

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.11.2018				
Payment date	26.11.2018			Following payment dates:	27.12.2018
Period No	12				25.01.2019
Monthly Period	okt.18				
Interest Period	from 25.10.2018	to	26.11.2018	=	32 days
Cut-Off date	31.10.2018				

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1. Portfolio Information



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
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Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	428 110 403,93 EUR
Scheduled Loan Principal Repayments	9 904 664,27 EUR
Prepayments	12 307 008,35 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	22 211 672,62 EUR
New Defaulted Auto Loans in Period	720 829,69 EUR
Closing Balance	405 177 901,62 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 454 188,37 EUR
Recoveries on loans in default	208 339,89 EUR
Total Revenue Received in Period	1 662 528,26 EUR
# Loans	
At beginning of period	33 039 Loans
Paid in Full	1 100 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	39 Loans
At end of period	31 900 Loans

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2. Amount Due for Distribution



Reporting Date	28.11.2018
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	23 868 568 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	23 868 568 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 692 024 EUR
b. Reserve Fund	2 300 137 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	25 992 160 EUR

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3. Reserve Accounts



Reporting Date	28.11.2018
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Note Balance

Beginning of Period	428 110 403,93	EUR
End of Period	405 177 901,62	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 %	2 300 136,65	EUR
Cash Outflow		2 300 136,65	EUR
Cash Inflow		2 179 862,42	EUR
End of Period	0,5 %	2 179 862,42	EUR
Required Reserve Amount	0,5 %	2 179 862,42	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



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Asset Balance

Beginning of Period	428 110 403,93	EUR
End of Period	405 177 901,62	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	377 056 099,49	93,06 %	29 830
1-29 days past due	23 720 151,23	5,85 %	1 749

Delinquent Receivables:

30-59 days past due	2 926 819,73	0,72 %	214
60-89 days past due	594 652,89	0,15 %	48
90-119 days past due	391 611,42	0,10 %	29
120-149 days past due	334 395,04	0,08 %	20
150-179 days past due	154 171,82	0,04 %	10
Total Performing and Delinquent	405 177 902	100,00 %	31 900

	EUR	%	# loans
Volkswagen vehicles	28 122 922	6,94 %	3 235

Current Period Defaults	720 829,69		39
Cumulative Defaults	2 842 284,37		198
Current Period Recoveries	208 339,89		
Cumulative Recoveries	1 041 083,01		

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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	428 110 403,93	363 310 403,93	64 800 000,00
Available Distribution Amount	25 992 160,45		
Amortisation	22 932 502,31		
Redemption per Class	22 932 502,31	22 932 502,31	-
Redemption per Note		3 613,12	-
Class Principal Outstanding Closing Balance	405 177 901,62	340 377 901,62	64 800 000,00
Current Tranching	100 %	84,01 %	15,99 %
Current Pool Factor		0,54	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)
Day Count Convention*			
Interest Days	32		
Principal Outstanding per Note Beginning of Period		57 241,28	100 000,00
>Principal Repayment per note		3 613,12	-
Principal Outstanding per Note End of Period		53 628,16	100 000,00
>Interest accrued for the period		1,58	125,00
Interest Payment	91 011,22	10 011,22	81 000,00
Interest Payment per Note		1,58	125,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		17,94 %	1,95 %
Current CE (excl. Excess Spread)		16,53 %	0,54 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.11.2018
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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 DAC	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Seller	Santander Consumer Finance Oy	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Servicer	Santander Consumer Finance Oy	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	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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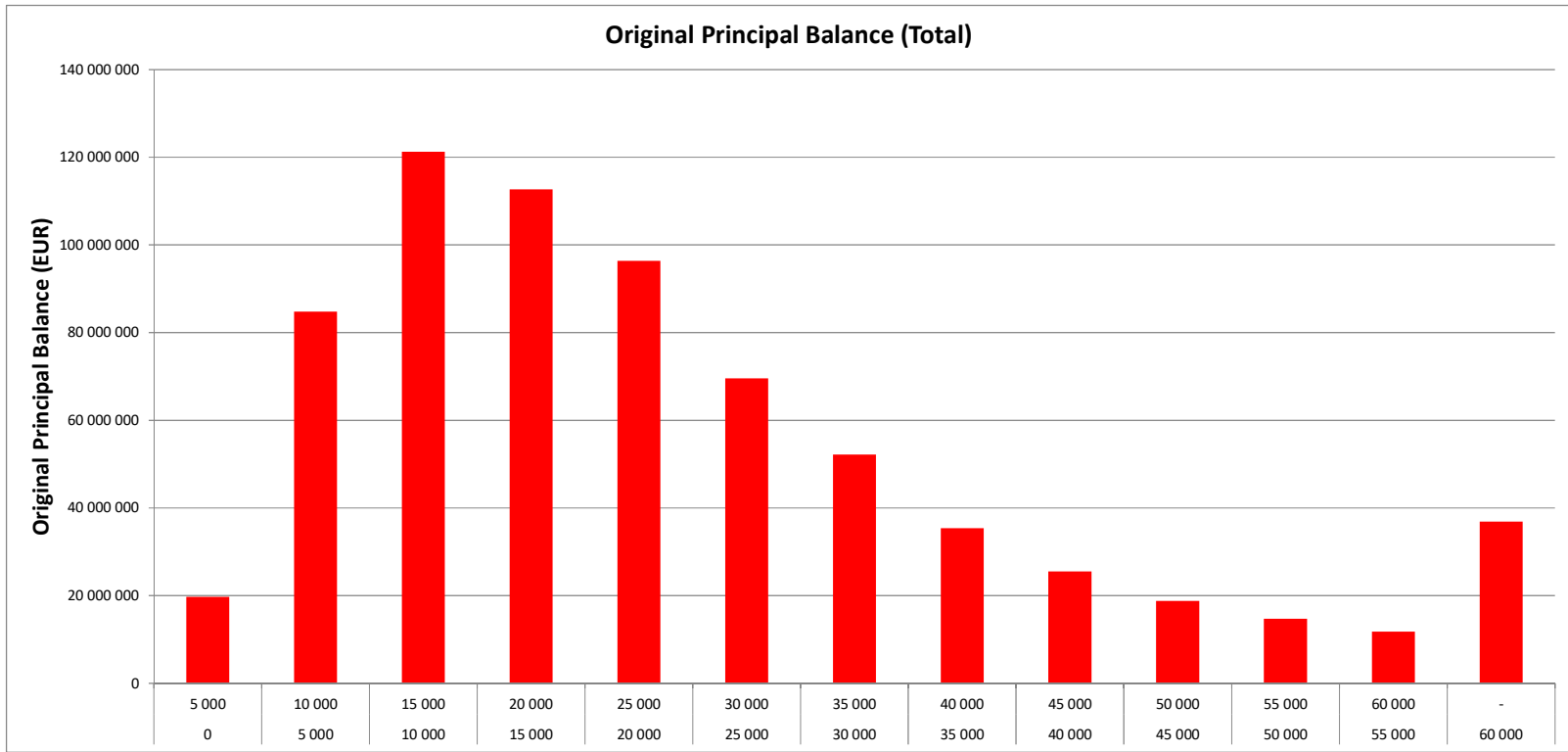
Average amount - all: 15 669

