

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date		01.03.2017			
Payment date		27.02.2017		Following payment dates:	27.03.2017
Period No		3			25.04.2017
Monthly Period		Jan 2017			
Interest Period	from	25.01.2017	to	27.02.2017	= 33 days
Cut-Off date		31.01.2017			

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1. Portfolio Information



Reporting Date	01.03.2017
Payment date	27.02.2017
Period No	3
Monthly Period	Jan 2017
Interest Period	from 25.01.2017 to 27.02.2017 = 33 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>547 300 289,03 EUR</b>
Scheduled Loan Principal Repayments	10 317 807,48 EUR
Prepayments	11 502 017,29 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>21 819 824,77 EUR</b>
New Defaulted Auto Loans in Period	84 131,23 EUR
<b>Closing Balance</b>	<b>525 396 333,03 EUR</b>

<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 758 275,01 EUR
Recoveries on loans in default	1 308,62 EUR
<b>Total Revenue Received in Period</b>	<b>1 759 583,63 EUR</b>

<b># Loans</b>	
At beginning of period	37 191 Loans
Paid in Full	878 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	7 Loans
<b>At end of period</b>	<b>36 306 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	01.03.2017
Payment date	27.02.2017
Period No	3
Monthly Period	Jan 2017
Interest Period	from 25.01.2017 to 27.02.2017 = 33 days

**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	23 573 300 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>23 573 300 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 335 001 EUR
b. Reserve Fund	5 314 360 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>28 649 361 EUR</b>

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**3. Reserve Accounts**



Reporting Date	01.03.2017
Payment date	27.02.2017
Period No	3
Monthly Period	Jan 2017
Interest Period	from 25.01.2017 to 27.02.2017 = 33 days

**Note Balance**

Beginning of Period	547 300 289,03	EUR
End of Period	525 396 333,03	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	1,0 %	5 314 359,67	EUR
Cash Outflow		5 314 359,67	EUR
Cash Inflow		5 108 002,89	EUR
End of Period	0,9 %	5 108 002,89	EUR
Required Reserve Amount	0,9 %	5 108 002,89	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	01.03.2017				
Payment date	27.02.2017				
Period No	3				
Monthly Period	Jan 2017				
Interest Period	from	25.01.2017	to	27.02.2017	= 33 days

**Asset Balance**

Beginning of Period	547 300 289,03	EUR
End of Period	525 396 333,03	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	491 902 892,50	93,63 %	34 015
1-29 days past due	29 624 752,87	5,64 %	2 035

**Delinquent Receivables:**

30-59 days past due	2 966 337,11	0,56 %	196
60-89 days past due	403 291,91	0,08 %	31
90-119 days past due	365 775,31	0,07 %	20
120-149 days past due	133 283,33	0,03 %	9
150-179 days past due	-	0,00 %	0
<b>Total Performing and Delinquent</b>	<b>525 396 333</b>	<b>100,00 %</b>	<b>36 306</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	101 926 521	19,40 %	7 376

Current Period Defaults	84 131,23		7
Cumulative Defaults	84 131,23		7
Current Period Recoveries	1 308,62		
Cumulative Recoveries	1 308,62		

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

**NO**

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	525 396 333,03
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	525 396 333,03
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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**5. Outstanding Notes**



Reporting Date	01.03.2017	
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	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		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
<b>Current Note Information</b>							
Class Principal Outstanding Opening Balance	547 300 289,03	483 500 289,03	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	28 649 361,12						
Amortisation	21 903 956,00						
Redemption per Class	21 903 956,00	21 903 956,00	-	-	-	-	-
Redemption per Note		4 030,91	-	-	-	-	-
Class Principal Outstanding Closing Balance	525 396 333,03	461 596 333,03	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	87,86 %	5,20 %	1,73 %	1,16 %	1,96 %	2,09 %
Current Pool Factor		0,85	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							
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	33						
Principal Outstanding per Note Beginning of Period		88 976,87	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 030,91	-	-	-	-	-
Principal Outstanding per Note End of Period		84 945,96	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		10,44	13,92	133,33	200,00	275,00	750,00
Interest Payment	72 663,28	56 730,70	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		10,44	13,92	133,33	200,00	275,00	750,00
<b>3. Credit Enhancements</b>							
Initial total CE (Subordination, Reserve)		11,45 %	6,95 %	5,45 %	4,45 %	2,75 %	0,94 %
Current CE (incl. Excess Spread)		15,42 %	10,23 %	8,50 %	7,34 %	5,38 %	3,28 %
Current CE (excl. Excess Spread)		13,12 %	7,92 %	6,19 %	5,03 %	3,07 %	0,97 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	01.03.2017
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Interest Period	25.01.2017 to 27.02.2017 = 33 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					
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**



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	3				
Monthly Period	Jan 2017				
Interest Period	from	25.01.2017	to	27.02.2017	= 33 days

Average amount - all: 15 380

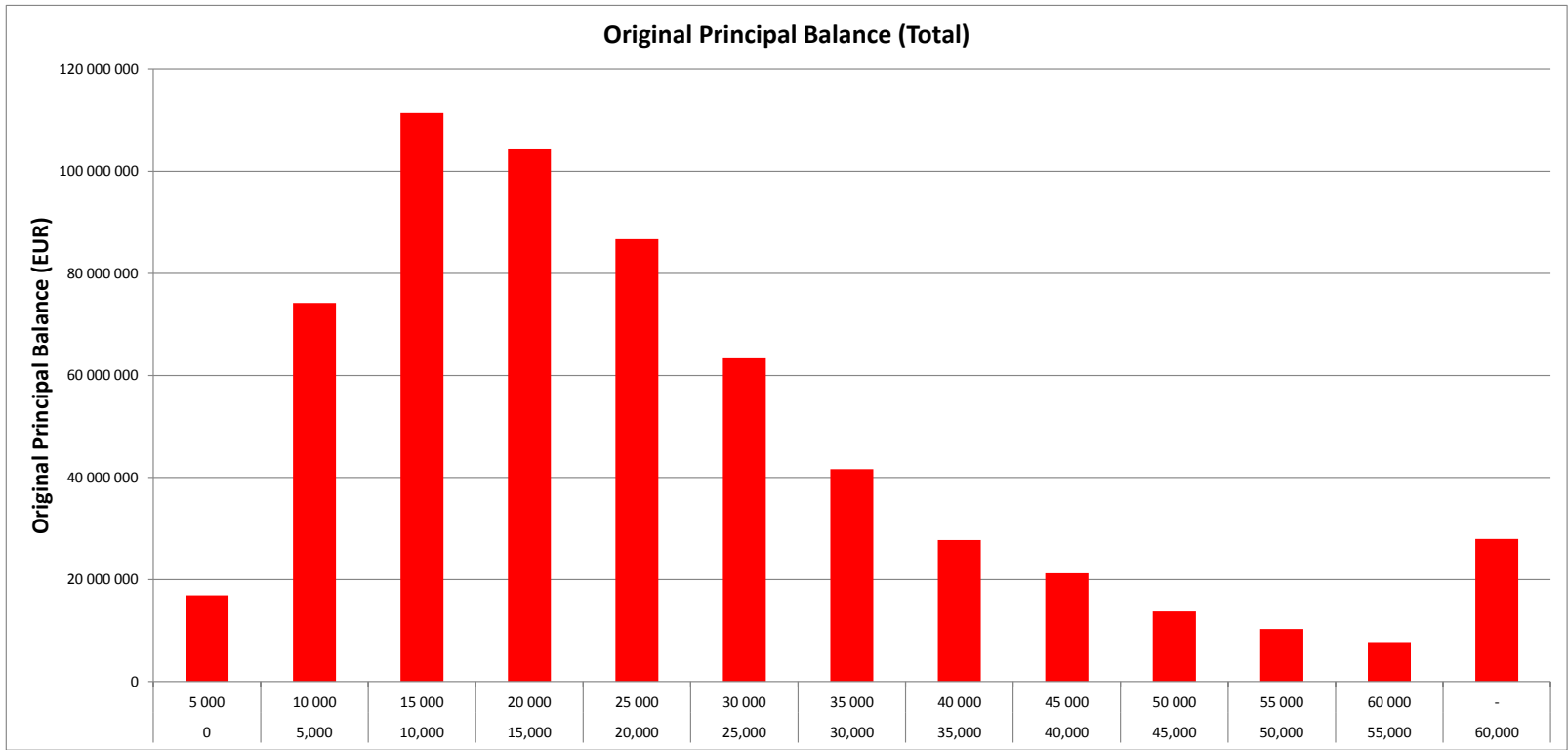
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	4 918	16 901 686	2,8 %	27,1	7,6		
	5 000	10 000	9 847	74 215 036	12,2 %	42,0	7,3		
	10 000	15 000	8 985	111 416 382	18,3 %	48,2	6,9		
	15 000	20 000	6 019	104 299 602	17,2 %	50,1	6,5		
	20 000	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	01.03.2017	
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Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days



