

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		27.10.2017			
Payment date		25.10.2017		Following payment dates:	27.11.2017
Period No		11			28.12.2017
Monthly Period		Sep 2017			
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days
Cut-Off date		30.09.2017			

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1. Portfolio Information



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	11	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	381 488 760,83 EUR
Scheduled Loan Principal Repayments	7 969 280,22 EUR
Prepayments	9 850 281,80 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	17 819 562,02 EUR
New Defaulted Auto Loans in Period	254 982,58 EUR
Closing Balance	363 414 216,23 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 255 310,82 EUR
Recoveries on loans in default	172 489,53 EUR
Total Revenue Received in Period	1 427 800,35 EUR
# Loans	
At beginning of period	29 710 Loans
Paid in Full	922 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	22 Loans
At end of period	28 766 Loans

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2. Amount Due for Distribution



Reporting Date	27.10.2017
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	19 241 811 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	1 EUR
Total Amount for Purchaser Available Distribution Amount	19 241 812 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 090 348 EUR
b. Reserve Fund	3 643 421 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	22 733 769 EUR

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3. Reserve Accounts



Reporting Date	27.10.2017
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Note Balance

Beginning of Period	381 488 760,83	EUR
End of Period	363 414 216,23	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	1,0 %	3 643 420,82	EUR
Cash Outflow		3 643 420,82	EUR
Cash Inflow		3 449 887,61	EUR
End of Period	0,9 %	3 449 887,61	EUR
Required Reserve Amount	0,9 %	3 449 887,61	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	27.10.2017				
Payment date	25.10.2017				
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Asset Balance

Beginning of Period	381 488 760,83	EUR
End of Period	363 414 216,23	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	338 241 952,32	93,07 %	26 904
1-29 days past due	20 999 646,07	5,78 %	1 558

Delinquent Receivables:

30-59 days past due	2 738 252,72	0,75 %	209
60-89 days past due	896 517,52	0,25 %	61
90-119 days past due	362 889,39	0,10 %	20
120-149 days past due	147 958,70	0,04 %	11
150-179 days past due	26 999,51	0,01 %	3
Total Performing and Delinquent	363 414 216	100,00 %	28 766

	EUR	%	# loans
Volkswagen vehicles	62 882 387	17,30 %	8 019

Current Period Defaults	254 982,58		22
Cumulative Defaults	1 765 876,22		117
Current Period Recoveries	172 489,53		
Cumulative Recoveries	1 089 876,24		

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

NO

[A] [1] - [2] - [3]	(0,00)
Note Principal Closing Balance [1]	363 414 216,23
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	363 414 216,23
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	27.10.2017		
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1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS1504682649	XS1504689578	XS1504693091	XS1504695112	XS1504695385	XS1504695542
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,49 %	4,50 %	1,50 %	1,01 %	1,70 %	1,81 %
Legal Final Maturity Date		25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025
Rating (Fitch/Moody's)		AAA / AAA	AA/Aa3	A+/A3	A-/Baa2	BB+/Ba2	Not rated
Initial Notes Aggregate Principal Outstanding Balance	607 200 000,00	543 400 000,00	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6072	5434	273	91	61	103	110
Current Note Information							
Class Principal Outstanding Opening Balance	381 488 760,83	317 688 760,83	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	22 733 768,50						
Amortisation	18 074 544,60						
Redemption per Class	18 074 544,60	18 074 544,60	-	-	-	-	-
Redemption per Note		3 326,20	-	-	-	-	-
Class Principal Outstanding Closing 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
Current Tranching	100 %	82,44 %	7,51 %	2,50 %	1,68 %	2,83 %	3,03 %
Current Pool Factor		0,55	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	30						
Principal Outstanding per Note Beginning of Period		58 463,15	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 326,20	-	-	-	-	-
Principal Outstanding per Note End of Period		55 136,96	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		6,19	13,92	133,33	200,00	275,00	750,00
Interest Payment	49 554,64	33 622,06	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		6,19	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)		20,93 %	13,42 %	10,92 %	9,24 %	6,40 %	3,38 %
Current CE (excl. Excess Spread)		18,51 %	10,99 %	8,49 %	6,81 %	3,98 %	0,95 %

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6. Counterparty Ratings, Trigger Levels and Consequences



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Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Fitch		Moody's		Fitch		Moody's				
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut I DAC			No rating		No rating		No rating		No rating		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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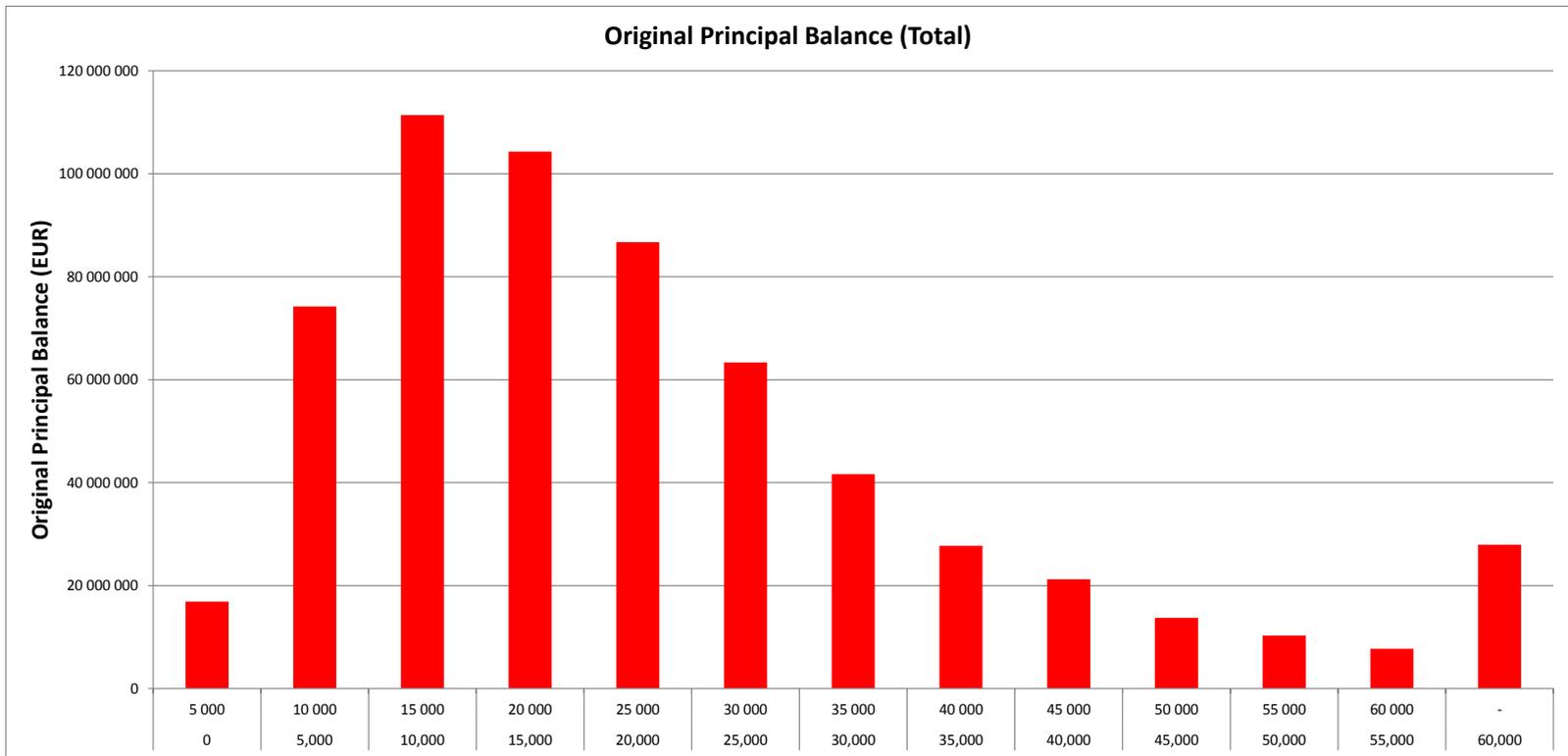
Average amount - all: 15 380

