

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

**Cover Sheet Monthly Investor Report**



|                 |                 |                          |            |
|-----------------|-----------------|--------------------------|------------|
| Reporting Date  | 27.07.2018      | Following payment dates: | 27.08.2018 |
| Payment date    | 25.07.2018      |                          | 25.09.2018 |
| Period No       | 8               |                          |            |
| Monthly Period  | June 18         |                          |            |
| Interest Period | from 25.06.2018 | to 25.07.2018            | = 30 days  |
| Cut-Off date    | 30.06.2018      |                          |            |

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**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**1. Portfolio Information**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.07.2018      |                         |
| Payment date    | 25.07.2018      |                         |
| Period No       | 8               |                         |
| Monthly Period  | June 18         |                         |
| Interest Period | from 25.06.2018 | to 25.07.2018 = 30 days |

|  | Current Period                                     |
|--|--|
| <b>Outstanding receivables</b>             | <b>Aggregated Outstanding<br/>Principal Amount</b> |
| <b>Opening balance</b>                     | <b>512 948 811,31 EUR</b>                          |
| Scheduled Loan Principal Repayments        | 9 973 959,89 EUR                                   |
| Prepayments                                | 11 174 572,36 EUR                                  |
| Deemed Collections - Other                 | - EUR  |
| <b>Total Principal Payments Received</b>   | <b>21 148 532,25 EUR</b>                           |
| <br>                                       |  |
| New Defaulted Auto Loans in Period         | 342 163,71 EUR                                     |
| <b>Closing Balance</b>                     | <b>491 458 115,35 EUR</b>                          |
| <br>                                       |  |
| <b>Total revenue collections</b>           |  |
| Revenue and fees received on loan balances | 1 584 177,20 EUR                                   |
| Recoveries on loans in default             | 196 722,19 EUR                                     |
| <b>Total Revenue Received in Period</b>    | <b>1 780 899,39 EUR</b>                            |
| <br>                                       |  |
| <b># Loans</b>                             |  |
| At beginning of period                     | 37 105 Loans                                       |
| Paid in Full                               | 958 Loans  |
| Repurchased (Deemed Collections)           | - Loans  |
| New loans into default                     | 22 Loans   |
| <b>At end of period</b>                    | <b>36 125 Loans</b>                                |

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**2. Amount Due for Distribution**



|                      |            |    |            |   |         |
|----------------------|------------|----|------------|---|---------|
| Reporting Date       | 27.07.2018 |    |            |   |         |
| Payment date         | 25.07.2018 |    |            |   |         |
| Period No            | 8          |    |            |   |         |
| Monthly Period       | June 18    |    |            |   |         |
| Interest Period from | 25.06.2018 | to | 25.07.2018 | = | 30 days |

**Purchaser Available Distribution Amount**

**Current Period**

|  |                       |
|--|-----------------------|
| a. Collections (Principal, interest, and fee etc)                          | 22 923 278 EUR        |
| b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser | 0 EUR                 |
| c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser  | 0 EUR                 |
| d. Other amounts Paid by the Seller to the Purchaser                       | 0 EUR                 |
| e. Interest Earned by the Purchaser  | 0 EUR                 |
| f. Other amounts received by the purchaser                                 | 0 EUR                 |
| <b>Total Amount for Purchaser Available Distribution Amount</b>            | <b>22 923 278 EUR</b> |

**Issuer Available Distribution Amount**

|  |                       |
|--|-----------------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 22 718 457 EUR        |
| b. Reserve Fund  | 2 833 579 EUR         |
| c. Interest Earned by the Issuer                                 | 0 EUR                 |
| d. Other amounts received by the issuer                          | 0 EUR                 |
| <b>Total Amount for Issuer Available Distribution Amount</b>     | <b>25 552 036 EUR</b> |

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**3. Reserve Accounts**



|                 |   |
|-----------------|---|
| Reporting Date  | 27.07.2018                              |
| Payment date    | 25.07.2018                              |
| Period No       | 8                                       |
| Monthly Period  | June 18                                 |
| Interest Period | from 25.06.2018 to 25.07.2018 = 30 days |

**Note Balance**

|                     |                |     |
|---------------------|----------------|-----|
| Beginning of Period | 512 948 811,31 | EUR |
| End of Period       | 491 458 115,35 | 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 % | 2 833 578,86 | EUR |
| Cash Outflow            |       | 2 833 578,86 | EUR |
| Cash Inflow             |       | 2 688 892,87 | EUR |
| End of Period           | 0,5 % | 2 688 892,87 | EUR |
| Required Reserve Amount | 0,5 % | 2 688 892,87 | 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  | 27.07.2018      |                         |
| Payment date    | 25.07.2018      |                         |
| Period No       | 8               |                         |
| Monthly Period  | June 18         |                         |
| Interest Period | from 25.06.2018 | to 25.07.2018 = 30 days |

**Asset Balance**

|                     |                |     |
|---------------------|----------------|-----|
| Beginning of Period | 512 948 811,31 | EUR |
| End of Period       | 491 458 115,35 | EUR |

**Portfolio Performance:**

**Performing Receivables:**

|                    | EUR            | %       | # loans |
|--------------------|----------------|---------|---------|
| Current            | 460 433 037,98 | 93,69 % | 33 979  |
| 1-29 days past due | 25 106 935,93  | 5,11 %  | 1 764   |

**Delinquent Receivables:**

|                       |              |        |     |
|-----------------------|--------------|--------|-----|
| 30-59 days past due   | 3 826 356,84 | 0,78 % | 254 |
| 60-89 days past due   | 982 882,76   | 0,20 % | 59  |
| 90-119 days past due  | 503 668,89   | 0,10 % | 33  |
| 120-149 days past due | 510 391,88   | 0,10 % | 28  |
| 150-179 days past due | 94 841,07    | 0,02 % | 8   |

|  |                    |                 |               |
|--|--------------------|-----------------|---------------|
| <b>Total Performing and Delinquent</b> | <b>491 458 115</b> | <b>100,00 %</b> | <b>36 125</b> |
|--|--------------------|-----------------|---------------|

|                            | EUR        | %      | # loans |
|----------------------------|------------|--------|---------|
| <b>Volkswagen vehicles</b> | 36 261 512 | 7,38 % | 3 787   |

|                           |              |  |    |
|---------------------------|--------------|--|----|
| Current Period Defaults   | 342 163,71   |  | 22 |
| Cumulative Defaults       | 1 056 282,97 |  | 83 |
| Current Period Recoveries | 196 722,19   |  |    |
| Cumulative Recoveries     | 386 287,30   |  |    |

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**5. Outstanding Notes**



|                 |            |            |                         |
|-----------------|------------|------------|-------------------------|
| Reporting Date  | 27.07.2018 |            |                         |
| Payment date    | 25.07.2018 |            |                         |
| Period No       | 8          |            |                         |
| Monthly Period  | June 18    |            |                         |
| Interest Period | from       | 25.06.2018 | to 25.07.2018 = 30 days |

**1. Note Balance**

|   | All Notes      | Class A         | Class B       |
|---|----------------|-----------------|---------------|
| <b>General Note Information</b>                       |                |                 |               |
| ISIN Code   |                | XS1696456711    | XS1698606537  |
| Currency  |                | EUR             | EUR           |
| Initial Tranching                                     | 100 %          | 90,74 %         | 9,26 %        |
| Legal Final Maturity Date                             |                | 25.11.2026      | 25.11.2026    |
| Rating (Fitch/Moody's)                                |                | AAAsf / Aaa(sf) | Unrated       |
| Initial Notes Aggregate Principal Outstanding Balance | 699 500 000,00 | 634 700 000,00  | 64 800 000,00 |
| Initial Nominal per Note                              |                | 100 000,00      | 100 000,00    |
| Initial Number of Notes per Class                     | 6995           | 6347            | 648           |
| <b>Current Note Information</b>                       |                |                 |               |
| Class Principal Outstanding Opening Balance           | 512 948 811,31 | 448 148 811,31  | 64 800 000,00 |
| Available Distribution Amount                         | 25 552 035,65  |                 |               |
| Amortisation  | 21 490 695,96  |                 |               |
| Redemption per Class                                  | 21 490 695,96  | 21 490 695,96   | -             |
| Redemption per Note                                   |                | 3 385,96        | -             |
| Class Principal Outstanding Closing Balance           | 491 458 115,35 | 426 658 115,35  | 64 800 000,00 |
| Current Tranching                                     | 100 %          | 86,81 %         | 13,19 %       |
| Current Pool Factor                                   |                | 0,67            | 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                                      | 30        |           |            |
| Principal Outstanding per Note Beginning of Period |           | 70 607,97 | 100 000,00 |
| >Principal Repayment per note                      |           | 3 385,96  | -          |
| Principal Outstanding per Note End of Period       |           | 67 222,01 | 100 000,00 |
| >Interest accrued for the period                   |           | 1,77      | 125,00     |
| Interest Payment                                   | 92 203,72 | 11 203,72 | 81 000,00  |
| Interest Payment per Note                          |           | 1,77      | 125,00     |

**3. Credit Enhancements**

|   | All Notes | Class A | Class B |
|---|-----------|---------|---------|
| Initial total CE (Subordination, Reserve) |           | 9,81 %  | 0,54 %  |
| Current CE (incl. Excess Spread)          |           | 16,17 % | 2,98 %  |
| Current CE (excl. Excess Spread)          |           | 13,73 % | 0,55 %  |

SCF RAHOITUSPALVELUT KIMI VI DAC  
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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.07.2018  
 Payment date 25.07.2018  
 Period No 8  
 Monthly Period June 18  
 Interest Period : 25.06.2018 to 25.07.2018 = 30 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 | No rating | No rating | No rating | N/A |  |  |
| Seller                   | Santander Consumer Finance Oy |  | No rating | No rating       | No rating | No rating | No rating | No rating | No rating | No rating | N/A |  |  |
| Servicer                 | Santander Consumer Finance Oy |  | No rating | No rating       | No rating | No rating | No rating | No rating | No rating | No rating | N/A |  |  |
| Service'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 (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        | 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**  
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**7.a Original Portfolio Principal Balance**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.07.2018 |            |    |            |           |
| Payment date    | 25.07.2018 |            |    |            |           |
| Period No       | 8          |            |    |            |           |
| Monthly Period  | June 18    |            |    |            |           |
| Interest Period | from       | 25.06.2018 | to | 25.07.2018 | = 30 days |

