

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



|                 |                 |                          |               |
|-----------------|-----------------|--------------------------|---------------|
| Reporting Date  | 29.10.2018      | Following payment dates: | 26.11.2018    |
| Payment date    | 25.10.2018      |                          | 27.12.2018    |
| Period No       | 35              |                          |               |
| Monthly Period  | September 18    | Convention               | = 30/360 days |
| Interest Period | from 25.09.2018 | to 25.10.2018            | = 30 days     |
| Cut-Off date    | 30.09.2018      |                          |               |

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**1. Portfolio Information**



|                 |                 |               |             |
|-----------------|-----------------|---------------|-------------|
| Reporting Date  | 29.10.2018      |               |             |
| Payment date    | 25.10.2018      |               |             |
| Period No       | 35              |               |             |
| Monthly Period  | September 18    | Convention =  | 30/360 days |
| Interest Period | from 25.09.2018 | to 25.10.2018 | = 30 days   |

|  | Current Period         |       | Previous Period        |
|--|------------------------|-------|------------------------|
|  | Aggregated Outstanding |       | Aggregated Outstanding |
|  | Principal Amount       |       | Principal Amount       |
| <b>Outstanding receivables</b>             |                        |       |                        |
| <b>Opening balance</b>                     | <b>50 283 719,86</b>   | EUR   | <b>54 777 769,37</b>   |
| Scheduled Loan Principal Repayments        | 1 882 078,49           | EUR   | 2 131 051,84           |
| Prepayments                                | 1 723 776,28           | EUR   | 2 231 912,17           |
| Deemed Collections - Other                 | -                      | EUR   | -                      |
| <b>Total Principal Payments Received</b>   | <b>3 605 854,77</b>    | EUR   | <b>4 362 964,01</b>    |
| New Defaulted Auto Loans in Period         | 29 790,60              | EUR   | 131 085,50             |
| <b>Closing Balance</b>                     | <b>46 648 074,49</b>   | EUR   | <b>50 283 719,86</b>   |
| <b>Total revenue collections</b>           |                        |       |                        |
| Revenue and fees received on loan balances | 216 976,31             | EUR   | 252 807,53             |
| Recoveries on loans in default             | 94 789,49              | EUR   | 58 905,14              |
| <b>Total Revenue Received in Period</b>    | <b>311 765,80</b>      | EUR   | <b>311 712,67</b>      |
| <b># Loans</b>                             |                        |       |                        |
| At beginning of period                     | 7 059                  | Loans | 7 494                  |
| Paid in Full                               | 331                    | Loans | 427                    |
| Repurchased (Deemed Collections)           | -                      | Loans | -                      |
| New loans into default                     | 5                      | Loans | 8                      |
| <b>At end of period</b>                    | <b>6 723</b>           | Loans | <b>7 059</b>           |

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**2. Amount Due for Distribution**



|                 |                 |               |               |
|-----------------|-----------------|---------------|---------------|
| Reporting Date  | 29.10.2018      |               |               |
| Payment date    | 25.10.2018      |               |               |
| Period No       | 35              |               |               |
| Monthly Period  | September 18    | Convention    | = 30/360 days |
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**Purchaser Available Distribution Amount**

**Current Period**

**Previous Period**

|  |                      |                      |
|--|----------------------|----------------------|
| a. Collections (Principal, interest, and fee etc)                          | 3 916 586 EUR        | 4 673 364 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>3 916 586 EUR</b> | <b>4 673 364 EUR</b> |

**Issuer Available Distribution Amount**

|  |                      |                      |
|--|----------------------|----------------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 3 892 195 EUR        | 4 651 714 EUR        |
| b. Reserve Fund  | 548 850 EUR          | 548 850 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>4 441 045 EUR</b> | <b>5 200 564 EUR</b> |

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**3. Reserve Accounts**



|                 |                 |               |   |             |  |
|-----------------|-----------------|---------------|---|-------------|--|
| Reporting Date  | 29.10.2018      |               |   |             |  |
| Payment date    | 25.10.2018      |               |   |             |  |
| Period No       | 35              |               |   |             |  |
| Monthly Period  | September 18    | Convention    | = | 30/360 days |  |
| Interest Period | from 25.09.2018 | to 25.10.2018 | = | 30 days     |  |

**Note Balance**

|                     |               |     |
|---------------------|---------------|-----|
| Beginning of Period | 50 283 719,86 | EUR |
| End of Period       | 46 648 074,49 | 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     | 1,1 % | 548 850,00 | EUR |
| Cash Outflow            |       | 548 850,00 | EUR |
| Cash Inflow             |       | 548 850,00 | EUR |
| End of Period           | 1,1 % | 548 850,00 | EUR |
| Required Reserve Amount | 1,1 % | 548 850,00 | 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 I 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**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
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| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |

**Asset Balance**

|                     |               |     |
|---------------------|---------------|-----|
| Beginning of Period | 50 283 719,86 | EUR |
| End of Period       | 46 648 074,49 | EUR |

**Portfolio Performance:**

|  | EUR               | %               | # loans      |
|--|-------------------|-----------------|--------------|
| <b>Performing Receivables:</b>         |                   |                 |              |
| Current                                | 41 775 335,29     | 89,55 %         | 6 095        |
| 1-29 days past due                     | 3 818 102,47      | 8,18 %          | 496          |
| <b>Delinquent Receivables:</b>         |                   |                 |              |
| 30-59 days past due                    | 740 760,74        | 1,59 %          | 88           |
| 60-89 days past due                    | 110 165,34        | 0,24 %          | 17           |
| 90-119 days past due                   | 103 703,11        | 0,22 %          | 15           |
| 120-149 days past due                  | 77 402,96         | 0,17 %          | 9            |
| 150-179 days past due                  | 22 604,58         | 0,05 %          | 3            |
| <b>Total Performing and Delinquent</b> | <b>46 648 074</b> | <b>100,00 %</b> | <b>6 723</b> |

|                           |              |     |
|---------------------------|--------------|-----|
| Current Period Defaults   | 29 790,60    | 5   |
| Cumulative Defaults       | 3 495 722,06 | 340 |
| Current Period Recoveries | 94 789,49    |     |
| Cumulative Recoveries     | 3 067 758,54 |     |

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

|   |                |
|---|----------------|
| [A] [1] - [2] - [3]                                     | -              |
| Note Principal Closing Balance [1]                      | 46 648 074,49  |
| Reserve Fund Amount [2]                                 | -              |
| Aggregate Outstanding Asset Principal Amount [3]        | 46 648 074,49  |
| [B] Initial Aggregate Outstanding Note Principal Amount | 389 400 000,00 |

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**5. Outstanding Notes**



|                 |                 |                          |
|-----------------|-----------------|--------------------------|
| Reporting Date  | 29.10.2018      |                          |
| Payment date    | 25.10.2018      |                          |
| Period No       | 35              |                          |
| Monthly Period  | September 18    | Convention = 30/360 days |
| Interest Period | from 25.09.2018 | to 25.10.2018 = 30 days  |

**1. Note Balance**

|   | All Notes      | Class A        | Class B       | Class C      | Class D      | Class E      | Class F      |
|---|----------------|----------------|---------------|--------------|--------------|--------------|--------------|
| <b>General Note Information</b>                       |                |                |               |              |              |              |              |
| ISIN Code   |                | XS1309542436   | XS1309543244  | XS1309544309 | XS1309550371 | XS1309556907 | XS1309557624 |
| Currency  |                | EUR            | EUR           | EUR          | EUR          | EUR          | EUR          |
| Initial Tranching                                     | 100 %          | 86,98 %        | 6,99 %        | 1,49 %       | 0,98 %       | 1,69 %       | 1,87 %       |
| Legal Final Maturity Date                             |                | 25.11.2024     | 25.11.2024    | 25.11.2024   | 25.11.2024   | 25.11.2024   | 25.11.2024   |
| Rating (Fitch/Moody's)                                |                | AAA/Aaa        | AAA/Aaa       | A+/Aaa       | A+/Aaa       | BB+/A1       | Not rated    |
| Initial Notes Aggregate Principal Outstanding Balance | 389 400 000,00 | 338 700 000,00 | 27 200 000,00 | 5 800 000,00 | 3 800 000,00 | 6 600 000,00 | 7 300 000,00 |
| 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                     | 3894           | 3387           | 272           | 58           | 38           | 66           | 73           |
| <b>Current Note Information</b>                       |                |                |               |              |              |              |              |
| Class Principal Outstanding Opening Balance           | 50 283 719,86  | -              | 26 783 719,86 | 5 800 000,00 | 3 800 000,00 | 6 600 000,00 | 7 300 000,00 |
| Available Distribution Amount                         | 4 441 045,11   |                |               |              |              |              |              |
| Amortisation  | 3 635 645,37   |                |               |              |              |              |              |
| Redemption per Class                                  | 3 635 645,37   | -              | 3 635 645,37  | -            | -            | -            | -            |
| Redemption per Note                                   |                | -              | 13 366,34     | -            | -            | -            | -            |
| Class Principal Outstanding Closing Balance           | 46 648 074,49  | -              | 23 148 074,49 | 5 800 000,00 | 3 800 000,00 | 6 600 000,00 | 7 300 000,00 |
| Current Tranching                                     | 100 %          | 0,00 %         | 49,62 %       | 12,43 %      | 8,15 %       | 14,15 %      | 15,65 %      |
| Current Pool Factor                                   |                | -              | 0,85          | 1,00         | 1,00         | 1,00         | 1,00         |

**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          |           | (30/360) | (30/360)  | (30/360)   | (30/360)   | (30/360)   | (30/360)   |
| Day Count Convention*                              |           | (30/360) | (30/360)  | (30/360)   | (30/360)   | (30/360)   | (30/360)   |
| Interest Days                                      | 30        |          |           |            |            |            |            |
| Principal Outstanding per Note Beginning of Period |           | -        | 98 469,56 | 100 000,00 | 100 000,00 | 100 000,00 | 100 000,00 |
| >Principal Repayment per note                      |           | -        | 13 366,34 | -          | -          | -          | -          |
| Principal Outstanding per Note End of Period       |           | -        | 85 103,22 | 100 000,00 | 100 000,00 | 100 000,00 | 100 000,00 |
| >Interest accrued for the period                   |           | -        | 69,75     | 108,33     | 175,00     | 291,67     | 750,00     |
| Interest Payment                                   | 25 255,13 | -        | 18 971,80 | 6 283,33   | 6 650,00   | 19 250,00  | 54 750,00  |
| Interest Payment per Note                          |           | -        | 69,75     | 108,33     | 175,00     | 291,67     | 750,00     |

**3. Credit Enhancements**

|   |  |          |         |         |         |         |        |
|---|--|----------|---------|---------|---------|---------|--------|
| Initial total CE (Subordination, Reserve) |  | 13,96 %  | 6,97 %  | 5,49 %  | 4,51 %  | 2,81 %  | 0,94 % |
| Current CE (incl. Excess Spread)          |  | 104,52 % | 54,89 % | 42,46 % | 34,31 % | 20,17 % | 4,52 % |
| Current CE (excl. Excess Spread)          |  | 101,18 % | 51,55 % | 39,12 % | 30,97 % | 16,83 % | 1,18 % |

\*Convention applied is the fixed rate convention of 30/360, even though the Notes are floating. This is to align with the subordinated notes, which have a fixed rate.

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.10.2018  
 Payment date 25.10.2018  
 Period No 35  
 Monthly Period September 18 Convention = 30/360 days  
 Interest Period : 25.09.2018 to 25.10.2018 = 30 days

| Transaction Role         | Counterparty                  |   | Rating Triggers |           |           |           |           |           |           |           | Trigger breached? | Summary of Contractual Requirements if Rating Trigger Breach  |
|--------------------------|-------------------------------|---|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------|---|
|                          |                               |   | Short Term      |           |           |           | Long Term |           |           |           |                   |   |
|                          |                               |   | Fitch           |           | Moody's   |           | Fitch     |           | Moody's   |           |                   |   |
| Criteria                 | Current                       | Criteria                                  | Current         | Criteria  | Current   | Criteria  | Current   | Criteria  | Current   |           |                   |   |
| Issuer                   | SCF Rahoituspalvelut I DAC    |   | No rating       | No rating | No rating | No rating | No rating | No rating | No rating | No rating | N/A               |   |
| Seller                   | Santander Consumer Finance Oy |   | No rating       | No rating | No rating | No rating | No rating | No rating | No rating | No rating | N/A               |   |
| Servicer                 | Santander Consumer Finance Oy |   | No rating       | No rating | No rating | No rating | No rating | No rating | No rating | No rating | N/A               |   |
| Servicer's Owner         | Santander Consumer Finance    |   | N/A             | F2        | N/A       | P-1       | BBB -     | A-        | Baa3      | A2        | N                 | 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+        | A3        | Aa3       | N                 | The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of:<br>(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<br>(ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account,<br><del>to another bank that meets the applicable Required Ratings.</del>   |
| Swap Counterparty        | RBC                           | Fitch First Rating Trigger Collateral.    | F1              | F1+       | N/A       | N/A       | A         | AA        | N/A       | N/A       | N                 | If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it:<br>(a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or<br>(b) may, within fourteen (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.  |
|                          | RBC                           | Fitch Second Rating Trigger Collateral.   | F3              | F1+       | N/A       | N/A       | BBB-      | AA        | N/A       | N/A       | N                 | If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it:<br>(a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and<br>(b) may, within thirty (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 affect the then current ratings of the Class A Notes).   |
| Swap Counterparty        | RBC                           | Moody's First Rating Trigger Collateral.  | N/A             | N/A       |           | P-1       | N/A       | N/A       | A3        | A2        | N                 | If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it:<br>(a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and<br>(b) shall, within thirty (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.  |
|                          | RBC                           | Moody's Second Rating Trigger Collateral. | N/A             | N/A       |           | P-1       | N/A       | N/A       | Baa3      | A2        | N                 | If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it:<br>(a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and<br>(b) shall, within thirty (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 affect the then current ratings of the Class A Notes). |
| Collections Account Bank | Skandinaviska Enskilda Banken |   | F1              | F1+       | P-1       | P-1       | A-        | AA-       | A3        | Aa2       | N                 | 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**



|                 |                    |                          |
|-----------------|--------------------|--------------------------|
| Reporting Date  | 29.10.2018         |                          |
| Payment date    | 25.10.2018         |                          |
| Period No       | 35                 |                          |
| Monthly Period  | September 18       | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to | 25.10.2018 = 30 days     |