	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

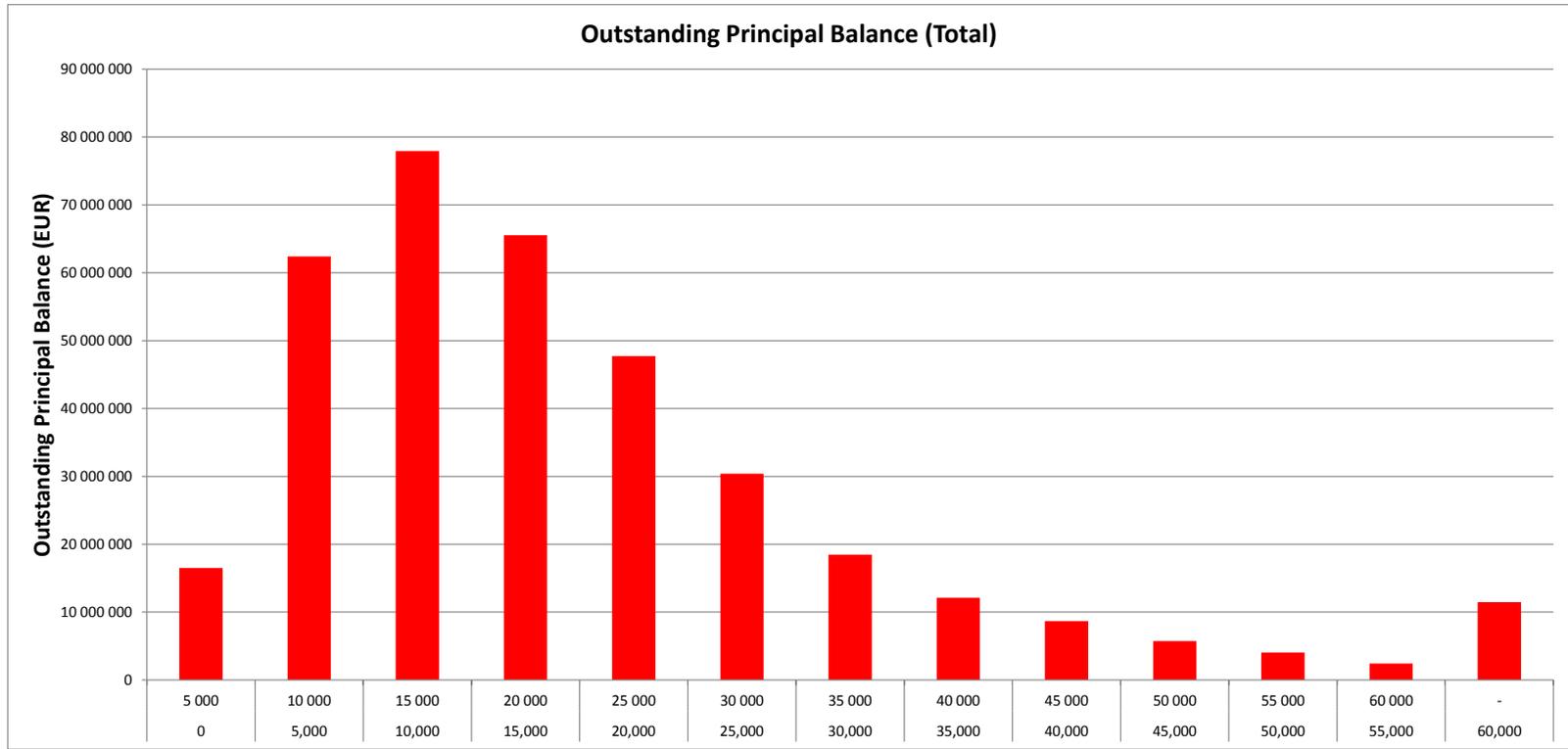
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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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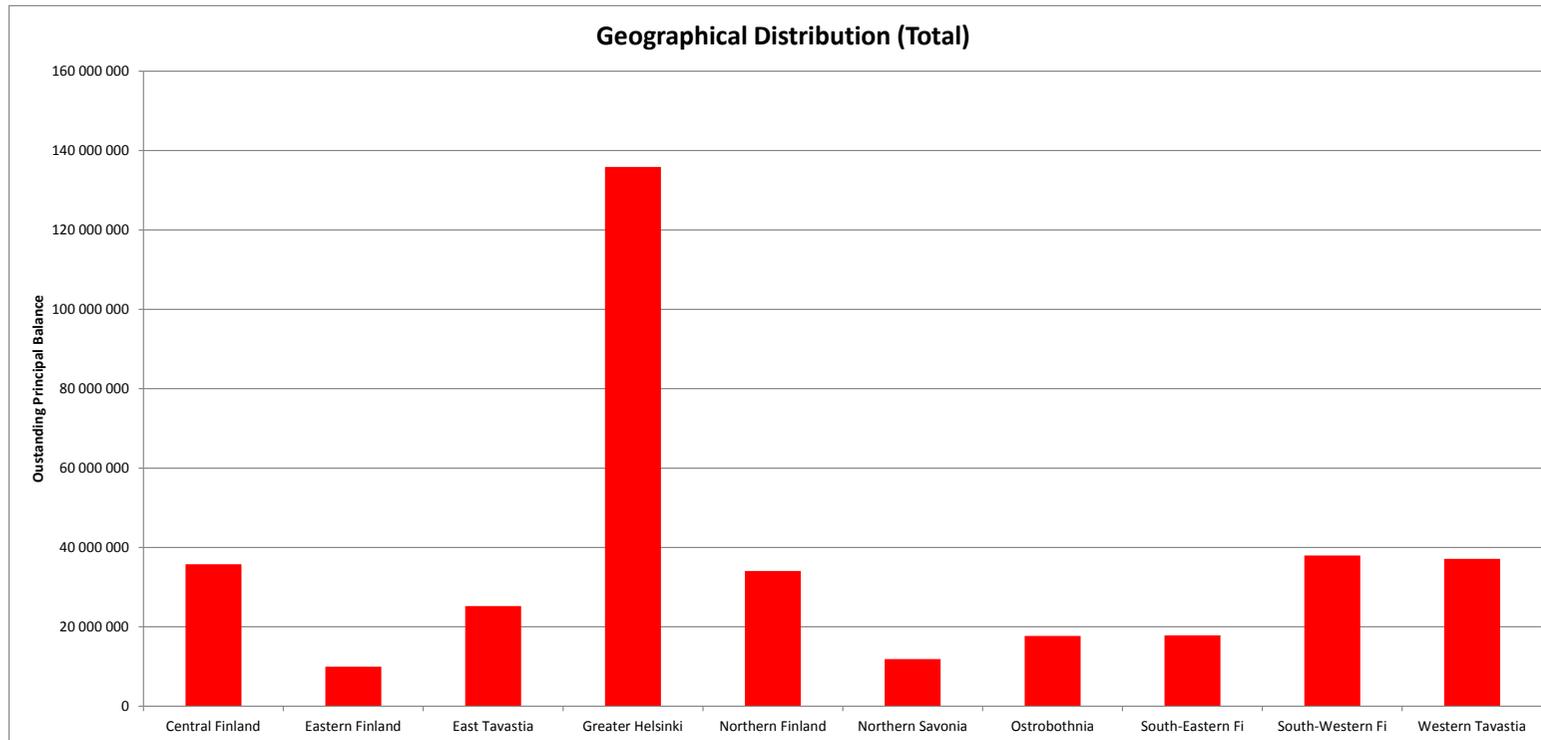
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 952	35 785 740	9,85 %	38,8		18,4
Eastern Finland	849	9 929 222	2,73 %	38,4		18,1
East Tavastia	2 035	25 207 321	6,94 %	39,2		18,0
Greater Helsinki	10 040	135 883 390	37,39 %	39,1		18,3
Northern Finland	2 690	34 079 918	9,38 %	39,4		18,2
Northern Savonia	1 013	11 854 501	3,26 %	37,9		18,3
Ostrobothnia	1 625	17 719 707	4,88 %	37,9		18,5
South-Eastern Fi	1 512	17 850 697	4,91 %	38,4		19,0
South-Western Fi	3 108	37 989 135	10,45 %	38,9		18,4
Western Tavastia	2 942	37 114 586	10,21 %	39,5		18,0
Total	28 766	363 414 216	100 %			

