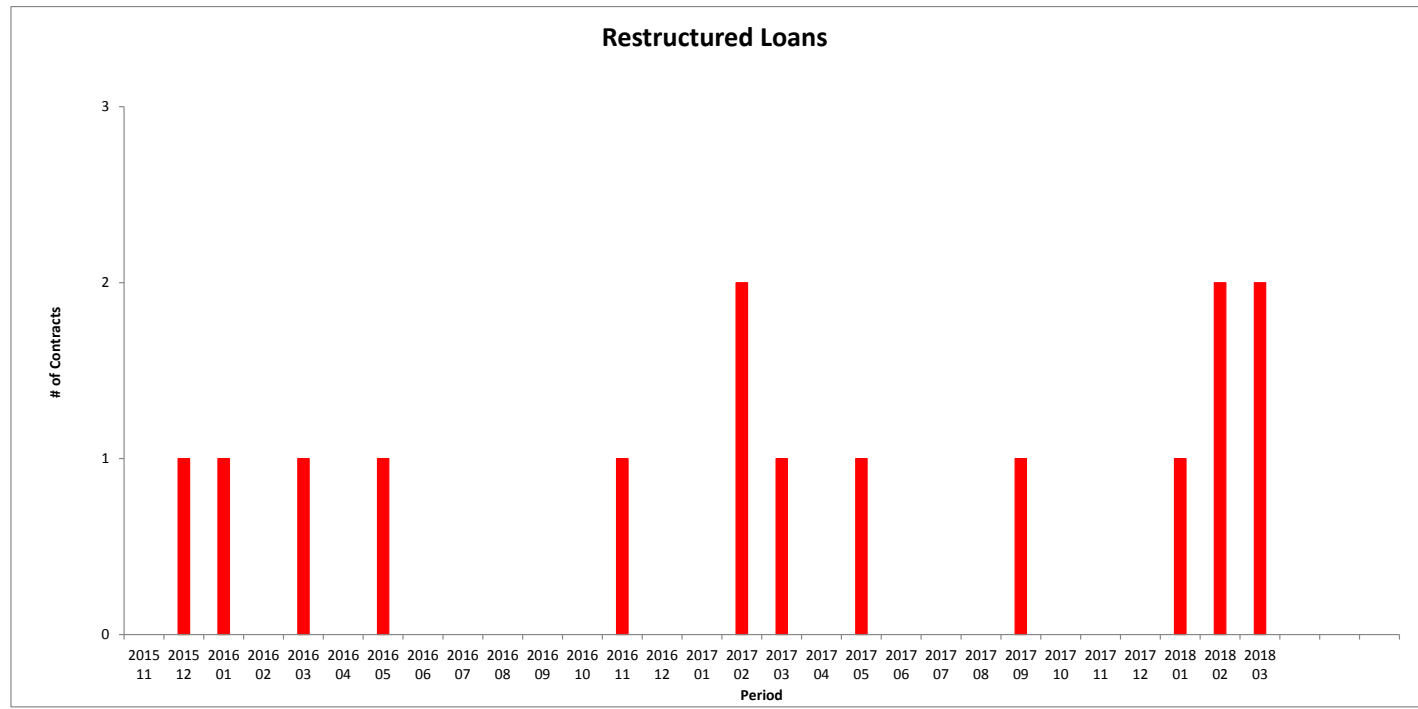


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**21.b Restructured Loans**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	29				
Monthly Period	Mar 2018	Convention	=	30/360 days	
Interest Period	from 25.03.2018	to 25.04.2018	=	31 days	



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22.a Dynamic Interest rate



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 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 %
2018 03	75 045 451	3,22 %

