

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.09.2019				
Payment date	25.09.2019			Following payment dates:	25.10.2019
Period No	22				25.11.2019
Monthly Period	aug.19				
Interest Period	from 27.08.2019	to	25.09.2019	=	29 days
Cut-Off date	31.08.2019				

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1. Portfolio Information



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
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Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance	251 008 201,98	EUR
Scheduled Loan Principal Repayments	6 554 714,09	EUR
Prepayments	7 512 014,65	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received	14 066 728,74	EUR
New Defaulted Auto Loans in Period	332 207,04	EUR
Closing Balance	236 609 266,20	EUR
Total revenue collections		
Revenue and fees received on loan balances	834 478,79	EUR
Recoveries on loans in default	145 349,87	EUR
Total Revenue Received in Period	979 828,66	EUR
# Loans		
At beginning of period	23 418	Loans
Paid in Full	865	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	30	Loans
At end of period	22 523	Loans

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2. Amount Due for Distribution



Reporting Date	27.09.2019
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	15 042 545 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	15 042 545 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 935 705 EUR
b. Reserve Fund	1 215 482 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	16 151 187 EUR

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3. Reserve Accounts



Reporting Date	27.09.2019
Payment date	25.09.2019
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Note Balance

Beginning of Period	251 008 201,98	EUR
End of Period	236 609 266,20	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 %	1 215 481,85	EUR
Cash Outflow		1 215 481,85	EUR
Cash Inflow		1 117 249,21	EUR
End of Period	0,4 %	1 117 249,21	EUR
Required Reserve Amount	0,4 %	1 117 249,21	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	27.09.2019			
Payment date	25.09.2019			
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Asset Balance

Beginning of Period	251 008 201,98	EUR
End of Period	236 609 266,20	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	220 040 049,26	93,00 %	21 106
1-29 days past due	11 556 637,01	4,88 %	1 053
Delinquent Receivables:			
30-59 days past due	3 070 446,91	1,30 %	233
60-89 days past due	764 226,58	0,32 %	59
90-119 days past due	559 313,44	0,24 %	31
120-149 days past due	386 924,44	0,16 %	29
150-179 days past due	231 668,56	0,10 %	12
Total Performing and Delinquent	236 609 266	100,00 %	22 523

	EUR	%	# loans
Volkswagen vehicles	12 972 081	5,48 %	1 961
Current Period Defaults	332 207,04		30
Cumulative Defaults	6 035 166,89		448
Current Period Recoveries	145 349,87		
Cumulative Recoveries	3 990 747,31		

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5. Outstanding Notes

Reporting Date	27.09.2019		
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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	251 008 201,98	186 208 201,98	64 800 000,00
Available Distribution Amount	16 151 186,62		
Amortisation	14 398 935,78		
Redemption per Class	14 398 935,78	14 398 935,78	-
Redemption per Note		2 268,62	-
Class Principal Outstanding Closing Balance	236 609 266,20	171 809 266,20	64 800 000,00
Current Tranching	100 %	72,61 %	27,39 %
Current Pool Factor		0,27	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	29		
Principal Outstanding per Note Beginning of Period		29 337,99	100 000,00
>Principal Repayment per note		2 268,62	-
Principal Outstanding per Note End of Period		27 069,37	100 000,00
>Interest accrued for the period		-	125,00
Interest Payment	81 000,00	-	81 000,00
Interest Payment per Note		-	125,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		29,71 %	2,33 %
Current CE (excl. Excess Spread)		27,86 %	0,47 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.09.2019
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 Interest Period : 27.08.2019 to 25.09.2019 = 29 days

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.	

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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

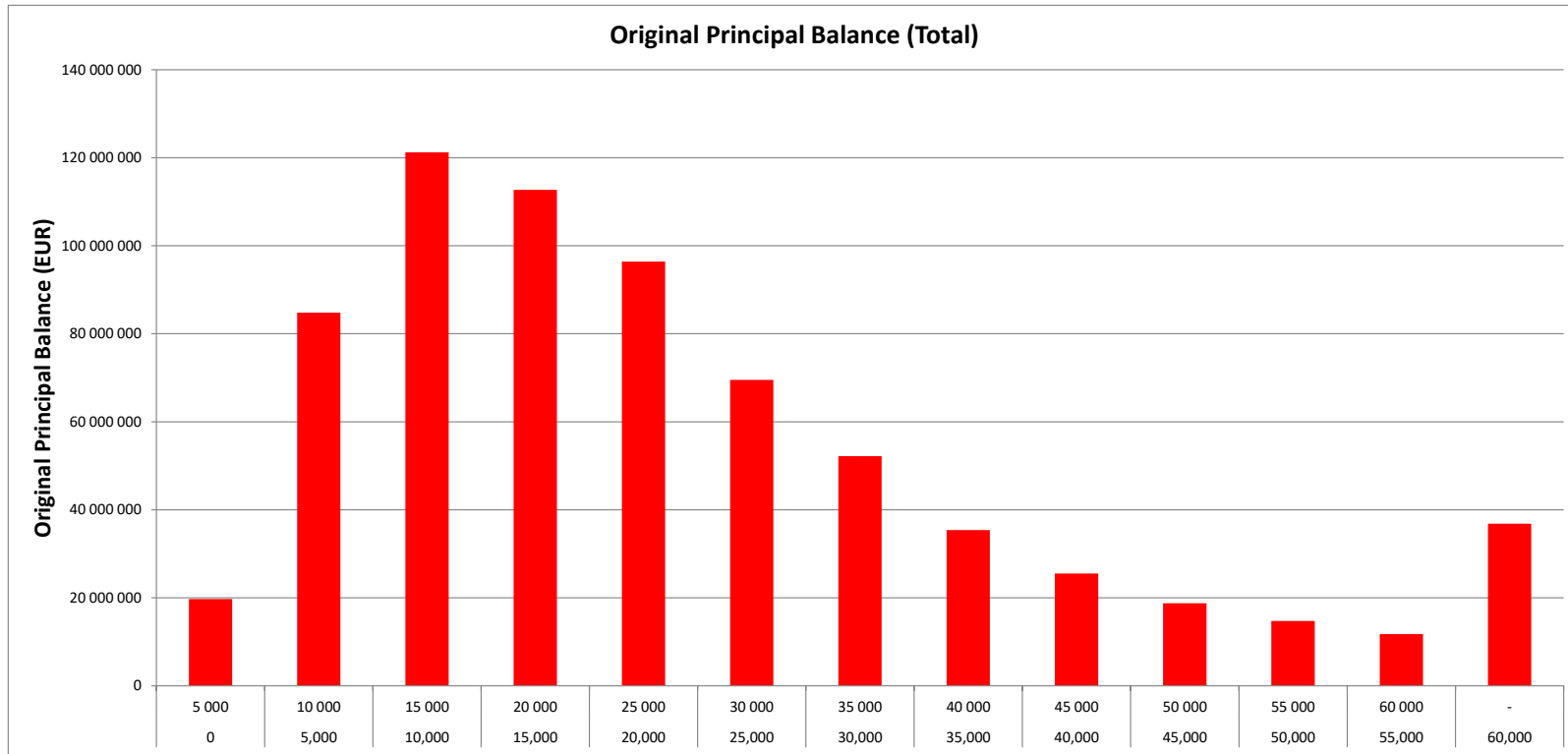
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7.b Original Principal Balance Graph

Reporting Date	27.09.2019	
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Original Principal Balance (Total)



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8.a Outstanding Principal Balance

Reporting Date	27.09.2019	
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Interest Period	from 27.08.2019	to 25.09.2019 = 29 days



Average amount - all: 10 505

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	6 215	17 675 035,23	7,5 %	20,2	30,1
		5 000 10 000	7 273	53 293 327,60	22,5 %	28,6	29,4
		10 000 15 000	4 185	51 373 234,85	21,7 %	30,3	29,0
		15 000 20 000	2 288	39 405 802,39	16,7 %	30,6	29,1
		20 000 25 000	1 139	25 336 576,74	10,7 %	30,6	28,8
		25 000 30 000	653	17 736 732,46	7,5 %	31,0	28,6
		30 000 35 000	301	9 727 842,35	4,1 %	31,4	28,5
		35 000 40 000	172	6 420 970,92	2,7 %	30,9	28,4
		40 000 45 000	112	4 726 885,57	2,0 %	31,6	27,8
		45 000 50 000	62	2 943 452,75	1,2 %	30,8	29,1
		50 000 55 000	39	2 033 458,01	0,9 %	30,4	29,3
		55 000 60 000	22	1 252 706,25	0,5 %	30,7	27,8
		60 000 -	62	4 683 241,08	2,0 %	31,5	27,7
		Total	22 523	236 609 266	100 %		

