

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		29.01.2018			
Payment date		25.01.2018		Following payment dates:	26.02.2018
Period No		14			26.03.2017
Monthly Period		Dec 2017			
Interest Period	from	28.12.2017	to	25.01.2018	= 28 days
Cut-Off date		31.12.2017			

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1. Portfolio Information



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	14
Monthly Period	Dec 2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

	Current Period
	Aggregated Outstanding Principal Amount
Outstanding receivables	
Opening balance	328 195 863,04 EUR
Scheduled Loan Principal Repayments	7 337 387,56 EUR
Prepayments	7 082 496,12 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	14 419 883,68 EUR
New Defaulted Auto Loans in Period	254 699,23 EUR
Closing Balance	313 521 280,13 EUR

Total revenue collections	
Revenue and fees received on loan balances	1 078 041,42 EUR
Recoveries on loans in default	184 119,34 EUR
Total Revenue Received in Period	1 262 160,76 EUR

# Loans	
At beginning of period	26 945 Loans
Paid in Full	749 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	17 Loans
At end of period	26 179 Loans

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2. Amount Due for Distribution



Reporting Date	29.01.2018
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	15 677 274 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	15 677 274 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	15 542 286 EUR
b. Reserve Fund	3 083 175 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	18 625 461 EUR

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3. Reserve Accounts



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	14
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Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

Note Balance

Beginning of Period	328 195 863,04	EUR
End of Period	313 521 280,13	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 %	3 083 174,96	EUR
Cash Outflow		3 083 174,96	EUR
Cash Inflow		2 916 958,63	EUR
End of Period	0,9 %	2 916 958,63	EUR
Required Reserve Amount	0,9 %	2 916 958,63	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	29.01.2018				
Payment date	25.01.2018				
Period No	14				
Monthly Period	Dec 2017				
Interest Period	from	28.12.2017	to	25.01.2018	= 28 days

Asset Balance

Beginning of Period	328 195 863,04	EUR
End of Period	313 521 280,13	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	289 602 065,28	92,37 %	24 310
1-29 days past due	19 482 028,87	6,21 %	1 537

Delinquent Receivables:

30-59 days past due	2 967 035,10	0,95 %	215
60-89 days past due	777 496,33	0,25 %	61
90-119 days past due	306 595,39	0,10 %	25
120-149 days past due	206 373,01	0,07 %	16
150-179 days past due	179 686,15	0,06 %	15
Total Performing and Delinquent	313 521 280	100,00 %	26 179

	EUR	%	# loans
Volkswagen vehicles	52 928 033	16,88 %	4 859

Current Period Defaults	254 699,23		17
Cumulative Defaults	2 438 915,87		163
Current Period Recoveries	184 119,34		
Cumulative Recoveries	1 479 970,16		

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

[A] [1] - [2] - [3]	(0,00)
Note Principal Closing Balance [1]	313 521 280,13
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	313 521 280,13
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes



Reporting Date	29.01.2018		
Payment date	25.01.2018		
Period No	14		
Monthly Period	Dec 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	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
Available Distribution Amount	18 625 460,73						
Amortisation	14 674 582,91						
Redemption per Class	14 674 582,91	14 674 582,91	-	-	-	-	-
Redemption per Note		2 700,51	-	-	-	-	-
Class Principal Outstanding Closing Balance	313 521 280,13	249 721 280,13	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	79,65 %	8,71 %	2,90 %	1,95 %	3,29 %	3,51 %
Current Pool Factor		0,46	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	28						
Principal Outstanding per Note Beginning of Period		48 655,85	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 700,51	-	-	-	-	-
Principal Outstanding per Note End of Period		45 955,33	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		5,03	13,92	133,33	200,00	275,00	750,00
Interest Payment	43 282,87	27 350,28	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		5,03	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)		23,83 %	15,13 %	12,22 %	10,28 %	6,99 %	3,48 %
Current CE (excl. Excess Spread)		21,28 %	12,57 %	9,67 %	7,72 %	4,44 %	0,93 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date	29.01.2018
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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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Payment date	25.01.2018				
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Interest Period	from	28.12.2017	to	25.01.2018	= 28 days

