

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.07.2020	Following payment dates:	25.08.2020
Payment date	27.07.2020		25.09.2020
Period No	32		
Monthly Period	jun.20		
Interest Period	from 25.06.2020	to 27.07.2020	= 32 days
Cut-Off date	30.06.2020		

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**1. Portfolio Information**



Reporting Date	29.07.2020		
Payment date	27.07.2020		
Period No	32		
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Interest Period	from	25.06.2020	to 27.07.2020 = 32 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>134 140 123,26 EUR</b>
Scheduled Loan Principal Repayments	4 412 977,47 EUR
Prepayments	4 198 328,48 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>8 611 305,95 EUR</b>
New Defaulted Auto Loans in Period	218 535,47 EUR
<b>Closing Balance</b>	<b>125 310 281,84 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	473 563,35 EUR
Recoveries on loans in default	147 237,66 EUR
<b>Total Revenue Received in Period</b>	<b>620 801,01 EUR</b>
<b># Loans</b>	
At beginning of period	15 413 Loans
Paid in Full	677 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	18 Loans
<b>At end of period</b>	<b>14 718 Loans</b>

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2. Amount Due for Distribution



Reporting Date	29.07.2020
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**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	9 229 070 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>9 229 070 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 176 800 EUR
b. Reserve Fund	952 050 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>10 128 850 EUR</b>

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**3. Reserve Accounts**



Reporting Date	29.07.2020
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**Note Balance**

Beginning of Period	134 140 123,26	EUR
End of Period	125 310 281,84	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	0,7 %	952 050,00	EUR
Cash Outflow		952 050,00	EUR
Cash Inflow		952 050,00	EUR
End of Period	0,7 %	952 050,00	EUR
Required Reserve Amount	0,7 %	952 050,00	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 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**

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**Asset Balance**

Beginning of Period	134 140 123,26	EUR
End of Period	125 310 281,84	EUR

**Portfolio Performance:**

**Performing Receivables:**

	EUR	%	# loans
Current	115 105 131,98	91,86 %	13 592
1-29 days past due	7 398 929,78	5,90 %	836

**Delinquent Receivables:**

30-59 days past due	1 528 473,30	1,22 %	163
60-89 days past due	550 718,33	0,44 %	62
90-119 days past due	367 594,26	0,29 %	34
120-149 days past due	205 425,61	0,16 %	13
150-179 days past due	154 008,58	0,12 %	18

<b>Total Performing and Delinquent</b>	<b>125 310 282</b>	<b>100,00 %</b>	<b>14 718</b>
--	--------------------	-----------------	---------------

	EUR	%	# loans
<b>Volkswagen vehicles</b>	4 943 382	3,94 %	976

Current Period Defaults	218 535,47		18
Cumulative Defaults	8 376 784,41		629
Current Period Recoveries	147 237,66		
Cumulative Recoveries	5 624 846,66		

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**5. Outstanding Notes**

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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)		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
<b>Current Note Information</b>			
Class Principal Outstanding Opening Balance	134 140 123,26	69 340 123,26	64 800 000,00
Available Distribution Amount	10 128 850,03		
Amortisation	8 829 841,42		
Redemption per Class	8 829 841,42	8 829 841,42	-
Redemption per Note		1 391,18	-
Class Principal Outstanding Closing Balance	125 310 281,84	60 510 281,84	64 800 000,00
Current Tranching	100 %	48,29 %	51,71 %
Current Pool Factor		0,10	1,00
<b>2. Payments to Investors per Note</b>			
Interest rate Basis: 1-M EURIBOR / Spread			
Day Count Convention*		(Act/360)	(30/360)
Interest Days	32		
Principal Outstanding per Note Beginning of Period		10 924,87	100 000,00
>Principal Repayment per note		1 391,18	-
Principal Outstanding per Note End of Period		9 533,68	100 000,00
>Interest accrued for the period		-	125,00
Interest Payment	81 000,00	-	81 000,00
Interest Payment per Note		-	125,00
<b>3. Credit Enhancements</b>			
Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		54,65 %	2,93 %
Current CE (excl. Excess Spread)		52,47 %	0,76 %

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6. Counterparty Ratings, Trigger Levels and Consequences



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

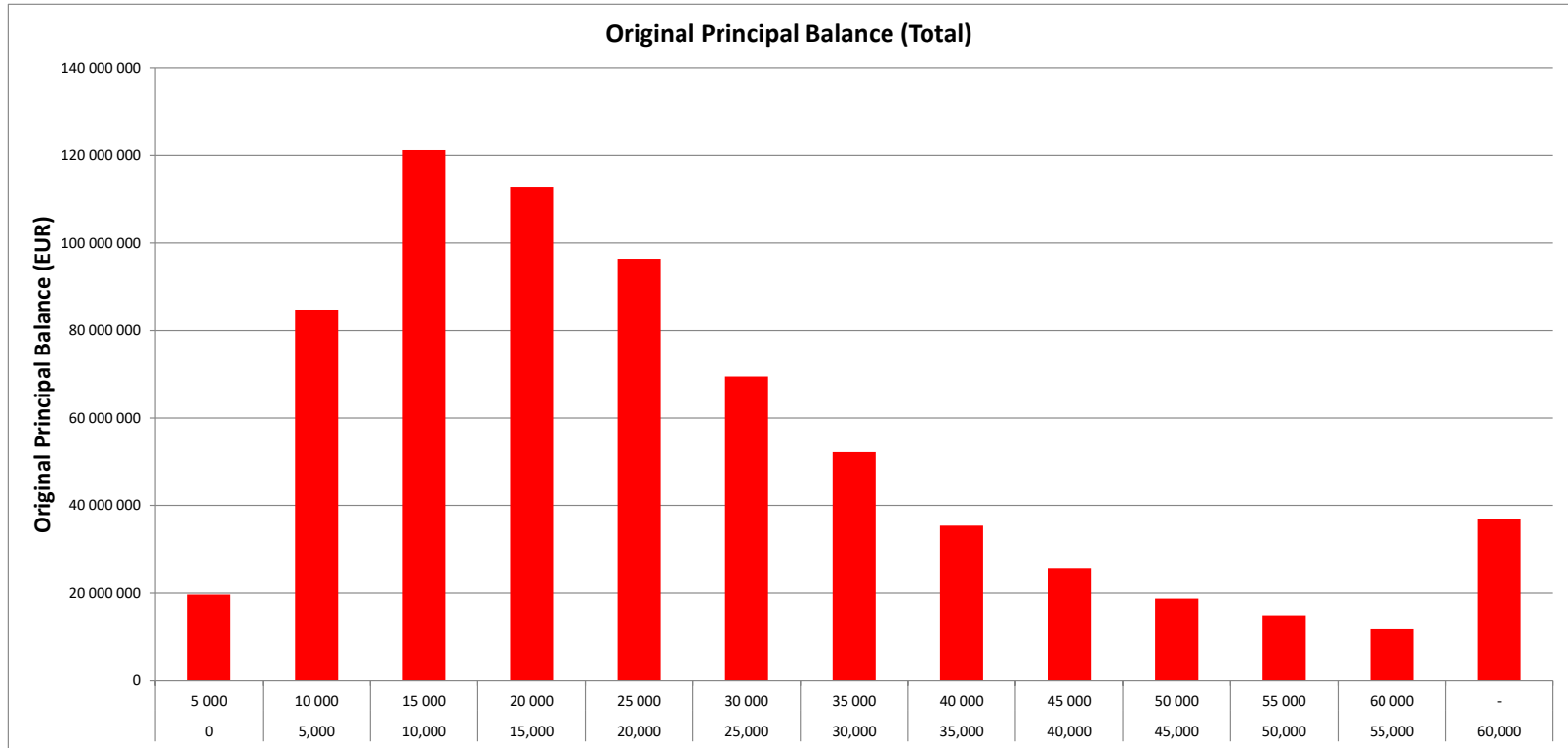
	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0	5 000	5 747	19 694 249	2,8 %	27	8
	5 000	10 000	11 247	84 798 827	12,1 %	42	7
	10 000	15 000	9 761	121 231 426	17,3 %	48	7
	15 000	20 000	6 506	112 695 322	16,1 %	50	7
	20 000	25 000	4 319	96 397 074	13,8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



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**7.b Original Principal Balance Graph**

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**8.a Outstanding Principal Balance**

