

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.09.2018	Following payment dates:	25.10.2018
Payment date	25.09.2018		26.11.2018
Period No	10		
Monthly Period	aug.18		
Interest Period	from 28.08.2018	to 25.09.2018	= 28 days
Cut-Off date	31.08.2018		

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1. Portfolio Information



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	10
Monthly Period	aug.18
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	469 040 972,89 EUR
Scheduled Loan Principal Repayments	9 831 998,16 EUR
Prepayments	10 606 410,09 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	20 438 408,25 EUR
New Defaulted Auto Loans in Period	446 455,97 EUR
Closing Balance	448 156 108,67 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 518 648,93 EUR
Recoveries on loans in default	124 616,72 EUR
Total Revenue Received in Period	1 643 265,65 EUR
# Loans	
At beginning of period	35 087 Loans
Paid in Full	1 017 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	35 Loans
At end of period	34 035 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	22 075 660 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	22 075 660 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	21 882 704 EUR
b. Reserve Fund	2 559 949 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	24 442 653 EUR

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3. Reserve Accounts



Reporting Date	27.09.2018
Payment date	25.09.2018
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Note Balance

Beginning of Period	469 040 972,89	EUR
End of Period	448 156 108,67	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	0,5 %	2 559 948,69	EUR
Cash Outflow		2 559 948,69	EUR
Cash Inflow		2 425 445,84	EUR
End of Period	0,5 %	2 425 445,84	EUR
Required Reserve Amount	0,5 %	2 425 445,84	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 KIMI VI 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	27.09.2018	
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Asset Balance

Beginning of Period	469 040 972,89	EUR
End of Period	448 156 108,67	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	419 192 426,29	93,54 %	31 965
1-29 days past due	22 917 056,34	5,11 %	1 675
Delinquent Receivables:			
30-59 days past due	3 973 119,21	0,89 %	273
60-89 days past due	734 756,95	0,16 %	52
90-119 days past due	647 260,67	0,14 %	36
120-149 days past due	470 341,74	0,10 %	22
150-179 days past due	221 147,47	0,05 %	12
Total Performing and Delinquent	448 156 109	100,00 %	34 035

	EUR	%	# loans
Volkswagen vehicles	31 944 714	7,13 %	3 496

Current Period Defaults	446 455,97		35
Cumulative Defaults	1 835 971,61		143
Current Period Recoveries	124 616,72		
Cumulative Recoveries	696 616,56		

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B
General Note Information			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	699 500 000,00	634 700 000,00	64 800 000,00
Initial Nominal per Note		100 000,00	100 000,00
Initial Number of Notes per Class	6995	6347	648
Current Note Information			
Class Principal Outstanding Opening Balance	469 040 972,89	404 240 972,89	64 800 000,00
Available Distribution Amount	24 442 652,51		
Amortisation	20 884 864,22		
Redemption per Class	20 884 864,22	20 884 864,22	-
Redemption per Note		3 290,51	-
Class Principal Outstanding Closing Balance	448 156 108,67	383 356 108,67	64 800 000,00
Current Tranching	100 %	85,54 %	14,46 %
Current Pool Factor		0,60	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B
Interest rate Basis: 1-M EURIBOR / Spread			
Day Count Convention*		(Act/360)	(30/360)
Interest Days	28		
Principal Outstanding per Note Beginning of Period		63 690,09	100 000,00
>Principal Repayment per note		3 290,51	-
Principal Outstanding per Note End of Period		60 399,58	100 000,00
>Interest accrued for the period		1,54	125,00
Interest Payment	90 746,70	9 746,70	81 000,00
Interest Payment per Note		1,54	125,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		17,27 %	2,81 %
Current CE (excl. Excess Spread)		15,00 %	0,54 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.09.2018
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Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut I DAC		No rating		No rating		No rating		No rating		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-1	BBB-	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.		
Transaction Account Bank	BNP Paribas	F1	F1	P-1	P-1	A	A+	A3	Aa3	No	The Issuer and the Purchaser will procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (within thirty (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, in each case, to another bank which meets the Required Ratings.		
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) 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	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	RBC	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	A2	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.	
	RBC	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	A2	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Class A Notes.	
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within thirty (30) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.		

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7.a Original Portfolio Principal Balance



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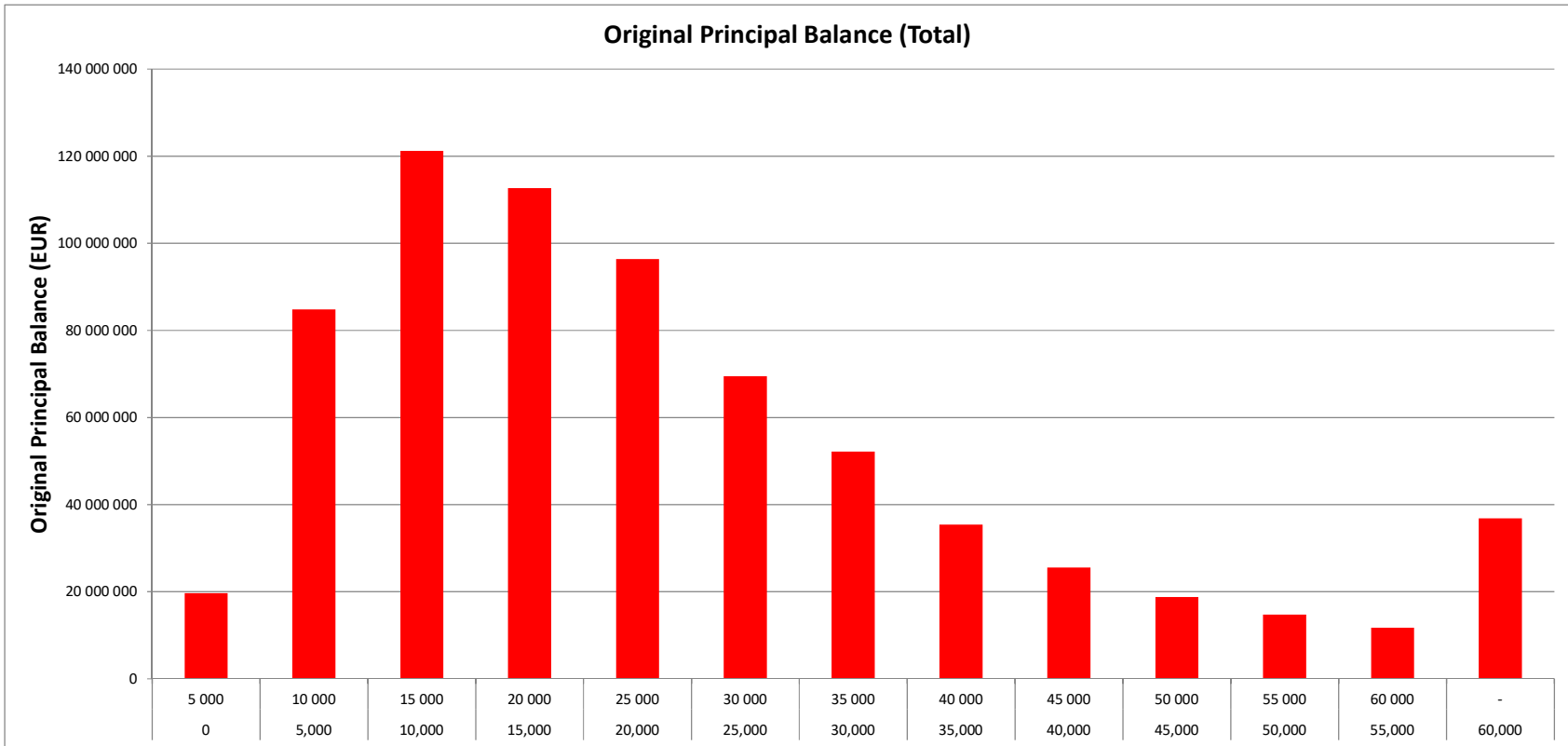
Average amount - all: 15 669

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7		
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2		
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8		
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5		
	20 000	25 000	4 319	96 397 074	13,8 %	50,4	6,6		
	25 000	30 000	2 547	69 510 668	9,9 %	50,6	6,5		
	30 000	35 000	1 614	52 187 299	7,5 %	50,7	6,3		
	35 000	40 000	949	35 372 223	5,1 %	51,2	6,0		
	40 000	45 000	602	25 516 433	3,6 %	50,8	6,3		
	45 000	50 000	396	18 779 435	2,7 %	51,2	5,9		
	50 000	55 000	282	14 734 799	2,1 %	51,8	5,8		
	55 000	60 000	205	11 746 958	1,7 %	52,1	5,4		
	60 000	-	466	36 826 844	5,3 %	51,1	5,7		
	Total			44 641	699 491 556	100 %	48,49	6,6	

