

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.08.2017	Following payment dates:	25.09.2017
Payment date	25.08.2017		25.10.2017
Period No	9		
Monthly Period	Jul 2017		
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	9
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	419 740 450,17 EUR
Scheduled Loan Principal Repayments	8 537 543,59 EUR
Prepayments	10 169 485,67 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	18 707 029,26 EUR
New Defaulted Auto Loans in Period	191 338,84 EUR
Closing Balance	400 842 082,07 EUR

Total revenue collections	
Revenue and fees received on loan balances	1 405 063,85 EUR
Recoveries on loans in default	238 555,81 EUR
Total Revenue Received in Period	1 643 619,66 EUR

# Loans	
At beginning of period	31 609 Loans
Paid in Full	918 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	13 Loans
At end of period	30 678 Loans

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2. Amount Due for Distribution



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	9				
Monthly Period	Jul 2017				
Interest Period	from 25.07.2017	to	25.08.2017	=	31 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	20 344 872 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	20 344 872 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 172 242 EUR
b. Reserve Fund	4 034 041 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	24 206 282 EUR

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3. Reserve Accounts



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	9
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days

Note Balance

Beginning of Period	419 740 450,17 EUR
End of Period	400 842 082,07 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 %	4 034 040,54 EUR
Cash Outflow		4 034 040,54 EUR
Cash Inflow		3 832 404,50 EUR
End of Period	0,9 %	3 832 404,50 EUR
Required Reserve Amount	0,9 %	3 832 404,50 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	29.08.2017				
Payment date	25.08.2017				
Period No	9				
Monthly Period	Jul 2017				
Interest Period	from	25.07.2017	to	25.08.2017	= 31 days

Asset Balance

Beginning of Period	419 740 450,17	EUR
End of Period	400 842 082,07	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	368 320 058,35	91,89 %	28 319
1-29 days past due	28 053 818,81	7,00 %	2 052

Delinquent Receivables:

30-59 days past due	3 119 310,16	0,78 %	211
60-89 days past due	890 049,50	0,22 %	58
90-119 days past due	262 420,60	0,07 %	24
120-149 days past due	152 230,56	0,04 %	12
150-179 days past due	44 194,09	0,01 %	2
Total Performing and Delinquent	400 842 082	100,00 %	30 678

	EUR	%	# loans
Volkswagen vehicles	70 321 400	17,54 %	8 019

Current Period Defaults	191 338,84		13
Cumulative Defaults	1 314 376,86		80
Current Period Recoveries	238 555,81		
Cumulative Recoveries	738 042,22		

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

[A] [1] - [2] - [3]	(0,00)
Note Principal Closing Balance [1]	400 842 082,07
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	400 842 082,07
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	29.08.2017	
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Period No	9	
Monthly Period	Jul 2017	
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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	419 740 450,17	355 940 450,17	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	24 206 282,26						
Amortisation	18 898 368,10						
Redemption per Class	18 898 368,10	18 898 368,10	-	-	-	-	-
Redemption per Note		3 477,80	-	-	-	-	-
Class Principal Outstanding Closing Balance	400 842 082,07	337 042 082,07	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	84,08 %	6,81 %	2,27 %	1,52 %	2,57 %	2,74 %
Current Pool Factor		0,62	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*		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	31						
Principal Outstanding per Note Beginning of Period		65 502,48	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 477,80	-	-	-	-	-
Principal Outstanding per Note End of Period		62 024,67	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		7,11	13,92	133,33	200,00	275,00	750,00
Interest Payment	54 552,12	38 619,54	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		7,11	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)		19,75 %	12,94 %	10,67 %	9,15 %	6,58 %	3,83 %
Current CE (excl. Excess Spread)		16,87 %	10,06 %	7,79 %	6,27 %	3,70 %	0,96 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.08.2017
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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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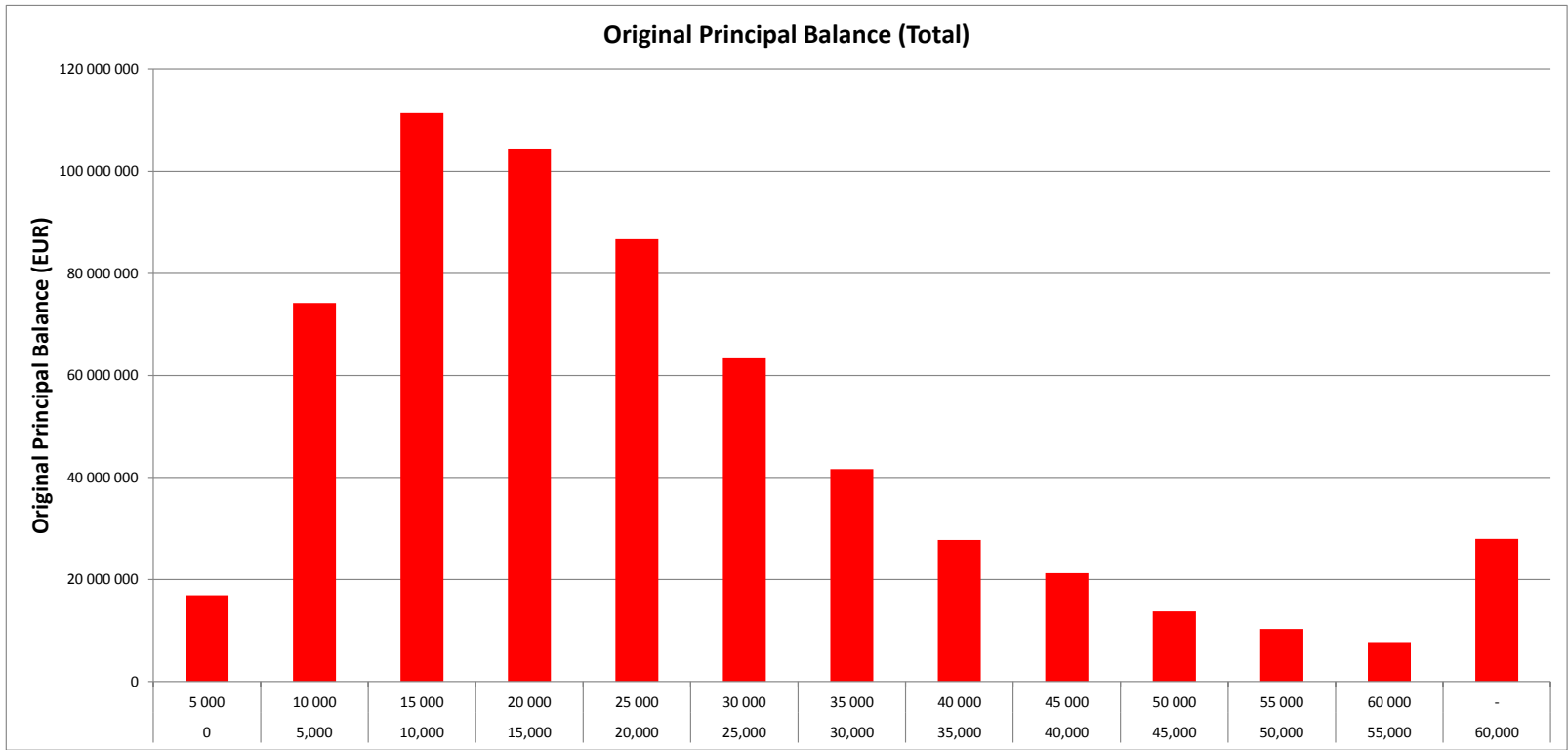
Average amount - all: 15 380

	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	29.08.2017	
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Monthly Period	Jul 2017	
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8.a Outstanding Principal Balance



