

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.06.2019				
Payment date	25.06.2019			Following payment dates:	25.07.2019
Period No	19				27.08.2019
Monthly Period		mai.19			
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days
Cut-Off date		31.05.2019			

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1. Portfolio Information



Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	298 935 005,39 EUR
Scheduled Loan Principal Repayments	7 500 331,83 EUR
Prepayments	8 683 385,30 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	16 183 717,13 EUR
New Defaulted Auto Loans in Period	323 197,55 EUR
Closing Balance	282 428 090,71 EUR
Total revenue collections	
Revenue and fees received on loan balances	989 022,82 EUR
Recoveries on loans in default	119 680,20 EUR
Total Revenue Received in Period	1 108 703,02 EUR
# Loans	
At beginning of period	26 290 Loans
Paid in Full	964 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	23 Loans
At end of period	25 303 Loans

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2. Amount Due for Distribution



Reporting Date	27.06.2019
Payment date	25.06.2019
Period No	19
Monthly Period	mai.19
Interest Period	from 28.05.2019 to 25.06.2019 = 28 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	17 288 201 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	17 288 201 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 166 499 EUR
b. Reserve Fund	1 510 079 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	18 676 578 EUR

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3. Reserve Accounts



Reporting Date	27.06.2019
Payment date	25.06.2019
Period No	19
Monthly Period	mai.19
Interest Period	from 28.05.2019 to 25.06.2019 = 28 days

Note Balance

Beginning of Period	298 935 005,39	EUR
End of Period	282 428 090,71	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 %	1 510 078,53	EUR
Cash Outflow		1 510 078,53	EUR
Cash Inflow		1 404 810,03	EUR
End of Period	0,5 %	1 404 810,03	EUR
Required Reserve Amount	0,5 %	1 404 810,03	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	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days



Asset Balance

Beginning of Period	298 935 005,39	EUR
End of Period	282 428 090,71	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	262 059 398,28	92,79 %	23 616
1-29 days past due	15 325 218,64	5,43 %	1 284
Delinquent Receivables:			
30-59 days past due	2 995 631,68	1,06 %	252
60-89 days past due	904 726,07	0,32 %	73
90-119 days past due	549 168,30	0,19 %	39
120-149 days past due	337 406,73	0,12 %	23
150-179 days past due	256 541,01	0,09 %	16
Total Performing and Delinquent	282 428 091	100,00 %	25 303

	EUR	%	# loans
Volkswagen vehicles	16 697 494	5,91 %	2 331

Current Period Defaults	323 197,55		23
Cumulative Defaults	5 107 496,67		372
Current Period Recoveries	119 680,20		
Cumulative Recoveries	2 780 281,16		

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5. Outstanding Notes

Reporting Date	27.06.2019		
Payment date	25.06.2019		
Period No	19		
Monthly Period	mai.19		
Interest Period	from	28.05.2019	to 25.06.2019 = 28 days



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	298 935 005,39	234 135 005,39	64 800 000,00
Available Distribution Amount	18 676 577,50		
Amortisation	16 506 914,68		
Redemption per Class	16 506 914,68	16 506 914,68	-
Redemption per Note		2 600,74	-
Class Principal Outstanding Closing Balance	282 428 090,71	217 628 090,71	64 800 000,00
Current Tranching	100 %	77,06 %	22,94 %
Current Pool Factor		0,34	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	28		
Principal Outstanding per Note Beginning of Period		36 889,08	100 000,00
>Principal Repayment per note		2 600,74	-
Principal Outstanding per Note End of Period		34 288,34	100 000,00
>Interest accrued for the period		0,80	125,00
Interest Payment	86 098,94	5 098,94	81 000,00
Interest Payment per Note		0,80	125,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		25,57 %	2,63 %
Current CE (excl. Excess Spread)		23,44 %	0,50 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.06.2019
 Payment date 25.06.2019
 Period No 19
 Monthly Period mai.19
 Interest Period : 28.05.2019 to 25.06.2019 = 28 days

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 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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Interest Period	from 28.05.2019	to 25.06.2019 = 28 days



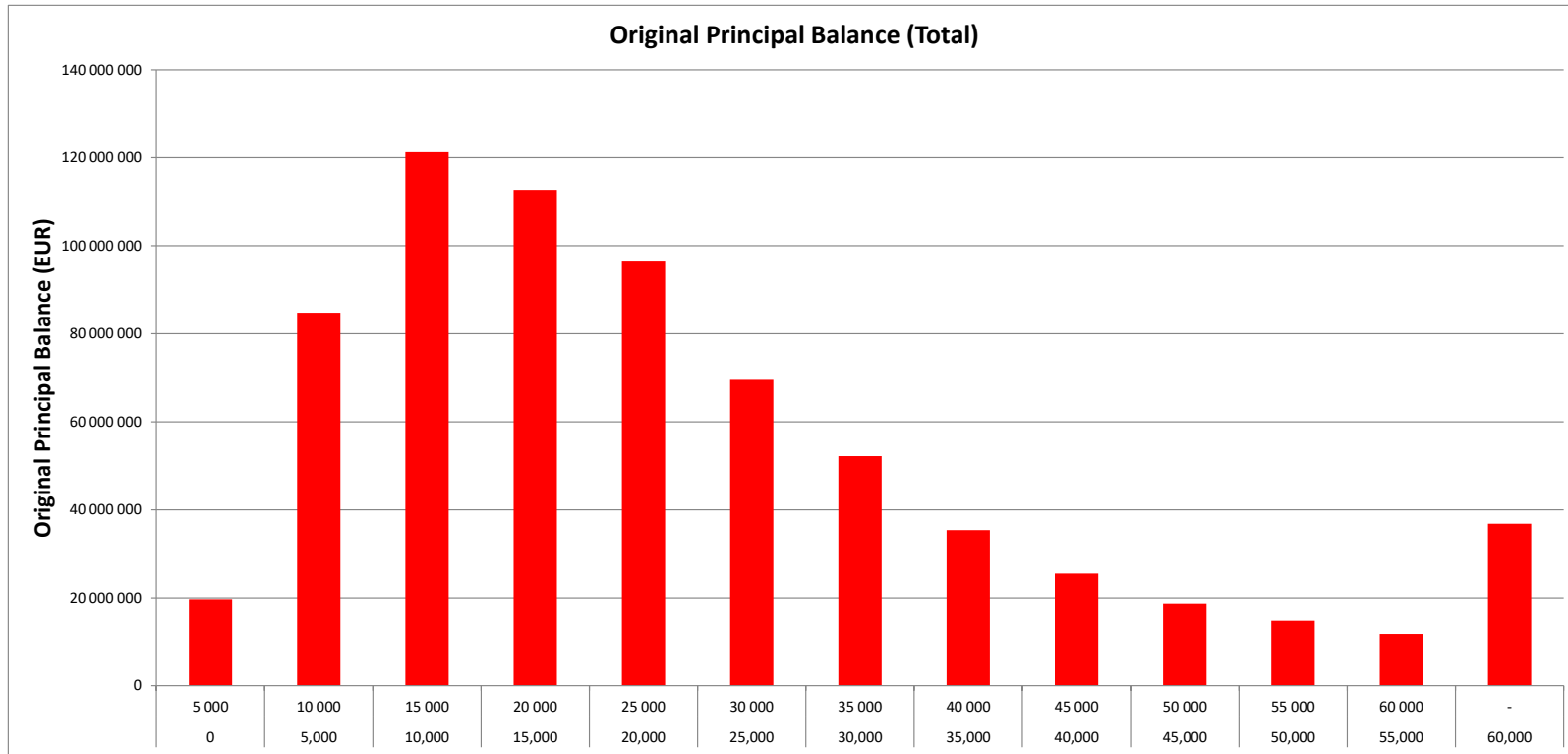
Average amount - all: 15 669

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

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7.b Original Principal Balance Graph

Reporting Date	27.06.2019	
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8.a Outstanding Principal Balance



Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days

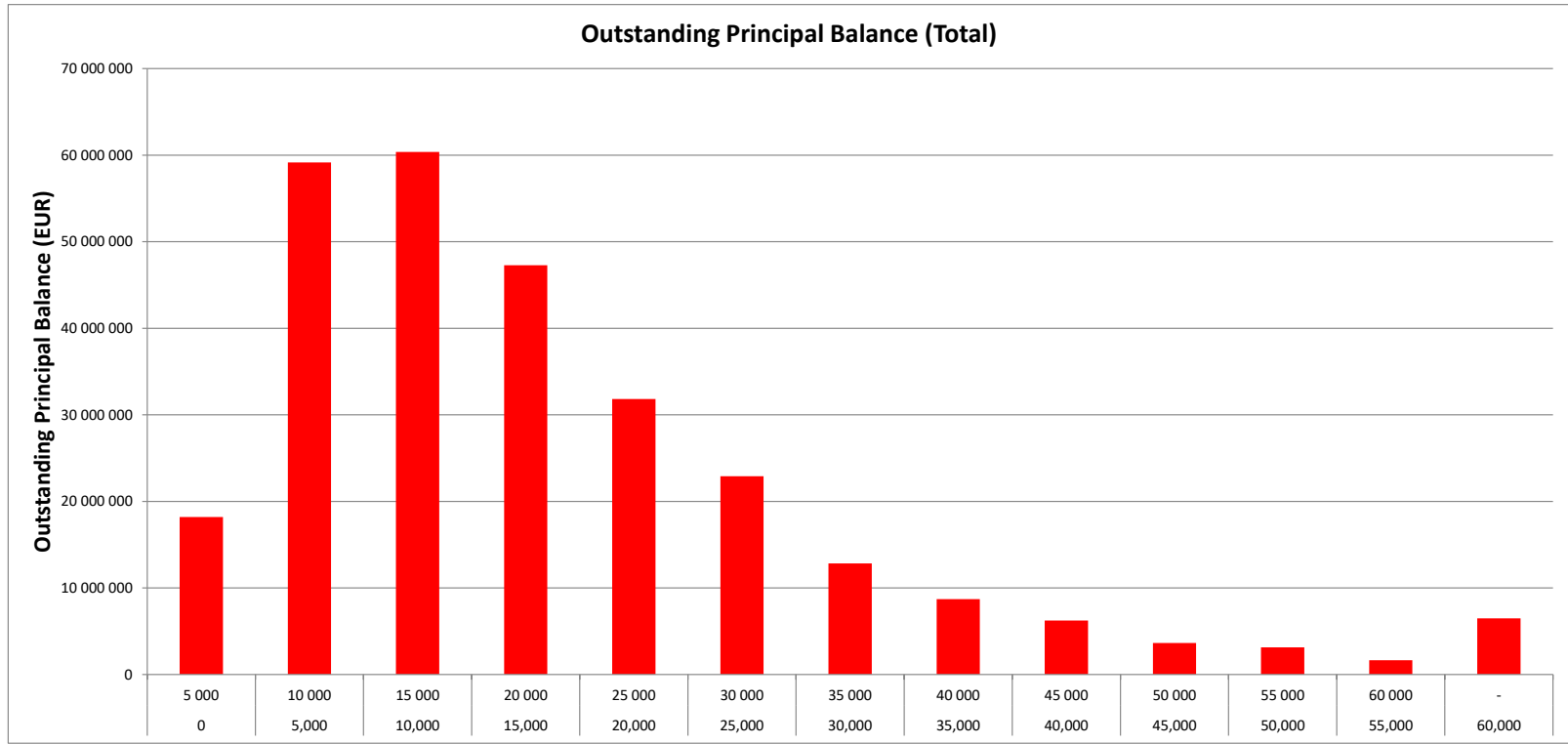
Average amount - all: 11 162

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	6 347	18 198 898	6,4 %	21,0	27,3
		5 000 10 000	7 998	59 144 013	20,9 %	30,8	26,5
		10 000 15 000	4 909	60 377 799	21,4 %	33,0	26,1
		15 000 20 000	2 743	47 280 752	16,7 %	33,2	26,1
		20 000 25 000	1 434	31 824 173	11,3 %	33,3	26,1
		25 000 30 000	840	22 906 645	8,1 %	33,9	25,5
		30 000 35 000	399	12 829 767	4,5 %	34,1	25,6
		35 000 40 000	234	8 716 565	3,1 %	34,1	25,4
		40 000 45 000	148	6 245 159	2,2 %	34,2	25,0
		45 000 50 000	77	3 633 369	1,3 %	33,7	25,6
		50 000 55 000	60	3 127 940	1,1 %	34,0	26,0
		55 000 60 000	29	1 661 505	0,6 %	31,8	26,5
		60 000 -	85	6 481 507	2,3 %	34,2	24,8
		Total	25 303	282 428 091	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	27.06.2019	
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Interest Period	from 28.05.2019	to 25.06.2019 = 28 days



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9.a Geographical Distribution



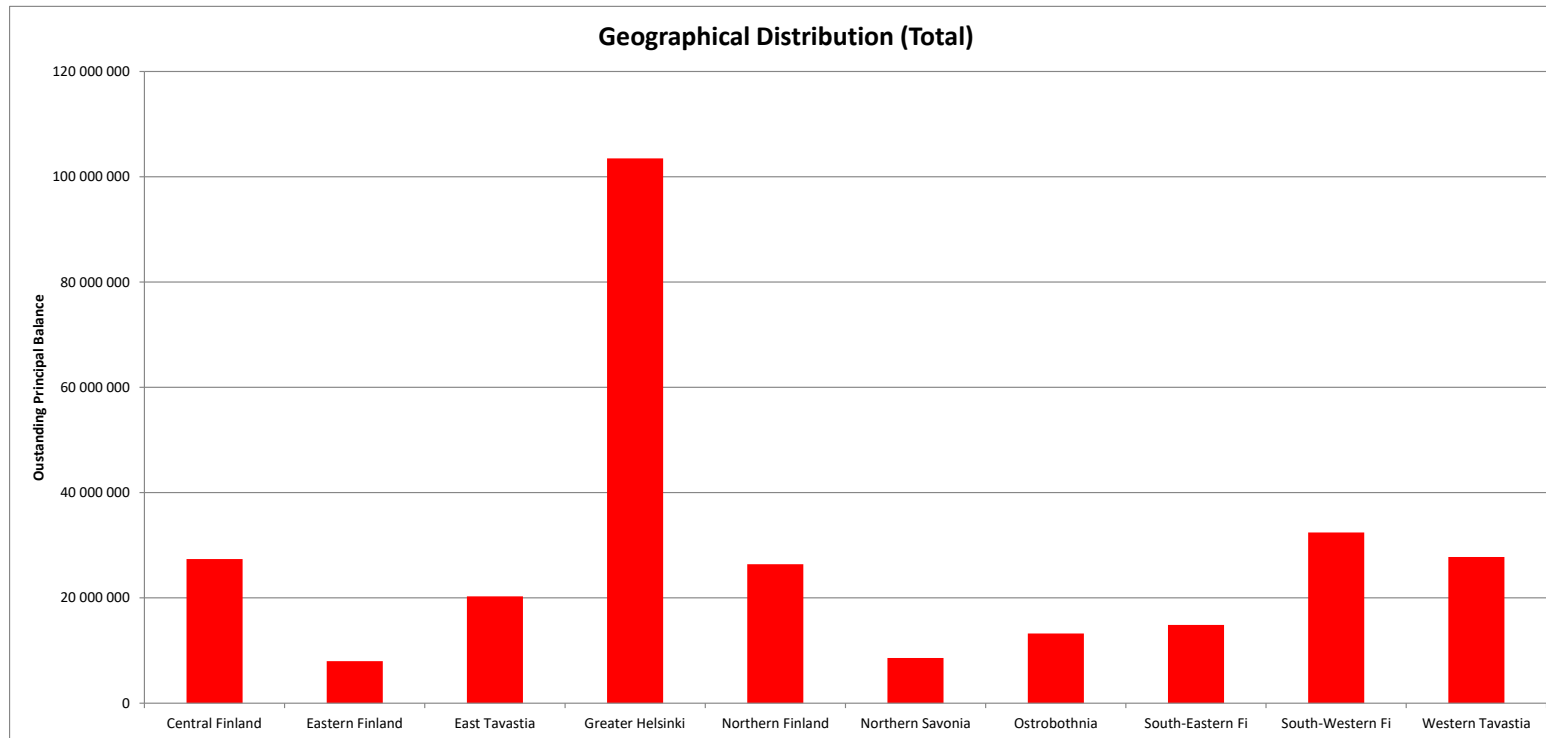
Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 658	27 403 292	9,70 %	32,0		26,2
Eastern Finland	762	7 983 945	2,83 %	31,6		25,9
East Tavastia	1 847	20 297 480	7,19 %	32,2		26,0
Greater Helsinki	8 505	103 492 298	36,64 %	31,9		26,2
Northern Finland	2 366	26 383 565	9,34 %	32,5		26,0
Northern Savonia	886	8 573 139	3,04 %	31,8		26,0
Ostrobothnia	1 508	13 234 704	4,69 %	31,1		26,1
South-Eastern Fi	1 417	14 858 695	5,26 %	31,9		26,4
South-Western Fi	2 921	32 442 820	11,49 %	32,5		26,1
Western Tavastia	2 433	27 758 152	9,83 %	32,3		26,0
Total	25 303	282 428 091	100 %			

