

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

**Cover Sheet Monthly Investor Report**



Reporting Date	28.06.2015				
Payment date	26.06.2017			Following payment dates:	25.07.2017
Period No	7				25.08.2017
Monthly Period	May 2017				
Interest Period	from 26.05.2017	to	26.06.2017	=	31 days
Cut-Off date	31.05.2017				

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1. Portfolio Information



Reporting Date	28.06.2015
Payment date	26.06.2017
Period No	7
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
<b>Opening balance</b>	<b>461 858 230,42 EUR</b>
Scheduled Loan Principal Repayments	9 859 977,13 EUR
Prepayments	11 888 173,91 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>21 748 151,04 EUR</b>
New Defaulted Auto Loans in Period	206 025,08 EUR
<b>Closing Balance</b>	<b>439 904 054,30 EUR</b>

Total revenue collections	
Revenue and fees received on loan balances	1 645 901,44 EUR
Recoveries on loans in default	142 765,48 EUR
<b>Total Revenue Received in Period</b>	<b>1 788 666,92 EUR</b>

# Loans	
At beginning of period	33 530 Loans
Paid in Full	972 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	13 Loans
<b>At end of period</b>	<b>32 545 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	28.06.2015				
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**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	23 530 838 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>23 530 838 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 341 435 EUR
b. Reserve Fund	4 454 191 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>27 795 626 EUR</b>

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**3. Reserve Accounts**



Reporting Date	28.06.2015
Payment date	26.06.2017
Period No	7
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Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

**Note Balance**

Beginning of Period	461 858 230,42 EUR
End of Period	439 904 054,30 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 %	4 454 190,92 EUR
Cash Outflow		4 454 190,92 EUR
Cash Inflow		4 253 582,30 EUR
End of Period	0,9 %	4 253 582,30 EUR
Required Reserve Amount	0,9 %	4 253 582,30 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	28.06.2015				
Payment date	26.06.2017				
Period No	7				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days

**Asset Balance**

Beginning of Period	461 858 230,42	EUR
End of Period	439 904 054,30	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	407 230 625,55	92,57 %	30 209
1-29 days past due	28 828 006,01	6,55 %	2 061

**Delinquent Receivables:**

30-59 days past due	2 600 242,33	0,59 %	195
60-89 days past due	513 985,74	0,12 %	38
90-119 days past due	295 057,18	0,07 %	20
120-149 days past due	284 504,06	0,06 %	14
150-179 days past due	151 633,43	0,03 %	8
<b>Total Performing and Delinquent</b>	<b>439 904 054</b>	<b>100,00 %</b>	<b>32 545</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	77 896 832	17,71 %	8 019

Current Period Defaults	206 025,08		13
Cumulative Defaults	206 025,08		13
Current Period Recoveries	142 765,48		
Cumulative Recoveries	142 765,48		

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	439 904 054,30
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	439 904 054,30
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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**5. Outstanding Notes**



Reporting Date	28.06.2015	
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**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	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
Available Distribution Amount	27 795 625,53						
Amortisation	21 954 176,12						
Redemption per Class	21 954 176,12	21 954 176,12	-	-	-	-	-
Redemption per Note		4 040,15	-	-	-	-	-
Class Principal Outstanding Closing Balance	439 904 054,30	376 104 054,30	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	85,50 %	6,21 %	2,07 %	1,39 %	2,34 %	2,50 %
Current Pool Factor		0,69	1,00	1,00	1,00	1,00	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	31						
Principal Outstanding per Note Beginning of Period		73 253,26	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 040,15	-	-	-	-	-
Principal Outstanding per Note End of Period		69 213,11	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		8,01	13,92	133,33	200,00	275,00	750,00
Interest Payment	59 464,67	43 532,09	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		8,01	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)		18,38 %	12,17 %	10,10 %	8,72 %	6,38 %	3,88 %
Current CE (excl. Excess Spread)		15,47 %	9,26 %	7,20 %	5,81 %	3,47 %	0,97 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	28.06.2015										
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Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Fitch		Moody's		Fitch		Moody's				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut 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	28.06.2015				
Payment date	26.06.2017				
Period No	7				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days

Average amount - all: 15 380

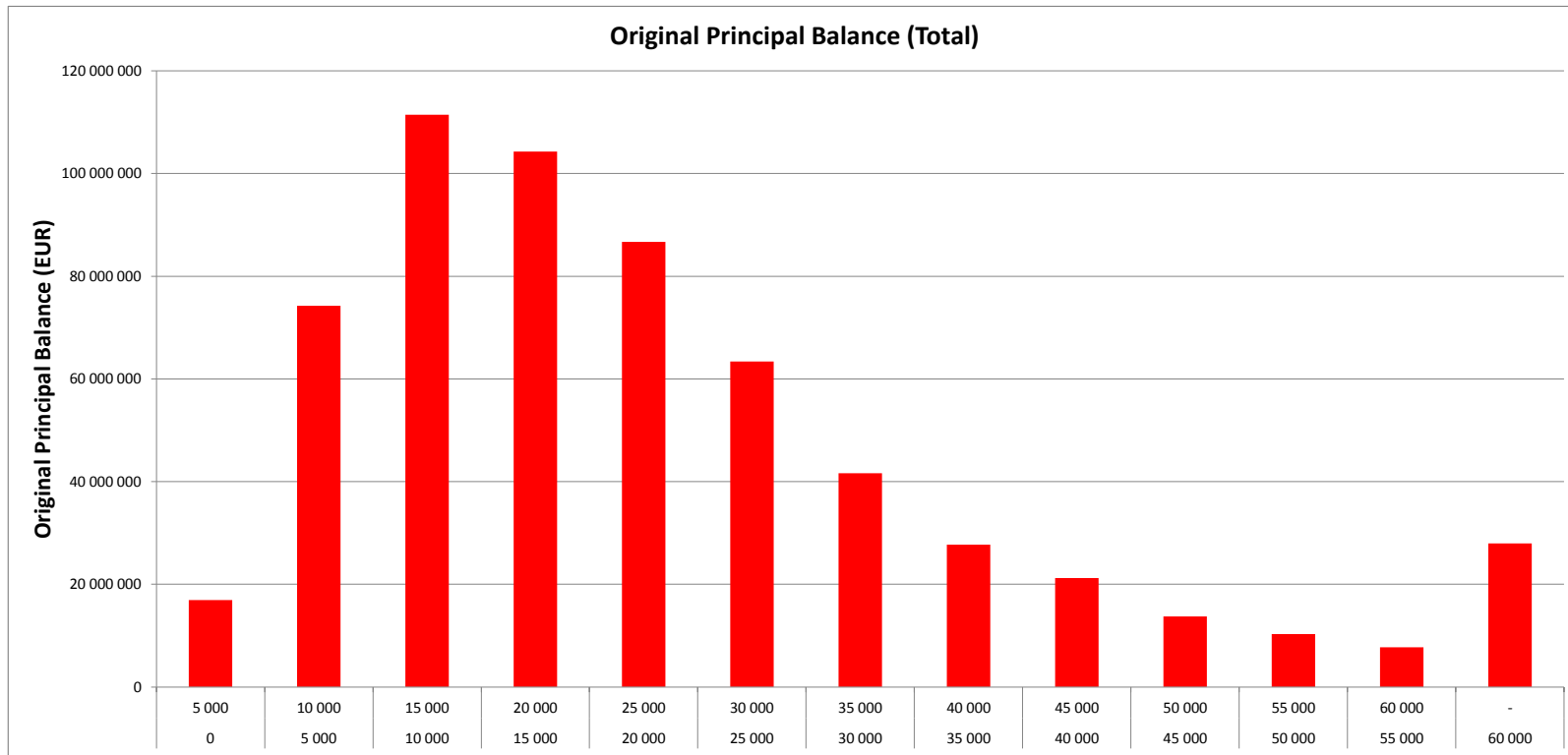
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	4 918	16 901 686	2,8 %	27,1	7,6		
	5 000	10 000	9 847	74 215 036	12,2 %	42,0	7,3		
	10 000	15 000	8 985	111 416 382	18,3 %	48,2	6,9		
	15 000	20 000	6 019	104 299 602	17,2 %	50,1	6,5		
	20 000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



