

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

**Cover Sheet Monthly Investor Report**



Reporting Date		02.01.2018			
Payment date		28.12.2017		Following payment dates:	25.01.2018
Period No		1			26.02.2018
Monthly Period		Oct Nov 2017			
Interest Period	from	26.10.2017	to	28.12.2017	= 63 days
Cut-Off date		30.11.2017			

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**1. Portfolio Information**



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	1				
Monthly Period	Oct Nov 2017				
Interest Period	from	26.10.2017	to	28.12.2017	= 63 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>699 491 556,25 EUR</b>
Scheduled Loan Principal Repayments	21 195 538,79 EUR
Prepayments	23 564 683,01 EUR
Deemed Collections - Other	371 335,63 EUR
<b>Total Principal Payments Received</b>	<b>45 131 557,43 EUR</b>
New Defaulted Auto Loans in Period	- EUR
<b>Closing Balance</b>	<b>654 359 998,82 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	3 663 807,26 EUR
Recoveries on loans in default	- EUR
<b>Total Revenue Received in Period</b>	<b>3 663 807,26 EUR</b>
<b># Loans</b>	
At beginning of period	44 641 Loans
Paid in Full	1 692 Loans
Repurchased (Deemed Collections)	15 Loans
New loans into default	- Loans
<b>At end of period</b>	<b>42 934 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days

**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	48 790 251 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>48 790 251 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	48 307 814 EUR
b. Reserve Fund	3 808 200 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	2 284 920 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>54 400 934 EUR</b>

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**3. Reserve Accounts**



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days

**Note Balance**

Beginning of Period	699 500 000,00	EUR
End of Period	654 359 998,82	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 %	3 808 200,00	EUR
Cash Outflow		3 808 200,00	EUR
Cash Inflow		3 808 200,00	EUR
End of Period	0,5 %	3 808 200,00	EUR
Required Reserve Amount	0,5 %	3 808 200,00	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 II 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	02.01.2018				
Payment date	28.12.2017				
Period No	1				
Monthly Period	Oct Nov 2017				
Interest Period	from	26.10.2017	to	28.12.2017	= 63 days

**Asset Balance**

Beginning of Period	699 491 556,25	EUR
End of Period	654 359 998,82	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	619 786 133,50	94,72 %	40 799
1-29 days past due	32 266 000,25	4,93 %	1 985
<b>Delinquent Receivables:</b>			
30-59 days past due	2 107 347,01	0,32 %	126
60-89 days past due	200 518,06	0,03 %	24
90-119 days past due	0	0,00 %	0
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
<b>Total Performing and Delinquent</b>	<b>654 359 999</b>	<b>100,00 %</b>	<b>42 934</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	55 811 788	8,53 %	5 039
Current Period Defaults	-		0
Cumulative Defaults	-		0
Current Period Recoveries	-		
Cumulative Recoveries	-		

**Principal Deficiency Trigger Event, where [A] > [B \* 9%] NO**

[A] [1] - [2] - [3]	41 331 801,18
Note Principal Closing Balance [1]	695 691 800,00
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	654 359 998,82
[B] Initial Aggregate Outstanding Note Principal Amount	699 500 000,00

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**5. Outstanding Notes**



Reporting Date	02.01.2018		
Payment date	28.12.2017		
Period No	1		
Monthly Period	Oct Nov 2017		
Interest Period	from	26.10.2017	to 28.12.2017 = 63 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	699 500 000,00	634 700 000,00	64 800 000,00
Available Distribution Amount	54 400 934,20		
Amortisation	45 140 001,18		
Redemption per Class	3 808 200,00	3 808 200,00	-
Redemption per Note		600,00	-
Class Principal Outstanding Closing Balance	695 691 800,00	630 891 800,00	64 800 000,00
Current Tranching	100 %	90,69 %	9,31 %
Current Pool Factor		0,99	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B
Interest rate Basis: 1-M EURIBOR / Spread			
Day Count Convention*		(Act/360)	(30/360)
Interest Days	63		
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00
>Principal Repayment per note		600,00	-
Principal Outstanding per Note End of Period		99 400,00	100 000,00
>Interest accrued for the period		10,68	262,50
Interest Payment	237 854,23	67 754,23	170 100,00
Interest Payment per Note		10,68	262,50

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		14,08 %	4,76 %
Current CE (excl. Excess Spread)		9,86 %	0,55 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2018  
 Payment date 28.12.2017  
 Period No 1  
 Monthly Period Oct Nov 2017  
 Interest Period : 26.10.2017 to 28.12.2017 = 63 days

Rating Triggers													
Short Term													
Long Term													
Fitch													
Moody's													
Fitch													
Moody's													
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
Issuer	SCF Rahoituspalvelut I DAC			No rating		No rating		No rating		No rating	N/A		
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-2		BBB -	A- Stable	Baa3	A3 stable	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (j) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1		A	A+	A3	A1	No	The Issuer and the Purchaser will procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (within thirty (30) calendar days) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A		A	AA	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
	RBC	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A		BBB-	AA	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Swap Counterparty	RBC	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1		N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.
	RBC	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1		N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Class A Notes.
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1		A	AA-	A3	Aa3	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within thirty (30) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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**7.a Original Portfolio Principal Balance**



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	from Oct Nov 2017	to 28.12.2017 = 63 days
Interest Period	from 26.10.2017	to 28.12.2017 = 63 days

Average amount - all: 15 669

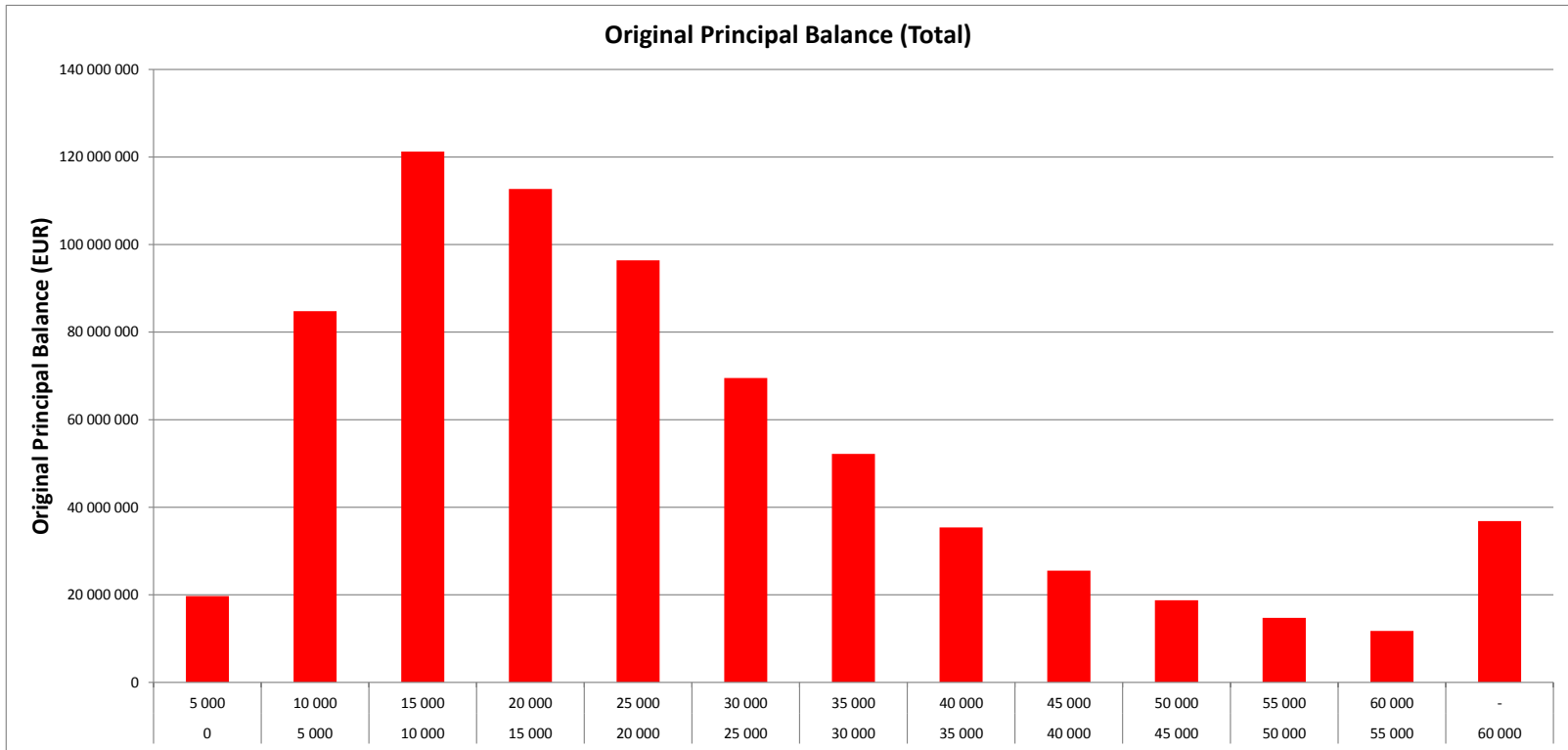
	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7	
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2	
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8	
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5	
	20 000	25 000	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**

