

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.11.2017	Following payment dates:	28.12.2017
Payment date	27.11.2017		25.01.2018
Period No	12		
Monthly Period	Oct 2017		
Interest Period	from 25.10.2017	to 27.11.2017	= 33 days
Cut-Off date	31.10.2017		

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1. Portfolio Information



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	12
Monthly Period	Oct 2017
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	363 414 216,23 EUR
Scheduled Loan Principal Repayments	8 409 019,78 EUR
Prepayments	10 005 416,73 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	18 414 436,51 EUR
New Defaulted Auto Loans in Period	182 283,41 EUR
Closing Balance	344 817 496,31 EUR

Total revenue collections	
Revenue and fees received on loan balances	1 278 023,04 EUR
Recoveries on loans in default	91 848,03 EUR
Total Revenue Received in Period	1 369 871,07 EUR

# Loans	
At beginning of period	28 766 Loans
Paid in Full	961 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	14 Loans
At end of period	27 791 Loans

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2. Amount Due for Distribution



Reporting Date	29.11.2017
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	19 779 233 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	19 779 233 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 629 725 EUR
b. Reserve Fund	3 449 888 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	23 079 612 EUR

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3. Reserve Accounts



Reporting Date	29.11.2017
Payment date	27.11.2017
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Note Balance

Beginning of Period	363 414 216,23	EUR
End of Period	344 817 496,31	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 %	3 449 887,61	EUR
Cash Outflow		3 449 887,61	EUR
Cash Inflow		3 269 142,16	EUR
End of Period	0,9 %	3 269 142,16	EUR
Required Reserve Amount	0,9 %	3 269 142,16	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	29.11.2017				
Payment date	27.11.2017				
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Monthly Period	Oct 2017				
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Asset Balance

Beginning of Period	363 414 216,23	EUR
End of Period	344 817 496,31	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	317 968 829,34	92,21 %	25 744
1-29 days past due	22 648 075,93	6,57 %	1 735

Delinquent Receivables:

30-59 days past due	2 646 668,44	0,77 %	199
60-89 days past due	883 605,50	0,26 %	66
90-119 days past due	372 404,36	0,11 %	29
120-149 days past due	205 404,88	0,06 %	12
150-179 days past due	92 507,86	0,03 %	6
Total Performing and Delinquent	344 817 496	100,00 %	27 791

	EUR	%	# loans
Volkswagen vehicles	59 074 767	17,13 %	5 229

Current Period Defaults	182 283,41	14
Cumulative Defaults	1 948 159,63	131
Current Period Recoveries	91 848,03	
Cumulative Recoveries	1 181 724,27	

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

NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	344 817 496,31
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	344 817 496,31
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	29.11.2017		
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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	363 414 216,23	299 614 216,23	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	23 079 612,17						
Amortisation	18 596 719,92						
Redemption per Class	18 596 719,92	18 596 719,92	-	-	-	-	-
Redemption per Note		3 422,29	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100 %	81,50 %	7,92 %	2,64 %	1,77 %	2,99 %	3,19 %
Current Pool Factor		0,52	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	33						
Principal Outstanding per Note Beginning of Period		55 136,96	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 422,29	-	-	-	-	-
Principal Outstanding per Note End of Period		51 714,67	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		6,42	13,92	133,33	200,00	275,00	750,00
Interest Payment	50 812,67	34 880,09	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		6,42	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)		21,77 %	13,86 %	11,22 %	9,45 %	6,46 %	3,27 %
Current CE (excl. Excess Spread)		19,45 %	11,53 %	8,89 %	7,13 %	4,14 %	0,95 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.11.2017
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Interest Period : 25.10.2017 to 27.11.2017 = 33 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	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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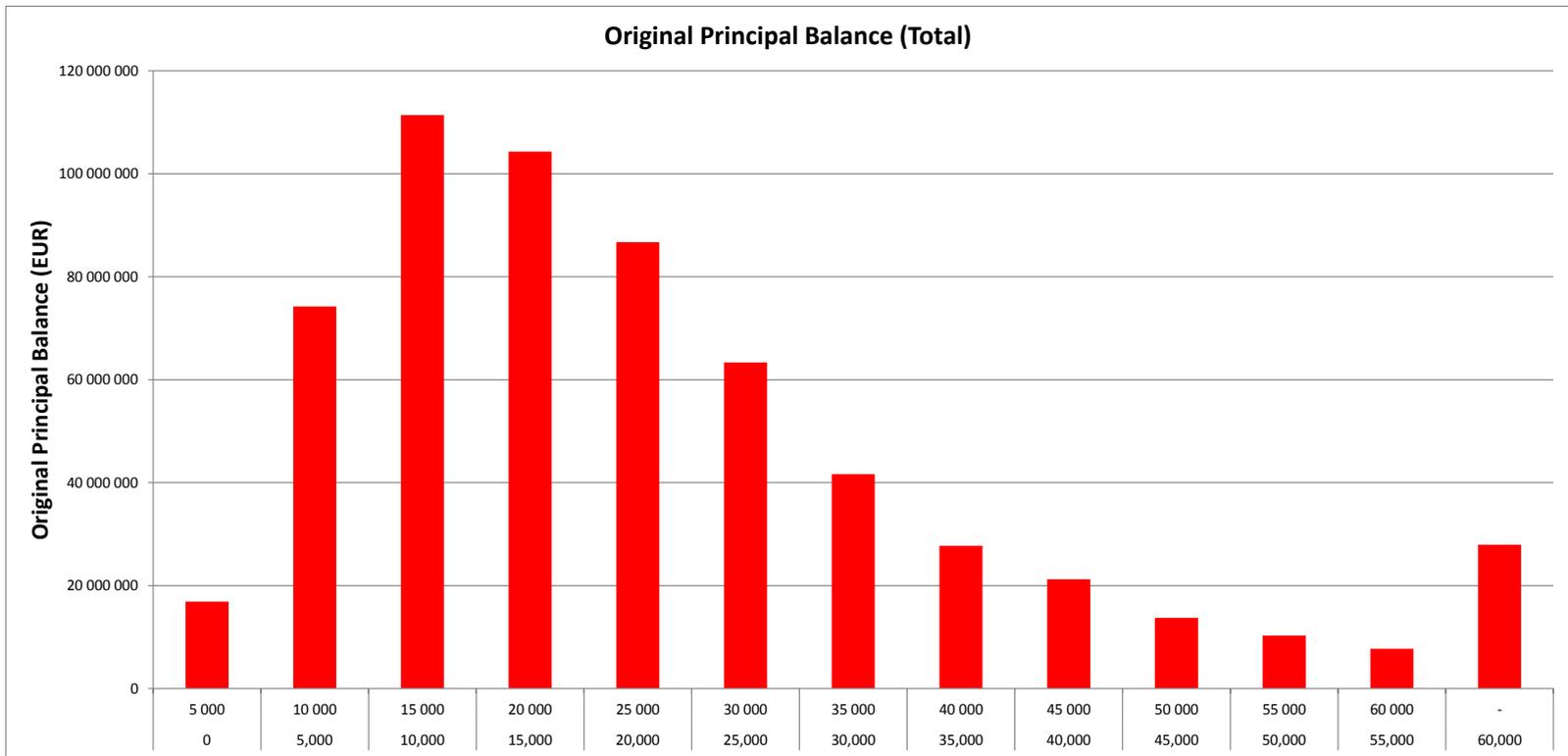
Average amount - all: 15 380

