

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date		30.05.2017			
Payment date		26.05.2017		Following payment dates:	26.06.2017
Period No		6			25.07.2017
Monthly Period		Apr 2017			
Interest Period	from	25.04.2017	to	26.05.2017	= 31 days
Cut-Off date		30.04.2017			

Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution	2
3 Reserve Accounts	3
4 Performance Data	4
5 Outstanding Notes	5
6 Counterparty Ratings, Trigger Levels and Consequences	6
7 a Original Principal Balance	7
7 b Original PB (Graph)	8
8 a Outstanding principal Balance	9
8 b Outstanding PB (Graph)	10
9 a Geographical Distribution	11
9 b Geographical (Graph)	12
10 a Interest Rate	13
10 b Interest Rate (Graph)	14
11 a Remaining Terms	15
11 b Remaining Terms (Graph)	16
12 a Seasoning	17
12 b Seasoning (Graph)	18
13 a Balloon loans as % of other loans	19
13 b Balloon loans as % of other loans (Graph)	20
14 a Loans per borrower	21
14 b Loans per borrower (Graph)	22
15 a Amortization Profile	23
15 b Amortization Profile (Graph)	24
16 a Payment Holidays	25
16 b Payment Holidays (Graph)	26
17 a Downpayment	27
17 b Downpayment (Graph)	28
18 a Vehicle Condition	29
18 b Vehicle Condition (Graph)	30
19 a Borrower Type	31
19 b Borrower Type (Graph)	32
20 a Vehicle Type	33
20 b Vehicle Type (Graph)	34
21 a Restructured Loans	35
21 b Restructured Loans (Graph)	36
22 Dynamic Interest Rate	37
23 Dynamic Pre-Payment	38
24 Dynamic Delinquency	39
25 Defaults, Recoveries and Losses by Quarter of Default	40
26 Priority of Payments Pre-Enforcement	41
27 Transaction Costs	42
28 Contact Details	43

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**1. Portfolio Information**



Reporting Date	30.05.2017
Payment date	26.05.2017
Period No	6
Monthly Period	Apr 2017
Interest Period	from 25.04.2017 to 26.05.2017 = 31 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>481 919 091,90 EUR</b>
Scheduled Loan Principal Repayments	8 951 385,68 EUR
Prepayments	10 837 573,68 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>19 788 959,36 EUR</b>
New Defaulted Auto Loans in Period	271 902,12 EUR
<b>Closing Balance</b>	<b>461 858 230,42 EUR</b>

<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 516 884,46 EUR
Recoveries on loans in default	109 346,23 EUR
<b>Total Revenue Received in Period</b>	<b>1 626 230,69 EUR</b>

<b># Loans</b>	
At beginning of period	34 412 Loans
Paid in Full	868 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	14 Loans
<b>At end of period</b>	<b>33 530 Loans</b>

**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**2. Amount Due for Distribution**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	6				
Monthly Period	Apr 2017				
Interest Period	from 25.04.2017	to	26.05.2017	=	31 days

**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	21 409 186 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>21 409 186 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	21 216 481 EUR
b. Reserve Fund	4 678 471 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>25 894 951 EUR</b>

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**3. Reserve Accounts**



Reporting Date	30.05.2017
Payment date	26.05.2017
Period No	6
Monthly Period	Apr 2017
Interest Period	from 25.04.2017 to 26.05.2017 = 31 days

**Note Balance**

Beginning of Period	481 919 091,90 EUR
End of Period	461 858 230,42 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	1,0 %	4 678 470,52 EUR
Cash Outflow		4 678 470,52 EUR
Cash Inflow		4 454 190,92 EUR
End of Period	0,9 %	4 454 190,92 EUR
Required Reserve Amount	0,9 %	4 454 190,92 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***

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**4. Performance Data**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	6				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2017	to	26.05.2017	= 31 days

**Asset Balance**

Beginning of Period	481 919 091,90	EUR
End of Period	461 858 230,42	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	428 526 715,09	92,78 %	31 216
1-29 days past due	28 538 287,10	6,18 %	1 999

**Delinquent Receivables:**

30-59 days past due	3 449 367,65	0,75 %	228
60-89 days past due	725 906,35	0,16 %	53
90-119 days past due	358 577,99	0,08 %	18
120-149 days past due	216 300,05	0,05 %	12
150-179 days past due	43 076,19	0,01 %	4
<b>Total Performing and Delinquent</b>	<b>461 858 230</b>	<b>100,00 %</b>	<b>33 530</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	82 582 658	17,88 %	8 018

Current Period Defaults	271 902,12		14
Cumulative Defaults	469 614,83		27
Current Period Recoveries	109 346,23		
Cumulative Recoveries	187 452,23		

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

**NO**

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	461 858 230,42
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	461 858 230,42
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**5. Outstanding Notes**



Reporting Date	30.05.2017		
Payment date	26.05.2017		
Period No	6		
Monthly Period	from	Apr 2017	to
Interest Period	from	25.04.2017	to 26.05.2017 = 31 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>General Note Information</b>							
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	AA/Aa3	A+/A3	A-/Baa2	BB+/Ba2	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
<b>Current Note Information</b>							
Class Principal Outstanding Opening Balance	481 919 091,90	418 119 091,90	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	25 894 951,27						
Amortisation	20 060 861,48						
Redemption per Class	20 060 861,48	20 060 861,48	-	-	-	-	-
Redemption per Note		3 691,73	-	-	-	-	-
Class Principal Outstanding Closing Balance	461 858 230,42	398 058 230,42	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	86,19 %	5,91 %	1,97 %	1,32 %	2,23 %	2,38 %
Current Pool Factor		0,73	1,00	1,00	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	31						
Principal Outstanding per Note Beginning of Period		76 944,99	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 691,73	-	-	-	-	-
Principal Outstanding per Note End of Period		73 253,26	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		8,55	13,92	133,33	200,00	275,00	750,00
Interest Payment	62 378,65	46 446,06	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		8,55	13,92	133,33	200,00	275,00	750,00
<b>3. Credit Enhancements</b>							
Initial total CE (Subordination, Reserve)		11,45 %	6,95 %	5,45 %	4,45 %	2,75 %	0,94 %
Current CE (incl. Excess Spread)		16,87 %	10,96 %	8,99 %	7,67 %	5,44 %	3,05 %
Current CE (excl. Excess Spread)		14,78 %	8,87 %	6,90 %	5,58 %	3,35 %	0,96 %

SCF Rahoituspalvelut II DAC  
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 30.05.2017  
Payment date 26.05.2017  
Period No 6  
Monthly Period Apr 2017  
Interest Period : 25.04.2017 to 26.05.2017 = 31 days

Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach		
		Short Term				Long Term							
		Fitch	Moody's	Fitch	Moody's	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		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-2	BBB -	A-Stable	Baa3	A3 stable	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	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 which meets the Required Ratings.	
Swap Counterparty	ANTS	Fitch First Rating Trigger Collateral.	F1	F1	N/A	N/A	A	A	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 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.	
	ANTS	Fitch Second Rating Trigger Collateral.	F3	F1	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	ANTS	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 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).	
	ANTS	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: (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	Aa3	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.	