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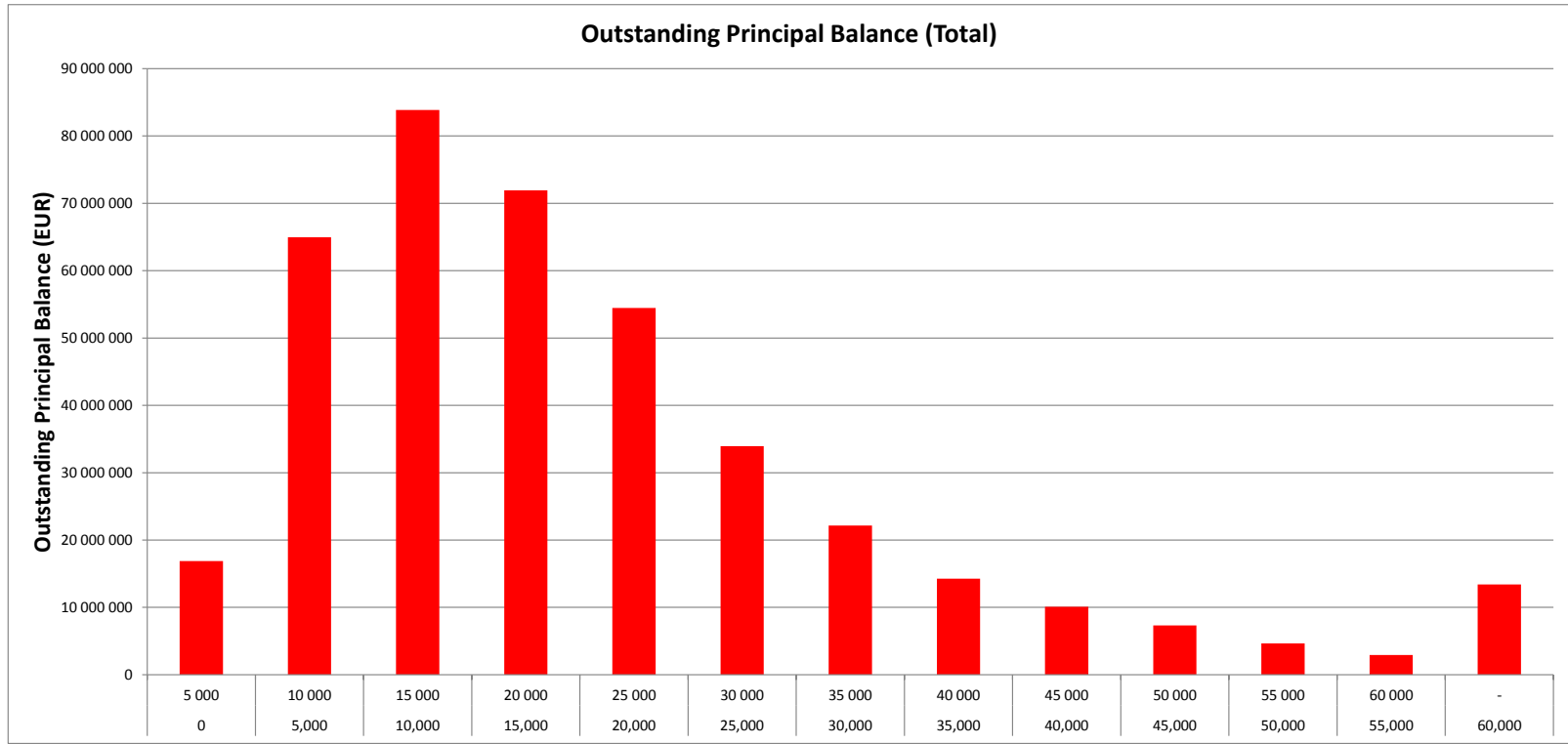
Average amount - all: 13 066

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 591	16 879 069	4,2 %	23,8	17,4	
	5 000	10 000	8 645	64 950 166	16,2 %	37,0	17,0	
	10 000	15 000	6 809	83 859 460	20,9 %	41,2	16,5	
	15 000	20 000	4 164	71 928 632	17,9 %	42,3	16,3	
	20 000	25 000	2 449	54 463 432	13,6 %	42,9	16,1	
	25 000	30 000	1 246	33 936 300	8,5 %	43,1	15,7	
	30 000	35 000	689	22 166 044	5,5 %	43,0	15,9	
	35 000	40 000	383	14 264 263	3,6 %	42,6	16,3	
	40 000	45 000	238	10 080 535	2,5 %	43,1	16,0	
	45 000	50 000	155	7 330 685	1,8 %	43,1	15,4	
	50 000	55 000	89	4 654 411	1,2 %	43,4	15,3	
	55 000	60 000	51	2 923 358	0,7 %	44,3	15,0	
	60 000	-	169	13 405 727	3,3 %	43,0	16,1	
	Total			30 678	400 842 082	100 %		

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8.b Outstanding Principal Balance Graph

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Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days



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9.a Geographical Distribution



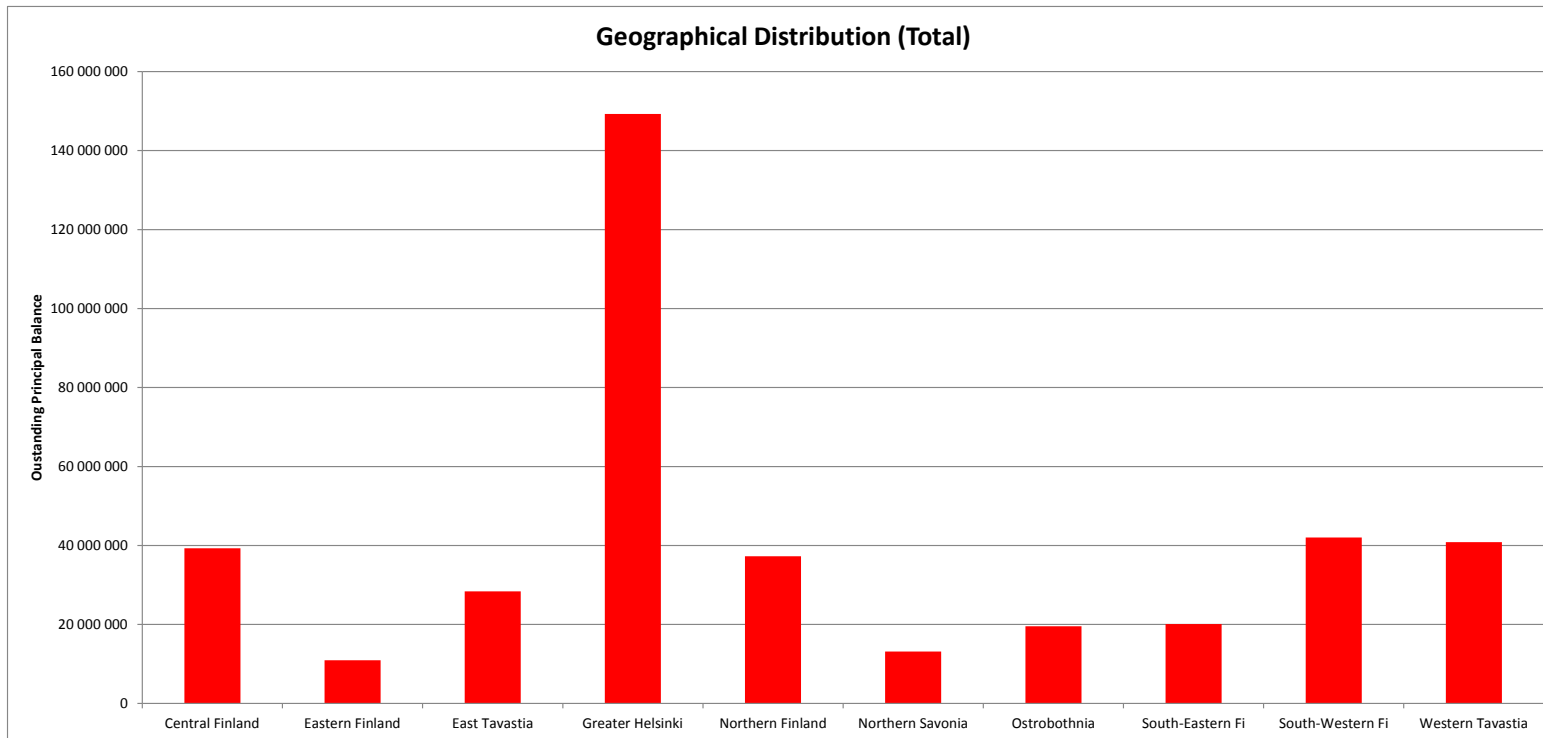
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Monthly Period	Jul 2017	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 142	39 297 229	9,80 %	40,5		16,5
Eastern Finland	897	10 953 941	2,73 %	40,2		16,2
East Tavastia	2 191	28 376 723	7,08 %	40,9		16,1
Greater Helsinki	10 672	149 254 879	37,24 %	40,9		16,3
Northern Finland	2 861	37 273 736	9,30 %	41,1		16,2
Northern Savonia	1 082	13 168 151	3,29 %	39,6		16,4
Ostrobothnia	1 733	19 540 053	4,87 %	39,6		16,6
South-Eastern Fi	1 636	20 123 934	5,02 %	40,2		17,0
South-Western Fi	3 329	41 995 915	10,48 %	40,7		16,5
Western Tavastia	3 135	40 857 522	10,19 %	41,3		16,1
Total	30 678	400 842 082	100 %			