	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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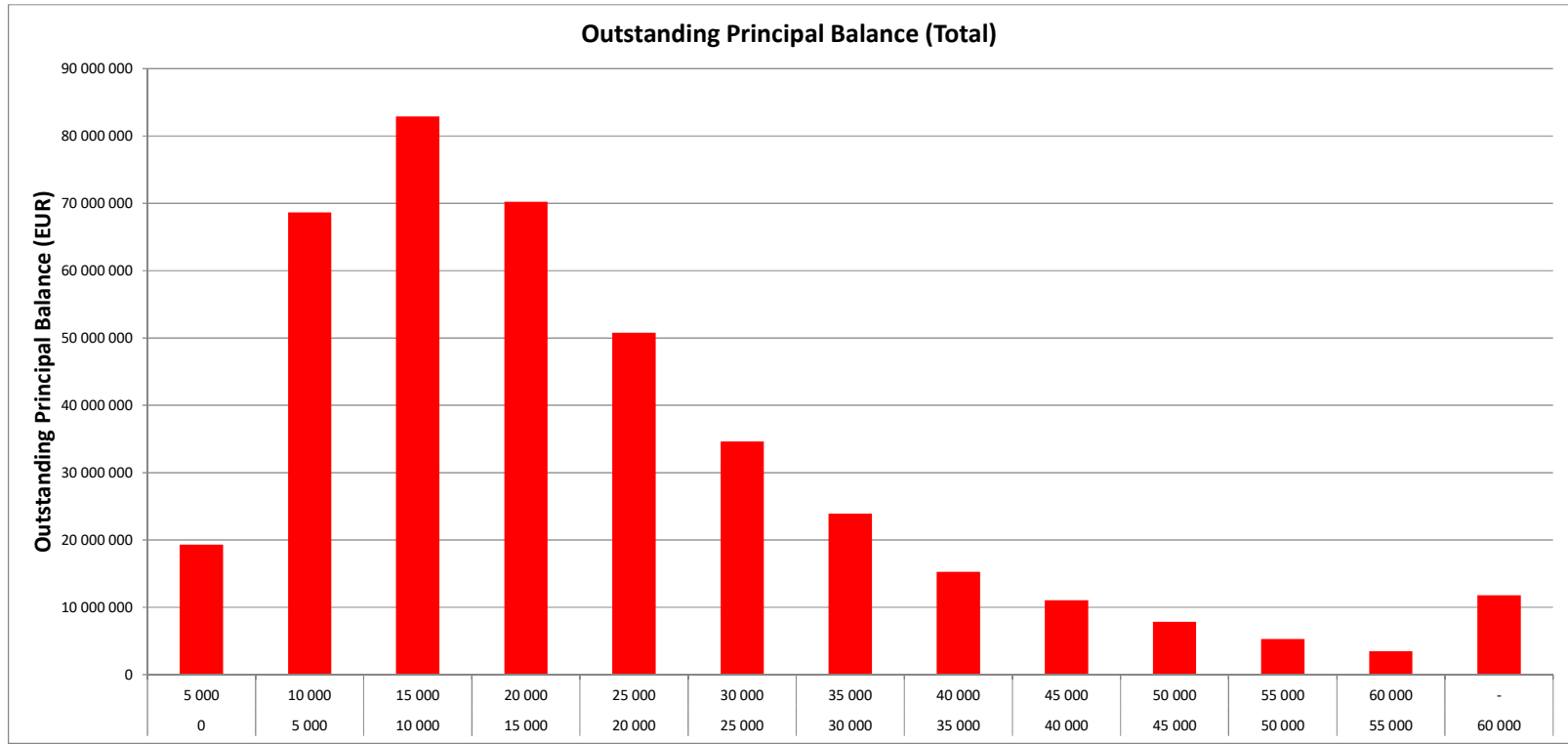
Average amount - all: 12 702

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 442	19 290 364	4,8 %	23,1	20,5
	5 000	10 000	9 201	68 669 735	16,9 %	35,2	19,8
	10 000	15 000	6 750	82 885 833	20,5 %	38,7	19,4
	15 000	20 000	4 060	70 247 880	17,3 %	39,5	19,2
	20 000	25 000	2 282	50 767 498	12,5 %	39,8	19,2
	25 000	30 000	1 269	34 644 784	8,6 %	40,0	19,0
	30 000	35 000	742	23 914 904	5,9 %	40,6	18,8
	35 000	40 000	411	15 279 356	3,8 %	40,1	18,8
	40 000	45 000	262	11 066 586	2,7 %	40,6	18,4
	45 000	50 000	166	7 848 483	1,9 %	41,2	17,9
	50 000	55 000	101	5 271 868	1,3 %	40,1	18,7
	55 000	60 000	61	3 481 843	0,9 %	40,4	19,2
	60 000	-	153	11 808 768	2,9 %	40,5	18,3
			31 900	405 177 902	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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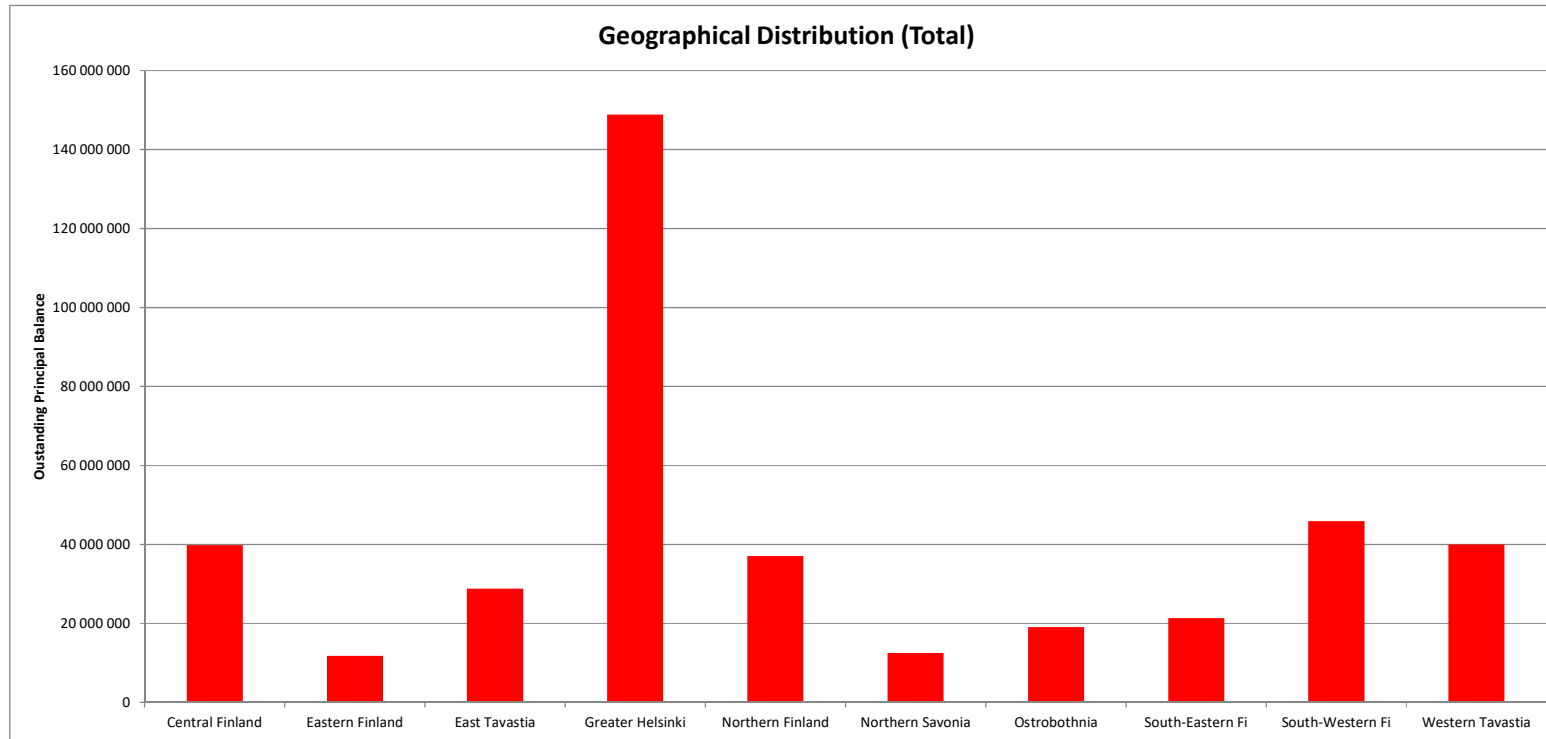
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maj	WA seasoning	
Central Finland	3 367	39 856 116	9,84 %	38,0		19,3
Eastern Finland	1 010	11 728 469	2,89 %	37,5		19,2
East Tavastia	2 316	28 819 890	7,11 %	38,2		19,2
Greater Helsinki	10 697	148 847 035	36,74 %	38,0		19,3
Northern Finland	2 930	37 086 371	9,15 %	38,7		19,1
Northern Savonia	1 146	12 509 664	3,09 %	37,6		19,0
Ostrobothnia	1 871	19 046 626	4,70 %	36,9		19,2
South-Eastern Fi	1 799	21 347 862	5,27 %	37,8		19,6
South-Western Fi	3 648	45 920 841	11,33 %	38,7		19,3
Western Tavastia	3 116	40 015 027	9,88 %	38,4		19,1
Total	31 900	405 177 902	100 %			

