

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.06.2017				
Payment date	26.06.2017			Following payment dates:	25.07.2017
Period No	19				25.08.2017
Monthly Period	May 2017			Convention	= 30/360 days
Interest Period	from 25.05.2017	to	25.06.2017	=	31 days
Cut-Off date	31.05.2017				

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1. Portfolio Information



Reporting Date	28.06.2017		
Payment date	26.06.2017		
Period No	19		
Monthly Period	May 2017	Convention =	30/360 days
Interest Period	from 25.05.2017	to 25.06.2017	= 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	156 459 565,05 EUR	165 699 356,13 EUR
Scheduled Loan Principal Repayments	4 481 445,09 EUR	4 146 338,69 EUR
Prepayments	4 821 666,36 EUR	5 048 389,04 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	9 303 111,45 EUR	9 194 727,73 EUR
New Defaulted Auto Loans in Period	155 063,74 EUR	45 063,35 EUR
Closing Balance	147 001 389,86 EUR	156 459 565,05 EUR
Total revenue collections		
Revenue and fees received on loan balances	660 425,80 EUR	628 277,35 EUR
Recoveries on loans in default	64 626,26 EUR	62 355,99 EUR
Total Revenue Received in Period	725 052,06 EUR	690 633,34 EUR
# Loans		
At beginning of period	15 138 Loans	15 720 Loans
Paid in Full	553 Loans	572 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	16 Loans	10 Loans
At end of period	14 569 Loans	15 138 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)	10 025 471 EUR	9 882 518 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	10 025 471 EUR	9 882 518 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 962 145 EUR	9 817 326 EUR
b. Reserve Fund	1 421 994 EUR	1 529 683 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	11 384 139 EUR	11 347 009 EUR

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3. Reserve Accounts



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Note Balance

Beginning of Period	156 459 565,05	EUR
End of Period	147 001 389,86	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 %	1 421 993,56	EUR
Cash Outflow		1 421 993,56	EUR
Cash Inflow		1 329 595,65	EUR
End of Period	0,8 %	1 329 595,65	EUR
Required Reserve Amount	0,8 %	1 329 595,65	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	28.06.2017	
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Asset Balance

Beginning of Period	156 459 565,05	EUR
End of Period	147 001 389,86	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	133 832 316,28	91,04 %	13 334
1-29 days past due	10 777 504,07	7,33 %	1 019

Delinquent Receivables:

30-59 days past due	1 386 028,42	0,94 %	132
60-89 days past due	482 341,07	0,33 %	47
90-119 days past due	332 867,76	0,23 %	22
120-149 days past due	109 382,70	0,07 %	7
150-179 days past due	80 949,56	0,06 %	8
Total Performing and Delinquent	147 001 390	100,00 %	14 569

Current Period Defaults	155 063,74		16
Cumulative Defaults	2 092 561,13		187
Current Period Recoveries	64 626,26		
Cumulative Recoveries	1 320 391,72		

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

NO

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	147 001 389,86
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	147 001 389,86
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	86,98 %	6,99 %	1,49 %	0,98 %	1,69 %	1,87 %
Legal Final Maturity Date		25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024
Rating (Fitch/Moody's)		AAA / AAA	AA+/Aaa	A+/Aa1	A+/Aa2	BB+/A3	Not rated
Initial Notes Aggregate Principal Outstanding Balance	389 400 000,00	338 700 000,00	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	3894	3387	272	58	38	66	73
Current Note Information							
Class Principal Outstanding Opening Balance	156 459 565,05	105 759 565,05	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	11 384 139,05						
Amortisation	9 458 175,19						
Redemption per Class	9 458 175,19	9 458 175,19	-	-	-	-	-
Redemption per Note		2 792,49	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100 %	65,51 %	18,50 %	3,95 %	2,59 %	4,49 %	4,97 %
Current Pool Factor		0,28	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
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		31 225,14	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 792,49	-	-	-	-	-
Principal Outstanding per Note End of Period		28 432,65	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		1,98	70,83	108,33	175,00	291,67	750,00
Interest Payment	32 248,11	6 698,11	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		1,98	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)		37,79 %	19,29 %	15,35 %	12,76 %	8,27 %	3,30 %
Current CE (excl. Excess Spread)		35,39 %	16,89 %	12,95 %	10,36 %	5,87 %	0,90 %

*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 28.06.2017
 Payment date 26.06.2017
 Period No 19
 Monthly Period May 2017 to Convention = 30/360 days
 Interest Period : 25.05.2017 to 25.06.2017 = 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			
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.	

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7.a Original Portfolio Principal Balance



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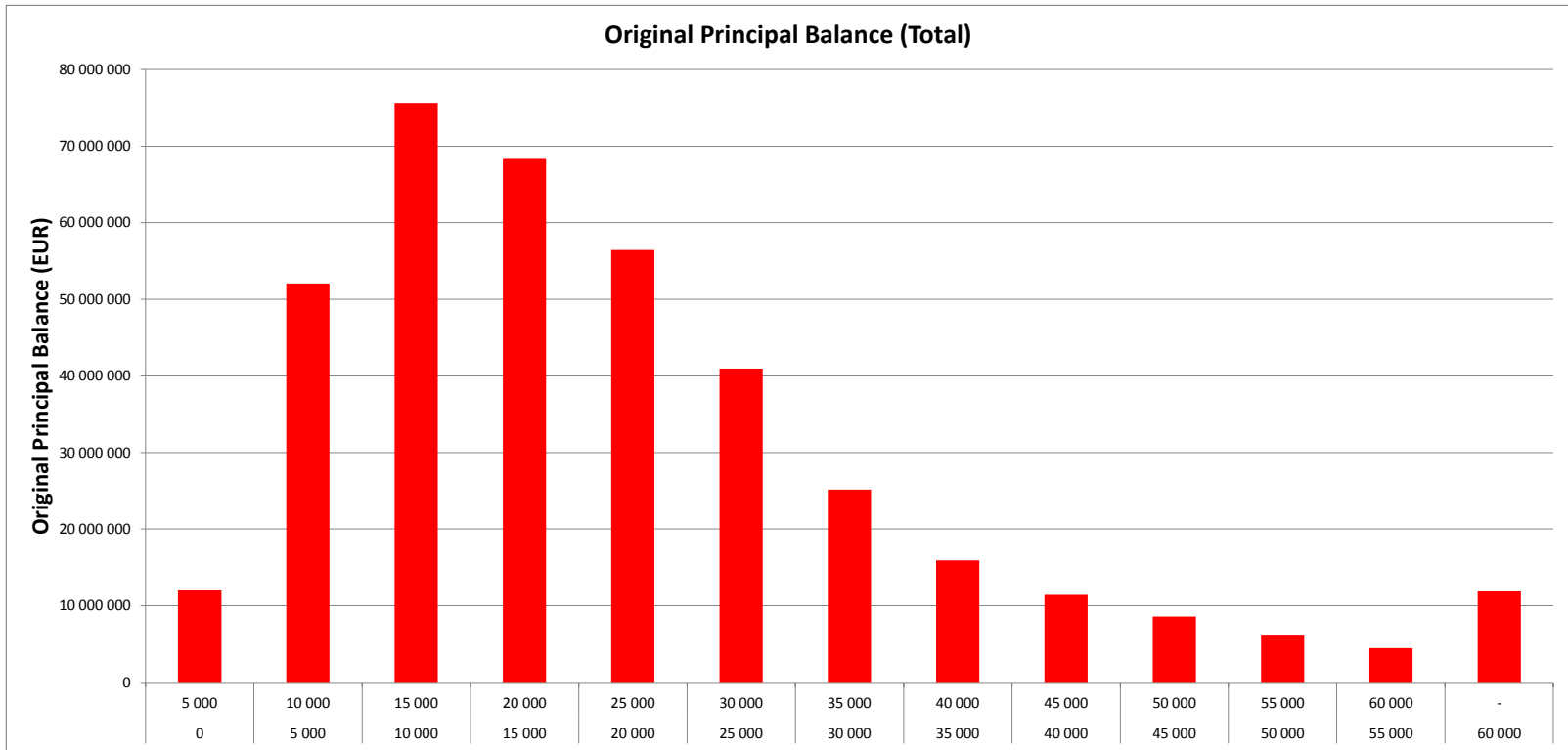
Average amount - all: 14 663