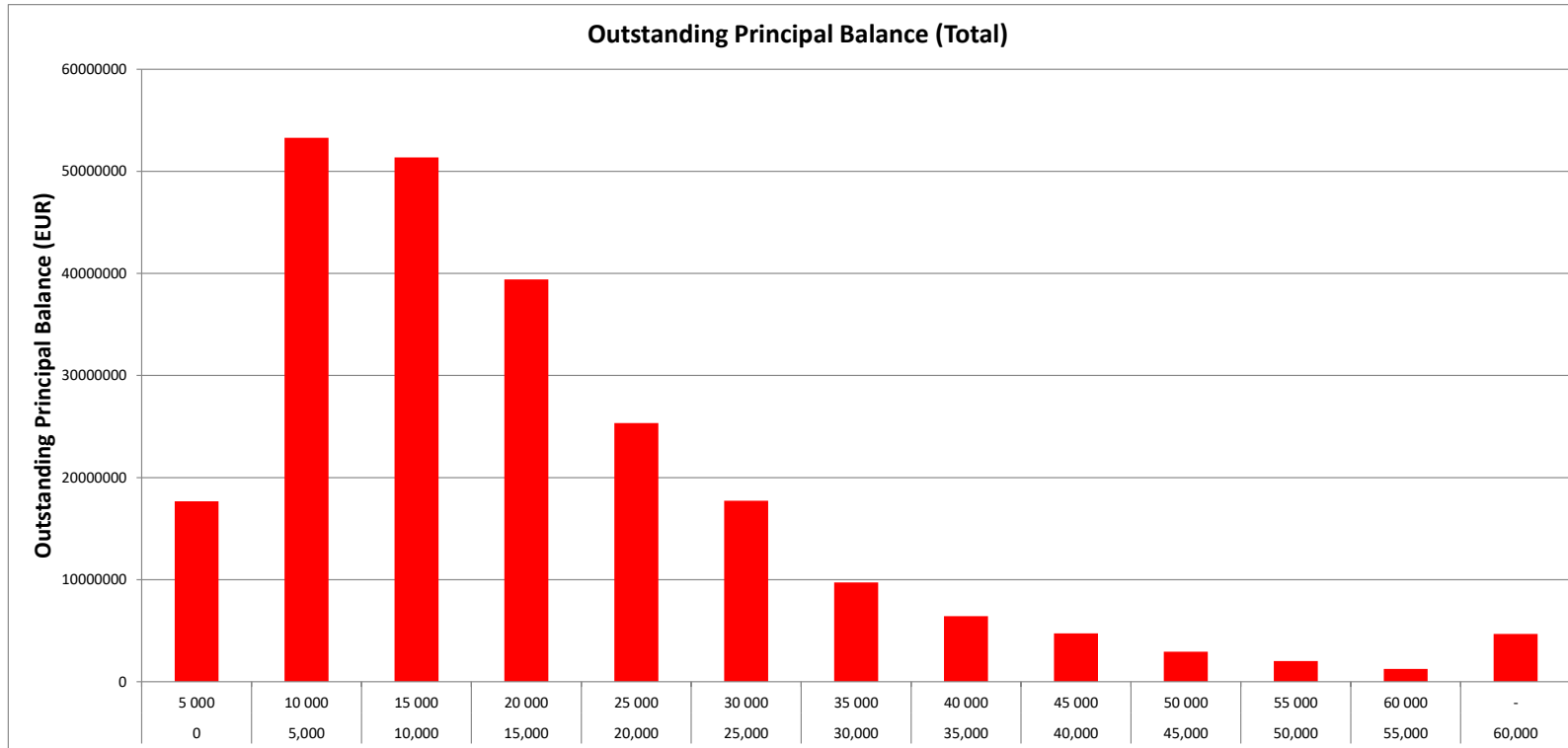
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8.b Outstanding Principal Balance Graph

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Outstanding Principal Balance (Total)



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9.a Geographical Distribution



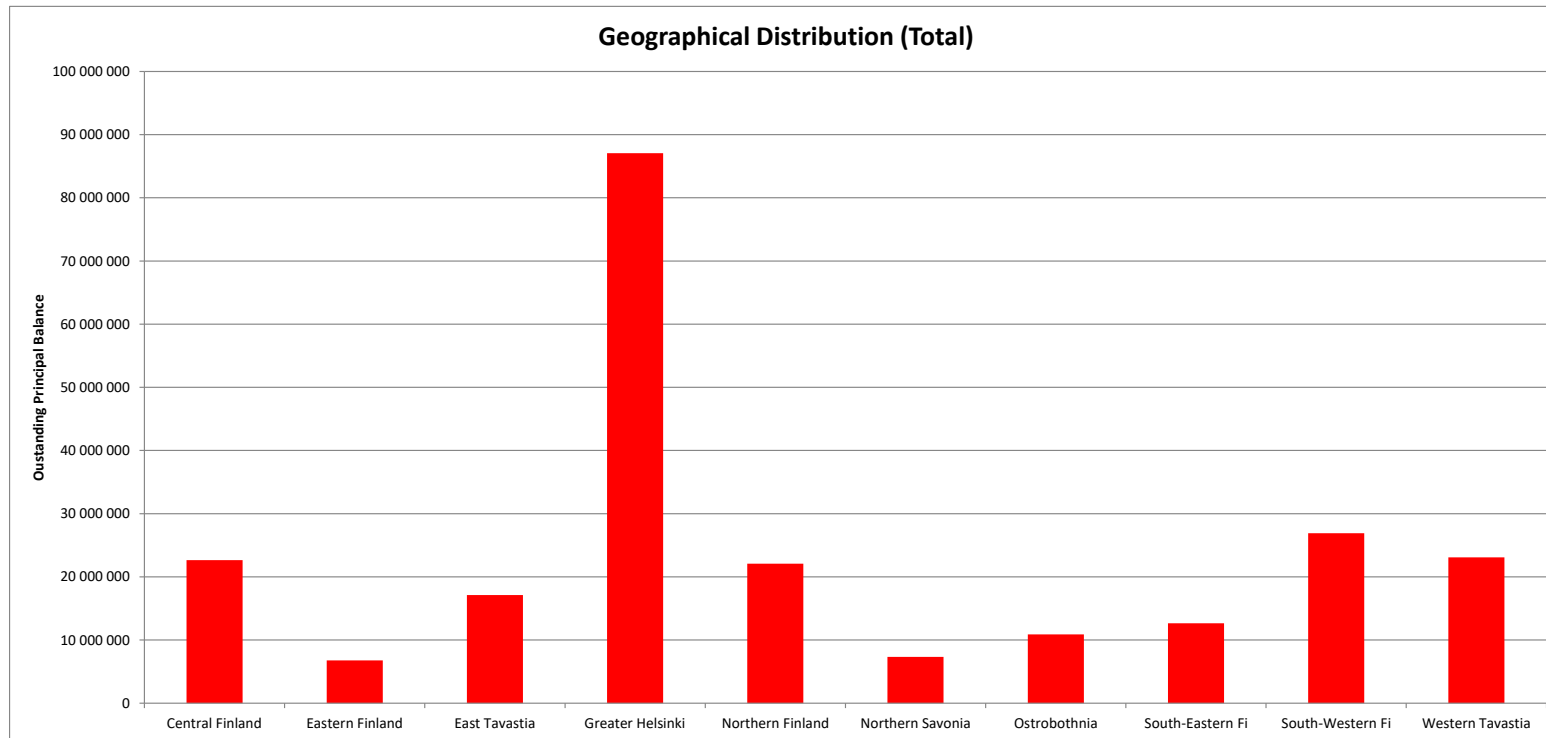
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 360	22 654 571	9,57 %	29,3		29,1
Eastern Finland	686	6 768 740	2,86 %	29,1		28,9
East Tavastia	1 647	17 133 320	7,24 %	29,6		28,9
Greater Helsinki	7 602	87 062 638	36,80 %	29,3		29,1
Northern Finland	2 115	22 093 078	9,34 %	29,8		28,9
Northern Savonia	797	7 346 683	3,10 %	29,3		28,9
Ostrobothnia	1 320	10 887 002	4,60 %	28,6		29,0
South-Eastern Fi	1 264	12 654 627	5,35 %	29,3		29,2
South-Western Fi	2 569	26 919 422	11,38 %	29,8		29,1
Western Tavastia	2 163	23 089 185	9,76 %	29,7		29,0
Total	22 523	236 609 266	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate

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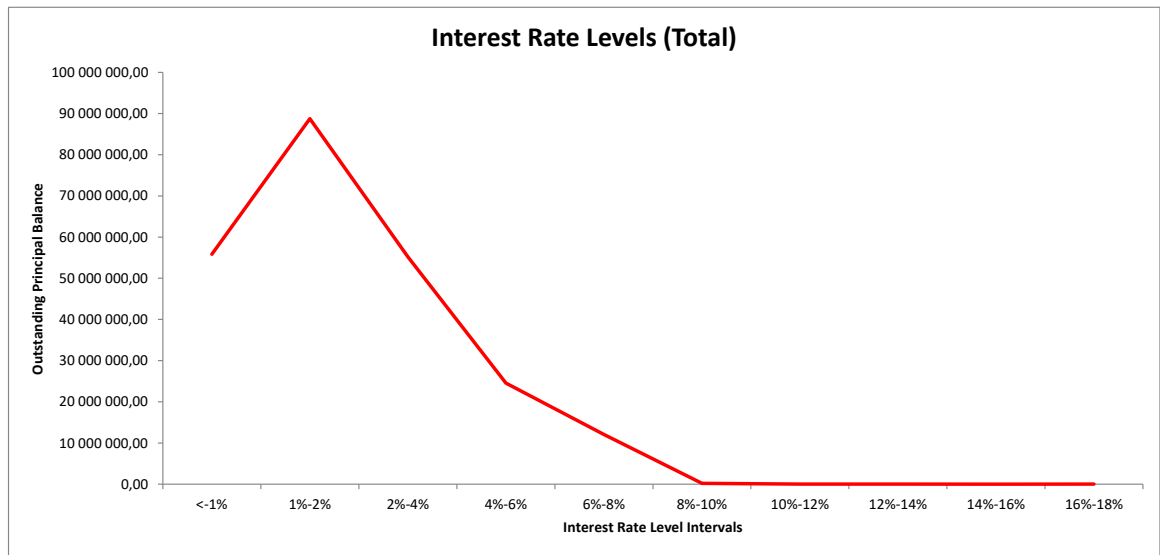


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0		1	4399	55 822 371	23,59 %	29,8	29,1
1		2	7207	88 753 095	37,51 %	29,7	28,9
2		4	5264	55 211 153	23,33 %	29,3	29,2
4		6	3504	24 538 555	10,37 %	28,4	29,3
6		8	2103	12 066 463	5,10 %	28,4	28,8
8		10	41	191 135	0,08 %	29,6	27,3
10		12	2	10 808	0,00 %	31,4	26,7
12		14	2	10 383	0,00 %	27,4	26,0
14		16	0	-	0,00 %	0,0	0,0
16		18	1	5 304	0,00 %	17,0	27,0
18		20					
Total		22 523		236 609 266	100 %		

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10.b Interest Rate

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11.a Remaining Terms



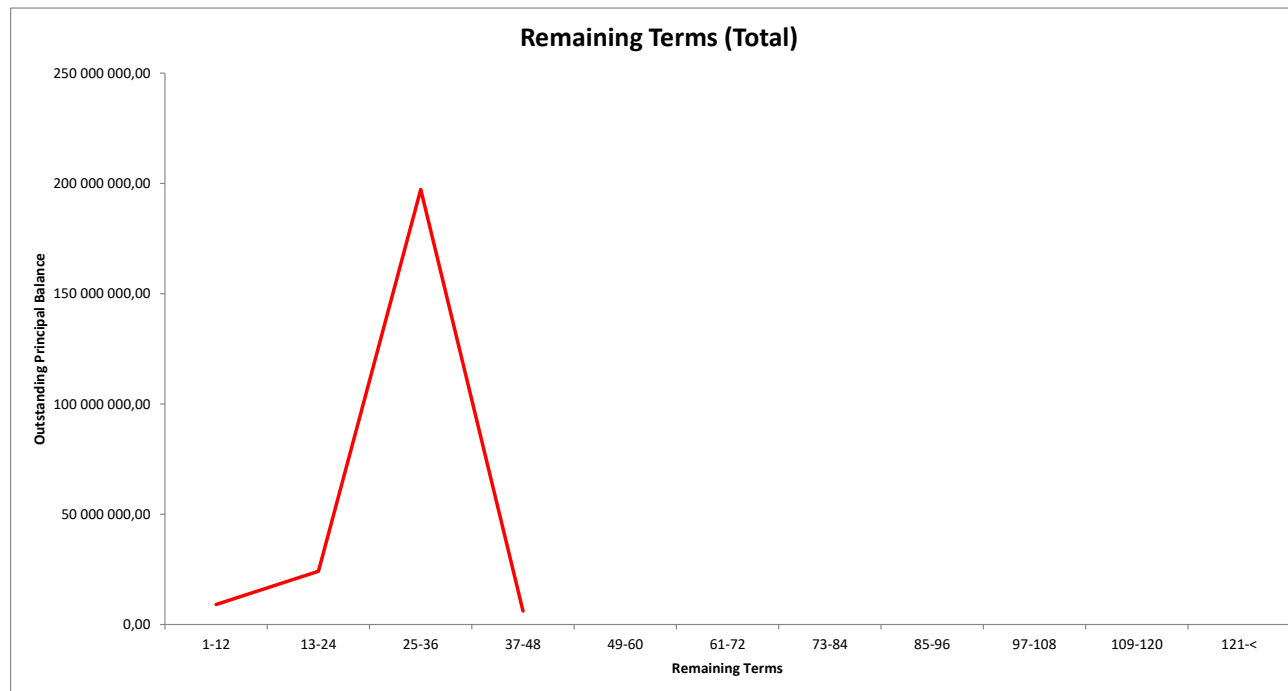
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		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	20	7 744	0,00 %	0,0	35,8
	1			12	3 008	9 048 129	3,82 %	8,7	30,6
	13			24	3 690	24 155 535	10,21 %	19,9	31,5
	25			36	15 414	197 258 939	83,37 %	31,3	28,8
	37			48	391	6 138 919	2,59 %	37,7	25,1
	49			60					
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121			-					
	Total				22 523		236 609 266	100 %	