Average amount - all: 15 669

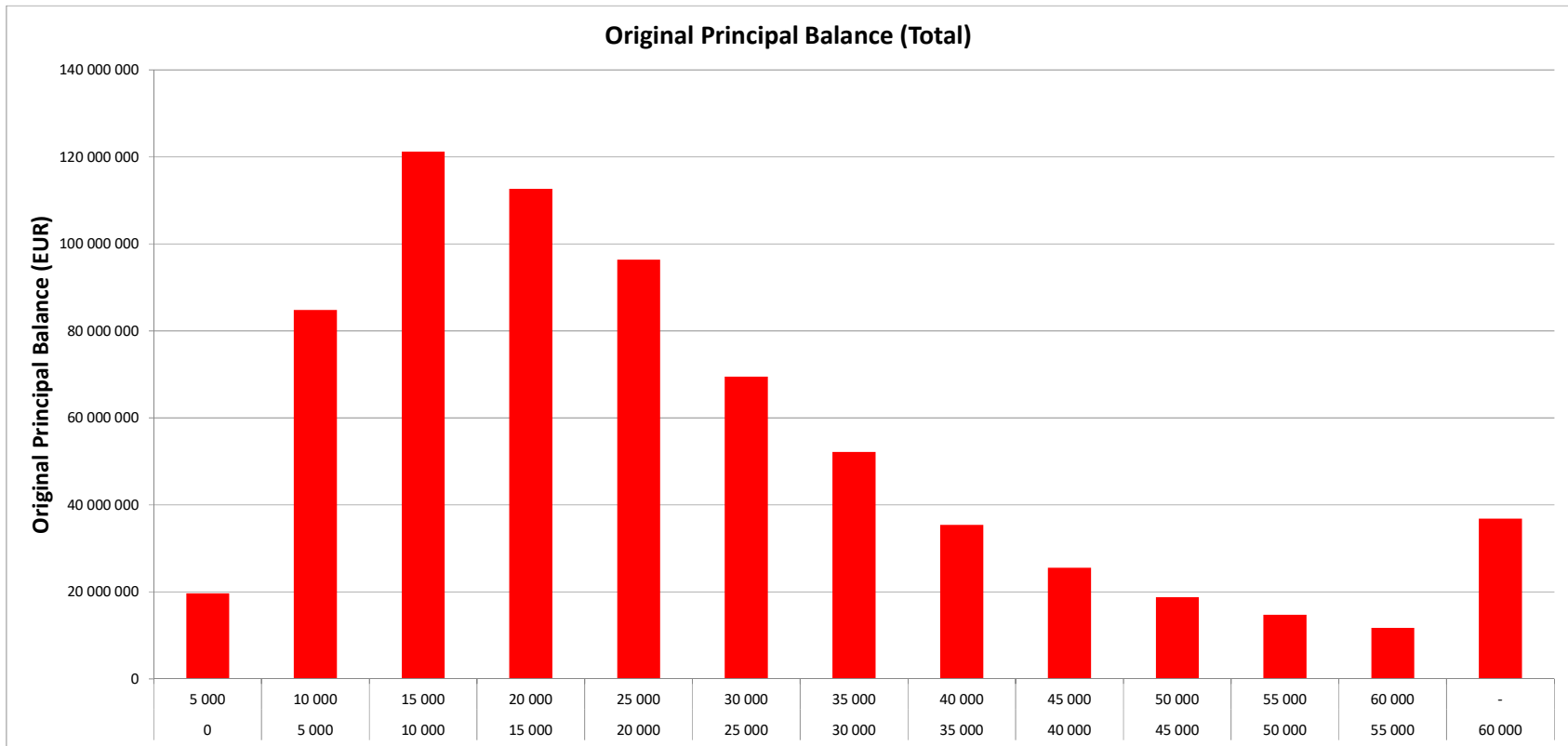
|                  | TOTAL  |        |        |                  |             |                        |              |     |  |
|------------------|--------|--------|--------|------------------|-------------|------------------------|--------------|-----|--|
|                  | Min    | Max    | No     | 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 |  |



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**7.b Original Principal Balance Graph**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.07.2018      |                         |
| Payment date    | 25.07.2018      |                         |
| Period No       | 8               |                         |
| Monthly Period  | June 18         |                         |
| Interest Period | from 25.06.2018 | to 25.07.2018 = 30 days |



**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**8.a Outstanding Principal Balance**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.07.2018      |                         |
| Payment date    | 25.07.2018      |                         |
| Period No       | 8               |                         |
| Monthly Period  | June 18         |                         |
| Interest Period | from 25.06.2018 | to 25.07.2018 = 30 days |

Average amount - all: 13 604

|                     | TOTAL  |        |       |                     |             |                       |              |  |
|---------------------|--------|--------|-------|---------------------|-------------|-----------------------|--------------|--|
|                     | Min    | Max    | No    | Outstanding balance | %           | WA months to maturity | WA seasoning |  |
| Outstanding balance | 0      | 5 000  | 6 437 | 19 673 353          | 4,0 %       | 24,5                  | 16,5         |  |
|                     | 5 000  | 10 000 | 9 829 | 73 310 592          | 14,9 %      | 37,6                  | 15,9         |  |
|                     | 10 000 | 15 000 | 7 866 | 96 691 006          | 19,7 %      | 42,0                  | 15,5         |  |
|                     | 15 000 | 20 000 | 4 875 | 84 290 204          | 17,2 %      | 43,0                  | 15,3         |  |
|                     | 20 000 | 25 000 | 2 924 | 65 042 094          | 13,2 %      | 43,4                  | 15,3         |  |
|                     | 25 000 | 30 000 | 1 648 | 45 005 642          | 9,2 %       | 43,6                  | 15,2         |  |
|                     | 30 000 | 35 000 | 958   | 30 944 926          | 6,3 %       | 44,1                  | 14,8         |  |
|                     | 35 000 | 40 000 | 555   | 20 683 754          | 4,2 %       | 43,9                  | 15,1         |  |
|                     | 40 000 | 45 000 | 338   | 14 290 955          | 2,9 %       | 44,1                  | 14,5         |  |
|                     | 45 000 | 50 000 | 225   | 10 644 818          | 2,2 %       | 44,2                  | 14,4         |  |
|                     | 50 000 | 55 000 | 147   | 7 690 053           | 1,6 %       | 44,9                  | 14,3         |  |
|                     | 55 000 | 60 000 | 96    | 5 489 259           | 1,1 %       | 43,3                  | 14,8         |  |
|                     | 60 000 | -      | 227   | 17 701 460          | 3,6 %       | 43,7                  | 14,6         |  |
|                     | Total  |        |       | 36 125              | 491 458 115 | 100 %                 |              |  |

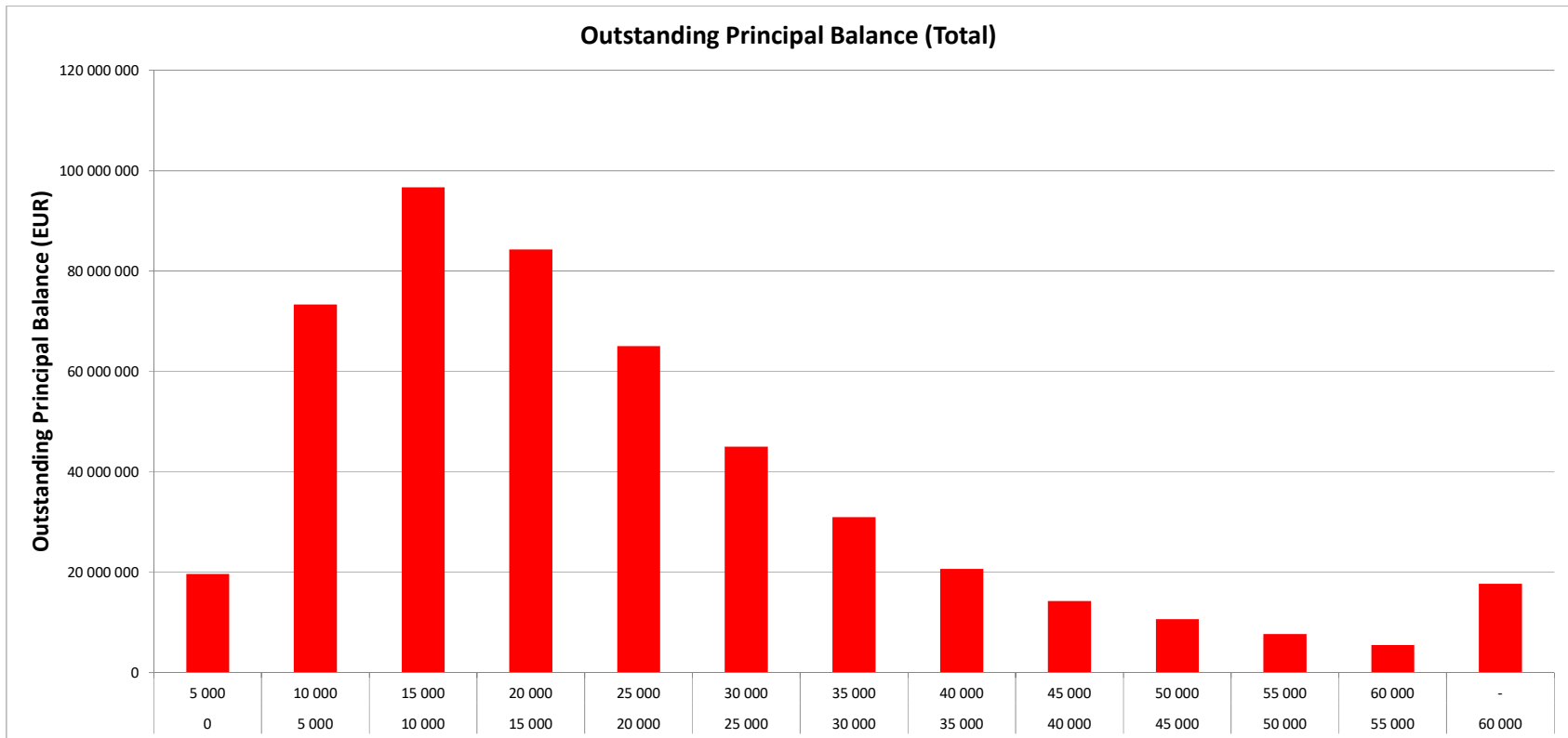
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**Monthly Investor Report**

**8.b Outstanding Principal Balance Graph**

|                 |            |            |                         |
|-----------------|------------|------------|-------------------------|
| Reporting Date  | 27.07.2018 |            |                         |
| Payment date    | 25.07.2018 |            |                         |
| Period No       | 8          |            |                         |
| Monthly Period  | June 18    |            |                         |
| Interest Period | from       | 25.06.2018 | to 25.07.2018 = 30 days |



**Outstanding Principal Balance (Total)**



**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**9.a Geographical Distribution**



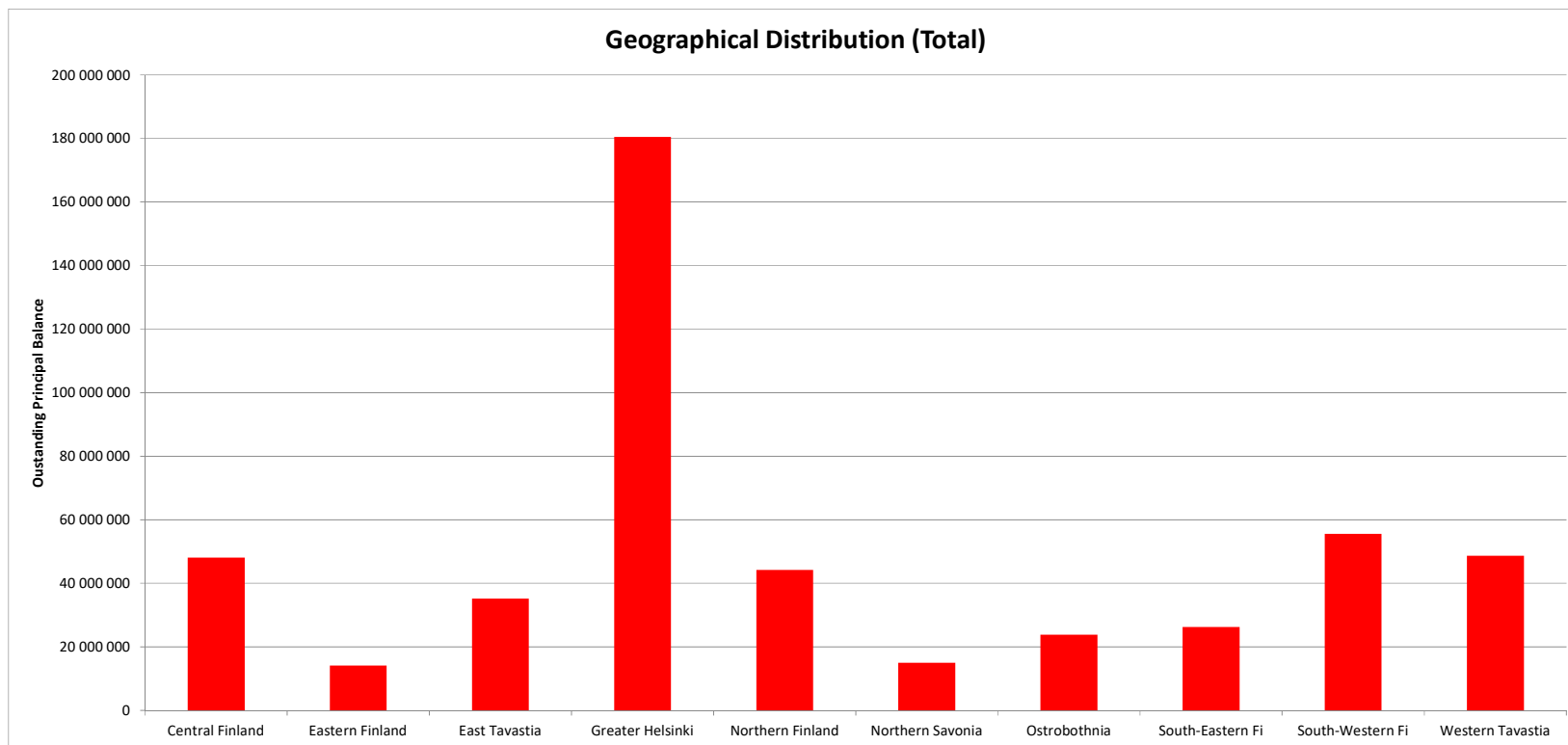
|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.07.2018      |                         |
| Payment date    | 25.07.2018      |                         |
| Period No       | 8               |                         |
| Monthly Period  | June 18         |                         |
| Interest Period | from 25.06.2018 | to 25.07.2018 = 30 days |

