

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	28.05.2018				
Payment date	25.05.2018			Following payment dates:	25.06.2018
Period No	6				25.07.2018
Monthly Period		apr.18			
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days
Cut-Off date		30.04.2018			

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**1. Portfolio Information**



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr.18	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>559 624 303,43 EUR</b>
Scheduled Loan Principal Repayments	10 728 704,70 EUR
Prepayments	11 566 483,08 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>22 295 187,78 EUR</b>
New Defaulted Auto Loans in Period	265 972,50 EUR
<b>Closing Balance</b>	<b>537 063 143,15 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 738 428,97 EUR
Recoveries on loans in default	66 224,12 EUR
<b>Total Revenue Received in Period</b>	<b>1 804 653,09 EUR</b>
<b># Loans</b>	
At beginning of period	39 181 Loans
Paid in Full	966 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	21 Loans
<b>At end of period</b>	<b>38 194 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	28.05.2018
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Monthly Period	apr.18
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	24 093 765 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>24 093 765 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 869 989 EUR
b. Reserve Fund	3 109 323 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>26 979 312 EUR</b>

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**3. Reserve Accounts**



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	6
Monthly Period	apr.18
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

**Note Balance**

Beginning of Period	559 624 303,43	EUR
End of Period	537 063 143,15	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	0,6 %	3 109 322,61	EUR
Cash Outflow		3 109 322,61	EUR
Cash Inflow		2 968 945,82	EUR
End of Period	0,5 %	2 968 945,82	EUR
Required Reserve Amount	0,5 %	2 968 945,82	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	28.05.2018				
Payment date	25.05.2018				
Period No	6				
Monthly Period	apr.18				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

**Asset Balance**

Beginning of Period	559 624 303,43	EUR
End of Period	537 063 143,15	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	498 298 990,40	92,78 %	35 622
1-29 days past due	33 561 912,14	6,25 %	2 241
<b>Delinquent Receivables:</b>			
30-59 days past due	3 554 680,73	0,66 %	222
60-89 days past due	959 484,65	0,18 %	67
90-119 days past due	354 398,44	0,07 %	18
120-149 days past due	149 934,33	0,03 %	15
150-179 days past due	183 742,46	0,03 %	9
<b>Total Performing and Delinquent</b>	<b>537 063 143</b>	<b>100,00 %</b>	<b>38 194</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	41 406 654	7,71 %	4 135

Current Period Defaults	265 972,50	21
Cumulative Defaults	414 395,88	40
Current Period Recoveries	66 224,12	
Cumulative Recoveries	76 400,15	

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**5. Outstanding Notes**



Reporting Date	28.05.2018		
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**1. Note Balance**

	All Notes	Class A	Class B
<b>General Note Information</b>			
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)		AAAsf / 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
<b>Current Note Information</b>			
Class Principal Outstanding Opening Balance	559 624 303,43	494 824 303,43	64 800 000,00
Available Distribution Amount	26 979 311,62		
Amortisation	22 561 160,28		
Redemption per Class	22 561 160,28	22 561 160,28	-
Redemption per Note		3 554,62	-
Class Principal Outstanding Closing Balance	537 063 143,15	472 263 143,15	64 800 000,00
Current Tranching	100 %	87,93 %	12,07 %
Current Pool Factor		0,74	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	30		
Principal Outstanding per Note Beginning of Period		77 961,92	100 000,00
>Principal Repayment per note		3 554,62	-
Principal Outstanding per Note End of Period		74 407,30	100 000,00
>Interest accrued for the period		1,82	125,00
Interest Payment	92 545,90	11 545,90	81 000,00
Interest Payment per Note		1,82	125,00

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		15,03 %	2,96 %
Current CE (excl. Excess Spread)		12,62 %	0,55 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.05.2018  
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 Monthly Period apr.18  
 Interest Period : 25.04.2018 to 25.05.2018 = 30 days

		Rating Triggers										Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
		Short Term				Long Term							
		Fitch		Moody's		Fitch		Moody's					
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current		
Issuer	SCF Rahoituspalvelut I DAC		No rating		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- Stable	Baa3	A3 stable			No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (j) 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	A1			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	Aa3		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	Aa3		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	Aa3			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

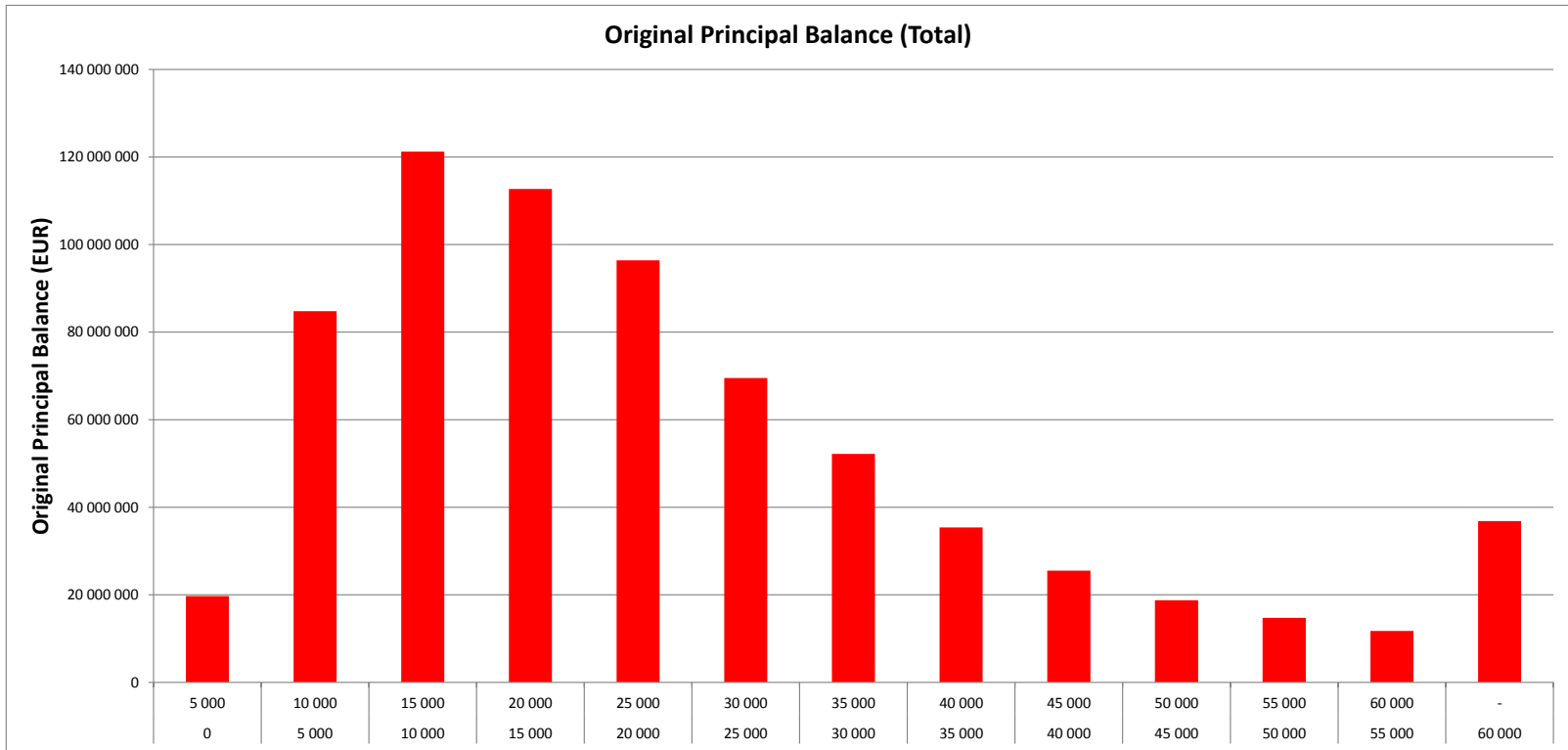
	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7	
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2	
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8	
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5	
	20 000	25 000	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**



