

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		28.03.2018			
Payment date		26.03.2018		Following payment dates:	25.04.2018
Period No		16			25.05.2017
Monthly Period		Feb 2017			
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days
Cut-Off date		28.02.2018			

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1. Portfolio Information



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	16
Monthly Period	Feb 2017
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	296 448 553,37 EUR
Scheduled Loan Principal Repayments	6 785 884,16 EUR
Prepayments	7 913 390,82 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	14 699 274,98 EUR
New Defaulted Auto Loans in Period	276 801,40 EUR
Closing Balance	281 472 476,99 EUR

Total revenue collections	
Revenue and fees received on loan balances	971 924,59 EUR
Recoveries on loans in default	177 802,81 EUR
Total Revenue Received in Period	1 149 727,40 EUR

# Loans	
At beginning of period	25 235 Loans
Paid in Full	801 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	18 Loans
At end of period	24 416 Loans

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2. Amount Due for Distribution



Reporting Date	28.03.2018
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	15 844 979 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	15 844 979 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	15 735 434 EUR
b. Reserve Fund	2 770 213 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	18 505 647 EUR

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3. Reserve Accounts



Reporting Date	28.03.2018
Payment date	26.03.2018
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Note Balance

Beginning of Period	296 448 553,37 EUR
End of Period	281 472 476,99 EUR

Reserve Fund

	in %	
Beginning of Period	0,0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

Liquidity Balance

Beginning of Period	0,9 %	2 770 212,80 EUR
Cash Outflow		2 770 212,80 EUR
Cash Inflow		2 599 485,53 EUR
End of Period	0,9 %	2 599 485,53 EUR
Required Reserve Amount	0,9 %	2 599 485,53 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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4. Performance Data



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	16				
Monthly Period	Feb 2017				
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Asset Balance

Beginning of Period	296 448 553,37	EUR
End of Period	281 472 476,99	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	258 922 974,63	91,99 %	22 591
1-29 days past due	18 832 846,01	6,69 %	1 548

Delinquent Receivables:

30-59 days past due	2 374 981,17	0,84 %	178
60-89 days past due	524 057,10	0,19 %	43
90-119 days past due	508 146,77	0,18 %	32
120-149 days past due	222 523,09	0,08 %	17
150-179 days past due	86 948,22	0,03 %	7
Total Performing and Delinquent	281 472 477	100,00 %	24 416

	EUR	%	# loans
Volkswagen vehicles	46 827 014	16,64 %	4 492

Current Period Defaults	276 801,40		18
Cumulative Defaults	2 965 829,00		207
Current Period Recoveries	177 802,81		
Cumulative Recoveries	1 882 052,69		

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

NO

[A] [1] - [2] - [3]	(0,00)
Note Principal Closing Balance [1]	281 472 476,99
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	281 472 476,99
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	28.03.2018		
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Period No	16		
Monthly Period	from	Feb 2017	to
Interest Period	from	26.02.2018	to 26.03.2018 = 28 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	296 448 553,37	232 648 553,37	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	18 505 647,11						
Amortisation	14 976 076,38						
Redemption per Class	14 976 076,38	14 976 076,38	-	-	-	-	-
Redemption per Note		2 755,99	-	-	-	-	-
Class Principal Outstanding Closing Balance	281 472 476,99	217 672 476,99	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	77,33 %	9,70 %	3,23 %	2,17 %	3,66 %	3,91 %
Current Pool Factor		0,40	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	28						
Principal Outstanding per Note Beginning of Period		42 813,50	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 755,99	-	-	-	-	-
Principal Outstanding per Note End of Period		40 057,50	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		4,33	13,92	133,33	200,00	275,00	750,00
Interest Payment	39 455,94	23 523,35	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		4,33	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)		25,92 %	16,22 %	12,98 %	10,82 %	7,16 %	3,25 %
Current CE (excl. Excess Spread)		23,59 %	13,89 %	10,66 %	8,49 %	4,83 %	0,92 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.03.2018
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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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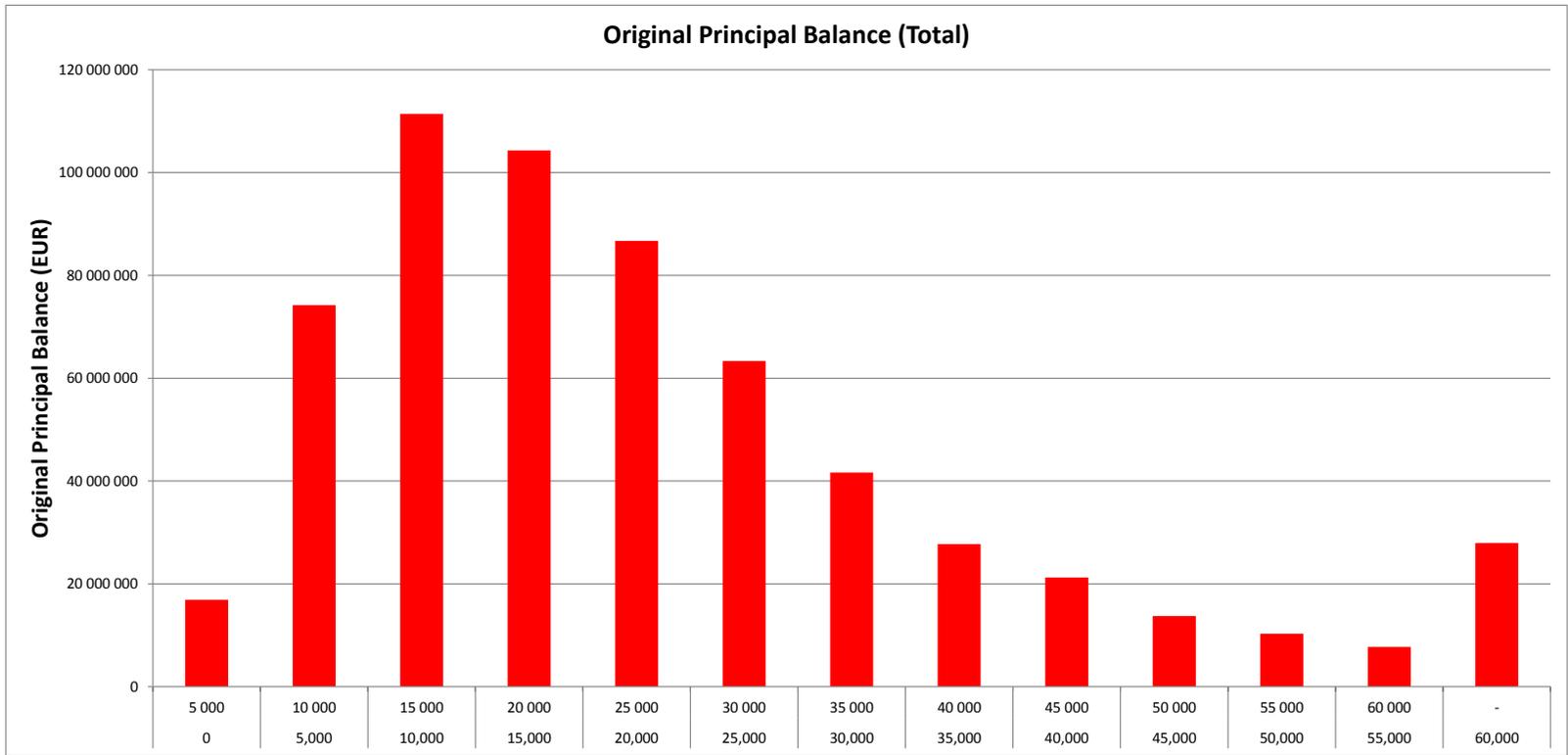
Average amount - all: 15 380