	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

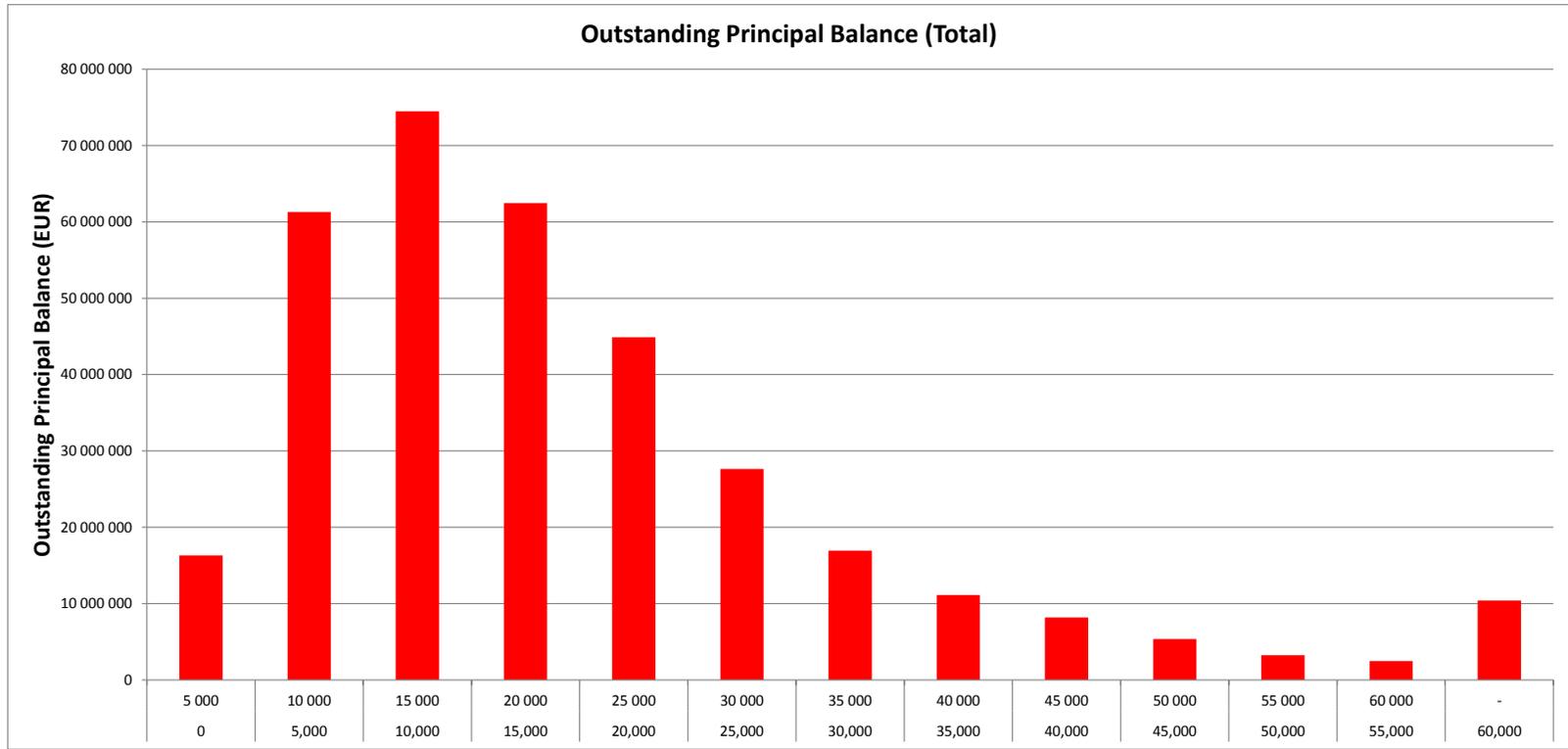
Reporting Date	29.11.2017	
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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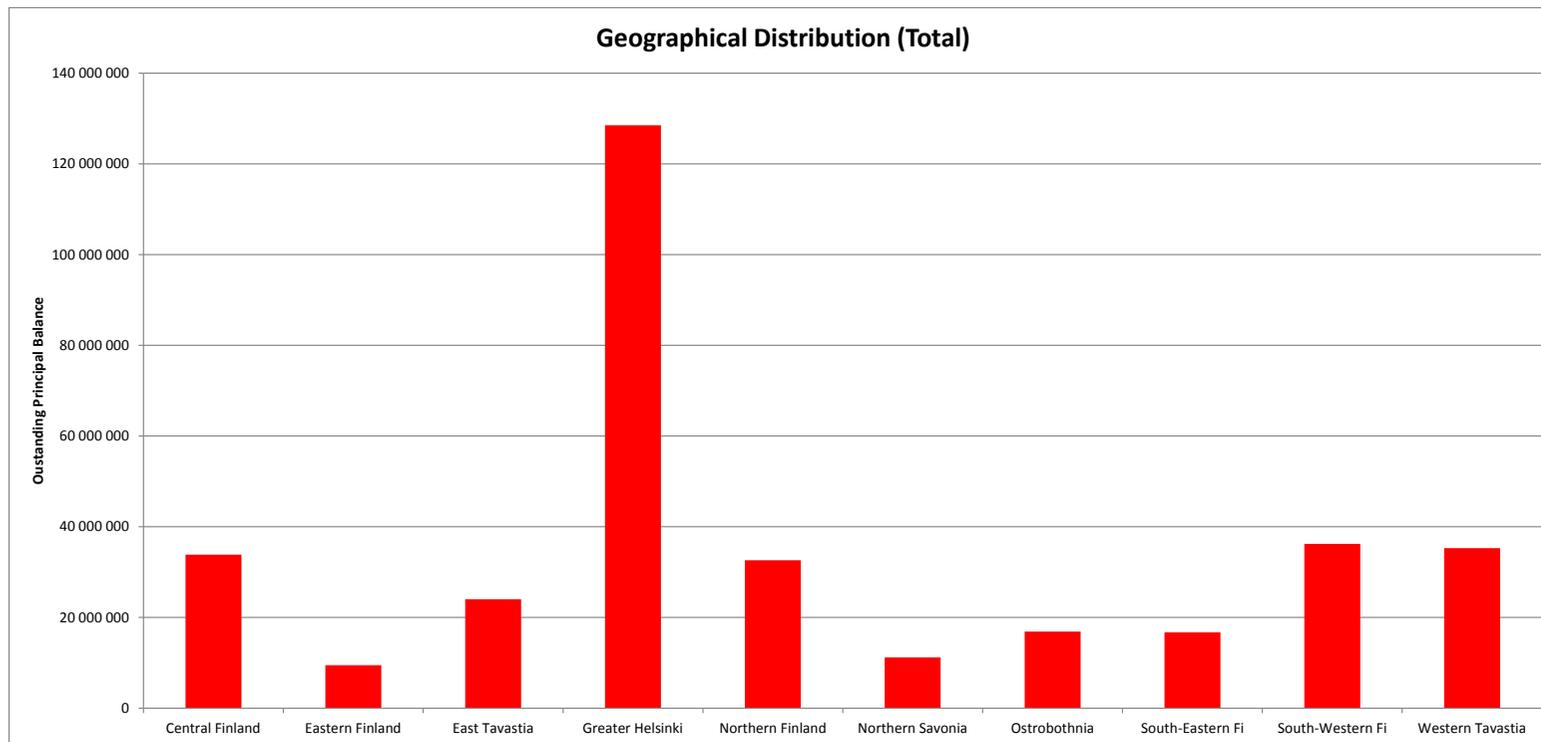
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 856	33 840 337	9,81 %	37,9		19,3
Eastern Finland	828	9 493 039	2,75 %	37,6		19,2
East Tavastia	1 975	24 013 333	6,96 %	38,3		19,0
Greater Helsinki	9 688	128 508 941	37,27 %	38,2		19,2
Northern Finland	2 612	32 592 503	9,45 %	38,6		19,1
Northern Savonia	983	11 205 509	3,25 %	37,1		19,2
Ostrobothnia	1 560	16 892 996	4,90 %	37,1		19,5
South-Eastern Fi	1 429	16 738 473	4,85 %	37,7		20,0
South-Western Fi	3 022	36 244 433	10,51 %	38,0		19,4
Western Tavastia	2 838	35 287 933	10,23 %	38,6		18,9
Total	27 791	344 817 496	100 %			

