

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.09.2017				
Payment date	25.09.2017			Following payment dates:	25.10.2017
Period No	10				27.12.2017
Monthly Period	Aug 2017				
Interest Period	from 25.08.2017	to	25.09.2017	=	31 days
Cut-Off date	31.08.2017				

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1. Portfolio Information



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
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Interest Period	from 25.08.2017	to 25.09.2017 = 31 days

	Current Period
	Aggregated Outstanding Principal Amount
Outstanding receivables	
Opening balance	400 842 082,07 EUR
Scheduled Loan Principal Repayments	8 828 851,65 EUR
Prepayments	10 327 952,81 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	19 156 804,46 EUR
New Defaulted Auto Loans in Period	196 516,78 EUR
Closing Balance	381 488 760,83 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 418 325,13 EUR
Recoveries on loans in default	179 344,49 EUR
Total Revenue Received in Period	1 597 669,62 EUR
# Loans	
At beginning of period	30 678 Loans
Paid in Full	953 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	15 Loans
At end of period	29 710 Loans

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2. Amount Due for Distribution



Reporting Date	27.09.2017
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	20 748 818 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	20 748 818 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 584 524 EUR
b. Reserve Fund	3 832 405 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	24 416 928 EUR

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3. Reserve Accounts



Reporting Date	27.09.2017
Payment date	25.09.2017
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Interest Period	from 25.08.2017 to 25.09.2017 = 31 days

Note Balance

Beginning of Period	400 842 082,07 EUR
End of Period	381 488 760,83 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 %	3 832 404,50 EUR
Cash Outflow		3 832 404,50 EUR
Cash Inflow		3 643 420,82 EUR
End of Period	0,9 %	3 643 420,82 EUR
Required Reserve Amount	0,9 %	3 643 420,82 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	27.09.2017				
Payment date	25.09.2017				
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Asset Balance

Beginning of Period	400 842 082,07	EUR
End of Period	381 488 760,83	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	353 395 978,09	92,64 %	27 701
1-29 days past due	24 496 715,21	6,42 %	1 740
Delinquent Receivables:			
30-59 days past due	2 449 904,21	0,64 %	186
60-89 days past due	571 619,76	0,15 %	41
90-119 days past due	347 452,52	0,09 %	24
120-149 days past due	143 582,19	0,04 %	11
150-179 days past due	83 508,85	0,02 %	7
Total Performing and Delinquent	381 488 761	100,00 %	29 710

	EUR	%	# loans
Volkswagen vehicles	66 250 314	17,37 %	8 019

Current Period Defaults	196 516,78	15
Cumulative Defaults	1 510 893,64	95
Current Period Recoveries	179 344,49	
Cumulative Recoveries	917 386,71	

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	381 488 760,83
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	381 488 760,83
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	27.09.2017		
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	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
1. Note Balance							
General Note Information							
ISIN Code		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
Current Note Information							
Class Principal Outstanding Opening Balance	400 842 082,07	337 042 082,07	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	24 416 928,50						
Amortisation	19 353 321,24						
Redemption per Class	19 353 321,24	19 353 321,24	-	-	-	-	-
Redemption per Note		3 561,52	-	-	-	-	-
Class Principal Outstanding Closing Balance	381 488 760,83	317 688 760,83	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	83,28 %	7,16 %	2,39 %	1,60 %	2,70 %	2,88 %
Current Pool Factor		0,58	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	31						
Principal Outstanding per Note Beginning of Period		62 024,67	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 561,52	-	-	-	-	-
Principal Outstanding per Note End of Period		58 463,15	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		6,89	13,92	133,33	200,00	275,00	750,00
Interest Payment	53 372,34	37 439,76	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		6,89	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)		20,58 %	13,42 %	11,04 %	9,44 %	6,74 %	3,86 %
Current CE (excl. Excess Spread)		17,68 %	10,52 %	8,14 %	6,54 %	3,84 %	0,96 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.09.2017
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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					
Issuer	SCF Rahoituspalvelut I DAC			No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-2	BBB -	A-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.	

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7.a Original Portfolio Principal Balance



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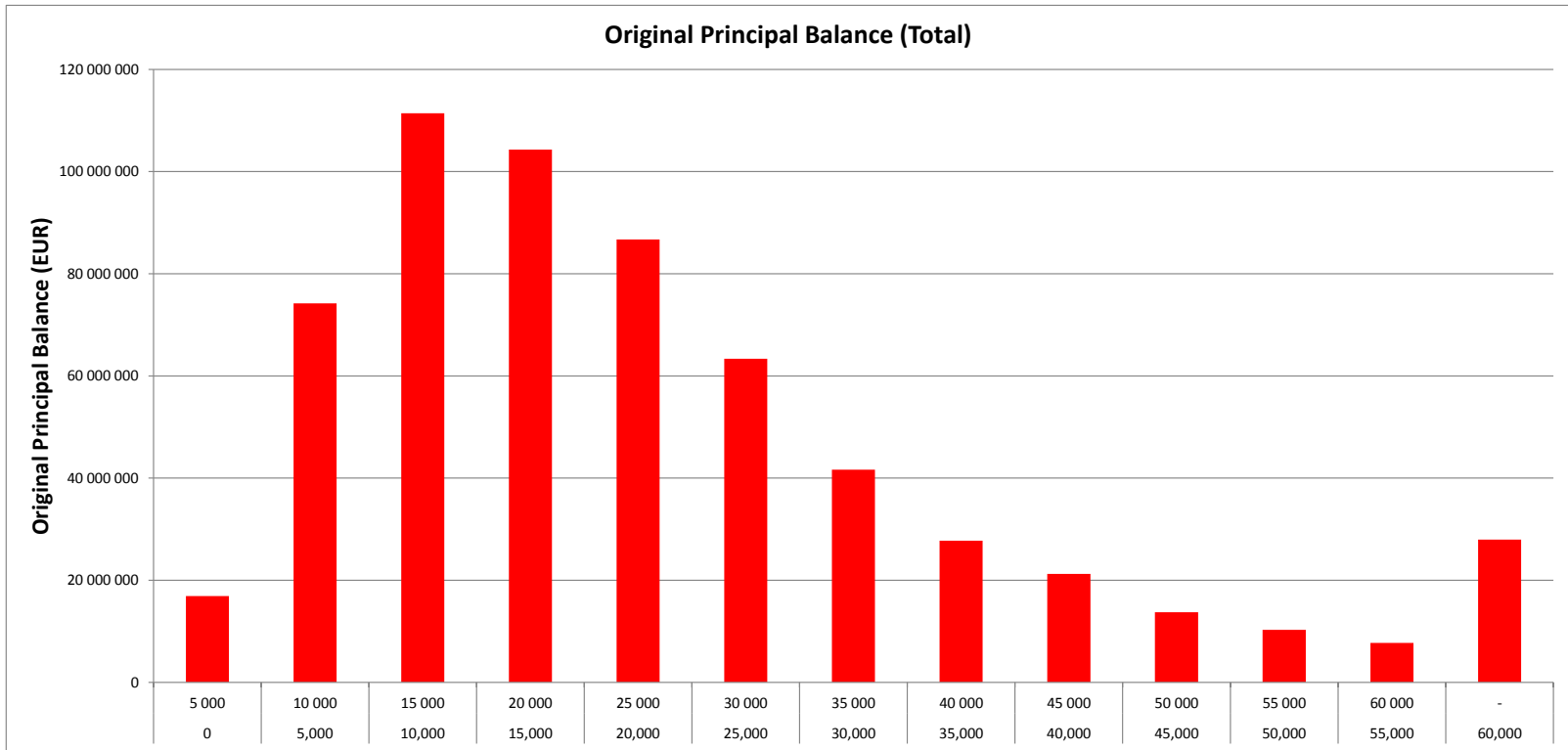
Average amount - all: 15 380