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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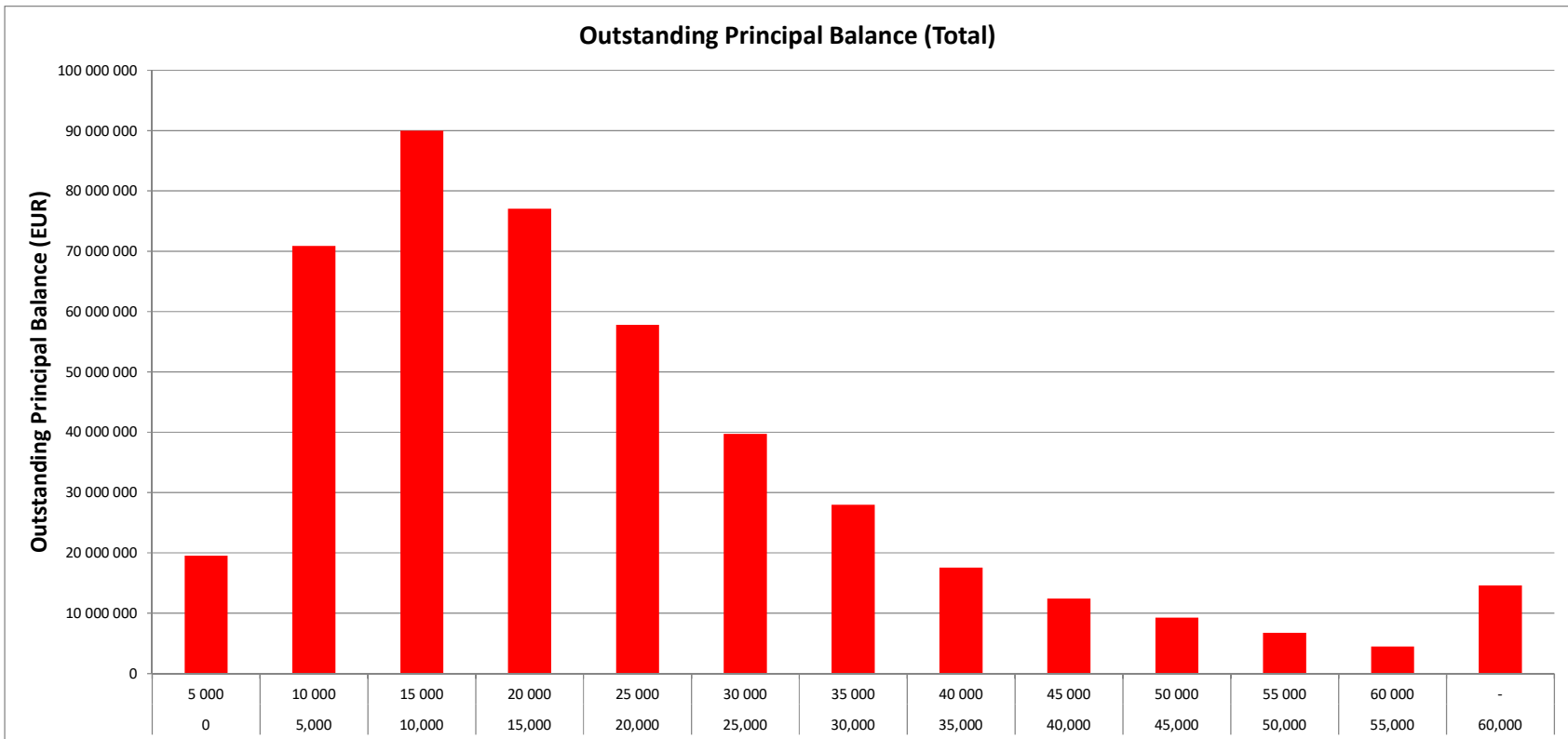
Average amount - all: 13 168

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6 469	19 537 580	4,4 %	23,8	18,5	
	5 000	10 000	9 500	70 913 527	15,8 %	36,5	17,8	
	10 000	15 000	7 329	89 998 637	20,1 %	40,3	17,4	
	15 000	20 000	4 457	77 094 549	17,2 %	41,3	17,3	
	20 000	25 000	2 599	57 820 968	12,9 %	41,5	17,3	
	25 000	30 000	1 456	39 724 679	8,9 %	41,8	17,1	
	30 000	35 000	865	27 945 395	6,2 %	42,2	16,9	
	35 000	40 000	471	17 556 746	3,9 %	42,3	16,8	
	40 000	45 000	295	12 458 224	2,8 %	42,2	16,5	
	45 000	50 000	196	9 249 011	2,1 %	42,9	16,3	
	50 000	55 000	129	6 725 099	1,5 %	42,4	16,3	
	55 000	60 000	79	4 505 202	1,0 %	41,7	16,9	
	60 000	-	190	14 626 492	3,3 %	42,0	16,4	
	Total			34 035	448 156 109	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



