

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.03.2019				
Payment date	25.03.2019			Following payment dates:	25.04.2019
Period No	16				28.05.2019
Monthly Period		feb.19			
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days
Cut-Off date		28.02.2019			

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1. Portfolio Information



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	16	
Monthly Period	feb.19	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
<b>Opening balance</b>	<b>350 476 612,38 EUR</b>
Scheduled Loan Principal Repayments	7 848 528,67 EUR
Prepayments	8 384 514,88 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>16 233 043,55 EUR</b>
New Defaulted Auto Loans in Period	191 303,44 EUR
<b>Closing Balance</b>	<b>334 052 265,39 EUR</b>

<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 081 258,18 EUR
Recoveries on loans in default	225 960,26 EUR
<b>Total Revenue Received in Period</b>	<b>1 307 218,44 EUR</b>

<b># Loans</b>	
At beginning of period	29 165 Loans
Paid in Full	877 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	21 Loans
<b>At end of period</b>	<b>28 267 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	27.03.2019
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Monthly Period	feb.19
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**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	17 535 694 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>17 535 694 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 405 737 EUR
b. Reserve Fund	1 833 169 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>19 238 906 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27.03.2019
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Monthly Period	feb.19
Interest Period	from 25.02.2019 to 25.03.2019 = 28 days

**Note Balance**

Beginning of Period	350 476 612,38	EUR
End of Period	334 052 265,39	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 %	1 833 169,30	EUR
Cash Outflow		1 833 169,30	EUR
Cash Inflow		1 714 059,67	EUR
End of Period	0,5 %	1 714 059,67	EUR
Required Reserve Amount	0,5 %	1 714 059,67	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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Payment date	25.03.2019				
Period No	16				
Monthly Period	feb.19				
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**Asset Balance**

Beginning of Period	350 476 612,38	EUR
End of Period	334 052 265,39	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	311 088 941,30	93,13 %	26 521
1-29 days past due	17 756 104,46	5,32 %	1 376

**Delinquent Receivables:**

30-59 days past due	3 195 872,78	0,96 %	231
60-89 days past due	1 092 862,88	0,33 %	70
90-119 days past due	428 616,37	0,13 %	30
120-149 days past due	346 041,65	0,10 %	26
150-179 days past due	143 825,95	0,04 %	13
<b>Total Performing and Delinquent</b>	<b>334 052 265</b>	<b>100,00 %</b>	<b>28 267</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	21 115 391	6,32 %	2 715

Current Period Defaults	191 303,44		21
Cumulative Defaults	4 067 412,08		290
Current Period Recoveries	225 960,26		
Cumulative Recoveries	2 322 316,14		

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**5. Outstanding Notes**



Reporting Date	27.03.2019		
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Monthly Period	feb. 19		
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**1. Note Balance**

	All Notes	Class A	Class B
<b>General Note Information</b>			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	699 500 000,00	634 700 000,00	64 800 000,00
Initial Nominal per Note		100 000,00	100 000,00
Initial Number of Notes per Class	6995	6347	648
<b>Current Note Information</b>			
Class Principal Outstanding Opening Balance	350 476 612,38	285 676 612,38	64 800 000,00
Available Distribution Amount	19 238 906,49		
Amortisation	16 424 346,99		
Redemption per Class	16 424 346,99	16 424 346,99	-
Redemption per Note		2 587,73	-
Class Principal Outstanding Closing Balance	334 052 265,39	269 252 265,39	64 800 000,00
Current Tranching	100 %	80,60 %	19,40 %
Current Pool Factor		0,42	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		45 009,71	100 000,00
>Principal Repayment per note		2 587,73	-
Principal Outstanding per Note End of Period		42 421,97	100 000,00
>Interest accrued for the period		1,12	125,00
Interest Payment	88 110,17	7 110,17	81 000,00
Interest Payment per Note		1,12	125,00

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		22,93 %	3,53 %
Current CE (excl. Excess Spread)		19,91 %	0,51 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.03.2019  
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Period No 16  
Monthly Period feb.19  
Interest Period : 25.02.2019 to 25.03.2019 = 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	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	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	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**



Reporting Date	27.03.2019	
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Average amount - all: 15 669

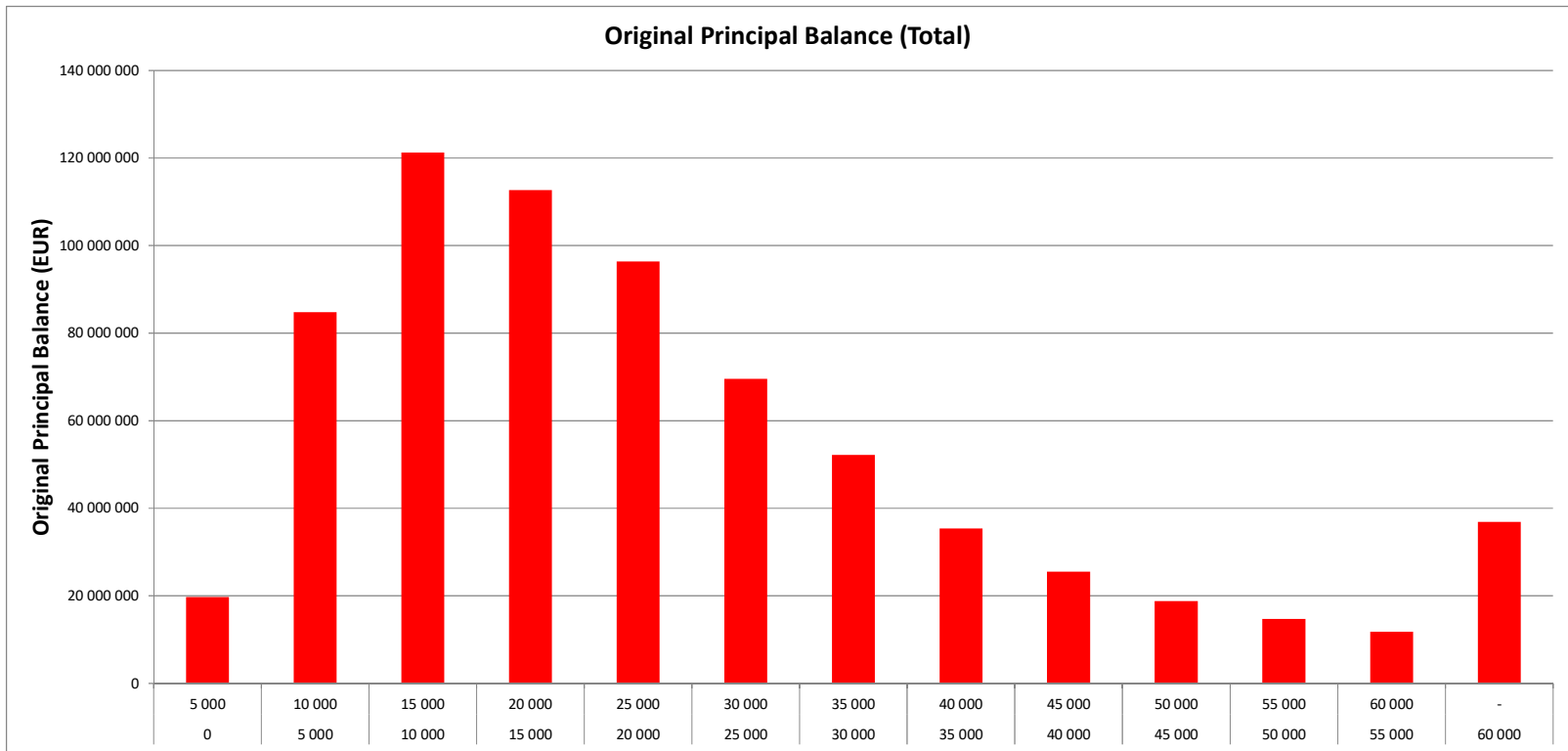
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7		
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2		
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8		
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5		
	20 000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



