

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.02.2018				
Payment date	26.02.2018			Following payment dates:	26.03.2018
Period No	3				25.04.2018
Monthly Period	jan.18				
Interest Period	from 25.01.2018	to	26.02.2018	=	32 days
Cut-Off date	31.01.2018				

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1. Portfolio Information



Reporting Date	28.02.2018
Payment date	26.02.2018
Period No	3
Monthly Period	jan.18
Interest Period	from 25.01.2018 to 26.02.2018 = 32 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	632 393 737,37 EUR
Scheduled Loan Principal Repayments	12 404 138,54 EUR
Prepayments	14 071 796,10 EUR
Deemed Collections - Other	- EUR
New Defaulted Auto Loans in Period	9 308,59 EUR
Closing Balance	605 908 494,14 EUR

Total revenue collections

Revenue and fees received on loan balances	2 078 750,54 EUR
Recoveries on loans in default	3 902,59 EUR
Total Revenue Received in Period	2 082 653,13 EUR

Loans

At beginning of period	42 149 Loans
Paid in Full	1 062 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	4 Loans
At end of period	41 083 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	28 551 613 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	28 551 613 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	28 278 664 EUR
b. Reserve Fund	3 537 360 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	31 816 024 EUR

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3. Reserve Accounts



Reporting Date	28.02.2018
Payment date	26.02.2018
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Note Balance

Beginning of Period	632 393 737,37	EUR
End of Period	605 908 494,14	EUR

Reserve Fund

	in %	
Beginning of Period	0,0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
Required Reserve Amount	0,0 %	- EUR

Liquidity Balance

Beginning of Period	0,6 %	3 537 359,99	EUR
Cash Outflow		3 537 359,99	EUR
Cash Inflow		3 405 562,42	EUR
End of Period	0,5 %	3 405 562,42	EUR
Required Reserve Amount	0,5 %	3 405 562,42	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	632 393 737,37	EUR
End of Period	605 908 494,14	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	570 463 969,94	94,15 %	38 804
1-29 days past due	31 447 539,43	5,19 %	2 023
Delinquent Receivables:			
30-59 days past due	3 014 537,40	0,50 %	188
90-119 days past due	320 693,10	0,05 %	23
120-149 days past due	58 644,61	0,01 %	6
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	605 908 494	100,00 %	41 083

	EUR	%	# loans
Volkswagen vehicles	49 630 608	8,19 %	4 653

Current Period Defaults	9 308,59		4
Cumulative Defaults	9 958,37		5
Current Period Recoveries	3 902,59		
Cumulative Recoveries	3 902,59		

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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)		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	632 393 737,37	567 593 737,37	64 800 000,00
Available Distribution Amount	31 816 023,79		
Amortisation	26 485 243,23		
Redemption per Class	26 485 243,23	26 485 243,23	-
Redemption per Note		4 172,88	-
Class Principal Outstanding Closing Balance	605 908 494,14	541 108 494,14	64 800 000,00
Current Tranching	100 %	89,31 %	10,69 %
Current Pool Factor		0,85	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	32		
Principal Outstanding per Note Beginning of Period		89 427,09	100 000,00
>Principal Repayment per note		4 172,88	-
Principal Outstanding per Note End of Period		85 254,21	100 000,00
>Interest accrued for the period		2,46	133,33
Interest Payment	102 040,36	15 640,36	86 400,00
Interest Payment per Note		2,46	133,33

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		14,06 %	3,37 %
Current CE (excl. Excess Spread)		11,26 %	0,56 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.02.2018
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 Period No 3
 Monthly Period jan.18
 Interest Period : 25.01.2018 to 26.02.2018 = 32 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.

Santander Consumer Finance Oy
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 Helsinki 00570
 Y-tunnus 2076455-0, Finland

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7.a Original Portfolio Principal Balance



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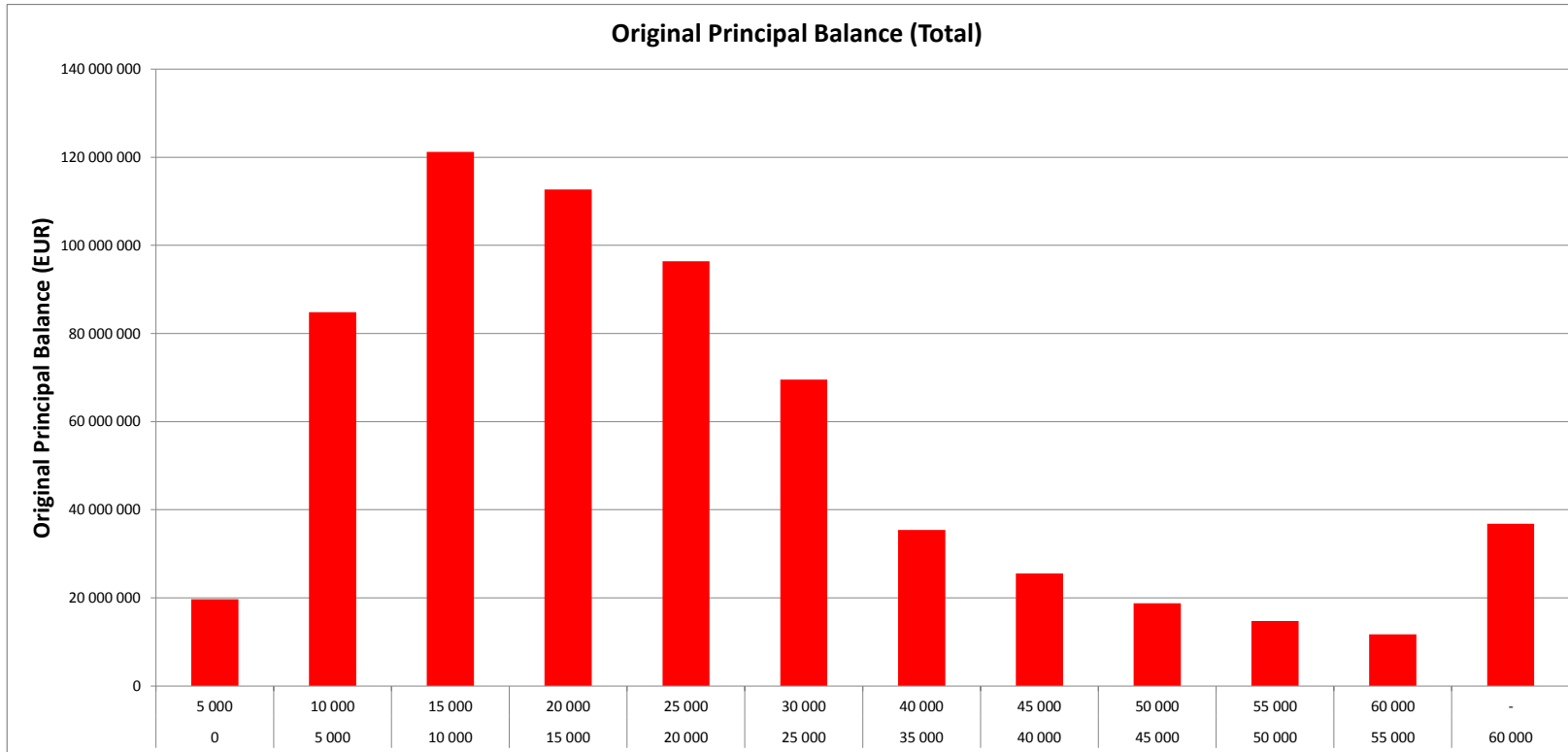
Average amount - all: 15 669

	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
	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	28.02.2018	
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Average amount - all: 14 748

