

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.06.2018	Following payment dates:	25.07.2018
Payment date	25.06.2018		27.08.2018
Period No	19		
Monthly Period	May 2017		
Interest Period	from 25.05.2018	to 25.06.2018	= 31 days
Cut-Off date	31.05.2018		

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1. Portfolio Information



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	19	
Monthly Period	May 2017	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	252 657 250,80 EUR
Scheduled Loan Principal Repayments	6 699 279,07 EUR
Prepayments	7 617 311,47 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	14 316 590,54 EUR
New Defaulted Auto Loans in Period	410 580,87 EUR
Closing Balance	237 930 079,39 EUR
Total revenue collections	
Revenue and fees received on loan balances	920 778,71 EUR
Recoveries on loans in default	197 654,02 EUR
Total Revenue Received in Period	1 118 432,73 EUR
# Loans	
At beginning of period	22 762 Loans
Paid in Full	838 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	23 Loans
At end of period	21 901 Loans

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2. Amount Due for Distribution



Reporting Date	27.06.2018
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	15 430 793 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	15 430 793 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	15 328 264 EUR
b. Reserve Fund	2 303 869 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	17 632 133 EUR

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3. Reserve Accounts



Reporting Date	27.06.2018
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Note Balance

Beginning of Period	252 657 250,80	EUR
End of Period	237 930 079,39	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 %	2 303 869,19	EUR
Cash Outflow		2 303 869,19	EUR
Cash Inflow		2 161 572,51	EUR
End of Period	0,9 %	2 161 572,51	EUR
Required Reserve Amount	0,9 %	2 161 572,51	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



Asset Balance

Beginning of Period	252 657 250,80	EUR
End of Period	237 930 079,39	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	216 354 202,06	90,93 %	20 071
1-29 days past due	18 075 018,89	7,60 %	1 529
Delinquent Receivables:			
30-59 days past due	2 019 928,88	0,85 %	190
60-89 days past due	811 108,22	0,34 %	56
90-119 days past due	340 753,89	0,14 %	29
120-149 days past due	288 616,85	0,12 %	21
150-179 days past due	40 450,60	0,02 %	5
Total Performing and Delinquent	237 930 079	100,00 %	21 901

	EUR	%	# loans
Volkswagen vehicles	38 813 192	16,31 %	3 958

Current Period Defaults	410 580,87	23
Cumulative Defaults	3 860 831,50	273
Current Period Recoveries	197 654,02	
Cumulative Recoveries	2 420 311,86	

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	237 930 079,39
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	237 930 079,39
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	27.06.2018	
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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	252 657 250,80	188 857 250,80	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	17 632 133,48						
Amortisation	14 727 171,41						
Redemption per Class	14 727 171,41	14 727 171,41	-	-	-	-	-
Redemption per Note		2 710,19	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100 %	73,19 %	11,47 %	3,82 %	2,56 %	4,33 %	4,62 %
Current Pool Factor		0,32	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	31						
Principal Outstanding per Note Beginning of Period		34 754,74	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 710,19	-	-	-	-	-
Principal Outstanding per Note End of Period		32 044,55	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		3,86	13,92	133,33	200,00	275,00	750,00
Interest Payment	36 911,48	20 978,89	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		3,86	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)		29,47 %	18,00 %	14,17 %	11,61 %	7,28 %	2,66 %
Current CE (excl. Excess Spread)		27,72 %	16,25 %	12,42 %	9,86 %	5,53 %	0,91 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.06.2018
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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	

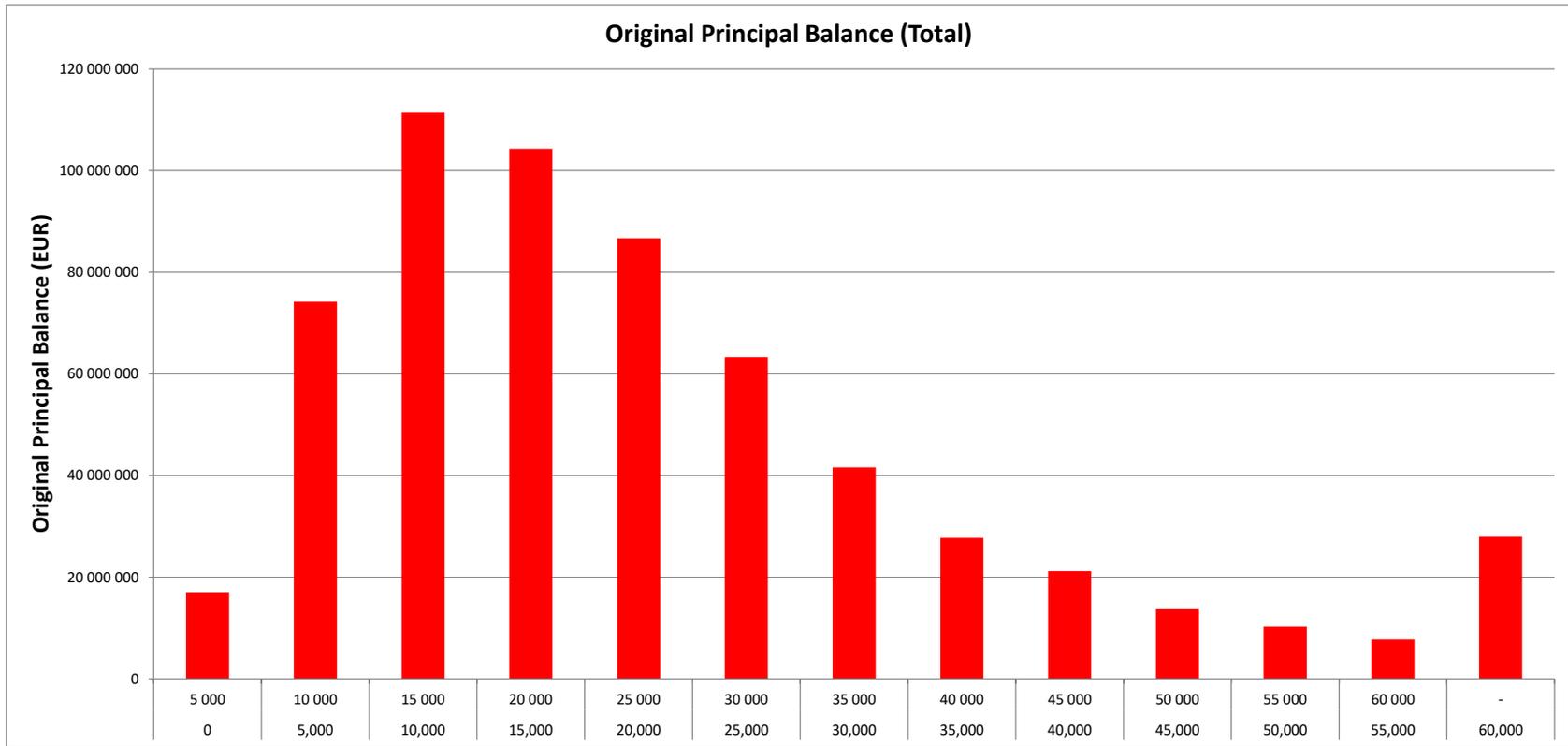
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7.b Original Principal Balance Graph

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Original Principal Balance (Total)



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8.a Outstanding Principal Balance