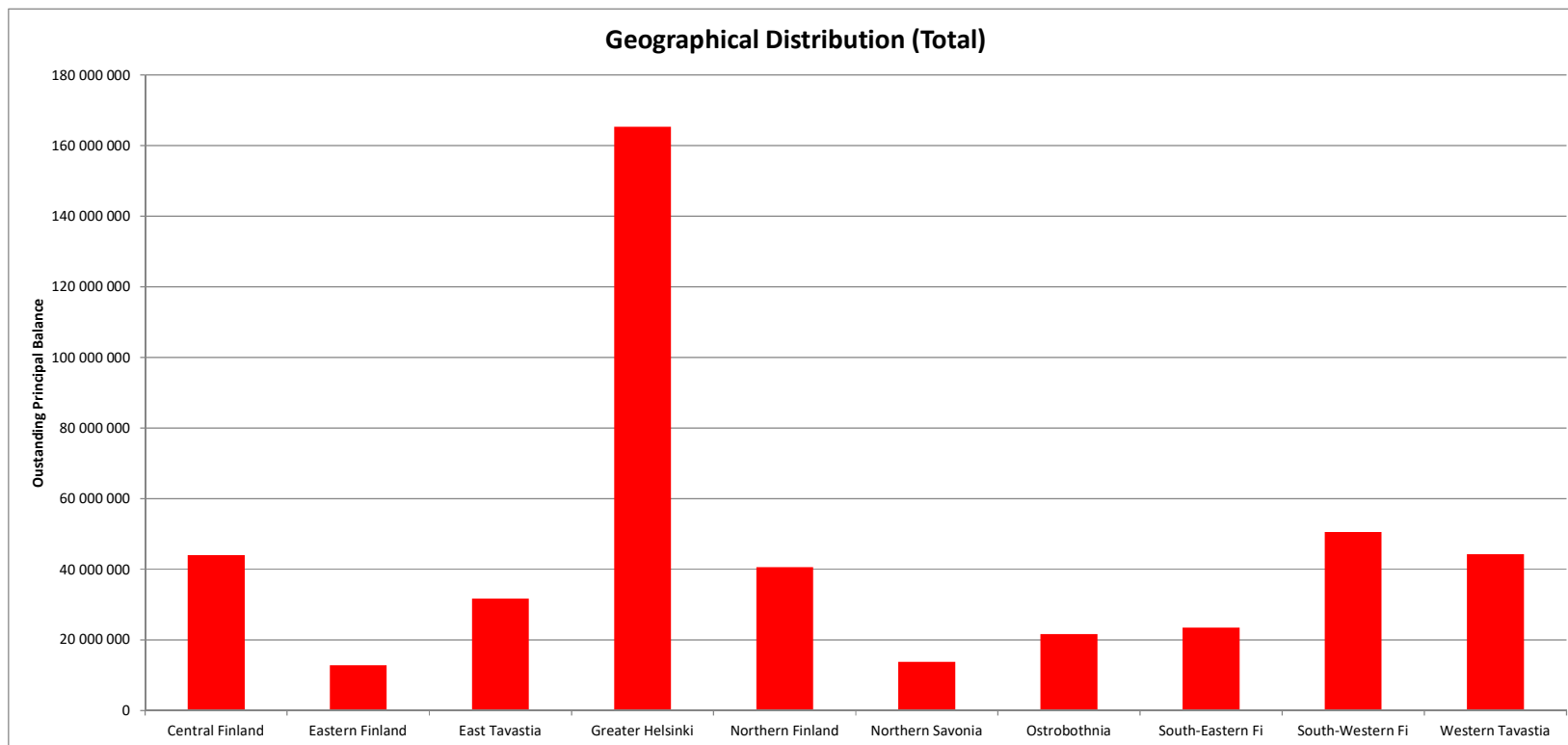
Reporting Date	27.09.2018	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mal	WA seasoning	
Central Finland	3 578	43 979 143	9,81 %	39,8		17,3
Eastern Finland	1 063	12 834 783	2,86 %	39,2		17,2
East Tavastia	2 477	31 729 771	7,08 %	39,8		17,2
Greater Helsinki	11 425	165 264 544	36,88 %	39,8		17,4
Northern Finland	3 109	40 617 901	9,06 %	40,5		17,2
Northern Savonia	1 215	13 763 215	3,07 %	39,3		17,1
Ostrobothnia	2 024	21 651 054	4,83 %	38,4		17,3
South-Eastern Fi	1 933	23 485 018	5,24 %	39,6		17,6
South-Western Fi	3 883	50 589 469	11,29 %	40,5		17,3
Western Tavastia	3 328	44 241 212	9,87 %	40,1		17,2
Total	34 035	448 156 109	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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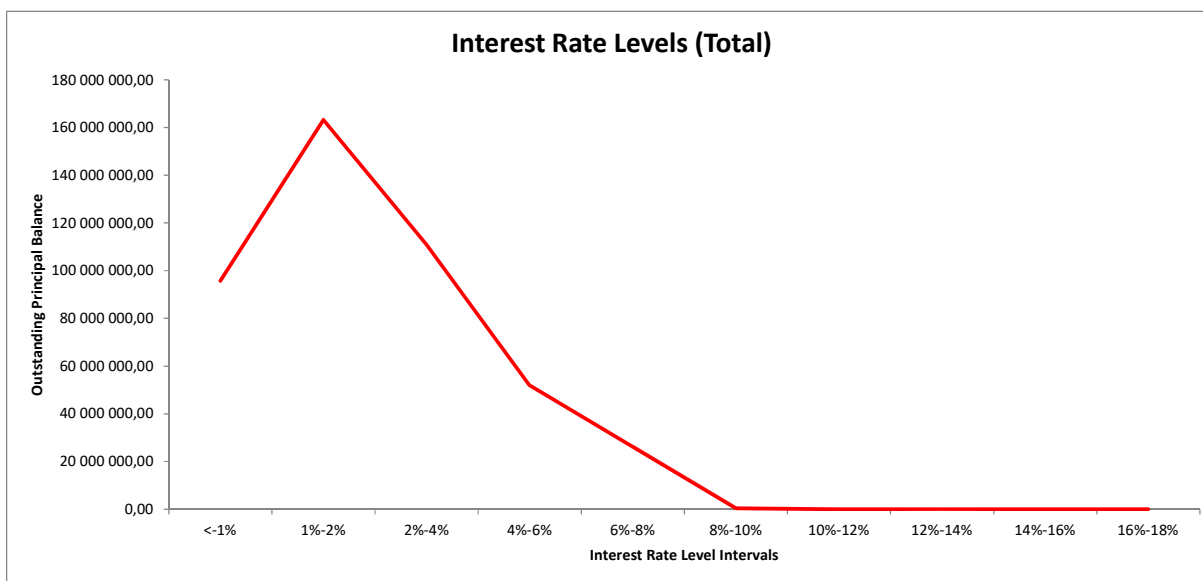
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	5958	95 701 328	21,35 %	40,7	17,2
1	2	10436	163 262 798	36,43 %	40,4	17,2
2	4	8209	110 870 659	24,74 %	39,7	17,5
4	6	5713	51 828 782	11,56 %	38,3	17,6
6	8	3646	26 070 742	5,82 %	37,5	17,2
8	10	59	355 039	0,08 %	39,7	15,6
10	12	2	14 773	0,00 %	42,1	15,2
12	14	10	40 355	0,01 %	31,2	14,0
14	16	1	4 875	0,00 %	21,0	15,0
16	18	1	6 756	0,00 %	45,0	15,0
18	20					
Total		34 035	448 156 109	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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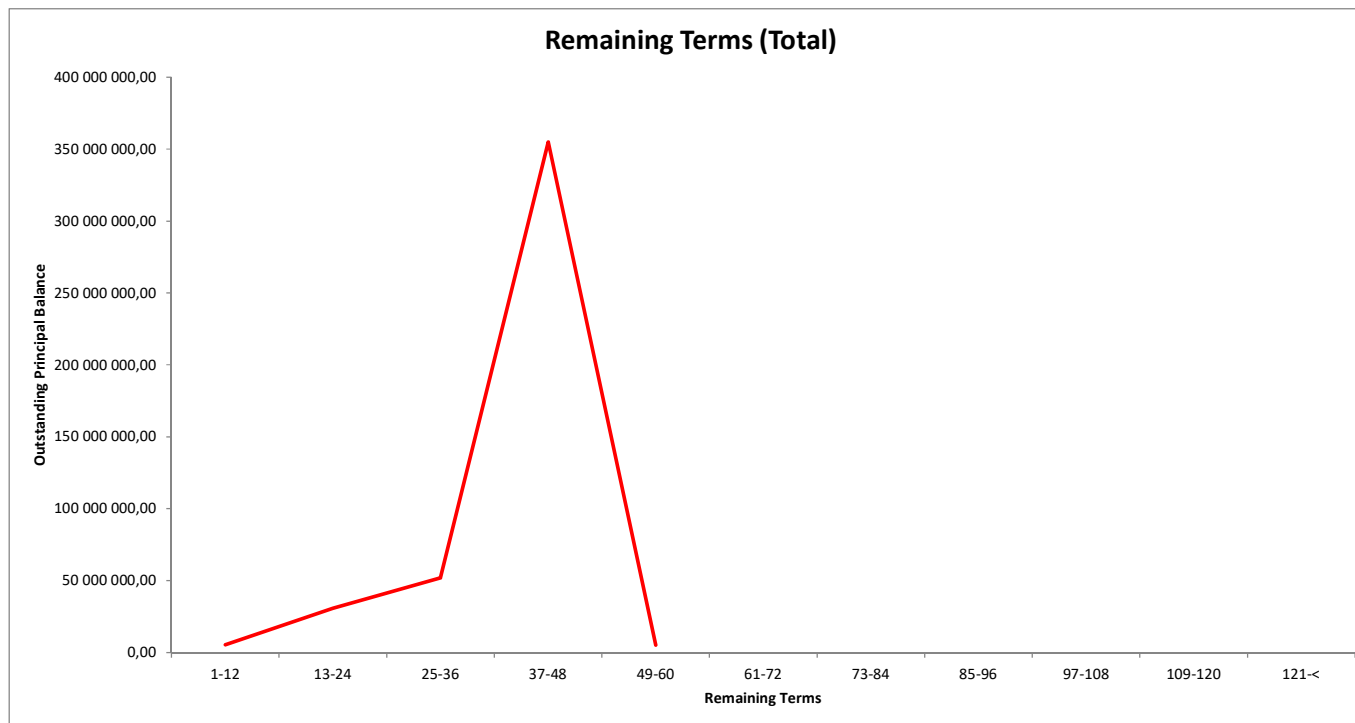
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	11	5 302	0,00 %	0,0	28,3
	1		12	2 125	5 450 056	1,22 %	8,7	18,3
	13		24	4 654	30 722 520	6,86 %	19,7	19,0
	25		36	5 272	51 840 773	11,57 %	31,7	19,7
	37		48	21 694	354 966 553	79,21 %	43,1	16,9
	49		60	278	5 146 568	1,15 %	49,3	12,4
	61		72					
	73		84	1	24 336	0,01 %	79,0	12,0
	85		96					
	97		108					
	109		120					
	121		-					
Total			34 035	448 156 109	100 %			

