

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	02.01.2019				
Payment date	28.12.2018			Following payment dates:	25.01.2019
Period No	13				25.02.2019
Monthly Period	nov.18				
Interest Period	from 26.11.2018	to	28.12.2018	=	32 days
Cut-Off date	30.11.2018				

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1. Portfolio Information



Reporting Date	02.01.2019		
Payment date	28.12.2018		
Period No	13		
Monthly Period	nov.18		
Interest Period	from	26.11.2018	to 28.12.2018 = 32 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	405 177 901,62 EUR
Scheduled Loan Principal Repayments	8 915 791,44 EUR
Prepayments	10 071 452,12 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	18 987 243,56 EUR
New Defaulted Auto Loans in Period	329 273,88 EUR
Closing Balance	385 861 384,18 EUR

Total revenue collections	
Revenue and fees received on loan balances	1 287 309,81 EUR
Recoveries on loans in default	414 264,83 EUR
Total Revenue Received in Period	1 701 574,64 EUR

# Loans	
At beginning of period	31 900 Loans
Paid in Full	956 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	27 Loans
At end of period	30 917 Loans

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2. Amount Due for Distribution



Reporting Date	02.01.2019
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	20 682 993 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	20 682 993 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 522 171 EUR
b. Reserve Fund	2 179 862 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	22 702 034 EUR

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3. Reserve Accounts



Reporting Date	02.01.2019
Payment date	28.12.2018
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Note Balance

Beginning of Period	405 177 901,62	EUR
End of Period	385 861 384,18	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 %	2 179 862,42	EUR
Cash Outflow		2 179 862,42	EUR
Cash Inflow		2 042 267,41	EUR
End of Period	0,5 %	2 042 267,41	EUR
Required Reserve Amount	0,5 %	2 042 267,41	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut KIMI VI DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

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4. Performance Data



Reporting Date	02.01.2019			
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Asset Balance

Beginning of Period	405 177 901,62	EUR
End of Period	385 861 384,18	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	360 638 611,67	93,46 %	29 049
1-29 days past due	20 400 454,27	5,29 %	1 536

Delinquent Receivables:

30-59 days past due	3 340 053,58	0,87 %	226
60-89 days past due	714 106,52	0,19 %	53
90-119 days past due	262 500,01	0,07 %	22
120-149 days past due	306 788,46	0,08 %	20
150-179 days past due	198 869,67	0,05 %	11
Total Performing and Delinquent	385 861 384	100,00 %	30 917

	EUR	%	# loans
Volkswagen vehicles	26 055 629	6,75 %	3 086

Current Period Defaults	329 273,88		27
Cumulative Defaults	3 171 558,25		225
Current Period Recoveries	414 264,83		
Cumulative Recoveries	1 455 347,84		

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5. Outstanding Notes



Reporting Date	02.01.2019		
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1. Note Balance

	All Notes	Class A	Class B
General Note Information			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		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	405 177 901,62	340 377 901,62	64 800 000,00
Available Distribution Amount	22 702 033,77		
Amortisation	19 316 517,44		
Redemption per Class	19 316 517,44	19 316 517,44	-
Redemption per Note		3 043,41	-
Class Principal Outstanding Closing Balance	385 861 384,18	321 061 384,18	64 800 000,00
Current Tranching	100 %	83,21 %	16,79 %
Current Pool Factor		0,51	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	32		
Principal Outstanding per Note Beginning of Period		53 628,16	100 000,00
>Principal Repayment per note		3 043,41	-
Principal Outstanding per Note End of Period		50 584,75	100 000,00
>Interest accrued for the period		1,48	125,00
Interest Payment	90 379,30	9 379,30	81 000,00
Interest Payment per Note		1,48	125,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		20,20 %	3,40 %
Current CE (excl. Excess Spread)		17,32 %	0,53 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2019
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Rating Triggers													
Transaction Role	Counterparty		Short Term				Long Term				Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Fitch		Moody's		Fitch		Moody's				
			Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut DAC			No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-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	A2	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	A2	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



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Average amount - all: 15 669

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7	
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2	
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8	
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5	
	20 000	25 000	4 319	96 397 074	13,8 %	50,4	6,6	
	25 000	30 000	2 547	69 510 668	9,9 %	50,6	6,5	
	30 000	35 000	1 614	52 187 299	7,5 %	50,7	6,3	
	35 000	40 000	949	35 372 223	5,1 %	51,2	6,0	
	40 000	45 000	602	25 516 433	3,6 %	50,8	6,3	
	45 000	50 000	396	18 779 435	2,7 %	51,2	5,9	
	50 000	55 000	282	14 734 799	2,1 %	51,8	5,8	
	55 000	60 000	205	11 746 958	1,7 %	52,1	5,4	
	60 000	-	466	36 826 844	5,3 %	51,1	5,7	
	Total		44 641	699 491 556	100 %	48,49	6,6	

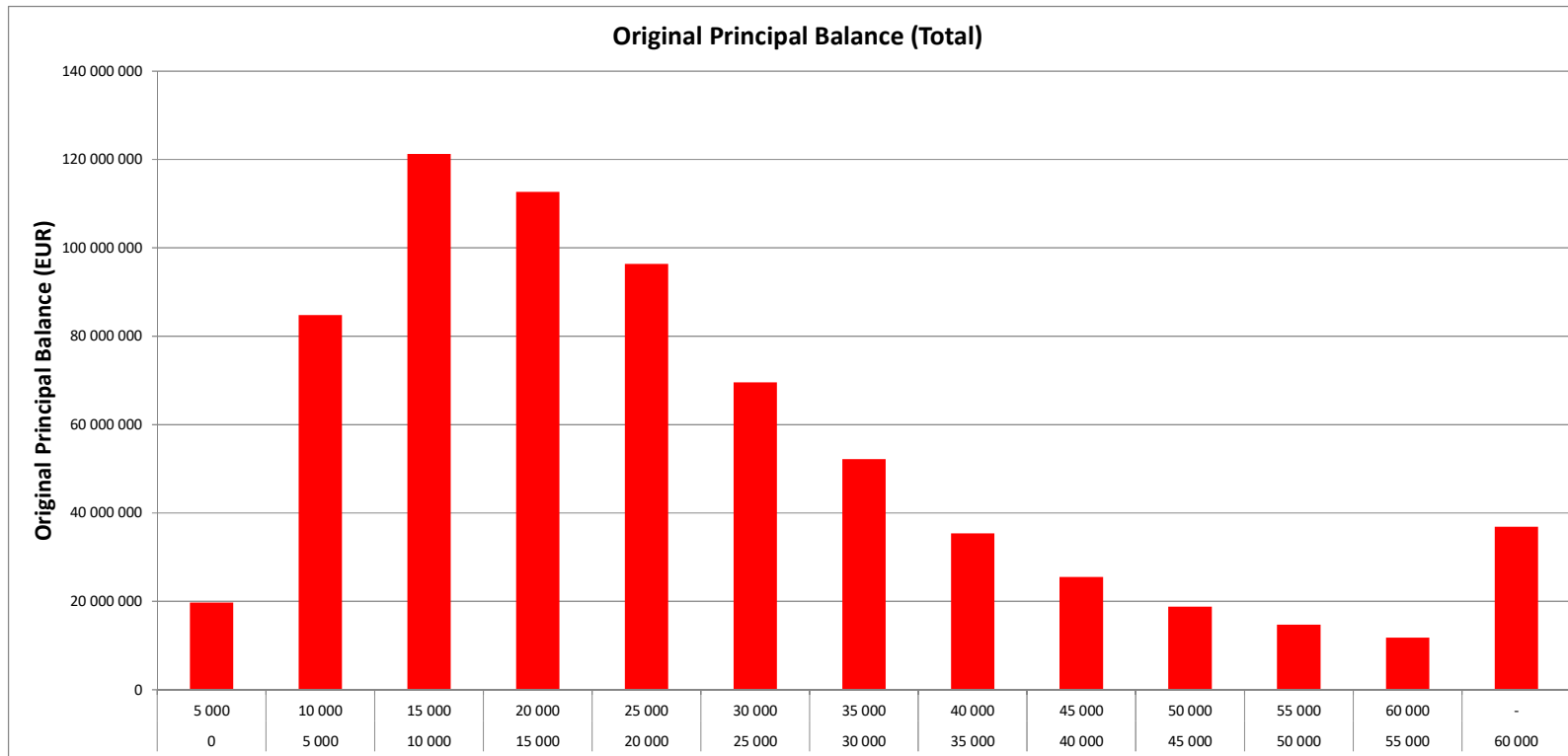
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7.b Original Principal Balance Graph

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Original Principal Balance (Total)