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9.b Geographical Distribution Graph



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	=	30 days

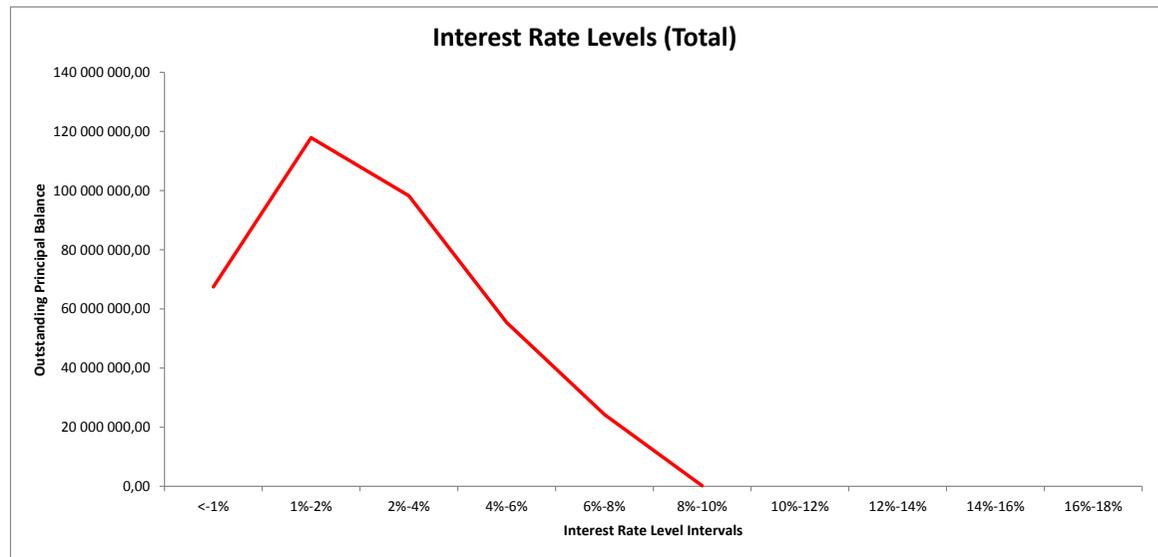


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10.b Interest Rate



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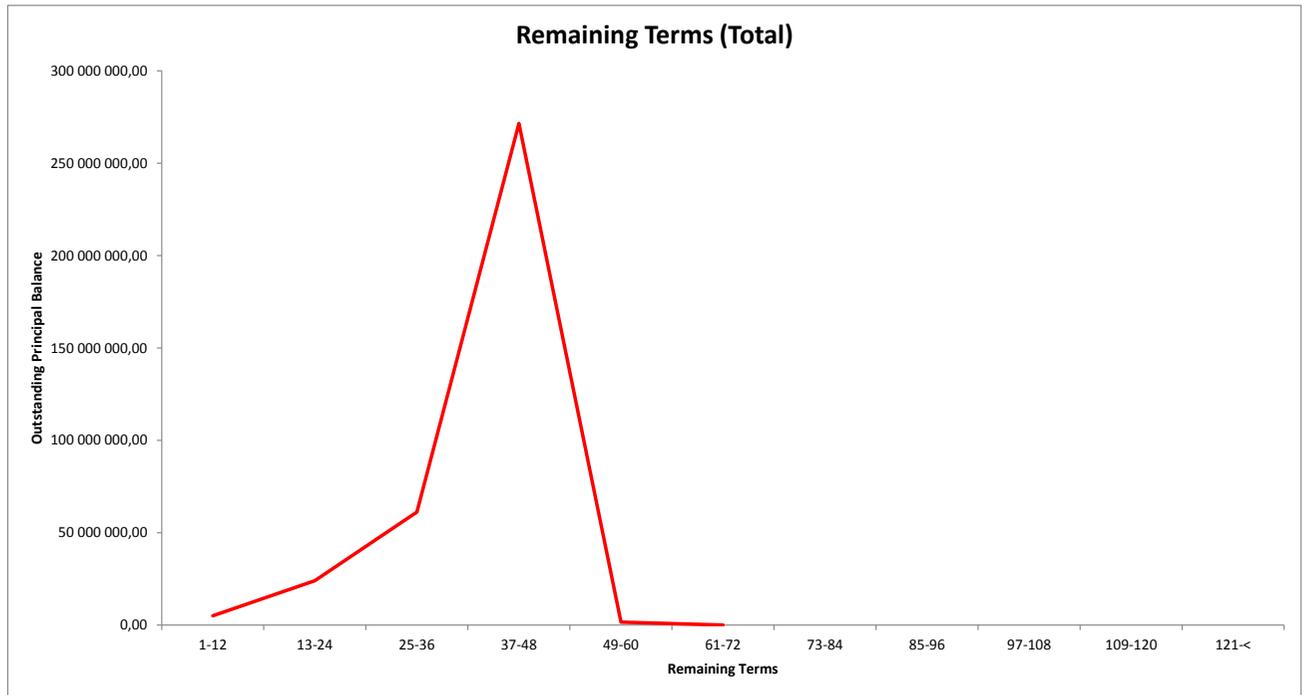