Average amount - all: 14 663

|                  | TOTAL  |        |       |                  |             |                        |              |  |  |
|------------------|--------|--------|-------|------------------|-------------|------------------------|--------------|--|--|
|                  | Min    | Max    | No    | Original balance | %           | WA mounths to maturity | WA seasoning |  |  |
| Original balance | 0      | 5 000  | 3 538 | 12 087 833       | 3,1 %       | 23,2                   | 7,5          |  |  |
|                  | 5 000  | 10 000 | 6 935 | 52 056 104       | 13,4 %      | 38,3                   | 7,8          |  |  |
|                  | 10 000 | 15 000 | 6 097 | 75 628 826       | 19,4 %      | 44,5                   | 7,8          |  |  |
|                  | 15 000 | 20 000 | 3 944 | 68 327 622       | 17,5 %      | 46,5                   | 7,7          |  |  |
|                  | 20 000 | 25 000 | 2 522 | 56 454 771       | 14,5 %      | 47,0                   | 7,8          |  |  |
|                  | 25 000 | 30 000 | 1 507 | 40 970 915       | 10,5 %      | 47,0                   | 7,5          |  |  |
|                  | 30 000 | 35 000 | 782   | 25 133 034       | 6,5 %       | 47,1                   | 7,3          |  |  |
|                  | 35 000 | 40 000 | 426   | 15 895 923       | 4,1 %       | 47,5                   | 7,4          |  |  |
|                  | 40 000 | 45 000 | 272   | 11 540 107       | 3,0 %       | 48,5                   | 7,1          |  |  |
|                  | 45 000 | 50 000 | 183   | 8 604 555        | 2,2 %       | 47,6                   | 7,0          |  |  |
|                  | 50 000 | 55 000 | 119   | 6 204 812        | 1,6 %       | 50,1                   | 7,2          |  |  |
|                  | 55 000 | 60 000 | 78    | 4 469 848        | 1,1 %       | 49,6                   | 6,5          |  |  |
|                  | 60 000 | -      | 152   | 11 988 971       | 3,1 %       | 48,4                   | 7,0          |  |  |
|                  |        |        |       |                  |             |                        |              |  |  |
|                  | Total  |        |       | 26 555           | 389 363 320 | 100 %                  |              |  |  |



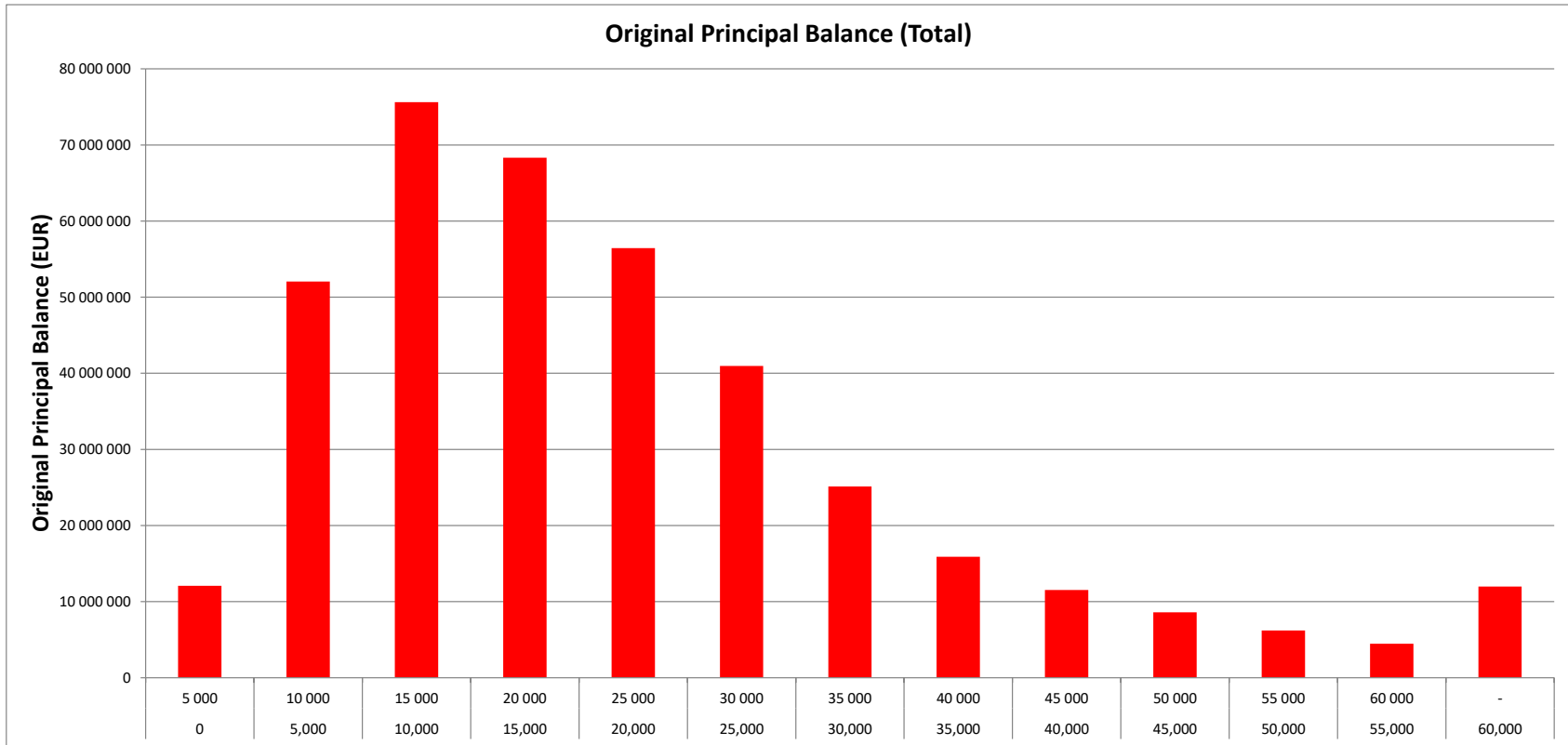
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**7.b Original Principal Balance Graph**

|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



**Original Principal Balance (Total)**



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**8.a Outstanding Principal Balance**



|                 |                    |                          |
|-----------------|--------------------|--------------------------|
| Reporting Date  | 29.10.2018         |                          |
| Payment date    | 25.10.2018         |                          |
| Period No       | 35                 |                          |
| Monthly Period  | September 18       | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to | = 30 days                |

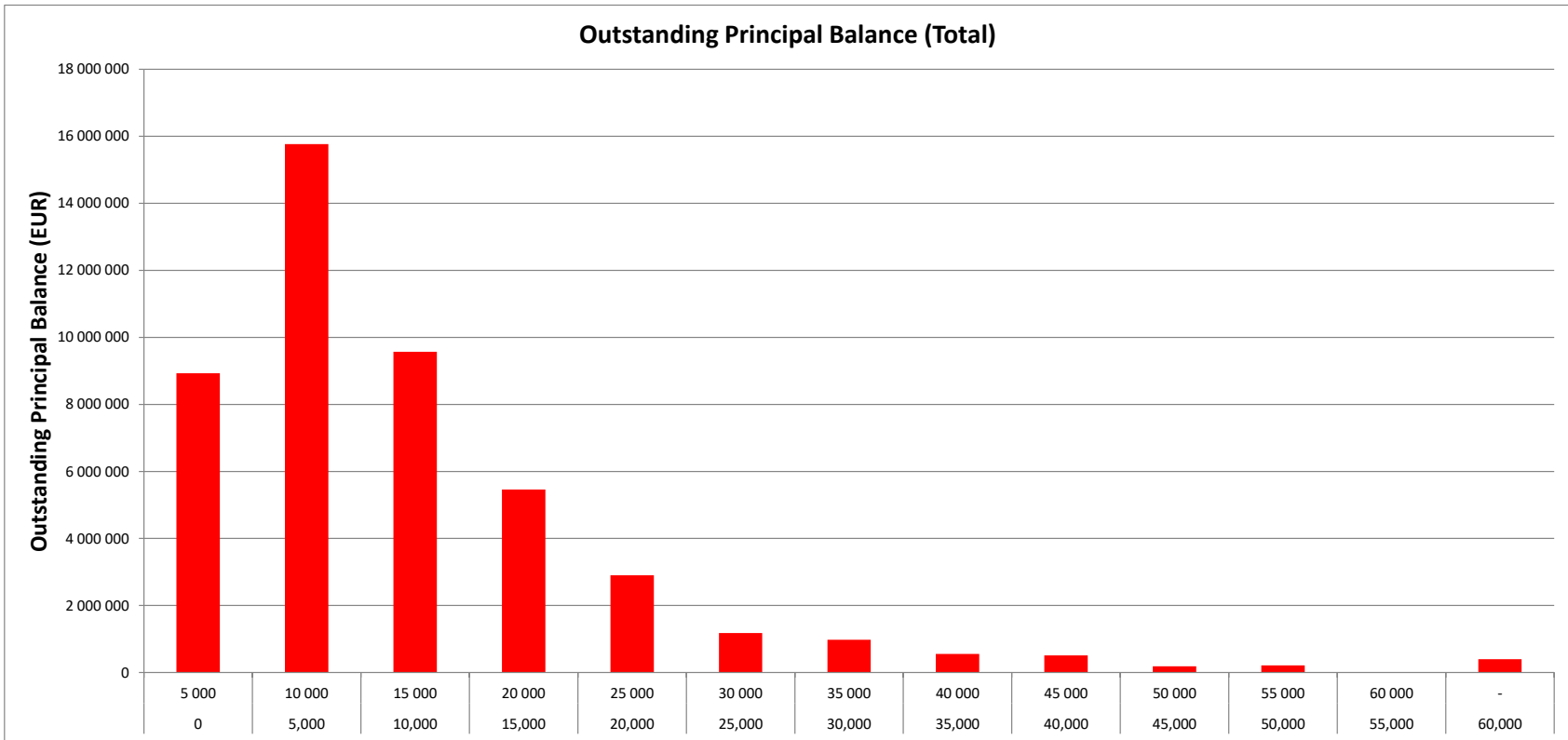
Average amount - all: 6 939

|                     | TOTAL  |        |       |                     |            |                       |              |  |
|---------------------|--------|--------|-------|---------------------|------------|-----------------------|--------------|--|
|                     | Min    | Max    | No    | Outstanding balance | %          | WA months to maturity | WA seasoning |  |
| Outstanding balance | 0      | 5 000  | 3 133 | 8 929 970           | 19,1 %     | 15,5                  | 42,2         |  |
|                     | 5 000  | 10 000 | 2 233 | 15 766 267          | 33,8 %     | 18,5                  | 41,4         |  |
|                     | 10 000 | 15 000 | 790   | 9 571 621           | 20,5 %     | 19,0                  | 41,2         |  |
|                     | 15 000 | 20 000 | 323   | 5 463 242           | 11,7 %     | 19,2                  | 41,0         |  |
|                     | 20 000 | 25 000 | 131   | 2 899 491           | 6,2 %      | 19,3                  | 40,9         |  |
|                     | 25 000 | 30 000 | 43    | 1 178 607           | 2,5 %      | 18,6                  | 41,2         |  |
|                     | 30 000 | 35 000 | 30    | 979 376             | 2,1 %      | 20,3                  | 40,0         |  |
|                     | 35 000 | 40 000 | 15    | 554 459             | 1,2 %      | 19,1                  | 42,0         |  |
|                     | 40 000 | 45 000 | 12    | 507 856             | 1,1 %      | 18,1                  | 41,6         |  |
|                     | 45 000 | 50 000 | 4     | 187 664             | 0,4 %      | 22,2                  | 39,0         |  |
|                     | 50 000 | 55 000 | 4     | 210 729             | 0,5 %      | 16,5                  | 43,3         |  |
|                     | 55 000 | 60 000 |       |                     |            |                       |              |  |
|                     | 60 000 | -      | 5     | 398 792             | 0,9 %      | 18,6                  | 41,5         |  |
|                     | Total  |        |       | 6 723               | 46 648 074 | 100 %                 |              |  |

**SCF Rahoituspalvelut I DAC  
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**8.b Outstanding Principal Balance Graph**

|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



**SCF Rahoituspalvelut I DAC  
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**9.a Geographical Distribution**



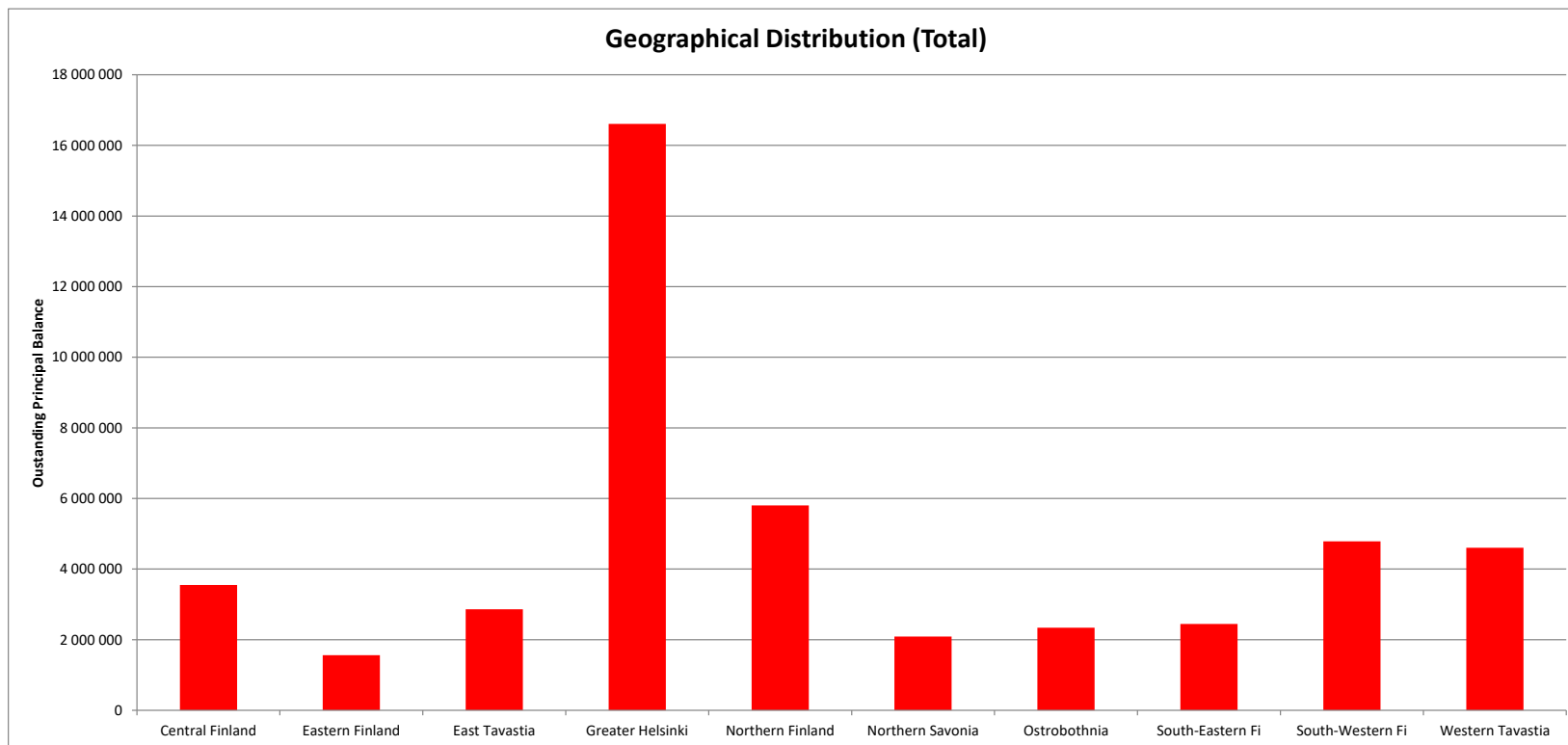
|                 |                 |    |            |   |             |
|-----------------|-----------------|----|------------|---|-------------|
| Reporting Date  | 29.10.2018      |    |            |   |             |
| Payment date    | 25.10.2018      |    |            |   |             |
| Period No       | 35              |    |            |   |             |
| Monthly Period  | September 18    |    | Convention | = | 30/360 days |
| Interest Period | from 25.09.2018 | to | 25.10.2018 | = | 30 days     |