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**7.b Original Principal Balance Graph**

Reporting Date	28.06.2015	
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**8.a Outstanding Principal Balance**



Reporting Date	28.06.2015					
Payment date	26.06.2017					
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Interest Period	from	26.05.2017	to	26.06.2017	=	31 days

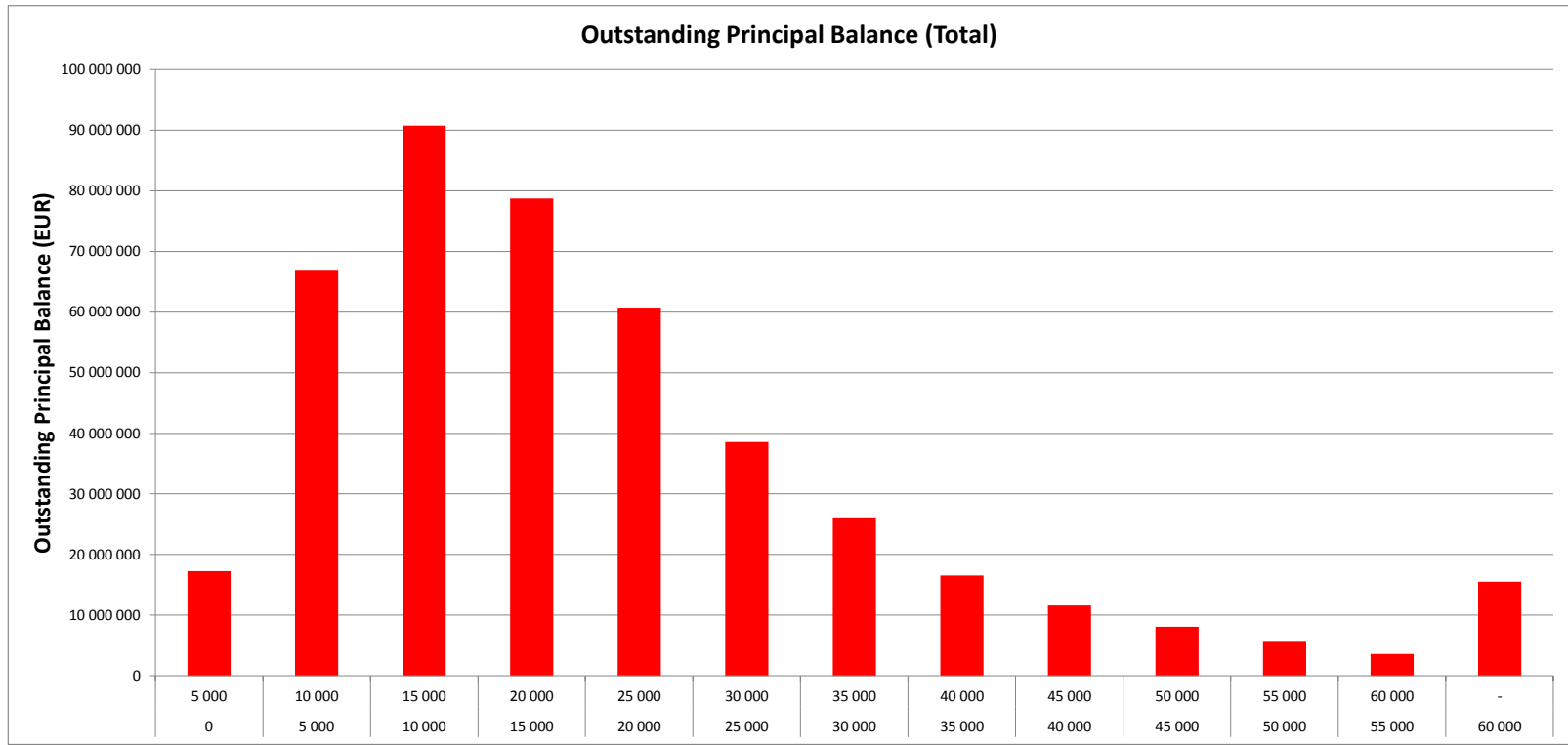
Average amount - all: 13 517

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 569	17 275 483	3,9 %	24,5	15,4	
	5 000	10 000	8 874	66 804 261	15,2 %	38,2	15,1	
	10 000	15 000	7 357	90 744 722	20,6 %	42,9	14,5	
	15 000	20 000	4 548	78 756 575	17,9 %	44,0	14,3	
	20 000	25 000	2 722	60 714 400	13,8 %	44,7	14,2	
	25 000	30 000	1 416	38 584 386	8,8 %	45,0	13,8	
	30 000	35 000	805	25 972 798	5,9 %	44,8	13,8	
	35 000	40 000	443	16 546 136	3,8 %	44,7	14,4	
	40 000	45 000	272	11 562 846	2,6 %	44,2	14,0	
	45 000	50 000	171	8 076 261	1,8 %	44,2	14,2	
	50 000	55 000	110	5 739 683	1,3 %	46,5	12,7	
	55 000	60 000	63	3 598 021	0,8 %	44,7	13,4	
	60 000	-	195	15 528 483	3,5 %	44,7	14,1	
	Total			32 545	439 904 054	100 %		

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**8.b Outstanding Principal Balance Graph**

Reporting Date	28.06.2015	
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**9.a Geographical Distribution**



Reporting Date	28.06.2015	
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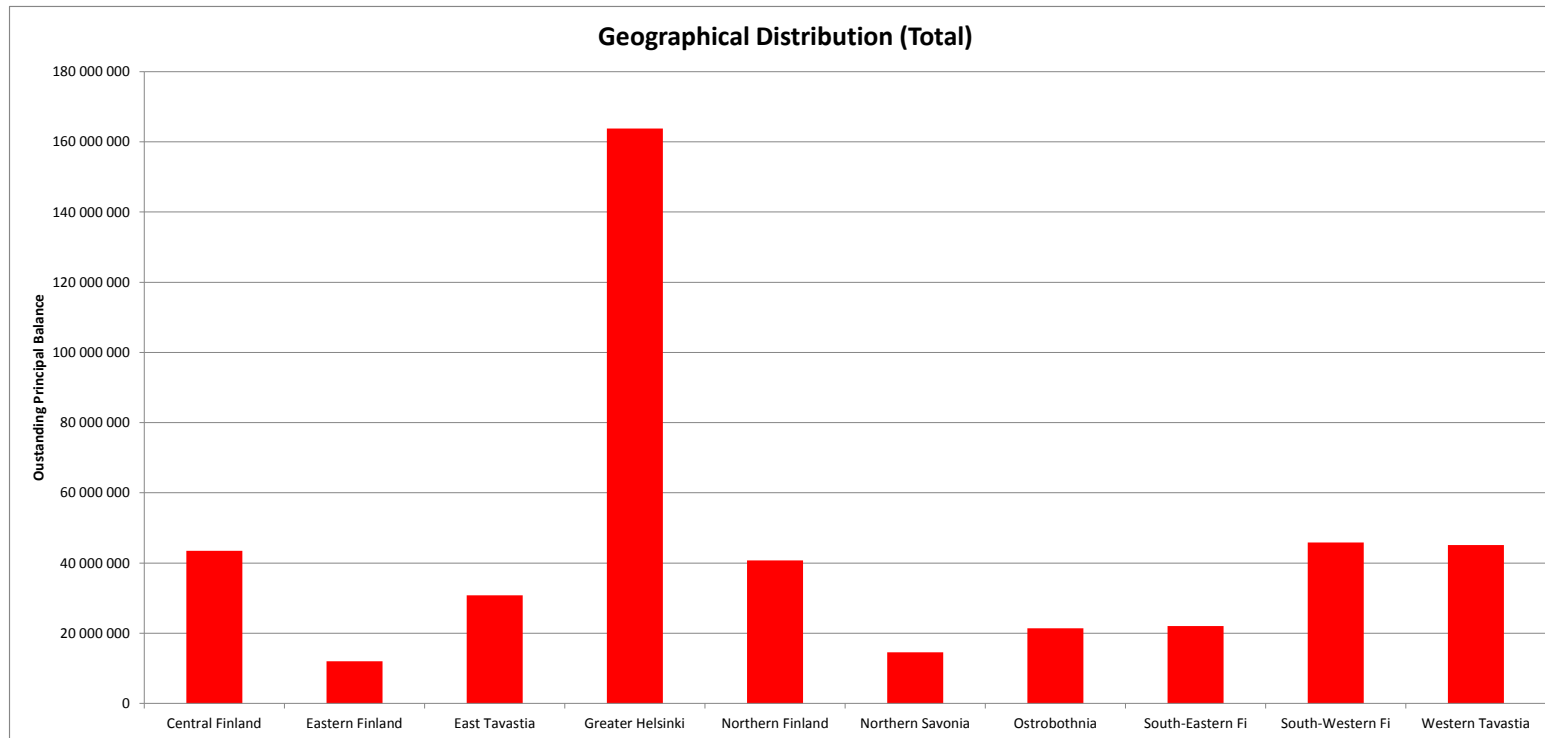
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 347	43 500 095	9,89 %	42,3		14,5
Eastern Finland	953	12 010 985	2,73 %	41,9		14,3
East Tavastia	2 316	30 810 418	7,00 %	43,0		14,1
Greater Helsinki	11 336	163 784 414	37,23 %	42,5		14,4
Northern Finland	3 028	40 738 595	9,26 %	42,8		14,3
Northern Savonia	1 158	14 590 452	3,32 %	41,5		14,3
Ostrobothnia	1 834	21 438 927	4,87 %	41,3		14,6
South-Eastern Fi	1 729	22 038 737	5,01 %	41,8		15,1
South-Western Fi	3 501	45 858 789	10,42 %	42,4		14,5
Western Tavastia	3 343	45 132 643	10,26 %	42,9		14,1
Total	32 545	439 904 054	100 %			

