

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.06.2018	Following payment dates:	25.07.2018
Payment date	25.06.2018		25.08.2018
Period No	31		
Monthly Period	May 2018	Convention	= 30/360 days
Interest Period	from 25.05.2018		= 31 days
Cut-Off date	31.05.2018		

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1. Portfolio Information



Reporting Date	27.06.2018			
Payment date	25.06.2018			
Period No	31			
Monthly Period	May 2018	Convention =	30/360 days	
Interest Period	from 25.05.2018	to 25.06.2018	=	31 days

	Current Period		Previous Period
	Aggregated Outstanding Principal Amount		Aggregated Outstanding Principal Amount
Outstanding receivables			
Opening balance	69 478 865,97 EUR		75 045 451,26 EUR
Scheduled Loan Principal Repayments	2 654 883,13 EUR		2 625 107,02 EUR
Prepayments	2 946 908,76 EUR		2 908 053,86 EUR
Deemed Collections - Other	- EUR		- EUR
Total Principal Payments Received	5 601 791,89 EUR		5 533 160,88 EUR
New Defaulted Auto Loans in Period	115 847,58 EUR		33 424,41 EUR
Closing Balance	63 761 226,50 EUR		69 478 865,97 EUR
Total revenue collections			
Revenue and fees received on loan balances	326 851,99 EUR		319 872,03 EUR
Recoveries on loans in default	40 381,64 EUR		47 851,86 EUR
Total Revenue Received in Period	367 233,63 EUR		367 723,89 EUR
# Loans			
At beginning of period	8 855 Loans		9 341 Loans
Paid in Full	506 Loans		483 Loans
Repurchased (Deemed Collections)	- Loans		- Loans
New loans into default	14 Loans		3 Loans
At end of period	8 335 Loans		8 855 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	5 967 567 EUR	5 899 365 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
Total Amount for Purchaser Available Distribution Amount	5 967 567 EUR	5 899 365 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	5 940 046 EUR	5 870 416 EUR
b. Reserve Fund	548 850 EUR	570 611 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	6 488 896 EUR	6 441 027 EUR

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3. Reserve Accounts



Reporting Date	27.06.2018				
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Note Balance

Beginning of Period	69 478 865,97	EUR
End of Period	63 761 226,50	EUR

Reserve Fund

	in %		
Beginning of Period	0,0 %	-	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0,0 %	-	EUR
Required Reserve Amount	0,0 %	-	EUR

Liquidity Balance

Beginning of Period	0,8 %	548 850,00	EUR
Cash Outflow		548 850,00	EUR
Cash Inflow		548 850,00	EUR
End of Period	0,8 %	548 850,00	EUR
Required Reserve Amount	0,8 %	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



Reporting Date	27.06.2018	
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Asset Balance

Beginning of Period	69 478 865,97	EUR
End of Period	63 761 226,50	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	57 706 028,27	90,50 %	7 604
1-29 days past due	4 887 223,66	7,66 %	593
Delinquent Receivables:			
30-59 days past due	794 233,61	1,25 %	100
60-89 days past due	171 826,23	0,27 %	19
90-119 days past due	118 082,23	0,19 %	9
120-149 days past due	66 573,68	0,10 %	8
150-179 days past due	17 258,82	0,03 %	2
Total Performing and Delinquent	63 761 226	100,00 %	8 335

Current Period Defaults	115 847,58	14
Cumulative Defaults	3 158 756,05	307
Current Period Recoveries	40 381,64	
Cumulative Recoveries	2 347 148,18	

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	63 761 226,50
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	63 761 226,50
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
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	AA+/Aaa	A+/Aa1	A+/Aa2	BB+/A3	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
Current Note Information							
Class Principal Outstanding Opening Balance	69 478 865,97	18 778 865,97	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	6 488 895,73						
Amortisation	5 717 639,47						
Redemption per Class	5 717 639,47	5 717 639,47	-	-	-	-	-
Redemption per Note		1 688,11	-	-	-	-	-
Class Principal Outstanding Closing Balance	63 761 226,50	13 061 226,50	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	20,48 %	42,66 %	9,10 %	5,96 %	10,35 %	11,45 %
Current Pool Factor		0,04	1,00	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*							
Interest Days	31						
Principal Outstanding per Note Beginning of Period		5 544,40	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 688,11	-	-	-	-	-
Principal Outstanding per Note End of Period		3 856,28	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,37	70,83	108,33	175,00	291,67	750,00
Interest Payment	26 786,28	1 236,28	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		0,37	70,83	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)		82,25 %	39,59 %	30,49 %	24,53 %	14,18 %	2,73 %
Current CE (excl. Excess Spread)		80,38 %	37,72 %	28,62 %	22,66 %	12,31 %	0,86 %

*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 27.06.2018
 Payment date 25.06.2018
 Period No 31
 Monthly Period May 2018 Convention = 30/360 days
 Interest Period : 25.05.2018 to 25.06.2018 = 31 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	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	N/A		
Seller	Santander Consumer Finance Oy		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	N/A		
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3			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	A1			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: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank that meets the applicable Required Ratings.	
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: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within 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: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (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	Aa3 (negative outlook)			N	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (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	Aa3 (negative outlook)			N	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (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	A3			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



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	to	25.06.2018
Convention	=	30/360 days
	=	31 days

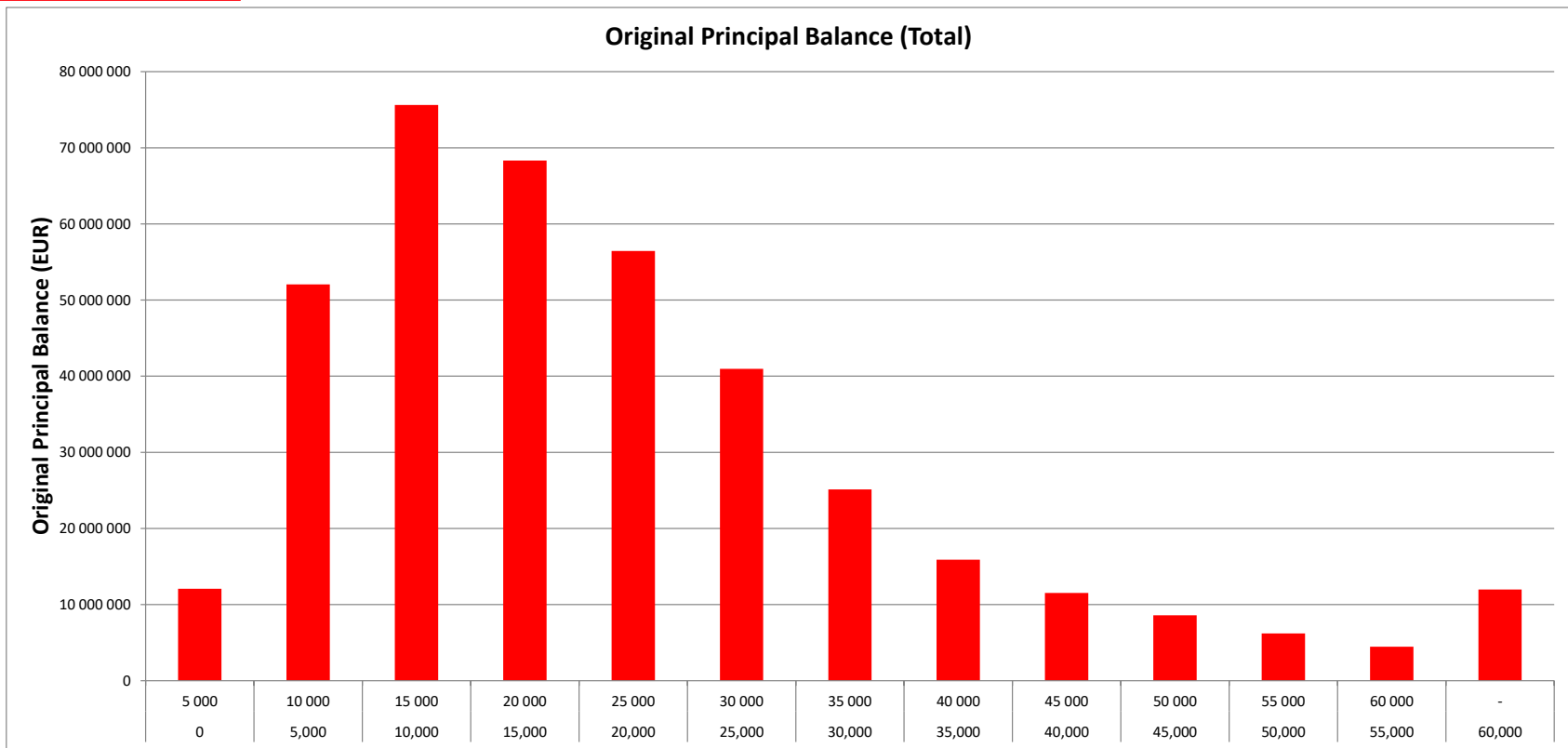
Average amount - all: 14 663

	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

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8.a Outstanding Principal Balance



