

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		02.01.2019			
Payment date		30.12.2019		Following payment dates:	27.01.2020
Period No		25			25.02.2020
Monthly Period		nov.19			
Interest Period	from	25.11.2019	to	30.12.2019	= 35 days
Cut-Off date		30.11.2019			

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1. Portfolio Information



Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from 25.11.2019	to 30.12.2019 = 35 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	208 402 437,08 EUR
Scheduled Loan Principal Repayments	5 599 987,19 EUR
Prepayments	5 801 151,93 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	11 401 139,12 EUR
New Defaulted Auto Loans in Period	189 234,60 EUR
Closing Balance	196 812 063,36 EUR
Total revenue collections	
Revenue and fees received on loan balances	666 452,98 EUR
Recoveries on loans in default	247 791,01 EUR
Total Revenue Received in Period	914 243,99 EUR
# Loans	
At beginning of period	20 681 Loans
Paid in Full	742 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	13 Loans
At end of period	19 926 Loans

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2. Amount Due for Distribution



Reporting Date	02.01.2019
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	12 311 315 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	12 311 315 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 229 255 EUR
b. Reserve Fund	952 050 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	13 181 305 EUR

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3. Reserve Accounts



Reporting Date	02.01.2019
Payment date	30.12.2019
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Note Balance

Beginning of Period	208 402 437,08	EUR
End of Period	196 812 063,36	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

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4. Performance Data



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Asset Balance

Beginning of Period	208 402 437,08	EUR
End of Period	196 812 063,36	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	181 525 926,16	92,23 %	18 510
1-29 days past due	11 240 714,82	5,71 %	1 076
Delinquent Receivables:			
30-59 days past due	2 597 087,18	1,32 %	209
60-89 days past due	604 594,62	0,31 %	72
90-119 days past due	366 555,34	0,19 %	26
120-149 days past due	240 134,71	0,12 %	19
150-179 days past due	237 050,53	0,12 %	14
Total Performing and Delinquent	196 812 063	100,00 %	19 926

	EUR	%	# loans
Volkswagen vehicles	9 928 780	5,04 %	1 625

Current Period Defaults	189 234,60		13
Cumulative Defaults	6 799 007,48		500
Current Period Recoveries	247 791,01		
Cumulative Recoveries	4 522 065,63		

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5. Outstanding Notes

Reporting Date	02.01.2019		
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1. Note Balance	All Notes	Class A	Class B
General Note Information			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	699 500 000,00	634 700 000,00	64 800 000,00
Initial Nominal per Note		100 000,00	100 000,00
Initial Number of Notes per Class	6995	6347	648
Current Note Information			
Class Principal Outstanding Opening Balance	208 402 437,08	143 602 437,08	64 800 000,00
Available Distribution Amount	13 181 304,97		
Amortisation	11 590 373,72		
Redemption per Class	11 590 373,72	11 590 373,72	-
Redemption per Note		1 826,12	-
Class Principal Outstanding Closing Balance	196 812 063,36	132 012 063,36	64 800 000,00
Current Tranching	100 %	67,08 %	32,92 %
Current Pool Factor		0,21	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	35		
Principal Outstanding per Note Beginning of Period		22 625,25	100 000,00
>Principal Repayment per note		1 826,12	-
Principal Outstanding per Note End of Period		20 799,13	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)		36,08 %	3,15 %
Current CE (excl. Excess Spread)		33,41 %	0,48 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2019
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Rating Triggers													
Transaction Role	Counterparty		Short Term				Long Term				Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Fitch		Moody's		Fitch		Moody's				
			Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut I DAC			No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	Aa3	No	The Issuer and the Purchaser will procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (within thirty (30) calendar days) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
	RBC	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	RBC	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	A2	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.	
	RBC	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	A2	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Class A Notes.	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within thirty (30) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance

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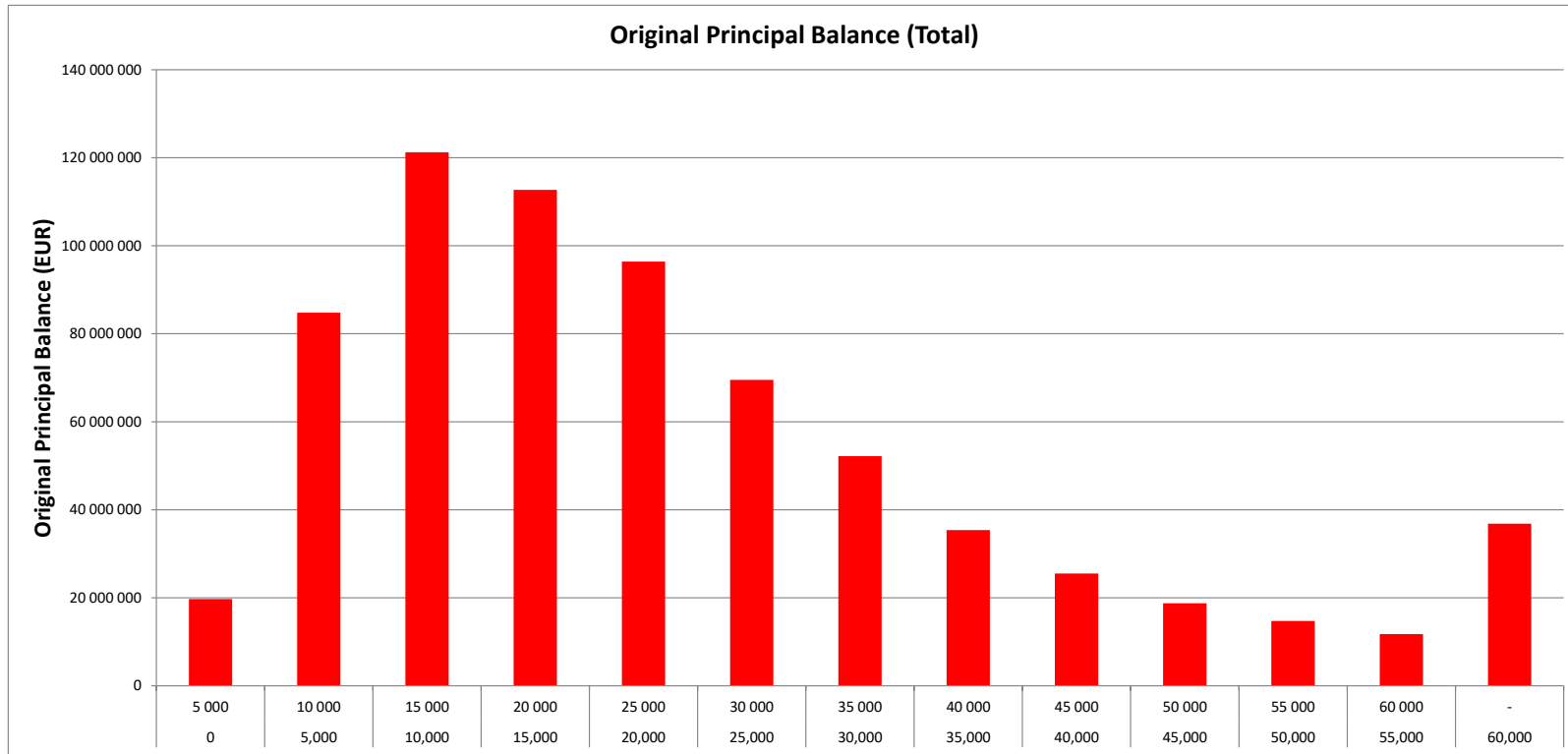
Average amount - all: 15 669

	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	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

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8.a Outstanding Principal Balance