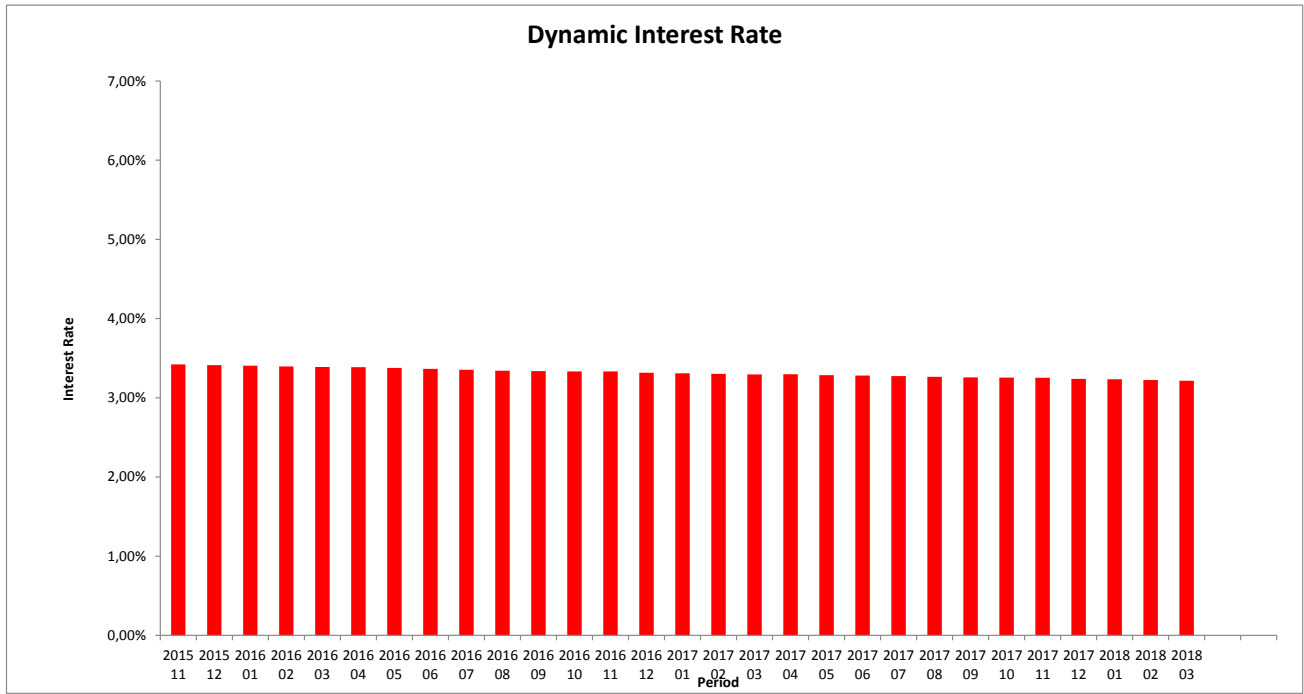
Interest rate evolution

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22.b Dynamic Interest Rate



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	from Mar 2018	to
Interest Period	from 25.03.2018	to 25.04.2018
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 %
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 %
2018 03	2 664 363	75 045 451	35,2 %

