

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | | | |
|-----------------|------|------------|----|--------------------------|------------|
| Reporting Date | | 28.02.2018 | | | |
| Payment date | | 26.02.2018 | | Following payment dates: | 26.03.2018 |
| Period No | | 15 | | | 25.04.2018 |
| Monthly Period | | Jan 2017 | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = 32 days |
| Cut-Off date | | 31.01.2018 | | | |

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1. Portfolio Information



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 15 |
| Monthly Period | Jan 2017 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

| | Current Period |
|--|--|
| Outstanding receivables | Aggregated Outstanding Principal Amount |
| Opening balance | 313 521 280,13 EUR |
| Scheduled Loan Principal Repayments | 7 745 659,75 EUR |
| Prepayments | 9 076 955,28 EUR |
| Deemed Collections - Other | - EUR |
| Total Principal Payments Received | 16 822 615,03 EUR |
| | |
| New Defaulted Auto Loans in Period | 250 111,73 EUR |
| Closing Balance | 296 448 553,37 EUR |

| Total revenue collections | |
|--|-------------------------|
| Revenue and fees received on loan balances | 1 135 606,18 EUR |
| Recoveries on loans in default | 224 279,72 EUR |
| Total Revenue Received in Period | 1 359 885,90 EUR |

| # Loans | |
|----------------------------------|---------------------|
| At beginning of period | 26 179 Loans |
| Paid in Full | 918 Loans |
| Repurchased (Deemed Collections) | - Loans |
| New loans into default | 26 Loans |
| At end of period | 25 235 Loans |

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2. Amount Due for Distribution



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 15 |
| Monthly Period | Jan 2017 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

Purchaser Available Distribution Amount

Current Period

| | |
|--|-----------------------|
| a. Collections (Principal, interest, and fee etc) | 18 177 923 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 | 18 177 923 EUR |

Issuer Available Distribution Amount

| | |
|--|-----------------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 18 038 178 EUR |
| b. Reserve Fund | 2 916 959 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 | 20 955 136 EUR |

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3. Reserve Accounts



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 15 |
| Monthly Period | Jan 2017 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

Note Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 313 521 280,13 | EUR |
| End of Period | 296 448 553,37 | 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 % | 2 916 958,63 | EUR |
| Cash Outflow | | 2 916 958,63 | EUR |
| Cash Inflow | | 2 770 212,80 | EUR |
| End of Period | 0,9 % | 2 770 212,80 | EUR |
| Required Reserve Amount | 0,9 % | 2 770 212,80 | 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 | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

Asset Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 313 521 280,13 | EUR |
| End of Period | 296 448 553,37 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|--------------------------------|----------------|---------|---------|
| Performing Receivables: | | | |
| Current | 273 136 294,41 | 92,14 % | 23 353 |
| 1-29 days past due | 19 663 097,79 | 6,63 % | 1 605 |

Delinquent Receivables:

| | | | |
|--|--------------------|-----------------|---------------|
| 30-59 days past due | 2 190 869,47 | 0,74 % | 173 |
| 60-89 days past due | 793 890,46 | 0,27 % | 57 |
| 90-119 days past due | 322 527,33 | 0,11 % | 24 |
| 120-149 days past due | 207 493,52 | 0,07 % | 14 |
| 150-179 days past due | 134 380,39 | 0,05 % | 9 |
| Total Performing and Delinquent | 296 448 553 | 100,00 % | 25 235 |

| | EUR | % | # loans |
|----------------------------|------------|---------|---------|
| Volkswagen vehicles | 49 630 608 | 16,74 % | 4 653 |

| | | | |
|---------------------------|--------------|--|-----|
| Current Period Defaults | 250 111,73 | | 26 |
| Cumulative Defaults | 2 689 027,60 | | 189 |
| Current Period Recoveries | 224 279,72 | | |
| Cumulative Recoveries | 1 704 249,88 | | |

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

NO

| | |
|---|----------------|
| [A] [1] - [2] - [3] | (0,00) |
| Note Principal Closing Balance [1] | 296 448 553,37 |
| Reserve Fund Amount [2] | - |
| Aggregate Outstanding Asset Principal Amount [3] | 296 448 553,37 |
| [B] Initial Aggregate Outstanding Note Principal Amount | 607 200 000,00 |

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5. Outstanding Notes



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 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 | 313 521 280,13 | 249 721 280,13 | 27 300 000,00 | 9 100 000,00 | 6 100 000,00 | 10 300 000,00 | 11 000 000,00 |
| Available Distribution Amount | 20 955 136,35 | | | | | | |
| Amortisation | 17 072 726,76 | | | | | | |
| Redemption per Class | 17 072 726,76 | 17 072 726,76 | - | - | - | - | - |
| Redemption per Note | | 3 141,83 | - | - | - | - | - |
| Class Principal Outstanding Closing 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 |
| Current Tranching | 100 % | 78,48 % | 9,21 % | 3,07 % | 2,06 % | 3,47 % | 3,71 % |
| Current Pool Factor | | 0,43 | 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 | 32 | | | | | | |
| Principal Outstanding per Note Beginning of Period | | 45 955,33 | 100 000,00 | 100 000,00 | 100 000,00 | 100 000,00 | 100 000,00 |
| >Principal Repayment per note | | 3 141,83 | - | - | - | - | - |
| Principal Outstanding per Note End of Period | | 42 813,50 | 100 000,00 | 100 000,00 | 100 000,00 | 100 000,00 | 100 000,00 |
| >Interest accrued for the period | | 5,35 | 13,92 | 133,33 | 200,00 | 275,00 | 750,00 |
| Interest Payment | 45 011,24 | 29 078,66 | 3 799,25 | 12 133,33 | 12 200,00 | 28 325,00 | 82 500,00 |
| Interest Payment per Note | | 5,35 | 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) | | 25,07 % | 15,86 % | 12,79 % | 10,73 % | 7,26 % | 3,54 % |
| Current CE (excl. Excess Spread) | | 22,46 % | 13,25 % | 10,18 % | 8,12 % | 4,65 % | 0,93 % |

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6. Counterparty Ratings, Trigger Levels and Consequences



| | |
|-----------------|------------------------------------|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 15 |
| Monthly Period | Jan 2017 |
| Interest Period | 25.01.2018 to 26.02.2018 = 32 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 | 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 | | No rating | | N/A | |
| Seller | Santander Consumer Finance Oy | | No rating | | No rating | | No rating | | No rating | | No rating | | N/A | |
| Servicer | Santander Consumer Finance Oy | | No rating | | 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. | | |

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

7.a Original Portfolio Principal Balance



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.02.2018 | | | | |
| Payment date | 26.02.2018 | | | | |
| Period No | 15 | | | | |
| Monthly Period | Jan 2017 | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = 32 days |

