

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.07.2018	Following payment dates:	27.08.2018
Payment date	25.07.2018		25.09.2018
Period No	20		
Monthly Period	June 18		
Interest Period	from 25.06.2018	to 25.07.2018	= 30 days
Cut-Off date	30.06.2018		

Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution	2
3 Reserve Accounts	3
4 Performance Data	4
5 Outstanding Notes	5
6 Counterparty Ratings, Trigger Levels and Consequences	6
7 a Original Principal Balance	7
7 b Original PB (Graph)	8
8 a Outstanding principal Balance	9
8 b Outstanding PB (Graph)	10
9 a Geographical Distribution	11
9 b Geographical (Graph)	12
10 a Interest Rate	13
10 b Interest Rate (Graph)	14
11 a Remaining Terms	15
11 b Remaining Terms (Graph)	16
12 a Seasoning	17
12 b Seasoning (Graph)	18
13 a Balloon loans as % of other loans	19
13 b Balloon loans as % of other loans (Graph)	20
14 a Loans per borrower	21
14 b Loans per borrower (Graph)	22
15 a Amortization Profile	23
15 b Amortization Profile (Graph)	24
16 a Payment Holidays	25
16 b Payment Holidays (Graph)	26
17 a Downpayment	27
17 b Downpayment (Graph)	28
18 a Vehicle Condition	29
18 b Vehicle Condition (Graph)	30
19 a Borrower Type	31
19 b Borrower Type (Graph)	32
20 a Vehicle Type	33
20 b Vehicle Type (Graph)	34
21 a Restructured Loans	35
21 b Restructured Loans (Graph)	36
22 Dynamic Interest Rate	37
23 Dynamic Pre-Payment	38
24 Dynamic Delinquency	39
25 Defaults, Recoveries and Losses by Quarter of Default	40
26 Priority of Payments Pre-Enforcement	41
27 Transaction Costs	42
28 Contact Details	43

SCF Rahoituspalvelut II DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	20	
Monthly Period	June 18	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	237 930 079,39 EUR
Scheduled Loan Principal Repayments	5 960 808,93 EUR
Prepayments	7 487 381,57 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	13 448 190,50 EUR
New Defaulted Auto Loans in Period	179 492,83 EUR
Closing Balance	224 302 396,06 EUR
Total revenue collections	
Revenue and fees received on loan balances	821 683,94 EUR
Recoveries on loans in default	187 772,36 EUR
Total Revenue Received in Period	1 009 456,30 EUR
# Loans	
At beginning of period	21 901 Loans
Paid in Full	787 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	21 Loans
At end of period	21 093 Loans

SCF Rahoituspalvelut II DAC
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	27.07.2018
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	14 453 699 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	14 453 699 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 335 597 EUR
b. Reserve Fund	2 161 573 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	16 497 170 EUR

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

3. Reserve Accounts



Reporting Date	27.07.2018
Payment date	25.07.2018
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Monthly Period	June 18
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Note Balance

Beginning of Period	237 930 079,39	EUR
End of Period	224 302 396,06	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 %	2 161 572,51	EUR
Cash Outflow		2 161 572,51	EUR
Cash Inflow		2 014 300,79	EUR
End of Period	0,8 %	2 014 300,79	EUR
Required Reserve Amount	0,8 %	2 014 300,79	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

SCF Rahoituspalvelut II DAC
Monthly Investor Report

4. Performance Data



Reporting Date	27.07.2018	
Payment date	25.07.2018	
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Monthly Period	June 18	
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Asset Balance

Beginning of Period	237 930 079,39	EUR
End of Period	224 302 396,06	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	206 304 112,20	91,98 %	19 530
1-29 days past due	14 423 878,84	6,43 %	1 249
Delinquent Receivables:			
30-59 days past due	2 306 681,26	1,03 %	215
60-89 days past due	451 426,43	0,20 %	42
90-119 days past due	415 719,24	0,19 %	27
120-149 days past due	175 565,87	0,08 %	16
150-179 days past due	225 012,22	0,10 %	14
Total Performing and Delinquent	224 302 396	100,00 %	21 093

	EUR	%	# loans
Volkswagen vehicles	36 261 512	16,17 %	3 787

Current Period Defaults	179 492,83		21
Cumulative Defaults	4 040 324,33		294
Current Period Recoveries	187 772,36		
Cumulative Recoveries	2 608 084,22		

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	224 302 396,06
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	224 302 396,06
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

SCF Rahoituspalvelut II DAC
Monthly Investor Report

5. Outstanding Notes



Reporting Date	27.07.2018		
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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		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	237 930 079,39	174 130 079,39	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	16 497 169,75						
Amortisation	13 627 683,33						
Redemption per Class	13 627 683,33	13 627 683,33	-	-	-	-	-
Redemption per Note		2 507,85	-	-	-	-	-
Class Principal Outstanding Closing Balance	224 302 396,06	160 502 396,06	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	71,56 %	12,17 %	4,06 %	2,72 %	4,59 %	4,90 %
Current Pool Factor		0,30	1,00	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		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	30						
Principal Outstanding per Note Beginning of Period		32 044,55	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 507,85	-	-	-	-	-
Principal Outstanding per Note End of Period		29 536,69	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		3,47	13,92	133,33	200,00	275,00	750,00
Interest Payment	34 796,68	18 864,09	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		3,47	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)		31,79 %	19,62 %	15,56 %	12,84 %	8,25 %	3,35 %
Current CE (excl. Excess Spread)		29,34 %	17,17 %	13,11 %	10,39 %	5,80 %	0,90 %

SCF Rahoituspalvelut II DAC
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



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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		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



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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	

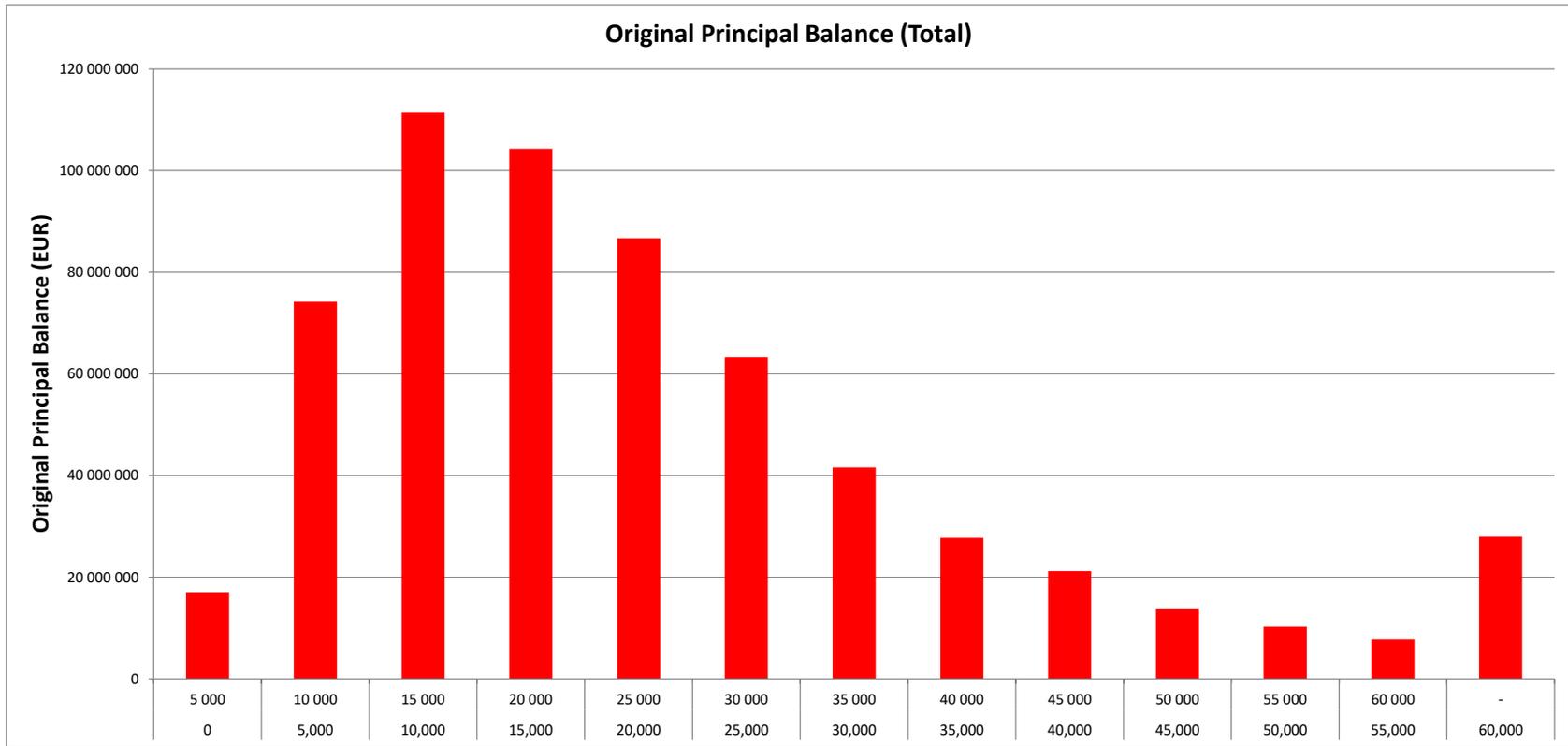
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Monthly Investor Report**