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9.b Geographical Distribution Graph

Reporting Date	27.06.2019	
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Period No	19	
Monthly Period	mai.19	
Interest Period	from	28.05.2019
	to	25.06.2019
	=	28 days



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10.a Interest Rate

Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days

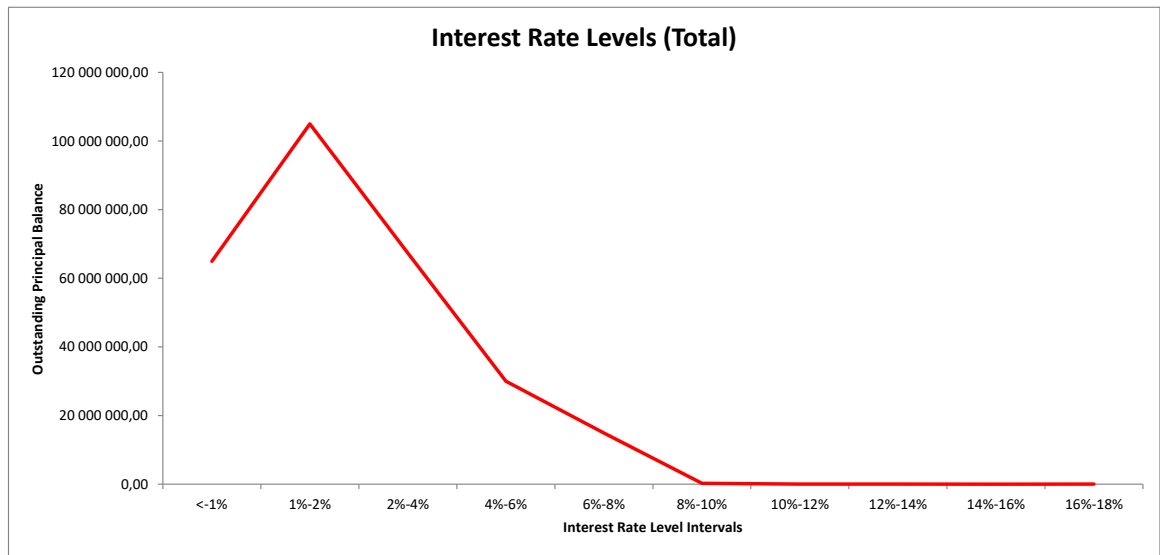


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0		1	4790	64 956 911	23,00 %	32,5	26,1
1		2	7994	104 981 678	37,17 %	32,4	25,9
2		4	5992	67 314 876	23,83 %	31,9	26,3
4		6	4022	29 999 255	10,62 %	30,8	26,4
6		8	2453	14 919 289	5,28 %	30,8	25,9
8		10	44	221 030	0,08 %	32,3	24,3
10		12	2	11 840	0,00 %	34,0	23,8
12		14	4	14 571	0,01 %	26,6	22,6
14		16	1	2 950	0,00 %	12,0	24,0
16		18	1	5 690	0,00 %	36,0	24,0
18		20					
Total		25 303	282 428 091	100 %			

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10.b Interest Rate

Reporting Date	27.06.2019				
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Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days



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11.a Remaining Terms



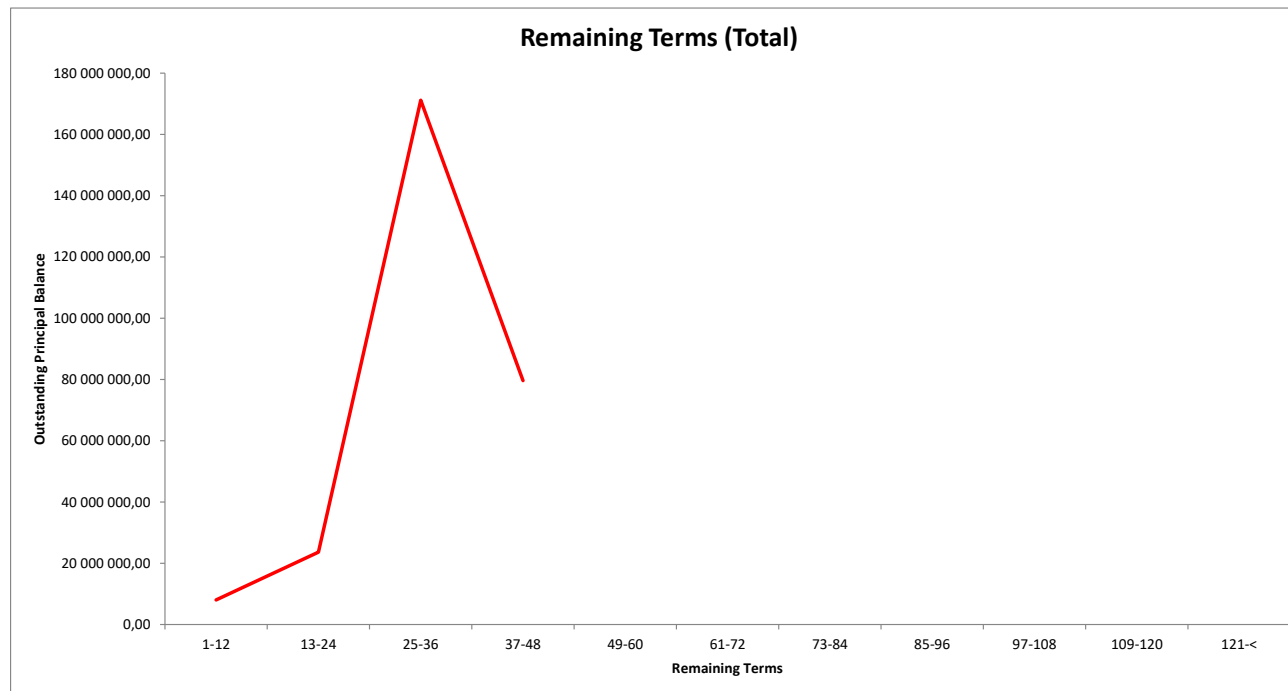
Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	26	10 378	0,00 %	0,0	26,6
	1		12	2 796	8 027 243	2,84 %	8,9	29,1
	13		24	3 743	23 601 859	8,36 %	19,1	28,5
	25		36	13 321	171 153 907	60,60 %	32,1	27,4
	37		48	5 417	79 634 703	28,20 %	38,2	22,3
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			25 303	282 428 091	100 %			