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11.b Remaining Terms



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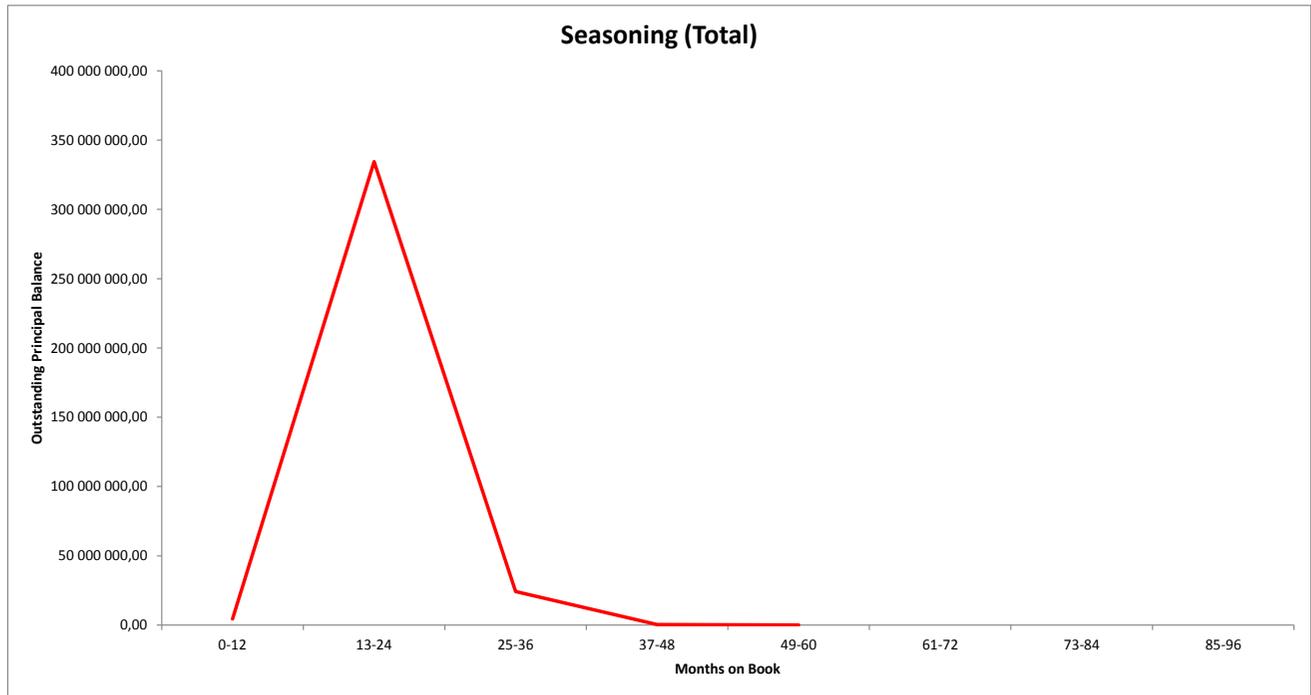


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12.b Seasoning



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13.a Balloon loans



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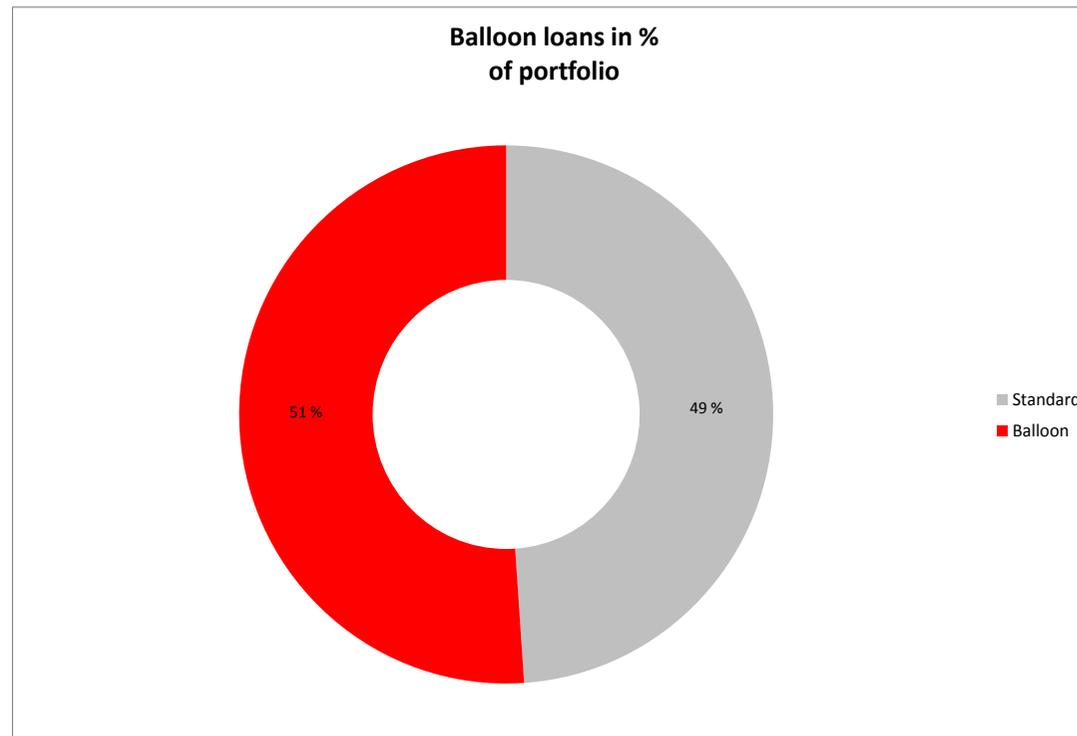
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	19 509	177 808 778	48,93 %	3 296	0,00 %	36,8	18,3
	Balloon	9 257	185 605 439	51,07 %	66 493 234	35,83 %	41,0	18,3
	Total	28 766	363 414 216	100 %	66 496 530	18,30 %		

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13.b Balloon loans



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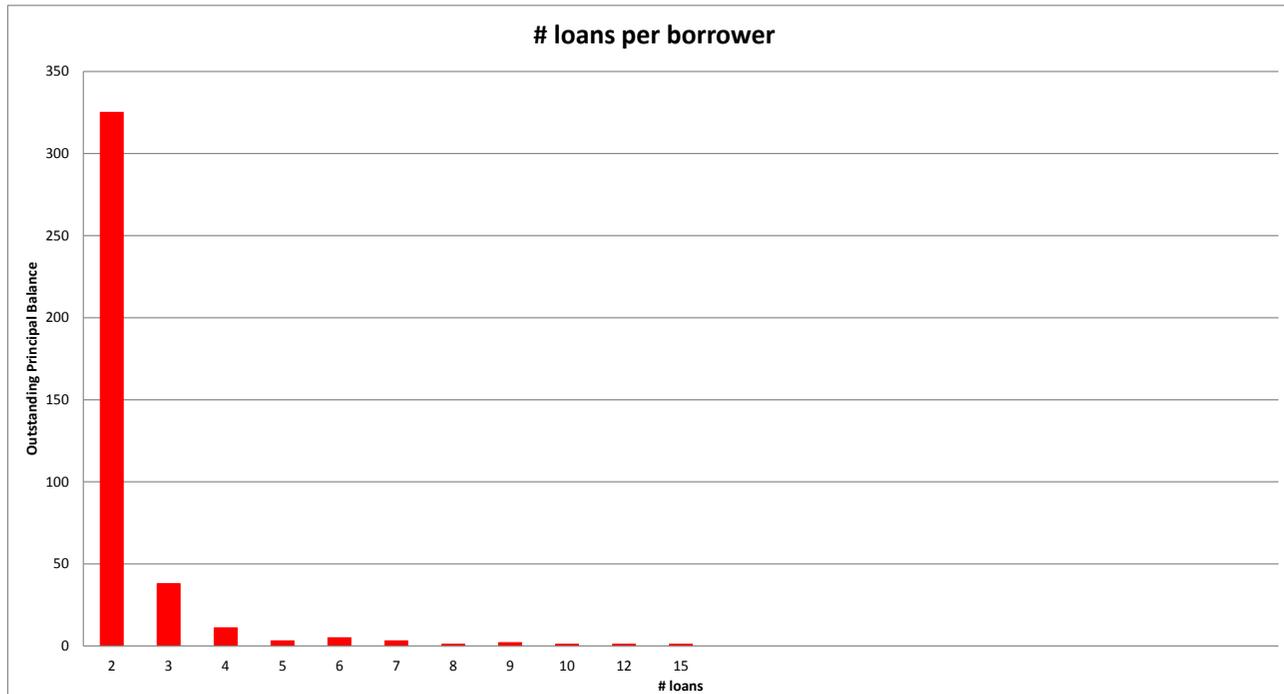


