

SCF Rahoituspalvelut I DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.05.2018				
Payment date	25.05.2018			Following payment dates:	25.06.2018
Period No	30				25.07.2018
Monthly Period	Apr 18			Convention	= 30/360 days
Interest Period	from 25.04.2018	to	25.05.2018	=	30 days
Cut-Off date	30.04.2018				

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1. Portfolio Information



Reporting Date	28.05.2018		
Payment date	25.05.2018		
Period No	30		
Monthly Period	Apr 18	Convention =	30/360 days
Interest Period	from 25.04.2018	to 25.05.2018	= 30 days

	Current Period	Previous Period
	Aggregated Outstanding Principal Amount	Aggregated Outstanding Principal Amount
Outstanding receivables		
Opening balance	75 045 451,26 EUR	80 561 112,17 EUR
Scheduled Loan Principal Repayments	2 625 107,02 EUR	2 822 518,96 EUR
Prepayments	2 908 053,86 EUR	2 664 363,20 EUR
Deemed Collections - Other	- EUR	- EUR
Total Principal Payments Received	5 533 160,88 EUR	5 486 882,16 EUR
New Defaulted Auto Loans in Period	33 424,41 EUR	28 778,75 EUR
Closing Balance	69 478 865,97 EUR	75 045 451,26 EUR
Total revenue collections		
Revenue and fees received on loan balances	319 872,03 EUR	351 736,62 EUR
Recoveries on loans in default	47 851,86 EUR	118 876,02 EUR
Total Revenue Received in Period	367 723,89 EUR	470 612,64 EUR
# Loans		
At beginning of period	9 341 Loans	9 805 Loans
Paid in Full	483 Loans	456 Loans
Repurchased (Deemed Collections)	- Loans	- Loans
New loans into default	3 Loans	8 Loans
At end of period	8 855 Loans	9 341 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

Previous Period

a. Collections (Principal, interest, and fee etc)	5 899 365 EUR	5 955 741 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR	0 EUR
e. Interest Earned by the Purchaser	0 EUR	0 EUR
f. Other amounts received by the purchaser	0 EUR	0 EUR
Total Amount for Purchaser Available Distribution Amount	5 899 365 EUR	5 955 741 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	5 870 416 EUR	5 923 396 EUR
b. Reserve Fund	570 611 EUR	627 053 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
Total Amount for Issuer Available Distribution Amount	6 441 027 EUR	6 550 449 EUR

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3. Reserve Accounts



Reporting Date	28.05.2018				
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Interest Period	from 25.04.2018	to	25.05.2018	=	30 days

Note Balance

Beginning of Period	75 045 451,26	EUR
End of Period	69 478 865,97	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	0,8 %	570 611,12	EUR
Cash Outflow		570 611,12	EUR
Cash Inflow		548 850,00	EUR
End of Period	0,7 %	548 850,00	EUR
Required Reserve Amount	0,7 %	548 850,00	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 I 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	28.05.2018	
Payment date	25.05.2018	
Period No	30	
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Asset Balance

Beginning of Period	75 045 451,26	EUR
End of Period	69 478 865,97	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	62 697 469,65	90,24 %	8 061
1-29 days past due	5 286 083,15	7,61 %	624
Delinquent Receivables:			
30-59 days past due	954 237,25	1,37 %	116
60-89 days past due	317 152,32	0,46 %	29
90-119 days past due	86 595,70	0,12 %	12
120-149 days past due	65 974,62	0,09 %	7
150-179 days past due	71 353,28	0,10 %	6
Total Performing and Delinquent	69 478 866	100,00 %	8 855

Current Period Defaults	33 424,41	3
Cumulative Defaults	3 042 908,47	293
Current Period Recoveries	47 851,86	
Cumulative Recoveries	2 306 766,54	

Principal Deficiency Trigger Event, where [A] > [B * 9%]

NO

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	69 478 865,97
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	69 478 865,97
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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5. Outstanding Notes



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
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1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS1309542436	XS1309543244	XS1309544309	XS1309550371	XS1309556907	XS1309557624
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	86,98 %	6,99 %	1,49 %	0,98 %	1,69 %	1,87 %
Legal Final Maturity Date		25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024	25.11.2024
Rating (Fitch/Moody's)		AAA / AAA	AA+/Aaa	A+/Aa1	A+/Aa2	BB+/A3	Not rated
Initial Notes Aggregate Principal Outstanding Balance	389 400 000,00	338 700 000,00	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	3894	3387	272	58	38	66	73
Current Note Information							
Class Principal Outstanding Opening Balance	75 045 451,26	24 345 451,26	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	6 441 026,82						
Amortisation	5 566 585,29						
Redemption per Class	5 566 585,29	5 566 585,29	-	-	-	-	-
Redemption per Note		1 643,51	-	-	-	-	-
Class Principal Outstanding Closing Balance	69 478 865,97	18 778 865,97	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	27,03 %	39,15 %	8,35 %	5,47 %	9,50 %	10,51 %
Current Pool Factor		0,06	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	30						
Principal Outstanding per Note Beginning of Period		7 187,91	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 643,51	-	-	-	-	-
Principal Outstanding per Note End of Period		5 544,40	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,47	70,83	108,33	175,00	291,67	750,00
Interest Payment	27 132,45	1 582,45	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		0,47	70,83	108,33	175,00	291,67	750,00
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		13,96 %	6,97 %	5,49 %	4,51 %	2,81 %	0,94 %
Current CE (incl. Excess Spread)		76,92 %	37,77 %	29,42 %	23,95 %	14,46 %	3,95 %
Current CE (excl. Excess Spread)		73,76 %	34,61 %	26,27 %	20,80 %	11,30 %	0,79 %

*Convention applied is the fixed rate convention of 30/360, even though the Notes are floating. This is to align with the subordinated notes, which have a fixed rate.

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.05.2018
 Payment date 25.05.2018
 Period No 30
 Monthly Period Apr 18 to Convention = 30/360 days
 Interest Period : 25.04.2018 to 25.05.2018 = 30 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut I DAC			No rating		No rating		No rating		No rating	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-2	BBB -	A- Outlook stable	Baa3	A3	N	Banco Santander S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select a bank or financial institution having 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	A1	N	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 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.	
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A	N	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within fourteen (14) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to another bank that meets the applicable Required Ratings.	
	RBC	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA	N/A	N/A	N	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) may, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not affect the then current ratings of the Class A Notes).	
Swap Counterparty	RBC	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	Aa3 (negative outlook)	N	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
	RBC	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	Aa3 (negative outlook)	N	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (b) shall, within thirty (30) calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not affect the then current ratings of the Class A Notes).	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1	P-1	P-1	A-	AA-	A3	A3	N	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance



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Interest Period	from 25.04.2018	to	25.05.2018	=	30 days	