	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

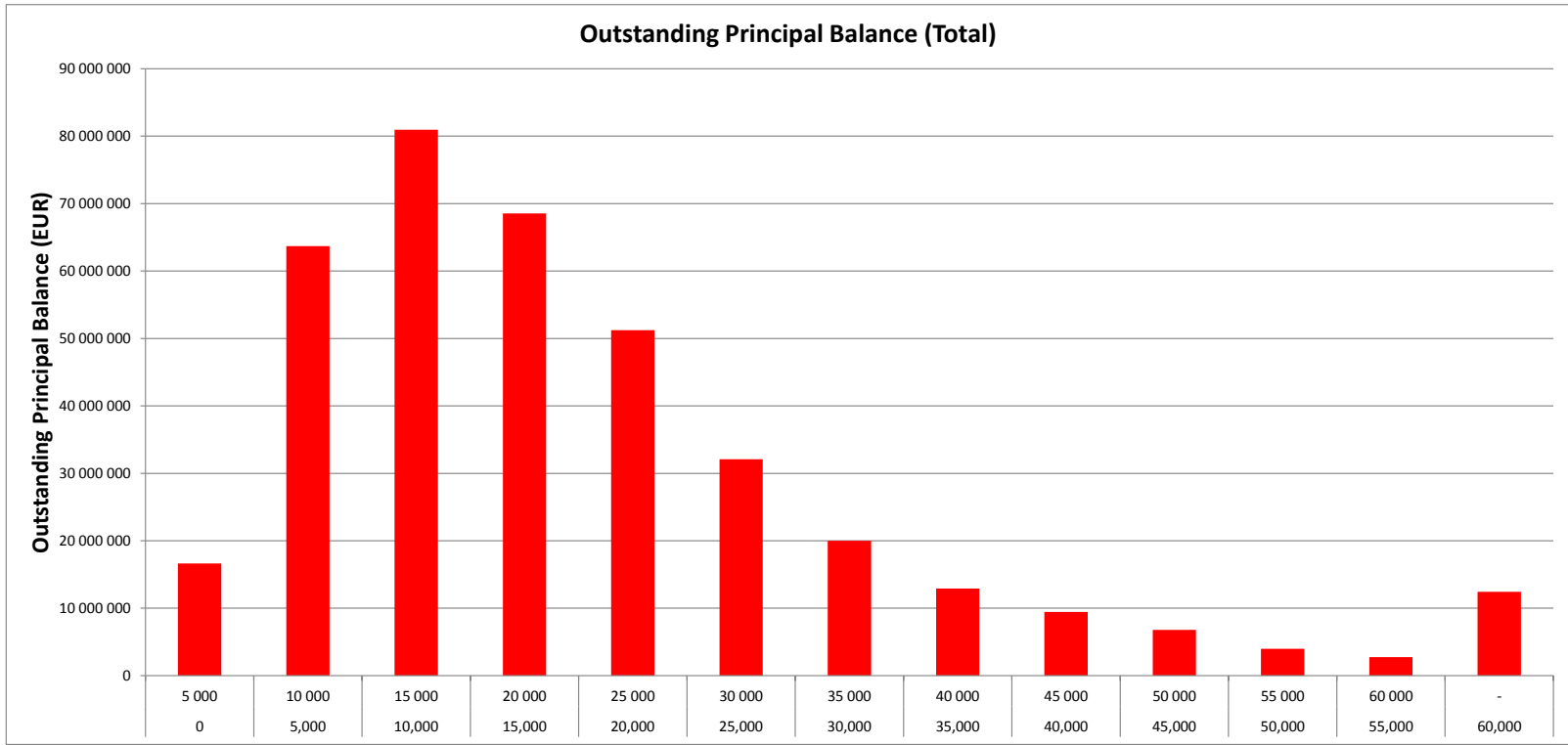
Reporting Date	27.09.2017	
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8.b Outstanding Principal Balance Graph

Reporting Date	27.09.2017	
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9.a Geographical Distribution



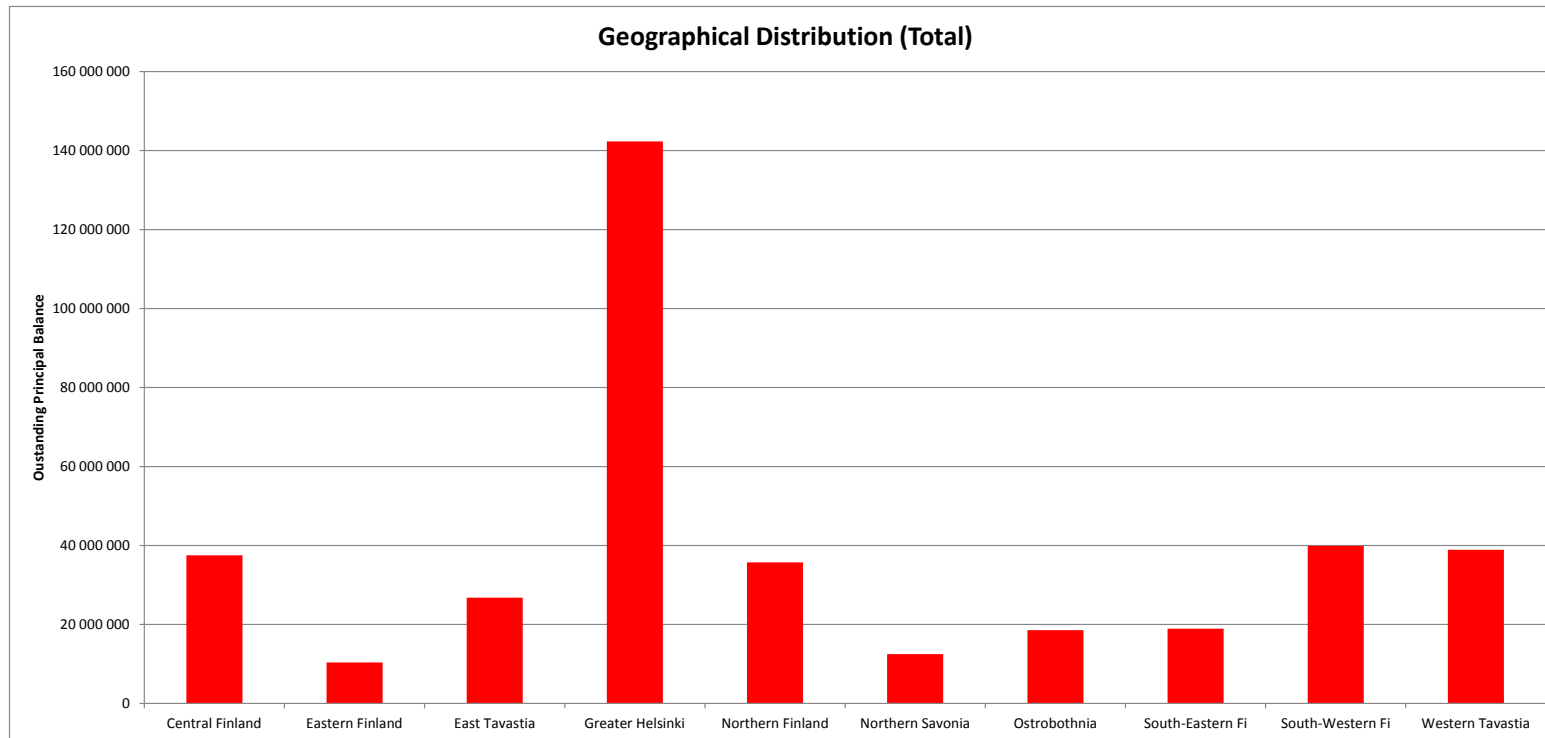
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 050	37 493 105	9,83 %	39,6		17,4
Eastern Finland	867	10 359 819	2,72 %	39,3		17,2
East Tavastia	2 109	26 787 306	7,02 %	40,1		17,0
Greater Helsinki	10 349	142 306 036	37,30 %	40,0		17,3
Northern Finland	2 773	35 710 488	9,36 %	40,3		17,2
Northern Savonia	1 047	12 496 211	3,28 %	38,8		17,3
Ostrobothnia	1 678	18 566 885	4,87 %	38,8		17,5
South-Eastern Fi	1 577	18 919 334	4,96 %	39,3		18,0
South-Western Fi	3 219	39 914 926	10,46 %	39,8		17,5
Western Tavastia	3 041	38 934 653	10,21 %	40,4		17,0
Total	29 710	381 488 761	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	27.09.2017	
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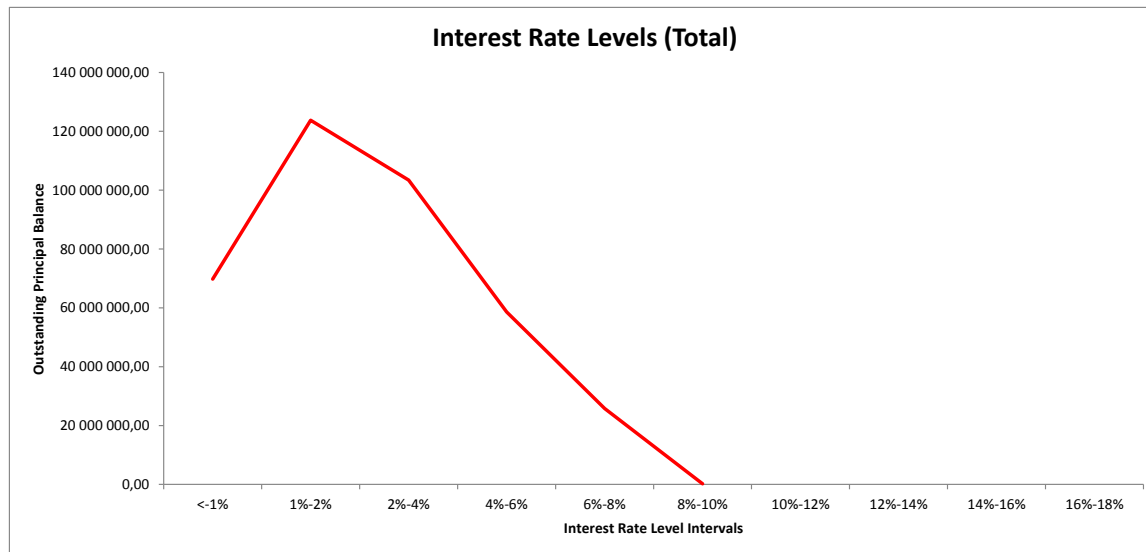
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		4561	69 786 429	18,29 %	41,9	16,3
1 2		8456	123 766 089	32,44 %	40,3	17,1
2 4		7459	103 397 736	27,10 %	39,2	17,8
4 6		5875	58 575 187	15,35 %	38,3	18,0
6 8		3326	25 765 672	6,75 %	37,9	17,5
8 10		32	192 520	0,05 %	36,4	19,1
10 12						
12 14		1	5 127	0,00 %	45,0	14,0
14 16						
16 18						
Total		29 710	381 488 761	100 %		

