

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.11.2018				
Payment date	26.11.2018			Following payment dates:	27.12.2018
Period No	24				25.01.2019
Monthly Period	01.10.2018				
Interest Period	from 25.10.2018	to	26.11.2018	=	32 days
Cut-Off date	31.10.2018				

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1. Portfolio Information



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	24
Monthly Period	01.10.2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	187 664 770,05 EUR
Scheduled Loan Principal Repayments	5 612 322,85 EUR
Prepayments	6 017 886,20 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	11 630 209,05 EUR
New Defaulted Auto Loans in Period	260 894,88 EUR
Closing Balance	175 773 666,12 EUR

Total revenue collections	
Revenue and fees received on loan balances	703 018,65 EUR
Recoveries on loans in default	132 942,35 EUR
Total Revenue Received in Period	835 961,00 EUR

# Loans	
At beginning of period	18 745 Loans
Paid in Full	742 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	23 Loans
At end of period	17 980 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	12 463 154 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	12 463 154 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 386 391 EUR
b. Reserve Fund	1 621 489 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	14 007 880 EUR

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3. Reserve Accounts



Reporting Date	28.11.2018
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Note Balance

Beginning of Period	187 664 770,05	EUR
End of Period	175 773 666,12	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 %	1 621 488,75	EUR
Cash Outflow		1 621 488,75	EUR
Cash Inflow		1 511 647,70	EUR
End of Period	0,8 %	1 511 647,70	EUR
Required Reserve Amount	0,8 %	1 511 647,70	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 II 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



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Asset Balance

Beginning of Period	187 664 770,05	EUR
End of Period	175 773 666,12	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	159 204 006,31	90,57 %	16 478
1-29 days past due	13 404 715,09	7,63 %	1 241
Delinquent Receivables:			
30-59 days past due	1 892 169,63	1,08 %	160
60-89 days past due	622 558,79	0,35 %	50
90-119 days past due	391 476,06	0,22 %	33
120-149 days past due	207 362,19	0,12 %	16
150-179 days past due	51 378,05	0,03 %	2
Total Performing and Delinquent	175 773 666	100,00 %	17 980

	EUR	%	# loans
Volkswagen vehicles	28 122 922	16,00 %	3 235
Current Period Defaults	260 894,88		23
Cumulative Defaults	5 221 417,59		380
Current Period Recoveries	132 942,35		
Cumulative Recoveries	3 457 116,68		

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	175 773 666,12
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	175 773 666,12
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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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		XS1504682649	XS1504689578	XS1504693091	XS1504695112	XS1504695385	XS1504695542
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,49 %	4,50 %	1,50 %	1,01 %	1,70 %	1,81 %
Legal Final Maturity Date		25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025
Rating (Fitch/Moody's)		AAA/Aaa	AAA/Aaa	A+/Aa1	A+/Aa2	BB+/A3	Not rated
Initial Notes Aggregate Principal Outstanding Balance	607 200 000,00	543 400 000,00	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
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	6072	5434	273	91	61	103	110
Current Note Information							
Class Principal Outstanding Opening Balance	187 664 770,05	123 864 770,05	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	14 007 879,59						
Amortisation	11 891 103,93						
Redemption per Class	11 891 103,93	11 891 103,93	-	-	-	-	-
Redemption per Note		2 188,28	-	-	-	-	-
Class Principal Outstanding Closing Balance	175 773 666,12	111 973 666,12	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	63,70 %	15,53 %	5,18 %	3,47 %	5,86 %	6,26 %
Current Pool Factor		0,21	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*		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	32						
Principal Outstanding per Note Beginning of Period		22 794,40	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 188,28	-	-	-	-	-
Principal Outstanding per Note End of Period		20 606,12	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,65	13,92	133,33	200,00	275,00	750,00
Interest Payment	30 355,95	14 423,36	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		2,65	13,92	133,33	200,00	275,00	750,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		11,45 %	6,95 %	5,45 %	4,45 %	2,75 %	0,94 %
Current CE (incl. Excess Spread)		38,77 %	23,24 %	18,06 %	14,59 %	8,73 %	2,47 %
Current CE (excl. Excess Spread)		37,16 %	21,63 %	16,45 %	12,98 %	7,12 %	0,86 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.11.2018
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Monthly Period 01.10.2018
Interest Period : 25.10.2018 to 26.11.2018 = 32 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 II DAC			No rating		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No		Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting 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	Aa3	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 which meets the Required Ratings	
Swap Counterparty	BS	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A	A-	N/A	N/A	Yes		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 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	
	BS	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-	A-	N/A	N/A	No		If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (e) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (f) shall, within 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	
Swap Counterparty	BS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	A2	No		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (c) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (d) may, within 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 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 adversely affect the then current ratings of the Notes).	
	BS	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	A2	No		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (g) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (h) shall, within 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 adversely affect the then current ratings of the Notes).	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	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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Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

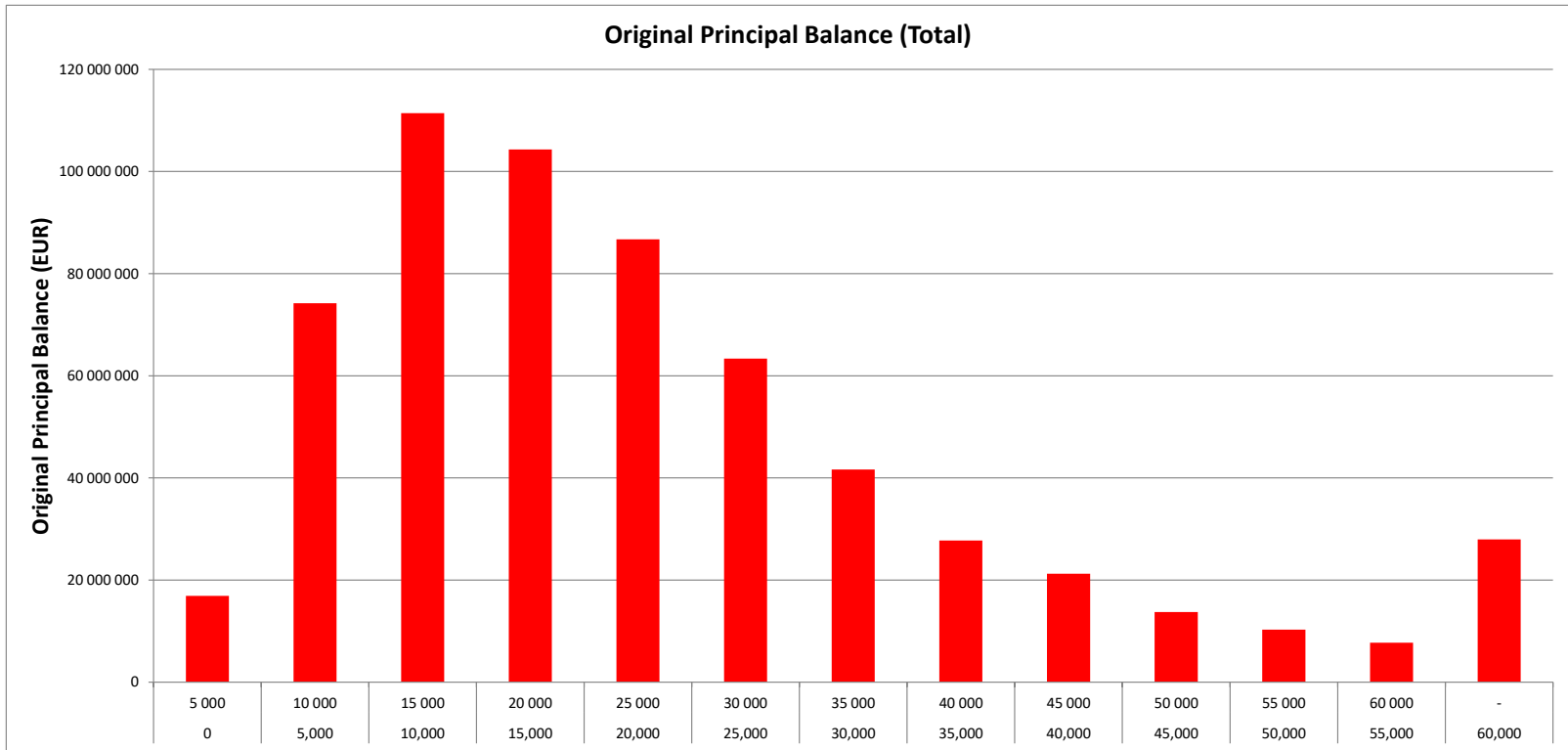
Average amount - all: 15 380

	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
Original balance	0	5 000	4 918	16 901 686	2,8 %	27,1	7,6
	5 000	10 000	9 847	74 215 036	12,2 %	42,0	7,3
	10 000	15 000	8 985	111 416 382	18,3 %	48,2	6,9
	15 000	20 000	6 019	104 299 602	17,2 %	50,1	6,5
	20 000	25 000	3 882	86 707 854	14,3 %	50,7	6,5
	25 000	30 000	2 326	63 365 455	10,4 %	50,9	6,4
	30 000	35 000	1 289	41 640 377	6,9 %	51,2	6,1
	35 000	40 000	743	27 730 328	4,6 %	50,9	6,3
	40 000	45 000	501	21 219 137	3,5 %	50,5	6,5
	45 000	50 000	290	13 722 199	2,3 %	50,8	6,2
	50 000	55 000	197	10 299 964	1,7 %	50,5	6,4
	55 000	60 000	135	7 726 950	1,3 %	50,7	5,4
	60 000	-	349	27 954 755	4,6 %	51,2	5,9
	Total		39 481	607 199 725	100 %	48,49	6,6