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**8.a Outstanding Principal Balance**



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	1				
Monthly Period	Oct Nov 2017				
Interest Period	from	26.10.2017	to	28.12.2017	= 63 days

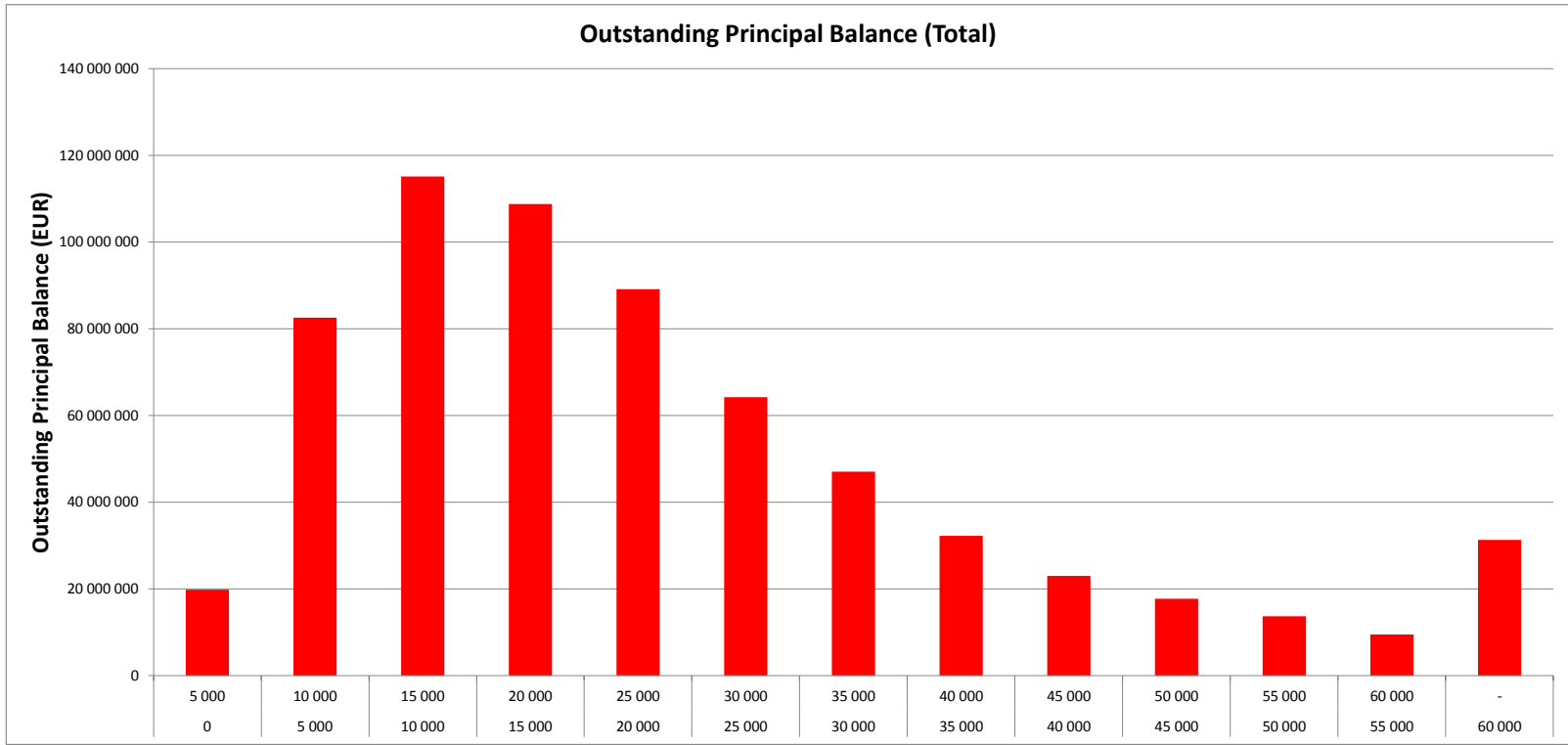
Average amount - all: 15 241

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 975	19 834 795	3,0 %	27,0	9,6
	5 000	10 000	10 965	82 598 057	12,6 %	42,0	9,1
	10 000	15 000	9 287	115 118 639	17,6 %	47,7	8,7
	15 000	20 000	6 287	108 804 569	16,6 %	49,2	8,4
	20 000	25 000	3 994	89 131 072	13,6 %	49,6	8,6
	25 000	30 000	2 357	64 271 050	9,8 %	49,8	8,5
	30 000	35 000	1 460	47 074 970	7,2 %	50,1	8,1
	35 000	40 000	867	32 276 604	4,9 %	50,3	8,2
	40 000	45 000	543	22 977 365	3,5 %	50,1	8,0
	45 000	50 000	375	17 760 981	2,7 %	50,5	7,9
	50 000	55 000	262	13 715 443	2,1 %	50,9	7,7
	55 000	60 000	166	9 512 583	1,5 %	50,8	7,8
	60 000	-	396	31 283 871	4,8 %	50,2	7,7
	Total			42 934	654 359 999	100 %	

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**8.b Outstanding Principal Balance Graph**

Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	Oct Nov 2017	
Interest Period	from 26.10.2017	to 28.12.2017 = 63 days



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**9.a Geographical Distribution**



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	Oct Nov 2017	
Interest Period	from 26.10.2017	to 28.12.2017 = 63 days