**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**7.a Original Portfolio Principal Balance**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	6				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2017	to	26.05.2017	= 31 days

Average amount - all: 15 380

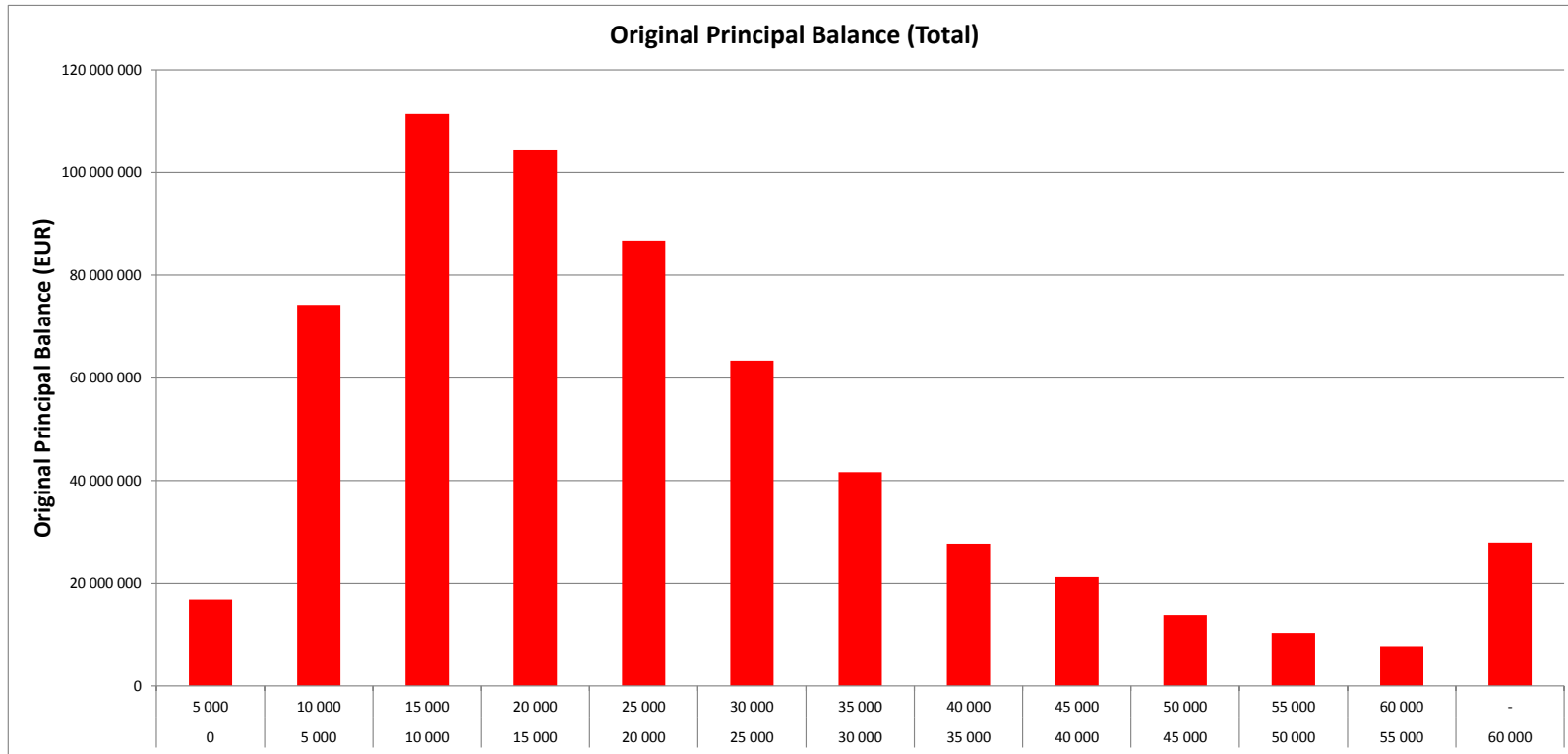
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	4 918	16 901 686	2,8 %	27,1	7,6		
	5 000	10 000	9 847	74 215 036	12,2 %	42,0	7,3		
	10 000	15 000	8 985	111 416 382	18,3 %	48,2	6,9		
	15 000	20 000	6 019	104 299 602	17,2 %	50,1	6,5		
	20 000	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	



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**7.b Original Principal Balance Graph**

Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2017	to 26.05.2017 = 31 days

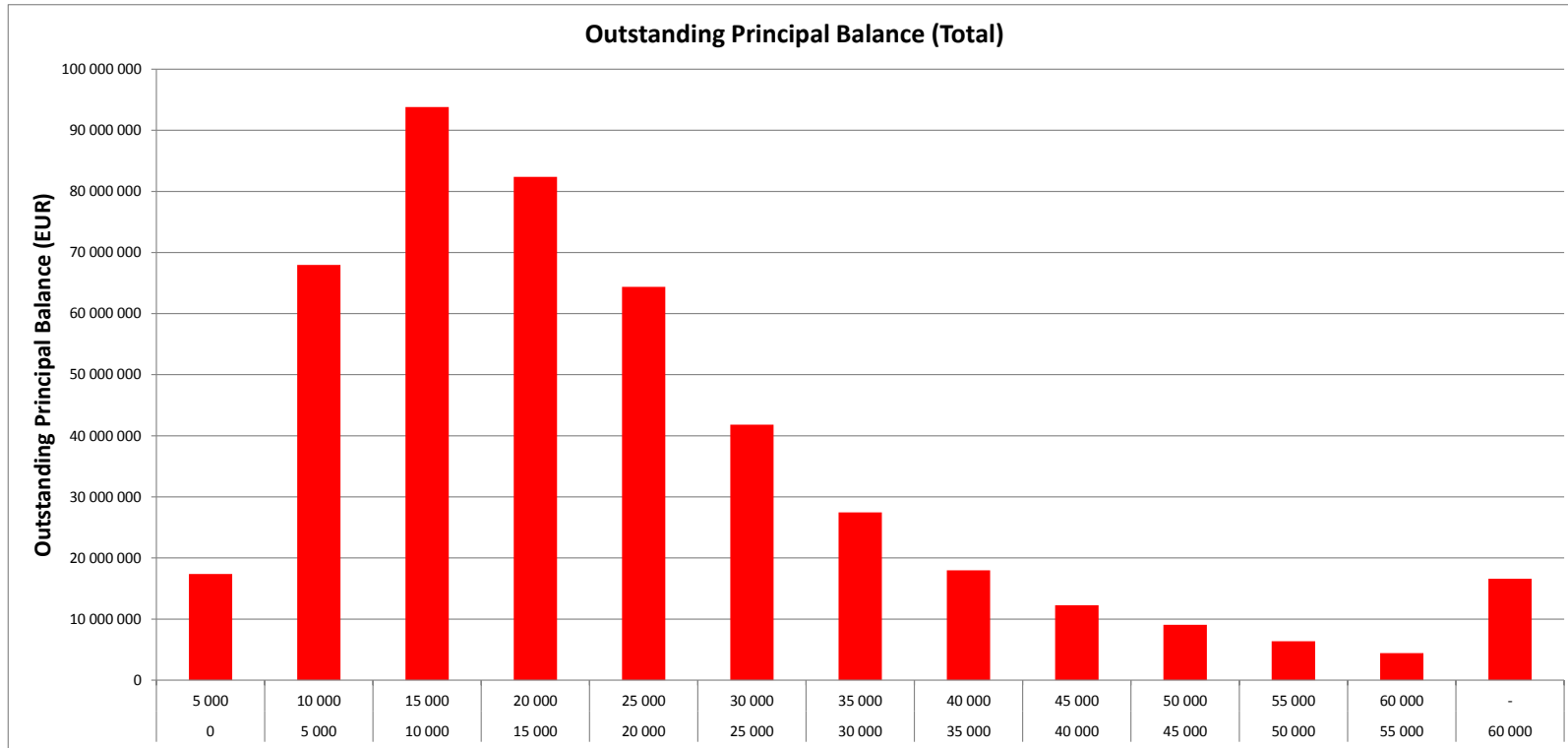




**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**8.b Outstanding Principal Balance Graph**

Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2017	to 26.05.2017 = 31 days



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**9.a Geographical Distribution**