| TOTAL            |        |                     |                          |                  |              |
|------------------|--------|---------------------|--------------------------|------------------|--------------|
| District         | No     | Outstanding balance | % of Outstanding balance | WA months to mal | WA seasoning |
| Central Finland  | 3 793  | 48 074 732          | 9,78 %                   | 41,6             | 15,4         |
| Eastern Finland  | 1 129  | 14 094 060          | 2,87 %                   | 41,0             | 15,2         |
| East Tavastia    | 2 647  | 35 214 067          | 7,17 %                   | 41,6             | 15,2         |
| Greater Helsinki | 12 082 | 180 517 763         | 36,73 %                  | 41,5             | 15,4         |
| Northern Finland | 3 295  | 44 246 832          | 9,00 %                   | 42,2             | 15,2         |
| Northern Savonia | 1 282  | 15 005 818          | 3,05 %                   | 41,0             | 15,1         |
| Ostrobothnia     | 2 137  | 23 824 051          | 4,85 %                   | 40,1             | 15,3         |
| South-Eastern Fi | 2 067  | 26 218 310          | 5,33 %                   | 41,3             | 15,7         |
| South-Western Fi | 4 138  | 55 514 485          | 11,30 %                  | 42,2             | 15,4         |
| Western Tavastia | 3 555  | 48 747 998          | 9,92 %                   | 41,9             | 15,2         |
|                  |        |                     |                          |                  |              |
|                  |        |                     |                          |                  |              |
| Total            | 36 125 | 491 458 115         | 100 %                    |                  |              |

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**9.b Geographical Distribution Graph**

|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.07.2018 |            |
| Payment date    | 25.07.2018 |            |
| Period No       | 8          |            |
| Monthly Period  | June 18    |            |
| Interest Period | from       | 25.06.2018 |
|                 | to         | 25.07.2018 |
|                 | =          | 30 days    |



**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**10.a Interest Rate**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.07.2018      |                         |
| Payment date    | 25.07.2018      |                         |
| Period No       | 8               |                         |
| Monthly Period  | June 18         |                         |
| Interest Period | from 25.06.2018 | to 25.07.2018 = 30 days |

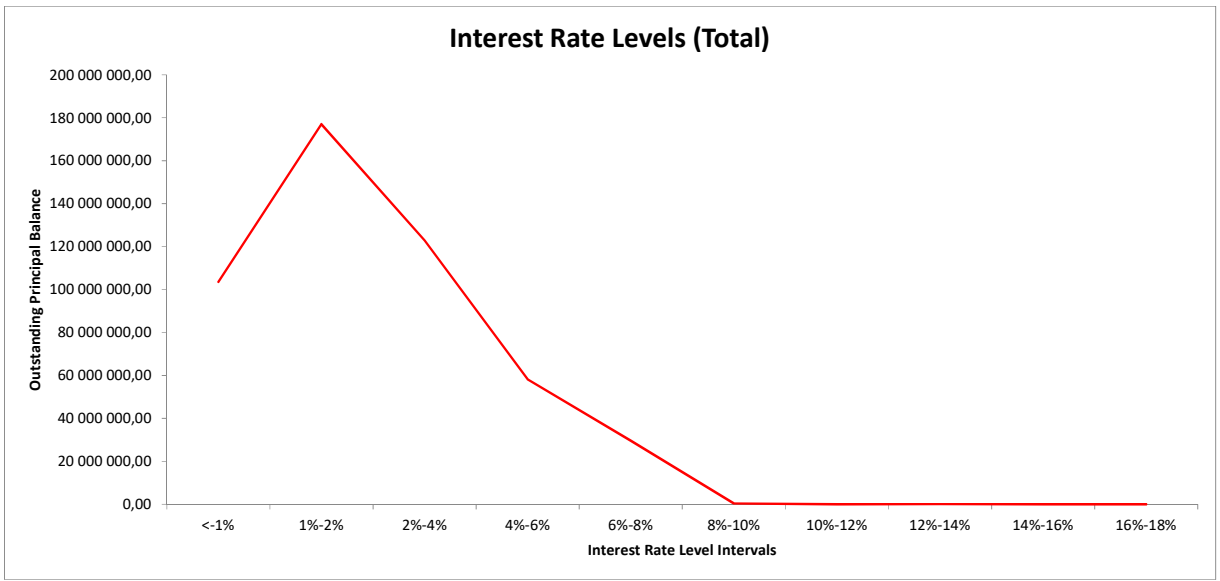
| TOTAL    |         |        |                     |                                |                       |              |
|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Min (>=) | Max (<) | No     | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| 0 1      |         | 6199   | 103 539 906         | 21,07 %                        | 42,5                  | 15,2         |
| 1 2      |         | 10953  | 177 042 029         | 36,02 %                        | 42,2                  | 15,2         |
| 2 4      |         | 8781   | 122 821 358         | 24,99 %                        | 41,4                  | 15,6         |
| 4 6      |         | 6145   | 58 057 013          | 11,82 %                        | 40,0                  | 15,6         |
| 6 8      |         | 3970   | 29 527 697          | 6,01 %                         | 39,1                  | 15,2         |
| 8 10     |         | 62     | 386 609             | 0,08 %                         | 41,5                  | 13,6         |
| 10 12    |         | 2      | 15 394              | 0,00 %                         | 44,0                  | 13,3         |
| 12 14    |         | 10     | 43 389              | 0,01 %                         | 32,5                  | 12,0         |
| 14 16    |         | 2      | 7 747               | 0,00 %                         | 22,4                  | 13,6         |
| 16 18    |         | 1      | 6 975               | 0,00 %                         | 47,0                  | 13,0         |
| 18 20    |         |        |                     |                                |                       |              |
| Total    |         | 36 125 | 491 458 115         | 100 %                          |                       |              |

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**10.b Interest Rate**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.07.2018 |            |    |            |           |
| Payment date    | 25.07.2018 |            |    |            |           |
| Period No       | 8          |            |    |            |           |
| Monthly Period  | June 18    |            |    |            |           |
| Interest Period | from       | 25.06.2018 | to | 25.07.2018 | = 30 days |



**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**11.a Remaining Terms**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.07.2018 |            |    |            |           |
| Payment date    | 25.07.2018 |            |    |            |           |
| Period No       | 8          |            |    |            |           |
| Monthly Period  | June 18    |            |    |            |           |
| Interest Period | from       | 25.06.2018 | to | 25.07.2018 | = 30 days |

|                    |       | TOTAL |     |     |                     |             |                       |              |      |
|--------------------|-------|-------|-----|-----|---------------------|-------------|-----------------------|--------------|------|
|                    |       | Min   | Max | No  | Outstanding balance | %           | WA months to maturity | WA seasoning |      |
| Months to maturity | 0     |       |     | 0   | 20                  | 13 807      | 0,00 %                | 0,0          | 14,9 |
|                    | 1     |       |     | 12  | 1 976               | 5 124 047   | 1,04 %                | 8,6          | 17,4 |
|                    | 13    |       |     | 24  | 4 444               | 29 197 381  | 5,94 %                | 19,8         | 17,5 |
|                    | 25    |       |     | 36  | 5 225               | 50 181 656  | 10,21 %               | 31,0         | 17,6 |
|                    | 37    |       |     | 48  | 19 960              | 327 696 891 | 66,68 %               | 43,8         | 15,9 |
|                    | 49    |       |     | 60  | 4 499               | 79 219 657  | 16,12 %               | 49,5         | 10,6 |
|                    | 61    |       |     | 72  |                     |             |                       |              |      |
|                    | 73    |       |     | 84  | 1                   | 24 677      | 0,01 %                | 81,0         | 10,0 |
|                    | 85    |       |     | 96  |                     |             |                       |              |      |
|                    | 97    |       |     | 108 |                     |             |                       |              |      |
|                    | 109   |       |     | 120 |                     |             |                       |              |      |
|                    | 121   |       |     | -   |                     |             |                       |              |      |
|                    | Total |       |     |     | 36 125              |             | 491 458 115           | 100 %        |      |

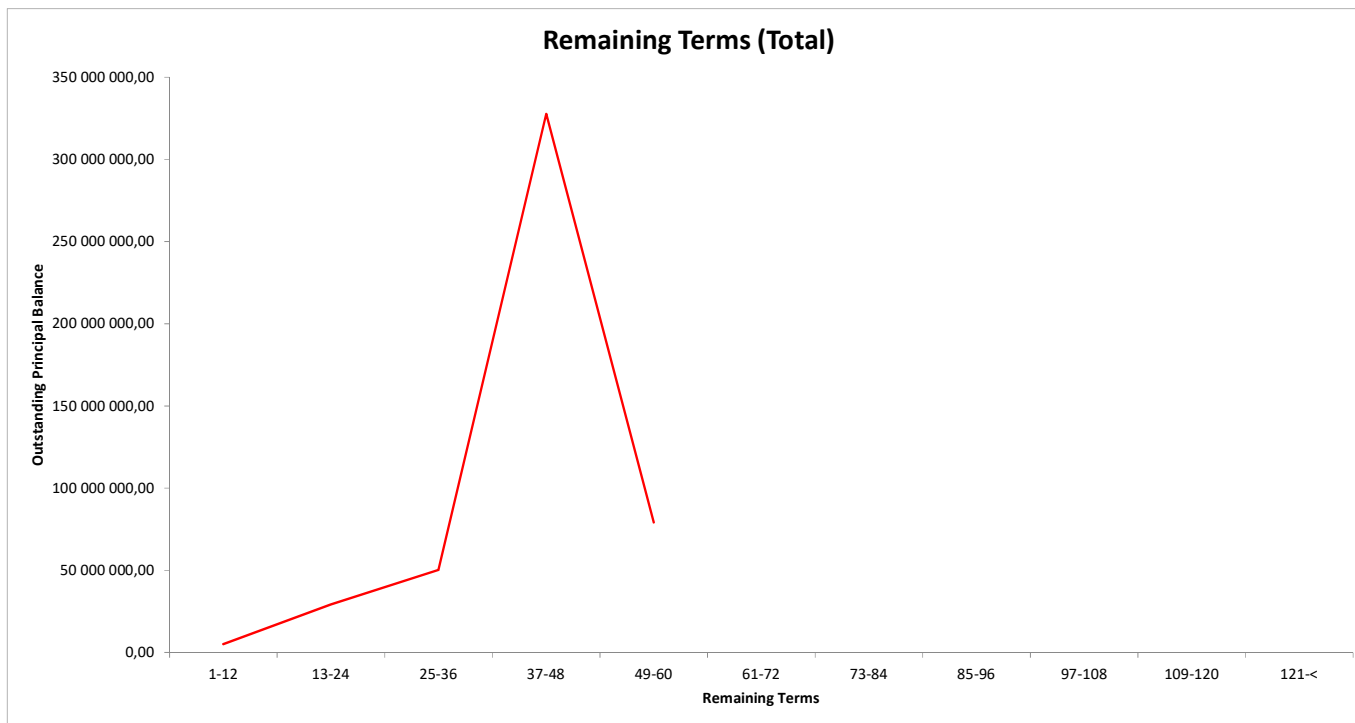


**SCF RAHOITUSPALVELUT KIMI VI DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.07.2018 |            |
| Payment date    | 25.07.2018 |            |
| Period No       | 8          |            |
| Monthly Period  | June 18    |            |
| Interest Period | from       | 25.06.2018 |
|                 | to         | 25.07.2018 |
|                 | =          | 30 days    |



