

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.10.2018	Following payment dates:	26.11.2018
Payment date	25.10.2018		27.12.2018
Period No	23		
Monthly Period	01.09.2018		
Interest Period	from 25.09.2018	to 25.10.2018	= 30 days
Cut-Off date	30.09.2018		

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1. Portfolio Information



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	23
Monthly Period	01.09.2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	198 648 875,24 EUR
Scheduled Loan Principal Repayments	5 209 049,46 EUR
Prepayments	5 682 433,85 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	10 891 483,31 EUR
New Defaulted Auto Loans in Period	92 621,88 EUR
Closing Balance	187 664 770,05 EUR
Total revenue collections	
Revenue and fees received on loan balances	669 599,05 EUR
Recoveries on loans in default	168 867,36 EUR
Total Revenue Received in Period	838 466,41 EUR
# Loans	
At beginning of period	19 448 Loans
Paid in Full	691 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	12 Loans
At end of period	18 745 Loans

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2. Amount Due for Distribution



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Payment date	25.10.2018				
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Interest Period	from 25.09.2018	to	25.10.2018	=	30 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	11 726 808 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	11 726 808 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 647 572 EUR
b. Reserve Fund	1 745 759 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	13 393 331 EUR

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3. Reserve Accounts



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	23
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Interest Period	from 25.09.2018 to 25.10.2018 = 30 days

Note Balance

Beginning of Period	198 648 875,24	EUR
End of Period	187 664 770,05	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 %	1 745 758,67	EUR
Cash Outflow		1 745 758,67	EUR
Cash Inflow		1 621 488,75	EUR
End of Period	0,8 %	1 621 488,75	EUR
Required Reserve Amount	0,8 %	1 621 488,75	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



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
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Asset Balance

Beginning of Period	198 648 875,24	EUR
End of Period	187 664 770,05	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	169 576 445,65	90,36 %	17 122
1-29 days past due	14 405 759,70	7,68 %	1 305
Delinquent Receivables:			
30-59 days past due	2 383 913,19	1,27 %	214
60-89 days past due	566 844,00	0,30 %	52
90-119 days past due	402 836,87	0,21 %	28
120-149 days past due	169 626,97	0,09 %	11
150-179 days past due	159 343,67	0,08 %	13
Total Performing and Delinquent	187 664 770	100,00 %	18 745

Volkswagen vehicles	EUR	%	# loans
	30 095 241	16,04 %	3 375

Current Period Defaults	92 621,88	12
Cumulative Defaults	4 960 522,71	357
Current Period Recoveries	168 867,36	
Cumulative Recoveries	3 324 174,33	

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	187 664 770,05
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	187 664 770,05
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	29.10.2018	
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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	198 648 875,24	134 848 875,24	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	13 393 331,03						
Amortisation	10 984 105,19						
Redemption per Class	10 984 105,19	10 984 105,19	-	-	-	-	-
Redemption per Note		2 021,37	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100 %	66,00 %	14,55 %	4,85 %	3,25 %	5,49 %	5,86 %
Current Pool Factor		0,23	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		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	30						
Principal Outstanding per Note Beginning of Period		24 815,77	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 021,37	-	-	-	-	-
Principal Outstanding per Note End of Period		22 794,40	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,67	13,92	133,33	200,00	275,00	750,00
Interest Payment	30 428,84	14 496,25	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		2,67	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)		37,52 %	22,97 %	18,12 %	14,87 %	9,38 %	3,52 %
Current CE (excl. Excess Spread)		34,86 %	20,31 %	15,46 %	12,21 %	6,73 %	0,86 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.10.2018
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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	No rating	No rating	No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	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	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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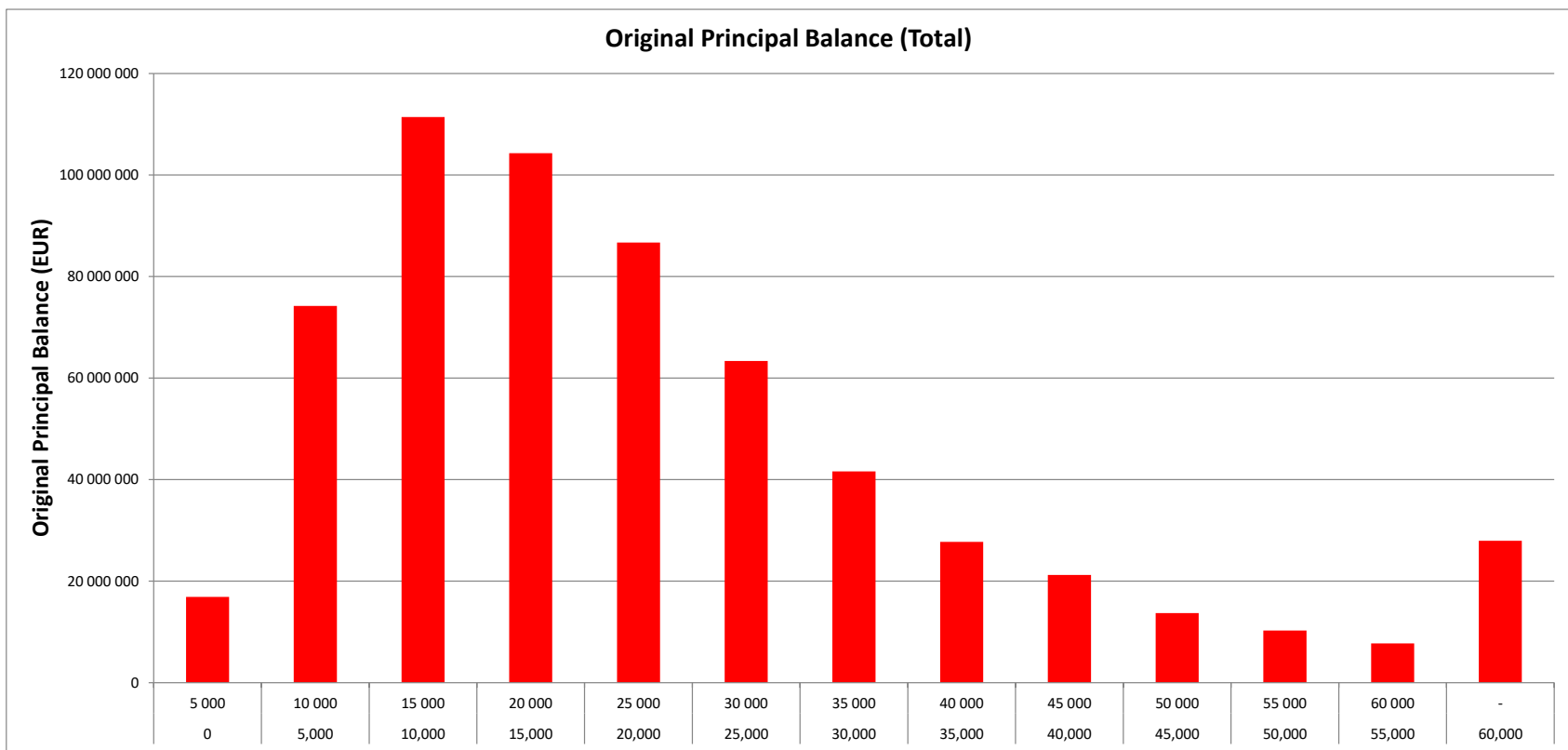
Average amount - all: 15 380

