

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | |
|-----------------|-----------------|--------------------------|------------|
| Reporting Date | 30.08.2018 | Following payment dates: | 25.09.2018 |
| Payment date | 28.08.2018 | | 25.10.2018 |
| Period No | 9 | | |
| Monthly Period | jul.18 | | |
| Interest Period | from 25.07.2018 | to 28.08.2018 | = 34 days |
| Cut-Off date | 31.07.2018 | | |

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SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

1. Portfolio Information



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

| | Current Period |
|--|--|
| Outstanding receivables | Aggregated Outstanding Principal Amount |
| Opening balance | 491 458 115,35 EUR |
| Scheduled Loan Principal Repayments | 10 363 018,94 EUR |
| Prepayments | 11 720 890,85 EUR |
| Deemed Collections - Other | - EUR |
| Total Principal Payments Received | 22 083 909,79 EUR |
| | |
| New Defaulted Auto Loans in Period | 333 232,67 EUR |
| Closing Balance | 469 040 972,89 EUR |
| | |
| Total revenue collections | |
| Revenue and fees received on loan balances | 1 619 440,62 EUR |
| Recoveries on loans in default | 185 712,54 EUR |
| Total Revenue Received in Period | 1 805 153,16 EUR |
| | |
| # Loans | |
| At beginning of period | 36 125 Loans |
| Paid in Full | 1 013 Loans |
| Repurchased (Deemed Collections) | - Loans |
| New loans into default | 25 Loans |
| At end of period | 35 087 Loans |

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2. Amount Due for Distribution



| | |
|-----------------|---|
| Reporting Date | 30.08.2018 |
| Payment date | 28.08.2018 |
| Period No | 9 |
| Monthly Period | jul. 18 |
| Interest Period | from 25.07.2018 to 28.08.2018 = 34 days |

Purchaser Available Distribution Amount

Current Period

| | |
|--|-----------------------|
| a. Collections (Principal, interest, and fee etc) | 23 882 838 EUR |
| b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser | 0 EUR |
| c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser | 0 EUR |
| d. Other amounts Paid by the Seller to the Purchaser | 0 EUR |
| e. Interest Earned by the Purchaser | 0 EUR |
| f. Other amounts received by the purchaser | 0 EUR |
| Total Amount for Purchaser Available Distribution Amount | 23 882 838 EUR |

Issuer Available Distribution Amount

| | |
|--|-----------------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 23 680 837 EUR |
| b. Reserve Fund | 2 688 893 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 | 26 369 730 EUR |

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3. Reserve Accounts



| | |
|-----------------|---|
| Reporting Date | 30.08.2018 |
| Payment date | 28.08.2018 |
| Period No | 9 |
| Monthly Period | jul.18 |
| Interest Period | from 25.07.2018 to 28.08.2018 = 34 days |

Note Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 491 458 115,35 | EUR |
| End of Period | 469 040 972,89 | EUR |

Reserve Fund

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

Liquidity Balance

| | | | |
|-------------------------|-------|--------------|-----|
| Beginning of Period | 0,5 % | 2 688 892,87 | EUR |
| Cash Outflow | | 2 688 892,87 | EUR |
| Cash Inflow | | 2 559 948,69 | EUR |
| End of Period | 0,5 % | 2 559 948,69 | EUR |
| Required Reserve Amount | 0,5 % | 2 559 948,69 | 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



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

Asset Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 491 458 115,35 | EUR |
| End of Period | 469 040 972,89 | EUR |

Portfolio Performance:

Performing Receivables:

| | EUR | % | # loans |
|--------------------|----------------|---------|---------|
| Current | 433 300 529,94 | 92,38 % | 32 598 |
| 1-29 days past due | 29 741 573,33 | 6,34 % | 2 118 |

Delinquent Receivables:

| | | | |
|-----------------------|--------------|--------|-----|
| 30-59 days past due | 3 444 938,24 | 0,73 % | 221 |
| 60-89 days past due | 1 262 015,30 | 0,27 % | 79 |
| 90-119 days past due | 567 526,30 | 0,12 % | 30 |
| 120-149 days past due | 387 703,72 | 0,08 % | 24 |
| 150-179 days past due | 336 686,06 | 0,07 % | 17 |

| | | | |
|--|--------------------|-----------------|---------------|
| Total Performing and Delinquent | 469 040 973 | 100,00 % | 35 087 |
|--|--------------------|-----------------|---------------|

| | EUR | % | # loans |
|----------------------------|------------|--------|---------|
| Volkswagen vehicles | 33 968 868 | 7,24 % | 3 642 |

| | | | |
|---------------------------|--------------|--|-----|
| Current Period Defaults | 333 232,67 | | 25 |
| Cumulative Defaults | 1 389 515,64 | | 108 |
| Current Period Recoveries | 185 712,54 | | |
| Cumulative Recoveries | 571 999,84 | | |

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5. Outstanding Notes



| | | | |
|-----------------|------------|------------|-------------------------|
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| Monthly Period | jul.18 | | |
| Interest Period | from | 25.07.2018 | to 28.08.2018 = 34 days |

1. Note Balance

| | All Notes | Class A | Class B |
|---|----------------|-------------------|---------------|
| General Note Information | | | |
| ISIN Code | | XS1696456711 | XS1698606537 |
| Currency | | EUR | EUR |
| Initial Tranching | 100 % | 90,74 % | 9,26 % |
| Legal Final Maturity Date | | 25.11.2026 | 25.11.2026 |
| Rating (Fitch/Moody's) | | AAA(sf) / Aaa(sf) | Unrated |
| Initial Notes Aggregate Principal Outstanding Balance | 699 500 000,00 | 634 700 000,00 | 64 800 000,00 |
| Initial Nominal per Note | | 100 000,00 | 100 000,00 |
| Initial Number of Notes per Class | 6995 | 6347 | 648 |
| Current Note Information | | | |
| Class Principal Outstanding Opening Balance | 491 458 115,35 | 426 658 115,35 | 64 800 000,00 |
| Available Distribution Amount | 26 369 730,07 | | |
| Amortisation | 22 417 142,46 | | |
| Redemption per Class | 22 417 142,46 | 22 417 142,46 | - |
| Redemption per Note | | 3 531,93 | - |
| Class Principal Outstanding Closing Balance | 469 040 972,89 | 404 240 972,89 | 64 800 000,00 |
| Current Tranching | 100 % | 86,18 % | 13,82 % |
| Current Pool Factor | | 0,64 | 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 | 34 | | |
| Principal Outstanding per Note Beginning of Period | | 67 222,01 | 100 000,00 |
| >Principal Repayment per note | | 3 531,93 | - |
| Principal Outstanding per Note End of Period | | 63 690,09 | 100 000,00 |
| >Interest accrued for the period | | 1,97 | 125,00 |
| Interest Payment | 93 491,60 | 12 491,60 | 81 000,00 |
| Interest Payment per Note | | 1,97 | 125,00 |

3. Credit Enhancements

| | | | |
|---|--|---------|--------|
| Initial total CE (Subordination, Reserve) | | 9,81 % | 0,54 % |
| Current CE (incl. Excess Spread) | | 16,68 % | 2,86 % |
| Current CE (excl. Excess Spread) | | 14,36 % | 0,55 % |

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 30.08.2018
 Payment date 28.08.2018
 Period No 9
 Monthly Period jul.18
 Interest Period : 25.07.2018 to ##### = 34 days

| Transaction Role | | Counterparty | | Rating Triggers | | | | | | | | Trigger breached? | Summary of Contractual Requirements if Rating Trigger Breach |
|--------------------------|-------------------------------|--|-----------|-----------------|-----------|----------|-----------|-----------|-----------|---------|---|--|--|
| | | | | Short Term | | | | Long Term | | | | | |
| | | | | Fitch | | Moody's | | Fitch | | Moody's | | | |
| Criteria | Current | Criteria | Current | Criteria | Current | Criteria | Current | Criteria | Current | | | | |
| Issuer | SCF Rahoituspalvelut I DAC | | No rating | | No rating | | No rating | | No rating | | No rating | N/A | |
| Seller | Santander Consumer Finance Oy | | No rating | | No rating | | No rating | | No rating | | No rating | N/A | |
| Servicer | Santander Consumer Finance Oy | | No rating | | No rating | | No rating | | No rating | | No rating | N/A | |
| Servicer's Owner | Santander Consumer Finance | N/A | F2 | N/A | P-1 | BBB - | A- | Baa3 | A2 | No | Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance. | | |
| Transaction Account Bank | BNP Paribas | F1 | F1 | P-1 | P-1 | A | A+ | A3 | Aa3 | No | The Issuer and the Purchaser will procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (within thirty (30) calendar days) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings. | | |
| Swap Counterparty | RBC | Fitch First Rating Trigger Collateral. | F1 | F1+ | N/A | N/A | A | AA | N/A | N/A | No | If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings. | |
| | RBC | Fitch Second Rating Trigger Collateral. | F3 | F1+ | N/A | N/A | BBB- | AA | N/A | N/A | No | If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings. | |
| Swap Counterparty | RBC | Moody's Qualifying Collateral Trigger Rating | N/A | N/A | N/A | P-1 | N/A | N/A | A3 | Aa2 | 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 | Aa2 | No | If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Class A Notes. | |
| Collections Account Bank | Skandinaviska Enskilda Banken | F1 | F1+ | P-1 | P-1 | A | AA- | A3 | Aa2 | No | The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within thirty (30) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings. | | |

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7.a Original Portfolio Principal Balance



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 30.08.2018 | | | | |
| Payment date | 28.08.2018 | | | | |
| Period No | 9 | | | | |
| Monthly Period | jul.18 | | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = 34 days |