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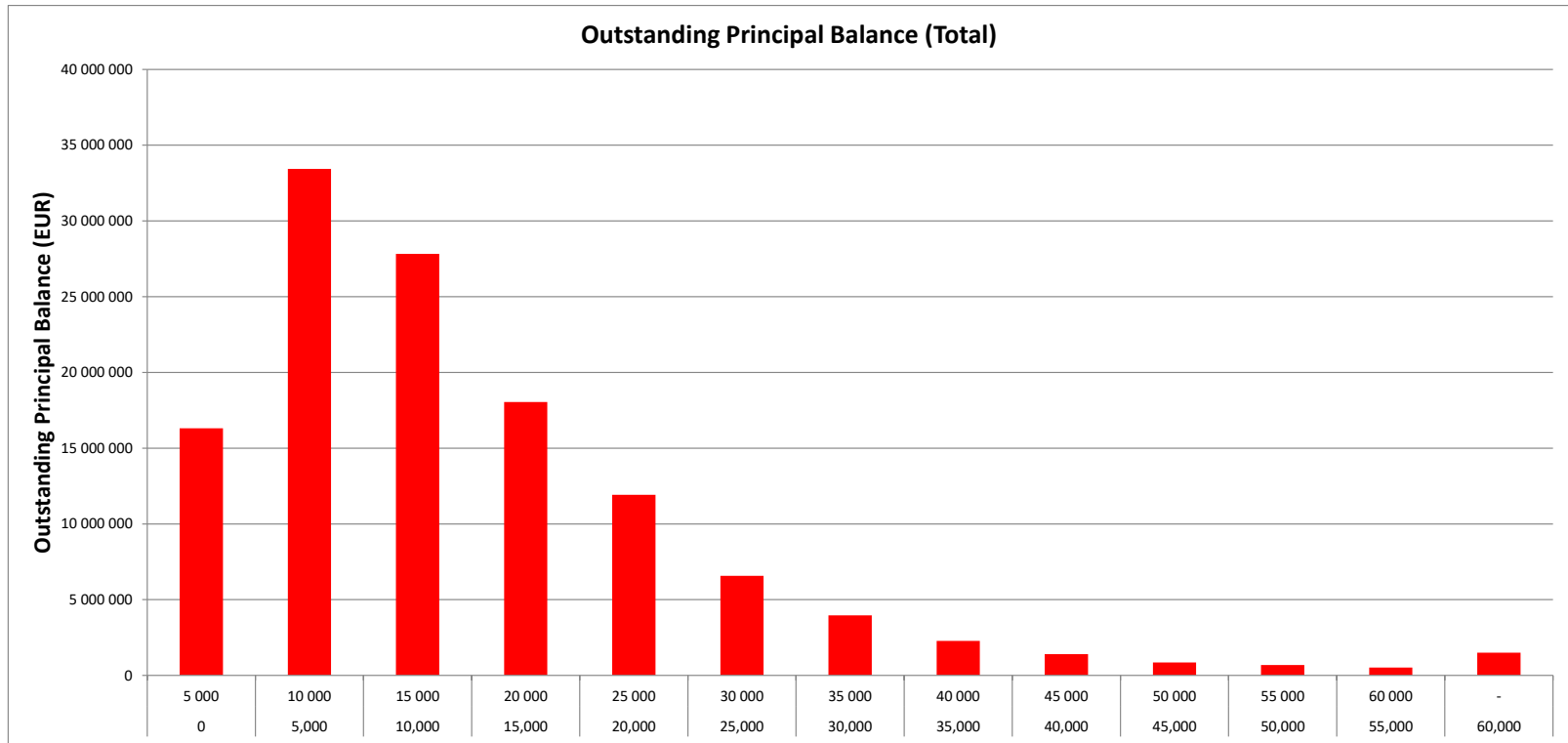
Average amount - all: 8 514

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	5 650	16 312 432	13,02 %	17	40
		5 000 10 000	4 678	33 441 667	26,69 %	21	39
		10 000 15 000	2 278	27 819 404	22,20 %	21	39
		15 000 20 000	1 055	18 043 371	14,40 %	21	39
		20 000 25 000	537	11 920 221	9,51 %	22	39
		25 000 30 000	242	6 573 591	5,25 %	22	38
		30 000 35 000	123	3 967 880	3,17 %	22	39
		35 000 40 000	61	2 278 162	1,82 %	22	38
		40 000 45 000	33	1 400 781	1,12 %	22	39
		45 000 50 000	18	851 936	0,68 %	22	38
		50 000 55 000	13	682 832	0,54 %	22	37
		55 000 60 000	9	515 233	0,41 %	24	37
		60 000 -	21	1 502 774	1,20 %	23	38
		Total	14 718	125 310 282	100 %		

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**8.b Outstanding Principal Balance Graph**

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9.a Geographical Distribution



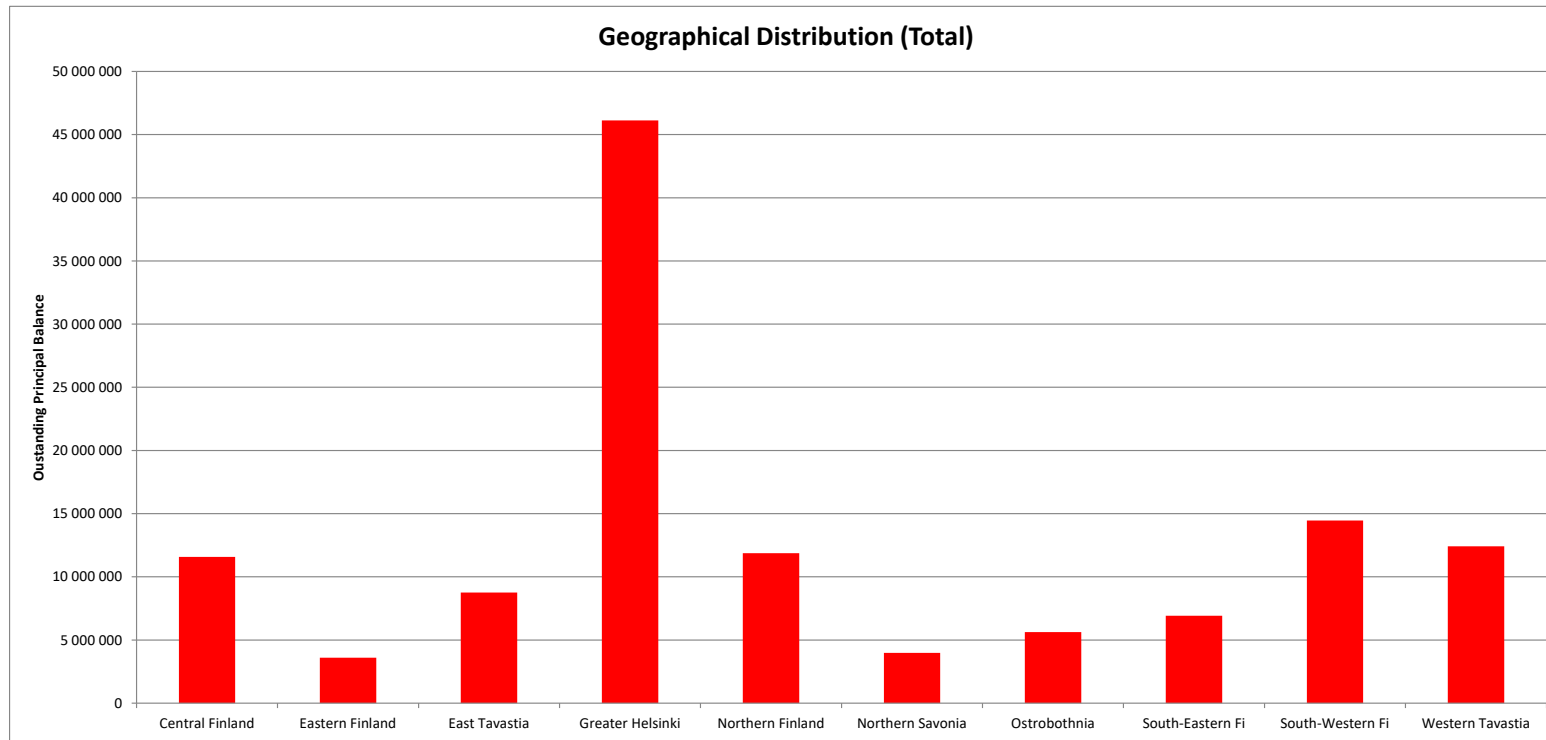
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TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
Central Finland	1 522	11 570 218	9 %	21	39
Eastern Finland	452	3 593 674	3 %	21	39
East Tavastia	1 073	8 759 408	7 %	21	39
Greater Helsinki	4 950	46 123 054	37 %	21	39
Northern Finland	1 393	11 874 871	9 %	21	39
Northern Savonia	524	3 983 144	3 %	21	39
Ostrobothnia	851	5 620 423	4 %	21	39
South-Eastern Fi	831	6 921 426	6 %	21	39
South-Western Fi	1 730	14 450 065	12 %	21	39
Western Tavastia	1 392	12 413 999	10 %	21	39
Total	14 718	125 310 282	100 %		

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9.b Geographical Distribution Graph

