

**SCFI Rahoituspalvelut DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	38			Following payment dates:	
Monthly Period	Dec 2017				
Interest Period	from 25.12.2017		to	Fixed rate =	30/360 days
Cut-Off date	31.12.2017			25.01.2018 =	31 days

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**1. Portfolio Information**



Reporting Date	29.01.2018		
Payment date	25.01.2018		
Period No	38		
Monthly Period	Dec 2017	Fixed rate	= 30/360 days
Interest Period	from 25.12.2017	to 25.01.2018	= 31 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>		
<b>Opening balance</b>	46 734 517,96 EUR	51 283 399,68 EUR
Scheduled Loan Principal Repayments	5 550 361,90 EUR	2 319 338,31 EUR
Prepayments	1 299 852,65 EUR	2 178 525,85 EUR
Deemed Collections - Other	39 807 046,30 EUR	- EUR
<b>Total Principal Payments Received</b>	<b>46 657 260,85 EUR</b>	<b>4 497 864,16 EUR</b>
New Defaulted Auto Loans in Period	77 257,11 EUR	51 017,56 EUR
<b>Closing Balance</b>	<b>- EUR</b>	<b>46 734 517,96 EUR</b>
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	603 564,04 EUR	270 430,27 EUR
Recoveries on loans in default	137 273,24 EUR	32 314,03 EUR
<b>Total Revenue Received in Period</b>	<b>740 837,28 EUR</b>	<b>302 744,30 EUR</b>
<b># Loans</b>		
At beginning of period	7 740 Loans	8 179 Loans
Paid in Full	357 Loans	431 Loans
Repurchased (Deemed Collections)	7 376 Loans	- Loans
New loans into default	7 Loans	8 Loans
<b>At end of period</b>	<b>- Loans</b>	<b>7 740 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	29.01.2018	
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**Purchaser Available Distribution Amount**

**Current Period**

**Previous Period**

a. Collections (Principal, interest, and fee etc)	47 396 880 EUR	4 799 344 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>47 396 880 EUR</b>	<b>4 799 344 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	47 384 730 EUR	4 779 836 EUR
b. Reserve Fund	2 588 500 EUR	2 588 500 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>49 973 230 EUR</b>	<b>7 368 336 EUR</b>

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**3. Reserve Accounts**



Reporting Date	29.01.2018				
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Period No	38				
Monthly Period	Dec 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	

**Note Balance**

Beginning of Period	46 734 517,96	EUR
End of Period	0,00	EUR

**Reserve Fund**

	in %	
Beginning of Period	3,3 %	1 553 100,00 EUR
Cash Outflow		1 553 100,00 EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

**Liquidity Balance**

Beginning of Period	2,2 %	1 035 400,00 EUR
Cash Outflow		1 035 400,00 EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

**Servicer Advance Reserve Fund**

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

**Set-off from Deposits**

No borrowers whose loans were sold to SCFI Rahoituspalvelut 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**



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**Asset Balance**

Beginning of Period	46 734 517,96	EUR
End of Period	-	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	-	0,00 %	0
1-29 days past due	-	0,00 %	0
<b>Delinquent Receivables:</b>			
30-59 days past due	-	0,00 %	0
60-89 days past due	-	0,00 %	0
90-119 days past due	-	0,00 %	0
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
<b>Total Performing and Delinquent</b>	<b>0</b>	<b>0,00 %</b>	<b>0</b>

Current Period Defaults	77 257,11	7
Cumulative Defaults	5 296 006,38	499
Current Period Recoveries	137 273,24	
Cumulative Recoveries	4 704 199,60	

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

**NO**

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	-
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	-
[B] Initial Aggregate Outstanding Note Principal Amount	517 700 000,00

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**5. Outstanding Notes**



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**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>General Note Information</b>							
ISIN Code		XS1116626141	XS1116626497	XS1116626653	XS1116626810	XS1116626901	XS1116627115
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	85,5 %	8,4 %	1,3 %	1,4 %	1,6 %	1,8 %
Legal Final Maturity Date		25.09.2023	25.09.2023	25.09.2023	25.09.2023	25.09.2023	25.09.2023
Rating (Fitch/Moody's)		AAA / AAA	AA/Aa2	A+/Aaa	A/Aaa	BB+/Aa2	Not rated
Initial Notes Aggregate Principal Outstanding Balance	517 700 000,00	442 800 000,00	43 500 000,00	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
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	5177	4428	435	67	72	82	93
<b>Current Note Information</b>							
Class Principal Outstanding Opening Balance	46 734 517,96	-	15 334 517,96	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Available Distribution Amount	49 973 230,35						
Amortisation	46 734 517,96						
Redemption per Class	46 734 517,96	-	15 334 517,96	6 700 000,00	7 200 000,00	8 200 000,00	9 300 000,00
Redemption per Note		-	35 251,77	100 000,00	100 000,00	100 000,00	100 000,00
Class Principal Outstanding Closing Balance	-	-	-	-	-	-	-
Current Tranching	0 % 0	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
Current Pool Factor		-	-	-	-	-	-

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	31						
Principal Outstanding per Note Beginning of Period		-	35 251,77	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	35 251,77	100 000,00	100 000,00	100 000,00	100 000,00
Principal Outstanding per Note End of Period		-	-	-	-	-	-
>Interest accrued for the period		-	22,03	83,33	145,83	291,67	583,33
Interest Payment	15 167,41	-	9 584,07	5 583,33	10 500,00	23 916,67	54 250,00
Interest Payment per Note		-	22,03	83,33	145,83	291,67	583,33

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		15,97 %	7,57 %	6,27 %	4,88 %	3,30 %	1,50 %
Current CE (incl. Excess Spread)		0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
Current CE (excl. Excess Spread)		0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.01.2018  
 Payment date 25.01.2018  
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 Interest Period : 25.12.2017 to 25.01.2018 = 31 days

		Rating Triggers									
		Short Term				Long Term					
		Fitch		Moody's		Fitch		Moody's			
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCFI Rahoituspalvelut Ltd		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- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having 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+	A2	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 that meets the applicable Required Ratings.
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1+	P-1	P-1	A	AA-	A2	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: 14 163

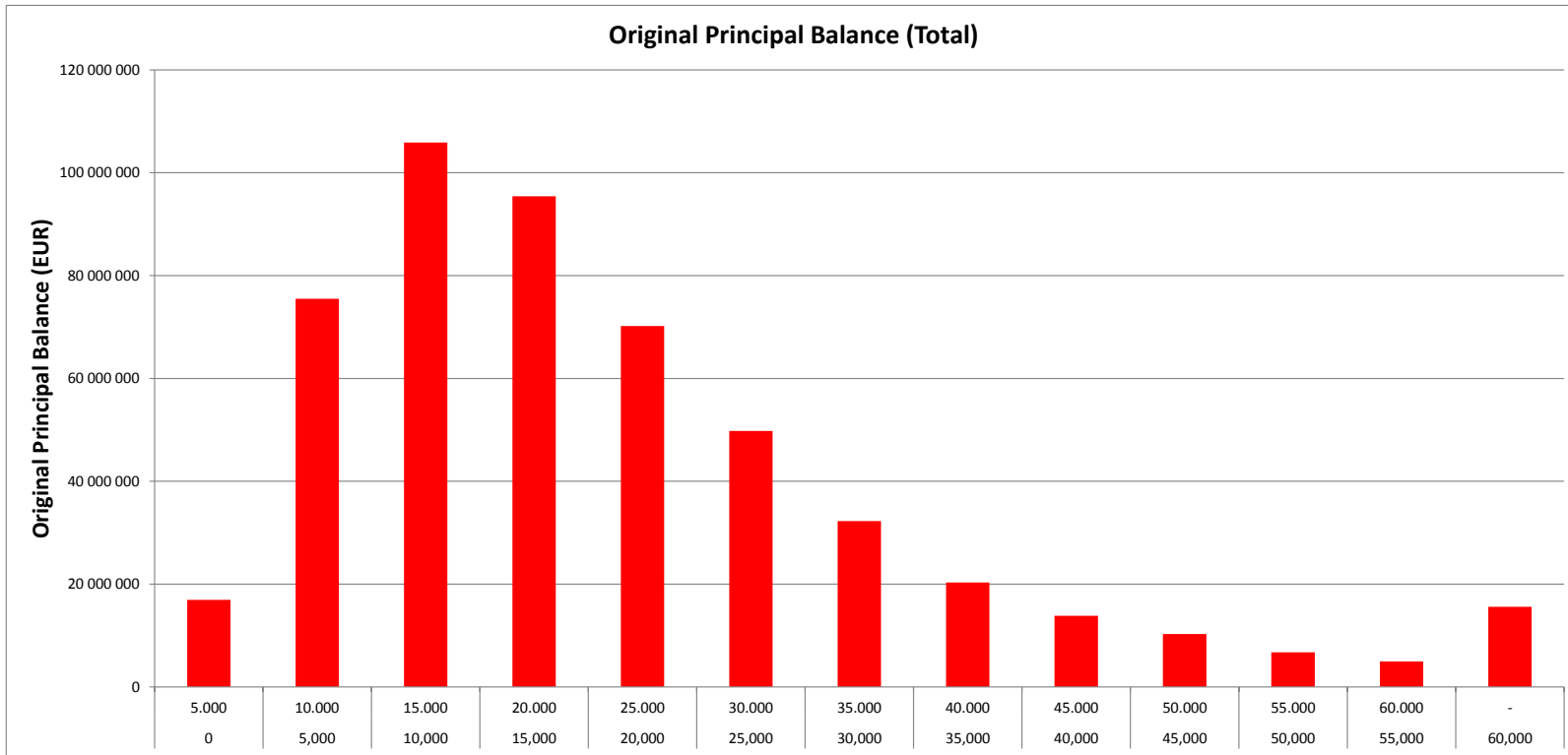
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5.000	4 971	16 929 311	3,3 %	17,2	4,8		
	5 000	10.000	10 013	75 493 593	14,6 %	27,2	9,3		
	10 000	15.000	8 571	105 870 475	20,5 %	32,1	10,7		
	15 000	20.000	5 527	95 434 194	18,4 %	33,8	11,1		
	20 000	25.000	3 144	70 188 299	13,6 %	33,8	11,2		
	25 000	30.000	1 828	49 772 127	9,6 %	33,9	11,0		
	30 000	35.000	1 001	32 254 610	6,2 %	34,1	10,7		
	35 000	40.000	545	20 314 865	3,9 %	34,6	11,5		
	40 000	45.000	326	13 829 734	2,7 %	34,0	10,4		
	45 000	50.000	217	10 271 482	2,0 %	34,7	10,5		
	50 000	55.000	129	6 747 918	1,3 %	33,5	9,9		
	55 000	60.000	86	4 937 713	1,0 %	36,0	9,9		
	60 000	-	190	15 572 073	3,0 %	36,5	9,8		
	Total			36 548	517 616 394	100 %			



