

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.10.2017				
Payment date	25.10.2017			Following payment dates:	27.11.2017
Period No	23				28.12.2017
Monthly Period	Sep 2017			Convention	= 30/360 days
Interest Period	from 25.09.2017		to	25.10.2017	= 30 days
Cut-Off date	30.09.2017				

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1. Portfolio Information



Reporting Date	27.10.2017			
Payment date	25.10.2017			
Period No	23			
Monthly Period	Sep 2017	Convention =		30/360 days
Interest Period	from 25.09.2017	to 25.10.2017	=	30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	120 971 842,72 EUR	129 665 534,81 EUR
Scheduled Loan Principal Repayments	3 542 506,86 EUR	3 988 742,34 EUR
Prepayments	3 888 253,51 EUR	4 535 404,35 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	7 430 760,37 EUR	8 524 146,69 EUR
New Defaulted Auto Loans in Period	68 251,89 EUR	169 545,40 EUR
Closing Balance	113 472 830,46 EUR	120 971 842,72 EUR
Total revenue collections		
Revenue and fees received on loan balances	485 710,17 EUR	559 678,28 EUR
Recoveries on loans in default	120 753,38 EUR	144 546,35 EUR
Total Revenue Received in Period	606 463,55 EUR	704 224,63 EUR
# Loans		
At beginning of period	12 882 Loans	13 477 Loans
Paid in Full	575 Loans	578 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	7 Loans	17 Loans
At end of period	12 300 Loans	12 882 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)	8 034 879 EUR	9 225 781 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	8 034 879 EUR	9 225 781 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	7 962 960 EUR	9 168 741 EUR
b. Reserve Fund	1 061 655 EUR	1 145 487 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	9 024 615 EUR	10 314 228 EUR

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3. Reserve Accounts



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Note Balance

Beginning of Period	120 971 842,72	EUR
End of Period	113 472 830,46	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 %	1 061 655,35	EUR
Cash Outflow		1 061 655,35	EUR
Cash Inflow		974 718,43	EUR
End of Period	0,8 %	974 718,43	EUR
Required Reserve Amount	0,8 %	974 718,43	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	27.10.2017	
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Asset Balance

Beginning of Period	120 971 842,72 EUR
End of Period	113 472 830,46 EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	104 659 712,89	92,23 %	11 428
1-29 days past due	7 129 254,33	6,28 %	700

Delinquent Receivables:

30-59 days past due	1 131 871,69	1,00 %	121
60-89 days past due	307 249,30	0,27 %	29
90-119 days past due	207 217,04	0,18 %	18
120-149 days past due	32 636,15	0,03 %	3
150-179 days past due	4 889,06	0,00 %	1
Total Performing and Delinquent	113 472 830	100,00 %	12 300

Current Period Defaults	68 251,89	7
Cumulative Defaults	2 614 588,48	234
Current Period Recoveries	120 753,38	
Cumulative Recoveries	1 783 990,70	

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

NO

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	113 472 830,46
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	113 472 830,46
[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+/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	120 971 842,72	70 271 842,72	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	9 024 615,05						
Amortisation	7 499 012,26						
Redemption per Class	7 499 012,26	7 499 012,26	-	-	-	-	-
Redemption per Note		2 214,06	-	-	-	-	-
Class Principal Outstanding Closing Balance	113 472 830,46	62 772 830,46	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	55,32 %	23,97 %	5,11 %	3,35 %	5,82 %	6,43 %
Current Pool Factor		0,19	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	30						
Principal Outstanding per Note Beginning of Period		20 747,52	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 214,06	-	-	-	-	-
Principal Outstanding per Note End of Period		18 533,46	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		1,33	70,83	108,33	175,00	291,67	750,00
Interest Payment	30 059,11	4 509,11	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		1,33	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)		48,25 %	24,28 %	19,17 %	15,82 %	10,00 %	3,57 %
Current CE (excl. Excess Spread)		45,54 %	21,57 %	16,46 %	13,11 %	7,29 %	0,86 %

*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 27.10.2017
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 Interest Period : 25.09.2017 to 25.10.2017 = 30 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
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	No	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	No	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)	No	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)	No	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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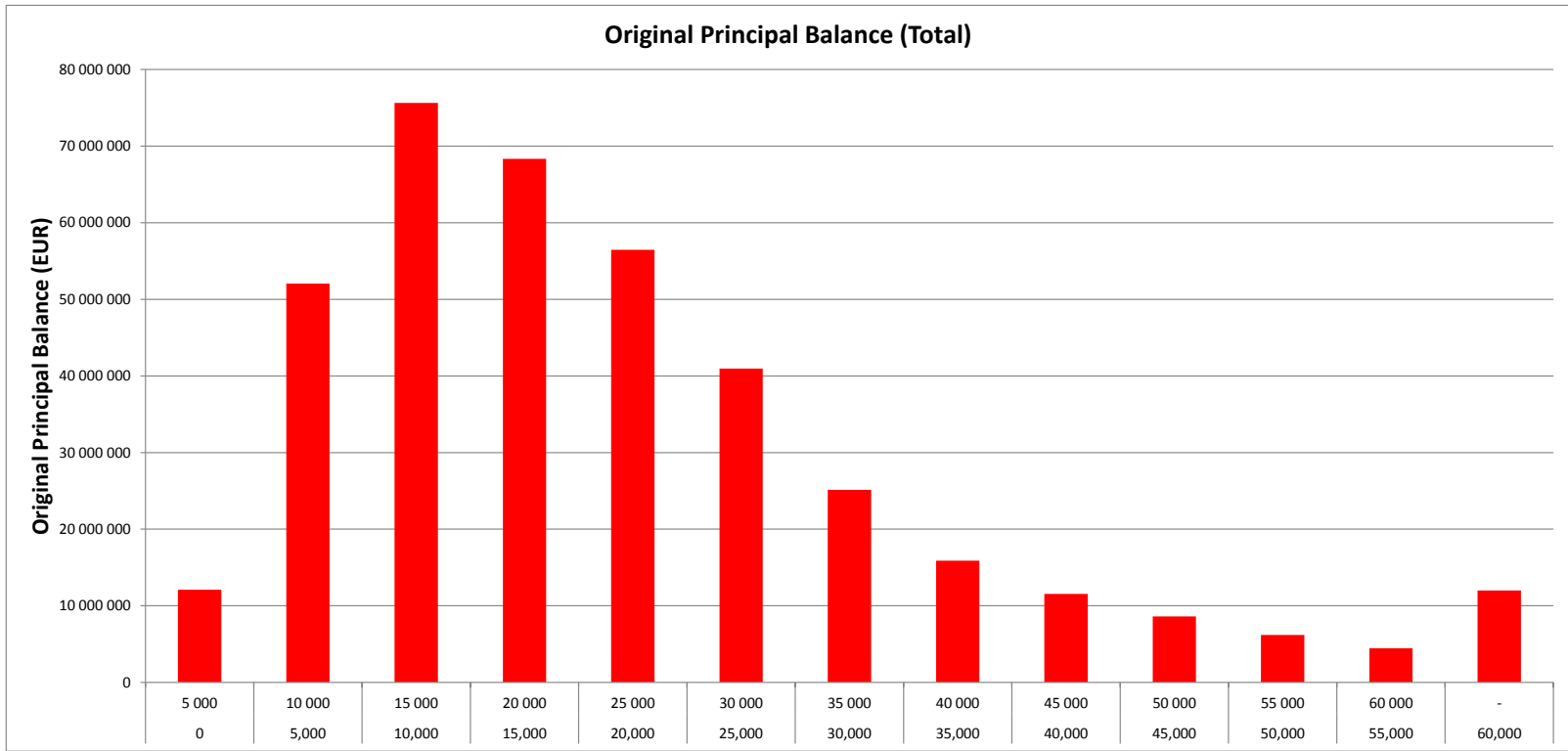
Average amount - all: 14 663

	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

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8.a Outstanding Principal Balance