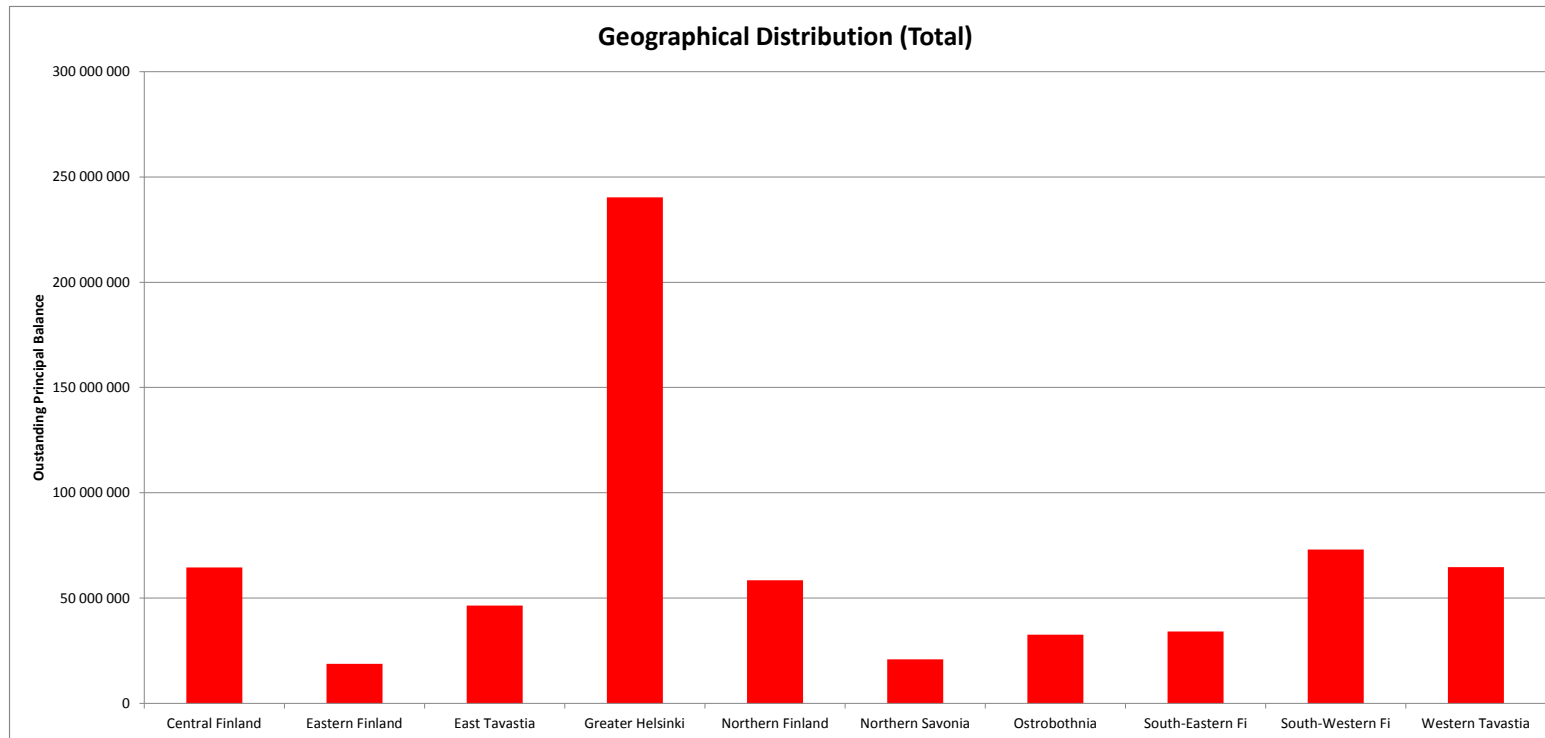
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	4 548	64 560 258	9,87 %	47,6		8,6
Eastern Finland	1 360	18 873 479	2,88 %	46,9		8,4
East Tavastia	3 134	46 531 130	7,11 %	47,9		8,3
Greater Helsinki	14 292	240 297 301	36,72 %	47,7		8,6
Northern Finland	3 884	58 496 003	8,94 %	48,5		8,3
Northern Savonia	1 534	20 869 999	3,19 %	47,3		8,2
Ostrobothnia	2 559	32 682 866	4,99 %	46,2		8,4
South-Eastern Fi	2 432	34 155 275	5,22 %	47,2		8,9
South-Western Fi	4 928	73 115 233	11,17 %	48,4		8,5
Western Tavastia	4 263	64 778 454	9,90 %	48,2		8,4
Total	42 934	654 359 999	100 %			

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9.b Geographical Distribution Graph



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	Oct Nov 2017	
Interest Period	from	26.10.2017 to 28.12.2017 = 63 days



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**10.a Interest Rate**



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	Oct Nov 2017	
Interest Period	from 26.10.2017	to 28.12.2017 = 63 days

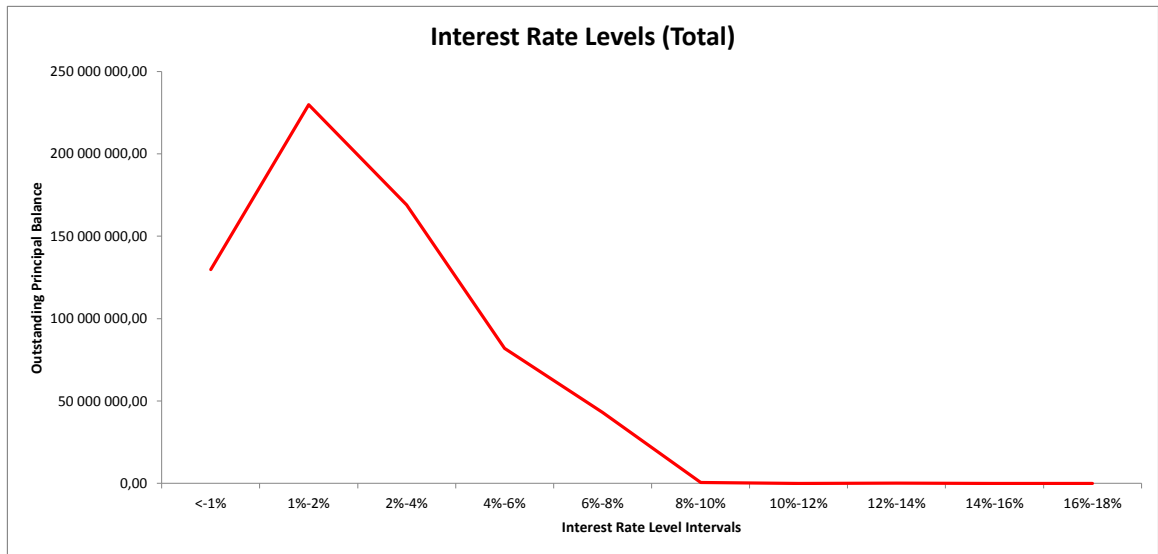
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6878	129 785 633	19,83 %	48,9	8,2
1	2	12612	229 876 221	35,13 %	48,5	8,4
2	4	10675	169 039 198	25,83 %	47,5	8,7
4	6	7581	81 968 289	12,53 %	46,0	8,8
6	8	5099	43 113 614	6,59 %	44,6	8,4
8	10	71	478 410	0,07 %	46,8	6,6
10	12	2	17 370	0,00 %	50,7	6,4
12	14	11	59 380	0,01 %	39,1	5,2
14	16	3	10 821	0,00 %	27,2	6,7
16	18	1	7 696	0,00 %	54,0	6,0
18	20	1	3 369	0,00 %	41	7
Total		42 934	654 359 999	100 %		

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10.b Interest Rate



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11.a Remaining Terms



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Period No	1				
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Interest Period	from	26.10.2017	to	28.12.2017	= 63 days

		TOTAL						
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0			0	0	0,00 %	0,0	0,0
	1			12	1 344	0,65 %	8,9	12,2
	13			24	3 597	3,35 %	19,8	11,3
	25			36	5 938	8,84 %	30,8	10,8
	37			48	10 766	24,96 %	44,9	11,7
	49			60	21 289	62,21 %	53,2	6,7
	61			72				
	73			84				
	85			96				
	97			108				
	109			120				
	121							
	Total			42 934	654 359 999	100 %		

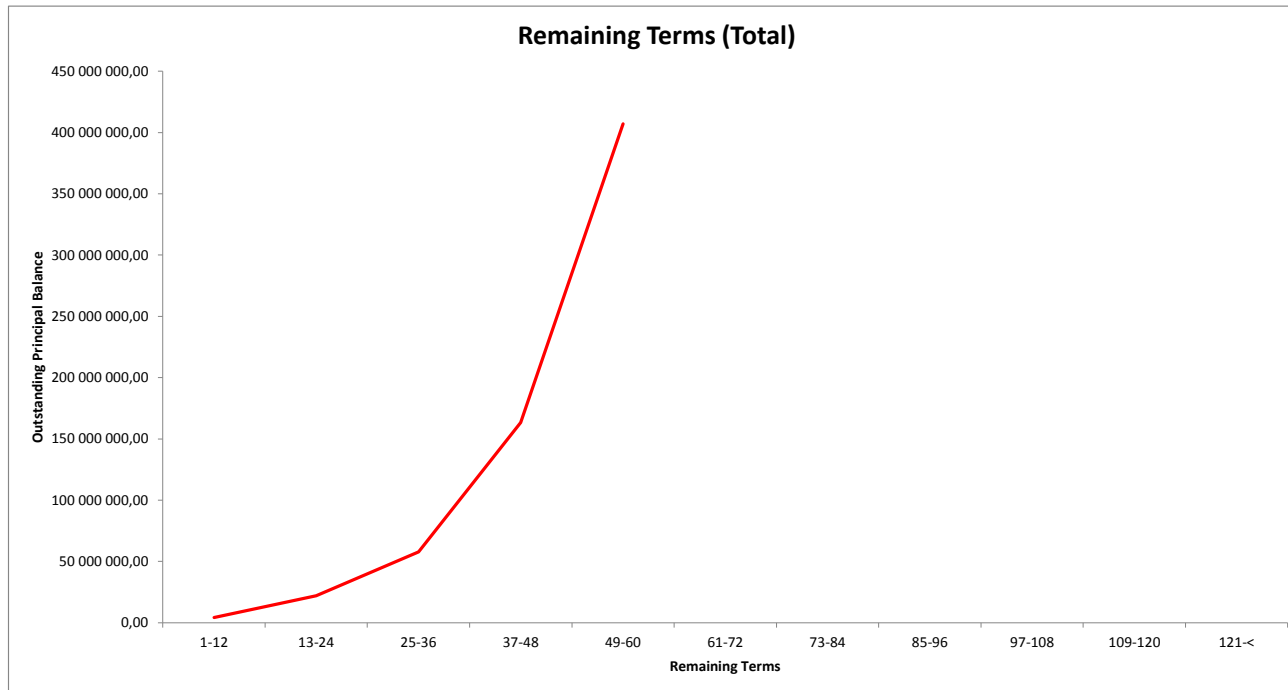


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**11.b Remaining Terms**



Reporting Date	02.01.2018				
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**12.a Seasoning**



