

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		02.01.2018			
Payment date		28.12.2017		Following payment dates:	25.01.2018
Period No		13			26.02.2017
Monthly Period		Nov 2017			
Interest Period	from	27.11.2017	to	28.12.2017	= 31 days
Cut-Off date		30.11.2017			

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1. Portfolio Information



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	13
Monthly Period	Nov 2017
Interest Period	from 27.11.2017 to 28.12.2017 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	344 817 496,31 EUR
Scheduled Loan Principal Repayments	7 691 234,20 EUR
Prepayments	8 694 342,06 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	16 385 576,26 EUR
New Defaulted Auto Loans in Period	236 057,01 EUR
Closing Balance	328 195 863,04 EUR

Total revenue collections	
Revenue and fees received on loan balances	1 154 036,23 EUR
Recoveries on loans in default	114 126,55 EUR
Total Revenue Received in Period	1 268 162,78 EUR

# Loans	
At beginning of period	27 791 Loans
Paid in Full	831 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	15 Loans
At end of period	26 945 Loans

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2. Amount Due for Distribution



Reporting Date	02.01.2018
Payment date	28.12.2017
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	17 649 056 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	17 649 056 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 512 268 EUR
b. Reserve Fund	3 269 142 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	20 781 410 EUR

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3. Reserve Accounts



Reporting Date	02.01.2018
Payment date	28.12.2017
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Interest Period	from 27.11.2017 to 28.12.2017 = 31 days

Note Balance

Beginning of Period	344 817 496,31 EUR
End of Period	328 195 863,04 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 %	3 269 142,16 EUR
Cash Outflow		3 269 142,16 EUR
Cash Inflow		3 083 174,96 EUR
End of Period	0,9 %	3 083 174,96 EUR
Required Reserve Amount	0,9 %	3 083 174,96 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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4. Performance Data



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	13				
Monthly Period	Nov 2017				
Interest Period	from	27.11.2017	to	28.12.2017	= 31 days

Asset Balance

Beginning of Period	344 817 496,31	EUR
End of Period	328 195 863,04	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	304 803 458,59	92,87 %	25 101
1-29 days past due	19 836 919,41	6,04 %	1 559

Delinquent Receivables:

30-59 days past due	2 183 769,45	0,67 %	171
60-89 days past due	655 941,09	0,20 %	60
90-119 days past due	331 690,06	0,10 %	24
120-149 days past due	291 715,04	0,09 %	23
150-179 days past due	92 369,40	0,03 %	7
Total Performing and Delinquent	328 195 863	100,00 %	26 945

	EUR	%	# loans
Volkswagen vehicles	55 811 788	17,01 %	5 039

Current Period Defaults	236 057,01	15
Cumulative Defaults	2 184 216,64	146
Current Period Recoveries	114 126,55	
Cumulative Recoveries	1 295 850,82	

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

[A] [1] - [2] - [3]	(0,00)
Note Principal Closing Balance [1]	328 195 863,04
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	328 195 863,04
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	02.01.2018	
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Period No	13	
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	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
1. Note Balance							
General Note Information							
ISIN Code		XS1504682649	XS1504689578	XS1504693091	XS1504695112	XS1504695385	XS1504695542
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,49 %	4,50 %	1,50 %	1,01 %	1,70 %	1,81 %
Legal Final Maturity Date		25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025
Rating (Fitch/Moody's)		AAA / AAA	AA/Aa3	A+/A3	A-/Baa2	BB+/Ba2	Not rated
Initial Notes Aggregate Principal Outstanding Balance	607 200 000,00	543 400 000,00	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6072	5434	273	91	61	103	110
Current Note Information							
Class Principal Outstanding Opening Balance	344 817 496,31	281 017 496,31	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	20 781 410,40						
Amortisation	16 621 633,27						
Redemption per Class	16 621 633,27	16 621 633,27	-	-	-	-	-
Redemption per Note		3 058,82	-	-	-	-	-
Class Principal Outstanding Closing Balance	328 195 863,04	264 395 863,04	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	80,56 %	8,32 %	2,77 %	1,86 %	3,14 %	3,35 %
Current Pool Factor		0,49	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*		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	31						
Principal Outstanding per Note Beginning of Period		51 714,67	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 058,82	-	-	-	-	-
Principal Outstanding per Note End of Period		48 655,85	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		5,70	13,92	133,33	200,00	275,00	750,00
Interest Payment	46 906,96	30 974,37	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		5,70	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)		22,57 %	14,26 %	11,48 %	9,63 %	6,49 %	3,13 %
Current CE (excl. Excess Spread)		20,38 %	12,06 %	9,29 %	7,43 %	4,29 %	0,94 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2018
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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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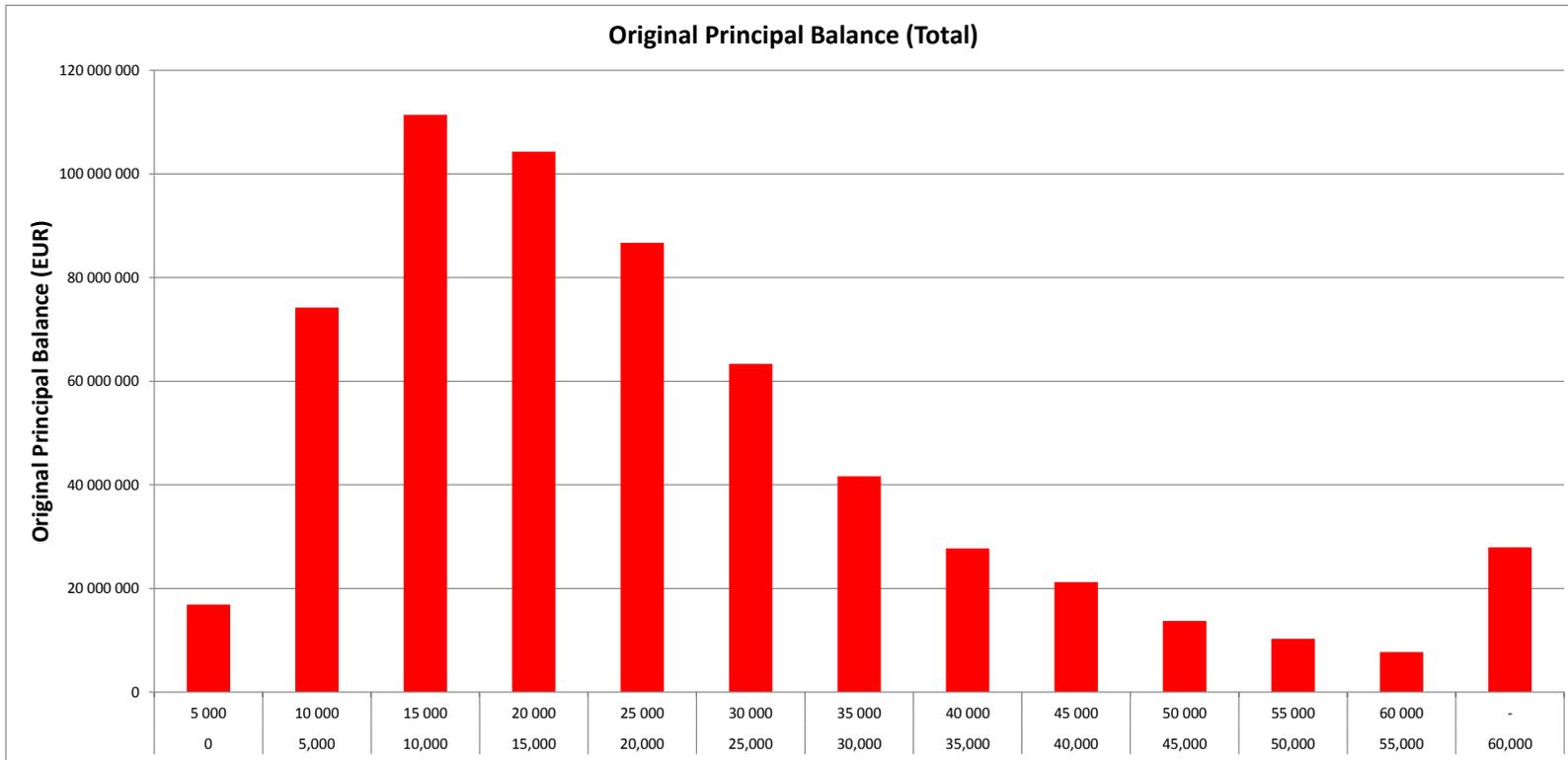
Average amount - all: 15 380

