

SCF Rahoituspalvelut I 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	22				27.11.2017
Monthly Period	Aug 2017			Convention	= 30/360 days
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	22			
Monthly Period	Aug 2017	Convention =		30/360 days
Interest Period	from 25.08.2017	to 25.09.2017	=	31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	129 665 534,81 EUR	138 048 715,99 EUR
Scheduled Loan Principal Repayments	3 988 742,34 EUR	3 812 447,62 EUR
Prepayments	4 535 404,35 EUR	4 440 139,80 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	8 524 146,69 EUR	8 252 587,42 EUR
New Defaulted Auto Loans in Period	169 545,40 EUR	130 593,76 EUR
Closing Balance	120 971 842,72 EUR	129 665 534,81 EUR
Total revenue collections		
Revenue and fees received on loan balances	559 678,28 EUR	557 310,88 EUR
Recoveries on loans in default	144 546,35 EUR	64 729,48 EUR
Total Revenue Received in Period	704 224,63 EUR	622 040,36 EUR
# Loans		
At beginning of period	13 477 Loans	14 011 Loans
Paid in Full	578 Loans	526 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	17 Loans	8 Loans
At end of period	12 882 Loans	13 477 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

Previous Period

a. Collections (Principal, interest, and fee etc)	9 225 781 EUR	8 872 096 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	9 225 781 EUR	8 872 096 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 168 741 EUR	8 816 234 EUR
b. Reserve Fund	1 145 487 EUR	1 235 014 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	10 314 228 EUR	10 051 248 EUR

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3. Reserve Accounts



Reporting Date	27.09.2017				
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Note Balance

Beginning of Period	129 665 534,81	EUR
End of Period	120 971 842,72	EUR

Reserve Fund

	in %	
Beginning of Period	0,0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

Liquidity Balance

Beginning of Period	0,9 %	1 145 487,16	EUR
Cash Outflow		1 145 487,16	EUR
Cash Inflow		1 061 655,35	EUR
End of Period	0,8 %	1 061 655,35	EUR
Required Reserve Amount	0,8 %	1 061 655,35	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 I 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	
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Asset Balance

Beginning of Period	129 665 534,81	EUR
End of Period	120 971 842,72	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	110 736 732,72	91,54 %	11 876
1-29 days past due	8 684 664,18	7,18 %	846

Delinquent Receivables:

30-59 days past due	1 167 027,92	0,96 %	119
60-89 days past due	296 561,07	0,25 %	32
90-119 days past due	33 090,04	0,03 %	4
120-149 days past due	37 405,61	0,03 %	3
150-179 days past due	16 361,18	0,01 %	2
Total Performing and Delinquent	120 971 843	100,00 %	12 882

Current Period Defaults	169 545,40	17
Cumulative Defaults	2 546 336,59	227
Current Period Recoveries	144 546,35	
Cumulative Recoveries	1 663 237,32	

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

NO

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	120 971 842,72
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	120 971 842,72
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



Reporting Date	27.09.2017	
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Monthly Period	Aug 2017	Convention = 30/360 days
Interest Period	from 25.08.2017	to 25.09.2017 = 31 days

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
1. Note Balance							
General Note Information							
ISIN Code		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	86,98 %	6,99 %	1,49 %	0,98 %	1,69 %	1,87 %
Legal Final Maturity Date		25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024
Rating (Fitch/Moody's)		AAA / AAA	AA+/Aaa	A+/Aa1	A+/Aa2	BB+/A3	Not rated
Initial Notes Aggregate Principal Outstanding Balance	389 400 000,00	338 700 000,00	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
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	3894	3387	272	58	38	66	73
Current Note Information							
Class Principal Outstanding Opening Balance	129 665 534,81	78 965 534,81	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	10 314 228,22						
Amortisation	8 693 692,09						
Redemption per Class	8 693 692,09	8 693 692,09	-	-	-	-	-
Redemption per Note		2 566,78	-	-	-	-	-
Class Principal Outstanding Closing Balance	120 971 842,72	70 271 842,72	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	58,09 %	22,48 %	4,79 %	3,14 %	5,46 %	6,03 %
Current Pool Factor		0,21	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*		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	31						
Principal Outstanding per Note Beginning of Period		23 314,30	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 566,78	-	-	-	-	-
Principal Outstanding per Note End of Period		20 747,52	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		1,53	70,83	108,33	175,00	291,67	750,00
Interest Payment	30 748,56	5 198,56	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		1,53	70,83	108,33	175,00	291,67	750,00
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		13,96 %	6,97 %	5,49 %	4,51 %	2,81 %	0,94 %
Current CE (incl. Excess Spread)		45,46 %	22,97 %	18,18 %	15,04 %	9,58 %	3,55 %
Current CE (excl. Excess Spread)		42,79 %	20,30 %	15,51 %	12,37 %	6,91 %	0,88 %

*Convention applied is the fixed rate convention of 30/360, even though the Notes are floating. This is to align with the subordinated notes, which have a fixed rate.

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.09.2017
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 Period No 22
 Monthly Period Aug 2017 to Convention = 30/360 days
 Interest Period : 25.08.2017 to 25.09.2017 = 31 days

		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
Transaction Role	Counterparty	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- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having 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 that meets the applicable Required Ratings.	
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A	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 fourteen (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.	
	RBC	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA	N/A	N/A	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) may, within thirty (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 affect the then current ratings of the Class A Notes).	
Swap Counterparty	RBC	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	Aa3 (negative outlook)	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second 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; and (b) shall, within thirty (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.	
	RBC	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	Aa3 (negative outlook)	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (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 affect the then current ratings of the Class A Notes).	
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1	P-1	P-1	A-	AA-	A3	A3	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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Interest Period	from	25.08.2017	to	=	25.09.2017 31 days	

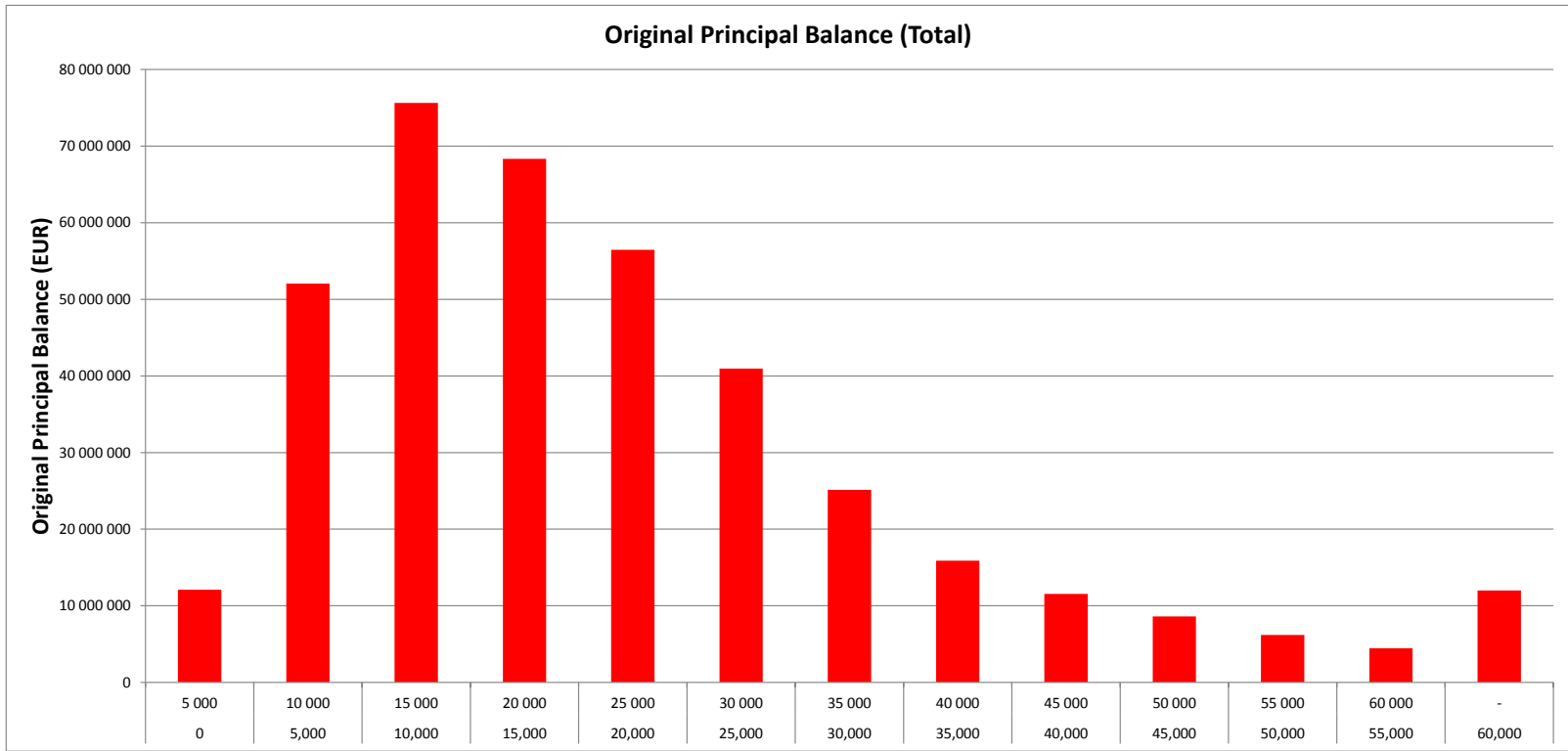
Average amount - all: 14 663

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	3 538	12 087 833	3,1 %	23,2	7,5		
	5 000	10 000	6 935	52 056 104	13,4 %	38,3	7,8		
	10 000	15 000	6 097	75 628 826	19,4 %	44,5	7,8		
	15 000	20 000	3 944	68 327 622	17,5 %	46,5	7,7		
	20 000	25 000	2 522	56 454 771	14,5 %	47,0	7,8		
	25 000	30 000	1 507	40 970 915	10,5 %	47,0	7,5		
	30 000	35 000	782	25 133 034	6,5 %	47,1	7,3		
	35 000	40 000	426	15 895 923	4,1 %	47,5	7,4		
	40 000	45 000	272	11 540 107	3,0 %	48,5	7,1		
	45 000	50 000	183	8 604 555	2,2 %	47,6	7,0		
	50 000	55 000	119	6 204 812	1,6 %	50,1	7,2		
	55 000	60 000	78	4 469 848	1,1 %	49,6	6,5		
	60 000	-	152	11 988 971	3,1 %	48,4	7,0		
	Total			26 555	389 363 320	100 %			