**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**12.a Seasoning**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.07.2018      |                         |
| Payment date    | 25.07.2018      |                         |
| Period No       | 8               |                         |
| Monthly Period  | June 18         |                         |
| Interest Period | from 25.06.2018 | to 25.07.2018 = 30 days |

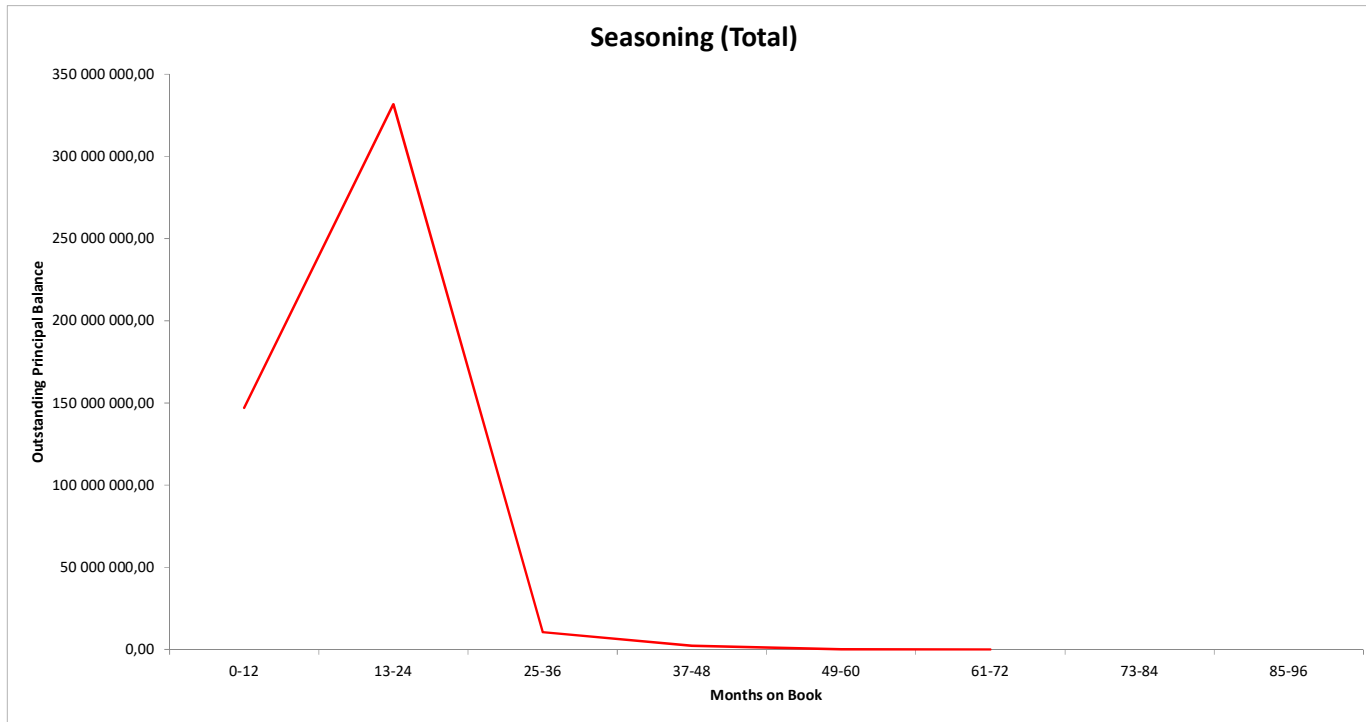
| TOTAL          |       |     |    |                     |                          |                       |              |      |
|----------------|-------|-----|----|---------------------|--------------------------|-----------------------|--------------|------|
| Months on book | Min   | Max | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |      |
|                | 1     |     | 12 | 10 294              | 146 991 216              | 29,91 %               | 45,4         | 11,0 |
|                | 13    |     | 24 | 24 447              | 331 695 999              | 67,49 %               | 40,5         | 16,7 |
|                | 25    |     | 36 | 1 041               | 10 533 357               | 2,14 %                | 29,1         | 29,1 |
|                | 37    |     | 48 | 327                 | 2 181 182                | 0,44 %                | 18,8         | 40,1 |
|                | 49    |     | 60 | 14                  | 54 668                   | 0,01 %                | 13,5         | 54,0 |
|                | 61    |     | 72 | 2                   | 1 693                    | 0,00 %                | 1,2          | 62,0 |
|                | 73    |     | 84 |                     |                          |                       |              |      |
|                | 85    |     | 96 |                     |                          |                       |              |      |
|                | Total |     |    | 36 125              | 491 458 115              | 100 %                 |              |      |

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**12.b Seasoning**



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.07.2018 |            |
| Payment date    | 25.07.2018 |            |
| Period No       | 8          |            |
| Monthly Period  | June 18    |            |
| Interest Period | from       | 25.06.2018 |
|                 | to         | 25.07.2018 |
|                 | =          | 30 days    |



SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

13.a Balloon loans



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 27.07.2018 |                                    |
| Payment date    | 25.07.2018 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | June 18    |                                    |
| Interest Period | from       | 25.06.2018 to 25.07.2018 = 30 days |

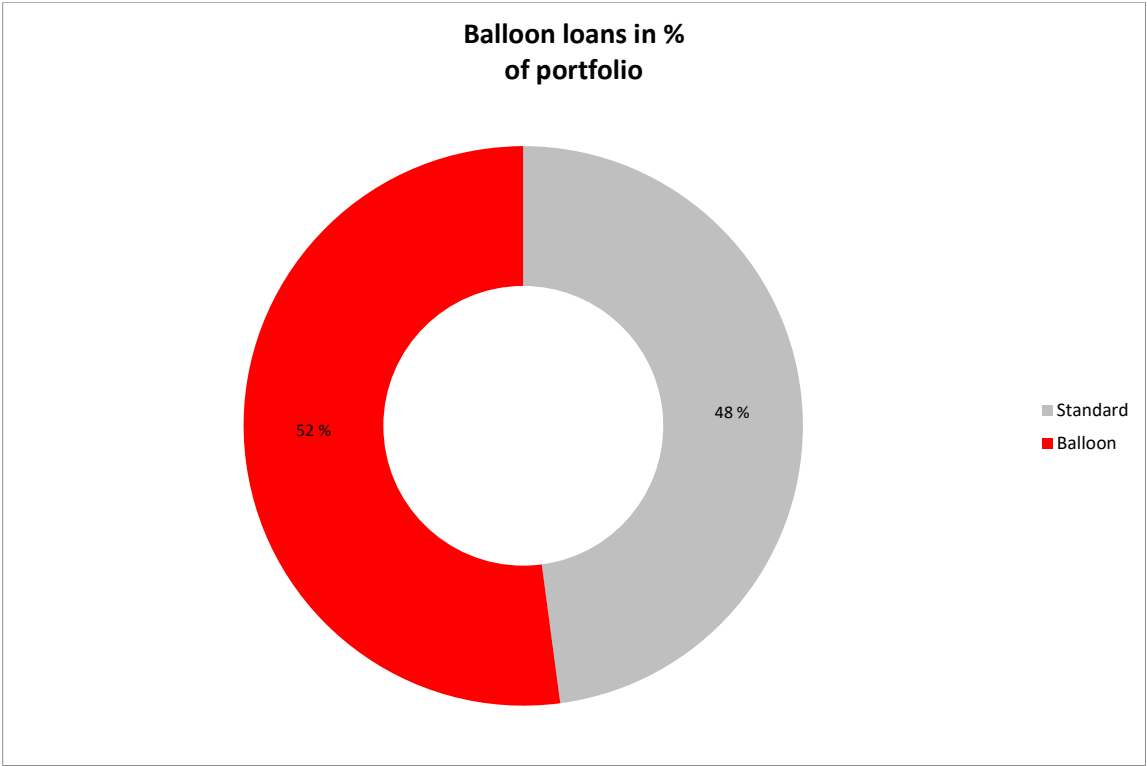
| Balloon loans in %<br>of portfolio | TOTAL |        |                     |                             |                |                   |                          |              |
|------------------------------------|-------|--------|---------------------|-----------------------------|----------------|-------------------|--------------------------|--------------|
|                                    | Min   | No     | Outstanding balance | % of Outstanding<br>Balance | Residual Value | Residual of Total | WA months to<br>maturity | WA seasoning |
| Standard                           |       | 24 337 | 235 388 389         | 47,90 %                     | 3 465          | 0,00 %            | 39,2                     | 15,2         |
| Balloon                            |       | 11 788 | 256 069 727         | 52,10 %                     | 92 534 674     | 36,14 %           | 43,8                     | 15,5         |
|                                    |       |        |                     |                             |                |                   |                          |              |
| Total                              |       | 36 125 | 491 458 115         | 100 %                       | 92 538 139     | 18,83 %           |                          |              |

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**13.b Balloon loans**



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.07.2018 |            |
| Payment date    | 25.07.2018 |            |
| Period No       | 8          |            |
| Monthly Period  | June 18    |            |
| Interest Period | from       | 25.06.2018 |
|                 | to         | 25.07.2018 |
|                 | =          | 30 days    |



SCF RAHOITUSPALVELUT KIMI VI DAC  
 Monthly Investor Report

14.a # loans per borrower



|                 |            |            |                         |
|-----------------|------------|------------|-------------------------|
| Reporting Date  | 27.07.2018 |            |                         |
| Payment date    | 25.07.2018 |            |                         |
| Period No       | 8          |            |                         |
| Monthly Period  | June 18    |            |                         |
| Interest Period | from       | 25.06.2018 | to 25.07.2018 = 30 days |

| TOTAL                |                       |                         |                     |         |
|----------------------|-----------------------|-------------------------|---------------------|---------|
|                      | Total number of loans | Total number of debtors | Outstanding balance | %       |
| # loans per borrower | 1                     | 34828                   | 467 866 922         | 95,20 % |
|                      | 2                     | 477                     | 17 359 810          | 3,53 %  |
|                      | 3                     | 44                      | 2 583 450           | 0,53 %  |
|                      | 4                     | 13                      | 954 932             | 0,19 %  |
|                      | 5                     | 8                       | 927 982             | 0,19 %  |
|                      | 6                     | 4                       | 435 023             | 0,09 %  |
|                      | 7                     | 1                       | 78 055              | 0,02 %  |
|                      | 9                     | 1                       | 59 572              | 0,01 %  |
|                      | 10                    | 1                       | 188 741             | 0,04 %  |
|                      | 13                    | 1                       | 106 125             | 0,02 %  |
|                      | 20                    | 1                       | 216 824             | 0,04 %  |
|                      | 36                    | 1                       | 680 679             | 0,14 %  |
|                      | <b>Total:</b>         |                         |                     |         |
|                      |                       | 35 380                  | 491 458 115         | 100,0 % |