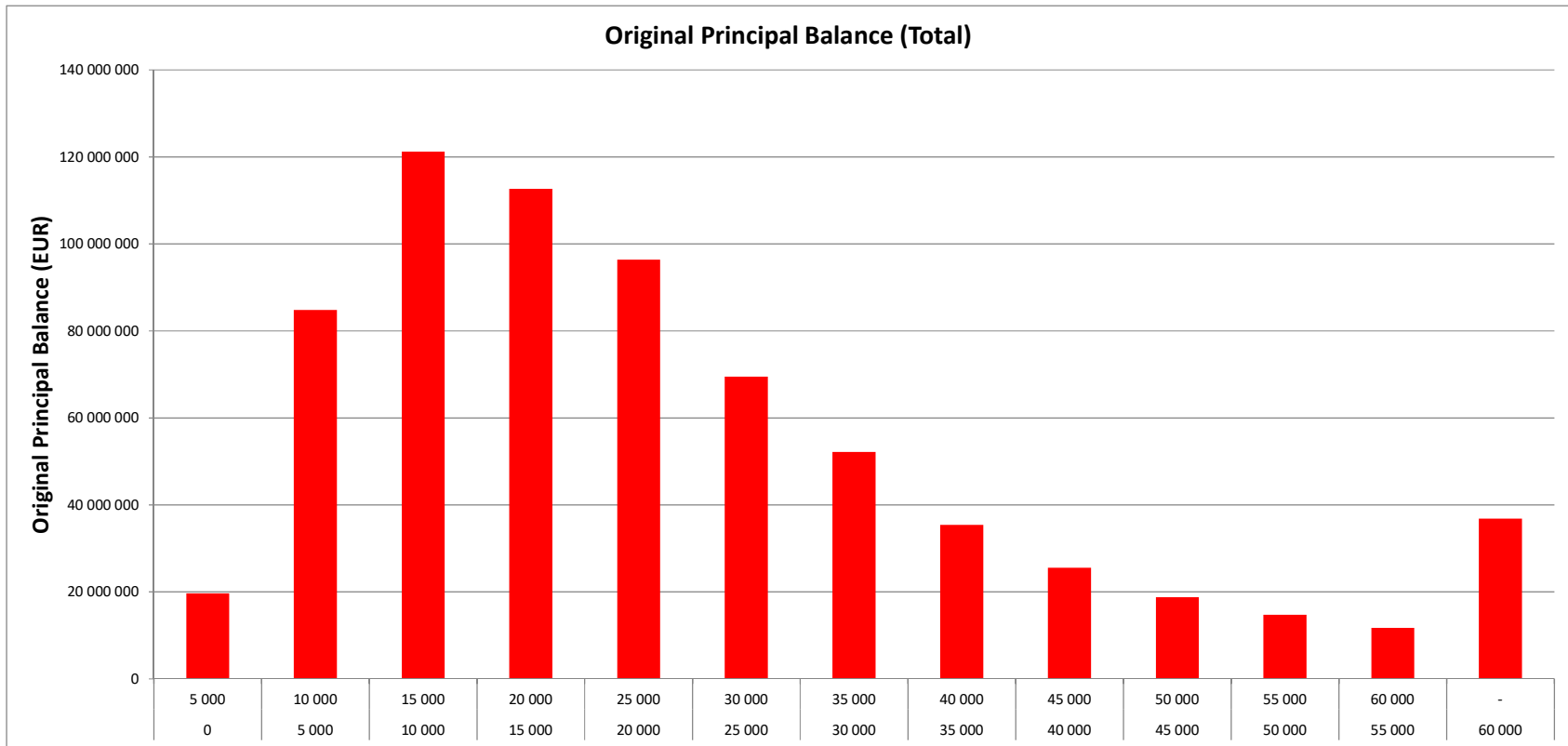
Average amount - all: 15 669

| | 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

| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 30.08.2018 | | |
| Payment date | 28.08.2018 | | |
| Period No | 9 | | |
| Monthly Period | jul.18 | | |
| Interest Period | from | 25.07.2018 | to 28.08.2018 = 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

8.a Outstanding Principal Balance



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

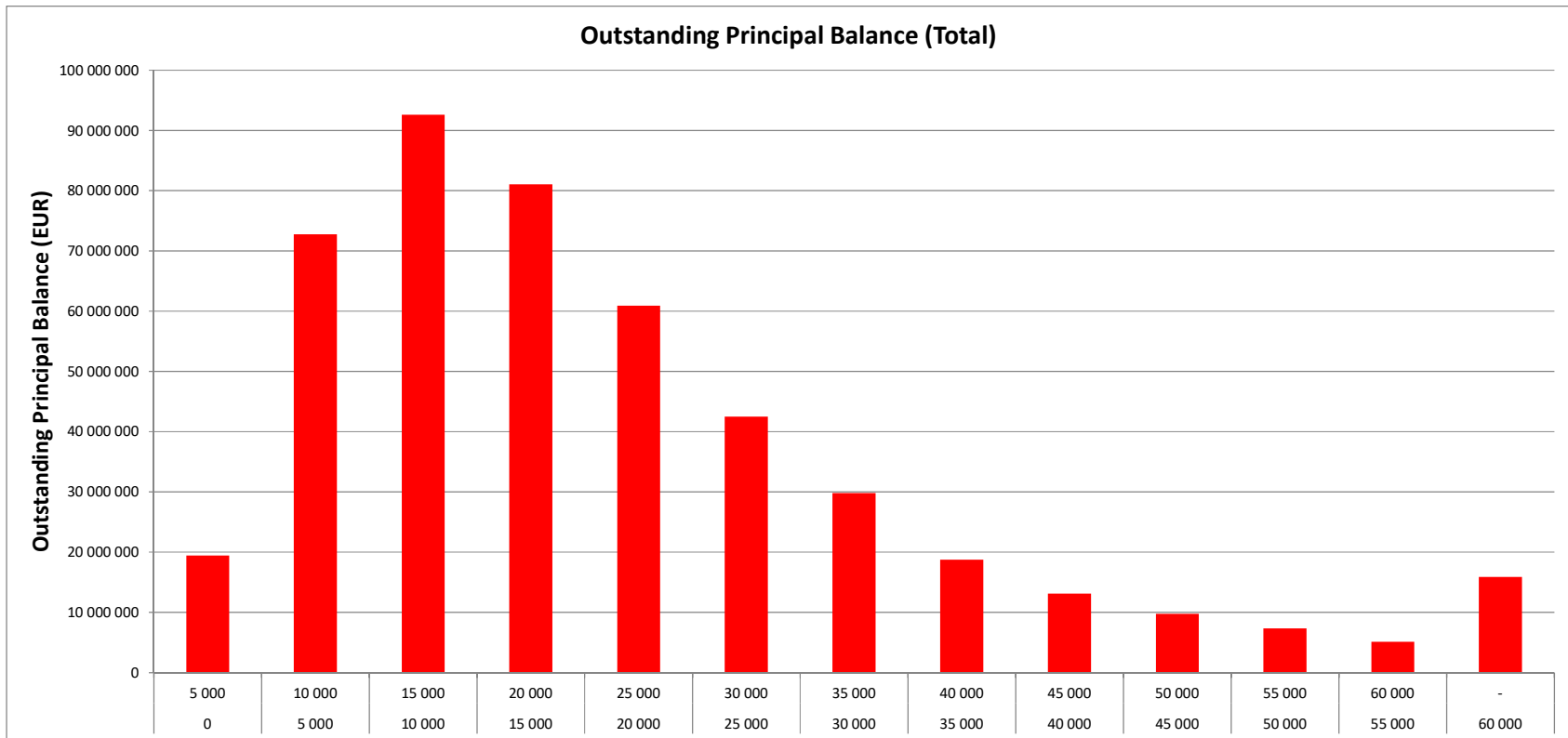
Average amount - all: 13 368

| | TOTAL | | | | | | | |
|---------------------|--------|--------|-------|---------------------|-------------|-----------------------|--------------|--|
| | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| Outstanding balance | 0 | 5 000 | 6 424 | 19 418 668 | 4,1 % | 24,2 | 17,5 | |
| | 5 000 | 10 000 | 9 758 | 72 766 657 | 15,5 % | 37,0 | 16,9 | |
| | 10 000 | 15 000 | 7 541 | 92 634 641 | 19,7 % | 41,2 | 16,5 | |
| | 15 000 | 20 000 | 4 689 | 81 059 864 | 17,3 % | 42,2 | 16,3 | |
| | 20 000 | 25 000 | 2 739 | 60 904 278 | 13,0 % | 42,5 | 16,3 | |
| | 25 000 | 30 000 | 1 558 | 42 474 968 | 9,1 % | 42,7 | 16,1 | |
| | 30 000 | 35 000 | 923 | 29 823 232 | 6,4 % | 43,1 | 15,8 | |
| | 35 000 | 40 000 | 502 | 18 747 570 | 4,0 % | 43,1 | 15,8 | |
| | 40 000 | 45 000 | 311 | 13 143 549 | 2,8 % | 43,2 | 15,6 | |
| | 45 000 | 50 000 | 207 | 9 761 015 | 2,1 % | 43,4 | 15,4 | |
| | 50 000 | 55 000 | 141 | 7 353 423 | 1,6 % | 43,8 | 15,2 | |
| | 55 000 | 60 000 | 89 | 5 082 750 | 1,1 % | 42,5 | 15,9 | |
| | 60 000 | - | 205 | 15 870 358 | 3,4 % | 42,9 | 15,5 | |
| | Total | | | 35 087 | 469 040 973 | 100 % | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

8.b Outstanding Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul. 18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
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9.a Geographical Distribution



