

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		28.05.2018			
Payment date		25.05.2018		Following payment dates:	25.06.2018
Period No		18			25.07.2018
Monthly Period		Apr 2017			
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days
Cut-Off date		30.04.2018			

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1. Portfolio Information



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	18
Monthly Period	Apr 2017
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

	Current Period
	Aggregated Outstanding
	Principal Amount
Outstanding receivables	
Opening balance	266 886 918,76 EUR
Scheduled Loan Principal Repayments	6 537 467,84 EUR
Prepayments	7 429 003,19 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	13 966 471,03 EUR
New Defaulted Auto Loans in Period	263 196,93 EUR
Closing Balance	252 657 250,80 EUR

Total revenue collections	
Revenue and fees received on loan balances	911 643,76 EUR
Recoveries on loans in default	211 553,11 EUR
Total Revenue Received in Period	1 123 196,87 EUR

# Loans	
At beginning of period	23 585 Loans
Paid in Full	799 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	24 Loans
At end of period	22 762 Loans

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2. Amount Due for Distribution



Reporting Date	28.05.2018				
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	15 085 792 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	15 085 792 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 980 518 EUR
b. Reserve Fund	2 449 725 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	17 430 243 EUR

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3. Reserve Accounts



Reporting Date	28.05.2018
Payment date	25.05.2018
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Note Balance

Beginning of Period	266 886 918,76 EUR
End of Period	252 657 250,80 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 %	2 449 724,77 EUR
Cash Outflow		2 449 724,77 EUR
Cash Inflow		2 303 869,19 EUR
End of Period	0,9 %	2 303 869,19 EUR
Required Reserve Amount	0,9 %	2 303 869,19 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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4. Performance Data



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	18				
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Asset Balance

Beginning of Period	266 886 918,76	EUR
End of Period	252 657 250,80	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	229 258 542,90	90,74 %	20 822
1-29 days past due	18 978 348,67	7,51 %	1 608

Delinquent Receivables:

30-59 days past due	2 713 344,54	1,07 %	208
60-89 days past due	861 243,18	0,34 %	67
90-119 days past due	369 948,13	0,15 %	29
120-149 days past due	172 224,39	0,07 %	15
150-179 days past due	303 598,99	0,12 %	13
Total Performing and Delinquent	252 657 251	100,00 %	22 762

	EUR	%	# loans
Volkswagen vehicles	41 406 654	16,39 %	4 135

Current Period Defaults	263 196,93	24
Cumulative Defaults	3 450 250,63	250
Current Period Recoveries	211 553,11	
Cumulative Recoveries	2 222 657,84	

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	252 657 250,80
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	252 657 250,80
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	28.05.2018		
Payment date	25.05.2018		
Period No	18		
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	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
1. Note Balance							
General Note Information							
ISIN Code		XS1504682649	XS1504689578	XS1504693091	XS1504695112	XS1504695385	XS1504695542
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,49 %	4,50 %	1,50 %	1,01 %	1,70 %	1,81 %
Legal Final Maturity Date		25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025
Rating (Fitch/Moody's)		AAA / AAA	AA/Aa3	A+/A3	A-/Baa2	BB+/Ba2	Not rated
Initial Notes Aggregate Principal Outstanding Balance	607 200 000,00	543 400 000,00	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6072	5434	273	91	61	103	110
Current Note Information							
Class Principal Outstanding Opening Balance	266 886 918,76	203 086 918,76	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	17 430 243,09						
Amortisation	14 229 667,96						
Redemption per Class	14 229 667,96	14 229 667,96	-	-	-	-	-
Redemption per Note		2 618,64	-	-	-	-	-
Class Principal Outstanding Closing Balance	252 657 250,80	188 857 250,80	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	74,75 %	10,81 %	3,60 %	2,41 %	4,08 %	4,35 %
Current Pool Factor		0,35	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	30						
Principal Outstanding per Note Beginning of Period		37 373,37	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 618,64	-	-	-	-	-
Principal Outstanding per Note End of Period		34 754,74	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		3,99	13,92	133,33	200,00	275,00	750,00
Interest Payment	37 595,19	21 662,60	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		3,99	13,92	133,33	200,00	275,00	750,00
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		11,45 %	6,95 %	5,45 %	4,45 %	2,75 %	0,94 %
Current CE (incl. Excess Spread)		28,60 %	17,80 %	14,19 %	11,78 %	7,70 %	3,35 %
Current CE (excl. Excess Spread)		26,16 %	15,36 %	11,76 %	9,34 %	5,27 %	0,91 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.05.2018
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Period No 18
Monthly Period Apr 2017
Interest Period : 25.04.2018 to 25.05.2018 = 30 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-Stable	Baa3	A3 stable	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance	
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	A1	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank which meets the Required Ratings.	
Swap Counterparty	ANTS	Fitch First Rating Trigger Collateral.	F1	F1	N/A	N/A	A	A	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within 14 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
	ANTS	Fitch Second Rating Trigger Collateral.	F3	F1	N/A	N/A	BBB-	A	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (e) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (f) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	ANTS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	Aa3 (negative outlook)	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (c) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (d) may, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).	
	ANTS	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	Aa3 (negative outlook)	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (g) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (h) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa3	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance



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Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