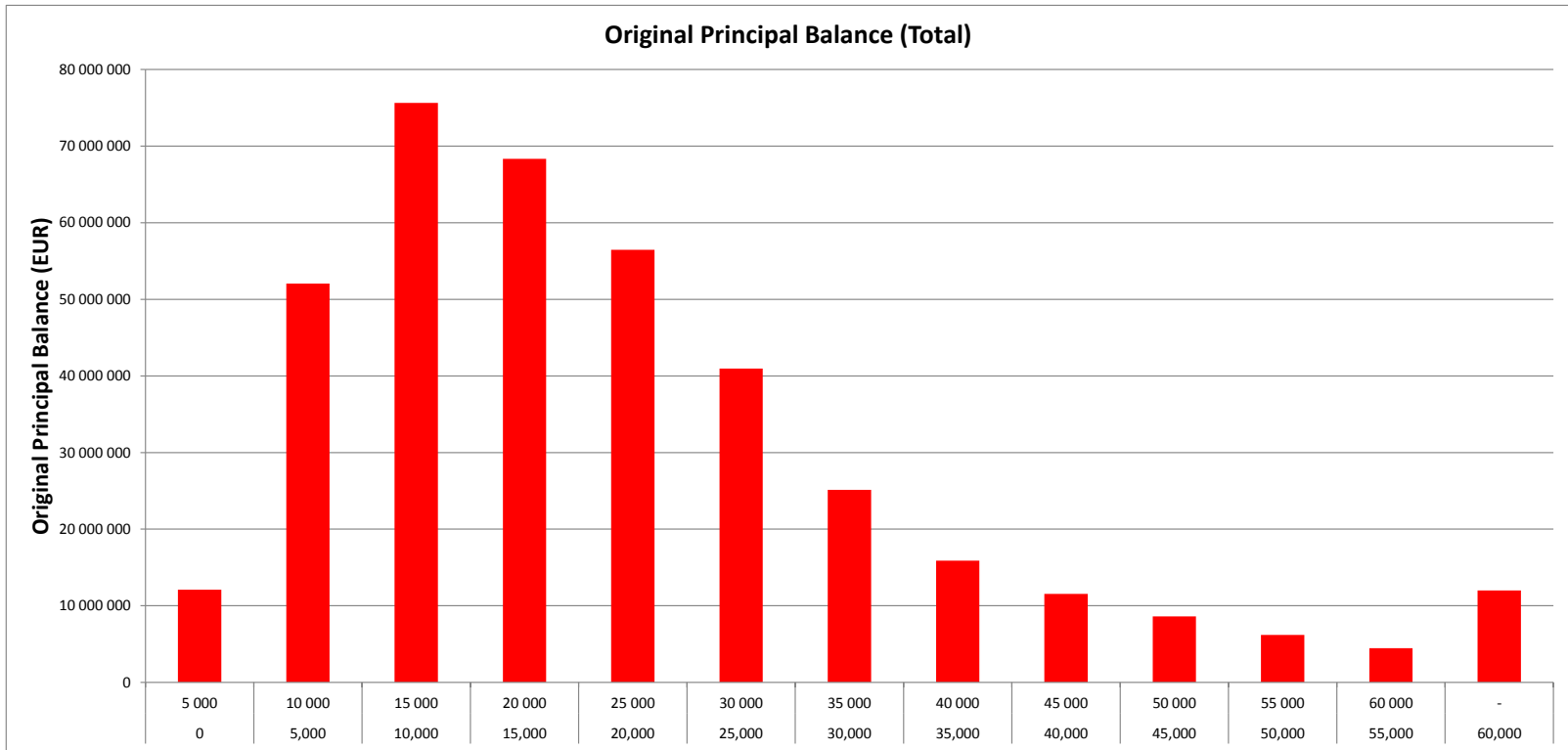
Average amount - all: 14 663

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	3 538	12 087 833	3,1 %	23,2	7,5		
	5 000	10 000	6 935	52 056 104	13,4 %	38,3	7,8		
	10 000	15 000	6 097	75 628 826	19,4 %	44,5	7,8		
	15 000	20 000	3 944	68 327 622	17,5 %	46,5	7,7		
	20 000	25 000	2 522	56 454 771	14,5 %	47,0	7,8		
	25 000	30 000	1 507	40 970 915	10,5 %	47,0	7,5		
	30 000	35 000	782	25 133 034	6,5 %	47,1	7,3		
	35 000	40 000	426	15 895 923	4,1 %	47,5	7,4		
	40 000	45 000	272	11 540 107	3,0 %	48,5	7,1		
	45 000	50 000	183	8 604 555	2,2 %	47,6	7,0		
	50 000	55 000	119	6 204 812	1,6 %	50,1	7,2		
	55 000	60 000	78	4 469 848	1,1 %	49,6	6,5		
	60 000	-	152	11 988 971	3,1 %	48,4	7,0		
	Total			26 555	389 363 320	100 %			

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7.b Original Principal Balance Graph

Reporting Date	28.05.2018			
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8.a Outstanding Principal Balance



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	30				
Monthly Period	from	Apr 18	Convention	=	30/360 days
Interest Period		25.04.2018	to	=	25.05.2018 = 30 days

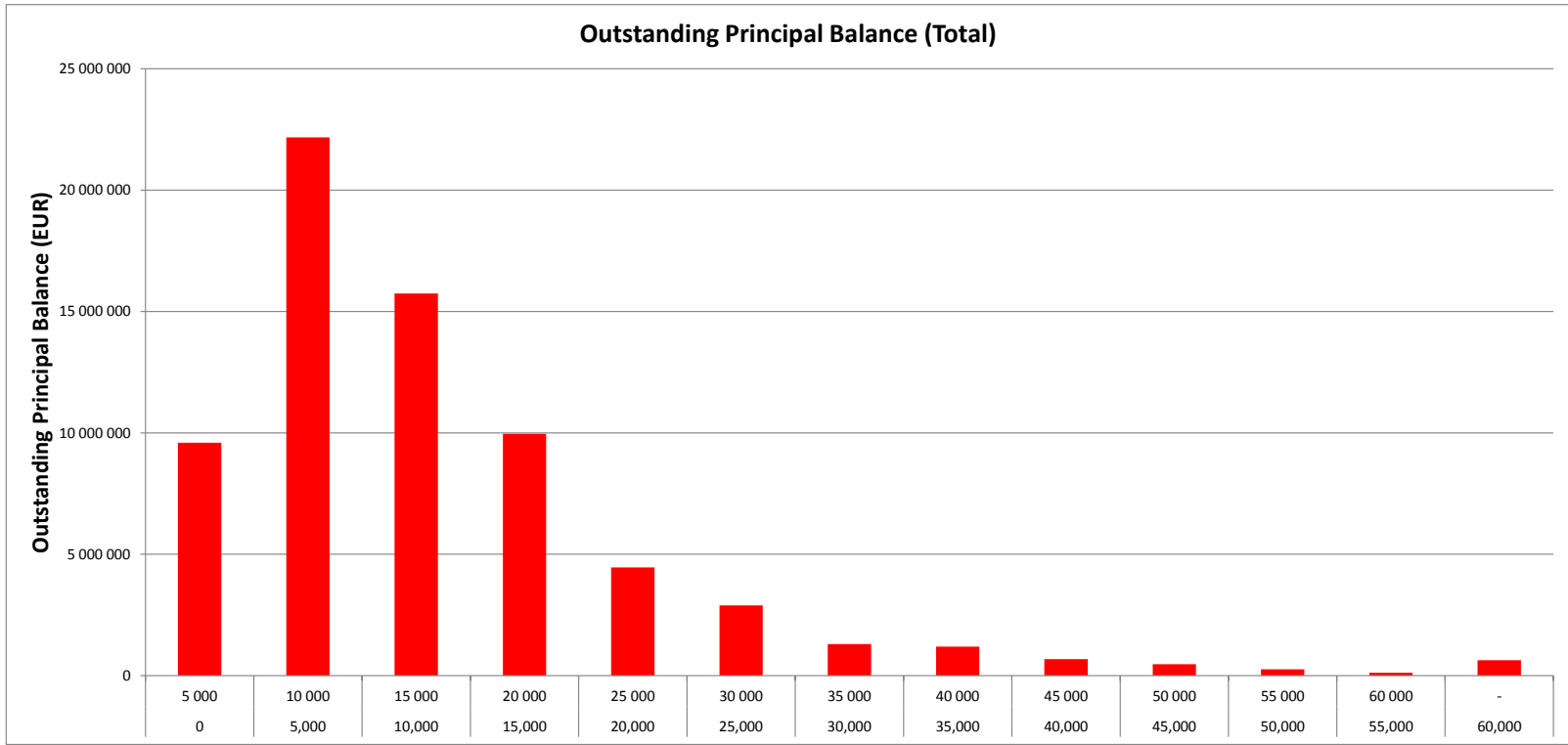
Average amount - all: 7 846

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	3 465	9 596 347	13,8 %	17,8	37,4	
	5 000	10 000	3 081	22 170 814	31,9 %	22,6	36,7	
	10 000	15 000	1 307	15 740 552	22,7 %	23,5	36,4	
	15 000	20 000	581	9 957 532	14,3 %	24,1	36,1	
	20 000	25 000	201	4 459 235	6,4 %	23,9	36,4	
	25 000	30 000	107	2 894 756	4,2 %	24,2	35,8	
	30 000	35 000	40	1 299 947	1,9 %	23,7	36,2	
	35 000	40 000	32	1 196 204	1,7 %	25,3	35,3	
	40 000	45 000	16	680 903	1,0 %	23,6	37,1	
	45 000	50 000	10	470 978	0,7 %	24,7	34,7	
	50 000	55 000	5	259 306	0,4 %	26,4	34,8	
	55 000	60 000	2	116 572	0,2 %	21,5	38,5	
	60 000	-	8	635 720	0,9 %	23,1	36,7	
	Total			8 855	69 478 866	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



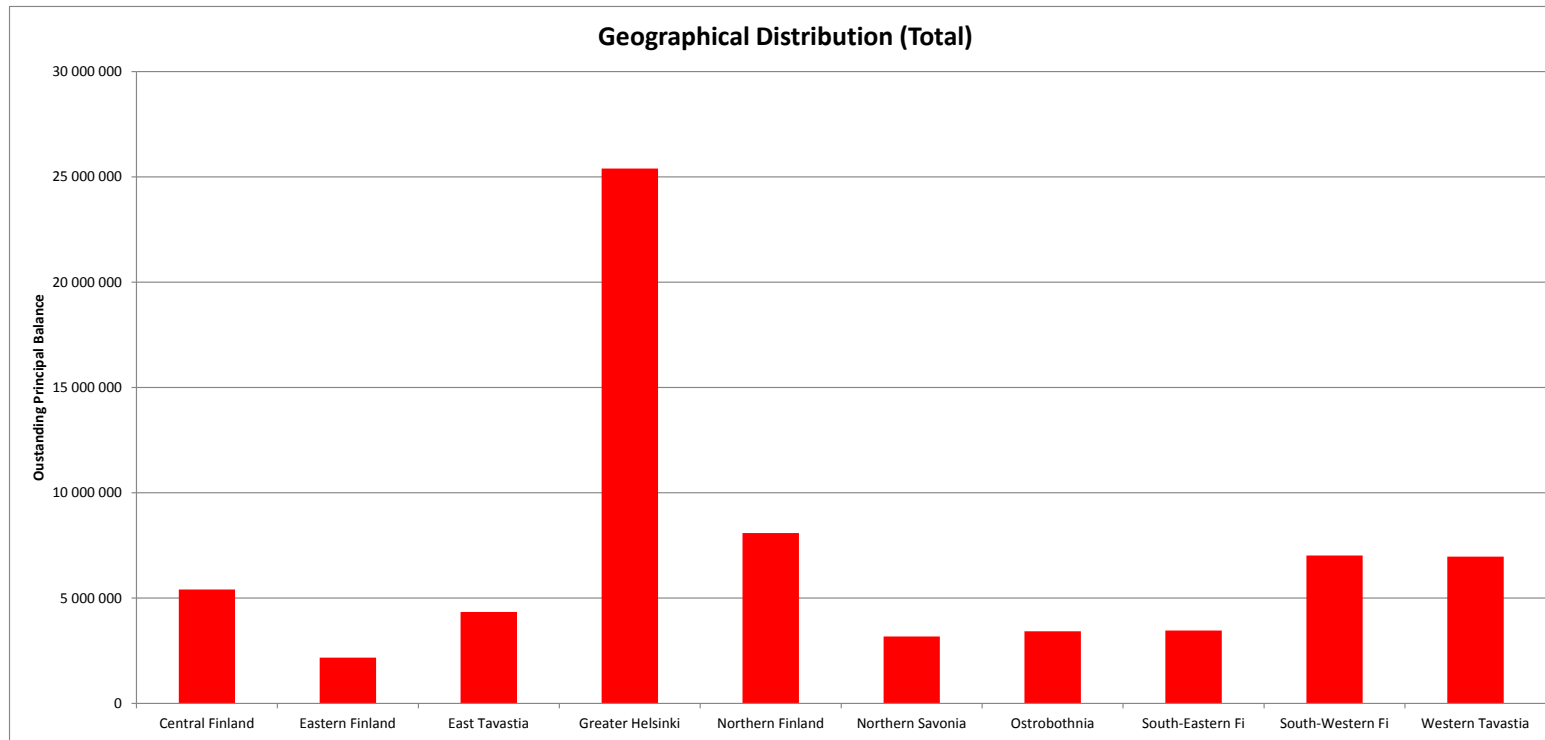
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	792	5 410 413	7,79 %	22,0		36,9
Eastern Finland	293	2 173 941	3,13 %	22,5		36,5
East Tavastia	550	4 346 378	6,26 %	22,3		36,6
Greater Helsinki	2 971	25 400 875	36,56 %	22,7		36,5
Northern Finland	1 023	8 091 533	11,65 %	22,8		36,5
Northern Savonia	388	3 178 745	4,58 %	22,5		36,5
Ostrobothnia	534	3 422 977	4,93 %	22,1		36,5
South-Eastern Fi	481	3 458 211	4,98 %	22,5		37,1
South-Western Fi	906	7 026 043	10,11 %	22,6		36,4
Western Tavastia	917	6 969 751	10,03 %	23,1		36,2
Total	8 855	69 478 866	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate



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Payment date	25.05.2018	
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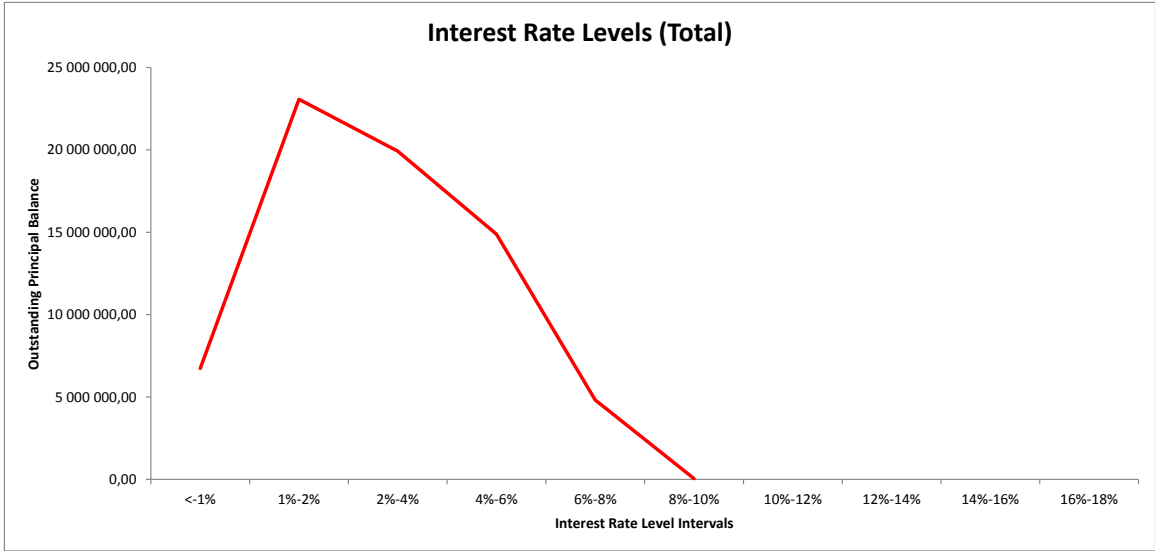
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		827	6 735 086	9,69 %	23,7	35,5
1 2		2534	23 071 137	33,21 %	22,9	36,6
2 4		2320	19 923 285	28,68 %	22,6	36,5
4 6		2277	14 887 218	21,43 %	21,8	37,0
6 8		889	4 817 587	6,93 %	22,4	36,4
8 10		8	44 554	0,06 %	22,6	38,2
10 12						
12 14						
14 16						
16 18						
Total		8 855	69 478 866	100 %		

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10.b Interest Rate



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11.a Remaining Terms



Reporting Date	28.05.2018
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Period No	30
Monthly Period	Apr 18
Interest Period	from 25.04.2018 to 25.05.2018
Convention	= 30/360 days
	= 30 days

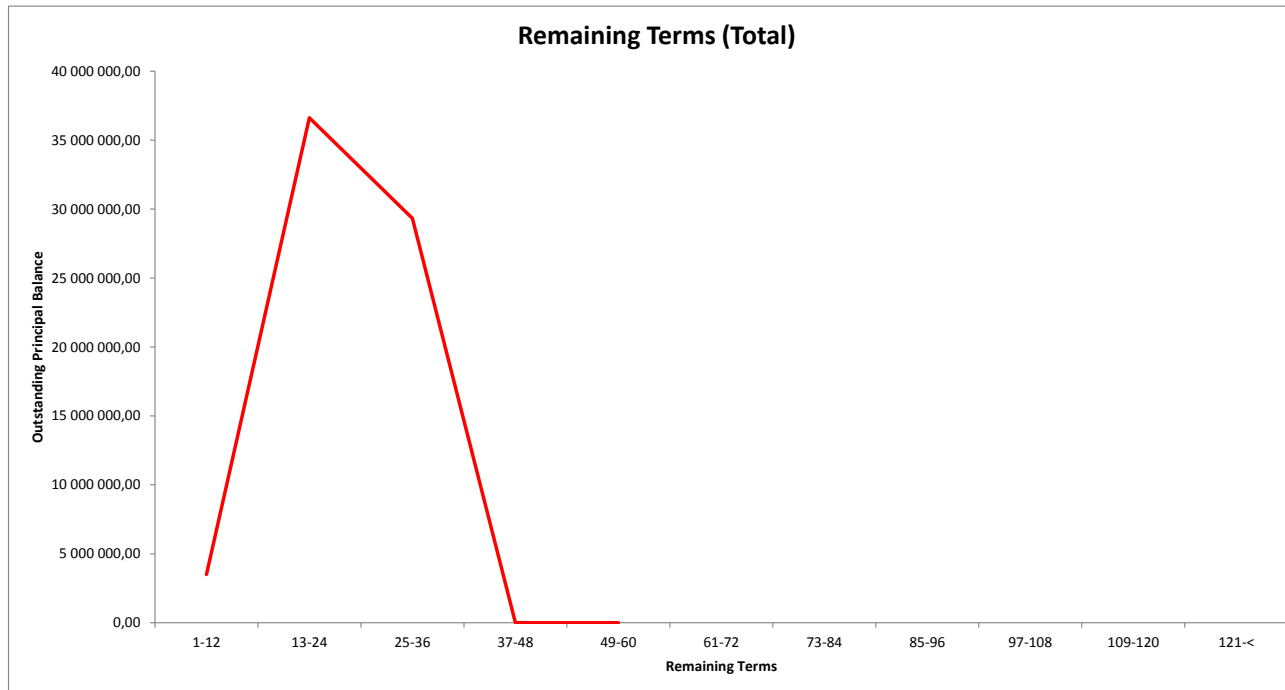
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		37	32 190	0,05 %	0,0	35,9	
1		1 491	3 493 936	5,03 %	8,1	38,0	
13		4 524	36 624 396	52,71 %	20,6	38,6	
25		2 803	29 328 344	42,21 %	26,8	33,7	
37		0	0	0,00 %	0,0	0,0	
49		0	0	0,00 %	0,0	0,0	
61							
73							
85							
97							
109							
121							
Total		8 855	69 478 866	100 %			

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11.b Remaining Terms



Reporting Date	28.05.2018	
Payment date	25.05.2018	
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12.a Seasoning



Reporting Date	28.05.2018			
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Period No	30			
Monthly Period	Apr 18	Convention	=	30/360 days
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days

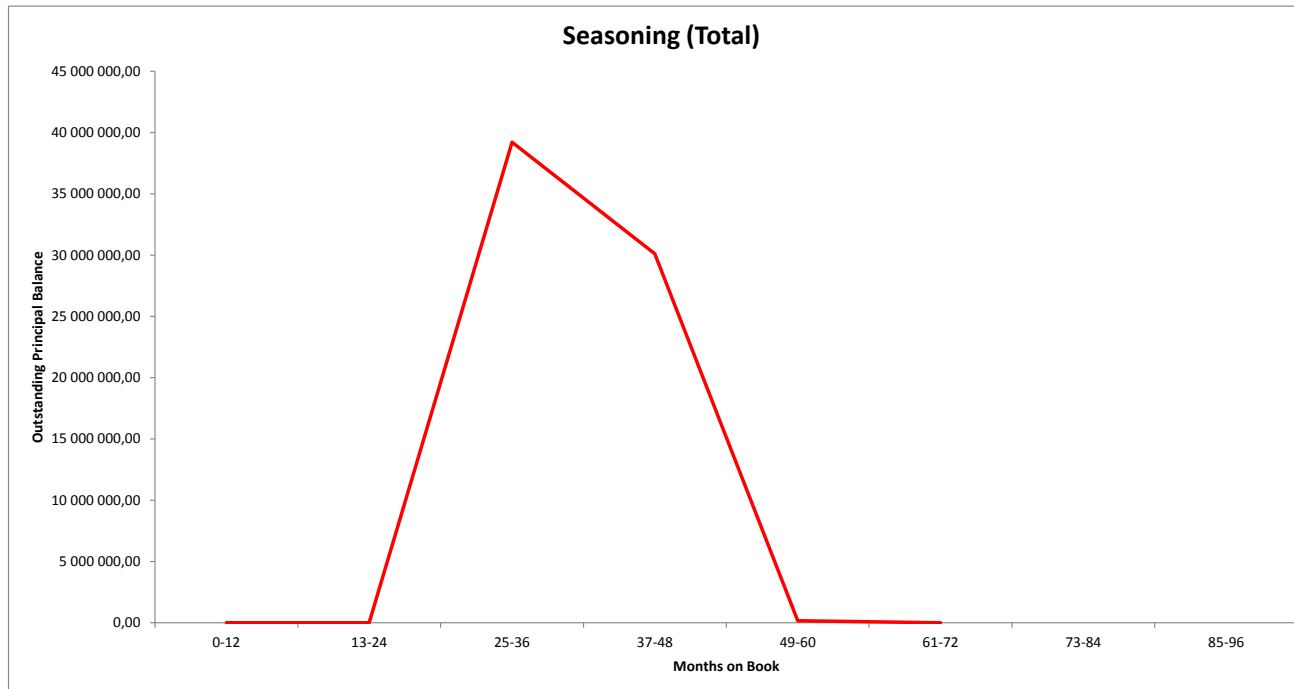
TOTAL								
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	0	0,00 %	0,0	0,0	
	13		24	0	0,00 %	0,0	0,0	
	25		36	4 696	39 207 684	56,43 %	24,9	34,0
	37		48	4 114	30 103 765	43,33 %	19,7	39,8
	49		60	44	166 555	0,24 %	10,6	51,8
	61		72	1	862	0,00 %	4,0	63,0
	73		84					
	85		96					
			8 855	69 478 866	100 %			