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10.a Interest Rate



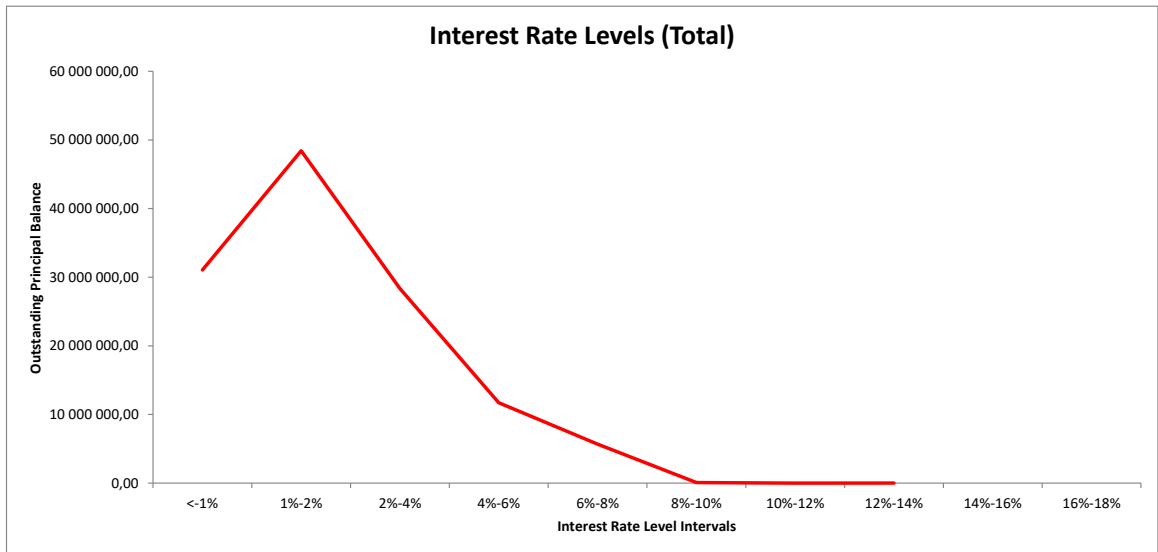
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TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0		1	3072	31 058 312	24,79 %	21	39
1		2	4849	48 421 529	38,64 %	21	39
2		4	3382	28 350 467	22,62 %	21	39
4		6	2106	11 704 452	9,34 %	21	39
6		8	1282	5 688 504	4,54 %	21	39
8		10	24	74 259	0,06 %	22	37
10		12	2	7 158	0,01 %	24	36
12		14	1	5 602	0,00 %	24	36
14		16					
16		18					
18		20					
Total		14 718		125 310 282	100 %		

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10.b Interest Rate

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11.a Remaining Terms



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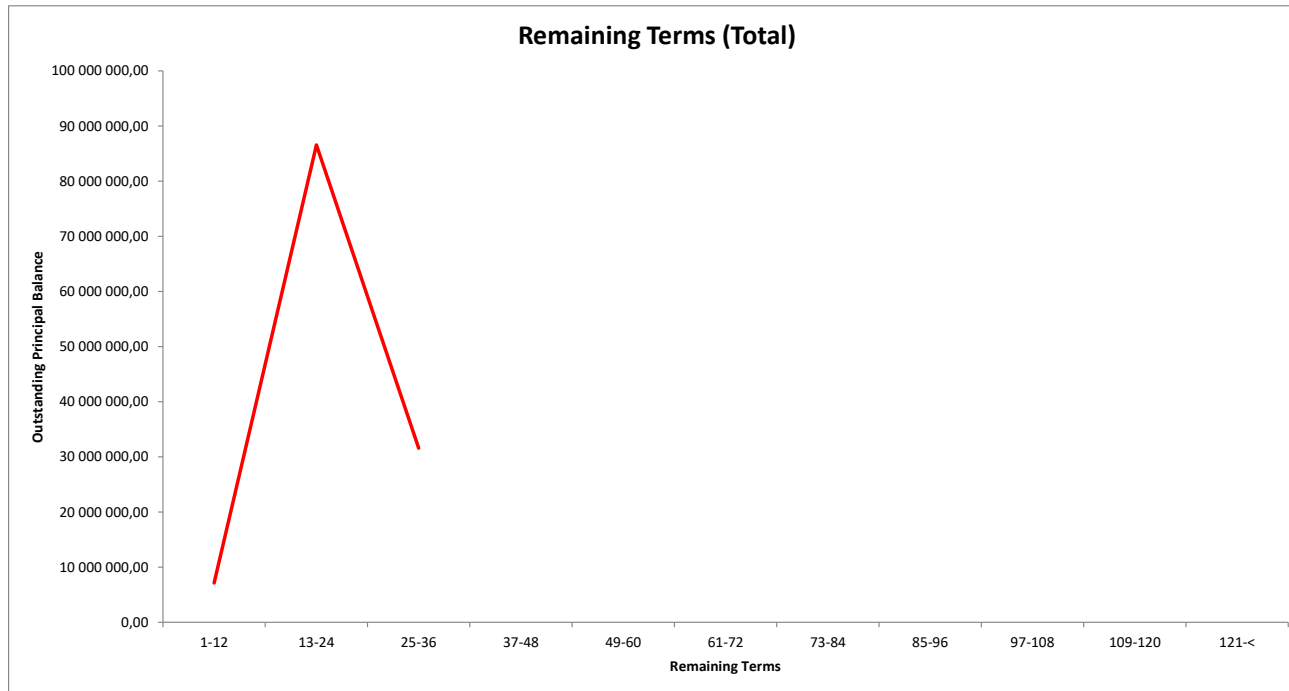
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	24	27 392	0 %	0	44
	1		12	2 387	7 131 914	6 %	8	42
	13		24	9 533	86 575 365	69 %	20	40
	25		36	2 774	31 575 610	25 %	26	35
	37		48					
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			14 718	125 310 282	100 %			



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**11.b Remaining Terms**

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**12.a Seasoning**

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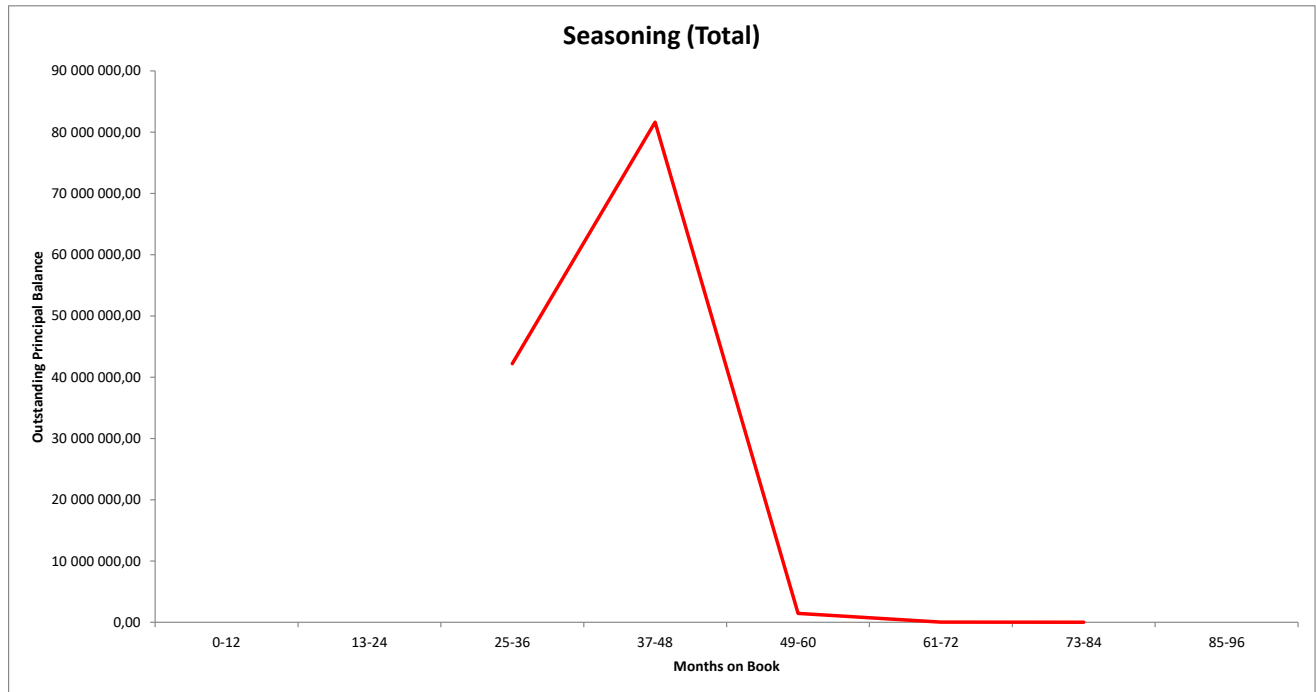
TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24				
	25		36	4 684	42 208 575	33,68 %	24
	37		48	9 718	81 634 360	65,15 %	19
	49		60	309	1 443 097	1,15 %	8
	61		72	6	14 352	0,01 %	1
	73		84	1	9 897	0,01 %	8
	85		96				
Total			14 718	125 310 282	100 %		