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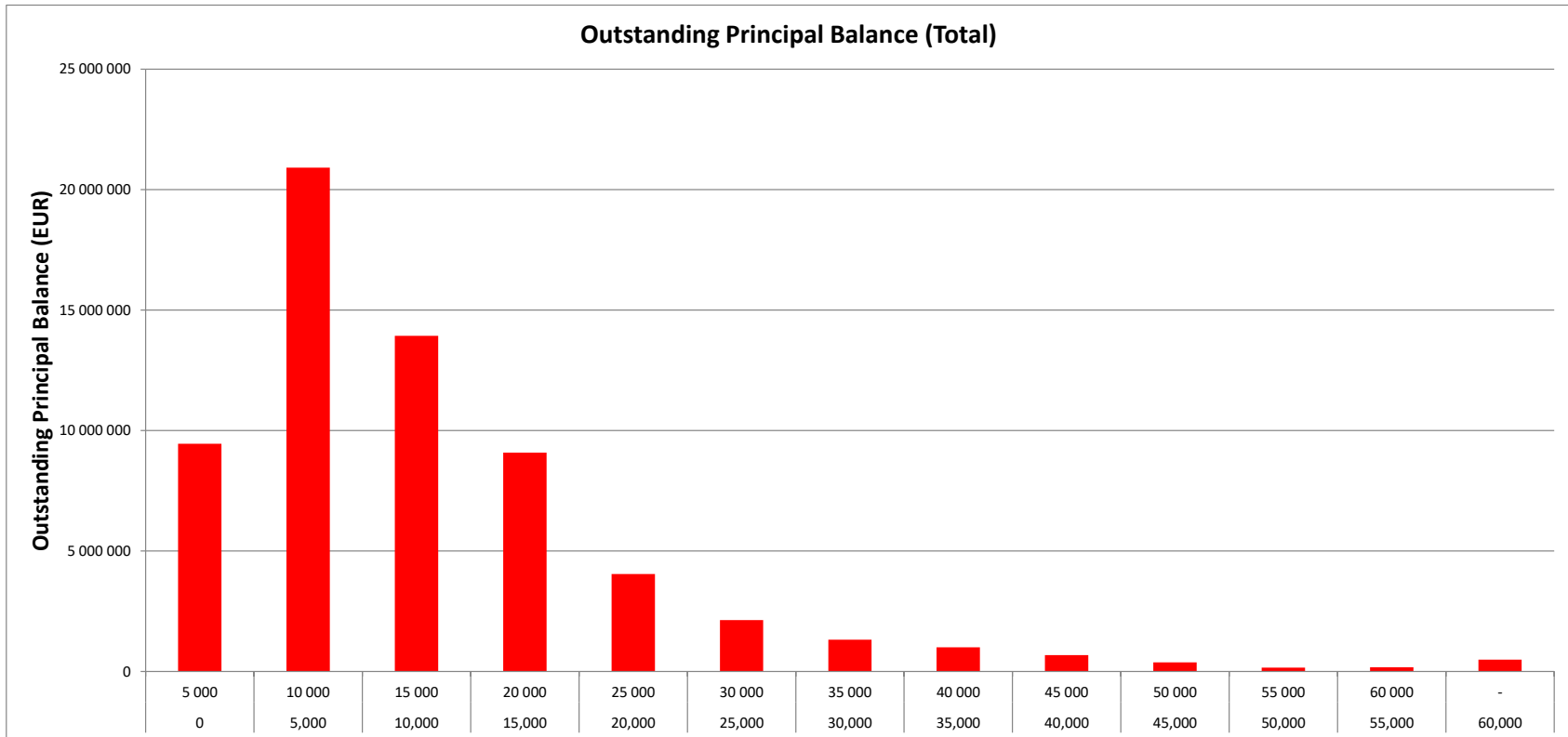
Average amount - all: 7 650

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3 366	9 450 142	14,8 %	17,5	38,4
	5 000	10 000	2 916	20 915 265	32,8 %	21,8	37,7
	10 000	15 000	1 157	13 929 185	21,8 %	22,6	37,3
	15 000	20 000	532	9 085 330	14,2 %	23,2	37,0
	20 000	25 000	181	4 045 629	6,3 %	23,1	37,3
	25 000	30 000	79	2 134 202	3,3 %	23,2	37,0
	30 000	35 000	41	1 321 269	2,1 %	22,7	37,2
	35 000	40 000	27	1 001 101	1,6 %	24,3	36,3
	40 000	45 000	16	682 002	1,1 %	23,3	37,5
	45 000	50 000	8	379 164	0,6 %	22,5	36,1
	50 000	55 000	3	156 890	0,2 %	26,6	35,6
	55 000	60 000	3	173 643	0,3 %	22,0	37,6
	60 000	-	6	487 404	0,8 %	21,6	38,3
	Total		8 335	63 761 227	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