Reporting Date	28.05.2018				
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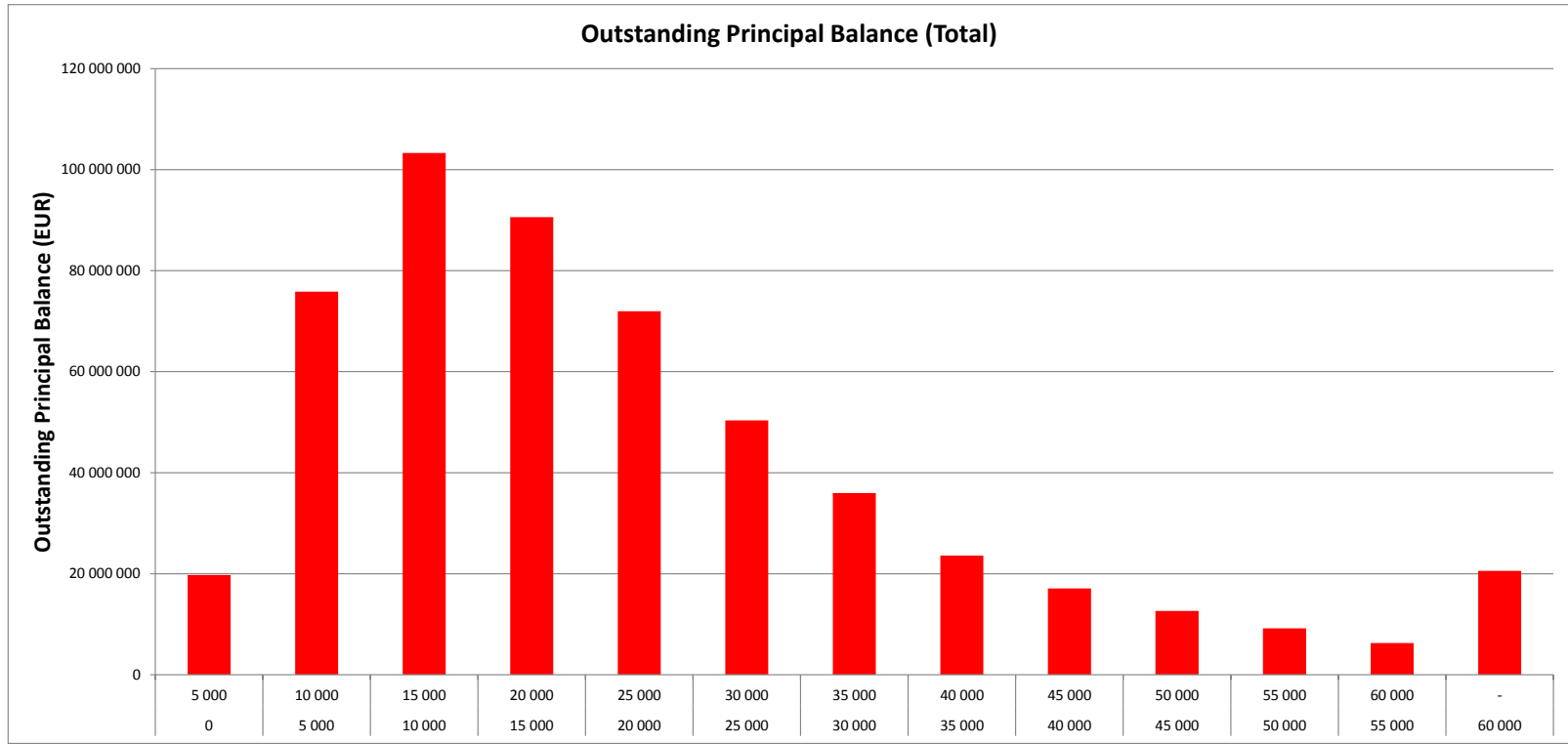
Average amount - all: 14 061

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6 358	19 752 342	3,7 %	25,2	14,5	
	5 000	10 000	10 165	75 853 321	14,1 %	38,9	14,0	
	10 000	15 000	8 389	103 293 943	19,2 %	43,7	13,5	
	15 000	20 000	5 237	90 585 531	16,9 %	44,8	13,4	
	20 000	25 000	3 237	71 981 049	13,4 %	45,1	13,4	
	25 000	30 000	1 846	50 361 061	9,4 %	45,3	13,2	
	30 000	35 000	1 114	35 949 530	6,7 %	45,9	12,8	
	35 000	40 000	633	23 582 504	4,4 %	45,7	13,1	
	40 000	45 000	403	17 065 215	3,2 %	45,9	12,8	
	45 000	50 000	266	12 619 229	2,3 %	45,9	12,5	
	50 000	55 000	175	9 191 612	1,7 %	46,7	12,4	
	55 000	60 000	109	6 267 119	1,2 %	46,7	12,3	
	60 000	-	262	20 560 687	3,8 %	45,2	12,7	
	Total			38 194	537 063 143	100 %		

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**8.b Outstanding Principal Balance Graph**

Reporting Date	28.05.2018	
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**9.a Geographical Distribution**



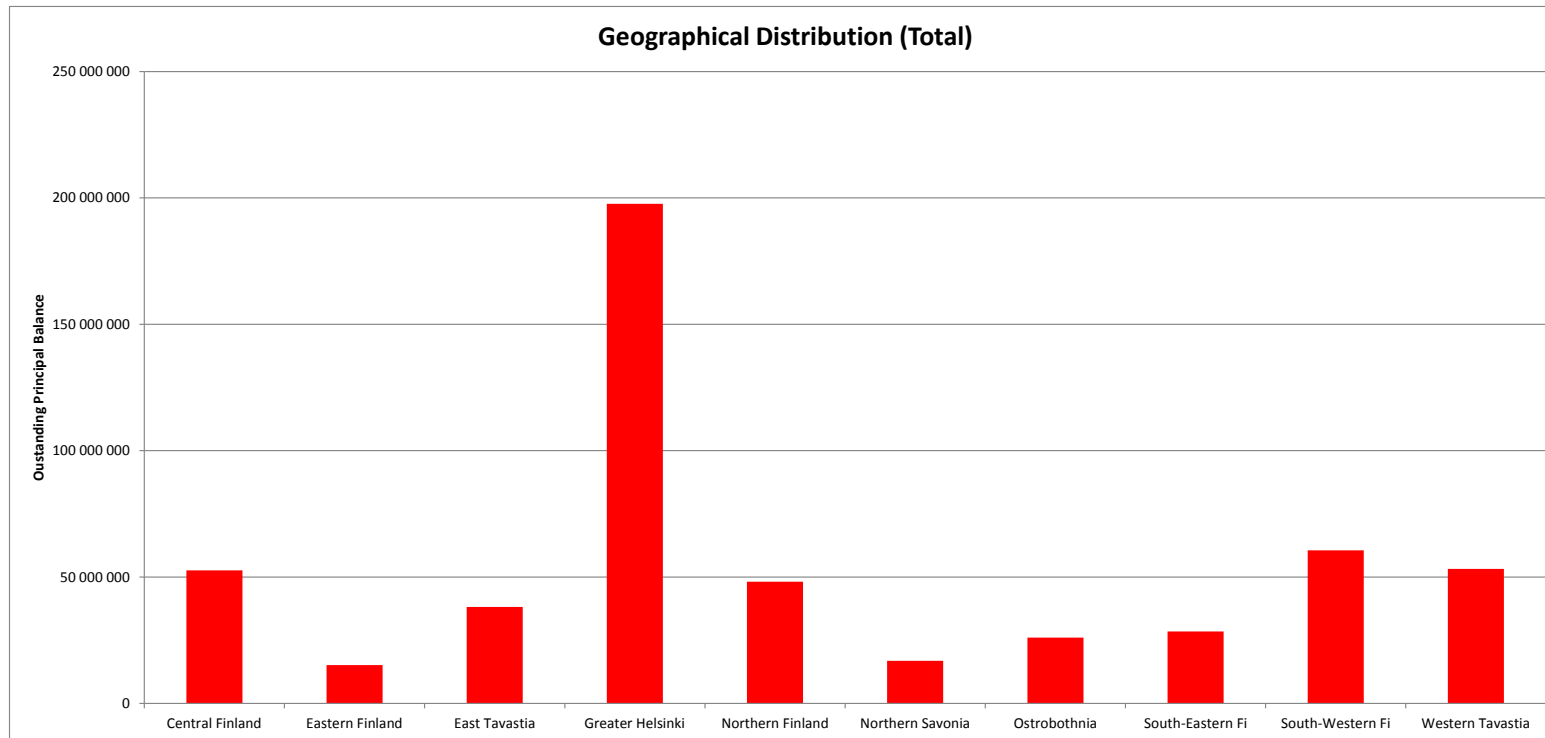
Reporting Date	28.05.2018	
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Monthly Period	apr.18	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	4 019	52 639 567	9,80 %	43,2		13,5
Eastern Finland	1 188	15 190 673	2,83 %	42,7		13,2
East Tavastia	2 779	38 150 014	7,10 %	43,4		13,3
Greater Helsinki	12 777	197 673 554	36,81 %	43,2		13,5
Northern Finland	3 469	48 175 960	8,97 %	44,0		13,2
Northern Savonia	1 361	16 869 794	3,14 %	42,9		13,2
Ostrobothnia	2 261	26 079 237	4,86 %	41,8		13,4
South-Eastern Fi	2 190	28 474 321	5,30 %	43,0		13,7
South-Western Fi	4 383	60 596 466	11,28 %	44,0		13,4
Western Tavastia	3 767	53 213 558	9,91 %	43,7		13,3
Total	38 194	537 063 143	100 %			