	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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8.a Outstanding Principal Balance



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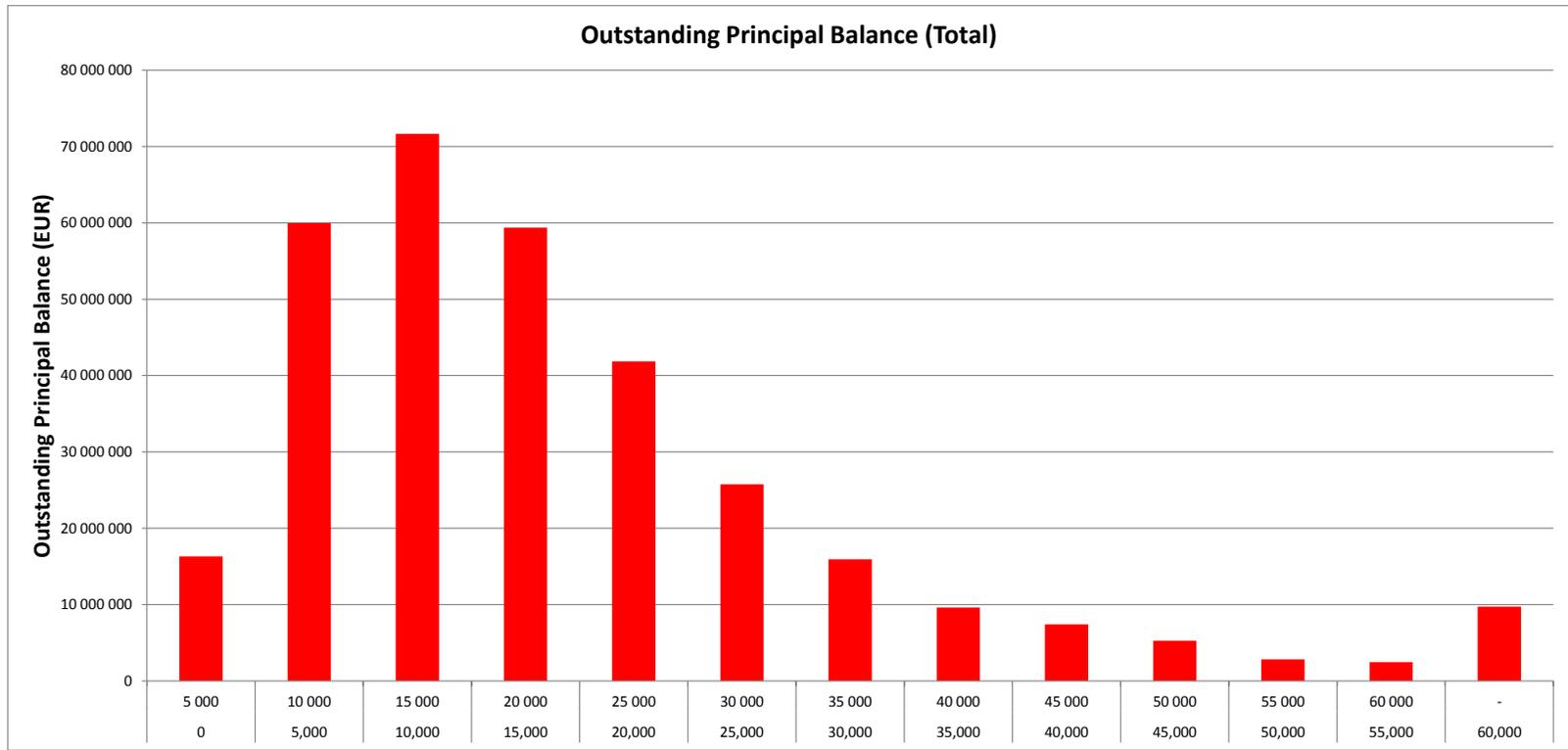
Average amount - all: 12 180

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 533	16 328 955	5,0 %	22,6	21,3
	5 000	10 000	8 033	59 976 183	18,3 %	34,4	20,9
	10 000	15 000	5 844	71 656 031	21,8 %	38,0	20,3
	15 000	20 000	3 444	59 379 354	18,1 %	38,9	20,0
	20 000	25 000	1 884	41 851 152	12,8 %	39,2	19,8
	25 000	30 000	945	25 742 522	7,8 %	39,6	19,6
	30 000	35 000	495	15 927 541	4,9 %	39,6	20,0
	35 000	40 000	259	9 620 204	2,9 %	39,1	19,9
	40 000	45 000	176	7 426 253	2,3 %	38,6	19,9
	45 000	50 000	111	5 256 170	1,6 %	40,7	18,8
	50 000	55 000	54	2 825 667	0,9 %	39,4	19,3
	55 000	60 000	43	2 463 143	0,8 %	38,9	19,9
	60 000	-	124	9 742 688	3,0 %	39,5	19,9
	Total		26 945	328 195 863	100 %		

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8.b Outstanding Principal Balance Graph

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Interest Period	from 27.11.2017	to 28.12.2017 = 31 days



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9.a Geographical Distribution