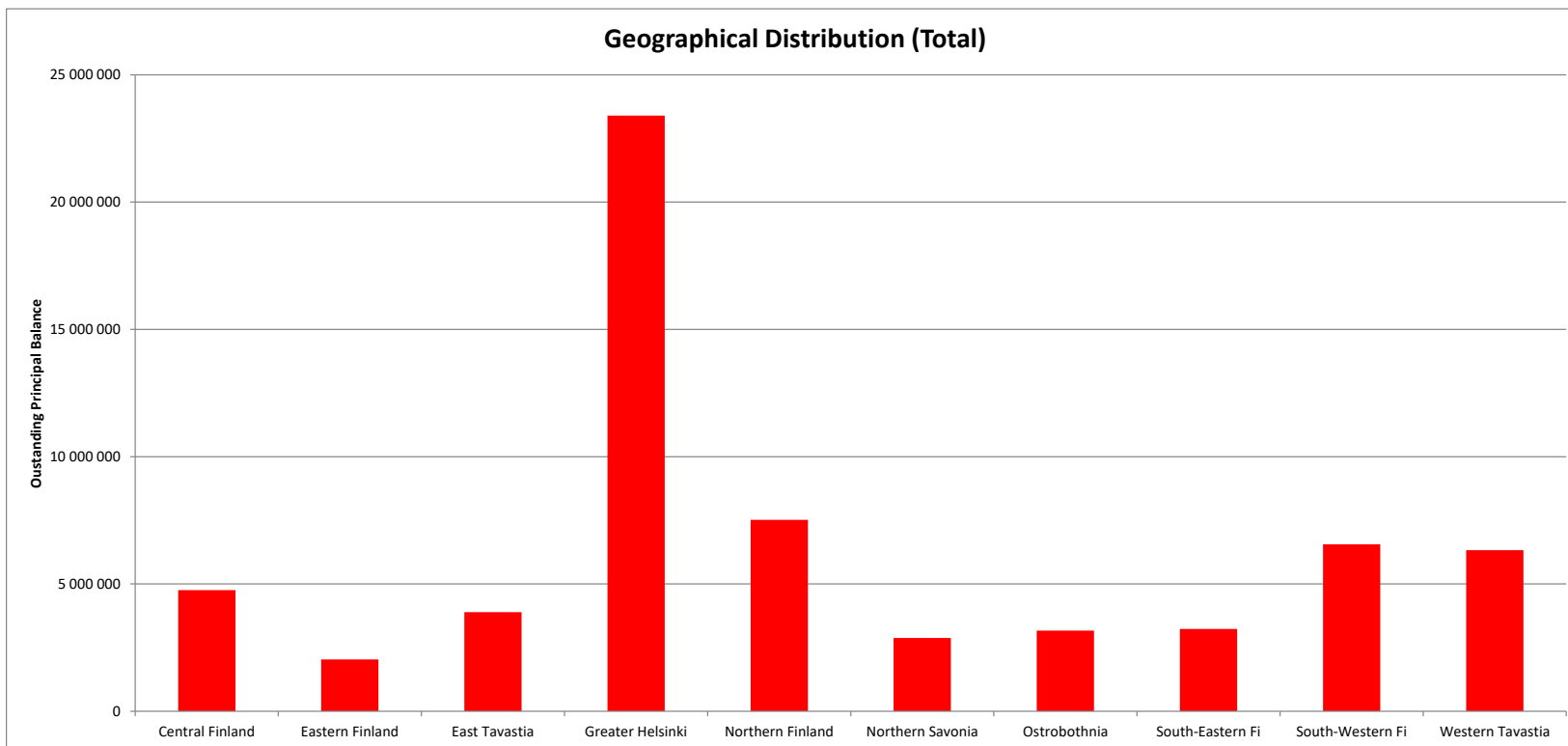
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mal	WA seasoning	
Central Finland	729	4 755 821	7,46 %	21,1		37,9
Eastern Finland	282	2 034 286	3,19 %	21,7		37,4
East Tavastia	506	3 895 002	6,11 %	21,5		37,6
Greater Helsinki	2 802	23 397 173	36,69 %	21,9		37,5
Northern Finland	974	7 517 648	11,79 %	21,9		37,5
Northern Savonia	362	2 880 048	4,52 %	21,6		37,6
Ostrobothnia	506	3 168 830	4,97 %	21,4		37,5
South-Eastern Fi	456	3 231 261	5,07 %	21,6		38,0
South-Western Fi	856	6 554 039	10,28 %	21,8		37,4
Western Tavastia	862	6 327 117	9,92 %	22,2		37,1
Total	8 335	63 761 226	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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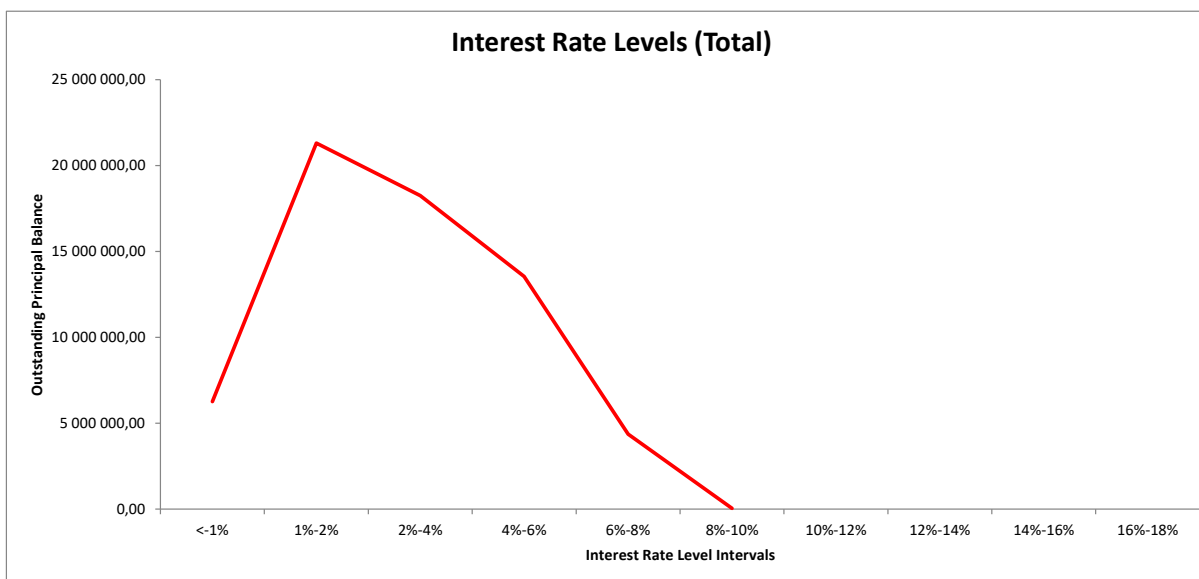
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	780	6 255 204	9,81 %	22,8	36,5
1	2	2393	21 307 150	33,42 %	22,0	37,6
2	4	2183	18 248 359	28,62 %	21,8	37,5
4	6	2137	13 545 879	21,24 %	21,0	38,0
6	8	834	4 360 976	6,84 %	21,5	37,4
8	10	8	43 659	0,07 %	21,6	39,2
10	12					
12	14					
14	16					
16	18					
Total		8 335	63 761 226	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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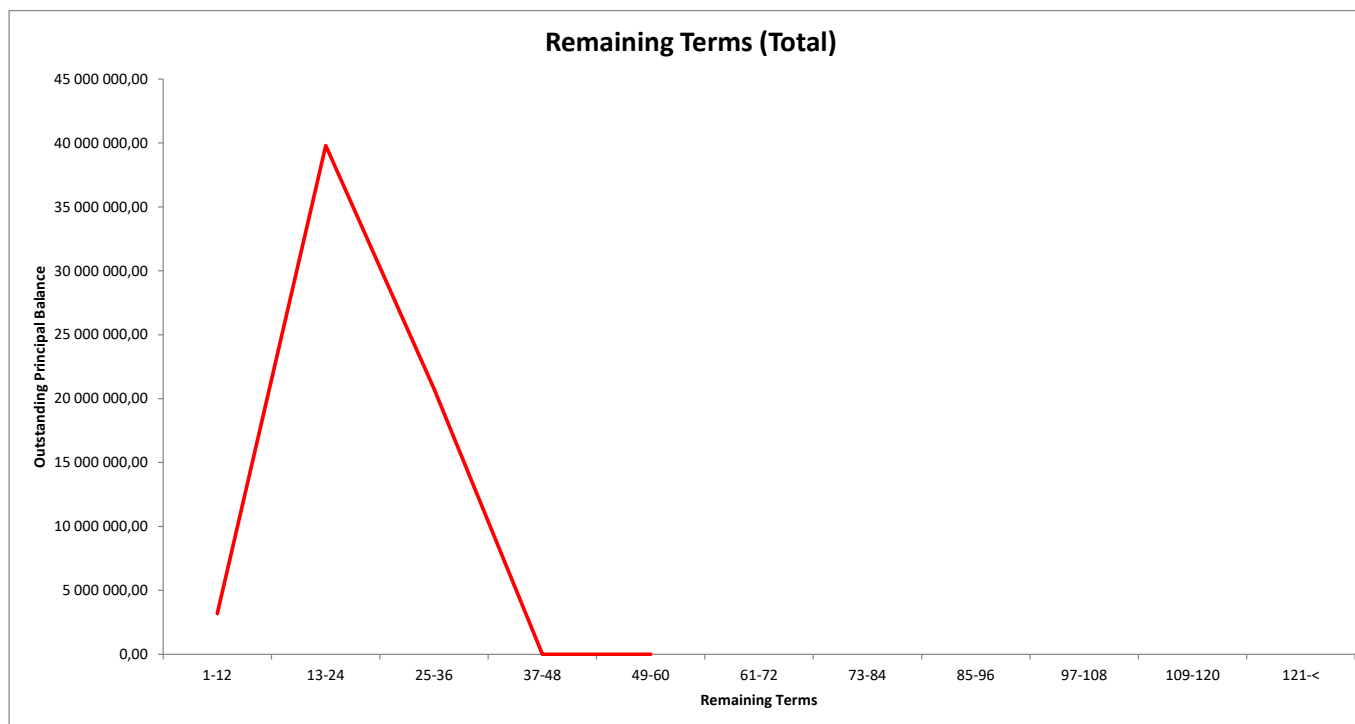
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	12	3 817	0,01 %	0,0	35,6
1		12	1 402	3 192 147	5,01 %	8,1	38,8
13		24	4 907	39 797 726	62,42 %	20,4	39,1
25		36	2 014	20 767 537	32,57 %	26,4	34,3
37		48	0	0	0,00 %	0,0	0,0
49		60	0	0	0,00 %	0,0	0,0
61		72					
73		84					
85		96					
97		108					
109		120					
121							
Total		8 335		63 761 227	100 %		