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9.b Geographical Distribution Graph

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	=	31 days



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10.a Interest Rate



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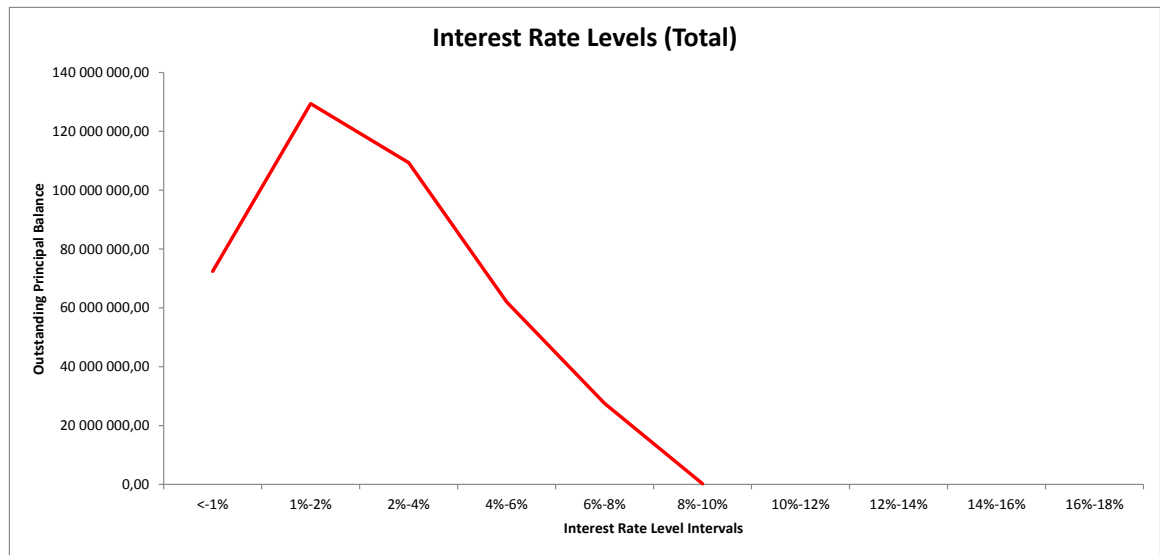
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		4649	72 405 923	18,06 %	42,9	15,3
1 2		8661	129 402 874	32,28 %	41,2	16,1
2 4		7759	109 337 361	27,28 %	40,1	16,8
4 6		6094	62 009 148	15,47 %	39,2	17,1
6 8		3480	27 476 609	6,85 %	38,7	16,5
8 10		34	204 953	0,05 %	37,6	17,9
10 12						
12 14		1	5 213	0,00 %	46,0	13,0
14 16						
16 18						
Total		30 678	400 842 082	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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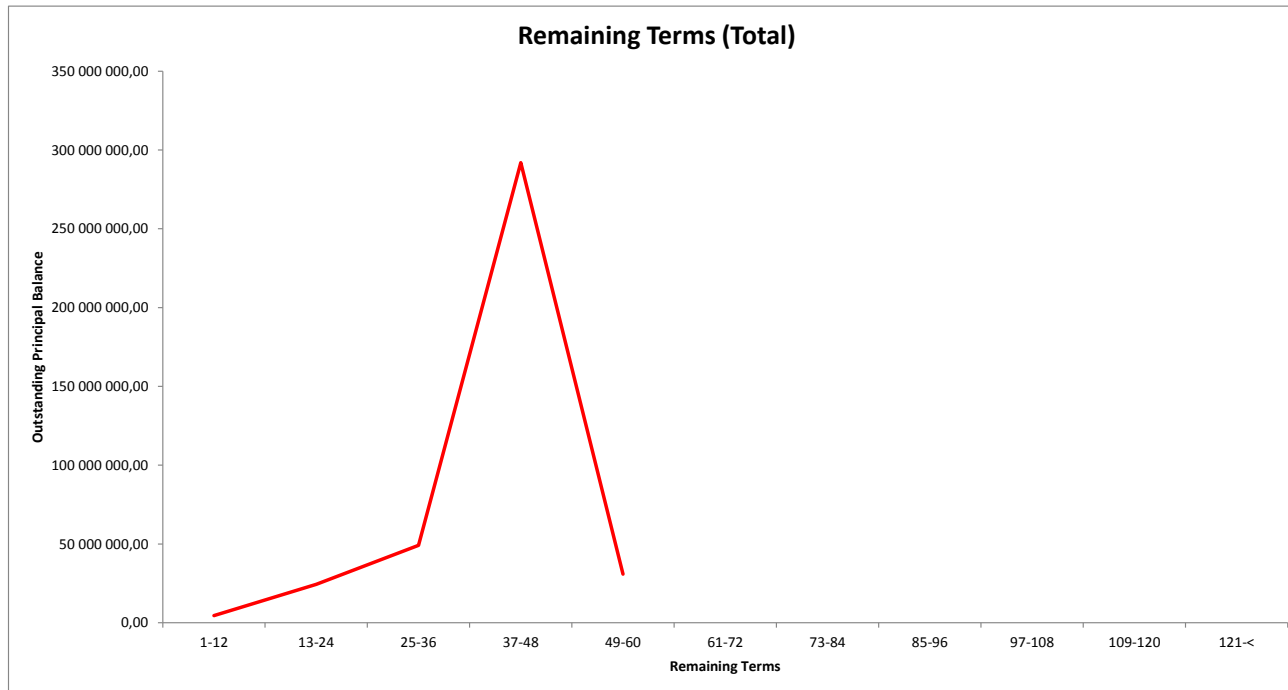
TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		16	18 681	0,00 %	0,0	14,5
	1		1 813	4 521 497	1,13 %	8,2	18,0
	13		3 855	24 348 713	6,07 %	19,6	17,2
	25		5 043	49 097 277	12,25 %	31,5	19,8
	37		48	18 138	72,84 %	43,7	16,2
	49		60	1 813	7,71 %	49,2	11,2
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121						
Total			30 678	400 842 082	100 %		