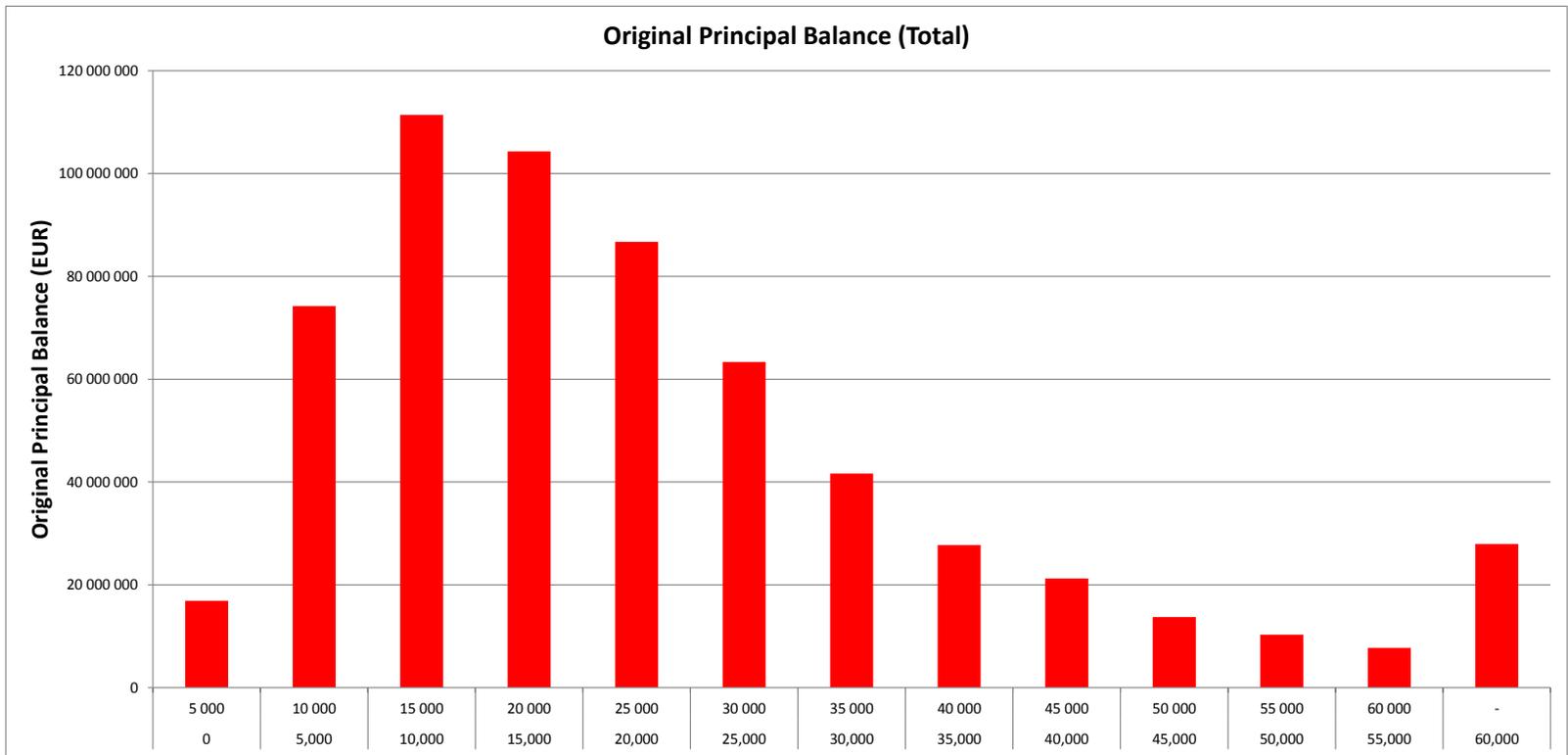
Average amount - all: 15 380

| | 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 | |

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

7.b Original Principal Balance Graph

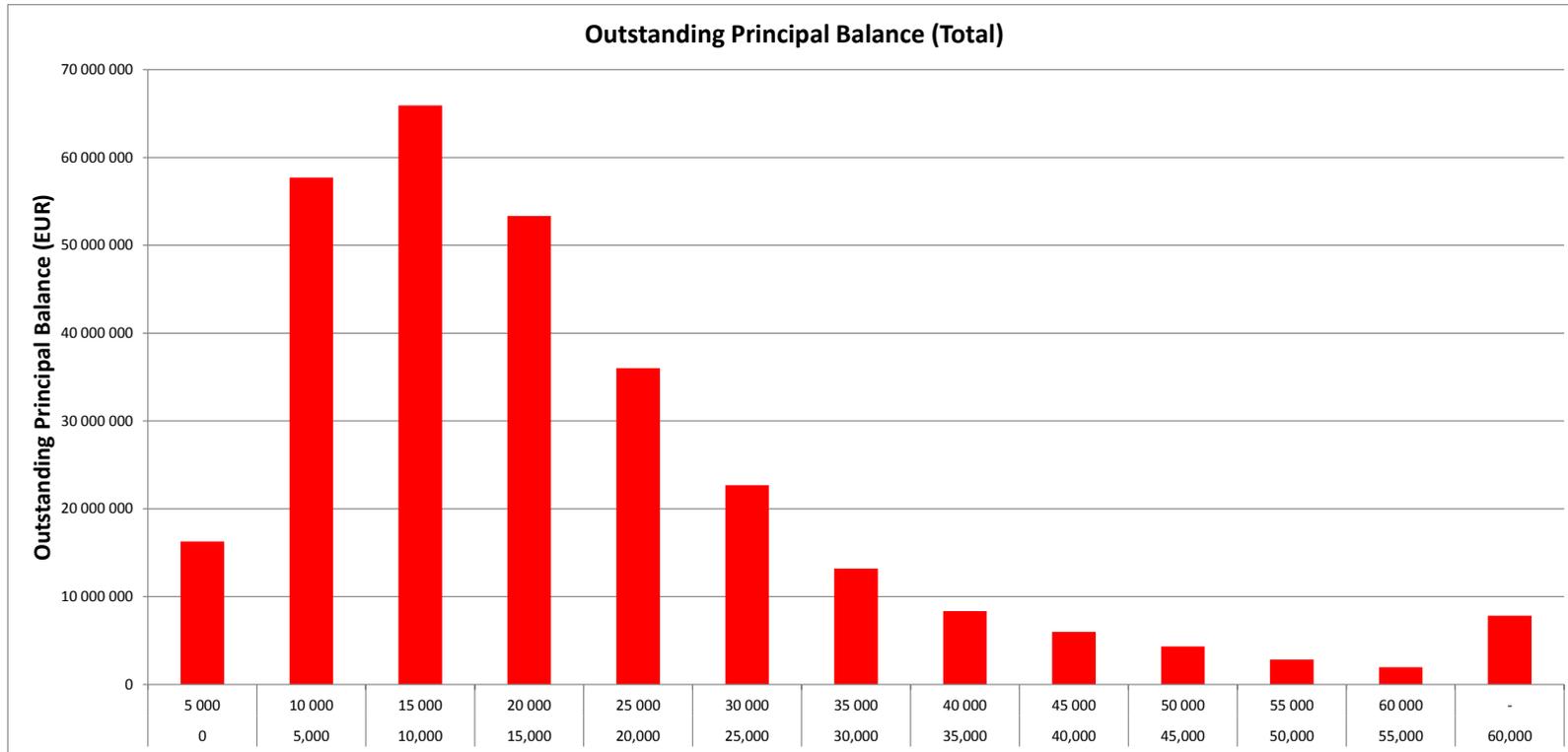
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |



**SCF Rahoituspalvelut II DAC
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8.b Outstanding Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |



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9.a Geographical Distribution



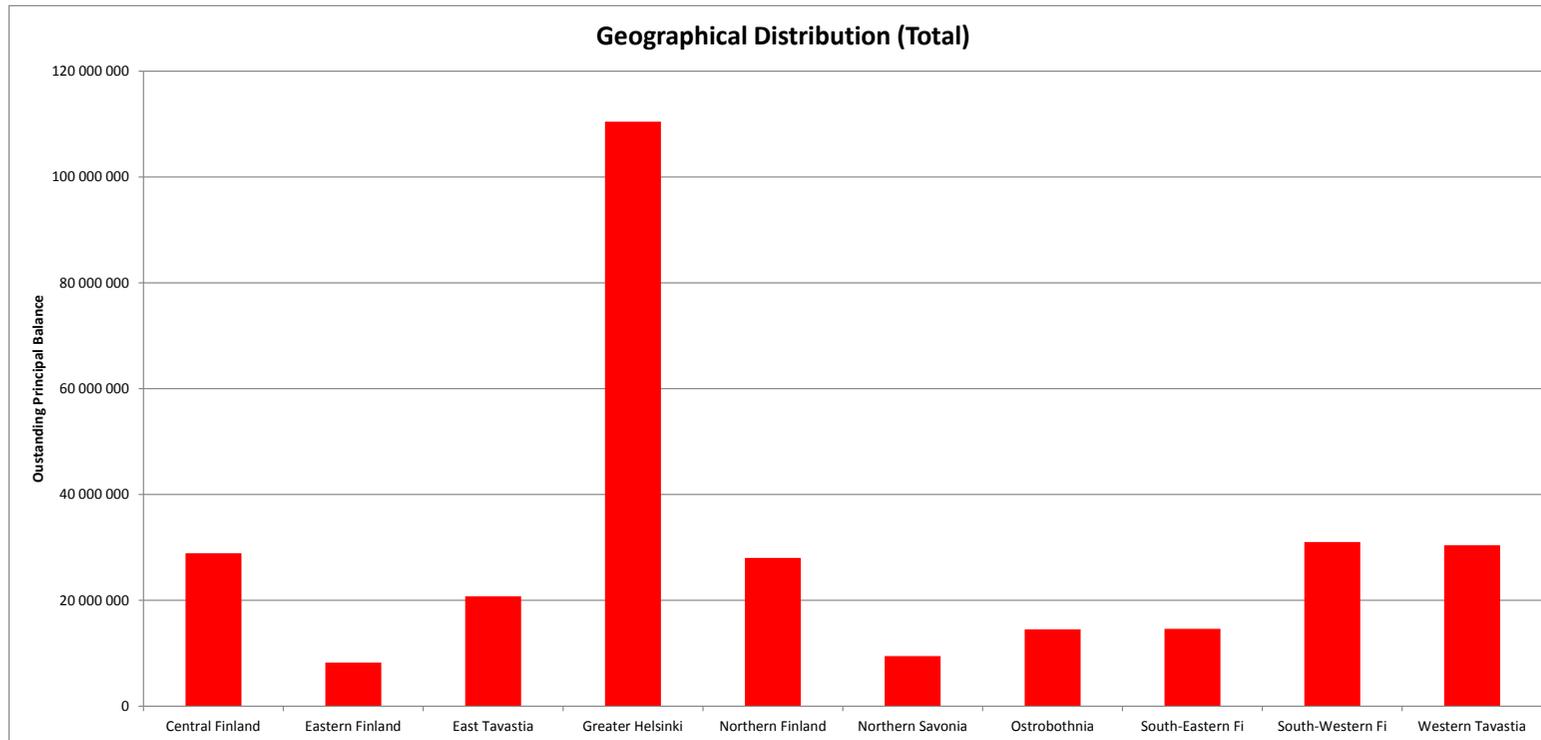
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

| TOTAL | | | | | | |
|------------------|--------|---------------------|--------------------------|-----------------|--------------|------|
| District | No | Outstanding balance | % of Outstanding balance | WA months to ma | WA seasoning | |
| Central Finland | 2 578 | 28 901 349 | 9,75 % | 35,4 | | 22,2 |
| Eastern Finland | 756 | 8 241 373 | 2,78 % | 35,2 | | 22,0 |
| East Tavastia | 1 824 | 20 744 113 | 7,00 % | 35,6 | | 21,9 |
| Greater Helsinki | 8 771 | 110 473 356 | 37,27 % | 35,7 | | 22,1 |
| Northern Finland | 2 380 | 28 022 688 | 9,45 % | 35,9 | | 22,0 |
| Northern Savonia | 881 | 9 458 115 | 3,19 % | 34,4 | | 22,2 |
| Ostrobothnia | 1 414 | 14 530 375 | 4,90 % | 34,6 | | 22,5 |
| South-Eastern Fi | 1 306 | 14 617 031 | 4,93 % | 35,1 | | 22,9 |
| South-Western Fi | 2 734 | 31 033 340 | 10,47 % | 35,4 | | 22,3 |
| Western Tavastia | 2 591 | 30 426 815 | 10,26 % | 36,1 | | 21,8 |
| | | | | | | |
| | | | | | | |
| Total | 25 235 | 296 448 553 | 100 % | | | |