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10.b Interest Rate



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	=	31 days



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11.a Remaining Terms



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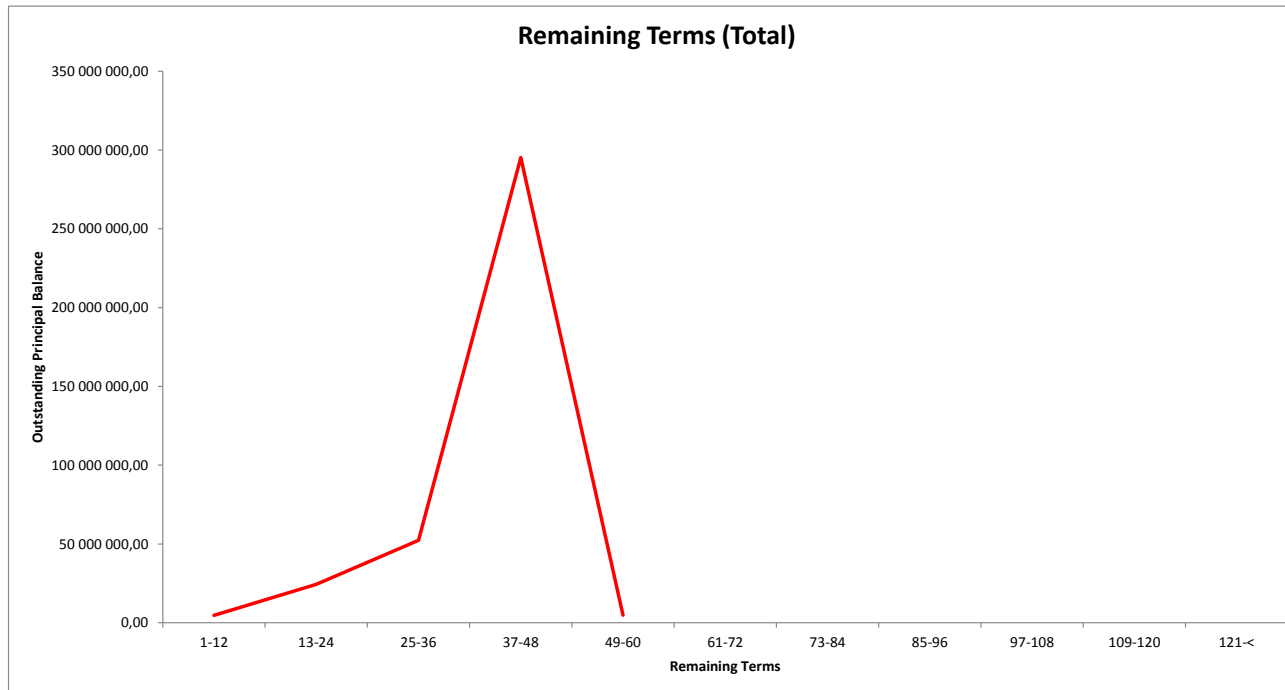
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0		14	120 319	0,03 %	0,0	13,5
		1	12	1 871	4 681 846	1,23 %	8,5	18,9
		13	24	3 907	24 349 810	6,38 %	19,5	18,1
		25	36	5 255	52 299 856	13,71 %	31,8	20,8
		37	48	18 378	295 213 783	77,38 %	43,3	16,7
		49	60	285	4 823 147	1,26 %	49,4	12,2
		61	72					
		73	84					
		85	96					
		97	108					
		109	120					
		121						
	Total		29 710	381 488 761	100 %			