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11.b Remaining Terms

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12.a Seasoning

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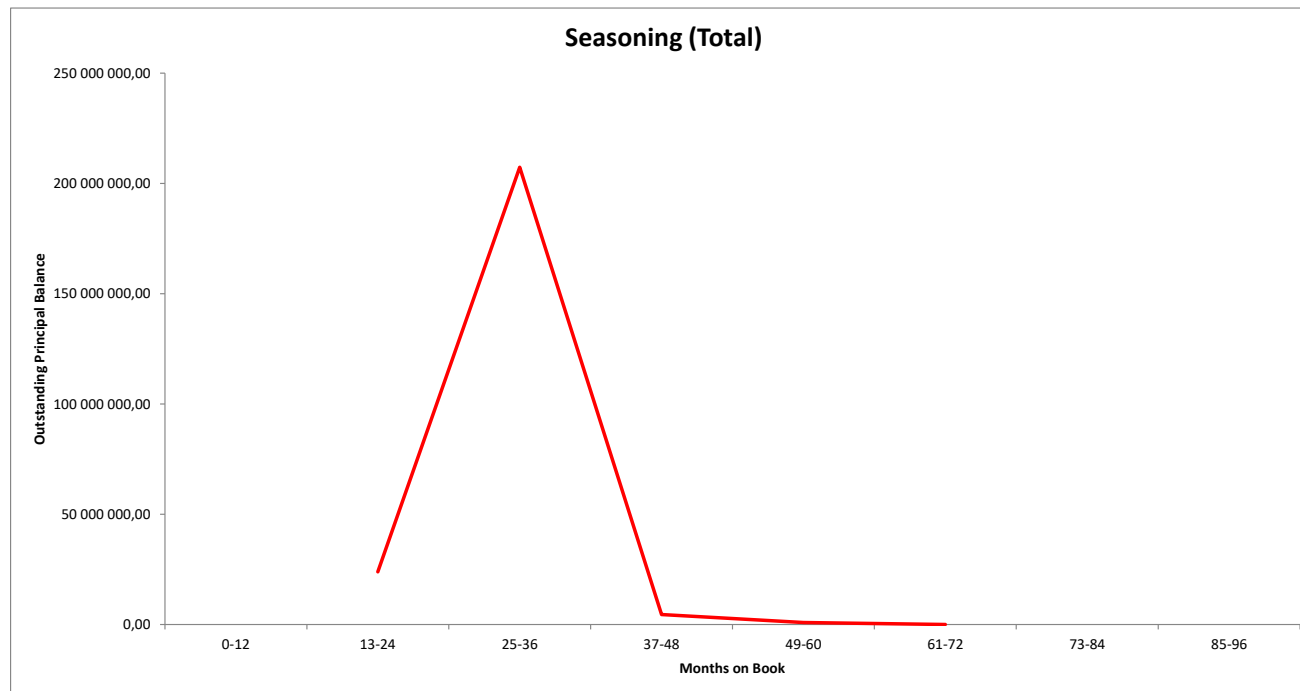


TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24	2 097	23 874 172	10,09 %	33,5	23,9
	25		36	19 567	207 329 894	87,63 %	29,3	29,3
	37		48	636	4 519 686	1,91 %	18,7	40,9
	49		60	221	872 872	0,37 %	8,6	51,9
	61		72	2	12 642	0,01 %	15,2	68,7
	73		84					
	85		96					
	Total			22 523	236 609 266	100 %		

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12.b Seasoning

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	to	25.09.2019
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13.a Balloon loans



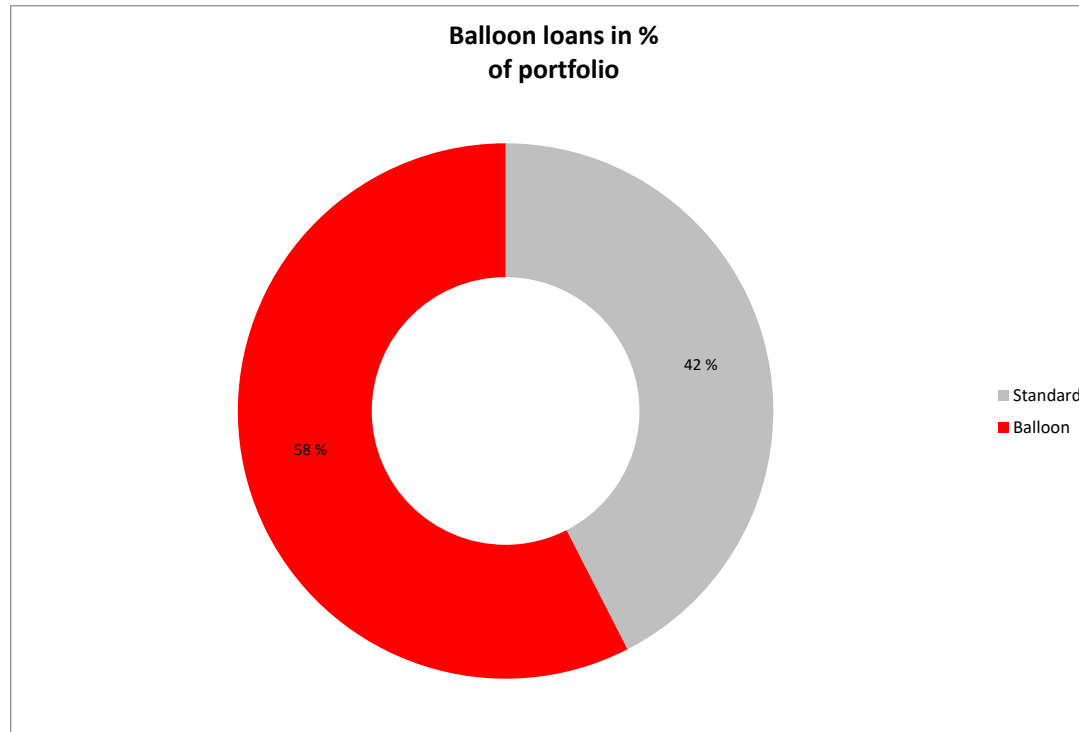
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Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	14 624		100 502 312	42,48 %	2 043	0,00 %	28,1	28,8
Balloon	7 899		136 106 954	57,52 %	61 627 422	45,28 %	30,4	29,2
Total	22 523		236 609 266	100 %	61 629 464	26,05 %		

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Monthly Investor Report

13.b Balloon loans

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from	27.08.2019
	to	25.09.2019
	=	29 days



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 Monthly Investor Report

14.a # loans per borrower



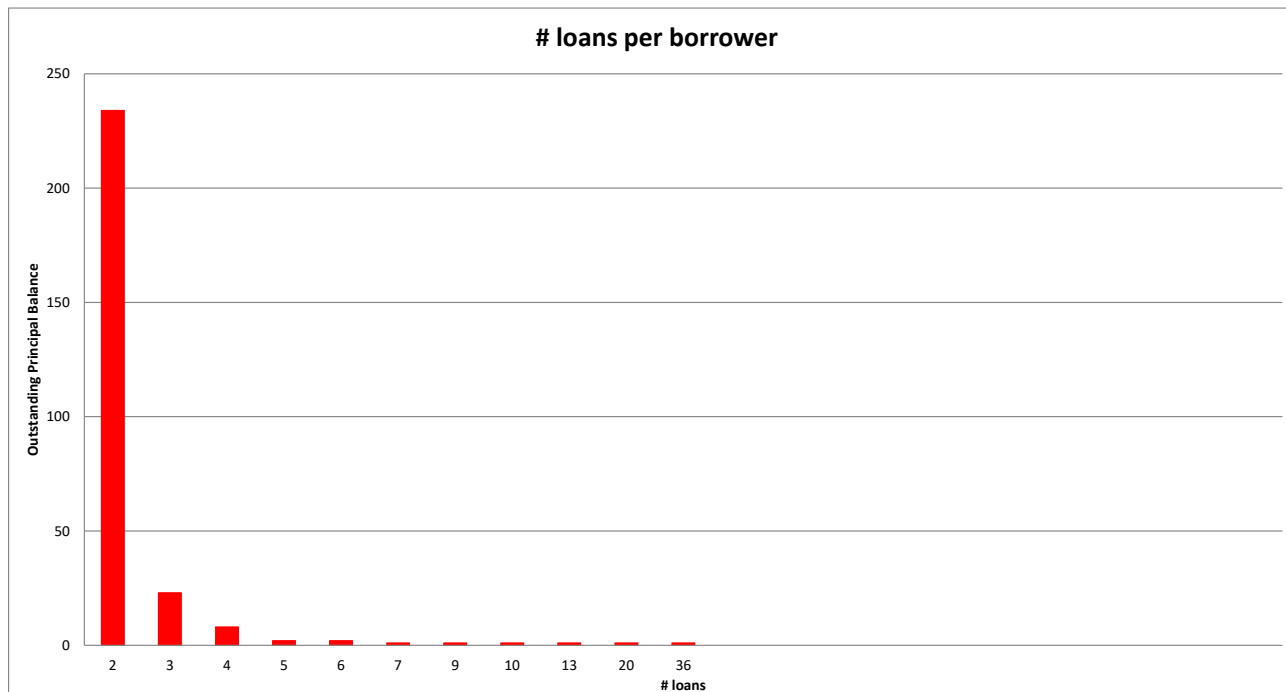
Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	21837	227 410 659	96,11 %	
	2	234	6 472 612	2,74 %	
	3	23	1 047 695	0,44 %	
	4	8	467 981	0,20 %	
	5	2	167 952	0,07 %	
	6	2	173 887	0,07 %	
	7	1	55 148	0,02 %	
	9	1	17 233	0,01 %	
	10	1	85 206	0,04 %	
	13	1	72 320	0,03 %	
	20	1	125 432	0,05 %	
	36	1	513 142	0,22 %	
Total:		22 112	236 609 266	100,0 %	

