

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



|                 |                 |    |            |                          |               |
|-----------------|-----------------|----|------------|--------------------------|---------------|
| Reporting Date  | 28.02.2018      |    |            |                          |               |
| Payment date    | 25.02.2018      |    |            | Following payment dates: | 25.03.2018    |
| Period No       | 27              |    |            |                          | 25.04.2018    |
| Monthly Period  | Jan 2018        |    |            | Convention               | = 30/360 days |
| Interest Period | from 25.01.2018 | to | 25.02.2018 | =                        | 31 days       |
| Cut-Off date    | 31.01.2018      |    |            |                          |               |

| Index | Page  |    |
|-------|---|----|
| 1     | Portfolio Information                                 | 1  |
| 2     | Amount Due for Distribution                           | 2  |
| 3     | Reserve Accounts                                      | 3  |
| 4     | Performance Data                                      | 4  |
| 5     | Outstanding Notes                                     | 5  |
| 6     | Counterparty Ratings, Trigger Levels and Consequences | 6  |
| 7 a   | Original Principal Balance                            | 7  |
| 7 b   | Original PB (Graph)                                   | 8  |
| 8 a   | Outstanding principal Balance                         | 9  |
| 8 b   | Outstanding PB (Graph)                                | 10 |
| 9 a   | Geographical Distribution                             | 11 |
| 9 b   | Geographical (Graph)                                  | 12 |
| 10 a  | Interest Rate   | 13 |
| 10 b  | Interest Rate (Graph)                                 | 14 |
| 11 a  | Remaining Terms                                       | 15 |
| 11 b  | Remaining Terms (Graph)                               | 16 |
| 12 a  | Seasoning   | 17 |
| 12 b  | Seasoning (Graph)                                     | 18 |
| 13 a  | Balloon loans as % of other loans                     | 19 |
| 13 b  | Balloon loans as % of other loans (Graph)             | 20 |
| 14 a  | Loans per borrower                                    | 21 |
| 14 b  | Loans per borrower (Graph)                            | 22 |
| 15 a  | Amortization Profile                                  | 23 |
| 15 b  | Amortization Profile (Graph)                          | 24 |
| 16 a  | Payment Holidays                                      | 25 |
| 16 b  | Payment Holidays (Graph)                              | 26 |
| 17 a  | Downpayment   | 27 |
| 17 b  | Downpayment (Graph)                                   | 28 |
| 18 a  | Vehicle Condition                                     | 29 |
| 18 b  | Vehicle Condition (Graph)                             | 30 |
| 19 a  | Borrower Type   | 31 |
| 19 b  | Borrower Type (Graph)                                 | 32 |
| 20 a  | Vehicle Type  | 33 |
| 20 b  | Vehicle Type (Graph)                                  | 34 |
| 21 a  | Restructured Loans                                    | 35 |
| 21 b  | Restructured Loans (Graph)                            | 36 |
| 22    | Dynamic Interest Rate                                 | 37 |
| 23    | Dynamic Pre-Payment                                   | 38 |
| 24    | Dynamic Delinquency                                   | 39 |
| 25    | Defaults, Recoveries and Losses by Quarter of Default | 40 |
| 26    | Priority of Payments Pre-Enforcement                  | 41 |
| 27    | Transaction Costs                                     | 42 |
| 28    | Contact Details                                       | 43 |

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

1. Portfolio Information



|                 |                 |                 |             |
|-----------------|-----------------|-----------------|-------------|
| Reporting Date  | 28.02.2018      |                 |             |
| Payment date    | 25.02.2018      |                 |             |
| Period No       | 27              |                 |             |
| Monthly Period  | Jan 2018        | Convention =    | 30/360 days |
| Interest Period | from 25.01.2018 | to 25.02.2018 = | 31 days     |

|  | Current Period                             | Previous Period                            |
|--|--|--|
|  | Aggregated Outstanding<br>Principal Amount | Aggregated Outstanding<br>Principal Amount |
| <b>Outstanding receivables</b>             |  |  |
| <b>Opening balance</b>                     | 93 186 051,33 EUR                          | 99 060 094,76 EUR                          |
| Scheduled Loan Principal Repayments        | 3 235 425,22 EUR                           | 3 096 104,85 EUR                           |
| Prepayments                                | 3 683 690,30 EUR                           | 2 597 819,37 EUR                           |
| Deemed Collections - Other                 | - EUR                                      | - EUR                                      |
| <b>Total Principal Payments Received</b>   | <b>6 919 115,52 EUR</b>                    | <b>5 693 924,22 EUR</b>                    |
| <br>                                       |  |  |
| New Defaulted Auto Loans in Period         | 61 593,32 EUR                              | 180 119,21 EUR                             |
| <b>Closing Balance</b>                     | <b>86 205 342,49 EUR</b>                   | <b>93 186 051,33 EUR</b>                   |
| <br>                                       |  |  |
| <b>Total revenue collections</b>           |  |  |
| Revenue and fees received on loan balances | 417 489,15 EUR                             | 397 536,88 EUR                             |
| Recoveries on loans in default             | 58 871,95 EUR                              | 96 709,01 EUR                              |
| <b>Total Revenue Received in Period</b>    | <b>476 361,10 EUR</b>                      | <b>494 245,89 EUR</b>                      |
| <br>                                       |  |  |
| <b># Loans</b>                             |  |  |
| At beginning of period                     | 10 814 Loans                               | 11 233 Loans                               |
| Paid in Full                               | 554 Loans                                  | 403 Loans                                  |
| Repurchased (Deemed Collections)           | - Loans                                    | - Loans                                    |
| New loans into default                     | 9 Loans                                    | 16 Loans                                   |
| <b>At end of period</b>                    | <b>10 251 Loans</b>                        | <b>10 814 Loans</b>                        |

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**2. Amount Due for Distribution**



|                 |                 |    |            |   |             |
|-----------------|-----------------|----|------------|---|-------------|
| Reporting Date  | 28.02.2018      |    |            |   |             |
| Payment date    | 25.02.2018      |    |            |   |             |
| Period No       | 27              |    |            |   |             |
| Monthly Period  | Jan 2018        |    | Convention | = | 30/360 days |
| Interest Period | from 25.01.2018 | to | 25.02.2018 | = | 31 days     |

**Purchaser Available Distribution Amount**

**Current Period**

**Previous Period**

|  |                      |                      |
|--|----------------------|----------------------|
| a. Collections (Principal, interest, and fee etc)                          | 7 393 637 EUR        | 6 186 285 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                |
| <b>Total Amount for Purchaser Available Distribution Amount</b>            | <b>7 393 637 EUR</b> | <b>6 186 285 EUR</b> |

**Issuer Available Distribution Amount**

|  |                      |                      |
|--|----------------------|----------------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 7 344 341 EUR        | 6 145 163 EUR        |
| b. Reserve Fund  | 755 601 EUR          | 825 150 EUR          |
| c. Interest Earned by the Issuer                                 | 0 EUR                | 0 EUR                |
| d. Other amounts received by the issuer                          | 0 EUR                | 0 EUR                |
| <b>Total Amount for Issuer Available Distribution Amount</b>     | <b>8 099 942 EUR</b> | <b>6 970 314 EUR</b> |

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**3. Reserve Accounts**



|                 |                 |               |   |             |  |
|-----------------|-----------------|---------------|---|-------------|--|
| Reporting Date  | 28.02.2018      |               |   |             |  |
| Payment date    | 25.02.2018      |               |   |             |  |
| Period No       | 27              |               |   |             |  |
| Monthly Period  | Jan 2018        | Convention    | = | 30/360 days |  |
| Interest Period | from 25.01.2018 | to 25.02.2018 | = | 31 days     |  |

**Note Balance**

|                     |               |     |
|---------------------|---------------|-----|
| Beginning of Period | 93 186 051,33 | EUR |
| End of Period       | 86 205 342,49 | 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 % | 755 600,95 | EUR |
| Cash Outflow            |       | 755 600,95 | EUR |
| Cash Inflow             |       | 696 860,51 | EUR |
| End of Period           | 0,7 % | 696 860,51 | EUR |
| Required Reserve Amount | 0,7 % | 696 860,51 | 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***

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**4. Performance Data**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |

**Asset Balance**

|                     |               |     |
|---------------------|---------------|-----|
| Beginning of Period | 93 186 051,33 | EUR |
| End of Period       | 86 205 342,49 | EUR |

**Portfolio Performance:**

|                                | EUR           | %       | # loans |
|--------------------------------|---------------|---------|---------|
| <b>Performing Receivables:</b> |               |         |         |
| Current                        | 78 197 637,36 | 90,71 % | 9 368   |
| 1-29 days past due             | 6 445 686,43  | 7,48 %  | 727     |

**Delinquent Receivables:**

|  |                   |                 |               |
|--|-------------------|-----------------|---------------|
| 30-59 days past due                    | 1 101 621,55      | 1,28 %          | 105           |
| 60-89 days past due                    | 313 836,38        | 0,36 %          | 35            |
| 90-119 days past due                   | 108 765,14        | 0,13 %          | 10            |
| 120-149 days past due                  | 37 795,63         | 0,04 %          | 6             |
| 150-179 days past due                  | -                 | 0,00 %          | 0             |
| <b>Total Performing and Delinquent</b> | <b>86 205 342</b> | <b>100,00 %</b> | <b>10 251</b> |

|                           |              |     |
|---------------------------|--------------|-----|
| Current Period Defaults   | 61 593,32    | 9   |
| Cumulative Defaults       | 2 937 140,17 | 275 |
| Current Period Recoveries | 58 871,95    |     |
| Cumulative Recoveries     | 2 065 870,81 |     |

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

**NO**

|   |                |
|---|----------------|
| [A] [1] - [2] - [3]                                     | 0,00           |
| Note Principal Closing Balance [1]                      | 86 205 342,49  |
| Reserve Fund Amount [2]                                 | -              |
| Aggregate Outstanding Asset Principal Amount [3]        | 86 205 342,49  |
| [B] Initial Aggregate Outstanding Note Principal Amount | 389 400 000,00 |