**SCF Rahoituspalvelut I DAC
Monthly Investor Report**

12.b Seasoning



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days



SCF Rahoituspalvelut I DAC
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13.a Balloon loans



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days

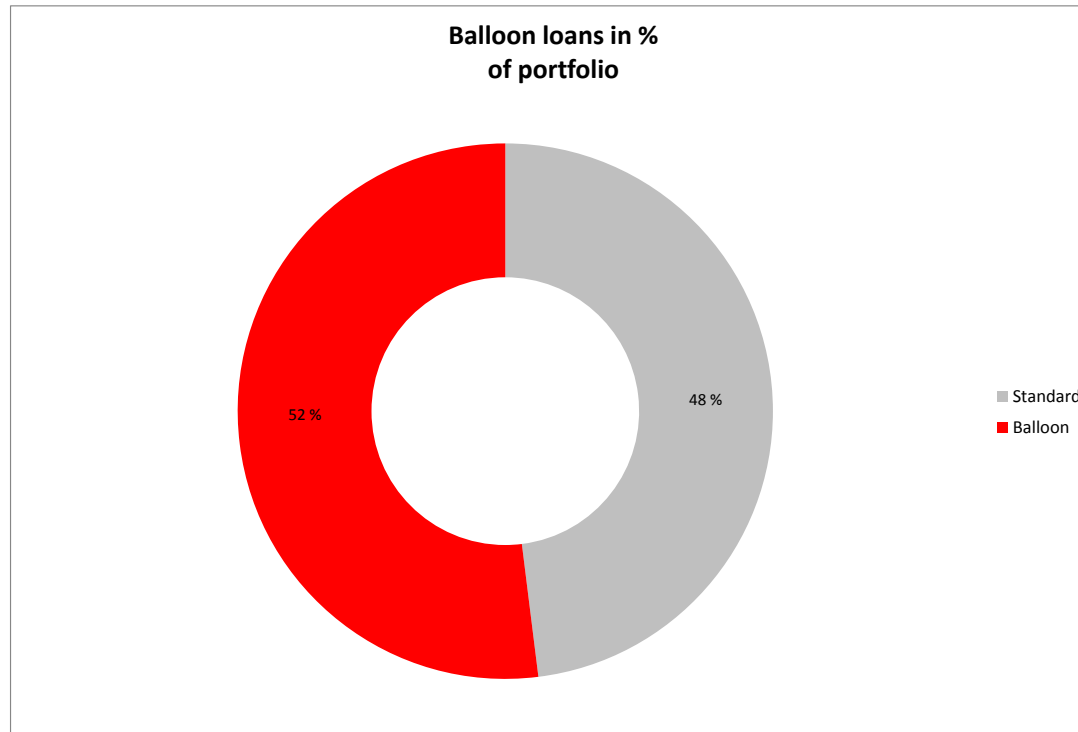
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		6 194	33 368 858	48,03 %	628	0,00 %	21,9	36,4
Balloon		2 661	36 110 008	51,97 %	17 227 683	47,71 %	23,3	36,6
Total		8 855	69 478 866	100 %	17 228 310	24,80 %		

SCF Rahoituspalvelut I DAC
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13.b Balloon loans



Reporting Date	28.05.2018					
Payment date	25.05.2018					
Period No	30					
Monthly Period	Apr 18	Convention	=	30/360 days		
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days		

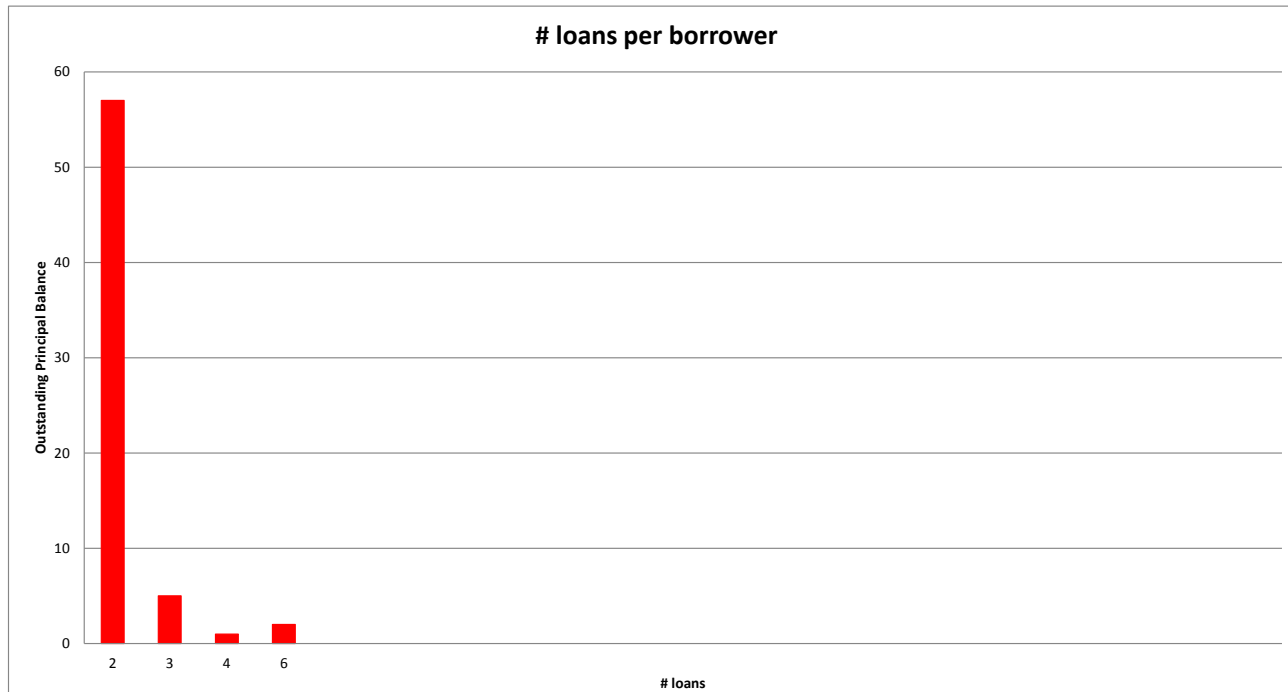


SCF Rahoituspalvelut I DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days



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15.a Amortization Profile



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	69 478 866	66 775 649	2 703 217	186 119	3,26 %	96,11 %
2	66 775 649	64 248 205	2 527 444	178 879	3,26 %	92,47 %
3	64 248 205	61 709 384	2 538 822	171 795	3,26 %	88,82 %
4	61 709 384	59 277 287	2 432 097	164 717	3,25 %	85,32 %
5	59 277 287	56 821 449	2 455 838	157 941	3,24 %	81,78 %
6	56 821 449	54 375 816	2 445 633	151 142	3,24 %	78,26 %
7	54 375 816	52 014 382	2 361 434	144 319	3,23 %	74,86 %
8	52 014 382	49 678 622	2 335 760	137 752	3,22 %	71,50 %
9	49 678 622	47 326 292	2 352 330	131 232	3,22 %	68,12 %
10	47 326 292	45 017 540	2 308 752	124 657	3,21 %	64,79 %
11	45 017 540	42 689 887	2 327 653	118 245	3,20 %	61,44 %
12	42 689 887	40 387 811	2 302 077	111 792	3,19 %	58,13 %
13	40 387 811	38 198 708	2 189 103	105 346	3,18 %	54,98 %
14	38 198 708	35 961 007	2 237 700	99 263	3,16 %	51,76 %
15	35 961 007	33 769 023	2 191 984	92 964	3,15 %	48,60 %
16	33 769 023	31 304 848	2 464 175	86 931	3,13 %	45,06 %
17	31 304 848	28 454 322	2 850 526	79 903	3,11 %	40,95 %
18	28 454 322	25 646 826	2 807 496	71 971	3,08 %	36,91 %
19	25 646 826	22 963 141	2 683 686	64 208	3,05 %	33,05 %
20	22 963 141	20 526 569	2 436 572	57 147	3,03 %	29,54 %