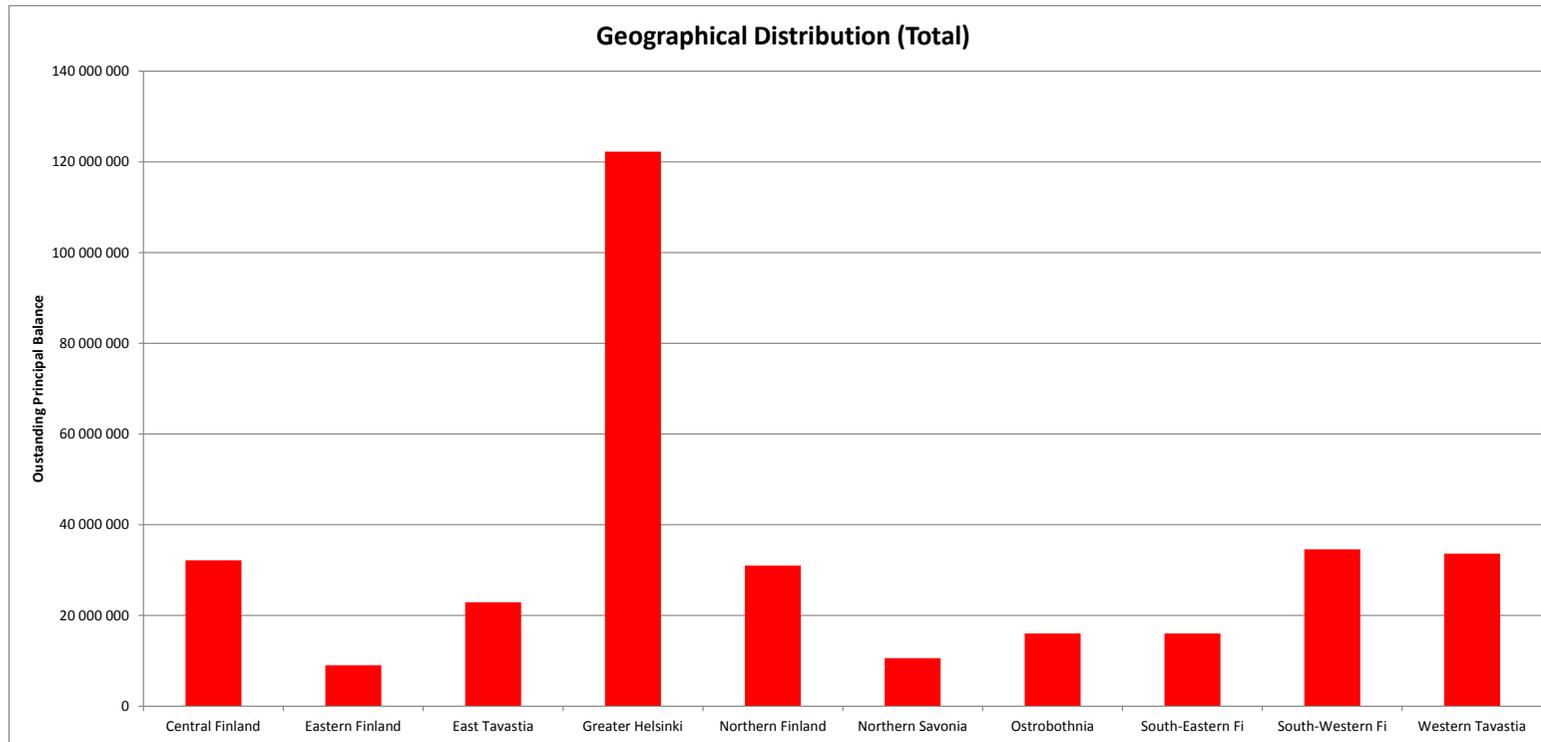
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Monthly Period	Nov 2017	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 757	32 160 695	9,80 %	37,1		20,3
Eastern Finland	799	9 045 094	2,76 %	36,8		20,1
East Tavastia	1 926	22 915 990	6,98 %	37,4		20,0
Greater Helsinki	9 371	122 256 067	37,25 %	37,4		20,2
Northern Finland	2 535	31 015 527	9,45 %	37,7		20,1
Northern Savonia	951	10 576 709	3,22 %	36,1		20,2
Ostrobothnia	1 506	16 008 597	4,88 %	36,2		20,5
South-Eastern Fi	1 395	16 013 656	4,88 %	36,8		20,9
South-Western Fi	2 936	34 574 290	10,53 %	37,1		20,4
Western Tavastia	2 769	33 629 238	10,25 %	37,8		19,9
Total	26 945	328 195 863	100 %			

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9.b Geographical Distribution Graph

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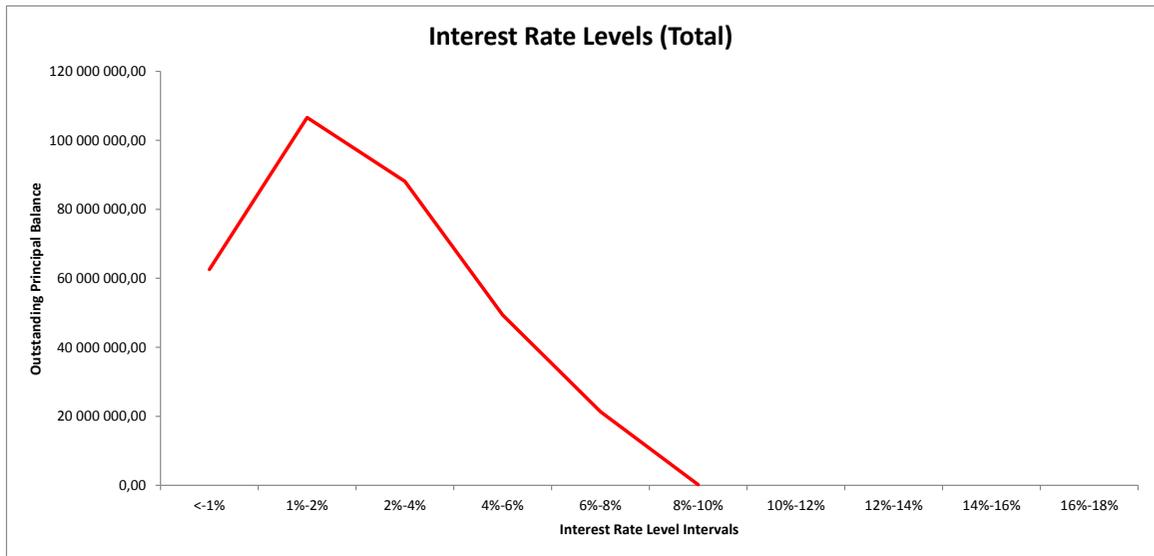


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10.b Interest Rate



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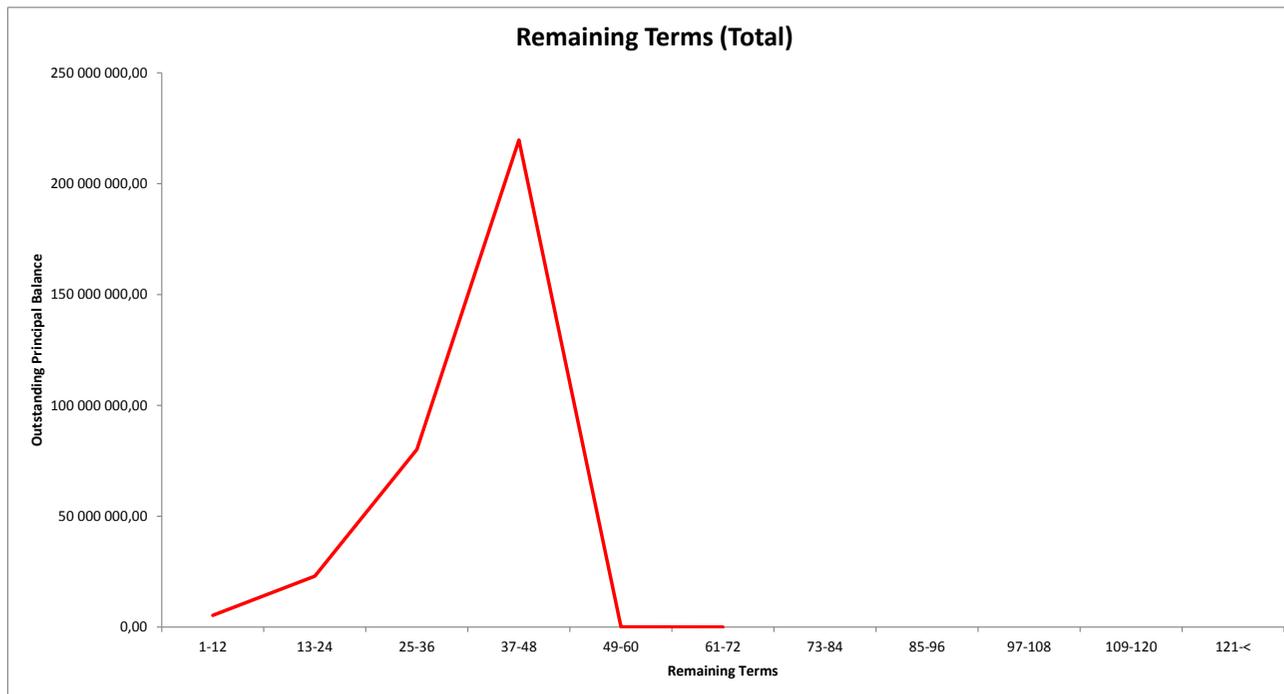