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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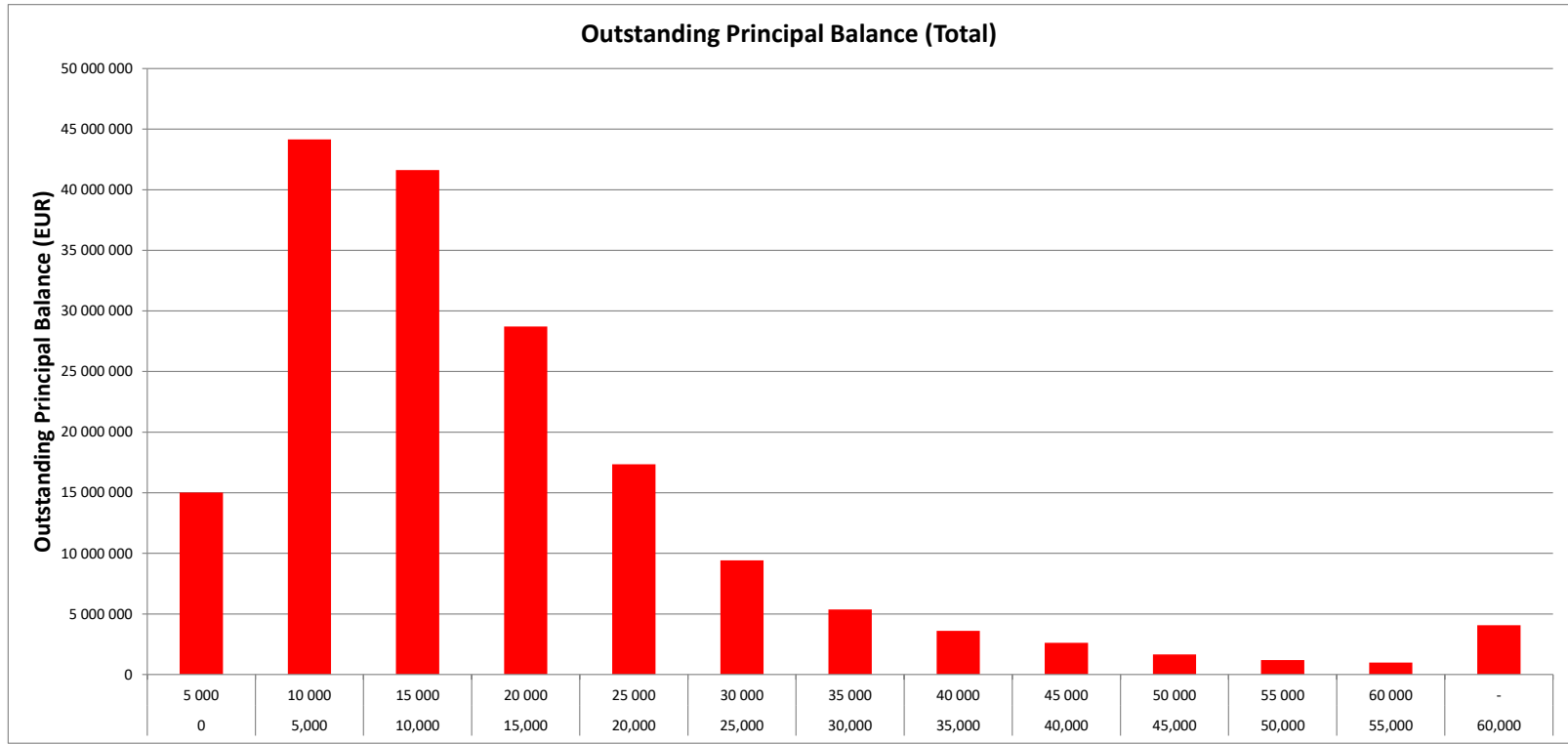
Average amount - all: 9 776

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 318	15 021 197	8,5 %	19,2	32,2
	5 000	10 000	6 012	44 153 210	25,1 %	27,2	31,3
	10 000	15 000	3 401	41 628 146	23,7 %	28,7	30,8
	15 000	20 000	1 668	28 722 673	16,3 %	29,0	30,6
	20 000	25 000	782	17 342 644	9,9 %	29,5	30,3
	25 000	30 000	346	9 420 900	5,4 %	29,6	30,2
	30 000	35 000	167	5 363 044	3,1 %	28,9	30,6
	35 000	40 000	97	3 609 879	2,1 %	29,5	29,9
	40 000	45 000	62	2 618 538	1,5 %	28,5	31,0
	45 000	50 000	35	1 653 633	0,9 %	28,0	31,1
	50 000	55 000	23	1 200 092	0,7 %	30,6	30,5
	55 000	60 000	17	978 158	0,6 %	29,9	30,0
	60 000	-	52	4 061 553	2,3 %	29,3	30,8
	Total			17 980	175 773 666	100 %	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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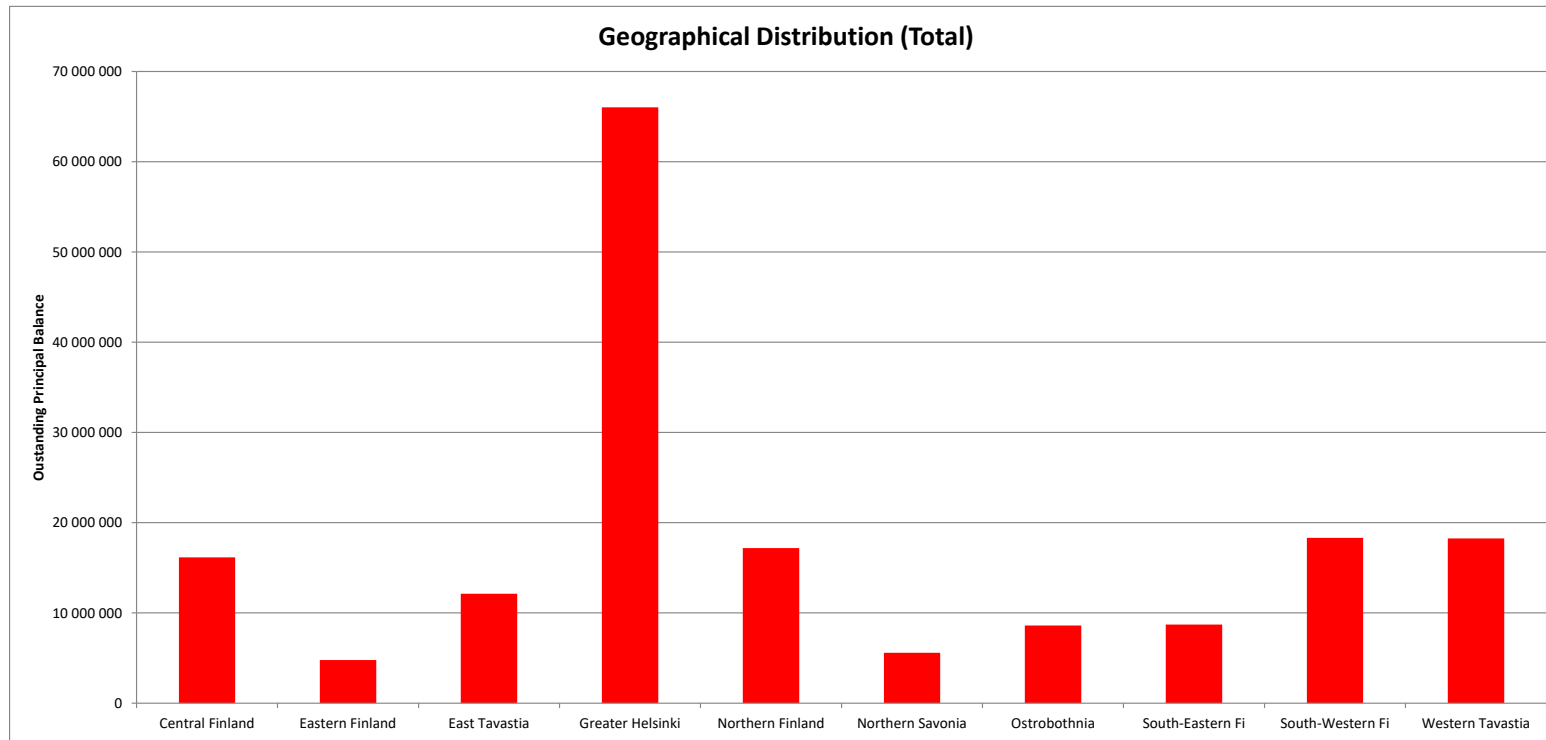
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 766	16 166 550	9,20 %	27,7		30,9
Eastern Finland	552	4 778 843	2,72 %	27,7		30,5
East Tavastia	1 304	12 130 263	6,90 %	28,0		30,7
Greater Helsinki	6 261	66 027 632	37,56 %	27,8		30,9
Northern Finland	1 755	17 179 705	9,77 %	27,9		30,8
Northern Savonia	610	5 590 561	3,18 %	26,6		30,9
Ostrobothnia	994	8 617 825	4,90 %	26,9		31,3
South-Eastern Fi	914	8 706 756	4,95 %	27,1		31,8
South-Western Fi	1 968	18 315 777	10,42 %	27,7		31,0
Western Tavastia	1 856	18 259 753	10,39 %	28,3		30,5
Total	17 980	175 773 666	100 %			