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8.a Outstanding Principal Balance



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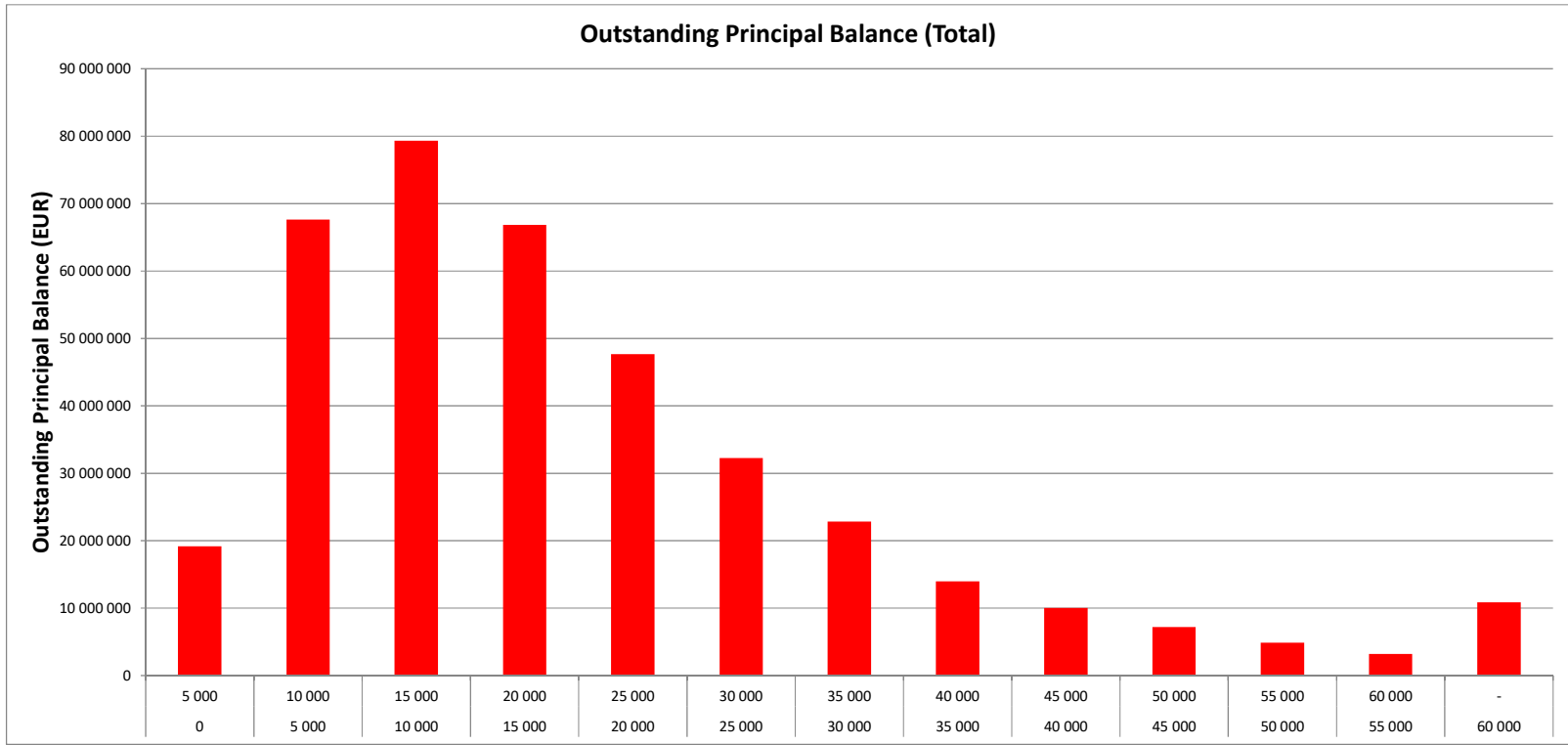
Average amount - all: 12 481

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	6 440	19 189 676	5,0 %	22,7	21,5
	5 000	10 000	9 062	67 640 459	17,5 %	34,6	20,7
	10 000	15 000	6 461	79 319 644	20,6 %	37,9	20,3
	15 000	20 000	3 867	66 835 154	17,3 %	38,6	20,2
	20 000	25 000	2 142	47 663 940	12,4 %	38,8	20,2
	25 000	30 000	1 182	32 261 871	8,4 %	39,2	19,9
	30 000	35 000	709	22 841 012	5,9 %	39,5	19,8
	35 000	40 000	376	13 996 229	3,6 %	39,5	19,7
	40 000	45 000	237	10 021 734	2,6 %	39,4	19,5
	45 000	50 000	152	7 183 252	1,9 %	39,7	19,3
	50 000	55 000	93	4 860 108	1,3 %	39,5	19,5
	55 000	60 000	56	3 214 401	0,8 %	40,0	19,9
	60 000	-	140	10 833 902	2,8 %	39,3	19,3
Total			30 917	385 861 384	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



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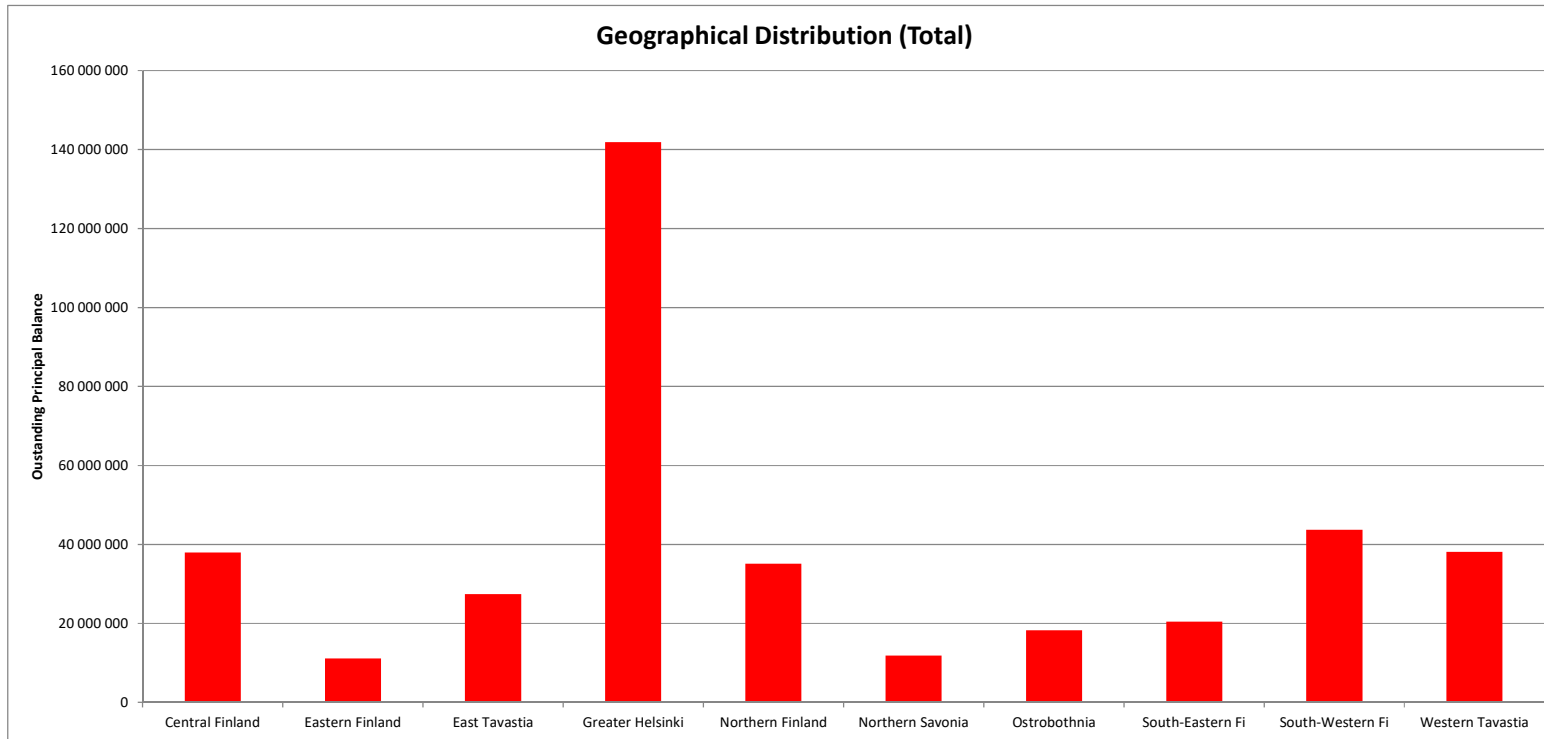
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maj	WA seasoning	
Central Finland	3 267	37 937 157	9,83 %	37,2		20,3
Eastern Finland	974	11 106 072	2,88 %	36,8		20,1
East Tavastia	2 239	27 449 034	7,11 %	37,4		20,1
Greater Helsinki	10 371	141 874 266	36,77 %	37,1		20,3
Northern Finland	2 842	35 154 703	9,11 %	37,8		20,1
Northern Savonia	1 106	11 860 962	3,07 %	36,8		20,0
Ostrobothnia	1 820	18 254 485	4,73 %	36,0		20,2
South-Eastern Fi	1 747	20 422 114	5,29 %	36,9		20,6
South-Western Fi	3 542	43 692 385	11,32 %	37,8		20,3
Western Tavastia	3 009	38 110 205	9,88 %	37,5		20,1
Total	30 917	385 861 384	100 %			

