

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.02.2019				
Payment date	25.02.2019			Following payment dates:	25.03.2019
Period No	15				25.04.2019
Monthly Period	jan.19				
Interest Period	from 25.01.2019	to	25.02.2019	=	31 days
Cut-Off date	31.01.2019				

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1. Portfolio Information



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	370 328 217,31 EUR
Scheduled Loan Principal Repayments	9 252 984,61 EUR
Prepayments	10 248 807,33 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	19 501 791,94 EUR
New Defaulted Auto Loans in Period	349 812,99 EUR
Closing Balance	350 476 612,38 EUR

Total revenue collections	
Revenue and fees received on loan balances	1 294 514,72 EUR
Recoveries on loans in default	291 308,16 EUR
Total Revenue Received in Period	1 585 822,88 EUR

# Loans	
At beginning of period	30 167 Loans
Paid in Full	983 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	20 Loans
At end of period	29 164 Loans

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2. Amount Due for Distribution



Reporting Date	27.02.2019
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Interest Period	from 25.01.2019 to 25.02.2019 = 31 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	21 082 499 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	21 082 499 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 919 441 EUR
b. Reserve Fund	1 926 368 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	22 845 809 EUR

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3. Reserve Accounts



Reporting Date	27.02.2019
Payment date	25.02.2019
Period No	15
Monthly Period	jan.19
Interest Period	from 25.01.2019 to 25.02.2019 = 31 days

Note Balance

Beginning of Period	370 328 217,31	EUR
End of Period	350 476 612,38	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 %	1 926 368,31	EUR
Cash Outflow		1 926 368,31	EUR
Cash Inflow		1 833 169,30	EUR
End of Period	0,5 %	1 833 169,30	EUR
Required Reserve Amount	0,5 %	1 833 169,30	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut KIMI VI DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

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4. Performance Data



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan. 19	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

Asset Balance

Beginning of Period	370 328 217,31	EUR
End of Period	350 476 612,38	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	324 973 837,94	92,72 %	27 232
1-29 days past due	20 583 573,79	5,87 %	1 576

Delinquent Receivables:

30-59 days past due	3 059 128,76	0,87 %	228
60-89 days past due	1 051 204,02	0,30 %	63
90-119 days past due	540 199,12	0,15 %	39
120-149 days past due	190 091,11	0,05 %	20
150-179 days past due	78 577,64	0,02 %	6
Total Performing and Delinquent	350 476 612	100,00 %	29 164

	EUR	%	# loans
Volkswagen vehicles	22 760 448	6,49 %	2 848

Current Period Defaults	349 812,99		20
Cumulative Defaults	3 876 108,64		269
Current Period Recoveries	291 308,16		
Cumulative Recoveries	2 096 355,88		

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5. Outstanding Notes



Reporting Date	27.02.2019		
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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	370 328 217,31	305 528 217,31	64 800 000,00
Available Distribution Amount	22 845 809,46		
Amortisation	19 851 604,93		
Redemption per Class	19 851 604,93	19 851 604,93	-
Redemption per Note		3 127,71	-
Class Principal Outstanding Closing Balance	350 476 612,38	285 676 612,38	64 800 000,00
Current Tranching	100 %	81,51 %	18,49 %
Current Pool Factor		0,45	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	31		
Principal Outstanding per Note Beginning of Period		48 137,42	100 000,00
>Principal Repayment per note		3 127,71	-
Principal Outstanding per Note End of Period		45 009,71	100 000,00
>Interest accrued for the period		1,33	125,00
Interest Payment	89 419,00	8 419,00	81 000,00
Interest Payment per Note		1,33	125,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		21,79 %	3,30 %
Current CE (excl. Excess Spread)		19,01 %	0,52 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.02.2019
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Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut DAC	No rating	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	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	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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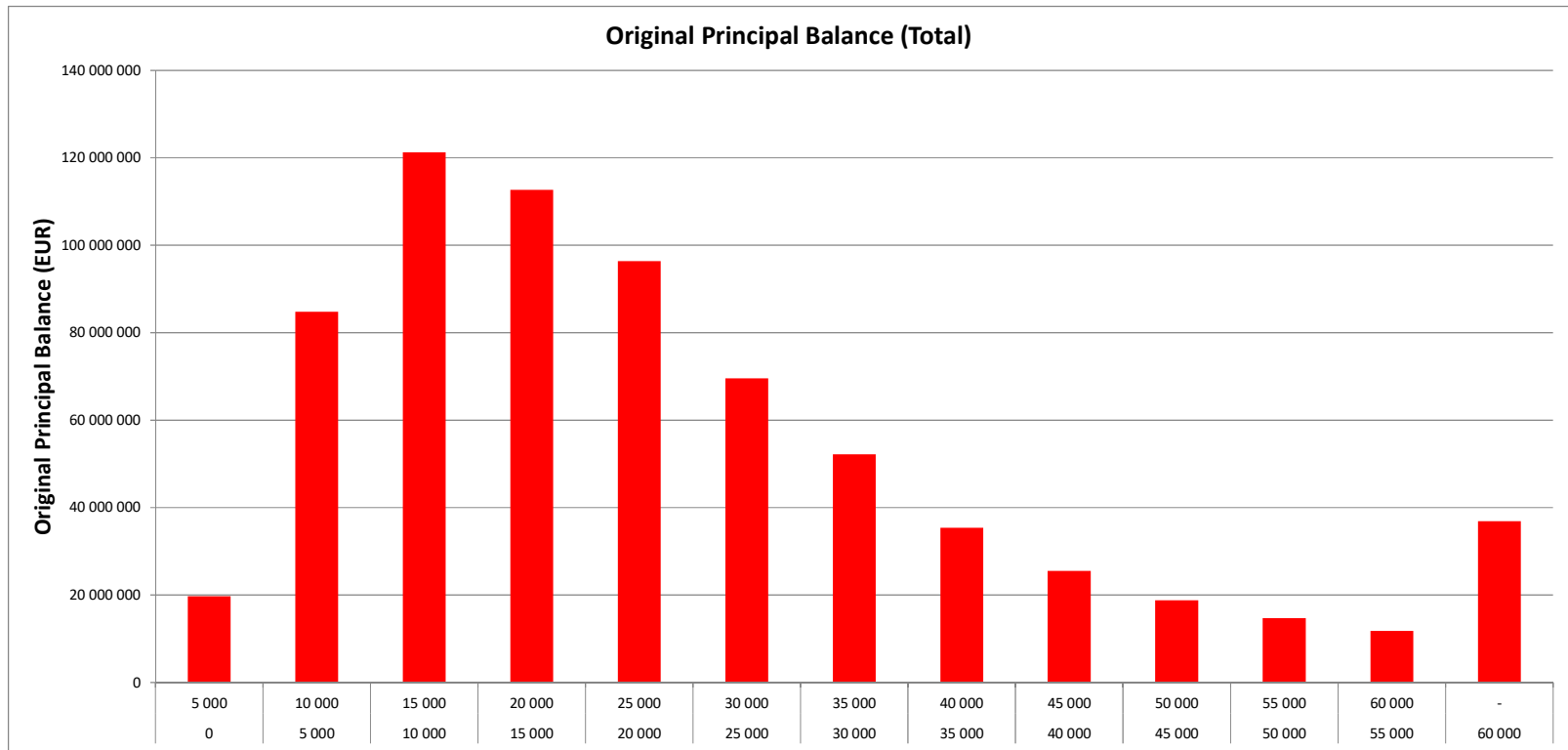
Average amount - all: 15 669

	TOTAL							
	Min	Max	No	Original balance	%	WA 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	27.02.2019	
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Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



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8.a Outstanding Principal Balance



Reporting Date	27.02.2019				
Payment date	25.02.2019				
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Interest Period	from	25.01.2019	to	25.02.2019	= 31 days

