

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		29.01.2018				
Payment date		25.01.2018			Following payment dates:	25.02.2018
Period No		26				25.03.2018
Monthly Period		Dec 2017		Convention	=	30/360 days
Interest Period	from	25.12.2017	to	25.01.2018	=	31 days
Cut-Off date		31.12.2017				

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1. Portfolio Information



Reporting Date	29.01.2018		
Payment date	25.01.2018		
Period No	26		
Monthly Period	Dec 2017	Convention =	30/360 days
Interest Period	from 25.12.2017	to 25.01.2018	= 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	99 060 094,76 EUR	106 015 032,93 EUR
Scheduled Loan Principal Repayments	3 096 104,85 EUR	3 343 365,67 EUR
Prepayments	2 597 819,37 EUR	3 573 562,25 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	5 693 924,22 EUR	6 916 927,92 EUR
New Defaulted Auto Loans in Period	180 119,21 EUR	38 010,25 EUR
Closing Balance	93 186 051,33 EUR	99 060 094,76 EUR
Total revenue collections		
Revenue and fees received on loan balances	397 536,88 EUR	445 427,69 EUR
Recoveries on loans in default	96 709,01 EUR	34 052,66 EUR
Total Revenue Received in Period	494 245,89 EUR	479 480,35 EUR
# Loans		
At beginning of period	11 233 Loans	11 734 Loans
Paid in Full	403 Loans	495 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	16 Loans	6 Loans
At end of period	10 814 Loans	11 233 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	6 186 285 EUR	7 394 460 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	6 186 285 EUR	7 394 460 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6 145 163 EUR	7 353 150 EUR
b. Reserve Fund	825 150 EUR	899 728 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	6 970 314 EUR	8 252 879 EUR

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3. Reserve Accounts



Reporting Date	29.01.2018				
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Note Balance

Beginning of Period	99 060 094,76	EUR
End of Period	93 186 051,33	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	0,8 %	825 150,33	EUR
Cash Outflow		825 150,33	EUR
Cash Inflow		755 600,95	EUR
End of Period	0,8 %	755 600,95	EUR
Required Reserve Amount	0,8 %	755 600,95	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	29.01.2018				
Payment date	25.01.2018				
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Monthly Period	Dec 2017	Convention	=	30/360 days	
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Asset Balance

Beginning of Period	99 060 094,76	EUR
End of Period	93 186 051,33	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	84 999 573,81	91,21 %	9 950
1-29 days past due	6 485 963,63	6,96 %	686
Delinquent Receivables:			
30-59 days past due	1 162 342,72	1,25 %	119
60-89 days past due	425 265,71	0,46 %	42
90-119 days past due	55 383,10	0,06 %	10
120-149 days past due	29 541,35	0,03 %	4
150-179 days past due	27 981,01	0,03 %	3
Total Performing and Delinquent	93 186 051	100,00 %	10 814

Current Period Defaults	180 119,21	16
Cumulative Defaults	2 875 546,85	266
Current Period Recoveries	96 709,01	
Cumulative Recoveries	2 006 998,86	

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

NO

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	93 186 051,33
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	93 186 051,33
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



Reporting Date	29.01.2018	
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	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
1. Note Balance							
General Note Information							
ISIN Code		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	99 060 094,76	48 360 094,76	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	6 970 313,77						
Amortisation	5 874 043,43						
Redemption per Class	5 874 043,43	5 874 043,43	-	-	-	-	-
Redemption per Note		1 734,29	-	-	-	-	-
Class Principal Outstanding Closing Balance	93 186 051,33	42 486 051,33	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	45,59 %	29,19 %	6,22 %	4,08 %	7,08 %	7,83 %
Current Pool Factor		0,13	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
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		14 278,15	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 734,29	-	-	-	-	-
Principal Outstanding per Note End of Period		12 543,86	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,96	70,83	108,33	175,00	291,67	750,00
Interest Payment	28 814,31	3 264,31	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		0,96	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)		57,00 %	27,81 %	21,58 %	17,51 %	10,42 %	2,59 %
Current CE (excl. Excess Spread)		55,22 %	26,03 %	19,81 %	15,73 %	8,64 %	0,81 %

*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 29.01.2018
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 Period No 26
 Monthly Period Dec 2017 to Convention = 30/360 days
 Interest Period : 25.12.2017 to 25.01.2018 = 31 days

Transaction Role		Counterparty		Rating Triggers						Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
				Short Term		Long Term						
				Fitch	Moody's	Fitch	Moody's	Fitch	Moody's			
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- 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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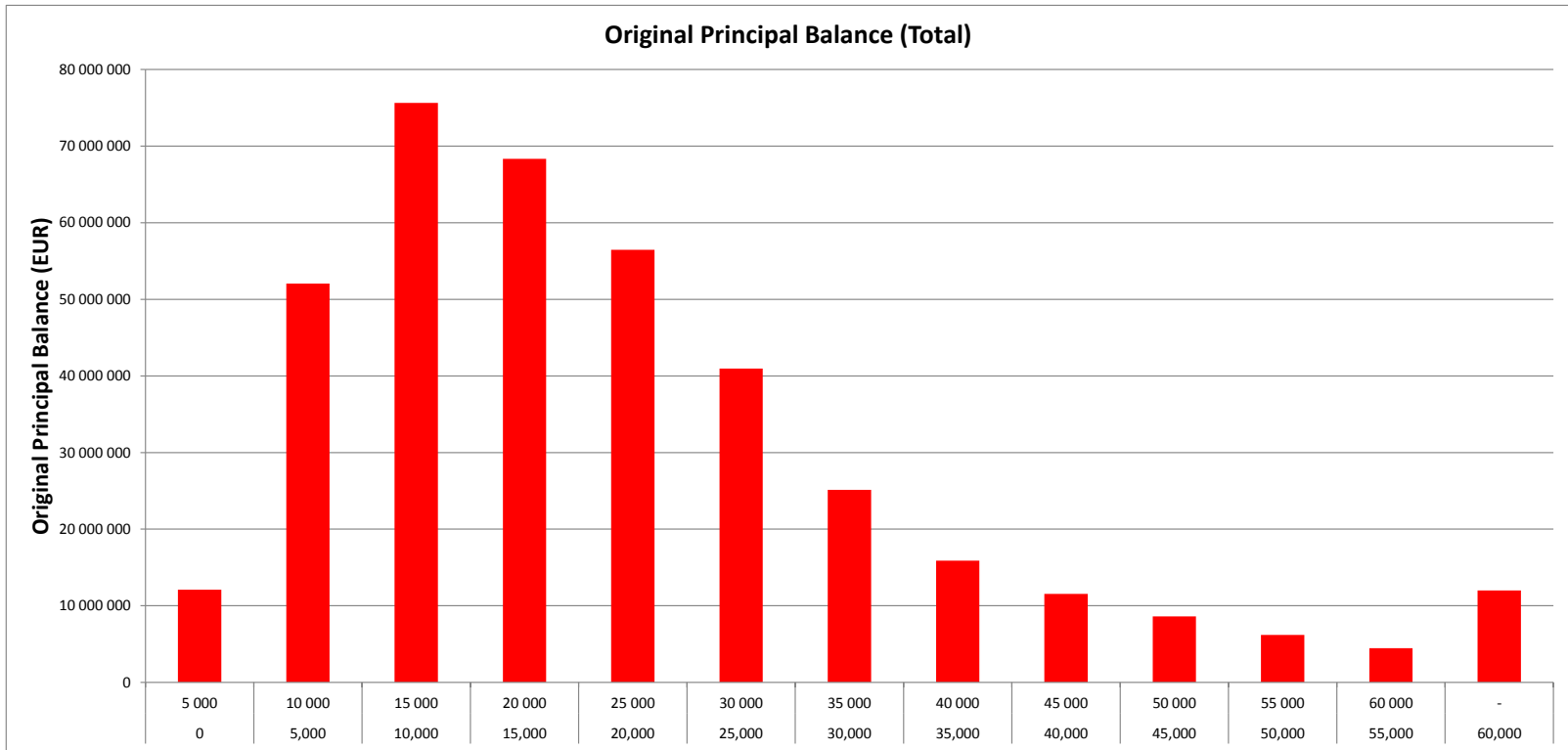
Average amount - all: 14 663