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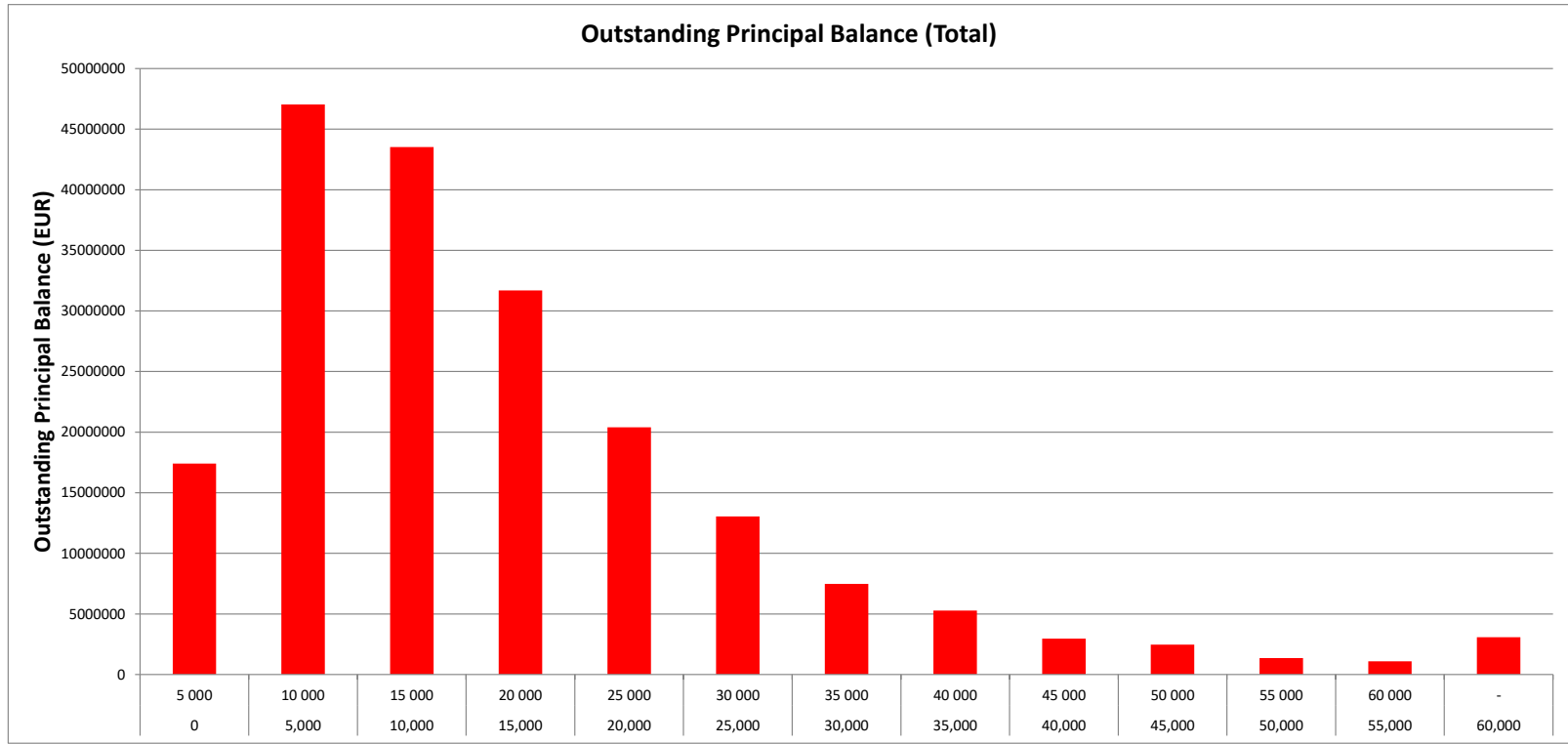
Average amount - all: 9 877

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	6 097	17 412 218,47	8,8 %	19,6	32,8
		5 000 10 000	6 459	47 044 333,38	23,9 %	26,4	32,2
		10 000 15 000	3 553	43 524 875,82	22,1 %	27,7	31,9
		15 000 20 000	1 840	31 698 392,30	16,1 %	27,9	31,8
		20 000 25 000	914	20 400 634,87	10,4 %	27,6	31,8
		25 000 30 000	482	13 046 376,15	6,6 %	28,4	31,4
		30 000 35 000	232	7 470 800,98	3,8 %	28,3	31,5
		35 000 40 000	141	5 270 903,12	2,7 %	27,5	31,3
		40 000 45 000	70	2 959 784,57	1,5 %	29,6	30,8
		45 000 50 000	52	2 461 032,28	1,3 %	27,7	32,4
		50 000 55 000	26	1 355 705,91	0,7 %	28,0	31,4
		55 000 60 000	19	1 090 224,77	0,6 %	28,4	29,9
		60 000 -	41	3 076 780,74	1,6 %	28,7	30,9
		Total	19 926	196 812 063	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



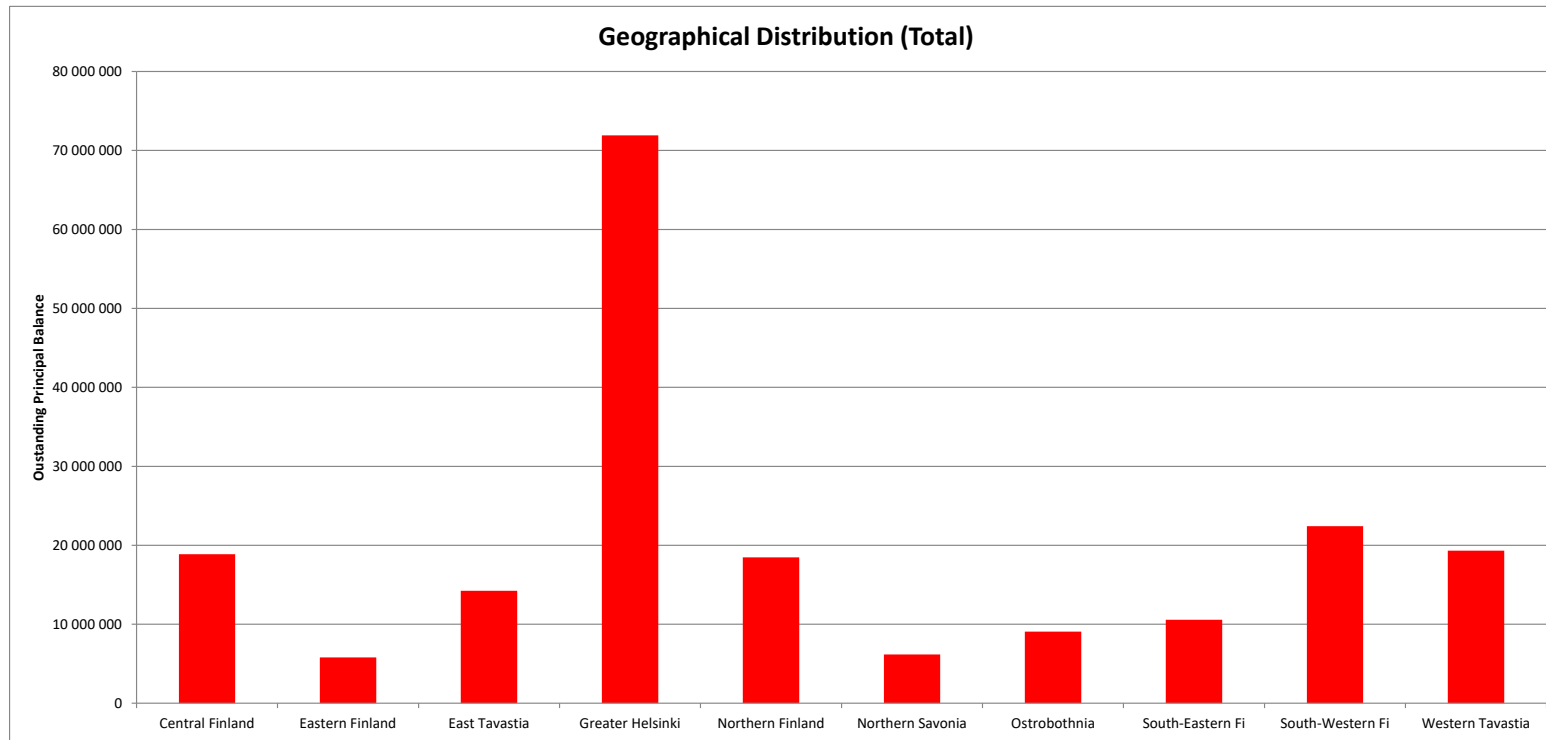
Reporting Date	02.01.2019	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 109	18 872 405	9,59 %	26,7		32,0
Eastern Finland	620	5 807 312	2,95 %	26,6		31,8
East Tavastia	1 462	14 237 605	7,23 %	27,0		31,8
Greater Helsinki	6 703	71 911 464	36,54 %	26,7		32,0
Northern Finland	1 890	18 470 499	9,38 %	27,1		31,9
Northern Savonia	702	6 170 929	3,14 %	26,7		31,8
Ostrobothnia	1 157	9 063 972	4,61 %	26,2		31,9
South-Eastern Fi	1 111	10 558 518	5,36 %	26,7		32,2
South-Western Fi	2 265	22 415 480	11,39 %	27,1		32,0
Western Tavastia	1 907	19 303 879	9,81 %	27,0		31,9
Total	19 926	196 812 063	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate