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11.b Remaining Terms

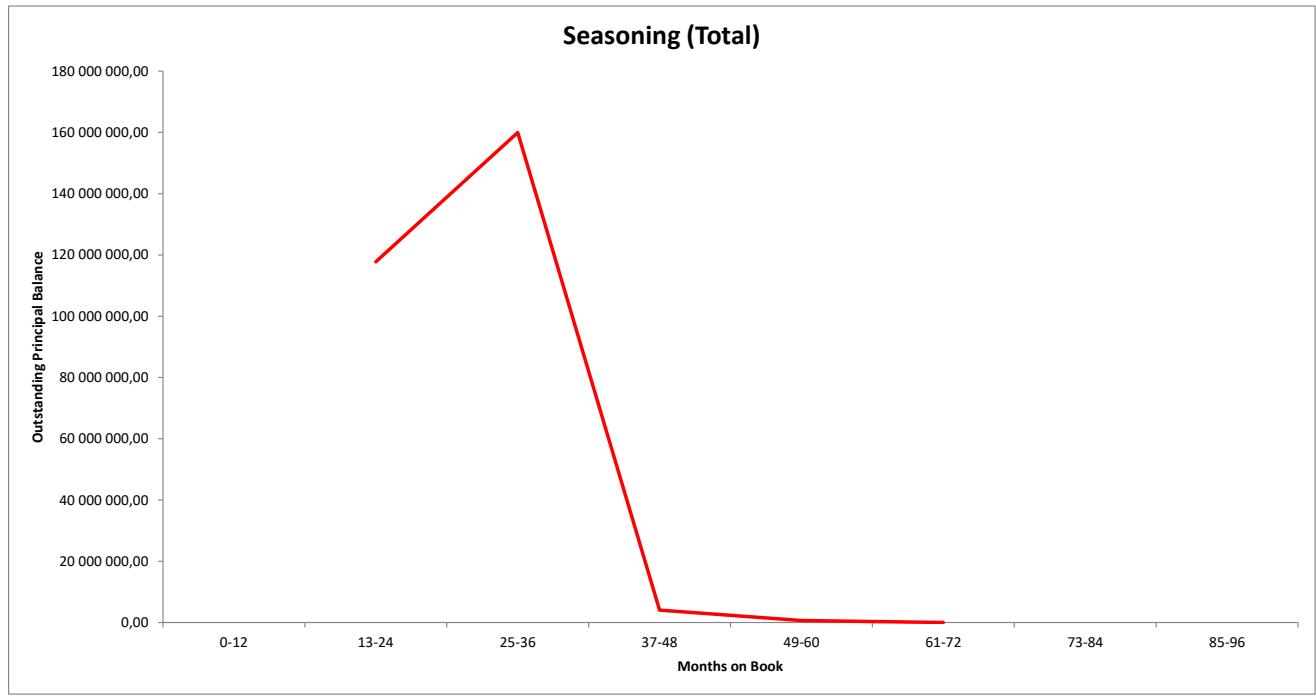
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12.b Seasoning

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13.a Balloon loans



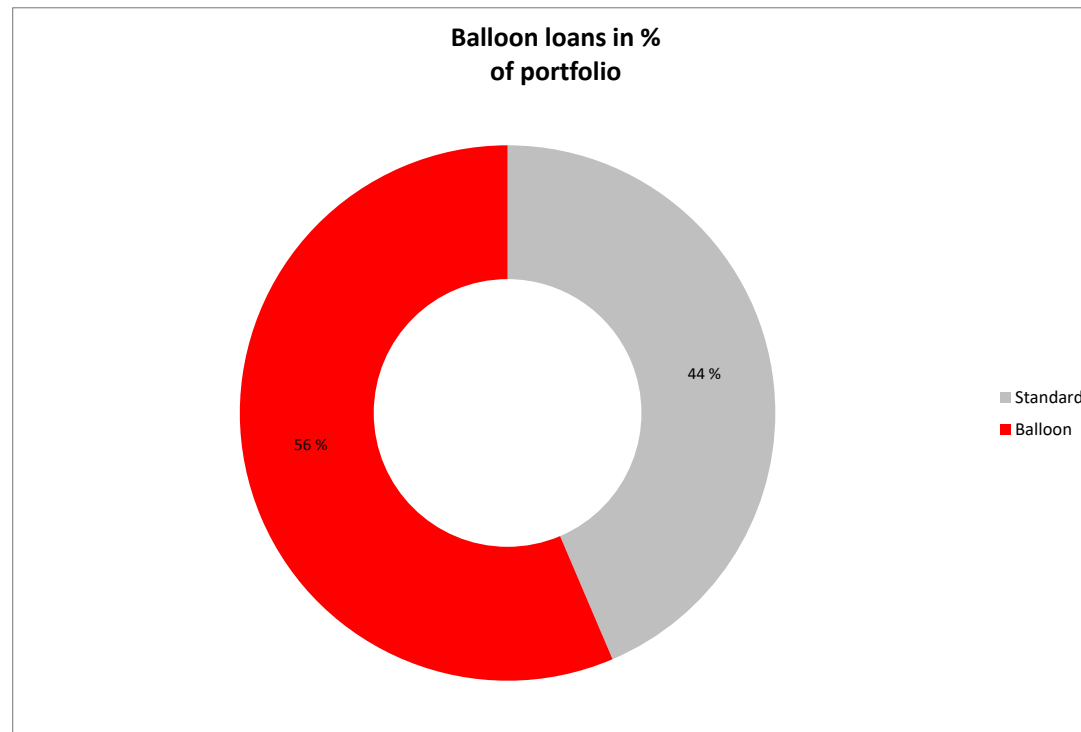
Reporting Date	27.06.2019	
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Monthly Period	mai. 19	
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Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	16 547	123 102 415	43,59 %	2 266	0,00 %	30,5	25,9	
Balloon	8 756	159 325 676	56,41 %	68 394 901	42,93 %	33,3	26,3	
Total	25 303	282 428 091	100 %	68 397 167	24,22 %			

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13.b Balloon loans

Reporting Date	27.06.2019				
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14.a # loans per borrower



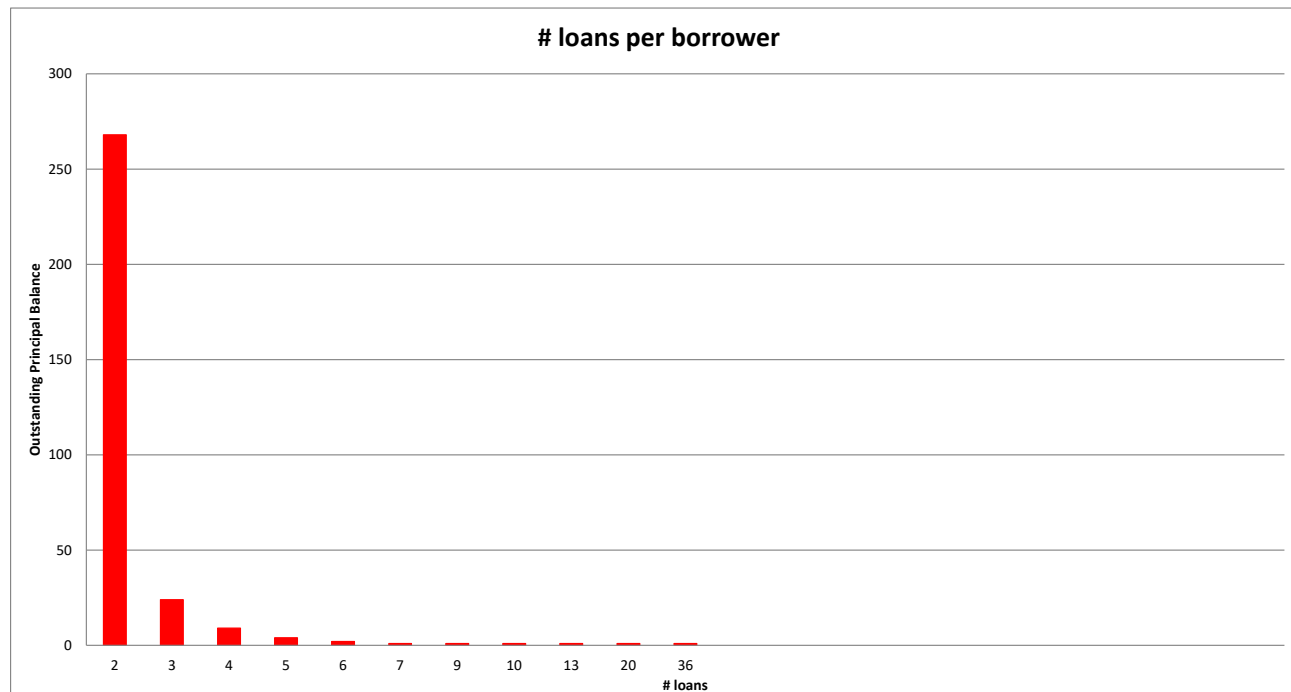
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TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	24532	271 333 333	96,07 %	
	2	268	7 837 295	2,77 %	
	3	24	1 213 574	0,43 %	
	4	9	551 037	0,20 %	
	5	4	336 844	0,12 %	
	6	2	190 034	0,07 %	
	7	1	60 093	0,02 %	
	9	1	26 359	0,01 %	
	10	1	107 554	0,04 %	
	13	1	77 568	0,03 %	
	20	1	145 143	0,05 %	
	36	1	549 257	0,19 %	
Total:		24 845	282 428 091	100,0 %	