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**5. Outstanding Notes**



|                 |                 |                          |
|-----------------|-----------------|--------------------------|
| Reporting Date  | 28.02.2018      |                          |
| Payment date    | 25.02.2018      |                          |
| Period No       | 27              |                          |
| Monthly Period  | Jan 2018        | Convention = 30/360 days |
| Interest Period | from 25.01.2018 | to 25.02.2018 = 31 days  |

|   | All Notes      | Class A        | Class B       | Class C      | Class D      | Class E      | Class F      |
|---|----------------|----------------|---------------|--------------|--------------|--------------|--------------|
| <b>1. Note Balance</b>                                |                |                |               |              |              |              |              |
| <b>General Note Information</b>                       |                |                |               |              |              |              |              |
| ISIN Code   |                | 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           |
| <b>Current Note Information</b>                       |                |                |               |              |              |              |              |
| Class Principal Outstanding Opening 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 |
| Available Distribution Amount                         | 8 099 942,08   |                |               |              |              |              |              |
| Amortisation  | 6 980 708,84   |                |               |              |              |              |              |
| Redemption per Class                                  | 6 980 708,84   | 6 980 708,84   | -             | -            | -            | -            | -            |
| Redemption per Note                                   |                | 2 061,03       | -             | -            | -            | -            | -            |
| Class Principal Outstanding Closing Balance           | 86 205 342,49  | 35 505 342,49  | 27 200 000,00 | 5 800 000,00 | 3 800 000,00 | 6 600 000,00 | 7 300 000,00 |
| Current Tranching                                     | 100 %          | 41,19 %        | 31,55 %       | 6,73 %       | 4,41 %       | 7,66 %       | 8,47 %       |
| Current Pool Factor                                   |                | 0,10           | 1,00          | 1,00         | 1,00         | 1,00         | 1,00         |
| <b>2. Payments to Investors per Note</b>              |                |                |               |              |              |              |              |
| Interest rate Basis: 1-M EURIBOR / Spread             |                | (30/360)       | (30/360)      | (30/360)     | (30/360)     | (30/360)     | (30/360)     |
| Day Count Convention*                                 |                |                |               |              |              |              |              |
| Interest Days   | 31             |                |               |              |              |              |              |
| Principal Outstanding per Note Beginning of Period    |                | 12 543,86      | 100 000,00    | 100 000,00   | 100 000,00   | 100 000,00   | 100 000,00   |
| >Principal Repayment per note                         |                | 2 061,03       | -             | -            | -            | -            | -            |
| Principal Outstanding per Note End of Period          |                | 10 482,83      | 100 000,00    | 100 000,00   | 100 000,00   | 100 000,00   | 100 000,00   |
| >Interest accrued for the period                      |                | 0,85           | 70,83         | 108,33       | 175,00       | 291,67       | 750,00       |
| Interest Payment                                      | 28 417,81      | 2 867,81       | 19 266,67     | 6 283,33     | 6 650,00     | 19 250,00    | 54 750,00    |
| Interest Payment per Note                             |                | 0,85           | 70,83         | 108,33       | 175,00       | 291,67       | 750,00       |
| <b>3. Credit Enhancements</b>                         |                |                |               |              |              |              |              |
| Initial total CE (Subordination, Reserve)             |                | 13,96 %        | 6,97 %        | 5,49 %       | 4,51 %       | 2,81 %       | 0,94 %       |
| Current CE (incl. Excess Spread)                      |                | 62,35 %        | 30,79 %       | 24,07 %      | 19,66 %      | 12,00 %      | 3,53 %       |
| Current CE (excl. Excess Spread)                      |                | 59,62 %        | 28,07 %       | 21,34 %      | 16,93 %      | 9,28 %       | 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.

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.02.2018  
 Payment date 25.02.2018  
 Period No 27  
 Monthly Period Jan 2018 to Convention = 30/360 days  
 Interest Period : 25.01.2018 to 25.02.2018 = 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                |     |   |  |
| 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-<br>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:<br>(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<br>(ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account.   |  |
| 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:<br>(a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or<br>(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:<br>(a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and<br>(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:<br>(a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and<br>(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:<br>(a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and<br>(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.   |  |

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**7.a Original Portfolio Principal Balance**



|                 |                 |    |            |   |             |
|-----------------|-----------------|----|------------|---|-------------|
| Reporting Date  | 28.02.2018      |    |            |   |             |
| Payment date    | 25.02.2018      |    |            |   |             |
| Period No       | 27              |    |            |   |             |
| Monthly Period  | Jan 2018        |    | Convention | = | 30/360 days |
| Interest Period | from 25.01.2018 | to | 25.02.2018 | = | 31 days     |

Average amount - all: 14 663

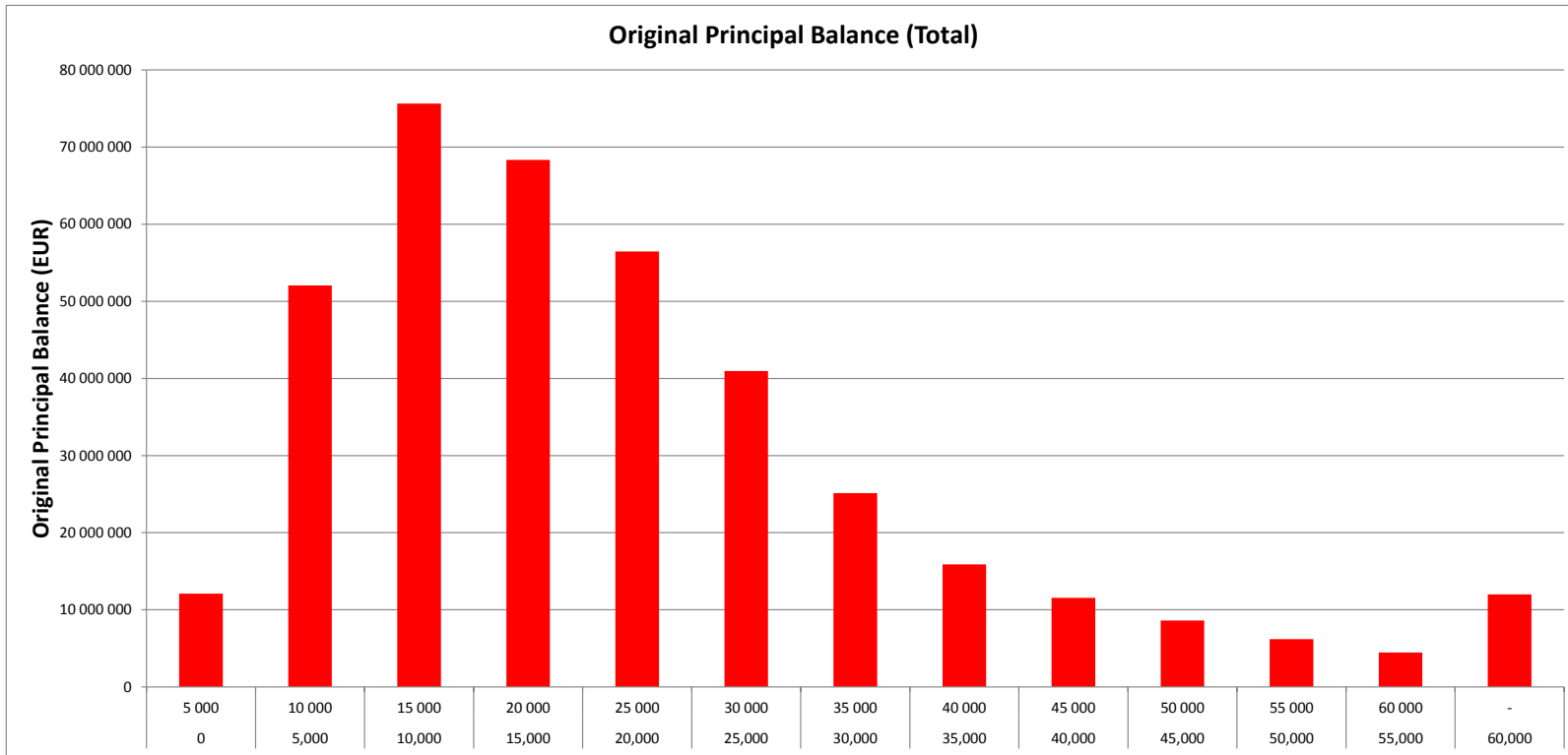
|                  | TOTAL  |        |       |                  |             |                        |              |  |  |
|------------------|--------|--------|-------|------------------|-------------|------------------------|--------------|--|--|
|                  | Min    | Max    | No    | Original 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 %                  |              |  |  |



**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**7.b Original Principal Balance Graph**

|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**8.a Outstanding Principal Balance**



|                 |            |            |            |                      |
|-----------------|------------|------------|------------|----------------------|
| Reporting Date  | 28.02.2018 |            |            |                      |
| Payment date    | 25.02.2018 |            |            |                      |
| Period No       | 27         |            |            |                      |
| Monthly Period  | from       | Jan 2018   | Convention | = 30/360 days        |
| Interest Period |            | 25.01.2018 | to         | 25.02.2018 = 31 days |