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**7.b Original Principal Balance Graph**

Reporting Date	27.03.2019	
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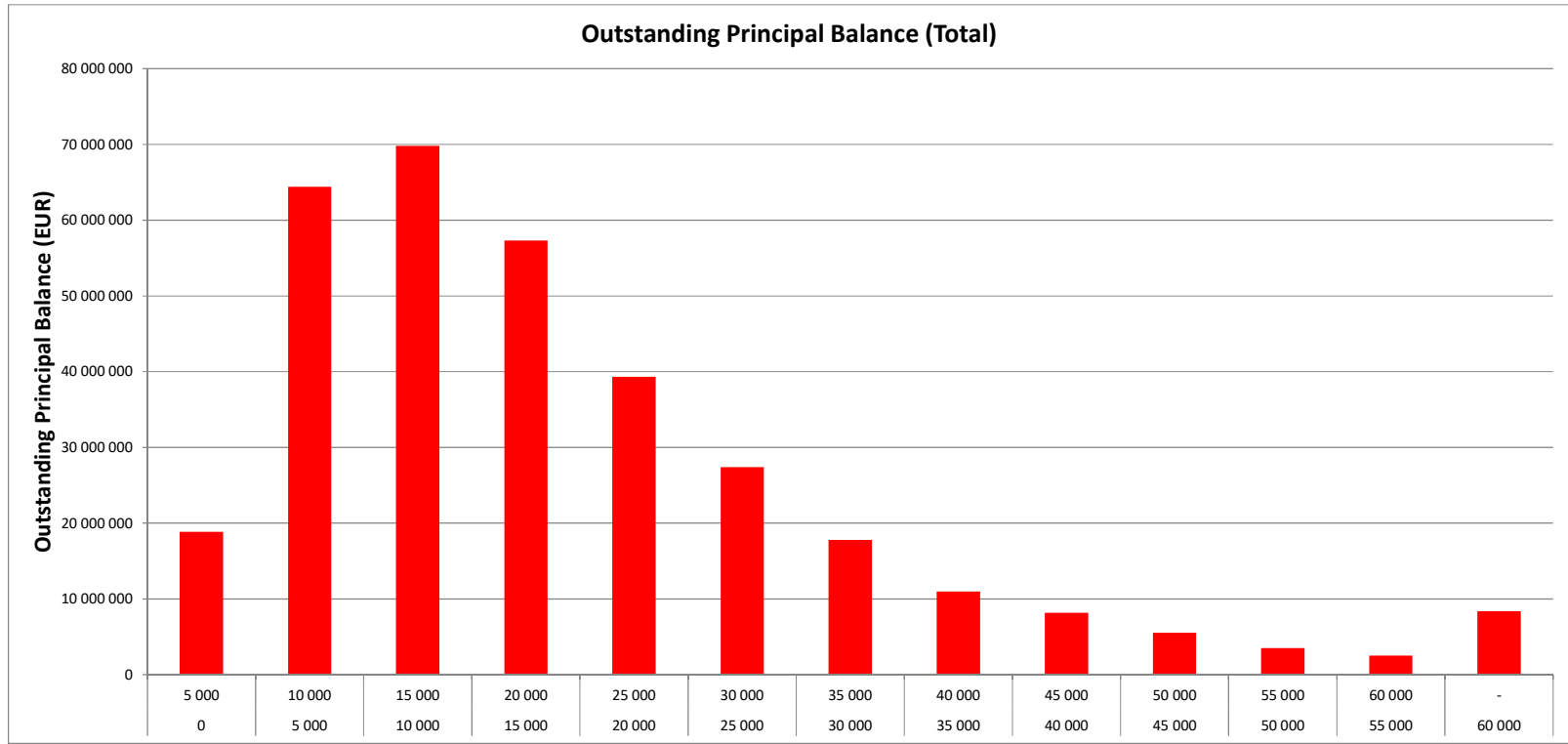




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**8.b Outstanding Principal Balance Graph**

Reporting Date	27.03.2019	
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**9.a Geographical Distribution**



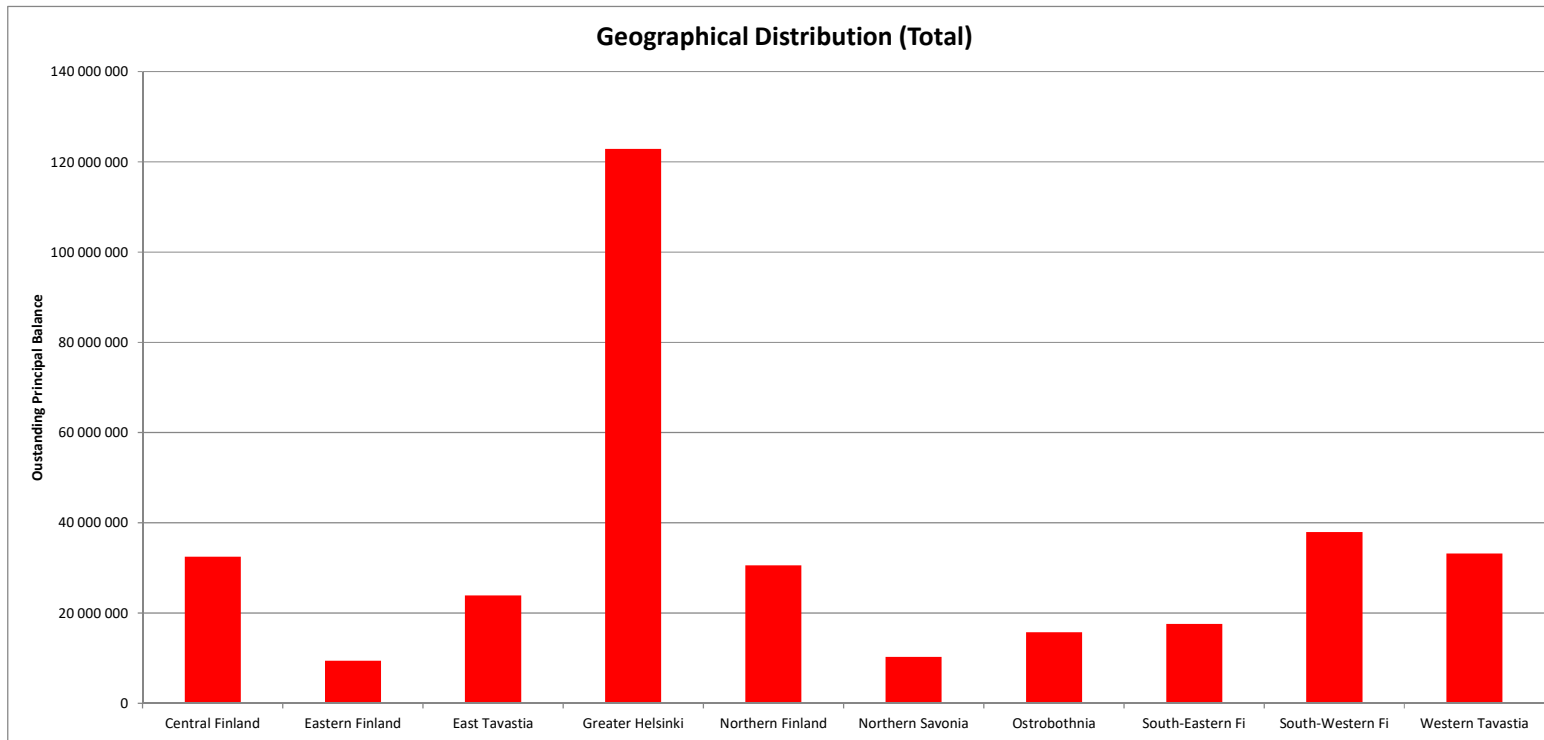
Reporting Date	27.03.2019	
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Period No	16	
Monthly Period	feb.19	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maj	WA seasoning	
Central Finland	2 980	32 532 776	9,74 %	34,6		23,2
Eastern Finland	874	9 448 355	2,83 %	34,1		23,1
East Tavastia	2 058	23 915 375	7,16 %	34,7		23,1
Greater Helsinki	9 498	122 869 044	36,78 %	34,5		23,2
Northern Finland	2 595	30 531 644	9,14 %	35,1		23,0
Northern Savonia	1 007	10 261 447	3,07 %	34,3		22,9
Ostrobothnia	1 681	15 720 455	4,71 %	33,5		23,2
South-Eastern Fi	1 595	17 607 993	5,27 %	34,4		23,5
South-Western Fi	3 239	37 964 282	11,36 %	35,1		23,2
Western Tavastia	2 740	33 200 893	9,94 %	34,9		23,0
Total	28 267	334 052 265	100 %			

