

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

**Cover Sheet Monthly Investor Report**



Reporting Date		27.04.2018			
Payment date		25.04.2018		Following payment dates:	25.05.2018
Period No		17			25.06.2018
Monthly Period		Mar 2017			
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days
Cut-Off date		31.03.2018			

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**1. Portfolio Information**



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	17
Monthly Period	Mar 2017
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>281 472 476,99 EUR</b>
Scheduled Loan Principal Repayments	6 880 018,41 EUR
Prepayments	7 484 315,12 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>14 364 333,53 EUR</b>
New Defaulted Auto Loans in Period	221 224,70 EUR
<b>Closing Balance</b>	<b>266 886 918,76 EUR</b>

<b>Total revenue collections</b>	
Revenue and fees received on loan balances	963 299,50 EUR
Recoveries on loans in default	129 052,04 EUR
<b>Total Revenue Received in Period</b>	<b>1 092 351,54 EUR</b>

<b># Loans</b>	
At beginning of period	24 416 Loans
Paid in Full	812 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	19 Loans
<b>At end of period</b>	<b>23 585 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	27.04.2018
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Period No	17
Monthly Period	Mar 2017
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	15 452 207 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>15 452 207 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	15 336 258 EUR
b. Reserve Fund	2 599 486 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>17 935 743 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27.04.2018
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Period No	17
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Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

**Note Balance**

Beginning of Period	281 472 476,99 EUR
End of Period	266 886 918,76 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 %	2 599 485,53 EUR
Cash Outflow		2 599 485,53 EUR
Cash Inflow		2 449 724,77 EUR
End of Period	0,9 %	2 449 724,77 EUR
Required Reserve Amount	0,9 %	2 449 724,77 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	27.04.2018				
Payment date	25.04.2018				
Period No	17				
Monthly Period	Mar 2017				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

**Asset Balance**

Beginning of Period	281 472 476,99	EUR
End of Period	266 886 918,76	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	244 701 565,65	91,69 %	21 754
1-29 days past due	17 707 003,22	6,63 %	1 488
<b>Delinquent Receivables:</b>			
30-59 days past due	2 873 335,33	1,08 %	226
60-89 days past due	798 548,59	0,30 %	61
90-119 days past due	198 778,12	0,07 %	17
120-149 days past due	455 650,83	0,17 %	27
150-179 days past due	152 037,02	0,06 %	12
<b>Total Performing and Delinquent</b>	<b>266 886 919</b>	<b>100,00 %</b>	<b>23 585</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	43 981 205	16,48 %	4 305
Current Period Defaults	221 224,70		19
Cumulative Defaults	3 187 053,70		226
Current Period Recoveries	129 052,04		
Cumulative Recoveries	2 011 104,73		

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	266 886 918,76
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	266 886 918,76
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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**5. Outstanding Notes**



Reporting Date	27.04.2018		
Payment date	25.04.2018		
Period No	17		
Monthly Period	from	Mar 2017	to
Interest Period	from	26.03.2018	to 25.04.2018 = 30 days

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>1. Note Balance</b>							
<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	281 472 476,99	217 672 476,99	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	17 935 743,44						
Amortisation	14 585 558,23						
Redemption per Class	14 585 558,23	14 585 558,23	-	-	-	-	-
Redemption per Note		2 684,13	-	-	-	-	-
Class Principal Outstanding Closing Balance	266 886 918,76	203 086 918,76	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	76,09 %	10,23 %	3,41 %	2,29 %	3,86 %	4,12 %
Current Pool Factor		0,37	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	30						
Principal Outstanding per Note Beginning of Period		40 057,50	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 684,13	-	-	-	-	-
Principal Outstanding per Note End of Period		37 373,37	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		4,31	13,92	133,33	200,00	275,00	750,00
Interest Payment	39 332,37	23 399,79	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		4,31	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)		27,08 %	16,85 %	13,44 %	11,16 %	7,30 %	3,18 %
Current CE (excl. Excess Spread)		24,82 %	14,59 %	11,18 %	8,90 %	5,04 %	0,92 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.04.2018  
Payment date 25.04.2018  
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Interest Period : 26.03.2018 to 25.04.2018 = 30 days

Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Fitch		Moody's		Fitch		Moody's				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut I DAC			No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-2	BBB -	A-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**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	17				
Monthly Period	Mar 2017				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

Average amount - all: 15 380

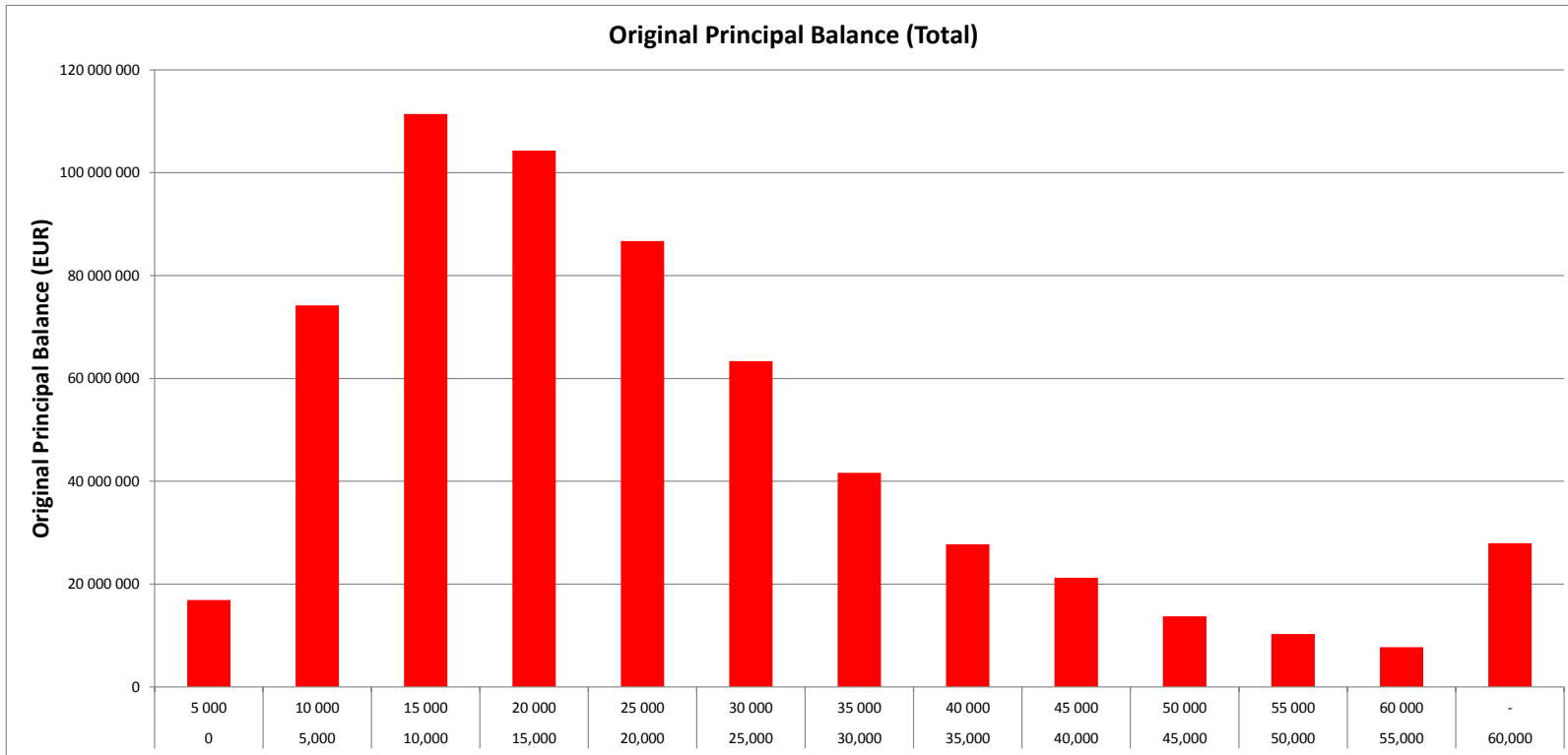
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	4 918	16 901 686	2,8 %	27,1	7,6		
	5 000	10 000	9 847	74 215 036	12,2 %	42,0	7,3		
	10 000	15 000	8 985	111 416 382	18,3 %	48,2	6,9		
	15 000	20 000	6 019	104 299 602	17,2 %	50,1	6,5		
	20 000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



