

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.01.2020				
Payment date	27.01.2020			Following payment dates:	25.02.2020
Period No	26				25.03.2020
Monthly Period	des.19				
Interest Period	from 30.12.2019	to	27.01.2020	=	28 days
Cut-Off date	31.12.2019				

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**1. Portfolio Information**



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>196 812 063,36 EUR</b>
Scheduled Loan Principal Repayments	5 862 219,57 EUR
Prepayments	4 804 286,93 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>10 666 506,50 EUR</b>
New Defaulted Auto Loans in Period	275 820,06 EUR
<b>Closing Balance</b>	<b>185 869 736,80 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	653 420,58 EUR
Recoveries on loans in default	240 335,14 EUR
<b>Total Revenue Received in Period</b>	<b>893 755,72 EUR</b>
<b># Loans</b>	
At beginning of period	19 926 Loans
Paid in Full	659 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	20 Loans
<b>At end of period</b>	<b>19 247 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	29.01.2020
Payment date	27.01.2020
Period No	26
Monthly Period	des.19
Interest Period	from 30.12.2019 to 27.01.2020 = 28 days

**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	11 556 374 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>11 556 374 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 475 762 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>12 427 812 EUR</b>

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**3. Reserve Accounts**



Reporting Date	29.01.2020
Payment date	27.01.2020
Period No	26
Monthly Period	des.19
Interest Period	from 30.12.2019 to 27.01.2020 = 28 days

**Note Balance**

Beginning of Period	196 812 063,36 EUR
End of Period	185 869 736,80 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 %	952 050,00 EUR
Cash Outflow		952 050,00 EUR
Cash Inflow		952 050,00 EUR
End of Period	0,5 %	952 050,00 EUR
Required Reserve Amount	0,5 %	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***

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**4. Performance Data**



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

**Asset Balance**

Beginning of Period	196 812 063,36	EUR
End of Period	185 869 736,80	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	170 019 258,43	91,47 %	17 731
1-29 days past due	11 862 842,20	6,38 %	1 164

**Delinquent Receivables:**

30-59 days past due	2 431 377,29	1,31 %	214
60-89 days past due	757 724,93	0,41 %	69
90-119 days past due	364 237,16	0,20 %	36
120-149 days past due	268 052,57	0,14 %	21
150-179 days past due	166 244,22	0,09 %	12
<b>Total Performing and Delinquent</b>	<b>185 869 737</b>	<b>100,00 %</b>	<b>19 247</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	9 201 320	4,95 %	1 548

Current Period Defaults	275 820,06		20
Cumulative Defaults	7 074 827,54		520
Current Period Recoveries	240 335,14		
Cumulative Recoveries	4 762 400,77		

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5. Outstanding Notes

Reporting Date	29.01.2020		
Payment date	27.01.2020		
Period No	26		
Monthly Period	des.19		
Interest Period	from	30.12.2019	to 27.01.2020 = 28 days



1. Note Balance

	All Notes	Class A	Class B
<b>General Note Information</b>			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		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	196 812 063,36	132 012 063,36	64 800 000,00
Available Distribution Amount	12 427 811,94		
Amortisation	10 942 326,56		
Redemption per Class	10 942 326,56	10 942 326,56	-
Redemption per Note		1 724,02	-
Class Principal Outstanding Closing Balance	185 869 736,80	121 069 736,80	64 800 000,00
Current Tranching	100 %	65,14 %	34,86 %
Current Pool Factor		0,19	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		20 799,13	100 000,00
>Principal Repayment per note		1 724,02	-
Principal Outstanding per Note End of Period		19 075,11	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)		38,24 %	3,38 %
Current CE (excl. Excess Spread)		35,38 %	0,51 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.01.2020  
 Payment date 27.01.2020  
 Period No 26  
 Monthly Period des.19  
 Interest Period : 30.12.2019 to 27.01.2020 = 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 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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Period No	26				
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Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



Average amount - all: 15 669

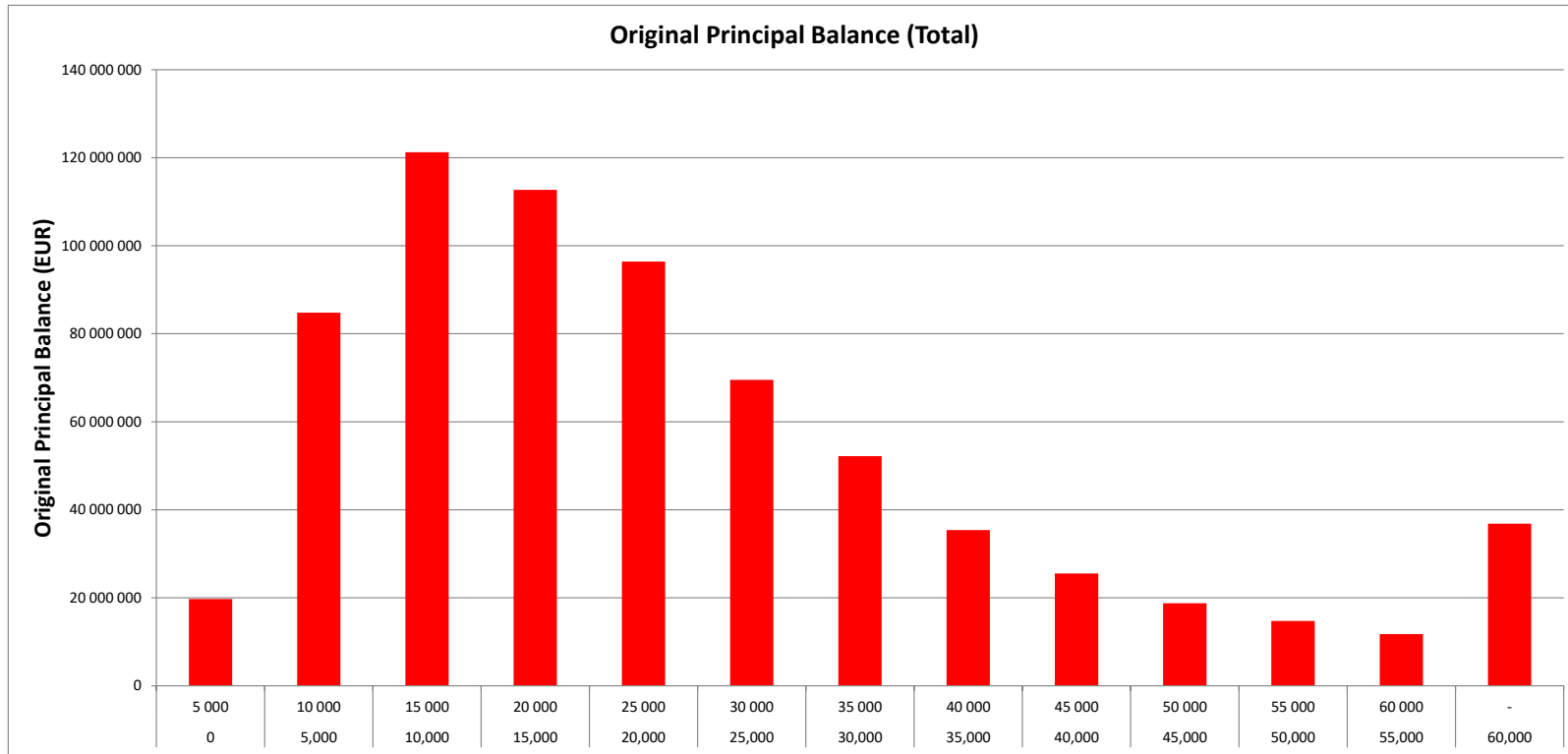
	TOTAL							
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7	
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2	
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8	
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5	
	20 000	25 000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



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**7.b Original Principal Balance Graph**

Reporting Date	29.01.2020	
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Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days



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**8.a Outstanding Principal Balance**