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7.b Original Principal Balance Graph

Reporting Date	27.09.2017			
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8.a Outstanding Principal Balance



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Period No	22					
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Interest Period	from	25.08.2017	to	25.09.2017	=	30/360 days
					=	31 days

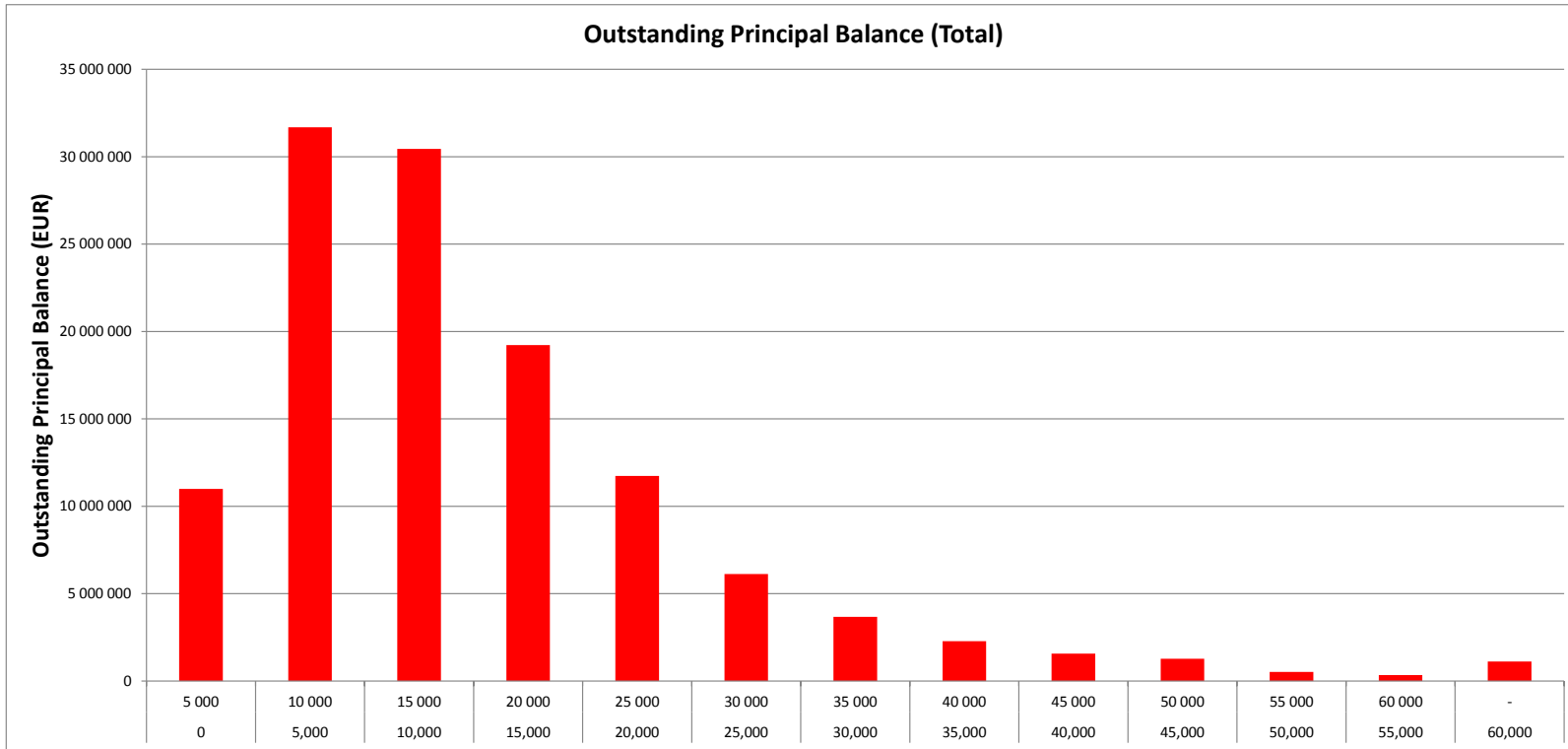
Average amount - all: 9 391

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	3 960	10 986 992	9,1 %	19,8	29,5	
	5 000	10 000	4 297	31 684 137	26,2 %	28,7	29,0	
	10 000	15 000	2 484	30 442 685	25,2 %	30,4	28,8	
	15 000	20 000	1 117	19 219 833	15,9 %	31,0	28,5	
	20 000	25 000	532	11 733 174	9,7 %	31,4	28,3	
	25 000	30 000	223	6 122 571	5,1 %	31,2	28,7	
	30 000	35 000	114	3 675 352	3,0 %	32,0	27,8	
	35 000	40 000	61	2 276 086	1,9 %	32,0	27,2	
	40 000	45 000	37	1 568 370	1,3 %	32,6	27,3	
	45 000	50 000	27	1 278 615	1,1 %	30,6	28,8	
	50 000	55 000	10	522 612	0,4 %	31,5	27,2	
	55 000	60 000	6	345 900	0,3 %	33,0	28,1	
	60 000	-	14	1 115 516	0,9 %	29,9	28,5	
	Total			12 882	120 971 843	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



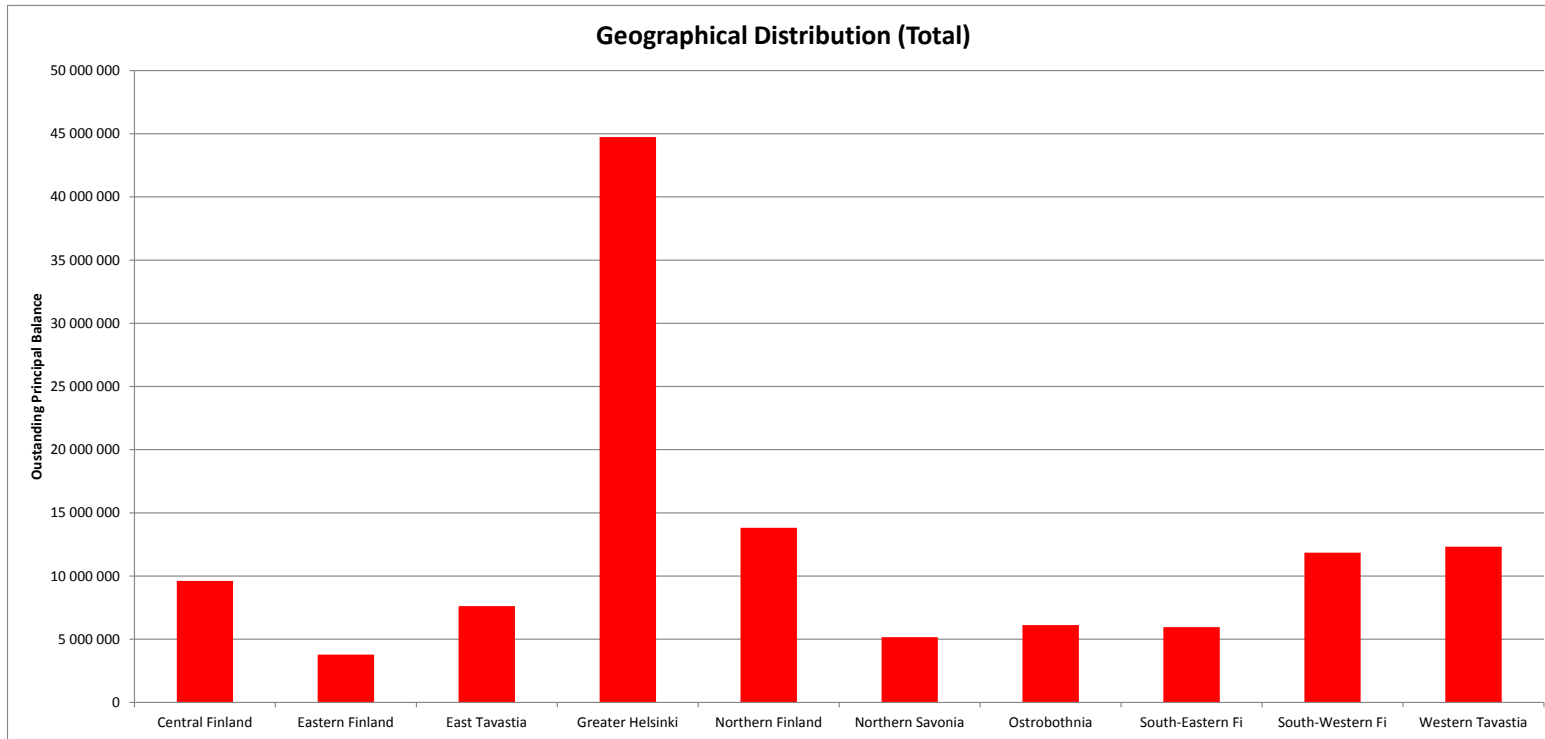
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Monthly Period	Aug 2017		Convention	=	30/360 days
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 143	9 614 756	7,95 %	28,9		28,9
Eastern Finland	417	3 779 504	3,12 %	29,0		28,9
East Tavastia	812	7 616 186	6,30 %	29,4		28,6
Greater Helsinki	4 393	44 734 341	36,98 %	29,4		28,7
Northern Finland	1 440	13 819 128	11,42 %	29,6		28,7
Northern Savonia	539	5 161 899	4,27 %	29,5		28,5
Ostrobothnia	775	6 121 100	5,06 %	28,7		28,7
South-Eastern Fi	690	5 952 917	4,92 %	29,0		29,3
South-Western Fi	1 289	11 855 658	9,80 %	29,3		28,6
Western Tavastia	1 384	12 316 354	10,18 %	29,6		28,5
Total	12 882	120 971 843	100 %			