	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

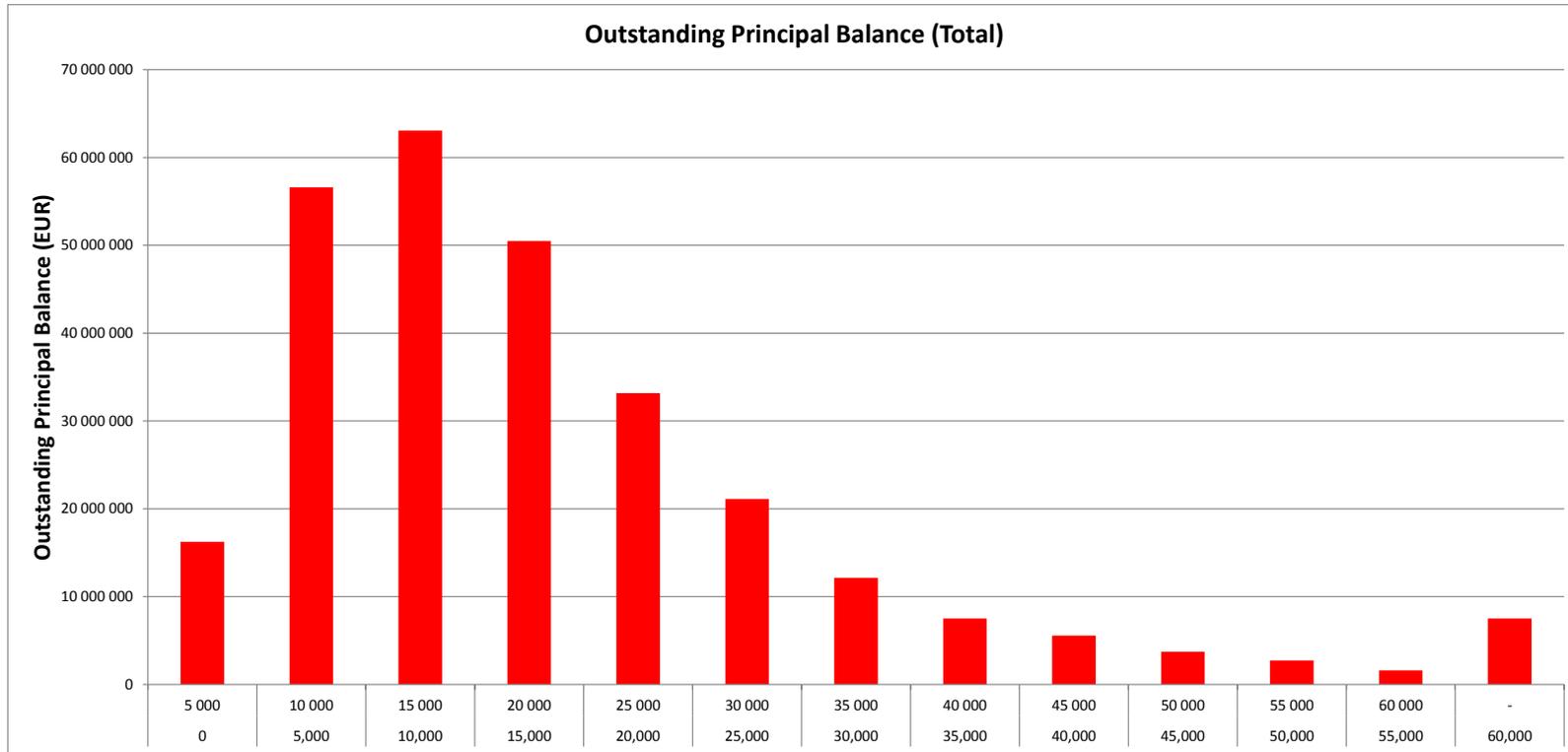
Reporting Date	28.03.2018	
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8.b Outstanding Principal Balance Graph

Reporting Date	28.03.2018					
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9.a Geographical Distribution



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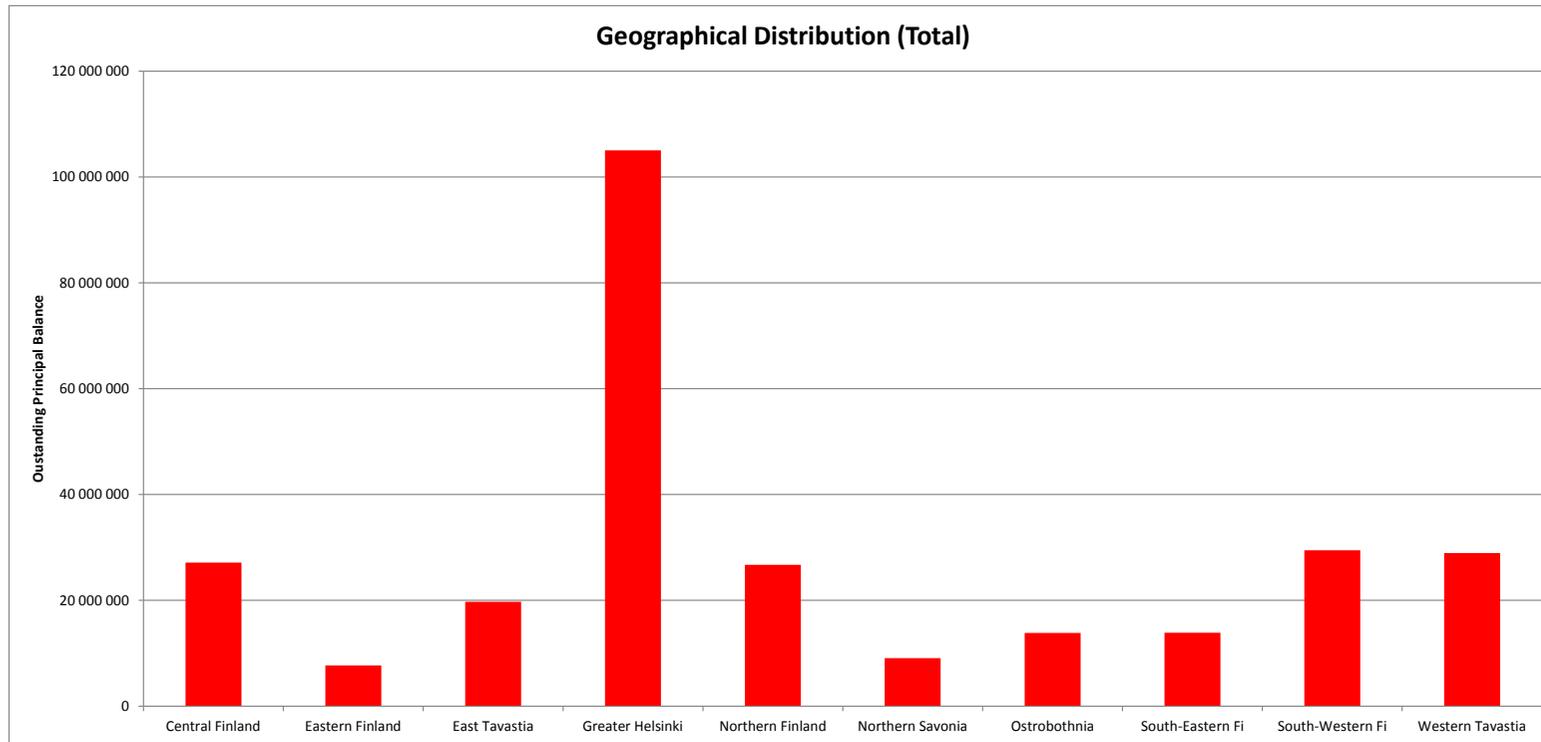
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 480	27 137 089	9,64 %	34,6		23,2
Eastern Finland	729	7 702 261	2,74 %	34,4		22,9
East Tavastia	1 775	19 728 990	7,01 %	34,8		22,8
Greater Helsinki	8 492	105 045 903	37,32 %	34,8		23,1
Northern Finland	2 309	26 702 537	9,49 %	35,0		23,0
Northern Savonia	850	9 065 226	3,22 %	33,5		23,1
Ostrobothnia	1 372	13 834 579	4,92 %	33,7		23,5
South-Eastern Fi	1 260	13 875 819	4,93 %	34,2		23,9
South-Western Fi	2 637	29 452 988	10,46 %	34,5		23,3
Western Tavastia	2 512	28 927 085	10,28 %	35,2		22,8
Total	24 416	281 472 477	100 %			

