

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		31.05.2019			
Payment date		28.05.2019		Following payment dates:	25.06.2019
Period No		18			25.07.2019
Monthly Period		apr.19			
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days
Cut-Off date		30.04.2019			

Index	Page	
1	Portfolio Information	1
2	Amount Due for Distribution	2
3	Reserve Accounts	3
4	Performance Data	4
5	Outstanding Notes	5
6	Counterparty Ratings, Trigger Levels and Consequences	6
7 a	Original Principal Balance	7
7 b	Original PB (Graph)	8
8 a	Outstanding principal Balance	9
8 b	Outstanding PB (Graph)	10
9 a	Geographical Distribution	11
9 b	Geographical (Graph)	12
10 a	Interest Rate	13
10 b	Interest Rate (Graph)	14
11 a	Remaining Terms	15
11 b	Remaining Terms (Graph)	16
12 a	Seasoning	17
12 b	Seasoning (Graph)	18
13 a	Balloon loans as % of other loans	19
13 b	Balloon loans as % of other loans (Graph)	20
14 a	Loans per borrower	21
14 b	Loans per borrower (Graph)	22
15 a	Amortization Profile	23
15 b	Amortization Profile (Graph)	24
16 a	Payment Holidays	25
16 b	Payment Holidays (Graph)	26
17 a	Downpayment	27
17 b	Downpayment (Graph)	28
18 a	Vehicle Condition	29
18 b	Vehicle Condition (Graph)	30
19 a	Borrower Type	31
19 b	Borrower Type (Graph)	32
20 a	Vehicle Type	33
20 b	Vehicle Type (Graph)	34
21 a	Restructured Loans	35
21 b	Restructured Loans (Graph)	36
22	Dynamic Interest Rate	37
23	Dynamic Pre-Payment	38
24	Dynamic Delinquency	39
25	Defaults, Recoveries and Losses by Quarter of Default	40
26	Priority of Payments Pre-Enforcement	41
27	Transaction Costs	42
28	Contact Details	43

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	316 479 754,61 EUR
Scheduled Loan Principal Repayments	7 707 368,24 EUR
Prepayments	9 406 745,55 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	17 114 113,79 EUR
New Defaulted Auto Loans in Period	430 635,43 EUR
Closing Balance	298 935 005,39 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 035 446,20 EUR
Recoveries on loans in default	209 920,33 EUR
Total Revenue Received in Period	1 245 366,53 EUR
# Loans	
At beginning of period	27 314 Loans
Paid in Full	987 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	37 Loans
At end of period	26 290 Loans

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

2. Amount Due for Distribution



Reporting Date	31.05.2019
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	18 354 005 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	18 354 005 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	18 229 448 EUR
b. Reserve Fund	1 615 514 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	19 844 962 EUR

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

3. Reserve Accounts



Reporting Date	31.05.2019
Payment date	28.05.2019
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Monthly Period	apr.19
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Note Balance

Beginning of Period	316 479 754,61	EUR
End of Period	298 935 005,39	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 %	1 615 513,59	EUR
Cash Outflow		1 615 513,59	EUR
Cash Inflow		1 510 078,53	EUR
End of Period	0,5 %	1 510 078,53	EUR
Required Reserve Amount	0,5 %	1 510 078,53	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	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
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Asset Balance

Beginning of Period	316 479 754,61	EUR
End of Period	298 935 005,39	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	275 496 557,31	92,16 %	24 400
1-29 days past due	18 215 758,13	6,09 %	1 489
Delinquent Receivables:			
30-59 days past due	3 185 298,16	1,07 %	258
60-89 days past due	983 761,44	0,33 %	70
90-119 days past due	460 703,03	0,15 %	32
120-149 days past due	441 626,11	0,15 %	26
150-179 days past due	151 301,21	0,05 %	15
Total Performing and Delinquent	298 935 005	100,00 %	26 290

	EUR	%	# loans
Volkswagen vehicles	18 088 489	6,05 %	2 444

Current Period Defaults	430 635,43	37
Cumulative Defaults	4 784 299,12	349
Current Period Recoveries	209 920,33	
Cumulative Recoveries	2 660 600,96	

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

5. Outstanding Notes

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1. Note Balance

	All Notes	Class A	Class B
General Note Information			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		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	316 479 754,61	251 679 754,61	64 800 000,00
Available Distribution Amount	19 844 961,96		
Amortisation	17 544 749,22		
Redemption per Class	17 544 749,22	17 544 749,22	-
Redemption per Note		2 764,26	-
Class Principal Outstanding Closing Balance	298 935 005,39	234 135 005,39	64 800 000,00
Current Tranching	100 %	78,32 %	21,68 %
Current Pool Factor		0,37	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	33		
Principal Outstanding per Note Beginning of Period		39 653,34	100 000,00
>Principal Repayment per note		2 764,26	-
Principal Outstanding per Note End of Period		36 889,08	100 000,00
>Interest accrued for the period		1,20	125,00
Interest Payment	88 613,31	7 613,31	81 000,00
Interest Payment per Note		1,20	125,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		23,99 %	2,32 %
Current CE (excl. Excess Spread)		22,18 %	0,51 %

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 31.05.2019
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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 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-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.	

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

7.a Original Portfolio Principal Balance

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Average amount - all: 15 669

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

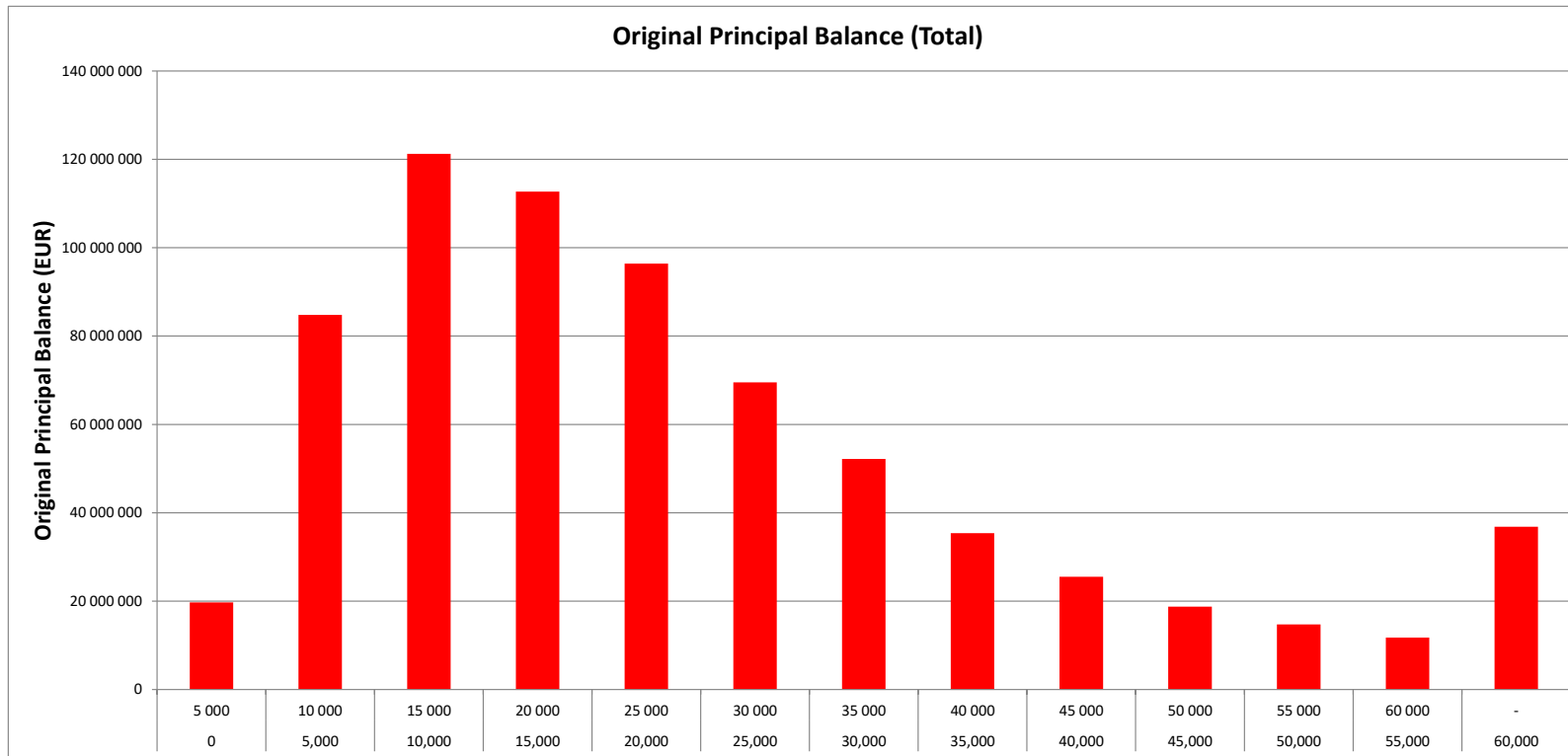
SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