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11.b Remaining Terms



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12.a Seasoning



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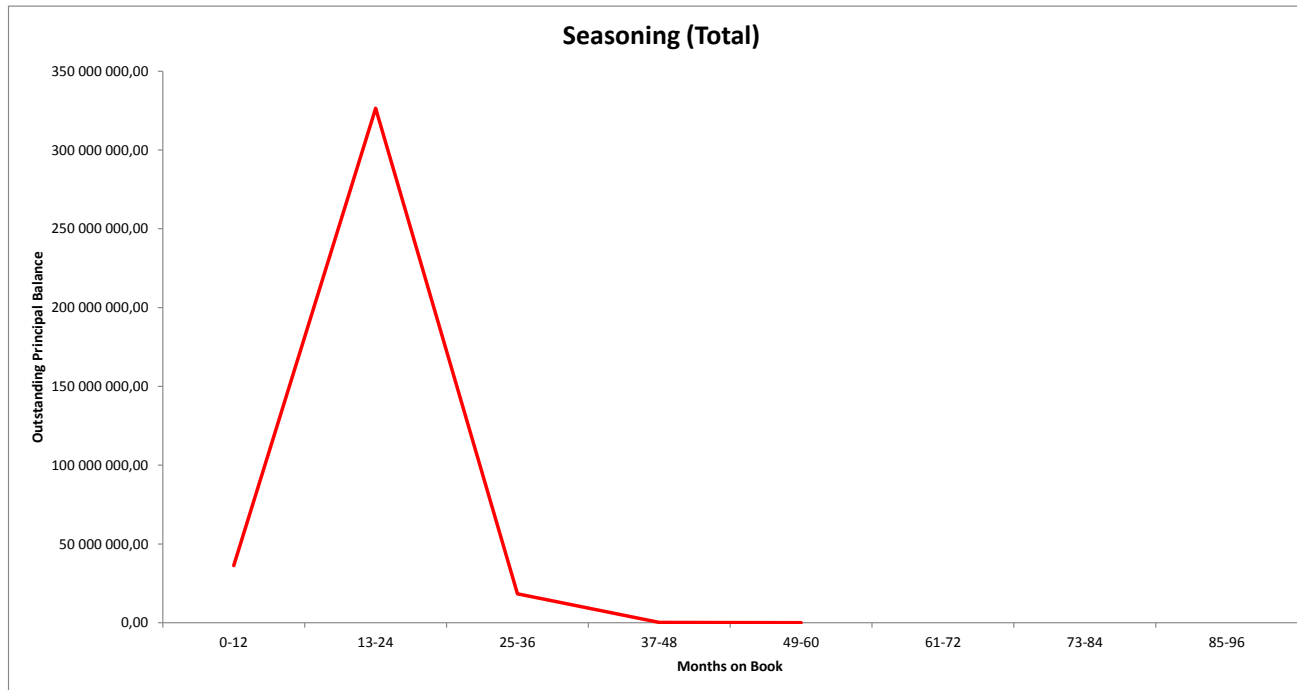
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	2 718	36 322 284	9,52 %	44,5	11,9	
13	24	25 058	326 492 987	85,58 %	39,9	17,2	
25	36	1 897	18 407 777	4,83 %	29,3	28,9	
37	48	34	248 350	0,07 %	18,8	41,1	
49	60	3	17 362	0,00 %	8,8	51,2	
61	72						
73	84						
85	96						
Total		29 710	381 488 761	100 %			

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12.b Seasoning



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13.a Balloon loans



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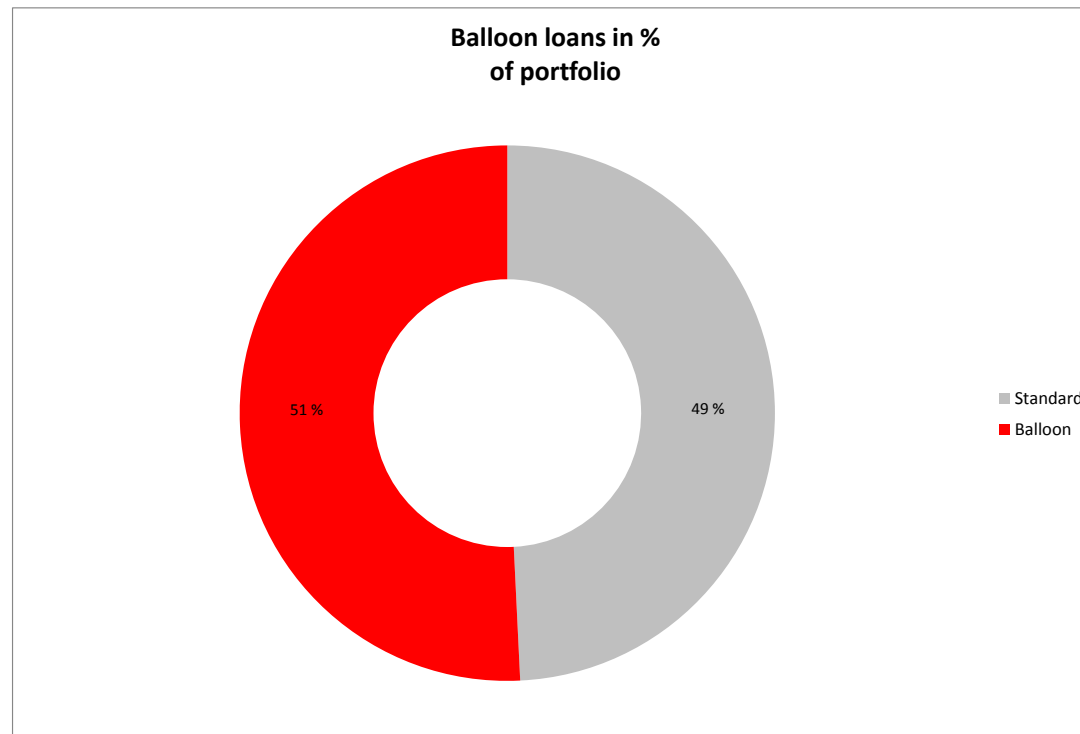
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	20 200	187 814 783	49,23 %	3 355	0,00 %	37,7	17,3
	Balloon	9 510	193 673 978	50,77 %	68 473 917	35,36 %	42,0	17,3
	Total	29 710	381 488 761	100 %	68 477 272	17,95 %		

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13.b Balloon loans



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Interest Period	from	25.08.2017
	to	25.09.2017
	=	31 days

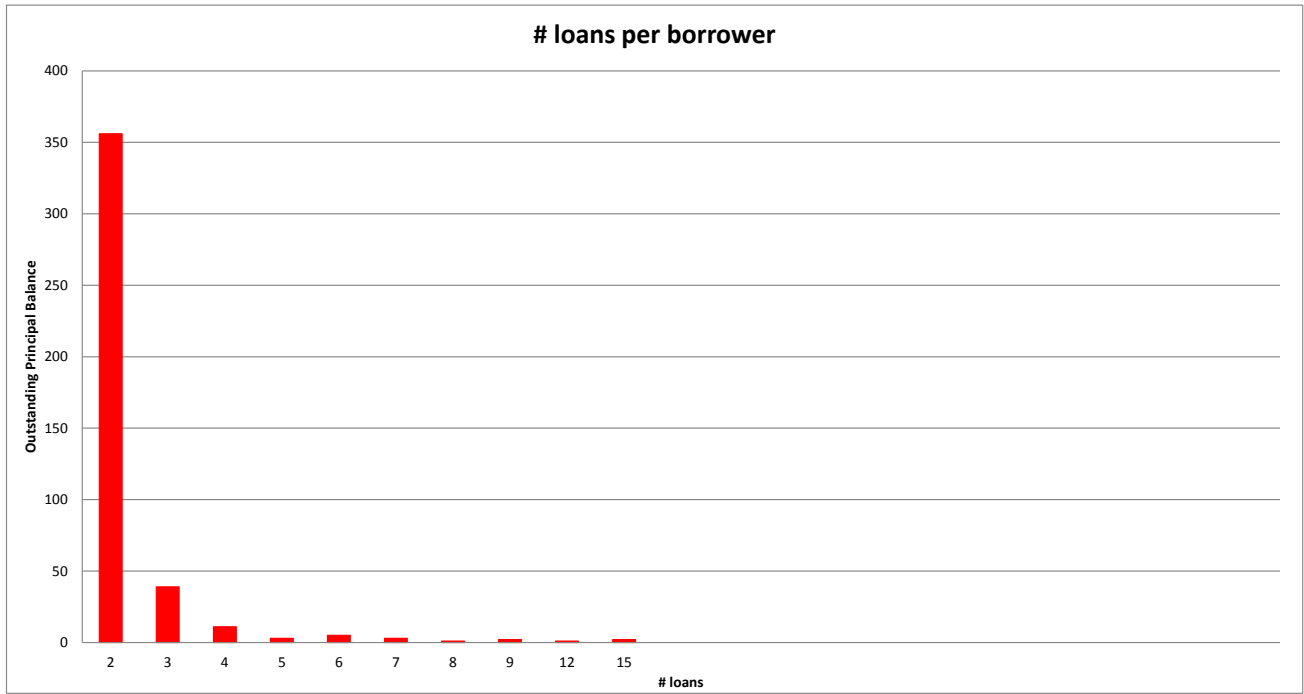


SCF Rahoituspalvelut II DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from	25.08.2017
	to	25.09.2017
	=	31 days