	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

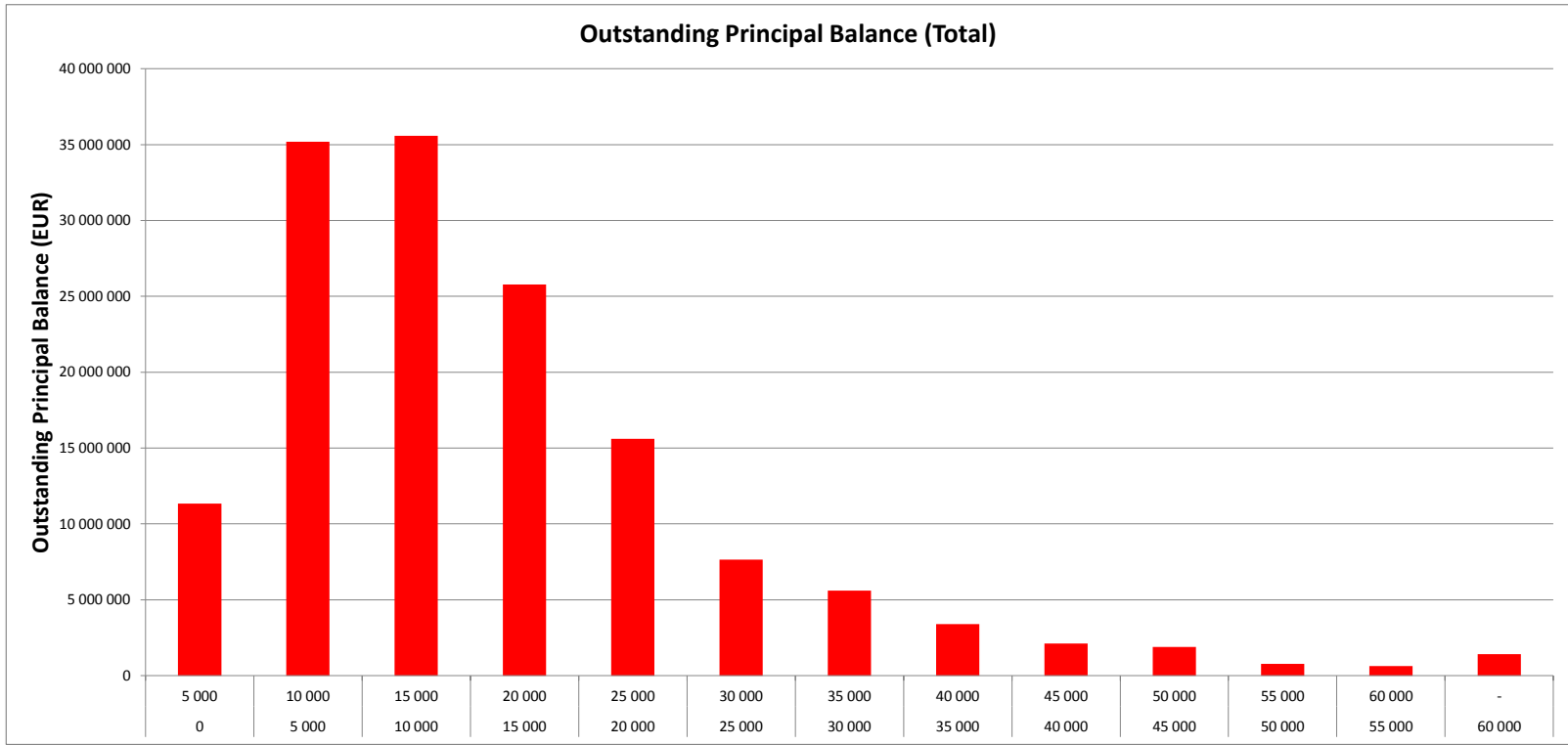
Reporting Date	28.06.2017	
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



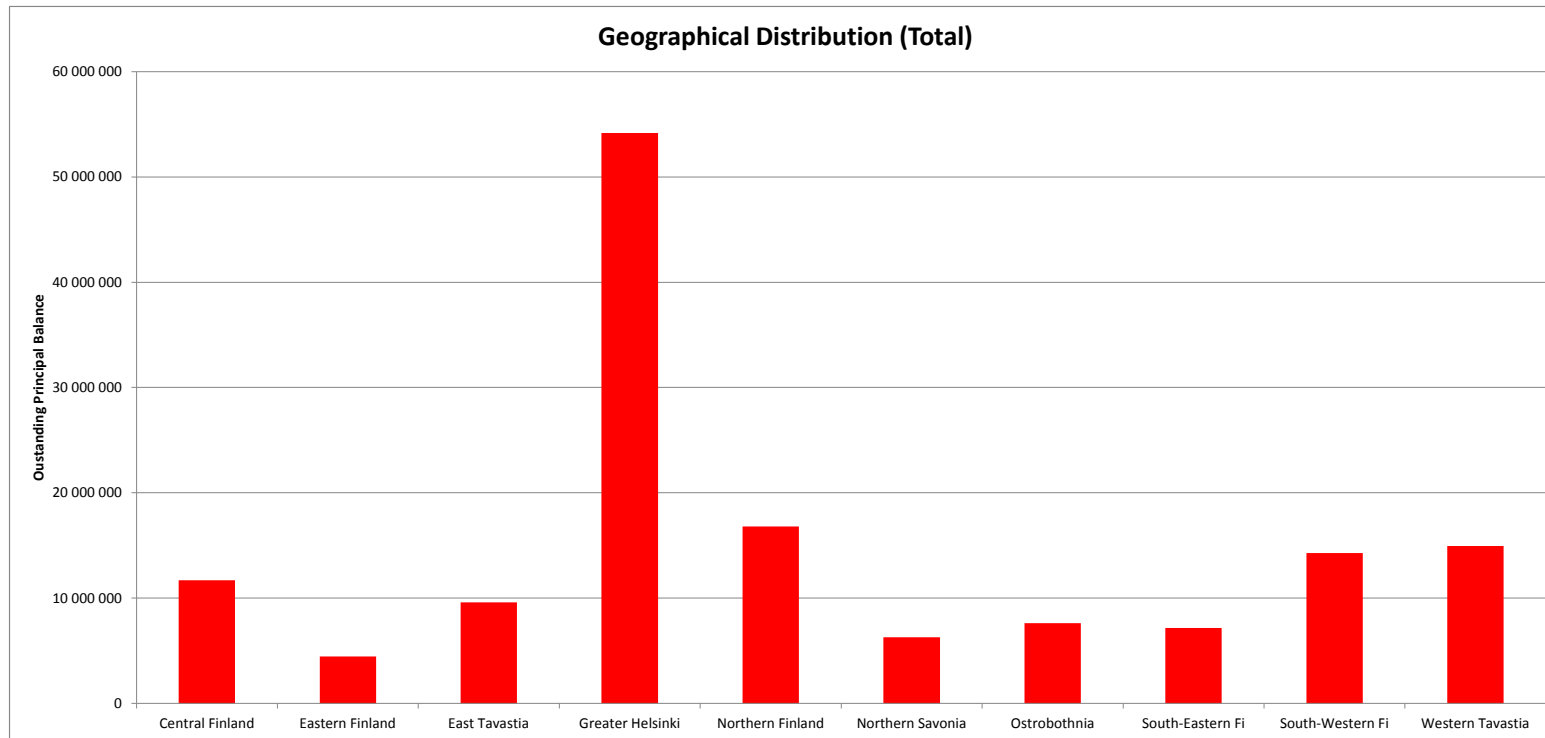
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Period No	19				
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 293	11 683 171	7,95 %	31,6		25,9
Eastern Finland	457	4 453 916	3,03 %	31,5		26,0
East Tavastia	924	9 598 854	6,53 %	32,1		25,7
Greater Helsinki	4 983	54 154 983	36,84 %	31,9		25,7
Northern Finland	1 625	16 800 618	11,43 %	32,2		25,7
Northern Savonia	611	6 272 204	4,27 %	32,2		25,5
Ostrobothnia	882	7 635 477	5,19 %	31,5		25,6
South-Eastern Fi	768	7 156 019	4,87 %	31,7		26,3
South-Western Fi	1 465	14 292 912	9,72 %	31,7		25,7
Western Tavastia	1 561	14 953 236	10,17 %	32,1		25,6
Total	14 569	147 001 390	100 %			