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9.b Geographical Distribution Graph



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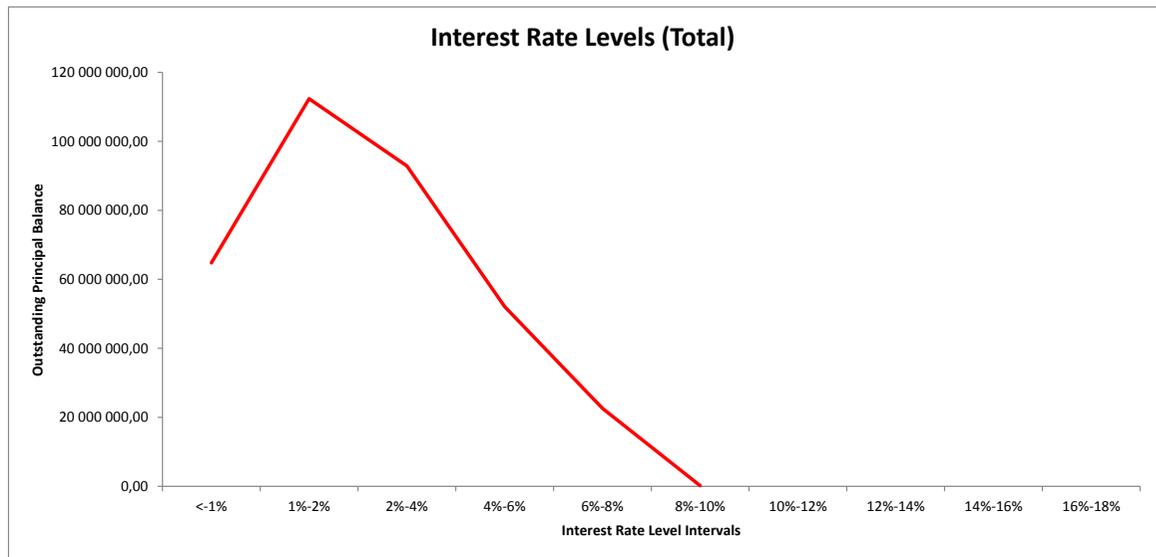


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10.b Interest Rate



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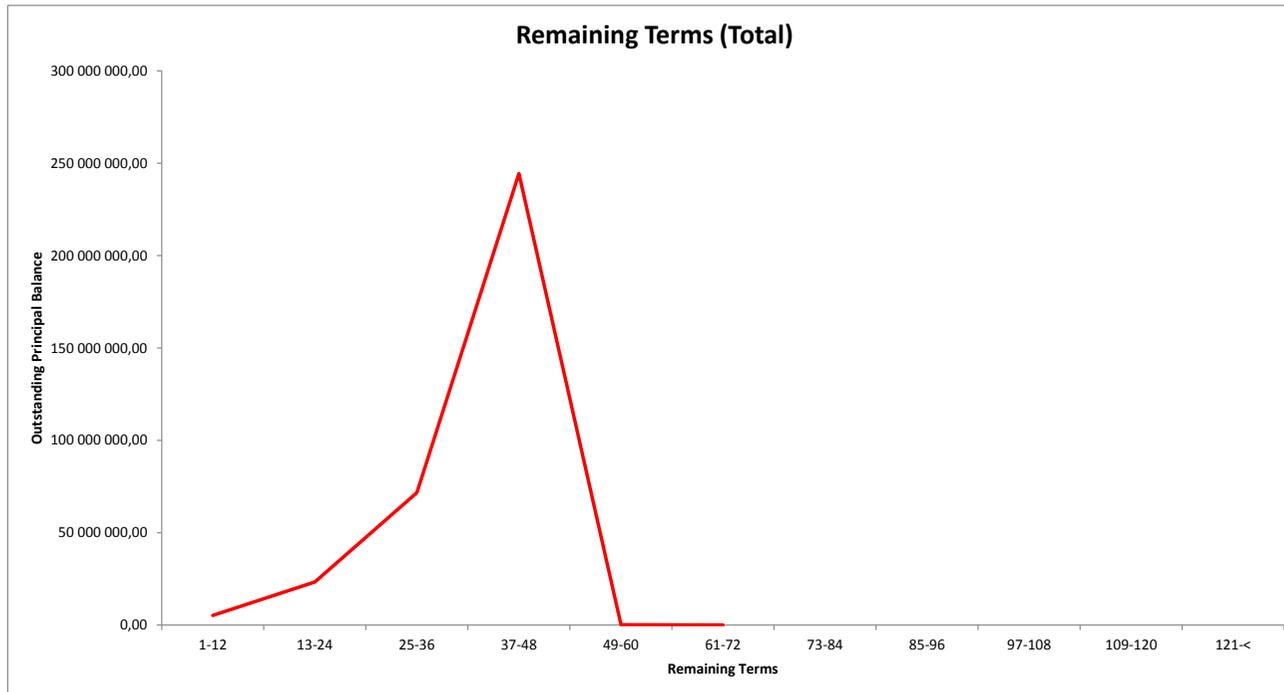


