

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	02.01.2017				
Payment date	29.12.2016			Following payment dates:	25.01.2017
Period No	1				27.02.2017
Monthly Period	Oct Nov 2016			Convention	= 30/360 days
Interest Period	from 27.10.2016	to	25.12.2016	=	59 days
Cut-Off date	30.11.2016				

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	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	607 199 725,09 EUR
Scheduled Loan Principal Repayments	18 130 589,37 EUR
Prepayments	21 119 503,48 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	39 250 092,85 EUR
New Defaulted Auto Loans in Period	13 665,10 EUR
Closing Balance	567 935 967,14 EUR
Total revenue collections	
Revenue and fees received on loan balances	3 296 242,59 EUR
Recoveries on loans in default	291,63 EUR
Total Revenue Received in Period	3 296 534,22 EUR
# Loans	
At beginning of period	39 481 Loans
Paid in Full	1 508 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	3 Loans
At end of period	37 970 Loans

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

2. Amount Due for Distribution



Reporting Date	02.01.2017				
Payment date	29.12.2016				
Period No	1				
Monthly Period	Oct Nov 2016		Convention	=	30/360 days
Interest Period	from 27.10.2016	to	25.12.2016	=	59 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	42 536 000 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	42 536 000 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	42 125 824 EUR
b. Reserve Fund	5 707 000 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	1 597 596 EUR
Total Amount for Issuer Available Distribution Amount	49 430 420 EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

3. Reserve Accounts



Reporting Date	02.01.2017			
Payment date	29.12.2016			
Period No	1			
Monthly Period	Oct Nov 2016	Convention	=	30/360 days
Interest Period	from 27.10.2016	to 25.12.2016	=	59 days

Note Balance

Beginning of Period	607 200 000,00	EUR
End of Period	567 935 967,14	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 %	5 707 000,00	EUR
Cash Outflow		5 707 000,00	EUR
Cash Inflow		5 707 000,00	EUR
End of Period	0,9 %	5 707 000,00	EUR
Required Reserve Amount	0,9 %	5 707 000,00	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

No borrowers whose loans were sold to 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	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

Asset Balance

Beginning of Period	607 199 725,09	EUR
End of Period	567 935 967,14	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	535 700 608,39	94,32 %	35 864
1-29 days past due	29 646 275,76	5,22 %	1 928
Delinquent Receivables:			
30-59 days past due	2 203 555,73	0,39 %	151
60-89 days past due	385 527,26	0,07 %	27
90-119 days past due	-	0,00 %	0
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	567 935 967	100,00 %	37 970

	EUR	%	# loans
Volkswagen vehicles	111 492 100	19,63 %	7 806

Current Period Defaults	13 665,10	3
Cumulative Defaults	13 665,10	3
Current Period Recoveries	291,63	
Cumulative Recoveries	291,63	

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

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	567 935 967,14
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	567 935 967,14
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

5. Outstanding Notes



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016	to 25.12.2016 = 59 days

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	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
Available Distribution Amount	49 430 419,56						
Amortisation	39 264 032,86						
Redemption per Class	39 264 032,86	39 264 032,86	-	-	-	-	-
Redemption per Note		7 225,62	-	-	-	-	-
Class Principal Outstanding Closing Balance	567 935 967,14	504 135 967,14	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	88,77 %	4,81 %	1,60 %	1,07 %	1,81 %	1,94 %
Current Pool Factor		0,93	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	59						
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		7 225,62	-	-	-	-	-
Principal Outstanding per Note End of Period		92 774,38	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		28,48	29,23	280,00	420,00	577,50	1 575,00
Interest Payment	188 216,03	154 757,60	7 978,43	25 480,00	25 620,00	59 482,50	173 250,00
Interest Payment per Note		28,48	29,23	280,00	420,00	577,50	1 575,00
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)		16,04 %	11,23 %	9,63 %	8,55 %	6,74 %	4,80 %
Current CE (excl. Excess Spread)		12,24 %	7,43 %	5,83 %	4,76 %	2,94 %	1,00 %

SCF Rahoituspalvelut II DAC
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2017
Payment date 29.12.2016
Period No 1
Monthly Period Oct Nov 2016 Convention = 30/360 days
Interest Period : 27.10.2016 to 25.12.2016 = 59 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				
	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.	

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

7.a Original Portfolio Principal Balance



Reporting Date	02.01.2017				
Payment date	29.12.2016				
Period No	1				
Monthly Period	from	Oct Nov 2016	to	Convention =	30/360 days
Interest Period		27.10.2016		=	59 days