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11.b Remaining Terms



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12.a Seasoning



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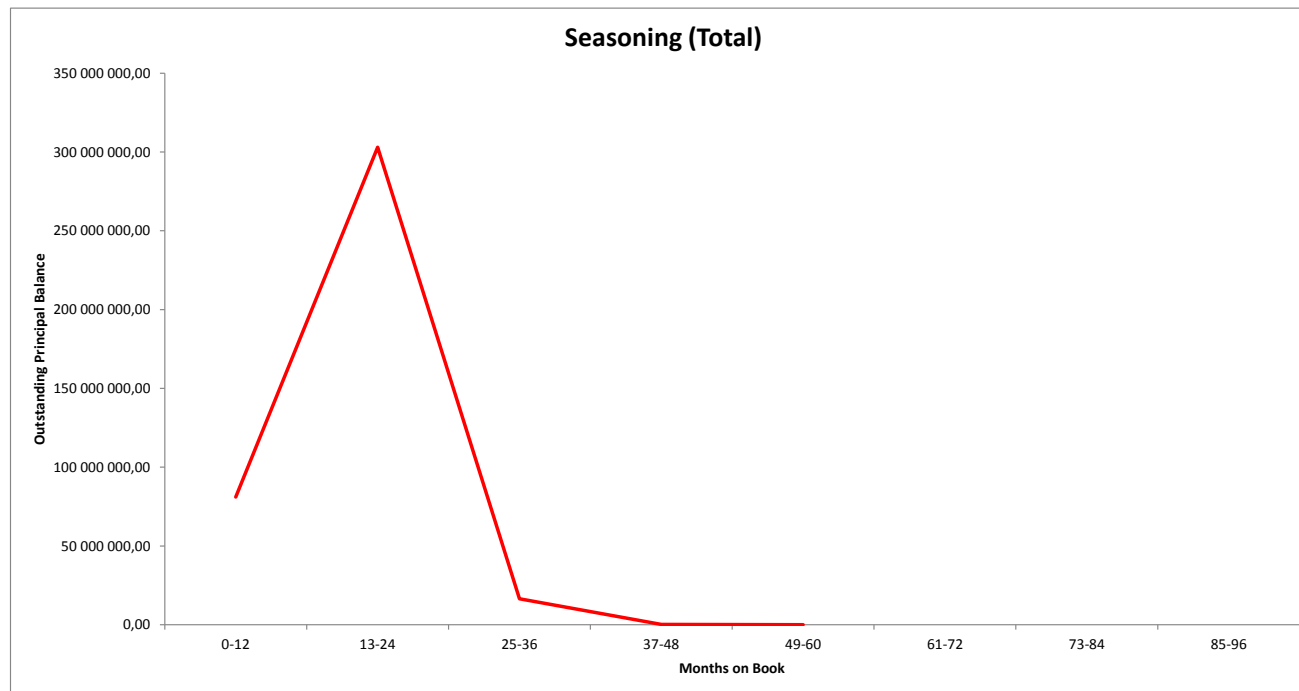
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	5 909	81 060 726	20,22 %	45,1	11,5	
13	24	23 056	303 017 739	75,60 %	40,2	16,9	
25	36	1 679	16 520 785	4,12 %	29,2	28,7	
37	48	31	224 891	0,06 %	18,4	41,8	
49	60	3	17 942	0,00 %	9,8	50,2	
61	72						
73	84						
85	96						
Total		30 678	400 842 082	100 %			

SCF Rahoituspalvelut II DAC
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12.b Seasoning



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	9	
Monthly Period	Jul 2017	
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	9					
Monthly Period	Jul 2017					
Interest Period	from	25.07.2017	to	25.08.2017	=	31 days

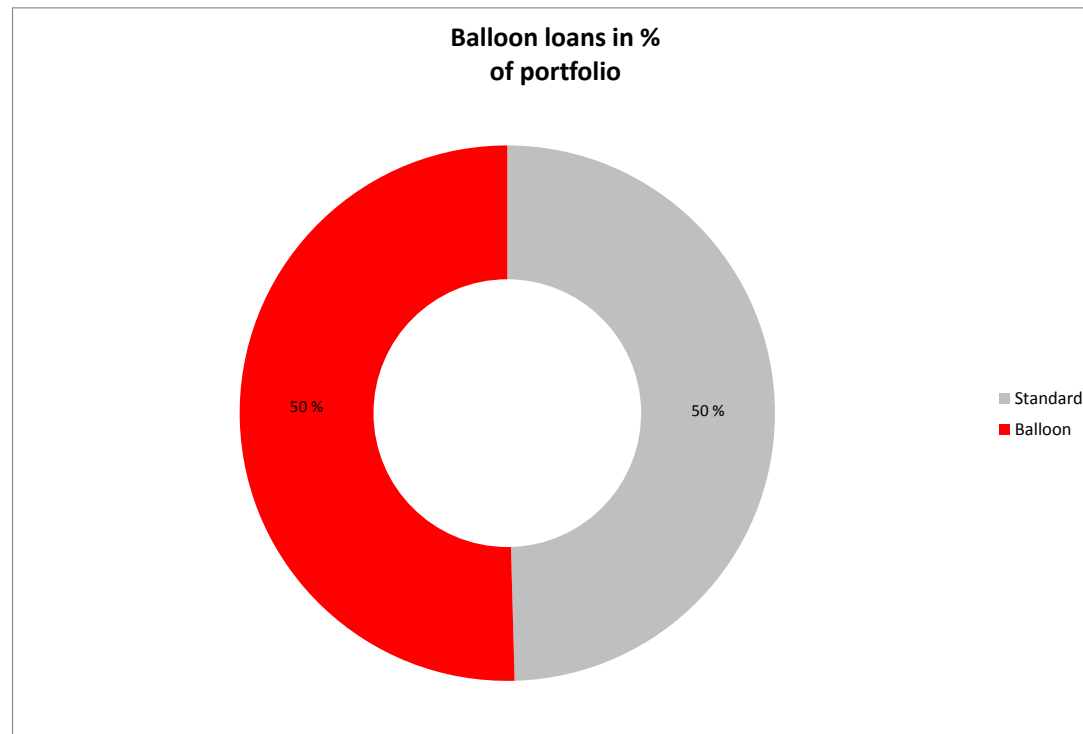
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		20 904	198 679 354	49,57 %	3 377	0,00 %	38,5	16,3
Balloon		9 774	202 162 728	50,43 %	70 439 017	34,84 %	42,9	16,3
Total		30 678	400 842 082	100 %	70 442 394	17,57 %		

**SCF Rahoituspalvelut II DAC
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13.b Balloon loans



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	9	
Monthly Period	Jul 2017	
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	9	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

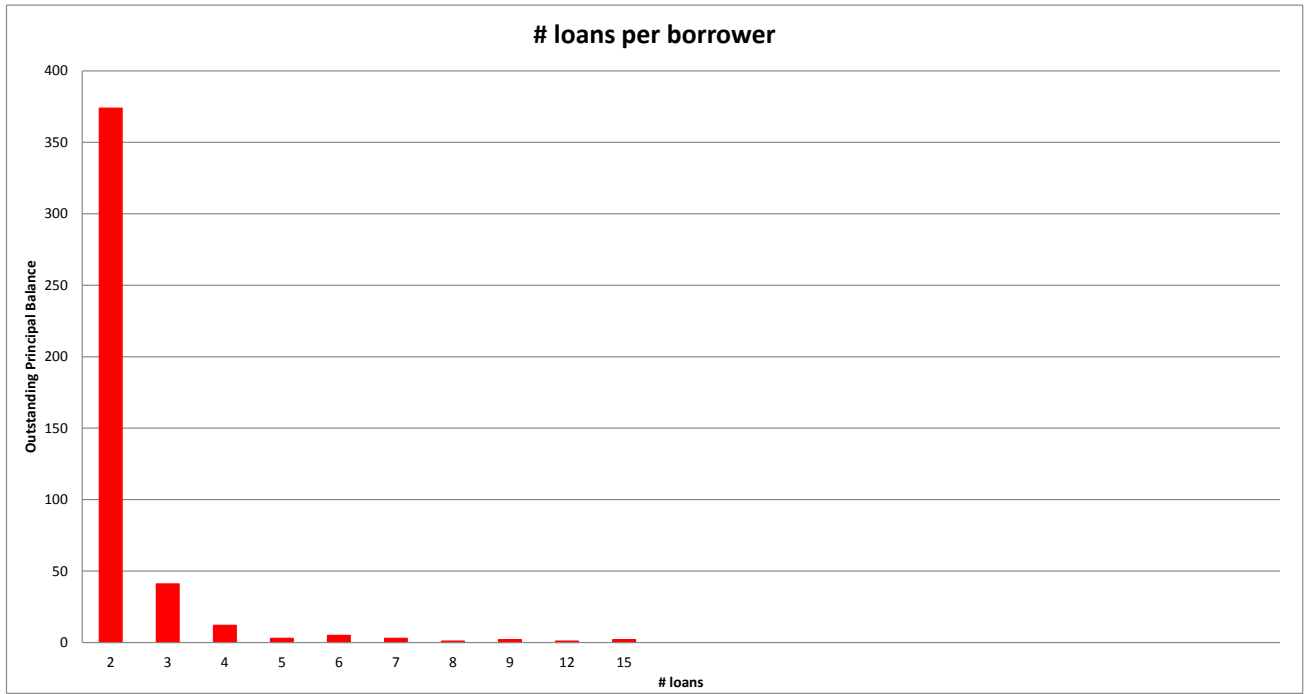
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	29625	384 127 610	95,83 %	
	2	374	11 908 776	2,97 %	
	3	41	2 094 097	0,52 %	
	4	12	829 983	0,21 %	
	5	3	305 500	0,08 %	
	6	5	443 231	0,11 %	
	7	3	214 263	0,05 %	
	8	1	96 063	0,02 %	
	9	2	358 048	0,09 %	
	12	1	98 715	0,02 %	
	15	2	365 795	0,09 %	
Total:		30 069	400 842 082	100,0 %	

