

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.08.2017				
Payment date	25.08.2017			Following payment dates:	25.09.2017
Period No	21				25.10.2017
Monthly Period	Jul 2017			Convention	= 30/360 days
Interest Period	from 25.07.2017	to	25.08.2017	=	31 days
Cut-Off date	31.07.2017				

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1. Portfolio Information



Reporting Date	29.08.2017			
Payment date	25.08.2017			
Period No	21			
Monthly Period	Jul 2017	Convention =		30/360 days
Interest Period	from 25.07.2017	to 25.08.2017	=	31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	138 048 715,99 EUR	147 001 389,86 EUR
Scheduled Loan Principal Repayments	3 812 447,62 EUR	4 065 372,63 EUR
Prepayments	4 440 139,80 EUR	4 733 664,94 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	8 252 587,42 EUR	8 799 037,57 EUR
New Defaulted Auto Loans in Period	130 593,76 EUR	153 636,30 EUR
Closing Balance	129 665 534,81 EUR	138 048 715,99 EUR
Total revenue collections		
Revenue and fees received on loan balances	557 310,88 EUR	604 532,65 EUR
Recoveries on loans in default	64 729,48 EUR	133 569,77 EUR
Total Revenue Received in Period	622 040,36 EUR	738 102,42 EUR
# Loans		
At beginning of period	14 011 Loans	14 569 Loans
Paid in Full	526 Loans	543 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	8 Loans	15 Loans
At end of period	13 477 Loans	14 011 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	8 872 096 EUR	9 534 423 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	8 872 096 EUR	9 534 423 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 816 234 EUR	9 476 869 EUR
b. Reserve Fund	1 235 014 EUR	1 329 596 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	10 051 248 EUR	10 806 465 EUR

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3. Reserve Accounts



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Note Balance

Beginning of Period	138 048 715,99	EUR
End of Period	129 665 534,81	EUR

Reserve Fund

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

Liquidity Balance

Beginning of Period	0,9 %	1 235 013,90	EUR
Cash Outflow		1 235 013,90	EUR
Cash Inflow		1 145 487,16	EUR
End of Period	0,8 %	1 145 487,16	EUR
Required Reserve Amount	0,8 %	1 145 487,16	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut I DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

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4. Performance Data



Reporting Date	29.08.2017	
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Asset Balance

Beginning of Period	138 048 715,99	EUR
End of Period	129 665 534,81	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	117 406 572,47	90,55 %	12 322
1-29 days past due	10 046 920,30	7,75 %	954

Delinquent Receivables:

30-59 days past due	1 601 866,02	1,24 %	147
60-89 days past due	302 079,30	0,23 %	30
90-119 days past due	123 306,22	0,10 %	11
120-149 days past due	109 647,47	0,08 %	8
150-179 days past due	75 143,03	0,06 %	5
Total Performing and Delinquent	129 665 535	100,00 %	13 477

Current Period Defaults	130 593,76		8
Cumulative Defaults	2 376 791,19		210
Current Period Recoveries	64 729,48		
Cumulative Recoveries	1 518 690,97		

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

NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	129 665 534,81
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	129 665 534,81
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



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1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	86,98 %	6,99 %	1,49 %	0,98 %	1,69 %	1,87 %
Legal Final Maturity Date		25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024
Rating (Fitch/Moody's)		AAA / AAA	AA+/Aaa	A+/Aa1	A+/Aa2	BB+/A3	Not rated
Initial Notes Aggregate Principal Outstanding Balance	389 400 000,00	338 700 000,00	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	3894	3387	272	58	38	66	73
Current Note Information							
Class Principal Outstanding Opening Balance	138 048 715,99	87 348 715,99	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	10 051 247,55						
Amortisation	8 383 181,18						
Redemption per Class	8 383 181,18	8 383 181,18	-	-	-	-	-
Redemption per Note		2 475,11	-	-	-	-	-
Class Principal Outstanding Closing Balance	129 665 534,81	78 965 534,81	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	60,90 %	20,98 %	4,47 %	2,93 %	5,09 %	5,63 %
Current Pool Factor		0,23	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	31						
Principal Outstanding per Note Beginning of Period		25 789,41	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 475,11	-	-	-	-	-
Principal Outstanding per Note End of Period		23 314,30	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		1,63	70,83	108,33	175,00	291,67	750,00
Interest Payment	31 082,09	5 532,09	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		1,63	70,83	108,33	175,00	291,67	750,00
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		13,96 %	6,97 %	5,49 %	4,51 %	2,81 %	0,94 %
Current CE (incl. Excess Spread)		42,14 %	21,16 %	16,69 %	13,76 %	8,67 %	3,04 %
Current CE (excl. Excess Spread)		39,98 %	19,01 %	14,53 %	11,60 %	6,51 %	0,88 %

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

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.08.2017
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 Period No 21
 Monthly Period Jul 2017 to Convention = 30/360 days
 Interest Period : 25.07.2017 to 25.08.2017 = 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- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	A1	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account.	
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A		If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within fourteen (14) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to another bank that meets the applicable Required Ratings.	
	RBC	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA	N/A	N/A		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) may, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not affect the then current ratings of the Class A Notes).	
Swap Counterparty	RBC	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	Aa3 (negative outlook)		If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to another bank that meets the applicable Required Ratings.	
	RBC	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	Aa3 (negative outlook)		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not affect the then current ratings of the Class A Notes).	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1	P-1	P-1	A-	AA-	A3	A3	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance



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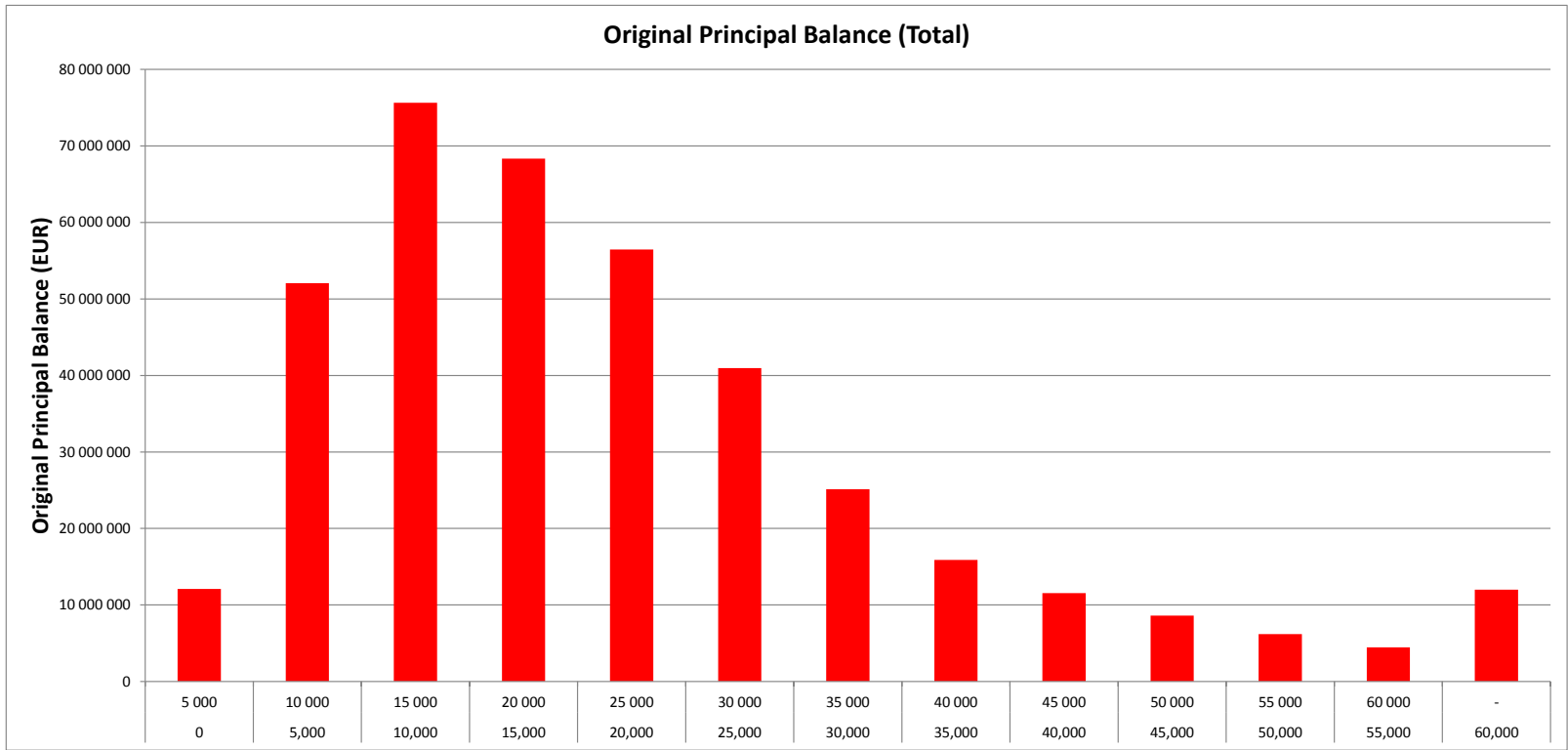
Average amount - all: 14 663