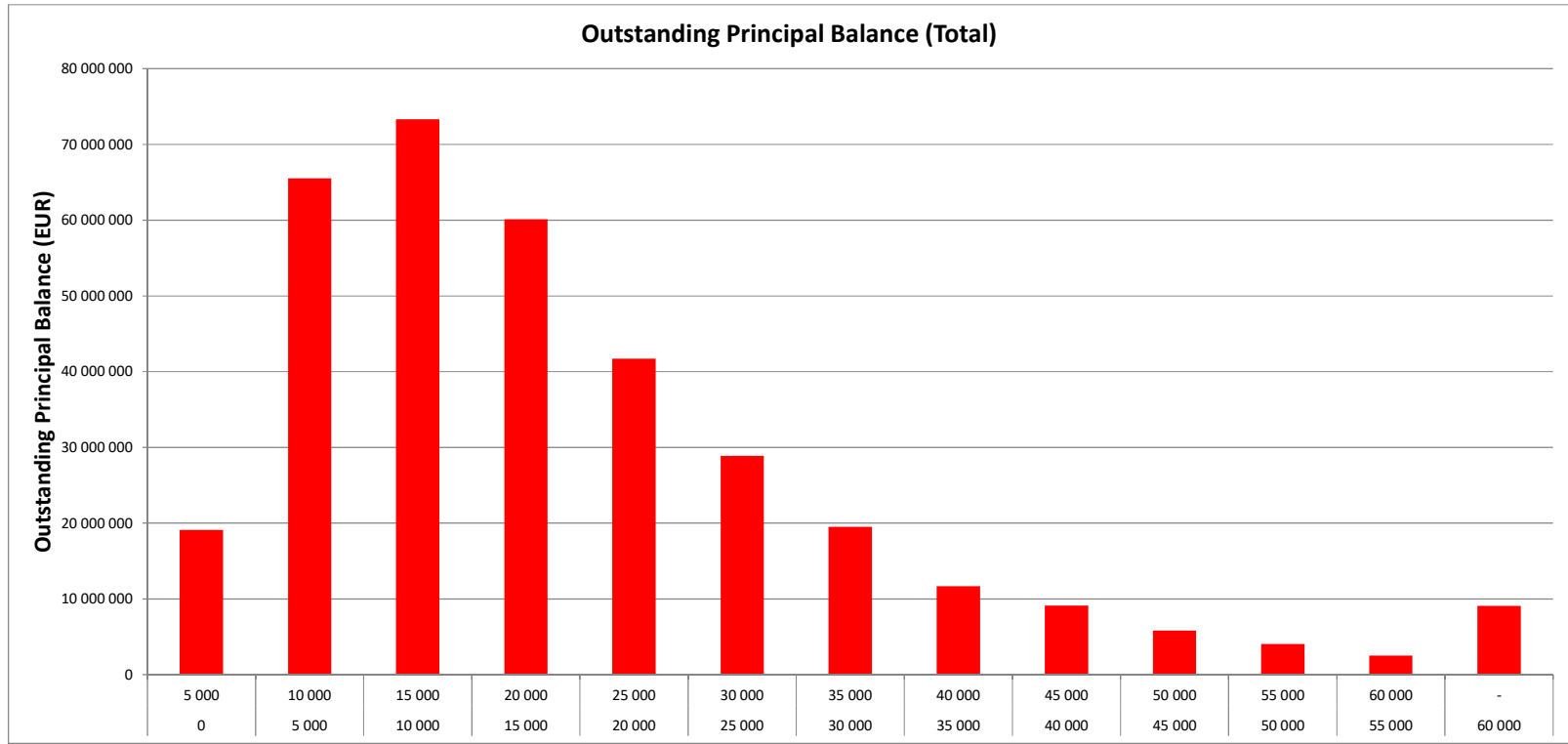
Average amount - all: 12 017

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 487	19 122 799	5,5 %	22,2	23,4
	5 000	10 000	8 799	65 545 749	18,7 %	33,4	22,6
	10 000	15 000	5 970	73 322 204	20,9 %	36,3	22,2
	15 000	20 000	3 480	60 129 052	17,2 %	36,9	22,2
	20 000	25 000	1 876	41 703 316	11,9 %	37,0	22,2
	25 000	30 000	1 057	28 879 752	8,2 %	37,6	21,7
	30 000	35 000	606	19 506 694	5,6 %	37,5	21,8
	35 000	40 000	313	11 680 405	3,3 %	37,8	21,4
	40 000	45 000	215	9 102 959	2,6 %	37,6	21,4
	45 000	50 000	123	5 833 204	1,7 %	38,1	21,1
	50 000	55 000	77	4 039 503	1,2 %	37,0	22,0
	55 000	60 000	44	2 522 691	0,7 %	38,4	21,6
	60 000	-	118	9 088 284	2,6 %	37,3	21,4
	Total			29 165	350 476 612	100 %	

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8.b Outstanding Principal Balance Graph

Reporting Date	27.02.2019	
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Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



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9.a Geographical Distribution



