

SCFI Rahoituspalvelut DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



	Reporting Date	27.07.2017			
	Payment date	25.07.2017		Following payment dates: 25.08.2017 25.09.2017	
	Period No	32			
	Monthly Period	Jun 2017		Fixed rate	= 30/360 days
	Interest Period	from 25.06.2017	to	25.07.2017	= 30 days
	Cut-Off date	30.06.2017			

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1. Portfolio Information



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

	Current Period		Previous Period
	Aggregated Outstanding Principal Amount		Aggregated Outstanding Principal Amount
Outstanding receivables			
Opening balance	78 118 313,10 EUR		84 411 804,75 EUR
Scheduled Loan Principal Repayments	3 111 286,33 EUR		3 506 988,18 EUR
Prepayments	2 950 547,40 EUR		2 684 204,77 EUR
Deemed Collections - Other	- EUR		- EUR
Total Principal Payments Received	6 061 833,73 EUR		6 191 192,95 EUR
New Defaulted Auto Loans in Period	35 918,60 EUR		102 298,70 EUR
Closing Balance	72 020 560,77 EUR		78 118 313,10 EUR
Total revenue collections			
Revenue and fees received on loan balances	392 290,37 EUR		431 792,93 EUR
Recoveries on loans in default	365 634,80 EUR		76 936,38 EUR
Total Revenue Received in Period	757 925,17 EUR		508 729,31 EUR
# Loans			
At beginning of period	10 911 Loans		11 489 Loans
Paid in Full	570 Loans		568 Loans
Repurchased (Deemed Collections)	- Loans		- Loans
New loans into default	10 Loans		10 Loans
At end of period	10 331 Loans		10 911 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	6 817 901 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	6 817 901 EUR

6 698 143 EUR
0 EUR
0 EUR
0 EUR
0 EUR
0 EUR
6 698 143 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6 787 857 EUR
b. Reserve Fund	2 588 500 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	9 376 357 EUR

6 664 509 EUR
2 588 500 EUR
0 EUR
0 EUR
9 253 009 EUR

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3. Reserve Accounts



Reporting Date	27.07.2017				
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Monthly Period	Jun 2017				
Interest Period	from	25.06.2017	to	25.07.2017	
				Fixed rate	= 30/360 days
					= 30 days

Note Balance

Beginning of Period	78 118 313,10	EUR
End of Period	72 020 560,77	EUR

Reserve Fund

	in %	
Beginning of Period	2,0 %	1 553 100,00 EUR
Cash Outflow		1 553 100,00 EUR
Cash Inflow		1 553 100,00 EUR
End of Period	2,0 %	1 553 100,00 EUR
Required Reserve Amount	2,0 %	1 553 100,00 EUR

Liquidity Balance

Beginning of Period	1,3 %	1 035 400,00 EUR
Cash Outflow		1 035 400,00 EUR
Cash Inflow		1 035 400,00 EUR
End of Period	1,3 %	1 035 400,00 EUR
Required Reserve Amount	1,3 %	1 035 400,00 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 SCFI Rahoituspalvelut 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	27.07.2017				
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Asset Balance

Beginning of Period	78 118 313,10	EUR
End of Period	72 020 560,77	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	65 121 908,77	90,42 %	9 421
1-29 days past due	5 332 248,08	7,40 %	714

Delinquent Receivables:

30-59 days past due	1 040 459,61	1,44 %	139
60-89 days past due	301 328,06	0,42 %	35
90-119 days past due	121 603,02	0,17 %	10
120-149 days past due	100 201,31	0,14 %	11
150-179 days past due	2 811,92	0,00 %	1
Total Performing and Delinquent	72 020 561	100,00 %	10 331

Current Period Defaults	35 918,60	10
Cumulative Defaults	4 950 748,45	452
Current Period Recoveries	365 634,80	
Cumulative Recoveries	4 314 277,94	

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

NO

[A] [1] - [2] - [3]	(1 553 100,00)
Note Principal Closing Balance [1]	72 020 560,77
Reserve Fund Amount [2]	1 553 100,00
Aggregate Outstanding Asset Principal Amount [3]	72 020 560,77
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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5. Outstanding Notes



Reporting Date	27.07.2017		
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1. Note Balance

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS1116626141	XS1116626497	XS1116626653	XS1116626810	XS1116626901	XS1116627115
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	85,5 %	8,4 %	1,3 %	1,4 %	1,6 %	1,8 %
Legal Final Maturity Date		25.09.2023	25.09.2023	25.09.2023	25.09.2023	25.09.2023	25.09.2023
Rating (Fitch/Moody's)		AAA / AAA	AA/Aa2	A+/Aaa	A/Aaa	BB+/Aa2	Not rated
Initial Notes Aggregate Principal Outstanding Balance	517 700 000,00	442 800 000,00	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	5177	4428	435	67	72	82	93
Current Note Information							
Class Principal Outstanding Opening Balance	78 118 313,10	3 218 313,10	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	9 376 356,87						
Amortisation	6 097 752,33						
Redemption per Class	6 097 752,33	3 218 313,10	2 879 439,23	-	-	-	-
Redemption per Note		726,81	6 619,40	-	-	-	-
Class Principal Outstanding Closing Balance	72 020 560,77	-	40 620 560,77	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Current Tranching	100 %	0,00 %	56,40 %	9,30 %	10,00 %	11,39 %	12,91 %
Current Pool Factor		-	0,93	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention							
Interest Days	30						
Principal Outstanding per Note Beginning of Period		726,81	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		726,81	6 619,40	-	-	-	-
Principal Outstanding per Note End of Period		-	93 380,60	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,29	62,50	83,33	145,83	291,67	583,33
Interest Payment	34 036,70	1 265,87	27 187,50	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		0,29	62,50	83,33	145,83	291,67	583,33

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		15,97 %	7,57 %	6,27 %	4,88 %	3,30 %	1,50 %
Current CE (incl. Excess Spread)		112,52 %	56,12 %	46,81 %	36,82 %	25,43 %	12,52 %
Current CE (excl. Excess Spread)		103,59 %	47,19 %	37,89 %	27,89 %	16,51 %	3,59 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.07.2017
Payment date 25.07.2017
Period No 32
Monthly Period Jun 2017 Fixed rate = 30/360 days
Interest Period : 25.06.2017 to 25.07.2017 = 30 days

		Rating Triggers									
		Short Term				Long Term					
		Fitch		Moody's		Fitch		Moody's			
		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current		
Transaction Role	Counterparty									Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCFI Rahoituspalvelut Ltd		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas	F1	F1	P-1	P-1	A	A+	A2	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 that meets the applicable Required Ratings.
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1+	P-1	P-1	A	AA-	A2	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



Average amount - all: 14 163

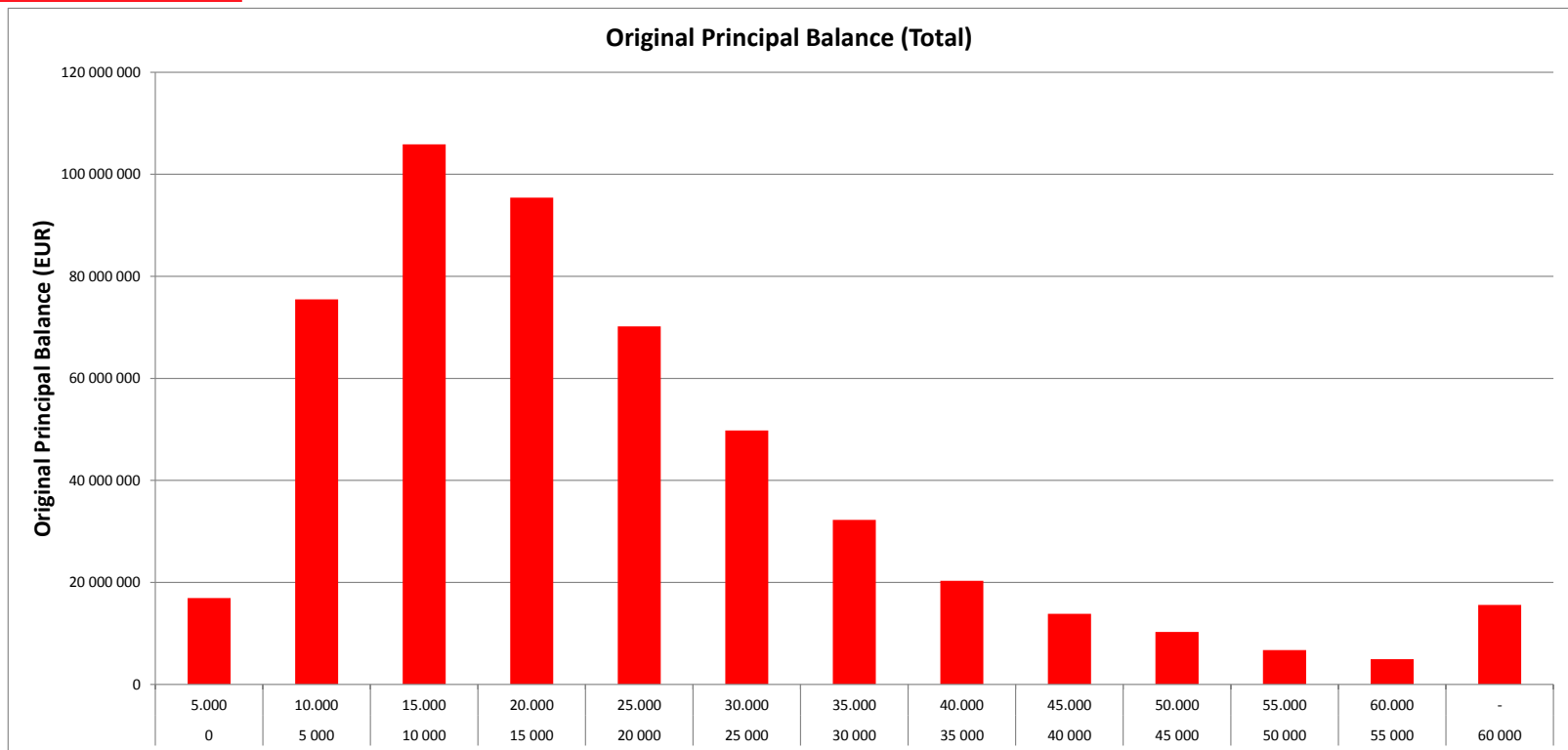
Reporting Date	27.07.2017				
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Period No	32				
Monthly Period	Jun 2017				
Interest Period	from 25.06.2017	to	Fixed rate	=	30/360 days
			25.07.2017	=	30 days