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

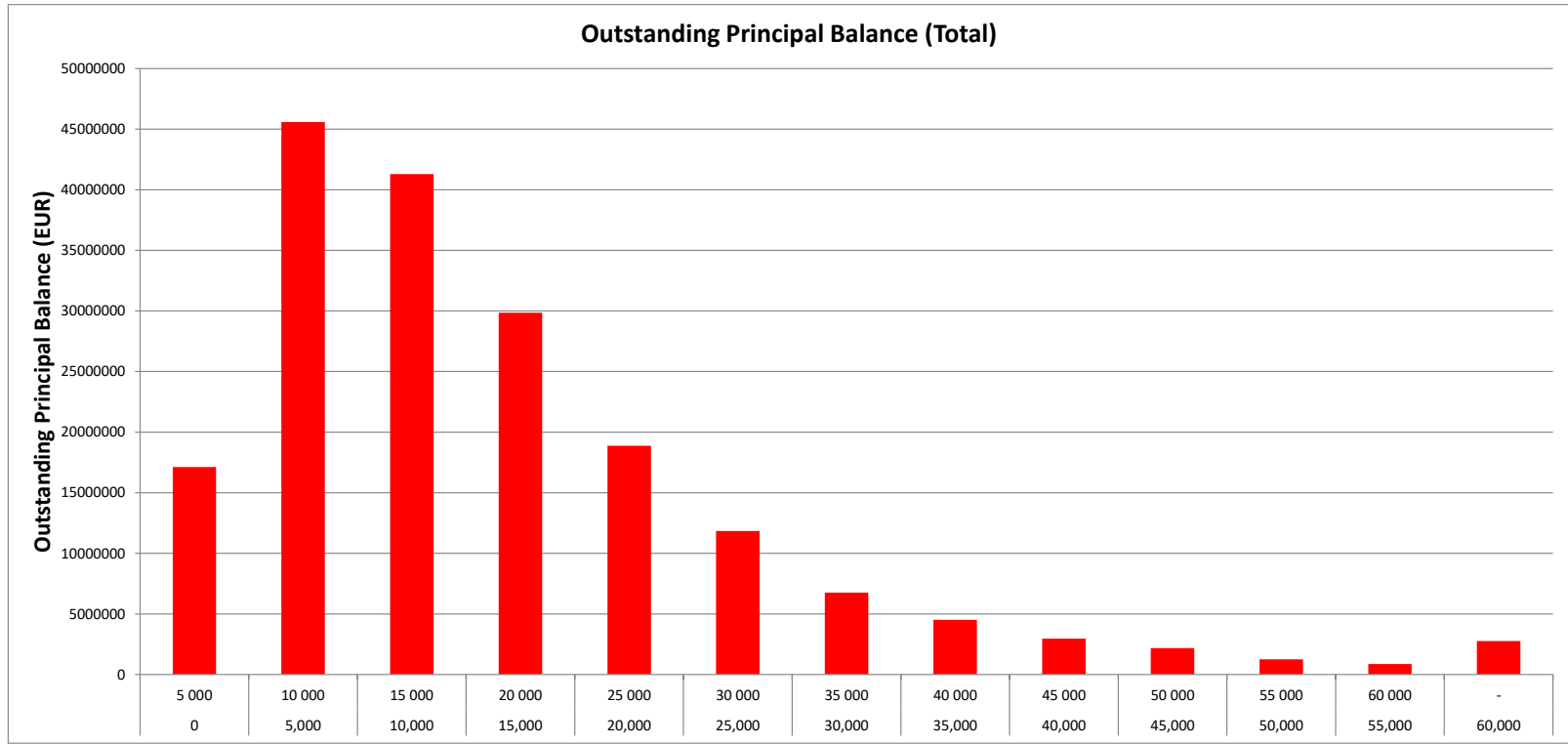
Average amount - all: 9 657

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 050	17 119 520,30	9,2 %	19,4	33,8
	5 000	10 000	6 289	45 585 347,30	24,5 %	25,6	33,2
	10 000	15 000	3 375	41 296 307,10	22,2 %	26,8	32,9
	15 000	20 000	1 732	29 851 729,46	16,1 %	26,9	32,8
	20 000	25 000	843	18 867 930,71	10,2 %	26,9	32,8
	25 000	30 000	436	11 844 857,18	6,4 %	27,5	32,5
	30 000	35 000	209	6 765 920,01	3,6 %	27,4	32,4
	35 000	40 000	121	4 514 066,26	2,4 %	26,6	32,4
	40 000	45 000	70	2 956 737,76	1,6 %	28,2	32,2
	45 000	50 000	46	2 182 402,96	1,2 %	26,9	33,1
	50 000	55 000	24	1 258 473,00	0,7 %	27,7	31,5
	55 000	60 000	15	862 756,84	0,5 %	26,9	31,1
	60 000	-	37	2 763 687,92	1,5 %	27,6	32,0
	Total		19 247	185 869 737	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days



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9.a Geographical Distribution



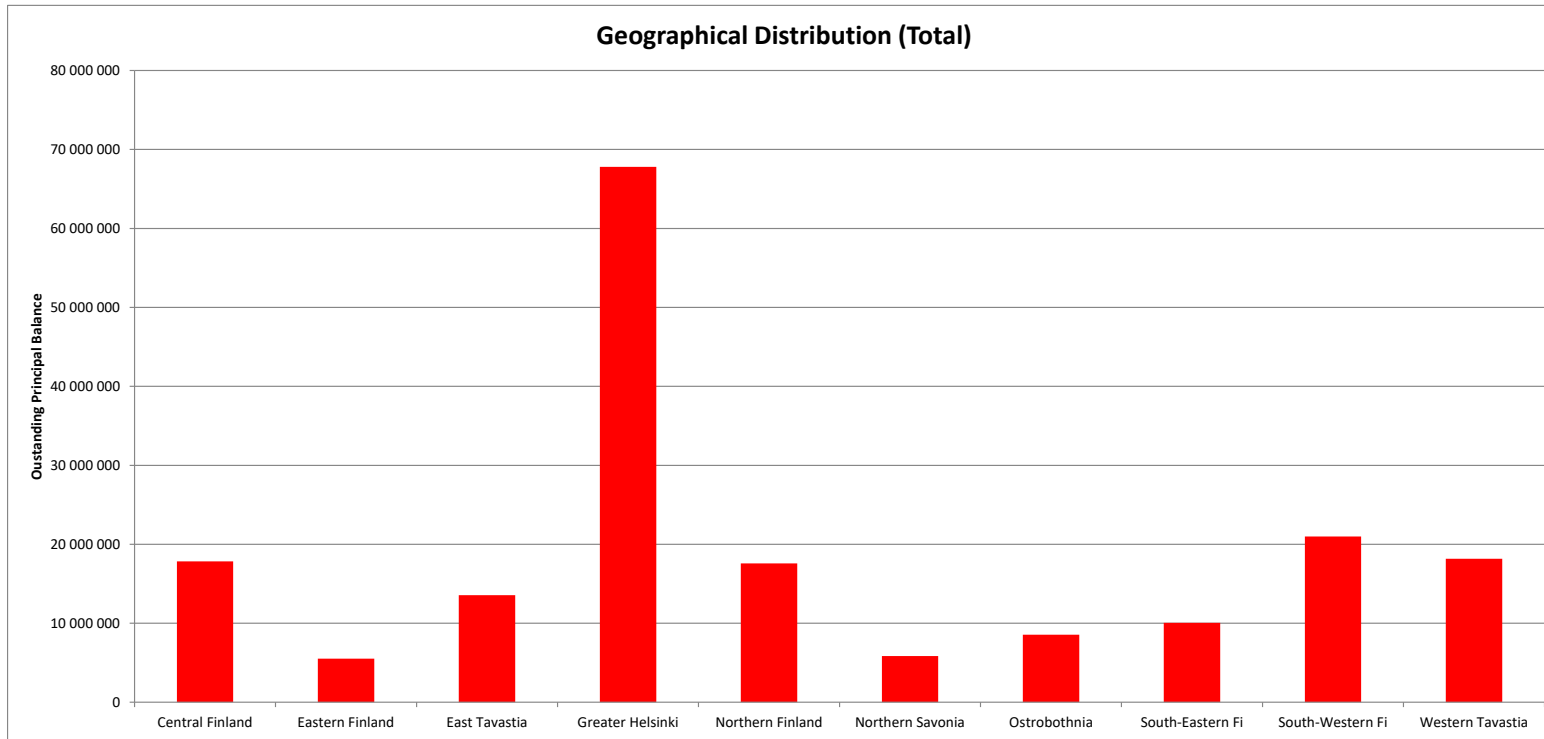
Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 048	17 829 564	9,59 %	25,8		33,0
Eastern Finland	603	5 506 662	2,96 %	25,8		32,8
East Tavastia	1 419	13 550 797	7,29 %	26,2		32,8
Greater Helsinki	6 465	67 797 031	36,48 %	25,8		33,0
Northern Finland	1 820	17 584 053	9,46 %	26,2		32,9
Northern Savonia	683	5 854 610	3,15 %	25,8		32,8
Ostrobothnia	1 126	8 544 942	4,60 %	25,5		32,8
South-Eastern Fi	1 074	10 054 260	5,41 %	25,8		33,1
South-Western Fi	2 183	20 973 245	11,28 %	26,2		32,9
Western Tavastia	1 826	18 174 573	9,78 %	26,1		32,9
Total	19 247	185 869 737	100 %			