7.b Original Principal Balance Graph

Reporting Date	31.05.2019	
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Original Principal Balance (Total)



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

8.a Outstanding Principal Balance



Reporting Date	31.05.2019	
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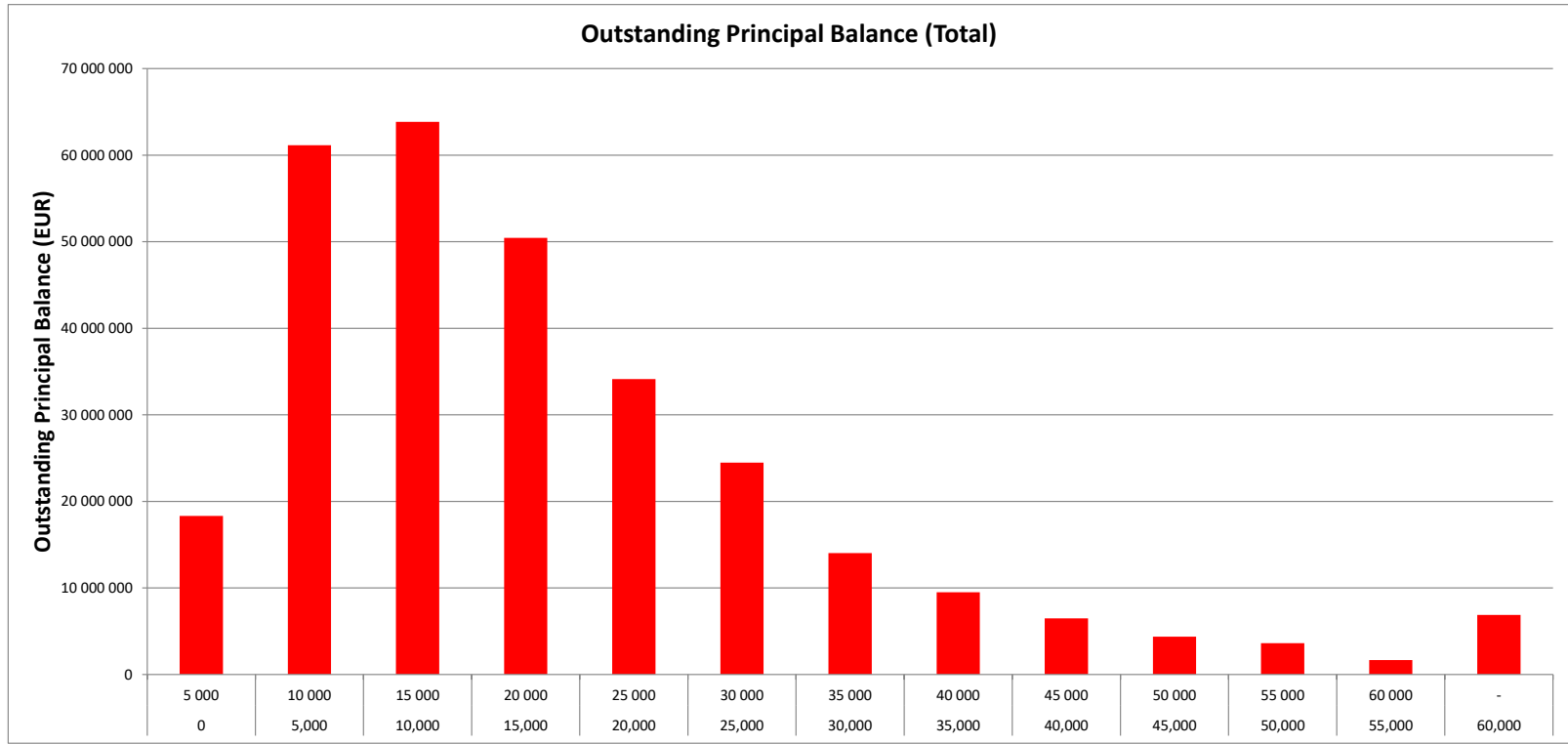
Average amount - all: 11 371

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance		0 5 000	6 354	18 324 639	6,1 %	21,2	26,3	
		5 000 10 000	8 262	61 148 872	20,5 %	31,4	25,5	
		10 000 15 000	5 193	63 851 384	21,4 %	33,9	25,1	
		15 000 20 000	2 922	50 447 140	16,9 %	34,1	25,2	
		20 000 25 000	1 536	34 120 565	11,4 %	34,3	25,0	
		25 000 30 000	897	24 483 174	8,2 %	34,6	24,7	
		30 000 35 000	436	14 020 135	4,7 %	34,8	24,7	
		35 000 40 000	255	9 507 369	3,2 %	35,0	24,4	
		40 000 45 000	154	6 491 568	2,2 %	34,8	24,2	
		45 000 50 000	93	4 379 220	1,5 %	35,1	24,2	
		50 000 55 000	69	3 609 616	1,2 %	34,9	25,2	
		55 000 60 000	29	1 668 599	0,6 %	34,5	24,7	
		60 000 -	90	6 882 725	2,3 %	34,7	24,0	
		Total		26 290	298 935 005	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

8.b Outstanding Principal Balance Graph

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SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

9.a Geographical Distribution



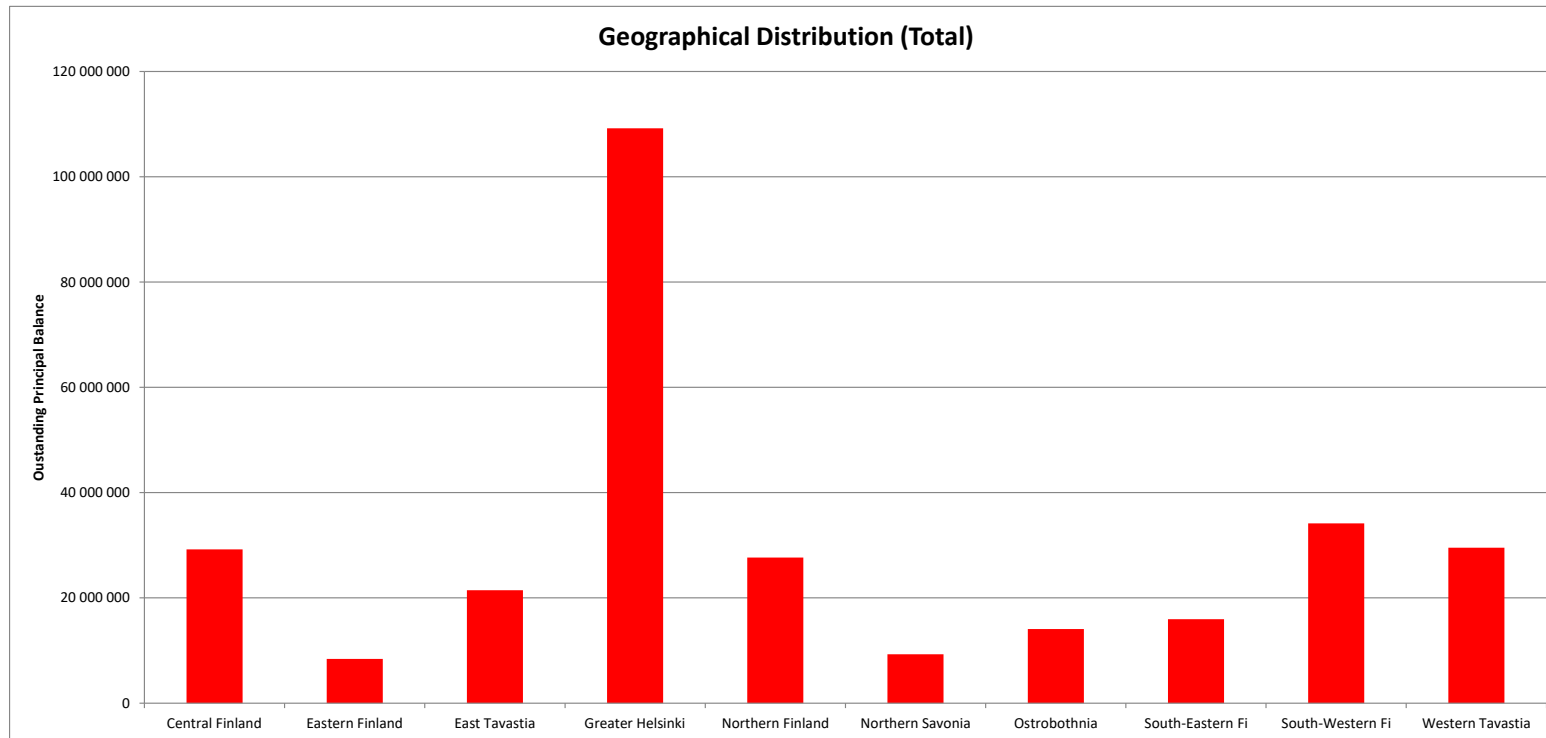
Reporting Date	31.05.2019	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 774	29 207 192	9,77 %	32,9		25,2
Eastern Finland	791	8 405 581	2,81 %	32,5		25,0
East Tavastia	1 917	21 456 291	7,18 %	33,1		25,0
Greater Helsinki	8 821	109 193 795	36,53 %	32,7		25,2
Northern Finland	2 441	27 668 175	9,26 %	33,4		25,0
Northern Savonia	932	9 277 316	3,10 %	32,7		25,0
Ostrobothnia	1 566	14 093 990	4,71 %	32,0		25,1
South-Eastern Fi	1 490	15 950 446	5,34 %	32,7		25,4
South-Western Fi	3 022	34 145 709	11,42 %	33,4		25,2
Western Tavastia	2 536	29 536 510	9,88 %	33,2		25,0
Total	26 290	298 935 005	100 %			