	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
Original balance	0	5.000	4 971	16 929 311	3,3 %	17,2	4,8
	5 000	10.000	10 013	75 493 593	14,6 %	27,2	9,3
	10 000	15.000	8 571	105 870 475	20,5 %	32,1	10,7
	15 000	20.000	5 527	95 434 194	18,4 %	33,8	11,1
	20 000	25.000	3 144	70 188 299	13,6 %	33,8	11,2
	25 000	30.000	1 828	49 772 127	9,6 %	33,9	11,0
	30 000	35.000	1 001	32 254 610	6,2 %	34,1	10,7
	35 000	40.000	545	20 314 865	3,9 %	34,6	11,5
	40 000	45.000	326	13 829 734	2,7 %	34,0	10,4
	45 000	50.000	217	10 271 482	2,0 %	34,7	10,5
	50 000	55.000	129	6 747 918	1,3 %	33,5	9,9
	55 000	60.000	86	4 937 713	1,0 %	36,0	9,9
	60 000	-	190	15 572 073	3,0 %	36,5	9,8
	Total		36 548	517 616 394	100 %		

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017				
Interest Period	from 25.06.2017	to 25.07.2017	Fixed rate	=	30/360 days
				=	30 days

Average amount - all: 6 971

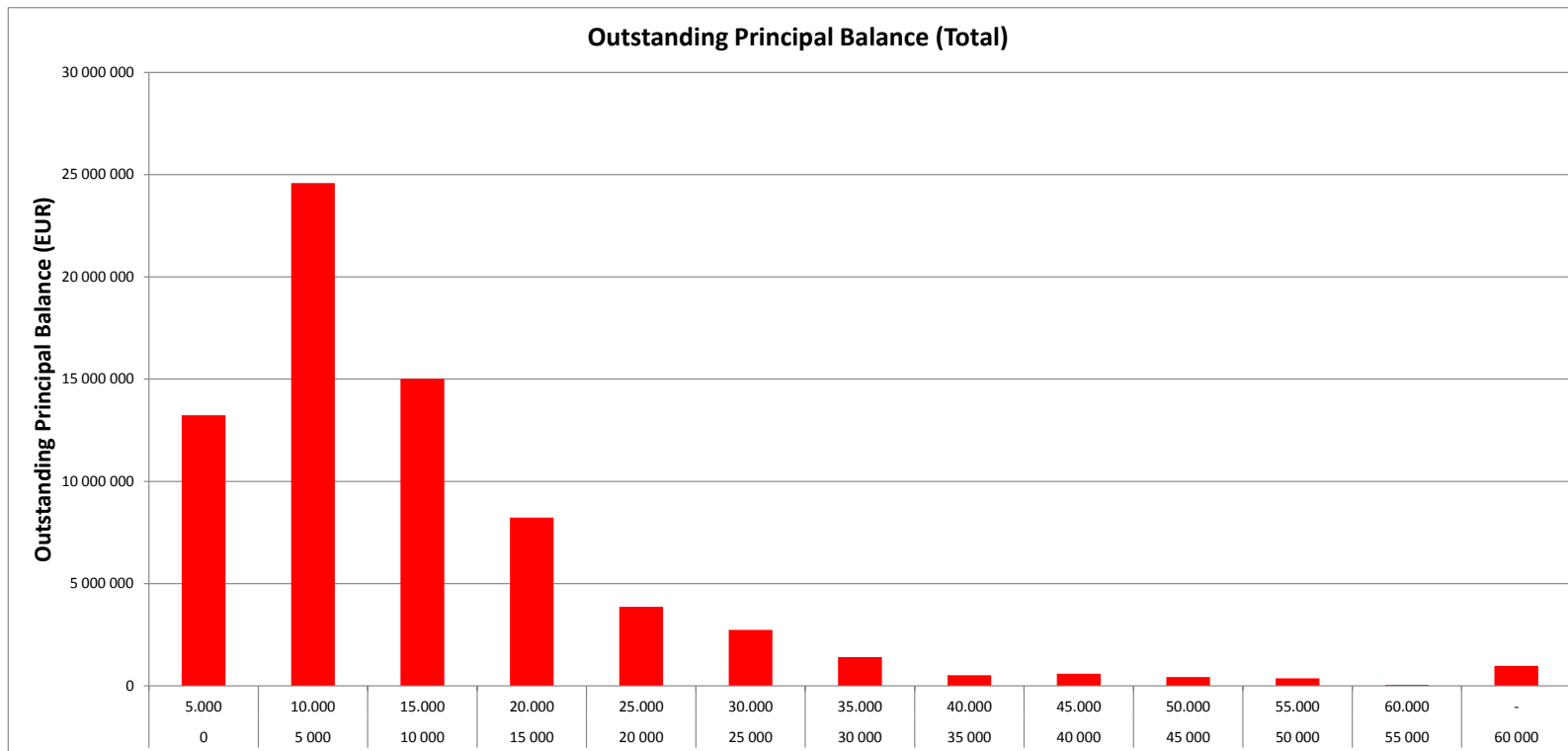
	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5.000	4 751	13 236 168	18,4 %	16,6	39,8
	5 000	10.000	3 482	24 592 153	34,1 %	20,7	38,8
	10 000	15.000	1 241	15 016 505	20,9 %	21,0	38,7
	15 000	20.000	482	8 224 058	11,4 %	21,7	38,3
	20 000	25.000	174	3 866 973	5,4 %	21,6	38,4
	25 000	30.000	100	2 738 819	3,8 %	22,3	38,0
	30 000	35.000	44	1 409 698	2,0 %	21,4	39,2
	35 000	40.000	14	518 160	0,7 %	22,3	38,2
	40 000	45.000	14	590 399	0,8 %	23,2	37,0
	45 000	50.000	9	430 551	0,6 %	19,9	39,9
	50 000	55.000	7	368 859	0,5 %	23,6	37,8
	55 000	60.000	1	55 204	0,1 %	15,0	45,0
	60 000	-	12	973 013	1,4 %	20,6	38,3
	Total		10 331	72 020 561	100 %		

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8.b Outstanding Principal Balance Graph



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9.a Geographical Distribution



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Interest Period	from	25.06.2017	to	25.07.2017	= 30 days

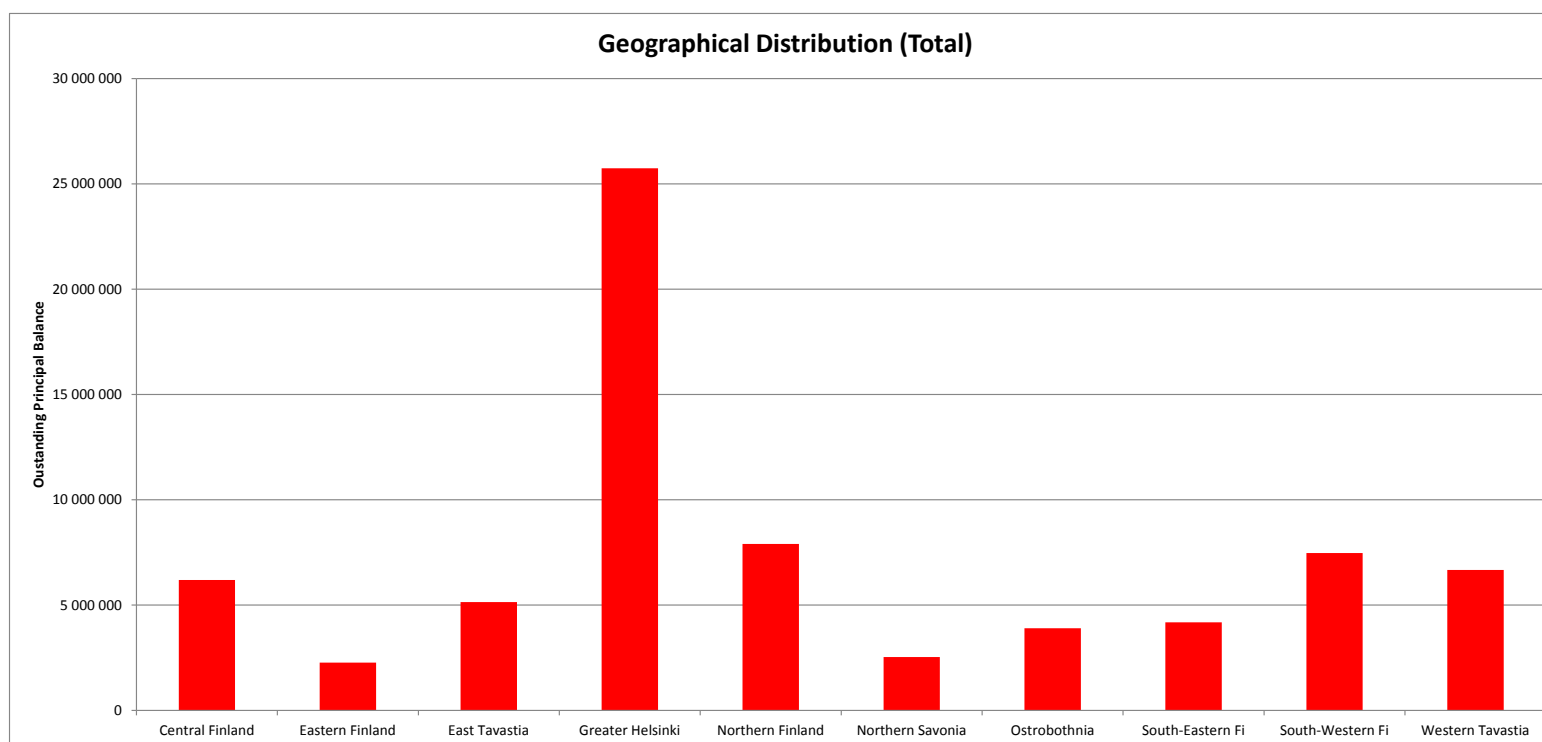
Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	W/A months to ma	W/A seasoning
	Central Finland	966	6 196 206	8,60 %	20,3	38,7
	Eastern Finland	323	2 266 520	3,15 %	20,3	39,0
	East Tavastia	692	5 142 678	7,14 %	20,1	39,1
	Greater Helsinki	3 549	25 741 887	35,74 %	20,3	38,8
	Northern Finland	1 138	7 907 325	10,98 %	20,5	38,8
	Northern Savonia	354	2 536 203	3,52 %	20,2	39,0
	Ostrobothnia	589	3 903 032	5,42 %	19,3	38,9
	South-Eastern Fi	639	4 188 215	5,82 %	20,7	38,9
	South-Western Fi	1 094	7 470 108	10,37 %	20,3	39,0
	Western Tavastia	987	6 668 389	9,26 %	20,5	38,7
	Total	10 331	72 020 561	100 %		