| TOTAL            |       |                     |                          |                  |              |      |
|------------------|-------|---------------------|--------------------------|------------------|--------------|------|
| District         | No    | Outstanding balance | % of Outstanding balance | WA months to mal | WA seasoning |      |
| Central Finland  | 602   | 3 547 889           | 7,61 %                   | 17,5             |              | 41,7 |
| Eastern Finland  | 231   | 1 560 935           | 3,35 %                   | 18,8             |              | 41,1 |
| East Tavastia    | 406   | 2 862 527           | 6,14 %                   | 17,9             |              | 41,5 |
| Greater Helsinki | 2 204 | 16 606 603          | 35,60 %                  | 18,3             |              | 41,4 |
| Northern Finland | 826   | 5 802 633           | 12,44 %                  | 18,3             |              | 41,4 |
| Northern Savonia | 300   | 2 089 522           | 4,48 %                   | 18,2             |              | 41,3 |
| Ostrobothnia     | 399   | 2 337 294           | 5,01 %                   | 18,1             |              | 41,4 |
| South-Eastern Fi | 368   | 2 447 397           | 5,25 %                   | 18,0             |              | 41,9 |
| South-Western Fi | 683   | 4 786 796           | 10,26 %                  | 18,2             |              | 41,5 |
| Western Tavastia | 704   | 4 606 477           | 9,87 %                   | 18,5             |              | 41,0 |
|                  |       |                     |                          |                  |              |      |
|                  |       |                     |                          |                  |              |      |
| Total            | 6 723 | 46 648 074          | 100 %                    |                  |              |      |

**SCF Rahoituspalvelut I DAC**  
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**9.b Geographical Distribution Graph**

|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



**SCF Rahoituspalvelut I DAC  
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**10.a Interest Rate**



|                 |                 |               |               |
|-----------------|-----------------|---------------|---------------|
| Reporting Date  | 29.10.2018      |               |               |
| Payment date    | 25.10.2018      |               |               |
| Period No       | 35              |               |               |
| Monthly Period  | September 18    | Convention    | = 30/360 days |
| Interest Period | from 25.09.2018 | to 25.10.2018 | = 30 days     |

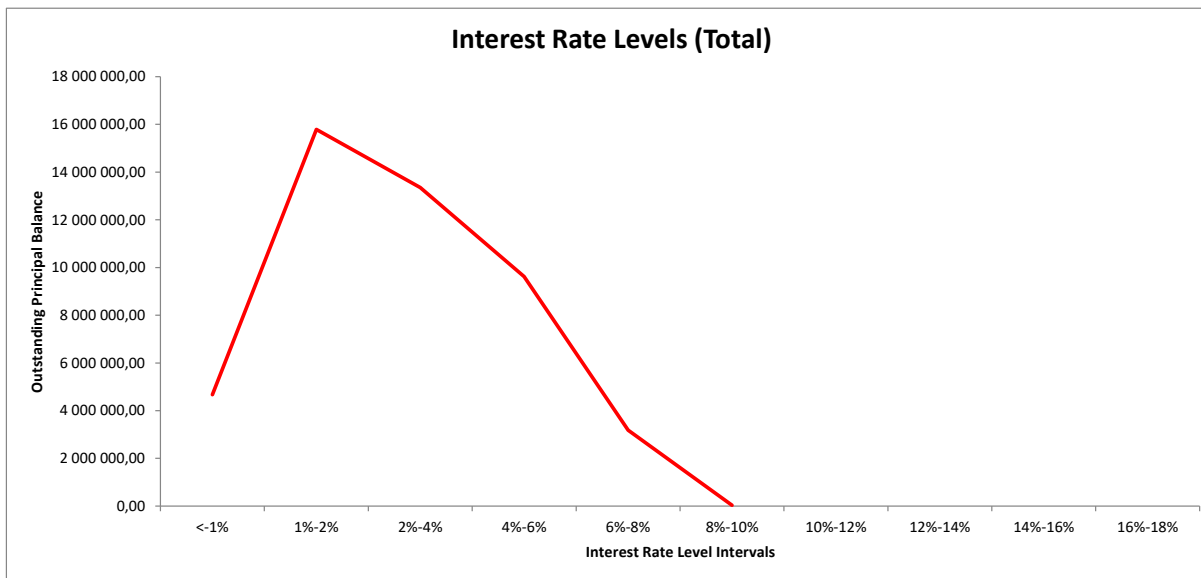
| TOTAL    |         |       |                     |                                |                       |              |
|----------|---------|-------|---------------------|--------------------------------|-----------------------|--------------|
| Min (>=) | Max (<) | No    | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| 0 1      |         | 639   | 4 670 717           | 10,01 %                        | 19,5                  | 40,3         |
| 1 2      |         | 1994  | 15 787 729          | 33,84 %                        | 18,3                  | 41,6         |
| 2 4      |         | 1755  | 13 355 428          | 28,63 %                        | 18,2                  | 41,4         |
| 4 6      |         | 1678  | 9 617 294           | 20,62 %                        | 17,5                  | 41,9         |
| 6 8      |         | 650   | 3 181 142           | 6,82 %                         | 18,2                  | 41,2         |
| 8 10     |         | 7     | 35 765              | 0,08 %                         | 18,4                  | 43,0         |
| 10 12    |         |       |                     |                                |                       |              |
| 12 14    |         |       |                     |                                |                       |              |
| 14 16    |         |       |                     |                                |                       |              |
| 16 18    |         |       |                     |                                |                       |              |
|          |         |       |                     |                                |                       |              |
|          |         |       |                     |                                |                       |              |
|          |         |       |                     |                                |                       |              |
|          |         |       |                     |                                |                       |              |
| Total    |         | 6 723 | 46 648 074          | 100 %                          |                       |              |

**SCF Rahoituspalvelut I DAC**  
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**10.b Interest Rate**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



**SCF Rahoituspalvelut I DAC**  
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**11.a Remaining Terms**



|                 |                 |               |   |             |  |
|-----------------|-----------------|---------------|---|-------------|--|
| Reporting Date  | 29.10.2018      |               |   |             |  |
| Payment date    | 25.10.2018      |               |   |             |  |
| Period No       | 35              |               |   |             |  |
| Monthly Period  | September 18    | Convention    | = | 30/360 days |  |
| Interest Period | from 25.09.2018 | to 25.10.2018 | = | 30 days     |  |

| TOTAL |     |       |                     |            |                       |              |      |
|-------|-----|-------|---------------------|------------|-----------------------|--------------|------|
| Min   | Max | No    | Outstanding balance | %          | WA months to maturity | WA seasoning |      |
| 0     |     | 0     | 19                  | 10 422     | 0,02 %                | 0,0          | 50,1 |
| 1     |     | 12    | 1 529               | 5 097 322  | 10,93 %               | 9,8          | 44,5 |
| 13    |     | 24    | 5 054               | 40 158 031 | 86,09 %               | 19,0         | 41,2 |
| 25    |     | 36    | 121                 | 1 382 299  | 2,96 %                | 26,3         | 38,3 |
| 37    |     | 48    |                     |            |                       |              |      |
| 49    |     | 60    |                     |            |                       |              |      |
| 61    |     | 72    |                     |            |                       |              |      |
| 73    |     | 84    |                     |            |                       |              |      |
| 85    |     | 96    |                     |            |                       |              |      |
| 97    |     | 108   |                     |            |                       |              |      |
| 109   |     | 120   |                     |            |                       |              |      |
| 121   |     |       |                     |            |                       |              |      |
| Total |     | 6 723 |                     | 46 648 074 | 100 %                 |              |      |

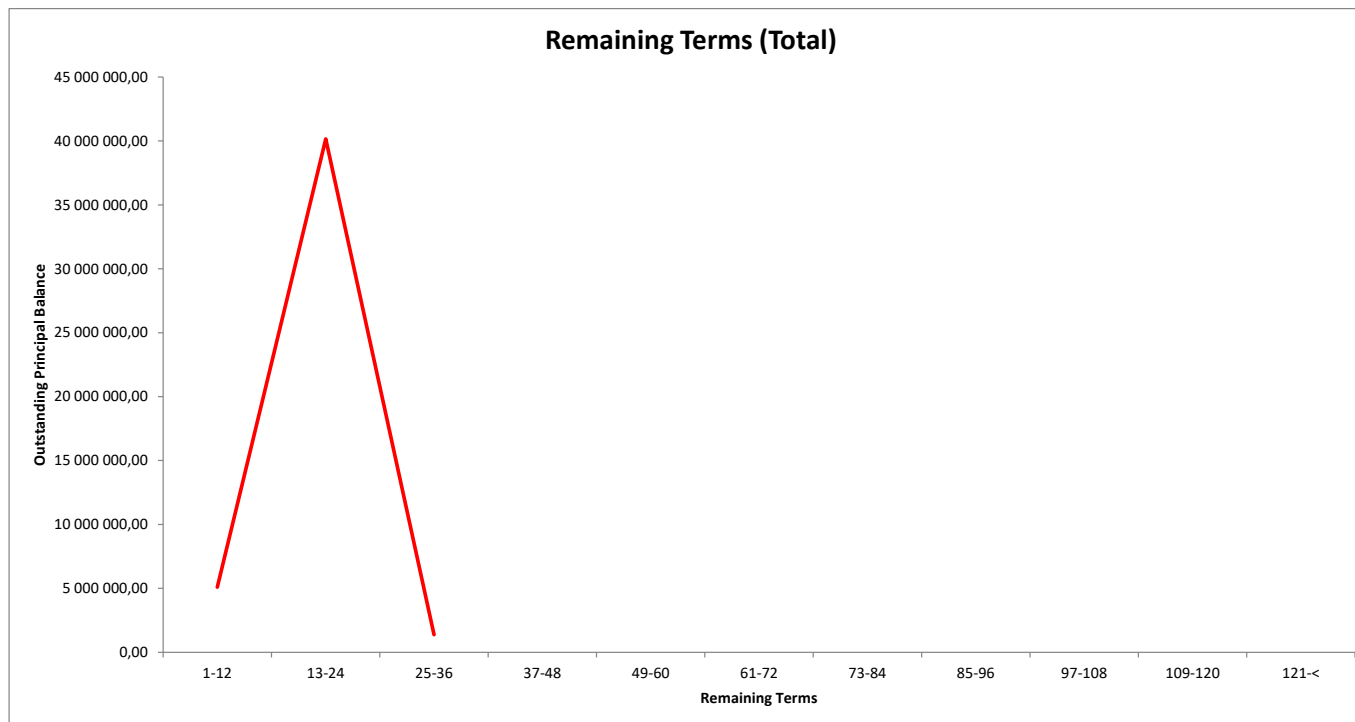


**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



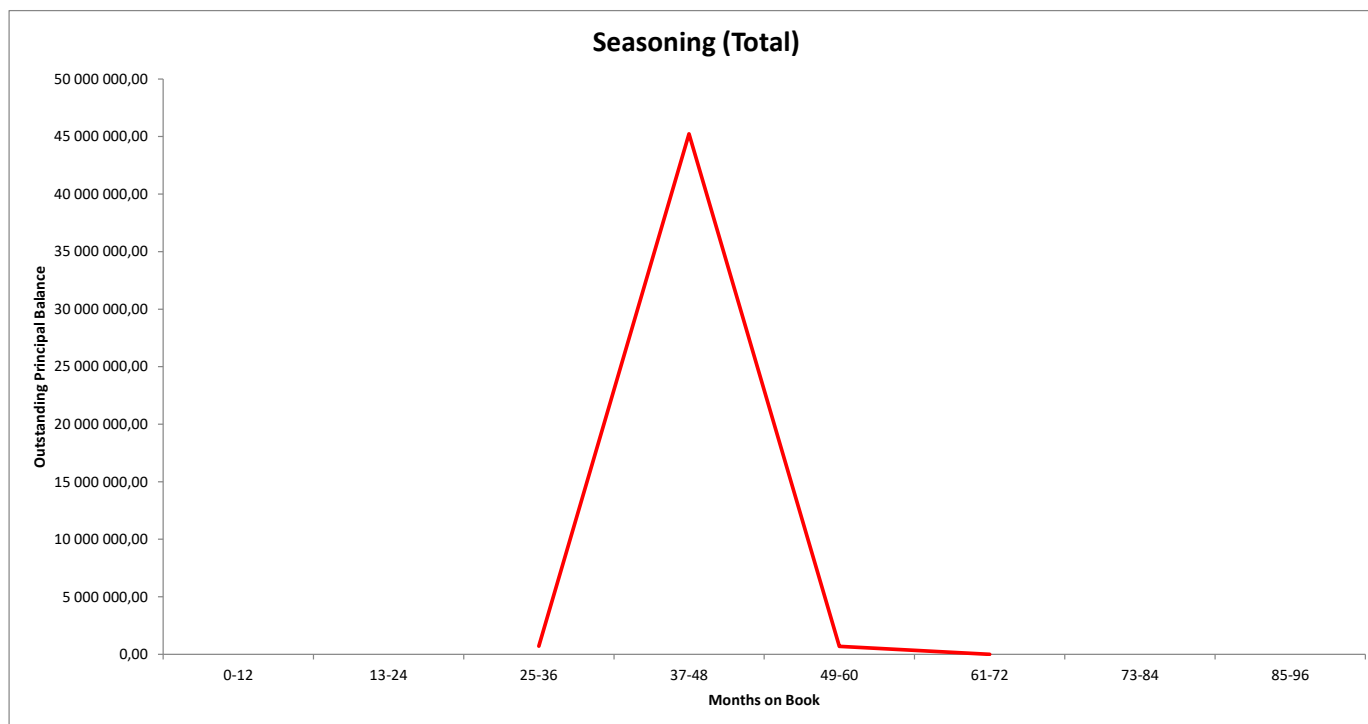


**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**12.b Seasoning**



|                 |                 |               |            |   |             |
|-----------------|-----------------|---------------|------------|---|-------------|
| Reporting Date  | 29.10.2018      |               |            |   |             |
| Payment date    | 25.10.2018      |               |            |   |             |
| Period No       | 35              |               |            |   |             |
| Monthly Period  | September 18    |               | Convention | = | 30/360 days |
| Interest Period | from 25.09.2018 | to 25.10.2018 |            | = | 30 days     |