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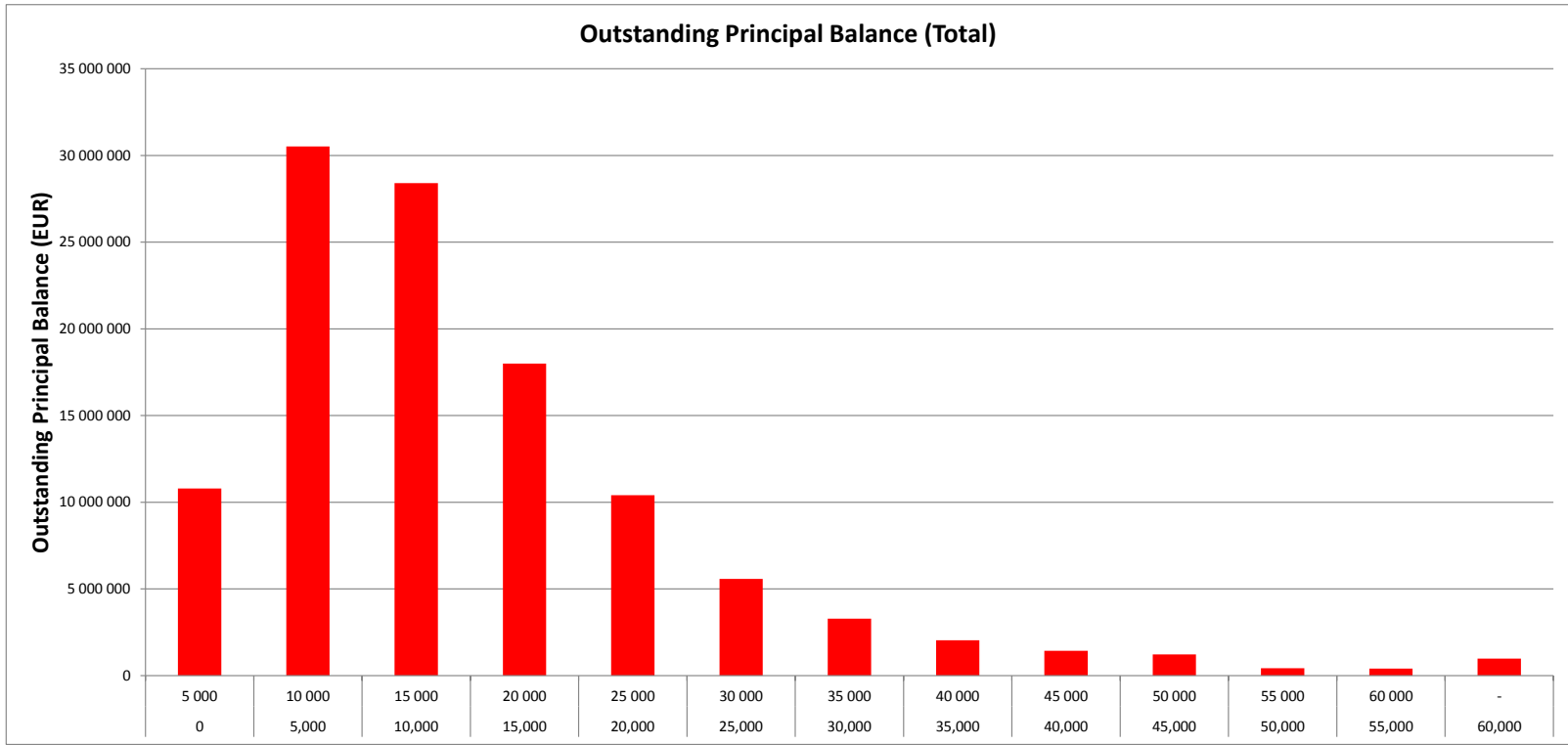
Average amount - all: 9 225

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3 872	10 789 431	9,5 %	19,5	30,4
	5 000	10 000	4 143	30 514 530	26,9 %	28,0	30,0
	10 000	15 000	2 320	28 401 668	25,0 %	29,5	29,7
	15 000	20 000	1 046	17 995 872	15,9 %	30,2	29,5
	20 000	25 000	472	10 402 865	9,2 %	30,5	29,2
	25 000	30 000	203	5 579 718	4,9 %	30,2	29,6
	30 000	35 000	102	3 283 215	2,9 %	30,9	28,9
	35 000	40 000	55	2 044 786	1,8 %	30,9	28,4
	40 000	45 000	34	1 430 167	1,3 %	31,3	28,2
	45 000	50 000	26	1 225 004	1,1 %	30,1	29,9
	50 000	55 000	8	424 292	0,4 %	31,4	27,5
	55 000	60 000	7	403 749	0,4 %	32,0	28,5
	60 000	-	12	977 534	0,9 %	28,4	29,8
	Total			12 300	113 472 830	100 %	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