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11.b Remaining Terms



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12.a Seasoning



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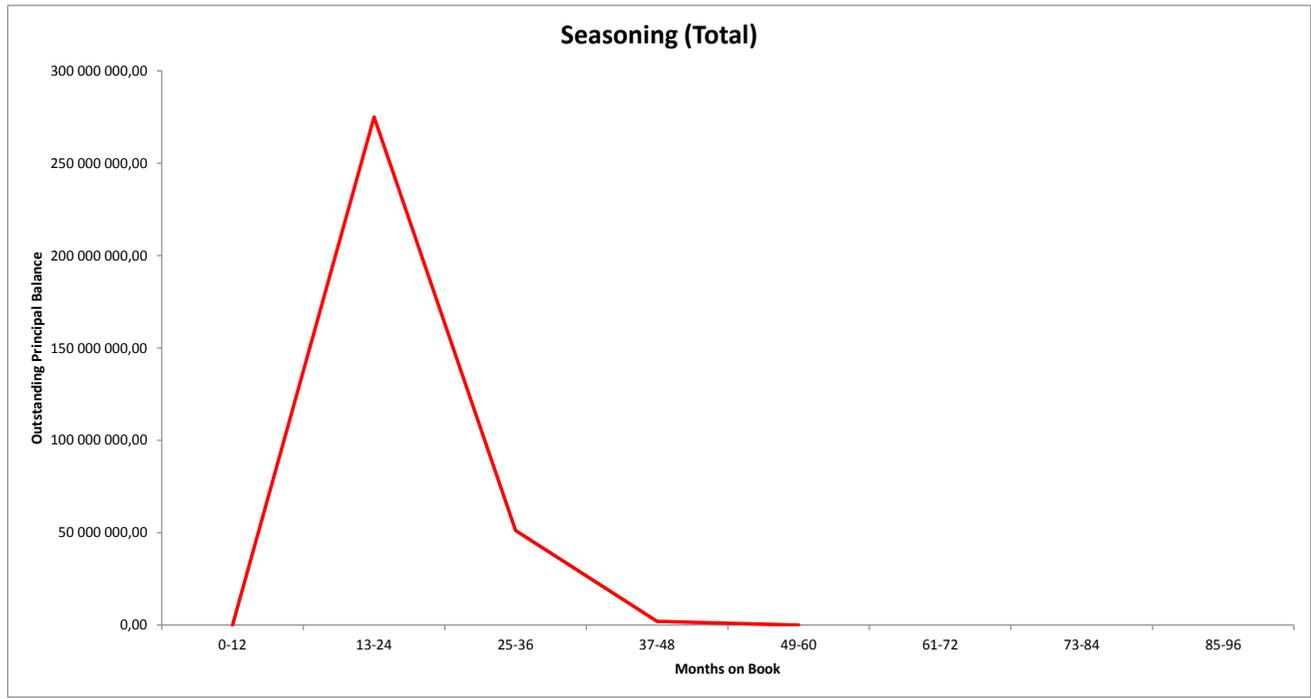
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	0	0	0,00 %	0,0	0,0	
13	24	21 821	275 020 777	83,80 %	38,5	18,8	
25	36	4 881	51 195 023	15,60 %	31,2	27,0	
37	48	237	1 950 372	0,59 %	20,9	38,2	
49	60	6	29 692	0,01 %	8,7	51,9	
61	72						
73	84						
85	96						
Total		26 945	328 195 863	100 %			

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12.b Seasoning



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13.a Balloon loans



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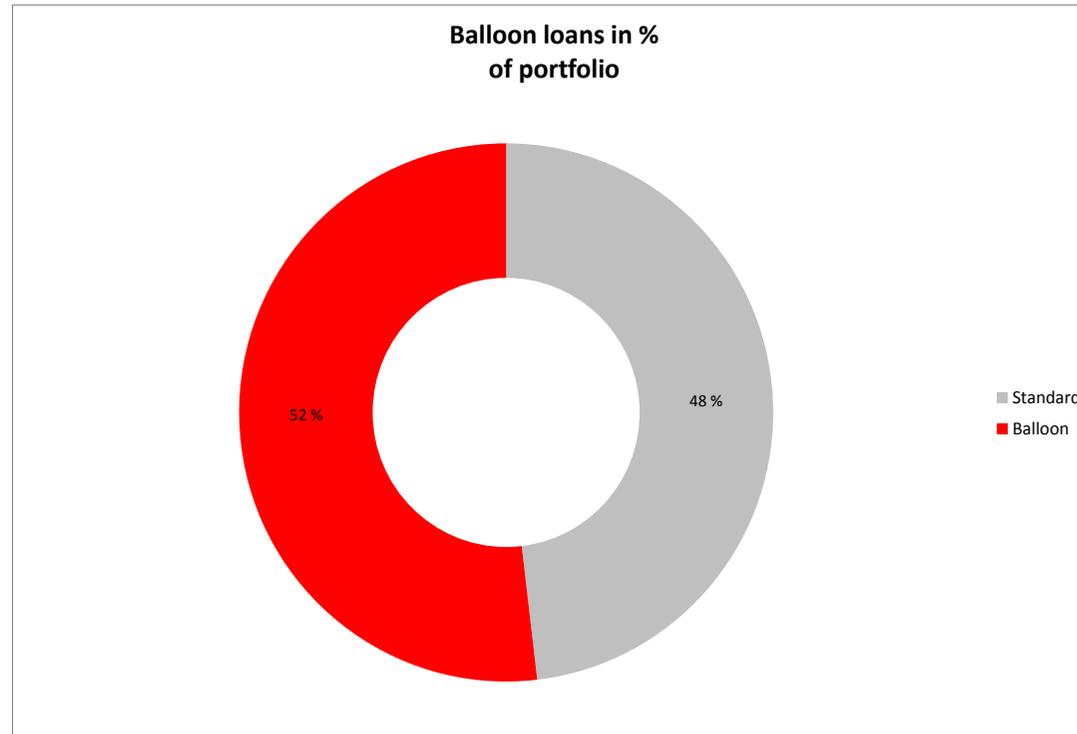
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		18 194	158 006 257	48,14 %	3 232	0,00 %	35,2	20,2
Balloon		8 751	170 189 606	51,86 %	63 075 435	37,06 %	39,2	20,2
Total		26 945	328 195 863	100 %	63 078 666	19,22 %		

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13.b Balloon loans



Reporting Date	02.01.2018	
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Interest Period	from	27.11.2017
	to	28.12.2017
	=	31 days