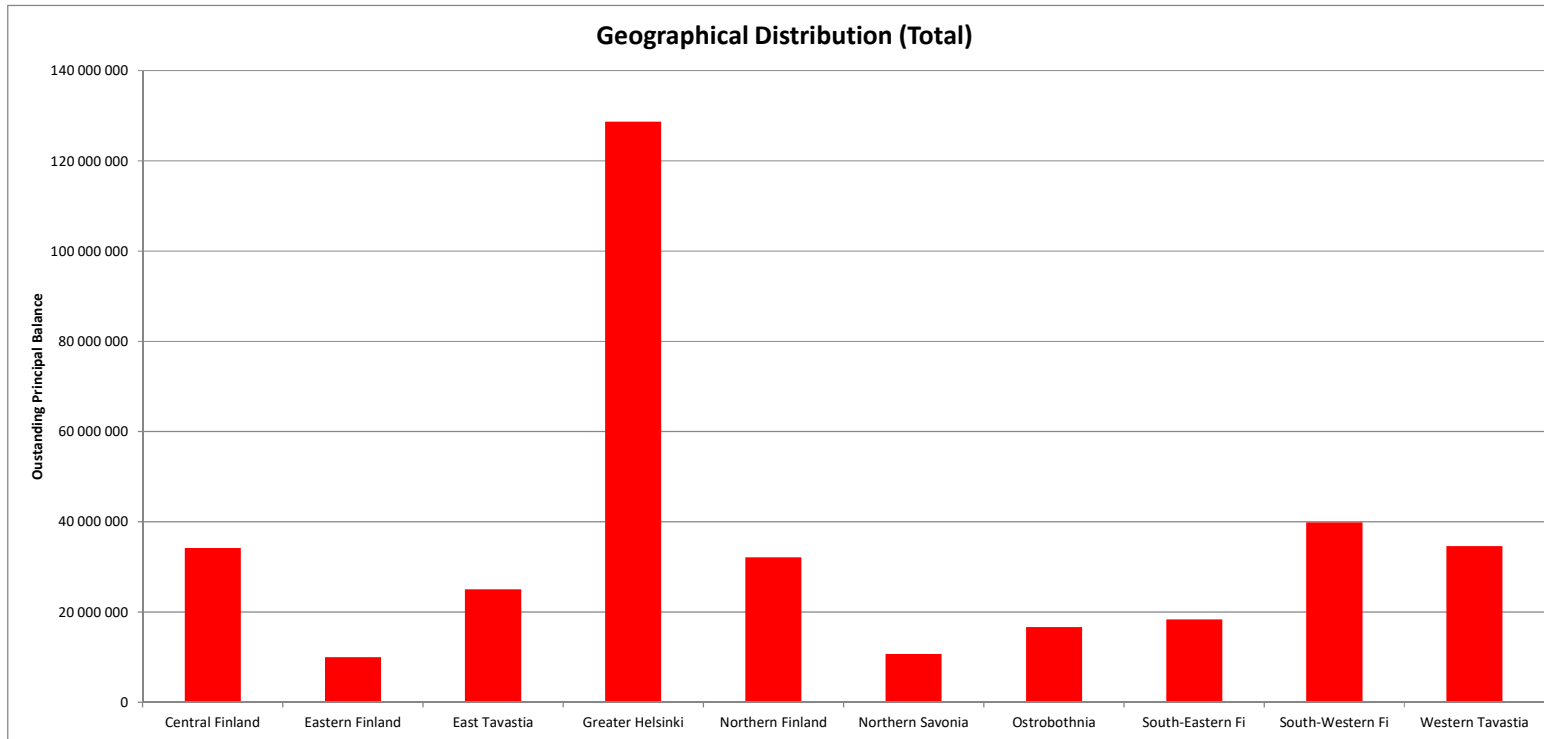
Reporting Date	27.02.2019	
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Period No	15	
Monthly Period	jan.19	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maj	WA seasoning	
Central Finland	3 072	34 175 259	9,75 %	35,5		22,2
Eastern Finland	910	10 033 789	2,86 %	35,1		22,0
East Tavastia	2 124	25 067 864	7,15 %	35,7		22,1
Greater Helsinki	9 791	128 740 552	36,73 %	35,4		22,3
Northern Finland	2 672	32 098 879	9,16 %	36,0		22,1
Northern Savonia	1 033	10 735 793	3,06 %	35,2		22,0
Ostrobothnia	1 738	16 686 283	4,76 %	34,4		22,2
South-Eastern Fi	1 642	18 410 176	5,25 %	35,2		22,5
South-Western Fi	3 350	39 888 501	11,38 %	36,0		22,2
Western Tavastia	2 833	34 639 516	9,88 %	35,8		22,1
Total	29 165	350 476 612	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
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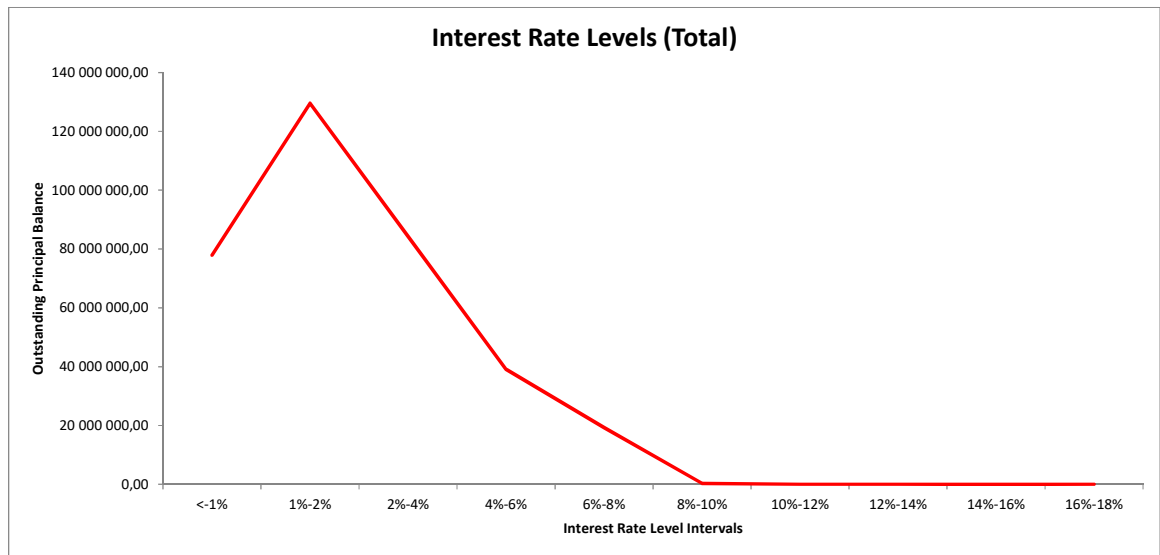
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	5334	77 940 423	22,24 %	36,2	22,1
1	2	9108	129 552 737	36,96 %	35,9	22,1
2	4	6911	84 286 384	24,05 %	35,3	22,4
4	6	4793	39 079 292	11,15 %	34,2	22,4
6	8	2958	19 302 938	5,51 %	33,7	22,0
8	10	49	266 695	0,08 %	35,0	20,5
10	12	2	13 173	0,00 %	37,5	20,0
12	14	8	24 957	0,01 %	29,9	19,0
14	16	1	3 834	0,00 %	16,0	20,0
16	18	1	6 180	0,00 %	40,0	20,0
18	20					
Total		29 165	350 476 612	100 %		

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10.b Interest Rate



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	to	25.02.2019
	=	31 days



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11.a Remaining Terms



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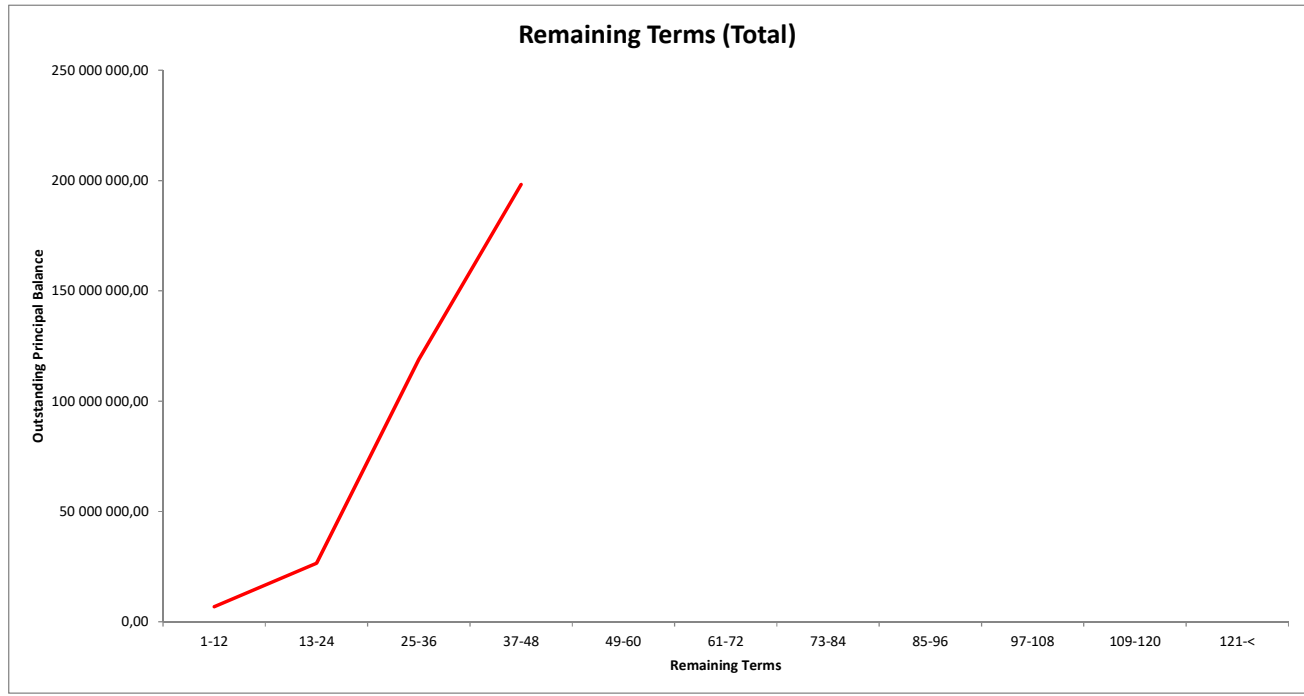
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		20	11 690	0,00 %	0,0	26,0	
	1		12 2 474	6 741 294	1,92 %	8,8	25,8	
	13		24 4 168	26 570 765	7,58 %	18,9	24,7	
	25		36 9 580	118 950 637	33,94 %	32,9	25,2	
	37		48 12 923	198 202 227	56,55 %	40,2	19,9	
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
Total			29 165	350 476 612	100 %			