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**9.b Geographical Distribution Graph**



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	=	31 days



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**10.a Interest Rate**



Reporting Date	28.06.2015	
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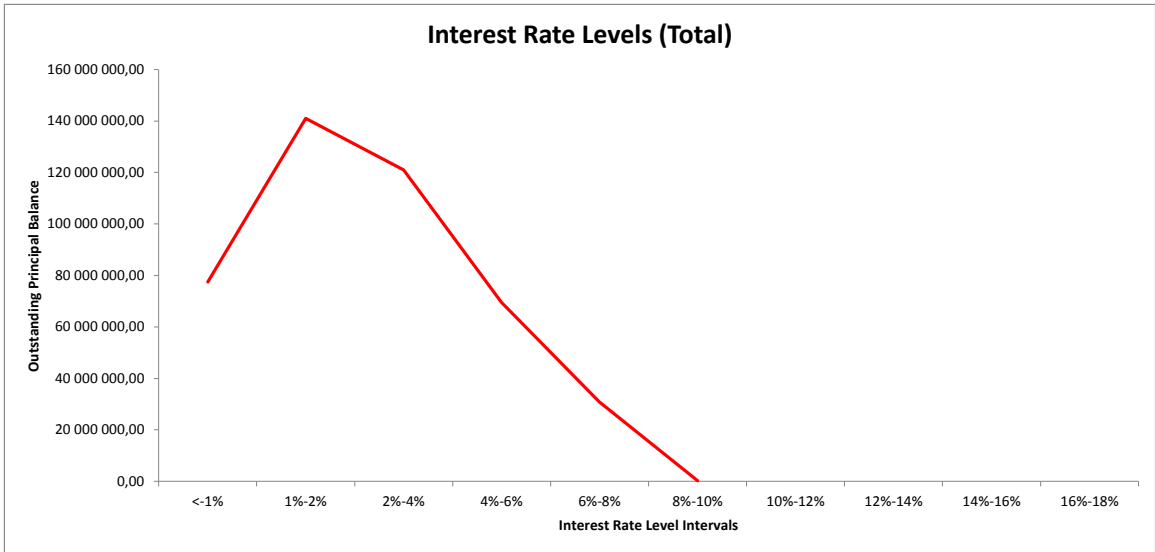
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		4823	77 461 222	17,61 %	44,7	13,4
1 2		9109	140 946 631	32,04 %	43,0	14,2
2 4		8255	121 010 901	27,51 %	41,8	14,8
4 6		6566	69 435 350	15,78 %	40,9	15,1
6 8		3755	30 823 846	7,01 %	40,4	14,5
8 10		36	220 803	0,05 %	39,1	15,8
10 12						
12 14		1	5 301	0,00 %	48,0	11,0
14 16						
16 18						
Total		32 545	439 904 054	100 %		

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**10.b Interest Rate**



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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		10	4 544	0,00 %	0,0	16,0
		1	12	1 683	4 711 099	1,07 %	8,4	17,0
		13	24	3 646	23 275 642	5,29 %	19,8	16,0
		25	36	5 065	48 575 257	11,04 %	31,3	17,9
		37	48	15 904	254 273 481	57,80 %	44,0	15,4
		49	60	6 237	109 064 032	24,79 %	50,0	10,1
		61	72					
		73	84					
		85	96					
		97	108					
		109	120					
		121						
	Total		32 545	439 904 054	100 %			

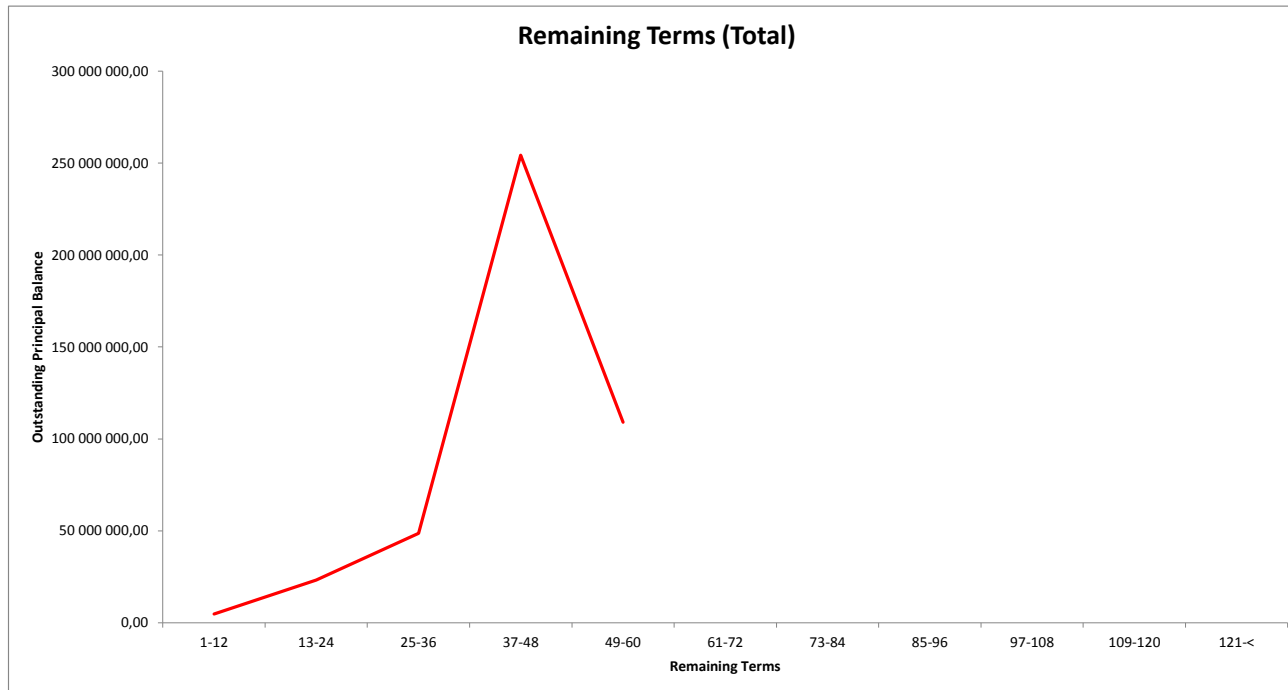


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**11.b Remaining Terms**



Reporting Date	28.06.2015				
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12.a Seasoning



Reporting Date	28.06.2015	
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Period No	7	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