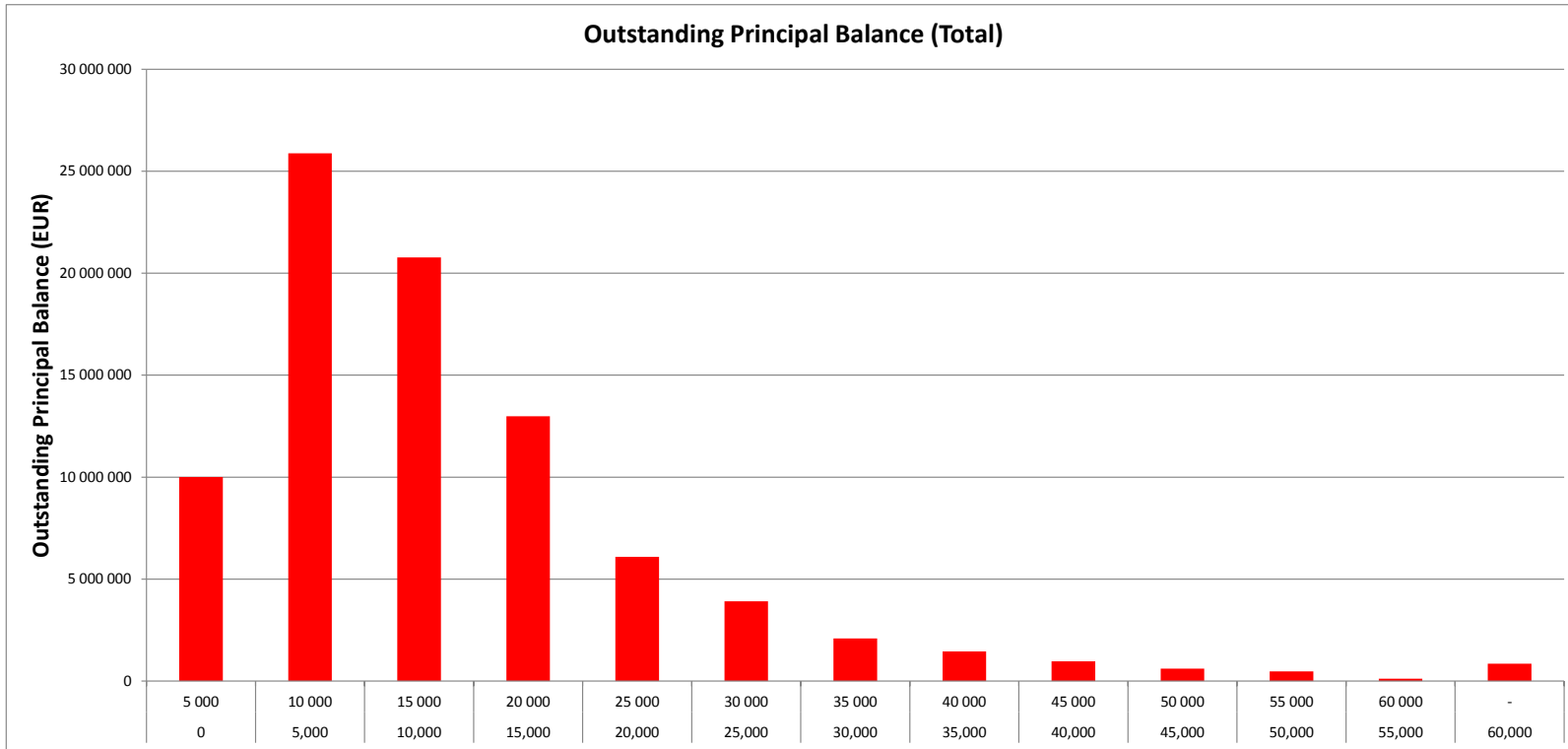
Average amount - all: 8 409

|                     | TOTAL  |        |       |                     |            |                       |              |
|---------------------|--------|--------|-------|---------------------|------------|-----------------------|--------------|
|                     | Min    | Max    | No    | Outstanding balance | %          | WA months to maturity | WA seasoning |
| Outstanding balance | 0      | 5 000  | 3 646 | 10 003 992          | 11,6 %     | 18,7                  | 34,3         |
|                     | 5 000  | 10 000 | 3 560 | 25 882 898          | 30,0 %     | 25,0                  | 33,8         |
|                     | 10 000 | 15 000 | 1 712 | 20 770 043          | 24,1 %     | 26,1                  | 33,5         |
|                     | 15 000 | 20 000 | 752   | 12 981 917          | 15,1 %     | 26,8                  | 33,3         |
|                     | 20 000 | 25 000 | 275   | 6 089 741           | 7,1 %      | 26,7                  | 33,4         |
|                     | 25 000 | 30 000 | 144   | 3 911 700           | 4,5 %      | 27,0                  | 33,1         |
|                     | 30 000 | 35 000 | 65    | 2 088 777           | 2,4 %      | 25,8                  | 33,2         |
|                     | 35 000 | 40 000 | 39    | 1 456 600           | 1,7 %      | 28,1                  | 32,1         |
|                     | 40 000 | 45 000 | 23    | 970 877             | 1,1 %      | 27,4                  | 32,8         |
|                     | 45 000 | 50 000 | 13    | 613 089             | 0,7 %      | 27,7                  | 32,9         |
|                     | 50 000 | 55 000 | 9     | 470 859             | 0,5 %      | 24,0                  | 32,3         |
|                     | 55 000 | 60 000 | 2     | 111 926             | 0,1 %      | 29,5                  | 31,5         |
|                     | 60 000 | -      | 11    | 852 922             | 1,0 %      | 25,9                  | 33,9         |
|                     | Total  |        |       | 10 251              | 86 205 342 | 100 %                 |              |

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**8.b Outstanding Principal Balance Graph**

|                 |                 |               |
|-----------------|-----------------|---------------|
| Reporting Date  | 28.02.2018      |               |
| Payment date    | 25.02.2018      |               |
| Period No       | 27              |               |
| Monthly Period  | from Jan 2018   | to 25.02.2018 |
| Interest Period | from 25.01.2018 | to 25.02.2018 |
|                 | Convention =    | 30/360 days   |
|                 | =               | 31 days       |



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**9.a Geographical Distribution**



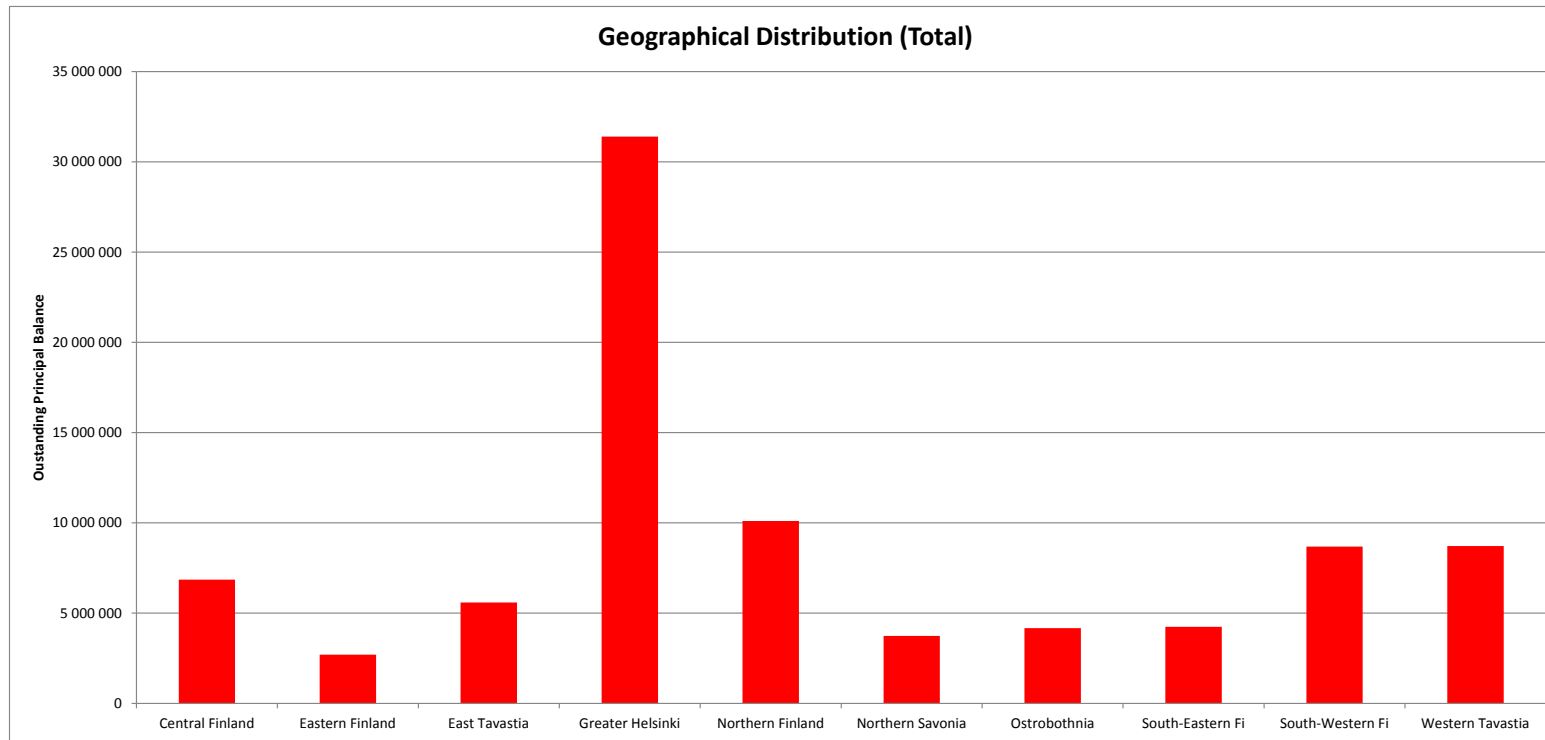
|                 |                 |    |            |   |             |
|-----------------|-----------------|----|------------|---|-------------|
| Reporting Date  | 28.02.2018      |    |            |   |             |
| Payment date    | 25.02.2018      |    |            |   |             |
| Period No       | 27              |    |            |   |             |
| Monthly Period  | Jan 2018        |    | Convention | = | 30/360 days |
| Interest Period | from 25.01.2018 | to | 25.02.2018 | = | 31 days     |

| TOTAL            |        |                     |                          |                 |              |      |
|------------------|--------|---------------------|--------------------------|-----------------|--------------|------|
| District         | No     | Outstanding balance | % of Outstanding balance | WA months to ma | WA seasoning |      |
| Central Finland  | 923    | 6 852 938           | 7,95 %                   | 24,6            |              | 33,9 |
| Eastern Finland  | 331    | 2 695 857           | 3,13 %                   | 24,9            |              | 33,7 |
| East Tavastia    | 646    | 5 595 351           | 6,49 %                   | 25,2            |              | 33,6 |
| Greater Helsinki | 3 442  | 31 396 592          | 36,42 %                  | 25,2            |              | 33,5 |
| Northern Finland | 1 177  | 10 102 413          | 11,72 %                  | 25,4            |              | 33,6 |
| Northern Savonia | 438    | 3 743 850           | 4,34 %                   | 25,1            |              | 33,5 |
| Ostrobothnia     | 605    | 4 175 299           | 4,84 %                   | 24,5            |              | 33,6 |
| South-Eastern Fi | 551    | 4 246 768           | 4,93 %                   | 25,0            |              | 34,2 |
| South-Western Fi | 1 051  | 8 683 122           | 10,07 %                  | 25,1            |              | 33,5 |
| Western Tavastia | 1 087  | 8 713 152           | 10,11 %                  | 25,5            |              | 33,3 |
|                  |        |                     |                          |                 |              |      |
|                  |        |                     |                          |                 |              |      |
| Total            | 10 251 | 86 205 342          | 100 %                    |                 |              |      |

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**9.b Geographical Distribution Graph**

|                 |                 |                             |
|-----------------|-----------------|-----------------------------|
| Reporting Date  | 28.02.2018      |                             |
| Payment date    | 25.02.2018      |                             |
| Period No       | 27              |                             |
| Monthly Period  | from Jan 2018   | to Convention = 30/360 days |
| Interest Period | from 25.01.2018 | to 25.02.2018 = 31 days     |



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**10.a Interest Rate**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |

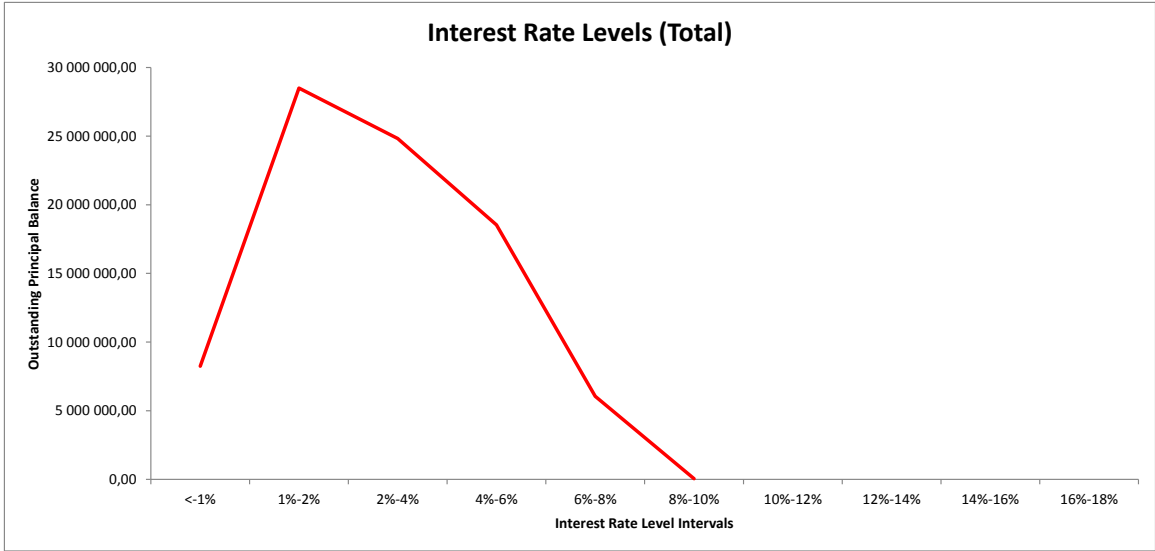
| TOTAL    |         |        |                     |                                |                       |              |
|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Min (>=) | Max (<) | No     | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| 0 1      |         | 937    | 8 246 510           | 9,57 %                         | 26,2                  | 32,6         |
| 1 2      |         | 2930   | 28 498 020          | 33,06 %                        | 25,4                  | 33,6         |
| 2 4      |         | 2702   | 24 829 324          | 28,80 %                        | 25,2                  | 33,5         |
| 4 6      |         | 2629   | 18 530 435          | 21,50 %                        | 24,2                  | 34,1         |
| 6 8      |         | 1045   | 6 052 142           | 7,02 %                         | 24,9                  | 33,4         |
| 8 10     |         | 8      | 48 912              | 0,06 %                         | 25,3                  | 35,2         |
| 10 12    |         |        |                     |                                |                       |              |
| 12 14    |         |        |                     |                                |                       |              |
| 14 16    |         |        |                     |                                |                       |              |
| 16 18    |         |        |                     |                                |                       |              |
|          |         |        |                     |                                |                       |              |
|          |         |        |                     |                                |                       |              |
|          |         |        |                     |                                |                       |              |
|          |         |        |                     |                                |                       |              |
| Total    |         | 10 251 | 86 205 342          | 100 %                          |                       |              |