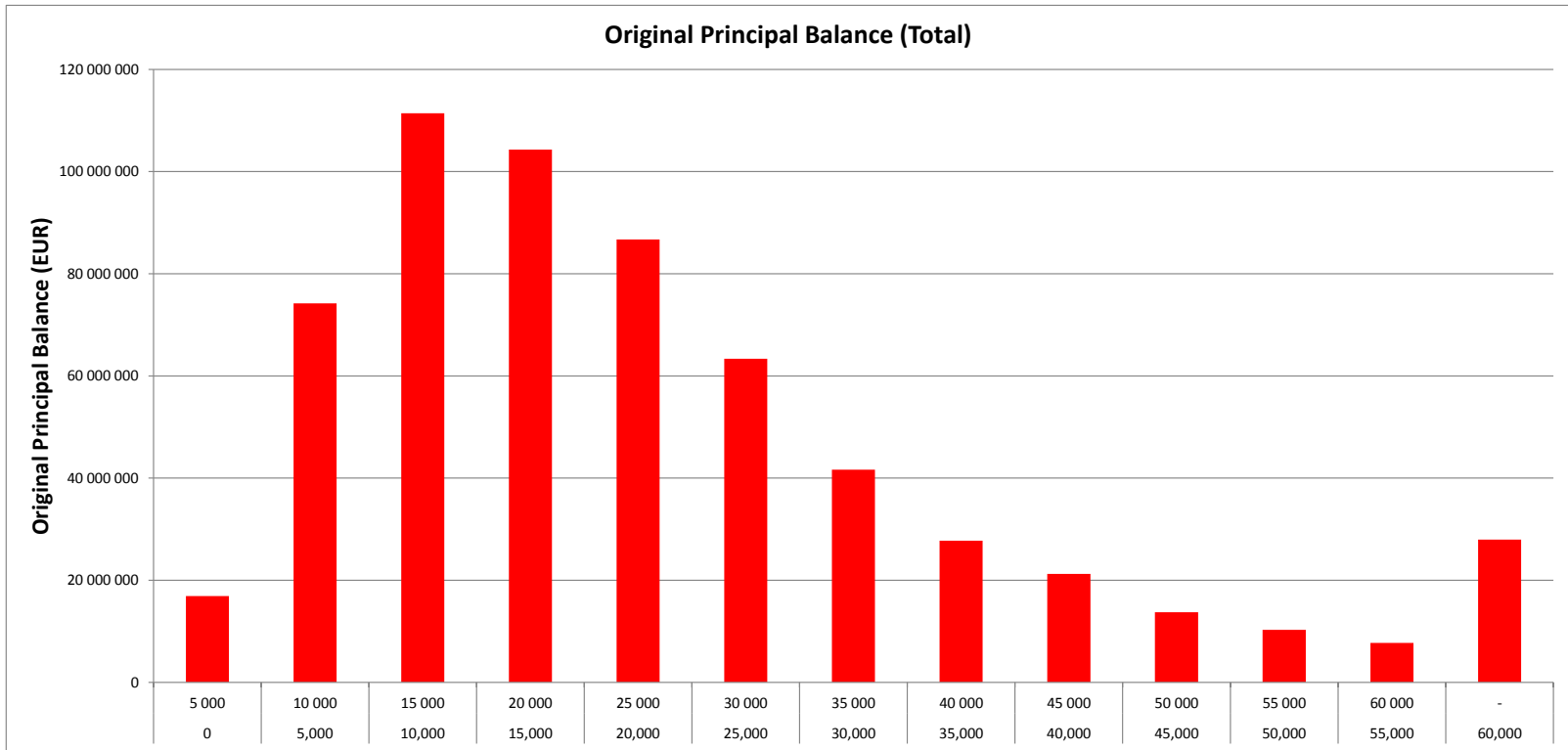
Average amount - all: 15 380

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	4 918	16 901 686	2,8 %	27,1	7,6		
	5 000	10 000	9 847	74 215 036	12,2 %	42,0	7,3		
	10 000	15 000	8 985	111 416 382	18,3 %	48,2	6,9		
	15 000	20 000	6 019	104 299 602	17,2 %	50,1	6,5		
	20 000	25 000	3 882	86 707 854	14,3 %	50,7	6,5		
	25 000	30 000	2 326	63 365 455	10,4 %	50,9	6,4		
	30 000	35 000	1 289	41 640 377	6,9 %	51,2	6,1		
	35 000	40 000	743	27 730 328	4,6 %	50,9	6,3		
	40 000	45 000	501	21 219 137	3,5 %	50,5	6,5		
	45 000	50 000	290	13 722 199	2,3 %	50,8	6,2		
	50 000	55 000	197	10 299 964	1,7 %	50,5	6,4		
	55 000	60 000	135	7 726 950	1,3 %	50,7	5,4		
	60 000	-	349	27 954 755	4,6 %	51,2	5,9		
	Total			39 481	607 199 725	100 %	48,49	6,6	

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7.b Original Principal Balance Graph

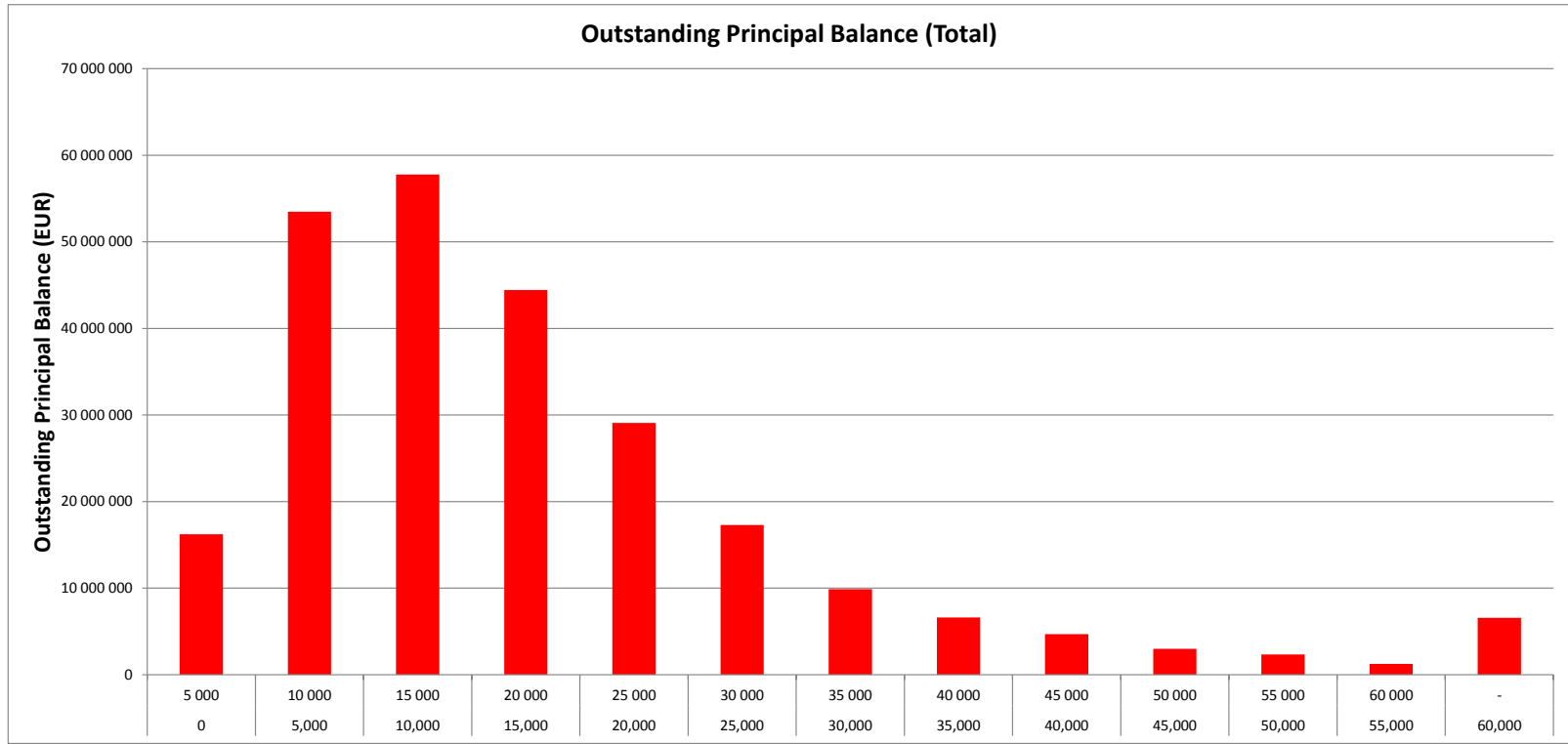
Reporting Date	28.05.2018	
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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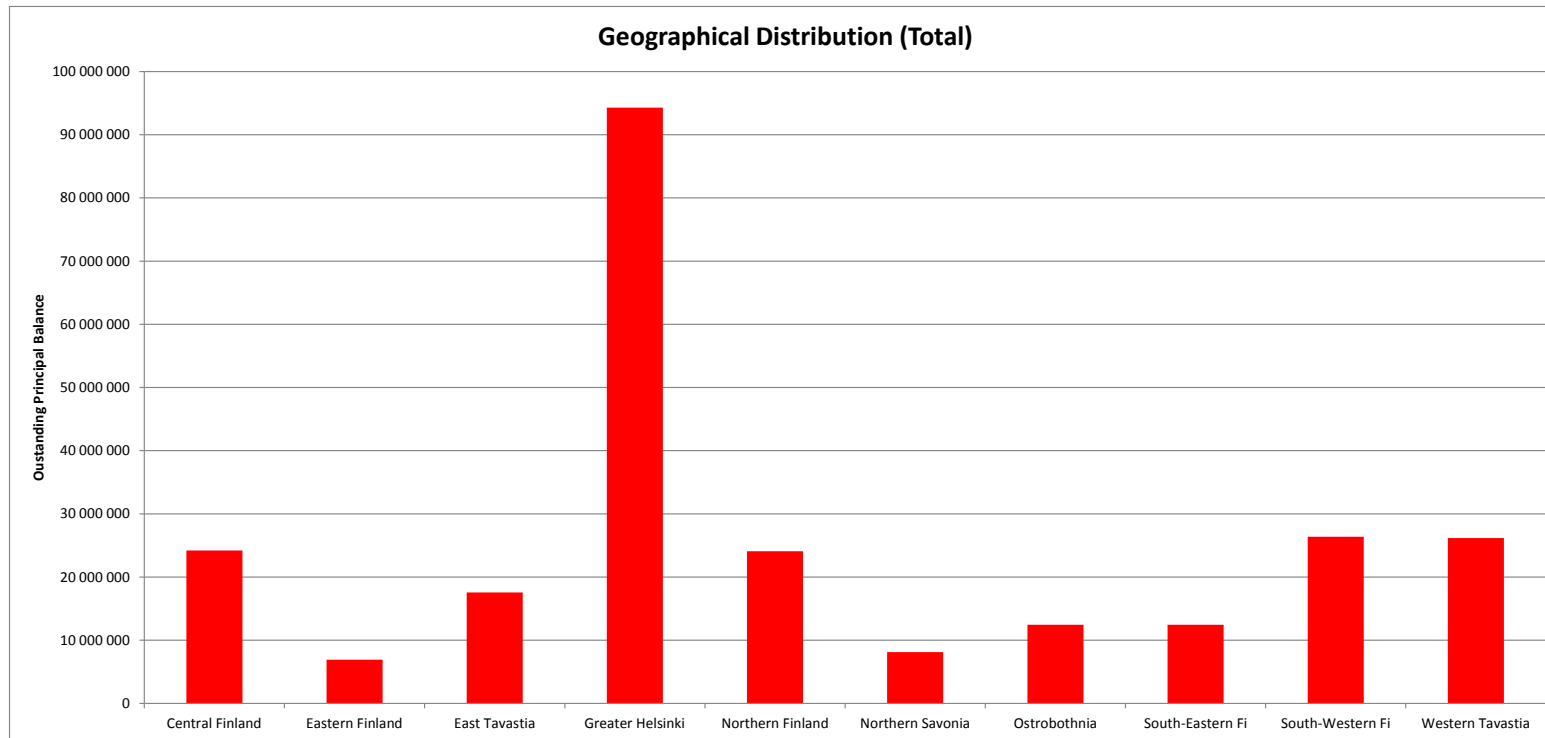
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 289	24 201 361	9,58 %	32,9		25,2
Eastern Finland	689	6 916 222	2,74 %	32,7		24,9
East Tavastia	1 652	17 572 489	6,96 %	33,1		24,8
Greater Helsinki	7 920	94 282 302	37,32 %	33,0		25,0
Northern Finland	2 178	24 080 937	9,53 %	33,2		24,9
Northern Savonia	792	8 140 353	3,22 %	32,1		25,0
Ostrobothnia	1 266	12 459 756	4,93 %	32,0		25,4
South-Eastern Fi	1 169	12 440 722	4,92 %	32,4		25,9
South-Western Fi	2 470	26 389 428	10,44 %	32,8		25,3
Western Tavastia	2 337	26 173 681	10,36 %	33,5		24,7
Total	22 762	252 657 251	100 %			