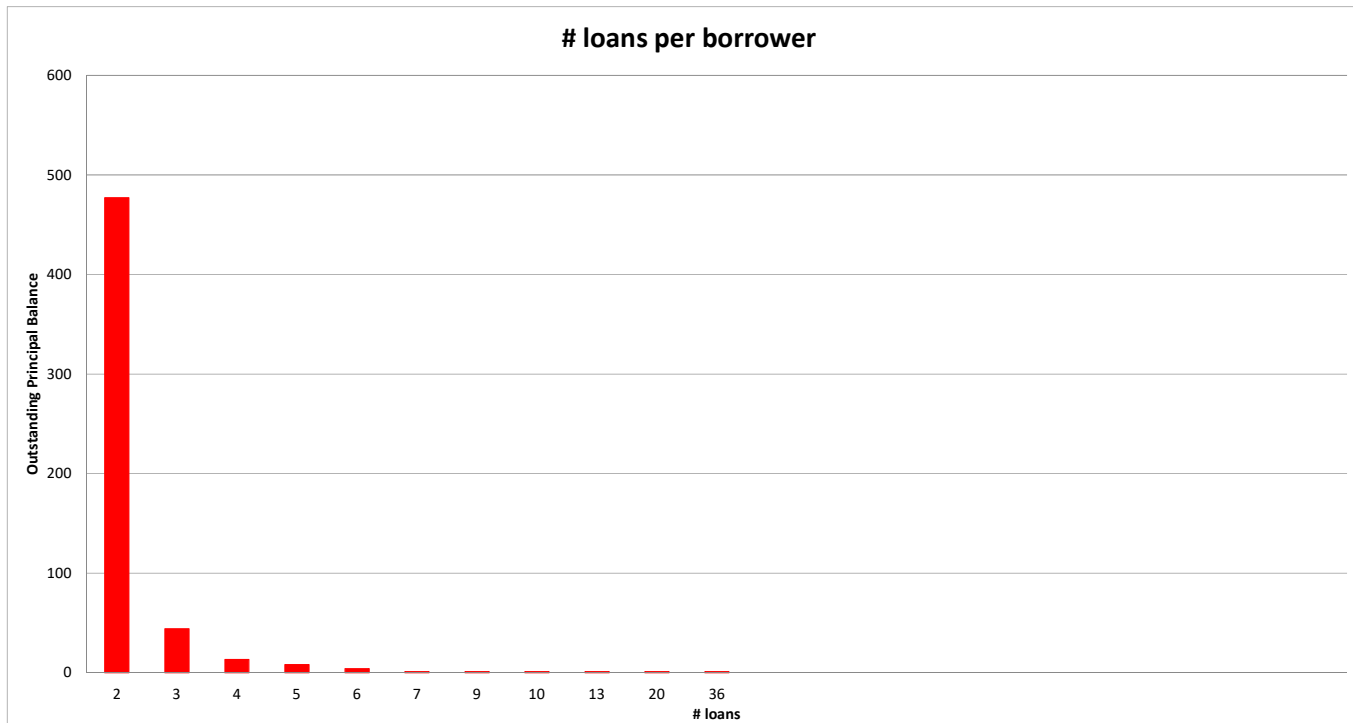
Santander Consumer Finance Oy  
 Risto Rytin tie 33  
 Helsinki 00570  
 Y-tunnus 2076455-0, Finland

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**14.b # loans per borrower**



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.07.2018 |            |
| Payment date    | 25.07.2018 |            |
| Period No       | 8          |            |
| Monthly Period  | June 18    |            |
| Interest Period | from       | 25.06.2018 |
|                 | to         | 25.07.2018 |
|                 | =          | 30 days    |



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

**15.a Amortization Profile**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.07.2018      |                         |
| Payment date    | 25.07.2018      |                         |
| Period No       | 8               |                         |
| Monthly Period  | June 18         |                         |
| Interest Period | from 25.06.2018 | to 25.07.2018 = 30 days |

| TOTAL  |                 |                 |              |           |        |            |
|--------|-----------------|-----------------|--------------|-----------|--------|------------|
| Period | Opening Balance | Closing Balance | Amortization | Interest  | Yield  | Percentage |
| 1      | 491 458 115     | 481 039 395     | 10 418 721   | 1 073 021 | 2,65 % | 97,88 %    |
| 2      | 481 039 395     | 470 769 649     | 10 269 746   | 1 048 790 | 2,65 % | 95,79 %    |
| 3      | 470 769 649     | 460 515 580     | 10 254 069   | 1 024 487 | 2,64 % | 93,70 %    |
| 4      | 460 515 580     | 450 269 068     | 10 246 512   | 1 000 446 | 2,64 % | 91,62 %    |
| 5      | 450 269 068     | 440 045 579     | 10 223 488   | 976 449   | 2,63 % | 89,54 %    |
| 6      | 440 045 579     | 429 867 432     | 10 178 147   | 952 531   | 2,63 % | 87,47 %    |
| 7      | 429 867 432     | 419 662 100     | 10 205 332   | 928 728   | 2,62 % | 85,39 %    |
| 8      | 419 662 100     | 409 482 337     | 10 179 764   | 904 913   | 2,62 % | 83,32 %    |
| 9      | 409 482 337     | 399 357 938     | 10 124 399   | 881 162   | 2,61 % | 81,26 %    |
| 10     | 399 357 938     | 389 303 116     | 10 054 822   | 857 515   | 2,61 % | 79,21 %    |
| 11     | 389 303 116     | 379 252 622     | 10 050 494   | 834 029   | 2,60 % | 77,17 %    |
| 12     | 379 252 622     | 369 284 348     | 9 968 274    | 810 595   | 2,60 % | 75,14 %    |
| 13     | 369 284 348     | 359 253 074     | 10 031 274   | 787 347   | 2,59 % | 73,10 %    |
| 14     | 359 253 074     | 349 356 711     | 9 896 363    | 764 047   | 2,58 % | 71,09 %    |
| 15     | 349 356 711     | 339 470 038     | 9 886 674    | 741 003   | 2,58 % | 69,07 %    |
| 16     | 339 470 038     | 329 607 931     | 9 862 107    | 718 003   | 2,57 % | 67,07 %    |
| 17     | 329 607 931     | 319 840 706     | 9 767 225    | 695 106   | 2,56 % | 65,08 %    |
| 18     | 319 840 706     | 310 194 863     | 9 645 843    | 672 485   | 2,55 % | 63,12 %    |
| 19     | 310 194 863     | 300 488 894     | 9 705 969    | 650 202   | 2,54 % | 61,14 %    |
| 20     | 300 488 894     | 291 043 483     | 9 445 411    | 627 719   | 2,54 % | 59,22 %    |
|        |                 |                 |              |           |        |            |
|        |                 |                 |              |           |        |            |

Amortization profile (first 20 periods)

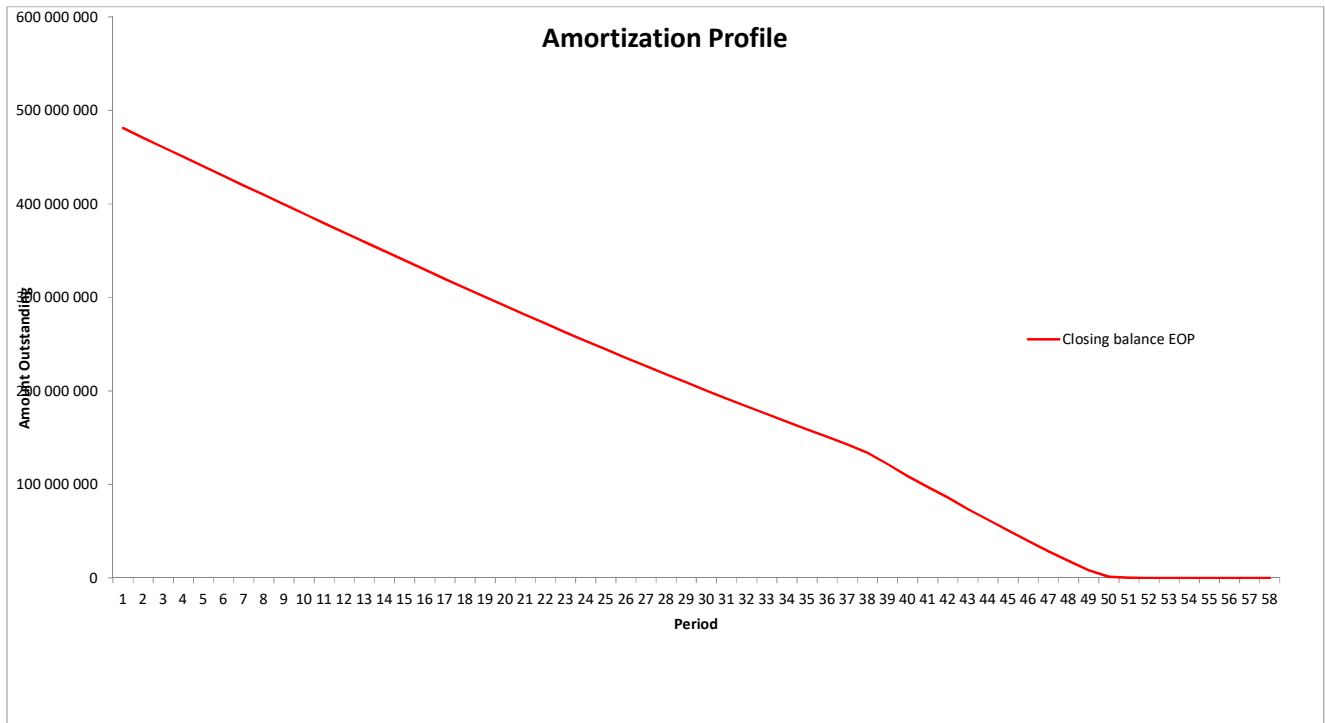


**SCF RAHOITUSPALVELUT KIMI VI DAC**  
**Monthly Investor Report**

**15.b Amortization Profile**



|                 |            |            |    |            |   |         |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date  | 27.07.2018 |            |    |            |   |         |
| Payment date    | 25.07.2018 |            |    |            |   |         |
| Period No       | 8          |            |    |            |   |         |
| Monthly Period  | June 18    |            |    |            |   |         |
| Interest Period | from       | 25.06.2018 | to | 25.07.2018 | = | 30 days |



**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**16.a Payment Holidays**



|                 |            |            |    |                      |
|-----------------|------------|------------|----|----------------------|
| Reporting Date  | 27.07.2018 |            |    |                      |
| Payment date    | 25.07.2018 |            |    |                      |
| Period No       | 8          |            |    |                      |
| Monthly Period  | June 18    |            |    |                      |
| Interest Period | from       | 25.06.2018 | to | 25.07.2018 = 30 days |