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14.b # loans per borrower



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	9	
Monthly Period	Jul 2017	
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	9	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	400 842 082	391 909 360	8 932 722	958 986	2,91 %	97,77 %
2	391 909 360	383 242 507	8 666 852	936 502	2,91 %	95,61 %
3	383 242 507	374 560 703	8 681 804	914 392	2,90 %	93,44 %
4	374 560 703	365 924 198	8 636 505	892 315	2,90 %	91,29 %
5	365 924 198	357 305 940	8 618 259	870 392	2,89 %	89,14 %
6	357 305 940	348 669 815	8 636 124	848 506	2,89 %	86,98 %
7	348 669 815	340 084 997	8 584 819	826 553	2,88 %	84,84 %
8	340 084 997	331 475 406	8 609 591	804 749	2,88 %	82,69 %
9	331 475 406	322 986 624	8 488 782	782 947	2,87 %	80,58 %
10	322 986 624	314 510 925	8 475 699	761 413	2,87 %	78,46 %
11	314 510 925	306 074 105	8 436 820	739 899	2,86 %	76,36 %
12	306 074 105	297 669 368	8 404 737	718 523	2,85 %	74,26 %
13	297 669 368	289 207 521	8 461 847	697 290	2,85 %	72,15 %
14	289 207 521	280 832 818	8 374 703	675 933	2,84 %	70,06 %
15	280 832 818	272 504 306	8 328 512	654 787	2,83 %	67,98 %
16	272 504 306	264 293 694	8 210 611	633 820	2,83 %	65,93 %
17	264 293 694	256 125 458	8 168 236	613 099	2,82 %	63,90 %
18	256 125 458	247 864 608	8 260 850	592 535	2,81 %	61,84 %
19	247 864 608	239 719 209	8 145 399	571 879	2,80 %	59,80 %
20	239 719 209	231 580 166	8 139 043	551 588	2,80 %	57,77 %

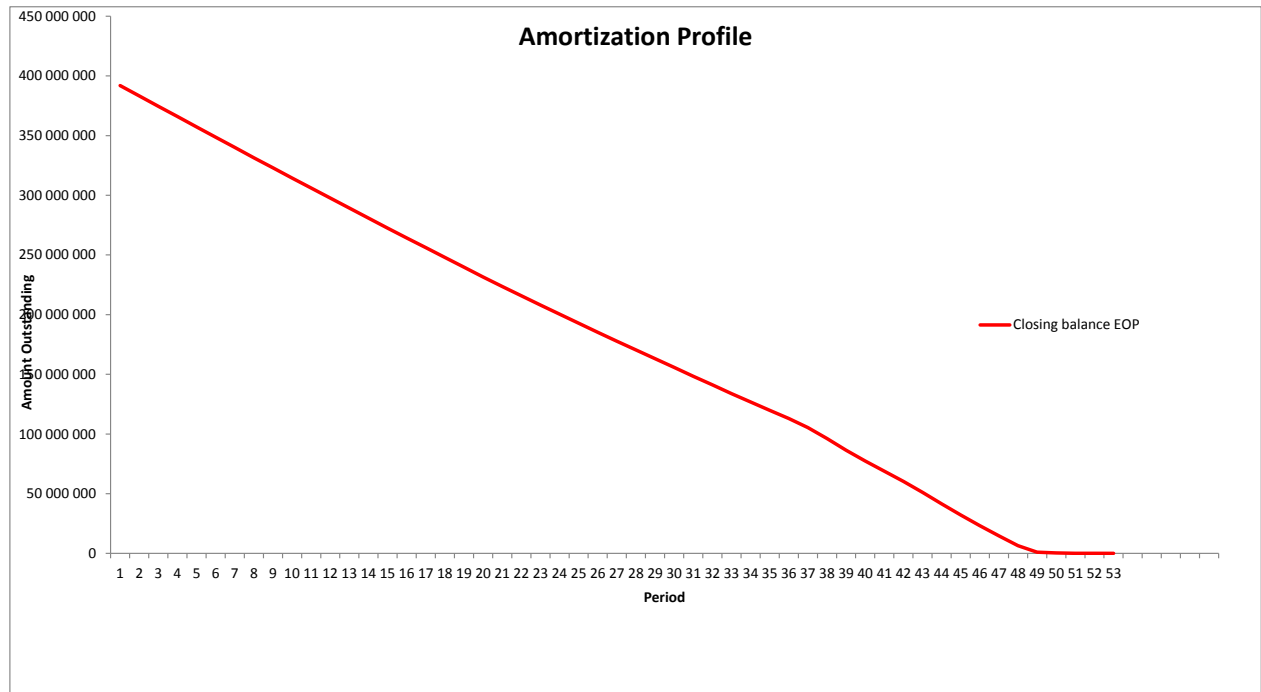
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.08.2017					
Payment date	25.08.2017					
Period No	9					
Monthly Period	Jul 2017					
Interest Period	from	25.07.2017	to	25.08.2017	=	31 days



SCF Rahoituspalvelut II DAC
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16.a Payment Holidays



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	9	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

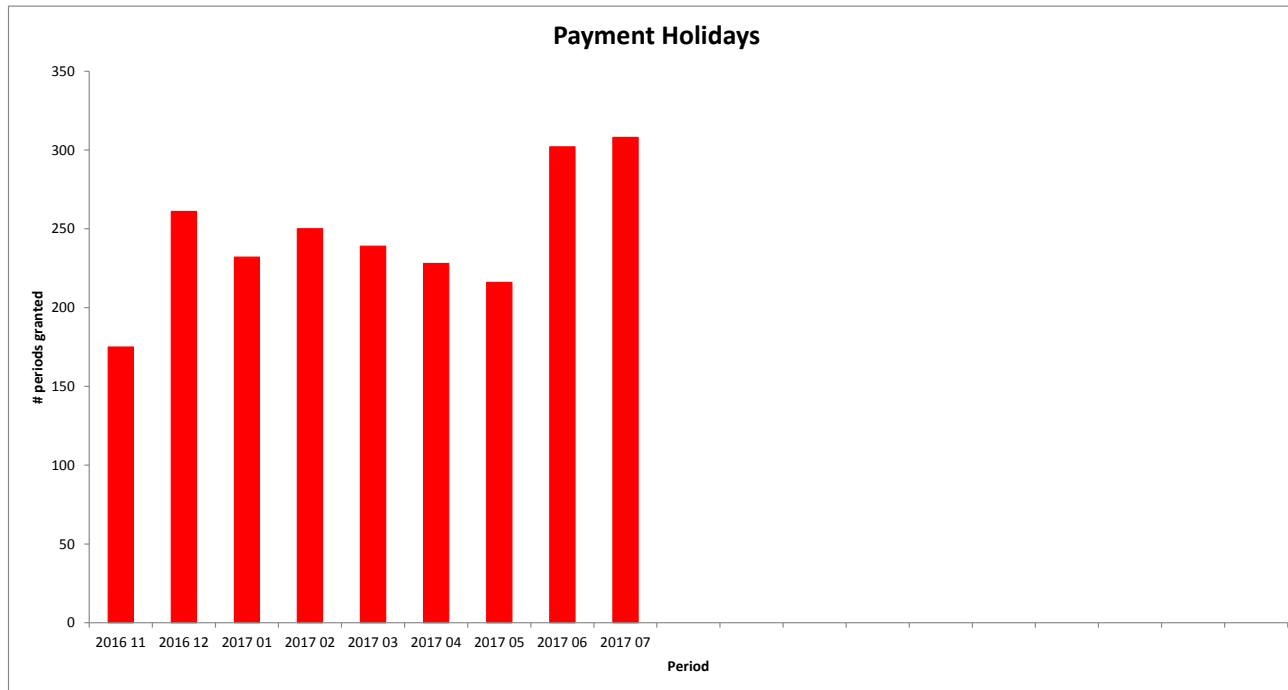
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	3 233 674	
2017 06	302	413	112 755	4 260 576	
2017 07	308	395	112 197	4 528 263	
Total:	2 211	2 961	826 327	34 365 711	