	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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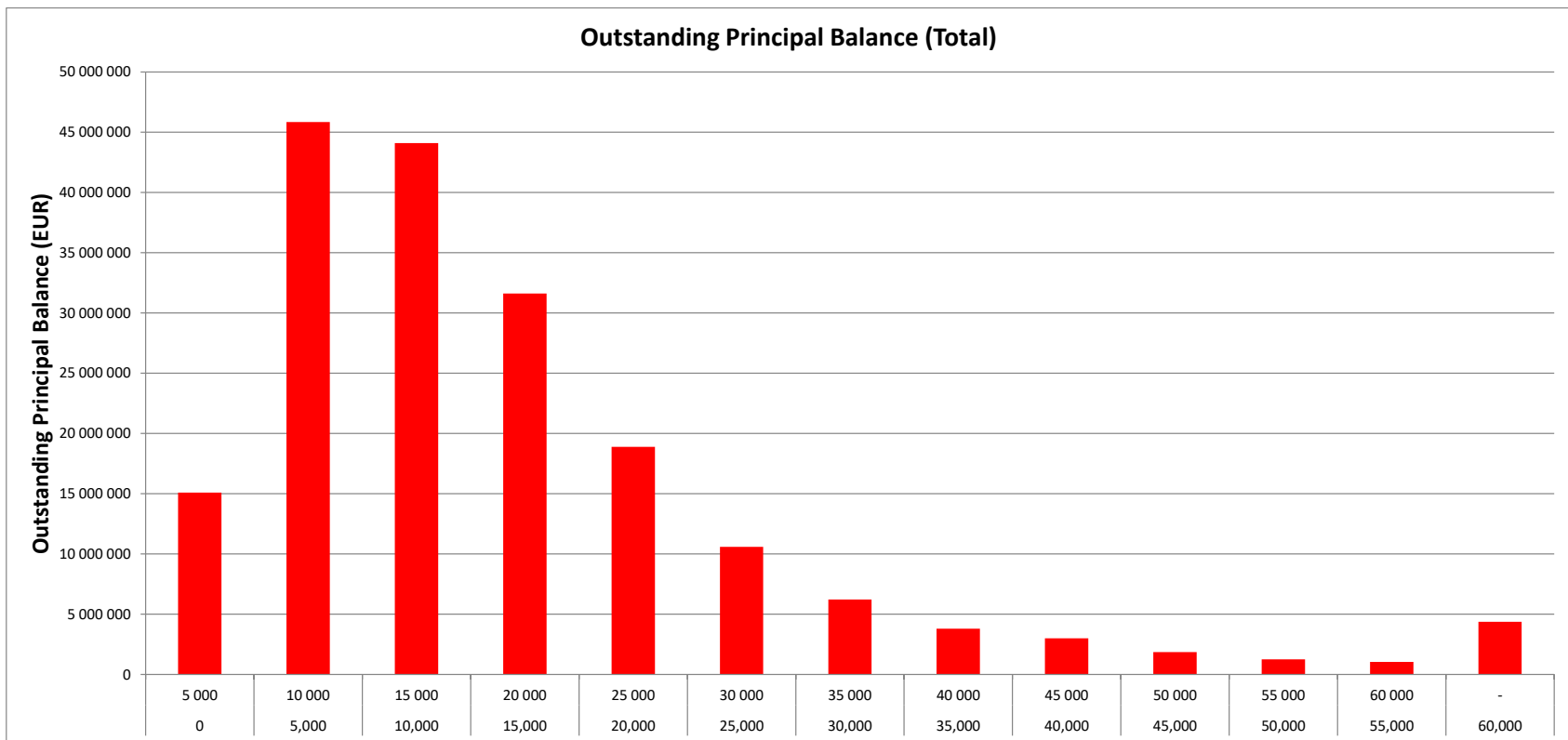
Average amount - all: 10 011

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 327	15 098 558	8,0 %	19,3	31,2
	5 000	10 000	6 233	45 840 664	24,4 %	28,0	30,3
	10 000	15 000	3 605	44 106 682	23,5 %	29,5	29,9
	15 000	20 000	1 838	31 616 504	16,8 %	30,0	29,6
	20 000	25 000	850	18 888 065	10,1 %	30,4	29,4
	25 000	30 000	389	10 582 577	5,6 %	30,3	29,3
	30 000	35 000	193	6 218 177	3,3 %	30,2	29,4
	35 000	40 000	102	3 798 356	2,0 %	30,1	29,2
	40 000	45 000	71	3 003 107	1,6 %	30,0	29,7
	45 000	50 000	39	1 847 061	1,0 %	29,0	30,1
	50 000	55 000	24	1 255 324	0,7 %	30,6	29,7
	55 000	60 000	18	1 040 106	0,6 %	31,5	28,6
	60 000	-	56	4 369 590	2,3 %	30,3	29,8
	Total		18 745	187 664 770	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	29.10.2018	
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9.a Geographical Distribution