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11.b Remaining Terms



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	=	31 days



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12.a Seasoning



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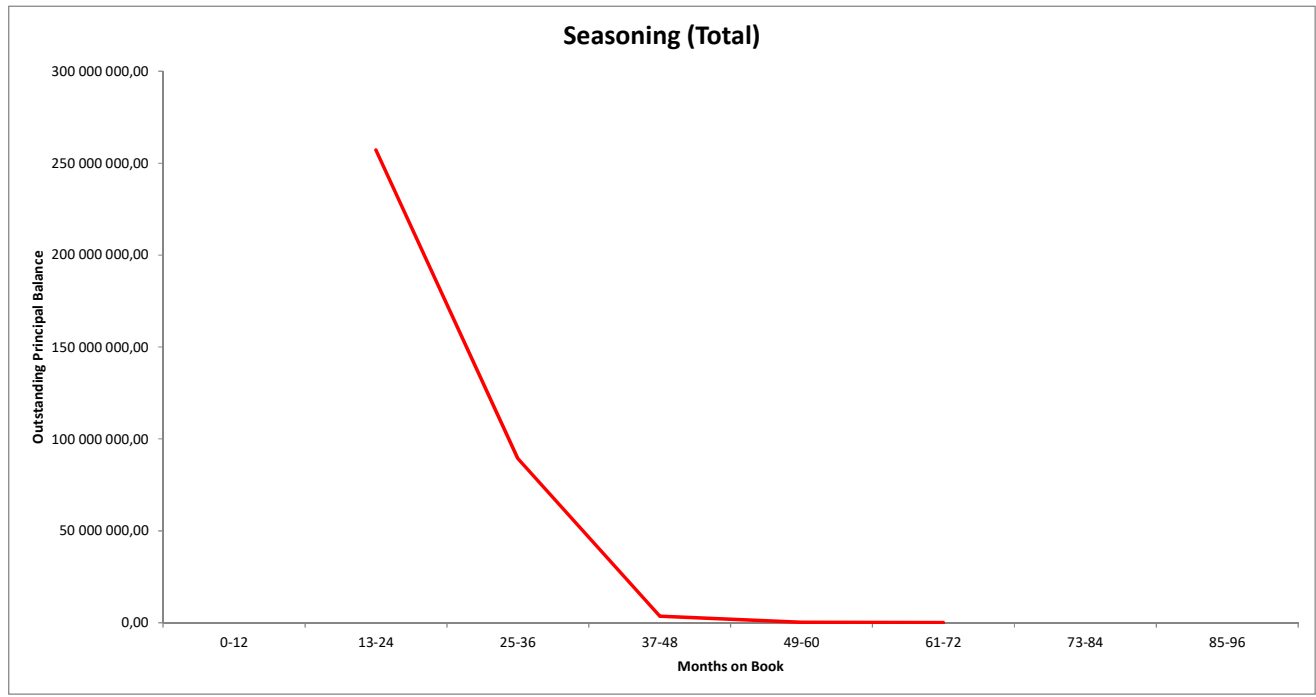
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12				
13	24	20 746	257 226 204	73,39 %	37,2	20,2
25	36	7 840	89 415 655	25,51 %	31,5	27,0
37	48	504	3 536 803	1,01 %	18,6	41,1
49	60	73	282 697	0,08 %	9,4	50,8
61	72	2	15 254	0,00 %	19,2	62,1
73	84					
85	96					
Total		29 165	350 476 612	100 %		

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12.b Seasoning



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13.a Balloon loans



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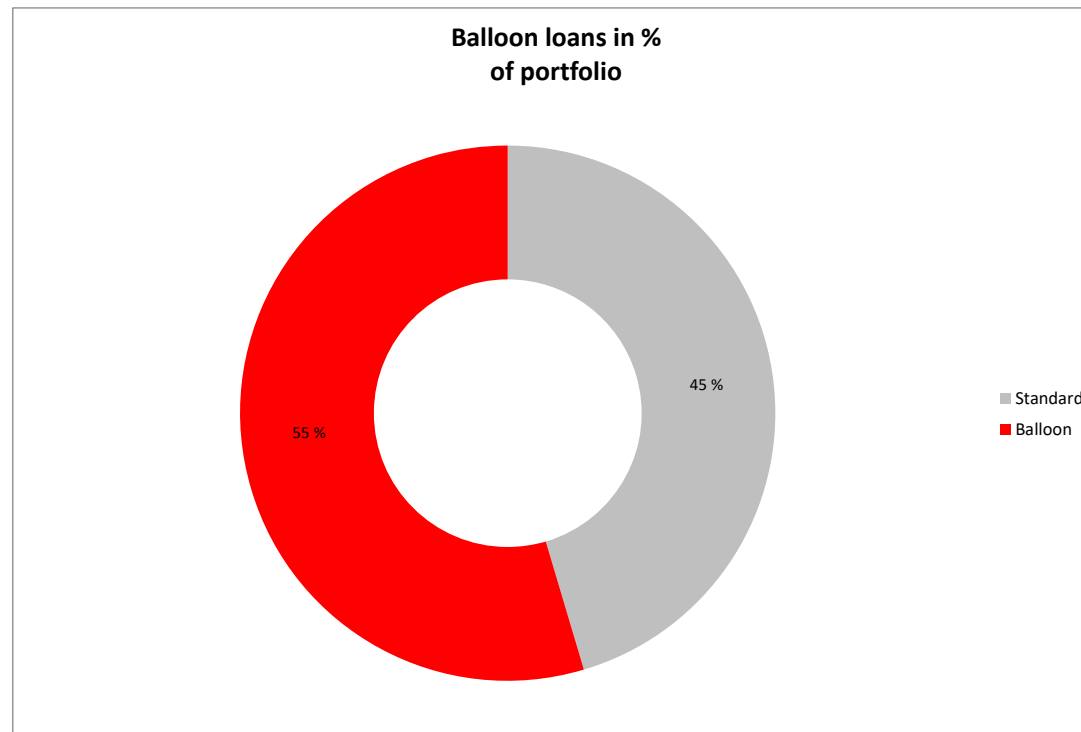
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		19 328	159 136 525	45,41 %	2 644	0,00 %	33,6	22,0
Balloon		9 837	191 340 088	54,59 %	77 146 306	40,32 %	37,1	22,4
Total		29 165	350 476 612	100 %	77 148 950	22,01 %		

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13.b Balloon loans



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from	25.01.2019
	to	25.02.2019
	=	31 days



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 Monthly Investor Report

14.a # loans per borrower



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan. 19	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

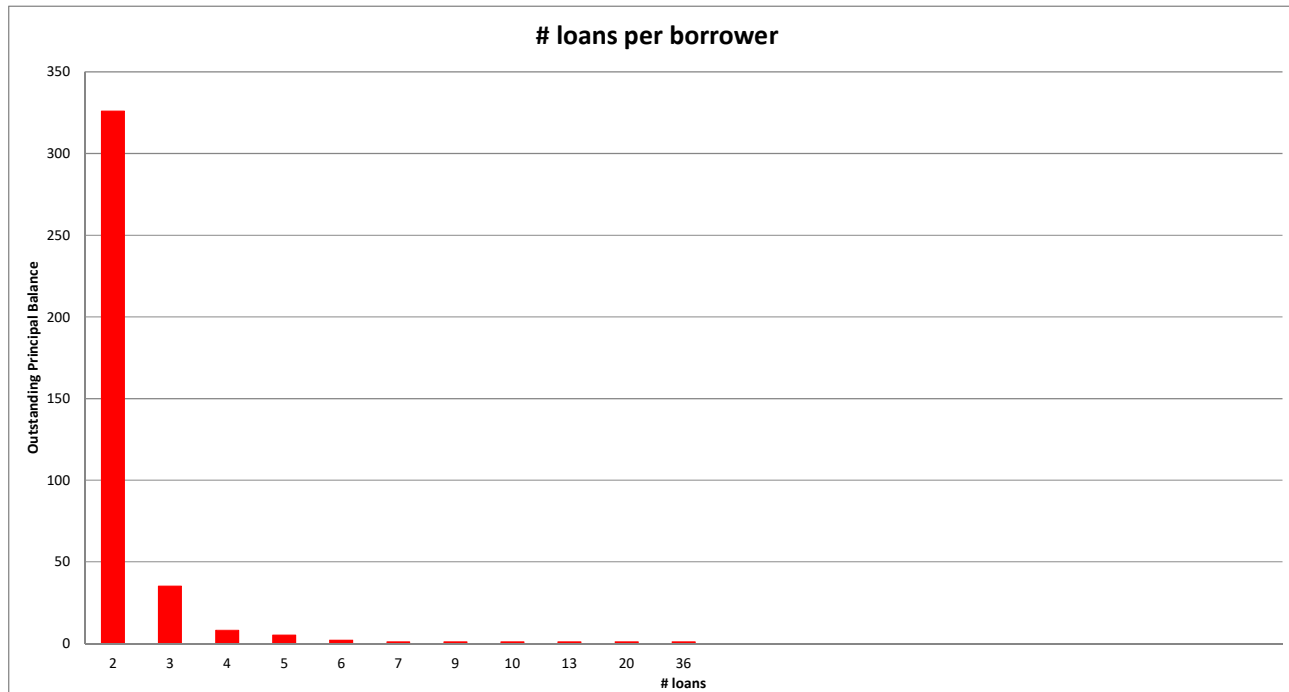
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	28244	336 128 156	95,91 %	
	2	326	10 190 673	2,91 %	
	3	35	1 871 989	0,53 %	
	4	8	508 283	0,15 %	
	5	5	481 449	0,14 %	
	6	2	210 863	0,06 %	
	7	1	66 656	0,02 %	
	9	1	38 481	0,01 %	
	10	1	135 144	0,04 %	
	13	1	88 011	0,03 %	
	20	1	171 316	0,05 %	
	36	1	585 591	0,17 %	
Total:	28 626	350 476 612	100,0 %		