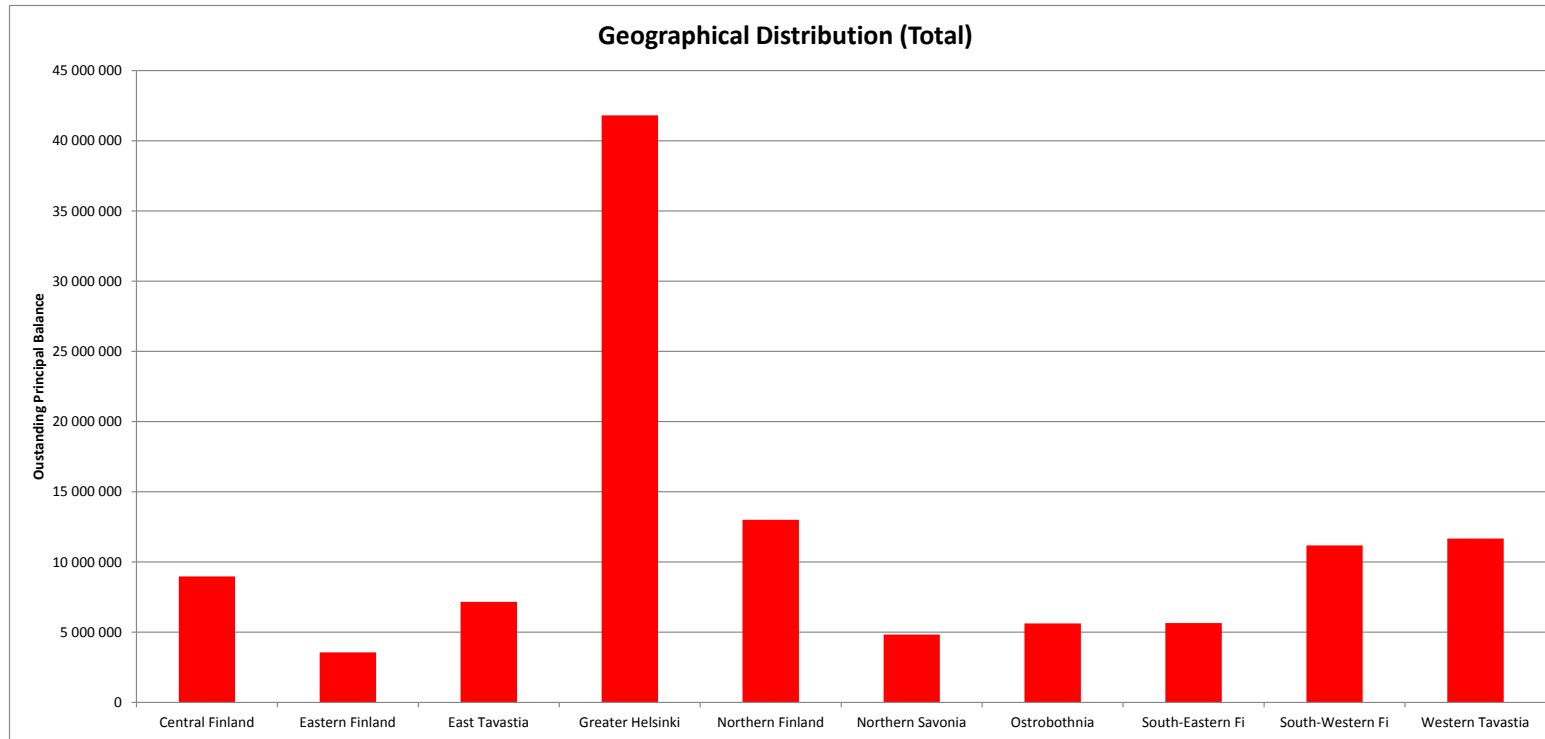
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 093	8 973 061	7,91 %	28,0		29,9
Eastern Finland	402	3 561 558	3,14 %	28,1		29,8
East Tavastia	770	7 158 285	6,31 %	28,6		29,6
Greater Helsinki	4 184	41 815 821	36,85 %	28,5		29,7
Northern Finland	1 370	13 001 656	11,46 %	28,8		29,6
Northern Savonia	517	4 828 485	4,26 %	28,6		29,4
Ostrobothnia	732	5 630 269	4,96 %	27,7		29,7
South-Eastern Fi	670	5 659 042	4,99 %	28,2		30,3
South-Western Fi	1 238	11 176 455	9,85 %	28,5		29,5
Western Tavastia	1 324	11 668 199	10,28 %	28,8		29,4
Total	12 300	113 472 830	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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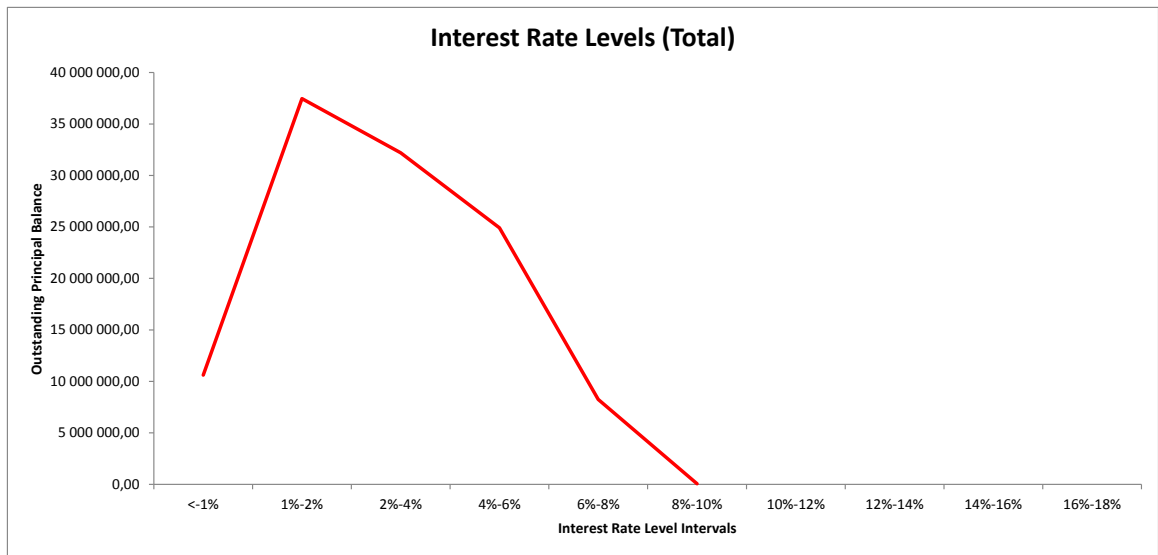
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1129	10 605 809	9,35 %	29,6	28,8
1 2		3499	37 461 887	33,01 %	28,9	29,7
2 4		3200	32 193 354	28,37 %	28,5	29,6
4 6		3185	24 906 255	21,95 %	27,4	30,2
6 8		1277	8 245 480	7,27 %	28,0	29,6
8 10		10	60 046	0,05 %	29,0	30,8
10 12						
12 14						
14 16						
16 18						
Total		12 300	113 472 830	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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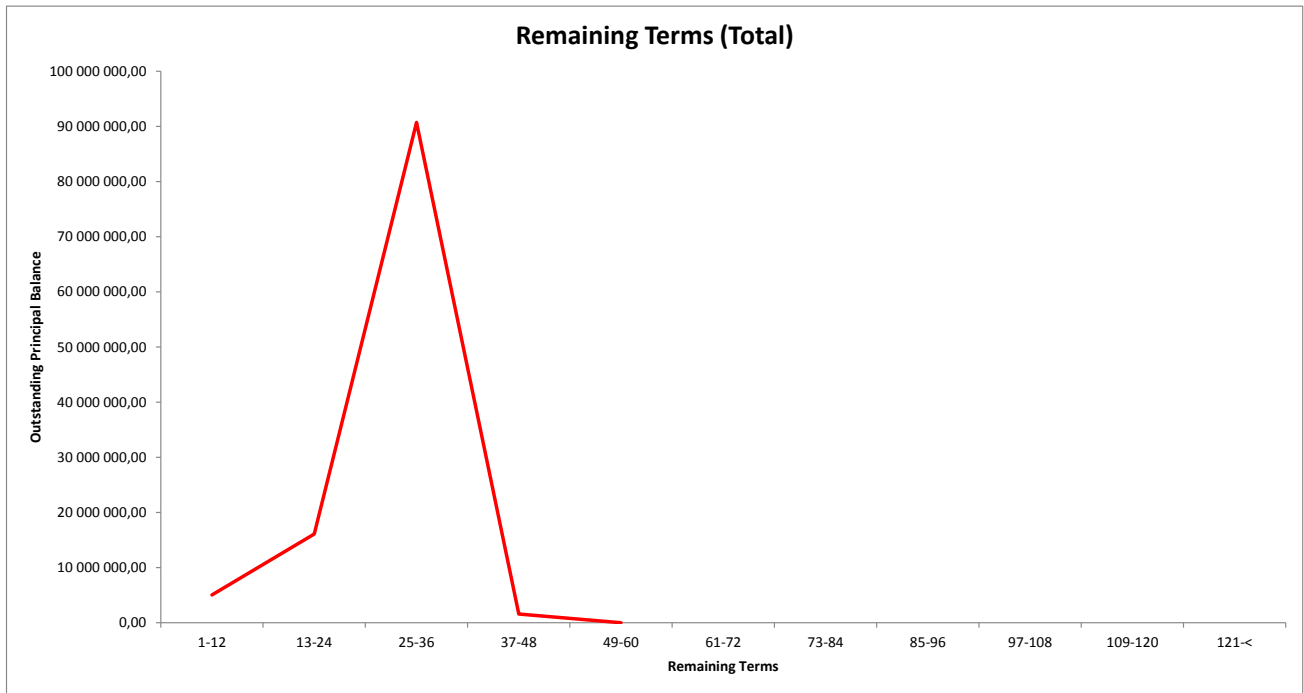
		TOTAL						
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0			29	16 360	0,01 %	0,0	35,3
	1			1 915	5 050 116	4,45 %	8,1	30,2
	13			2 409	16 101 954	14,19 %	20,7	32,2
	25			36 7 844	90 713 933	79,94 %	30,8	29,3
	37			48 103	1 590 468	1,40 %	37,7	26,0
	49			60 0	0	0,00 %	0,0	0,0
	61			72				
	73			84				
	85			96				
	97			108				
	109			120				
	121							
	Total			12 300	113 472 830	100 %		

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11.b Remaining Terms



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12.a Seasoning



Reporting Date	27.10.2017		
Payment date	25.10.2017		
Period No	23		
Monthly Period	Sep 2017	Convention	= 30/360 days
Interest Period	from 25.09.2017	to 25.10.2017	= 30 days

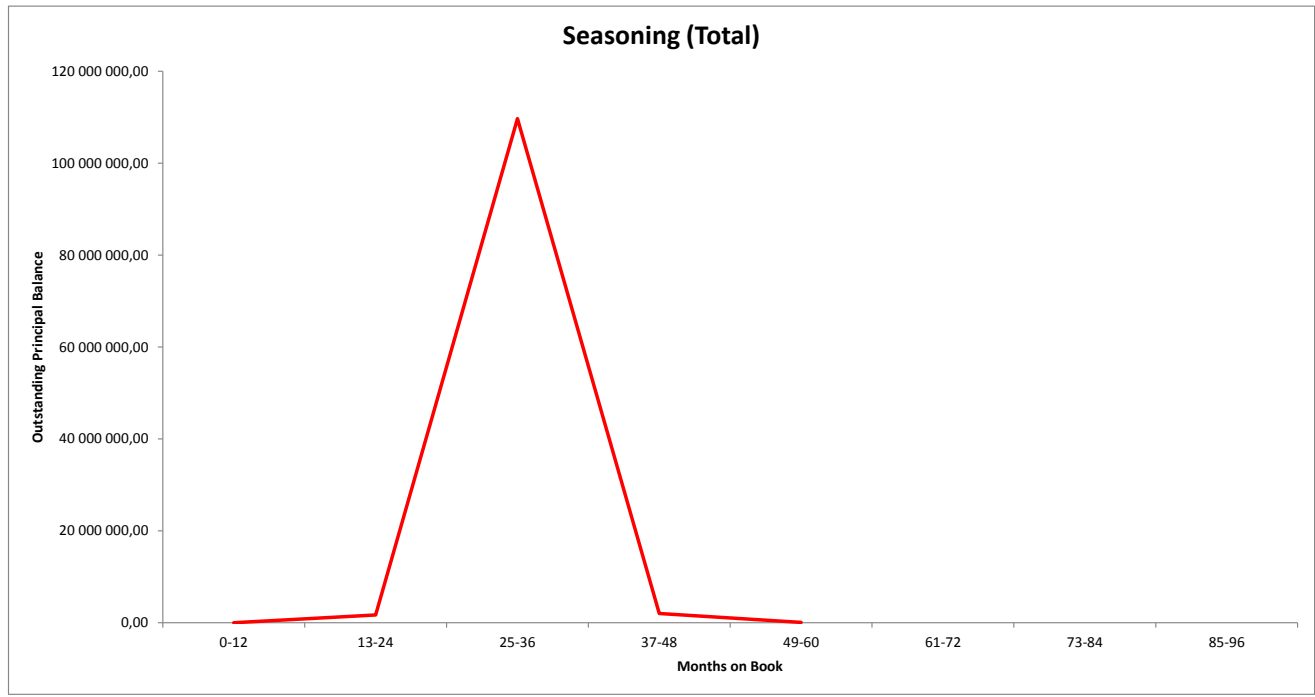
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	0	0	0,00 %	0,0	0,0
13	24	167	1 707 510	1,50 %	33,3	24,0
25	36	11 858	109 679 598	96,66 %	28,5	29,6
37	48	256	2 015 714	1,78 %	21,8	38,3
49	60	19	70 008	0,06 %	8,9	50,9
61	72					
73	84					
85	96					
Total		12 300	113 472 830	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.a Balloon loans