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12.b Seasoning



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**13.a Balloon loans**



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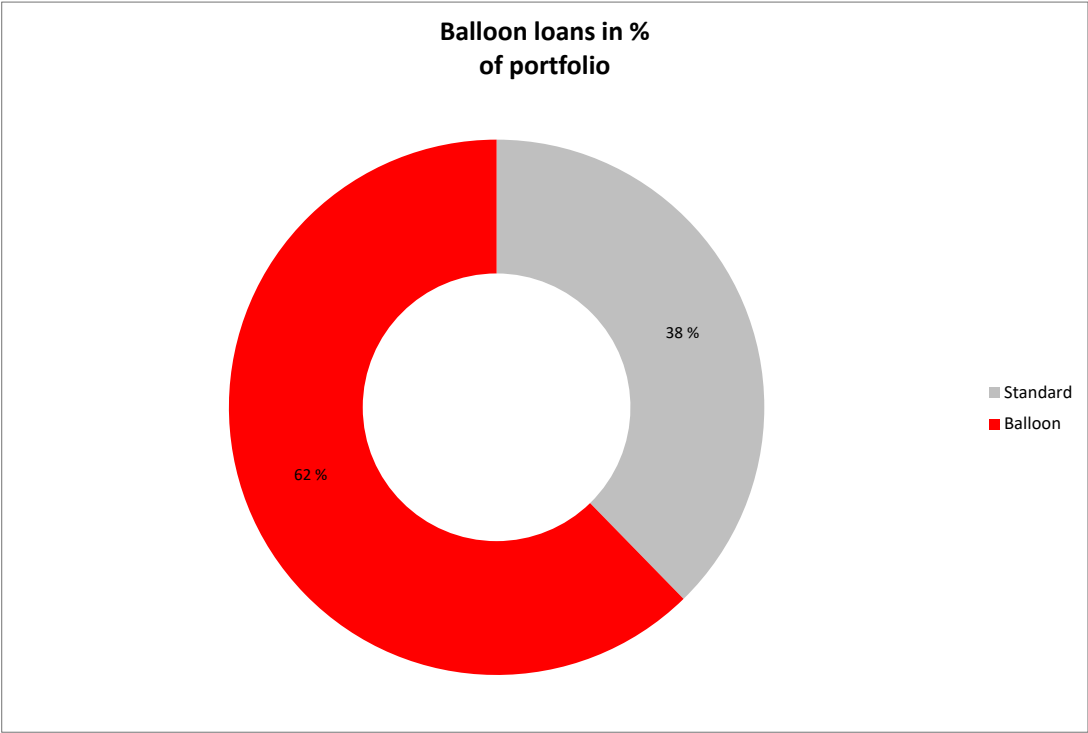
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		9 202	47 237 126	37,70 %	1 302	0,00 %	20	38
Balloon		5 516	78 073 156	62,30 %	42 513 718	54,45 %	21	39
<b>Total</b>		<b>14 718</b>	<b>125 310 282</b>	<b>100 %</b>	<b>42 515 020</b>	<b>33,93 %</b>		

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13.b Balloon loans



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14.a # loans per borrower



Reporting Date	29.07.2020	
Payment date	27.07.2020	
Period No	32	
Monthly Period	jun.20	
Interest Period	from 25.06.2020	to 27.07.2020 = 32 days

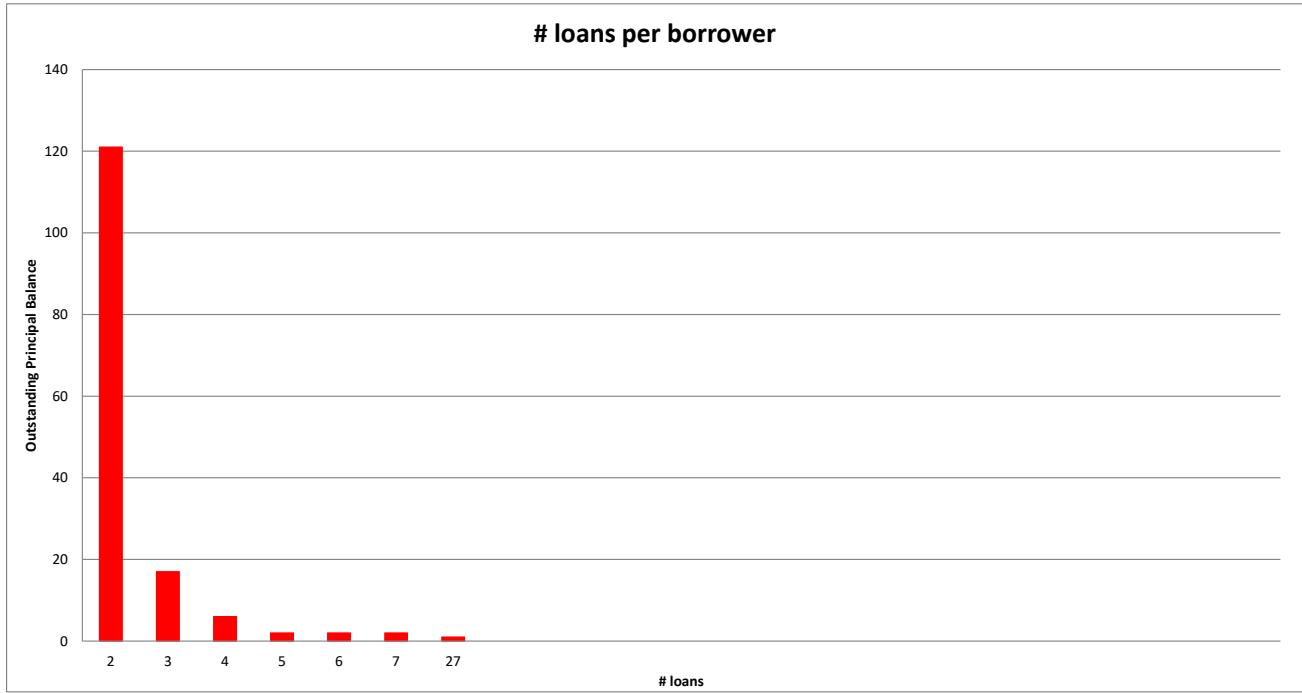
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	14338	121159785,2	96,69 %
	2	121	2642868,81	2,11 %
	3	17	637366,78	0,51 %
	4	6	295997,83	0,24 %
	5	2	81014,38	0,06 %
	6	2	78262,24	0,06 %
	7	2	61013,82	0,05 %
	27	1	353972,81	0,28 %
	Total:	14 489	125 310 282	100,0 %

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14.b # loans per borrower



Reporting Date	29.07.2020
Payment date	27.07.2020
Period No	32
Monthly Period	jun.20
Interest Period	from 25.06.2020 to 27.07.2020 = 32 days



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15.a Amortization Profile



Reporting Date	29.07.2020	
Payment date	27.07.2020	
Period No	32	
Monthly Period	jun.20	
Interest Period	from 25.06.2020	to 27.07.2020 = 32 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	125 310 282	120 786 750	4 523 532	243 607	2,36 %	96,39 %
2	120 786 750	116 407 777	4 378 973	234 054	2,35 %	92,90 %
3	116 407 777	112 144 990	4 262 787	224 621	2,34 %	89,49 %
4	112 144 990	107 628 392	4 516 598	215 443	2,33 %	85,89 %
5	107 628 392	103 401 955	4 226 437	205 911	2,32 %	82,52 %
6	103 401 955	99 150 080	4 251 875	196 790	2,31 %	79,12 %
7	99 150 080	94 974 789	4 175 291	187 593	2,29 %	75,79 %
8	94 974 789	90 844 704	4 130 085	178 574	2,28 %	72,50 %
9	90 844 704	86 741 814	4 102 890	169 680	2,26 %	69,22 %
10	86 741 814	82 725 174	4 016 640	160 902	2,25 %	66,02 %
11	82 725 174	78 688 173	4 037 001	152 341	2,23 %	62,79 %
12	78 688 173	74 676 606	4 011 567	143 814	2,22 %	59,59 %
13	74 676 606	70 778 032	3 898 574	135 321	2,20 %	56,48 %
14	70 778 032	66 514 090	4 263 941	126 983	2,17 %	53,08 %
15	66 514 090	60 909 185	5 604 905	118 242	2,15 %	48,61 %
16	60 909 185	54 996 046	5 913 139	107 677	2,14 %	43,89 %
17	54 996 046	49 704 389	5 291 658	96 805	2,13 %	39,67 %
18	49 704 389	44 221 471	5 482 918	86 996	2,12 %	35,29 %
19	44 221 471	38 311 762	5 909 709	77 114	2,11 %	30,57 %
20	38 311 762	33 186 623	5 125 138	66 320	2,10 %	26,48 %