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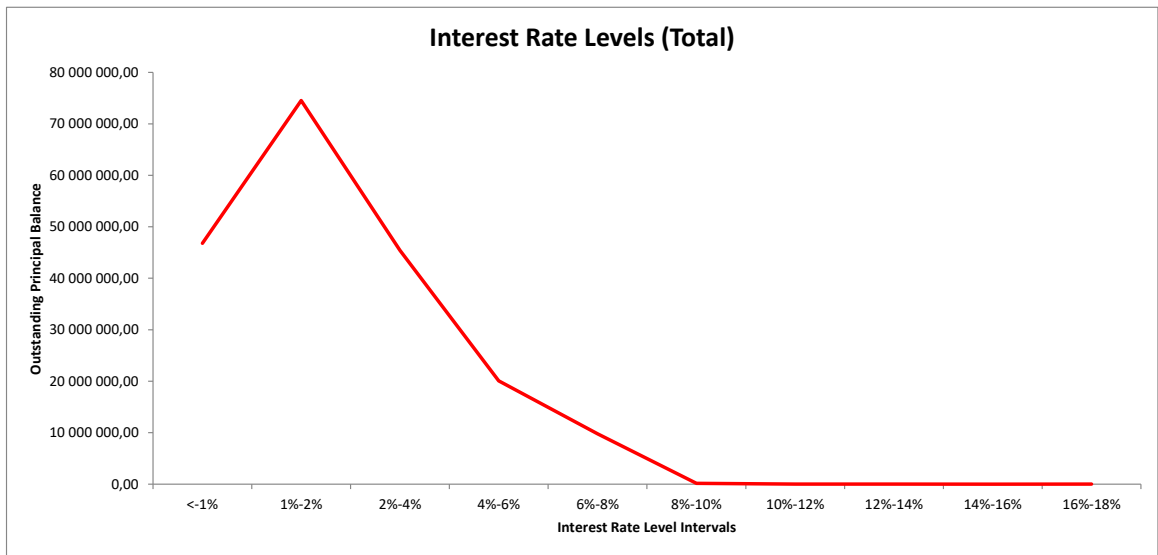


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0		1	3960	46 781 423	23,77 %	27,0	32,0
1		2	6441	74 528 373	37,87 %	27,1	31,8
2		4	4616	45 441 705	23,09 %	26,7	32,1
4		6	3035	20 071 553	10,20 %	25,9	32,1
6		8	1832	9 806 724	4,98 %	26,1	31,7
8		10	37	159 198	0,08 %	27,2	30,2
10		12	2	9 747	0,00 %	28,9	29,4
12		14	2	9 002	0,00 %	25,6	29,0
14		16	0	-	0,00 %	0,0	0,0
16		18	1	4 339	0,00 %	14,0	30,0
18		20					
Total			19 926	196 812 063	100 %		

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10.b Interest Rate

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11.a Remaining Terms



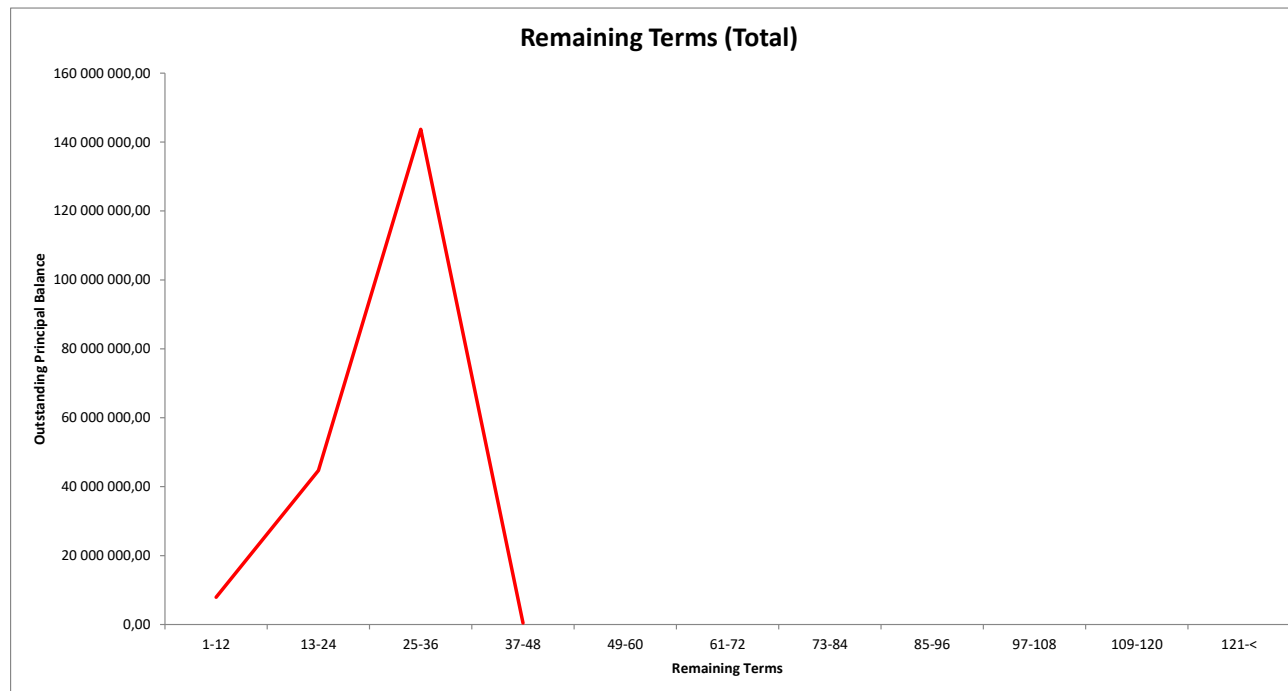
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		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	42	93 309	0,05 %	0,0	36,6
	1		12	2 744	7 882 622	4,01 %	7,9	34,9
	13		24	5 423	44 702 230	22,71 %	21,1	35,7
	25		36	11 686	143 700 697	73,01 %	29,6	30,6
	37		48	31	433 205	0,22 %	37,3	28,1
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			19 926	196 812 063	100 %			