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9.b Geographical Distribution Graph

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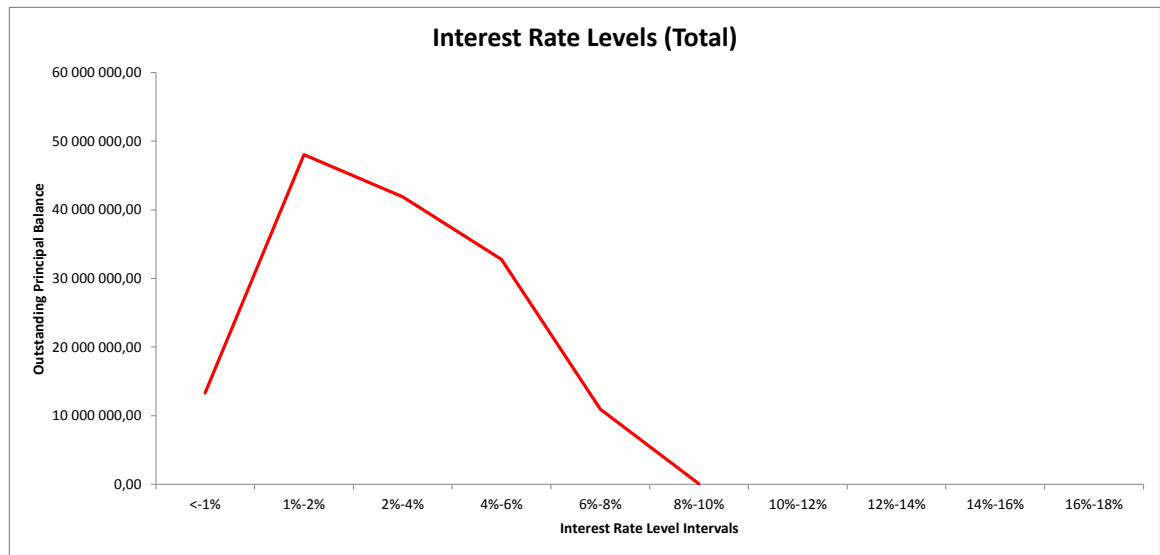


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10.b Interest Rate



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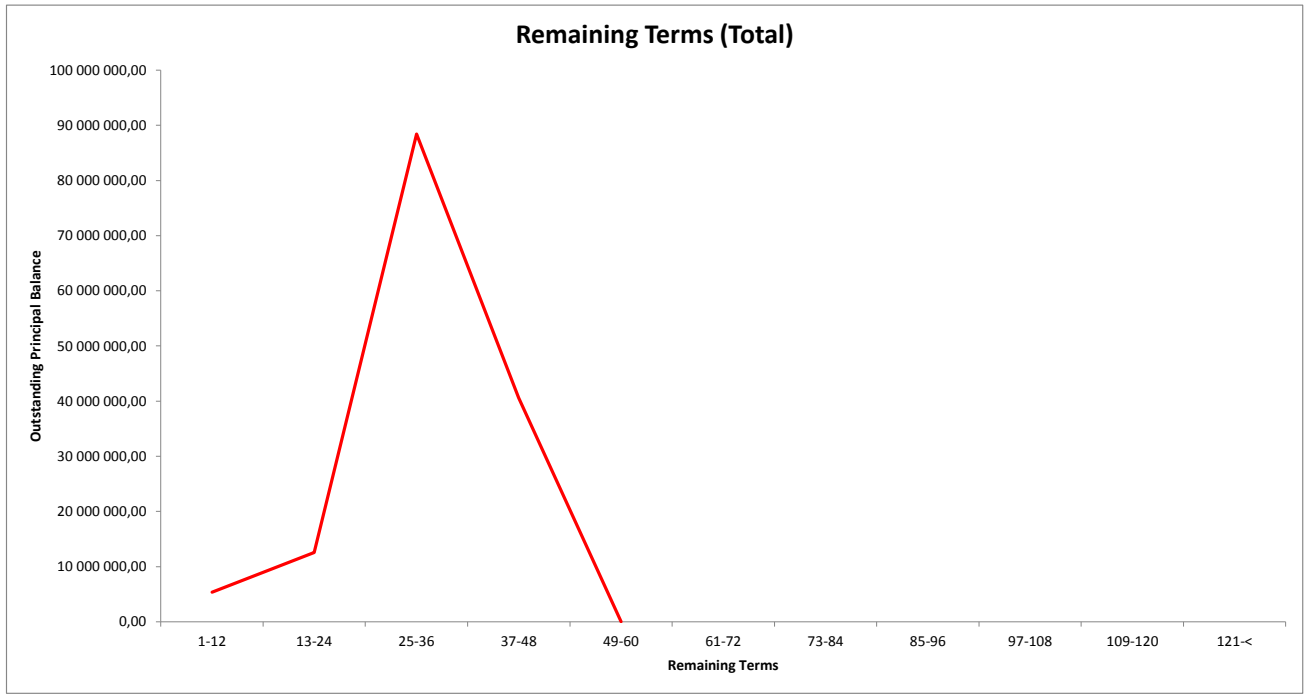


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11.b Remaining Terms



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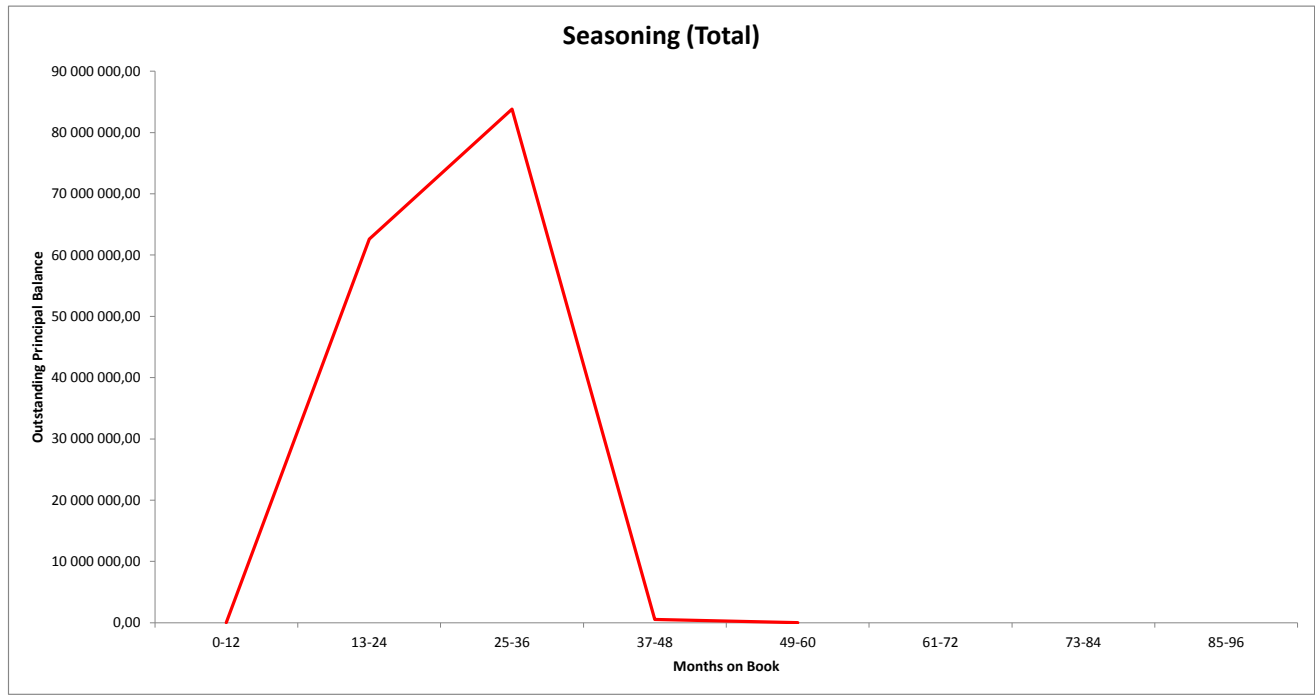