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9.b Geographical Distribution Graph



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10.a Interest Rate



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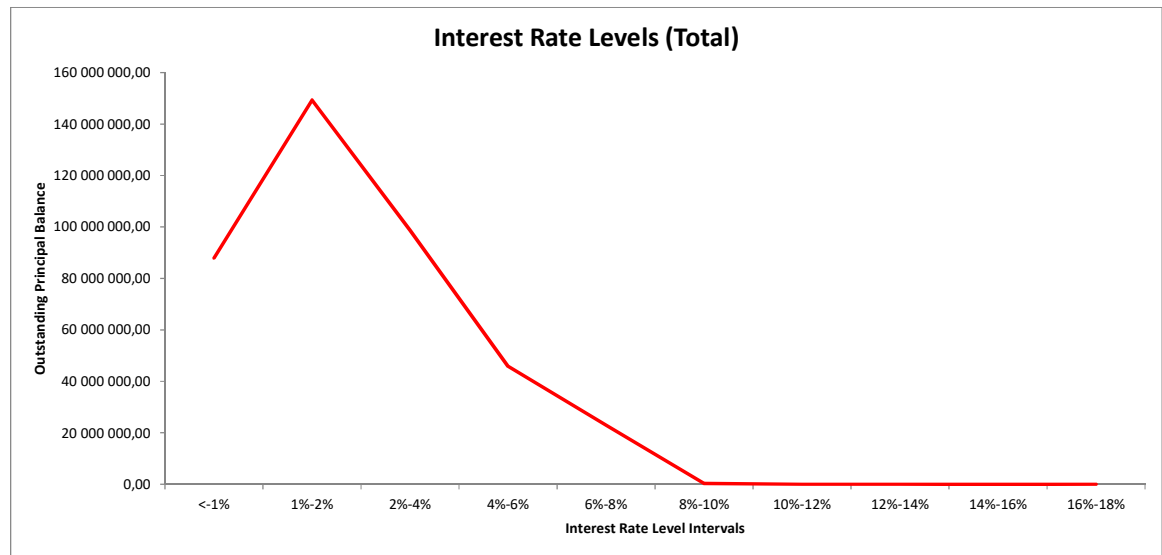
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		5695	87 939 373	21,70 %	38,9	19,1
1 2		9885	149 289 698	36,85 %	38,6	19,1
2 4		7628	98 728 630	24,37 %	37,9	19,5
4 6		5287	45 861 837	11,32 %	36,6	19,5
6 8		3340	22 997 310	5,68 %	35,9	19,1
8 10		52	303 325	0,07 %	37,7	17,6
10 12		2	14 142	0,00 %	40,3	17,1
12 14		9	32 588	0,01 %	29,9	15,8
14 16		1	4 467	0,00 %	19,0	17,0
16 18		1	6 530	0,00 %	43,0	17,0
18 20						
Total		31 900	405 177 902	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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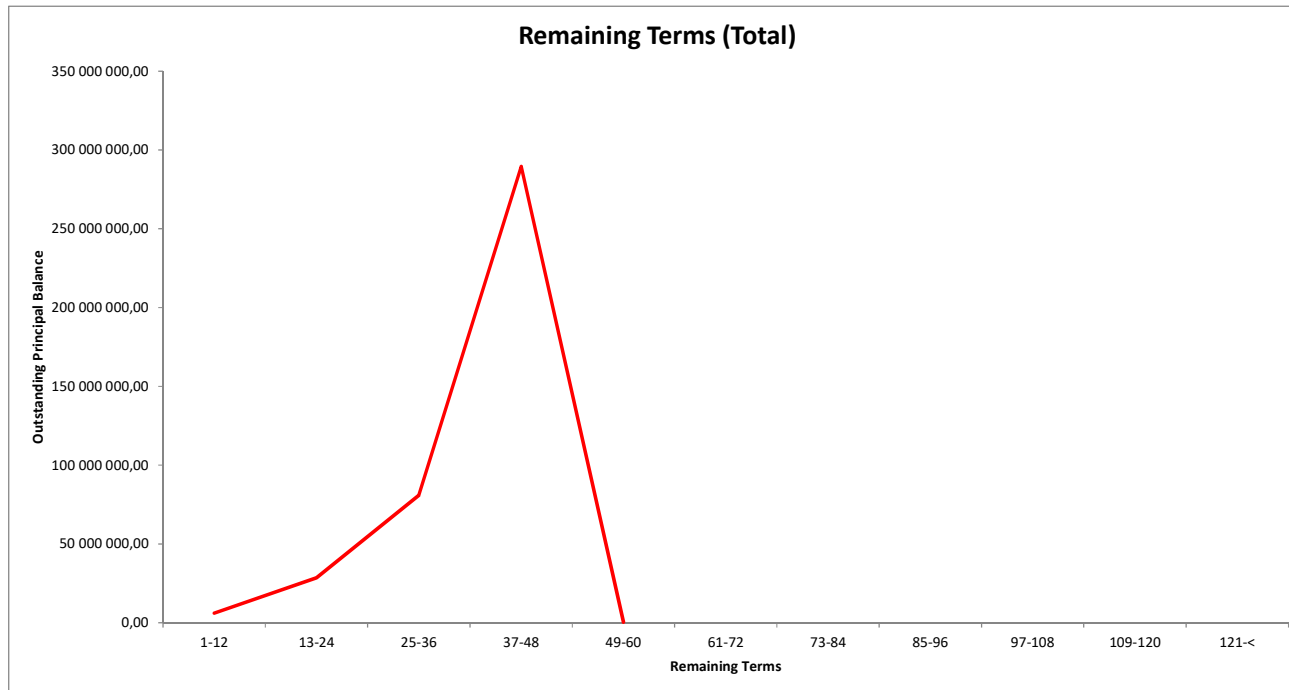
TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		15	7 652	0,00 %	0,0	24,8	
	1		2 269	5 935 370	1,46 %	8,9	22,2	
	13		4 448	28 528 468	7,04 %	19,2	21,3	
	25		7 144	80 891 793	19,96 %	32,9	22,7	
	37		48	18 011	289 566 329	71,47 %	42,0	18,1
	49		60	13	248 290	0,06 %	49,0	14,1
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
	Total		31 900	405 177 902	100 %			