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**9.b Geographical Distribution Graph**

Reporting Date	27.03.2019	
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Interest Period	from	25.02.2019
	to	25.03.2019
	=	28 days



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**10.a Interest Rate**



Reporting Date	27.03.2019	
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Period No	16	
Monthly Period	feb. 19	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

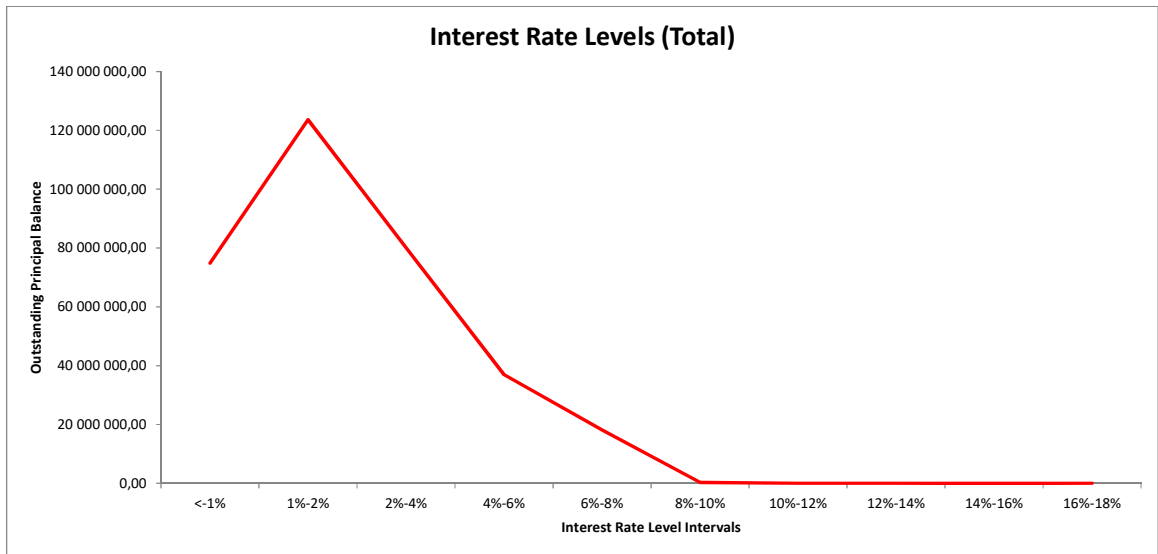
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		5215	74 887 190	22,42 %	35,2	23,1
1 2		8841	123 617 377	37,01 %	35,0	23,1
2 4		6696	80 144 841	23,99 %	34,4	23,4
4 6		4621	36 940 192	11,06 %	33,3	23,4
6 8		2834	18 158 960	5,44 %	32,9	23,0
8 10		48	257 043	0,08 %	34,3	21,5
10 12		2	12 844	0,00 %	36,6	21,0
12 14		8	23 925	0,01 %	29,6	20,0
14 16		1	3 834	0,00 %	15,0	21,0
16 18		1	6 060	0,00 %	39,0	21,0
18 20						
Total		28 267	334 052 265	100 %		

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10.b Interest Rate



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**11.a Remaining Terms**



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Monthly Period	feb.19	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0							
	1		12					
	13		24	17 966	219 912 114	65,83 %	36,7	20,8
	25		36	9 686	110 042 778	32,94 %	31,1	27,3
	37		48	512	3 693 775	1,11 %	18,5	41,2
	49		60	101	389 073	0,12 %	9,5	50,8
	61		72	2	14 526	0,00 %	18,3	63,1
	73		84					
	85		96					
	97		108					
	109		120					
	121							
	Total		28 267		334 052 265	100 %		

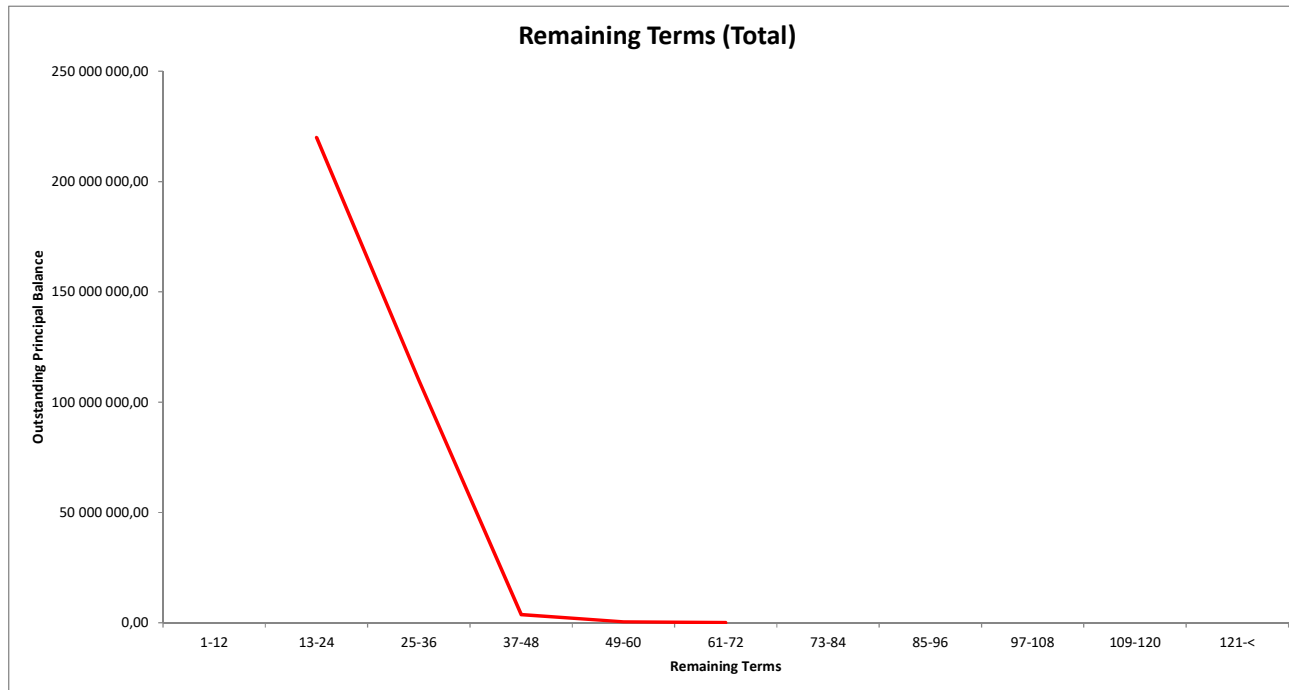


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**11.b Remaining Terms**



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Interest Period	from	25.02.2019	to	25.03.2019	= 28 days



