

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.03.2018				
Payment date	26.03.2018			Following payment dates:	25.04.2018
Period No	4				25.05.2018
Monthly Period	feb.18				
Interest Period	from 26.02.2018	to	26.03.2018	=	28 days
Cut-Off date	28.02.2018				

Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution	2
3 Reserve Accounts	3
4 Performance Data	4
5 Outstanding Notes	5
6 Counterparty Ratings, Trigger Levels and Consequences	6
7 a Original Principal Balance	7
7 b Original PB (Graph)	8
8 a Outstanding principal Balance	9
8 b Outstanding PB (Graph)	10
9 a Geographical Distribution	11
9 b Geographical (Graph)	12
10 a Interest Rate	13
10 b Interest Rate (Graph)	14
11 a Remaining Terms	15
11 b Remaining Terms (Graph)	16
12 a Seasoning	17
12 b Seasoning (Graph)	18
13 a Balloon loans as % of other loans	19
13 b Balloon loans as % of other loans (Graph)	20
14 a Loans per borrower	21
14 b Loans per borrower (Graph)	22
15 a Amortization Profile	23
15 b Amortization Profile (Graph)	24
16 a Payment Holidays	25
16 b Payment Holidays (Graph)	26
17 a Downpayment	27
17 b Downpayment (Graph)	28
18 a Vehicle Condition	29
18 b Vehicle Condition (Graph)	30
19 a Borrower Type	31
19 b Borrower Type (Graph)	32
20 a Vehicle Type	33
20 b Vehicle Type (Graph)	34
21 a Restructured Loans	35
21 b Restructured Loans (Graph)	36
22 Dynamic Interest Rate	37
23 Dynamic Pre-Payment	38
24 Dynamic Delinquency	39
25 Defaults, Recoveries and Losses by Quarter of Default	40
26 Priority of Payments Pre-Enforcement	41
27 Transaction Costs	42
28 Contact Details	43

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	4		
Monthly Period	feb.18		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	605 908 494,14 EUR
Scheduled Loan Principal Repayments	10 879 586,66 EUR
Prepayments	12 005 771,94 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	22 885 358,60 EUR
New Defaulted Auto Loans in Period	2 701,12 EUR
Closing Balance	583 020 434,42 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 813 598,61 EUR
Recoveries on loans in default	647,19 EUR
Total Revenue Received in Period	1 814 245,80 EUR
# Loans	
At beginning of period	41 083 Loans
Paid in Full	929 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	2 Loans
At end of period	40 152 Loans

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	28.03.2018
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	24 693 391 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	24 693 391 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	24 466 524 EUR
b. Reserve Fund	3 405 562 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	27 872 087 EUR

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

3. Reserve Accounts



Reporting Date	28.03.2018
Payment date	26.03.2018
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Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

Note Balance

Beginning of Period	605 908 494,14 EUR
End of Period	583 020 434,42 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 %	3 405 562,42 EUR
Cash Outflow		3 405 562,42 EUR
Cash Inflow		3 246 650,96 EUR
End of Period	0,5 %	3 246 650,96 EUR
Required Reserve Amount	0,5 %	3 246 650,96 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

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

4. Performance Data



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Asset Balance

Beginning of Period	605 908 494,14	EUR
End of Period	583 020 434,42	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	548 954 710,60	94,16 %	37 931
1-29 days past due	30 163 586,70	5,17 %	1 970

Delinquent Receivables:

30-59 days past due	2 766 221,24	0,47 %	170
60-89 days past due	572 231,08	0,10 %	45
90-119 days past due	310 798,81	0,05 %	18
120-149 days past due	214 828,09	0,04 %	14
150-179 days past due	38 057,90	0,01 %	4
Total Performing and Delinquent	583 020 434	100,00 %	40 152

	EUR	%	# loans
Volkswagen vehicles	46 827 014	8,03 %	4 492

Current Period Defaults	2 701,12		2
Cumulative Defaults	12 659,49		7
Current Period Recoveries	647,19		
Cumulative Recoveries	4 549,78		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

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)		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
Current Note Information			
Class Principal Outstanding Opening Balance	605 908 494,14	541 108 494,14	64 800 000,00
Available Distribution Amount	27 872 086,65		
Amortisation	22 888 059,72		
Redemption per Class	22 888 059,72	22 888 059,72	-
Redemption per Note		3 606,12	-
Class Principal Outstanding Closing Balance	583 020 434,42	518 220 434,42	64 800 000,00
Current Tranching	100 %	88,89 %	11,11 %
Current Pool Factor		0,82	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	28		
Principal Outstanding per Note Beginning of Period		85 254,21	100 000,00
>Principal Repayment per note		3 606,12	-
Principal Outstanding per Note End of Period		81 648,09	100 000,00
>Interest accrued for the period		1,99	125,00
Interest Payment	93 625,86	12 625,86	81 000,00
Interest Payment per Note		1,99	125,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		14,58 %	3,46 %
Current CE (excl. Excess Spread)		11,67 %	0,56 %

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.03.2018
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Rating Triggers												
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
Issuer	SCF Rahoituspalvelut I DAC		No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-2	BBB -	A- 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.	

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

7.a Original Portfolio Principal Balance



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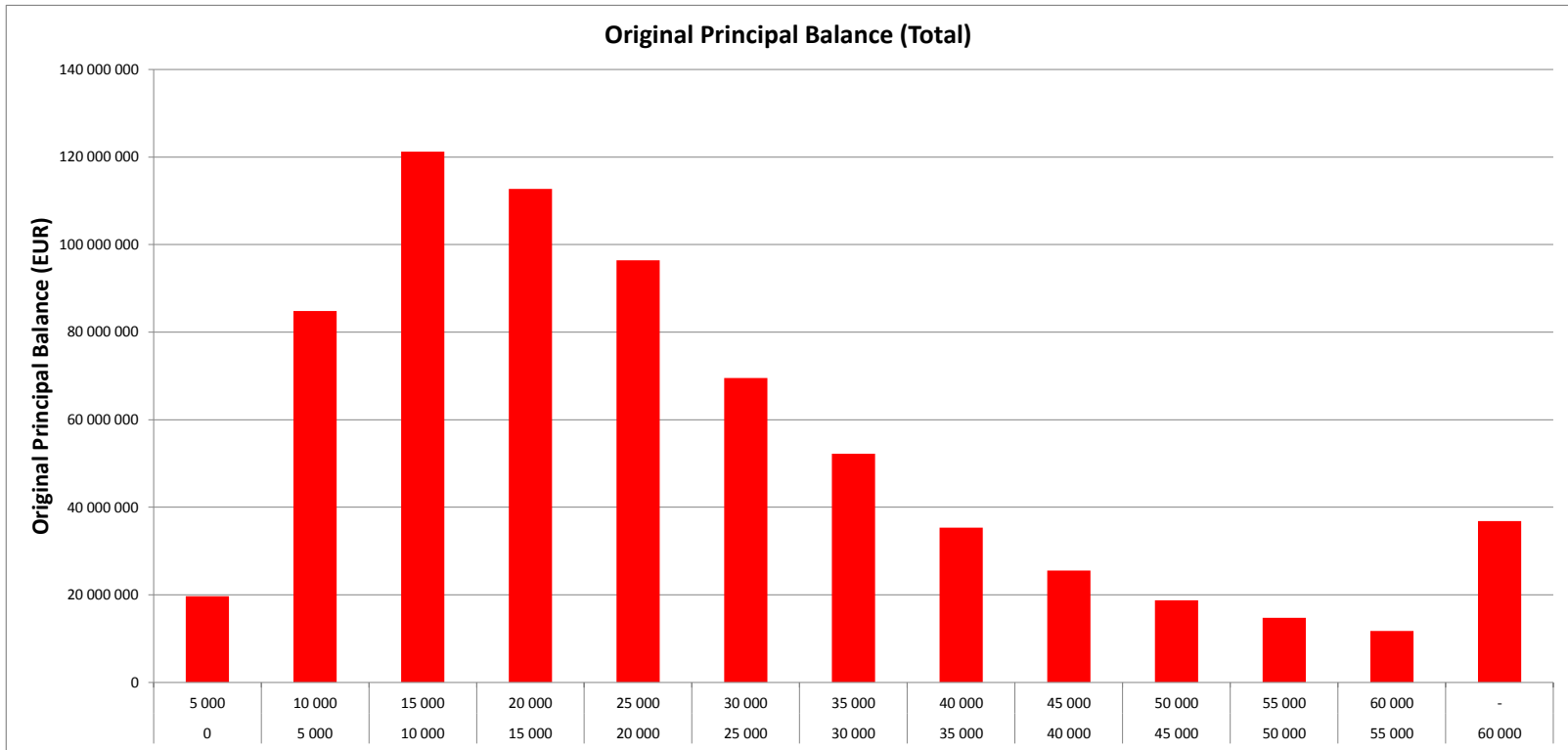
Average amount - all: 15 669