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9.b Geographical Distribution Graph

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Interest Period	from	25.04.2018
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	=	30 days



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**10.a Interest Rate**



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Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

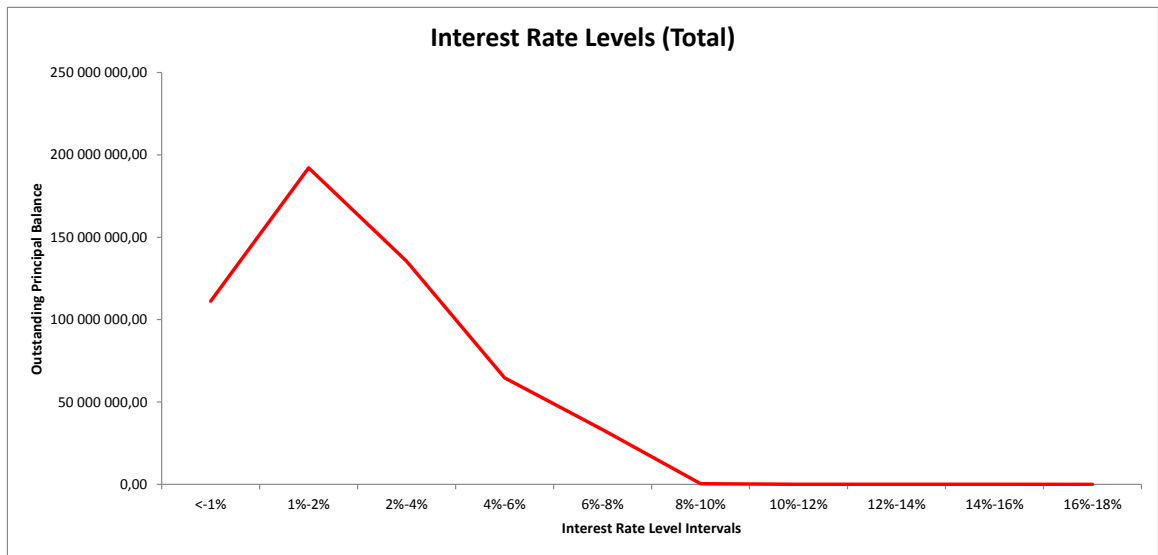
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6418	111 141 811	20,69 %	44,3	13,2
1	2	11464	192 106 672	35,77 %	43,9	13,3
2	4	9359	135 470 782	25,22 %	43,1	13,6
4	6	6571	64 626 618	12,03 %	41,8	13,6
6	8	4301	33 227 053	6,19 %	40,7	13,3
8	10	66	411 687	0,08 %	43,0	11,6
10	12	2	16 003	0,00 %	45,9	11,3
12	14	10	46 607	0,01 %	34,0	10,0
14	16	2	8 722	0,00 %	24,3	11,7
16	18	1	7 188	0,00 %	49,0	11,0
18	20					
Total		38 194	537 063 143	100 %		

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10.b Interest Rate



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	=	30 days



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**11.a Remaining Terms**



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Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0			14	6 811	0,00 %	0,0	14,9
	1			12 1 864	5 033 463	0,94 %	8,7	16,6
	13			24 4 179	27 429 236	5,11 %	19,9	15,9
	25			36 5 433	52 042 752	9,69 %	30,8	15,8
	37			48 17 251	281 467 649	52,41 %	44,2	15,0
	49			60 9 453	171 083 233	31,86 %	50,5	9,6
	61			72				
	73			84				
	85			96				
	97			108				
	109			120				
	121							
	Total				38 194	537 063 143	100 %	

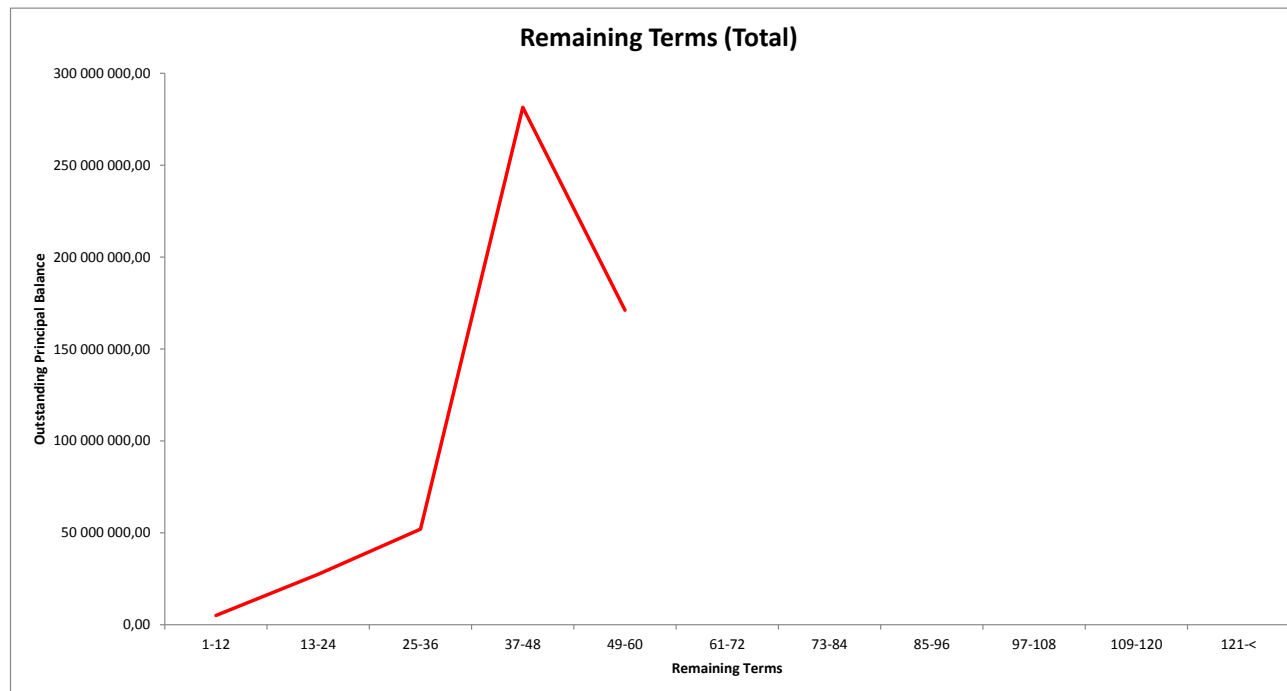


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11.b Remaining Terms



Reporting Date	28.05.2018	
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Interest Period	from	25.04.2018
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	=	30 days