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**8.a Outstanding Principal Balance**



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days

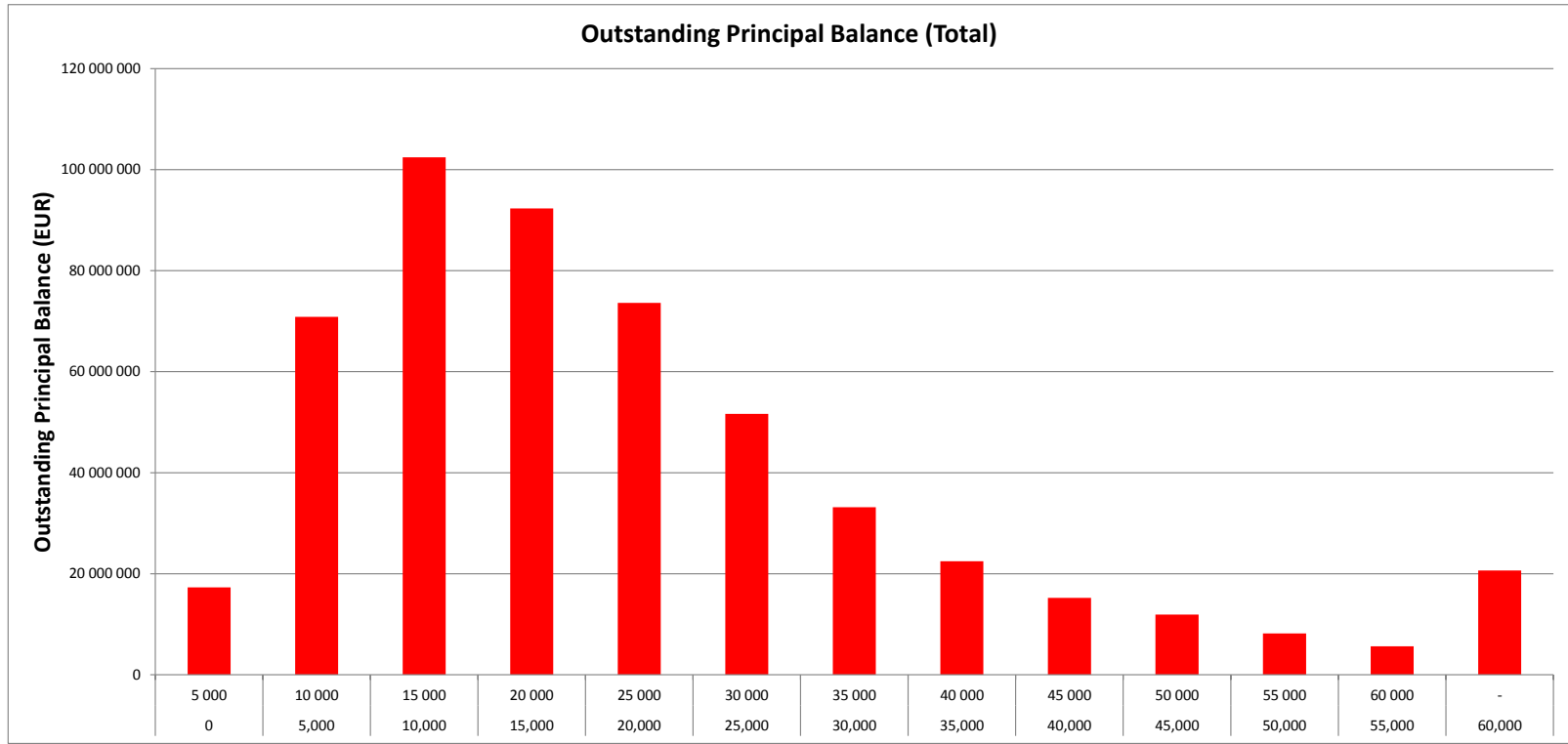
Average amount - all: 14 471

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 337	17 310 840	3,3 %	26,2	11,5	
	5 000	10 000	9 409	70 852 553	13,5 %	40,6	11,2	
	10 000	15 000	8 281	102 438 166	19,5 %	46,0	10,7	
	15 000	20 000	5 325	92 320 640	17,6 %	47,4	10,5	
	20 000	25 000	3 299	73 629 348	14,0 %	48,2	10,3	
	25 000	30 000	1 900	51 666 344	9,8 %	48,5	10,2	
	30 000	35 000	1 028	33 166 991	6,3 %	48,5	10,0	
	35 000	40 000	602	22 449 789	4,3 %	48,2	10,2	
	40 000	45 000	361	15 216 170	2,9 %	48,4	10,3	
	45 000	50 000	252	11 909 158	2,3 %	47,9	10,2	
	50 000	55 000	156	8 167 688	1,6 %	48,6	9,8	
	55 000	60 000	98	5 639 161	1,1 %	48,3	9,7	
	60 000	-	258	20 629 485	3,9 %	48,4	9,9	
	Total			36 306	525 396 333	100 %		

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**8.b Outstanding Principal Balance Graph**

Reporting Date	01.03.2017	
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Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days



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**9.a Geographical Distribution**