	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

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

7.b Original Principal Balance Graph

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SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

8.a Outstanding Principal Balance



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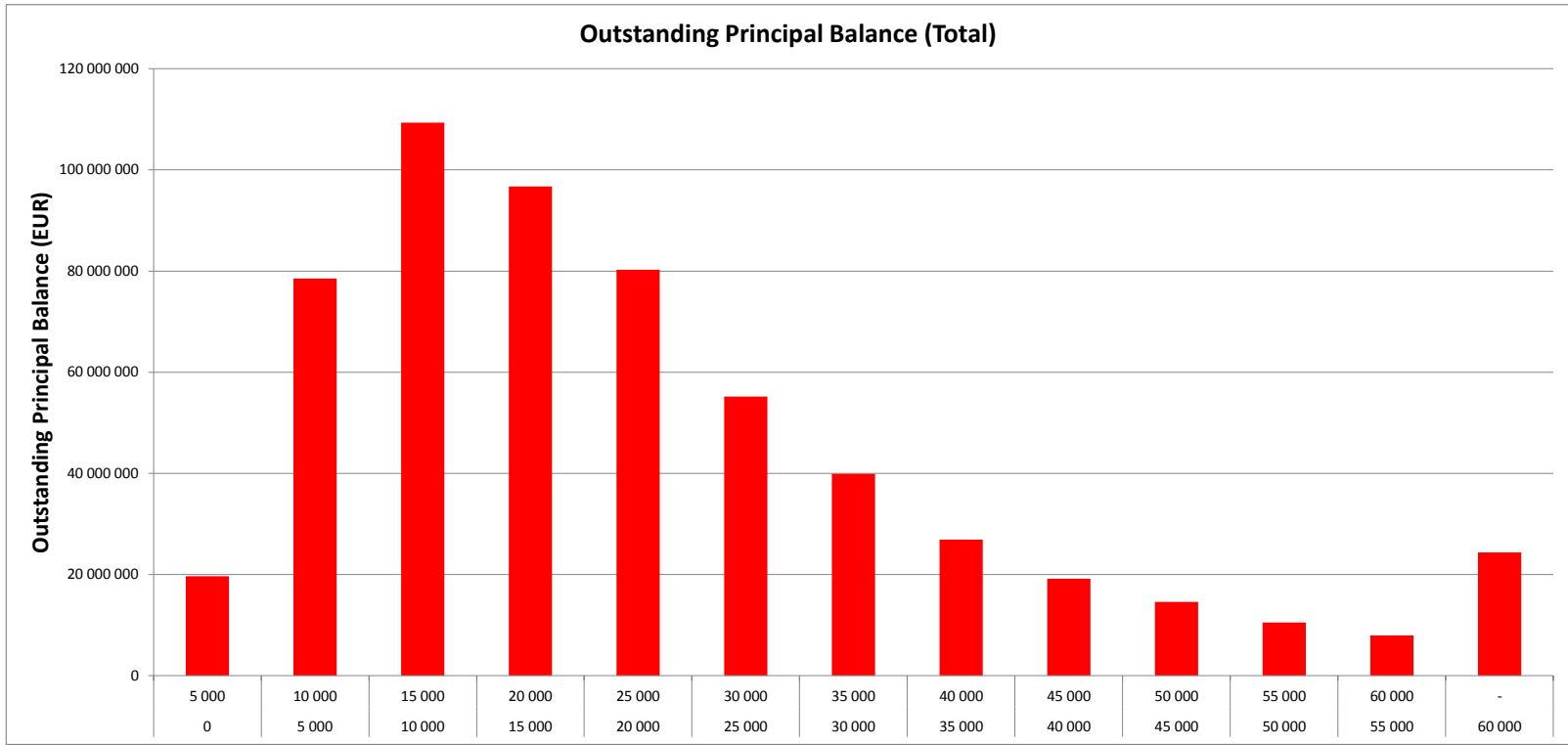
Average amount - all: 14 520

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 230	19 685 330	3,4 %	25,9	12,6
	5 000	10 000	10 501	78 544 351	13,5 %	40,1	12,1
	10 000	15 000	8 848	109 321 112	18,8 %	45,3	11,6
	15 000	20 000	5 587	96 703 356	16,6 %	46,6	11,4
	20 000	25 000	3 599	80 232 464	13,8 %	46,9	11,5
	25 000	30 000	2 019	55 211 667	9,5 %	47,0	11,3
	30 000	35 000	1 237	39 923 126	6,8 %	47,5	10,9
	35 000	40 000	722	26 905 557	4,6 %	47,6	11,1
	40 000	45 000	452	19 143 602	3,3 %	47,4	11,0
	45 000	50 000	308	14 565 605	2,5 %	47,9	10,7
	50 000	55 000	201	10 491 894	1,8 %	47,8	10,7
	55 000	60 000	139	7 957 478	1,4 %	48,9	10,1
	60 000	-	309	24 334 893	4,2 %	47,1	10,7
	Total		40 152	583 020 434	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

8.b Outstanding Principal Balance Graph

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SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

9.a Geographical Distribution



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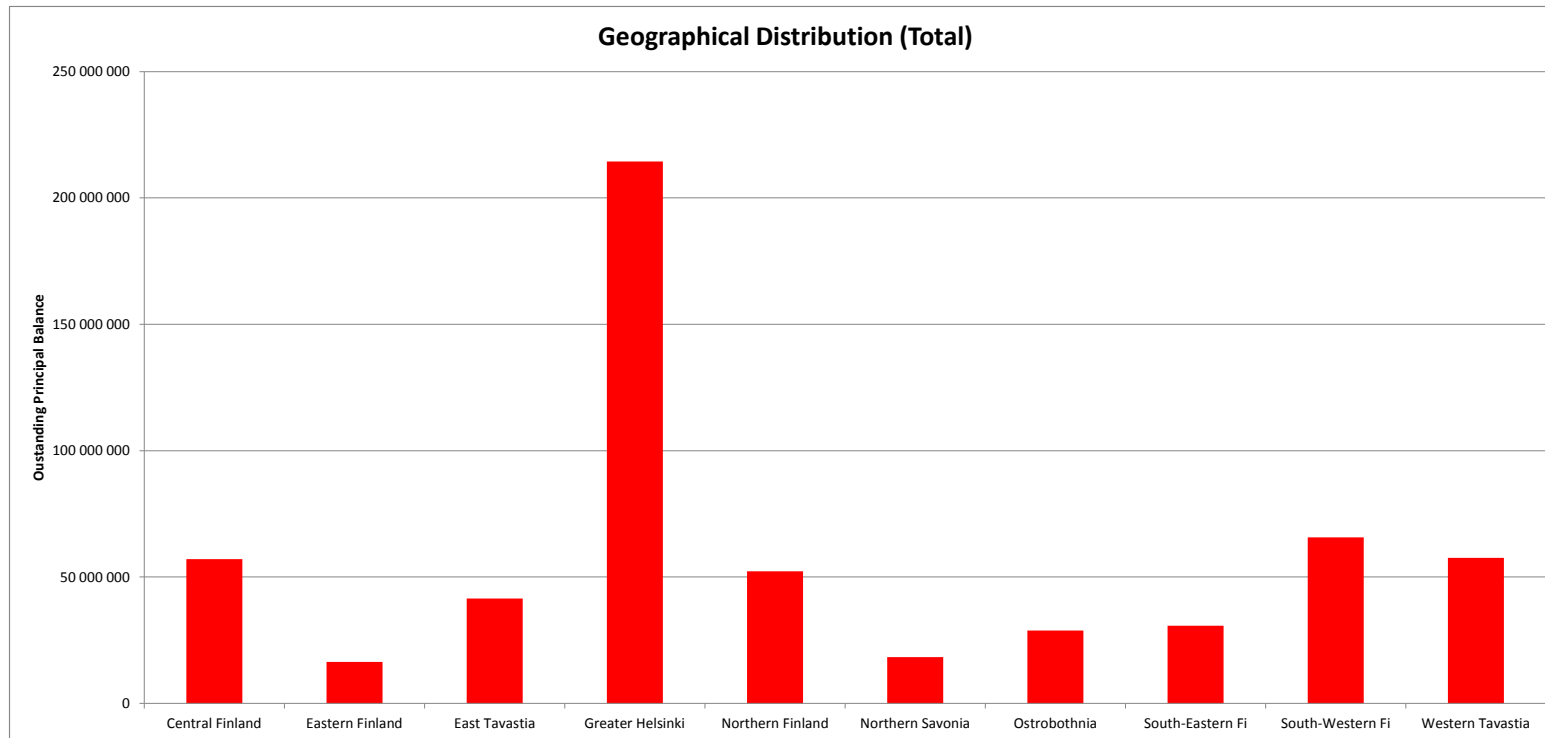
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	4 217	57 061 141	9,79 %	45,0		11,5
Eastern Finland	1 253	16 490 063	2,83 %	44,4		11,3
East Tavastia	2 932	41 523 875	7,12 %	45,2		11,3
Greater Helsinki	13 407	214 438 577	36,78 %	45,0		11,5
Northern Finland	3 638	52 316 817	8,97 %	45,7		11,3
Northern Savonia	1 428	18 319 289	3,14 %	44,6		11,2
Ostrobothnia	2 394	28 811 202	4,94 %	43,5		11,4
South-Eastern Fi	2 298	30 682 497	5,26 %	44,7		11,8
South-Western Fi	4 622	65 722 754	11,27 %	45,7		11,4
Western Tavastia	3 963	57 654 218	9,89 %	45,5		11,3
Total	40 152	583 020 434	100 %			

