

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.04.2017	Following payment dates:	26.05.2017
Payment date	25.04.2017		26.06.2017
Period No	5		
Monthly Period	Mar 2017		
Interest Period	from 27.03.2017	to 25.04.2017	= 29 days
Cut-Off date	31.03.2017		

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1. Portfolio Information



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	5
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	504 347 052,28 EUR
Scheduled Loan Principal Repayments	10 681 865,90 EUR
Prepayments	11 548 381,77 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	22 230 247,67 EUR
New Defaulted Auto Loans in Period	197 712,71 EUR
Closing Balance	481 919 091,90 EUR

Total revenue collections	
Revenue and fees received on loan balances	1 804 783,39 EUR
Recoveries on loans in default	78 106,00 EUR
Total Revenue Received in Period	1 882 889,39 EUR

# Loans	
At beginning of period	35 399 Loans
Paid in Full	974 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	13 Loans
At end of period	34 412 Loans

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2. Amount Due for Distribution



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	5				
Monthly Period	Mar 2017				
Interest Period	from 27.03.2017	to	25.04.2017	=	29 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	24 106 377 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	24 106 377 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 898 884 EUR
b. Reserve Fund	4 888 963 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	28 787 847 EUR

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3. Reserve Accounts



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	5
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

Note Balance

Beginning of Period	504 347 052,28 EUR
End of Period	481 919 091,90 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 %	4 888 963,33 EUR
Cash Outflow		4 888 963,33 EUR
Cash Inflow		4 678 470,52 EUR
End of Period	0,9 %	4 678 470,52 EUR
Required Reserve Amount	0,9 %	4 678 470,52 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	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

Asset Balance

Beginning of Period	504 347 052,28	EUR
End of Period	481 919 091,90	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	453 472 329,52	94,10 %	32 488
1-29 days past due	24 877 047,70	5,16 %	1 671

Delinquent Receivables:

30-59 days past due	2 373 641,07	0,49 %	177
60-89 days past due	606 243,00	0,13 %	45
90-119 days past due	352 401,19	0,07 %	17
120-149 days past due	51 631,34	0,01 %	6
150-179 days past due	185 798,08	0,04 %	8
Total Performing and Delinquent	481 919 092	100,00 %	34 412

	EUR	%	# loans
Volkswagen vehicles	86 814 307	18,01 %	8 019

Current Period Defaults	197 712,71		13
Cumulative Defaults	197 712,71		13
Current Period Recoveries	78 106,00		
Cumulative Recoveries	78 106,00		

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

NO

[A] [1] - [2] - [3]	(0,00)
Note Principal Closing Balance [1]	481 919 091,90
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	481 919 091,90
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	27.04.2017		
Payment date	25.04.2017		
Period No	5		
Monthly Period	from	Mar 2017	to
Interest Period	from	27.03.2017	to 25.04.2017 = 29 days

	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	504 347 052,28	440 547 052,28	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	28 787 847,38						
Amortisation	22 427 960,38						
Redemption per Class	22 427 960,38	22 427 960,38	-	-	-	-	-
Redemption per Note		4 127,34	-	-	-	-	-
Class Principal Outstanding Closing Balance	481 919 091,90	418 119 091,90	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	86,76 %	5,66 %	1,89 %	1,27 %	2,14 %	2,28 %
Current Pool Factor		0,77	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	29						
Principal Outstanding per Note Beginning of Period		81 072,33	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 127,34	-	-	-	-	-
Principal Outstanding per Note End of Period		76 944,99	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		8,29	13,92	133,33	200,00	275,00	750,00
Interest Payment	61 002,99	45 070,41	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		8,29	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)		17,26 %	11,59 %	9,70 %	8,44 %	6,30 %	4,02 %
Current CE (excl. Excess Spread)		14,21 %	8,54 %	6,66 %	5,39 %	3,25 %	0,97 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.04.2017
Payment date 25.04.2017
Period No 5
Monthly Period Mar 2017
Interest Period : 27.03.2017 to 25.04.2017 = 29 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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Payment date	25.04.2017				
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Interest Period	from	27.03.2017	to	25.04.2017	= 29 days

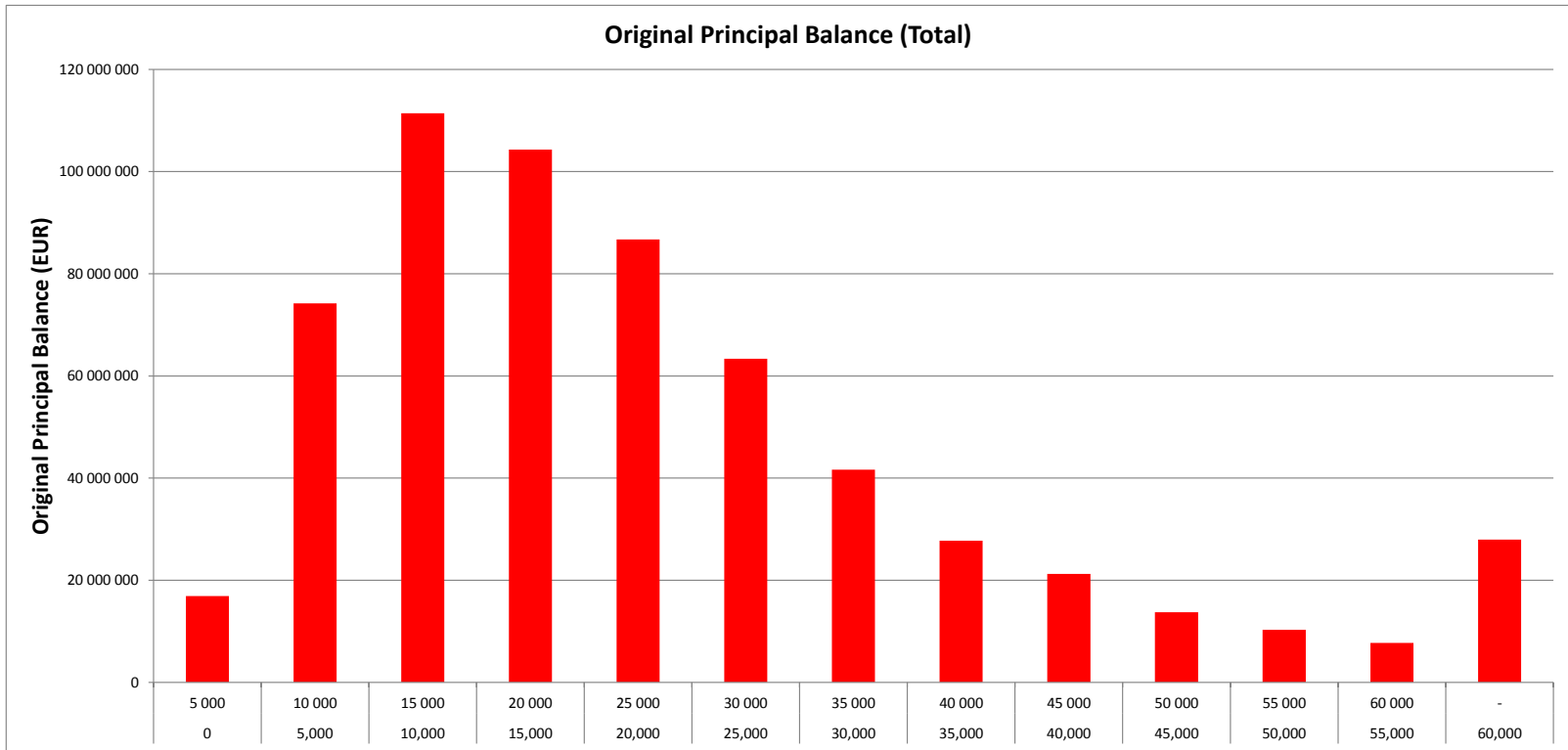
Average amount - all: 15 380

	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	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days



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8.a Outstanding Principal Balance