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14.b # loans per borrower



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	=	30 days



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	363 414 216	354 973 229	8 440 988	860 956	2,88 %	97,68 %
2	354 973 229	346 817 622	8 155 607	839 586	2,88 %	95,43 %
3	346 817 622	338 669 899	8 147 723	818 988	2,87 %	93,19 %
4	338 669 899	330 503 493	8 166 406	798 449	2,87 %	90,94 %
5	330 503 493	322 378 968	8 124 525	777 833	2,86 %	88,71 %
6	322 378 968	314 224 654	8 154 313	757 353	2,86 %	86,46 %
7	314 224 654	306 181 053	8 043 601	736 858	2,85 %	84,25 %
8	306 181 053	298 151 726	8 029 327	716 592	2,84 %	82,04 %
9	298 151 726	290 161 011	7 990 715	696 355	2,84 %	79,84 %
10	290 161 011	282 194 649	7 966 362	676 251	2,83 %	77,65 %
11	282 194 649	274 190 289	8 004 360	656 271	2,83 %	75,45 %
12	274 190 289	266 257 364	7 932 924	636 236	2,82 %	73,27 %
13	266 257 364	258 365 741	7 891 623	616 355	2,81 %	71,09 %
14	258 365 741	250 584 623	7 781 119	596 632	2,81 %	68,95 %
15	250 584 623	242 838 489	7 746 134	577 137	2,80 %	66,82 %
16	242 838 489	235 049 797	7 788 692	557 768	2,79 %	64,68 %
17	235 049 797	227 330 811	7 718 987	538 415	2,78 %	62,55 %
18	227 330 811	219 590 220	7 740 590	519 294	2,78 %	60,42 %
19	219 590 220	212 059 017	7 531 204	500 190	2,77 %	58,35 %
20	212 059 017	204 666 151	7 392 866	481 408	2,76 %	56,32 %

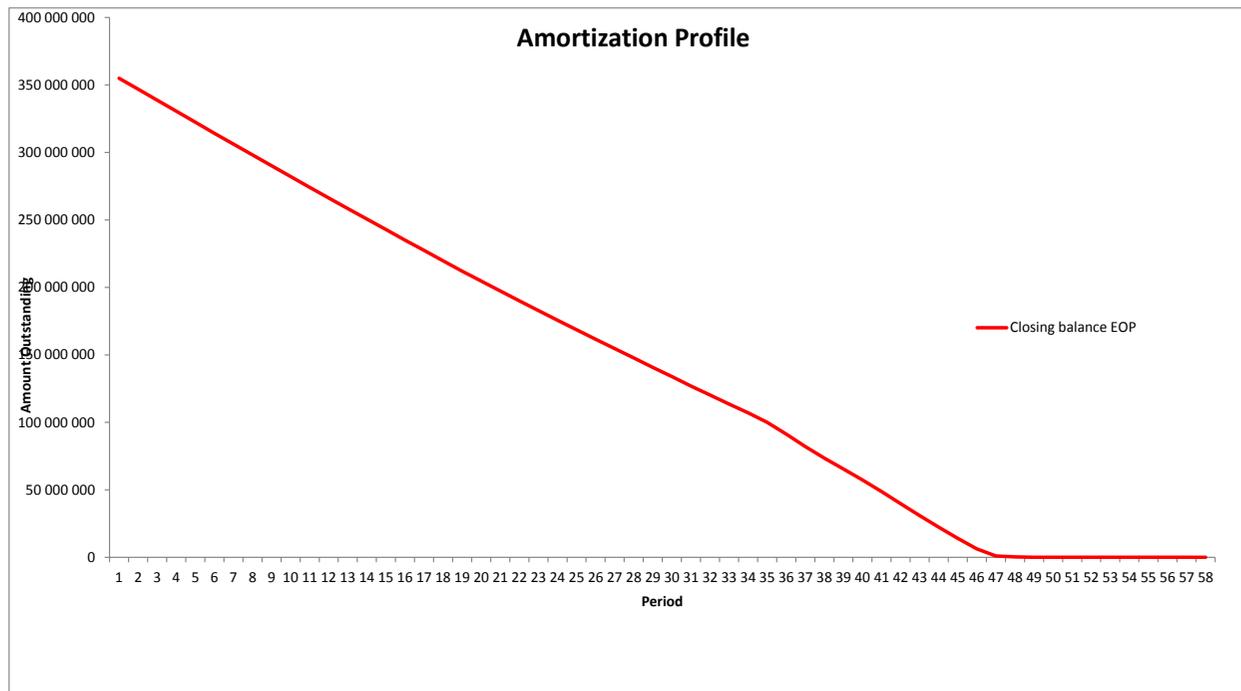
Amortization profile (first 20 periods)

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15.b Amortization Profile



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	11				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days



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16.a Payment Holidays



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	11				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