	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

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8.a Outstanding Principal Balance



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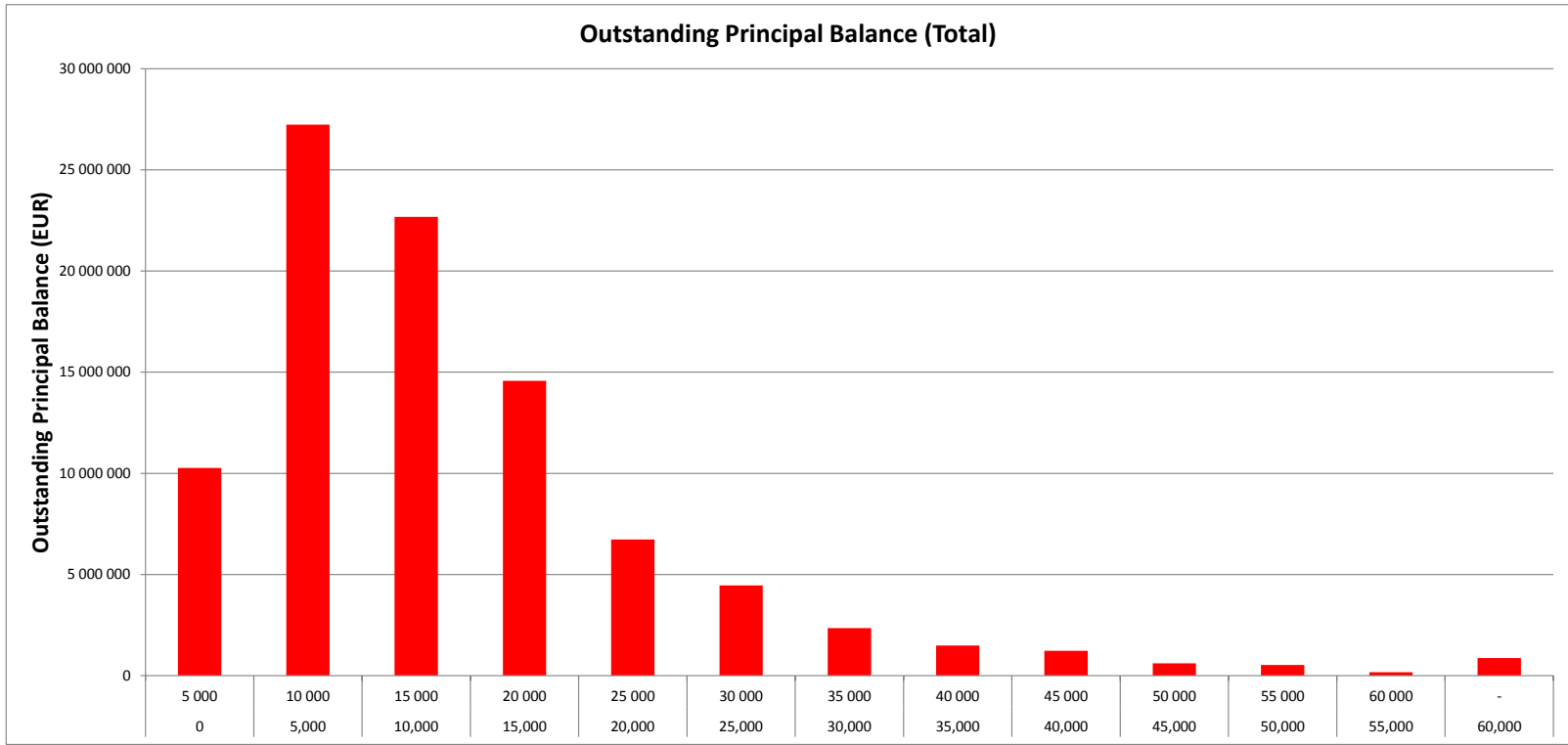
Average amount - all: 8 617

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	3 728	10 267 060	11,0 %	18,9	33,3	
	5 000	10 000	3 730	27 237 927	29,2 %	25,7	32,9	
	10 000	15 000	1 865	22 679 456	24,3 %	27,0	32,5	
	15 000	20 000	844	14 574 163	15,6 %	27,6	32,3	
	20 000	25 000	304	6 725 612	7,2 %	27,7	32,3	
	25 000	30 000	164	4 462 275	4,8 %	27,9	32,1	
	30 000	35 000	73	2 348 904	2,5 %	27,1	32,3	
	35 000	40 000	40	1 491 187	1,6 %	28,2	31,4	
	40 000	45 000	29	1 224 781	1,3 %	28,4	31,9	
	45 000	50 000	13	611 460	0,7 %	28,2	32,5	
	50 000	55 000	10	524 915	0,6 %	28,5	30,9	
	55 000	60 000	3	169 099	0,2 %	22,1	30,7	
	60 000	-	11	869 213	0,9 %	26,9	32,9	
	Total			10 814	93 186 051	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



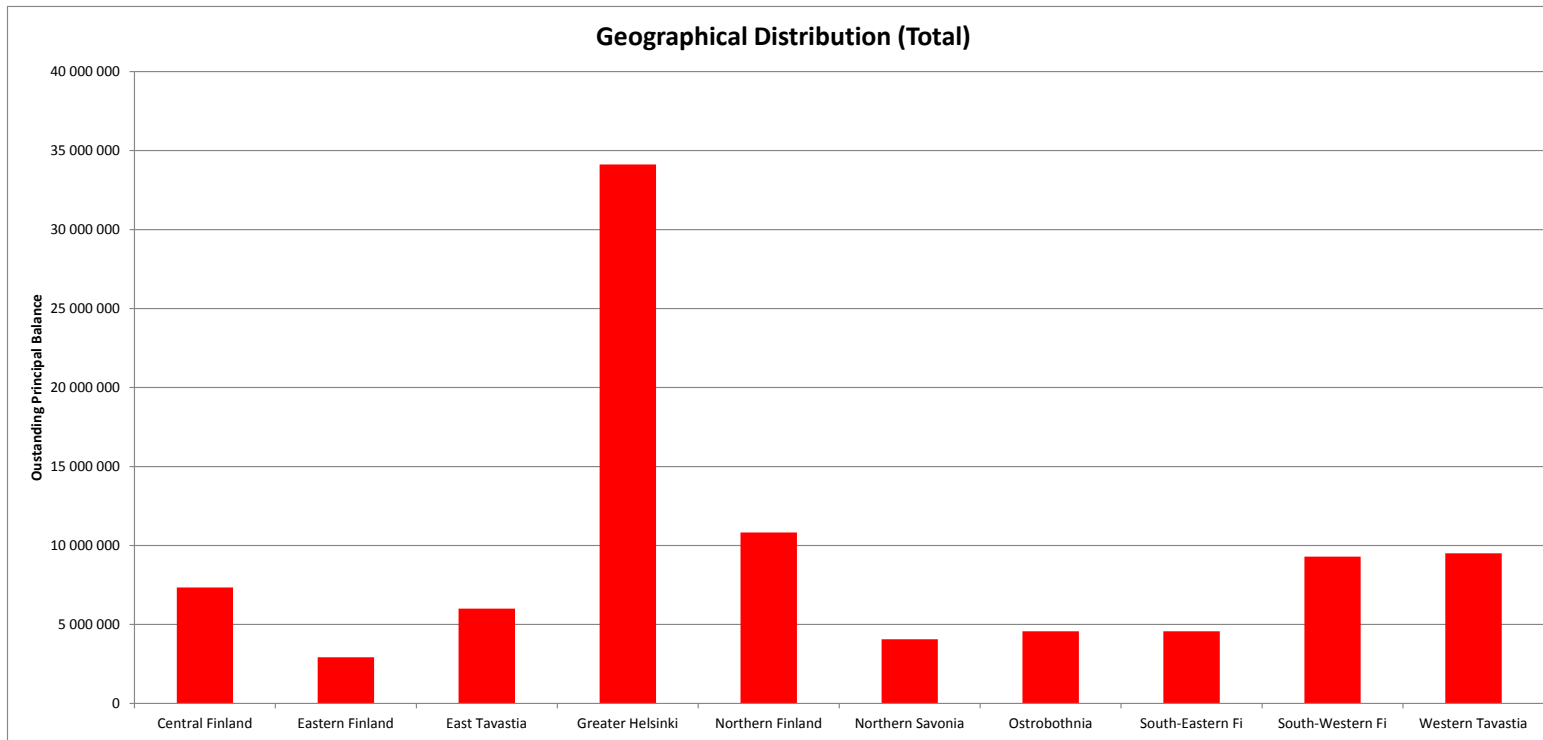
Reporting Date	29.01.2018				
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Monthly Period	Dec 2017		Convention	=	30/360 days
Interest Period	from 25.12.2017	to	25.01.2018	=	31 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	973	7 337 852	7,87 %	25,4		32,9
Eastern Finland	353	2 924 808	3,14 %	25,7		32,7
East Tavastia	684	6 002 036	6,44 %	26,0		32,5
Greater Helsinki	3 646	34 122 642	36,62 %	26,0		32,6
Northern Finland	1 228	10 819 152	11,61 %	26,3		32,6
Northern Savonia	458	4 057 284	4,35 %	26,1		32,4
Ostrobothnia	639	4 565 910	4,90 %	25,3		32,6
South-Eastern Fi	577	4 565 778	4,90 %	25,8		33,2
South-Western Fi	1 096	9 289 362	9,97 %	26,0		32,5
Western Tavastia	1 160	9 501 227	10,20 %	26,3		32,3
Total	10 814	93 186 051	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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Period No	26				
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Interest Period	from 25.12.2017	to 25.01.2018		=	31 days