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11.b Remaining Terms



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12.a Seasoning



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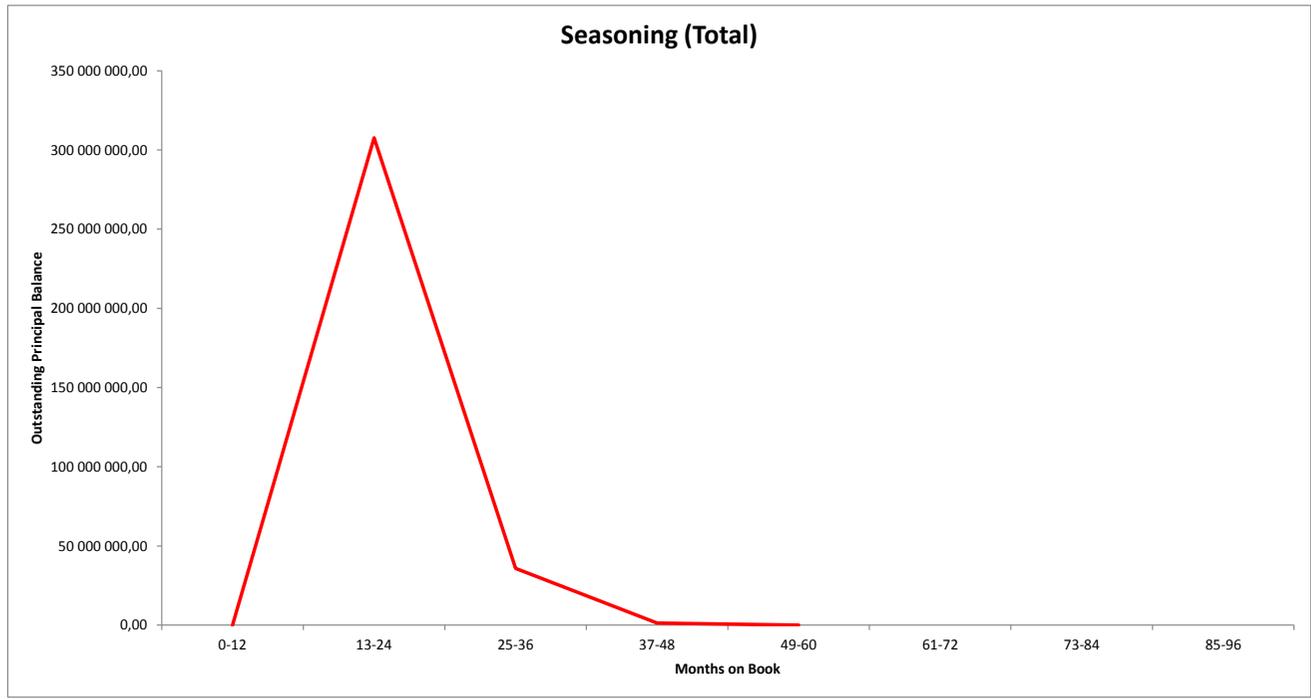
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	0	0	0,00 %	0,0	0,0	
13	24	24 107	307 662 102	89,22 %	39,0	18,2	
25	36	3 526	35 828 343	10,39 %	30,9	27,4	
37	48	152	1 294 650	0,38 %	21,6	38,0	
49	60	6	32 402	0,01 %	9,7	50,9	
61	72						
73	84						
85	96						
Total		27 791	344 817 496	100 %			

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12.b Seasoning



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13.a Balloon loans



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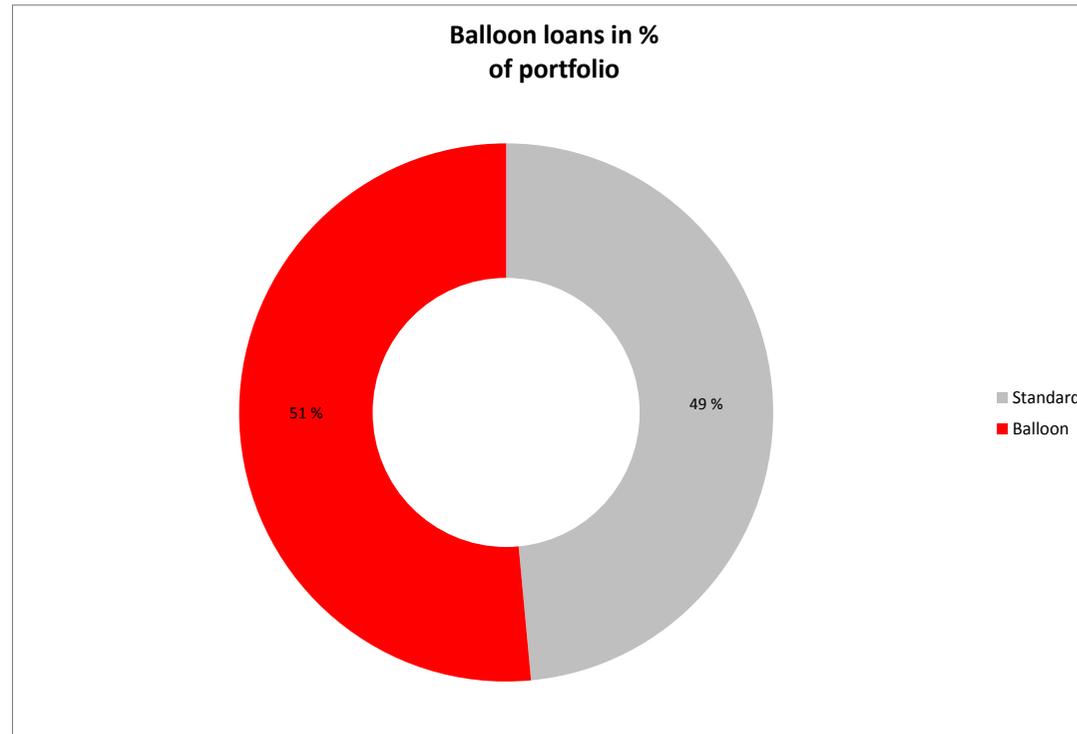
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	18 794	167 287 006	48,51 %	3 283	0,00 %	36,0	19,2
	Balloon	8 997	177 530 490	51,49 %	64 731 044	36,46 %	40,1	19,3
	Total	27 791	344 817 496	100 %	64 734 327	18,77 %		