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Period No	1		
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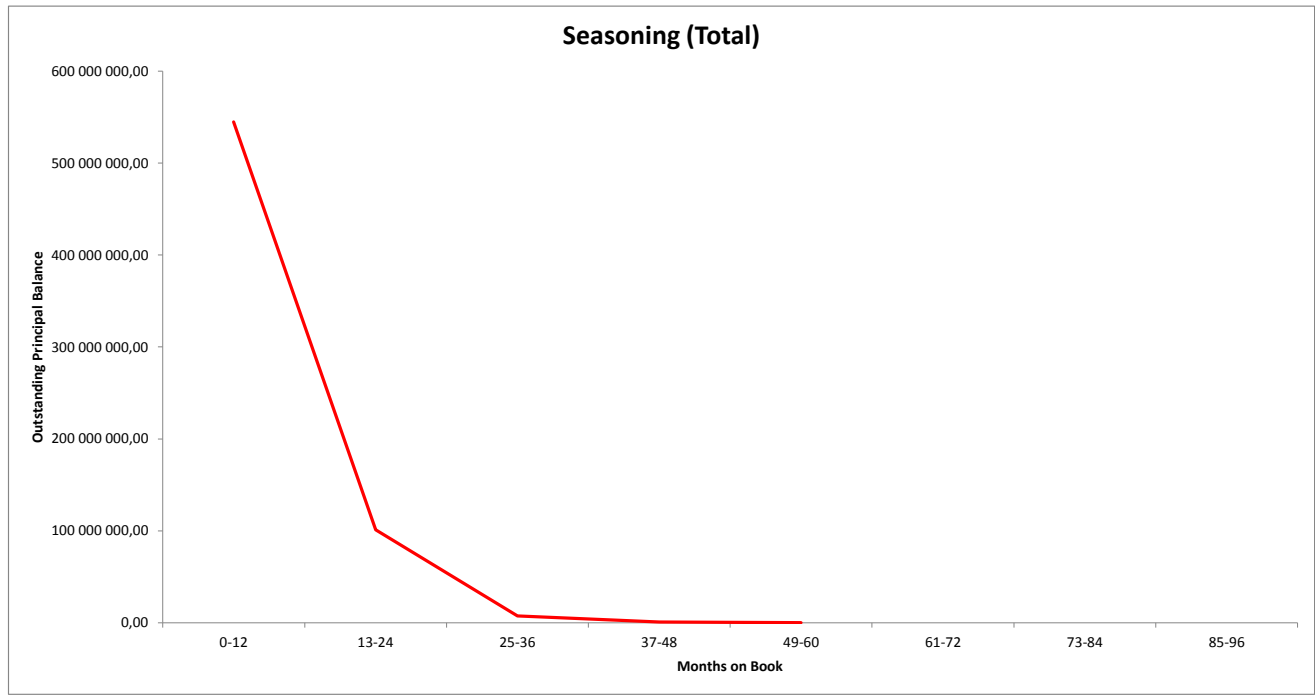
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12	34 795	544 990 256	83,29 %	49,0	7,0
13		24	7 223	100 999 613	15,43 %	42,7	14,6
25		36	800	7 577 461	1,16 %	29,3	29,3
37		48	108	758 686	0,12 %	20,5	38,2
49		60	8	33 983	0,01 %	10,2	50,7
61		72					
73		84					
85		96					
Total			42 934	654 359 999	100 %		

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**12.b Seasoning**



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	Oct Nov 2017	
Interest Period	from 26.10.2017	to 28.12.2017 = 63 days



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



Reporting Date	02.01.2018					
Payment date	28.12.2017					
Period No	1					
Monthly Period	Oct Nov 2017					
Interest Period	from	26.10.2017	to	28.12.2017	=	63 days

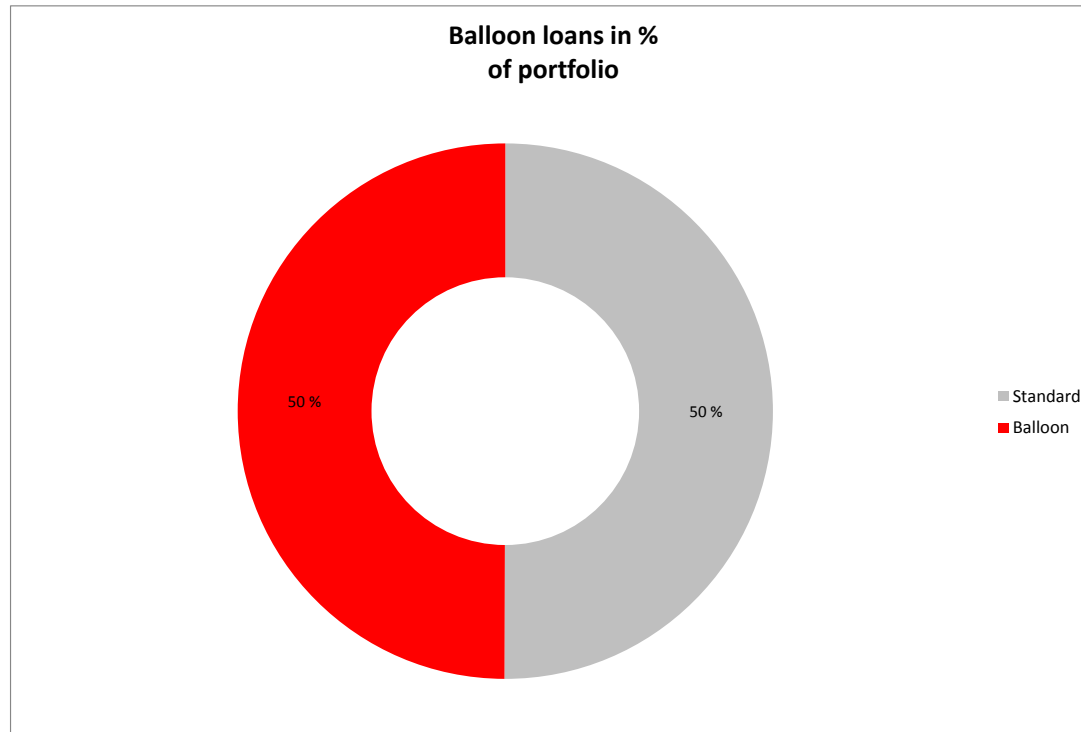
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		29 321	327 508 829	50,05 %	4 422	0,00 %	45,0	8,4
Balloon		13 613	326 851 170	49,95 %	107 467 887	32,88 %	50,5	8,6
Total		42 934	654 359 999	100 %	107 472 310	16,42 %		

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13.b Balloon loans



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days



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14.a # loans per borrower



Reporting Date	02.01.2018		
Payment date	28.12.2017		
Period No	1		
Monthly Period	Oct Nov 2017		
Interest Period	from	26.10.2017	to 28.12.2017 = 63 days