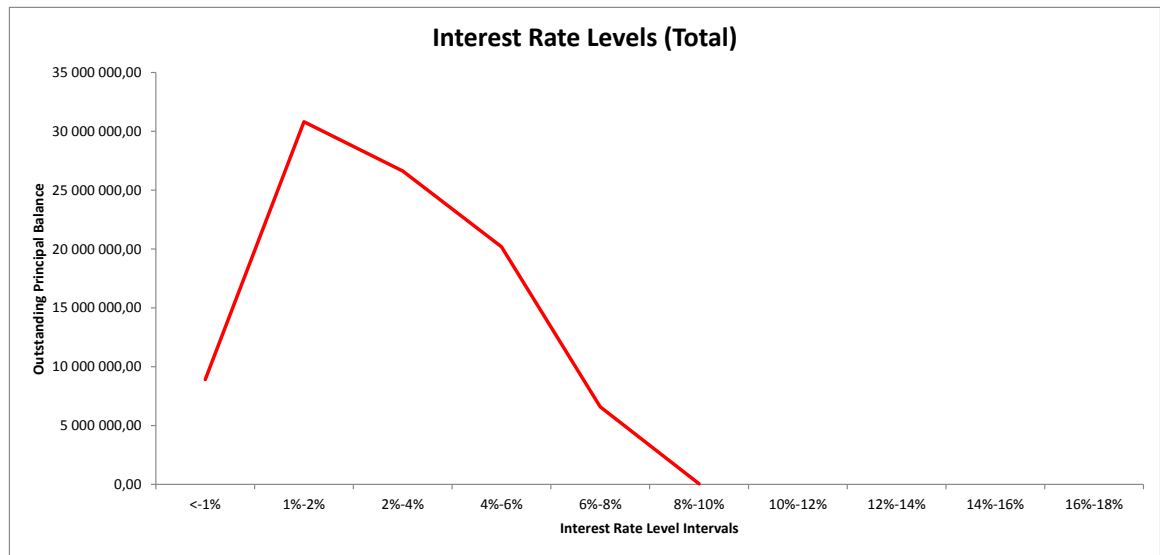
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		982	8 904 166	9,56 %	27,1	31,7
1 2		3090	30 812 240	33,07 %	26,3	32,6
2 4		2846	26 635 351	28,58 %	26,0	32,5
4 6		2780	20 188 660	21,66 %	25,0	33,1
6 8		1108	6 595 562	7,08 %	25,7	32,5
8 10		8	50 072	0,05 %	26,2	34,2
10 12						
12 14						
14 16						
16 18						
Total		10 814	93 186 051	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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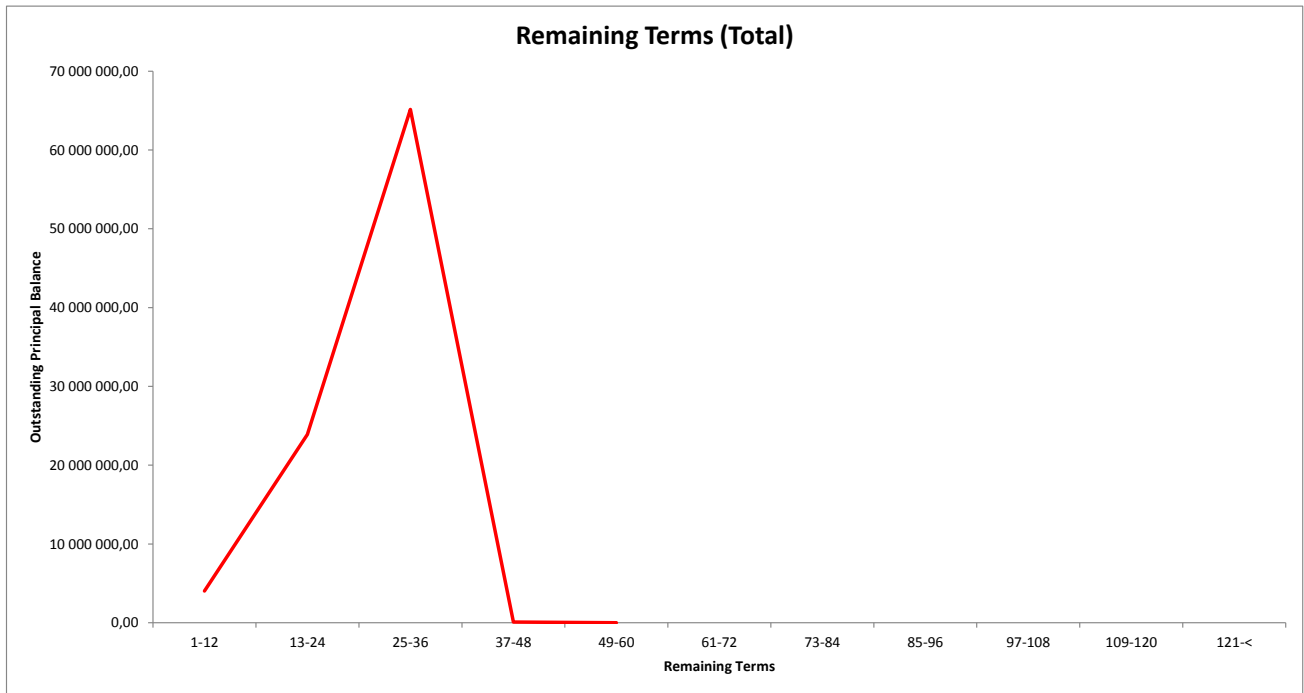
TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0		28	29 929	0,03 %	0,0	38,1
	1		1 710	4 029 548	4,32 %	7,5	34,0
	13		3 203	23 892 656	25,64 %	20,9	36,0
	25		5 867	65 152 516	69,92 %	29,0	31,3
	37		48	81 404	0,09 %	37,2	29,1
	49		60	0	0,00 %	0,0	0,0
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121						
	Total			10 814	93 186 051	100 %	

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11.b Remaining Terms



Reporting Date	29.01.2018	
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Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