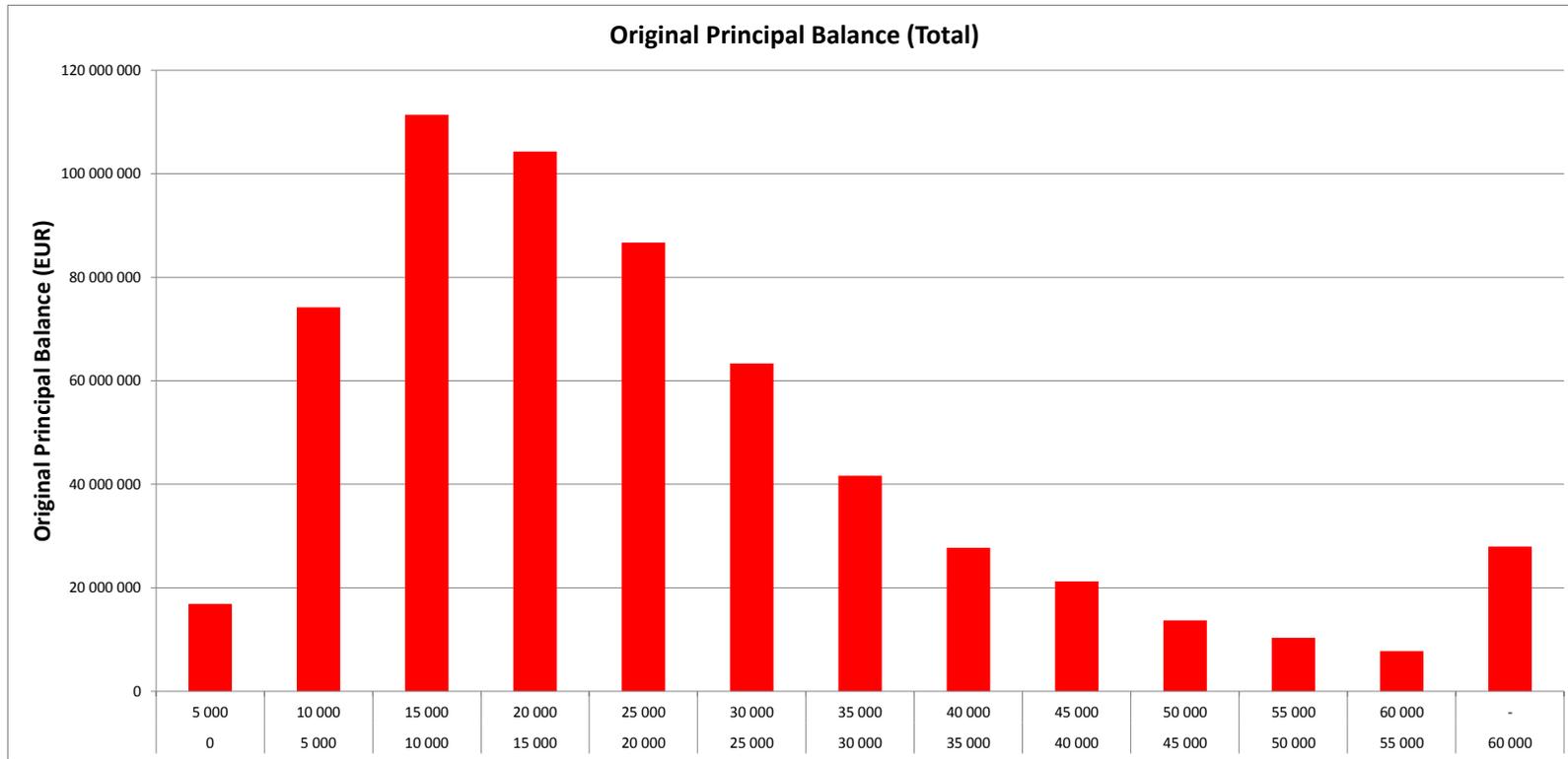
Average amount - all: 15 380

	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

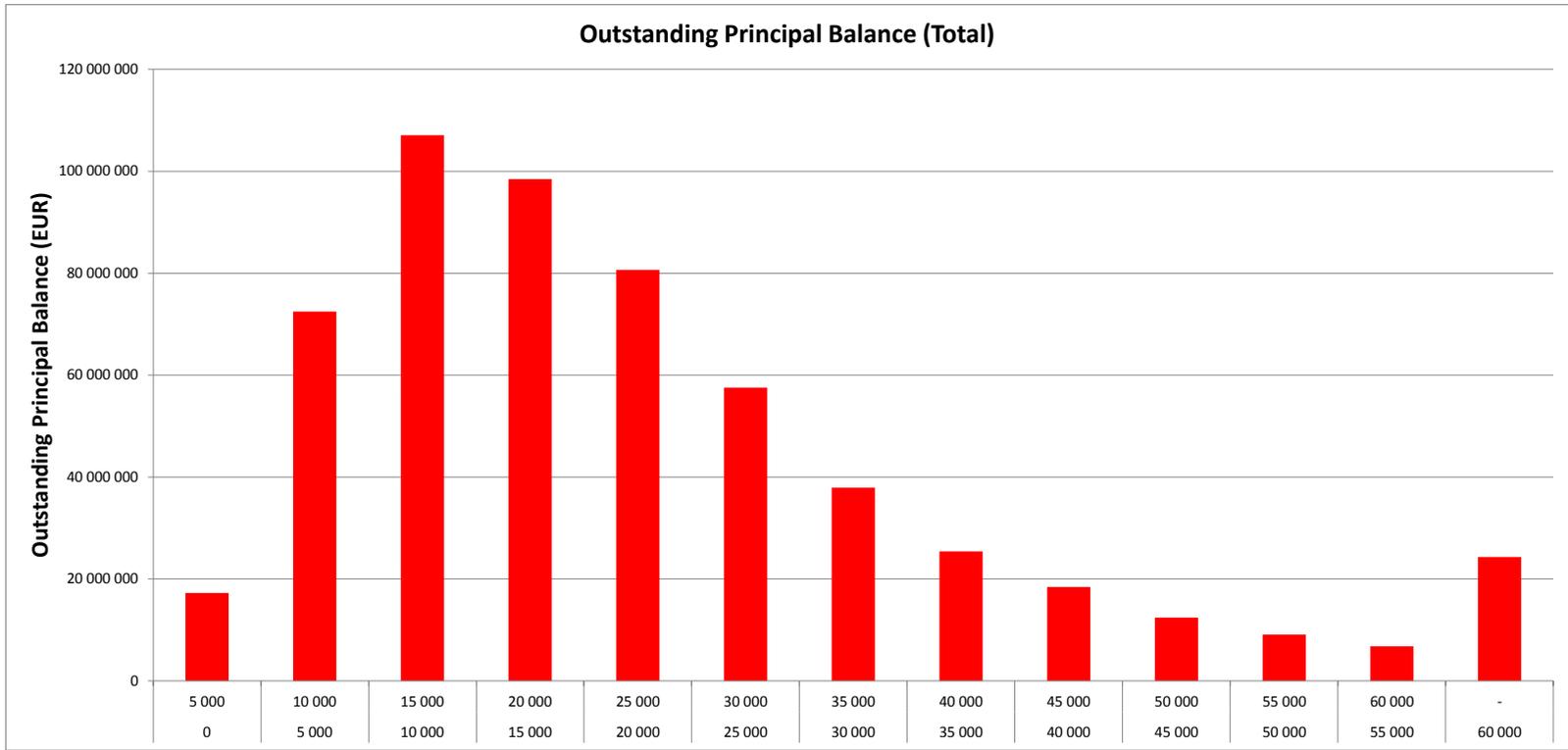
Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

8.b Outstanding Principal Balance Graph

Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

9.a Geographical Distribution



Reporting Date	02.01.2017				
Payment date	29.12.2016				
Period No	1				
Monthly Period	Oct Nov 2016		Convention	=	30/360 days
Interest Period	from 27.10.2016	to	25.12.2016	=	59 days

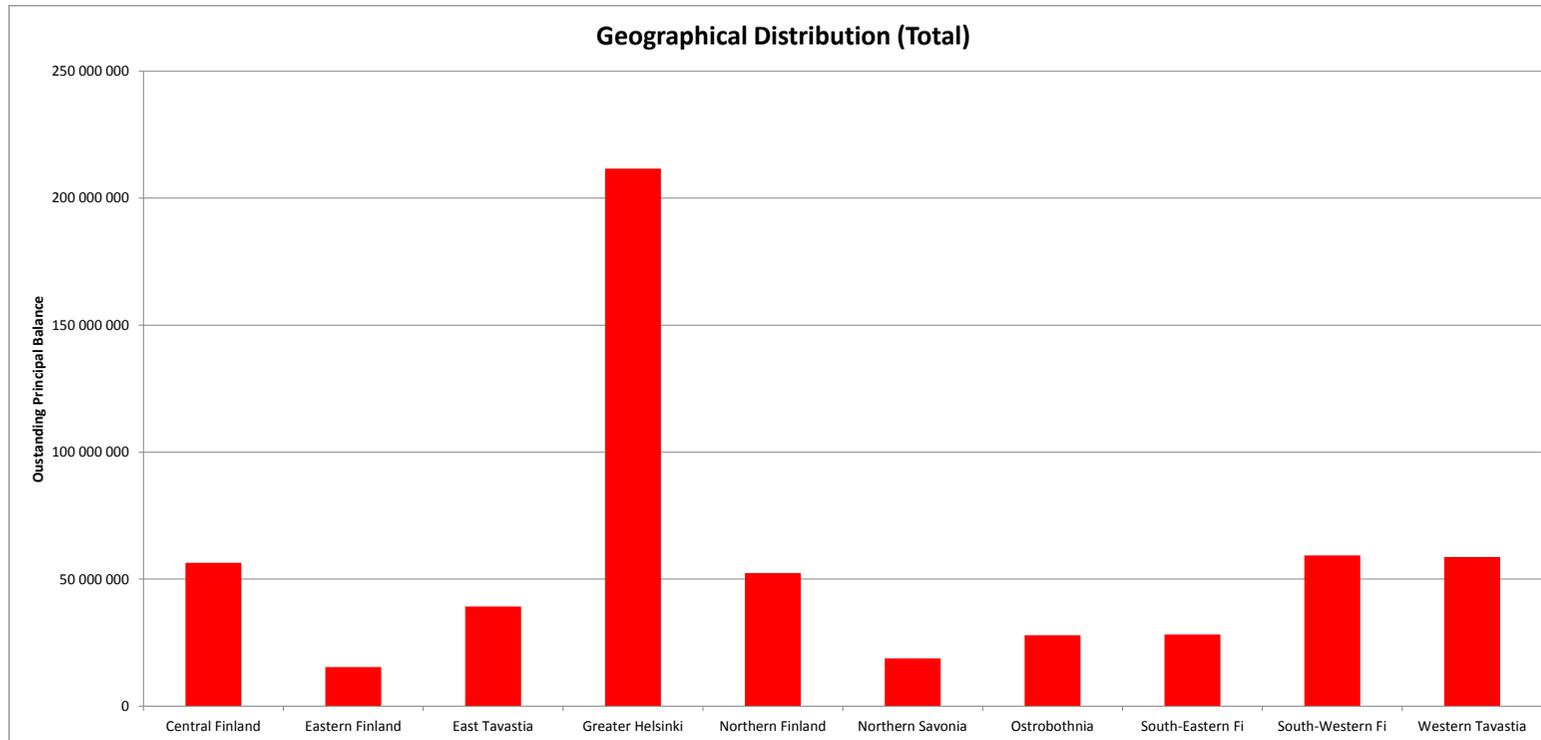
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 916	56 442 752	9,94 %	47,6		8,7
Eastern Finland	1 115	15 417 579	2,71 %	47,2		8,5
East Tavastia	2 669	39 208 338	6,90 %	48,4		8,2
Greater Helsinki	13 230	211 564 485	37,25 %	47,8		8,5
Northern Finland	3 545	52 358 853	9,22 %	48,0		8,4
Northern Savonia	1 358	18 789 949	3,31 %	46,7		8,5
Ostrobothnia	2 123	27 970 293	4,92 %	46,5		8,8
South-Eastern Fi	2 001	28 159 089	4,96 %	47,0		9,3
South-Western Fi	4 086	59 347 372	10,45 %	47,8		8,6
Western Tavastia	3 927	58 677 257	10,33 %	48,2		8,3
Total	37 970	567 935 967	100 %			