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**7.b Original Principal Balance Graph**

Reporting Date	29.01.2018				
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**8.a Outstanding Principal Balance**



Reporting Date	29.01.2018				
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Interest Period	from 25.12.2017	to 25.01.2018		=	31 days

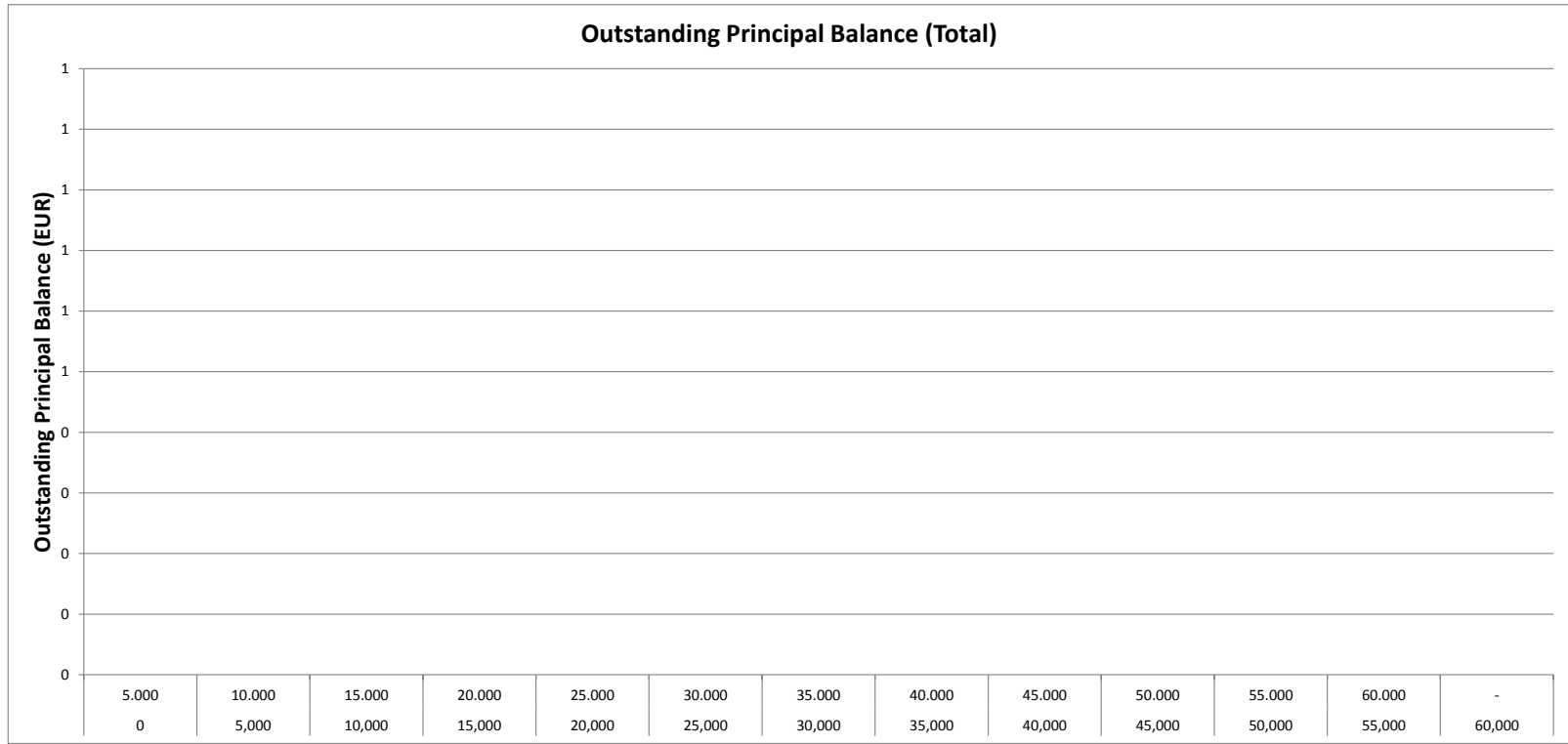
Average amount - all:

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5.000	0	0	0,0 %	0,0	0,0
	5 000	10.000	0	0	0,0 %	0,0	0,0
	10 000	15.000	0	0	0,0 %	0,0	0,0
	15 000	20.000	0	0	0,0 %	0,0	0,0
	20 000	25.000	0	0	0,0 %	0,0	0,0
	25 000	30.000	0	0	0,0 %	0,0	0,0
	30 000	35.000	0	0	0,0 %	0,0	0,0
	35 000	40.000	0	0	0,0 %	0,0	0,0
	40 000	45.000	0	0	0,0 %	0,0	0,0
	45 000	50.000	0	0	0,0 %	0,0	0,0
	50 000	55.000	0	0	0,0 %	0,0	0,0
	55 000	60.000	0	0	0,0 %	0,0	0,0
	60 000	-	0	0	0,0 %	0,0	0,0
	Total			0	0	0 %	

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**8.b Outstanding Principal Balance Graph**

Reporting Date	29.01.2018				
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Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	



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**9.a Geographical Distribution**



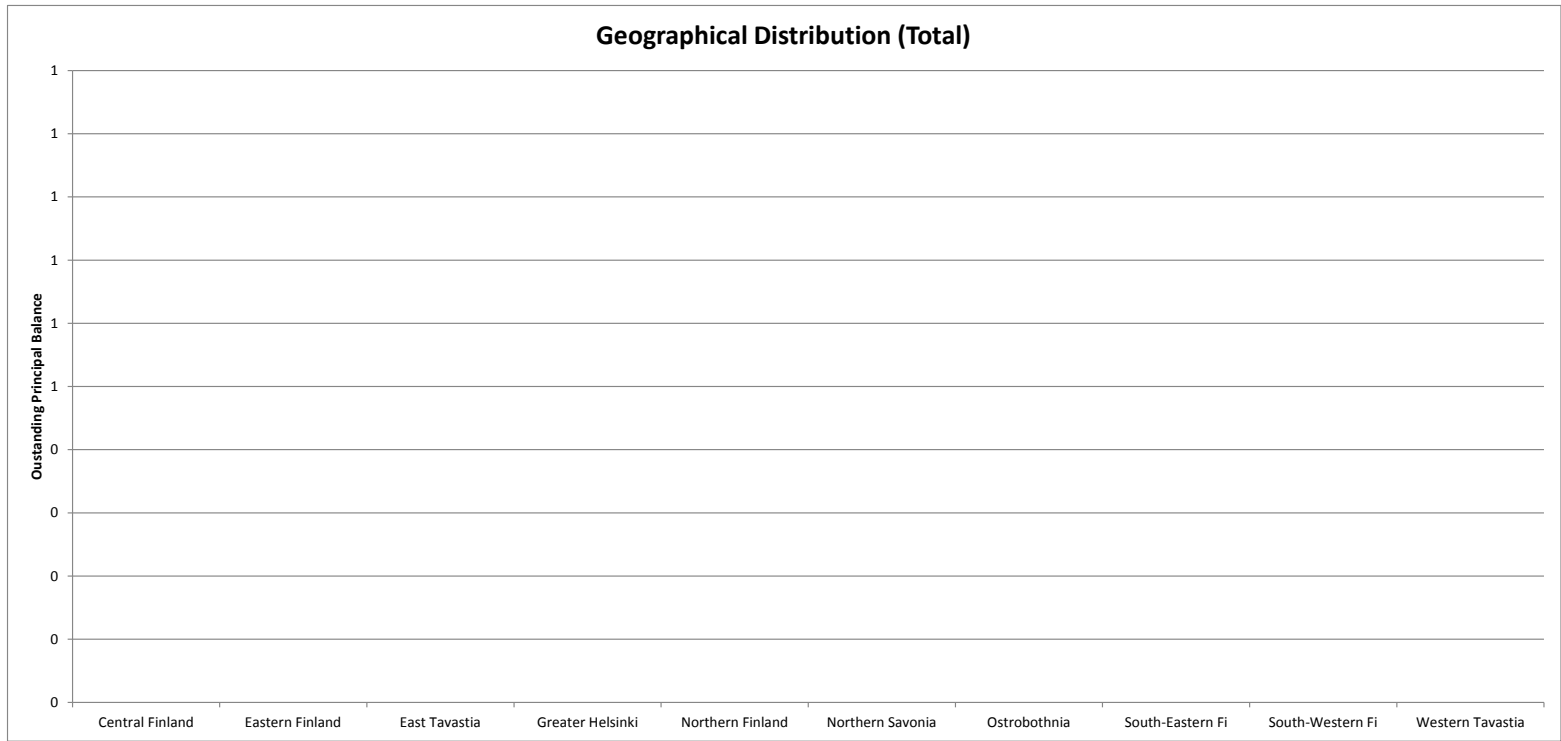
Reporting Date	29.01.2018				
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	0	0	0,00 %	-	-	-
Eastern Finland	0	0	0,00 %	-	-	-
East Tavastia	0	0	0,00 %	-	-	-
Greater Helsinki	0	0	0,00 %	-	-	-
Northern Finland	0	0	0,00 %	-	-	-
Northern Savonia	0	0	0,00 %	-	-	-
Ostrobothnia	0	0	0,00 %	-	-	-
South-Eastern Fi	0	0	0,00 %	-	-	-
South-Western Fi	0	0	0,00 %	-	-	-
Western Tavastia	0	0	0,00 %	-	-	-
Total	-	-	0 %			