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9.b Geographical Distribution Graph



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10.a Interest Rate



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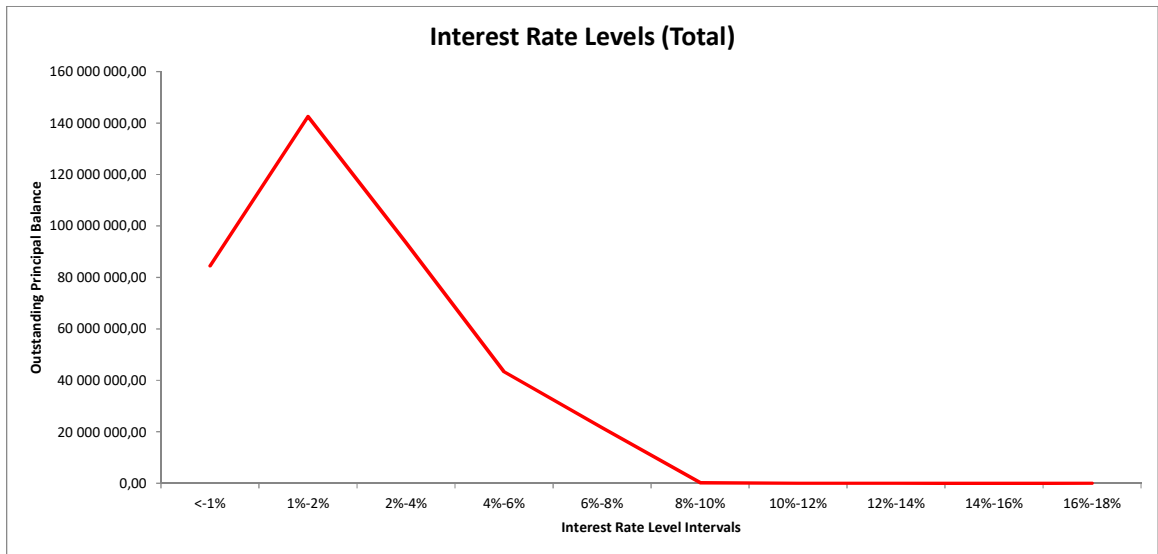
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		5572	84 473 282	21,89 %	38,0	20,1
1 2		9615	142 498 752	36,93 %	37,7	20,1
2 4		7352	93 534 800	24,24 %	37,0	20,4
4 6		5115	43 420 612	11,25 %	35,8	20,5
6 8		3200	21 596 300	5,60 %	35,2	20,1
8 10		50	281 931	0,07 %	36,7	18,5
10 12		2	13 822	0,00 %	39,4	18,1
12 14		9	31 211	0,01 %	29,3	16,8
14 16		1	4 259	0,00 %	18,0	18,0
16 18		1	6 415	0,00 %	42,0	18,0
18 20						
Total		30 917	385 861 384	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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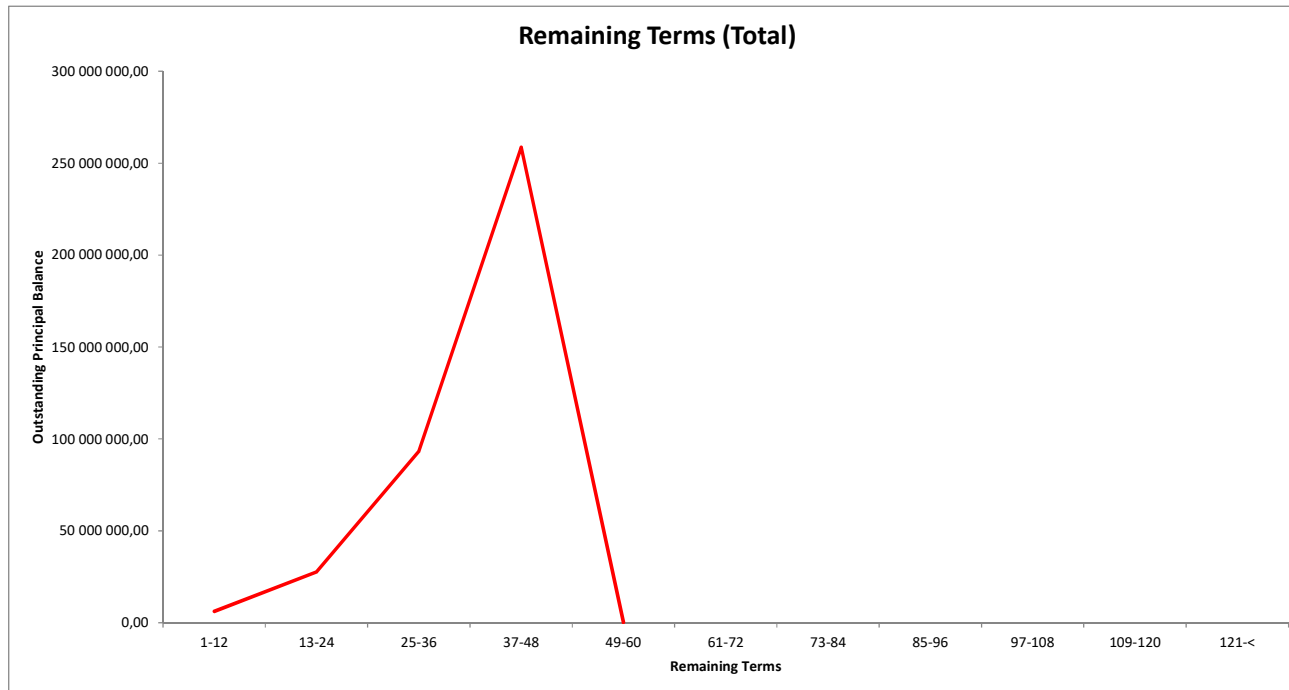
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		23	8 597	0,00 %	0,0	25,3	
	1		2 323	6 182 354	1,60 %	8,9	23,6	
	13		4 342	27 696 052	7,18 %	19,0	22,5	
	25		7 904	93 250 670	24,17 %	32,9	23,7	
	37		16 322	258 676 161	67,04 %	41,4	18,7	
	49		3	47 550	0,01 %	49,0	14,7	
	61							
	73							
	85							
	97							
	109							
	121							
Total			30 917	385 861 384	100 %			