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11.b Remaining Terms



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12.a Seasoning



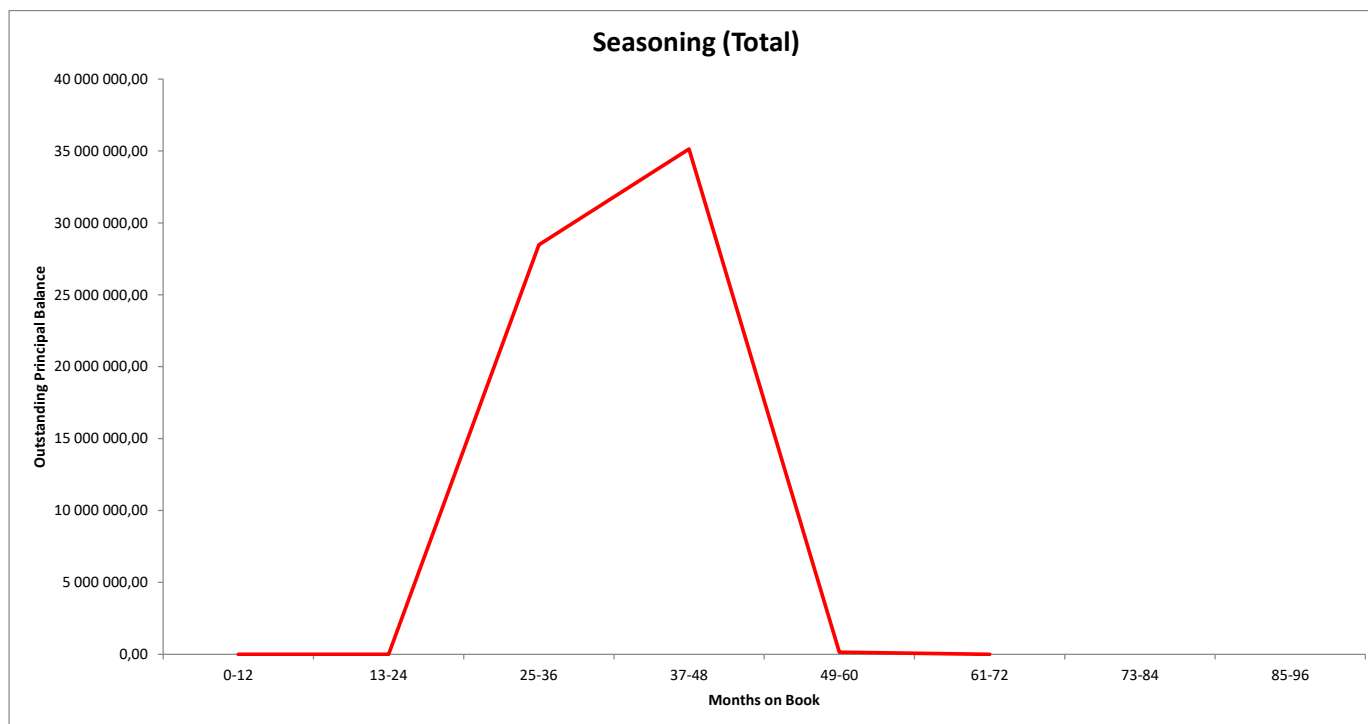
Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days

TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	0	0	0,00 %	0,0	0,0
	13		24	0	0	0,00 %	0,0	0,0
	25		36	3 499	28 474 405	44,66 %	24,5	34,5
	37		48	4 797	35 135 475	55,10 %	19,6	39,9
	49		60	39	151 347	0,24 %	10,2	52,5
	61		72	0	0	0,00 %	0,0	0,0
	73		84					
	85		96					
Total			8 335	63 761 227	100 %			

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12.b Seasoning

Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days



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13.a Balloon loans



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days

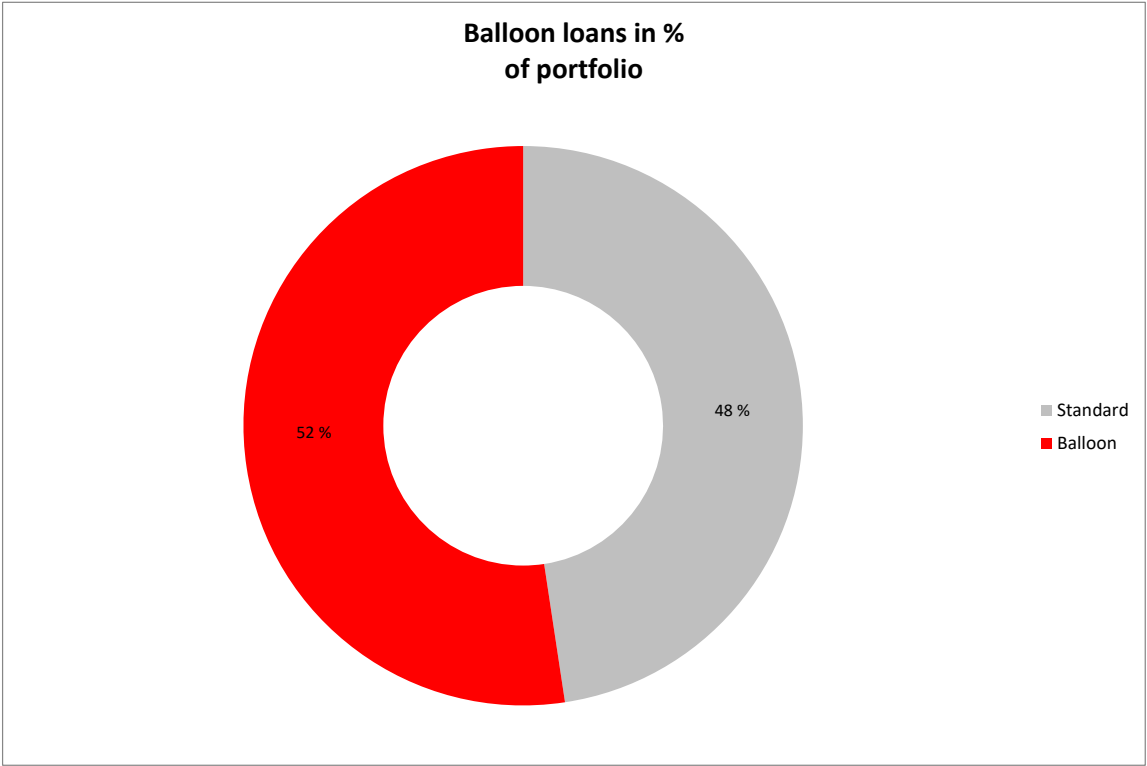
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	5 805	30 356 479	47,61 %	609	0,00 %	21,2	37,4
	Balloon	2 530	33 404 748	52,39 %	16 277 030	48,73 %	22,3	37,6
	Total	8 335	63 761 227	100 %	16 277 640	25,53 %		

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13.b Balloon loans



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days



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14.a # loans per borrower



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	31				
Monthly Period	May 2018			Convention =	30/360 days
Interest Period	from 25.05.2018		to	25.06.2018 =	31 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	8201	62 429 649	97,91 %
2	53	1 066 555	1,67 %
3	4	93 011	0,15 %
4	1	37 520	0,06 %
6	2	134 490	0,21 %
Total:	8 261	63 761 227	100,0 %