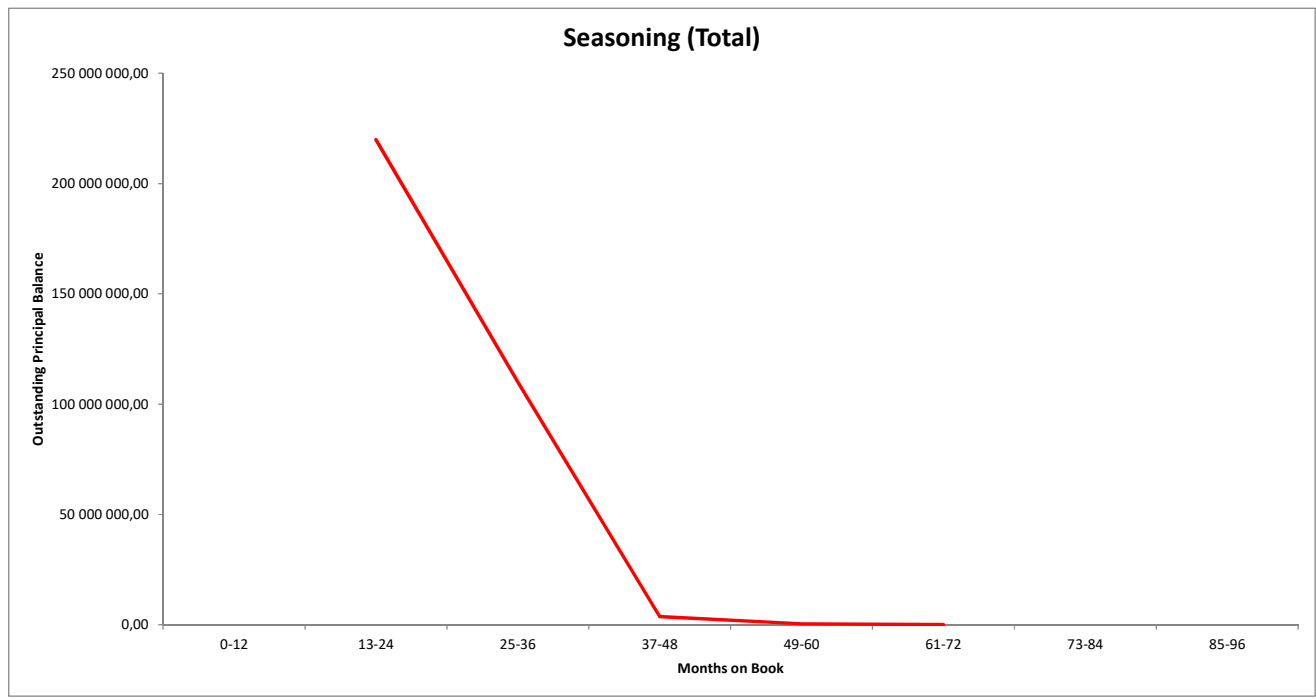


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**12.b Seasoning**



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**13.a Balloon loans**



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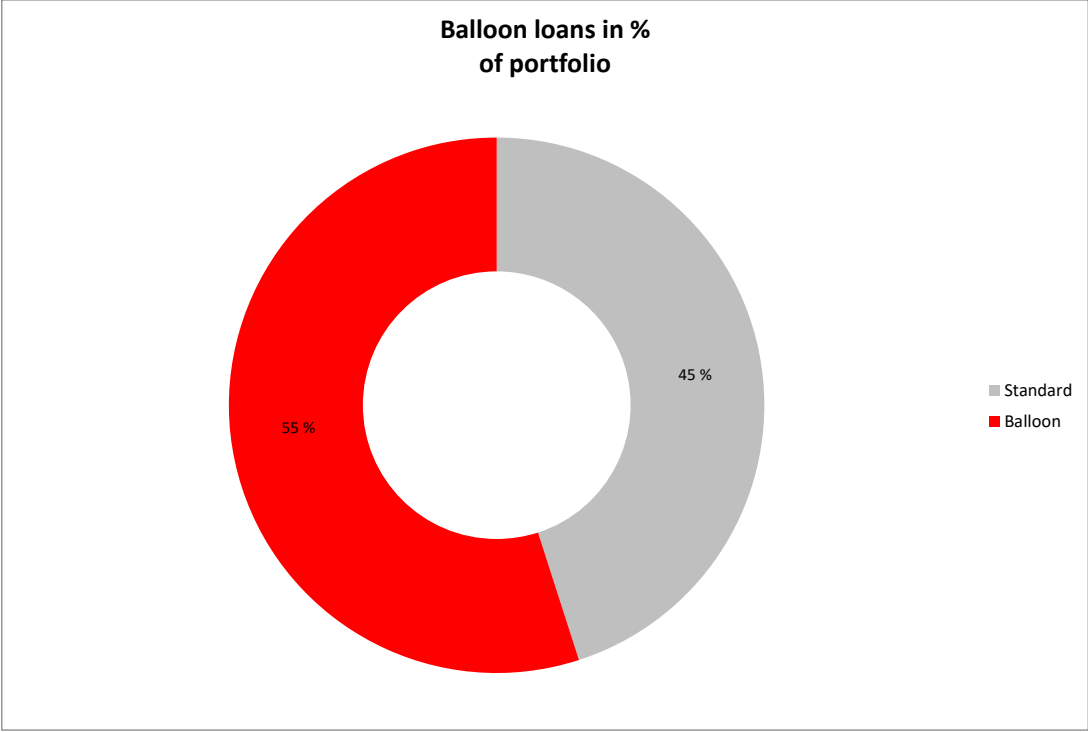
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		18 691	150 402 749	45,02 %	2 543	0,00 %	32,8	23,0
Balloon		9 576	183 649 517	54,98 %	75 195 227	40,94 %	36,1	23,4
Total		28 267	334 052 265	100 %	75 197 770	22,51 %		

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**13.b Balloon loans**



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Interest Period	from	25.02.2019	to	25.03.2019	= 28 days