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11.b Remaining Terms

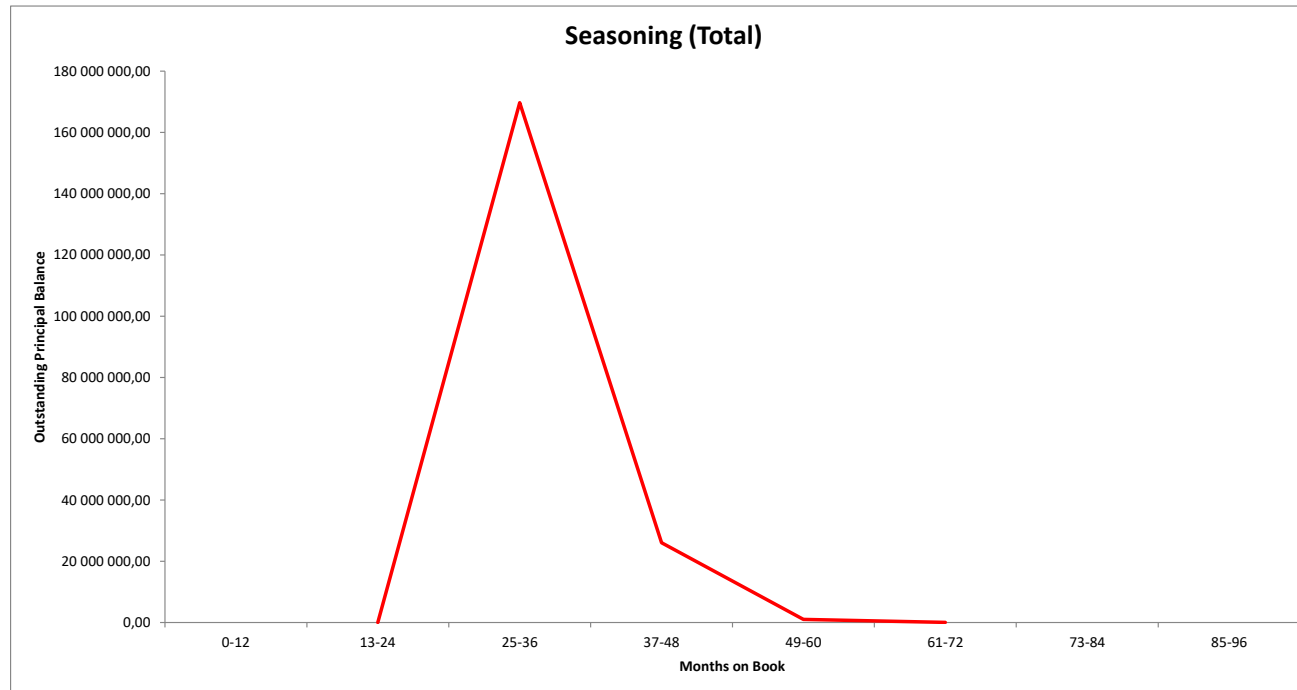
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12.b Seasoning

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13.a Balloon loans



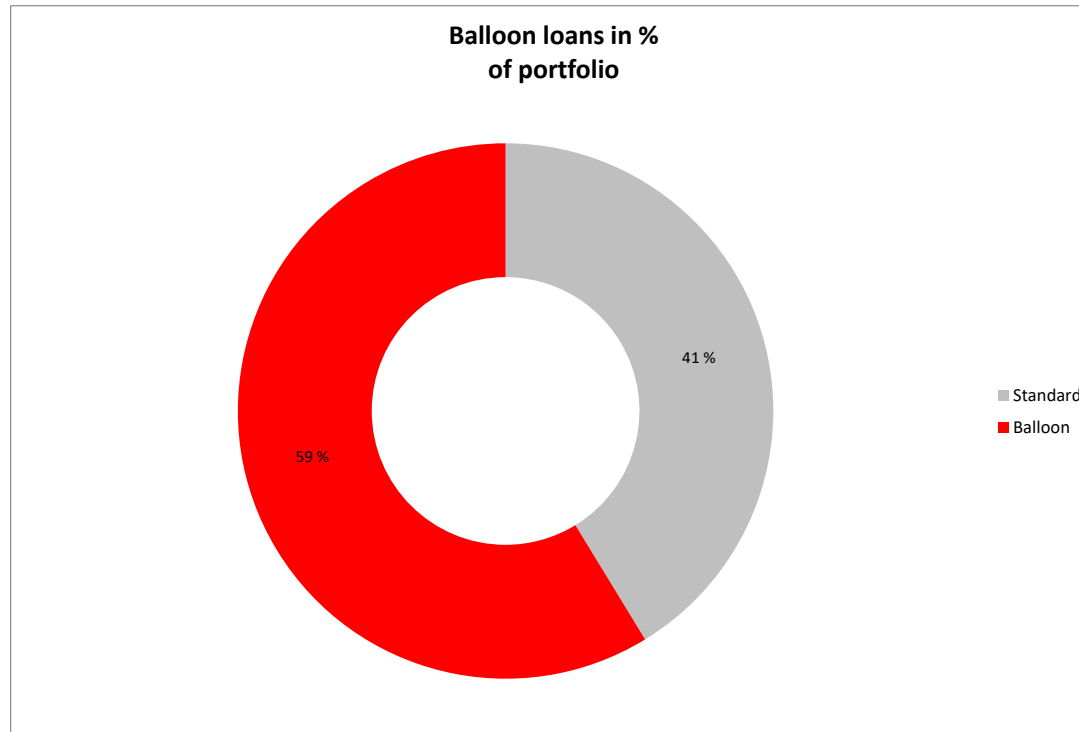
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Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	12 831		81 228 681	41,27 %	1 776	0,00 %	25,8	31,7
Balloon	7 095		115 583 382	58,73 %	55 260 300	47,81 %	27,5	32,1
Total	19 926		196 812 063	100 %	55 262 076	28,08 %		

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13.b Balloon loans

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14.a # loans per borrower



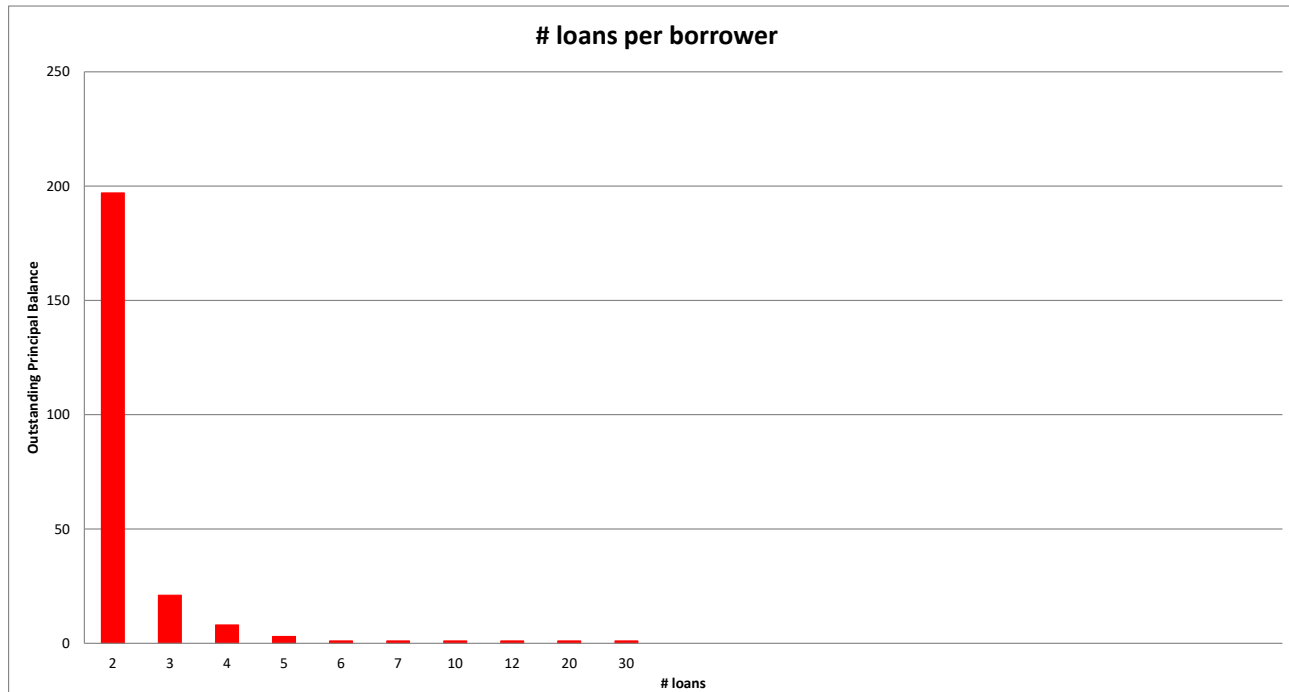
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TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	19337	189 370 036	96,22 %	
	2	197	5 168 466	2,63 %	
	3	21	865 202	0,44 %	
	4	8	417 202	0,21 %	
	5	3	166 941	0,08 %	
	6	1	79 010	0,04 %	
	7	1	50 574	0,03 %	
	10	1	62 769	0,03 %	
	12	1	57 414	0,03 %	
	20	1	105 651	0,05 %	
	30	1	468 799	0,24 %	
Total:		19 572	196 812 063	100,0 %	

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

14.b # loans per borrower

Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from	25.11.2019
	to	30.12.2019
	=	35 days



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15.a Amortization Profile



Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from 25.11.2019	to 30.12.2019 = 35 days