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9.b Geographical Distribution Graph



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10.a Interest Rate



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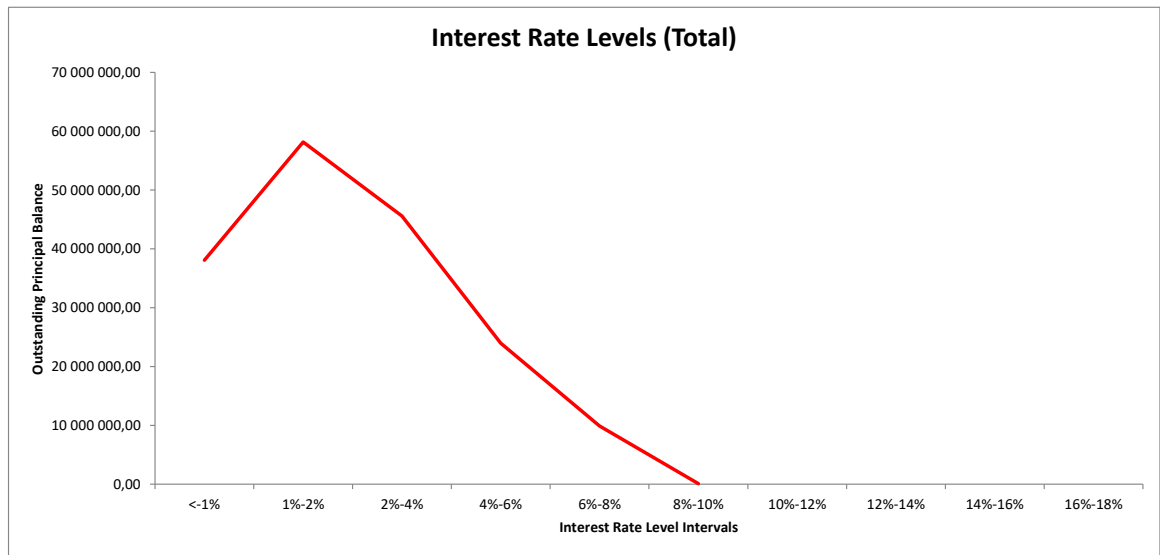
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		3293	38 077 286	21,66 %	29,0	30,1
1 2		5311	58 164 714	33,09 %	28,1	30,8
2 4		4339	45 592 739	25,94 %	27,1	31,4
4 6		3292	23 970 296	13,64 %	26,8	31,4
6 8		1726	9 881 430	5,62 %	26,3	31,2
8 10		18	86 106	0,05 %	27,0	31,6
10 12						
12 14		1	1 095	0,00 %	9,0	28,0
14 16						
16 18						
18 20						
Total		17 980	175 773 666	100 %		

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10.b Interest Rate



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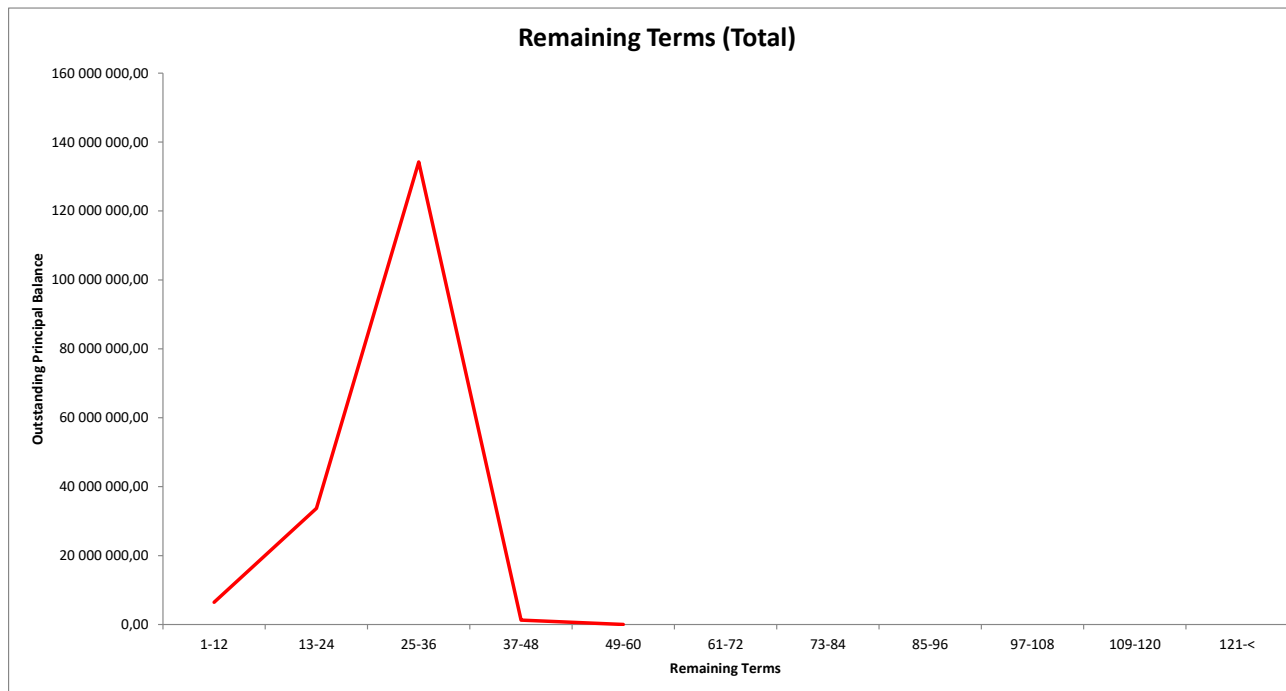


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11.b Remaining Terms



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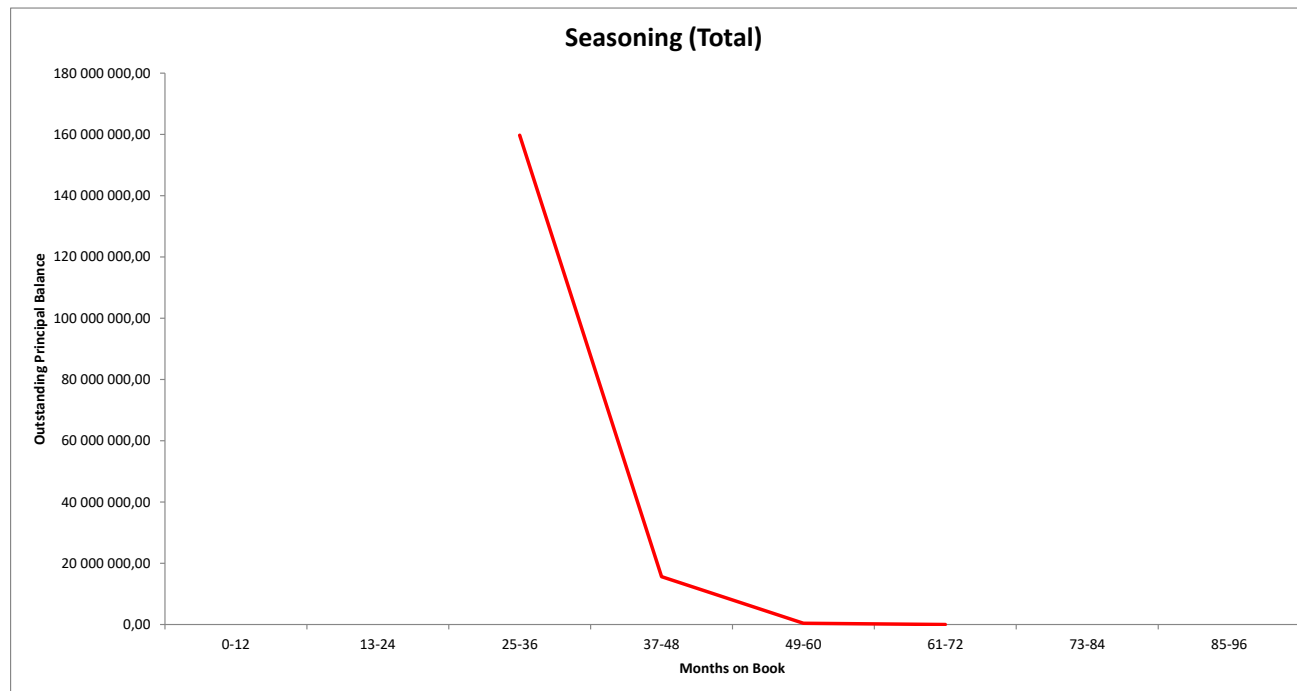