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14.b # loans per borrower



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from	25.01.2019
	to	25.02.2019
	=	31 days



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15.a Amortization Profile



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	350 461 596	341 991 591	8 470 005	739 835	2,56 %	97,58 %
2	341 991 591	333 625 086	8 366 505	720 560	2,56 %	95,20 %
3	333 625 086	325 296 223	8 328 864	701 226	2,55 %	92,82 %
4	325 296 223	316 961 387	8 334 836	682 146	2,55 %	90,44 %
5	316 961 387	308 684 517	8 276 870	663 069	2,54 %	88,08 %
6	308 684 517	300 420 480	8 264 037	644 145	2,53 %	85,72 %
7	300 420 480	292 189 935	8 230 546	625 249	2,53 %	83,37 %
8	292 189 935	283 982 970	8 206 965	606 452	2,52 %	81,03 %
9	283 982 970	275 803 424	8 179 545	587 705	2,51 %	78,70 %
10	275 803 424	267 656 482	8 146 942	569 053	2,50 %	76,37 %
11	267 656 482	259 643 944	8 012 538	550 568	2,50 %	74,09 %
12	259 643 944	251 553 489	8 090 455	532 388	2,49 %	71,78 %
13	251 553 489	243 673 327	7 880 162	514 007	2,48 %	69,53 %
14	243 673 327	235 706 997	7 966 330	496 137	2,47 %	67,26 %
15	235 706 997	227 778 471	7 928 526	478 139	2,46 %	64,99 %
16	227 778 471	220 027 043	7 751 428	460 333	2,45 %	62,78 %
17	220 027 043	212 315 492	7 711 551	442 844	2,44 %	60,58 %
18	212 315 492	204 757 825	7 557 667	425 527	2,43 %	58,43 %
19	204 757 825	197 124 973	7 632 852	408 523	2,42 %	56,25 %
20	197 124 973	189 886 831	7 238 142	391 646	2,41 %	54,18 %

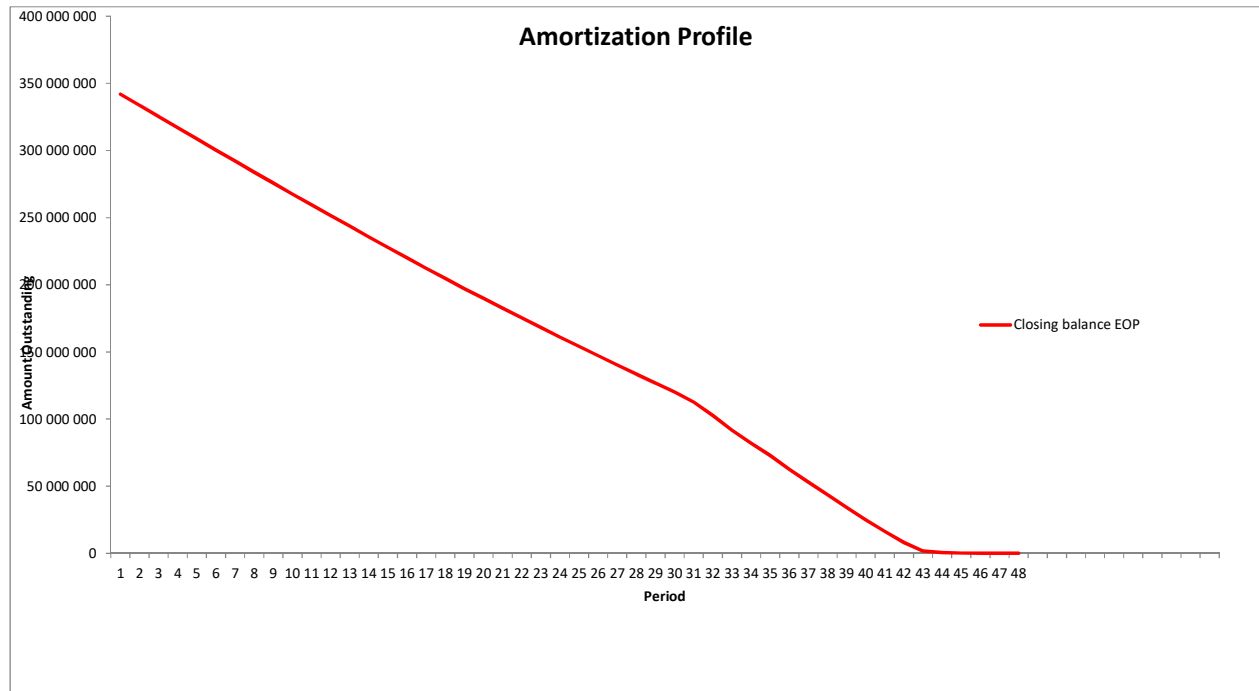
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from	25.01.2019
	to	25.02.2019
	=	31 days



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16.a Payment Holidays



Reporting Date	27.02.2019			
Payment date	25.02.2019			
Period No	15			
Monthly Period	jan. 19			
Interest Period	from	25.01.2019	to	25.02.2019 = 31 days

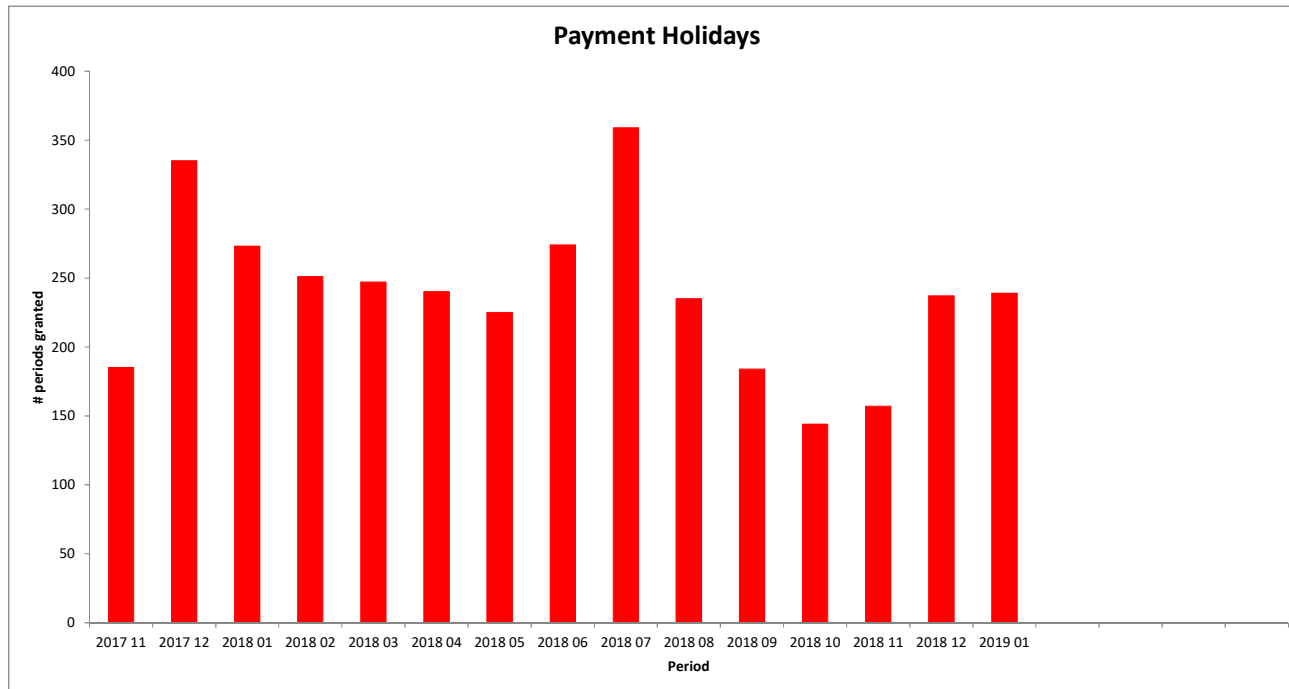
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2017 11	185	263	72 741	3 167 942	
2017 12	335	399	112 189	5 609 816	
2018 01	273	360	100 696	4 558 606	
2018 02	251	342	97 342	4 172 372	
2018 03	247	335	102 549	4 460 893	
2018 04	240	317	88 155	3 736 289	
2018 05	225	292	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	
Total:	3 585	4 733	1 370 299	57 127 425	