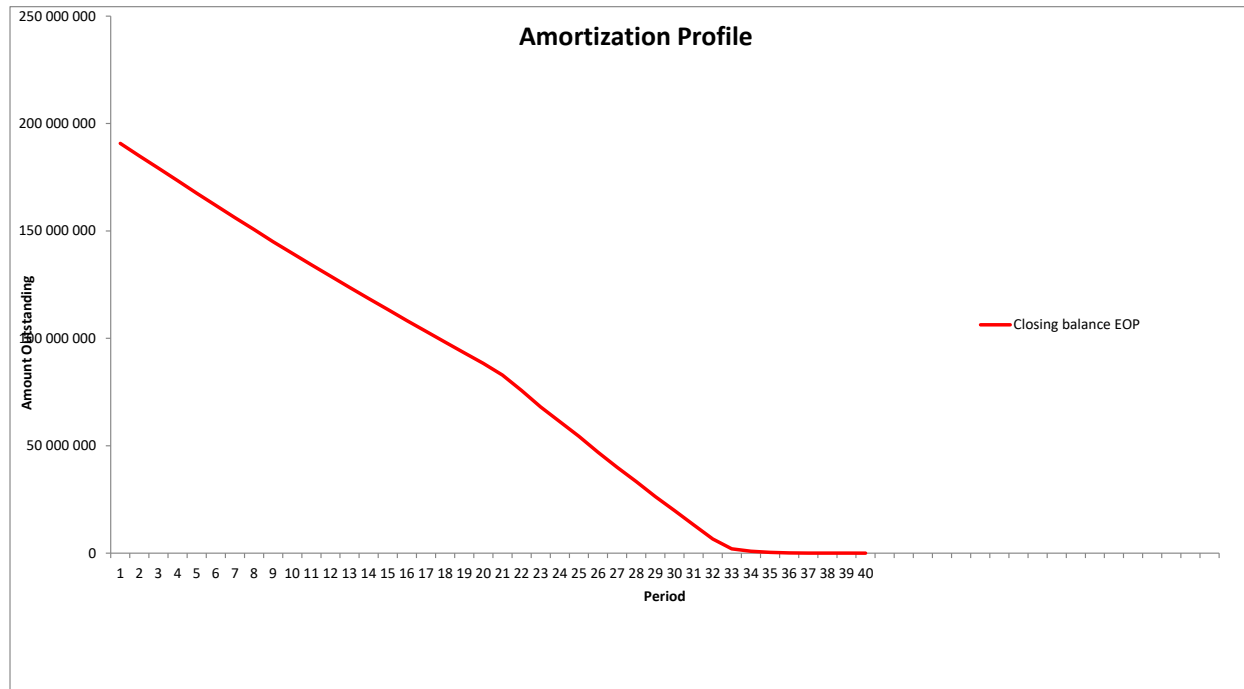
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	196 812 063	190 770 185	6 041 878	397 096	2,45 %	96,93 %
2	190 770 185	184 913 723	5 856 462	384 188	2,44 %	93,95 %
3	184 913 723	179 178 023	5 735 700	371 100	2,44 %	91,04 %
4	179 178 023	173 395 240	5 782 782	358 349	2,43 %	88,10 %
5	173 395 240	167 559 344	5 835 897	345 543	2,42 %	85,14 %
6	167 559 344	161 903 647	5 655 696	332 697	2,41 %	82,26 %
7	161 903 647	156 227 314	5 676 333	320 218	2,40 %	79,38 %
8	156 227 314	150 641 182	5 586 133	307 776	2,39 %	76,54 %
9	150 641 182	144 948 058	5 693 124	295 444	2,38 %	73,65 %
10	144 948 058	139 637 340	5 310 717	283 167	2,37 %	70,95 %
11	139 637 340	134 240 618	5 396 723	271 542	2,36 %	68,21 %
12	134 240 618	128 996 233	5 244 385	259 744	2,35 %	65,54 %
13	128 996 233	123 743 193	5 253 040	248 256	2,33 %	62,87 %
14	123 743 193	118 502 129	5 241 064	236 813	2,32 %	60,21 %
15	118 502 129	113 399 883	5 102 246	225 383	2,31 %	57,62 %
16	113 399 883	108 255 664	5 144 219	214 306	2,29 %	55,00 %
17	108 255 664	103 206 431	5 049 233	203 125	2,27 %	52,44 %
18	103 206 431	98 189 145	5 017 286	192 233	2,26 %	49,89 %
19	98 189 145	93 248 381	4 940 764	181 415	2,24 %	47,38 %
20	93 248 381	88 351 612	4 896 769	170 799	2,22 %	44,89 %

Amortization profile (first 20 periods)

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15.b Amortization Profile

Reporting Date	02.01.2019					
Payment date	30.12.2019					
Period No	25					
Monthly Period	nov.19					
Interest Period	from	25.11.2019	to	30.12.2019	=	35 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

16.a Payment Holidays



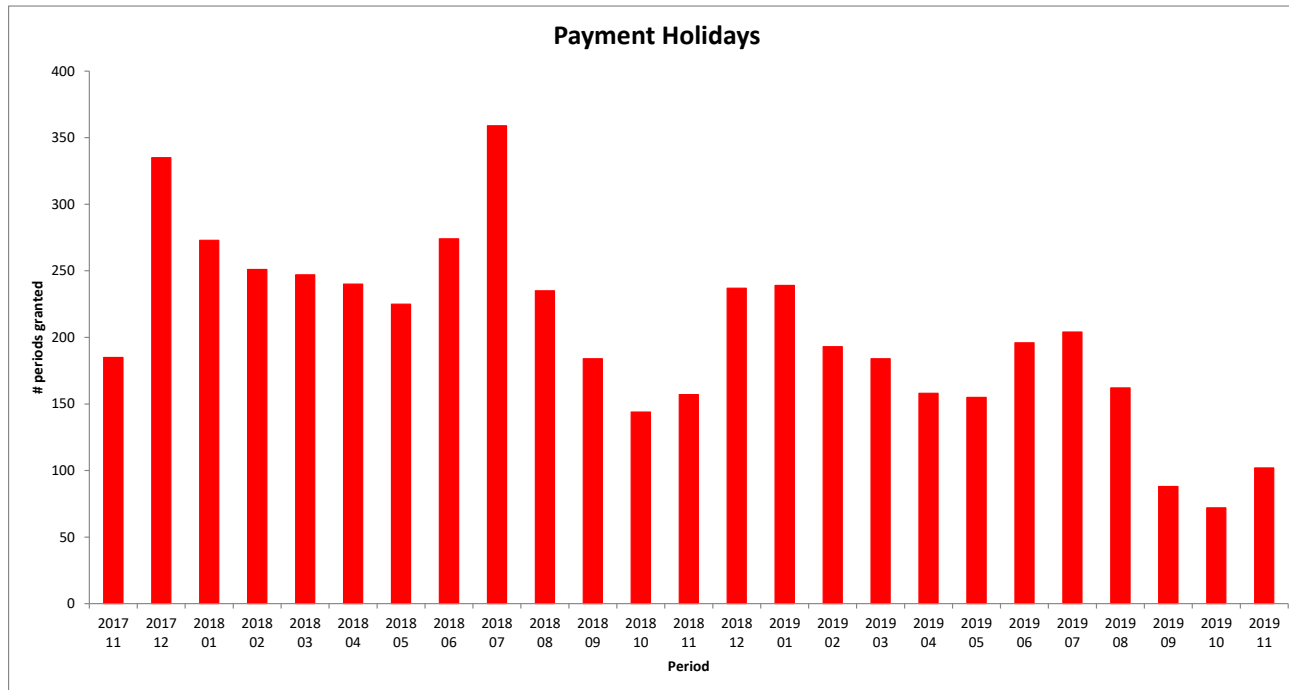
Reporting Date	02.01.2019				
Payment date	30.12.2019				
Period No	25				
Monthly Period	nov.19				
Interest Period	from	25.11.2019	to	30.12.2019	= 35 days

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	
Total:	5 099	6 811	1 978 125	77 058 411	

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Monthly Investor Report

16.b Payment Holidays

Reporting Date	02.01.2019				
Payment date	30.12.2019				
Period No	25				
Monthly Period	nov.19				
Interest Period	from	25.11.2019	to	30.12.2019	= 35 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