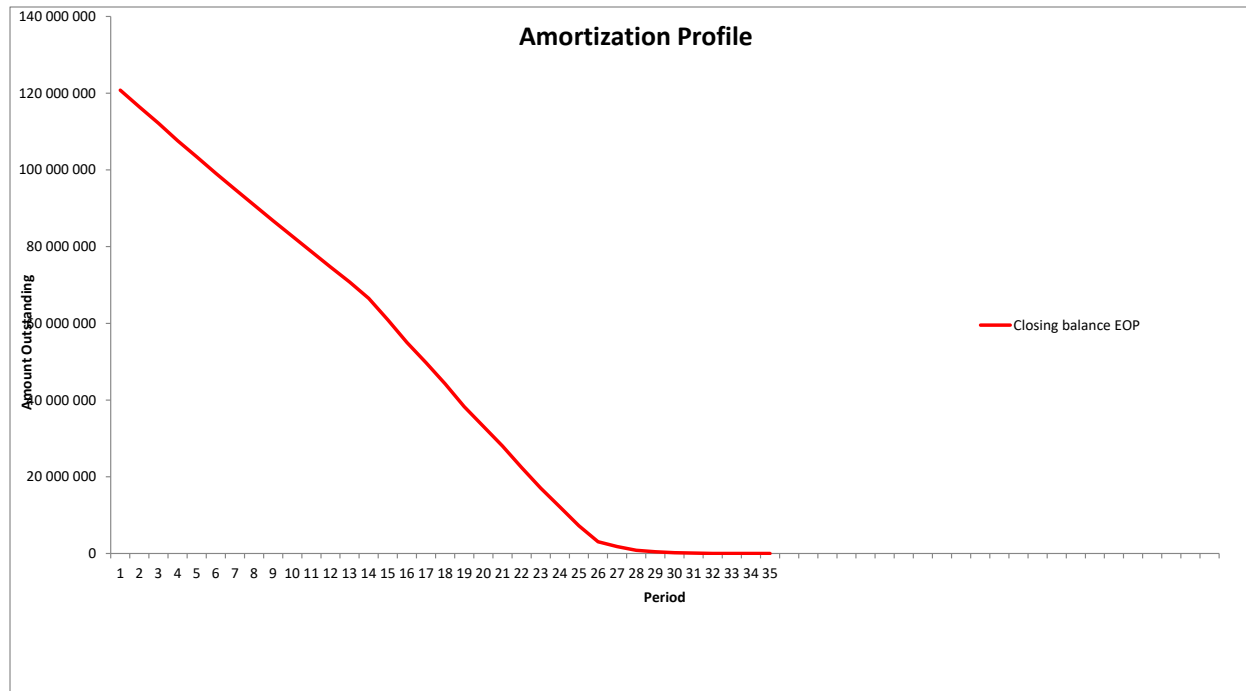
Amortization profile (first 20 periods)



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15.b Amortization Profile

Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	jun.20				
Interest Period	from	25.06.2020	to	27.07.2020	= 32 days



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16.a Payment Holidays



Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	jun.20				
Interest Period	from	25.06.2020	to	27.07.2020	= 32 days

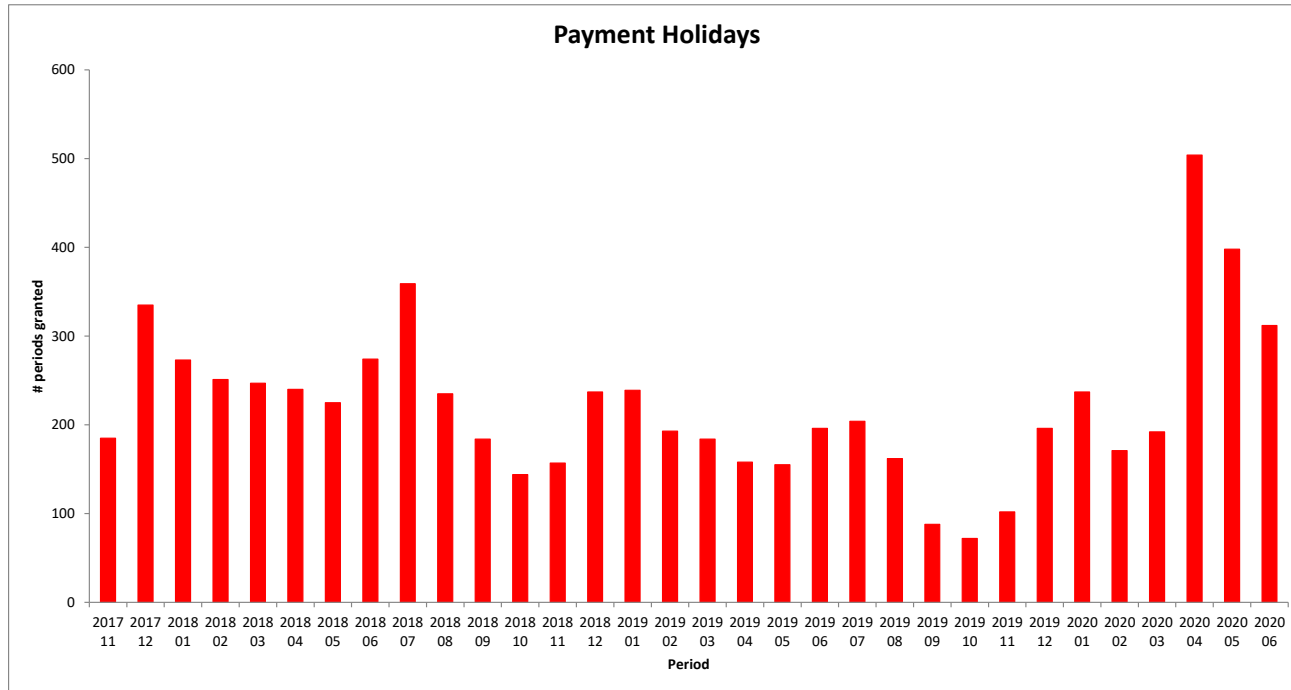
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2017 11	185	263	72 741	3 167 942	
2017 12	335	399	112 189	5 609 816	
2018 01	273	360	100 696	4 558 606	
2018 02	251	342	97 342	4 172 372	
2018 03	247	335	102 549	4 460 893	
2018 04	240	317	88 155	3 736 289	
2018 05	225	292	83 310	3 506 602	
2018 06	274	393	121 344	4 348 874	
2018 07	359	473	142 149	5 797 581	
2018 08	235	296	89 585	3 804 741	
2018 09	184	241	69 182	2 727 122	
2018 10	144	199	56 548	2 117 144	
2018 11	157	228	65 021	2 233 490	
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	
2019 09	88	110	33 818	1 098 293	
2019 10	72	92	31 455	815 082	
2019 11	102	147	40 231	1 181 049	
2019 12	196	237	62 340	1 809 172	
2020 01	237	318	94 265	3 105 296	
2020 02	171	245	67 535	1 837 351	
2020 03	192	305	104 012	2 202 223	
2020 04	504	830	350 919	6 689 121	
2020 05	398	629	216 720	4 563 975	
2020 06	312	433	203 608	3 479 248	
Total:	7 109	9 808	3 077 523	100 744 796	

Payment-holiday

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16.b Payment Holidays

Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	jun.20				
Interest Period	from	25.06.2020	to	27.07.2020	= 32 days



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17.a Downpayment



Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	jun.20				
Interest Period	from	25.06.2020	to	27.07.2020	= 32 days

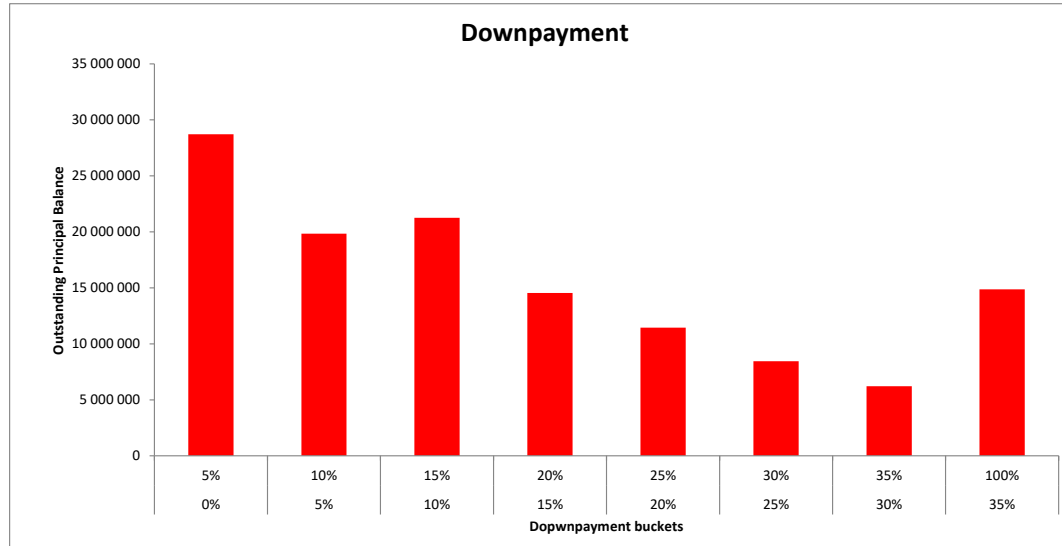
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 880	28 711 769	22,91 %	22	39
	5 %	10 %	2 028	19 833 181	15,83 %	21	39
	10 %	15 %	2 386	21 248 814	16,96 %	21	39
	15 %	20 %	1 639	14 547 550	11,61 %	21	39
	20 %	25 %	1 333	11 441 427	9,13 %	20	39
	25 %	30 %	1 062	8 453 407	6,75 %	21	39
	30 %	35 %	808	6 207 208	4,95 %	20	39
	35 %	100 %	2 582	14 866 925	11,86 %	20	38
Total			14 718	125 310 282	100 %		

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**17.b Downpayment**



Reporting Date	29.07.2020					
Payment date	27.07.2020					
Period No	32					
Monthly Period	jun.20					
Interest Period	from	25.06.2020	to	27.07.2020	=	32 days