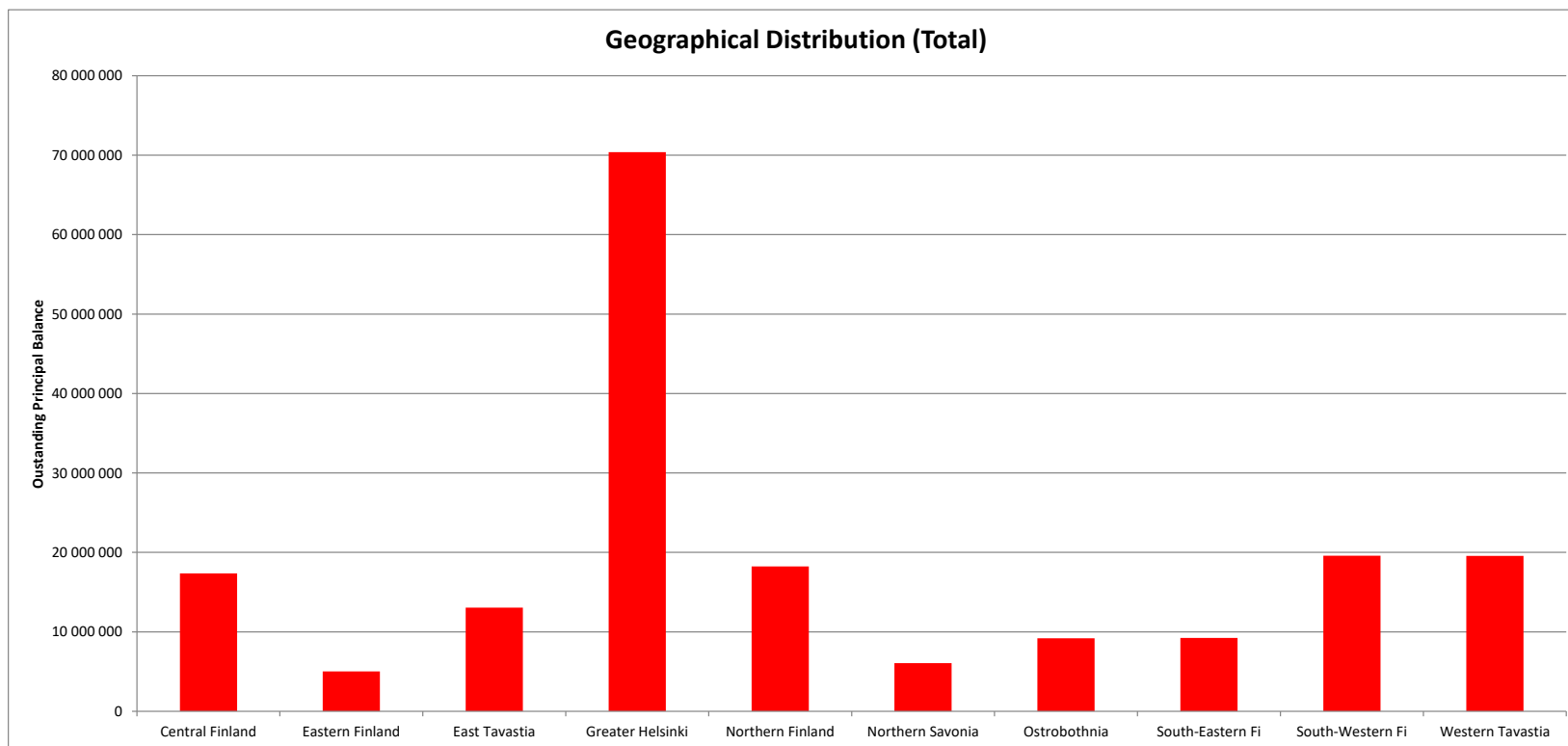
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Monthly Period	01.09.2018	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mal	WA seasoning	
Central Finland	1 845	17 350 623	9,25 %	28,5		30,0
Eastern Finland	570	5 014 997	2,67 %	28,5		29,5
East Tavastia	1 364	13 047 884	6,95 %	28,8		29,7
Greater Helsinki	6 512	70 373 540	37,50 %	28,7		29,9
Northern Finland	1 822	18 241 410	9,72 %	28,8		29,8
Northern Savonia	640	6 056 715	3,23 %	27,6		29,9
Ostrobothnia	1 037	9 182 520	4,89 %	27,7		30,3
South-Eastern Fi	953	9 234 538	4,92 %	28,0		30,8
South-Western Fi	2 053	19 595 372	10,44 %	28,4		30,1
Western Tavastia	1 949	19 567 171	10,43 %	29,2		29,5
Total	18 745	187 664 770	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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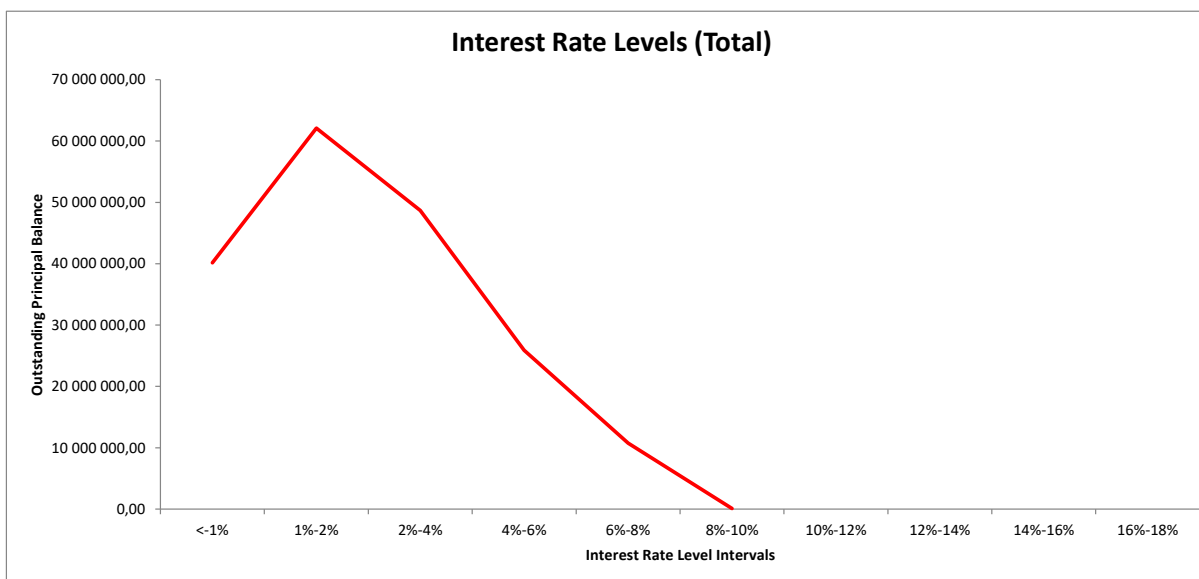
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	3389	40 142 189	21,39 %	29,9	29,1
1	2	5533	62 098 247	33,09 %	28,9	29,8
2	4	4527	48 683 298	25,94 %	28,0	30,4
4	6	3457	25 906 979	13,80 %	27,6	30,5
6	8	1819	10 740 543	5,72 %	27,2	30,3
8	10	19	92 291	0,05 %	27,3	30,6
10	12					
12	14	1	1 224	0,00 %	10,0	27,0
14	16					
16	18					
Total		18 745	187 664 770	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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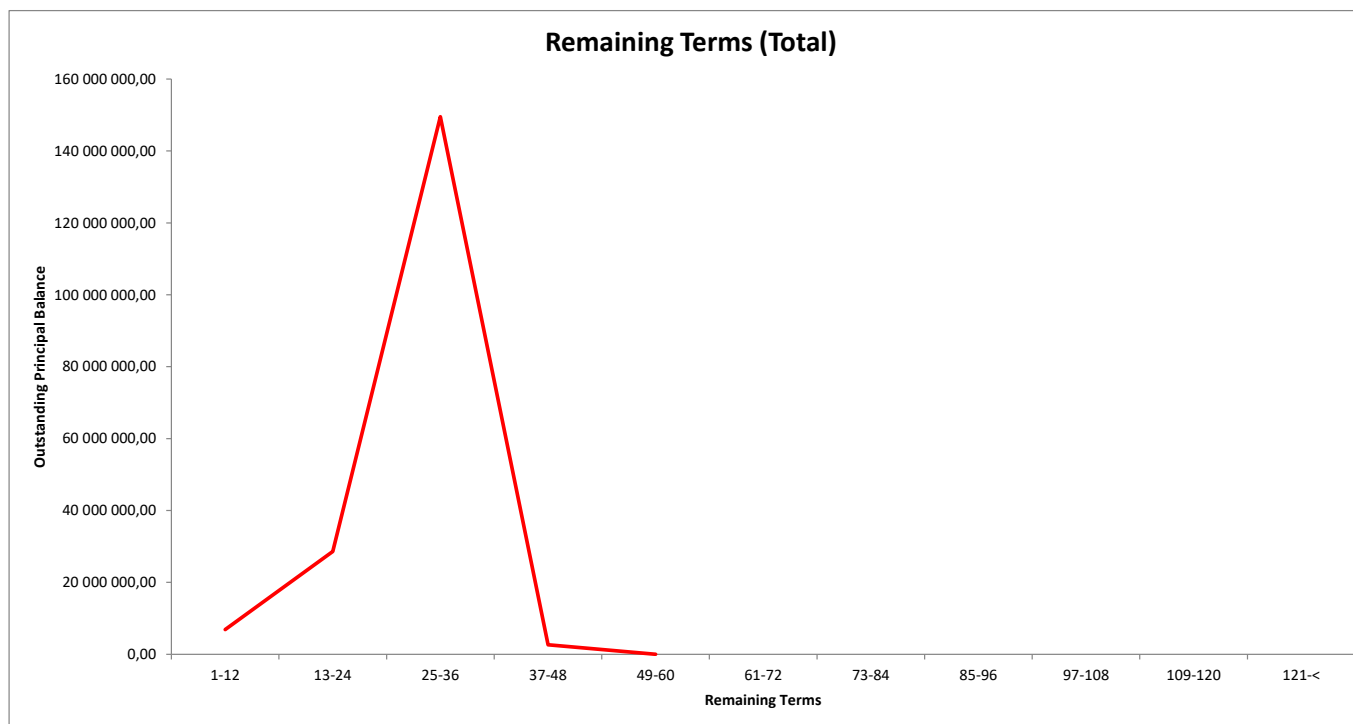
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	24 185	0,01 %	0,0	35,7	
1		12	2 507	6 871 641	3,66 %	8,3	31,2
13		24	4 020	28 609 480	15,24 %	20,5	33,7
25		36	12 022	149 519 102	79,67 %	30,9	29,2
37		48	168	2 626 820	1,40 %	37,7	25,8
49		60	1	13 542	0,01 %	55,0	28,0
61		72					
73		84					
85		96					
97		108					
109		120					
121		-					
Total		18 745	187 664 770	100 %			