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9.b Geographical Distribution Graph



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10.a Interest Rate



Reporting Date	27.07.2017				
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Period No	32				
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Interest Period	from	25.06.2017	to	25.07.2017	= 30 days

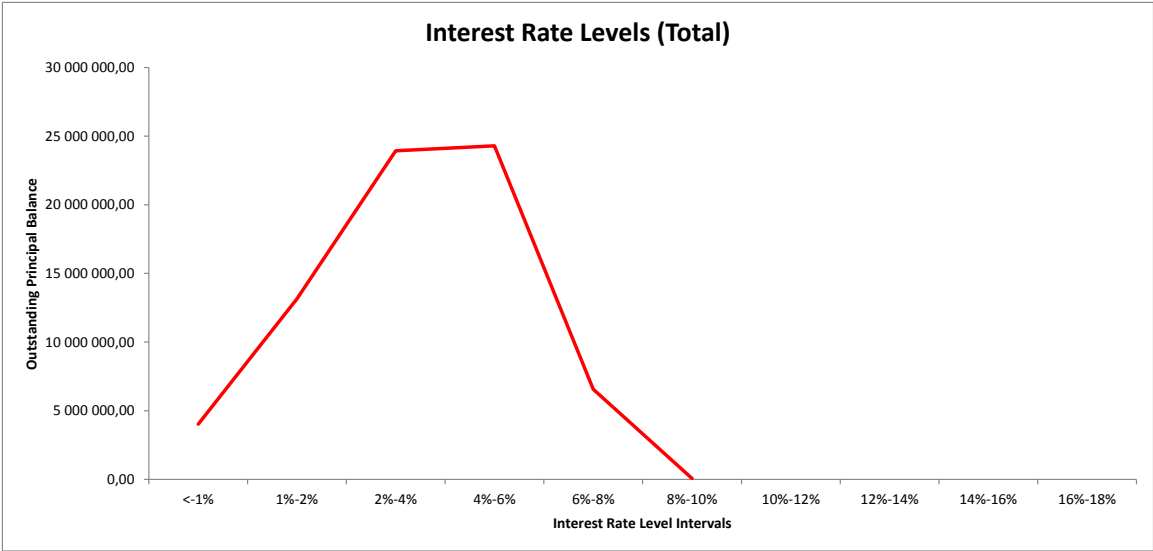
Interest distribution	TOTAL					
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity
	WA seasoning					
	0 1		617	4 025 058	5,59 %	22,2
	1 2		1 902	13 149 833	18,26 %	20,4
	2 4		2 912	23 927 591	33,22 %	20,1
	4 6		3 642	24 294 079	33,73 %	20,1
	6 8		1 246	6 560 331	9,11 %	20,1
	8 10		12	63 670	0,09 %	19,2
	10 12					
Total			10 331	72 020 561	100 %	

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10.b Interest Rate



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11.a Remaining Terms



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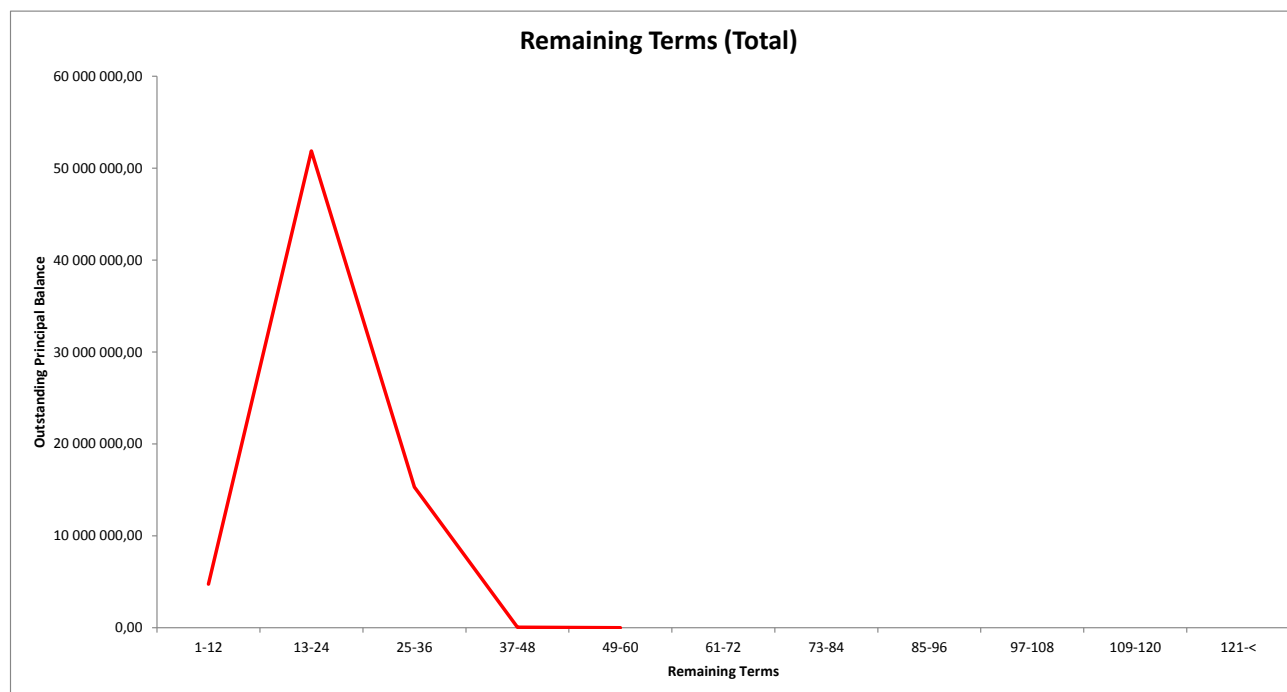
	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0		33	39 522	0,05 %	0,0	39,4
	1		1 993	4 745 505	6,59 %	7,9	39,7
	13		6 695	51 869 224	72,02 %	19,8	39,9
	25		1 608	15 307 691	21,25 %	25,9	34,9
	37		2	58 619	0,08 %	37,3	34,9
	49		0	0	0,00 %	0,0	0,0
	61						
	73						
	85						
	97						
	109						
	121						
	Total		10 331	72 020 561	100 %		

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11.b Remaining Terms



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12.a Seasoning



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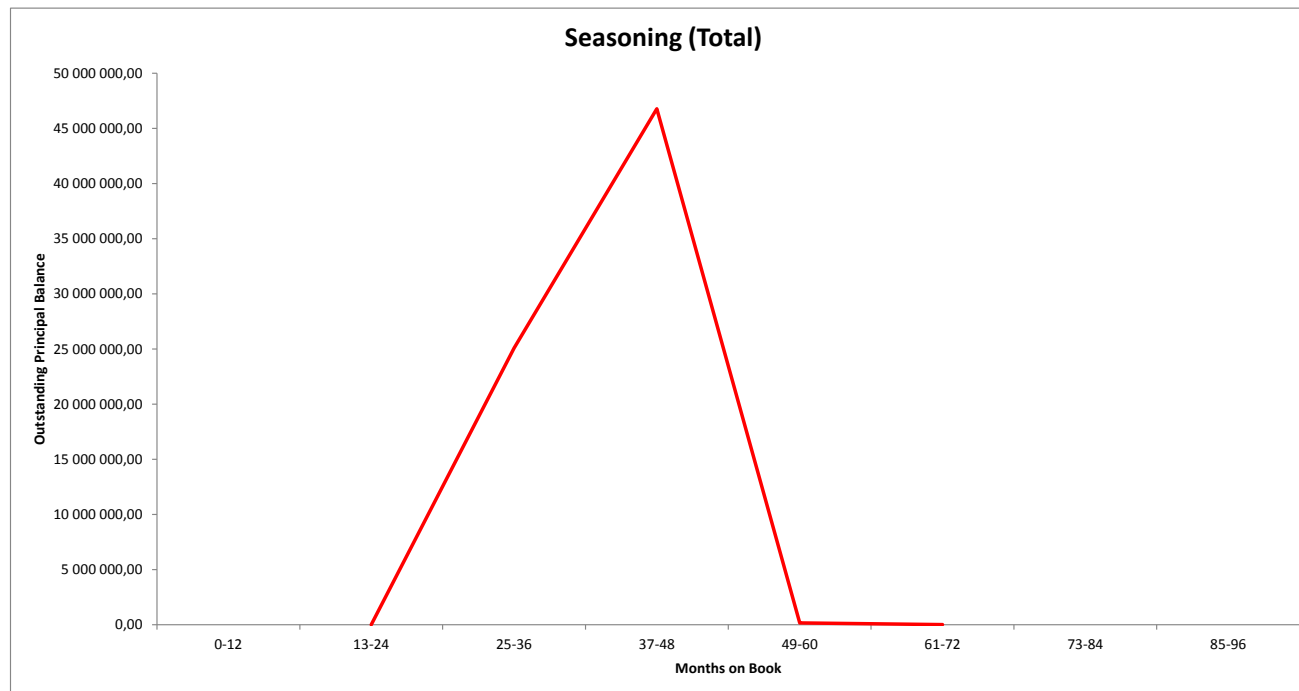
Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24	0	0,00 %	0,0	0,0
	25		36	3 310	25 075 934	34,82 %	23,8
	37		48	6 959	46 776 521	64,95 %	18,5
	49		60	56	161 966	0,22 %	7,7
	61		72	6	6 140	0,01 %	7,9
	73		84				
	85		96				
	Total			10 331	72 020 561	100 %	