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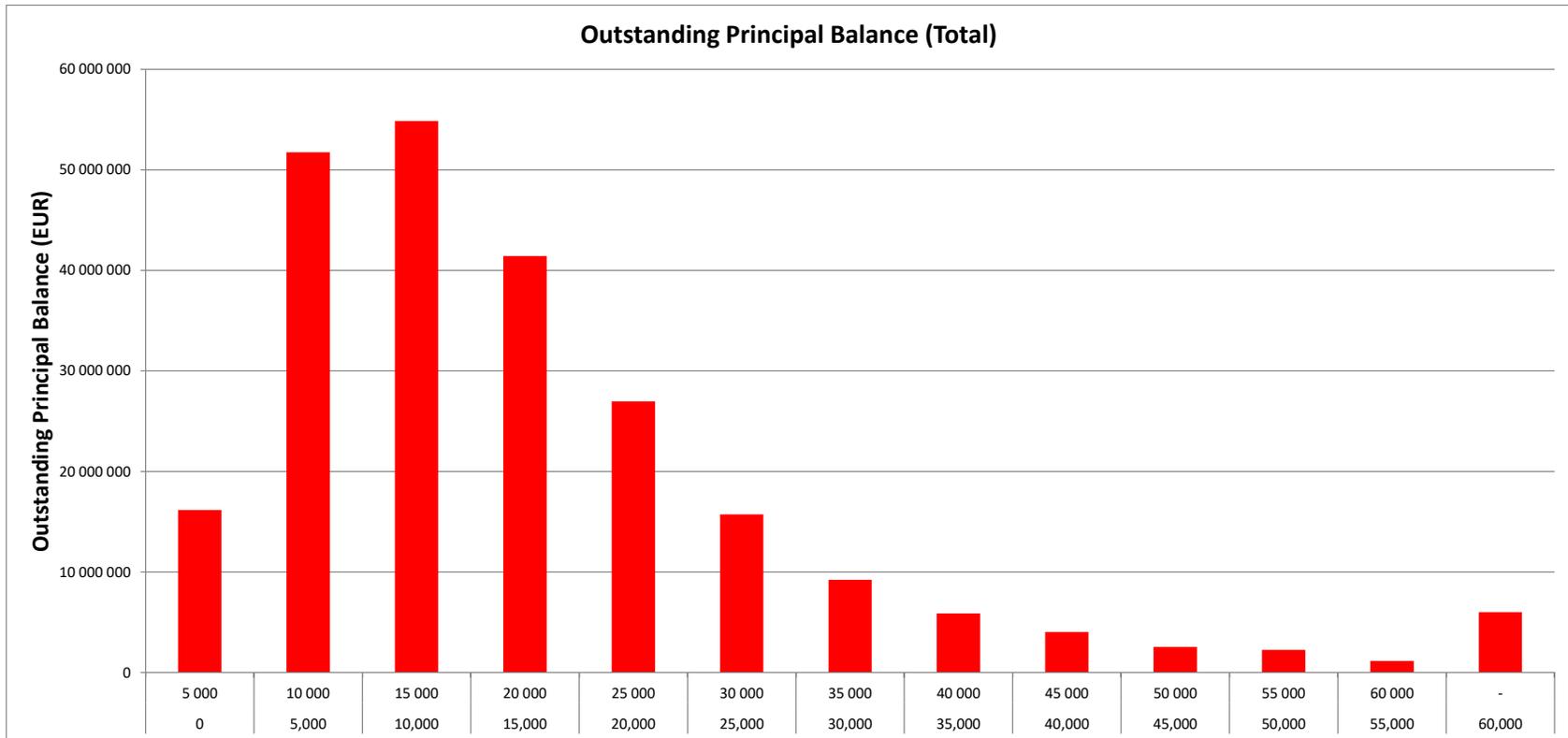
Average amount - all: 10 864

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 534	16 160 321	6,8 %	20,8	27,3	
	5 000	10 000	6 968	51 740 972	21,7 %	30,8	26,5	
	10 000	15 000	4 469	54 845 873	23,1 %	33,1	26,1	
	15 000	20 000	2 404	41 432 654	17,4 %	33,4	25,9	
	20 000	25 000	1 216	26 966 378	11,3 %	33,9	25,6	
	25 000	30 000	579	15 720 492	6,6 %	34,4	25,4	
	30 000	35 000	286	9 224 480	3,9 %	33,7	25,5	
	35 000	40 000	157	5 881 446	2,5 %	33,4	25,8	
	40 000	45 000	95	4 024 785	1,7 %	34,8	24,7	
	45 000	50 000	54	2 544 773	1,1 %	32,9	26,1	
	50 000	55 000	43	2 235 915	0,9 %	34,0	25,7	
	55 000	60 000	20	1 149 468	0,5 %	33,1	26,4	
	60 000	-	76	6 002 523	2,5 %	34,2	25,7	
	Total			21 901	237 930 079	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



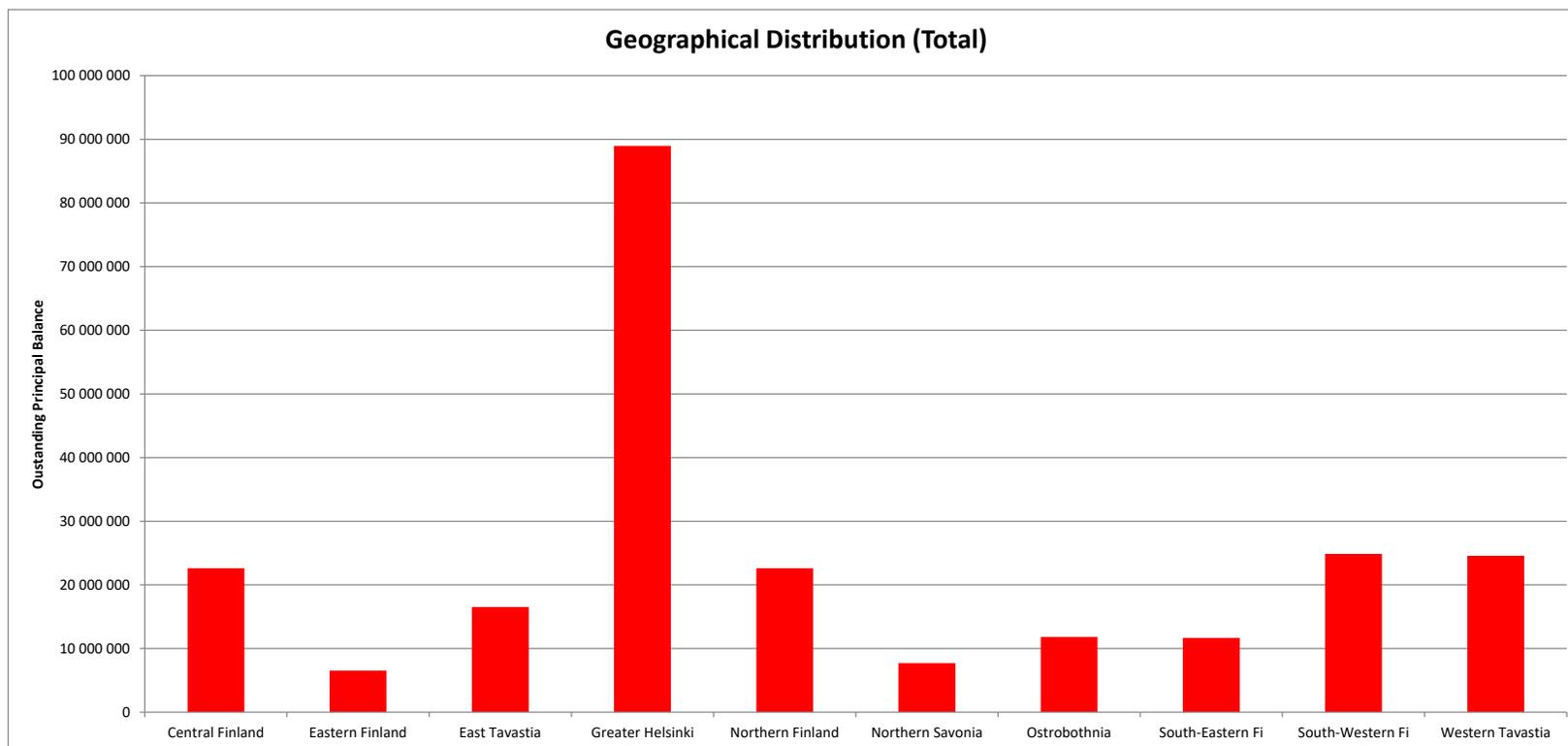
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mal	WA seasoning	
Geographic distribution	Central Finland	2 186	22 619 035	9,51 %	32,0	26,1
	Eastern Finland	676	6 548 434	2,75 %	31,8	25,9
	East Tavastia	1 593	16 521 921	6,94 %	32,2	25,8
	Greater Helsinki	7 628	88 943 728	37,38 %	32,2	26,0
	Northern Finland	2 086	22 631 292	9,51 %	32,3	25,9
	Northern Savonia	759	7 708 947	3,24 %	31,1	26,0
	Ostrobothnia	1 228	11 826 656	4,97 %	31,1	26,5
	South-Eastern Fi	1 119	11 676 613	4,91 %	31,5	26,9
	South-Western Fi	2 381	24 881 230	10,46 %	31,9	26,2
	Western Tavastia	2 245	24 572 223	10,33 %	32,7	25,7
	Total	21 901	237 930 079	100 %		