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9.b Geographical Distribution Graph

Reporting Date	29.01.2020	
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Period No	26	
Monthly Period	des.19	
Interest Period	from	30.12.2019 to 27.01.2020 = 28 days



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**10.a Interest Rate**

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

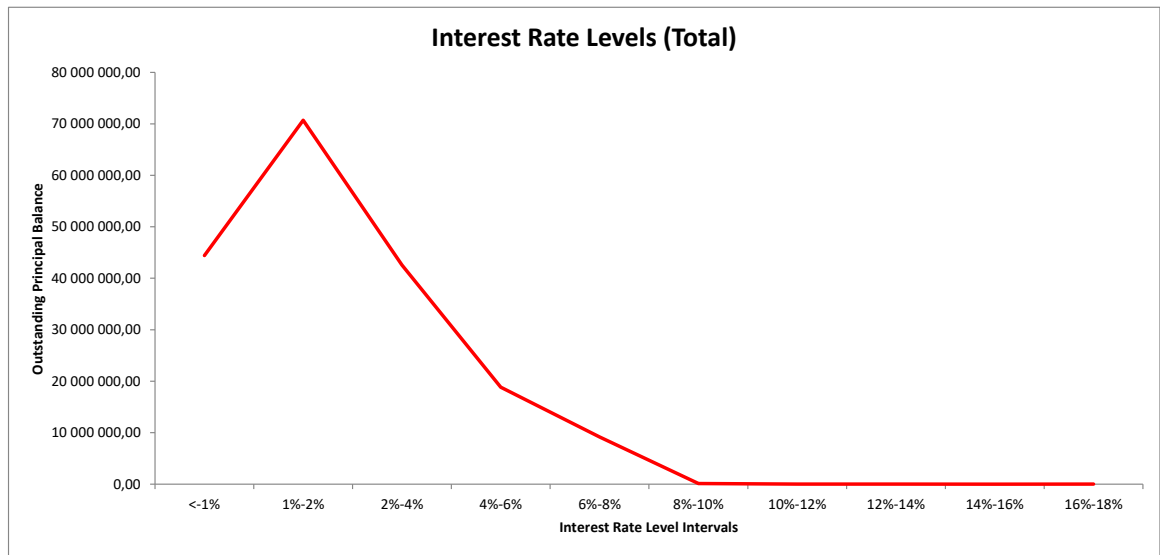


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0		1	3843	44 420 915	23,90 %	26,1	33,0
1		2	6253	70 701 223	38,04 %	26,2	32,8
2		4	4444	42 568 681	22,90 %	25,9	33,1
4		6	2920	18 855 308	10,14 %	25,1	33,1
6		8	1748	9 161 855	4,93 %	25,3	32,7
8		10	34	140 021	0,08 %	26,6	30,8
10		12	2	9 387	0,01 %	28,0	30,3
12		14	2	8 339	0,00 %	25,0	30,0
14		16	0	-	0,00 %	0,0	0,0
16		18	1	4 008	0,00 %	13,0	31,0
18		20					
Total		19 247		185 869 737	100 %		

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10.b Interest Rate

Reporting Date	29.01.2020				
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Period No	26				
Monthly Period	des.19				
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11.a Remaining Terms



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

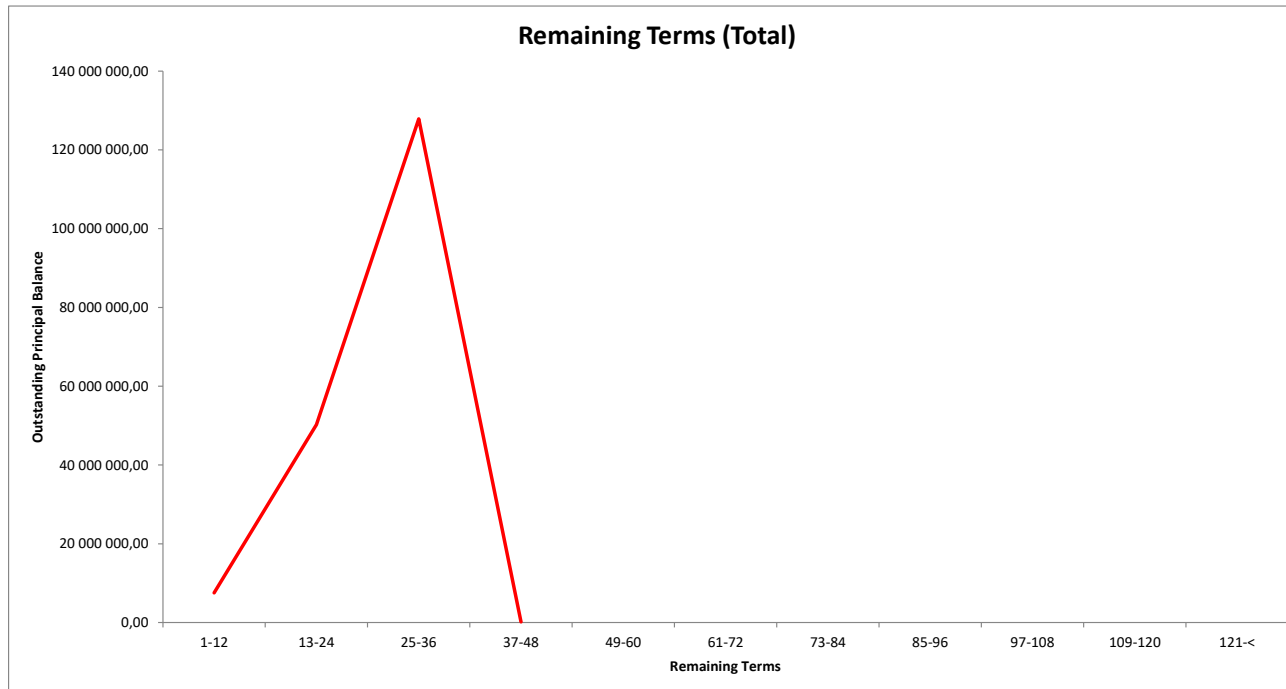
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	34	34 554	0,02 %	0,0	36,2
	1		12	2 671	7 537 219	4,06 %	7,6	36,2
	13		24	5 936	50 260 141	27,04 %	21,0	36,5
	25		36	10 593	127 876 031	68,80 %	29,0	31,3
	37		48	13	161 792	0,09 %	37,7	29,6
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			19 247	185 869 737	100 %			



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11.b Remaining Terms

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from	30.12.2019
	to	27.01.2020
	=	28 days