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12.b Seasoning



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13.a Balloon loans



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Balloon loans in % of portfolio	TOTAL						
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity
							WA seasoning
Standard		7 636	36 971 873	51,34 %	1 542	0,00 %	19,8
Balloon		2 695	35 048 688	48,66 %	17 382 549	49,60 %	20,8
							39,0
Total		10 331	72 020 561	100 %	17 384 091	24,14 %	

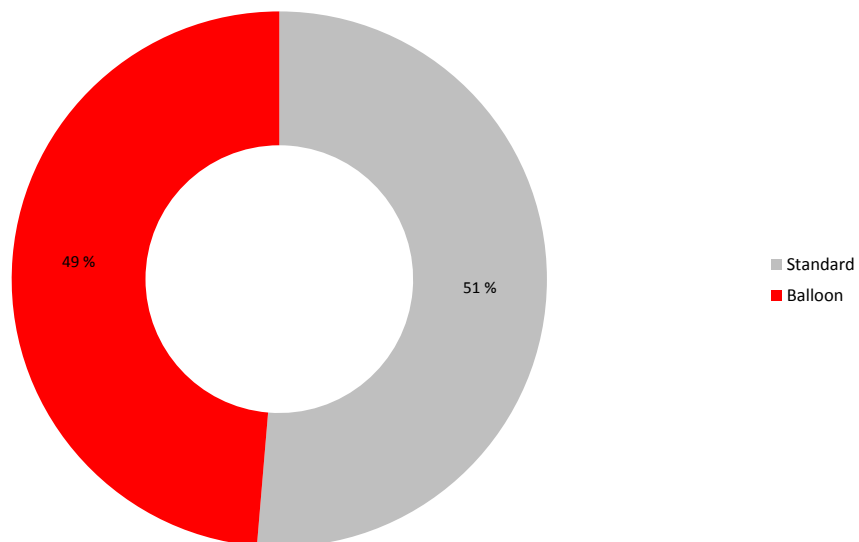
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13.b Balloon loans



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

Balloon loans in %
of portfolio



14.a # loans per borrower



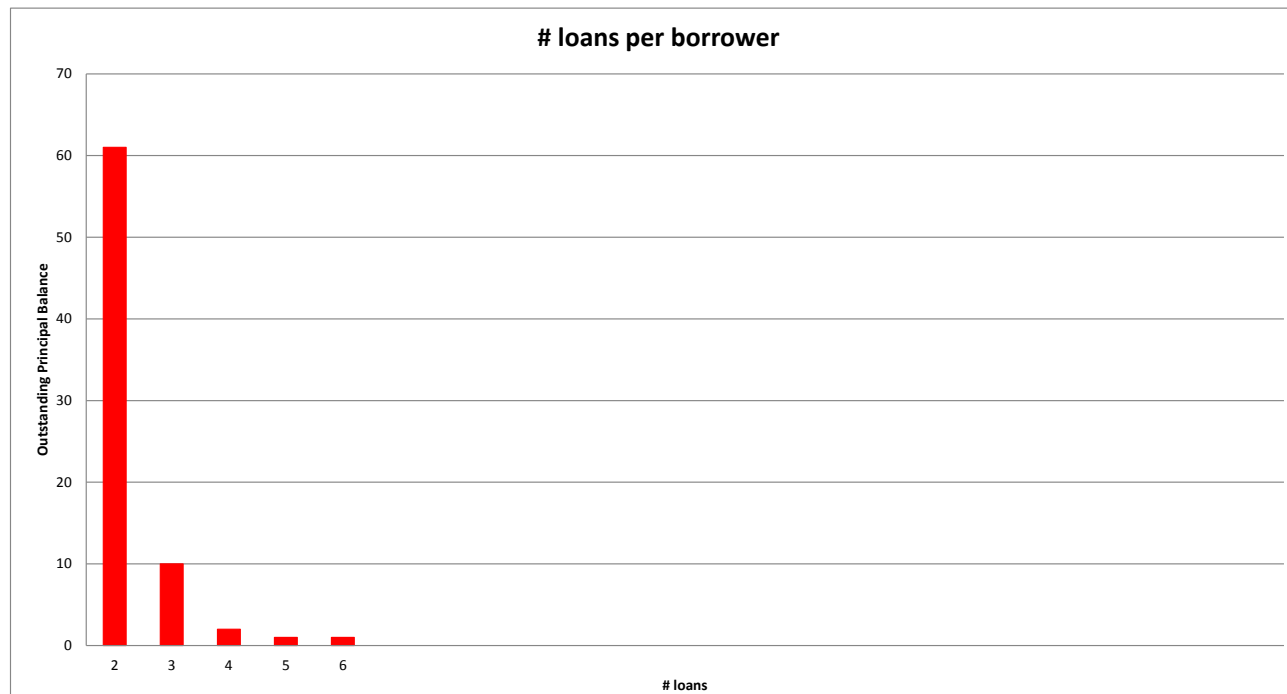
Santander Consumer Finance Oy
Hermannin Rantatie 10
Helsinki 00580
Y-tunnus 2076455-0

SCFI Rahoituspalvelut DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period		Jun 2017		Fixed rate	= 30/360 days
Interest Period	from	25.06.2017	to	25.07.2017	= 30 days



SCFI Rahoituspalvelut DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017 to 25.07.2017		=	30 days	

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	72 020 561	68 844 914	3 175 647	234 330	3,98 %	95,59 %
2	68 844 914	65 849 030	2 995 884	223 944	3,97 %	91,43 %
3	65 849 030	62 940 370	2 908 660	214 000	3,97 %	87,39 %
4	62 940 370	60 037 391	2 902 979	204 343	3,97 %	83,36 %
5	60 037 391	57 200 896	2 836 495	194 708	3,96 %	79,42 %
6	57 200 896	54 391 802	2 809 094	185 289	3,96 %	75,52 %
7	54 391 802	51 525 645	2 866 157	175 939	3,95 %	71,54 %
8	51 525 645	48 785 165	2 740 480	166 465	3,95 %	67,74 %
9	48 785 165	46 016 309	2 768 856	157 342	3,94 %	63,89 %
10	46 016 309	43 363 492	2 652 817	148 163	3,93 %	60,21 %
11	43 363 492	40 715 729	2 647 763	139 371	3,93 %	56,53 %
12	40 715 729	38 087 153	2 628 577	130 597	3,92 %	52,88 %
13	38 087 153	35 279 475	2 807 678	121 951	3,91 %	48,99 %
14	35 279 475	32 077 091	3 202 384	112 543	3,90 %	44,54 %
15	32 077 091	29 094 301	2 982 790	101 814	3,88 %	40,40 %
16	29 094 301	25 943 935	3 150 366	92 042	3,86 %	36,02 %
17	25 943 935	23 214 121	2 729 815	81 938	3,86 %	32,23 %
18	23 214 121	20 503 771	2 710 349	73 028	3,84 %	28,47 %
19	20 503 771	17 401 553	3 102 218	64 490	3,84 %	24,16 %
20	17 401 553	14 533 401	2 868 153	54 525	3,83 %	20,18 %

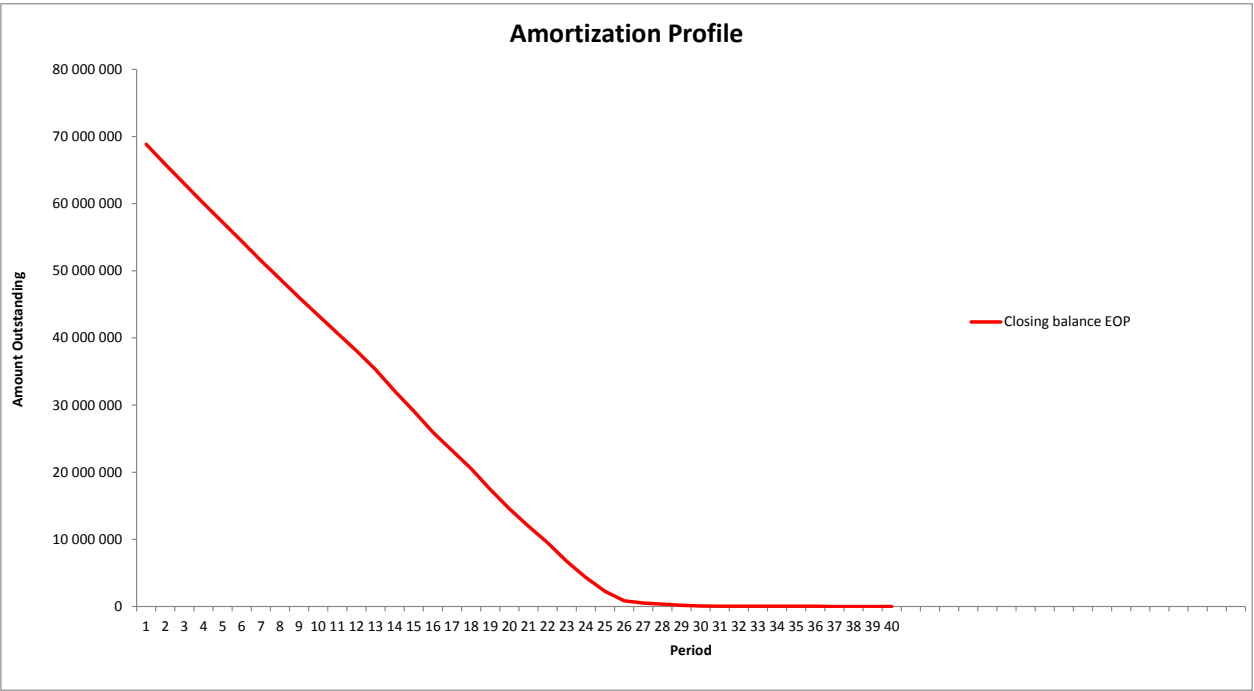
Amortization profile (first 20 periods)