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance

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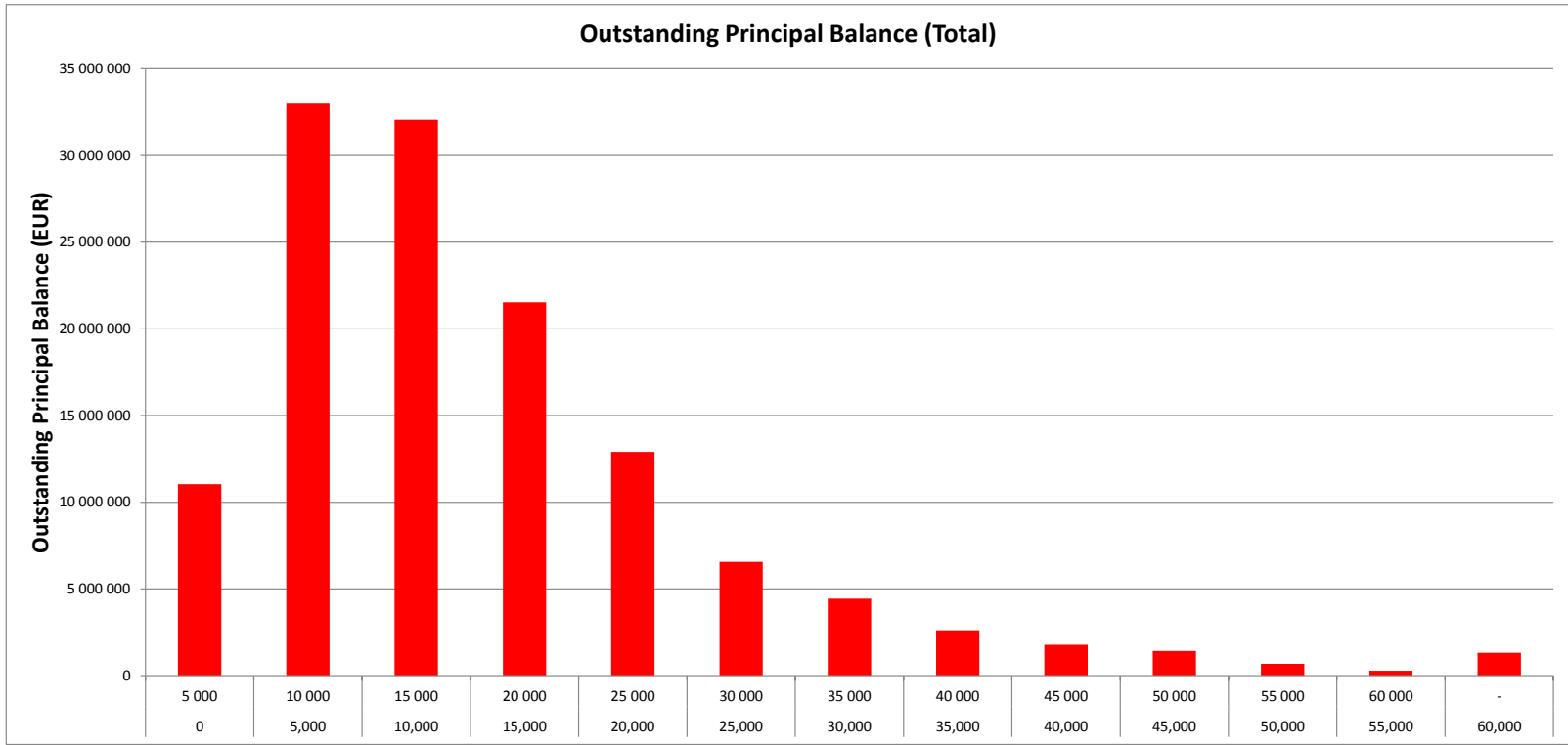
Average amount - all: 9 621

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3 982	11 039 810	8,5 %	20,1	28,5
	5 000	10 000	4 483	33 029 288	25,5 %	29,3	28,0
	10 000	15 000	2 617	32 050 126	24,7 %	31,2	27,8
	15 000	20 000	1 255	21 525 785	16,6 %	31,9	27,5
	20 000	25 000	585	12 912 471	10,0 %	32,3	27,4
	25 000	30 000	240	6 564 500	5,1 %	32,0	27,7
	30 000	35 000	138	4 434 950	3,4 %	32,9	26,9
	35 000	40 000	70	2 617 018	2,0 %	32,7	26,8
	40 000	45 000	42	1 783 151	1,4 %	33,2	26,1
	45 000	50 000	30	1 420 268	1,1 %	33,2	27,0
	50 000	55 000	13	682 663	0,5 %	30,0	28,0
	55 000	60 000	5	283 670	0,2 %	32,5	26,8
	60 000	-	17	1 321 834	1,0 %	31,2	27,4
	Total		13 477	129 665 535	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