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**9.b Geographical Distribution Graph**

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**10.a Interest Rate**



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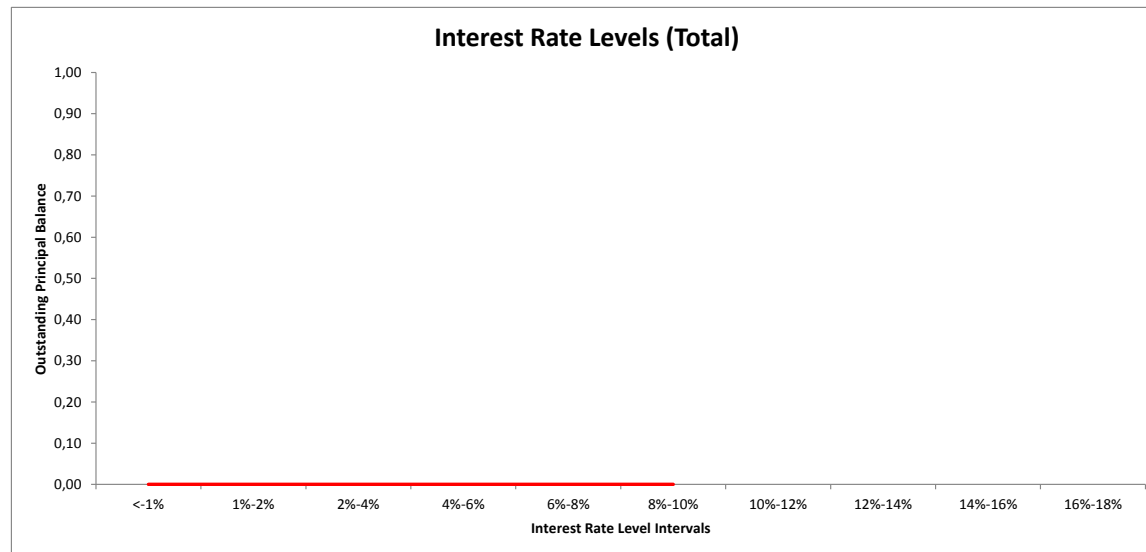
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		-	-	0,00 %	0,0	0,0
1 2		-	-	0,00 %	0,0	0,0
2 4		-	-	0,00 %	0,0	0,0
4 6		-	-	0,00 %	0,0	0,0
6 8		-	-	0,00 %	0,0	0,0
8 10		-	-	0,00 %	0,0	0,0
10 12						
12 14						
14 16						
16 18						
Total		0	0	0 %		

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**10.b Interest Rate**



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11.a Remaining Terms



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TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		0	0	0,00 %	0,0	0,0
	1		12	0	0,00 %	0,0	0,0
	13		24	0	0,00 %	0,0	0,0
	25		36	0	0,00 %	0,0	0,0
	37		48	0	0,00 %	0,0	0,0
	49		60	0	0,00 %	0,0	0,0
	61		72	0	0,00 %	0,0	0,0
	73		84	0	0,00 %	0,0	0,0
	85		96	0	0,00 %	0,0	0,0
	97		108	0	0,00 %	0,0	0,0
	109		120	0	0,00 %	0,0	0,0
	121						
Total			0	0	0 %		

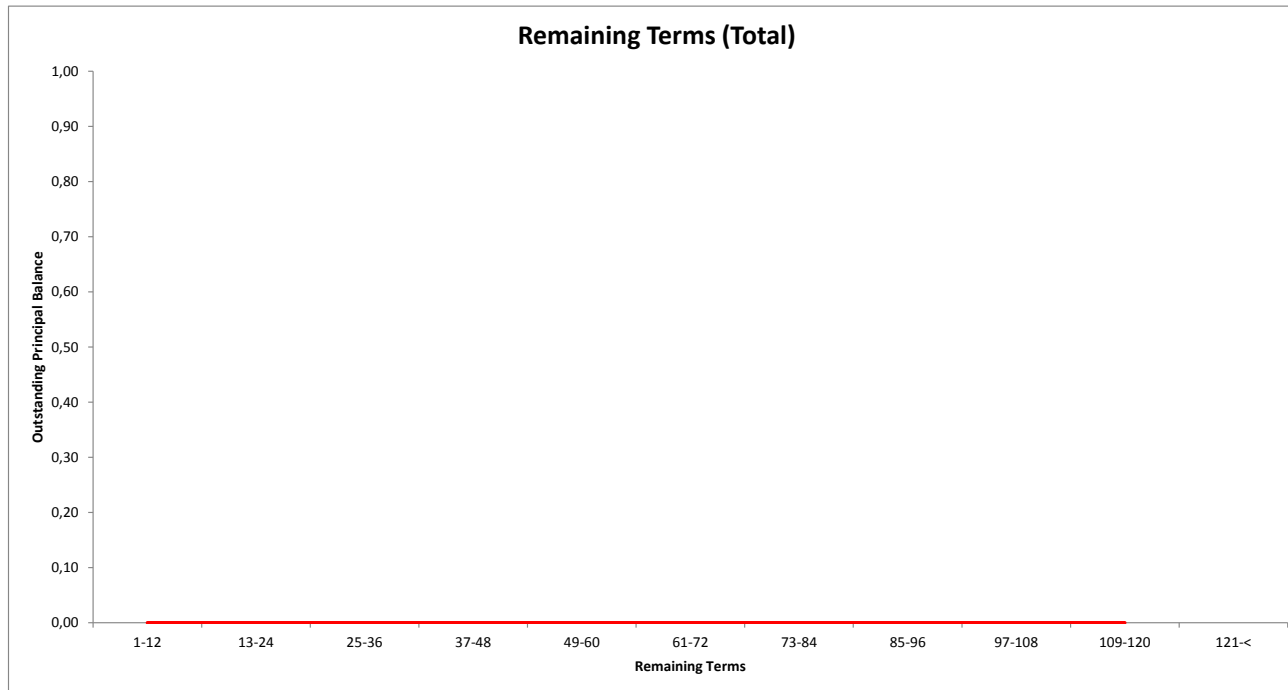


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**11.b Remaining Terms**



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**12.a Seasoning**



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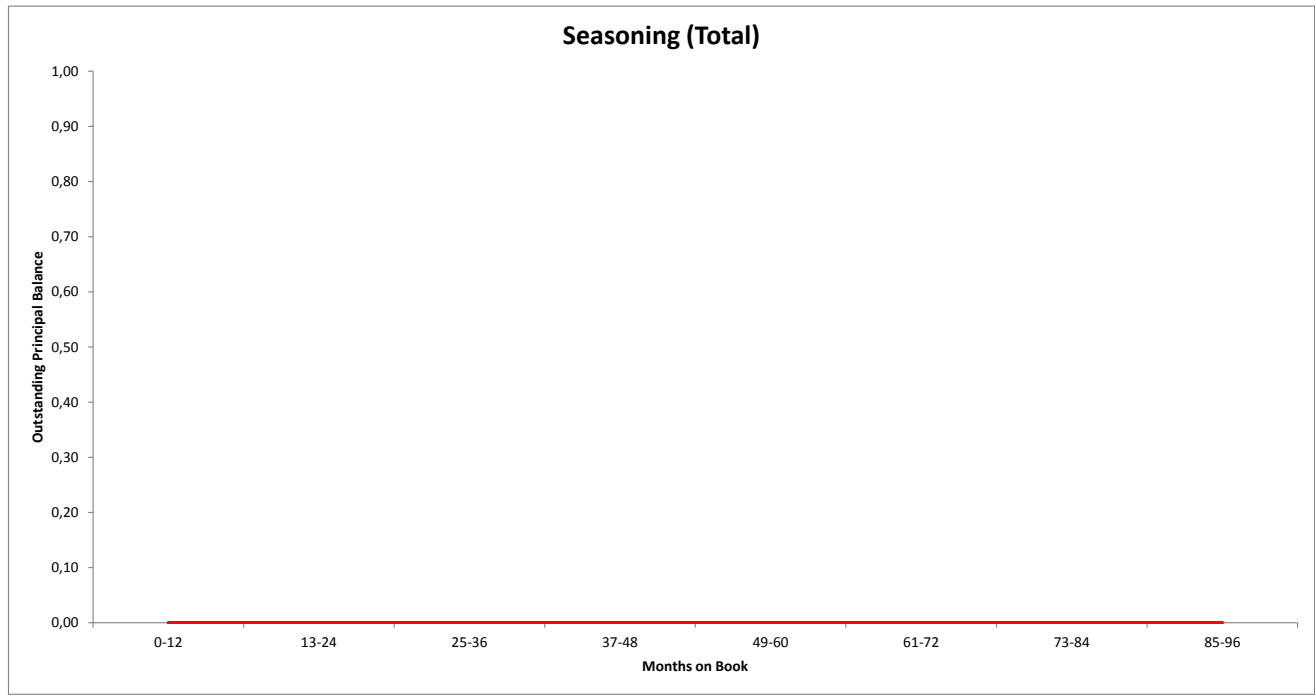
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12	0	0,00 %	0,0	0,0
	13		24	0	0,00 %	0,0	0,0
	25		36	0	0,00 %	0,0	0,0
	37		48	0	0,00 %	0,0	0,0
	49		60	0	0,00 %	0,0	0,0
	61		72	0	0,00 %	0,0	0,0
	73		84	0	0,00 %	0,0	0,0
	85		96	0	0,00 %	0,0	0,0
Total			0	0	0 %		