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14.b # loans per borrower

Reporting Date	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days



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15.a Amortization Profile



Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days

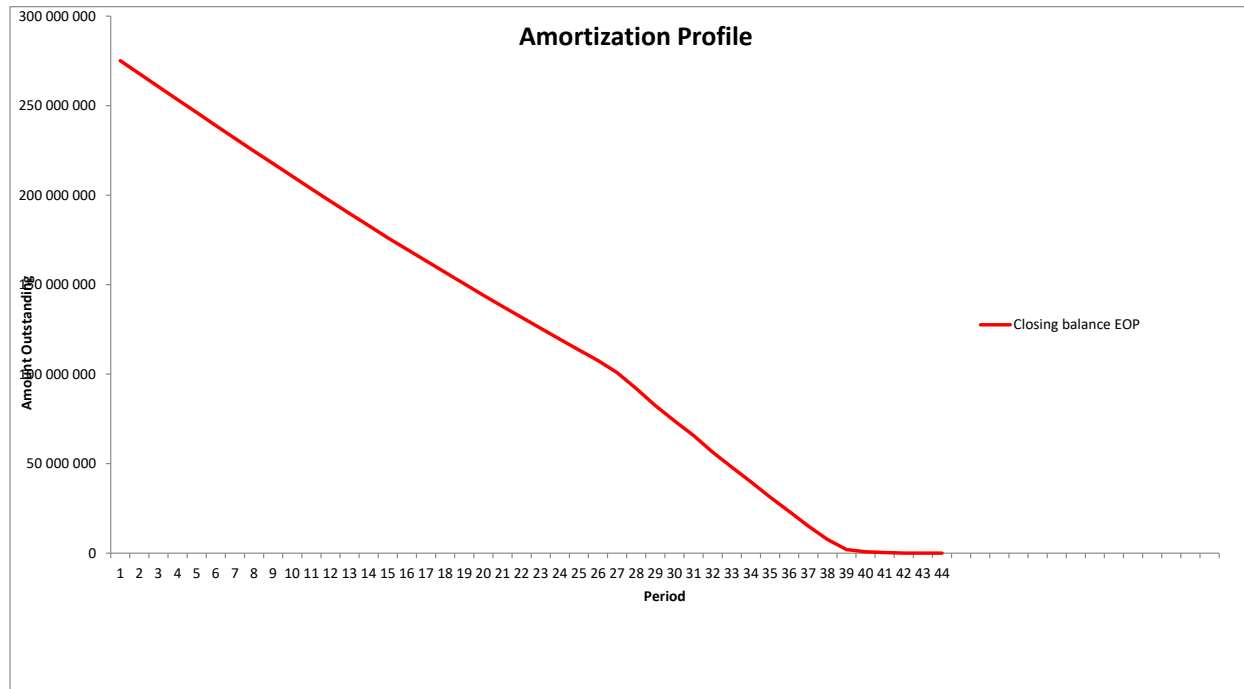
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	282 428 091	275 121 827	7 306 264	584 791	2,51 %	97,41 %
2	275 121 827	267 859 086	7 262 740	568 179	2,51 %	94,84 %
3	267 859 086	260 584 921	7 274 165	551 720	2,50 %	92,27 %
4	260 584 921	253 321 057	7 263 864	535 299	2,49 %	89,69 %
5	253 321 057	246 107 347	7 213 711	518 879	2,49 %	87,14 %
6	246 107 347	238 880 312	7 227 034	502 648	2,48 %	84,58 %
7	238 880 312	231 783 095	7 097 218	486 439	2,47 %	82,07 %
8	231 783 095	224 611 268	7 171 827	470 531	2,46 %	79,53 %
9	224 611 268	217 615 876	6 995 392	454 369	2,45 %	77,05 %
10	217 615 876	210 587 901	7 027 975	438 678	2,45 %	74,56 %
11	210 587 901	203 535 405	7 052 496	422 964	2,44 %	72,07 %
12	203 535 405	196 623 963	6 911 441	407 300	2,43 %	69,62 %
13	196 623 963	189 747 615	6 876 348	391 920	2,42 %	67,18 %
14	189 747 615	182 997 639	6 749 977	376 686	2,41 %	64,79 %
15	182 997 639	176 184 788	6 812 851	361 673	2,40 %	62,38 %
16	176 184 788	169 754 972	6 429 816	346 811	2,39 %	60,11 %
17	169 754 972	163 245 184	6 509 788	332 602	2,38 %	57,80 %
18	163 245 184	156 872 064	6 373 120	318 245	2,36 %	55,54 %
19	156 872 064	150 505 641	6 366 423	304 121	2,35 %	53,29 %
20	150 505 641	144 060 156	6 445 484	290 137	2,34 %	51,01 %

Amortization profile (first 20 periods)

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Monthly Investor Report

15.b Amortization Profile

Reporting Date	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

16.a Payment Holidays



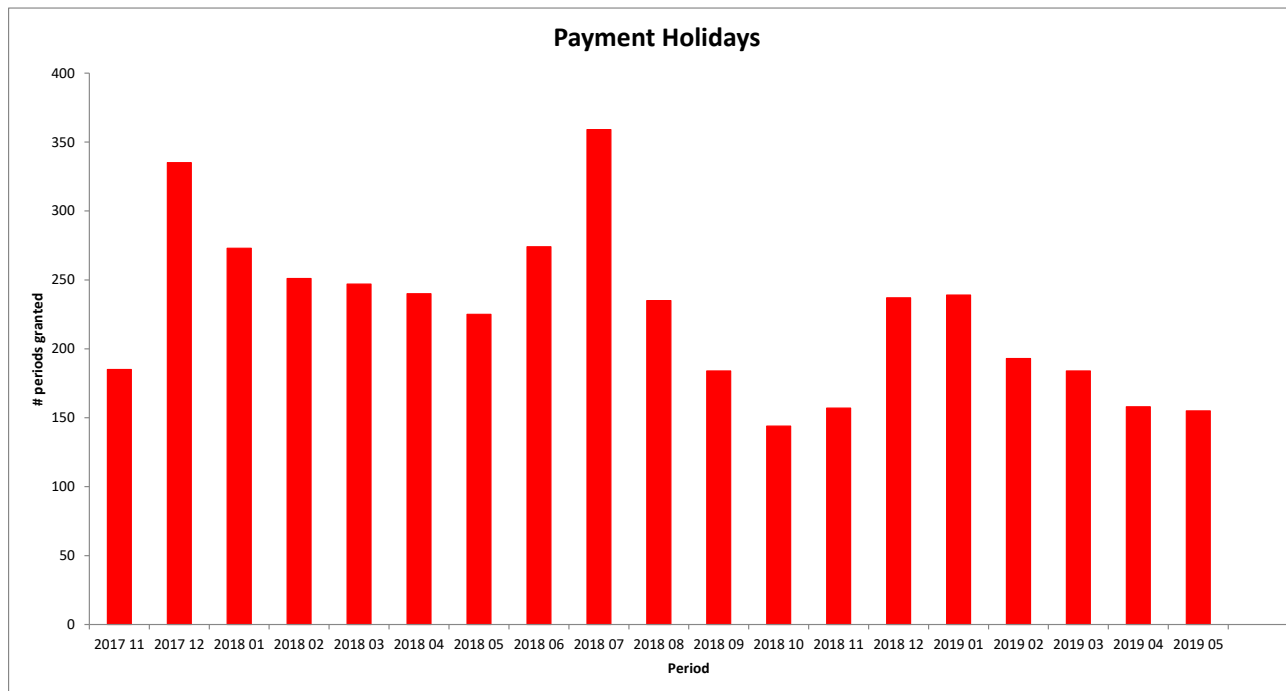
Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days