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13.b Balloon loans



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	=	33 days

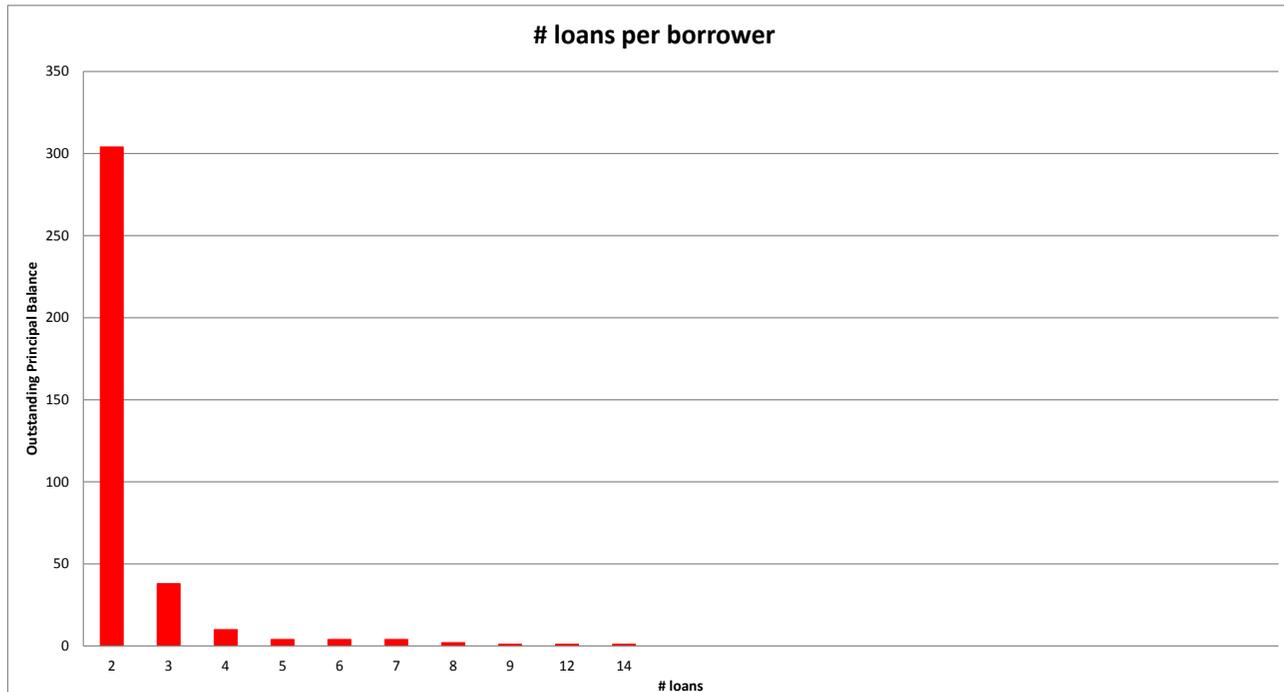


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	344 817 496	336 602 531	8 214 966	811 374	2,86 %	97,62 %
2	336 602 531	328 720 718	7 881 813	791 257	2,86 %	95,33 %
3	328 720 718	320 818 332	7 902 386	771 459	2,85 %	93,04 %
4	320 818 332	312 945 509	7 872 823	751 571	2,85 %	90,76 %
5	312 945 509	305 040 641	7 904 868	731 790	2,84 %	88,46 %
6	305 040 641	297 240 840	7 799 802	711 987	2,84 %	86,20 %
7	297 240 840	289 455 467	7 785 373	692 399	2,83 %	83,94 %
8	289 455 467	281 706 310	7 749 157	672 838	2,83 %	81,70 %
9	281 706 310	273 976 325	7 729 985	653 399	2,82 %	79,46 %
10	273 976 325	266 211 253	7 765 072	634 072	2,81 %	77,20 %
11	266 211 253	258 518 359	7 692 894	614 697	2,81 %	74,97 %
12	258 518 359	250 868 246	7 650 113	595 483	2,80 %	72,75 %
13	250 868 246	243 323 301	7 544 945	576 435	2,79 %	70,57 %
14	243 323 301	235 808 048	7 515 252	557 600	2,78 %	68,39 %
15	235 808 048	228 269 915	7 538 133	538 880	2,78 %	66,20 %
16	228 269 915	220 777 470	7 492 446	520 202	2,77 %	64,03 %
17	220 777 470	213 267 553	7 509 916	501 716	2,76 %	61,85 %
18	213 267 553	205 960 825	7 306 729	483 255	2,75 %	59,73 %
19	205 960 825	198 786 412	7 174 413	465 085	2,74 %	57,65 %
20	198 786 412	191 657 916	7 128 495	447 331	2,73 %	55,58 %

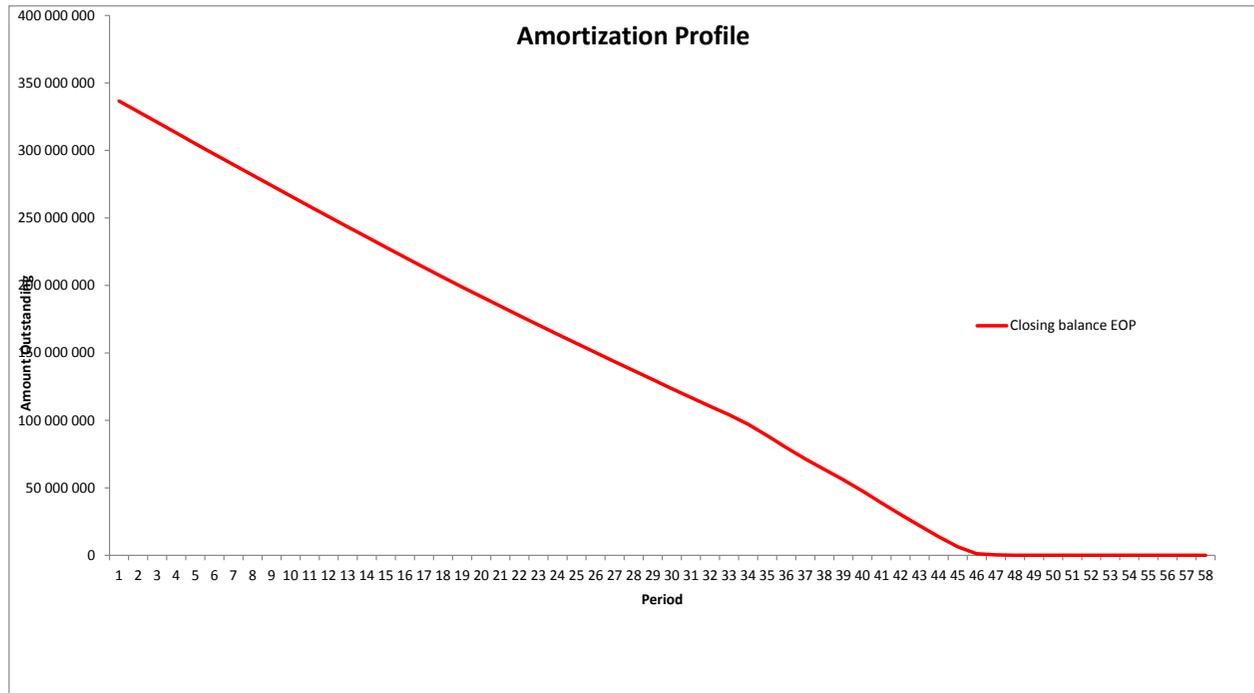
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	12	
Monthly Period	Oct 2017	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days



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16.a Payment Holidays



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	12	
Monthly Period	Oct 2017	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

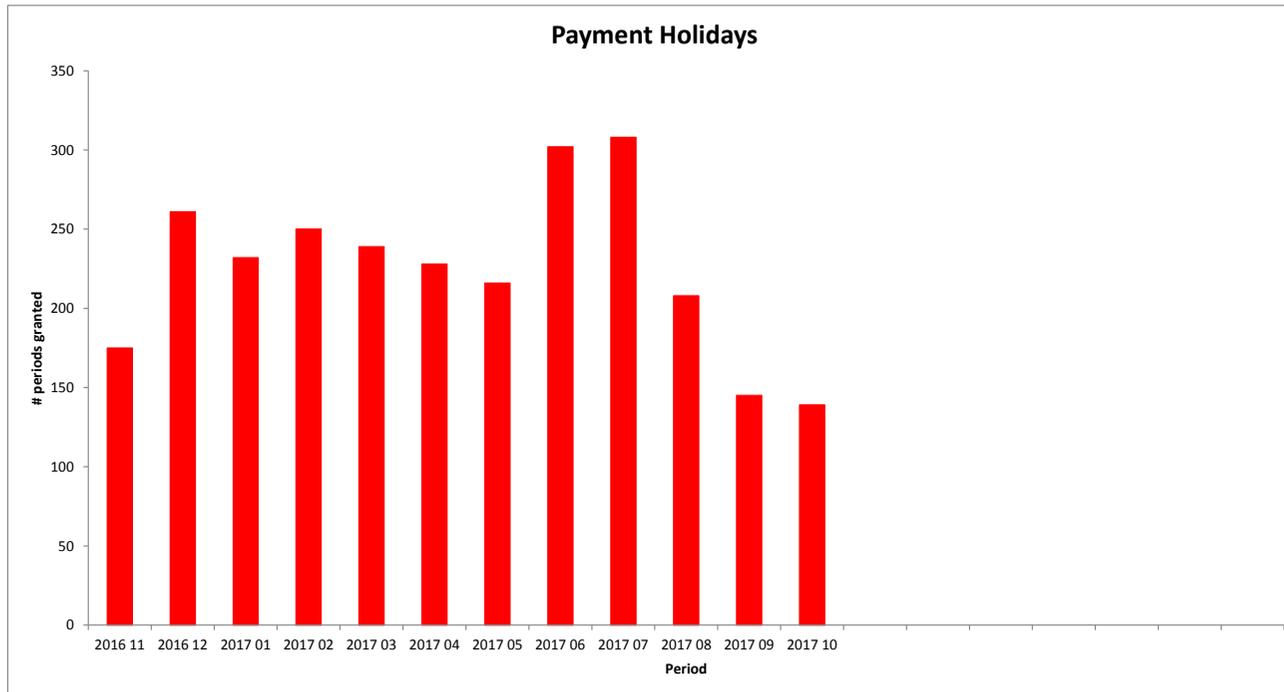
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	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	
Total:	2 703	3 582	1 013 745	41 583 819	