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9.b Geographical Distribution Graph

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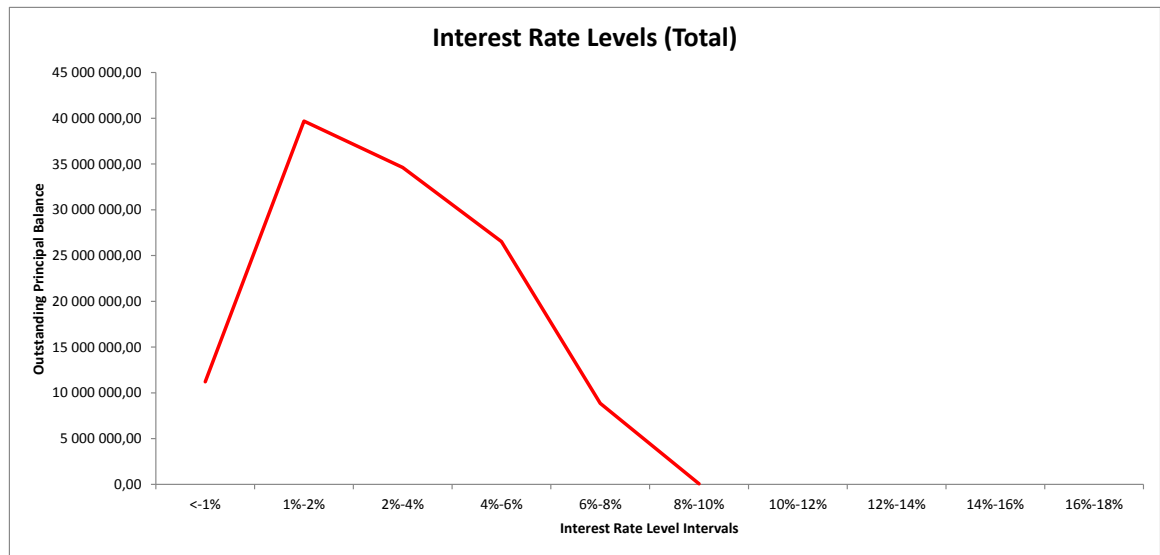


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10.b Interest Rate



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11.a Remaining Terms



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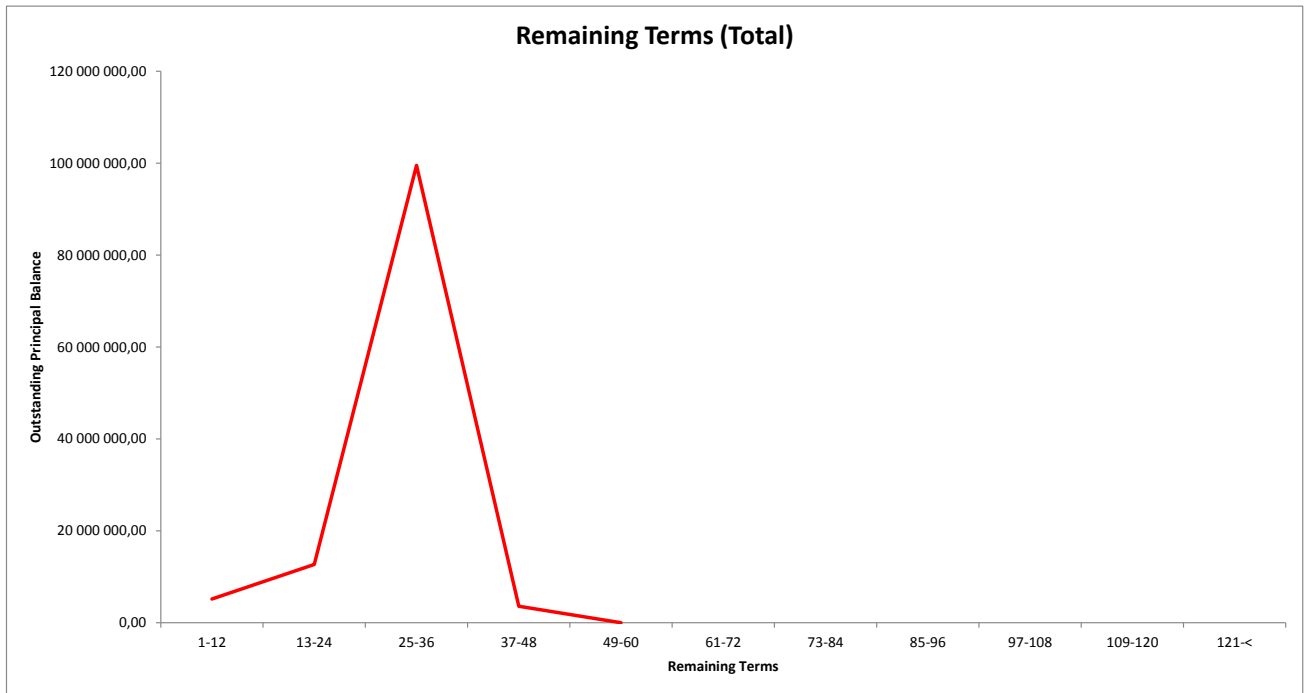
TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		21	15 528	0,01 %	0,0	35,3
	1		1 987	5 171 037	4,27 %	8,2	28,6
	13		2 095	12 678 955	10,48 %	19,8	30,0
	25		8 542	99 510 314	82,26 %	31,4	28,7
	37		48	3 596 010	2,97 %	37,8	25,1
	49		0	0	0,00 %	0,0	0,0
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121						
Total			12 882	120 971 843	100 %		

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11.b Remaining Terms



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12.a Seasoning



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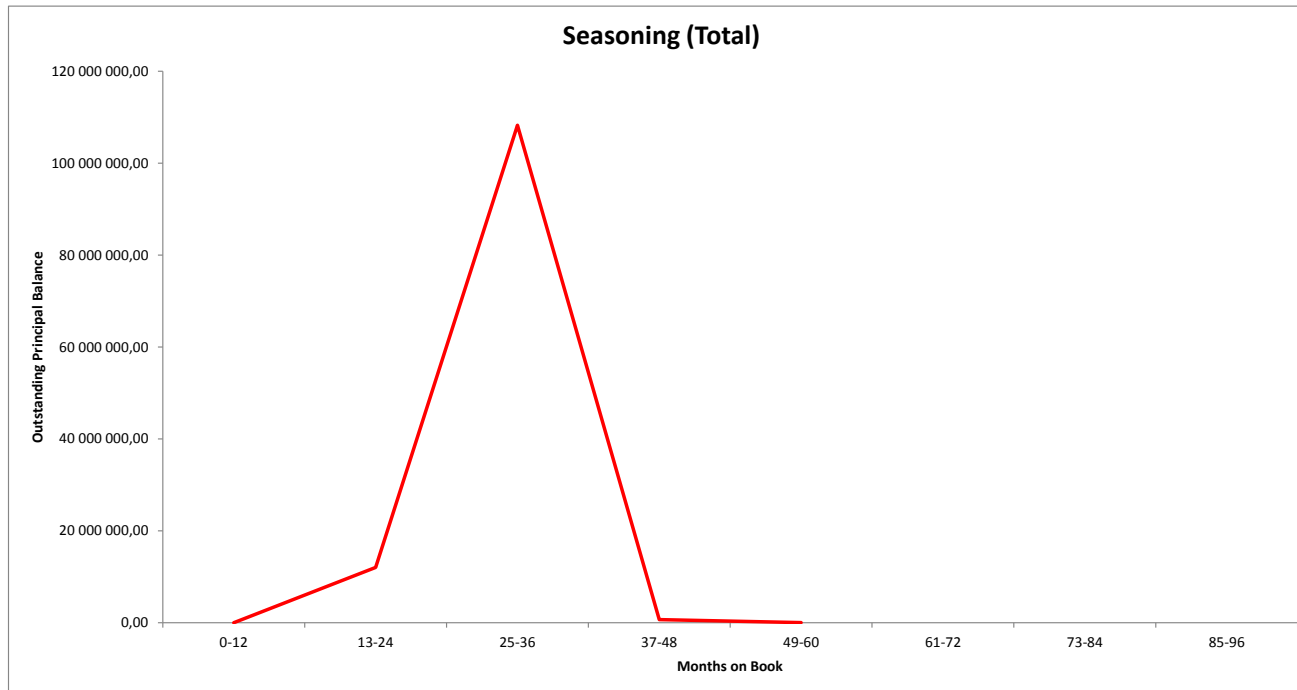
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	0	0	0,00 %	0,0	0,0	
13	24	1 158	12 017 260	9,93 %	33,7	23,8	
25	36	11 617	108 247 160	89,48 %	28,9	29,2	
37	48	94	664 726	0,55 %	19,9	40,8	
49	60	13	42 697	0,04 %	8,2	51,8	
61	72						
73	84						
85	96						
Total		12 882	120 971 843	100 %			