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

9.b Geographical Distribution Graph

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SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

10.a Interest Rate

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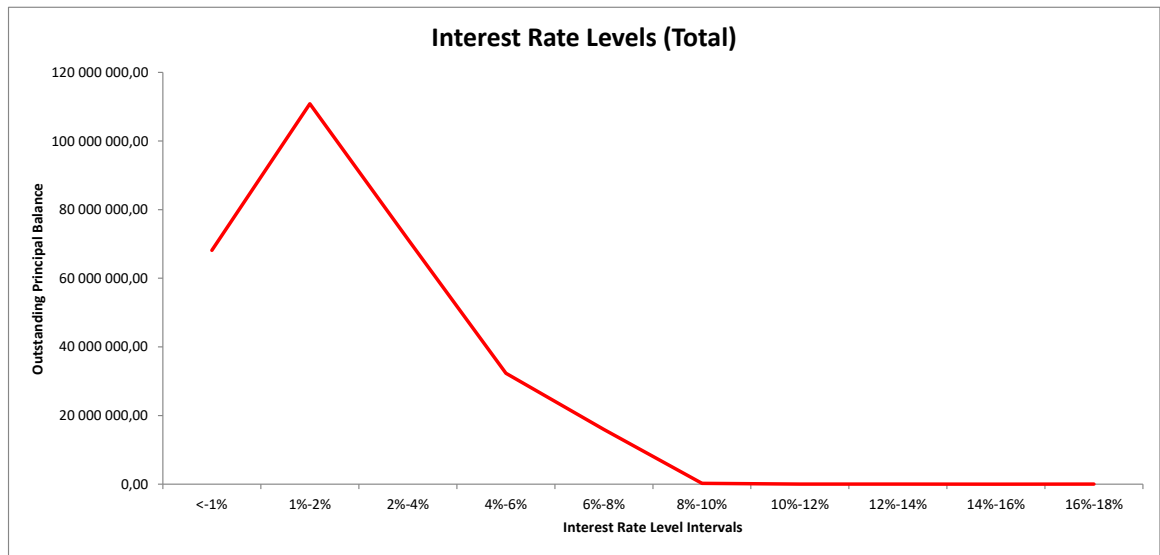


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0		1	4935	68 165 325	22,80 %	33,4	25,1
1		2	8281	110 845 453	37,08 %	33,3	25,0
2		4	6216	71 409 202	23,89 %	32,7	25,3
4		6	4221	32 318 705	10,81 %	31,7	25,4
6		8	2581	15 924 173	5,33 %	31,5	24,9
8		10	46	235 288	0,08 %	33,1	23,5
10		12	2	12 178	0,00 %	34,8	22,9
12		14	6	15 691	0,01 %	26,1	21,7
14		16	1	3 175	0,00 %	13,0	23,0
16		18	1	5 815	0,00 %	37,0	23,0
18		20					
Total			26 290	298 935 005	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

10.b Interest Rate

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SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

11.a Remaining Terms



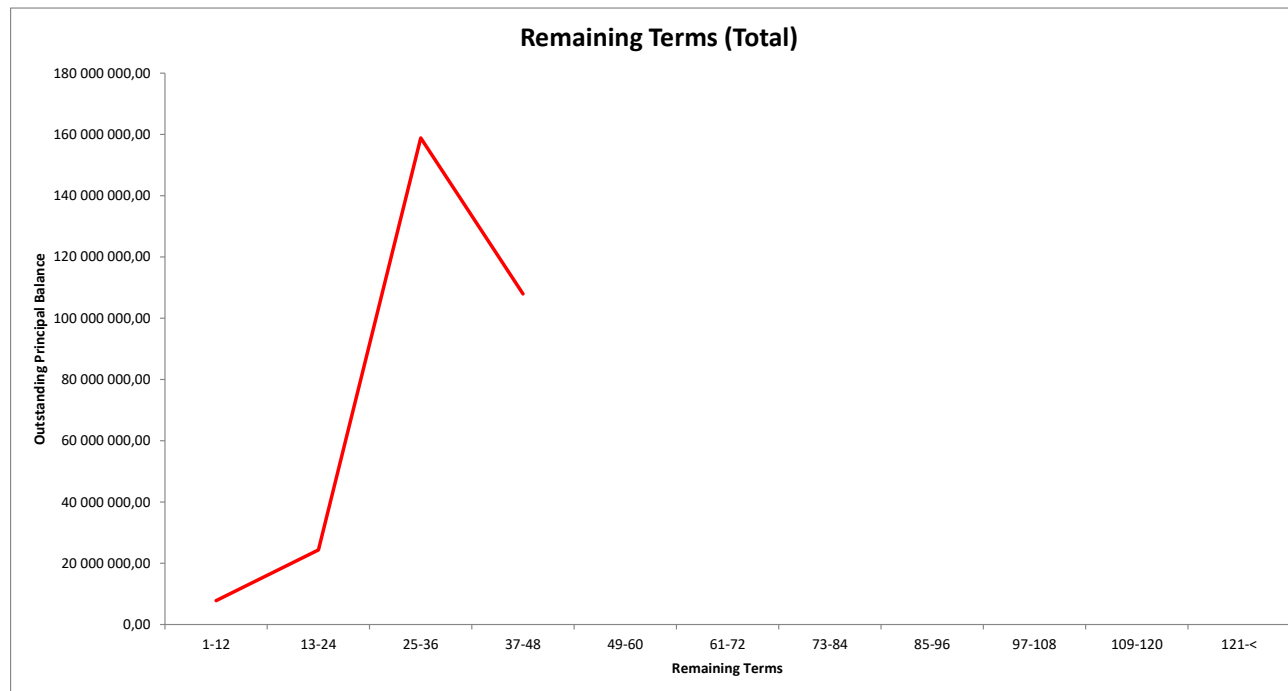
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		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	15	2 961	0,00 %	0,0	26,7
	1		12	2 718	7 798 139	2,61 %	8,9	28,4
	13		24	3 860	24 351 190	8,15 %	19,0	27,7
	25		36	12 394	158 846 543	53,14 %	32,3	27,0
	37		48	7 303	107 936 173	36,11 %	38,6	21,7
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			26 290	298 935 005	100 %			

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

11.b Remaining Terms

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SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