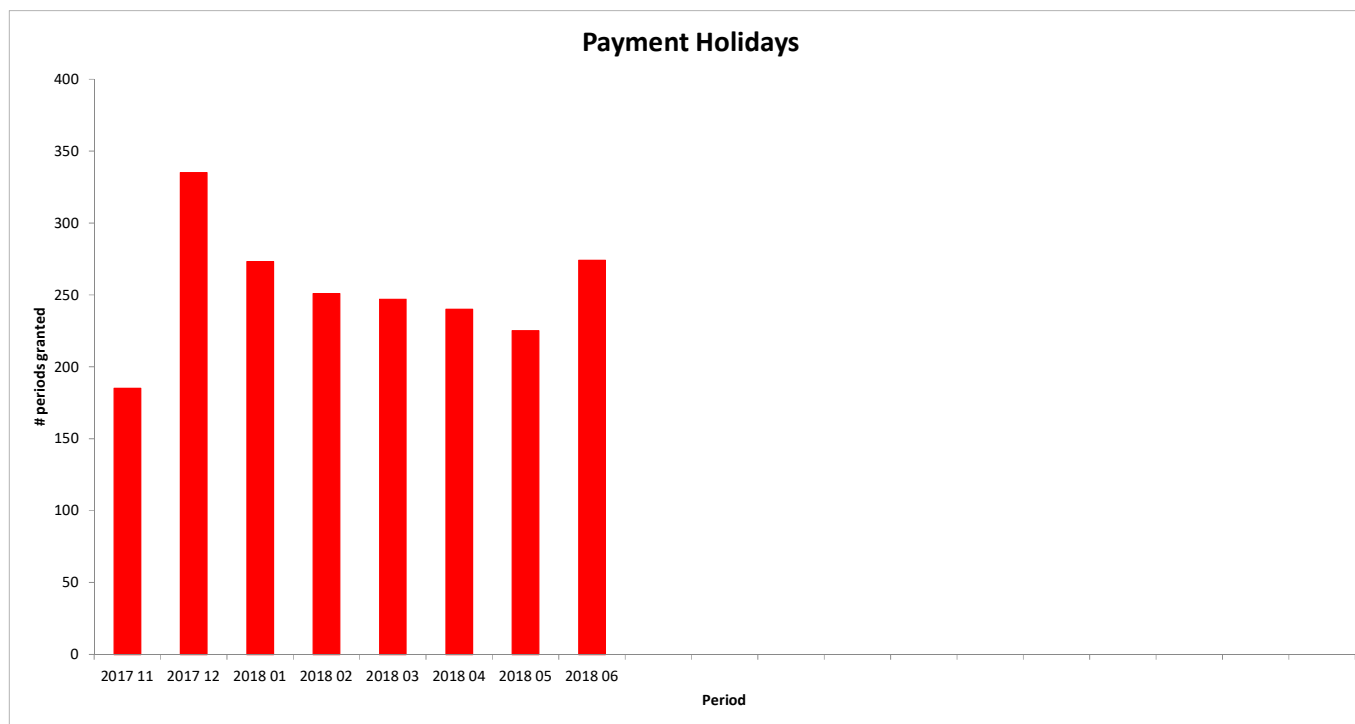
| TOTAL   |       |                           |                 |                 |  |
|---------|-------|---------------------------|-----------------|-----------------|--|
| Period  | No    | Number of periods granted | Sum of Payments | Closing Balance |  |
| 2017 11 | 185   | 263                       | 72 741          | 3 167 942       |  |
| 2017 12 | 335   | 399                       | 112 189         | 5 609 816       |  |
| 2018 01 | 273   | 360                       | 100 696         | 4 558 606       |  |
| 2018 02 | 251   | 342                       | 97 342          | 4 172 372       |  |
| 2018 03 | 247   | 335                       | 102 549         | 4 460 893       |  |
| 2018 04 | 240   | 317                       | 88 155          | 3 736 289       |  |
| 2018 05 | 225   | 292                       | 83 310          | 3 506 602       |  |
| 2018 06 | 274   | 393                       | 121 344         | 4 348 874       |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
|         |       |                           |                 |                 |  |
| Total:  | 2 030 | 2 701                     | 778 325         | 33 561 395      |  |

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

**16.b Payment Holidays**



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.07.2018 |            |
| Payment date    | 25.07.2018 |            |
| Period No       | 8          |            |
| Monthly Period  | June 18    |            |
| Interest Period | from       | 25.06.2018 |
|                 | to         | 25.07.2018 |
|                 | =          | 30 days    |



**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**17.a Downpayment**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.07.2018      |                         |
| Payment date    | 25.07.2018      |                         |
| Period No       | 8               |                         |
| Monthly Period  | June 18         |                         |
| Interest Period | from 25.06.2018 | to 25.07.2018 = 30 days |

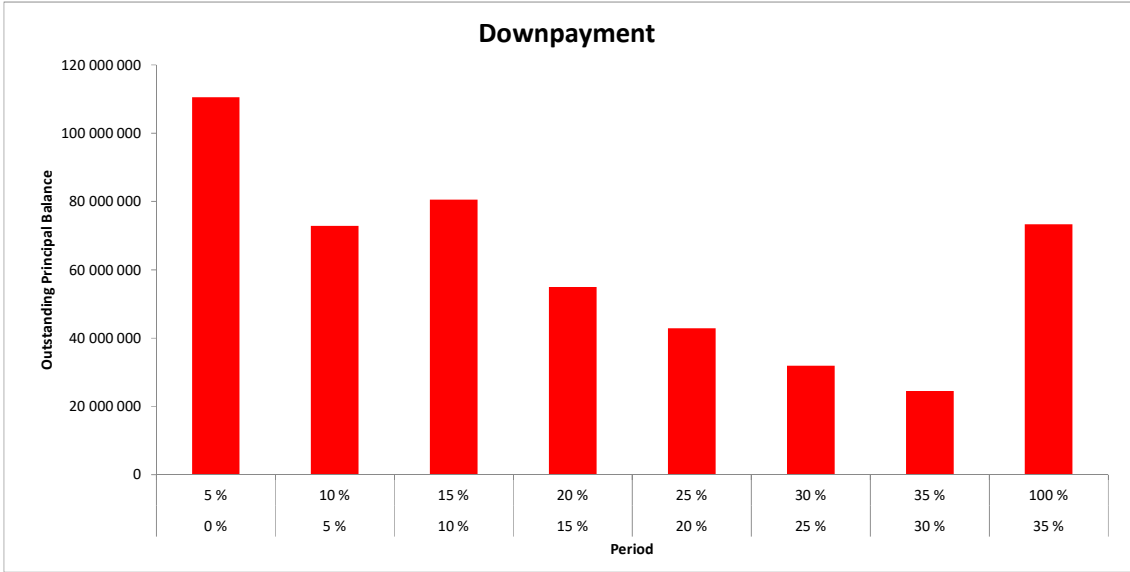
| TOTAL         |          |         |        |                     |             |                       |              |      |
|---------------|----------|---------|--------|---------------------|-------------|-----------------------|--------------|------|
| Downpayment % | Min (>=) | Max (<) | No     | Outstanding balance | %           | WA months to maturity | WA seasoning |      |
|               | 0 %      |         | 5 %    | 7 035               | 110 527 419 | 22,5 %                | 43,5         | 15,4 |
|               | 5 %      |         | 10 %   | 4 536               | 72 847 312  | 14,8 %                | 43,4         | 15,4 |
|               | 10 %     |         | 15 %   | 5 402               | 80 532 099  | 16,4 %                | 42,3         | 15,5 |
|               | 15 %     |         | 20 %   | 3 741               | 54 957 022  | 11,2 %                | 41,7         | 15,4 |
|               | 20 %     |         | 25 %   | 3 043               | 42 928 942  | 8,7 %                 | 41,1         | 15,6 |
|               | 25 %     |         | 30 %   | 2 382               | 31 879 552  | 6,5 %                 | 41,1         | 15,2 |
|               | 30 %     |         | 35 %   | 1 910               | 24 479 710  | 5,0 %                 | 40,3         | 15,3 |
|               | 35 %     |         | 100 %  | 8 076               | 73 306 059  | 14,9 %                | 37,0         | 15,0 |
| Total         |          |         | 36 125 | 491 458 115         | 100 %       |                       |              |      |

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

**17.b Downpayment**



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 27.07.2018 |                                    |
| Payment date    | 25.07.2018 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | June 18    |                                    |
| Interest Period | from       | 25.06.2018 to 25.07.2018 = 30 days |



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

**18.a Vehicle Condition**



|                 |   |
|-----------------|---|
| Reporting Date  | 27.07.2018                              |
| Payment date    | 25.07.2018                              |
| Period No       | 8                                       |
| Monthly Period  | June 18                                 |
| Interest Period | from 25.06.2018 to 25.07.2018 = 30 days |

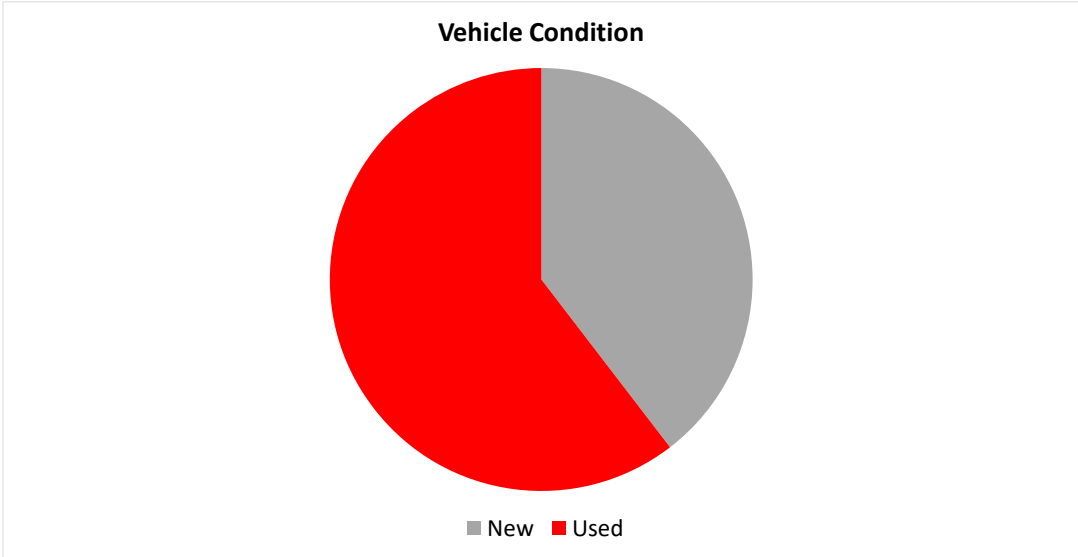
| Vehicle condition | TOTAL             |        |                     |        |                       |              |
|-------------------|-------------------|--------|---------------------|--------|-----------------------|--------------|
|                   | Vehicle condition | No     | Outstanding balance | %      | WA months to maturity | WA seasoning |
|                   | New               | 9 727  | 194 508 149         | 39,6 % | 42,0                  | 15,6         |
|                   | Used              | 26 398 | 296 949 967         | 60,4 % | 41,4                  | 15,2         |
|                   | Total             | 36 125 | 491 458 115         | 100 %  |                       |              |

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

**18.b Vehicle Condition**



|                 |   |
|-----------------|---|
| Reporting Date  | 27.07.2018                              |
| Payment date    | 25.07.2018                              |
| Period No       | 8                                       |
| Monthly Period  | June 18                                 |
| Interest Period | from 25.06.2018 to 25.07.2018 = 30 days |



SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

19.a Borrower Type



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 27.07.2018 |                                    |
| Payment date    | 25.07.2018 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | June 18    |                                    |
| Interest Period | from       | 25.06.2018 to 25.07.2018 = 30 days |

| TOTAL         |               |        |                     |        |                       |              |
|---------------|---------------|--------|---------------------|--------|-----------------------|--------------|
| Borrower Type | Borrower type | No     | Outstanding balance | %      | WA months to maturity | WA seasoning |
|               | Company       | 4 806  | 90 816 028          | 18,5 % | 38,99                 | 15,34        |
|               | Private       | 31 319 | 400 642 087         | 81,5 % | 42,19                 | 15,35        |
|               | Total         | 36 125 | 491 458 115         | 100 %  |                       |              |