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

9.b Geographical Distribution Graph



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SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

10.a Interest Rate



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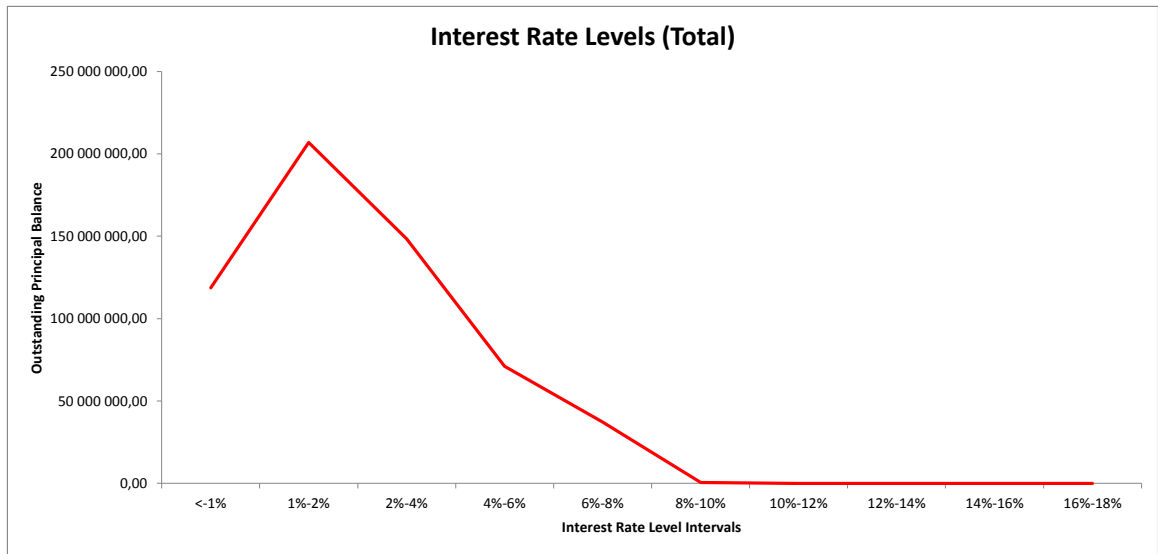
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		6609	118 686 870	20,36 %	46,1	11,2
1 2		11921	206 997 122	35,50 %	45,8	11,3
2 4		9909	148 419 322	25,46 %	44,9	11,7
4 6		6979	71 130 772	12,20 %	43,4	11,7
6 8		4648	37 257 251	6,39 %	42,2	11,3
8 10		70	446 096	0,08 %	44,2	9,5
10 12		2	16 601	0,00 %	47,8	9,4
12 14		10	49 600	0,01 %	35,5	8,0
14 16		3	9 405	0,00 %	25,3	9,7
16 18		1	7 395	0,00 %	51,0	9,0
18 20						
Total		40 152	583 020 434	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

10.b Interest Rate



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	=	28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

11.a Remaining Terms



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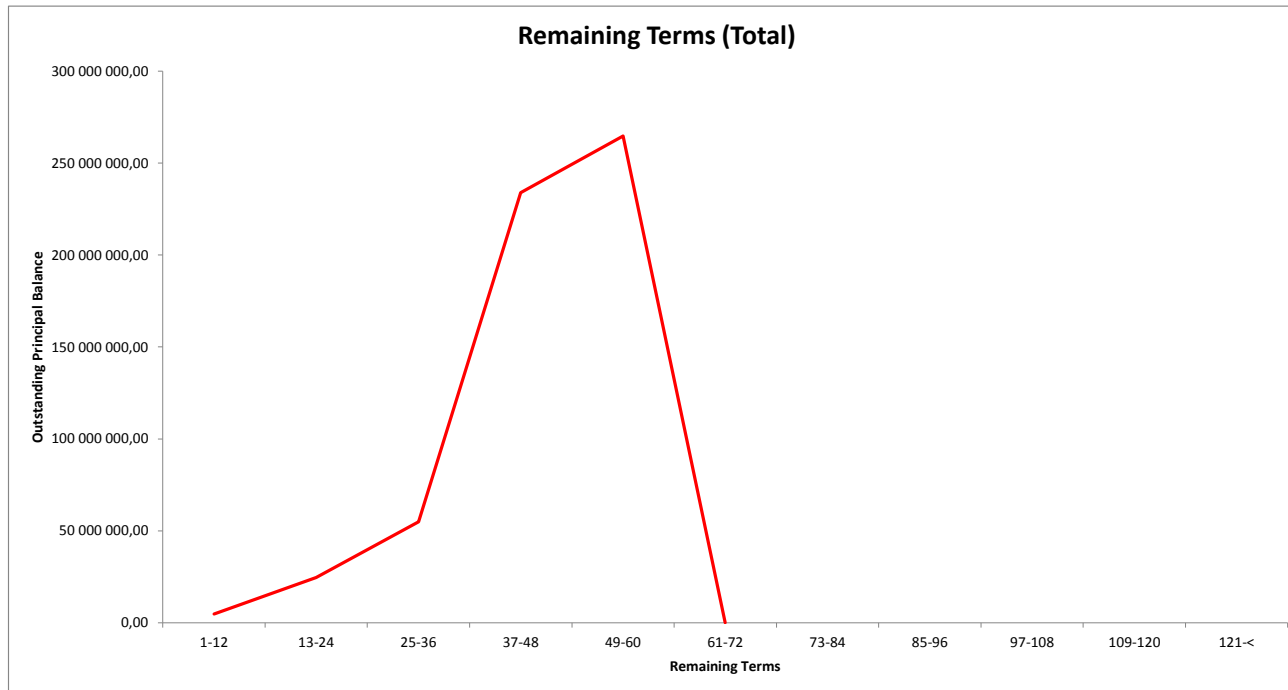
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		10	53 024	0,01 %	0,0	22,3	
	1		12 1 688	4 711 466	0,81 %	8,8	14,8	
	13		24 3 895	24 567 460	4,21 %	19,9	14,3	
	25		36 5 671	54 858 908	9,41 %	30,5	13,9	
	37		48 14 544	233 986 429	40,13 %	44,6	13,9	
	49		60 14 344	264 843 147	45,43 %	51,5	8,5	
	61		72 0	0	0,00 %	0,0	0,0	
	73		84					
	85		96					
	97		108					
	109		120					
	121							
Total			40 152	583 020 434	100 %			