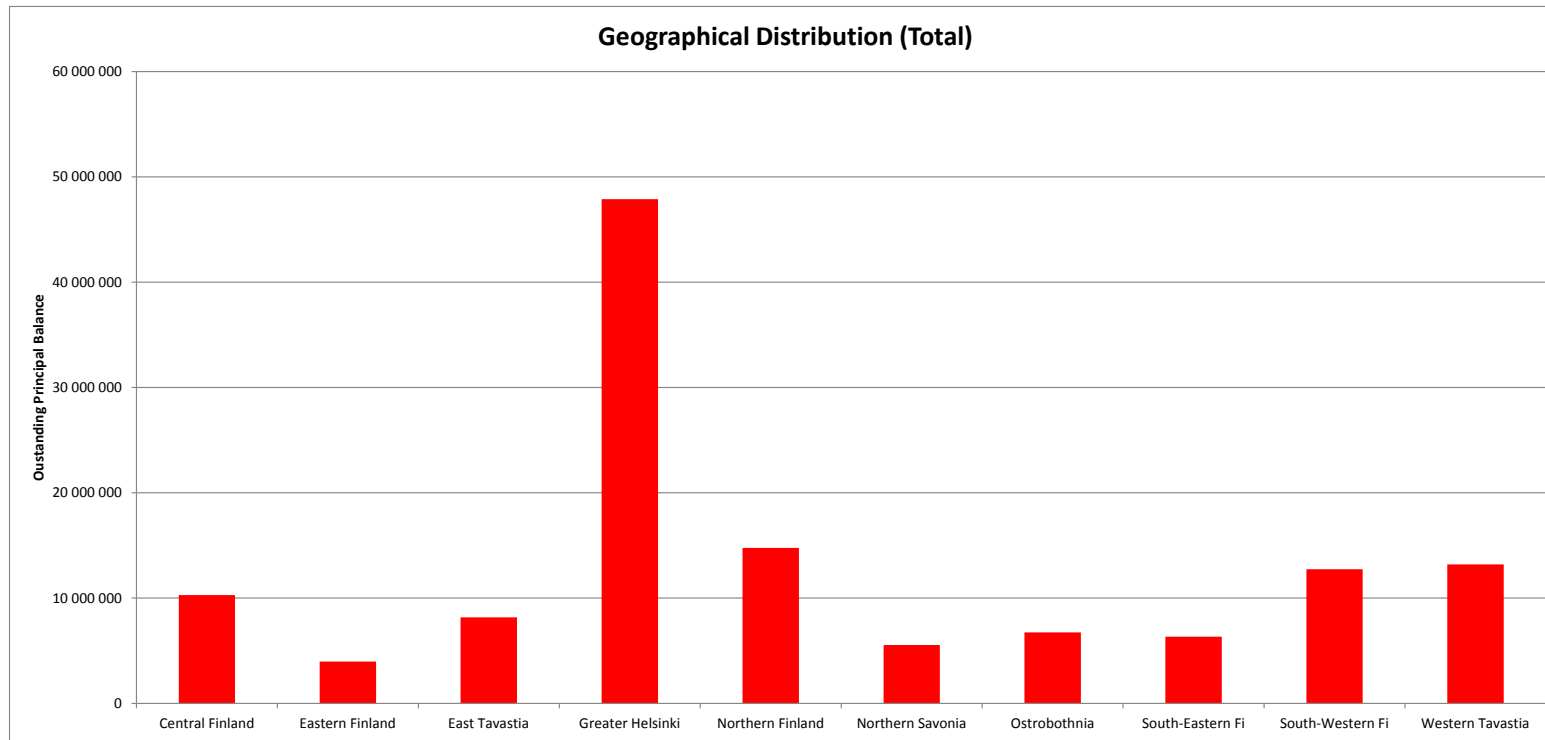
Reporting Date	29.08.2017				
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 196	10 294 614	7,94 %	29,8		27,9
Eastern Finland	429	3 971 038	3,06 %	29,8		27,9
East Tavastia	847	8 170 895	6,30 %	30,3		27,7
Greater Helsinki	4 605	47 879 057	36,93 %	30,2		27,7
Northern Finland	1 497	14 770 457	11,39 %	30,5		27,7
Northern Savonia	565	5 544 444	4,28 %	30,4		27,4
Ostrobothnia	813	6 752 344	5,21 %	29,7		27,6
South-Eastern Fi	712	6 342 622	4,89 %	29,8		28,4
South-Western Fi	1 362	12 740 983	9,83 %	30,1		27,6
Western Tavastia	1 451	13 199 080	10,18 %	30,4		27,5
Total	13 477	129 665 535	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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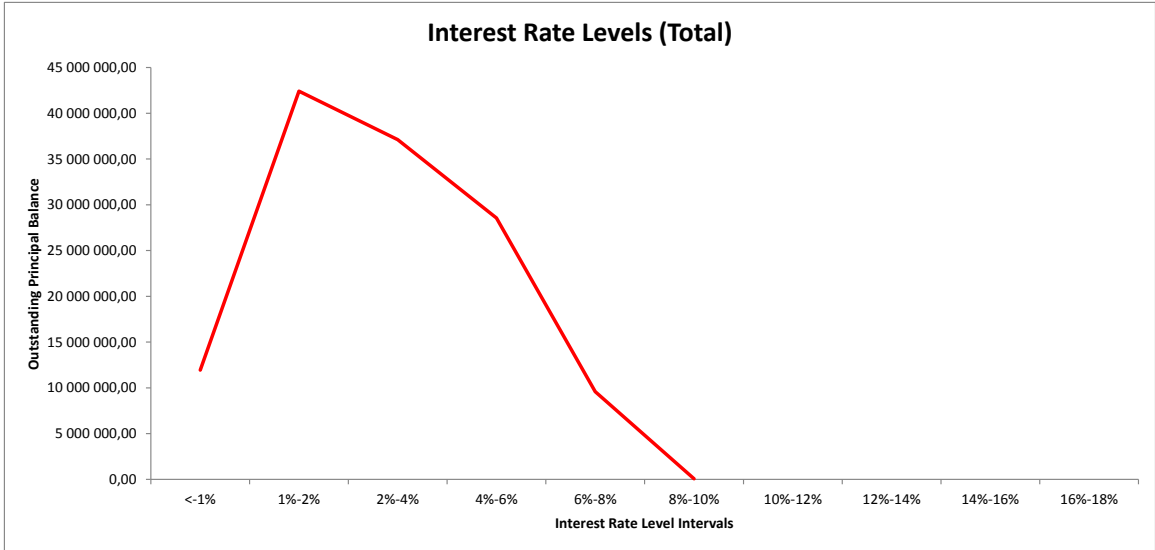
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1243	11 933 851	9,20 %	31,3	26,8
1 2		3770	42 413 154	32,71 %	30,7	27,7
2 4		3518	37 115 761	28,62 %	30,2	27,7
4 6		3511	28 552 471	22,02 %	29,1	28,2
6 8		1425	9 586 789	7,39 %	29,6	27,6
8 10		10	63 508	0,05 %	30,6	28,9
10 12						
12 14						
14 16						
16 18						
Total		13 477	129 665 535	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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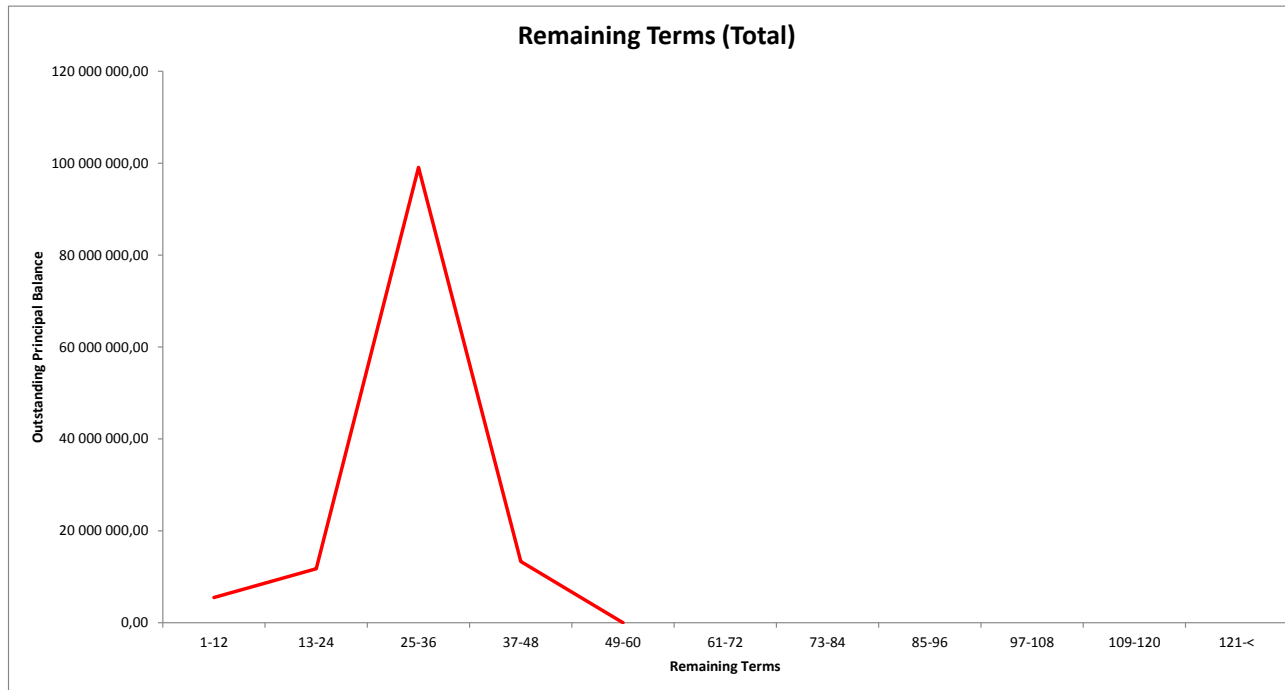
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		18	5 475	0,00 %	0,0	24,2	
1		2 008	5 495 189	4,24 %	8,4	27,9	
13		2 038	11 759 765	9,07 %	19,3	28,6	
25		8 431	99 074 174	76,41 %	31,7	28,2	
37		982	13 330 932	10,28 %	37,5	23,5	
49		0	0	0,00 %	0,0	0,0	
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		13 477	129 665 535	100 %			

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11.b Remaining Terms



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12.a Seasoning



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Payment date	25.08.2017				
Period No	21				
Monthly Period	from	Jul 2017	Convention	=	30/360 days
Interest Period	from	25.07.2017	to	25.08.2017	= 31 days