**SCF Rahoituspalvelut II DAC
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9.b Geographical Distribution Graph

| | | |
|-----------------|------------|------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from | 25.01.2018 |
| | to | 26.02.2018 |
| | = | 32 days |

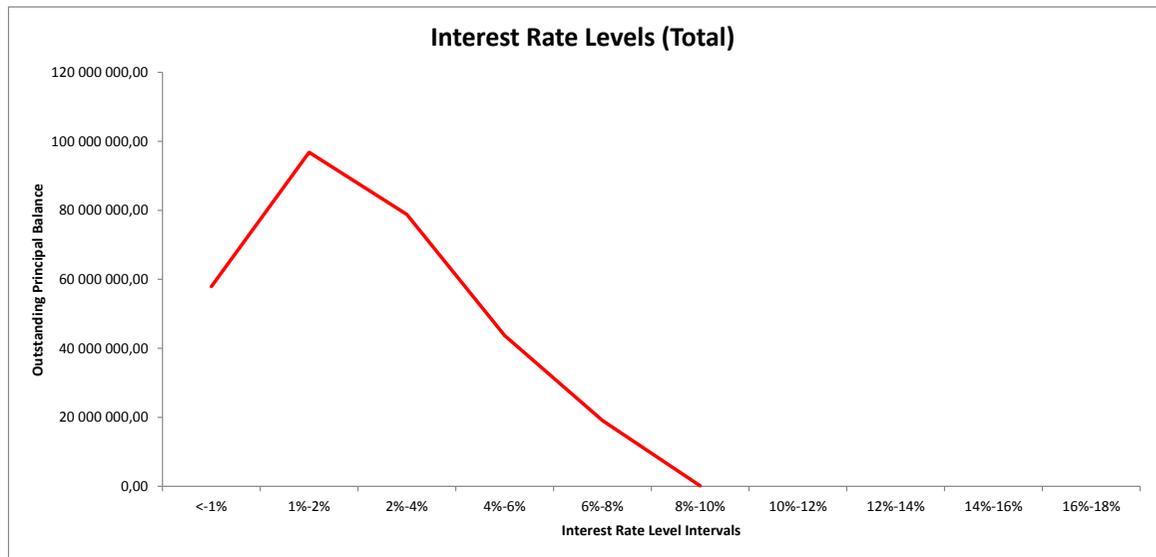


**SCF Rahoituspalvelut II DAC
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10.b Interest Rate



| | | |
|-----------------|------------|------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from | 25.01.2018 |
| | to | 26.02.2018 |
| | = | 32 days |



SCF Rahoituspalvelut II DAC
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11.a Remaining Terms



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

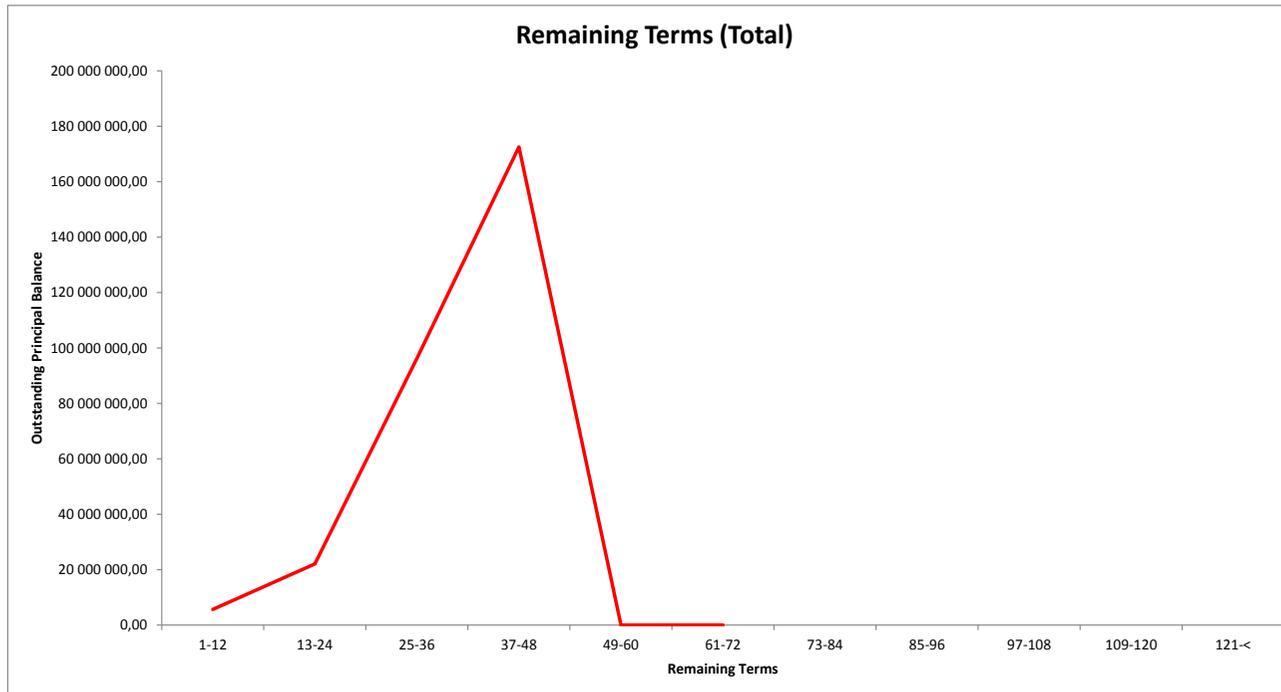
| TOTAL | | | | | | | | |
|--------------------|-------|-----|--------|---------------------|---------|-----------------------|--------------|------|
| Months to maturity | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| | 0 | | 23 | 13 059 | 0,00 % | 0,0 | 32,9 | |
| | 1 | | 12 | 2 057 | 1,89 % | 8,9 | 25,4 | |
| | 13 | | 24 | 3 643 | 7,44 % | 19,0 | 24,8 | |
| | 25 | | 36 | 8 155 | 32,46 % | 32,4 | 25,4 | |
| | 37 | | 48 | 11 356 | 58,20 % | 40,3 | 19,9 | |
| | 49 | | 60 | 1 | 15 038 | 0,01 % | 58,0 | 20,0 |
| | 61 | | 72 | 0 | 0 | 0,00 % | 0,0 | 0,0 |
| | 73 | | 84 | | | | | |
| | 85 | | 96 | | | | | |
| | 97 | | 108 | | | | | |
| | 109 | | 120 | | | | | |
| | 121 | | | | | | | |
| | Total | | 25 235 | 296 448 553 | 100 % | | | |

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11.b Remaining Terms



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

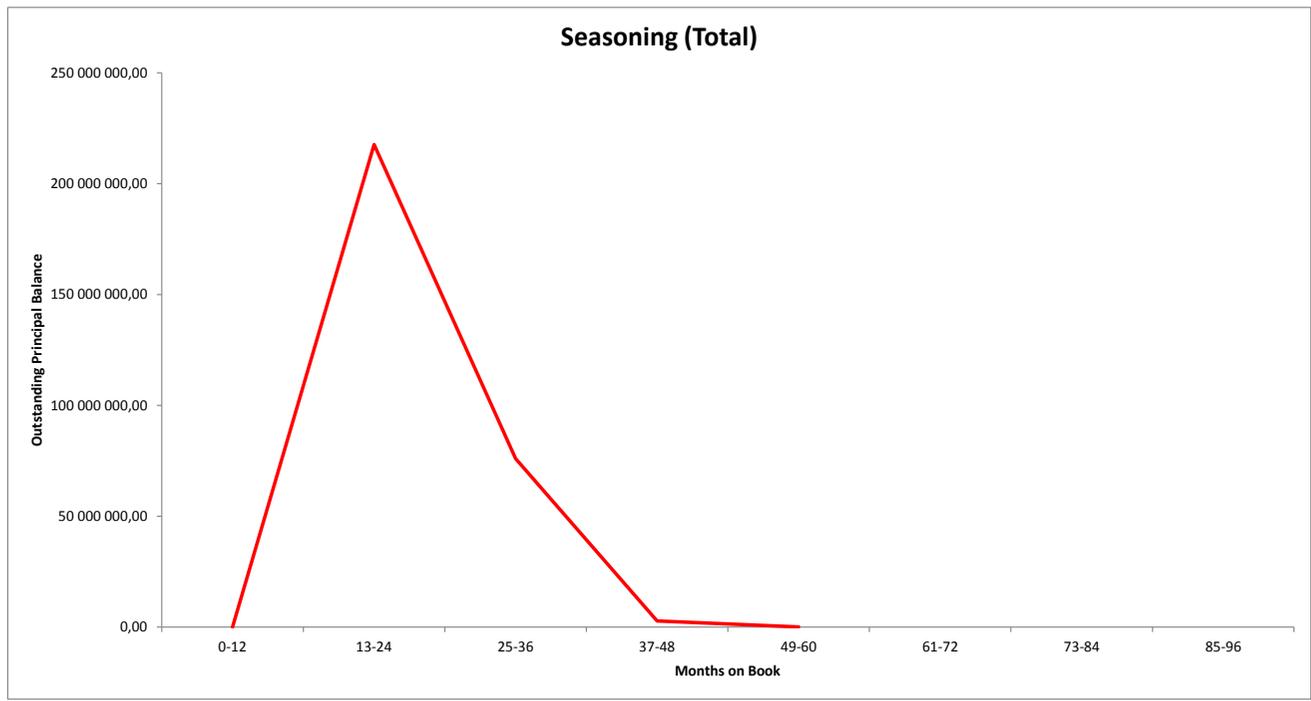


**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

12.b Seasoning



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.a Balloon loans



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 28.02.2018 | | | | | |
| Payment date | 26.02.2018 | | | | | |
| Period No | 15 | | | | | |
| Monthly Period | Jan 2017 | | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = | 32 days |