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15.a Amortization Profile



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from 25.08.2017	to 25.09.2017 = 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	381 488 761	372 816 955	8 671 806	907 560	2,89 %	97,73 %
2	372 816 955	364 382 790	8 434 165	885 895	2,89 %	95,52 %
3	364 382 790	355 986 606	8 396 184	864 387	2,88 %	93,32 %
4	355 986 606	347 606 140	8 380 466	843 153	2,88 %	91,12 %
5	347 606 140	339 215 733	8 390 407	821 955	2,87 %	88,92 %
6	339 215 733	330 868 947	8 346 785	800 707	2,87 %	86,73 %
7	330 868 947	322 494 072	8 374 876	779 593	2,86 %	84,54 %
8	322 494 072	314 231 815	8 262 257	758 469	2,86 %	82,37 %
9	314 231 815	305 985 784	8 246 031	737 587	2,85 %	80,21 %
10	305 985 784	297 777 260	8 208 524	716 736	2,85 %	78,06 %
11	297 777 260	289 595 528	8 181 732	696 013	2,84 %	75,91 %
12	289 595 528	281 361 888	8 233 640	675 421	2,83 %	73,75 %
13	281 361 888	273 213 540	8 148 348	654 731	2,83 %	71,62 %
14	273 213 540	265 106 562	8 106 978	634 237	2,82 %	69,49 %
15	265 106 562	257 113 412	7 993 150	613 908	2,81 %	67,40 %
16	257 113 412	249 163 239	7 950 173	593 810	2,81 %	65,31 %
17	249 163 239	241 133 553	8 029 686	573 876	2,80 %	63,21 %
18	241 133 553	233 206 613	7 926 941	553 902	2,79 %	61,13 %
19	233 206 613	225 282 173	7 924 440	534 231	2,78 %	59,05 %
20	225 282 173	217 552 106	7 730 066	514 610	2,78 %	57,03 %

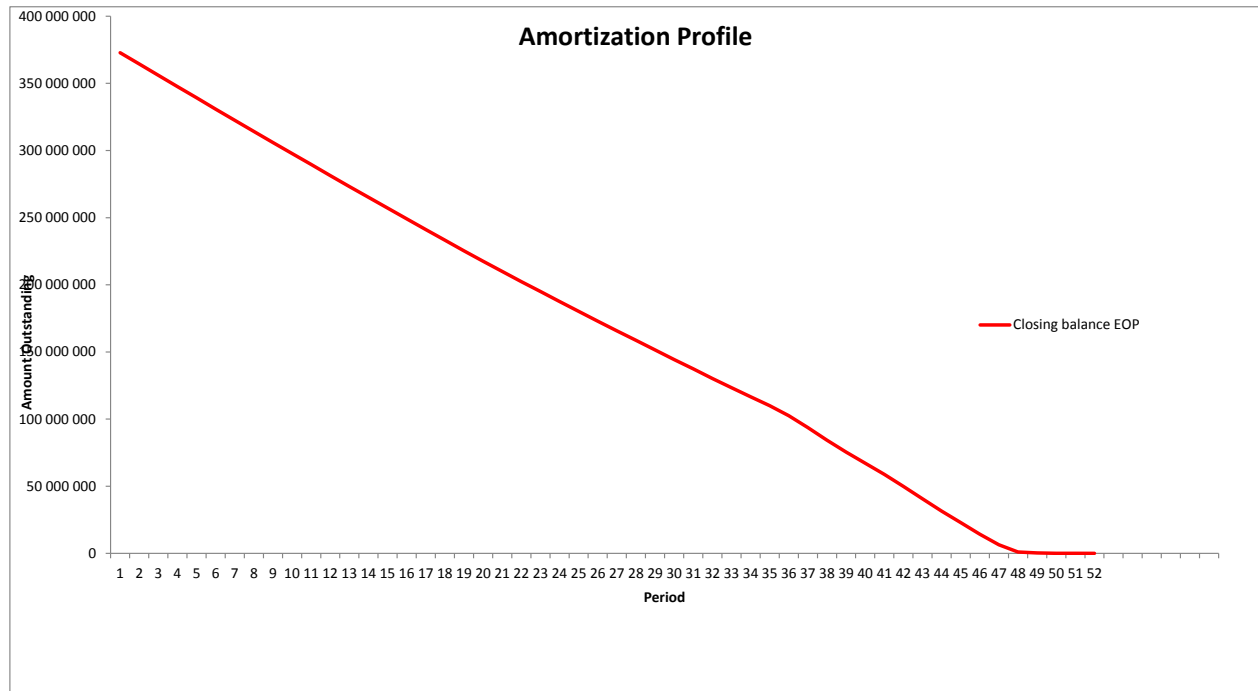
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from	25.08.2017
	to	25.09.2017
	=	31 days



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16.a Payment Holidays



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from 25.08.2017	to 25.09.2017 = 31 days

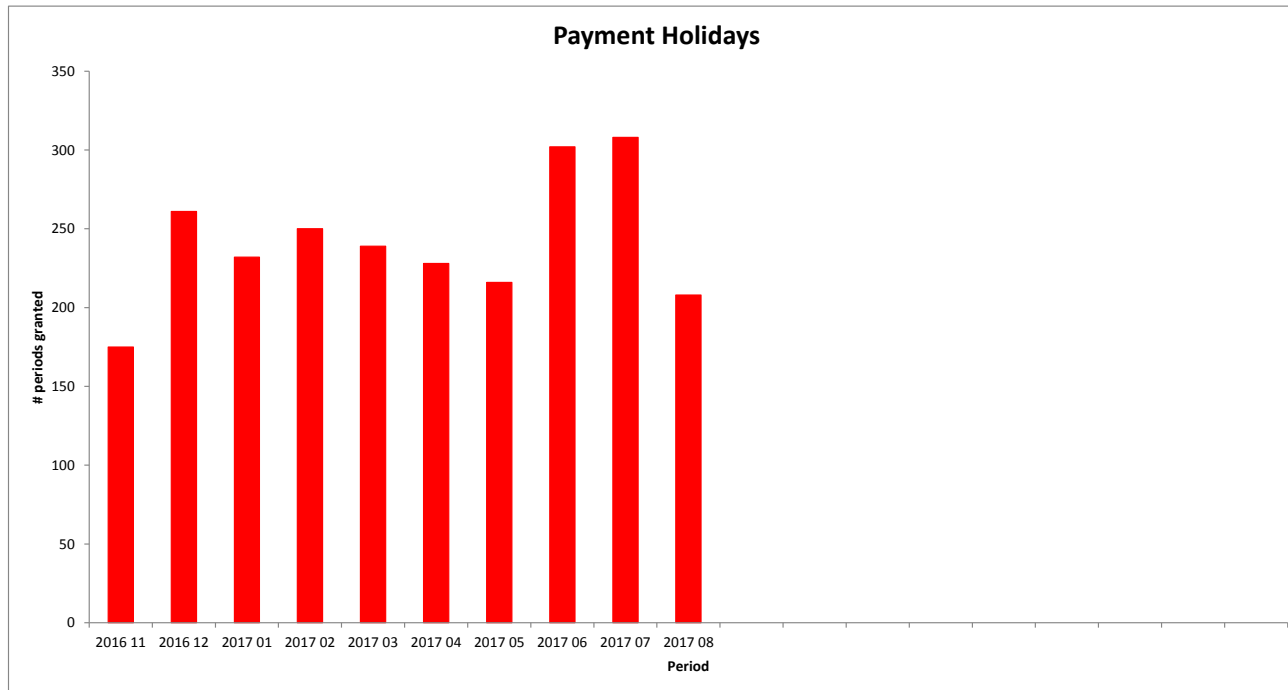
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	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	
Total:	2 419	3 215	898 024	37 542 215	