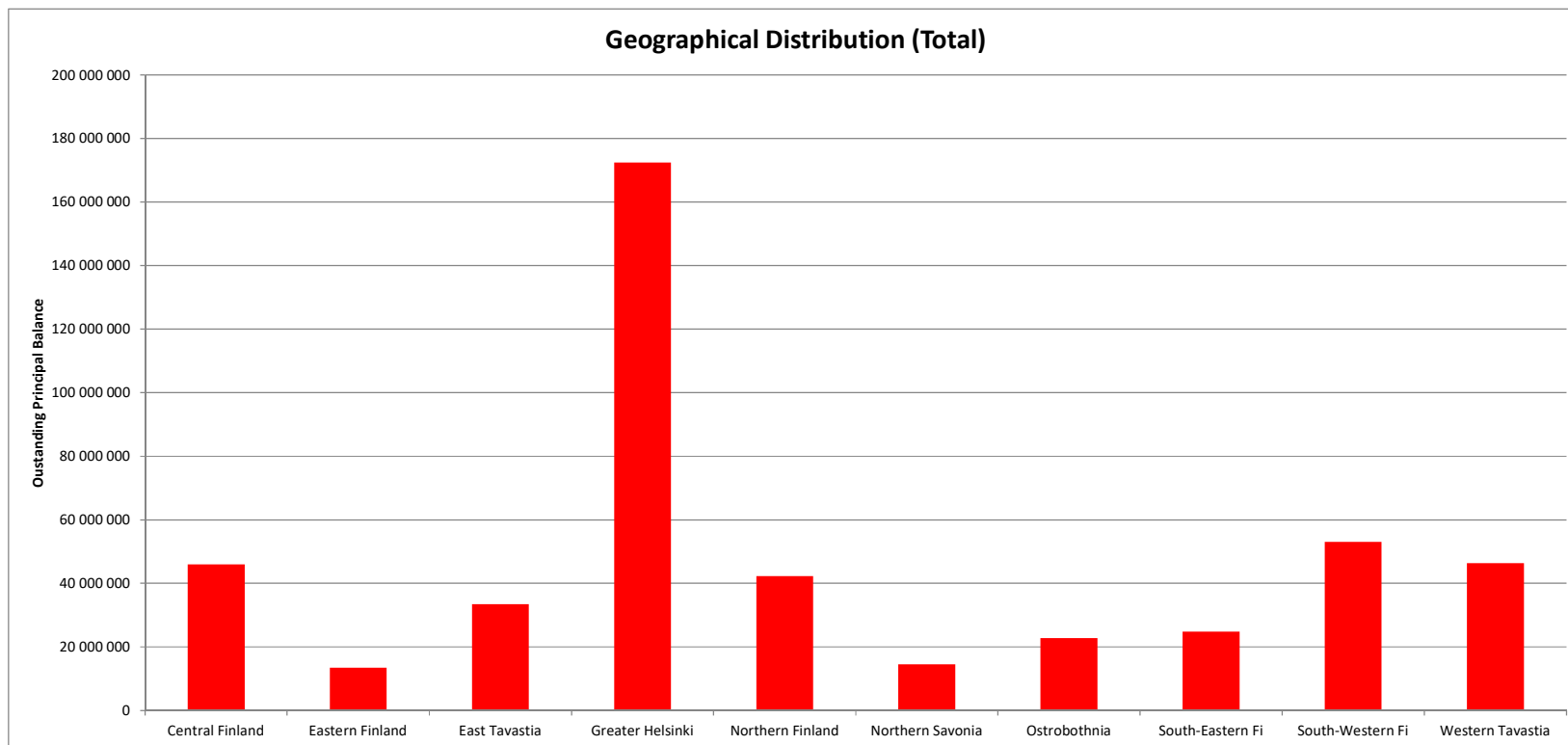
| | | |
|-----------------|------------|------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | from | 25.07.2018 |
| Interest Period | to | 28.08.2018 |
| | = | 34 days |

| TOTAL | | | | | | |
|------------------|--------|---------------------|--------------------------|------------------|--------------|------|
| District | No | Outstanding balance | % of Outstanding balance | WA months to mal | WA seasoning | |
| Central Finland | 3 688 | 45 924 221 | 9,79 % | 40,7 | | 16,3 |
| Eastern Finland | 1 102 | 13 491 590 | 2,88 % | 40,0 | | 16,3 |
| East Tavastia | 2 562 | 33 468 003 | 7,14 % | 40,7 | | 16,2 |
| Greater Helsinki | 11 759 | 172 462 976 | 36,77 % | 40,6 | | 16,4 |
| Northern Finland | 3 195 | 42 280 959 | 9,01 % | 41,4 | | 16,2 |
| Northern Savonia | 1 253 | 14 498 617 | 3,09 % | 40,1 | | 16,1 |
| Ostrobothnia | 2 080 | 22 731 457 | 4,85 % | 39,3 | | 16,3 |
| South-Eastern Fi | 1 997 | 24 785 131 | 5,28 % | 40,5 | | 16,6 |
| South-Western Fi | 4 008 | 53 026 644 | 11,31 % | 41,3 | | 16,4 |
| Western Tavastia | 3 443 | 46 371 375 | 9,89 % | 41,0 | | 16,2 |
| | | | | | | |
| | | | | | | |
| Total | 35 087 | 469 040 973 | 100 % | | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
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9.b Geographical Distribution Graph

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 30.08.2018 | | | | |
| Payment date | 28.08.2018 | | | | |
| Period No | 9 | | | | |
| Monthly Period | jul.18 | | | | |
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SCF RAHOITUSPALVELUT KIMI VI DAC
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10.a Interest Rate



| | | |
|-----------------|-----------------|-------------------------|
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| Payment date | 28.08.2018 | |
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| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

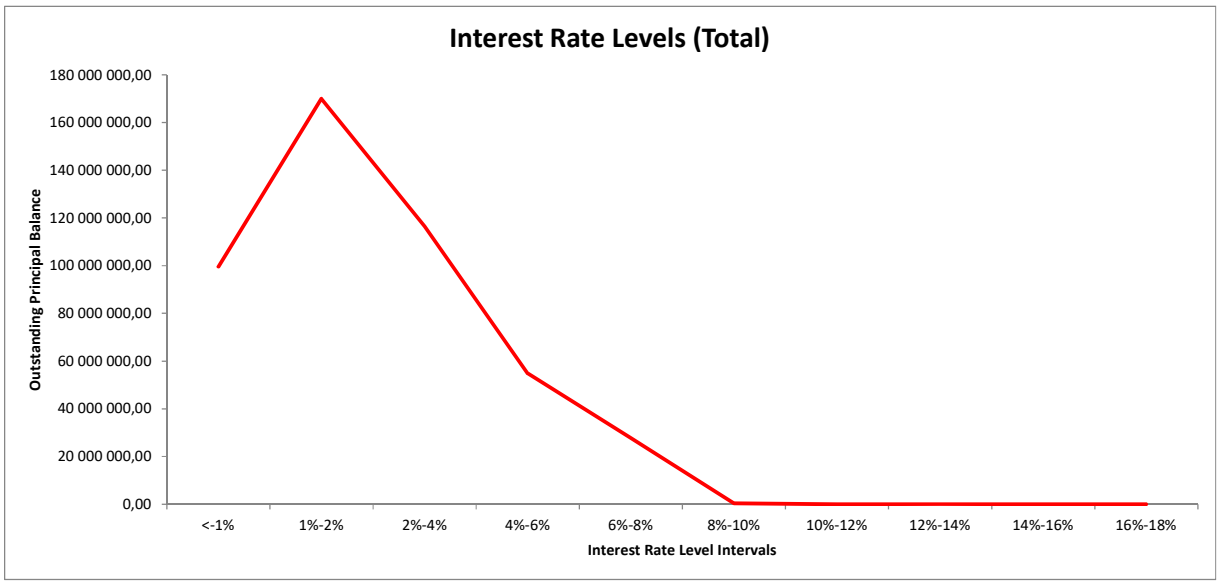
| TOTAL | | | | | | |
|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| 0 1 | | 6079 | 99 578 135 | 21,23 % | 41,6 | 16,2 |
| 1 2 | | 10698 | 170 033 031 | 36,25 % | 41,3 | 16,2 |
| 2 4 | | 8493 | 116 494 233 | 24,84 % | 40,5 | 16,5 |
| 4 6 | | 5925 | 54 783 332 | 11,68 % | 39,2 | 16,6 |
| 6 8 | | 3816 | 27 713 233 | 5,91 % | 38,3 | 16,2 |
| 8 10 | | 61 | 367 461 | 0,08 % | 40,4 | 14,7 |
| 10 12 | | 2 | 15 085 | 0,00 % | 43,1 | 14,2 |
| 12 14 | | 10 | 41 960 | 0,01 % | 31,8 | 13,0 |
| 14 16 | | 2 | 7 529 | 0,00 % | 21,3 | 14,7 |
| 16 18 | | 1 | 6 975 | 0,00 % | 46,0 | 14,0 |
| 18 20 | | | | | | |
| Total | | 35 087 | 469 040 973 | 100 % | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
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10.b Interest Rate



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 30.08.2018 | | | | |
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| Period No | 9 | | | | |
| Monthly Period | jul.18 | | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = 34 days |



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

11.a Remaining Terms



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 30.08.2018 | | | | | |
| Payment date | 28.08.2018 | | | | | |
| Period No | 9 | | | | | |
| Monthly Period | jul. 18 | | | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = | 34 days |

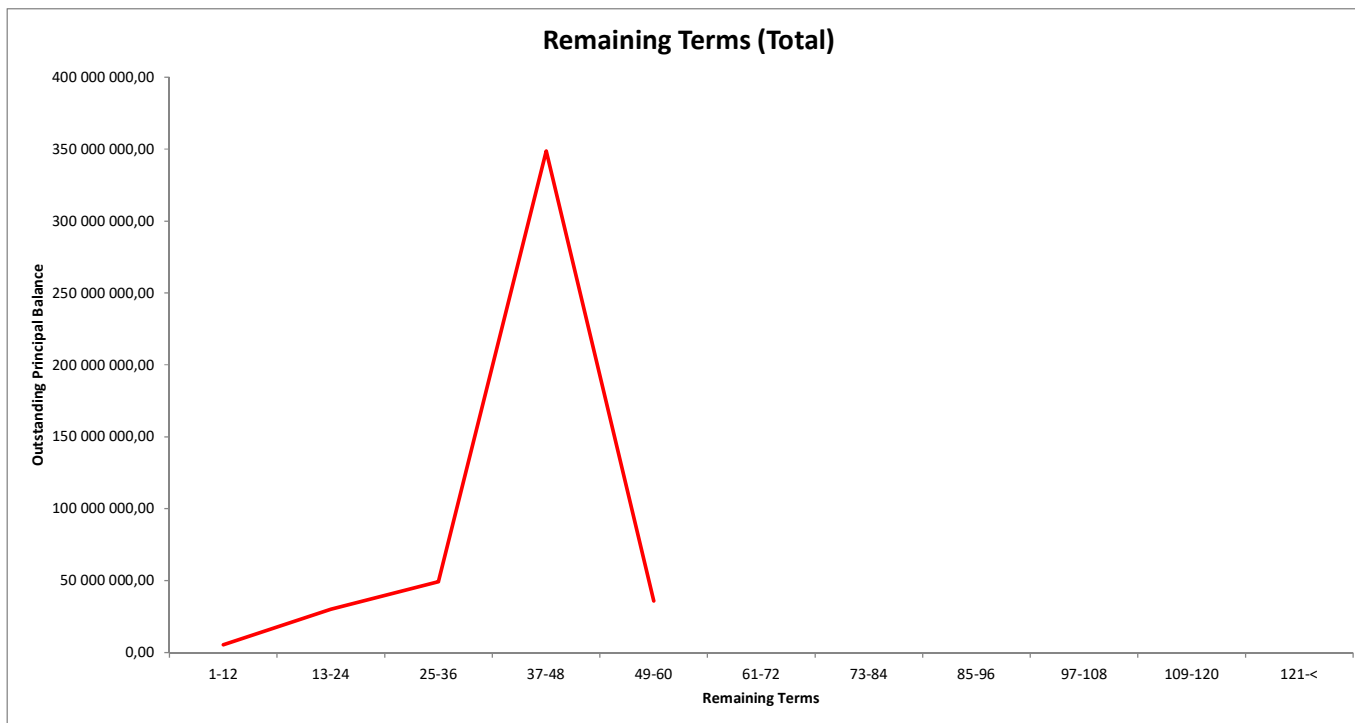
| | | TOTAL | | | | | | |
|--------------------|-------|-------|-----|--------|---------------------|---------|-----------------------|--------------|
| Months to maturity | | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | | | 0 | | 0 | 10 | 3 047 | 0,00 % |
| | 1 | | 12 | 2 082 | 5 409 306 | 1,15 % | 8,7 | 17,6 |
| | 13 | | 24 | 4 546 | 29 918 985 | 6,38 % | 19,8 | 18,3 |
| | 25 | | 36 | 5 137 | 49 188 175 | 10,49 % | 31,2 | 18,5 |
| | 37 | | 48 | 21 248 | 348 664 170 | 74,34 % | 43,5 | 16,4 |
| | 49 | | 60 | 2 063 | 35 832 783 | 7,64 % | 49,2 | 11,2 |
| | 61 | | 72 | | | | | |
| | 73 | | 84 | 1 | 24 506 | 0,01 % | 80,0 | 11,0 |
| | 85 | | 96 | | | | | |
| | 97 | | 108 | | | | | |
| | 109 | | 120 | | | | | |
| | 121 | | - | | | | | |
| | Total | | | 35 087 | 469 040 973 | 100 % | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