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**10.b Interest Rate**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |





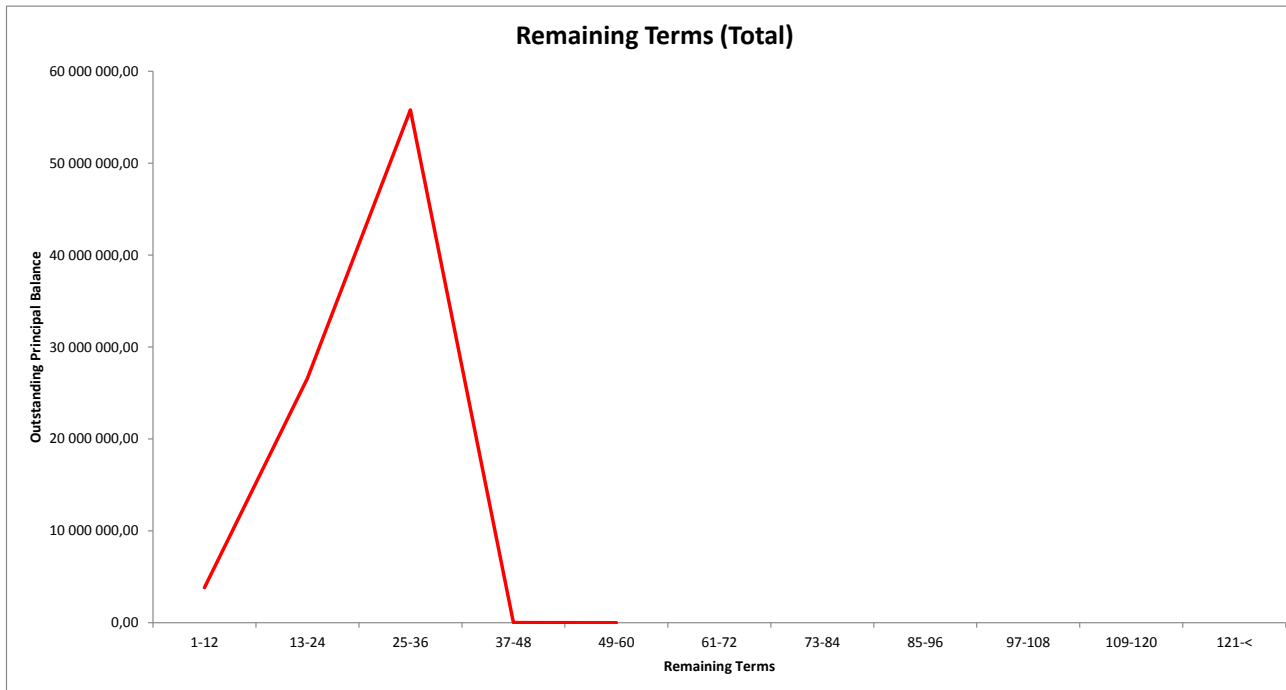


**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**11.b Remaining Terms**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**12.a Seasoning**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |

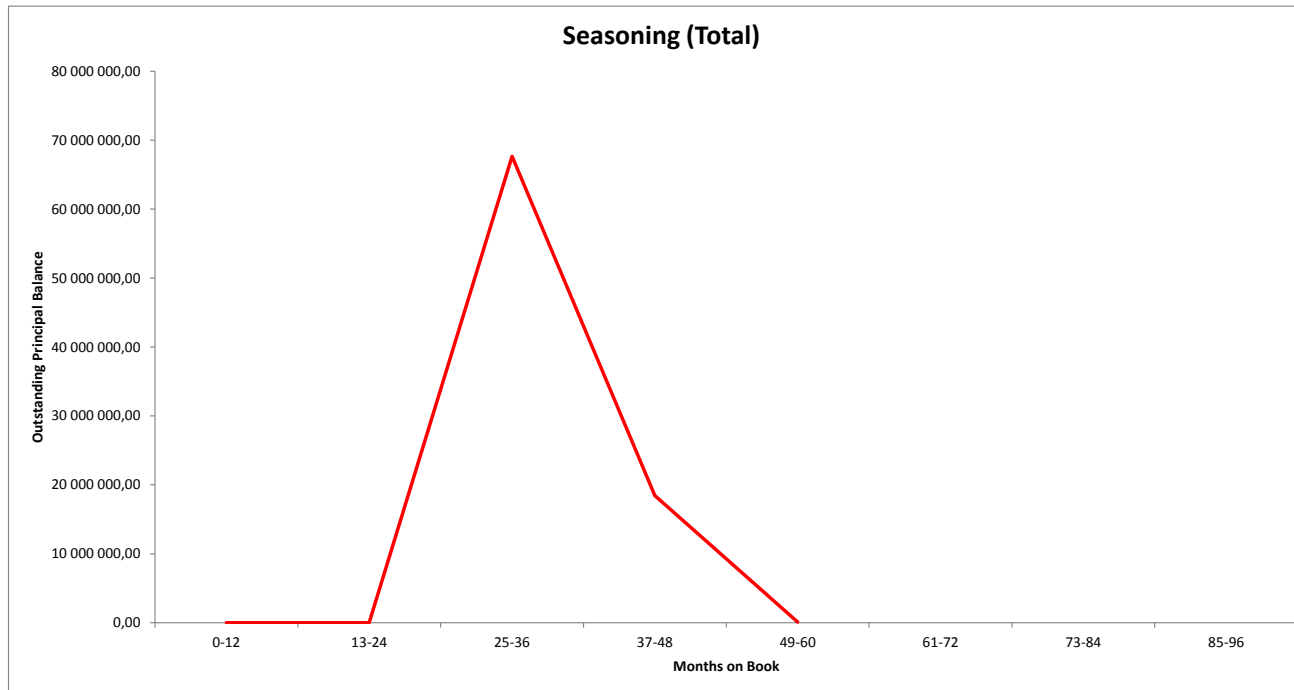
| TOTAL |     |        |                     |                          |                       |              |  |
|-------|-----|--------|---------------------|--------------------------|-----------------------|--------------|--|
| Min   | Max | No     | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |  |
| 1     | 12  | 0      | 0                   | 0,00 %                   | 0,0                   | 0,0          |  |
| 13    | 24  | 0      | 0                   | 0,00 %                   | 0,0                   | 0,0          |  |
| 25    | 36  | 7 824  | 67 661 817          | 78,49 %                  | 26,4                  | 32,1         |  |
| 37    | 48  | 2 394  | 18 442 050          | 21,39 %                  | 20,6                  | 38,8         |  |
| 49    | 60  | 33     | 101 476             | 0,12 %                   | 8,0                   | 52,1         |  |
| 61    | 72  |        |                     |                          |                       |              |  |
| 73    | 84  |        |                     |                          |                       |              |  |
| 85    | 96  |        |                     |                          |                       |              |  |
| Total |     | 10 251 | 86 205 342          | 100 %                    |                       |              |  |

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**12.b Seasoning**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**13.a Balloon loans**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |

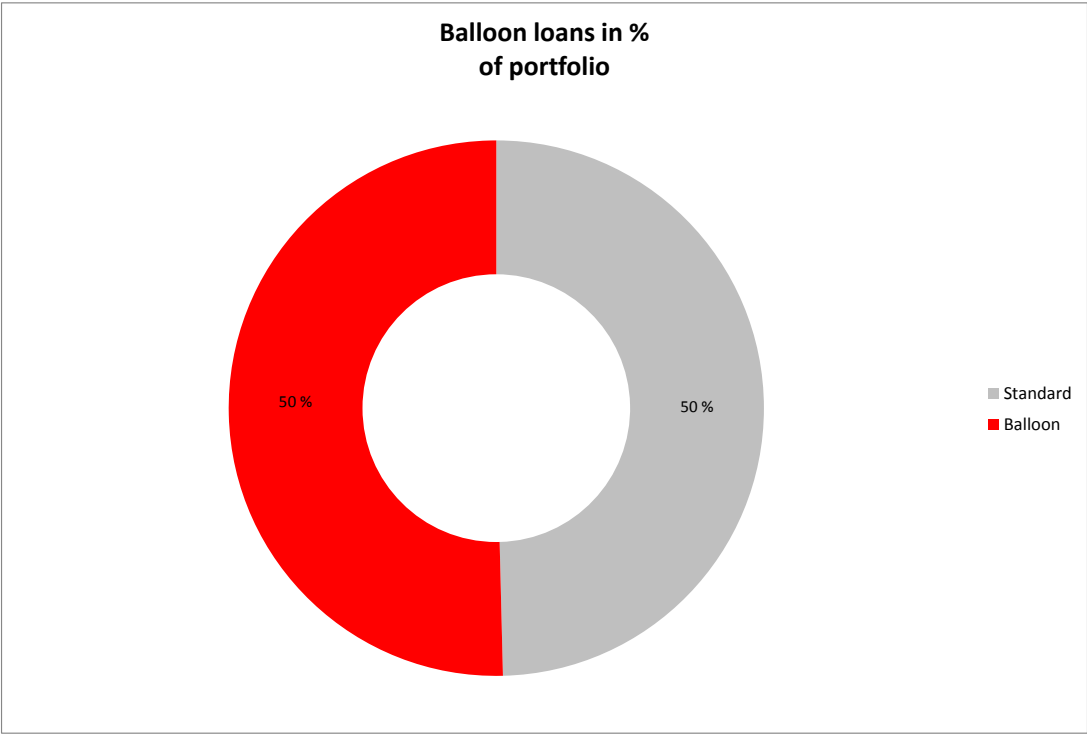
| Balloon loans in % of portfolio | TOTAL    |        |                     |                          |                |                   |                       |              |
|---------------------------------|----------|--------|---------------------|--------------------------|----------------|-------------------|-----------------------|--------------|
|                                 | Min      | No     | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
|                                 | Standard | 7 237  | 42 762 131          | 49,60 %                  | 717            | 0,00 %            | 24,3                  | 33,5         |
|                                 | Balloon  | 3 014  | 43 443 212          | 50,40 %                  | 19 487 548     | 44,86 %           | 26,0                  | 33,7         |
|                                 |          |        |                     |                          |                |                   |                       |              |
|                                 | Total    | 10 251 | 86 205 342          | 100 %                    | 19 488 266     | 22,61 %           |                       |              |

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**13.b Balloon loans**



|                 |                 |               |   |             |  |  |
|-----------------|-----------------|---------------|---|-------------|--|--|
| Reporting Date  | 28.02.2018      |               |   |             |  |  |
| Payment date    | 25.02.2018      |               |   |             |  |  |
| Period No       | 27              |               |   |             |  |  |
| Monthly Period  | Jan 2018        | Convention    | = | 30/360 days |  |  |
| Interest Period | from 25.01.2018 | to 25.02.2018 | = | 31 days     |  |  |