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**7.b Original Principal Balance Graph**

Reporting Date	27.04.2018	
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Period No	17	
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Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

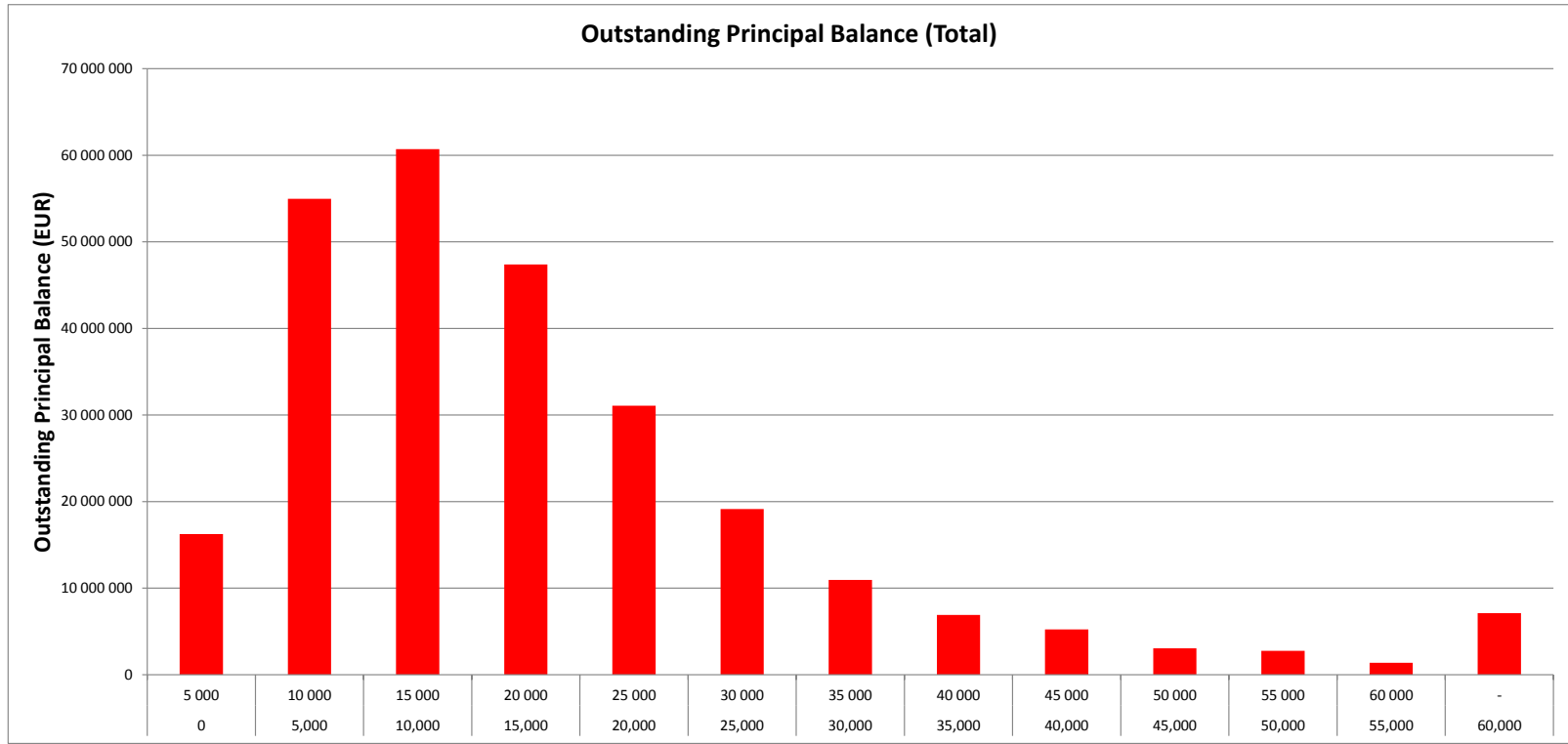




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**8.b Outstanding Principal Balance Graph**

Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days



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**9.a Geographical Distribution**



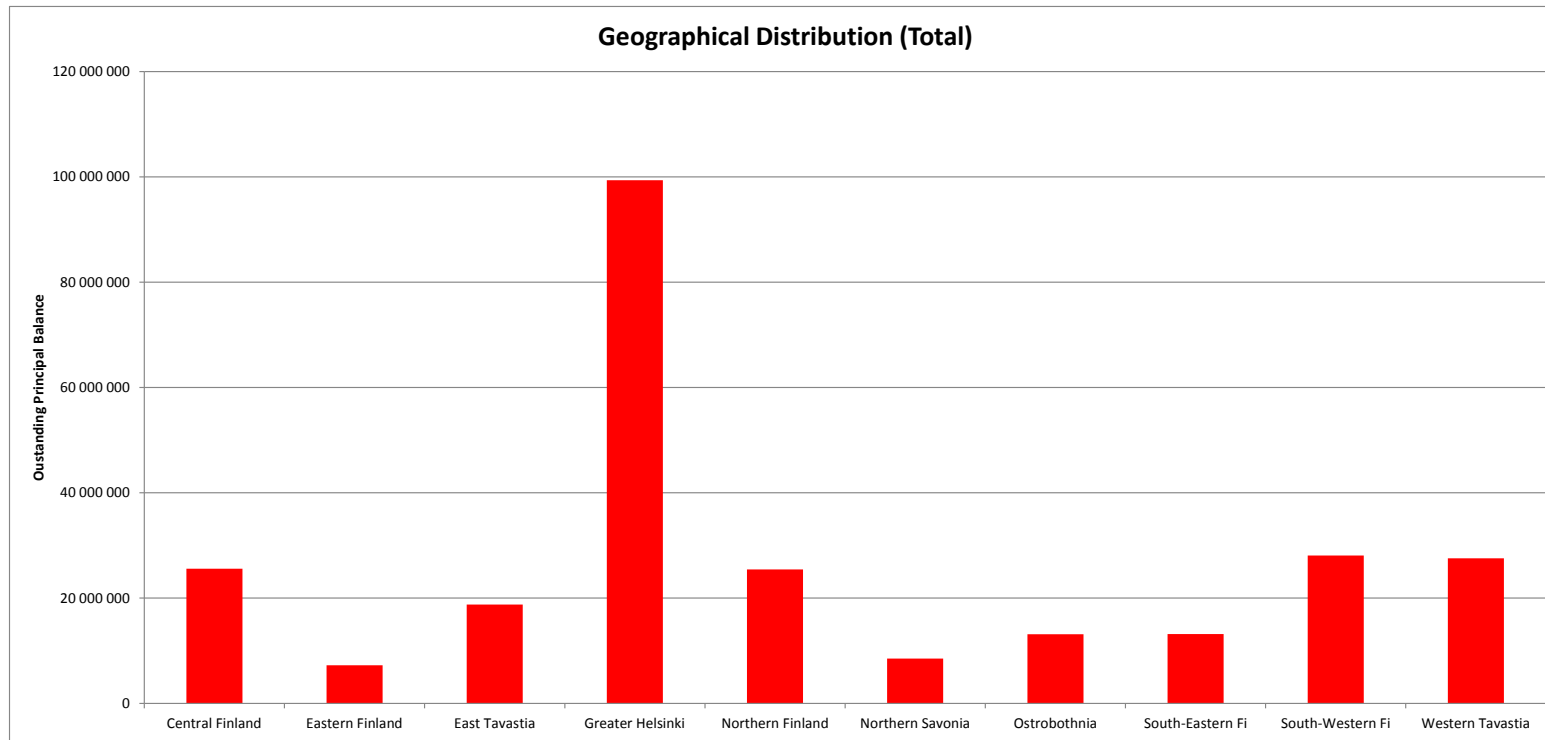
Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 379	25 571 441	9,58 %	33,7		24,2
Eastern Finland	707	7 250 371	2,72 %	33,6		23,9
East Tavastia	1 717	18 767 365	7,03 %	34,0		23,8
Greater Helsinki	8 187	99 381 195	37,24 %	33,9		24,1
Northern Finland	2 250	25 451 521	9,54 %	34,1		24,0
Northern Savonia	815	8 515 269	3,19 %	32,9		24,0
Ostrobothnia	1 318	13 130 537	4,92 %	32,9		24,4
South-Eastern Fi	1 217	13 168 637	4,93 %	33,3		24,9
South-Western Fi	2 568	28 087 619	10,52 %	33,6		24,3
Western Tavastia	2 427	27 562 966	10,33 %	34,4		23,7
Total	23 585	266 886 919	100 %			