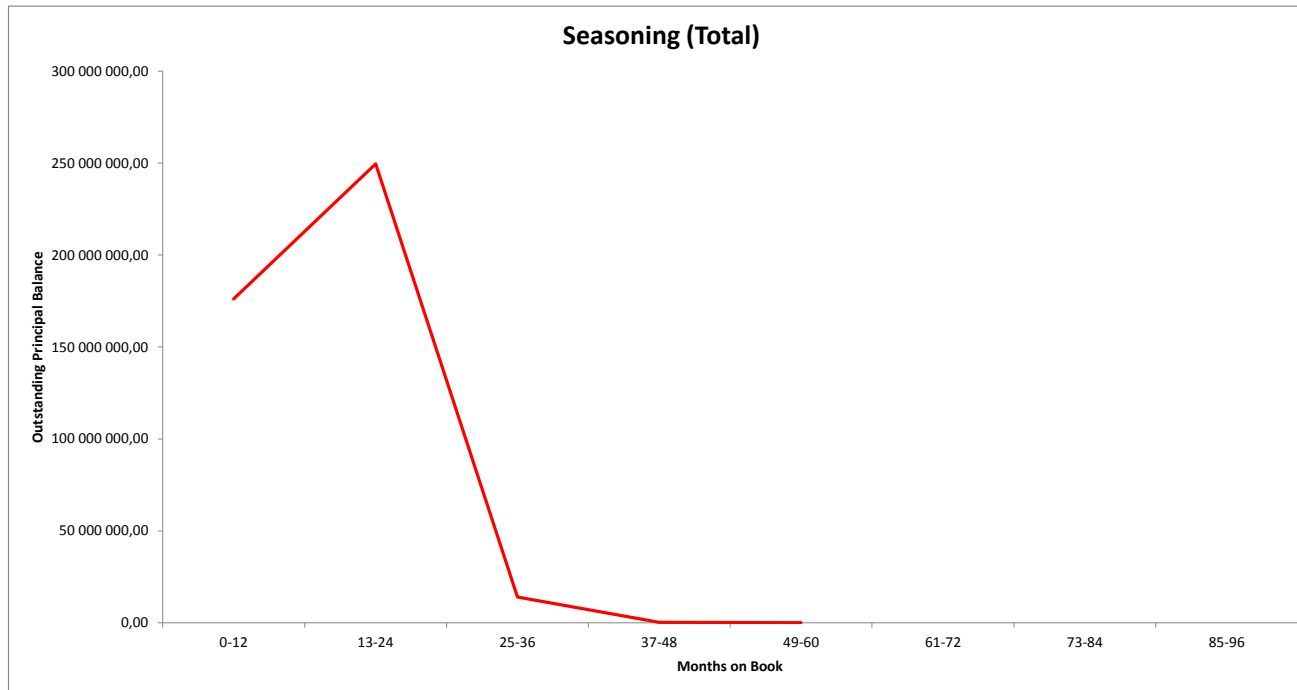
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	12 390	176 095 624	40,03 %	46,1	10,5
	13		24	18 759	249 667 880	56,76 %	40,6	16,4
	25		36	1 363	13 904 579	3,16 %	29,6	28,0
	37		48	30	228 769	0,05 %	19,2	40,9
	49		60	3	7 202	0,00 %	8,1	50,8
	61		72					
	73		84					
	85		96					
	Total			32 545	439 904 054	100 %		

**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**12.b Seasoning**



Reporting Date	28.06.2015				
Payment date	26.06.2017				
Period No	7				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days



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**13.a Balloon loans**



Reporting Date	28.06.2015					
Payment date	26.06.2017					
Period No	7					
Monthly Period	May 2017					
Interest Period	from	26.05.2017	to	26.06.2017	=	31 days

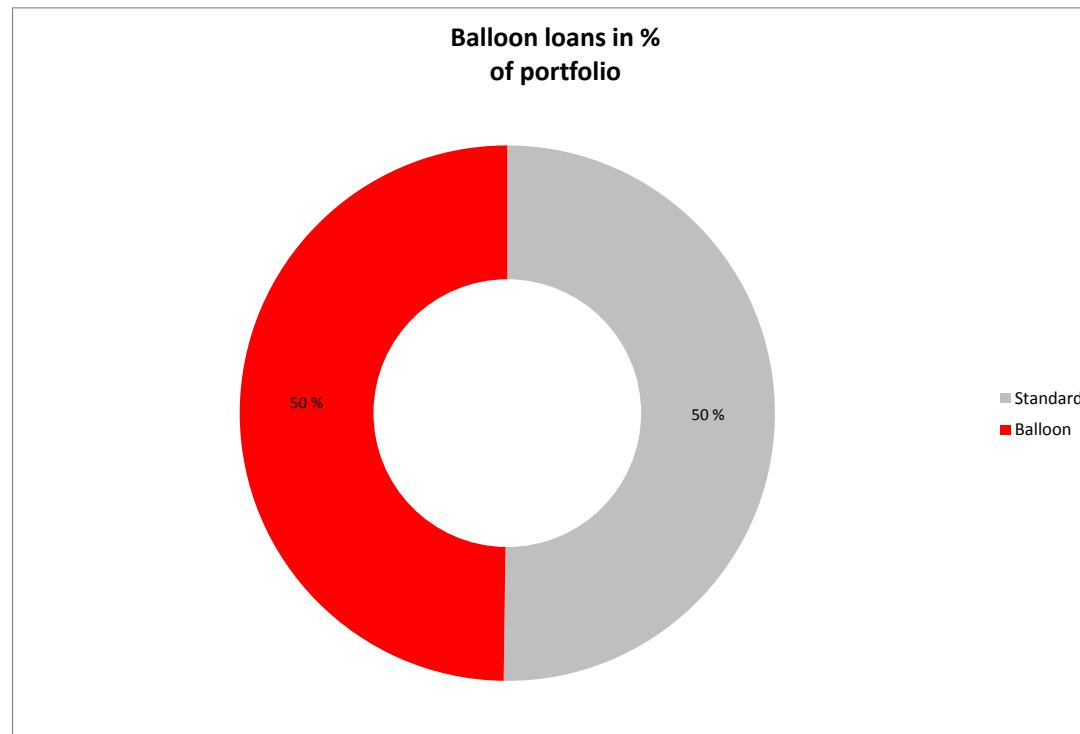
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		22 252	220 901 754	50,22 %	3 525	0,00 %	40,1	14,4
Balloon		10 293	219 002 301	49,78 %	74 333 908	33,94 %	44,8	14,4
Total		32 545	439 904 054	100 %	74 337 433	16,90 %		

**SCF Rahoituspalvelut II DAC  
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**13.b Balloon loans**



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from	26.05.2017
	to	26.06.2017
	=	31 days



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**14.a # loans per borrower**



Reporting Date	28.06.2015		
Payment date	26.06.2017		
Period No	7		
Monthly Period	May 2017		
Interest Period	from	26.05.2017	to 26.06.2017 = 31 days