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11.b Remaining Terms



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12.a Seasoning



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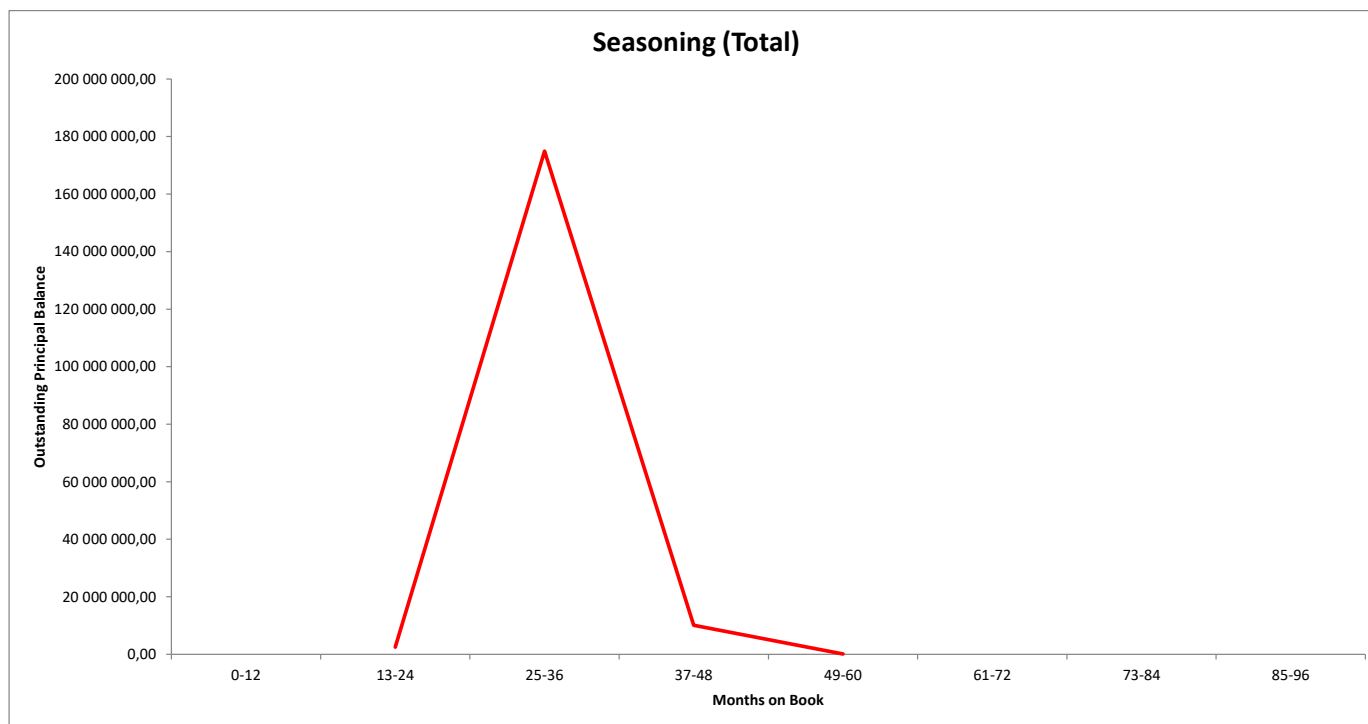
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24	225	2 515 164	1,34 %	33,1	24,0
	25		36	17 136	174 921 555	93,21 %	29,1	29,4
	37		48	1 357	10 106 080	5,39 %	19,9	40,0
	49		60	27	121 971	0,06 %	9,2	51,7
	61		72					
	73		84					
	85		96					
	Total			18 745	187 664 770	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	01.09.2018	
Interest Period	from	25.09.2018
	to	25.10.2018
	=	30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

13.a Balloon loans



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	01.09.2018	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days

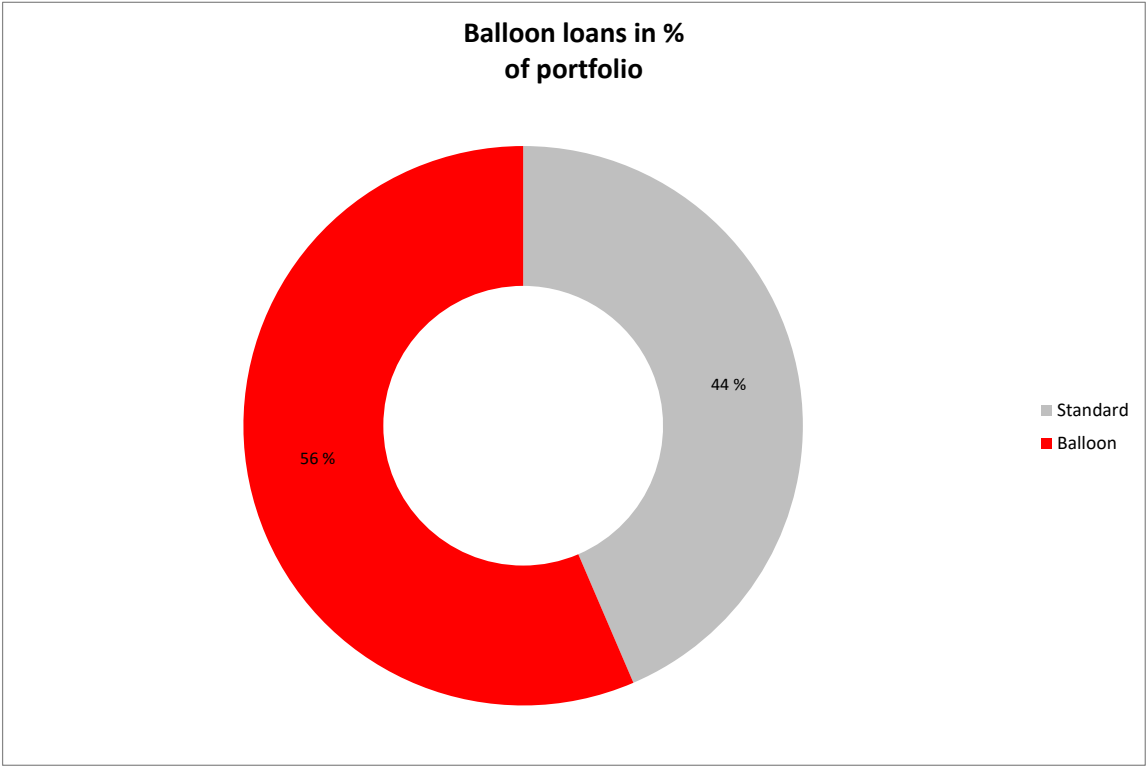
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		12 266	81 730 713	43,55 %	1 989	0,00 %	27,3	29,8
Balloon		6 479	105 934 057	56,45 %	46 494 491	43,89 %	29,6	30,0
Total		18 745	187 664 770	100 %	46 496 481	24,78 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.b Balloon loans



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	01.09.2018	
Interest Period	from	25.09.2018
	to	25.10.2018
	=	30 days



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14.a # loans per borrower



Reporting Date	29.10.2018		
Payment date	25.10.2018		
Period No	23		
Monthly Period	01.09.2018		
Interest Period	from 25.09.2018	to 25.10.2018	= 30 days

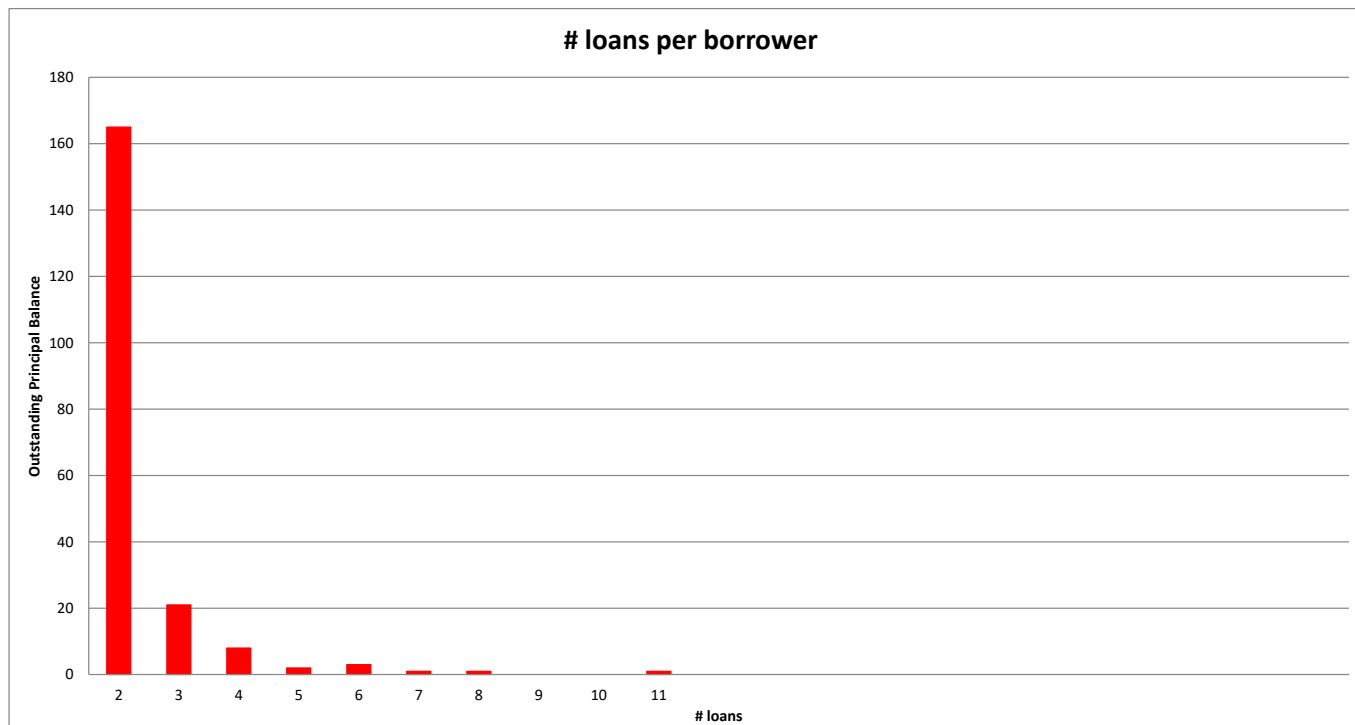
TOTAL			
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance %
1	18266	182 381 050	97,18 %
2	165	3 575 177	1,91 %
3	21	841 707	0,45 %
4	8	377 168	0,20 %
5	2	104 091	0,06 %
6	3	191 697	0,10 %
7	1	95 558	0,05 %
8	1	59 543	0,03 %
9			
10			
11	1	38 778	0,02 %
Total:	18 468	187 664 770	100,0 %