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9.b Geographical Distribution Graph



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	=	30 days



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10.a Interest Rate



Reporting Date	28.05.2018	
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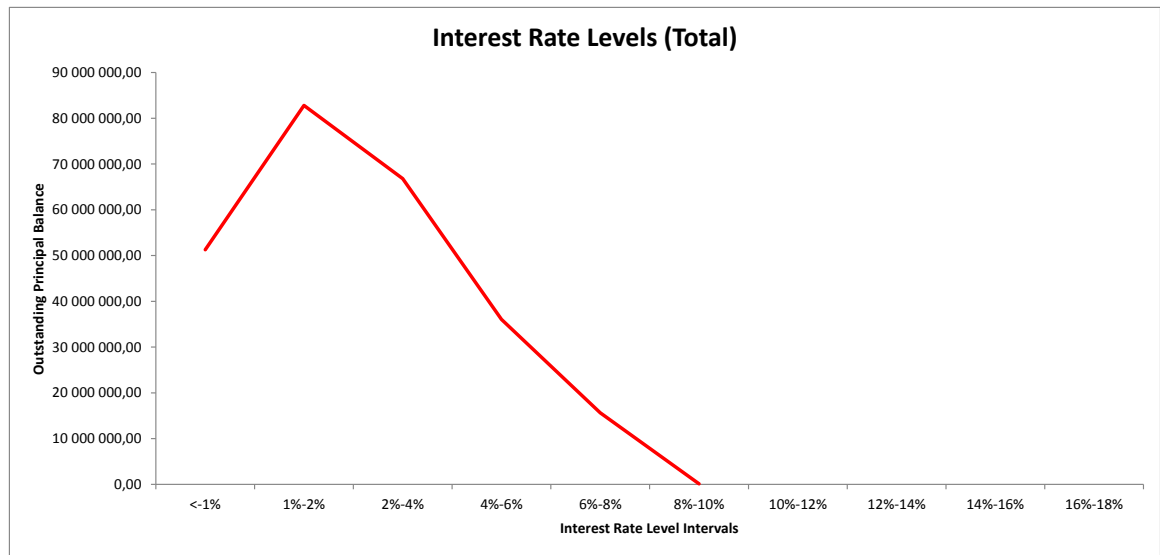
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		3877	51 253 164	20,29 %	34,5	24,2
1 2		6614	82 801 708	32,77 %	33,3	24,9
2 4		5577	66 792 283	26,44 %	32,3	25,5
4 6		4305	36 039 802	14,26 %	31,7	25,6
6 8		2366	15 652 526	6,20 %	31,4	25,3
8 10		22	115 921	0,05 %	30,8	25,7
10 12						
12 14		1	1 847	0,00 %	15,0	22,0
14 16						
16 18						
Total		22 762	252 657 251	100 %		

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10.b Interest Rate



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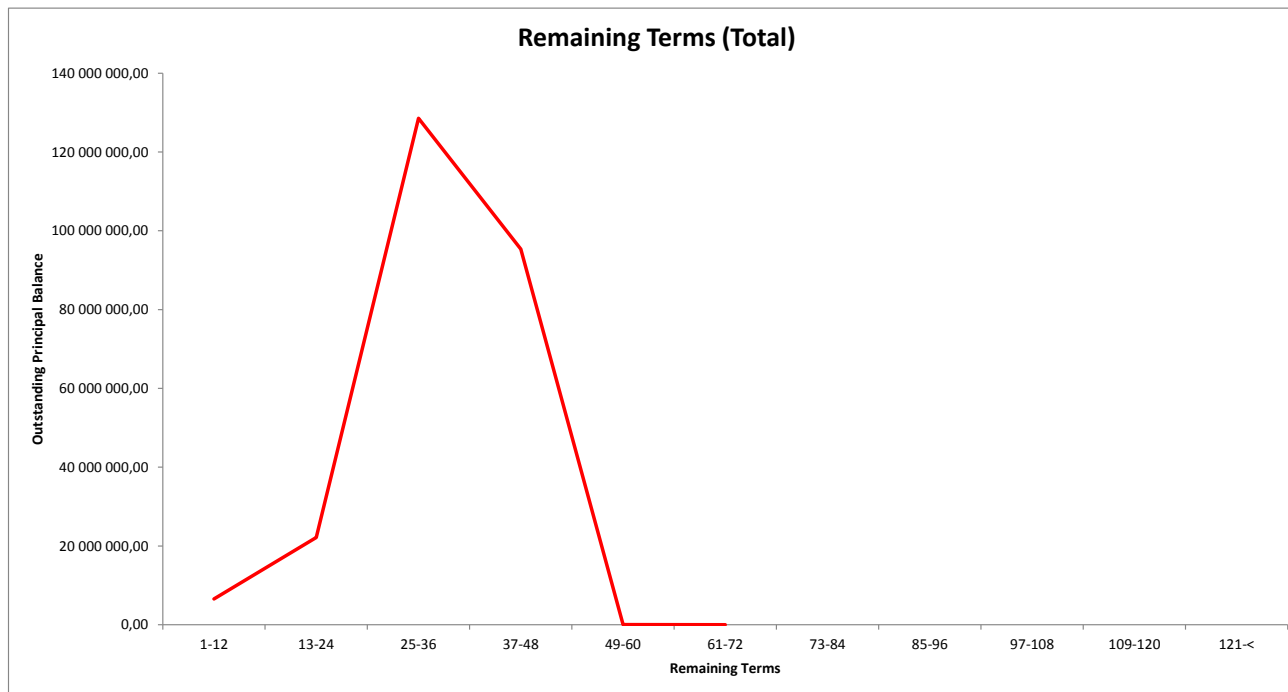


