

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		02.01.2018			
Payment date		28.12.2017		Following payment dates:	25.01.2018
Period No		25			25.02.2018
Monthly Period		Nov 2017		Convention	= 30/360 days
Interest Period	from	25.11.2017	to	25.12.2017	= 30 days
Cut-Off date		30.11.2017			

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1. Portfolio Information



Reporting Date	02.01.2018		
Payment date	28.12.2017		
Period No	25		
Monthly Period	Nov 2017	Convention =	30/360 days
Interest Period	from 25.11.2017	to 25.12.2017	= 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	106 015 032,93 EUR	113 472 830,46 EUR
Scheduled Loan Principal Repayments	3 343 365,67 EUR	3 660 230,79 EUR
Prepayments	3 573 562,25 EUR	3 754 737,83 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	6 916 927,92 EUR	7 414 968,62 EUR
New Defaulted Auto Loans in Period	38 010,25 EUR	42 828,91 EUR
Closing Balance	99 060 094,76 EUR	106 015 032,93 EUR
Total revenue collections		
Revenue and fees received on loan balances	445 427,69 EUR	483 344,70 EUR
Recoveries on loans in default	34 052,66 EUR	92 246,49 EUR
Total Revenue Received in Period	479 480,35 EUR	575 591,19 EUR
# Loans		
At beginning of period	11 734 Loans	12 300 Loans
Paid in Full	495 Loans	556 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	6 Loans	10 Loans
At end of period	11 233 Loans	11 734 Loans

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2. Amount Due for Distribution



Reporting Date	02.01.2018		
Payment date	28.12.2017		
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Monthly Period	Nov 2017	Convention	= 30/360 days
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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	7 394 460 EUR	7 988 467 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	7 394 460 EUR	7 988 467 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	7 353 150 EUR	7 941 788 EUR
b. Reserve Fund	899 728 EUR	974 718 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	8 252 879 EUR	8 916 506 EUR

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3. Reserve Accounts



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	25				
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Interest Period	from 25.11.2017	to 25.12.2017	=	30 days	

Note Balance

Beginning of Period	106 015 032,93	EUR
End of Period	99 060 094,76	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 %	899 728,30	EUR
Cash Outflow		899 728,30	EUR
Cash Inflow		825 150,33	EUR
End of Period	0,8 %	825 150,33	EUR
Required Reserve Amount	0,8 %	825 150,33	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	02.01.2018				
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Monthly Period	Nov 2017	Convention	=	30/360 days	
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Asset Balance

Beginning of Period	106 015 032,93	EUR
End of Period	99 060 094,76	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	90 534 166,39	91,39 %	10 362
1-29 days past due	6 960 623,82	7,03 %	704
Delinquent Receivables:			
30-59 days past due	1 108 795,47	1,12 %	118
60-89 days past due	135 914,33	0,14 %	24
90-119 days past due	105 701,95	0,11 %	8
120-149 days past due	72 444,54	0,07 %	7
150-179 days past due	142 448,26	0,14 %	10
Total Performing and Delinquent	99 060 095	100,00 %	11 233

Current Period Defaults	38 010,25	6
Cumulative Defaults	2 695 427,64	250
Current Period Recoveries	34 052,66	
Cumulative Recoveries	1 910 289,85	

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

NO

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	99 060 094,76
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	99 060 094,76
[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	106 015 032,93	55 315 032,93	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	8 252 878,60						
Amortisation	6 954 938,17						
Redemption per Class	6 954 938,17	6 954 938,17	-	-	-	-	-
Redemption per Note		2 053,42	-	-	-	-	-
Class Principal Outstanding Closing Balance	99 060 094,76	48 360 094,76	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	48,82 %	27,46 %	5,86 %	3,84 %	6,66 %	7,37 %
Current Pool Factor		0,14	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	30						
Principal Outstanding per Note Beginning of Period		16 331,57	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 053,42	-	-	-	-	-
Principal Outstanding per Note End of Period		14 278,15	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		1,06	70,83	108,33	175,00	291,67	750,00
Interest Payment	29 145,48	3 595,48	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		1,06	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)		55,10 %	27,64 %	21,78 %	17,95 %	11,28 %	3,91 %
Current CE (excl. Excess Spread)		52,01 %	24,56 %	18,70 %	14,86 %	8,20 %	0,83 %

*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 02.01.2018
 Payment date 28.12.2017
 Period No 25
 Monthly Period Nov 2017 to Convention = 30/360 days
 Interest Period : 25.11.2017 to 25.12.2017 = 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	Fitch	Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut I DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-2	BBB -	A- Outlook stable	Baa3	A3	No	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	A1	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account.
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A		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 another bank that meets the applicable Required Ratings.
	RBC	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA	N/A	N/A		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)		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)		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	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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7.a Original Portfolio Principal Balance



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Payment date	28.12.2017	
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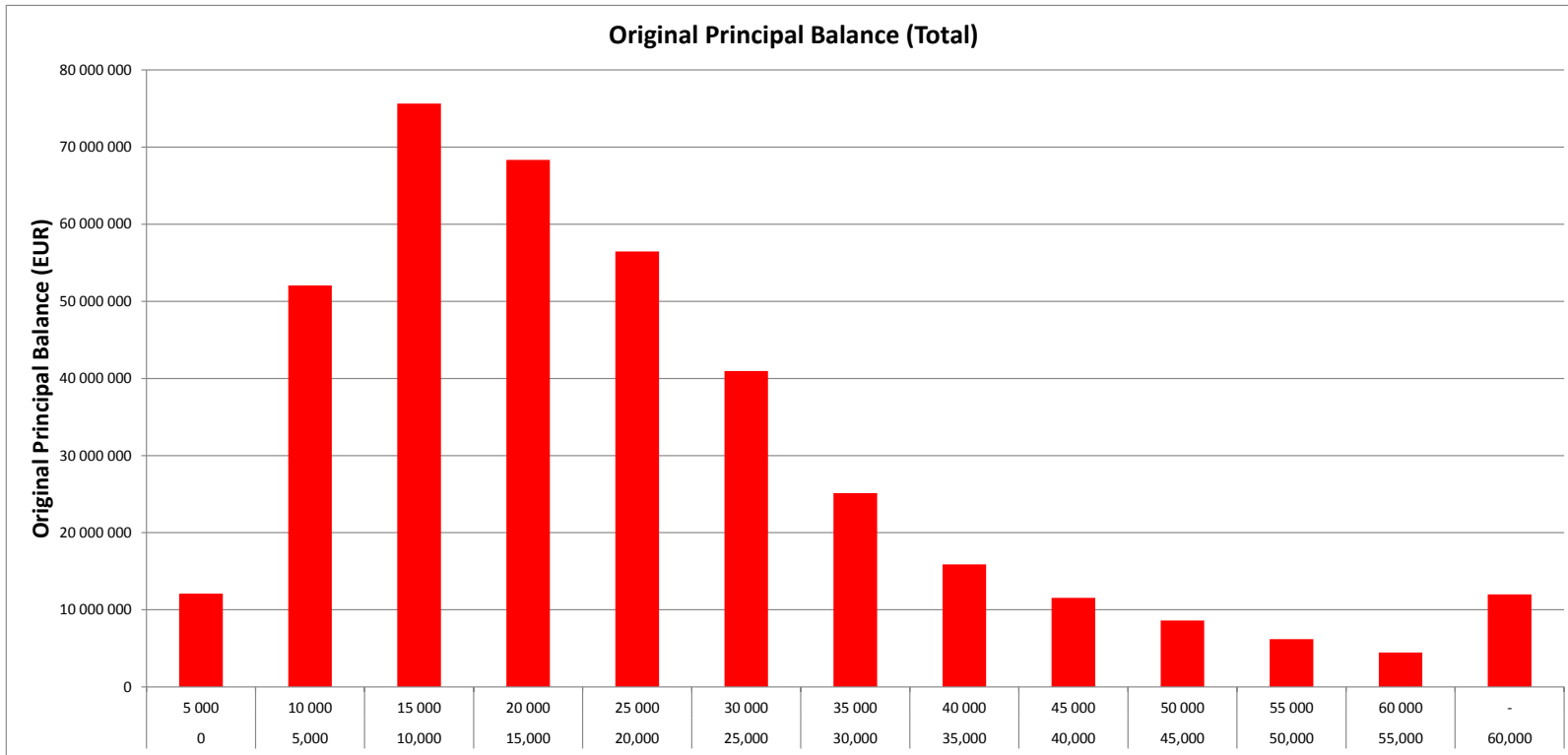
Average amount - all: 14 663