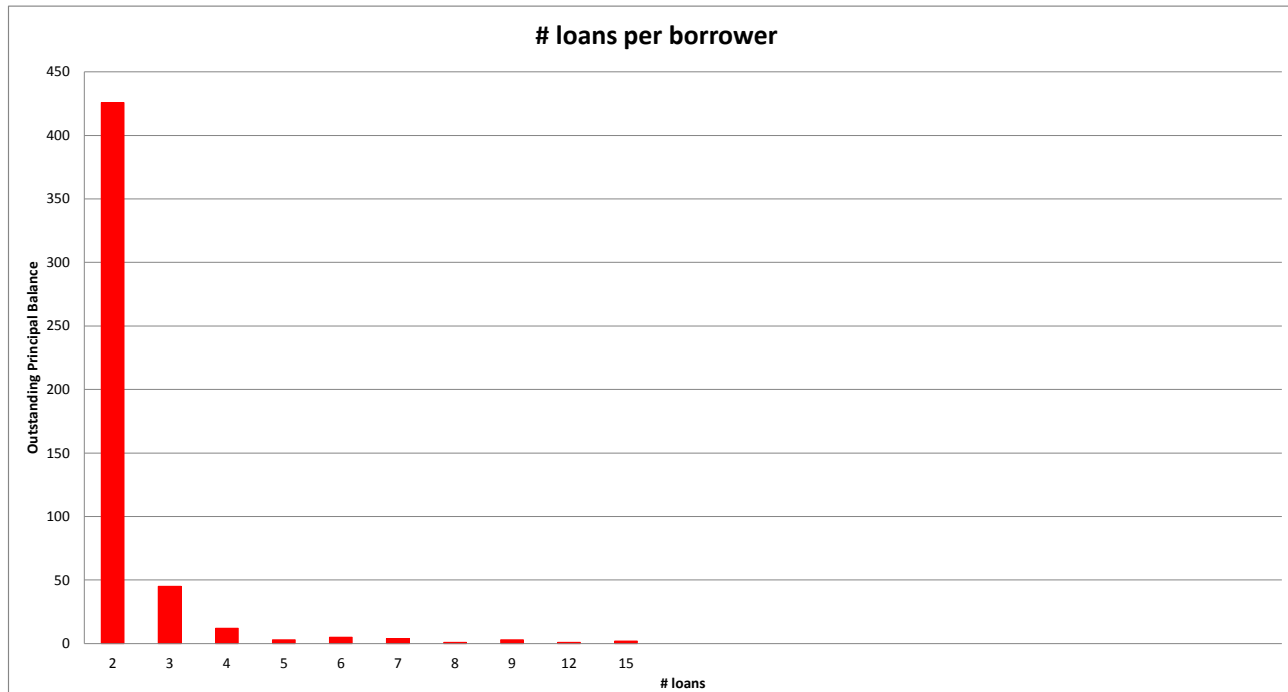
TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	31360	419 955 629	95,47 %	
2	426	14 309 312	3,25 %	
3	45	2 528 954	0,57 %	
4	12	835 840	0,19 %	
5	3	315 773	0,07 %	
6	5	464 101	0,11 %	
7	4	331 058	0,08 %	
8	1	101 363	0,02 %	
9	3	562 853	0,13 %	
12	1	106 918	0,02 %	
15	2	392 253	0,09 %	
Total:	31 862	439 904 054	100,0 %	

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14.b # loans per borrower



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from	26.05.2017
	to	26.06.2017
	=	31 days



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15.a Amortization Profile



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	439 904 054	430 628 047	9 276 007	1 063 878	2,94 %	97,89 %
2	430 628 047	421 515 688	9 112 359	1 039 964	2,94 %	95,82 %
3	421 515 688	412 267 030	9 248 658	1 016 647	2,93 %	93,72 %
4	412 267 030	403 110 507	9 156 523	992 988	2,93 %	91,64 %
5	403 110 507	393 957 146	9 153 361	969 557	2,92 %	89,56 %
6	393 957 146	384 855 856	9 101 290	946 098	2,92 %	87,49 %
7	384 855 856	375 713 806	9 142 050	922 814	2,92 %	85,41 %
8	375 713 806	366 609 736	9 104 069	899 412	2,91 %	83,34 %
9	366 609 736	357 568 938	9 040 798	876 091	2,91 %	81,28 %
10	357 568 938	348 505 513	9 063 426	852 953	2,90 %	79,22 %
11	348 505 513	339 561 980	8 943 533	829 831	2,90 %	77,19 %
12	339 561 980	330 633 629	8 928 351	806 966	2,89 %	75,16 %
13	330 633 629	321 659 961	8 973 667	784 122	2,88 %	73,12 %
14	321 659 961	312 806 667	8 853 295	761 290	2,88 %	71,11 %
15	312 806 667	303 904 827	8 901 840	738 753	2,87 %	69,08 %
16	303 904 827	295 090 836	8 813 991	716 126	2,86 %	67,08 %
17	295 090 836	286 329 669	8 761 166	693 705	2,86 %	65,09 %
18	286 329 669	277 684 011	8 645 659	671 481	2,85 %	63,12 %
19	277 684 011	269 095 289	8 588 722	649 503	2,84 %	61,17 %
20	269 095 289	260 370 744	8 724 545	627 723	2,84 %	59,19 %

Amortization profile (first 20 periods)

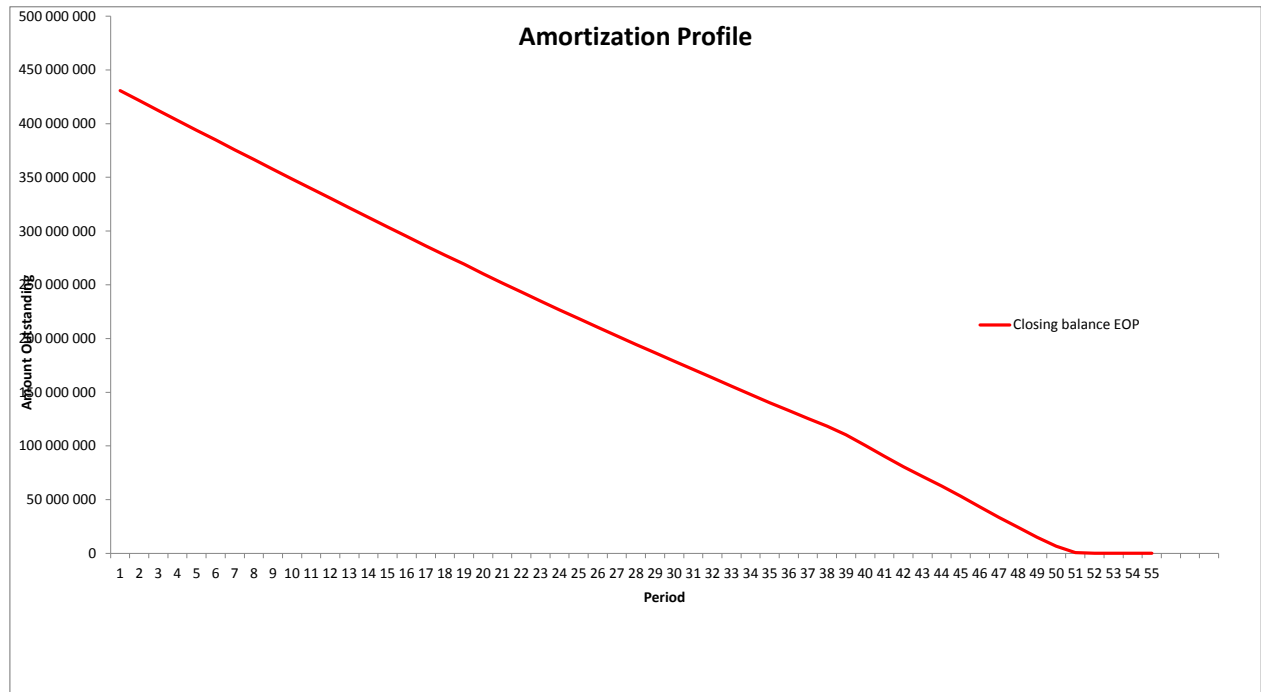


SCF Rahoituspalvelut II DAC  
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**16.a Payment Holidays**



Reporting Date	28.06.2015				
Payment date	26.06.2017				
Period No	7				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days