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11.b Remaining Terms



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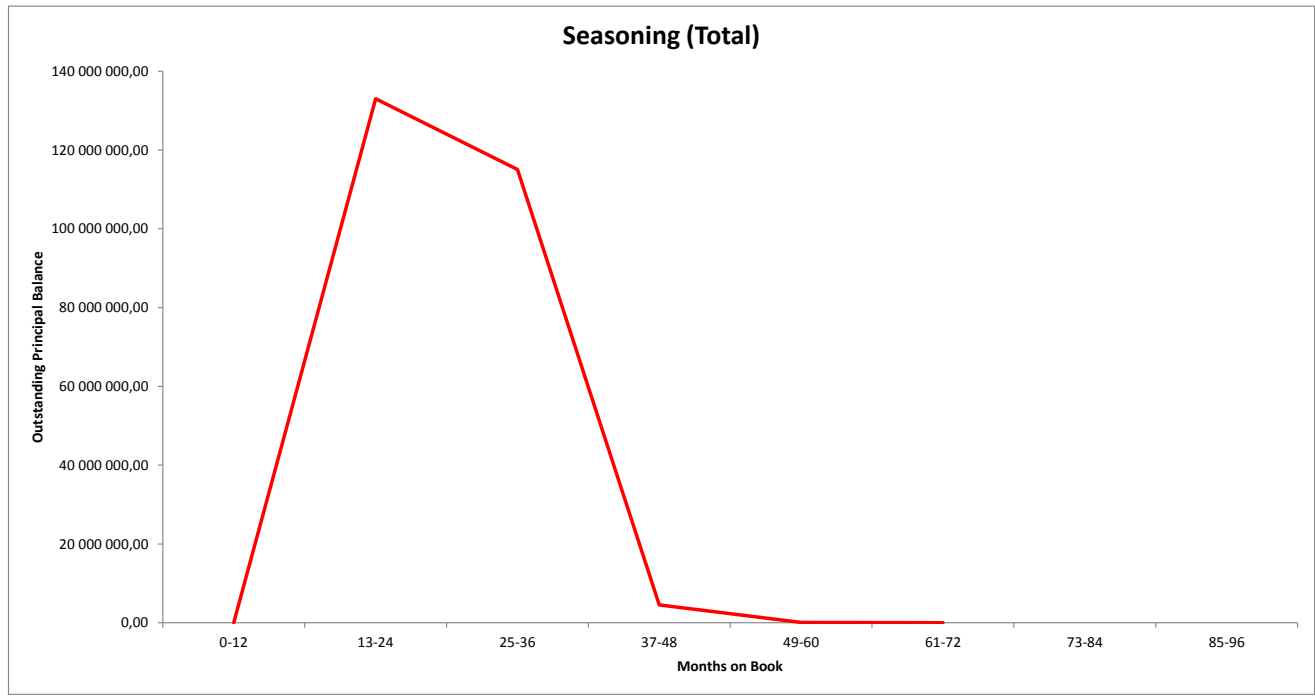


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12.b Seasoning



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13.a Balloon loans



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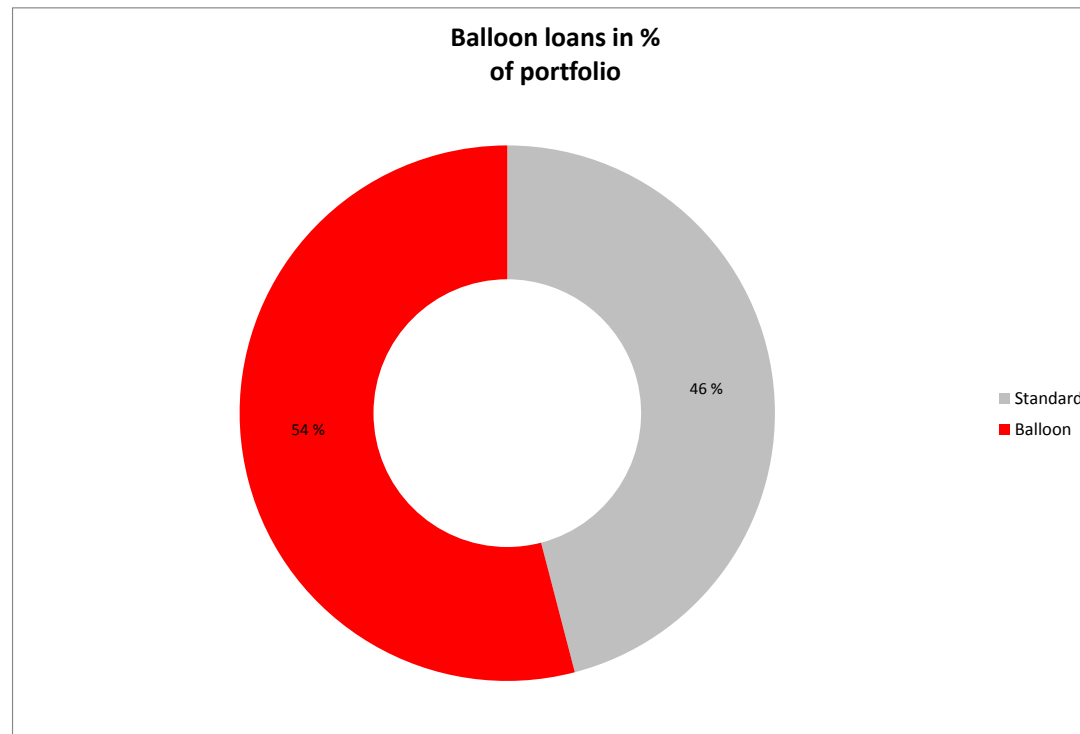
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	15 152	116 072 915	45,94 %	2 500	0,00 %	31,2	25,0
	Balloon	7 610	136 584 336	54,06 %	54 905 772	40,20 %	34,4	25,1
	Total	22 762	252 657 251	100 %	54 908 272	21,73 %		

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13.b Balloon loans



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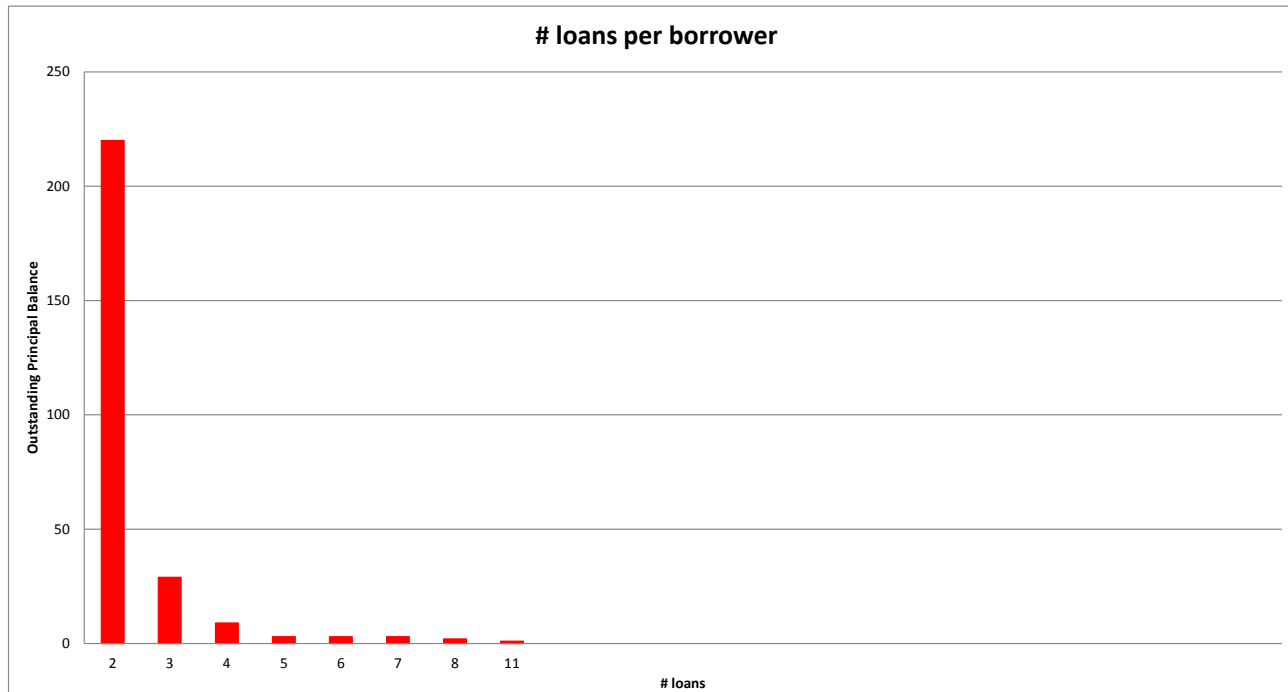