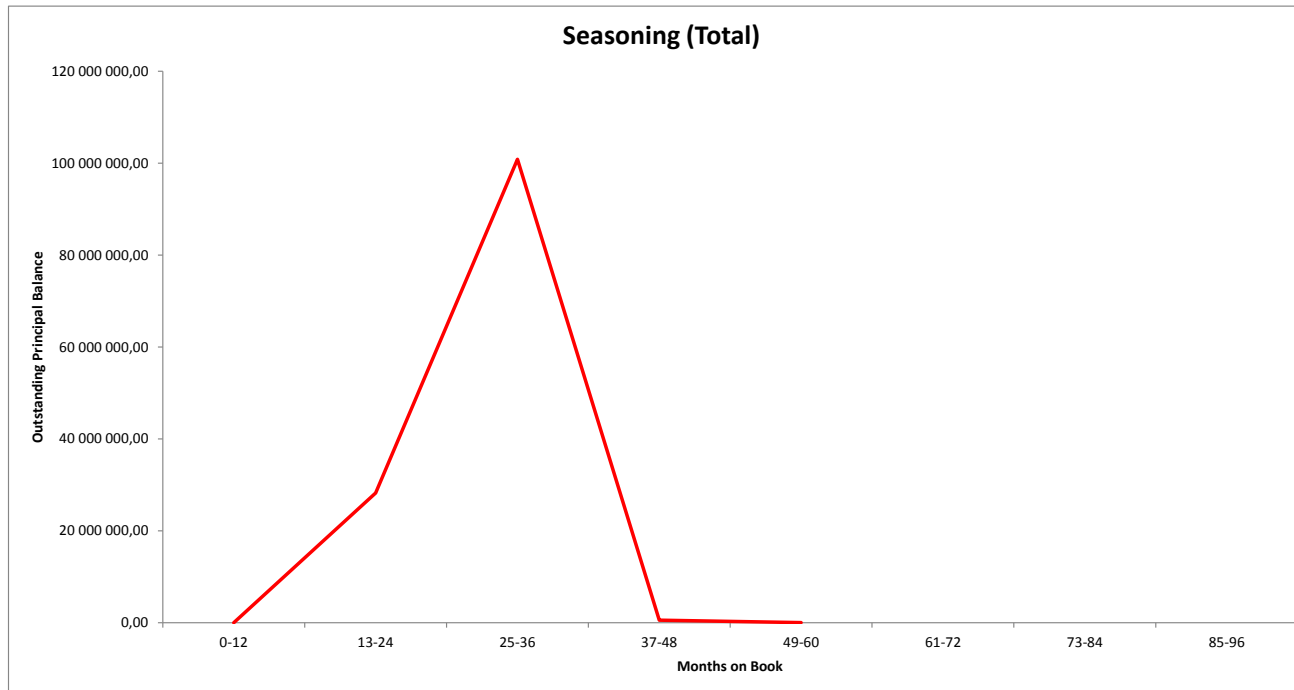
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	0	0,00 %	0,0	0,0	
	13		24	2 676	21,77 %	34,0	23,5	
	25		36	10 714	77,77 %	29,2	28,8	
	37		48	79	0,44 %	18,2	42,5	
	49		60	8	0,02 %	6,8	52,7	
	61		72					
	73		84					
	85		96					
	Total			13 477	129 665 535	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days



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13.a Balloon loans



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days

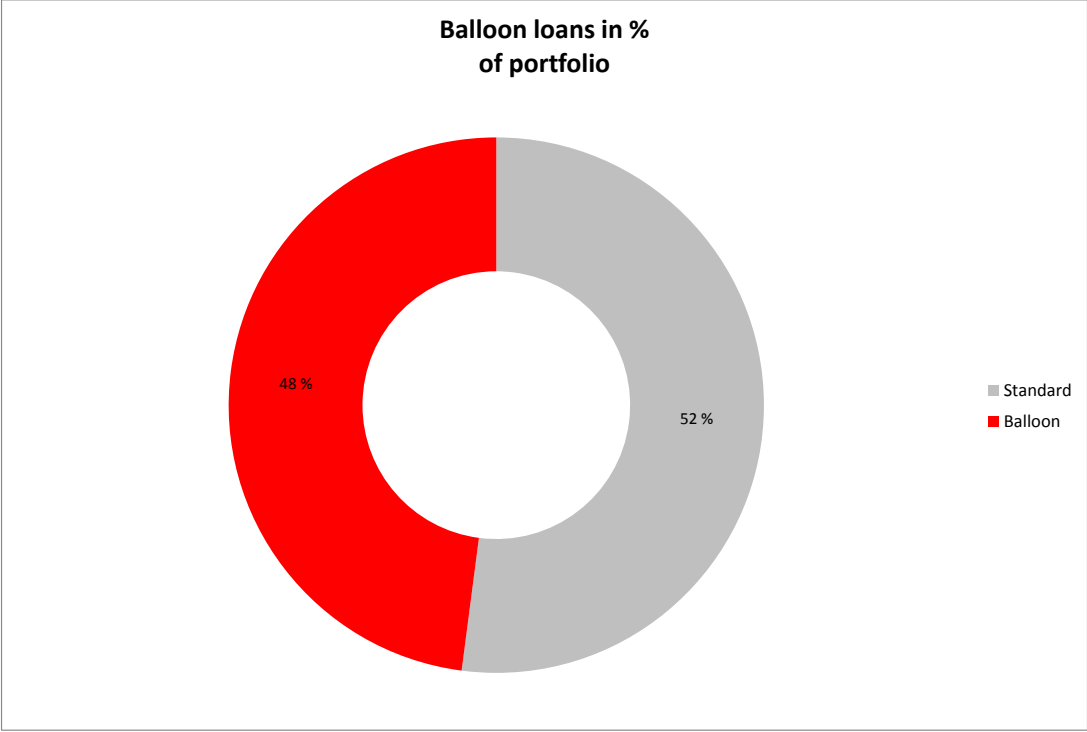
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		9 634	67 517 046	52,07 %	1 020	0,00 %	28,9	27,7
Balloon		3 843	62 148 488	47,93 %	24 791 199	39,89 %	31,6	27,8
Total		13 477	129 665 535	100 %	24 792 218	19,12 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	29.08.2017					
Payment date	25.08.2017					
Period No	21					
Monthly Period	Jul 2017	Convention	=	30/360 days		
Interest Period	from 25.07.2017	to 25.08.2017	=	31 days		



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14.a # loans per borrower



Reporting Date	29.08.2017		
Payment date	25.08.2017		
Period No	21		
Monthly Period	Jul 2017	Convention =	30/360 days
Interest Period	from 25.07.2017	to 25.08.2017	= 31 days

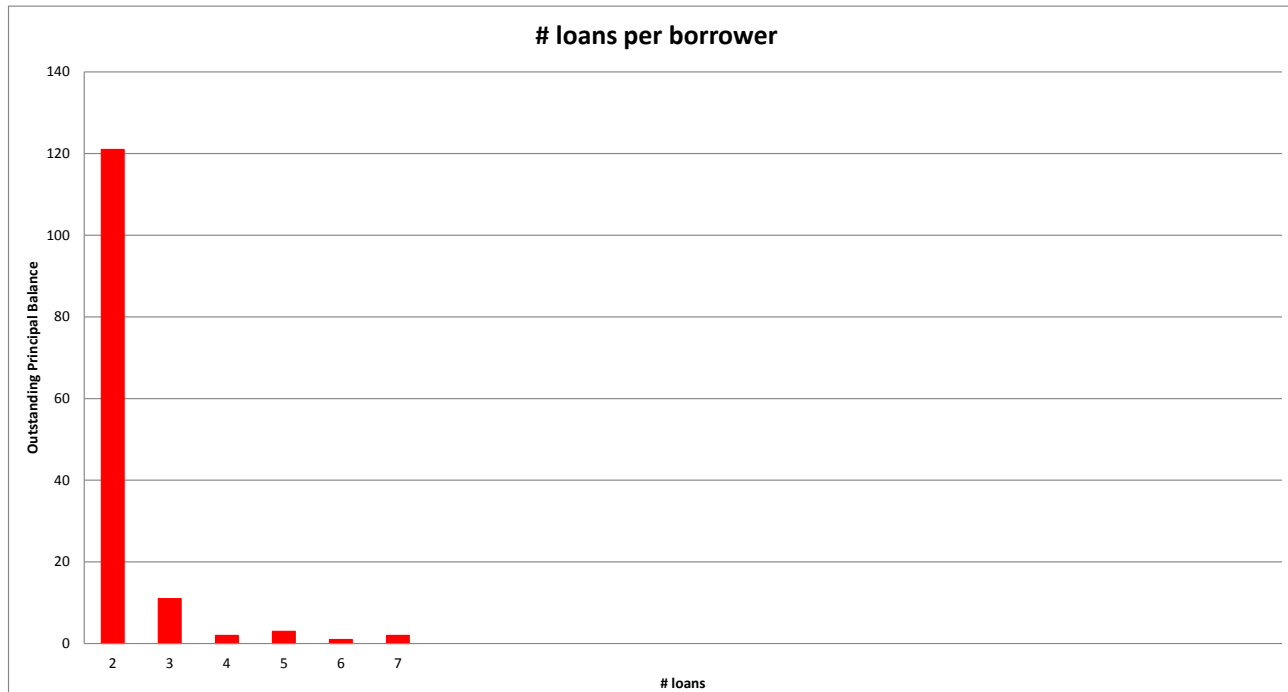
	TOTAL			%
	Total number of loans	Total number of debtors	Outstanding balance	
	1	13159	125 878 975	97,08 %
	2	121	2 909 698	2,24 %
	3	11	339 797	0,26 %
	4	2	126 387	0,10 %
	5	3	116 732	0,09 %
	6	1	66 772	0,05 %
	7	2	227 173	0,18 %
Total:		13 299	129 665 535	100,0 %

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14.b # loans per borrower



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	21				
Monthly Period	Jul 2017	Convention	=	30/360 days	
Interest Period	from 25.07.2017	to 25.08.2017	=	31 days	