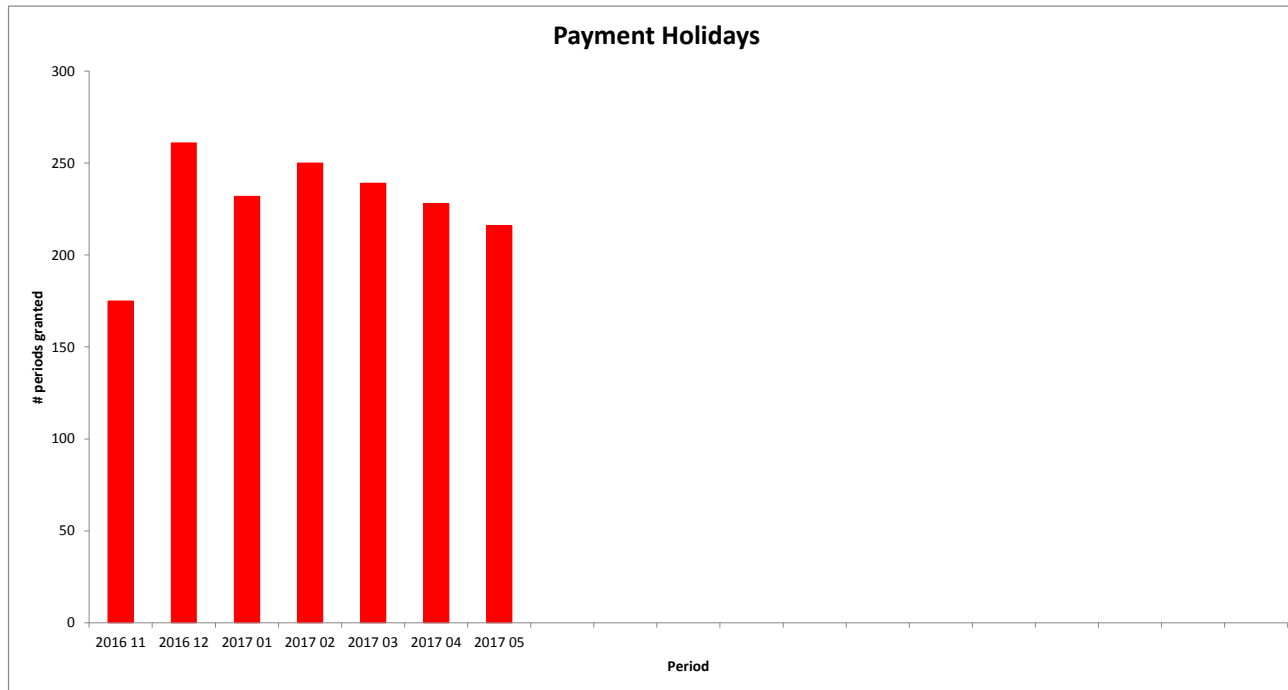
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	3 233 674	
Total:	1 601	2 153	601 375	25 576 872	

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

**16.b Payment Holidays**



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from	26.05.2017
	to	26.06.2017
	=	31 days



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**17.a Downpayment**



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days

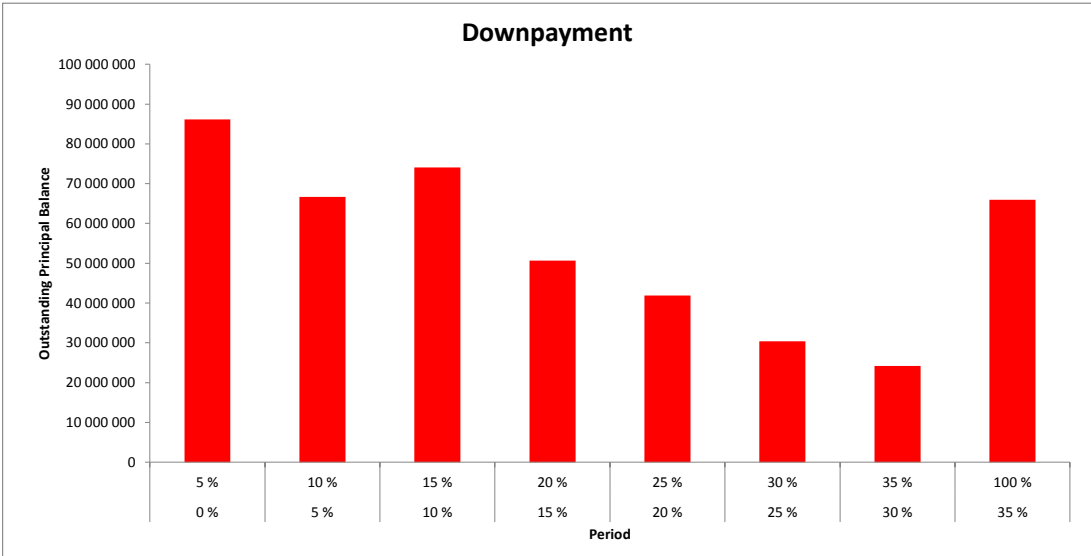
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 370	86 132 218	19,6 %	44,8	14,2
	5 %	10 %	4 261	66 665 176	15,2 %	44,1	14,5
	10 %	15 %	4 994	74 081 230	16,8 %	43,1	14,5
	15 %	20 %	3 426	50 625 310	11,5 %	42,9	14,4
	20 %	25 %	3 051	41 874 313	9,5 %	42,1	14,5
	25 %	30 %	2 340	30 399 908	6,9 %	42,1	14,3
	30 %	35 %	1 890	24 162 610	5,5 %	41,0	14,5
	35 %	100 %	7 213	65 963 288	15,0 %	37,5	14,3
	Total		32 545	439 904 054	100 %		

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17.b Downpayment



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days



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**18.a Vehicle Condition**



Reporting Date	28.06.2015
Payment date	26.06.2017
Period No	7
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

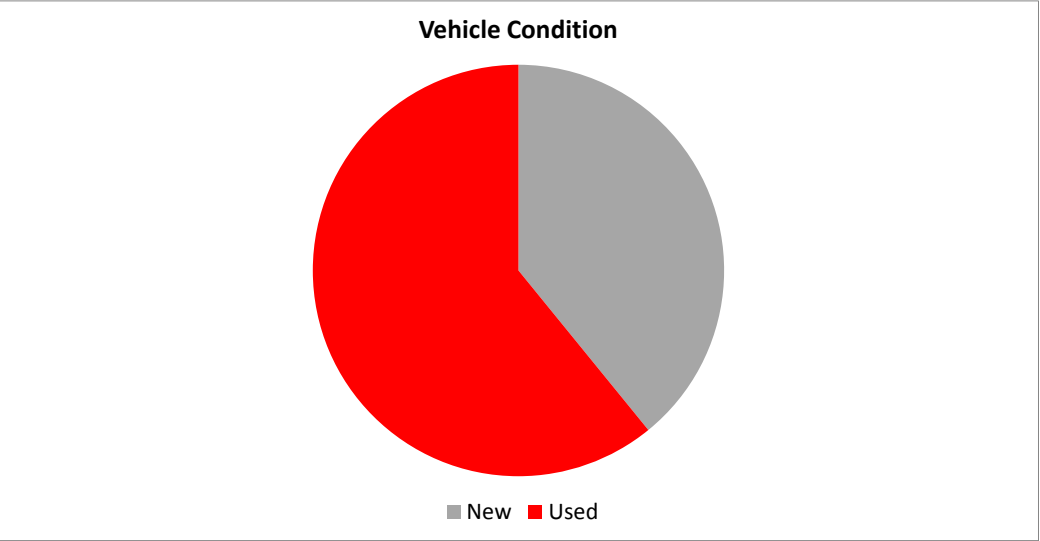
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		9 122	172 090 228	39,1 %	43,0	14,4
Used		23 423	267 813 826	60,9 %	42,1	14,4
Total		32 545	439 904 054	100 %		

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18.b Vehicle Condition



Reporting Date	28.06.2015
Payment date	26.06.2017
Period No	7
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days



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19.a Borrower Type



Reporting Date	28.06.2015
Payment date	26.06.2017
Period No	7
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 103	75 629 710	17,2 %	39,59	14,63
	Government	10	180 196	0,0 %	4,34	10,46
	Private	28 432	364 094 149	83 %	43	14
	Total	32 545	439 904 054	100 %		