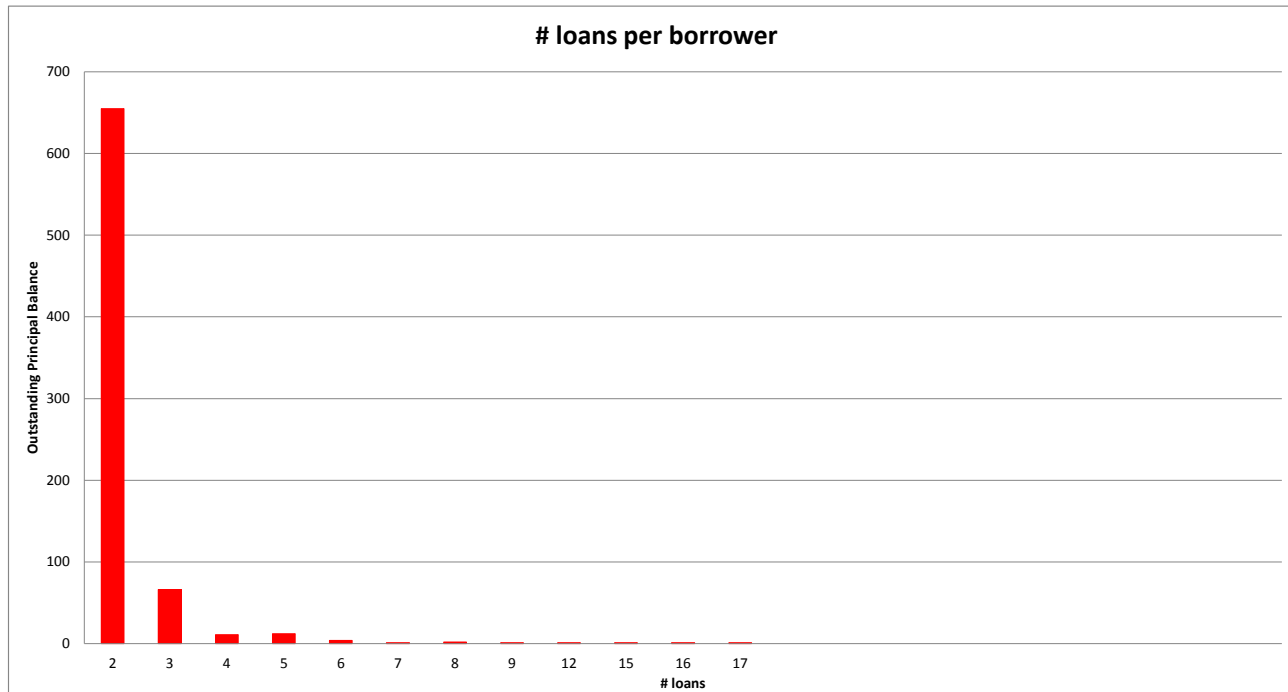
	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	41178	618 897 726	94,58 %
	2	655	25 898 382	3,96 %
	3	66	4 728 062	0,72 %
	4	11	862 137	0,13 %
	5	12	1 466 961	0,22 %
	6	4	511 652	0,08 %
	7	1	91 204	0,01 %
	8	2	359 173	0,05 %
	9	1	239 794	0,04 %
	12	1	126 576	0,02 %
	15	1	148 906	0,02 %
	16	1	274 240	0,04 %
	17	1	755 186	0,12 %
Total:	41 934	654 359 999	100,0 %	

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14.b # loans per borrower



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	Oct Nov 2017	
Interest Period	from	26.10.2017 to 28.12.2017 = 63 days



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15.a Amortization Profile



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	1				
Monthly Period	Oct Nov 2017				
Interest Period	from	26.10.2017	to	28.12.2017	= 63 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	654 359 999	642 176 065	12 183 934	1 478 556	2,75 %	98,14 %
2	642 176 065	630 139 519	12 036 546	1 448 974	2,74 %	96,30 %
3	630 139 519	618 037 800	12 101 719	1 419 753	2,74 %	94,45 %
4	618 037 800	605 958 268	12 079 531	1 390 605	2,73 %	92,60 %
5	605 958 268	593 899 170	12 059 098	1 361 522	2,73 %	90,76 %
6	593 899 170	581 849 665	12 049 505	1 332 511	2,73 %	88,92 %
7	581 849 665	569 774 508	12 075 157	1 303 517	2,72 %	87,07 %
8	569 774 508	557 762 868	12 011 639	1 274 521	2,72 %	85,24 %
9	557 762 868	545 694 983	12 067 885	1 245 632	2,71 %	83,39 %
10	545 694 983	533 706 756	11 988 227	1 216 584	2,71 %	81,56 %
11	533 706 756	521 743 257	11 963 499	1 187 778	2,70 %	79,73 %
12	521 743 257	509 820 543	11 922 714	1 159 045	2,70 %	77,91 %
13	509 820 543	497 939 969	11 880 574	1 130 443	2,69 %	76,10 %
14	497 939 969	486 052 293	11 887 676	1 101 976	2,69 %	74,28 %
15	486 052 293	474 203 813	11 848 480	1 073 549	2,68 %	72,47 %
16	474 203 813	462 422 304	11 781 509	1 045 211	2,68 %	70,67 %
17	462 422 304	450 715 388	11 706 916	1 017 030	2,67 %	68,88 %
18	450 715 388	439 024 210	11 691 179	989 018	2,67 %	67,09 %
19	439 024 210	427 437 186	11 587 024	961 097	2,66 %	65,32 %
20	427 437 186	415 801 220	11 635 966	933 438	2,65 %	63,54 %

Amortization profile (first 20 periods)

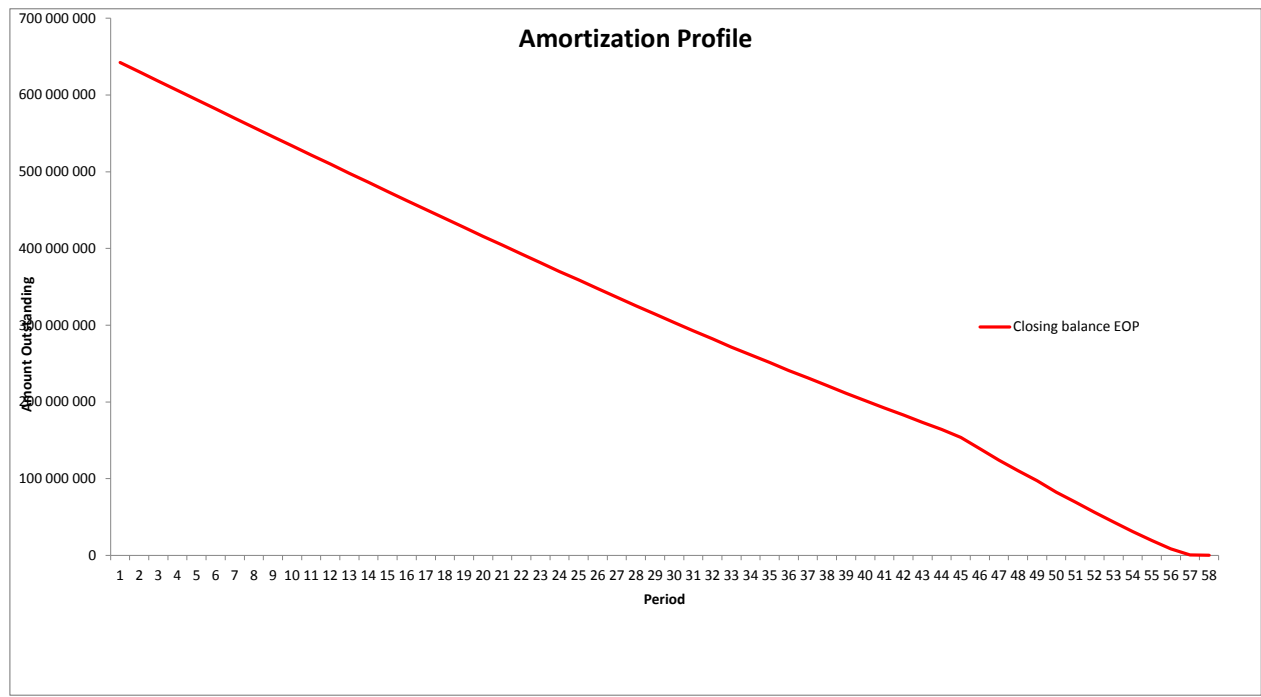


SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

15.b Amortization Profile



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	1				
Monthly Period	Oct Nov 2017				
Interest Period	from	26.10.2017	to	28.12.2017	= 63 days