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12.b Seasoning



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13.a Balloon loans



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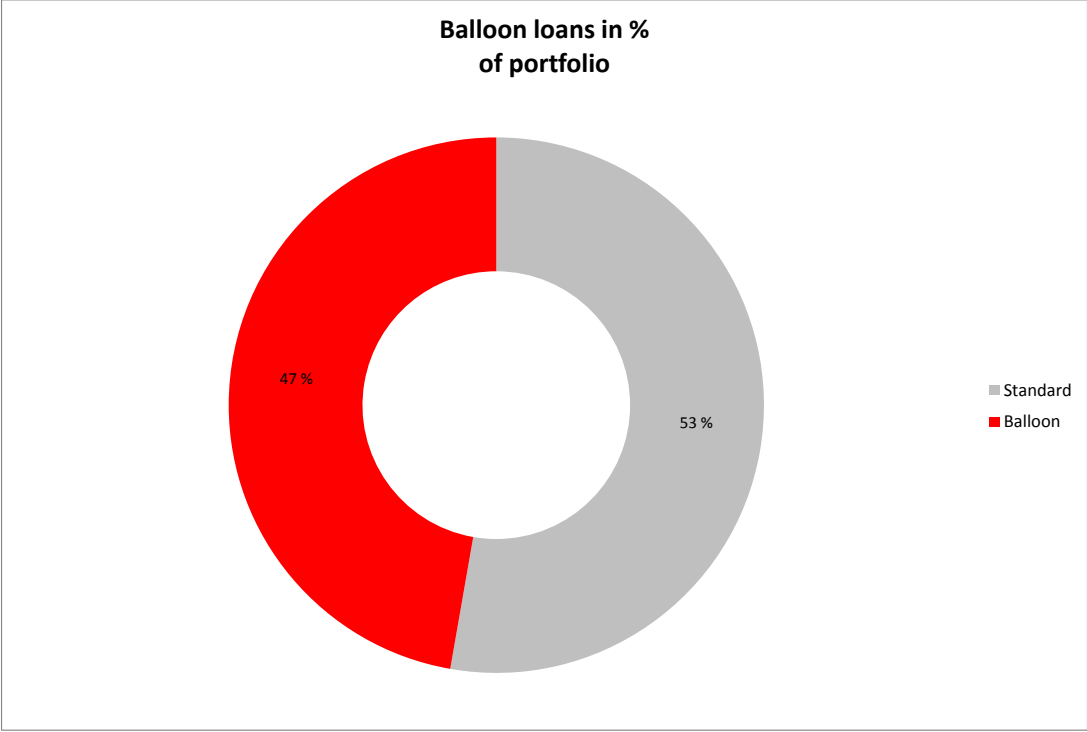
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		10 441	77 550 230	52,75 %	1 114	0,00 %	30,4	25,7
Balloon		4 128	69 451 160	47,25 %	26 686 451	38,42 %	33,5	25,8
Total		14 569	147 001 390	100 %	26 687 565	18,15 %		

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13.b Balloon loans



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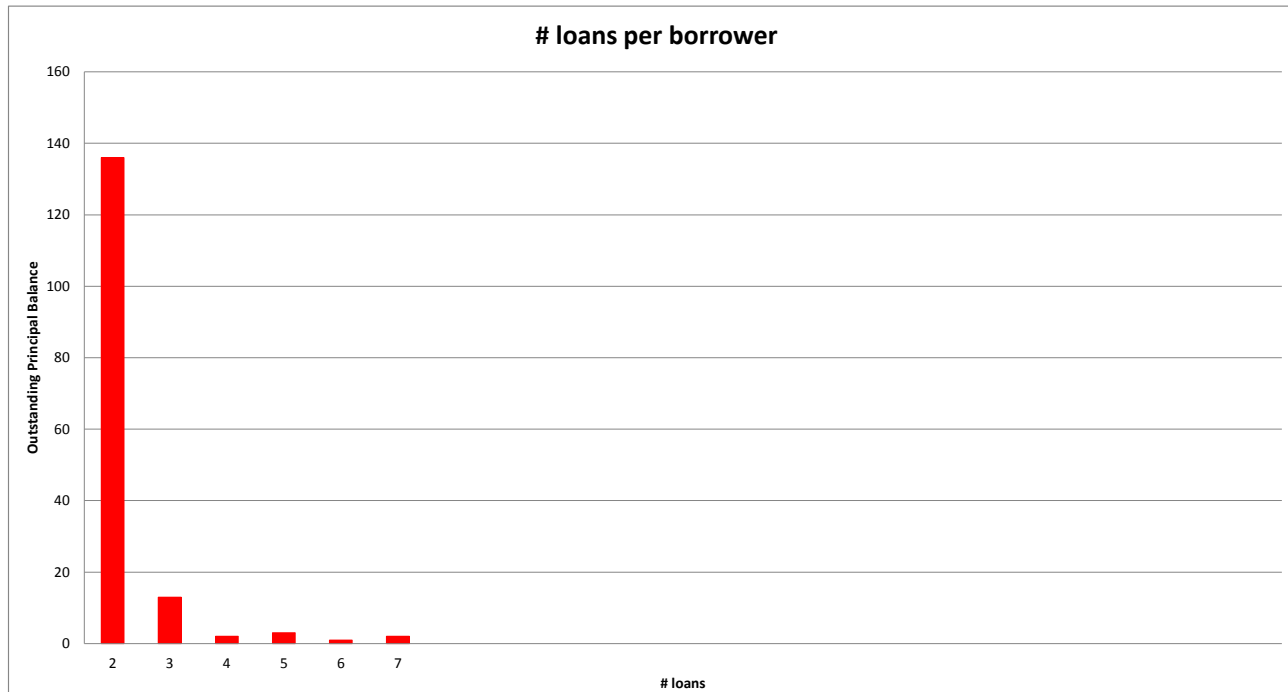