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

14.b # loans per borrower



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	01.09.2018	
Interest Period	from	25.09.2018
	to	25.10.2018
	=	30 days



**SCF Rahoituspalvelut II DAC
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15.a Amortization Profile



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	01.09.2018	
Interest Period	from 25.09.2018	to 25.10.2018 = 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	187 664 924	181 927 787	5 737 137	418 191	2,67 %	96,94 %
2	181 927 787	176 512 226	5 415 561	404 713	2,67 %	94,06 %
3	176 512 226	171 136 951	5 375 275	391 477	2,66 %	91,19 %
4	171 136 951	165 751 438	5 385 513	378 454	2,65 %	88,32 %
5	165 751 438	160 342 645	5 408 793	365 446	2,65 %	85,44 %
6	160 342 645	154 920 648	5 421 997	352 495	2,64 %	82,55 %
7	154 920 648	149 656 255	5 264 393	339 541	2,63 %	79,75 %
8	149 656 255	144 473 397	5 182 857	326 815	2,62 %	76,98 %
9	144 473 397	139 354 299	5 119 098	314 406	2,61 %	74,26 %
10	139 354 299	134 284 628	5 069 671	302 063	2,60 %	71,56 %
11	134 284 628	129 282 967	5 001 661	289 878	2,59 %	68,89 %
12	129 282 967	124 283 193	4 999 773	277 833	2,58 %	66,23 %
13	124 283 193	119 387 610	4 895 584	265 791	2,57 %	63,62 %
14	119 387 610	114 448 424	4 939 185	253 949	2,55 %	60,99 %
15	114 448 424	109 616 043	4 832 382	242 041	2,54 %	58,41 %
16	109 616 043	104 736 211	4 879 831	230 516	2,52 %	55,81 %
17	104 736 211	99 965 622	4 770 589	218 903	2,51 %	53,27 %
18	99 965 622	95 229 256	4 736 366	207 567	2,49 %	50,74 %
19	95 229 256	90 327 444	4 901 812	196 345	2,47 %	48,13 %
20	90 327 444	85 768 928	4 558 516	184 900	2,46 %	45,70 %

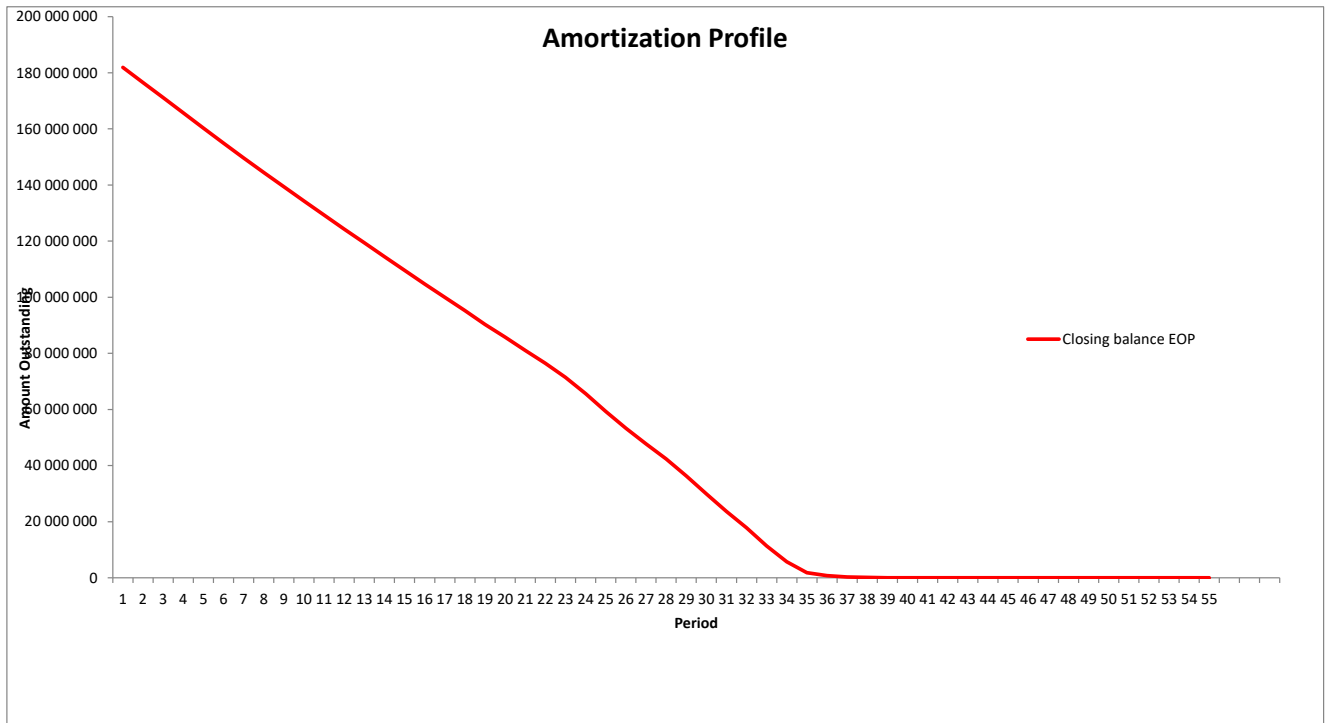
Amortization profile (first 20 periods)

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

15.b Amortization Profile



Reporting Date	29.10.2018					
Payment date	25.10.2018					
Period No	23					
Monthly Period	01.09.2018					
Interest Period	from	25.09.2018	to	25.10.2018	=	30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.a Payment Holidays



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	01.09.2018	
Interest Period	from 25.09.2018	to 25.10.2018 = 30 days

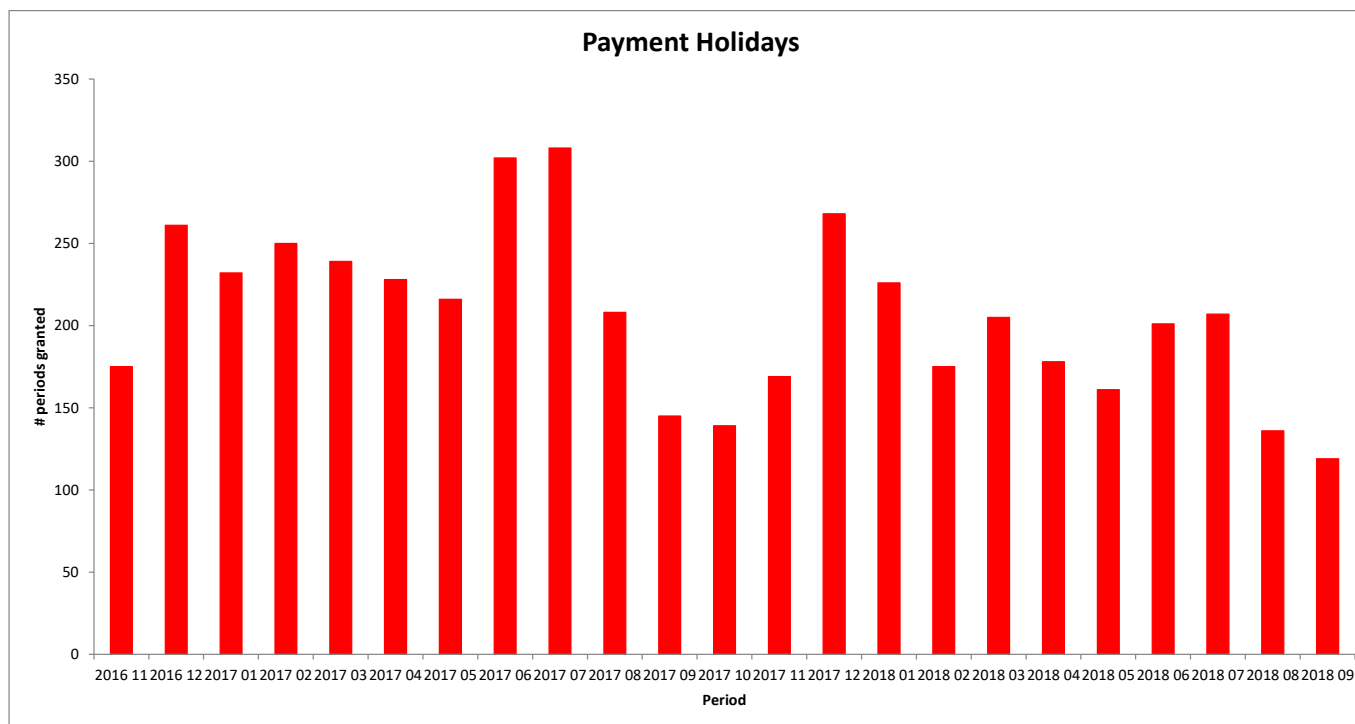
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	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	
Total:	4 748	6 266	1 808 917	67 727 285	