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14.b # loans per borrower



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days



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15.a Amortization Profile



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	63 761 227	61 334 267	2 426 960	170 672	3,26 %	96,19 %
2	61 334 267	58 914 750	2 419 516	163 670	3,25 %	92,40 %
3	58 914 750	56 593 455	2 321 295	156 938	3,24 %	88,76 %
4	56 593 455	54 262 448	2 331 007	150 486	3,24 %	85,10 %
5	54 262 448	51 940 048	2 322 400	144 026	3,23 %	81,46 %
6	51 940 048	49 680 429	2 259 619	137 605	3,23 %	77,92 %
7	49 680 429	47 444 751	2 235 678	131 331	3,22 %	74,41 %
8	47 444 751	45 192 692	2 252 059	125 097	3,21 %	70,88 %
9	45 192 692	42 982 430	2 210 262	118 808	3,20 %	67,41 %
10	42 982 430	40 752 948	2 229 483	112 672	3,19 %	63,91 %
11	40 752 948	38 544 229	2 208 718	106 500	3,18 %	60,45 %
12	38 544 229	36 458 884	2 085 346	100 326	3,17 %	57,18 %
13	36 458 884	34 307 615	2 151 269	94 529	3,16 %	53,81 %
14	34 307 615	32 221 979	2 085 636	88 482	3,14 %	50,54 %
15	32 221 979	29 852 260	2 369 719	82 724	3,12 %	46,82 %
16	29 852 260	27 117 988	2 734 272	75 971	3,10 %	42,53 %
17	27 117 988	24 406 516	2 711 472	68 390	3,07 %	38,28 %
18	24 406 516	21 875 091	2 531 425	60 910	3,04 %	34,31 %
19	21 875 091	19 590 663	2 284 429	54 240	3,02 %	30,73 %
20	19 590 663	16 918 127	2 672 536	48 206	2,99 %	26,53 %

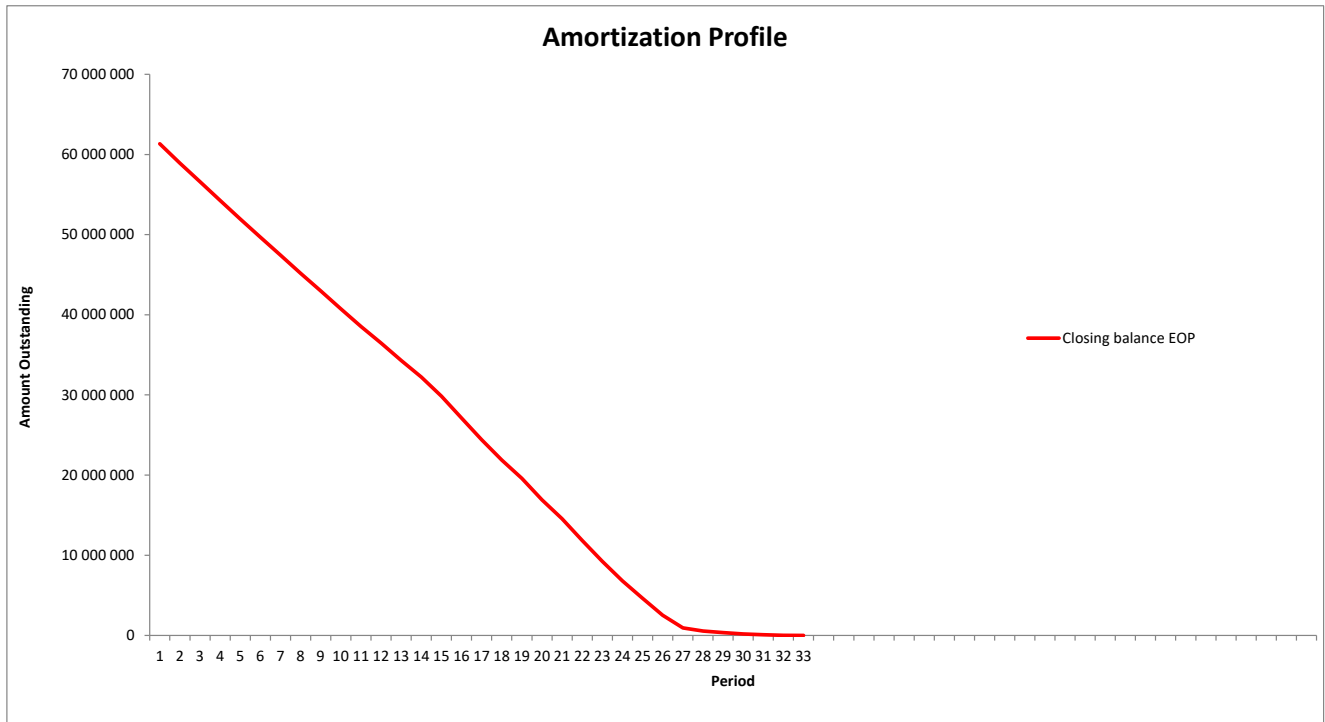
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	31				
Monthly Period	May 2018		Convention	=	30/360 days
Interest Period	from 25.05.2018	to	25.06.2018	=	31 days



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16.a Payment Holidays



Reporting Date	27.06.2018			
Payment date	25.06.2018			
Period No	31			
Monthly Period	May 2018	Convention	=	30/360 days
Interest Period	from 25.05.2018	to 25.06.2018	=	31 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	
Total:	3 017	4 123	1 264 760	39 941 209	

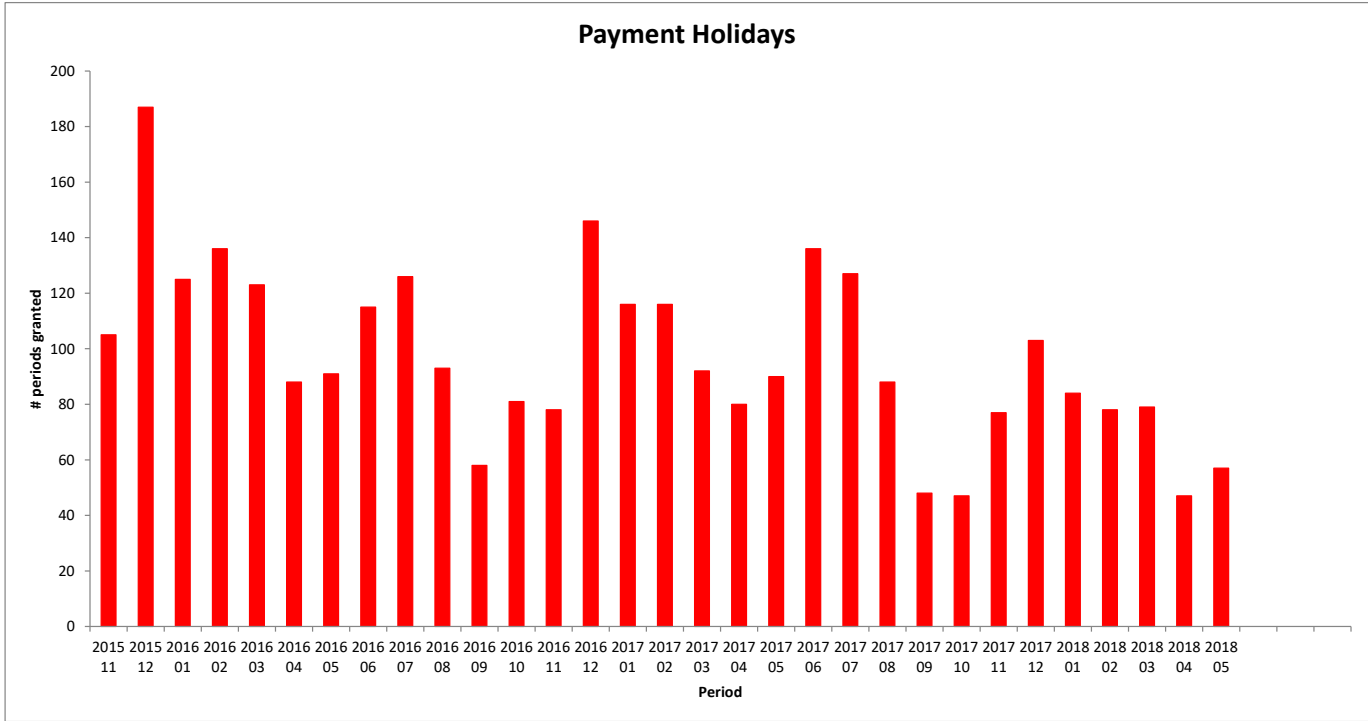
Payment holiday

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

16.b Payment Holidays



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	31				
Monthly Period	from	May 2018	to	Convention	= 30/360 days
Interest Period		25.05.2018		25.06.2018	= 31 days