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	147 001 390	142 813 636	4 187 754	402 541	3,34 %	97,15 %
2	142 813 636	138 670 511	4 143 125	390 693	3,33 %	94,33 %
3	138 670 511	134 456 986	4 213 525	379 035	3,33 %	91,47 %
4	134 456 986	130 283 055	4 173 931	367 176	3,33 %	88,63 %
5	130 283 055	126 108 951	4 174 104	355 446	3,32 %	85,79 %
6	126 108 951	122 051 250	4 057 701	343 678	3,32 %	83,03 %
7	122 051 250	118 019 100	4 032 150	332 193	3,32 %	80,28 %
8	118 019 100	114 006 478	4 012 623	320 801	3,31 %	77,55 %
9	114 006 478	110 051 797	3 954 680	309 456	3,31 %	74,86 %
10	110 051 797	106 112 469	3 939 328	298 282	3,30 %	72,18 %
11	106 112 469	102 201 869	3 910 601	287 218	3,30 %	69,52 %
12	102 201 869	98 349 079	3 852 789	276 155	3,29 %	66,90 %
13	98 349 079	94 596 794	3 752 286	265 317	3,29 %	64,35 %
14	94 596 794	90 831 526	3 765 268	254 734	3,28 %	61,79 %
15	90 831 526	87 232 723	3 598 804	244 112	3,27 %	59,34 %
16	87 232 723	83 628 642	3 604 081	233 958	3,27 %	56,89 %
17	83 628 642	80 051 618	3 577 024	223 860	3,26 %	54,46 %
18	80 051 618	76 577 478	3 474 139	213 748	3,25 %	52,09 %
19	76 577 478	73 145 470	3 432 009	203 953	3,24 %	49,76 %
20	73 145 470	69 667 229	3 478 241	194 285	3,23 %	47,39 %

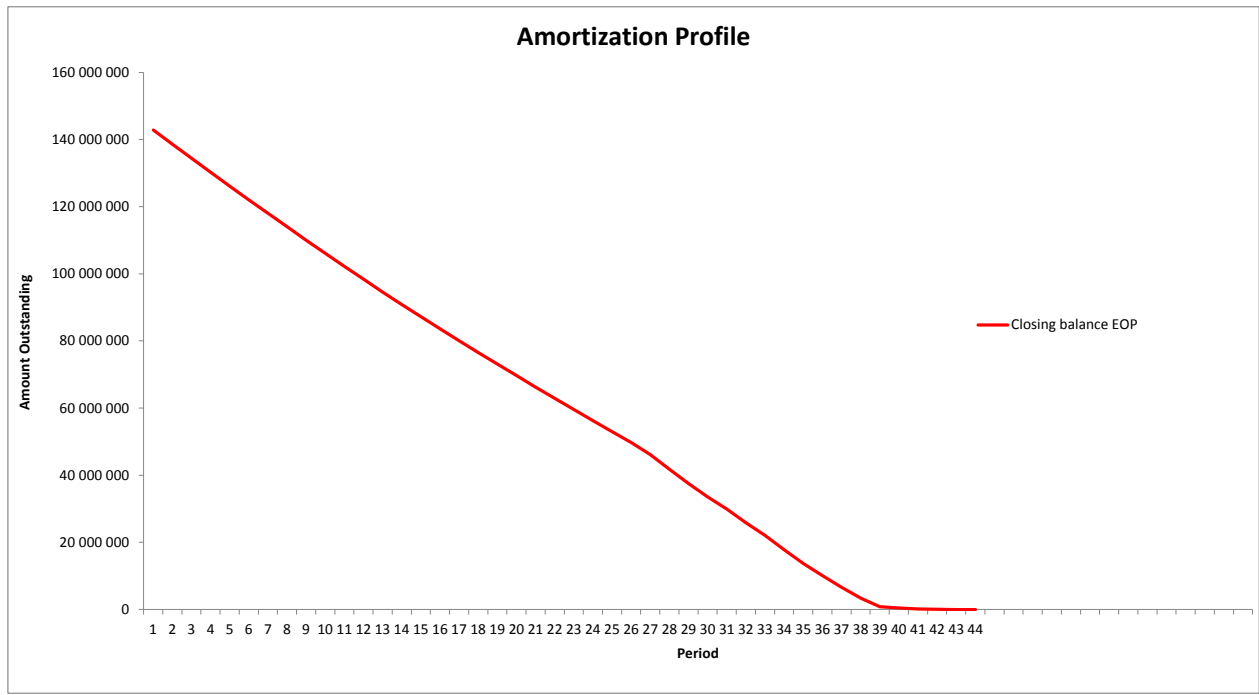
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	19	
Monthly Period	May 2017	Convention = 30/360 days
Interest Period	from 25.05.2017 to 25.06.2017	= 31 days

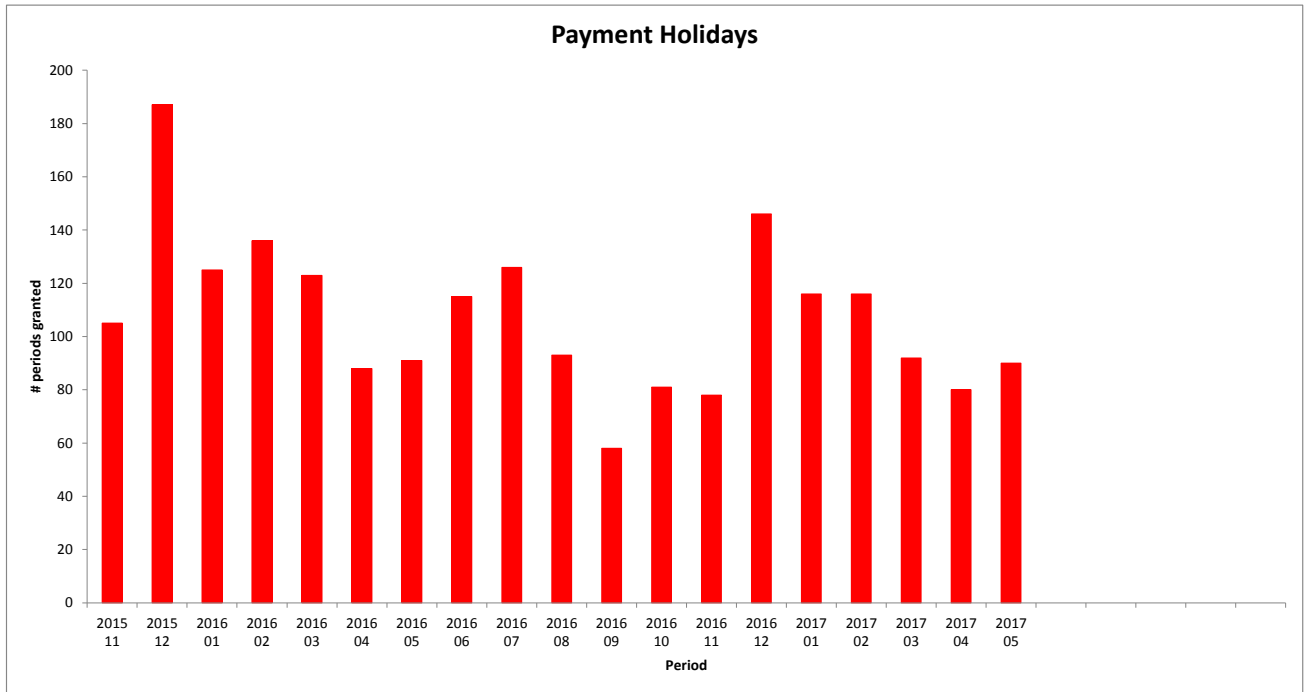


SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	19	
Monthly Period	May 2017	Convention = 30/360 days
Interest Period	from 25.05.2017 to 25.06.2017	= 31 days



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17.a Downpayment



Reporting Date	28.06.2017			
Payment date	26.06.2017			
Period No	19			
Monthly Period	May 2017	Convention	=	30/360 days
Interest Period	from 25.05.2017	to 25.06.2017	=	31 days