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**12.a Seasoning**

Reporting Date	29.01.2020				
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Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

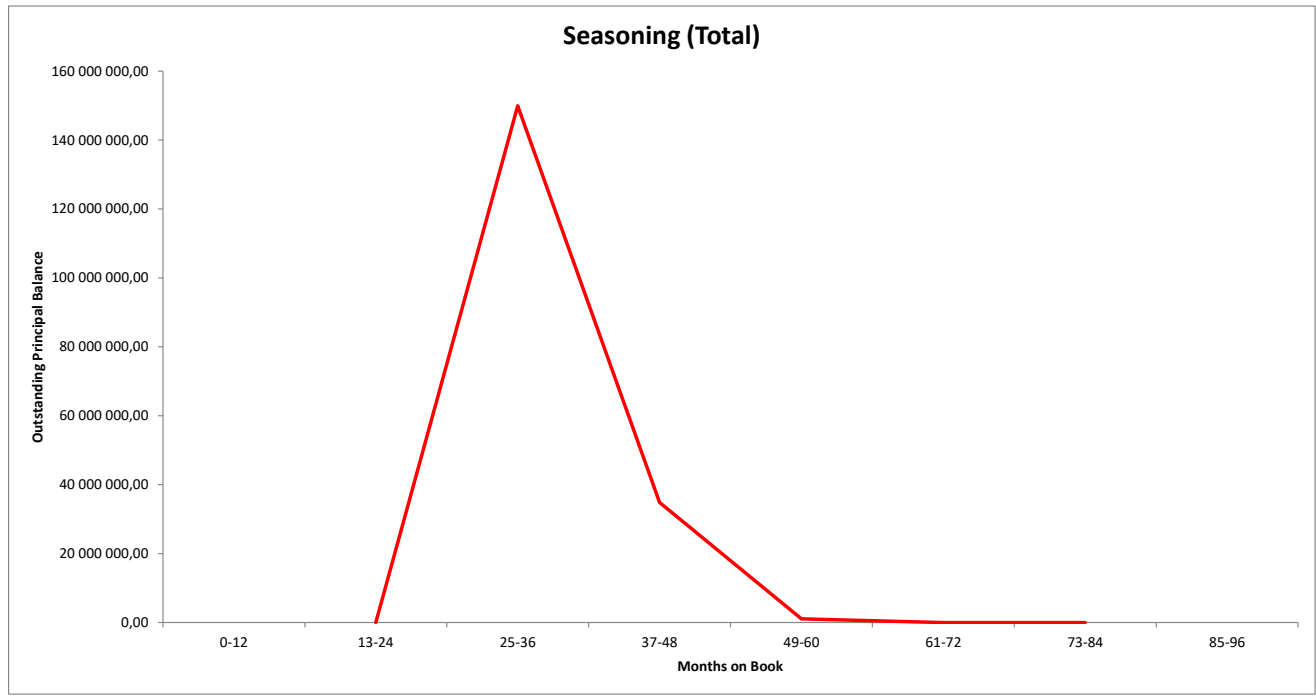


		TOTAL					
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24	0	0	0,00 %	0,0
	25		36	15 146	149 933 324	80,67 %	27,2
	37		48	3 840	34 864 144	18,76 %	21,1
	49		60	255	1 047 436	0,56 %	8,0
	61		72	5	13 795	0,01 %	3,1
	73		84	1	11 038	0,01 %	12,0
	85		96				
	<b>Total</b>			<b>19 247</b>	<b>185 869 737</b>	<b>100 %</b>	

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12.b Seasoning

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from	30.12.2019
	to	27.01.2020
	=	28 days



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**13.a Balloon loans**



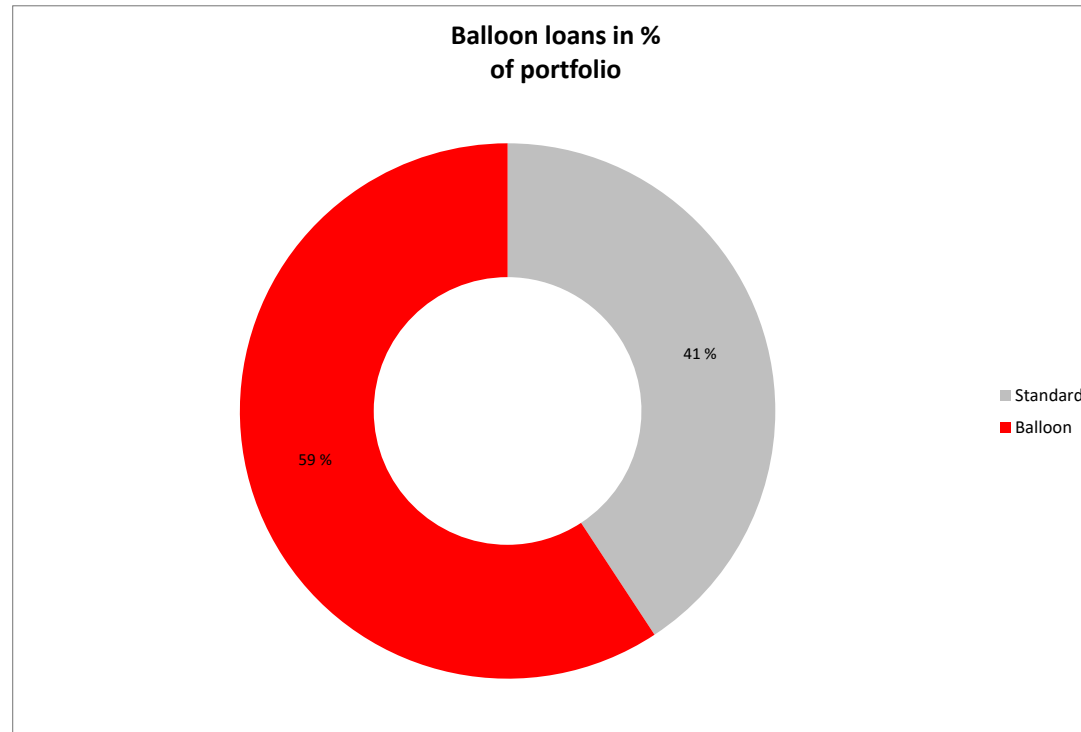
Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		12 346	75 746 510	40,75 %	1 729	0,00 %	25,0	32,6
Balloon		6 901	110 123 227	59,25 %	53 598 519	48,67 %	26,6	33,1
Total		19 247	185 869 737	100 %	53 600 248	28,84 %		