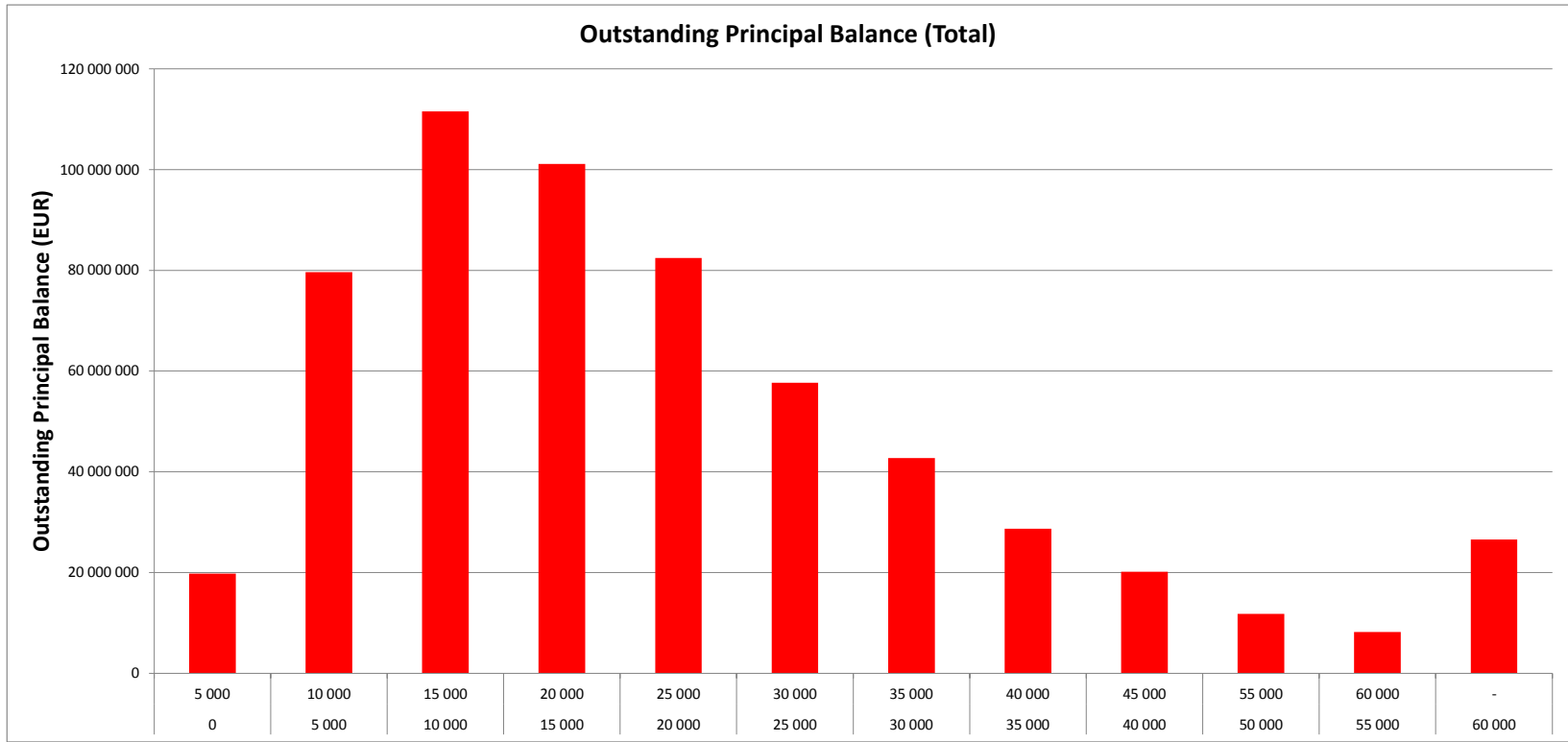
	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6 170	19 768 070	3,3 %	26,3	11,6	
	5 000	10 000	10 633	79 634 920	13,1 %	40,7	11,1	
	10 000	15 000	9 024	111 542 534	18,4 %	46,0	10,6	
	15 000	20 000	5 841	101 159 177	16,7 %	47,6	10,4	
	20 000	25 000	3 693	82 444 233	13,6 %	47,8	10,6	
	25 000	30 000	2 112	57 656 941	9,5 %	48,0	10,3	
	30 000	35 000	1 325	42 708 350	7,0 %	48,3	10,0	
	35 000	40 000	771	28 704 517	4,7 %	48,4	10,1	
	40 000	45 000	477	20 167 159	3,3 %	48,5	9,9	
	50 000	55 000	226	11 801 424	1,9 %	48,7	9,7	
	55 000	60 000	143	8 180 670	1,4 %	49,7	9,3	
	60 000	-	338	26 555 936	4,4 %	48,2	9,7	
	Total			41 083	605 908 494	100 %		

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8.b Outstanding Principal Balance Graph



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Interest Period	from 25.01.2018	to 26.02.2018 = 32 days



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9.a Geographical Distribution



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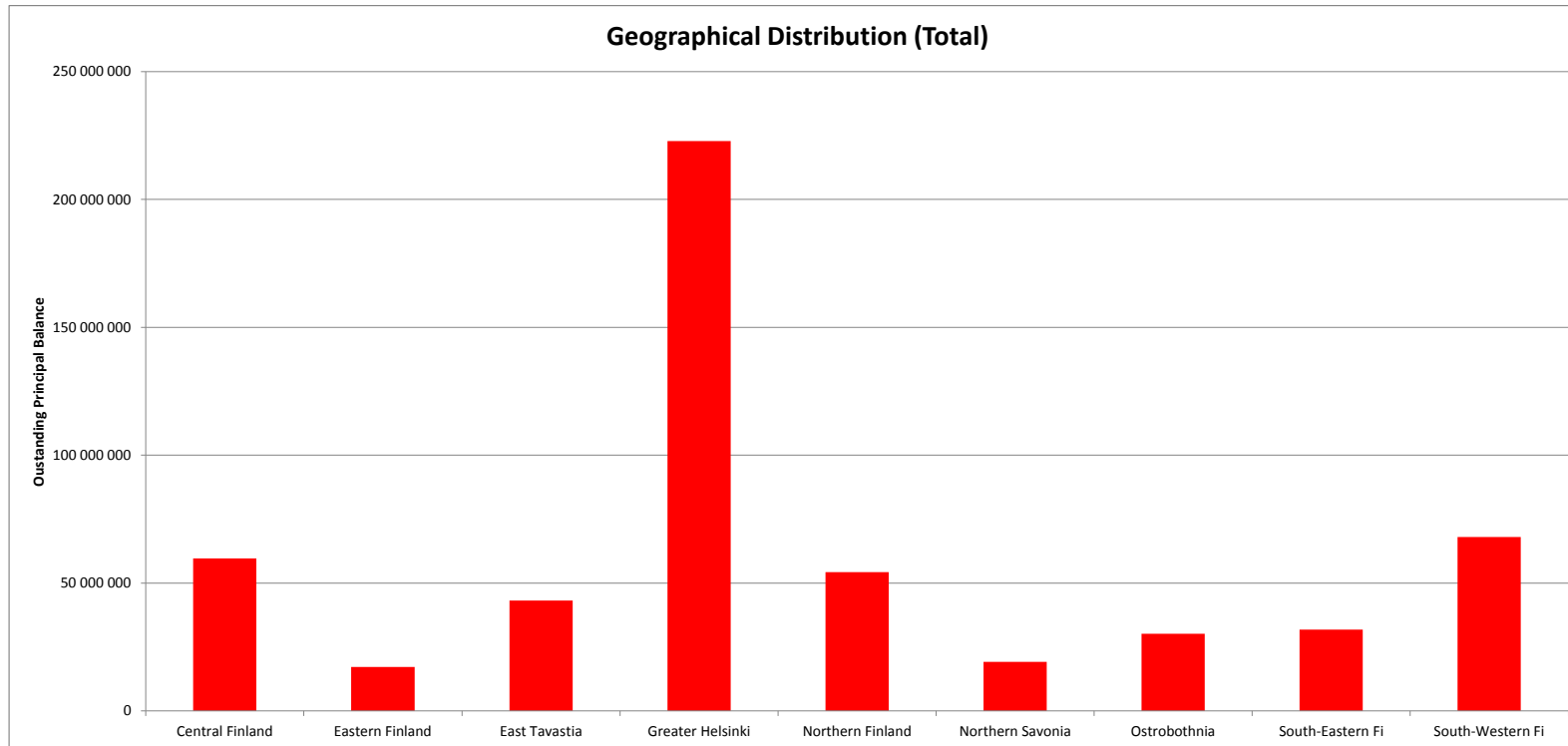
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
Central Finland	4 334	59 591 021	9,83 %	45,9	10,6
Eastern Finland	1 278	17 113 574	2,82 %	45,3	10,3
East Tavastia	2 998	43 111 932	7,12 %	46,1	10,3
Greater Helsinki	13 710	222 883 317	36,78 %	45,9	10,5
Northern Finland	3 720	54 282 674	8,96 %	46,7	10,3
Northern Savonia	1 468	19 155 160	3,16 %	45,5	10,2
Ostrobothnia	2 456	30 184 033	4,98 %	44,4	10,4
South-Eastern Fi	2 346	31 808 504	5,25 %	45,5	10,8
South-Western Fi	4 721	68 008 497	11,22 %	46,6	10,5
Total	41 083	605 908 494	100 %		