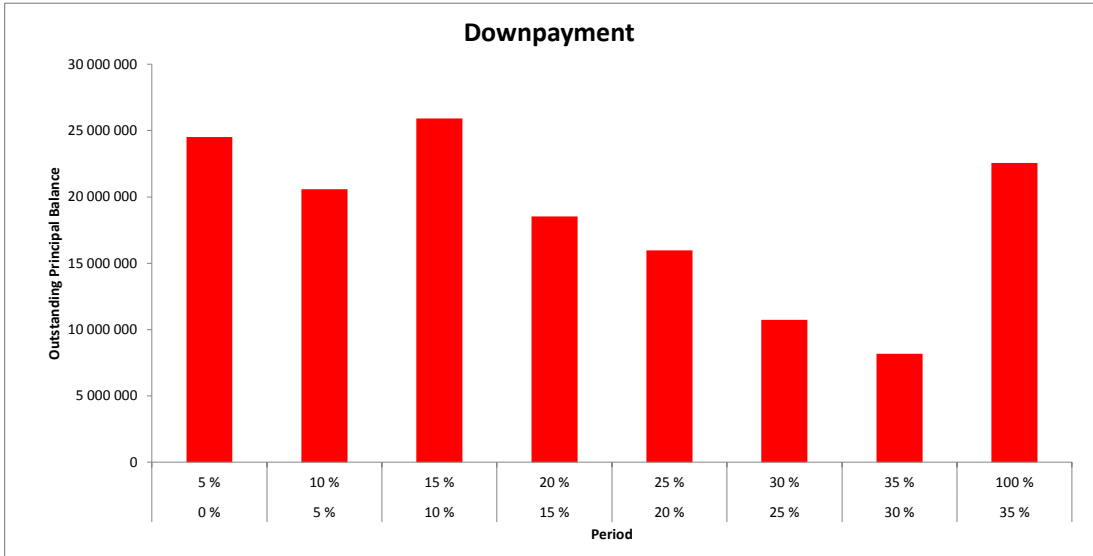
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 007	24 511 502	16,7 %	33,6	25,8
	5 %	10 %	1 738	20 587 166	14,0 %	33,4	25,6
	10 %	15 %	2 380	25 907 222	17,6 %	32,2	25,9
	15 %	20 %	1 687	18 541 402	12,6 %	32,1	25,7
	20 %	25 %	1 502	15 982 822	10,9 %	31,8	25,6
	25 %	30 %	1 068	10 727 425	7,3 %	30,9	26,1
	30 %	35 %	881	8 181 235	5,6 %	30,6	25,8
	35 %	100 %	3 306	22 562 615	15,3 %	29,0	25,5
	Total		14 569	147 001 390	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	19	
Monthly Period	May 2017	Convention = 30/360 days
Interest Period	from 25.05.2017 to 25.06.2017	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	19				
Monthly Period	May 2017	Convention	=	30/360 days	
Interest Period	from 25.05.2017	to 25.06.2017	=	31 days	

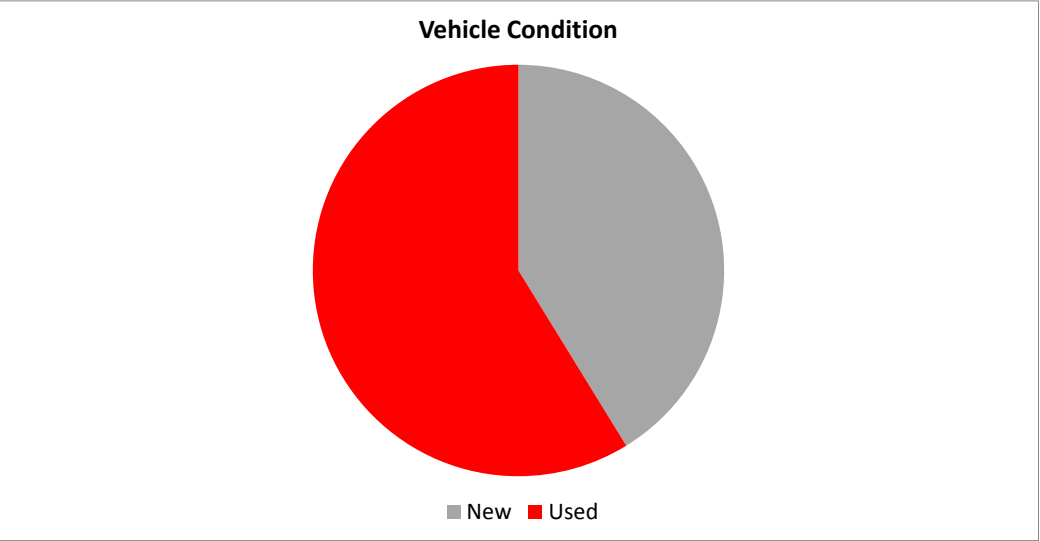
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	4 446	60 586 395	41,2 %	32,1	25,8	
Used	10 123	86 414 995	58,8 %	31,8	25,7	
Total	14 569	147 001 390	100 %			

SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.b Vehicle Condition



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	19				
Monthly Period	May 2017	Convention	=	30/360 days	
Interest Period	from 25.05.2017	to 25.06.2017	=	31 days	



SCF Rahoituspalvelut I DAC
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19.a Borrower Type



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	19				
Monthly Period	May 2017	Convention	=	30/360 days	
Interest Period	from 25.05.2017	to 25.06.2017	=	31 days	

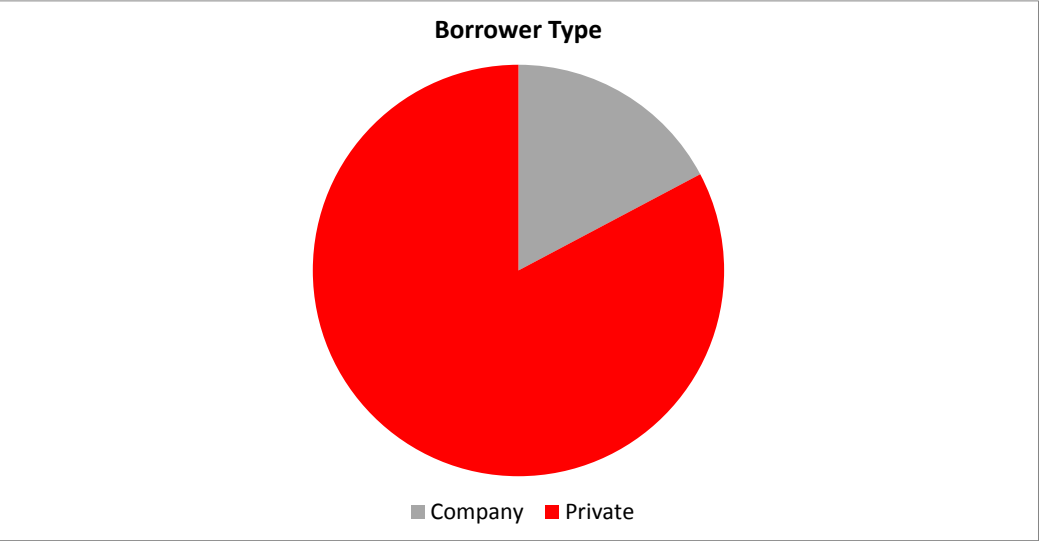
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 879	25 357 934	17,3 %	29,4	25,8
	Private	12 690	121 643 456	82,7 %	32,4	25,7
	Total	14 569	147 001 390	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	19				
Monthly Period	May 2017	Convention	=	30/360 days	
Interest Period	from 25.05.2017	to 25.06.2017	=	31 days	



SCF Rahoituspalvelut I DAC
Monthly Investor Report

20.a Vehicle type



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	19				
Monthly Period	May 2017		Convention	=	30/360 days
Interest Period	from	25.05.2017	to	25.06.2017	= 31 days