7.b Original Principal Balance Graph

Reporting Date	27.07.2018	
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Original Principal Balance (Total)



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

8.a Outstanding Principal Balance



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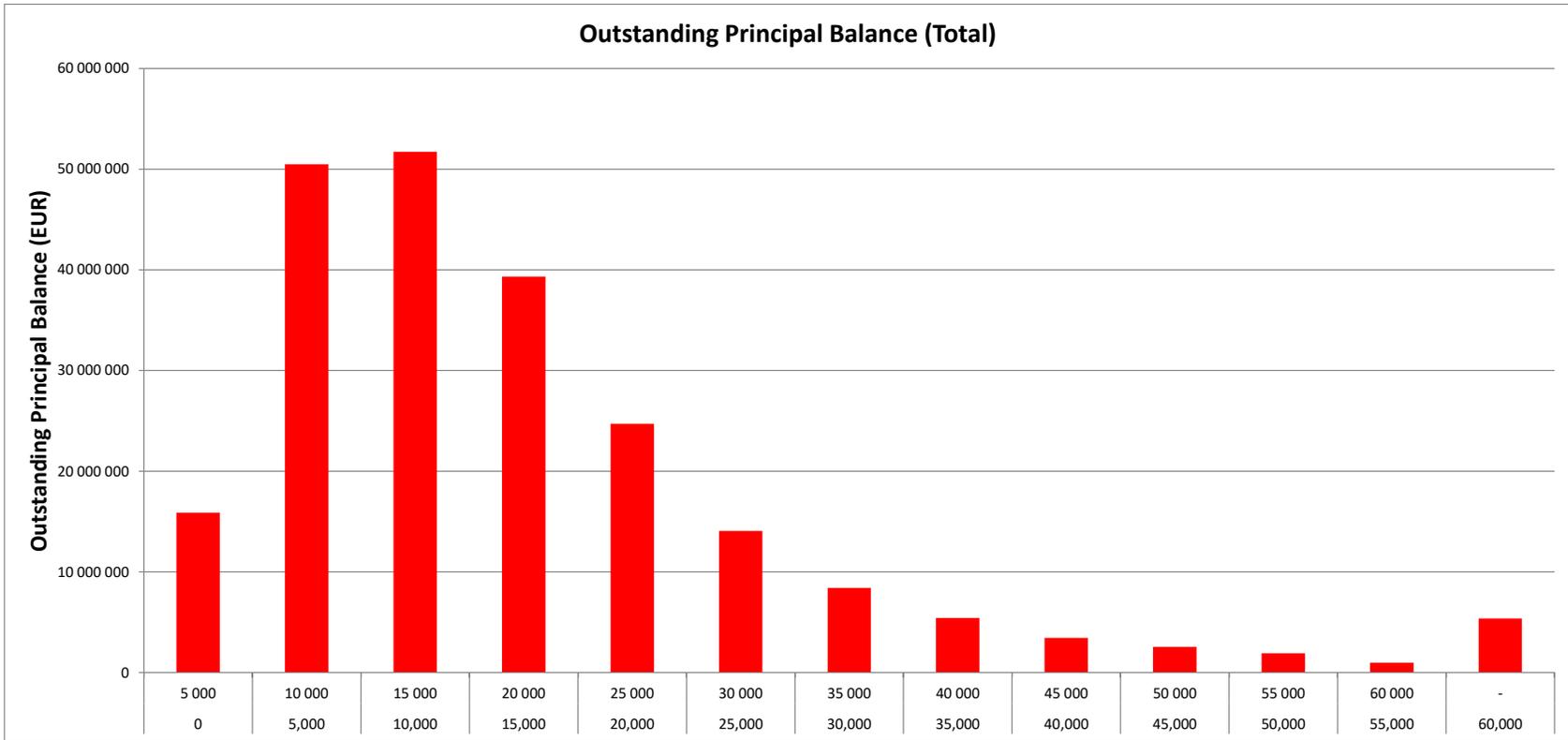
Average amount - all: 10 634

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 484	15 876 835	7,1 %	20,3	28,3
	5 000	10 000	6 809	50 483 717	22,5 %	30,1	27,4
	10 000	15 000	4 221	51 726 765	23,1 %	32,1	27,1
	15 000	20 000	2 285	39 324 457	17,5 %	32,5	26,8
	20 000	25 000	1 112	24 712 964	11,0 %	33,1	26,5
	25 000	30 000	518	14 065 660	6,3 %	33,3	26,5
	30 000	35 000	261	8 411 994	3,8 %	32,7	26,5
	35 000	40 000	145	5 432 586	2,4 %	32,6	26,7
	40 000	45 000	81	3 435 700	1,5 %	33,8	25,8
	45 000	50 000	54	2 551 000	1,1 %	32,1	26,9
	50 000	55 000	37	1 923 998	0,9 %	32,1	27,6
	55 000	60 000	17	978 278	0,4 %	34,0	26,4
	60 000	-	69	5 378 442	2,4 %	33,3	26,6
	Total		21 093	224 302 396	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

8.b Outstanding Principal Balance Graph

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**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

9.a Geographical Distribution



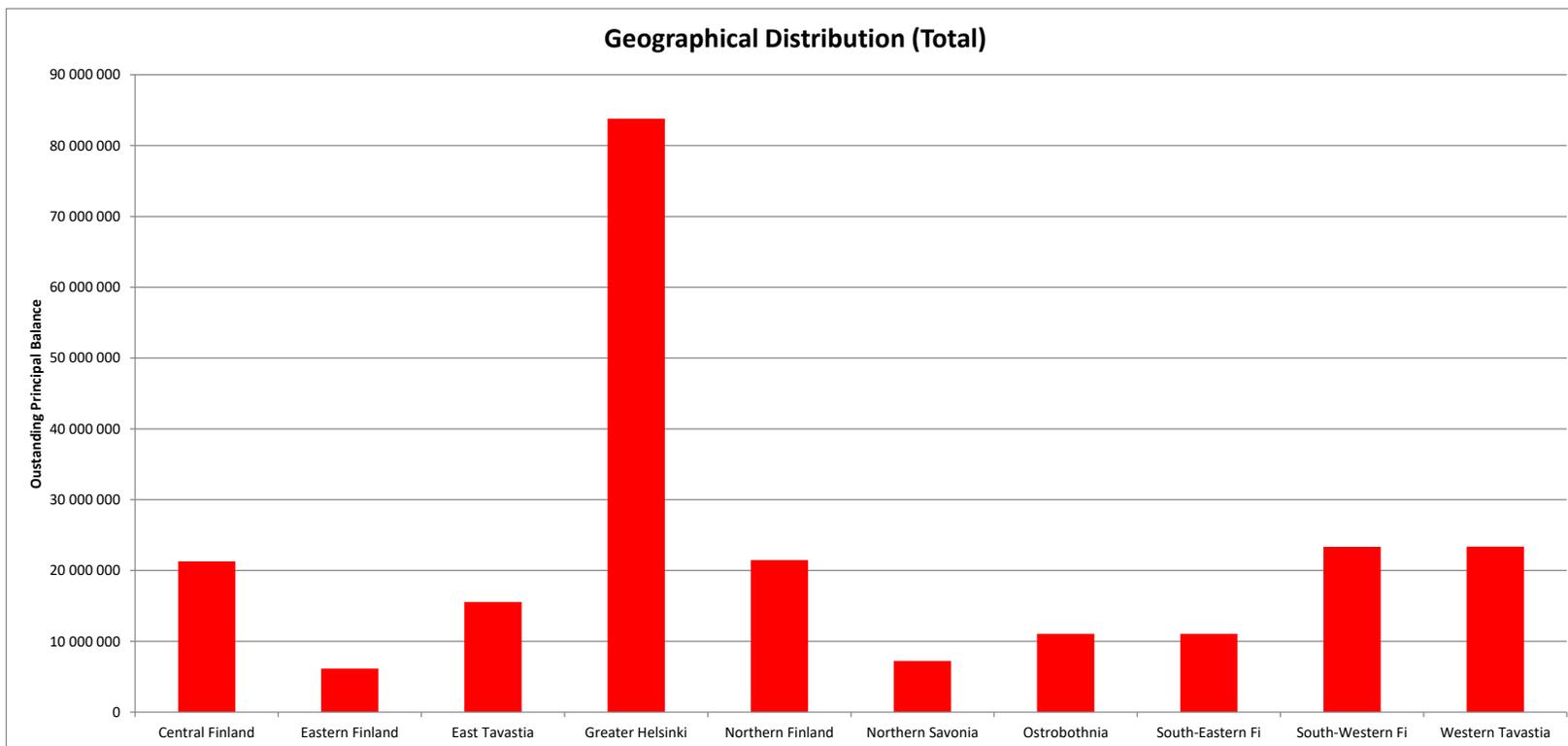
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Monthly Period	June 18	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mal	WA seasoning	
Central Finland	2 089	21 286 851	9,49 %	31,1		27,1
Eastern Finland	660	6 152 593	2,74 %	31,0		26,8
East Tavastia	1 537	15 572 735	6,94 %	31,3		26,8
Greater Helsinki	7 357	83 788 397	37,36 %	31,3		27,0
Northern Finland	2 007	21 468 113	9,57 %	31,5		26,9
Northern Savonia	729	7 221 932	3,22 %	30,2		27,0
Ostrobothnia	1 177	11 054 866	4,93 %	30,1		27,5
South-Eastern Fi	1 082	11 059 261	4,93 %	30,6		27,8
South-Western Fi	2 284	23 336 662	10,40 %	31,1		27,2
Western Tavastia	2 171	23 360 986	10,41 %	31,8		26,6
Total	21 093	224 302 396	100 %			