12.a Seasoning

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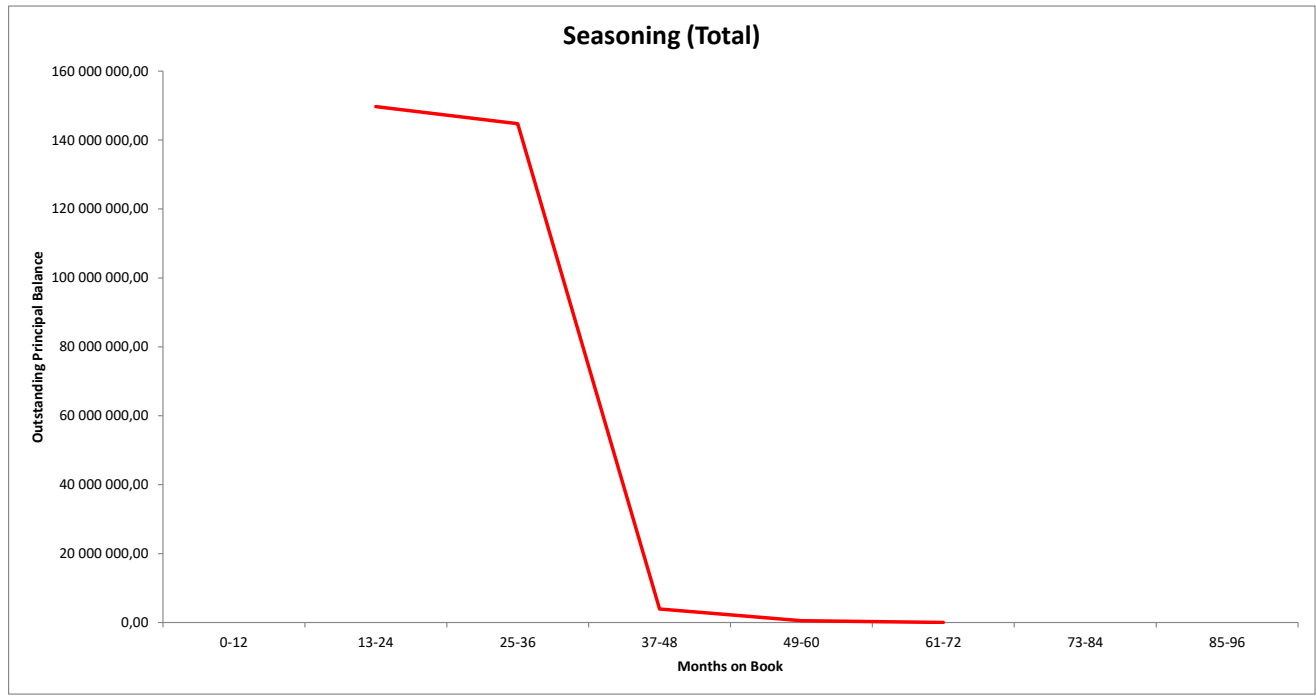


TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	12 550	149 711 442	50,08 %	35,7	21,9
	25		36	13 058	144 742 693	48,42 %	30,5	27,9
	37		48	547	3 914 037	1,31 %	18,6	41,2
	49		60	133	552 578	0,18 %	8,5	51,2
	61		72	2	14 256	0,00 %	16,5	65,1
	73		84					
	85		96					
	Total			26 290	298 935 005	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

12.b Seasoning

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SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

13.a Balloon loans



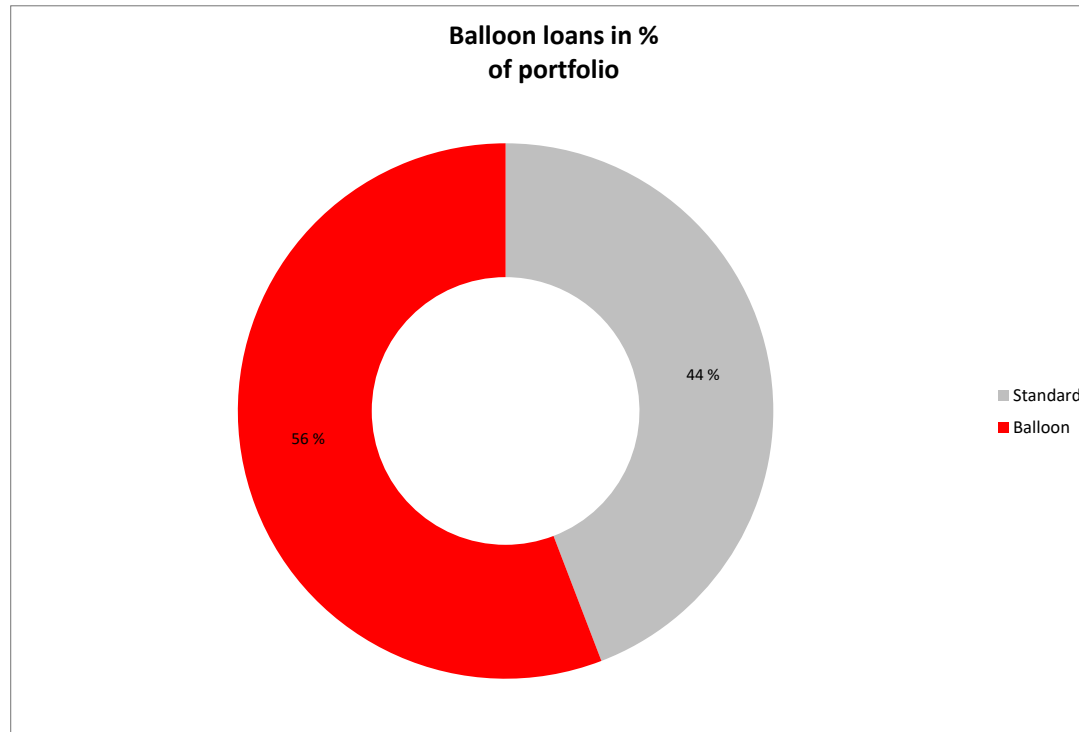
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Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	17 272		132 049 972	44,17 %	2 312	0,00 %	31,3	24,9
Balloon	9 018		166 885 033	55,83 %	70 478 924	42,23 %	34,2	25,3
Total	26 290		298 935 005	100 %	70 481 236	23,58 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

13.b Balloon loans

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from	25.04.2019
	to	28.05.2019
	=	33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

14.a # loans per borrower



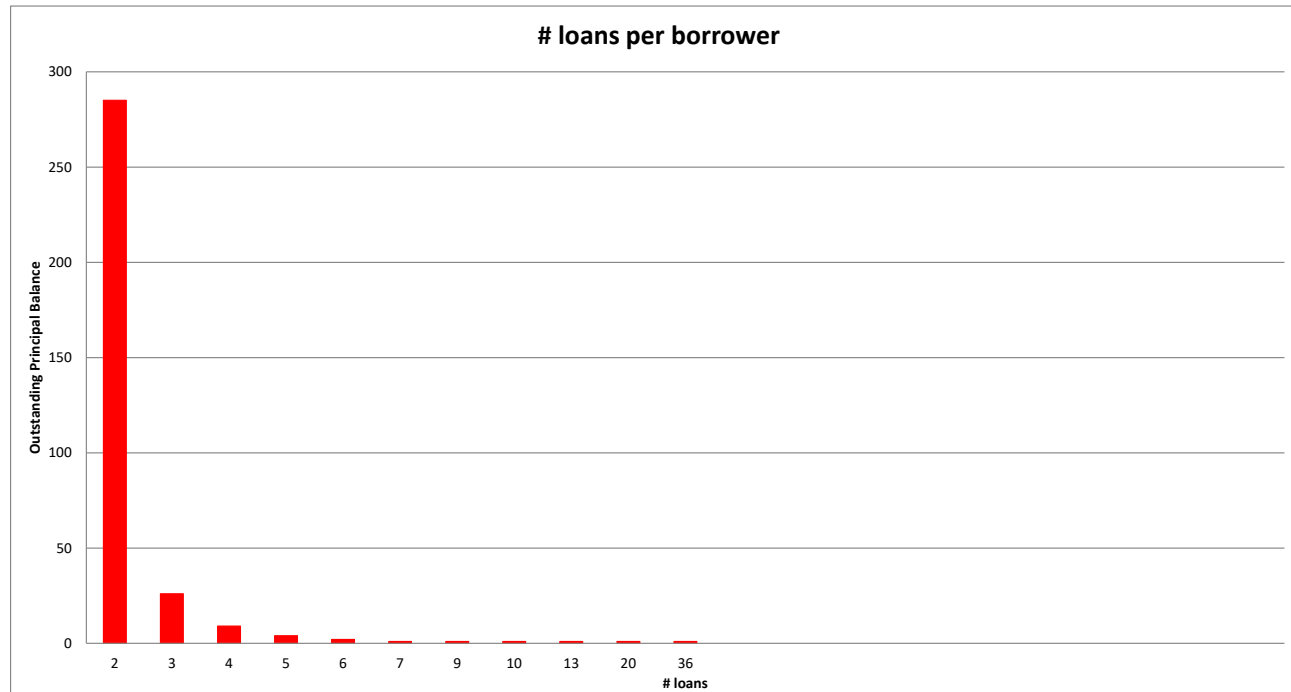
Reporting Date	31.05.2019		
Payment date	28.05.2019		
Period No	18		
Monthly Period	apr.19		
Interest Period	from	25.04.2019	to 28.05.2019 = 33 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	25479	286 909 647	95,98 %
	2	285	8 536 694	2,86 %
	3	26	1 395 405	0,47 %
	4	9	566 113	0,19 %
	5	4	343 573	0,11 %
	6	2	195 397	0,07 %
	7	1	62 321	0,02 %
	9	1	29 394	0,01 %
	10	1	114 983	0,04 %
	13	1	80 185	0,03 %
	20	1	151 698	0,05 %
	36	1	549 594	0,18 %
Total:		25 811	298 935 005	100,0 %