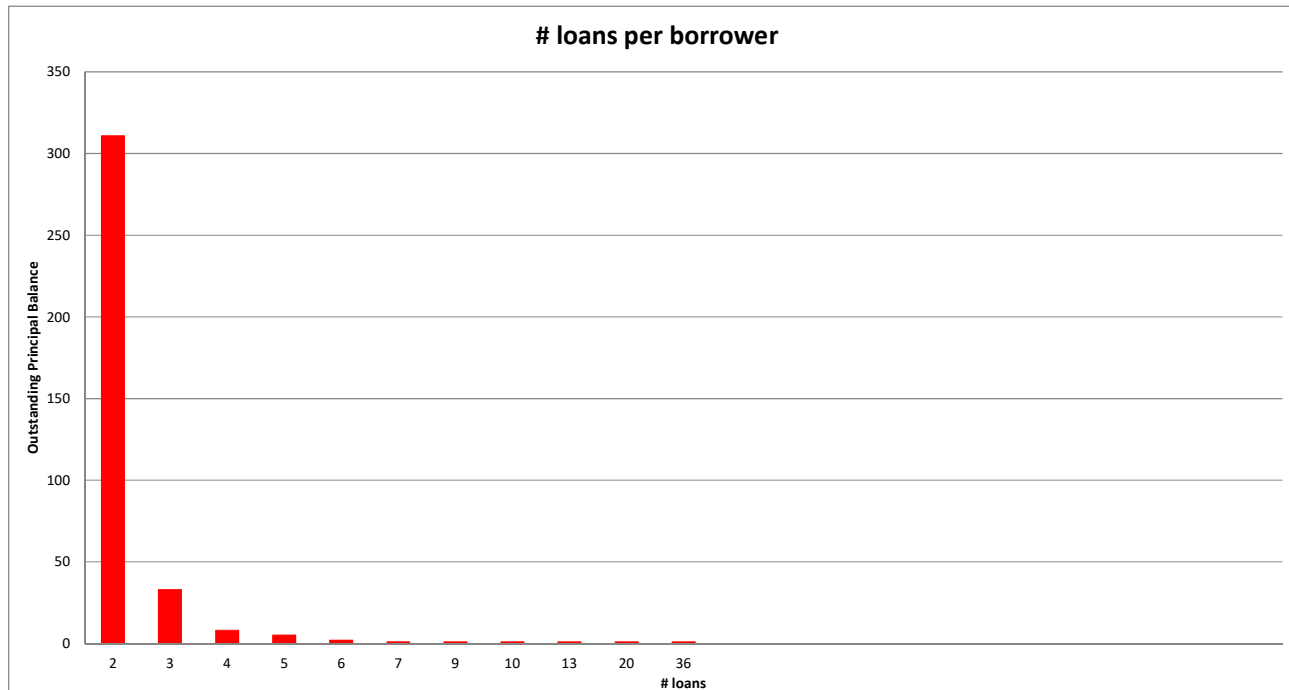


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14.b # loans per borrower



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	=	28 days



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	334 052 265	325 823 352	8 214 112	701 919	2,55 %	97,54 %
2	325 823 352	317 708 276	8 115 077	683 027	2,54 %	95,11 %
3	317 708 276	309 592 798	8 115 478	664 413	2,54 %	92,68 %
4	309 592 798	301 533 874	8 058 924	645 901	2,53 %	90,27 %
5	301 533 874	293 475 793	8 058 081	627 509	2,53 %	87,86 %
6	293 475 793	285 451 133	8 024 660	609 136	2,52 %	85,45 %
7	285 451 133	277 445 832	8 005 301	590 859	2,51 %	83,06 %
8	277 445 832	269 461 472	7 984 360	572 620	2,50 %	80,67 %
9	269 461 472	261 508 631	7 952 841	554 463	2,50 %	78,29 %
10	261 508 631	253 692 526	7 816 104	536 453	2,49 %	75,95 %
11	253 692 526	245 792 929	7 899 598	518 756	2,48 %	73,58 %
12	245 792 929	238 110 996	7 681 933	500 852	2,47 %	71,28 %
13	238 110 996	230 334 244	7 776 752	483 475	2,46 %	68,95 %
14	230 334 244	222 602 946	7 731 299	465 966	2,45 %	66,64 %
15	222 602 946	215 035 472	7 567 473	448 628	2,45 %	64,37 %
16	215 035 472	207 501 922	7 533 550	431 597	2,44 %	62,12 %
17	207 501 922	200 118 916	7 383 006	414 725	2,42 %	59,91 %
18	200 118 916	192 675 024	7 443 892	398 156	2,41 %	57,68 %
19	192 675 024	185 607 704	7 067 320	381 761	2,40 %	55,56 %
20	185 607 704	178 487 528	7 120 176	365 981	2,39 %	53,43 %

Amortization profile (first 20 periods)

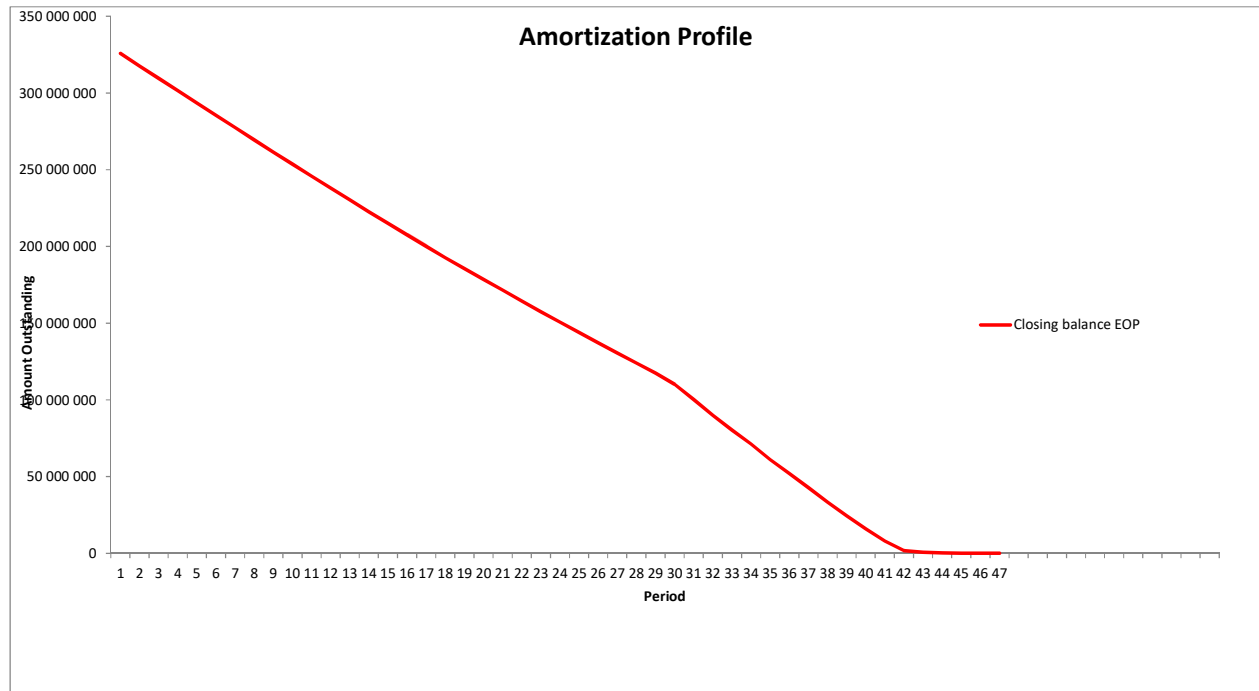


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15.b Amortization Profile



Reporting Date	27.03.2019					
Payment date	25.03.2019					
Period No	16					
Monthly Period	feb.19					
Interest Period	from	25.02.2019	to	25.03.2019	=	28 days



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**16.a Payment Holidays**



Reporting Date	27.03.2019			
Payment date	25.03.2019			
Period No	16			
Monthly Period	feb. 19			
Interest Period	from	25.02.2019	to	25.03.2019 = 28 days

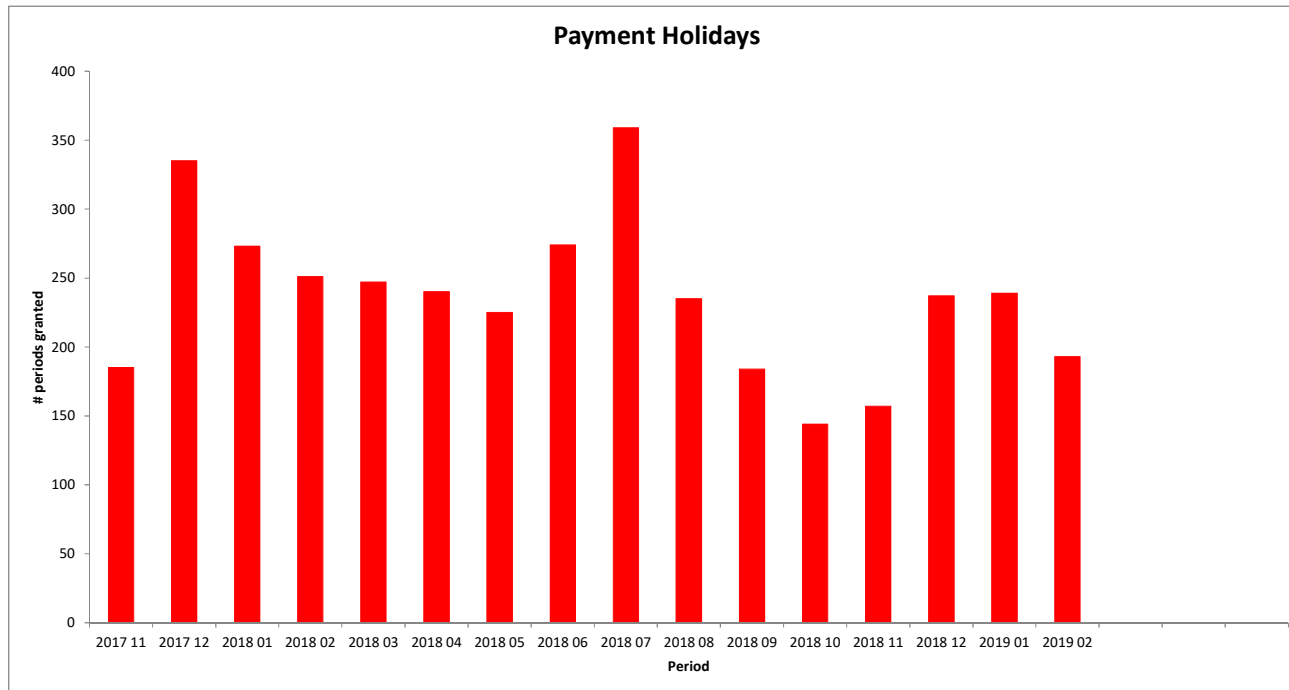
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2017 11	185	263	72 741	3 167 942	
2017 12	335	399	112 189	5 609 816	
2018 01	273	360	100 696	4 558 606	
2018 02	251	342	97 342	4 172 372	
2018 03	247	335	102 549	4 460 893	
2018 04	240	317	88 155	3 736 289	
2018 05	225	292	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	
Total:	3 778	5 018	1 452 184	59 814 161	