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

9.b Geographical Distribution Graph

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	to	25.07.2018
	=	30 days

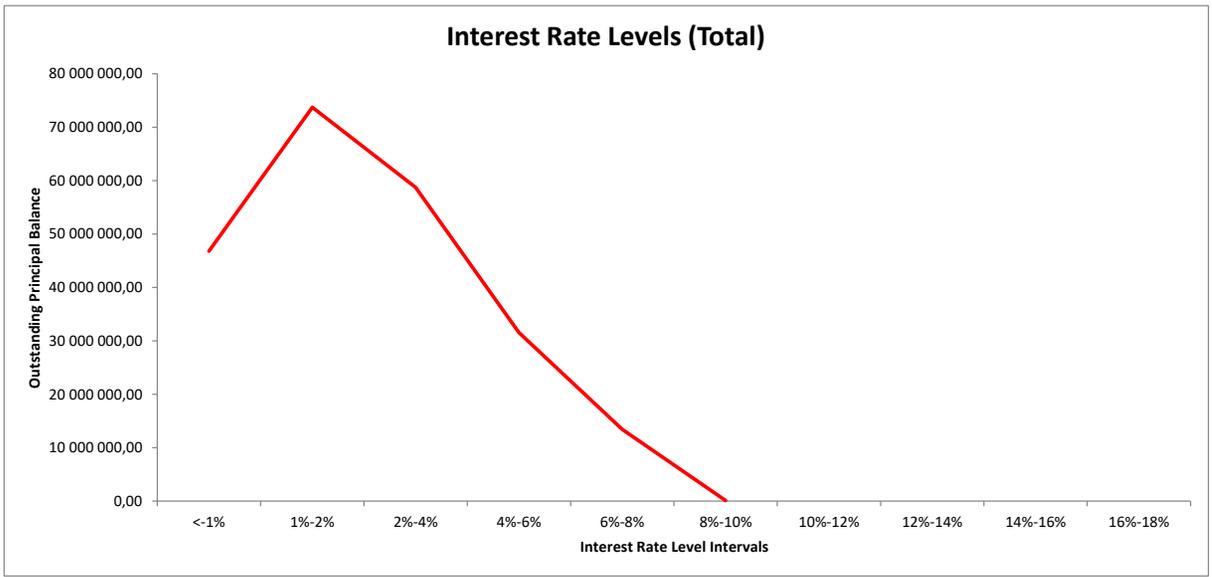


SCF Rahoituspalvelut II DAC
Monthly Investor Report

10.b Interest Rate



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SCF Rahoituspalvelut II DAC
Monthly Investor Report

11.a Remaining Terms



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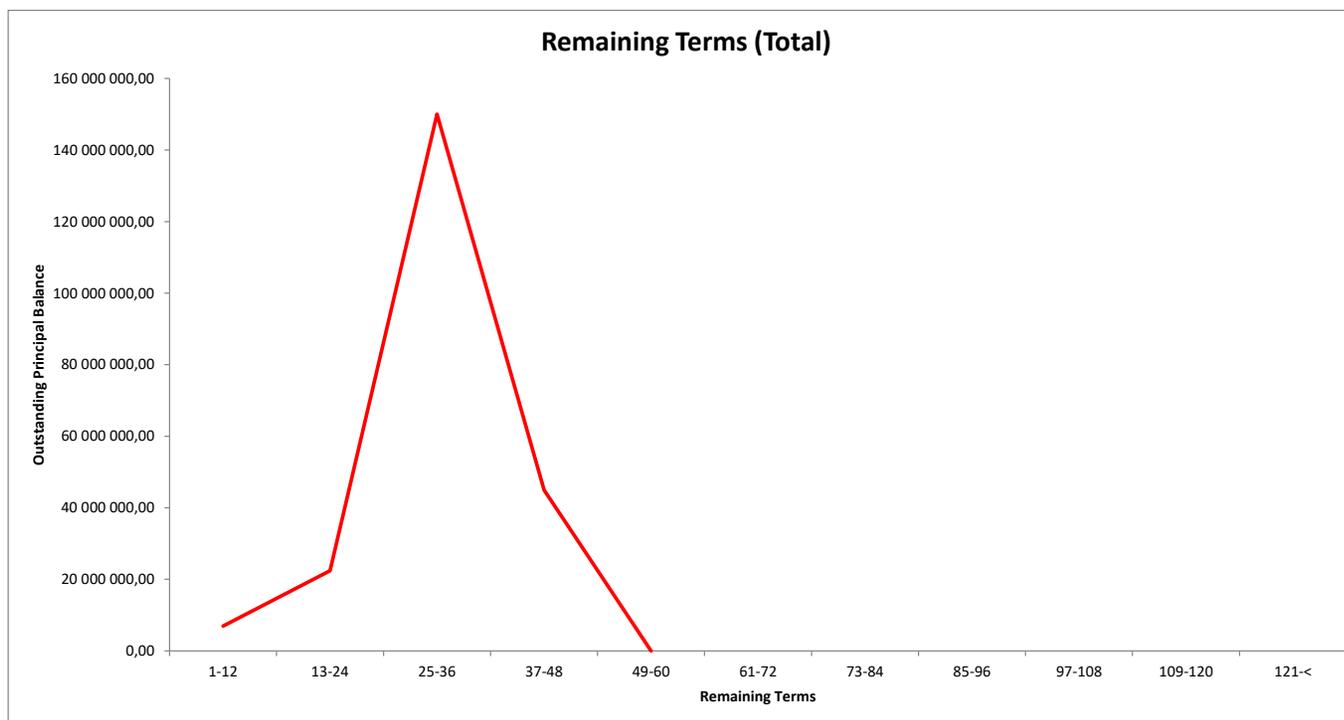
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	15	11 621	0,01 %	0,0	48,1
1		12	2 436	6 927 823	3,09 %	8,7	28,2
13		24	3 460	22 408 307	9,99 %	19,7	30,4
25		36	11 999	150 008 946	66,88 %	32,0	27,7
37		48	3 182	44 931 291	20,03 %	37,7	22,8
49		60	1	14 407	0,01 %	58,0	25,0
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		21 093		224 302 396	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