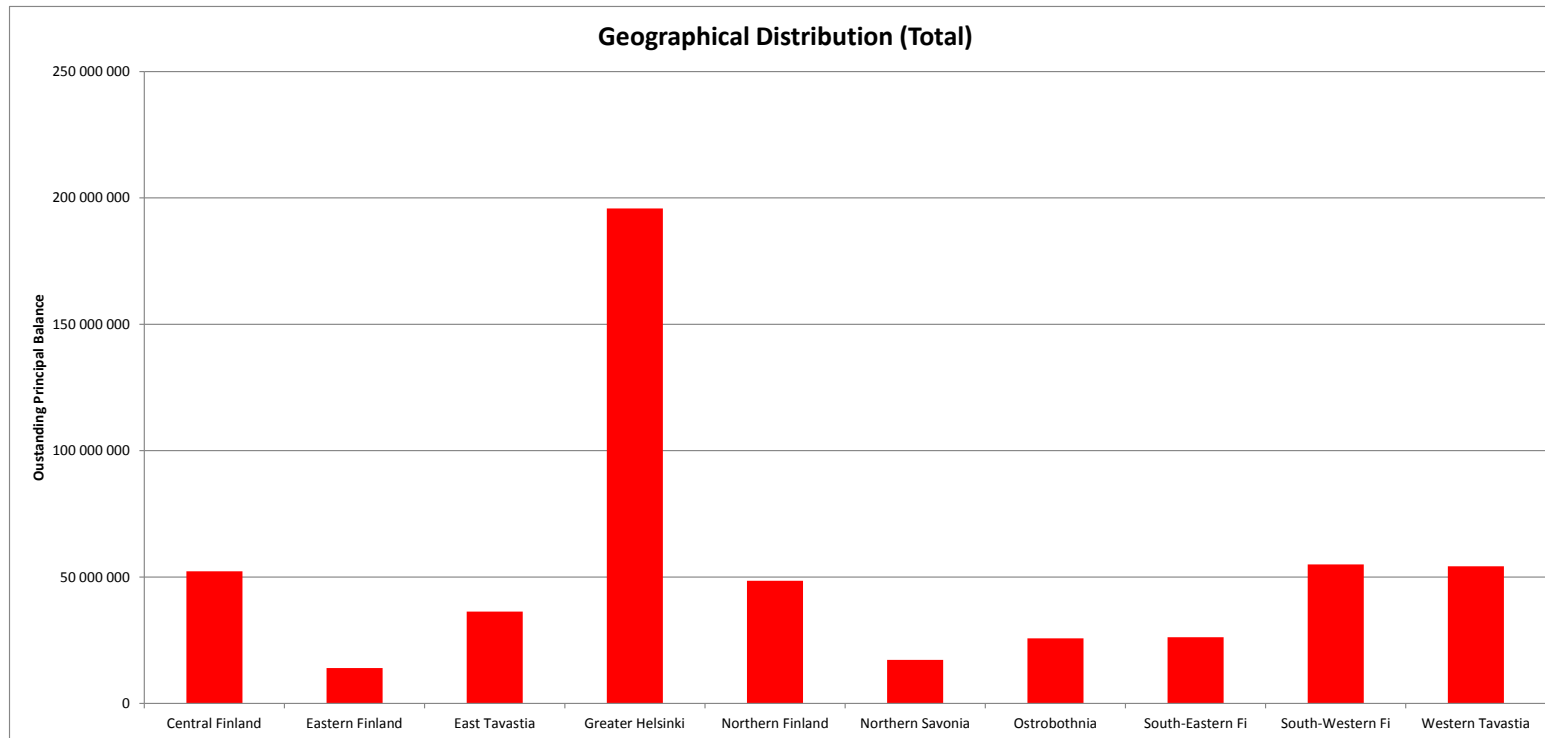
Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 737	52 258 949	9,95 %	45,8		10,6
Eastern Finland	1 051	14 030 917	2,67 %	45,6		10,4
East Tavastia	2 558	36 304 767	6,91 %	46,5		10,2
Greater Helsinki	12 670	195 837 979	37,27 %	46,0		10,5
Northern Finland	3 378	48 509 971	9,23 %	46,3		10,4
Northern Savonia	1 286	17 209 552	3,28 %	44,9		10,4
Ostrobothnia	2 040	25 737 440	4,90 %	44,7		10,8
South-Eastern Fi	1 923	26 230 680	4,99 %	45,3		11,3
South-Western Fi	3 907	55 026 842	10,47 %	46,0		10,5
Western Tavastia	3 756	54 249 236	10,33 %	46,4		10,2
Total	36 306	525 396 333	100 %			

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**9.b Geographical Distribution Graph**

Reporting Date	01.03.2017	
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Monthly Period	Jan 2017	
Interest Period	from	25.01.2017
	to	27.02.2017
	=	33 days



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**10.a Interest Rate**



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
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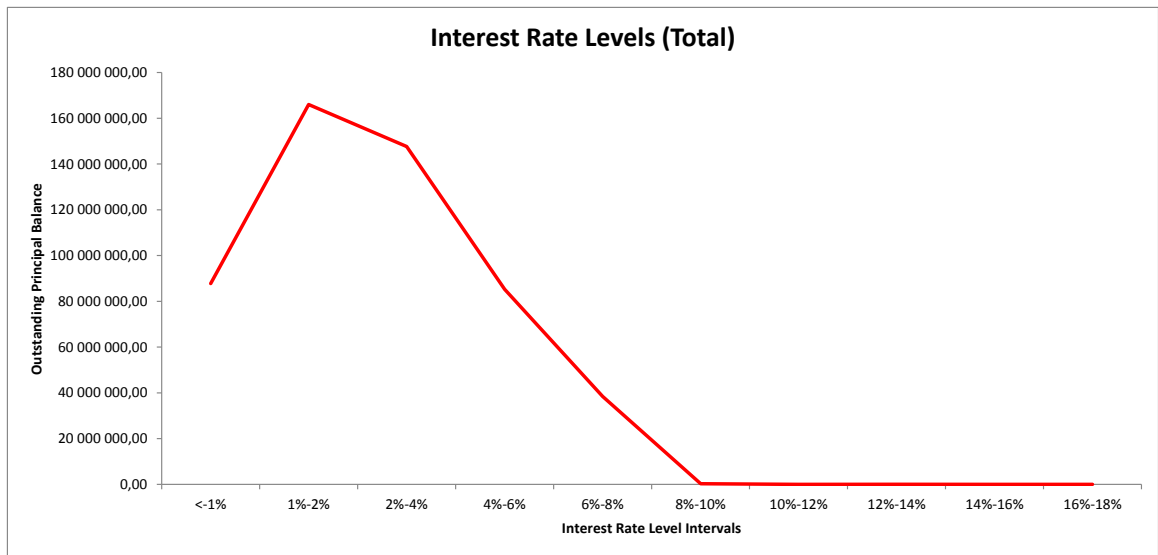
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	5097	87 775 696	16,71 %	48,3	9,5
1	2	9985	166 006 975	31,60 %	46,7	10,2
2	4	9339	147 634 576	28,10 %	45,3	10,9
4	6	7462	85 271 365	16,23 %	44,3	11,3
6	8	4385	38 455 820	7,32 %	43,7	10,5
8	10	37	246 272	0,05 %	42,0	11,8
10	12	0	-	0,00 %	0,0	0,0
12	14	1	5 629	0,00 %	52,0	7,0
14	16	0	-	0,00 %	0,0	0,0
16	18	0	-	0,00 %	0,0	0,0
Total		36 306	525 396 333	100 %		

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**10.b Interest Rate**



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Period No	3				
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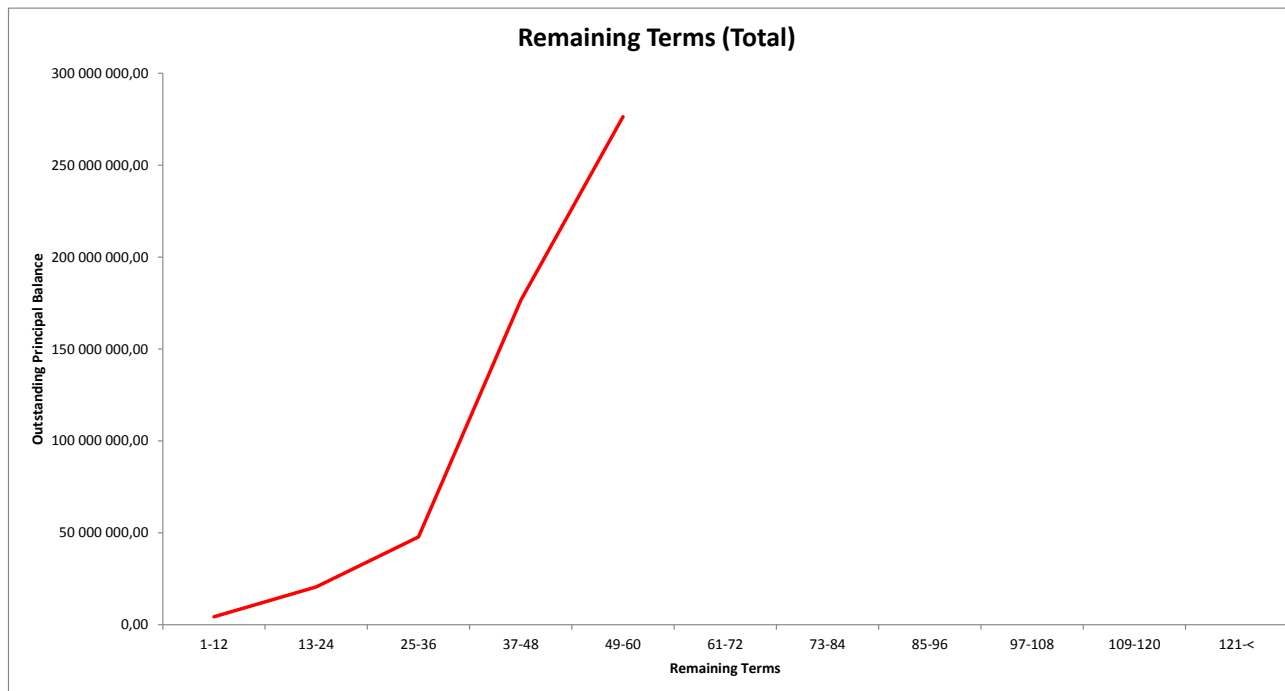