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11.b Remaining Terms



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12.a Seasoning



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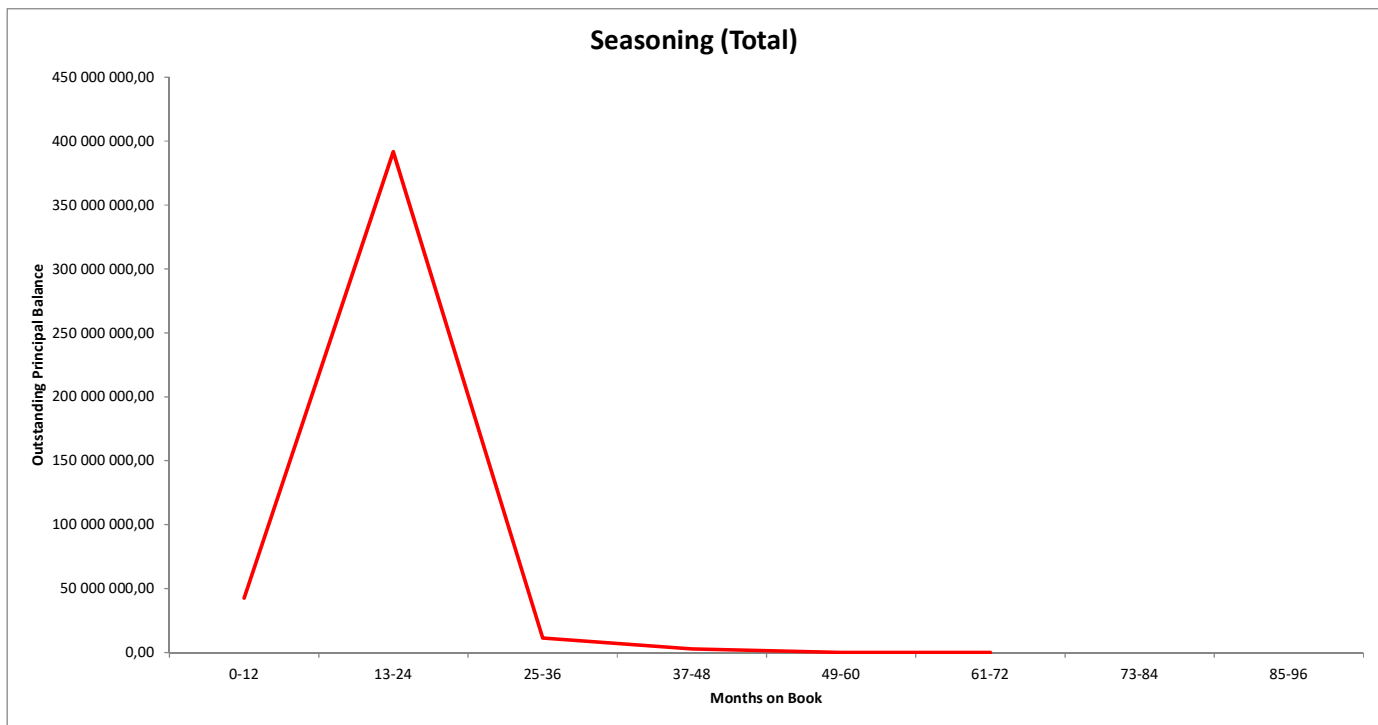
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	3 070	42 507 105	9,48 %	44,1	11,9
	13		24	29 407	391 611 864	87,38 %	39,8	17,4
	25		36	1 129	11 271 271	2,52 %	29,1	29,1
	37		48	414	2 716 098	0,61 %	19,0	40,5
	49		60	14	49 267	0,01 %	13,1	54,9
	61		72	1	504	0,00 %	1,0	64,0
	73		84					
	85		96					
	Total			34 035	448 156 109	100 %		

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12.b Seasoning



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13.a Balloon loans



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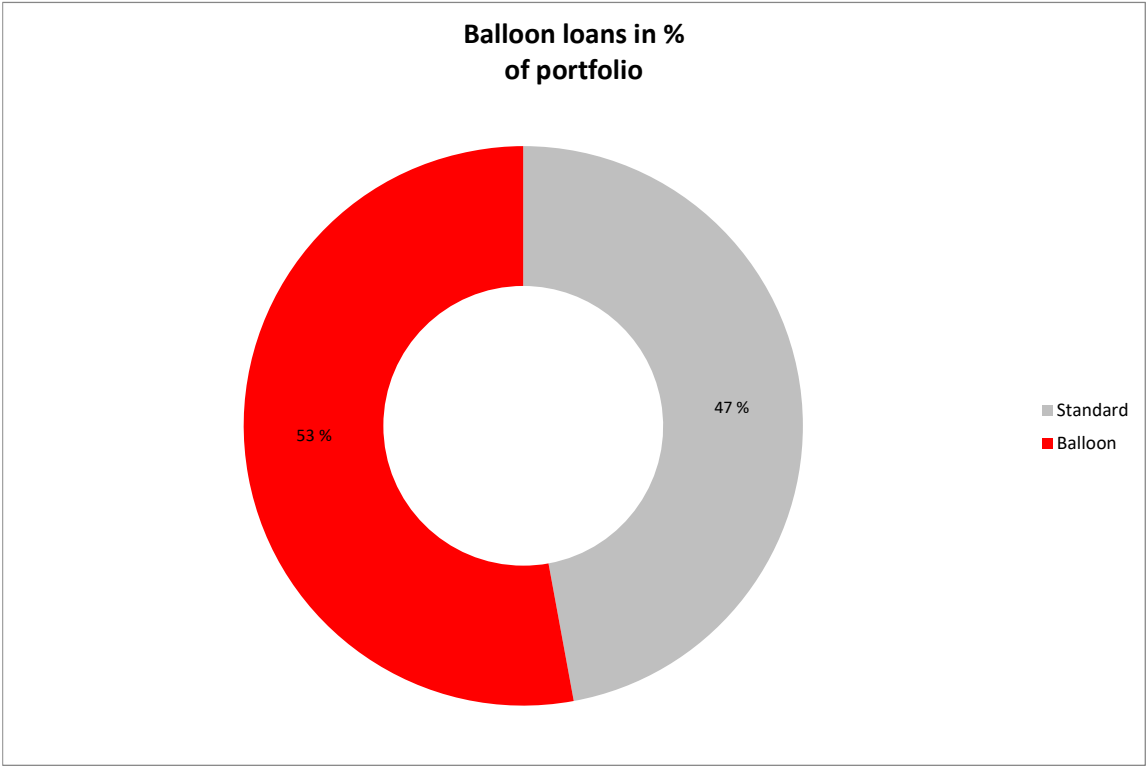
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	22 806	211 164 426	47,12 %	3 132	0,00 %	37,6	17,2
	Balloon	11 229	236 991 683	52,88 %	88 381 720	37,29 %	41,9	17,4
	Total	34 035	448 156 109	100 %	88 384 852	19,72 %		

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Monthly Investor Report

13.b Balloon loans



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from	28.08.2018
	to	25.09.2018
	=	28 days



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14.a # loans per borrower



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from 28.08.2018	to 25.09.2018 = 28 days

TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	32859	427 540 084	95,40 %	
	2	424	14 906 617	3,33 %	
	3	42	2 443 414	0,55 %	
	4	12	834 842	0,19 %	
	5	7	752 111	0,17 %	
	6	4	412 020	0,09 %	
	7	1	75 390	0,02 %	
	9	1	53 562	0,01 %	
	10	1	174 068	0,04 %	
	13	1	103 550	0,02 %	
	20	1	203 859	0,05 %	
	36	1	656 591	0,15 %	
Total:		33 354	448 156 109	100,0 %	

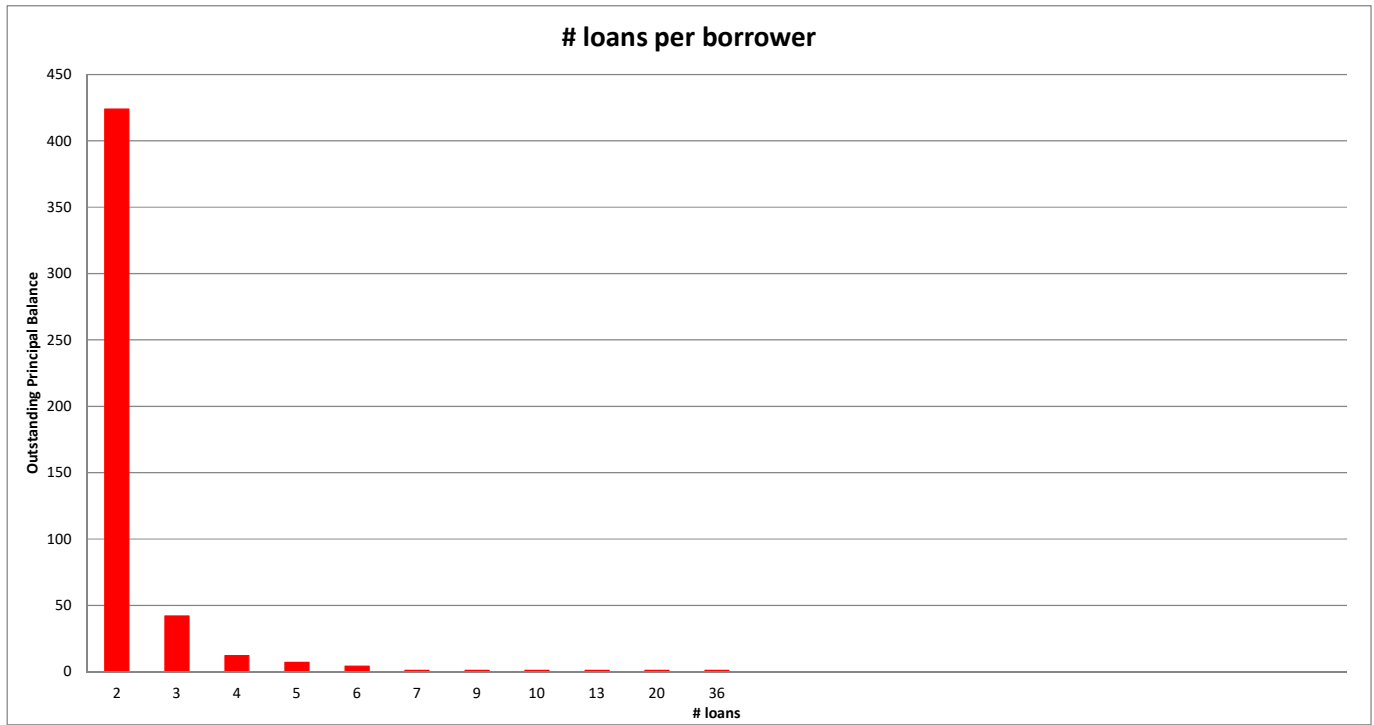
Santander Consumer Finance Oy
 Risto Rytin tie 33
 Helsinki 00570
 Y-tunnus 2076455-0, Finland