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12.a Seasoning



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

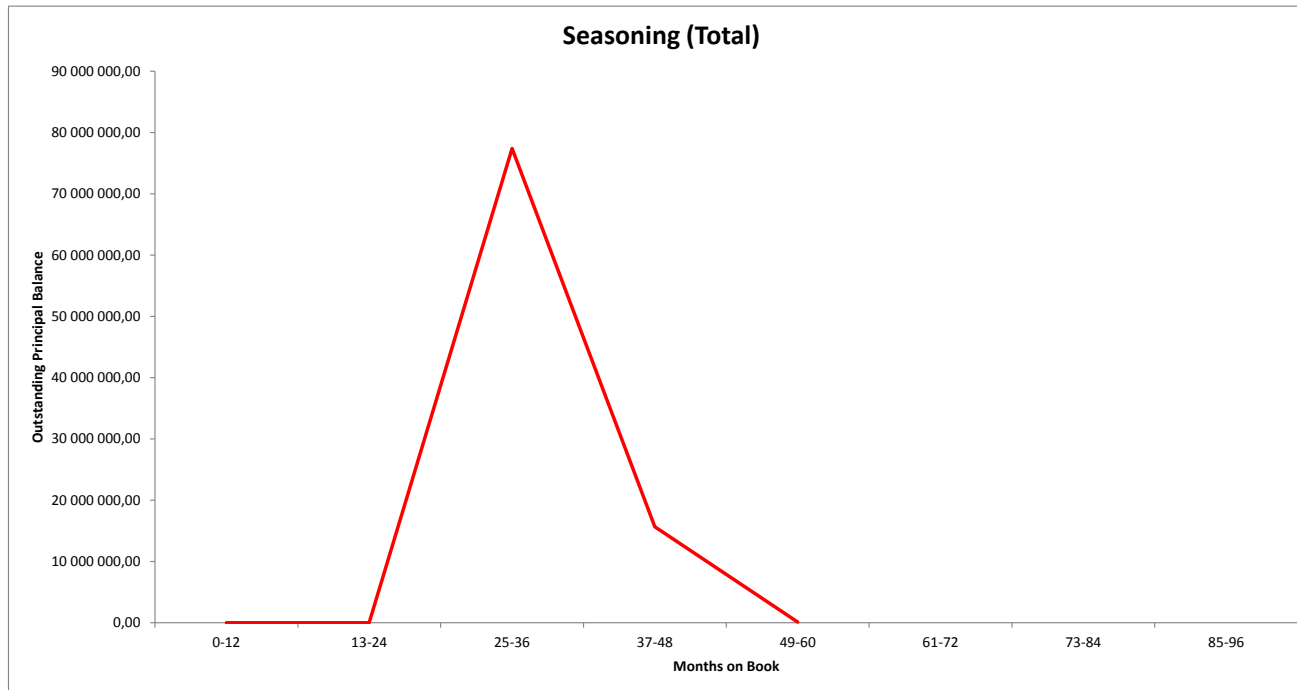
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	0	0	0,00 %	0,0	0,0
	13		24	0	0	0,00 %	0,0	0,0
	25		36	8 773	77 395 363	83,05 %	27,0	31,4
	37		48	2 008	15 673 538	16,82 %	21,1	38,3
	49		60	33	117 151	0,13 %	8,8	51,3
	61		72					
	73		84					
	85		96					
	Total			10 814	93 186 051	100 %		

**SCF Rahoituspalvelut I DAC
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12.b Seasoning



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



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13.a Balloon loans



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

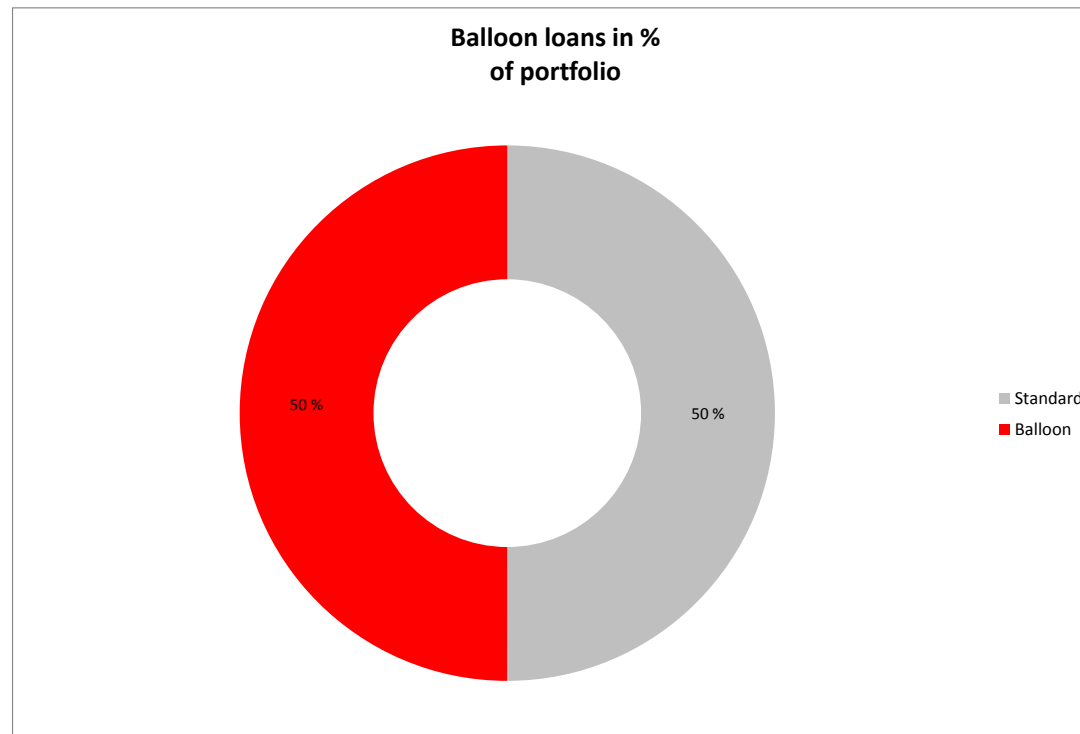
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		7 648	46 606 724	50,01 %	768	0,00 %	25,0	32,5
Balloon		3 166	46 579 327	49,99 %	20 454 212	43,91 %	26,9	32,7
Total		10 814	93 186 051	100 %	20 454 980	21,95 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	26				
Monthly Period	Dec 2017	Convention	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	

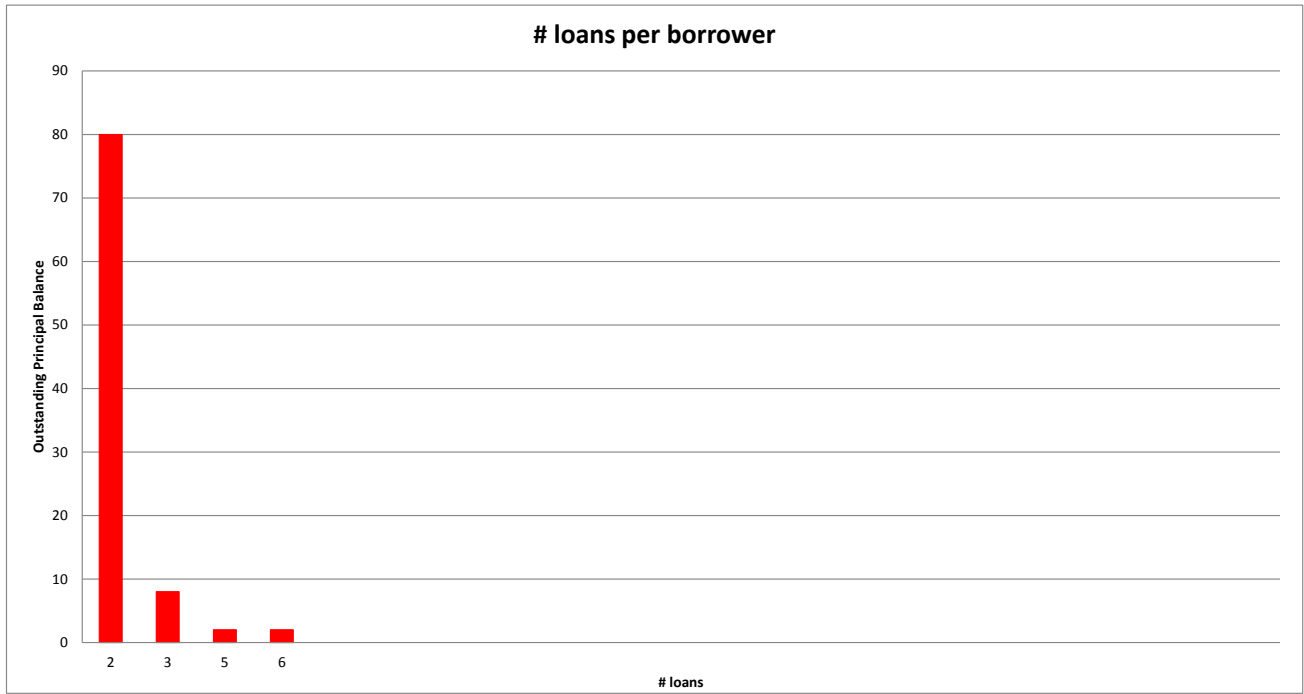


SCF Rahoituspalvelut I DAC
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14.b # loans per borrower