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11.b Remaining Terms



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12.a Seasoning



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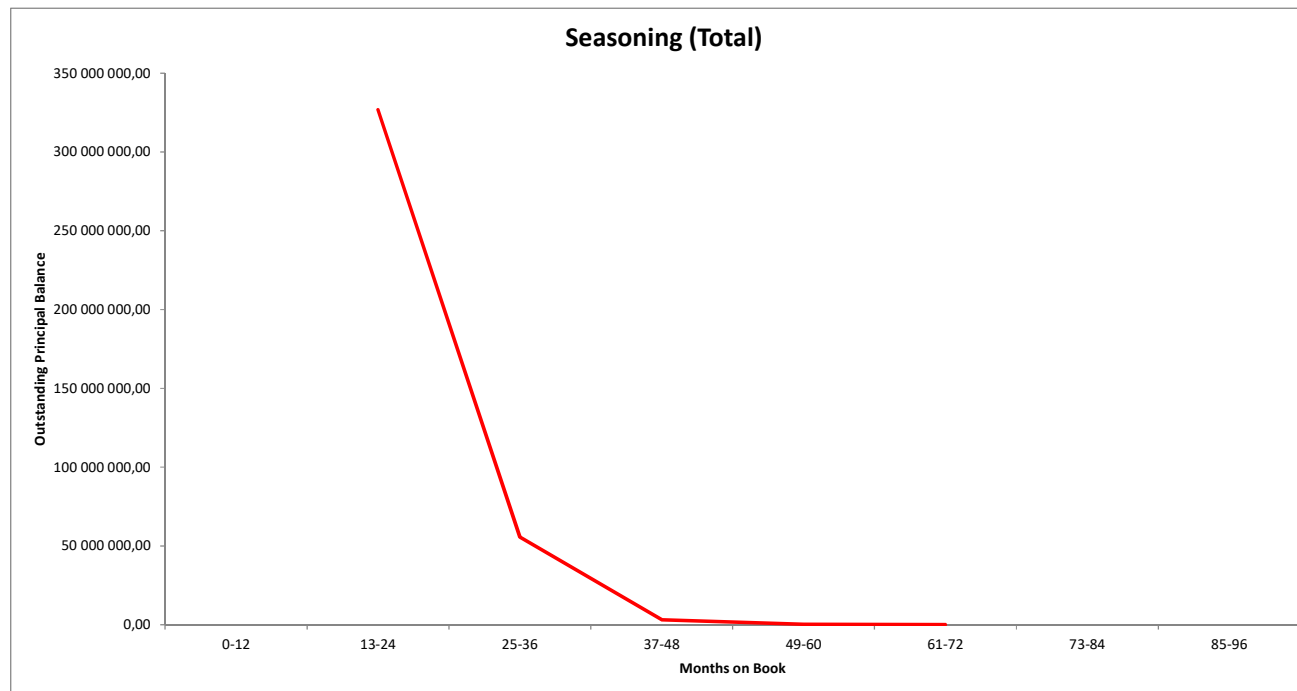
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	25 470	326 920 343	84,72 %	38,3	19,0
25	36	4 928	55 602 479	14,41 %	32,1	26,5
37	48	470	3 122 847	0,81 %	18,8	41,0
49	60	48	213 477	0,06 %	11,4	50,5
61	72	1	2 238	0,00 %	4,0	61,0
73	84					
85	96					
Total		30 917	385 861 384	100 %		

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12.b Seasoning



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13.a Balloon loans



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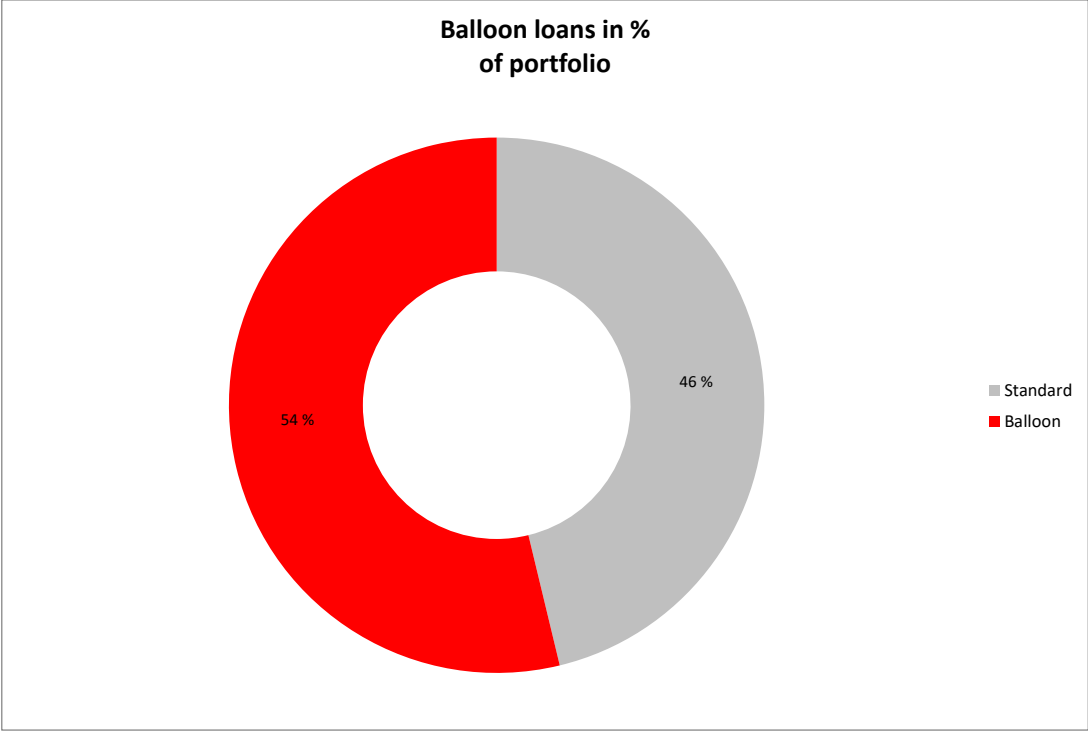
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		20 595	178 329 348	46,22 %	2 832	0,00 %	35,2	20,1
Balloon		10 322	207 532 036	53,78 %	80 952 000	39,01 %	39,0	20,4
Total		30 917	385 861 384	100 %	80 954 832	20,98 %		

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13.b Balloon loans



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Interest Period	from	26.11.2018
	to	28.12.2018
	=	32 days



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Monthly Investor Report

14.a # loans per borrower



Reporting Date	02.01.2019		
Payment date	28.12.2018		
Period No	13		
Monthly Period	nov.18		
Interest Period	from	26.11.2018	to 28.12.2018 = 32 days

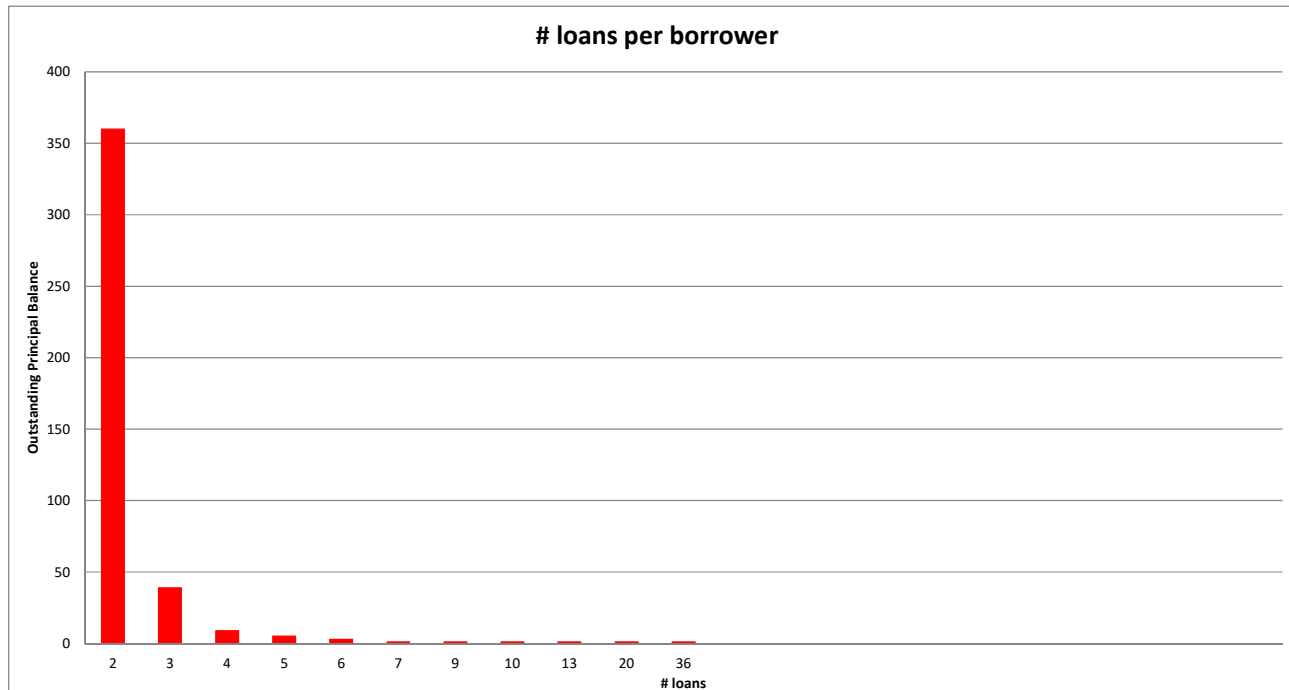
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	29906	369 274 437	95,70 %	
	2	360	11 919 786	3,09 %	
	3	39	2 153 585	0,56 %	
	4	9	584 567	0,15 %	
	5	5	502 371	0,13 %	
	6	3	261 507	0,07 %	
	7	1	69 924	0,02 %	
	9	1	44 523	0,01 %	
	10	1	151 984	0,04 %	
	13	1	93 208	0,02 %	
	20	1	184 356	0,05 %	
	36	1	621 136	0,16 %	
Total:	30 328	385 861 384	100,0 %		