SCF Rahoituspalvelut II DAC
Monthly Investor Report

9.b Geographical Distribution Graph



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

10.a Interest Rate



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

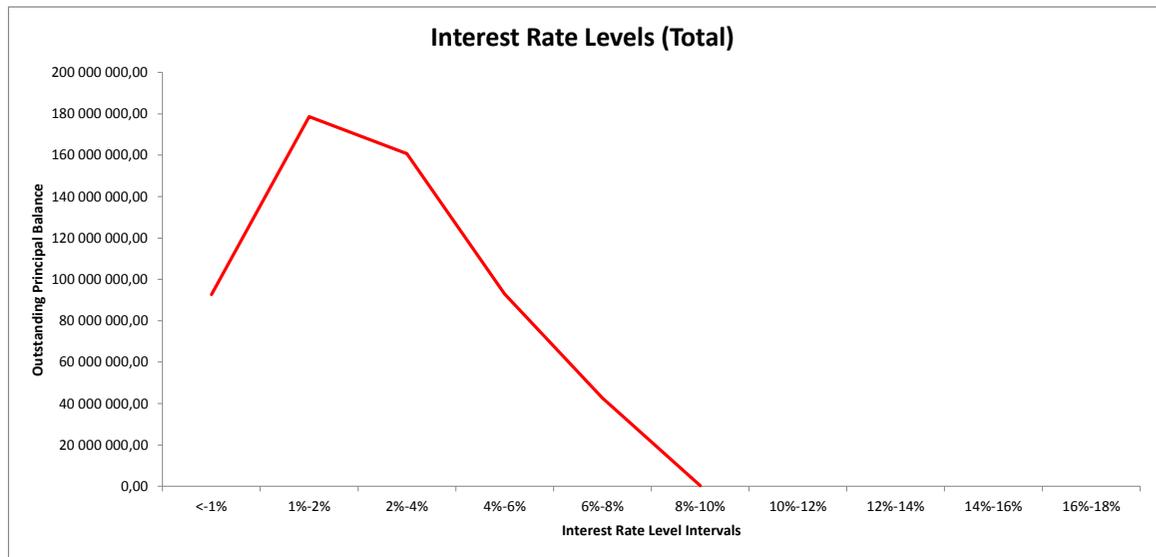
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		5219	92 693 901	16,32 %	50,1	7,5
1 2		10358	178 537 065	31,44 %	48,5	8,3
2 4		9812	160 710 202	28,30 %	47,2	9,0
4 6		7863	92 893 891	16,36 %	46,0	9,4
6 8		4676	42 809 486	7,54 %	45,4	8,6
8 10		41	285 634	0,05 %	43,9	9,3
10 12						
12 14						
14 16						
16 18						
Total		37 969	567 930 178	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

10.b Interest Rate



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

11.a Remaining Terms



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

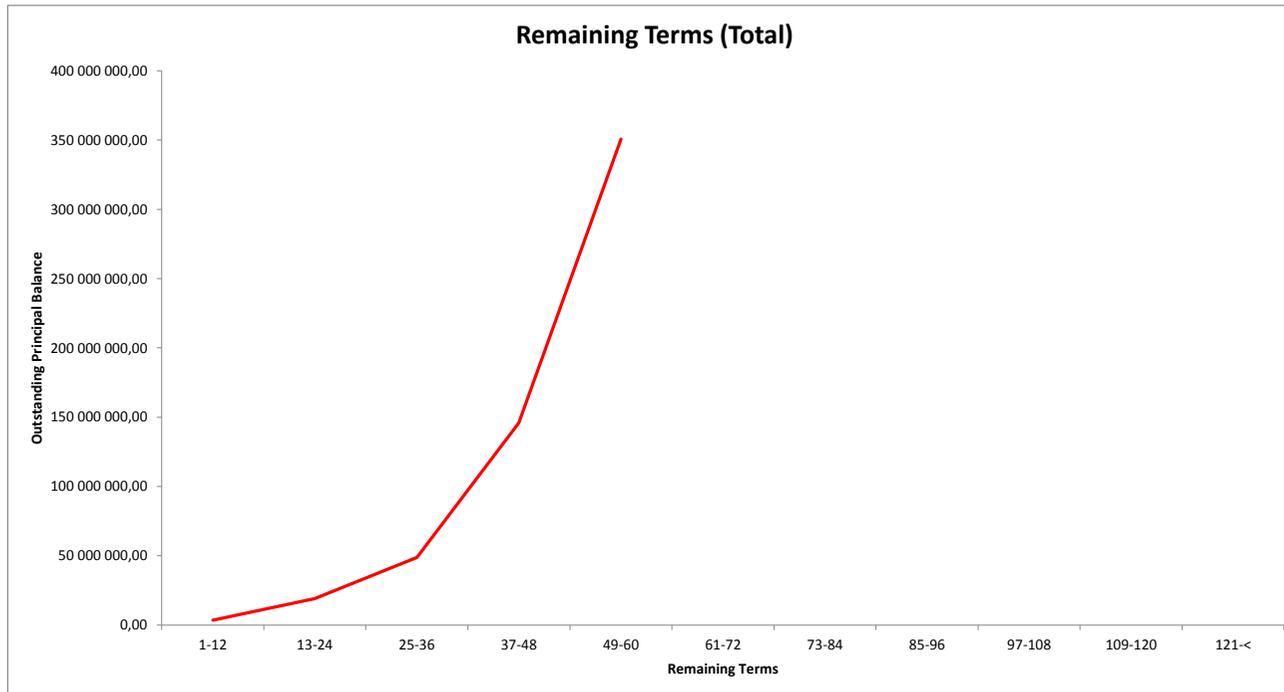
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	0	0,00 %	0,0	0,0	
	1		12	1 128	3 618 127	0,64 %	9,0	11,7
	13		24	3 045	18 992 047	3,34 %	19,7	11,1
	25		36	5 271	48 859 354	8,60 %	30,8	10,6
	37		48	9 936	145 832 423	25,68 %	44,5	12,1
	49		60	18 590	350 634 017	61,74 %	53,3	6,6
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
	Total		37 970	567 935 967	100 %			