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16.b Payment Holidays



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from	25.08.2017
	to	25.09.2017
	=	31 days



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17.a Downpayment



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from 25.08.2017	to 25.09.2017 = 31 days

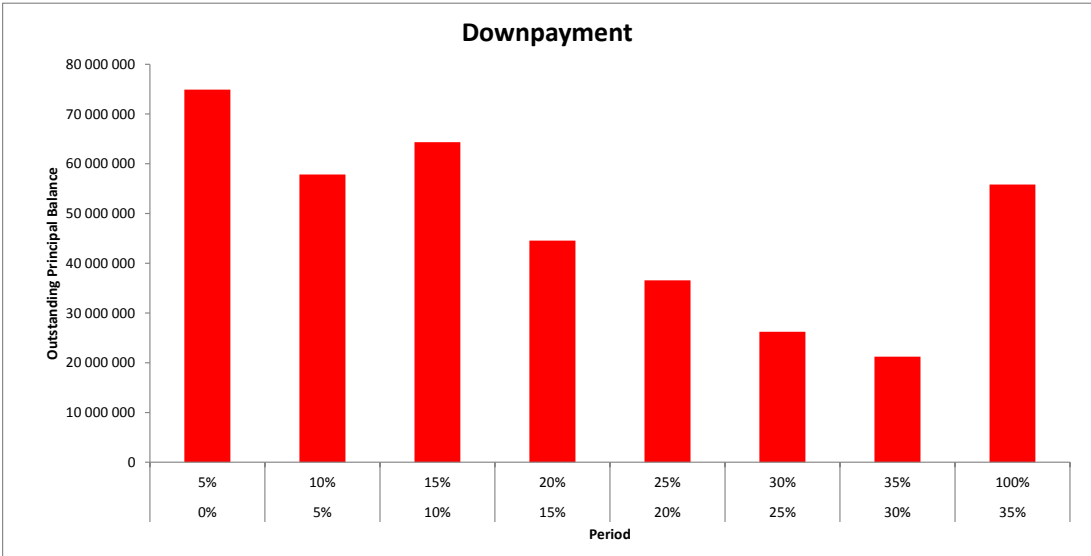
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 872	74 919 359	19,6 %	42,0	17,1
	5 %	10 %	3 930	57 844 947	15,2 %	41,3	17,4
	10 %	15 %	4 577	64 340 818	16,9 %	40,5	17,4
	15 %	20 %	3 165	44 561 712	11,7 %	40,2	17,3
	20 %	25 %	2 794	36 578 363	9,6 %	39,5	17,5
	25 %	30 %	2 127	26 222 089	6,9 %	39,5	17,2
	30 %	35 %	1 740	21 208 730	5,6 %	38,5	17,4
	35 %	100 %	6 505	55 812 742	14,6 %	35,3	17,2
	Total		29 710	381 488 761	100 %		

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17.b Downpayment



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from	25.08.2017 to 25.09.2017 = 31 days



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18.a Vehicle Condition



Reporting Date	27.09.2017
Payment date	25.09.2017
Period No	10
Monthly Period	Aug 2017
Interest Period	from 25.08.2017 to 25.09.2017 = 31 days

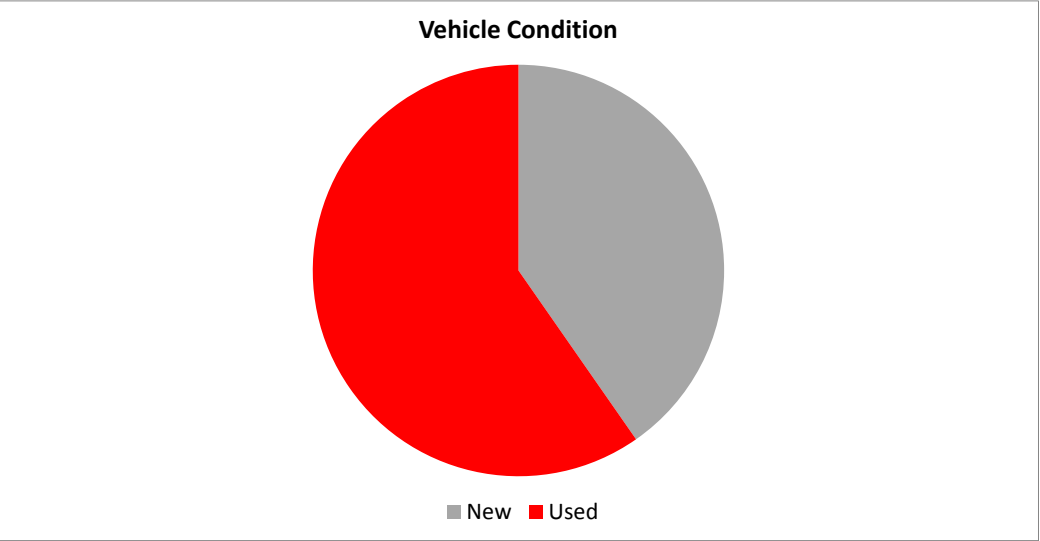
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	8 612	153 782 429	40,3 %	40,4	17,3	
Used	21 098	227 706 332	59,7 %	39,5	17,3	
Total	29 710	381 488 761	100 %			

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18.b Vehicle Condition



Reporting Date	27.09.2017
Payment date	25.09.2017
Period No	10
Monthly Period	Aug 2017
Interest Period	from 25.08.2017 to 25.09.2017 = 31 days



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19.a Borrower Type



Reporting Date	27.09.2017
Payment date	25.09.2017
Period No	10
Monthly Period	Aug 2017
Interest Period	from 25.08.2017 to 25.09.2017 = 31 days