**SCF Rahoituspalvelut I DAC  
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**13.a Balloon loans**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |

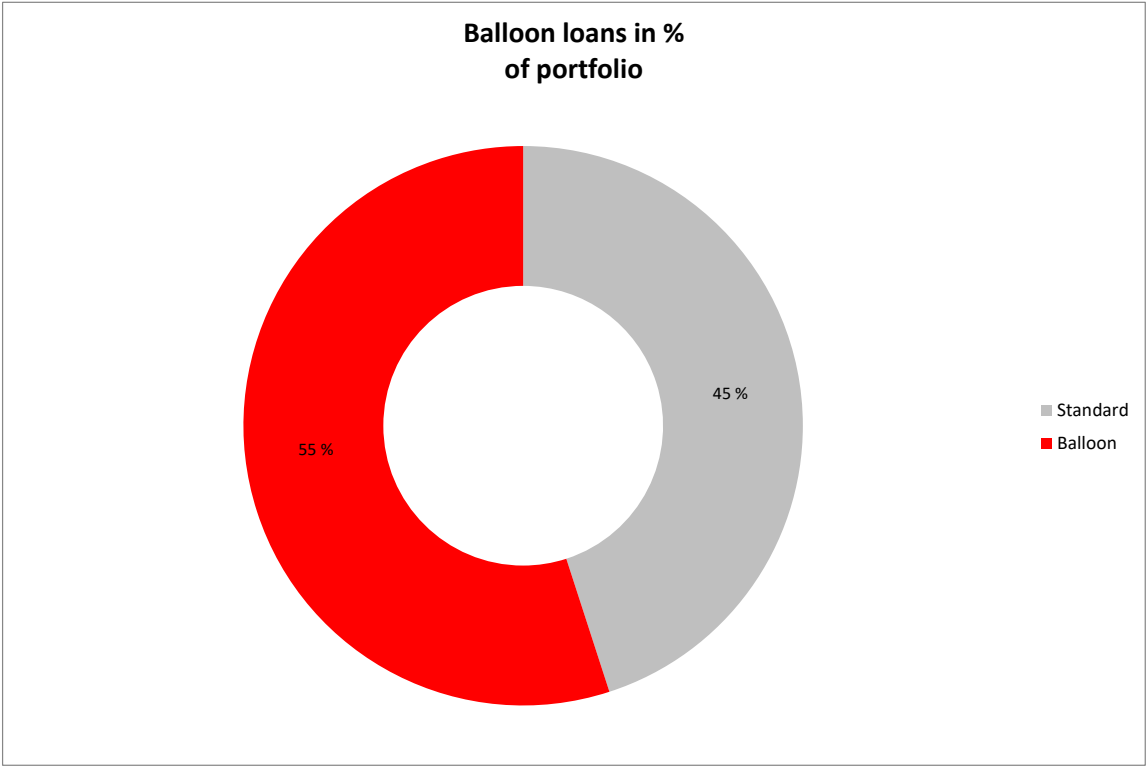
| Balloon loans in %<br>of portfolio | TOTAL    |       |                     |                          |                |                   |                       |              |
|------------------------------------|----------|-------|---------------------|--------------------------|----------------|-------------------|-----------------------|--------------|
|                                    | Min      | No    | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
|                                    | Standard | 4 599 | 20 996 601          | 45,01 %                  | 460            | 0,00 %            | 17,9                  | 41,2         |
|                                    | Balloon  | 2 124 | 25 651 474          | 54,99 %                  | 13 677 401     | 53,32 %           | 18,5                  | 41,6         |
|                                    |          |       |                     |                          |                |                   |                       |              |
|                                    | Total    | 6 723 | 46 648 074          | 100 %                    | 13 677 861     | 29,32 %           |                       |              |

**SCF Rahoituspalvelut I DAC  
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**13.b Balloon loans**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



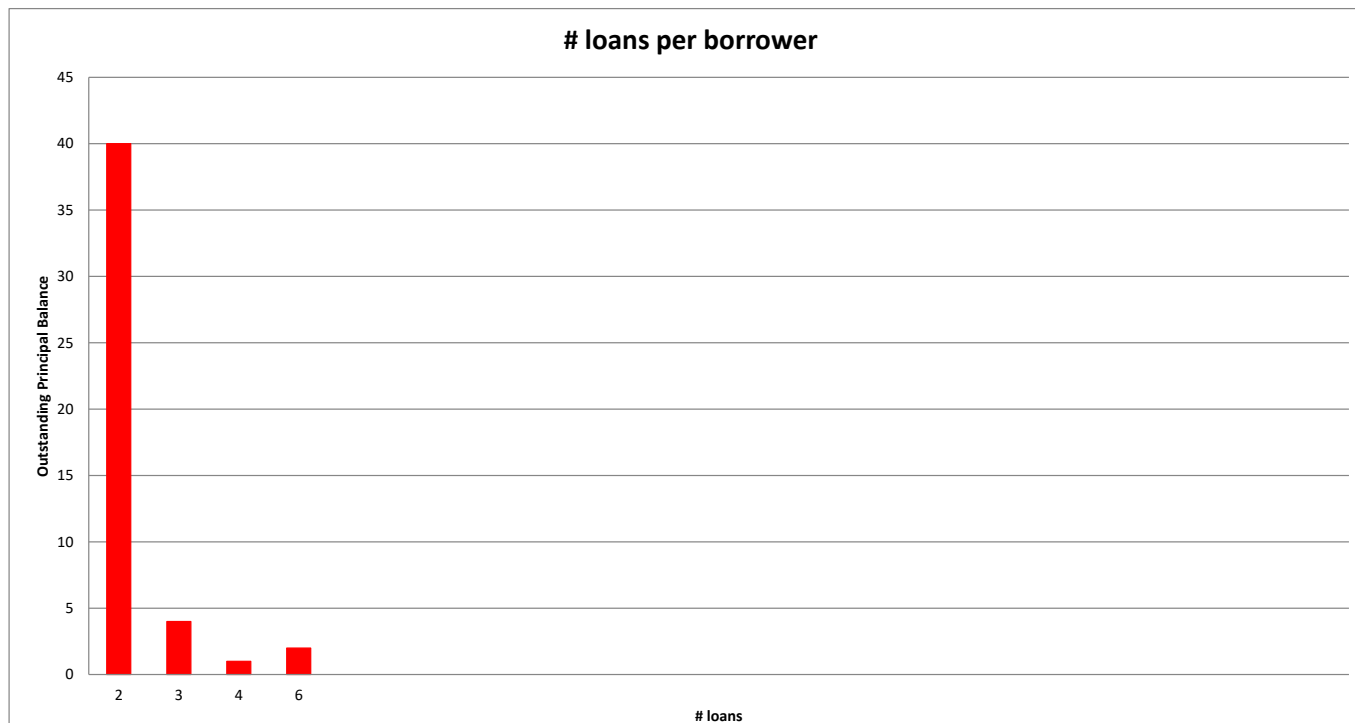


**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**14.b # loans per borrower**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



**SCF Rahoituspalvelut I DAC  
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**15.a Amortization Profile**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |

| TOTAL  |                 |                 |              |          |        |            |
|--------|-----------------|-----------------|--------------|----------|--------|------------|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield  | Percentage |
| 1      | 46 648 439      | 44 635 331      | 2 013 108    | 123 315  | 3,17 % | 95,68 %    |
| 2      | 44 635 331      | 42 697 914      | 1 937 417    | 117 837  | 3,17 % | 91,53 %    |
| 3      | 42 697 914      | 40 779 456      | 1 918 458    | 112 469  | 3,16 % | 87,42 %    |
| 4      | 40 779 456      | 38 846 879      | 1 932 577    | 107 159  | 3,15 % | 83,28 %    |
| 5      | 38 846 879      | 36 943 195      | 1 903 684    | 101 797  | 3,14 % | 79,19 %    |
| 6      | 36 943 195      | 35 015 991      | 1 927 205    | 96 545   | 3,14 % | 75,06 %    |
| 7      | 35 015 991      | 33 108 389      | 1 907 602    | 91 228   | 3,13 % | 70,97 %    |
| 8      | 33 108 389      | 31 308 980      | 1 799 409    | 85 903   | 3,11 % | 67,12 %    |
| 9      | 31 308 980      | 29 454 051      | 1 854 929    | 80 934   | 3,10 % | 63,14 %    |
| 10     | 29 454 051      | 27 642 496      | 1 811 554    | 75 751   | 3,09 % | 59,26 %    |
| 11     | 27 642 496      | 25 563 566      | 2 078 930    | 70 779   | 3,07 % | 54,80 %    |
| 12     | 25 563 566      | 23 218 232      | 2 345 335    | 64 864   | 3,04 % | 49,77 %    |
| 13     | 23 218 232      | 20 922 673      | 2 295 559    | 58 482   | 3,02 % | 44,85 %    |
| 14     | 20 922 673      | 18 734 058      | 2 188 614    | 52 215   | 2,99 % | 40,16 %    |
| 15     | 18 734 058      | 16 721 715      | 2 012 344    | 46 411   | 2,97 % | 35,85 %    |
| 16     | 16 721 715      | 14 461 060      | 2 260 654    | 41 094   | 2,95 % | 31,00 %    |
| 17     | 14 461 060      | 12 447 065      | 2 013 996    | 35 698   | 2,96 % | 26,68 %    |
| 18     | 12 447 065      | 10 130 815      | 2 316 250    | 30 510   | 2,94 % | 21,72 %    |
| 19     | 10 130 815      | 7 869 626       | 2 261 189    | 24 994   | 2,96 % | 16,87 %    |
| 20     | 7 869 626       | 5 782 241       | 2 087 385    | 19 409   | 2,96 % | 12,40 %    |
|        |                 |                 |              |          |        |            |
|        |                 |                 |              |          |        |            |
|        |                 |                 |              |          |        |            |

Amortization profile (first 20 periods)

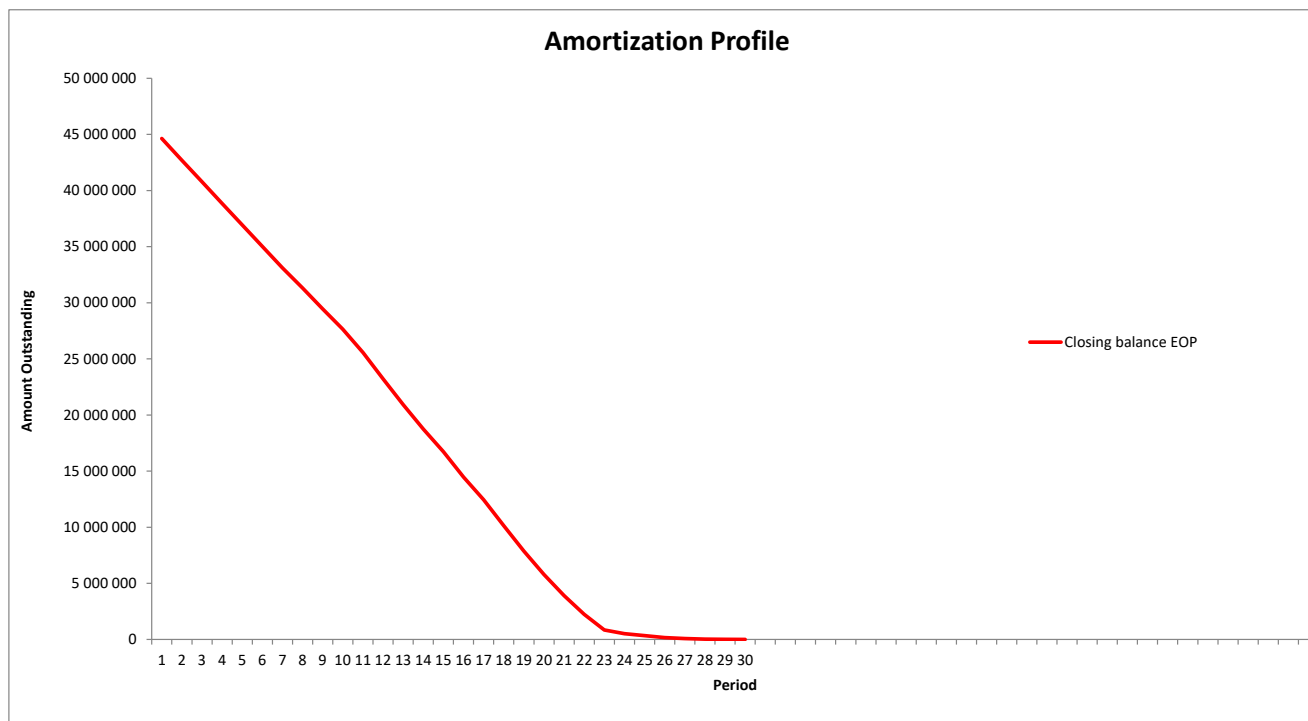


**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**15.b Amortization Profile**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