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13.b Balloon loans

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



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14.a # loans per borrower



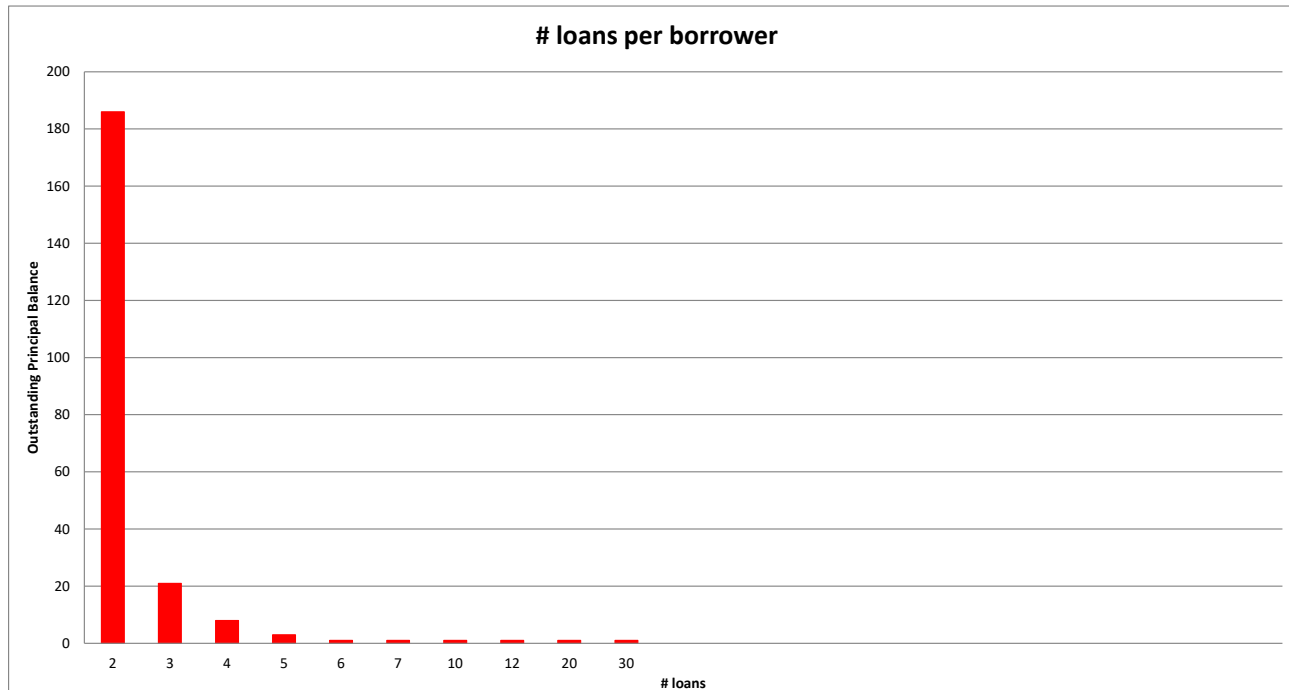
Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	18680	179 001 669	96,30 %	
	2	186	4 689 338	2,52 %	
	3	21	837 369	0,45 %	
	4	8	402 969	0,22 %	
	5	3	162 487	0,09 %	
	6	1	76 442	0,04 %	
	7	1	49 110	0,03 %	
	10	1	55 270	0,03 %	
	12	1	57 414	0,03 %	
	20	1	99 042	0,05 %	
	30	1	438 627	0,24 %	
Total:		18 904	185 869 737	100,0 %	

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14.b # loans per borrower

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from	30.12.2019
	to	27.01.2020
	=	28 days



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15.a Amortization Profile



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	185 869 737	180 050 873	5 818 863	373 528	2,44 %	96,87 %
2	180 050 873	174 495 407	5 555 467	360 852	2,43 %	93,88 %
3	174 495 407	168 872 104	5 623 302	348 412	2,42 %	90,86 %
4	168 872 104	163 204 374	5 667 730	335 997	2,41 %	87,81 %
5	163 204 374	157 691 492	5 512 883	323 559	2,41 %	84,84 %
6	157 691 492	152 158 721	5 532 771	311 416	2,40 %	81,86 %
7	152 158 721	146 721 532	5 437 190	299 308	2,39 %	78,94 %
8	146 721 532	141 189 410	5 532 121	287 329	2,38 %	75,96 %
9	141 189 410	136 015 192	5 174 218	275 416	2,37 %	73,18 %
10	136 015 192	130 766 426	5 248 766	264 110	2,36 %	70,35 %
11	130 766 426	125 650 522	5 115 904	252 626	2,34 %	67,60 %
12	125 650 522	120 544 582	5 105 940	241 441	2,33 %	64,85 %
13	120 544 582	115 468 959	5 075 622	230 314	2,32 %	62,12 %
14	115 468 959	110 490 667	4 978 293	219 244	2,30 %	59,45 %
15	110 490 667	105 473 646	5 017 020	208 464	2,29 %	56,75 %
16	105 473 646	100 546 413	4 927 234	197 582	2,27 %	54,10 %
17	100 546 413	95 641 201	4 905 212	186 978	2,25 %	51,46 %
18	95 641 201	90 818 072	4 823 129	176 413	2,24 %	48,86 %
19	90 818 072	86 039 841	4 778 231	166 051	2,22 %	46,29 %
20	86 039 841	80 784 612	5 255 229	155 888	2,20 %	43,46 %

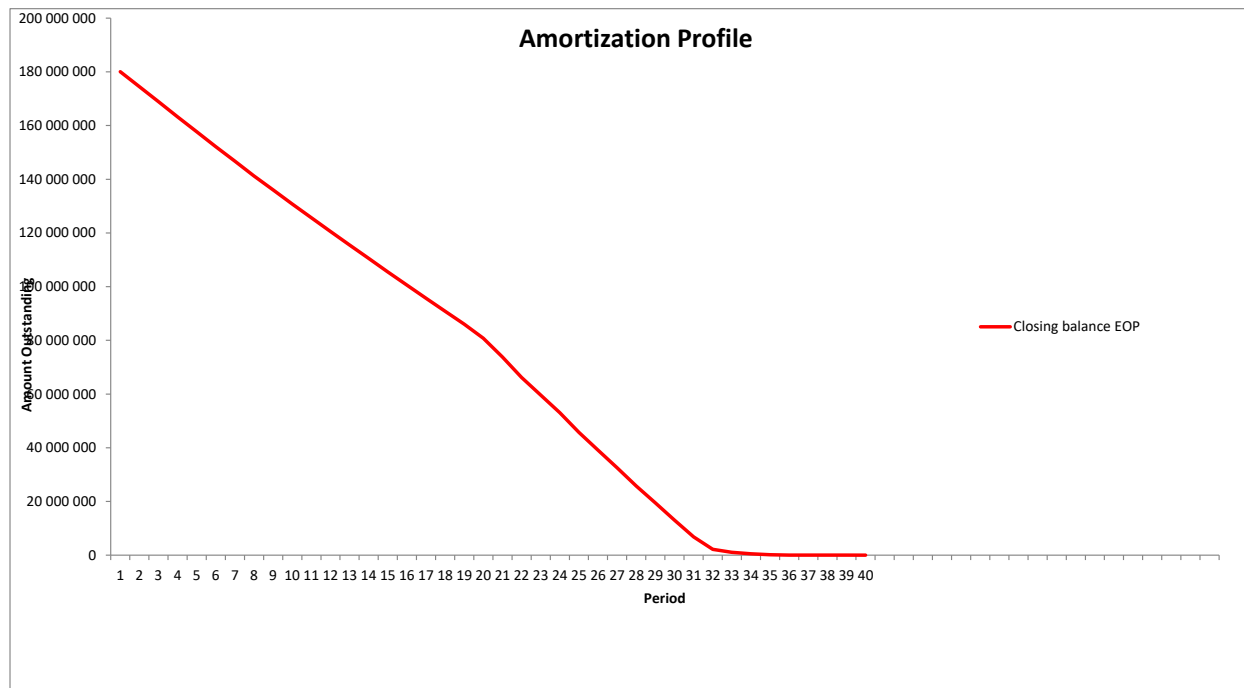
Amortization profile (first 20 periods)



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15.b Amortization Profile

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from	30.12.2019
	to	27.01.2020
	=	28 days