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14.b # loans per borrower



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from	28.08.2018
	to	25.09.2018
	=	28 days



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15.a Amortization Profile



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from 28.08.2018	to 25.09.2018 = 28 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	448 156 109	438 291 924	9 864 184	967 741	2,62 %	97,80 %
2	438 291 924	428 574 592	9 717 332	945 134	2,62 %	95,63 %
3	428 574 592	418 869 719	9 704 874	922 160	2,61 %	93,47 %
4	418 869 719	409 204 764	9 664 955	899 621	2,61 %	91,31 %
5	409 204 764	399 547 698	9 657 067	877 188	2,60 %	89,15 %
6	399 547 698	389 869 487	9 678 210	854 770	2,60 %	86,99 %
7	389 869 487	380 247 845	9 621 642	832 364	2,59 %	84,85 %
8	380 247 845	370 696 912	9 550 933	810 056	2,59 %	82,72 %
9	370 696 912	361 155 801	9 541 111	787 920	2,58 %	80,59 %
10	361 155 801	351 675 223	9 480 578	765 830	2,57 %	78,47 %
11	351 675 223	342 111 643	9 563 580	743 890	2,57 %	76,34 %
12	342 111 643	332 702 948	9 408 695	721 858	2,56 %	74,24 %
13	332 702 948	323 297 010	9 405 938	700 111	2,55 %	72,14 %
14	323 297 010	313 925 756	9 371 254	678 398	2,55 %	70,05 %
15	313 925 756	304 632 353	9 293 403	656 792	2,54 %	67,97 %
16	304 632 353	295 462 562	9 169 790	635 438	2,53 %	65,93 %
17	295 462 562	286 229 043	9 233 519	614 375	2,52 %	63,87 %
18	286 229 043	277 240 375	8 988 668	593 177	2,52 %	61,86 %
19	277 240 375	268 108 630	9 131 745	572 549	2,51 %	59,82 %
20	268 108 630	259 065 435	9 043 195	551 609	2,50 %	57,81 %

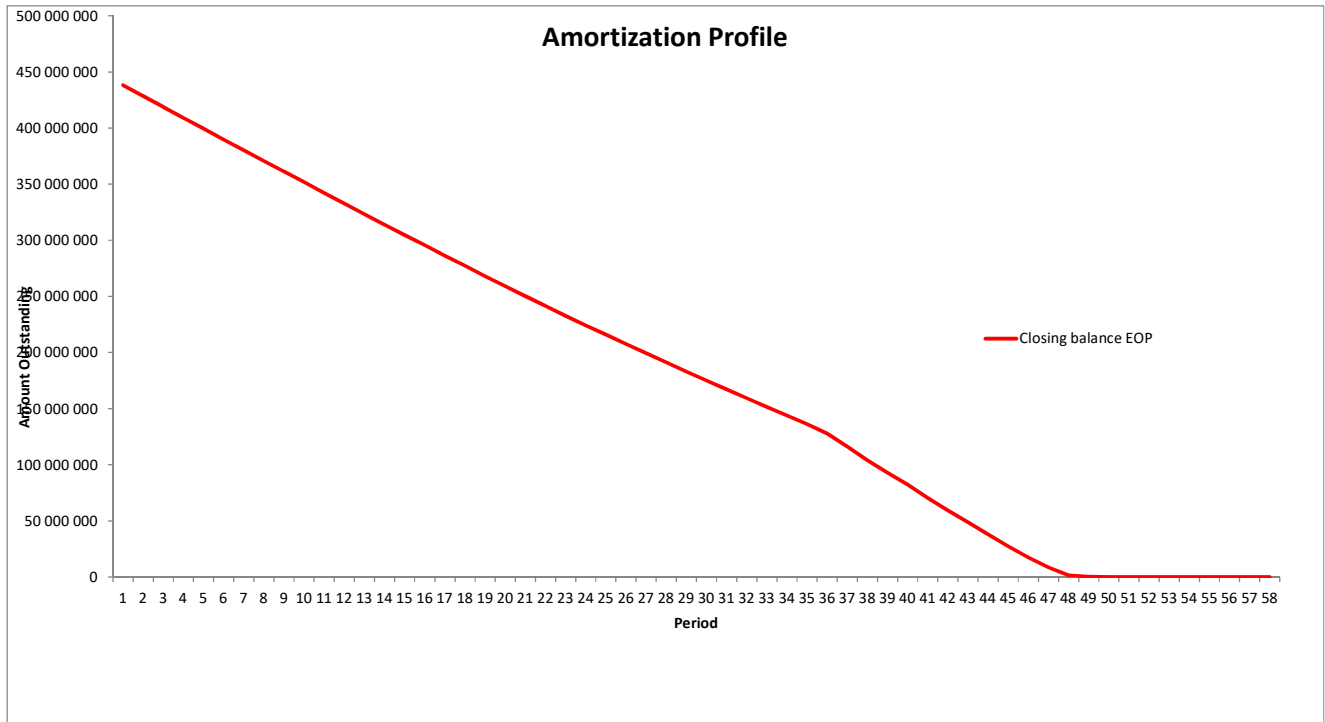
Amortization profile (first 20 periods)

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Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.09.2018					
Payment date	25.09.2018					
Period No	10					
Monthly Period	aug.18					
Interest Period	from	28.08.2018	to	25.09.2018	=	28 days



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16.a Payment Holidays



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from	28.08.2018 to 25.09.2018 = 28 days

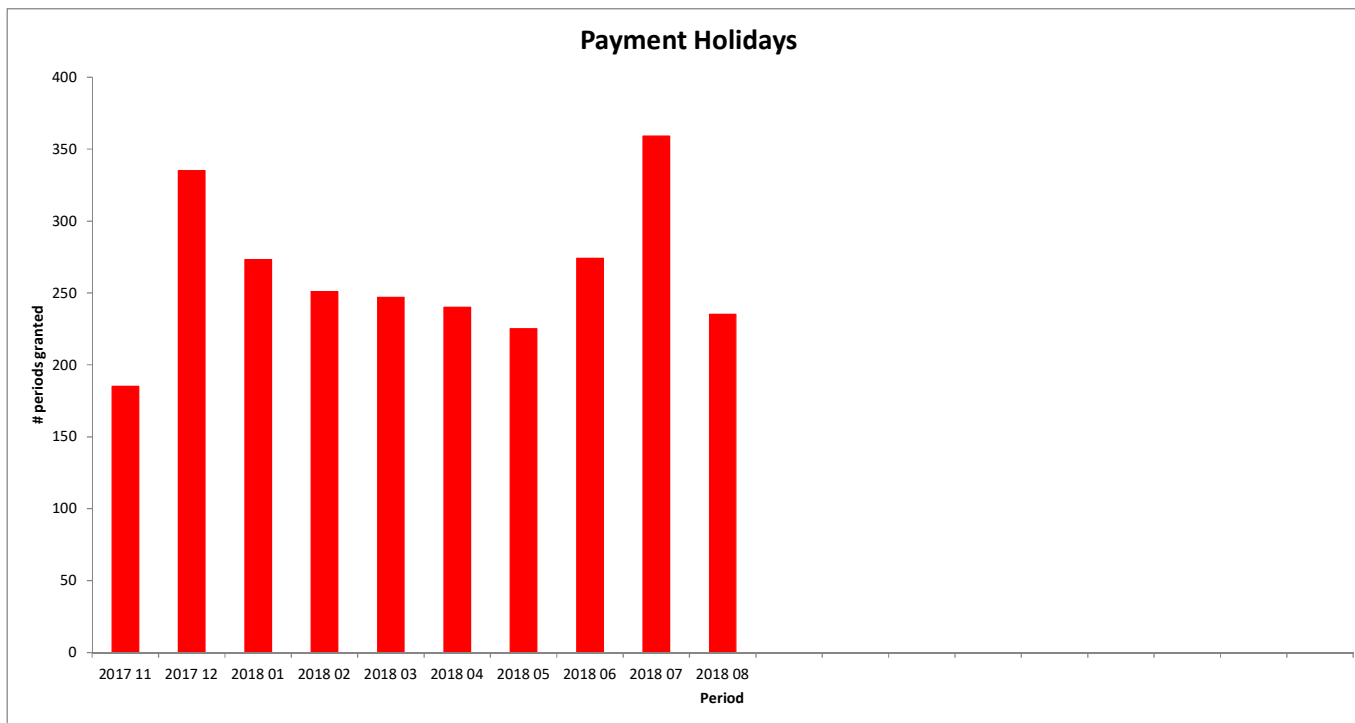
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2017 11	185	263	72 741	3 167 942	
2017 12	335	399	112 189	5 609 816	
2018 01	273	360	100 696	4 558 606	
2018 02	251	342	97 342	4 172 372	
2018 03	247	335	102 549	4 460 893	
2018 04	240	317	88 155	3 736 289	
2018 05	225	292	83 310	3 506 602	
2018 06	274	393	121 344	4 348 874	
2018 07	359	473	142 149	5 797 581	
2018 08	235	296	89 585	3 804 741	
Total:	2 624	3 470	1 010 059	43 163 716	