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**Monthly Investor Report**

**16.a Payment Holidays**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |

| TOTAL   |       |                           |                 |                 |  |
|---------|-------|---------------------------|-----------------|-----------------|--|
| Period  | No    | Number of periods granted | Sum of Payments | Closing Balance |  |
| 2015 11 | 105   | 172                       | 49 146          | 1 680 760       |  |
| 2015 12 | 187   | 237                       | 89 932          | 3 027 431       |  |
| 2016 01 | 125   | 183                       | 50 784          | 2 062 653       |  |
| 2016 02 | 136   | 199                       | 64 646          | 2 408 850       |  |
| 2016 03 | 123   | 165                       | 46 941          | 2 009 027       |  |
| 2016 04 | 88    | 121                       | 50 011          | 1 235 276       |  |
| 2016 05 | 91    | 121                       | 45 312          | 1 358 372       |  |
| 2016 06 | 115   | 162                       | 47 026          | 1 721 241       |  |
| 2016 07 | 126   | 167                       | 51 851          | 1 900 677       |  |
| 2016 08 | 93    | 118                       | 34 630          | 1 444 788       |  |
| 2016 09 | 58    | 82                        | 28 659          | 849 875         |  |
| 2016 10 | 81    | 110                       | 38 534          | 1 050 552       |  |
| 2016 11 | 78    | 116                       | 30 160          | 986 066         |  |
| 2016 12 | 146   | 189                       | 52 752          | 1 792 759       |  |
| 2017 01 | 116   | 162                       | 52 545          | 1 675 136       |  |
| 2017 02 | 116   | 166                       | 45 419          | 1 351 095       |  |
| 2017 03 | 92    | 122                       | 36 362          | 1 297 264       |  |
| 2017 04 | 80    | 109                       | 29 069          | 872 166         |  |
| 2017 05 | 90    | 121                       | 36 290          | 1 157 383       |  |
| 2017 06 | 136   | 195                       | 53 275          | 1 591 023       |  |
| 2017 07 | 127   | 164                       | 45 956          | 1 375 287       |  |
| 2017 08 | 88    | 113                       | 34 412          | 880 564         |  |
| 2017 09 | 48    | 68                        | 17 425          | 435 907         |  |
| 2017 10 | 47    | 64                        | 17 884          | 494 681         |  |
| 2017 11 | 77    | 110                       | 32 024          | 787 828         |  |
| 2017 12 | 103   | 119                       | 35 314          | 1 013 832       |  |
| 2018 01 | 84    | 116                       | 33 665          | 874 614         |  |
| 2018 02 | 78    | 109                       | 38 687          | 725 142         |  |
| 2018 03 | 79    | 106                       | 34 097          | 843 660         |  |
| 2018 04 | 47    | 60                        | 18 258          | 488 418         |  |
| 2018 05 | 57    | 77                        | 23 695          | 548 880         |  |
| 2018 06 | 69    | 94                        | 24 617          | 636 211         |  |
| 2018 07 | 78    | 106                       | 31 648          | 674 649         |  |
| 2018 08 | 43    | 56                        | 13 894          | 358 291         |  |
| 2018 09 | 39    | 48                        | 13 090          | 218 754         |  |
| Total:  | 3 246 | 4 427                     | 1 348 009       | 41 829 115      |  |

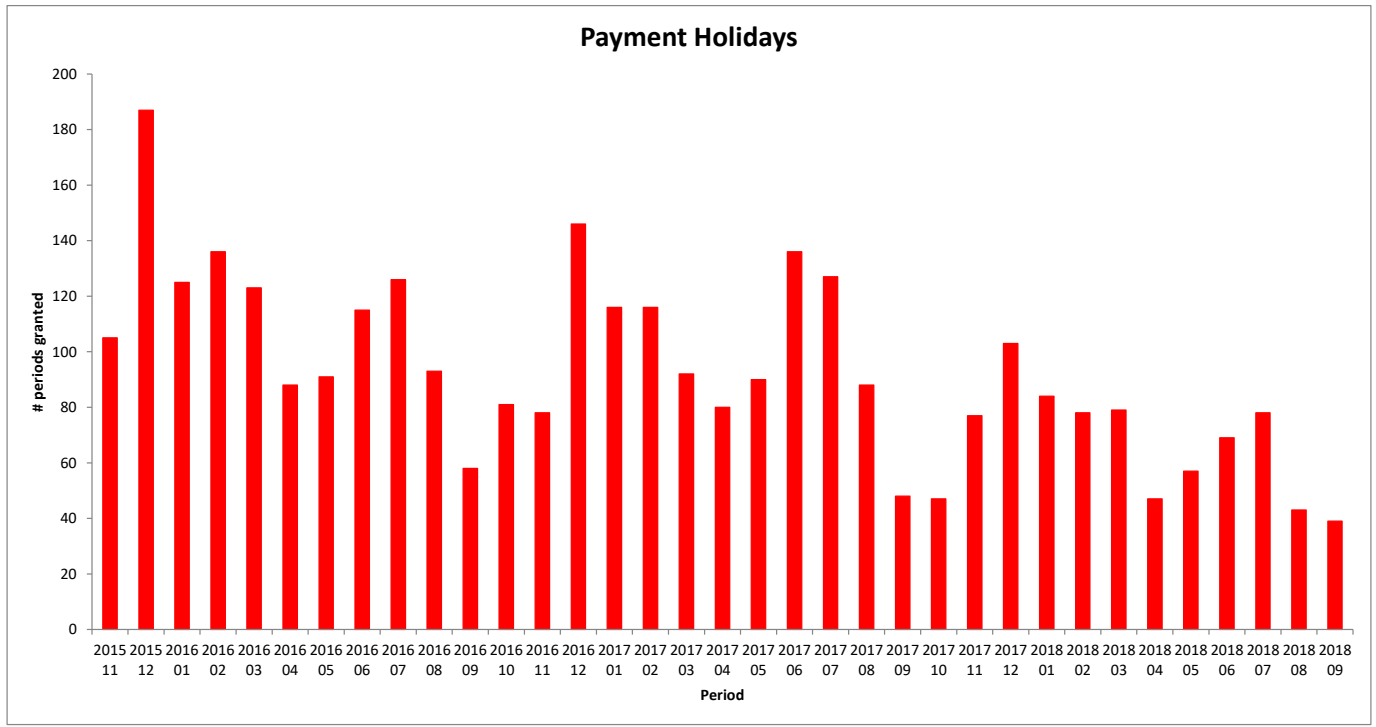
Payment Holiday

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**16.b Payment Holidays**



|                 |                 |               |   |             |  |
|-----------------|-----------------|---------------|---|-------------|--|
| Reporting Date  | 29.10.2018      |               |   |             |  |
| Payment date    | 25.10.2018      |               |   |             |  |
| Period No       | 35              |               |   |             |  |
| Monthly Period  | September 18    | Convention    | = | 30/360 days |  |
| Interest Period | from 25.09.2018 | to 25.10.2018 | = | 30 days     |  |



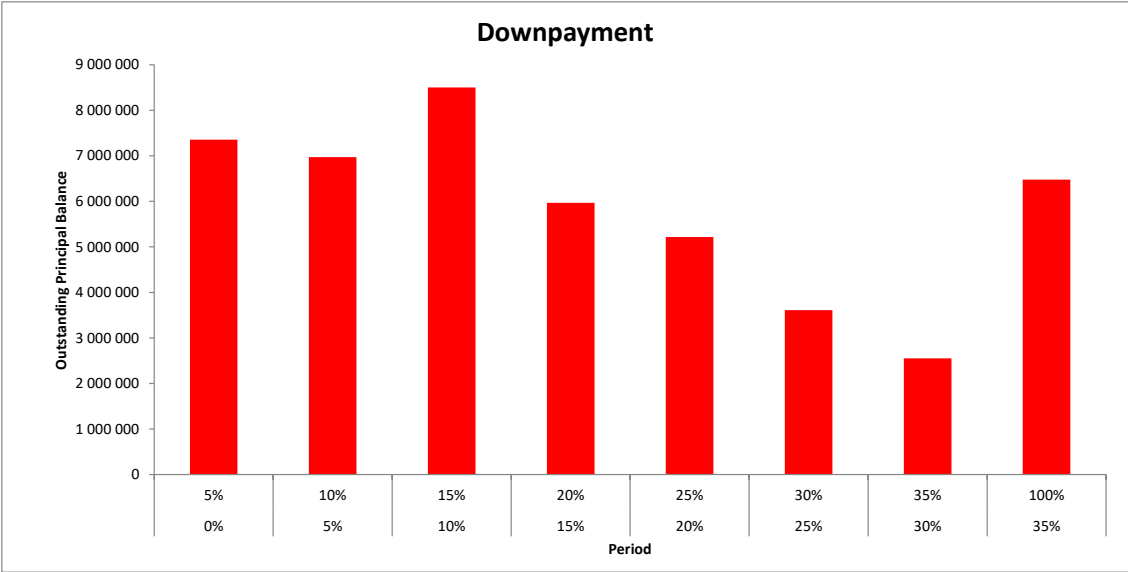


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**17.b Downpayment**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



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**18.a Vehicle Condition**



|                 |                 |               |   |             |  |
|-----------------|-----------------|---------------|---|-------------|--|
| Reporting Date  | 29.10.2018      |               |   |             |  |
| Payment date    | 25.10.2018      |               |   |             |  |
| Period No       | 35              |               |   |             |  |
| Monthly Period  | September 18    | Convention    | = | 30/360 days |  |
| Interest Period | from 25.09.2018 | to 25.10.2018 | = | 30 days     |  |

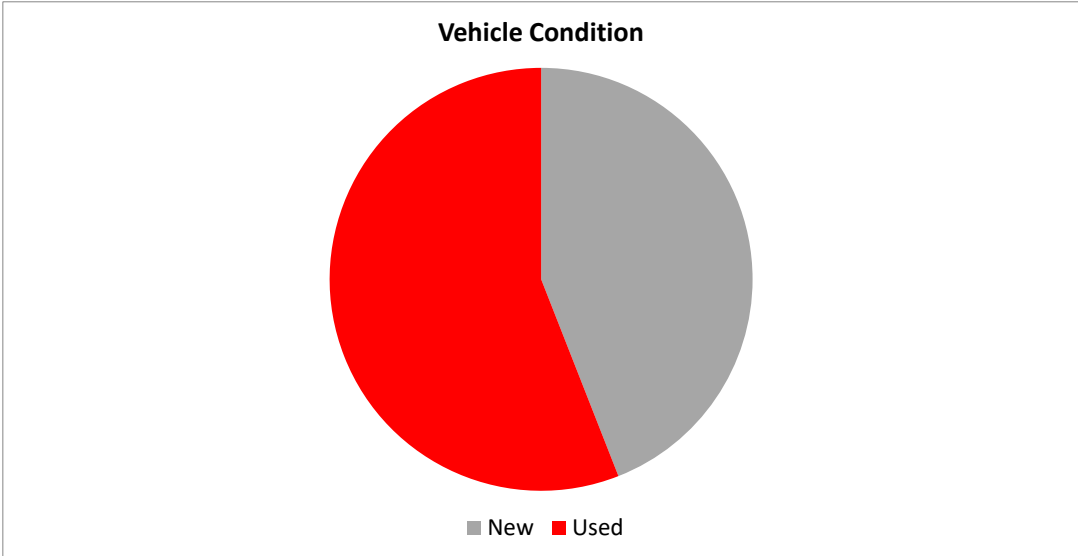
| Vehicle condition | TOTAL             |       |                     |        |                       |              |
|-------------------|-------------------|-------|---------------------|--------|-----------------------|--------------|
|                   | Vehicle condition | No    | Outstanding balance | %      | WA months to maturity | WA seasoning |
|                   | New               | 2 142 | 20 545 446          | 44,0 % | 18,4                  | 41,5         |
|                   | Used              | 4 581 | 26 102 628          | 56,0 % | 18,1                  | 41,4         |
|                   | Total             | 6 723 | 46 648 074          | 100 %  |                       |              |

**SCF Rahoituspalvelut I DAC**  
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**18.b Vehicle Condition**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



SCF Rahoituspalvelut I DAC  
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19.a Borrower Type



|                 |                 |               |   |             |  |
|-----------------|-----------------|---------------|---|-------------|--|
| Reporting Date  | 29.10.2018      |               |   |             |  |
| Payment date    | 25.10.2018      |               |   |             |  |
| Period No       | 35              |               |   |             |  |
| Monthly Period  | September 18    | Convention    | = | 30/360 days |  |
| Interest Period | from 25.09.2018 | to 25.10.2018 | = | 30 days     |  |

| TOTAL         |               |       |                     |        |                       |              |
|---------------|---------------|-------|---------------------|--------|-----------------------|--------------|
| Borrower Type | Borrower type | No    | Outstanding balance | %      | WA months to maturity | WA seasoning |
|               | Company       | 792   | 7 348 843           | 15,8 % | 17,6                  | 41,2         |
|               | Private       | 5 931 | 39 299 231          | 84,2 % | 18,3                  | 41,5         |
|               |               |       |                     |        |                       |              |
|               | Total         | 6 723 | 46 648 074          | 100 %  |                       |              |

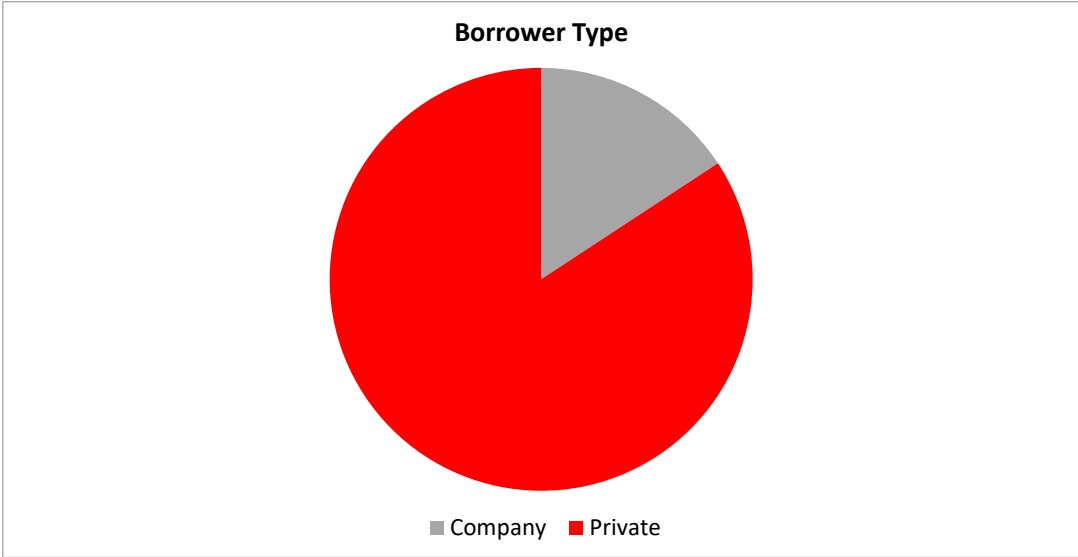


**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**19.b Borrower Type**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