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**9.b Geographical Distribution Graph**

Reporting Date	27.04.2018	
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Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days



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**10.a Interest Rate**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

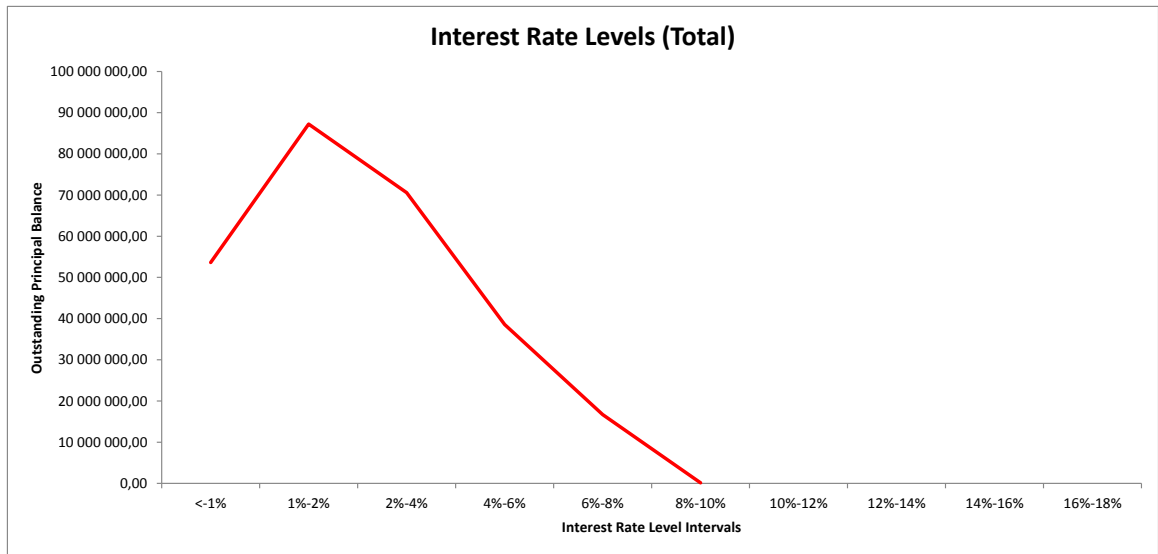
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		3972	53 626 430	20,09 %	35,5	23,2
1 2		6829	87 230 741	32,68 %	34,1	24,0
2 4		5782	70 595 705	26,45 %	33,2	24,6
4 6		4510	38 582 823	14,46 %	32,5	24,7
6 8		2466	16 721 530	6,27 %	32,3	24,4
8 10		25	127 722	0,05 %	31,7	24,7
10 12						
12 14		1	1 968	0,00 %	16,0	21,0
14 16						
16 18						
Total		23 585	266 886 919	100 %		

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**10.b Interest Rate**



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Period No	17	
Monthly Period	Mar 2017	
Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days