SCF Rahoituspalvelut II DAC
Monthly Investor Report

11.b Remaining Terms



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

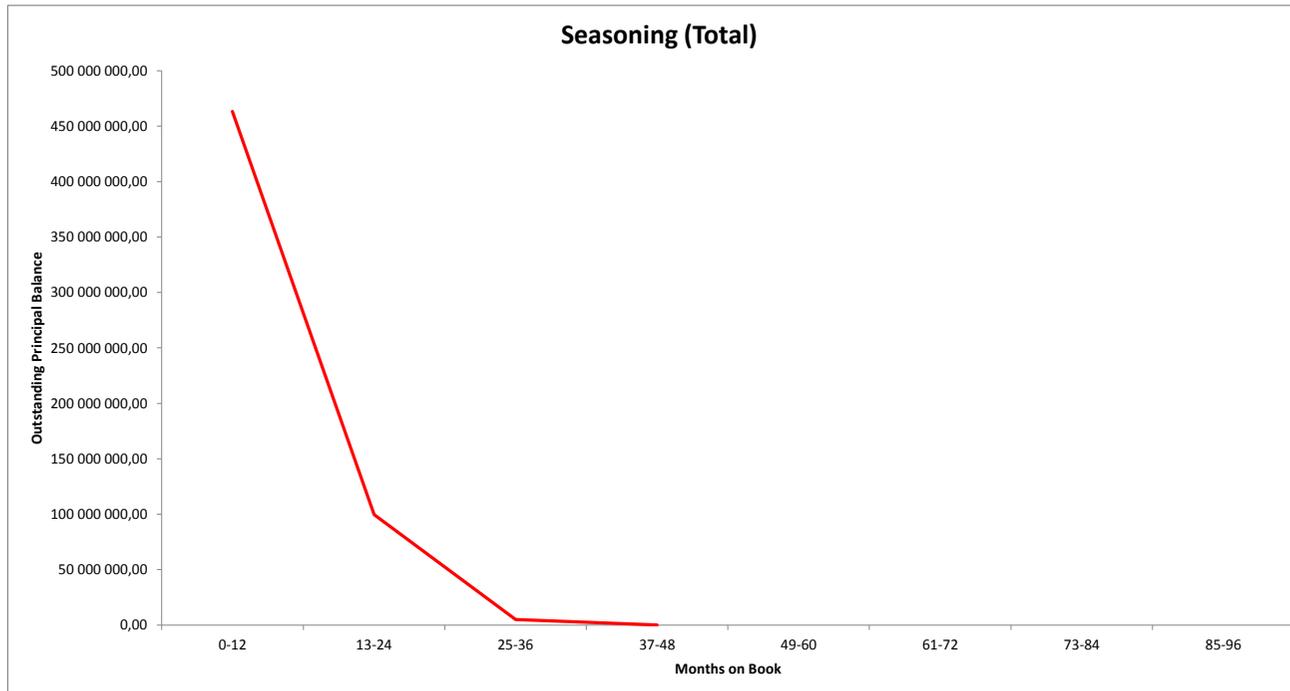


**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.a Balloon loans



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

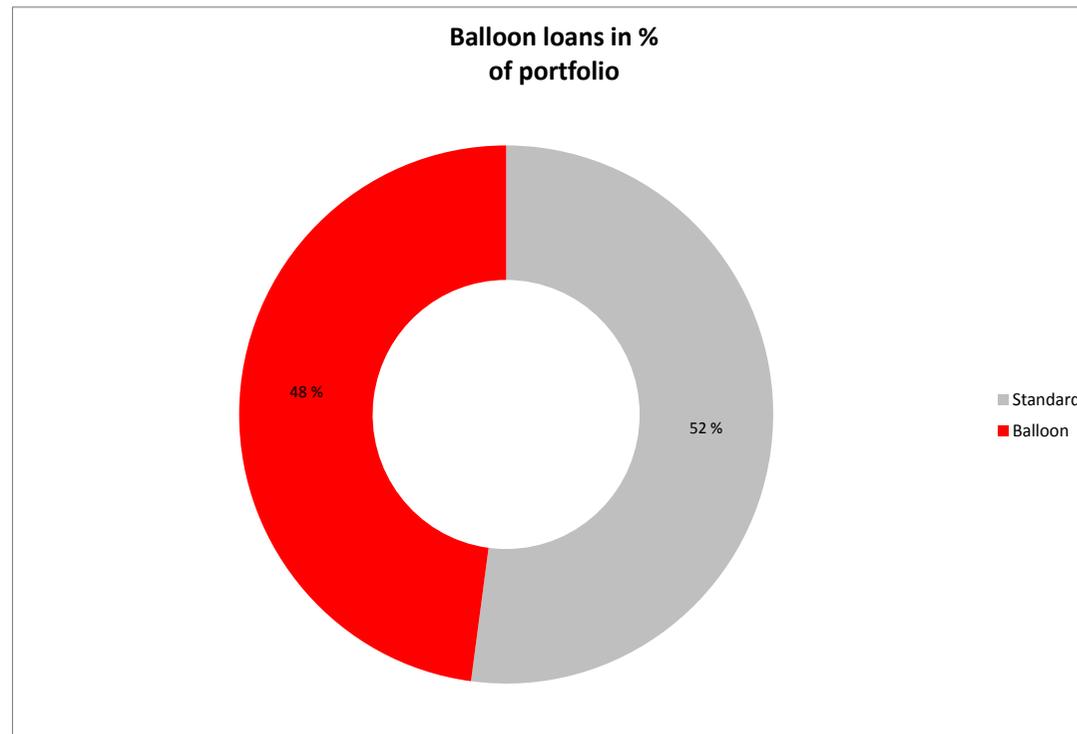
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	26 240	295 920 235	52,10 %	3 998	0,00 %	45,2	8,5
	Balloon	11 730	272 015 732	47,90 %	85 308 316	31,36 %	50,5	8,6
	Total	37 970	567 935 967	100 %	85 312 314	15,02 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.b Balloon loans