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days

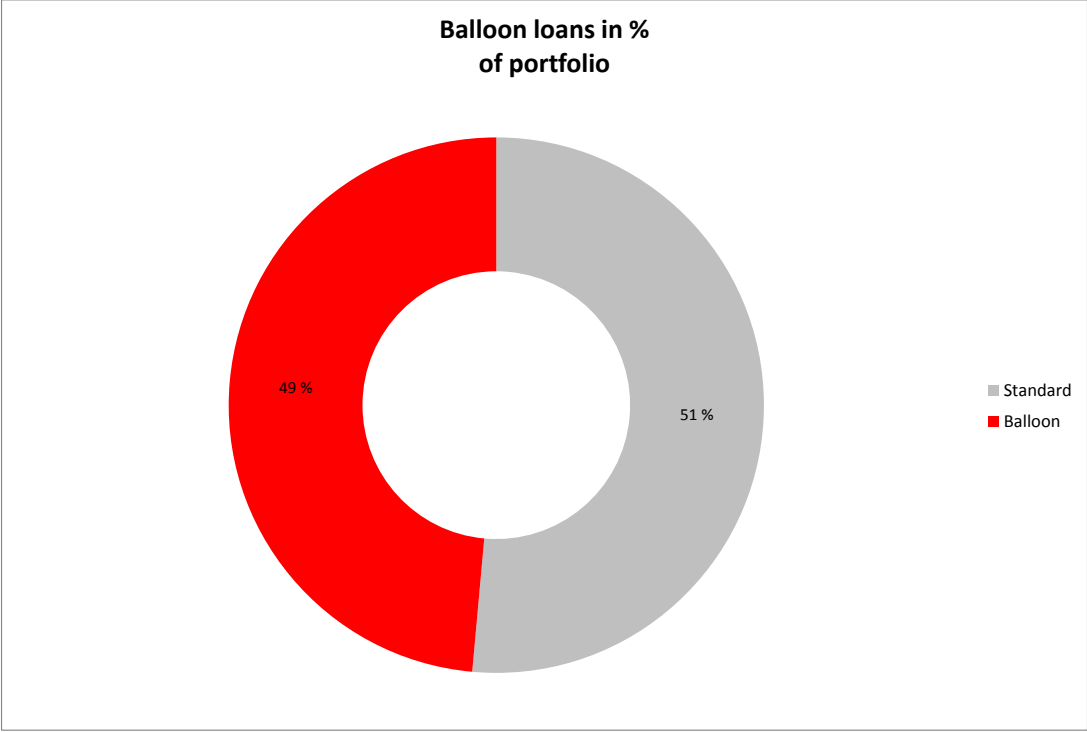
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		8 758	58 365 948	51,44 %	912	0,00 %	27,3	29,6
Balloon		3 542	55 106 883	48,56 %	22 816 915	41,40 %	29,7	29,8
Total		12 300	113 472 830	100 %	22 817 826	20,11 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days



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 Monthly Investor Report

14.a # loans per borrower



Reporting Date		27.10.2017			
Payment date		25.10.2017			
Period No		23			
Monthly Period		Sep 2017	Convention =		30/360 days
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

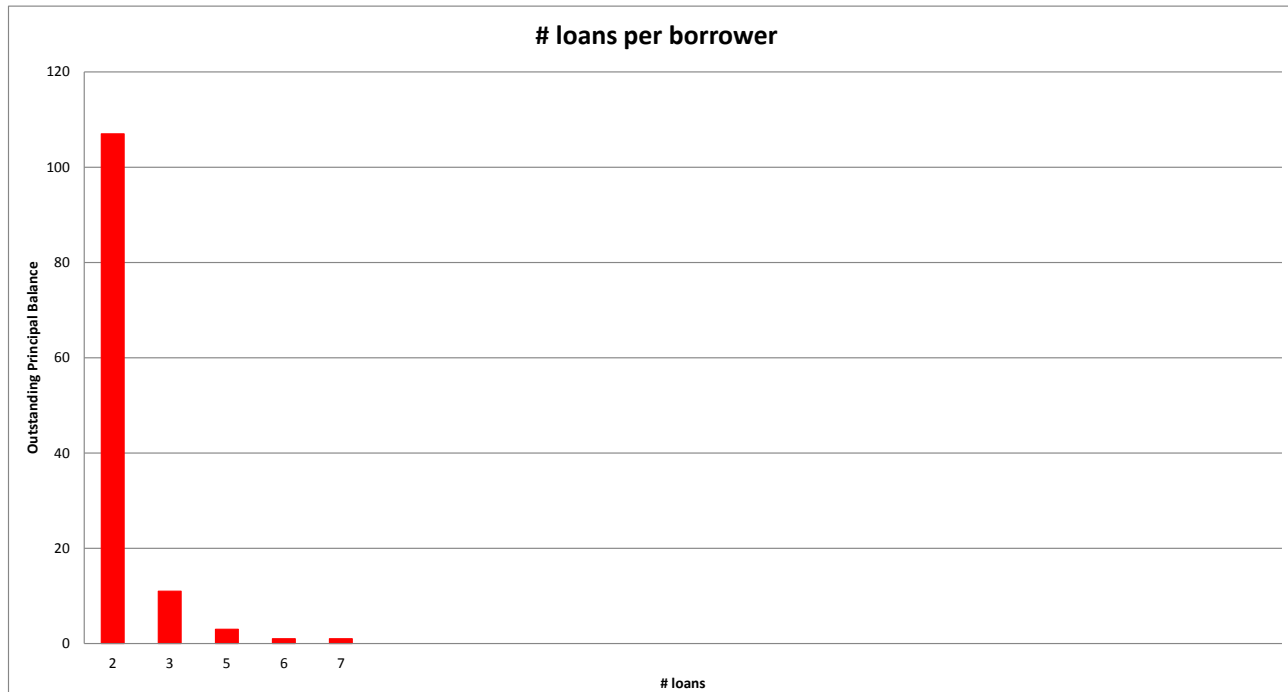
# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
1	12025		110 314 035	97,22 %
2	107		2 489 930	2,19 %
3	11		353 662	0,31 %
5	3		131 940	0,12 %
6	1		62 202	0,05 %
7	1		121 062	0,11 %
Total:	12 148		113 472 830	100,0 %

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Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days