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

11.b Remaining Terms



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SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

12.a Seasoning



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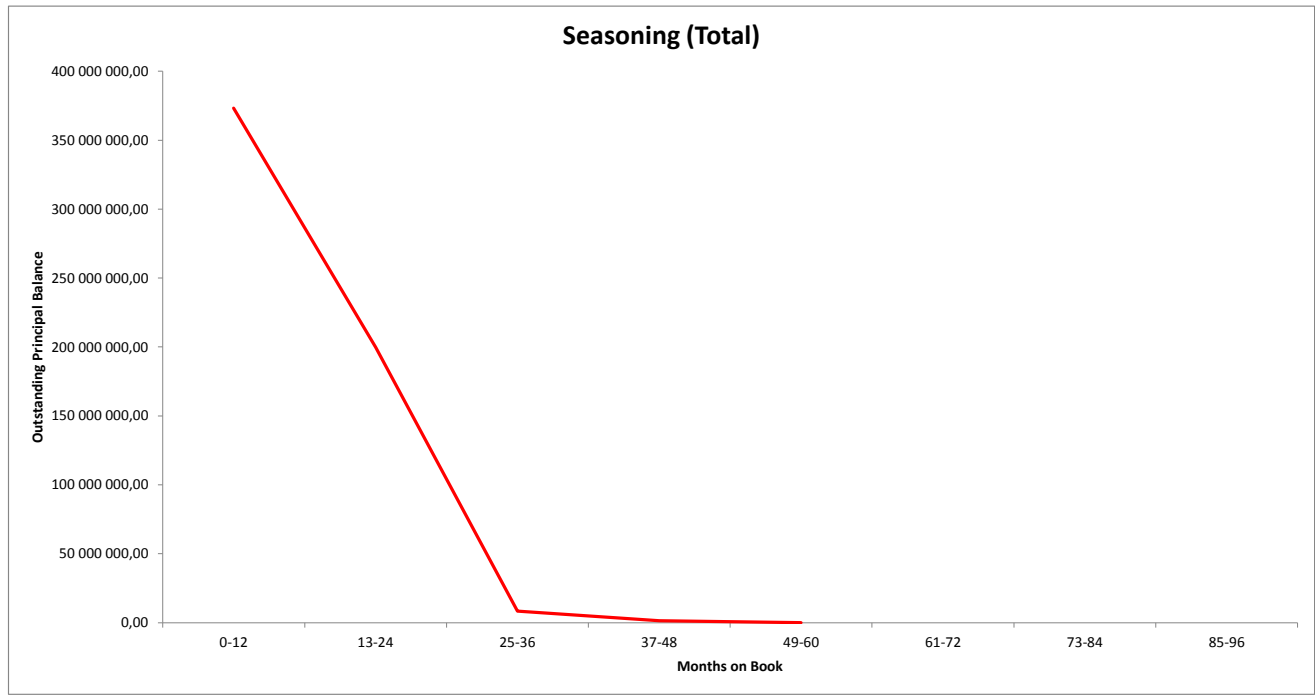
		TOTAL							
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book		1		12	24 921	373 334 139	64,03 %	47,3	8,8
		13		24	14 146	199 721 488	34,26 %	41,8	15,3
		25		36	874	8 505 150	1,46 %	29,3	29,4
		37		48	199	1 407 284	0,24 %	19,6	39,0
		49		60	12	52 374	0,01 %	15,5	52,2
		61		72					
		73		84					
		85		96					
		Total			40 152	583 020 434	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

12.b Seasoning



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	to	26.03.2018
	=	28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

13.a Balloon loans



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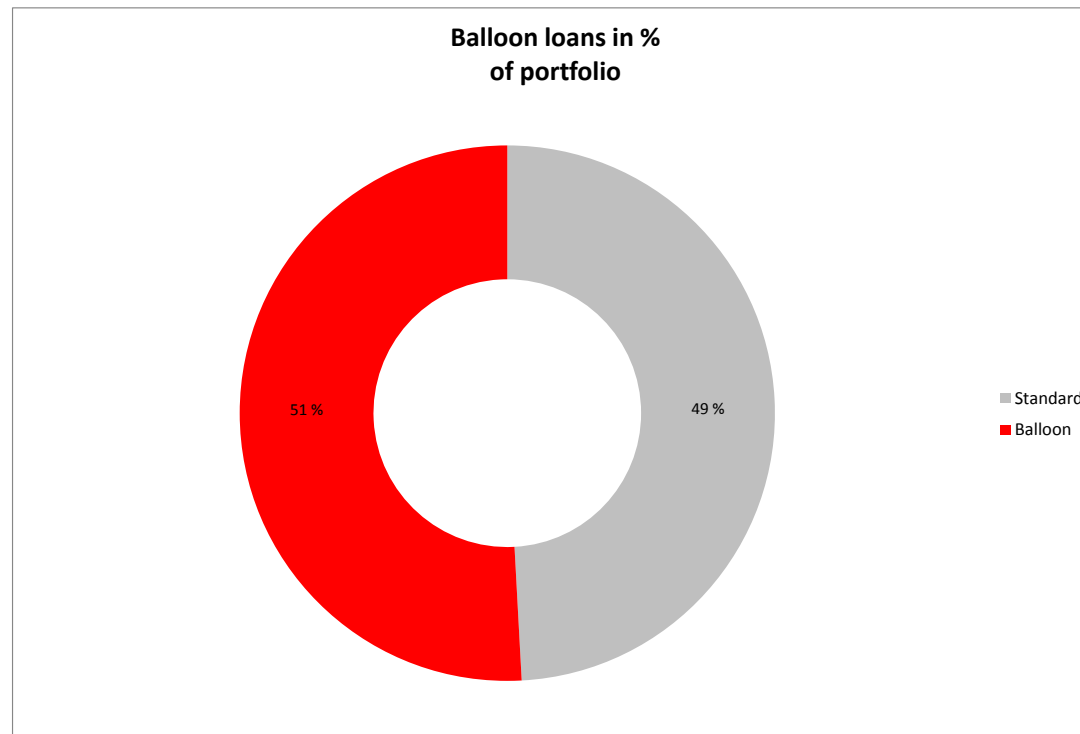
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	27 276	286 520 193	49,14 %	3 970	0,00 %	42,5	11,3
	Balloon	12 876	296 500 241	50,86 %	101 391 325	34,20 %	47,6	11,6
	Total	40 152	583 020 434	100 %	101 395 295	17,39 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	4				
Monthly Period	feb.18				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

14.a # loans per borrower



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	4	
Monthly Period	feb.18	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