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14.b # loans per borrower

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from	27.08.2019
	to	25.09.2019
	=	29 days



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15.a Amortization Profile



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

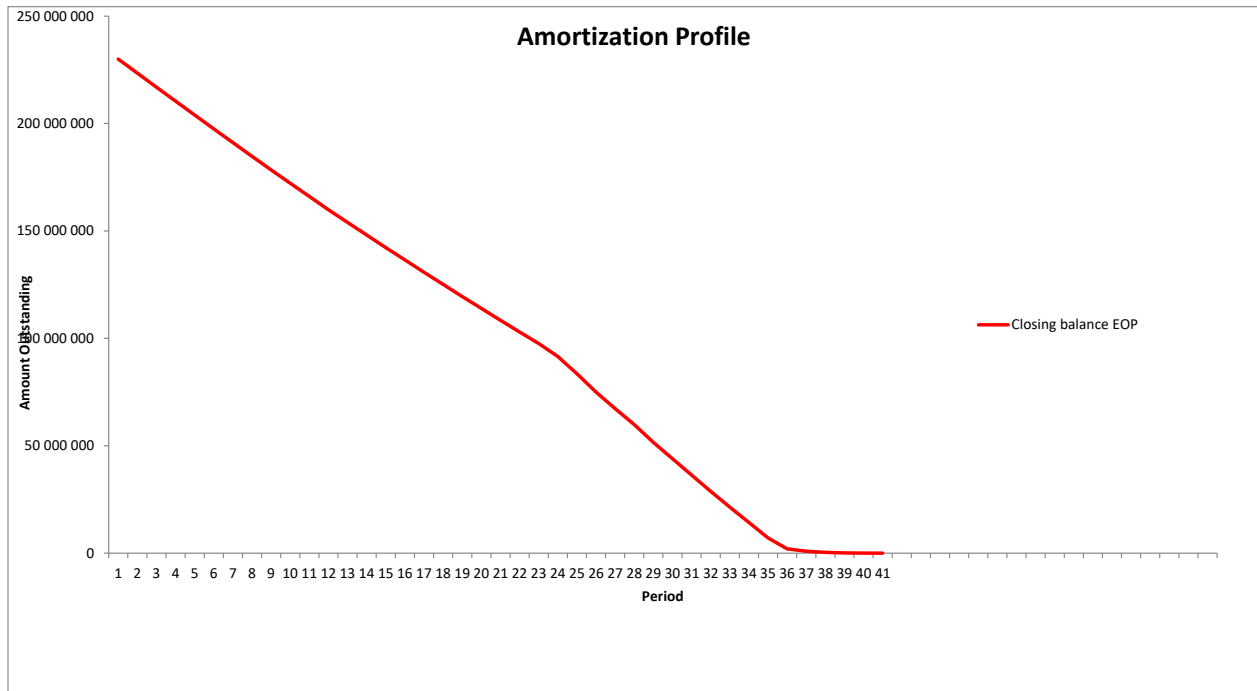
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	236 609 266	229 990 359	6 615 978	482 485	2,47 %	97,20 %
2	229 990 359	223 440 308	6 550 051	467 650	2,47 %	94,44 %
3	223 440 308	216 887 420	6 552 888	452 965	2,46 %	91,67 %
4	216 887 420	210 438 121	6 449 299	438 379	2,45 %	88,94 %
5	210 438 121	203 911 827	6 526 294	424 066	2,45 %	86,18 %
6	203 911 827	197 553 808	6 358 020	409 492	2,44 %	83,49 %
7	197 553 808	191 160 864	6 392 944	395 356	2,43 %	80,79 %
8	191 160 864	184 708 990	6 451 874	381 154	2,42 %	78,07 %
9	184 708 990	178 456 085	6 252 905	366 945	2,41 %	75,42 %
10	178 456 085	172 212 433	6 243 651	353 103	2,40 %	72,78 %
11	172 212 433	166 068 859	6 143 574	339 391	2,39 %	70,19 %
12	166 068 859	159 826 106	6 242 752	325 795	2,38 %	67,55 %
13	159 826 106	153 967 221	5 858 886	312 279	2,37 %	65,07 %
14	153 967 221	148 047 446	5 919 774	299 424	2,36 %	62,57 %
15	148 047 446	142 249 243	5 798 203	286 465	2,35 %	60,12 %
16	142 249 243	136 469 310	5 779 933	273 692	2,33 %	57,68 %
17	136 469 310	130 715 033	5 754 277	261 090	2,32 %	55,25 %
18	130 715 033	125 097 627	5 617 406	248 520	2,31 %	52,87 %
19	125 097 627	119 455 075	5 642 552	236 301	2,29 %	50,49 %
20	119 455 075	113 909 780	5 545 294	224 038	2,27 %	48,14 %

Amortization profile (first 20 periods)

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Monthly Investor Report

15.b Amortization Profile

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from	27.08.2019
	to	25.09.2019
	=	29 days



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Monthly Investor Report

16.a Payment Holidays



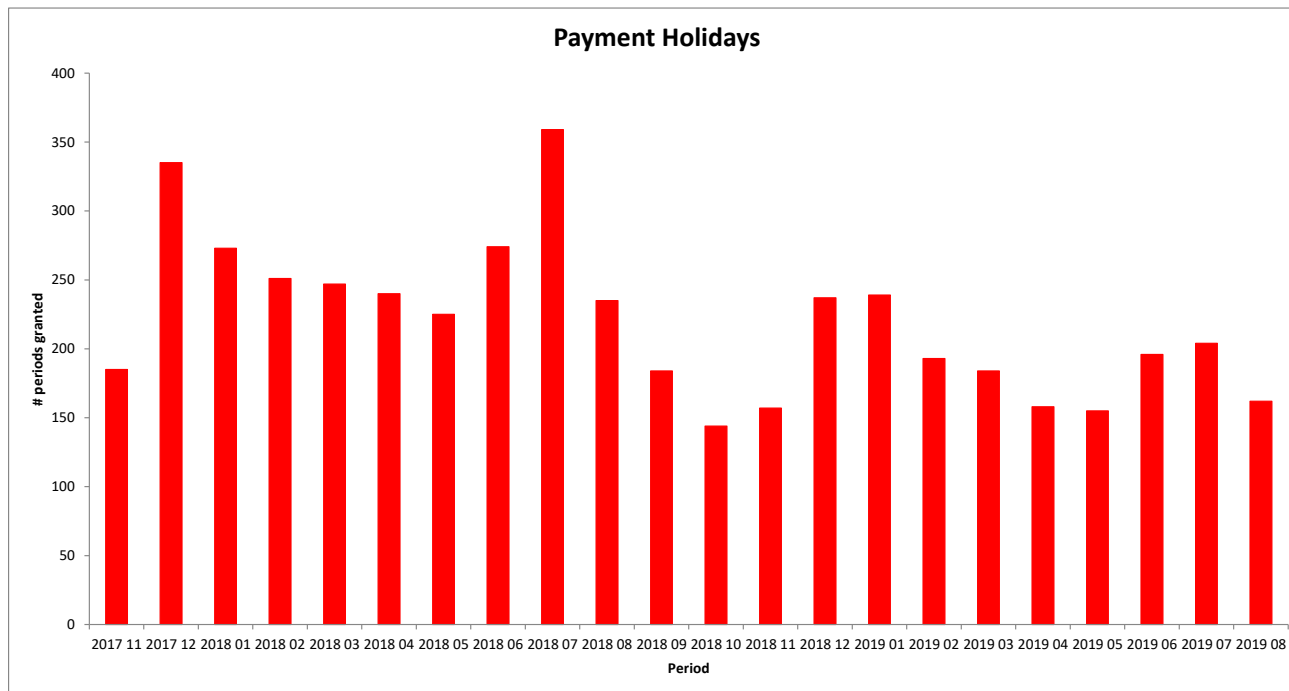
Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	22				
Monthly Period	aug.19				
Interest Period	from	27.08.2019	to	25.09.2019	= 29 days