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**11.b Remaining Terms**



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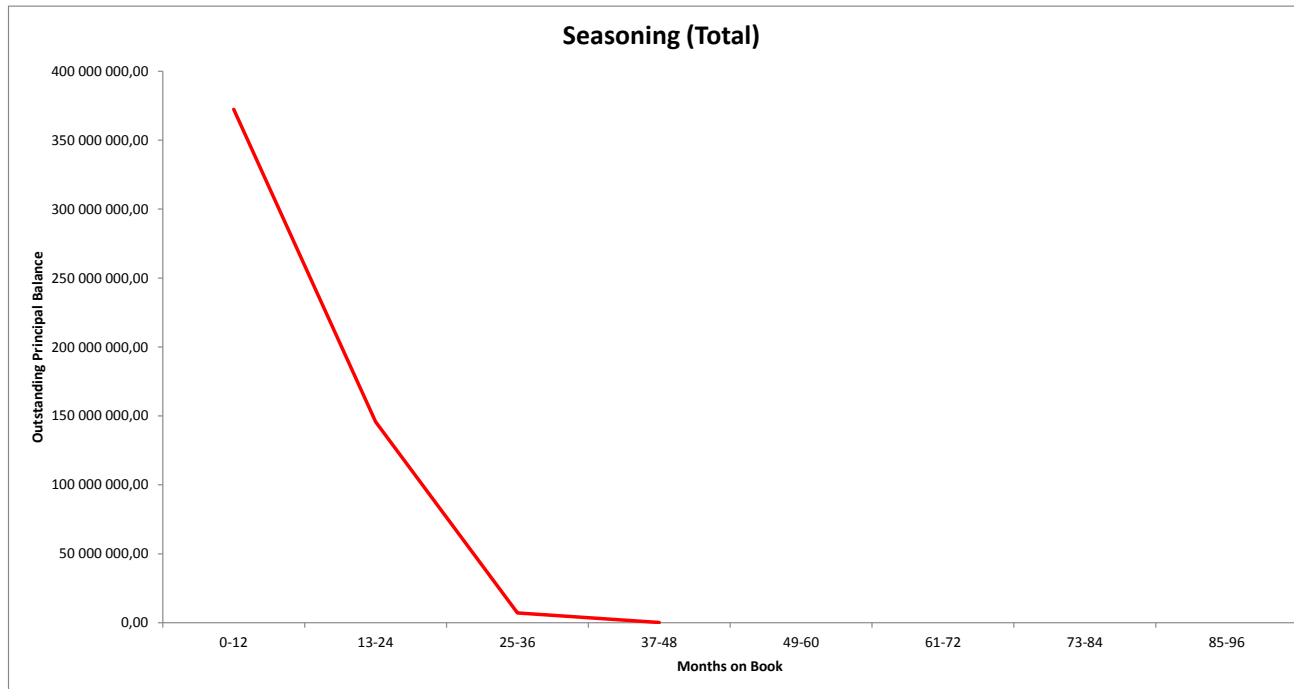


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**12.b Seasoning**



Reporting Date	01.03.2017	
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**13.a Balloon loans**



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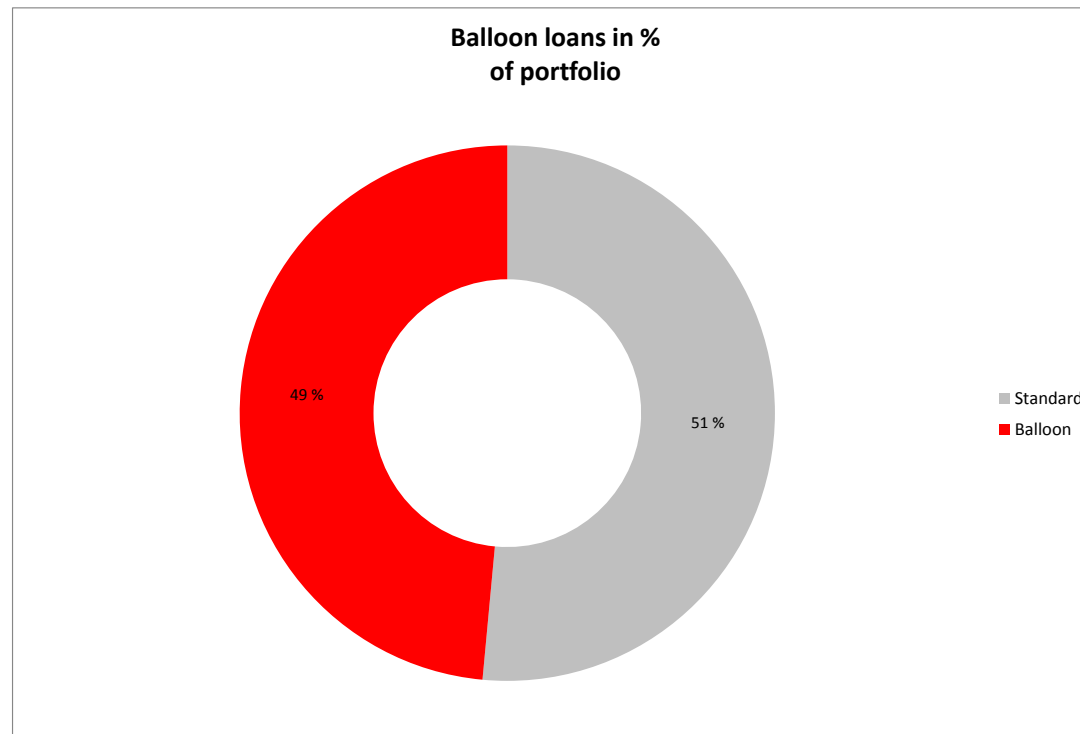
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		25 013	270 467 601	51,48 %	3 880	0,00 %	43,5	10,5
Balloon		11 293	254 928 732	48,52 %	82 023 173	32,17 %	48,6	10,5
Total		36 306	525 396 333	100 %	82 027 053	15,61 %		

**SCF Rahoituspalvelut II DAC  
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**13.b Balloon loans**



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	3				
Monthly Period	Jan 2017				
Interest Period	from	25.01.2017	to	27.02.2017	= 33 days