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11.b Remaining Terms



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12.a Seasoning



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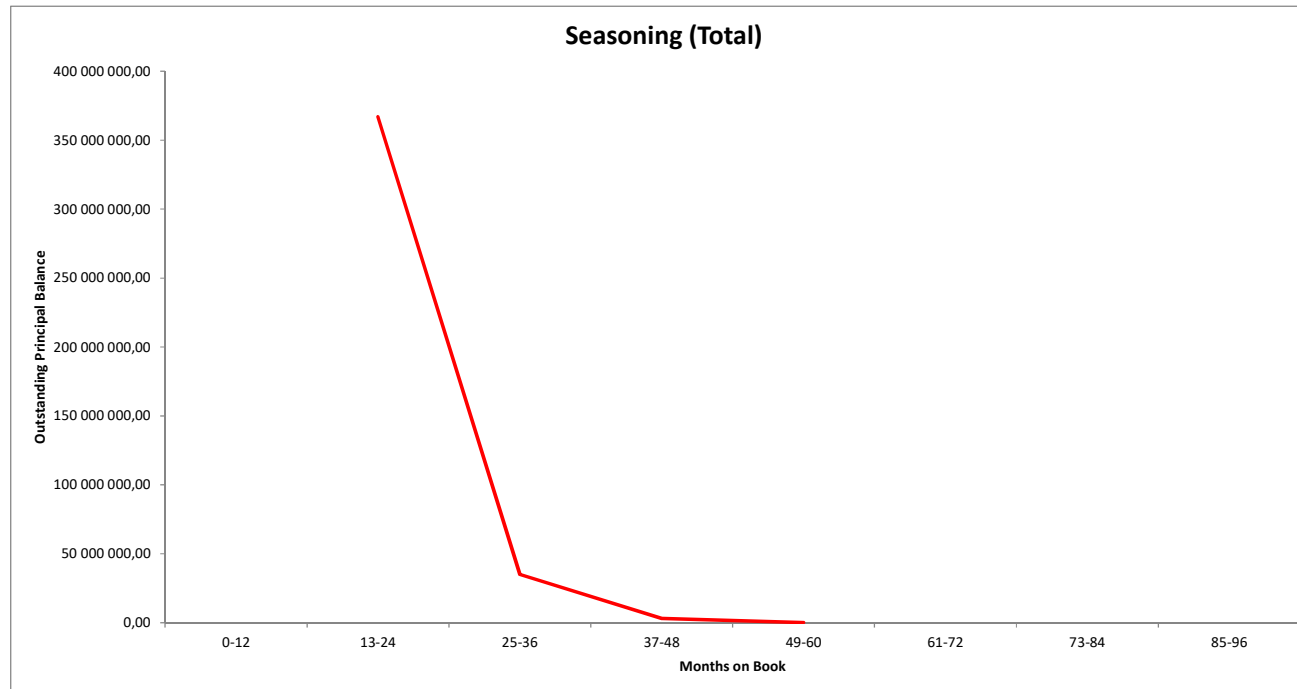
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	28 200	367 029 390	90,58 %	38,9	18,4
25	36	3 211	34 972 193	8,63 %	31,9	26,6
37	48	461	3 076 864	0,76 %	18,8	40,9
49	60	28	99 455	0,02 %	12,0	51,7
61	72					
73	84					
85	96					
Total		31 900	405 177 902	100 %		

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12.b Seasoning



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13.a Balloon loans



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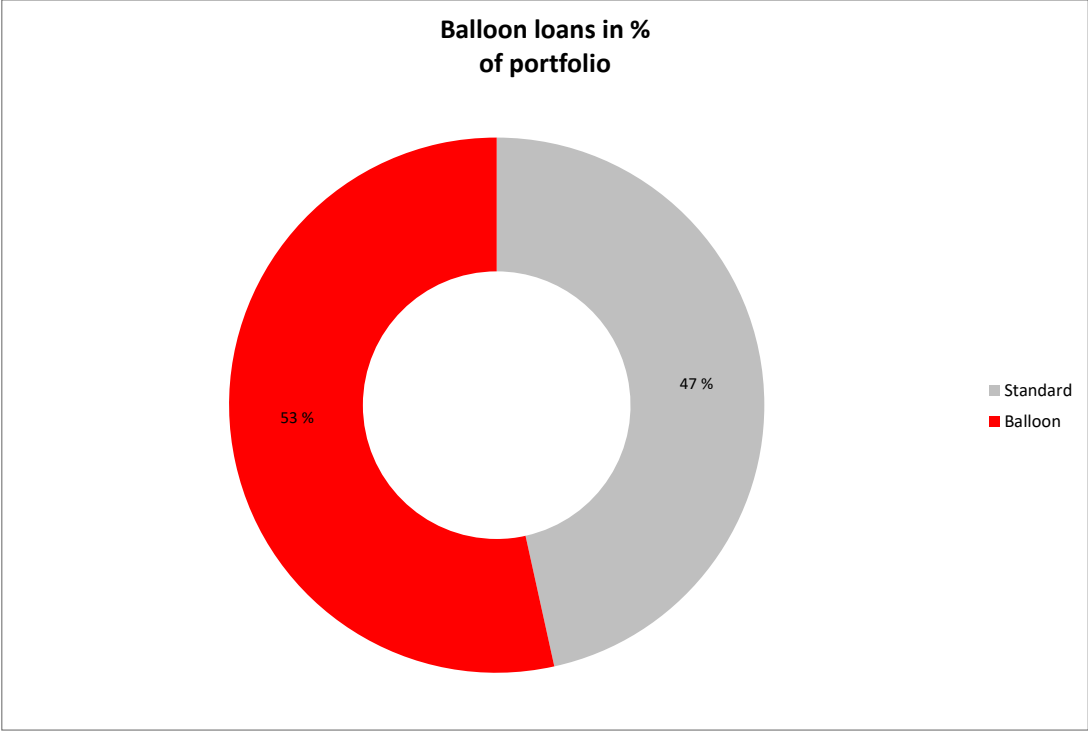
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		21 296	188 602 024	46,55 %	2 880	0,00 %	36,0	19,1
Balloon		10 604	216 575 878	53,45 %	83 104 750	38,37 %	40,0	19,4
Total		31 900	405 177 902	100 %	83 107 630	20,51 %		

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13.b Balloon loans



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
Monthly Period	okt.18	
Interest Period	from	25.10.2018
	to	26.11.2018
	=	32 days



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14.a # loans per borrower



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
Monthly Period	okt.18	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

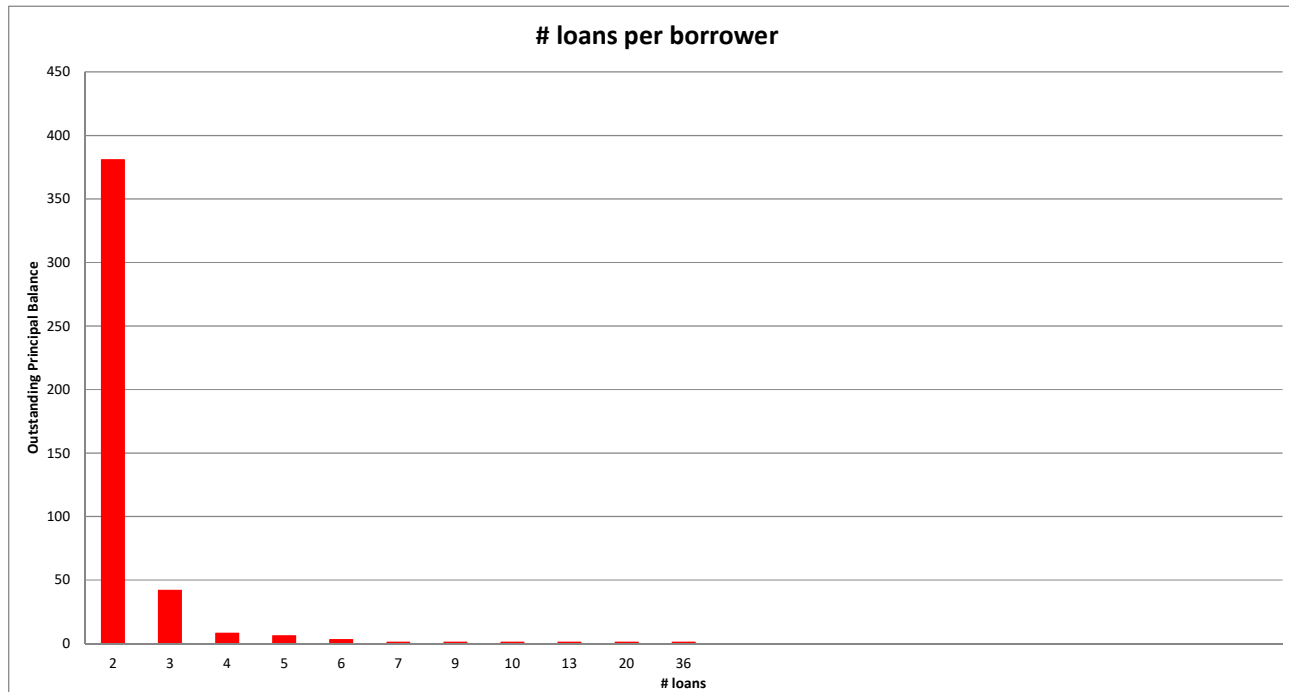
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	30837	387 266 313	95,58 %
	2	381	12 985 169	3,20 %
	3	42	2 326 450	0,57 %
	4	8	552 946	0,14 %
	5	6	582 957	0,14 %
	6	3	267 944	0,07 %
	7	1	71 554	0,02 %
	9	1	47 539	0,01 %
	10	1	157 294	0,04 %
	13	1	95 800	0,02 %
	20	1	190 865	0,05 %
	36	1	633 071	0,16 %
	Total:	31 283	405 177 902	100,0 %