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Monthly Investor Report

16.b Payment Holidays



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



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Monthly Investor Report

17.a Downpayment



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

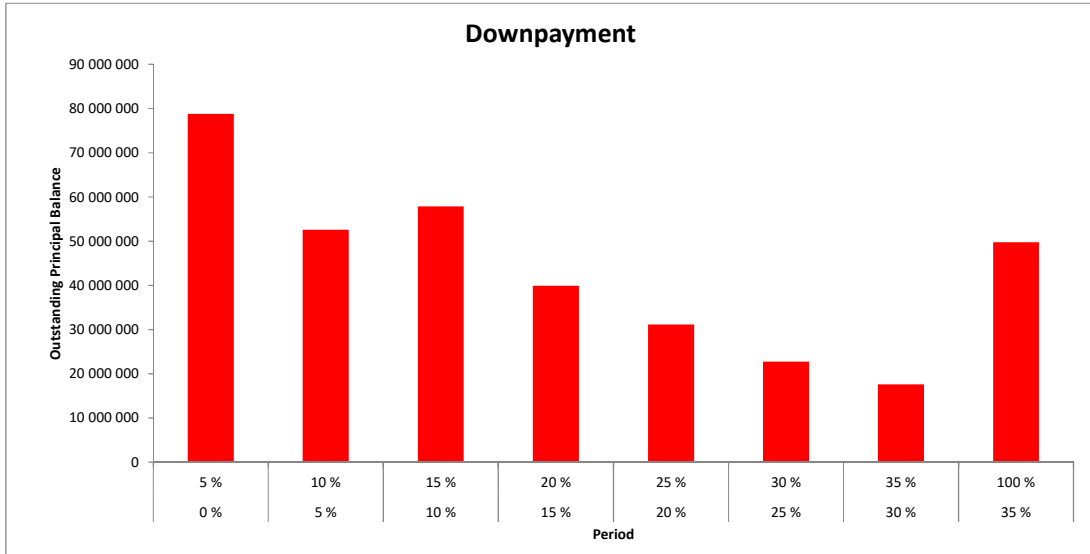
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 645	78 828 631	22,5 %	37,1	22,2
	5 %	10 %	3 722	52 560 686	15,0 %	36,9	22,2
	10 %	15 %	4 422	57 849 711	16,5 %	36,0	22,3
	15 %	20 %	3 095	39 886 650	11,4 %	35,4	22,3
	20 %	25 %	2 511	31 160 026	8,9 %	34,9	22,5
	25 %	30 %	1 975	22 803 122	6,5 %	35,0	22,1
	30 %	35 %	1 552	17 607 090	5,0 %	34,5	22,1
	35 %	100 %	6 243	49 780 698	14,2 %	32,1	21,9
	Total		29 165	350 476 612	100 %		

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Monthly Investor Report

17.b Downpayment



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from	25.01.2019 to 25.02.2019 = 31 days



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Monthly Investor Report

18.a Vehicle Condition



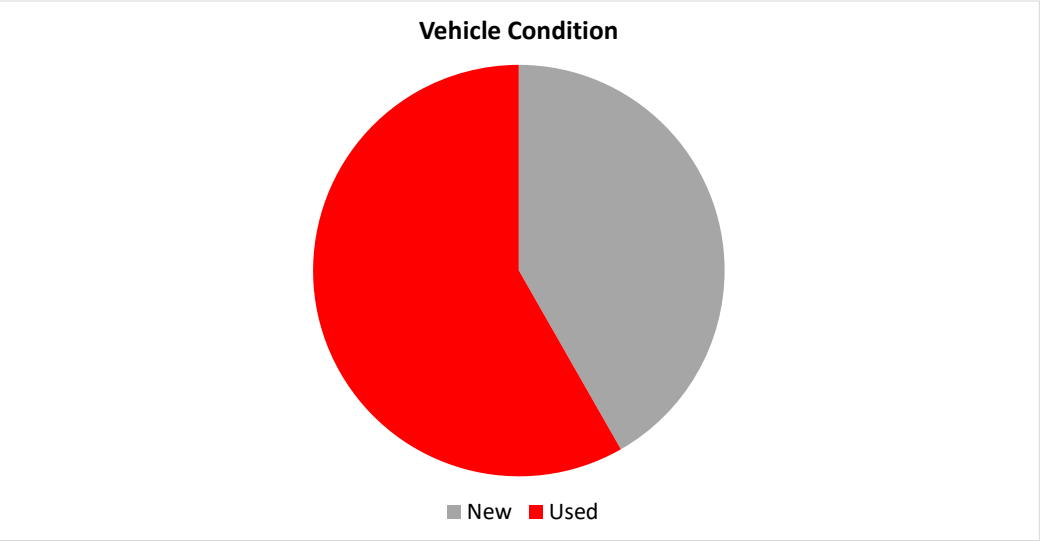
Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	8 372	146 343 809	41,8 %	35,7	22,4	
Used	20 793	204 132 804	58,2 %	35,4	22,0	
Total	29 165	350 476 612	100 %			

18.b Vehicle Condition



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from	25.01.2019 to 25.02.2019 = 31 days



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Monthly Investor Report

19.a Borrower Type



Reporting Date	27.02.2019
Payment date	25.02.2019
Period No	15
Monthly Period	jan.19
Interest Period	from 25.01.2019 to 25.02.2019 = 31 days

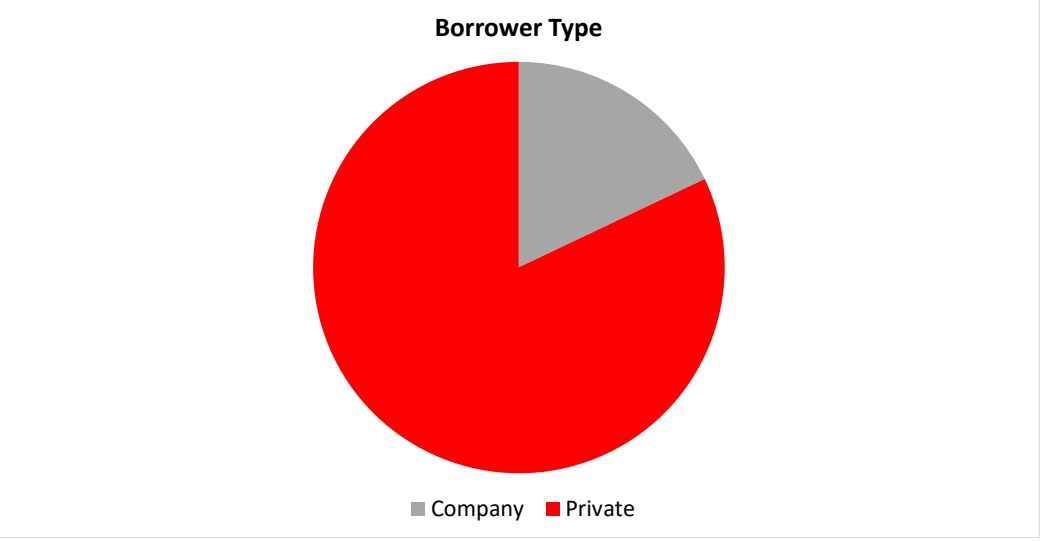
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 863	62 792 011	17,9 %	33,36	22,13
	Private	25 302	287 684 601	82,1 %	35,98	22,22
	Total	29 165	350 476 612	100 %		