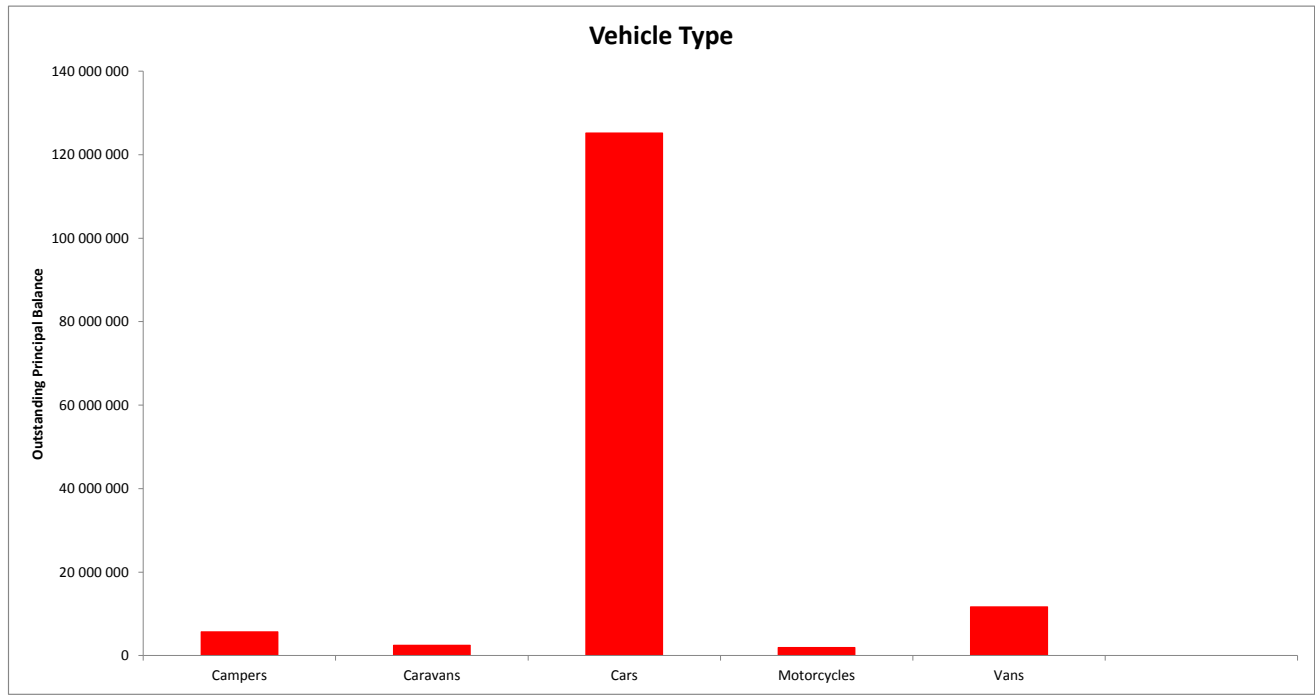
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	312	5 724 271	3,89 %	33,3	25,12
	Caravans	258	2 458 090	1,67 %	33,2	25,43
	Cars	12 617	125 230 601	85,19 %	31,9	25,79
	Motorcycles	314	1 929 303	1,31 %	31,8	24,48
	Vans	1 068	11 659 125	7,93 %	30,4	25,80
		14 569	147 001 390	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	19	
Monthly Period	May 2017	Convention = 30/360 days
Interest Period	from 25.05.2017 to 25.06.2017	= 31 days



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21.a Restructured Loans



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	19				
Monthly Period	May 2017		Convention	=	30/360 days
Interest Period	from 25.05.2017	to 25.06.2017		=	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
2017 04	0	0
2017 05	1	12 700
	9	107 358

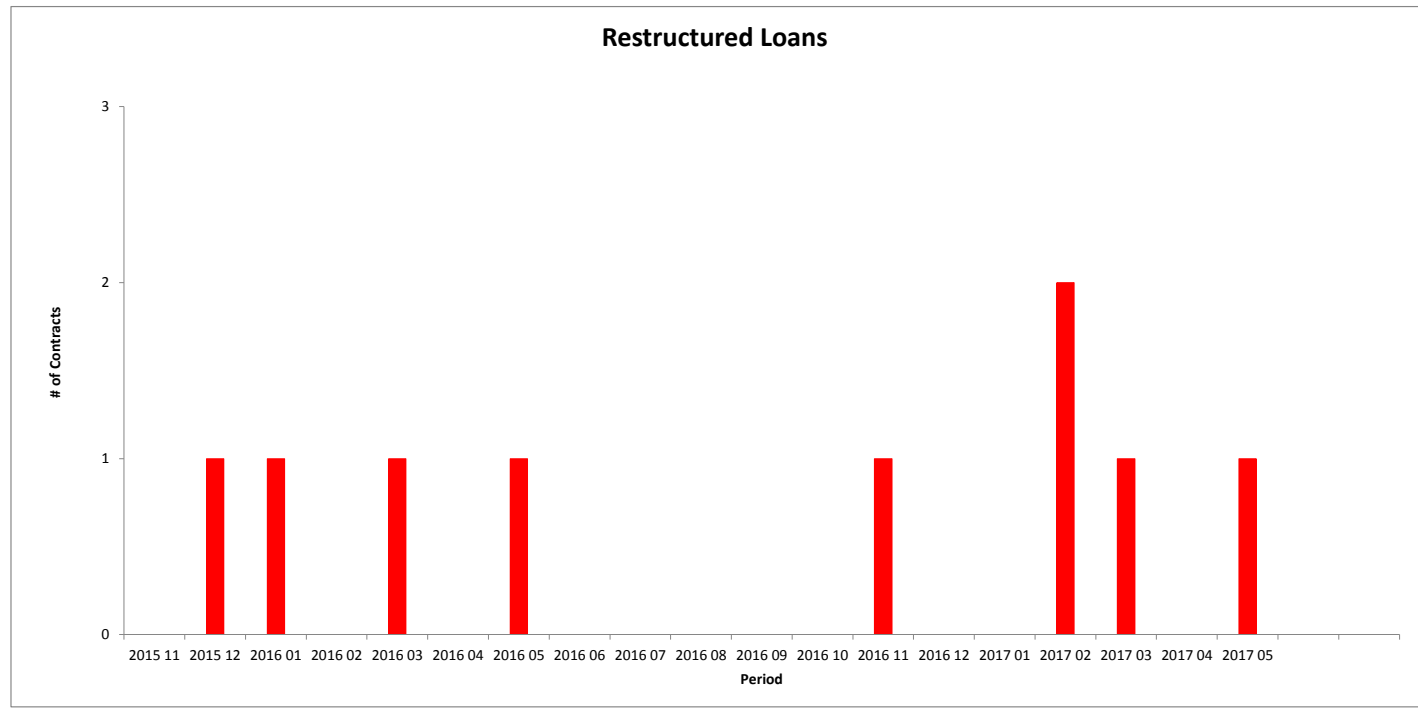
Restructured

SCF Rahoituspalvelut I DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	19				
Monthly Period	May 2017	Convention	=	30/360 days	
Interest Period	from 25.05.2017	to 25.06.2017	=	31 days	



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22.a Dynamic Interest rate



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	19	
Monthly Period	from May 2017	to Convention = 30/360 days
Interest Period	from 25.05.2017	to 25.06.2017 = 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 %