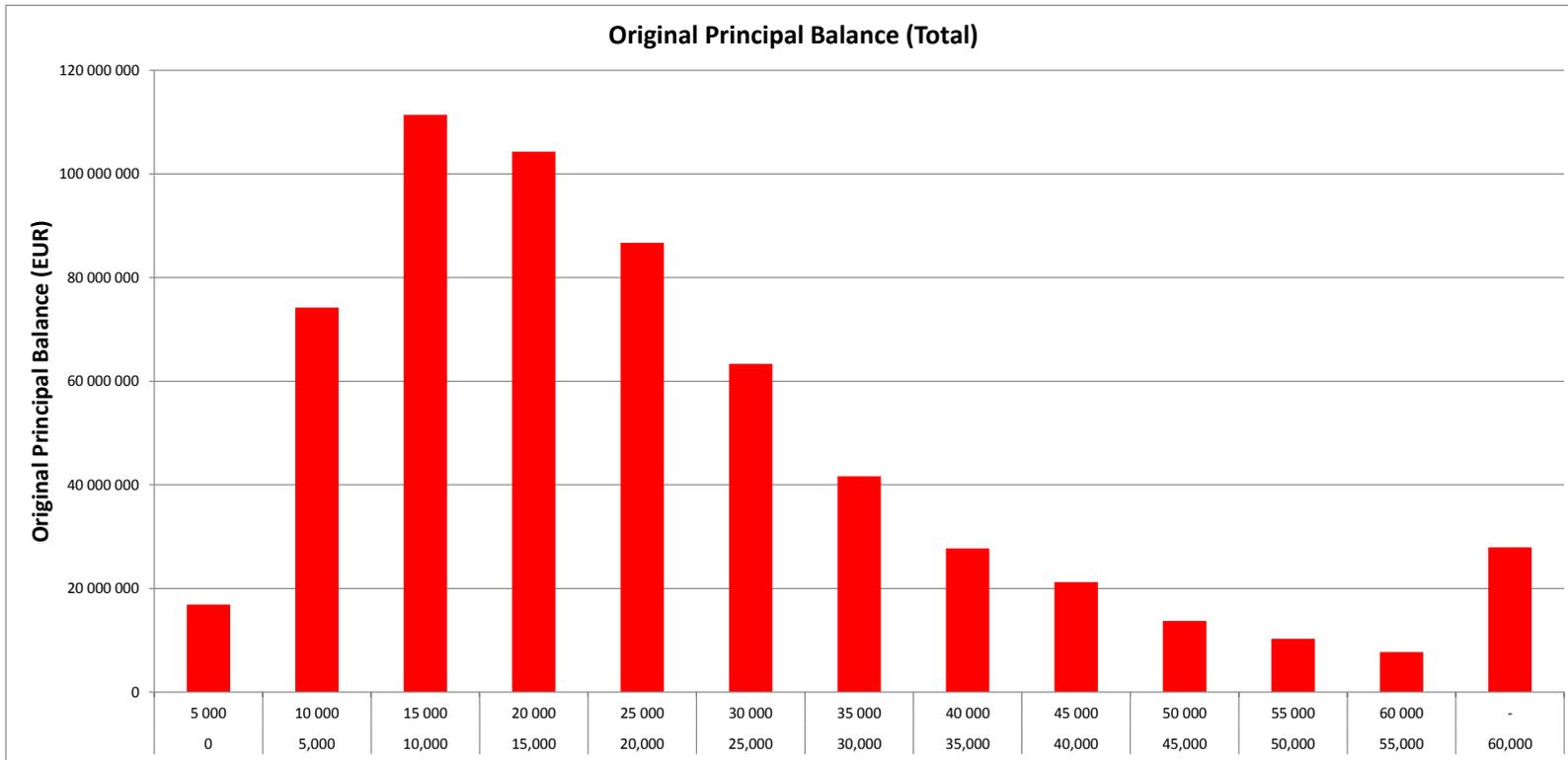
Average amount - all: 15 380

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	4 918	16 901 686	2,8 %	27,1	7,6		
	5 000	10 000	9 847	74 215 036	12,2 %	42,0	7,3		
	10 000	15 000	8 985	111 416 382	18,3 %	48,2	6,9		
	15 000	20 000	6 019	104 299 602	17,2 %	50,1	6,5		
	20 000	25 000	3 882	86 707 854	14,3 %	50,7	6,5		
	25 000	30 000	2 326	63 365 455	10,4 %	50,9	6,4		
	30 000	35 000	1 289	41 640 377	6,9 %	51,2	6,1		
	35 000	40 000	743	27 730 328	4,6 %	50,9	6,3		
	40 000	45 000	501	21 219 137	3,5 %	50,5	6,5		
	45 000	50 000	290	13 722 199	2,3 %	50,8	6,2		
	50 000	55 000	197	10 299 964	1,7 %	50,5	6,4		
	55 000	60 000	135	7 726 950	1,3 %	50,7	5,4		
	60 000	-	349	27 954 755	4,6 %	51,2	5,9		
	Total			39 481	607 199 725	100 %	48,49	6,6	

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7.b Original Principal Balance Graph

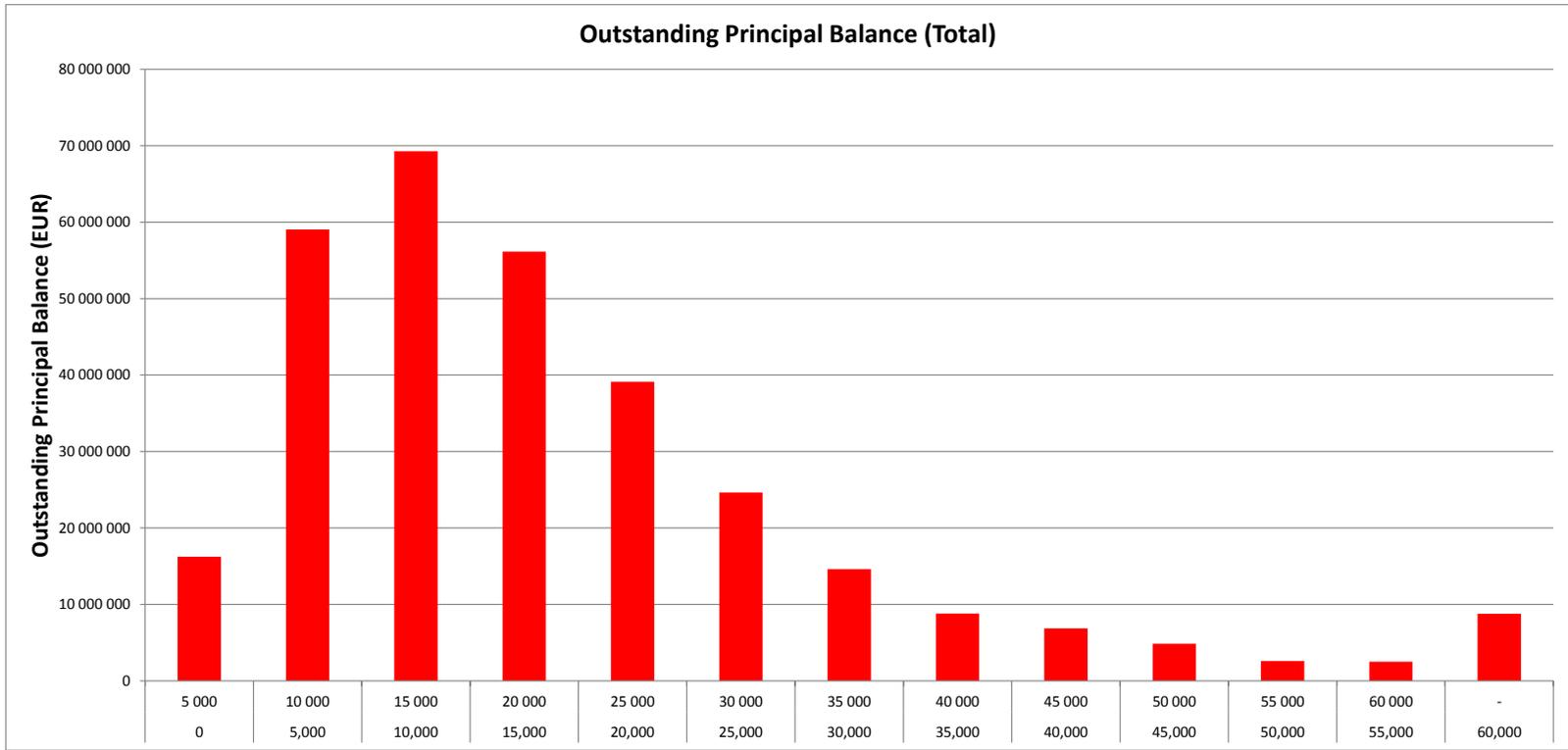
Reporting Date	29.01.2018	
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8.b Outstanding Principal Balance Graph

Reporting Date	29.01.2018	
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9.a Geographical Distribution