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

14.b # loans per borrower

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from	25.04.2019
	to	28.05.2019
	=	33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

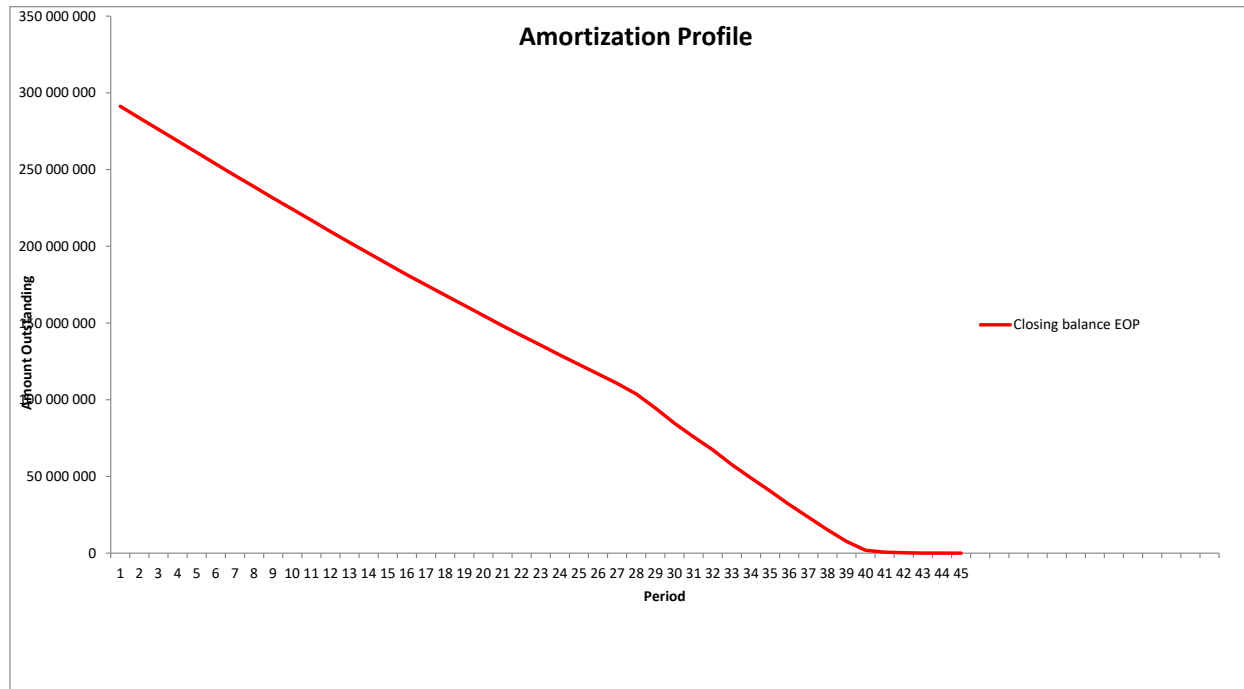
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	298 935 005	291 263 506	7 671 500	622 557	2,53 %	97,43 %
2	291 263 506	283 725 861	7 537 644	605 029	2,52 %	94,91 %
3	283 725 861	276 184 499	7 541 362	587 888	2,51 %	92,39 %
4	276 184 499	268 651 445	7 533 054	570 797	2,51 %	89,87 %
5	268 651 445	261 140 021	7 511 423	553 735	2,50 %	87,36 %
6	261 140 021	253 666 567	7 473 454	536 700	2,49 %	84,86 %
7	253 666 567	246 194 370	7 472 197	519 807	2,49 %	82,36 %
8	246 194 370	238 854 000	7 340 369	502 979	2,48 %	79,90 %
9	238 854 000	231 445 709	7 408 292	486 452	2,47 %	77,42 %
10	231 445 709	224 217 646	7 228 062	469 711	2,46 %	75,01 %
11	224 217 646	216 959 424	7 258 222	453 443	2,45 %	72,58 %
12	216 959 424	209 670 306	7 289 118	437 164	2,44 %	70,14 %
13	209 670 306	202 535 186	7 135 120	420 897	2,44 %	67,75 %
14	202 535 186	195 432 554	7 102 632	404 937	2,43 %	65,38 %
15	195 432 554	188 466 848	6 965 706	389 117	2,42 %	63,05 %
16	188 466 848	181 447 761	7 019 087	373 559	2,40 %	60,70 %
17	181 447 761	174 800 668	6 647 093	358 173	2,39 %	58,47 %
18	174 800 668	168 091 591	6 709 077	343 414	2,38 %	56,23 %
19	168 091 591	161 528 009	6 563 582	328 571	2,37 %	54,03 %
20	161 528 009	154 926 935	6 601 074	313 994	2,36 %	51,83 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

15.b Amortization Profile

Reporting Date	31.05.2019					
Payment date	28.05.2019					
Period No	18					
Monthly Period	apr.19					
Interest Period	from	25.04.2019	to	28.05.2019	=	33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

16.a Payment Holidays



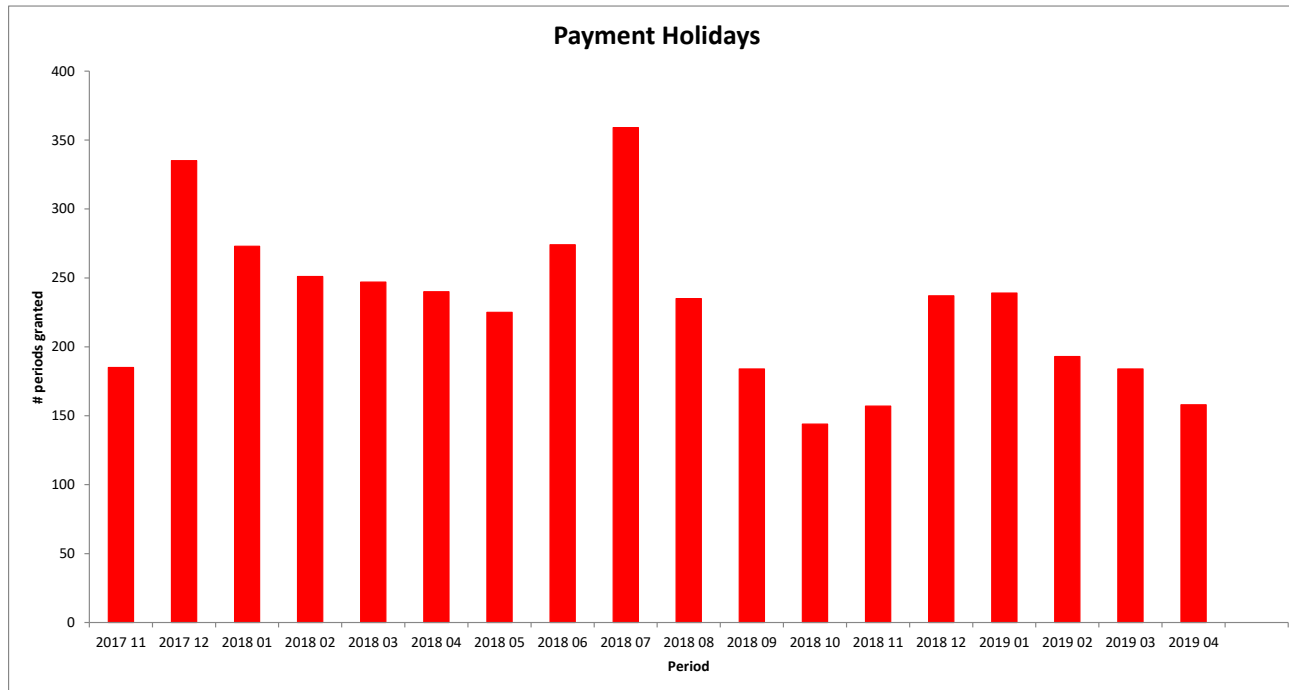
Reporting Date	31.05.2019			
Payment date	28.05.2019			
Period No	18			
Monthly Period	apr.19			
Interest Period	from	25.04.2019	to	28.05.2019 = 33 days