11.b Remaining Terms



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	to	25.07.2018
	=	30 days

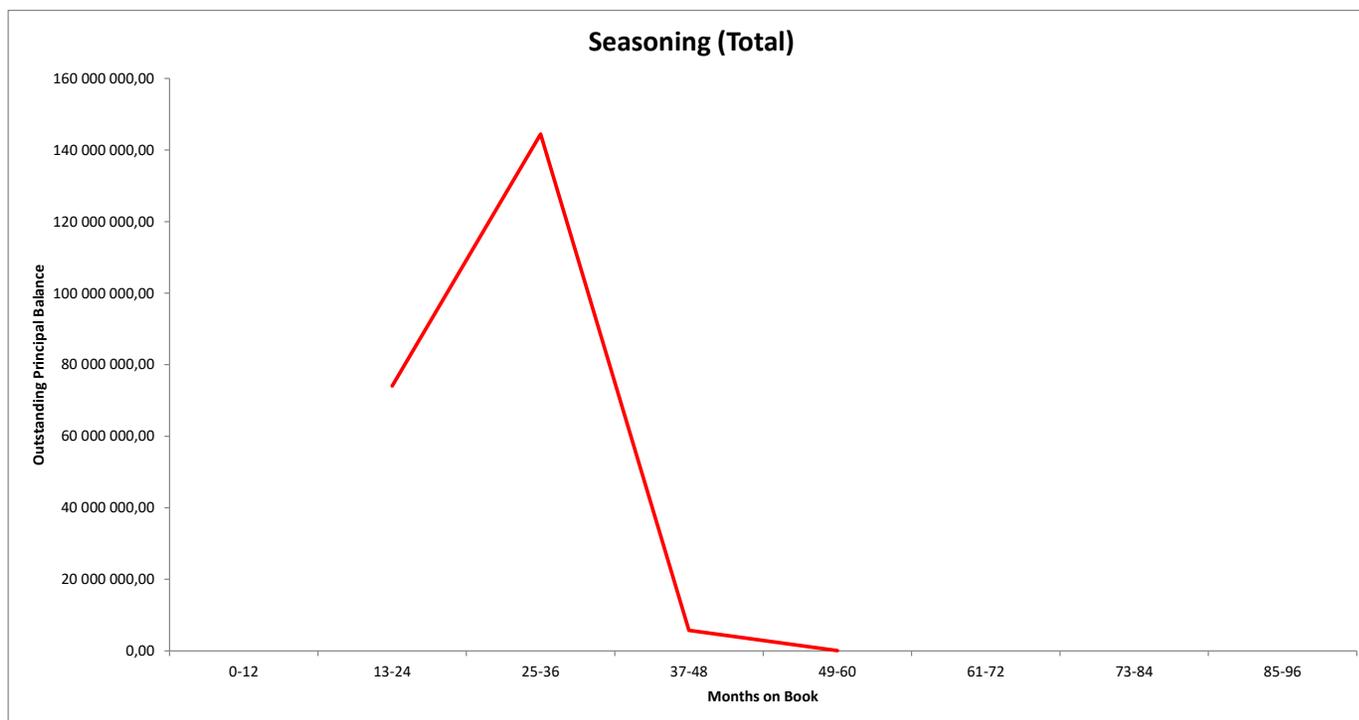


**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

12.b Seasoning



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	=	30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

13.a Balloon loans



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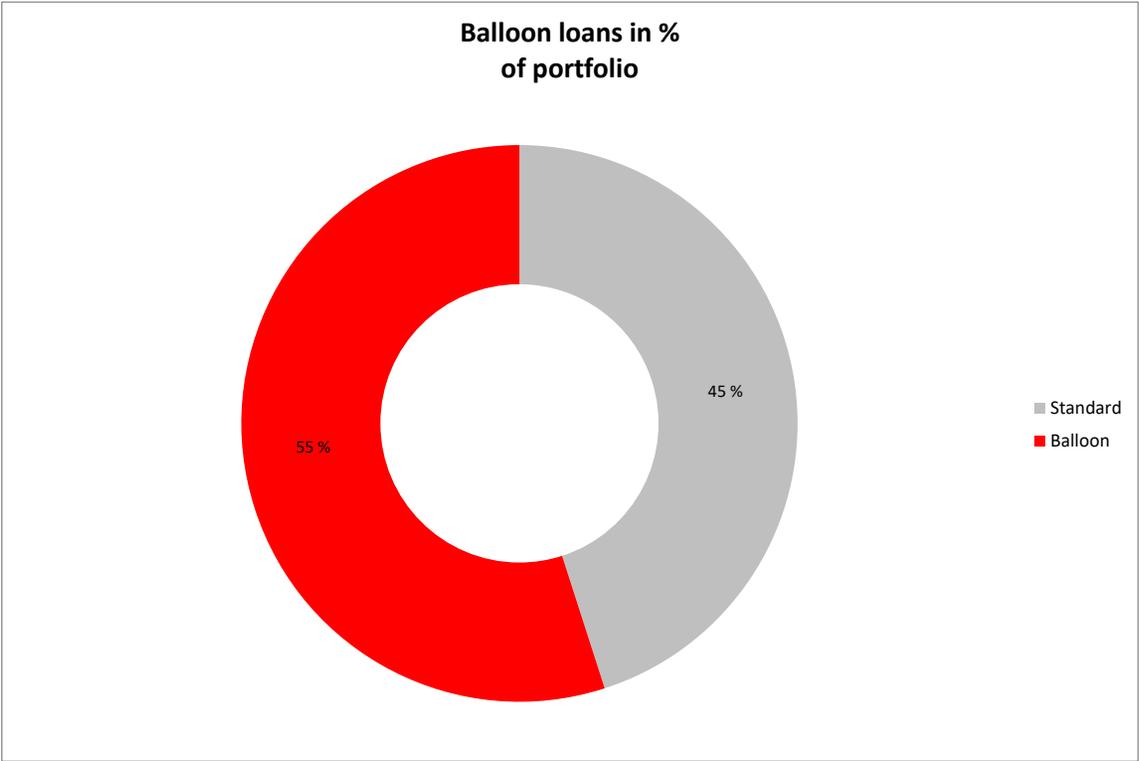
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	13 944		101 031 901	45,04 %	2 366	0,00 %	29,6	26,9
Balloon	7 149		123 270 495	54,96 %	51 297 864	41,61 %	32,5	27,1
Total	21 093		224 302 396	100 %	51 300 230	22,87 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.b Balloon loans



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	20	
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Interest Period	from	25.06.2018
	to	25.07.2018
	=	30 days

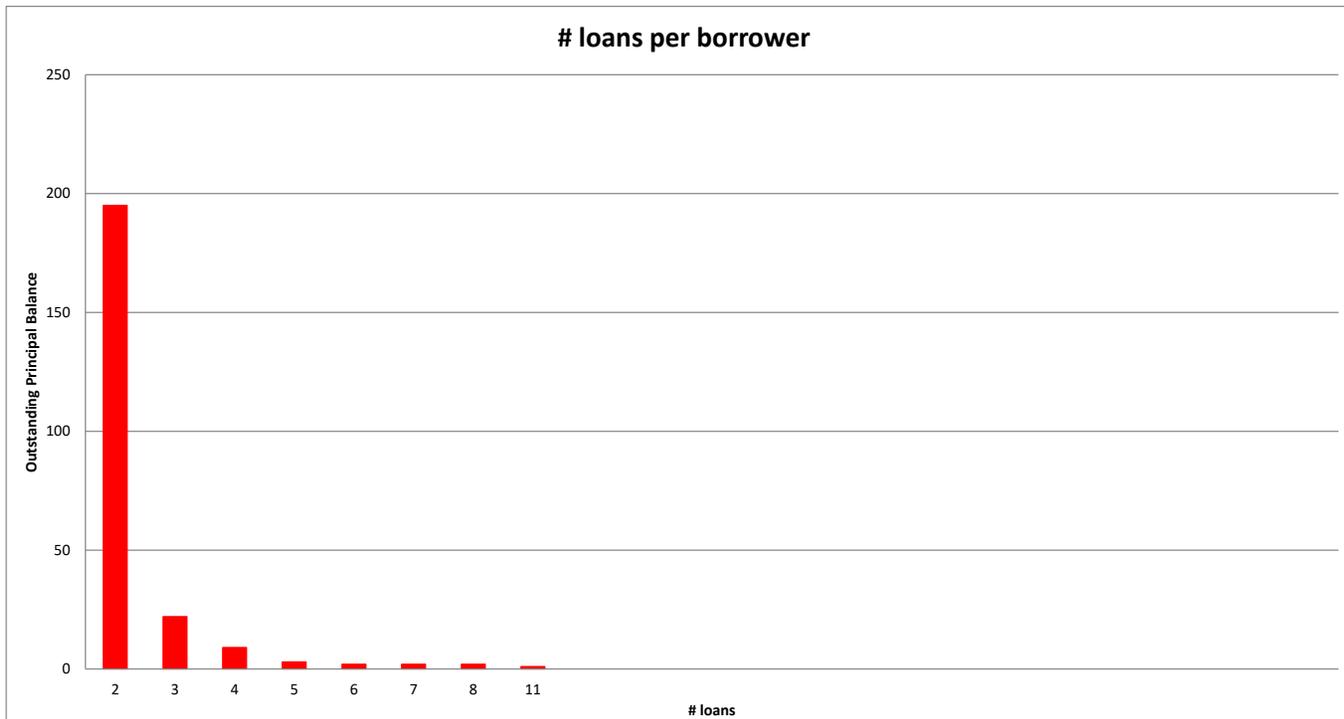


**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

14.b # loans per borrower



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	20	
Monthly Period	June 18	
Interest Period	from	25.06.2018
	to	25.07.2018
	=	30 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