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9.b Geographical Distribution Graph

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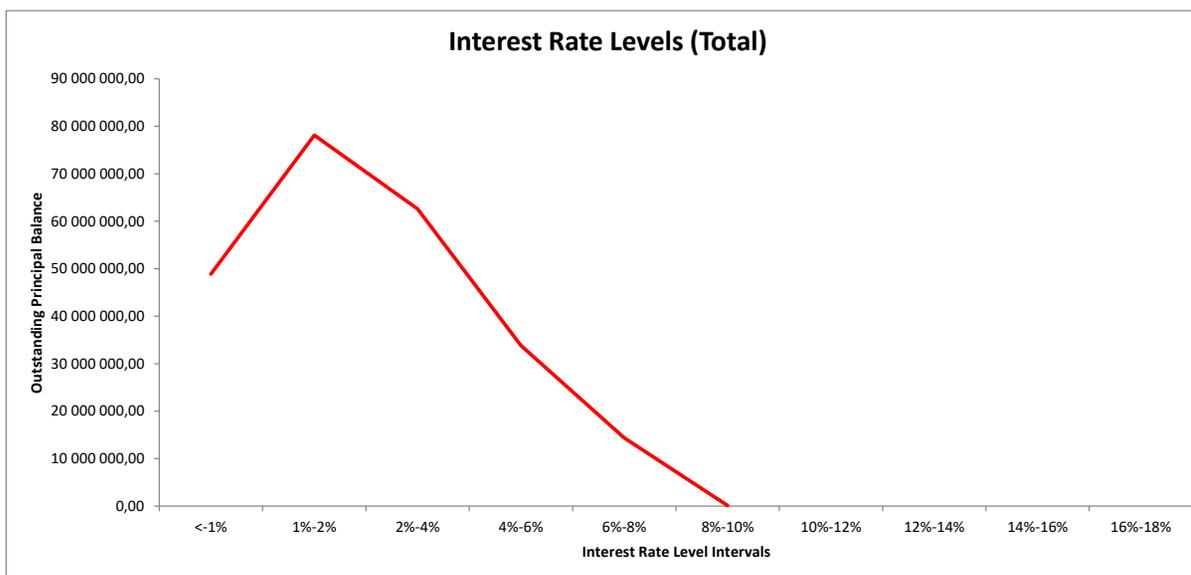


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10.b Interest Rate



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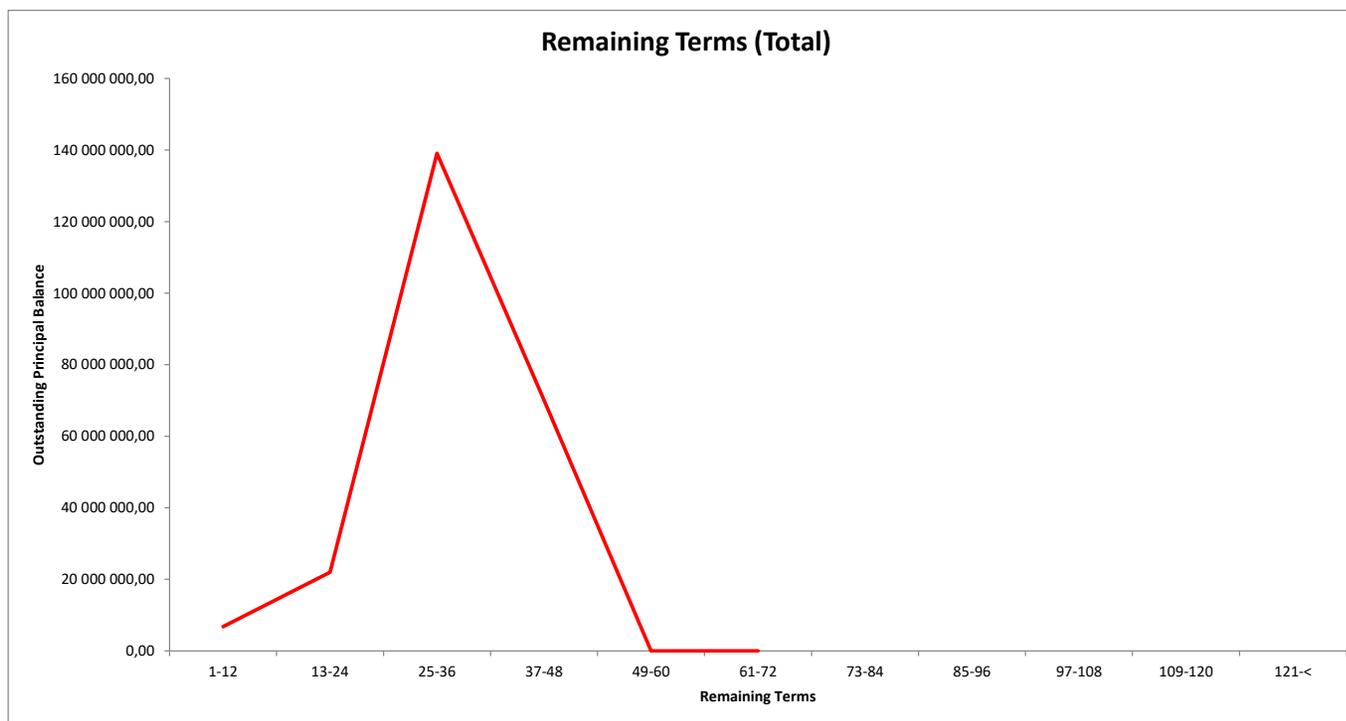