	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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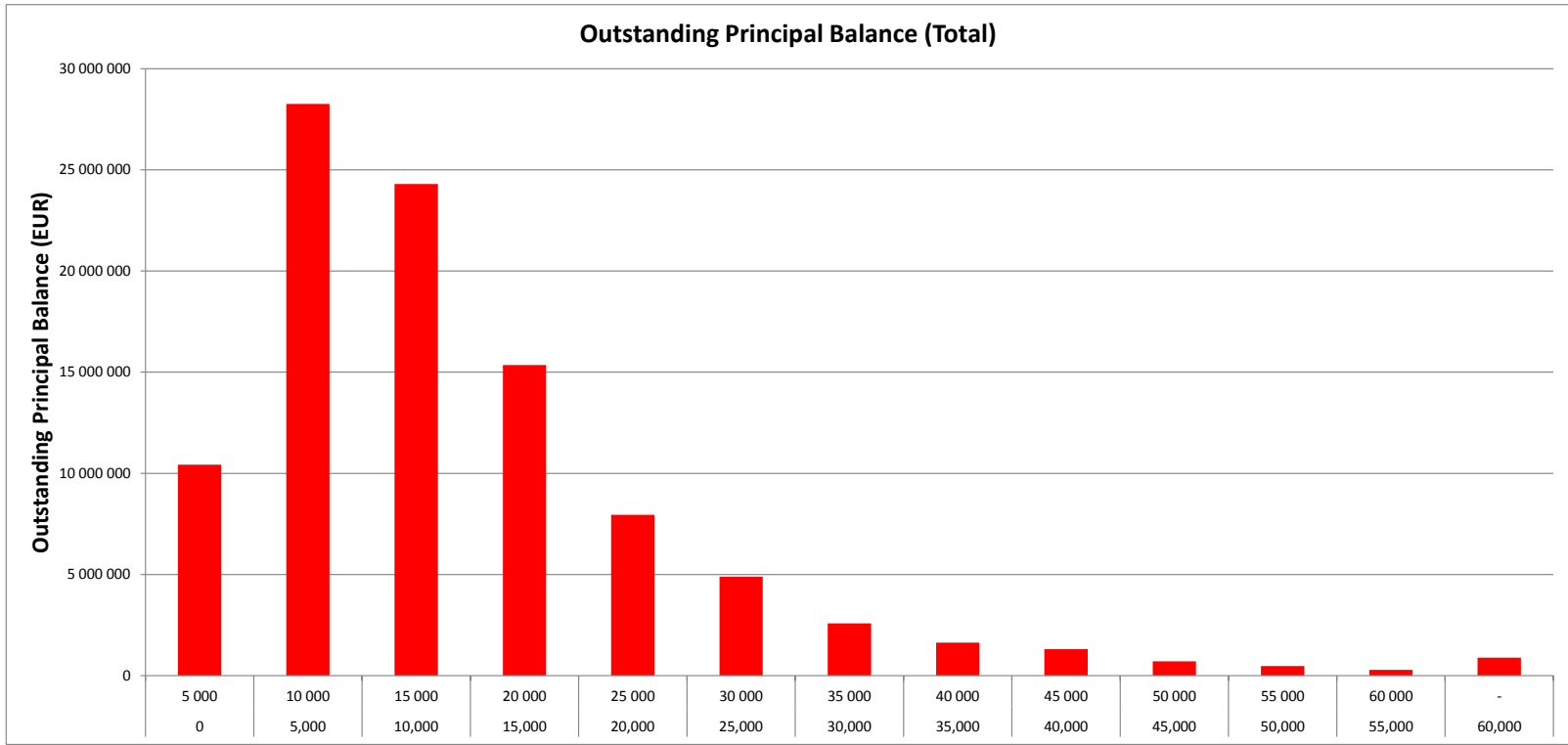
Average amount - all: 8 819

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	3 757	10 424 951	10,5 %	19,2	32,4	
	5 000	10 000	3 855	28 257 050	28,5 %	26,5	31,9	
	10 000	15 000	1 995	24 305 181	24,5 %	27,9	31,5	
	15 000	20 000	891	15 354 487	15,5 %	28,5	31,4	
	20 000	25 000	361	7 946 650	8,0 %	28,5	31,2	
	25 000	30 000	179	4 893 195	4,9 %	28,9	31,2	
	30 000	35 000	80	2 581 529	2,6 %	28,4	30,9	
	35 000	40 000	44	1 636 471	1,7 %	28,9	30,9	
	40 000	45 000	31	1 313 183	1,3 %	29,3	30,4	
	45 000	50 000	15	705 585	0,7 %	29,2	31,7	
	50 000	55 000	9	471 781	0,5 %	29,0	30,4	
	55 000	60 000	5	285 803	0,3 %	25,9	29,4	
	60 000	-	11	884 230	0,9 %	27,8	31,9	
	Total			11 233	99 060 095	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