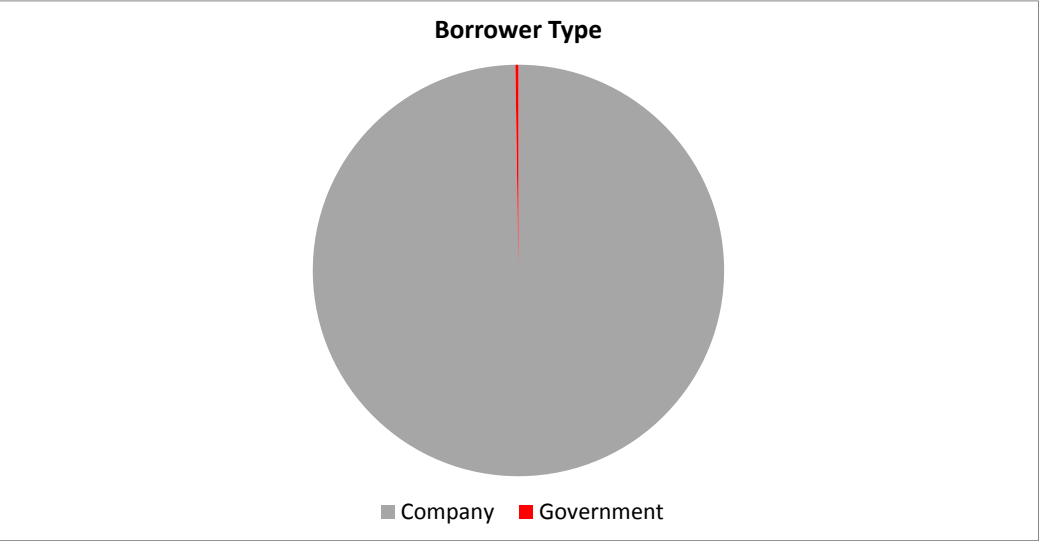


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**19.b Borrower Type**



Reporting Date	28.06.2015				
Payment date	26.06.2017				
Period No	7				
Monthly Period	May 2017				
Interest Period	from 26.05.2017	to 26.06.2017	=	31 days	



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**20.a Vehicle type**



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days

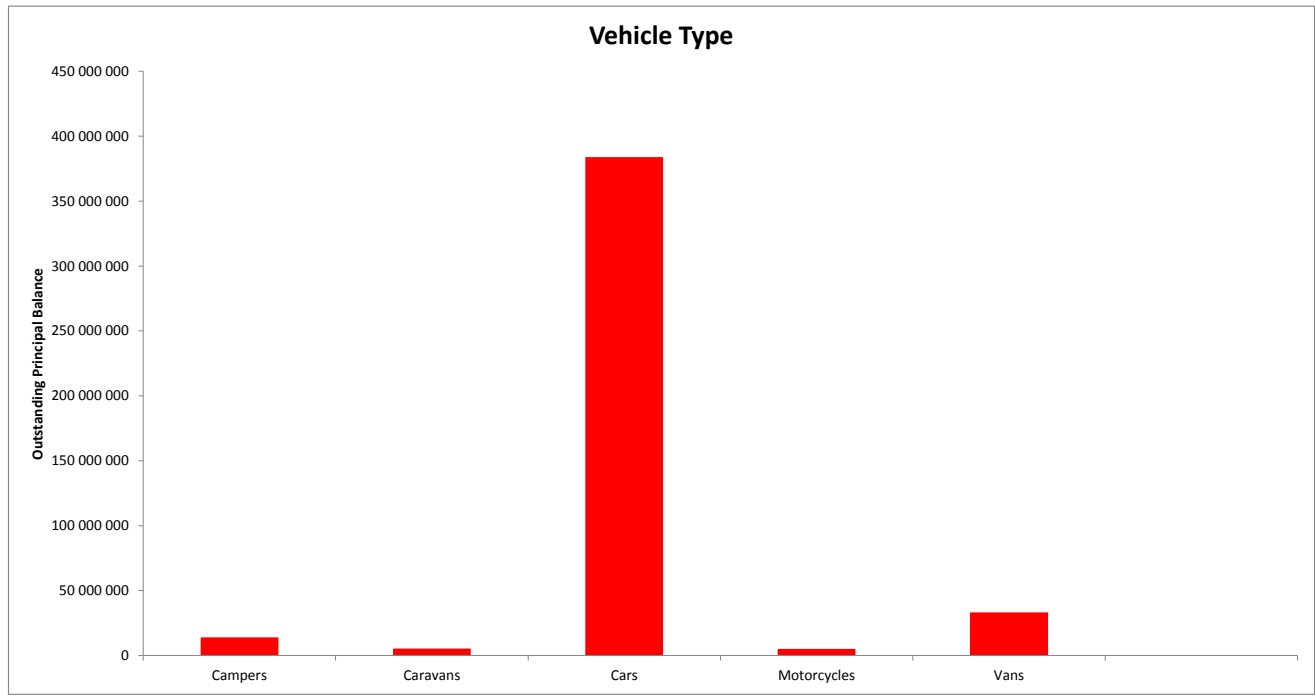
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	591	13 687 834	3,11 %	44,57	13,67
	Caravans	421	5 052 097	1,15 %	44,51	13,17
	Cars	28 633	383 508 692	87,18 %	42,53	14,42
	Motorcycles	570	4 717 848	1,07 %	41,45	12,59
	Vans	2 330	32 937 582	7,49 %	40,44	14,72
		32 545	439 904 054	100 %		

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**20.b Vehicle type**



Reporting Date	28.06.2015				
Payment date	26.06.2017				
Period No	7				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days



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**21.a Restructured Loans**



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days

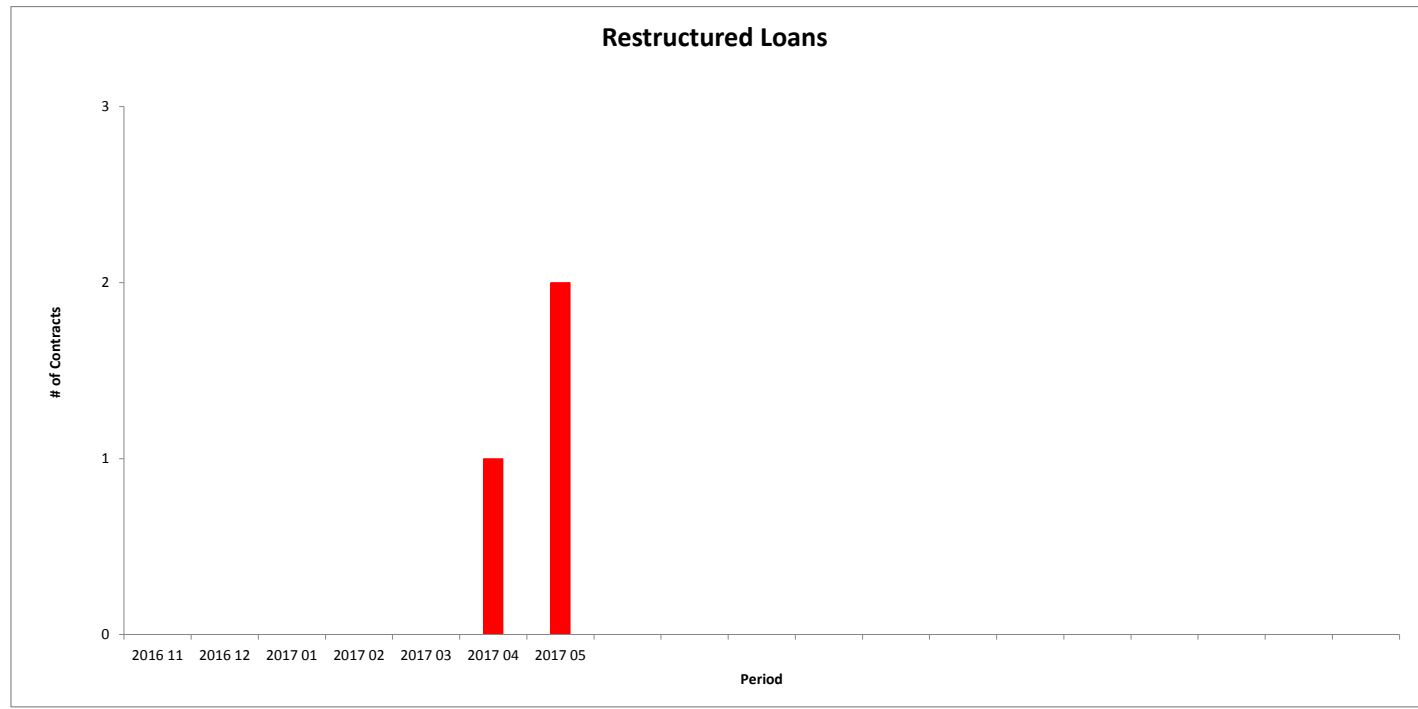
	TOTAL		
	Period	No	Outstanding balance
Restructured	2016 11	0	0
	2016 12	0	0
	2017 01	0	0
	2017 02	0	0
	2017 03	0	0
	2017 04	1	17 310
	2017 05	2	17 566
		3	34 876