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	93 186 051	89 977 439	3 208 612	251 338	3,29 %	96,56 %
2	89 977 439	86 885 654	3 091 785	242 451	3,28 %	93,24 %
3	86 885 654	83 796 869	3 088 785	233 765	3,28 %	89,92 %
4	83 796 869	80 683 736	3 113 133	225 157	3,27 %	86,58 %
5	80 683 736	77 617 694	3 066 042	216 427	3,27 %	83,29 %
6	77 617 694	74 670 143	2 947 550	207 901	3,26 %	80,13 %
7	74 670 143	71 721 231	2 948 913	199 626	3,26 %	76,97 %
8	71 721 231	68 885 693	2 835 538	191 384	3,25 %	73,92 %
9	68 885 693	66 024 485	2 861 207	183 447	3,24 %	70,85 %
10	66 024 485	63 188 615	2 835 871	175 507	3,24 %	67,81 %
11	63 188 615	60 457 837	2 730 777	167 593	3,23 %	64,88 %
12	60 457 837	57 747 987	2 709 850	159 993	3,22 %	61,97 %
13	57 747 987	55 007 587	2 740 400	152 438	3,21 %	59,03 %
14	55 007 587	52 335 271	2 672 316	144 785	3,20 %	56,16 %
15	52 335 271	49 650 179	2 685 092	137 354	3,20 %	53,28 %
16	49 650 179	46 983 940	2 666 239	129 900	3,19 %	50,42 %
17	46 983 940	44 411 603	2 572 337	122 447	3,17 %	47,66 %
18	44 411 603	41 811 411	2 600 193	115 306	3,16 %	44,87 %
19	41 811 411	39 277 397	2 534 014	108 003	3,14 %	42,15 %
20	39 277 397	36 421 738	2 855 659	101 013	3,13 %	39,08 %

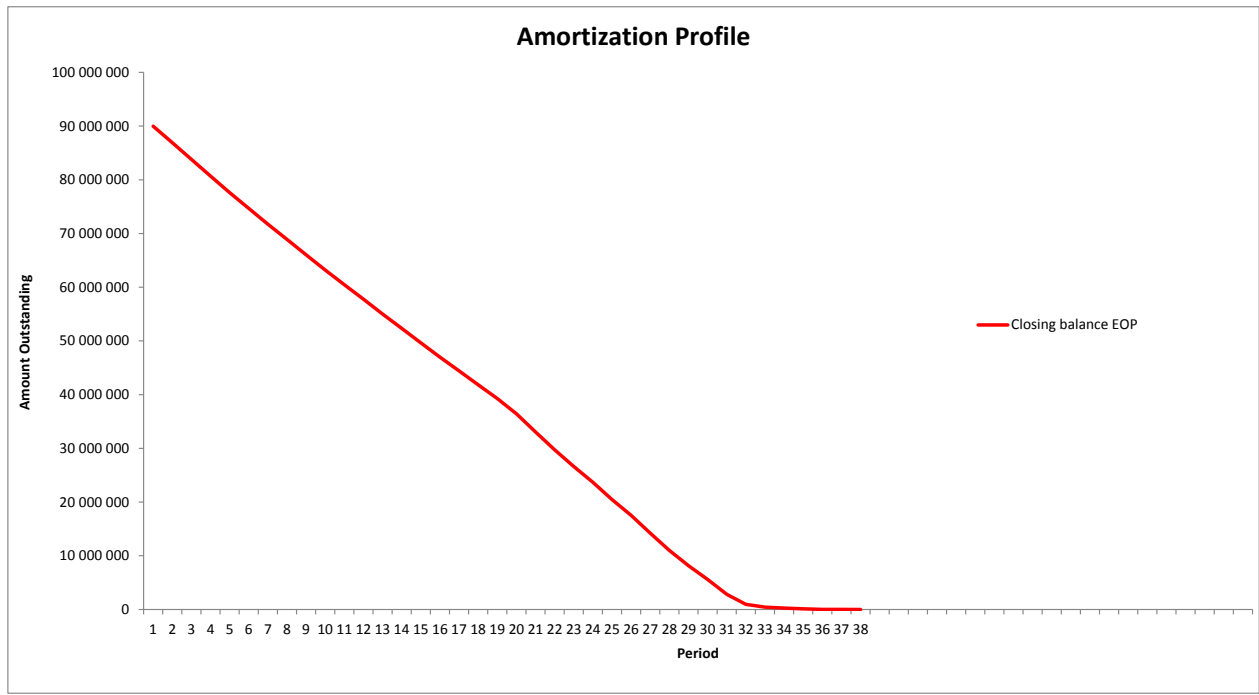
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.a Payment Holidays



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 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	
2017 09	48	68	17 425	435 907	
2017 10	47	64	17 884	494 681	
2017 11	77	110	32 024	787 828	
2017 12	103	119	35 314	1 013 832	
Total:	2 672	3 655	1 116 359	36 460 495	

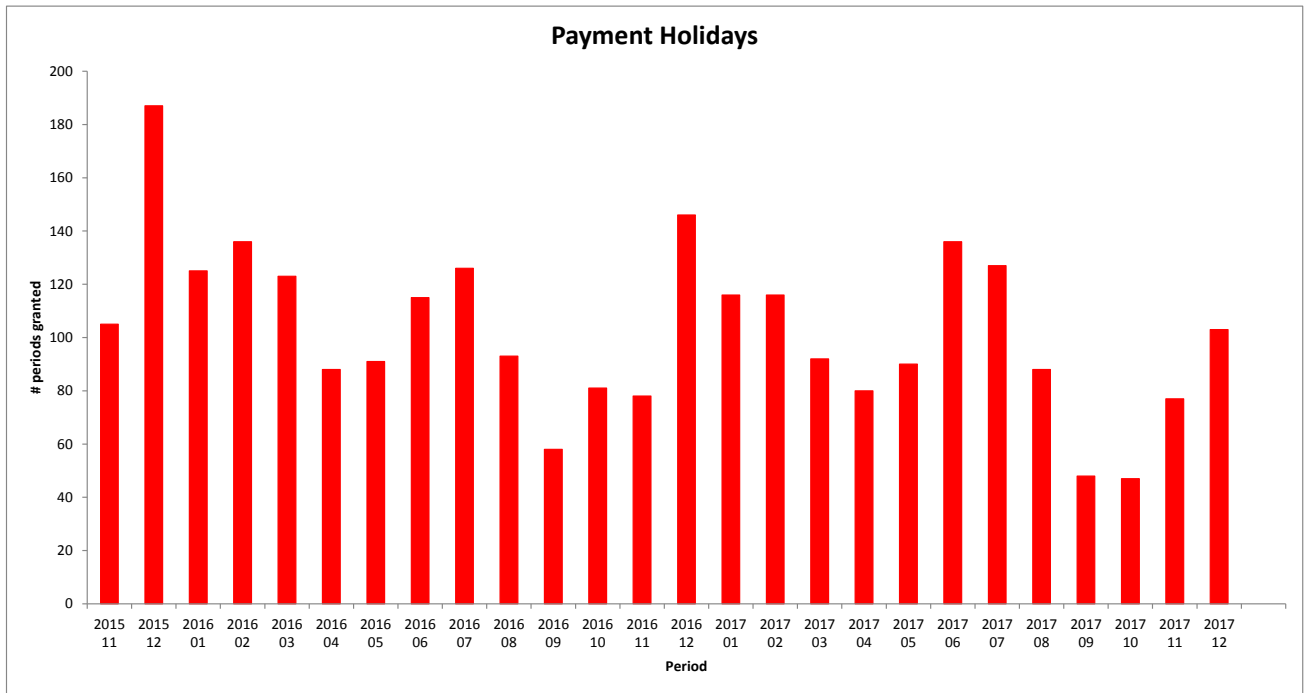
Payment Holiday

SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	29.01.2018			
Payment date	25.01.2018			
Period No	26			
Monthly Period	Dec 2017		Convention =	30/360 days
Interest Period	from	25.12.2017	to	25.01.2018 = 31 days