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**12.a Seasoning**



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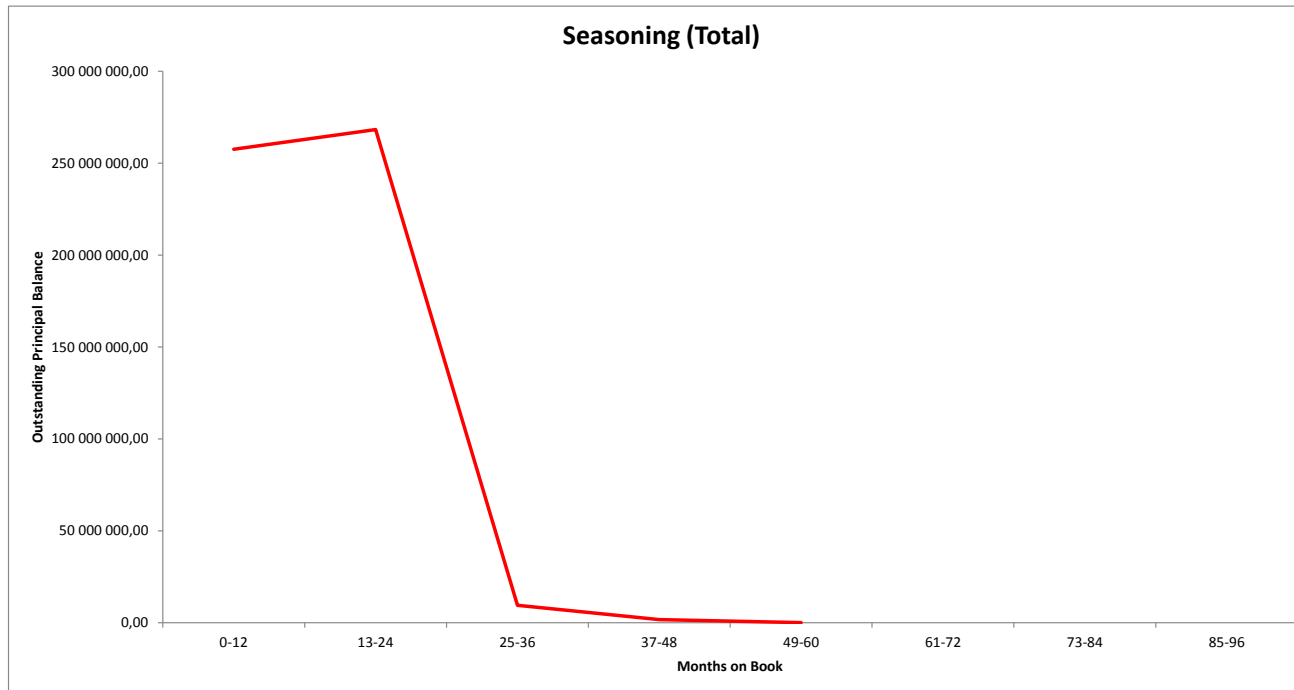
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	17 581	257 567 534	47,96 %	46,3	9,9
	13		24	19 381	268 269 757	49,95 %	41,2	16,0
	25		36	972	9 472 002	1,76 %	29,0	29,3
	37		48	246	1 700 106	0,32 %	18,9	39,7
	49		60	14	53 745	0,01 %	13,9	53,3
	61		72					
	73		84					
	85		96					
	Total			38 194	537 063 143	100 %		

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**12.b Seasoning**



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	=	30 days



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**13.a Balloon loans**



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr.18	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

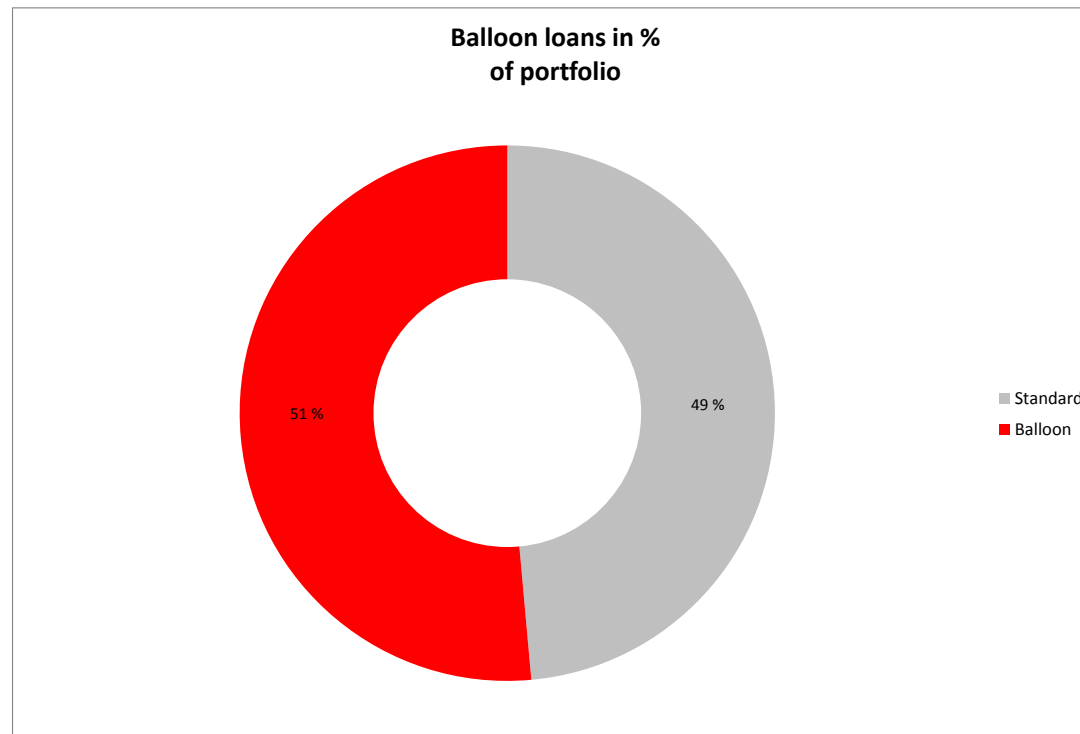
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		25 856	260 849 127	48,57 %	3 691	0,00 %	40,8	13,2
Balloon		12 338	276 214 016	51,43 %	96 950 720	35,10 %	45,7	13,5
Total		38 194	537 063 143	100 %	96 954 411	18,05 %		

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13.b Balloon loans



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr.18	
Interest Period	from	25.04.2018
	to	25.05.2018
	=	30 days



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14.a # loans per borrower



Reporting Date		28.05.2018	
Payment date		25.05.2018	
Period No		6	
Monthly Period		apr.18	
Interest Period	from	25.04.2018	to 25.05.2018 = 30 days