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

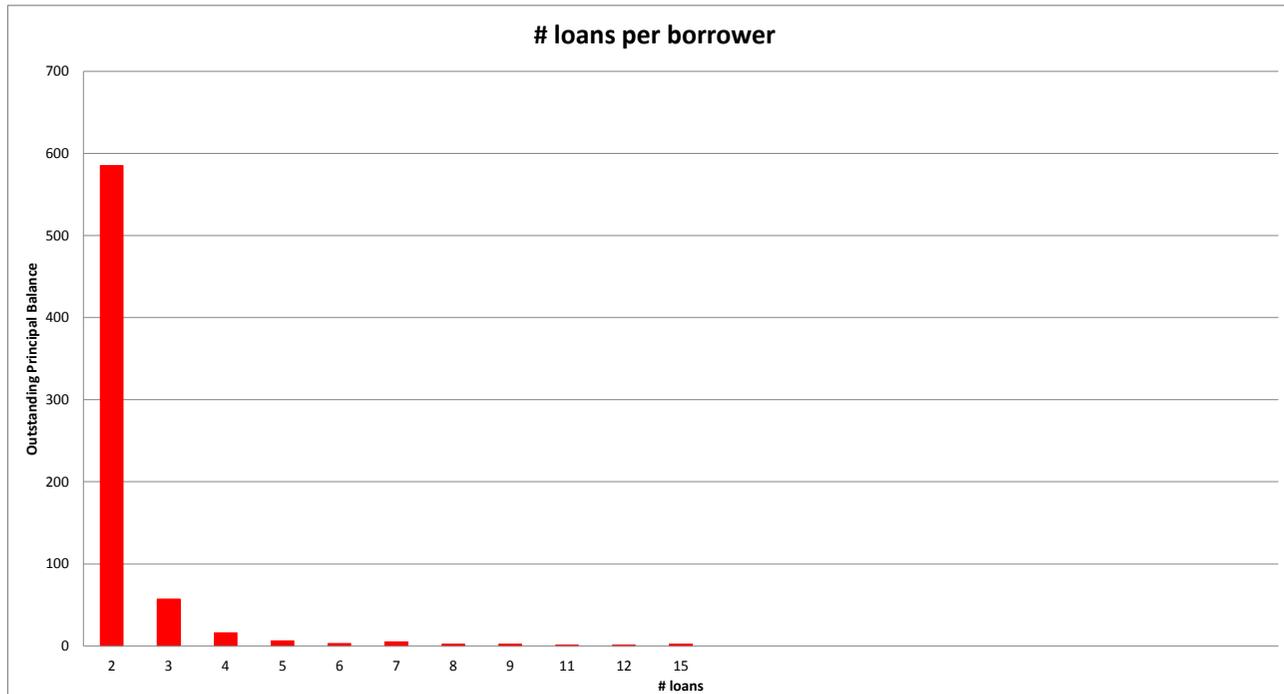


**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

14.b # loans per borrower



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	567 935 967	557 306 529	10 629 438	1 413 445	3,03 %	98,13 %
2	557 306 529	546 786 272	10 520 256	1 384 155	3,02 %	96,28 %
3	546 786 272	536 237 918	10 548 355	1 356 644	3,02 %	94,42 %
4	536 237 918	525 638 385	10 599 533	1 329 092	3,02 %	92,55 %
5	525 638 385	515 081 356	10 557 029	1 301 388	3,01 %	90,69 %
6	515 081 356	504 532 098	10 549 257	1 273 803	3,01 %	88,84 %
7	504 532 098	493 900 638	10 631 460	1 246 248	3,00 %	86,96 %
8	493 900 638	483 339 407	10 561 232	1 218 481	3,00 %	85,10 %
9	483 339 407	472 640 727	10 698 680	1 190 892	3,00 %	83,22 %
10	472 640 727	462 093 166	10 547 561	1 162 936	2,99 %	81,36 %
11	462 093 166	451 565 153	10 528 013	1 135 359	2,99 %	79,51 %
12	451 565 153	441 069 189	10 495 963	1 107 818	2,98 %	77,66 %
13	441 069 189	430 555 525	10 513 664	1 080 354	2,98 %	75,81 %
14	430 555 525	420 090 770	10 464 756	1 052 874	2,97 %	73,97 %
15	420 090 770	409 697 244	10 393 525	1 025 509	2,97 %	72,14 %
16	409 697 244	399 284 780	10 412 464	998 353	2,96 %	70,30 %
17	399 284 780	388 951 026	10 333 754	971 221	2,96 %	68,49 %
18	388 951 026	378 688 763	10 262 263	944 298	2,95 %	66,68 %
19	378 688 763	368 341 167	10 347 596	917 504	2,95 %	64,86 %
20	368 341 167	358 180 051	10 161 116	890 715	2,94 %	63,07 %

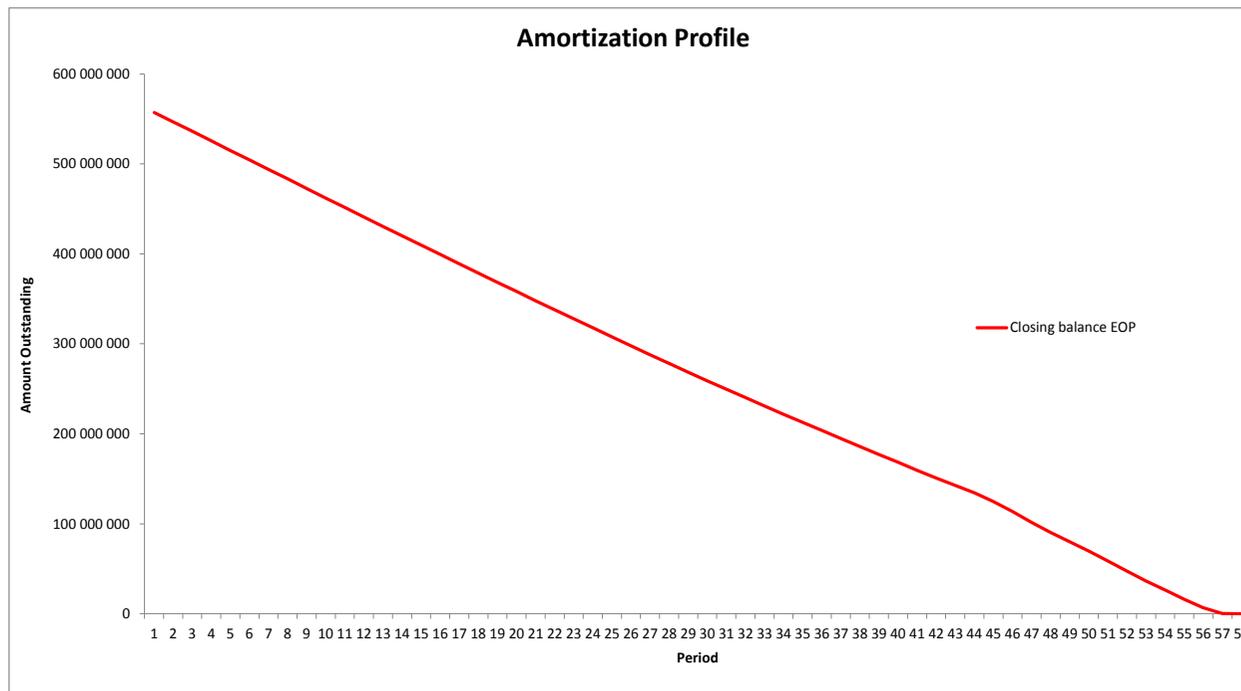
Amortization profile (first 20 periods)