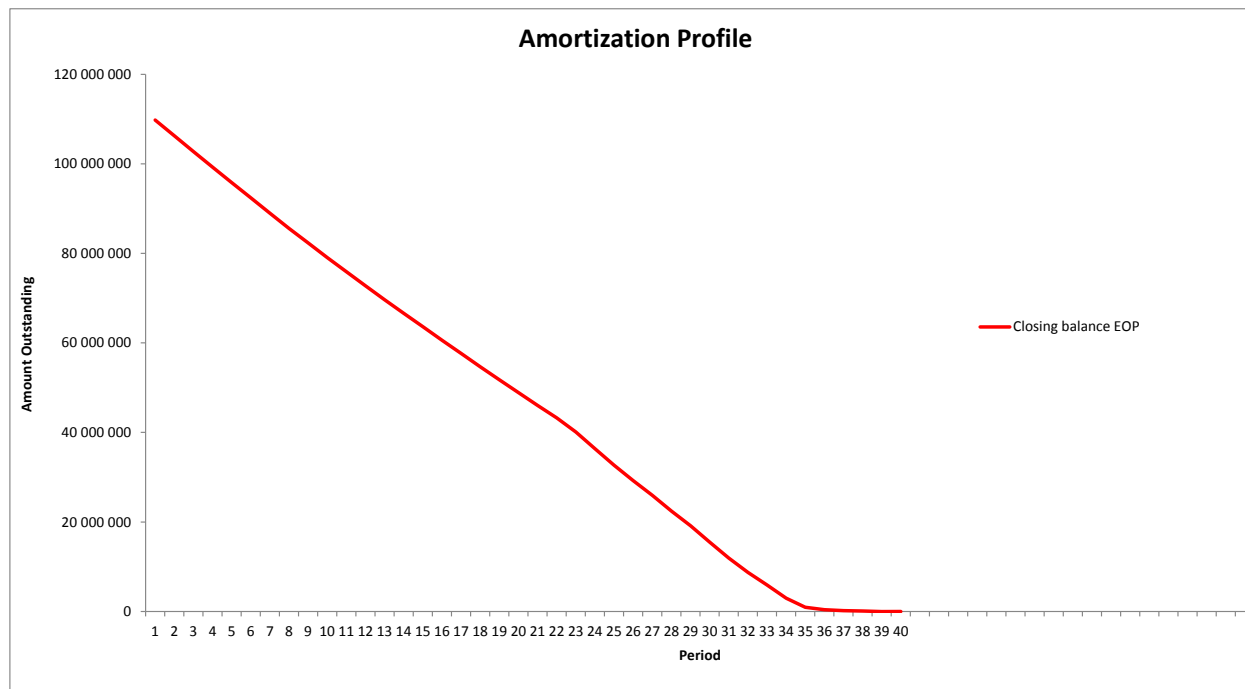
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	113 472 830	109 799 867	3 672 964	308 021	3,31 %	96,76 %
2	109 799 867	106 273 917	3 525 950	297 777	3,30 %	93,66 %
3	106 273 917	102 758 387	3 515 530	287 842	3,30 %	90,56 %
4	102 758 387	99 259 826	3 498 560	277 965	3,29 %	87,47 %
5	99 259 826	95 820 936	3 438 891	268 142	3,29 %	84,44 %
6	95 820 936	92 405 668	3 415 268	258 481	3,29 %	81,43 %
7	92 405 668	88 974 620	3 431 048	248 920	3,28 %	78,41 %
8	88 974 620	85 591 852	3 382 768	239 280	3,28 %	75,43 %
9	85 591 852	82 331 275	3 260 576	229 817	3,27 %	72,56 %
10	82 331 275	79 064 540	3 266 735	220 635	3,26 %	69,68 %
11	79 064 540	75 920 585	3 143 956	211 479	3,26 %	66,91 %
12	75 920 585	72 764 191	3 156 393	202 668	3,25 %	64,12 %
13	72 764 191	69 645 598	3 118 594	193 872	3,24 %	61,38 %
14	69 645 598	66 623 072	3 022 526	185 100	3,24 %	58,71 %
15	66 623 072	63 630 498	2 992 574	176 660	3,23 %	56,08 %
16	63 630 498	60 601 379	3 029 119	168 298	3,22 %	53,41 %
17	60 601 379	57 654 907	2 946 472	159 821	3,21 %	50,81 %
18	57 654 907	54 680 966	2 973 941	151 598	3,20 %	48,19 %
19	54 680 966	51 757 561	2 923 405	143 341	3,19 %	45,61 %
20	51 757 561	48 917 477	2 840 084	135 149	3,18 %	43,11 %

Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile

Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 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	47	67	17 210	430 716
Total:	2 444	3 361	1 030 921	34 158 962

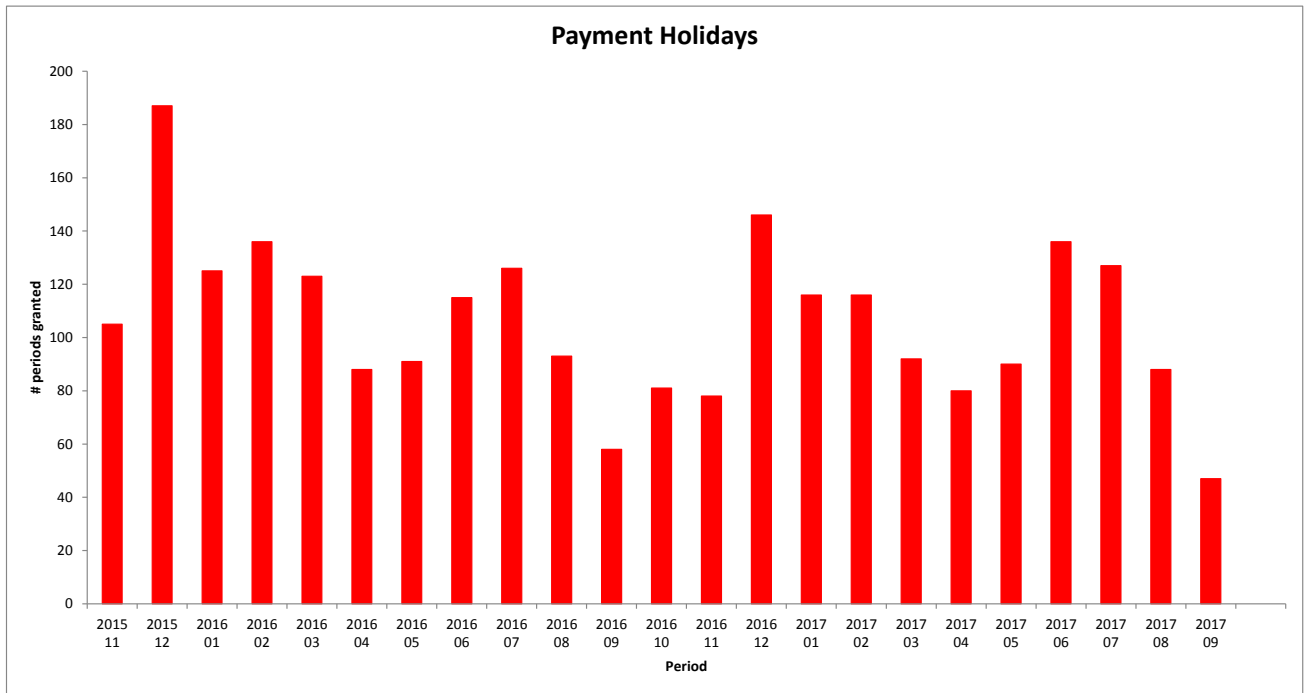
Payment Holiday

SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	23				
Monthly Period	Sep 2017		Convention	=	30/360 days
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

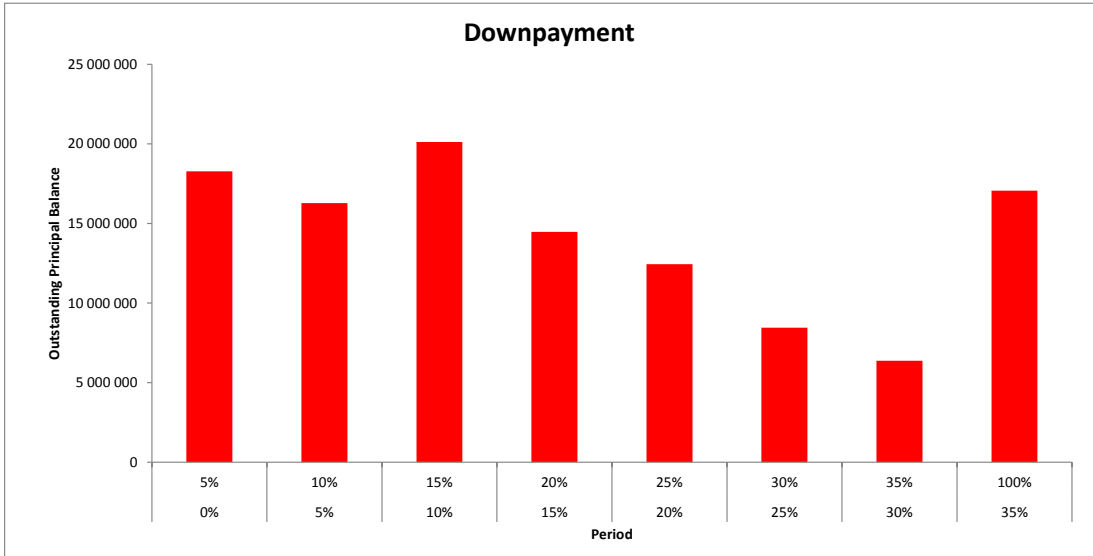
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 654	18 271 788	16,1 %	29,9	29,8
	5 %	10 %	1 515	16 283 325	14,3 %	29,7	29,6
	10 %	15 %	2 037	20 120 754	17,7 %	28,7	29,8
	15 %	20 %	1 431	14 474 428	12,8 %	28,6	29,7
	20 %	25 %	1 290	12 436 569	11,0 %	28,3	29,5
	25 %	30 %	925	8 448 386	7,4 %	27,4	30,1
	30 %	35 %	752	6 372 619	5,6 %	27,4	29,7
	35 %	100 %	2 696	17 064 961	15,0 %	26,4	29,4
Total		12 300	113 472 830	100 %			