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12.b Seasoning



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13.a Balloon loans



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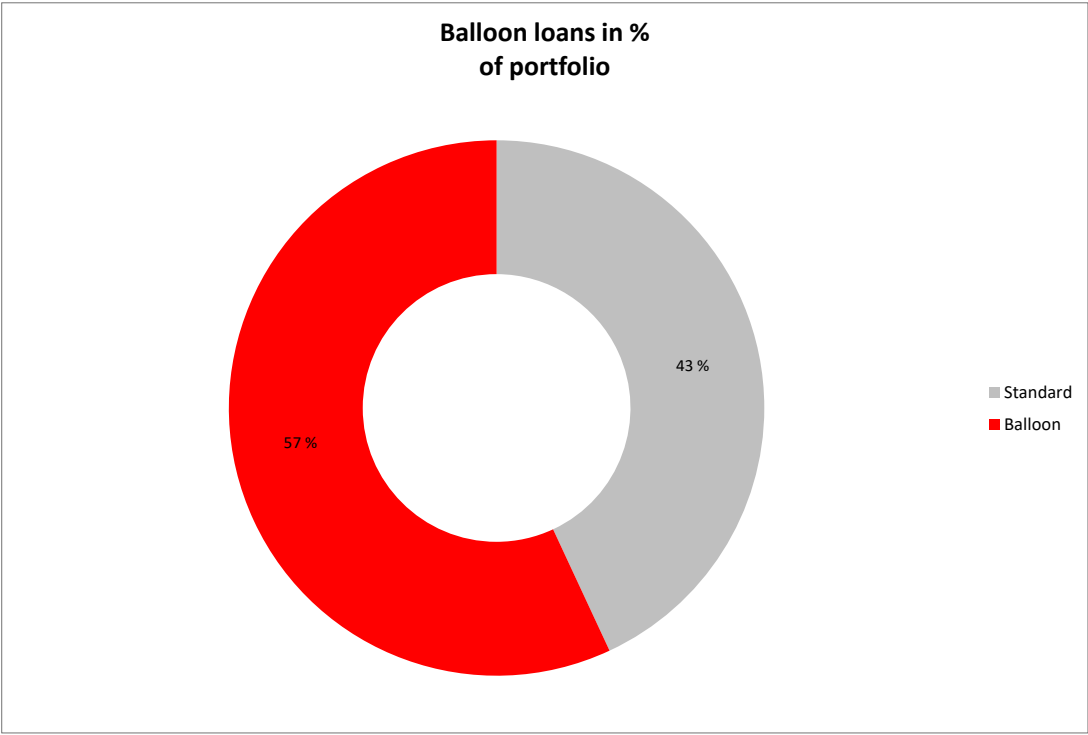
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		11 736	75 701 566	43,07 %	1 930	0,00 %	26,5	30,8
Balloon		6 244	100 072 100	56,93 %	44 801 650	44,77 %	28,7	31,0
Total		17 980	175 773 666	100 %	44 803 580	25,49 %		

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13.b Balloon loans



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Monthly Period	01.10.2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

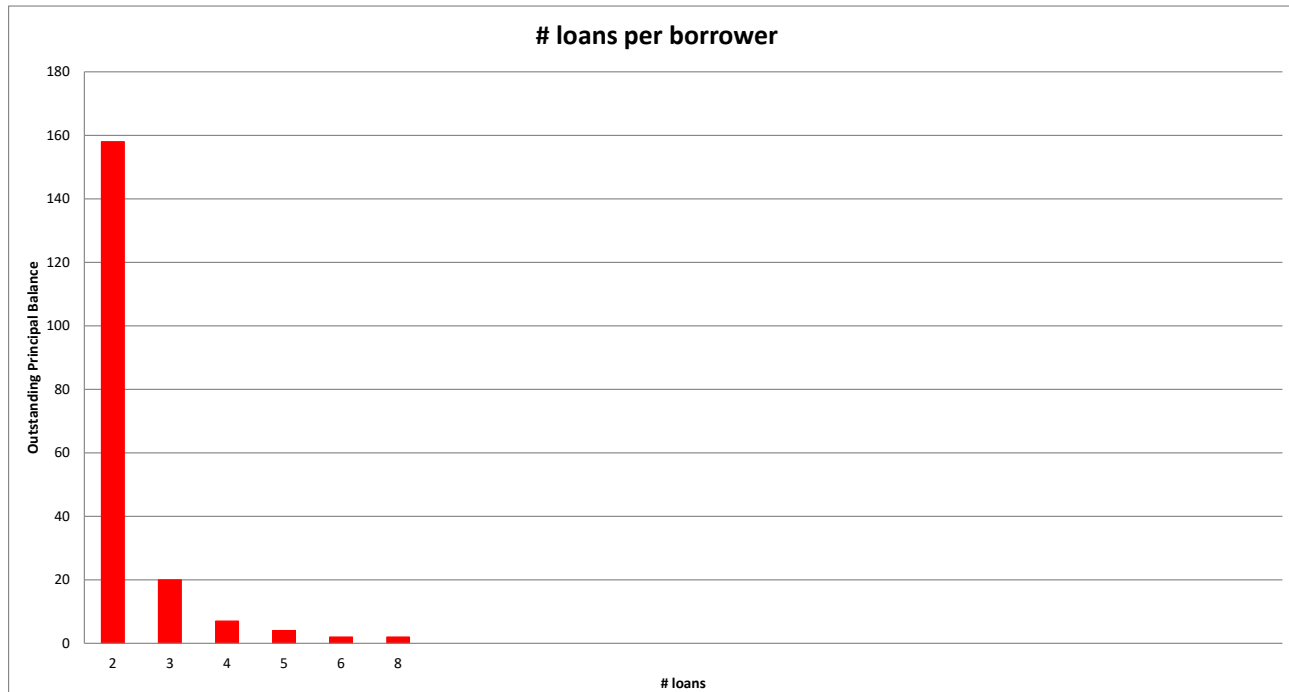


SCF Rahoituspalvelut II DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	01.10.2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	01.10.2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	175 773 666	170 527 092	5 246 574	389 893	2,69 %	97,02 %
2	170 527 092	165 336 032	5 191 061	376 894	2,68 %	94,06 %
3	165 336 032	160 146 162	5 189 870	364 334	2,68 %	91,11 %
4	160 146 162	154 933 845	5 212 317	351 820	2,67 %	88,14 %
5	154 933 845	149 687 940	5 245 905	339 369	2,66 %	85,16 %
6	149 687 940	144 597 651	5 090 289	326 892	2,65 %	82,26 %
7	144 597 651	139 598 194	4 999 457	314 627	2,64 %	79,42 %
8	139 598 194	134 648 520	4 949 675	302 706	2,63 %	76,60 %
9	134 648 520	129 740 353	4 908 166	290 813	2,62 %	73,81 %
10	129 740 353	124 898 763	4 841 590	279 051	2,61 %	71,06 %
11	124 898 763	120 073 347	4 825 416	267 417	2,60 %	68,31 %
12	120 073 347	115 367 990	4 705 357	255 828	2,59 %	65,63 %
13	115 367 990	110 571 936	4 796 055	244 524	2,57 %	62,91 %
14	110 571 936	105 890 514	4 681 422	232 949	2,56 %	60,24 %
15	105 890 514	101 166 617	4 723 897	221 812	2,54 %	57,56 %
16	101 166 617	96 545 761	4 620 856	210 589	2,53 %	54,93 %
17	96 545 761	91 951 167	4 594 594	199 646	2,51 %	52,31 %
18	91 951 167	87 194 442	4 756 725	188 808	2,49 %	49,61 %
19	87 194 442	82 817 862	4 376 580	177 741	2,47 %	47,12 %
20	82 817 862	78 277 639	4 540 223	167 425	2,45 %	44,53 %