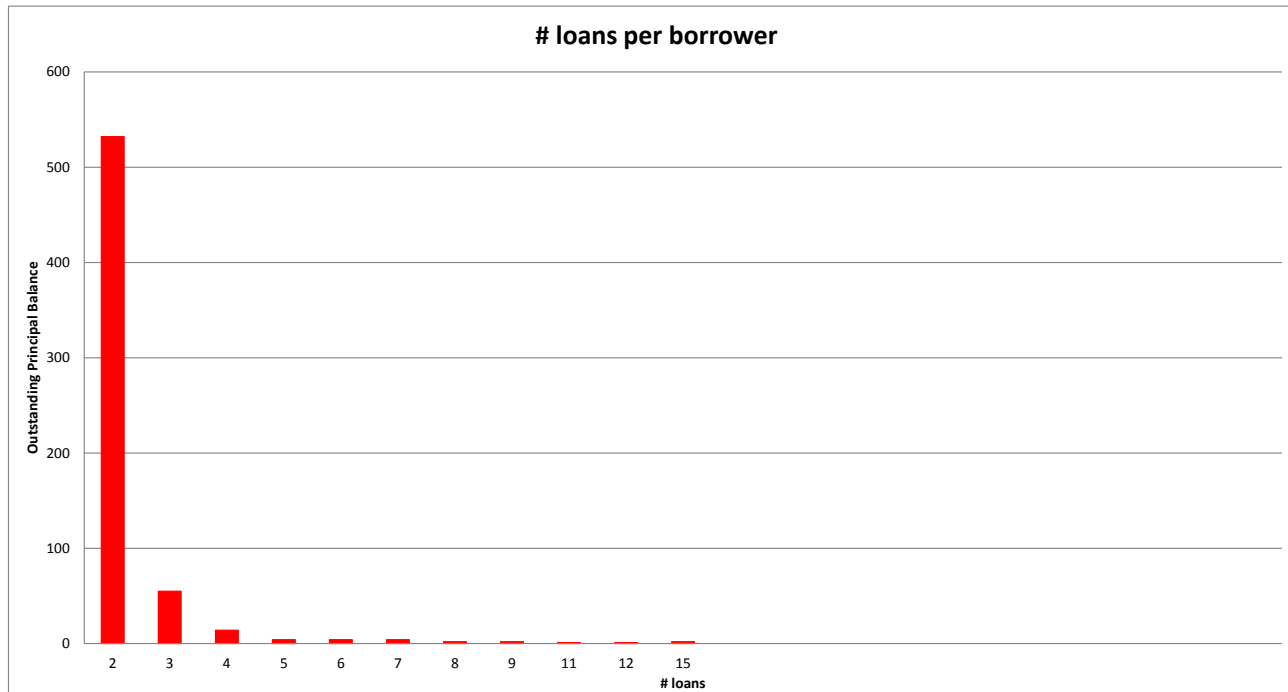


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**14.b # loans per borrower**



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	3				
Monthly Period	Jan 2017				
Interest Period	from	25.01.2017	to	27.02.2017	= 33 days



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15.a Amortization Profile



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	525 396 333	515 142 845	10 253 488	1 295 506	3,00 %	98,05 %
2	515 142 845	504 992 651	10 150 194	1 268 381	2,99 %	96,12 %
3	504 992 651	494 872 421	10 120 230	1 242 007	2,99 %	94,19 %
4	494 872 421	484 756 159	10 116 262	1 215 724	2,99 %	92,26 %
5	484 756 159	474 558 613	10 197 546	1 189 456	2,98 %	90,32 %
6	474 558 613	464 426 874	10 131 740	1 162 989	2,98 %	88,40 %
7	464 426 874	454 160 704	10 266 170	1 136 682	2,98 %	86,44 %
8	454 160 704	444 039 730	10 120 973	1 110 013	2,97 %	84,52 %
9	444 039 730	433 933 306	10 106 424	1 083 717	2,97 %	82,59 %
10	433 933 306	423 861 587	10 071 719	1 057 439	2,96 %	80,67 %
11	423 861 587	413 769 803	10 091 784	1 031 256	2,96 %	78,75 %
12	413 769 803	403 723 280	10 046 523	1 005 042	2,95 %	76,84 %
13	403 723 280	393 749 429	9 973 851	978 928	2,95 %	74,94 %
14	393 749 429	383 754 092	9 995 337	953 025	2,94 %	73,04 %
15	383 754 092	373 880 975	9 873 116	927 139	2,94 %	71,16 %
16	373 880 975	364 028 494	9 852 481	901 526	2,93 %	69,29 %
17	364 028 494	354 143 429	9 885 065	875 950	2,93 %	67,41 %
18	354 143 429	344 380 959	9 762 470	850 433	2,92 %	65,55 %
19	344 380 959	334 579 229	9 801 730	825 218	2,91 %	63,68 %
20	334 579 229	324 849 398	9 729 830	799 935	2,91 %	61,83 %

Amortization profile (first 20 periods)

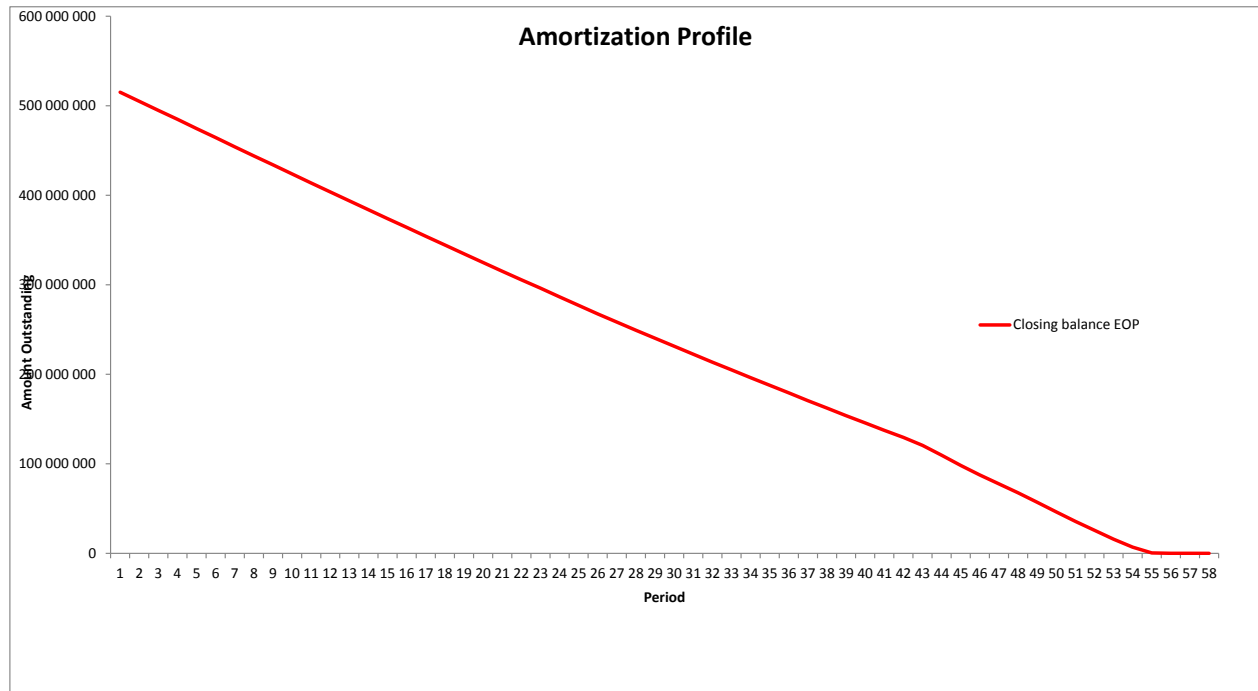


SCF Rahoituspalvelut II DAC  
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15.b Amortization Profile