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16.b Payment Holidays



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from	28.08.2018
	to	25.09.2018
	=	28 days



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17.a Downpayment



Reporting Date	27.09.2018					
Payment date	25.09.2018					
Period No	10					
Monthly Period	aug.18					
Interest Period	from	28.08.2018	to	25.09.2018	=	28 days

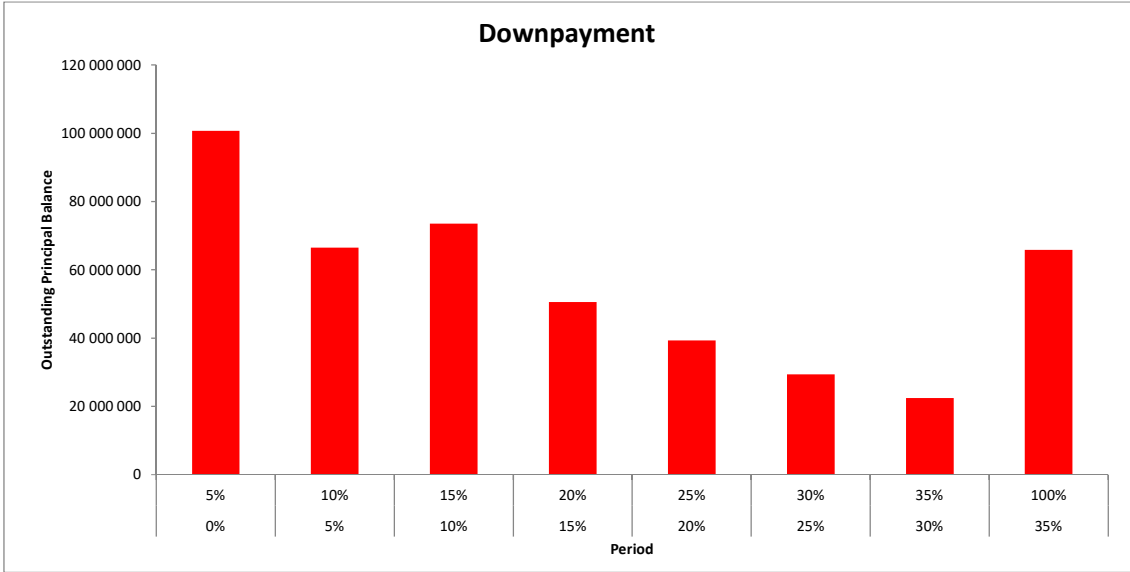
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	6 594	100 683 350	22,5 %	41,7	17,3
	5 %		10 %	4 281	66 462 639	14,8 %	41,5	17,3
	10 %		15 %	5 099	73 490 914	16,4 %	40,5	17,4
	15 %		20 %	3 564	50 572 617	11,3 %	39,9	17,4
	20 %		25 %	2 881	39 289 199	8,8 %	39,4	17,5
	25 %		30 %	2 271	29 361 242	6,6 %	39,4	17,2
	30 %		35 %	1 804	22 459 156	5,0 %	38,5	17,3
	35 %		100 %	7 541	65 836 992	14,7 %	35,6	17,0
Total			34 035	448 156 109	100 %			

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17.b Downpayment



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from	28.08.2018
	to	25.09.2018
	=	28 days



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18.a Vehicle Condition



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	10
Monthly Period	aug.18
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days

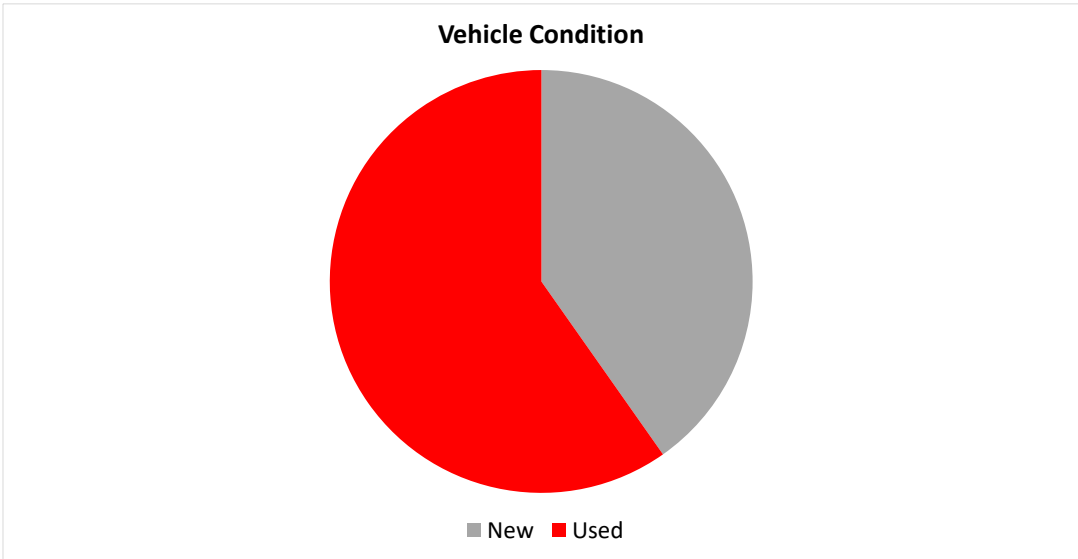
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 366	180 362 142	40,2 %	40,2	17,5
	Used	24 669	267 793 966	59,8 %	39,6	17,2
	Total	34 035	448 156 109	100 %		

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18.b Vehicle Condition



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	10
Monthly Period	aug.18
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days



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19.a Borrower Type



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	10
Monthly Period	aug.18
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days

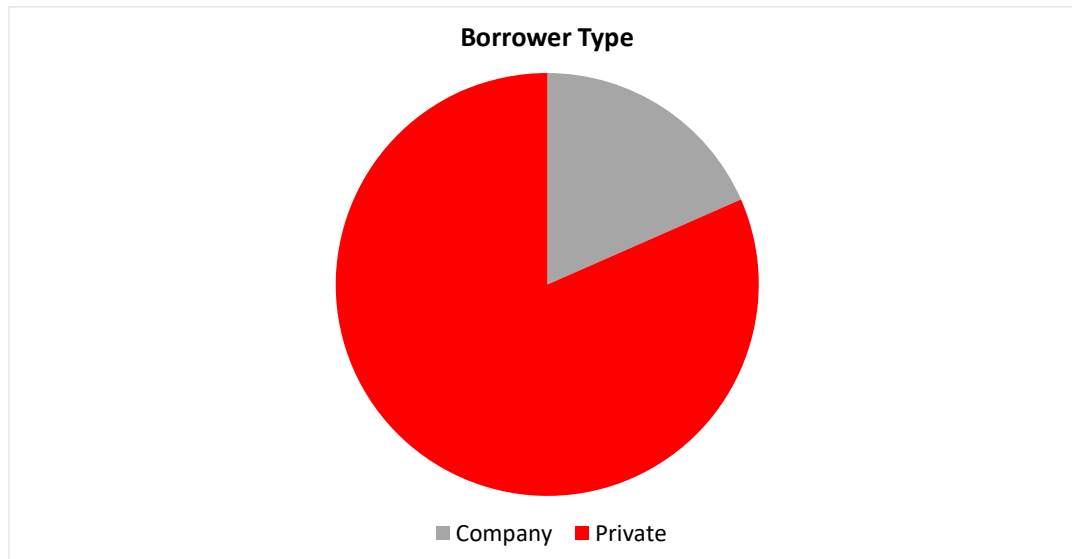
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 567	82 556 868	18,4 %	37,40	17,28
	Private	29 468	365 599 241	81,6 %	40,40	17,31
	Total	34 035	448 156 109	100 %		

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19.b Borrower Type



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	10
Monthly Period	aug.18
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days



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20.a Vehicle type



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from 28.08.2018	to 25.09.2018 = 28 days