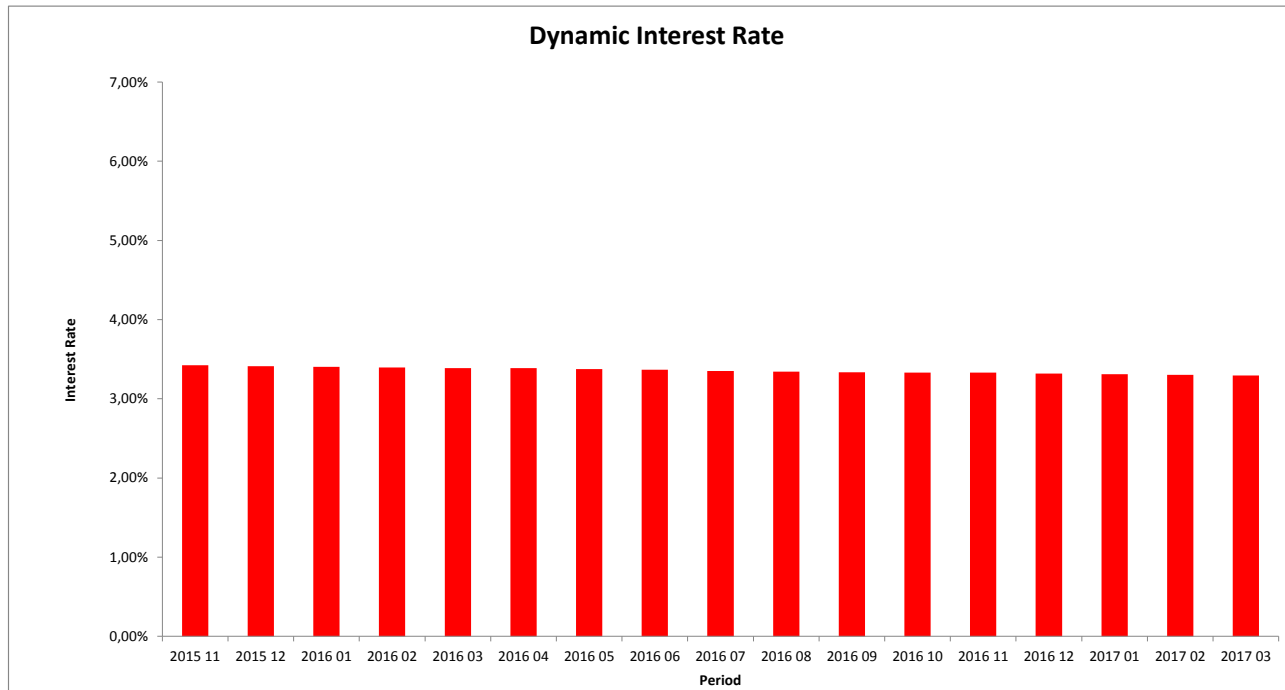
Interest rate evolution

SCF Rahoituspalvelut I DAC
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	19	
Monthly Period	May 2017	Convention = 30/360 days
Interest Period	from 25.05.2017 to 25.06.2017	= 31 days



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Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	19	
Monthly Period	from May 2017	to
Interest Period	from 25.05.2017	to 25.06.2017
Convention	=	30/360 days
	=	31 days

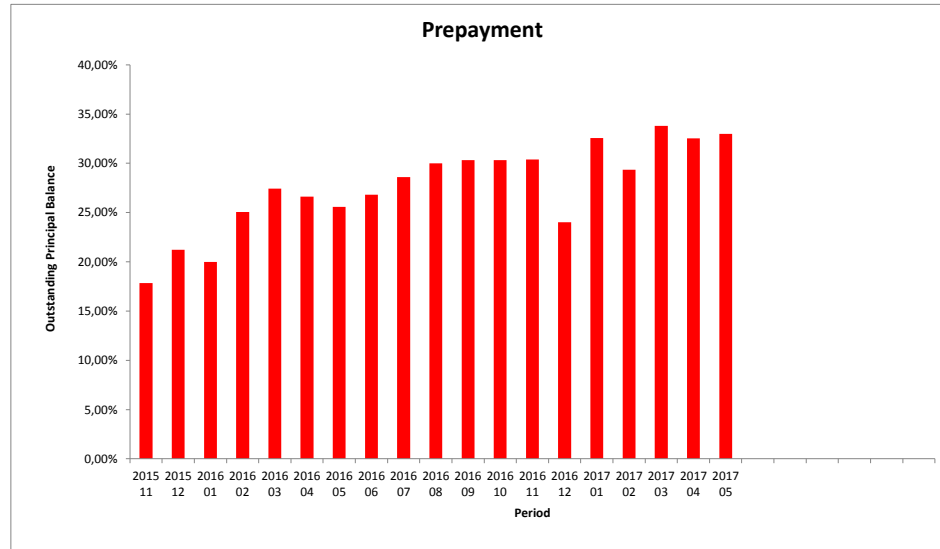
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2015 11	11 081 683	366 651 903	17,83 %	
2015 12	6 939 724	352 411 509	21,23 %	
2016 01	6 246 741	339 459 258	19,98 %	
2016 02	7 724 461	325 103 294	25,07 %	
2016 03	8 165 613	309 872 050	27,42 %	
2016 04	7 532 517	295 909 025	26,61 %	
2016 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 %	

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23.b Dynamic Pre-Payments



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	19	
Monthly Period	May 2017	Convention = 30/360 days
Interest Period	from 25.05.2017 to 25.06.2017	= 31 days



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24. Delinquency



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	19				
Monthly Period	from	May 2017	to	25.06.2017	Convention = 30/360 days
Interest Period		25.05.2017			= 31 days

year	month	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																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF Rahoituspalvelut I DAC
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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	19	
Monthly Period	from May 2017	to Convention = 30/360 days
Interest Period	from 25.05.2017	to 25.06.2017 = 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						
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	200 127	26																	

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	2 793	160 767	84 284
2016 2	446 837	31	2 657	231 150	215 688	819	231 969	214 868
2016 3	401 997	39	6 190	336 728	65 269	1 887	338 615	63 382
2016 4	310 561	36	61 850	209 480	101 081	5 277	214 758	95 803
2017 1	715 532	41	444 737	444 737	270 794	88 294	533 031	182 500
2017 2	200 127	26				31 858	31 858	168 269

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26. Priority of Payments



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	19				
Monthly Period	May 2017	Convention	=	30/360 days	
Interest Period	from 25.05.2017	to 25.06.2017	=	31 days	

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	10 025 470,53	EUR
Senior Expenses	-	3 064,33	EUR
Servicing Fee	-	63 292,27	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	500 938,74	EUR
Principal on Loan to Issuer	-	9 458 175,19	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	11 384 139,05	EUR
Senior Expenses	-	3 031,55	EUR
Interest Class A	-	6 698,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 329 595,65	EUR
Prior to PDTE - Interest on Class C notes	-	6 283,00	EUR
Prior to PDTE - Interest on Class D notes	-	6 650,00	EUR
Principal Payments on Class A	-	9 458 175,19	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	-	50 165,00	EUR
Interest Issuer Subordinated Loan	-	215,51	EUR
Principal Issuer Subordinated Loan	-	92 397,91	EUR
Payment to Purchaser	-	313 617,56	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	313 617,56	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,16	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	313 602,40	EUR

**SCF Rahoituspalvelut I DAC
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27. Transaction Costs



Reporting Date	28.06.2017	
Payment date	26.06.2017	
Period No	19	
Monthly Period	May 2017	Convention = 30/360 days
Interest Period	from 25.05.2017 to 25.06.2017	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	3 064,33						
Interest accrued for the Period	EUR	112 898,00	6 698,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	2 642 027,00	528 647,00	383 413,00	125 032,00	132 335,00	383 075,00	1 089 525,00
Interest Payments	EUR	112 898,00	6 698,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	2 642 027,00	528 647,00	383 413,00	125 032,00	132 335,00	383 075,00	1 089 525,00
Interest accrued on Subordinated Loan for the Period	EUR	215,51						
Cumulative Interest accrued on Subordinated Loan	EUR	10 444,86						
Interest Payments on Subordinated Loan	EUR	215,51						
Cumulative Interest Payments on Subordinated Loan	EUR	10 444,86						
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	28.06.2017		
Payment date	26.06.2017		
Period No	19		
Monthly Period	May 2017	Convention	= 30/360 days
Interest Period	from 25.05.2017	to 25.06.2017	= 31 days