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18.a Vehicle Condition

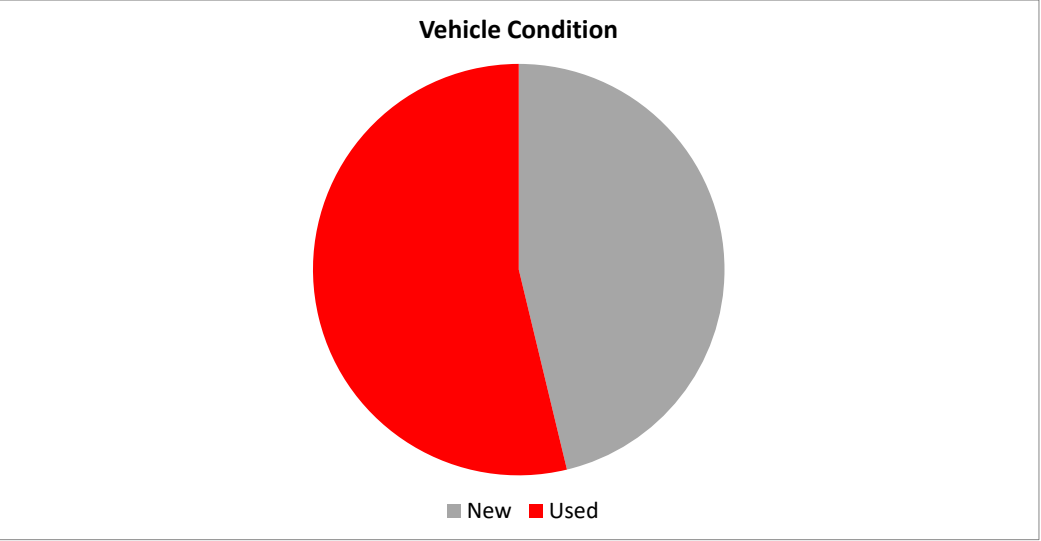


Reporting Date	29.07.2020
Payment date	27.07.2020
Period No	32
Monthly Period	jun.20
Interest Period	from 25.06.2020 to 27.07.2020 = 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		4 771	57 938 860	46,24 %	21	39
Used		9 947	67 371 422	53,76 %	21	39
Total		14 718	125 310 282	100 %		

18.b Vehicle Condition

Reporting Date	29.07.2020		
Payment date	27.07.2020		
Period No	32		
Monthly Period	jun.20		
Interest Period	from	25.06.2020	to 27.07.2020 = 32 days



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Monthly Investor Report

19.a Borrower Type



Reporting Date	29.07.2020
Payment date	27.07.2020
Period No	32
Monthly Period	jun.20
Interest Period	from 25.06.2020 to 27.07.2020 = 32 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 886	20 419 572	16,30 %	20	39
	Private	12 832	104 890 710	83,70 %	21	39
	Total	14 718	125 310 282	100,0 %		

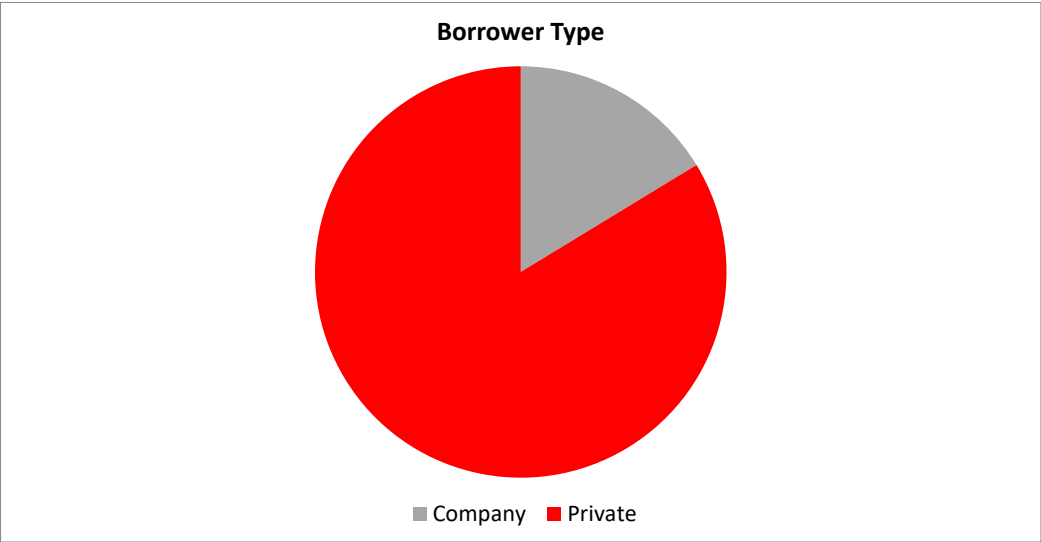


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19.b Borrower Type



Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	jun.20				
Interest Period	from	25.06.2020	to	27.07.2020	= 32 days



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 Monthly Investor Report

20.a Vehicle type



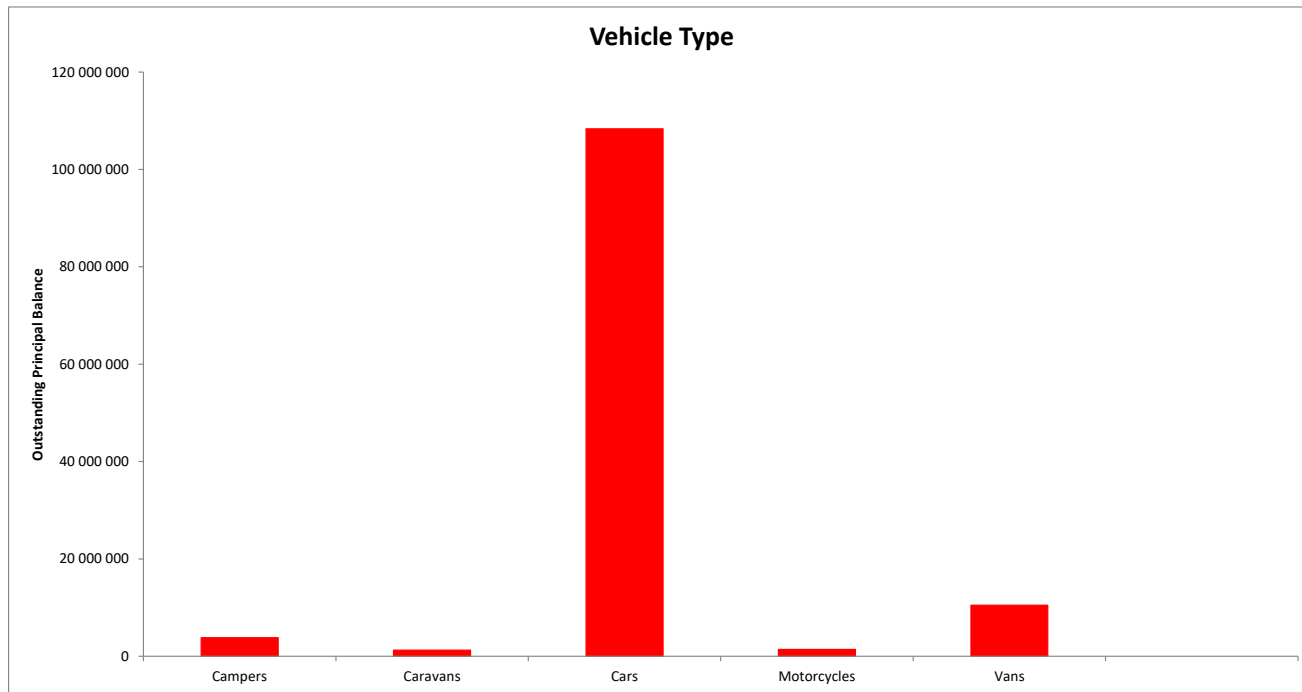
Reporting Date	29.07.2020	
Payment date	27.07.2020	
Period No	32	
Monthly Period	jun.20	
Interest Period	from 25.06.2020	to 27.07.2020 = 32 days

TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	240	3 804 242	3,04 %	22	38	
Caravans	144	1 273 744	1,02 %	22	38	
Cars	12 909	108 340 395	86,46 %	21	39	
Motorcycles	232	1 391 344	1,11 %	22	37	
Vans	1 193	10 500 558	8,38 %	20	39	
	14 718	125 310 282	100 %			

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20.b Vehicle type

Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	jun.20				
Interest Period	from	25.06.2020	to	27.07.2020	= 32 days



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 Monthly Investor Report

21.a Restructured Loans

Reporting Date	29.07.2020
Payment date	27.07.2020
Period No	32
Monthly Period	jun.20
Interest Period	from 25.06.2020 to 27.07.2020 = 32 days



TOTAL		
Period	No	Outstanding balance
201711	0	0
201712	1	9 769
201801	3	30 264
201802	4	54 872
201803	1	6 127
201804	1	32 959
201805	1	20 223
201806	1	12 436
201807	0	0
201808	0	0
201809	1	18 394
201810	0	0
201811	0	0
201812	1	19 859
201901	0	0
201902	1	11 392
201903	0	0
201904	3	47 995
201905	0	0
201906	0	0
201907	1	33 175
201908	0	0
201909	0	0
201910	0	0
201911	0	0
201912	0	0
202001	1	8 344
202002	0	0
202003	1	3 220
202004	3	57 268
202005	5	32 187
202006	1	24 534
	30	423 019