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9.b Geographical Distribution Graph



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	to	26.03.2018
	=	28 days

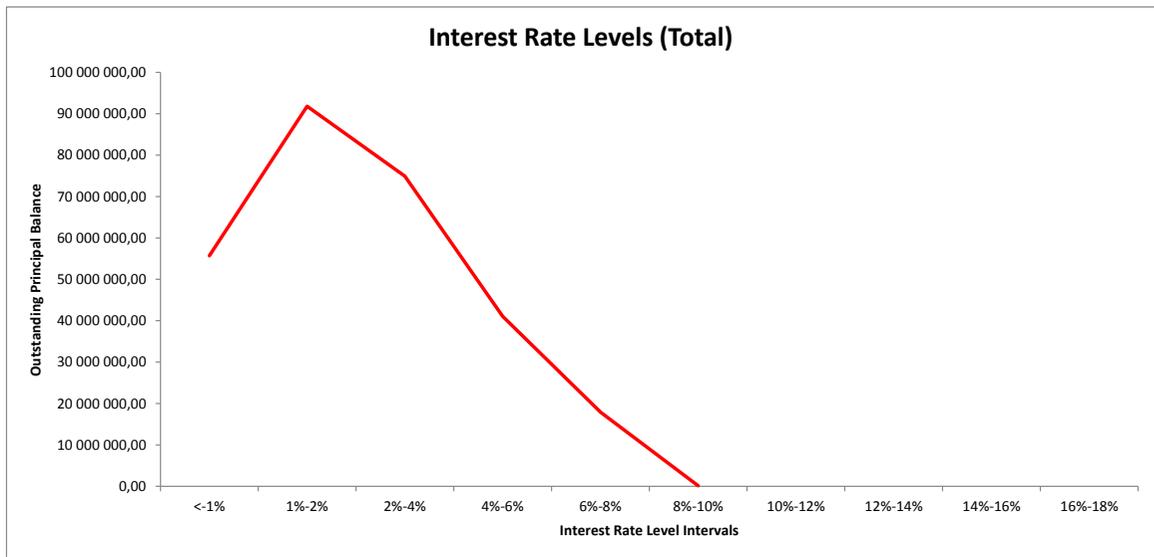


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10.b Interest Rate



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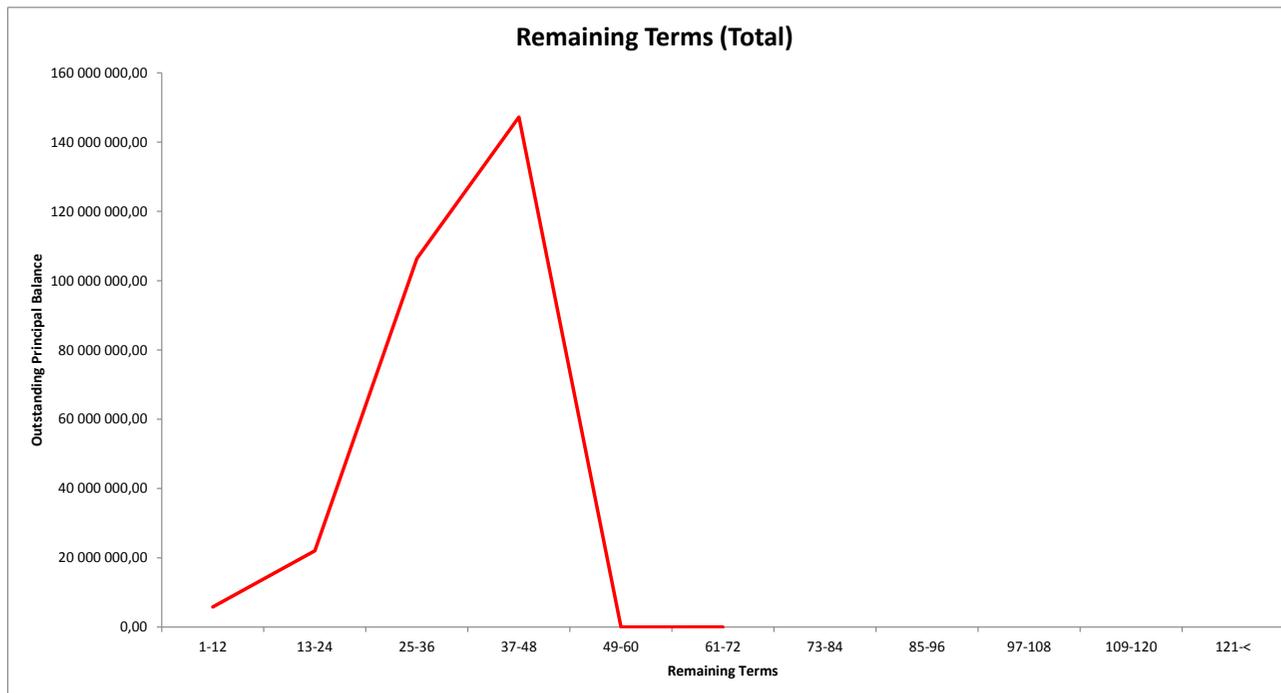


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11.b Remaining Terms



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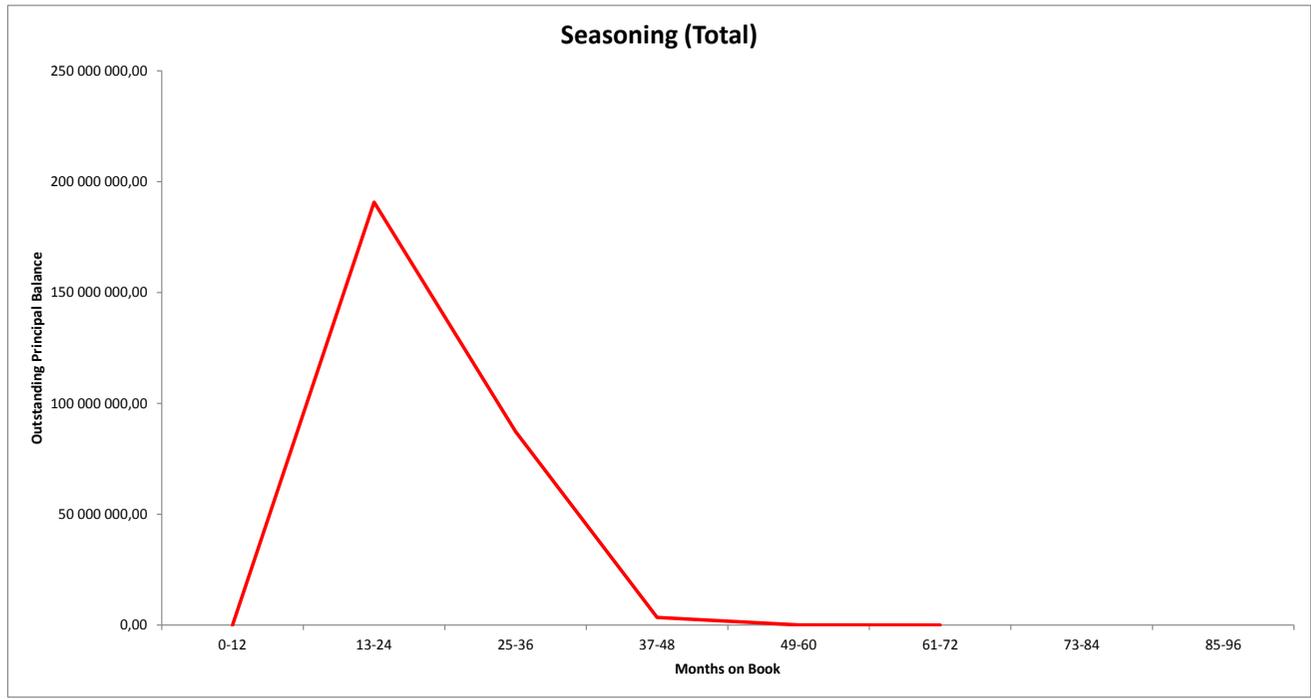