SCF Rahoituspalvelut I DAC  
 Monthly Investor Report

14.a # loans per borrower



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |

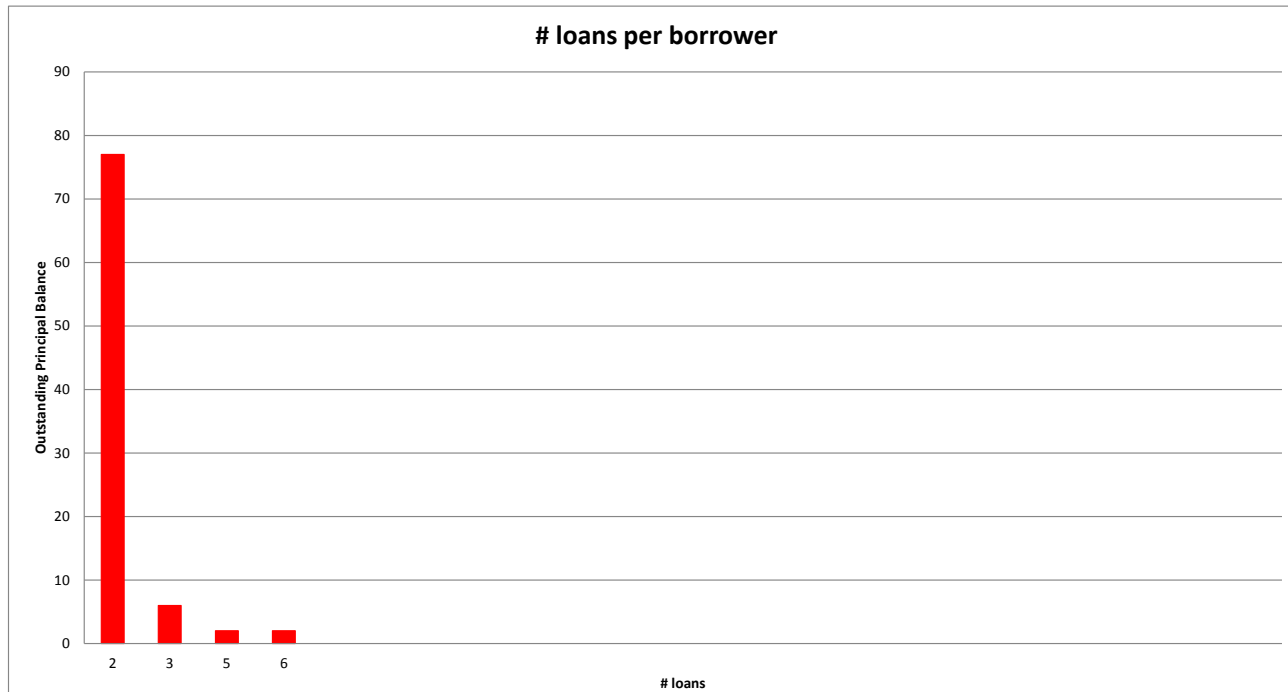
|                      | TOTAL                 |                         |                     |         |
|----------------------|-----------------------|-------------------------|---------------------|---------|
|                      | Total number of loans | Total number of debtors | Outstanding balance | %       |
| # loans per borrower | 1                     | 10057                   | 84 237 861          | 97,72 % |
|                      | 2                     | 77                      | 1 553 145           | 1,80 %  |
|                      | 3                     | 6                       | 152 918             | 0,18 %  |
|                      | 5                     | 2                       | 108 128             | 0,13 %  |
|                      | 6                     | 2                       | 153 290             | 0,18 %  |
|                      |                       |                         |                     |         |
|                      |                       |                         |                     |         |
|                      |                       |                         |                     |         |
|                      |                       |                         |                     |         |
|                      |                       |                         |                     |         |
|                      |                       |                         |                     |         |
|                      |                       |                         |                     |         |
|                      |                       |                         |                     |         |
|                      |                       |                         |                     |         |
|                      |                       |                         |                     |         |
|                      |                       |                         |                     |         |
|                      | Total:                | 10 144                  | 86 205 342          | 100,0 % |

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

14.b # loans per borrower



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

15.a Amortization Profile



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |

| Period | TOTAL           |                 |              |          |        |            |
|--------|-----------------|-----------------|--------------|----------|--------|------------|
|        | Opening Balance | Closing Balance | Amortization | Interest | Yield  | Percentage |
| 1      | 86 205 342      | 83 154 296      | 3 051 047    | 232 110  | 3,28 % | 96,46 %    |
| 2      | 83 154 296      | 80 208 364      | 2 945 932    | 223 700  | 3,28 % | 93,04 %    |
| 3      | 80 208 364      | 77 226 583      | 2 981 781    | 215 483  | 3,27 % | 89,58 %    |
| 4      | 77 226 583      | 74 284 252      | 2 942 331    | 207 144  | 3,27 % | 86,17 %    |
| 5      | 74 284 252      | 71 461 030      | 2 823 222    | 198 985  | 3,26 % | 82,90 %    |
| 6      | 71 461 030      | 68 627 984      | 2 833 047    | 191 078  | 3,26 % | 79,61 %    |
| 7      | 68 627 984      | 65 913 342      | 2 714 642    | 183 178  | 3,25 % | 76,46 %    |
| 8      | 65 913 342      | 63 163 276      | 2 750 066    | 175 604  | 3,24 % | 73,27 %    |
| 9      | 63 163 276      | 60 440 516      | 2 722 760    | 167 988  | 3,24 % | 70,11 %    |
| 10     | 60 440 516      | 57 815 052      | 2 625 463    | 160 401  | 3,23 % | 67,07 %    |
| 11     | 57 815 052      | 55 211 795      | 2 603 258    | 153 101  | 3,22 % | 64,05 %    |
| 12     | 55 211 795      | 52 593 423      | 2 618 372    | 145 851  | 3,22 % | 61,01 %    |
| 13     | 52 593 423      | 50 028 062      | 2 565 361    | 138 540  | 3,21 % | 58,03 %    |
| 14     | 50 028 062      | 47 446 916      | 2 581 145    | 131 419  | 3,20 % | 55,04 %    |
| 15     | 47 446 916      | 44 884 716      | 2 562 200    | 124 265  | 3,19 % | 52,07 %    |
| 16     | 44 884 716      | 42 421 136      | 2 463 580    | 117 110  | 3,18 % | 49,21 %    |
| 17     | 42 421 136      | 39 921 266      | 2 499 870    | 110 297  | 3,17 % | 46,31 %    |
| 18     | 39 921 266      | 37 486 648      | 2 434 618    | 103 285  | 3,15 % | 43,49 %    |
| 19     | 37 486 648      | 34 730 472      | 2 756 176    | 96 573   | 3,14 % | 40,29 %    |
| 20     | 34 730 472      | 31 517 194      | 3 213 278    | 88 786   | 3,11 % | 36,56 %    |
|        |                 |                 |              |          |        |            |
|        |                 |                 |              |          |        |            |

Amortization profile (first 20 periods)

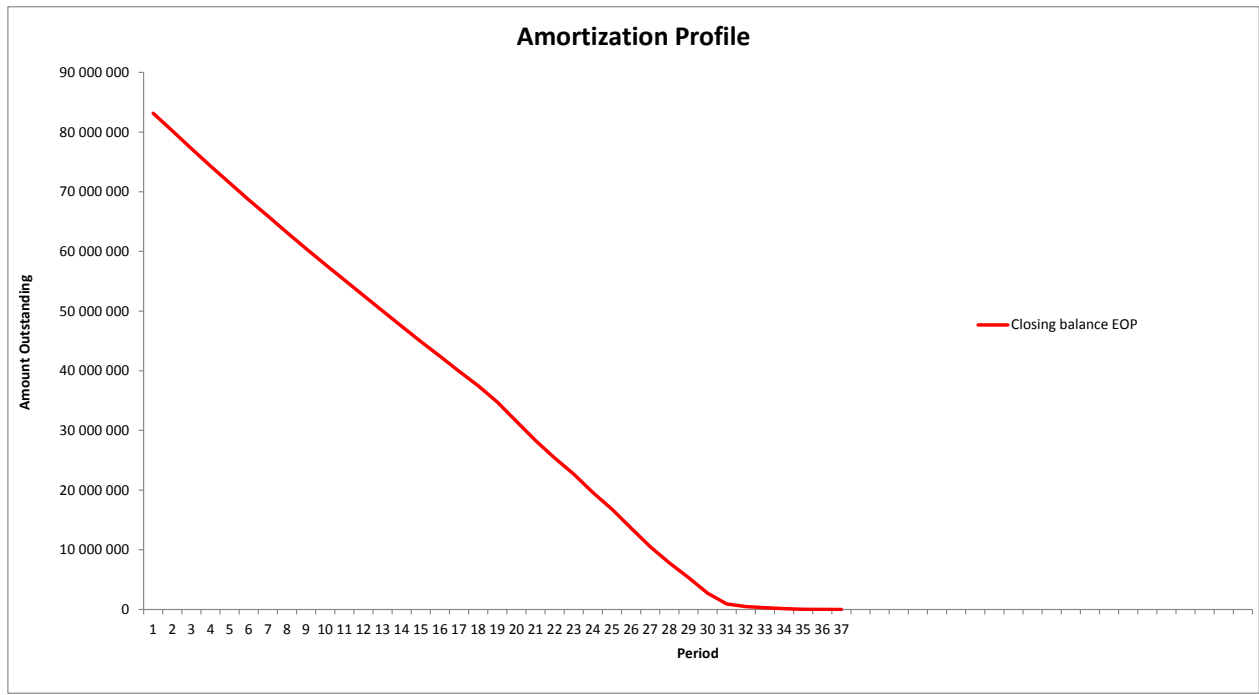


**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**15.b Amortization Profile**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

16.a Payment Holidays



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |

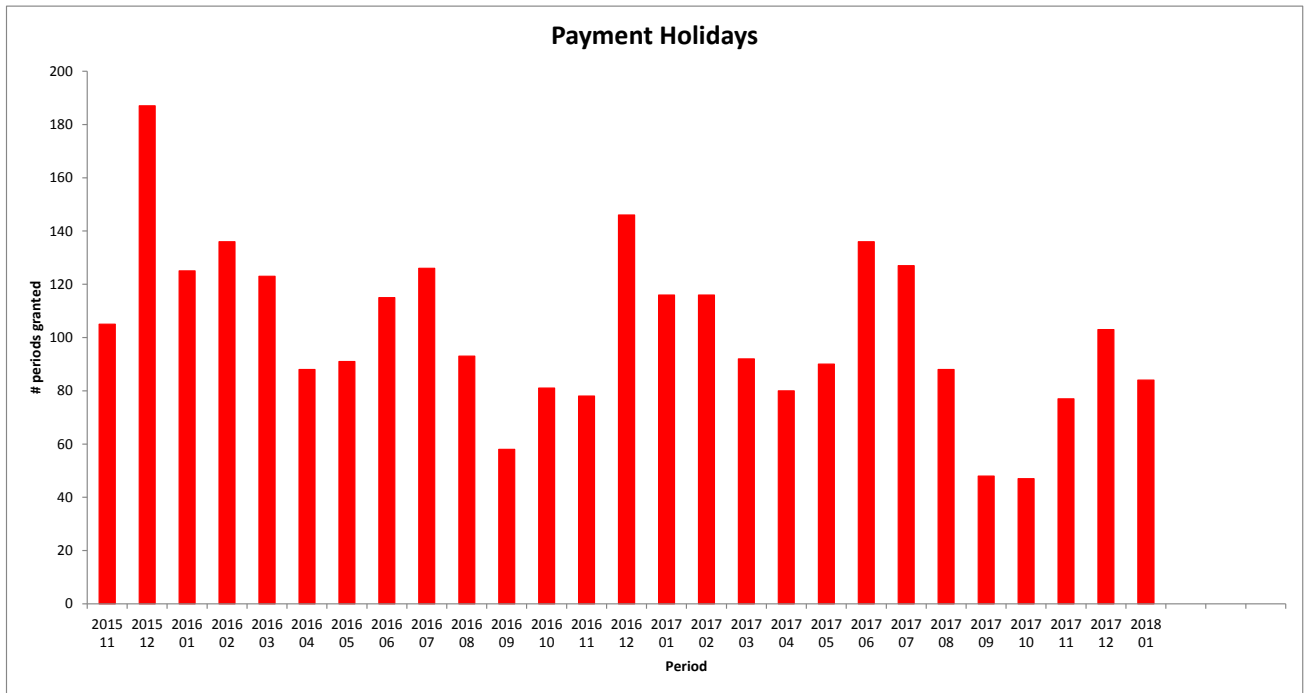
| TOTAL   |       |                           |                 |                 |  |
|---------|-------|---------------------------|-----------------|-----------------|--|
| Period  | No    | Number of periods granted | Sum of Payments | Closing Balance |  |
| 2015 11 | 105   | 172                       | 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       |  |
| 2018 01 | 84    | 116                       | 33 665          | 874 614         |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
| Total:  | 2 756 | 3 771                     | 1 150 023       | 37 335 109      |  |