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017 to 25.04.2017 = 29 days

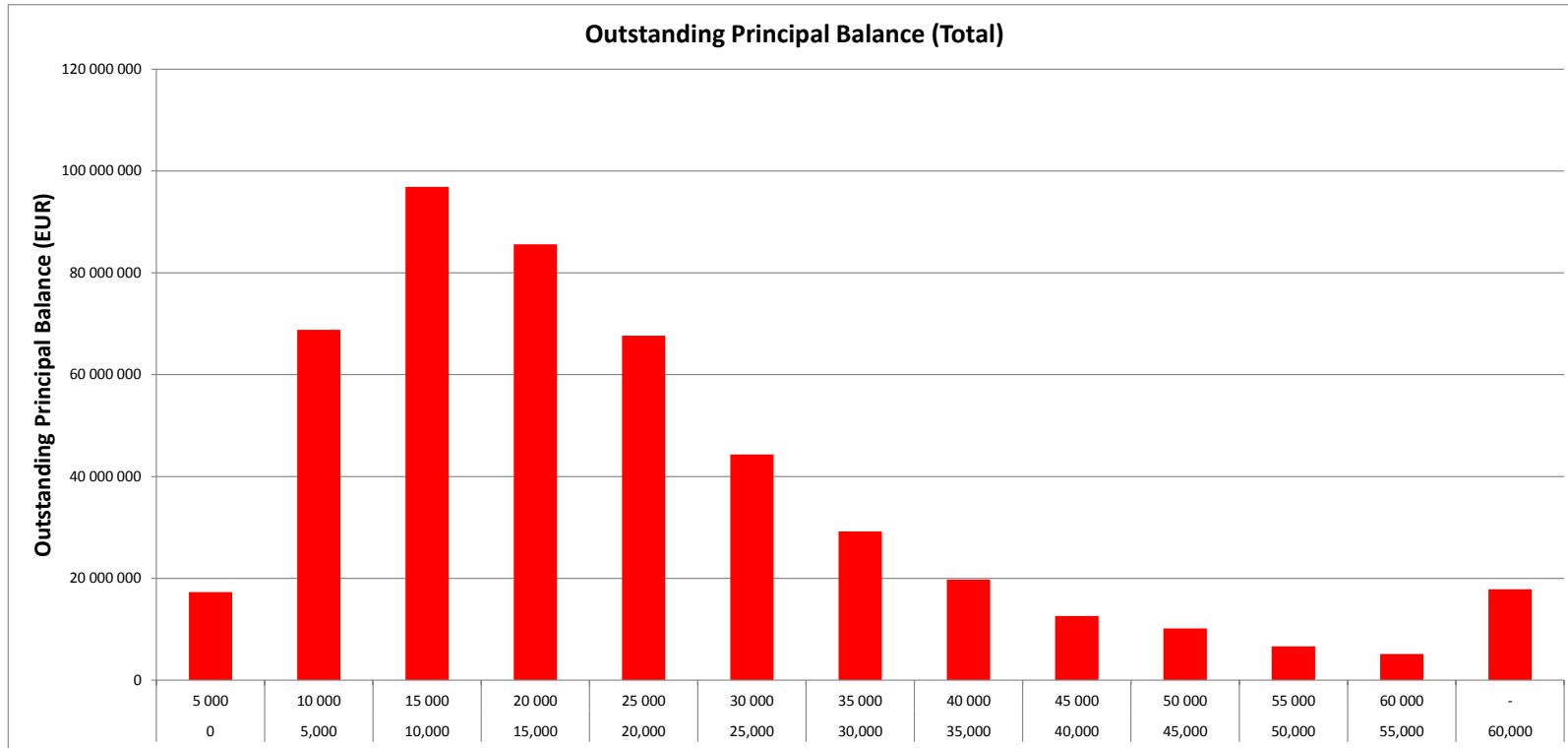
Average amount - all: 14 004

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 448	17 296 704	3,6 %	25,3	13,5	
	5 000	10 000	9 141	68 819 029	14,3 %	39,4	13,2	
	10 000	15 000	7 843	96 872 884	20,1 %	44,5	12,6	
	15 000	20 000	4 941	85 618 705	17,8 %	45,7	12,4	
	20 000	25 000	3 030	67 674 423	14,0 %	46,4	12,3	
	25 000	30 000	1 626	44 330 117	9,2 %	46,7	12,0	
	30 000	35 000	904	29 209 792	6,1 %	46,6	11,9	
	35 000	40 000	528	19 747 969	4,1 %	46,3	12,4	
	40 000	45 000	297	12 606 250	2,6 %	46,5	12,2	
	45 000	50 000	215	10 165 288	2,1 %	46,2	12,1	
	50 000	55 000	127	6 636 221	1,4 %	47,7	11,1	
	55 000	60 000	89	5 111 137	1,1 %	46,5	11,6	
	60 000	-	223	17 830 574	3,7 %	46,4	12,1	
	Total			34 412	481 919 092	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
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Interest Period	from 27.03.2017	to 25.04.2017 = 29 days



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9.a Geographical Distribution



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	5				
Monthly Period	Mar 2017				
Interest Period	from 27.03.2017	to 25.04.2017	=	29 days	

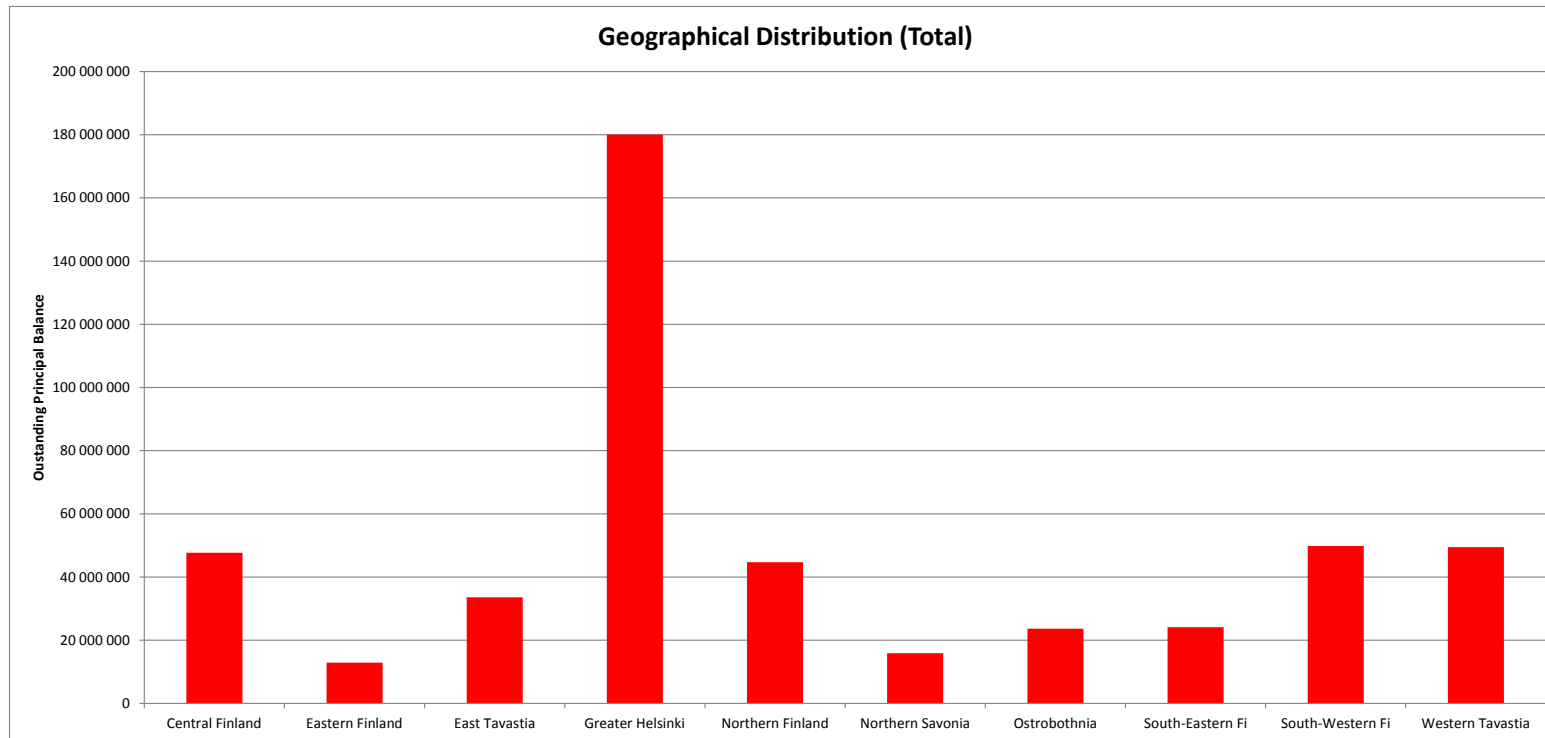
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 548	47 709 746	9,90 %	44,0		12,6
Eastern Finland	1 002	12 916 171	2,68 %	43,6		12,4
East Tavastia	2 438	33 605 403	6,97 %	44,7		12,2
Greater Helsinki	12 006	180 066 497	37,36 %	44,3		12,4
Northern Finland	3 208	44 700 207	9,28 %	44,5		12,3
Northern Savonia	1 223	15 876 853	3,29 %	43,2		12,3
Ostrobothnia	1 937	23 652 388	4,91 %	43,0		12,7
South-Eastern Fi	1 826	24 120 448	5,01 %	43,5		13,2
South-Western Fi	3 682	49 795 630	10,33 %	44,2		12,6
Western Tavastia	3 542	49 475 748	10,27 %	44,6		12,2
Total	34 412	481 919 092	100 %			