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16.b Payment Holidays



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	23				
Monthly Period	01.09.2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days



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17.a Downpayment



Reporting Date	29.10.2018		
Payment date	25.10.2018		
Period No	23		
Monthly Period	01.09.2018		
Interest Period	from	25.09.2018	to
		25.10.2018	=
			30 days

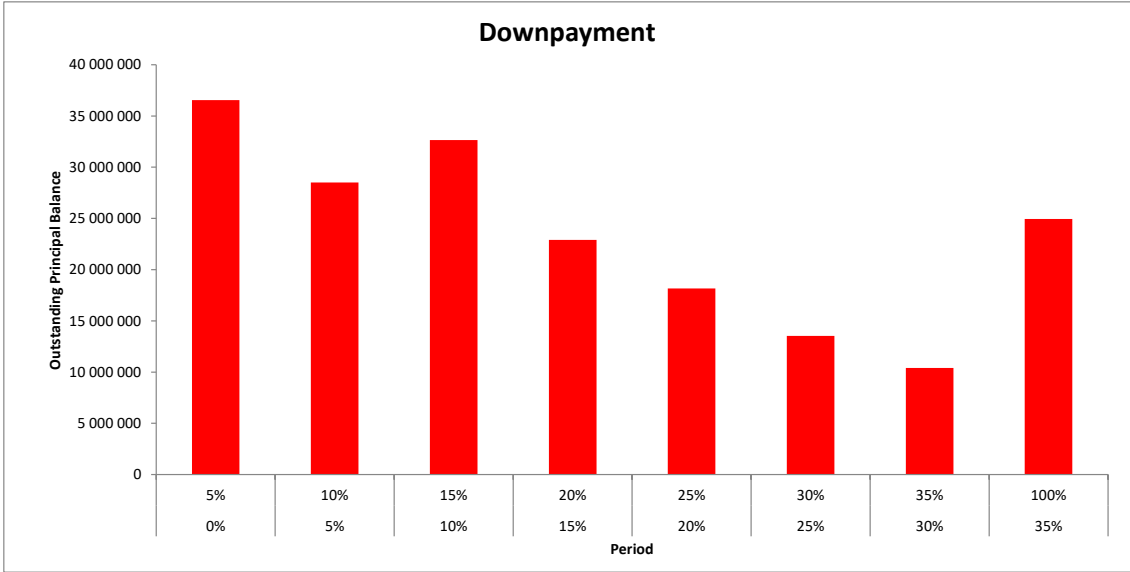
TOTAL								
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Downpayment %	0 %		5 %	3 060	36 556 941	19,5 %	30,1	29,7
	5 %		10 %	2 558	28 510 080	15,2 %	29,4	30,0
	10 %		15 %	3 024	32 644 148	17,4 %	28,8	30,0
	15 %		20 %	2 130	22 912 483	12,2 %	28,7	30,0
	20 %		25 %	1 758	18 162 427	9,7 %	28,3	30,1
	25 %		30 %	1 404	13 527 568	7,2 %	28,4	29,9
	30 %		35 %	1 127	10 397 688	5,5 %	27,4	30,1
	35 %		100 %	3 684	24 953 436	13,3 %	26,0	29,9
Total			18 745	187 664 770	100 %			

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17.b Downpayment



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	01.09.2018	
Interest Period	from	25.09.2018
	to	25.10.2018
	=	30 days



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18.a Vehicle Condition



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	23
Monthly Period	01.09.2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days

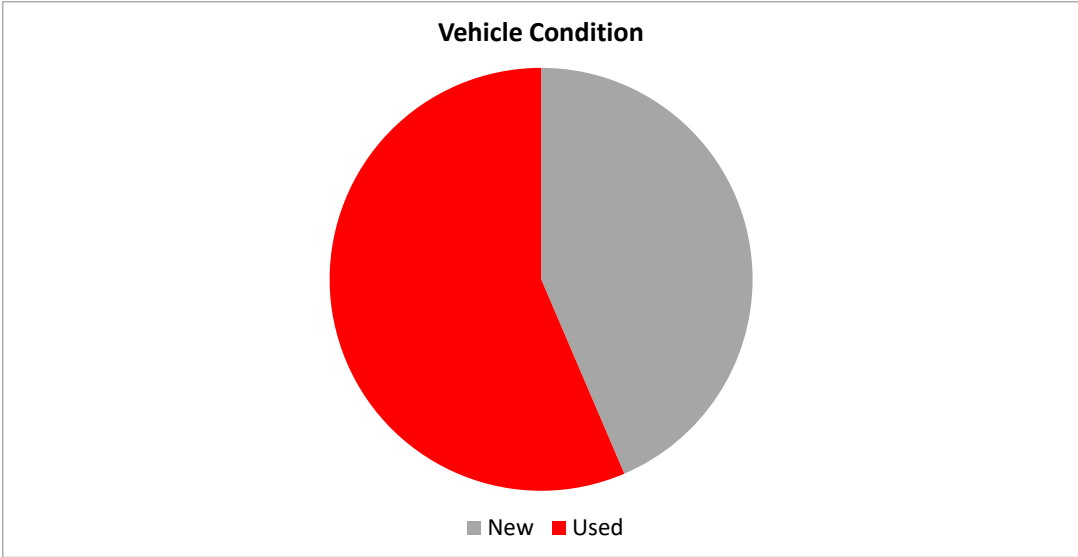
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 955	81 757 076	43,6 %	28,9	30,0
	Used	12 790	105 907 694	56,4 %	28,4	29,9
	Total	18 745	187 664 770	100 %		

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18.b Vehicle Condition



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	23
Monthly Period	01.09.2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days



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19.a Borrower Type



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	23				
Monthly Period	01.09.2018				
Interest Period	from 25.09.2018	to	25.10.2018	=	30 days

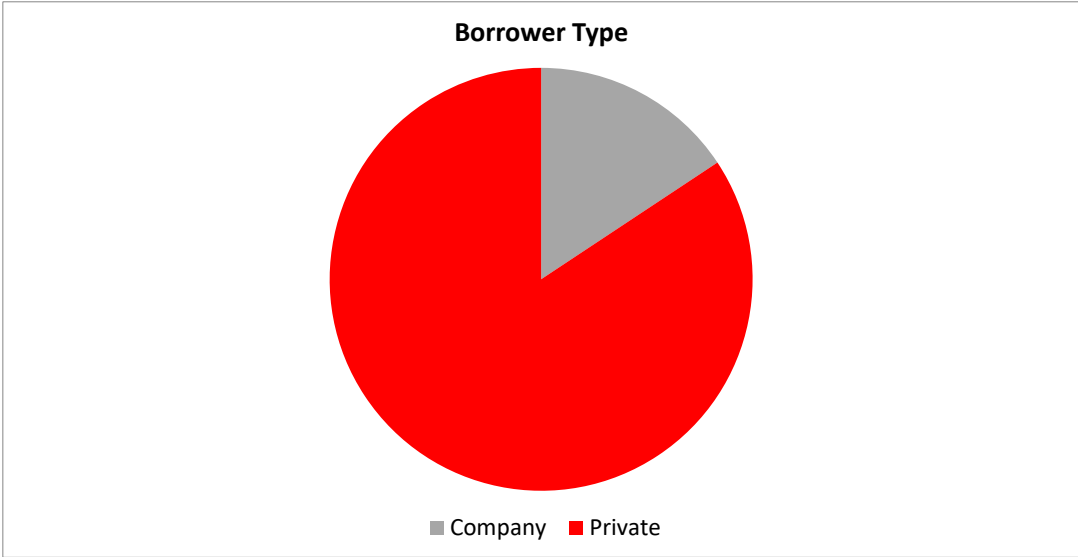
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 262	29 443 375	15,7 %	26,88	30,02
	Private	16 483	158 221 395	84,3 %	28,93	29,92
	Total	18 745	187 664 770	100,0 %		