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16.b Payment Holidays



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	9				
Monthly Period	Jul 2017				
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	9				
Monthly Period	Jul 2017				
Interest Period	from	25.07.2017	to	25.08.2017	= 31 days

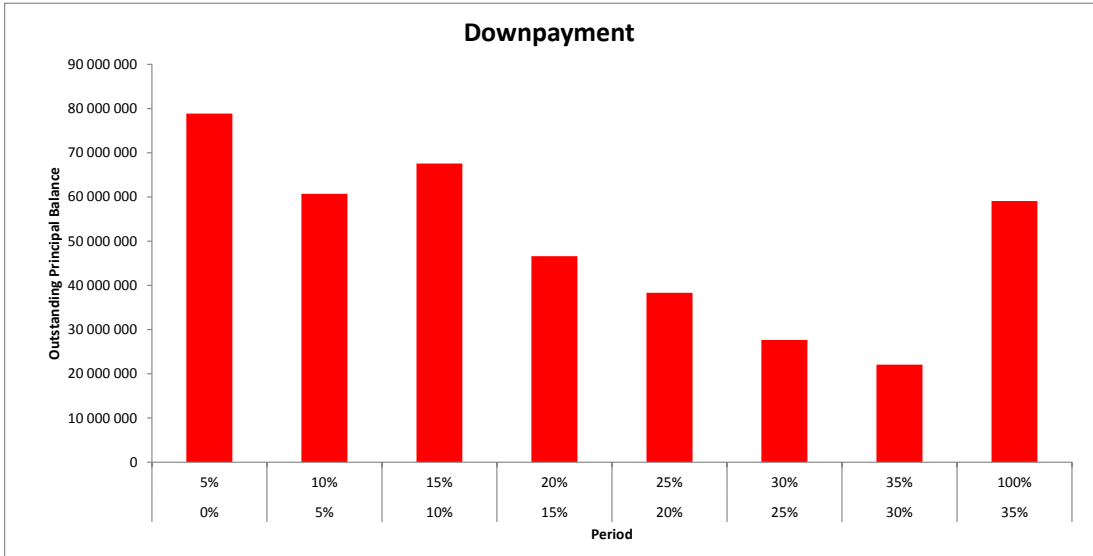
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 050	78 841 360	19,7 %	43,0	16,1
	5 %	10 %	4 049	60 705 636	15,1 %	42,3	16,5
	10 %	15 %	4 703	67 567 017	16,9 %	41,3	16,4
	15 %	20 %	3 262	46 612 775	11,6 %	41,1	16,3
	20 %	25 %	2 885	38 332 809	9,6 %	40,4	16,5
	25 %	30 %	2 202	27 664 112	6,9 %	40,4	16,2
	30 %	35 %	1 786	22 063 840	5,5 %	39,3	16,4
	35 %	100 %	6 741	59 054 532	14,7 %	36,0	16,3
Total			30 678	400 842 082	100 %		

SCF Rahoituspalvelut II DAC
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17.b Downpayment



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	9	
Monthly Period	Jul 2017	
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	9	
Monthly Period	Jul 2017	
Interest Period	from	25.07.2017 to 25.08.2017 = 31 days

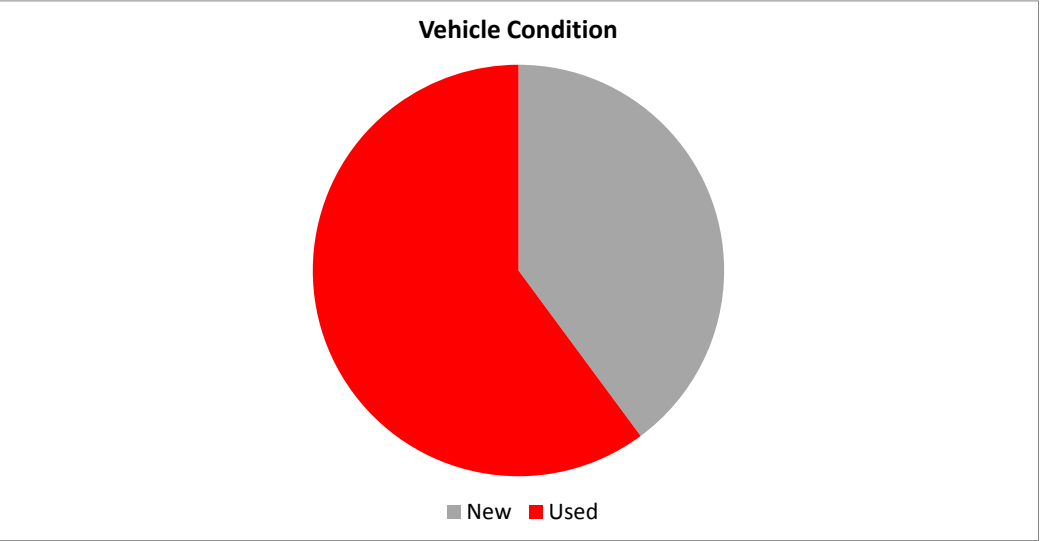
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 786	159 835 037	39,9 %	41,2	16,4
	Used	21 892	241 007 045	60,1 %	40,4	16,3
	Total	30 678	400 842 082	100 %		

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18.b Vehicle Condition



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	9
Monthly Period	Jul 2017
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	9
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days

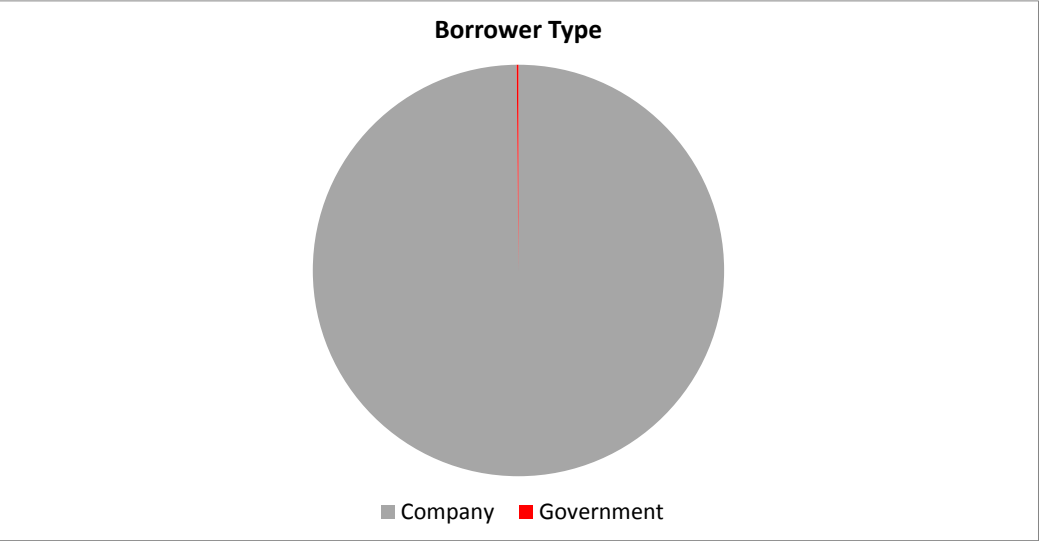
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 893	68 671 212	17,1 %	37,93	16,58
	Government	5	92 185	0,0 %	5,20	12,00
	Private	26 780	332 078 685	83 %	41	16
	Total	30 678	400 842 082	100 %		