11.b Remaining Terms



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 30.08.2018 | | | | | |
| Payment date | 28.08.2018 | | | | | |
| Period No | 9 | | | | | |
| Monthly Period | jul.18 | | | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = | 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

12.a Seasoning



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

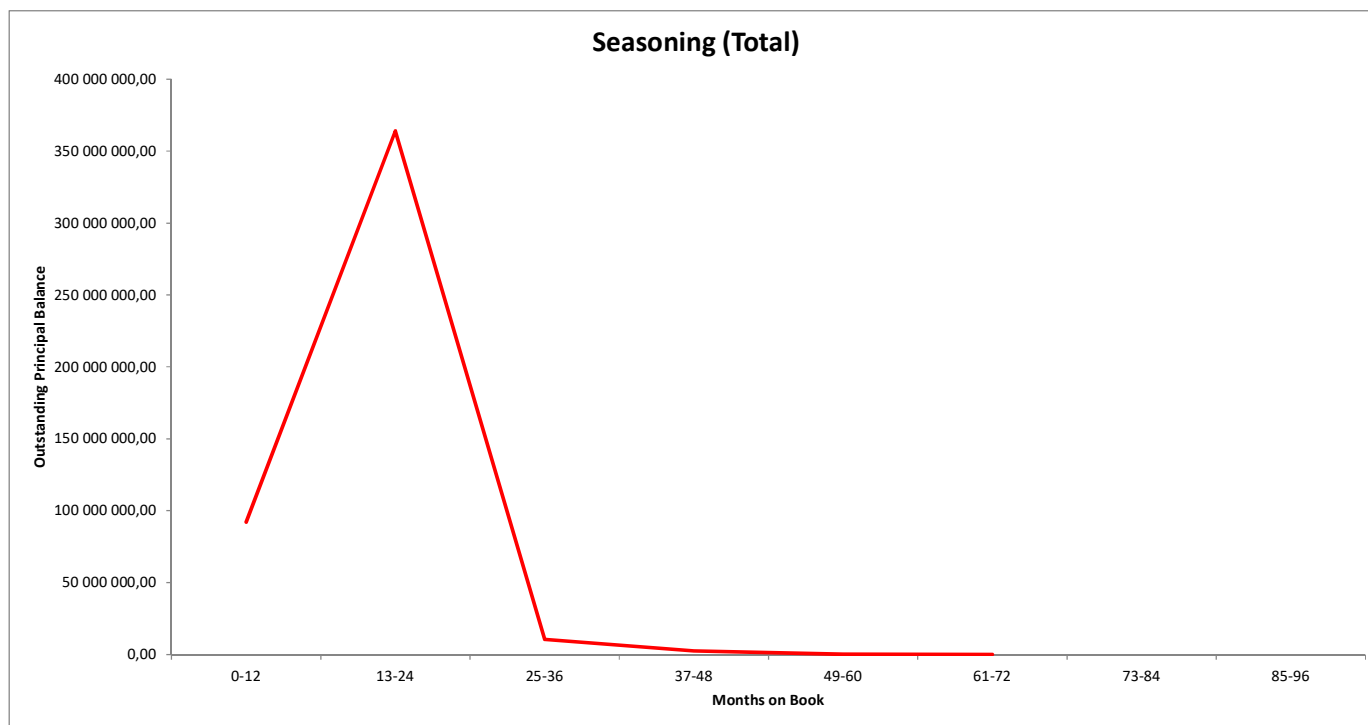
| | | TOTAL | | | | | | |
|----------------|-------|-------|----|---------------------|--------------------------|-----------------------|--------------|------|
| Months on book | Min | Max | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning | |
| | 1 | | 12 | 6 582 | 92 053 745 | 19,63 % | 44,8 | 11,5 |
| | 13 | | 24 | 27 082 | 364 061 961 | 77,62 % | 40,2 | 17,0 |
| | 25 | | 36 | 1 041 | 10 428 148 | 2,22 % | 29,0 | 29,3 |
| | 37 | | 48 | 367 | 2 444 978 | 0,52 % | 18,7 | 40,4 |
| | 49 | | 60 | 13 | 50 985 | 0,01 % | 13,0 | 54,9 |
| | 61 | | 72 | 2 | 1 156 | 0,00 % | 0,5 | 63,0 |
| | 73 | | 84 | | | | | |
| | 85 | | 96 | | | | | |
| | Total | | | 35 087 | 469 040 973 | 100 % | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

12.b Seasoning



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 30.08.2018 | | | | | |
| Payment date | 28.08.2018 | | | | | |
| Period No | 9 | | | | | |
| Monthly Period | jul.18 | | | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = | 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

13.a Balloon loans



| | |
|-----------------|---|
| Reporting Date | 30.08.2018 |
| Payment date | 28.08.2018 |
| Period No | 9 |
| Monthly Period | jul.18 |
| Interest Period | from 25.07.2018 to 28.08.2018 = 34 days |

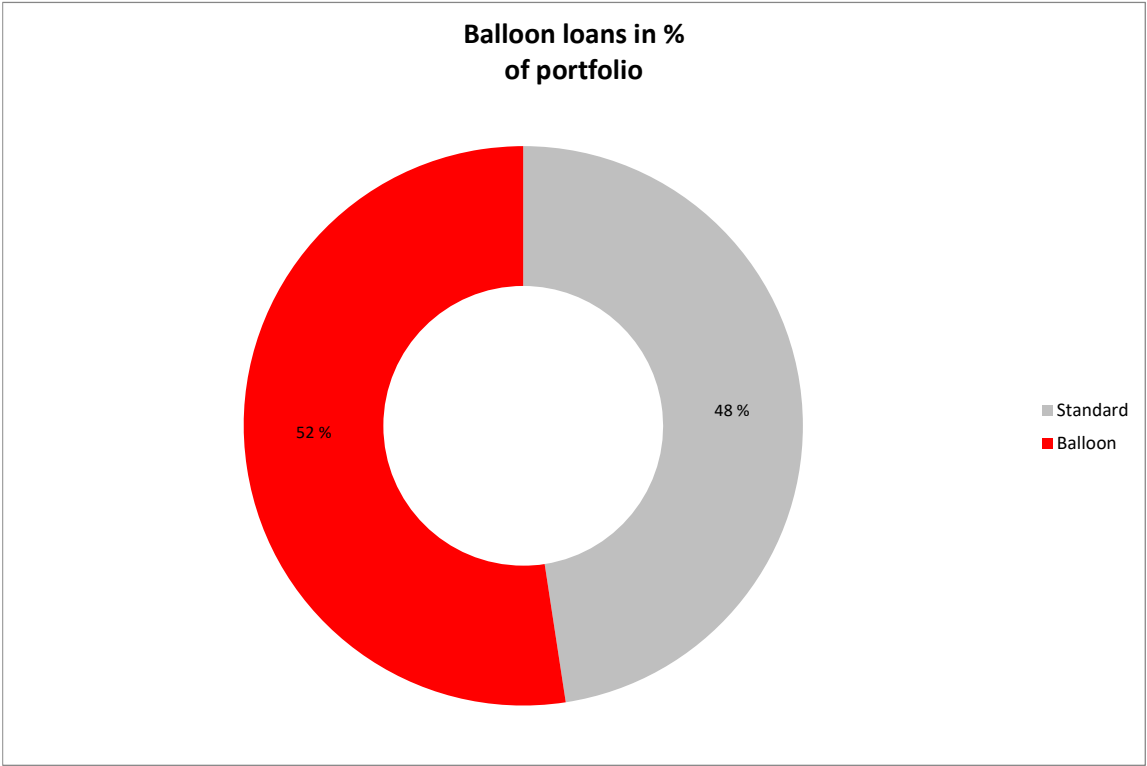
| Balloon loans in % of portfolio | TOTAL | | | | | | | |
|------------------------------------|-------|--------|---------------------|-----------------------------|----------------|-------------------|--------------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
| Standard | | 23 589 | 223 127 443 | 47,57 % | 3 353 | 0,00 % | 38,4 | 16,2 |
| Balloon | | 11 498 | 245 913 530 | 52,43 % | 90 295 867 | 36,72 % | 42,8 | 16,5 |
| | | | | | | | | |
| Total | | 35 087 | 469 040 973 | 100 % | 90 299 221 | 19,25 % | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

13.b Balloon loans



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 30.08.2018 | | | | | |
| Payment date | 28.08.2018 | | | | | |
| Period No | 9 | | | | | |
| Monthly Period | jul.18 | | | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = | 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