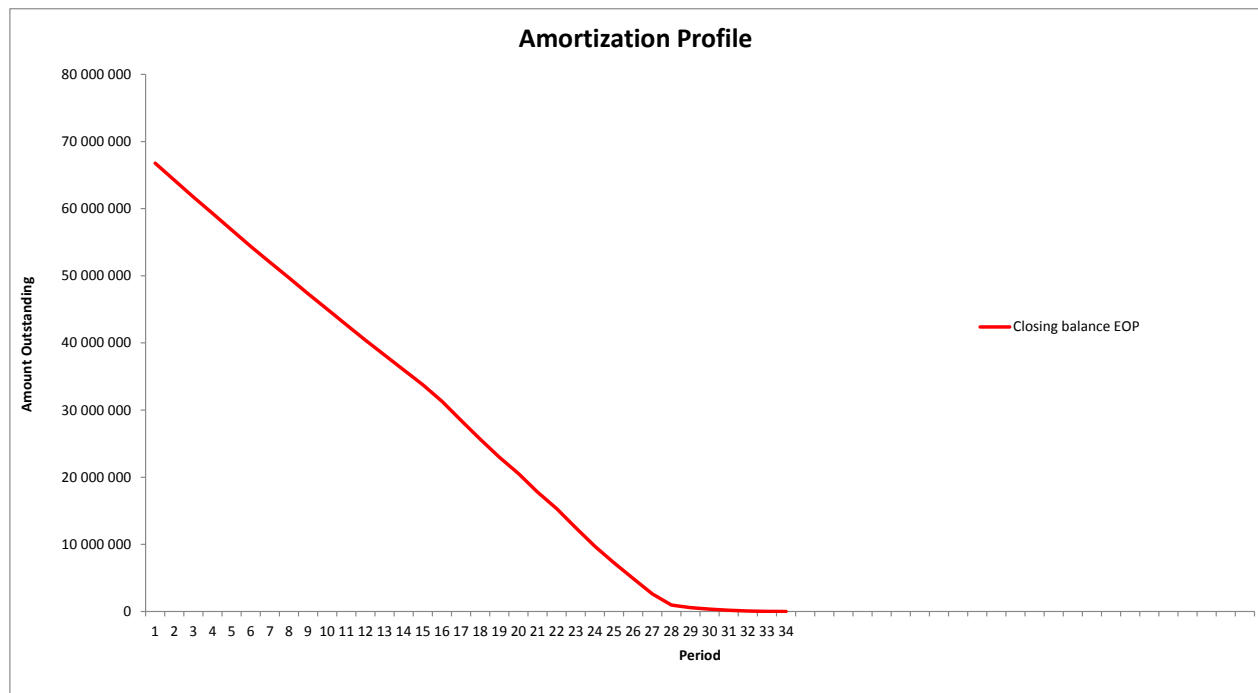
Amortization profile (first 20 periods)

SCF Rahoituspalvelut I DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days



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16.a Payment Holidays



Reporting Date	28.05.2018			
Payment date	25.05.2018			
Period No	30			
Monthly Period	Apr 18	Convention	=	30/360 days
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days

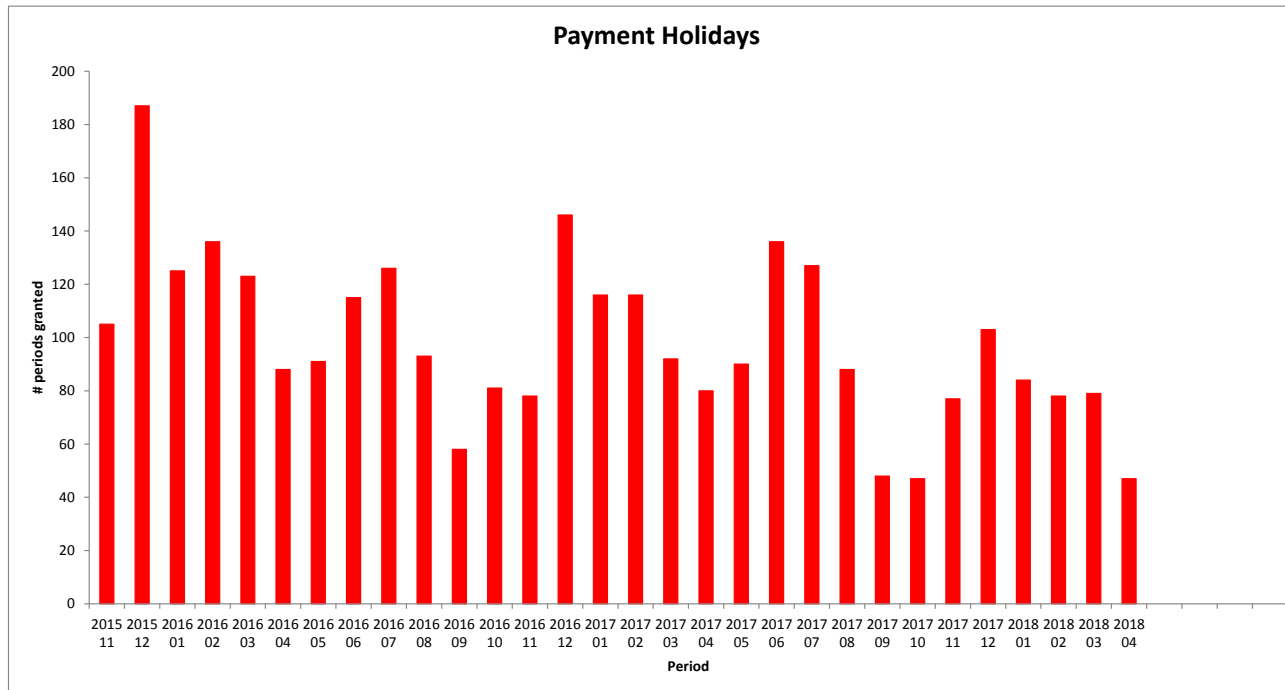
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2015 11	105	172	49 146	1 680 760	
2015 12	187	237	89 932	3 027 431	
2016 01	125	183	50 784	2 062 653	
2016 02	136	199	64 646	2 408 850	
2016 03	123	165	46 941	2 009 027	
2016 04	88	121	50 011	1 235 276	
2016 05	91	121	45 312	1 358 372	
2016 06	115	162	47 026	1 721 241	
2016 07	126	167	51 851	1 900 677	
2016 08	93	118	34 630	1 444 788	
2016 09	58	82	28 659	849 875	
2016 10	81	110	38 534	1 050 552	
2016 11	78	116	30 160	986 066	
2016 12	146	189	52 752	1 792 759	
2017 01	116	162	52 545	1 675 136	
2017 02	116	166	45 419	1 351 095	
2017 03	92	122	36 362	1 297 264	
2017 04	80	109	29 069	872 166	
2017 05	90	121	36 290	1 157 383	
2017 06	136	195	53 275	1 591 023	
2017 07	127	164	45 956	1 375 287	
2017 08	88	113	34 412	880 564	
2017 09	48	68	17 425	435 907	
2017 10	47	64	17 884	494 681	
2017 11	77	110	32 024	787 828	
2017 12	103	119	35 314	1 013 832	
2018 01	84	116	33 665	874 614	
2018 02	78	109	38 687	725 142	
2018 03	79	106	34 097	843 660	
2018 04	47	60	18 258	488 418	
Total:	2 960	4 046	1 241 065	39 392 329	

SCF Rahoituspalvelut I DAC
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16.b Payment Holidays



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days



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17.a Downpayment



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	30				
Monthly Period	Apr 18		Convention	=	30/360 days
Interest Period	from 25.04.2018	to	25.05.2018	=	30 days

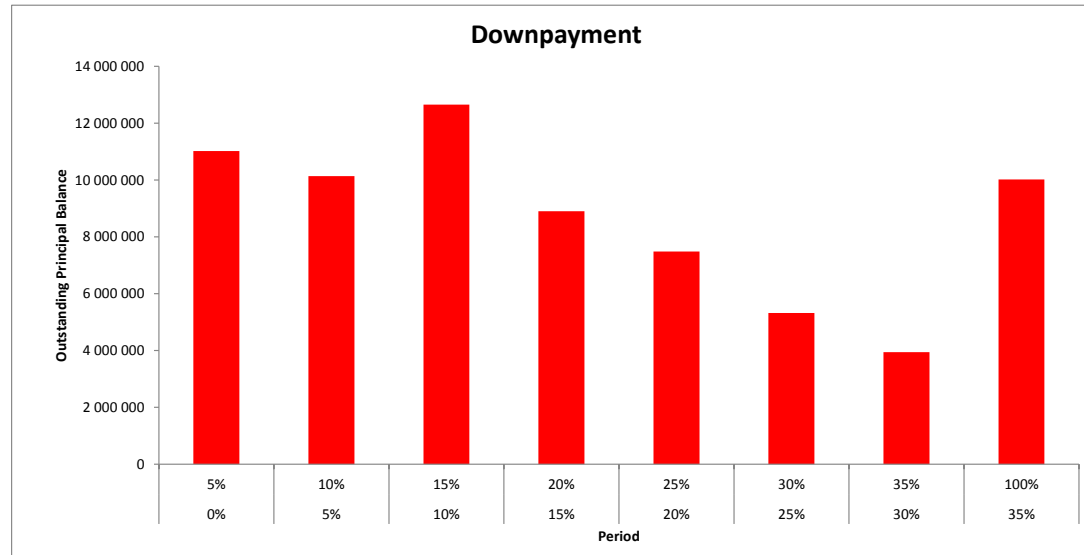
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 179	11 019 402	15,9 %	23,5	36,6
	5 %	10 %	1 158	10 134 200	14,6 %	23,4	36,5
	10 %	15 %	1 546	12 653 433	18,2 %	22,6	36,6
	15 %	20 %	1 055	8 898 625	12,8 %	22,6	36,6
	20 %	25 %	927	7 483 696	10,8 %	22,6	36,3
	25 %	30 %	678	5 322 750	7,7 %	21,6	36,9
	30 %	35 %	540	3 945 864	5,7 %	21,6	36,6
	35 %	100 %	1 772	10 020 895	14,4 %	21,7	36,2
Total			8 855	69 478 866	100 %		

SCF Rahoituspalvelut I DAC
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17.b Downpayment