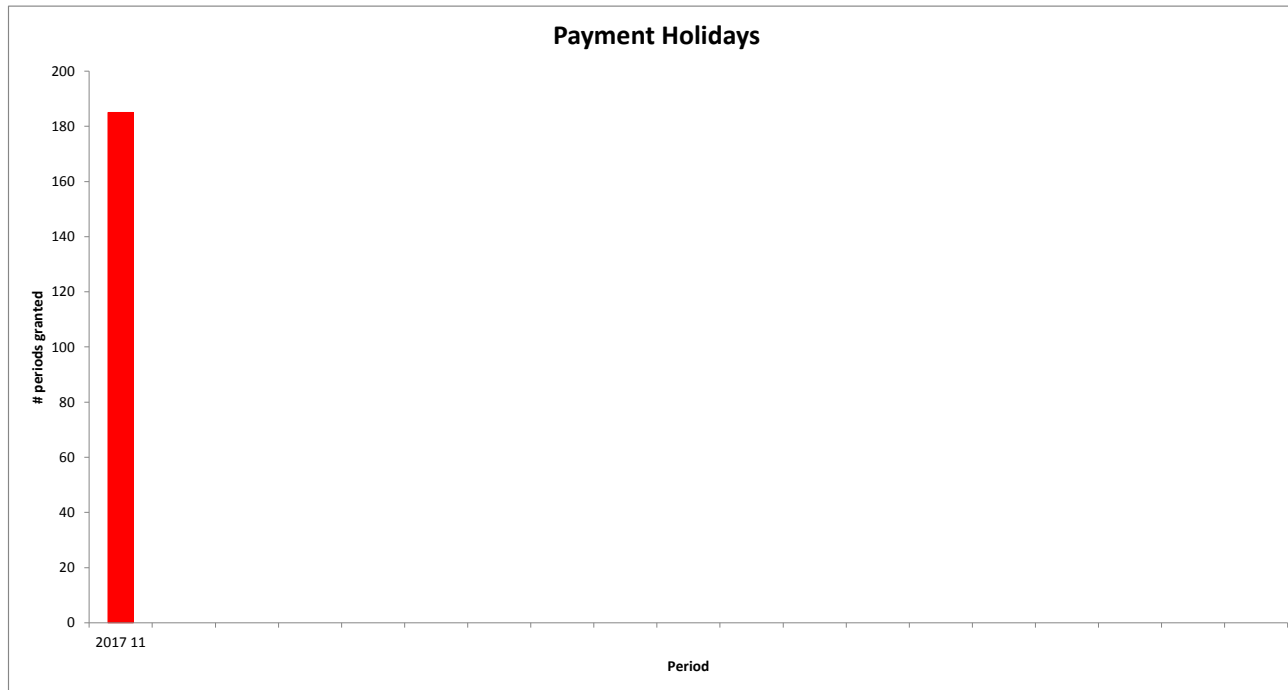


**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**16.b Payment Holidays**



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	1				
Monthly Period	Oct Nov 2017				
Interest Period	from	26.10.2017	to	28.12.2017	= 63 days



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**17.a Downpayment**



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	1				
Monthly Period	Oct Nov 2017				
Interest Period	from	26.10.2017	to	28.12.2017	= 63 days

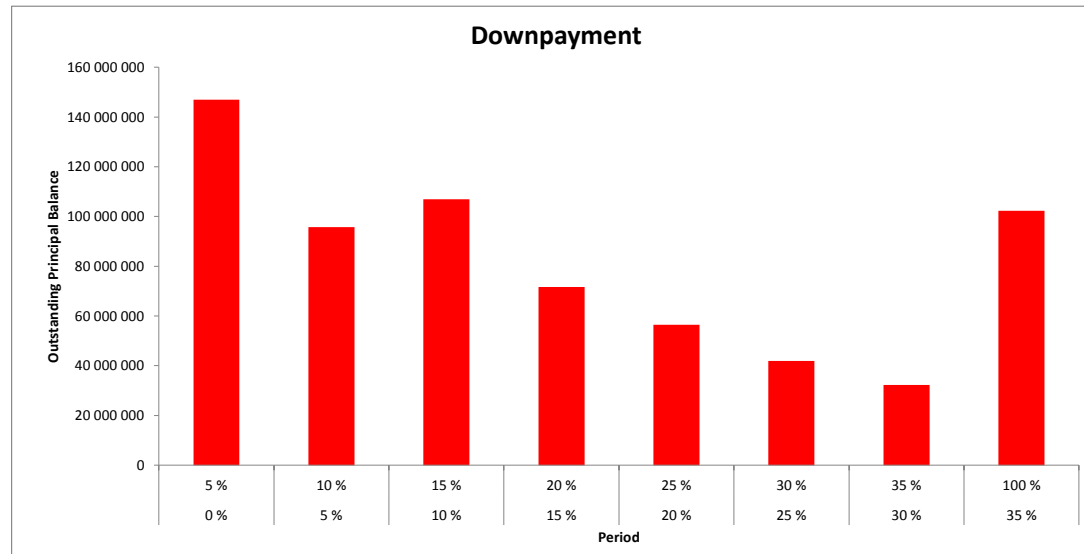
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 413	147 032 440	22,5 %	50,0	8,5
	5 %	10 %	5 322	95 783 328	14,6 %	49,8	8,6
	10 %	15 %	6 370	106 929 863	16,3 %	48,7	8,6
	15 %	20 %	4 369	71 686 152	11,0 %	48,0	8,6
	20 %	25 %	3 556	56 478 401	8,6 %	47,3	8,8
	25 %	30 %	2 761	41 879 535	6,4 %	47,4	8,4
	30 %	35 %	2 259	32 258 558	4,9 %	46,3	8,5
	35 %	100 %	9 884	102 311 722	15,6 %	42,3	8,2
	Total		42 934	654 359 999	100 %		

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17.b Downpayment



Reporting Date	02.01.2018		
Payment date	28.12.2017		
Period No	1		
Monthly Period	Oct Nov 2017		
Interest Period	from	26.10.2017	to 28.12.2017 = 63 days



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18.a Vehicle Condition



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days

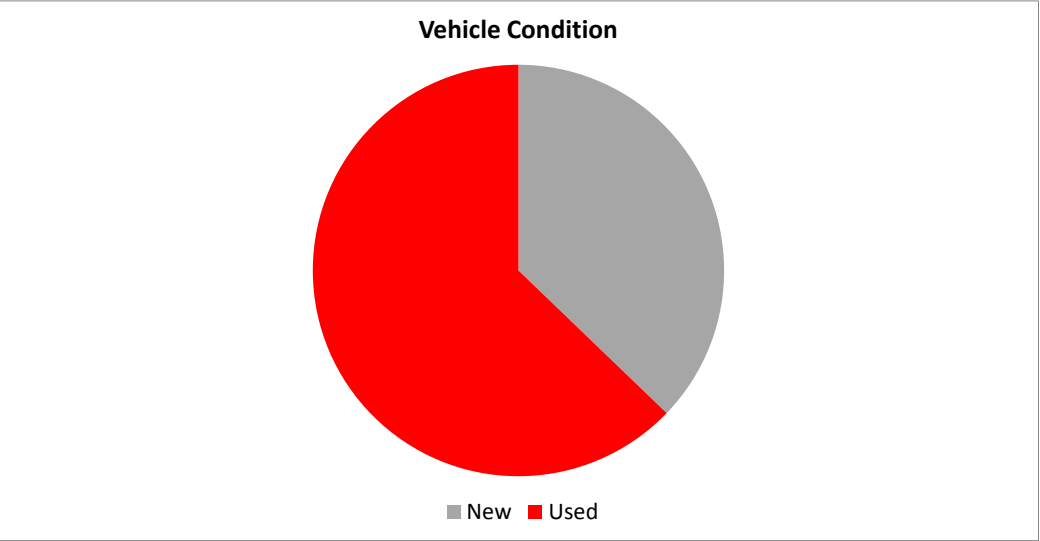
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	10 806	243 347 962	37,2 %	48,3	8,7
	Used	32 128	411 012 037	62,8 %	47,4	8,4
	Total	42 934	654 359 999	100 %		

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18.b Vehicle Condition



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days



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19.a Borrower Type



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	5 633	122 321 725	18,7 %	44,88	8,56
	Private	37 301	532 038 274	81,3 %	48,42	8,49
	Total	42 934	654 359 999	100 %		