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11.b Remaining Terms



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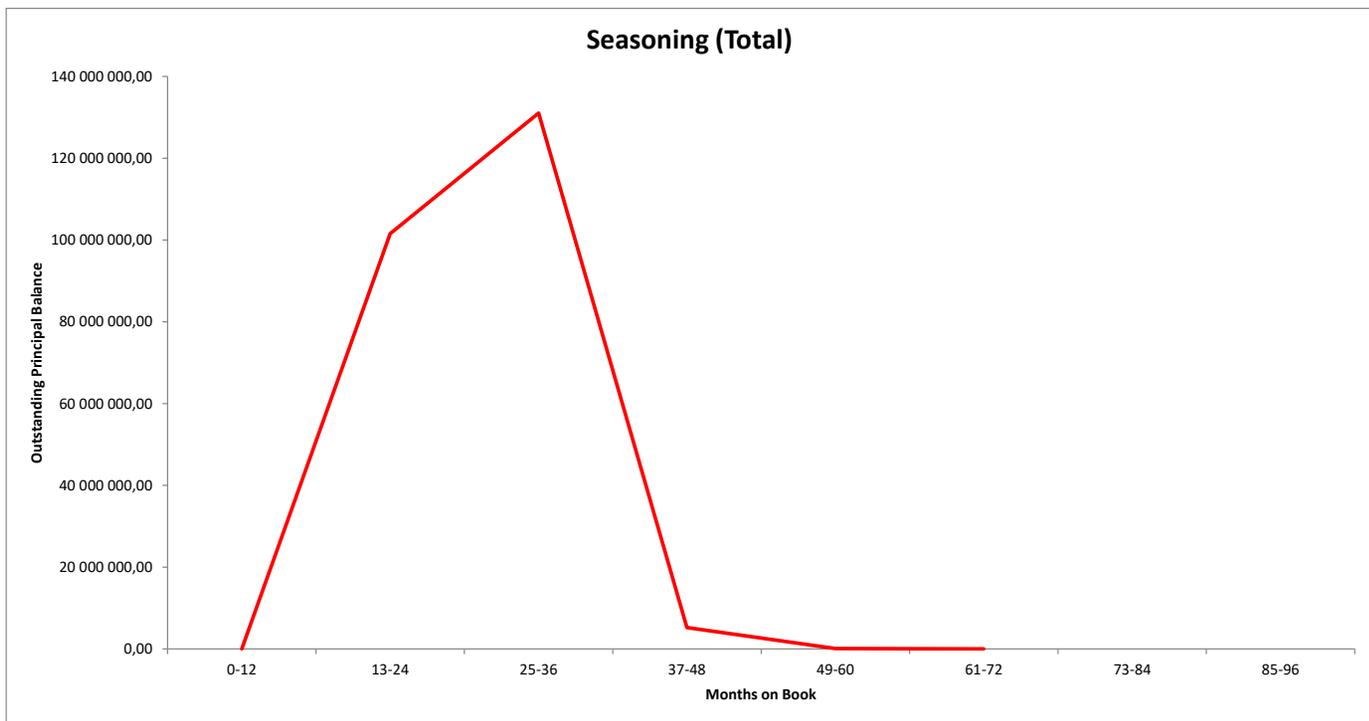


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12.b Seasoning



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13.a Balloon loans



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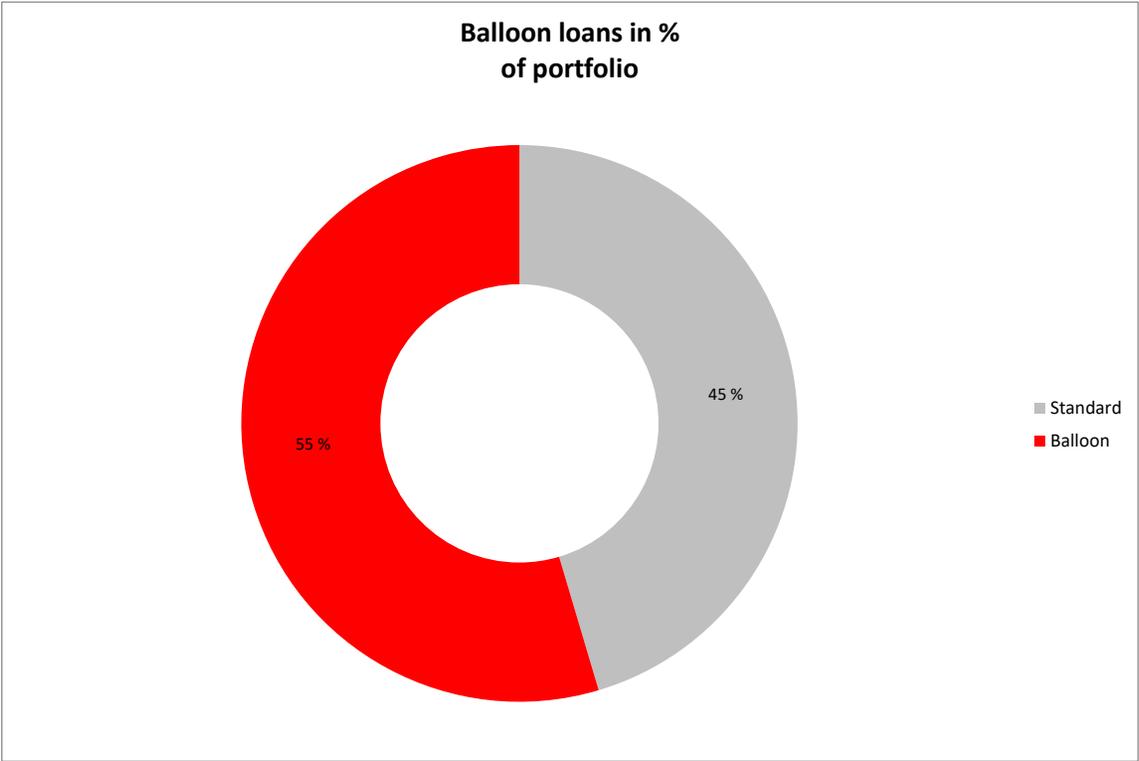
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	14 515	108 024 459	45,40 %	2 457	0,00 %	30,5	26,0
	Balloon	7 386	129 905 620	54,60 %	53 196 983	40,95 %	33,4	26,1
	Total	21 901	237 930 079	100 %	53 199 439	22,36 %		

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13.b Balloon loans



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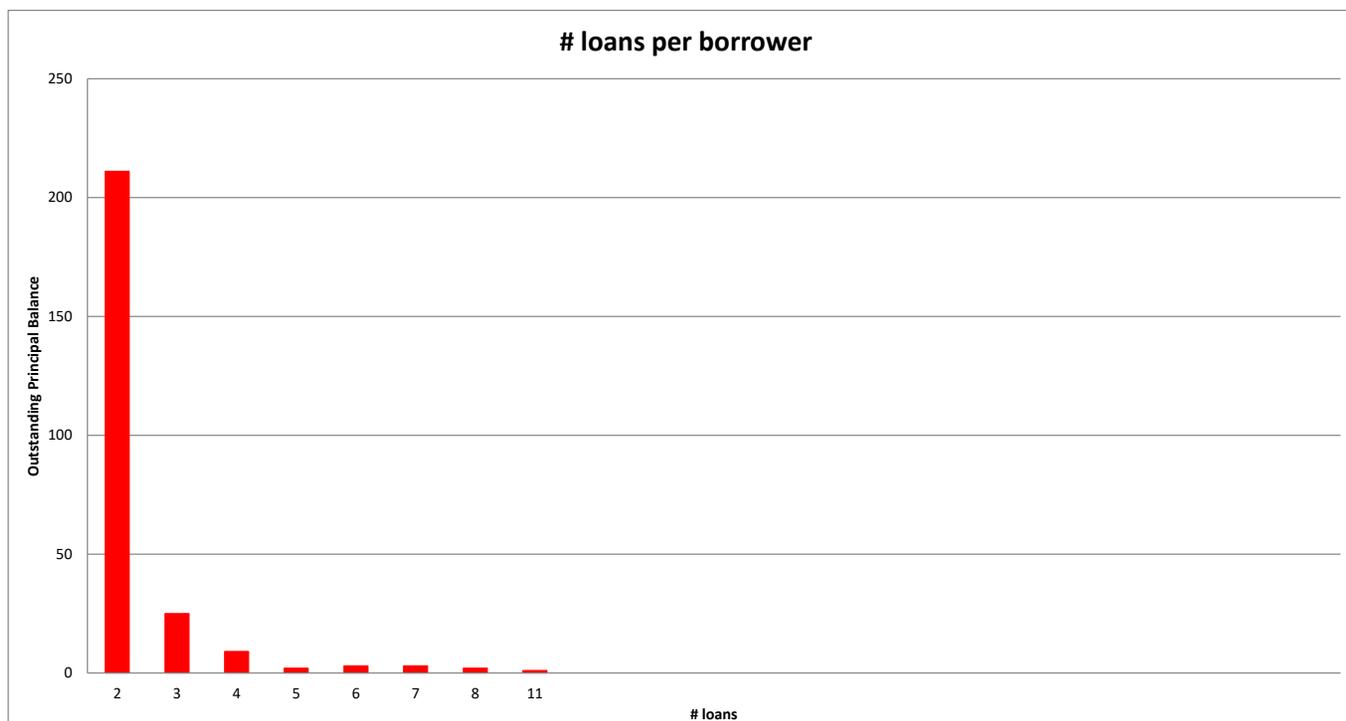