	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
Total:	4 275	5 727	1 661 946	66 605 881	

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Monthly Investor Report

16.b Payment Holidays

Reporting Date	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

17.a Downpayment



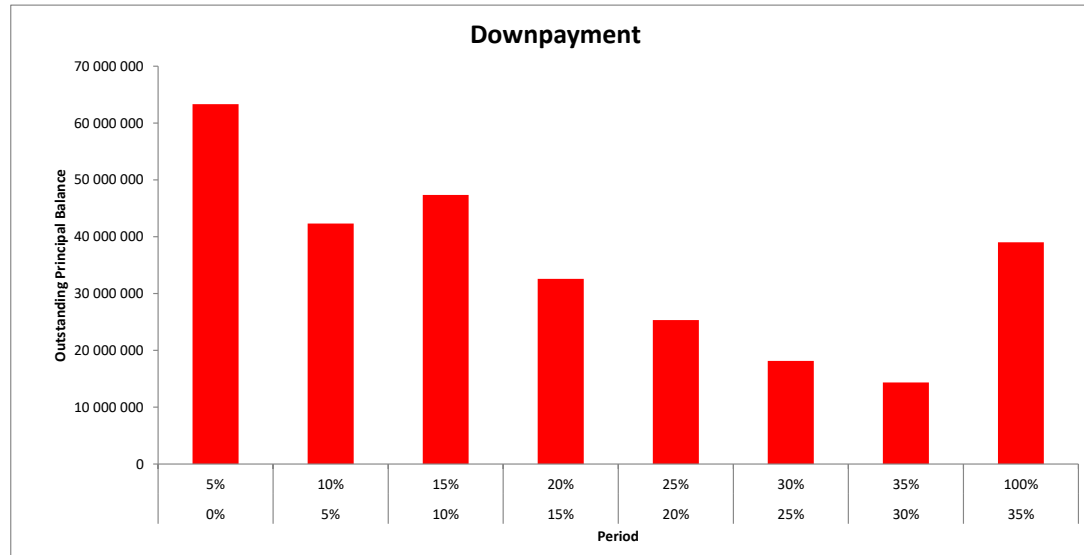
Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days

TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	4 849	63 328 634	22,4 %	33,4	26,1	
	5 %	10 %	3 249	42 334 964	15,0 %	33,2	26,1	
	10 %	15 %	3 897	47 338 306	16,8 %	32,4	26,2	
	15 %	20 %	2 723	32 570 697	11,5 %	32,0	26,2	
	20 %	25 %	2 220	25 331 396	9,0 %	31,5	26,4	
	25 %	30 %	1 731	18 150 183	6,4 %	31,5	26,0	
	30 %	35 %	1 360	14 345 720	5,1 %	31,1	26,0	
	35 %	100 %	5 274	39 028 191	13,8 %	29,3	25,8	
	Total		25 303	282 428 091	100 %			

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Monthly Investor Report

17.b Downpayment

Reporting Date	27.06.2019		
Payment date	25.06.2019		
Period No	19		
Monthly Period	mai.19		
Interest Period	from	28.05.2019	to 25.06.2019 = 28 days



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18.a Vehicle Condition

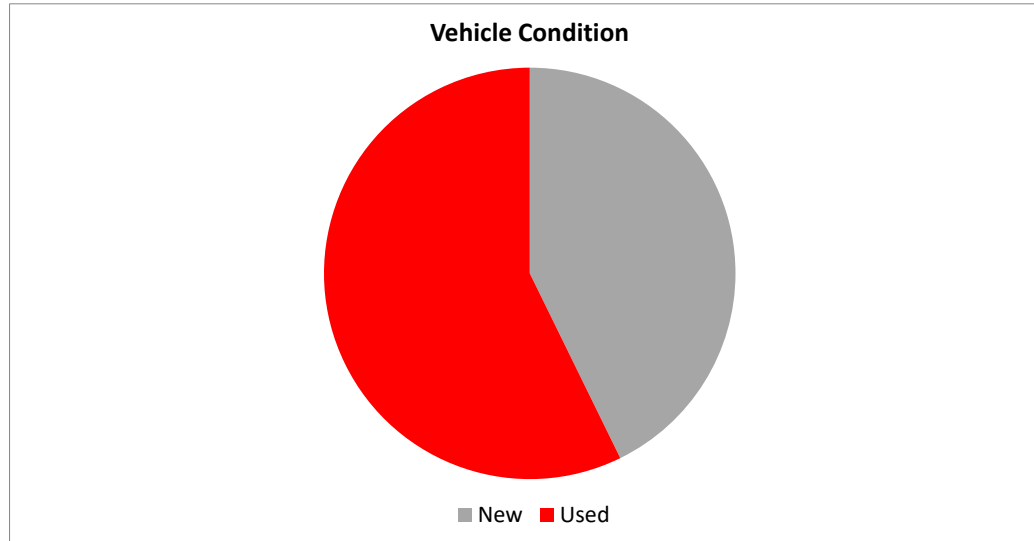


Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from	28.05.2019 to 25.06.2019 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 481	120 739 797	42,8 %	32,2	26,3
	Used	17 822	161 688 294	57,2 %	32,0	25,9
	Total	25 303	282 428 091	100 %		

18.b Vehicle Condition

Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from	28.05.2019 to 25.06.2019 = 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

19.a Borrower Type



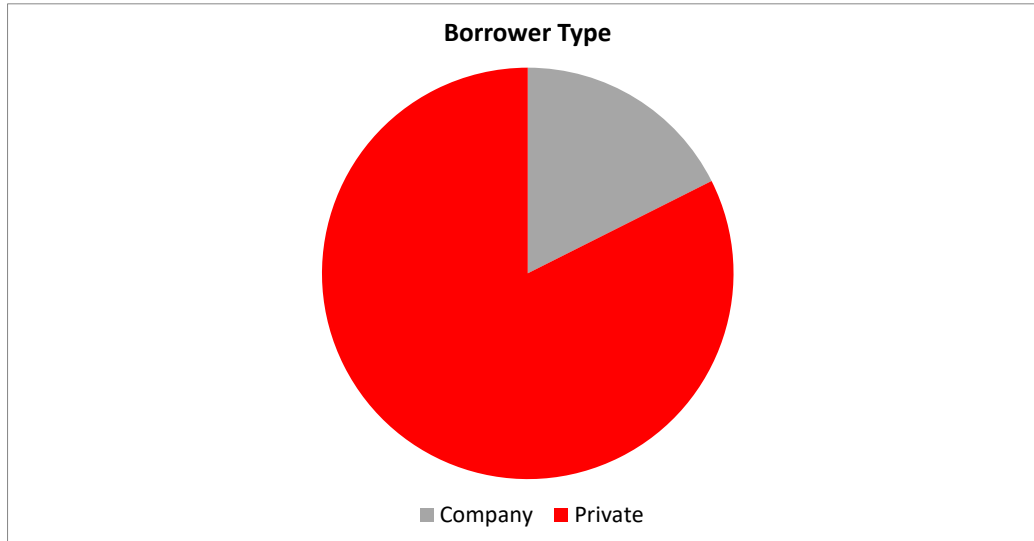
Reporting Date	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 344	49 678 003	17,6 %	30,16	26,06
	Private	21 959	232 750 088	82,4 %	32,47	26,12
	Total	25 303	282 428 091	100,0 %		