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

15.b Amortization Profile



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

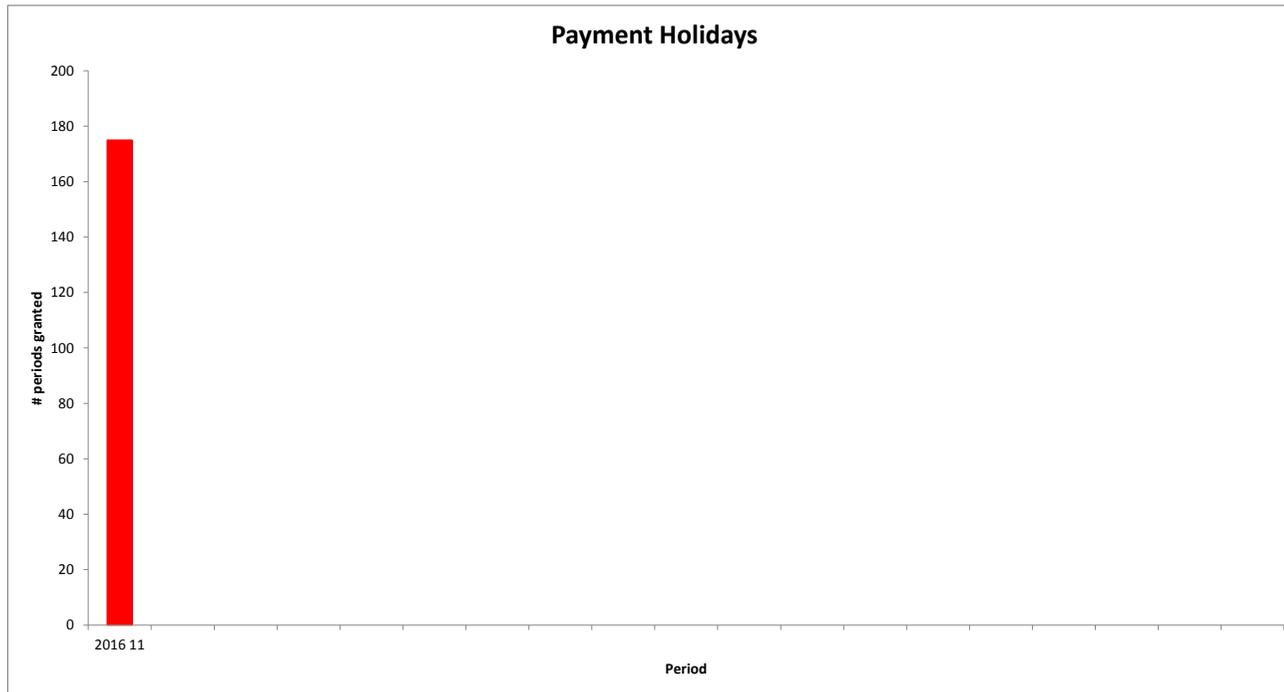


SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

17.a Downpayment



Reporting Date	02.01.2017			
Payment date	29.12.2016			
Period No	1			
Monthly Period	Oct	Nov 2016	Convention	= 30/360 days
Interest Period	from	27.10.2016	to	25.12.2016 = 59 days

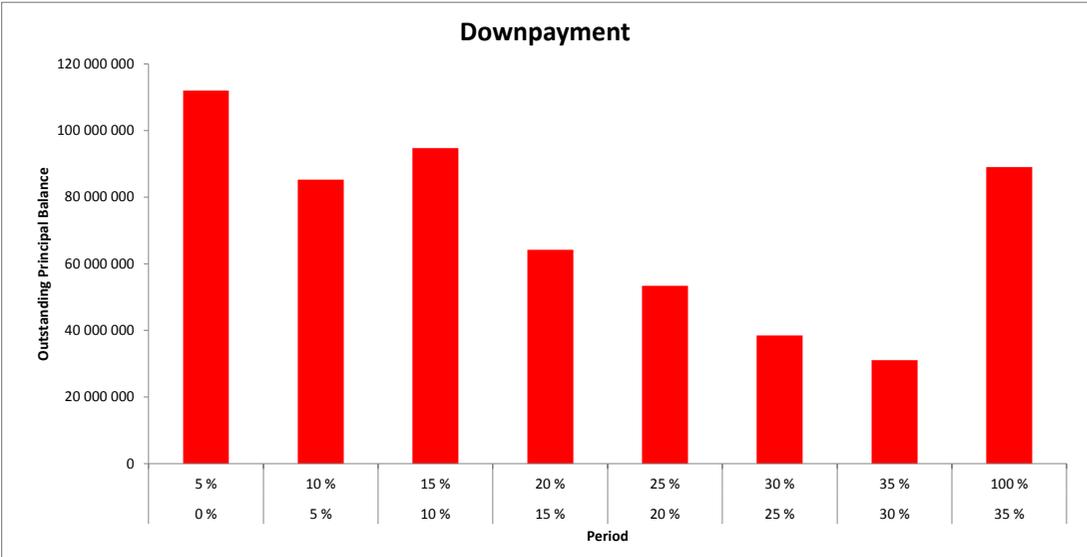
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 373	111 991 344	19,7 %	50,3	8,4
	5 %	10 %	4 907	85 206 741	15,0 %	49,7	8,7
	10 %	15 %	5 787	94 665 883	16,7 %	48,6	8,7
	15 %	20 %	3 937	64 162 730	11,3 %	48,3	8,5
	20 %	25 %	3 508	53 379 379	9,4 %	47,4	8,7
	25 %	30 %	2 648	38 467 753	6,8 %	47,3	8,5
	30 %	35 %	2 156	31 049 669	5,5 %	46,3	8,6
	35 %	100 %	8 654	89 012 468	15,7 %	42,1	8,5
	Total		37 970	567 935 967	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	02.01.2017		
Payment date	29.12.2016		
Period No	1		
Monthly Period	Oct Nov 2016	Convention	= 30/360 days
Interest Period	from 27.10.2016	to 25.12.2016	= 59 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	02.01.2017				
Payment date	29.12.2016				
Period No	1				
Monthly Period	Oct Nov 2016	Convention	=	30/360 days	
Interest Period	from 27.10.2016	to 25.12.2016	=	59 days	

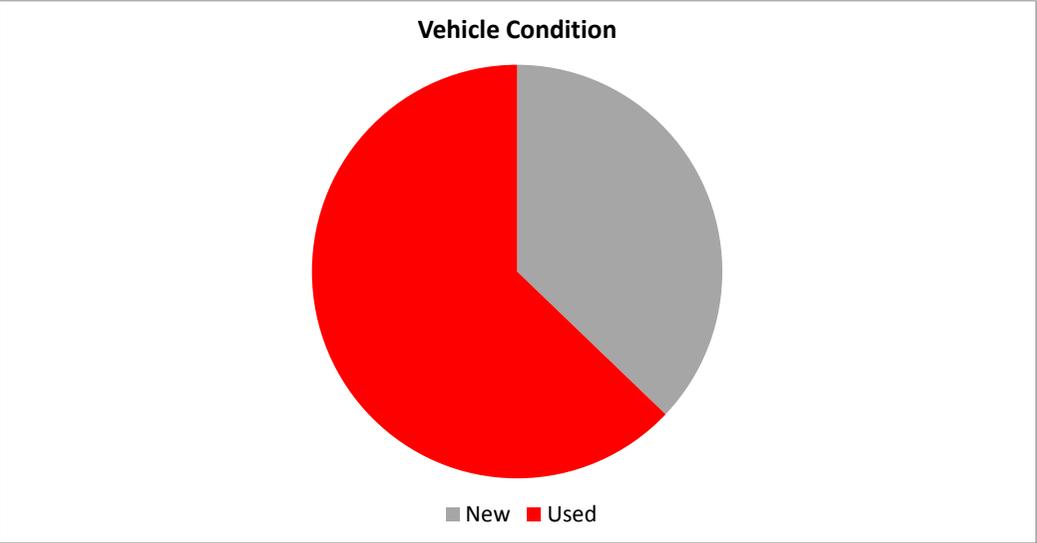
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	10 056	210 844 451	37,1 %	48,4	8,6	
Used	27 914	357 091 516	62,9 %	47,4	8,5	
Total	37 970	567 935 967	100 %			

SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.b Vehicle Condition



Reporting Date	02.01.2017				
Payment date	29.12.2016				
Period No	1				
Monthly Period	Oct Nov 2016	Convention	=	30/360 days	
Interest Period	from 27.10.2016	to 25.12.2016	=	59 days	



SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.a Borrower Type



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

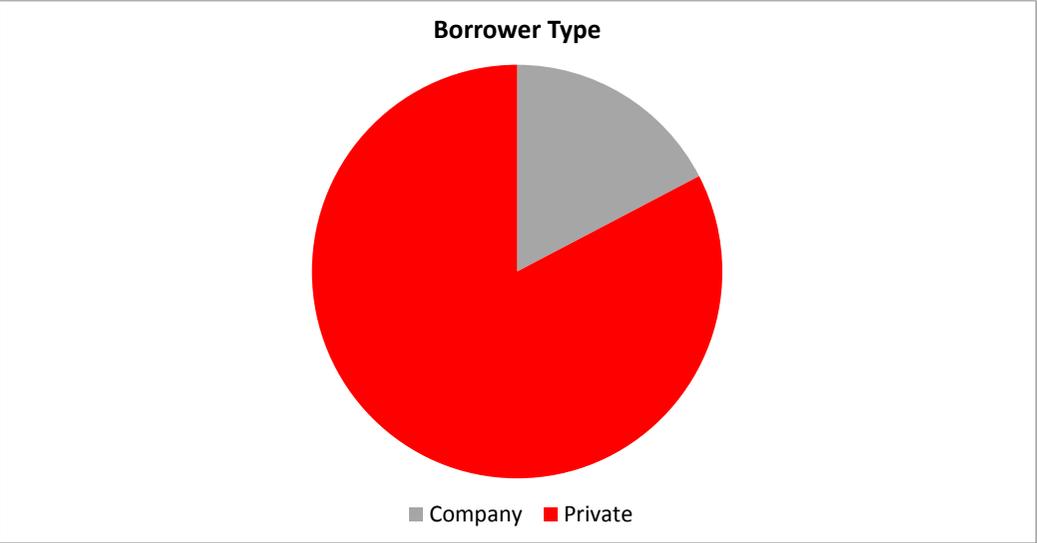
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 746	98 600 980	17,4 %	44,6	8,8
	Private	33 224	469 334 987	82,6 %	48	8
	Total	37 970	567 935 967	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date	02.01.2017				
Payment date	29.12.2016				
Period No	1				
Monthly Period	Oct Nov 2016	Convention	=	30/360 days	
Interest Period	from 27.10.2016	to 25.12.2016	=	59 days	



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.a Vehicle type



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

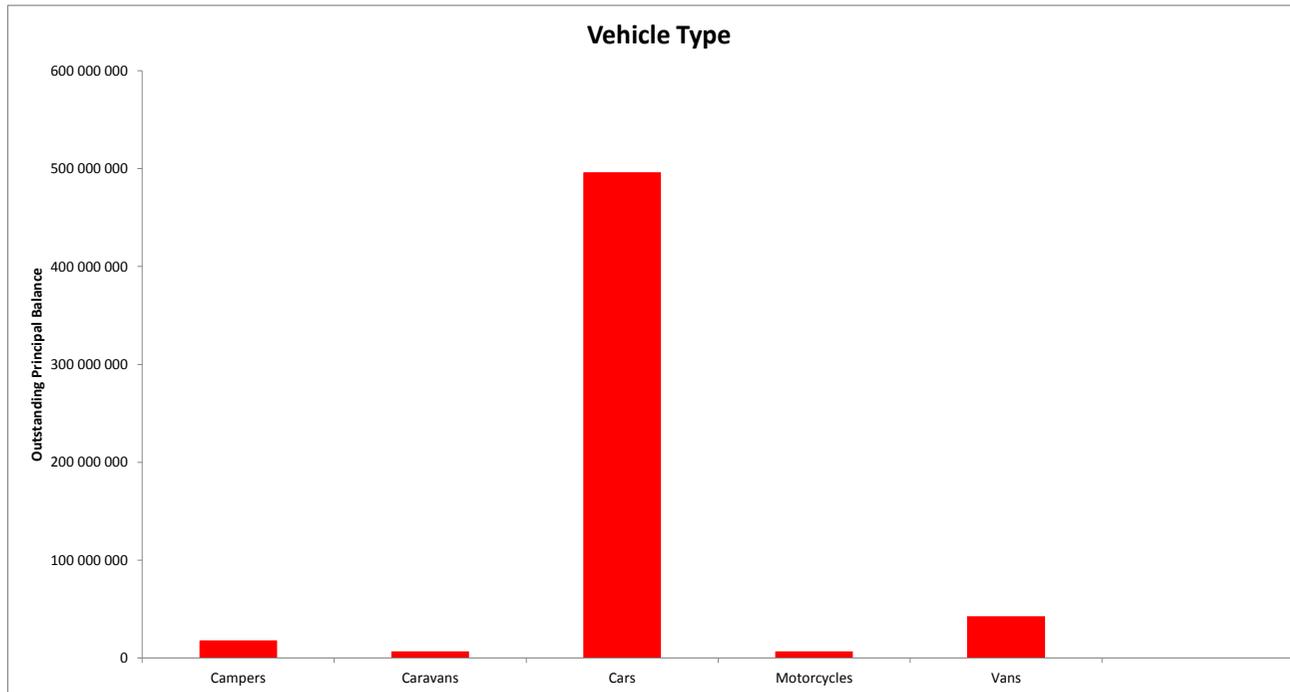
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	702	17 322 150	3,05 %	50,30	7,70
	Caravans	484	6 316 721	1,11 %	49,77	7,28
	Cars	33 401	495 857 107	87,31 %	47,82	8,59
	Motorcycles	697	6 372 345	1,12 %	46,68	6,64
	Vans	2 686	42 067 644	7,41 %	45,49	8,86
		37 970	567 935 967	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

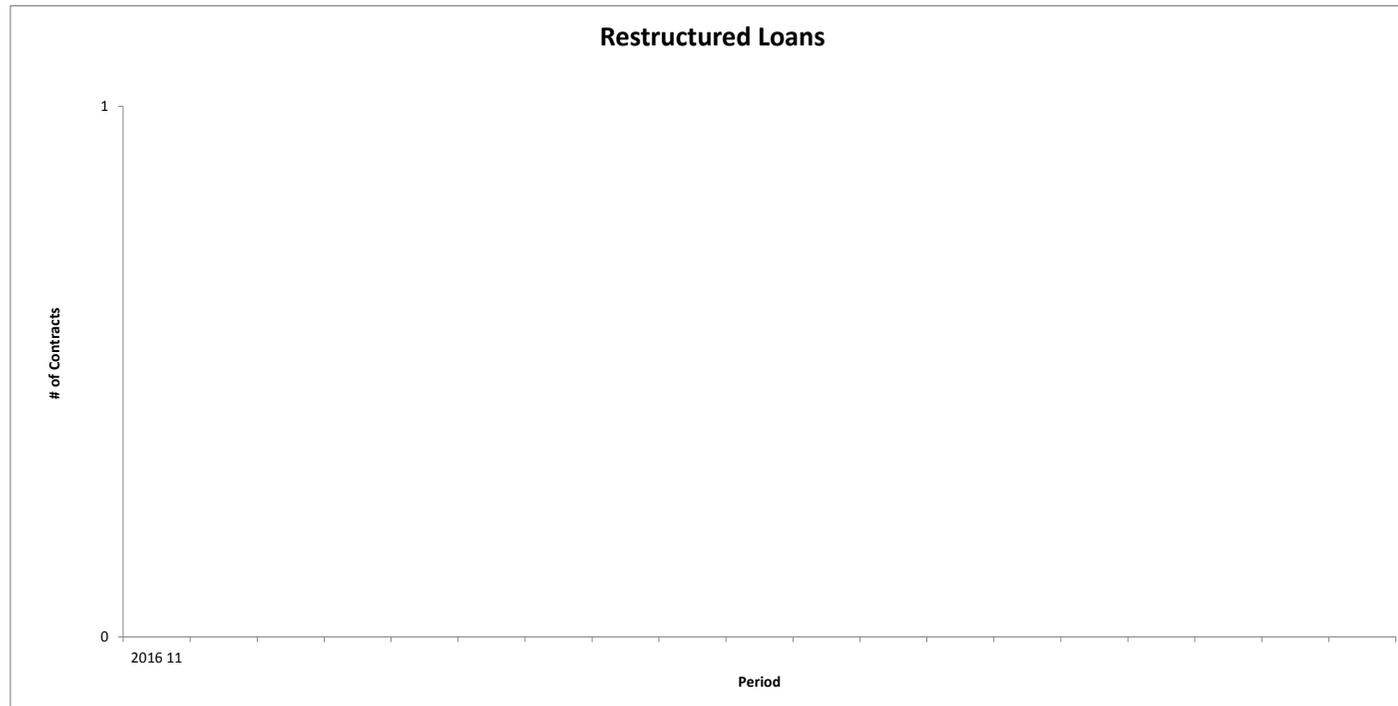


SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	02.01.2017				
Payment date	29.12.2016				
Period No	1				
Monthly Period	Oct	Nov	2016	Convention	= 30/360 days
Interest Period	from	27.10.2016	to	25.12.2016	= 59 days