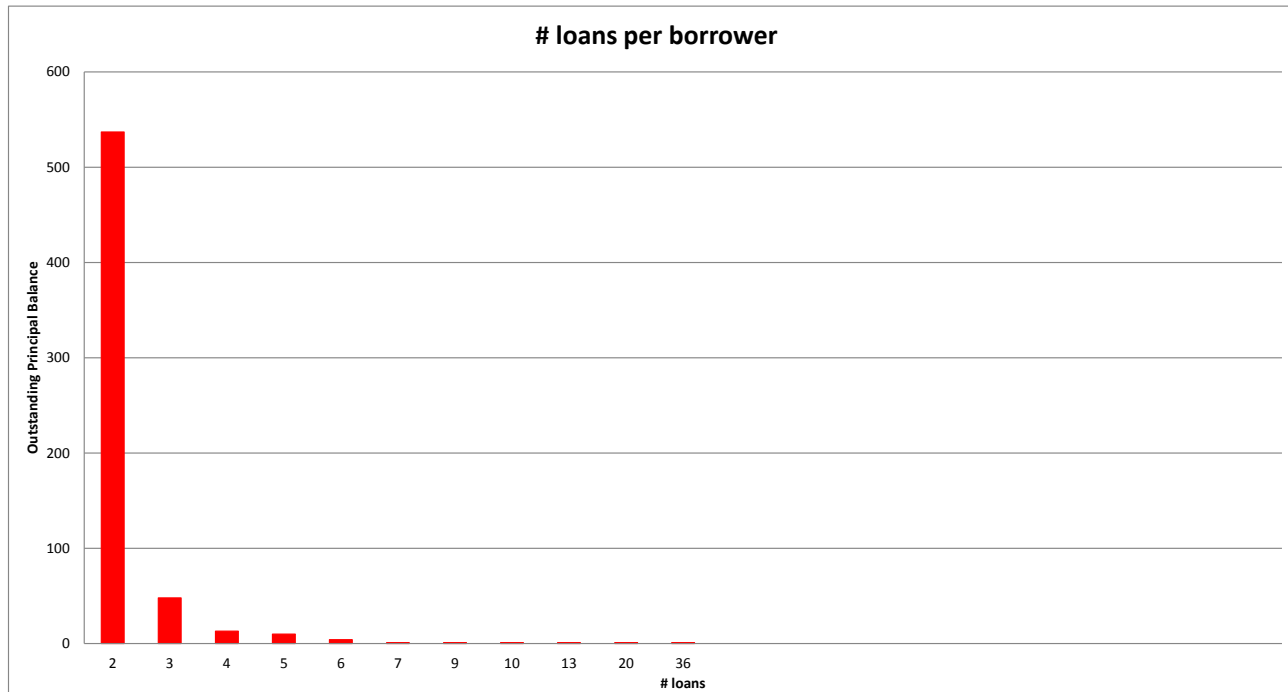
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	36755	510 149 049	94,99 %	
	2	537	19 870 316	3,70 %	
	3	48	3 046 519	0,57 %	
	4	13	958 848	0,18 %	
	5	10	1 187 788	0,22 %	
	6	4	457 373	0,09 %	
	7	1	81 715	0,02 %	
	9	1	65 570	0,01 %	
	10	1	203 376	0,04 %	
	13	1	111 263	0,02 %	
	20	1	234 350	0,04 %	
	36	1	696 976	0,13 %	
Total:	37 373	537 063 143	100,0 %		

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14.b # loans per borrower



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr.18	
Interest Period	from	25.04.2018
	to	25.05.2018
	=	30 days



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15.a Amortization Profile



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr. 18	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	537 063 143	526 038 067	11 025 076	1 184 812	2,68 %	97,95 %
2	526 038 067	515 206 198	10 831 869	1 158 802	2,68 %	95,93 %
3	515 206 198	504 428 700	10 777 498	1 132 997	2,67 %	93,92 %
4	504 428 700	493 584 411	10 844 289	1 107 634	2,67 %	91,90 %
5	493 584 411	482 798 546	10 785 865	1 082 032	2,66 %	89,90 %
6	482 798 546	472 035 964	10 762 582	1 056 594	2,66 %	87,89 %
7	472 035 964	461 305 106	10 730 857	1 031 215	2,65 %	85,89 %
8	461 305 106	450 602 284	10 702 822	1 005 943	2,65 %	83,90 %
9	450 602 284	439 879 607	10 722 678	980 753	2,64 %	81,90 %
10	439 879 607	429 194 879	10 684 728	955 564	2,64 %	79,92 %
11	429 194 879	418 567 464	10 627 415	930 460	2,63 %	77,94 %
12	418 567 464	408 007 465	10 559 999	905 478	2,63 %	75,97 %
13	408 007 465	397 459 159	10 548 307	880 639	2,62 %	74,01 %
14	397 459 159	387 002 296	10 456 863	855 870	2,61 %	72,06 %
15	387 002 296	376 478 814	10 523 482	831 311	2,61 %	70,10 %
16	376 478 814	366 098 260	10 380 555	806 683	2,60 %	68,17 %
17	366 098 260	355 718 284	10 379 976	782 344	2,59 %	66,23 %
18	355 718 284	345 386 159	10 332 125	758 025	2,59 %	64,31 %
19	345 386 159	335 127 871	10 258 288	733 877	2,58 %	62,40 %
20	335 127 871	324 982 592	10 145 279	709 948	2,57 %	60,51 %

Amortization profile (first 20 periods)

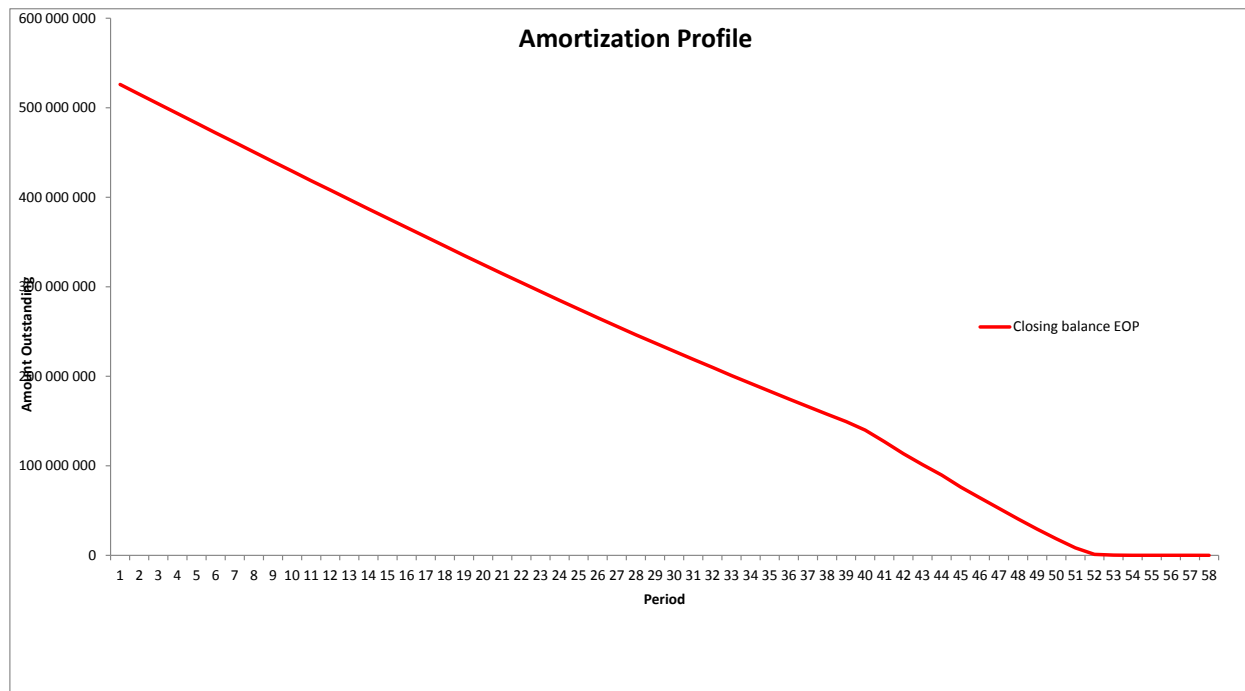


SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	6				
Monthly Period	apr.18				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days



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16.a Payment Holidays



Reporting Date	28.05.2018			
Payment date	25.05.2018			
Period No	6			
Monthly Period	apr.18			
Interest Period	from	25.04.2018	to	25.05.2018 = 30 days