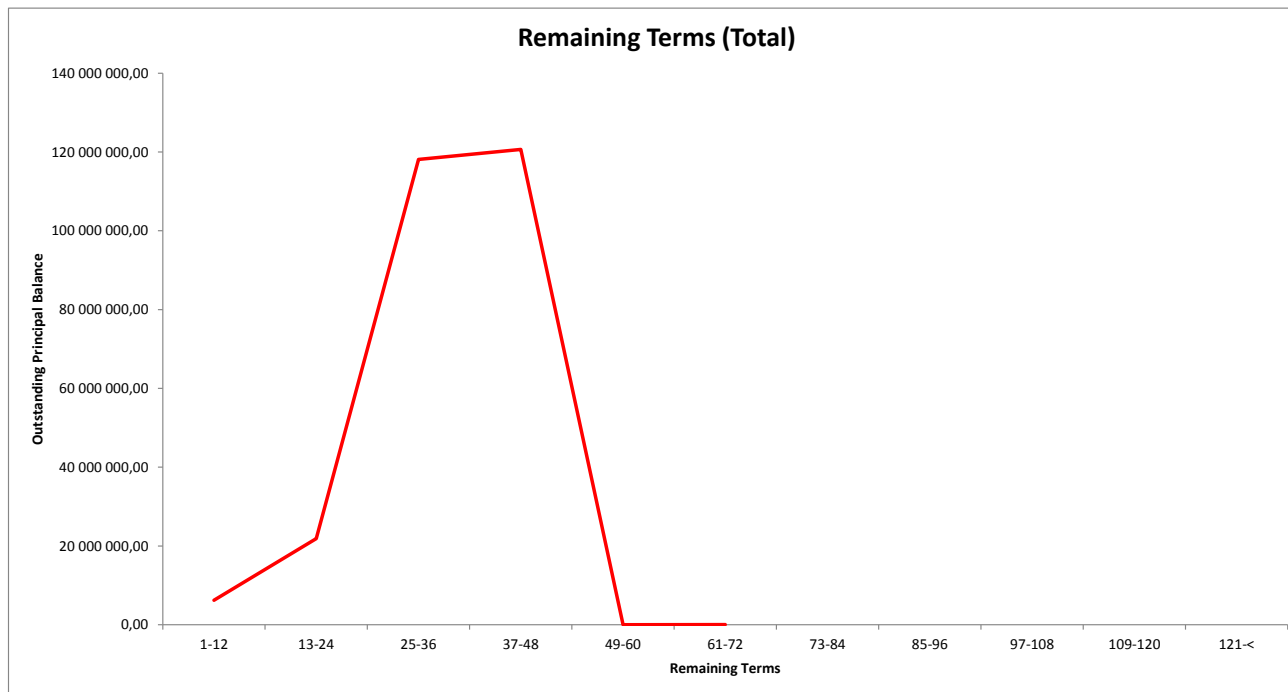


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**11.b Remaining Terms**



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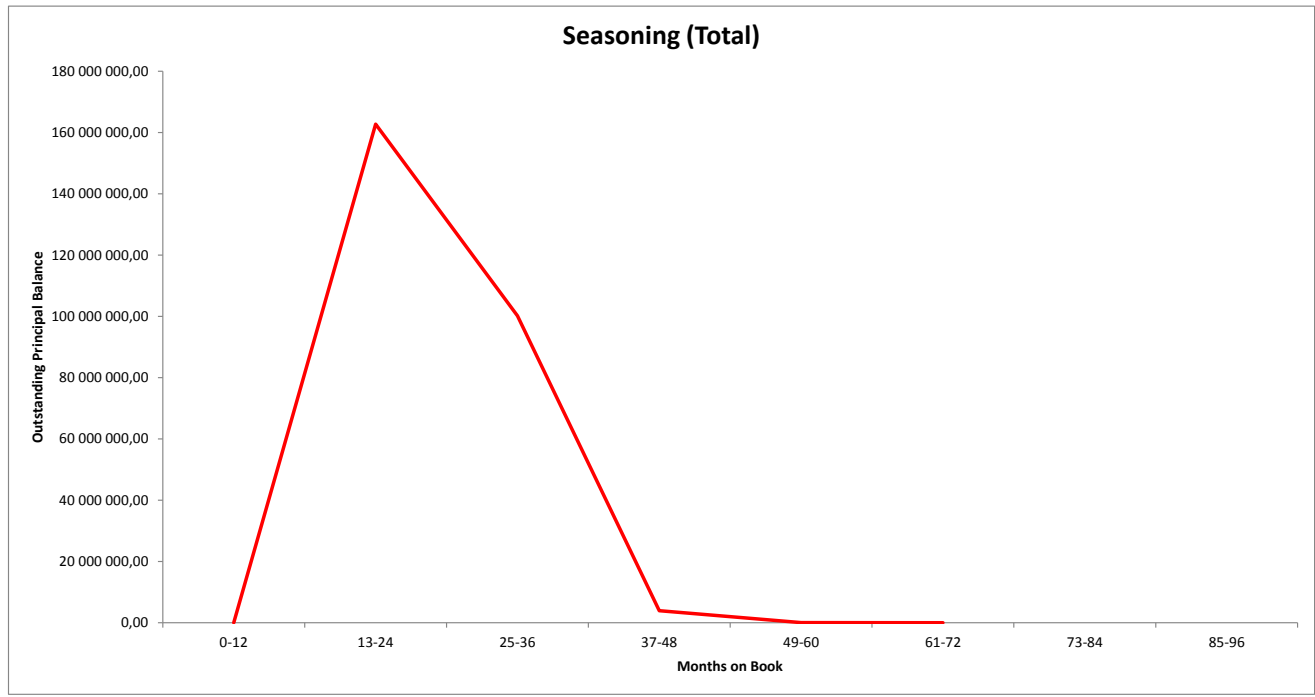


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**12.b Seasoning**



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**13.a Balloon loans**



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Interest Period	from	26.03.2018	to	25.04.2018	=	30 days

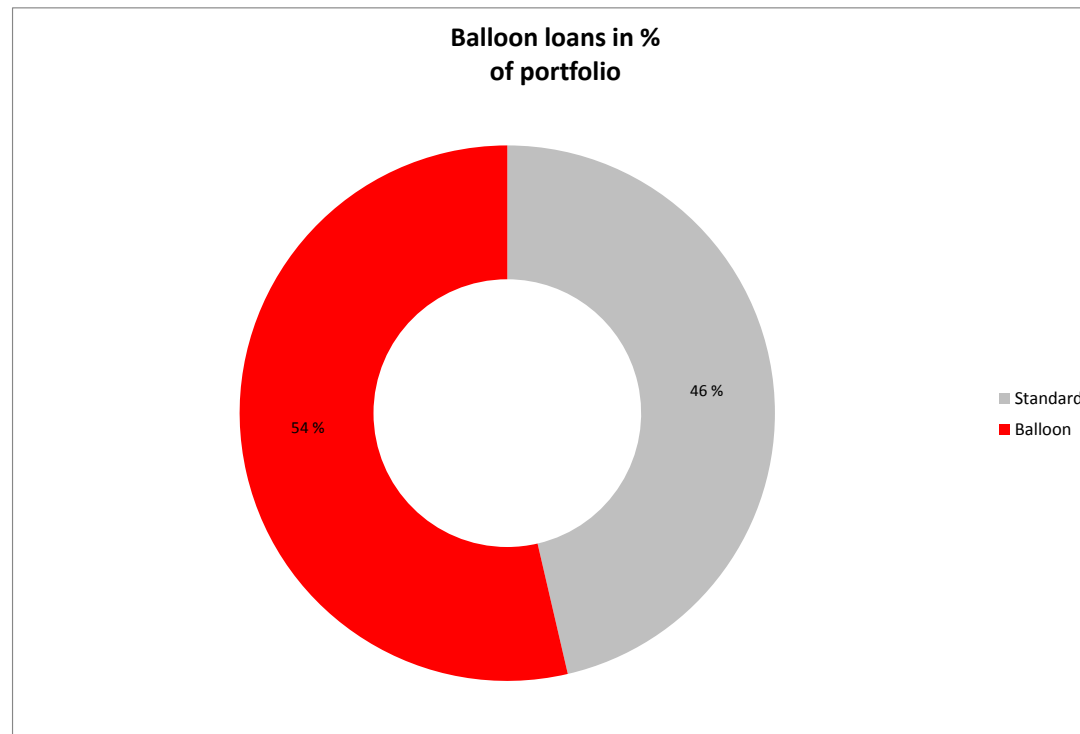
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		15 732	123 757 685	46,37 %	2 668	0,00 %	32,0	24,0
Balloon		7 853	143 129 233	53,63 %	56 565 716	39,52 %	35,4	24,1
Total		23 585	266 886 919	100 %	56 568 384	21,20 %		

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**13.b Balloon loans**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days



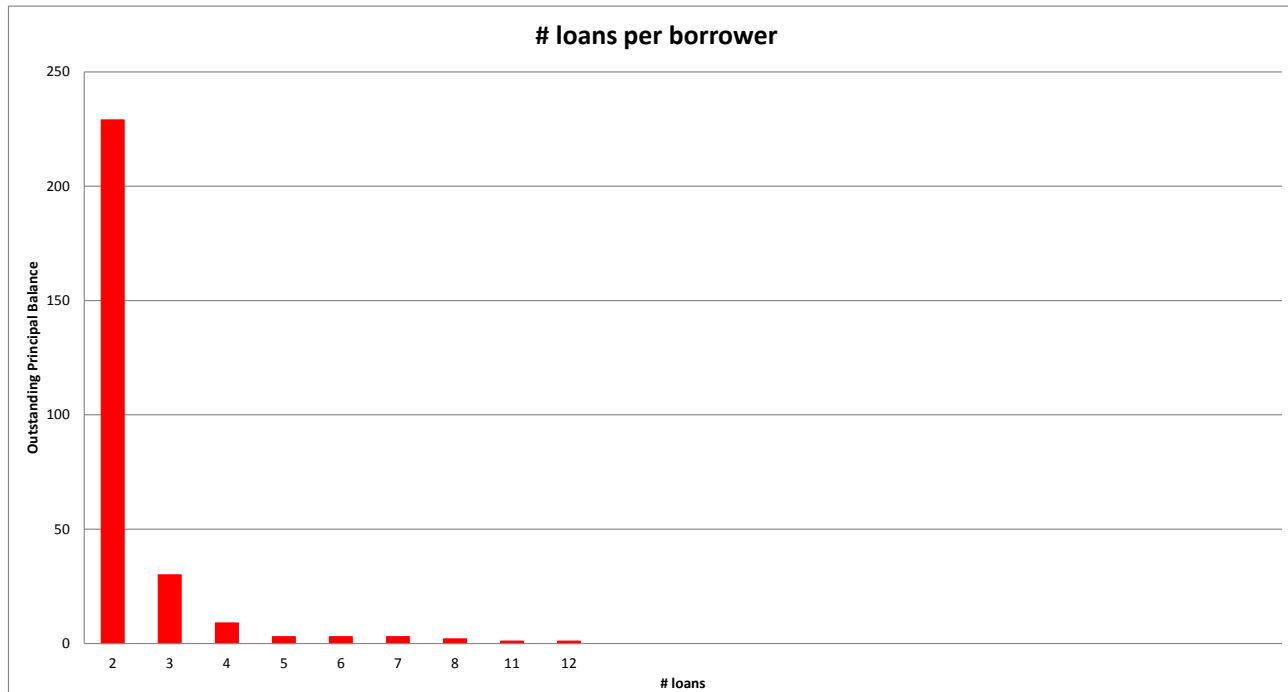


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**14.b # loans per borrower**