14.a # loans per borrower



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

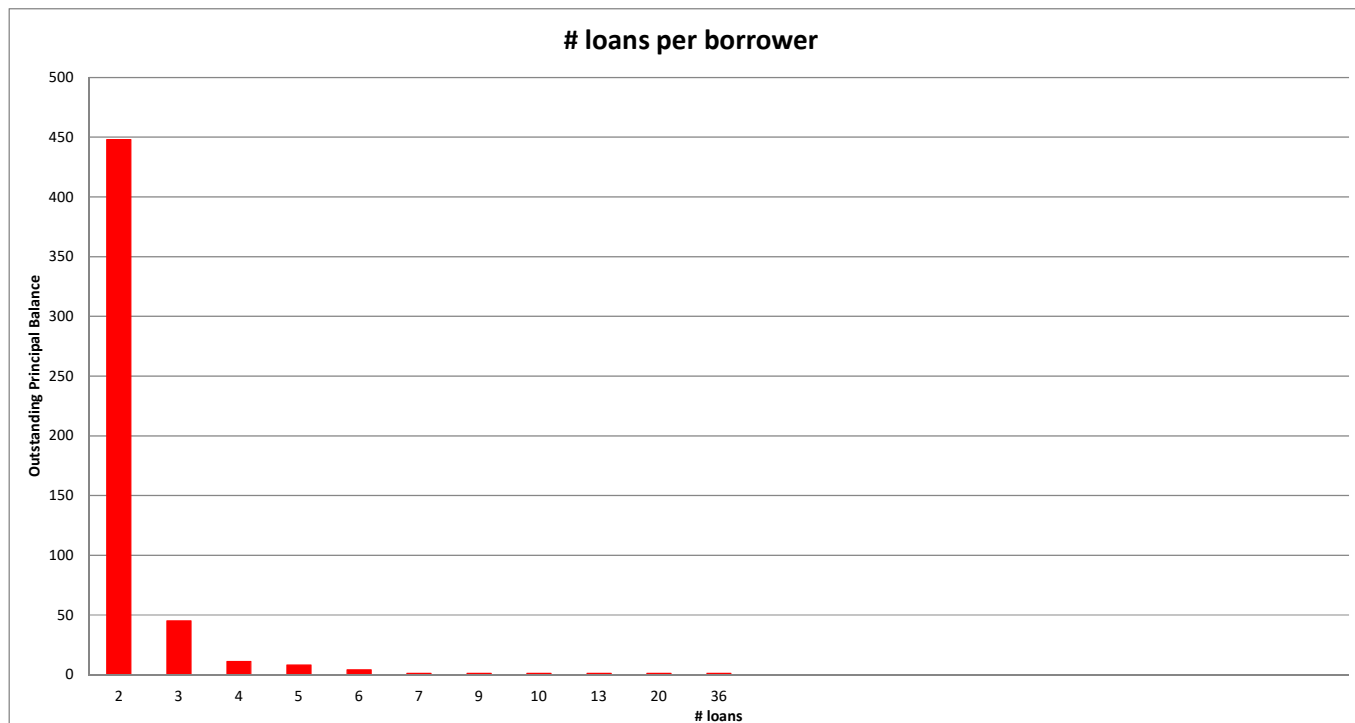
| TOTAL | | | | | |
|----------------------|-----------------------|-------------------------|---------------------|---------|--|
| | Total number of loans | Total number of debtors | Outstanding balance | % | |
| # loans per borrower | 1 | 33853 | 447 024 743 | 95,31 % | |
| | 2 | 448 | 16 010 179 | 3,41 % | |
| | 3 | 45 | 2 629 818 | 0,56 % | |
| | 4 | 11 | 742 098 | 0,16 % | |
| | 5 | 8 | 910 892 | 0,19 % | |
| | 6 | 4 | 426 448 | 0,09 % | |
| | 7 | 1 | 76 433 | 0,02 % | |
| | 9 | 1 | 56 569 | 0,01 % | |
| | 10 | 1 | 181 409 | 0,04 % | |
| | 13 | 1 | 103 550 | 0,02 % | |
| | 20 | 1 | 210 345 | 0,04 % | |
| | 36 | 1 | 668 487 | 0,14 % | |
| | | | | | |
| | | | | | |
| Total: | | 34 375 | 469 040 973 | 100,0 % | |

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

14.b # loans per borrower



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from | 25.07.2018 to 28.08.2018 = 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

15.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

| TOTAL | | | | | | |
|--------|-----------------|-----------------|--------------|-----------|--------|------------|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| 1 | 469 040 973 | 458 895 852 | 10 145 120 | 1 018 066 | 2,64 % | 97,84 % |
| 2 | 458 895 852 | 448 921 399 | 9 974 453 | 994 380 | 2,63 % | 95,71 % |
| 3 | 448 921 399 | 438 943 290 | 9 978 109 | 970 981 | 2,63 % | 93,58 % |
| 4 | 438 943 290 | 428 982 594 | 9 960 696 | 947 700 | 2,62 % | 91,46 % |
| 5 | 428 982 594 | 419 066 993 | 9 915 600 | 924 484 | 2,62 % | 89,35 % |
| 6 | 419 066 993 | 409 159 302 | 9 907 691 | 901 381 | 2,61 % | 87,23 % |
| 7 | 409 159 302 | 399 235 182 | 9 924 120 | 878 287 | 2,61 % | 85,12 % |
| 8 | 399 235 182 | 389 366 970 | 9 868 212 | 855 219 | 2,60 % | 83,01 % |
| 9 | 389 366 970 | 379 572 089 | 9 794 881 | 832 256 | 2,60 % | 80,93 % |
| 10 | 379 572 089 | 369 789 025 | 9 783 064 | 809 466 | 2,59 % | 78,84 % |
| 11 | 369 789 025 | 360 067 436 | 9 721 589 | 786 731 | 2,58 % | 76,77 % |
| 12 | 360 067 436 | 350 264 005 | 9 803 431 | 764 154 | 2,58 % | 74,68 % |
| 13 | 350 264 005 | 340 614 050 | 9 649 955 | 741 492 | 2,57 % | 72,62 % |
| 14 | 340 614 050 | 330 972 347 | 9 641 702 | 719 115 | 2,56 % | 70,56 % |
| 15 | 330 972 347 | 321 371 276 | 9 601 071 | 696 777 | 2,56 % | 68,52 % |
| 16 | 321 371 276 | 311 846 105 | 9 525 171 | 674 560 | 2,55 % | 66,49 % |
| 17 | 311 846 105 | 302 432 513 | 9 413 592 | 652 590 | 2,54 % | 64,48 % |
| 18 | 302 432 513 | 292 970 316 | 9 462 197 | 630 931 | 2,53 % | 62,46 % |
| 19 | 292 970 316 | 283 755 380 | 9 214 935 | 609 127 | 2,52 % | 60,50 % |
| 20 | 283 755 380 | 274 404 106 | 9 351 274 | 587 900 | 2,51 % | 58,50 % |
| | | | | | | |
| | | | | | | |

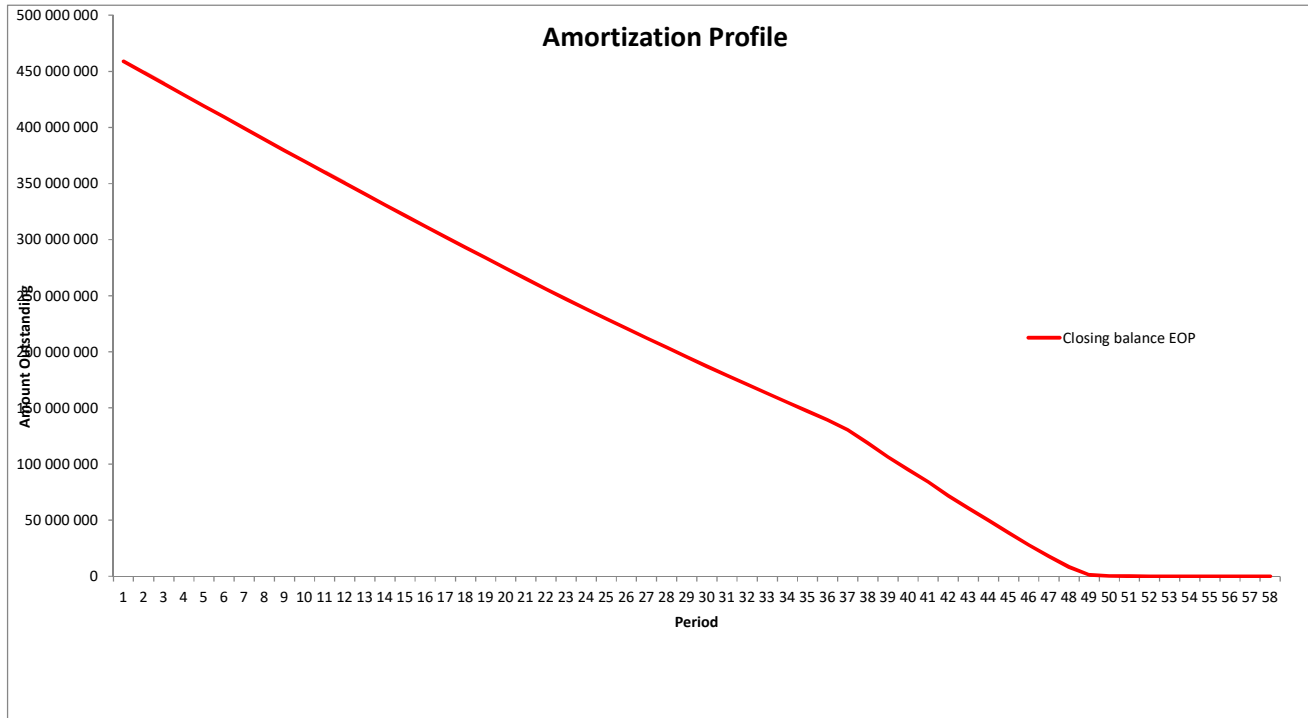
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

15.b Amortization Profile



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 30.08.2018 | | | | |
| Payment date | 28.08.2018 | | | | |
| Period No | 9 | | | | |
| Monthly Period | jul.18 | | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

16.a Payment Holidays



| | | | | | |
|-----------------|------|------------|----|------------|-----------|
| Reporting Date | | 30.08.2018 | | | |
| Payment date | | 28.08.2018 | | | |
| Period No | | 9 | | | |
| Monthly Period | | jul.18 | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = 34 days |

| TOTAL | | | | | |
|---------|-------|---------------------------|-----------------|-----------------|-----------------|
| Period | No | Number of periods granted | Sum of Payments | Closing Balance | |
| 2017 11 | 185 | 263 | 72 741 | 3 167 942 | Payment Holiday |
| 2017 12 | 335 | 399 | 112 189 | 5 609 816 | |
| 2018 01 | 273 | 360 | 100 696 | 4 558 606 | |
| 2018 02 | 251 | 342 | 97 342 | 4 172 372 | |
| 2018 03 | 247 | 335 | 102 549 | 4 460 893 | |
| 2018 04 | 240 | 317 | 88 155 | 3 736 289 | |
| 2018 05 | 225 | 292 | 83 310 | 3 506 602 | |
| 2018 06 | 274 | 393 | 121 344 | 4 348 874 | |
| 2018 07 | 359 | 473 | 142 149 | 5 797 581 | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total: | 2 389 | 3 174 | 920 474 | 39 358 976 | |