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9.b Geographical Distribution Graph



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10.a Interest Rate



Reporting Date	28.02.2018	
Payment date	26.02.2018	
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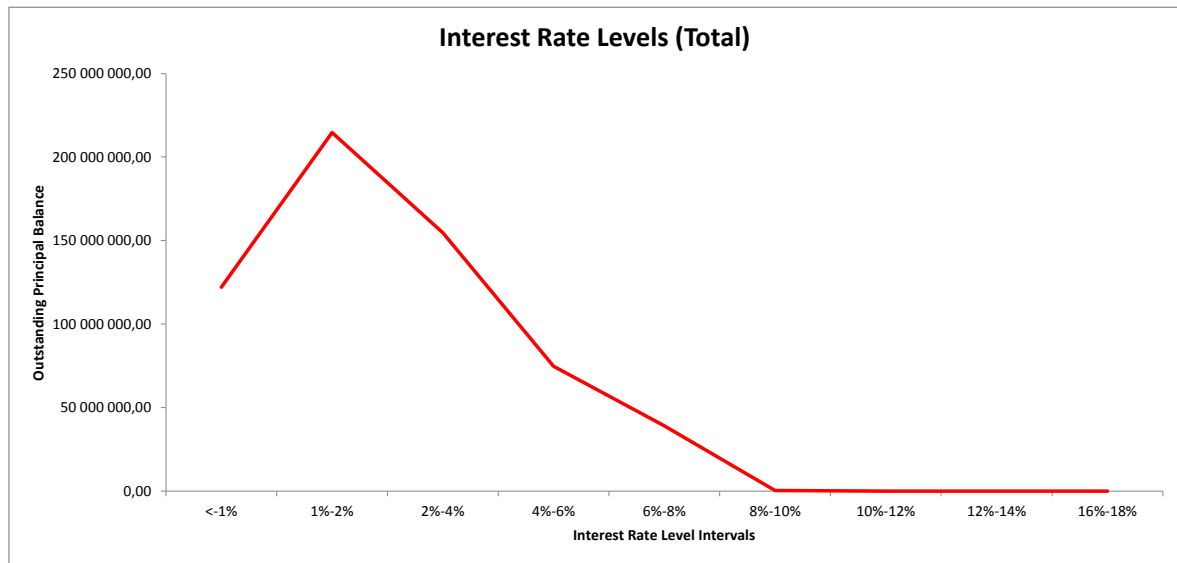
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6700	122 063 675	20,15 %	47,0	10,2
1	2	12156	214 623 591	35,42 %	46,7	10,4
2	4	10152	154 680 833	25,53 %	45,8	10,7
4	6	7184	74 849 658	12,35 %	44,3	10,8
6	8	4804	39 144 819	6,46 %	43,1	10,3
8	10	70	455 736	0,08 %	45,0	8,6
10	12	2	16 896	0,00 %	48,7	8,4
12	14	11	55 906	0,01 %	37,5	7,2
16	18	1	7 497	0,00 %	52,0	8,0
18	20					
Total		41 083	605 908 494	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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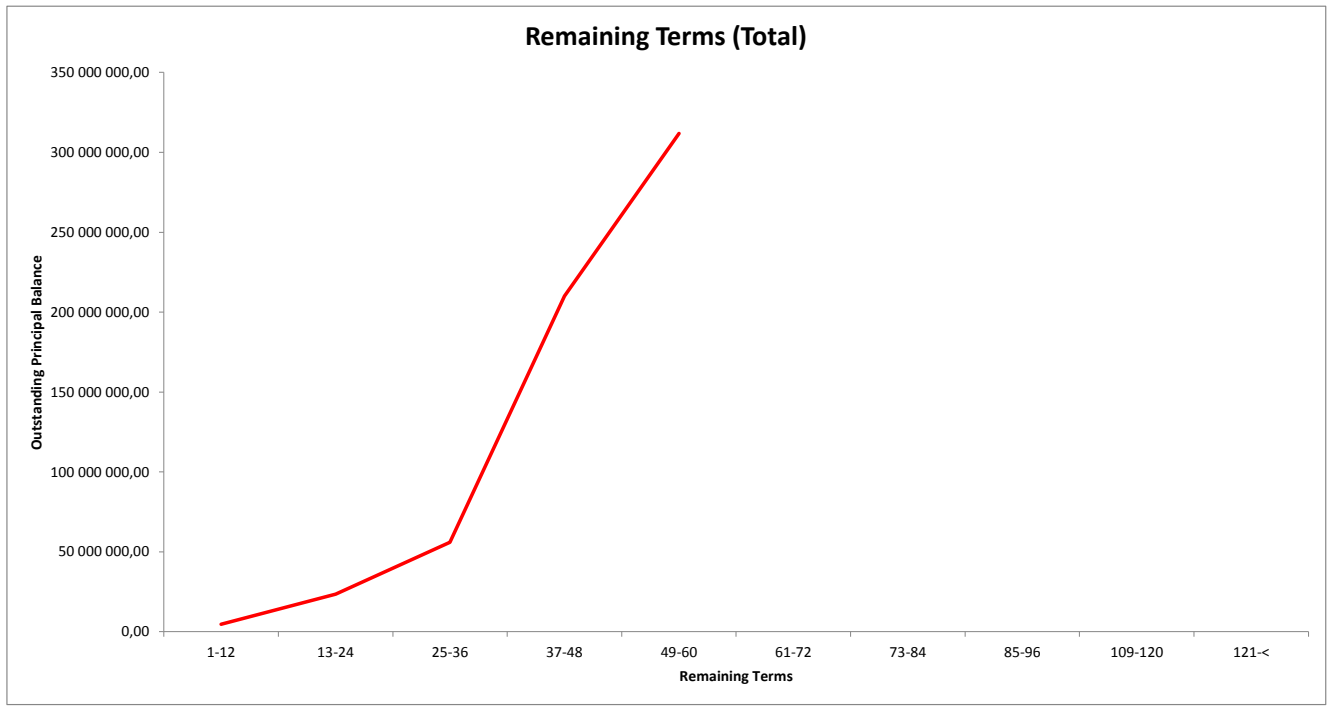
TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		8	6 404	0,00 %	0,0	12,6
	1		1 593	4 603 387	0,76 %	8,9	14,0
	13		3 766	23 508 039	3,88 %	19,8	13,4
	25		5 775	55 945 132	9,23 %	30,6	12,9
	37		13 180	210 038 553	34,67 %	44,8	13,2
	49		16 761	311 806 980	51,46 %	141,1	12,9
	61		72				
	73		84				
	97		108				
	109		120				
	121		-				
	Total		41 083	605 908 494	100 %		