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14.b # loans per borrower



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
Monthly Period	okt.18	
Interest Period	from	25.10.2018
	to	26.11.2018
	=	32 days



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15.a Amortization Profile



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
Monthly Period	okt.18	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	405 177 902	395 865 081	9 312 820	865 222	2,59 %	97,70 %
2	395 865 081	386 758 833	9 106 248	843 839	2,59 %	95,45 %
3	386 758 833	377 639 531	9 119 302	822 667	2,58 %	93,20 %
4	377 639 531	368 492 979	9 146 552	801 637	2,58 %	90,95 %
5	368 492 979	359 396 732	9 096 247	780 610	2,57 %	88,70 %
6	359 396 732	350 368 598	9 028 135	759 654	2,57 %	86,47 %
7	350 368 598	341 344 538	9 024 060	738 859	2,56 %	84,25 %
8	341 344 538	332 380 561	8 963 976	718 101	2,55 %	82,03 %
9	332 380 561	323 427 411	8 953 150	697 488	2,55 %	79,82 %
10	323 427 411	314 524 148	8 903 263	676 923	2,54 %	77,63 %
11	314 524 148	305 646 816	8 877 332	656 478	2,53 %	75,44 %
12	305 646 816	296 787 046	8 859 771	636 111	2,53 %	73,25 %
13	296 787 046	287 983 597	8 803 449	615 834	2,52 %	71,08 %
14	287 983 597	279 332 319	8 651 277	595 751	2,51 %	68,94 %
15	279 332 319	270 590 083	8 742 236	576 011	2,50 %	66,78 %
16	270 590 083	262 083 188	8 506 895	556 080	2,49 %	64,68 %
17	262 083 188	253 506 520	8 576 668	536 699	2,49 %	62,57 %
18	253 506 520	244 954 549	8 551 971	517 209	2,48 %	60,46 %
19	244 954 549	236 614 878	8 339 671	497 866	2,47 %	58,40 %
20	236 614 878	228 274 059	8 340 819	478 956	2,46 %	56,34 %

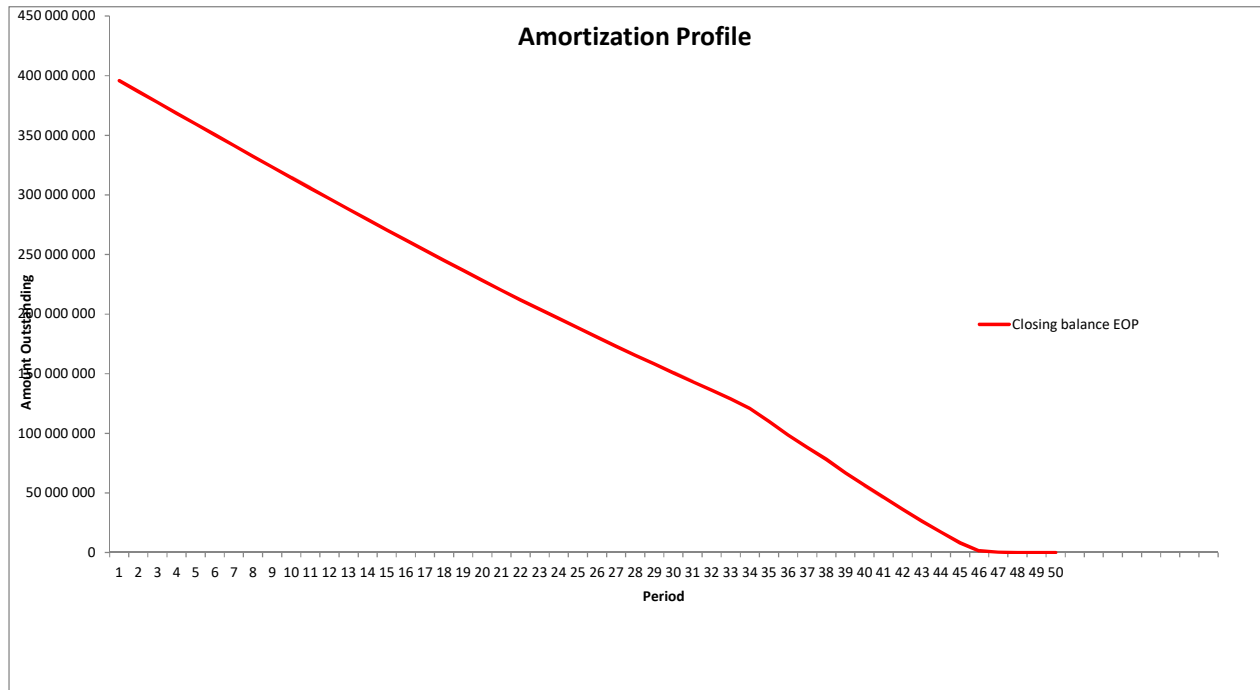
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
Monthly Period	okt.18	
Interest Period	from	25.10.2018
	to	26.11.2018
	=	32 days



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16.a Payment Holidays



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
Monthly Period	okt.18	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

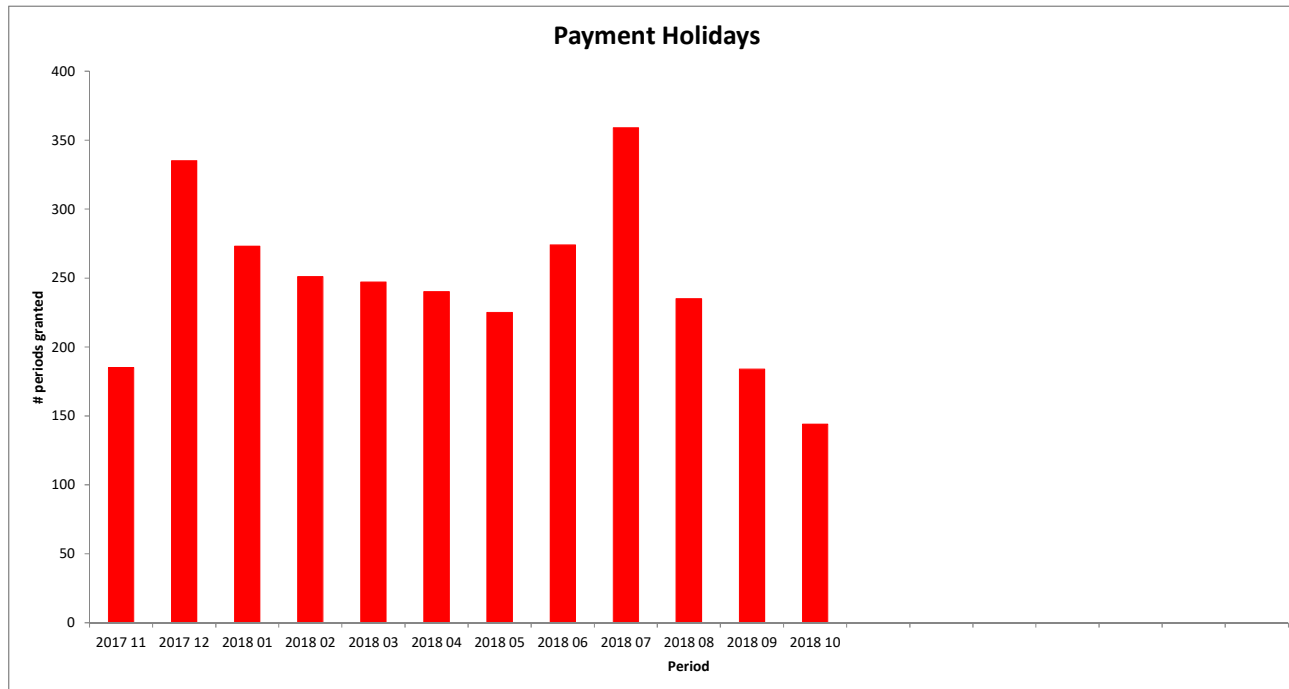
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2017 11	185	263	72 741	3 167 942
	2017 12	335	399	112 189	5 609 816
	2018 01	273	360	100 696	4 558 606
	2018 02	251	342	97 342	4 172 372
	2018 03	247	335	102 549	4 460 893
	2018 04	240	317	88 155	3 736 289
	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
	2018 09	184	241	69 182	2 727 122
	2018 10	144	199	56 548	2 117 144
Total:	2 952	3 910	1 135 789	48 007 982	