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**20.a Vehicle type**



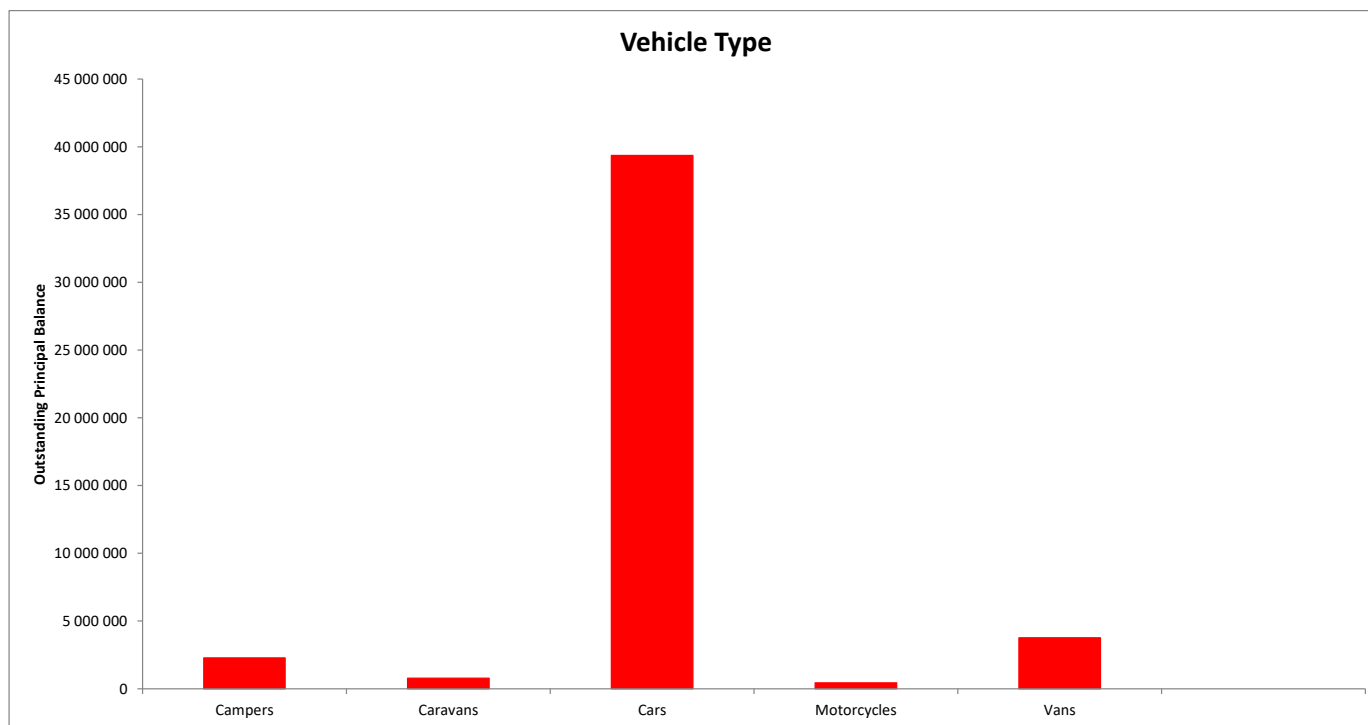
|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |

| Vehicle type | TOTAL |       |                     |                          |                       |              |
|--------------|-------|-------|---------------------|--------------------------|-----------------------|--------------|
|              | Min   | No    | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Campers      |       | 152   | 2 280 367,88        | 4,89 %                   | 18,7                  | 41,07        |
| Caravans     |       | 114   | 789 256,76          | 1,69 %                   | 19,2                  | 40,86        |
| Cars         |       | 5 835 | 39 368 128,37       | 84,39 %                  | 18,2                  | 41,51        |
| Motorcycles  |       | 112   | 447 014,55          | 0,96 %                   | 18,4                  | 40,42        |
| Vans         |       | 510   | 3 763 306,93        | 8,07 %                   | 17,8                  | 41,12        |
|              |       |       |                     |                          |                       |              |
|              |       |       |                     |                          |                       |              |
|              |       | 6 723 | 46 648 075          | 100 %                    |                       |              |

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**20.b Vehicle type**

|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



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21.a Restructured Loans



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |

| TOTAL   |    |                     |
|---------|----|---------------------|
| Period  | No | Outstanding balance |
| 2015 11 | 0  | 0                   |
| 2015 12 | 1  | 21 854              |
| 2016 01 | 1  | 2 615               |
| 2016 02 | 0  | 0                   |
| 2016 03 | 1  | 758                 |
| 2016 04 | 0  | 0                   |
| 2016 05 | 1  | 13 140              |
| 2016 06 | 0  | 0                   |
| 2016 07 | 0  | 0                   |
| 2016 08 | 0  | 0                   |
| 2016 09 | 0  | 0                   |
| 2016 10 | 0  | 0                   |
| 2016 11 | 1  | 12 709              |
| 2016 12 | 0  | 0                   |
| 2017 01 | 0  | 0                   |
| 2017 02 | 2  | 14 261              |
| 2017 03 | 1  | 29 321              |
| 2017 04 | 0  | 0                   |
| 2017 05 | 1  | 12 700              |
| 2017 06 | 0  | 0                   |
| 2017 07 | 0  | 0                   |
| 2017 08 | 0  | 0                   |
| 2017 09 | 1  | 7 023               |
| 2017 10 | 0  | 0                   |
| 2017 11 | 0  | 0                   |
| 2017 12 | 0  | 0                   |
| 2018 01 | 1  | 5 440               |
| 2018 02 | 2  | 10 950              |
| 2018 03 | 2  | 14 765              |
| 2018 04 | 0  | 0                   |
| 2018 05 | 0  | 0                   |
| 2018 06 | 0  | 0                   |
| 2018 07 | 0  | 0                   |
| 2018 08 | 0  | 0                   |
| 2018 09 | 0  | 0                   |
|         | 15 | 145 536             |

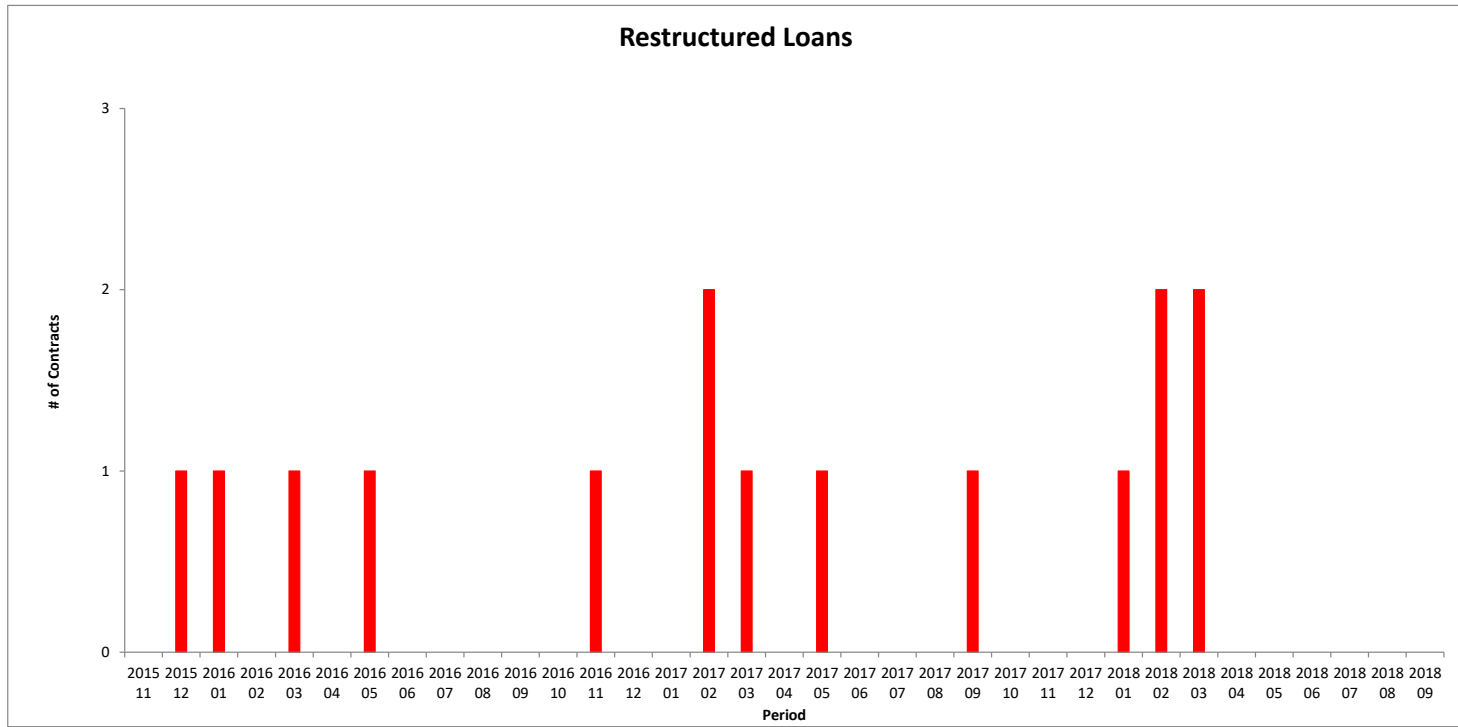
Restructured

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

**21.b Restructured Loans**



|                 |                 |               |               |
|-----------------|-----------------|---------------|---------------|
| Reporting Date  | 29.10.2018      |               |               |
| Payment date    | 25.10.2018      |               |               |
| Period No       | 35              |               |               |
| Monthly Period  | September 18    | Convention    | = 30/360 days |
| Interest Period | from 25.09.2018 | to 25.10.2018 | = 30 days     |



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

22.a Dynamic Interest rate



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |

| TOTAL   |                 |                  |
|---------|-----------------|------------------|
| Period  | Closing balance | WA Interest rate |
| 2015 11 | 366 651 903     | 3,42 %           |
| 2015 12 | 352 411 509     | 3,41 %           |
| 2016 01 | 339 459 258     | 3,40 %           |
| 2016 02 | 325 103 620     | 3,40 %           |
| 2016 03 | 309 872 376     | 3,39 %           |
| 2016 04 | 295 909 025     | 3,39 %           |
| 2016 05 | 282 618 106     | 3,38 %           |
| 2016 06 | 269 186 189     | 3,37 %           |
| 2016 07 | 256 332 240     | 3,35 %           |
| 2016 08 | 243 087 609     | 3,34 %           |
| 2016 09 | 230 403 384     | 3,34 %           |
| 2016 10 | 218 574 991     | 3,33 %           |
| 2016 11 | 207 082 595     | 3,33 %           |
| 2016 12 | 197 362 116     | 3,32 %           |
| 2017 01 | 186 116 839     | 3,31 %           |
| 2017 02 | 176 468 278     | 3,30 %           |
| 2017 03 | 165 699 356     | 3,30 %           |
| 2017 04 | 156 459 565     | 3,30 %           |
| 2017 05 | 147 001 390     | 3,29 %           |
| 2017 06 | 138 048 716     | 3,28 %           |
| 2017 07 | 129 665 535     | 3,27 %           |
| 2017 08 | 120 971 843     | 3,27 %           |
| 2017 09 | 113 472 830     | 3,26 %           |
| 2017 10 | 106 015 033     | 3,25 %           |
| 2017 11 | 99 060 095      | 3,25 %           |
| 2017 12 | 93 186 051      | 3,24 %           |
| 2018 01 | 86 205 342      | 3,23 %           |
| 2018 02 | 80 561 112      | 3,22 %           |
| 2018 03 | 75 045 451      | 3,22 %           |
| 2018 04 | 69 478 866      | 3,22 %           |
| 2018 05 | 63 761 227      | 3,21 %           |
| 2018 06 | 59 433 440      | 3,20 %           |
| 2018 07 | 54 777 769      | 3,19 %           |
| 2018 08 | 50 283 720      | 3,18 %           |
| 2018 09 | 46 648 074      | 3,17 %           |

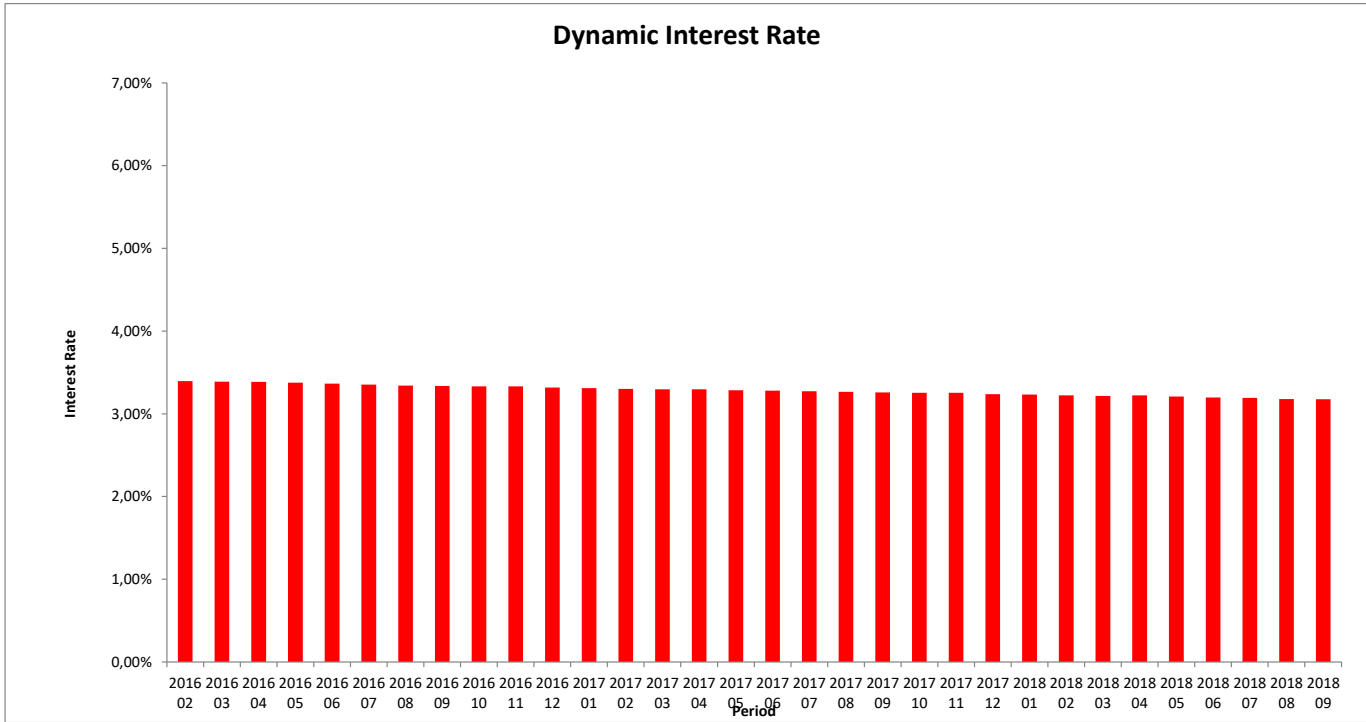
Interest rate evolution

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**22.b Dynamic Interest Rate**



|                 |                 |    |            |   |             |
|-----------------|-----------------|----|------------|---|-------------|
| Reporting Date  | 29.10.2018      |    |            |   |             |
| Payment date    | 25.10.2018      |    |            |   |             |
| Period No       | 35              |    |            |   |             |
| Monthly Period  | September 18    |    | Convention | = | 30/360 days |
| Interest Period | from 25.09.2018 | to | 25.10.2018 | = | 30 days     |