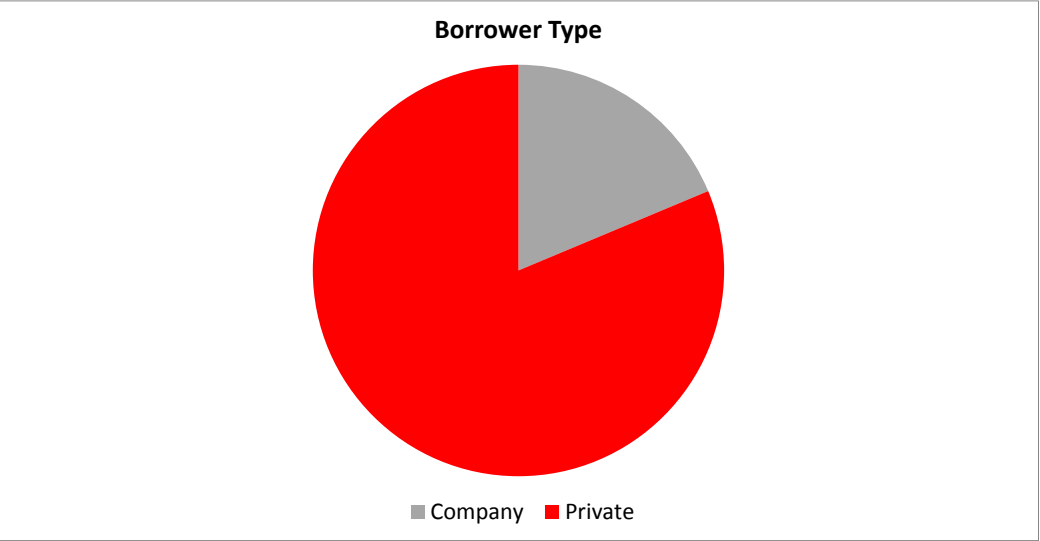


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19.b Borrower Type



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days



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**20.a Vehicle type**



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	Oct Nov 2017	
Interest Period	from 26.10.2017	to 28.12.2017 = 63 days

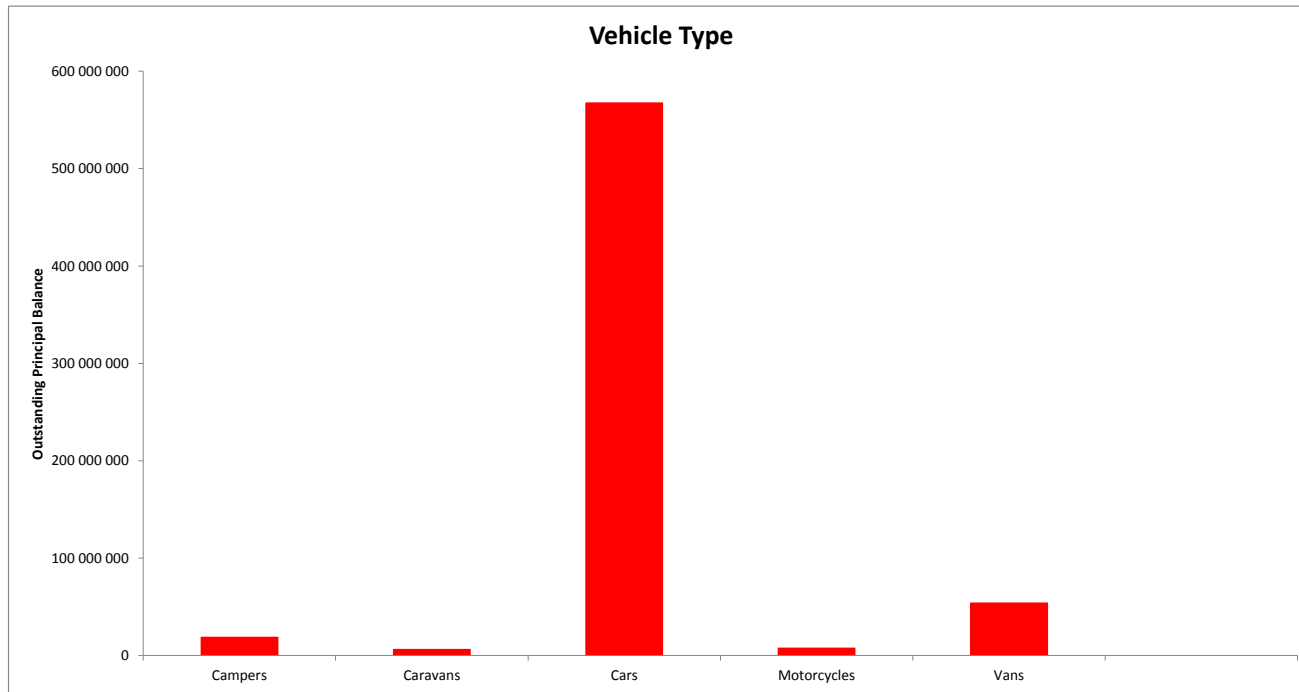
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	738	18 678 867	2,85 %	50,67	7,38
	Caravans	460	6 450 700	0,99 %	50,32	7,07
	Cars	37 752	567 554 426	86,73 %	47,77	8,57
	Motorcycles	766	7 619 931	1,16 %	48,00	6,76
	Vans	3 218	54 056 074	8,26 %	46,28	8,64
		42 934	654 359 999	100 %		

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20.b Vehicle type



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days



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**21.a Restructured Loans**



Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	1				
Monthly Period	Oct Nov 2017				
Interest Period	from	26.10.2017	to	28.12.2017	= 63 days

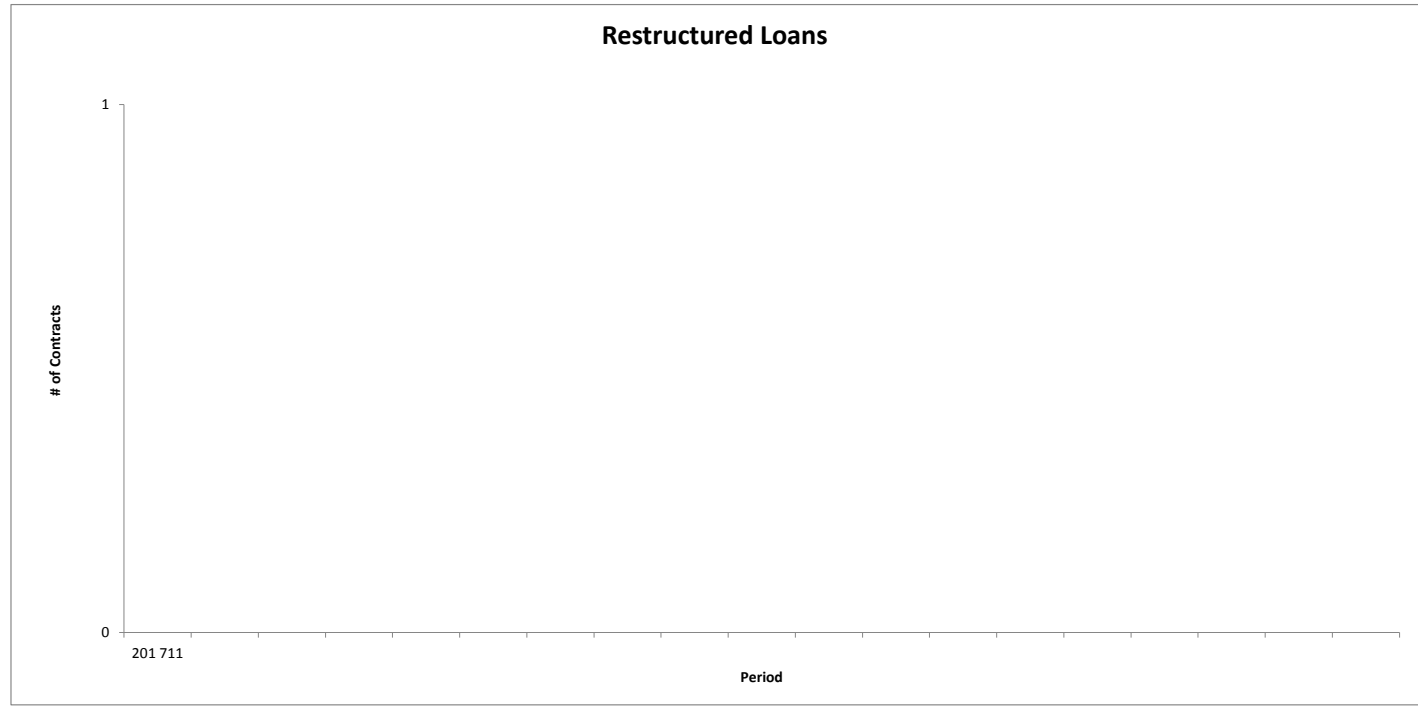
TOTAL		
Period	No	Outstanding balance
	201 711	0
	0	0