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	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
	2019 05	155	221	64 441	2 146 597
	2019 06	196	274	77 221	2 640 496
2019 07	204	250	72 052	2 640 501	
2019 08	162	211	61 402	2 077 108	
Total:	4 837	6 462	1 872 621	73 963 986	

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16.b Payment Holidays

Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	22				
Monthly Period	aug.19				
Interest Period	from	27.08.2019	to	25.09.2019	= 29 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

17.a Downpayment



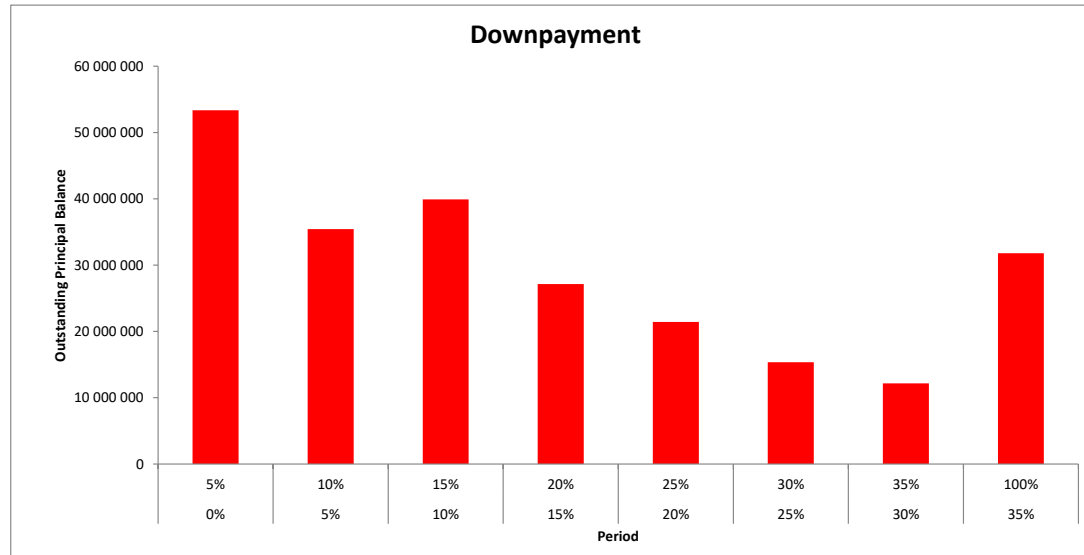
Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	4 318	53 346 510	22,5 %	30,6	29,1	
	5 %	10 %	2 900	35 442 941	15,0 %	30,4	29,0	
	10 %	15 %	3 524	39 916 834	16,9 %	29,7	29,1	
	15 %	20 %	2 437	27 155 477	11,5 %	29,3	29,1	
	20 %	25 %	1 995	21 442 941	9,1 %	29,0	29,3	
	25 %	30 %	1 554	15 344 018	6,5 %	29,0	28,9	
	30 %	35 %	1 230	12 168 013	5,1 %	28,4	29,0	
	35 %	100 %	4 565	31 792 531	13,4 %	27,1	28,7	
	Total		22 523	236 609 266	100 %			

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Monthly Investor Report

17.b Downpayment

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from	27.08.2019
	to	25.09.2019
	=	29 days



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Monthly Investor Report

18.a Vehicle Condition

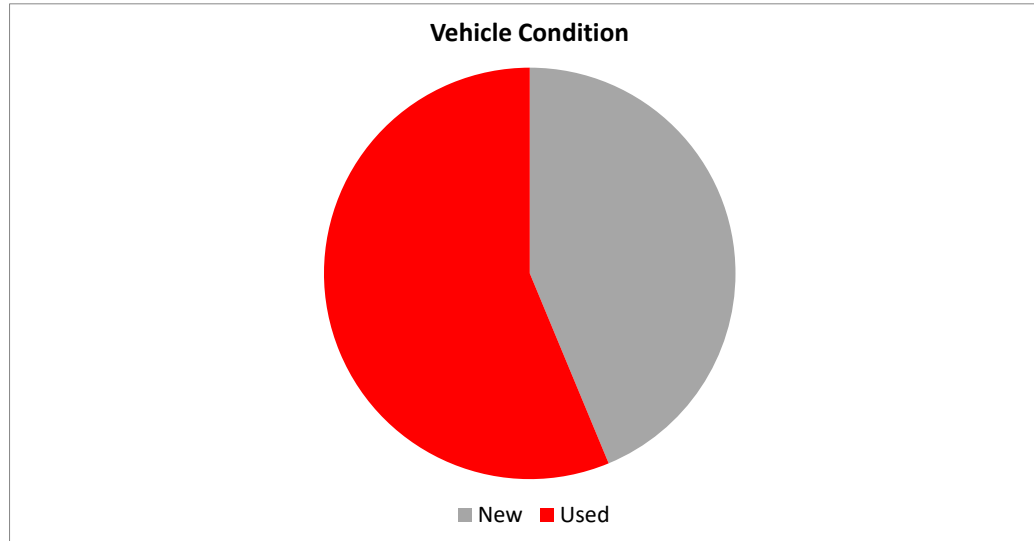


Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from	27.08.2019 to 25.09.2019 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 844	103 483 418	43,7 %	29,5	29,3
	Used	15 679	133 125 848	56,3 %	29,4	28,9
	Total	22 523	236 609 266	100 %		

18.b Vehicle Condition

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from	27.08.2019 to 25.09.2019 = 29 days



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Monthly Investor Report

19.a Borrower Type



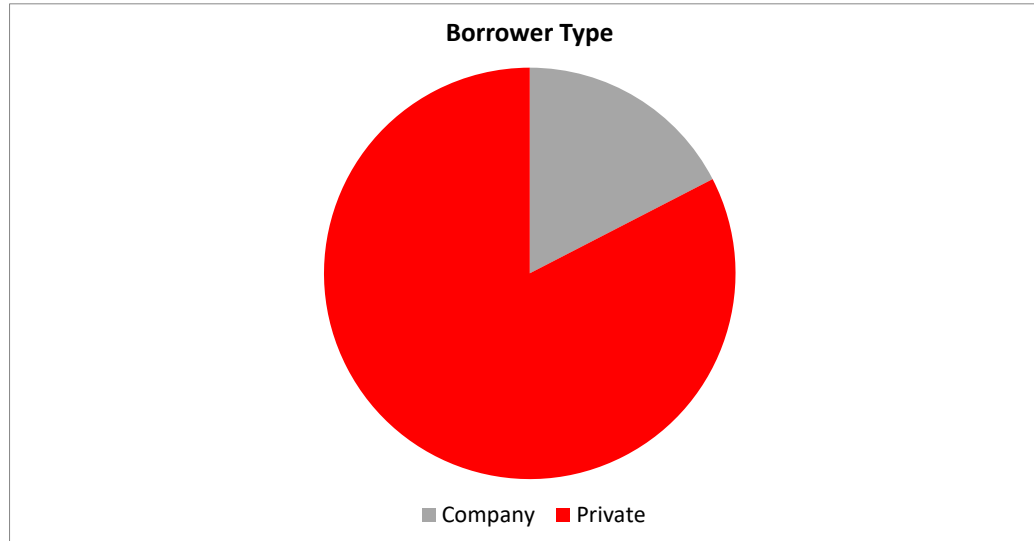
Reporting Date	27.09.2019
Payment date	25.09.2019
Period No	22
Monthly Period	aug.19
Interest Period	from 27.08.2019 to 25.09.2019 = 29 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 996	41 230 010	17,4 %	27,69	29,00
	Private	19 527	195 379 256	82,6 %	29,79	29,05
	Total	22 523	236 609 266	100,0 %		

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19.b Borrower Type

Reporting Date	27.09.2019
Payment date	25.09.2019
Period No	22
Monthly Period	aug.19
Interest Period	from 27.08.2019 to 25.09.2019 = 29 days