SCFI Rahoituspalvelut DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	



16.a Payment Holidays



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017		Fixed rate	=	30/360 days
Interest Period	from	25.06.2017	to	25.07.2017	= 30 days

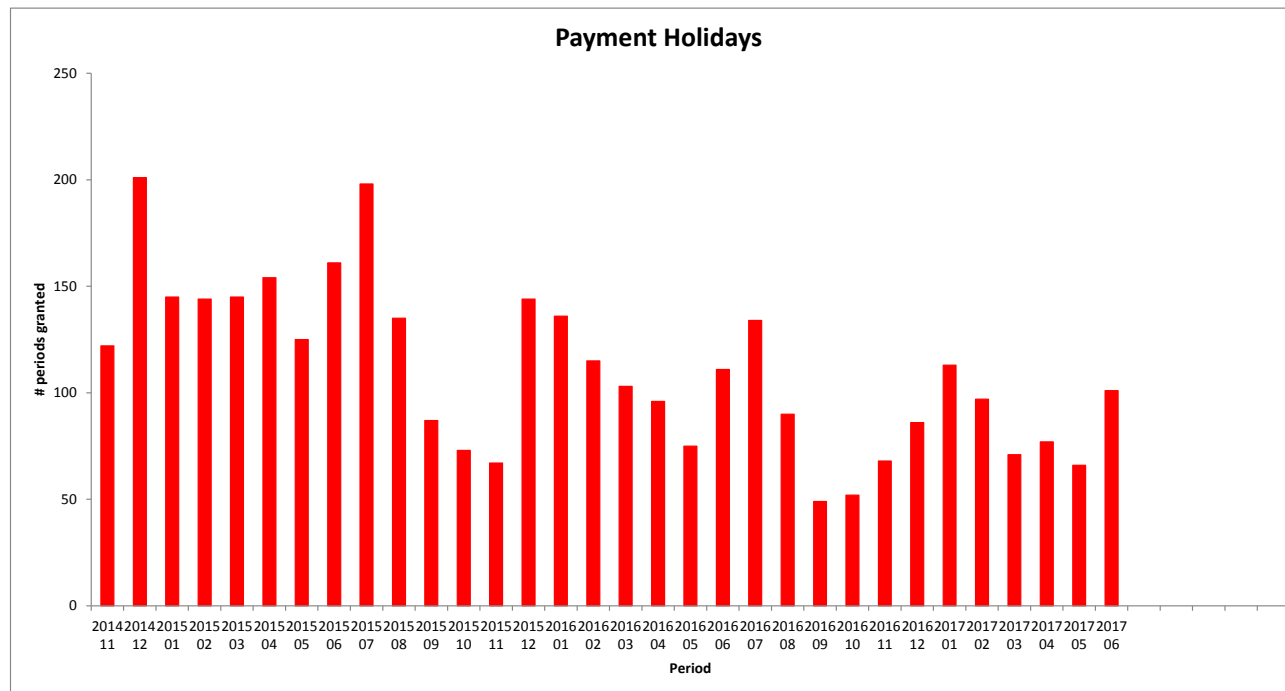
	TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance		
2014 11	122	186	53 198	2 111 589		
2014 12	201	259	71 441	3 113 780		
2015 01	145	199	54 831	2 246 481		
2015 02	144	219	65 418	2 388 671		
2015 03	145	213	68 793	2 553 256		
2015 04	154	214	58 576	2 232 972		
2015 05	125	188	56 454	1 901 911		
2015 06	161	220	62 434	2 442 642		
2015 07	198	271	77 587	2 730 946		
2015 08	135	178	50 420	1 981 746		
2015 09	87	121	35 821	1 148 106		
2015 10	73	95	25 312	908 717		
2015 11	67	104	28 538	830 991		
2015 12	144	172	49 725	1 707 540		
2016 01	136	205	67 592	1 707 904		
2016 02	115	163	53 028	1 455 068		
2016 03	103	148	42 554	1 248 587		
2016 04	96	121	40 800	1 088 153		
2016 05	75	103	30 659	849 767		
2016 06	111	161	48 505	1 438 494		
2016 07	134	205	66 008	1 544 697		
2016 08	90	116	43 734	920 956		
2016 09	49	67	21 042	506 775		
2016 10	52	77	22 999	508 787		
2016 11	68	93	25 121	653 248		
2016 12	86	107	47 955	703 413		
2017 01	113	157	47 840	1 169 941		
2017 02	97	132	40 506	961 845		
2017 03	71	100	26 486	683 071		
2017 04	77	95	25 403	681 327		
2017 05	66	83	45 571	491 044		
2017 06	101	135	54 301	862 980		
Total:	3 541	4 907	1 508 653	45 775 411		

SCFI Rahoituspalvelut DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	



SCFI Rahoituspalvelut DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017		Fixed rate	=	30/360 days
Interest Period	from 25.06.2017	to 25.07.2017	=		30 days

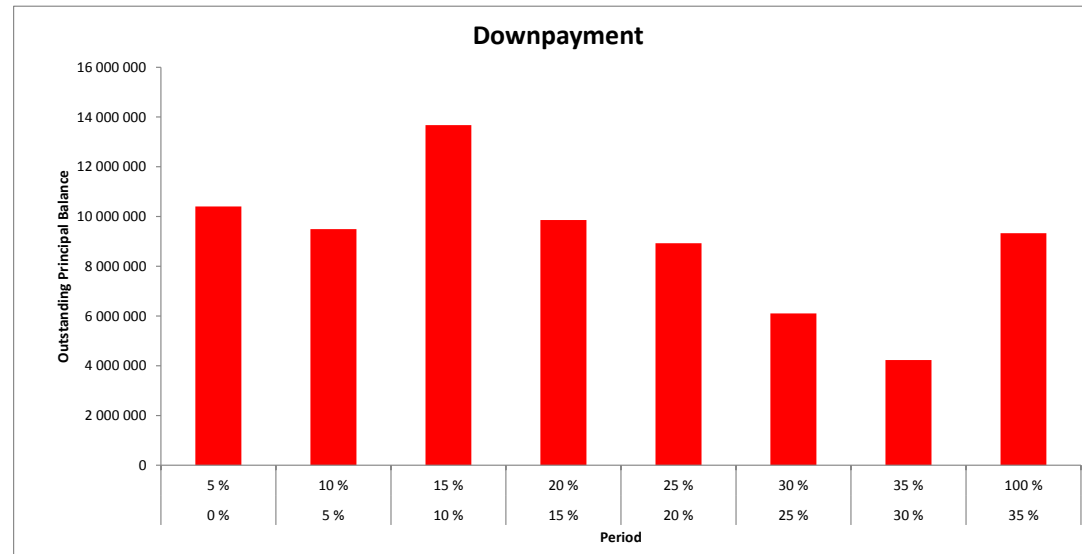
Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 224	10 402 866	14,4 %	21,8	38,2
	5 %	10 %	1 234	9 490 803	13,2 %	21,0	38,8
	10 %	15 %	1 887	13 673 106	19,0 %	20,6	39,0
	15 %	20 %	1 387	9 861 858	13,7 %	19,9	39,3
	20 %	25 %	1 251	8 928 368	12,4 %	19,7	39,0
	25 %	30 %	844	6 102 365	8,5 %	20,0	38,8
	30 %	35 %	639	4 228 882	5,9 %	19,6	38,8
	35 %	100 %	1 865	9 332 313	13,0 %	18,8	39,0
Total			10 331	72 020 561	100 %		

SCFI Rahoituspalvelut DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	



SCFI Rahoituspalvelut DAC
Monthly Investor Report

18.a Vehicle Condition



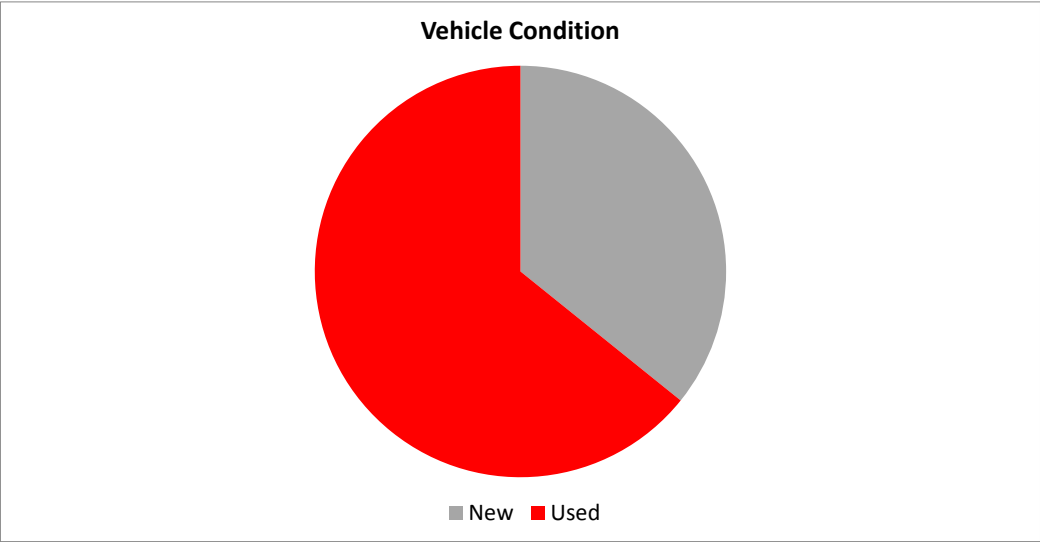
Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 631	25 772 865	35,8 %	20,0	39,1
	Used	7 700	46 247 695	64,2 %	20,4	38,7
	Total	10 331	72 020 561	100 %		