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	252 657 251	246 014 884	6 642 367	577 980	2,78 %	97,37 %
2	246 014 884	239 518 195	6 496 689	561 618	2,77 %	94,80 %
3	239 518 195	233 044 417	6 473 778	545 547	2,77 %	92,24 %
4	233 044 417	226 501 198	6 543 219	529 624	2,76 %	89,65 %
5	226 501 198	220 022 276	6 478 922	513 552	2,75 %	87,08 %
6	220 022 276	213 557 103	6 465 174	497 645	2,75 %	84,52 %
7	213 557 103	207 183 409	6 373 693	481 797	2,74 %	82,00 %
8	207 183 409	200 845 201	6 338 209	466 126	2,73 %	79,49 %
9	200 845 201	194 508 247	6 336 954	450 577	2,73 %	76,99 %
10	194 508 247	188 166 708	6 341 539	435 075	2,72 %	74,48 %
11	188 166 708	181 796 590	6 370 117	419 692	2,71 %	71,95 %
12	181 796 590	175 610 642	6 185 949	404 282	2,70 %	69,51 %
13	175 610 642	169 522 260	6 088 382	389 162	2,69 %	67,10 %
14	169 522 260	163 491 174	6 031 087	374 333	2,68 %	64,71 %
15	163 491 174	157 540 439	5 950 734	359 608	2,67 %	62,35 %
16	157 540 439	151 634 817	5 905 623	345 117	2,66 %	60,02 %
17	151 634 817	145 741 223	5 893 594	330 728	2,65 %	57,68 %
18	145 741 223	139 963 938	5 777 285	316 347	2,64 %	55,40 %
19	139 963 938	134 190 413	5 773 525	302 213	2,62 %	53,11 %
20	134 190 413	128 542 129	5 648 284	288 117	2,61 %	50,88 %

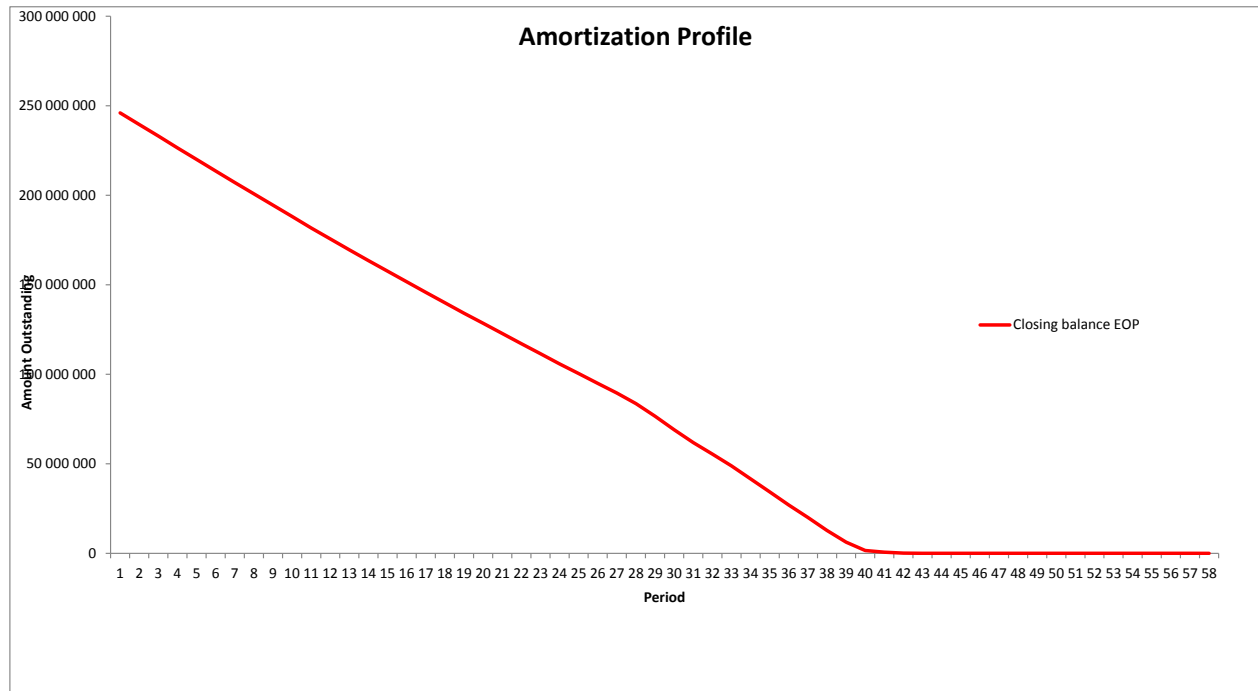
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	18	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

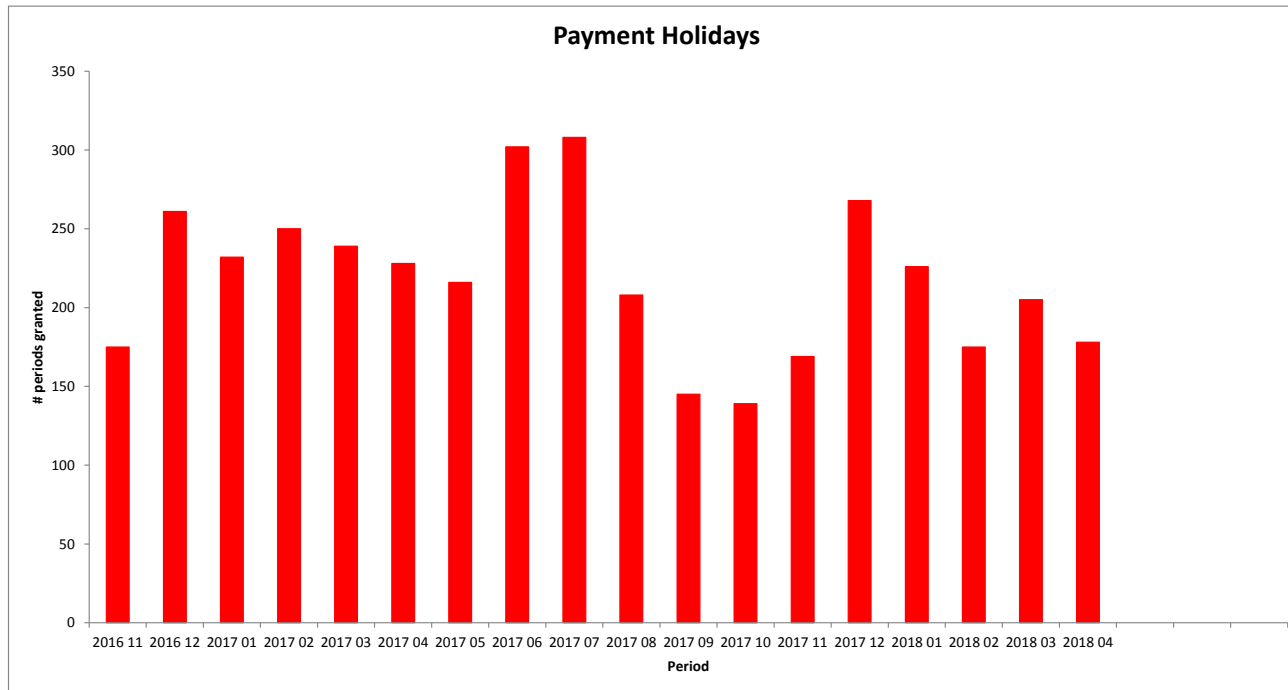


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16.b Payment Holidays



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	18	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2018
	to	25.05.2018
	=	30 days



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17.a Downpayment



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	18	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