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9.b Geographical Distribution Graph



Reporting Date	27.04.2017	
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Monthly Period	Mar 2017	
Interest Period	from	27.03.2017
	to	25.04.2017
	=	29 days



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10.a Interest Rate



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

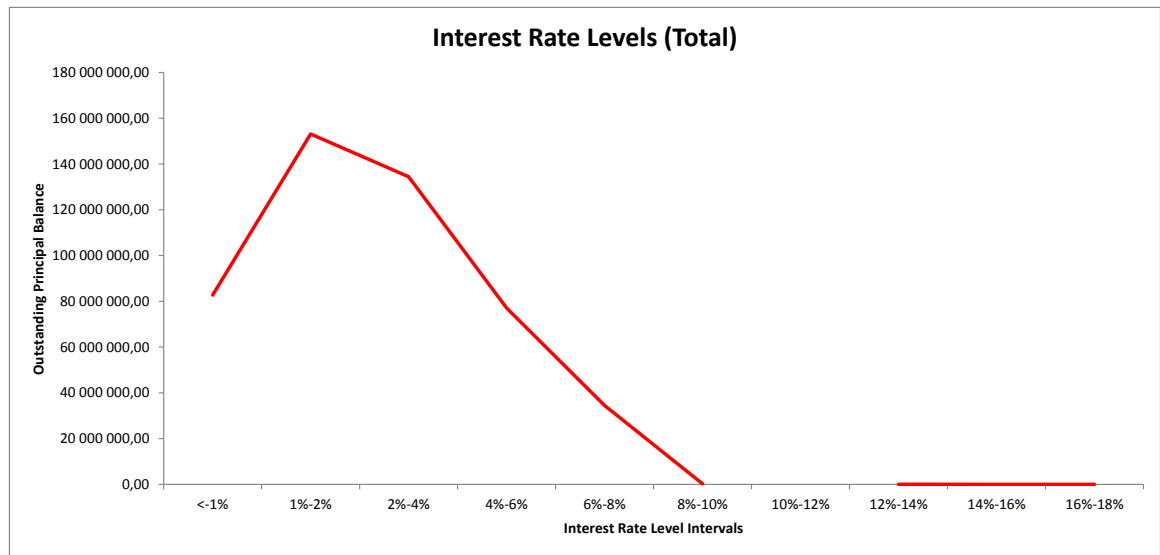
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		4970	82 702 273	17,16 %	46,5	11,4
1 2		9537	153 113 821	31,77 %	44,8	12,2
2 4		8816	134 402 232	27,89 %	43,6	12,9
4 6		7001	77 014 872	15,98 %	42,6	13,2
6 8		4050	34 445 553	7,15 %	42,1	12,5
8 10		37	234 876	0,05 %	40,4	13,8
10 12						
12 14		1	5 465	0,00 %	50,0	9,0
14 16		-	-	0,00 %	0,0	0,0
16 18		-	-	0,00 %	0,0	0,0
Total		34 412	481 919 092	100 %		

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10.b Interest Rate



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11.a Remaining Terms



Reporting Date	27.04.2017	
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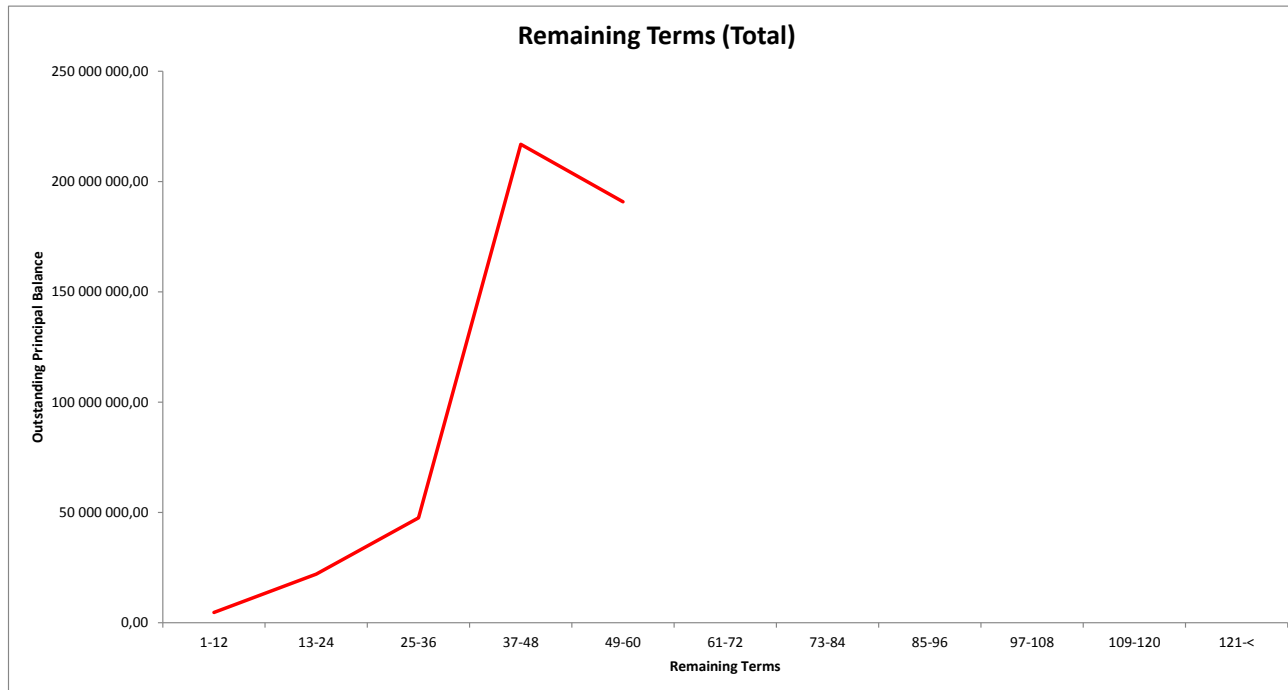
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		8	4 218	0,00 %	0,0	15,3	
1		12 1 532	4 663 986	0,97 %	8,9	15,4	
13		24 3 446	22 027 455	4,57 %	20,0	14,6	
25		36 5 056	47 515 661	9,86 %	31,0	15,7	
37		48 13 675	216 874 576	45,00 %	44,3	14,5	
49		60 10 695	190 833 197	39,60 %	51,0	9,0	
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		34 412	481 919 092	100 %			

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11.b Remaining Terms



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
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Interest Period	from	27.03.2017
	to	25.04.2017
	=	29 days