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Monthly Investor Report

17.a Downpayment



Reporting Date	27.06.2018			
Payment date	25.06.2018			
Period No	31			
Monthly Period	May 2018	Convention	=	30/360 days
Interest Period	from 25.05.2018	to 25.06.2018	=	31 days

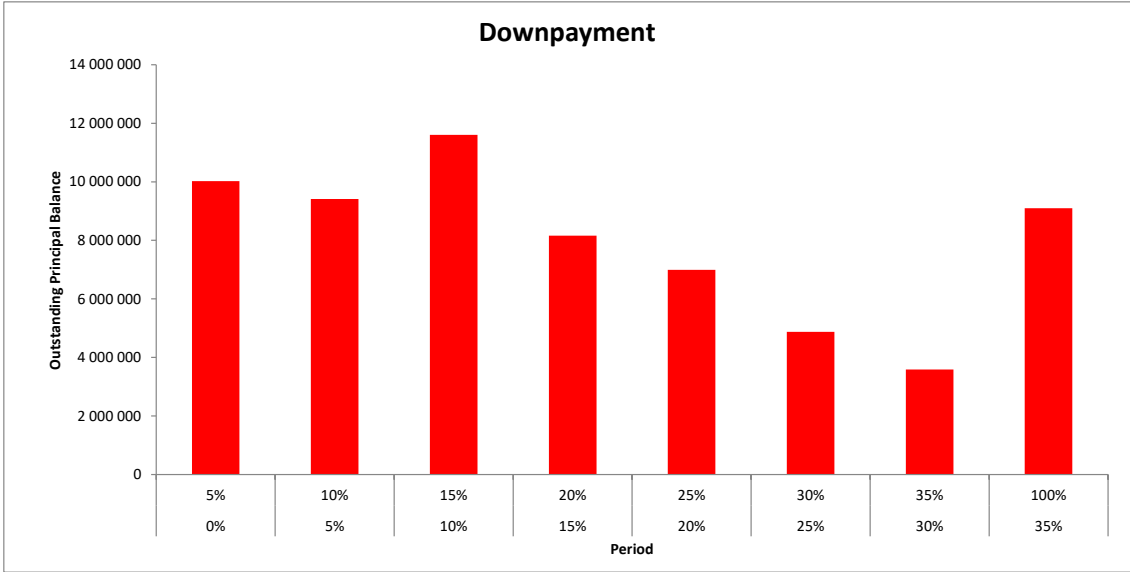
Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %		5 %	1 108	10 020 845	15,7 %	22,7	37,6
5 %		10 %	1 098	9 415 442	14,8 %	22,6	37,5
10 %		15 %	1 467	11 604 696	18,2 %	21,7	37,6
15 %		20 %	995	8 161 895	12,8 %	21,8	37,5
20 %		25 %	882	6 994 401	11,0 %	21,8	37,3
25 %		30 %	644	4 874 933	7,6 %	20,6	38,0
30 %		35 %	508	3 590 958	5,6 %	20,8	37,7
35 %		100 %	1 633	9 098 056	14,3 %	20,9	37,2
Total			8 335	63 761 227	100 %		

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17.b Downpayment



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days



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Monthly Investor Report

18.a Vehicle Condition



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	31				
Monthly Period	May 2018	Convention	=	30/360 days	
Interest Period	from 25.05.2018	to 25.06.2018	=	31 days	

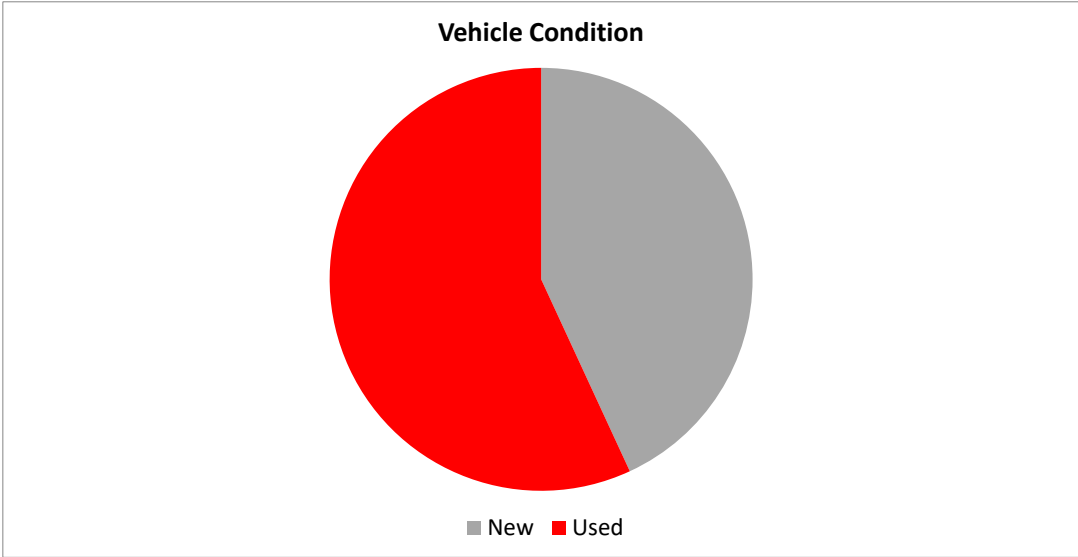
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 616	27 487 332	43,1 %	21,9	37,5
	Used	5 719	36 273 895	56,9 %	21,6	37,5
	Total	8 335	63 761 227	100 %		

SCF Rahoituspalvelut I DAC
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18.b Vehicle Condition



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	31				
Monthly Period	May 2018	Convention	=	30/360 days	
Interest Period	from 25.05.2018	to 25.06.2018	=	31 days	



SCF Rahoituspalvelut I DAC
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19.a Borrower Type



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	31				
Monthly Period	May 2018	Convention	=	30/360 days	
Interest Period	from 25.05.2018	to 25.06.2018	=	31 days	

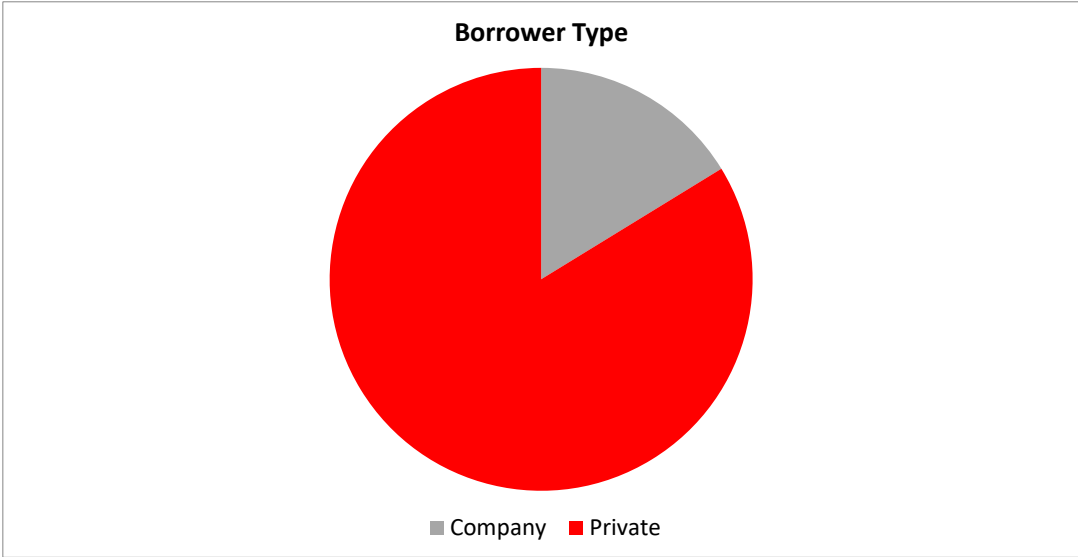
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 012	10 357 196	16,2 %	20,9	37,4
	Private	7 323	53 404 030	83,8 %	21,9	37,5
	Total	8 335	63 761 227	100 %		