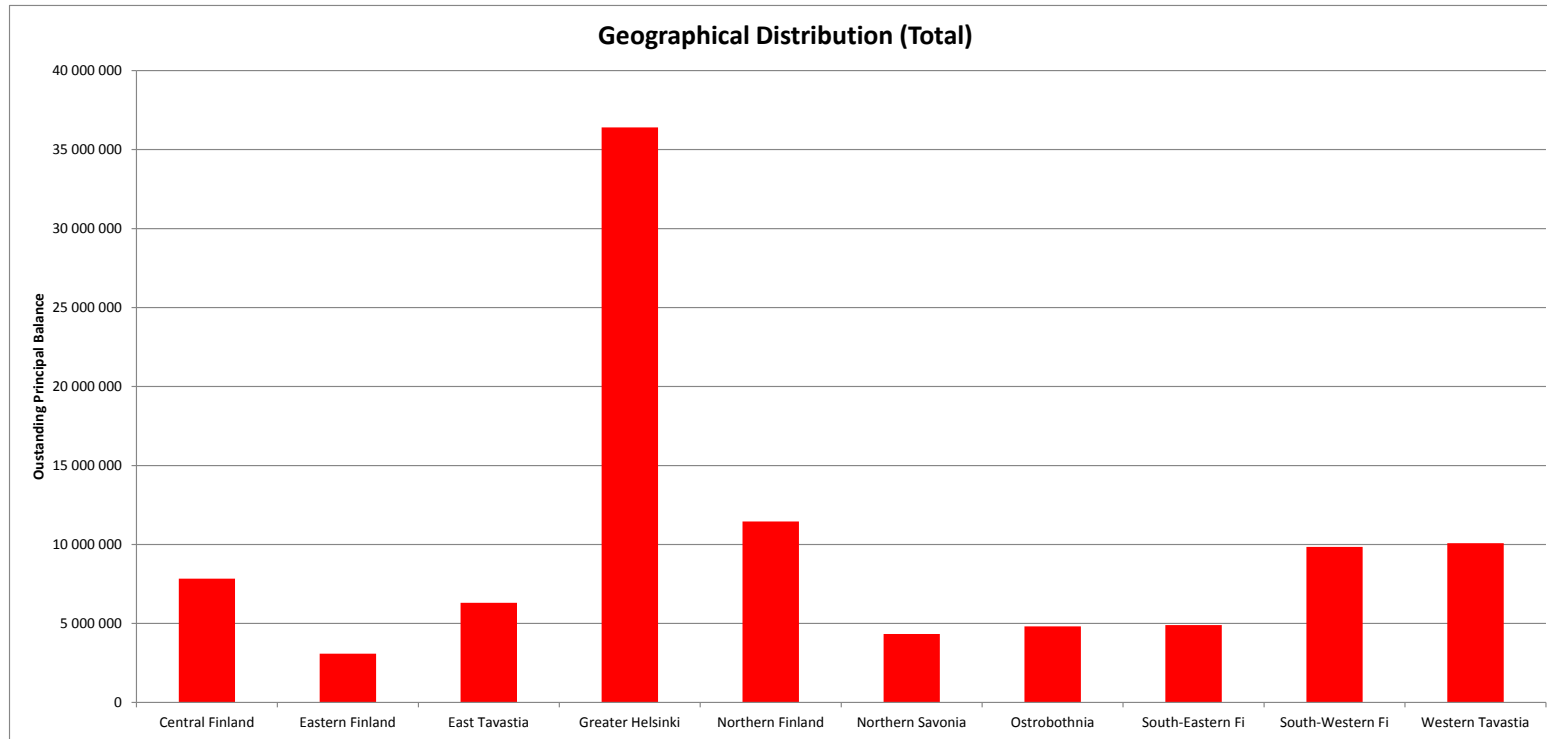
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Monthly Period	Nov 2017		Convention	=	30/360 days
Interest Period	from	25.11.2017	to	=	30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 008	7 830 889	7,91 %	26,3		31,9
Eastern Finland	370	3 088 023	3,12 %	26,4		31,7
East Tavastia	707	6 912 700	6,37 %	26,8		31,6
Greater Helsinki	3 808	36 398 702	36,74 %	26,9		31,6
Northern Finland	1 269	11 460 204	11,57 %	27,1		31,6
Northern Savonia	473	4 326 754	4,37 %	27,0		31,5
Ostrobothnia	660	4 817 685	4,86 %	26,2		31,6
South-Eastern Fi	603	4 896 844	4,94 %	26,6		32,2
South-Western Fi	1 132	9 842 540	9,94 %	26,8		31,5
Western Tavastia	1 203	10 085 754	10,18 %	27,2		31,3
Total	11 233	99 060 095	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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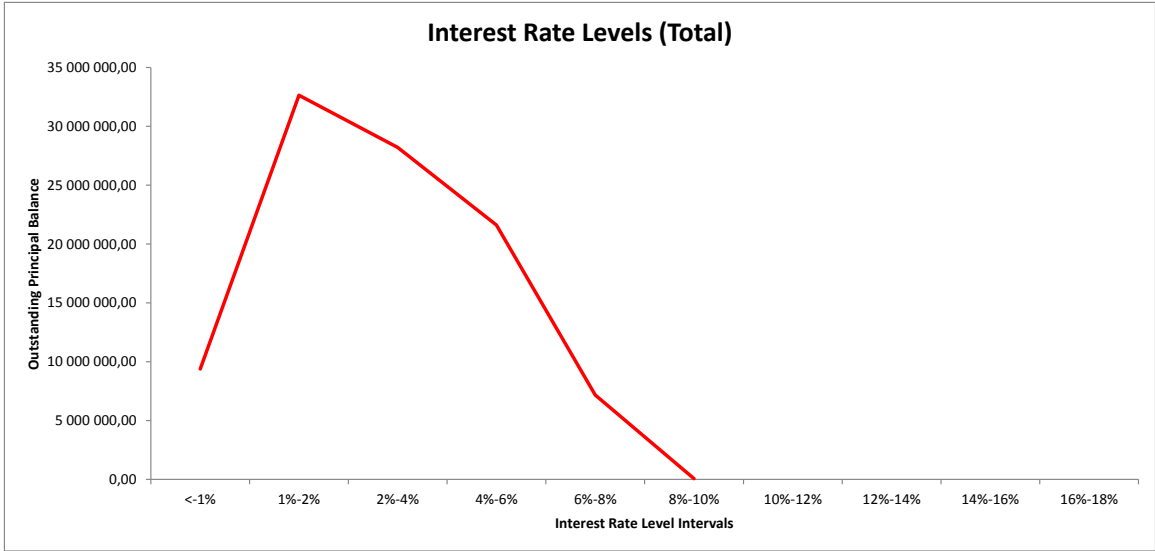
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		1008	9 374 545	9,46 %	27,9	30,7
1 2		3203	32 642 108	32,95 %	27,1	31,6
2 4		2943	28 199 939	28,47 %	26,9	31,6
4 6		2902	21 610 933	21,82 %	25,9	32,1
6 8		1167	7 175 491	7,24 %	26,6	31,5
8 10		10	57 080	0,06 %	27,3	32,8
10 12						
12 14						
14 16						
16 18						
Total		11 233	99 060 095	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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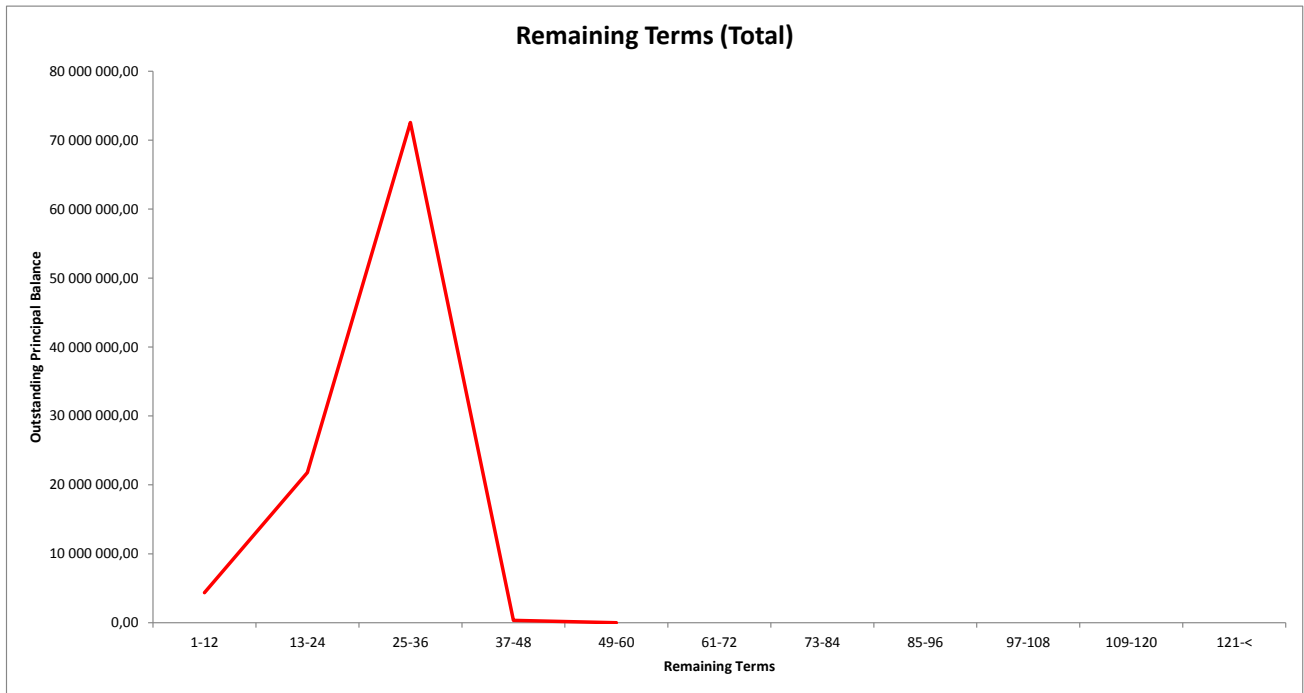
TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		16	4 894	0,00 %	0,0	35,4
	1		12 1781	4 369 536	4,41 %	7,7	32,8
	13		24 2 990	21 780 905	21,99 %	21,0	35,0
	25		36 6 424	72 564 727	73,25 %	29,7	30,6
	37		48 22	340 033	0,34 %	37,0	27,6
	49		60 0	0	0,00 %	0,0	0,0
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121						
Total			11 233	99 060 095	100 %		

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11.b Remaining Terms



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12.a Seasoning



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Period No	25			
Monthly Period	Nov 2017	Convention	=	30/360 days
Interest Period	from 25.11.2017	to 25.12.2017	=	30 days