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

23.a Dynamic Pre-Payments



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |

|  | TOTAL   |                     |                 |            |
|--|---------|---------------------|-----------------|------------|
|  | Period  | Sum of Pre-Payments | Closing Balance | CPR Annual |
|  | 2015 11 | 11 081 683          | 366 651 903     | 17,83 %    |
|  |         | 6 939 724           | 352 411 509     | 21,23 %    |
|  | 2016 01 | 6 246 741           | 339 459 258     | 19,98 %    |
|  | 2016 02 | 7 724 461           | 325 103 294     | 25,07 %    |
|  | 2016 03 | 8 165 613           | 309 872 050     | 27,42 %    |
|  | 2016 04 | 7 532 517           | 295 909 025     | 26,61 %    |
|  | 2016 05 | 6 875 978           | 282 618 106     | 25,59 %    |
|  | 2016 06 | 6 913 359           | 269 186 189     | 26,82 %    |
|  | 2016 07 | 7 094 184           | 256 332 240     | 28,59 %    |
|  | 2016 08 | 7 123 064           | 243 087 609     | 30,01 %    |
|  | 2016 09 | 6 836 336           | 230 403 384     | 30,33 %    |
|  | 2016 10 | 6 483 847           | 218 574 991     | 30,33 %    |
|  | 2016 11 | 6 157 703           | 207 082 595     | 30,4 %     |
|  | 2016 12 | 4 467 714           | 197 362 116     | 24,0 %     |
|  | 2017 01 | 6 010 290           | 186 116 839     | 32,6 %     |
|  | 2017 02 | 5 033 495           | 176 468 278     | 29,3 %     |
|  | 2017 03 | 5 597 972           | 165 699 356     | 33,8 %     |
|  | 2017 04 | 5 048 389           | 156 459 565     | 32,5 %     |
|  | 2017 05 | 4 821 666           | 147 001 390     | 33,0 %     |
|  | 2017 06 | 4 733 665           | 138 048 716     | 34,2 %     |
|  | 2017 07 | 4 440 140           | 129 665 535     | 34,2 %     |
|  | 2017 08 | 4 535 404           | 120 971 843     | 36,8 %     |
|  | 2017 09 | 3 888 254           | 113 472 830     | 34,2 %     |
|  | 2017 10 | 3 754 738           | 106 015 033     | 35,1 %     |
|  | 2017 11 | 3 573 562           | 99 060 095      | 35,7 %     |
|  | 2017 12 | 2 597 819           | 93 186 051      | 28,8 %     |
|  | 2018 01 | 3 683 690           | 86 205 342      | 40,8 %     |
|  | 2018 02 | 2 828 168           | 80 561 112      | 34,9 %     |
|  | 2018 03 | 2 664 363           | 75 045 451      | 35,2 %     |
|  | 2018 04 | 2 908 054           | 69 478 866      | 40,1 %     |
|  | 2018 05 | 2 946 909           | 63 761 227      | 43,3 %     |
|  | 2018 06 | 2 019 531           | 59 433 440      | 34,0 %     |
|  | 2018 07 | 2 197 887           | 54 777 769      | 38,8 %     |
|  | 2018 08 | 2 231 912           | 50 283 720      | 42,0 %     |
|  | 2018 09 | 1 723 776           | 46 648 074      | 36,4 %     |

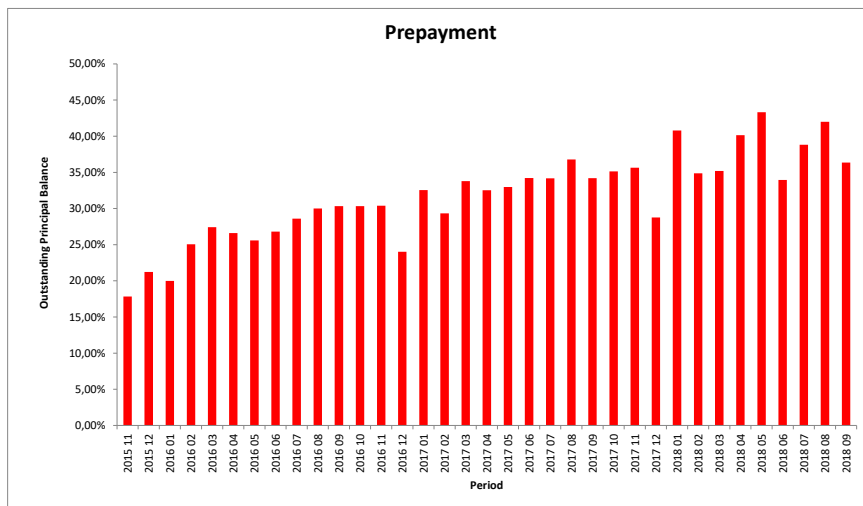
Dynamic Prepayment



**23.b Dynamic Pre-Payments**



|                 |                 |               |   |             |  |
|-----------------|-----------------|---------------|---|-------------|--|
| Reporting Date  | 29.10.2018      |               |   |             |  |
| Payment date    | 25.10.2018      |               |   |             |  |
| Period No       | 35              |               |   |             |  |
| Monthly Period  | September 18    | Convention    | = | 30/360 days |  |
| Interest Period | from 25.09.2018 | to 25.10.2018 | = | 30 days     |  |



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24. Delinquency



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 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 |
|------|-----|-------------------|------------------|-----------------|---------------|--------------|----------------|---------------|----------------|---------------|-----------------|----------------|------------------|-----------------|------------------|-----------------|--------------------|----------------------|
| 2015 | 11  | 366 651 903       | 24 137           | 343 706 720     | 1 444         | 21 200 466   | 117            | 1 575 426     | 11             | 169 291       |                 |                |                  |                 |                  |                 | 1                  | 503                  |
|      | 12  | 352 411 509       | 23 746           | 332 486 566     | 1 291         | 18 054 457   | 104            | 1 486 011     | 26             | 332 543       | 3               | 51 932         |                  |                 |                  |                 | 1                  | 200                  |
|      | 1   | 339 459 258       | 22 922           | 314 699 804     | 1 540         | 22 088 941   | 157            | 2 145 310     | 16             | 247 854       | 16              | 225 416        | 3                | 51 932          |                  |                 | 1                  | 33 107               |
|      | 2   | 325 103 293       | 22 418           | 302 359 175     | 1 410         | 20 127 267   | 155            | 2 032 960     | 28             | 344 080       | 6               | 92 969         | 9                | 131 944         | 1                | 14 899          | 4                  | 97 046               |
|      | 3   | 309 872 050       | 21 861           | 289 199 869     | 1 320         | 18 030 184   | 128            | 1 875 160     | 34             | 428 374       | 16              | 256 558        | 4                | 49 962          | 3                | 31 944          | 7                  | 114 899              |
|      | 4   | 295 909 025       | 21 305           | 276 878 541     | 1 191         | 16 470 029   | 161            | 1 945 959     | 25             | 287 739       | 12              | 151 798        | 8                | 162 542         | 1                | 12 417          | 10                 | 98 163               |
|      | 5   | 282 618 106       | 20 318           | 258 929 061     | 1 538         | 20 738 999   | 141            | 2 096 078     | 52             | 626 683       | 8               | 65 367         | 5                | 75 206          | 5                | 86 712          | 7                  | 126 175              |
|      | 6   | 269 186 189       | 19 998           | 250 801 509     | 1 220         | 16 277 345   | 125            | 1 477 836     | 23             | 339 013       | 20              | 261 686        | 4                | 28 801          |                  |                 | 14                 | 222 500              |
|      | 7   | 256 332 240       | 19 113           | 235 366 738     | 1 392         | 17 914 310   | 170            | 2 276 109     | 35             | 448 840       | 11              | 84 749         | 16               | 223 810         | 3                | 17 685          | 6                  | 36 579               |
|      | 8   | 243 087 609       | 18 585           | 224 108 064     | 1 268         | 16 161 721   | 148            | 2 080 615     | 33             | 454 175       | 10              | 72 586         | 8                | 45 106          | 11               | 165 344         | 11                 | 136 667              |
|      | 9   | 230 403 384       | 18 097           | 214 602 549     | 1 019         | 12 897 164   | 154            | 2 031 017     | 41             | 641 429       | 16              | 182 202        | 5                | 36 961          | 2                | 12 063          | 22                 | 228 750              |
|      | 10  | 218 574 991       | 17 208           | 200 141 500     | 1 272         | 15 199 764   | 148            | 1 925 430     | 47             | 901 461       | 19              | 278 782        | 10               | 116 891         | 1                | 11 163          | 13                 | 93 913               |
|      | 11  | 207 082 595       | 16 721           | 189 704 234     | 1 176         | 14 513 987   | 138            | 1 714 106     | 38             | 586 170       | 15              | 260 474        | 11               | 219 573         | 5                | 84 050          | 12                 | 80 297               |
|      | 12  | 197 362 116       | 16 357           | 182 223 081     | 990           | 11 782 048   | 164            | 2 211 161     | 32             | 450 681       | 18              | 292 499        | 11               | 225 399         | 7                | 177 247         | 11                 | 136 351              |
|      | 1   | 186 116 839       | 15 589           | 169 780 861     | 1 118         | 13 212 360   | 178            | 2 111 306     | 37             | 544 370       | 10              | 164 173        | 15               | 270 047         | 3                | 33 722          | 18                 | 373 882              |
|      | 2   | 176 468 278       | 15 103           | 161 250 440     | 1 050         | 12 290 281   | 157            | 1 929 382     | 40             | 512 257       | 16              | 259 506        | 7                | 150 754         | 4                | 75 659          | 14                 | 157 783              |
|      | 3   | 165 699 356       | 14 625           | 152 931 568     | 896           | 10 292 410   | 134            | 1 713 541     | 36             | 424 203       | 18              | 143 847        | 10               | 186 960         | 1                | 6 827           | 9                  | 183 867              |
|      | 4   | 156 459 565       | 13 903           | 142 363 393     | 986           | 11 060 774   | 167            | 1 948 941     | 51             | 700 965       | 13              | 152 732        | 11               | 102 016         | 7                | 130 744         | 10                 | 45 063               |
|      | 5   | 147 001 390       | 13 334           | 133 832 316     | 1 019         | 10 777 504   | 132            | 1 386 028     | 47             | 482 341       | 22              | 332 868        | 7                | 109 383         | 8                | 80 950          | 16                 | 155 064              |
|      | 6   | 138 048 716       | 13 012           | 127 394 530     | 801           | 8 435 278    | 136            | 1 437 966     | 33             | 404 064       | 13              | 141 450        | 14               | 197 029         | 2                | 38 399          | 15                 | 153 636              |
|      | 7   | 129 665 535       | 12 322           | 117 406 572     | 954           | 10 046 920   | 147            | 1 601 866     | 30             | 302 079       | 11              | 123 306        | 8                | 109 647         | 5                | 75 143          | 8                  | 130 594              |
|      | 8   | 120 971 843       | 11 876           | 110 736 733     | 846           | 8 684 664    | 119            | 1 167 028     | 32             | 296 561       | 4               | 33 090         | 3                | 37 406          | 2                | 16 361          | 17                 | 169 545              |
|      | 9   | 113 472 830       | 11 428           | 104 659 713     | 700           | 7 129 254    | 121            | 1 131 872     | 29             | 307 249       | 18              | 207 217        | 3                | 32 636          | 1                | 4 889           | 7                  | 68 252               |
|      | 10  | 106 015 033       | 10 753           | 96 269 344      | 792           | 7 901 964    | 130            | 1 234 612     | 35             | 312 524       | 11              | 100 629        | 11               | 166 812         | 2                | 29 148          | 10                 | 42 829               |
|      | 11  | 99 060 095        | 10 362           | 90 534 166      | 704           | 6 960 624    | 118            | 1 108 795     | 24             | 135 914       | 8               | 105 702        | 7                | 72 445          | 10               | 142 448         | 6                  | 38 010               |
|      | 12  | 93 186 051        | 9 950            | 84 999 574      | 686           | 6 485 964    | 119            | 1 162 343     | 42             | 425 266       | 10              | 55 383         | 4                | 29 541          | 3                | 27 981          | 16                 | 180 119              |
|      | 1   | 86 205 342        | 9 368            | 78 197 637      | 727           | 6 445 686    | 105            | 1 101 622     | 35             | 313 836       | 10              | 108 765        | 6                | 37 796          |                  |                 | 9                  | 61 593               |
|      | 2   | 80 561 112        | 9 008            | 73 167 118      | 647           | 6 036 142    | 107            | 968 311       | 25             | 228 611       | 12              | 103 989        | 2                | 32 340          | 4                | 24 601          | 7                  | 43 565               |
|      | 3   | 75 045 451        | 8 603            | 68 523 079      | 581           | 4 991 305    | 108            | 1 038 278     | 28             | 279 726       | 11              | 90 893         | 10               | 122 170         |                  |                 | 8                  | 28 779               |
|      | 4   | 69 478 866        | 8 061            | 62 697 470      | 624           | 5 286 083    | 116            | 954 237       | 29             | 317 152       | 12              | 86 596         | 7                | 65 975          | 6                | 71 353          | 3                  | 33 424               |
|      | 5   | 63 761 227        | 7 604            | 57 706 028      | 593           | 4 887 224    | 100            | 794 234       | 19             | 171 826       | 9               | 118 082        | 8                | 66 574          | 2                | 17 259          | 14                 | 115 848              |
|      | 6   | 59 433 440        | 7 305            | 53 944 025      | 509           | 4 083 543    | 110            | 1 005 711     | 22             | 145 155       | 7               | 77 423         | 8                | 120 018         | 7                | 57 566          | 8                  | 49 576               |
|      | 7   | 54 777 769        | 6 791            | 48 883 733      | 546           | 4 515 511    | 111            | 998 855       | 30             | 222 088       | 7               | 49 270         | 4                | 32 073          | 5                | 76 239          | 12                 | 126 514              |
|      | 8   | 50 283 720        | 6 462            | 45 526 686      | 447           | 3 381 516    | 102            | 991 272       | 26             | 213 570       | 15              | 115 413        | 4                | 29 218          | 3                | 26 045          | 8                  | 131 086              |
|      | 9   | 46 648 074        | 6 095            | 41 775 335      | 496           | 3 818 102    | 88             | 740 761       | 17             | 110 165       | 15              | 103 703        | 9                | 77 403          | 3                | 22 605          | 5                  | 29 791               |
|      | 10  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 11  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |
|      | 12  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |

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25. Defaults, Recoveries and Losses by Quarter of Default

|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |



| Default Quarter | Default Amount | Recovery Quarter<br>No Of Loans | 2015 4     |                 |      | 2016 1     |                 |         | 2016 2     |                 |         | 2016 3     |                 |         | 2016 Q4    |                |         |
|-----------------|----------------|---------------------------------|------------|-----------------|------|------------|-----------------|---------|------------|-----------------|---------|------------|-----------------|---------|------------|----------------|---------|
|                 |                |                                 | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss    | Recoveries | Cum. Recoveries | Loss    | Recoveries | Cum. Recoveries | Loss    | Recoveries | Cum.Recoveries | Loss    |
| 2015 4          | 703            | 2                               | 224        | 224             | 479  | 725        | 949             | 246     | -          | 949             | 246     | -          | 949             | 246     | -          | 949            | 246     |
| 2016 1          | 245 052        | 12                              |            |                 |      | 79 950     | 79 950          | 165 102 | 63 132     | 143 082         | 101 970 | 2 992      | 146 074         | 98 977  | 4 240      | 150 314        | 94 738  |
| 2016 2          | 446 837        | 31                              |            |                 |      |            |                 |         | 133 429    | 133 429         | 313 409 | 80 562     | 213 991         | 232 847 | 14 502     | 228 492        | 218 345 |
| 2016 3          | 401 997        | 39                              |            |                 |      |            |                 |         |            |                 |         | 183 233    | 183 233         | 218 764 | 147 305    | 330 538        | 71 459  |
| 2016 4          | 310 561        | 36                              |            |                 |      |            |                 |         |            |                 |         |            |                 |         | 147 630    | 147 630        | 162 931 |
| 2017 1          | 715 532        | 41                              |            |                 |      |            |                 |         |            |                 |         |            |                 |         |            |                |         |
| 2017 2          | 353 763        | 41                              |            |                 |      |            |                 |         |            |                 |         |            |                 |         |            |                |         |
| 2017 3          | 368 391        | 32                              |            |                 |      |            |                 |         |            |                 |         |            |                 |         |            |                |         |
| 2017 4          | 260 958        | 32                              |            |                 |      |            |                 |         |            |                 |         |            |                 |         |            |                |         |
| 2018 1          | 133 937        | 24                              |            |                 |      |            |                 |         |            |                 |         |            |                 |         |            |                |         |
| 2018 2          | 198 848        | 24                              |            |                 |      |            |                 |         |            |                 |         |            |                 |         |            |                |         |
| 2018 3          | 287 390        | 25                              |            |                 |      |            |                 |         |            |                 |         |            |                 |         |            |                |         |

| Default Quarter | Default Amount | Recovery Quarter<br>No Of Loans | 2017 Q1    |                |         | 2017 Q2    |                |         | 2017 Q3    |                |         | 2017 Q4    |                |         | 2018 Q1    |                |         |
|-----------------|----------------|---------------------------------|------------|----------------|---------|------------|----------------|---------|------------|----------------|---------|------------|----------------|---------|------------|----------------|---------|
|                 |                |                                 | Recoveries | Cum.Recoveries | Loss    | Recoveries | Cum.Recoveries | Loss    | Recoveries | Cum.Recoveries | Loss    | Recoveries | Cum.Recoveries | Loss    | Recoveries | Cum.Recoveries | Loss    |
| 2015 4          | 703            | 2                               | -          | 949            | 246     | -          | 949            | 246     | -          | 949            | 246     | -          | 949            | 246     | -          | 949            | 246     |
| 2016 1          | 245 052        | 12                              | 7 660      | 157 974        | 87 077  | 26 246     | 184 220        | 60 831  | 634        | 184 854        | 60 197  | 1 128      | 185 982        | 59 069  | 889        | 186 871        | 58 180  |
| 2016 2          | 446 837        | 31                              | 2 657      | 231 150        | 215 688 | 1 719      | 232 869        | 213 968 | 3 568      | 236 437        | 210 400 | 4 881      | 241 319        | 205 519 | 3 082      | 244 401        | 202 437 |
| 2016 3          | 401 997        | 39                              | 6 190      | 336 728        | 65 269  | 2 936      | 339 664        | 62 333  | 2 240      | 341 904        | 60 093  | 3 150      | 345 054        | 56 943  | 4 850      | 349 905        | 52 092  |
| 2016 4          | 310 561        | 36                              | 61 850     | 209 480        | 101 081 | 6 499      | 215 980        | 94 581  | 7 558      | 223 537        | 87 024  | 5 918      | 229 455        | 81 105  | 3 903      | 233 359        | 77 202  |
| 2017 1          | 715 532        | 41                              | 444 737    | 444 737        | 270 794 | 147 362    | 592 099        | 123 433 | 29 776     | 621 875        | 93 656  | 56 860     | 678 736        | 36 796  | 9 921      | 688 657        | 26 875  |
| 2017 2          | 353 763        | 41                              |            |                |         | 79 736     | 79 736         | 274 028 | 94 815     | 174 551        | 179 213 | 8 020      | 182 571        | 171 193 | 29 892     | 212 462        | 141 301 |
| 2017 3          | 368 391        | 32                              |            |                |         |            |                |         | 198 814    | 198 814        | 169 577 | 113 892    | 312 707        | 55 684  | 29 503     | 342 210        | 26 181  |
| 2017 4          | 260 958        | 32                              |            |                |         |            |                |         |            |                |         | 29 158     | 29 158         | 231 800 | 116 108    | 145 266        | 115 692 |
| 2018 1          | 133 937        | 24                              |            |                |         |            |                |         |            |                |         |            |                |         | 53 767     | 53 767         | 80 170  |
| 2018 2          | 198 848        | 24                              |            |                |         |            |                |         |            |                |         |            |                |         |            |                |         |
| 2018 3          | 287 390        | 25                              |            |                |         |            |                |         |            |                |         |            |                |         |            |                |         |

| Default Quarter | Default Amount | Recovery Quarter<br>No Of Loans | 2018 Q2    |                |         | 2018 Q3    |                |         |
|-----------------|----------------|---------------------------------|------------|----------------|---------|------------|----------------|---------|
|                 |                |                                 | Recoveries | Cum.Recoveries | Loss    | Recoveries | Cum.Recoveries | Loss    |
| 2015 4          | 703            | 2                               | -          | 949            | 246     | -          | 949            | 246     |
| 2016 1          | 245 052        | 12                              | 20 492     | 207 363        | 37 688  | -          | 207 363        | 37 688  |
| 2016 2          | 446 837        | 31                              | 82 091     | 326 491        | 120 346 | 28         | 326 519        | 120 318 |
| 2016 3          | 401 997        | 39                              | 79 437     | 429 342        | 27 345  | 430        | 429 772        | 27 775  |
| 2016 4          | 310 561        | 36                              | 84 297     | 317 656        | 7 095   | -          | 317 656        | 7 095   |
| 2017 1          | 715 532        | 41                              | 115 085    | 803 742        | 88 210  | 4 701      | 808 444        | 92 912  |
| 2017 2          | 353 763        | 41                              | 21 077     | 233 539        | 120 224 | 6 698      | 240 237        | 113 527 |
| 2017 3          | 368 391        | 32                              | 21 535     | 363 745        | 4 646   | 9 597      | 373 342        | 4 951   |
| 2017 4          | 260 958        | 32                              | 35 736     | 181 002        | 79 957  | 8 839      | 189 841        | 71 118  |
| 2018 1          | 133 937        | 24                              | 28 938     | 82 705         | 51 232  | 16 617     | 99 322         | 34 615  |
| 2018 2          | 198 848        | 24                              | 55 880     | 55 880         | 142 968 | 73 239     | 129 119        | 69 729  |
| 2018 3          | 287 390        | 25                              |            |                |         | 150 142    | 150 142        | 137 248 |

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**26. Priority of Payments**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |

**Purchaser Priority of Payments**

|   |   |              |     |
|---|---|--------------|-----|
| Purchaser Available Distribution Amount     | + | 3 916 685,67 | EUR |
| Senior Expenses                             | - | 20 619,63    | EUR |
| Servicing Fee                               | - | 19 436,70    | EUR |
| Servicer Advance Reserve Fund Replenishment | - | -            | EUR |
| Interest on Loan to Issuer                  | - | 240 883,97   | EUR |
| Principal on Loan to Issuer                 | - | 3 635 645,37 | EUR |
|   |   | -            |     |

**Issuer Priority of Payments**

|  |   |              |     |
|--|---|--------------|-----|
| Issuer Available Distribution Amount                                   | + | 4 441 045,11 | EUR |
| Senior Expenses  | - | 15 665,77    | EUR |
| Interest Class A   | - | -            | EUR |
| Interest Class B   | - | 18 972,00    | EUR |
| Credit the Reserve Account up to the required Liquidity Reserve Amount | - | 548 850,00   | EUR |
| Prior to PDTE - Interest on Class C notes                              | - | 6 283,00     | EUR |
| Prior to PDTE - Interest on Class D notes                              | - | 6 650,00     | EUR |
| Principal Payments on Class A  | - | -            | EUR |
| Principal Payments on Class B  | - | 3 635 645,37 | EUR |
| Principal Payments on Class C  | - | -            | EUR |
| Principal Payments on Class D  | - | -            | EUR |
| Interest on Class E notes  | - | 19 250,00    | EUR |
| Principal Payments on Class E  | - | -            | EUR |
| Credit Reserve Account up to Required Reserve Amount                   | - | -            | EUR |
| Interest on Class F notes  | - | 54 750,00    | EUR |
| Principal Payments on Class F  | - | -            | EUR |
| Interest and Principal on Expenses Advance                             | - | -            | EUR |
| Interest Issuer Subordinated Loan                                      | - | 81,87        | EUR |
| Principal Issuer Subordinated Loan                                     | - | -            | EUR |
| Payment to Purchaser   | - | 134 897,10   | EUR |

**Purchaser Priority of Payments: Second Pass**

|  |   |            |     |
|--|---|------------|-----|
| Available Distribution Amount                  | + | 134 897,10 | EUR |
| Interest on Purchaser Subordinated Loan (SAF)  | - | 14,92      | EUR |
| Principal on Purchaser Subordinated Loan (SAF) | - | -          | EUR |
| Payment of residual funds to Seller            | = | 134 882,19 | EUR |

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**27. Transaction Costs**



|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |

| Transaction Costs                                    | Currency | All Notes    | Class A    | Class B    | Class C    | Class D    | Class E    | Class F      |
|--|----------|--------------|------------|------------|------------|------------|------------|--------------|
| Senior Expenses                                      | EUR      | 20 619,63    |            |            |            |            |            |              |
| Interest accrued for the Period                      | EUR      | 105 905,00   | -          | 18 972,00  | 6 283,00   | 6 650,00   | 19 250,00  | 54 750,00    |
| Cumulative Interest accrued                          | EUR      | 4 385 067,00 | 572 782,00 | 691 390,00 | 225 560,00 | 238 735,00 | 691 075,00 | 1 965 525,00 |
| Interest Payments                                    | EUR      | 105 905,00   | -          | 18 972,00  | 6 283,00   | 6 650,00   | 19 250,00  | 54 750,00    |
| Cumulative Interest Payments                         | EUR      | 4 385 067,00 | 572 782,00 | 691 390,00 | 225 560,00 | 238 735,00 | 691 075,00 | 1 965 525,00 |
| Interest accrued on Subordinated Loan for the Period | EUR      | 81,87        |            |            |            |            |            |              |
| Cumulative Interest accrued on Subordinated Loan     | EUR      | 12 388,61    |            |            |            |            |            |              |
| Interest Payments on Subordinated Loan               | EUR      | 81,87        |            |            |            |            |            |              |
| Cumulative Interest Payments on Subordinated Loan    | EUR      | 12 388,61    |            |            |            |            |            |              |
| Unpaid Interest for the Period                       | EUR      | -            |            |            |            |            |            |              |
| Cumulative Unpaid Interest                           | EUR      | -            |            |            |            |            |            |              |

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**28. Contact Details**



**Santander Consumer Bank AS**

**Financial Markets**

Anders Bruun-Olsen +47 21 08 37 70  
Priscilla Halverson +47 21 08 37 72  
Thomas Andrén Johansen + 47 91 82 42 44  
Morten Christopher Freberg Holme +47 92 82 38 33  
Joachim Joveng Rogne +47 48 23 86 32

anders.bruun.olsen@santanderconsumer.no  
priscilla.halverson@santanderconsumer.no  
thomas.andren.johansen@santanderconsumer.no  
Morten.Holme@santanderconsumer.no  
joachim.joveng.rogne@santanderconsumer.no

**Risk**

Olav Furuseth +47 91 15 20 08

olav.furuseth@santanderconsumer.no

|                 |                               |                          |
|-----------------|-------------------------------|--------------------------|
| Reporting Date  | 29.10.2018                    |                          |
| Payment date    | 25.10.2018                    |                          |
| Period No       | 35                            |                          |
| Monthly Period  | September 18                  | Convention = 30/360 days |
| Interest Period | from 25.09.2018 to 25.10.2018 | = 30 days                |