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19.b Borrower Type



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	31				
Monthly Period	May 2018	Convention	=	30/360 days	
Interest Period	from 25.05.2018	to 25.06.2018	=	31 days	



**SCF Rahoituspalvelut I DAC
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20.a Vehicle type



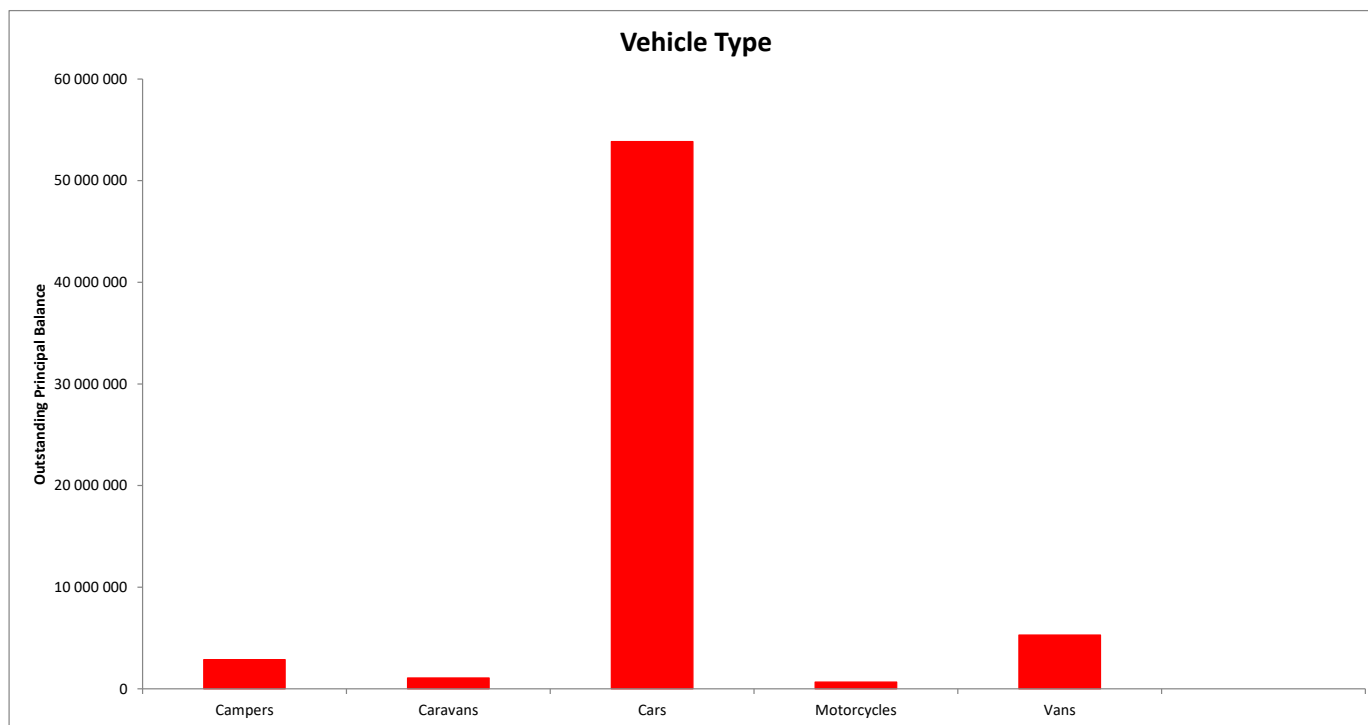
Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	190	2 874 700,44	4,51 %	22,6	36,99
	Caravans	146	1 076 575,25	1,69 %	22,3	37,31
	Cars	7 199	53 844 116,87	84,45 %	21,8	37,58
	Motorcycles	159	669 653,15	1,05 %	21,7	36,50
	Vans	641	5 296 180,79	8,31 %	21,1	37,34
		8 335	63 761 227	100 %		

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20.b Vehicle type

Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	31				
Monthly Period	May 2018	Convention	=	30/360 days	
Interest Period	from 25.05.2018	to 25.06.2018	=	31 days	

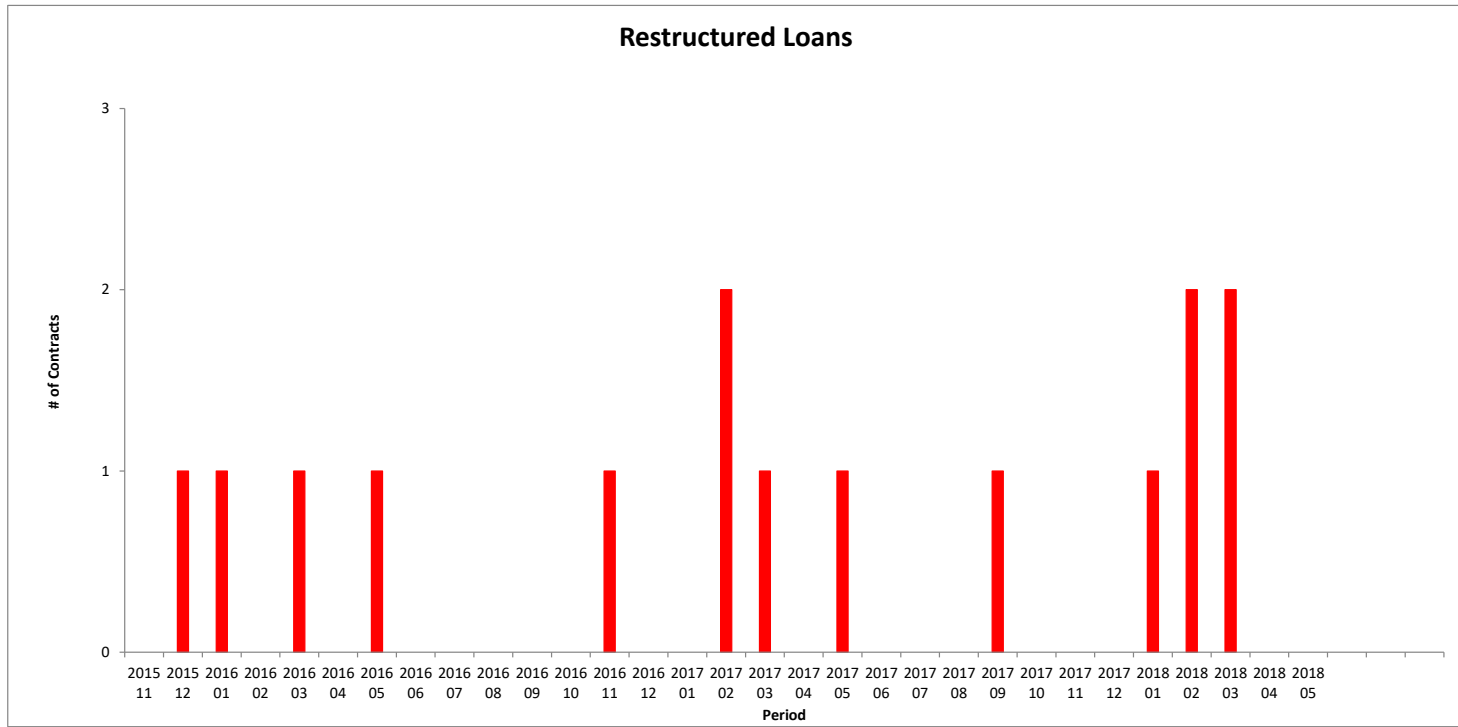


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21.b Restructured Loans



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	31		
Monthly Period	May 2018	Convention	= 30/360 days
Interest Period	from 25.05.2018	to 25.06.2018	= 31 days



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22.a Dynamic Interest rate



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	from May 2018	to 25.06.2018
Interest Period	from 25.05.2018	to 25.06.2018
Convention	=	30/360 days
	=	31 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 %