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16.b Payment Holidays



Reporting Date	29.11.2017				
Payment date	27.11.2017				
Period No	12				
Monthly Period	Oct 2017				
Interest Period	from	25.10.2017	to	27.11.2017	= 33 days



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17.a Downpayment



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	12	
Monthly Period	Oct 2017	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

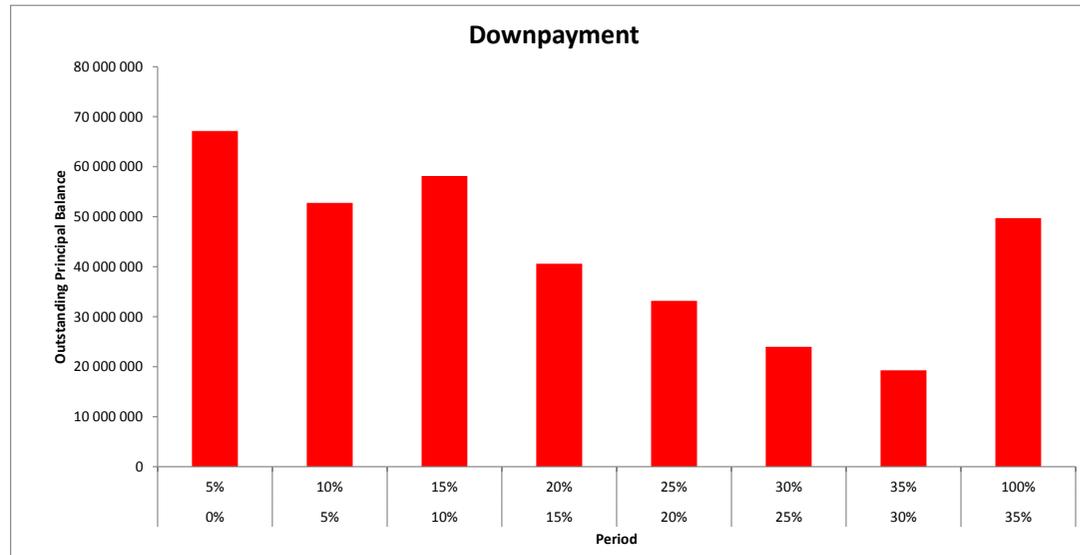
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 538	67 152 444	19,5 %	40,2	19,1
	5 %	10 %	3 710	52 757 314	15,3 %	39,5	19,4
	10 %	15 %	4 294	58 163 962	16,9 %	38,7	19,3
	15 %	20 %	2 987	40 613 732	11,8 %	38,4	19,3
	20 %	25 %	2 617	33 168 479	9,6 %	37,8	19,4
	25 %	30 %	2 007	23 995 049	7,0 %	37,8	19,1
	30 %	35 %	1 642	19 265 164	5,6 %	36,7	19,3
	35 %	100 %	5 996	49 701 353	14,4 %	33,9	19,2
	Total		27 791	344 817 496	100 %		

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17.b Downpayment



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	12	
Monthly Period	Oct 2017	
Interest Period	from	25.10.2017 to 27.11.2017 = 33 days



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18.a Vehicle Condition



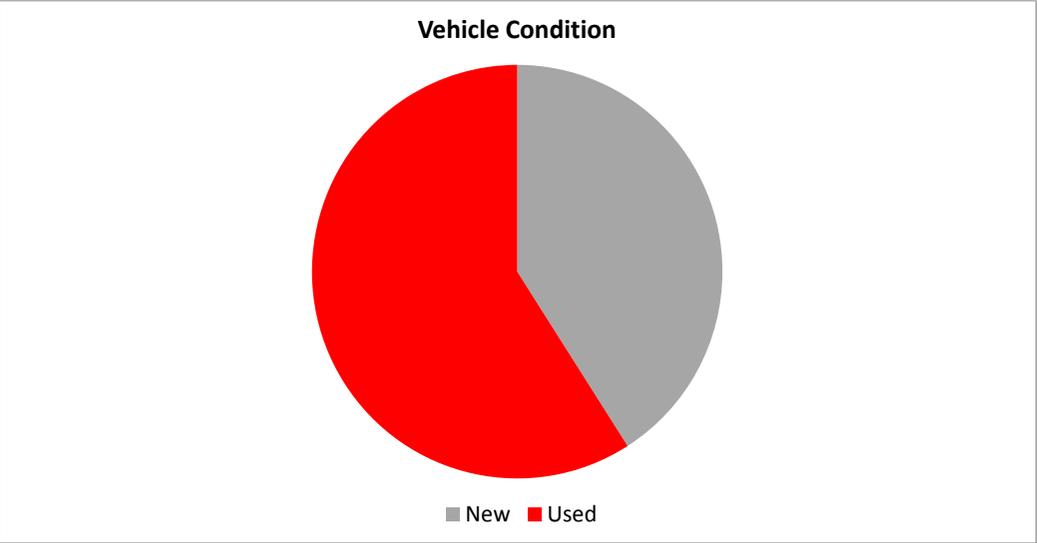
Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	12
Monthly Period	Oct 2017
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	8 204	141 237 997	41,0 %	38,6	19,3	
Used	19 587	203 579 499	59,0 %	37,8	19,2	
Total	27 791	344 817 496	100 %			

18.b Vehicle Condition



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	12	
Monthly Period	Oct 2017	
Interest Period	from	25.10.2017 to 27.11.2017 = 33 days



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19.a Borrower Type



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	12
Monthly Period	Oct 2017
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days

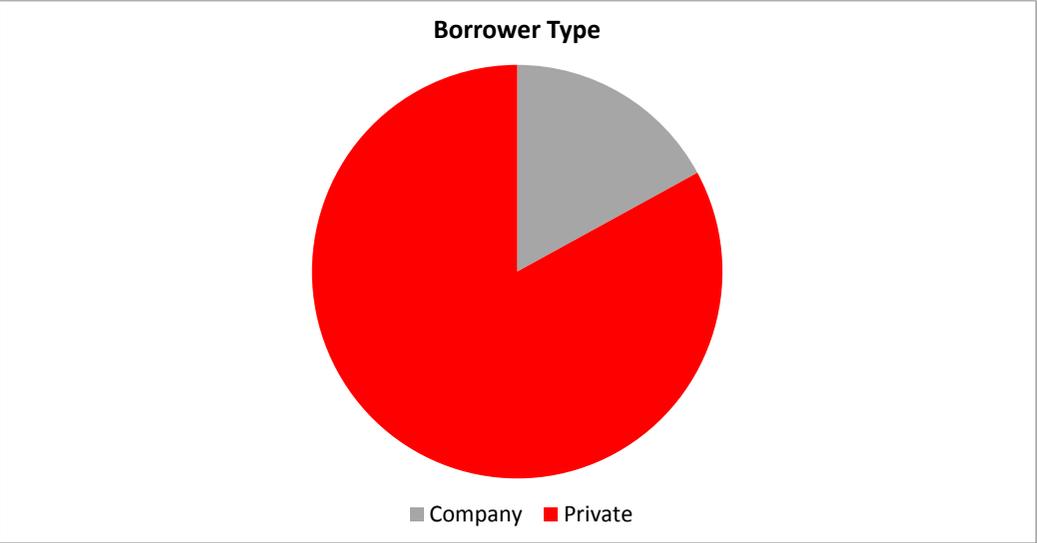
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 533	58 832 752	17,1 %	35,51	19,49
	Private	24 258	285 984 744	82,9 %	44,46	34,19
	Total	27 791	344 817 496	100 %		