Reporting Date	27.04.2018	
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Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days



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15.a Amortization Profile



Reporting Date	27.04.2018	
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Monthly Period	Mar 2017	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	266 886 919	260 083 572	6 803 347	613 540	2,79 %	97,45 %
2	260 083 572	253 350 672	6 732 900	596 696	2,79 %	94,93 %
3	253 350 672	246 628 279	6 722 393	579 961	2,78 %	92,41 %
4	246 628 279	239 941 818	6 686 461	563 323	2,78 %	89,90 %
5	239 941 818	233 193 833	6 747 985	546 829	2,77 %	87,38 %
6	233 193 833	226 518 067	6 675 766	530 202	2,76 %	84,87 %
7	226 518 067	219 845 610	6 672 457	513 762	2,76 %	82,37 %
8	219 845 610	213 277 381	6 568 229	497 351	2,75 %	79,91 %
9	213 277 381	206 744 849	6 532 532	481 156	2,74 %	77,47 %
10	206 744 849	200 217 939	6 526 910	465 081	2,73 %	75,02 %
11	200 217 939	193 678 717	6 539 222	449 071	2,72 %	72,57 %
12	193 678 717	187 122 445	6 556 272	433 165	2,72 %	70,11 %
13	187 122 445	180 749 170	6 373 275	417 259	2,71 %	67,73 %
14	180 749 170	174 469 420	6 279 750	401 639	2,70 %	65,37 %
15	174 469 420	168 262 157	6 207 263	386 312	2,69 %	63,05 %
16	168 262 157	162 131 957	6 130 199	371 116	2,68 %	60,75 %
17	162 131 957	156 051 362	6 080 596	356 147	2,67 %	58,47 %
18	156 051 362	149 965 567	6 085 795	341 294	2,66 %	56,19 %
19	149 965 567	144 021 600	5 943 966	326 425	2,64 %	53,96 %
20	144 021 600	138 083 066	5 938 535	311 846	2,63 %	51,74 %

Amortization profile (first 20 periods)

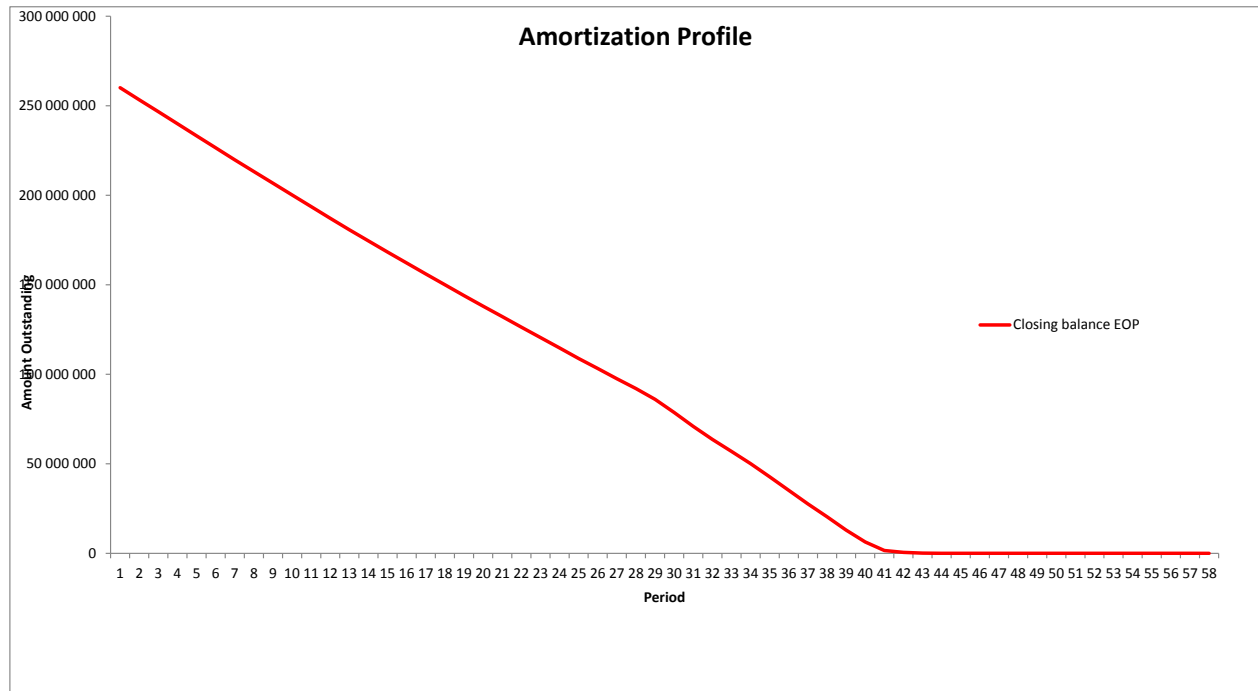


**SCF Rahoituspalvelut II DAC**  
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**15.b Amortization Profile**



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	17					
Monthly Period	Mar 2017					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days



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**16.a Payment Holidays**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

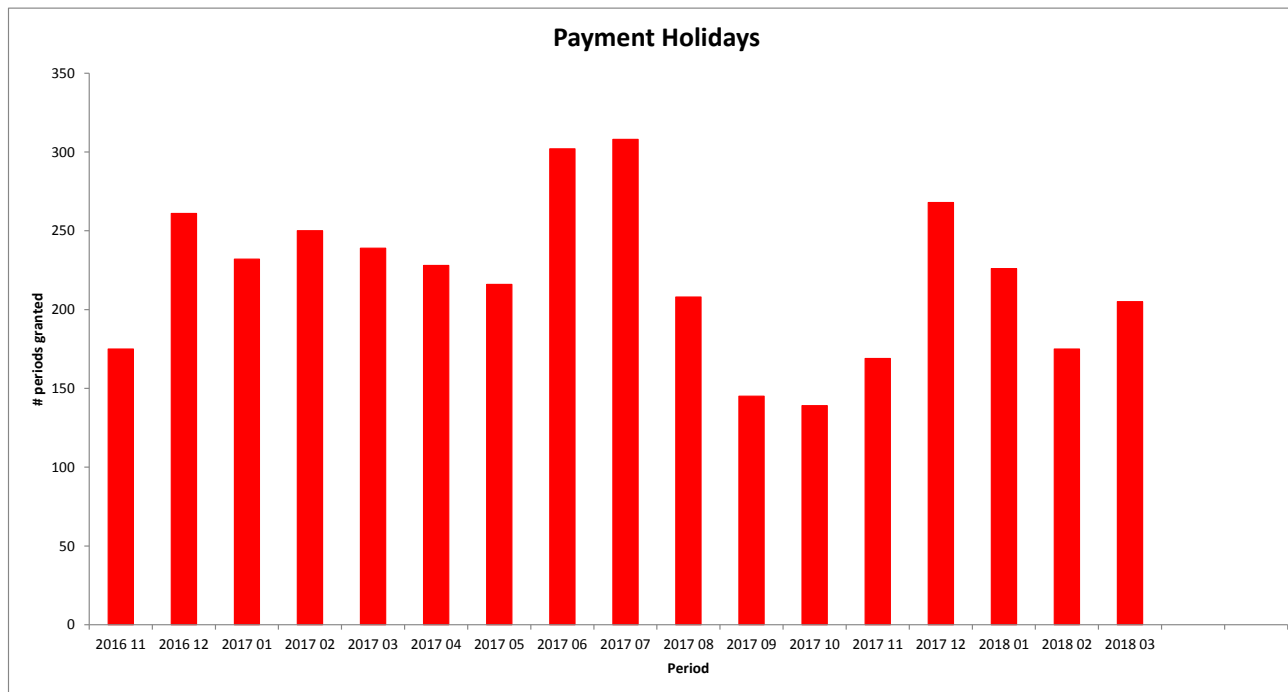
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2016 11	175	267	78 603	2 806 265
	2016 12	261	319	91 714	4 552 936
	2017 01	232	318	89 820	4 037 845
	2017 02	250	347	94 638	4 010 715
	2017 03	239	309	86 447	3 676 999
	2017 04	228	316	83 086	3 258 438
	2017 05	216	277	77 068	3 233 674
	2017 06	302	413	112 755	4 260 576
	2017 07	308	395	112 197	4 528 263
	2017 08	208	254	71 697	3 176 504
	2017 09	145	188	52 989	2 135 132
	2017 10	139	179	62 731	1 906 472
	2017 11	169	228	66 722	2 290 413
	2017 12	268	318	87 105	3 259 078
	2018 01	226	304	111 046	3 303 397
	2018 02	175	247	72 888	2 511 531
	2018 03	205	279	77 347	2 488 412
Total:	3 746	4 958	1 428 853	55 436 649	