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14.b # loans per borrower



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15.a Amortization Profile



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TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	237 930 079	231 570 801	6 359 278	541 200	2,76 %	97,33 %
2	231 570 801	225 344 345	6 226 456	525 497	2,76 %	94,71 %
3	225 344 345	219 026 263	6 318 083	510 120	2,75 %	92,05 %
4	219 026 263	212 769 100	6 257 163	494 659	2,74 %	89,43 %
5	212 769 100	206 520 892	6 248 208	479 354	2,74 %	86,80 %
6	206 520 892	200 358 100	6 162 791	464 091	2,73 %	84,21 %
7	200 358 100	194 230 107	6 127 993	448 984	2,72 %	81,63 %
8	194 230 107	188 109 760	6 120 348	433 999	2,71 %	79,06 %
9	188 109 760	181 976 330	6 133 429	419 088	2,71 %	76,48 %
10	181 976 330	175 811 417	6 164 913	404 267	2,70 %	73,89 %
11	175 811 417	169 840 179	5 971 238	389 409	2,69 %	71,38 %
12	169 840 179	163 936 370	5 903 809	374 857	2,68 %	68,90 %
13	163 936 370	158 106 866	5 829 504	360 547	2,67 %	66,45 %
14	158 106 866	152 357 151	5 749 716	346 366	2,66 %	64,03 %
15	152 357 151	146 651 016	5 706 134	332 425	2,65 %	61,64 %
16	146 651 016	140 982 198	5 668 819	318 572	2,64 %	59,25 %
17	140 982 198	135 411 206	5 570 992	304 797	2,63 %	56,91 %
18	135 411 206	129 830 167	5 581 039	291 232	2,61 %	54,57 %
19	129 830 167	124 353 348	5 476 819	277 665	2,60 %	52,26 %
20	124 353 348	118 825 160	5 528 188	264 482	2,58 %	49,94 %

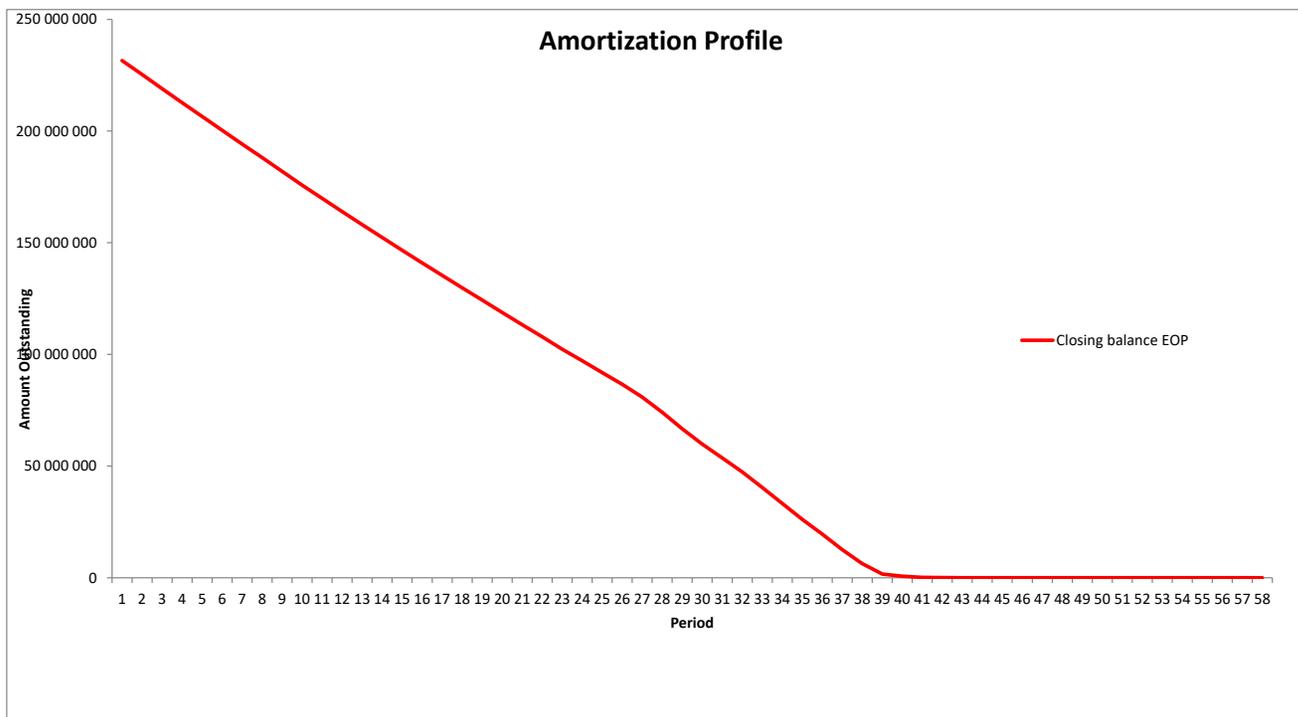
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	19	
Monthly Period	May 2017	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days