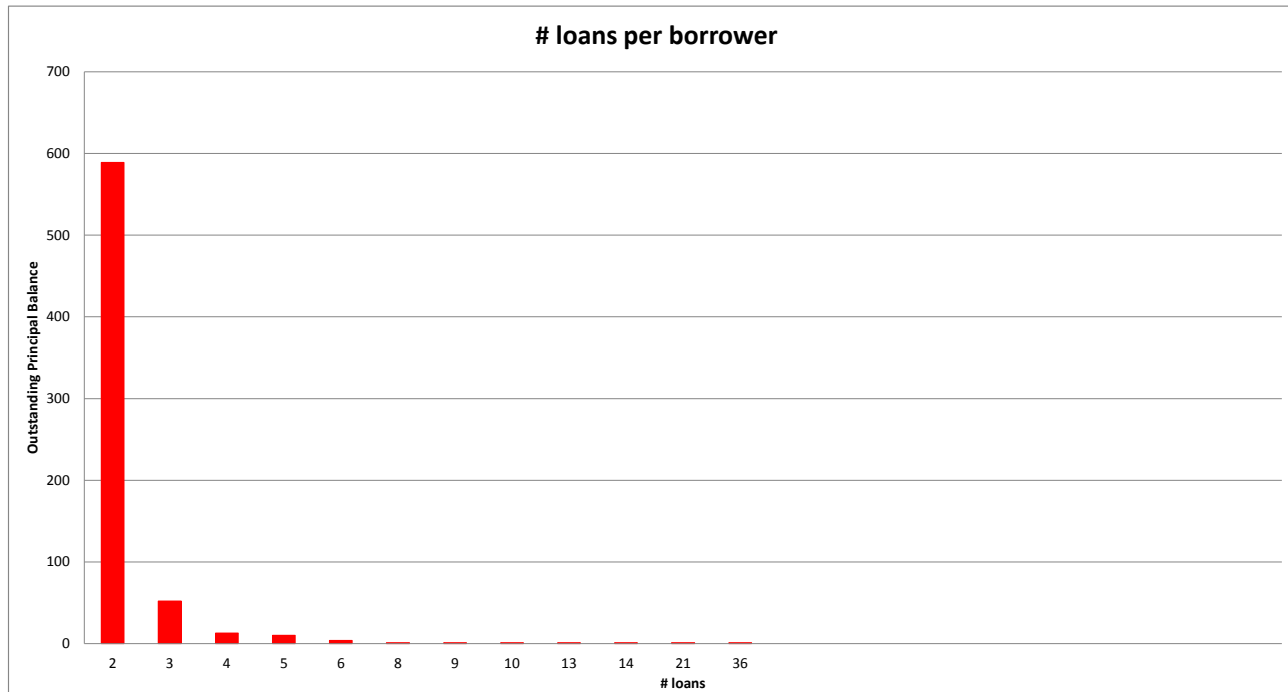
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	38581	552 730 449	94,80 %	
	2	589	22 589 749	3,87 %	
	3	52	3 382 703	0,58 %	
	4	13	1 004 149	0,17 %	
	5	10	1 234 491	0,21 %	
	6	4	479 289	0,08 %	
	8	1	86 029	0,01 %	
	9	1	71 555	0,01 %	
	10	1	217 972	0,04 %	
	13	1	116 384	0,02 %	
	14	1	128 107	0,02 %	
	21	1	258 889	0,04 %	
	36	1	720 667	0,12 %	
Total:		39 256	583 020 434	100,0 %	

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	4	
Monthly Period	feb.18	
Interest Period	from	26.02.2018
	to	26.03.2018
	=	28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	4	
Monthly Period	feb.18	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	583 020 434	571 530 480	11 489 954	1 298 819	2,71 %	98,03 %
2	571 530 480	560 241 202	11 289 279	1 271 202	2,70 %	96,09 %
3	560 241 202	548 919 256	11 321 946	1 244 228	2,70 %	94,15 %
4	548 919 256	537 565 461	11 353 796	1 217 297	2,69 %	92,20 %
5	537 565 461	526 280 781	11 284 680	1 190 344	2,69 %	90,27 %
6	526 280 781	514 941 162	11 339 619	1 163 516	2,69 %	88,32 %
7	514 941 162	503 665 407	11 275 755	1 136 537	2,68 %	86,39 %
8	503 665 407	492 415 622	11 249 785	1 109 725	2,68 %	84,46 %
9	492 415 622	481 201 660	11 213 961	1 082 993	2,67 %	82,54 %
10	481 201 660	470 013 991	11 187 670	1 056 375	2,67 %	80,62 %
11	470 013 991	458 820 201	11 193 789	1 029 837	2,66 %	78,70 %
12	458 820 201	447 667 021	11 153 180	1 003 349	2,66 %	76,78 %
13	447 667 021	436 570 655	11 096 367	976 938	2,65 %	74,88 %
14	436 570 655	425 544 177	11 026 478	950 653	2,64 %	72,99 %
15	425 544 177	414 526 201	11 017 976	924 535	2,64 %	71,10 %
16	414 526 201	403 602 707	10 923 494	898 481	2,63 %	69,23 %
17	403 602 707	392 621 973	10 980 734	872 653	2,63 %	67,34 %
18	392 621 973	381 787 311	10 834 662	846 790	2,62 %	65,48 %
19	381 787 311	370 954 571	10 832 740	821 203	2,61 %	63,63 %
20	370 954 571	360 161 628	10 792 943	795 648	2,60 %	61,78 %

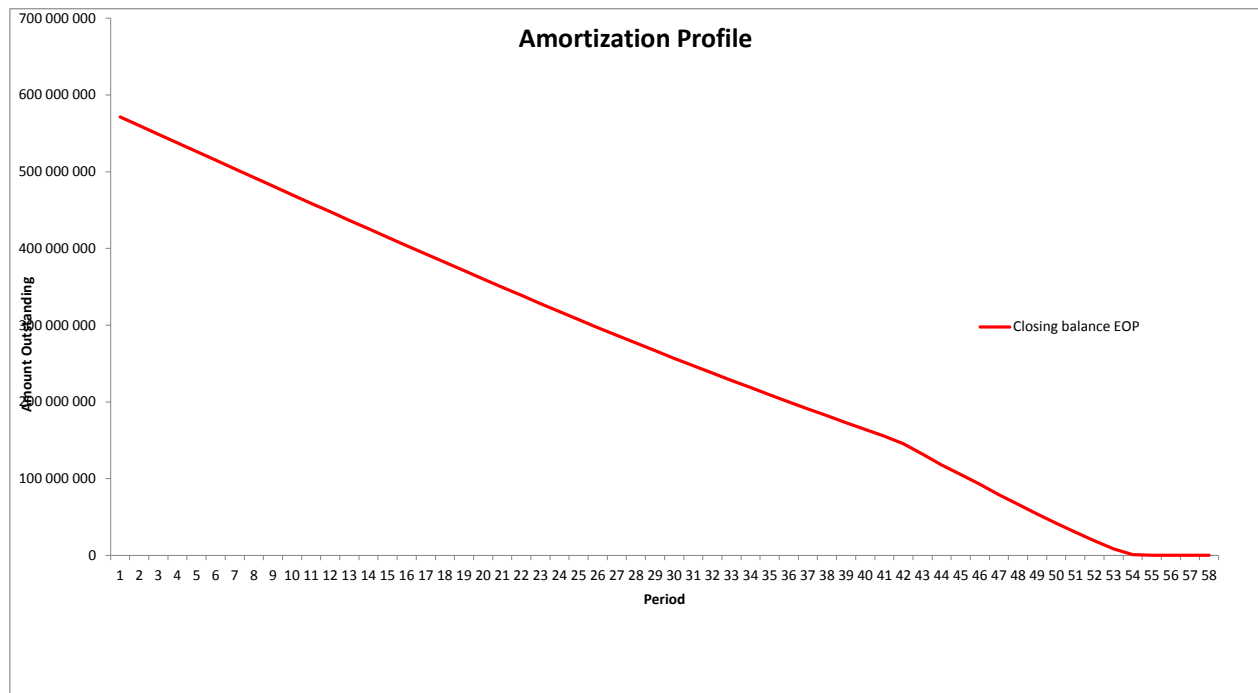
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.03.2018					
Payment date	26.03.2018					
Period No	4					
Monthly Period	feb.18					
Interest Period	from	26.02.2018	to	26.03.2018	=	28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

16.a Payment Holidays



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	4	
Monthly Period	feb.18	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