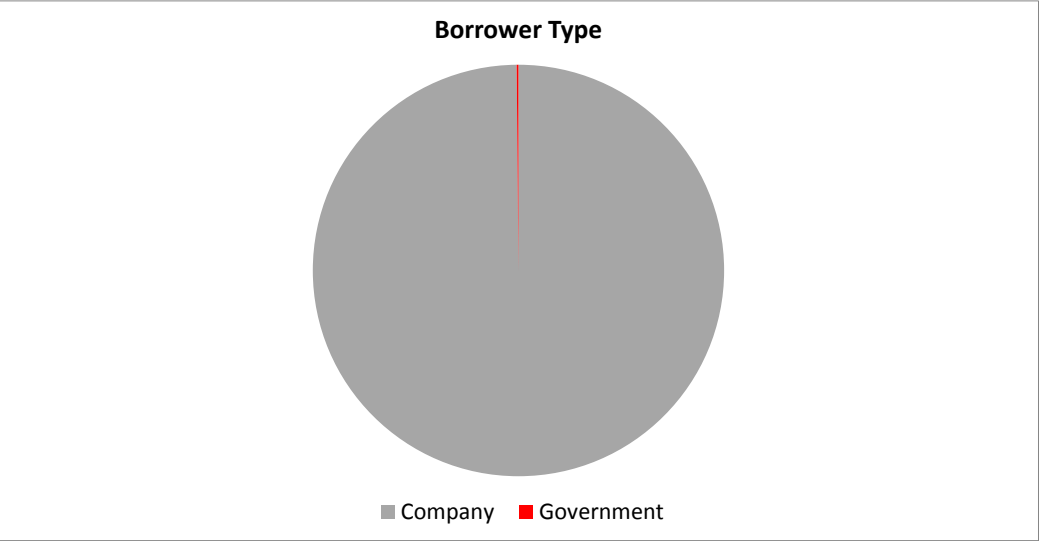
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 800	65 654 701	17,2 %	37,11	17,56
	Government	5	90 330	0,0 %	4,59	13,00
	Private	25 905	315 743 730	83 %	40	17
	Total	29 710	381 488 761	100 %		

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19.b Borrower Type



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from	25.08.2017 to 25.09.2017 = 31 days



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20.a Vehicle type



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from 25.08.2017	to 25.09.2017 = 31 days

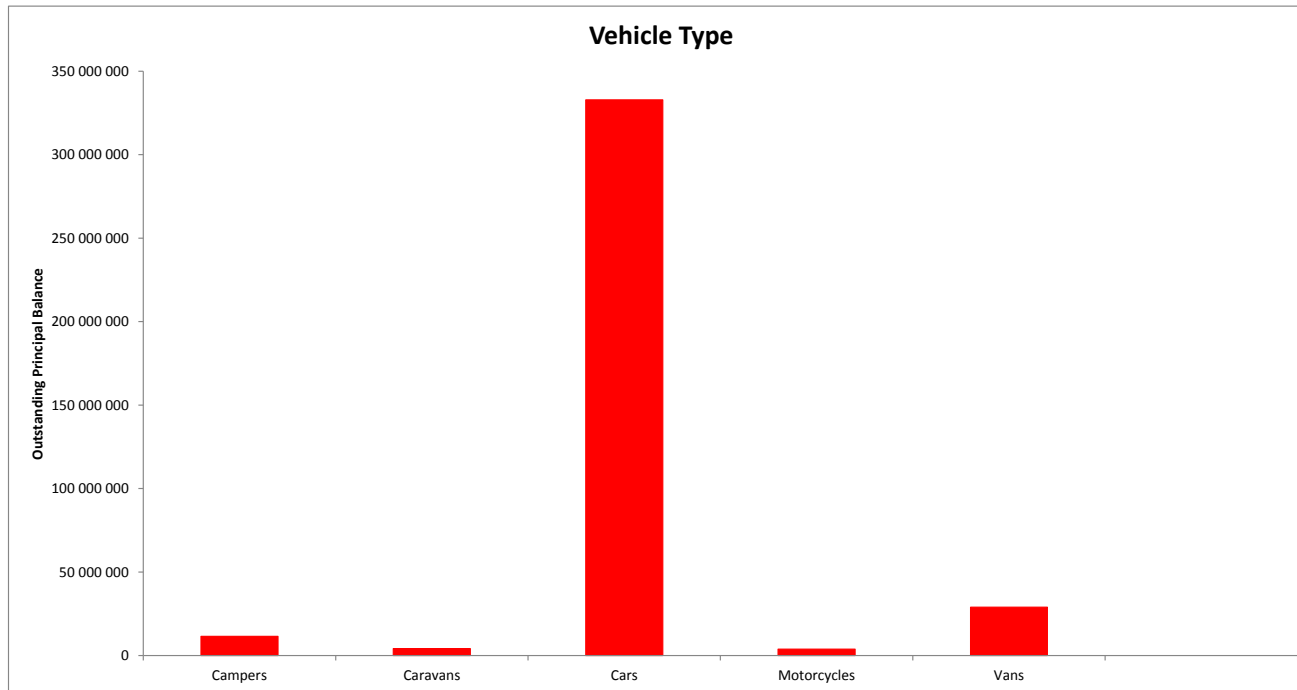
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	519	11 542 122	3,03 %	41,92	16,46
	Caravans	374	4 212 550	1,10 %	41,84	16,06
	Cars	26 160	332 904 135	87,26 %	39,94	17,34
	Motorcycles	493	3 843 603	1,01 %	38,73	15,62
	Vans	2 164	28 986 351	7,60 %	37,84	17,68
		29 710	381 488 761	100 %		

**SCF Rahoituspalvelut II DAC
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20.b Vehicle type



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	10				
Monthly Period	Aug 2017				
Interest Period	from	25.08.2017	to	25.09.2017	= 31 days

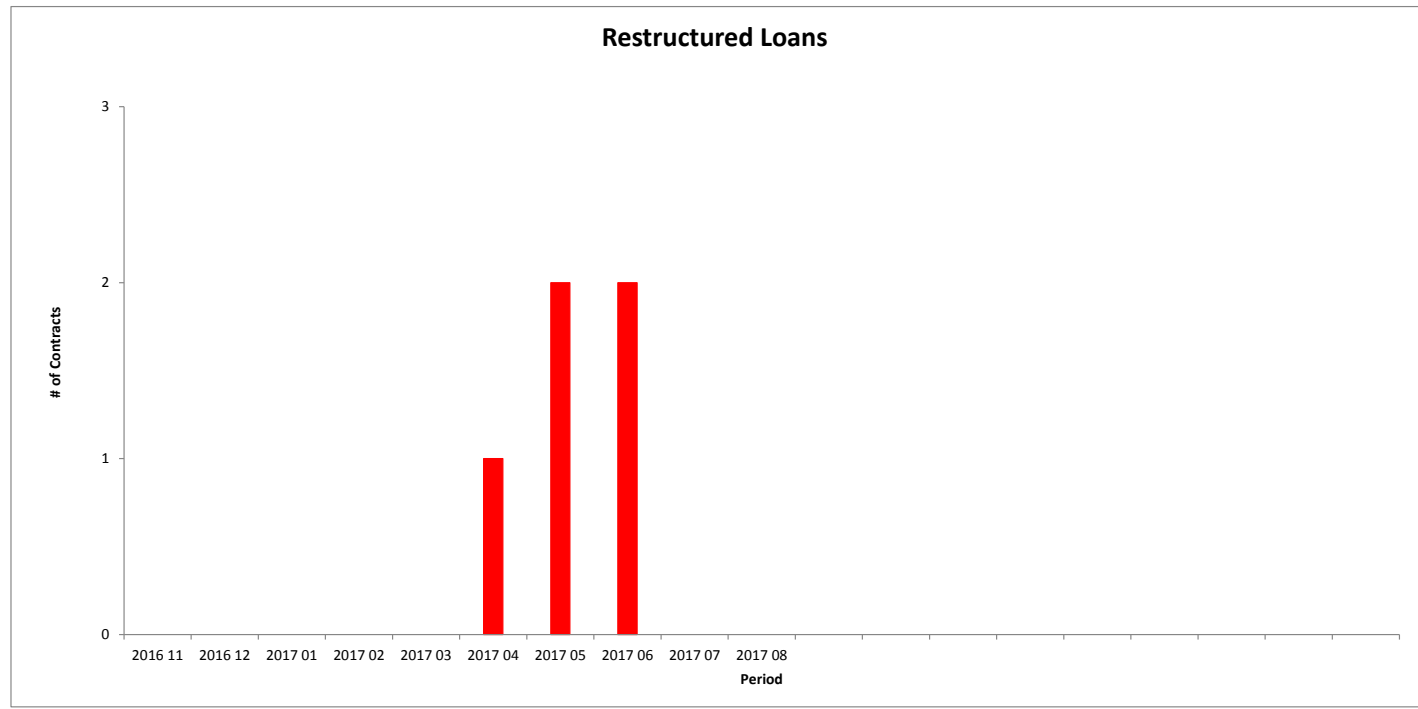


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21.b Restructured Loans



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	10				
Monthly Period	Aug 2017				
Interest Period	from	25.08.2017	to	25.09.2017	= 31 days