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15.a Amortization Profile



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	129 665 535	125 723 152	3 942 382	353 640	3,32 %	96,96 %
2	125 723 152	121 816 904	3 906 248	342 545	3,32 %	93,95 %
3	121 816 904	117 914 985	3 901 919	331 588	3,32 %	90,94 %
4	117 914 985	114 129 136	3 785 850	320 620	3,31 %	88,02 %
5	114 129 136	110 358 204	3 770 931	309 936	3,31 %	85,11 %
6	110 358 204	106 607 344	3 750 860	299 314	3,30 %	82,22 %
7	106 607 344	102 925 454	3 681 891	288 753	3,30 %	79,38 %
8	102 925 454	99 273 835	3 651 619	278 374	3,29 %	76,56 %
9	99 273 835	95 609 141	3 664 694	268 121	3,29 %	73,74 %
10	95 609 141	91 995 521	3 613 620	257 782	3,28 %	70,95 %
11	91 995 521	88 510 884	3 484 637	247 642	3,28 %	68,26 %
12	88 510 884	85 000 045	3 510 839	237 801	3,27 %	65,55 %
13	85 000 045	81 633 264	3 366 782	227 943	3,27 %	62,96 %
14	81 633 264	78 257 186	3 376 077	218 473	3,26 %	60,35 %
15	78 257 186	74 905 617	3 351 569	209 032	3,25 %	57,77 %
16	74 905 617	71 643 996	3 261 621	199 581	3,24 %	55,25 %
17	71 643 996	68 436 960	3 207 036	190 415	3,24 %	52,78 %
18	68 436 960	65 171 938	3 265 023	181 424	3,23 %	50,26 %
19	65 171 938	62 008 787	3 163 150	172 283	3,22 %	47,82 %
20	62 008 787	58 821 978	3 186 810	163 419	3,21 %	45,36 %

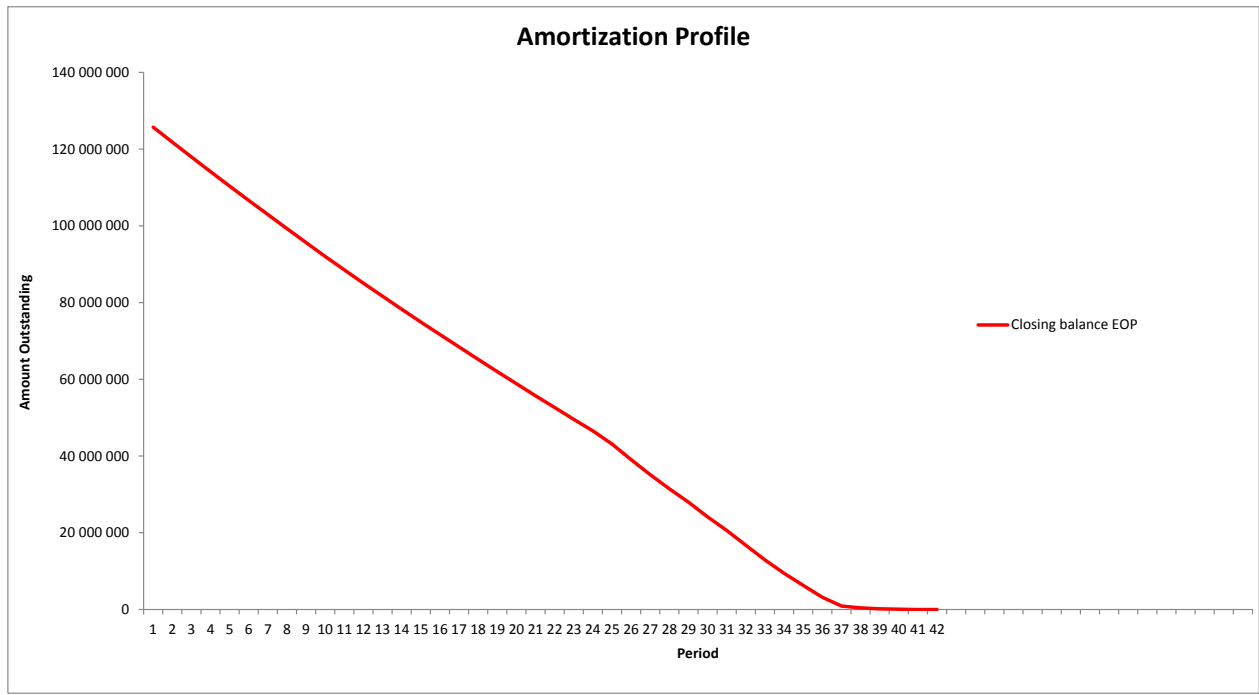
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days



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Monthly Investor Report

16.a Payment Holidays



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days

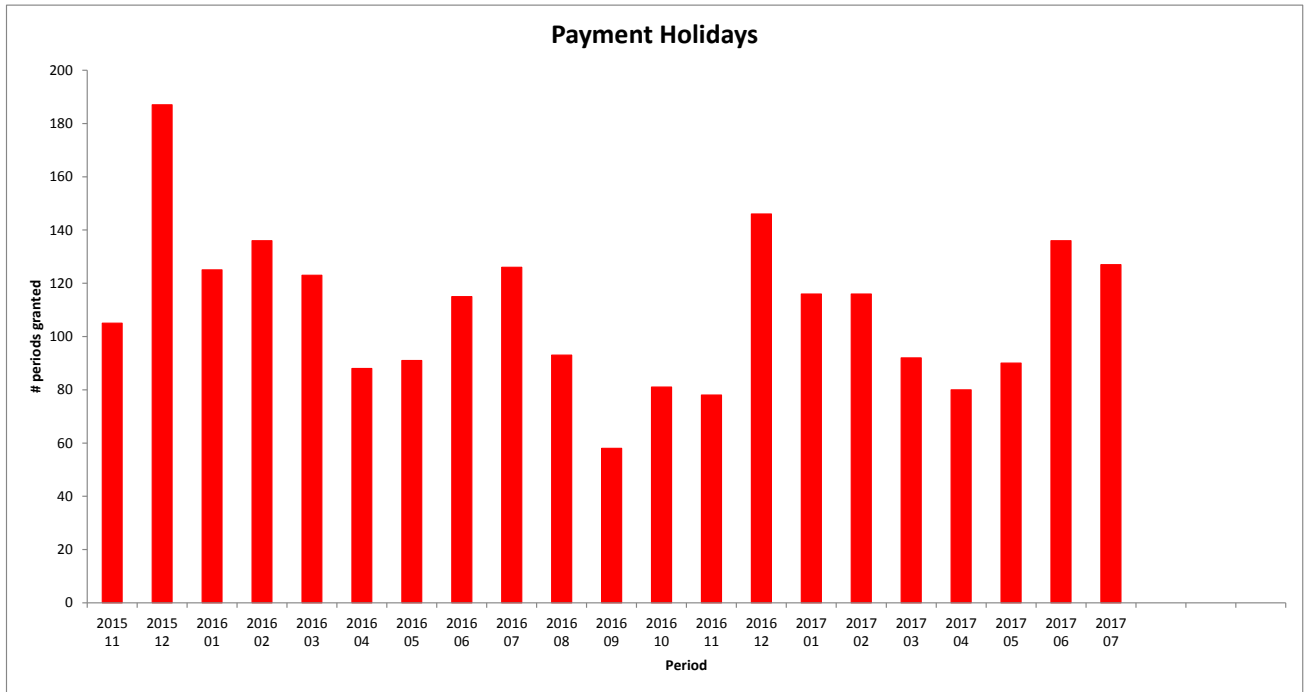
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	1 358 372	
2016 06	115	162	47 026	1 721 241	
2016 07	126	167	51 851	1 900 677	
2016 08	93	118	34 630	1 444 788	
2016 09	58	82	28 659	849 875	
2016 10	81	110	38 534	1 050 552	
2016 11	78	116	30 160	986 066	
2016 12	146	189	52 752	1 792 759	
2017 01	116	162	52 545	1 675 136	
2017 02	116	166	45 419	1 351 095	
2017 03	92	122	36 362	1 297 264	
2017 04	80	109	29 069	872 166	
2017 05	90	121	36 290	1 157 383	
2017 06	136	195	53 275	1 591 023	
2017 07	127	164	45 956	1 375 287	
Total:	2 309	3 181	979 299	32 847 683	

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16.b Payment Holidays



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days



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17.a Downpayment



Reporting Date	29.08.2017			
Payment date	25.08.2017			
Period No	21			
Monthly Period	Jul 2017		Convention =	30/360 days
Interest Period	from	25.07.2017	to	25.08.2017 = 31 days