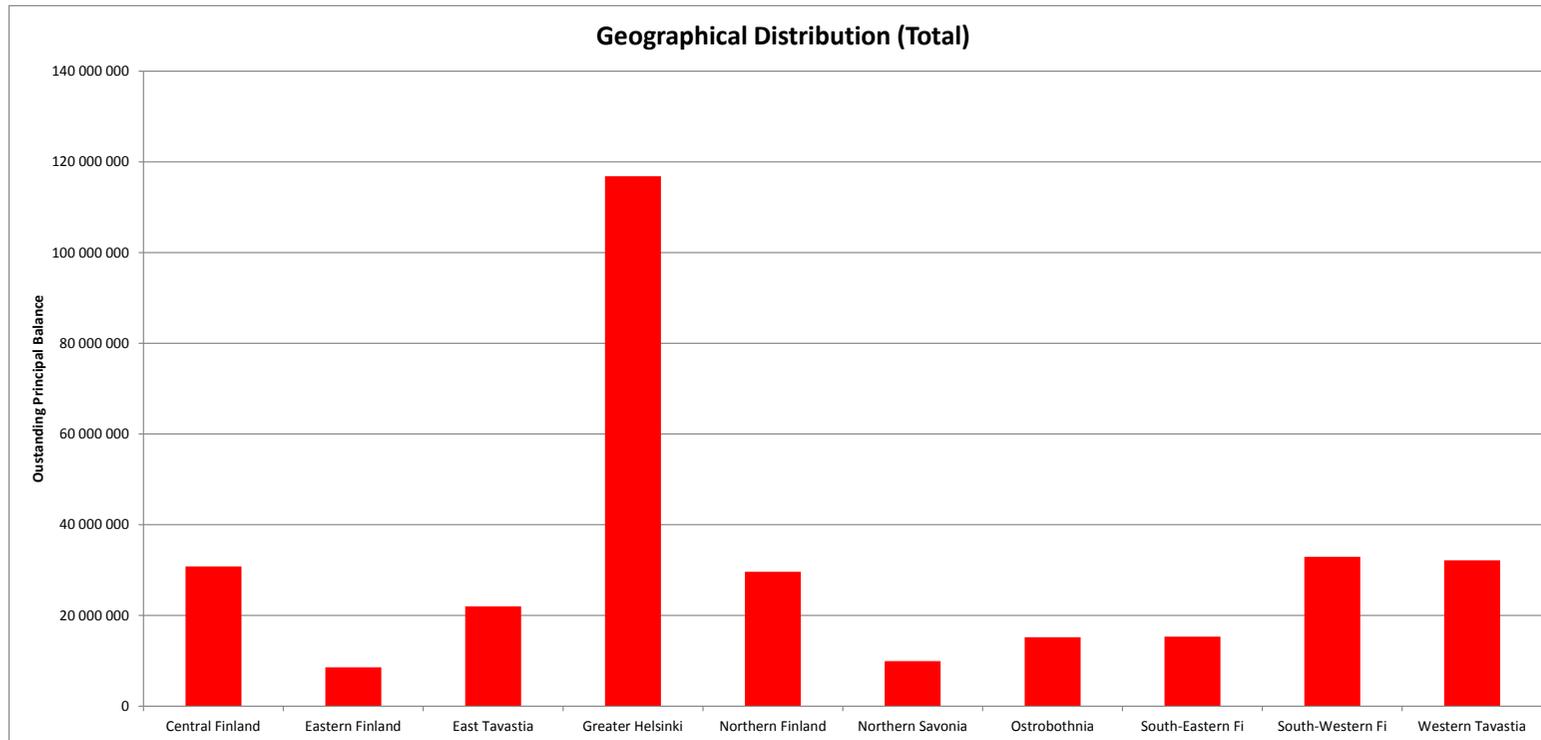
Reporting Date	29.01.2018	
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Monthly Period	Dec 2017	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 687	30 811 108	9,83 %	36,3		21,3
Eastern Finland	771	8 594 066	2,74 %	36,1		21,1
East Tavastia	1 889	22 003 300	7,02 %	36,5		20,9
Greater Helsinki	9 101	116 843 239	37,27 %	36,5		21,2
Northern Finland	2 462	29 664 049	9,46 %	36,8		21,0
Northern Savonia	912	9 948 663	3,17 %	35,2		21,2
Ostrobothnia	1 465	15 223 528	4,86 %	35,4		21,5
South-Eastern Fi	1 353	15 312 780	4,88 %	36,0		21,9
South-Western Fi	2 848	32 955 349	10,51 %	36,3		21,3
Western Tavastia	2 691	32 165 199	10,26 %	36,9		20,8
Total	26 179	313 521 280	100 %			

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9.b Geographical Distribution Graph

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	=	28 days



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10.a Interest Rate



Reporting Date	29.01.2018	
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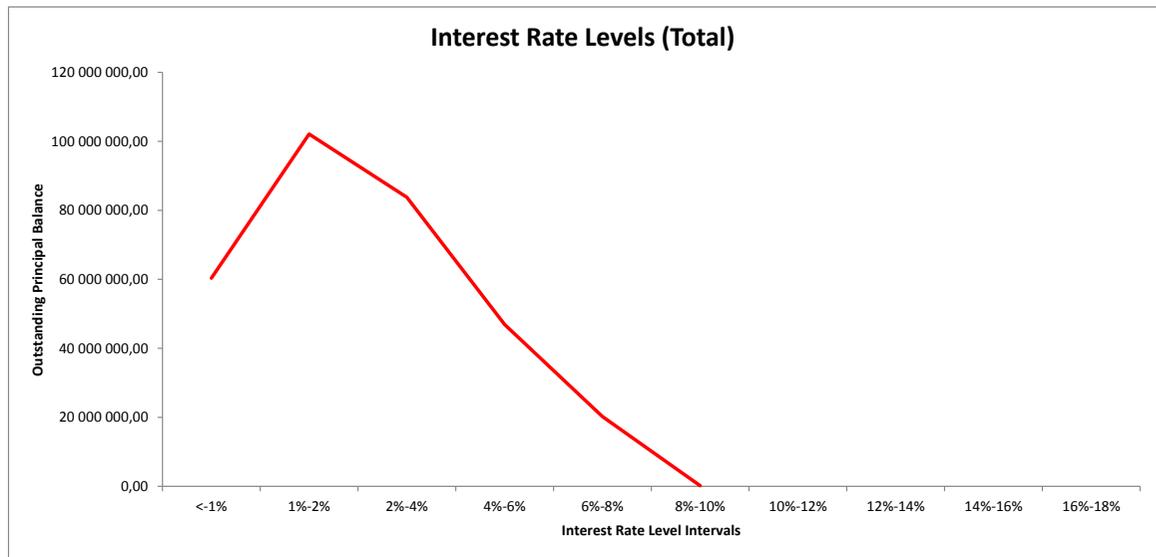
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		4221	60 358 100	19,25 %	38,2	20,3
1 2		7542	102 100 460	32,57 %	36,8	21,0
2 4		6482	83 763 725	26,72 %	35,8	21,6
4 6		5092	46 891 234	14,96 %	35,1	21,8
6 8		2812	20 230 922	6,45 %	34,7	21,4
8 10		29	172 155	0,05 %	33,2	23,0
10 12						
12 14		1	4 684	0,00 %	41,0	18,0
14 16						
16 18						
Total		26 179	313 521 280	100 %		

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10.b Interest Rate



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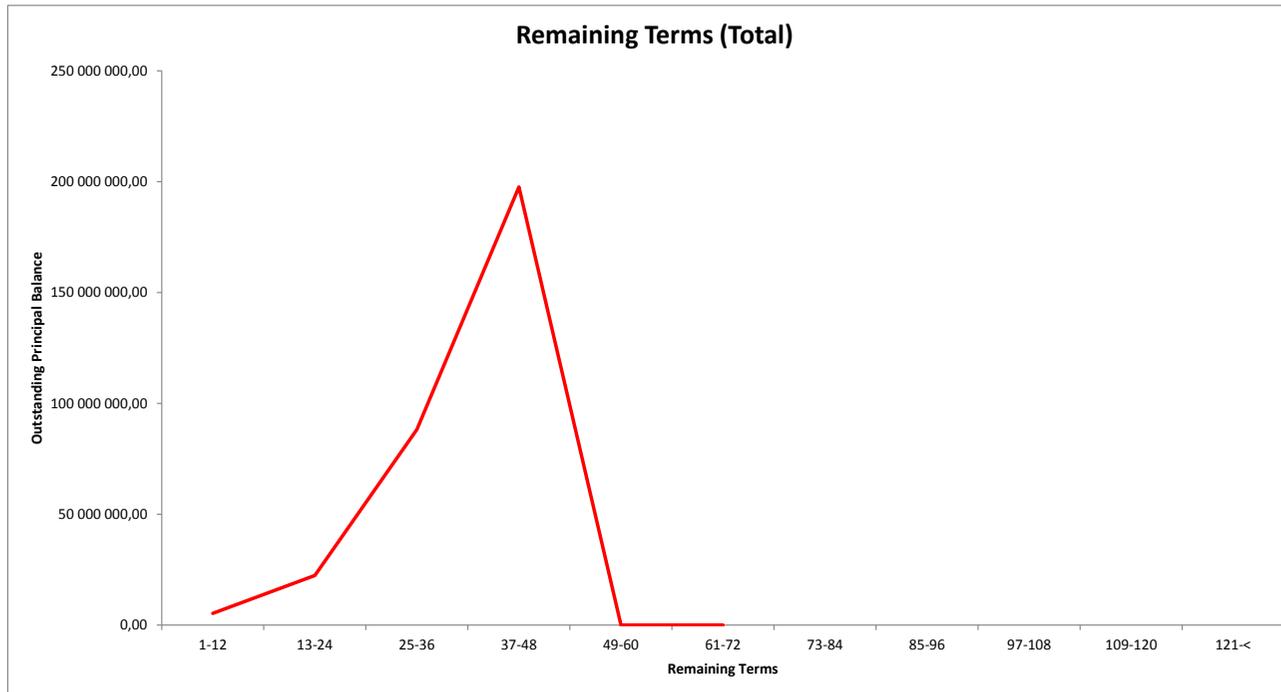