15.a Amortization Profile



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	20	
Monthly Period	June 18	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	224 302 396	218 115 595	6 186 801	507 144	2,75 %	97,24 %
2	218 115 595	212 015 201	6 100 394	492 180	2,74 %	94,52 %
3	212 015 201	205 965 893	6 049 308	477 223	2,73 %	91,83 %
4	205 965 893	199 928 742	6 037 151	462 471	2,73 %	89,13 %
5	199 928 742	193 963 460	5 965 281	447 741	2,72 %	86,47 %
6	193 963 460	188 028 975	5 934 486	433 155	2,71 %	83,83 %
7	188 028 975	182 096 908	5 932 067	418 691	2,71 %	81,18 %
8	182 096 908	176 154 198	5 942 710	404 271	2,70 %	78,53 %
9	176 154 198	170 188 079	5 966 118	389 937	2,69 %	75,87 %
10	170 188 079	164 400 006	5 788 073	375 575	2,68 %	73,29 %
11	164 400 006	158 686 641	5 713 365	361 508	2,67 %	70,75 %
12	158 686 641	153 043 372	5 643 269	347 697	2,66 %	68,23 %
13	153 043 372	147 467 376	5 575 996	334 004	2,65 %	65,74 %
14	147 467 376	141 942 697	5 524 679	320 522	2,64 %	63,28 %
15	141 942 697	136 453 870	5 488 827	307 148	2,63 %	60,83 %
16	136 453 870	131 050 185	5 403 685	293 851	2,62 %	58,43 %
17	131 050 185	125 630 901	5 419 285	280 720	2,60 %	56,01 %
18	125 630 901	120 329 897	5 301 004	267 575	2,59 %	53,65 %
19	120 329 897	114 970 017	5 359 880	254 864	2,57 %	51,26 %
20	114 970 017	109 684 421	5 285 595	242 005	2,56 %	48,90 %

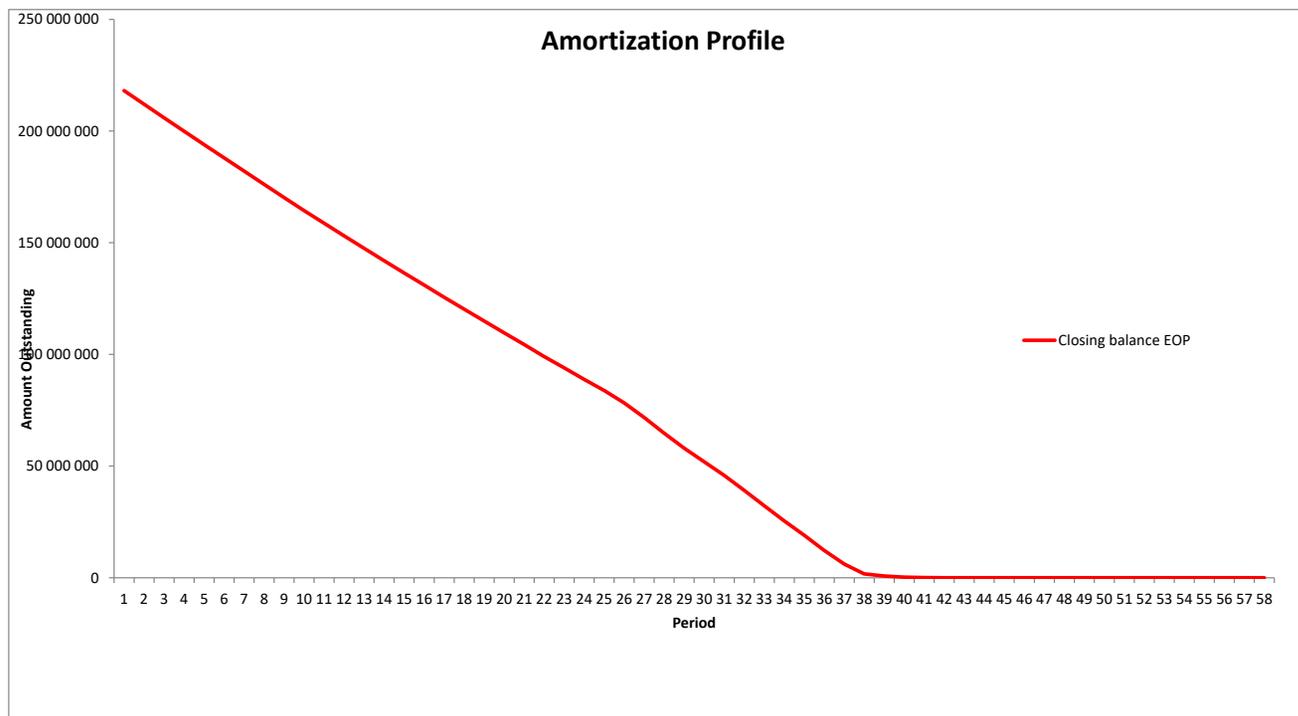
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	20	
Monthly Period	June 18	
Interest Period	from	25.06.2018
	to	25.07.2018
	=	30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	20				
Monthly Period	June 18				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days

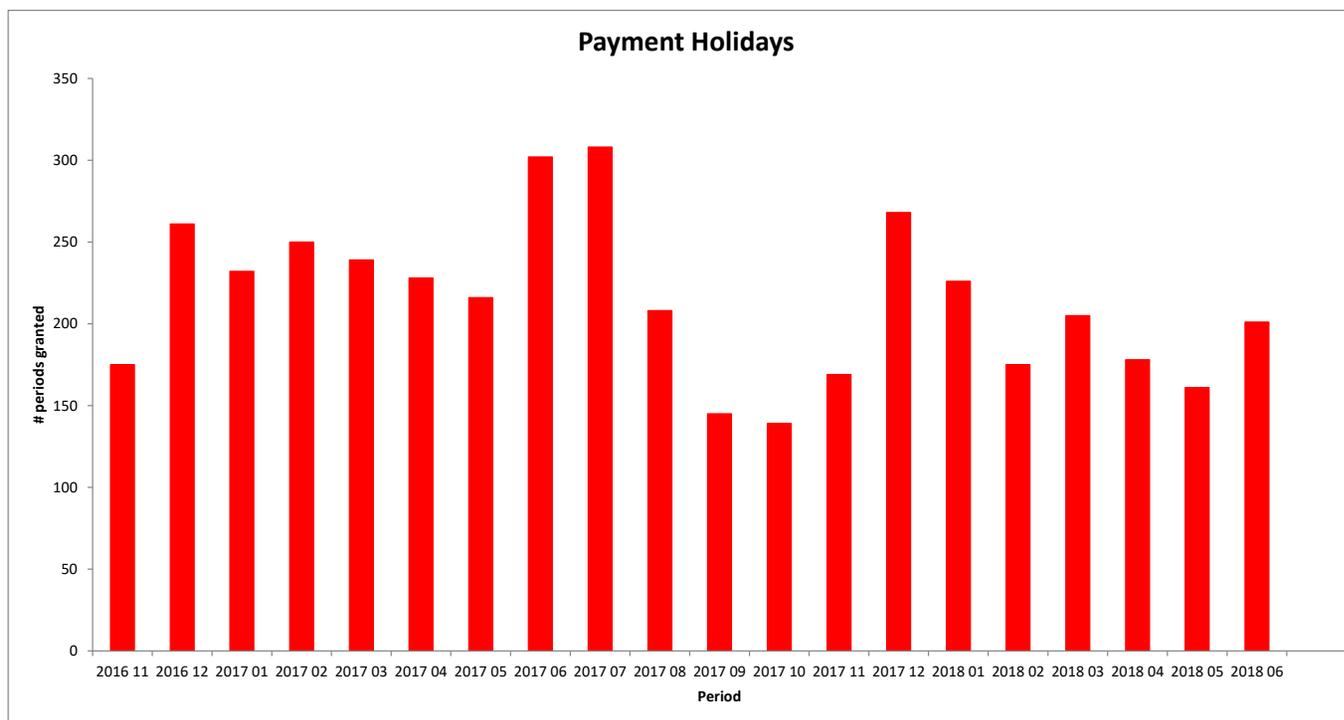
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	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	
2018 03	205	279	77 347	2 488 412	
2018 04	178	240	66 528	2 242 224	
2018 05	161	215	64 068	2 122 523	
2018 06	201	275	79 555	2 519 219	
Total:	4 286	5 688	1 639 004	62 320 615	

SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	20				
Monthly Period	June 18				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days

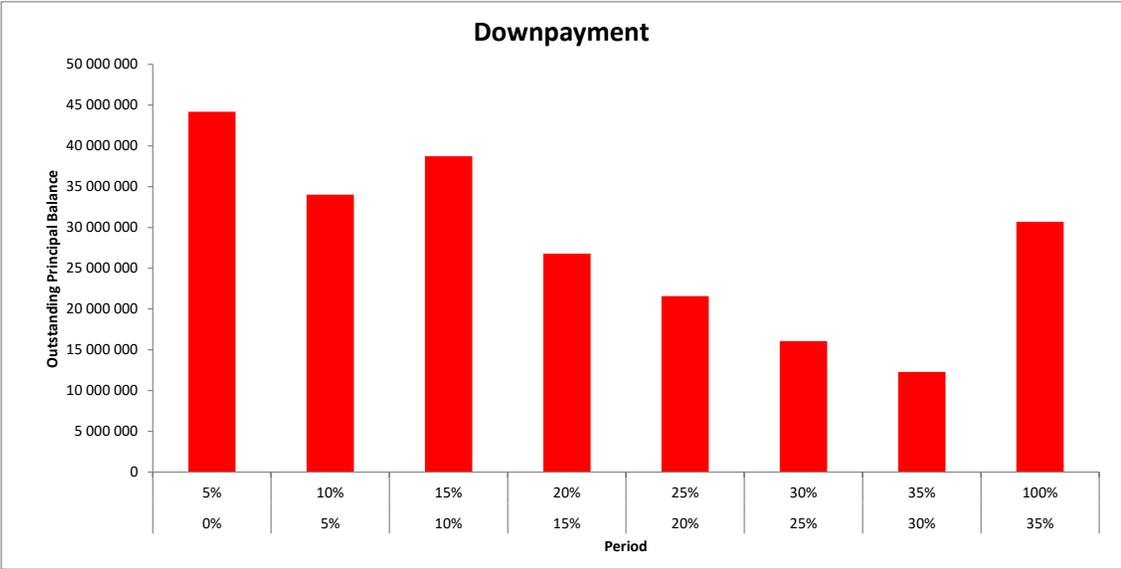


SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	20	
Monthly Period	June 18	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	20
Monthly Period	June 18
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

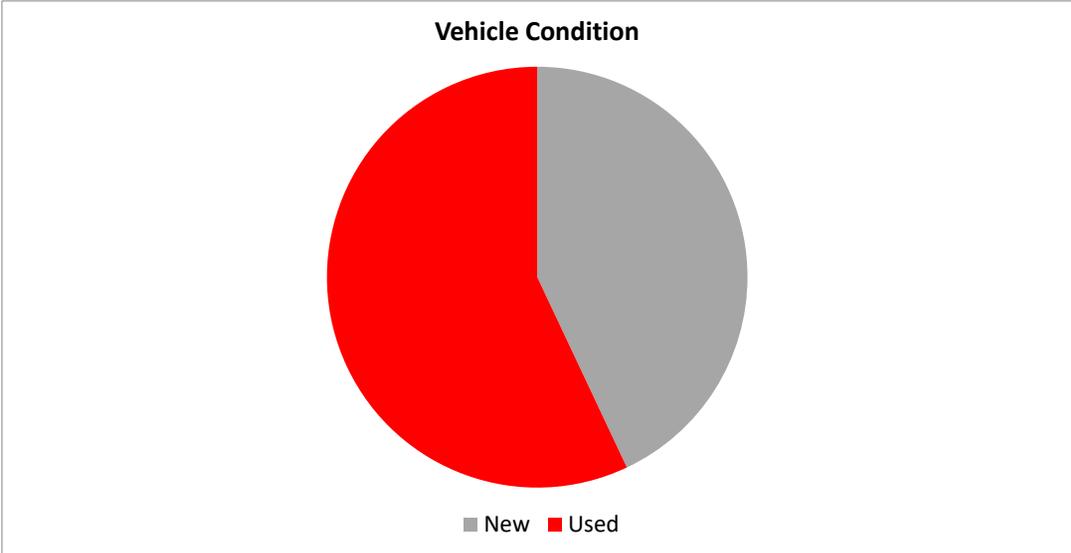
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 575	96 426 013	43,0 %	31,6	27,1
	Used	14 518	127 876 383	57,0 %	30,9	27,0
	Total	21 093	224 302 396	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.b Vehicle Condition



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	20
Monthly Period	June 18
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.a Borrower Type



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	20
Monthly Period	June 18
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

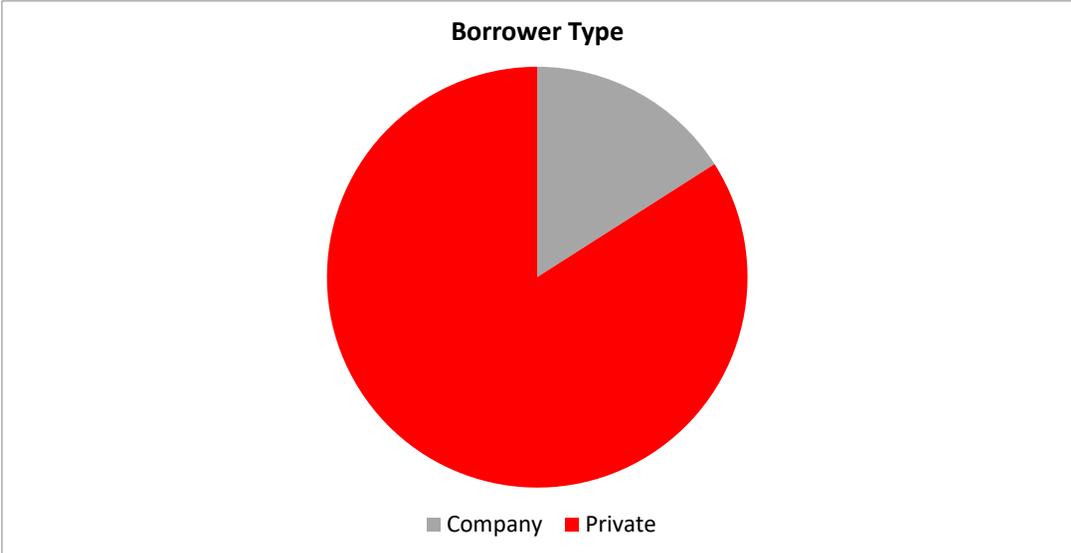
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 564	35 826 797	16,0 %	29,18	27,21
	Private	18 529	188 475 599	84,0 %	31,58	27,00
	Total	21 093	224 302 396	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	20
Monthly Period	June 18
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.a Vehicle type



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	20				
Monthly Period	June 18				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days