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**Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	17				
Monthly Period	Mar 2017				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days



**SCF Rahoituspalvelut II DAC  
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**17.a Downpayment**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

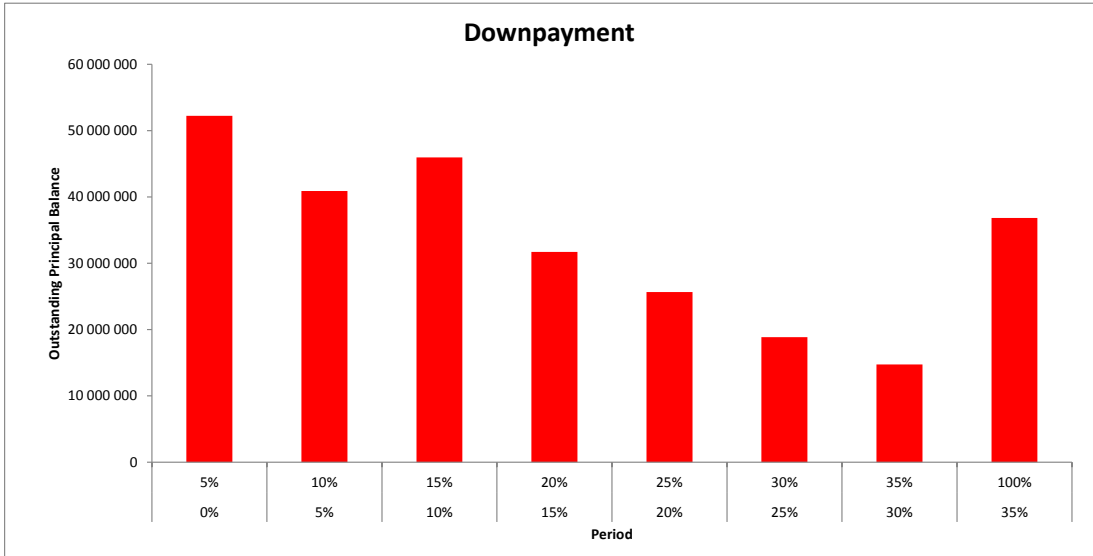
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 861	52 231 347	19,6 %	35,6	23,9
	5 %	10 %	3 178	40 900 370	15,3 %	35,0	24,2
	10 %	15 %	3 723	45 953 109	17,2 %	34,2	24,2
	15 %	20 %	2 597	31 706 324	11,9 %	34,0	24,2
	20 %	25 %	2 227	25 671 851	9,6 %	33,5	24,3
	25 %	30 %	1 739	18 865 666	7,1 %	33,6	24,0
	30 %	35 %	1 394	14 729 847	5,5 %	32,5	24,2
	35 %	100 %	4 866	36 828 404	13,8 %	30,3	24,0
	Total		23 585	266 886 919	100 %		

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17.b Downpayment



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days



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18.a Vehicle Condition



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days

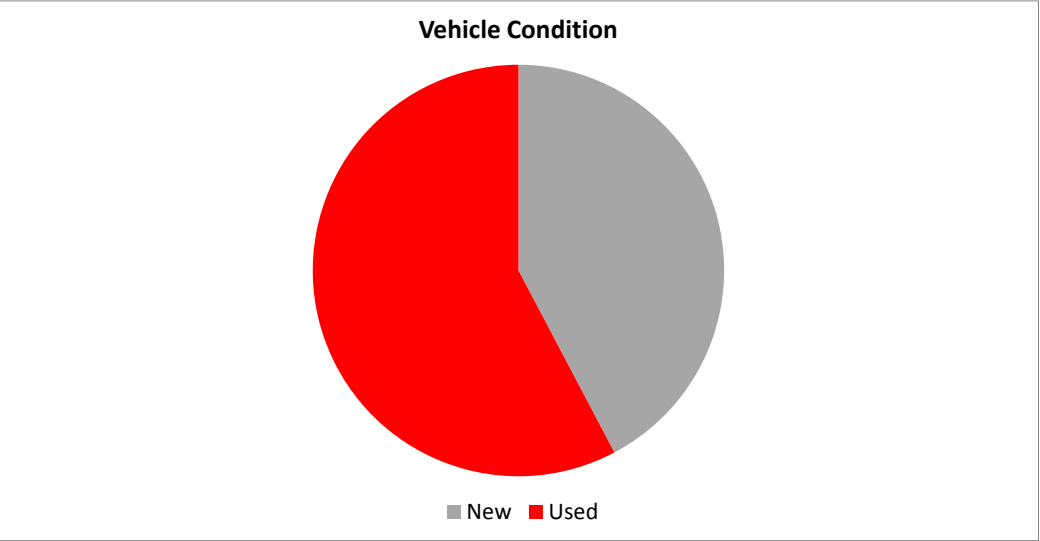
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 218	112 829 224	42,3 %	34,2	24,1
	Used	16 367	154 057 695	57,7 %	33,5	24,1
	Total	23 585	266 886 919	100 %		

SCF Rahoituspalvelut II DAC  
Monthly Investor Report

18.b Vehicle Condition



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days



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19.a Borrower Type



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	17
Monthly Period	Mar 2017
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 904	43 738 155	16,4 %	31,57	24,31
	Private	20 681	223 148 763	83,6 %	34,25	24,06
	Total	23 585	266 886 919	100 %		

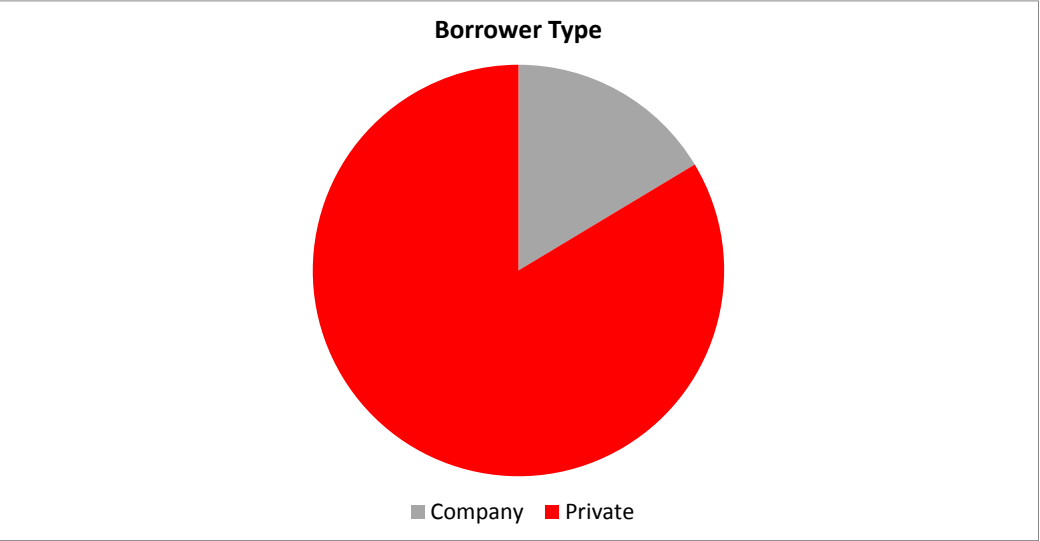


SCF Rahoituspalvelut II DAC  
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19.b Borrower Type