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12.b Seasoning



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	=	28 days



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13.a Balloon loans



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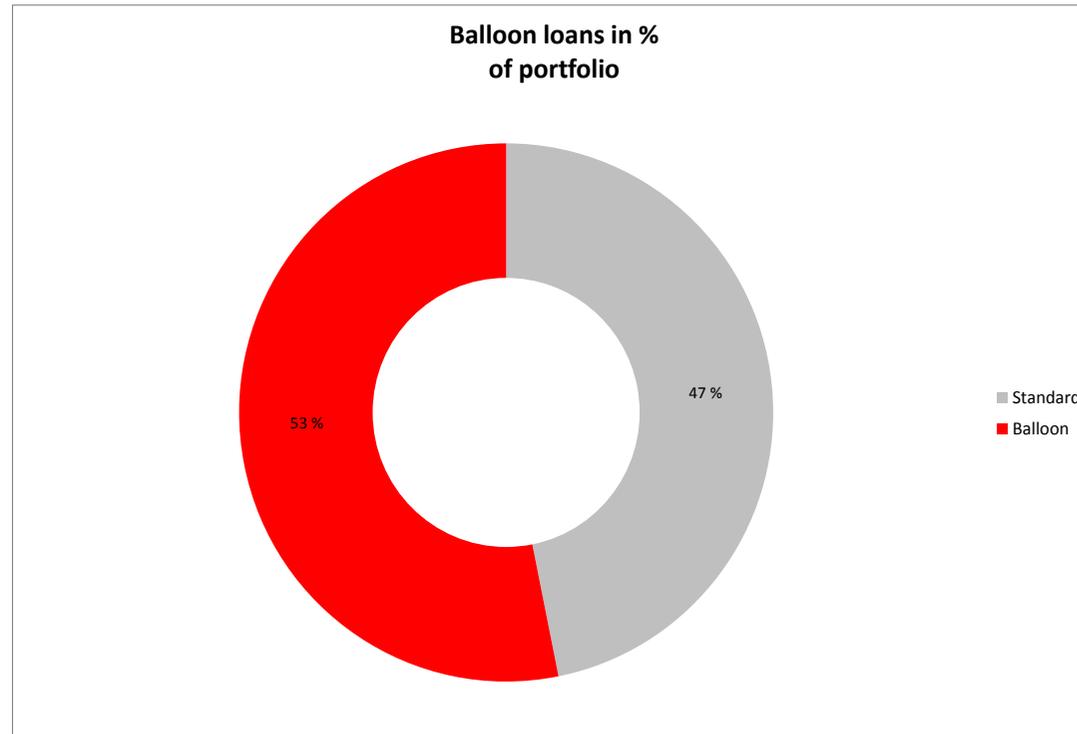
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	16 342	131 899 750	46,86 %	2 758	0,00 %	32,8	23,1
	Balloon	8 074	149 572 727	53,14 %	58 128 251	38,86 %	36,3	23,2
	Total	24 416	281 472 477	100 %	58 131 009	20,65 %		

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13.b Balloon loans



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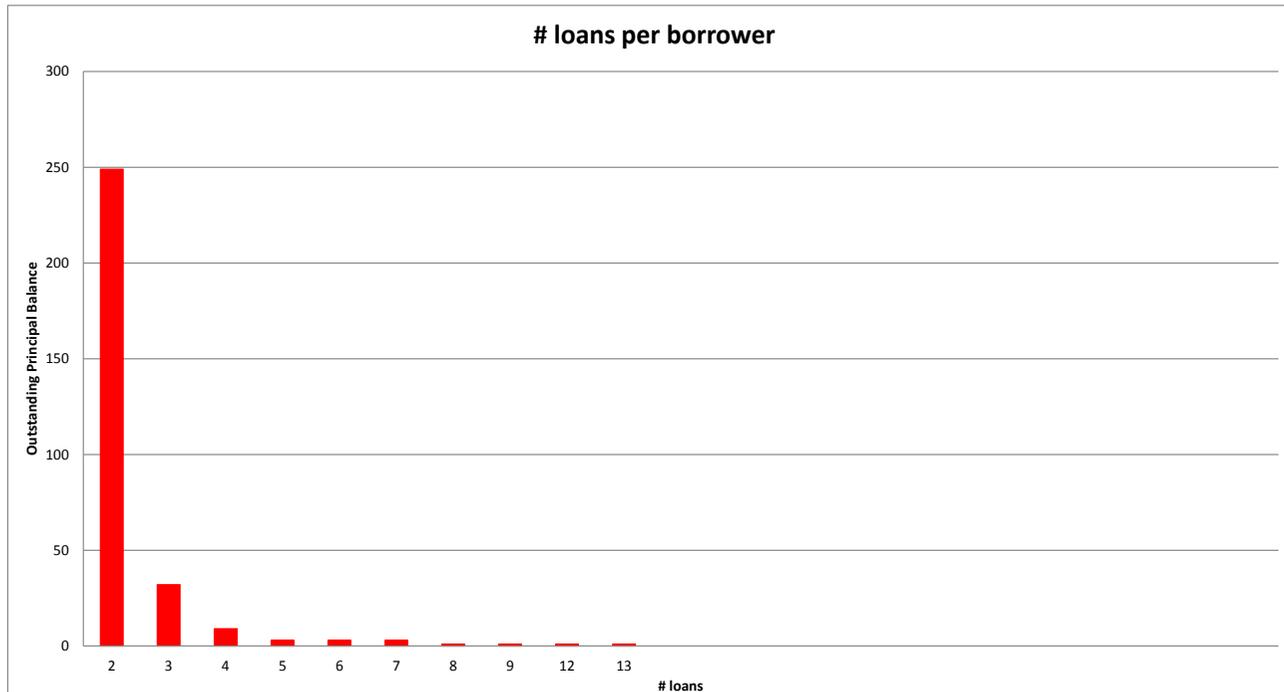


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	281 472 477	274 396 476	7 076 001	651 261	2,81 %	97,49 %
2	274 396 476	267 472 572	6 923 903	633 618	2,81 %	95,03 %
3	267 472 572	260 519 585	6 952 987	616 303	2,80 %	92,56 %
4	260 519 585	253 594 357	6 925 228	599 013	2,79 %	90,10 %
5	253 594 357	246 698 648	6 895 709	581 812	2,79 %	87,65 %
6	246 698 648	239 754 810	6 943 838	564 737	2,78 %	85,18 %
7	239 754 810	232 882 114	6 872 696	547 571	2,78 %	82,74 %
8	232 882 114	226 020 387	6 861 728	530 584	2,77 %	80,30 %
9	226 020 387	219 260 795	6 759 592	513 644	2,76 %	77,90 %
10	219 260 795	212 537 487	6 723 308	496 916	2,75 %	75,51 %
11	212 537 487	205 802 390	6 735 097	480 316	2,75 %	73,12 %
12	205 802 390	199 078 349	6 724 041	463 762	2,74 %	70,73 %
13	199 078 349	192 340 052	6 738 297	447 343	2,73 %	68,33 %
14	192 340 052	185 781 007	6 559 044	430 921	2,72 %	66,00 %
15	185 781 007	179 323 143	6 457 865	414 779	2,71 %	63,71 %
16	179 323 143	172 933 652	6 389 490	398 950	2,70 %	61,44 %
17	172 933 652	166 614 623	6 319 030	383 243	2,69 %	59,19 %
18	166 614 623	160 358 404	6 256 218	367 705	2,68 %	56,97 %
19	160 358 404	154 063 293	6 295 111	352 363	2,67 %	54,73 %
20	154 063 293	147 940 289	6 123 004	336 865	2,66 %	52,56 %