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14.b # loans per borrower



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	13	
Monthly Period	nov.18	
Interest Period	from	26.11.2018
	to	28.12.2018
	=	32 days



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15.a Amortization Profile



Reporting Date	02.01.2019				
Payment date	28.12.2018				
Period No	13				
Monthly Period	nov.18				
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	385 861 384	376 955 645	8 905 740	820 375	2,58 %	97,69 %
2	376 955 645	368 102 997	8 852 647	799 529	2,58 %	95,40 %
3	368 102 997	359 209 715	8 893 282	779 090	2,57 %	93,09 %
4	359 209 715	350 361 949	8 847 766	758 701	2,56 %	90,80 %
5	350 361 949	341 578 221	8 783 728	738 367	2,56 %	88,52 %
6	341 578 221	332 795 343	8 782 878	718 190	2,55 %	86,25 %
7	332 795 343	324 072 504	8 722 839	698 037	2,55 %	83,99 %
8	324 072 504	315 357 478	8 715 026	678 029	2,54 %	81,73 %
9	315 357 478	306 695 750	8 661 728	658 055	2,53 %	79,48 %
10	306 695 750	298 060 051	8 635 698	638 217	2,53 %	77,25 %
11	298 060 051	289 422 819	8 637 233	618 440	2,52 %	75,01 %
12	289 422 819	280 853 466	8 569 353	598 717	2,51 %	72,79 %
13	280 853 466	272 428 831	8 424 635	579 216	2,50 %	70,60 %
14	272 428 831	263 911 407	8 517 425	560 042	2,49 %	68,40 %
15	263 911 407	255 621 573	8 289 833	540 667	2,49 %	66,25 %
16	255 621 573	247 251 573	8 370 000	521 826	2,48 %	64,08 %
17	247 251 573	238 910 960	8 340 614	502 848	2,47 %	61,92 %
18	238 910 960	230 778 185	8 132 775	484 036	2,46 %	59,81 %
19	230 778 185	222 646 287	8 131 898	465 633	2,45 %	57,70 %
20	222 646 287	214 705 276	7 941 011	447 316	2,44 %	55,64 %

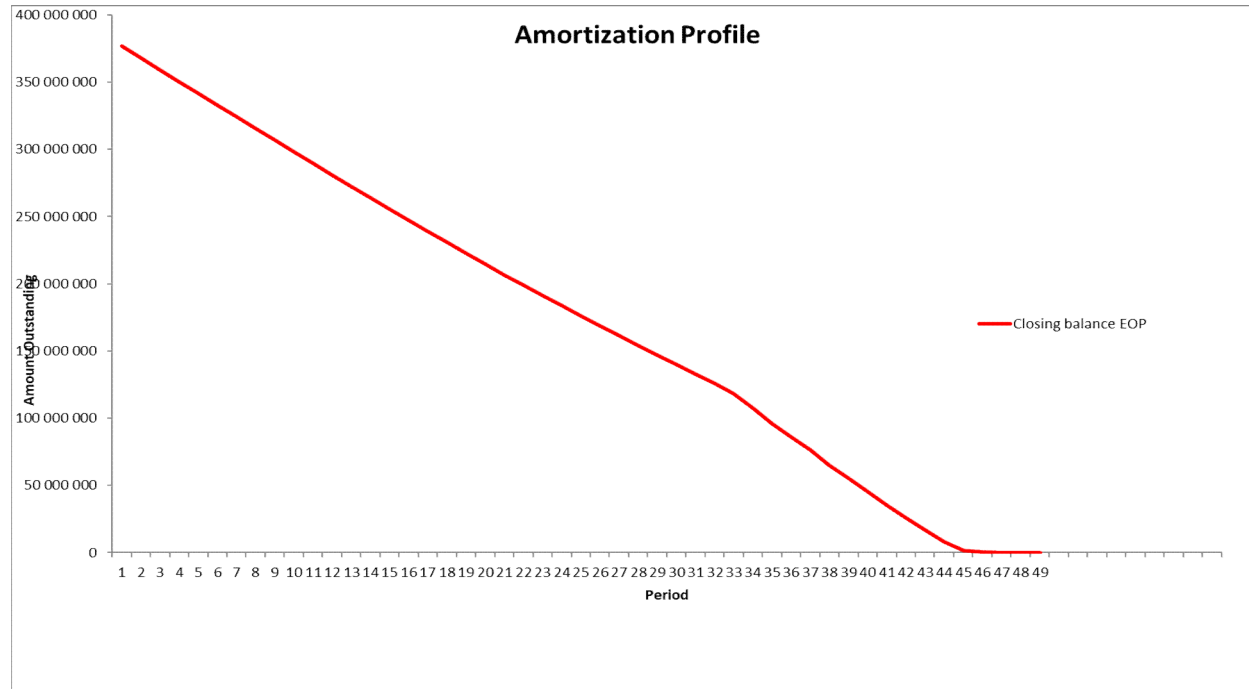
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	02.01.2019					
Payment date	28.12.2018					
Period No	13					
Monthly Period	nov.18					
Interest Period	from	26.11.2018	to	28.12.2018	=	32 days



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Monthly Investor Report

16.a Payment Holidays



Reporting Date	02.01.2019			
Payment date	28.12.2018			
Period No	13			
Monthly Period	nov.18			
Interest Period	from	26.11.2018	to	28.12.2018 = 32 days

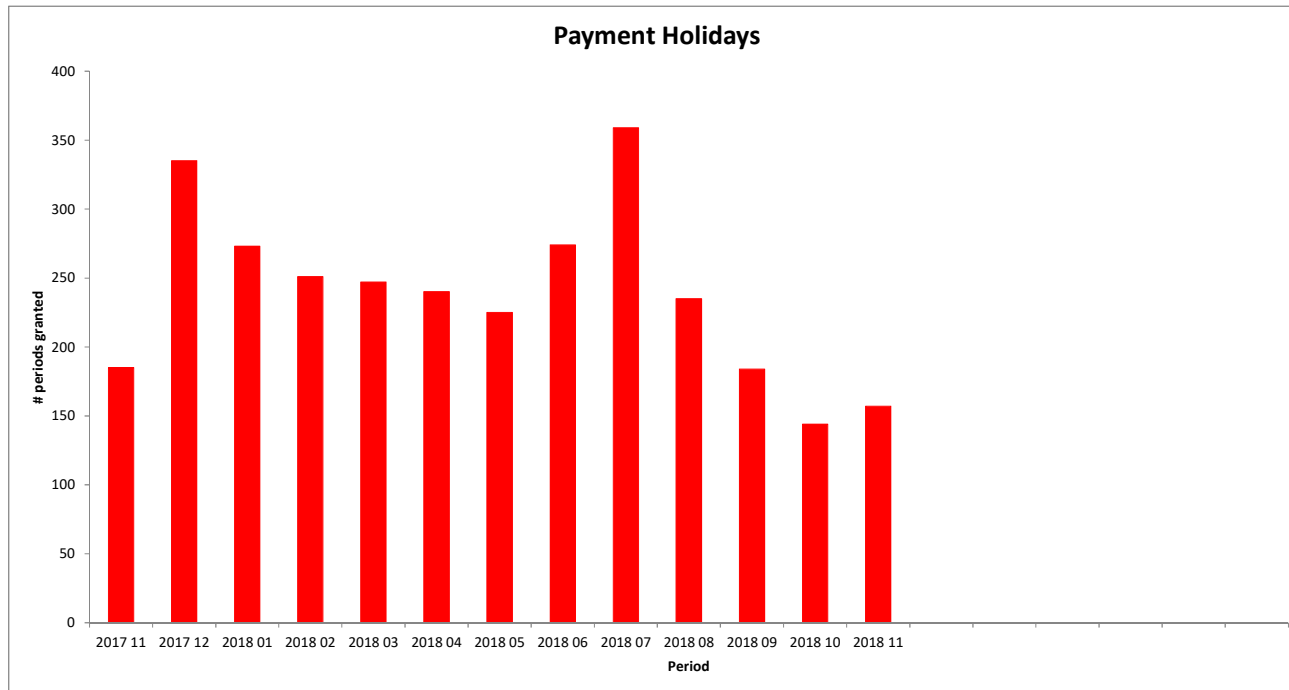
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2017 11	185	263	72 741	3 167 942	
2017 12	335	399	112 189	5 609 816	
2018 01	273	360	100 696	4 558 606	
2018 02	251	342	97 342	4 172 372	
2018 03	247	335	102 549	4 460 893	
2018 04	240	317	88 155	3 736 289	
2018 05	225	292	83 310	3 506 602	
2018 06	274	393	121 344	4 348 874	
2018 07	359	473	142 149	5 797 581	
2018 08	235	296	89 585	3 804 741	
2018 09	184	241	69 182	2 727 122	
2018 10	144	199	56 548	2 117 144	
2018 11	157	228	65 021	2 233 490	
Total:	3 109	4 138	1 200 810	50 241 473	