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19.b Borrower Type



Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	15				
Monthly Period	jan.19				
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days



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20.a Vehicle type



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	from	to
Interest Period	25.01.2019	25.02.2019 = 31 days

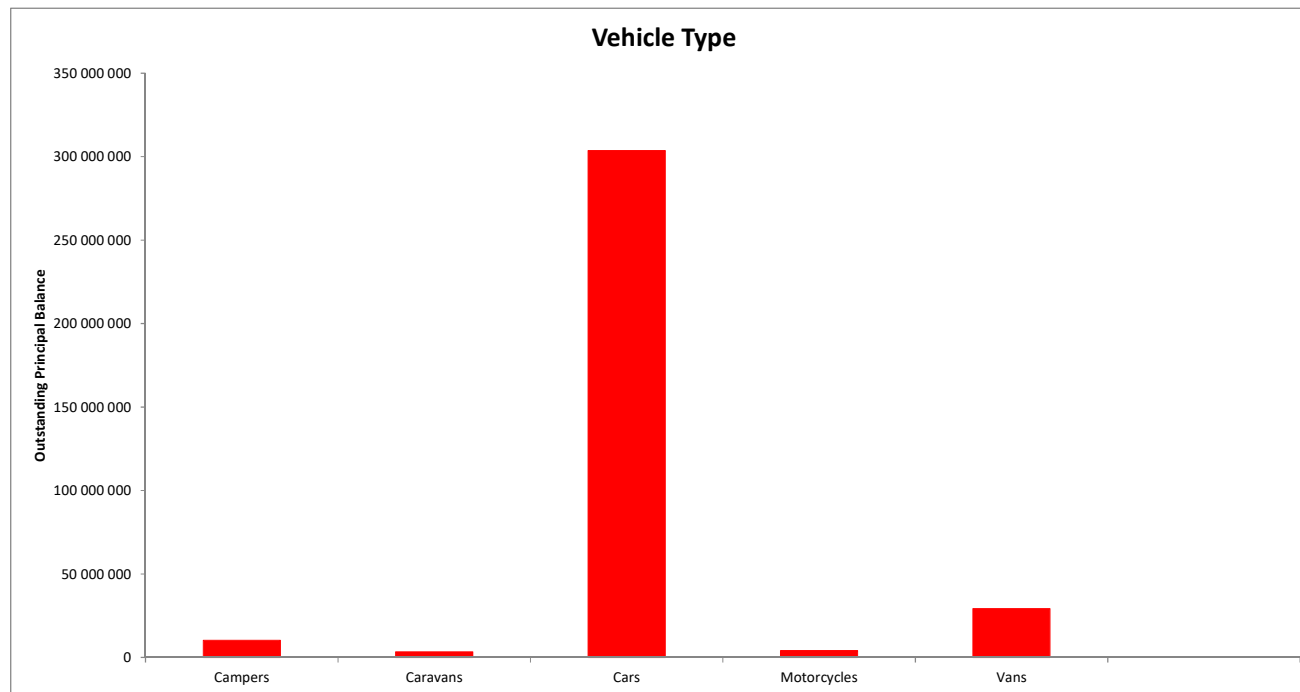
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	485	10 299 010	2,94 %	37,48	21,30	
Caravans	306	3 428 547	0,98 %	37,54	20,98	
Cars	25 631	303 552 836	86,61 %	35,53	22,27	
Motorcycles	502	4 031 438	1,15 %	36,10	20,66	
Vans	2 241	29 164 782	8,32 %	34,34	22,22	
	29 165	350 476 612	100 %			

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Monthly Investor Report

20.b Vehicle type



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from	25.01.2019
	to	25.02.2019
	=	31 days



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21.a Restructured Loans



Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	15				
Monthly Period	jan.19				
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days

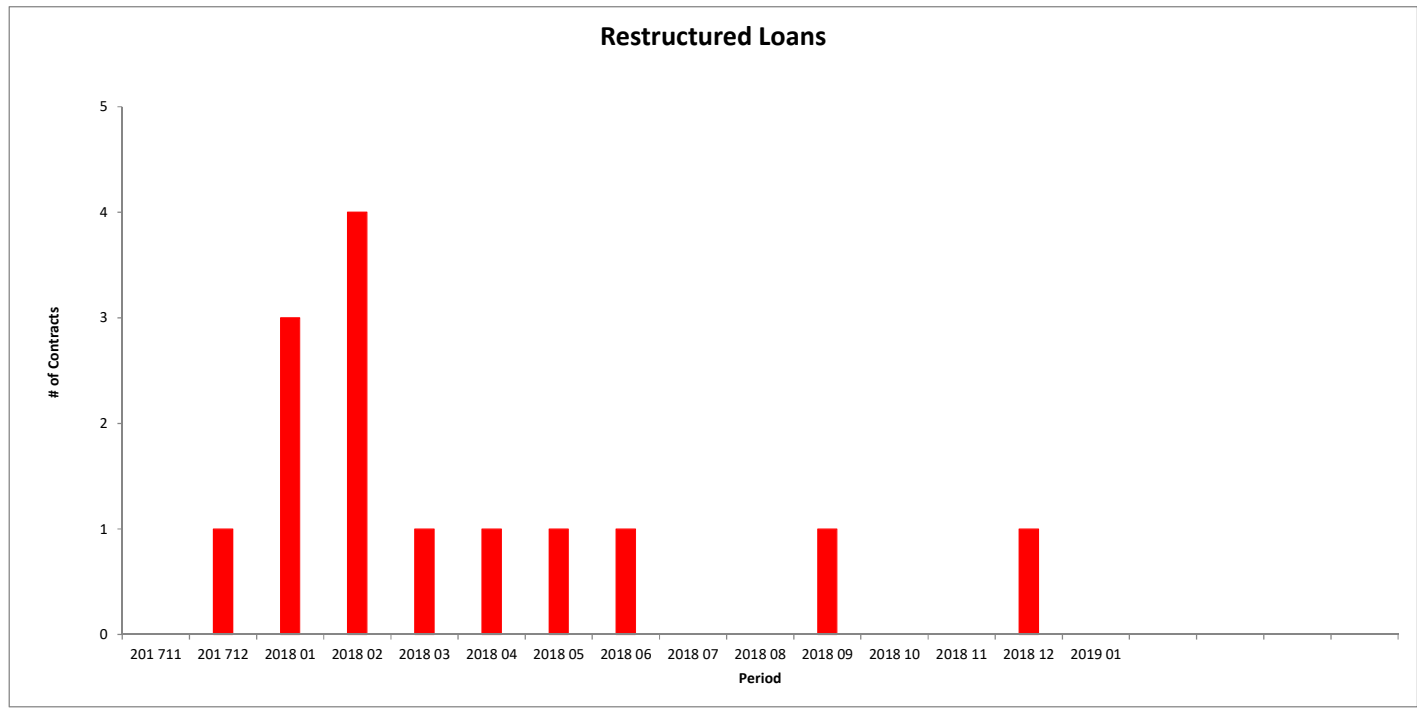
TOTAL		
Period	No	Outstanding balance
201 711	0	0
201 712	1	9 769
2018 01	3	30 264
2018 02	4	54 872
2018 03	1	6 127
2018 04	1	32 959
2018 05	1	20 223
2018 06	1	12 436
2018 07	0	0
2018 08	0	0
2018 09	1	18 394
2018 10	0	0
2018 11	0	0
2018 12	1	19 859
2019 01	0	0
	14	204 903

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21.b Restructured Loans



Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	15				
Monthly Period	jan.19				
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days



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22.a Dynamic Interest rate



Reporting Date	27.02.2019					
Payment date	25.02.2019					
Period No	15					
Monthly Period	from	jan.19	to	25.02.2019	=	31 days
Interest Period		25.01.2019				