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11.b Remaining Terms



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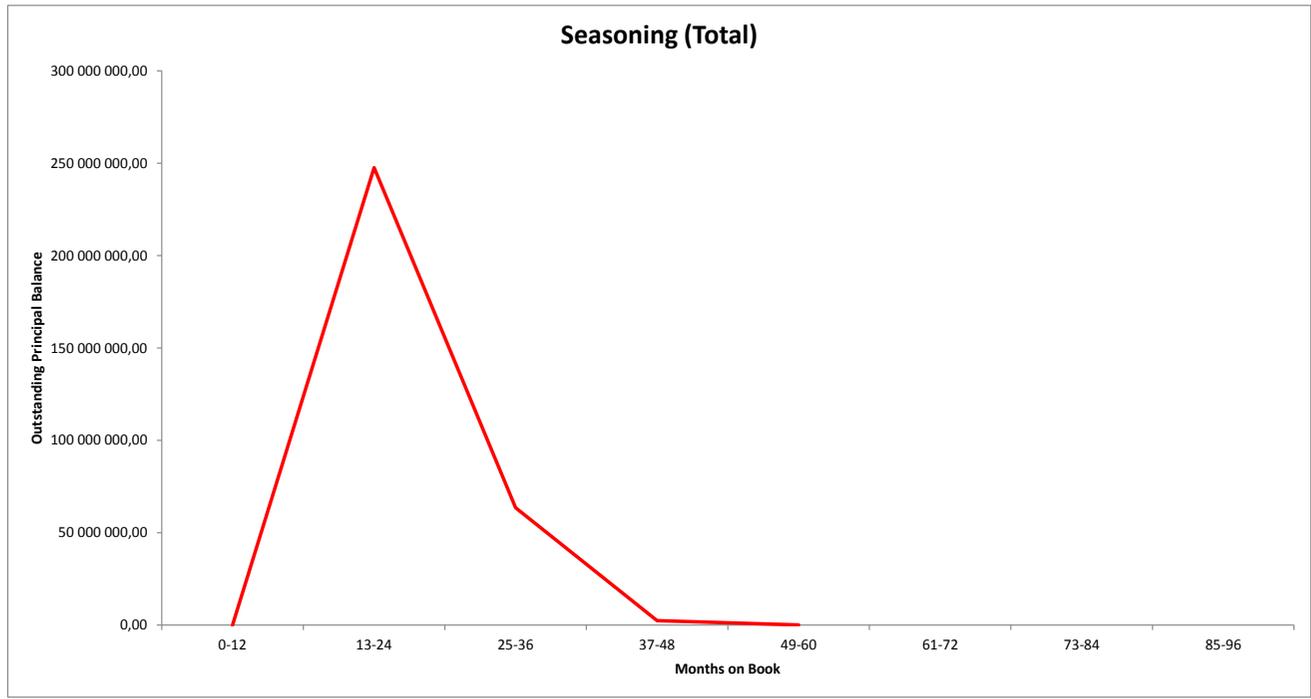


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12.b Seasoning



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	=	28 days



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13.a Balloon loans



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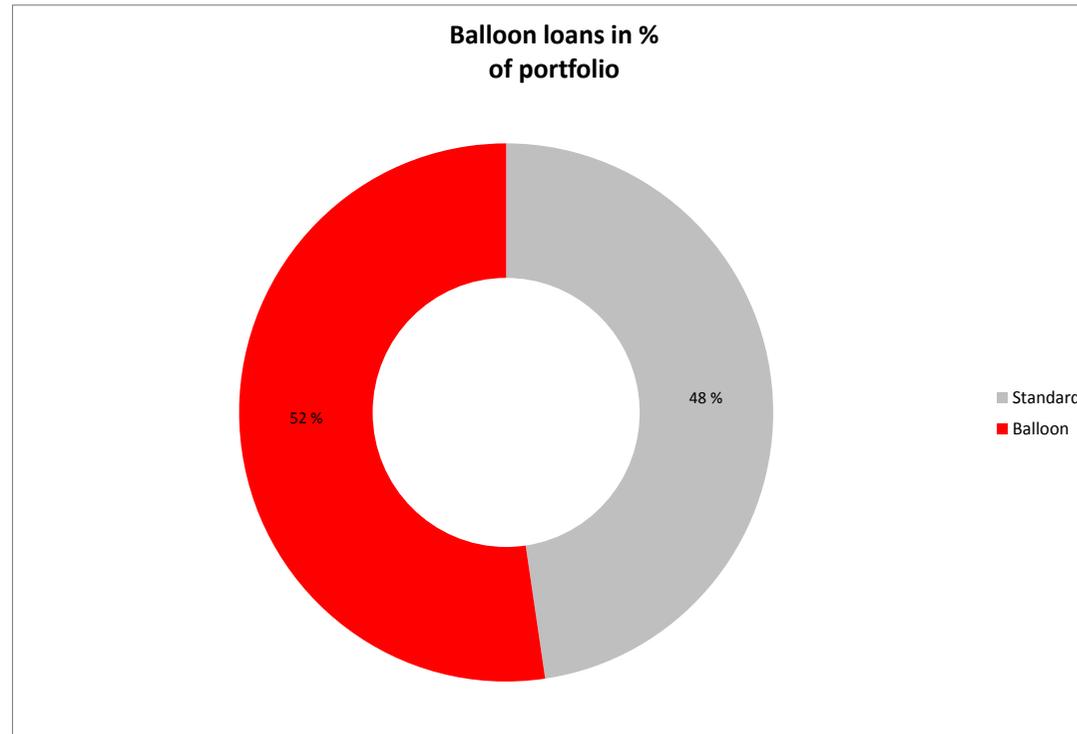
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		17 614	149 445 249	47,67 %	2 970	0,00 %	34,4	21,2
Balloon		8 565	164 076 031	52,33 %	61 707 653	37,61 %	38,2	21,2
Total		26 179	313 521 280	100 %	61 710 623	19,68 %		