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12.a Seasoning



Reporting Date	27.04.2017	
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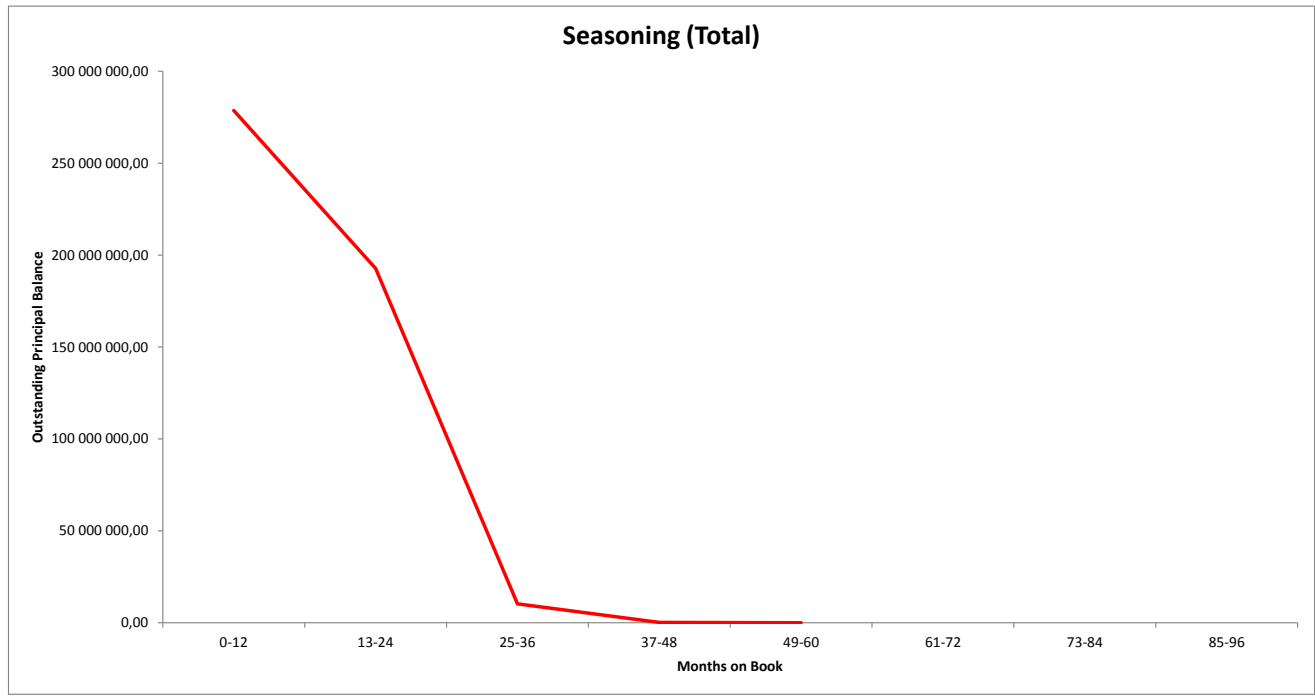
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	18 993	278 661 635	57,82 %	47,0	9,4
	13		24	14 378	192 750 238	40,00 %	40,9	16,0
	25		36	1 013	10 326 032	2,14 %	29,8	27,5
	37		48	27	177 600	0,04 %	18,2	41,1
	49		60	1	3 588	0,00 %	10,0	50,0
	61		72					
	73		84					
	85		96					
	Total			34 412	481 919 092	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	5				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days



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13.a Balloon loans



Reporting Date	27.04.2017					
Payment date	25.04.2017					
Period No	5					
Monthly Period	Mar 2017					
Interest Period	from	27.03.2017	to	25.04.2017	=	29 days

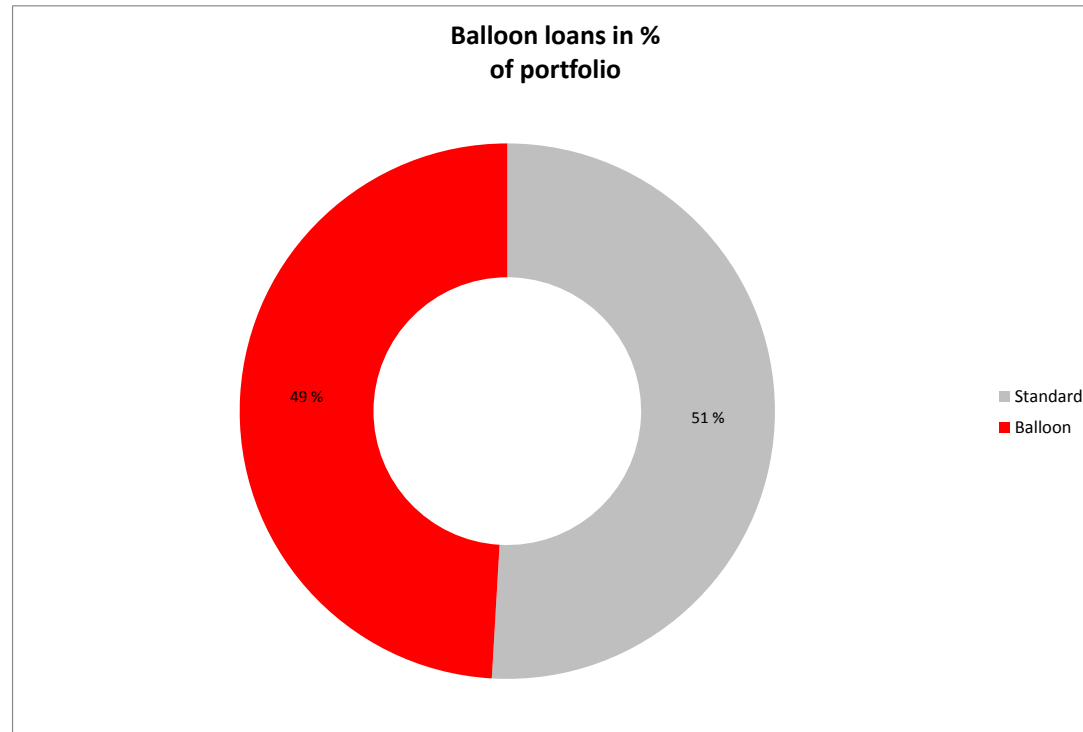
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	23 634	245 411 677	50,92 %	3 749	0,00 %	41,8	12,4
	Balloon	10 778	236 507 414	49,08 %	78 196 144	33,06 %	46,7	12,5
	Total	34 412	481 919 092	100 %	78 199 893	16,23 %		

**SCF Rahoituspalvelut II DAC
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13.b Balloon loans



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	5				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days



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14.a # loans per borrower



Reporting Date			27.04.2017		
Payment date			25.04.2017		
Period No			5		
Monthly Period			Mar 2017		
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days