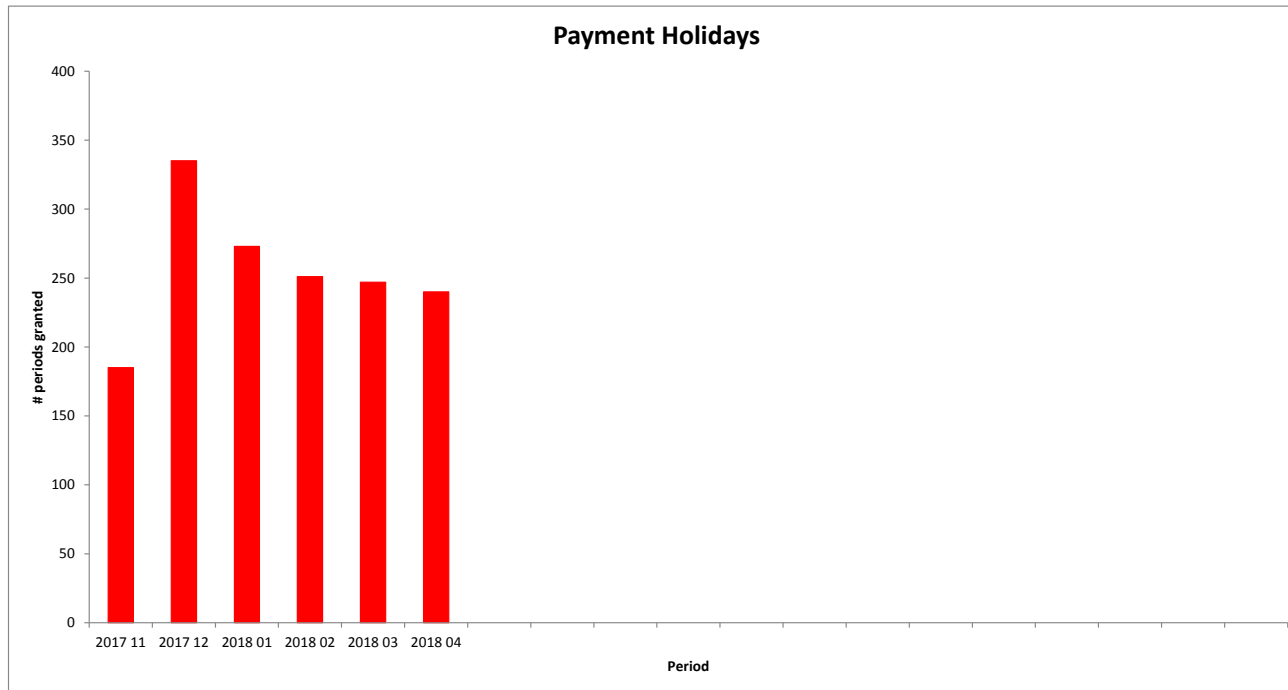
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2017 11	185	263	72 741	3 167 942	
2017 12	335	399	112 189	5 609 816	
2018 01	273	360	100 696	4 558 606	
2018 02	251	342	97 342	4 172 372	
2018 03	247	335	102 549	4 460 893	
2018 04	240	317	88 155	3 736 289	
Total:	1 531	2 016	573 671	25 705 919	

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**16.b Payment Holidays**



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr.18	
Interest Period	from	25.04.2018
	to	25.05.2018
	=	30 days



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**17.a Downpayment**



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr.18	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

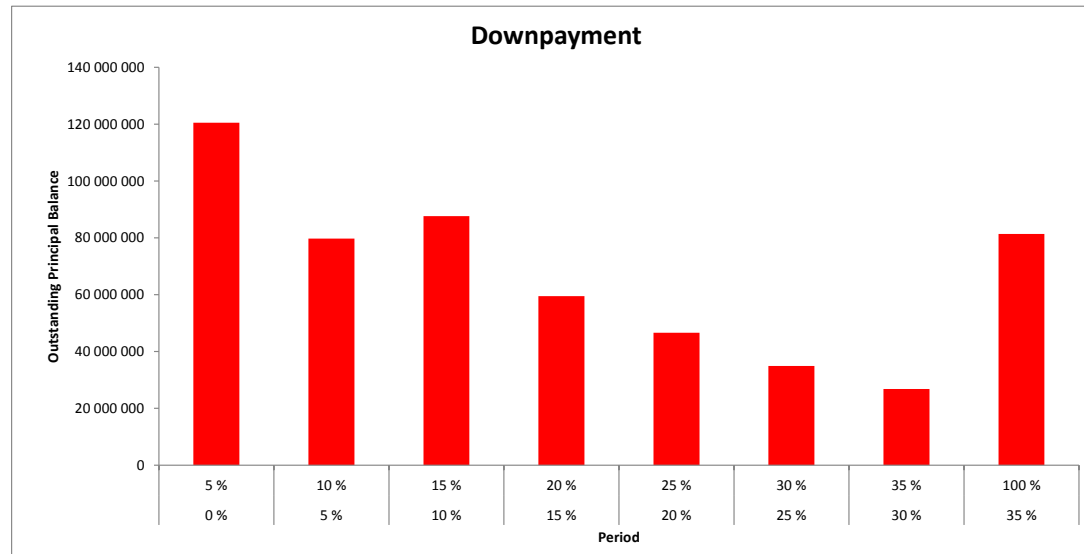
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
		0 %	5 %	7 440	120 493 979	22,4 %	45,4
	5 %	10 %	4 784	79 736 448	14,8 %	45,2	13,5
	10 %	15 %	5 679	87 632 795	16,3 %	44,1	13,5
	15 %	20 %	3 923	59 466 569	11,1 %	43,5	13,5
	20 %	25 %	3 195	46 617 277	8,7 %	42,9	13,6
	25 %	30 %	2 514	34 934 966	6,5 %	43,0	13,3
	30 %	35 %	2 026	26 790 541	5,0 %	42,0	13,3
	35 %	100 %	8 633	81 390 567	15,2 %	38,5	13,1
			38 194	537 063 143	100 %		

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17.b Downpayment



Reporting Date	28.05.2018		
Payment date	25.05.2018		
Period No	6		
Monthly Period	apr.18		
Interest Period	from	25.04.2018	to 25.05.2018 = 30 days



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**18.a Vehicle Condition**



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	6
Monthly Period	apr.18
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

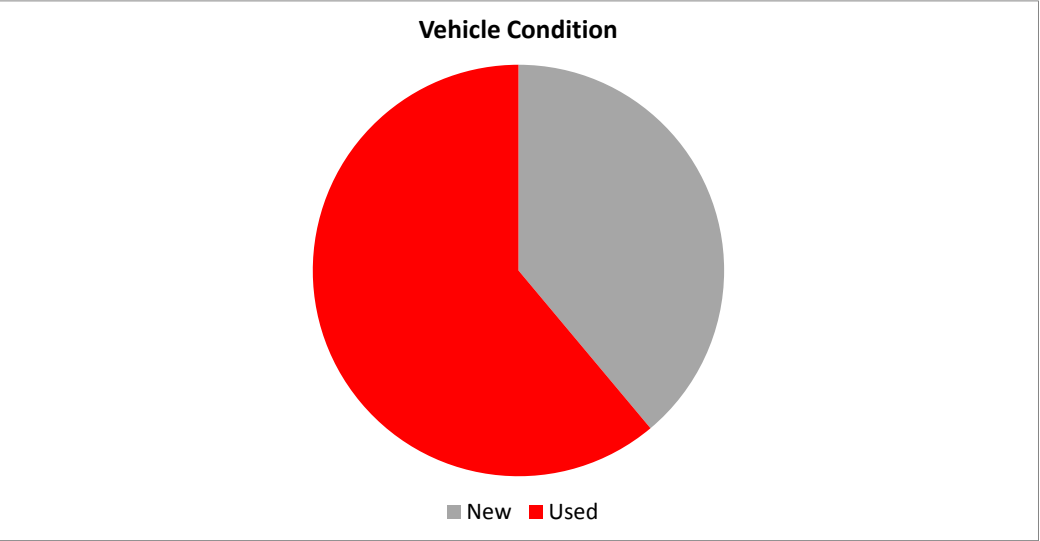
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	10 087	208 946 151	38,9 %	43,7	13,6	
Used	28 107	328 116 992	61,1 %	43,1	13,2	
Total	38 194	537 063 143	100 %			

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18.b Vehicle Condition



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	6				
Monthly Period	apr.18				
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days	



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19.a Borrower Type



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	6
Monthly Period	apr.18
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	5 057	99 768 490	18,6 %	40,66	13,41
	Private	33 137	437 294 654	81,4 %	43,96	13,38
	Total	38 194	537 063 143	100 %		