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	22	
Monthly Period	Aug 2017	Convention = 30/360 days
Interest Period	from 25.08.2017 to 25.09.2017	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.a Balloon loans



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	22	
Monthly Period	Aug 2017	Convention = 30/360 days
Interest Period	from 25.08.2017 to 25.09.2017	= 31 days

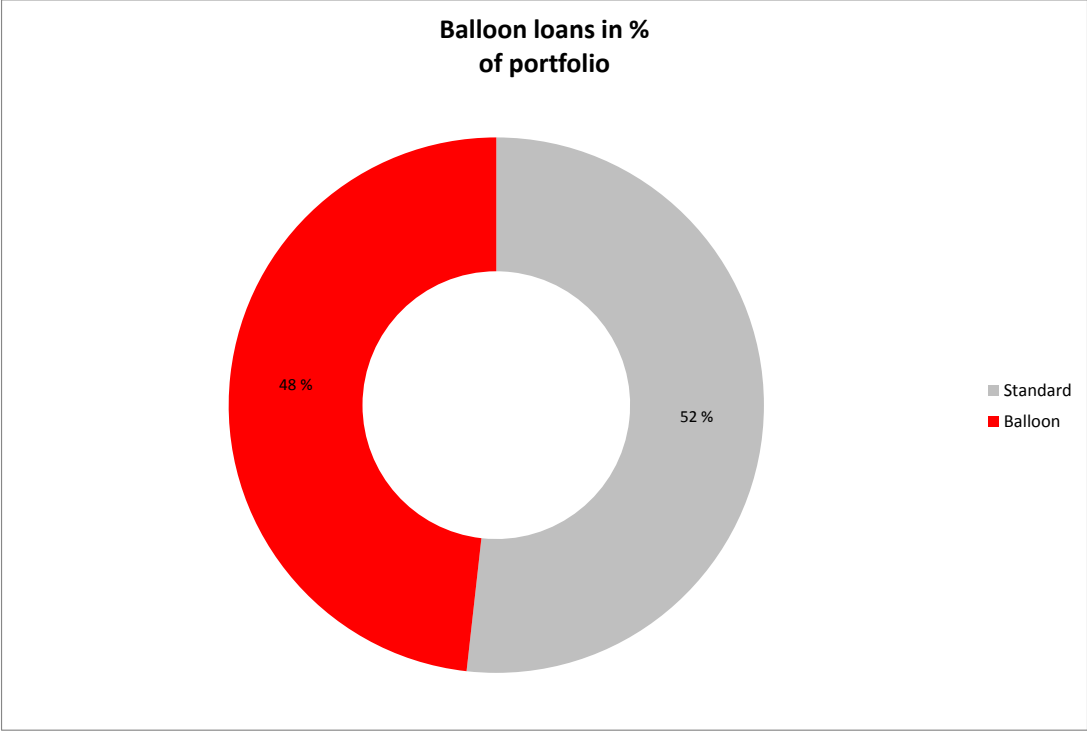
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		9 197	62 632 141	51,77 %	990	0,00 %	28,1	28,6
Balloon		3 685	58 339 701	48,23 %	23 709 997	40,64 %	30,7	28,8
Total		12 882	120 971 843	100 %	23 710 987	19,60 %		

SCF Rahoituspalvelut I DAC
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13.b Balloon loans



Reporting Date	27.09.2017					
Payment date	25.09.2017					
Period No	22					
Monthly Period	Aug 2017	Convention	=	30/360 days		
Interest Period	from 25.08.2017	to 25.09.2017	=	31 days		



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14.a # loans per borrower



Reporting Date	27.09.2017		
Payment date	25.09.2017		
Period No	22		
Monthly Period	Aug 2017	Convention	= 30/360 days
Interest Period	from 25.08.2017	to 25.09.2017	= 31 days

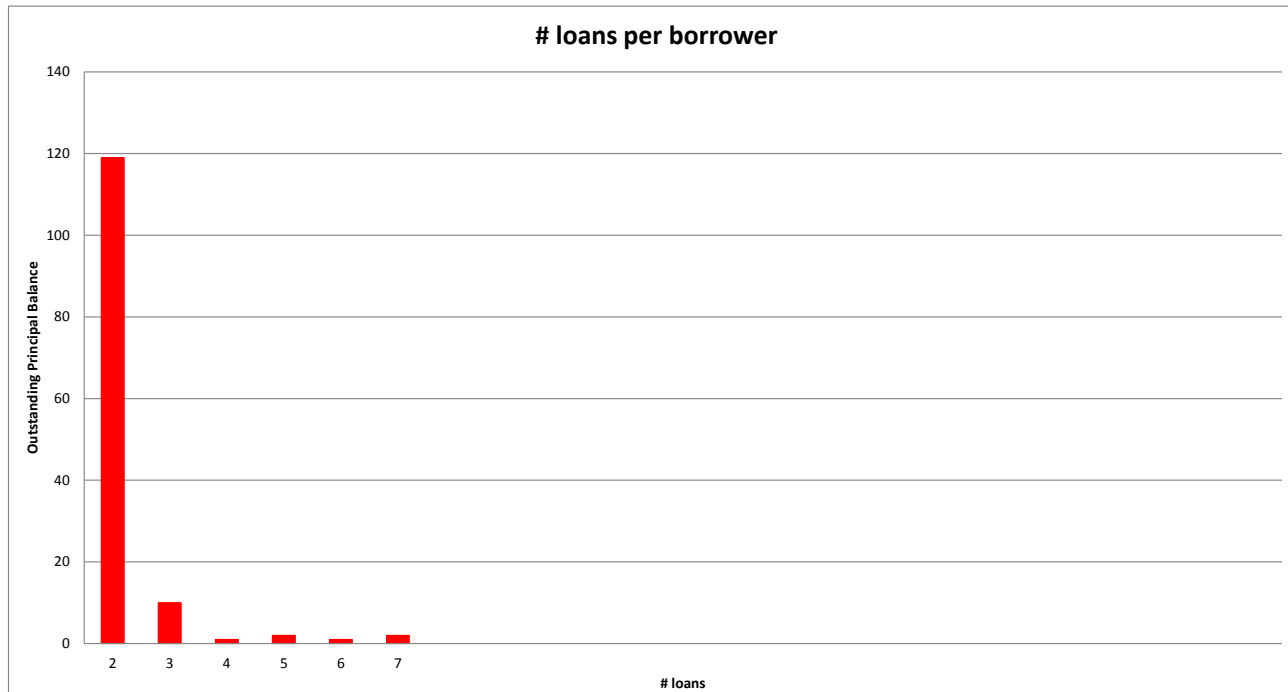
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	12580	117 476 632	97,11 %
2	119	2 759 656	2,28 %
3	10	325 872	0,27 %
4	1	62 626	0,05 %
5	2	62 400	0,05 %
6	1	63 590	0,05 %
7	2	221 067	0,18 %
Total:	12 715	120 971 843	100,0 %

SCF Rahoituspalvelut I DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	22				
Monthly Period	Aug 2017	Convention	=	30/360 days	
Interest Period	from 25.08.2017	to 25.09.2017	=	31 days	



SCF Rahoituspalvelut I DAC
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15.a Amortization Profile



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	22	
Monthly Period	Aug 2017	Convention = 30/360 days
Interest Period	from 25.08.2017 to 25.09.2017	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	120 971 843	117 214 749	3 757 094	329 216	3,32 %	96,89 %
2	117 214 749	113 469 507	3 745 242	318 659	3,31 %	93,80 %
3	113 469 507	109 823 627	3 645 879	308 112	3,31 %	90,78 %
4	109 823 627	106 190 818	3 632 810	297 860	3,30 %	87,78 %
5	106 190 818	102 575 029	3 615 789	287 638	3,30 %	84,79 %
6	102 575 029	99 023 401	3 551 627	277 476	3,29 %	81,86 %
7	99 023 401	95 495 374	3 528 027	267 481	3,29 %	78,94 %
8	95 495 374	91 955 655	3 539 719	257 597	3,29 %	76,01 %
9	91 955 655	88 468 140	3 487 516	247 638	3,28 %	73,13 %
10	88 468 140	85 106 719	3 361 421	237 871	3,27 %	70,35 %
11	85 106 719	81 740 497	3 366 222	228 401	3,27 %	67,57 %
12	81 740 497	78 495 270	3 245 227	218 953	3,26 %	64,89 %
13	78 495 270	75 237 832	3 257 438	209 846	3,26 %	62,19 %
14	75 237 832	72 018 528	3 219 303	200 756	3,25 %	59,53 %
15	72 018 528	68 893 925	3 124 604	191 686	3,24 %	56,95 %
16	68 893 925	65 799 935	3 093 990	182 950	3,23 %	54,39 %
17	65 799 935	62 656 215	3 143 720	174 292	3,23 %	51,79 %
18	62 656 215	59 602 181	3 054 034	165 496	3,22 %	49,27 %
19	59 602 181	56 532 109	3 070 071	156 953	3,21 %	46,73 %
20	56 532 109	53 506 960	3 025 149	148 413	3,20 %	44,23 %