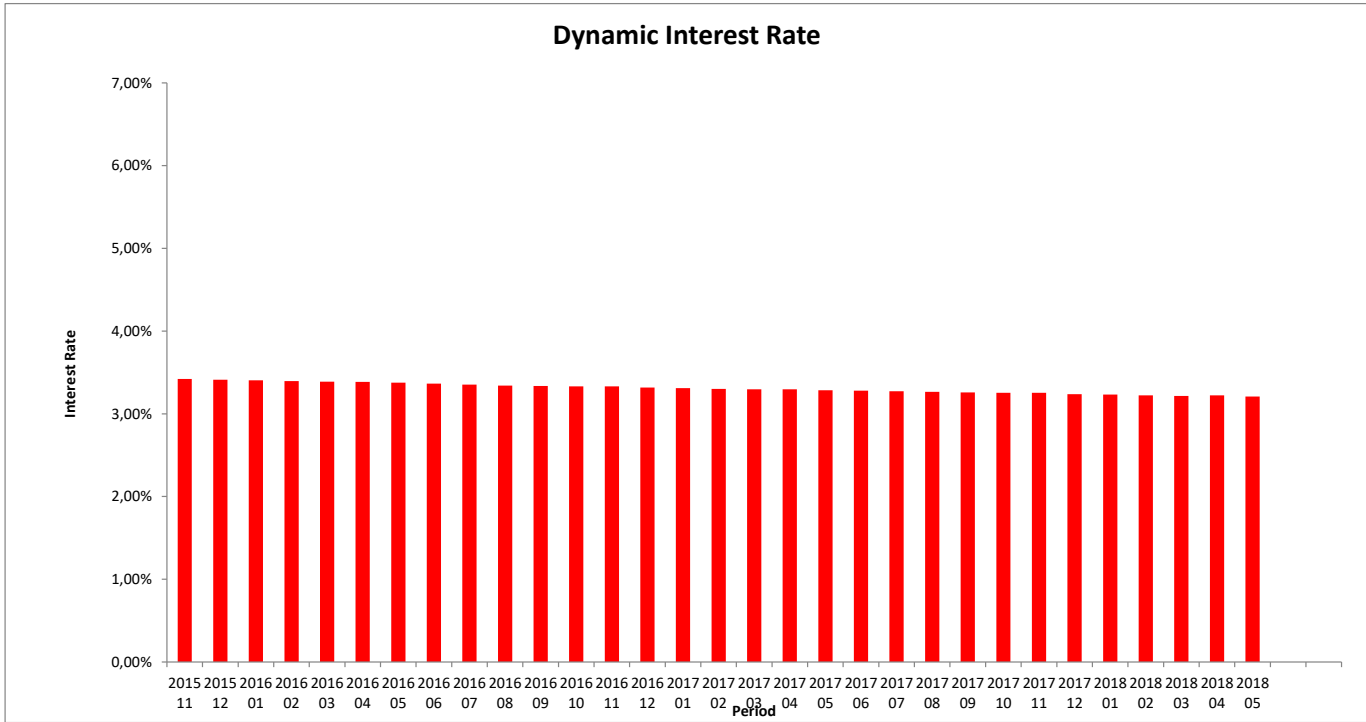
Interest rate evolution

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Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	from	May 2018
Interest Period	to	25.06.2018
Convention	=	30/360 days
	=	31 days

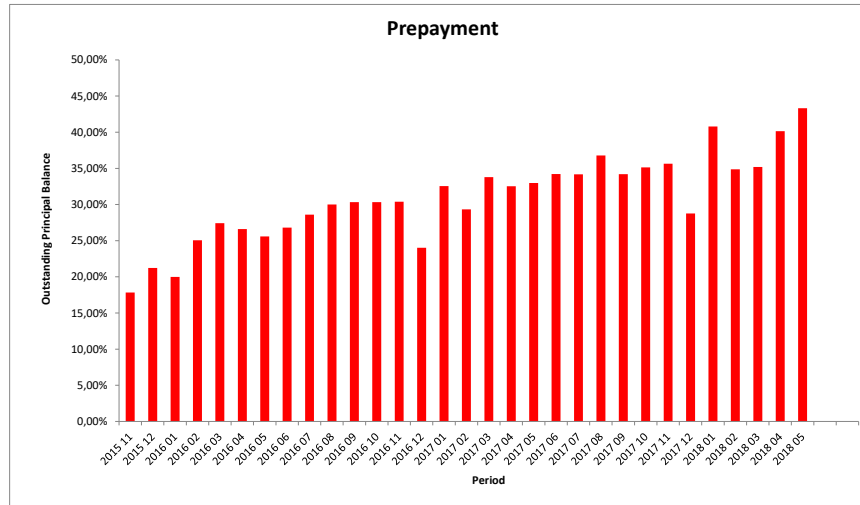
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2015 11	11 081 683	366 651 903	17,83 %	
2015 12	6 939 724	352 411 509	21,23 %	
2016 01	6 246 741	339 459 258	19,98 %	
2016 02	7 724 461	325 103 294	25,07 %	
2016 03	8 165 613	309 872 050	27,42 %	
2016 04	7 532 517	295 909 025	26,61 %	
2016 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 %	

Dynamic Prepayment

23.b Dynamic Pre-Payments



Reporting Date	27.06.2018			
Payment date	25.06.2018			
Period No	31			
Monthly Period	May 2018	Convention	=	30/360 days
Interest Period	from 25.05.2018	to 25.06.2018	=	31 days



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24. Delinquency



Reporting Date	27.06.2018			
Payment date	25.06.2018			
Period No	31			
Monthly Period	from	May 2018	Convention	= 30/360 days
Interest Period	to	25.05.2018		= 31 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2015	11	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																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	from May 2018	to 30/360 days
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days



Default Quarter	Default Amount	Recovery Quarter 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									
2016 1	245 052	12				79 950	79 950	165 102	83 132	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	149 272	3															

Default Quarter	Default Amount	Recovery Quarter 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															
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	582 099	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	149 272	3															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q2		
			Recoveries	Cum.Recoveries	Loss
2015 4	703	2			
2016 1	245 052	12	282	187 153	57 898
2016 2	446 837	31	368	244 769	202 069
2016 3	401 997	39	1 441	351 346	50 651
2016 4	310 561	36	1 006	234 365	76 196
2017 1	715 532	41	7 975	696 632	18 900
2017 2	353 763	41	4 146	216 608	137 155
2017 3	368 391	32	7 378	349 588	18 803
2017 4	260 958	32	20 996	166 262	94 696
2018 1	133 937	24	25 866	79 633	54 304
2018 2	149 272	3	24 790	24 790	124 482

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26. Priority of Payments



Reporting Date	27.06.2018		
Payment date	25.06.2018		
Period No	31		
Monthly Period	May 2018	Convention	= 30/360 days
Interest Period	from 25.05.2018	to 25.06.2018	= 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	5 967 566,91	EUR
Senior Expenses	-	3 281,53	EUR
Servicing Fee	-	27 452,75	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	219 193,16	EUR
Principal on Loan to Issuer	-	5 717 639,47	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	6 488 895,73	EUR
Senior Expenses	-	3 213,10	EUR
Interest Class A	-	1 236,00	EUR
Interest Class B	-	19 267,00	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	-	5 717 639,47	EUR
Principal Payments on Class B	-	-	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	-	84,60	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	107 452,01	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	107 452,01	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,41	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	107 436,60	EUR

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27. Transaction Costs



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	3 281,53						
Interest accrued for the Period	EUR	107 436,00	1 236,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	3 958 833,00	571 053,00	614 617,00	200 428,00	212 135,00	614 075,00	1 746 525,00
Interest Payments	EUR	107 436,00	1 236,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	3 958 833,00	571 053,00	614 617,00	200 428,00	212 135,00	614 075,00	1 746 525,00
Interest accrued on Subordinated Loan for the Period	EUR	84,60						
Cumulative Interest accrued on Subordinated Loan	EUR	12 054,27						
Interest Payments on Subordinated Loan	EUR	84,60						
Cumulative Interest Payments on Subordinated Loan	EUR	12 054,27						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	31	
Monthly Period	May 2018	Convention = 30/360 days
Interest Period	from 25.05.2018 to 25.06.2018	= 31 days