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16.b Payment Holidays



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	12				
Monthly Period	okt.18				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



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17.a Downpayment



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
Monthly Period	okt.18	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

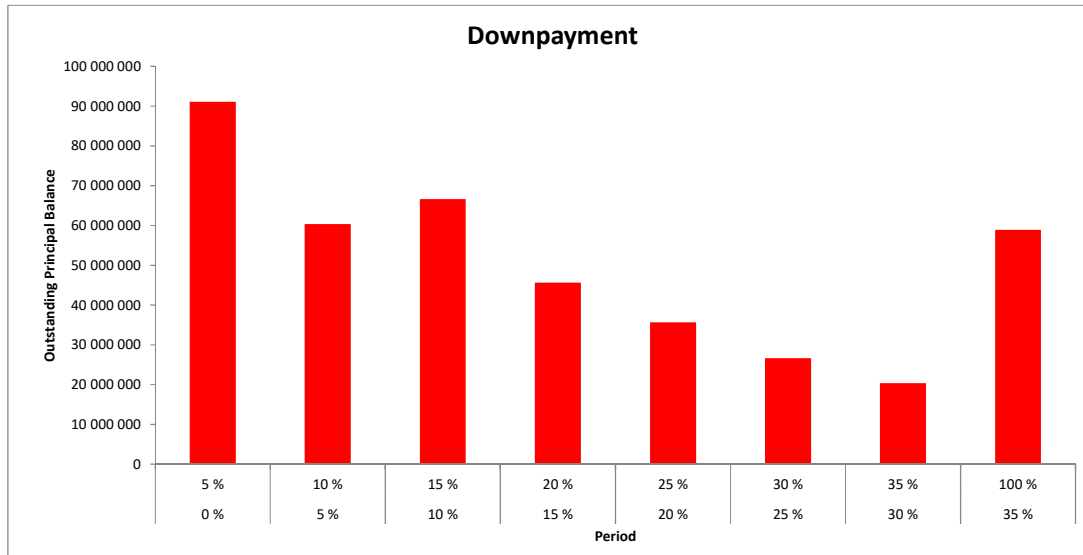
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 169	91 065 049	22,5 %	39,9	19,3
	5 %	10 %	4 031	60 346 829	14,9 %	39,7	19,3
	10 %	15 %	4 796	66 594 298	16,4 %	38,7	19,4
	15 %	20 %	3 344	45 622 191	11,3 %	38,1	19,4
	20 %	25 %	2 714	35 605 957	8,8 %	37,6	19,5
	25 %	30 %	2 155	26 639 964	6,6 %	37,6	19,1
	30 %	35 %	1 693	20 386 682	5,0 %	36,9	19,2
	35 %	100 %	6 998	58 916 931	14,5 %	34,1	19,0
	Total		31 900	405 177 902	100 %		

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17.b Downpayment



Reporting Date	28.11.2018		
Payment date	26.11.2018		
Period No	12		
Monthly Period	okt.18		
Interest Period	from	25.10.2018	to 26.11.2018 = 32 days



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18.a Vehicle Condition



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	12
Monthly Period	okt.18
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

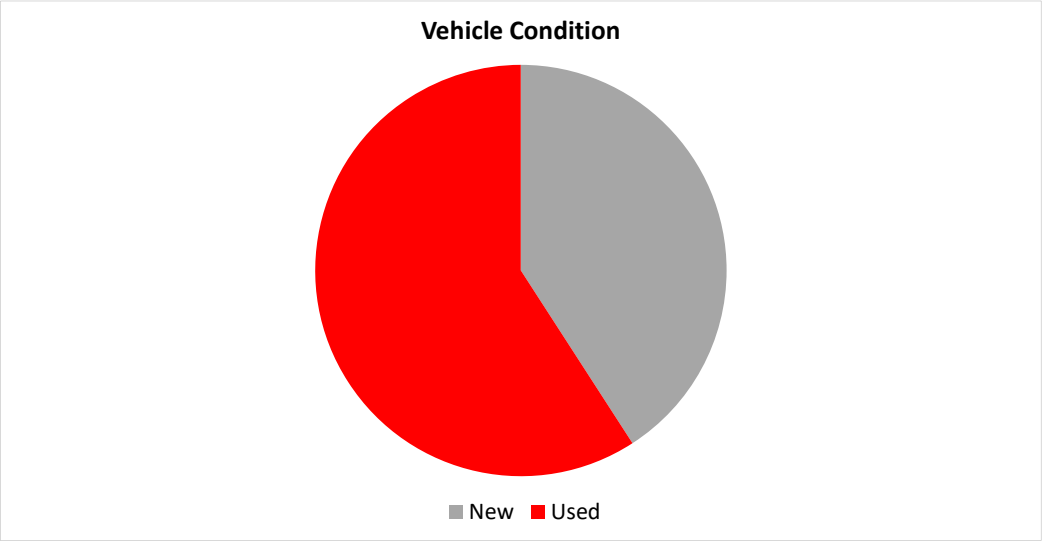
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	8 940	165 596 016	40,9 %	38,4	19,5	
Used	22 960	239 581 886	59,1 %	37,9	19,1	
Total	31 900	405 177 902	100 %			

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18.b Vehicle Condition



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	12
Monthly Period	okt.18
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days



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19.a Borrower Type



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	12
Monthly Period	okt.18
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

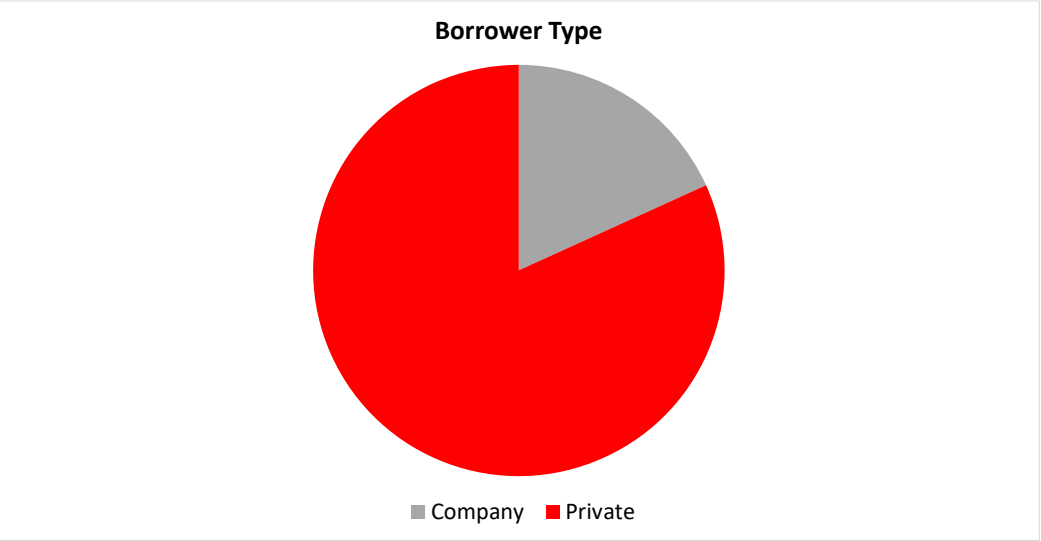
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 282	73 773 039	18,2 %	35,76	19,21
	Private	27 618	331 404 862	81,8 %	38,63	19,27
	Total	31 900	405 177 902	100 %		

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19.b Borrower Type



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	12				
Monthly Period	okt.18				
Interest Period	from 25.10.2018	to 26.11.2018	=	32 days	



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20.a Vehicle type



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
Monthly Period	okt.18	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