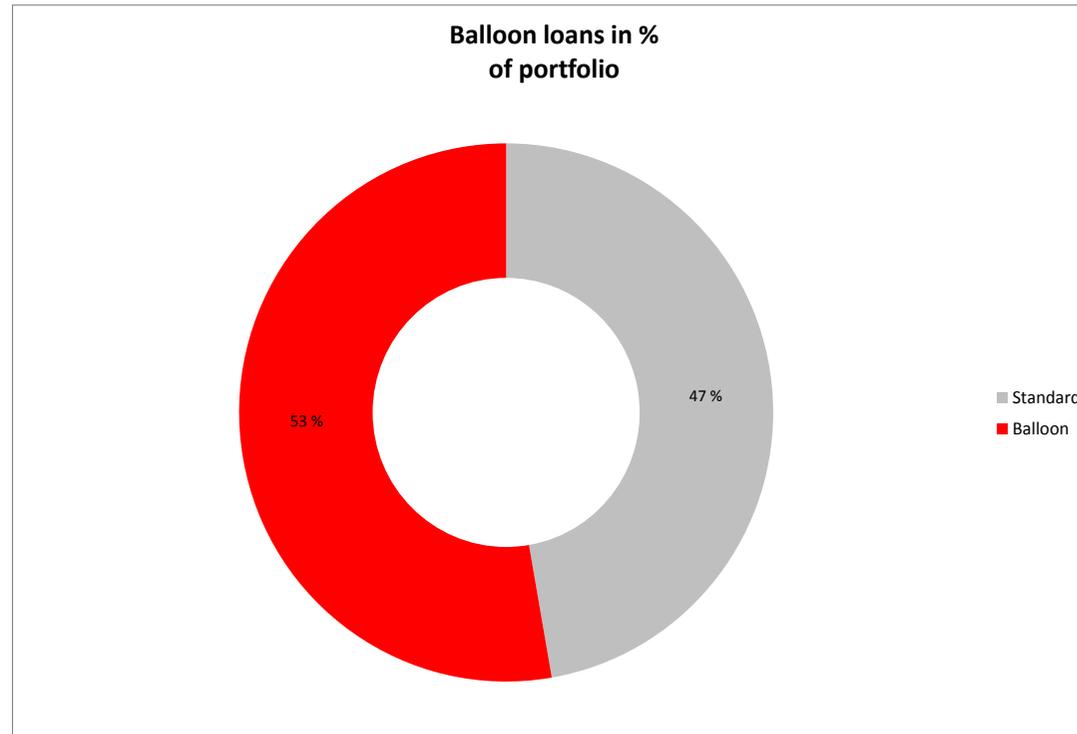
| Balloon loans in % of portfolio | TOTAL | | | | | | | |
|------------------------------------|-------|--------|---------------------|-----------------------------|----------------|-------------------|--------------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
| Standard | | 16 931 | 140 122 968 | 47,27 % | 2 928 | 0,00 % | 33,6 | 22,1 |
| Balloon | | 8 304 | 156 325 586 | 52,73 % | 59 799 699 | 38,25 % | 37,2 | 22,2 |
| | | | | | | | | |
| Total | | 25 235 | 296 448 553 | 100 % | 59 802 627 | 20,17 % | | |

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.b Balloon loans



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |



SCF Rahoituspalvelut II DAC
Monthly Investor Report

14.a # loans per borrower



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

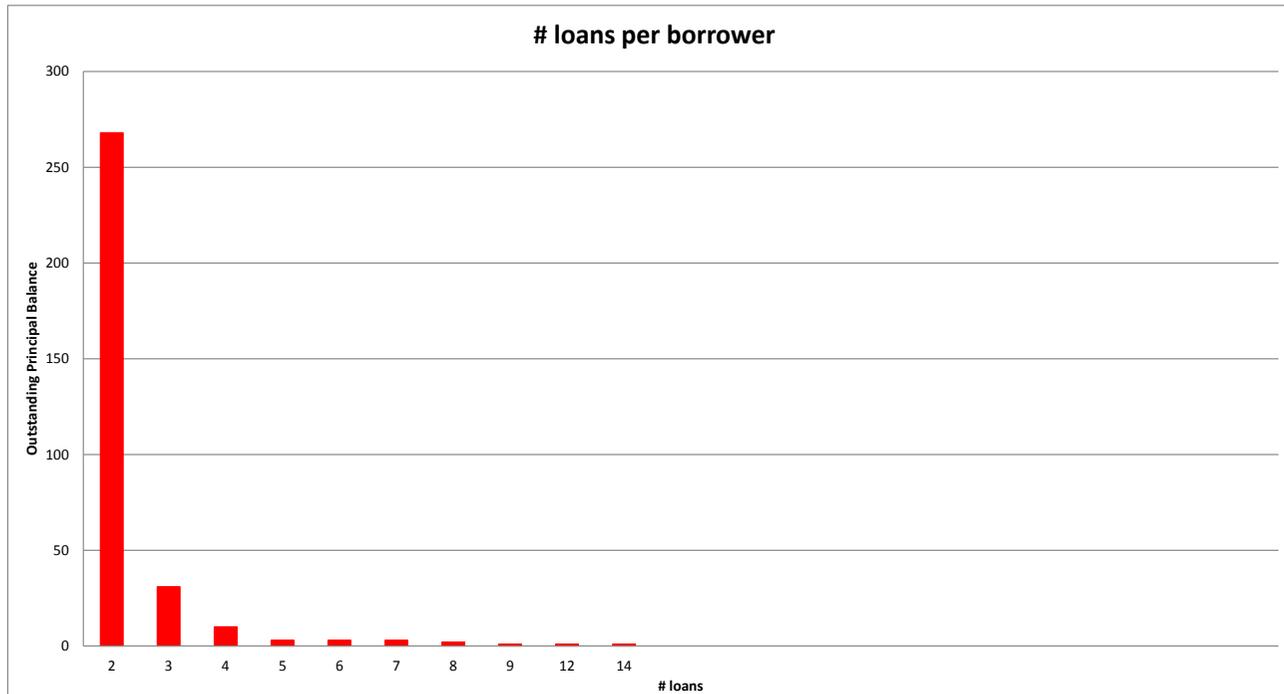
| TOTAL | | | | | |
|----------------------|-----------------------|-------------------------|---------------------|---------|--|
| | Total number of loans | Total number of debtors | Outstanding balance | % | |
| # loans per borrower | 1 | 24461 | 285 620 355 | 96,35 % | |
| | 2 | 268 | 7 481 971 | 2,52 % | |
| | 3 | 31 | 1 499 221 | 0,51 % | |
| | 4 | 10 | 653 698 | 0,22 % | |
| | 5 | 3 | 275 335 | 0,09 % | |
| | 6 | 3 | 240 304 | 0,08 % | |
| | 7 | 3 | 179 815 | 0,06 % | |
| | 8 | 2 | 132 446 | 0,04 % | |
| | 9 | 1 | 208 381 | 0,07 % | |
| | 12 | 1 | 73 824 | 0,02 % | |
| | 14 | 1 | 83 203 | 0,03 % | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total: | 24 784 | 296 448 553 | 100,0 % | | |