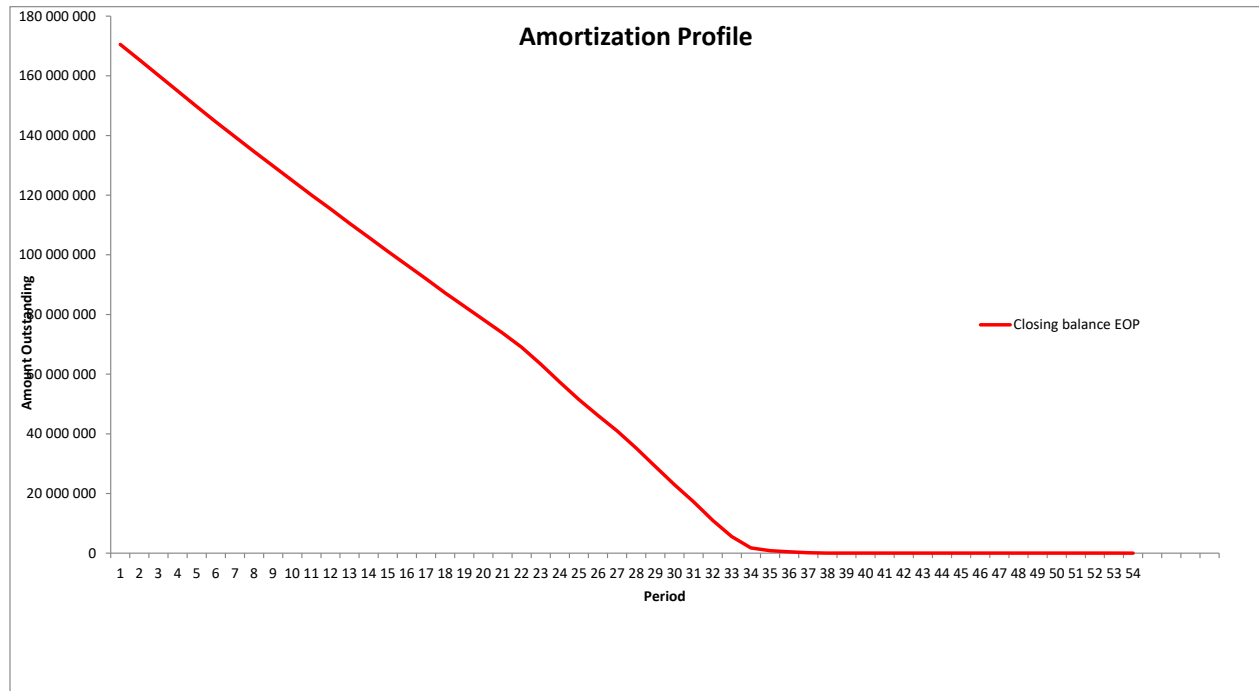
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	01.10.2018	
Interest Period	from	25.10.2018
	to	26.11.2018
	=	32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.a Payment Holidays



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	24				
Monthly Period	from	01.10.2018	to	26.11.2018	= 32 days
Interest Period		25.10.2018			

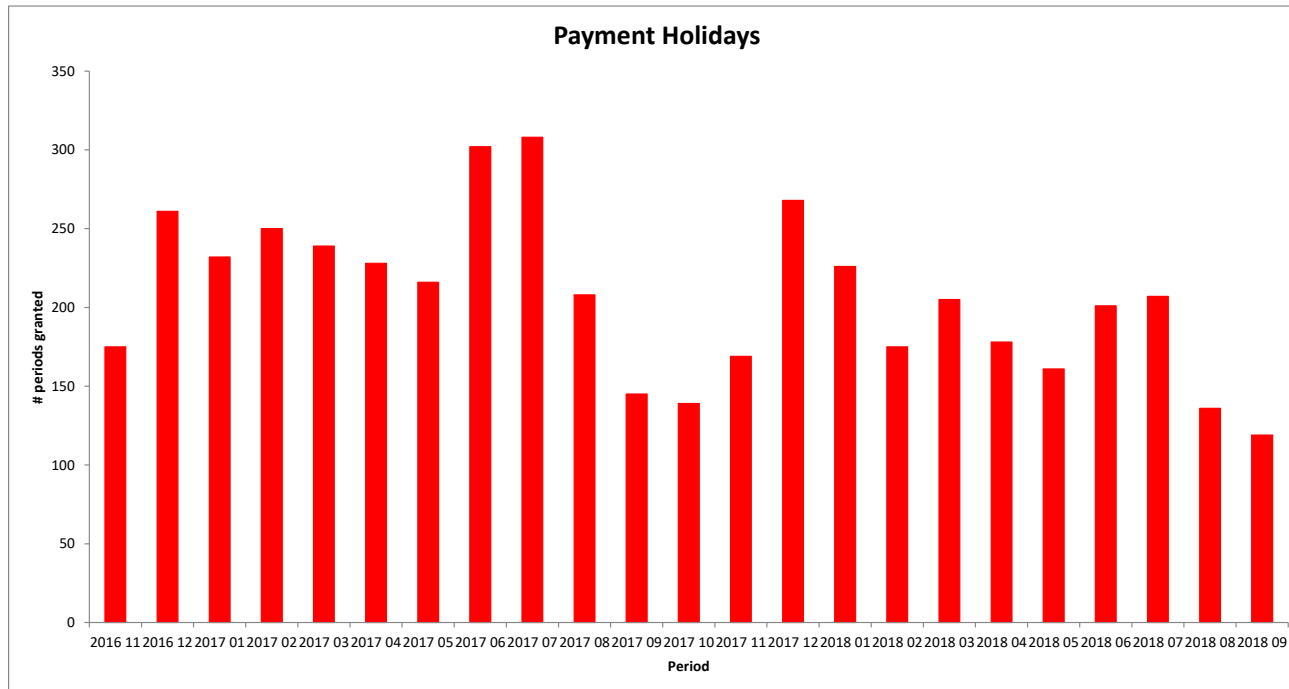
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2016 11	175	267	78 603	2 806 265
	2016 12	261	319	91 714	4 552 936
	2017 01	232	318	89 820	4 037 845
	2017 02	250	347	94 638	4 010 715
	2017 03	239	309	86 447	3 676 999
	2017 04	228	316	83 086	3 258 438
	2017 05	216	277	77 068	3 233 674
	2017 06	302	413	112 755	4 260 576
	2017 07	308	395	112 197	4 528 263
	2017 08	208	254	71 697	3 176 504
	2017 09	145	188	52 989	2 135 132
	2017 10	139	179	62 731	1 906 472
	2017 11	169	228	66 722	2 290 413
	2017 12	268	318	87 105	3 259 078
	2018 01	226	304	111 046	3 303 397
	2018 02	175	247	72 888	2 511 531
	2018 03	205	279	77 347	2 488 412
	2018 04	178	240	66 528	2 242 224
	2018 05	161	215	64 068	2 122 523
	2018 06	201	275	79 555	2 519 219
2018 07	207	267	78 105	2 376 457	
2018 08	136	164	46 293	1 630 283	
2018 09	119	147	45 515	1 399 930	
2018 10	59	77	22 582	784 661	
Total:	4 807	6 343	1 831 499	68 511 946	

SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	01.10.2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	01.10.2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

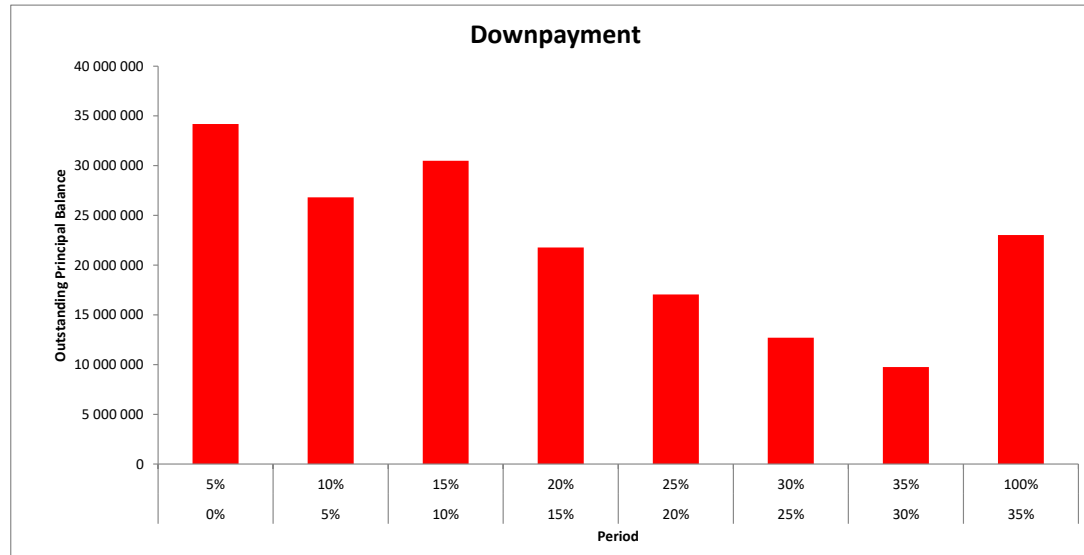
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 927	34 187 209	19,4 %	29,2	30,6
	5 %	10 %	2 470	26 806 349	15,3 %	28,5	31,0
	10 %	15 %	2 897	30 486 995	17,3 %	27,9	31,0
	15 %	20 %	2 054	21 770 724	12,4 %	27,8	31,0
	20 %	25 %	1 691	17 049 873	9,7 %	27,4	31,0
	25 %	30 %	1 360	12 697 285	7,2 %	27,5	30,9
	30 %	35 %	1 078	9 752 029	5,5 %	26,6	31,1
	35 %	100 %	3 503	23 023 203	13,1 %	25,2	30,9
	Total		17 980	175 773 666	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	28.11.2018		
Payment date	26.11.2018		
Period No	24		
Monthly Period	01.10.2018		
Interest Period	from	25.10.2018	to 26.11.2018 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	24
Monthly Period	01.10.2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