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days



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18.a Vehicle Condition



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	30				
Monthly Period	Apr 18		Convention	=	30/360 days
Interest Period	from 25.04.2018	to	25.05.2018	=	30 days

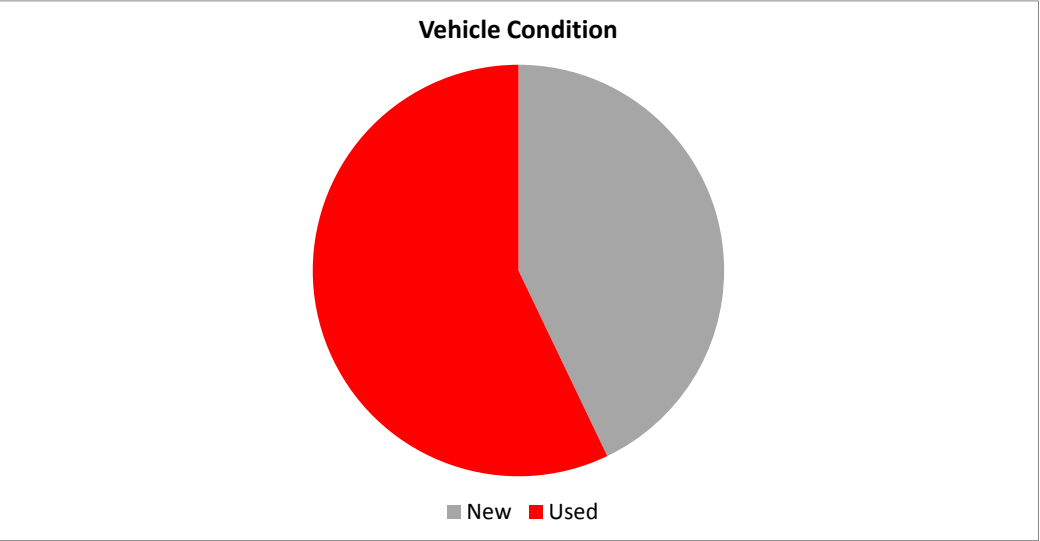
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	2 781	29 801 012	42,9 %	22,8	36,6	
Used	6 074	39 677 854	57,1 %	22,5	36,5	
Total	8 855	69 478 866	100 %			

SCF Rahoituspalvelut I DAC
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18.b Vehicle Condition



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	30				
Monthly Period	Apr 18	Convention	=	30/360 days	
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days	



SCF Rahoituspalvelut I DAC
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19.a Borrower Type



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	30				
Monthly Period	Apr 18	Convention	=	30/360 days	
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days	

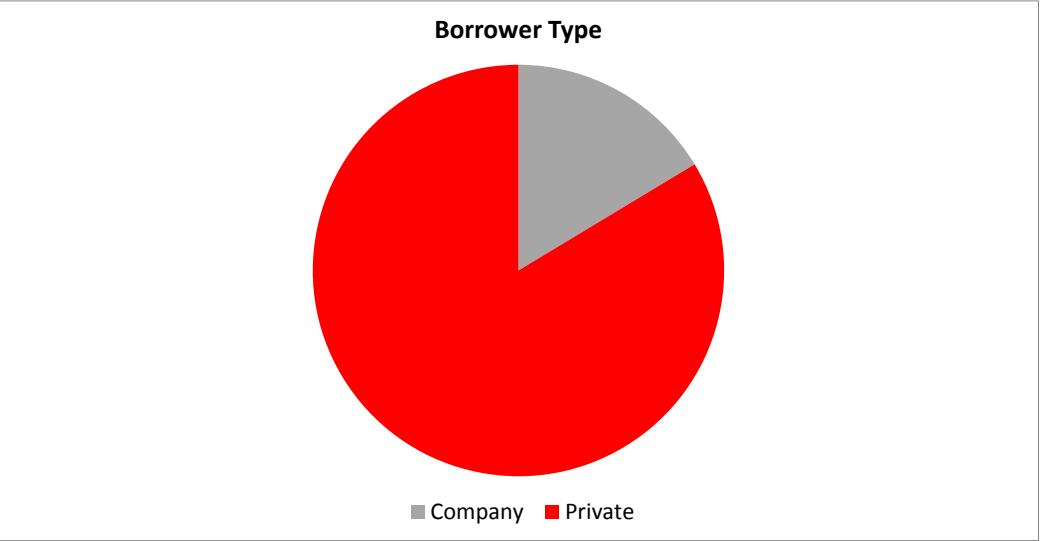
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 084	11 372 437	16,4 %	21,5	36,4
	Private	7 771	58 106 429	83,6 %	22,8	36,6
	Total	8 855	69 478 866	100 %		

SCF Rahoituspalvelut I DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	30				
Monthly Period	Apr 18	Convention	=	30/360 days	
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days	



**SCF Rahoituspalvelut I DAC
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20.a Vehicle type



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days

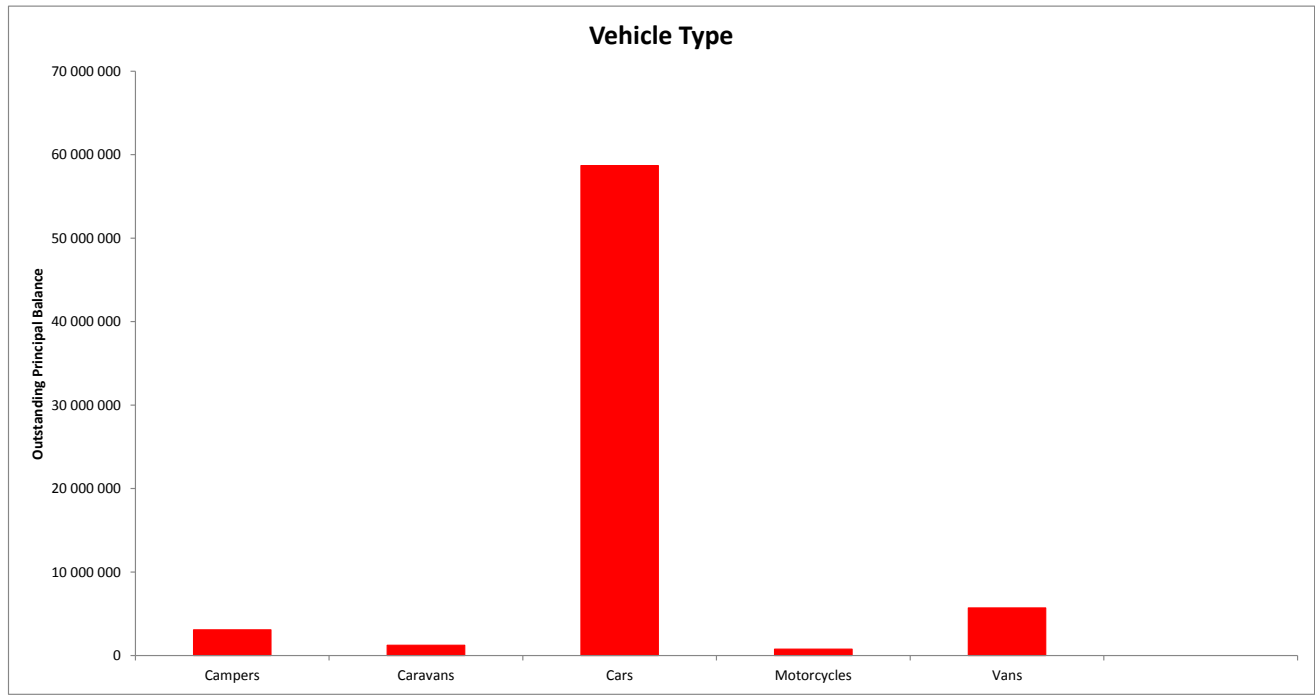
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	201	3 073 970	4,42 %	23,5	35,96
	Caravans	160	1 241 743	1,79 %	23,3	36,39
	Cars	7 639	58 688 276	84,47 %	22,6	36,59
	Motorcycles	180	770 421	1,11 %	22,6	35,44
	Vans	675	5 704 455	8,21 %	21,8	36,36
		8 855	69 478 866	100 %		