17.a Downpayment



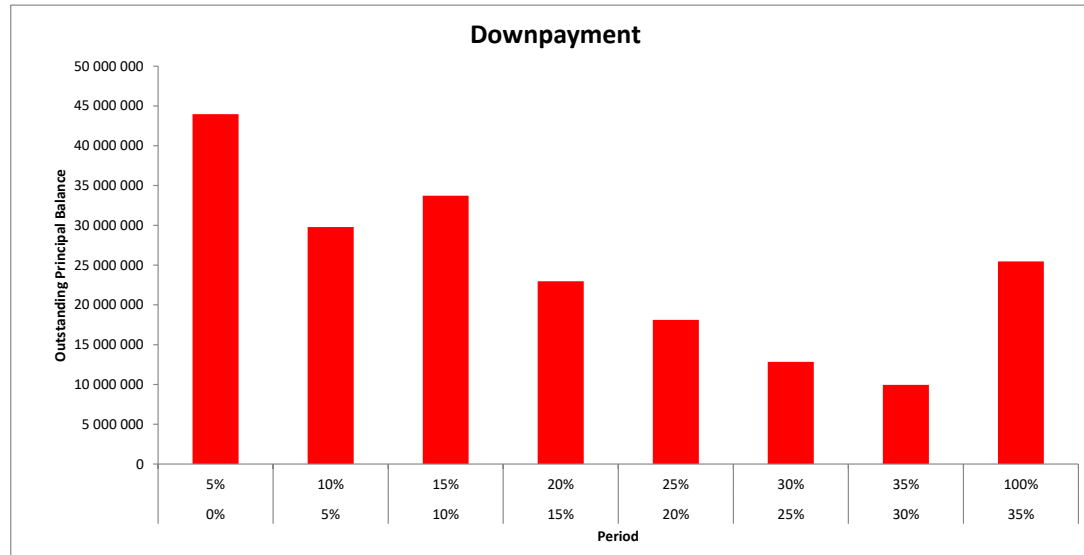
Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from 25.11.2019	to 30.12.2019 = 35 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	3 806	43 972 532	22,3 %	27,8	32,0	
	5 %	10 %	2 614	29 792 424	15,1 %	27,6	32,0	
	10 %	15 %	3 160	33 720 041	17,1 %	27,0	32,0	
	15 %	20 %	2 195	22 961 344	11,7 %	26,7	32,0	
	20 %	25 %	1 794	18 108 559	9,2 %	26,4	32,2	
	25 %	30 %	1 386	12 835 511	6,5 %	26,4	31,8	
	30 %	35 %	1 091	9 948 422	5,1 %	25,8	31,9	
	35 %	100 %	3 880	25 473 230	12,9 %	24,9	31,6	
	Total		19 926	196 812 063	100 %			

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17.b Downpayment

Reporting Date	02.01.2019		
Payment date	30.12.2019		
Period No	25		
Monthly Period	nov.19		
Interest Period	from	25.11.2019	to 30.12.2019 = 35 days



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Monthly Investor Report

18.a Vehicle Condition

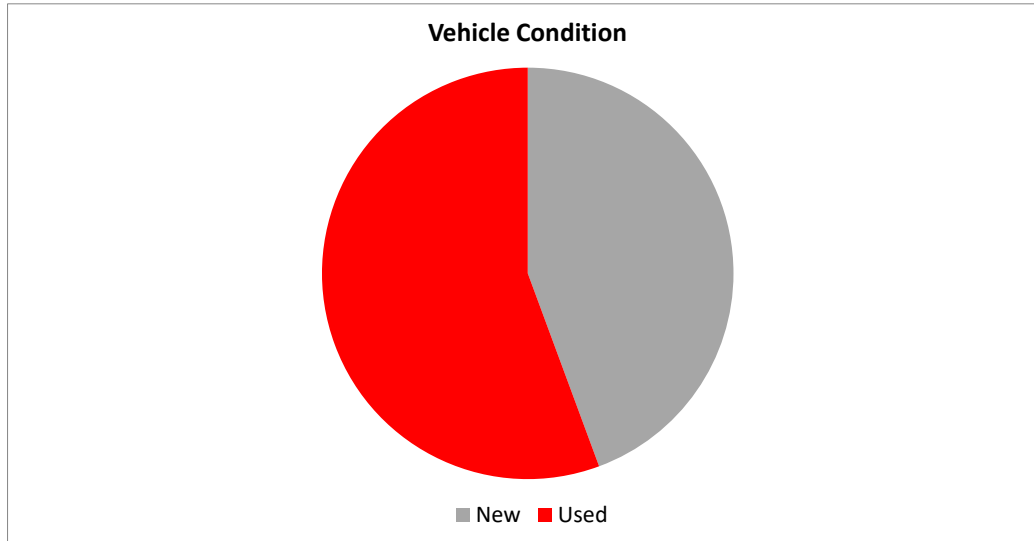


Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from	25.11.2019 to 30.12.2019 = 35 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 128	87 312 222	44,4 %	26,8	32,2
	Used	13 798	109 499 842	55,6 %	26,8	31,8
	Total	19 926	196 812 063	100 %		

18.b Vehicle Condition

Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from	25.11.2019 to 30.12.2019 = 35 days



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Monthly Investor Report

19.a Borrower Type



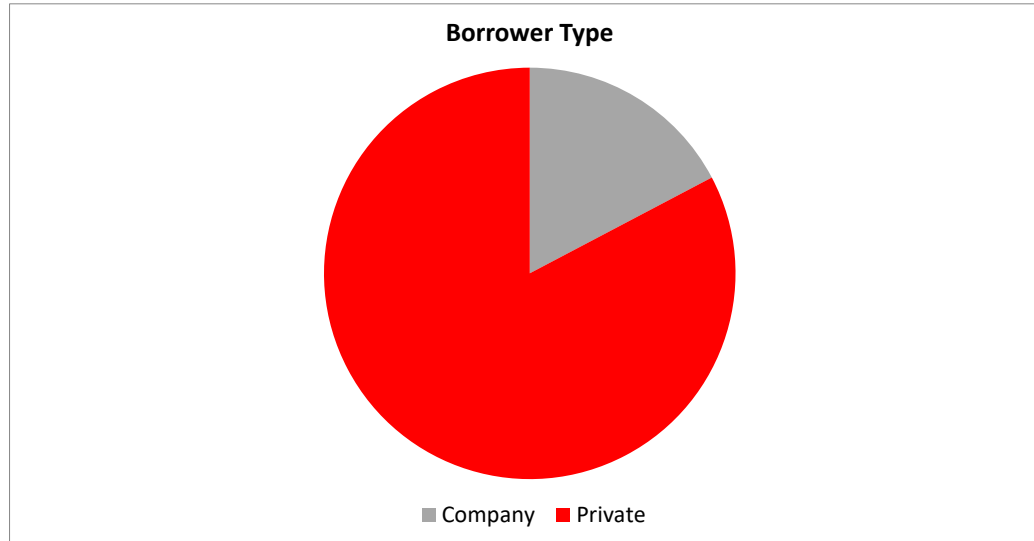
Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from	25.11.2019 to 30.12.2019 = 35 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 643	34 021 641	17,3 %	25,31	31,92
	Private	17 283	162 790 422	82,7 %	27,12	31,96
	Total	19 926	196 812 063	100,0 %		

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Monthly Investor Report

19.b Borrower Type

Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from	25.11.2019 to 30.12.2019 = 35 days



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 Monthly Investor Report

20.a Vehicle type

Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from 25.11.2019	to 30.12.2019 = 35 days