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17.b Downpayment



Reporting Date	27.10.2017		
Payment date	25.10.2017		
Period No	23		
Monthly Period	Sep 2017	Convention	= 30/360 days
Interest Period	from 25.09.2017	to 25.10.2017	= 30 days



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Monthly Investor Report

18.a Vehicle Condition



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	23				
Monthly Period	Sep 2017	Convention	=	30/360 days	
Interest Period	from 25.09.2017	to 25.10.2017	=	30 days	

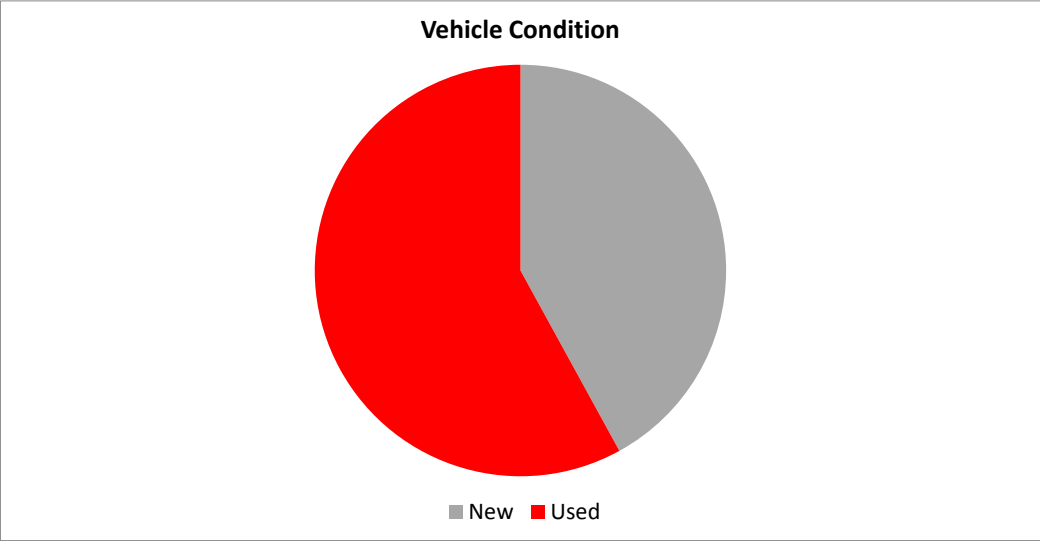
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	3 833	47 672 666	42,0 %	28,7	29,7	
Used	8 467	65 800 165	58,0 %	28,3	29,7	
Total	12 300	113 472 830	100 %			

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18.b Vehicle Condition



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	23				
Monthly Period	Sep 2017	Convention	=	30/360 days	
Interest Period	from 25.09.2017	to 25.10.2017	=	30 days	



SCF Rahoituspalvelut I DAC
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19.a Borrower Type



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	23
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017
Convention	= 30/360 days
	= 30 days

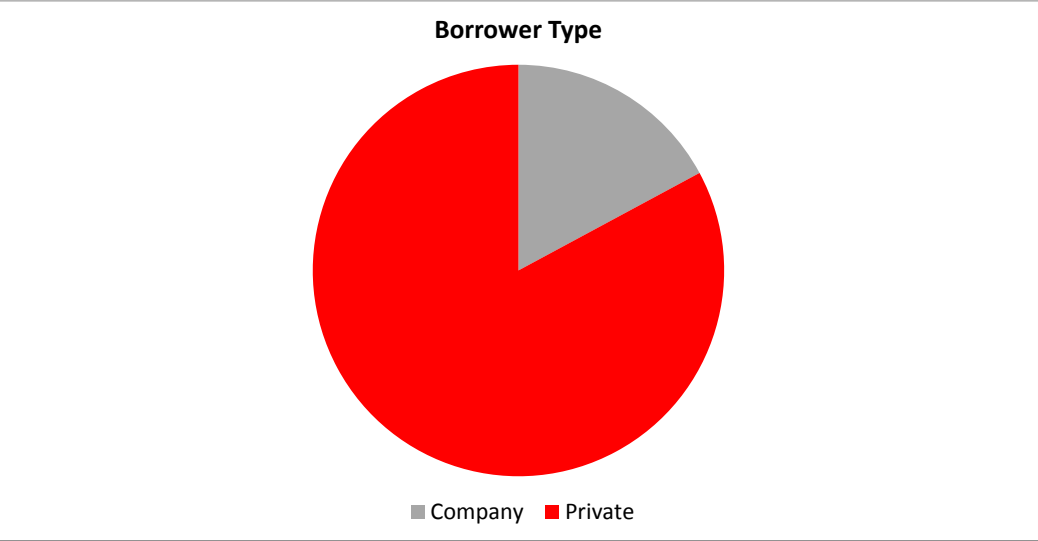
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 583	19 446 392	17,1 %	26,5	29,7
	Private	10 717	94 026 439	82,9 %	28,9	29,7
	Total	12 300	113 472 830	100 %		

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19.b Borrower Type



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	23				
Monthly Period	Sep 2017	Convention	=	30/360 days	
Interest Period	from 25.09.2017	to 25.10.2017	=	30 days	



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20.a Vehicle type



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days

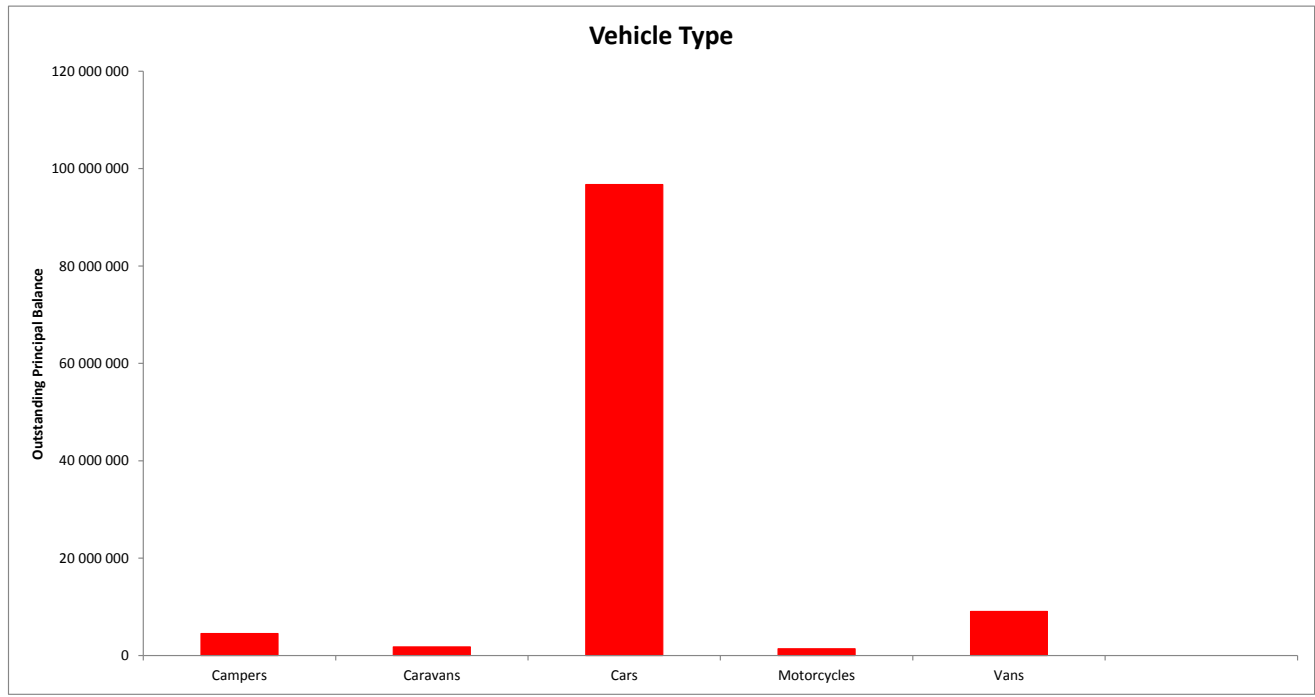
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	263	4 523 636	3,99 %	29,6	29,09
	Caravans	203	1 786 068	1,57 %	29,7	29,36
	Cars	10 662	96 739 512	85,25 %	28,5	29,74
	Motorcycles	255	1 377 275	1,21 %	28,1	28,58
	Vans	917	9 046 340	7,97 %	27,2	29,62
		12 300	113 472 830	100 %		

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20.b Vehicle type



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days



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Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days