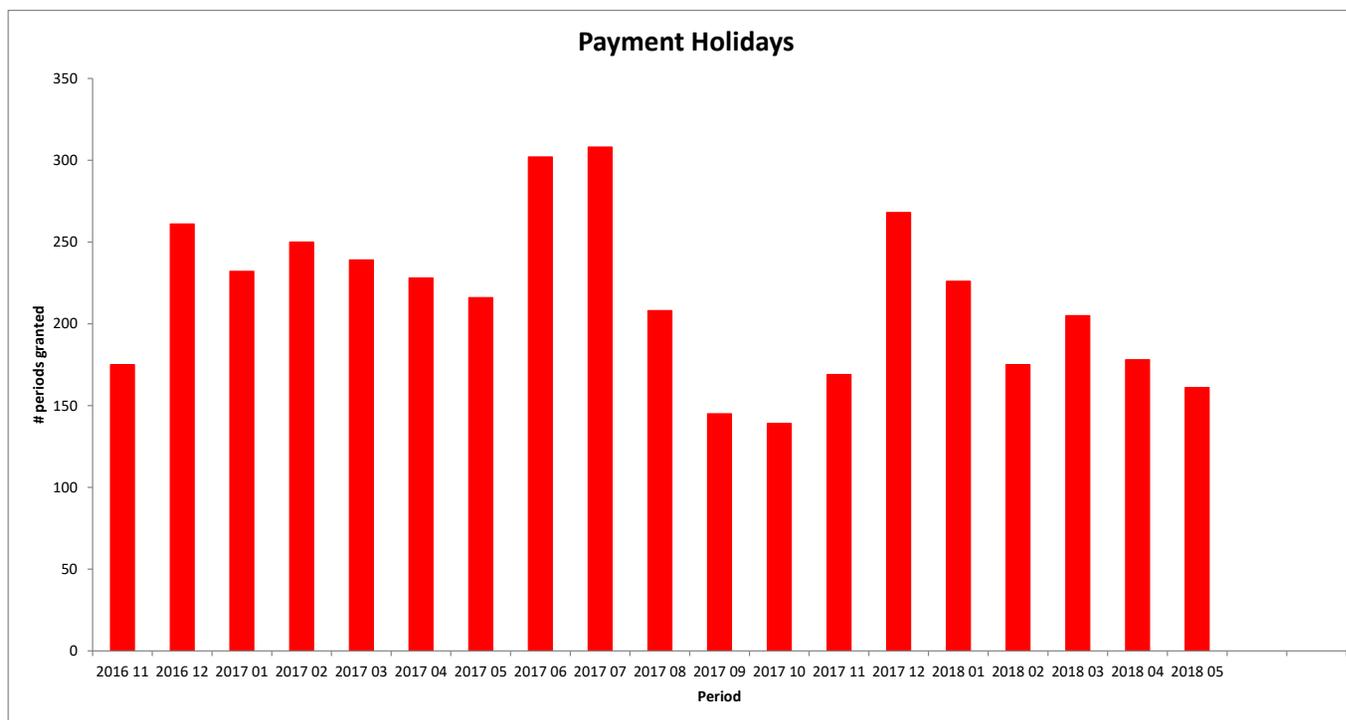


SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	19				
Monthly Period	May 2017				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

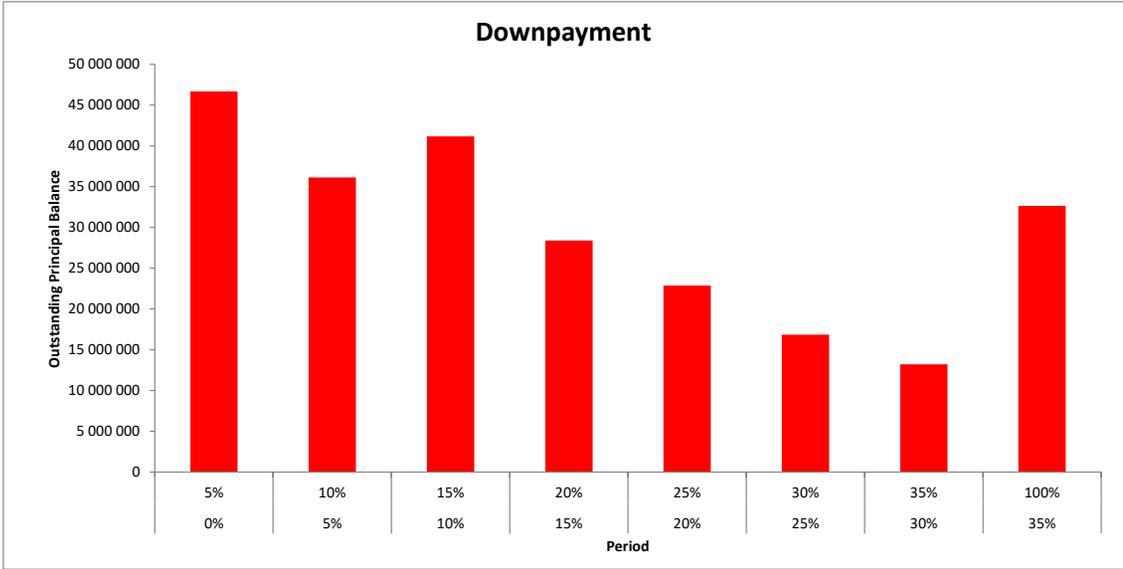


SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	19	
Monthly Period	May 2017	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days



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18.a Vehicle Condition



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	19
Monthly Period	May 2017
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

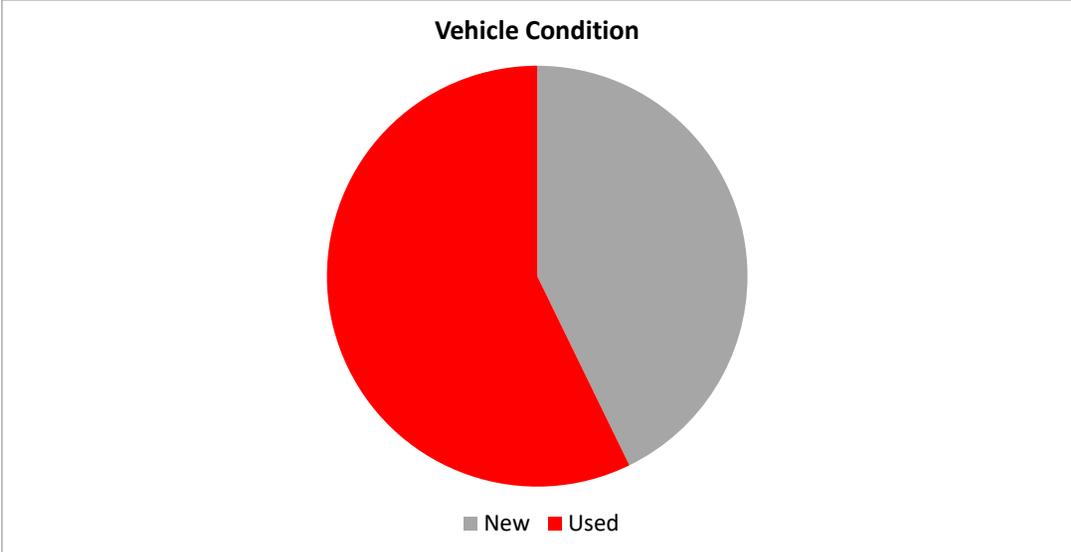
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 794	101 779 781	42,8 %	32,5	26,1
	Used	15 107	136 150 298	57,2 %	31,8	26,0
	Total	21 901	237 930 079	100 %		

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18.b Vehicle Condition



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	19
Monthly Period	May 2017
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days



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19.a Borrower Type



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	19
Monthly Period	May 2017
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

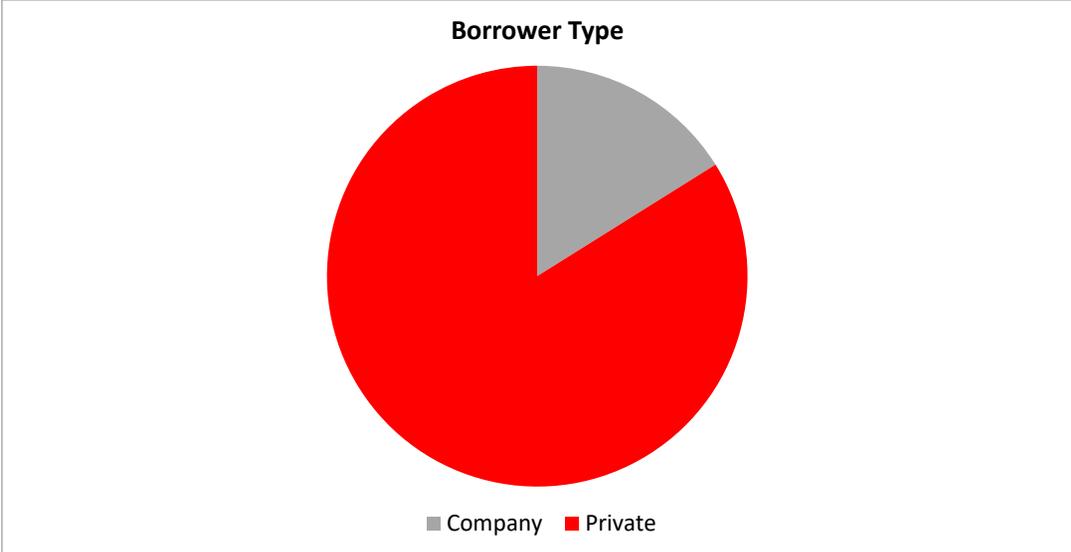
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 675	38 327 147	16,1 %	30,03	26,19
	Private	19 226	199 602 933	83,9 %	32,47	26,02
	Total	21 901	237 930 079	100 %		