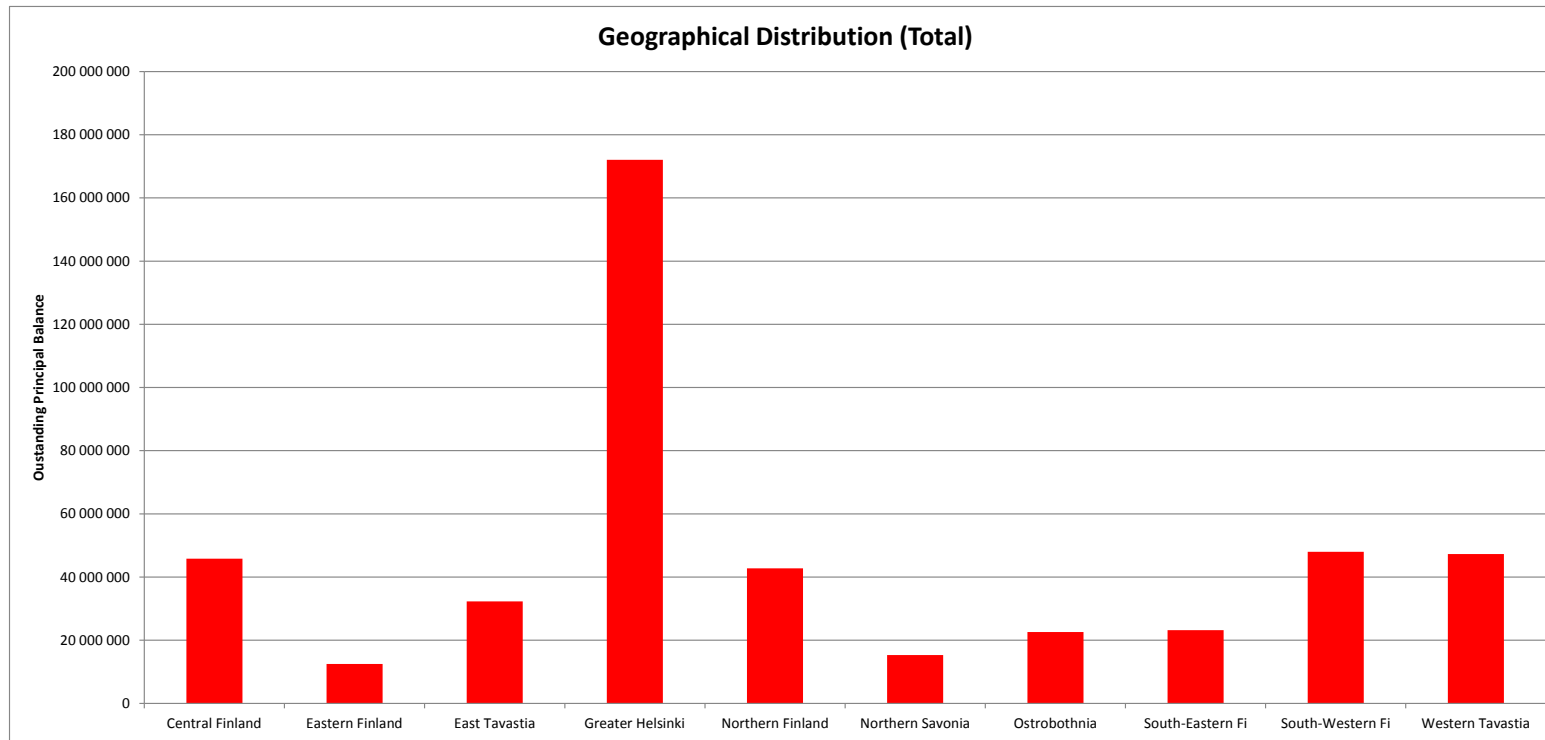
Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2017	to 26.05.2017 = 31 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 456	45 840 794	9,93 %	43,1		13,6
Eastern Finland	973	12 465 694	2,70 %	42,7		13,3
East Tavastia	2 379	32 317 838	7,00 %	43,9		13,1
Greater Helsinki	11 687	172 051 958	37,25 %	43,4		13,4
Northern Finland	3 123	42 772 760	9,26 %	43,6		13,3
Northern Savonia	1 195	15 325 911	3,32 %	42,3		13,3
Ostrobothnia	1 886	22 629 704	4,90 %	42,2		13,6
South-Eastern Fi	1 789	23 163 946	5,02 %	42,6		14,2
South-Western Fi	3 608	47 999 937	10,39 %	43,3		13,5
Western Tavastia	3 434	47 289 689	10,24 %	43,7		13,2
Total	33 530	461 858 230	100 %			

**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**9.b Geographical Distribution Graph**

Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2017
	to	26.05.2017
	=	31 days



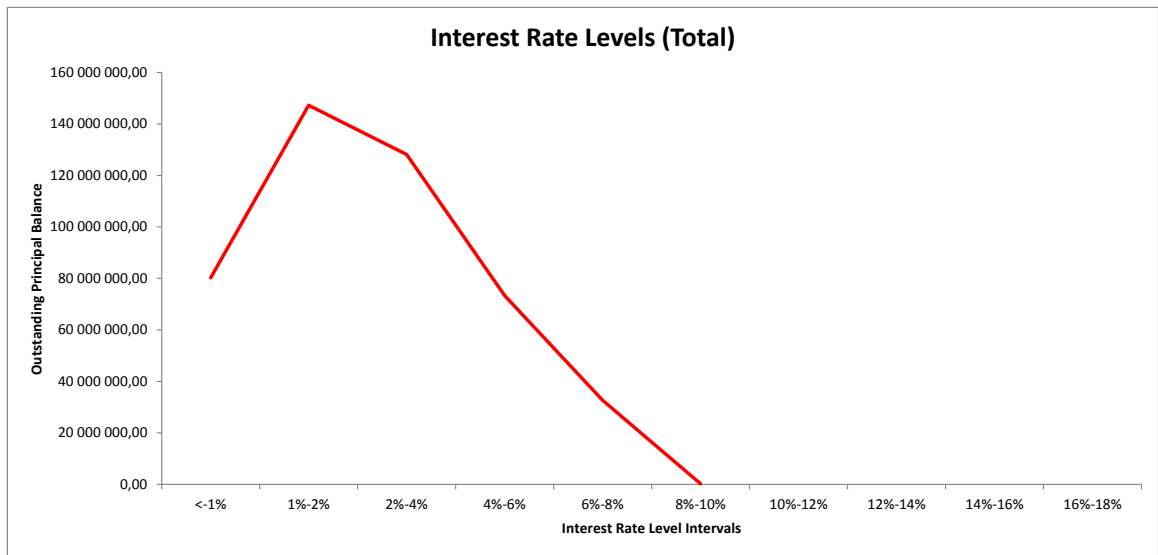


**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**10.b Interest Rate**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	6				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2017	to	26.05.2017	= 31 days