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19.b Borrower Type



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	23				
Monthly Period	01.09.2018				
Interest Period	from 25.09.2018	to	25.10.2018	=	30 days



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20.a Vehicle type



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	23				
Monthly Period	01.09.2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days

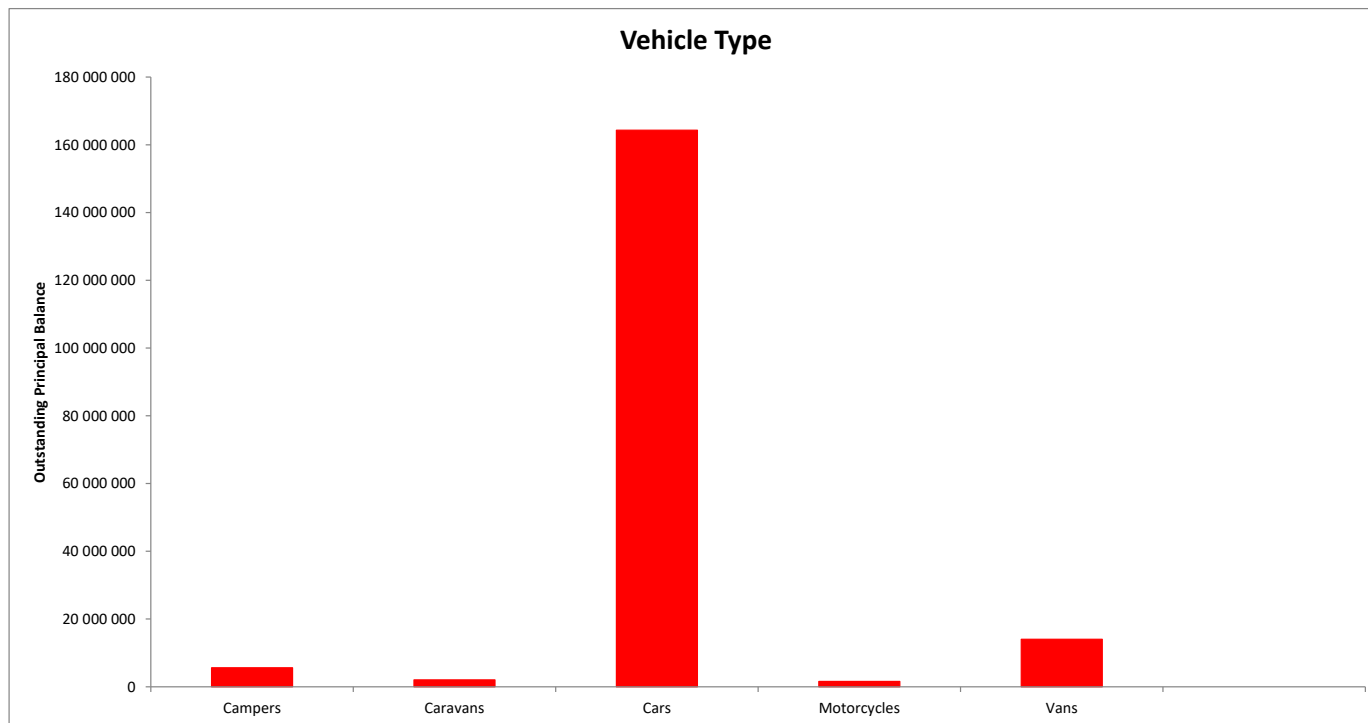
		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	303	5 648 477	3,01 %	29,95	29,39
	Caravans	224	2 053 714	1,09 %	30,47	28,89
	Cars	16 542	164 307 559	87,55 %	28,67	29,96
	Motorcycles	284	1 603 804	0,85 %	27,93	28,68
	Vans	1 392	14 051 216	7,49 %	27,07	30,21
		18 745	187 664 770	100 %		

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20.b Vehicle type



Reporting Date	29.10.2018					
Payment date	25.10.2018					
Period No	23					
Monthly Period	01.09.2018					
Interest Period	from	25.09.2018	to	25.10.2018	=	30 days



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21.a Restructured Loans



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	01.09.2018	
Interest Period	from 25.09.2018	to 25.10.2018 = 30 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
	13	132 954

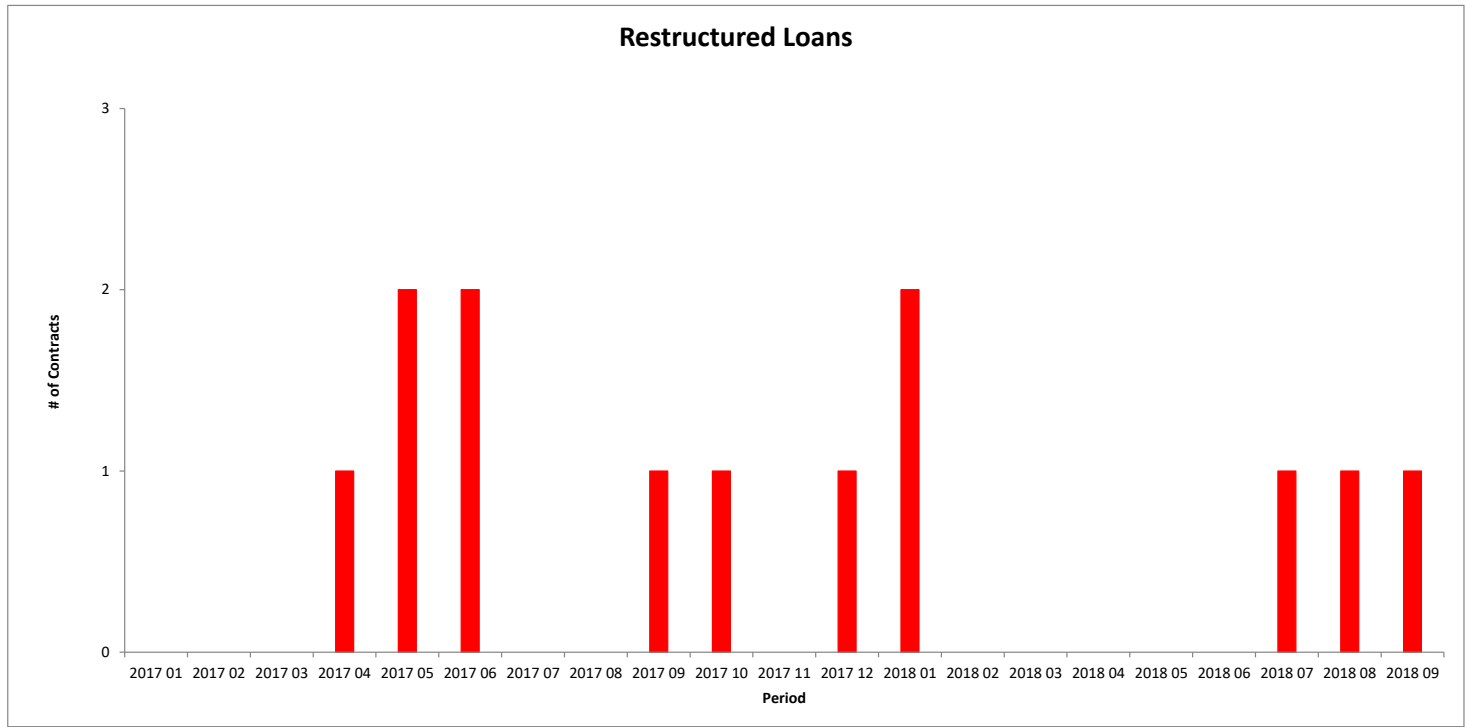
Restructured

SCF Rahoituspalvelut II DAC
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21.b Restructured Loans



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	23				
Monthly Period	01.09.2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days



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22.a Dynamic Interest rate



Reporting Date	29.10.2018					
Payment date	25.10.2018					
Period No	23					
Monthly Period	from	01.09.2018	to	25.10.2018	=	30 days
Interest Period		25.09.2018				