TOTAL		
Period	No	Outstanding balance
2015 11	0	0
2015 12	1	21 854
2016 01	1	2 615
2016 02	0	0
2016 03	1	758
2016 04	0	0
2016 05	1	13 140
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	0	0
2016 10	0	0
2016 11	1	12 709
2016 12	0	0
2017 01	0	0
2017 02	2	14 261
2017 03	1	29 321
2017 04	0	0
2017 05	1	12 700
2017 06	0	0
2017 07	0	0
2017 08	0	0
2017 09	1	7 023
	10	114 382

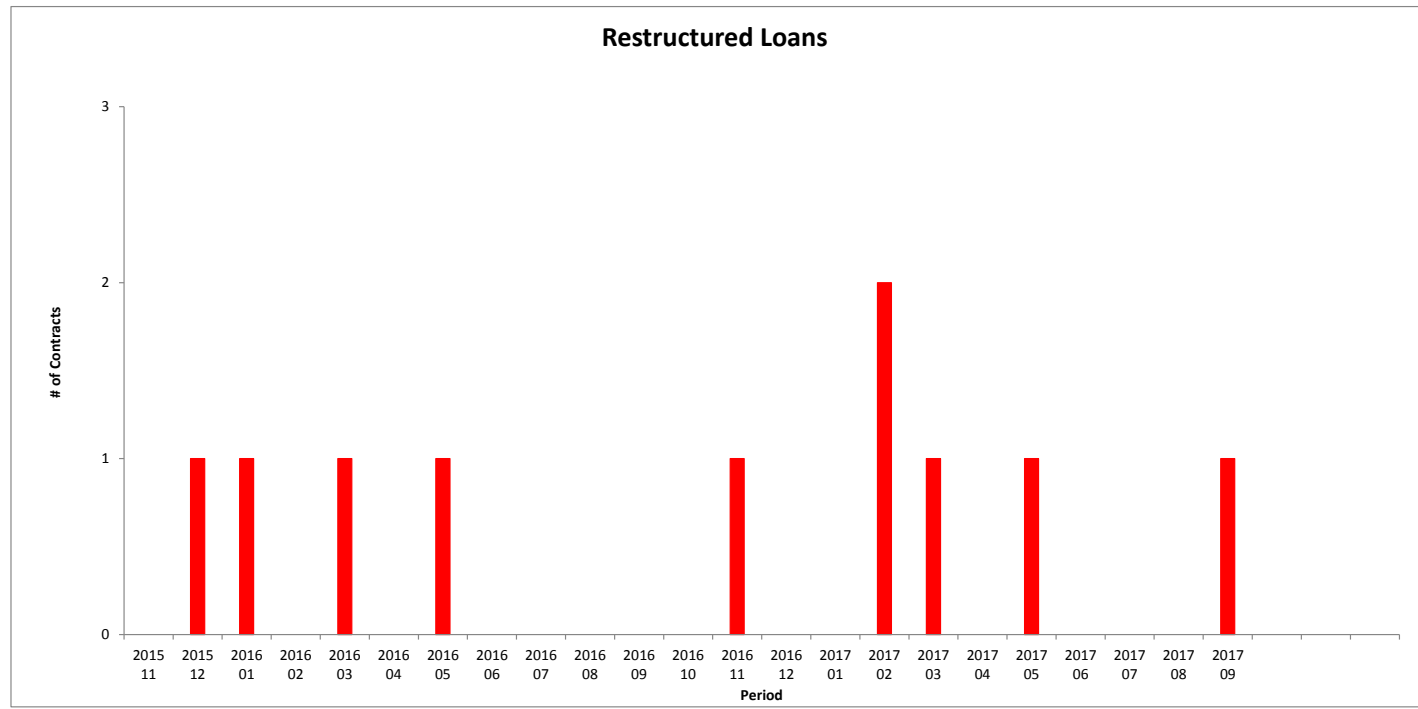
Restructured

SCF Rahoituspalvelut I DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	23				
Monthly Period	Sep 2017	Convention	=	30/360 days	
Interest Period	from 25.09.2017	to 25.10.2017	=	30 days	



SCF Rahoituspalvelut I DAC
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days

TOTAL		
Period	Closing balance	WA Interest rate
2015 11	366 651 903	3,42 %
2015 12	352 411 509	3,41 %
2016 01	339 459 258	3,40 %
2016 02	325 103 620	3,40 %
2016 03	309 872 376	3,39 %
2016 04	295 909 025	3,39 %
2016 05	282 618 106	3,38 %
2016 06	269 186 189	3,37 %
2016 07	256 332 240	3,35 %
2016 08	243 087 609	3,34 %
2016 09	230 403 384	3,34 %
2016 10	218 574 991	3,33 %
2016 11	207 082 595	3,33 %
2016 12	197 362 116	3,32 %
2017 01	186 116 839	3,31 %
2017 02	176 468 278	3,30 %
2017 03	165 699 356	3,30 %
2017 04	156 459 565	3,30 %
2017 05	147 001 390	3,29 %
2017 06	138 048 716	3,28 %
2017 07	129 665 535	3,27 %
2017 08	120 971 843	3,27 %
2017 09	113 472 830	3,26 %

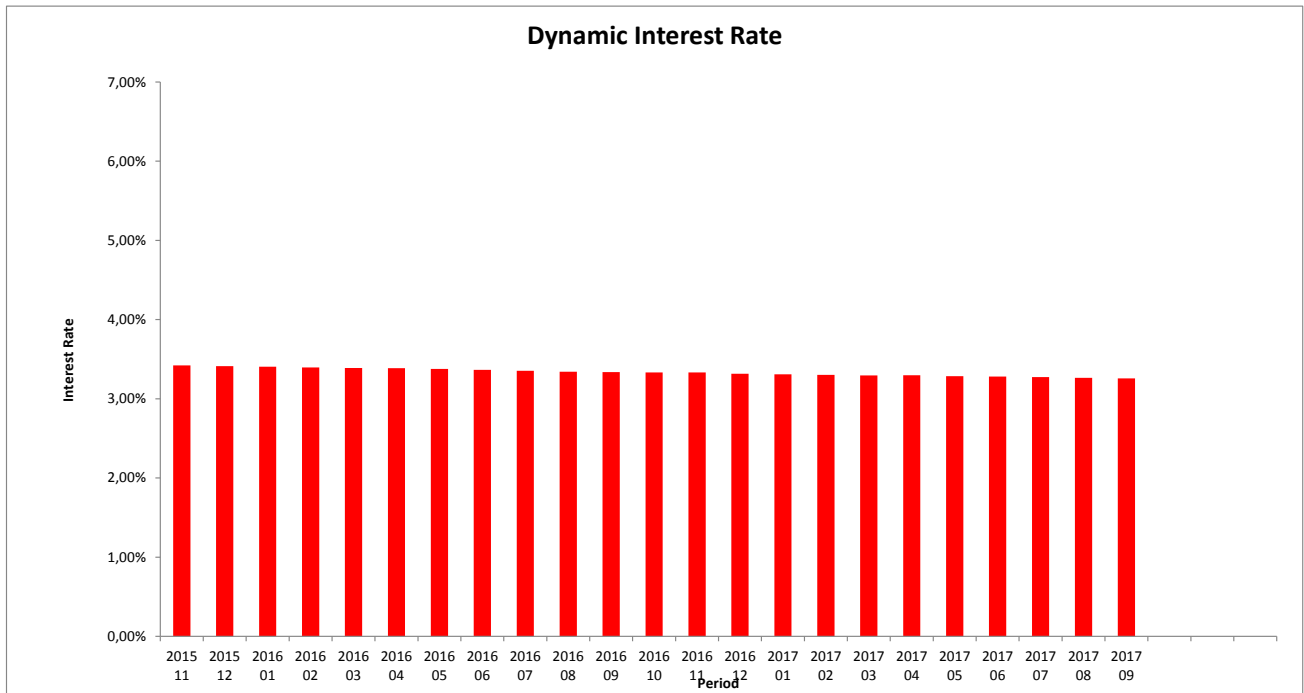
Interest rate evolution

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Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days