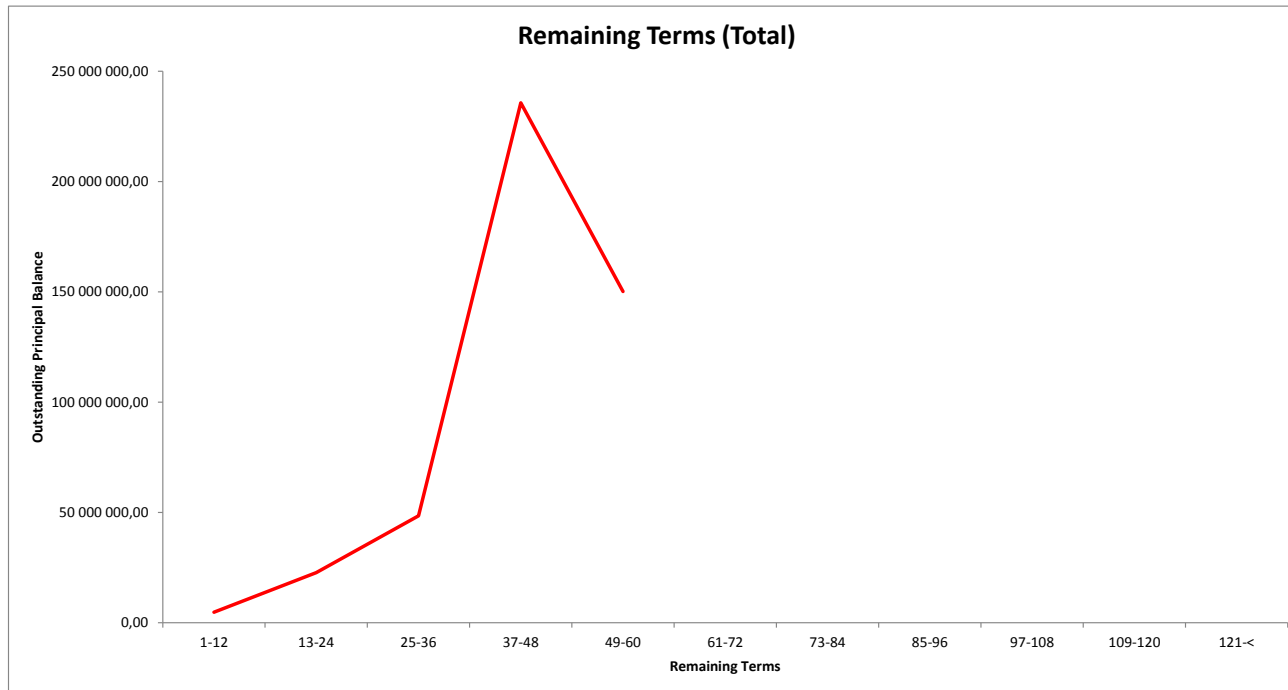


**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2017	to 26.05.2017 = 31 days



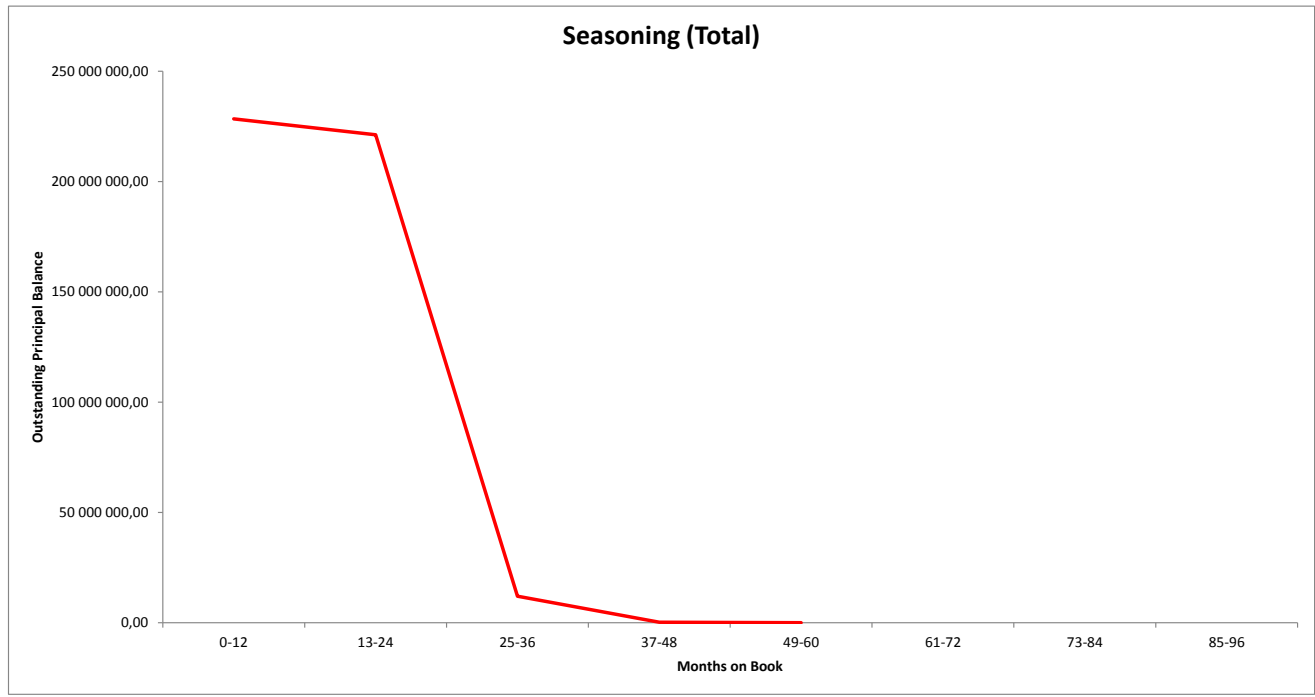


**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**12.b Seasoning**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2017	to 26.05.2017 = 31 days



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**13.a Balloon loans**



Reporting Date	30.05.2017					
Payment date	26.05.2017					
Period No	6					
Monthly Period	Apr 2017					
Interest Period	from	25.04.2017	to	26.05.2017	=	31 days

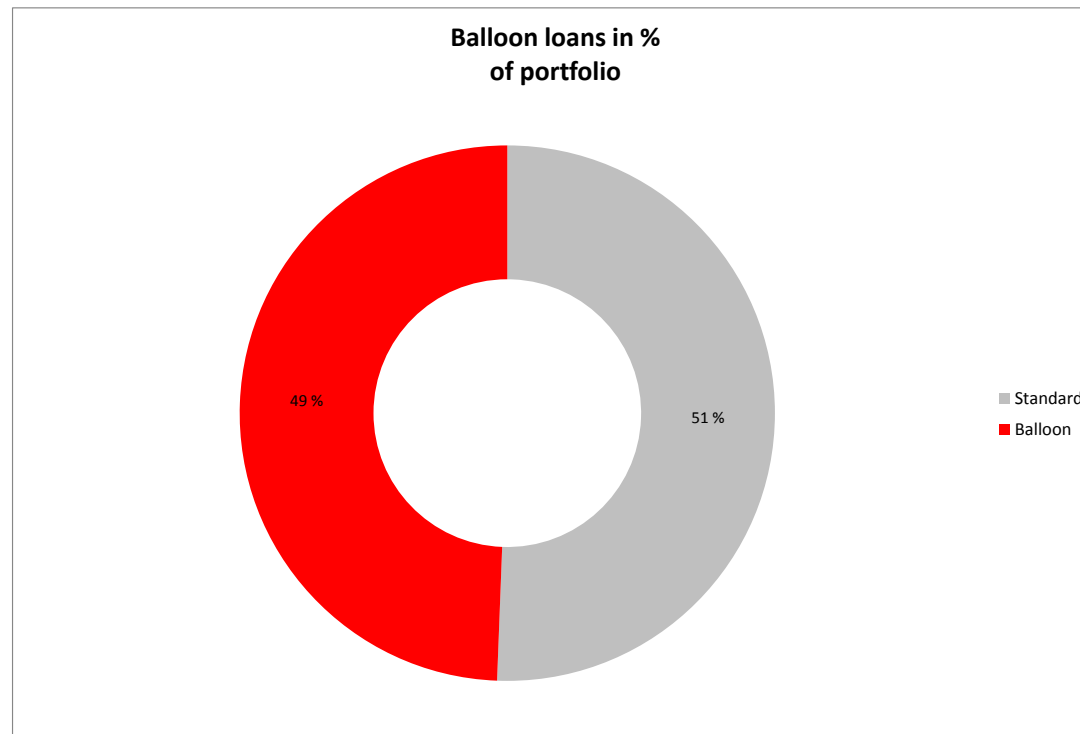
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	22 984	233 743 419	50,61 %	3 660	0,00 %	41,0	13,4
	Balloon	10 546	228 114 811	49,39 %	76 334 928	33,46 %	45,7	13,4
	Total	33 530	461 858 230	100 %	76 338 587	16,53 %		

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**13.b Balloon loans**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2017
	to	26.05.2017
	=	31 days