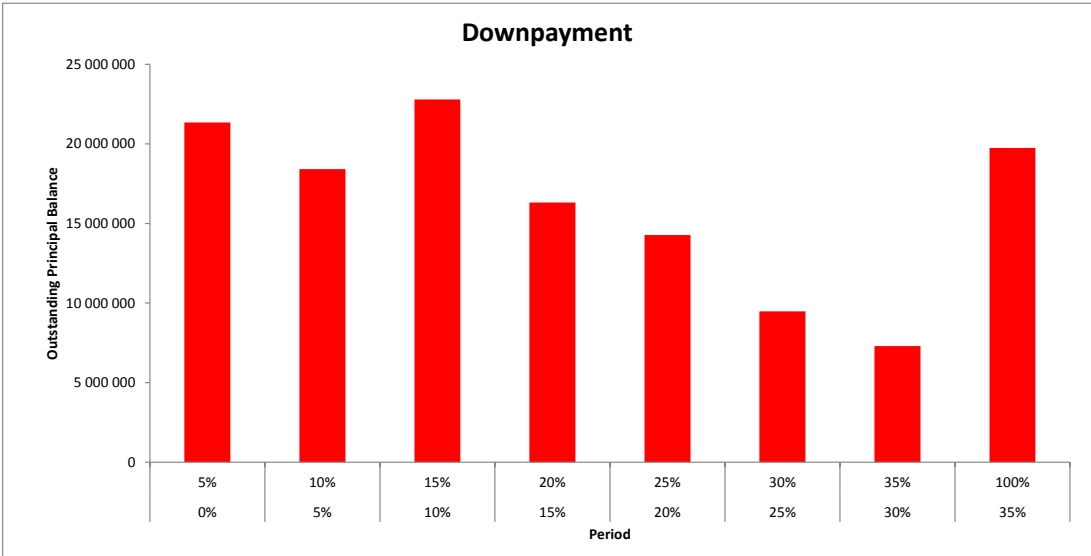
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 830	21 347 340	16,5 %	31,8	27,8
	5 %	10 %	1 627	18 415 813	14,2 %	31,5	27,6
	10 %	15 %	2 201	22 786 203	17,6 %	30,4	27,9
	15 %	20 %	1 558	16 315 535	12,6 %	30,4	27,7
	20 %	25 %	1 399	14 272 698	11,0 %	30,0	27,5
	25 %	30 %	994	9 481 154	7,3 %	29,2	28,1
	30 %	35 %	824	7 298 783	5,6 %	29,0	27,8
	35 %	100 %	3 044	19 748 009	15,2 %	27,7	27,5
	Total		13 477	129 665 535	100 %		

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17.b Downpayment



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days



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18.a Vehicle Condition



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	21				
Monthly Period	Jul 2017		Convention =	30/360 days	
Interest Period	from 25.07.2017	to	25.08.2017 =	31 days	

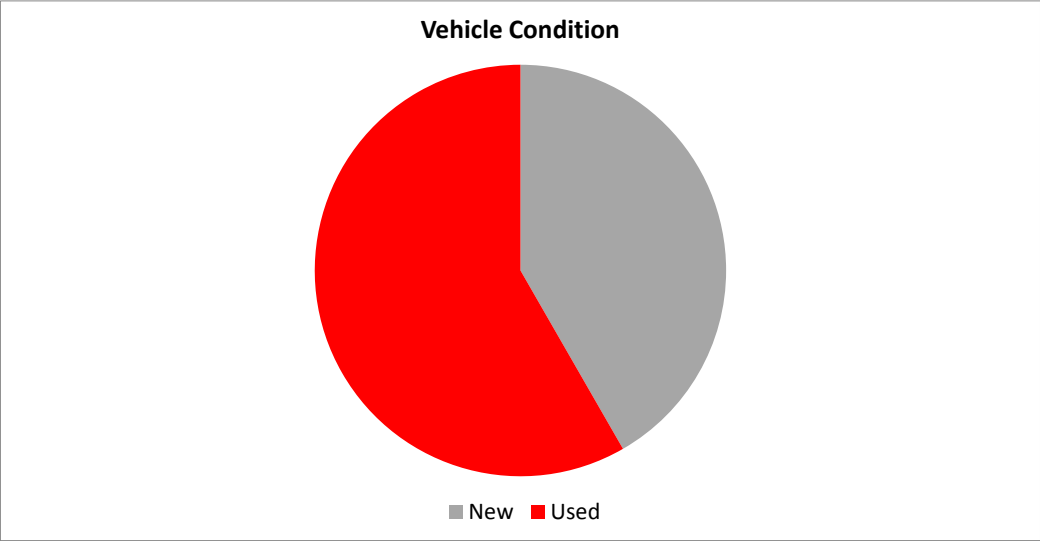
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	4 174	54 060 926	41,7 %	30,4	27,8	
Used	9 303	75 604 609	58,3 %	30,0	27,7	
Total	13 477	129 665 535	100 %			

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18.b Vehicle Condition



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days



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19.a Borrower Type



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	21				
Monthly Period	Jul 2017		Convention =	30/360 days	
Interest Period	from 25.07.2017	to	25.08.2017	=	31 days

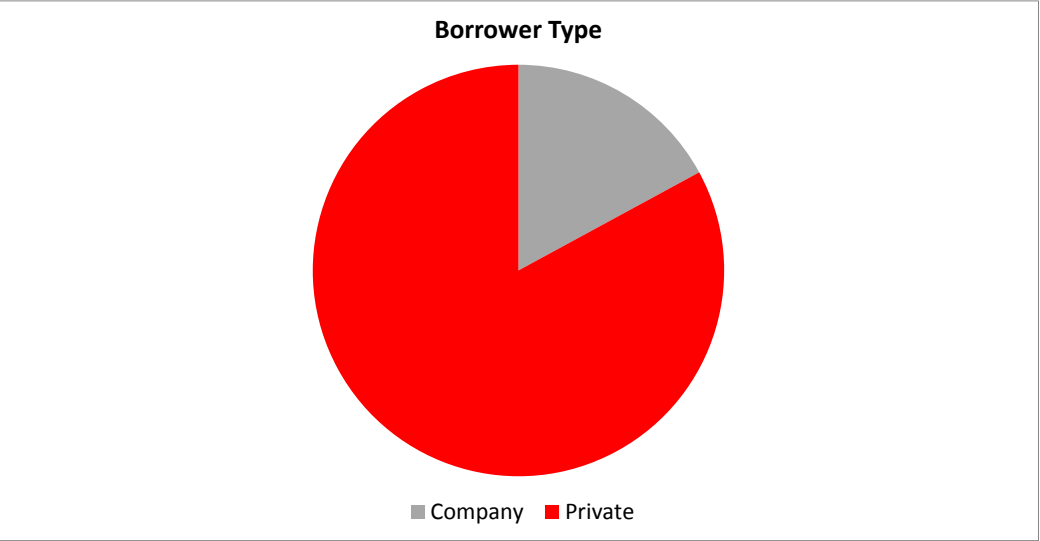
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 734	22 151 455	17,1 %	27,9	27,8
	Private	11 743	107 514 080	82,9 %	30,6	27,7
	Total	13 477	129 665 535	100 %		

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19.b Borrower Type



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	21				
Monthly Period	Jul 2017		Convention	=	30/360 days
Interest Period	from 25.07.2017	to	25.08.2017	=	31 days