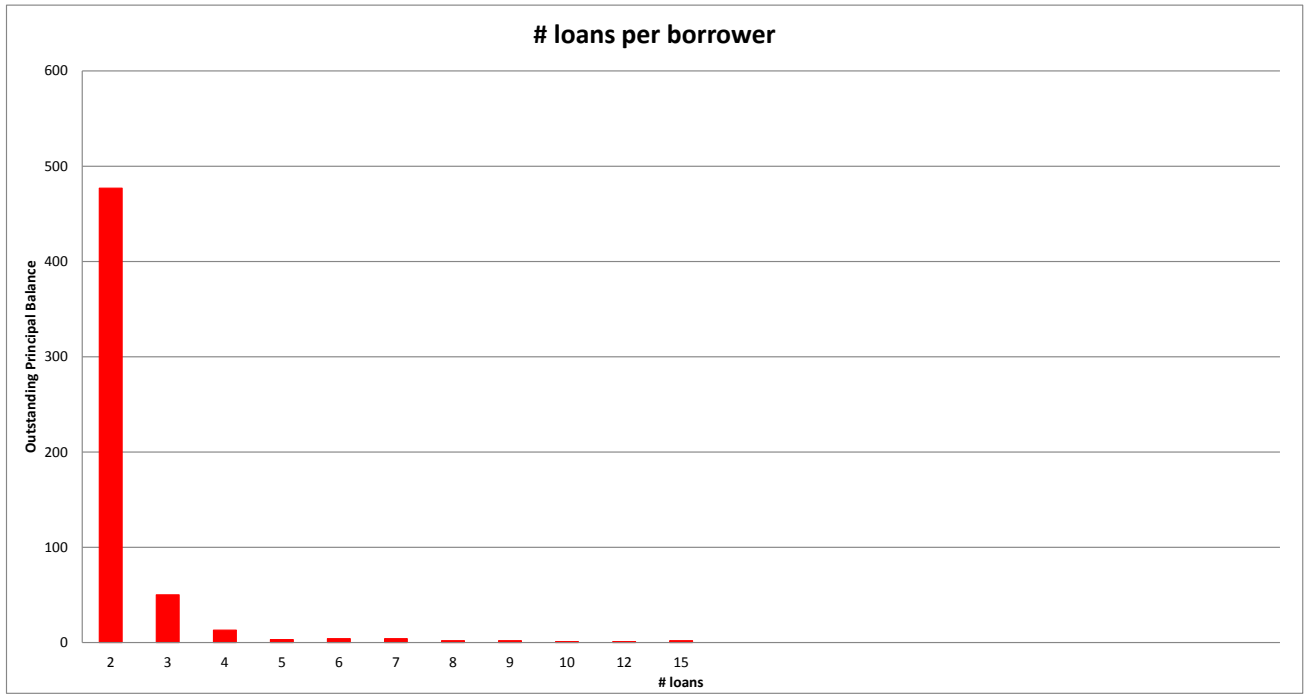
	TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	33103	458 943 385	95,23 %	
	2	477	16 740 743	3,47 %	
	3	50	2 838 126	0,59 %	
	4	13	944 241	0,20 %	
	5	3	327 182	0,07 %	
	6	4	403 242	0,08 %	
	7	4	347 996	0,07 %	
	8	2	204 757	0,04 %	
	9	2	259 152	0,05 %	
	10	1	374 918	0,08 %	
	12	1	115 073	0,02 %	
	15	2	420 277	0,09 %	
Total:	33 662	481 919 092	100,0 %		

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14.b # loans per borrower



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	5				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days



SCF Rahoituspalvelut II DAC
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15.a Amortization Profile



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	481 919 092	472 100 910	9 818 182	1 176 540	2,97 %	97,96 %
2	472 100 910	462 474 201	9 626 709	1 151 344	2,97 %	95,97 %
3	462 474 201	452 764 310	9 709 891	1 126 468	2,96 %	93,95 %
4	452 764 310	443 115 880	9 648 430	1 101 471	2,96 %	91,95 %
5	443 115 880	433 368 461	9 747 419	1 076 631	2,95 %	89,93 %
6	433 368 461	423 723 342	9 645 120	1 051 518	2,95 %	87,92 %
7	423 723 342	414 081 286	9 642 056	1 026 664	2,95 %	85,92 %
8	414 081 286	404 498 111	9 583 175	1 001 785	2,94 %	83,93 %
9	404 498 111	394 870 054	9 628 056	977 092	2,94 %	81,94 %
10	394 870 054	385 282 656	9 587 399	952 274	2,93 %	79,95 %
11	385 282 656	375 765 500	9 517 156	927 543	2,93 %	77,97 %
12	375 765 500	366 223 481	9 542 019	903 018	2,92 %	75,99 %
13	366 223 481	356 806 433	9 417 048	878 500	2,92 %	74,04 %
14	356 806 433	347 404 485	9 401 948	854 264	2,91 %	72,09 %
15	347 404 485	337 964 967	9 439 518	830 044	2,91 %	70,13 %
16	337 964 967	328 649 717	9 315 249	805 872	2,90 %	68,20 %
17	328 649 717	319 287 960	9 361 757	782 000	2,89 %	66,25 %
18	319 287 960	310 008 489	9 279 471	758 033	2,89 %	64,33 %
19	310 008 489	300 797 758	9 210 731	734 276	2,88 %	62,42 %
20	300 797 758	291 704 084	9 093 675	710 741	2,87 %	60,53 %

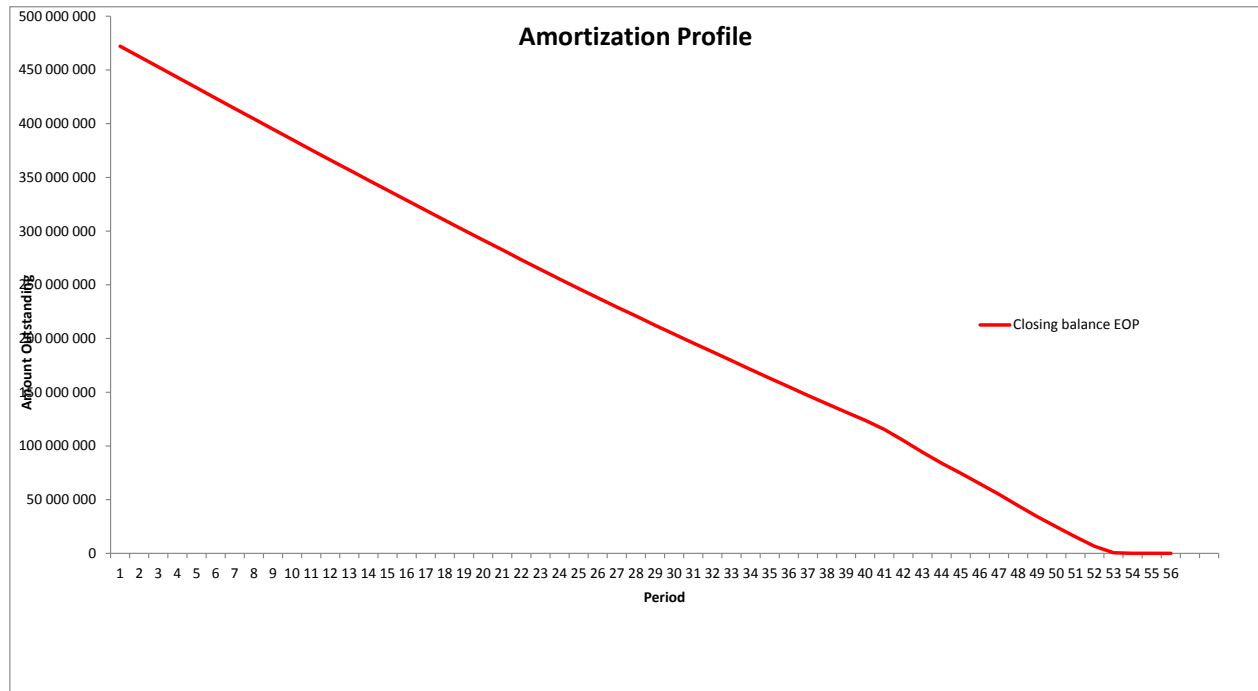
Amortization profile (first 20 periods)

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

15.b Amortization Profile



Reporting Date	27.04.2017					
Payment date	25.04.2017					
Period No	5					
Monthly Period	Mar 2017					
Interest Period	from	27.03.2017	to	25.04.2017	=	29 days



SCF Rahoituspalvelut II DAC
 Monthly Investor Report

16.a Payment Holidays



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	5				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days