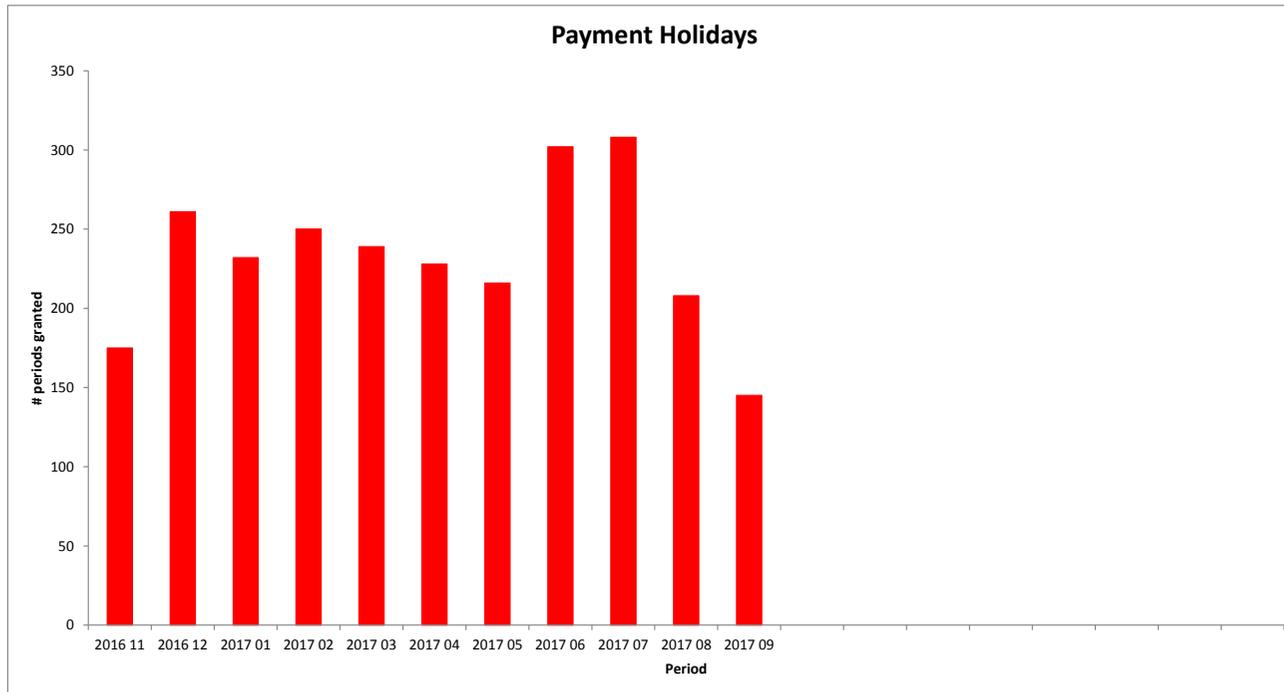
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	3 233 674	
2017 06	302	413	112 755	4 260 576	
2017 07	308	395	112 197	4 528 263	
2017 08	208	254	71 697	3 176 504	
2017 09	145	188	52 989	2 135 132	
Total:	2 564	3 403	951 013	39 677 347	

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16.b Payment Holidays



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	11				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

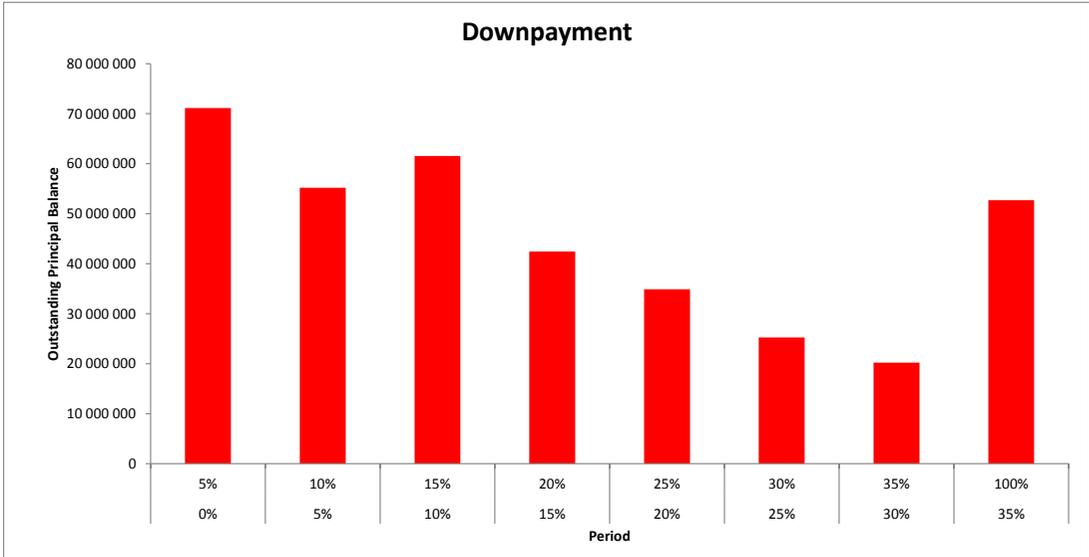


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17.b Downpayment



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	11	
Monthly Period	Sep 2017	
Interest Period	from	25.09.2017 to 25.10.2017 = 30 days



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18.a Vehicle Condition



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	11
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

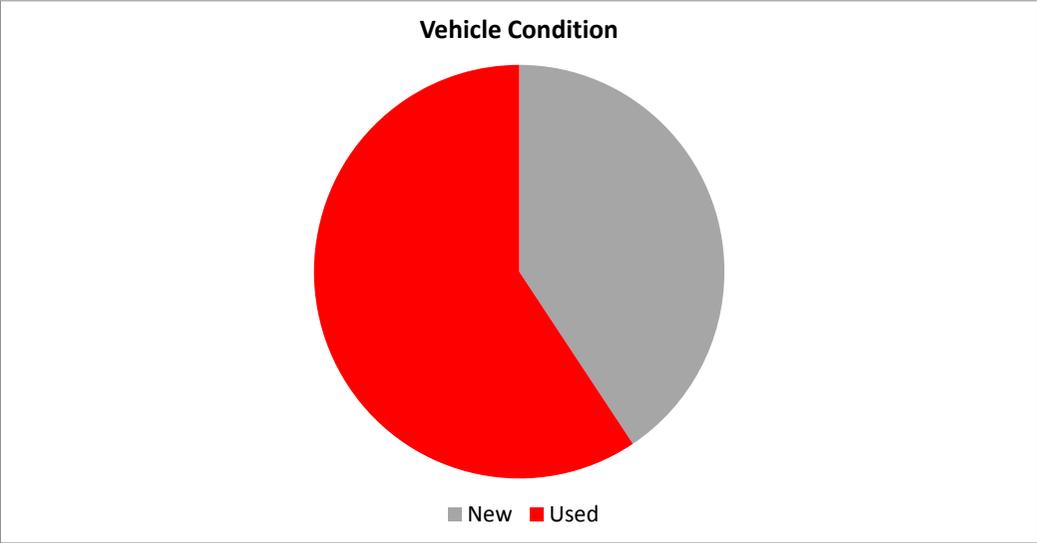
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		8 426	147 741 398	40,7 %	39,5	18,3
Used		20 340	215 672 819	59,3 %	38,6	18,3
Total		28 766	363 414 216	100 %		

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18.b Vehicle Condition



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	11
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days



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19.a Borrower Type



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	11
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

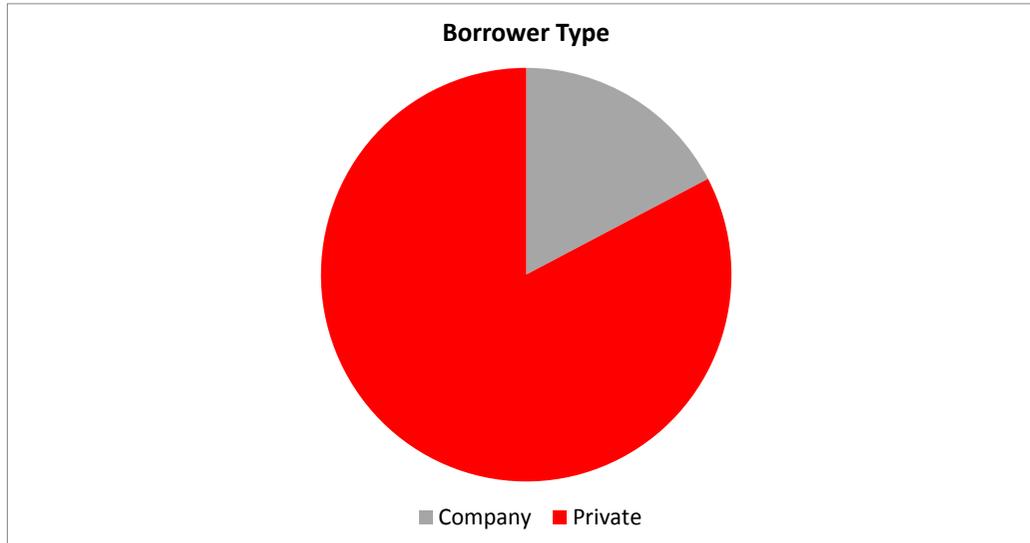
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 698	62 974 120	17,3 %	41,53	32,54
	Private	25 068	300 440 096	82,7 %	39,53	18,23
	Total	28 766	363 414 216	100 %		