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20.a Vehicle type

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

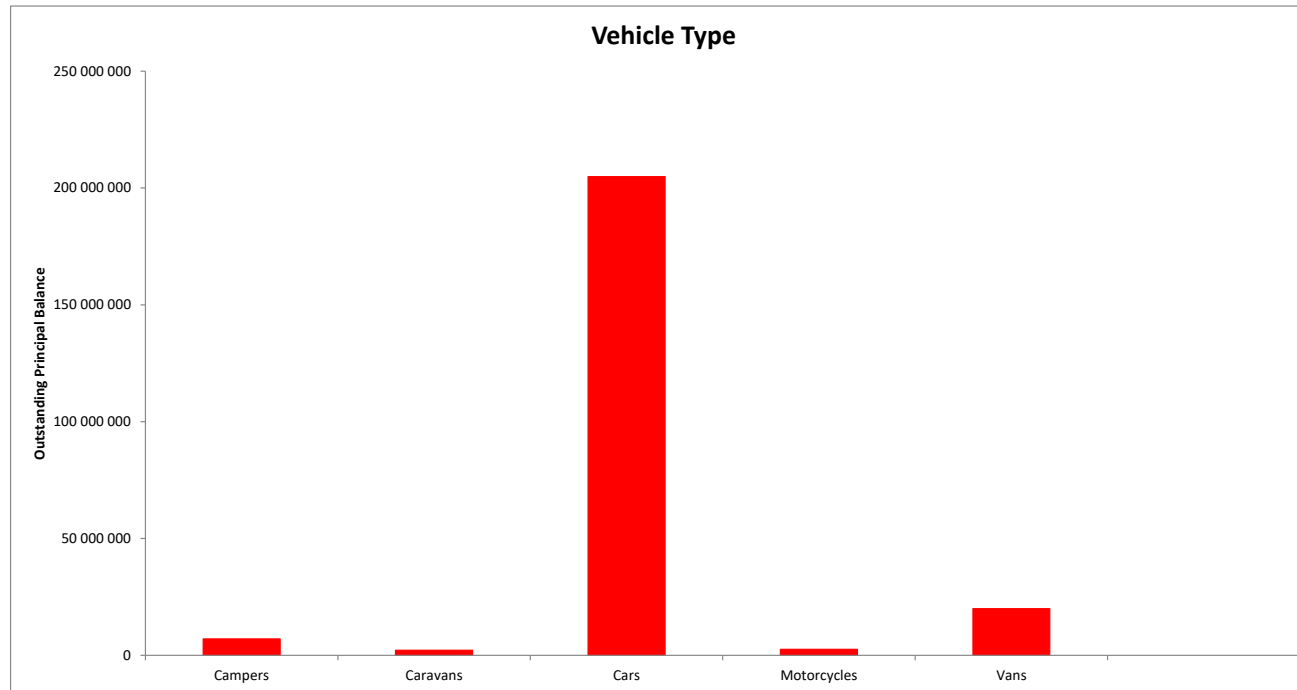


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		360	7 049 461	2,98 %	30,88	28,38
Caravans		223	2 168 653	0,92 %	31,03	27,96
Cars		19 801	204 847 756	86,58 %	29,44	29,10
Motorcycles		356	2 567 926	1,09 %	30,15	27,57
Vans		1 783	19 975 470	8,44 %	28,48	28,96
		22 523	236 609 266	100 %		

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20.b Vehicle type

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from	27.08.2019
	to	25.09.2019
	=	29 days



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21.a Restructured Loans



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 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
2019 05	0	0
2019 06	0	0
2019 07	1	33 175
2019 08	0	0
	19	297 466

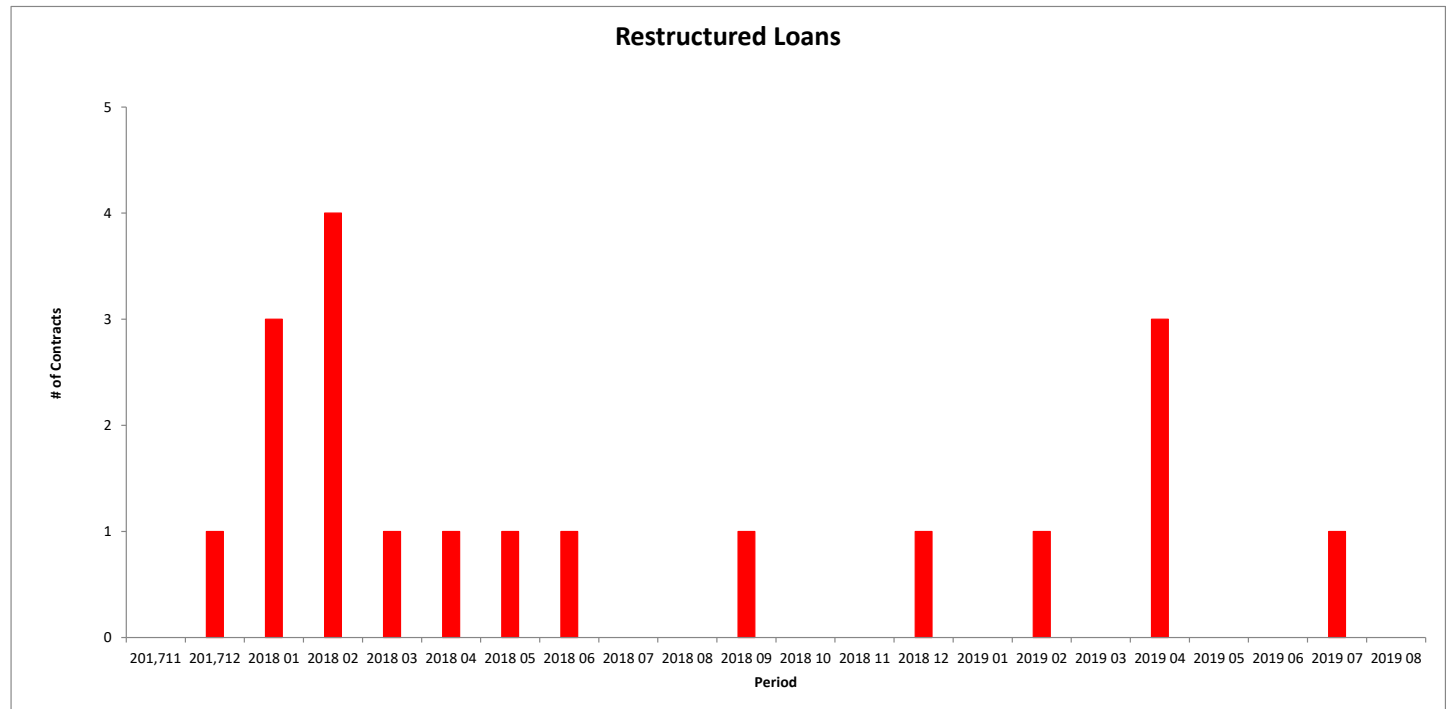
Restructured

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Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	22				
Monthly Period	aug.19				
Interest Period	from	27.08.2019	to	25.09.2019	= 29 days