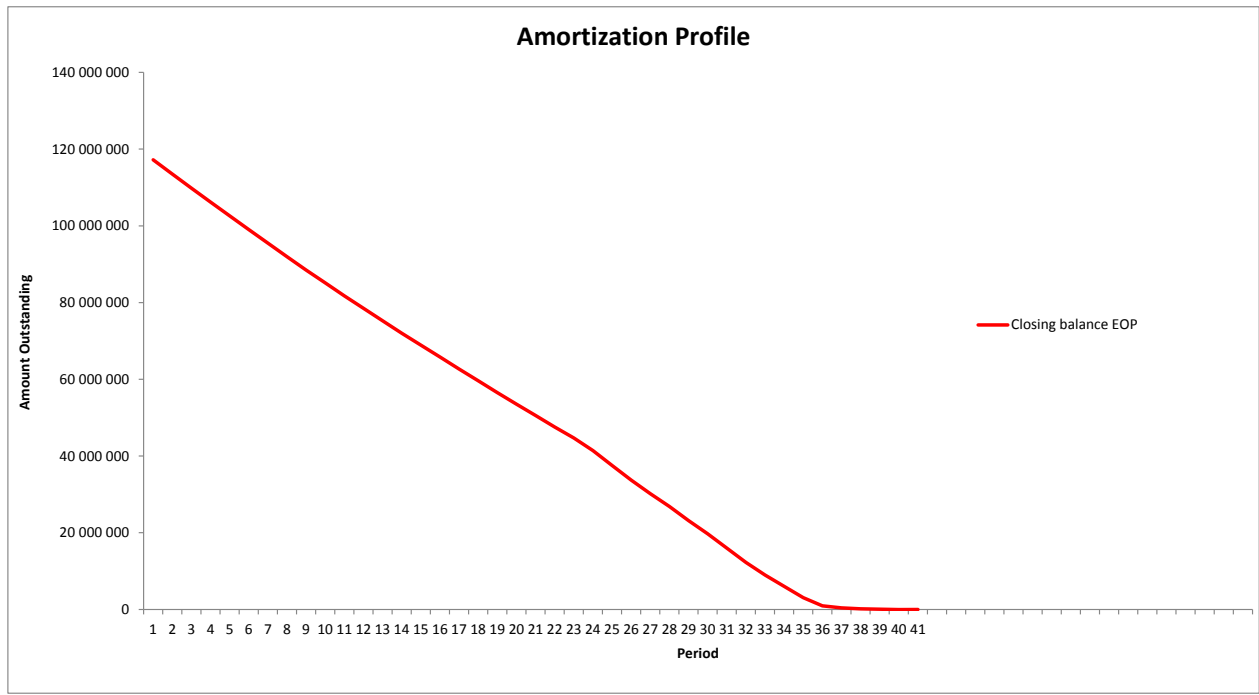
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	22	
Monthly Period	Aug 2017	Convention = 30/360 days
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	22	
Monthly Period	Aug 2017	Convention = 30/360 days
Interest Period	from 25.08.2017 to 25.09.2017	= 31 days

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2015 11	105	172	49 146	1 680 760
2015 12	187	237	89 932	3 027 431
2016 01	125	183	50 784	2 062 653
2016 02	136	199	64 646	2 408 850
2016 03	123	165	46 941	2 009 027
2016 04	88	121	50 011	1 235 276
2016 05	91	121	45 312	1 358 372
2016 06	115	162	47 026	1 721 241
2016 07	126	167	51 851	1 900 677
2016 08	93	118	34 630	1 444 788
2016 09	58	82	28 659	849 875
2016 10	81	110	38 534	1 050 552
2016 11	78	116	30 160	986 066
2016 12	146	189	52 752	1 792 759
2017 01	116	162	52 545	1 675 136
2017 02	116	166	45 419	1 351 095
2017 03	92	122	36 362	1 297 264
2017 04	80	109	29 069	872 166
2017 05	90	121	36 290	1 157 383
2017 06	136	195	53 275	1 591 023
2017 07	127	164	45 956	1 375 287
2017 08	88	113	34 412	880 564
Total:	2 397	3 294	1 013 711	33 728 247

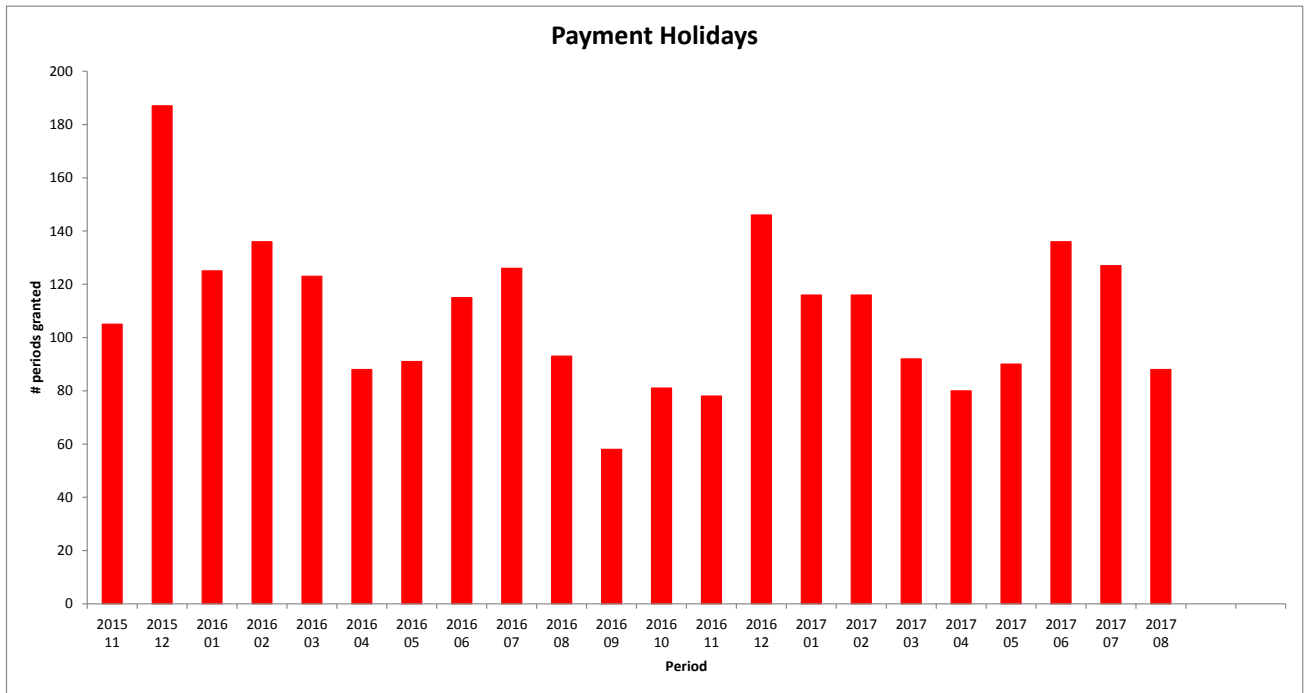
Payment Holiday

SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	22	
Monthly Period	Aug 2017	Convention = 30/360 days
Interest Period	from 25.08.2017 to 25.09.2017	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	22				
Monthly Period	Aug 2017		Convention	=	30/360 days
Interest Period	from	25.08.2017	to	25.09.2017	= 31 days

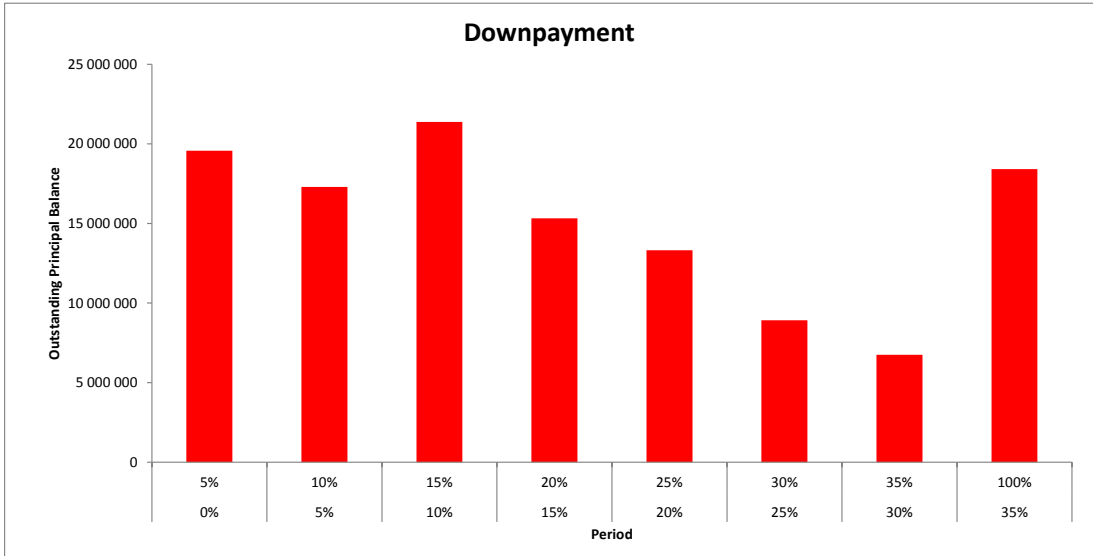
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 735	19 567 998	16,2 %	30,8	28,8
	5 %	10 %	1 567	17 295 039	14,3 %	30,6	28,6
	10 %	15 %	2 113	21 384 428	17,7 %	29,6	28,9
	15 %	20 %	1 493	15 321 258	12,7 %	29,5	28,7
	20 %	25 %	1 354	13 316 320	11,0 %	29,2	28,5
	25 %	30 %	956	8 923 563	7,4 %	28,3	29,1
	30 %	35 %	792	6 751 822	5,6 %	28,2	28,7
	35 %	100 %	2 872	18 411 415	15,2 %	27,2	28,4
Total		12 882	120 971 843	100 %			

SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	27.09.2017		
Payment date	25.09.2017		
Period No	22		
Monthly Period	Aug 2017	Convention	= 30/360 days
Interest Period	from 25.08.2017	to 25.09.2017	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	22				
Monthly Period	Aug 2017		Convention =	30/360 days	
Interest Period	from 25.08.2017	to	25.09.2017	=	31 days

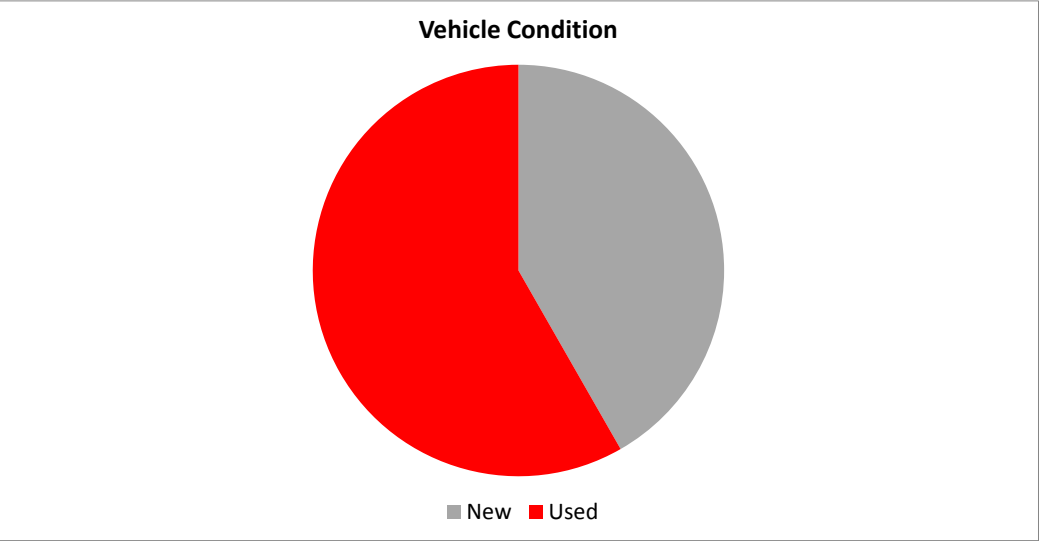
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	4 009	50 478 051	41,7 %	29,5	28,8	
Used	8 873	70 493 792	58,3 %	29,2	28,7	
Total	12 882	120 971 843	100 %			

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18.b Vehicle Condition



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	22				
Monthly Period	Aug 2017	Convention	=	30/360 days	
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	22				
Monthly Period	Aug 2017	Convention	=	30/360 days	
Interest Period	from 25.08.2017	to 25.09.2017	=	31 days	

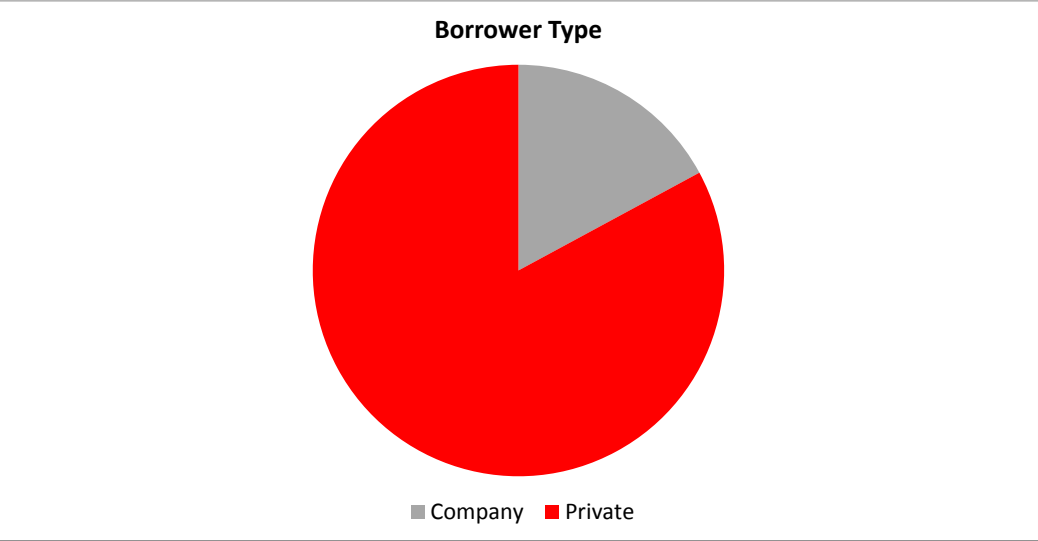
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 661	20 703 255	17,1 %	27,2	28,7
	Private	11 221	100 268 588	82,9 %	29,8	28,7
	Total	12 882	120 971 843	100 %		

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19.b Borrower Type



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	22				
Monthly Period	Aug 2017	Convention	=	30/360 days	
Interest Period	from 25.08.2017	to 25.09.2017	=	31 days	



**SCF Rahoituspalvelut I DAC
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20.a Vehicle type



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	22				
Monthly Period	Aug 2017		Convention	=	30/360 days
Interest Period	from	25.08.2017	to	25.09.2017	= 31 days

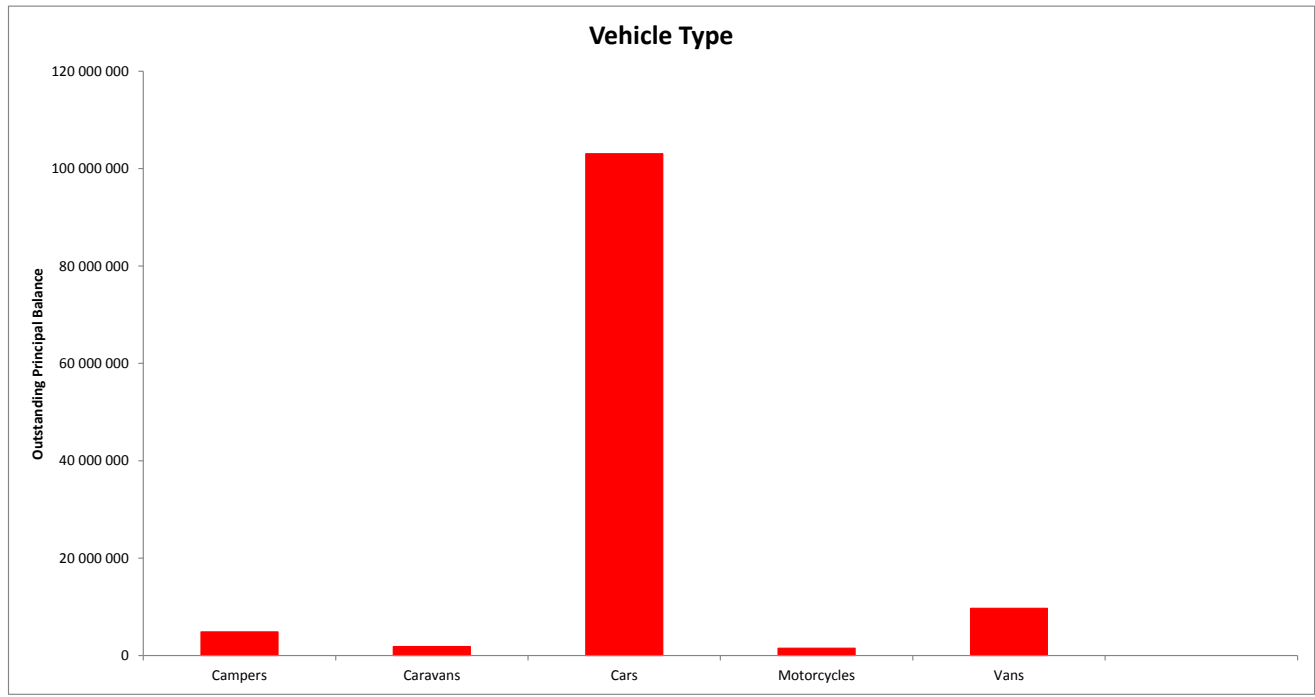
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	277	4 869 457	4,03 %	30,5	28,08
	Caravans	210	1 858 919	1,54 %	30,6	28,34
	Cars	11 161	103 054 422	85,19 %	29,4	28,76
	Motorcycles	268	1 490 266	1,23 %	28,8	27,57
	Vans	966	9 698 779	8,02 %	28,1	28,62
		12 882	120 971 843	100 %		

**SCF Rahoituspalvelut I DAC
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20.b Vehicle type



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	22	
Monthly Period	Aug 2017	Convention = 30/360 days
Interest Period	from 25.08.2017 to 25.09.2017	= 31 days



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21.a Restructured Loans



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	22	
Monthly Period	Aug 2017	Convention = 30/360 days
Interest Period	from 25.08.2017 to 25.09.2017	= 31 days