**SCF Rahoituspalvelut I DAC
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20.a Vehicle type



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days

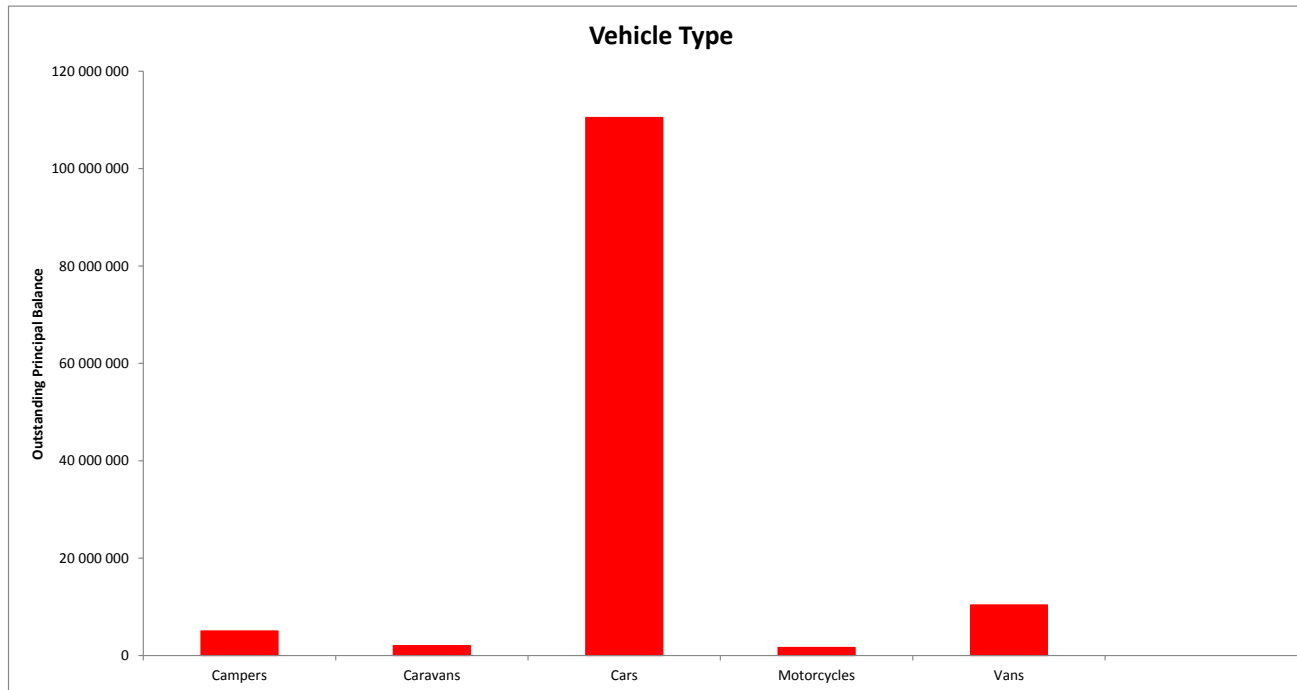
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	285	5 059 203	3,90 %	31,4	27,10
	Caravans	225	2 056 000	1,59 %	31,4	27,46
	Cars	11 677	110 493 371	85,21 %	30,2	27,77
	Motorcycles	282	1 663 431	1,28 %	29,9	26,48
	Vans	1 008	10 393 529	8,02 %	28,7	27,74
		13 477	129 665 535	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days



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21.a Restructured Loans



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	21				
Monthly Period	Jul 2017	Convention	=	30/360 days	
Interest Period	from 25.07.2017	to 25.08.2017	=	31 days	

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

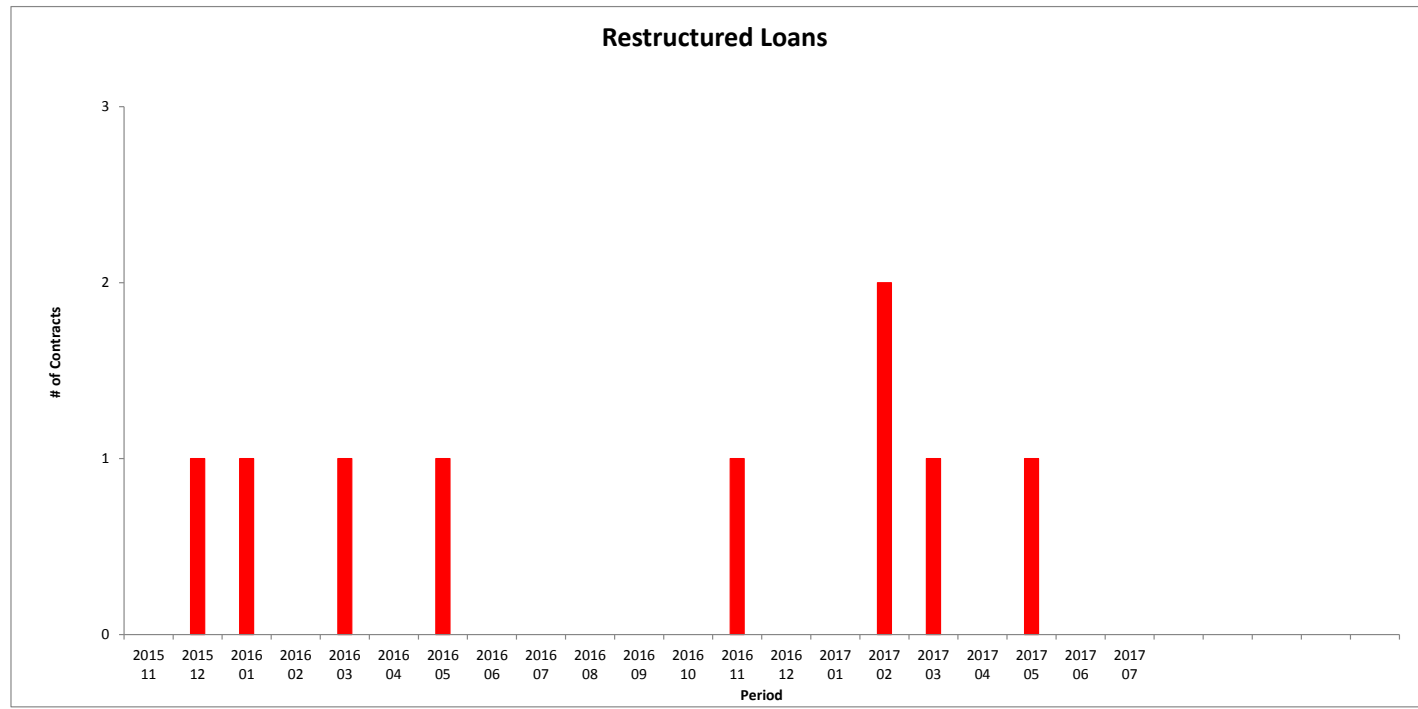
Restructured

SCF Rahoituspalvelut I DAC
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21.b Restructured Loans



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	21				
Monthly Period	Jul 2017	Convention	=	30/360 days	
Interest Period	from 25.07.2017	to 25.08.2017	=	31 days	



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



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	from Jul 2017	to Convention = 30/360 days
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