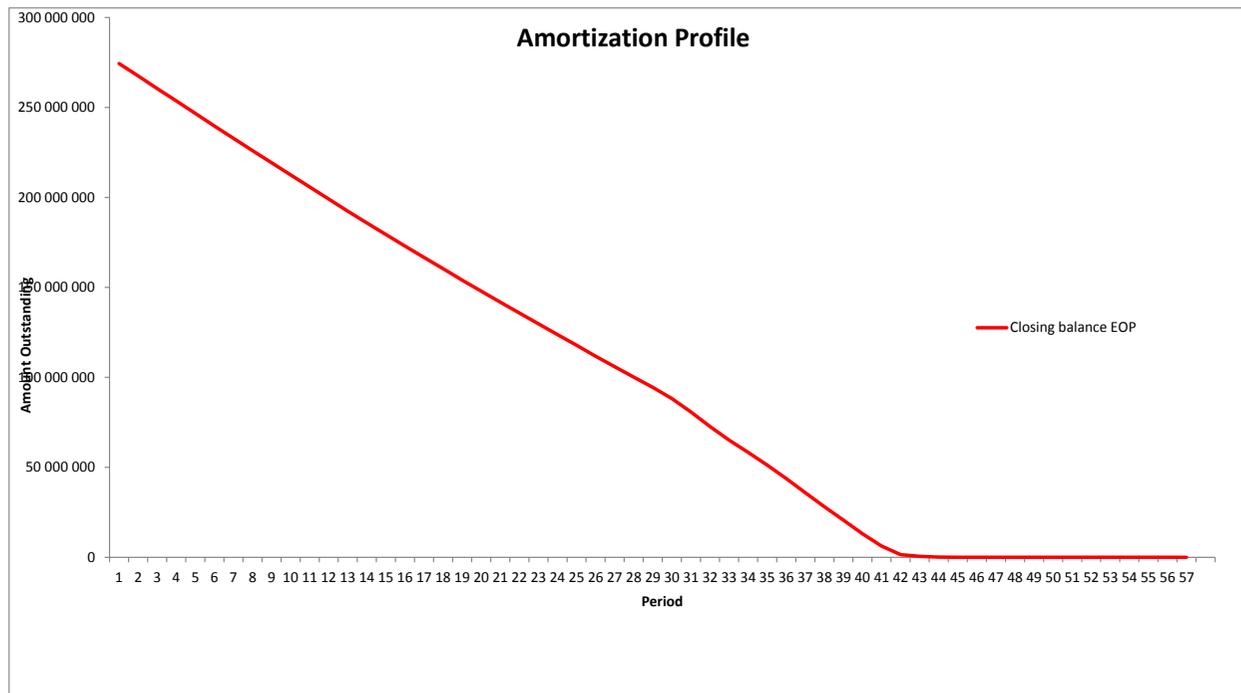
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	16	
Monthly Period	Feb 2017	
Interest Period	from	26.02.2018
	to	26.03.2018
	=	28 days



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16.a Payment Holidays



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	16	
Monthly Period	Feb 2017	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

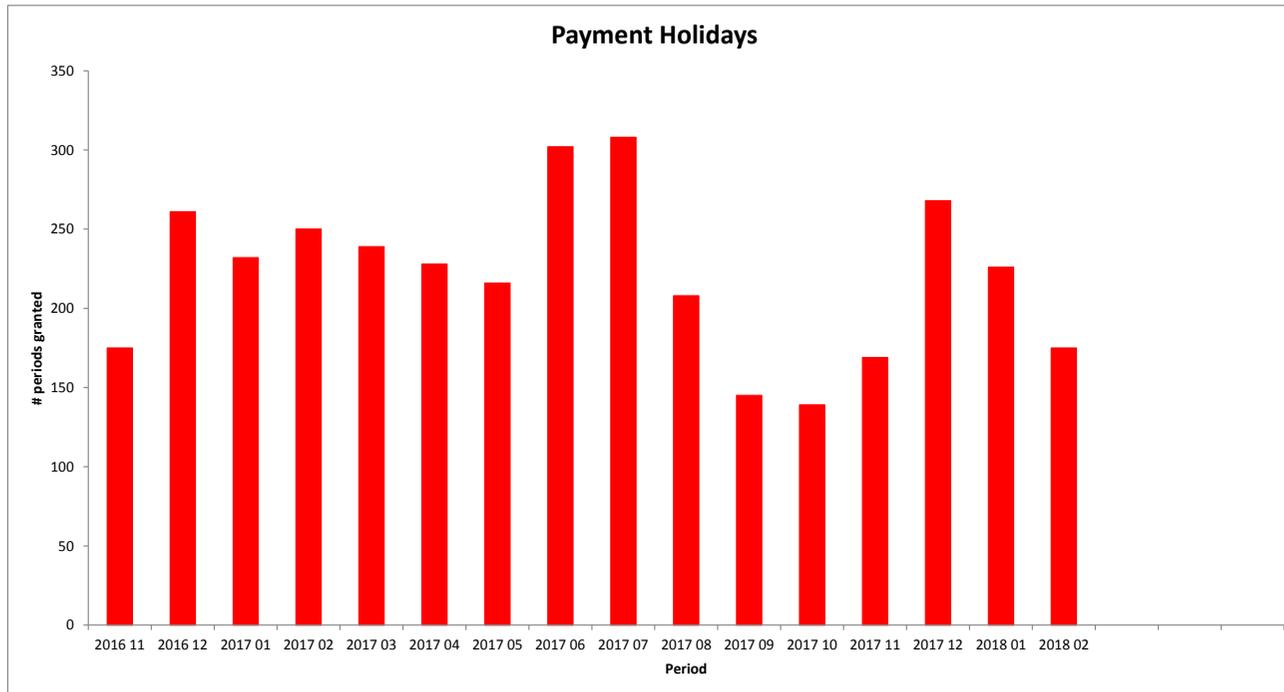
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	3 233 674	
2017 06	302	413	112 755	4 260 576	
2017 07	308	395	112 197	4 528 263	
2017 08	208	254	71 697	3 176 504	
2017 09	145	188	52 989	2 135 132	
2017 10	139	179	62 731	1 906 472	
2017 11	169	228	66 722	2 290 413	
2017 12	268	318	87 105	3 259 078	
2018 01	226	304	111 046	3 303 397	
2018 02	175	247	72 888	2 511 531	
Total:	3 541	4 679	1 351 506	52 948 236	

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16.b Payment Holidays



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	16				
Monthly Period	Feb 2017				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



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17.a Downpayment



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	16				
Monthly Period	Feb 2017				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days