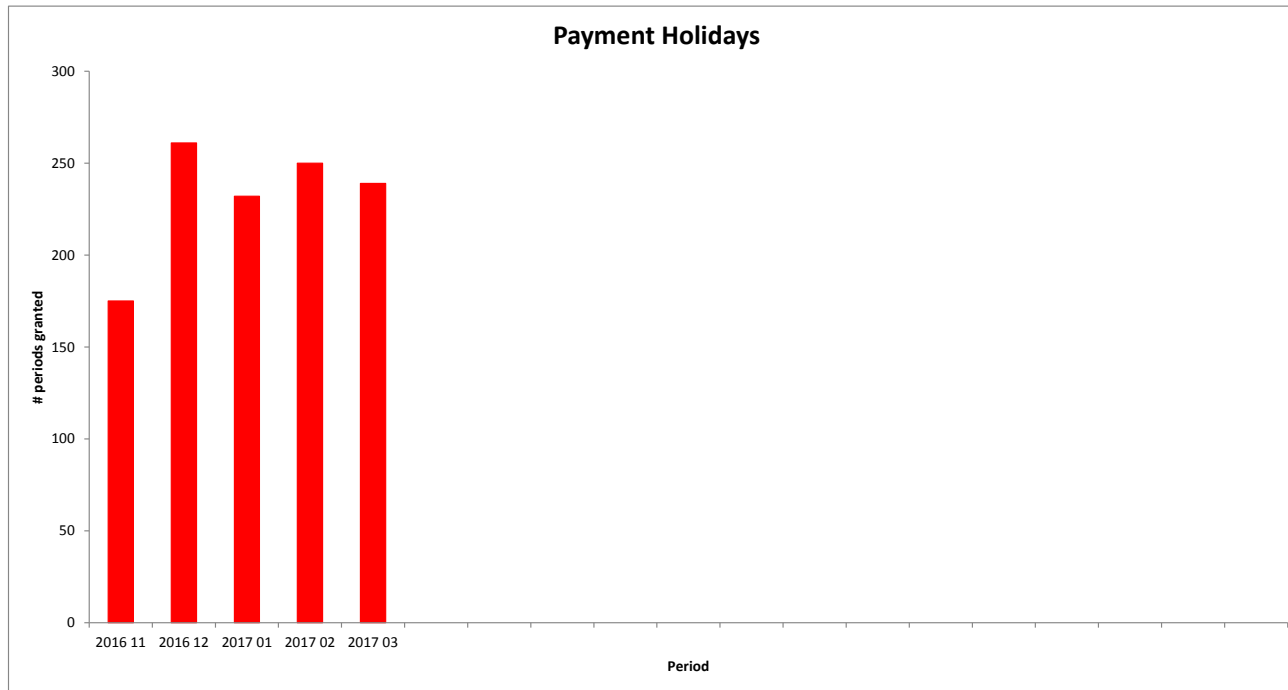
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
Total:	1 157	1 560	441 221	19 084 759	

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16.b Payment Holidays



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	5				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days



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17.a Downpayment



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

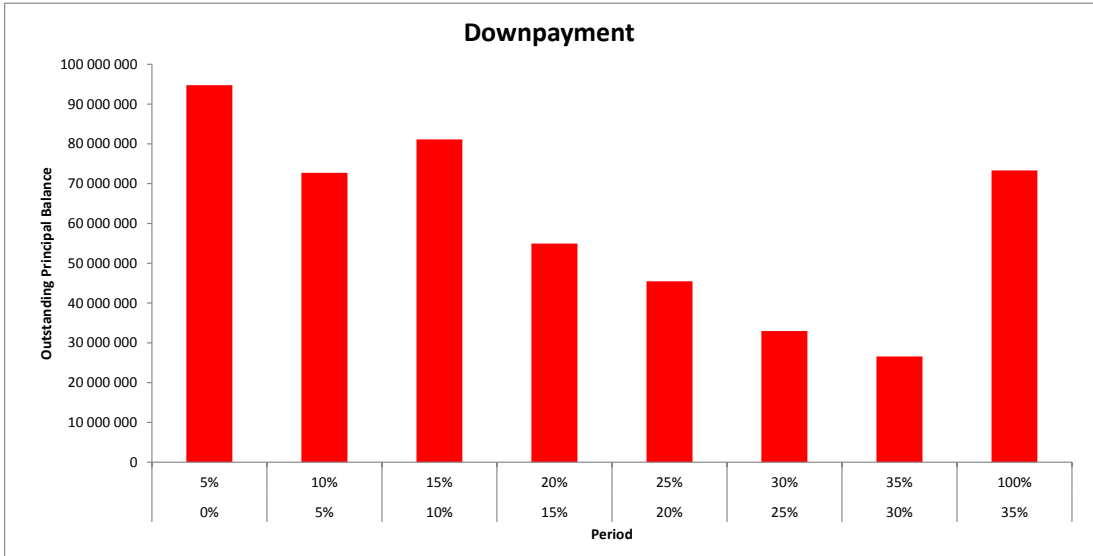
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 726	94 772 302	19,7 %	46,7	12,2
	5 %	10 %	4 488	72 730 562	15,1 %	45,9	12,6
	10 %	15 %	5 265	81 118 120	16,8 %	44,9	12,6
	15 %	20 %	3 611	54 927 601	11,4 %	44,6	12,4
	20 %	25 %	3 199	45 488 083	9,4 %	43,8	12,5
	25 %	30 %	2 437	32 968 734	6,8 %	43,9	12,4
	30 %	35 %	1 985	26 593 580	5,5 %	42,7	12,5
	35 %	100 %	7 701	73 320 110	15,2 %	39,1	12,4
Total			34 412	481 919 092	100 %		

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17.b Downpayment



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017 to 25.04.2017 = 29 days



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18.a Vehicle Condition



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017 to 25.04.2017 = 29 days

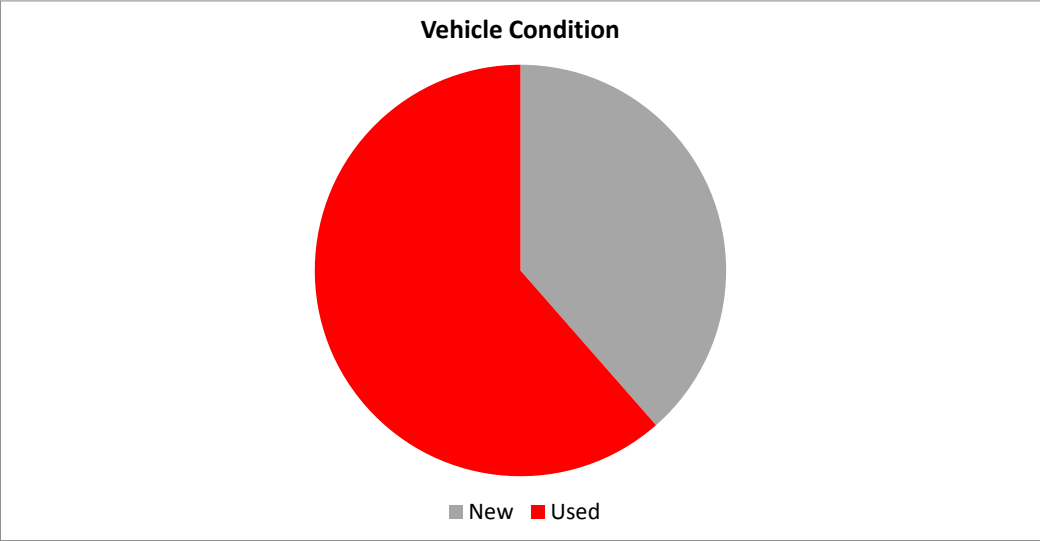
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		9 491	185 734 967	38,5 %	44,8	12,5
Used		24 921	296 184 125	61,5 %	43,8	12,4
Total		34 412	481 919 092	100 %		

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18.b Vehicle Condition



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	5
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days



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19.a Borrower Type



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	5
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