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11.b Remaining Terms



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12.a Seasoning



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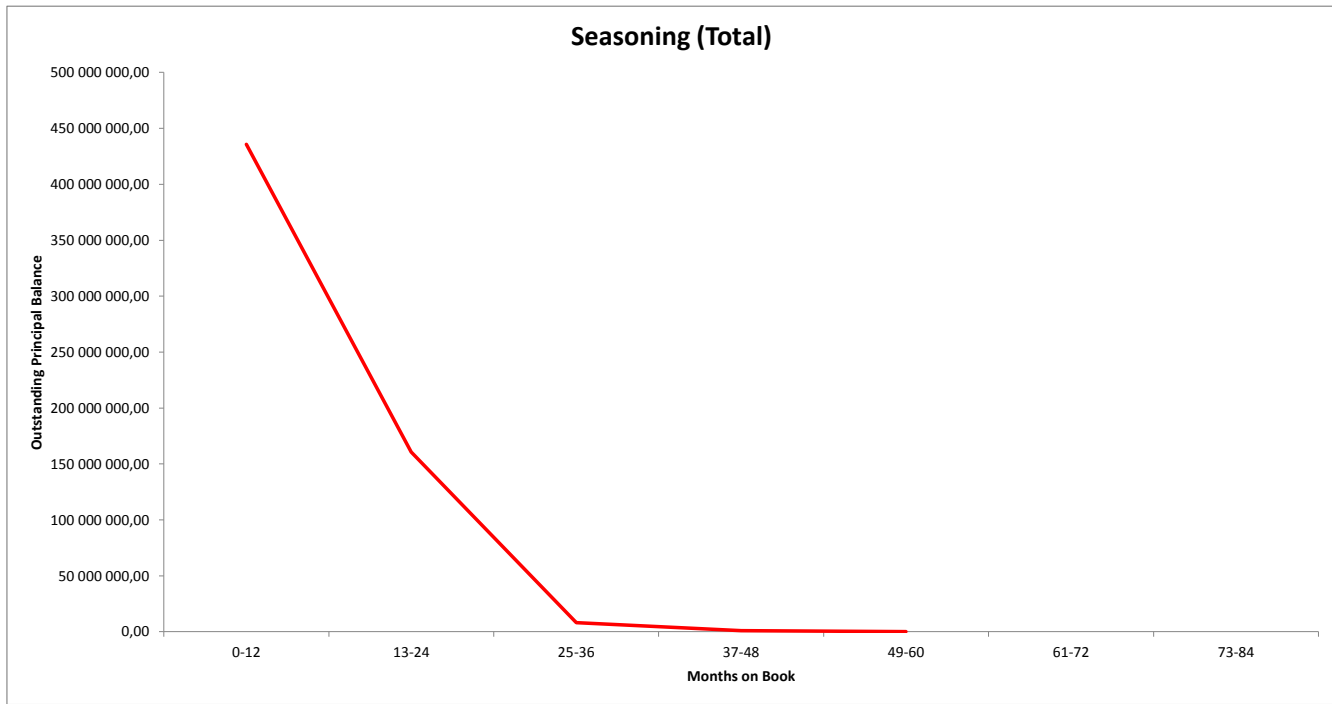
TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
	1		12	28 664	435 783 915	71,92 %	47,8	8,3
	13		24	11 399	160 749 450	26,53 %	42,1	15,1
	25		36	851	8 219 089	1,36 %	29,2	29,4
	37		48	158	1 105 333	0,18 %	20,0	38,9
	49		60	11	50 708	0,01 %	16,5	51,5
	61		72					
	73		84					
Total			41 083	605 908 494	100 %			

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12.b Seasoning



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13.a Balloon loans



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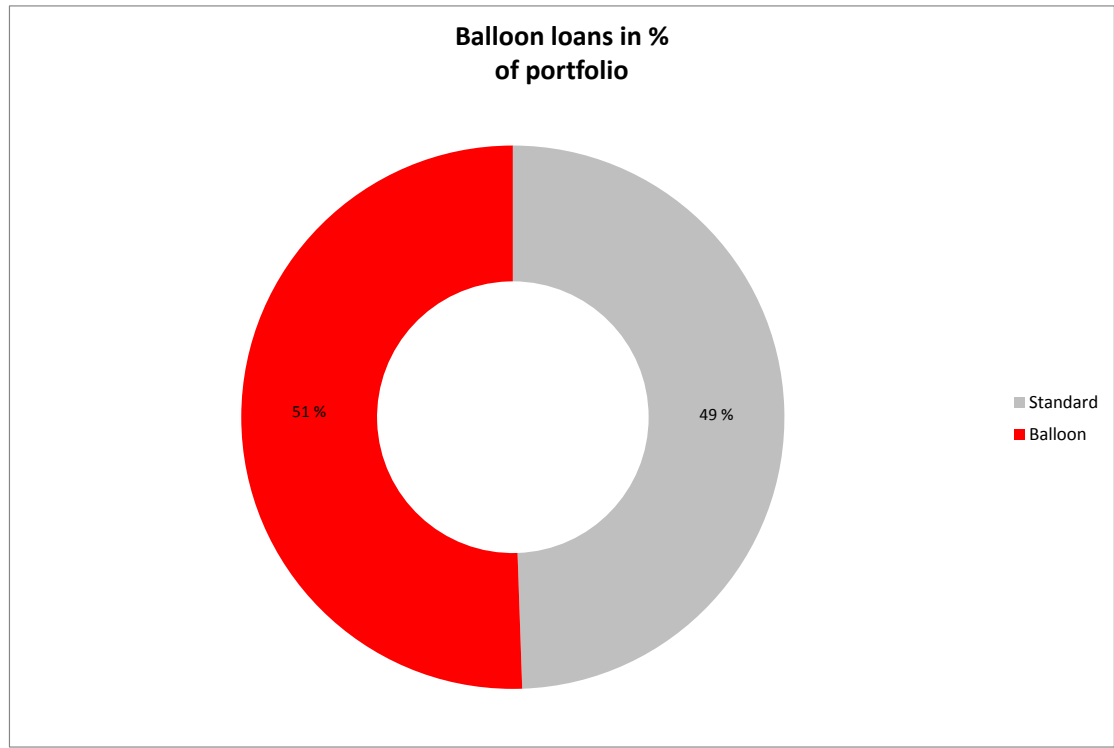
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	27 965	299 617 707	49,45 %	4 068	0,00 %	43,3	10,3
	Balloon	13 118	306 290 787	50,55 %	103 455 294	33,78 %	48,6	10,6
	Total	41 083	605 908 494	100 %	103 459 362	17,08 %		

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13.b Balloon loans



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14.a # loans per borrower



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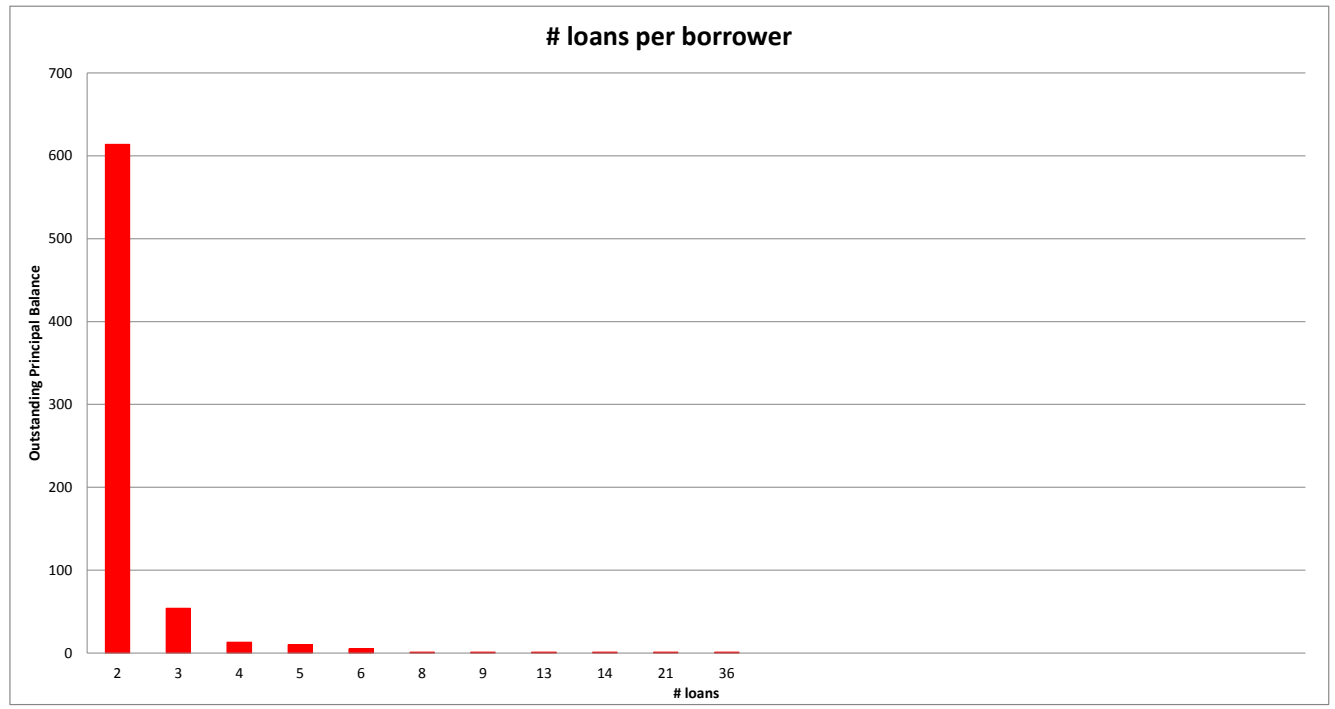
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	39450	573 996 205	94,73 %	
	2	614	23 853 663	3,94 %	
	3	54	3 567 762	0,59 %	
	4	13	1 026 304	0,17 %	
	5	10	1 193 652	0,20 %	
	6	5	637 052	0,11 %	
	8	1	87 372	0,01 %	
	9	1	74 543	0,01 %	
	13	1	118 938	0,02 %	
	14	1	135 056	0,02 %	
	21	1	260 745	0,04 %	
	36	1	731 286	0,12 %	
Total:	40 153	605 908 494	100,0 %		