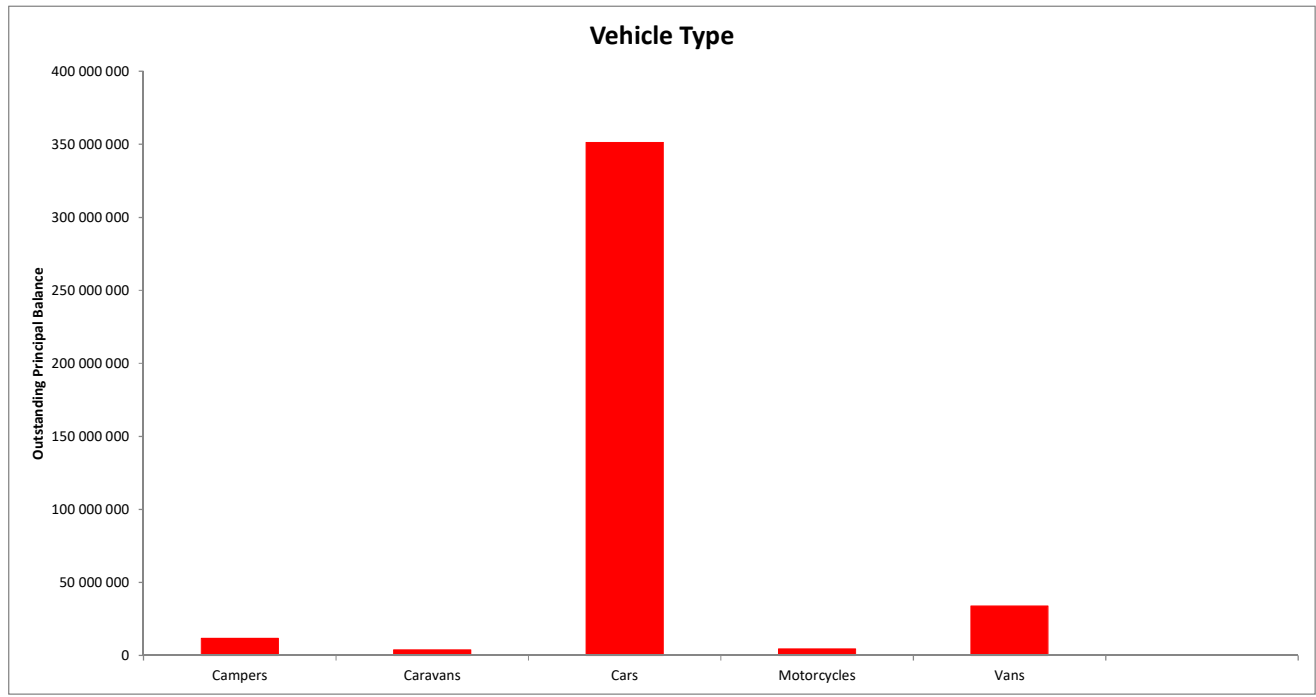
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	519	11 649 971	2,88 %	40,39	18,26
	Caravans	329	3 848 937	0,95 %	40,11	17,97
	Cars	28 055	351 337 015	86,71 %	38,13	19,32
	Motorcycles	531	4 533 643	1,12 %	38,63	17,67
	Vans	2 466	33 808 336	8,34 %	36,82	19,33
		31 900	405 177 902	100 %		

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20.b Vehicle type



Reporting Date	28.11.2018					
Payment date	26.11.2018					
Period No	12					
Monthly Period	okt.18					
Interest Period	from	25.10.2018	to	26.11.2018	=	32 days



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21.a Restructured Loans



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	12				
Monthly Period	okt.18				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days

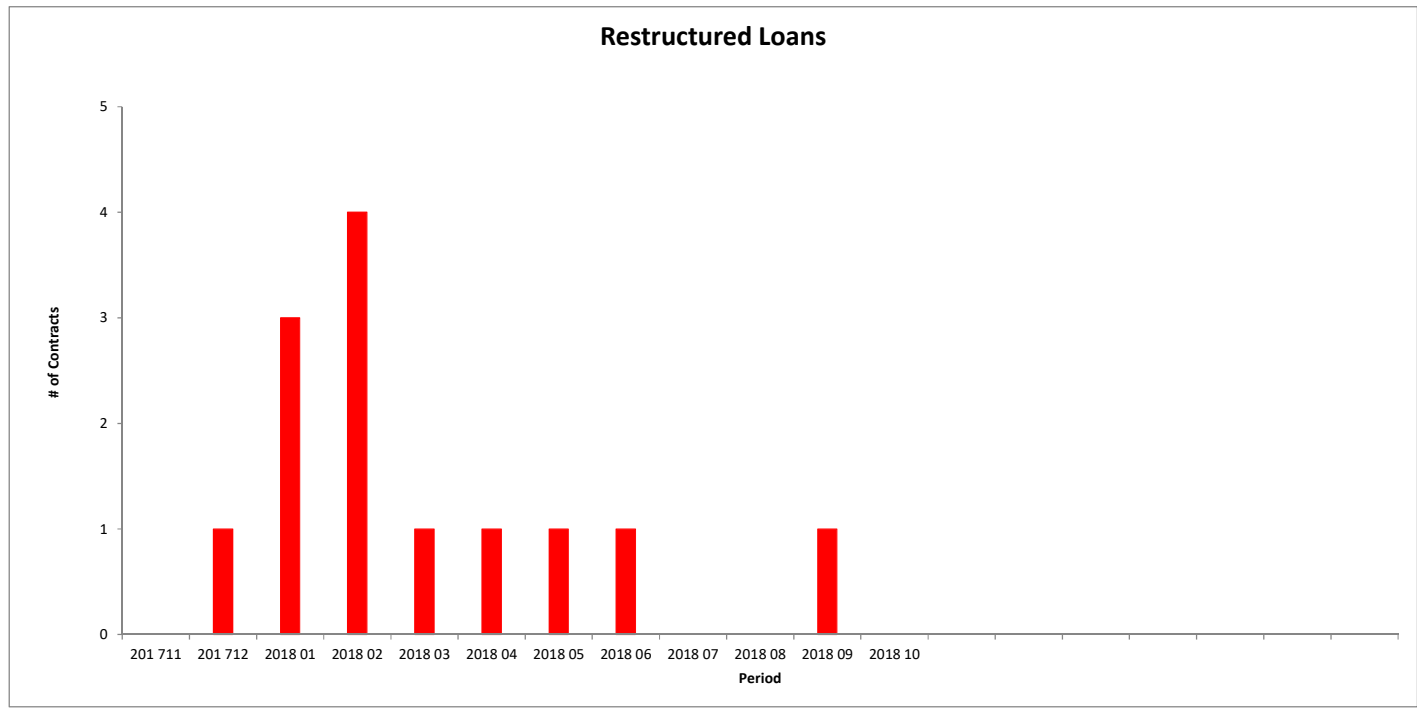
TOTAL			
Restructured	Period	No	Outstanding balance
		201 711	0
	201 712	1	9 769
	2018 01	3	30 264
	2018 02	4	54 872
	2018 03	1	6 127
	2018 04	1	32 959
	2018 05	1	20 223
	2018 06	1	12 436
	2018 07	0	0
	2018 08	0	0
	2018 09	1	18 394
	2018 10	0	0
		13	185 044

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21.b Restructured Loans



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	12				
Monthly Period	okt.18				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



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22.a Dynamic Interest rate



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	12				
Monthly Period	okt.18				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days