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19.b Borrower Type



Reporting Date	29.08.2017
Payment date	25.08.2017
Period No	9
Monthly Period	Jul 2017
Interest Period	from 25.07.2017 to 25.08.2017 = 31 days



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20.a Vehicle type



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	9	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

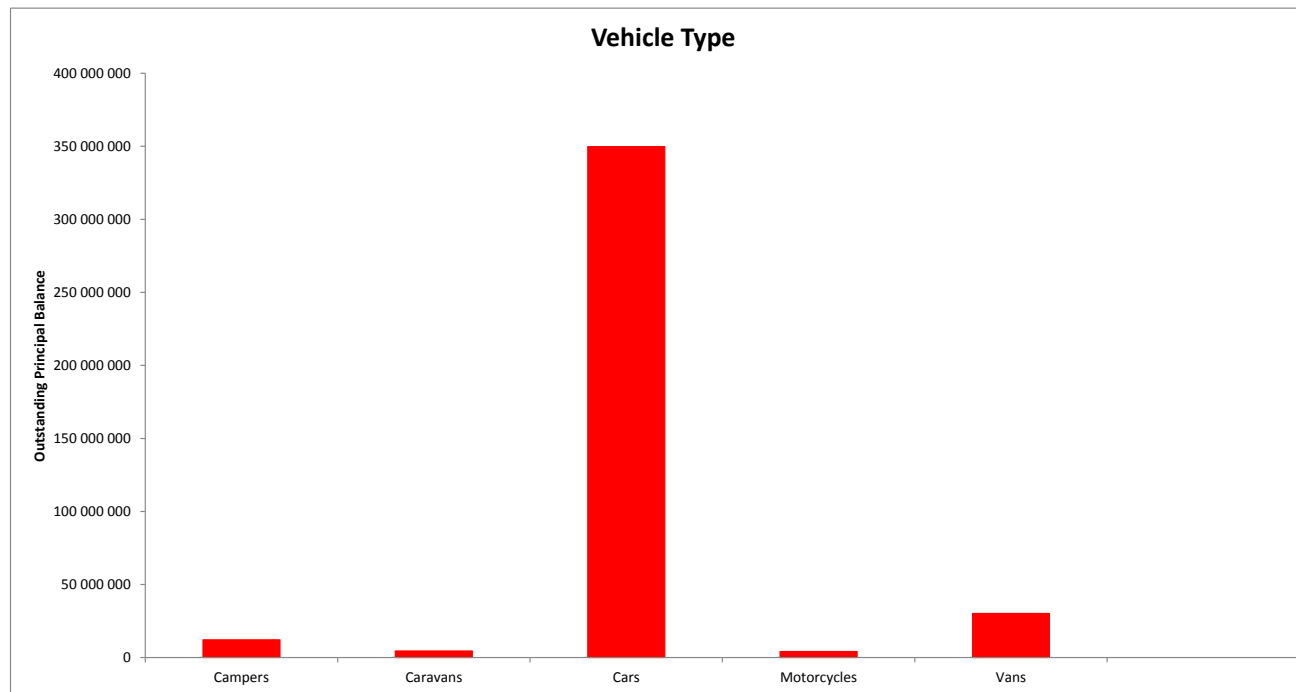
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	542	12 202 128	3,04 %	42,81	15,54
	Caravans	391	4 488 945	1,12 %	42,79	15,04
	Cars	27 004	349 821 170	87,27 %	40,81	16,37
	Motorcycles	522	4 141 697	1,03 %	39,71	14,58
	Vans	2 219	30 188 141	7,53 %	38,67	16,71
		30 678	400 842 082	100 %		

**SCF Rahoituspalvelut II DAC
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20.b Vehicle type



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	9				
Monthly Period	Jul 2017				
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	9	
Monthly Period	Jul 2017	
Interest Period	from	25.07.2017
	to	25.08.2017
		= 31 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
	5	50 396

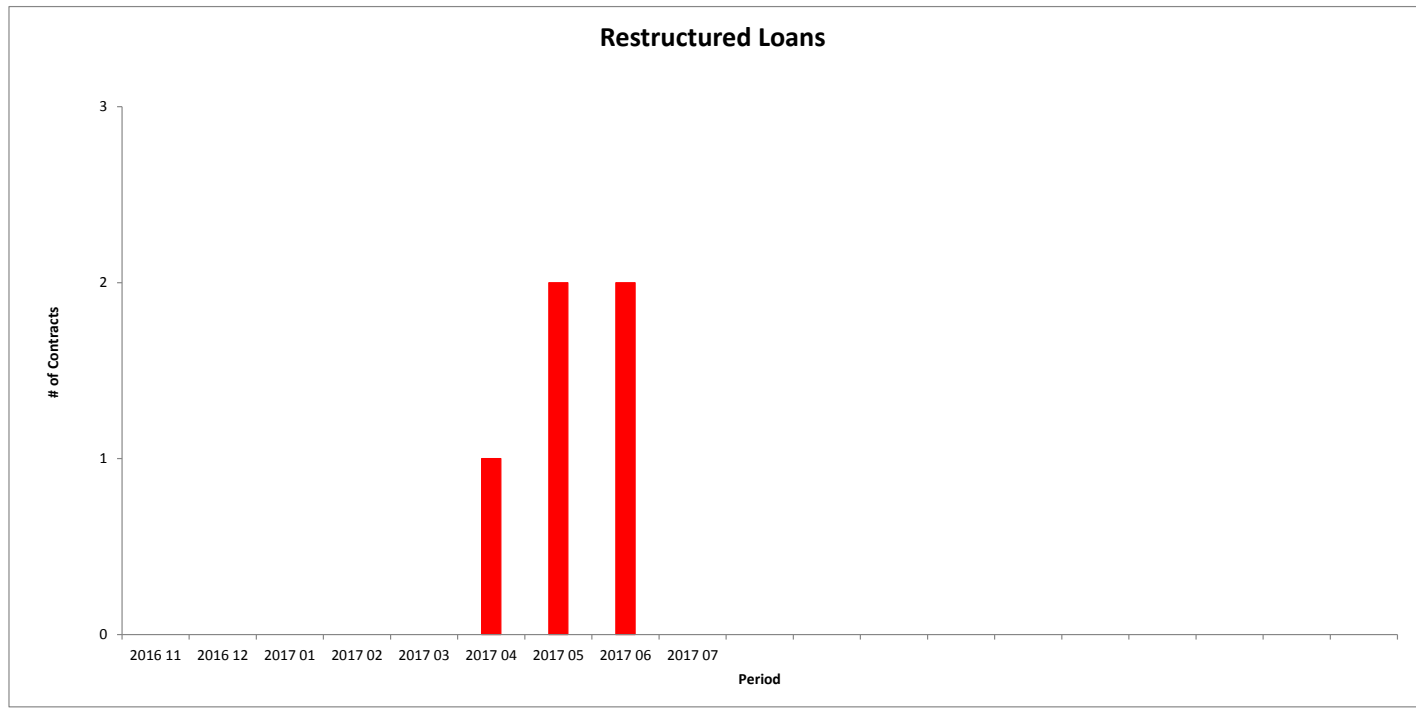
Restructured

SCF Rahoituspalvelut II DAC
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21.b Restructured Loans



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	9				
Monthly Period	Jul 2017				
Interest Period	from	25.07.2017	to	25.08.2017	= 31 days



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22.a Dynamic Interest rate



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	9	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