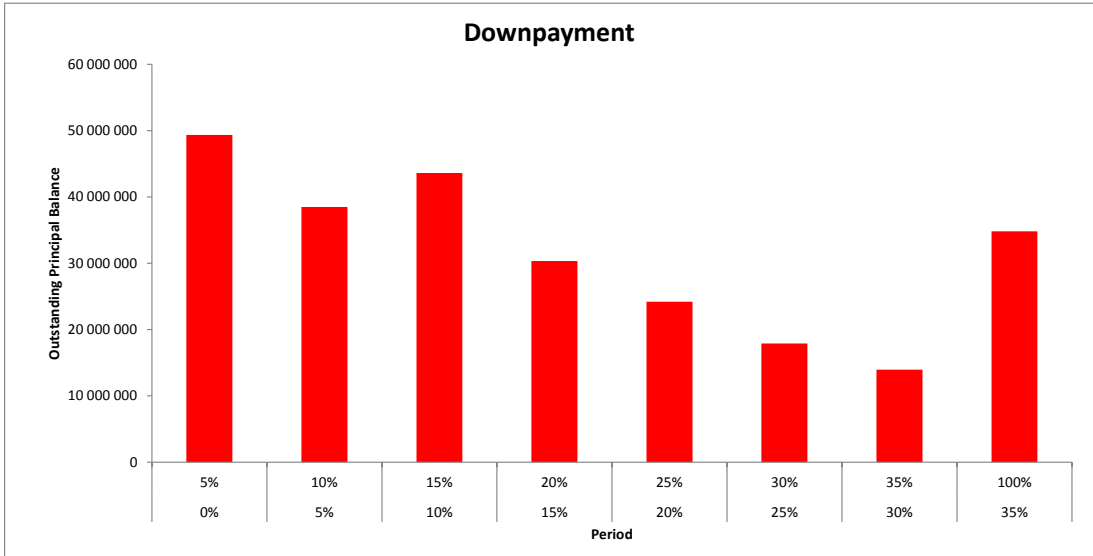
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 721	49 350 016	19,5 %	34,7	24,9
	5 %	10 %	3 073	38 476 922	15,2 %	34,0	25,1
	10 %	15 %	3 609	43 600 969	17,3 %	33,3	25,2
	15 %	20 %	2 518	30 335 433	12,0 %	33,1	25,1
	20 %	25 %	2 138	24 214 102	9,6 %	32,7	25,2
	25 %	30 %	1 681	17 906 565	7,1 %	32,7	25,0
	30 %	35 %	1 355	13 960 727	5,5 %	31,6	25,2
	35 %	100 %	4 667	34 812 517	13,8 %	29,6	25,0
	Total		22 762	252 657 251	100 %		

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17.b Downpayment



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	18	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2018
	to	25.05.2018
	=	30 days



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Monthly Investor Report

18.a Vehicle Condition



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	18
Monthly Period	Apr 2017
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

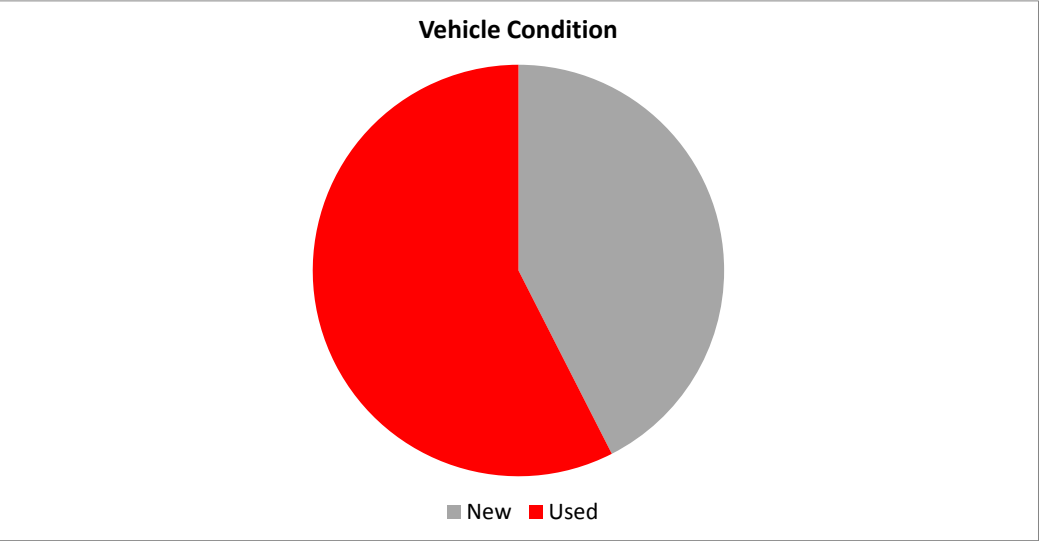
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 001	107 379 836	42,5 %	33,3	25,1
	Used	15 761	145 277 415	57,5 %	32,7	25,0
	Total	22 762	252 657 251	100 %		

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Monthly Investor Report

18.b Vehicle Condition



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	18
Monthly Period	Apr 2017
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days



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19.a Borrower Type



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	18
Monthly Period	Apr 2017
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

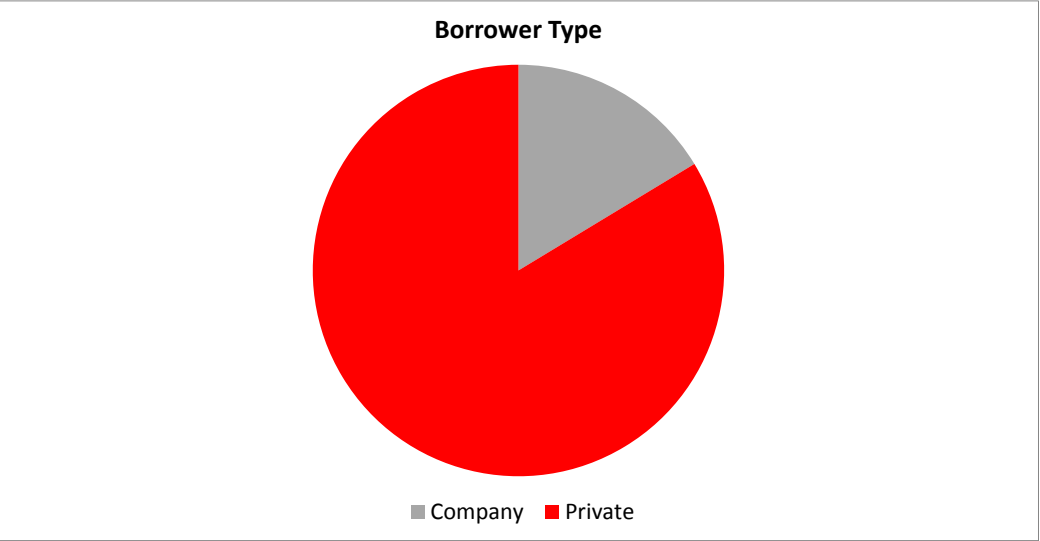
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 799	41 273 651	16,3 %	30,84	25,24
	Private	19 963	211 383 600	83,7 %	33,35	25,03
	Total	22 762	252 657 251	100 %		

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19.b Borrower Type



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	18				
Monthly Period	Apr 2017				
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days	



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20.a Vehicle type



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	18	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