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 %

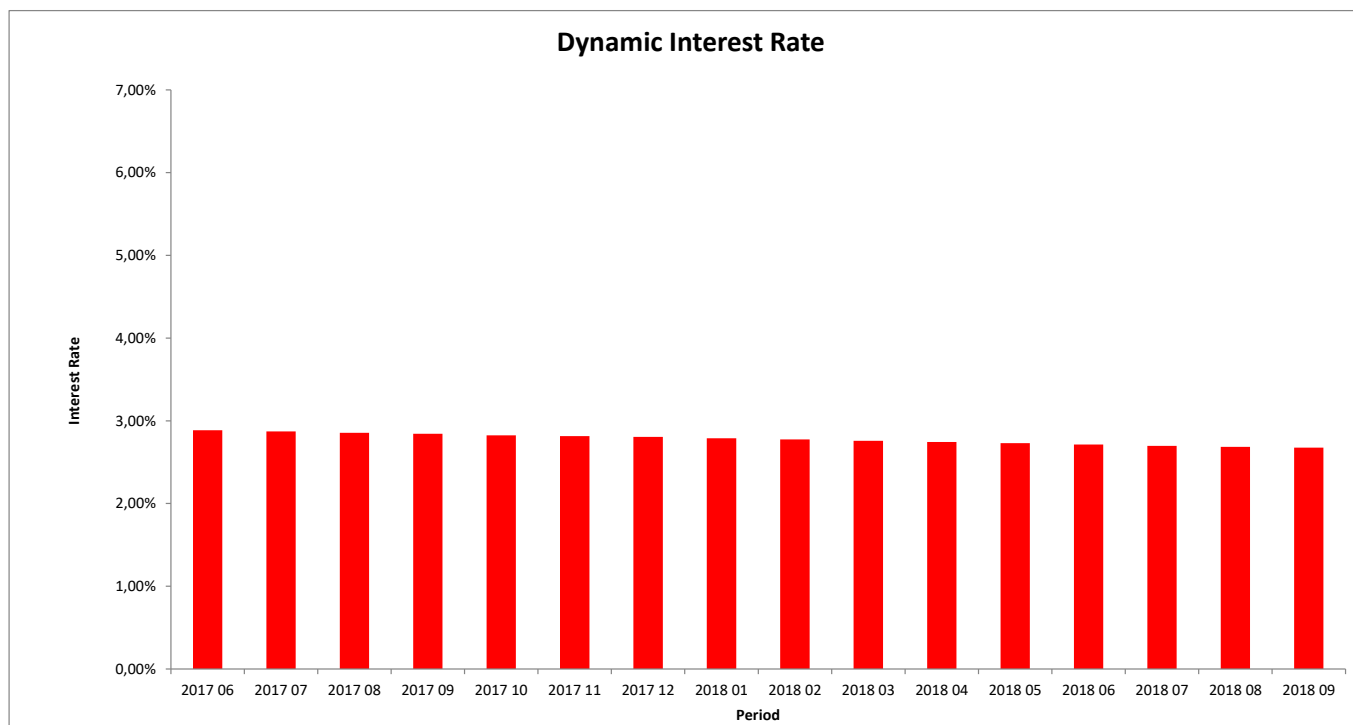
Interest rate evolution

SCF Rahoituspalvelut II DAC
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22.b Dynamic Interest Rate



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	23				
Monthly Period	01.09.2018				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days



**SCF Rahoituspalvelut II DAC
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23.a Dynamic Pre-Payments



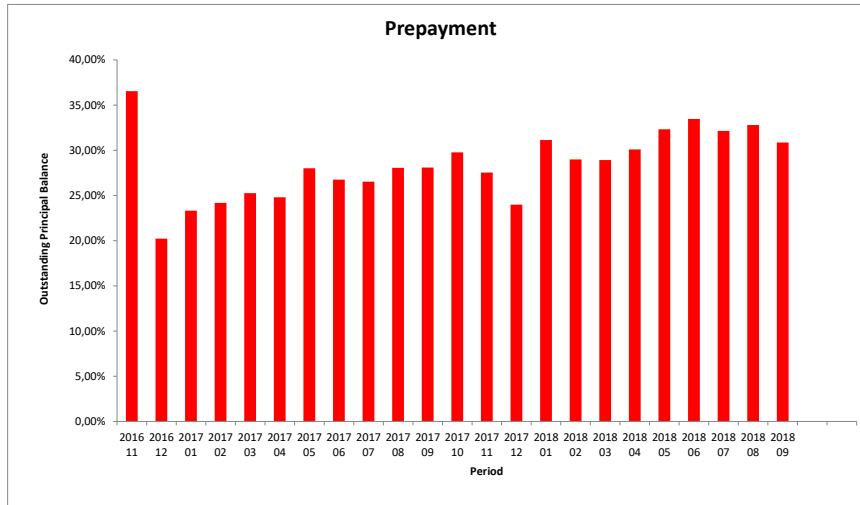
Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	from 01.09.2018	to 25.10.2018 = 30 days
Interest Period	from 25.09.2018	to 25.10.2018 = 30 days

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 %

23.b Dynamic Pre-Payments



Reporting Date	29.10.2018					
Payment date	25.10.2018					
Period No	23					
Monthly Period	01.09.2018	to	25.10.2018	=	30 days	
Interest Period	from	25.09.2018	to	25.10.2018	=	30 days



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24. Delinquency



Reporting Date	29.10.2018					
Payment date	25.10.2018					
Period No	23					
Monthly Period	01.09.2018					
Interest Period	from	25.09.2018	to	25.10.2018	=	30 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	
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																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	from 01.09.2018	to 25.10.2018 = 30 days
Interest Period	from 25.09.2018	to 25.10.2018 = 30 days

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	89 364	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															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q1			2018 Q2			2018 Q3				
			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
2017 1	387 612	29	5 623	216 032	171 580	34 987	251 019	136 593	17 067	268 086	119 526		
2017 2	925 325	54	37 579	717 451	207 875	22 563	740 014	185 311	21 101	761 115	164 210		
2017 3	642 838	50	21 100	393 241	249 597	15 460	408 701	234 138	20 825	429 525	213 313		
2017 4	673 040	46	207 998	579 508	93 531	19 006	598 515	74 525	2 949	601 464	71 576		
2018 1	748 138	63	263 421	263 421	484 717	265 803	529 224	218 914	21 526	550 750	197 388		
2018 2	853 271	68				236 260	236 260	617 011	266 834	503 094	350 176		
2018 3	715 758	64							329 718	329 718	386 040		

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26. Priority of Payments



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	23
Monthly Period	01.09.2018
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	11 726 807,72	EUR
Senior Expenses	-	25 796,97	EUR
Servicing Fee	-	78 193,65	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	638 711,91	EUR
Principal on Loan to Issuer	-	10 984 105,19	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	13 393 331,03	EUR
Senior Expenses	-	24 755,27	EUR
Interest Class A	-	14 496,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 621 488,75	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	-	10 984 105,19	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	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	-	50 032,67	EUR
Interest Issuer Subordinated Loan	-	260,41	EUR
Principal Issuer Subordinated Loan	-	124 269,91	EUR
Payment to Purchaser	-	427 324,39	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	427 324,39	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	427 309,48	EUR

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27. Transaction Costs



Reporting Date	29.10.2018					
Payment date	25.10.2018					
Period No	23					
Monthly Period	01.09.2018					
Interest Period	from	25.09.2018	to	25.10.2018	=	30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	25 796,97						
Interest accrued for the Period	EUR	153 453,00	14 496,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	4 219 781,00	870 916,00	91 556,00	292 406,00	294 020,00	682 633,00	1 988 250,00
Interest Payments	EUR	153 453,00	14 496,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	4 219 781,00	870 916,00	91 556,00	292 406,00	294 020,00	682 633,00	1 988 250,00
Interest accrued on Subordinated Loan for the Period	EUR	260,41						
Cumulative Interest accrued on Subordinated Loan	EUR	13 580,64						
Interest Payments on Subordinated Loan	EUR	260,41						
Cumulative Interest Payments on Subordinated Loan	EUR	13 580,64						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	23	
Monthly Period	01.09.2018	
Interest Period	from	25.09.2018
	to	25.10.2018
	=	30 days

Santander Consumer Bank AS

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