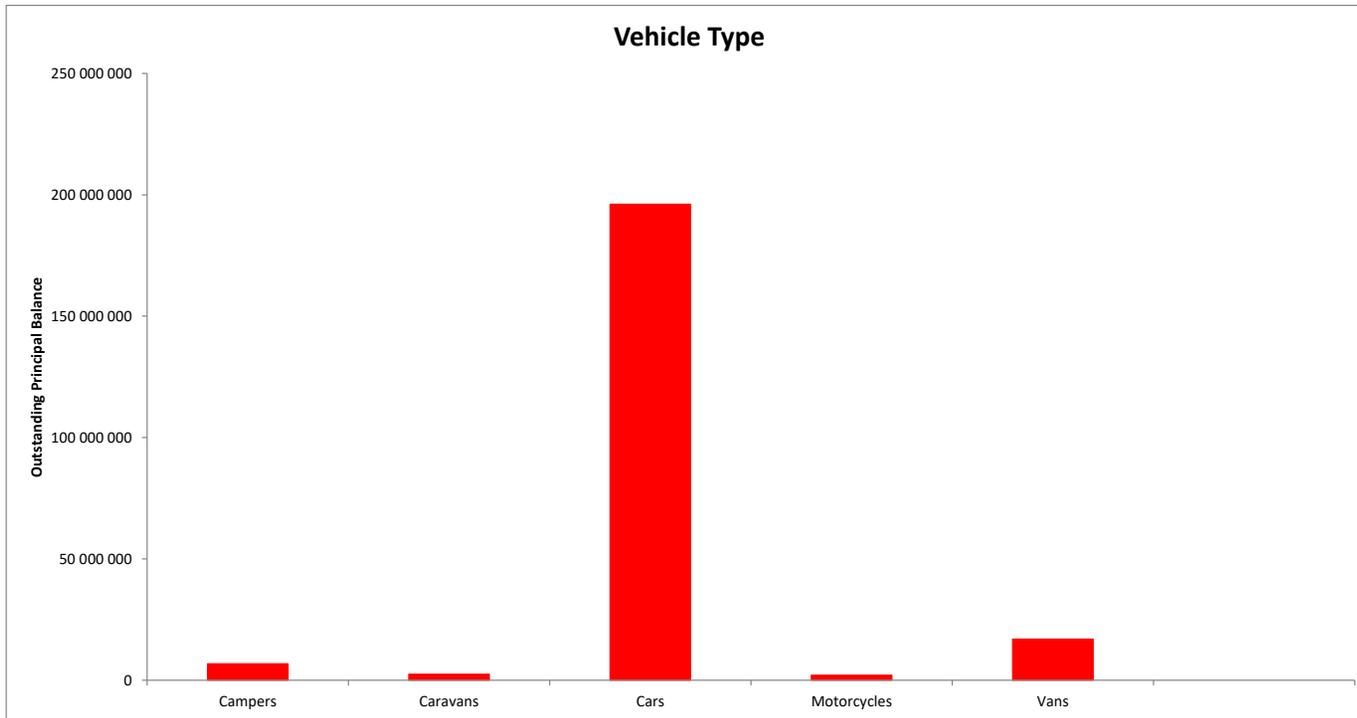
		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	353	6 775 349	3,02 %	32,64	26,36
	Caravans	254	2 428 306	1,08 %	33,21	25,82
	Cars	18 601	196 123 055	87,44 %	31,27	27,05
	Motorcycles	338	2 065 483	0,92 %	30,61	25,56
	Vans	1 547	16 910 204	7,54 %	29,51	27,37
		21 093	224 302 396	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	20				
Monthly Period	June 18				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	20				
Monthly Period	June 18				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days

TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11		
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018 06	0	0
	10	111 667

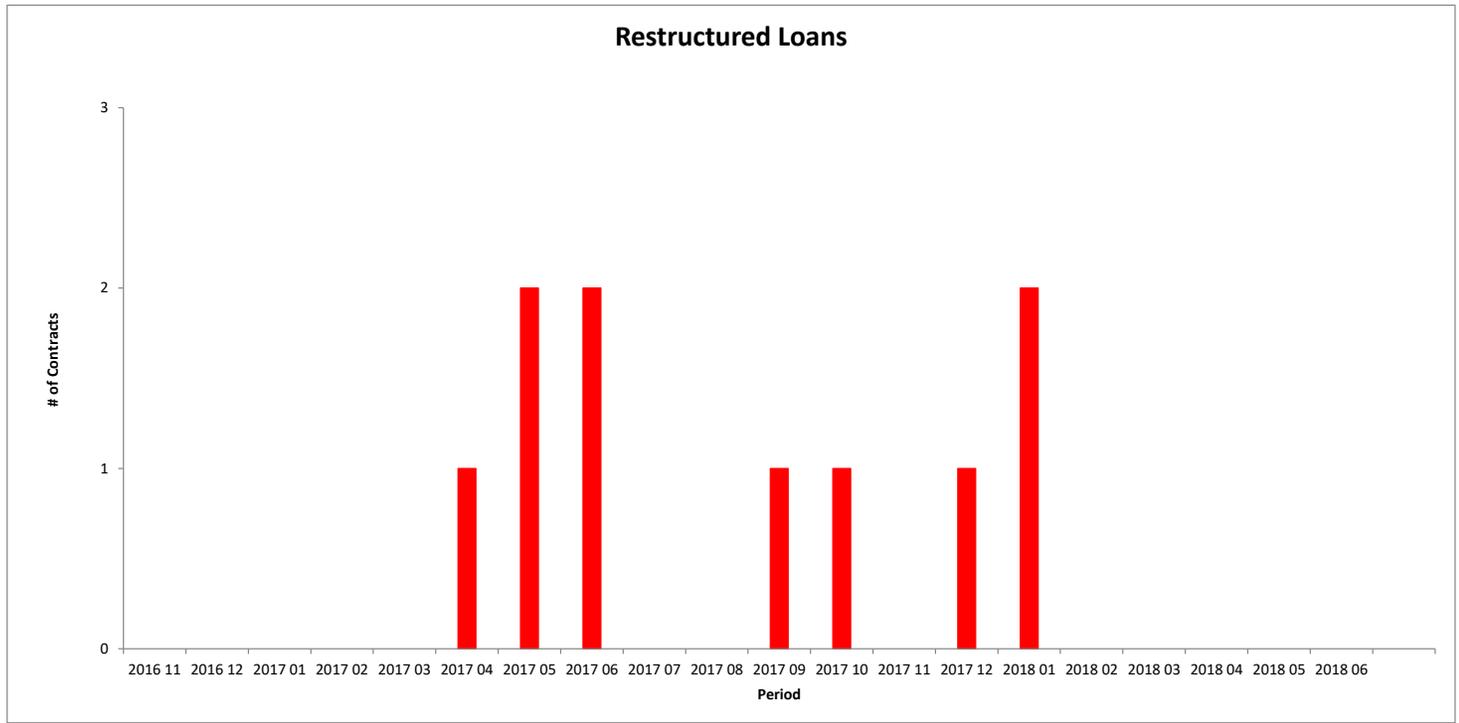
Restructured

SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	20				
Monthly Period	June 18				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

22.a Dynamic Interest rate



Reporting Date	27.07.2018					
Payment date	25.07.2018					
Period No	20					
Monthly Period	from	June 18	to	25.07.2018	=	30 days
Interest Period		25.06.2018				

TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381 488 761	2,85 %
2017 09	363 414 216	2,84 %
2017 10	344 817 496	2,83 %
2017 11	328 195 863	2,82 %
2017 12	313 521 280	2,80 %
2018 01	296 448 553	2,79 %
2018 02	281 472 477	2,78 %
2018 03	266 886 919	2,76 %
2018 04	252 657 251	2,74 %
2018 05	237 930 079	2,73 %
2018 06	224 302 396	2,71 %

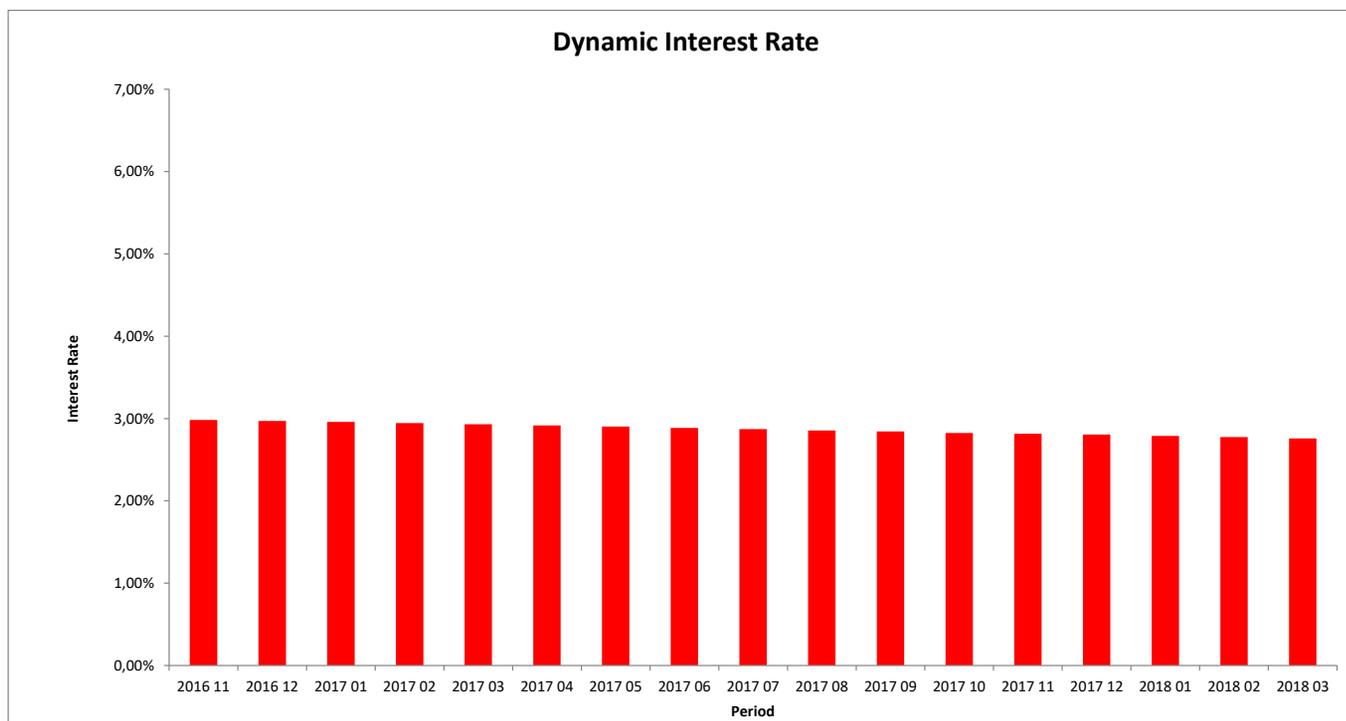
Interest rate evolution

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

22.b Dynamic Interest Rate



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	20				
Monthly Period	June 18				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