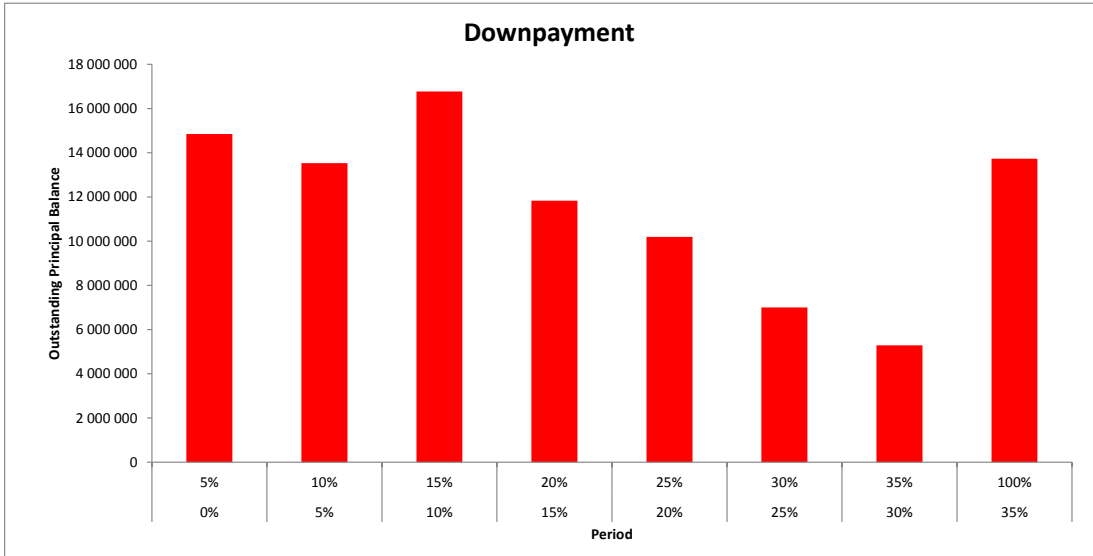
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 439	14 845 052	15,9 %	27,1	32,7
	5 %	10 %	1 366	13 531 886	14,5 %	27,0	32,5
	10 %	15 %	1 831	16 772 336	18,0 %	26,1	32,8
	15 %	20 %	1 256	11 835 124	12,7 %	26,1	32,6
	20 %	25 %	1 145	10 191 456	10,9 %	25,9	32,5
	25 %	30 %	819	6 997 712	7,5 %	25,0	33,0
	30 %	35 %	663	5 284 423	5,7 %	24,9	32,6
	35 %	100 %	2 295	13 728 062	14,7 %	24,4	32,3
Total			10 814	93 186 051	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	26				
Monthly Period	Dec 2017		Convention =	30/360 days	
Interest Period	from 25.12.2017	to	25.01.2018	=	31 days

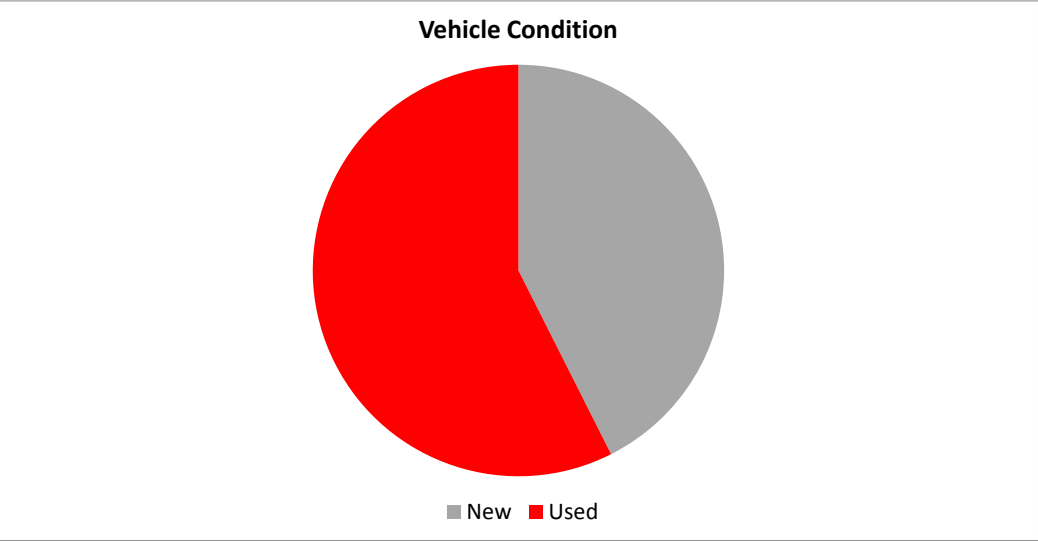
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 388	39 660 641	42,6 %	26,2	32,6
	Used	7 426	53 525 410	57,4 %	25,8	32,6
	Total	10 814	93 186 051	100 %		

SCF Rahoituspalvelut I DAC
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18.b Vehicle Condition



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	26				
Monthly Period	Dec 2017	Convention	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	



SCF Rahoituspalvelut I DAC
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19.a Borrower Type



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	26
Monthly Period	Dec 2017
Interest Period	from 25.12.2017 to 25.01.2018
	Convention = 30/360 days
	= 31 days

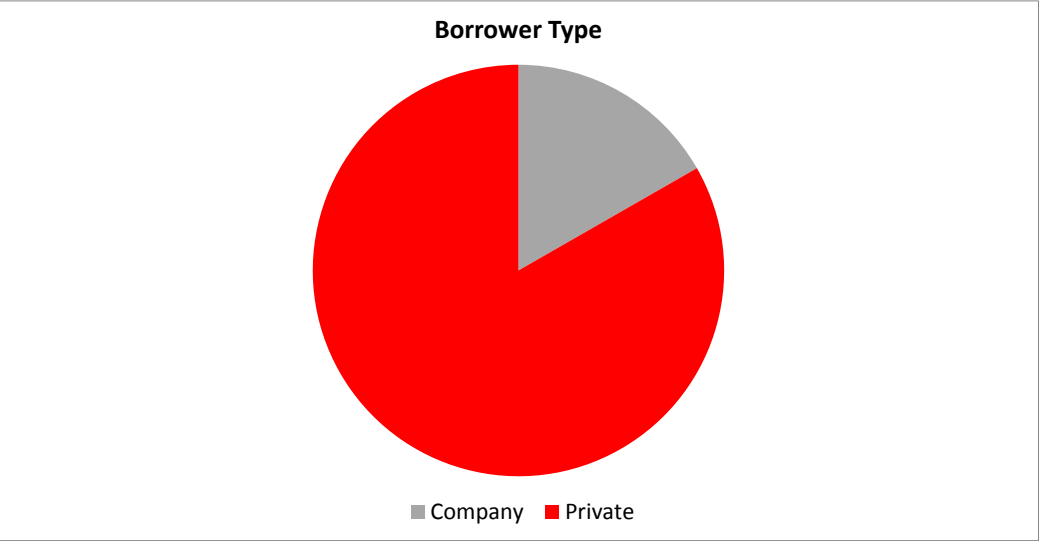
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 364	15 578 840	16,7 %	24,4	32,5
	Private	9 450	77 607 211	83,3 %	26,3	32,6
	Total	10 814	93 186 051	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	26				
Monthly Period	Dec 2017	Convention	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	



SCF Rahoituspalvelut I DAC
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20.a Vehicle type



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	26				
Monthly Period	Dec 2017	Convention	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	