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19.b Borrower Type



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	19
Monthly Period	May 2017
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days



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20.a Vehicle type



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	19	
Monthly Period	May 2017	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days

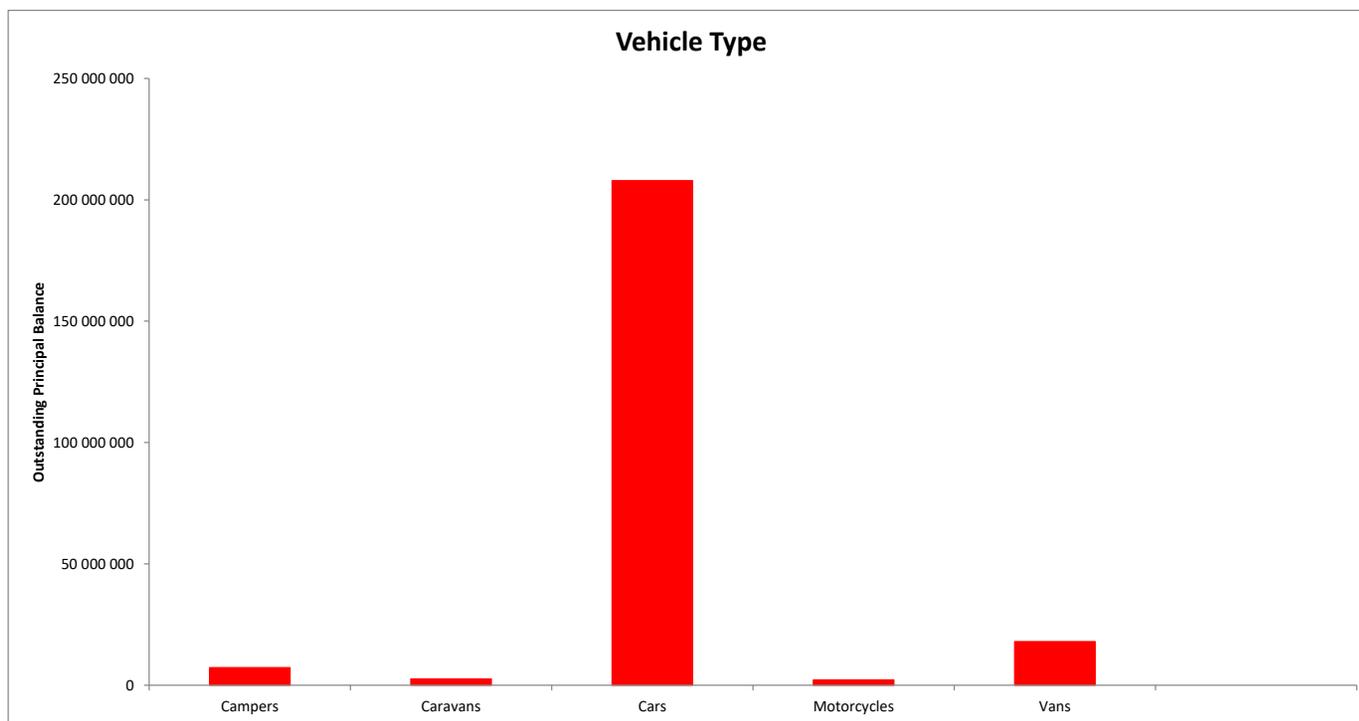
		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	371	7 221 955	3,04 %	33,62	25,35
	Caravans	272	2 628 319	1,10 %	33,95	24,94
	Cars	19 301	207 876 129	87,37 %	32,15	26,07
	Motorcycles	355	2 195 552	0,92 %	31,40	24,52
	Vans	1 602	18 008 124	7,57 %	30,45	26,35
		21 901	237 930 079	100 %		

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20.b Vehicle type



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	19
Monthly Period	May 2017
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days



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21.a Restructured Loans



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	19	
Monthly Period	May 2017	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 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
	10	111 667

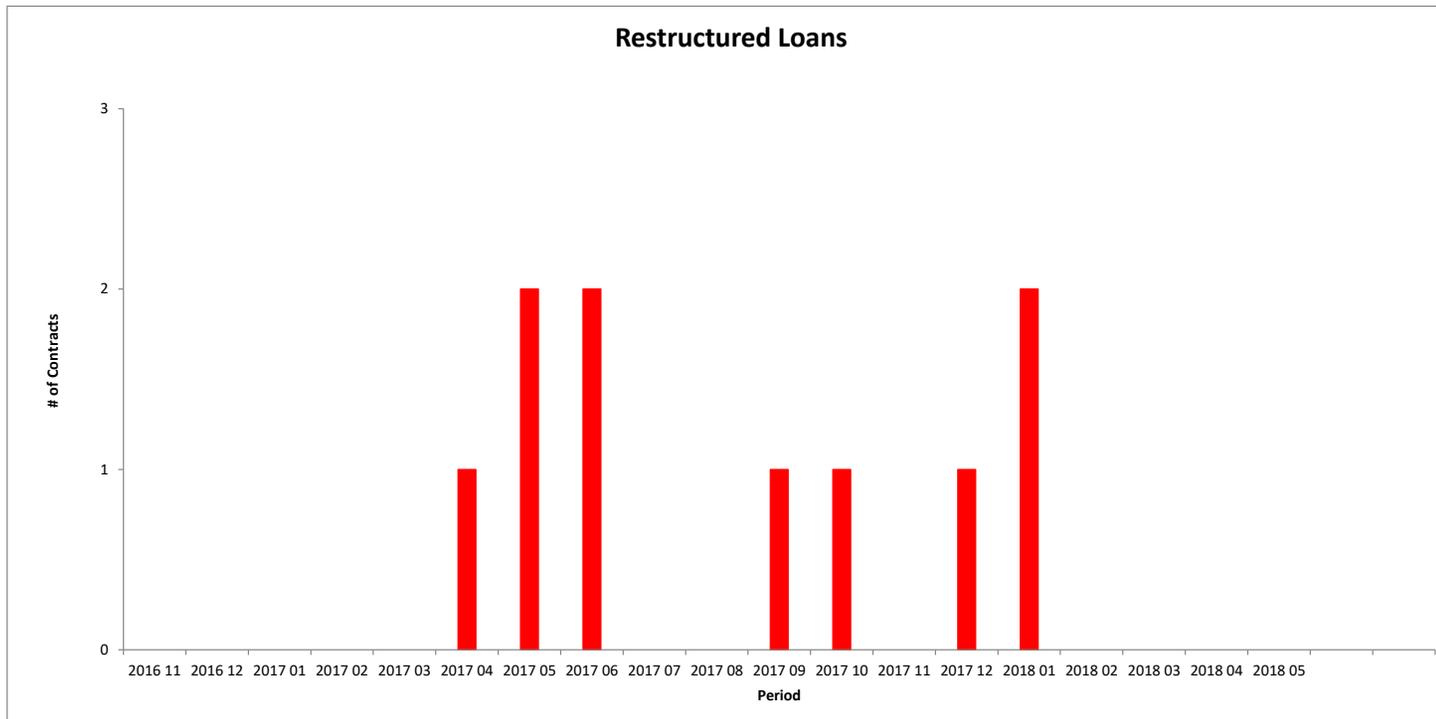
Restructured

SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	19				
Monthly Period	May 2017				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