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14.b # loans per borrower



Reporting Date	28.02.2018					
Payment date	26.02.2018					
Period No	3					
Monthly Period	jan.18					
Interest Period	from	25.01.2018	to	26.02.2018	=	32 days



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15.a Amortization Profile



Reporting Date	28.02.2018	
Payment date	26.02.2018	
Period No	3	
Monthly Period	jan.18	
Interest Period	from 25.01.2018	to 26.02.2018 = 32 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	632 393 737	620 354 779	12 038 959	1 423 105	2,73 %	98,10 %
2	620 354 779	608 475 898	11 878 881	1 394 081	2,73 %	96,22 %
3	608 475 898	596 603 905	11 871 993	1 365 450	2,73 %	94,34 %
4	596 603 905	584 755 029	11 848 876	1 336 953	2,72 %	92,47 %
5	584 755 029	572 904 054	11 850 975	1 308 538	2,72 %	90,59 %
6	572 904 054	561 030 834	11 873 220	1 280 106	2,71 %	88,72 %
7	561 030 834	549 218 419	11 812 414	1 251 679	2,71 %	86,85 %
8	549 218 419	537 355 113	11 863 307	1 223 347	2,71 %	84,97 %
9	537 355 113	525 561 764	11 793 349	1 194 888	2,70 %	83,11 %
10	525 561 764	513 800 513	11 761 250	1 166 624	2,70 %	81,25 %
11	513 800 513	502 071 243	11 729 271	1 138 454	2,69 %	79,39 %
12	502 071 243	490 380 303	11 690 940	1 110 390	2,69 %	77,54 %
13	490 380 303	478 686 837	11 693 466	1 082 444	2,68 %	75,69 %
15	467 029 369	455 437 485	11 591 884	1 026 744	2,67 %	72,02 %
16	455 437 485	443 920 880	11 516 605	999 083	2,66 %	70,20 %
17	443 920 880	432 413 228	11 507 652	971 600	2,66 %	68,38 %
18	432 413 228	421 007 714	11 405 514	944 190	2,65 %	66,57 %
19	421 007 714	409 549 299	11 458 415	917 028	2,65 %	64,76 %
20	409 549 299	398 237 147	11 312 152	889 844	2,64 %	62,97 %

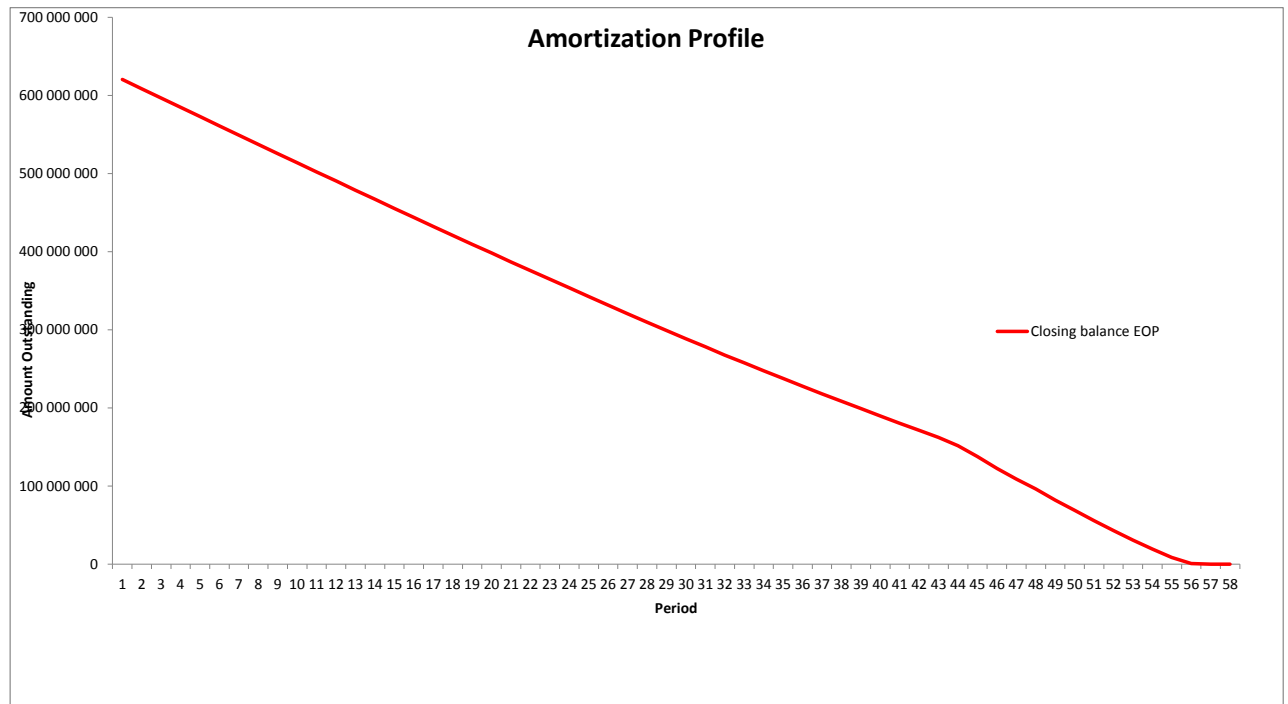
Amortization profile (first 20 periods)

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15.b Amortization Profile



Reporting Date	28.02.2018				
Payment date	26.02.2018				
Period No	3				
Monthly Period	jan.18				
Interest Period	from	25.01.2018	to	26.02.2018	= 32 days