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13.b Balloon loans



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	=	28 days

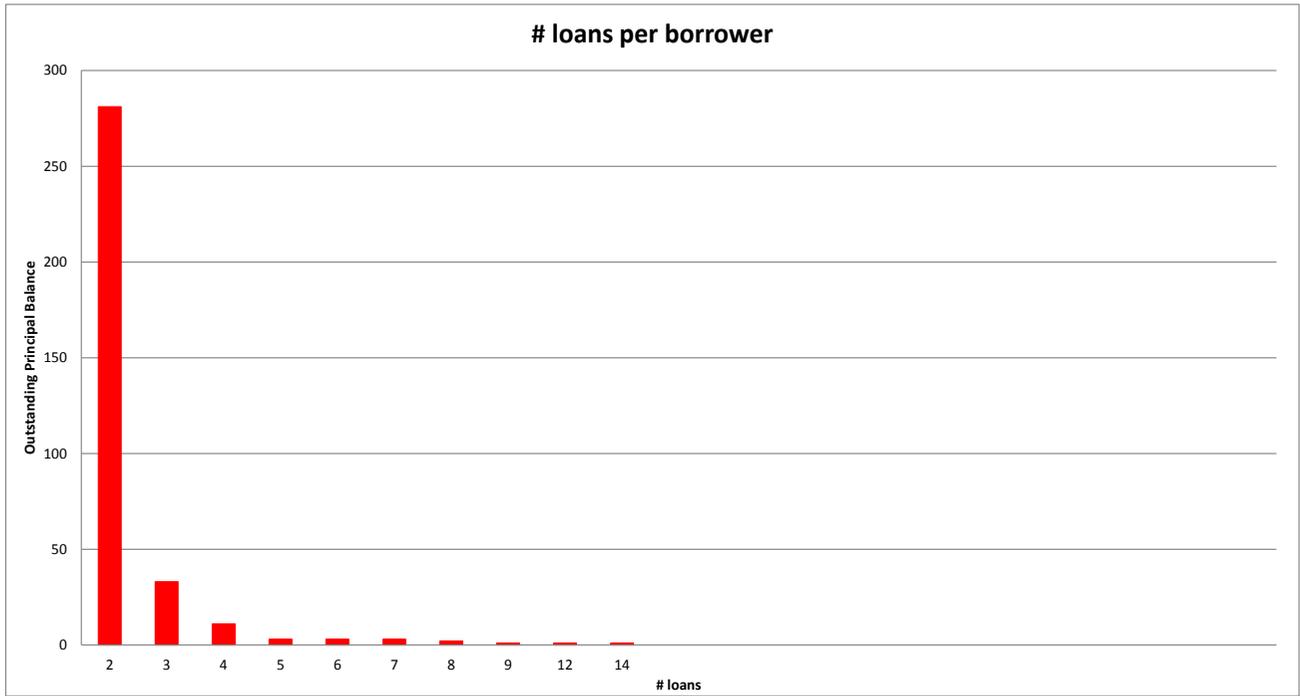


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	313 521 280	305 997 627	7 523 653	733 076	2,84 %	97,60 %
2	305 997 627	298 560 394	7 437 233	713 910	2,84 %	95,23 %
3	298 560 394	291 059 751	7 500 643	695 277	2,83 %	92,84 %
4	291 059 751	283 660 713	7 399 039	676 553	2,83 %	90,48 %
5	283 660 713	276 267 756	7 392 956	658 046	2,82 %	88,12 %
6	276 267 756	268 906 280	7 361 477	639 542	2,81 %	85,77 %
7	268 906 280	261 578 270	7 328 010	621 141	2,81 %	83,43 %
8	261 578 270	254 196 420	7 381 849	602 874	2,80 %	81,08 %
9	254 196 420	246 899 101	7 297 319	584 522	2,79 %	78,75 %
10	246 899 101	239 626 401	7 272 700	566 382	2,79 %	76,43 %
11	239 626 401	232 439 877	7 186 523	548 318	2,78 %	74,14 %
12	232 439 877	225 296 460	7 143 418	530 432	2,77 %	71,86 %
13	225 296 460	218 136 269	7 160 191	512 705	2,77 %	69,58 %
14	218 136 269	211 007 980	7 128 289	495 010	2,76 %	67,30 %
15	211 007 980	203 869 458	7 138 522	477 498	2,75 %	65,03 %
16	203 869 458	196 918 585	6 950 873	459 974	2,74 %	62,81 %
17	196 918 585	190 074 149	6 844 436	442 756	2,73 %	60,63 %
18	190 074 149	183 282 751	6 791 398	425 877	2,72 %	58,46 %
19	183 282 751	176 585 955	6 696 796	409 100	2,71 %	56,32 %
20	176 585 955	169 915 107	6 670 848	392 564	2,70 %	54,20 %

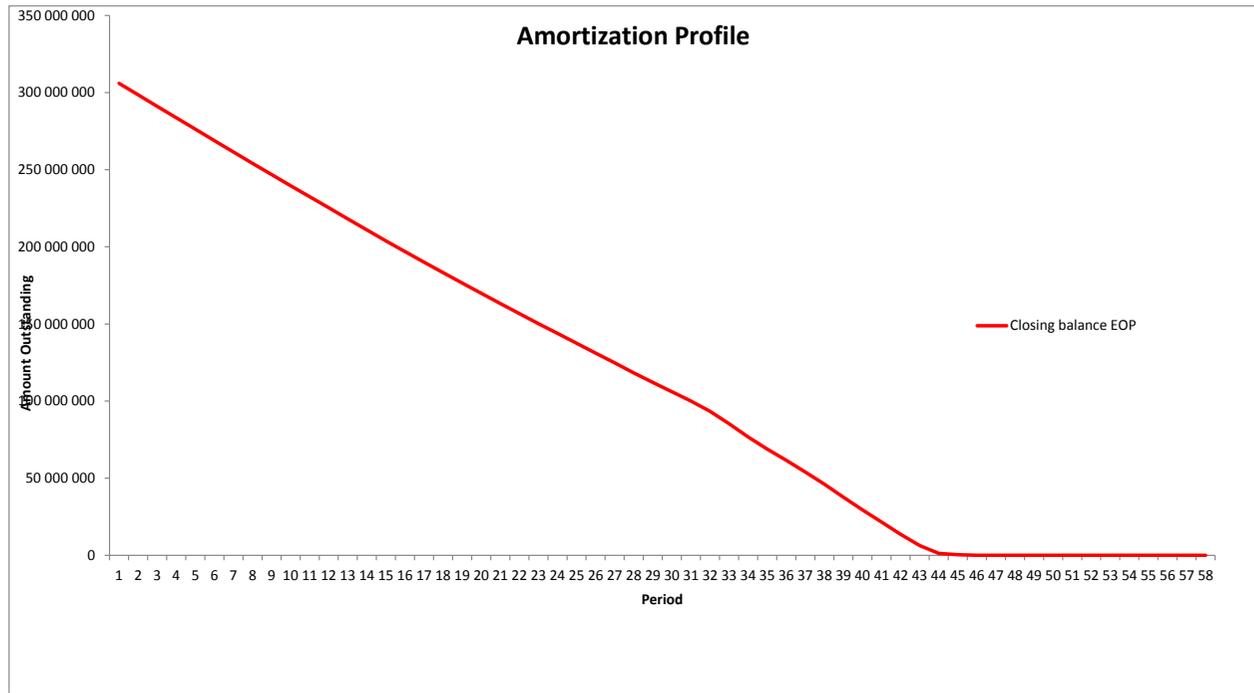
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
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15.b Amortization Profile



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	14				
Monthly Period	Dec 2017				
Interest Period	from	28.12.2017	to	25.01.2018	= 28 days