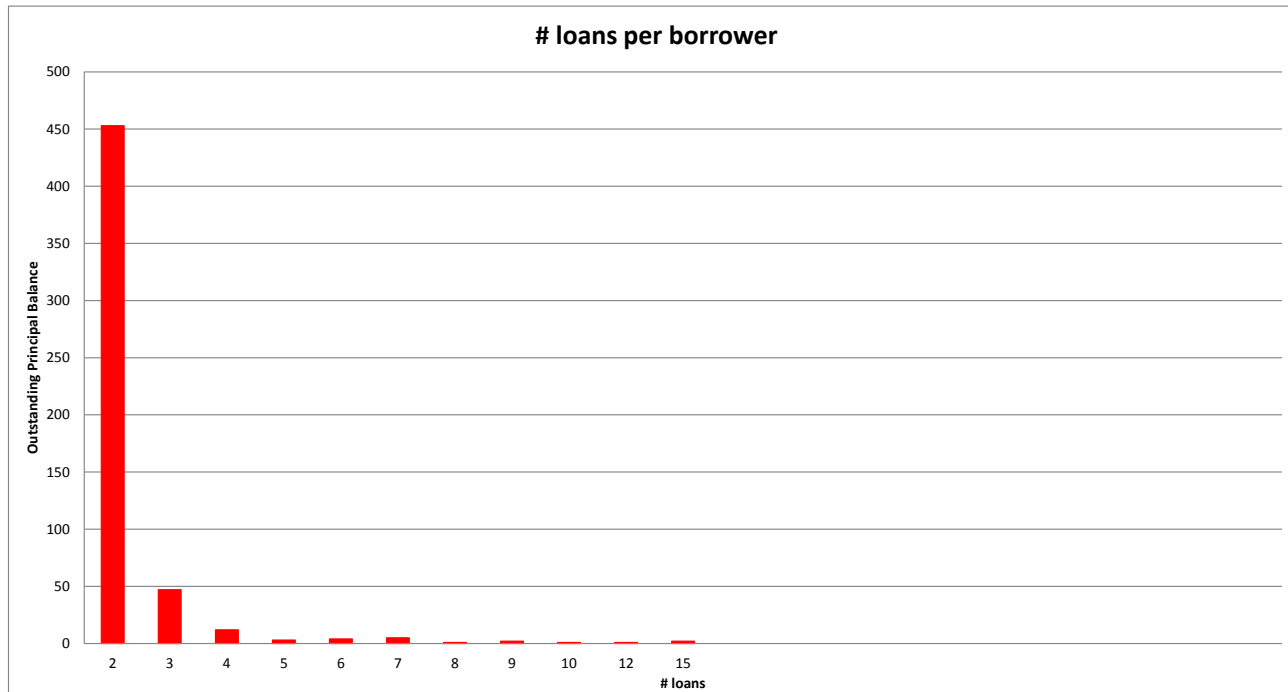


SCF Rahoituspalvelut II DAC  
Monthly Investor Report

14.b # loans per borrower



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2017
	to	26.05.2017
	=	31 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

15.a Amortization Profile



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2017	to 26.05.2017 = 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	461 858 230	452 203 565	9 654 666	1 122 756	2,96 %	97,91 %
2	452 203 565	442 744 135	9 459 429	1 097 663	2,95 %	95,86 %
3	442 744 135	433 347 043	9 397 093	1 073 314	2,95 %	93,83 %
4	433 347 043	423 835 062	9 511 981	1 049 206	2,94 %	91,77 %
5	423 835 062	414 419 850	9 415 211	1 024 786	2,94 %	89,73 %
6	414 419 850	405 004 106	9 415 744	1 000 611	2,94 %	87,69 %
7	405 004 106	395 645 582	9 358 524	976 400	2,93 %	85,66 %
8	395 645 582	386 243 037	9 402 544	952 373	2,93 %	83,63 %
9	386 243 037	376 881 185	9 361 852	928 218	2,92 %	81,60 %
10	376 881 185	367 588 498	9 292 687	904 156	2,92 %	79,59 %
11	367 588 498	358 266 552	9 321 946	880 288	2,91 %	77,57 %
12	358 266 552	349 072 047	9 194 505	856 412	2,91 %	75,58 %
13	349 072 047	339 893 360	9 178 687	832 823	2,90 %	73,59 %
14	339 893 360	330 673 301	9 220 060	809 251	2,89 %	71,60 %
15	330 673 301	321 571 602	9 101 699	785 711	2,89 %	69,63 %
16	321 571 602	312 419 460	9 152 141	762 453	2,88 %	67,64 %
17	312 419 460	303 354 115	9 065 345	739 097	2,88 %	65,68 %
18	303 354 115	294 345 073	9 009 043	715 965	2,87 %	63,73 %
19	294 345 073	285 455 247	8 889 826	693 028	2,86 %	61,81 %
20	285 455 247	276 628 025	8 827 222	670 340	2,85 %	59,89 %

Amortization profile (first 20 periods)

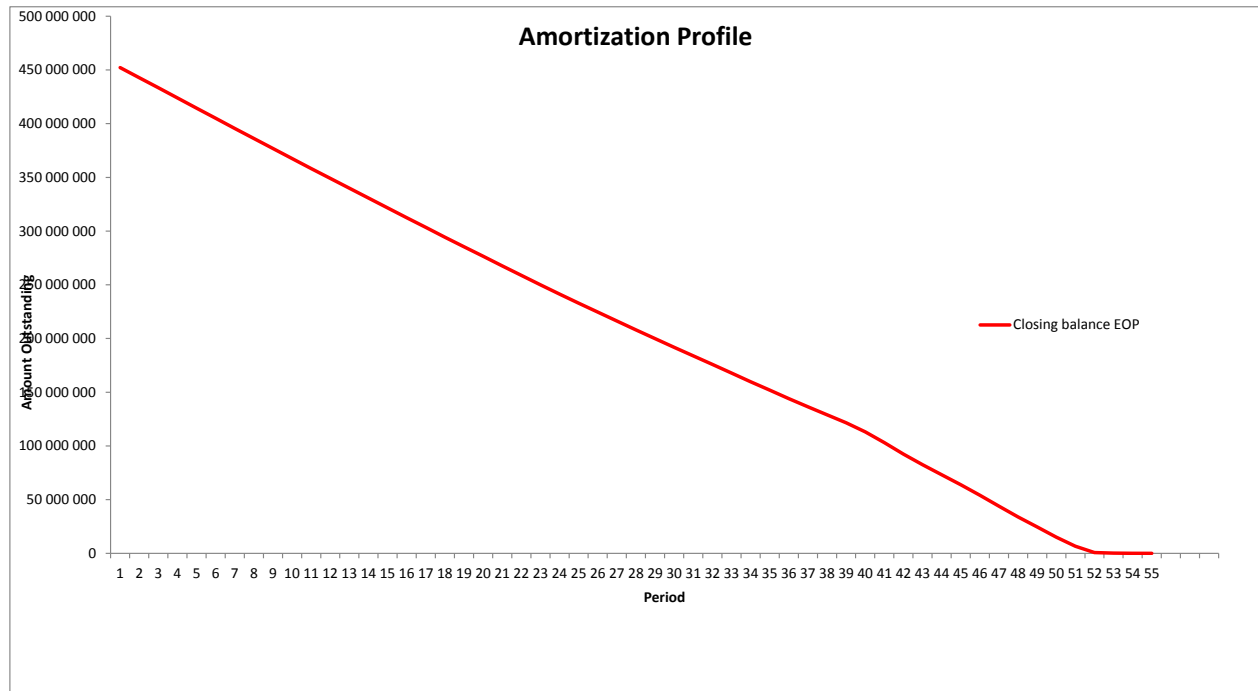


**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	30.05.2017					
Payment date	26.05.2017					
Period No	6					
Monthly Period	Apr 2017					
Interest Period	from	25.04.2017	to	26.05.2017	=	31 days