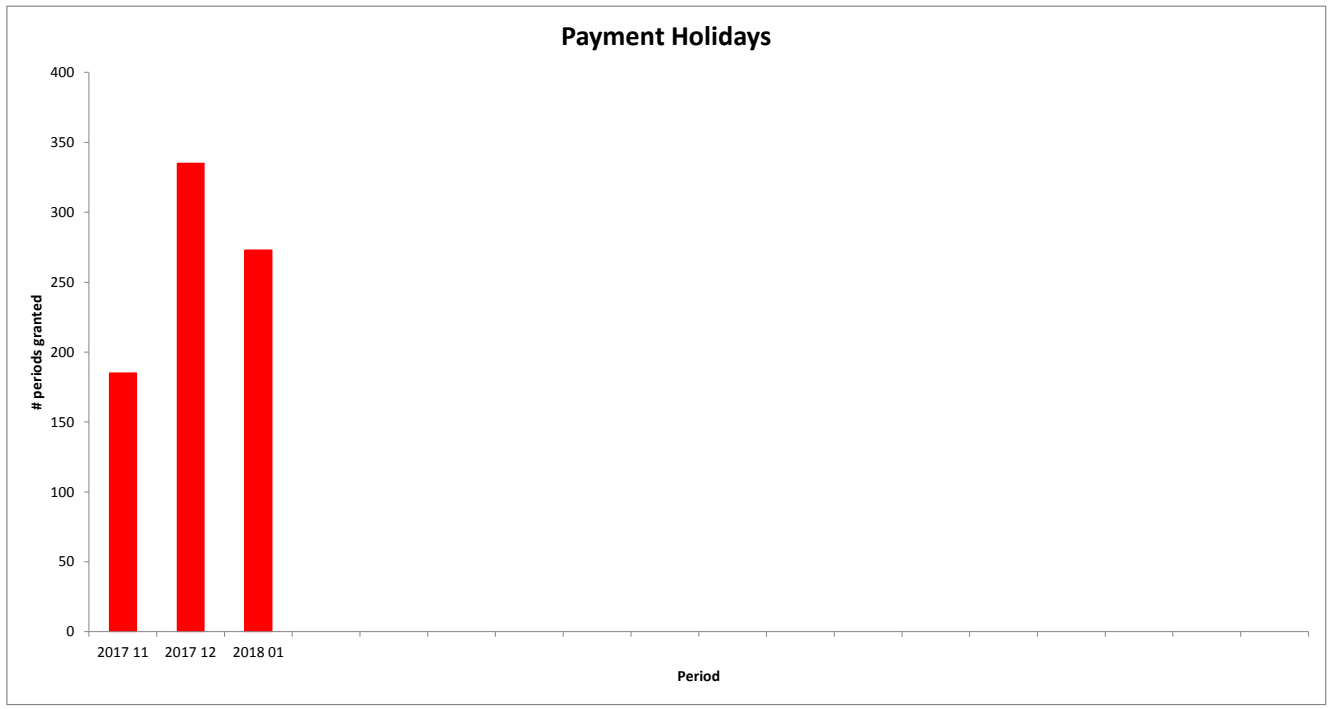


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16.b Payment Holidays



Reporting Date	28.02.2018	
Payment date	26.02.2018	
Period No	3	
Monthly Period	jan.18	
Interest Period	from 25.01.2018	to 26.02.2018 = 32 days

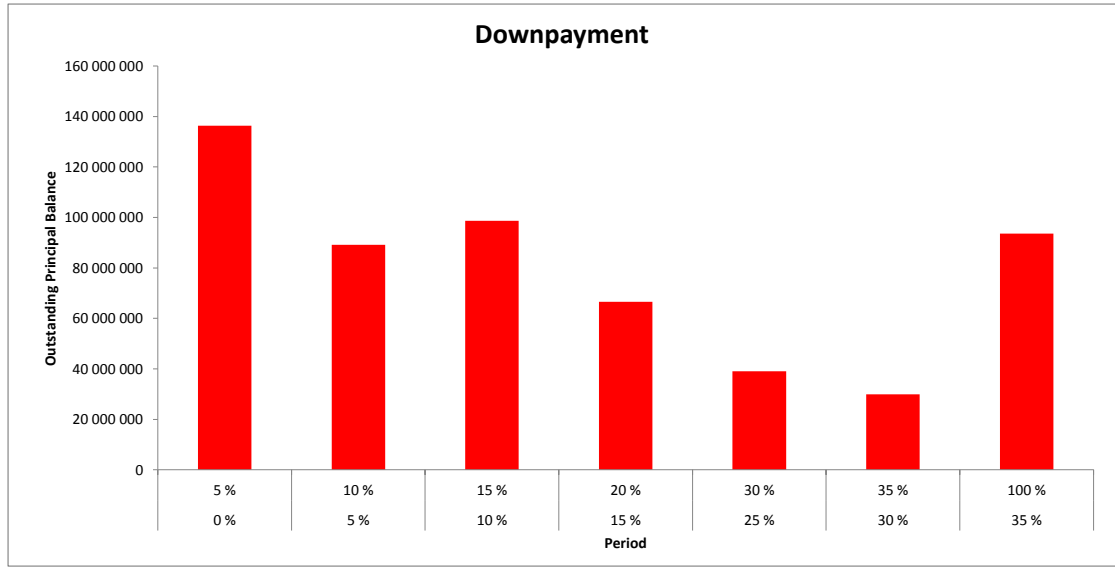


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17.b Downpayment



Reporting Date	28.02.2018	
Payment date	26.02.2018	
Period No	3	
Monthly Period	jan.18	
Interest Period	from	25.01.2018 to 26.02.2018 = 32 days



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18.a Vehicle Condition



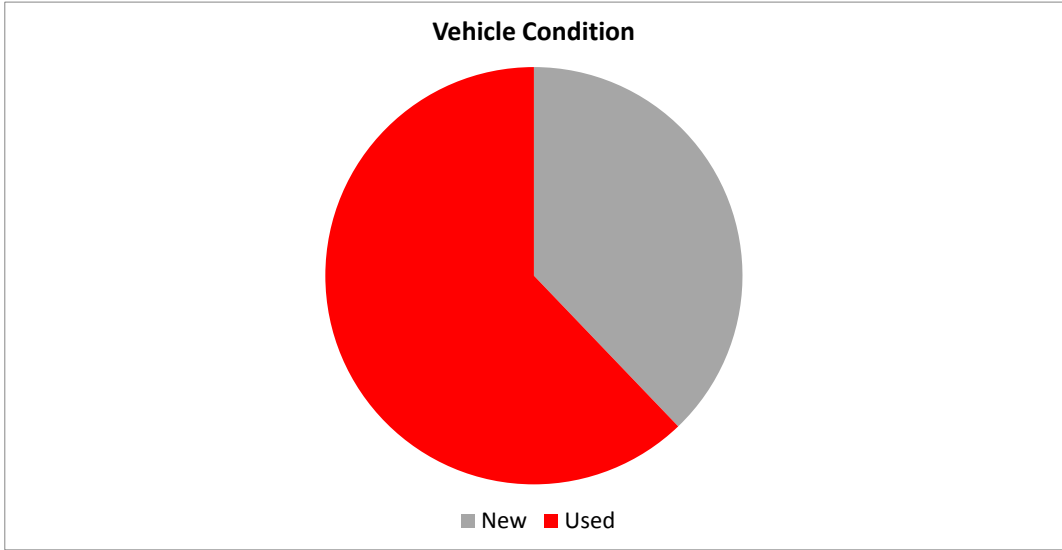
Reporting Date	28.02.2018
Payment date	26.02.2018
Period No	3
Monthly Period	jan.18
Interest Period	from 25.01.2018 to 26.02.2018 = 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	10 527	229 271 350	37,8 %	46,5	10,7
	Used	30 556	376 637 144	62,2 %	45,7	10,3
	Total	41 083	605 908 494	100 %		

18.b Vehicle Condition



Reporting Date	28.02.2018
Payment date	26.02.2018
Period No	3
Monthly Period	jan.18
Interest Period	from 25.01.2018 to 26.02.2018 = 32 days



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19.a Borrower Type



Reporting Date	28.02.2018
Payment date	26.02.2018
Period No	3
Monthly Period	jan.18
Interest Period	from 25.01.2018 to 26.02.2018 = 32 days

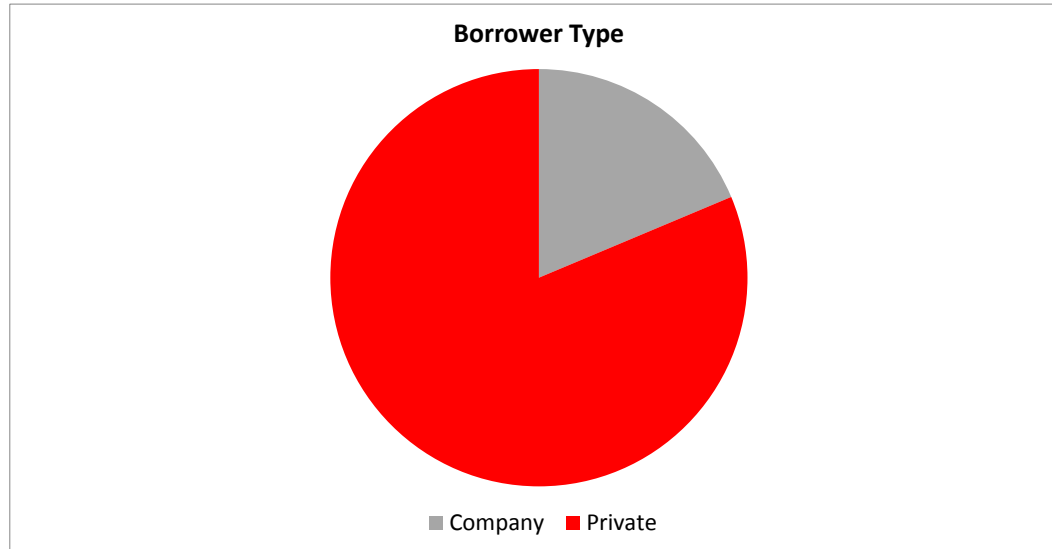
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	5 421	113 139 895	18,7 %	43,16	10,51
	Private	35 662	492 768 599	81,3 %	46,63	10,45
	Total	41 083	605 908 494	100 %		