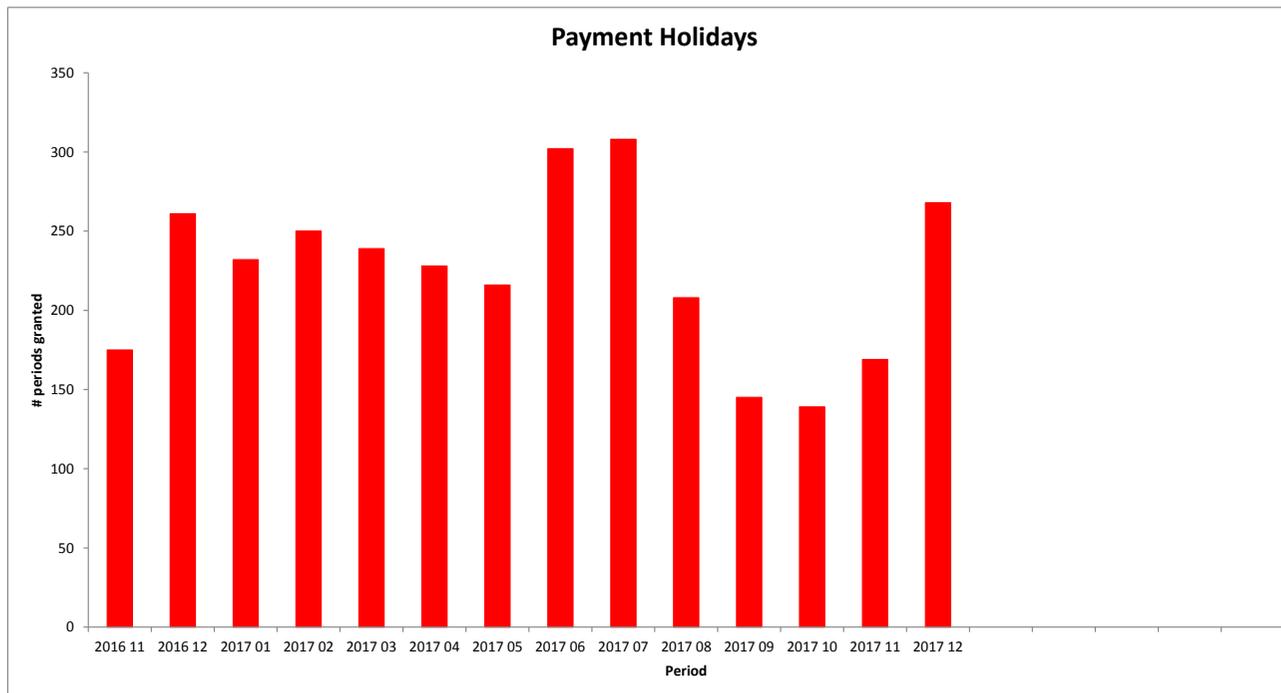


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16.b Payment Holidays



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	14	
Monthly Period	Dec 2017	
Interest Period	from	28.12.2017
	to	25.01.2018
	=	28 days



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17.a Downpayment



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	14	
Monthly Period	Dec 2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

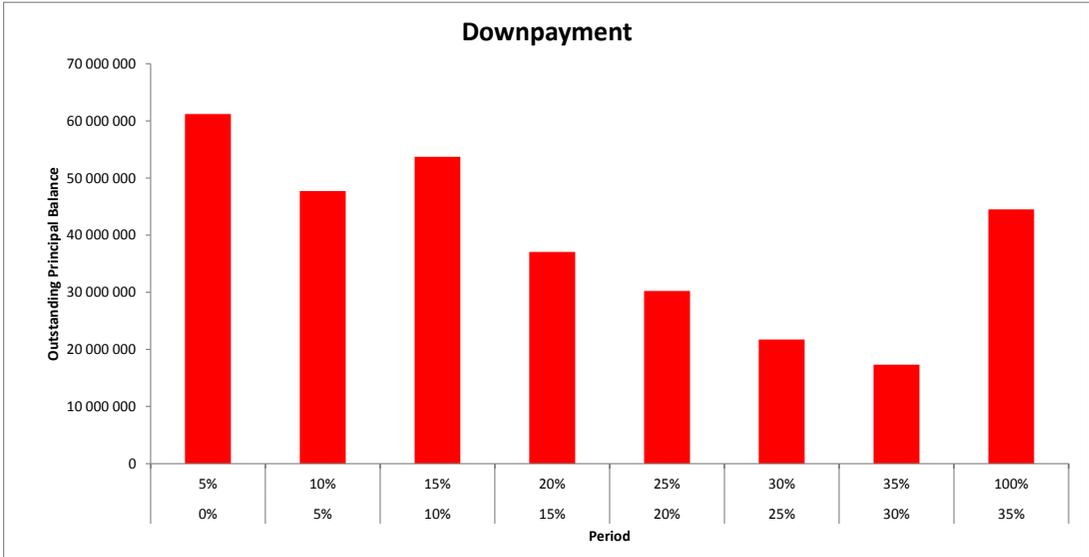
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 286	61 216 042	19,5 %	38,3	21,0
	5 %	10 %	3 498	47 722 700	15,2 %	37,6	21,3
	10 %	15 %	4 089	53 710 108	17,1 %	36,9	21,3
	15 %	20 %	2 824	37 048 353	11,8 %	36,7	21,2
	20 %	25 %	2 465	30 229 558	9,6 %	36,2	21,3
	25 %	30 %	1 897	21 746 114	6,9 %	36,1	21,1
	30 %	35 %	1 544	17 334 445	5,5 %	35,0	21,2
	35 %	100 %	5 576	44 513 961	14,2 %	32,5	21,1
	Total		26 179	313 521 280	100 %		

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17.b Downpayment



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	14	
Monthly Period	Dec 2017	
Interest Period	from	28.12.2017 to 25.01.2018 = 28 days



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18.a Vehicle Condition



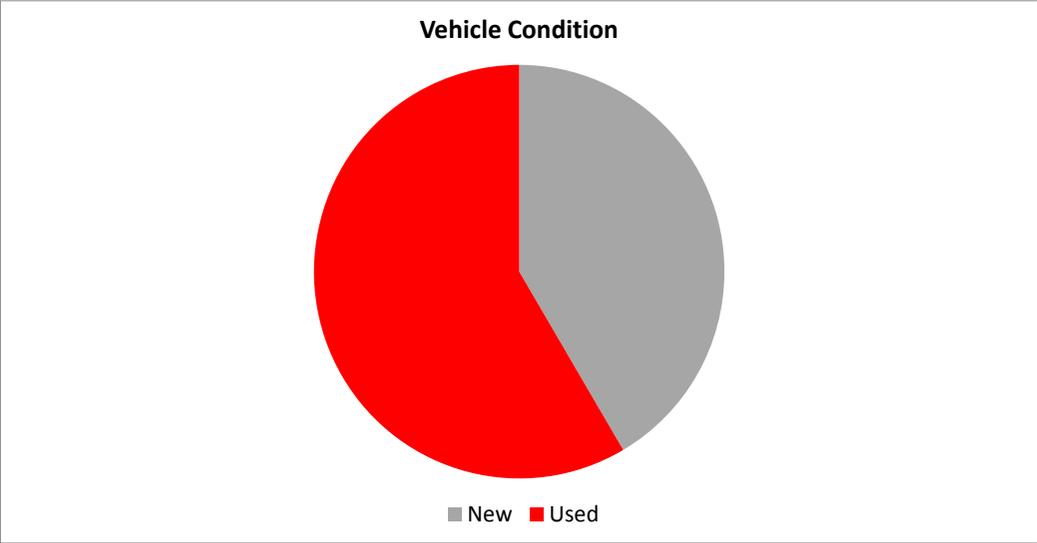
Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	14
Monthly Period	Dec 2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		7 841	130 240 120	41,5 %	36,9	21,2
Used		18 338	183 281 161	58,5 %	36,1	21,2
Total		26 179	313 521 280	100 %		

18.b Vehicle Condition



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	14
Monthly Period	Dec 2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days



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19.a Borrower Type



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	14
Monthly Period	Dec 2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

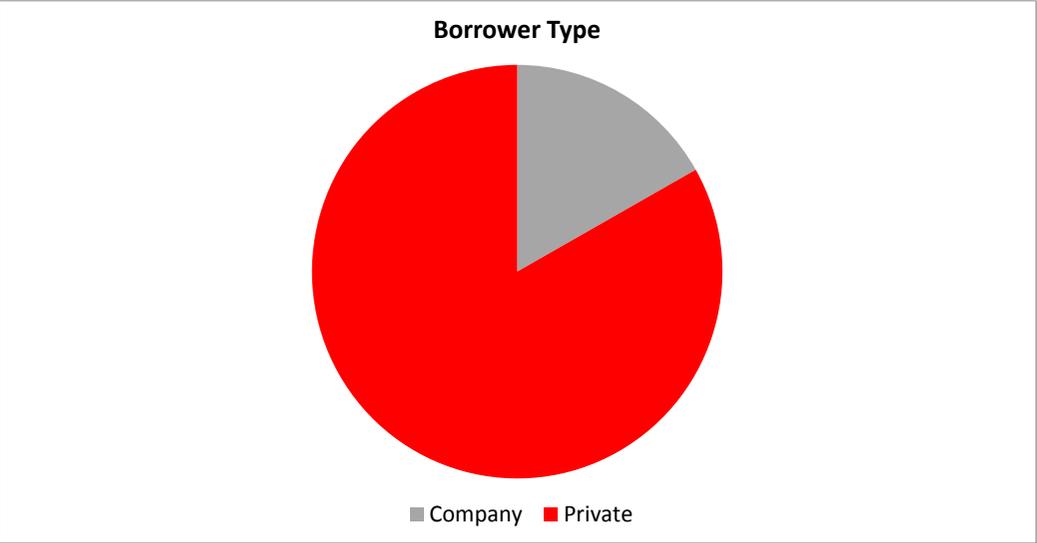
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 285	52 652 983	16,8 %	33,98	21,42
	Private	22 894	260 868 298	83,2 %	66,89	21,14
	Total	26 179	313 521 280	100 %		