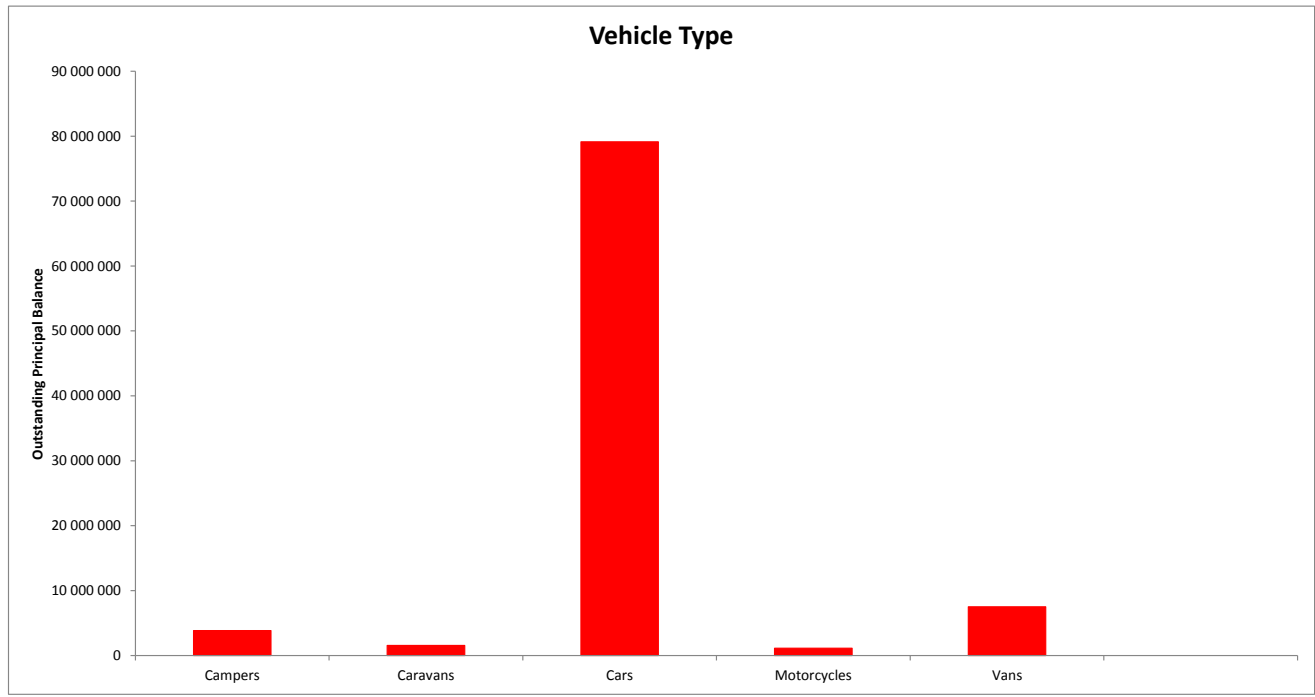
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		234	3 853 712	4,14 %	26,8	32,08
Caravans		186	1 571 478	1,69 %	27,0	32,46
Cars		9 352	79 116 628	84,90 %	26,0	32,65
Motorcycles		229	1 122 502	1,20 %	25,8	31,48
Vans		813	7 521 732	8,07 %	24,9	32,50
		10 814	93 186 051	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



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21.a Restructured Loans



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	26				
Monthly Period	Dec 2017	Convention	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	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
2017 09	1	7 023
2017 10	0	0
2017 11	0	0
2017 12	0	0
	10	114 382

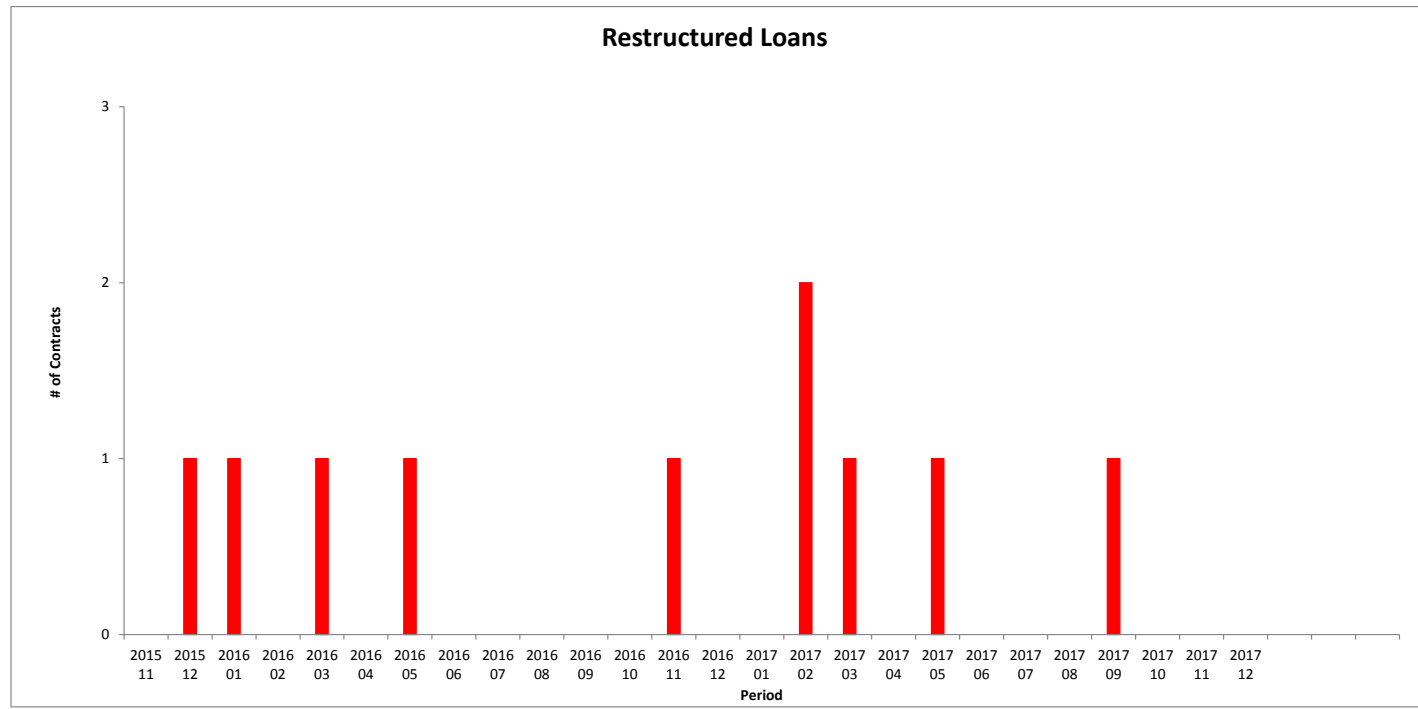
Restructured

SCF Rahoituspalvelut I DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	26				
Monthly Period	Dec 2017	Convention	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	



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Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	26				
Monthly Period	from	Dec 2017	to	Convention	= 30/360 days
Interest Period		25.12.2017		25.01.2018	= 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 %
2017 09	113 472 830	3,26 %
2017 10	106 015 033	3,25 %
2017 11	99 060 095	3,25 %
2017 12	93 186 051	3,24 %