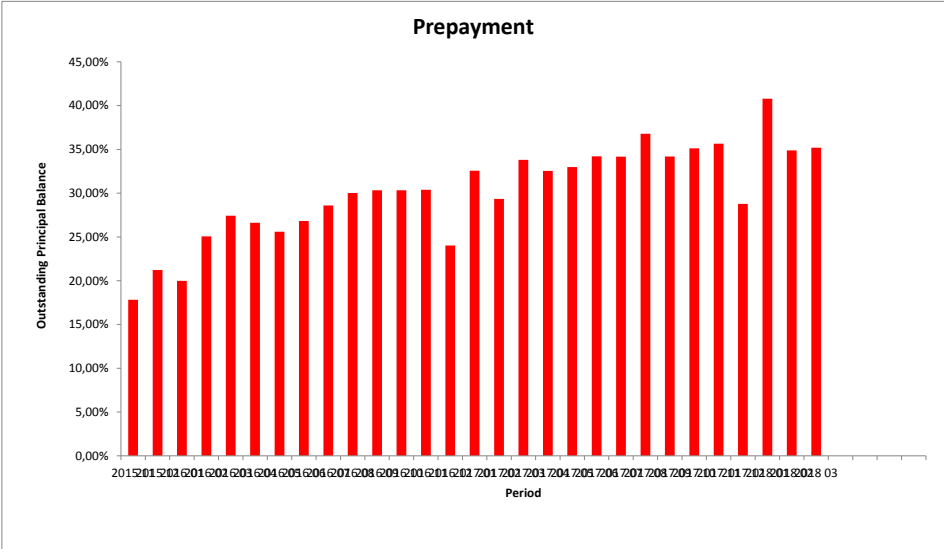


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23.b Dynamic Pre-Payments



Reporting Date	27.04.2018		
Payment date	25.04.2018		
Period No	29		
Monthly Period	Mar 2018	Convention	= 30/360 days
Interest Period	from 25.03.2018	to 25.04.2018	= 31 days



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24. Delinquency



Reporting Date	27.04.2018		Convention	=	30/360 days
Payment date	25.04.2018				
Period No	29				
Monthly Period	Mar 2018				
Interest Period	from 25.03.2018	to 25.04.2018			

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	373 882
2		176 468 278	15 103	161 250 440	1 050	12 290 281	157	1 929 382	40	512 257	16	259 906	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	75 045 451	8 603	68 523 079	581	4 991 305	108	1 038 278	28	279 726	11	90 893	10	122 170			8	28 779	
	4																		
	5																		
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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	from Mar 2018	to 25.03.2018
Interest Period	from 25.03.2018	to 25.04.2018
Convention	=	30/360 days
	=	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																		
2017 2	353 763	41																		
2017 3	368 391	32																		
2017 4	260 958	32																		
2018 1	133 937	24																		

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	889	186 871	58 180			
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	3 082	244 401	202 437			
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	4 850	349 905	52 092			
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	3 903	233 359	77 202			
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	9 921	688 657	26 875			
2017 2	353 763	41				79 736	79 736	274 028	94 815	174 551	179 213	8 020	182 571	171 193	29 892	212 462	141 301			
2017 3	368 391	32							198 814	198 814	169 577	113 892	312 707	55 684	29 503	342 210	26 181			
2017 4	260 958	32										29 158	29 158	231 800	116 108	145 266	115 692			
2018 1	133 937	24													53 767	53 767	80 170			

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**26. Priority of Payments**



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	29
Monthly Period	Mar 2018
Interest Period	from 25.03.2018 to 25.04.2018
Convention	= 30/360 days
	= 31 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	5 955 740,66	EUR
Senior Expenses	-	2 081,52	EUR
Servicing Fee	-	32 311,24	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	405 686,99	EUR
Principal on Loan to Issuer	-	5 515 660,91	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	6 550 449,33	EUR
Senior Expenses	-	2 048,00	EUR
Interest Class A	-	1 966,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	570 611,12	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	-	5 515 660,91	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	-	96,65	EUR
Principal Issuer Subordinated Loan	-	56 442,30	EUR
Payment to Purchaser	-	290 713,06	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	290 713,06	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,41	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	290 697,64	EUR

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**27. Transaction Costs**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	29	
Monthly Period	Mar 2018	Convention = 30/360 days
Interest Period	from 25.03.2018 to 25.04.2018	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	2 081,52						
Interest accrued for the Period	EUR	108 166,00	1 966,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	3 743 615,00	568 235,00	576 083,00	187 862,00	198 835,00	575 575,00	1 637 025,00
Interest Payments	EUR	108 166,00	1 966,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	3 743 615,00	568 235,00	576 083,00	187 862,00	198 835,00	575 575,00	1 637 025,00
Interest accrued on Subordinated Loan for the Period	EUR	96,65						
Cumulative Interest accrued on Subordinated Loan	EUR	11 885,03						
Interest Payments on Subordinated Loan	EUR	96,65						
Cumulative Interest Payments on Subordinated Loan	EUR	11 885,03						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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**28. Contact Details**



**Santander Consumer Bank AS**

**Financial Markets**

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

**Risk**

Ayan Ali	+47 48 50 46 46	ayan.ali@santanderconsumer.no
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Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	29				
Monthly Period	Mar 2018		Convention	=	30/360 days
Interest Period	from 25.03.2018	to	25.04.2018	=	31 days