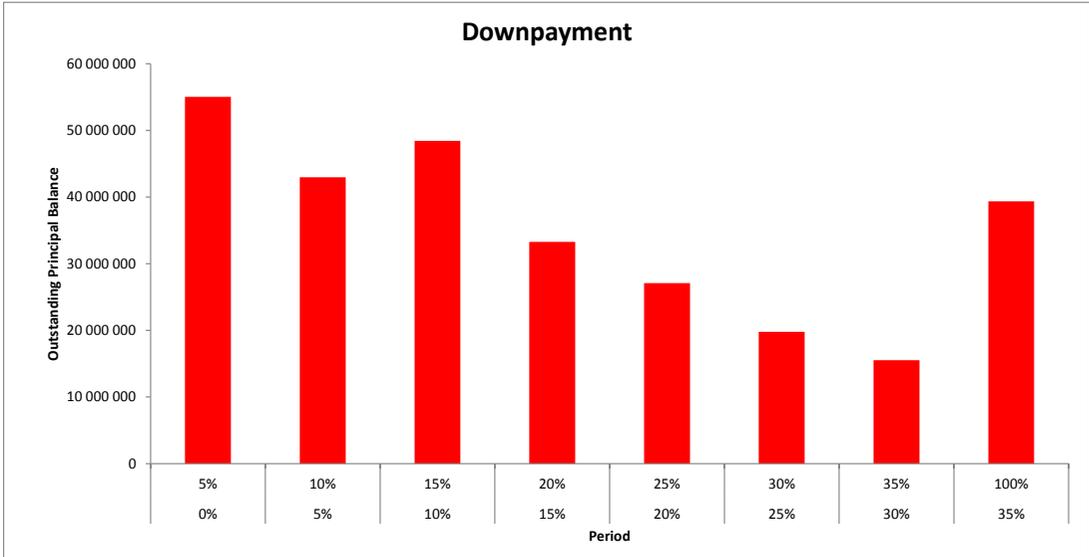
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 992	55 040 764	19,6 %	36,5	22,9
	5 %	10 %	3 272	42 956 015	15,3 %	35,8	23,2
	10 %	15 %	3 851	48 423 678	17,2 %	35,1	23,2
	15 %	20 %	2 657	33 281 002	11,8 %	34,9	23,2
	20 %	25 %	2 312	27 101 652	9,6 %	34,3	23,3
	25 %	30 %	1 790	19 789 601	7,0 %	34,4	23,0
	30 %	35 %	1 442	15 533 392	5,5 %	33,4	23,2
	35 %	100 %	5 100	39 346 373	14,0 %	31,1	23,0
	Total		24 416	281 472 477	100 %		

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17.b Downpayment



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	16	
Monthly Period	Feb 2017	
Interest Period	from	26.02.2018
	to	26.03.2018
	=	28 days



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18.a Vehicle Condition



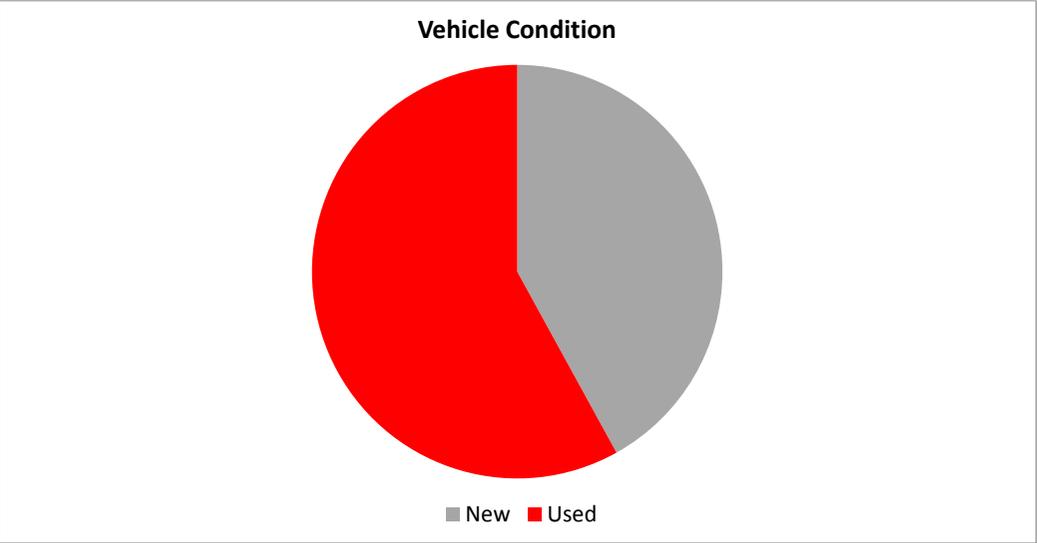
Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	16
Monthly Period	Feb 2017
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 404	118 113 098	42,0 %	35,1	23,2
	Used	17 012	163 359 379	58,0 %	34,4	23,1
	Total	24 416	281 472 477	100 %		

18.b Vehicle Condition



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	16
Monthly Period	Feb 2017
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days



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19.a Borrower Type



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	16
Monthly Period	Feb 2017
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

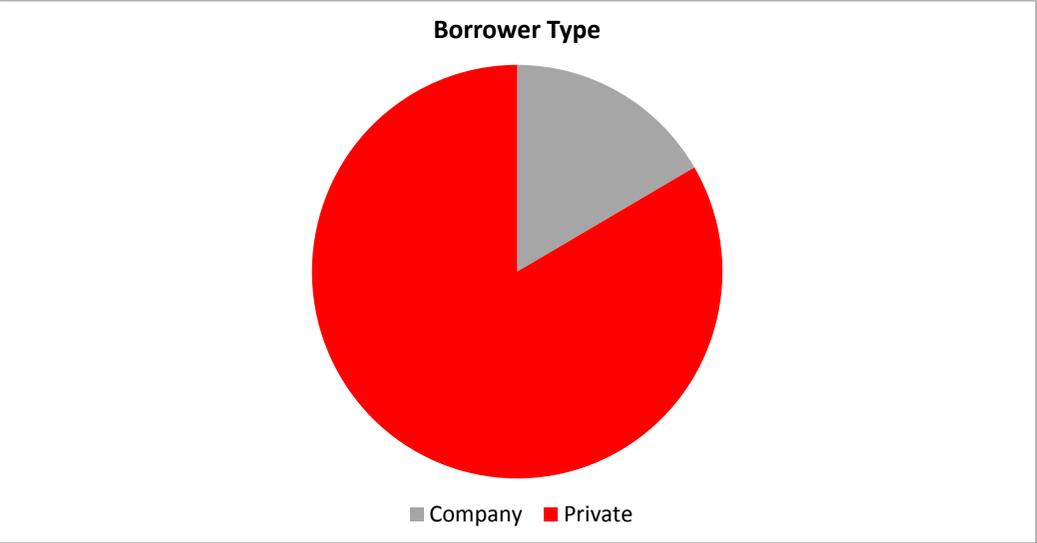
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 033	46 689 569	16,6 %	32,40	23,34
	Private	21 383	234 782 908	83,4 %	63,12	42,09
	Total	24 416	281 472 477	100 %		

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19.b Borrower Type



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	16
Monthly Period	Feb 2017
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days



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20.a Vehicle type



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	16	
Monthly Period	Feb 2017	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

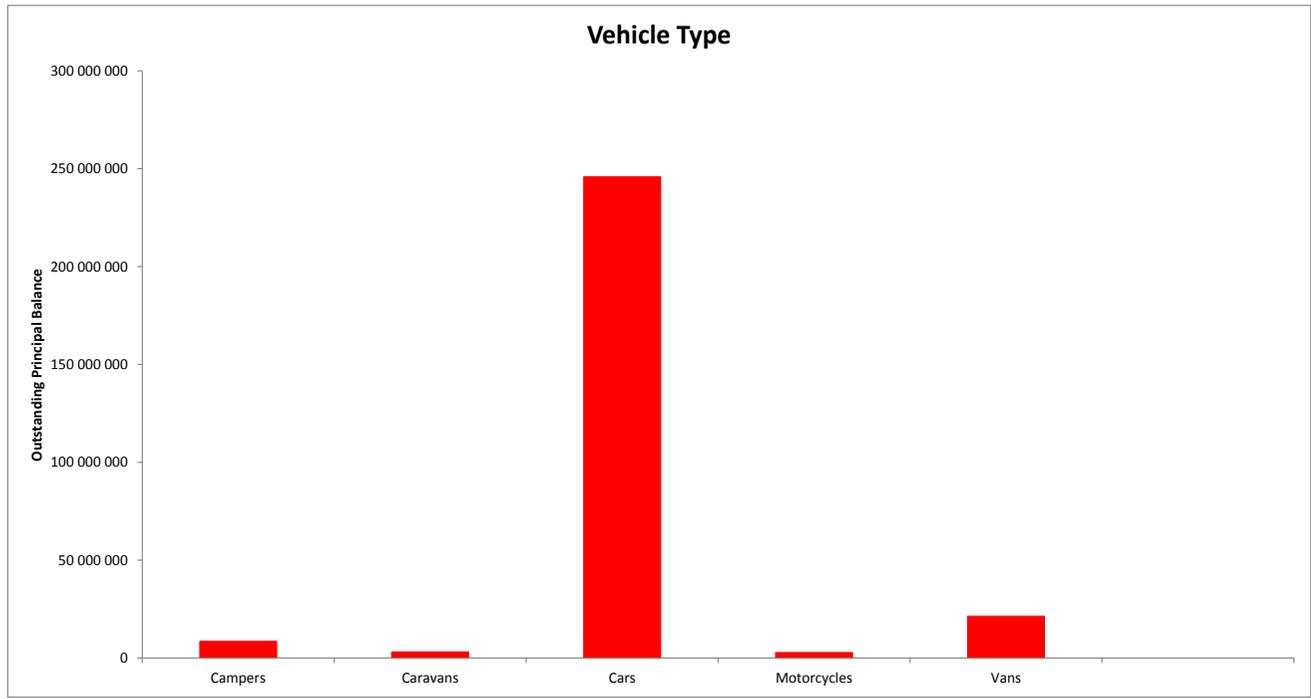
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	410	8 487 770	3,02 %	36,45	22,39
	Caravans	310	3 087 289	1,10 %	36,51	21,97
	Cars	21 513	245 813 835	87,33 %	34,75	23,16
	Motorcycles	418	2 790 535	0,99 %	33,68	21,61
	Vans	1 765	21 293 048	7,56 %	32,95	23,47
		24 416	281 472 477	100 %		