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19.b Borrower Type



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	14
Monthly Period	Dec 2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days



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20.a Vehicle type



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	14	
Monthly Period	Dec 2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

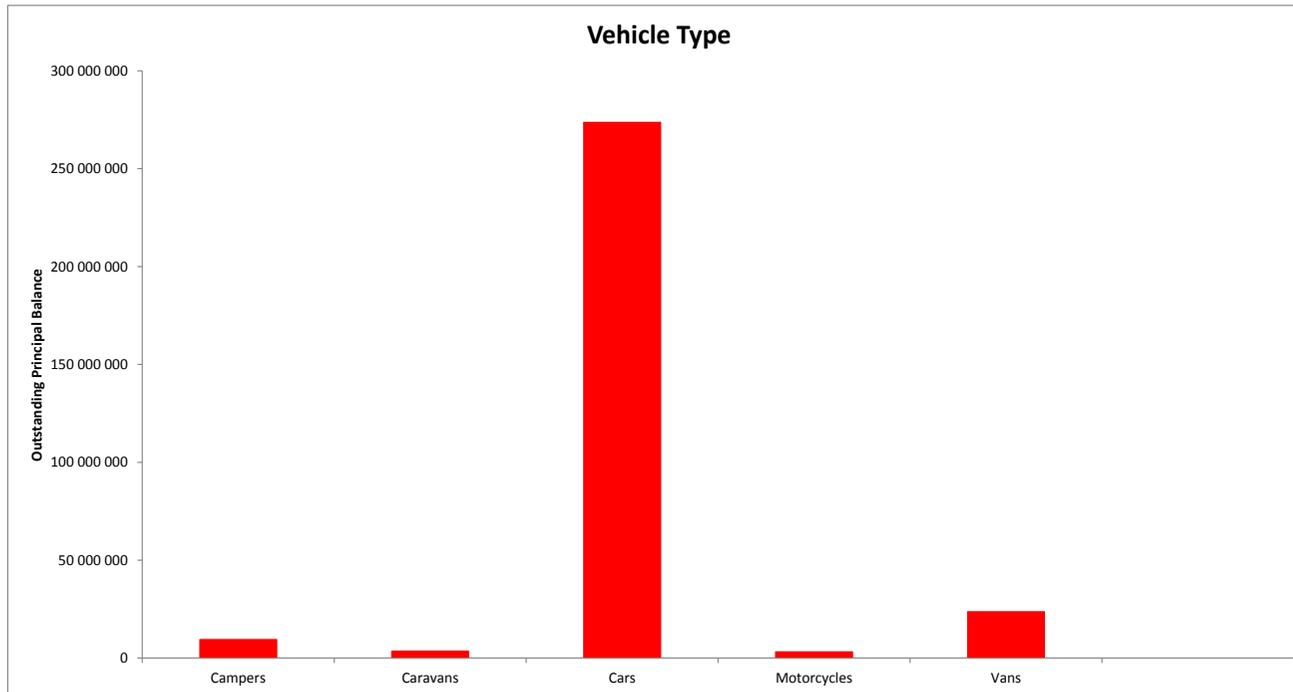
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	449	9 525 883	3,04 %	38,35	20,37
	Caravans	335	3 464 324	1,10 %	38,41	19,89
	Cars	23 056	273 666 604	87,29 %	36,48	21,21
	Motorcycles	448	3 176 314	1,01 %	35,31	19,60
	Vans	1 891	23 688 155	7,56 %	34,61	21,56
		26 179	313 521 280	100 %		

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20.b Vehicle type



Reporting Date	29.01.2018					
Payment date	25.01.2018					
Period No	14					
Monthly Period	Dec 2017					
Interest Period	from	28.12.2017	to	25.01.2018	=	28 days

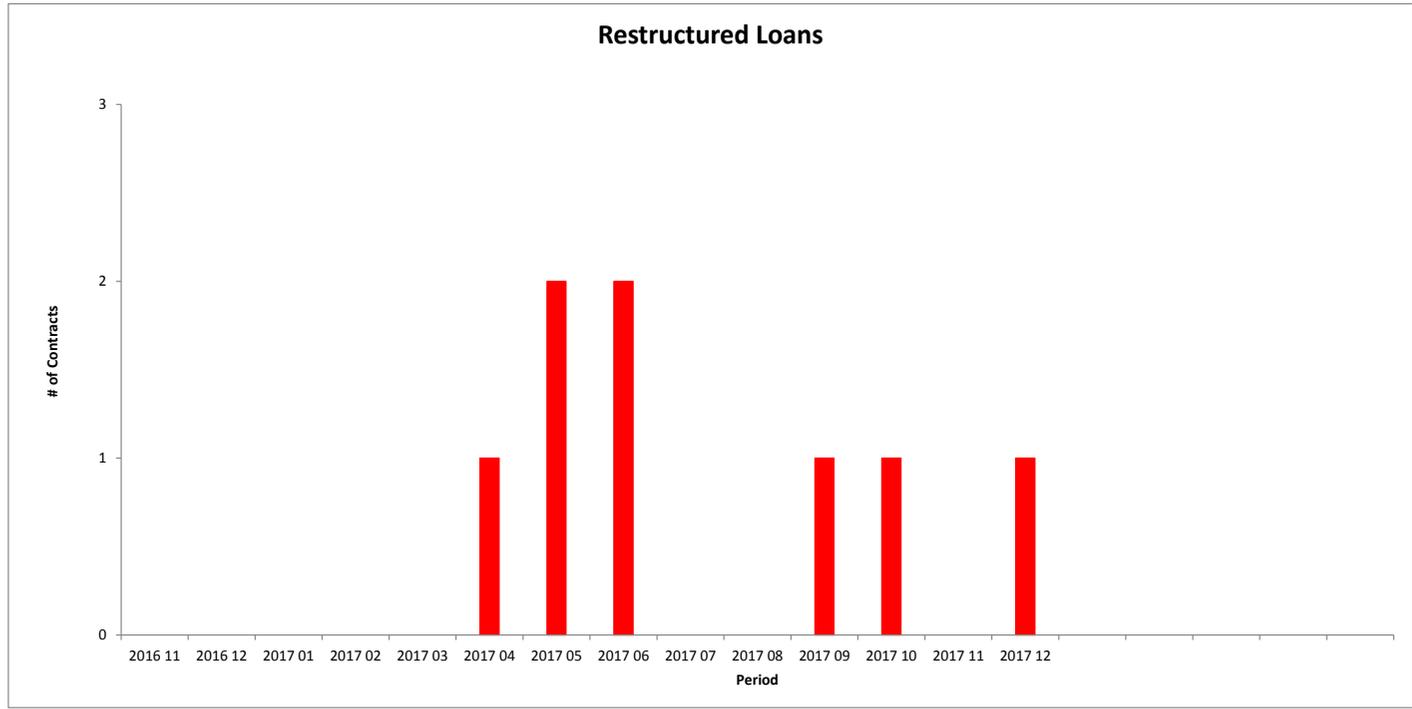


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21.b Restructured Loans



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	14				
Monthly Period	Dec 2017				
Interest Period	from	28.12.2017	to	25.01.2018	= 28 days