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19.b Borrower Type



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	11
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days



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20.a Vehicle type



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	11	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

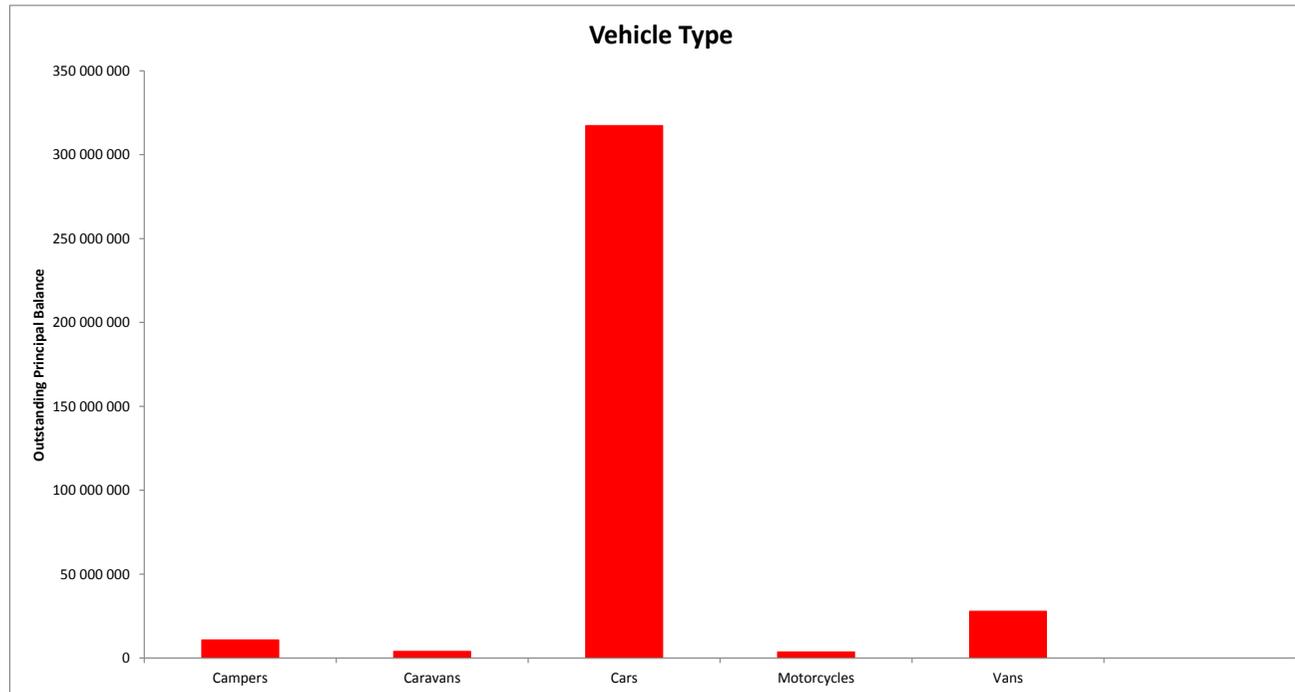
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	496	10 778 967	2,97 %	41,00	17,40
	Caravans	358	3 914 136	1,08 %	41,05	16,97
	Cars	25 320	317 244 789	87,30 %	39,06	18,31
	Motorcycles	482	3 634 736	1,00 %	37,74	16,59
	Vans	2 110	27 841 588	7,66 %	36,99	18,67
		28 766	363 414 216	100 %		

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20.b Vehicle type



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	11				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

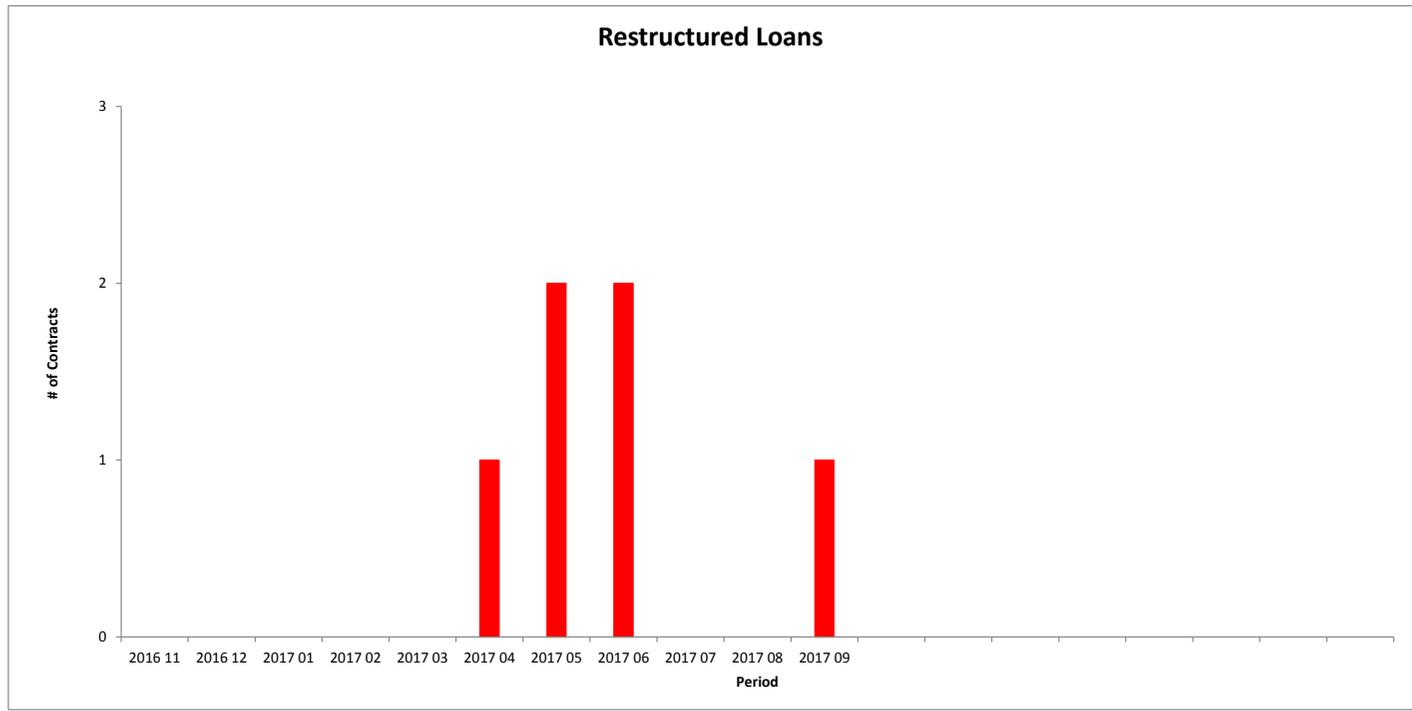


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21.b Restructured Loans



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	11				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