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days



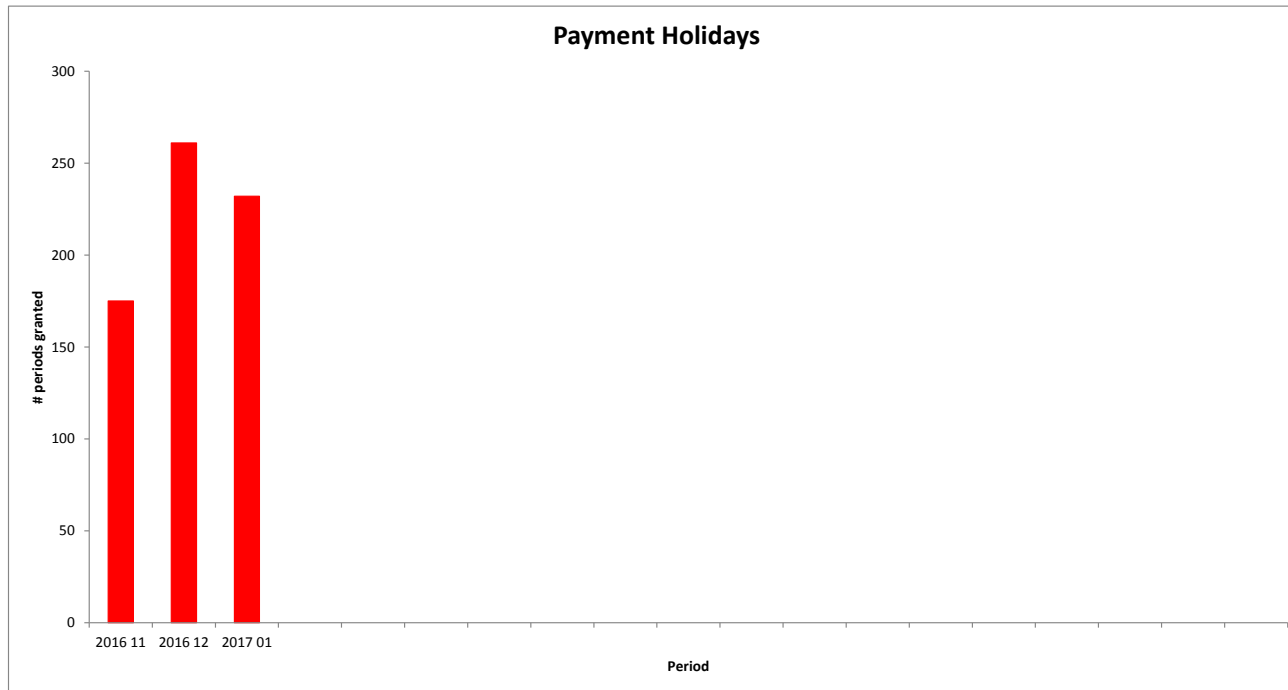


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**16.b Payment Holidays**



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	3				
Monthly Period	Jan 2017				
Interest Period	from	25.01.2017	to	27.02.2017	= 33 days



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**17.a Downpayment**



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days

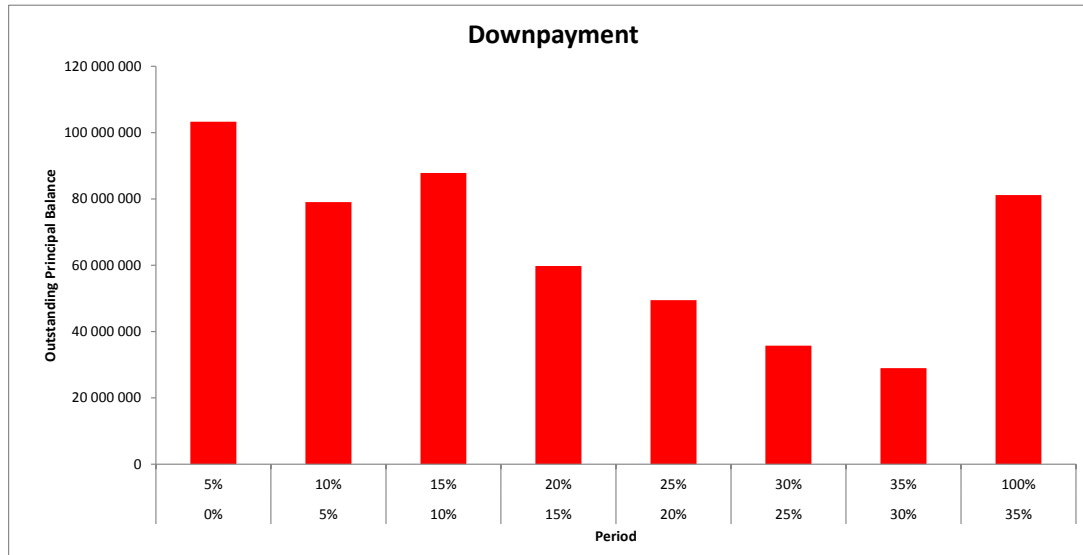
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 062	103 299 264	19,7 %	48,5	10,3
	5 %	10 %	4 719	79 049 641	15,0 %	47,8	10,6
	10 %	15 %	5 542	87 830 717	16,7 %	46,8	10,6
	15 %	20 %	3 789	59 790 550	11,4 %	46,5	10,5
	20 %	25 %	3 355	49 493 673	9,4 %	45,6	10,6
	25 %	30 %	2 550	35 761 587	6,8 %	45,7	10,4
	30 %	35 %	2 081	28 976 803	5,5 %	44,5	10,6
	35 %	100 %	8 208	81 194 099	15,5 %	40,5	10,5
	Total		36 306	525 396 333	100 %		

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17.b Downpayment



Reporting Date	01.03.2017		
Payment date	27.02.2017		
Period No	3		
Monthly Period	Jan 2017		
Interest Period	from	25.01.2017	to 27.02.2017 = 33 days



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18.a Vehicle Condition



Reporting Date	01.03.2017
Payment date	27.02.2017
Period No	3
Monthly Period	Jan 2017
Interest Period	from 25.01.2017 to 27.02.2017 = 33 days

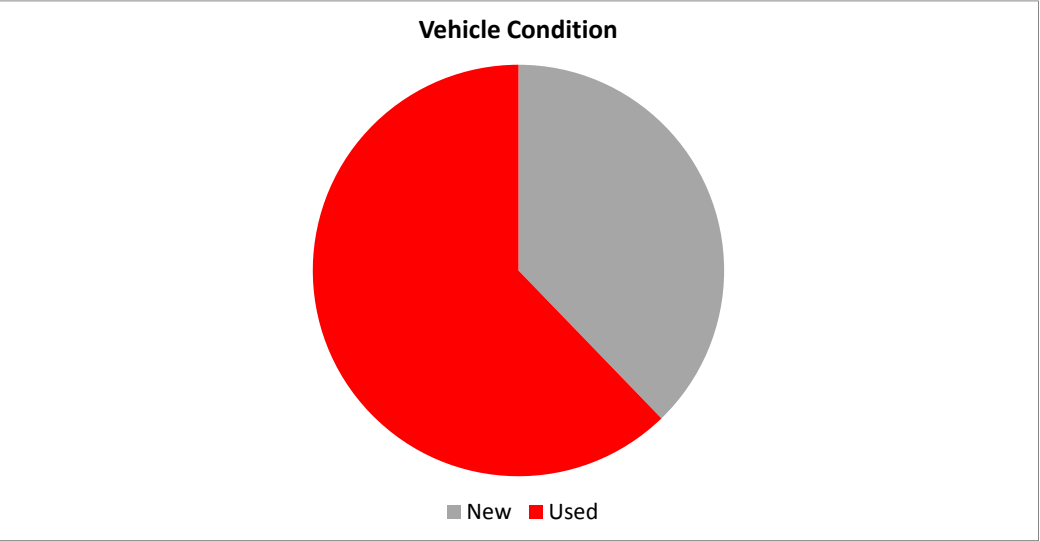
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	9 793	198 424 296	37,8 %	46,5	10,5	
Used	26 513	326 972 037	62,2 %	45,6	10,5	
Total	36 306	525 396 333	100 %			

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18.b Vehicle Condition



Reporting Date	01.03.2017
Payment date	27.02.2017
Period No	3
Monthly Period	Jan 2017
Interest Period	from 25.01.2017 to 27.02.2017 = 33 days



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19.a Borrower Type



Reporting Date	01.03.2017
Payment date	27.02.2017
Period No	3
Monthly Period	Jan 2017
Interest Period	from 25.01.2017 to 27.02.2017 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 554	91 017 364	17,3 %	42,9	10,7
	Private	31 752	434 378 970	82,7 %	47	10
	Total	36 306	525 396 333	100 %		