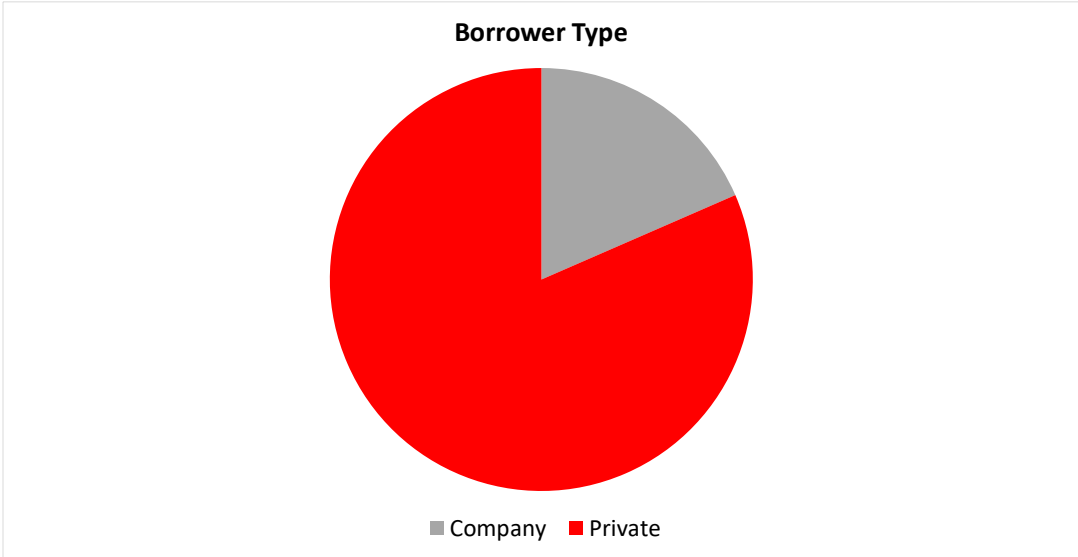


SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

19.b Borrower Type



|                 |   |
|-----------------|---|
| Reporting Date  | 27.07.2018                              |
| Payment date    | 25.07.2018                              |
| Period No       | 8                                       |
| Monthly Period  | June 18                                 |
| Interest Period | from 25.06.2018 to 25.07.2018 = 30 days |



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**20.a Vehicle type**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.07.2018 |            |    |            |           |
| Payment date    | 25.07.2018 |            |    |            |           |
| Period No       | 8          |            |    |            |           |
| Monthly Period  | June 18    |            |    |            |           |
| Interest Period | from       | 25.06.2018 | to | 25.07.2018 | = 30 days |

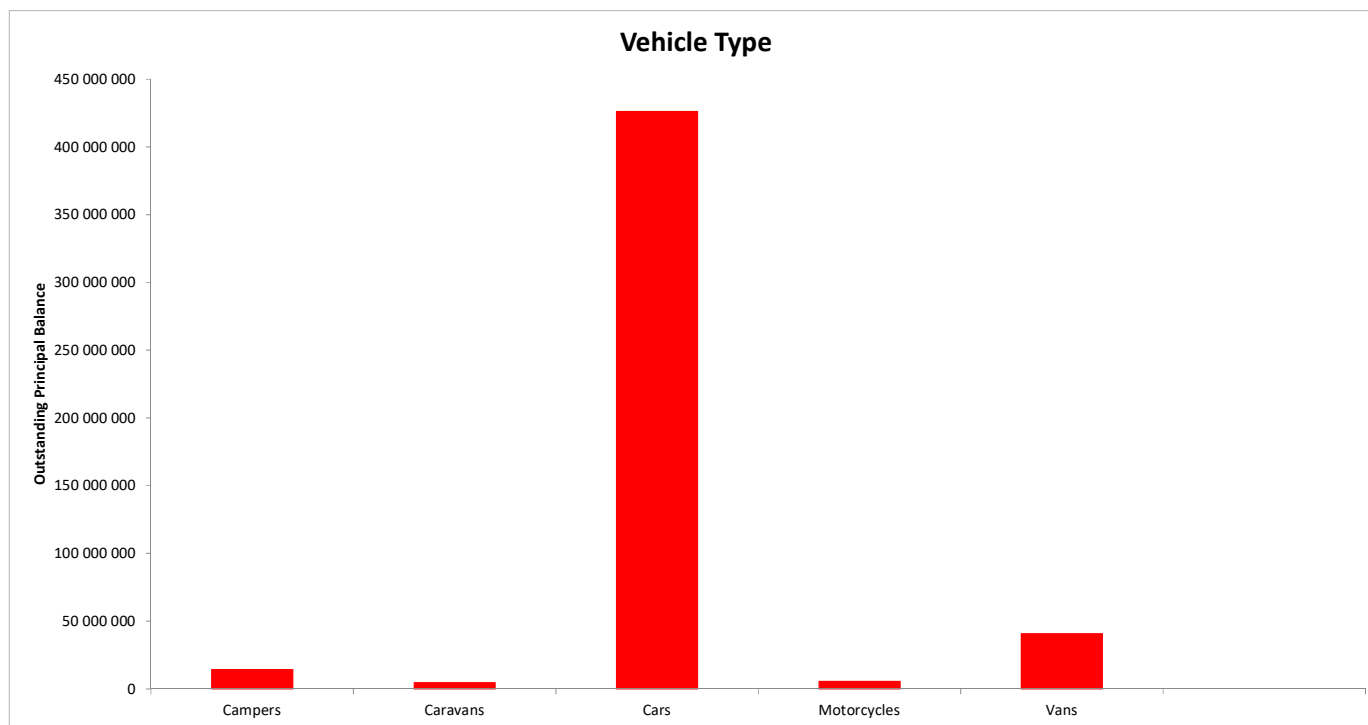
| TOTAL        |             |        |                     |                          |                       |              |
|--------------|-------------|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min         | No     | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
|              | Campers     | 605    | 14 359 751          | 2,92 %                   | 44,27                 | 14,20        |
|              | Caravans    | 365    | 4 533 500           | 0,92 %                   | 43,83                 | 13,95        |
|              | Cars        | 31 796 | 426 241 556         | 86,73 %                  | 41,60                 | 15,41        |
|              | Motorcycles | 617    | 5 547 214           | 1,13 %                   | 42,15                 | 13,67        |
|              | Vans        | 2 742  | 40 776 095          | 8,30 %                   | 40,28                 | 15,45        |
|              |             |        |                     |                          |                       |              |
|              |             | 36 125 | 491 458 115         | 100 %                    |                       |              |

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**20.b Vehicle type**



|                 |            |            |    |            |   |         |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date  | 27.07.2018 |            |    |            |   |         |
| Payment date    | 25.07.2018 |            |    |            |   |         |
| Period No       | 8          |            |    |            |   |         |
| Monthly Period  | June 18    |            |    |            |   |         |
| Interest Period | from       | 25.06.2018 | to | 25.07.2018 | = | 30 days |



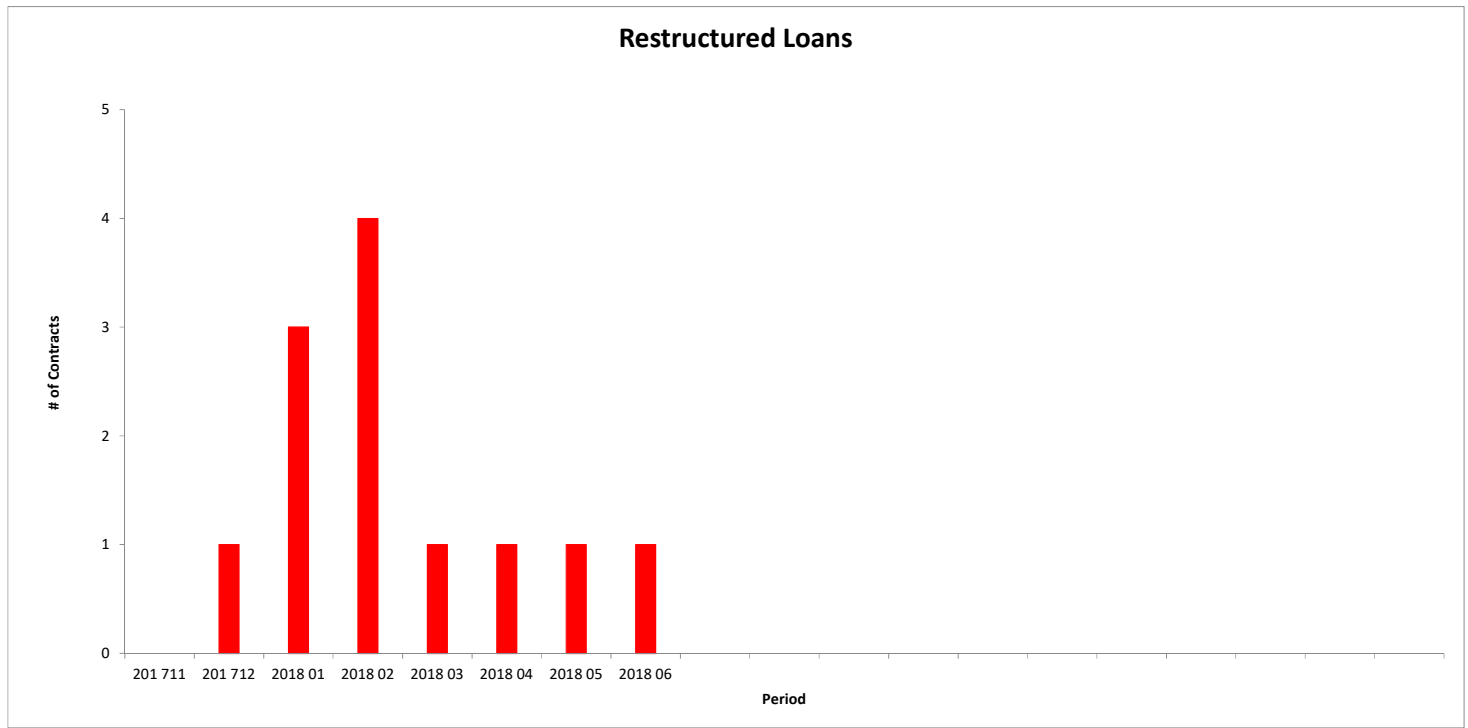


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Monthly Investor Report

21.b Restructured Loans



|                 |   |
|-----------------|---|
| Reporting Date  | 27.07.2018                              |
| Payment date    | 25.07.2018                              |
| Period No       | 8                                       |
| Monthly Period  | June 18                                 |
| Interest Period | from 25.06.2018 to 25.07.2018 = 30 days |



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**22.a Dynamic Interest rate**



|                 |   |  |
|-----------------|---|--|
| Reporting Date  | 27.07.2018                              |  |
| Payment date    | 25.07.2018                              |  |
| Period No       | 8                                       |  |
| Monthly Period  | June 18                                 |  |
| Interest Period | from 25.06.2018 to 25.07.2018 = 30 days |  |