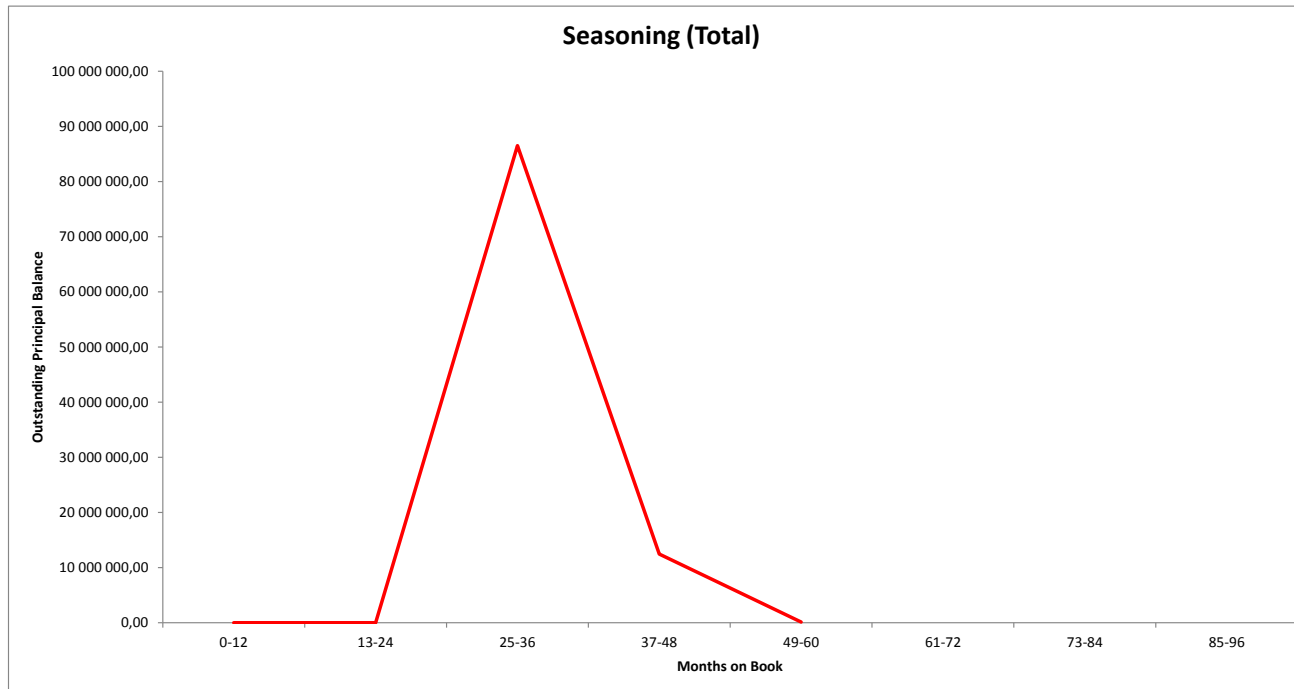
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	0	0	0,00 %	0,0	0,0
	13		24	0	0	0,00 %	0,0	0,0
	25		36	9 633	86 505 088	87,33 %	27,6	30,7
	37		48	1 567	12 436 279	12,55 %	21,6	37,8
	49		60	33	118 728	0,12 %	9,1	50,8
	61		72					
	73		84					
	85		96					
	Total			11 233	99 060 095	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.a Balloon loans



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days

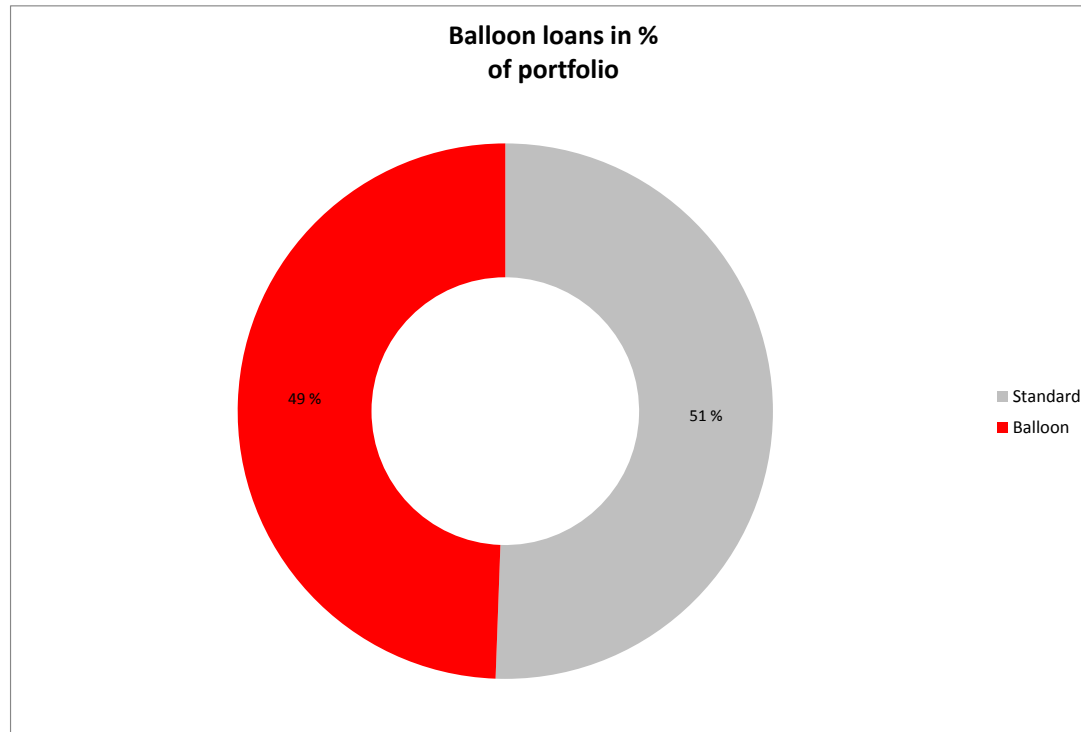
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		7 967	50 104 352	50,58 %	802	0,00 %	25,8	31,5
Balloon		3 266	48 955 743	49,42 %	21 046 770	42,99 %	27,9	31,7
Total		11 233	99 060 095	100 %	21 047 572	21,25 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	25				
Monthly Period	Nov 2017	Convention	=	30/360 days	
Interest Period	from 25.11.2017	to 25.12.2017	=	30 days	



SCF Rahoituspalvelut I DAC
Monthly Investor Report

14.a # loans per borrower



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days

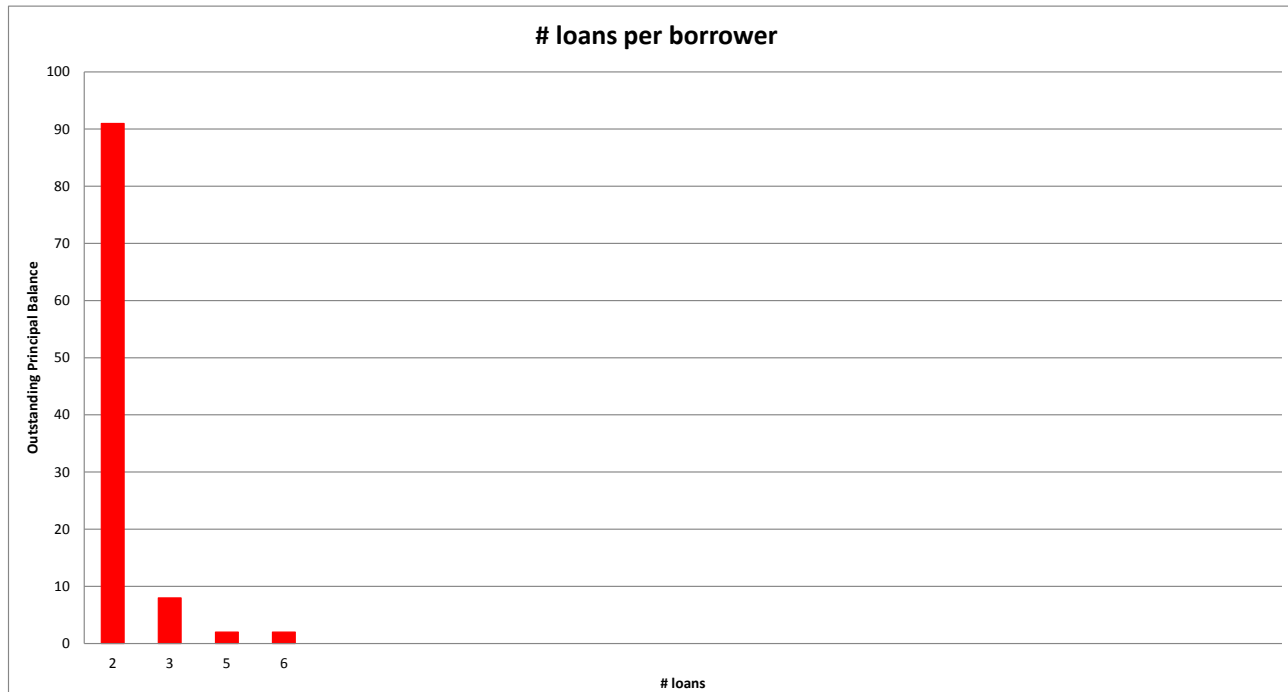
	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	11005	96 611 232	97,53 %
	2	91	1 955 867	1,97 %
	3	8	213 544	0,22 %
	5	2	116 452	0,12 %
	6	2	162 999	0,16 %
Total:	11 108		99 060 095	100,0 %