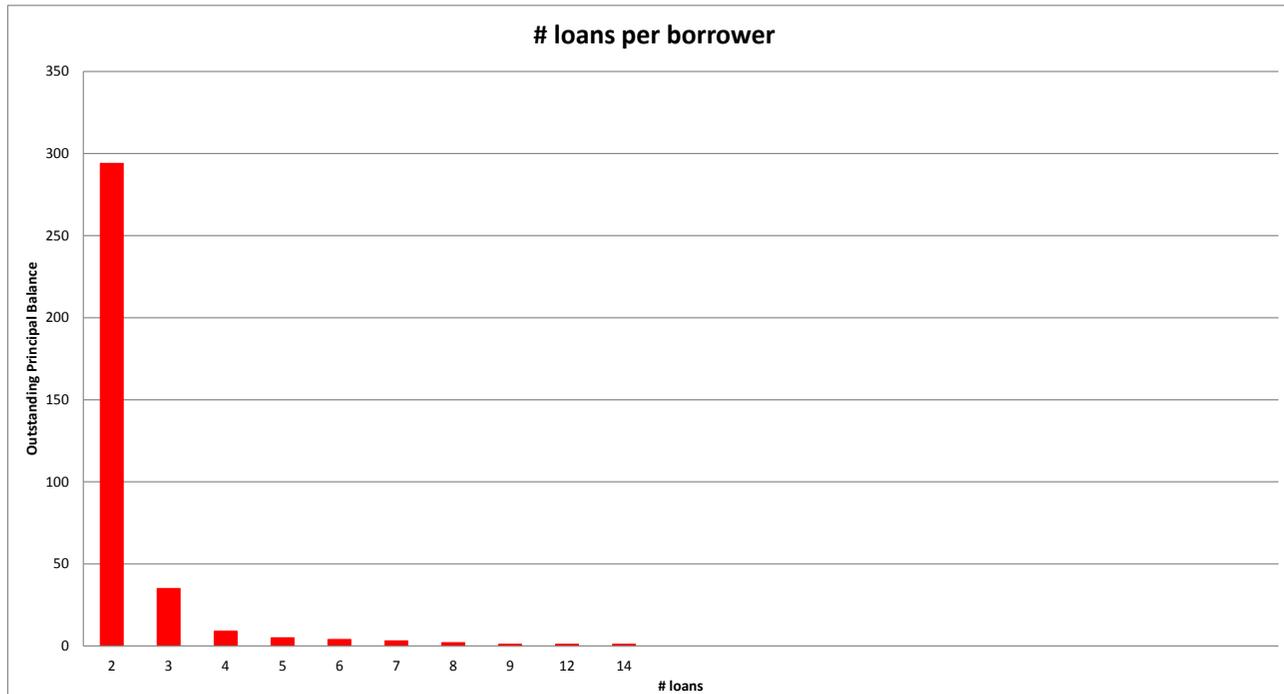


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14.b # loans per borrower



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	13	
Monthly Period	Nov 2017	
Interest Period	from	27.11.2017
	to	28.12.2017
	=	31 days



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15.a Amortization Profile



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	13	
Monthly Period	Nov 2017	
Interest Period	from 27.11.2017	to 28.12.2017 = 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	328 195 863	320 352 391	7 843 472	769 600	2,85 %	97,61 %
2	320 352 391	312 658 591	7 693 800	750 214	2,85 %	95,27 %
3	312 658 591	305 009 893	7 648 698	730 808	2,84 %	92,94 %
4	305 009 893	297 317 530	7 692 363	711 626	2,84 %	90,59 %
5	297 317 530	289 729 095	7 588 435	692 388	2,83 %	88,28 %
6	289 729 095	282 152 907	7 576 188	673 366	2,82 %	85,97 %
7	282 152 907	274 610 581	7 542 326	654 368	2,82 %	83,67 %
8	274 610 581	267 087 554	7 523 027	635 478	2,81 %	81,38 %
9	267 087 554	259 527 270	7 560 284	616 702	2,81 %	79,08 %
10	259 527 270	252 034 080	7 493 190	597 869	2,80 %	76,79 %
11	252 034 080	244 590 909	7 443 170	579 185	2,79 %	74,53 %
12	244 590 909	237 239 881	7 351 028	560 666	2,79 %	72,29 %
13	237 239 881	229 927 677	7 312 204	542 342	2,78 %	70,06 %
14	229 927 677	222 602 596	7 325 081	524 155	2,77 %	67,83 %
15	222 602 596	215 301 603	7 300 993	506 015	2,76 %	65,60 %
16	215 301 603	207 983 109	7 318 494	488 045	2,75 %	63,37 %
17	207 983 109	200 880 139	7 102 970	470 091	2,75 %	61,21 %
18	200 880 139	193 888 756	6 991 382	452 471	2,74 %	59,08 %
19	193 888 756	186 946 791	6 941 965	435 210	2,73 %	56,96 %
20	186 946 791	180 111 191	6 835 601	418 032	2,72 %	54,88 %

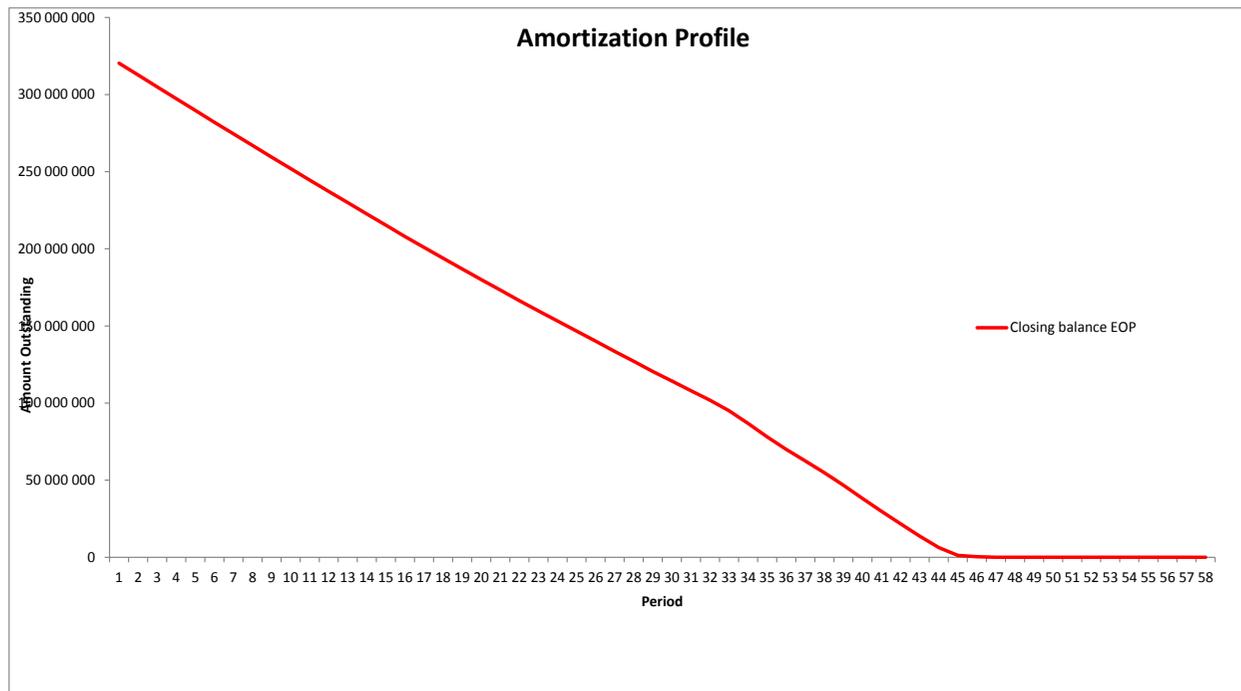
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	02.01.2018					
Payment date	28.12.2017					
Period No	13					
Monthly Period	Nov 2017					
Interest Period	from	27.11.2017	to	28.12.2017	=	31 days



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16.a Payment Holidays



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	13				
Monthly Period	Nov 2017				
Interest Period	from	27.11.2017	to	28.12.2017	= 31 days

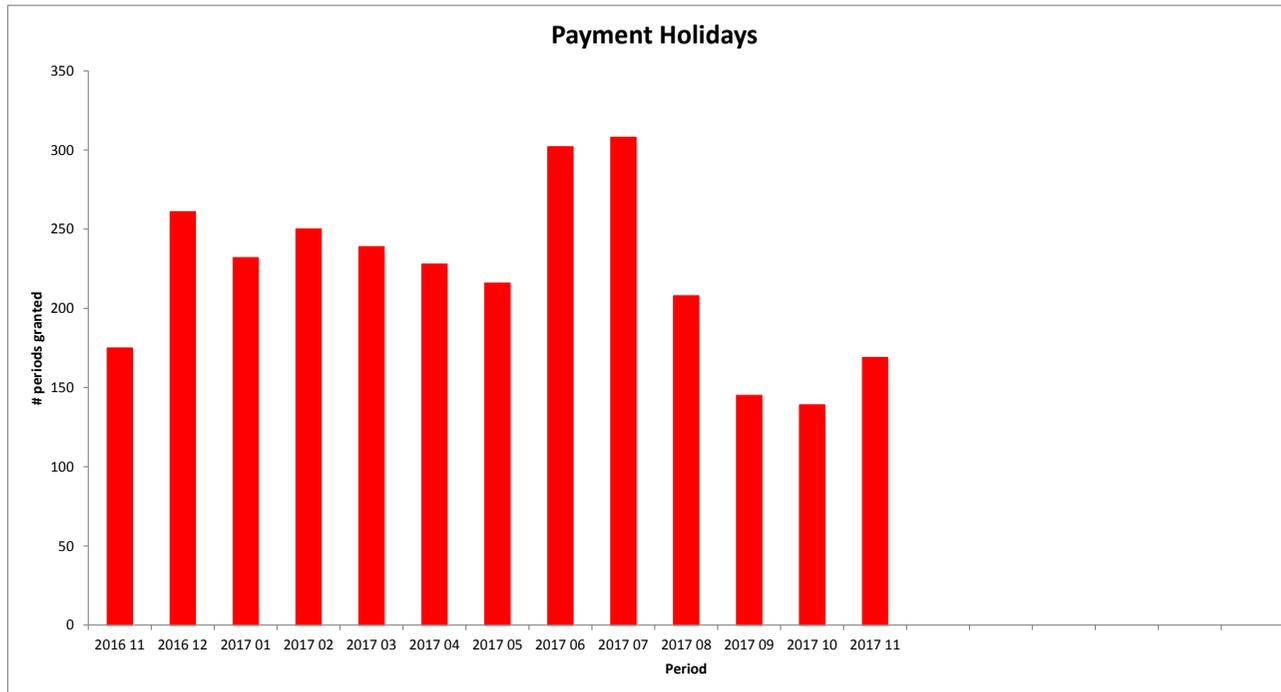
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	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	
Total:	2 872	3 810	1 080 467	43 874 231	