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Monthly Investor Report

16.b Payment Holidays



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	13	
Monthly Period	nov.18	
Interest Period	from	26.11.2018
	to	28.12.2018
	=	32 days



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17.a Downpayment



Reporting Date	02.01.2019				
Payment date	28.12.2018				
Period No	13				
Monthly Period	nov.18				
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days

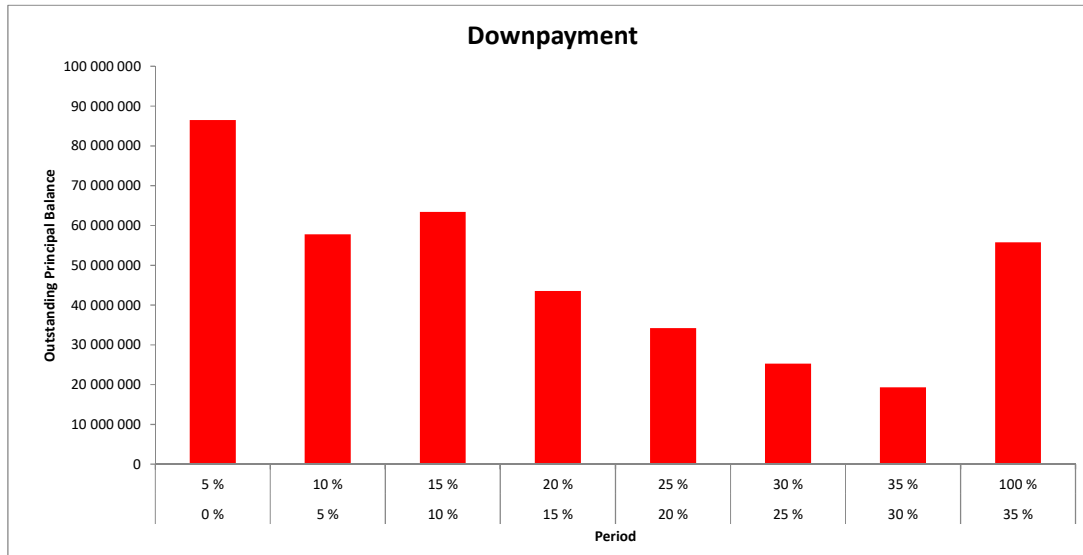
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 971	86 501 414	22,4 %	38,9	20,2
	5 %	10 %	3 922	57 803 344	15,0 %	38,7	20,3
	10 %	15 %	4 652	63 404 319	16,4 %	37,8	20,4
	15 %	20 %	3 257	43 548 926	11,3 %	37,2	20,3
	20 %	25 %	2 643	34 187 537	8,9 %	36,8	20,4
	25 %	30 %	2 095	25 333 742	6,6 %	36,7	20,1
	30 %	35 %	1 639	19 339 907	5,0 %	36,0	20,2
	35 %	100 %	6 738	55 742 196	14,4 %	33,4	19,9
	Total		30 917	385 861 384	100 %		

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17.b Downpayment



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	13	
Monthly Period	nov.18	
Interest Period	from	26.11.2018 to 28.12.2018 = 32 days



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18.a Vehicle Condition



Reporting Date	02.01.2019
Payment date	28.12.2018
Period No	13
Monthly Period	nov, 18
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days

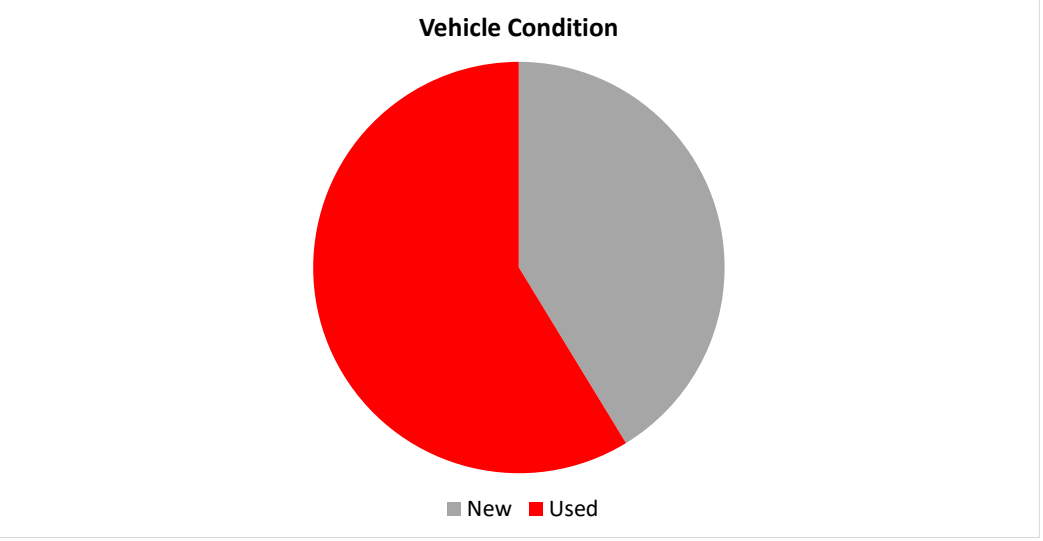
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	8 754	159 292 567	41,3 %	37,5	20,5	
Used	22 163	226 568 817	58,7 %	37,0	20,1	
Total	30 917	385 861 384	100 %			

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18.b Vehicle Condition



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	13	
Monthly Period	nov.18	
Interest Period	from	26.11.2018 to 28.12.2018 = 32 days



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19.a Borrower Type



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	13	
Monthly Period	nov.18	
Interest Period	from	26.11.2018 to 28.12.2018 = 32 days

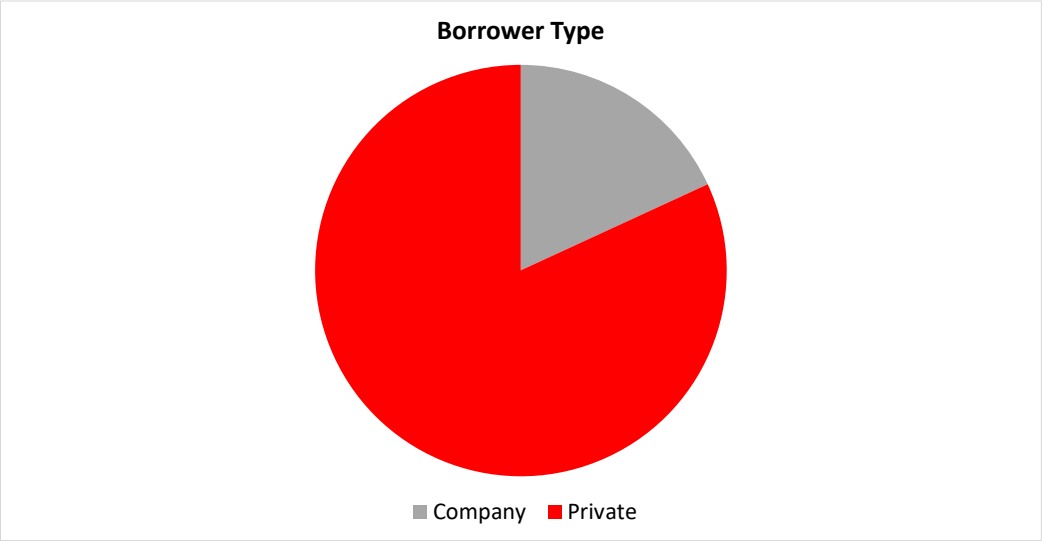
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 138	69 938 388	18,1 %	34,94	20,18
	Private	26 779	315 922 996	81,9 %	37,73	20,25
	Total	30 917	385 861 384	100 %		

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19.b Borrower Type



Reporting Date	02.01.2019
Payment date	28.12.2018
Period No	13
Monthly Period	nov.18
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days



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20.a Vehicle type



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	13	
Monthly Period	nov.18	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