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20.b Vehicle type



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	16				
Monthly Period	Feb 2017				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days

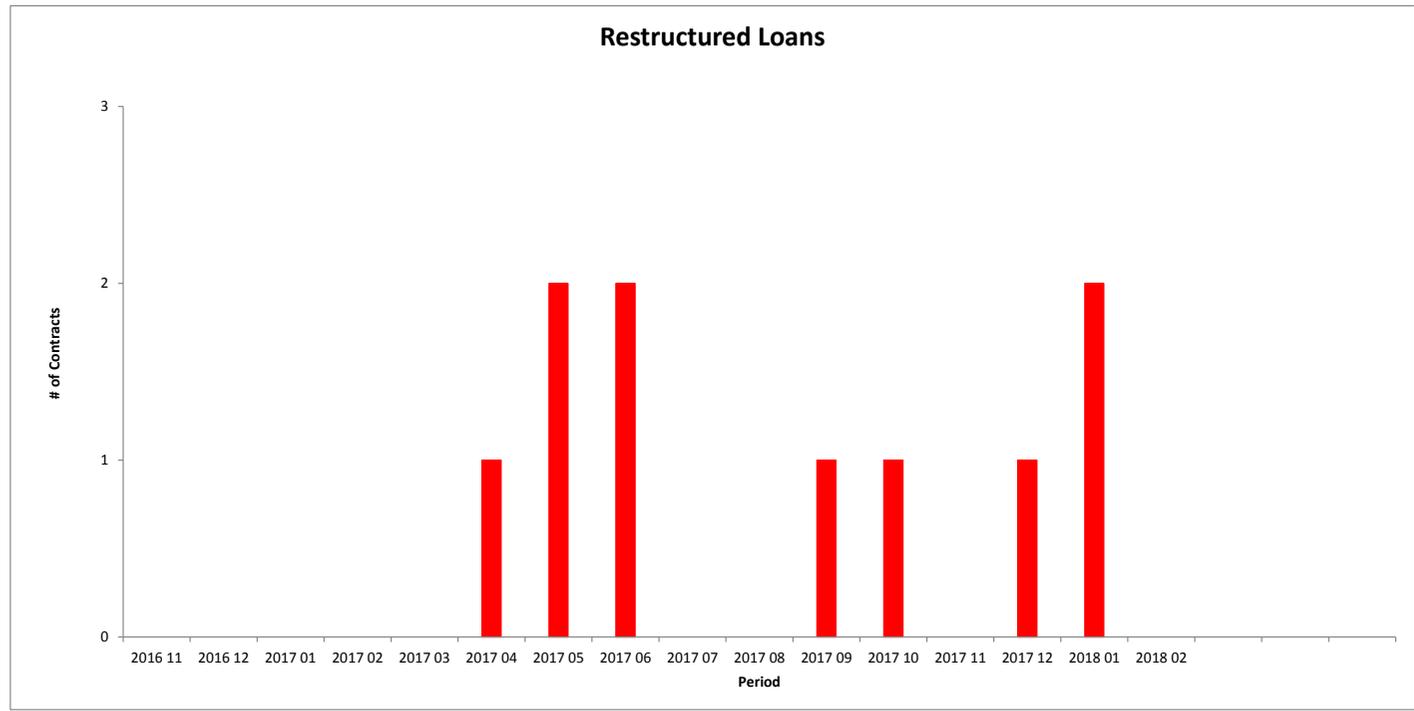


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21.b Restructured Loans



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	16				
Monthly Period	Feb 2017				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days

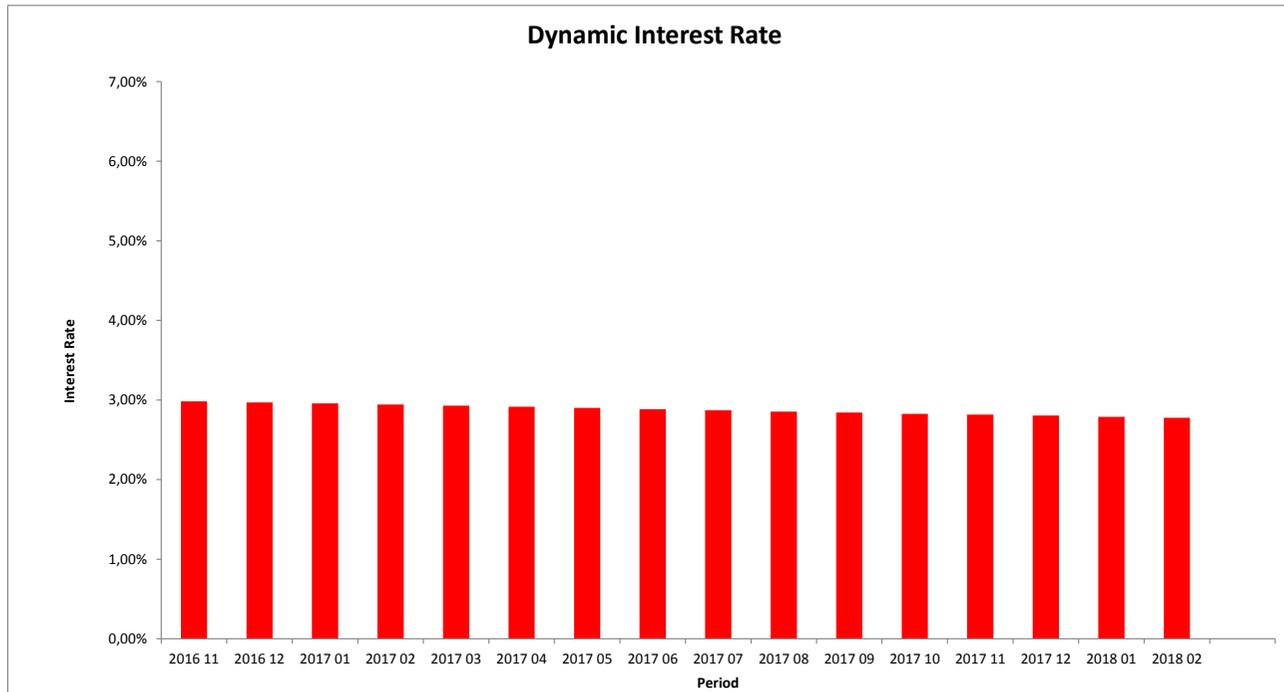


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22.b Dynamic Interest Rate



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	16				
Monthly Period	Feb 2017				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