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**21.b Restructured Loans**



Reporting Date	28.06.2017				
Payment date	26.06.2017				
Period No	7				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days



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**22.a Dynamic Interest rate**



Reporting Date	28.06.2015				
Payment date	26.06.2017				
Period No	7				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days

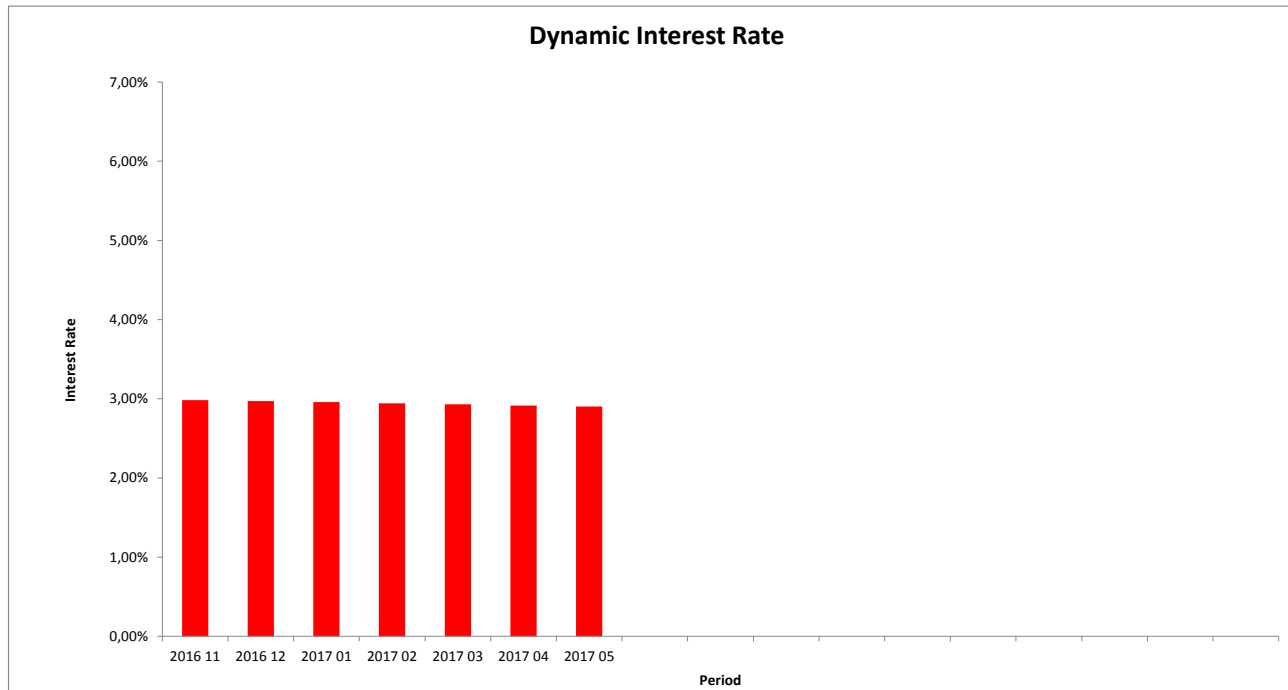
	TOTAL			
	Period	Closing balance	WA Interest rate	
Interest rate evolution	2016 11	567 935 967	2,98 %	
	2016 12	547 300 289	2,97 %	
	2017 01	525 396 333	2,96 %	
	2017 02	504 347 052	2,94 %	
	2017 03	481 919 092	2,93 %	
	2017 04	461 858 230	2,92 %	
	2017 05	439 904 054	2,90 %	

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**22.b Dynamic Interest Rate**



Reporting Date	28.06.2015				
Payment date	26.06.2017				
Period No	7				
Monthly Period	May 2017				
Interest Period	from	26.05.2017	to	26.06.2017	= 31 days



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**23.a Dynamic Pre-Payments**



Reporting Date	28.06.2015			
Payment date	26.06.2017			
Period No	7			
Monthly Period	May 2017			
Interest Period	from	26.05.2017	to	26.06.2017 = 31 days

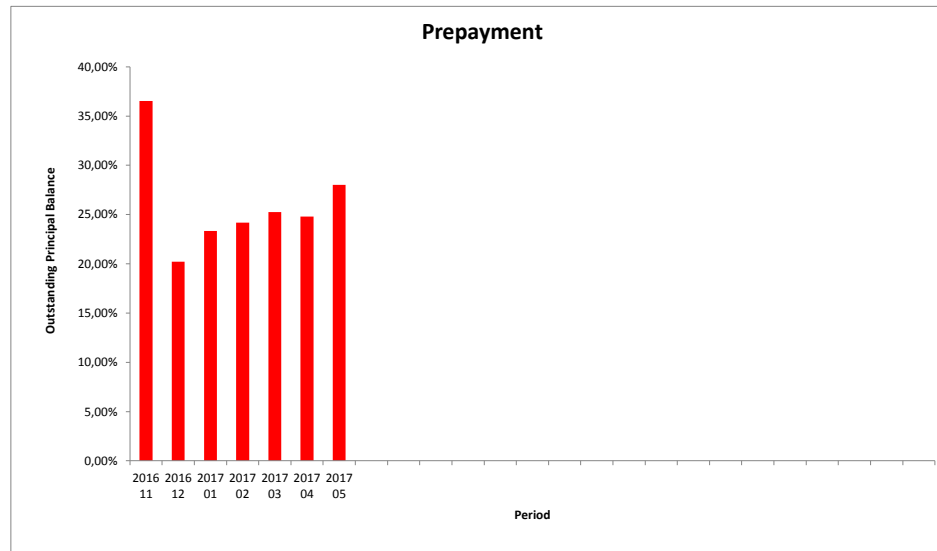
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2016 11	21 119 503	567 935 967	36,54 %	
2016 12	10 208 798	547 300 289	20,22 %	
2017 01	11 502 017	525 396 333	23,33 %	
2017 02	11 503 104	504 347 052	24,18 %	
2017 03	11 548 382	481 919 092	25,25 %	
2017 04	10 837 574	461 858 230	24,79 %	
2017 05	11 888 174	439 904 054	28,02 %	



**23.b Dynamic Pre-Payments**



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from	26.05.2017 to 26.06.2017 = 31 days



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24. Delinquency



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 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	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																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 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	792	3 607	10 935			
2017 1	387 612	29				132 181	132 181	255 430	68 541	200 723	186 889			
2017 2	477 927	27							182 778	182 778	295 149			

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**26. Priority of Payments**



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	23 530 837,75	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	189 403,13	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 386 842,50	EUR
Principal on Loan to Issuer	-	21 954 176,12	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	27 795 625,53	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	43 532,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 253 582,30	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	-	21 954 176,12	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	-	50 294,00	EUR
Interest Issuer Subordinated Loan	-	678,89	EUR
Principal Issuer Subordinated Loan	-	200 608,61	EUR
Payment to Purchaser	-	1 129 386,54	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	1 129 386,54	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,24	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 129 371,30	EUR

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**27. Transaction Costs**



Reporting Date	28.06.2015	
Payment date	26.06.2017	
Period No	7	
Monthly Period	May 2017	
Interest Period	from 26.05.2017	to 26.06.2017 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	416,00						
Interest accrued for the Period	EUR	182 489,00	43 532,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	1 567 934,00	442 381,00	30 772,00	98 278,00	98 820,00	229 433,00	668 250,00
Interest Payments	EUR	182 489,00	43 532,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	1 567 934,00	442 381,00	30 772,00	98 278,00	98 820,00	229 433,00	668 250,00
Interest accrued on Subordinated Loan for the Period	EUR	678,89						
Cumulative Interest accrued on Subordinated Loan	EUR	6 574,80						
Interest Payments on Subordinated Loan	EUR	678,89						
Cumulative Interest Payments on Subordinated Loan	EUR	6 574,80						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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**28. Contact Details**



Reporting Date	28.06.2015
Payment date	26.06.2017
Period No	7
Monthly Period	May 2017
Interest Period	from 26.05.2017 to 26.06.2017 = 31 days

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