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16.b Payment Holidays



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	13				
Monthly Period	Nov 2017				
Interest Period	from	27.11.2017	to	28.12.2017	= 31 days



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17.a Downpayment



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	13	
Monthly Period	Nov 2017	
Interest Period	from 27.11.2017	to 28.12.2017 = 31 days

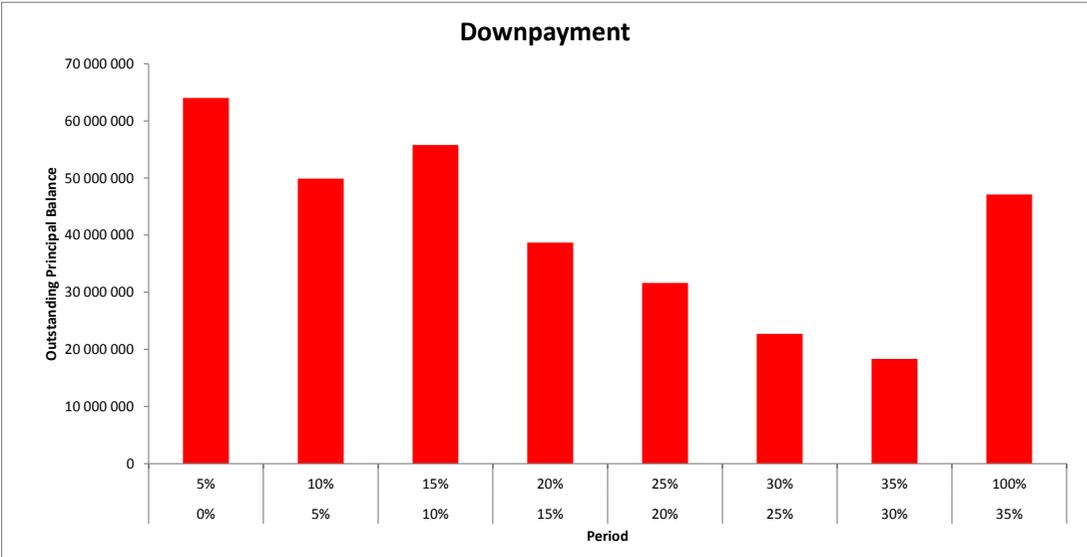
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 399	64 014 327	19,5 %	39,3	20,0
	5 %	10 %	3 585	49 904 659	15,2 %	38,6	20,3
	10 %	15 %	4 195	55 793 320	17,0 %	37,8	20,3
	15 %	20 %	2 892	38 688 054	11,8 %	37,5	20,2
	20 %	25 %	2 544	31 643 878	9,6 %	37,0	20,4
	25 %	30 %	1 947	22 702 981	6,9 %	36,9	20,1
	30 %	35 %	1 596	18 343 574	5,6 %	35,8	20,3
	35 %	100 %	5 787	47 105 070	14,4 %	33,2	20,1
Total		26 945	328 195 863	100 %			

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17.b Downpayment



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	13	
Monthly Period	Nov 2017	
Interest Period	from	27.11.2017 to 28.12.2017 = 31 days



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18.a Vehicle Condition



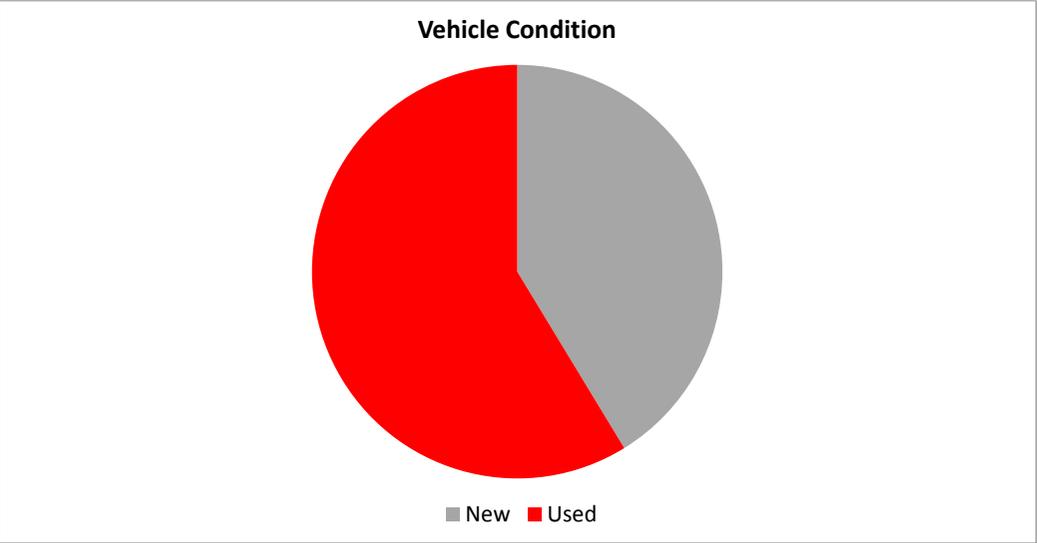
Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	13
Monthly Period	Nov 2017
Interest Period	from 27.11.2017 to 28.12.2017 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	8 012	135 428 649	41,3 %	37,8	20,2	
Used	18 933	192 767 214	58,7 %	36,9	20,2	
Total	26 945	328 195 863	100 %			

18.b Vehicle Condition



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	13
Monthly Period	Nov 2017
Interest Period	from 27.11.2017 to 28.12.2017 = 31 days



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19.a Borrower Type



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	13
Monthly Period	Nov 2017
Interest Period	from 27.11.2017 to 28.12.2017 = 31 days