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19.b Borrower Type

Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from	28.05.2019 to 25.06.2019 = 28 days



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20.a Vehicle type

Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days

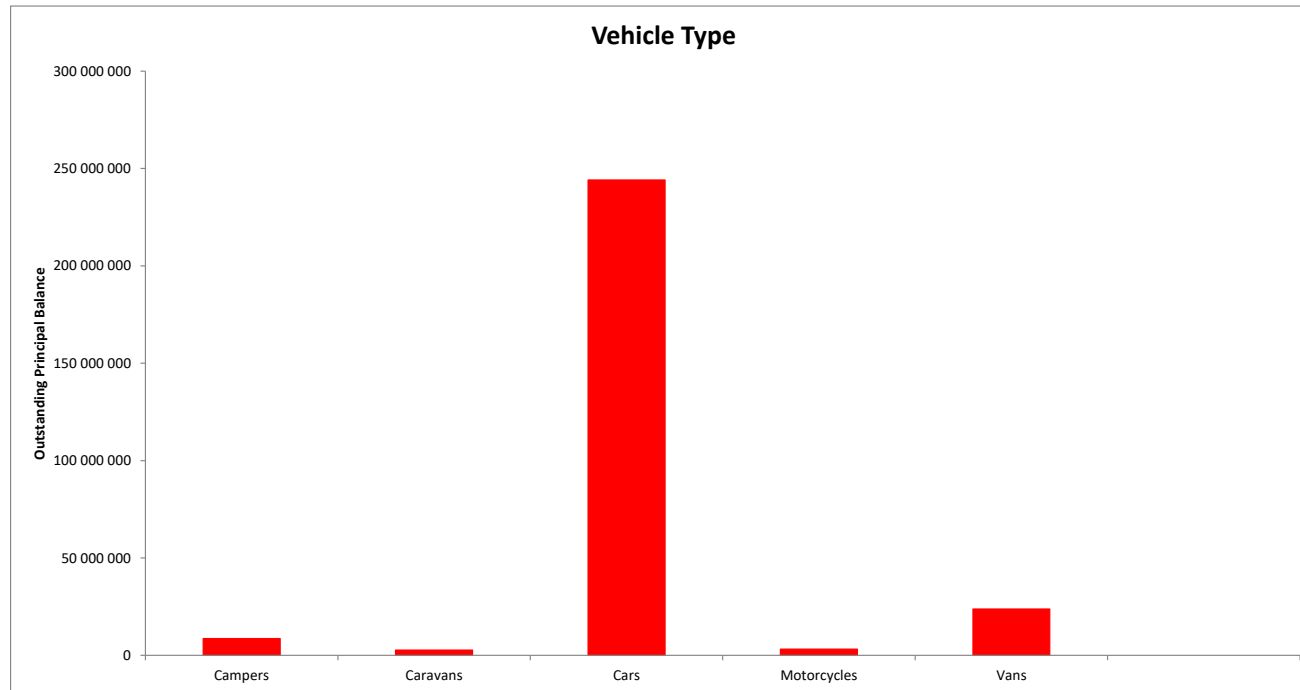


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		418	8 627 671	3,05 %	33,88	25,24
Caravans		262	2 696 532	0,95 %	34,01	24,86
Cars		22 226	244 149 058	86,45 %	32,07	26,17
Motorcycles		416	3 165 981	1,12 %	32,66	24,63
Vans		1 981	23 788 849	8,42 %	30,99	26,09
		25 303	282 428 091	100 %		

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Monthly Investor Report

20.b Vehicle type

Reporting Date	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days



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21.a Restructured Loans

Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days



TOTAL		
Period	No	Outstanding balance
2017 11	0	0
2017 12	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
	18	264 291