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Monthly Investor Report

22.a Dynamic Interest rate



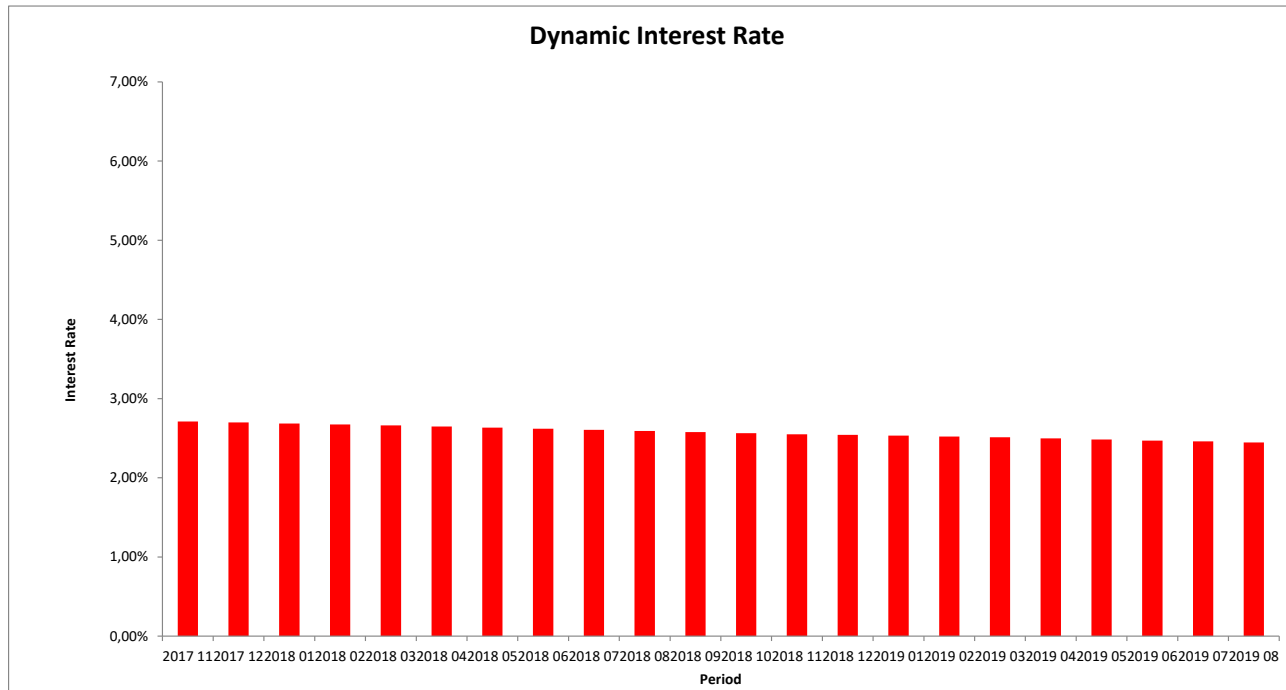
Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

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 %
2019 05	282 428 091	2,48 %
2019 06	267 380 309	2,47 %
2019 07	251 008 202	2,46 %
2019 08	236 609 266	2,45 %

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22.b Dynamic Interest Rate

Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	22				
Monthly Period	aug.19				
Interest Period	from	27.08.2019	to	25.09.2019	= 29 days



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23.a Dynamic Pre-Payments



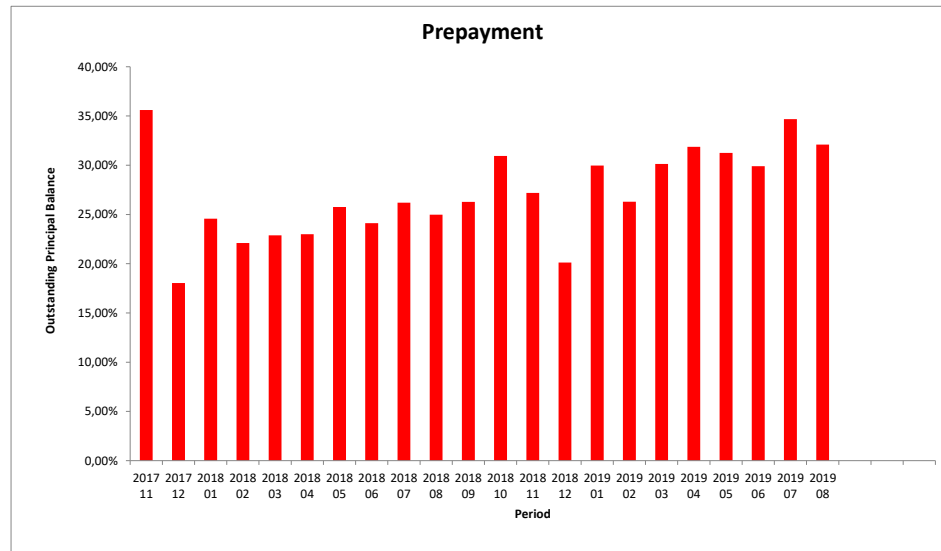
Reporting Date	27.09.2019			
Payment date	25.09.2019			
Period No	22			
Monthly Period	from	aug.19	to	25.09.2019
Interest Period	from	27.08.2019	to	25.09.2019 = 29 days

	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 %
	2019 05	8 683 385	282 428 091	31,25 %
	2019 06	7 799 951	267 380 309	29,90 %
	2019 07	8 753 235	251 008 202	34,68 %
	2019 08	7 512 015	236 609 266	32,10 %

23.b Dynamic Pre-Payments



Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	22				
Monthly Period	aug.19				
Interest Period	from	27.08.2019	to	25.09.2019	= 29 days



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24. Delinquency



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 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	282 428 091	23 616	262 059 398	1 284	15 325 219	252	2 995 632	73	904 726	39	549 168	23	337 407	16	256 541	372	5 107 497	
	6	267 380 309	22 626	245743049,4	1 391	16 330 429	243	3 022 531	84	988 831	46	656 989	28	387 088	15	251 391	396	5 420 252	
	7	251 008 202	21 738	231 184 811	1 314	15 142 471	217	2 584 808	60	823 807	46	614 166	24	387 511	19	270 628	418	5 702 960	
	8	236 606 337	21 105	220 037 120	1 053	11 556 637	233	3 070 447	59	764 227	31	559 313	29	386 924	12	231 669	448	6 035 167	
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 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	113 153	34 620
2018 2	907 860	64	-	-	-	-	-	-	320 680	320 680	587 179	129 311	449 992	457 868	214 315	664 307	243 553
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	827 368	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 2	1 066 588	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 3	614 915	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q1			2019 Q2			2019 Q3		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650
2018 1	147 774	18	-	113 153	34 620	18 738	131 891	15 882	-	131 891	15 882
2018 2	907 860	64	13 117	677 424	230 435	59 399	736 823	171 037	55 823	792 647	115 213
2018 3	1 065 172	77	57 290	619 648	445 524	238 950	858 598	206 573	14 100	872 698	192 473
2018 4	1 404 927	90	258 952	763 129	641 798	351 194	1 114 323	290 605	21 817	1 136 140	268 787
2019 1	827 368	63	327 216	327 216	500 152	274 011	601 227	226 141	63 661	664 888	162 480
2019 2	1 066 588	84	-	-	-	260 410	260 410	806 178	253 824	514 234	552 354
2019 3	614 915	52	-	-	-	-	-	-	68 220	68 220	546 695

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26. Priority of Payments



Reporting Date	27.09.2019
Payment date	25.09.2019
Period No	22
Monthly Period	aug.19
Interest Period	from 27.08.2019 to 25.09.2019 = 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	15 042 544,75	EUR
Senior Expenses	-	19 151,15	EUR
Servicing Fee	-	101 873,43	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	522 584,39	EUR
Principal on Loan to Issuer	-	14 398 935,78	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	16 151 186,62	EUR
Senior Expenses	-	14 184,60	EUR
Interest Class A	-	-	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 117 249,21	EUR
Principal Payments on Class A	-	14 398 935,78	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 000,63	EUR
Interest Issuer Subordinated Loan	-	134,14	EUR
Principal Issuer Subordinated Loan	-	98 232,64	EUR
Payment to Purchaser	-	363 999,43	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	363 999,43	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	11,04	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	363 988,39	EUR

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27. Transaction Costs



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	22	
Monthly Period	aug.19	
Interest Period	from	27.08.2019
	to	25.09.2019
	=	29 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	19 151,15		
Interest accrued for the Period	EUR	81 000,00	-	81 000,00
Cumulative Interest accrued	EUR	2 125 207,00	254 107,00	1 871 100,00
Interest Payments	EUR	81 000,00	-	81 000,00
Cumulative Interest Payments	EUR	2 125 207,00	254 107,00	1 871 100,00
Interest accrued on Subordinated Loan for the Period	EUR	134,14		
Cumulative Interest accrued on Subordinated Loan	EUR	8 813,58		
Interest Payments on Subordinated Loan	EUR	134,14		
Cumulative Interest Payments on Subordinated Loan	EUR	8 813,58		
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	27.09.2019					
Payment date	25.09.2019					
Period No	22					
Monthly Period	aug.19					
Interest Period	from	27.08.2019	to	25.09.2019	=	29 days