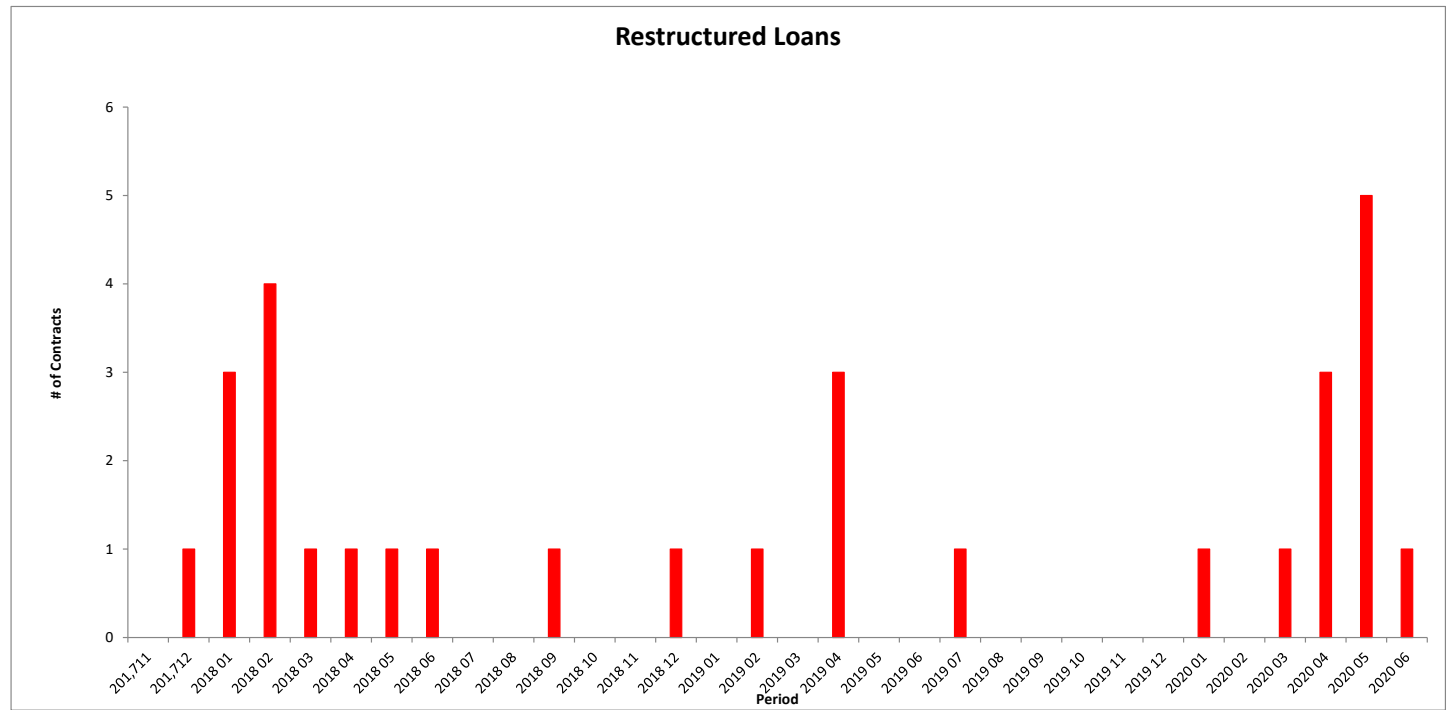
Restructured

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Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	jun.20				
Interest Period	from	25.06.2020	to	27.07.2020	= 32 days



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Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	from	jun.20	to	27.07.2020	= 32 days
Interest Period		25.06.2020			

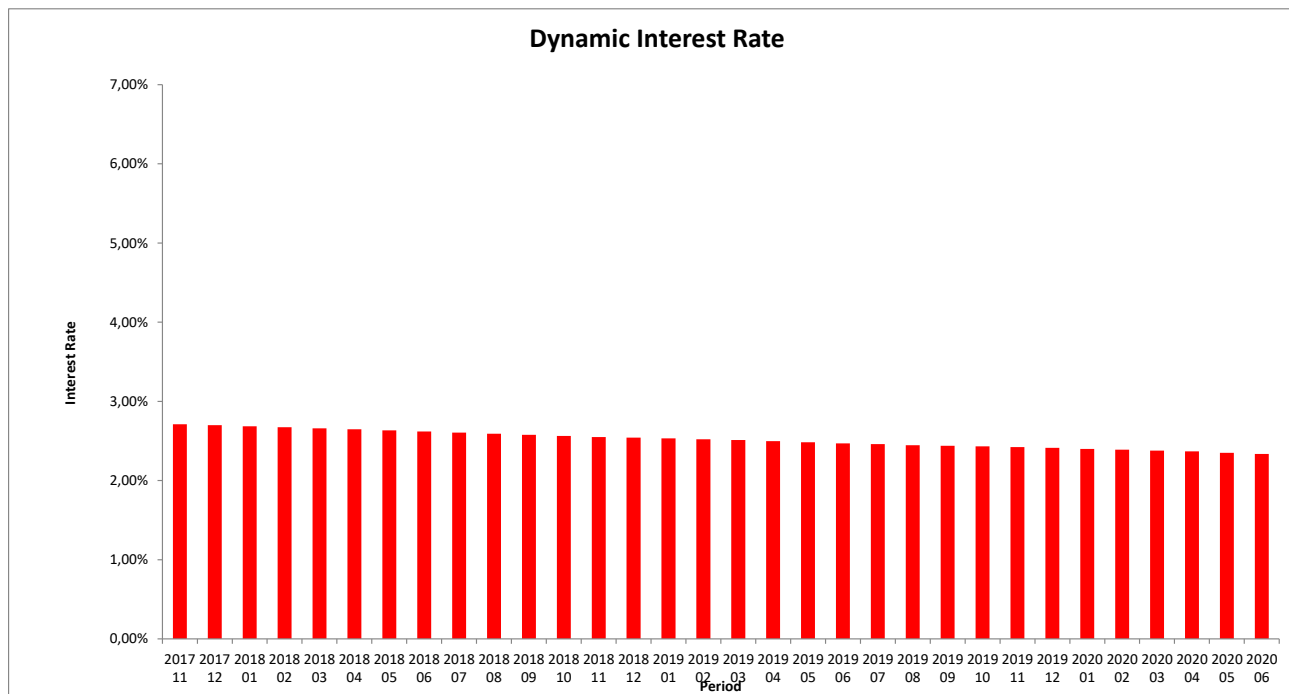
TOTAL		
Period	Closing balance	WA Interest rate
2017 11	654 359 999	2,71 %
2017 12	632 393 737	2,70 %
2018 01	605 908 494	2,69 %
2018 02	583 020 434	2,67 %
2018 03	559 624 303	2,66 %
2018 04	537 063 143	2,65 %
2018 05	512 948 811	2,63 %
2018 06	491 458 115	2,62 %
2018 07	469 040 973	2,60 %
2018 08	448 156 109	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 %
2019 09	222 879 839	2,44 %
2019 10	208 402 437	2,43 %
2019 11	196 812 063	2,42 %
2019 12	185 869 737	2,41 %
2020 01	173 850 478	2,40 %
2020 02	163 152 962	2,39 %
2020 03	151 763 907	2,38 %
2020 04	142 871 541	2,37 %
2020 05	134 140 123	2,35 %
2020 06	125 310 282	2,34 %

Interest rate evolution

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22.b Dynamic Interest Rate

Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	jun.20				
Interest Period	from	25.06.2020	to	27.07.2020	= 32 days



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23.a Dynamic Pre-Payments



Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	jun.20				
Interest Period	from	25.06.2020	to	27.07.2020	= 32 days

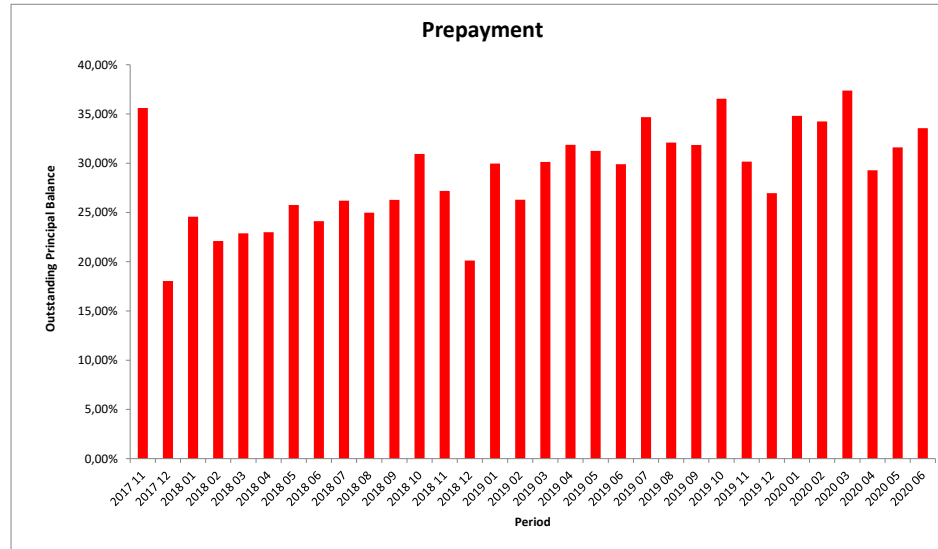
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2017 11	23 564 683	654 359 999	35,60 %
	2017 12	10 398 475	632 393 737	18,04 %
	2018 01	14 071 796	605 908 494	24,57 %
	2018 02	12 005 772	583 020 434	22,10 %
	2018 03	11 984 288	559 624 303	22,88 %
	2018 04	11 566 483	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 %
	2019 09	7 010 313	222 879 839	31,85 %
	2019 10	7 752 162	208 402 437	36,55 %
	2019 11	5 801 152	196 812 063	30,16 %
	2019 12	4 804 287	185 869 737	26,97 %
2020 01	6 091 188	173 850 478	34,82 %	
2020 02	5 601 813	163 152 962	34,25 %	
2020 03	5 804 772	151 763 907	37,37 %	
2020 04	4 066 780	142 871 541	29,29 %	
2020 05	4 179 682	134 140 123	31,60 %	
2020 06	4 198 328	125 310 282	33,56 %	