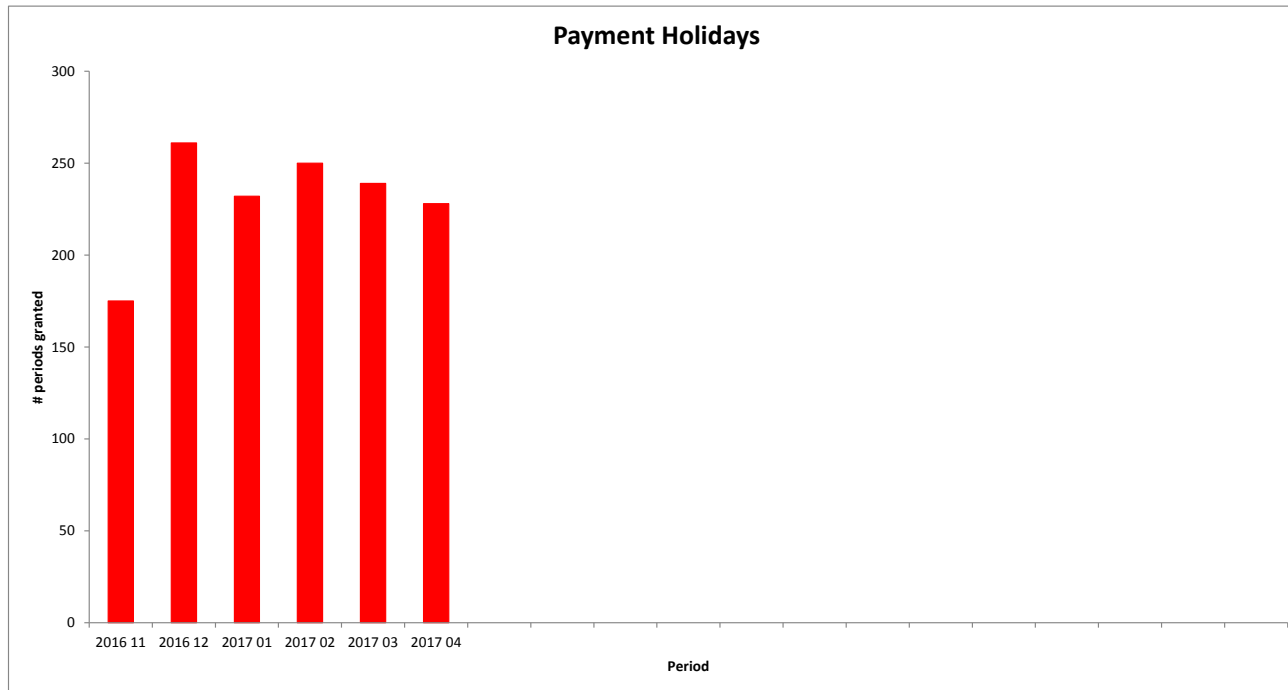


**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2017
	to	26.05.2017
	=	31 days



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**17.a Downpayment**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2017	to 26.05.2017 = 31 days

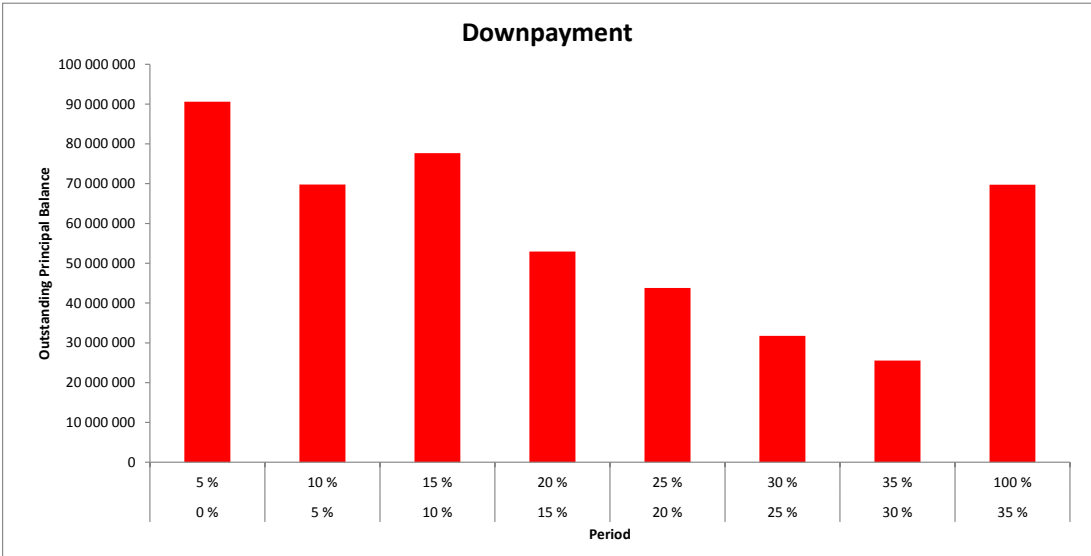
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 556	90 586 504	19,6 %	45,7	13,2
	5 %	10 %	4 379	69 784 393	15,1 %	44,9	13,6
	10 %	15 %	5 135	77 674 330	16,8 %	44,0	13,6
	15 %	20 %	3 525	52 958 800	11,5 %	43,8	13,4
	20 %	25 %	3 135	43 778 532	9,5 %	42,9	13,5
	25 %	30 %	2 391	31 755 269	6,9 %	43,0	13,3
	30 %	35 %	1 945	25 571 293	5,5 %	41,9	13,5
	35 %	100 %	7 464	69 749 111	15,1 %	38,3	13,4
	Total		33 530	461 858 230	100 %		

SCF Rahoituspalvelut II DAC  
Monthly Investor Report

17.b Downpayment



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2017 to 26.05.2017 = 31 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

**18.a Vehicle Condition**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2017 to 26.05.2017 = 31 days

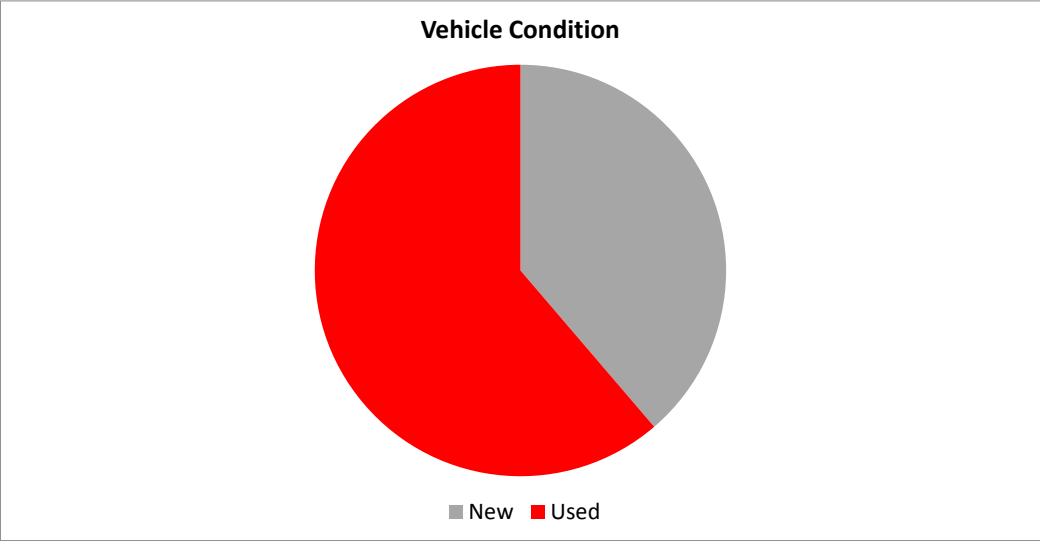
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 308	178 874 341	38,7 %	43,9	13,5
	Used	24 222	282 983 890	61,3 %	43,0	13,4
	Total	33 530	461 858 230	100 %		

SCF Rahoituspalvelut II DAC  
Monthly Investor Report

18.b Vehicle Condition



Reporting Date	30.05.2017
Payment date	26.05.2017
Period No	6
Monthly Period	Apr 2017
Interest Period	from 25.04.2017 to 26.05.2017 = 31 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

19.a Borrower Type



Reporting Date	30.05.2017
Payment date	26.05.2017
Period No	6
Monthly Period	Apr 2017
Interest Period	from 25.04.2017 to 26.05.2017 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 210	79 595 154	17,2 %	40,46	13,65
	Private	29 310	382 263 076	82,7 %	49,25	22,84
	Total	33 520	461 858 230	100 %		