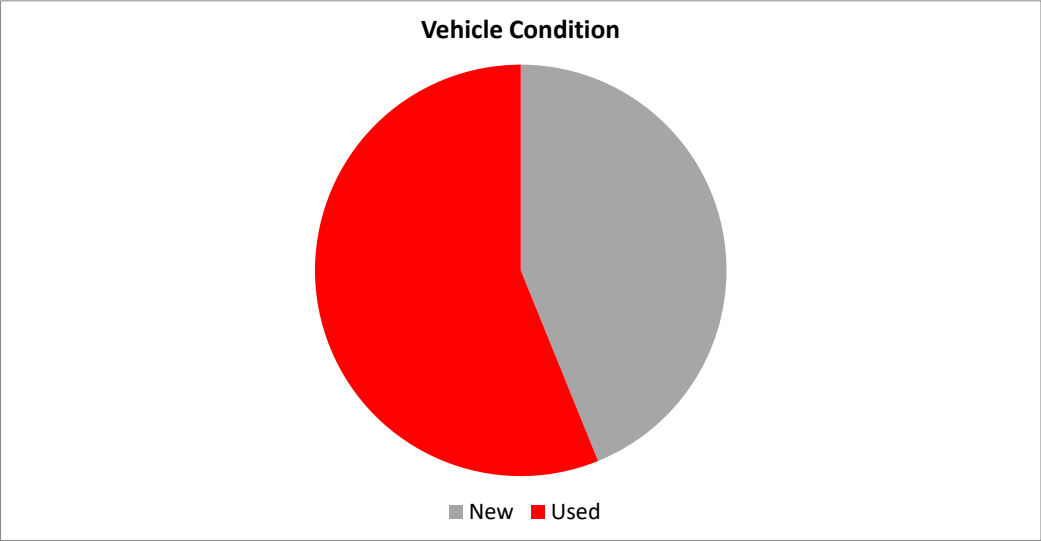
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	5 757	77 105 824	43,9 %	28,0	30,9	
Used	12 223	98 667 842	56,1 %	27,5	30,9	
Total	17 980	175 773 666	100 %			

SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.b Vehicle Condition



Reporting Date		28.11.2018			
Payment date		26.11.2018			
Period No		24			
Monthly Period		01.10.2018			
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.a Borrower Type



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	24
Monthly Period	01.10.2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

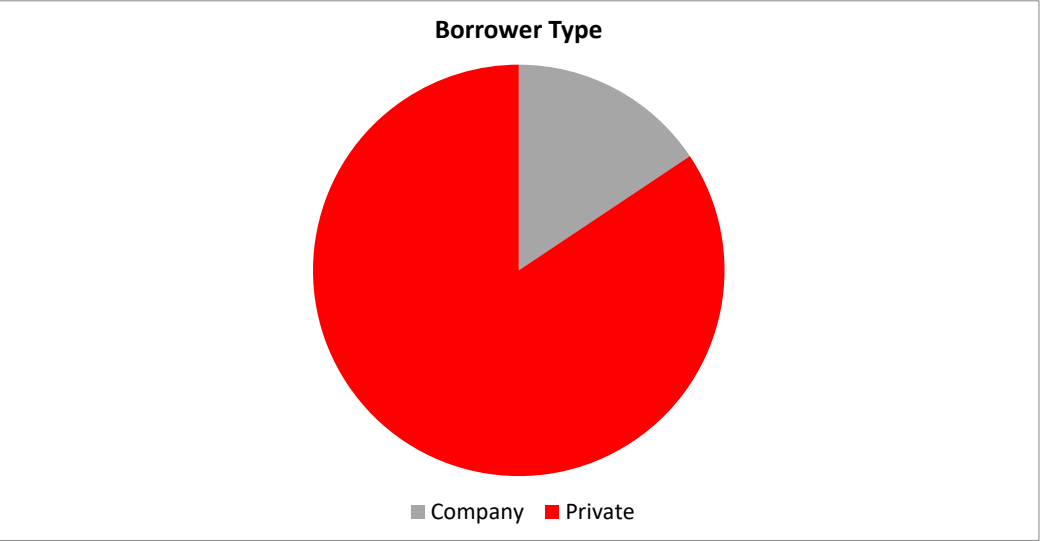
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 162	27 469 391	15,6 %	26,14	30,99
	Private	15 818	148 304 275	84,4 %	28,04	30,89
	Total	17 980	175 773 666	100,0 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	24				
Monthly Period	01.10.2018				
Interest Period	from 25.10.2018	to 26.11.2018	=	32 days	



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.a Vehicle type



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	01.10.2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

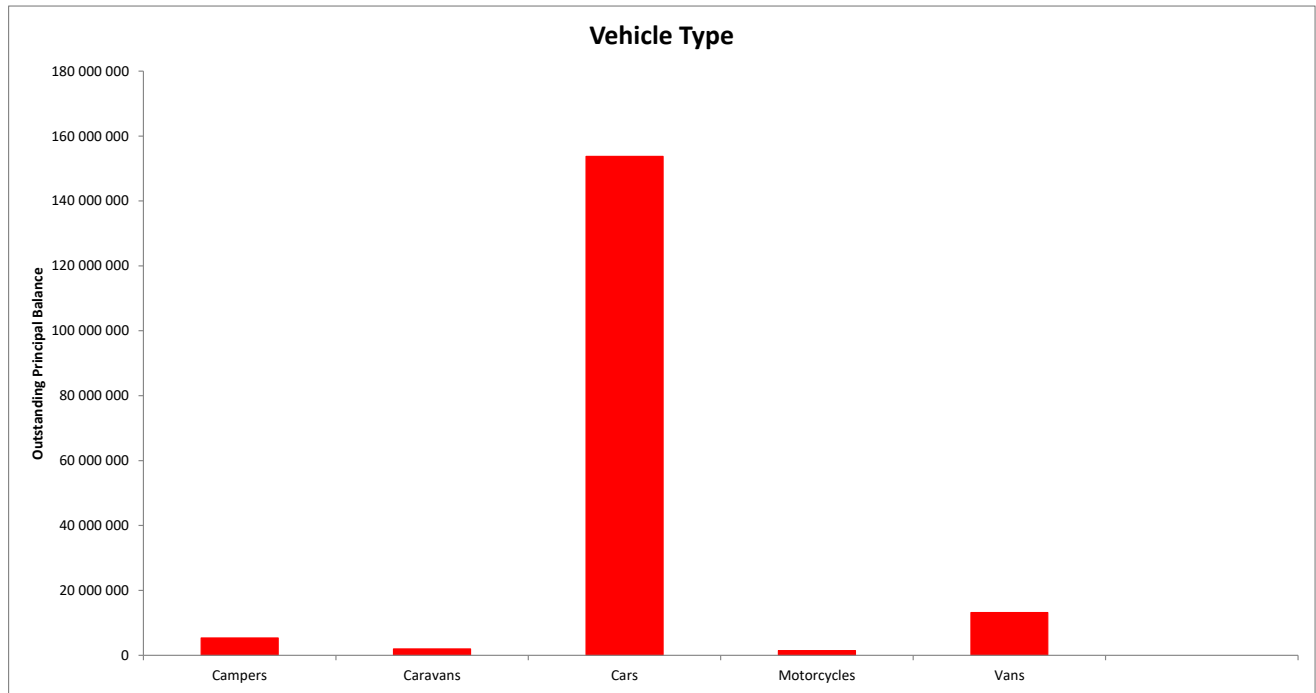
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	290	5 347 795	3,04 %	28,94	30,45
	Caravans	220	1 986 349	1,13 %	29,61	29,88
	Cars	15 865	153 760 892	87,48 %	27,81	30,93
	Motorcycles	270	1 464 432	0,83 %	27,16	29,72
	Vans	1 335	13 214 198	7,52 %	26,35	31,17
		17 980	175 773 666	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	01.10.2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.a Restructured Loans



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	01.10.2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11		
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018 06	0	0
2018 07	1	11 414
2018 08	1	3 039
2018 09	1	6 834
2018 10	1	5 156
	14	138 110