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**12.b Seasoning**



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**13.a Balloon loans**



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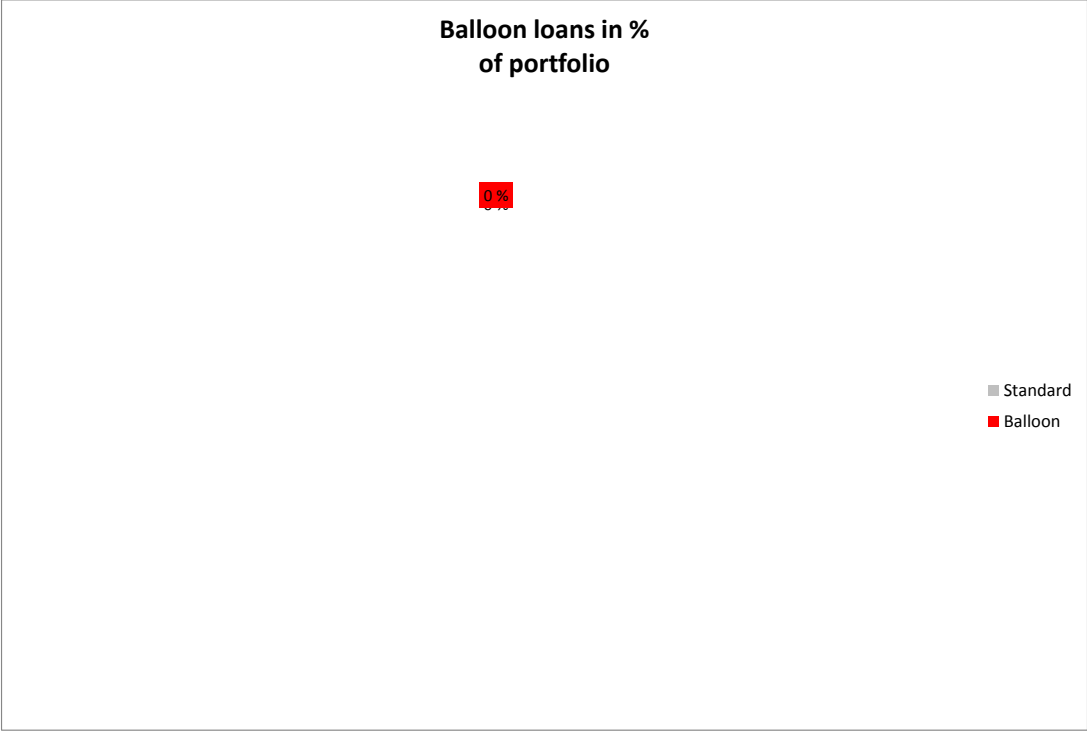
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		0	0	0,00 %	-	0,00 %	0,0	0,0
Balloon		0	0	0,00 %	-	0,00 %	0,0	0,0
Total		0	0	0 %	-	0,00 %		

**SCFI Rahoituspalvelut DAC**  
**Monthly Investor Report**

**13.b Balloon loans**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



**SCFI Rahoituspalvelut DAC  
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**14.a # loans per borrower**



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	38				
Monthly Period	Dec 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	

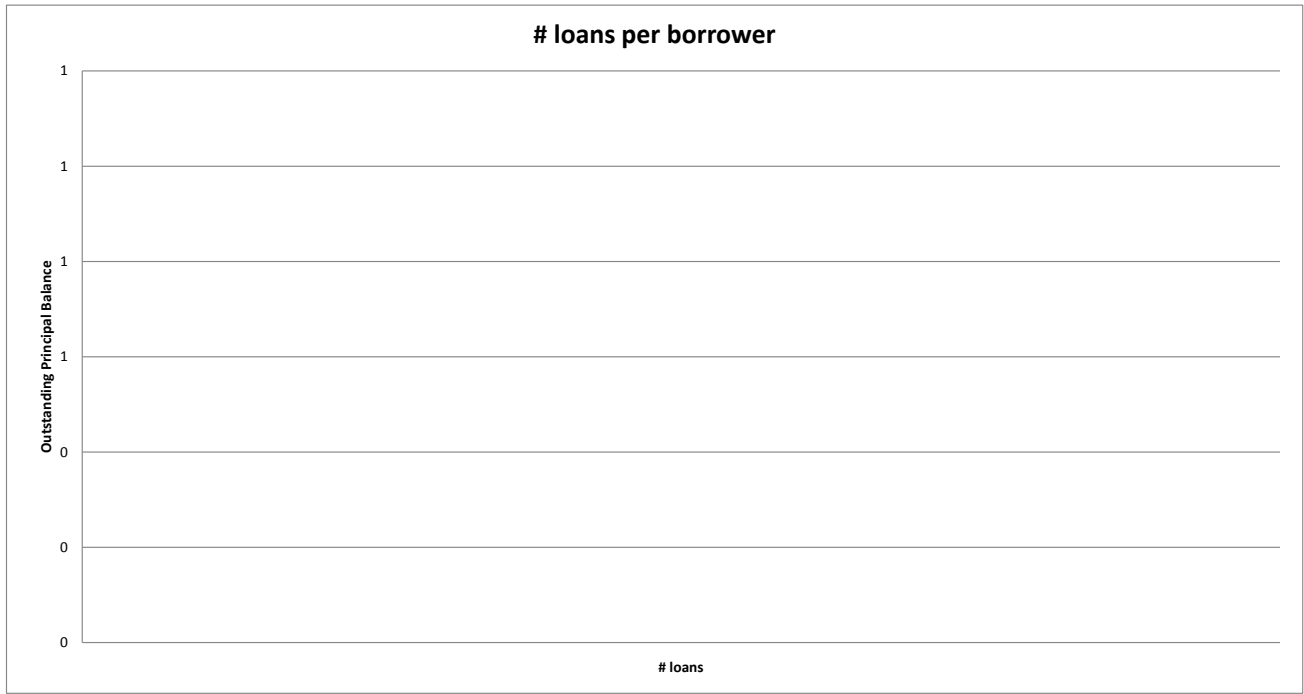
	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	0	0	0	0,00 %
Total:	0	0	0	0,0 %

**SCFI Rahoituspalvelut DAC**  
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**14.b # loans per borrower**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



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**15.a Amortization Profile**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	0	0	0	0	0,00 %	0,00 %
2	0	0	0	0	0,00 %	0,00 %
3	0	0	0	0	0,00 %	0,00 %
4	0	0	0	0	0,00 %	0,00 %
5	0	0	0	0	0,00 %	0,00 %
6	0	0	0	0	0,00 %	0,00 %
7	0	0	0	0	0,00 %	0,00 %
8	0	0	0	0	0,00 %	0,00 %
9	0	0	0	0	0,00 %	0,00 %
10	0	0	0	0	0,00 %	0,00 %
11	0	0	0	0	0,00 %	0,00 %
12	0	0	0	0	0,00 %	0,00 %
13	0	0	0	0	0,00 %	0,00 %
14	0	0	0	0	0,00 %	0,00 %
15	0	0	0	0	0,00 %	0,00 %
16	0	0	0	0	0,00 %	0,00 %
17	0	0	0	0	0,00 %	0,00 %
18	0	0	0	0	0,00 %	0,00 %
19	0	0	0	0	0,00 %	0,00 %
20	0	0	0	0	0,00 %	0,00 %

Amortization profile (first 20 periods)