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19.b Borrower Type



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	12
Monthly Period	Oct 2017
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days



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20.a Vehicle type



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	12	
Monthly Period	Oct 2017	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

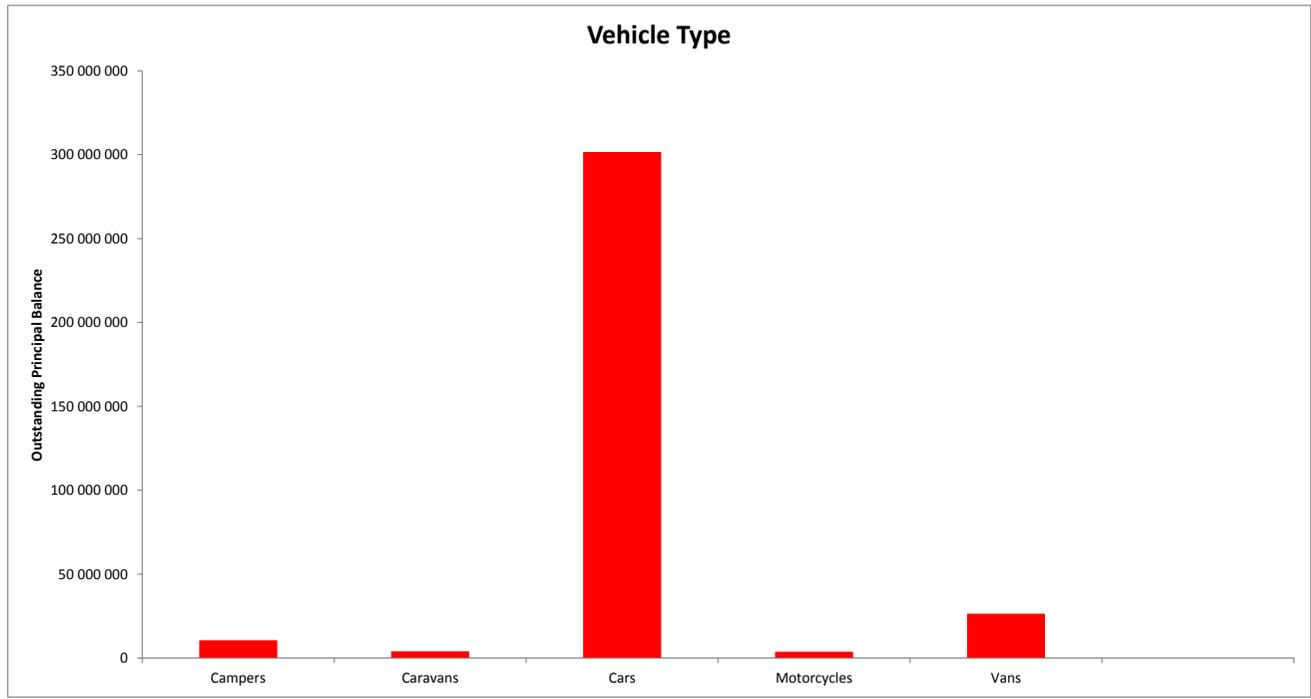
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	478	10 259 891	2,98 %	40,02	18,45
	Caravans	348	3 700 140	1,07 %	40,19	17,91
	Cars	24 482	301 318 789	87,39 %	38,21	19,27
	Motorcycles	469	3 432 801	1,00 %	36,89	17,58
	Vans	2 014	26 105 875	7,57 %	36,16	19,61
		27 791	344 817 496	100 %		

**SCF Rahoituspalvelut II DAC
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20.b Vehicle type



Reporting Date	29.11.2017				
Payment date	27.11.2017				
Period No	12				
Monthly Period	Oct 2017				
Interest Period	from	25.10.2017	to	27.11.2017	= 33 days

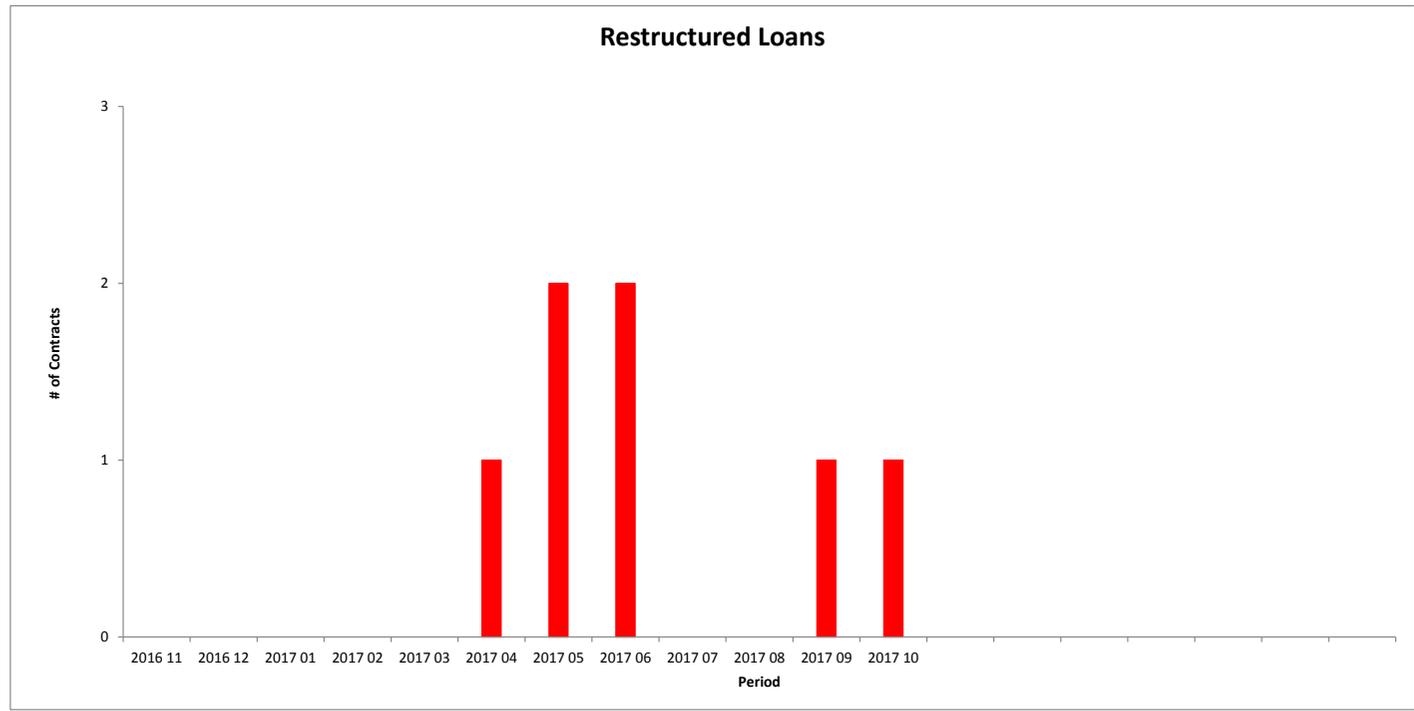


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21.b Restructured Loans



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	12
Monthly Period	Oct 2017
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days