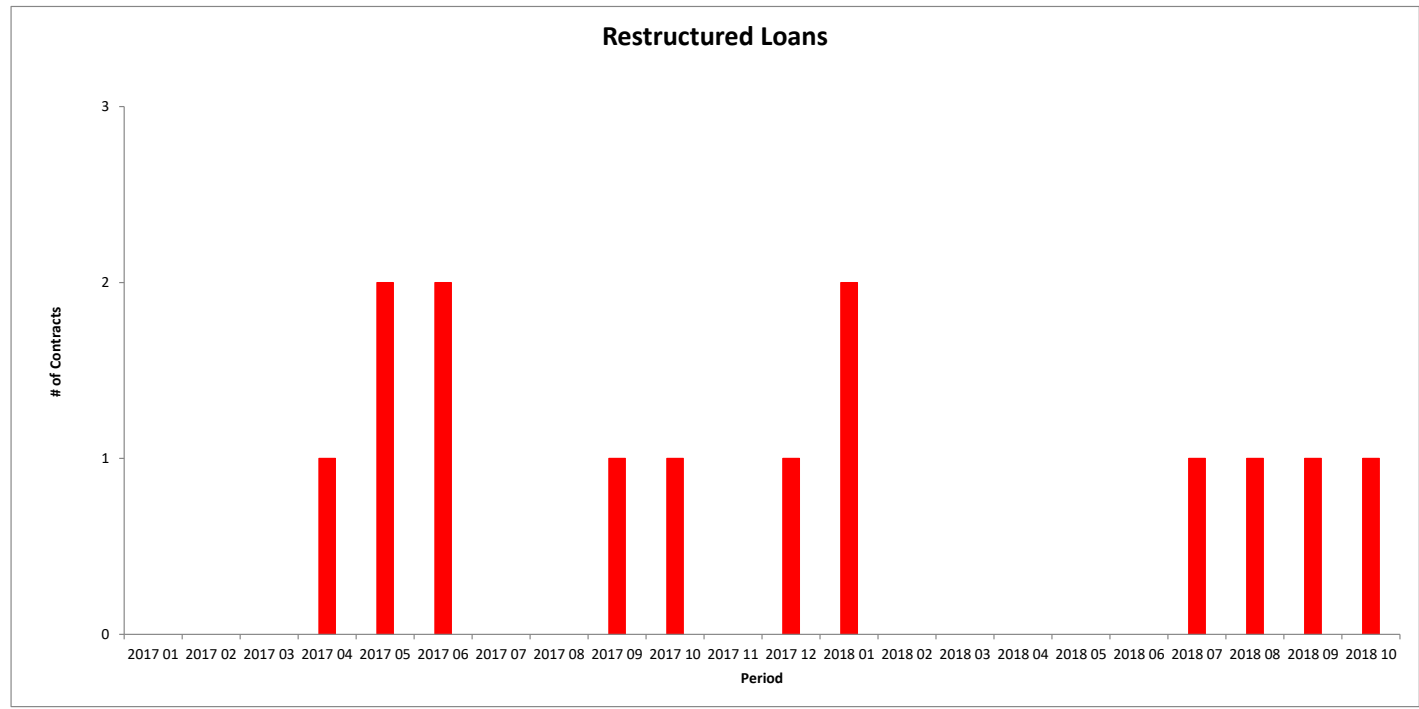
Restructured

SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	24				
Monthly Period	01.10.2018				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

22.a Dynamic Interest rate



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	24				
Monthly Period	from	01.10.2018	to	26.11.2018	=
Interest Period		25.10.2018			32 days

TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381 488 761	2,85 %
2017 09	363 414 216	2,84 %
2017 10	344 817 496	2,83 %
2017 11	328 195 863	2,82 %
2017 12	313 521 280	2,80 %
2018 01	296 448 553	2,79 %
2018 02	281 472 477	2,78 %
2018 03	266 886 919	2,76 %
2018 04	252 657 251	2,74 %
2018 05	237 930 079	2,73 %
2018 06	224 302 396	2,71 %
2018 07	211 075 867	2,70 %
2018 08	198 648 875	2,69 %
2018 09	187 664 770	2,68 %
2018 10	175 773 666	2,66 %

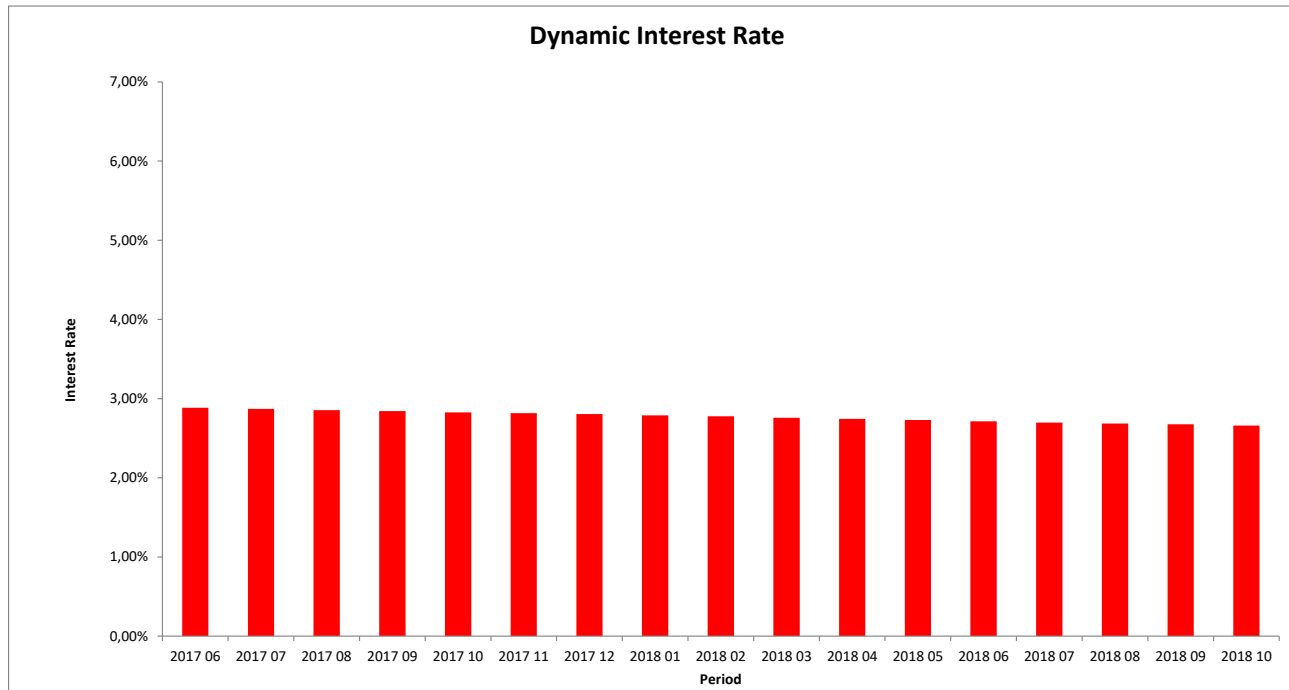
Interest rate evolution

SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	24				
Monthly Period	01.10.2018				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



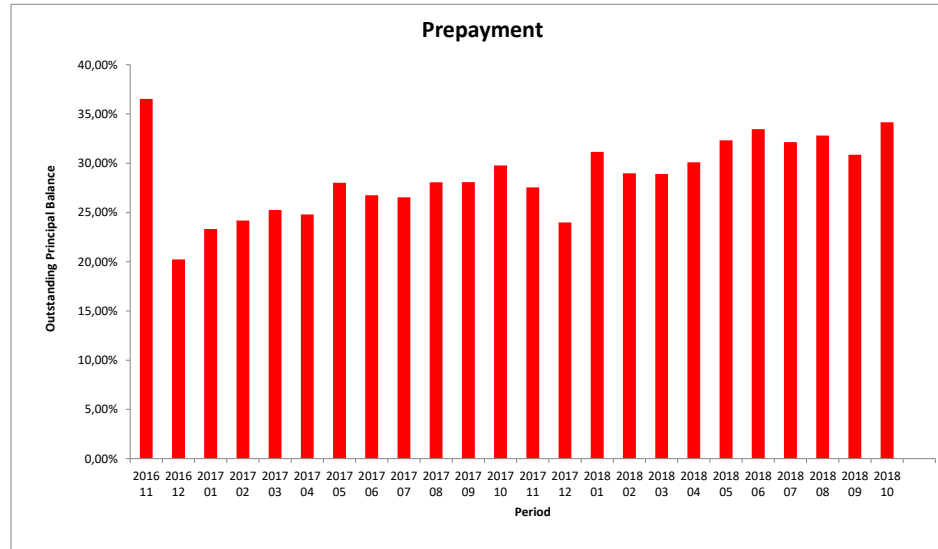
Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	24				
Monthly Period	from	01.10.2018	to	26.11.2018	= 32 days
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2016 11	21 119 503	567 935 967	36,54 %	
2016 12	10 208 798	547 300 289	20,22 %	
2017 01	11 502 017	525 396 333	23,33 %	
2017 02	11 503 104	504 347 052	24,18 %	
2017 03	11 548 382	481 919 092	25,25 %	
2017 04	10 837 574	461 858 230	24,79 %	
2017 05	11 888 174	439 904 054	28,02 %	
2017 06	10 749 942	419 740 450	26,75 %	
2017 07	10 169 486	400 842 082	26,54 %	
2017 08	10 327 953	381 488 761	28,06 %	
2017 09	9 850 282	363 414 216	28,09 %	
2017 10	10 005 417	344 817 496	29,77 %	
2017 11	8 694 342	328 195 863	27,5 %	
2017 12	7 082 496	313 521 280	24,0 %	
2018 01	9 076 955	296 448 553	31,1 %	
2018 02	7 913 391	281 472 477	29,0 %	
2018 03	7 484 315	266 886 919	28,9 %	
2018 04	7 429 003	252 657 251	30,1 %	
2018 05	7 617 311	237 930 079	32,3 %	
2018 06	7 487 382	224 302 396	33,5 %	
2018 07	6 713 109	211 075 867	32,1 %	
2018 08	6 473 393	198 648 875	32,8 %	
2018 09	5 682 434	187 664 770	30,9 %	
2018 10	6 017 886	175 773 666	34,2 %	