SCF Rahoituspalvelut II DAC
Monthly Investor Report

14.b # loans per borrower



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |



SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

| Period | TOTAL | | | | | |
|--------|-----------------|-----------------|--------------|----------|--------|------------|
| | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| 1 | 296 448 553 | 289 098 155 | 7 350 398 | 688 751 | 2,82 % | 97,52 % |
| 2 | 289 098 155 | 281 856 909 | 7 241 246 | 670 590 | 2,82 % | 95,08 % |
| 3 | 281 856 909 | 274 708 370 | 7 148 539 | 652 501 | 2,81 % | 92,67 % |
| 4 | 274 708 370 | 267 549 934 | 7 158 437 | 634 688 | 2,81 % | 90,25 % |
| 5 | 267 549 934 | 260 420 763 | 7 129 171 | 616 843 | 2,80 % | 87,85 % |
| 6 | 260 420 763 | 253 328 148 | 7 092 615 | 599 089 | 2,80 % | 85,45 % |
| 7 | 253 328 148 | 246 189 429 | 7 138 719 | 581 485 | 2,79 % | 83,05 % |
| 8 | 246 189 429 | 239 112 276 | 7 077 153 | 563 797 | 2,78 % | 80,66 % |
| 9 | 239 112 276 | 232 058 770 | 7 053 506 | 546 261 | 2,78 % | 78,28 % |
| 10 | 232 058 770 | 225 103 383 | 6 955 387 | 528 800 | 2,77 % | 75,93 % |
| 11 | 225 103 383 | 218 179 290 | 6 924 093 | 511 552 | 2,76 % | 73,60 % |
| 12 | 218 179 290 | 211 253 117 | 6 926 173 | 494 432 | 2,75 % | 71,26 % |
| 13 | 211 253 117 | 204 339 936 | 6 913 181 | 477 365 | 2,75 % | 68,93 % |
| 14 | 204 339 936 | 197 422 591 | 6 917 345 | 460 448 | 2,74 % | 66,60 % |
| 15 | 197 422 591 | 190 683 536 | 6 739 055 | 443 546 | 2,73 % | 64,32 % |
| 16 | 190 683 536 | 184 054 751 | 6 628 784 | 426 912 | 2,72 % | 62,09 % |
| 17 | 184 054 751 | 177 471 121 | 6 583 631 | 410 625 | 2,71 % | 59,87 % |
| 18 | 177 471 121 | 170 981 343 | 6 489 778 | 394 414 | 2,70 % | 57,68 % |
| 19 | 170 981 343 | 164 555 256 | 6 426 087 | 378 444 | 2,69 % | 55,51 % |
| 20 | 164 555 256 | 158 093 407 | 6 461 849 | 362 648 | 2,68 % | 53,33 % |
| | | | | | | |
| | | | | | | |

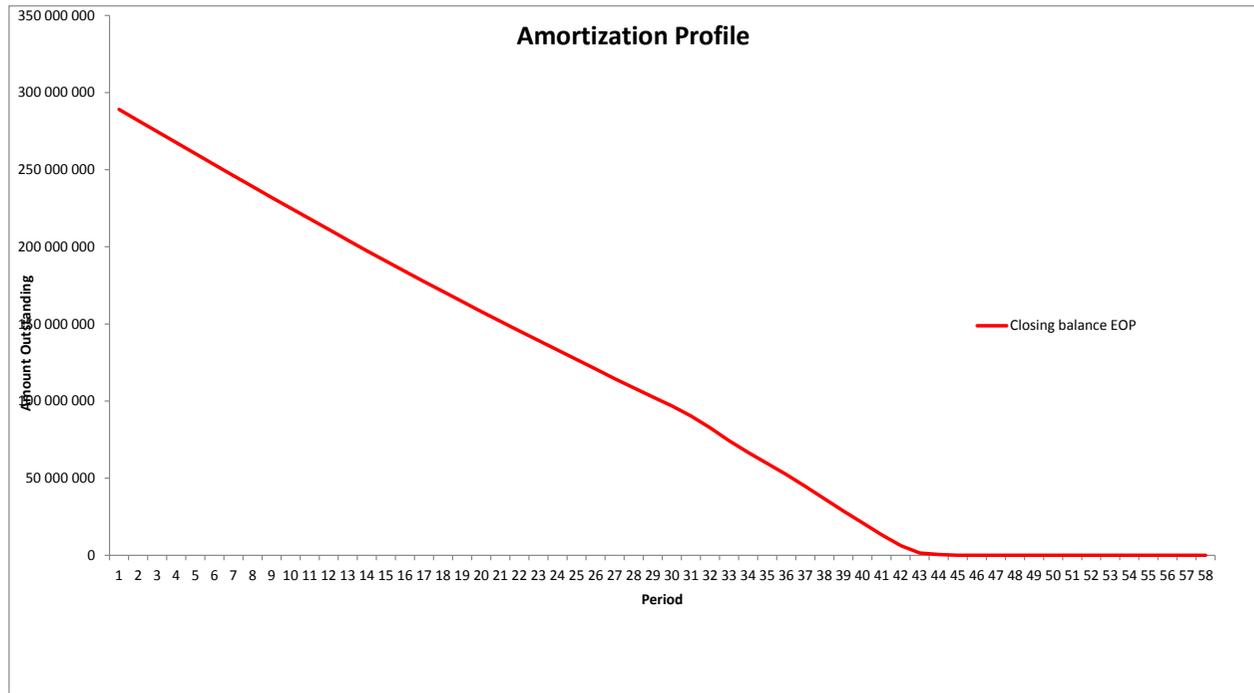
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

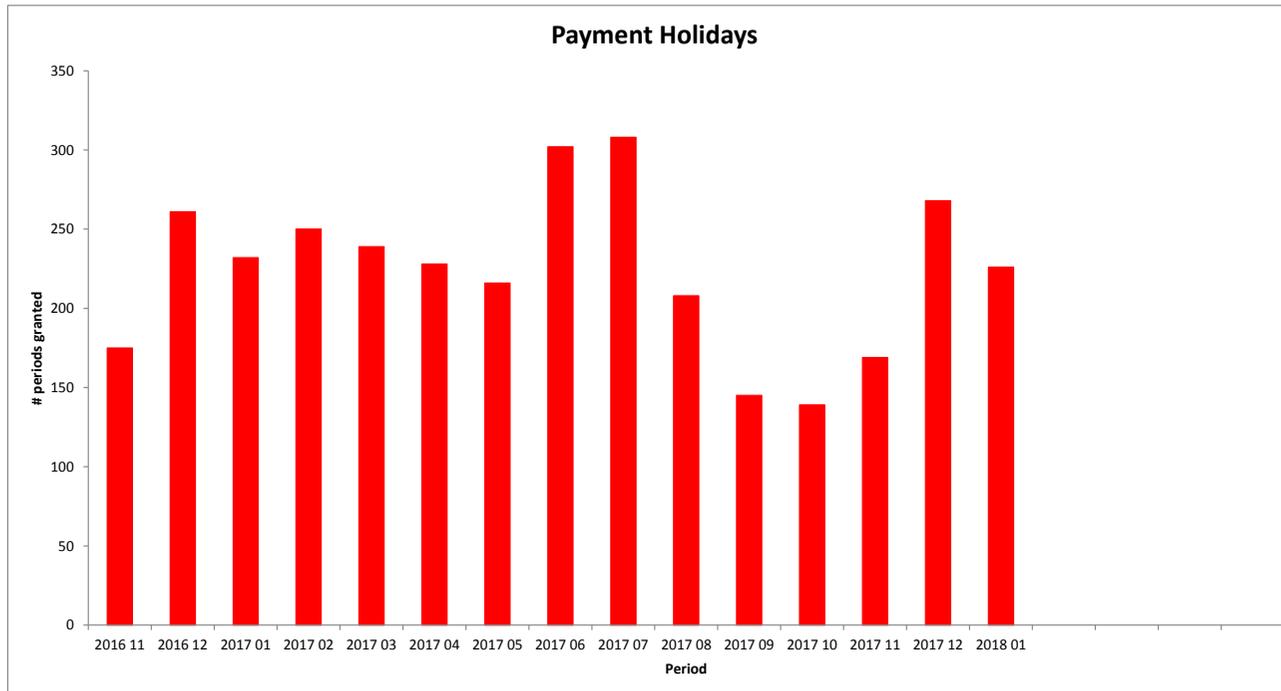


SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |



SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.a Downpayment



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

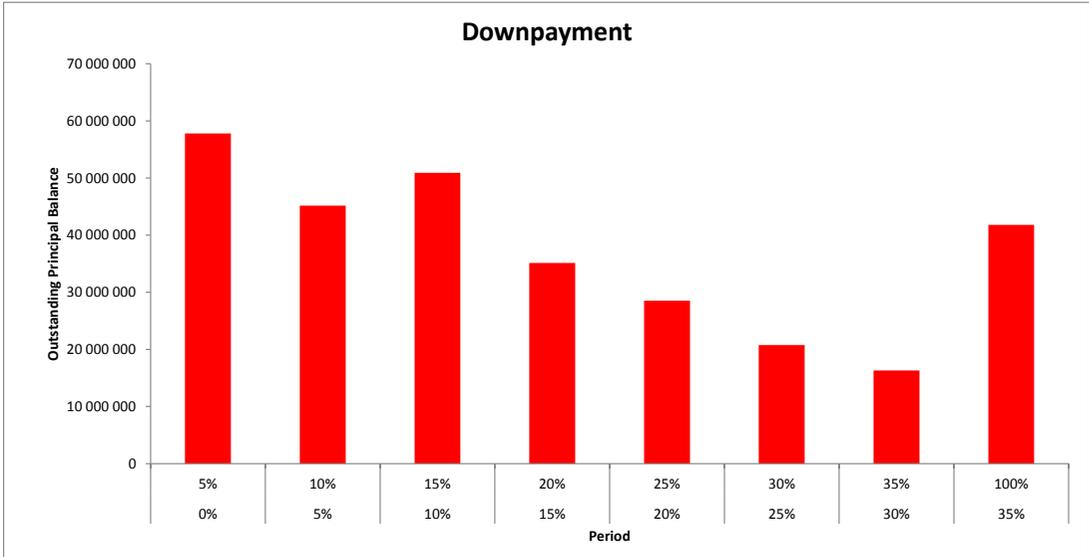
| TOTAL | | | | | | | |
|---------------|----------|---------|--------|---------------------|--------|-----------------------|--------------|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | 0 % | 5 % | 4 122 | 57 816 716 | 19,5 % | 37,4 | 22,0 |
| | 5 % | 10 % | 3 375 | 45 148 653 | 15,2 % | 36,7 | 22,3 |
| | 10 % | 15 % | 3 964 | 50 918 364 | 17,2 % | 36,0 | 22,3 |
| | 15 % | 20 % | 2 746 | 35 144 552 | 11,9 % | 35,8 | 22,2 |
| | 20 % | 25 % | 2 391 | 28 540 031 | 9,6 % | 35,2 | 22,3 |
| | 25 % | 30 % | 1 839 | 20 749 208 | 7,0 % | 35,3 | 22,1 |
| | 30 % | 35 % | 1 486 | 16 331 369 | 5,5 % | 34,2 | 22,2 |
| | 35 % | 100 % | 5 312 | 41 799 661 | 14,1 % | 31,8 | 22,1 |
| | | | | | | | |
| Total | | | 25 235 | 296 448 553 | 100 % | | |

SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment



| | | |
|-----------------|------------|------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from | 25.01.2018 |
| | to | 26.02.2018 |
| | = | 32 days |



SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.a Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 15 |
| Monthly Period | Jan 2017 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

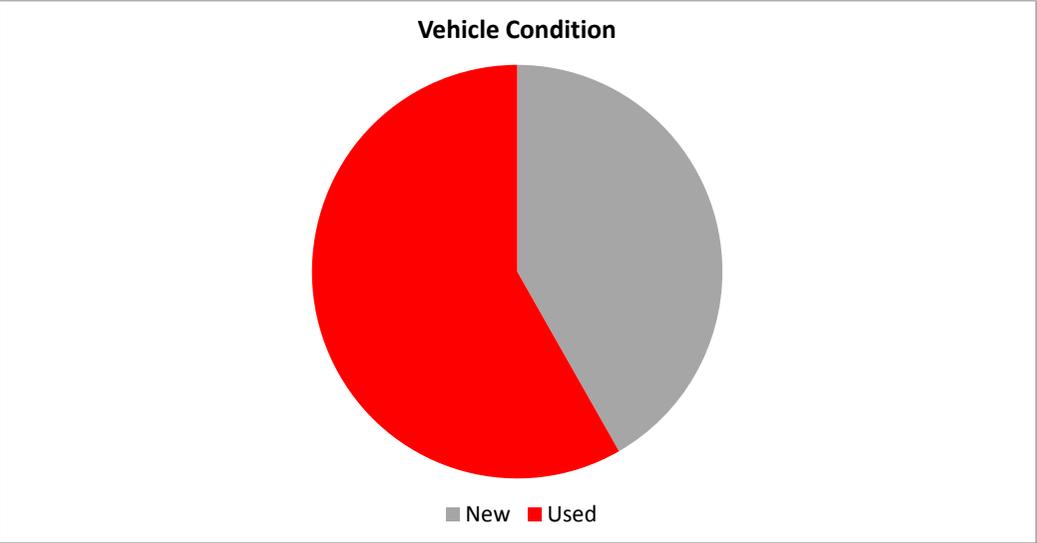
| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|--------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| New | | 7 604 | 123 732 080 | 41,7 % | 36,0 | 22,2 |
| Used | | 17 631 | 172 716 473 | 58,3 % | 35,2 | 22,1 |
| Total | | 25 235 | 296 448 553 | 100 % | | |

SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.b Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 15 |
| Monthly Period | Jan 2017 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |



SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.a Borrower Type



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 15 |
| Monthly Period | Jan 2017 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

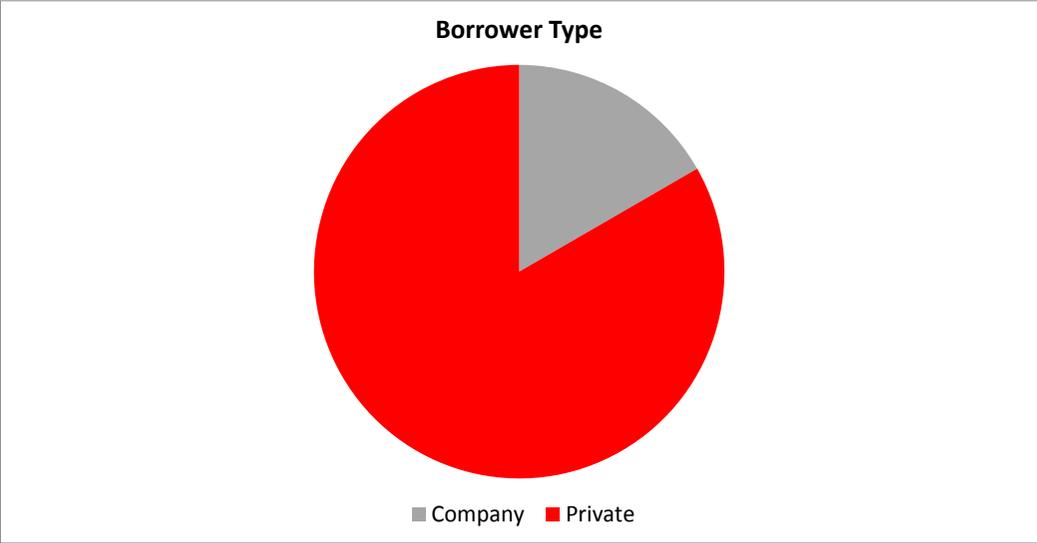
| TOTAL | | | | | | |
|---------------|---------------|--------|---------------------|--------|-----------------------|--------------|
| Borrower Type | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 3 157 | 49 508 061 | 16,7 % | 33,19 | 22,38 |
| | Private | 22 078 | 246 940 492 | 83,3 % | 36,02 | 22,11 |
| | | | | | | |
| | Total | 25 235 | 296 448 553 | 100 % | | |

SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.b Borrower Type



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 15 |
| Monthly Period | Jan 2017 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |



SCF Rahoituspalvelut II DAC
Monthly Investor Report

20.a Vehicle type



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

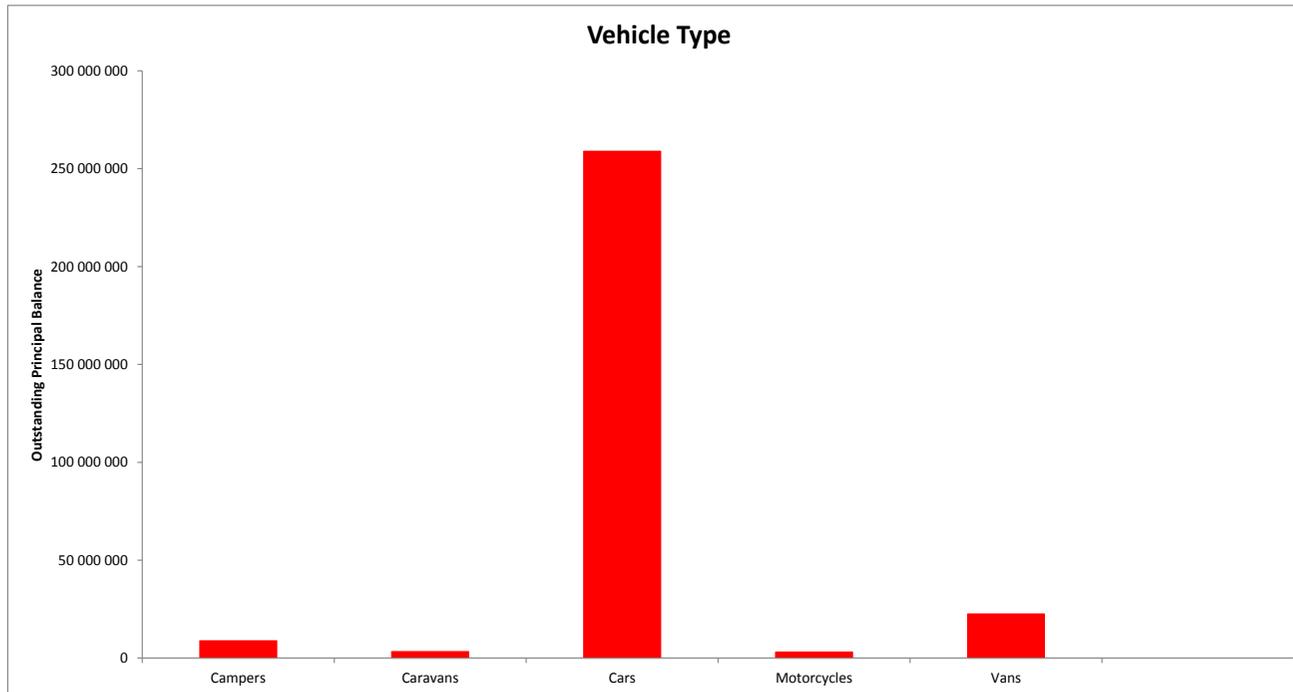
| TOTAL | | | | | | |
|--------------|-------------|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| | Campers | 425 | 8 839 415 | 2,98 % | 37,41 | 21,39 |
| | Caravans | 322 | 3 246 729 | 1,10 % | 37,46 | 20,93 |
| | Cars | 22 222 | 258 875 270 | 87,33 % | 35,62 | 22,18 |
| | Motorcycles | 432 | 3 001 413 | 1,01 % | 34,52 | 20,61 |
| | Vans | 1 834 | 22 485 726 | 7,59 % | 33,82 | 22,50 |
| | | | | | | |
| | | 25 235 | 296 448 553 | 100 % | | |