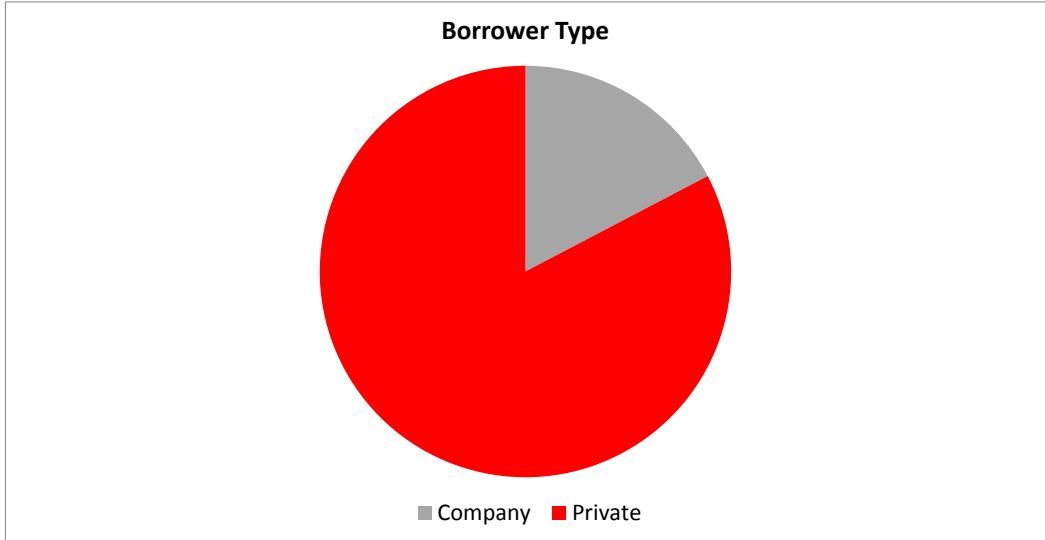


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19.b Borrower Type



Reporting Date	01.03.2017
Payment date	27.02.2017
Period No	3
Monthly Period	Jan 2017
Interest Period	from 25.01.2017 to 27.02.2017 = 33 days



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**20.a Vehicle type**



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days

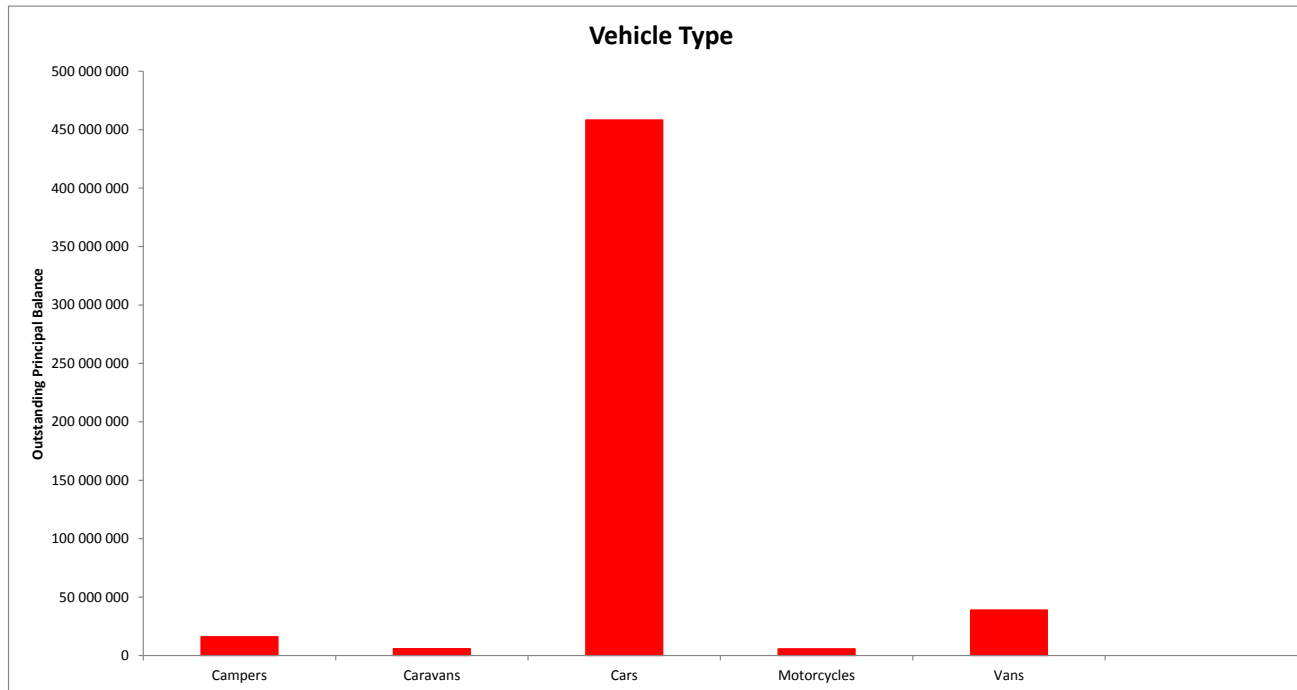
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		673	16 181 003	3,08 %	48,39	9,65
Caravans		471	5 974 129	1,14 %	47,96	9,22
Cars		31 927	458 368 635	87,24 %	46,04	10,54
Motorcycles		665	5 874 275	1,12 %	44,97	8,60
Vans		2 570	38 998 290	7,42 %	43,80	10,80
		36 306	525 396 333	100 %		

**SCF Rahoituspalvelut II DAC  
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**20.b Vehicle type**



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	3				
Monthly Period	Jan 2017				
Interest Period	from	25.01.2017	to	27.02.2017	= 33 days



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**21.a Restructured Loans**



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from	25.01.2017 to 27.02.2017 = 33 days

TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
	0	0

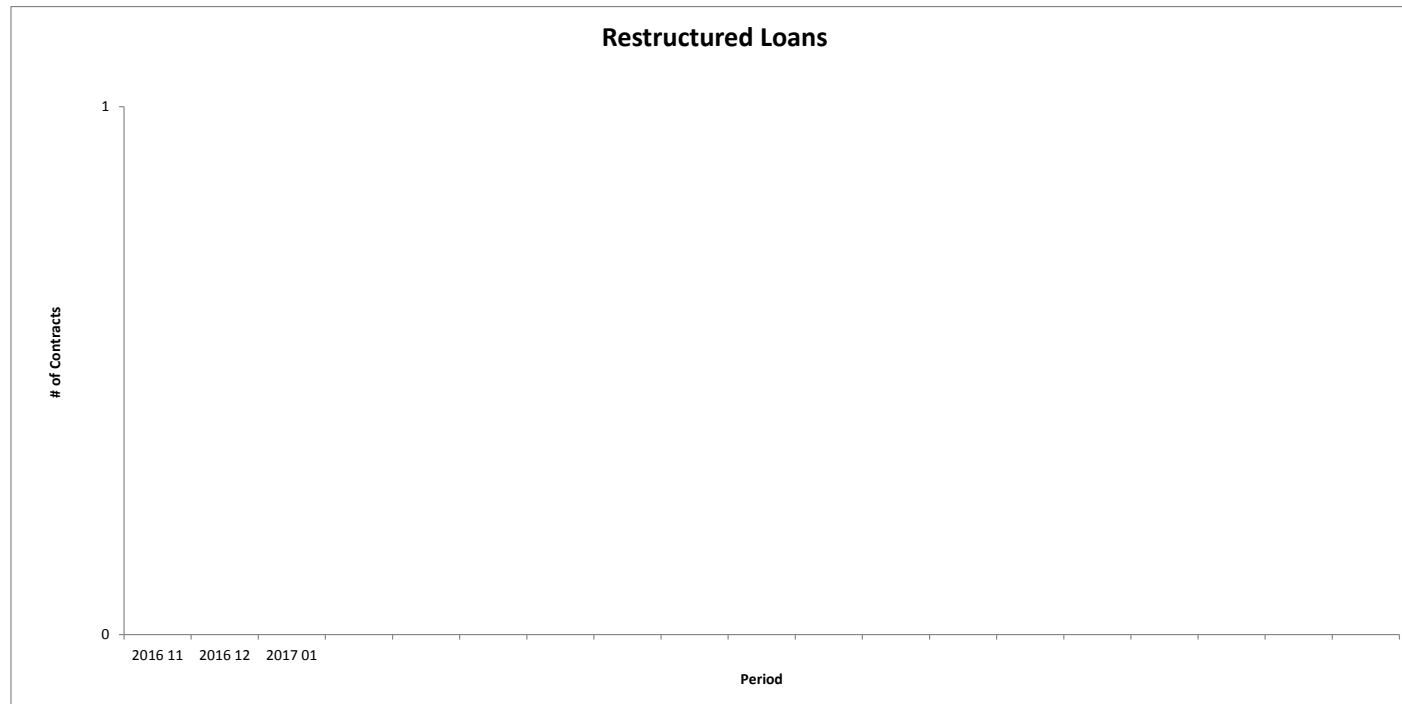
Restructured

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**21.b Restructured Loans**



Reporting Date	01.03.2017
Payment date	27.02.2017
Period No	3
Monthly Period	Jan 2017
Interest Period	from 25.01.2017 to 27.02.2017 = 33 days