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23.a Dynamic Pre-Payments



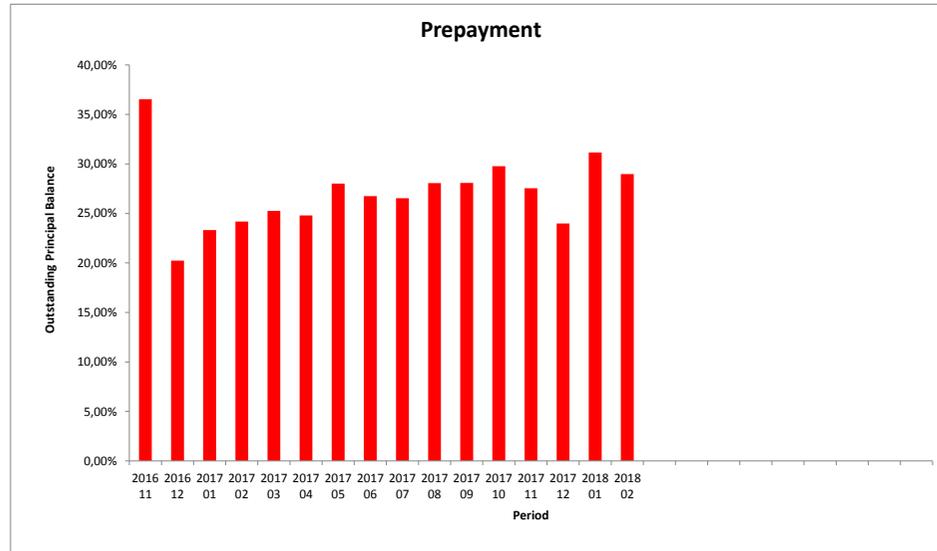
Reporting Date	28.03.2018					
Payment date	26.03.2018					
Period No	16					
Monthly Period	from	Feb 2017	to	26.03.2018	=	28 days
Interest Period		26.02.2018				

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 %	
2017 08	10 327 953	381 488 761	28,06 %	
2017 09	9 850 282	363 414 216	28,09 %	
2017 10	10 005 417	344 817 496	29,77 %	
2017 11	8 694 342	328 195 863	27,5 %	
2017 12	7 082 496	313 521 280	24,0 %	
2018 01	9 076 955	296 448 553	31,1 %	
2018 02	7 913 391	281 472 477	29,0 %	

23.b Dynamic Pre-Payments



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	16	
Monthly Period	Feb 2017	
Interest Period	from	26.02.2018
	to	26.03.2018
	=	28 days



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Monthly Investor Report

24. Delinquency



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	16	
Monthly Period	Feb 2017	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2016	11	567 935 967	35 864	535 700 608	1 928	29 646 276	151	2 203 556	27	385 527								
	12	547 300 289	35 166	516 424 148	1 820	27 790 475	154	2 345 535	36	531 650	15	208 481						
2017	1	525 396 333	34 015	491 902 892	2 035	29 624 753	196	2 966 337	31	403 292	20	365 775	9	133 283				
	2	504 347 052	33 002	468 537 921	2 155	32 200 182	175	2 515 769	37	609 675	13	126 839	13	283 908	4	72 760	9	105 768
	3	481 919 092	32 488	453 472 330	1 671	24 877 048	177	2 373 641	45	606 243	17	352 401	6	51 631	8	185 798	13	197 713
	4	461 858 230	31 215	428 524 204	1 999	28 538 287	228	3 449 368	53	725 906	18	358 578	12	216 300	4	43 076	14	271 902
	5	439 904 054	30 209	407 230 626	2 061	28 828 006	195	2 600 242	38	513 986	20	295 057	14	284 504	8	151 633	13	206 025
	6	419 740 450	29 596	391 955 609	1 715	23 602 309	219	3 265 506	48	461 928	17	217 453	10	144 753	4	92 893	27	447 398
	7	400 842 082	28 319	368 320 058	2 052	28 053 819	211	3 119 310	58	890 050	24	262 421	12	152 231	2	44 194	13	191 339
	8	381 488 761	27 701	353 395 978	1 740	24 496 715	186	2 449 904	41	571 620	24	347 453	11	143 582	7	83 509	15	196 517
	9	363 414 216	26 904	338 241 952	1 558	20 999 646	209	2 738 253	61	896 518	20	362 889	11	147 959	3	27 000	22	254 983
	10	344 817 496	25 744	317 968 829	1 735	22 648 076	199	2 646 668	66	883 606	29	372 404	12	205 405	6	92 508	14	182 283
	11	328 195 863	25 101	304 803 459	1 559	19 836 919	171	2 183 769	60	655 941	24	331 690	23	291 715	7	92 369	15	236 057
	12	313 521 280	24 310	289 602 065	1 537	19 482 029	215	2 967 035	61	777 496	25	306 595	16	206 373	15	179 686	17	254 699
2018	1	296 448 553	23 353	273 136 294	1 605	19 663 098	173	2 190 869	57	793 890	24	322 527	14	207 494	9	134 380	26	250 112
	2	281 472 477	22 591	258 922 975	1 548	18 832 846	178	2 374 981	43	524 057	32	508 147	17	222 523	7	86 948	18	276 801
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF Rahoituspalvelut II DAC
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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	16	
Monthly Period	from	Feb 2017
Interest Period	from	26.02.2018 to 26.03.2018 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	666	666	13 876	2 149	2 815	11 727	1 112	3 927	10 615	960	4 887	9 655	960	5 847	8 695
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138	5 935	210 408	177 203
2017 2	925 325	54							350 904	350 904	574 421	305 235	656 139	269 186	23 732	679 872	245 454
2017 3	642 838	50										281 267	281 267	361 571	90 874	372 141	270 697
2017 4	673 040	46													371 510	371 510	301 529
2018 1	526 913	44															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q1		
			Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	640	6 487	8 055
2017 1	387 612	29	3 909	214 318	173 294
2017 2	925 325	54	29 688	709 559	215 766
2017 3	642 838	50	18 766	390 907	251 931
2017 4	673 040	46	206 813	578 323	94 717
2018 1	526 913	44	147 814	147 814	379 099

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26. Priority of Payments



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	16	
Monthly Period	Feb 2017	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	15 844 978,78	EUR
Senior Expenses	-	11 744,35	EUR
Servicing Fee	-	109 461,52	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	747 696,53	EUR
Principal on Loan to Issuer	-	14 976 076,38	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	18 505 647,11	EUR
Senior Expenses	-	11 661,40	EUR
Interest Class A	-	23 523,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 599 485,53	EUR
Prior to PDTE - Interest on Class C notes	-	12 133,00	EUR
Prior to PDTE - Interest on Class D notes	-	12 200,00	EUR
Principal Payments on Class A	-	14 976 076,38	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	-	50 147,00	EUR
Interest Issuer Subordinated Loan	-	387,83	EUR
Principal Issuer Subordinated Loan	-	170 727,27	EUR
Payment to Purchaser	-	522 558,13	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	522 558,13	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	522 544,13	EUR

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27. Transaction Costs



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	16	
Monthly Period	Feb 2017	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	11 744,35						
Interest accrued for the Period	EUR	162 480,00	23 523,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	3 112 816,00	736 650,00	64 963,00	207 475,00	208 620,00	484 358,00	1 410 750,00
Interest Payments	EUR	162 480,00	23 523,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	3 112 816,00	736 650,00	64 963,00	207 475,00	208 620,00	484 358,00	1 410 750,00
Interest accrued on Subordinated Loan for the Period	EUR	387,83						
Cumulative Interest accrued on Subordinated Loan	EUR	11 281,03						
Interest Payments on Subordinated Loan	EUR	387,83						
Cumulative Interest Payments on Subordinated Loan	EUR	11 281,03						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC
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28. Contact Details



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	16
Monthly Period	Feb 2017
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

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