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**16.a Payment Holidays**



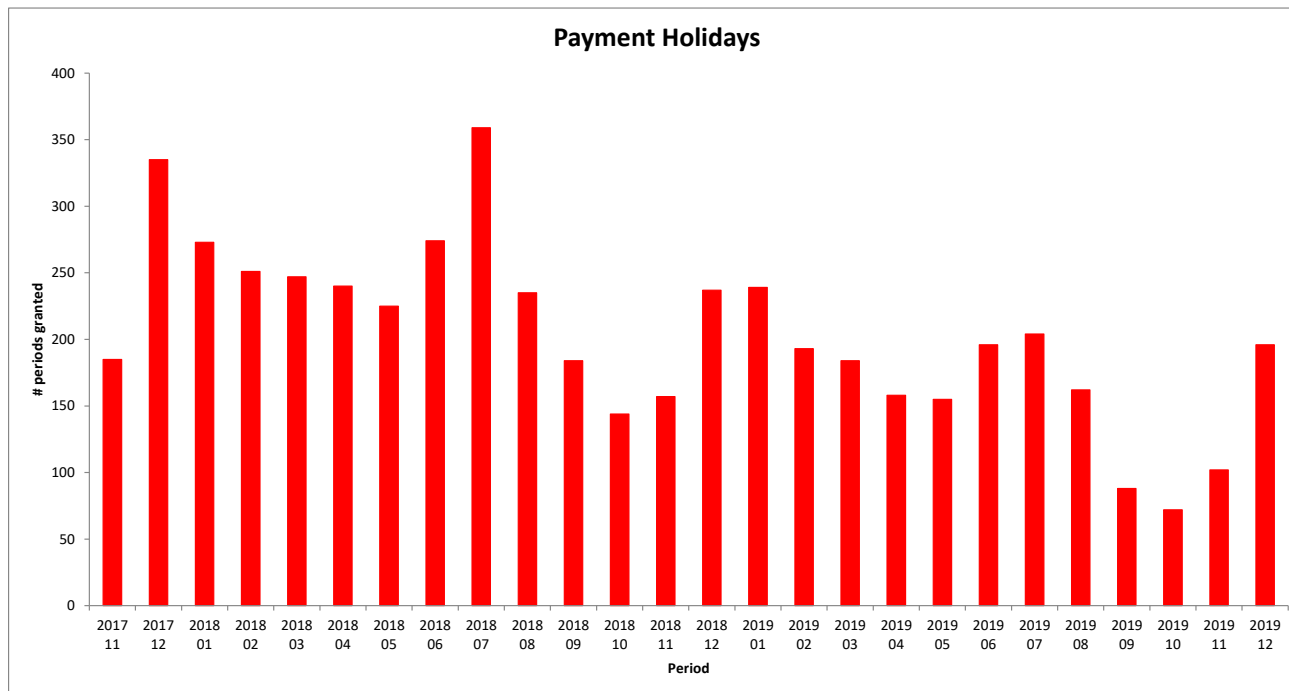
Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

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	
Total:	5 295	7 048	2 040 465	78 867 582	

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16.b Payment Holidays

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



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17.a Downpayment



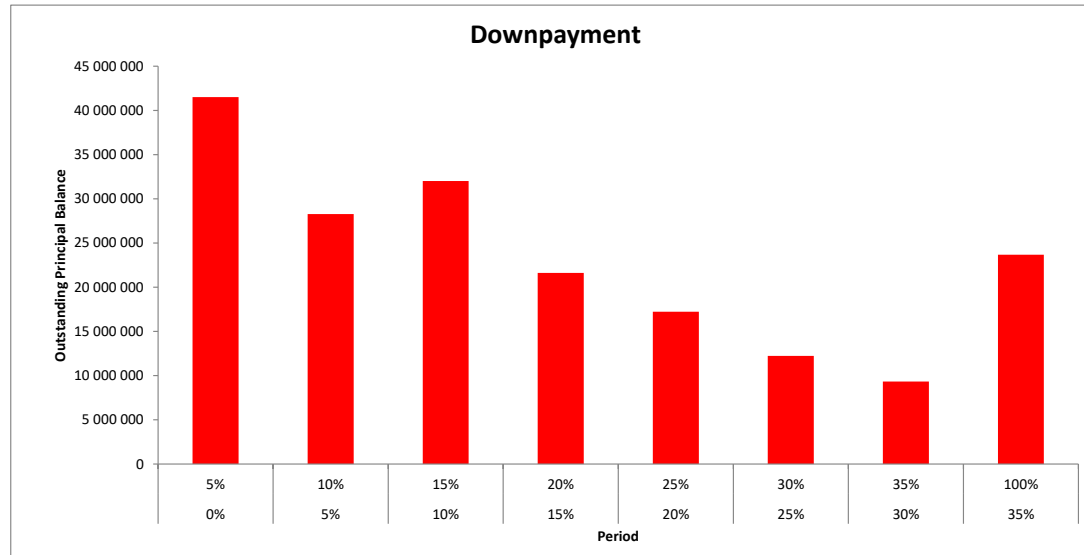
Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	3 686	41 501 488	22,3 %	26,9	33,0	
	5 %	10 %	2 537	28 274 713	15,2 %	26,7	32,9	
	10 %	15 %	3 070	32 008 784	17,2 %	26,2	33,0	
	15 %	20 %	2 123	21 625 502	11,6 %	25,8	33,0	
	20 %	25 %	1 741	17 225 737	9,3 %	25,5	33,2	
	25 %	30 %	1 346	12 228 200	6,6 %	25,6	32,8	
	30 %	35 %	1 054	9 333 140	5,0 %	25,0	32,9	
	35 %	100 %	3 690	23 672 174	12,7 %	24,3	32,6	
	Total		19 247	185 869 737	100 %			

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17.b Downpayment

Reporting Date	29.01.2020		
Payment date	27.01.2020		
Period No	26		
Monthly Period	des.19		
Interest Period	from	30.12.2019	to 27.01.2020 = 28 days



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18.a Vehicle Condition

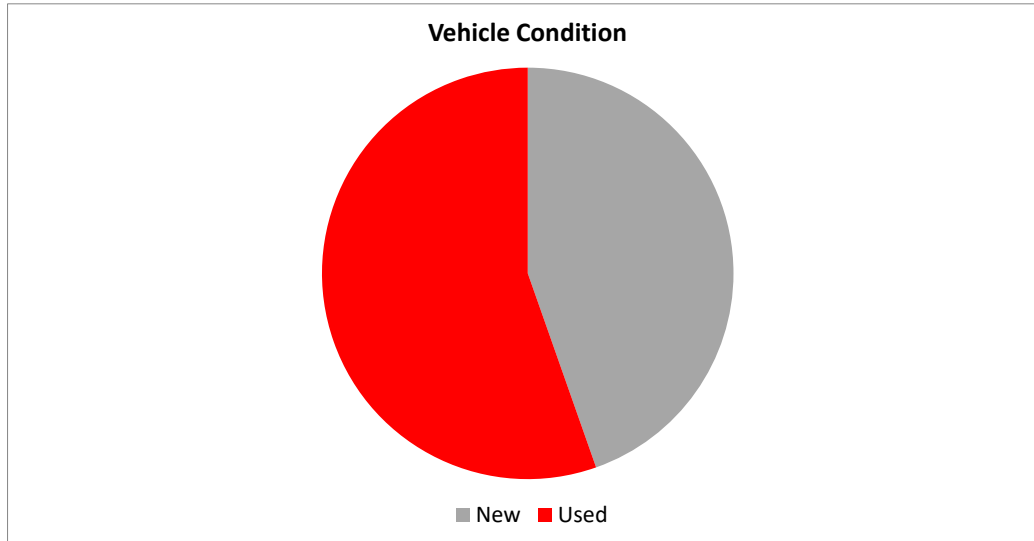


Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from	30.12.2019 to 27.01.2020 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 957	82 917 931	44,6 %	25,9	33,2
	Used	13 290	102 951 806	55,4 %	26,0	32,7
	Total	19 247	185 869 737	100 %		

**18.b Vehicle Condition**

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from	30.12.2019 to 27.01.2020 = 28 days



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19.a Borrower Type



Reporting Date	29.01.2020
Payment date	27.01.2020
Period No	26
Monthly Period	des. 19
Interest Period	from 30.12.2019 to 27.01.2020 = 28 days