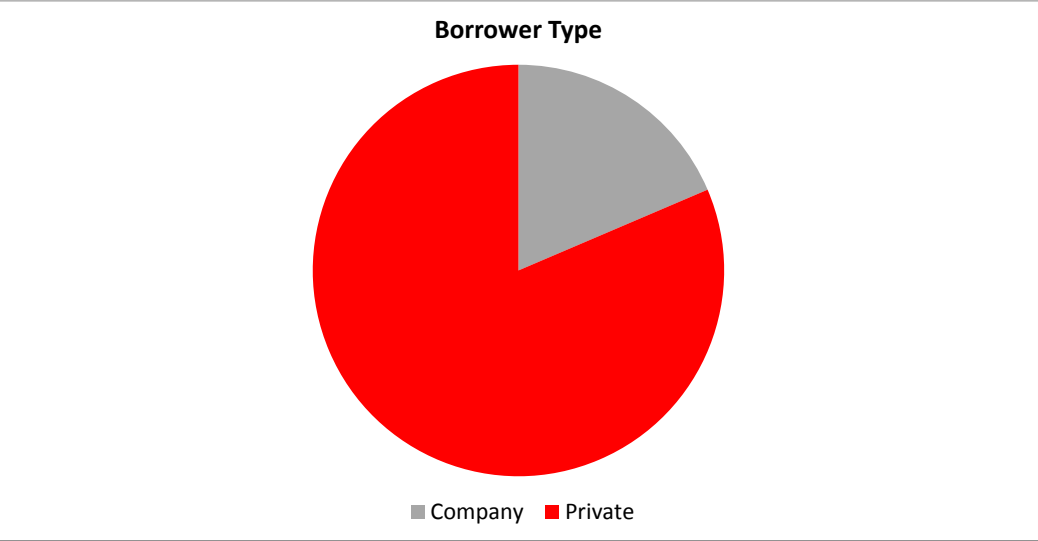


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19.b Borrower Type



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	6				
Monthly Period	apr.18				
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days	



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**20.a Vehicle type**



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr. 18	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

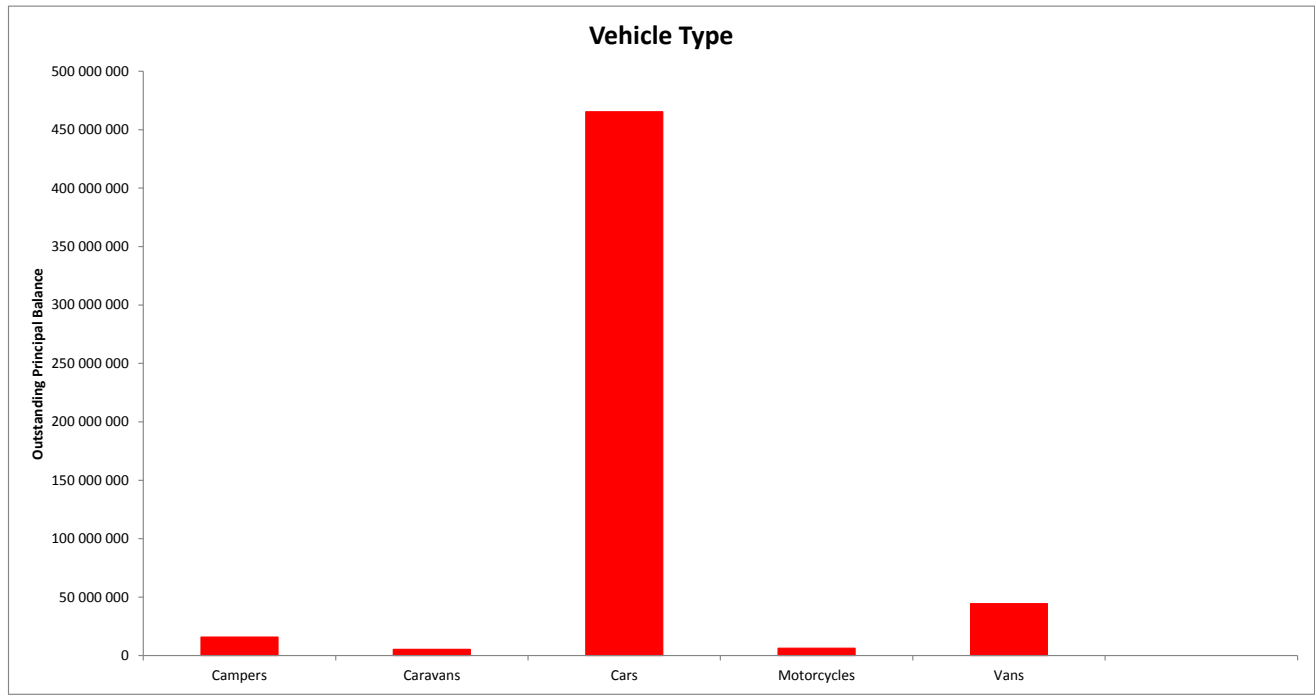
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	656	15 883 715	2,96 %	45,96	12,28
	Caravans	402	5 279 599	0,98 %	45,85	11,85
	Cars	33 575	465 278 378	86,63 %	43,35	13,45
	Motorcycles	677	6 251 215	1,16 %	43,79	11,67
	Vans	2 884	44 370 237	8,26 %	41,98	13,52
		38 194	537 063 143	100 %		

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20.b Vehicle type



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr.18	
Interest Period	from	25.04.2018
	to	25.05.2018
	=	30 days



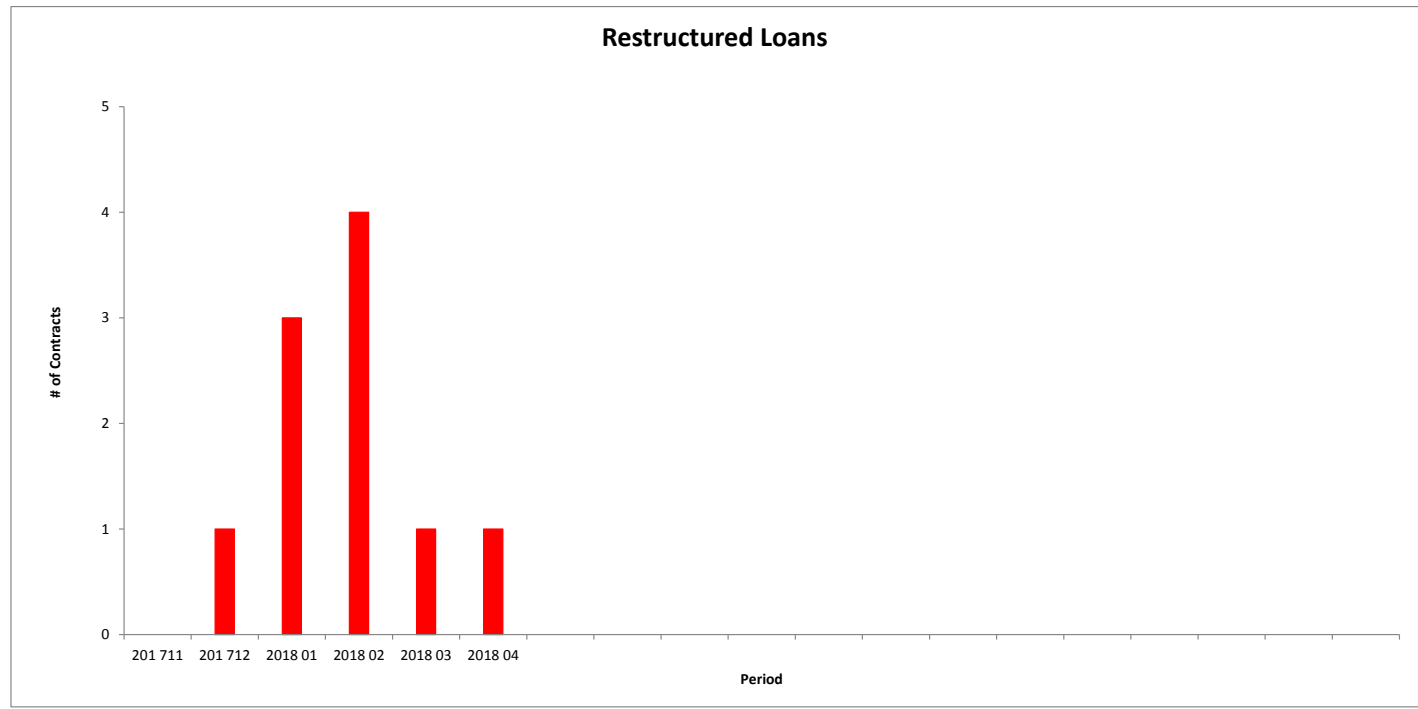


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**21.b Restructured Loans**



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	6
Monthly Period	apr.18
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days