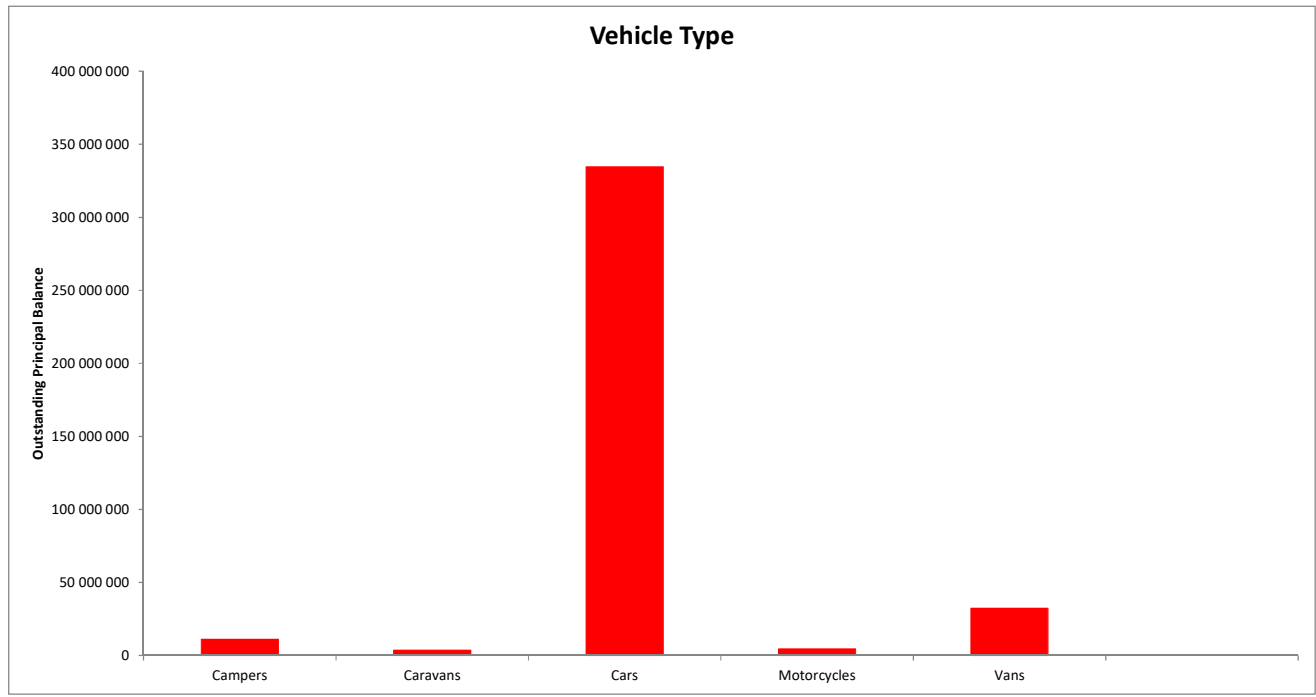
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	501	11 059 400	2,87 %	39,37	19,26	
Caravans	320	3 681 122	0,95 %	39,31	18,97	
Cars	27 178	334 568 988	86,71 %	37,25	20,30	
Motorcycles	519	4 334 750	1,12 %	37,78	18,69	
Vans	2 399	32 217 124	8,35 %	35,96	20,31	
	30 917	385 861 384	100 %			

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20.b Vehicle type



Reporting Date	02.01.2019					
Payment date	28.12.2018					
Period No	13					
Monthly Period	nov.18					
Interest Period	from	26.11.2018	to	28.12.2018	=	32 days



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21.a Restructured Loans



Reporting Date	02.01.2019			
Payment date	28.12.2018			
Period No	13			
Monthly Period	nov.18			
Interest Period	from	26.11.2018	to	28.12.2018 = 32 days

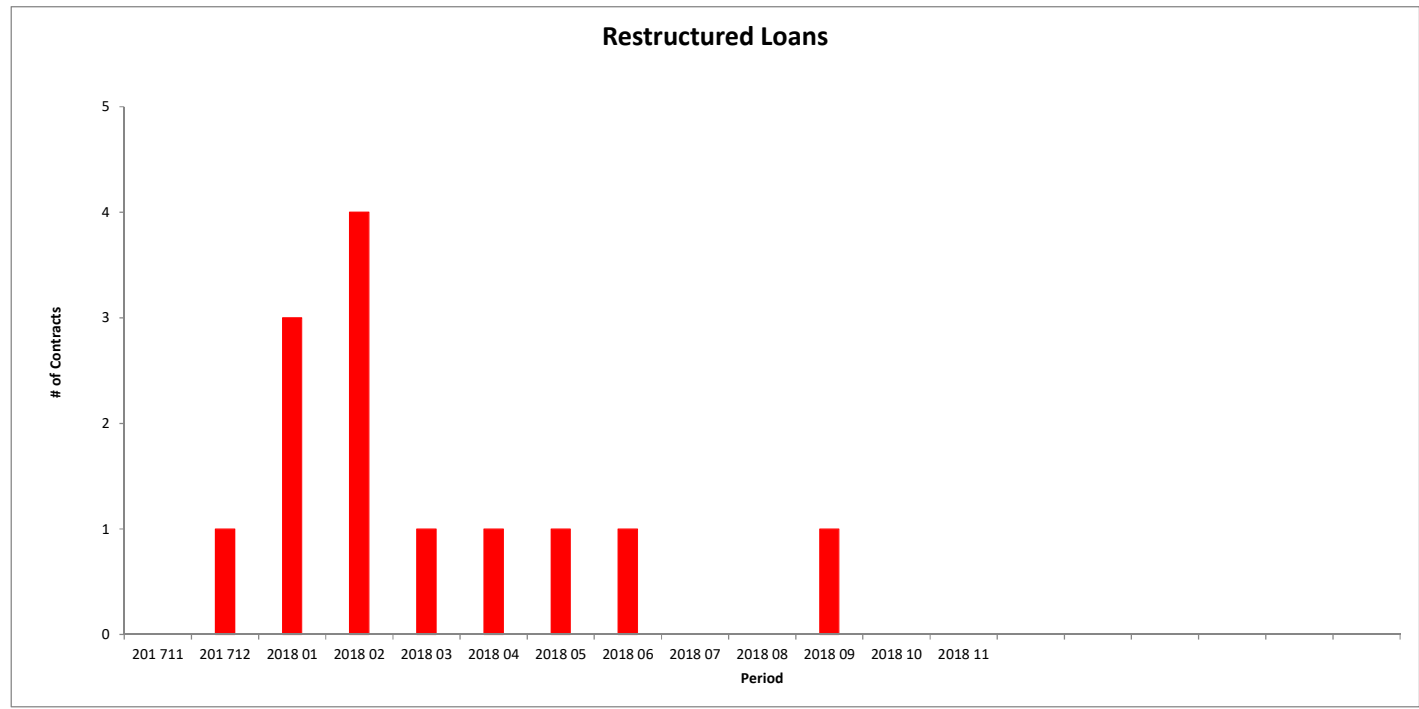
TOTAL		
Period	No	Outstanding balance
201 711	0	0
201 712	1	9 769
2018 01	3	30 264
2018 02	4	54 872
2018 03	1	6 127
2018 04	1	32 959
2018 05	1	20 223
2018 06	1	12 436
2018 07	0	0
2018 08	0	0
2018 09	1	18 394
2018 10	0	0
2018 11	0	0
	13	185 044

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21.b Restructured Loans



Reporting Date	02.01.2019
Payment date	28.12.2018
Period No	13
Monthly Period	nov.18
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days



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22.a Dynamic Interest rate



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	13	
Monthly Period	nov.18	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