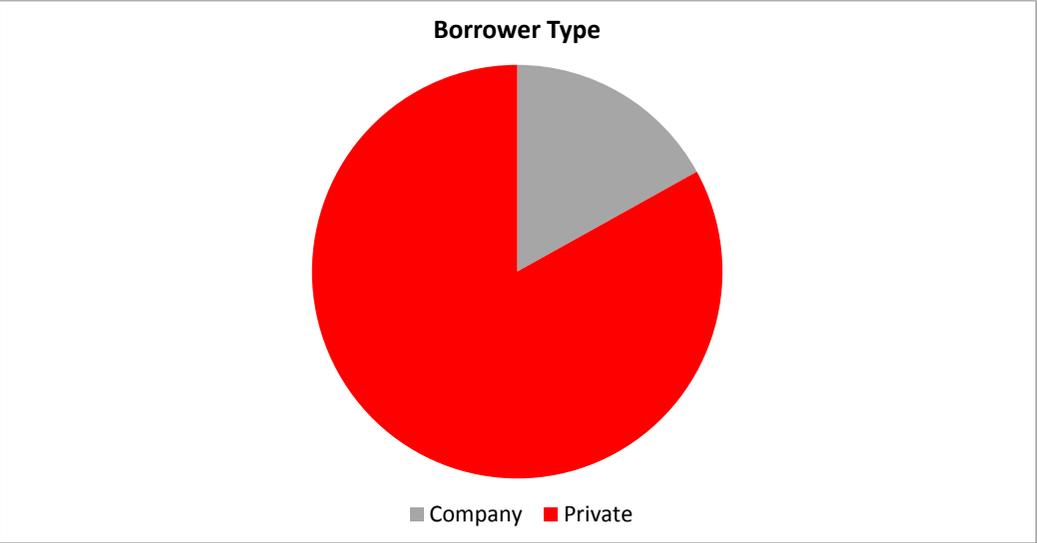
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 414	55 689 779	17,0 %	34,72	20,47
	Private	23 531	272 506 085	83,0 %	68,78	36,16
	Total	26 945	328 195 863	100 %		

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19.b Borrower Type



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	13	
Monthly Period	Nov 2017	
Interest Period	from	27.11.2017 to 28.12.2017 = 31 days



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20.a Vehicle type



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	13	
Monthly Period	Nov 2017	
Interest Period	from 27.11.2017	to 28.12.2017 = 31 days

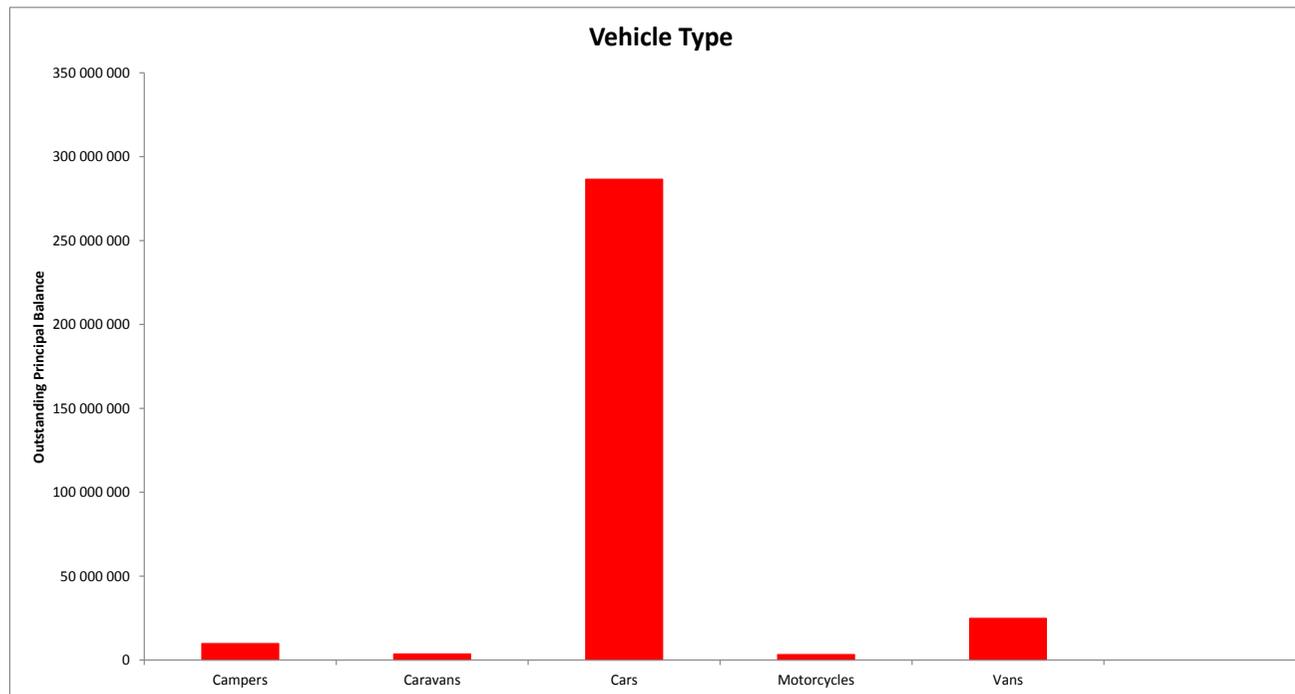
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	460	9 858 129	3,00 %	39,18	19,42
	Caravans	344	3 612 675	1,10 %	39,32	18,91
	Cars	23 733	286 626 988	87,33 %	37,34	20,24
	Motorcycles	461	3 287 185	1,00 %	36,08	18,61
	Vans	1 947	24 810 887	7,56 %	35,43	20,59
		26 945	328 195 863	100 %		

**SCF Rahoituspalvelut II DAC
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20.b Vehicle type



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	13				
Monthly Period	Nov 2017				
Interest Period	from	27.11.2017	to	28.12.2017	= 31 days

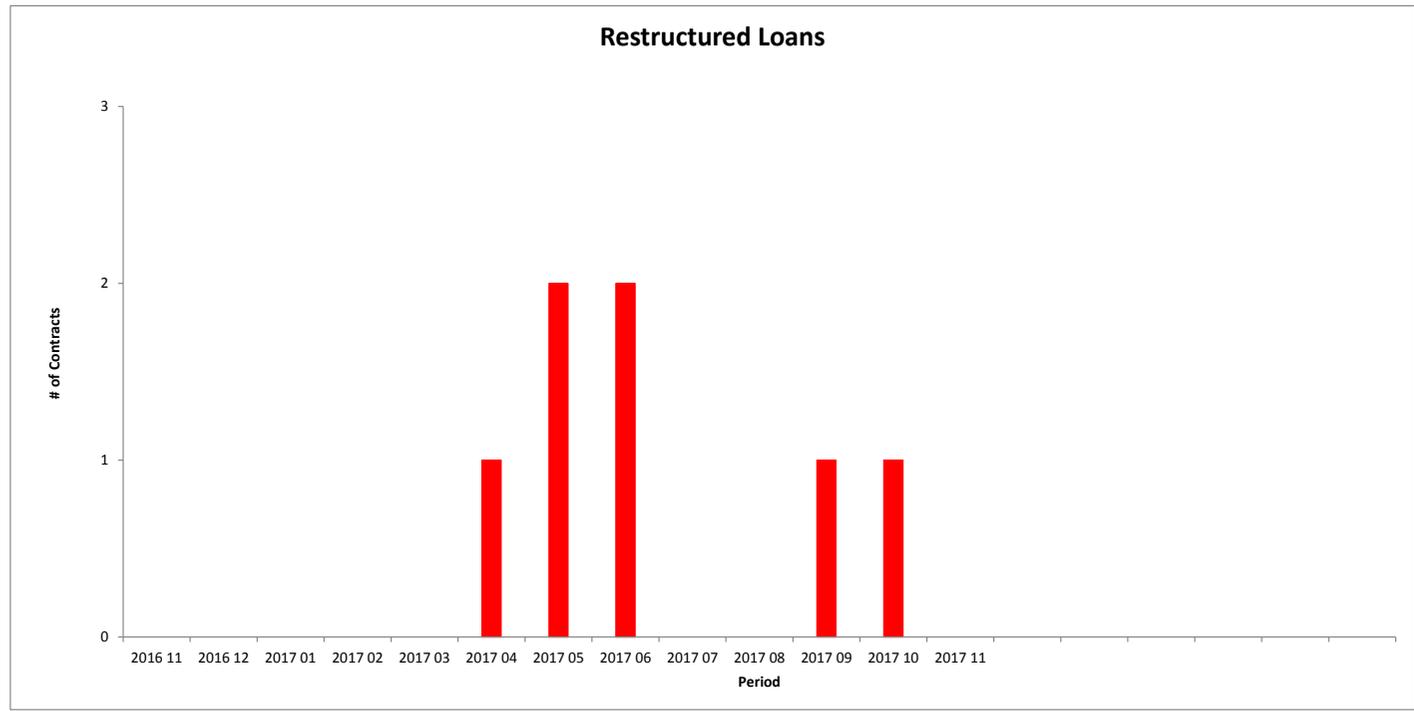


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21.b Restructured Loans



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	13				
Monthly Period	Nov 2017				
Interest Period	from	27.11.2017	to	28.12.2017	= 31 days