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.b Vehicle type



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

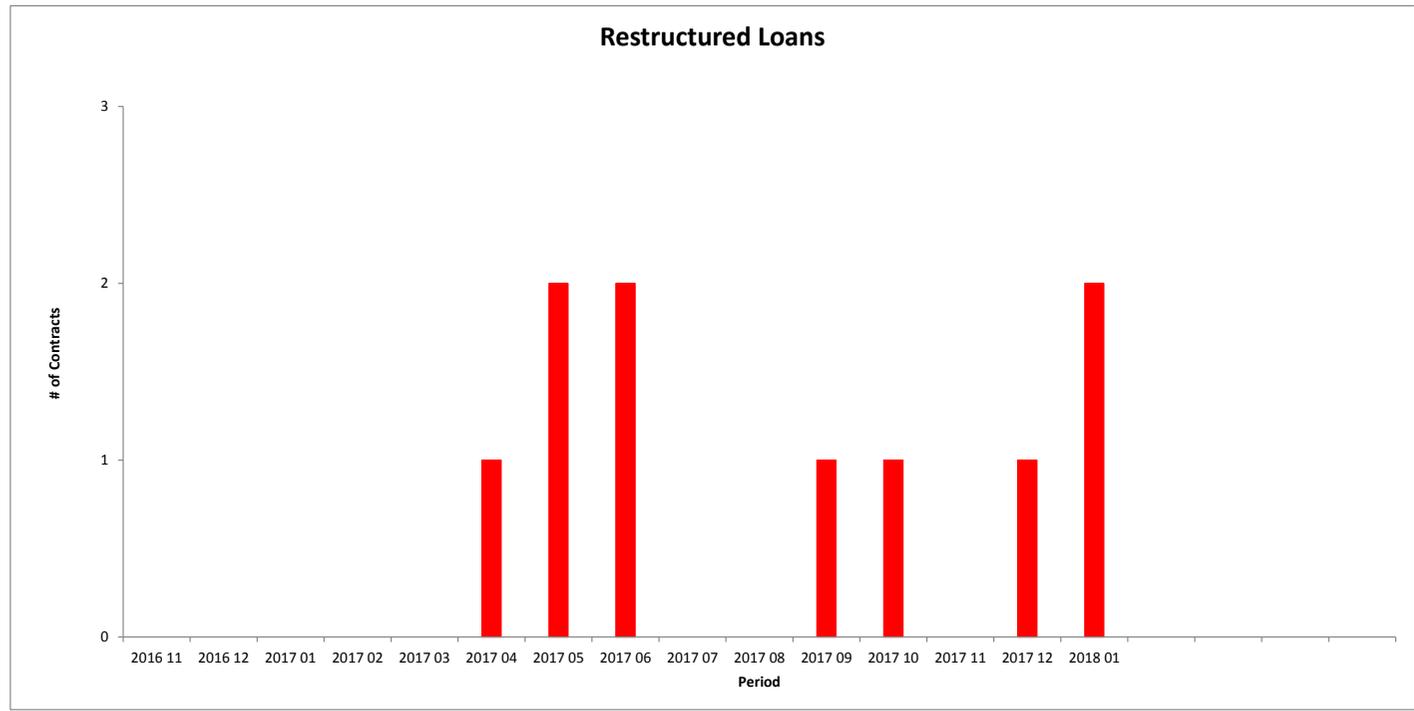


SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.b Restructured Loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.02.2018 | | | | |
| Payment date | 26.02.2018 | | | | |
| Period No | 15 | | | | |
| Monthly Period | Jan 2017 | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = 32 days |

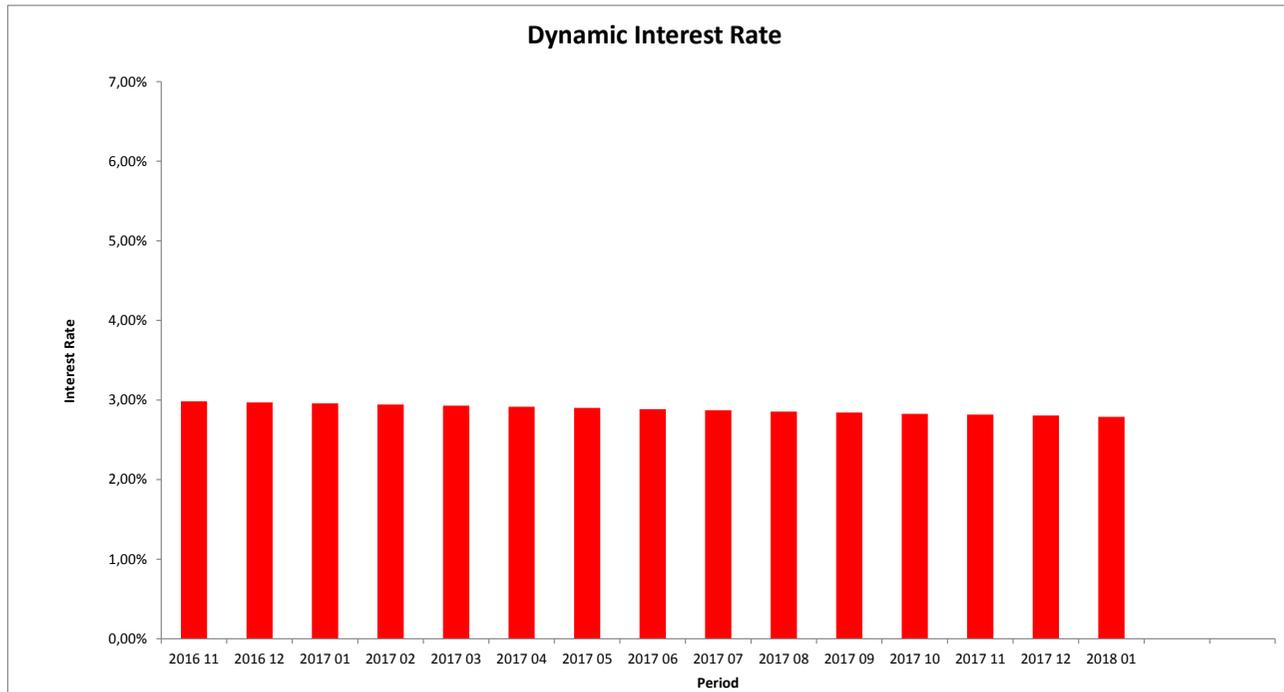


**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

22.b Dynamic Interest Rate



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.02.2018 | | | | |
| Payment date | 26.02.2018 | | | | |
| Period No | 15 | | | | |
| Monthly Period | Jan 2017 | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = 32 days |



SCF Rahoituspalvelut II DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



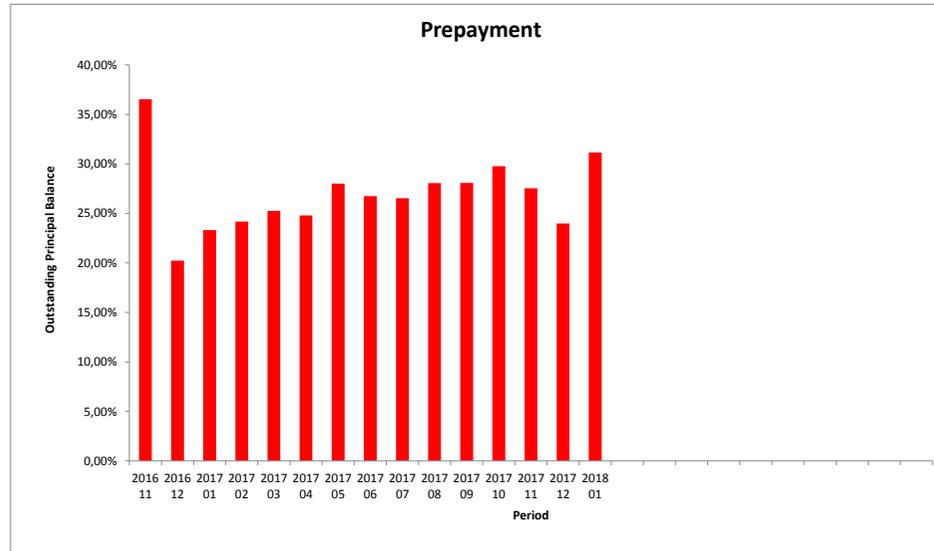
| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 28.02.2018 | | | | | |
| Payment date | 26.02.2018 | | | | | |
| Period No | 15 | | | | | |
| Monthly Period | from | Jan 2017 | to | 26.02.2018 | = | 32 days |
| Interest Period | | 25.01.2018 | | | | |

| 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 % | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

23.b Dynamic Pre-Payments



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 28.02.2018 | | | | |
| Payment date | 26.02.2018 | | | | |
| Period No | 15 | | | | |
| Monthly Period | Jan 2017 | | | | |
| Interest Period | from | 25.01.2018 | to | 26.02.2018 | = 32 days |