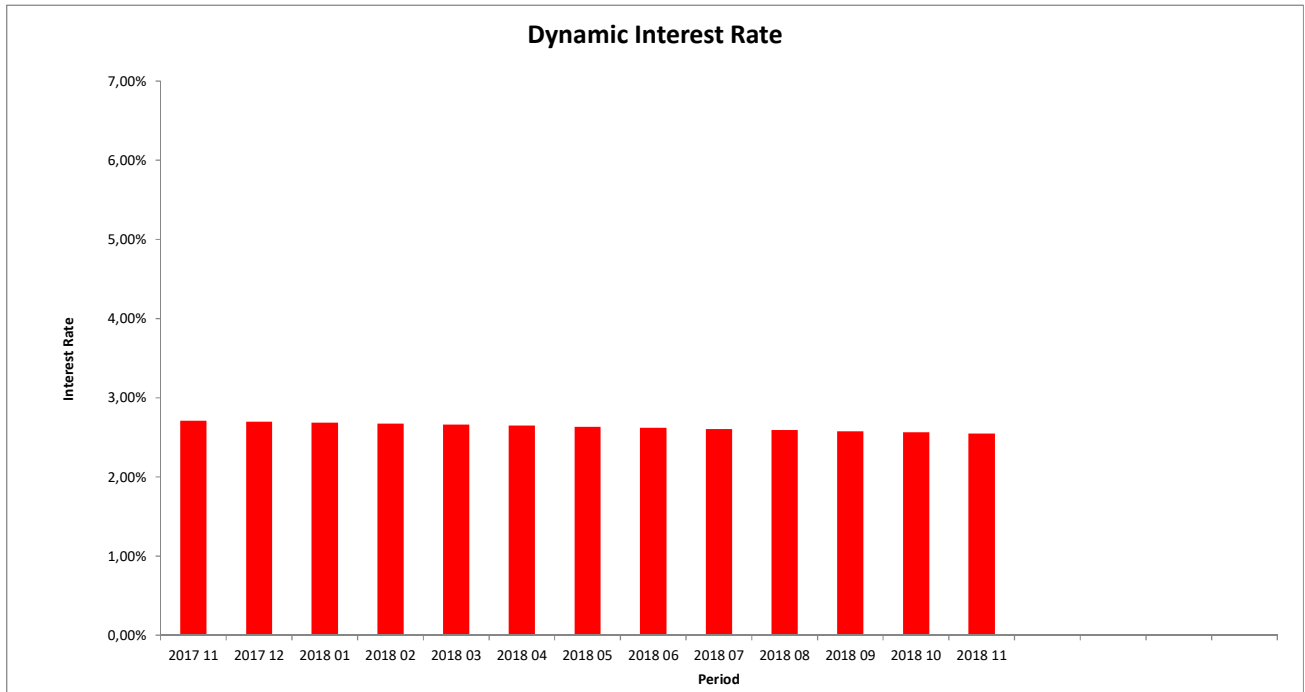
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2017 11	654 359 999	2,71 %
	2017 12	632 393 737	2,70 %
	2018 01	605 908 494	2,69 %
	2018 02	583 020 434	2,67 %
	2018 03	559 624 303	2,66 %
	2018 04	537 063 143	2,65 %
	2018 05	512 948 811	2,63 %
	2018 06	491 458 115	2,62 %
	2018 07	469 040 973	2,60 %
	2018 08	448 156 109	2,59 %
	2018 09	428 110 404	2,58 %
	2018 10	405 177 902	2,56 %
2018 11	385 861 384	2,55 %	

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22.b Dynamic Interest Rate



Reporting Date	02.01.2019				
Payment date	28.12.2018				
Period No	13				
Monthly Period	nov.18				
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days



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Monthly Investor Report

23.a Dynamic Pre-Payments



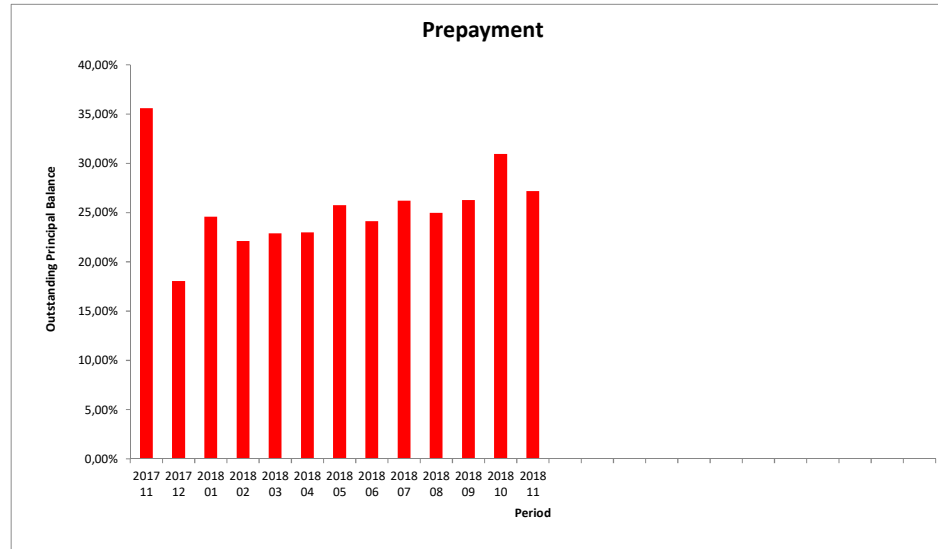
Reporting Date	02.01.2019			
Payment date	28.12.2018			
Period No	13			
Monthly Period	from	nov.18	to	28.12.2018
Interest Period	from	26.11.2018	to	28.12.2018
			=	32 days

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 %	
2018 08	10 606 410	448 156 109	24,98 %	
2018 09	10 739 366	428 110 404	26,28 %	
2018 10	12 307 008	405 177 902	30,94 %	
2018 11	10 071 452	385 861 384	27,19 %	

23.b Dynamic Pre-Payments



Reporting Date	02.01.2019				
Payment date	28.12.2018				
Period No	13				
Monthly Period	nov.18				
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days



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24. Delinquency



Reporting Date	02.01.2019		
Payment date	28.12.2018		
Period No	13		
Monthly Period	nov.18		
Interest Period	from	26.11.2018	to 28.12.2018 = 32 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	188	2 789 187	45	565 645	11	89 573					1	650
2018	1	605 908 494	38 804	570 463 970	2 023	31 447 539	188	3 014 537	39	603 110	23	320 693	6	58 645			4	9 309
	2	583 020 434	37 931	548 954 711	1 970	30 163 587	170	2 766 221	45	572 231	18	310 799	14	214 828	4	38 058	2	2 701
	3	559 624 303	36 965	526 756 612	1 929	28 489 916	195	2 859 642	47	857 070	19	234 919	13	230 444	13	195 702	12	135 764
	4	537 063 143	35 622	498 298 990	2 241	33 561 912	222	3 554 681	67	959 485	18	354 398	15	149 934	9	183 742	21	265 973
	5	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	448 156 109	31 965	419 192 426	1 675	22 917 056	273	3 973 119	52	734 757	36	647 261	22	470 342	12	221 147	143	1 835 972
	9	428 110 404	30 737	396 388 954	1 925	26 235 228	238	3 343 373	62	801 275	35	484 225	24	461 740	18	395 609	159	2 121 455
	10	405 177 902	29 830	377 056 099	1 749	23 720 151	214	2 926 820	48	594 653	29	391 611	20	334 395	10	154 172	198	2 842 284
	11	385 861 384	29 049	360 638 612	1 536	20 400 454	226	3 340 054	53	714 107	22	262 500	20	306 788	11	198 870	225	3 171 558
		12																

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	13	
Monthly Period	from nov.18 to 28.12.2018 = 32 days	
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1			2018 Q2			2018 Q3			2018 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18				10 176	10 176	137 598	55 431	65 607	82 167	4 241	69 848	77 925	438	70 647	77 127
2018 2	907 860	64							320 680	320 680	587 179	129 311	449 992	457 868	12 336	488 410	419 450
2018 3	1 065 172	77										302 473	302 473	762 699	229 109	531 581	533 590
2018 4	1 050 190	66												380 723	380 723	669 467	

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26. Priority of Payments



Reporting Date	02.01.2019
Payment date	28.12.2018
Period No	13
Monthly Period	nov.18
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	20 682 992,86	EUR
Senior Expenses	-	8 270,82	EUR
Servicing Fee	-	160 775,58	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 197 429,02	EUR
Principal on Loan to Issuer	-	19 316 517,44	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	22 702 033,77	EUR
Senior Expenses	-	8 224,88	EUR
Interest Class A	-	9 379,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 042 267,41	EUR
Principal Payments on Class A	-	19 316 517,44	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 002,50	EUR
Interest Issuer Subordinated Loan	-	350,72	EUR
Principal Issuer Subordinated Loan	-	137 595,01	EUR
Payment to Purchaser	-	1 010 707,97	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 010 707,97	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,09	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 010 691,88	EUR

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27. Transaction Costs



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	13	
Monthly Period	nov.18	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	8 270,82		
Interest accrued for the Period	EUR	90 379,00	9 379,00	81 000,00
Cumulative Interest accrued	EUR	1 351 212,00	209 112,00	1 142 100,00
Interest Payments	EUR	90 379,00	9 379,00	81 000,00
Cumulative Interest Payments	EUR	1 351 212,00	209 112,00	1 142 100,00
Interest accrued on Subordinated Loan for the Period	EUR	350,72		
Cumulative Interest accrued on Subordinated Loan	EUR	6 724,90		
Interest Payments on Subordinated Loan	EUR	350,72		
Cumulative Interest Payments on Subordinated Loan	EUR	6 724,90		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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28. Contact Details



Santander Consumer Bank AS

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Reporting Date	02.01.2019					
Payment date	28.12.2018					
Period No	13					
Monthly Period	nov.18					
Interest Period	from	26.11.2018	to	28.12.2018	=	32 days