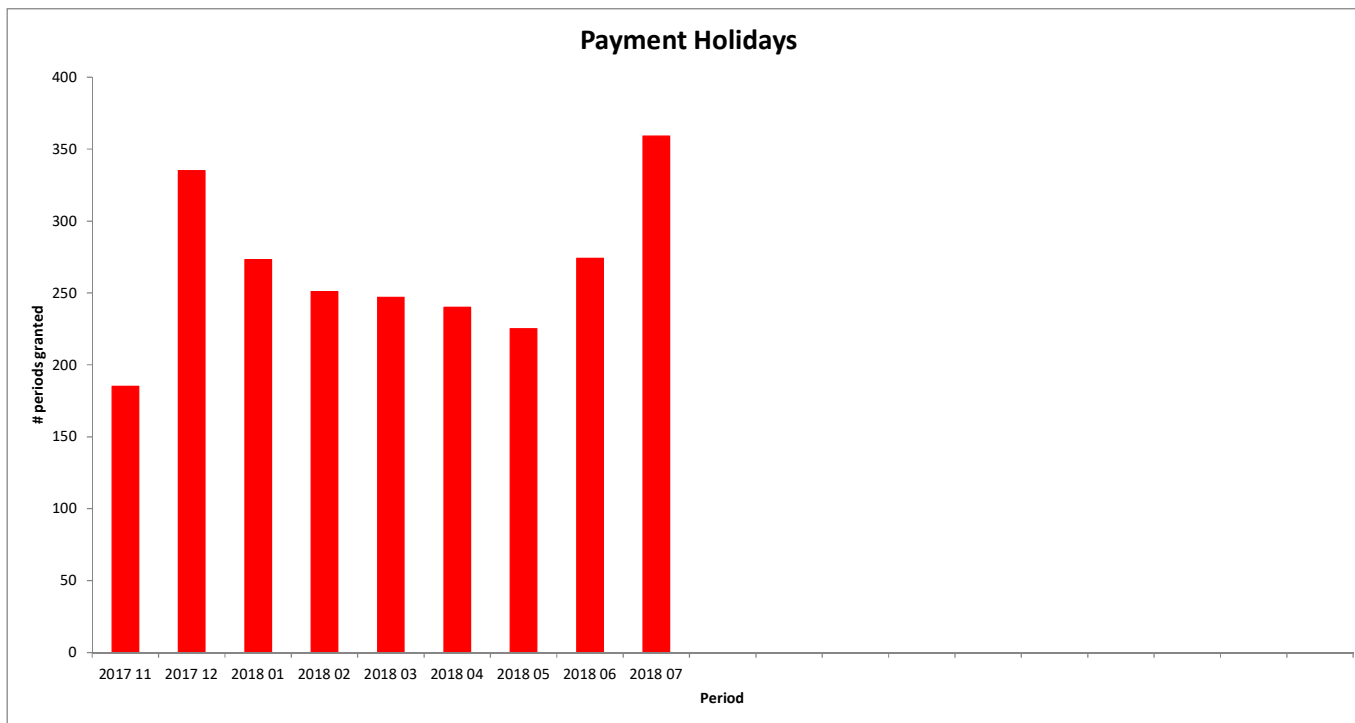
Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

16.b Payment Holidays



| | | |
|-----------------|------------|------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from | 25.07.2018 |
| | to | 28.08.2018 |
| | = | 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

17.a Downpayment



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 30.08.2018 | | |
| Payment date | 28.08.2018 | | |
| Period No | 9 | | |
| Monthly Period | jul.18 | | |
| Interest Period | from | 25.07.2018 | to 28.08.2018 = 34 days |

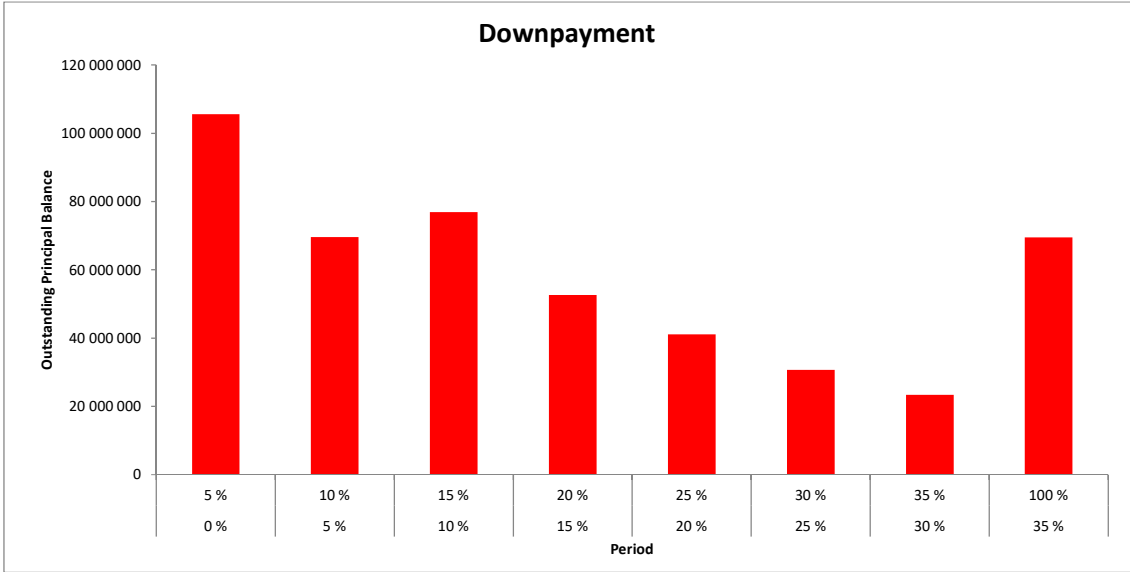
| TOTAL | | | | | | | | |
|---------------|----------|---------|--------|---------------------|-------------|-----------------------|--------------|------|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| | 0 % | | 5 % | 6 814 | 105 516 789 | 22,5 % | 42,6 | 16,3 |
| | 5 % | | 10 % | 4 407 | 69 543 504 | 14,8 % | 42,4 | 16,4 |
| | 10 % | | 15 % | 5 252 | 76 860 893 | 16,4 % | 41,4 | 16,4 |
| | 15 % | | 20 % | 3 655 | 52 560 008 | 11,2 % | 40,7 | 16,4 |
| | 20 % | | 25 % | 2 966 | 41 101 649 | 8,8 % | 40,3 | 16,5 |
| | 25 % | | 30 % | 2 329 | 30 629 455 | 6,5 % | 40,3 | 16,2 |
| | 30 % | | 35 % | 1 853 | 23 408 461 | 5,0 % | 39,4 | 16,3 |
| | 35 % | | 100 % | 7 811 | 69 420 215 | 14,8 % | 36,3 | 16,0 |
| Total | | | 35 087 | 469 040 973 | 100 % | | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

17.b Downpayment



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from | 25.07.2018 to 28.08.2018 = 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

18.a Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 30.08.2018 |
| Payment date | 28.08.2018 |
| Period No | 9 |
| Monthly Period | jul.18 |
| Interest Period | from 25.07.2018 to 28.08.2018 = 34 days |

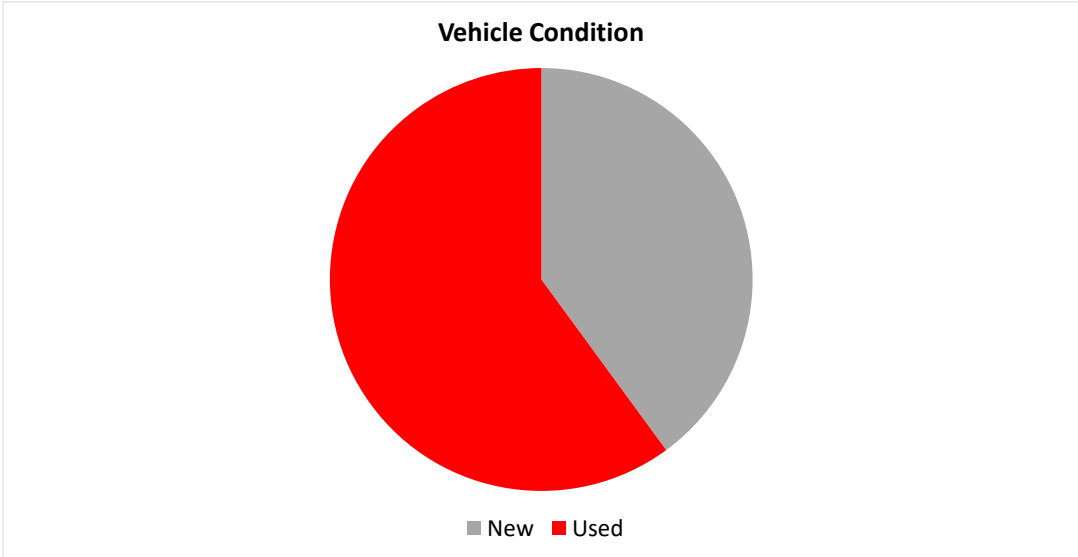
| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|--------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 9 547 | 187 297 120 | 39,9 % | 41,1 | 16,6 |
| | Used | 25 540 | 281 743 853 | 60,1 % | 40,5 | 16,2 |
| | Total | 35 087 | 469 040 973 | 100 % | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

18.b Vehicle Condition



| | |
|-----------------|---|
| Reporting Date | 30.08.2018 |
| Payment date | 28.08.2018 |
| Period No | 9 |
| Monthly Period | jul.18 |
| Interest Period | from 25.07.2018 to 28.08.2018 = 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

19.a Borrower Type



| | |
|-----------------|---|
| Reporting Date | 30.08.2018 |
| Payment date | 28.08.2018 |
| Period No | 9 |
| Monthly Period | jul.18 |
| Interest Period | from 25.07.2018 to 28.08.2018 = 34 days |