23.a Dynamic Pre-Payments



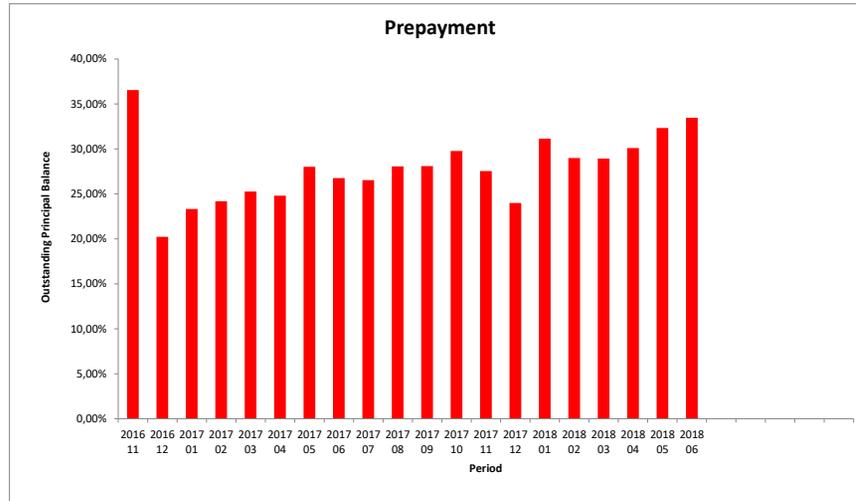
Reporting Date	27.07.2018			
Payment date	25.07.2018			
Period No	20			
Monthly Period	June 18			
Interest Period	from	25.06.2018	to	25.07.2018 = 30 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2016 11	21 119 503	567 935 967	36,54 %	
2016 12	10 208 798	547 300 289	20,22 %	
2017 01	11 502 017	525 396 333	23,33 %	
2017 02	11 503 104	504 347 052	24,18 %	
2017 03	11 548 382	481 919 092	25,25 %	
2017 04	10 837 574	461 858 230	24,79 %	
2017 05	11 888 174	439 904 054	28,02 %	
2017 06	10 749 942	419 740 450	26,75 %	
2017 07	10 169 486	400 842 082	26,54 %	
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 %	
2018 03	7 484 315	266 886 919	28,9 %	
2018 04	7 429 003	252 657 251	30,1 %	
2018 05	7 617 311	237 930 079	32,3 %	
2018 06	7 487 382	224 302 396	33,5 %	

23.b Dynamic Pre-Payments



Reporting Date	27.07.2018				
Payment date	25.07.2018				
Period No	20				
Monthly Period	June 18				
Interest Period	from	25.06.2018	to	25.07.2018	= 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

24. Delinquency



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	20	
Monthly Period	June 18	
Interest Period	from 25.06.2018	to 25.07.2018 = 30 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2016	11	567 935 967	35 864	535 700 608	1 928	29 646 276	151	2 203 556	27	385 527									
	12	547 300 289	35 166	516 424 148	1 820	27 790 475	154	2 345 535	36	531 650	15	208 481							
2017	1	525 396 333	34 015	491 902 892	2 035	29 624 753	196	2 966 337	31	403 292	20	365 775	9	133 283					
	2	504 347 052	33 002	468 537 921	2 155	32 200 182	175	2 515 769	37	609 675	13	126 839	13	283 908	4	72 760	9	105 768	
	3	481 919 092	32 488	453 472 330	1 671	24 877 048	177	2 373 641	45	606 243	17	352 401	6	51 631	8	185 798	13	197 713	
	4	461 858 230	31 216	428 526 715	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	266 886 919	21 754	244 701 566	1 488	17 707 003	226	2 873 335	61	798 549	17	198 778	27	455 651	12	152 037	19	221 225	
	4	252 657 251	20 822	229 258 543	1 608	18 978 349	208	2 713 345	67	861 243	29	369 948	15	172 224	13	303 599	24	263 197	
	5	237 930 079	20 071	216 354 202	1 529	18 075 019	190	2 019 929	56	811 108	29	340 754	21	288 617	5	40 451	23	410 581	
	6	224 302 396	19 530	206 304 112	1 249	14 423 879	215	2 306 681	42	451 426	27	415 719	16	175 566	14	225 012	21	179 493	
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	20	
Monthly Period	from June 18	to 25.07.2018 = 30 days
Interest Period	from 25.06.2018	to 25.07.2018 = 30 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	748 138	63															
2018 2	853 271	47															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q1			2018 Q2		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	960	6 807	7 735	8 269	15 076	534
2017 1	387 612	29	5 623	216 032	171 580	34 987	251 019	136 593
2017 2	925 325	54	37 579	717 451	207 875	22 563	740 014	185 311
2017 3	642 838	50	21 100	393 241	249 597	15 460	408 701	234 138
2017 4	673 040	46	207 998	579 508	93 531	19 006	598 515	74 525
2018 1	748 138	63	263 421	263 421	484 717	265 803	529 224	218 914
2018 2	853 271	47				236 260	236 260	617 011

SCF Rahoituspalvelut II DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	27.07.2018
Payment date	25.07.2018
Period No	20
Monthly Period	June 18
Interest Period	from 25.06.2018 to 25.07.2018 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	14 453 698,58	EUR
Senior Expenses	-	42 733,53	EUR
Servicing Fee	-	93 459,33	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	689 822,39	EUR
Principal on Loan to Issuer	-	13 627 683,33	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	16 497 169,75	EUR
Senior Expenses	-	18 091,52	EUR
Interest Class A	-	18 864,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 014 300,79	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	-	13 627 683,33	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	-	50 081,67	EUR
Interest Issuer Subordinated Loan	-	324,24	EUR
Principal Issuer Subordinated Loan	-	147 271,71	EUR
Payment to Purchaser	-	471 873,22	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	471 873,22	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	471 858,22	EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	27.07.2018					
Payment date	25.07.2018					
Period No	20					
Monthly Period	June 18					
Interest Period	from	25.06.2018	to	25.07.2018	=	30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	42 733,53						
Interest accrued for the Period	EUR	157 821,00	18 864,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	3 753 550,00	821 556,00	80 159,00	256 007,00	257 420,00	597 658,00	1 740 750,00
Interest Payments	EUR	157 821,00	18 864,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	3 753 550,00	821 556,00	80 159,00	256 007,00	257 420,00	597 658,00	1 740 750,00
Interest accrued on Subordinated Loan for the Period	EUR	324,24						
Cumulative Interest accrued on Subordinated Loan	EUR	12 711,51						
Interest Payments on Subordinated Loan	EUR	324,24						
Cumulative Interest Payments on Subordinated Loan	EUR	12 711,51						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

SCF Rahoituspalvelut II DAC
Monthly Investor Report

28. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen +47 21 08 37 70
Priscilla Halverson +47 21 08 37 72
Thomas Andrén Johansen +47 91 82 42 44
Morten Christopher Freberg Holme +47 92 82 38 33
Joachim Joveng Rogne +47 48 23 86 32

anders.bruun.olsen@santanderconsumer.no
priscilla.halverson@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no
morten.holme@santanderconsumer.no
joachim.joveng.rogne@santanderconsumer.no

Risk

Olav Furuseth +47 91 15 20 08

olav.furuseth@santanderconsumer.no

Reporting Date	27.07.2018	
Payment date	25.07.2018	
Period No	20	
Monthly Period	June 18	
Interest Period	from	25.06.2018 to 25.07.2018 = 30 days