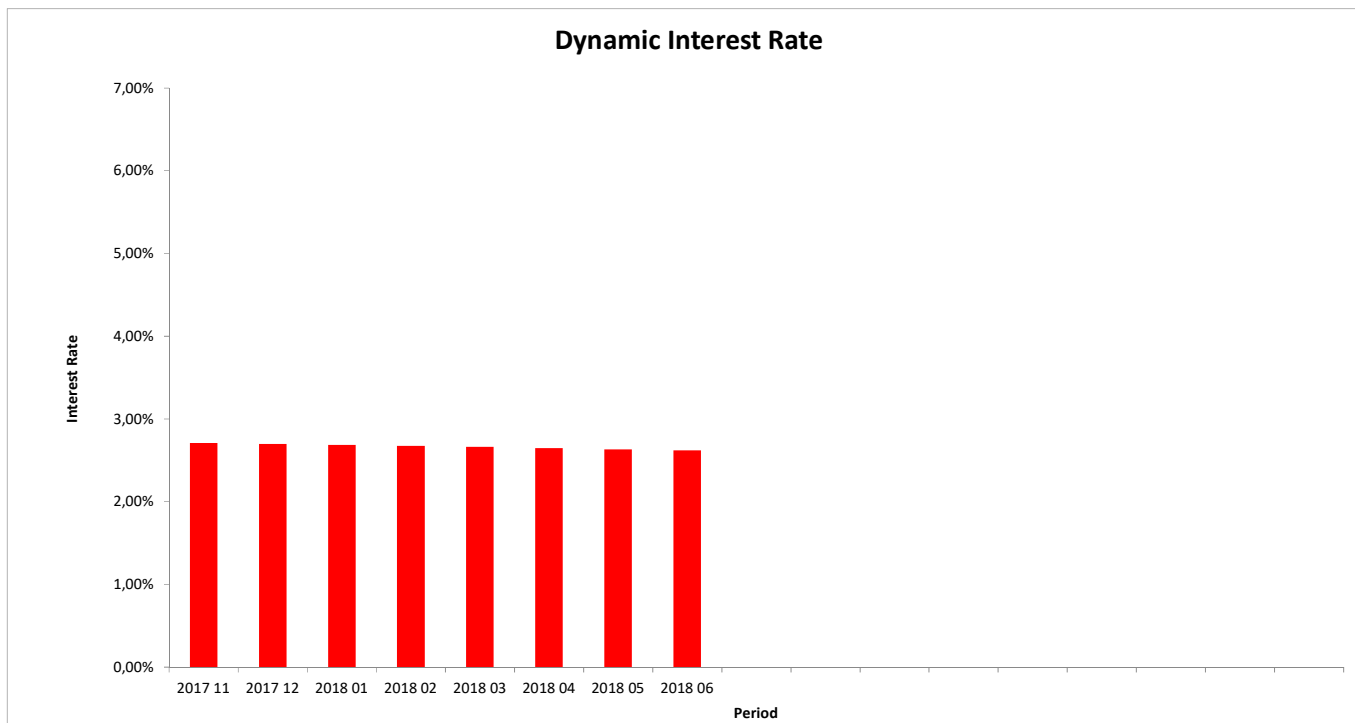
| TOTAL   |                 |                  |
|---------|-----------------|------------------|
| Period  | Closing balance | WA Interest rate |
| 2017 11 | 654 359 999     | 2,71 %           |
| 2017 12 | 632 393 737     | 2,70 %           |
| 2018 01 | 605 908 494     | 2,69 %           |
| 2018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

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

**22.b Dynamic Interest Rate**



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 27.07.2018 |                                    |
| Payment date    | 25.07.2018 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | June 18    |                                    |
| Interest Period | from       | 25.06.2018 to 25.07.2018 = 30 days |



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23.a Dynamic Pre-Payments



|                 |            |            |                      |
|-----------------|------------|------------|----------------------|
| Reporting Date  | 27.07.2018 |            |                      |
| Payment date    | 25.07.2018 |            |                      |
| Period No       | 8          |            |                      |
| Monthly Period  | from       | June 18    | to                   |
| Interest Period |            | 25.06.2018 | 25.07.2018 = 30 days |

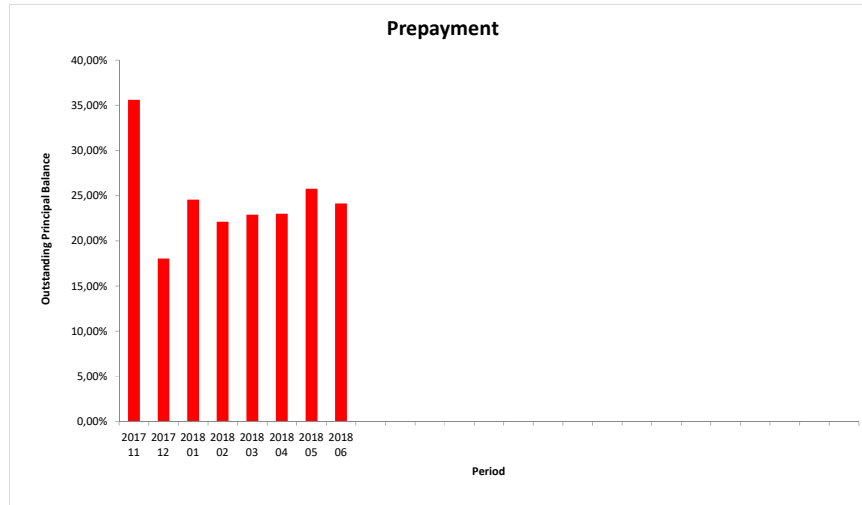
| TOTAL   |                     |                 |            |
|---------|---------------------|-----------------|------------|
| Period  | Sum of Pre-Payments | Closing Balance | CPR Annual |
| 2017 11 | 23 564 683          | 654 359 999     | 35,60 %    |
| 2017 12 | 10 398 475          | 632 393 737     | 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 %    |
|         |                     |                 |            |
|         |                     |                 |            |
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|         |                     |                 |            |



**23.b Dynamic Pre-Payments**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.07.2018 |            |    |            |           |
| Payment date    | 25.07.2018 |            |    |            |           |
| Period No       | 8          |            |    |            |           |
| Monthly Period  | June 18    |            |    |            |           |
| Interest Period | from       | 25.06.2018 | to | 25.07.2018 | = 30 days |



SCF RAHOITUSPALVELUT KIMI VI DAC  
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24. Delinquency



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.07.2018      |                         |
| Payment date    | 25.07.2018      |                         |
| Period No       | 8               |                         |
| Monthly Period  | June 18         |                         |
| Interest Period | from 25.06.2018 | to 25.07.2018 = 30 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   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |  |
|      | 8   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |  |
|      | 9   |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |  |
|      | 10  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |  |
|      | 11  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |  |
|      | 12  |                   |                  |                 |               |              |                |               |                |               |                 |                |                  |                 |                  |                 |                    |                      |  |

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

**25. Defaults, Recoveries and Losses by Quarter of Default**



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.07.2018 |            |
| Payment date    | 25.07.2018 |            |
| Period No       | 8          |            |
| Monthly Period  | from       | June 18    |
| Interest Period | from       | 25.06.2018 |
|                 | to         | 25.07.2018 |
|                 | =          | 30 days    |

| Default Quarter | Default Amount | Recovery Quarter | 2017 4     |                 |      | 2018 Q1    |                |         | 2018 Q2    |                |         |
|-----------------|----------------|------------------|------------|-----------------|------|------------|----------------|---------|------------|----------------|---------|
|                 |                |                  | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum.Recoveries | Loss    | Recoveries | Cum.Recoveries | Loss    |
| 2017 4          | 650            | 1                |            |                 | 650  |            |                |         |            |                |         |
| 2018 1          | 147 774        | 18               |            |                 |      | 10 176     | 10 176         | 137 598 | 55 431     | 65 607         | 82 167  |
| 2018 2          | 907 860        | 21               |            |                 |      |            |                |         | 320 680    | 320 680        | 587 179 |
|                 |                |                  |            |                 |      |            |                |         |            |                |         |

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**26. Priority of Payments**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.07.2018 |            |    |            |           |
| Payment date    | 25.07.2018 |            |    |            |           |
| Period No       | 8          |            |    |            |           |
| Monthly Period  | June 18    |            |    |            |           |
| Interest Period | from       | 25.06.2018 | to | 25.07.2018 | = 30 days |

**Purchaser Priority of Payments**

|   |   |               |     |
|---|---|---------------|-----|
| Purchaser Available Distribution Amount     | + | 22 923 278,37 | EUR |
| Senior Expenses                             | - | 9 069,00      | EUR |
| Servicing Fee                               | - | 204 774,21    | EUR |
| Servicer Advance Reserve Fund Replenishment | - | -             | EUR |
| Interest on Loan to Issuer                  | - | 1 218 739,20  | EUR |
| Principal on Loan to Issuer                 | - | 21 490 695,96 | EUR |
|   |   | -             |     |

**Issuer Priority of Payments**

|  |   |               |     |
|--|---|---------------|-----|
| Issuer Available Distribution Amount                                   | + | 25 552 035,65 | EUR |
| Senior Expenses  | - | 9 021,64      | EUR |
| Interest Class A   | - | 11 204,00     | EUR |
| Interest Class B   | - | 81 000,00     | EUR |
| Credit the Reserve Account up to the required Liquidity Reserve Amount | - | 2 688 892,87  | EUR |
| Principal Payments on Class A  | - | 21 490 695,96 | EUR |
| Principal Payments on Class B  | - | -             | EUR |
| Interest and Principal on Expenses Advance                             | - | 50 003,54     | EUR |
| Interest Issuer Subordinated Loan                                      | - | 425,04        | EUR |
| Principal Issuer Subordinated Loan                                     | - | 144 685,99    | EUR |
| Payment to Purchaser   | - | 1 018 967,64  | EUR |

**Purchaser Priority of Payments: Second Pass**

|  |   |              |     |
|--|---|--------------|-----|
| Available Distribution Amount                  | + | 1 018 967,64 | EUR |
| Interest on Purchaser Subordinated Loan (SAF)  | - | 15,00        | EUR |
| Principal on Purchaser Subordinated Loan (SAF) | - | -            | EUR |
| Payment of residual funds to Seller            | = | 1 018 952,64 | EUR |

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

**27. Transaction Costs**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.07.2018 |            |    |            |           |
| Payment date    | 25.07.2018 |            |    |            |           |
| Period No       | 8          |            |    |            |           |
| Monthly Period  | June 18    |            |    |            |           |
| Interest Period | from       | 25.06.2018 | to | 25.07.2018 | = 30 days |

| Transaction Costs                                    | Currency | All Notes  | Class A    | Class B    |
|--|----------|------------|------------|------------|
| Senior Expenses                                      | EUR      | 9 069,00   |            |            |
| Interest accrued for the Period                      | EUR      | 92 204,00  | 11 204,00  | 81 000,00  |
| Cumulative Interest accrued                          | EUR      | 895 319,00 | 158 219,00 | 737 100,00 |
| Interest Payments                                    | EUR      | 92 204,00  | 11 204,00  | 81 000,00  |
| Cumulative Interest Payments                         | EUR      | 895 319,00 | 158 219,00 | 737 100,00 |
| Interest accrued on Subordinated Loan for the Period | EUR      | 425,04     |            |            |
| Cumulative Interest accrued on Subordinated Loan     | EUR      | 4 822,29   |            |            |
| Interest Payments on Subordinated Loan               | EUR      | 425,04     |            |            |
| Cumulative Interest Payments on Subordinated Loan    | EUR      | 4 822,29   |            |            |
| Unpaid Interest for the Period                       | EUR      | -          |            |            |
| Cumulative Unpaid Interest                           | EUR      | -          |            |            |

SCF RAHOITUSPALVELUT KIMI VI DAC  
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**28. Contact Details**



|                 |            |                                    |
|-----------------|------------|------------------------------------|
| Reporting Date  | 27.07.2018 |                                    |
| Payment date    | 25.07.2018 |                                    |
| Period No       | 8          |                                    |
| Monthly Period  | June 18    |                                    |
| Interest Period | from       | 25.06.2018 to 25.07.2018 = 30 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 |
|---------------|-----------------|------------------------------------|