22.a Dynamic Interest rate



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	19	
Monthly Period	from	May 2017
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days

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 %

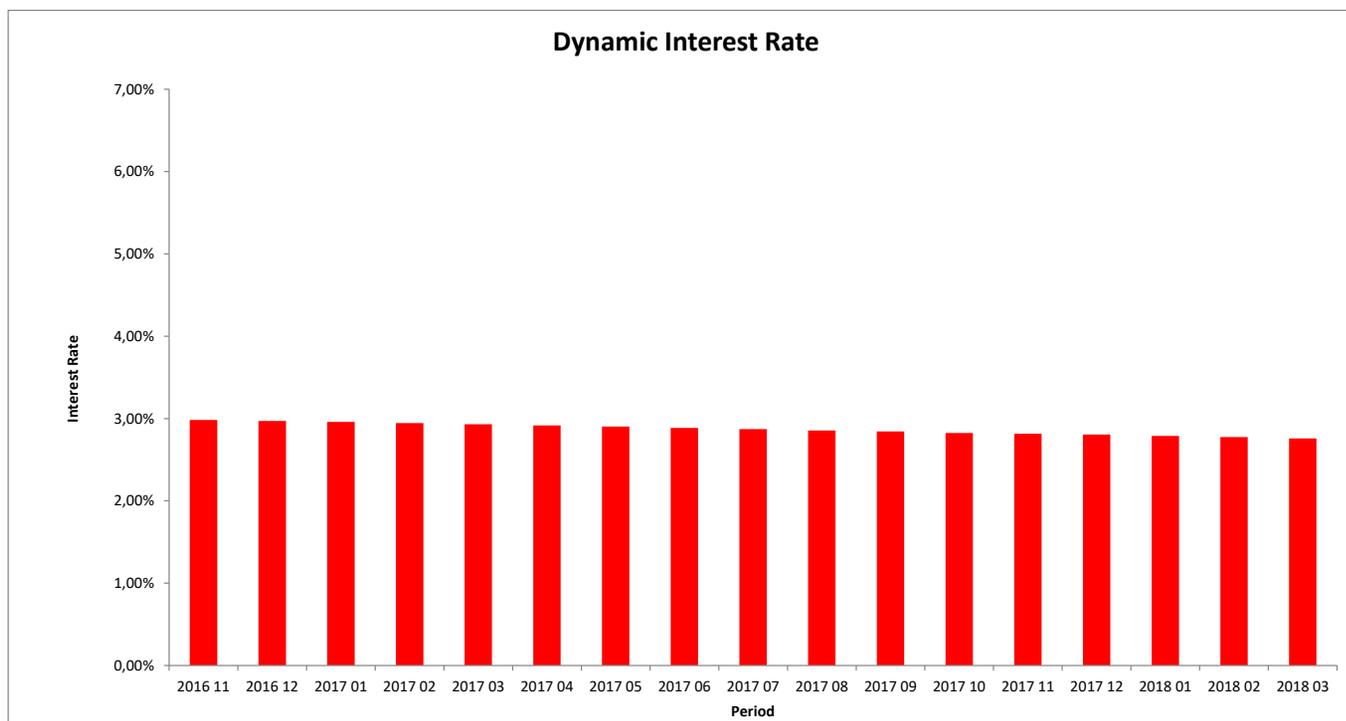
Interest rate evolution

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

22.b Dynamic Interest Rate



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	19				
Monthly Period	May 2017				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

23.a Dynamic Pre-Payments



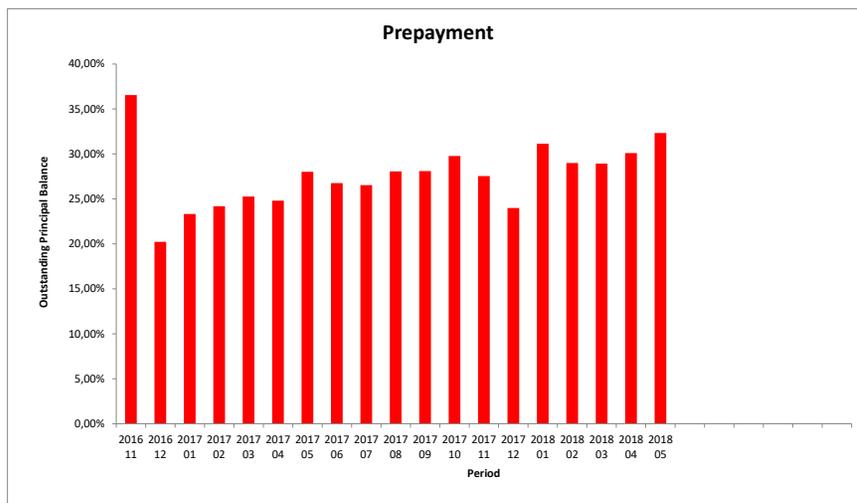
Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	19	
Monthly Period	May 2017	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

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 %	

23.b Dynamic Pre-Payments



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	19
Monthly Period	May 2017
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days



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24. Delinquency



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	19	
Monthly Period	May 2017	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 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																		
	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	27.06.2018	
Payment date	25.06.2018	
Period No	19	
Monthly Period	from	May 2017
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 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	673 778	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	640	7 447	7 095
2017 1	387 612	29	5 623	216 032	171 580	2 078	218 110	169 501
2017 2	925 325	54	37 579	717 451	207 875	3 246	720 697	204 629
2017 3	642 838	50	21 100	393 241	249 597	10 314	403 555	239 284
2017 4	673 040	46	207 998	579 508	93 531	2 717	582 225	90 814
2018 1	748 138	63	263 421	263 421	484 717	242 522	505 943	242 194
2018 2	673 778	47				147 690	147 690	526 088

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26. Priority of Payments



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	19				
Monthly Period	May 2017				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	15 430 792,90	EUR
Senior Expenses	-	10 628,71	EUR
Servicing Fee	-	102 442,12	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	590 550,66	EUR
Principal on Loan to Issuer	-	14 727 171,41	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	17 632 133,48	EUR
Senior Expenses	-	10 542,22	EUR
Interest Class A	-	20 979,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 161 572,51	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	-	14 727 171,41	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	-	50 098,00	EUR
Interest Issuer Subordinated Loan	-	355,12	EUR
Principal Issuer Subordinated Loan	-	142 296,68	EUR
Payment to Purchaser	-	369 102,91	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	369 102,91	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,41	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	369 087,49	EUR

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27. Transaction Costs



Reporting Date	27.06.2018					
Payment date	25.06.2018					
Period No	19					
Monthly Period	May 2017					
Interest Period	from	25.05.2018	to	25.06.2018	=	31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	10 628,71						
Interest accrued for the Period	EUR	159 936,00	20 979,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	3 595 729,00	802 692,00	76 360,00	243 874,00	245 220,00	569 333,00	1 658 250,00
Interest Payments	EUR	159 936,00	20 979,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	3 595 729,00	802 692,00	76 360,00	243 874,00	245 220,00	569 333,00	1 658 250,00
Interest accrued on Subordinated Loan for the Period	EUR	355,12						
Cumulative Interest accrued on Subordinated Loan	EUR	12 387,28						
Interest Payments on Subordinated Loan	EUR	355,12						
Cumulative Interest Payments on Subordinated Loan	EUR	12 387,28						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

SCF Rahoituspalvelut II DAC
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28. Contact Details



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Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	19	
Monthly Period	May 2017	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days