**23.b Dynamic Pre-Payments**



Reporting Date	29.07.2020				
Payment date	27.07.2020				
Period No	32				
Monthly Period	jun.20				
Interest Period	from	25.06.2020	to	27.07.2020	= 32 days



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24. Delinquency



Reporting Date	29.07.2020					
Payment date	27.07.2020					
Period No	32					
Monthly Period	jun.20					
Interest Period	from	25.06.2020	to	27.07.2020	=	32 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2017	11	654 359 999	40 799	619 786 133	1 985	32 266 000	126	2 107 347	24	200 518								
	12	632 393 737	39 868	596 329 319	2 057	32 620 014	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	22	342 164
	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	25	333 233
	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	35	446 456
	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	16	285 483
	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	39	720 830
	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	27	329 274
	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	24	354 737
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	20	349 813
	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	21	191 303
	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	22	286 252
	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	37	430 635
	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	23	323 198
	6	267 380 309	22 626	245 743 049	1 391	16 330 429	243	3 022 531	84	988 831	46	656 989	28	387 088	15	251 391	24	312 755
	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	22	282 708
	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	30	332 207
	9	222 879 839	20 009	204 817 628	1 290	14 129 153	207	2 300 400	54	691 231	39	566 413	14	245 823	13	129 191	19	358 062
	10	208 402 437	19 214	192 447 523	1 150	12 329 349	204	2 139 732	56	634 620	29	420 212	21	314 686	7	116 314	20	216 544
	11	196 812 063	18 510	181 525 926	1 076	11 240 715	209	2 597 087	72	604 595	26	366 555	19	240 135	14	237 051	13	189 235
	12	185 869 737	17 731	170 019 258	1 164	11 862 842	214	2 431 377	69	757 725	36	364 237	21	268 053	12	166 244	20	275 820
2020	1	173 850 478	16 948	159 082 291	999	10 053 329	290	3 230 751	59	684 676	30	335 420	25	245 503	12	218 508	18	232 964
	2	163 152 962	16 223	149 498 286	984	9 606 147	258	2 661 397	56	605 641	27	398 310	12	144 538	19	238 643	17	165 492
	3	151 763 907	15 306	137 443 179	1 084	10 371 929	230	2 401 974	84	860 683	29	311 684	15	226 992	10	147 465	22	270 746
	4	142 871 541	14 856	130 868 373	901	8 462 092	212	2 041 487	71	785 564	37	332 678	18	234 885	7	146 462	19	172 729
	5	134 140 123	14 112	122 045 509	961	8 697 485	191	1 867 170	84	789 663	30	394 392	25	202 604	10	143 302	15	241 491
	6	125 310 282	13 592	115 105 132	836	7 398 930	163	1 528 473	62	550 718	34	367 594	13	205 426	18	154 009	18	218 535

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.07.2020	
Payment date	27.07.2020	
Period No	32	
Monthly Period	from	jun.20
Interest Period	from	25.06.2020 to 27.07.2020 = 32 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1			2018 Q2			2018 Q3			2018 Q4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18	-	-	-	10 176	-	10 176	137 598	-	-	4 241	-	4 241	69 848	-	69 848
2018 2	907 860	64	-	-	-	-	-	-	-	55 431	-	65 607	-	65 607	82 167	-	82 167
2018 3	1 065 172	77	-	-	-	-	-	-	-	320 680	-	320 680	-	320 680	587 179	-	587 179
2018 4	1 404 927	90	-	-	-	-	-	-	-	-	-	302 473	-	302 473	762 699	-	762 699
2019 1	827 368	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 2	1 066 588	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 3	972 977	71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 4	681 599	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2020 1	669 202	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2020 2	632 755	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q1			2019 Q2			2019 Q3			2019 Q4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18	-	113 153	34 620	18 738	131 891	15 882	-	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	-	792 647	115 213
2018 3	1 065 172	77	57 290	619 648	445 524	238 950	858 598	206 573	14 220	872 818	192 354	242	873 060	192 112
2018 4	1 404 927	90	258 952	763 129	641 798	351 194	1 114 323	290 605	22 762	1 137 084	267 843	2 333	1 139 417	265 510
2019 1	827 368	63	327 216	327 216	500 152	274 011	601 227	226 141	64 788	666 015	161 353	24 080	690 095	137 274
2019 2	1 066 588	84	-	-	-	260 410	260 410	806 178	308 579	568 990	497 598	189 764	758 753	307 835
2019 3	972 977	71	-	-	-	-	-	-	123 855	123 855	849 122	-	517 939	455 039
2019 4	681 599	53	-	-	-	-	-	-	-	-	-	99 544	99 544	582 054
2020 1	669 202	57	-	-	-	-	-	-	-	-	-	-	-	-
2020 2	632 755	52	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1			2020 Q2			2020 Q3			2020 Q4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18	-	131 891	15 882	-	131 891	15 882	-	131 891	15 882	-	131 891	15 882
2018 2	907 860	64	-	792 647	115 213	-	792 647	115 213	-	792 647	115 213	-	792 647	115 213
2018 3	1 065 172	77	494	873 554	191 618	232	873 786	191 386	-	873 786	191 386	-	873 786	191 386
2018 4	1 404 927	90	15 232	1 154 649	250 279	59 167	1 213 816	191 111	-	1 213 816	191 111	-	1 213 816	191 111
2019 1	827 368	63	2 453	692 547	134 821	1 642	694 190	133 178	-	694 190	133 178	-	694 190	133 178
2019 2	1 066 588	84	31 539	790 292	276 296	21 613	811 905	254 683	-	811 905	254 683	-	811 905	254 683
2019 3	972 977	71	165 006	682 945	290 033	26 964	709 908	263 069	-	709 908	263 069	-	709 908	263 069
2019 4	681 599	53	178 994	278 538	403 060	74 398	352 936	328 662	-	352 936	328 662	-	352 936	328 662
2020 1	669 202	57	128 862	128 862	540 341	132 049	260 911	408 292	-	260 911	408 292	-	260 911	408 292
2020 2	632 755	52	-	-	-	59 284	59 284	573 471	-	59 284	573 471	-	59 284	573 471

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**26. Priority of Payments**



Reporting Date	29.07.2020
Payment date	27.07.2020
Period No	32
Monthly Period	jun.20
Interest Period	from 25.06.2020 to 27.07.2020 = 32 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	9 229 070,16	EUR
Senior Expenses	-	3 988,87	EUR
Servicing Fee	-	52 212,62	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	343 027,25	EUR
Principal on Loan to Issuer	-	8 829 841,42	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	10 128 850,03	EUR
Senior Expenses	-	3 931,36	EUR
Interest Class A	-	-	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	952 050,00	EUR
Principal Payments on Class A	-	8 829 841,42	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	35,54	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	250 712,39	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	250 712,39	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	3,73	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	250 708,65	EUR

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**27. Transaction Costs**



Reporting Date	29.07.2020	
Payment date	27.07.2020	
Period No	32	
Monthly Period	jun.20	
Interest Period	from	25.06.2020 to 27.07.2020 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	3 988,87		
Interest accrued for the Period	EUR	81 000,00	-	81 000,00
Cumulative Interest accrued	EUR	2 935 207,00	254 107,00	2 681 100,00
Interest Payments	EUR	81 000,00	-	81 000,00
Cumulative Interest Payments	EUR	2 935 207,00	254 107,00	2 681 100,00
Interest accrued on Subordinated Loan for the Period	EUR	35,54		
Cumulative Interest accrued on Subordinated Loan	EUR	9 579,11		
Interest Payments on Subordinated Loan	EUR	35,54		
Cumulative Interest Payments on Subordinated Loan	EUR	9 579,11		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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**28. Contact Details**



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Reporting Date	29.07.2020
Payment date	27.07.2020
Period No	32
Monthly Period	jun.20
Interest Period	from 25.06.2020 to 27.07.2020 = 32 days