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16.b Payment Holidays



Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	16				
Monthly Period	feb.19				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days



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**17.a Downpayment**



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	16	
Monthly Period	feb.19	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

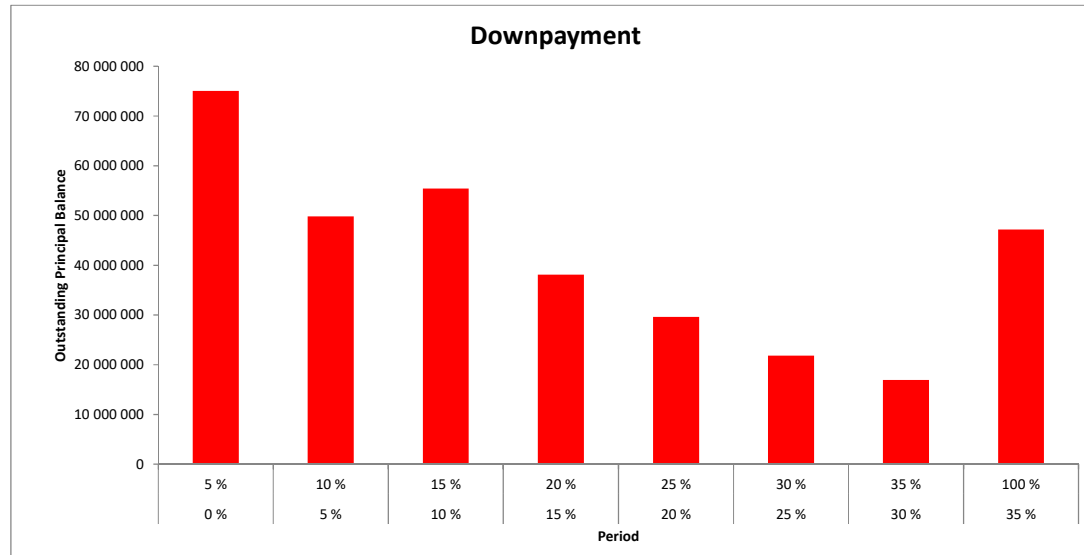
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 448	75 095 754	22,5 %	36,1	23,2
	5 %	10 %	3 600	49 835 106	14,9 %	36,0	23,2
	10 %	15 %	4 297	55 445 847	16,6 %	35,1	23,3
	15 %	20 %	3 016	38 093 201	11,4 %	34,5	23,3
	20 %	25 %	2 440	29 630 165	8,9 %	34,1	23,4
	25 %	30 %	1 929	21 854 303	6,5 %	34,1	23,1
	30 %	35 %	1 512	16 915 857	5,1 %	33,6	23,1
	35 %	100 %	6 025	47 182 031	14,1 %	31,3	22,9
	Total		28 267	334 052 265	100 %		

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17.b Downpayment



Reporting Date	27.03.2019		
Payment date	25.03.2019		
Period No	16		
Monthly Period	feb.19		
Interest Period	from	25.02.2019	to 25.03.2019 = 28 days



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18.a Vehicle Condition



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	16	
Monthly Period	feb.19	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

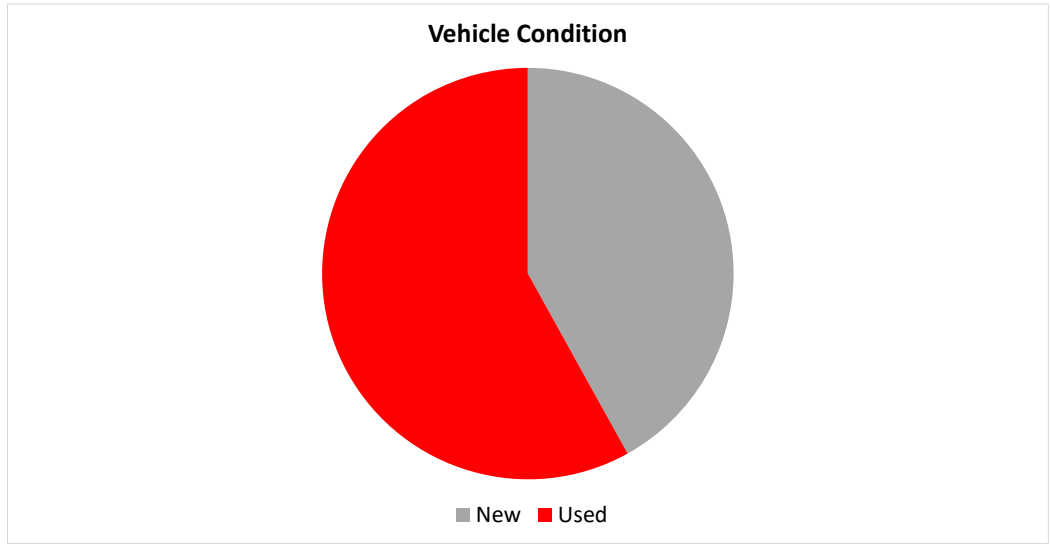
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	8 170	140 115 933	41,9 %	34,8	23,4	
Used	20 097	193 936 332	58,1 %	34,5	23,0	
Total	28 267	334 052 265	100 %			

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**18.b Vehicle Condition**



Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	16				
Monthly Period	feb. 19				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days



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**19.a Borrower Type**



Reporting Date	27.03.2019
Payment date	25.03.2019
Period No	16
Monthly Period	feb.19
Interest Period	from 25.02.2019 to 25.03.2019 = 28 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 744	59 622 721	17,8 %	32,53	23,12
	Private	24 523	274 429 545	82,2 %	35,08	23,20
	Total	28 267	334 052 265	100 %		

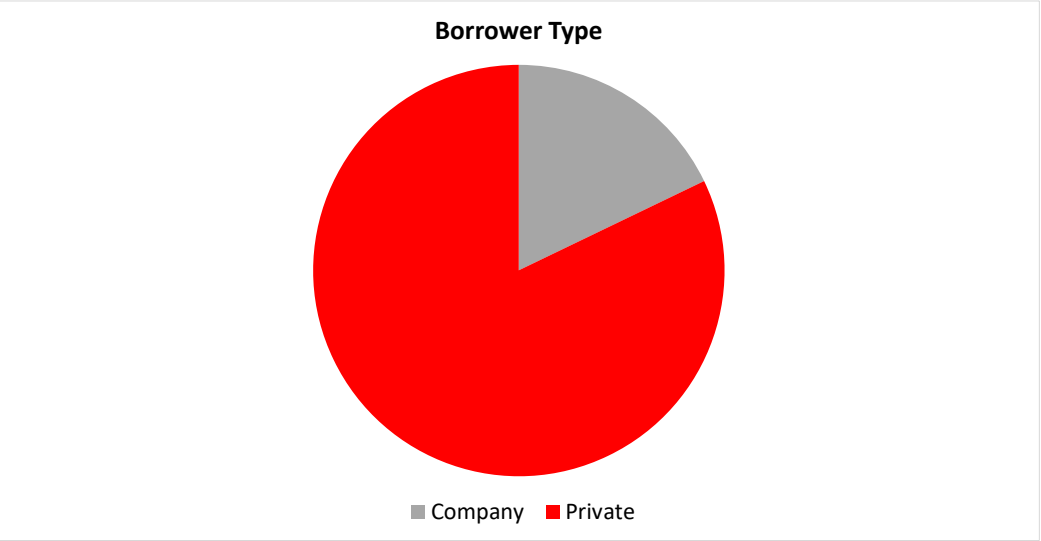


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**19.b Borrower Type**



Reporting Date	27.03.2019
Payment date	25.03.2019
Period No	16
Monthly Period	feb. 19
Interest Period	from 25.02.2019 to 25.03.2019 = 28 days