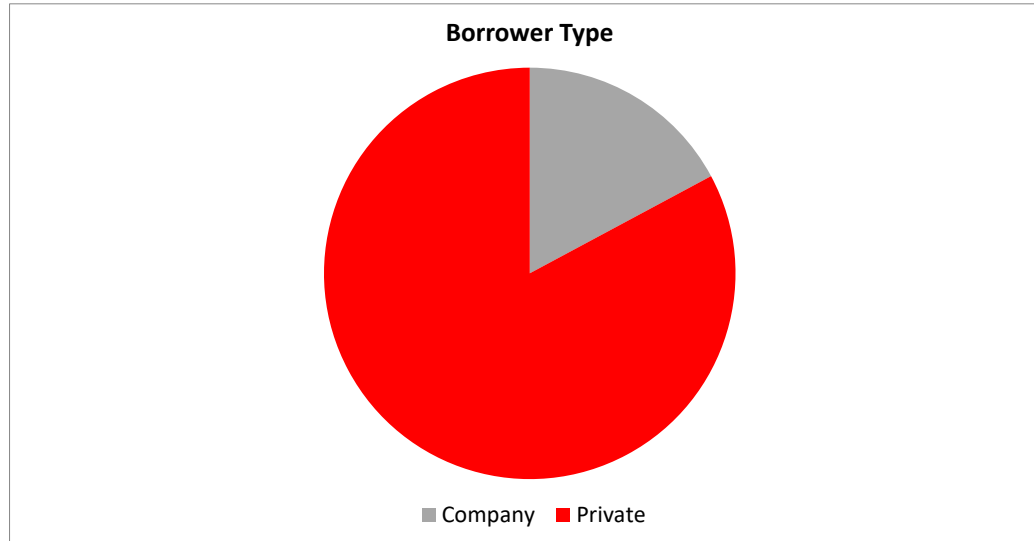
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 539	31 903 802	17,2 %	24,55	32,87
	Private	16 708	153 965 934	82,8 %	26,25	32,94
	Total	19 247	185 869 737	100,0 %		



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**19.b Borrower Type**

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from	30.12.2019 to 27.01.2020 = 28 days



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**20.a Vehicle type**

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

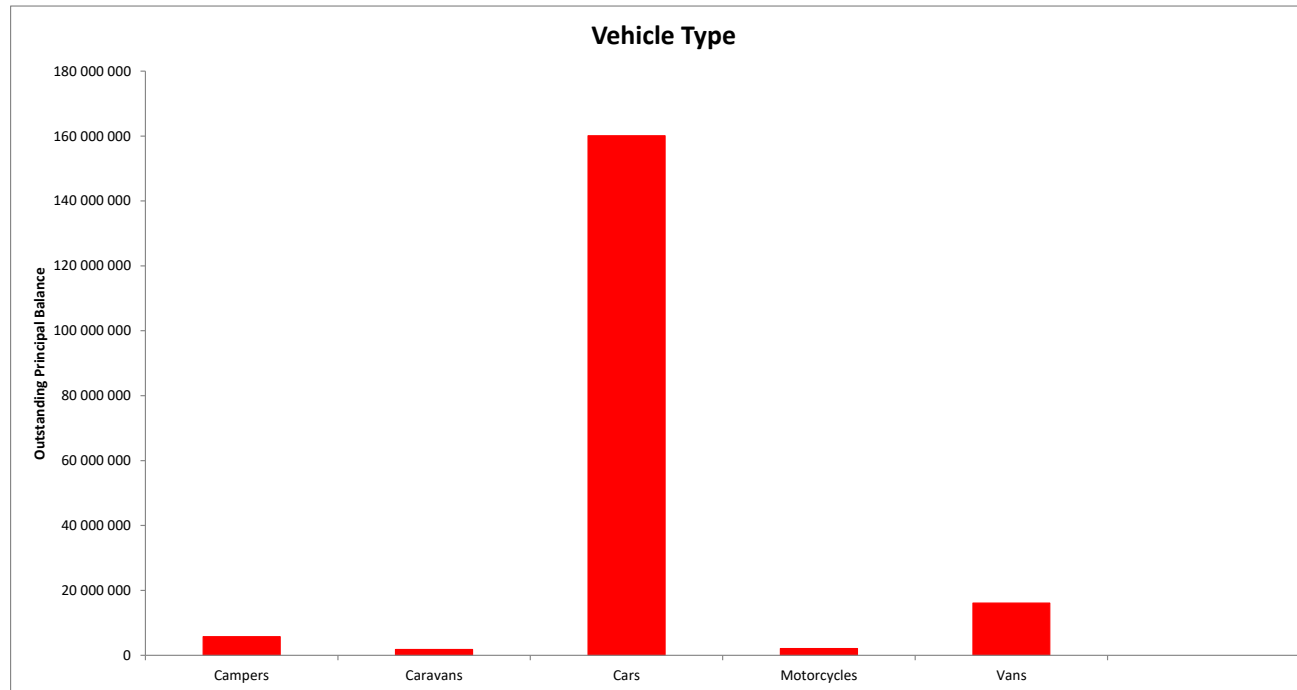


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		322	5 758 243	3,10 %	27,11	32,38
Caravans		193	1 810 893	0,97 %	27,51	31,94
Cars		16 844	160 078 279	86,12 %	25,97	32,99
Motorcycles		331	2 113 917	1,14 %	26,72	31,50
Vans		1 557	16 108 405	8,67 %	25,10	32,86
		19 247	185 869 737	100 %		

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20.b Vehicle type

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from	30.12.2019
	to	27.01.2020
	=	28 days



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21.a Restructured Loans



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 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
	19	297 466