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	
2018 12	237	275	76 582	3 326 976	
2019 01	239	320	92 907	3 558 977	
2019 02	193	285	81 885	2 686 735	
2019 03	184	258	79 301	2 731 591	
2019 04	158	230	66 020	1 913 533	
Total:	4 120	5 506	1 597 505	64 459 284	

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

16.b Payment Holidays

Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	18				
Monthly Period	apr.19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

17.a Downpayment



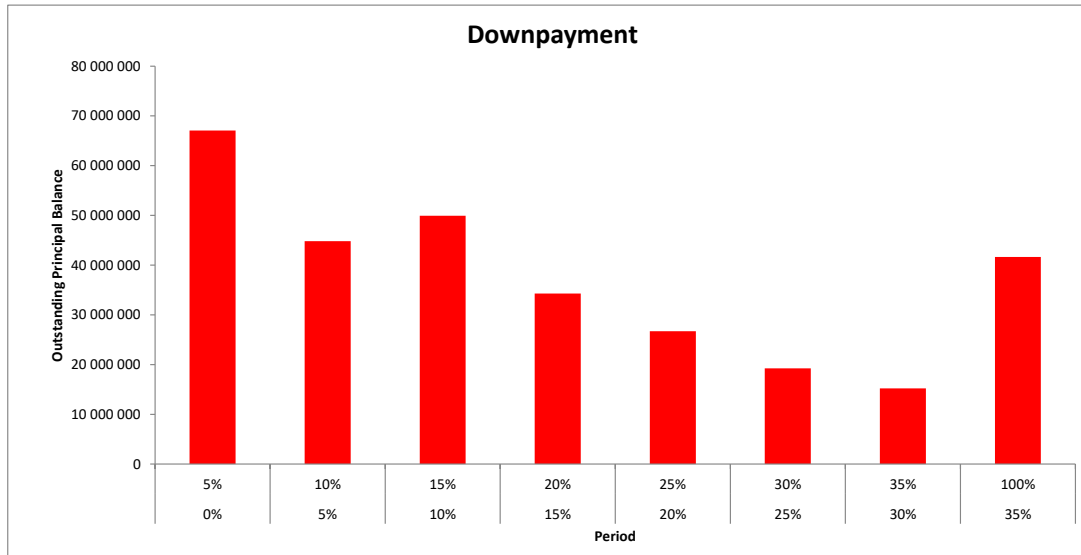
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	5 054	67 062 482	22,4 %	34,3	25,2	
	5 %	10 %	3 370	44 835 859	15,0 %	34,1	25,1	
	10 %	15 %	4 024	49 925 290	16,7 %	33,3	25,2	
	15 %	20 %	2 813	34 281 461	11,5 %	32,8	25,2	
	20 %	25 %	2 295	26 727 489	8,9 %	32,4	25,4	
	25 %	30 %	1 793	19 246 913	6,4 %	32,3	25,0	
	30 %	35 %	1 419	15 217 301	5,1 %	31,9	25,1	
	35 %	100 %	5 522	41 638 212	13,9 %	29,9	24,9	
	Total		26 290	298 935 005	100 %			

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

17.b Downpayment

Reporting Date	31.05.2019		
Payment date	28.05.2019		
Period No	18		
Monthly Period	apr.19		
Interest Period	from	25.04.2019	to 28.05.2019 = 33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

18.a Vehicle Condition

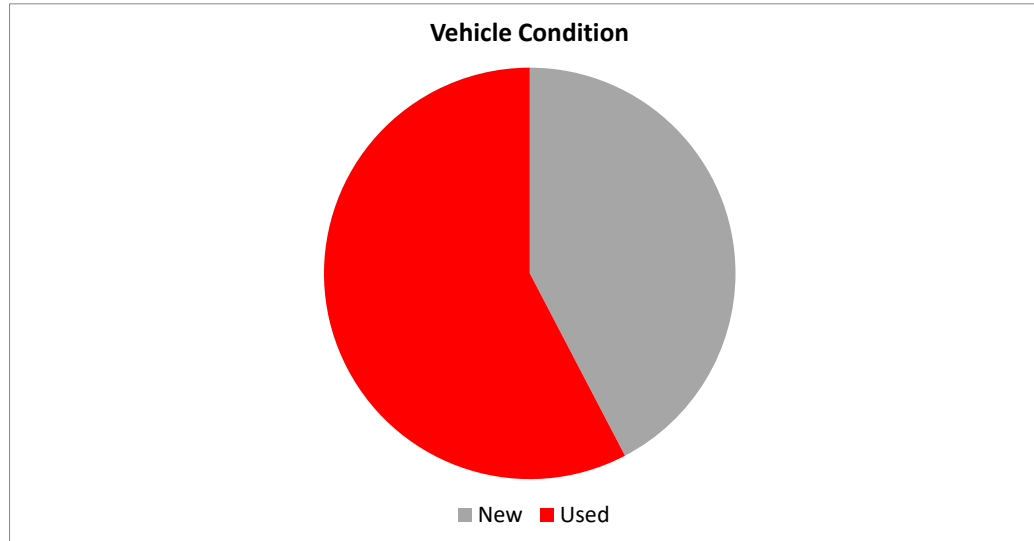


Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from	25.04.2019 to 28.05.2019 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 703	126 571 413	42,3 %	33,0	25,4
	Used	18 587	172 363 592	57,7 %	32,8	25,0
	Total	26 290	298 935 005	100 %		

18.b Vehicle Condition

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from	25.04.2019 to 28.05.2019 = 33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

19.a Borrower Type



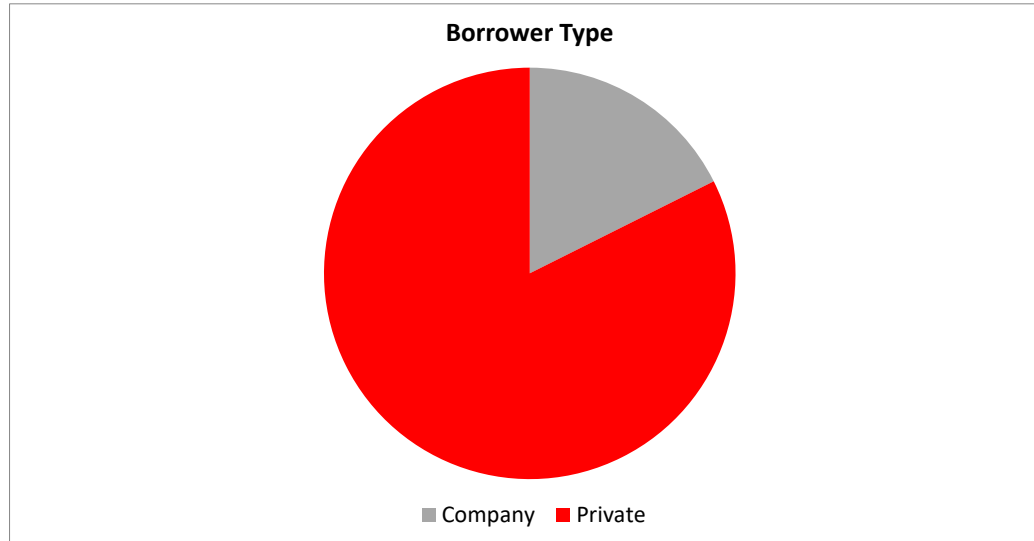
Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	18
Monthly Period	apr.19
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 473	52 657 189	17,6 %	30,91	25,10
	Private	22 817	246 277 816	82,4 %	33,33	25,15
	Total	26 290	298 935 005	100,0 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