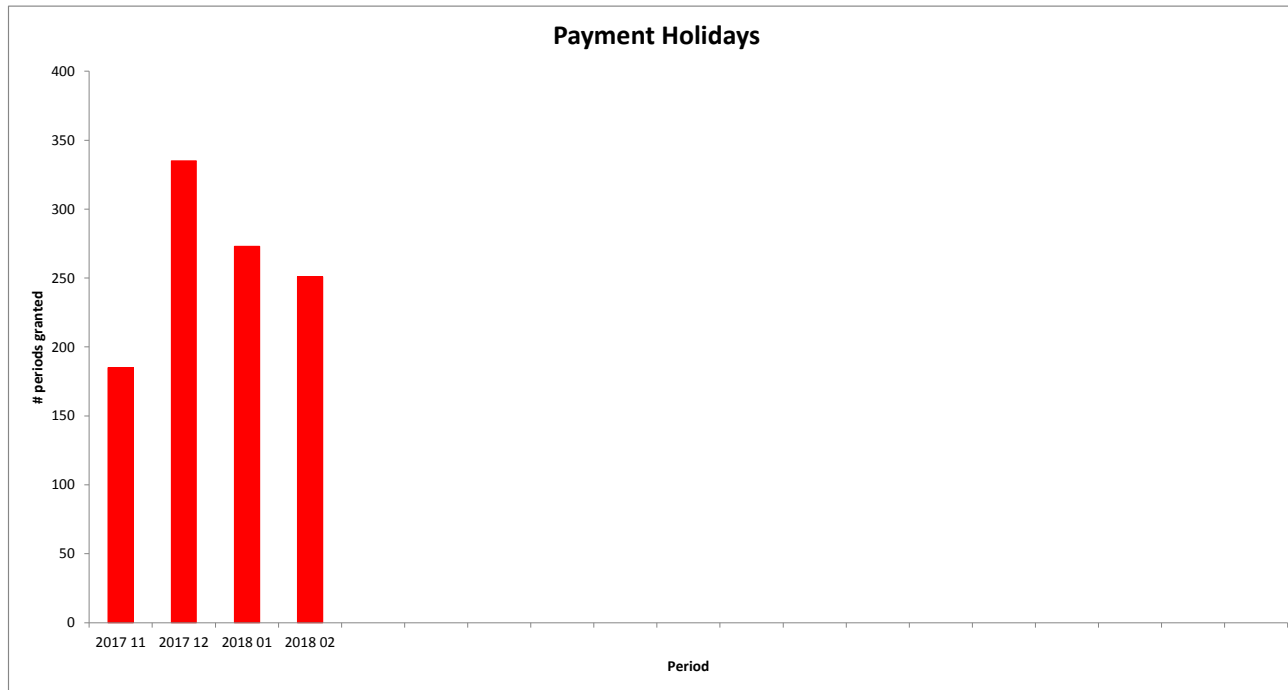
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2017 11	185	263	72 741	3 167 942	
2017 12	335	399	112 189	5 609 816	
2018 01	273	360	100 696	4 558 606	
2018 02	251	342	97 342	4 172 372	
Total:	1 044	1 364	382 968	17 508 737	

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	4	
Monthly Period	feb.18	
Interest Period	from	26.02.2018
	to	26.03.2018
	=	28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	4				
Monthly Period	feb.18				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days

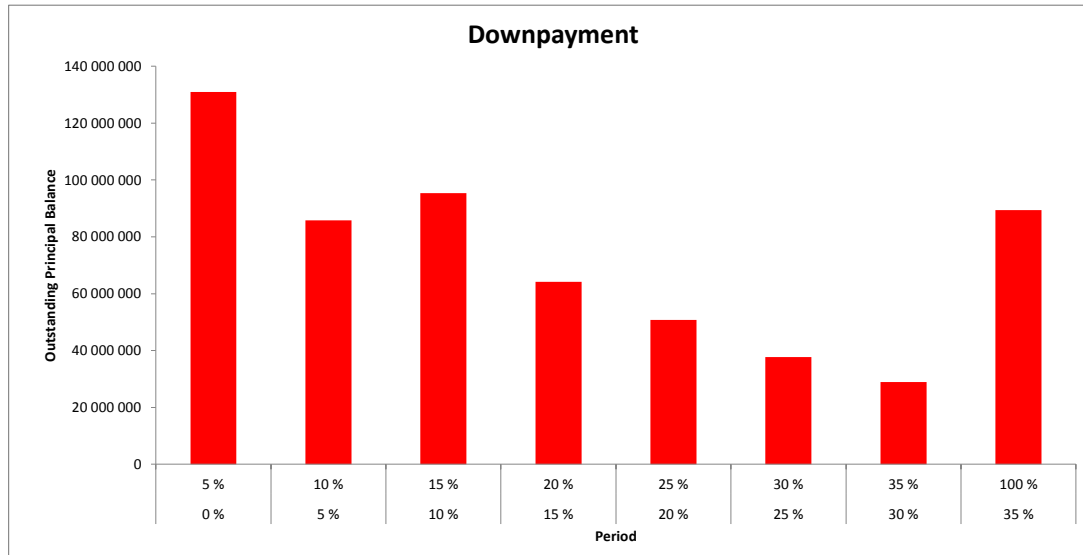
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 836	130 999 616	22,5 %	47,2	11,4
	5 %	10 %	4 991	85 783 417	14,7 %	47,0	11,5
	10 %	15 %	5 966	95 379 843	16,4 %	45,9	11,6
	15 %	20 %	4 106	64 126 932	11,0 %	45,2	11,5
	20 %	25 %	3 356	50 736 277	8,7 %	44,6	11,7
	25 %	30 %	2 624	37 702 420	6,5 %	44,7	11,3
	30 %	35 %	2 118	28 873 968	5,0 %	43,7	11,4
	35 %	100 %	9 155	89 417 961	15,3 %	40,0	11,1
	Total		40 152	583 020 434	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	4		
Monthly Period	feb.18		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

18.a Vehicle Condition



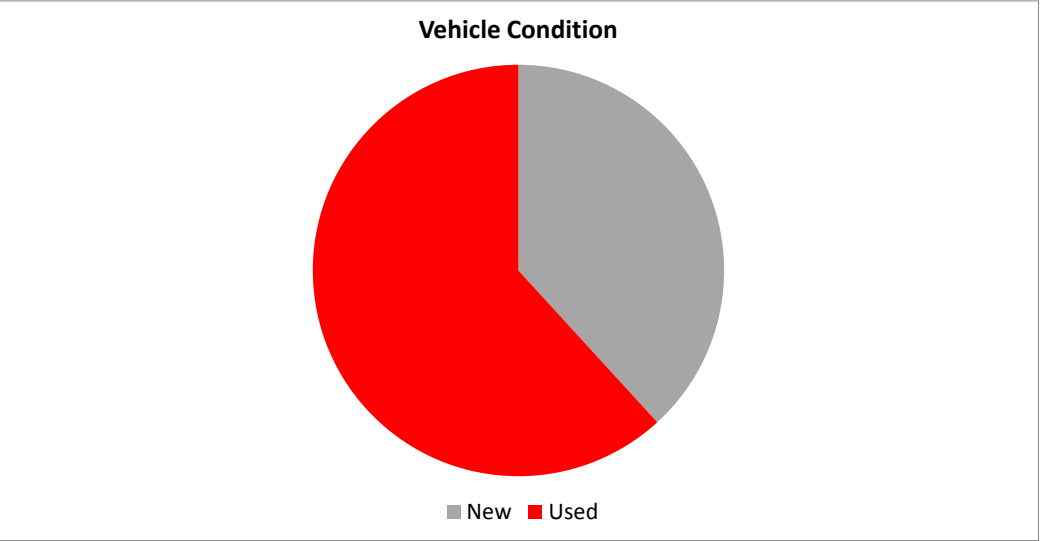
Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	4
Monthly Period	feb.18
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	10 392	222 732 534	38,2 %	45,5	11,6
	Used	29 760	360 287 900	61,8 %	44,8	11,3
	Total	40 152	583 020 434	100 %		

18.b Vehicle Condition



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	4				
Monthly Period	feb.18				
Interest Period	from 26.02.2018	to 26.03.2018	=	28 days	



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

19.a Borrower Type



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	4
Monthly Period	feb.18
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