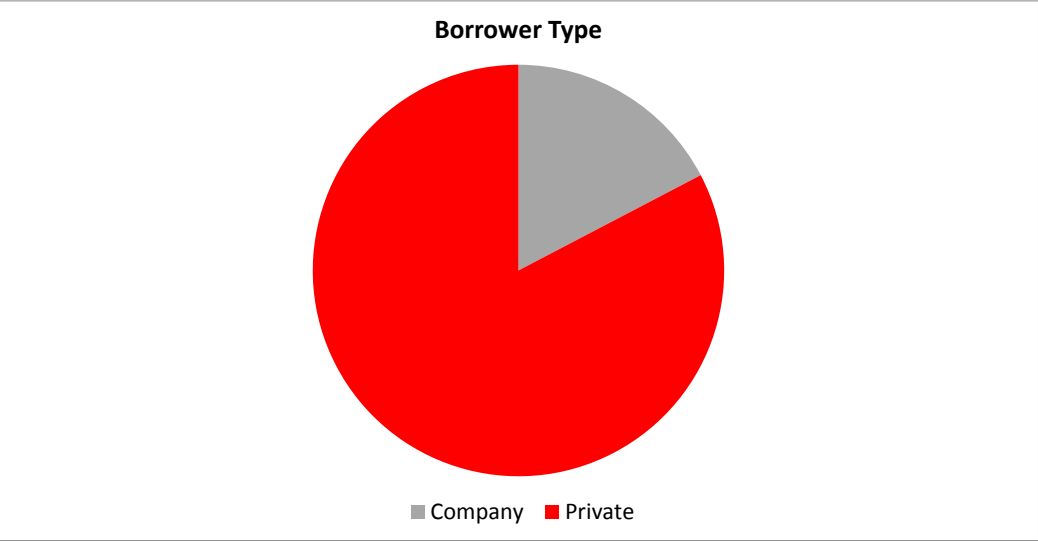
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 341	83 525 369	17,3 %	41,3	12,7
	Private	30 071	398 393 723	82,7 %	45	12
	Total	34 412	481 919 092	100 %		

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19.b Borrower Type



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	5
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days



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20.a Vehicle type



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

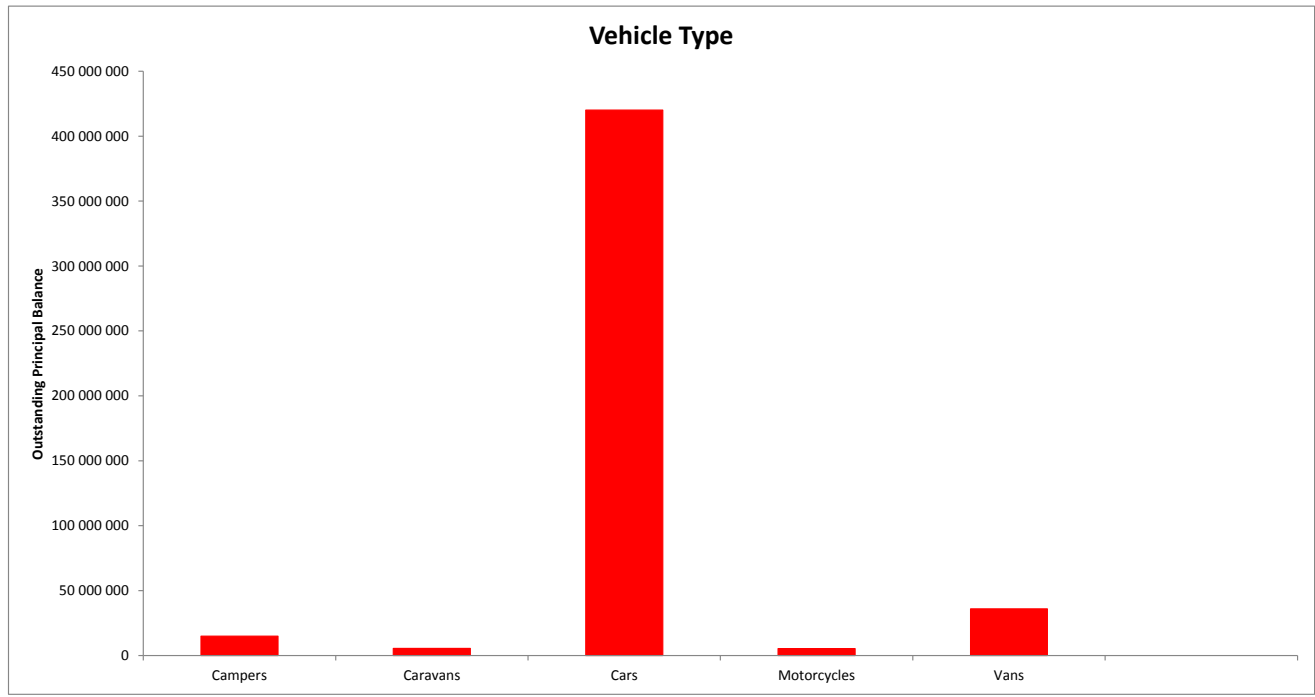
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	633	14 894 235	3,09 %	46,50	11,65
	Caravans	449	5 544 891	1,15 %	46,27	11,19
	Cars	30 248	420 090 629	87,17 %	44,27	12,50
	Motorcycles	627	5 378 533	1,12 %	43,25	10,60
	Vans	2 455	36 010 804	7,47 %	42,11	12,77
		34 412	481 919 092	100 %		

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20.b Vehicle type



Reporting Date	27.04.2017					
Payment date	25.04.2017					
Period No	5					
Monthly Period	Mar 2017					
Interest Period	from	27.03.2017	to	25.04.2017	=	29 days



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21.a Restructured Loans



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017 to 25.04.2017 = 29 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
	0	0

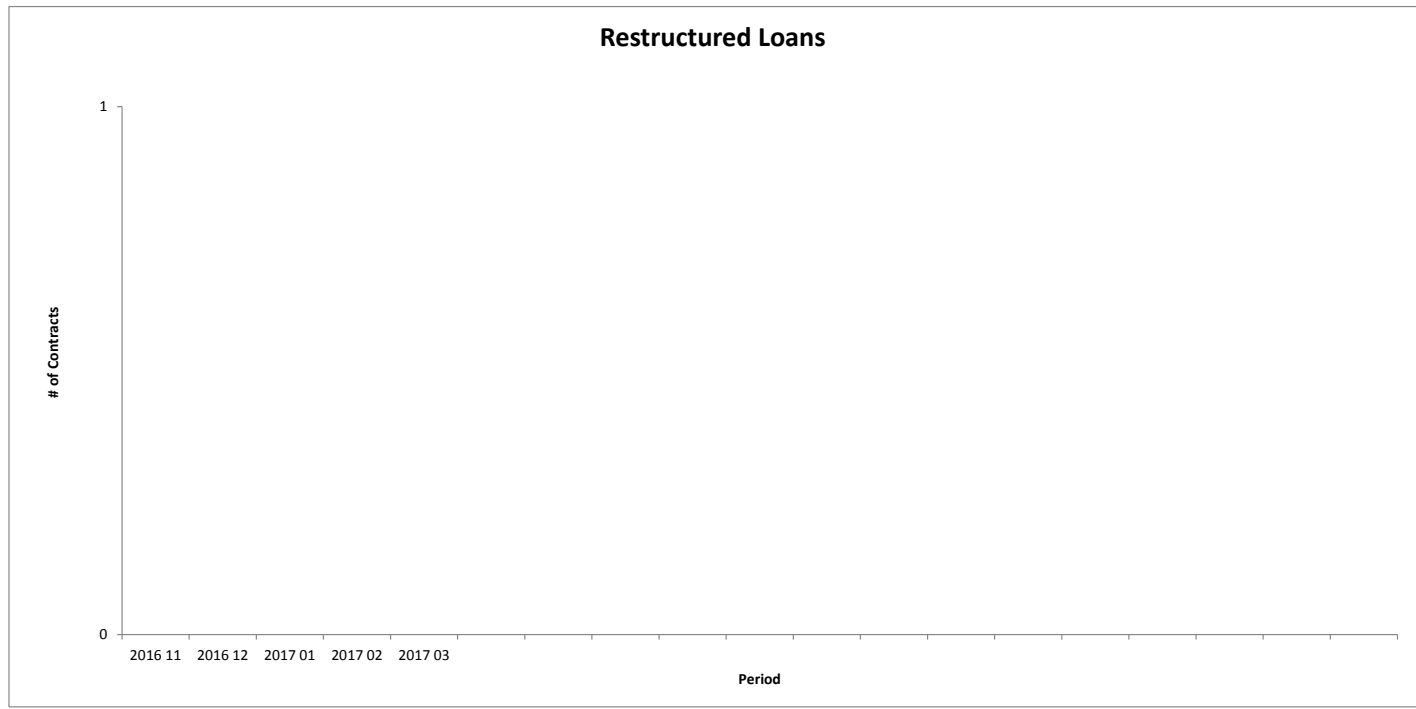
Restructured

SCF Rahoituspalvelut II DAC
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21.b Restructured Loans