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23.a Dynamic Pre-Payments



Reporting Date 27.10.2017
Payment date 25.10.2017
Period No 23

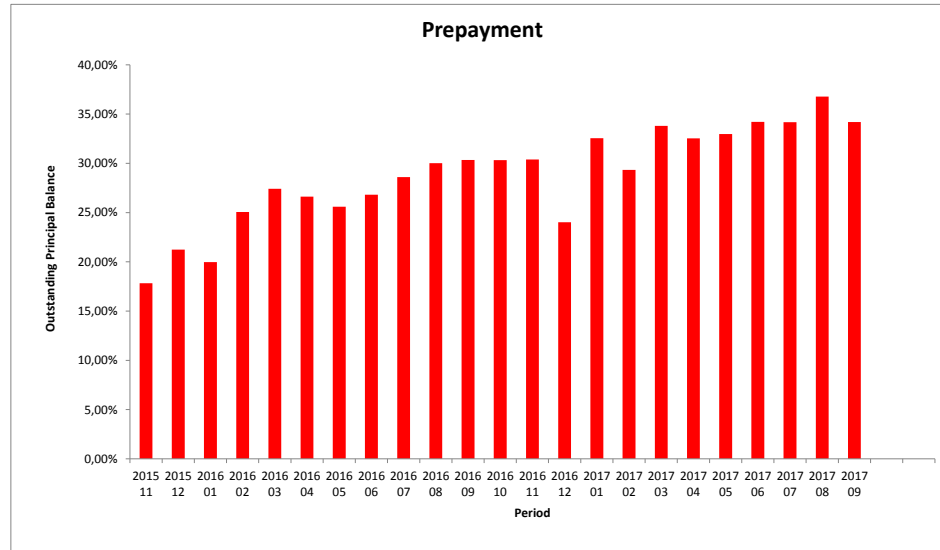
Monthly Period from Sep 2017 to Convention = 30/360 days
Interest Period from 25.09.2017 to 25.10.2017 = 30 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2015 11	11 081 683	366 651 903	17,83 %	
2015 12	6 939 724	352 411 509	21,23 %	
2016 01	6 246 741	339 459 258	19,98 %	
2016 02	7 724 461	325 103 294	25,07 %	
2016 03	8 165 613	309 872 050	27,42 %	
2016 04	7 532 517	295 909 025	26,61 %	
2016 05	6 875 978	282 618 106	25,59 %	
2016 06	6 913 359	269 186 189	26,82 %	
2016 07	7 094 184	256 332 240	28,59 %	
2016 08	7 123 064	243 087 609	30,01 %	
2016 09	6 836 336	230 403 384	30,33 %	
2016 10	6 483 847	218 574 991	30,33 %	
2016 11	6 157 703	207 082 595	30,4 %	
2016 12	4 467 714	197 362 116	24,0 %	
2017 01	6 010 290	186 116 839	32,6 %	
2017 02	5 033 495	176 468 278	29,3 %	
2017 03	5 597 972	165 699 356	33,8 %	
2017 04	5 048 389	156 459 565	32,5 %	
2017 05	4 821 666	147 001 390	33,0 %	
2017 06	4 733 665	138 048 716	34,2 %	
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 %	

23.b Dynamic Pre-Payments



Reporting Date	27.10.2017		
Payment date	25.10.2017		
Period No	23		
Monthly Period	Sep 2017	Convention	= 30/360 days
Interest Period	from 25.09.2017	to 25.10.2017	= 30 days



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24. Delinquency



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2015	11	366 651 903	24 137	343 706 720	1 444	21 200 466	117	1 575 426	11	169 291	0	0	0	0	0	0	1	503	
	12	352 411 509	23 746	332 486 566	1 291	18 054 457	104	1 486 011	26	332 543	3	51 932	0	0	0	0	1	200	
2016	1	339 459 258	22 922	314 699 804	1 540	22 088 941	157	2 145 310	16	247 854	16	225 416	3	51 932	0	0	1	33 107	
	2	325 103 620	22 418	302 359 501	1 410	20 127 267	155	2 032 960	28	344 080	6	92 969	9	131 944	1	14 899	4	97 046	
	3	309 872 376	21 861	289 199 869	1 320	18 030 184	128	1 875 160	34	428 374	16	256 558	4	49 962	3	31 944	7	114 899	
	4	295 909 025	21 305	276 878 541	1 191	16 470 029	161	1 945 959	25	287 739	12	151 798	8	162 542	1	12 417	10	98 163	
	5	282 618 106	20 318	258 929 061	1 538	20 738 999	141	2 096 078	52	626 683	8	65 367	5	75 206	5	86 712	7	126 175	
	6	269 186 189	19 998	250 801 509	1 220	16 277 345	125	1 477 836	23	339 013	20	261 686	4	28 801	0	0	14	222 500	
	7	256 332 240	19 113	235 366 738	1 392	17 914 310	170	2 276 109	35	448 840	11	84 749	16	223 810	3	17 685	6	36 579	
	8	243 087 609	18 585	224 108 064	1 268	16 161 721	148	2 080 615	33	454 175	10	72 586	8	45 106	11	165 344	11	136 667	
	9	230 403 384	18 097	214 602 549	1 019	12 897 164	154	2 031 017	41	641 429	16	182 202	5	36 961	2	12 063	22	228 750	
	10	218 574 991	17 208	200 141 500	1 272	15 199 764	148	1 925 430	47	901 461	19	278 782	10	116 891	1	11 163	13	93 913	
	11	207 082 595	16 721	189 704 234	1 176	14 513 987	138	1 714 106	38	586 170	15	260 474	11	219 573	5	84 050	12	80 297	
	12	197 362 116	16 357	182 223 081	990	11 782 048	164	2 211 161	32	450 681	18	292 499	11	225 399	7	177 247	11	136 351	
2016	1	186 116 839	15 589	169 780 861	1 118	13 212 360	178	2 111 306	37	544 370	10	164 173	15	270 047	3	33 722	18	373 882	
	2	176 468 278	15 103	161 250 440	1 050	12 290 281	157	1 929 382	40	512 257	16	259 506	7	150 754	4	75 659	14	157 783	
	3	165 699 356	14 625	152 931 568	896	10 292 410	134	1 713 541	36	424 203	18	143 847	10	186 960	1	6 827	9	183 867	
	4	156 459 565	13 903	142 363 393	986	11 060 774	167	1 948 941	51	700 965	13	152 732	11	102 016	7	130 744	10	45 063	
	5	147 001 390	13 334	133 832 316	1 019	10 777 504	132	1 386 028	47	482 341	22	332 868	7	109 383	8	80 950	16	155 064	
	6	138 048 716	13 012	127 394 530	801	8 435 278	136	1 437 966	33	404 064	13	141 450	14	197 029	2	38 399	15	153 636	
	7	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																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3			2016 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2015 4	703	2	224	224	479	725	949	-	246	725	949	-	246				
2016 1	245 052	12				79 950	79 950		165 102	63 132	143 082		101 970	2 992	146 074	98 977	
2016 2	446 837	31								133 429	133 429		313 409	80 562	213 991	232 847	
2016 3	401 997	39											183 233	183 233	218 764		
2016 4	310 561	36														147 630	
2017 1	715 532	41														147 630	
2017 2	353 763	41															
2017 3	368 391	32															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1			2017 Q2			2017 Q3		
			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	
2016 2	446 837	31	2 657	231 150	215 688	1 719	232 869	213 968	3 568	236 437	
2016 3	401 997	39	6 190	336 728	65 269	2 936	339 664	62 333	2 240	341 904	
2016 4	310 561	36	61 850	209 480	101 081	6 499	215 980	94 581	7 558	223 537	
2017 1	715 532	41	444 737	444 737	270 794	147 362	592 099	123 433	29 776	621 875	
2017 2	353 763	41				79 736	79 736	274 028	94 815	174 551	
2017 3	368 391	32							198 814	198 814	

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26. Priority of Payments



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	23
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017
Convention	= 30/360 days
	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	8 034 878,67	EUR
Senior Expenses	-	47 644,33	EUR
Servicing Fee	-	47 280,35	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	440 941,73	EUR
Principal on Loan to Issuer	-	7 499 012,26	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	9 024 615,05	EUR
Senior Expenses	-	23 005,71	EUR
Interest Class A	-	4 509,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	974 718,43	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	-	7 499 012,26	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	-	50 055,00	EUR
Interest Issuer Subordinated Loan	-	156,59	EUR
Principal Issuer Subordinated Loan	-	86 936,92	EUR
Payment to Purchaser	-	264 619,89	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	264 619,89	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,75	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	264 605,14	EUR

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27. Transaction Costs



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	23	
Monthly Period	Sep 2017	Convention = 30/360 days
Interest Period	from 25.09.2017 to 25.10.2017	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	47 644,33						
Interest accrued for the Period	EUR	110 709,00	4 509,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	3 088 327,00	550 147,00	460 481,00	150 164,00	158 935,00	460 075,00	1 308 525,00
Interest Payments	EUR	110 709,00	4 509,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	3 088 327,00	550 147,00	460 481,00	150 164,00	158 935,00	460 075,00	1 308 525,00
Interest accrued on Subordinated Loan for the Period	EUR	156,59						
Cumulative Interest accrued on Subordinated Loan	EUR	11 162,42						
Interest Payments on Subordinated Loan	EUR	156,59						
Cumulative Interest Payments on Subordinated Loan	EUR	11 162,42						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	23				
Monthly Period	Sep 2017		Convention	=	30/360 days
Interest Period	from 25.09.2017	to 25.10.2017		=	30 days