18.b Vehicle Condition



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	



SCFI Rahoituspalvelut DAC
Monthly Investor Report

19.a Borrower Type



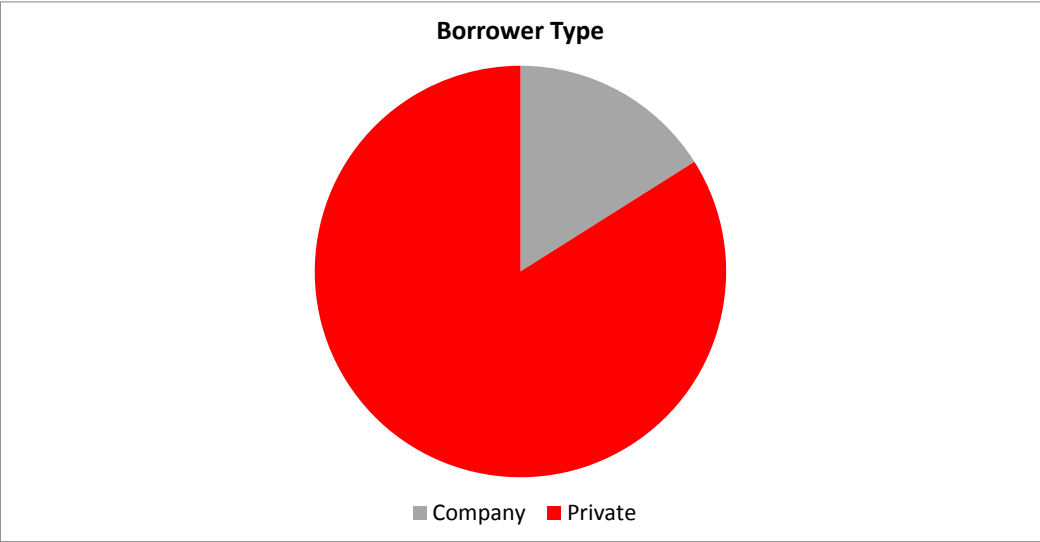
Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 231	11 556 204	16,0 %	19,1	39,1
	Private	9 100	60 464 357	84,0 %	20,5	38,8
	Total	10 331	72 020 561	100 %		

19.b Borrower Type



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	



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20.a Vehicle type



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017				
Interest Period	from	25.06.2017	to	Fixed rate	= 30/360 days
				25.07.2017	= 30 days

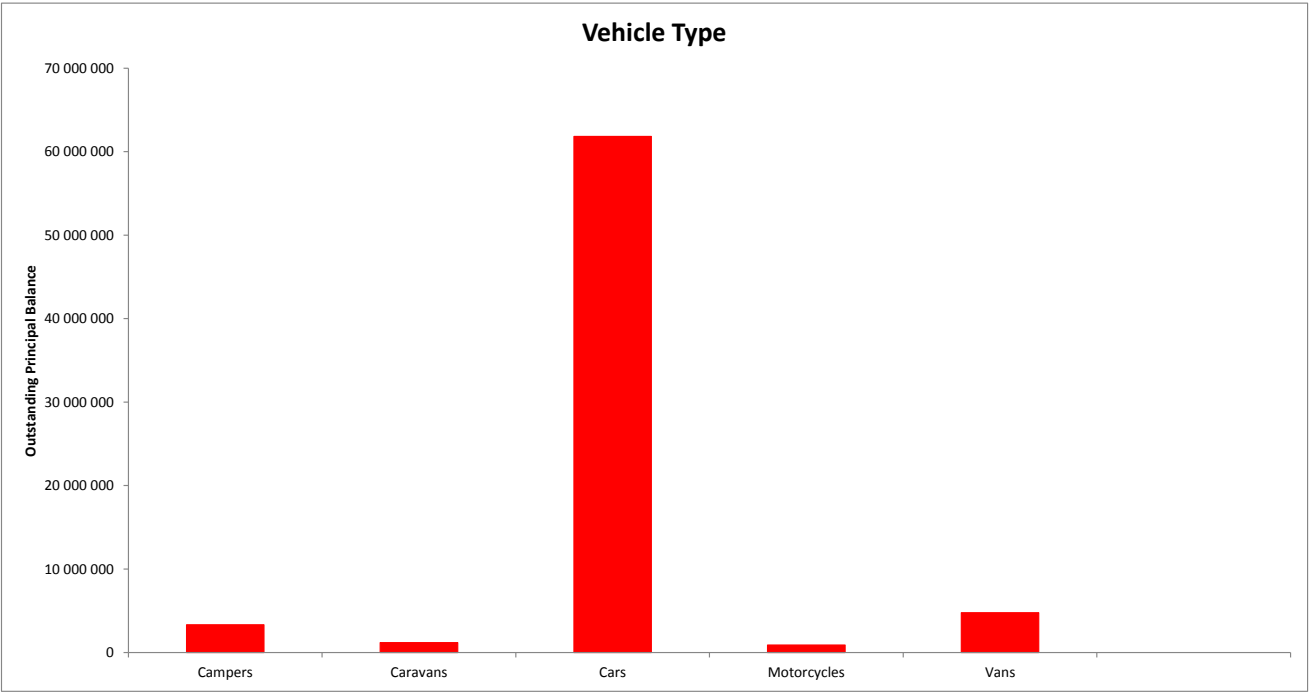
Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		207	3 330 030	4,62 %	20,9	38,84
Caravans		173	1 182 899	1,64 %	20,0	39,42
Cars		9 102	61 831 284	85,85 %	20,3	38,83
Motorcycles		190	905 985	1,26 %	31,4	37,78
Vans		659	4 770 364	6,62 %	19,0	39,25
		10 331	72 020 561	100 %		

SCFI Rahoituspalvelut DAC
Monthly Investor Report

20.b Vehicle type



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	



SCFI Rahoituspalvelut DAC
Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

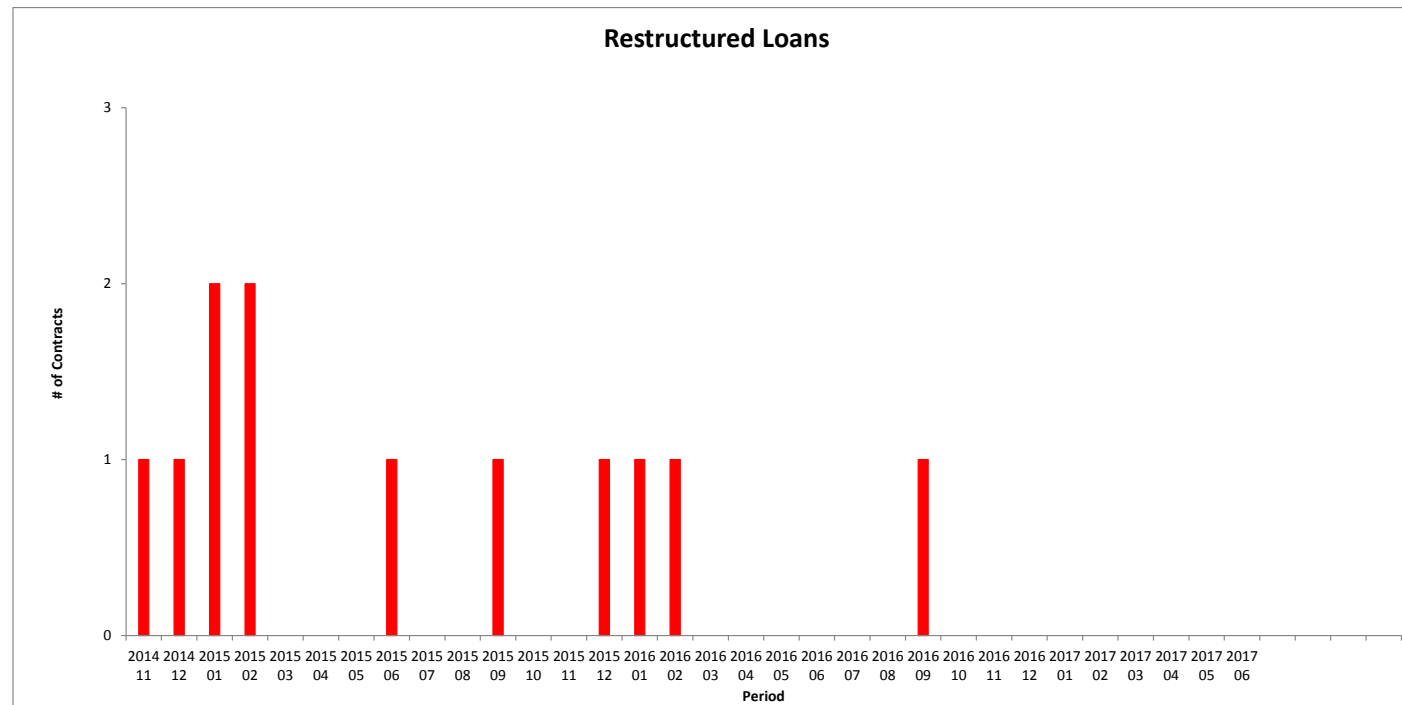
Restructured	TOTAL		
	Period	No	Outstanding balance
	2014 11	1	7 950
	2014 12	1	8 488
	2015 01	2	20 970
	2015 02	2	18 198
	2015 03	0	0
	2015 04	0	0
	2015 05	0	0
	2015 06	1	17 951
	2015 07	0	0
	2015 08	0	0
	2015 09	1	6 901
	2015 10	0	0
	2015 11	0	0
	2015 12	1	7 455
	2016 01	1	3 138
	2016 02	1	18 991
	2016 03	0	0
	2016 04	0	0
	2016 05	0	0
	2016 06	0	0
	2016 07	0	0
	2016 08	0	0
	2016 09	1	14 986
	2016 10	0	0
	2016 11	0	0
	2016 12	0	0
	2017 01	0	0
	2017 02	0	0
	2017 03	0	0
	2017 04	0	0
	2017 05	0	0
	2017 06	0	0
		12	125 027