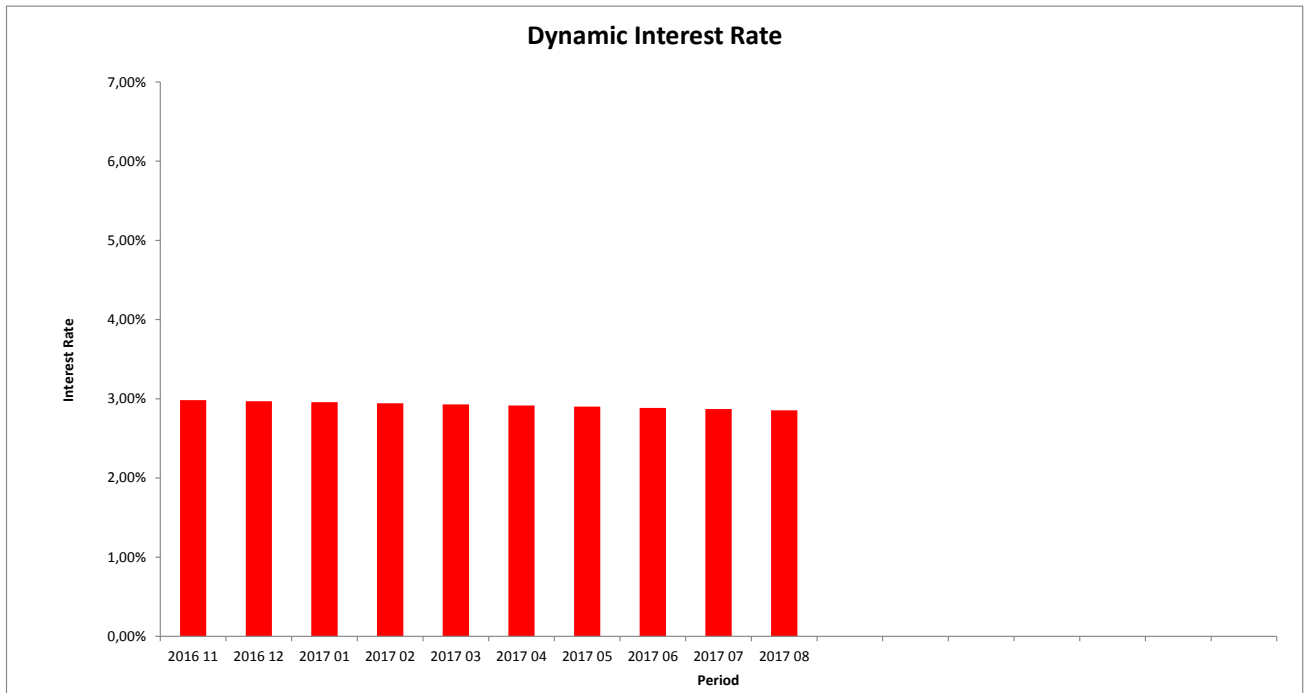


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22.b Dynamic Interest Rate



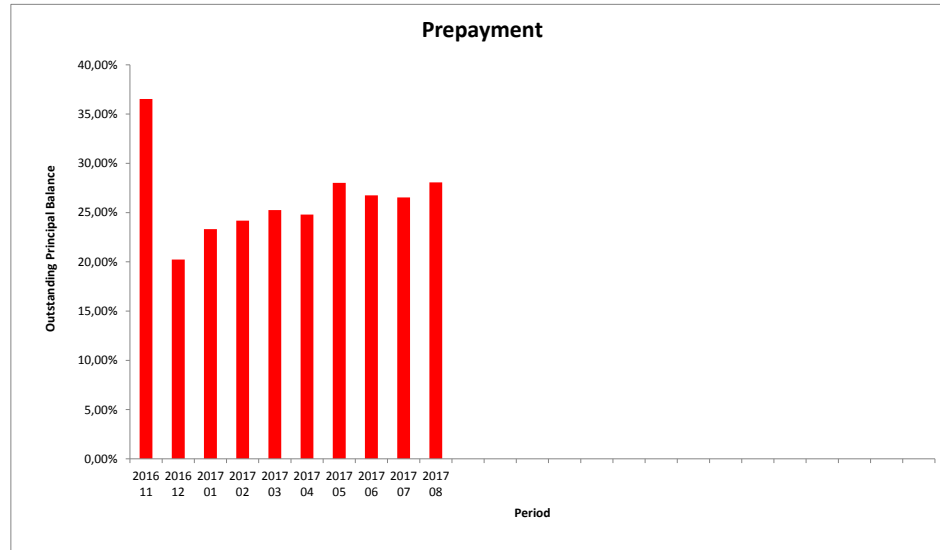
Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	10				
Monthly Period	Aug 2017				
Interest Period	from	25.08.2017	to	25.09.2017	= 31 days



23.b Dynamic Pre-Payments



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	10				
Monthly Period	Aug 2017				
Interest Period	from	25.08.2017	to	25.09.2017	= 31 days



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24. Delinquency



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from 25.08.2017	to 25.09.2017 = 31 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	31 215	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	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																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	10				
Monthly Period	Aug 2017				
Interest Period	from	25.08.2017	to	25.09.2017	= 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3		
			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	640	4 567	9 975
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 380	203 925	183 686
2017 2	925 325	54							350 904	350 904	574 421	285 685	636 589	288 737
2017 3	387 856	28										129 196	129 196	258 660

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26. Priority of Payments



Reporting Date	27.09.2017
Payment date	25.09.2017
Period No	10
Monthly Period	Aug 2017
Interest Period	from 25.08.2017 to 25.09.2017 = 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	20 748 818,41	EUR
Senior Expenses	-	7 119,98	EUR
Servicing Fee	-	164 252,11	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 224 125,08	EUR
Principal on Loan to Issuer	-	19 353 321,24	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	24 416 928,50	EUR
Senior Expenses	-	7 077,67	EUR
Interest Class A	-	37 440,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 643 420,82	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	-	19 353 321,24	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	-	50 245,00	EUR
Interest Issuer Subordinated Loan	-	590,72	EUR
Principal Issuer Subordinated Loan	-	188 983,68	EUR
Payment to Purchaser	-	977 156,68	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	977 156,68	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,41	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	977 141,26	EUR

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27. Transaction Costs



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	10	
Monthly Period	Aug 2017	
Interest Period	from 25.08.2017	to 25.09.2017 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	7 119,98						
Interest accrued for the Period	EUR	176 397,00	37 440,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	2 099 646,00	557 222,00	42 169,00	134 677,00	135 420,00	314 408,00	915 750,00
Interest Payments	EUR	176 397,00	37 440,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	2 099 646,00	557 222,00	42 169,00	134 677,00	135 420,00	314 408,00	915 750,00
Interest accrued on Subordinated Loan for the Period	EUR	590,72						
Cumulative Interest accrued on Subordinated Loan	EUR	8 386,82						
Interest Payments on Subordinated Loan	EUR	590,72						
Cumulative Interest Payments on Subordinated Loan	EUR	8 386,82						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



Reporting Date	27.09.2017
Payment date	25.09.2017
Period No	10
Monthly Period	Aug 2017
Interest Period	from 25.08.2017 to 25.09.2017 = 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