19.b Borrower Type

Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	18
Monthly Period	apr.19
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

20.a Vehicle type

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

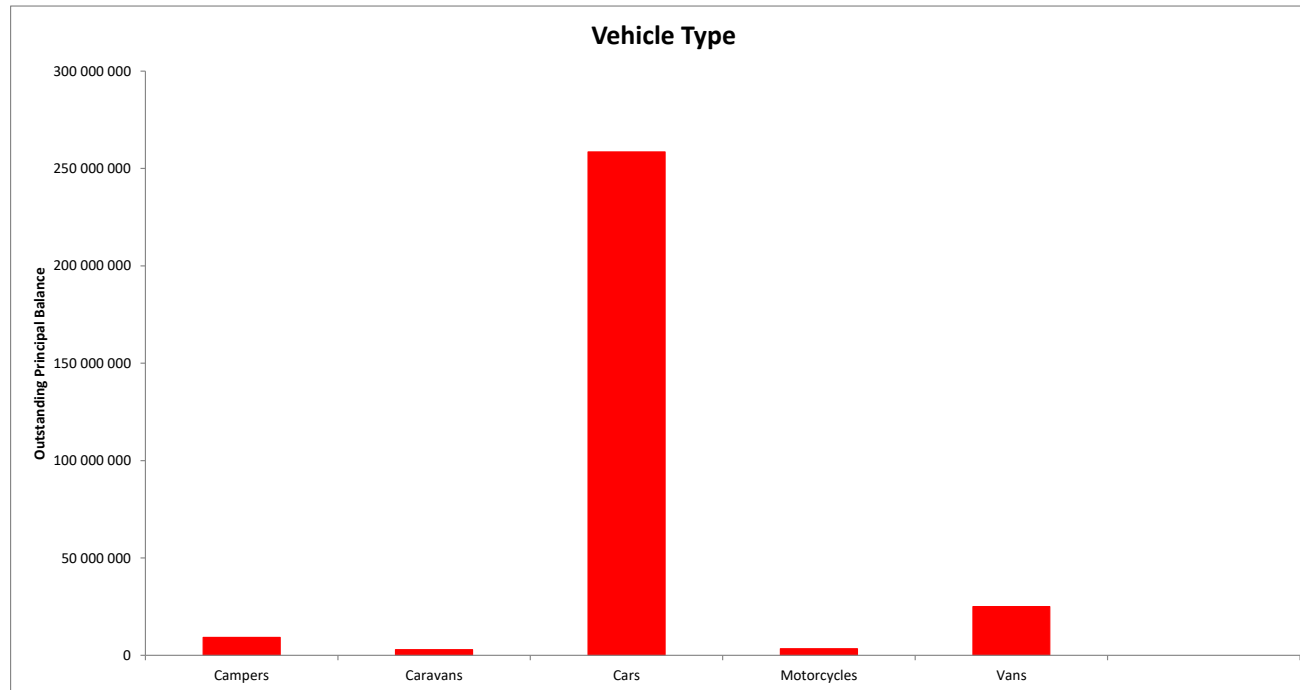


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		439	9 161 944	3,06 %	34,74	24,29
Caravans		275	2 896 629	0,97 %	34,94	23,88
Cars		23 102	258 478 619	86,47 %	32,91	25,20
Motorcycles		438	3 387 206	1,13 %	33,59	23,64
Vans		2 036	25 010 607	8,37 %	31,80	25,16
		26 290	298 935 005	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

20.b Vehicle type

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from	25.04.2019 to 28.05.2019 = 33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

21.a Restructured Loans



Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	18				
Monthly Period	apr.19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 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
2018 12	1	19 859
2019 01	0	0
2019 02	1	11 392
2019 03	0	0
2019 04	3	47 995
	18	264 291

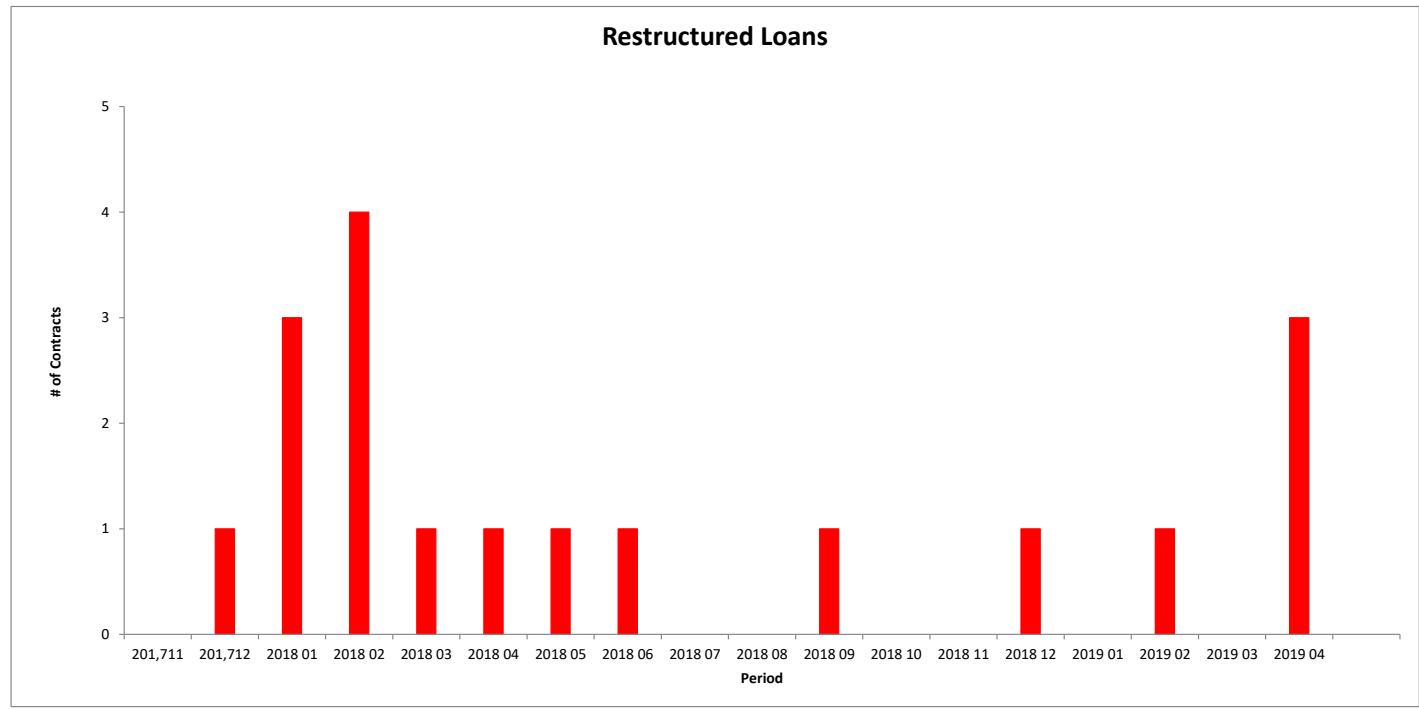
Restructured

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	18				
Monthly Period	apr.19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