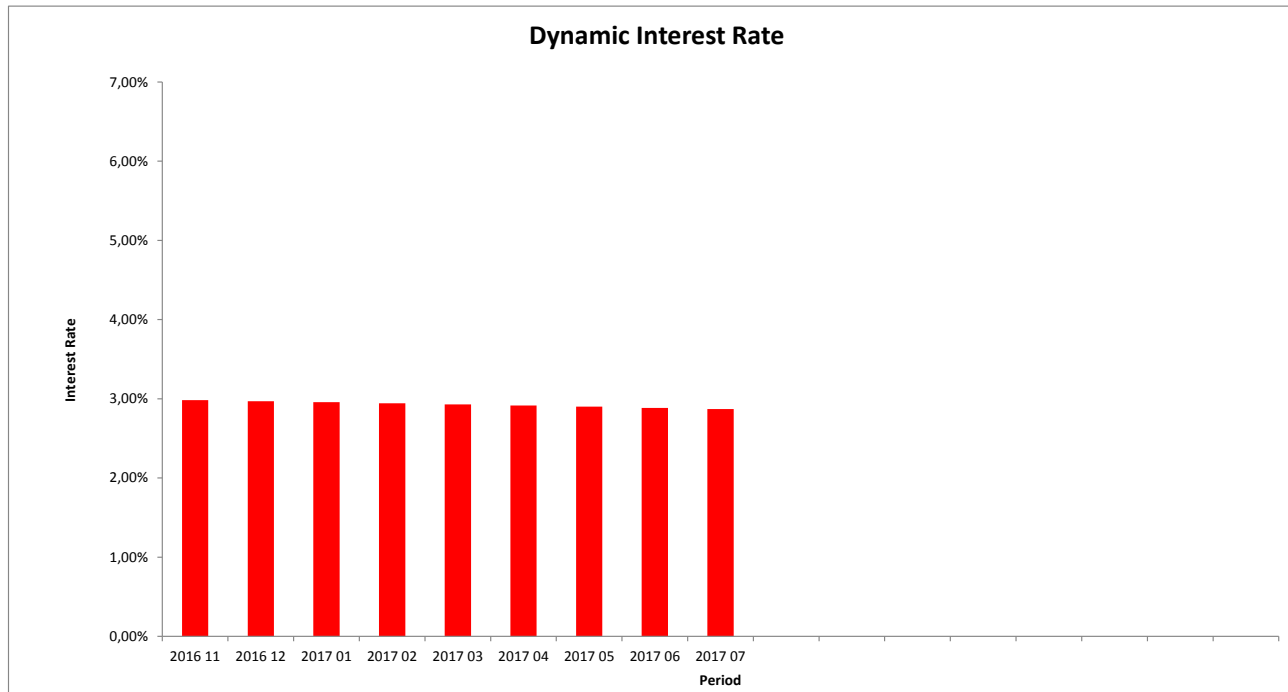
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2016 11	567 935 967	2,98 %
	2016 12	547 300 289	2,97 %
	2017 01	525 396 333	2,96 %
	2017 02	504 347 052	2,94 %
	2017 03	481 919 092	2,93 %
	2017 04	461 858 230	2,92 %
	2017 05	439 904 054	2,90 %
	2017 06	419 740 450	2,89 %
	2017 07	400 842 082	2,87 %

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22.b Dynamic Interest Rate



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	9				
Monthly Period	Jul 2017				
Interest Period	from	25.07.2017	to	25.08.2017	= 31 days



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23.a Dynamic Pre-Payments



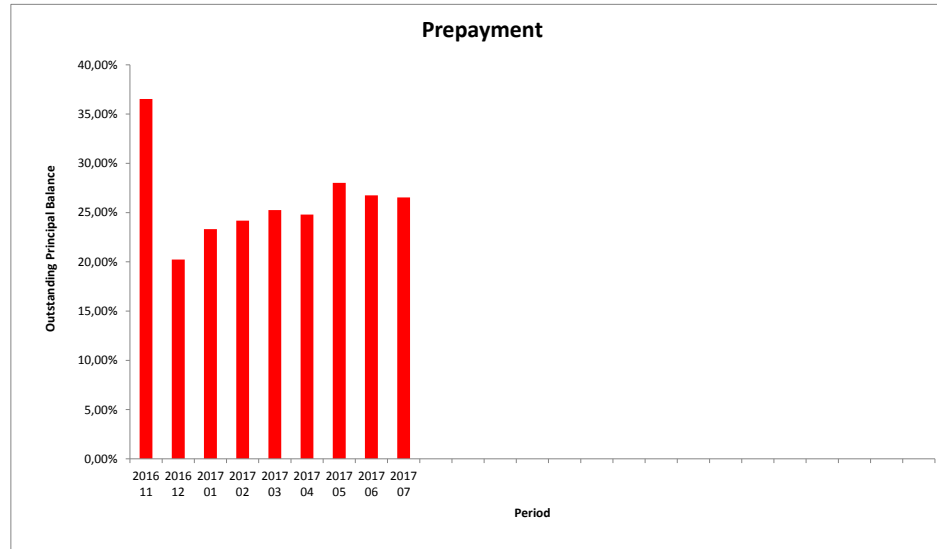
Reporting Date	29.08.2017			
Payment date	25.08.2017			
Period No	9			
Monthly Period	from	Jul 2017	to	25.08.2017
Interest Period		25.07.2017		= 31 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
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 %	
2017 02	11 503 104	504 347 052	24,18 %	
2017 03	11 548 382	481 919 092	25,25 %	
2017 04	10 837 574	461 858 230	24,79 %	
2017 05	11 888 174	439 904 054	28,02 %	
2017 06	10 749 942	419 740 450	26,75 %	
2017 07	10 169 486	400 842 082	26,54 %	

23.b Dynamic Pre-Payments



Reporting Date	29.08.2017				
Payment date	25.08.2017				
Period No	9				
Monthly Period	Jul 2017				
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	9	
Monthly Period	Jul 2017	
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	
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																		
	9																		
	10																		
	11																		
	12																		

SCF Rahoituspalvelut II 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	9	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3		
			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	320	4 247	10 295
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	1 151	202 696	184 915
2017 2	925 325	54							350 904	350 904	574 421	209 785	560 689	364 636
2017 3	191 339	13										27 300	27 300	164 039

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26. Priority of Payments



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	9	
Monthly Period	Jul 2017	
Interest Period	from 25.07.2017	to 25.08.2017 = 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	20 344 872,26	EUR
Senior Expenses	-	7 627,65	EUR
Servicing Fee	-	172 584,79	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 266 291,72	EUR
Principal on Loan to Issuer	-	18 898 368,10	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	24 206 282,26	EUR
Senior Expenses	-	7 581,89	EUR
Interest Class A	-	38 620,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 832 404,50	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	-	18 898 368,10	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	-	50 261,33	EUR
Interest Issuer Subordinated Loan	-	611,38	EUR
Principal Issuer Subordinated Loan	-	201 636,04	EUR
Payment to Purchaser	-	1 016 080,21	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 016 080,21	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,16	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 016 065,05	EUR

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27. Transaction Costs



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	9	
Monthly Period	Jul 2017	
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	7 627,65						
Interest accrued for the Period	EUR	177 577,00	38 620,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	1 923 249,00	519 782,00	38 370,00	122 544,00	123 220,00	286 083,00	833 250,00
Interest Payments	EUR	177 577,00	38 620,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	1 923 249,00	519 782,00	38 370,00	122 544,00	123 220,00	286 083,00	833 250,00
Interest accrued on Subordinated Loan for the Period	EUR	611,38						
Cumulative Interest accrued on Subordinated Loan	EUR	7 796,10						
Interest Payments on Subordinated Loan	EUR	611,38						
Cumulative Interest Payments on Subordinated Loan	EUR	7 796,10						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



Reporting Date	29.08.2017	
Payment date	25.08.2017	
Period No	9	
Monthly Period	Jul 2017	
Interest Period	from	25.07.2017
	to	25.08.2017
	=	31 days

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