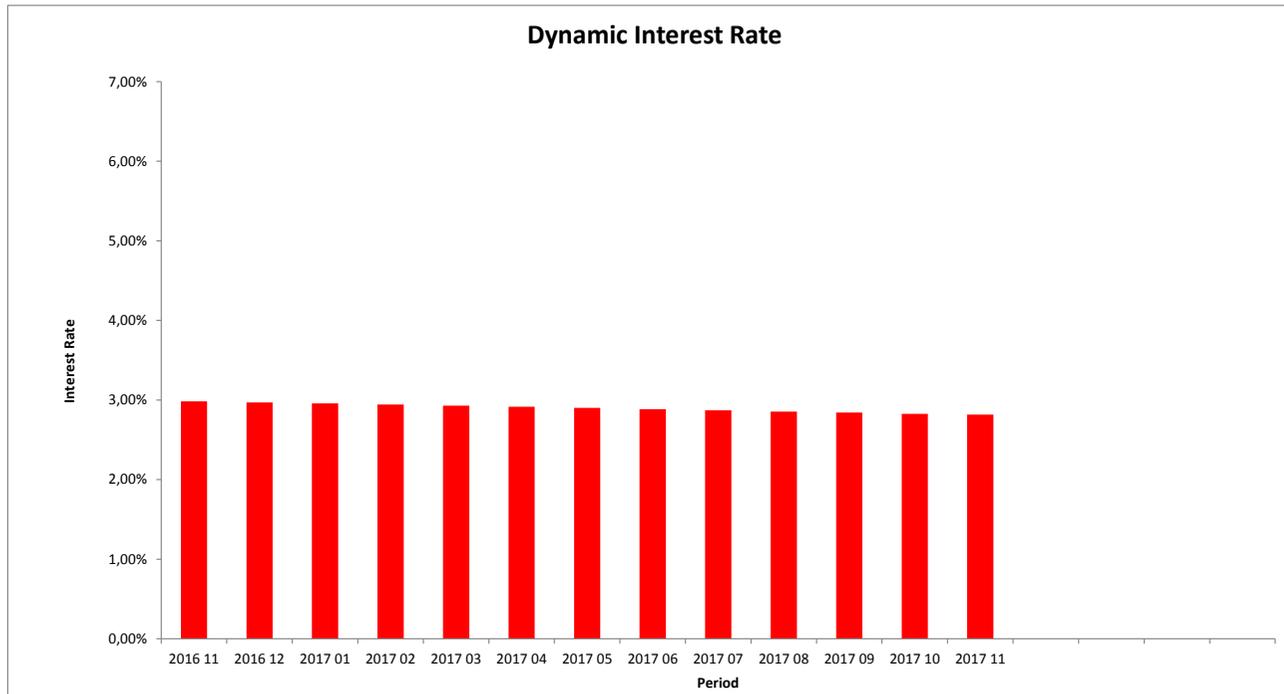


**SCF Rahoituspalvelut II DAC
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22.b Dynamic Interest Rate



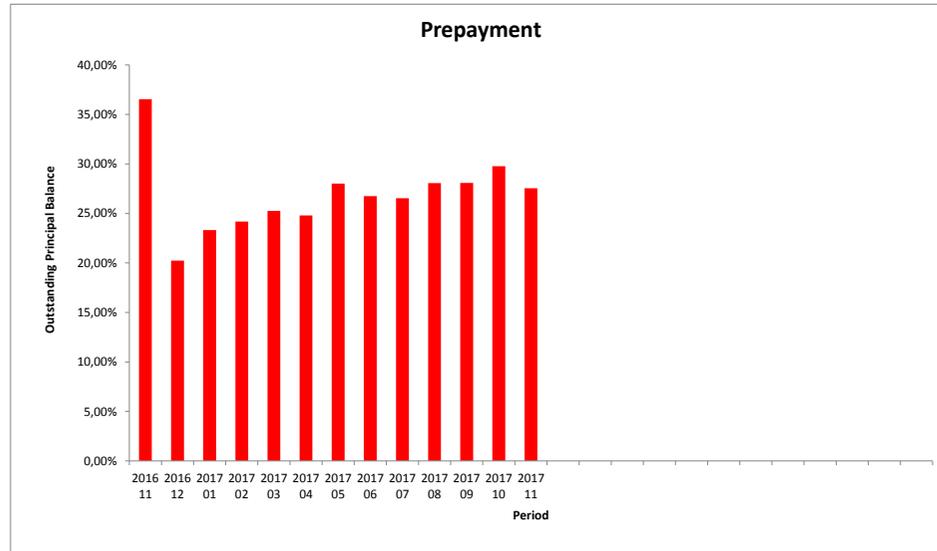
Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	13				
Monthly Period	Nov 2017				
Interest Period	from	27.11.2017	to	28.12.2017	= 31 days



23.b Dynamic Pre-Payments



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	13				
Monthly Period	Nov 2017				
Interest Period	from	27.11.2017	to	28.12.2017	= 31 days



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24. Delinquency



Reporting Date	02.01.2018					
Payment date	28.12.2017					
Period No	13					
Monthly Period	Nov 2017					
Interest Period	from	27.11.2017	to	28.12.2017	=	31 days

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

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	13	
Monthly Period	Nov 2017	
Interest Period	from 27.11.2017	to 28.12.2017 = 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	640	5 527	9 015
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138	2 519	206 992	180 619
2017 2	925 325	54							350 904	350 904	574 421	305 235	656 139	269 186	9 610	665 749	259 576
2017 3	642 838	50										281 267	281 267	361 571	86 162	367 429	275 409
2017 4	418 340	29													209 962	209 962	208 378

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26. Priority of Payments



Reporting Date	02.01.2018	
Payment date	28.12.2017	
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Interest Period	from 27.11.2017	to 28.12.2017 = 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	17 649 055,56	EUR
Senior Expenses	-	17 129,25	EUR
Servicing Fee	-	136 748,28	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	873 544,76	EUR
Principal on Loan to Issuer	-	16 621 633,27	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	20 781 410,40	EUR
Senior Expenses	-	17 090,20	EUR
Interest Class A	-	30 974,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 083 174,96	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	-	16 621 633,27	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	-	50 196,00	EUR
Interest Issuer Subordinated Loan	-	501,09	EUR
Principal Issuer Subordinated Loan	-	185 967,20	EUR
Payment to Purchaser	-	636 219,55	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	636 219,55	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,33	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	636 204,23	EUR

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27. Transaction Costs



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	13	
Monthly Period	Nov 2017	
Interest Period	from 27.11.2017	to 28.12.2017 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	17 129,25						
Interest accrued for the Period	EUR	169 931,00	30 974,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	2 615 993,00	656 698,00	53 566,00	171 076,00	172 020,00	399 383,00	1 163 250,00
Interest Payments	EUR	169 931,00	30 974,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	2 615 993,00	656 698,00	53 566,00	171 076,00	172 020,00	399 383,00	1 163 250,00
Interest accrued on Subordinated Loan for the Period	EUR	501,09						
Cumulative Interest accrued on Subordinated Loan	EUR	9 985,05						
Interest Payments on Subordinated Loan	EUR	501,09						
Cumulative Interest Payments on Subordinated Loan	EUR	9 985,05						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC
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28. Contact Details



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	13	
Monthly Period	Nov 2017	
Interest Period	from	27.11.2017 to 28.12.2017 = 31 days

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