SCFI Rahoituspalvelut DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	



SCFI Rahoituspalvelut DAC
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	from	Jun 2017	Fixed rate	=	30/360 days
Interest Period		25.06.2017	to 25.07.2017	=	30 days

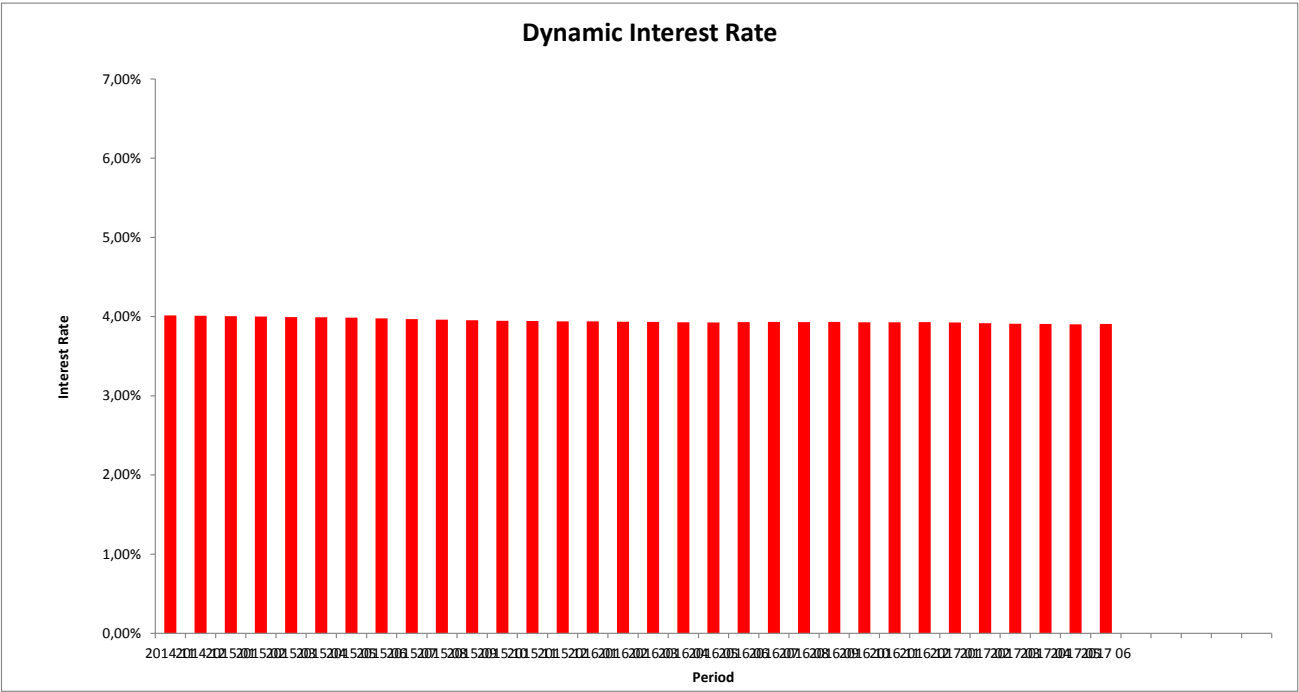
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2014 11	482 997 572	4,01 %
	2014 12	464 830 497	4,01 %
	2015 01	445 935 670	4,01 %
	2015 02	427 392 973	4,00 %
	2015 03	408 409 085	3,99 %
	2015 04	389 516 915	3,99 %
	2015 05	372 810 567	3,99 %
	2015 06	354 909 729	3,98 %
	2015 07	337 095 392	3,97 %
	2015 08	321 530 132	3,96 %
	2015 09	304 507 755	3,95 %
	2015 10	287 463 115	3,95 %
	2015 11	271 684 934	3,94 %
	2015 12	257 000 517	3,94 %
	2016 01	243 048 311	3,94 %
	2016 02	228 579 251	3,94 %
	2016 03	213 759 499	3,93 %
	2016 04	199 749 553	3,93 %
	2016 05	187 002 570	3,93 %
	2016 06	175 020 461	3,93 %
	2016 07	164 174 646	3,93 %
	2016 08	152 933 187	3,93 %
	2016 09	142 283 907	3,93 %
	2016 10	132 381 185	3,93 %
	2016 11	123 070 792	3,93 %
	2016 12	114 898 952	3,93 %
	2017 01	106 490 826	3,93 %
	2017 02	99 327 732	3,92 %
	2017 03	91 224 229	3,91 %
	2017 04	84 411 805	3,91 %
	2017 05	78 118 313	3,90 %
	2017 06	72 020 561	3,91 %

SCFI Rahoituspalvelut DAC
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017		Fixed rate	=	30/360 days
Interest Period	from	25.06.2017	to	25.07.2017	= 30 days



SCFI Rahoituspalvelut DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



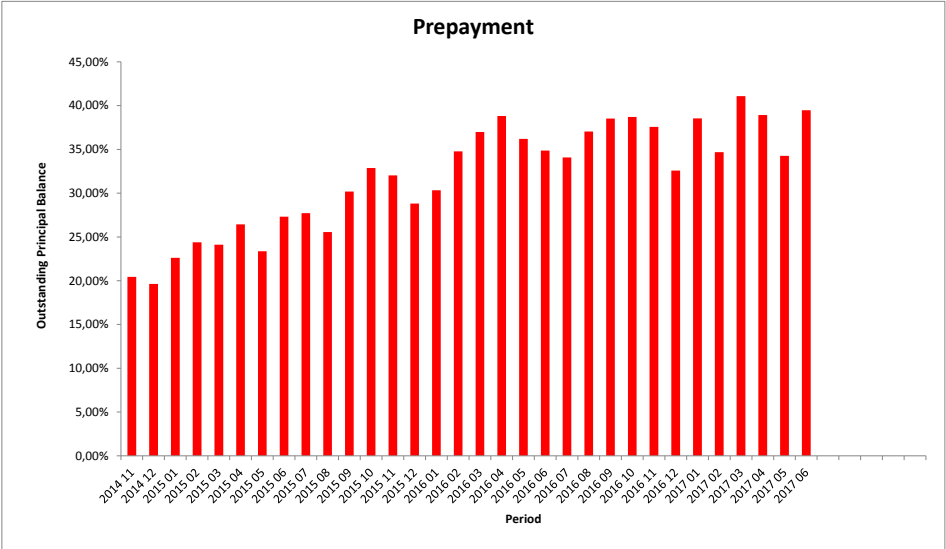
Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	from	Jun 2017	to	Fixed rate	= 30/360 days
Interest Period		25.06.2017		25.07.2017	= 30 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2014 11	16 943 393	482 997 572	20,43 %
	2014 12	8 394 522	464 830 497	19,64 %
	2015 01	9 428 656	445 935 670	22,62 %
	2015 02	9 845 106	427 392 973	24,40 %
	2015 03	9 282 539	408 409 085	24,11 %
	2015 04	9 837 466	389 516 915	26,43 %
	2015 05	8 174 137	372 810 567	23,36 %
	2015 06	9 310 365	354 909 729	27,31 %
	2015 07	8 998 570	337 095 392	27,72 %
	2015 08	7 811 891	321 530 132	25,56 %
	2015 09	8 979 898	304 507 755	30,18 %
	2015 10	9 393 778	287 463 115	32,88 %
	2015 11	8 603 575	271 684 934	32,03 %
	2015 12	7 176 032	257 000 517	28,81 %
	2016 01	7 209 865	243 048 311	30,33 %
	2016 02	7 993 846	228 579 251	34,77 %
	2016 03	8 070 860	213 759 499	36,99 %
	2016 04	8 010 145	199 749 553	38,81 %
	2016 05	6 873 940	187 002 570	36,20 %
	2016 06	6 144 177	175 020 461	34,87 %
	2016 07	5 603 865	164 174 646	34,08 %
	2016 08	5 785 252	152 933 187	37,05 %
	2016 09	5 652 394	142 283 907	38,52 %
	2016 10	5 289 478	132 381 185	38,70 %
	2016 11	4 738 838	123 070 792	37,57 %
	2016 12	3 714 287	114 898 952	32,59 %
	2017 01	4 234 119	106 490 826	38,55 %
	2017 02	3 464 563	99 327 732	34,69 %
	2017 03	3 935 120	91 224 229	41,09 %
	2017 04	3 397 102	84 411 805	38,92 %
	2017 05	2 684 205	78 118 313	34,27 %
	2017 06	2 950 547	72 020 561	39,47 %

23.b Dynamic Pre-Payments



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	



SCFI Rahoituspalvelut DAC
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24. Delinquency