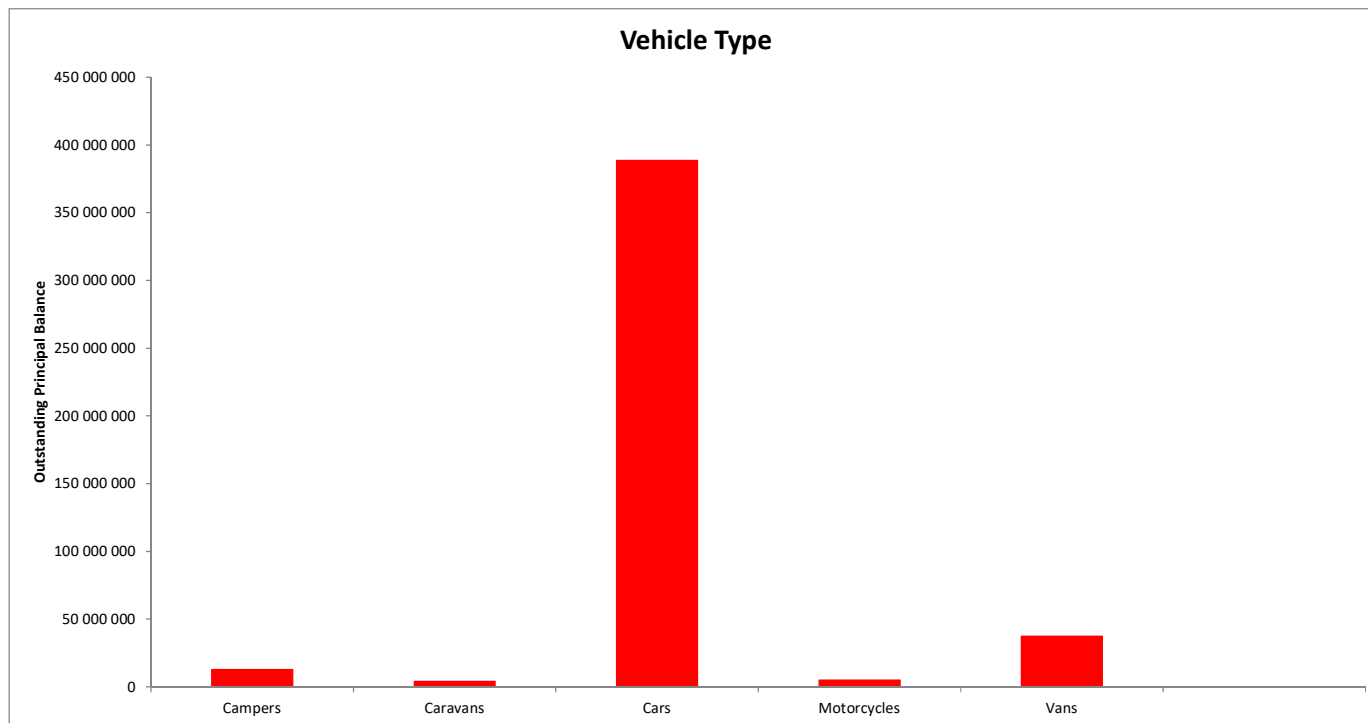
Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Camper		558	12 897 818	2,88 %	42,35	16,22
Caravans		345	4 157 135	0,93 %	41,94	16,00
Cars		29 936	388 658 562	86,72 %	39,87	17,37
Motorcycles		571	4 939 171	1,10 %	40,39	15,64
Vans		2 625	37 503 423	8,37 %	38,53	17,41
		34 035	448 156 109	100 %		

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20.b Vehicle type



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from	28.08.2018
	to	25.09.2018
	=	28 days



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21.a Restructured Loans

Reporting Date	27.09.2018						
Payment date	25.09.2018						
Period No	10						
Monthly Period	aug.18						
Interest Period	from 28.08.2018	to 25.09.2018	=	28 days			



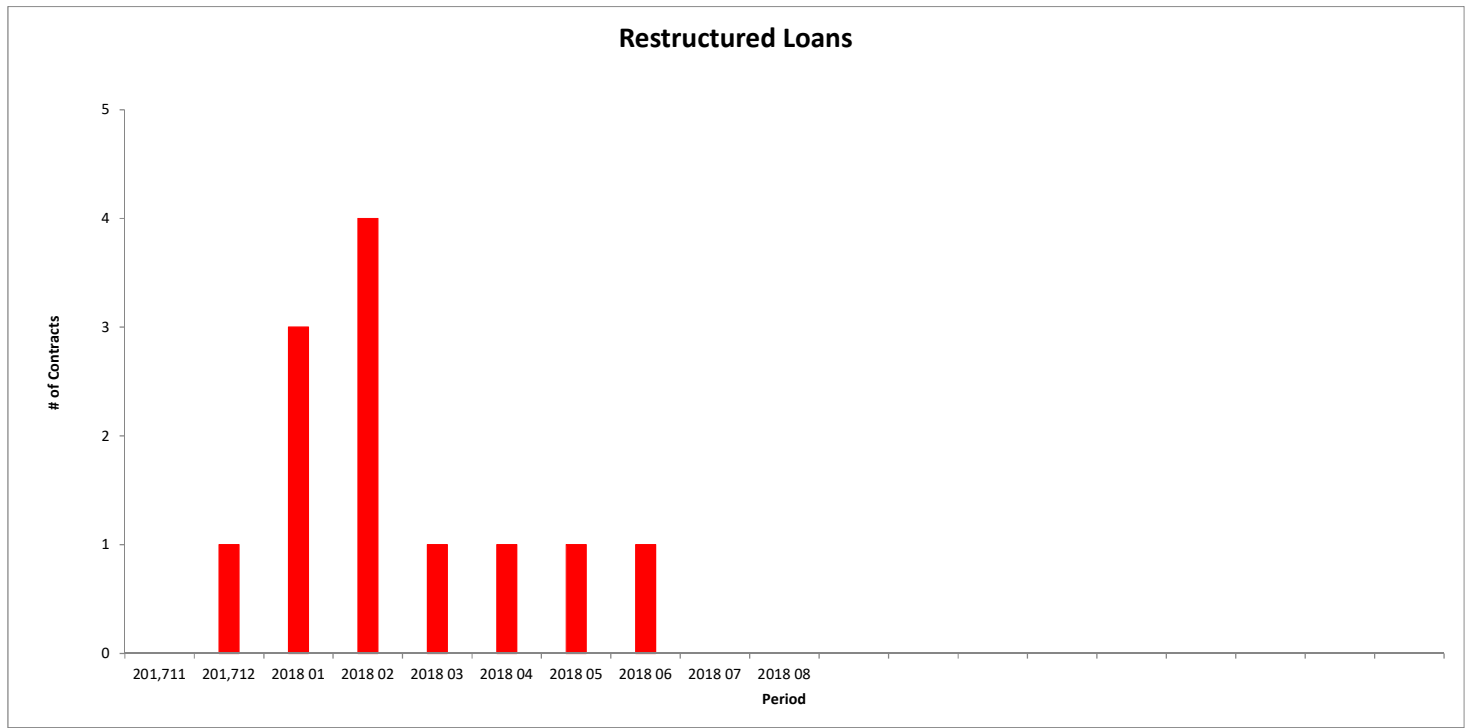
TOTAL		
Period	No	Outstanding balance
201 711	0	0
201 712	1	9 769
2018 01	3	30 264
2018 02	4	54 872
2018 03	1	6 127
2018 04	1	32 959
2018 05	1	20 223
2018 06	1	12 436
2018 07	0	0
2018 08	0	0
	12	166 651

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21.b Restructured Loans



Reporting Date	27.09.2018
Payment date	25.09.2018
Period No	10
Monthly Period	aug.18
Interest Period	from 28.08.2018 to 25.09.2018 = 28 days



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22.a Dynamic Interest rate



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from 28.08.2018 to 25.09.2018 =	28 days