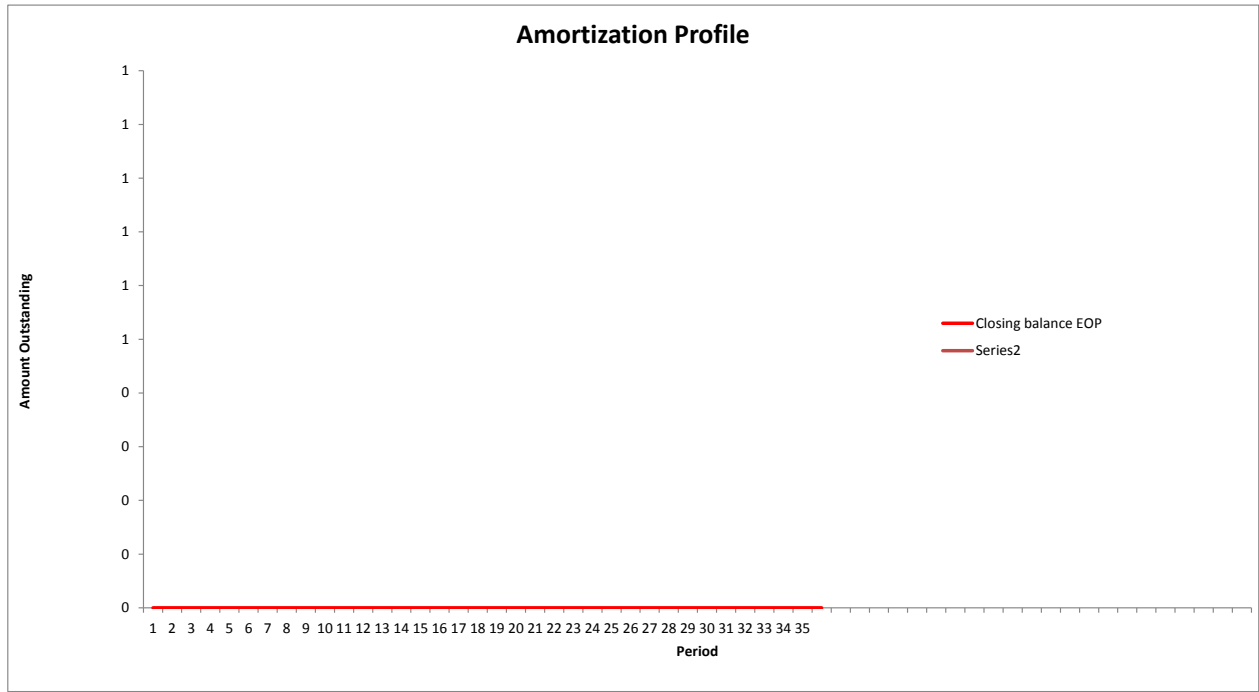


**SCFI Rahoituspalvelut DAC**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



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Monthly Investor Report

16.a Payment Holidays



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

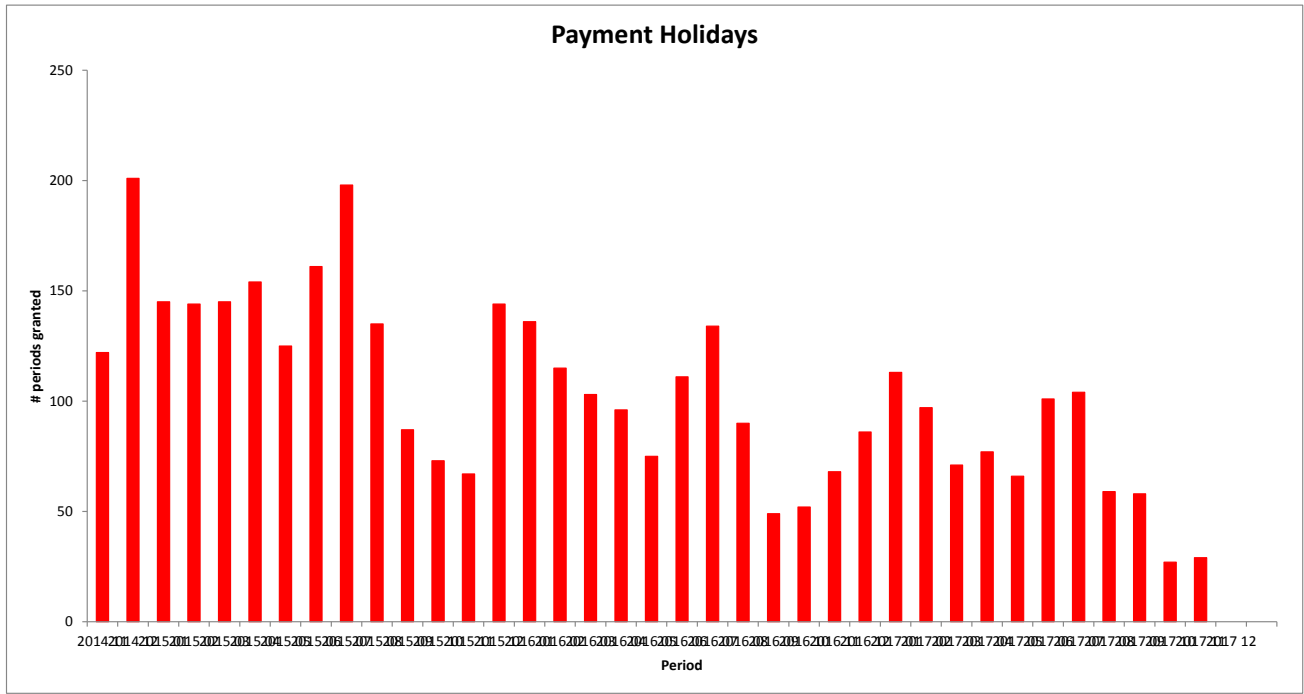
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2014 11	122	186	53 198	2 111 589
2014 12	201	259	71 441	3 113 780
2015 01	145	199	54 831	2 246 481
2015 02	144	219	65 418	2 388 678
2015 03	145	213	68 793	2 553 256
2015 04	154	214	58 576	2 232 972
2015 05	125	188	56 454	1 901 911
2015 06	161	220	62 434	2 442 642
2015 07	198	271	77 587	2 730 946
2015 08	135	178	50 420	1 981 746
2015 09	87	121	35 821	1 148 106
2015 10	73	95	25 312	908 717
2015 11	67	104	28 538	830 991
2015 12	144	172	49 725	1 707 540
2016 01	136	205	67 592	1 707 904
2016 02	115	163	53 028	1 455 068
2016 03	103	148	42 554	1 248 587
2016 04	96	121	40 800	1 088 153
2016 05	75	103	30 659	849 767
2016 06	111	161	48 505	1 438 494
2016 07	134	205	66 008	1 544 697
2016 08	90	116	43 734	920 956
2016 09	49	67	21 042	506 775
2016 10	52	77	22 999	508 787
2016 11	68	93	25 121	653 248
2016 12	86	107	47 955	703 413
2017 01	113	157	47 840	1 169 941
2017 02	97	132	40 506	961 845
2017 03	71	100	26 486	683 071
2017 04	77	95	25 403	681 327
2017 05	66	83	45 571	491 044
2017 06	101	135	54 301	862 980
2017 07	104	131	45 835	805 142
2017 08	59	73	33 821	486 377
2017 09	58	73	23 113	472 019
2017 10	27	35	10 845	207 450
2017 11	29	37	13 627	271 665
2017 12	0	0	0	-
Total:	3 818	5 256	1 635 894	48 018 065

Payment Holiday

**SCFI Rahoituspalvelut DAC**  
**Monthly Investor Report**

**16.b Payment Holidays**

Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



**SCFI Rahoituspalvelut DAC**  
**Monthly Investor Report**

**17.a Downpayment**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

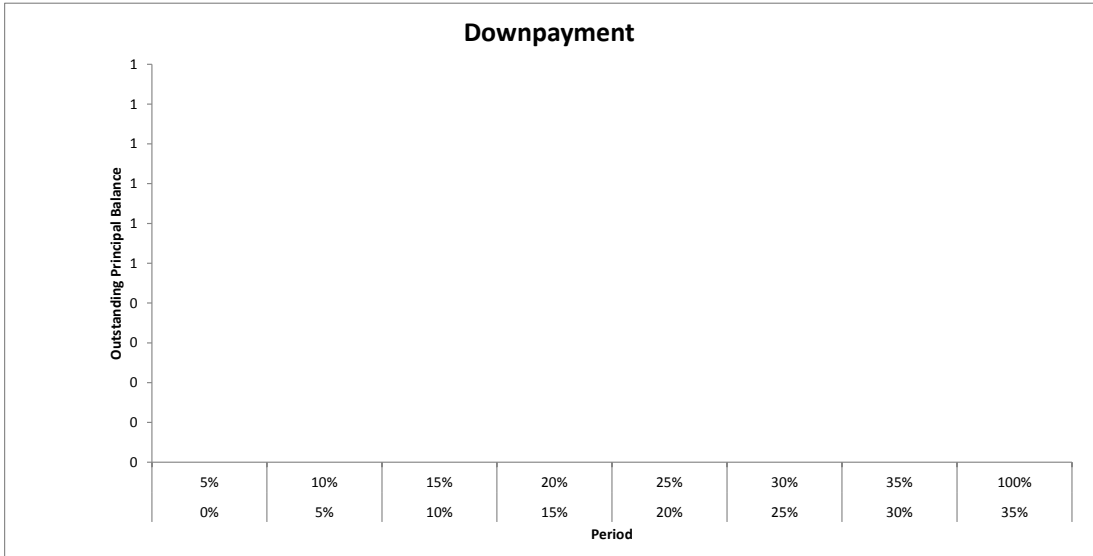
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	0	0	0,0 %	0,0	0,0
	5 %	10 %	0	0	0,0 %	0,0	0,0
	10 %	15 %	0	0	0,0 %	0,0	0,0
	15 %	20 %	0	0	0,0 %	0,0	0,0
	20 %	25 %	0	0	0,0 %	0,0	0,0
	25 %	30 %	0	0	0,0 %	0,0	0,0
	30 %	35 %	0	0	0,0 %	0,0	0,0
	35 %	100 %	0	0	0,0 %	0,0	0,0
	Total		0	0	0 %		

**SCFI Rahoituspalvelut DAC**  
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**17.b Downpayment**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



SCFI Rahoituspalvelut DAC  
Monthly Investor Report

**18.a Vehicle Condition**



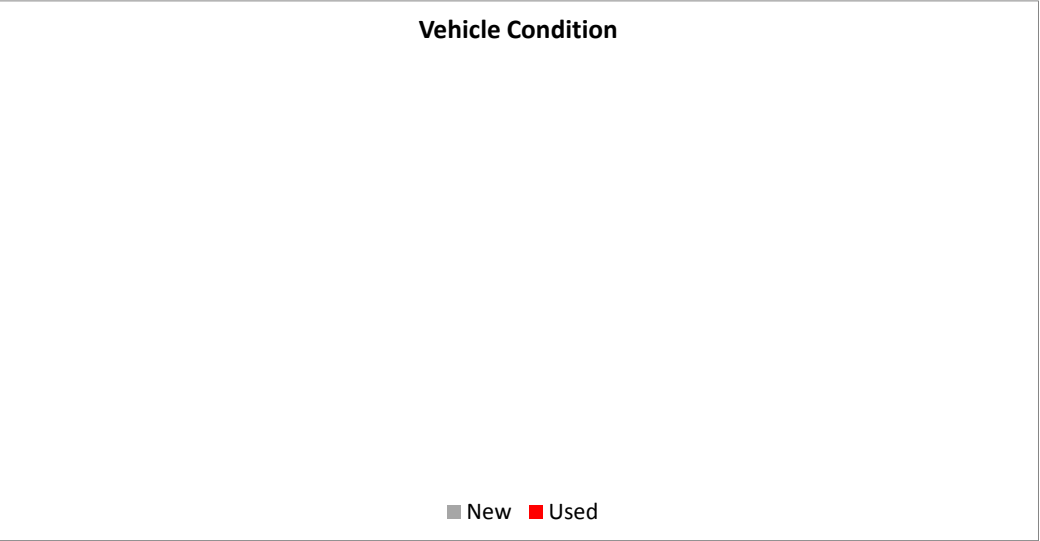
Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	38				
Monthly Period	Dec 2017		Fixed rate	=	30/360 days
Interest Period	from 25.12.2017	to	25.01.2018	=	31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		0	0	0,0 %	0,0	0,0
Used		0	0	0,0 %	0,0	0,0
Total		0	0	0 %		

**18.b Vehicle Condition**



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	38				
Monthly Period	Dec 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	



SCFI Rahoituspalvelut DAC  
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19.a Borrower Type



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	38				
Monthly Period	Dec 2017		Fixed rate	=	30/360 days
Interest Period	from 25.12.2017	to	25.01.2018	=	31 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	0	0	0,0 %	0,0	0,0
	Private	0	0	0,0 %	0,0	0,0
	Total	0	0	0 %		