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2015	11	482 997 572	33 078	451 050 167	1 886	27 827 140	261	3 634 790	34	485 475							0	0
	12	464 830 497	32 612	436 253 869	1 760	25 280 176	186	2 366 818	49	733 413	14	196 220					1	15 913
	1	445 935 670	31 932	418 959 066	1 614	22 821 683	221	3 093 308	53	623 603	24	311 711	10	126 299			5	72 683
	2	427 392 973	31 031	399 327 802	1 704	23 813 707	220	3 072 117	43	626 304	23	266 647	20	247 024	2	39 375	6	79 114
	3	408 409 085	29 745	375 806 629	2 097	28 707 420	200	2 617 265	47	830 883	19	253 515	10	108 575	6	84 797	25	365 310
	4	389 516 915	29 144	361 109 820	1 806	24 191 827	214	2 989 805	60	779 752	19	236 416	10	160 829	5	48 466	18	183 239
	5	372 810 567	27 908	339 530 532	2 196	28 528 491	250	3 210 336	69	976 764	22	269 896	15	246 892	4	47 656	14	175 057
	6	354 909 729	27 305	326 630 027	1 891	24 004 311	234	2 938 634	57	751 122	32	345 138	11	149 036	6	91 461	20	249 304
	7	337 095 392	26 721	313 744 063	1 537	19 559 157	213	2 579 731	53	737 918	20	246 887	15	192 205	4	35 430	29	347 996
	8	321 530 132	25 356	292 959 395	1 983	24 666 738	218	2 450 722	54	735 072	30	504 409	11	121 105	8	92 690	16	192 631
	9	304 507 755	24 772	280 299 264	1 684	20 786 899	205	2 374 603	41	432 114	19	252 841	17	288 537	7	73 498	18	207 248
	10	287 463 115	24 044	265 978 247	1 473	17 749 444	220	2 668 113	44	539 620	18	201 967	10	151 492	9	174 232	26	285 038
2016	11	271 684 934	22 872	247 653 713	1 769	20 406 327	225	2 518 506	51	670 996	19	247 288	12	133 923	3	54 181	17	270 008
	12	257 000 517	22 346	235 947 663	1 522	17 941 309	205	2 151 996	47	478 950	18	227 244	13	215 631	6	37 725	11	160 010
	1	243 048 311	21 263	219 517 178	1 742	19 654 911	235	2 918 687	61	574 033	23	234 373	6	75 026	3	74 104	23	261 801
	2	228 579 251	20 557	207 051 545	1 595	18 139 637	206	2 228 912	52	729 360	24	243 778	13	152 443	3	33 575	7	126 695
	3	213 759 499	19 806	194 710 005	1 470	16 089 766	202	2 034 417	39	552 822	18	214 205	12	114 711	4	43 574	21	241 381
	4	199 749 553	19 094	183 519 434	1 205	13 024 752	230	2 483 366	44	394 264	10	102 264	11	154 624	6	70 849	10	83 732
	5	187 002 570	17 846	167 121 435	1 582	16 791 107	208	2 186 184	54	613 021	20	163 628	4	54 483	4	72 711	17	152 403
	6	175 020 461	17 329	159 013 971	1 306	13 314 784	177	1 876 854	55	590 938	16	152 627	9	62 416	1	8 871	15	171 418
	7	164 174 646	16 369	147 197 085	1 401	13 967 271	213	2 056 050	44	434 114	33	385 039	10	102 148	5	32 939	6	45 032
	8	152 933 187	15 686	138 308 072	1 220	12 137 902	186	1 686 092	46	438 651	19	158 064	14	167 295	3	37 112	16	136 194
	9	142 283 907	15 027	130 005 528	1 019	10 056 900	158	1 521 775	41	361 257	26	236 937	6	60 060	4	41 451	15	194 348
	10	132 381 185	14 053	118 607 609	1 201	11 477 836	172	1 601 232	43	417 241	15	135 338	10	114 141	3	27 787	13	93 356
	11	123 070 792	13 470	111 243 215	1 030	9 638 620	160	1 395 169	48	469 098	12	127 393	10	103 523	6	93 774	15	82 932
2017	12	114 898 952	12 966	104 303 659	927	8 391 590	161	1 516 371	32	310 952	19	190 071	10	104 539	7	81 771	12	123 991
	1	106 490 826	12 117	94 893 712	1 056	9 397 901	172	1 563 615	44	364 250	12	96 258	15	147 311	2	27 778	21	229 811
	2	99 327 732	11 592	88 868 633	994	8 567 448	152	1 336 214	39	318 385	14	146 130	4	20 163	6	70 760	11	82 660
	3	91 224 229	11 028	82 697 284	816	6 625 036	168	1 392 278	34	326 797	11	86 607	8	80 245	3	15 982	9	74 802
	4	84 411 805	10 370	75 550 869	865	6 807 929	190	1 456 126	43	401 472	12	117 109	5	39 806	4	38 494	15	108 426
	5	78 118 313	9 793	69 228 930	911	7 264 042	136	1 006 995	43	407 542	21	170 357	4	22 550	3	17 897	10	102 299
	6	72 020 561	9 421	65 121 909	714	5 332 248	139	1 040 460	35	301 328	10	121 603	11	100 201	1	2 812	10	35 919
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	from	Jun 2017	to	Fixed rate	= 30/360 days
Interest Period		25.06.2017		25.07.2017	= 30 days

		Recovery Quarter	2014 4			2015 1			2015 2			2015 3			2015 4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	15 913	1	-	-	15 913	-	-	15 913	-	-	15 913	-	-	15 913	0	0	15 913
2015 1	517 107	36				90 731	90 731	426 376	194 861	285 592	232 905	13 697	299 289	217 818	10 317	309 605	207 502
2015 2	607 600	52							262 781	262 781	330 646	190 480	453 261	154 339	13 738	466 999	140 601
2015 3	747 874	63										410 508	410 508	337 366	142 694	553 201	194 673
2015 4	715 056	53													345 643	345 643	369 412
2016 1	629 877	51															
2016 2	407 700	42															
2016 3	375 574	37															
2016 4	300 278	40															
2017 1	387 272	41															
2017 2	246 643	35															

		Recovery Quarter	2016 1			2016 2			2016 3			2016 4			2017 1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2014 4	15 913	1		-	15 913		-	15 913	6 481	6 481	9 432						
2015 1	517 107	36	2 309	311 915	205 192	9 780	321 694	195 413	61 652	381 956	135 151	2 977	384 933	132 174	2 758	387 691	129 416
2015 2	607 600	52	27 242	494 241	113 360	4 200	498 440	109 160	78 582	591 195	16 405	880	592 075	15 526	1 296	593 371	14 230
2015 3	747 874	63	7 850	561 051	186 823	13 507	574 558	173 316	87 598	694 995	59 511	9 461	704 456	50 050	13 515	717 971	36 535
2015 4	715 056	53	177 499	523 142	191 914	18 033	541 175	173 881	47 389	587 866	123 284	7 691	595 557	115 593	8 534	604 091	107 059
2016 1	629 877	51	341 434	341 434	288 444	116 030	457 464	172 414	12 397	494 853	135 024	27 083	521 936	107 942	10 240	532 176	97 702
2016 2	407 700	42				153 180	153 180	254 520	142 426	295 606	112 094	24 740	320 346	87 354	6 946	327 292	80 408
2016 3	375 574	37							146 984	146 984	228 590			130 566	8 575	253 583	121 991
2016 4	300 278	40										164 976	164 976	135 302	62 481	227 457	72 821
2017 1	387 272	41													233 936	233 936	153 336
2017 2	246 643	35															

		Recovery Quarter	2017 2		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss
2014 4	15 913	1			
2015 1	517 107	36	31 271	418 962	98 145
2015 2	607 600	52	20 417	613 788	6 188
2015 3	747 874	63	66 010	783 981	29 475
2015 4	715 056	53	108 725	712 816	1 666
2016 1	629 877	51	93 433	625 608	4 269
2016 2	407 700	42	7 230	334 523	73 177
2016 3	375 574	37	8 574	262 157	113 417
2016 4	300 278	40	6 205	233 662	66 616
2017 1	387 272	41	37 358	271 294	115 978
2017 2	246 643	35	173 941	173 941	72 702

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26. Priority of Payments



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	6 817 900,97	EUR
Senior Expenses	-	8 738,00	EUR
Servicing Fee	-	30 008,57	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	681 402,07	EUR
Principal on Loan to Issuer	-	6 097 752,33	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	9 376 356,87	EUR
Senior Expenses	-	8 702,47	EUR
Interest Class A	-	1 266,00	EUR
Interest Class B	-	27 188,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 035 400,00	EUR
Prior to PDTE - Interest on Class C notes	-	5 583,00	EUR
Prior to PDTE - Interest on Class D notes	-	10 500,00	EUR
Principal Payments on Class A	-	3 218 313,10	EUR
Principal Payments on Class B	-	2 879 439,23	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	23 917,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	1 553 100,00	EUR
Interest on Class F notes	-	54 250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	383,96	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	558 314,11	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	558 314,11	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,83	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	558 299,28	EUR

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27. Transaction Costs



Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.06.2017	to 25.07.2017	=	30 days	

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	8 738,00						
Interest accrued for the Period	EUR	122 704,00	1 266,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	6 348 056,00	2 385 131,00	887 234,00	182 192,00	342 650,00	780 491,00	1 770 358,00
Interest Payments	EUR	122 704,00	1 266,00	27 188,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	6 348 056,00	2 385 131,00	887 234,00	182 192,00	342 650,00	780 491,00	1 770 358,00
Interest accrued on Subordinated Loan for the Period	EUR	383,96						
Cumulative Interest accrued on Subordinated Loan	EUR	48 176,19						
Interest Payments on Subordinated Loan	EUR	383,96						
Cumulative Interest Payments on Subordinated Loan	EUR	48 176,19						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	27.07.2017				
Payment date	25.07.2017				
Period No	32				
Monthly Period	Jun 2017		Fixed rate	=	30/360 days
Interest Period	from	25.06.2017	to	25.07.2017	= 30 days