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

16.b Payment Holidays



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**17.a Downpayment**



|                 |                 |               |            |   |             |
|-----------------|-----------------|---------------|------------|---|-------------|
| Reporting Date  | 28.02.2018      |               |            |   |             |
| Payment date    | 25.02.2018      |               |            |   |             |
| Period No       | 27              |               |            |   |             |
| Monthly Period  | Jan 2018        |               | Convention | = | 30/360 days |
| Interest Period | from 25.01.2018 | to 25.02.2018 |            | = | 31 days     |

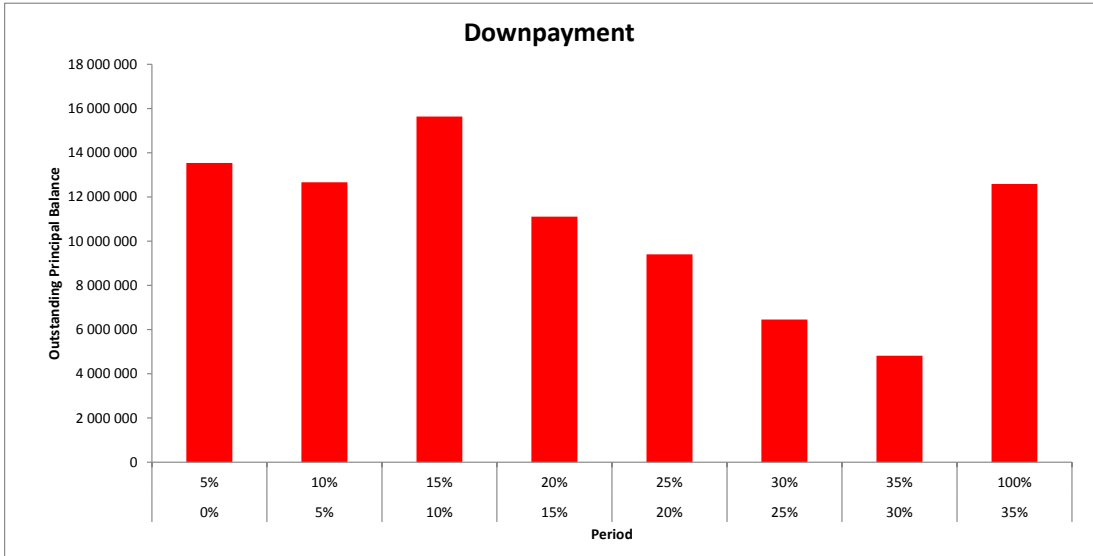
| TOTAL         |          |         |        |                     |        |                       |              |
|---------------|----------|---------|--------|---------------------|--------|-----------------------|--------------|
| Downpayment % | Min (>=) | Max (<) | No     | Outstanding balance | %      | WA months to maturity | WA seasoning |
|               | 0 %      | 5 %     | 1 352  | 13 532 262          | 15,7 % | 26,3                  | 33,7         |
|               | 5 %      | 10 %    | 1 323  | 12 661 458          | 14,7 % | 26,1                  | 33,5         |
|               | 10 %     | 15 %    | 1 748  | 15 639 849          | 18,1 % | 25,2                  | 33,7         |
|               | 15 %     | 20 %    | 1 204  | 11 112 151          | 12,9 % | 25,3                  | 33,6         |
|               | 20 %     | 25 %    | 1 081  | 9 402 336           | 10,9 % | 25,1                  | 33,4         |
|               | 25 %     | 30 %    | 778    | 6 452 688           | 7,5 %  | 24,2                  | 34,0         |
|               | 30 %     | 35 %    | 622    | 4 818 422           | 5,6 %  | 24,0                  | 33,6         |
|               | 35 %     | 100 %   | 2 143  | 12 586 177          | 14,6 % | 23,7                  | 33,2         |
|               | Total    |         | 10 251 | 86 205 342          | 100 %  |                       |              |

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

17.b Downpayment



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

**18.a Vehicle Condition**



|                 |                 |               |   |             |  |
|-----------------|-----------------|---------------|---|-------------|--|
| Reporting Date  | 28.02.2018      |               |   |             |  |
| Payment date    | 25.02.2018      |               |   |             |  |
| Period No       | 27              |               |   |             |  |
| Monthly Period  | Jan 2018        | Convention    | = | 30/360 days |  |
| Interest Period | from 25.01.2018 | to 25.02.2018 | = | 31 days     |  |

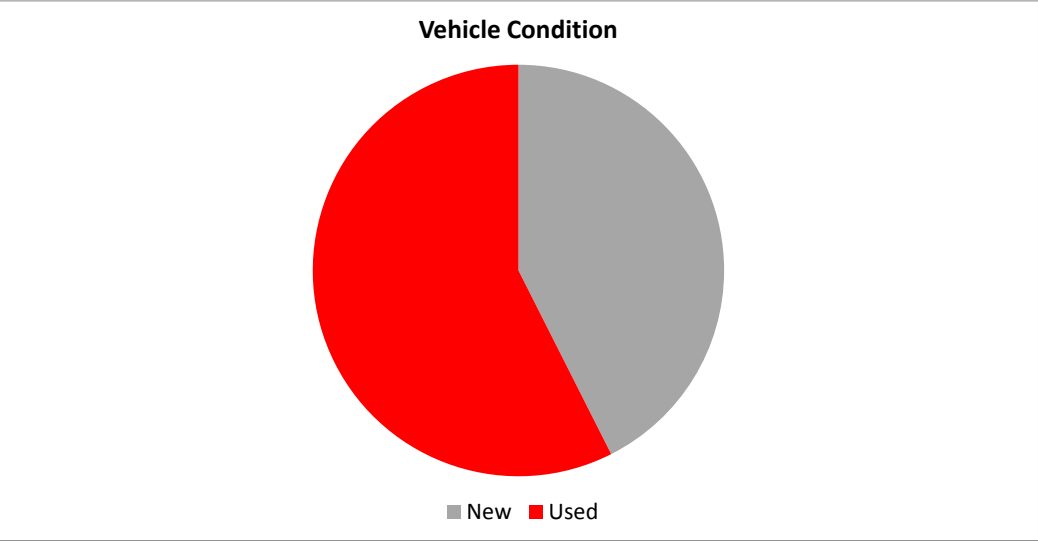
| Vehicle condition | TOTAL             |        |                     |        |                       |              |
|-------------------|-------------------|--------|---------------------|--------|-----------------------|--------------|
|                   | Vehicle condition | No     | Outstanding balance | %      | WA months to maturity | WA seasoning |
| New               |                   | 3 206  | 36 684 108          | 42,6 % | 25,3                  | 33,6         |
| Used              |                   | 7 045  | 49 521 234          | 57,4 % | 25,0                  | 33,5         |
|                   |                   |        |                     |        |                       |              |
| Total             |                   | 10 251 | 86 205 342          | 100 %  |                       |              |

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

18.b Vehicle Condition



|                 |                 |               |   |             |  |
|-----------------|-----------------|---------------|---|-------------|--|
| Reporting Date  | 28.02.2018      |               |   |             |  |
| Payment date    | 25.02.2018      |               |   |             |  |
| Period No       | 27              |               |   |             |  |
| Monthly Period  | Jan 2018        | Convention    | = | 30/360 days |  |
| Interest Period | from 25.01.2018 | to 25.02.2018 | = | 31 days     |  |



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

19.a Borrower Type



|                 |                 |    |            |   |             |
|-----------------|-----------------|----|------------|---|-------------|
| Reporting Date  | 28.02.2018      |    |            |   |             |
| Payment date    | 25.02.2018      |    |            |   |             |
| Period No       | 27              |    |            |   |             |
| Monthly Period  | Jan 2018        |    | Convention | = | 30/360 days |
| Interest Period | from 25.01.2018 | to | 25.02.2018 | = | 31 days     |

| TOTAL         |               |        |                     |        |                       |              |
|---------------|---------------|--------|---------------------|--------|-----------------------|--------------|
| Borrower Type | Borrower type | No     | Outstanding balance | %      | WA months to maturity | WA seasoning |
|               | Company       | 1 285  | 14 387 367          | 16,7 % | 23,7                  | 33,4         |
|               | Private       | 8 966  | 71 817 975          | 83,3 % | 25,4                  | 33,6         |
|               |               |        |                     |        |                       |              |
|               | Total         | 10 251 | 86 205 342          | 100 %  |                       |              |

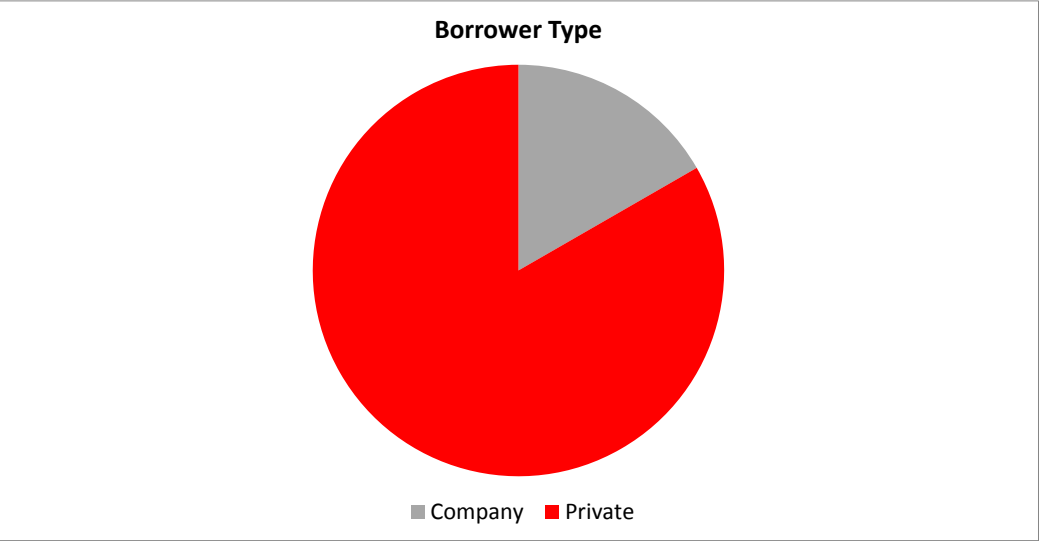


**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**19.b Borrower Type**



|                 |                 |    |            |   |             |
|-----------------|-----------------|----|------------|---|-------------|
| Reporting Date  | 28.02.2018      |    |            |   |             |
| Payment date    | 25.02.2018      |    |            |   |             |
| Period No       | 27              |    |            |   |             |
| Monthly Period  | Jan 2018        |    | Convention | = | 30/360 days |
| Interest Period | from 25.01.2018 | to | 25.02.2018 | = | 31 days     |