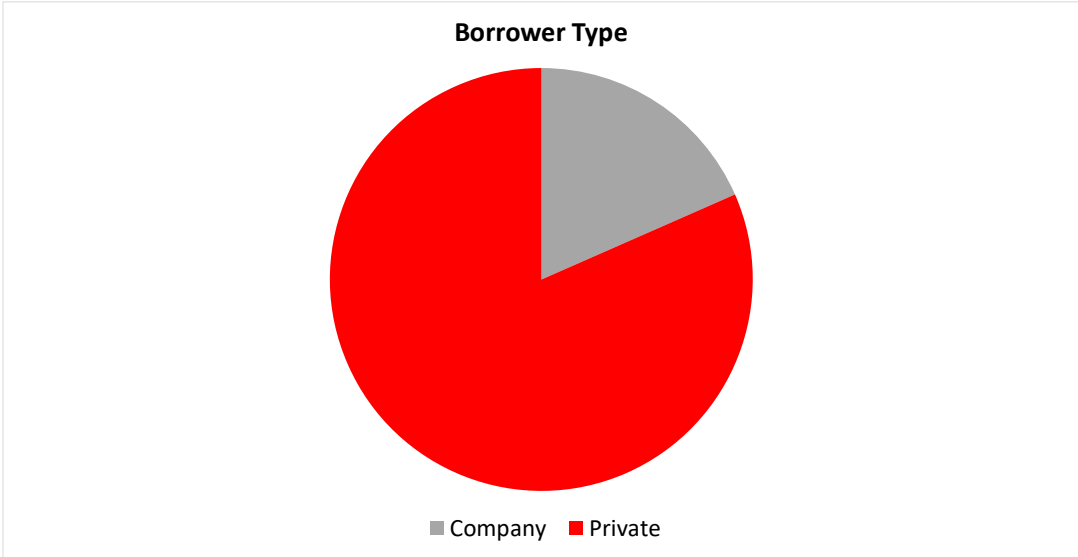
| TOTAL | | | | | | |
|---------------|---------------|--------|---------------------|--------|-----------------------|--------------|
| Borrower Type | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 4 687 | 86 377 975 | 18,4 % | 38,20 | 16,32 |
| | Private | 30 400 | 382 662 998 | 81,6 % | 41,30 | 16,33 |
| | Total | 35 087 | 469 040 973 | 100 % | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

19.b Borrower Type



| | |
|-----------------|---|
| Reporting Date | 30.08.2018 |
| Payment date | 28.08.2018 |
| Period No | 9 |
| Monthly Period | jul.18 |
| Interest Period | from 25.07.2018 to 28.08.2018 = 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

20.a Vehicle type



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

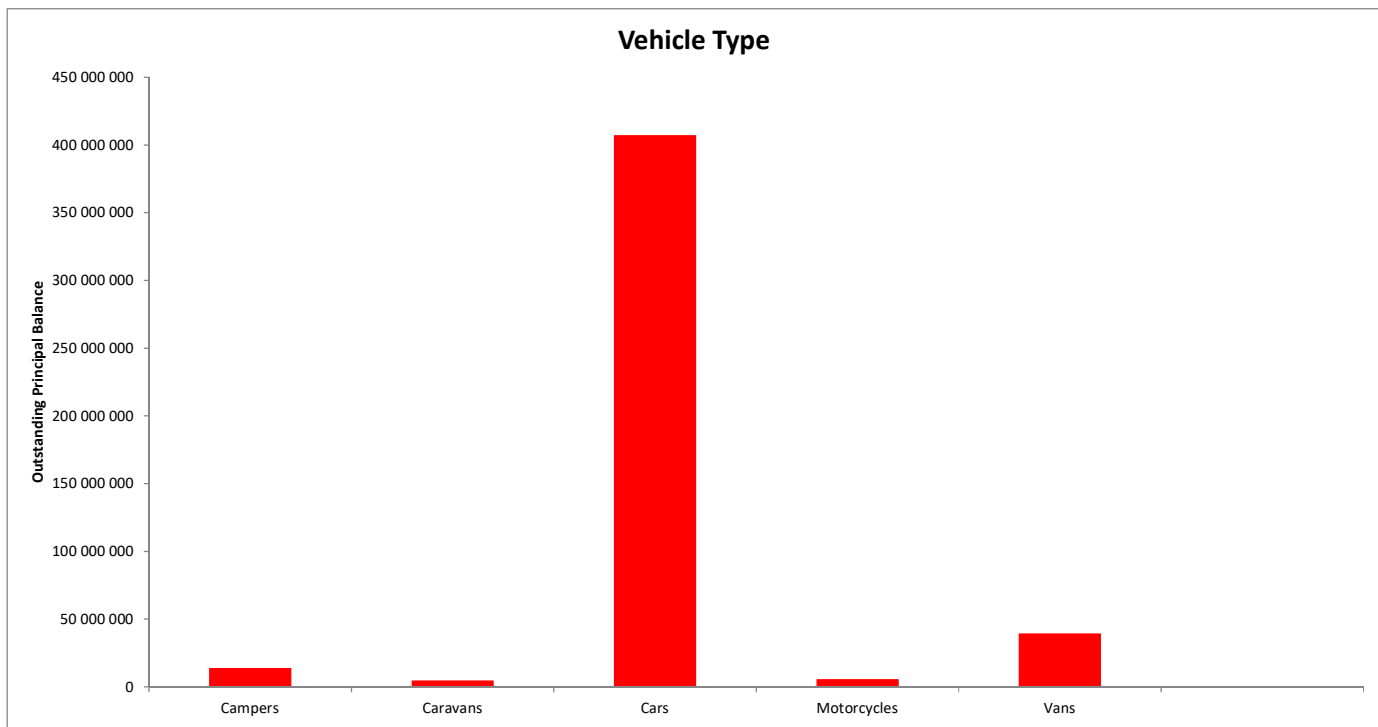
| TOTAL | | | | | | |
|--------------|-------------|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| | Campers | 578 | 13 513 549 | 2,88 % | 43,30 | 15,23 |
| | Caravans | 358 | 4 361 076 | 0,93 % | 42,90 | 14,96 |
| | Cars | 30 865 | 406 820 668 | 86,73 % | 40,74 | 16,39 |
| | Motorcycles | 592 | 5 208 462 | 1,11 % | 41,32 | 14,66 |
| | Vans | 2 694 | 39 137 219 | 8,34 % | 39,39 | 16,44 |
| | | | | | | |
| | | 35 087 | 469 040 973 | 100 % | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

20.b Vehicle type



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from | 25.07.2018 to 28.08.2018 = 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

21.a Restructured Loans



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

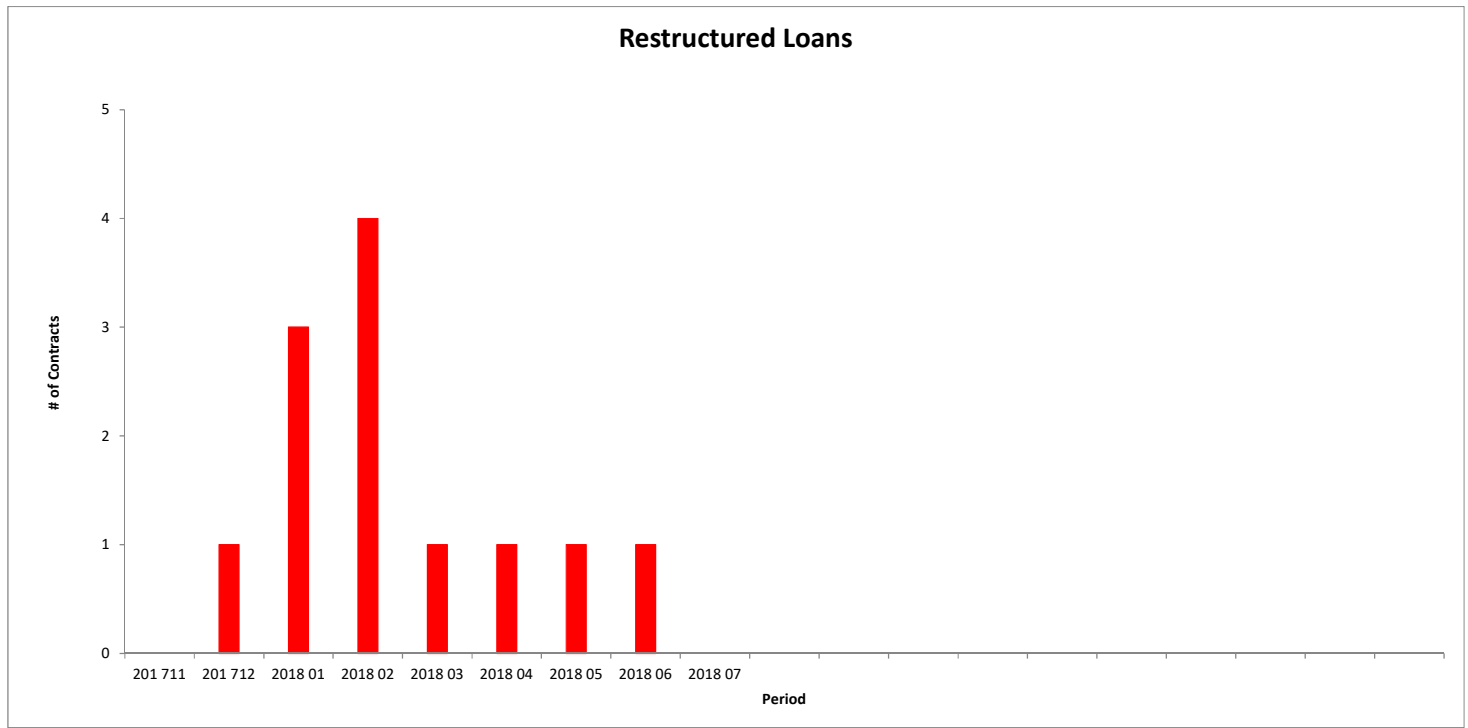
| TOTAL | | |
|---------|----|---------------------|
| Period | No | Outstanding balance |
| 201 711 | 0 | 0 |
| 201 712 | 1 | 9 769 |
| 2018 01 | 3 | 30 264 |
| 2018 02 | 4 | 54 872 |
| 2018 03 | 1 | 6 127 |
| 2018 04 | 1 | 32 959 |
| 2018 05 | 1 | 20 223 |
| 2018 06 | 1 | 12 436 |
| 2018 07 | 0 | 0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