SCF Rahoituspalvelut I DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	99 060 095	95 744 527	3 315 568	268 537	3,30 %	96,65 %
2	95 744 527	92 491 549	3 252 978	259 348	3,30 %	93,37 %
3	92 491 549	89 297 066	3 194 483	250 163	3,29 %	90,14 %
4	89 297 066	86 109 529	3 187 537	241 166	3,29 %	86,93 %
5	86 109 529	82 903 920	3 205 608	232 247	3,28 %	83,69 %
6	82 903 920	79 745 799	3 158 122	223 228	3,28 %	80,50 %
7	79 745 799	76 708 678	3 037 121	214 412	3,27 %	77,44 %
8	76 708 678	73 675 894	3 032 783	205 861	3,27 %	74,37 %
9	73 675 894	70 752 962	2 922 932	197 357	3,26 %	71,42 %
10	70 752 962	67 806 115	2 946 847	189 144	3,26 %	68,45 %
11	67 806 115	64 890 285	2 915 830	180 931	3,25 %	65,51 %
12	64 890 285	62 075 701	2 814 584	172 762	3,24 %	62,66 %
13	62 075 701	59 280 222	2 795 479	164 894	3,23 %	59,84 %
14	59 280 222	56 462 679	2 817 543	157 069	3,23 %	57,00 %
15	56 462 679	53 715 008	2 747 672	149 169	3,22 %	54,22 %
16	53 715 008	50 945 356	2 769 652	141 499	3,21 %	51,43 %
17	50 945 356	48 201 645	2 743 711	133 790	3,20 %	48,66 %
18	48 201 645	45 546 941	2 654 704	126 074	3,18 %	45,98 %
19	45 546 941	42 874 670	2 672 271	118 677	3,17 %	43,28 %
20	42 874 670	40 274 124	2 600 546	111 146	3,16 %	40,66 %

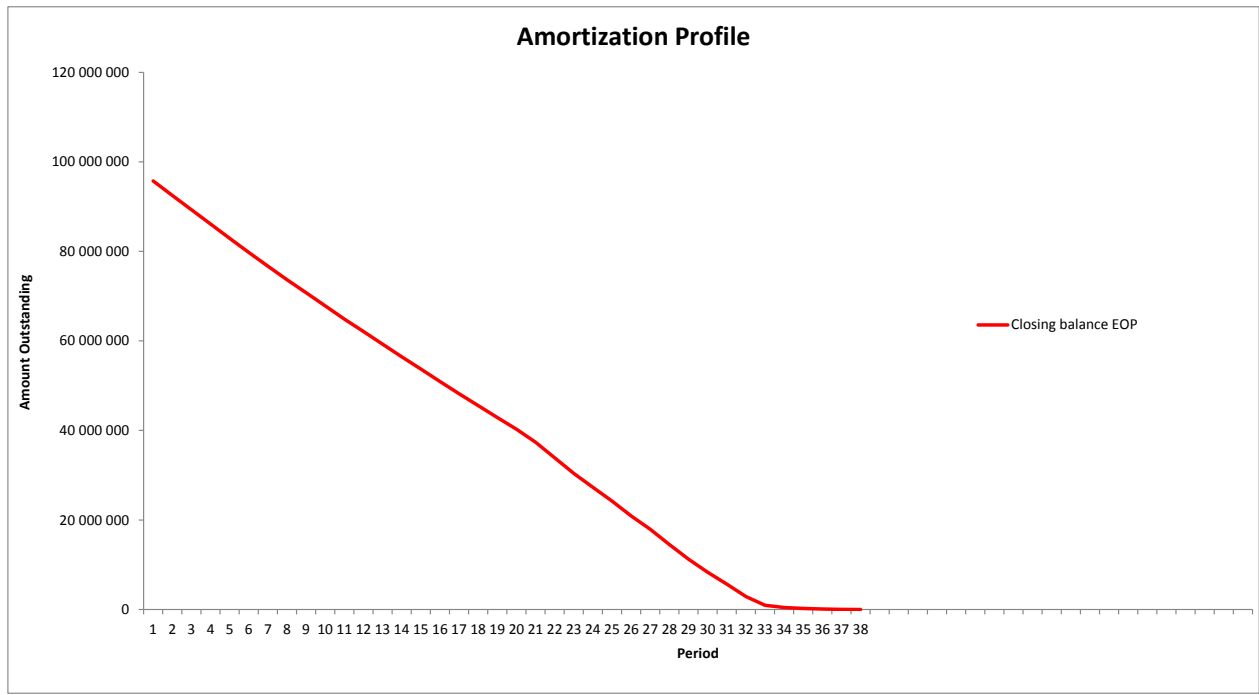
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 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	
Total:	2 569	3 536	1 081 045	35 446 664	

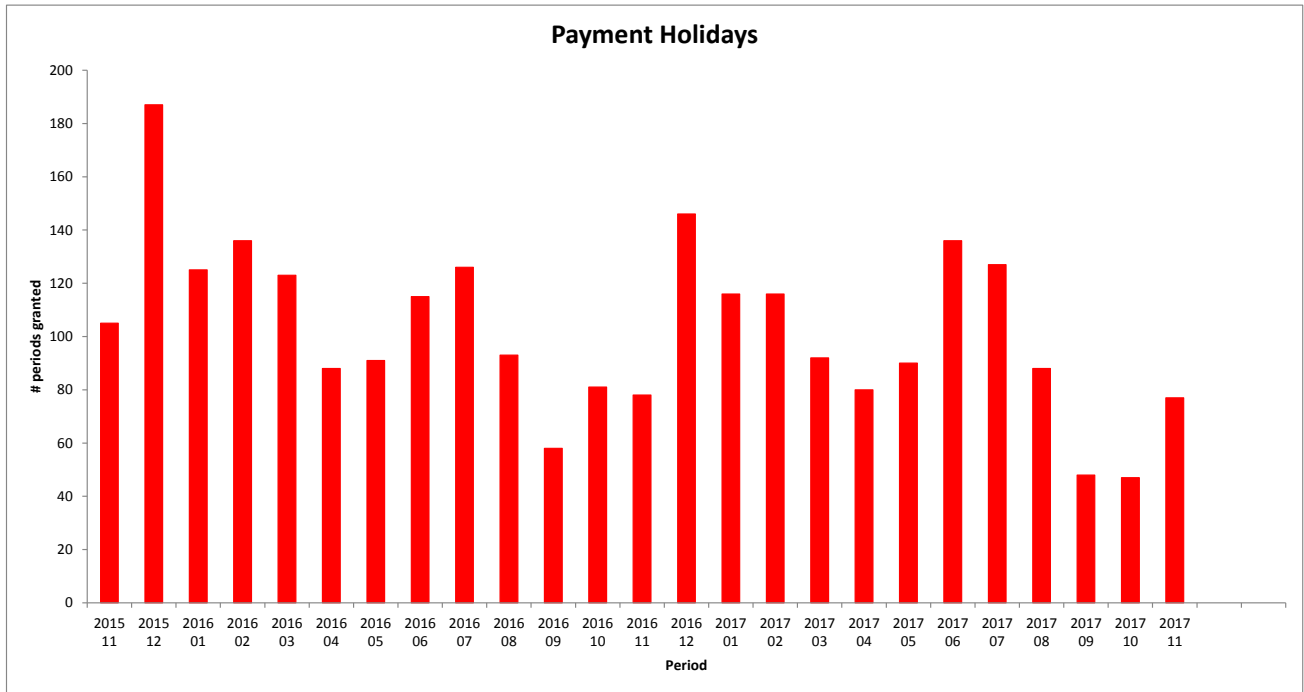
Payment Holiday

SCF Rahoituspalvelut I DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	02.01.2018			
Payment date	28.12.2017			
Period No	25			
Monthly Period	Nov 2017	Convention	=	30/360 days
Interest Period	from 25.11.2017	to 25.12.2017	=	30 days