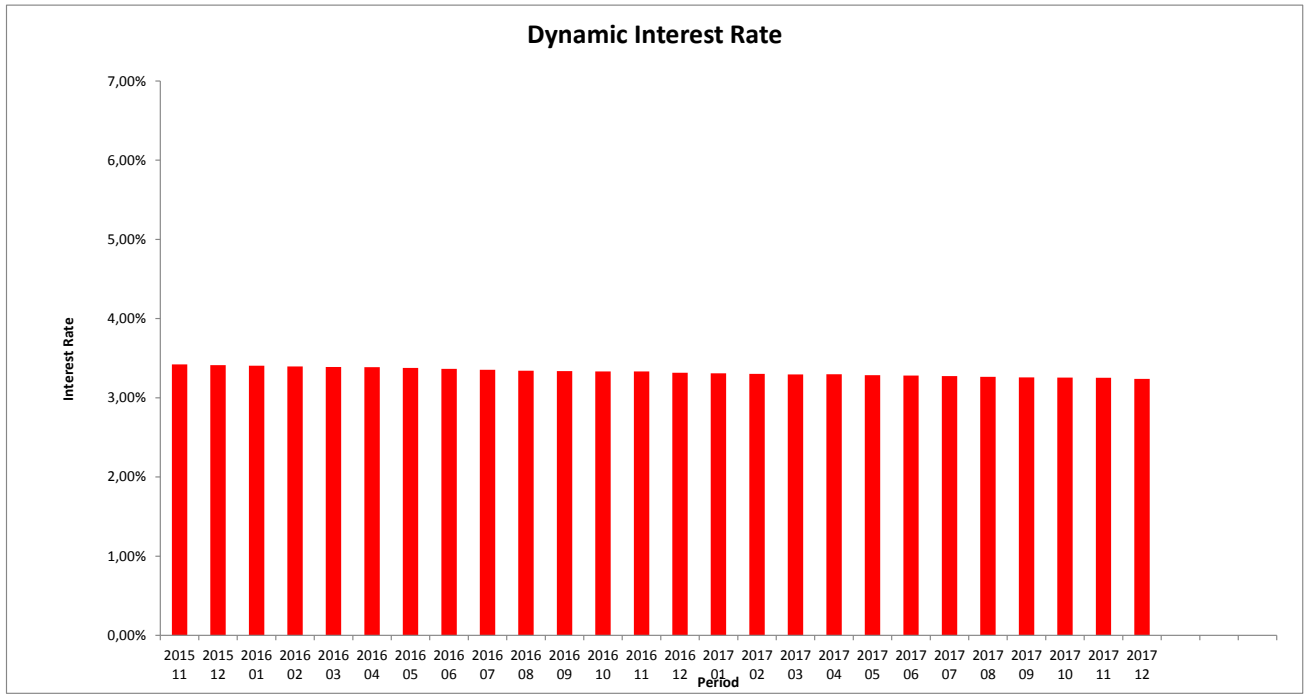
Interest rate evolution

SCF Rahoituspalvelut I DAC
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date	29.01.2018		
Payment date	25.01.2018		
Period No	26		
Monthly Period	from	Dec 2017	to
Interest Period	from	25.12.2017	to
Convention	=	30/360 days	
	=	31 days	

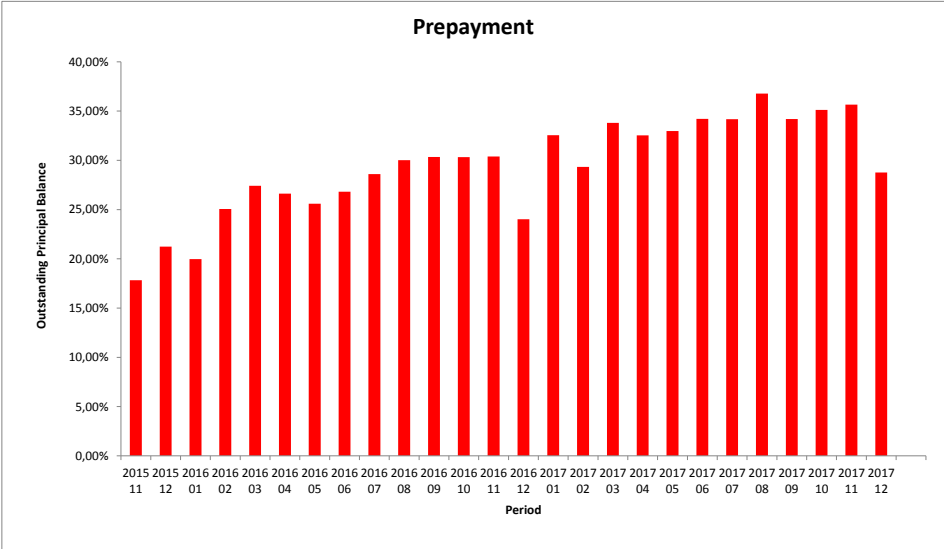
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2015 11	11 081 683	366 651 903	17,83 %	
2015 12	6 939 724	352 411 509	21,23 %	
2016 01	6 246 741	339 459 258	19,98 %	
2016 02	7 724 461	325 103 294	25,07 %	
2016 03	8 165 613	309 872 050	27,42 %	
2016 04	7 532 517	295 909 025	26,61 %	
2016 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 %	
2017 09	3 888 254	113 472 830	34,2 %	
2017 10	3 754 738	106 015 033	35,1 %	
2017 11	3 573 562	99 060 095	35,7 %	
2017 12	2 597 819	93 186 051	28,8 %	

Dynamic Prepayment

23.b Dynamic Pre-Payments



Reporting Date	29.01.2018		
Payment date	25.01.2018		
Period No	26		
Monthly Period	Dec 2017	Convention	= 30/360 days
Interest Period	from 25.12.2017	to 25.01.2018	= 31 days



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24. Delinquency



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	26				
Monthly Period	Dec 2017	Convention	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	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
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	113 472 830	11 428	104 659 713	700	7 129 254	121	1 131 872	29	307 249	18	207 217	3	32 636	1	4 889	7	68 252
	10	106 015 033	10 753	96 269 344	792	7 901 964	130	1 234 612	35	312 524	11	100 629	11	166 812	2	29 148	10	42 829
	11	99 060 095	10 362	90 534 166	704	6 960 624	118	1 108 795	24	135 914	8	105 702	7	72 445	10	142 448	6	38 010
	12	93 186 051	9 950	84 999 574	686	6 485 964	119	1 162 343	42	425 266	10	55 383	4	29 541	3	27 981	16	180 119

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	from Dec 2017	to Convention = 30/360 days
Interest Period	from 25.12.2017	to 25.01.2018 = 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	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	368 391	32																		
2017 4	260 958	32																		

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1			2017 Q2			2017 Q3			2017 Q4		
			Recoveries	Cum.Recoveries	Loss	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	634	184 854	60 197	1 128	185 982	59 069
2016 2	446 837	31	2 657	231 150	215 688	1 719	232 869	213 968	3 568	236 437	210 400	4 881	241 319	205 519
2016 3	401 997	39	6 190	336 728	65 269	2 936	339 664	62 333	2 240	341 904	60 093	3 150	345 054	56 943
2016 4	310 561	36	61 850	209 480	101 081	6 499	215 980	94 581	7 558	223 537	87 024	5 918	229 455	81 105
2017 1	715 532	41	444 737	444 737	270 794	147 362	592 099	123 433	29 776	621 875	93 656	56 860	678 736	36 796
2017 2	353 763	41				79 736	79 736	274 028	94 815	174 551	179 213	8 020	182 571	171 193
2017 3	368 391	32							198 814	198 814	169 577	113 892	312 707	55 684
2017 4	260 958	32										29 158	29 158	231 800

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26. Priority of Payments



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	26
Monthly Period	Dec 2017
Interest Period	from 25.12.2017 to 25.01.2018
Convention	= 30/360 days
	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	6 186 285,21	EUR
Senior Expenses	-	4 416,00	EUR
Servicing Fee	-	40 121,77	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	267 704,01	EUR
Principal on Loan to Issuer	-	5 874 043,43	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	6 970 313,77	EUR
Senior Expenses	-	3 416,00	EUR
Interest Class A	-	3 264,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	755 600,95	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	-	5 874 043,43	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	-	-	EUR
Interest Issuer Subordinated Loan	-	128,61	EUR
Principal Issuer Subordinated Loan	-	69 549,38	EUR
Payment to Purchaser	-	147 325,75	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	147 325,75	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,59	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	147 310,17	EUR

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27. Transaction Costs



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	4 416,00						
Interest accrued for the Period	EUR	109 464,00	3 264,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	3 417 814,00	561 034,00	518 282,00	169 013,00	178 885,00	517 825,00	1 472 775,00
Interest Payments	EUR	109 464,00	3 264,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	3 417 814,00	561 034,00	518 282,00	169 013,00	178 885,00	517 825,00	1 472 775,00
Interest accrued on Subordinated Loan for the Period	EUR	128,61						
Cumulative Interest accrued on Subordinated Loan	EUR	11 573,05						
Interest Payments on Subordinated Loan	EUR	128,61						
Cumulative Interest Payments on Subordinated Loan	EUR	11 573,05						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	26	
Monthly Period	Dec 2017	Convention = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days