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**20.a Vehicle type**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |

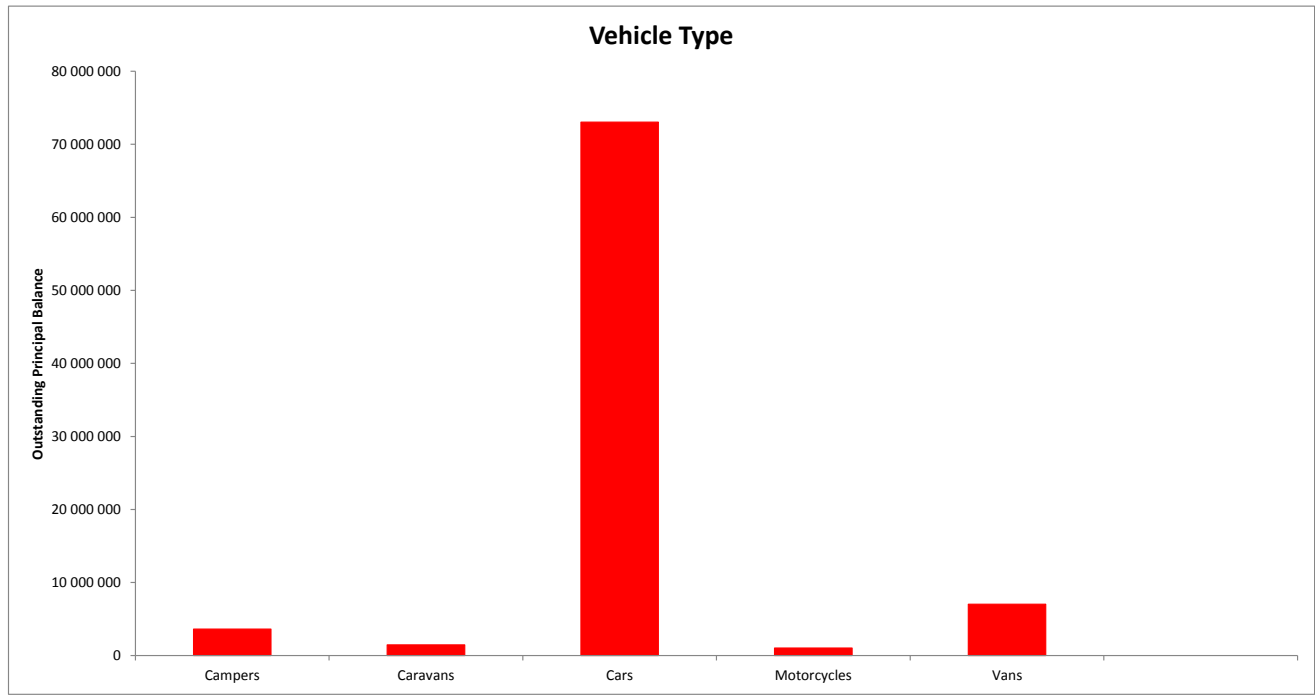
| TOTAL        |             |        |                     |                          |                       |              |
|--------------|-------------|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min         | No     | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
|              | Campers     | 225    | 3 633 697           | 4,22 %                   | 26,0                  | 33,04        |
|              | Caravans    | 179    | 1 473 988           | 1,71 %                   | 26,0                  | 33,55        |
|              | Cars        | 8 851  | 73 034 543          | 84,72 %                  | 25,2                  | 33,62        |
|              | Motorcycles | 222    | 1 037 855           | 1,20 %                   | 25,0                  | 32,47        |
|              | Vans        | 774    | 7 025 260           | 8,15 %                   | 24,1                  | 33,49        |
|              |             |        |                     |                          |                       |              |
|              |             | 10 251 | 86 205 342          | 100 %                    |                       |              |

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**20.b Vehicle type**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**21.a Restructured Loans**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 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                   |
| 2018 01 | 1  | 5 440               |
|         |    |                     |
|         |    |                     |
|         | 11 | 119 821             |

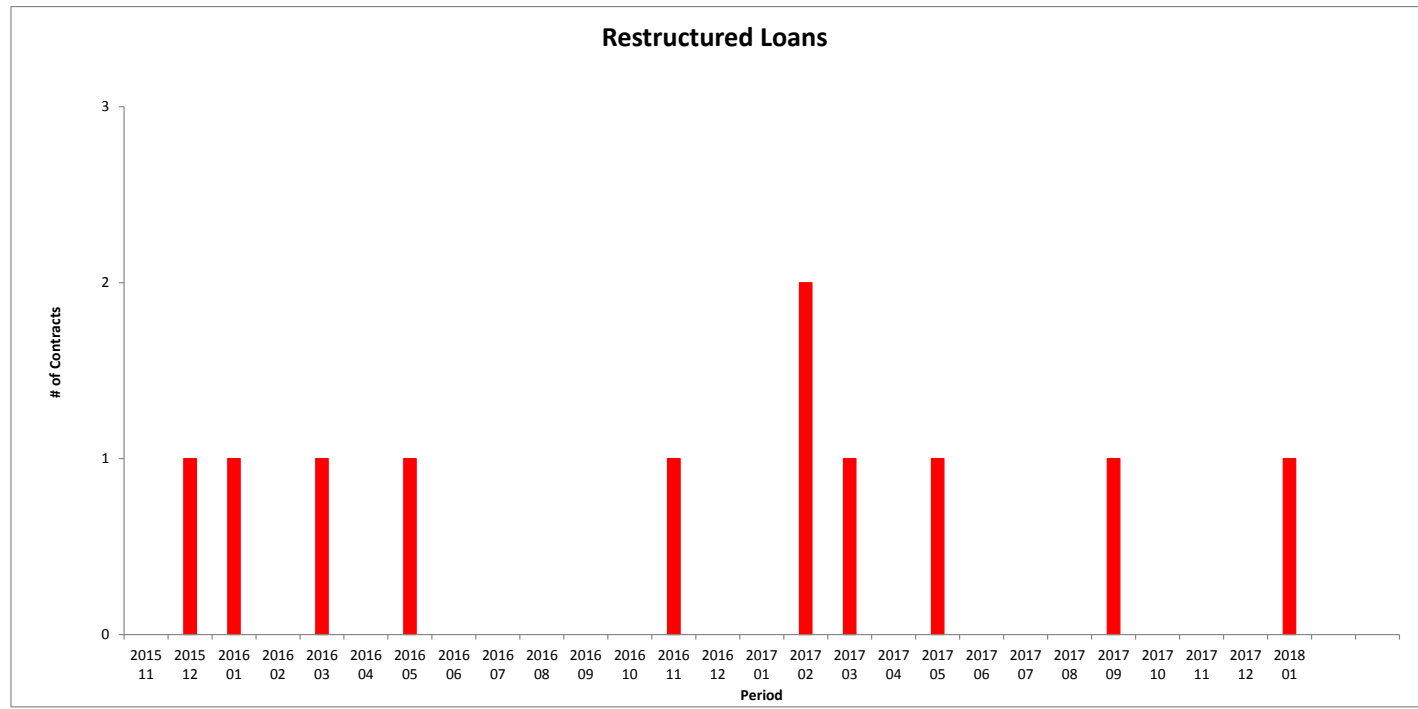
Restructured

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

**21.b Restructured Loans**



|                 |                 |               |   |             |  |
|-----------------|-----------------|---------------|---|-------------|--|
| Reporting Date  | 28.02.2018      |               |   |             |  |
| Payment date    | 25.02.2018      |               |   |             |  |
| Period No       | 27              |               |   |             |  |
| Monthly Period  | Jan 2018        | Convention    | = | 30/360 days |  |
| Interest Period | from 25.01.2018 | to 25.02.2018 | = | 31 days     |  |



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

22.a Dynamic Interest rate



|                 |            |            |    |            |               |
|-----------------|------------|------------|----|------------|---------------|
| Reporting Date  | 28.02.2018 |            |    |            |               |
| Payment date    | 25.02.2018 |            |    |            |               |
| Period No       | 27         |            |    |            |               |
| Monthly Period  | from       | Jan 2018   | to | Convention | = 30/360 days |
| Interest Period |            | 25.01.2018 |    | 25.02.2018 | = 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 %           |
| 2018 01 | 86 205 342      | 3,23 %           |
|         |                 |                  |
|         |                 |                  |
|         |                 |                  |

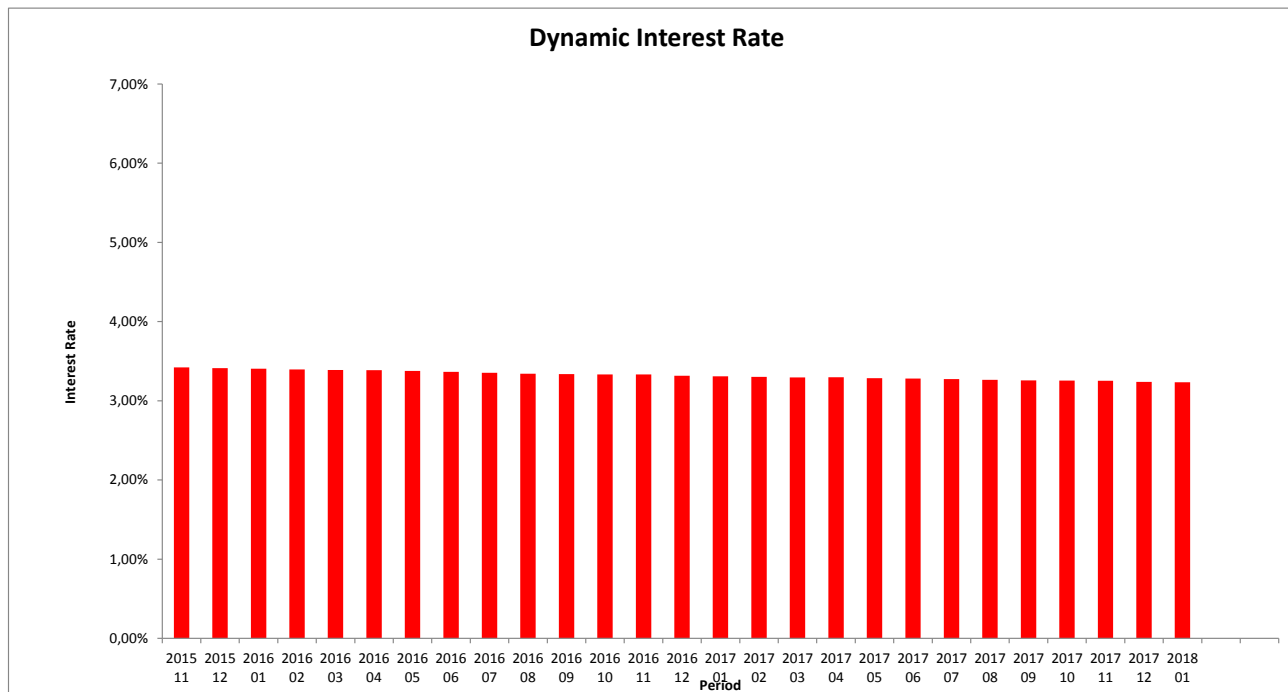
Interest rate evolution

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

22.b Dynamic Interest Rate



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

23.a Dynamic Pre-Payments



|                 |                 |               |
|-----------------|-----------------|---------------|
| Reporting Date  | 28.02.2018      |               |
| Payment date    | 25.02.2018      |               |
| Period No       | 27              |               |
| Monthly Period  | from Jan 2018   | to            |
| Interest Period | from 25.01.2018 | to 25.02.2018 |
| Convention      | =               | 30/360 days   |
|                 | =               | 31 days       |

|                    | TOTAL     |                     |                 |            |
|--------------------|-----------|---------------------|-----------------|------------|
|                    | Period    | Sum of Pre-Payments | Closing Balance | CPR Annual |
| Dynamic Prepayment | 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 %          |            |
| 2018 01            | 3 683 690 | 86 205 342          | 40,8 %          |            |
|                    |           |                     |                 |            |
|                    |           |                     |                 |            |
|                    |           |                     |                 |            |
|                    |           |                     |                 |            |
|                    |           |                     |                 |            |
|                    |           |                     |                 |            |