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days



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**20.a Vehicle type**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

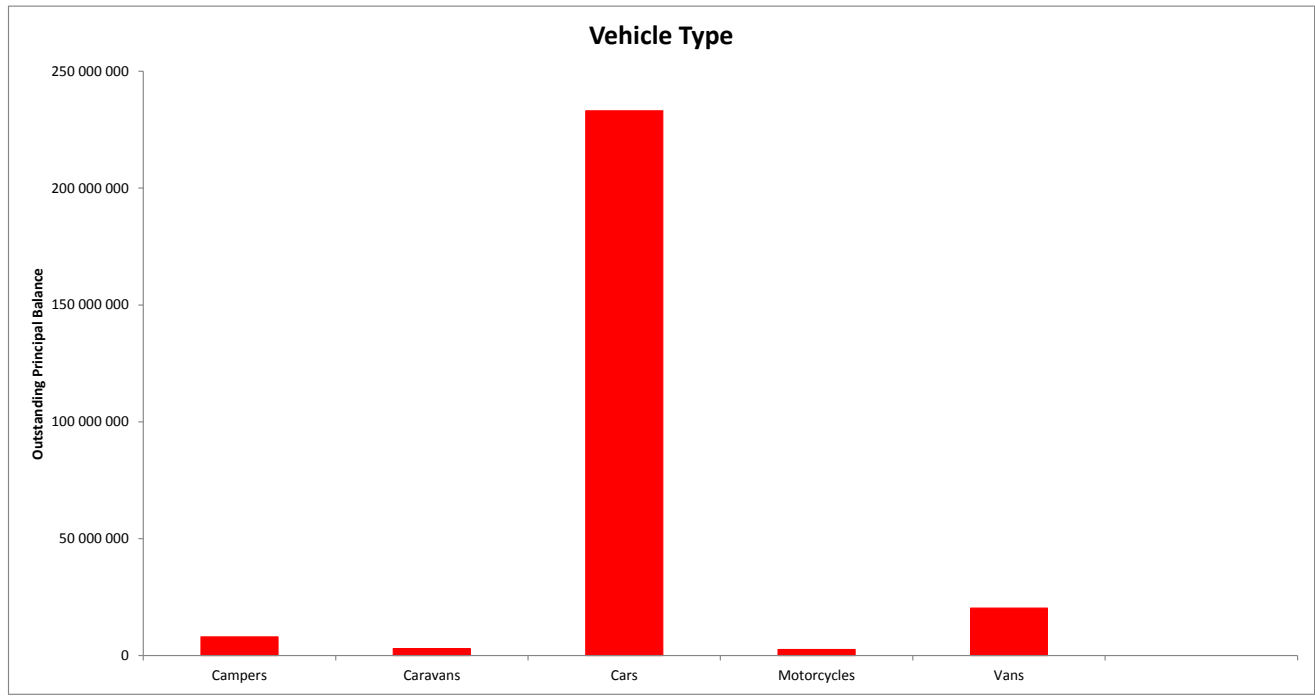
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	396	7 947 053	2,98 %	35,37	23,36
	Caravans	302	2 969 498	1,11 %	35,64	22,97
	Cars	20 769	233 089 856	87,34 %	33,89	24,12
	Motorcycles	402	2 611 199	0,98 %	32,87	22,58
	Vans	1 716	20 269 313	7,59 %	32,08	24,45
		23 585	266 886 919	100 %		

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**20.b Vehicle type**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	17				
Monthly Period	Mar 2017				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days



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**21.a Restructured Loans**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	17				
Monthly Period	Mar 2017				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

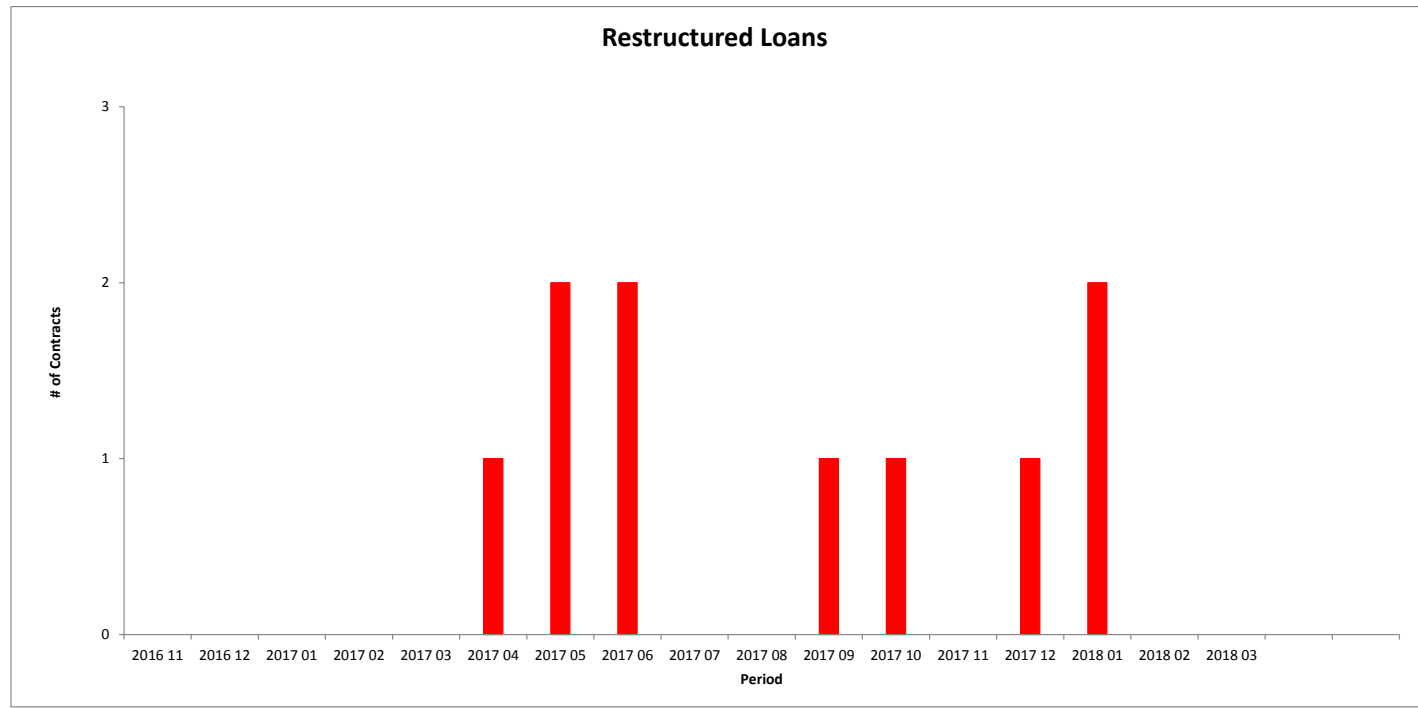
TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11	0	0
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
	10	111 667

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**21.b Restructured Loans**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	17				
Monthly Period	Mar 2017				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days