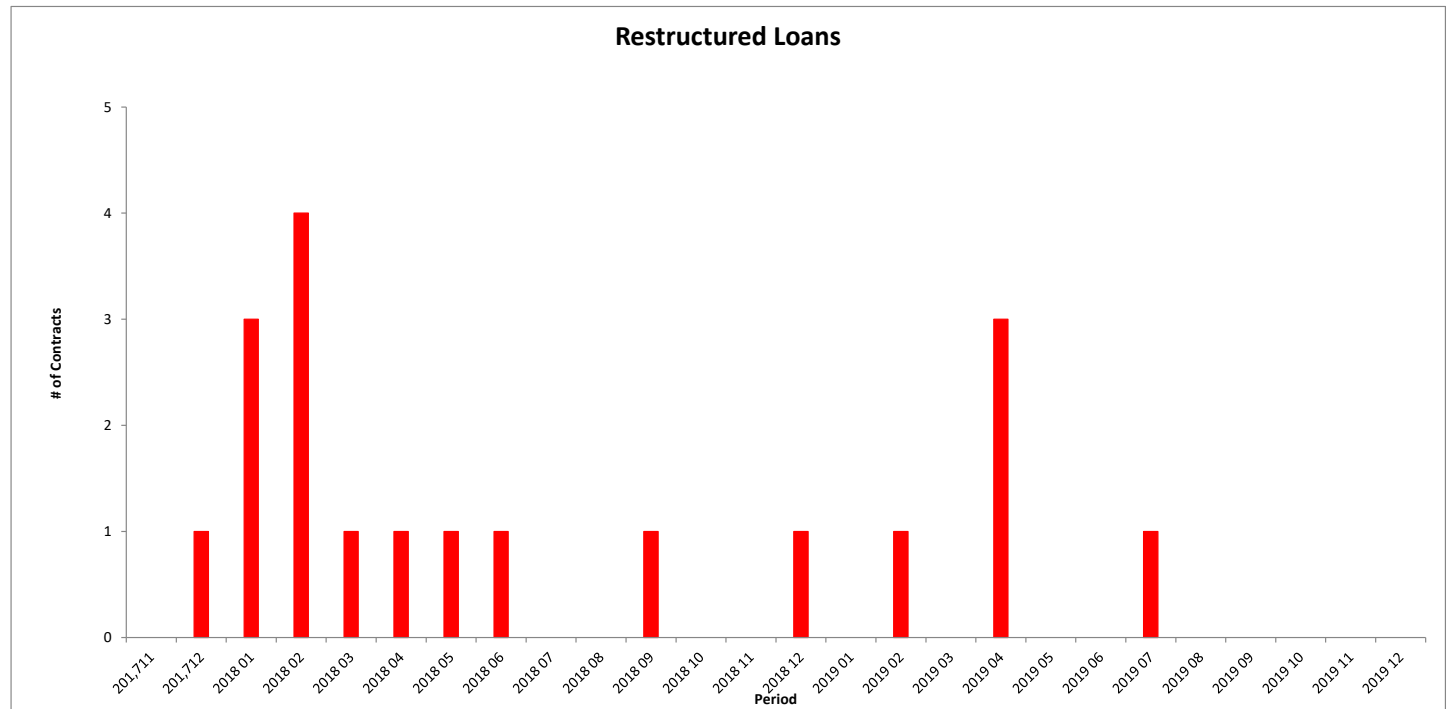
Restructured

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21.b Restructured Loans



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



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22.a Dynamic Interest rate



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

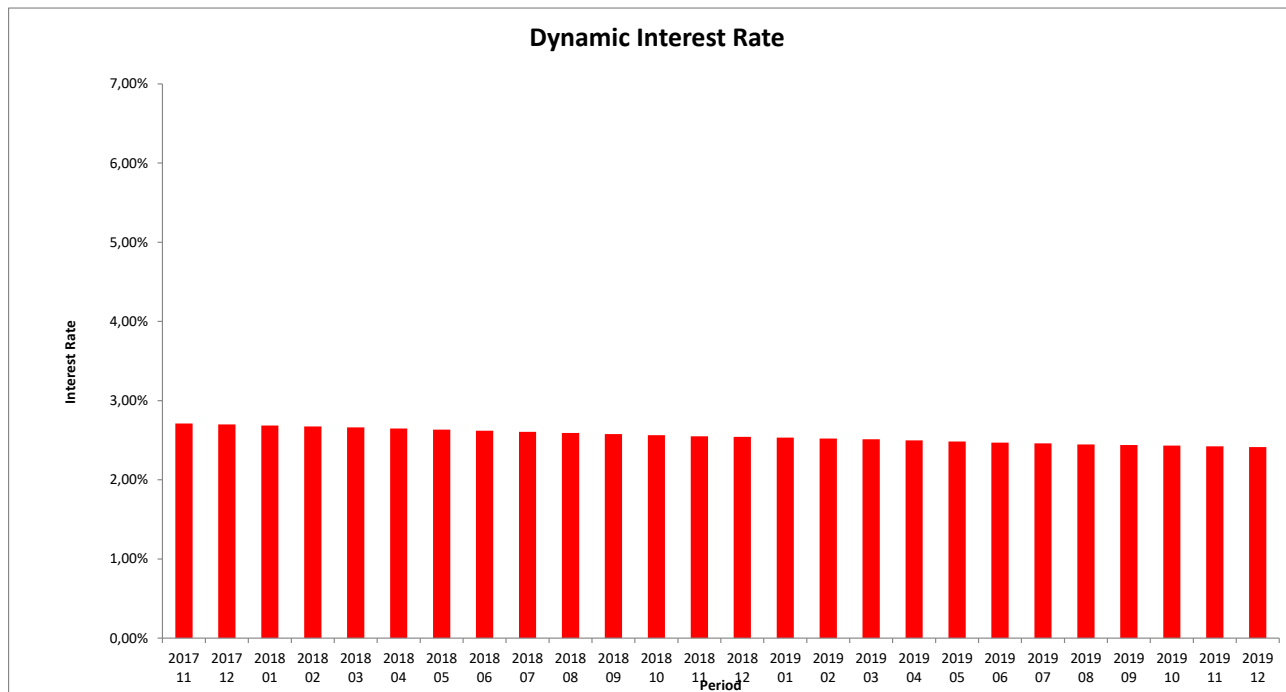
TOTAL		
Period	Closing balance	WA Interest rate
2017 11	654 359 999	2,71 %
2017 12	632 393 737	2,70 %
2018 01	605 908 494	2,69 %
2018 02	583 020 434	2,67 %
2018 03	559 624 303	2,66 %
2018 04	537 063 143	2,65 %
2018 05	512 948 811	2,63 %
2018 06	491 458 115	2,62 %
2018 07	469 040 973	2,60 %
2018 08	448 156 109	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 %
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 %

Interest rate evolution

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22.b Dynamic Interest Rate

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



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23.a Dynamic Pre-Payments



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

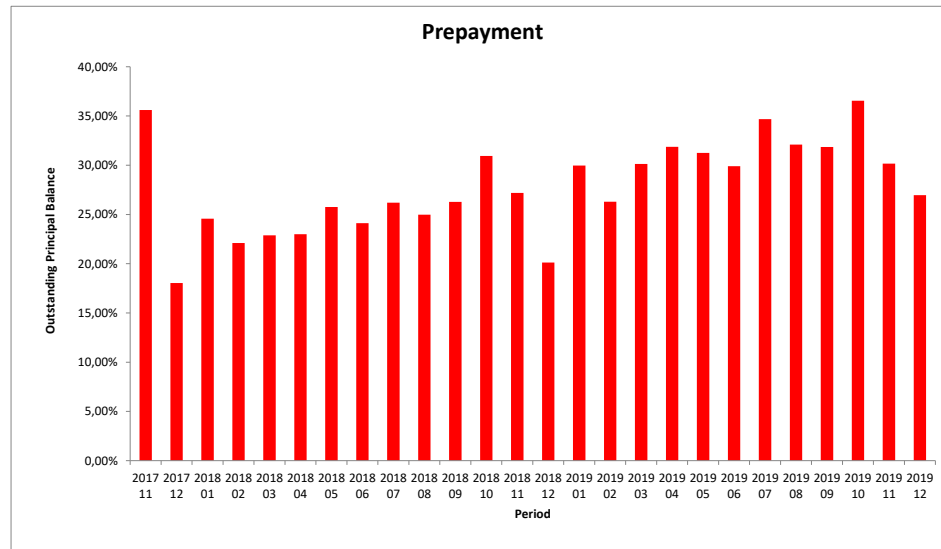
		TOTAL			
		Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment		2017 11	23 564 683	654 359 999	35,60 %
		2017 12	10 398 475	632 393 737	18,04 %
		2018 01	14 071 796	605 908 494	24,57 %
		2018 02	12 005 772	583 020 434	22,10 %
		2018 03	11 984 288	559 624 303	22,88 %
		2018 04	11 566 483	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 %	



**23.b Dynamic Pre-Payments**



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



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24. Delinquency



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 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
	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
	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	245 743 049,4	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	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	467	6 393 229
	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	487	6 609 773
	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	500	6 799 007
	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	520	7 074 828

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	26	
Monthly Period	des.19	
Interest Period	from 30.12.2019	to 27.01.2020 = 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	113 153	34 620
2018 2	907 860	64	-	-	-	-	-	-	320 680	320 680	587 179	-	-	-	-	-	-
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	972 977	71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 4	681 599	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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	394 083	517 939	455 039
2019 4	681 599	53	-	-	-	-	-	-	-	-	-	99 544	99 544	582 054

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**26. Priority of Payments**



Reporting Date	29.01.2020
Payment date	27.01.2020
Period No	26
Monthly Period	des.19
Interest Period	from 30.12.2019 to 27.01.2020 = 28 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	11 556 374,18	EUR
Senior Expenses	-	7 480,05	EUR
Servicing Fee	-	80 027,25	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	526 540,32	EUR
Principal on Loan to Issuer	-	10 942 326,56	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	12 427 811,94	EUR
Senior Expenses	-	6 895,06	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	-	10 942 326,56	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	72,57	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	426 678,04	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	426 678,04	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	7,62	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	426 670,42	EUR

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**27. Transaction Costs**



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	26				
Monthly Period	des.19				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	7 480,05		
Interest accrued for the Period	EUR	81 000,00	-	81 000,00
Cumulative Interest accrued	EUR	2 449 207,00	254 107,00	2 195 100,00
Interest Payments	EUR	81 000,00	-	81 000,00
Cumulative Interest Payments	EUR	2 449 207,00	254 107,00	2 195 100,00
Interest accrued on Subordinated Loan for the Period	EUR	72,57		
Cumulative Interest accrued on Subordinated Loan	EUR	9 158,46		
Interest Payments on Subordinated Loan	EUR	72,57		
Cumulative Interest Payments on Subordinated Loan	EUR	9 158,46		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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

**28. Contact Details**



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