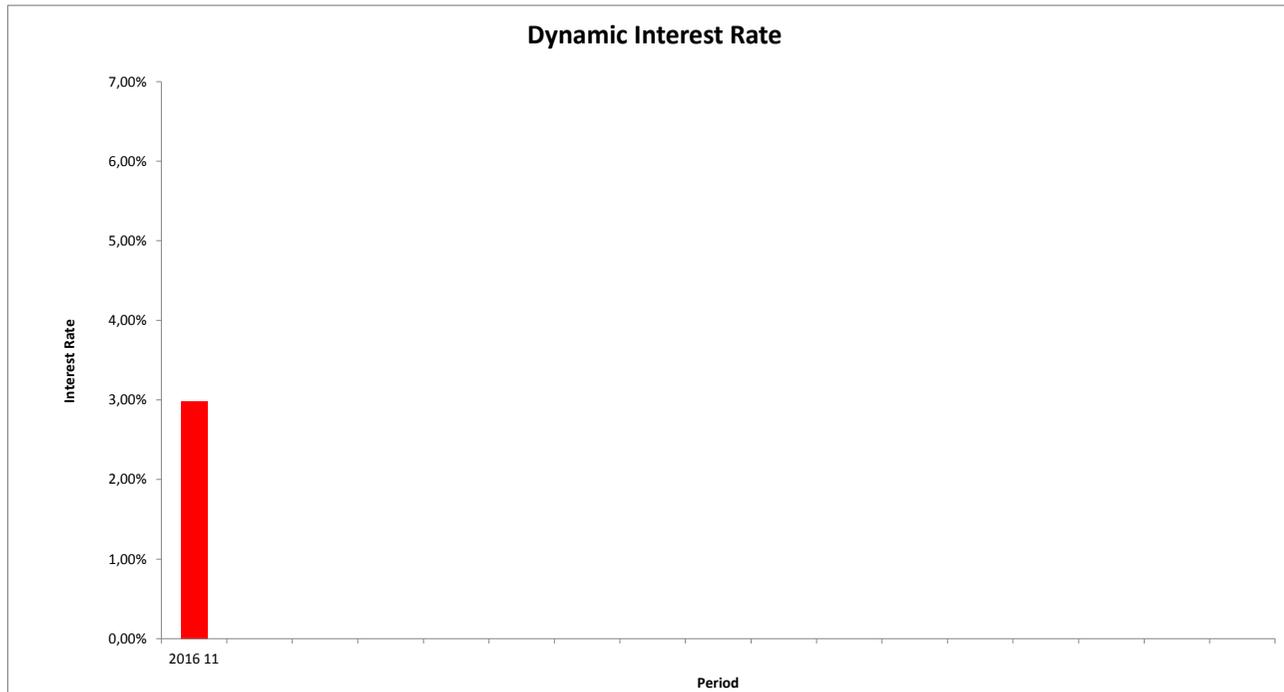


SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

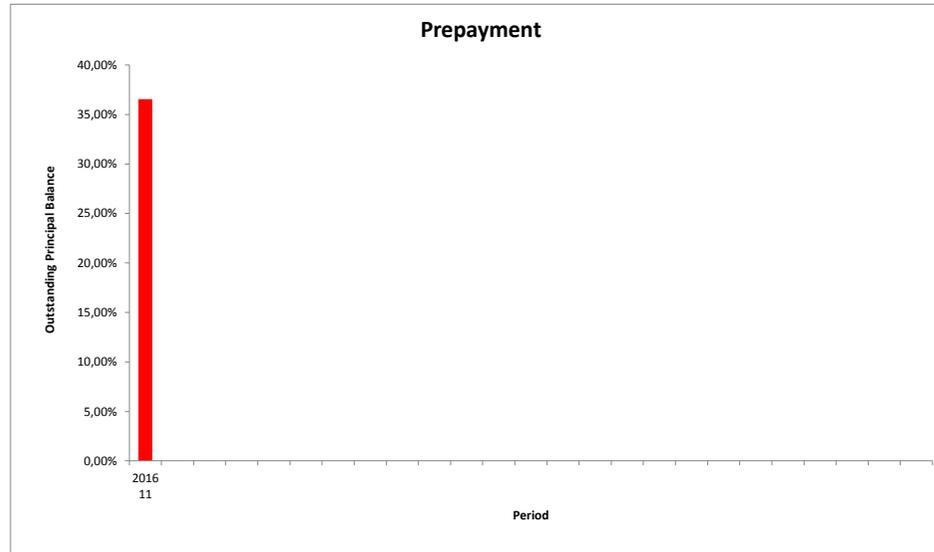


SCF Rahoituspalvelut II DAC
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	02.01.2017				
Payment date	29.12.2016				
Period No	1				
Monthly Period	Oct	Nov	2016	Convention	= 30/360 days
Interest Period	from	27.10.2016	to	25.12.2016	= 59 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

24. Delinquency



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 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																	
	1																	
	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	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	from Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4										
			Recoveries	Cum. Recoveries	Loss								
2016 4	13 665	3	292	292	13 373								

SCF Rahoituspalvelut II DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	42 535 999,54	EUR
Senior Expenses	-	21 832,00	EUR
Servicing Fee	-	410 175,98	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	2 839 958,70	EUR
Principal on Loan to Issuer	-	39 264 032,86	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	49 430 419,56	EUR
Senior Expenses	-	21 832,00	EUR
Interest Class A	-	154 758,00	EUR
Interest Class B	-	7 978,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	5 707 000,00	EUR
Prior to PDTE - Interest on Class C notes	-	25 480,00	EUR
Prior to PDTE - Interest on Class D notes	-	25 620,00	EUR
Principal Payments on Class A	-	39 264 032,86	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	59 483,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	173 250,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	50 823,20	EUR
Interest Issuer Subordinated Loan	-	2 124,69	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	3 905 458,27	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	3 905 458,27	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	37,23	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	3 905 421,04	EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	21 832,00						
Interest accrued for the Period	EUR	446 569,00	154 758,00	7 978,00	25 480,00	25 620,00	59 483,00	173 250,00
Cumulative Interest accrued	EUR	446 569,00	154 758,00	7 978,00	25 480,00	25 620,00	59 483,00	173 250,00
Interest Payments	EUR	446 569,00	154 758,00	7 978,00	25 480,00	25 620,00	59 483,00	173 250,00
Cumulative Interest Payments	EUR	446 569,00	154 758,00	7 978,00	25 480,00	25 620,00	59 483,00	173 250,00
Interest accrued on Subordinated Loan for the Period	EUR	2 124,69						
Cumulative Interest accrued on Subordinated Loan	EUR	2 124,69						
Interest Payments on Subordinated Loan	EUR	2 124,69						
Cumulative Interest Payments on Subordinated Loan	EUR	2 124,69						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

28. Contact Details



Reporting Date	02.01.2017	
Payment date	29.12.2016	
Period No	1	
Monthly Period	Oct Nov 2016	Convention = 30/360 days
Interest Period	from 27.10.2016 to 25.12.2016	= 59 days

Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	Morten.Holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no

Risk

Tom Daniel Sivertsen	+47 47 03 88 47	tom.daniel.sivertsen@santanderconsumer.no
Ayan Ali	+47 48 50 46 46	ayan.ali@santanderconsumer.no