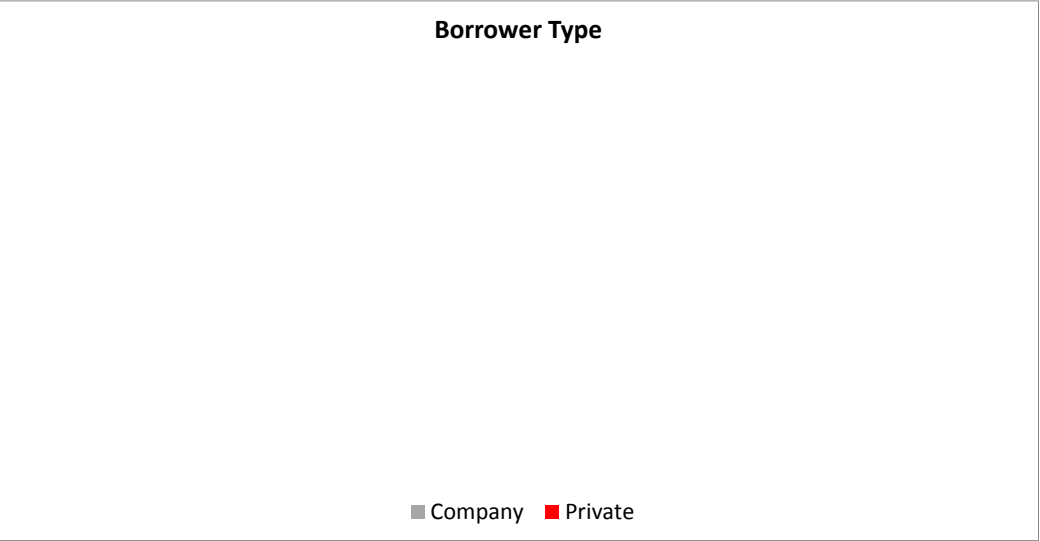


**SCFI Rahoituspalvelut DAC**  
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**19.b Borrower Type**



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	38				
Monthly Period	Dec 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	



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**20.a Vehicle type**



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	38				
Monthly Period	Dec 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	

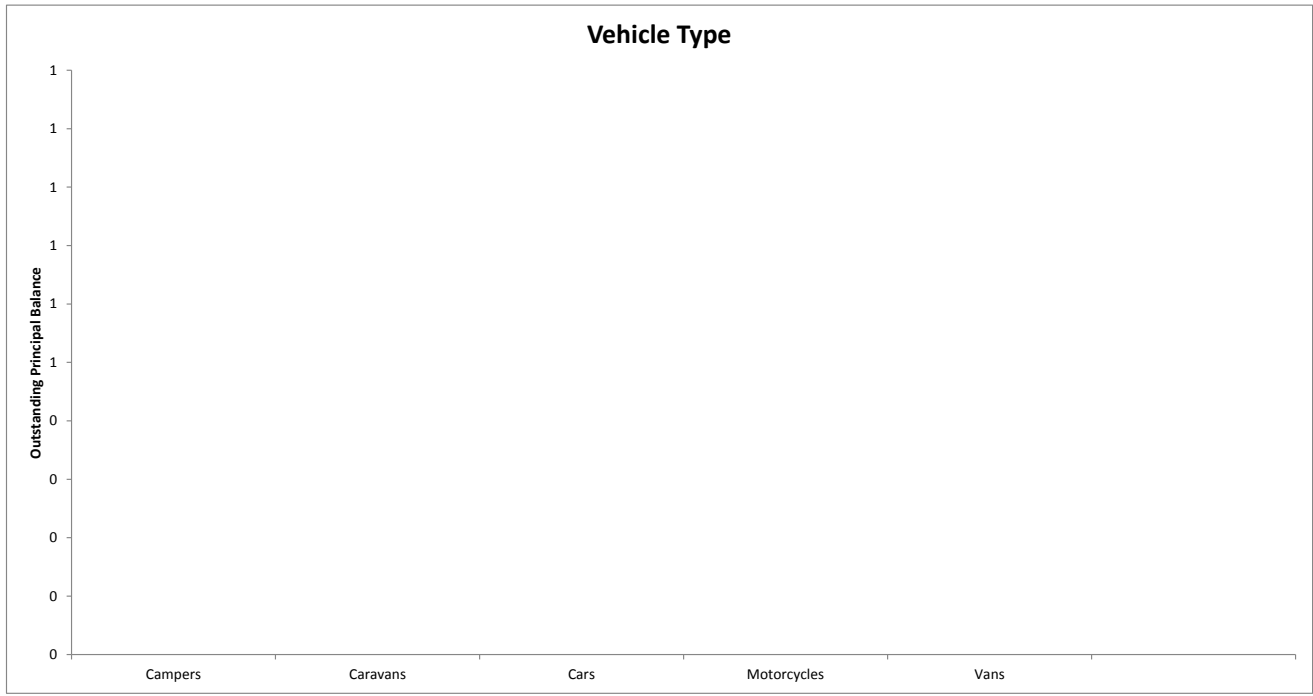
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		0	0	0,00 %	0,0	0,00
Caravans		0	0	0,00 %	0,0	0,00
Cars		0	0	0,00 %	0,0	0,00
Motorcycles		0	0	0,00 %	0,0	0,00
Vans		0	0	0,00 %	0,0	0,00
		0	0	0 %		

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**20.b Vehicle type**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



**SCFI Rahoituspalvelut DAC**  
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**21.a Restructured Loans**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

TOTAL		
Period	No	Outstanding balance
2014 11	1	7 950
2014 12	1	8 488
2015 01	2	20 970
2015 02	2	18 198
2015 03	0	0
2015 04	0	0
2015 05	0	0
2015 06	1	17 951
2015 07	0	0
2015 08	0	0
2015 09	1	6 901
2015 10	0	0
2015 11	0	0
2015 12	1	7 455
2016 01	1	3 138
2016 02	1	18 991
2016 03	0	0
2016 04	0	0
2016 05	0	0
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	1	14 986
2016 10	0	0
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	0	0
2017 05	0	0
2017 06	0	0
2017 07	1	8 106
2017 08	0	0
2017 09	0	0
2017 10	0	0
2017 11	0	0
2017 12	0	0
	13	133 132

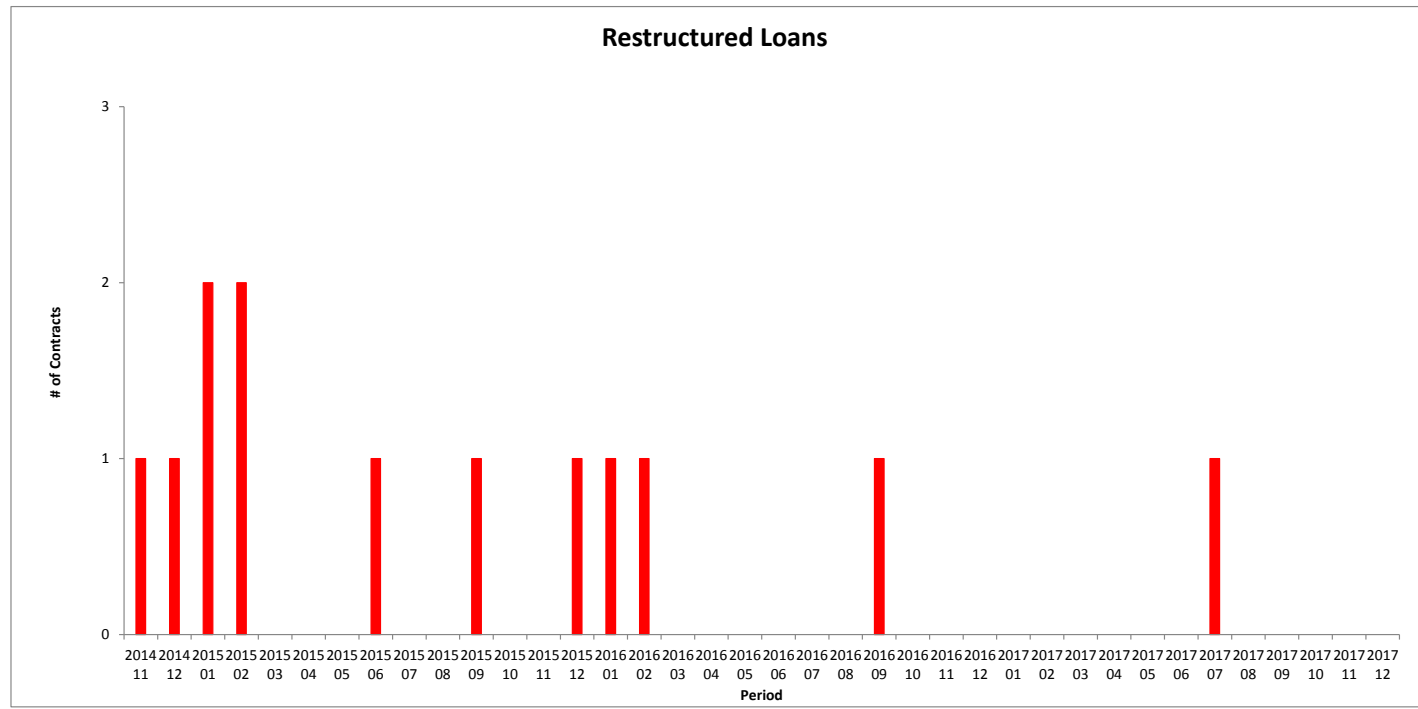
Restructured

SCFI Rahoituspalvelut DAC  
Monthly Investor Report

**21.b Restructured Loans**



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	38				
Monthly Period	Dec 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	



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22.a Dynamic Interest rate



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	38				
Monthly Period	from	Dec 2017	to	Fixed rate	= 30/360 days
Interest Period		25.12.2017		25.01.2018	= 31 days