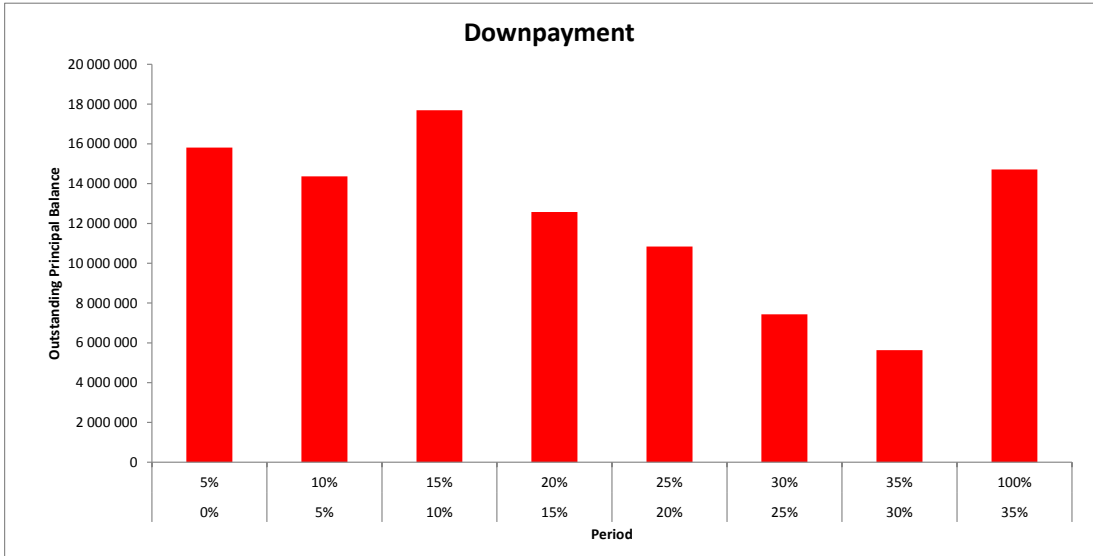
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 506	15 816 003	16,0 %	28,1	31,7
	5 %	10 %	1 406	14 363 862	14,5 %	27,9	31,5
	10 %	15 %	1 891	17 687 079	17,9 %	26,9	31,8
	15 %	20 %	1 304	12 576 451	12,7 %	26,9	31,6
	20 %	25 %	1 187	10 839 105	10,9 %	26,7	31,5
	25 %	30 %	847	7 436 629	7,5 %	25,8	32,1
	30 %	35 %	698	5 631 598	5,7 %	25,7	31,7
	35 %	100 %	2 394	14 709 367	14,8 %	25,1	31,3
Total			11 233	99 060 095	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	02.01.2018		
Payment date	28.12.2017		
Period No	25		
Monthly Period	Nov 2017	Convention	= 30/360 days
Interest Period	from 25.11.2017	to 25.12.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	25				
Monthly Period	Nov 2017		Convention	=	30/360 days
Interest Period	from 25.11.2017	to	25.12.2017	=	30 days

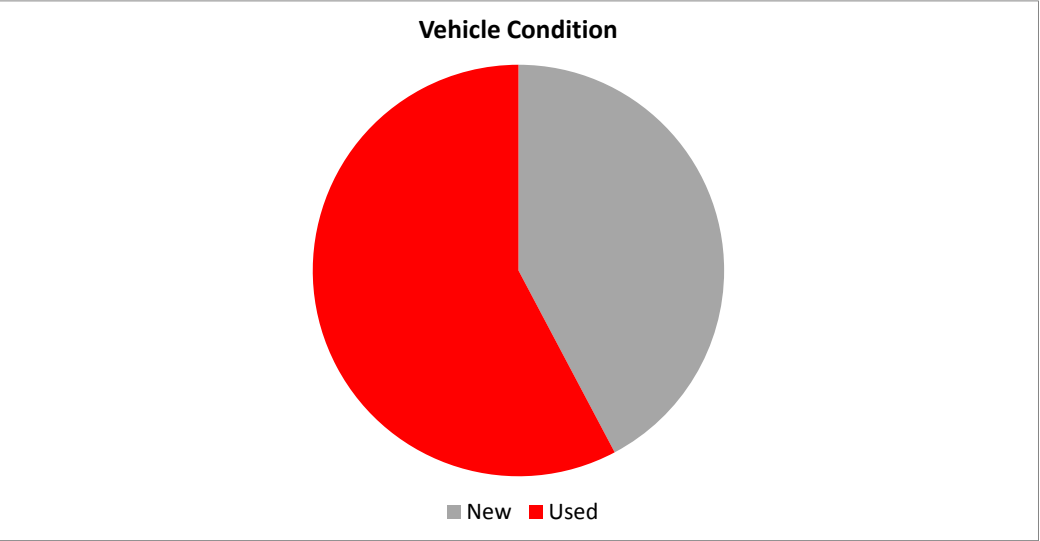
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 500	41 852 877	42,2 %	27,0	31,6
	Used	7 733	57 207 218	57,8 %	26,7	31,6
	Total	11 233	99 060 095	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

18.b Vehicle Condition



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	25				
Monthly Period	Nov 2017	Convention	=	30/360 days	
Interest Period	from 25.11.2017	to 25.12.2017	=	30 days	



SCF Rahoituspalvelut I DAC
Monthly Investor Report

19.a Borrower Type



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days

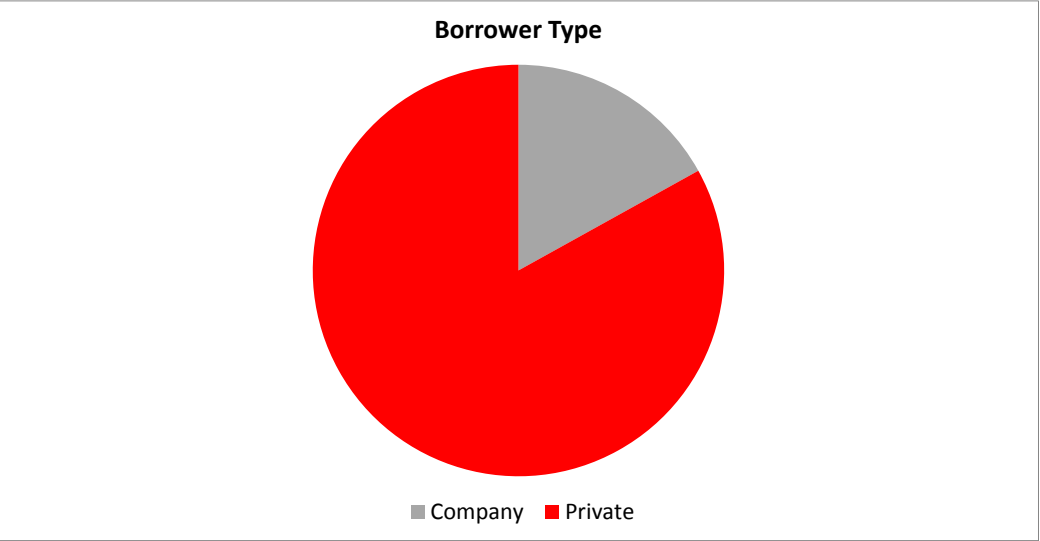
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 433	16 782 939	16,9 %	25,1	31,5
	Private	9 800	82 277 155	83,1 %	27,2	31,6
	Total	11 233	99 060 095	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	25				
Monthly Period	Nov 2017		Convention	=	30/360 days
Interest Period	from 25.11.2017	to	25.12.2017	=	30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