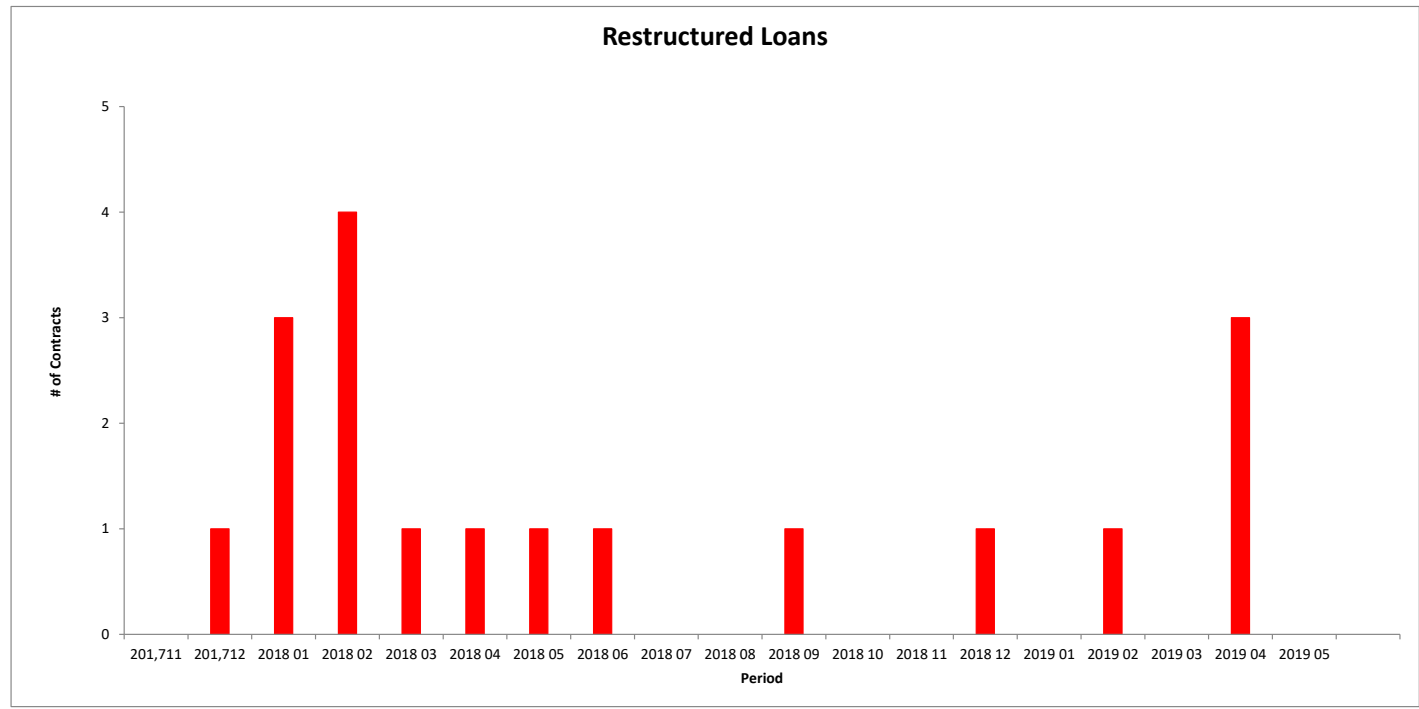
Restructured

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

22.a Dynamic Interest rate



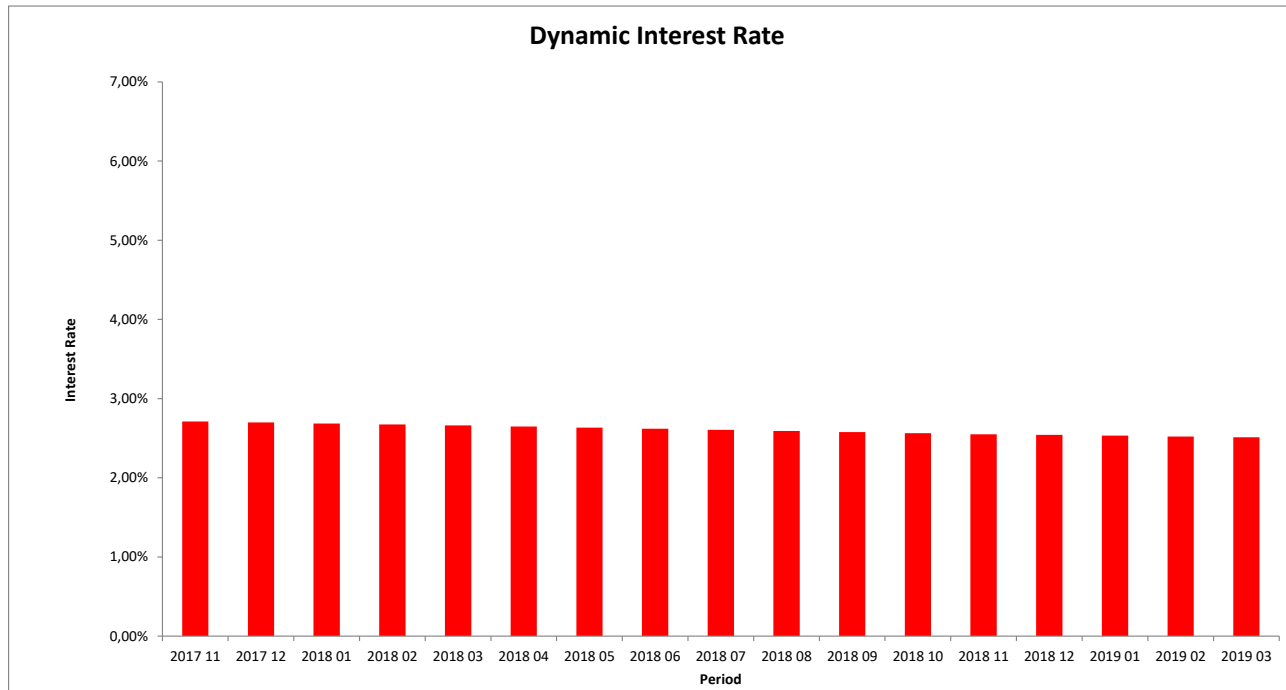
Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 days

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 %

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22.b Dynamic Interest Rate

Reporting Date	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days



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Monthly Investor Report

23.a Dynamic Pre-Payments



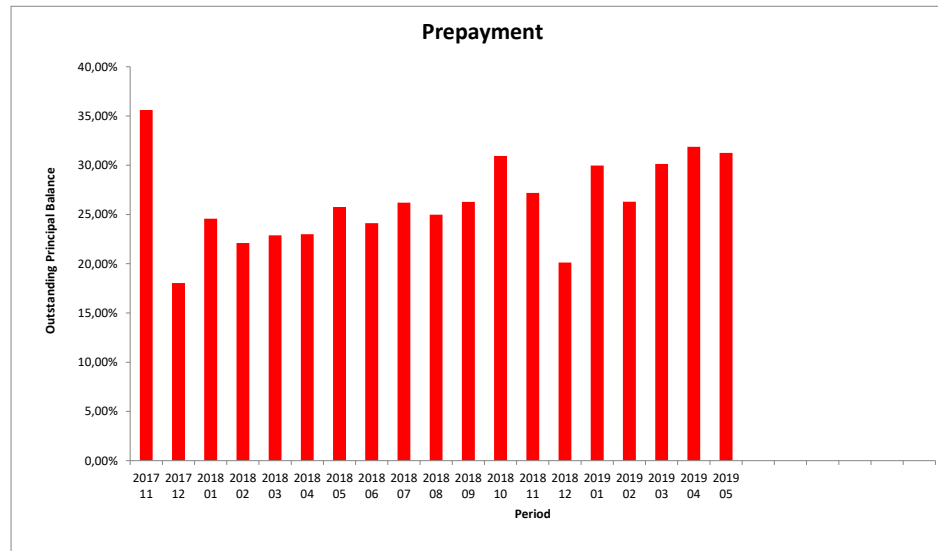
Reporting Date	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days

		TOTAL		
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2017 11	23 564 683	654 359 999	35,60 %	
2017 12	10 398 475	632 393 737	18,04 %	
2018 01	14 071 796	605 908 494	24,57 %	
2018 02	12 005 772	583 020 434	22,10 %	
2018 03	11 984 288	559 624 303	22,88 %	
2018 04	11 566 483	537 063 143	22,99 %	
2018 05	12 578 534	512 948 811	25,76 %	
2018 06	11 174 572	491 458 115	24,12 %	
2018 07	11 720 891	469 040 973	26,19 %	
2018 08	10 606 410	448 156 109	24,98 %	
2018 09	10 739 366	428 110 404	26,28 %	
2018 10	12 307 008	405 177 902	30,94 %	
2018 11	10 071 452	385 861 384	27,19 %	
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 %	

23.b Dynamic Pre-Payments



Reporting Date	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days



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24. Delinquency



Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 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	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																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from 28.05.2019	to 25.06.2019 = 28 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	827 368	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 2	753 833	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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	-	-	650	-	-	650
2018 1	147 774	18	-	113 514	34 259	-	113 514	34 259
2018 2	907 860	64	13 117	703 506	204 353	-	703 506	204 353
2018 3	1 065 172	77	57 290	619 648	445 524	31 601	651 249	413 923
2018 4	1 404 927	90	258 952	763 129	641 798	90 702	853 831	551 096
2019 1	827 368	63	327 216	327 216	500 152	150 521	477 738	349 630
2019 2	753 833	60	-	-	-	56 776	56 776	697 057

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26. Priority of Payments



Reporting Date	27.06.2019
Payment date	25.06.2019
Period No	19
Monthly Period	mai.19
Interest Period	from 28.05.2019 to 25.06.2019 = 28 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	17 288 201,44	EUR
Senior Expenses	-	13 093,31	EUR
Servicing Fee	-	121 600,98	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	646 592,47	EUR
Principal on Loan to Issuer	-	16 506 914,68	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	18 676 577,50	EUR
Senior Expenses	-	12 991,83	EUR
Interest Class A	-	5 099,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 404 810,03	EUR
Principal Payments on Class A	-	16 506 914,68	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 001,25	EUR
Interest Issuer Subordinated Loan	-	209,06	EUR
Principal Issuer Subordinated Loan	-	105 268,50	EUR
Payment to Purchaser	-	482 056,88	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	482 056,88	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	13,84	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	482 043,03	EUR

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27. Transaction Costs



Reporting Date	27.06.2019				
Payment date	25.06.2019				
Period No	19				
Monthly Period	mai.19				
Interest Period	from	28.05.2019	to	25.06.2019	= 28 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	13 093,31		
Interest accrued for the Period	EUR	86 099,00	5 099,00	81 000,00
Cumulative Interest accrued	EUR	1 881 844,00	253 744,00	1 628 100,00
Interest Payments	EUR	86 099,00	5 099,00	81 000,00
Cumulative Interest Payments	EUR	1 881 844,00	253 744,00	1 628 100,00
Interest accrued on Subordinated Loan for the Period	EUR	209,06		
Cumulative Interest accrued on Subordinated Loan	EUR	8 330,33		
Interest Payments on Subordinated Loan	EUR	209,06		
Cumulative Interest Payments on Subordinated Loan	EUR	8 330,33		
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

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Reporting Date	27.06.2019	
Payment date	25.06.2019	
Period No	19	
Monthly Period	mai.19	
Interest Period	from	28.05.2019
	to	25.06.2019
	=	28 days