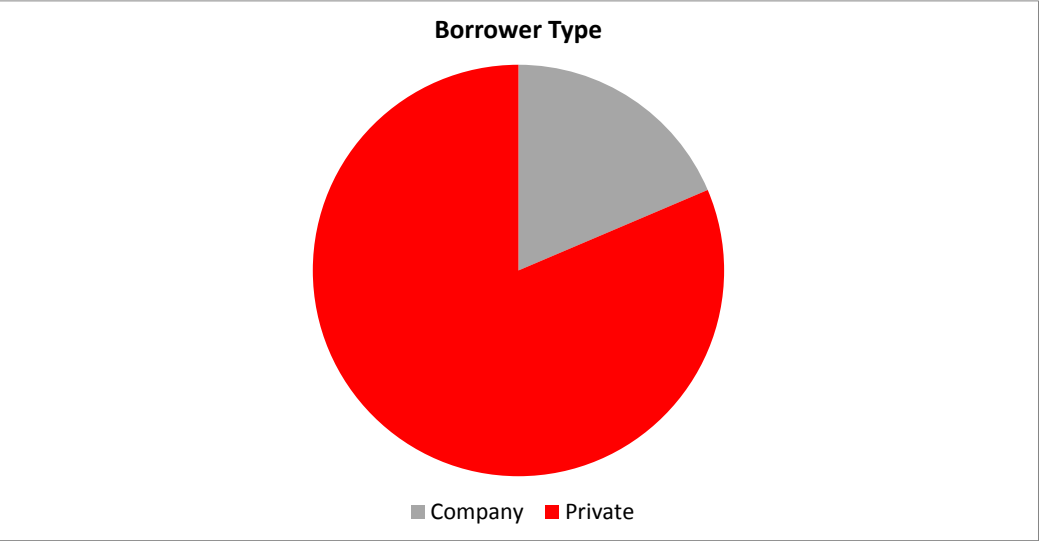
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	5 302	108 440 115	18,6 %	42,32	11,47
	Private	34 850	474 580 319	81,4 %	95,73	21,43
	Total	40 152	583 020 434	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	4				
Monthly Period	feb.18				
Interest Period	from 26.02.2018	to 26.03.2018	=	28 days	



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

20.a Vehicle type



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	4	
Monthly Period	feb.18	
Interest Period	from 26.02.2018	to 26.03.2018 = 28 days

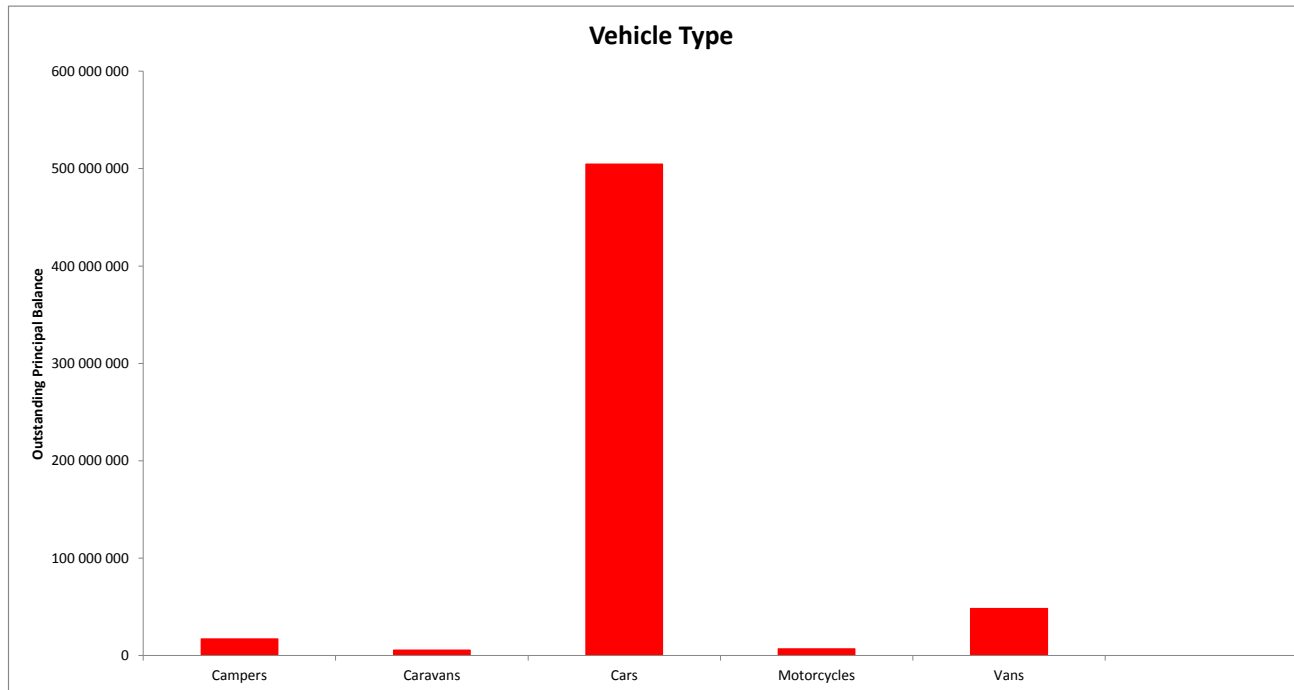
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	706	17 255 545	2,96 %	47,82	10,36
	Caravans	426	5 716 289	0,98 %	47,63	9,95
	Cars	35 269	504 721 604	86,57 %	45,10	11,50
	Motorcycles	720	6 876 940	1,18 %	45,38	9,74
	Vans	3 031	48 450 056	8,31 %	43,71	11,58
		40 152	583 020 434	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

20.b Vehicle type



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	4
Monthly Period	feb.18
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

21.a Restructured Loans



Reporting Date	28.03.2018			
Payment date	26.03.2018			
Period No	4			
Monthly Period	feb.18			
Interest Period	from	26.02.2018	to	26.03.2018 = 28 days

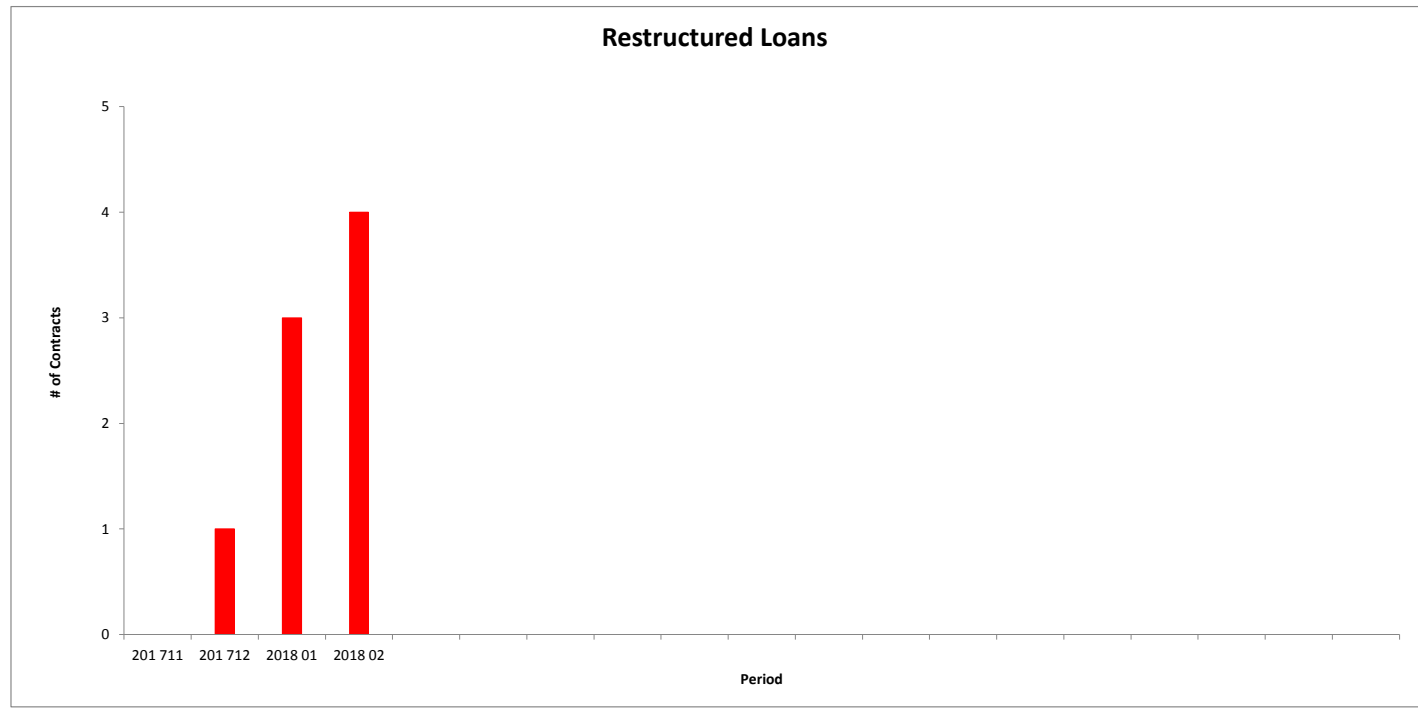
TOTAL			
	Period	No	Outstanding balance
	Restructured	201 711	0
201 712		1	9 769
2018 01		3	30 264
2018 02		4	54 872
	8	94 905	