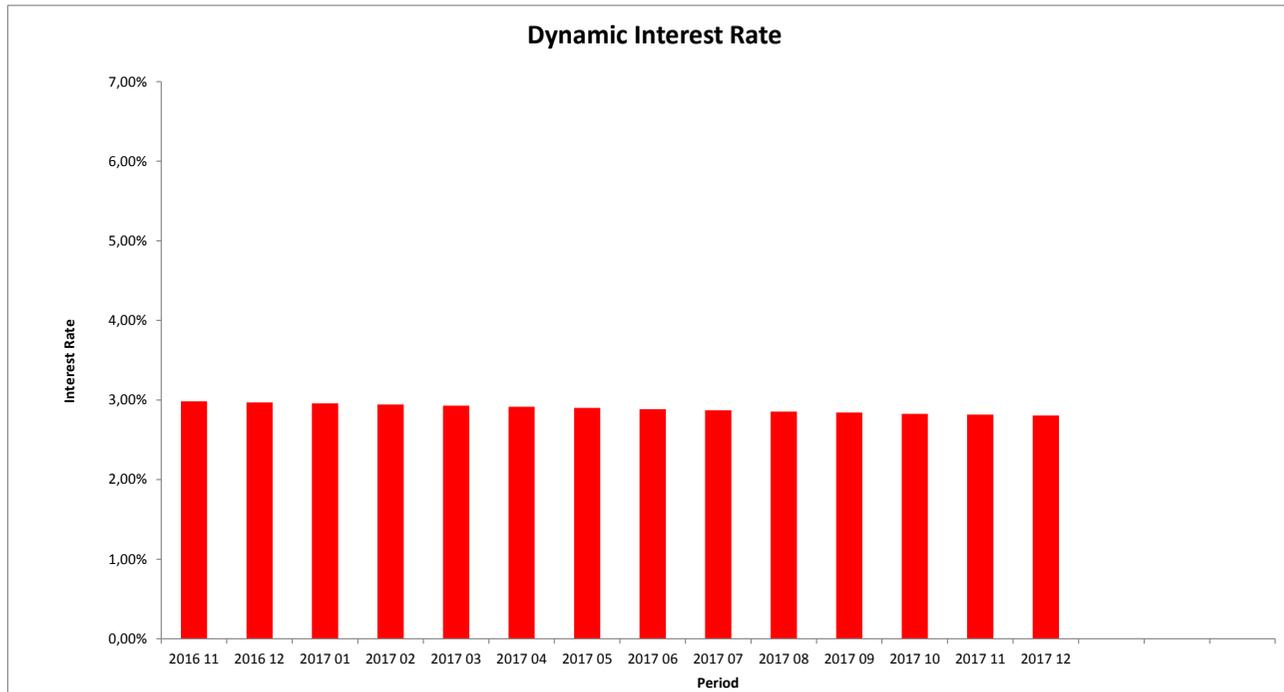


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22.b Dynamic Interest Rate



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	14				
Monthly Period	Dec 2017				
Interest Period	from	28.12.2017	to	25.01.2018	= 28 days

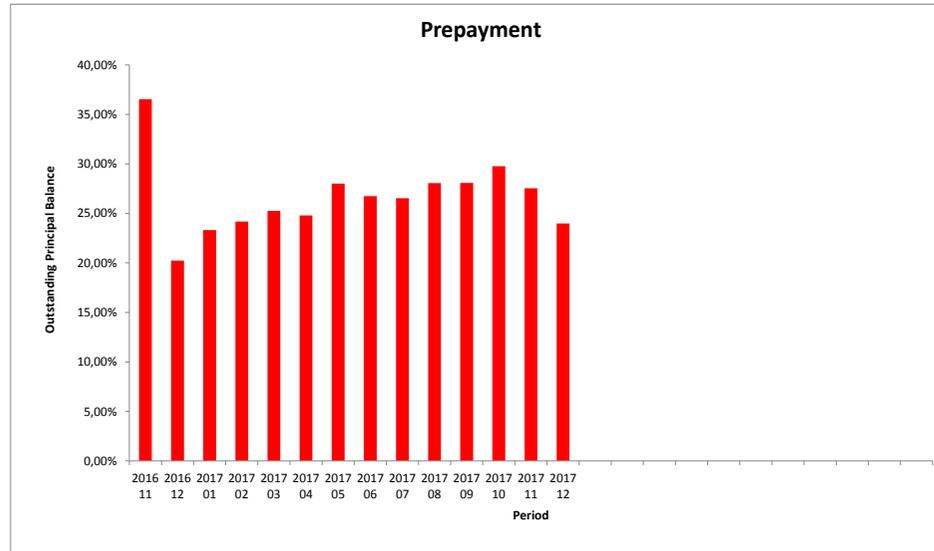


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23.b Dynamic Pre-Payments



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	14	
Monthly Period	Dec 2017	
Interest Period	from	28.12.2017
	to	25.01.2018
	=	28 days



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24. Delinquency



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	14	
Monthly Period	Dec 2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 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	313 521 280	24 310	289 602 065	1 537	19 482 029	215	2 967 035	61	777 496	25	306 595	16	206 373	15	179 686	17	254 699

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	14	
Monthly Period	Dec 2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	666	666	13 876	2 149	2 815	11 727	1 112	3 927	10 615	960	4 887	9 655	960	5 847	8 695
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138	5 935	210 408	177 203
2017 2	925 325	54							350 904	350 904	574 421	305 235	656 139	269 186	23 732	679 872	245 454
2017 3	642 838	50										281 267	281 267	361 571	90 874	372 141	270 697
2017 4	673 040	46													371 510	371 510	301 529

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26. Priority of Payments



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	14	
Monthly Period	Dec 2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	15 677 274,10	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	134 988,33	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	867 286,86	EUR
Principal on Loan to Issuer	-	14 674 582,91	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	18 625 460,73	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	27 350,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 916 958,63	EUR
Prior to PDTE - Interest on Class C notes	-	12 133,00	EUR
Prior to PDTE - Interest on Class D notes	-	12 200,00	EUR
Principal Payments on Class A	-	14 674 582,91	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	-	50 179,67	EUR
Interest Issuer Subordinated Loan	-	438,84	EUR
Principal Issuer Subordinated Loan	-	166 216,33	EUR
Payment to Purchaser	-	637 200,32	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	637 200,32	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,23	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	637 186,08	EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	14	
Monthly Period	Dec 2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	416,00						
Interest accrued for the Period	EUR	166 307,00	27 350,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	2 783 435,00	685 183,00	57 365,00	183 209,00	184 220,00	427 708,00	1 245 750,00
Interest Payments	EUR	166 307,00	27 350,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	2 783 435,00	685 183,00	57 365,00	183 209,00	184 220,00	427 708,00	1 245 750,00
Interest accrued on Subordinated Loan for the Period	EUR	438,84						
Cumulative Interest accrued on Subordinated Loan	EUR	10 436,73						
Interest Payments on Subordinated Loan	EUR	438,84						
Cumulative Interest Payments on Subordinated Loan	EUR	10 436,73						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC
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28. Contact Details



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	14	
Monthly Period	Dec 2017	
Interest Period	from	28.12.2017
	to	25.01.2018
	=	28 days

Santander Consumer Bank AS

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