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**20.a Vehicle type**



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	16	
Monthly Period	feb.19	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

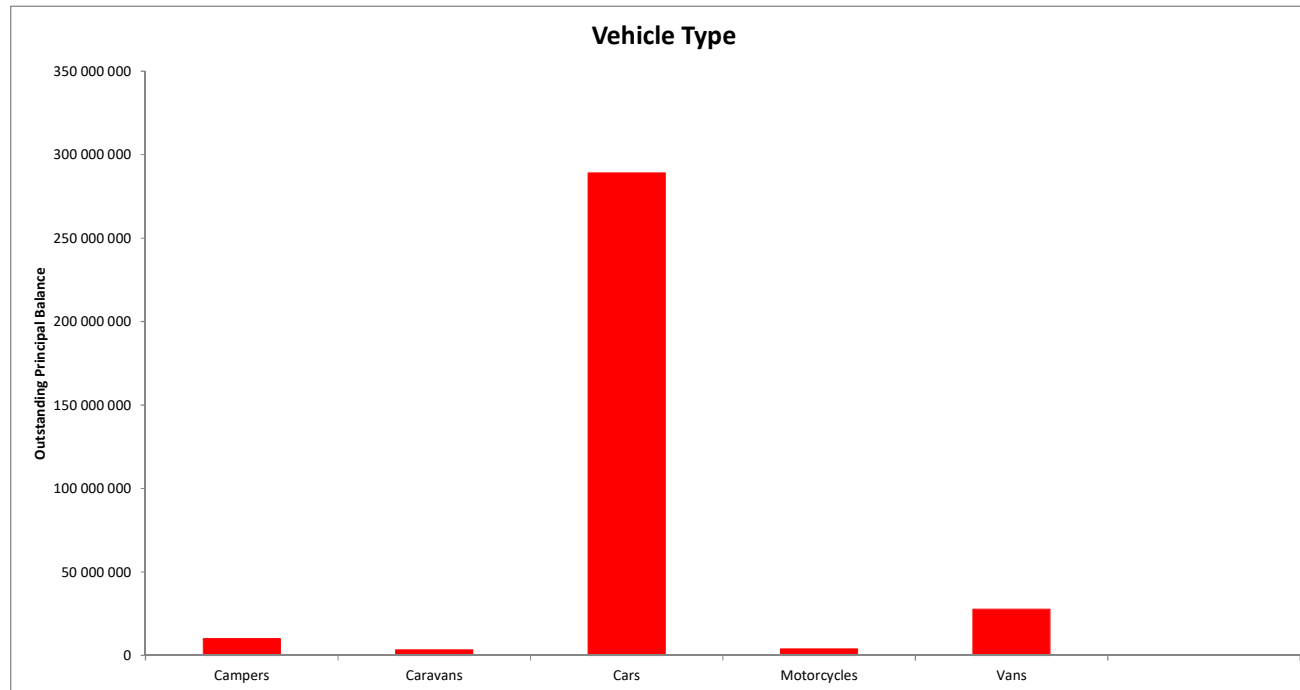
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	475	9 981 828	2,99 %	36,58	22,25
	Caravans	298	3 283 270	0,98 %	36,69	21,92
	Cars	24 845	289 188 544	86,57 %	34,64	23,25
	Motorcycles	480	3 841 709	1,15 %	35,32	21,66
	Vans	2 169	27 756 914	8,31 %	33,44	23,21
		28 267	334 052 265	100 %		

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20.b Vehicle type



Reporting Date	27.03.2019					
Payment date	25.03.2019					
Period No	16					
Monthly Period	feb.19					
Interest Period	from	25.02.2019	to	25.03.2019	=	28 days



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**21.a Restructured Loans**



Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	16				
Monthly Period	feb.19				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days

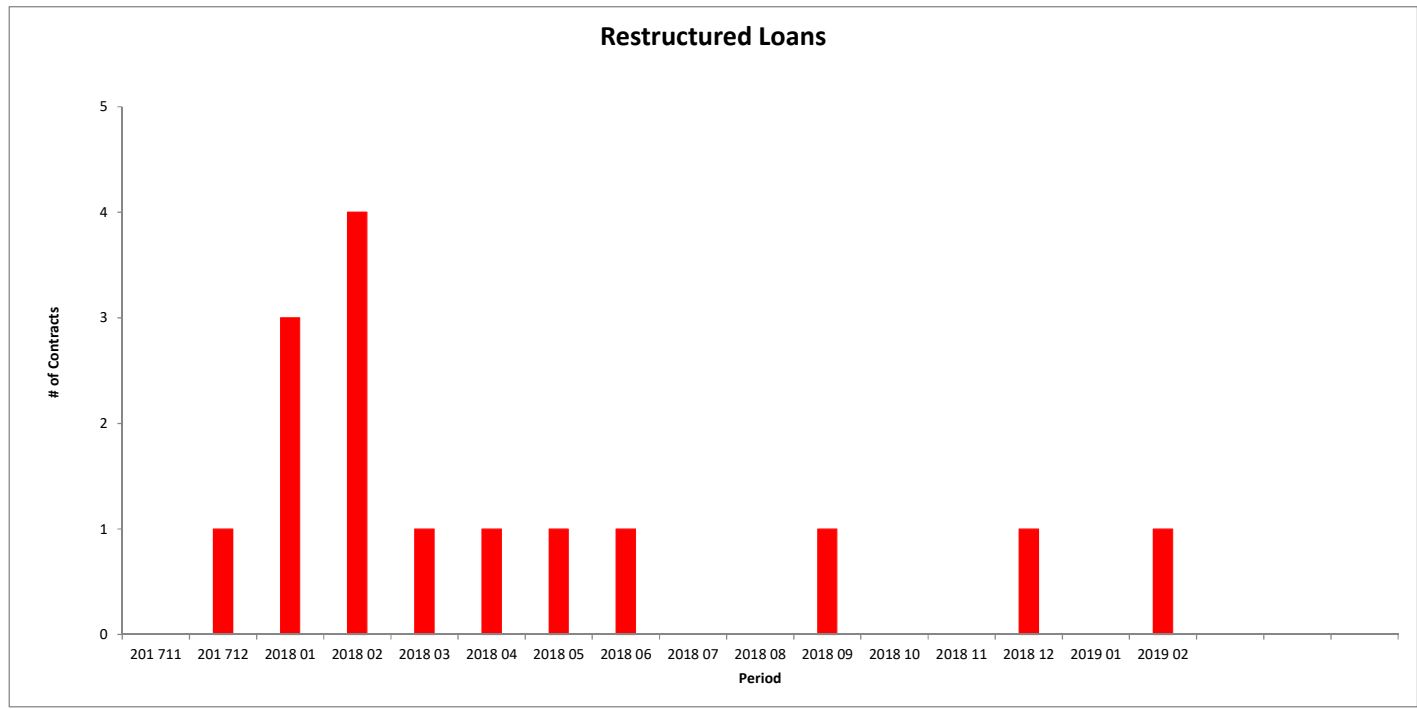
TOTAL		
Period	No	Outstanding balance
	201 711	0
	201 712	1
	2018 01	3
	2018 02	4
	2018 03	1
	2018 04	1
	2018 05	1
	2018 06	1
	2018 07	0
	2018 08	0
	2018 09	1
	2018 10	0
	2018 11	0
	2018 12	1
	2019 01	0
	2019 02	1
	15	216 296