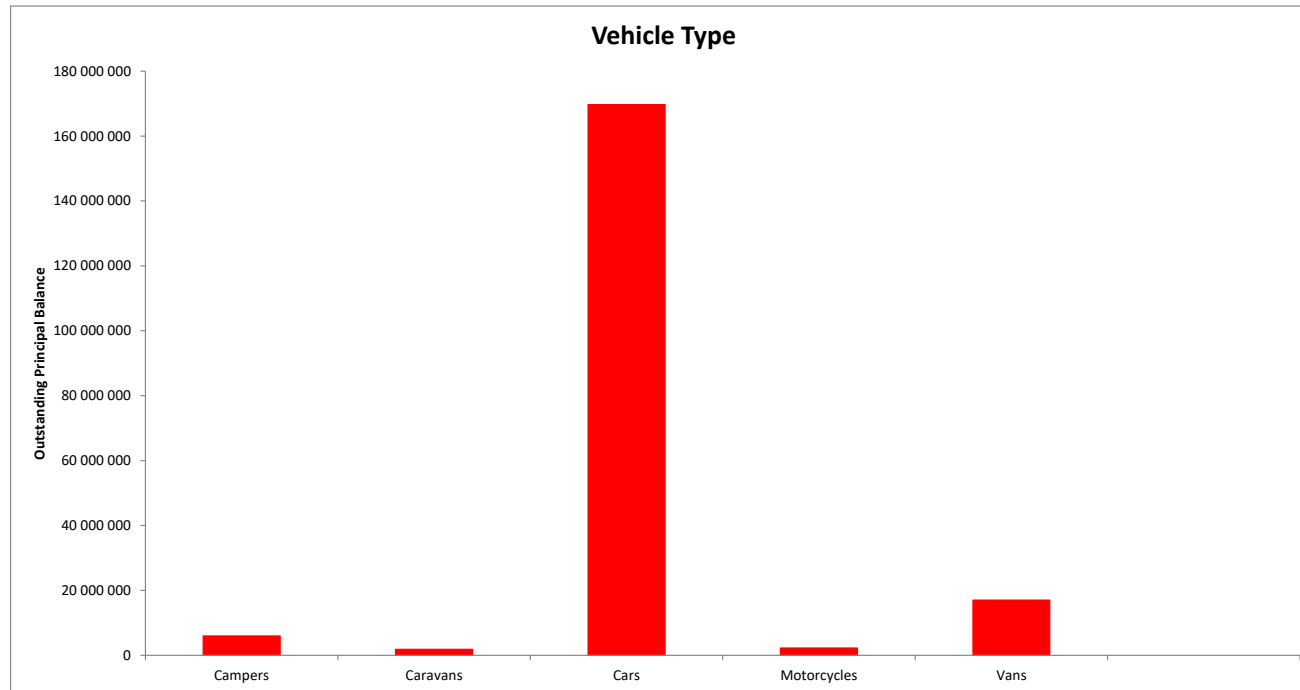


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		330	5 987 938	3,04 %	28,05	31,40
Caravans		200	1 879 235	0,95 %	28,37	30,97
Cars		17 452	169 682 772	86,22 %	26,83	32,01
Motorcycles		333	2 239 143	1,14 %	27,61	30,53
Vans		1 611	17 022 975	8,65 %	25,92	31,89
		19 926	196 812 063	100 %		

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Monthly Investor Report

20.b Vehicle type

Reporting Date	02.01.2019					
Payment date	30.12.2019					
Period No	25					
Monthly Period	nov.19					
Interest Period	from	25.11.2019	to	30.12.2019	=	35 days



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 Monthly Investor Report

21.a Restructured Loans



Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from 25.11.2019	to 30.12.2019 = 35 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
2019 06	0	0
2019 07	1	33 175
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	0	0
	19	297 466

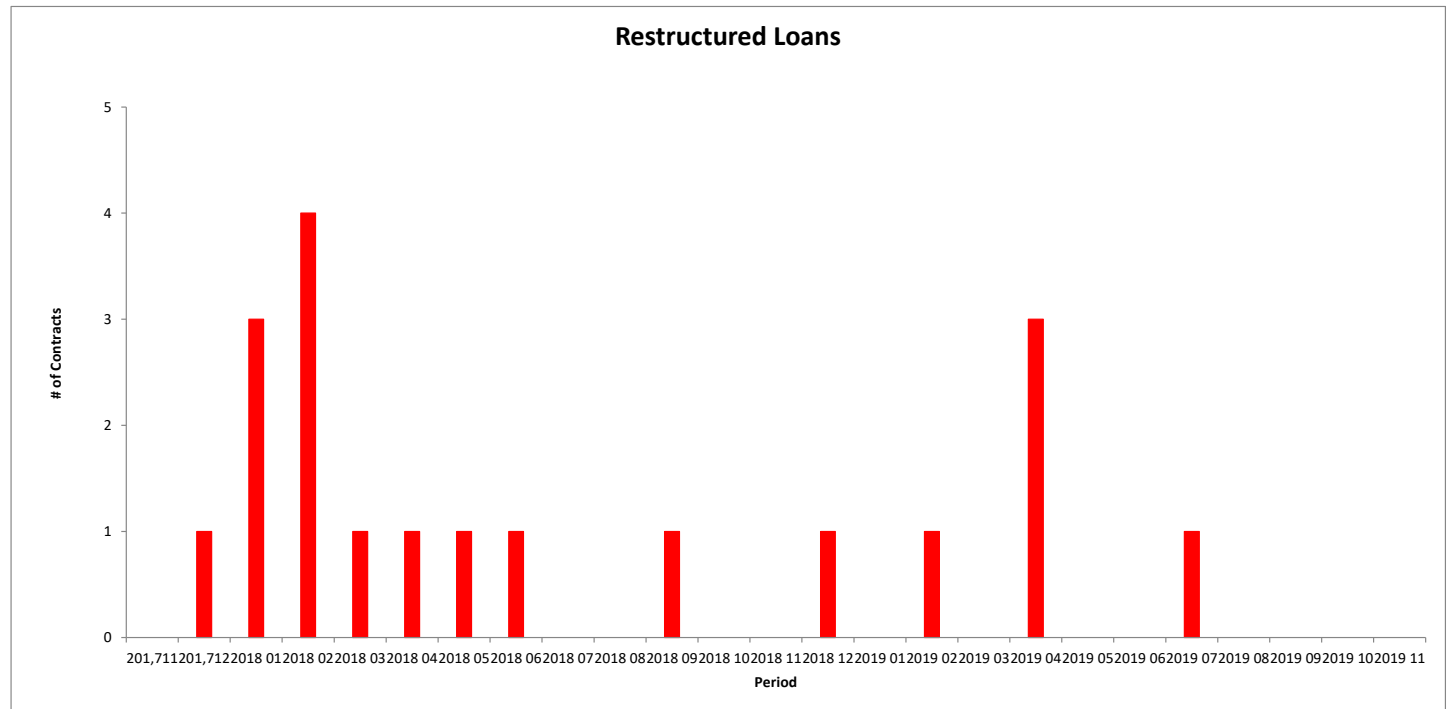
Restructured

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	02.01.2019				
Payment date	30.12.2019				
Period No	25				
Monthly Period	nov.19				
Interest Period	from	25.11.2019	to	30.12.2019	= 35 days



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22.a Dynamic Interest rate



Reporting Date	02.01.2019				
Payment date	30.12.2019				
Period No	25				
Monthly Period	nov.19				
Interest Period	from	25.11.2019	to	30.12.2019	= 35 days