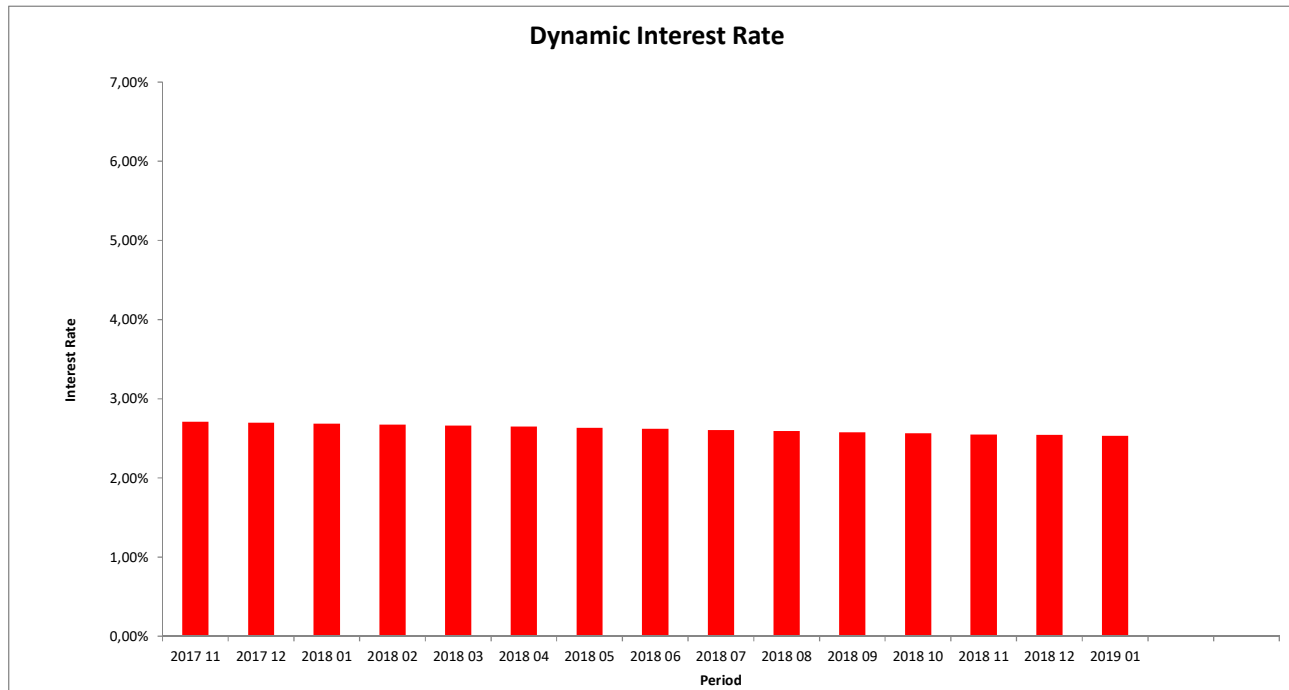
TOTAL		
Period	Closing balance	WA Interest rate
2017 11	654 359 999	2,71 %
2017 12	632 393 737	2,70 %
2018 01	605 908 494	2,69 %
2018 02	583 020 434	2,67 %
2018 03	559 624 303	2,66 %
2018 04	537 063 143	2,65 %
2018 05	512 948 811	2,63 %
2018 06	491 458 115	2,62 %
2018 07	469 040 973	2,60 %
2018 08	448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

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22.b Dynamic Interest Rate



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan.19	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



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 Monthly Investor Report

23.a Dynamic Pre-Payments



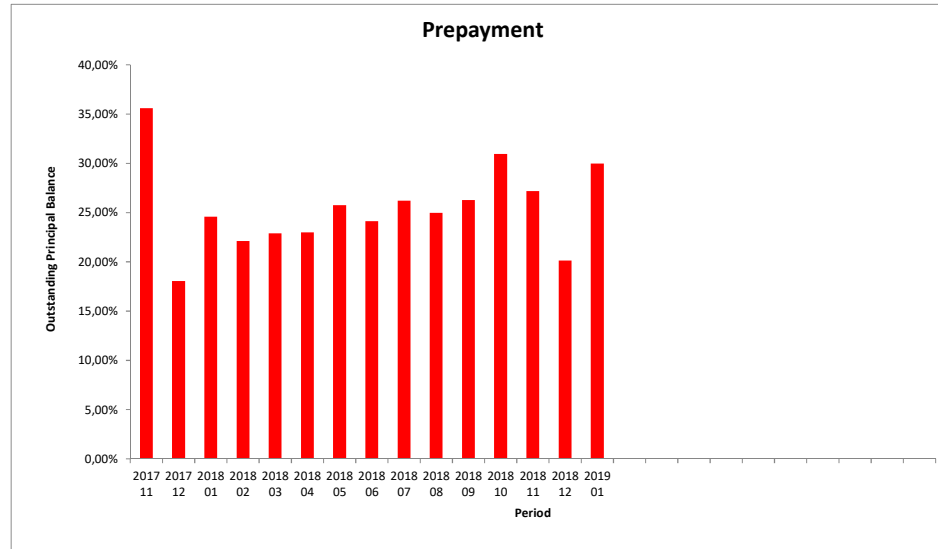
Reporting Date	27.02.2019			
Payment date	25.02.2019			
Period No	15			
Monthly Period	from	jan.19	to	25.02.2019
Interest Period		25.01.2019		= 31 days

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 %	

23.b Dynamic Pre-Payments



Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	15				
Monthly Period	from jan.19 to 25.02.2019 = 31 days				
Interest Period					



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24. Delinquency



Reporting Date	27.02.2019					
Payment date	25.02.2019					
Period No	15					
Monthly Period	jan.19					
Interest Period	from	25.01.2019	to	25.02.2019	=	31 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	350 476 612	27 232	324 973 838	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																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.02.2019					
Payment date	25.02.2019					
Period No	15					
Monthly Period	from jan.19 to 25.02.2019 = 31 days					
Interest Period	from 25.01.2019 to 25.02.2019 = 31 days					

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1			2018 Q2			2018 Q3			2018 Q4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18				10 176	10 176	137 598	55 431	65 607	82 167	4 241	69 848	77 925	43 305	113 514	34 259
2018 2	907 860	64							320 680	320 680	587 179	129 311	449 992	457 888	214 315	690 389	217 470
2018 3	1 065 172	77										302 473	302 473	762 699	259 885	562 358	502 814
2018 4	1 404 927	90													504 176	504 176	900 751
2019 1	349 813	20															

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	2 174	692 564	215 296
2018 3	1 065 172	77	28 397	590 755	474 416
2018 4	1 404 927	90	183 192	687 368	717 559
2019 1	349 813	20	77 545	77 545	272 268

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26. Priority of Payments



Reporting Date	27.02.2019
Payment date	25.02.2019
Period No	15
Monthly Period	jan.19
Interest Period	from 25.01.2019 to 25.02.2019 = 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	21 082 499,17	EUR
Senior Expenses	-	38 134,11	EUR
Servicing Fee	-	150 899,65	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 041 860,48	EUR
Principal on Loan to Issuer	-	19 851 604,93	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	22 845 809,46	EUR
Senior Expenses	-	25 975,75	EUR
Interest Class A	-	8 419,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 833 169,30	EUR
Principal Payments on Class A	-	19 851 604,93	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 002,08	EUR
Interest Issuer Subordinated Loan	-	301,90	EUR
Principal Issuer Subordinated Loan	-	93 199,00	EUR
Payment to Purchaser	-	862 410,33	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	862 410,33	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,67	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	862 394,66	EUR

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27. Transaction Costs



Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	15				
Monthly Period	jan.19				
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	38 134,11		
Interest accrued for the Period	EUR	89 419,00	8 419,00	81 000,00
Cumulative Interest accrued	EUR	1 530 371,00	226 271,00	1 304 100,00
Interest Payments	EUR	89 419,00	8 419,00	81 000,00
Cumulative Interest Payments	EUR	1 530 371,00	226 271,00	1 304 100,00
Interest accrued on Subordinated Loan for the Period	EUR	301,90		
Cumulative Interest accrued on Subordinated Loan	EUR	7 320,66		
Interest Payments on Subordinated Loan	EUR	301,90		
Cumulative Interest Payments on Subordinated Loan	EUR	7 320,66		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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28. Contact Details



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	15	
Monthly Period	jan. 19	
Interest Period	from	25.01.2019
	to	25.02.2019
	=	31 days

Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Thomas Andrén Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no

Risk

Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no
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