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21.b Restructured Loans



Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	16				
Monthly Period	feb.19				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days



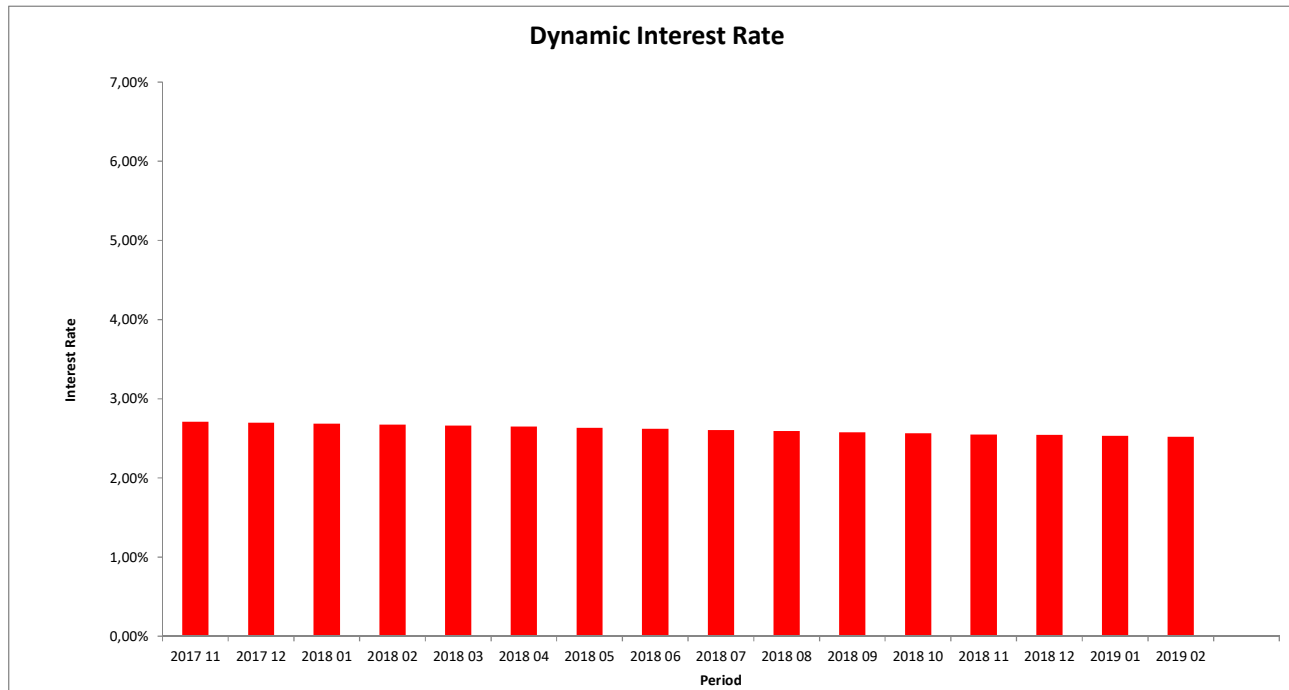


SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	16				
Monthly Period	feb.19				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days



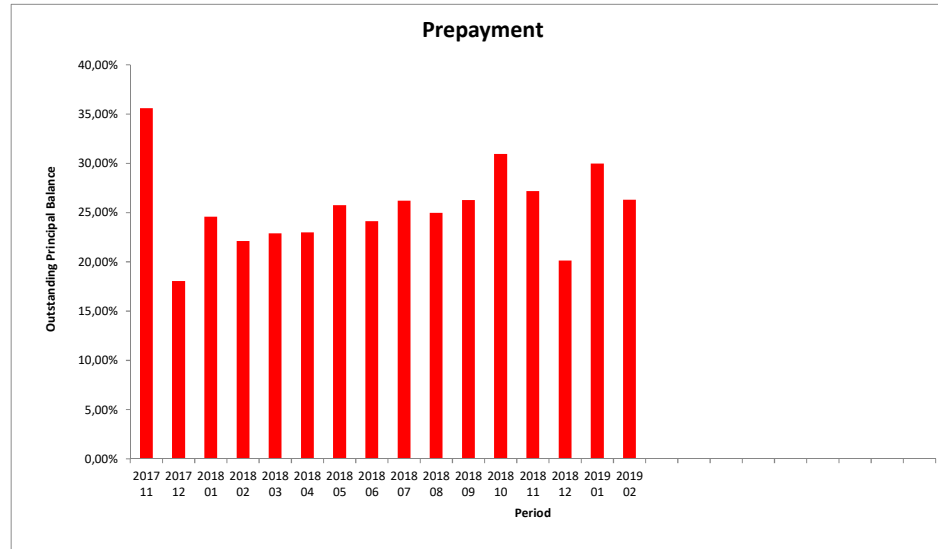




23.b Dynamic Pre-Payments



Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	16				
Monthly Period	feb.19				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days



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24. Delinquency



Reporting Date	27.03.2019					
Payment date	25.03.2019					
Period No	16					
Monthly Period	feb.19					
Interest Period	from	25.02.2019	to	25.03.2019	=	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							1	650
	12	632 393 737	39 868	596 329 319	2 057	32 620 014	188	2 789 187	45	565 645	11	89 573						
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																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF RAHOITUSPALVELUT KIMI VI DAC  
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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	16	
Monthly Period	feb.19	
Interest Period	from 25.02.2019	to 25.03.2019 = 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						
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	541 116	41															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q1		
			Recoveries	Cum.Recoveries	Loss
2017 4	650	1		-	650
2018 1	147 774	18		113 514	34 259
2018 2	907 860	64	13 117	703 506	204 353
2018 3	1 065 172	77	53 447	615 806	449 366
2018 4	1 404 927	90	252 801	756 977	647 950
2019 1	541 116	41	208 846	208 846	332 270

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



Reporting Date	27.03.2019
Payment date	25.03.2019
Period No	16
Monthly Period	feb.19
Interest Period	from 25.02.2019 to 25.03.2019 = 28 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	17 535 693,76	EUR
Senior Expenses	-	6 415,57	EUR
Servicing Fee	-	129 909,21	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	975 021,99	EUR
Principal on Loan to Issuer	-	16 424 346,99	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	19 238 906,49	EUR
Senior Expenses	-	6 368,21	EUR
Interest Class A	-	7 110,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 714 059,67	EUR
Principal Payments on Class A	-	16 424 346,99	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 001,88	EUR
Interest Issuer Subordinated Loan	-	259,50	EUR
Principal Issuer Subordinated Loan	-	119 109,63	EUR
Payment to Purchaser	-	803 099,48	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	803 099,48	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,16	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	803 085,33	EUR

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



Reporting Date	27.03.2019
Payment date	25.03.2019
Period No	16
Monthly Period	feb.19
Interest Period	from 25.02.2019 to 25.03.2019 = 28 days

<b>Transaction Costs</b>	<b>Currency</b>	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	EUR	6 415,57		
Interest accrued for the Period	EUR	88 110,00	7 110,00	81 000,00
Cumulative Interest accrued	EUR	1 618 481,00	233 381,00	1 385 100,00
Interest Payments	EUR	88 110,00	7 110,00	81 000,00
Cumulative Interest Payments	EUR	1 618 481,00	233 381,00	1 385 100,00
Interest accrued on Subordinated Loan for the Period	EUR	259,50		
Cumulative Interest accrued on Subordinated Loan	EUR	7 580,16		
Interest Payments on Subordinated Loan	EUR	259,50		
Cumulative Interest Payments on Subordinated Loan	EUR	7 580,16		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**28. Contact Details**



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	16	
Monthly Period	feb. 19	
Interest Period	from	25.02.2019
	to	25.03.2019
	=	28 days

**Santander Consumer Bank AS**

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