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	4				
Monthly Period	feb.18				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	28.03.2018		
Payment date	26.03.2018		
Period No	4		
Monthly Period	feb.18		
Interest Period	from	26.02.2018	to 26.03.2018 = 28 days

	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 %

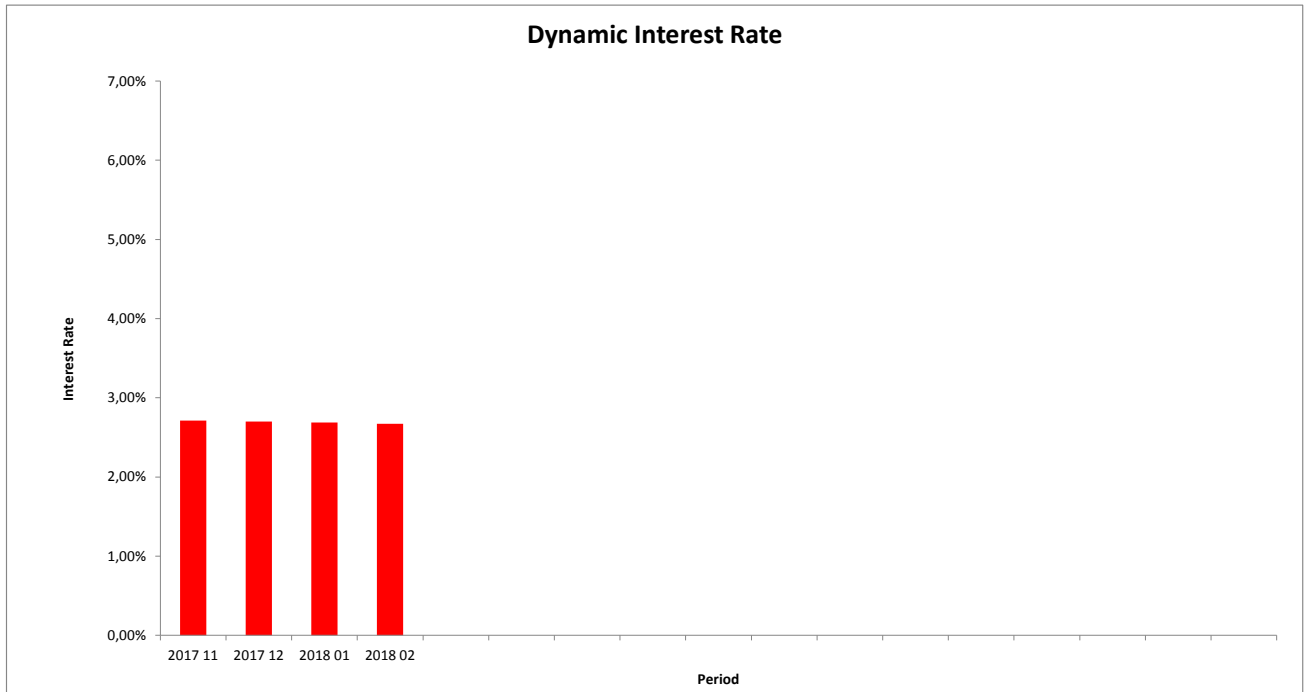
Interest rate evolution

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	4	
Monthly Period	feb.18	
Interest Period	from	26.02.2018
	to	26.03.2018
	=	28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date 28.03.2018
 Payment date 26.03.2018
 Period No 4

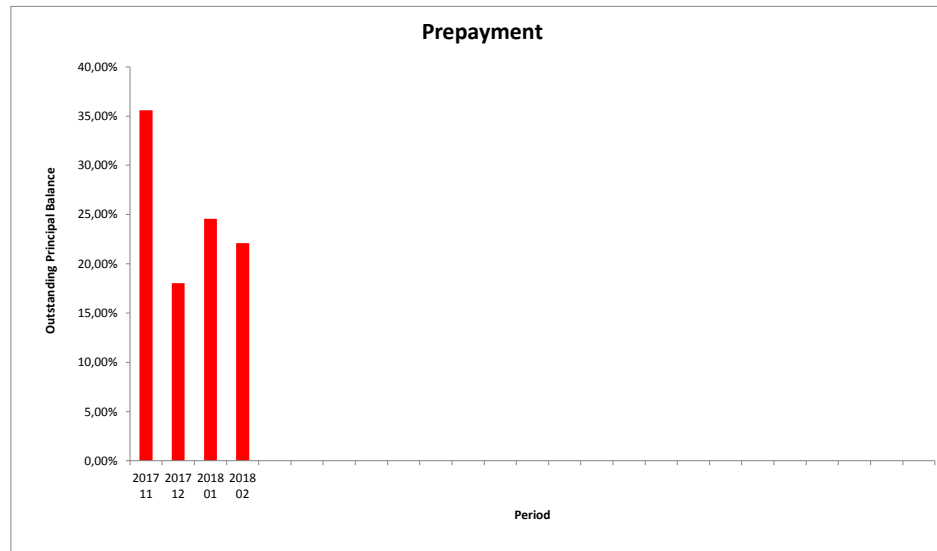
Monthly Period feb.18
 Interest Period from 26.02.2018 to 26.03.2018 = 28 days

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 %

23.b Dynamic Pre-Payments



Reporting Date	28.03.2018				
Payment date	26.03.2018				
Period No	4				
Monthly Period	feb.18				
Interest Period	from	26.02.2018	to	26.03.2018	= 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

24. Delinquency



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	4	
Monthly Period	feb.18	
Interest Period	from 26.02.2018	to 26.03.2018 = 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	619 786 134	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
	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																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	4	
Monthly Period	from	feb.18
Interest Period	from	26.02.2018 to 26.03.2018 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1			650			
2018 1	12 010	6				4 550	4 550	7 460

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	4
Monthly Period	feb.18
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	24 693 391,14	EUR
Senior Expenses	-	25 804,89	EUR
Servicing Fee	-	226 730,17	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 552 796,36	EUR
Principal on Loan to Issuer	-	22 888 059,72	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	27 872 086,65	EUR
Senior Expenses	-	25 668,14	EUR
Interest Class A	-	12 626,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 246 650,96	EUR
Principal Payments on Class A	-	22 888 059,72	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 004,38	EUR
Interest Issuer Subordinated Loan	-	476,78	EUR
Principal Issuer Subordinated Loan	-	158 911,46	EUR
Payment to Purchaser	-	1 344 297,30	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 344 297,30	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 344 283,30	EUR

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	28.03.2018
Payment date	26.03.2018
Period No	4
Monthly Period	feb.18
Interest Period	from 26.02.2018 to 26.03.2018 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	25 804,89		
Interest accrued for the Period	EUR	93 626,00	12 626,00	81 000,00
Cumulative Interest accrued	EUR	524 252,00	111 152,00	413 100,00
Interest Payments	EUR	93 626,00	12 626,00	81 000,00
Cumulative Interest Payments	EUR	524 252,00	111 152,00	413 100,00
Interest accrued on Subordinated Loan for the Period	EUR	476,78		
Cumulative Interest accrued on Subordinated Loan	EUR	2 994,11		
Interest Payments on Subordinated Loan	EUR	476,78		
Cumulative Interest Payments on Subordinated Loan	EUR	2 994,11		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

28. Contact Details



Reporting Date	28.03.2018	
Payment date	26.03.2018	
Period No	4	
Monthly Period	feb.18	
Interest Period	from	26.02.2018
	to	26.03.2018
	=	28 days

Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	Morten.Holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no

Risk

Ayan Ali	+47 48 50 46 46	ayan.ali@santanderconsumer.no
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