20.a Vehicle type



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days

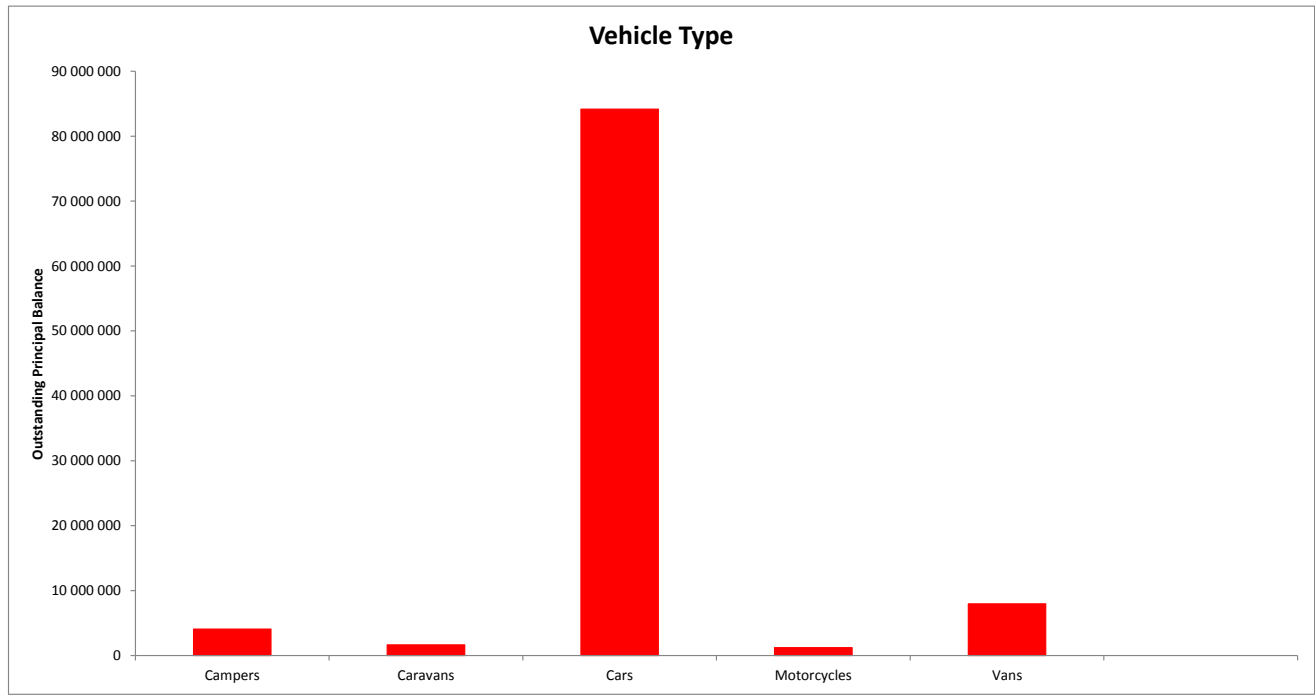
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	244	4 076 692	4,12 %	27,8	31,04
	Caravans	189	1 634 796	1,65 %	27,9	31,45
	Cars	9 727	84 175 735	84,97 %	26,8	31,68
	Motorcycles	240	1 211 215	1,22 %	26,6	30,47
	Vans	833	7 961 657	8,04 %	25,7	31,53
		11 233	99 060 095	100 %		

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	25				
Monthly Period	Nov 2017	Convention	=	30/360 days	
Interest Period	from 25.11.2017	to 25.12.2017	=	30 days	



**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

21.a Restructured Loans



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 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
	10	114.382

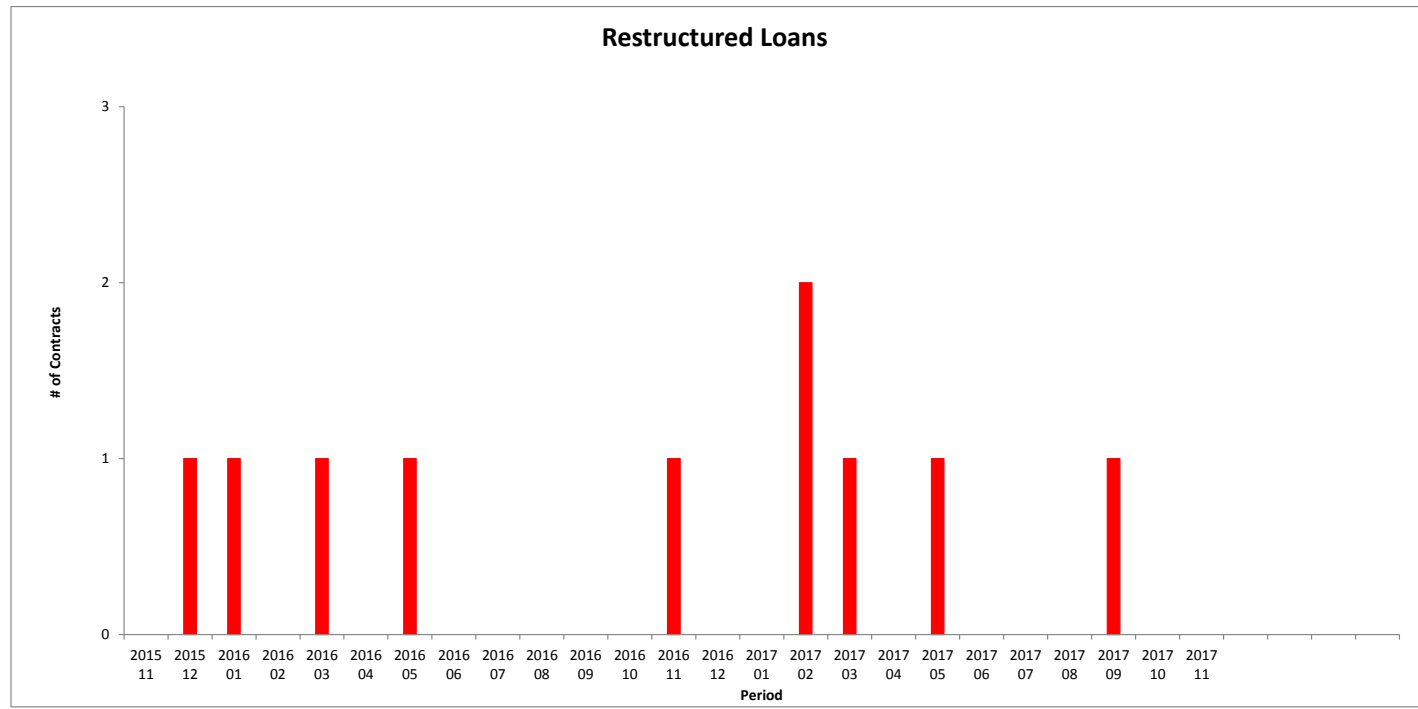
Restructured

SCF Rahoituspalvelut I DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	25				
Monthly Period	Nov 2017	Convention	=	30/360 days	
Interest Period	from 25.11.2017	to 25.12.2017	=	30 days	



SCF Rahoituspalvelut I DAC
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22.a Dynamic Interest rate



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	25				
Monthly Period	from	Nov 2017	to	Convention	= 30/360 days
Interest Period		25.11.2017		25.12.2017	= 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 %