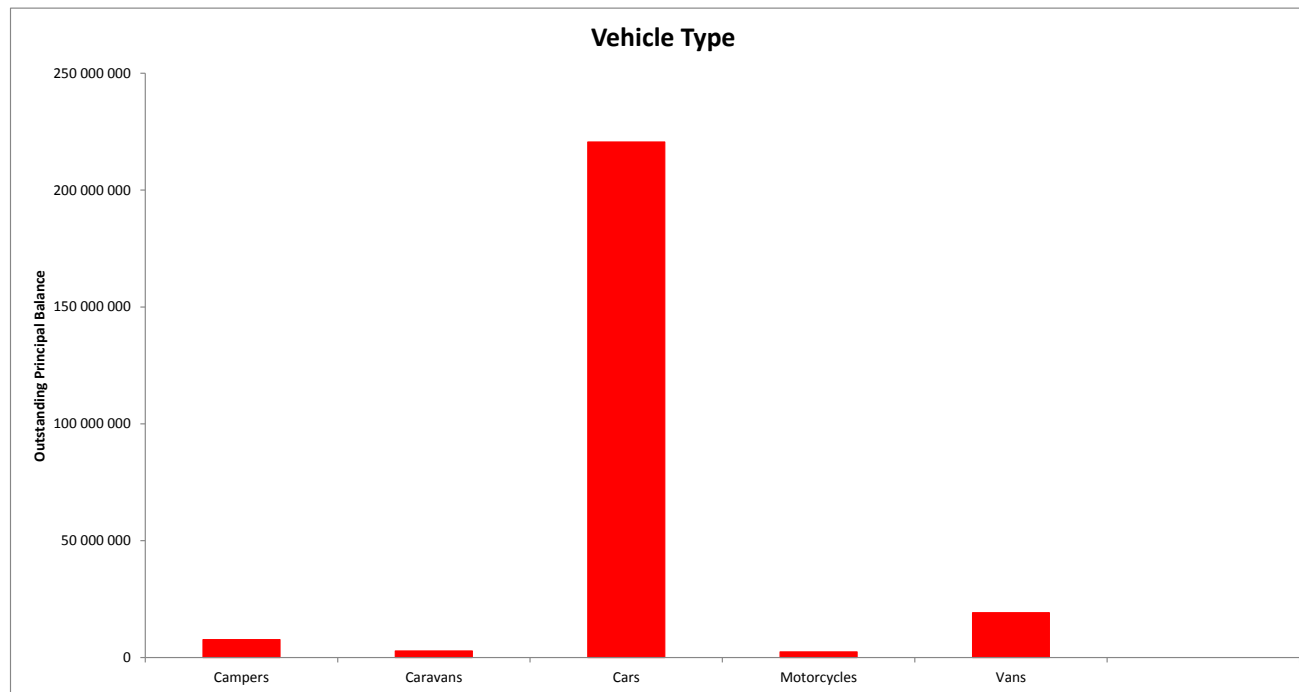
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	388	7 646 684	3,03 %	34,54	24,34
	Caravans	286	2 786 759	1,10 %	34,76	23,96
	Cars	20 044	220 607 183	87,31 %	33,02	25,10
	Motorcycles	384	2 406 977	0,95 %	32,04	23,60
	Vans	1 660	19 209 648	7,60 %	31,29	25,37
		22 762	252 657 251	100 %		

**SCF Rahoituspalvelut II DAC
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20.b Vehicle type



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	18				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days



**SCF Rahoituspalvelut II DAC
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21.a Restructured Loans



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	18	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11	0	0
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
	10	111 667

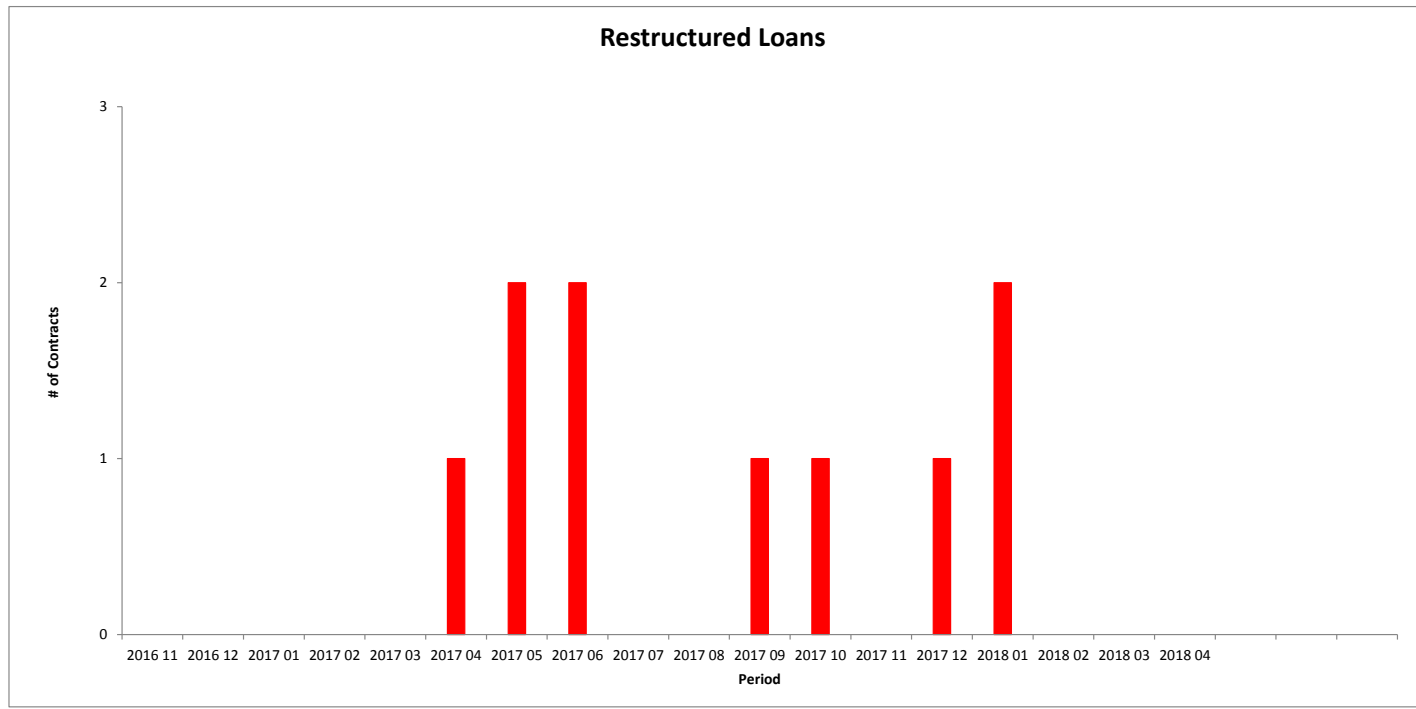
Restructured

SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	18				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