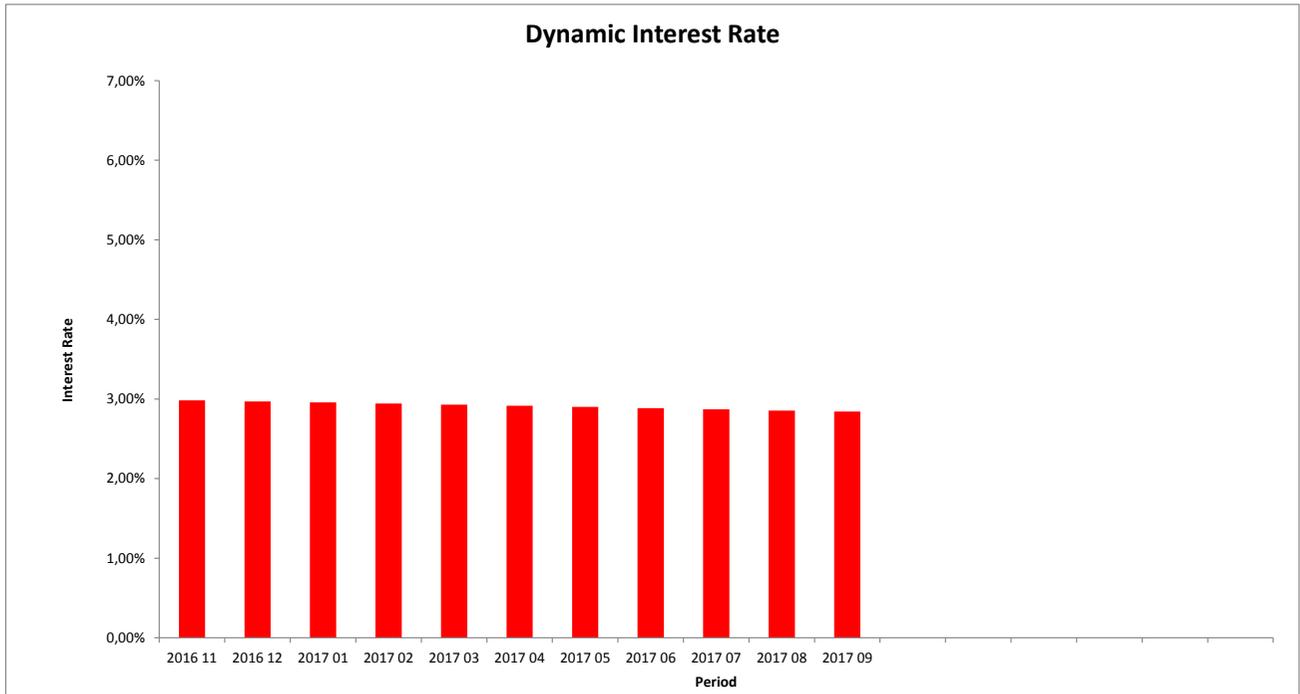


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22.b Dynamic Interest Rate



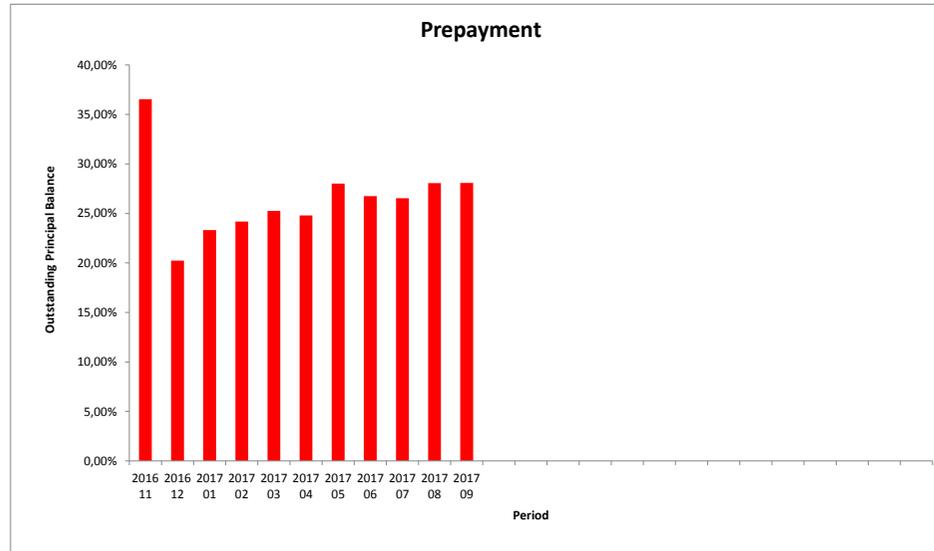
Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	11				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days



23.b Dynamic Pre-Payments



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	11				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days



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24. Delinquency



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	11	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 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																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.10.2017				
Payment date	25.10.2017				
Period No	11				
Monthly Period	Sep 2017				
Interest Period	from	25.09.2017	to	25.10.2017	= 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3		
			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
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138
2017 2	925 325	54							350 904	350 904	574 421	305 235	656 139	269 186
2017 3	642 838	50										281 267	281 267	361 571

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26. Priority of Payments



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	11
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	19 241 812,23	EUR
Senior Expenses	-	20 744,17	EUR
Servicing Fee	-	151 422,59	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	995 100,87	EUR
Principal on Loan to Issuer	-	18 074 544,60	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	22 733 768,50	EUR
Senior Expenses	-	20 702,21	EUR
Interest Class A	-	33 622,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 449 887,61	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	-	18 074 544,60	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	-	50 228,67	EUR
Interest Issuer Subordinated Loan	-	537,40	EUR
Principal Issuer Subordinated Loan	-	193 533,21	EUR
Payment to Purchaser	-	753 223,95	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	753 223,95	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,75	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	753 209,20	EUR

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27. Transaction Costs



Reporting Date	27.10.2017	
Payment date	25.10.2017	
Period No	11	
Monthly Period	Sep 2017	
Interest Period	from 25.09.2017	to 25.10.2017 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	20 744,17						
Interest accrued for the Period	EUR	172 579,00	33 622,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	2 272 225,00	590 844,00	45 968,00	146 810,00	147 620,00	342 733,00	998 250,00
Interest Payments	EUR	172 579,00	33 622,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	2 272 225,00	590 844,00	45 968,00	146 810,00	147 620,00	342 733,00	998 250,00
Interest accrued on Subordinated Loan for the Period	EUR	537,40						
Cumulative Interest accrued on Subordinated Loan	EUR	8 924,22						
Interest Payments on Subordinated Loan	EUR	537,40						
Cumulative Interest Payments on Subordinated Loan	EUR	8 924,22						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC
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28. Contact Details



Reporting Date	27.10.2017
Payment date	25.10.2017
Period No	11
Monthly Period	Sep 2017
Interest Period	from 25.09.2017 to 25.10.2017 = 30 days

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