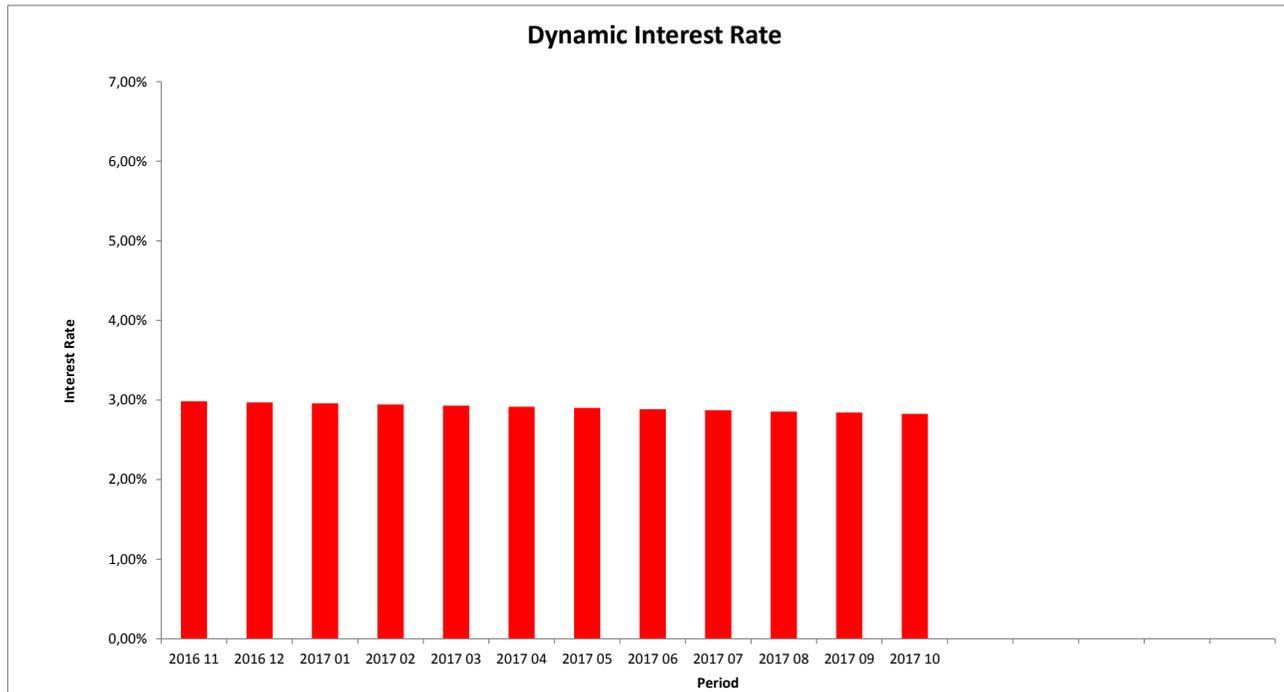


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22.b Dynamic Interest Rate



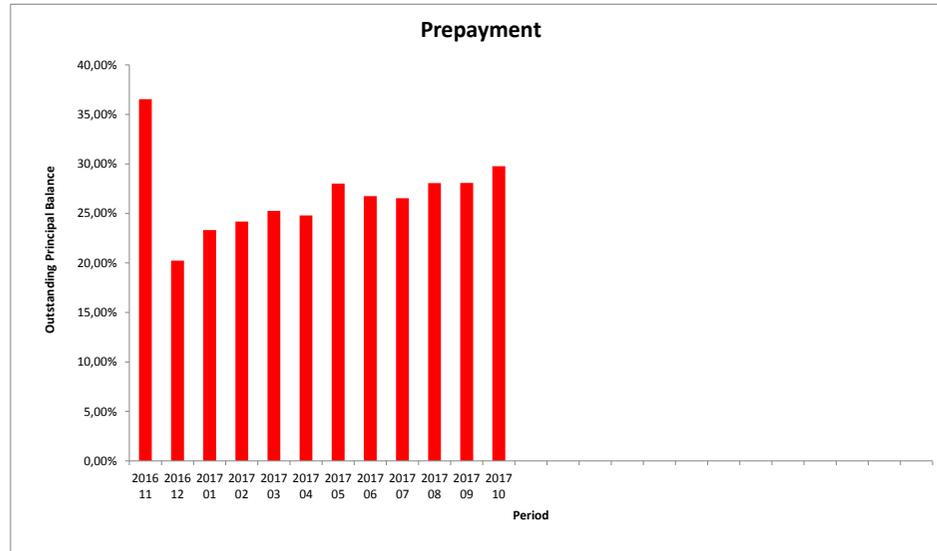
Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	12	
Monthly Period	Oct 2017	
Interest Period	from	25.10.2017
	to	27.11.2017
	=	33 days



23.b Dynamic Pre-Payments



Reporting Date	29.11.2017				
Payment date	27.11.2017				
Period No	12				
Monthly Period	Oct 2017				
Interest Period	from	25.10.2017	to	27.11.2017	= 33 days



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24. Delinquency



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	12	
Monthly Period	Oct 2017	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 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																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	12	
Monthly Period	Oct 2017	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 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	320	5 207	9 335
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138	1 026	205 499	182 112
2017 2	925 325	54							350 904	350 904	574 421	305 235	656 139	269 186	3 631	659 771	265 555
2017 3	642 838	50										281 267	281 267	361 571	83 260	364 528	278 311
2017 4	182 283	14													3 610	3 610	178 673

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26. Priority of Payments



Reporting Date	29.11.2017
Payment date	27.11.2017
Period No	12
Monthly Period	Oct 2017
Interest Period	from 25.10.2017 to 27.11.2017 = 33 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	19 779 232,69	EUR
Senior Expenses	-	35 463,21	EUR
Servicing Fee	-	148 463,09	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	998 586,47	EUR
Principal on Loan to Issuer	-	18 596 719,92	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	23 079 612,17	EUR
Senior Expenses	-	35 418,17	EUR
Interest Class A	-	34 880,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 269 142,16	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	-	18 596 719,92	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	-	50 212,33	EUR
Interest Issuer Subordinated Loan	-	559,74	EUR
Principal Issuer Subordinated Loan	-	180 745,45	EUR
Payment to Purchaser	-	753 752,15	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	753 752,15	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,23	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	753 735,92	EUR

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27. Transaction Costs



Reporting Date	29.11.2017	
Payment date	27.11.2017	
Period No	12	
Monthly Period	Oct 2017	
Interest Period	from 25.10.2017	to 27.11.2017 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	35 463,21						
Interest accrued for the Period	EUR	173 837,00	34 880,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	2 446 062,00	625 724,00	49 767,00	158 943,00	159 820,00	371 058,00	1 080 750,00
Interest Payments	EUR	173 837,00	34 880,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	2 446 062,00	625 724,00	49 767,00	158 943,00	159 820,00	371 058,00	1 080 750,00
Interest accrued on Subordinated Loan for the Period	EUR	559,74						
Cumulative Interest accrued on Subordinated Loan	EUR	9 483,97						
Interest Payments on Subordinated Loan	EUR	559,74						
Cumulative Interest Payments on Subordinated Loan	EUR	9 483,97						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC
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28. Contact Details



Reporting Date			29.11.2017		
Payment date			27.11.2017		
Period No			12		
Monthly Period			Oct 2017		
Interest Period	from	25.10.2017	to	27.11.2017	= 33 days

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