22.a Dynamic Interest rate



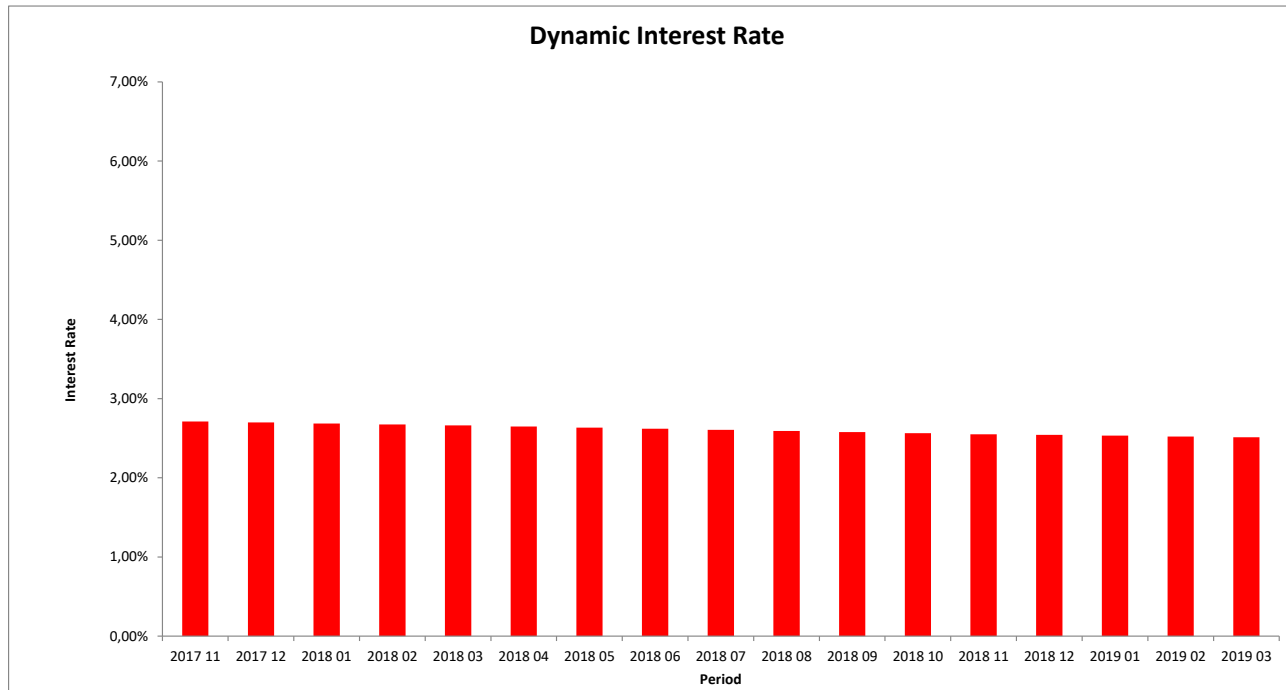
Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	18				
Monthly Period	apr.19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days

TOTAL		
Period	Closing balance	WA Interest rate
2017 11	654 359 999	2,71 %
2017 12	632 393 737	2,70 %
2018 01	605 908 494	2,69 %
2018 02	583 020 434	2,67 %
2018 03	559 624 303	2,66 %
2018 04	537 063 143	2,65 %
2018 05	512 948 811	2,63 %
2018 06	491 458 115	2,62 %
2018 07	469 040 973	2,60 %
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 %
2018 12	370 328 217	2,54 %
2019 01	350 476 612	2,53 %
2019 02	334 052 265	2,52 %
2019 03	316 479 755	2,51 %
2019 04	298 935 005	2,50 %

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	18				
Monthly Period	apr.19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



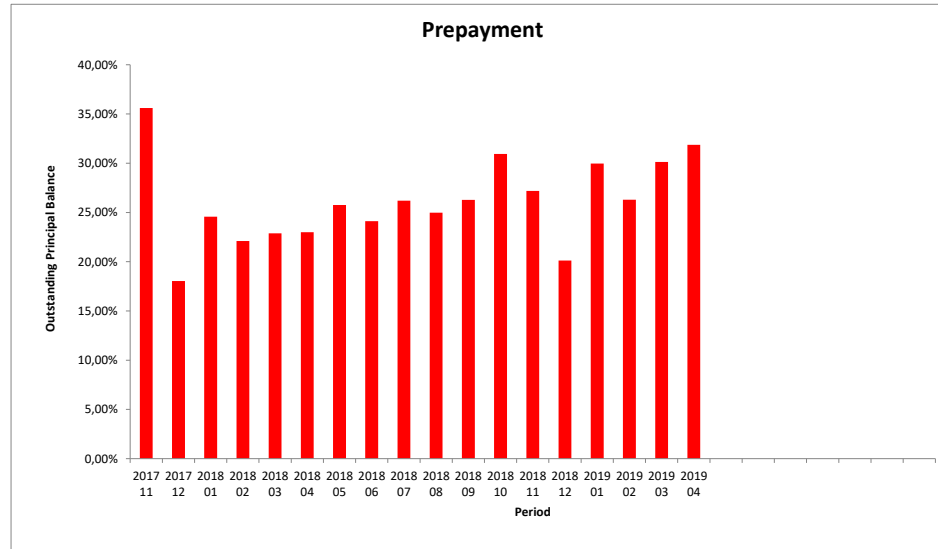
Reporting Date	31.05.2019			
Payment date	28.05.2019			
Period No	18			
Monthly Period	apr.19			
Interest Period	from	25.04.2019	to	28.05.2019 = 33 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2017 11	23 564 683	654 359 999	35,60 %
	2017 12	10 398 475	632 393 737	18,04 %
	2018 01	14 071 796	605 908 494	24,57 %
	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 %
	2018 12	6 865 134	370 328 217	20,11 %
	2019 01	10 248 807	350 476 612	29,96 %
	2019 02	8 384 515	334 052 265	26,29 %
	2019 03	9 317 025	316 479 755	30,13 %
	2019 04	9 406 746	298 935 005	31,87 %

23.b Dynamic Pre-Payments



Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	18				
Monthly Period	apr.19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

24. Delinquency



Reporting Date	31.05.2019		
Payment date	28.05.2019		
Period No	18		
Monthly Period	apr. 19		
Interest Period	from	25.04.2019	to 28.05.2019 = 33 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	619 786 133	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
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	370 328 217	27 909	340 095 252	1 886	24 808 678	246	3 568 813	74	1 117 878	27	375 812	14	190 763	11	171 022	249	3 526 296
2019	1	350 461 596	27 232	324 958 822	1 576	20 583 574	228	3 059 129	63	1 051 204	39	540 199	20	190 091	6	78 578	269	3 876 109
	2	334 037 464	26 520	311 074 140	1 376	17 756 104	231	3 195 873	70	1 092 863	30	428 616	26	346 042	13	143 826	290	4 067 412
	3	316 479 755	25 377	291 612 449	1 537	19 625 954	244	3 057 807	73	988 436	40	626 420	22	310 632	21	258 057	312	4 353 664
	4	298 935 005	24 400	275 496 557	1 489	18 215 758	258	3 185 298	70	983 761	32	460 703	26	441 626	15	151 301	349	4 784 299
	5																	
	6																	
	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	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 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	43 305	113 514	34 259
2018 2	907 860	64							320 680	320 680	587 179	129 311	449 992	457 868	214 315	690 389	217 470
2018 3	1 065 172	77										302 473	302 473	762 699	259 885	562 358	502 814
2018 4	1 404 927	90													504 176	504 176	900 751
2019 1	541 116	41															
2019 2	430 635	37															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q1			2019 Q2		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1						
2018 1	147 774	18						
2018 2	907 860	64	13 117	703 506	204 353	-	703 506	-
2018 3	1 065 172	77	57 290	619 648	445 524	29 928	649 576	415 596
2018 4	1 404 927	90	258 952	763 129	641 798	123 583	886 712	518 215
2019 1	827 368	63	327 216	327 216	500 152	105 771	432 987	394 381
2019 2	430 635	37				2738,22	2738,22	427897,21

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	18
Monthly Period	apr.19
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	18 354 004,62	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	124 556,25	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	684 283,15	EUR
Principal on Loan to Issuer	-	17 544 749,22	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	19 844 961,96	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	7 613,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 510 078,53	EUR
Principal Payments on Class A	-	17 544 749,22	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 001,46	EUR
Interest Issuer Subordinated Loan	-	271,00	EUR
Principal Issuer Subordinated Loan	-	105 435,06	EUR
Payment to Purchaser	-	510 791,72	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	510 791,72	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,78	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	510 774,95	EUR

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	416,00		
Interest accrued for the Period	EUR	88 613,00	7 613,00	81 000,00
Cumulative Interest accrued	EUR	1 795 745,00	248 645,00	1 547 100,00
Interest Payments	EUR	88 613,00	7 613,00	81 000,00
Cumulative Interest Payments	EUR	1 795 745,00	248 645,00	1 547 100,00
Interest accrued on Subordinated Loan for the Period	EUR	271,00		
Cumulative Interest accrued on Subordinated Loan	EUR	8 121,27		
Interest Payments on Subordinated Loan	EUR	271,00		
Cumulative Interest Payments on Subordinated Loan	EUR	8 121,27		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

28. Contact Details



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 André 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

Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no
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Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	18	
Monthly Period	apr.19	
Interest Period	from	25.04.2019 to 28.05.2019 = 33 days