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19.b Borrower Type



Reporting Date	28.02.2018
Payment date	26.02.2018
Period No	3
Monthly Period	jan.18
Interest Period	from 25.01.2018 to 26.02.2018 = 32 days



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20.a Vehicle type



Reporting Date	28.02.2018				
Payment date	26.02.2018				
Period No	3				
Monthly Period	jan.18				
Interest Period	from	25.01.2018	to	26.02.2018	= 32 days

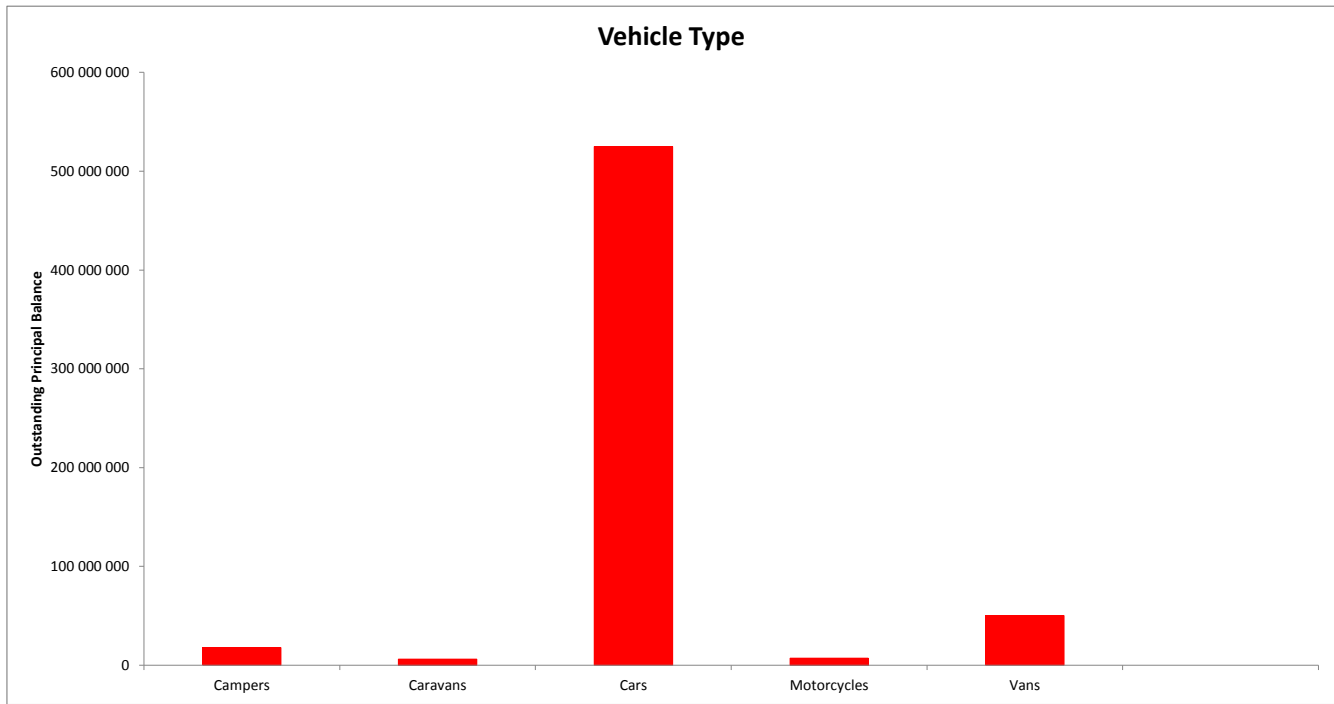
Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		716	17 746 826	2,93 %	48,79	9,38
Caravans		438	5 972 527	0,99 %	48,53	9,02
Cars		36 101	524 858 365	86,62 %	45,99	10,52
Motorcycles		742	7 144 530	1,18 %	46,22	8,73
Vans		3 086	50 186 246	8,28 %	44,59	10,61

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20.b Vehicle type



Reporting Date	28.02.2018				
Payment date	26.02.2018				
Period No	3				
Monthly Period	jan.18				
Interest Period	from	25.01.2018	to	26.02.2018	= 32 days



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21.a Restructured Loans



Reporting Date	28.02.2018				
Payment date	26.02.2018				
Period No	3				
Monthly Period	jan.18				
Interest Period	from	25.01.2018	to	26.02.2018	= 32 days

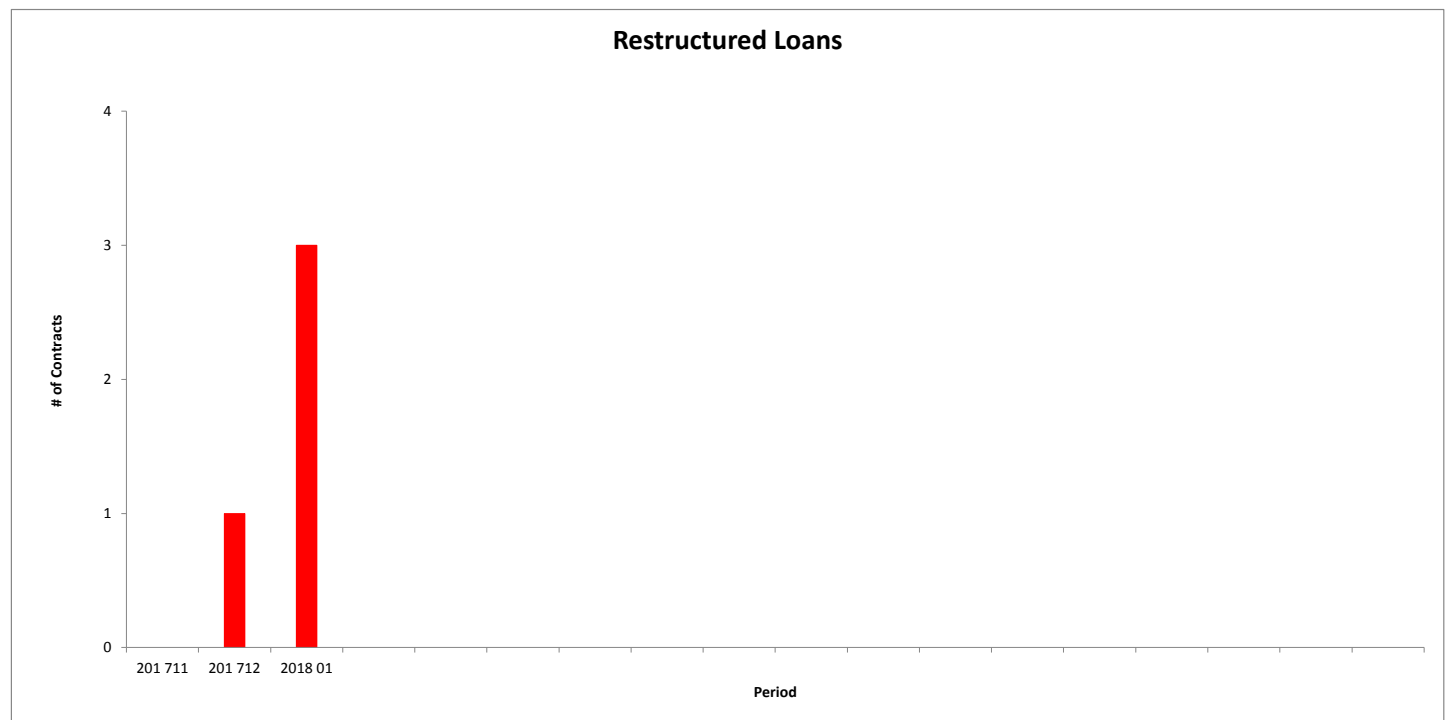
		TOTAL	
Period	No	Outstanding balance	
201 711	0	0	
201 712	1	9 769	
2018 01	3	30 264	
	4	40 033	

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21.b Restructured Loans



Reporting Date	28.02.2018				
Payment date	26.02.2018				
Period No	3				
Monthly Period	jan. 18				
Interest Period	from	25.01.2018	to	26.02.2018	= 32 days