TOTAL		
Period	Closing balance	WA Interest rate
2014 11	482 997 572	4,01 %
2014 12	464 830 497	4,01 %
2015 01	445 935 670	4,01 %
2015 02	427 392 973	4,00 %
2015 03	408 409 085	3,99 %
2015 04	389 516 915	3,99 %
2015 05	372 810 567	3,99 %
2015 06	354 909 729	3,98 %
2015 07	337 095 392	3,97 %
2015 08	321 530 132	3,96 %
2015 09	304 507 755	3,95 %
2015 10	287 463 115	3,95 %
2015 11	271 684 934	3,94 %
2015 12	257 000 517	3,94 %
2016 01	243 048 311	3,94 %
2016 02	228 579 251	3,94 %
2016 03	213 759 499	3,93 %
2016 04	199 749 553	3,93 %
2016 05	187 002 570	3,93 %
2016 06	175 020 461	3,93 %
2016 07	164 174 646	3,93 %
2016 08	152 933 187	3,93 %
2016 09	142 283 907	3,93 %
2016 10	132 381 185	3,93 %
2016 11	123 070 792	3,93 %
2016 12	114 898 952	3,93 %
2017 01	106 490 826	3,93 %
2017 02	99 327 732	3,92 %
2017 03	91 224 229	3,91 %
2017 04	84 411 805	3,91 %
2017 05	78 118 313	3,90 %
2017 06	72 020 561	3,91 %
2017 07	66 347 453	3,90 %
2017 08	60 782 997	3,89 %
2017 09	56 067 708	3,89 %
2017 10	51 283 400	3,89 %
2017 11	46 734 518	3,88 %
2017 12	0	0,00 %

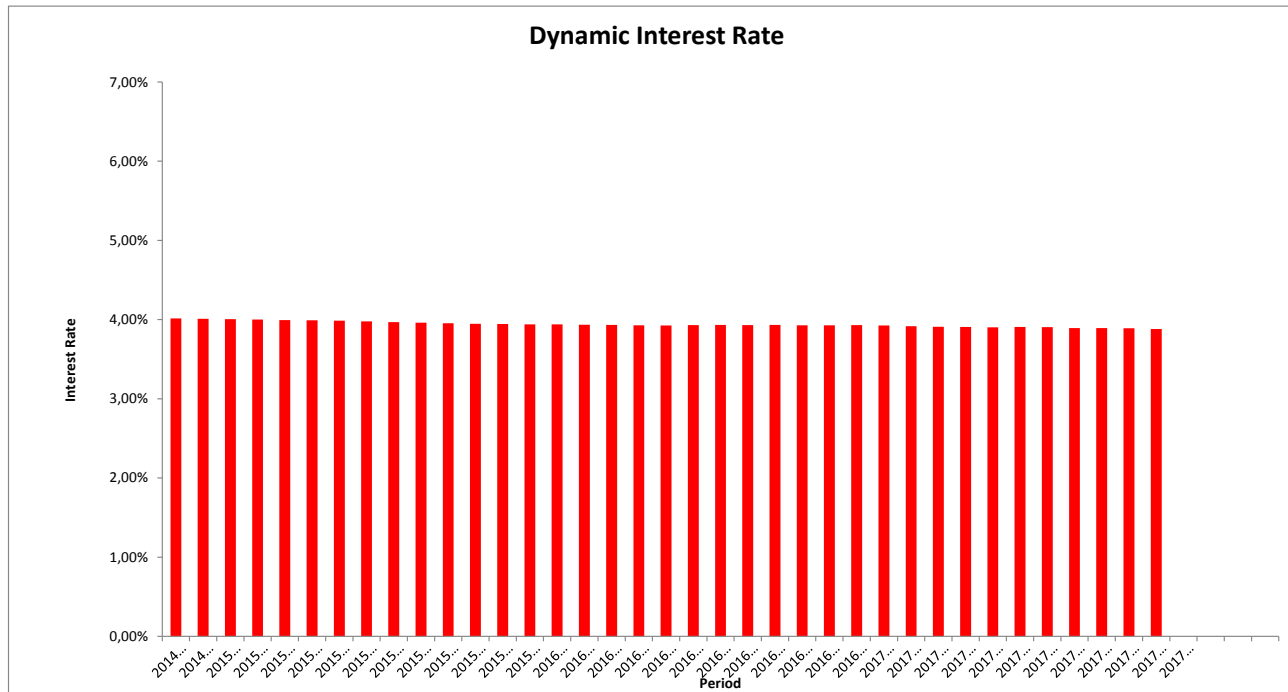
Interest rate evolution

**SCFI Rahoituspalvelut DAC**  
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**22.b Dynamic Interest Rate**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

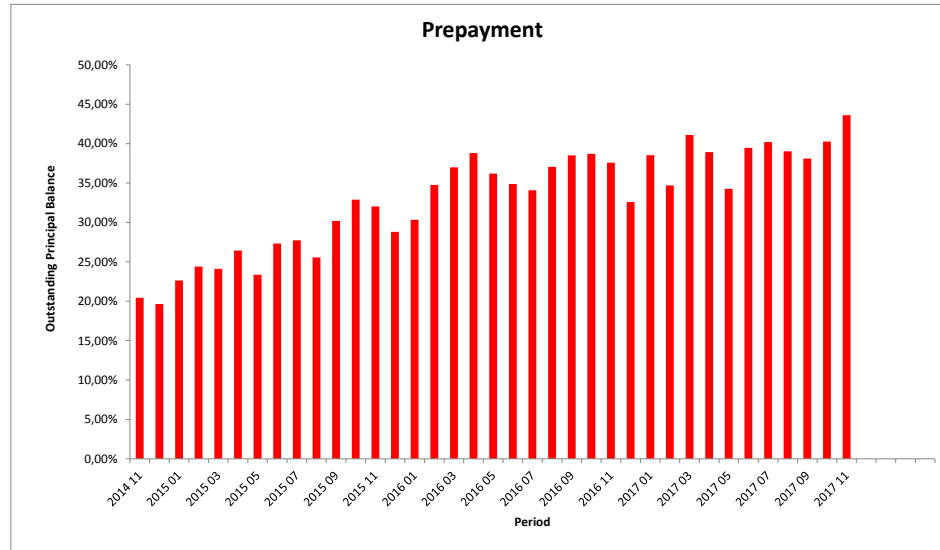
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2014 11	16 943 393	482 997 572	20,43 %	
2014 12	8 394 522	464 830 497	19,64 %	
2015 01	9 428 656	445 935 670	22,62 %	
2015 02	9 845 106	427 392 973	24,40 %	
2015 03	9 282 539	408 409 085	24,11 %	
2015 04	9 837 466	389 516 915	26,43 %	
2015 05	8 174 137	372 810 567	23,36 %	
2015 06	9 310 365	354 909 729	27,31 %	
2015 07	8 998 570	337 095 392	27,72 %	
2015 08	7 811 891	321 530 132	25,56 %	
2015 09	8 979 898	304 507 755	30,18 %	
2015 10	9 393 778	287 463 115	32,88 %	
2015 11	8 603 575	271 684 934	32,03 %	
2015 12	7 176 032	257 000 517	28,81 %	
2016 01	7 209 865	243 048 311	30,33 %	
2016 02	7 993 846	228 579 251	34,77 %	
2016 03	8 070 860	213 759 499	36,99 %	
2016 04	8 010 145	199 749 553	38,81 %	
2016 05	6 873 940	187 002 570	36,20 %	
2016 06	6 144 177	175 020 461	34,87 %	
2016 07	5 603 865	164 174 646	34,08 %	
2016 08	5 785 252	152 933 187	37,05 %	
2016 09	5 652 394	142 283 907	38,52 %	
2016 10	5 289 478	132 381 185	38,70 %	
2016 11	4 738 838	123 070 792	37,57 %	
2016 12	3 714 287	114 898 952	32,59 %	
2017 01	4 234 119	106 490 826	38,55 %	
2017 02	3 464 563	99 327 732	34,69 %	
2017 03	3 935 120	91 224 229	41,09 %	
2017 04	3 397 102	84 411 805	38,92 %	
2017 05	2 684 205	78 118 313	34,27 %	
2017 06	2 950 547	72 020 561	39,47 %	
2017 07	2 782 559	66 347 453	40,20 %	
2017 08	2 455 289	60 782 997	39,03 %	
2017 09	2 197 686	56 067 708	38,11 %	
2017 10	2 154 942	51 283 400	40,26 %	
2017 11	2 178 526	46 734 518	43,61 %	
2017 12	1 299 853	0	0,00 %	



**23.b Dynamic Pre-Payments**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	from Dec 2017	Fixed rate = 30/360 days
Interest Period	to 25.12.2017	= 31 days



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24. Delinquency



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	38				
Monthly Period	Dec 2017	Fixed rate	=	30/360 days	
Interest Period	from 25.12.2017	to 25.01.2018	=	31 days	