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20.b Vehicle type



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days

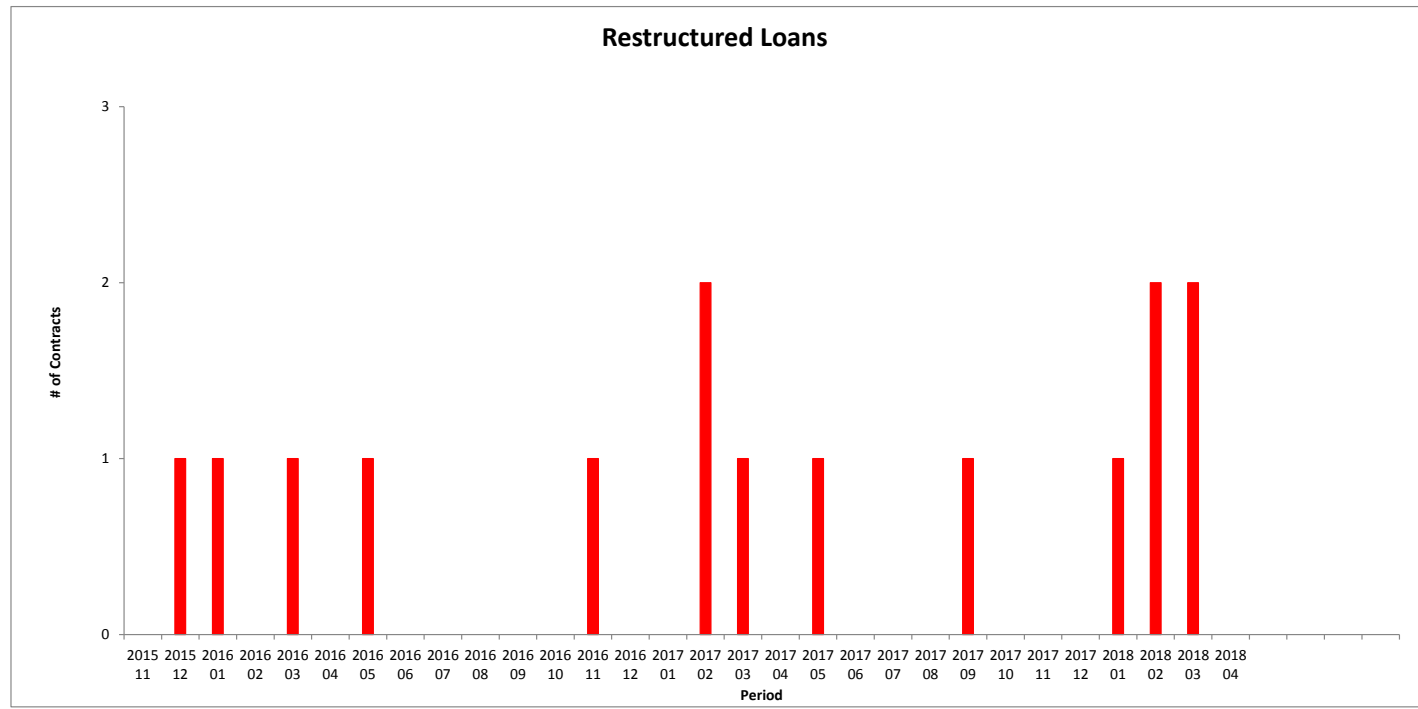


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21.b Restructured Loans



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	30				
Monthly Period	Apr 18	Convention	=	30/360 days	
Interest Period	from 25.04.2018	to 25.05.2018	=	30 days	



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22.a Dynamic Interest rate



Reporting Date	28.05.2018				
Payment date	25.05.2018				
Period No	30				
Monthly Period	from	Apr 18	to	25.05.2018	Convention = 30/360 days
Interest Period					= 30 days

TOTAL		
Period	Closing balance	WA Interest rate
2015 11	366 651 903	3,42 %
2015 12	352 411 509	3,41 %
2016 01	339 459 258	3,40 %
2016 02	325 103 620	3,40 %
2016 03	309 872 376	3,39 %
2016 04	295 909 025	3,39 %
2016 05	282 618 106	3,38 %
2016 06	269 186 189	3,37 %
2016 07	256 332 240	3,35 %
2016 08	243 087 609	3,34 %
2016 09	230 403 384	3,34 %
2016 10	218 574 991	3,33 %
2016 11	207 082 595	3,33 %
2016 12	197 362 116	3,32 %
2017 01	186 116 839	3,31 %
2017 02	176 468 278	3,30 %
2017 03	165 699 356	3,30 %
2017 04	156 459 565	3,30 %
2017 05	147 001 390	3,29 %
2017 06	138 048 716	3,28 %
2017 07	129 665 535	3,27 %
2017 08	120 971 843	3,27 %
2017 09	113 472 830	3,26 %
2017 10	106 015 033	3,25 %
2017 11	99 060 095	3,25 %
2017 12	93 186 051	3,24 %
2018 01	86 205 342	3,23 %
2018 02	80 561 112	3,22 %
2018 03	75 045 451	3,22 %
2018 04	69 478 866	3,22 %

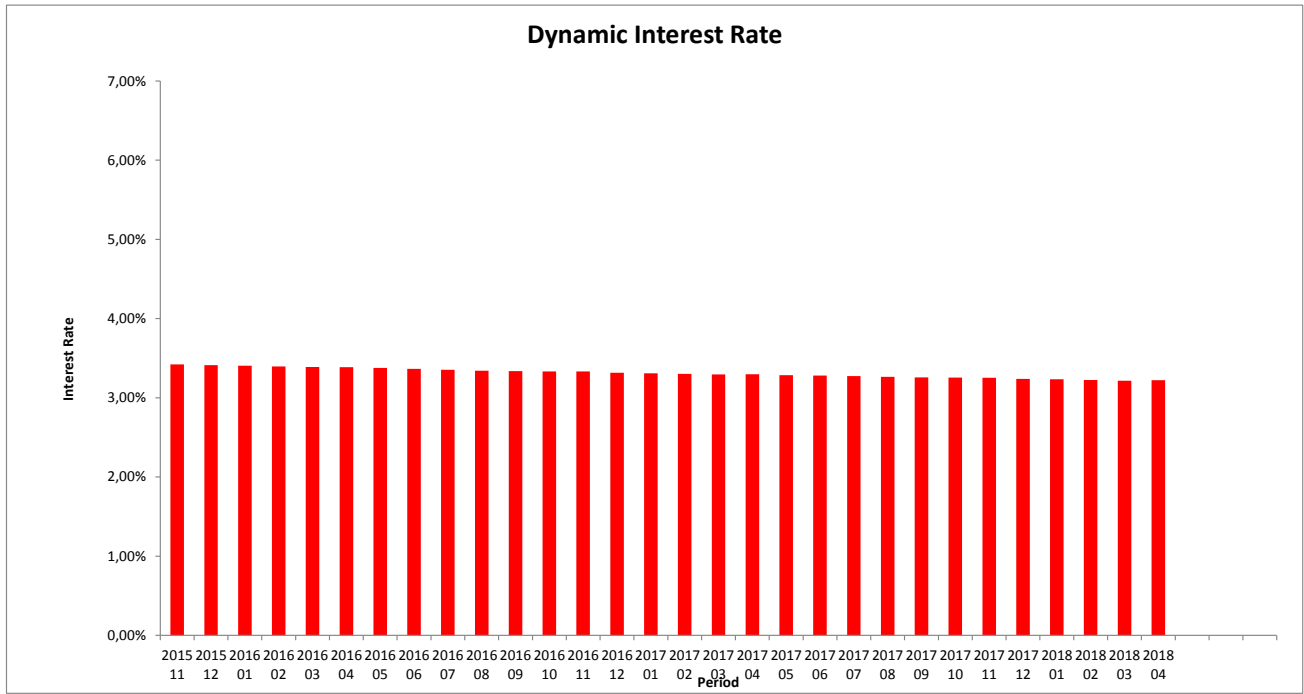
Interest rate evolution

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22.b Dynamic Interest Rate



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days



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23.a Dynamic Pre-Payments



Reporting Date	28.05.2018			
Payment date	25.05.2018			
Period No	30			
Monthly Period	from	Apr 18	to	Convention = 30/360 days
Interest Period		25.04.2018		= 30 days

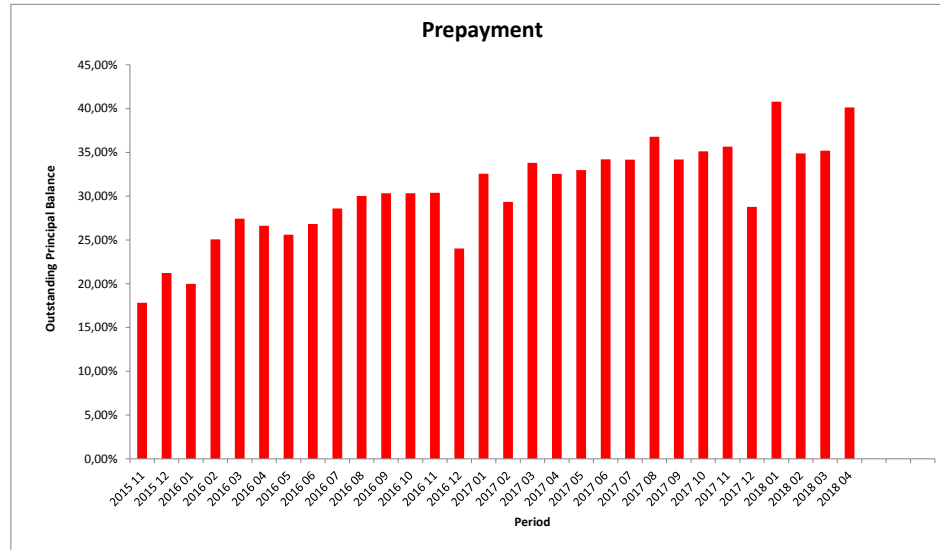
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2015 11	11 081 683	366 651 903	17,83 %	
2015 12	6 939 724	352 411 509	21,23 %	
2016 01	6 246 741	339 459 258	19,98 %	
2016 02	7 724 461	325 103 294	25,07 %	
2016 03	8 165 613	309 872 050	27,42 %	
2016 04	7 532 517	295 909 025	26,61 %	
2016 05	6 875 978	282 618 106	25,59 %	
2016 06	6 913 359	269 186 189	26,82 %	
2016 07	7 094 184	256 332 240	28,59 %	
2016 08	7 123 064	243 087 609	30,01 %	
2016 09	6 836 336	230 403 384	30,33 %	
2016 10	6 483 847	218 574 991	30,33 %	
2016 11	6 157 703	207 082 595	30,4 %	
2016 12	4 467 714	197 362 116	24,0 %	
2017 01	6 010 290	186 116 839	32,6 %	
2017 02	5 033 495	176 468 278	29,3 %	
2017 03	5 597 972	165 699 356	33,8 %	
2017 04	5 048 389	156 459 565	32,5 %	
2017 05	4 821 666	147 001 390	33,0 %	
2017 06	4 733 665	138 048 716	34,2 %	
2017 07	4 440 140	129 665 535	34,2 %	
2017 08	4 535 404	120 971 843	36,8 %	
2017 09	3 888 254	113 472 830	34,2 %	
2017 10	3 754 738	106 015 033	35,1 %	
2017 11	3 573 562	99 060 095	35,7 %	
2017 12	2 597 819	93 186 051	28,8 %	
2018 01	3 683 690	86 205 342	40,8 %	
2018 02	2 828 168	80 561 112	34,9 %	
2018 03	2 664 363	75 045 451	35,2 %	
2018 04	2 908 054	69 478 866	40,1 %	