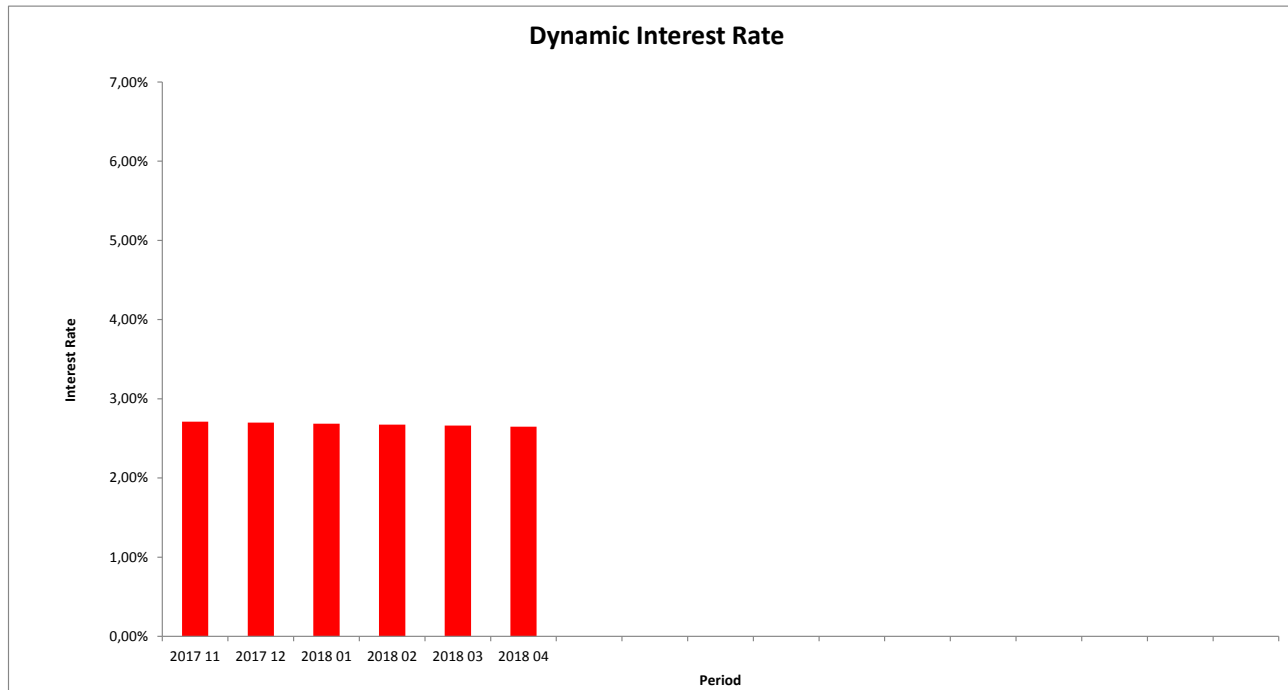


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**22.b Dynamic Interest Rate**



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr.18	
Interest Period	from	25.04.2018
	to	25.05.2018
	=	30 days



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23.a Dynamic Pre-Payments



Reporting Date	28.05.2018			
Payment date	25.05.2018			
Period No	6			
Monthly Period	apr.18			
Interest Period	from	25.04.2018	to	25.05.2018 = 30 days

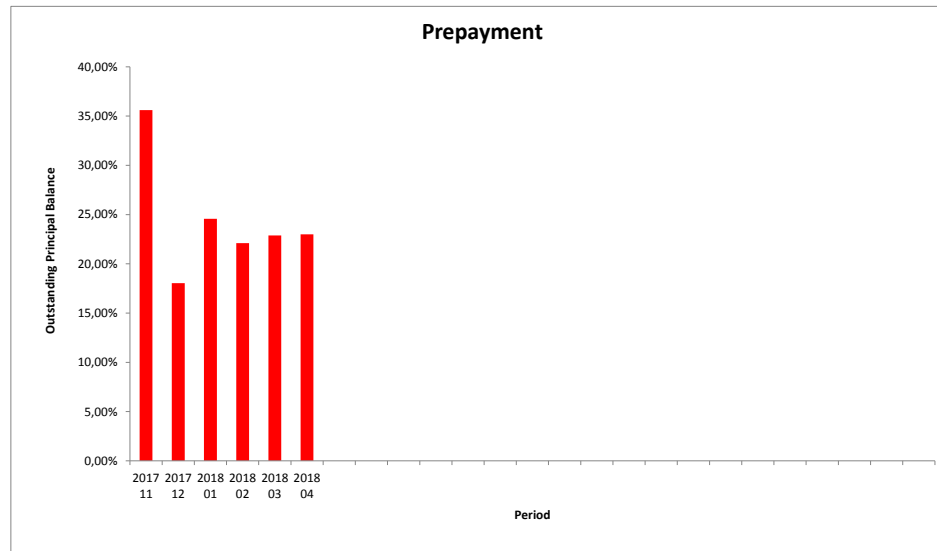
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2017 11	23 564 683	654 359 999	35,60 %
	2017 12	10 398 475	632 393 737	18,04 %
	2018 01	14 071 796	605 908 494	24,57 %
	2018 02	12 005 772	583 020 434	22,10 %
	2018 03	11 984 288	559 624 303	22,88 %
	2018 04	11 566 483	537 063 143	22,99 %



**23.b Dynamic Pre-Payments**



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	6				
Monthly Period	apr.18				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days



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24. Delinquency



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr.18	
Interest Period	from 25.04.2018	to 25.05.2018 = 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	
2017	11	654 359 999	40 799	619 786 134	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																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	6	
Monthly Period	apr.18	
Interest Period	from 25.04.2018	to 25.05.2018 = 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1			2018 Q2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1			650						
2018 1	147 774	18				10 176	10 176	137 598	40 974	51 150	96 623
2018 2	265 973	21							25 250	25 250	240 723

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**26. Priority of Payments**



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	6
Monthly Period	apr.18
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	24 093 765,32	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	223 776,31	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 308 412,73	EUR
Principal on Loan to Issuer	-	22 561 160,28	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	26 979 311,62	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	11 546,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 968 945,82	EUR
Principal Payments on Class A	-	22 561 160,28	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 003,96	EUR
Interest Issuer Subordinated Loan	-	461,22	EUR
Principal Issuer Subordinated Loan	-	140 376,79	EUR
Payment to Purchaser	-	1 101 486,75	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	1 101 486,75	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,83	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 101 471,92	EUR

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**27. Transaction Costs**



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	6				
Monthly Period	apr.18				
Interest Period	from	25.04.2018	to	25.05.2018	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	416,00		
Interest accrued for the Period	EUR	92 546,00	11 546,00	81 000,00
Cumulative Interest accrued	EUR	710 322,00	135 222,00	575 100,00
Interest Payments	EUR	92 546,00	11 546,00	81 000,00
Cumulative Interest Payments	EUR	710 322,00	135 222,00	575 100,00
Interest accrued on Subordinated Loan for the Period	EUR	461,22		
Cumulative Interest accrued on Subordinated Loan	EUR	3 939,62		
Interest Payments on Subordinated Loan	EUR	461,22		
Cumulative Interest Payments on Subordinated Loan	EUR	3 939,62		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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**28. Contact Details**



Reporting Date	28.05.2018					
Payment date	25.05.2018					
Period No	6					
Monthly Period	apr.18					
Interest Period	from	25.04.2018	to	25.05.2018	=	30 days

**Santander Consumer Bank AS**

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