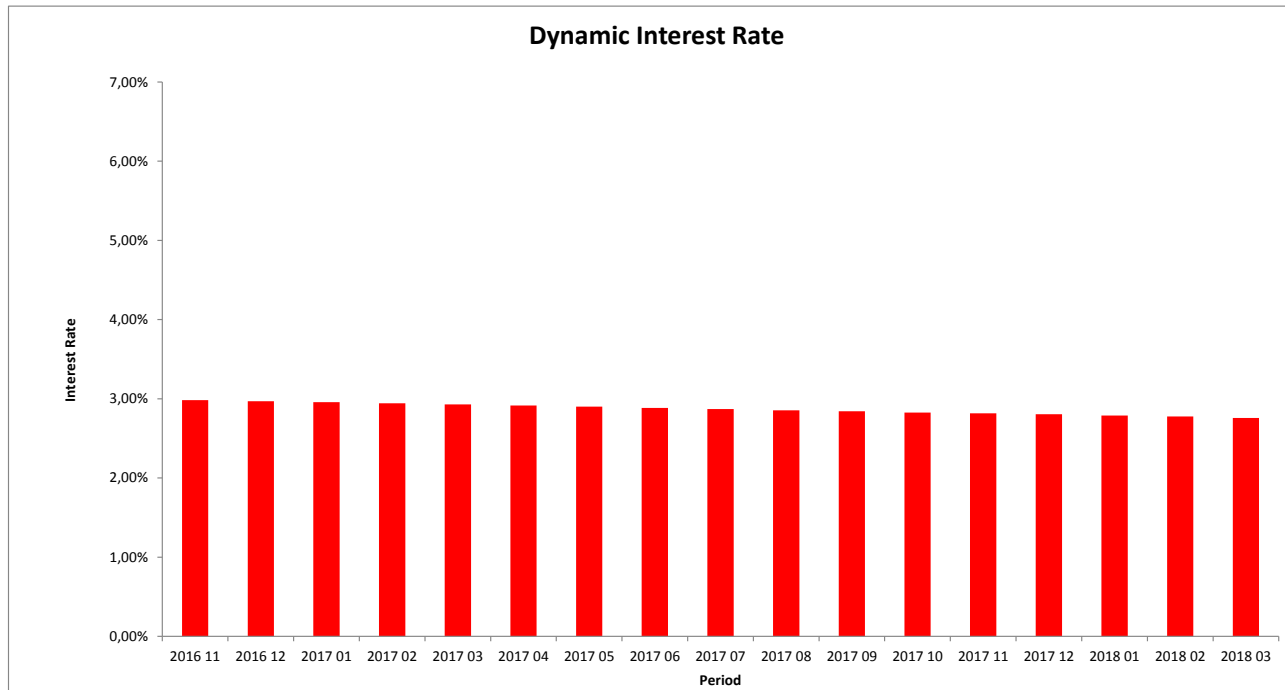


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**22.b Dynamic Interest Rate**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	17				
Monthly Period	Mar 2017				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days



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**23.a Dynamic Pre-Payments**



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	17					
Monthly Period	from	Mar 2017	to	25.04.2018	=	30 days
Interest Period		26.03.2018				

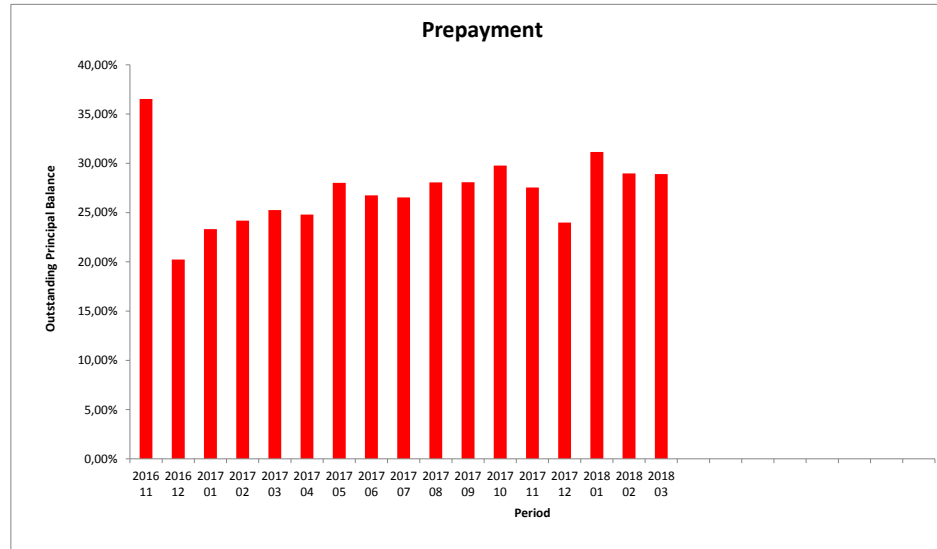
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2016 11	21 119 503	567 935 967	36,54 %	
2016 12	10 208 798	547 300 289	20,22 %	
2017 01	11 502 017	525 396 333	23,33 %	
2017 02	11 503 104	504 347 052	24,18 %	
2017 03	11 548 382	481 919 092	25,25 %	
2017 04	10 837 574	461 858 230	24,79 %	
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 %	



**23.b Dynamic Pre-Payments**



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	17				
Monthly Period	Mar 2017				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days



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24. Delinquency



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
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	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																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF Rahoituspalvelut II DAC  
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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from 26.03.2018	to 25.04.2018 = 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												
2017 1	387 612	29				2 149	2 815	11 727	1 112	3 927	10 615	960	4 887	9 655	960	5 847	8 695
2017 2	925 325	54				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138	5 935	210 408	177 203
2017 3	642 838	50							350 904	350 904	574 421	305 235	656 139	269 186	23 732	679 872	245 454
2017 4	673 040	46										281 267	281 267	361 571	90 874	372 141	270 697
2018 1	748 138	63													371 510	371 510	301 529

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q1		
			Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	960	6 807	7 735
2017 1	387 612	29	5 623	216 032	171 580
2017 2	925 325	54	37 579	717 451	207 875
2017 3	642 838	50	21 100	393 241	249 597
2017 4	673 040	46	207 998	579 508	93 531
2018 1	748 138	63	263 421	263 421	484 717

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**26. Priority of Payments**



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	17
Monthly Period	Mar 2017
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	15 452 206,57	EUR
Senior Expenses	-	10 276,24	EUR
Servicing Fee	-	114 909,65	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	741 462,45	EUR
Principal on Loan to Issuer	-	14 585 558,23	EUR

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	17 935 743,44	EUR
Senior Expenses	-	9 237,22	EUR
Interest Class A	-	23 400,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 449 724,77	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	-	14 585 558,23	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	-	50 130,67	EUR
Interest Issuer Subordinated Loan	-	387,76	EUR
Principal Issuer Subordinated Loan	-	149 760,76	EUR
Payment to Purchaser	-	516 252,26	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	516 252,26	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	516 237,34	EUR

**SCF Rahoituspalvelut II DAC**  
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**27. Transaction Costs**



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	17	
Monthly Period	Mar 2017	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	10 276,24						
Interest accrued for the Period	EUR	162 357,00	23 400,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	3 275 173,00	760 050,00	68 762,00	219 608,00	220 820,00	512 683,00	1 493 250,00
Interest Payments	EUR	162 357,00	23 400,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	3 275 173,00	760 050,00	68 762,00	219 608,00	220 820,00	512 683,00	1 493 250,00
Interest accrued on Subordinated Loan for the Period	EUR	387,76						
Cumulative Interest accrued on Subordinated Loan	EUR	11 668,79						
Interest Payments on Subordinated Loan	EUR	387,76						
Cumulative Interest Payments on Subordinated Loan	EUR	11 668,79						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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**28. Contact Details**



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	17					
Monthly Period	Mar 2017					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days

**Santander Consumer Bank AS**

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