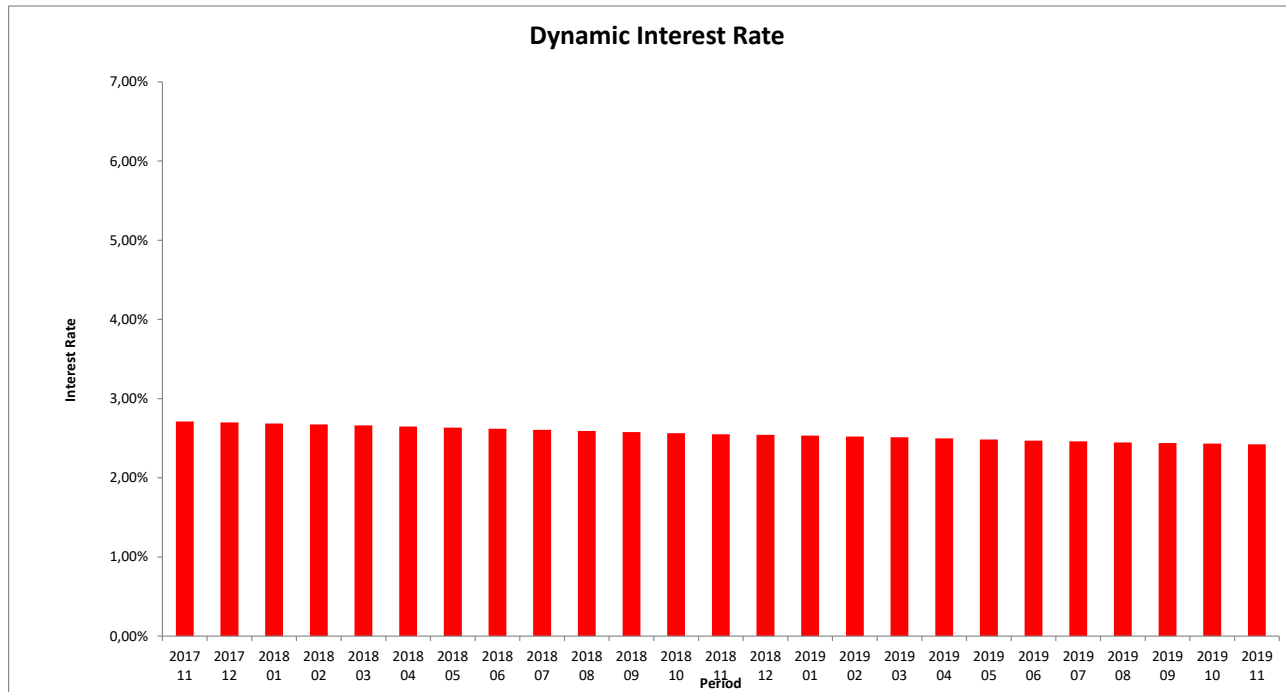
TOTAL		
Period	Closing balance	WA Interest rate
2017 11	654 359 999	2,71 %
2017 12	632 393 737	2,70 %
2018 01	605 908 494	2,69 %
2018 02	583 020 434	2,67 %
2018 03	559 624 303	2,66 %
2018 04	537 063 143	2,65 %
2018 05	512 948 811	2,63 %
2018 06	491 458 115	2,62 %
2018 07	469 040 973	2,60 %
2018 08	448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

Interest rate evolution

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Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date	02.01.2019				
Payment date	30.12.2019				
Period No	25				
Monthly Period	nov.19				
Interest Period	from	25.11.2019	to	30.12.2019	= 35 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



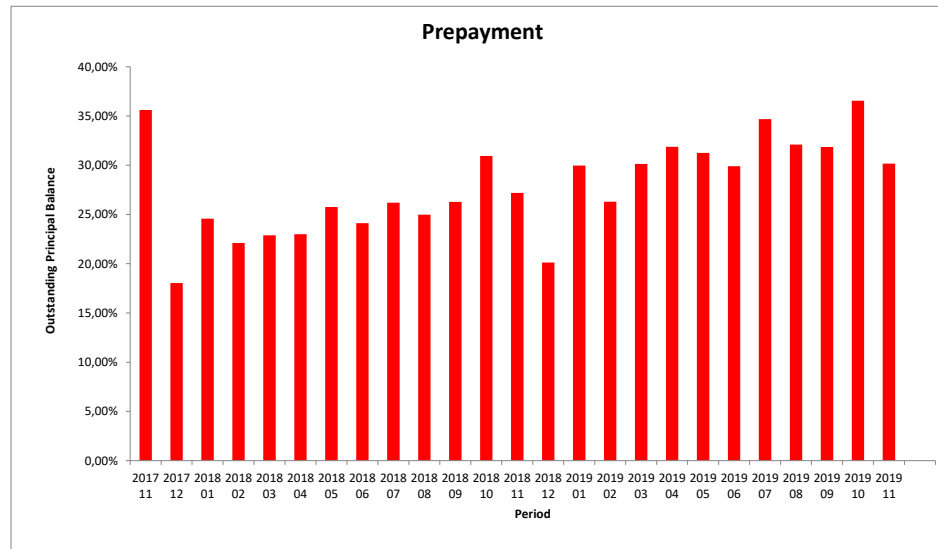
Reporting Date	02.01.2019			
Payment date	30.12.2019			
Period No	25			
Monthly Period	from	nov.19	to	30.12.2019
Interest Period	from	25.11.2019	to	30.12.2019 = 35 days

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 %	
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 %	

23.b Dynamic Pre-Payments



Reporting Date	02.01.2019				
Payment date	30.12.2019				
Period No	25				
Monthly Period	nov.19				
Interest Period	from	25.11.2019	to	30.12.2019	= 35 days



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24. Delinquency



Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	nov.19	
Interest Period	from 25.11.2019	to 30.12.2019 = 35 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	267 380 309	22 626	245743049,4	1 391	16 330 429	243	3 022 531	84	988 831	46	656 989	28	387 088	15	251 391	396	5 420 252
	7	251 008 202	21 738	231 184 811	1 314	15 142 471	217	2 584 808	60	823 807	46	614 166	24	387 511	19	270 628	418	5 702 960
	8	236 606 337	21 105	220 037 120	1 053	11 556 637	233	3 070 447	59	764 227	31	559 313	29	386 924	12	231 669	448	6 035 167
	9	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																

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Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02.01.2019	
Payment date	30.12.2019	
Period No	25	
Monthly Period	from nov.19 to 30.12.2019 = 35 days	
Interest Period	from 25.11.2019 to 30.12.2019 = 35 days	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1			2018 Q2			2018 Q3			2018 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18	-	-	-	10 176	10 176	137 598	55 431	65 607	82 167	4 241	69 848	77 925	43 305	113 153	34 620
2018 2	907 860	64	-	-	-	-	-	-	320 680	320 680	587 179	129 311	449 992	457 868	214 315	664 307	243 553
2018 3	1 065 172	77	-	-	-	-	-	-	-	-	-	302 473	302 473	762 699	259 885	562 358	502 814
2018 4	1 404 927	90	-	-	-	-	-	-	-	-	-	-	-	504 176	504 176	900 751	-
2019 1	827 368	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 2	1 066 588	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 3	972 977	71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 4	405 779	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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	127	872 945	192 227
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	23 983	689 997	137 371
2019 2	1 066 588	84	-	-	-	260 410	260 410	806 178	308 579	568 990	497 598	178 236	747 225	319 362
2019 3	972 977	71	-	-	-	-	-	-	123 855	123 855	849 122	219 799	343 654	629 323
2019 4	405 779	33	-	-	-	-	-	-	-	-	-	40 727	40 727	365 052

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26. Priority of Payments



Reporting Date	02.01.2019
Payment date	30.12.2019
Period No	25
Monthly Period	nov.19
Interest Period	from 25.11.2019 to 30.12.2019 = 35 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	12 311 315,30	EUR
Senior Expenses	-	6 185,54	EUR
Servicing Fee	-	82 005,03	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	632 751,01	EUR
Principal on Loan to Issuer	-	11 590 373,72	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	13 181 304,97	EUR
Senior Expenses	-	6 130,24	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	-	11 590 373,72	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	84,23	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	526 117,52	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	526 117,52	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	8,85	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	526 108,67	EUR

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27. Transaction Costs



Reporting Date	02.01.2019				
Payment date	30.12.2019				
Period No	25				
Monthly Period	nov.19				
Interest Period	from	25.11.2019	to	30.12.2019	= 35 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	6 185,54		
Interest accrued for the Period	EUR	81 000,00	-	81 000,00
Cumulative Interest accrued	EUR	2 368 207,00	254 107,00	2 114 100,00
Interest Payments	EUR	81 000,00	-	81 000,00
Cumulative Interest Payments	EUR	2 368 207,00	254 107,00	2 114 100,00
Interest accrued on Subordinated Loan for the Period	EUR	84,23		
Cumulative Interest accrued on Subordinated Loan	EUR	9 085,90		
Interest Payments on Subordinated Loan	EUR	84,23		
Cumulative Interest Payments on Subordinated Loan	EUR	9 085,90		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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28. Contact Details



Santander Consumer Bank AS

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Reporting Date	02.01.2019					
Payment date	30.12.2019					
Period No	25					
Monthly Period	nov.19					
Interest Period	from	25.11.2019	to	30.12.2019	=	35 days