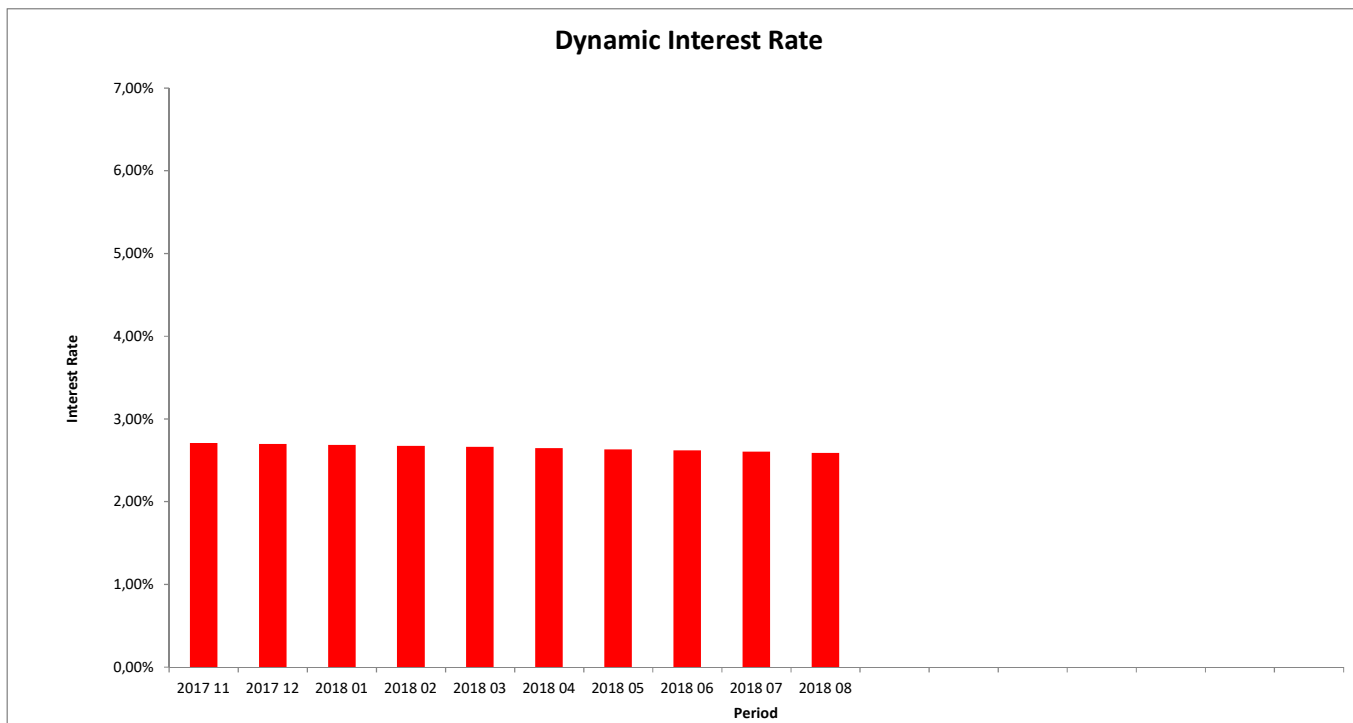
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2017 11	654 359 999	2,71 %
	2017 12	632 393 737	2,70 %
	2018 01	605 908 494	2,69 %
	2018 02	583 020 434	2,67 %
	2018 03	559 624 303	2,66 %
	2018 04	537 063 143	2,65 %
	2018 05	512 948 811	2,63 %
	2018 06	491 458 115	2,62 %
	2018 07	469 040 973	2,60 %
	2018 08	448 156 109	2,59 %

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22.b Dynamic Interest Rate



Reporting Date	27.09.2018					
Payment date	25.09.2018					
Period No	10					
Monthly Period	aug.18					
Interest Period	from	28.08.2018	to	25.09.2018	=	28 days



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23.a Dynamic Pre-Payments



Reporting Date	27.09.2018			
Payment date	25.09.2018			
Period No	10			
Monthly Period	from aug.18 to 25.09.2018 = 28 days			
Interest Period	from	28.08.2018	to	25.09.2018 = 28 days

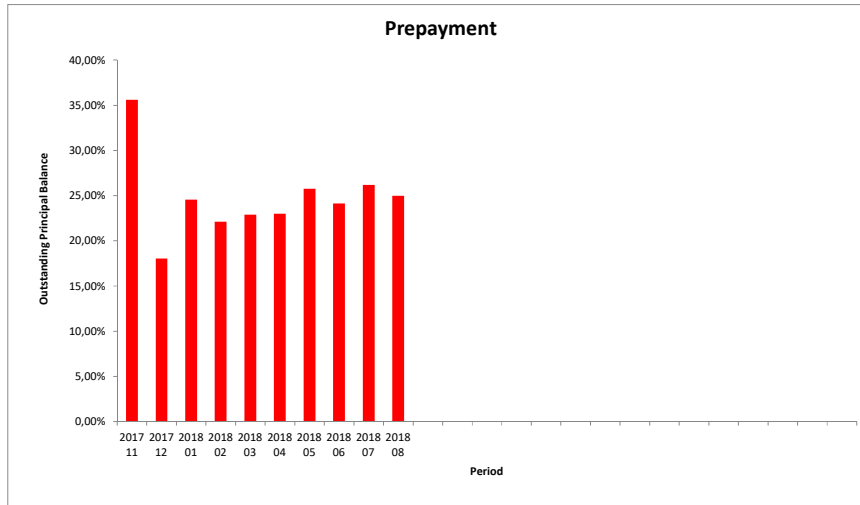
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2017 11	23 564 683	654 359 999	35,60 %	
2017 12	10 398 475	632 393 737	18,04 %	
2018 01	14 071 796	605 908 494	24,57 %	
2018 02	12 005 772	583 020 434	22,10 %	
2018 03	11 984 288	559 624 303	22,88 %	
2018 04	11 566 483	537 063 143	22,99 %	
2018 05	12 578 534	512 948 811	25,76 %	
2018 06	11 174 572	491 458 115	24,12 %	
2018 07	11 720 891	469 040 973	26,19 %	
2018 08	10 606 410	448 156 109	24,98 %	

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23.b Dynamic Pre-Payments



Reporting Date	27.09.2018				
Payment date	25.09.2018				
Period No	10				
Monthly Period	aug. 18				
Interest Period	from	28.08.2018	to	25.09.2018	= 28 days



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24. Delinquency



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug.18	
Interest Period	from 28.08.2018	to 25.09.2018 = 28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2017	11	654 359 999	40 799	619 786 133	1 985	32 266 000	126	2 107 347	24	200 518									
	12	632 393 737	39 868	596 329 319	2 057	32 620 014	168	2 789 187	45	565 645	11	89 573					1	650	
	1	605 908 494	38 804	570 463 970	2 023	31 447 539	188	3 014 537	39	603 110	23	320 693	6	58 645			4	9 309	
2018	2	583 020 434	37 931	548 954 711	1 970	30 163 587	170	2 766 221	45	572 231	18	310 799	14	214 828	4	38 058	2	2 701	
	3	559 624 303	36 965	526 756 612	1 929	28 489 916	195	2 859 642	47	857 070	19	234 919	13	230 444	13	195 702	12	135 764	
	4	537 063 143	35 622	498 298 990	2 241	33 561 912	222	3 554 681	67	959 485	18	354 398	15	149 934	9	183 742	21	265 973	
	5	512 948 811	34 689	477 928 439	2 066	29 602 184	223	3 430 373	68	989 023	35	577 187	14	316 996	10	104 610	21	299 723	
	6	491 452 021	33 978	460 426 943	1 764	25 106 936	254	3 826 357	59	982 883	33	503 669	28	510 392	8	94 841	83	1 056 283	
	7	469 040 973	32 598	433 300 530	2 118	29 741 573	221	3 444 938	79	1 262 015	30	567 526	24	387 704	17	336 686	108	1 389 516	
	8	448 156 109	31 965	419 192 426	1 675	22 917 056	273	3 973 119	52	734 757	36	647 261	22	470 342	12	221 147	143	1 835 972	
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	from	aug.18
Interest Period	from	28.08.2018 to 25.09.2018 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1			2018 Q2			2018 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18				10 176	10 176	137 598	55 431	65 607	82 167	4 241	69 848	77 925
2018 2	907 860	64							320 680	320 680	587 179	129 311	449 992	457 868
2018 3	779 689	61										157 222	157 222	622 467

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26. Priority of Payments



Reporting Date	27.09.2018				
Payment date	25.09.2018				
Period No	10				
Monthly Period	aug.18				
Interest Period	from	28.08.2018	to	25.09.2018	= 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	22 075 659,92	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	192 956,10	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	997 423,60	EUR
Principal on Loan to Issuer	-	20 884 864,22	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	24 442 652,51	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	9 747,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 425 445,84	EUR
Principal Payments on Class A	-	20 884 864,22	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 003,13	EUR
Interest Issuer Subordinated Loan	-	360,38	EUR
Principal Issuer Subordinated Loan	-	134 502,85	EUR
Payment to Purchaser	-	808 522,82	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	808 522,82	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,08	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	808 508,74	EUR

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27. Transaction Costs



Reporting Date	27.09.2018				
Payment date	25.09.2018				
Period No	10				
Monthly Period	aug.18				
Interest Period	from	28.08.2018	to	25.09.2018	= 28 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	416,00		
Interest accrued for the Period	EUR	90 747,00	9 747,00	81 000,00
Cumulative Interest accrued	EUR	1 079 558,00	180 458,00	899 100,00
Interest Payments	EUR	90 747,00	9 747,00	81 000,00
Cumulative Interest Payments	EUR	1 079 558,00	180 458,00	899 100,00
Interest accrued on Subordinated Loan for the Period	EUR	360,38		
Cumulative Interest accrued on Subordinated Loan	EUR	5 642,32		
Interest Payments on Subordinated Loan	EUR	360,38		
Cumulative Interest Payments on Subordinated Loan	EUR	5 642,32		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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28. Contact Details



Reporting Date	27.09.2018	
Payment date	25.09.2018	
Period No	10	
Monthly Period	aug. 18	
Interest Period	from	28.08.2018 to 25.09.2018 = 28 days

Santander Consumer Bank AS

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