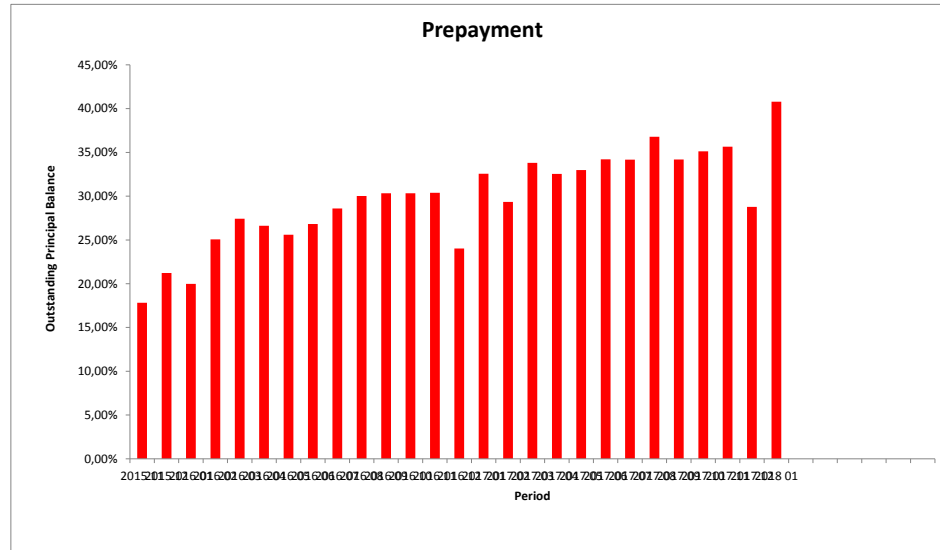


SCF Rahoituspalvelut I DAC  
Monthly Investor Report

23.b Dynamic Pre-Payments



|                 |                 |               |               |
|-----------------|-----------------|---------------|---------------|
| Reporting Date  | 28.02.2018      |               |               |
| Payment date    | 25.02.2018      |               |               |
| Period No       | 27              |               |               |
| Monthly Period  | Jan 2018        | Convention    | = 30/360 days |
| Interest Period | from 25.01.2018 | to 25.02.2018 | = 31 days     |



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

24. Delinquency



|                 |                 |               |   |             |
|-----------------|-----------------|---------------|---|-------------|
| Reporting Date  | 28.02.2018      |               |   |             |
| Payment date    | 25.02.2018      |               |   |             |
| Period No       | 27              |               |   |             |
| Monthy Period   | Jan 2018        | Convention    | = | 30/360 days |
| Interest Period | from 25.01.2018 | to 25.02.2018 | = | 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                  |
| 2015 | 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              |
| 2017 | 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              | 259 906        | 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              |
| 2018 | 1   | 86 205 342        | 9 368            | 78 197 637      | 727           | 6 445 686    | 105            | 1 101 622     | 35             | 313 836       | 10              | 108 765        | 6                | 37 796          |                  |                 | 9                  | 61 593               |
|      | 2   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 3   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 4   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 5   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 6   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 7   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 8   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 9   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 10  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 11  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 12  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



|                 |                 |               |
|-----------------|-----------------|---------------|
| Reporting Date  | 28.02.2018      |               |
| Payment date    | 25.02.2018      |               |
| Period No       | 27              |               |
| Monthly Period  | from Jan 2018   | to 25.02.2018 |
| Interest Period | from 25.01.2018 | to 25.02.2018 |
|                 | Convention =    | 30/360 days   |
|                 | =               | 31 days       |

| Default Quarter | Default Amount | Recovery Quarter<br>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                              |            |                 |      |            |                 |      |            |                 |         |            |                 |         |            |                 |         |         |         |         |
| 2018 1          | 61 593         | 9                               |            |                 |      |            |                 |      |            |                 |         |            |                 |         |            |                 |         |         |         |         |

| Default Quarter | Default Amount | Recovery Quarter<br>No Of Loans | 2017 Q1    |                |         | 2017 Q2    |                |         | 2017 Q3    |                |         | 2017 Q4    |                |         | 2018 Q1    |                |         |  |  |  |
|-----------------|----------------|---------------------------------|------------|----------------|---------|------------|----------------|---------|------------|----------------|---------|------------|----------------|---------|------------|----------------|---------|--|--|--|
|                 |                |                                 | Recoveries | Cum.Recoveries | Loss    | 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  | 325        | 186 307        | 58 744  |  |  |  |
| 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 | 2 033      | 243 352        | 203 486 |  |  |  |
| 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  | 3 912      | 348 967        | 53 030  |  |  |  |
| 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  | 664        | 230 120        | 80 441  |  |  |  |
| 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  | 2 451      | 681 187        | 34 345  |  |  |  |
| 2017 2          | 353 763        | 41                              |            |                |         | 79 736     | 79 736         | 274 028 | 94 815     | 174 551        | 179 213 | 8 020      | 182 571        | 171 193 | 24 000     | 206 571        | 147 193 |  |  |  |
| 2017 3          | 368 391        | 32                              |            |                |         |            |                |         | 198 814    | 198 814        | 169 577 | 113 892    | 312 707        | 55 684  | 19 683     | 332 389        | 36 002  |  |  |  |
| 2017 4          | 260 958        | 32                              |            |                |         |            |                |         |            |                |         | 29 158     | 29 158         | 231 800 | 8 469      | 37 627         | 223 332 |  |  |  |
| 2018 1          | 61 593         | 9                               |            |                |         |            |                |         |            |                |         |            |                |         | 2 005      | 2 005          | 59 588  |  |  |  |

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**26. Priority of Payments**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |

**Purchaser Priority of Payments**

|   |   |              |     |
|---|---|--------------|-----|
| Purchaser Available Distribution Amount     | + | 7 393 637,40 | EUR |
| Senior Expenses                             | - | 46 699,39    | EUR |
| Servicing Fee                               | - | 37 116,19    | EUR |
| Servicer Advance Reserve Fund Replenishment | - | -            | EUR |
| Interest on Loan to Issuer                  | - | 329 112,98   | EUR |
| Principal on Loan to Issuer                 | - | 6 980 708,84 | EUR |
|   |   | -            |     |

**Issuer Priority of Payments**

|  |   |              |     |
|--|---|--------------|-----|
| Issuer Available Distribution Amount                                   | + | 8 099 942,08 | EUR |
| Senior Expenses  | - | 34 519,31    | EUR |
| Interest Class A   | - | 2 868,00     | EUR |
| Interest Class B   | - | 19 267,00    | EUR |
| Credit the Reserve Account up to the required Liquidity Reserve Amount | - | 696 860,51   | 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  | - | 6 980 708,84 | 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                                      | - | 117,77       | EUR |
| Principal Issuer Subordinated Loan                                     | - | 58 740,43    | EUR |
| Payment to Purchaser   | - | 210 451,64   | EUR |

**Purchaser Priority of Payments: Second Pass**

|  |   |            |     |
|--|---|------------|-----|
| Available Distribution Amount                  | + | 210 451,64 | EUR |
| Interest on Purchaser Subordinated Loan (SAF)  | - | 15,59      | EUR |
| Principal on Purchaser Subordinated Loan (SAF) | - | -          | EUR |
| Payment of residual funds to Seller            | = | 210 436,06 | EUR |

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**27. Transaction Costs**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |

| Transaction Costs                                    | Currency | All Notes    | Class A    | Class B    | Class C    | Class D    | Class E    | Class F      |
|--|----------|--------------|------------|------------|------------|------------|------------|--------------|
| Senior Expenses                                      | EUR      | 46 699,39    |            |            |            |            |            |              |
| Interest accrued for the Period                      | EUR      | 109 068,00   | 2 868,00   | 19 267,00  | 6 283,00   | 6 650,00   | 19 250,00  | 54 750,00    |
| Cumulative Interest accrued                          | EUR      | 3 526 882,00 | 563 902,00 | 537 549,00 | 175 296,00 | 185 535,00 | 537 075,00 | 1 527 525,00 |
| Interest Payments                                    | EUR      | 109 068,00   | 2 868,00   | 19 267,00  | 6 283,00   | 6 650,00   | 19 250,00  | 54 750,00    |
| Cumulative Interest Payments                         | EUR      | 3 526 882,00 | 563 902,00 | 537 549,00 | 175 296,00 | 185 535,00 | 537 075,00 | 1 527 525,00 |
| Interest accrued on Subordinated Loan for the Period | EUR      | 117,77       |            |            |            |            |            |              |
| Cumulative Interest accrued on Subordinated Loan     | EUR      | 11 690,82    |            |            |            |            |            |              |
| Interest Payments on Subordinated Loan               | EUR      | 117,77       |            |            |            |            |            |              |
| Cumulative Interest Payments on Subordinated Loan    | EUR      | 11 690,82    |            |            |            |            |            |              |
| Unpaid Interest for the Period                       | EUR      | -            |            |            |            |            |            |              |
| Cumulative Unpaid Interest                           | EUR      | -            |            |            |            |            |            |              |

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**28. Contact Details**



**Santander Consumer Bank AS**

**Financial Markets**

|                      |                 |   |
|----------------------|-----------------|---|
| Anders Bruun-Olsen   | +47 21 08 37 70 | anders.bruun.olsen@santanderconsumer.no   |
| Priscilla Halverson  | +47 21 08 37 72 | priscilla.halverson@santanderconsumer.no  |
| Morten Holme         | +47 92 82 38 33 | anders.fuglsang@santanderconsumer.no      |
| Joachim Joveng Rogne | +47 48 23 86 32 | joachim.joveng.rogne@santanderconsumer.no |

**Risk**

|          |                 |                               |
|----------|-----------------|-------------------------------|
| Ayan Ali | +47 48 50 46 46 | ayan.ali@santanderconsumer.no |
|----------|-----------------|-------------------------------|

|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 28.02.2018                    |                          |
| Payment date    | 25.02.2018                    |                          |
| Period No       | 27                            |                          |
| Monthly Period  | Jan 2018                      | Convention = 30/360 days |
| Interest Period | from 25.01.2018 to 25.02.2018 | = 31 days                |