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

21.b Restructured Loans



| | |
|-----------------|---|
| Reporting Date | 30.08.2018 |
| Payment date | 28.08.2018 |
| Period No | 9 |
| Monthly Period | jul.18 |
| Interest Period | from 25.07.2018 to 28.08.2018 = 34 days |



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

22.a Dynamic Interest rate



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 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 % |
| 2018 03 | 559 624 303 | 2,66 % |
| 2018 04 | 537 063 143 | 2,65 % |
| 2018 05 | 512 948 811 | 2,63 % |
| 2018 06 | 491 458 115 | 2,62 % |
| 2018 07 | 469 040 973 | 2,60 % |
| | | |
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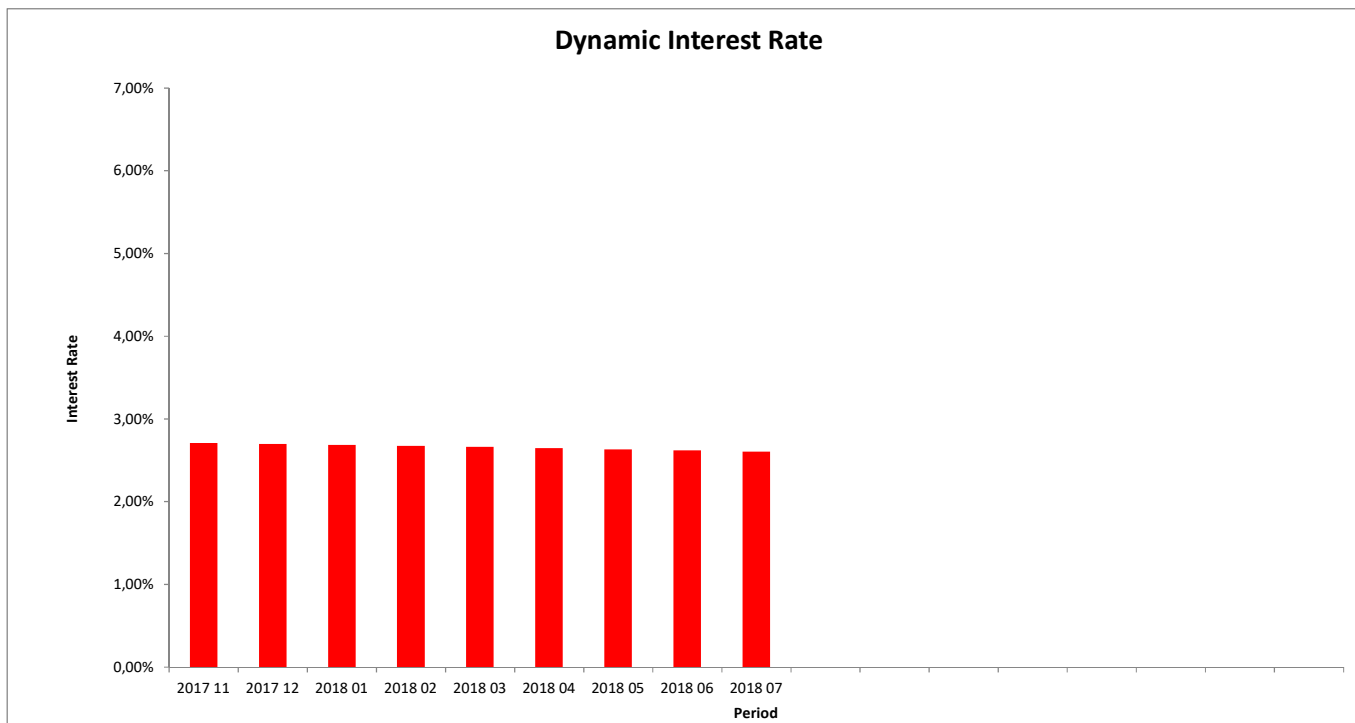
Interest rate evolution

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

22.b Dynamic Interest Rate



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from | 25.07.2018 to 28.08.2018 = 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



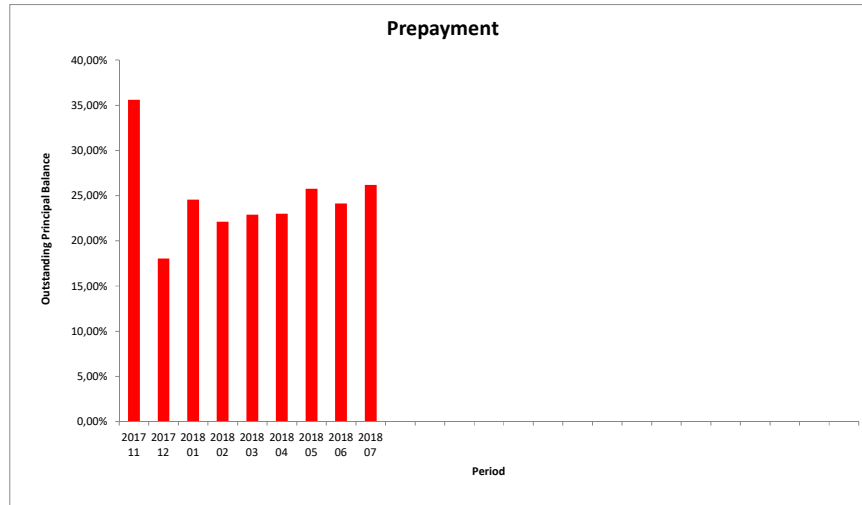
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | from jul.18 | to 28.08.2018 = 34 days |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

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

23.b Dynamic Pre-Payments



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 30.08.2018 | | | | |
| Payment date | 28.08.2018 | | | | |
| Period No | 9 | | | | |
| Monthly Period | jul.18 | | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = 34 days |



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

24. Delinquency



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

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

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 Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul.18 | |
| Interest Period | from 25.07.2018 | to 28.08.2018 = 34 days |

| Default Quarter | Default Amount | Recovery Quarter No Of Loans | 2017 4 | | | 2018 Q1 | | | 2018 Q2 | | | 2018 Q3 | | |
|-----------------|----------------|---------------------------------|------------|-----------------|------|------------|----------------|---------|------------|----------------|---------|------------|----------------|---------|
| | | | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum.Recoveries | Loss | Recoveries | Cum.Recoveries | Loss | Recoveries | Cum.Recoveries | Loss |
| 2017 4 | 650 | 1 | | | 650 | | | | | | | | | |
| 2018 1 | 147 774 | 18 | | | | 10 176 | 10 176 | 137 598 | 55 431 | 65 607 | 82 167 | 4 241 | 69 848 | 77 925 |
| 2018 2 | 907 860 | 64 | | | | | | | 320 680 | 320 680 | 587 179 | 129 311 | 449 992 | 457 868 |
| 2018 3 | 333 233 | 26 | | | | | | | | | | 52 160 | 52 160 | 281 073 |

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26. Priority of Payments



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 30.08.2018 | | | | |
| Payment date | 28.08.2018 | | | | |
| Period No | 9 | | | | |
| Monthly Period | jul.18 | | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = 34 days |

Purchaser Priority of Payments

| | | | |
|---|---|---------------|-----|
| Purchaser Available Distribution Amount | + | 23 882 838,22 | EUR |
| Senior Expenses | - | 8 684,58 | EUR |
| Servicing Fee | - | 201 948,20 | EUR |
| Servicer Advance Reserve Fund Replenishment | - | - | EUR |
| Interest on Loan to Issuer | - | 1 255 062,98 | EUR |
| Principal on Loan to Issuer | - | 22 417 142,46 | EUR |
| | | - | |

Issuer Priority of Payments

| | | | |
|--|---|---------------|-----|
| Issuer Available Distribution Amount | + | 26 369 730,07 | EUR |
| Senior Expenses | - | 8 631,76 | EUR |
| Interest Class A | - | 12 492,00 | EUR |
| Interest Class B | - | 81 000,00 | EUR |
| Credit the Reserve Account up to the required Liquidity Reserve Amount | - | 2 559 948,69 | EUR |
| Principal Payments on Class A | - | 22 417 142,46 | EUR |
| Principal Payments on Class B | - | - | EUR |
| Interest and Principal on Expenses Advance | - | 50 003,33 | EUR |
| Interest Issuer Subordinated Loan | - | 459,65 | EUR |
| Principal Issuer Subordinated Loan | - | 128 944,18 | EUR |
| Payment to Purchaser | - | 1 049 858,86 | EUR |

Purchaser Priority of Payments: Second Pass

| | | | |
|--|---|--------------|-----|
| Available Distribution Amount | + | 1 049 858,86 | EUR |
| Interest on Purchaser Subordinated Loan (SAF) | - | 17,09 | EUR |
| Principal on Purchaser Subordinated Loan (SAF) | - | - | EUR |
| Payment of residual funds to Seller | = | 1 049 841,76 | EUR |

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

27. Transaction Costs



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 30.08.2018 | | | | |
| Payment date | 28.08.2018 | | | | |
| Period No | 9 | | | | |
| Monthly Period | jul.18 | | | | |
| Interest Period | from | 25.07.2018 | to | 28.08.2018 | = 34 days |

| Transaction Costs | Currency | All Notes | Class A | Class B |
|--|----------|------------|------------|------------|
| Senior Expenses | EUR | 8 684,58 | | |
| Interest accrued for the Period | EUR | 93 492,00 | 12 492,00 | 81 000,00 |
| Cumulative Interest accrued | EUR | 988 811,00 | 170 711,00 | 818 100,00 |
| Interest Payments | EUR | 93 492,00 | 12 492,00 | 81 000,00 |
| Cumulative Interest Payments | EUR | 988 811,00 | 170 711,00 | 818 100,00 |
| Interest accrued on Subordinated Loan for the Period | EUR | 459,65 | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 5 281,94 | | |
| Interest Payments on Subordinated Loan | EUR | 459,65 | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 5 281,94 | | |
| Unpaid Interest for the Period | EUR | - | | |
| Cumulative Unpaid Interest | EUR | - | | |

SCF RAHOITUSPALVELUT KIMI VI DAC
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28. Contact Details



| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 30.08.2018 | |
| Payment date | 28.08.2018 | |
| Period No | 9 | |
| Monthly Period | jul. 18 | |
| Interest Period | from | 25.07.2018 to 28.08.2018 = 34 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 |
| Thomas Andrén Johansen | + 47 91 82 42 44 | thomas.andren.johansen@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

| | | |
|---------------|-----------------|------------------------------------|
| Olav Furuseth | +47 91 15 20 08 | olav.furuseth@santanderconsumer.no |
|---------------|-----------------|------------------------------------|