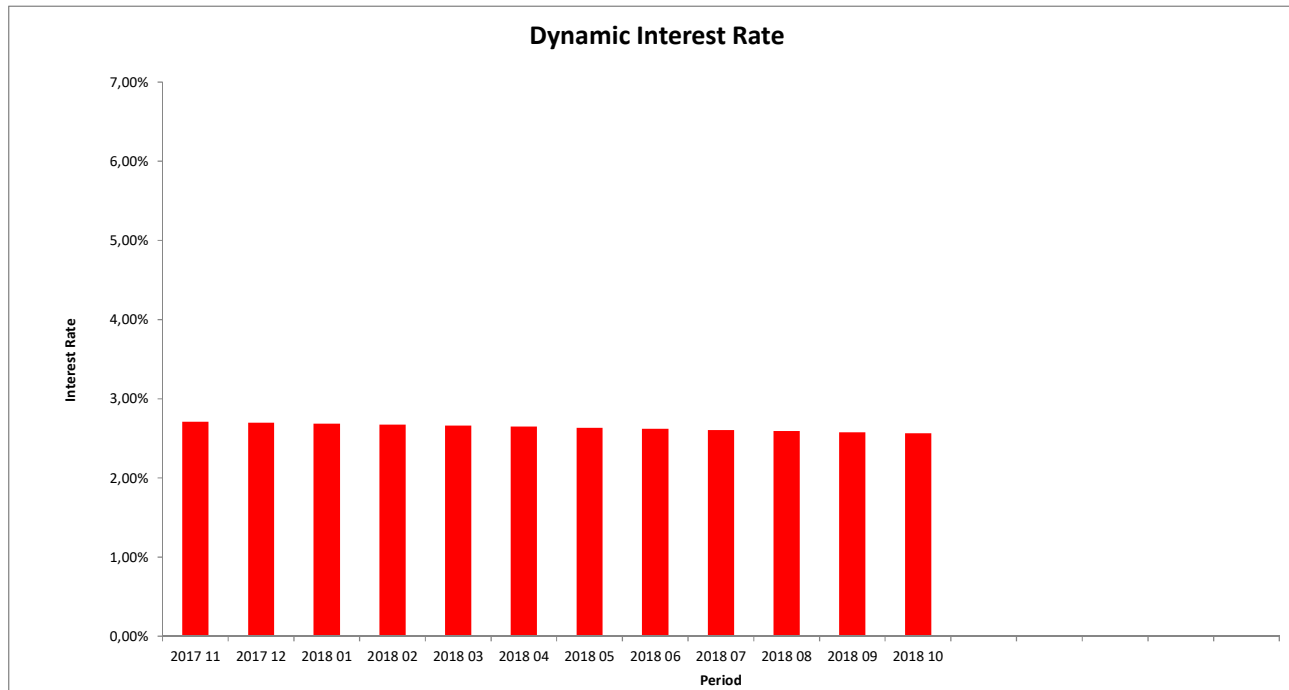
Interest rate evolution	TOTAL		
	Period	Closing balance	WA Interest rate
	2017 11	654 359 999	2,71 %
	2017 12	632 393 737	2,70 %
	2018 01	605 908 494	2,69 %
	2018 02	583 020 434	2,67 %
	2018 03	559 624 303	2,66 %
	2018 04	537 063 143	2,65 %
	2018 05	512 948 811	2,63 %
	2018 06	491 458 115	2,62 %
	2018 07	469 040 973	2,60 %
	2018 08	448 156 109	2,59 %
	2018 09	428 110 404	2,58 %
	2018 10	405 177 902	2,56 %

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22.b Dynamic Interest Rate



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	12				
Monthly Period	okt.18				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



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23.a Dynamic Pre-Payments



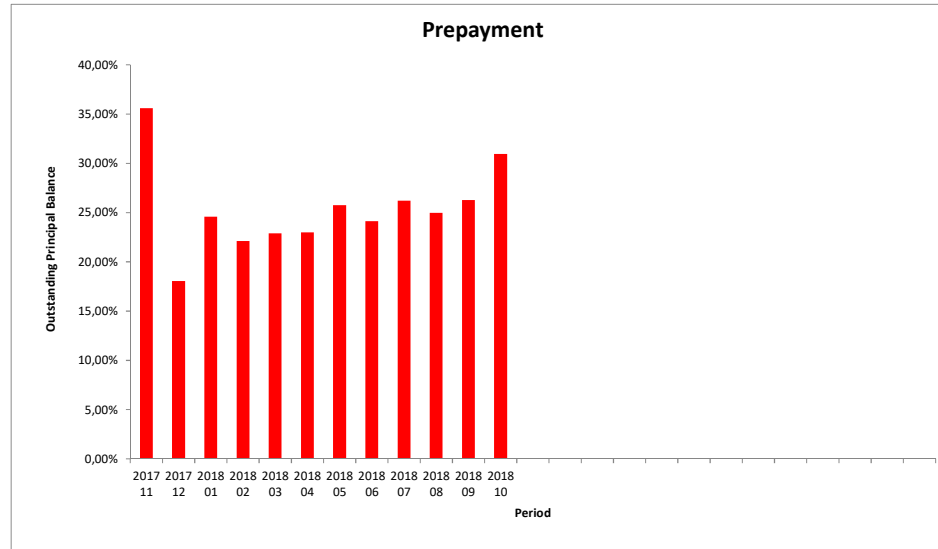
Reporting Date	28.11.2018			
Payment date	26.11.2018			
Period No	12			
Monthly Period	from	okt.18	to	26.11.2018
Interest Period		25.10.2018		= 32 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	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 %
	2018 09	10 739 366	428 110 404	26,28 %
2018 10	12 307 008	405 177 902	30,94 %	

23.b Dynamic Pre-Payments



Reporting Date	28.11.2018				
Payment date	26.11.2018				
Period No	12				
Monthly Period	okt.18				
Interest Period	from	25.10.2018	to	26.11.2018	= 32 days



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24. Delinquency



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
Monthly Period	okt.18	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 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	
2018	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	
	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	428 110 404	30 737	396 388 954	1 925	26 235 228	238	3 343 373	62	801 275	35	484 225	24	461 740	18	395 609	159	2 121 455	
	10	405 177 902	29 830	377 056 099	1 749	23 720 151	214	2 926 820	48	594 653	29	391 611	20	334 395	10	154 172	198	2 842 284	
		11																	
		12																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.11.2018	
Payment date	26.11.2018	
Period No	12	
Monthly Period	okt.18	
Interest Period	from 25.10.2018	to 26.11.2018 = 32 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1			2018 Q2			2018 Q3			2018 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	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	219	70 428	77 346
2018 2	907 860	64							320 680	320 680	587 179	129 311	449 992	457 868	4 116	480 190	427 669
2018 3	1 065 172	77										302 473	302 473	762 699	148 976	451 449	613 723
2018 4	720 916	39												55 029	55 029	665 887	

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26. Priority of Payments



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	12
Monthly Period	okt.18
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	23 868 568,03	EUR
Senior Expenses	-	47 418,79	EUR
Servicing Fee	-	174 451,60	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	714 195,33	EUR
Principal on Loan to Issuer	-	22 932 502,31	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	25 992 160,45	EUR
Senior Expenses	-	46 326,15	EUR
Interest Class A	-	10 011,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 179 862,42	EUR
Principal Payments on Class A	-	22 932 502,31	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 002,71	EUR
Interest Issuer Subordinated Loan	-	370,07	EUR
Principal Issuer Subordinated Loan	-	120 274,23	EUR
Payment to Purchaser	-	522 724,29	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	522 724,29	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,09	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	522 708,20	EUR

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27. Transaction Costs



Reporting Date	28.11.2018			
Payment date	26.11.2018			
Period No	12			
Monthly Period	okt.18			
Interest Period	from	25.10.2018	to	26.11.2018 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	47 418,79		
Interest accrued for the Period	EUR	91 011,00	10 011,00	81 000,00
Cumulative Interest accrued	EUR	1 260 833,00	199 733,00	1 061 100,00
Interest Payments	EUR	91 011,00	10 011,00	81 000,00
Cumulative Interest Payments	EUR	1 260 833,00	199 733,00	1 061 100,00
Interest accrued on Subordinated Loan for the Period	EUR	370,07		
Cumulative Interest accrued on Subordinated Loan	EUR	6 374,18		
Interest Payments on Subordinated Loan	EUR	370,07		
Cumulative Interest Payments on Subordinated Loan	EUR	6 374,18		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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28. Contact Details



Reporting Date	28.11.2018
Payment date	26.11.2018
Period No	12
Monthly Period	okt.18
Interest Period	from 25.10.2018 to 26.11.2018 = 32 days

Santander Consumer Bank AS

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