SCF Rahoituspalvelut II DAC
Monthly Investor Report

24. Delinquency



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 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 | 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 | 27 790 475 | 154 | 2 345 535 | 36 | 531 650 | | | | |
| 2017 | 1 | 525 396 333 | 34 015 | 491 902 892 | 2 035 | 29 624 753 | 196 | 2 966 337 | 31 | 403 292 | 29 624 753 | 196 | 2 966 337 | 31 | 403 292 | 9 | 133 283 | | |
| | 2 | 504 347 052 | 33 002 | 468 537 921 | 2 155 | 32 200 182 | 175 | 2 515 769 | 37 | 609 675 | 32 200 182 | 175 | 2 515 769 | 37 | 609 675 | 13 | 283 908 | 4 | 72 760 |
| | 3 | 481 919 092 | 32 488 | 453 472 330 | 1 671 | 24 877 048 | 177 | 2 373 641 | 45 | 606 243 | 24 877 048 | 177 | 2 373 641 | 45 | 606 243 | 6 | 51 631 | 8 | 185 798 |
| | 4 | 461 858 230 | 31 215 | 428 524 204 | 1 999 | 28 538 287 | 228 | 3 449 368 | 53 | 725 906 | 28 538 287 | 228 | 3 449 368 | 53 | 725 906 | 12 | 216 300 | 4 | 43 076 |
| | 5 | 439 904 054 | 30 209 | 407 230 626 | 2 061 | 28 828 006 | 195 | 2 600 242 | 38 | 513 986 | 28 828 006 | 195 | 2 600 242 | 38 | 513 986 | 20 | 295 057 | 14 | 284 504 |
| | 6 | 419 740 450 | 29 596 | 391 955 609 | 1 715 | 23 602 309 | 219 | 3 265 506 | 48 | 461 928 | 23 602 309 | 219 | 3 265 506 | 48 | 461 928 | 17 | 217 453 | 10 | 144 753 |
| | 7 | 400 842 082 | 28 319 | 368 320 058 | 2 052 | 28 053 819 | 211 | 3 119 310 | 58 | 890 050 | 28 053 819 | 211 | 3 119 310 | 58 | 890 050 | 24 | 262 421 | 12 | 152 231 |
| | 8 | 381 488 761 | 27 701 | 353 395 978 | 1 740 | 24 496 715 | 186 | 2 449 904 | 41 | 571 620 | 24 496 715 | 186 | 2 449 904 | 41 | 571 620 | 24 | 347 453 | 11 | 143 582 |
| | 9 | 363 414 216 | 26 904 | 338 241 952 | 1 558 | 20 999 646 | 209 | 2 738 253 | 61 | 896 518 | 20 999 646 | 209 | 2 738 253 | 61 | 896 518 | 20 | 362 889 | 11 | 147 959 |
| | 10 | 344 817 496 | 25 744 | 317 968 829 | 1 735 | 22 648 076 | 199 | 2 646 668 | 66 | 883 606 | 22 648 076 | 199 | 2 646 668 | 66 | 883 606 | 29 | 372 404 | 12 | 205 405 |
| | 11 | 328 195 863 | 25 101 | 304 803 459 | 1 559 | 19 836 919 | 171 | 2 183 769 | 60 | 655 941 | 19 836 919 | 171 | 2 183 769 | 60 | 655 941 | 24 | 331 690 | 23 | 291 715 |
| | 12 | 313 521 280 | 24 310 | 289 602 065 | 1 537 | 19 482 029 | 215 | 2 967 035 | 61 | 777 496 | 19 482 029 | 215 | 2 967 035 | 61 | 777 496 | 25 | 306 595 | 16 | 206 373 |
| 2018 | 1 | 296 448 553 | 23 353 | 273 136 294 | 1 605 | 19 663 098 | 173 | 2 190 869 | 57 | 793 890 | 19 663 098 | 173 | 2 190 869 | 57 | 793 890 | 14 | 207 494 | 9 | 134 380 |
| | 2 | | | | | | | | | | | | | | | | | | |
| | 3 | | | | | | | | | | | | | | | | | | |
| | 4 | | | | | | | | | | | | | | | | | | |
| | 5 | | | | | | | | | | | | | | | | | | |
| | 6 | | | | | | | | | | | | | | | | | | |
| | 7 | | | | | | | | | | | | | | | | | | |
| | 8 | | | | | | | | | | | | | | | | | | |
| | 9 | | | | | | | | | | | | | | | | | | |
| | 10 | | | | | | | | | | | | | | | | | | |
| | 11 | | | | | | | | | | | | | | | | | | |
| | 12 | | | | | | | | | | | | | | | | | | |

SCF Rahoituspalvelut II DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | from | Jan 2017 |
| Interest Period | from | 25.01.2018 to 26.02.2018 = 32 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 | | | | | | | | | | | | |
| 2017 1 | 387 612 | 29 | | | | 2 149 | 2 815 | 11 727 | 1 112 | 3 927 | 10 615 | 960 | 4 887 | 9 655 | 960 | 5 847 | 8 695 |
| 2017 2 | 925 325 | 54 | | | | 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 3 | 642 838 | 50 | | | | | | | 350 904 | 350 904 | 574 421 | 305 235 | 656 139 | 269 186 | 23 732 | 679 872 | 245 454 |
| 2017 4 | 673 040 | 46 | | | | | | | | | | 281 267 | 281 267 | 361 571 | 90 874 | 372 141 | 270 697 |
| 2018 1 | 250 112 | 26 | | | | | | | | | | | | | 371 510 | 371 510 | 301 529 |

| Default Quarter | Default Amount | Recovery Quarter No Of Loans | 2018 Q1 | | |
|-----------------|----------------|---------------------------------|------------|----------------|---------|
| | | | Recoveries | Cum.Recoveries | Loss |
| 2016 4 | 14 542 | 6 | 320 | 6 167 | 8 375 |
| 2017 1 | 387 612 | 29 | 2 437 | 212 845 | 174 766 |
| 2017 2 | 925 325 | 54 | 13 489 | 693 361 | 231 964 |
| 2017 3 | 642 838 | 50 | 16 586 | 388 727 | 254 111 |
| 2017 4 | 673 040 | 46 | 163 818 | 535 328 | 137 711 |
| 2018 1 | 250 112 | 26 | 27 630 | 27 630 | 222 482 |

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26. Priority of Payments



| | |
|-----------------|---|
| Reporting Date | 28.02.2018 |
| Payment date | 26.02.2018 |
| Period No | 15 |
| Monthly Period | Jan 2017 |
| Interest Period | from 25.01.2018 to 26.02.2018 = 32 days |

Purchaser Priority of Payments

| | | | |
|---|---|---------------|-----|
| Purchaser Available Distribution Amount | + | 18 177 922,55 | EUR |
| Senior Expenses | - | 36 514,94 | EUR |
| Servicing Fee | - | 127 637,57 | EUR |
| Servicer Advance Reserve Fund Replenishment | - | - | EUR |
| Interest on Loan to Issuer | - | 941 043,28 | EUR |
| Principal on Loan to Issuer | - | 17 072 726,76 | EUR |
| | | - | |

Issuer Priority of Payments

| | | | |
|--|---|---------------|-----|
| Issuer Available Distribution Amount | + | 20 955 136,35 | EUR |
| Senior Expenses | - | 24 407,68 | EUR |
| Interest Class A | - | 29 079,00 | EUR |
| Interest Class B | - | 3 799,00 | EUR |
| Credit the Reserve Account up to the required Liquidity Reserve Amount | - | 2 770 212,80 | 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 | - | 17 072 726,76 | 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 | - | 50 163,33 | EUR |
| Interest Issuer Subordinated Loan | - | 469,31 | EUR |
| Principal Issuer Subordinated Loan | - | 146 745,83 | EUR |
| Payment to Purchaser | - | 707 724,32 | EUR |

Purchaser Priority of Payments: Second Pass

| | | | |
|--|---|------------|-----|
| Available Distribution Amount | + | 707 724,32 | EUR |
| Interest on Purchaser Subordinated Loan (SAF) | - | 16,09 | EUR |
| Principal on Purchaser Subordinated Loan (SAF) | - | - | EUR |
| Payment of residual funds to Seller | = | 707 708,23 | EUR |

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27. Transaction Costs



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from 25.01.2018 | to 26.02.2018 = 32 days |

| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D | Class E | Class F |
|--|----------|--------------|------------|-----------|------------|------------|------------|--------------|
| Senior Expenses | EUR | 36 514,94 | | | | | | |
| Interest accrued for the Period | EUR | 168 036,00 | 29 079,00 | 3 799,00 | 12 133,00 | 12 200,00 | 28 325,00 | 82 500,00 |
| Cumulative Interest accrued | EUR | 2 950 336,00 | 713 127,00 | 61 164,00 | 195 342,00 | 196 420,00 | 456 033,00 | 1 328 250,00 |
| Interest Payments | EUR | 168 036,00 | 29 079,00 | 3 799,00 | 12 133,00 | 12 200,00 | 28 325,00 | 82 500,00 |
| Cumulative Interest Payments | EUR | 2 950 336,00 | 713 127,00 | 61 164,00 | 195 342,00 | 196 420,00 | 456 033,00 | 1 328 250,00 |
| Interest accrued on Subordinated Loan for the Period | EUR | 469,31 | | | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 10 893,20 | | | | | | |
| Interest Payments on Subordinated Loan | EUR | 469,31 | | | | | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 10 893,20 | | | | | | |
| Unpaid Interest for the Period | EUR | - | | | | | | |
| Cumulative Unpaid Interest | EUR | - | | | | | | |

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28. Contact Details



| | | |
|-----------------|------------|------------|
| Reporting Date | 28.02.2018 | |
| Payment date | 26.02.2018 | |
| Period No | 15 | |
| Monthly Period | Jan 2017 | |
| Interest Period | from | 25.01.2018 |
| | to | 26.02.2018 |
| | = | 32 days |

Santander Consumer Bank AS

Financial Markets

| | | |
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