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

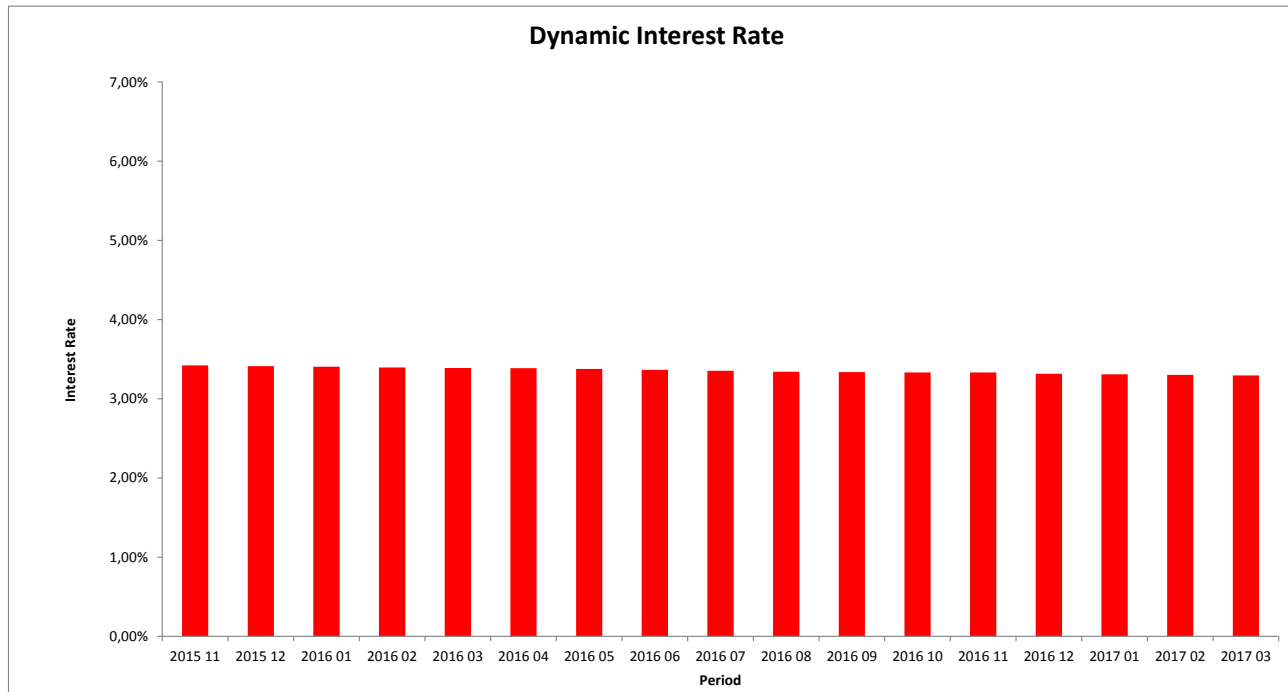
Interest rate evolution

**SCF Rahoituspalvelut I DAC
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22.b Dynamic Interest Rate



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days



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23.a Dynamic Pre-Payments



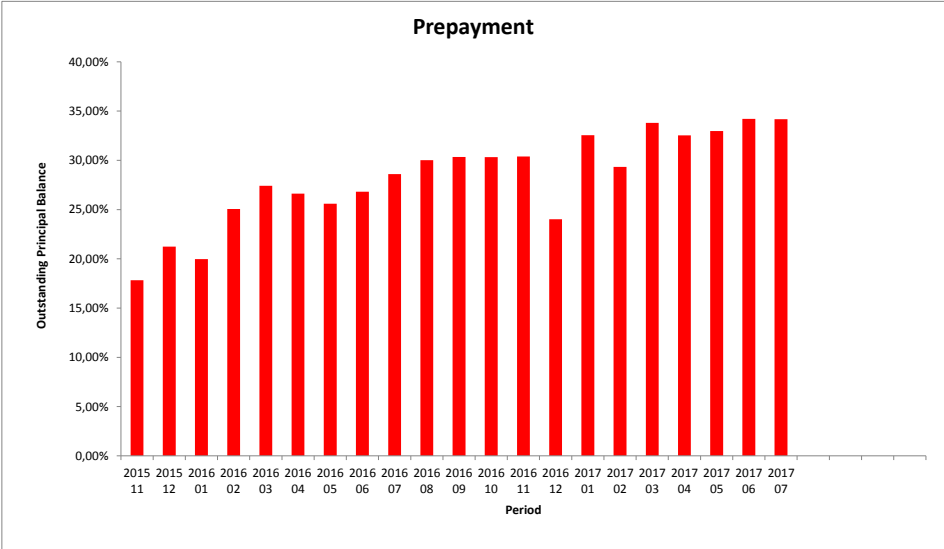
Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	from Jul 2017	to
Interest Period	from 25.07.2017	to 25.08.2017
Convention	=	30/360 days
	=	31 days

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

23.b Dynamic Pre-Payments



Reporting Date	29.08.2017		
Payment date	25.08.2017		
Period No	21		
Monthly Period	from Jul 2017	to	Convention = 30/360 days
Interest Period	from 25.07.2017	to 25.08.2017	= 31 days



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24. Delinquency



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2015	11	366 651 903	24 137	343 706 720	1 444	21 200 466	117	1 575 426	11	169 291	0	0	0	0	0	0	1	503	
	12	352 411 509	23 746	332 486 566	1 291	18 054 457	104	1 486 011	26	332 543	3	51 932	0	0	0	0	1	200	
2016	1	339 459 258	22 922	314 699 804	1 540	22 088 941	157	2 145 310	16	247 854	16	225 416	3	51 932	0	0	1	33 107	
	2	325 103 620	22 418	302 359 501	1 410	20 127 267	155	2 032 960	28	344 080	6	92 969	9	131 944	1	14 899	4	97 046	
	3	309 872 376	21 861	289 199 869	1 320	18 030 184	128	1 875 160	34	428 374	16	256 558	4	49 962	3	31 944	7	114 899	
	4	295 909 025	21 305	276 878 541	1 191	16 470 029	161	1 945 959	25	287 739	12	151 798	8	162 542	1	12 417	10	98 163	
	5	282 618 106	20 318	258 929 061	1 538	20 738 999	141	2 096 078	52	626 683	8	65 367	5	75 206	5	86 712	7	126 175	
	6	269 186 189	19 998	250 801 509	1 220	16 277 345	125	1 477 836	23	339 013	20	261 686	4	28 801	0	0	14	222 500	
	7	256 332 240	19 113	235 366 738	1 392	17 914 310	170	2 276 109	35	448 840	11	84 749	16	223 810	3	17 685	6	36 579	
	8	243 087 609	18 585	224 108 064	1 268	16 161 721	148	2 080 615	33	454 175	10	72 586	8	45 106	11	165 344	11	136 667	
	9	230 403 384	18 097	214 602 549	1 019	12 897 164	154	2 031 017	41	641 429	16	182 202	5	36 961	2	12 063	22	228 750	
	10	218 574 991	17 208	200 141 500	1 272	15 199 764	148	1 925 430	47	901 461	19	278 782	10	116 891	1	11 163	13	93 913	
	11	207 082 595	16 721	189 704 234	1 176	14 513 987	138	1 714 106	38	586 170	15	260 474	11	219 573	5	84 050	12	80 297	
	12	197 362 116	16 357	182 223 081	990	11 782 048	164	2 211 161	32	450 681	18	292 499	11	225 399	7	177 247	11	136 351	
2016	1	186 116 839	15 589	169 780 861	1 118	13 212 360	178	2 111 306	37	544 370	10	164 173	15	270 047	3	33 722	18	373 882	
	2	176 468 278	15 103	161 250 440	1 050	12 290 281	157	1 929 382	40	512 257	16	259 506	7	150 754	4	75 659	14	157 783	
	3	165 699 356	14 625	152 931 568	896	10 292 410	134	1 713 541	36	424 203	18	143 847	10	186 960	1	6 827	9	183 867	
	4	156 459 565	13 903	142 363 393	986	11 060 774	167	1 948 941	51	700 965	13	152 732	11	102 016	7	130 744	10	45 063	
	5	147 001 390	13 334	133 832 316	1 019	10 777 504	132	1 386 028	47	482 341	22	332 868	7	109 383	8	80 950	16	155 064	
	6	138 048 716	13 012	127 394 530	801	8 435 278	136	1 437 966	33	404 064	13	141 450	14	197 029	2	38 399	15	153 636	
	7	129 665 535	12 322	117 406 572	954	10 046 920	147	1 601 866	30	302 079	11	123 306	8	109 647	5	75 143	8	130 594	
	8																		
	9																		
	10																		
	11																		
	12																		

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



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	from Jul 2017	to Convention = 30/360 days
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3			2016 Q4				
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss		
2015 4	703	2	224	224	479	725	949	-	246	725	949	-	246						
2016 1	245 052	12				79 950	79 950		165 102	63 132	143 082		101 970	2 992	146 074	98 977	4 240	150 314	94 738
2016 2	446 837	31								133 429	133 429		313 409	80 562	213 991	232 847	14 502	228 492	218 345
2016 3	401 997	39												183 233	183 233	218 764	147 305	330 538	71 459
2016 4	310 561	36															147 630	147 630	162 931
2017 1	715 532	41																	
2017 2	353 763	41																	
2017 3	130 594	8																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1			2017 Q2			2017 Q3		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2015 4	703	2									
2016 1	245 052	12	7 660	157 974	87 077	26 246	184 220	60 831	109	184 329	60 722
2016 2	446 837	31	2 657	231 150	215 688	1 719	232 869	213 968	1 652	234 522	212 316
2016 3	401 997	39	6 190	336 728	65 269	2 936	339 664	62 333	677	340 341	61 655
2016 4	310 561	36	61 850	209 480	101 081	6 499	215 980	94 581	1 619	217 598	92 963
2017 1	715 532	41	444 737	444 737	270 794	147 362	592 099	123 433	24 898	616 998	98 534
2017 2	353 763	41				79 736	79 736	274 028	24 374	104 110	249 654
2017 3	130 594	8							11 400	11 400	119 194

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26. Priority of Payments



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	21				
Monthly Period	Jul 2017	Convention	=	30/360 days	
Interest Period	from 25.07.2017	to 25.08.2017	=	31 days	

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	8 872 096,00	EUR
Senior Expenses	-	2 546,90	EUR
Servicing Fee	-	55 828,22	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	430 539,70	EUR
Principal on Loan to Issuer	-	8 383 181,18	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	10 051 247,55	EUR
Senior Expenses	-	2 512,77	EUR
Interest Class A	-	5 532,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 145 487,16	EUR
Prior to PDTE - Interest on Class C notes	-	6 283,00	EUR
Prior to PDTE - Interest on Class D notes	-	6 650,00	EUR
Principal Payments on Class A	-	8 383 181,18	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	19 250,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	54 750,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 110,00	EUR
Interest Issuer Subordinated Loan	-	187,17	EUR
Principal Issuer Subordinated Loan	-	89 526,74	EUR
Payment to Purchaser	-	248 653,26	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	248 653,26	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,16	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	248 638,10	EUR

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27. Transaction Costs



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	2 546,90						
Interest accrued for the Period	EUR	111 732,00	5 532,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	2 866 219,00	540 439,00	421 947,00	137 598,00	145 635,00	421 575,00	1 199 025,00
Interest Payments	EUR	111 732,00	5 532,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	2 866 219,00	540 439,00	421 947,00	137 598,00	145 635,00	421 575,00	1 199 025,00
Interest accrued on Subordinated Loan for the Period	EUR	187,17						
Cumulative Interest accrued on Subordinated Loan	EUR	10 829,26						
Interest Payments on Subordinated Loan	EUR	187,17						
Cumulative Interest Payments on Subordinated Loan	EUR	10 829,26						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	21	
Monthly Period	Jul 2017	Convention = 30/360 days
Interest Period	from 25.07.2017 to 25.08.2017	= 31 days