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**22.a Dynamic Interest rate**



Reporting Date	01.03.2017					
Payment date	27.02.2017					
Period No	3					
Monthly Period	Jan 2017					
Interest Period	from	25.01.2017	to	27.02.2017	=	33 days

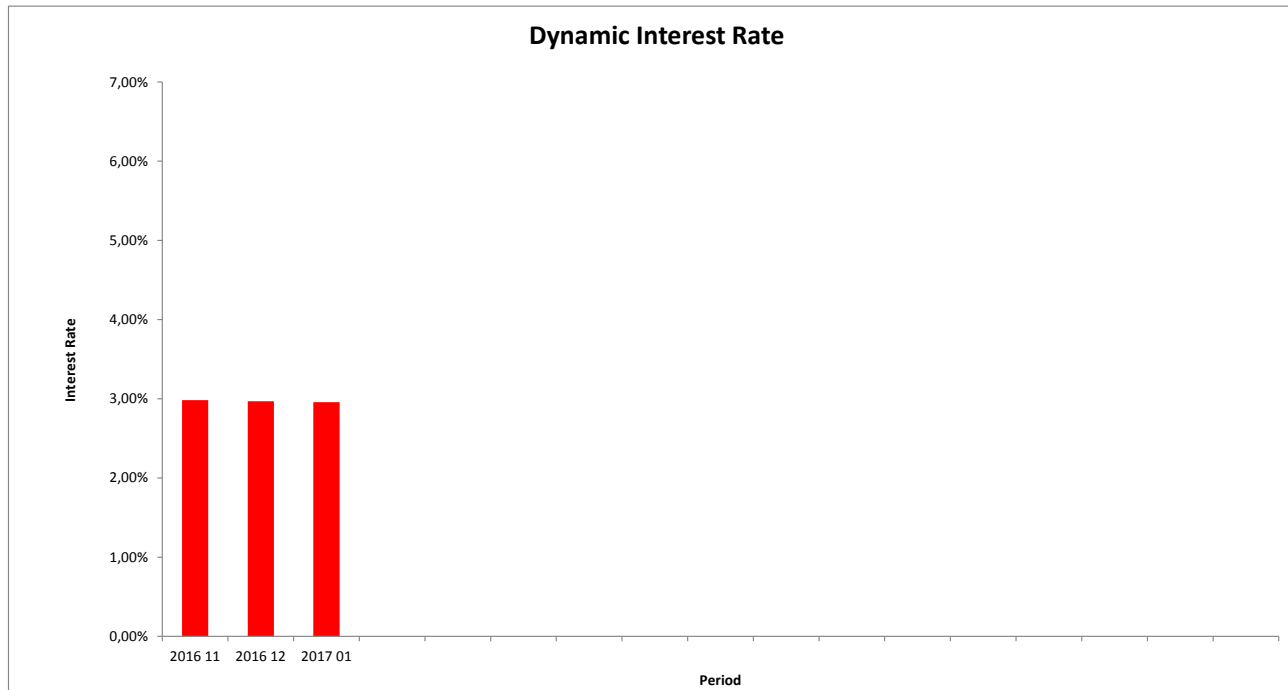
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2016 11	567 935 967	2,98 %
	2016 12	547 300 289	2,97 %
	2017 01	525 396 333	2,96 %

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**22.b Dynamic Interest Rate**



Reporting Date	01.03.2017					
Payment date	27.02.2017					
Period No	3					
Monthly Period	Jan 2017					
Interest Period	from	25.01.2017	to	27.02.2017	=	33 days



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**23.a Dynamic Pre-Payments**



Reporting Date	01.03.2017			
Payment date	27.02.2017			
Period No	3			
Monthly Period	Jan 2017			
Interest Period	from	25.01.2017	to	27.02.2017 = 33 days

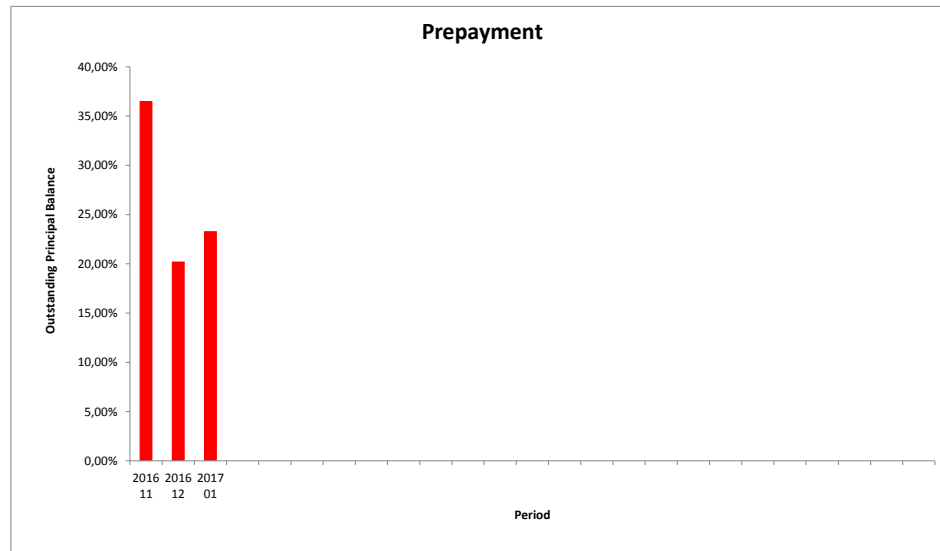
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2016 11	21 119 503	567 935 967	36,54 %
	2016 12	10 208 798	547 300 289	20,22 %
	2017 01	11 502 017	525 396 333	23,33 %



**23.b Dynamic Pre-Payments**



Reporting Date	01.03.2017				
Payment date	27.02.2017				
Period No	3				
Monthly Period	Jan 2017				
Interest Period	from	25.01.2017	to	27.02.2017	= 33 days



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24. Delinquency



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
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																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1								
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss						
2016 4	14 542	6	666	666	13 876	1 309	1 975	12 567						
2017 1	84 131	7				-	-	84 131						

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**26. Priority of Payments**



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	23 573 299,75	EUR
Senior Expenses	-	30 183,09	EUR
Servicing Fee	-	226 212,31	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 412 948,35	EUR
Principal on Loan to Issuer	-	21 903 956,00	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	28 649 361,12	EUR
Senior Expenses	-	18 097,10	EUR
Interest Class A	-	56 731,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	5 108 002,89	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	-	21 903 956,00	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	-	50 359,33	EUR
Interest Issuer Subordinated Loan	-	867,13	EUR
Principal Issuer Subordinated Loan	-	206 356,78	EUR
Payment to Purchaser	-	1 135 452,50	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	1 135 452,50	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,32	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 135 436,18	EUR

**SCF Rahoituspalvelut II DAC**  
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**27. Transaction Costs**



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from 25.01.2017	to 27.02.2017 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	30 183,09						
Interest accrued for the Period	EUR	195 688,00	56 731,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	830 745,00	261 020,00	15 576,00	49 746,00	50 020,00	116 133,00	338 250,00
Interest Payments	EUR	195 688,00	56 731,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	830 745,00	261 020,00	15 576,00	49 746,00	50 020,00	116 133,00	338 250,00
Interest accrued on Subordinated Loan for the Period	EUR	867,13						
Cumulative Interest accrued on Subordinated Loan	EUR	3 766,54						
Interest Payments on Subordinated Loan	EUR	867,13						
Cumulative Interest Payments on Subordinated Loan	EUR	3 766,54						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC  
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**28. Contact Details**



Reporting Date	01.03.2017	
Payment date	27.02.2017	
Period No	3	
Monthly Period	Jan 2017	
Interest Period	from	25.01.2017
	to	27.02.2017
	=	33 days

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