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	5				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days



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22.a Dynamic Interest rate



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 days

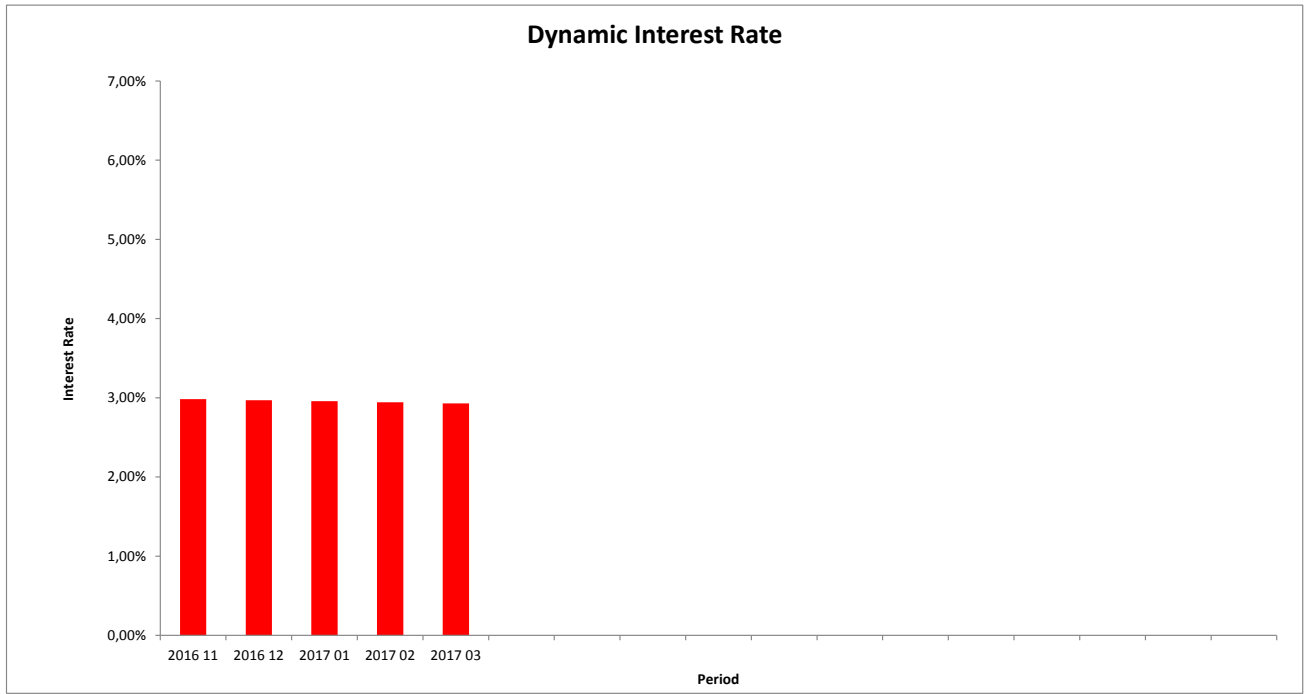
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2016 11	567 935 967	2,98 %
	2016 12	547 300 289	2,97 %
	2017 01	525 396 333	2,96 %
	2017 02	504 347 052	2,94 %
	2017 03	481 919 092	2,93 %

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22.b Dynamic Interest Rate



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from	27.03.2017
	to	25.04.2017
	=	29 days



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23.a Dynamic Pre-Payments



Reporting Date 27.04.2017
Payment date 25.04.2017
Period No 5

Monthly Period Mar 2017
Interest Period from 27.03.2017 to 25.04.2017 = 29 days

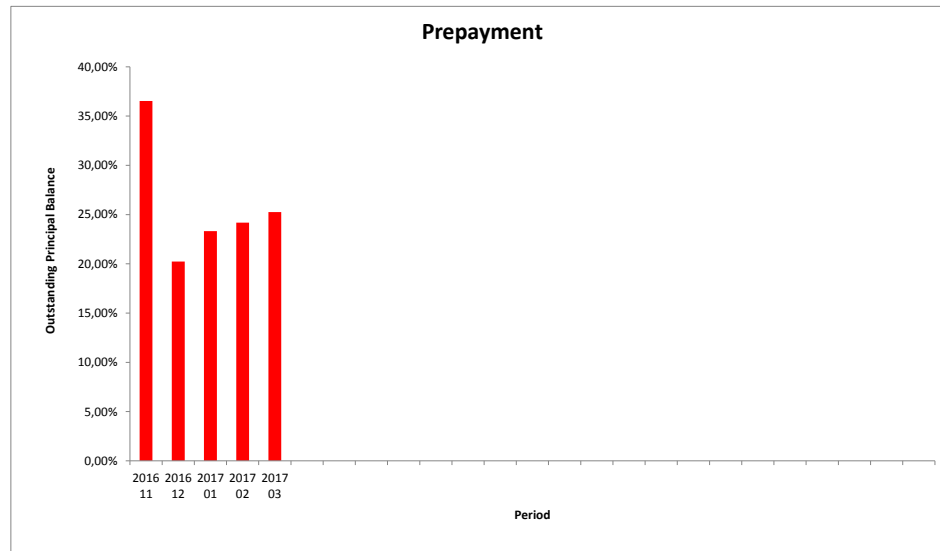
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2016 11	21 119 503	567 935 967	36,54 %	
2016 12	10 208 798	547 300 289	20,22 %	
2017 01	11 502 017	525 396 333	23,33 %	
2017 02	11 503 104	504 347 052	24,18 %	
2017 03	11 548 382	481 919 092	25,25 %	

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23.b Dynamic Pre-Payments



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	5				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 days



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24. Delinquency



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 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	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																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.04.2017				
Payment date	25.04.2017				
Period No	5				
Monthly Period	Mar 2017				
Interest Period	from	27.03.2017	to	25.04.2017	= 29 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	2 149	2 815	11 727						
2017 1	387 612	29				132 181	132 181	255 430						

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26. Priority of Payments



Reporting Date	27.04.2017
Payment date	25.04.2017
Period No	5
Monthly Period	Mar 2017
Interest Period	from 27.03.2017 to 25.04.2017 = 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	24 106 376,99	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	207 492,94	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 470 507,67	EUR
Principal on Loan to Issuer	-	22 427 960,38	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	28 787 847,38	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	45 070,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	4 678 470,52	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	-	22 427 960,38	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	-	50 326,67	EUR
Interest Issuer Subordinated Loan	-	697,08	EUR
Principal Issuer Subordinated Loan	-	210 492,81	EUR
Payment to Purchaser	-	1 210 614,96	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 210 614,96	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,26	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 210 600,70	EUR

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27. Transaction Costs



Reporting Date	27.04.2017	
Payment date	25.04.2017	
Period No	5	
Monthly Period	Mar 2017	
Interest Period	from 27.03.2017	to 25.04.2017 = 29 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	184 027,00	45 070,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	1 200 042,00	352 403,00	23 174,00	74 012,00	74 420,00	172 783,00	503 250,00
Interest Payments	EUR	184 027,00	45 070,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	1 200 042,00	352 403,00	23 174,00	74 012,00	74 420,00	172 783,00	503 250,00
Interest accrued on Subordinated Loan for the Period	EUR	697,08						
Cumulative Interest accrued on Subordinated Loan	EUR	5 174,77						
Interest Payments on Subordinated Loan	EUR	697,08						
Cumulative Interest Payments on Subordinated Loan	EUR	5 174,77						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC
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28. Contact Details



Reporting Date	27.04.2017					
Payment date	25.04.2017					
Period No	5					
Monthly Period	Mar 2017					
Interest Period	from	27.03.2017	to	25.04.2017	=	29 days

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