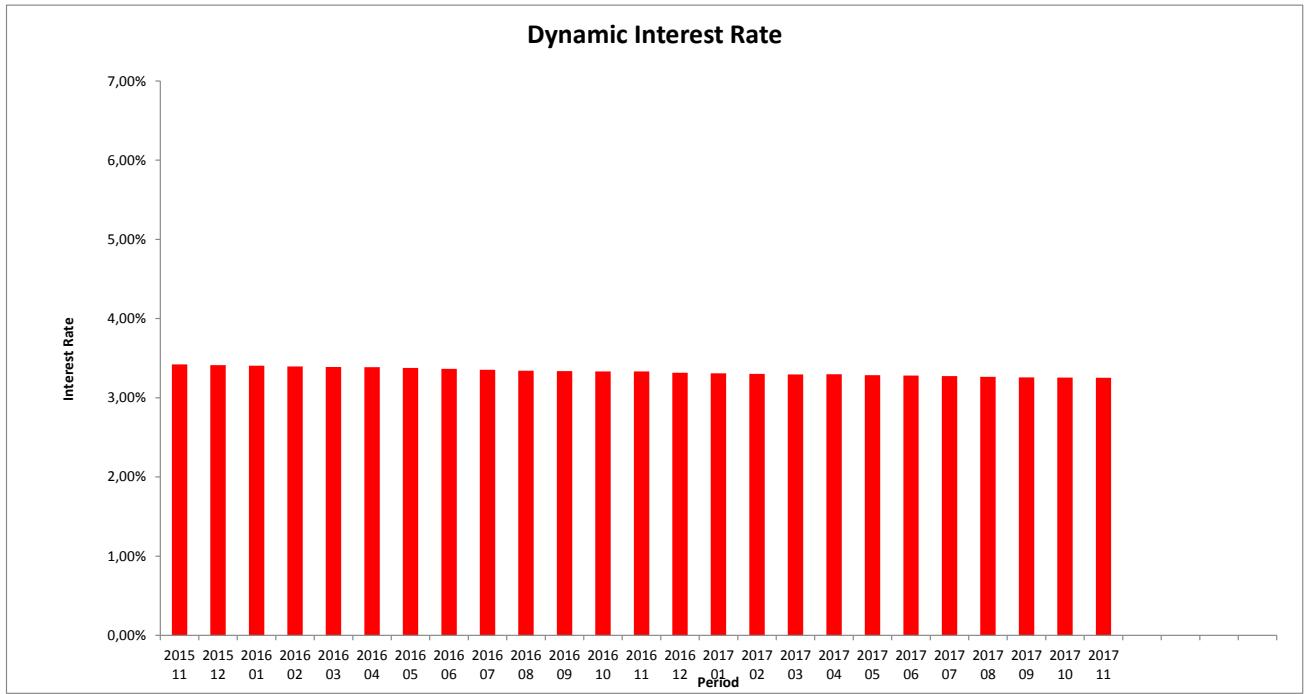
Interest rate evolution

SCF Rahoituspalvelut I DAC
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



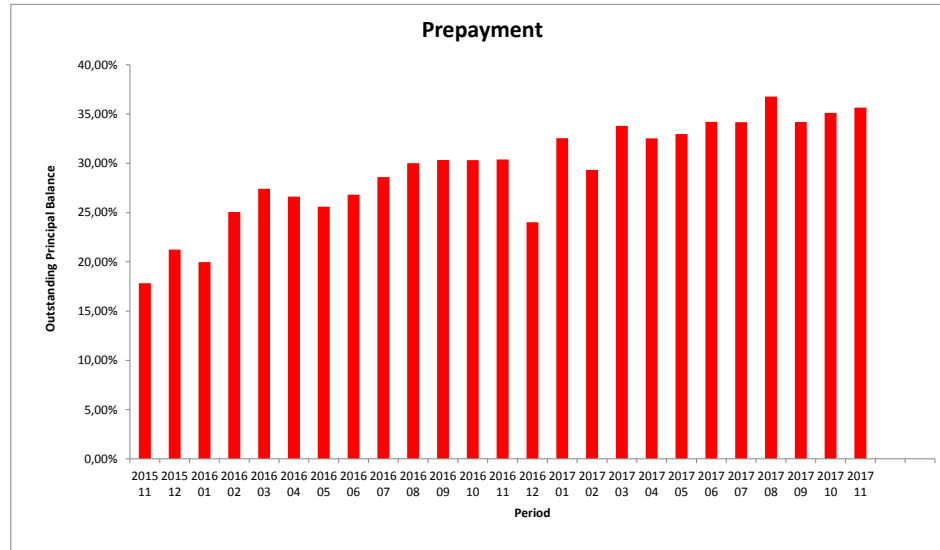
Reporting Date	02.01.2018		
Payment date	28.12.2017		
Period No	25		
Monthly Period	from	Nov 2017	to
Interest Period	from	25.11.2017	to
Convention	=	30/360 days	
	=	30 days	

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 %	

23.b Dynamic Pre-Payments



Reporting Date	02.01.2018		
Payment date	28.12.2017		
Period No	25		
Monthly Period	from	Nov 2017	Convention = 30/360 days
Interest Period	to	25.12.2017	= 30 days



SCF Rahoituspalvelut I DAC
Monthly Investor Report

24. Delinquency



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days

year	month	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	0	0	0	0	0	0	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	0	0	0	0	1	200
2016	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	0	0	1	33 107
	2	325 103 620	22 418	302 359 501	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	309 872 376	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	0	0	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
2016	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																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	from Nov 2017	to Convention = 30/360 days
Interest Period	from 25.11.2017	to 25.12.2017 = 30 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	725	949	-	246	725	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	80 839	16																		

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1			2017 Q2			2017 Q3			2017 Q4		
			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	846	185 700	59 351
2016 2	446 837	31	2 657	231 150	215 688	1 719	232 869	213 968	3 568	236 437	210 400	2 379	238 816	208 022
2016 3	401 997	39	6 190	336 728	65 269	2 936	339 664	62 333	2 240	341 904	60 093	2 154	344 058	57 939
2016 4	310 561	36	61 850	209 480	101 081	6 499	215 980	94 581	7 558	223 537	87 024	4 729	228 266	82 295
2017 1	715 532	41	444 737	444 737	270 794	147 362	592 099	123 433	29 776	621 875	93 656	6 776	628 651	86 881
2017 2	353 763	41				79 736	79 736	274 028	94 815	174 551	179 213	4 963	179 514	174 249
2017 3	368 391	32							198 814	198 814	169 577	83 116	281 930	86 461
2017 4	80 839	16										21 337	21 337	59 502

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26. Priority of Payments



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	7 394 459,59	EUR
Senior Expenses	-	12 882,63	EUR
Servicing Fee	-	41 275,04	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	385 363,75	EUR
Principal on Loan to Issuer	-	6 954 938,17	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	8 252 878,60	EUR
Senior Expenses	-	12 848,37	EUR
Interest Class A	-	3 595,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	825 150,33	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	-	6 954 938,17	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	-	133,46	EUR
Principal Issuer Subordinated Loan	-	74 577,98	EUR
Payment to Purchaser	-	263 358,18	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	263 358,18	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,83	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	263 343,34	EUR

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27. Transaction Costs



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	25	
Monthly Period	Nov 2017	Convention = 30/360 days
Interest Period	from 25.11.2017 to 25.12.2017	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	12 882,63						
Interest accrued for the Period	EUR	109 795,00	3 595,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	3 308 350,00	557 770,00	499 015,00	162 730,00	172 235,00	498 575,00	1 418 025,00
Interest Payments	EUR	109 795,00	3 595,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	3 308 350,00	557 770,00	499 015,00	162 730,00	172 235,00	498 575,00	1 418 025,00
Interest accrued on Subordinated Loan for the Period	EUR	133,46						
Cumulative Interest accrued on Subordinated Loan	EUR	11 444,44						
Interest Payments on Subordinated Loan	EUR	133,46						
Cumulative Interest Payments on Subordinated Loan	EUR	11 444,44						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	02.01.2018		
Payment date	28.12.2017		
Period No	25		
Monthly Period	Nov 2017	Convention	= 30/360 days
Interest Period	from 25.11.2017	to 25.12.2017	= 30 days