23.b Dynamic Pre-Payments



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	24				
Monthly Period	01.10.2018				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



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24. Delinquency



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	01.10.2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 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	
2016	11	567 935 967	35 864	535 700 608	1 928	29 646 276	151	2 203 556	27	385 527									
	12	547 300 289	35 166	516 424 148	1 820	27 790 475	154	2 345 535	36	531 650	15	208 481							
2017	1	525 396 333	34 015	491 902 892	2 035	29 624 753	196	2 966 337	31	403 292	20	365 775	9	133 283					
	2	504 347 052	33 002	468 537 921	2 155	32 200 182	175	2 515 769	37	609 675	13	126 839	13	283 908	4	72 760	9	105 768	
	3	481 919 092	32 488	453 472 330	1 671	24 877 048	177	2 373 641	45	606 243	17	352 401	6	51 631	8	185 798	13	197 713	
	4	461 858 230	31 216	428 526 715	1 999	28 538 287	228	3 449 368	53	725 906	18	358 578	12	216 300	4	43 076	14	271 902	
	5	439 904 054	30 209	407 230 626	2 061	28 828 006	195	2 600 242	38	513 986	20	295 057	14	284 504	8	151 633	13	206 025	
	6	419 740 450	29 596	391 955 609	1 715	23 602 309	219	3 265 506	48	461 928	17	217 453	10	144 753	4	92 893	27	447 398	
	7	400 842 082	28 319	368 320 058	2 052	28 053 819	211	3 119 310	58	890 050	24	262 421	12	152 231	2	44 194	13	191 339	
	8	381 488 761	27 701	353 395 978	1 740	24 496 715	186	2 449 904	41	571 620	24	347 453	11	143 582	7	83 509	15	196 517	
	9	363 414 216	26 904	338 241 952	1 558	20 999 646	209	2 738 253	61	896 518	20	362 889	11	147 959	3	27 000	22	254 983	
	10	344 817 496	25 744	317 968 829	1 735	22 648 076	199	2 646 668	66	883 606	29	372 404	12	205 405	6	92 508	14	182 283	
	11	328 195 863	25 101	304 803 459	1 559	19 836 919	171	2 183 769	60	655 941	24	331 690	23	291 715	7	92 369	15	236 057	
	12	313 521 280	24 310	289 602 065	1 537	19 482 029	215	2 967 035	61	777 496	25	306 595	16	206 373	15	179 686	17	254 699	
2018	1	296 448 553	23 353	273 136 294	1 605	19 663 098	173	2 190 869	57	793 890	24	322 527	14	207 494	9	134 380	26	250 112	
	2	281 472 477	22 591	258 922 975	1 548	18 832 846	178	2 374 981	43	524 057	32	508 147	17	222 523	7	86 948	18	276 801	
	3	266 886 919	21 754	244 701 566	1 488	17 707 003	226	2 873 335	61	798 549	17	198 778	27	455 651	12	152 037	19	221 225	
	4	252 657 251	20 822	229 258 543	1 608	18 978 349	208	2 713 345	67	861 243	29	369 948	15	172 224	13	303 599	24	263 197	
	5	237 930 079	20 071	216 354 202	1 529	18 075 019	190	2 019 929	56	811 108	29	340 754	21	288 617	5	40 451	23	410 581	
	6	224 302 396	19 530	206 304 112	1 249	14 423 879	215	2 306 681	42	451 426	27	415 719	16	175 566	14	225 012	21	179 493	
	7	211 075 867	18 542	191 796 448	1 412	15 779 244	198	2 437 712	57	528 382	23	260 533	15	190 813	10	82 734	26	403 399	
	8	198 648 875	17 984	182 216 054	1 132	12 434 985	236	2 853 692	54	635 167	18	229 319	16	201 581	8	78 076	25	219 737	
	9	187 664 770	17 122	169 576 446	1 305	14 405 760	214	2 383 913	52	566 844	28	402 837	11	169 627	13	159 344	12	92 622	
	10	175 773 666	16 478	159 204 006	1 241	13 404 715	160	1 892 170	50	622 559	33	391 476	16	207 362	2	51 378	23	260 895	
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	from	01.10.2018
Interest Period	from	25.10.2018
	to	26.11.2018
	=	32 days

9 655

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	666	666	13 876	2 149	2 815	11 727	1 112	3 927	10 615	960	4 887	9 655	960	5 847	8 695
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138	5 935	210 408	177 203
2017 2	925 325	54							350 904	350 904	574 421	305 235	656 139	269 186	23 732	679 872	245 454
2017 3	642 838	50										281 267	281 267	361 571	90 874	372 141	270 697
2017 4	673 040	46													371 510	371 510	301 529
2018 1	748 138	63															
2018 2	853 271	68															
2018 3	715 758	64															
2018 4	260 895	23															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q1			2018 Q2			2018 Q3			2018 Q4					
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss			
2016 4	14 542	6	960	6 807	7 735	8 269	15 076	-	534	-	15 076	-	534	-	15 076	-	534
2017 1	387 612	29	5 623	216 032	171 580	34 987	251 019	136 593	17 067	268 086	119 526	153	268 238	119 373			
2017 2	925 325	54	37 579	717 451	207 875	22 563	740 014	185 311	21 101	761 115	164 210	1 595	762 710	162 615			
2017 3	642 838	50	21 100	393 241	249 597	15 460	408 701	234 138	20 825	429 525	213 313	4 556	434 082	208 757			
2017 4	673 040	46	207 998	579 508	93 531	19 006	598 515	74 525	2 949	601 464	71 576	3 172	604 635	68 404			
2018 1	748 138	63	263 421	263 421	484 717	265 803	529 224	218 914	21 526	550 750	197 388	1 883	552 632	195 506			
2018 2	853 271	68				236 260	236 260	617 011	266 834	503 094	350 176	33 839	536 933	316 338			
2018 4	260 895	23							329 718	329 718	386 040	39 726	369 444	346 314			
2018 4	260 895	23										48 020	48 020	212 875			

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26. Priority of Payments



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	24
Monthly Period	01.10.2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	12 463 153,94	EUR
Senior Expenses	-	24 064,71	EUR
Servicing Fee	-	75 680,33	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	472 304,97	EUR
Principal on Loan to Issuer	-	11 891 103,93	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	14 007 879,59	EUR
Senior Expenses	-	23 981,94	EUR
Interest Class A	-	14 423,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 511 647,70	EUR
Prior to PDTE - Interest on Class C notes	-	12 133,00	EUR
Prior to PDTE - Interest on Class D notes	-	12 200,00	EUR
Principal Payments on Class A	-	11 891 103,93	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	28 325,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	82 500,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 016,33	EUR
Interest Issuer Subordinated Loan	-	260,88	EUR
Principal Issuer Subordinated Loan	-	109 841,05	EUR
Payment to Purchaser	-	260 381,03	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	260 381,03	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,09	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	260 364,94	EUR

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27. Transaction Costs



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	24	
Monthly Period	01.10.2018	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	24 064,71						
Interest accrued for the Period	EUR	153 380,00	14 423,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	4 373 161,00	885 339,00	95 355,00	304 539,00	306 220,00	710 958,00	2 070 750,00
Interest Payments	EUR	153 380,00	14 423,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	4 373 161,00	885 339,00	95 355,00	304 539,00	306 220,00	710 958,00	2 070 750,00
Interest accrued on Subordinated Loan for the Period	EUR	260,88						
Cumulative Interest accrued on Subordinated Loan	EUR	13 841,52						
Interest Payments on Subordinated Loan	EUR	260,88						
Cumulative Interest Payments on Subordinated Loan	EUR	13 841,52						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	24
Monthly Period	01.10.2018
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

Santander Consumer Bank AS

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