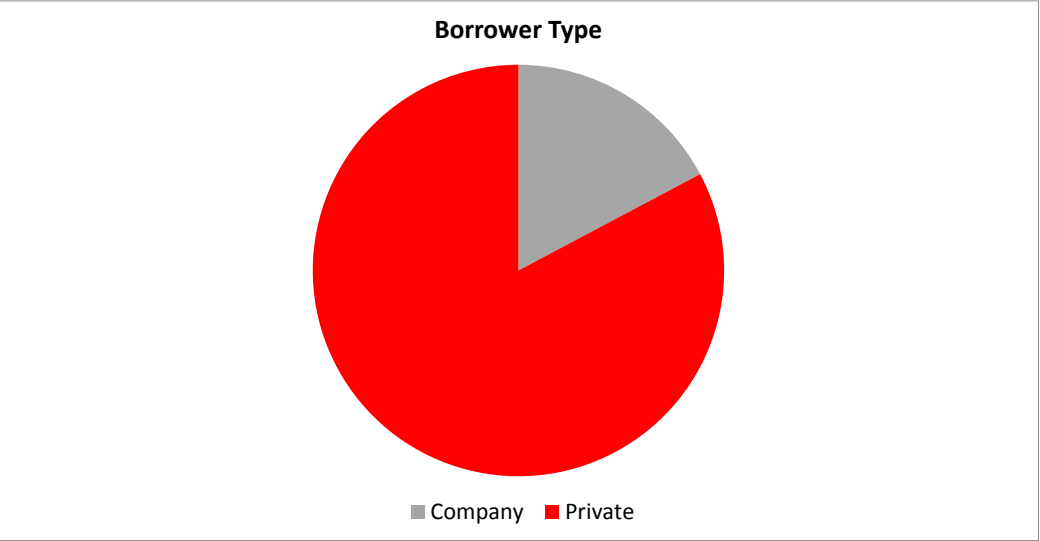


SCF Rahoituspalvelut II DAC  
Monthly Investor Report

19.b Borrower Type



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2017 to 26.05.2017 = 31 days



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**20.a Vehicle type**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2017	to 26.05.2017 = 31 days

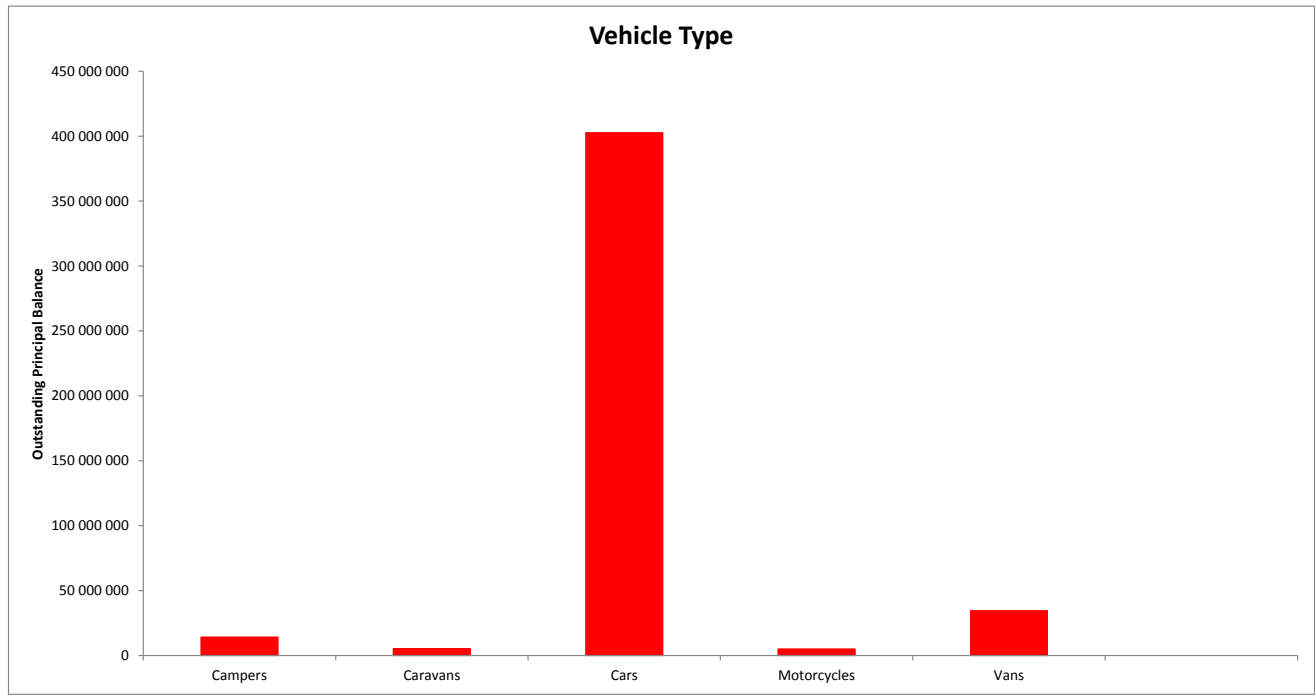
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	614	14 297 423	3,10 %	45,52	12,66
	Caravans	437	5 306 123	1,15 %	45,35	12,21
	Cars	29 482	402 685 029	87,19 %	43,39	13,47
	Motorcycles	604	5 099 979	1,10 %	42,37	11,58
	Vans	2 393	34 469 677	7,46 %	41,26	13,74
		33 530	461 858 230	100 %		

**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**20.b Vehicle type**



Reporting Date	30.05.2017					
Payment date	26.05.2017					
Period No	6					
Monthly Period	Apr 2017					
Interest Period	from	25.04.2017	to	26.05.2017	=	31 days



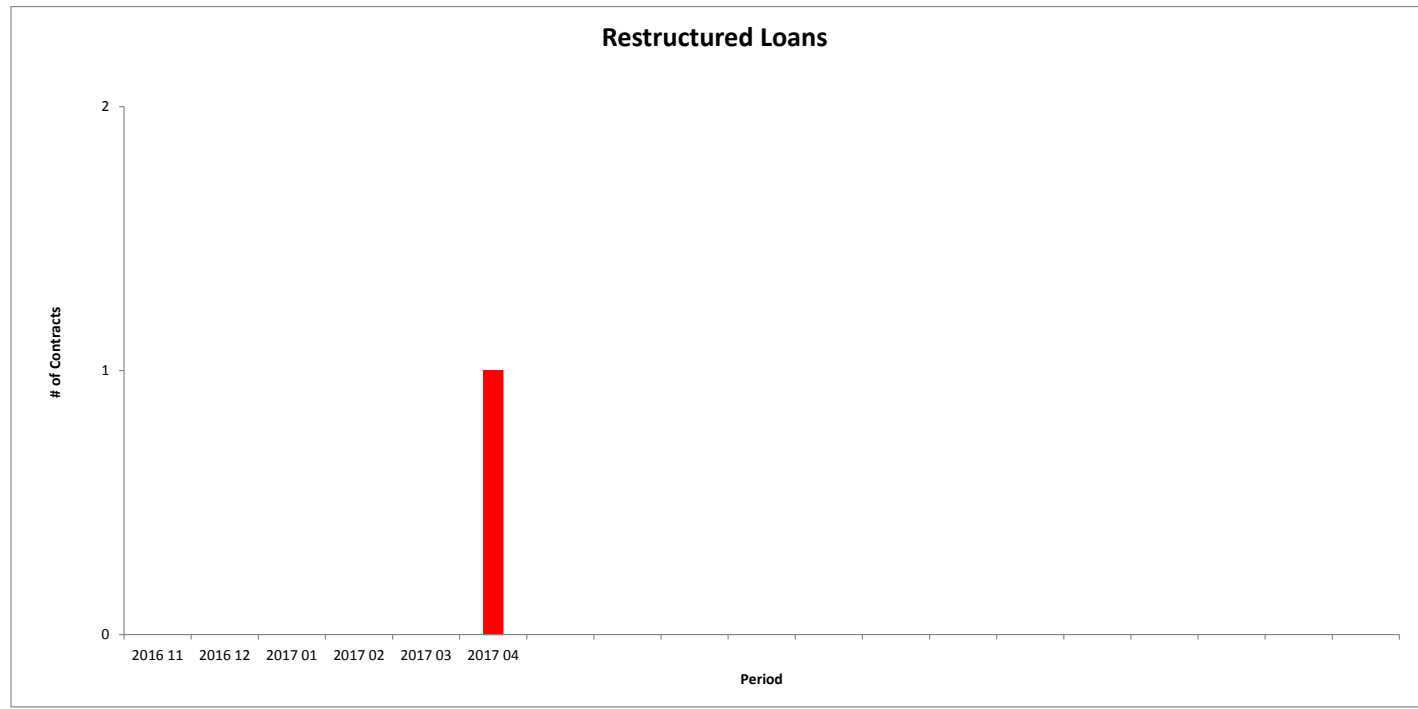


SCF Rahoituspalvelut II DAC  
Monthly Investor Report

**21.b Restructured Loans**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	6				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2017	to	26.05.2017	= 31 days