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2015	11	482 997 572	33 078	451 050 167	1 886	27 827 140	261	3 634 790	34	485 475							0	0
	12	464 830 497	32 612	436 253 869	1 760	25 280 176	186	2 366 818	49	733 413	14	196 220					1	15 913
	1	445 935 670	31 932	418 959 066	1 614	22 821 683	221	3 093 308	53	623 603	24	311 711	10	126 299			5	72 683
	2	427 392 973	31 031	399 327 802	1 704	23 813 707	220	3 072 117	43	626 304	23	266 647	20	247 024	2	39 375	6	79 114
	3	408 409 085	29 745	375 806 629	2 097	28 707 420	200	2 617 265	47	830 883	19	253 515	10	108 575	6	84 797	25	365 310
	4	389 516 915	29 144	361 109 820	1 806	24 191 827	214	2 989 805	60	779 752	19	236 416	10	160 829	5	48 466	18	183 239
	5	372 810 567	27 908	339 530 532	2 196	28 528 491	250	3 210 336	69	976 764	22	269 896	15	246 892	4	47 656	14	175 057
	6	354 909 729	27 305	326 630 027	1 891	24 004 311	234	2 938 634	57	751 122	32	345 138	11	149 036	6	91 461	20	249 904
	7	337 095 392	26 721	313 744 063	1 537	19 559 157	213	2 579 731	53	737 918	20	246 887	15	192 205	4	35 430	29	347 996
	8	321 530 132	25 356	292 959 395	1 983	24 666 738	218	2 450 722	54	735 072	30	504 409	11	121 105	8	92 690	16	192 631
	9	304 507 755	24 772	280 299 264	1 684	20 786 899	205	2 374 603	41	432 114	19	252 841	17	288 537	7	73 498	18	207 248
	10	287 463 115	24 044	265 978 247	1 473	17 749 444	220	2 668 113	44	539 620	18	201 967	10	151 492	9	174 232	26	285 038
11	271 684 934	22 872	247 653 713	1 769	20 406 327	225	2 518 506	51	670 996	19	247 288	12	133 923	3	54 181	17	270 008	
12	257 000 517	22 346	235 947 663	1 522	17 941 309	205	2 151 996	47	478 950	18	227 244	13	215 631	6	37 725	11	160 010	
2016	1	243 048 311	21 263	219 517 178	1 742	19 654 911	235	2 918 687	61	574 033	23	234 373	6	75 026	3	74 104	23	261 801
	2	228 579 251	20 557	207 051 545	1 595	18 139 637	206	2 228 912	52	729 360	24	243 778	13	152 443	3	33 575	7	126 695
	3	213 759 499	19 806	194 710 005	1 470	16 089 766	202	2 034 417	39	552 822	18	214 205	12	114 711	4	43 574	21	241 381
	4	199 749 553	19 094	183 519 434	1 205	13 024 752	230	2 483 366	44	394 264	10	102 264	11	154 624	6	70 849	10	83 732
	5	187 002 570	17 846	167 121 435	1 582	16 791 107	208	2 186 184	54	613 021	20	163 628	4	54 483	4	72 711	17	152 403
	6	175 020 461	17 329	159 013 971	1 306	13 314 784	177	1 876 854	55	590 938	16	152 627	9	62 416	1	8 871	15	171 418
	7	164 174 646	16 369	147 197 085	1 401	13 967 271	213	2 056 050	44	434 114	33	385 039	10	102 148	5	32 939	6	45 032
	8	152 933 187	15 686	138 308 072	1 220	12 137 902	186	1 686 092	46	438 651	19	158 064	14	167 295	3	37 112	16	136 194
	9	142 283 907	15 027	130 005 528	1 019	10 056 900	158	1 521 775	41	361 257	26	236 937	6	60 060	4	41 451	15	194 348
	10	132 381 185	14 053	118 607 609	1 201	11 477 836	172	1 601 232	43	417 241	15	135 338	10	114 141	3	27 787	13	93 356
	11	123 070 792	13 470	111 243 215	1 030	9 638 620	160	1 395 169	48	469 098	12	127 393	10	103 523	6	93 774	15	82 932
	12	114 898 952	12 966	104 303 659	927	8 391 590	161	1 516 371	32	310 952	19	190 071	10	104 539	7	81 771	12	123 991
2017	1	106 490 826	12 117	94 893 712	1 056	9 397 901	172	1 563 615	44	364 250	12	96 258	15	147 311	2	27 778	21	229 811
	2	99 327 732	11 592	88 868 633	994	8 567 448	152	1 336 214	39	318 385	14	146 130	4	20 163	6	70 760	11	82 660
	3	91 224 229	11 028	82 697 284	816	6 625 036	168	1 392 278	34	326 797	11	86 607	8	80 245	3	15 982	9	74 802
	4	84 411 805	10 370	75 550 869	865	6 807 929	190	1 456 126	43	401 472	12	117 109	5	39 806	4	38 494	15	108 426
	5	78 118 313	9 793	69 228 930	911	7 264 042	136	1 006 995	43	407 542	21	170 357	4	22 550	3	17 897	10	102 299
	6	72 020 561	9 421	65 121 909	714	5 332 248	139	1 040 460	35	301 328	10	121 603	11	100 201	1	2 812	10	35 919
	7	66 347 453	8 698	58 478 099	826	6 173 935	150	1 078 050	35	282 496	16	173 988	8	77 535	9	83 350	1	2 812
	8	60 782 997	8 241	54 126 020	711	5 331 045	135	957 947	31	206 184	12	98 283	5	56 335	1	7 183	14	132 663
	9	56 067 708	7 860	50 066 179	599	4 610 556	127	1 018 065	32	214 647	13	81 864	4	29 123	3	47 275	6	18 995
	10	51 283 400	7 337	45 053 043	668	4 905 031	127	932 803	27	239 335	11	74 724	6	51 516	3	26 948	11	62 514
	11	46 734 518	6 974	41 382 118	606	4 155 791	116	908 144	27	152 749	10	66 783	6	49 655	1	19 278	8	51 018
	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7

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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	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

Default Quarter	Default Amount	Recovery Quarter	2014 4			2015 1			2015 2			2015 3			2015 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	15 913	1	-	-	15 913	-	-	15 913	-	-	15 913	-	-	15 913	0	0	15 913
2015 1	517 107	36				90 731	90 731	426 376	194 861	285 592	232 905	13 697	299 289	217 818	10 317	309 605	207 502
2015 2	607 600	52							262 781	262 781	330 646	190 480	453 261	154 339	13 738	466 999	140 601
2015 3	747 874	63										410 508	410 508	337 366	142 694	553 201	194 673
2015 4	715 056	53												345 643	345 643	369 412	
2016 1	629 877	51															
2016 2	407 700	42															
2016 3	375 574	37															
2016 4	300 278	40															
2017 1	387 272	41															
2017 2	246 643	35															
2017 3	154 470	21															
2017 4	113 531	19															

Default Quarter	Default Amount	Recovery Quarter	2016 1			2016 2			2016 3			2016 4			2017 1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	15 913	1	-	-	15 913	-	-	15 913	6 481	6 481	9 432						
2015 1	517 107	36	2 309	311 915	206 192	9 780	321 694	195 413	61 652	381 956	135 151	2 977	384 933	132 174	2 758	387 691	129 416
2015 2	607 600	52	27 242	494 241	113 360	4 200	498 440	109 160	78 582	591 195	16 405	880	592 075	15 526	1 296	593 371	14 230
2015 3	747 874	63	7 850	561 051	186 823	13 507	574 558	173 316	87 598	694 995	59 511	9 461	704 456	50 050	13 515	717 971	36 535
2015 4	715 056	53	177 499	523 142	191 914	18 033	541 175	173 881	47 389	587 866	123 284	7 691	595 557	115 593	8 534	604 091	107 059
2016 1	629 877	51	341 434	341 434	288 444	116 030	457 464	172 414	12 397	494 853	135 024	27 083	521 936	107 942	10 240	532 176	97 702
2016 2	407 700	42				153 180	153 180	254 520		295 606	112 094	24 740	320 346	87 354	6 946	327 292	80 408
2016 3	375 574	37							146 984	146 984	228 590						
2016 4	300 278	40										98 024	245 008	130 566	8 575	253 583	121 991
2017 1	387 272	41										164 976	164 976	135 302	62 481	227 457	72 821
2017 2	246 643	35													233 936	233 936	153 336
2017 3	154 470	21															
2017 4	113 531	19															

Default Quarter	Default Amount	Recovery Quarter	2017 2			2017 Q3			2017 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2014 4	15 913	1									
2015 1	517 107	36	31 271	418 962	98 145	128	418 834	98 273	1 146	419 980	97 127
2015 2	607 600	52	20 417	613 788	6 188	488	614 276	6 675	1 730	616 006	8 405
2015 3	747 874	63	66 010	783 981	29 475	130	784 111	29 605	72	784 183	29 677
2015 4	715 056	53	108 725	712 816	1 666	857	713 673	2 523	2 243	715 916	4 766
2016 1	629 877	51	93 433	625 608	4 269	58	625 550	4 327	312	625 863	4 015
2016 2	407 700	42	7 230	334 523	73 177	23 258	357 781	49 919	2 170	359 951	47 749
2016 3	375 574	37	8 574	262 157	113 417	13 302	275 459	100 115	2 191	277 650	97 924
2016 4	300 278	40	6 205	233 662	66 616	10 599	244 261	56 018	6 668	250 929	49 350
2017 1	387 272	41	37 358	271 294	115 978	13 070	284 365	102 908	5 673	290 037	97 235
2017 2	246 643	35	173 941	173 941	72 702	49 437	223 378	23 266	26 322	252 100	5 457
2017 3	154 470	21				37 504	37 504	116 965	70 047	105 151	49 318
2017 4	113 531	19							8 595	8 595	104 936

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**26. Priority of Payments**



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	38
Monthly Period	Dec 2017
Interest Period	from 25.12.2017 to 25.01.2018
Fixed rate	= 30/360 days
	= 31 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	47 396 880,46	EUR
Senior Expenses	-	39 431,30	EUR
Servicing Fee	-	-	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	622 931,20	EUR
Principal on Loan to Issuer	-	46 734 517,96	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	49 973 230,35	EUR
Senior Expenses	-	27 281,19	EUR
Interest Class A	-	-	EUR
Interest Class B	-	9 584,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Prior to PDTE - Interest on Class C notes	-	5 583,00	EUR
Prior to PDTE - Interest on Class D notes	-	10 500,00	EUR
Principal Payments on Class A	-	-	EUR
Principal Payments on Class B	-	15 334 517,96	EUR
Principal Payments on Class C	-	6 700 000,00	EUR
Principal Payments on Class D	-	7 200 000,00	EUR
Interest on Class E notes	-	23 917,00	EUR
Principal Payments on Class E	-	8 200 000,00	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	54 250,00	EUR
Principal Payments on Class F	-	9 300 000,00	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	403,45	EUR
Principal Issuer Subordinated Loan	-	2 588 500,00	EUR
Payment to Purchaser	-	518 693,75	EUR
		-	

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	518 693,75	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,59	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	100 000,00	EUR
Payment of residual funds to Seller	=	418 678,17	EUR

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**27. Transaction Costs**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	39 431,30						
Interest accrued for the Period	EUR	103 834,00	-	9 584,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest accrued	EUR	7 016 578,00	2 385 131,00	990 256,00	215 690,00	405 650,00	923 993,00	2 095 858,00
Interest Payments	EUR	103 834,00	-	9 584,00	5 583,00	10 500,00	23 917,00	54 250,00
Cumulative Interest Payments	EUR	7 016 578,00	2 385 131,00	990 256,00	215 690,00	405 650,00	923 993,00	2 095 858,00
Interest accrued on Subordinated Loan for the Period	EUR	403,45						
Cumulative Interest accrued on Subordinated Loan	EUR	50 531,22						
Interest Payments on Subordinated Loan	EUR	403,45						
Cumulative Interest Payments on Subordinated Loan	EUR	50 531,22						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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**28. Contact Details**



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Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	38	
Monthly Period	Dec 2017	Fixed rate = 30/360 days
Interest Period	from 25.12.2017 to 25.01.2018	= 31 days