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22.a Dynamic Interest rate



Reporting Date	28.02.2018				
Payment date	26.02.2018				
Period No	3				
Monthly Period	jan.18				
Interest Period	from	25.01.2018	to	26.02.2018	= 32 days

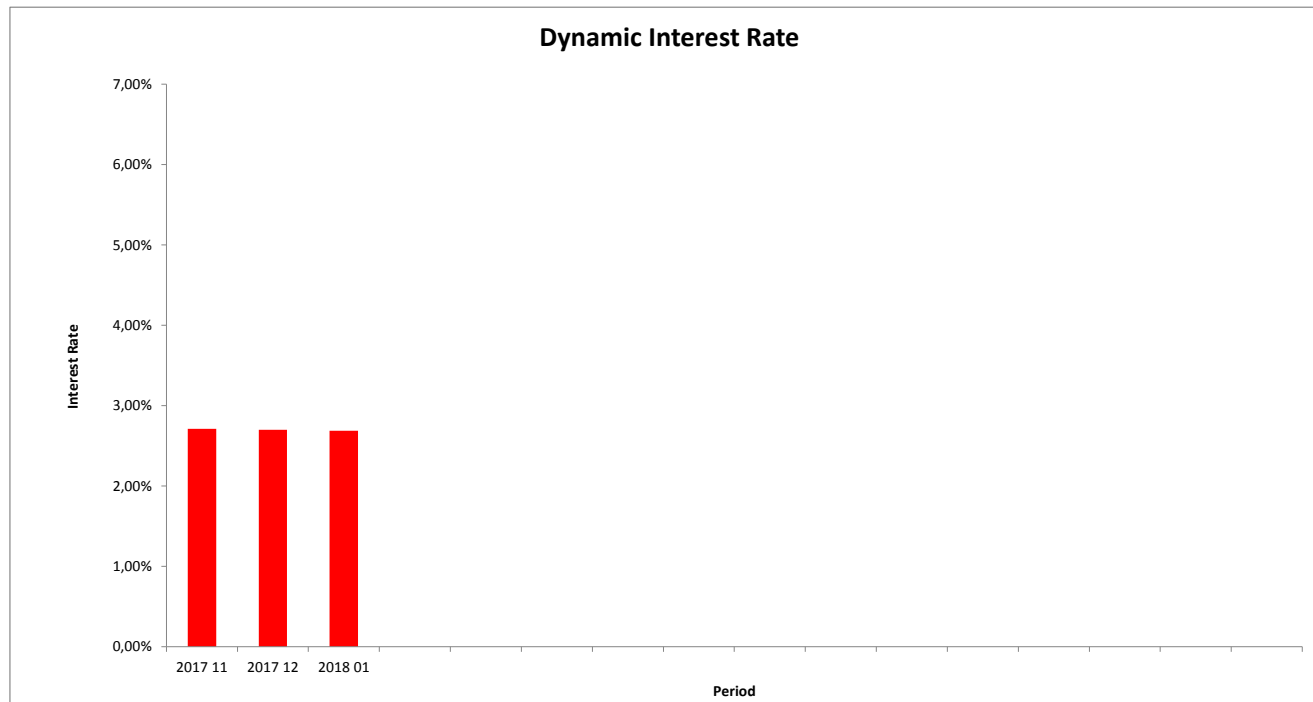
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2017 11	654 359 999	2,71 %
	2017 12	632 393 737	2,70 %
	2018 01	605 908 494	2,69 %

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22.b Dynamic Interest Rate



Reporting Date	28.02.2018	
Payment date	26.02.2018	
Period No	3	
Monthly Period	jan.18	
Interest Period	from 25.01.2018	to 26.02.2018 = 32 days



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23.a Dynamic Pre-Payments



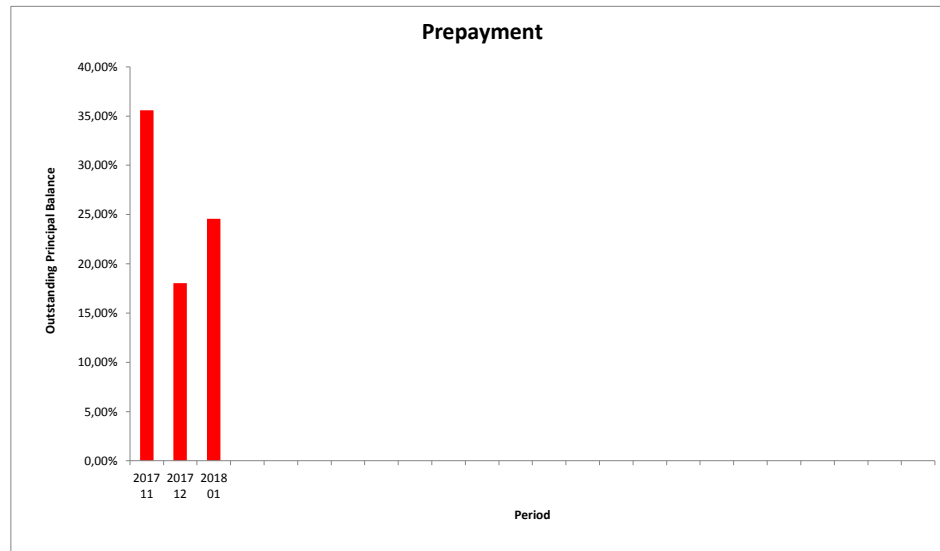
Reporting Date	28.02.2018			
Payment date	26.02.2018			
Period No	3			
Monthly Period	jan.18			
Interest Period	from	25.01.2018	to	26.02.2018 = 32 days

	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 %

23.b Dynamic Pre-Payments



Reporting Date	28.02.2018				
Payment date	26.02.2018				
Period No	3				
Monthly Period	jan.18				
Interest Period	from	25.01.2018	to	26.02.2018	= 32 days



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24. Delinquency



Reporting Date	28.02.2018	
Payment date	26.02.2018	
Period No	3	
Monthly Period	jan.18	
Interest Period	from 25.01.2018	to 26.02.2018 = 32 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																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.02.2018	
Payment date	26.02.2018	
Period No	3	
Monthly Period	jan.18	
Interest Period	from 25.01.2018	to 26.02.2018 = 32 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	9 309	4				3 903	3 903	5 406

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26. Priority of Payments



Reporting Date	28.02.2018
Payment date	26.02.2018
Period No	3
Monthly Period	jan.18
Interest Period	from 25.01.2018 to 26.02.2018 = 32 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	28 551 613,06	EUR
Senior Expenses	-	32 968,37	EUR
Servicing Fee	-	260 877,27	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 772 524,19	EUR
Principal on Loan to Issuer	-	26 485 243,23	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	31 816 023,79	EUR
Interest Class A	-	15 640,00	EUR
Interest Class B	-	86 400,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 405 562,42	EUR
Principal Payments on Class A	-	26 485 243,23	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 004,58	EUR
Interest Issuer Subordinated Loan	-	569,12	EUR
Principal Issuer Subordinated Loan	-	131 797,57	EUR
Payment to Purchaser	-	1 543 222,27	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 543 222,27	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,09	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 543 206,18	EUR

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27. Transaction Costs



Reporting Date	28.02.2018				
Payment date	26.02.2018				
Period No	3				
Monthly Period	jan.18				
Interest Period	from	25.01.2018	to	26.02.2018	= 32 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	32 968,37		
Interest accrued for the Period	EUR	102 040,00	15 640,00	86 400,00
Cumulative Interest accrued	EUR	430 626,00	98 526,00	332 100,00
Interest Payments	EUR	102 040,00	15 640,00	86 400,00
Cumulative Interest Payments	EUR	430 626,00	98 526,00	332 100,00
Interest accrued on Subordinated Loan for the Period	EUR	569,12		
Cumulative Interest accrued on Subordinated Loan	EUR	2 517,33		
Interest Payments on Subordinated Loan	EUR	569,12		
Cumulative Interest Payments on Subordinated Loan	EUR	2 517,33		
Unpaid Interest for the Period	EUR	-		

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Monthly Investor Report

28. Contact Details



Santander Consumer Bank AS

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Reporting Date	28.02.2018	
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Interest Period	from	25.01.2018
	to	26.02.2018
	=	32 days