TOTAL		
Period	No	Outstanding balance
2015 11	0	0
2015 12	1	21 854
2016 01	1	2 615
2016 02	0	0
2016 03	1	758
2016 04	0	0
2016 05	1	13 140
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	0	0
2016 10	0	0
2016 11	1	12 709
2016 12	0	0
2017 01	0	0
2017 02	2	14 261
2017 03	1	29 321
2017 04	0	0
2017 05	1	12 700
2017 06	0	0
2017 07	0	0
2017 08	0	0
	9	107 358

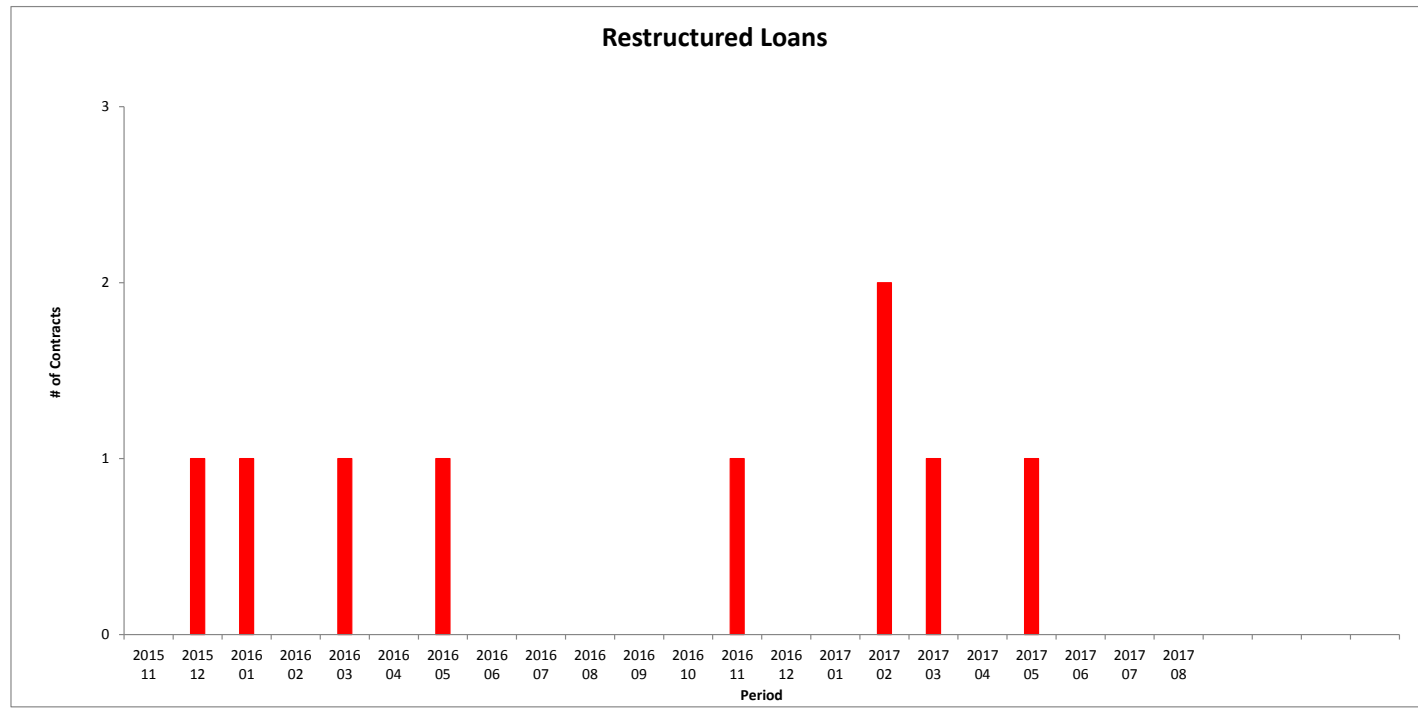
Restructured

SCF Rahoituspalvelut I DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	22				
Monthly Period	Aug 2017	Convention	=	30/360 days	
Interest Period	from 25.08.2017	to 25.09.2017	=	31 days	



**SCF Rahoituspalvelut I DAC
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22.a Dynamic Interest rate



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	22	
Monthly Period	from Aug 2017	to Convention = 30/360 days
Interest Period	from 25.08.2017	to 25.09.2017 = 31 days

TOTAL		
Period	Closing balance	WA Interest rate
2015 11	366 651 903	3,42 %
2015 12	352 411 509	3,41 %
2016 01	339 459 258	3,40 %
2016 02	325 103 620	3,40 %
2016 03	309 872 376	3,39 %
2016 04	295 909 025	3,39 %
2016 05	282 618 106	3,38 %
2016 06	269 186 189	3,37 %
2016 07	256 332 240	3,35 %
2016 08	243 087 609	3,34 %
2016 09	230 403 384	3,34 %
2016 10	218 574 991	3,33 %
2016 11	207 082 595	3,33 %
2016 12	197 362 116	3,32 %
2017 01	186 116 839	3,31 %
2017 02	176 468 278	3,30 %
2017 03	165 699 356	3,30 %
2017 04	156 459 565	3,30 %
2017 05	147 001 390	3,29 %
2017 06	138 048 716	3,28 %
2017 07	129 665 535	3,27 %
2017 08	120 971 843	3,27 %

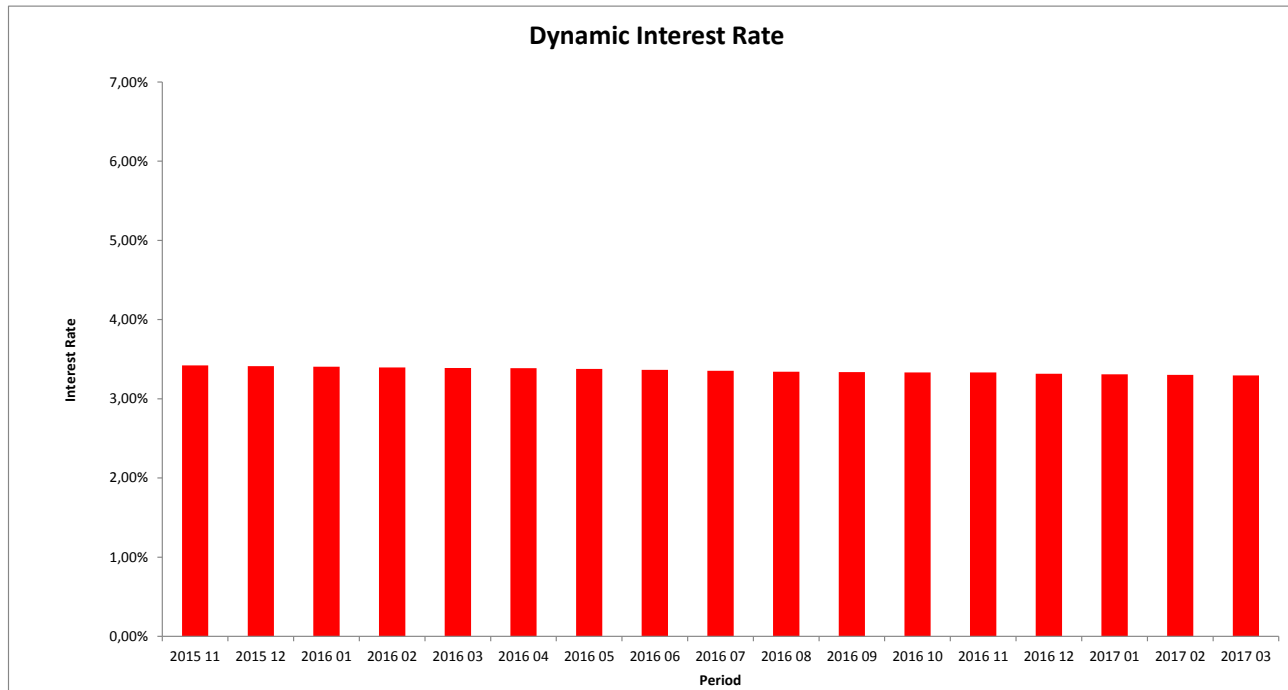
Interest rate evolution

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Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	22	
Monthly Period	Aug 2017	Convention = 30/360 days
Interest Period	from 25.08.2017 to 25.09.2017	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date 27.09.2017
Payment date 25.09.2017
Period No 22