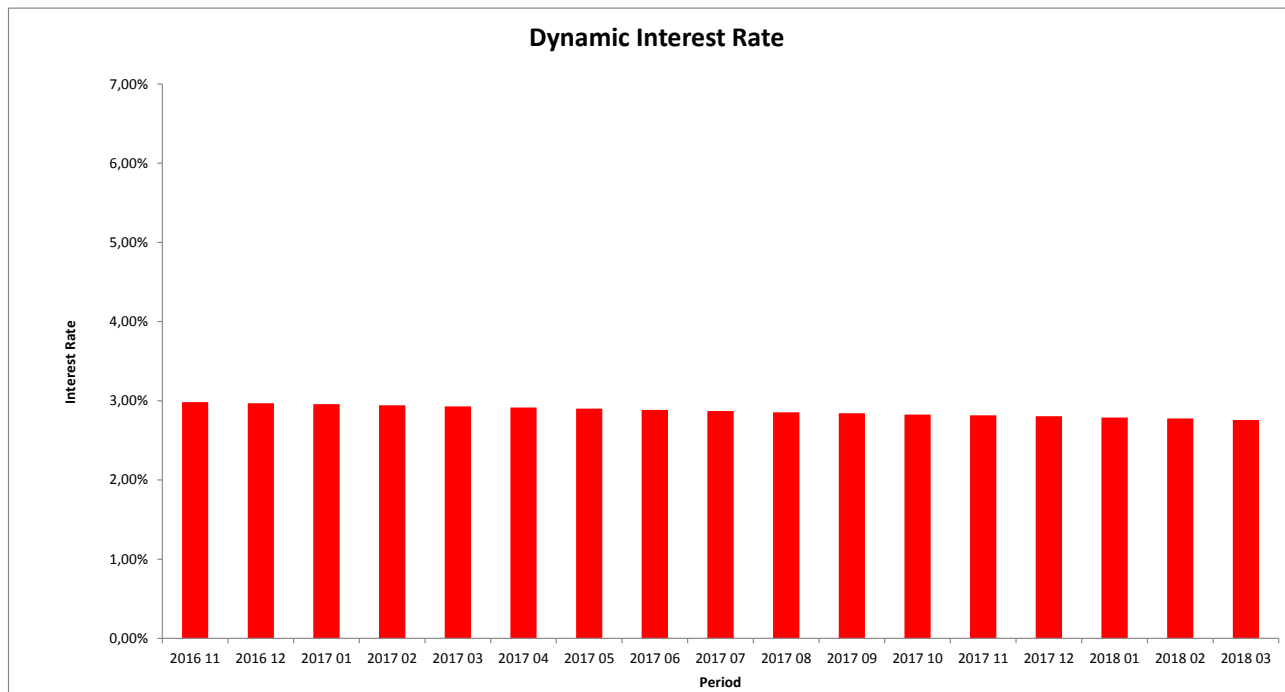


**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

22.b Dynamic Interest Rate



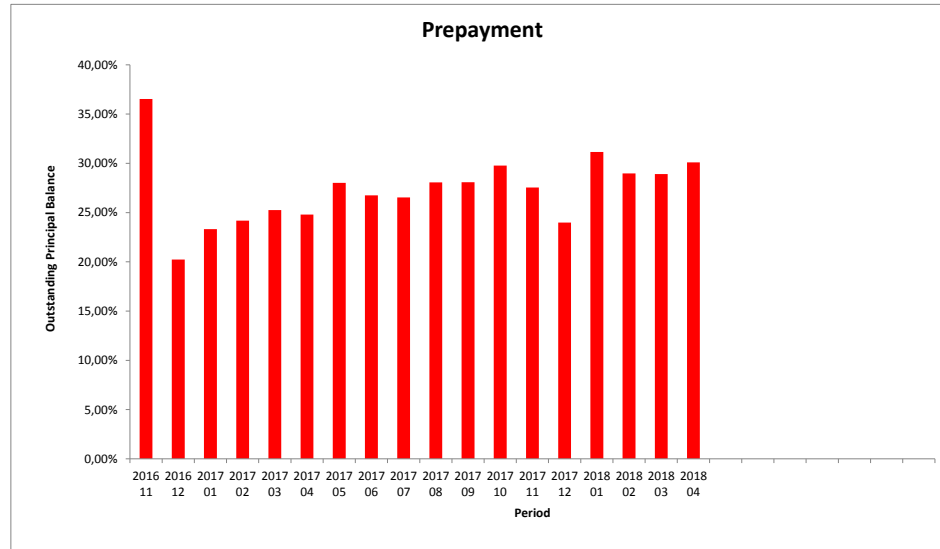
Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	18				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days



23.b Dynamic Pre-Payments



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	18				
Monthly Period	Apr 2017				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days



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24. Delinquency



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	18	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 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
2016	11	567 935 967	35 864	535 700 608	1 928	29 646 276	151	2 203 556	27	385 527								
	12	547 300 289	35 166	516 424 148	1 820	27 790 475	154	2 345 535	36	531 650	15	208 481						
2017	1	525 396 333	34 015	491 902 892	2 035	29 624 753	196	2 966 337	31	403 292	20	365 775	9	133 283				
	2	504 347 052	33 002	468 537 921	2 155	32 200 182	175	2 515 769	37	609 675	13	126 839	13	283 908	4	72 760	9	105 768
	3	481 919 092	32 488	453 472 330	1 671	24 877 048	177	2 373 641	45	606 243	17	352 401	6	51 631	8	185 798	13	197 713
	4	461 858 230	31 215	428 524 204	1 999	28 538 287	228	3 449 368	53	725 906	18	358 578	12	216 300	4	43 076	14	271 902
	5	439 904 054	30 209	407 230 626	2 061	28 828 006	195	2 600 242	38	513 986	20	295 057	14	284 504	8	151 633	13	206 025
	6	419 740 450	29 596	391 955 609	1 715	23 602 309	219	3 265 506	48	461 928	17	217 453	10	144 753	4	92 893	27	447 398
	7	400 842 082	28 319	368 320 058	2 052	28 053 819	211	3 119 310	58	890 050	24	262 421	12	152 231	2	44 194	13	191 339
	8	381 488 761	27 701	353 395 978	1 740	24 496 715	186	2 449 904	41	571 620	24	347 453	11	143 582	7	83 509	15	196 517
	9	363 414 216	26 904	338 241 952	1 558	20 999 646	209	2 738 253	61	896 518	20	362 889	11	147 959	3	27 000	22	254 983
	10	344 817 496	25 744	317 968 829	1 735	22 648 076	199	2 646 668	66	883 606	29	372 404	12	205 405	6	92 508	14	182 283
	11	328 195 863	25 101	304 803 459	1 559	19 836 919	171	2 183 769	60	655 941	24	331 690	23	291 715	7	92 369	15	236 057
	12	313 521 280	24 310	289 602 065	1 537	19 482 029	215	2 967 035	61	777 496	25	306 595	16	206 373	15	179 686	17	254 699
2018	1	296 448 553	23 353	273 136 294	1 605	19 663 098	173	2 190 869	57	793 890	24	322 527	14	207 494	9	134 380	26	250 112
	2	281 472 477	22 591	258 922 975	1 548	18 832 846	178	2 374 981	43	524 057	32	508 147	17	222 523	7	86 948	18	276 801
	3	266 886 919	21 754	244 701 566	1 488	17 707 003	226	2 873 335	61	798 549	17	198 778	27	455 651	12	152 037	19	221 225
	4	252 657 251	20 822	229 258 543	1 608	18 978 349	208	2 713 345	67	861 243	29	369 948	15	172 224	13	303 599	24	263 197
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	18	
Monthly Period	from	Apr 2017
Interest Period	from	25.04.2018 to 25.05.2018 = 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	666	666	13 876	2 149	2 815	11 727	1 112	3 927	10 615	960	4 887	9 655	960	5 847	8 695
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138	5 935	210 408	177 203
2017 2	925 325	54							350 904	350 904	574 421	305 235	656 139	269 186	23 732	679 872	245 454
2017 3	642 838	50										281 267	281 267	361 571	90 874	372 141	270 697
2017 4	673 040	46													371 510	371 510	301 529
2018 1	748 138	63															
2018 2	263 197	24															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q1			2018 Q2		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	960	6 807	7 735	320	7 127	7 415
2017 1	387 612	29	5 623	216 032	171 580	1 370	217 402	170 210
2017 2	925 325	54	37 579	717 451	207 875	2 357	719 807	205 518
2017 3	642 838	50	21 100	393 241	249 597	5 804	399 045	243 793
2017 4	673 040	46	207 998	579 508	93 531	2 368	581 876	91 163
2018 1	748 138	63	263 421	263 421	484 717	160 880	424 301	323 837
2018 2	263 197	24				38 454	38 454	224 743

SCF Rahoituspalvelut II DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	18
Monthly Period	Apr 2017
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	15 085 792,17	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	105 273,85	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	750 434,36	EUR
Principal on Loan to Issuer	-	14 229 667,96	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	17 430 243,09	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	21 663,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 303 869,19	EUR
Prior to PDTE - Interest on Class C notes	-	12 133,00	EUR
Prior to PDTE - Interest on Class D notes	-	12 200,00	EUR
Principal Payments on Class A	-	14 229 667,96	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	28 325,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	82 500,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 114,33	EUR
Interest Issuer Subordinated Loan	-	363,38	EUR
Principal Issuer Subordinated Loan	-	145 855,58	EUR
Payment to Purchaser	-	527 659,15	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	527 659,15	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,83	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	527 644,32	EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	18	
Monthly Period	Apr 2017	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	416,00						
Interest accrued for the Period	EUR	160 620,00	21 663,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	3 435 793,00	781 713,00	72 561,00	231 741,00	233 020,00	541 008,00	1 575 750,00
Interest Payments	EUR	160 620,00	21 663,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	3 435 793,00	781 713,00	72 561,00	231 741,00	233 020,00	541 008,00	1 575 750,00
Interest accrued on Subordinated Loan for the Period	EUR	363,38						
Cumulative Interest accrued on Subordinated Loan	EUR	12 032,16						
Interest Payments on Subordinated Loan	EUR	363,38						
Cumulative Interest Payments on Subordinated Loan	EUR	12 032,16						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC
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28. Contact Details



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	18	
Monthly Period	Apr 2017	
Interest Period	from	25.04.2018
	to	25.05.2018
	=	30 days

Santander Consumer Bank AS

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