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**21.b Restructured Loans**



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days



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**22.a Dynamic Interest rate**



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	Oct Nov 2017	
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days	

TOTAL		
Period	Closing balance	WA Interest rate
2017 11	654 359 999	2,71 %

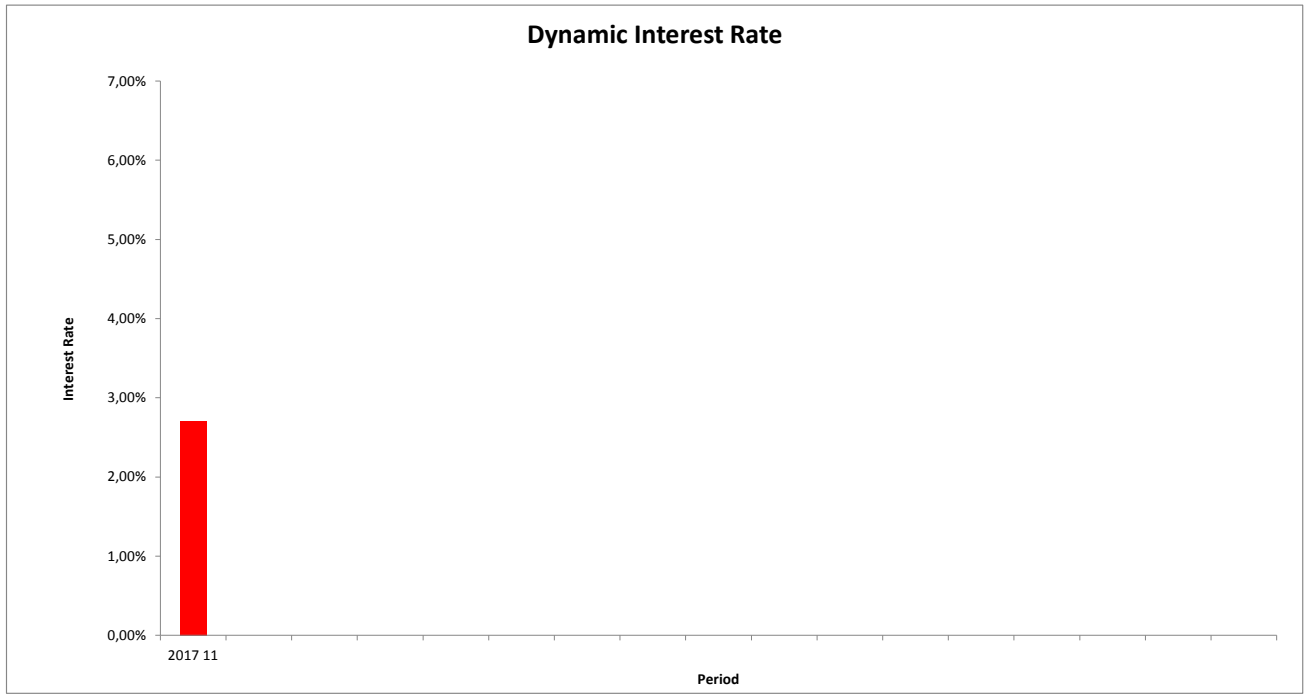
Santander Consumer Finance Oy  
 Risto Rytin tie 33  
 Helsinki 00570  
 Y-tunnus 2076455-0, Finland

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**Monthly Investor Report**

**22.b Dynamic Interest Rate**



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days



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**23.a Dynamic Pre-Payments**



Reporting Date	02.01.2018			
Payment date	28.12.2017			
Period No	1			
Monthly Period	Oct	Nov 2017		
Interest Period	from	26.10.2017	to	28.12.2017 = 63 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2017 11	23 564 683	654 359 999	35,60 %	

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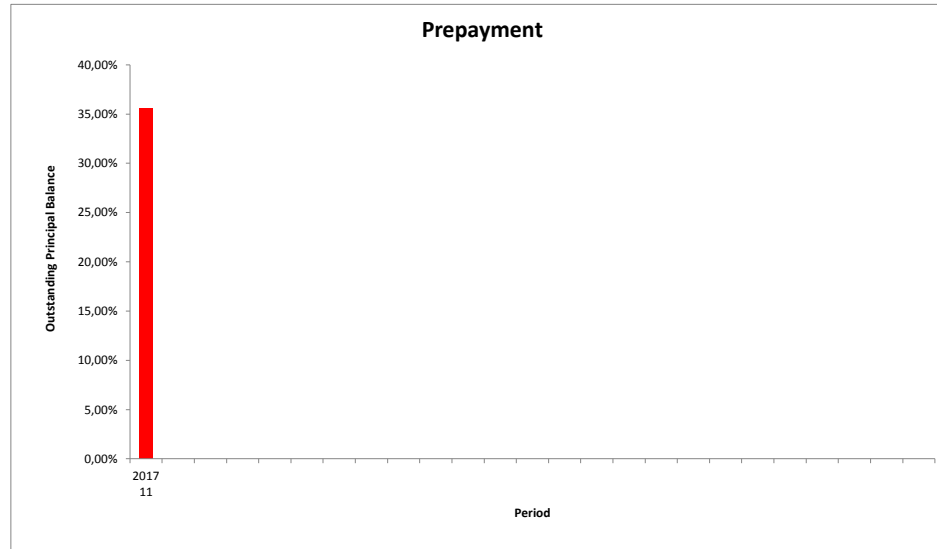


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Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days



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**24. Delinquency**



Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	Oct Nov 2017	
Interest Period	from 26.10.2017 to 28.12.2017	= 63 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2017	11	654 359 999	40 799	619 786 134	1 985	32 266 000	126	2 107 347	24	200 518								
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date 02.01.2018  
Payment date 28.12.2017  
Period No 1  
Monthly Period Oct Nov 2017  
Interest Period from 26.10.2017 to 28.12.2017 = 63 days

Default Quarter	Default Amount	Recovery Quarter		2017 4	
		No Of Loans	Recoveries	Cum. Recoveries	Loss
2017 4	650	1			650

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**26. Priority of Payments**



Reporting Date	02.01.2018
Payment date	28.12.2017
Period No	1
Monthly Period	Oct Nov 2017
Interest Period	from 26.10.2017 to 28.12.2017 = 63 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	48 790 251,30	EUR
Senior Expenses	-	43 683,42	EUR
Servicing Fee	-	472 593,33	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	3 133 973,37	EUR
Principal on Loan to Issuer	-	45 140 001,18	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	54 400 934,20	EUR
Senior Expenses	-	33 839,65	EUR
Interest Class A	-	67 754,00	EUR
Interest Class B	-	3 808 200,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	45 140 001,18	EUR
Principal Payments on Class A	-	3 808 200,00	EUR
Principal Payments on Class B	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest and Principal on Expenses Advance	-	50 010,50	EUR
Interest Issuer Subordinated Loan	-	1 406,18	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	4 994 114,24	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	4 994 114,24	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	36,93	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	4 994 077,31	EUR

**SCF RAHOITUSPALVELUT KIMI VI DAC****Monthly Investor Report****27. Transaction Costs**

Reporting Date	02.01.2018	
Payment date	28.12.2017	
Period No	1	
Monthly Period	Oct Nov 2017	
Interest Period	from	26.10.2017 to 28.12.2017 = 63 days

<b>Transaction Costs</b>	<b>Currency</b>	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	EUR	43 683,42		
Interest accrued for the Period	EUR	237 854,00	67 754,00	170 100,00
Cumulative Interest accrued	EUR	237 854,00	67 754,00	170 100,00
Interest Payments	EUR	237 854,00	67 754,00	170 100,00
Cumulative Interest Payments	EUR	237 854,00	67 754,00	170 100,00
Interest accrued on Subordinated Loan for the Period	EUR	1 406,18		
Cumulative Interest accrued on Subordinated Loan	EUR	1 406,18		
Interest Payments on Subordinated Loan	EUR	1 406,18		
Cumulative Interest Payments on Subordinated Loan	EUR	1 406,18		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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

**28. Contact Details**



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Reporting Date	02.01.2018				
Payment date	28.12.2017				
Period No	1				
Monthly Period	Oct Nov 2017				
Interest Period	from	26.10.2017	to	28.12.2017	= 63 days