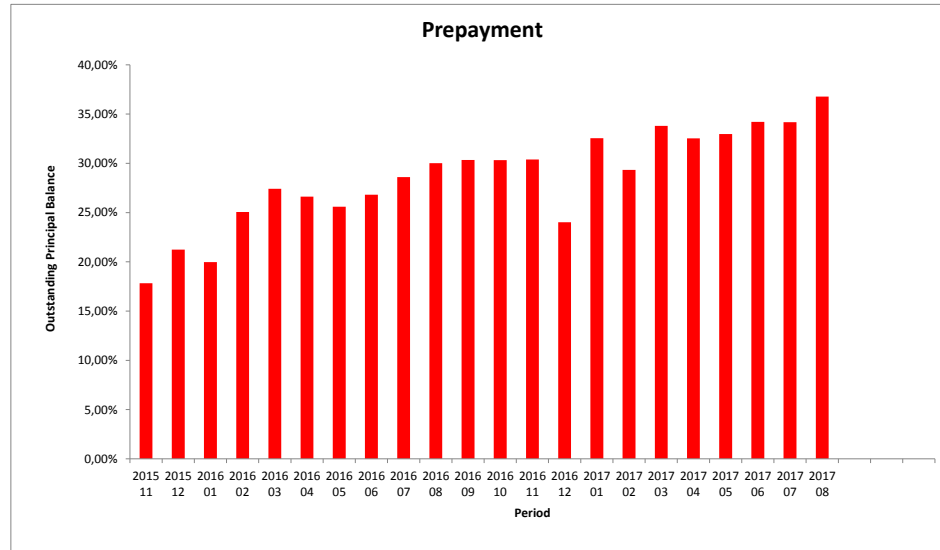
Monthly Period Aug 2017 Convention = 30/360 days
Interest Period from 25.08.2017 to 25.09.2017 = 31 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2015 11	11 081 683	366 651 903	17,83 %	
2015 12	6 939 724	352 411 509	21,23 %	
2016 01	6 246 741	339 459 258	19,98 %	
2016 02	7 724 461	325 103 294	25,07 %	
2016 03	8 165 613	309 872 050	27,42 %	
2016 04	7 532 517	295 909 025	26,61 %	
2016 05	6 875 978	282 618 106	25,59 %	
2016 06	6 913 359	269 186 189	26,82 %	
2016 07	7 094 184	256 332 240	28,59 %	
2016 08	7 123 064	243 087 609	30,01 %	
2016 09	6 836 336	230 403 384	30,33 %	
2016 10	6 483 847	218 574 991	30,33 %	
2016 11	6 157 703	207 082 595	30,4 %	
2016 12	4 467 714	197 362 116	24,0 %	
2017 01	6 010 290	186 116 839	32,6 %	
2017 02	5 033 495	176 468 278	29,3 %	
2017 03	5 597 972	165 699 356	33,8 %	
2017 04	5 048 389	156 459 565	32,5 %	
2017 05	4 821 666	147 001 390	33,0 %	
2017 06	4 733 665	138 048 716	34,2 %	
2017 07	4 440 140	129 665 535	34,2 %	
2017 08	4 535 404	120 971 843	36,8 %	

23.b Dynamic Pre-Payments



Reporting Date	27.09.2017		
Payment date	25.09.2017		
Period No	22		
Monthly Period	Aug 2017	Convention	= 30/360 days
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	22				
Monthly Period	Aug 2017	Convention	=	30/360 days	
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	
2015	11	366 651 903	24 137	343 706 720	1 444	21 200 466	117	1 575 426	11	169 291	0	0	0	0	0	0	1	503	
	12	352 411 509	23 746	332 486 566	1 291	18 054 457	104	1 486 011	26	332 543	3	51 932	0	0	0	0	1	200	
2016	1	339 459 258	22 922	314 699 804	1 540	22 088 941	157	2 145 310	16	247 854	16	225 416	3	51 932	0	0	1	33 107	
	2	325 103 620	22 418	302 359 501	1 410	20 127 267	155	2 032 960	28	344 080	6	92 969	9	131 944	1	14 899	4	97 046	
	3	309 872 376	21 861	289 199 869	1 320	18 030 184	128	1 875 160	34	428 374	16	256 558	4	49 962	3	31 944	7	114 899	
	4	295 909 025	21 305	276 878 541	1 191	16 470 029	161	1 945 959	25	287 739	12	151 798	8	162 542	1	12 417	10	98 163	
	5	282 618 106	20 318	258 929 061	1 538	20 738 999	141	2 096 078	52	626 683	8	65 367	5	75 206	5	86 712	7	126 175	
	6	269 186 189	19 998	250 801 509	1 220	16 277 345	125	1 477 836	23	339 013	20	261 686	4	28 801	0	0	14	222 500	
	7	256 332 240	19 113	235 366 738	1 392	17 914 310	170	2 276 109	35	448 840	11	84 749	16	223 810	3	17 685	6	36 579	
	8	243 087 609	18 585	224 108 064	1 268	16 161 721	148	2 080 615	33	454 175	10	72 586	8	45 106	11	165 344	11	136 667	
	9	230 403 384	18 097	214 602 549	1 019	12 897 164	154	2 031 017	41	641 429	16	182 202	5	36 961	2	12 063	22	228 750	
	10	218 574 991	17 208	200 141 500	1 272	15 199 764	148	1 925 430	47	901 461	19	278 782	10	116 891	1	11 163	13	93 913	
	11	207 082 595	16 721	189 704 234	1 176	14 513 987	138	1 714 106	38	586 170	15	260 474	11	219 573	5	84 050	12	80 297	
	12	197 362 116	16 357	182 223 081	990	11 782 048	164	2 211 161	32	450 681	18	292 499	11	225 399	7	177 247	11	136 351	
2016	1	186 116 839	15 589	169 780 861	1 118	13 212 360	178	2 111 306	37	544 370	10	164 173	15	270 047	3	33 722	18	373 882	
	2	176 468 278	15 103	161 250 440	1 050	12 290 281	157	1 929 382	40	512 257	16	259 506	7	150 754	4	75 659	14	157 783	
	3	165 699 356	14 625	152 931 568	896	10 292 410	134	1 713 541	36	424 203	18	143 847	10	186 960	1	6 827	9	183 867	
	4	156 459 565	13 903	142 363 393	986	11 060 774	167	1 948 941	51	700 965	13	152 732	11	102 016	7	130 744	10	45 063	
	5	147 001 390	13 334	133 832 316	1 019	10 777 504	132	1 386 028	47	482 341	22	332 868	7	109 383	8	80 950	16	155 064	
	6	138 048 716	13 012	127 394 530	801	8 435 278	136	1 437 966	33	404 064	13	141 450	14	197 029	2	38 399	15	153 636	
	7	129 665 535	12 322	117 406 572	954	10 046 920	147	1 601 866	30	302 079	11	123 306	8	109 647	5	75 143	8	130 594	
	8	120 971 843	11 876	110 736 733	846	8 684 664	119	1 167 028	32	296 561	4	33 090	3	37 406	2	16 361	17	169 545	
	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	22	
Monthly Period	from Aug 2017	to 25.09.2017
Interest Period	from 25.08.2017	to 25.09.2017
	Convention =	30/360 days
	=	31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3			2016 Q4				
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss		
2015 4	703	2	224	224	479	725	949	-	246	725	949	-	246						
2016 1	245 052	12				79 950	79 950		165 102	63 132	143 082		101 970	2 992	146 074	98 977	4 240	150 314	94 738
2016 2	446 837	31								133 429	133 429		313 409	80 562	213 991	232 847	14 502	228 492	218 345
2016 3	401 997	39												183 233	183 233	218 764	147 305	330 538	71 459
2016 4	310 561	36															147 630	147 630	162 931
2017 1	715 532	41																	
2017 2	353 763	41																	
2017 3	300 139	25																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1			2017 Q2			2017 Q3		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2015 4	703	2									
2016 1	245 052	12	7 660	157 974	87 077	26 246	184 220	60 831	352	184 572	60 479
2016 2	446 837	31	2 657	231 150	215 688	1 719	232 869	213 968	2 481	235 350	211 488
2016 3	401 997	39	6 190	336 728	65 269	2 936	339 664	62 333	1 459	341 123	60 874
2016 4	310 561	36	61 850	209 480	101 081	6 499	215 980	94 581	5 211	221 191	89 370
2017 1	715 532	41	444 737	444 737	270 794	147 362	592 099	123 433	27 141	619 240	96 292
2017 2	353 763	41				79 736	79 736	274 028	94 210	173 946	179 818
2017 3	300 139	25							85 798	85 798	214 341

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26. Priority of Payments



Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	22				
Monthly Period	Aug 2017	Convention	=	30/360 days	
Interest Period	from 25.08.2017	to 25.09.2017	=	31 days	

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	9 225 780,76	EUR
Senior Expenses	-	12 497,34	EUR
Servicing Fee	-	52 085,10	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	467 506,23	EUR
Principal on Loan to Issuer	-	8 693 692,09	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	10 314 228,22	EUR
Senior Expenses	-	7 542,74	EUR
Interest Class A	-	5 199,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 061 655,35	EUR
Prior to PDTE - Interest on Class C notes	-	6 283,00	EUR
Prior to PDTE - Interest on Class D notes	-	6 650,00	EUR
Principal Payments on Class A	-	8 693 692,09	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	19 250,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	54 750,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 082,50	EUR
Interest Issuer Subordinated Loan	-	176,56	EUR
Principal Issuer Subordinated Loan	-	83 831,81	EUR
Payment to Purchaser	-	288 100,66	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	288 100,66	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,41	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	288 085,25	EUR

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27. Transaction Costs



Reporting Date	27.09.2017	
Payment date	25.09.2017	
Period No	22	
Monthly Period	Aug 2017	Convention = 30/360 days
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	12 497,34						
Interest accrued for the Period	EUR	111 399,00	5 199,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	2 977 618,00	545 638,00	441 214,00	143 881,00	152 285,00	440 825,00	1 253 775,00
Interest Payments	EUR	111 399,00	5 199,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	2 977 618,00	545 638,00	441 214,00	143 881,00	152 285,00	440 825,00	1 253 775,00
Interest accrued on Subordinated Loan for the Period	EUR	176,56						
Cumulative Interest accrued on Subordinated Loan	EUR	11 005,82						
Interest Payments on Subordinated Loan	EUR	176,56						
Cumulative Interest Payments on Subordinated Loan	EUR	11 005,82						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	27.09.2017				
Payment date	25.09.2017				
Period No	22				
Monthly Period	Aug 2017		Convention	=	30/360 days
Interest Period	from 25.08.2017	to	25.09.2017	=	31 days