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23.b Dynamic Pre-Payments



Reporting Date	28.05.2018		
Payment date	25.05.2018		
Period No	30		
Monthly Period	Apr 18	Convention	= 30/360 days
Interest Period	from 25.04.2018	to 25.05.2018	= 30 days



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24. Delinquency



Reporting Date	28.05.2018			
Payment date	25.05.2018			
Period No	30			
Monthy Period	Apr 18	Convention	=	30/360 days
Interest Period	from 25.04.2018	to 25.05.2018	=	30 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
2015	11	366 651 903	24 137	343 706 720	1 444	21 200 466	117	1 575 426	11	169 291	0	0	0	0	0	0	1	503
	12	352 411 509	23 746	332 486 566	1 291	18 054 457	104	1 486 011	26	332 543	3	51 932	0	0	0	0	1	200
	1	339 459 258	22 922	314 699 804	1 540	22 088 941	157	2 145 310	16	247 854	16	225 416	3	51 932	0	0	1	33 107
	2	325 103 620	22 418	302 359 501	1 410	20 127 267	155	2 032 960	28	344 080	6	92 969	9	131 944	1	14 899	4	97 046
	3	309 872 376	21 861	289 199 869	1 320	18 030 184	128	1 875 160	34	428 374	16	256 558	4	49 962	3	31 944	7	114 899
	4	295 909 025	21 305	276 878 541	1 191	16 470 029	161	1 945 959	25	287 739	12	151 798	8	162 542	1	12 417	10	98 163
	5	282 618 106	20 318	258 929 061	1 538	20 738 999	141	2 096 078	52	626 683	8	65 367	5	75 206	5	86 712	7	126 175
	6	269 186 189	19 998	250 801 509	1 220	16 277 345	125	1 477 836	23	339 013	20	261 686	4	28 801	0	0	14	222 500
	7	256 332 240	19 113	235 366 738	1 392	17 914 310	170	2 276 109	35	448 840	11	84 749	16	223 810	3	17 685	6	36 579
	8	243 087 609	18 585	224 108 064	1 268	16 161 721	148	2 080 615	33	454 175	10	72 586	8	45 106	11	165 344	11	136 667
	9	230 403 384	18 097	214 602 549	1 019	12 897 164	154	2 031 017	41	641 429	16	182 202	5	36 961	2	12 063	22	228 750
	10	218 574 991	17 208	200 141 500	1 272	15 199 764	148	1 925 430	47	901 461	19	278 782	10	116 891	1	11 163	13	93 913
	11	207 082 595	16 721	189 704 234	1 176	14 513 987	138	1 714 106	38	586 170	15	260 474	11	219 573	5	84 050	12	80 297
	12	197 362 116	16 357	182 223 081	990	11 782 048	164	2 211 161	32	450 681	18	292 499	11	225 399	7	177 247	11	136 351
	1	186 116 839	15 589	169 780 861	1 118	13 212 360	178	2 111 306	37	544 370	10	164 173	15	270 047	3	33 722	18	373 882
	2	176 468 278	15 103	161 250 440	1 050	12 290 281	157	1 929 382	40	512 257	16	259 906	7	150 754	4	75 659	14	157 783
	3	165 699 356	14 625	152 931 568	896	10 292 410	134	1 713 541	36	424 203	18	143 847	10	186 960	1	6 827	9	183 867
	4	156 459 565	13 903	142 363 393	986	11 060 774	167	1 948 941	51	700 965	13	152 732	11	102 016	7	130 744	10	45 063
	5	147 001 390	13 334	133 832 316	1 019	10 777 504	132	1 386 028	47	482 341	22	332 868	7	109 383	8	80 950	16	155 064
	6	138 048 716	13 012	127 394 530	801	8 435 278	136	1 437 966	33	404 064	13	141 450	14	197 029	2	38 399	15	153 636
	7	129 665 535	12 322	117 406 572	954	10 046 920	147	1 601 866	30	302 079	11	123 306	8	109 647	5	75 143	8	130 594
	8	120 971 843	11 876	110 736 733	846	8 684 664	119	1 167 028	32	296 561	4	33 090	3	37 406	2	16 361	17	169 545
	9	113 472 830	11 428	104 659 713	700	7 129 254	121	1 131 872	29	307 249	18	207 217	3	32 636	1	4 889	7	68 252
	10	106 015 033	10 753	96 269 344	792	7 901 964	130	1 234 612	35	312 524	11	100 629	11	166 812	2	29 148	10	42 829
	11	99 060 095	10 362	90 534 166	704	6 960 624	118	1 108 795	24	135 914	8	105 702	7	72 445	10	142 448	6	38 010
	12	93 186 051	9 950	84 999 574	686	6 485 964	119	1 162 343	42	425 266	10	55 383	4	29 541	3	27 981	16	180 119
	1	86 205 342	9 368	78 197 637	727	6 445 686	105	1 101 622	35	313 836	10	108 765	6	37 796			9	61 593
	2	80 561 112	9 008	73 167 118	647	6 036 142	107	968 311	25	228 611	12	103 989	2	32 340	4	24 601	7	43 565
	3	75 045 451	8 603	68 523 079	581	4 991 305	108	1 038 278	28	279 726	11	90 893	10	122 170			8	28 779
	4	69 478 866	8 061	62 697 470	624	5 286 083	116	954 237	29	317 152	12	86 596	7	65 975	6	71 353	3	33 424
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2015 4			2016 1			2016 2			2016 3			2016 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2015 4	703	2	224	224	479	725	949	-	246	725	949	-	246	725	949	-	246
2016 1	245 052	12				79 950	79 950		165 102	63 132	143 082		101 970	2 992	146 074		98 977
2016 2	446 837	31								133 429	133 429		313 409	80 562	213 991		232 847
2016 3	401 997	39												183 233	183 233		218 764
2016 4	310 561	36															147 305
2017 1	715 532	41															147 630
2017 2	353 763	41															
2017 3	368 391	32															
2017 4	260 958	32															
2018 1	133 937	24															
2018 2	33 424	3															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 Q1			2017 Q2			2017 Q3			2017 Q4			2018 Q1		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2015 4	703	2															
2016 1	245 052	12	7 660	157 974	87 077	26 246	184 220	60 831	634	184 854	60 197	1 128	185 982	59 069	889	186 871	58 180
2016 2	446 837	31	2 657	231 150	215 688	1 719	232 869	213 968	3 568	236 437	210 400	4 881	241 319	205 519	3 082	244 401	202 437
2016 3	401 997	39	6 190	336 728	65 269	2 936	339 664	62 333	2 240	341 904	60 093	3 150	345 054	56 943	4 850	349 905	52 092
2016 4	310 561	36	61 850	209 480	101 081	6 499	215 980	94 581	7 558	223 537	87 024	5 918	229 455	81 105	3 903	233 359	77 202
2017 1	715 532	41	444 737	444 737	270 794	147 362	592 099	123 433	29 776	621 875	93 656	56 860	678 736	36 796	9 921	688 657	26 875
2017 2	353 763	41				79 736	79 736	274 028	94 815	174 551	179 213	8 020	182 571	171 193	29 892	212 462	141 301
2017 3	368 391	32							198 814	198 814	169 577	113 892	312 707	55 684	29 503	342 210	26 181
2017 4	260 958	32										29 158	29 158	231 800	116 108	145 266	115 692
2018 1	133 937	24													53 767	53 767	80 170
2018 2	33 424	3															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q2		
			Recoveries	Cum.Recoveries	Loss
2015 4	703	2			
2016 1	245 052	12			
2016 2	446 837	31	147	244 548	202 290
2016 3	401 997	39	830	350 735	51 262
2016 4	310 561	36	726	234 084	76 477
2017 1	715 532	41	5 040	693 697	21 835
2017 2	353 763	41	2 296	214 759	139 005
2017 3	368 391	32	5 222	347 432	20 959
2017 4	260 958	32	8 891	154 157	106 801
2018 1	133 937	24	17 734	71 501	62 436
2018 2	33 424	3	12 980	12 980	20 444

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26. Priority of Payments



Reporting Date	28.05.2018
Payment date	25.05.2018
Period No	30
Monthly Period	Apr 18
Interest Period	from 25.04.2018 to 25.05.2018 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	5 899 365,23	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	28 949,53	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	303 414,41	EUR
Principal on Loan to Issuer	-	5 566 585,29	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	6 441 026,82	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	1 582,00	EUR
Interest Class B	-	19 267,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	548 850,00	EUR
Prior to PDTE - Interest on Class C notes	-	6 283,00	EUR
Prior to PDTE - Interest on Class D notes	-	6 650,00	EUR
Principal Payments on Class A	-	5 566 585,29	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	19 250,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	54 750,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	84,64	EUR
Principal Issuer Subordinated Loan	-	21 761,12	EUR
Payment to Purchaser	-	190 232,35	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	190 232,35	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,83	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	190 217,52	EUR

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27. Transaction Costs



Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	416,00						
Interest accrued for the Period	EUR	107 782,00	1 582,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	3 851 397,00	569 817,00	595 350,00	194 145,00	205 485,00	594 825,00	1 691 775,00
Interest Payments	EUR	107 782,00	1 582,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	3 851 397,00	569 817,00	595 350,00	194 145,00	205 485,00	594 825,00	1 691 775,00
Interest accrued on Subordinated Loan for the Period	EUR	84,64						
Cumulative Interest accrued on Subordinated Loan	EUR	11 969,67						
Interest Payments on Subordinated Loan	EUR	84,64						
Cumulative Interest Payments on Subordinated Loan	EUR	11 969,67						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	28.05.2018	
Payment date	25.05.2018	
Period No	30	
Monthly Period	Apr 18	Convention = 30/360 days
Interest Period	from 25.04.2018 to 25.05.2018	= 30 days