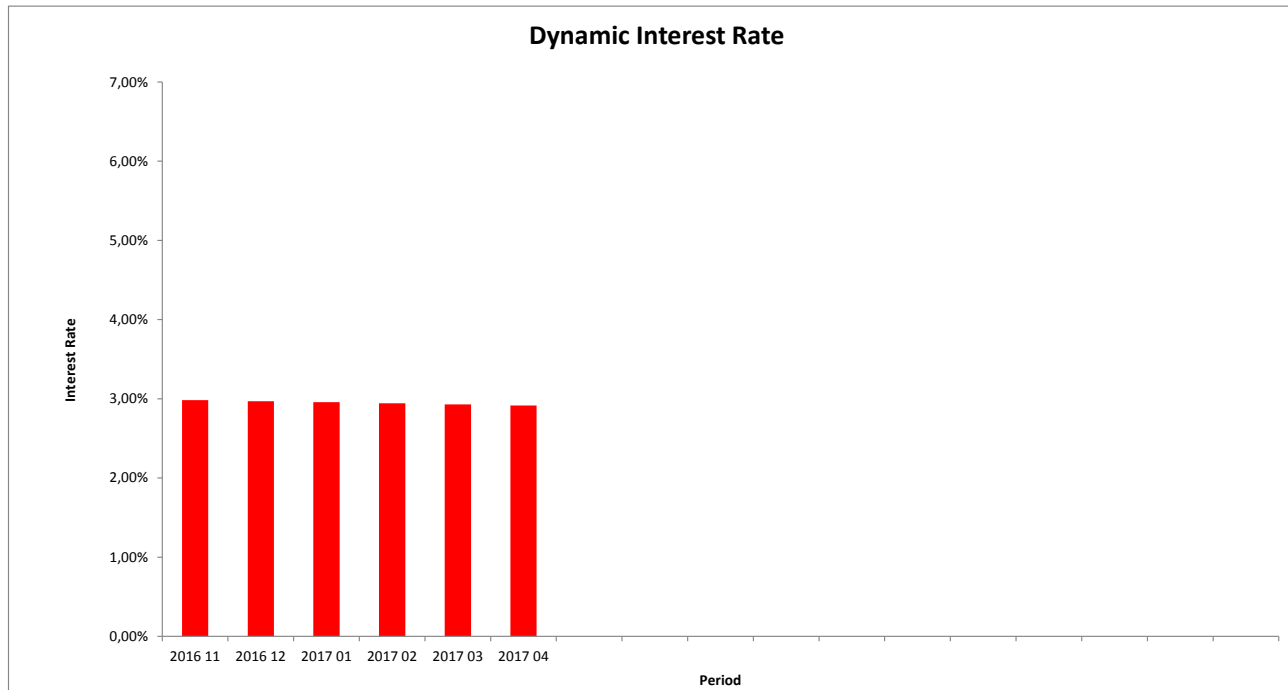


**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**22.b Dynamic Interest Rate**



Reporting Date	30.05.2017					
Payment date	26.05.2017					
Period No	6					
Monthly Period	Apr 2017					
Interest Period	from	25.04.2017	to	26.05.2017	=	31 days



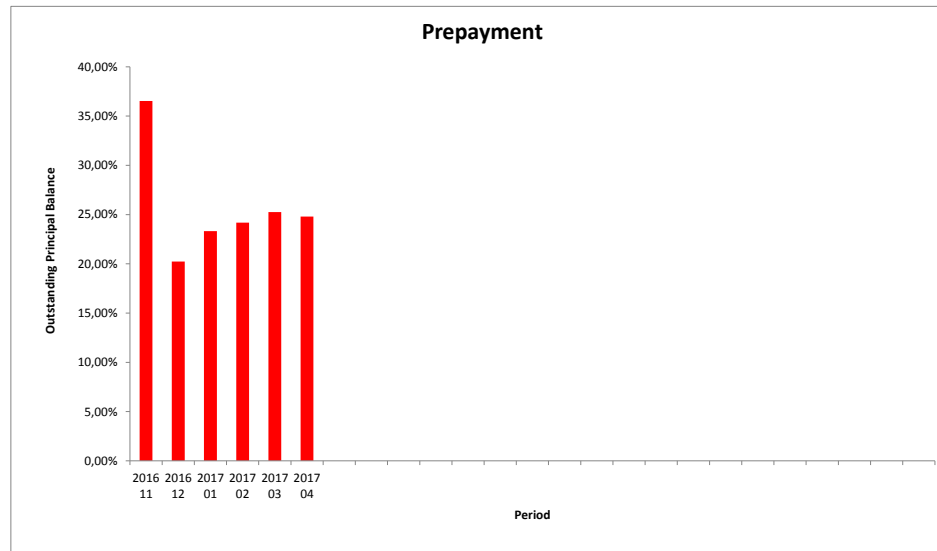




**23.b Dynamic Pre-Payments**



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	6				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2017	to	26.05.2017	= 31 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

24. Delinquency



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2017	to 26.05.2017 = 31 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
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	31 215	428 524 204	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																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF Rahoituspalvelut II DAC  
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	30.05.2017				
Payment date	26.05.2017				
Period No	6				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2017	to	26.05.2017	= 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2					
			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	320	3 135	11 407			
2017 1	387 612	29				132 181	132 181	255 430	53 966	186 147	201 464			
2017 2	271 902	14							55 060	55 060	216 842			

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**26. Priority of Payments**



Reporting Date	30.05.2017
Payment date	26.05.2017
Period No	6
Monthly Period	Apr 2017
Interest Period	from 25.04.2017 to 26.05.2017 = 31 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	21 409 185,65	EUR
Senior Expenses	-	45 536,45	EUR
Servicing Fee	-	192 440,93	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 110 346,79	EUR
Principal on Loan to Issuer	-	20 060 861,48	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	25 894 951,27	EUR
Senior Expenses	-	45 272,48	EUR
Interest Class A	-	46 446,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 454 190,92	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	-	20 060 861,48	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	-	50 310,33	EUR
Interest Issuer Subordinated Loan	-	721,13	EUR
Principal Issuer Subordinated Loan	-	224 279,60	EUR
Payment to Purchaser	-	849 429,13	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	849 429,13	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,41	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	849 413,71	EUR

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**27. Transaction Costs**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2017	to 26.05.2017 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	45 536,45						
Interest accrued for the Period	EUR	185 403,00	46 446,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	1 385 445,00	398 849,00	26 973,00	86 145,00	86 620,00	201 108,00	585 750,00
Interest Payments	EUR	185 403,00	46 446,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	1 385 445,00	398 849,00	26 973,00	86 145,00	86 620,00	201 108,00	585 750,00
Interest accrued on Subordinated Loan for the Period	EUR	721,13						
Cumulative Interest accrued on Subordinated Loan	EUR	5 895,91						
Interest Payments on Subordinated Loan	EUR	721,13						
Cumulative Interest Payments on Subordinated Loan	EUR	5 895,91						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**28. Contact Details**



Reporting Date	30.05.2017	
Payment date	26.05.2017	
Period No	6	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2017
	to	26.05.2017
	=	31 days

**Santander Consumer Bank AS**

**Financial Markets**

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

**Risk**

Tom Daniel Sivertsen	+47 47 03 88 47	tom.daniel.sivertsen@santanderconsumer.no
Ayan Ali	+47 48 50 46 46	ayan.ali@santanderconsumer.no